Filing at a Glance

Company:	Continental General Insurance Company
Product Name:	Long Term Care
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:	10/12/2018
SERFF Tr Num:	GLTC-131682870
SERFF Status:	Assigned
State Tr Num:	GLTC-131682870
State Status:	Received Review in Progress
Co Tr Num:	LTC3 RATE INCREASE FILING 2018
Implementation Date Requested:	On Approval
Author(s):	Deborah Keeler, Stephanie Entzminger, Beth Lovaas, Cameron Zima, Eric Coldewey, Huyen Pham, Elizabeth Burchfield, Ryan Huntley, Noah Simonson, Rob Cameron
Reviewer(s):	Jim Laverty (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 20% increase on 87 PA policyholders of LTC forms 82000 1/01 PA and 82120 9/01 PA. This series is called LTC3.

State: *Pennsylvania* **Filing Company:** *Continental General Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *LTC3 Rate Increase Filing 2018/*

General Information

Project Name: LTC3 Rate Increase Filing 2018
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 20%

Deemer Date:
Submitted By: Noah Simonson

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 10/12/2018
State Status Changed: 10/18/2018
Created By: Stephanie Entzminger
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:
Dear Sir or Madam:

The purpose of this rate filing is to request a rate revision on the above referenced forms. Based on the experience, an increase has become necessary for the long-term care policies referenced in the enclosed filing. These policies hereafter will be referred to as LTC3. We are requesting a 20% rate increase on all policies although a rate increase in excess of this is currently supportable under loss ratio regulation and rate stability regulation. Future rate increase requests are anticipated. The Company is planning to complete more detailed analysis to determine the full justified rate increase needed for this block of business for future rate increase filings.

As of December 31, 2017, there were 87 policyholders residing in your state that will be impacted by this rate increase request (not including any paid-up policies) with a total annualized premium of $224,539. Of the 87 active paying LTC3 policyholders, 2 were issued prior to the state's rate stability date.

We trust that this submission is in order and look forward to working with you. If you have any questions regarding this filing, please feel free to contact me at (512) 410-0805.

Sincerely,
Debby Keeler

Company and Contact

Filing Contact Information

Deborah Keeler, Senior Associate Actuary
11001 Lakeline Blvd.
Suite 120
Austin, TX 78717

debby.keeler@continental-ins.com
512-410-0805 [Phone]
512-257-0218 [FAX]

State: *Pennsylvania* **Filing Company:** *Continental General Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *LTC3 Rate Increase Filing 2018/*

Filing Company Information

Continental General Insurance Company
11001 Lakeline Blvd
Suite 120
Austin, TX 78717
(866) 830-0607 ext. [Phone]

CoCode: 71404
Group Code: 84
Group Name:
FEIN Number: 47-0463747

State of Domicile: Texas
Company Type: Life & Health
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: $100.00
Retaliatory? Yes
Fee Explanation: The state of domicile for this block is Texas. The rate filing fee in Texas is $100.
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Continental General Insurance Company	$100.00	10/12/2018	149455426

State: *Pennsylvania* **Filing Company:** *Continental General Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *LTC3 Rate Increase Filing 2018/*

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 20.000%
Effective Date of Last Rate Revision: 05/30/2017
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: HUMA-130638231

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):
Continental General Insurance Company	20.000%	20.000%	$44,908	87	$224,539	20.000%	20.000%

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: LTC3 Rate Increase Filing 2018/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		LTC3 Exhibit II TQ - PA	82000 1/01 PA	Revised	Previous State Filing Number: HUMA-130638231 Percent Rate Change Request: 20	LTC3 Exhibit II TQ - PA.pdf,
2		LTC3 Exhibit II NTQ - PA	82120 9/01 PA	Revised	Previous State Filing Number: HUMA-130638231 Percent Rate Change Request: 20	LTC3 Exhibit II NTQ - PA.pdf,
3		LTC3.5 Exhibit II TQ - PA	82000 1/01 PA (policies issued after 2003)	Revised	Previous State Filing Number: HUMA-130638231 Percent Rate Change Request: 20	LTC3.5 ExhibitII TQ - PA.pdf,
4		LTC3.5 Exhibit II NTQ - PA	82120 9/01 PA (policies issued after 2003)	Revised	Previous State Filing Number: HUMA-130638231 Percent Rate Change Request: 20	LTC3.5 Exhibit II NTQ - PA.pdf,

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for Life

Lifetime Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	54.77	26.98	68.47	33.72	82.19	40.46	16-30
31	56.08	27.61	70.08	34.52	84.08	41.41	31
32	57.35	28.22	71.68	35.30	86.02	42.37	32
33	58.62	28.88	73.27	36.10	87.94	43.31	33
34	59.90	29.51	74.87	36.89	89.86	44.26	34
35	61.20	30.14	76.50	37.68	91.80	45.23	35
36	62.47	30.77	78.11	38.45	93.73	46.15	36
37	63.78	31.40	79.70	39.25	95.63	47.11	37
38	65.04	32.04	81.30	40.04	97.56	48.08	38
39	66.31	32.66	82.90	40.84	99.47	49.01	39
40	67.62	33.30	84.52	41.63	101.41	49.96	40
41	68.89	33.94	86.11	42.41	103.34	50.88	41
42	70.18	34.56	87.72	43.21	105.28	51.85	42
43	71.46	35.18	89.32	43.99	107.17	52.80	43
44	72.74	35.84	90.91	44.78	109.10	53.74	44
45	74.02	36.44	92.52	45.58	111.01	54.70	45
46	75.31	37.10	94.15	46.37	112.96	55.64	46
47	76.58	37.73	95.75	47.14	114.89	56.57	47
48	77.86	38.35	97.34	47.95	116.82	57.54	48
49	79.16	38.98	98.94	48.72	118.72	58.46	49
50	80.42	39.62	100.55	49.52	120.65	59.42	50
51	81.72	40.25	102.14	50.30	122.57	60.35	51
52	83.00	40.87	103.76	51.10	124.51	61.32	52
53	88.93	43.79	111.14	54.76	133.37	65.72	53
54	94.86	46.72	118.56	58.38	142.27	70.06	54
55	100.78	49.63	125.95	62.04	151.14	74.45	55
56	106.69	52.55	133.37	65.69	160.04	78.83	56
57	112.61	55.46	140.76	69.35	168.90	83.22	57
58	122.65	60.40	153.30	75.50	183.96	90.62	58
59	132.68	65.34	165.84	81.68	199.00	98.02	59
60	142.69	70.27	178.36	87.85	214.02	105.42	60
61	152.71	75.20	190.90	94.02	229.07	112.81	61
62	162.72	80.15	203.41	100.20	244.09	120.23	62
63	180.32	88.82	225.41	111.01	270.50	133.22	63
64	197.94	97.49	247.42	121.85	296.90	146.22	64
65	215.52	106.15	269.40	132.70	323.29	159.24	65
66	233.12	114.83	291.41	143.53	349.68	172.24	66
67	250.70	123.49	313.39	154.36	376.08	185.23	67
68	287.34	141.52	359.17	176.90	431.02	212.30	68
69	323.94	159.58	404.93	199.45	485.94	239.34	69
70	360.56	177.59	450.70	222.00	540.84	266.40	70
71	397.18	195.64	496.49	244.55	595.78	293.45	71
72	433.80	213.65	542.24	267.07	650.69	320.47	72
73	506.11	249.30	632.66	311.63	759.20	373.93	73
74	578.46	284.93	723.08	356.14	867.70	427.37	74
75	650.78	320.54	813.48	400.68	976.19	480.80	75
76	723.13	356.17	903.90	445.21	1,084.68	534.24	76
77	795.44	391.79	994.32	489.74	1,193.18	587.68	77
78	915.12	450.73	1,143.90	563.42	1,372.69	676.10	78
79	1,042.50	513.47	1,303.13	641.84	1,563.76	770.22	79
80	1,167.37	574.97	1,459.20	718.72	1,751.04	862.48	80
81	1,297.84	639.24	1,622.29	799.04	1,946.76	958.85	81
82	1,434.77	706.69	1,793.46	883.36	2,152.18	1,060.03	82
83	1,577.62	777.02	1,972.02	971.30	2,366.42	1,165.57	83
84	1,726.64	850.42	2,158.30	1,063.04	2,589.94	1,275.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for Life

Four-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	36.28	15.55	45.32	19.44	54.40	23.33	16-30
31	37.12	15.91	46.38	19.88	55.67	23.86	31
32	37.96	16.27	47.45	20.35	56.93	24.41	32
33	38.80	16.63	48.50	20.80	58.22	24.95	33
34	39.64	16.98	49.56	21.25	59.48	25.51	34
35	40.51	17.36	50.62	21.70	60.74	26.05	35
36	41.35	17.72	51.68	22.16	62.02	26.59	36
37	42.19	18.08	52.74	22.61	63.30	27.12	37
38	43.03	18.47	53.80	23.06	64.57	27.67	38
39	43.91	18.82	54.89	23.51	65.87	28.22	39
40	44.75	19.18	55.94	23.98	67.14	28.78	40
41	45.60	19.54	57.00	24.42	68.39	29.32	41
42	46.45	19.90	58.06	24.88	69.66	29.86	42
43	47.30	20.28	59.12	25.34	70.94	30.38	43
44	48.14	20.63	60.18	25.79	72.22	30.95	44
45	48.98	20.99	61.24	26.24	73.49	31.49	45
46	49.85	21.35	62.29	26.70	74.76	32.04	46
47	50.69	21.73	63.36	27.16	76.03	32.58	47
48	51.53	22.09	64.42	27.60	77.29	33.11	48
49	52.40	22.44	65.50	28.07	78.60	33.68	49
50	53.24	22.80	66.56	28.51	79.87	34.21	50
51	54.08	23.16	67.62	28.97	81.16	34.75	51
52	54.96	23.54	68.68	29.41	82.40	35.30	52
53	58.85	25.21	73.55	31.51	88.27	37.82	53
54	62.75	26.89	78.44	33.62	94.15	40.33	54
55	66.66	28.57	83.33	35.71	100.00	42.84	55
56	70.57	30.24	88.21	37.81	105.85	45.37	56
57	74.50	31.92	93.12	39.90	111.76	47.88	57
58	83.59	35.84	104.48	44.78	125.39	53.74	58
59	92.71	39.73	115.87	49.64	139.06	59.57	59
60	101.81	43.63	127.26	54.54	152.70	65.46	60
61	110.92	47.53	138.65	59.42	166.38	71.32	61
62	120.04	51.44	150.04	64.31	180.05	77.16	62
63	138.08	59.20	172.61	73.97	207.12	88.75	63
64	156.16	66.92	195.20	83.66	234.23	100.38	64
65	174.22	74.65	217.75	93.34	261.32	112.02	65
66	192.29	82.40	240.35	103.00	288.42	123.60	66
67	210.32	90.14	262.92	112.68	315.52	135.24	67
68	246.49	105.64	308.11	132.05	369.74	158.47	68
69	282.65	121.14	353.32	151.43	423.97	181.69	69
70	318.82	136.63	398.52	170.78	478.21	204.95	70
71	354.98	152.14	443.74	190.18	532.50	228.23	71
72	391.14	167.63	488.94	209.54	586.73	251.46	72
73	462.89	198.40	578.59	247.98	694.31	297.58	73
74	534.64	229.13	668.29	286.42	801.95	343.69	74
75	606.38	259.87	757.97	324.85	909.56	389.82	75
76	678.12	290.63	847.67	363.28	1,017.19	435.92	76
77	749.86	321.37	937.34	401.71	1,124.81	482.06	77
78	862.70	369.73	1,078.37	462.16	1,294.03	554.59	78
79	982.75	421.19	1,228.45	526.48	1,474.14	631.78	79
80	1,100.47	471.62	1,375.60	589.55	1,650.70	707.45	80
81	1,223.46	524.35	1,529.33	655.43	1,835.20	786.52	81
82	1,352.56	579.68	1,690.72	724.60	2,028.85	869.51	82
83	1,487.22	637.38	1,859.00	796.73	2,230.81	956.09	83
84	1,627.68	697.57	2,034.60	871.97	2,441.53	1,046.38	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for Life

Three-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	33.36	14.32	41.70	17.87	50.04	21.46	16-30
31	34.13	14.64	42.67	18.29	51.22	21.95	31
32	34.91	14.95	43.64	18.70	52.38	22.44	32
33	35.70	15.30	44.62	19.13	53.53	22.96	33
34	36.49	15.64	45.60	19.54	54.74	23.45	34
35	37.26	15.96	46.58	19.96	55.90	23.95	35
36	38.04	16.31	47.56	20.38	57.06	24.47	36
37	38.83	16.63	48.53	20.80	58.24	24.95	37
38	39.60	16.98	49.50	21.22	59.41	25.45	38
39	40.38	17.32	50.47	21.64	60.56	25.97	39
40	41.18	17.64	51.48	22.04	61.76	26.46	40
41	41.96	17.99	52.45	22.48	62.92	26.98	41
42	42.73	18.30	53.42	22.88	64.09	27.47	42
43	43.51	18.64	54.40	23.29	65.26	27.96	43
44	44.29	18.97	55.37	23.75	66.43	28.49	44
45	45.06	19.32	56.34	24.14	67.60	28.97	45
46	45.86	19.66	57.32	24.55	68.78	29.46	46
47	46.64	20.00	58.30	25.00	69.95	29.98	47
48	47.42	20.32	59.28	25.39	71.11	30.49	48
49	48.22	20.64	60.25	25.80	72.29	30.98	49
50	48.98	20.99	61.22	26.24	73.45	31.49	50
51	49.76	21.32	62.21	26.64	74.65	31.99	51
52	50.53	21.66	63.18	27.08	75.83	32.52	52
53	54.14	23.22	67.68	29.00	81.22	34.81	53
54	57.74	24.74	72.18	30.94	86.62	37.12	54
55	61.36	26.28	76.67	32.86	92.00	39.42	55
56	64.93	27.82	81.17	34.78	97.39	41.75	56
57	68.52	29.35	85.67	36.71	102.80	44.05	57
58	76.92	32.96	96.14	41.21	115.38	49.43	58
59	85.30	36.55	106.61	45.71	127.93	54.84	59
60	93.67	40.15	117.08	50.17	140.47	60.19	60
61	102.05	43.73	127.55	54.67	153.06	65.60	61
62	110.42	47.34	138.02	59.16	165.62	70.98	62
63	127.04	54.43	158.80	68.04	190.55	81.66	63
64	143.66	61.57	179.57	76.94	215.46	92.35	64
65	160.26	68.69	200.34	85.85	240.41	103.02	65
66	176.88	75.82	221.10	94.78	265.34	113.71	66
67	193.50	82.93	241.88	103.68	290.26	124.40	67
68	226.78	97.18	283.48	121.49	340.18	145.79	68
69	260.05	111.46	325.06	139.32	390.08	167.17	69
70	293.34	125.70	366.66	157.13	439.98	188.56	70
71	326.58	139.97	408.23	174.96	489.86	209.96	71
72	359.86	154.21	449.81	192.78	539.78	231.35	72
73	425.87	182.51	532.32	228.14	638.78	273.77	73
74	491.86	210.80	614.82	263.50	737.81	316.21	74
75	557.87	239.09	697.34	298.86	836.80	358.63	75
76	623.89	267.38	779.84	334.22	935.81	401.08	76
77	689.88	295.67	862.36	369.58	1,034.83	443.47	77
78	793.68	340.15	992.10	425.20	1,190.52	510.22	78
79	904.14	387.48	1,130.18	484.36	1,356.22	581.22	79
80	1,012.43	433.90	1,265.53	542.38	1,518.65	650.84	80
81	1,125.56	482.39	1,406.98	602.99	1,688.38	723.58	81
82	1,244.35	533.29	1,555.46	666.62	1,866.55	799.94	82
83	1,368.24	586.38	1,710.30	733.00	2,052.35	879.59	83
84	1,497.49	641.78	1,871.84	802.22	2,246.23	962.65	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for Life

Two-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	28.49	12.22	35.63	15.26	42.76	18.30	16-30
31	29.18	12.49	36.47	15.64	43.76	18.77	31
32	29.83	12.78	37.30	15.97	44.75	19.18	32
33	30.50	13.08	38.14	16.34	45.76	19.61	33
34	31.16	13.36	38.94	16.68	46.73	20.02	34
35	31.84	13.63	39.80	17.05	47.75	20.48	35
36	32.52	13.94	40.64	17.42	48.77	20.90	36
37	33.16	14.23	41.47	17.77	49.76	21.32	37
38	33.85	14.51	42.31	18.13	50.75	21.77	38
39	34.49	14.78	43.12	18.48	51.76	22.18	39
40	35.17	15.08	43.97	18.84	52.76	22.61	40
41	35.84	15.35	44.82	19.19	53.78	23.05	41
42	36.50	15.65	45.64	19.56	54.76	23.48	42
43	37.18	15.92	46.48	19.90	55.76	23.89	43
44	37.82	16.21	47.30	20.28	56.77	24.34	44
45	38.52	16.49	48.14	20.63	57.76	24.74	45
46	39.18	16.80	48.95	20.99	58.75	25.18	46
47	39.84	17.08	49.81	21.34	59.77	25.58	47
48	40.51	17.36	50.65	21.70	60.79	26.05	48
49	41.18	17.66	51.48	22.08	61.76	26.48	49
50	41.84	17.94	52.32	22.43	62.77	26.89	50
51	42.49	18.22	53.12	22.79	63.78	27.34	51
52	43.19	18.50	53.98	23.14	64.76	27.74	52
53	46.26	19.82	57.83	24.77	69.38	29.72	53
54	49.33	21.13	61.67	26.44	74.02	31.74	54
55	52.40	22.45	65.50	28.08	78.60	33.70	55
56	55.46	23.77	69.35	29.72	83.22	35.66	56
57	58.56	25.09	73.19	31.36	87.83	37.62	57
58	65.72	28.14	82.14	35.18	98.57	42.24	58
59	72.86	31.22	91.09	39.05	109.32	46.85	59
60	80.02	34.28	100.02	42.86	120.01	51.44	60
61	87.17	37.38	108.97	46.72	130.75	56.04	61
62	94.33	40.43	117.92	50.53	141.50	60.66	62
63	108.54	46.51	135.66	58.15	162.79	69.78	63
64	122.74	52.61	153.41	65.76	184.09	78.90	64
65	136.92	58.68	171.16	73.37	205.39	88.04	65
66	151.12	64.76	188.90	80.95	226.69	97.15	66
67	165.32	70.86	206.64	88.56	247.98	106.26	67
68	193.75	83.05	242.20	103.81	290.63	124.55	68
69	222.18	95.22	277.70	119.03	333.24	142.82	69
70	250.60	107.39	313.24	134.23	375.88	161.09	70
71	279.02	119.59	348.77	149.48	418.54	179.38	71
72	307.42	131.76	384.29	164.70	461.15	197.64	72
73	363.83	155.94	454.79	194.92	545.74	233.88	73
74	420.22	180.08	525.28	225.11	630.32	270.14	74
75	476.62	204.26	595.76	255.34	714.92	306.38	75
76	533.00	228.44	666.25	285.55	799.50	342.65	76
77	589.38	252.61	736.75	315.74	884.10	378.90	77
78	678.08	290.60	847.60	363.26	1,017.11	435.91	78
79	772.45	331.04	965.57	413.82	1,158.70	496.58	79
80	864.97	370.72	1,081.21	463.38	1,297.48	556.06	80
81	961.64	412.14	1,202.05	515.15	1,442.47	618.18	81
82	1,063.13	455.63	1,328.90	569.53	1,594.67	683.41	82
83	1,168.97	500.98	1,461.18	626.22	1,753.42	751.45	83
84	1,279.37	548.29	1,599.20	685.36	1,919.04	822.43	84

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 10 Years

Lifetime Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	97.22	47.88	121.55	59.86	145.87	71.84	16-30
31	99.50	49.01	124.38	61.25	149.27	73.52	31
32	101.80	50.12	127.24	62.68	152.68	75.20	32
33	104.05	51.24	130.09	64.07	156.11	76.88	33
34	106.33	52.38	132.91	65.47	159.50	78.58	34
35	108.62	53.51	135.78	66.88	162.91	80.27	35
36	110.90	54.61	138.64	68.26	166.37	81.92	36
37	113.16	55.73	141.46	69.66	169.74	83.62	37
38	115.45	56.86	144.30	71.08	173.17	85.30	38
39	117.72	57.97	147.16	72.48	176.60	86.99	39
40	119.99	59.09	149.99	73.88	180.00	88.67	40
41	122.28	60.23	152.84	75.29	183.41	90.36	41
42	124.55	61.36	155.68	76.67	186.80	92.00	42
43	126.83	62.47	158.53	78.07	190.24	93.68	43
44	129.12	63.60	161.39	79.49	193.66	95.36	44
45	131.38	64.72	164.22	80.89	197.05	97.07	45
46	133.66	65.83	167.08	82.30	200.50	98.75	46
47	135.95	66.97	169.92	83.69	203.90	100.43	47
48	138.22	68.10	172.76	85.12	207.30	102.11	48
49	140.47	69.20	175.61	86.48	210.73	103.78	49
50	142.76	70.32	178.46	87.90	214.15	105.46	50
51	145.04	71.45	181.31	89.30	217.55	107.16	51
52	147.32	72.56	184.15	90.70	220.99	108.84	52
53	158.88	78.25	198.58	97.81	238.30	117.38	53
54	170.42	83.94	213.02	104.93	255.62	125.92	54
55	181.96	89.63	227.47	112.03	272.98	134.46	55
56	193.54	95.33	241.91	119.15	290.29	142.97	56
57	205.08	101.00	256.34	126.26	307.62	151.51	57
58	226.97	111.77	283.70	139.72	340.46	167.69	58
59	248.86	122.57	311.06	153.23	373.27	183.88	59
60	270.74	133.36	338.41	166.68	406.10	200.02	60
61	292.64	144.14	365.78	180.17	438.95	216.20	61
62	314.51	154.91	393.16	193.63	471.79	232.38	62
63	348.49	171.66	435.61	214.56	522.72	257.47	63
64	382.48	188.39	478.09	235.48	573.70	282.59	64
65	416.45	205.12	520.56	256.39	624.66	307.67	65
66	450.43	221.84	563.03	277.31	675.62	332.77	66
67	484.40	238.60	605.48	298.24	726.58	357.88	67
68	540.97	266.45	676.19	333.04	811.43	399.64	68
69	597.50	294.28	746.89	367.86	896.26	441.44	69
70	654.06	322.14	817.60	402.68	981.12	483.23	70
71	710.62	350.00	888.28	437.51	1,065.94	525.01	71
72	767.18	377.87	958.98	472.33	1,150.78	566.80	72
73	882.25	434.56	1,102.84	543.19	1,323.41	651.84	73
74	997.33	491.23	1,246.68	614.03	1,496.00	736.84	74
75	1,112.41	547.91	1,390.54	684.90	1,668.64	821.86	75
76	1,227.50	604.60	1,534.37	755.75	1,841.27	906.89	76
77	1,342.58	661.27	1,678.21	826.57	2,013.84	991.90	77
78	1,544.57	760.75	1,930.72	950.94	2,316.86	1,141.12	78
79	1,759.54	866.64	2,199.42	1,083.30	2,639.32	1,299.95	79
80	1,970.30	970.44	2,462.87	1,213.06	2,955.42	1,455.67	80
81	2,190.49	1,078.91	2,738.12	1,348.63	3,285.74	1,618.37	81
82	2,421.66	1,192.74	3,027.06	1,490.93	3,632.47	1,789.13	82
83	2,662.73	1,311.47	3,328.40	1,639.36	3,994.07	1,967.22	83
84	2,914.22	1,435.37	3,642.78	1,794.20	4,371.34	2,153.05	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 10 Years

Four-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	64.36	27.59	80.42	34.48	96.52	41.36	16-30
31	65.87	28.22	82.34	35.28	98.81	42.32	31
32	67.37	28.88	84.22	36.10	101.05	43.31	32
33	68.87	29.53	86.10	36.90	103.33	44.27	33
34	70.39	30.16	87.98	37.69	105.58	45.24	34
35	71.89	30.83	89.86	38.52	107.82	46.21	35
36	73.39	31.46	91.74	39.32	110.09	47.18	36
37	74.90	32.10	93.62	40.12	112.33	48.14	37
38	76.40	32.75	95.52	40.94	114.62	49.14	38
39	77.93	33.41	97.39	41.75	116.88	50.09	39
40	79.43	34.03	99.29	42.54	119.15	51.06	40
41	80.93	34.69	101.17	43.37	121.40	52.03	41
42	82.44	35.32	103.06	44.16	123.65	53.00	42
43	83.94	35.98	104.93	44.96	125.92	53.95	43
44	85.44	36.62	106.81	45.79	128.16	54.96	44
45	86.95	37.26	108.71	46.58	130.45	55.90	45
46	88.48	37.92	110.58	47.39	132.70	56.86	46
47	89.96	38.57	112.46	48.22	134.98	57.84	47
48	91.48	39.20	114.35	49.01	137.21	58.80	48
49	92.99	39.86	116.22	49.82	139.48	59.78	49
50	94.48	40.51	118.10	50.62	141.73	60.74	50
51	95.99	41.14	119.99	51.43	143.99	61.72	51
52	97.51	41.81	121.90	52.25	146.28	62.69	52
53	105.14	45.06	131.42	56.34	157.70	67.60	53
54	112.78	48.32	140.95	60.41	169.15	72.49	54
55	120.40	51.59	150.48	64.50	180.58	77.41	55
56	128.02	54.85	160.03	68.59	192.04	82.31	56
57	135.65	58.15	169.56	72.68	203.48	87.20	57
58	154.91	66.38	193.63	82.98	232.38	99.59	58
59	174.18	74.65	217.73	93.32	261.25	111.97	59
60	193.44	82.90	241.80	103.63	290.16	124.36	60
61	212.70	91.18	265.88	113.96	319.06	136.75	61
62	231.97	99.41	289.96	124.27	347.96	149.14	62
63	266.86	114.35	333.55	142.96	400.26	171.54	63
64	301.75	129.31	377.18	161.65	452.63	193.98	64
65	336.64	144.28	420.77	180.32	504.92	216.37	65
66	371.50	159.23	464.39	199.03	557.26	238.81	66
67	406.38	174.17	507.98	217.69	609.58	261.24	67
68	463.44	198.64	579.30	248.28	695.18	297.94	68
69	520.55	223.08	650.66	278.84	780.80	334.62	69
70	577.61	247.55	722.00	309.43	866.40	371.33	70
71	634.67	272.00	793.33	340.00	952.00	408.01	71
72	691.74	296.44	864.66	370.57	1,037.60	444.68	72
73	806.53	345.64	1,008.16	432.07	1,209.79	518.48	73
74	921.30	394.84	1,151.62	493.57	1,381.94	592.28	74
75	1,036.09	444.04	1,295.11	555.04	1,554.14	666.04	75
76	1,150.86	493.24	1,438.58	616.54	1,726.30	739.84	76
77	1,265.65	542.44	1,582.07	678.04	1,898.47	813.64	77
78	1,456.07	624.04	1,820.08	780.05	2,184.10	936.04	78
79	1,658.72	710.87	2,073.40	888.60	2,488.09	1,066.33	79
80	1,857.38	796.04	2,321.76	995.04	2,786.11	1,194.02	80
81	2,064.97	884.99	2,581.21	1,106.23	3,097.45	1,327.46	81
82	2,282.88	978.40	2,853.60	1,222.98	3,424.31	1,467.56	82
83	2,510.14	1,075.78	3,137.69	1,344.73	3,765.22	1,613.66	83
84	2,747.22	1,177.39	3,434.04	1,471.74	4,120.85	1,766.08	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 10 Years

Three-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	59.21	25.38	74.02	31.70	88.82	38.04	16-30
31	60.59	25.98	75.74	32.46	90.90	38.94	31
32	61.98	26.57	77.47	33.20	92.98	39.84	32
33	63.36	27.16	79.21	33.94	95.05	40.73	33
34	64.75	27.74	80.93	34.69	97.12	41.63	34
35	66.14	28.34	82.69	35.44	99.23	42.53	35
36	67.54	28.92	84.42	36.16	101.28	43.42	36
37	68.92	29.53	86.14	36.91	103.37	44.32	37
38	70.28	30.14	87.86	37.66	105.44	45.18	38
39	71.68	30.73	89.59	38.41	107.52	46.08	39
40	73.06	31.33	91.33	39.14	109.60	46.98	40
41	74.46	31.91	93.07	39.89	111.68	47.87	41
42	75.84	32.52	94.81	40.64	113.77	48.77	42
43	77.23	33.10	96.54	41.36	115.85	49.64	43
44	78.61	33.68	98.27	42.11	117.92	50.53	44
45	80.00	34.28	100.00	42.86	119.99	51.44	45
46	81.38	34.88	101.74	43.60	122.06	52.32	46
47	82.79	35.46	103.48	44.34	124.18	53.20	47
48	84.17	36.07	105.20	45.10	126.23	54.10	48
49	85.56	36.65	106.94	45.82	128.30	54.98	49
50	86.94	37.26	108.67	46.58	130.39	55.90	50
51	88.33	37.86	110.39	47.32	132.47	56.78	51
52	89.71	38.44	112.15	48.05	134.58	57.67	52
53	96.72	41.47	120.91	51.82	145.09	62.17	53
54	103.74	44.47	129.68	55.58	155.62	66.70	54
55	110.77	47.47	138.44	59.34	166.15	71.21	55
56	117.79	50.47	147.22	63.10	176.66	75.73	56
57	124.81	53.47	156.01	66.86	187.19	80.24	57
58	142.54	61.09	178.15	76.36	213.78	91.61	58
59	160.25	68.68	200.29	85.84	240.35	103.00	59
60	177.97	76.28	222.46	95.35	266.94	114.41	60
61	195.70	83.88	244.62	104.83	293.52	125.81	61
62	213.42	91.46	266.76	114.32	320.11	137.20	62
63	245.52	105.20	306.89	131.51	368.26	157.82	63
64	277.60	118.98	347.00	148.72	416.42	178.46	64
65	309.67	132.73	387.11	165.90	464.53	199.09	65
66	341.78	146.48	427.22	183.08	512.68	219.71	66
67	373.86	160.25	467.34	200.29	560.81	240.35	67
68	426.38	182.74	532.98	228.42	639.55	274.09	68
69	478.87	205.22	598.61	256.54	718.34	307.86	69
70	531.40	227.74	664.24	284.66	797.10	341.60	70
71	583.88	250.26	729.88	312.82	875.84	375.36	71
72	636.41	272.76	795.49	340.92	954.59	409.10	72
73	742.00	317.99	927.50	397.49	1,113.02	477.00	73
74	847.60	363.26	1,059.50	454.07	1,271.41	544.88	74
75	953.21	408.50	1,191.50	510.64	1,429.81	612.78	75
76	1,058.81	453.77	1,323.49	567.20	1,588.19	680.65	76
77	1,164.38	499.02	1,455.48	623.77	1,746.59	748.52	77
78	1,339.58	574.12	1,674.47	717.64	2,009.38	861.17	78
79	1,526.03	654.01	1,907.54	817.52	2,289.05	981.04	79
80	1,708.80	732.34	2,136.00	915.43	2,563.21	1,098.52	80
81	1,899.78	814.19	2,374.73	1,017.74	2,849.69	1,221.26	81
82	2,100.28	900.11	2,625.34	1,125.14	3,150.38	1,350.17	82
83	2,309.34	989.72	2,886.67	1,237.14	3,463.99	1,484.57	83
84	2,527.44	1,083.18	3,159.31	1,354.00	3,791.17	1,624.81	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 10 Years

Two-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	50.58	21.68	63.23	27.11	75.88	32.53	16-30
31	51.77	22.18	64.72	27.73	77.68	33.29	31
32	52.96	22.70	66.18	28.36	79.43	34.03	32
33	54.14	23.22	67.68	29.00	81.22	34.81	33
34	55.32	23.71	69.16	29.63	82.98	35.57	34
35	56.51	24.20	70.63	30.25	84.78	36.32	35
36	57.70	24.73	72.12	30.91	86.53	37.10	36
37	58.88	25.22	73.61	31.54	88.33	37.86	37
38	60.05	25.72	75.07	32.17	90.10	38.60	38
39	61.25	26.24	76.57	32.81	91.87	39.38	39
40	62.42	26.76	78.04	33.43	93.64	40.12	40
41	63.61	27.29	79.52	34.08	95.44	40.90	41
42	64.80	27.78	80.99	34.73	97.18	41.65	42
43	66.00	28.27	82.49	35.35	98.98	42.41	43
44	67.15	28.79	83.95	35.99	100.76	43.19	44
45	68.34	29.28	85.44	36.62	102.55	43.94	45
46	69.55	29.80	86.93	37.25	104.30	44.70	46
47	70.73	30.30	88.40	37.88	106.10	45.47	47
48	71.89	30.83	89.88	38.52	107.87	46.21	48
49	73.10	31.33	91.38	39.14	109.64	46.98	49
50	74.28	31.84	92.84	39.80	111.41	47.75	50
51	75.47	32.33	94.33	40.43	113.21	48.50	51
52	76.66	32.83	95.80	41.05	114.96	49.27	52
53	82.63	35.40	103.30	44.27	123.97	53.12	53
54	88.62	38.00	110.78	47.48	132.95	56.99	54
55	94.64	40.55	118.28	50.69	141.92	60.83	55
56	100.63	43.12	125.78	53.92	150.95	64.70	56
57	106.63	45.71	133.28	57.12	159.94	68.52	57
58	121.76	52.19	152.20	65.24	182.64	78.30	58
59	136.92	58.67	171.13	73.34	205.36	88.01	59
60	152.05	65.15	190.06	81.46	228.05	97.74	60
61	167.17	71.64	208.98	89.57	250.80	107.47	61
62	182.33	78.13	227.92	97.69	273.50	117.23	62
63	209.75	89.88	262.18	112.37	314.63	134.84	63
64	237.18	101.63	296.47	127.06	355.76	152.48	64
65	264.59	113.40	330.73	141.73	396.86	170.08	65
66	292.02	125.16	365.02	156.44	438.00	187.72	66
67	319.43	136.90	399.28	171.11	479.12	205.32	67
68	364.27	156.11	455.35	195.16	546.41	234.19	68
69	409.13	175.34	511.43	219.19	613.70	263.03	69
70	453.98	194.58	567.48	243.20	681.00	291.84	70
71	498.86	213.78	623.56	267.24	748.26	320.69	71
72	543.71	233.03	679.63	291.28	815.57	349.52	72
73	633.91	271.69	792.41	339.62	950.89	407.53	73
74	724.14	310.33	905.17	387.92	1,086.22	465.50	74
75	814.38	349.02	1,017.95	436.26	1,221.53	523.50	75
76	904.56	387.66	1,130.71	484.60	1,356.86	581.52	76
77	994.80	426.34	1,243.49	532.92	1,492.18	639.52	77
78	1,144.46	490.46	1,430.58	613.10	1,716.70	735.73	78
79	1,303.75	558.76	1,629.70	698.45	1,955.60	838.12	79
80	1,459.91	625.69	1,824.88	782.09	2,189.86	938.51	80
81	1,623.08	695.62	2,028.83	869.51	2,434.58	1,043.41	81
82	1,794.36	769.00	2,242.94	961.25	2,691.52	1,153.50	82
83	1,972.97	845.56	2,466.20	1,056.95	2,959.45	1,268.33	83
84	2,159.34	925.44	2,699.15	1,156.80	3,238.97	1,388.14	84

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Lifetime Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	57.00	28.08	71.24	35.10	85.49	42.13	16-30
31	59.02	29.06	73.79	36.34	88.54	43.60	31
32	61.04	30.07	76.31	37.60	91.57	45.11	32
33	63.08	31.07	78.83	38.83	94.60	46.58	33
34	65.08	32.05	81.37	40.08	97.64	48.10	34
35	67.13	33.07	83.89	41.34	100.66	49.58	35
36	69.13	34.04	86.41	42.55	103.70	51.08	36
37	71.16	35.05	88.96	43.81	106.74	52.56	37
38	73.19	36.06	91.48	45.06	109.76	54.08	38
39	75.20	37.04	94.02	46.30	112.81	55.55	39
40	77.23	38.04	96.54	47.56	115.85	57.06	40
41	79.24	39.05	99.06	48.79	118.90	58.54	41
42	81.26	40.03	101.60	50.04	121.91	60.05	42
43	83.32	41.03	104.12	51.30	124.94	61.57	43
44	85.32	42.02	106.66	52.54	127.99	63.04	44
45	87.35	43.02	109.19	53.78	131.02	64.55	45
46	92.20	45.41	115.24	56.77	138.29	68.11	46
47	97.03	47.80	121.28	59.75	145.54	71.71	47
48	101.88	50.18	127.33	62.74	152.81	75.26	48
49	106.73	52.56	133.39	65.72	160.07	78.86	49
50	111.55	54.96	139.44	68.68	167.34	82.40	50
51	116.40	57.32	145.51	71.65	174.59	85.98	51
52	121.25	59.70	151.56	74.64	181.86	89.58	52
53	141.50	69.70	176.87	87.11	212.23	104.53	53
54	161.74	79.66	202.16	99.58	242.57	119.47	54
55	181.96	89.63	227.47	112.03	272.98	134.46	55
56	212.83	104.83	266.05	131.03	319.27	157.22	56
57	250.54	123.41	313.18	154.25	375.82	185.10	57
58	311.86	153.60	389.82	192.00	467.80	230.39	58
59	390.65	192.40	488.30	240.49	585.97	288.59	59
60	495.60	244.10	619.50	305.12	743.40	366.14	60
61	573.04	282.26	716.32	352.82	859.58	423.38	61
62	614.11	302.47	767.63	378.08	921.16	453.70	62
63	697.66	343.63	872.09	429.53	1,046.51	515.44	63
64	779.78	384.06	974.72	480.08	1,169.66	576.10	64
65	847.49	417.41	1,059.37	521.78	1,271.24	626.14	65
66	918.58	452.44	1,148.22	565.54	1,377.89	678.66	66
67	992.75	488.99	1,240.93	611.23	1,489.15	733.45	67
68	1,094.95	539.30	1,368.68	674.12	1,642.44	808.93	68
69	1,203.82	592.92	1,504.79	741.16	1,805.75	889.38	69
70	1,317.44	648.90	1,646.81	811.13	1,976.17	973.36	70
71	1,434.05	706.31	1,792.55	882.90	2,151.04	1,059.47	71
72	1,555.84	766.31	1,944.80	957.90	2,333.77	1,149.48	72
73	1,815.67	894.28	2,269.58	1,117.85	2,723.51	1,341.43	73
74	2,059.28	1,014.28	2,574.12	1,267.86	3,088.94	1,521.43	74
75	2,289.24	1,127.54	2,861.54	1,409.41	3,433.86	1,691.29	75
76	2,519.98	1,241.18	3,149.95	1,551.49	3,779.94	1,861.78	76
77	2,731.32	1,345.26	3,414.16	1,681.60	4,096.99	2,017.92	77
78	2,923.15	1,439.76	3,653.95	1,799.70	4,384.75	2,159.63	78
79	3,124.02	1,538.71	3,905.04	1,923.40	4,686.04	2,308.07	79
80	3,498.20	1,723.00	4,372.76	2,153.75	5,247.31	2,584.50	80
81	3,889.14	1,915.56	4,861.44	2,394.46	5,833.74	2,873.33	81
82	4,299.56	2,117.69	5,374.44	2,647.12	6,449.33	3,176.54	82
83	4,727.59	2,328.52	5,909.48	2,910.65	7,091.35	3,492.77	83
84	5,174.11	2,548.44	6,467.65	3,185.54	7,761.18	3,822.67	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Four-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	37.74	16.18	47.17	20.22	56.59	24.25	16-30
31	39.06	16.74	48.84	20.93	58.60	25.12	31
32	40.43	17.32	50.52	21.64	60.61	25.97	32
33	41.75	17.90	52.19	22.38	62.62	26.84	33
34	43.08	18.47	53.84	23.09	64.62	27.72	34
35	44.42	19.04	55.54	23.80	66.65	28.56	35
36	45.76	19.61	57.19	24.52	68.64	29.41	36
37	47.11	20.18	58.88	25.22	70.67	30.25	37
38	48.44	20.77	60.54	25.97	72.65	31.14	38
39	49.78	21.34	62.22	26.68	74.69	32.02	39
40	51.13	21.91	63.89	27.38	76.67	32.86	40
41	52.46	22.48	65.59	28.09	78.70	33.72	41
42	53.80	23.05	67.26	28.82	80.69	34.60	42
43	55.12	23.63	68.92	29.53	82.70	35.44	43
44	56.48	24.20	70.60	30.25	84.72	36.32	44
45	57.80	24.77	72.26	30.98	86.72	37.18	45
46	61.02	26.15	76.28	32.68	91.54	39.20	46
47	64.22	27.54	80.28	34.42	96.34	41.28	47
48	67.42	28.91	84.29	36.12	101.14	43.34	48
49	70.63	30.29	88.31	37.86	105.97	45.41	49
50	73.84	31.64	92.30	39.55	110.77	47.47	50
51	77.03	33.01	96.31	41.27	115.56	49.52	51
52	80.27	34.39	100.31	43.00	120.38	51.59	52
53	93.62	40.12	117.04	50.16	140.45	60.18	53
54	107.00	45.86	133.76	57.32	160.52	68.78	54
55	120.40	51.59	150.48	64.50	180.58	77.41	55
56	140.81	60.32	175.99	75.42	211.20	90.50	56
57	165.71	71.03	207.16	88.78	248.59	106.52	57
58	212.86	91.22	266.06	114.04	319.30	136.84	58
59	273.42	117.18	341.78	146.48	410.12	175.76	59
60	353.62	151.56	442.03	189.44	530.44	227.34	60
61	416.39	178.46	520.49	223.08	624.60	267.70	61
62	452.94	194.11	566.16	242.64	679.40	291.18	62
63	534.48	229.07	668.11	286.33	801.74	343.60	63
64	615.55	263.81	769.43	329.76	923.32	395.71	64
65	685.36	293.71	856.72	367.15	1,028.06	440.58	65
66	757.82	324.78	947.28	405.97	1,136.75	487.18	66
67	832.87	356.95	1,041.08	446.18	1,249.28	535.42	67
68	937.85	401.93	1,172.33	502.43	1,406.81	602.92	68
69	1,048.40	449.32	1,310.50	561.65	1,572.59	673.99	69
70	1,163.15	498.50	1,453.93	623.11	1,744.72	747.73	70
71	1,280.59	548.82	1,600.72	686.02	1,920.85	823.21	71
72	1,402.85	601.24	1,753.56	751.52	2,104.30	901.82	72
73	1,660.00	711.42	2,074.98	889.30	2,489.96	1,067.15	73
74	1,902.55	815.38	2,378.20	1,019.22	2,853.83	1,223.06	74
75	2,132.38	913.90	2,665.46	1,142.35	3,198.58	1,370.81	75
76	2,362.78	1,012.63	2,953.46	1,265.78	3,544.14	1,518.92	76
77	2,574.78	1,103.50	3,218.50	1,379.35	3,862.20	1,655.21	77
78	2,755.67	1,181.00	3,444.58	1,476.25	4,133.50	1,771.50	78
79	2,945.04	1,262.14	3,681.28	1,577.68	4,417.54	1,893.22	79
80	3,297.74	1,413.30	4,122.18	1,766.64	4,946.63	2,119.98	80
81	3,666.32	1,571.27	4,582.88	1,964.09	5,499.46	2,356.90	81
82	4,053.18	1,737.07	5,066.48	2,171.34	6,079.79	2,605.62	82
83	4,456.69	1,910.00	5,570.86	2,387.51	6,685.03	2,865.00	83
84	4,877.63	2,090.41	6,097.03	2,613.04	7,316.45	3,135.64	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Three-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	34.73	14.87	43.38	18.58	52.06	22.31	16-30
31	35.93	15.42	44.92	19.26	53.92	23.10	31
32	37.18	15.92	46.48	19.90	55.76	23.89	32
33	38.41	16.48	48.01	20.58	57.61	24.68	33
34	39.64	16.98	49.55	21.22	59.44	25.45	34
35	40.86	17.51	51.08	21.90	61.31	26.28	35
36	42.11	18.02	52.63	22.54	63.17	27.06	36
37	43.34	18.56	54.17	23.22	64.99	27.86	37
38	44.57	19.09	55.72	23.86	66.84	28.64	38
39	45.79	19.62	57.25	24.54	68.69	29.45	39
40	47.04	20.16	58.80	25.21	70.55	30.24	40
41	48.28	20.69	60.32	25.85	72.40	31.01	41
42	49.50	21.22	61.86	26.53	74.23	31.82	42
43	50.71	21.74	63.40	27.17	76.09	32.59	43
44	51.97	22.26	64.97	27.85	77.95	33.42	44
45	53.20	22.79	66.49	28.49	79.79	34.20	45
46	56.14	24.06	70.18	30.07	84.19	36.07	46
47	59.09	25.31	73.87	31.64	88.62	37.97	47
48	62.04	26.59	77.54	33.23	93.04	39.86	48
49	64.98	27.86	81.24	34.82	97.49	41.78	49
50	67.92	29.11	84.91	36.41	101.89	43.69	50
51	70.88	30.38	88.61	37.97	106.33	45.58	51
52	73.81	31.64	92.28	39.55	110.74	47.47	52
53	86.14	36.91	107.66	46.15	129.20	55.38	53
54	98.44	42.19	123.07	52.74	147.68	63.30	54
55	110.77	47.47	138.44	59.34	166.15	71.21	55
56	129.55	55.51	161.93	69.38	194.32	83.27	56
57	152.48	65.34	190.58	81.68	228.71	98.02	57
58	195.83	83.90	244.78	104.89	293.75	125.88	58
59	251.54	107.80	314.42	134.76	377.32	161.71	59
60	325.32	139.43	406.66	174.30	488.02	209.15	60
61	383.09	164.17	478.86	205.22	574.64	246.28	61
62	416.70	178.60	520.86	223.24	625.03	267.86	62
63	491.72	210.73	614.65	263.41	737.59	316.09	63
64	566.29	242.69	707.87	303.36	849.43	364.04	64
65	630.55	270.24	788.17	337.79	945.80	405.34	65
66	697.21	298.80	871.51	373.50	1,045.79	448.21	66
67	766.24	328.39	957.79	410.48	1,149.36	492.60	67
68	862.84	369.76	1,078.55	462.23	1,294.25	554.68	68
69	964.54	413.38	1,205.66	516.72	1,446.79	620.06	69
70	1,070.09	458.62	1,337.60	573.25	1,605.12	687.91	70
71	1,178.11	504.91	1,472.68	631.14	1,767.22	757.39	71
72	1,290.61	553.14	1,613.28	691.40	1,935.94	829.69	72
73	1,527.18	654.49	1,909.00	818.14	2,290.79	981.76	73
74	1,750.34	750.16	2,187.92	937.69	2,625.50	1,125.23	74
75	1,961.77	840.76	2,452.22	1,050.96	2,942.68	1,261.15	75
76	2,173.76	931.62	2,717.18	1,164.52	3,260.63	1,397.41	76
77	2,368.84	1,015.24	2,961.04	1,269.01	3,553.22	1,522.81	77
78	2,535.22	1,086.50	3,169.03	1,358.15	3,802.82	1,629.77	78
79	2,709.41	1,161.18	3,386.78	1,451.48	4,064.15	1,741.79	79
80	3,033.92	1,300.26	3,792.41	1,625.32	4,550.90	1,950.38	80
81	3,373.02	1,445.56	4,216.26	1,806.97	5,059.51	2,168.36	81
82	3,728.94	1,598.10	4,661.20	1,997.64	5,593.43	2,397.17	82
83	4,100.15	1,757.21	5,125.20	2,196.50	6,150.24	2,635.80	83
84	4,487.44	1,923.19	5,609.28	2,403.98	6,731.15	2,884.78	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Two-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	29.66	12.71	37.07	15.90	44.48	19.06	16-30
31	30.72	13.15	38.39	16.45	46.07	19.74	31
32	31.78	13.62	39.71	17.02	47.63	20.41	32
33	32.81	14.05	41.00	17.58	49.20	21.11	33
34	33.85	14.51	42.32	18.13	50.80	21.77	34
35	34.91	14.95	43.64	18.70	52.38	22.44	35
36	35.98	15.42	44.96	19.26	53.95	23.10	36
37	37.03	15.86	46.28	19.85	55.54	23.82	37
38	38.09	16.32	47.60	20.41	57.12	24.48	38
39	39.13	16.76	48.92	20.98	58.72	25.16	39
40	40.18	17.23	50.24	21.53	60.28	25.84	40
41	41.22	17.68	51.53	22.09	61.85	26.50	41
42	42.28	18.12	52.85	22.66	63.43	27.19	42
43	43.34	18.56	54.17	23.22	64.99	27.86	43
44	44.40	19.03	55.49	23.77	66.58	28.54	44
45	45.44	19.48	56.80	24.34	68.17	29.20	45
46	47.96	20.56	59.96	25.70	71.95	30.85	46
47	50.47	21.64	63.10	27.04	75.73	32.45	47
48	53.00	22.72	66.25	28.40	79.50	34.08	48
49	55.54	23.80	69.42	29.75	83.28	35.70	49
50	58.03	24.86	72.55	31.08	87.04	37.31	50
51	60.56	25.97	75.70	32.45	90.83	38.93	51
52	63.08	27.02	78.86	33.78	94.64	40.55	52
53	73.61	31.54	92.00	39.42	110.39	47.32	53
54	84.11	36.06	105.14	45.06	126.17	54.08	54
55	94.64	40.55	118.28	50.69	141.92	60.83	55
56	110.66	47.42	138.35	59.29	166.02	71.16	56
57	130.26	55.81	162.84	69.78	195.42	83.75	57
58	167.30	71.71	209.14	89.63	250.97	107.53	58
59	214.91	92.10	268.62	115.14	322.34	138.16	59
60	277.94	119.11	347.44	148.88	416.93	178.68	60
61	327.29	140.27	409.10	175.33	490.93	210.38	61
62	356.03	152.57	445.01	190.72	534.01	228.86	62
63	420.08	180.05	525.13	225.05	630.16	270.06	63
64	483.80	207.34	604.76	259.18	725.70	311.02	64
65	538.69	230.88	673.37	288.59	808.03	346.31	65
66	595.66	255.29	744.56	319.09	893.48	382.90	66
67	654.64	280.56	818.30	350.70	981.96	420.84	67
68	737.16	315.92	921.44	394.91	1,105.75	473.90	68
69	824.05	353.17	1,030.06	441.44	1,236.06	529.73	69
70	914.23	391.82	1,142.78	489.76	1,371.32	587.70	70
71	1,006.55	431.38	1,258.16	539.22	1,509.80	647.05	71
72	1,102.63	472.58	1,378.32	590.70	1,653.97	708.84	72
73	1,304.75	559.19	1,630.94	698.98	1,957.13	838.78	73
74	1,495.42	640.91	1,869.26	801.12	2,243.11	961.33	74
75	1,676.05	718.30	2,095.07	897.88	2,514.07	1,077.44	75
76	1,857.12	795.92	2,321.42	994.91	2,785.72	1,193.88	76
77	2,023.79	867.35	2,529.73	1,084.19	3,035.69	1,301.02	77
78	2,165.95	928.26	2,707.43	1,160.34	3,248.92	1,392.41	78
79	2,314.79	992.05	2,893.48	1,240.07	3,472.16	1,488.06	79
80	2,592.01	1,110.86	3,240.02	1,388.59	3,888.04	1,666.31	80
81	2,881.73	1,235.02	3,602.15	1,543.79	4,322.56	1,852.55	81
82	3,185.81	1,365.34	3,982.26	1,706.69	4,778.71	2,048.03	82
83	3,502.94	1,501.26	4,378.68	1,876.58	5,254.42	2,251.92	83
84	3,833.81	1,643.06	4,792.27	2,053.85	5,750.71	2,464.61	84

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Current Factor Tables

Elimination Period	**Factor**
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.050

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

Discount Factors

Spousal	0.90
Association/Workforce(5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Current Factor Tables

Issue Age	Rider No 90182 Survivorship Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Lifetime Pay	Rider No 93125 5% Simple Inflation Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Single, 10 Yr, 5 Yr or to Age 65	Rider No 93125 5% Simple Inflation Rider Single, 10 Yr, 5 Yr or to Age 65	Rider No 93191 Return of Prem At Death Rider All Pay Options
16-30	0.5636	0.8472	0.4592	1.2332	0.6684	0.0261
31	0.5636	0.8472	0.4592	1.2332	0.6684	0.0314
32	0.5636	0.8472	0.4592	1.2332	0.6684	0.0365
33	0.5636	0.8472	0.4592	1.2332	0.6684	0.0414
34	0.5636	0.8472	0.4592	1.2332	0.6684	0.0460
35	0.5636	0.8472	0.4592	1.2332	0.6684	0.0505
36	0.5636	0.8472	0.4592	1.2332	0.6684	0.0547
37	0.5636	0.8472	0.4592	1.2332	0.6684	0.0588
38	0.5636	0.8472	0.4592	1.2332	0.6684	0.0628
39	0.5636	0.8472	0.4592	1.2332	0.6684	0.0666
40	0.5517	0.8472	0.4592	1.2332	0.6684	0.0702
41	0.5398	0.8472	0.4592	1.2332	0.6684	0.0737
42	0.5279	0.8472	0.4592	1.2332	0.6684	0.0771
43	0.5160	0.8472	0.4592	1.2332	0.6684	0.0803
44	0.5041	0.8472	0.4592	1.2332	0.6684	0.0835
45	0.4922	0.8472	0.4592	1.2332	0.6684	0.0865
46	0.4803	0.8472	0.4592	1.2332	0.6684	0.0960
47	0.4684	0.8472	0.4592	1.2332	0.6684	0.1052
48	0.4565	0.8472	0.4629	1.2332	0.6738	0.1141
49	0.4446	0.8472	0.4666	1.2332	0.6792	0.1227
50	0.4327	0.8472	0.4704	1.2332	0.6847	0.1310
51	0.4208	0.8472	0.4741	1.2332	0.6901	0.1391
52	0.4089	0.8472	0.4778	1.2332	0.6955	0.1469
53	0.3970	0.8484	0.4883	1.2348	0.7108	0.1640
54	0.3851	0.8494	0.4988	1.2364	0.7260	0.1790
55	0.3669	0.8503	0.5092	1.2378	0.7412	0.1922
56	0.3487	0.8511	0.5195	1.2392	0.7564	0.2039
57	0.3305	0.8518	0.5298	1.2405	0.7716	0.2144
58	0.3123	0.8490	0.5354	1.2361	0.7795	0.2704
59	0.2941	0.8466	0.5411	1.2325	0.7878	0.3179
60	0.2661	0.8446	0.5471	1.2293	0.7963	0.3587
61	0.2431	0.8428	0.5532	1.2266	0.8051	0.3941
62	0.2253	0.8412	0.5594	1.2242	0.8141	0.4252
63	0.2117	0.8059	0.5449	1.1717	0.7923	0.4677
64	0.2015	0.7769	0.5340	1.1292	0.7762	0.5026
65	0.1938	0.7527	0.5258	1.0942	0.7644	0.5318
66	0.1870	0.7320	0.5196	1.0647	0.7557	0.5566
67	0.1819	0.7143	0.5150	1.0396	0.7496	0.5779
68	0.1802	0.6764	0.4944	0.9887	0.7227	0.6414
69	0.1794	0.6470	0.4794	0.9469	0.7017	0.6906
70	0.1785	0.6236	0.4683	0.9119	0.6848	0.7298
71	0.1777	0.6045	0.4600	0.8821	0.6713	0.7617
72	0.1768	0.5886	0.4538	0.8565	0.6604	0.7882
73	0.1624	0.5352	0.4164	0.7803	0.6071	0.8621
74	0.1522	0.4952	0.3887	0.7223	0.5670	0.9174
75	0.1437	0.4641	0.3676	0.6766	0.5359	0.9604
76	0.1377	0.4392	0.3509	0.6398	0.5112	0.9949
77	0.1326	0.4188	0.3376	0.6095	0.4913	1.0231
78	0.1284	0.3984	0.3239	0.5891	0.4789	1.0513
79	0.1241	0.3780	0.3100	0.5687	0.4663	1.0795
80	0.1216	0.3576	0.2957	0.5483	0.4534	1.1077
81	0.1190	0.3372	0.2812	0.5279	0.4403	1.1359
82	0.1165	0.3168	0.2664	0.5075	0.4268	1.1641
83	0.1148	0.2964	0.2513	0.4871	0.4131	1.1923
84	0.1131	0.2760	0.2360	0.4667	0.3990	1.2205

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for Life

Lifetime Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	65.72	32.38	82.16	40.46	98.63	48.55	16-30
31	67.30	33.13	84.10	41.42	100.90	49.69	31
32	68.82	33.86	86.02	42.36	103.22	50.84	32
33	70.34	34.66	87.92	43.32	105.53	51.97	33
34	71.88	35.41	89.84	44.27	107.83	53.11	34
35	73.44	36.17	91.80	45.22	110.16	54.28	35
36	74.96	36.92	93.73	46.14	112.48	55.38	36
37	76.54	37.68	95.64	47.10	114.76	56.53	37
38	78.05	38.45	97.56	48.05	117.07	57.70	38
39	79.57	39.19	99.48	49.01	119.36	58.81	39
40	81.14	39.96	101.42	49.96	121.69	59.95	40
41	82.67	40.73	103.33	50.89	124.01	61.06	41
42	84.22	41.47	105.26	51.85	126.34	62.22	42
43	85.75	42.22	107.18	52.79	128.60	63.36	43
44	87.29	43.01	109.09	53.74	130.92	64.49	44
45	88.82	43.73	111.02	54.70	133.21	65.64	45
46	90.37	44.52	112.98	55.64	135.55	66.77	46
47	91.90	45.28	114.90	56.57	137.87	67.88	47
48	93.43	46.02	116.81	57.54	140.18	69.05	48
49	94.99	46.78	118.73	58.46	142.46	70.15	49
50	96.50	47.54	120.66	59.42	144.78	71.30	50
51	98.06	48.30	122.57	60.36	147.08	72.42	51
52	99.60	49.04	124.51	61.32	149.41	73.58	52
53	106.72	52.55	133.37	65.71	160.04	78.86	53
54	113.83	56.06	142.27	70.06	170.72	84.07	54
55	120.94	59.56	151.14	74.45	181.37	89.34	55
56	128.03	63.06	160.04	78.83	192.05	94.60	56
57	135.13	66.55	168.91	83.22	202.68	99.86	57
58	147.18	72.48	183.96	90.60	220.75	108.74	58
59	159.22	78.41	199.01	98.02	238.80	117.62	59
60	171.23	84.32	214.03	105.42	256.82	126.50	60
61	183.25	90.24	229.08	112.82	274.88	135.37	61
62	195.26	96.18	244.09	120.24	292.91	144.28	62
63	216.38	106.58	270.49	133.21	324.60	159.86	63
64	237.53	116.99	296.90	146.22	356.28	175.46	64
65	258.62	127.38	323.28	159.24	387.95	191.09	65
66	279.74	137.80	349.69	172.24	419.62	206.69	66
67	300.84	148.19	376.07	185.23	451.30	222.28	67
68	344.81	169.82	431.00	212.28	517.22	254.76	68
69	388.73	191.50	485.92	239.34	583.13	287.21	69
70	432.67	213.11	540.84	266.40	649.01	319.68	70
71	476.62	234.77	595.79	293.46	714.94	352.14	71
72	520.56	256.38	650.69	320.48	780.83	384.56	72
73	607.33	299.16	759.19	373.96	911.04	448.72	73
74	694.15	341.92	867.70	427.37	1,041.24	512.84	74
75	780.94	384.65	976.18	480.82	1,171.43	576.96	75
76	867.76	427.40	1,084.68	534.25	1,301.62	641.09	76
77	954.53	470.15	1,193.18	587.69	1,431.82	705.22	77
78	1,098.14	540.88	1,372.68	676.10	1,647.23	811.32	78
79	1,251.00	616.16	1,563.76	770.21	1,876.51	924.26	79
80	1,400.84	689.96	1,751.04	862.46	2,101.25	1,034.98	80
81	1,557.41	767.09	1,946.75	958.85	2,336.11	1,150.62	81
82	1,721.72	848.03	2,152.15	1,060.03	2,582.62	1,272.04	82
83	1,893.14	932.42	2,366.42	1,165.56	2,839.70	1,398.68	83
84	2,071.97	1,020.50	2,589.96	1,275.65	3,107.93	1,530.79	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II
Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
PA Proposed Premium Rates
Premiums Payable for Life

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	43.54	18.66	54.38	23.33	65.28	28.00	16-30
31	44.54	19.09	55.66	23.86	66.80	28.63	31
32	45.55	19.52	56.94	24.42	68.32	29.29	32
33	46.56	19.96	58.20	24.96	69.86	29.94	33
34	47.57	20.38	59.47	25.50	71.38	30.61	34
35	48.61	20.83	60.74	26.04	72.89	31.26	35
36	49.62	21.26	62.02	26.59	74.42	31.91	36
37	50.63	21.70	63.29	27.13	75.96	32.54	37
38	51.64	22.16	64.56	27.67	77.48	33.20	38
39	52.69	22.58	65.87	28.21	79.04	33.86	39
40	53.70	23.02	67.13	28.78	80.57	34.54	40
41	54.72	23.45	68.40	29.30	82.07	35.18	41
42	55.74	23.88	69.67	29.86	83.59	35.83	42
43	56.76	24.34	70.94	30.41	85.13	36.46	43
44	57.77	24.76	72.22	30.95	86.66	37.14	44
45	58.78	25.19	73.49	31.49	88.19	37.79	45
46	59.82	25.62	74.75	32.04	89.71	38.45	46
47	60.83	26.08	76.03	32.59	91.24	39.10	47
48	61.84	26.51	77.30	33.12	92.75	39.73	48
49	62.88	26.93	78.60	33.68	94.32	40.42	49
50	63.89	27.36	79.87	34.21	95.84	41.05	50
51	64.90	27.79	81.14	34.76	97.39	41.70	51
52	65.95	28.25	82.42	35.29	98.88	42.36	52
53	70.62	30.25	88.26	37.81	105.92	45.38	53
54	75.30	32.27	94.13	40.34	112.98	48.40	54
55	79.99	34.28	100.00	42.85	120.00	51.41	55
56	84.68	36.29	105.85	45.37	127.02	54.44	56
57	89.40	38.30	111.74	47.88	134.11	57.46	57
58	100.31	43.01	125.38	53.74	150.47	64.49	58
59	111.25	47.68	139.04	59.57	166.87	71.48	59
60	122.17	52.36	152.71	65.45	183.24	78.55	60
61	133.10	57.04	166.38	71.30	199.66	85.58	61
62	144.05	61.73	180.05	77.17	216.06	92.59	62
63	165.70	71.04	207.13	88.76	248.54	106.50	63
64	187.39	80.30	234.24	100.39	281.08	120.46	64
65	209.06	89.58	261.30	112.01	313.58	134.42	65
66	230.75	98.88	288.42	123.60	346.10	148.32	66
67	252.38	108.17	315.50	135.22	378.62	162.29	67
68	295.79	126.77	369.73	158.46	443.69	190.16	68
69	339.18	145.37	423.98	181.72	508.76	218.03	69
70	382.58	163.96	478.22	204.94	573.85	245.94	70
71	425.98	182.57	532.49	228.22	639.00	273.88	71
72	469.37	201.16	586.73	251.45	704.08	301.75	72
73	555.47	238.08	694.31	297.58	833.17	357.10	73
74	641.57	274.96	801.95	343.70	962.34	412.43	74
75	727.66	311.84	909.56	389.82	1,091.47	467.78	75
76	813.74	348.76	1,017.20	435.94	1,220.63	523.10	76
77	899.83	385.64	1,124.81	482.05	1,349.77	578.47	77
78	1,035.24	443.68	1,294.04	554.59	1,552.84	665.51	78
79	1,179.30	505.43	1,474.14	631.78	1,768.97	758.14	79
80	1,320.56	565.94	1,650.72	707.46	1,980.84	848.94	80
81	1,468.15	629.22	1,835.20	786.52	2,202.24	943.82	81
82	1,623.07	695.62	2,028.86	869.52	2,434.62	1,043.41	82
83	1,784.66	764.86	2,230.80	956.08	2,676.97	1,147.31	83
84	1,953.22	837.08	2,441.52	1,046.36	2,929.84	1,255.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for Life

Three-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	40.03	17.18	50.04	21.44	60.05	25.75	16-30
31	40.96	17.57	51.20	21.95	61.46	26.34	31
32	41.89	17.94	52.37	22.44	62.86	26.93	32
33	42.84	18.36	53.54	22.96	64.24	27.55	33
34	43.79	18.77	54.72	23.45	65.69	28.14	34
35	44.71	19.15	55.90	23.95	67.08	28.74	35
36	45.65	19.57	57.07	24.46	68.47	29.36	36
37	46.60	19.96	58.24	24.96	69.89	29.94	37
38	47.52	20.38	59.40	25.46	71.29	30.54	38
39	48.46	20.78	60.56	25.97	72.67	31.16	39
40	49.42	21.17	61.78	26.45	74.11	31.75	40
41	50.35	21.59	62.94	26.98	75.50	32.38	41
42	51.28	21.96	64.10	27.46	76.91	32.96	42
43	52.21	22.37	65.28	27.95	78.31	33.55	43
44	53.15	22.76	66.44	28.50	79.72	34.19	44
45	54.07	23.18	67.61	28.97	81.12	34.76	45
46	55.03	23.59	68.78	29.46	82.54	35.35	46
47	55.97	24.00	69.96	30.00	83.94	35.98	47
48	56.90	24.38	71.14	30.47	85.33	36.59	48
49	57.86	24.77	72.30	30.96	86.75	37.18	49
50	58.78	25.19	73.46	31.49	88.14	37.79	50
51	59.71	25.58	74.65	31.97	89.58	38.39	51
52	60.64	25.99	75.82	32.50	91.00	39.02	52
53	64.97	27.86	81.22	34.80	97.46	41.77	53
54	69.29	29.69	86.62	37.13	103.94	44.54	54
55	73.63	31.54	92.00	39.43	110.40	47.30	55
56	77.92	33.38	97.40	41.74	116.87	50.10	56
57	82.22	35.22	102.80	44.05	123.36	52.86	57
58	92.30	39.55	115.37	49.45	138.46	59.32	58
59	102.36	43.86	127.93	54.85	153.52	65.81	59
60	112.40	48.18	140.50	60.20	168.56	72.23	60
61	122.46	52.48	153.06	65.60	183.67	78.72	61
62	132.50	56.81	165.62	70.99	198.74	85.18	62
63	152.45	65.32	190.56	81.65	228.66	97.99	63
64	172.39	73.88	215.48	92.33	258.55	110.82	64
65	192.31	82.43	240.41	103.02	288.49	123.62	65
66	212.26	90.98	265.32	113.74	318.41	136.45	66
67	232.20	99.52	290.26	124.42	348.31	149.28	67
68	272.14	116.62	340.18	145.79	408.22	174.95	68
69	312.06	133.75	390.07	167.18	468.10	200.60	69
70	352.01	150.84	439.99	188.56	527.98	226.27	70
71	391.90	167.96	489.88	209.95	587.83	251.95	71
72	431.83	185.05	539.77	231.34	647.74	277.62	72
73	511.04	219.01	638.78	273.77	766.54	328.52	73
74	590.23	252.96	737.78	316.20	885.37	379.45	74
75	669.44	286.91	836.81	358.63	1,004.16	430.36	75
76	748.67	320.86	935.81	401.06	1,122.97	481.30	76
77	827.86	354.80	1,034.83	443.50	1,241.80	532.16	77
78	952.42	408.18	1,190.52	510.24	1,428.62	612.26	78
79	1,084.97	464.98	1,356.22	581.23	1,627.46	697.46	79
80	1,214.92	520.68	1,518.64	650.86	1,822.38	781.01	80
81	1,350.67	578.87	1,688.38	723.59	2,026.06	868.30	81
82	1,493.22	639.95	1,866.55	799.94	2,239.86	959.93	82
83	1,641.89	703.66	2,052.36	879.60	2,462.82	1,055.51	83
84	1,796.99	770.14	2,246.21	962.66	2,695.48	1,155.18	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II
Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
PA Proposed Premium Rates
Premiums Payable for Life

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	34.19	14.66	42.76	18.31	51.31	21.96	16-30
31	35.02	14.99	43.76	18.77	52.51	22.52	31
32	35.80	15.34	44.76	19.16	53.70	23.02	32
33	36.60	15.70	45.77	19.61	54.91	23.53	33
34	37.39	16.03	46.73	20.02	56.08	24.02	34
35	38.21	16.36	47.76	20.46	57.30	24.58	35
36	39.02	16.73	48.77	20.90	58.52	25.08	36
37	39.79	17.08	49.76	21.32	59.71	25.58	37
38	40.62	17.41	50.77	21.76	60.90	26.12	38
39	41.39	17.74	51.74	22.18	62.11	26.62	39
40	42.20	18.10	52.76	22.61	63.31	27.13	40
41	43.01	18.42	53.78	23.03	64.54	27.66	41
42	43.80	18.78	54.77	23.47	65.71	28.18	42
43	44.62	19.10	55.78	23.88	66.91	28.67	43
44	45.38	19.45	56.76	24.34	68.12	29.21	44
45	46.22	19.79	57.77	24.76	69.31	29.69	45
46	47.02	20.16	58.74	25.19	70.50	30.22	46
47	47.81	20.50	59.77	25.61	71.72	30.70	47
48	48.61	20.83	60.78	26.04	72.95	31.26	48
49	49.42	21.19	61.78	26.50	74.11	31.78	49
50	50.21	21.53	62.78	26.92	75.32	32.27	50
51	50.99	21.86	63.74	27.35	76.54	32.81	51
52	51.83	22.20	64.78	27.77	77.71	33.29	52
53	55.51	23.78	69.40	29.72	83.26	35.66	53
54	59.20	25.36	74.00	31.73	88.82	38.09	54
55	62.88	26.94	78.60	33.70	94.32	40.44	55
56	66.55	28.52	83.22	35.66	99.86	42.79	56
57	70.27	30.11	87.83	37.63	105.40	45.14	57
58	78.86	33.77	98.57	42.22	118.28	50.69	58
59	87.43	37.46	109.31	46.86	131.18	56.22	59
60	96.02	41.14	120.02	51.43	144.01	61.73	60
61	104.60	44.86	130.76	56.06	156.90	67.25	61
62	113.20	48.52	141.50	60.64	169.80	72.79	62
63	130.25	55.81	162.79	69.78	195.35	83.74	63
64	147.29	63.13	184.09	78.91	220.91	94.68	64
65	164.30	70.42	205.39	88.04	246.47	105.65	65
66	181.34	77.71	226.68	97.14	272.03	116.58	66
67	198.38	85.03	247.97	106.27	297.58	127.51	67
68	232.50	99.66	290.64	124.57	348.76	149.46	68
69	266.62	114.26	333.24	142.84	399.89	171.38	69
70	300.72	128.87	375.89	161.08	451.06	193.31	70
71	334.82	143.51	418.52	179.38	502.25	215.26	71
72	368.90	158.11	461.15	197.64	553.38	237.17	72
73	436.60	187.13	545.75	233.90	654.89	280.66	73
74	504.26	216.10	630.34	270.13	756.38	324.17	74
75	571.94	245.11	714.91	306.41	857.90	367.66	75
76	639.60	274.13	799.50	342.66	959.40	411.18	76
77	707.26	303.13	884.10	378.89	1,060.92	454.68	77
78	813.70	348.72	1,017.12	435.91	1,220.53	523.09	78
79	926.94	397.25	1,158.68	496.58	1,390.44	595.90	79
80	1,037.96	444.86	1,297.45	556.06	1,556.98	667.27	80
81	1,153.97	494.57	1,442.46	618.18	1,730.96	741.82	81
82	1,275.76	546.76	1,594.68	683.44	1,913.60	820.09	82
83	1,402.76	601.18	1,753.42	751.46	2,104.10	901.74	83
84	1,535.24	657.95	1,919.04	822.43	2,302.85	986.92	84

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 10 Years

Lifetime Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	116.66	57.46	145.86	71.83	175.04	86.21	16-30
31	119.40	58.81	149.26	73.50	179.12	88.22	31
32	122.16	60.14	152.69	75.22	183.22	90.24	32
33	124.86	61.49	156.11	76.88	187.33	92.26	33
34	127.60	62.86	159.49	78.56	191.40	94.30	34
35	130.34	64.21	162.94	80.26	195.49	96.32	35
36	133.08	65.53	166.37	81.91	199.64	98.30	36
37	135.79	66.88	169.75	83.59	203.69	100.34	37
38	138.54	68.23	173.16	85.30	207.80	102.36	38
39	141.26	69.56	176.59	86.98	211.92	104.39	39
40	143.99	70.91	179.99	88.66	216.00	106.40	40
41	146.74	72.28	183.41	90.35	220.09	108.43	41
42	149.46	73.63	186.82	92.00	224.16	110.40	42
43	152.20	74.96	190.24	93.68	228.29	112.42	43
44	154.94	76.32	193.67	95.39	232.39	114.43	44
45	157.66	77.66	197.06	97.07	236.46	116.48	45
46	160.39	79.00	200.50	98.76	240.60	118.50	46
47	163.14	80.36	203.90	100.43	244.68	120.52	47
48	165.86	81.72	207.31	102.14	248.76	122.53	48
49	168.56	83.04	210.73	103.78	252.88	124.54	49
50	171.31	84.38	214.15	105.48	256.98	126.55	50
51	174.05	85.74	217.57	107.16	261.06	128.59	51
52	176.78	87.07	220.98	108.84	265.19	130.61	52
53	190.66	93.90	238.30	117.37	285.96	140.86	53
54	204.50	100.73	255.62	125.92	306.74	151.10	54
55	218.35	107.56	272.96	134.44	327.58	161.35	55
56	232.25	114.40	290.29	142.98	348.35	171.56	56
57	246.10	121.20	307.61	151.51	369.14	181.81	57
58	272.36	134.12	340.44	167.66	408.55	201.23	58
59	298.63	147.08	373.27	183.88	447.92	220.66	59
60	324.89	160.03	406.09	200.02	487.32	240.02	60
61	351.17	172.97	438.94	216.20	526.74	259.44	61
62	377.41	185.89	471.79	232.36	566.15	278.86	62
63	418.19	205.99	522.73	257.47	627.26	308.96	63
64	458.98	226.07	573.71	282.58	688.44	339.11	64
65	499.74	246.14	624.67	307.67	749.59	369.20	65
66	540.52	266.21	675.64	332.77	810.74	399.32	66
67	581.28	286.32	726.58	357.89	871.90	429.46	67
68	649.16	319.74	811.43	399.65	973.72	479.57	68
69	717.00	353.14	896.27	441.43	1,075.51	529.73	69
70	784.87	386.57	981.12	483.22	1,177.34	579.88	70
71	852.74	420.00	1,065.94	525.01	1,279.13	630.01	71
72	920.62	453.44	1,150.78	566.80	1,380.94	680.16	72
73	1,058.70	521.47	1,323.41	651.83	1,588.09	782.21	73
74	1,196.80	589.48	1,496.02	736.84	1,795.20	884.21	74
75	1,334.89	657.49	1,668.65	821.88	2,002.37	986.23	75
76	1,473.00	725.52	1,841.24	906.90	2,209.52	1,088.27	76
77	1,611.10	793.52	2,013.85	991.88	2,416.61	1,190.28	77
78	1,853.48	912.90	2,316.86	1,141.13	2,780.23	1,369.34	78
79	2,111.45	1,039.97	2,639.30	1,299.96	3,167.18	1,559.94	79
80	2,364.36	1,164.53	2,955.44	1,455.67	3,546.50	1,746.80	80
81	2,628.59	1,294.69	3,285.74	1,618.36	3,942.89	1,942.04	81
82	2,905.99	1,431.29	3,632.47	1,789.12	4,358.96	2,146.96	82
83	3,195.28	1,573.76	3,994.08	1,967.23	4,792.88	2,360.66	83
84	3,497.06	1,722.44	4,371.34	2,153.04	5,245.61	2,583.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 10 Years

Four-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	77.23	33.11	96.50	41.38	115.82	49.63	16-30
31	79.04	33.86	98.81	42.34	118.57	50.78	31
32	80.84	34.66	101.06	43.32	121.26	51.97	32
33	82.64	35.44	103.32	44.28	124.00	53.12	33
34	84.47	36.19	105.58	45.23	126.70	54.29	34
35	86.27	37.00	107.83	46.22	129.38	55.45	35
36	88.07	37.75	110.09	47.18	132.11	56.62	36
37	89.88	38.52	112.34	48.14	134.80	57.77	37
38	91.68	39.30	114.62	49.13	137.54	58.97	38
39	93.52	40.09	116.87	50.10	140.26	60.11	39
40	95.32	40.84	119.15	51.05	142.98	61.27	40
41	97.12	41.63	121.40	52.04	145.68	62.44	41
42	98.93	42.38	123.67	52.99	148.38	63.60	42
43	100.73	43.18	125.92	53.95	151.10	64.74	43
44	102.53	43.94	128.17	54.95	153.79	65.95	44
45	104.34	44.71	130.45	55.90	156.54	67.08	45
46	106.18	45.50	132.70	56.87	159.24	68.23	46
47	107.95	46.28	134.95	57.86	161.98	69.41	47
48	109.78	47.04	137.22	58.81	164.65	70.56	48
49	111.59	47.83	139.46	59.78	167.38	71.74	49
50	113.38	48.61	141.72	60.74	170.08	72.89	50
51	115.19	49.37	143.99	61.72	172.79	74.06	51
52	117.01	50.17	146.28	62.70	175.54	75.23	52
53	126.17	54.07	157.70	67.61	189.24	81.12	53
54	135.34	57.98	169.14	72.49	202.98	86.99	54
55	144.48	61.91	180.58	77.40	216.70	92.89	55
56	153.62	65.82	192.04	82.31	230.45	98.77	56
57	162.78	69.78	203.47	87.22	244.18	104.64	57
58	185.89	79.66	232.36	99.58	278.86	119.51	58
59	209.02	89.58	261.28	111.98	313.50	134.36	59
60	232.13	99.48	290.16	124.36	348.19	149.23	60
61	255.24	109.42	319.06	136.75	382.87	164.10	61
62	278.36	119.29	347.95	149.12	417.55	178.97	62
63	320.23	137.22	400.26	171.55	480.31	205.85	63
64	362.10	155.17	452.62	193.98	543.16	232.78	64
65	403.97	173.14	504.92	216.38	605.90	259.64	65
66	445.80	191.08	557.27	238.84	668.71	286.57	66
67	487.66	209.00	609.58	261.23	731.50	313.49	67
68	556.13	238.37	695.16	297.94	834.22	357.53	68
69	624.66	267.70	780.79	334.61	936.96	401.54	69
70	693.13	297.06	866.40	371.32	1,039.68	445.60	70
71	761.60	326.40	952.00	408.00	1,142.40	489.61	71
72	830.09	355.73	1,037.59	444.68	1,245.12	533.62	72
73	967.84	414.77	1,209.79	518.48	1,451.75	622.18	73
74	1,105.56	473.81	1,381.94	592.28	1,658.33	710.74	74
75	1,243.31	532.85	1,554.13	666.05	1,864.97	799.25	75
76	1,381.03	591.89	1,726.30	739.85	2,071.56	887.81	76
77	1,518.78	650.93	1,898.48	813.65	2,278.16	976.37	77
78	1,747.28	748.85	2,184.10	936.06	2,620.92	1,123.25	78
79	1,990.46	853.04	2,488.08	1,066.32	2,985.71	1,279.60	79
80	2,228.86	955.25	2,786.11	1,194.05	3,343.33	1,432.82	80
81	2,477.96	1,061.99	3,097.45	1,327.48	3,716.94	1,592.95	81
82	2,739.46	1,174.08	3,424.32	1,467.58	4,109.17	1,761.07	82
83	3,012.17	1,290.94	3,765.23	1,613.68	4,518.26	1,936.39	83
84	3,296.66	1,412.87	4,120.85	1,766.09	4,945.02	2,119.30	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 10 Years

Three-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	71.05	30.46	88.82	38.04	106.58	45.65	16-30
31	72.71	31.18	90.89	38.95	109.08	46.73	31
32	74.38	31.88	92.96	39.84	111.58	47.81	32
33	76.03	32.59	95.05	40.73	114.06	48.88	33
34	77.70	33.29	97.12	41.63	116.54	49.96	34
35	79.37	34.01	99.23	42.53	119.08	51.04	35
36	81.05	34.70	101.30	43.39	121.54	52.10	36
37	82.70	35.44	103.37	44.29	124.04	53.18	37
38	84.34	36.17	105.43	45.19	126.53	54.22	38
39	86.02	36.88	107.51	46.09	129.02	55.30	39
40	87.67	37.60	109.60	46.97	131.52	56.38	40
41	89.35	38.29	111.68	47.87	134.02	57.44	41
42	91.01	39.02	113.77	48.77	136.52	58.52	42
43	92.68	39.72	115.85	49.63	139.02	59.57	43
44	94.33	40.42	117.92	50.53	141.50	60.64	44
45	96.00	41.14	120.00	51.43	143.99	61.73	45
46	97.66	41.86	122.09	52.32	146.47	62.78	46
47	99.35	42.55	124.18	53.21	149.02	63.84	47
48	101.00	43.28	126.24	54.12	151.48	64.92	48
49	102.67	43.98	128.33	54.98	153.96	65.98	49
50	104.33	44.71	130.40	55.90	156.47	67.08	50
51	106.00	45.43	132.47	56.78	158.96	68.14	51
52	107.65	46.13	134.58	57.66	161.50	69.20	52
53	116.06	49.76	145.09	62.18	174.11	74.60	53
54	124.49	53.36	155.62	66.70	186.74	80.04	54
55	132.92	56.96	166.13	71.21	199.38	85.45	55
56	141.35	60.56	176.66	75.72	211.99	90.88	56
57	149.77	64.16	187.21	80.23	224.63	96.29	57
58	171.05	73.31	213.78	91.63	256.54	109.93	58
59	192.30	82.42	240.35	103.01	288.42	123.60	59
60	213.56	91.54	266.95	114.42	320.33	137.29	60
61	234.84	100.66	293.54	125.80	352.22	150.97	61
62	256.10	109.75	320.11	137.18	384.13	164.64	62
63	294.62	126.24	368.27	157.81	441.91	189.38	63
64	333.12	142.78	416.40	178.46	499.70	214.15	64
65	371.60	159.28	464.53	199.08	557.44	238.91	65
66	410.14	175.78	512.66	219.70	615.22	263.65	66
67	448.63	192.30	560.81	240.35	672.97	288.42	67
68	511.66	219.29	639.58	274.10	767.46	328.91	68
69	574.64	246.26	718.33	307.85	862.01	369.43	69
70	637.68	273.29	797.09	341.59	956.52	409.92	70
71	700.66	300.31	875.86	375.38	1,051.01	450.43	71
72	763.69	327.31	954.59	409.10	1,145.51	490.92	72
73	890.40	381.59	1,113.00	476.99	1,335.62	572.40	73
74	1,017.12	435.91	1,271.40	544.88	1,525.69	653.86	74
75	1,143.85	490.20	1,429.80	612.77	1,715.77	735.34	75
76	1,270.57	544.52	1,588.19	680.64	1,905.83	816.78	76
77	1,397.26	598.82	1,746.58	748.52	2,095.91	898.22	77
78	1,607.50	688.94	2,009.36	861.17	2,411.26	1,033.40	78
79	1,831.24	784.81	2,289.05	981.02	2,746.86	1,177.25	79
80	2,050.56	878.81	2,563.20	1,098.52	3,075.85	1,318.22	80
81	2,279.74	977.03	2,849.68	1,221.29	3,419.63	1,465.51	81
82	2,520.34	1,080.13	3,150.41	1,350.17	3,780.46	1,620.20	82
83	2,771.21	1,187.66	3,464.00	1,484.57	4,156.79	1,781.48	83
84	3,032.93	1,299.82	3,791.17	1,624.80	4,549.40	1,949.77	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 10 Years

Two-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	60.70	26.02	75.88	32.53	91.06	39.04	16-30
31	62.12	26.62	77.66	33.28	93.22	39.95	31
32	63.55	27.24	79.42	34.03	95.32	40.84	32
33	64.97	27.86	81.22	34.80	97.46	41.77	33
34	66.38	28.45	82.99	35.56	99.58	42.68	34
35	67.81	29.04	84.76	36.30	101.74	43.58	35
36	69.24	29.68	86.54	37.09	103.84	44.52	36
37	70.66	30.26	88.33	37.85	106.00	45.43	37
38	72.06	30.86	90.08	38.60	108.12	46.32	38
39	73.50	31.49	91.88	39.37	110.24	47.26	39
40	74.90	32.11	93.65	40.12	112.37	48.14	40
41	76.33	32.75	95.42	40.90	114.53	49.08	41
42	77.76	33.34	97.19	41.68	116.62	49.98	42
43	79.20	33.92	98.99	42.42	118.78	50.89	43
44	80.58	34.55	100.74	43.19	120.91	51.83	44
45	82.01	35.14	102.53	43.94	123.06	52.73	45
46	83.46	35.76	104.32	44.70	125.16	53.64	46
47	84.88	36.36	106.08	45.46	127.32	54.56	47
48	86.27	37.00	107.86	46.22	129.44	55.45	48
49	87.72	37.60	109.66	46.97	131.57	56.38	49
50	89.14	38.21	111.41	47.76	133.69	57.30	50
51	90.56	38.80	113.20	48.52	135.85	58.20	51
52	91.99	39.40	114.96	49.26	137.95	59.12	52
53	99.16	42.48	123.96	53.12	148.76	63.74	53
54	106.34	45.60	132.94	56.98	159.54	68.39	54
55	113.57	48.66	141.94	60.83	170.30	73.00	55
56	120.76	51.74	150.94	64.70	181.14	77.64	56
57	127.96	54.85	159.94	68.54	191.93	82.22	57
58	146.11	62.63	182.64	78.29	219.17	93.96	58
59	164.30	70.40	205.36	88.01	246.43	105.61	59
60	182.46	78.18	228.07	97.75	273.66	117.29	60
61	200.60	85.97	250.78	107.48	300.96	128.96	61
62	218.80	93.76	273.50	117.23	328.20	140.68	62
63	251.70	107.86	314.62	134.84	377.56	161.81	63
64	284.62	121.96	355.76	152.47	426.91	182.98	64
65	317.51	136.08	396.88	170.08	476.23	204.10	65
66	350.42	150.19	438.02	187.73	525.60	225.26	66
67	383.32	164.28	479.14	205.33	574.94	246.38	67
68	437.12	187.33	546.42	234.19	655.69	281.03	68
69	490.96	210.41	613.72	263.03	736.44	315.64	69
70	544.78	233.50	680.98	291.84	817.20	350.21	70
71	598.63	256.54	748.27	320.69	897.91	384.83	71
72	652.45	279.64	815.56	349.54	978.68	419.42	72
73	760.69	326.03	950.89	407.54	1,141.07	489.04	73
74	868.97	372.40	1,086.20	465.50	1,303.46	558.60	74
75	977.26	418.82	1,221.54	523.51	1,465.84	628.20	75
76	1,085.47	465.19	1,356.85	581.52	1,628.23	697.82	76
77	1,193.76	511.61	1,492.19	639.50	1,790.62	767.42	77
78	1,373.35	588.55	1,716.70	735.72	2,060.04	882.88	78
79	1,564.50	670.51	1,955.64	838.14	2,346.72	1,005.74	79
80	1,751.89	750.83	2,189.86	938.51	2,627.83	1,126.21	80
81	1,947.70	834.74	2,434.60	1,043.41	2,921.50	1,252.09	81
82	2,153.23	922.80	2,691.53	1,153.50	3,229.82	1,384.20	82
83	2,367.56	1,014.67	2,959.44	1,268.34	3,551.34	1,522.00	83
84	2,591.21	1,110.53	3,238.98	1,388.16	3,886.76	1,665.77	84

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Lifetime Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	68.40	33.70	85.49	42.12	102.59	50.56	16-30
31	70.82	34.87	88.55	43.61	106.25	52.32	31
32	73.25	36.08	91.57	45.12	109.88	54.13	32
33	75.70	37.28	94.60	46.60	113.52	55.90	33
34	78.10	38.46	97.64	48.10	117.17	57.72	34
35	80.56	39.68	100.67	49.61	120.79	59.50	35
36	82.96	40.85	103.69	51.06	124.44	61.30	36
37	85.39	42.06	106.75	52.57	128.09	63.07	37
38	87.83	43.27	109.78	54.07	131.71	64.90	38
39	90.24	44.45	112.82	55.56	135.37	66.66	39
40	92.68	45.65	115.85	57.07	139.02	68.47	40
41	95.09	46.86	118.87	58.55	142.68	70.25	41
42	97.51	48.04	121.92	60.05	146.29	72.06	42
43	99.98	49.24	124.94	61.56	149.93	73.88	43
44	102.38	50.42	127.99	63.05	153.59	75.65	44
45	104.82	51.62	131.03	64.54	157.22	77.46	45
46	110.64	54.49	138.29	68.12	165.95	81.73	46
47	116.44	57.36	145.54	71.70	174.65	86.05	47
48	122.26	60.22	152.80	75.29	183.37	90.31	48
49	128.08	63.07	160.07	78.86	192.08	94.63	49
50	133.86	65.95	167.33	82.42	200.81	98.88	50
51	139.68	68.78	174.61	85.98	209.51	103.18	51
52	145.50	71.64	181.87	89.57	218.23	107.50	52
53	169.80	83.64	212.24	104.53	254.68	125.44	53
54	194.09	95.59	242.59	119.50	291.08	143.36	54
55	218.35	107.56	272.96	134.44	327.58	161.35	55
56	255.40	125.80	319.26	157.24	383.12	188.66	56
57	300.65	148.09	375.82	185.10	450.98	222.12	57
58	374.23	184.32	467.78	230.40	561.36	276.47	58
59	468.78	230.88	585.96	288.59	703.16	346.31	59
60	594.72	292.92	743.40	366.14	892.08	439.37	60
61	687.65	338.71	859.58	423.38	1,031.50	508.06	61
62	736.93	362.96	921.16	453.70	1,105.39	544.44	62
63	837.19	412.36	1,046.51	515.44	1,255.81	618.53	63
64	935.74	460.87	1,169.66	576.10	1,403.59	691.32	64
65	1,016.99	500.89	1,271.24	626.14	1,525.49	751.37	65
66	1,102.30	542.93	1,377.86	678.65	1,653.47	814.39	66
67	1,191.30	586.79	1,489.12	733.48	1,786.98	880.14	67
68	1,313.94	647.16	1,642.42	808.94	1,970.93	970.72	68
69	1,444.58	711.50	1,805.75	889.39	2,166.90	1,067.26	69
70	1,580.93	778.68	1,976.17	973.36	2,371.40	1,168.03	70
71	1,720.86	847.57	2,151.06	1,059.48	2,581.25	1,271.36	71
72	1,867.01	919.57	2,333.76	1,149.48	2,800.52	1,379.38	72
73	2,178.80	1,073.14	2,723.50	1,341.42	3,268.21	1,609.72	73
74	2,471.14	1,217.14	3,088.94	1,521.43	3,706.73	1,825.72	74
75	2,747.09	1,353.05	3,433.85	1,691.29	4,120.63	2,029.55	75
76	3,023.98	1,489.42	3,779.94	1,861.79	4,535.93	2,234.14	76
77	3,277.58	1,614.31	4,096.99	2,017.92	4,916.39	2,421.50	77
78	3,507.78	1,727.71	4,384.74	2,159.64	5,261.70	2,591.56	78
79	3,748.82	1,846.45	4,686.05	2,308.08	5,623.25	2,769.68	79
80	4,197.84	2,067.60	5,247.31	2,584.50	6,296.77	3,101.40	80
81	4,666.97	2,298.67	5,833.73	2,873.35	7,000.49	3,448.00	81
82	5,159.47	2,541.23	6,449.33	3,176.54	7,739.20	3,811.85	82
83	5,673.11	2,794.22	7,091.38	3,492.78	8,509.62	4,191.32	83
84	6,208.93	3,058.13	7,761.18	3,822.65	9,313.42	4,587.20	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Four-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	45.29	19.42	56.60	24.26	67.91	29.10	16-30
31	46.87	20.09	58.61	25.12	70.32	30.14	31
32	48.52	20.78	60.62	25.97	72.73	31.16	32
33	50.10	21.48	62.63	26.86	75.14	32.21	33
34	51.70	22.16	64.61	27.71	77.54	33.26	34
35	53.30	22.85	66.65	28.56	79.98	34.27	35
36	54.91	23.53	68.63	29.42	82.37	35.29	36
37	56.53	24.22	70.66	30.26	84.80	36.30	37
38	58.13	24.92	72.65	31.16	87.18	37.37	38
39	59.74	25.61	74.66	32.02	89.63	38.42	39
40	61.36	26.29	76.67	32.86	92.00	39.43	40
41	62.95	26.98	78.71	33.71	94.44	40.46	41
42	64.56	27.66	80.71	34.58	96.83	41.52	42
43	66.14	28.36	82.70	35.44	99.24	42.53	43
44	67.78	29.04	84.72	36.30	101.66	43.58	44
45	69.36	29.72	86.71	37.18	104.06	44.62	45
46	73.22	31.38	91.54	39.22	109.85	47.04	46
47	77.06	33.05	96.34	41.30	115.61	49.54	47
48	80.90	34.69	101.15	43.34	121.37	52.01	48
49	84.76	36.35	105.97	45.43	127.16	54.49	49
50	88.61	37.97	110.76	47.46	132.92	56.96	50
51	92.44	39.61	115.57	49.52	138.67	59.42	51
52	96.32	41.27	120.37	51.60	144.46	61.91	52
53	112.34	48.14	140.45	60.19	168.54	72.22	53
54	128.40	55.03	160.51	68.78	192.62	82.54	54
55	144.48	61.91	180.58	77.40	216.70	92.89	55
56	168.97	72.38	211.19	90.50	253.44	108.60	56
57	198.85	85.24	248.59	106.54	298.31	127.82	57
58	255.43	109.46	319.27	136.85	383.16	164.21	58
59	328.10	140.62	410.14	175.78	492.14	210.91	59
60	424.34	181.87	530.44	227.33	636.53	272.81	60
61	499.67	214.15	624.59	267.70	749.52	321.24	61
62	543.53	232.93	679.39	291.17	815.28	349.42	62
63	641.38	274.88	801.73	343.60	962.09	412.32	63
64	738.66	316.57	923.32	395.71	1,107.98	474.85	64
65	822.43	352.45	1,028.06	440.58	1,233.67	528.70	65
66	909.38	389.74	1,136.74	487.16	1,364.10	584.62	66
67	999.44	428.34	1,249.30	535.42	1,499.14	642.50	67
68	1,125.42	482.32	1,406.80	602.92	1,688.17	723.50	68
69	1,258.08	539.18	1,572.60	673.98	1,887.11	808.79	69
70	1,395.78	598.20	1,744.72	747.73	2,093.66	897.28	70
71	1,536.71	658.58	1,920.86	823.22	2,305.02	987.85	71
72	1,683.42	721.49	2,104.27	901.82	2,525.16	1,082.18	72
73	1,992.00	853.70	2,489.98	1,067.16	2,987.95	1,280.58	73
74	2,283.06	978.46	2,853.84	1,223.06	3,424.60	1,467.67	74
75	2,558.86	1,096.68	3,198.55	1,370.82	3,838.30	1,644.97	75
76	2,835.34	1,215.16	3,544.15	1,518.94	4,252.97	1,822.70	76
77	3,089.74	1,324.20	3,862.20	1,655.22	4,634.64	1,986.25	77
78	3,306.80	1,417.20	4,133.50	1,771.50	4,960.20	2,125.80	78
79	3,534.05	1,514.57	4,417.54	1,893.22	5,301.05	2,271.86	79
80	3,957.29	1,695.96	4,946.62	2,119.97	5,935.96	2,543.98	80
81	4,399.58	1,885.52	5,499.46	2,356.91	6,599.35	2,828.28	81
82	4,863.82	2,084.48	6,079.78	2,605.61	7,295.75	3,126.74	82
83	5,348.03	2,292.00	6,685.03	2,865.01	8,022.04	3,438.00	83
84	5,853.16	2,508.49	7,316.44	3,135.65	8,779.74	3,762.77	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Three-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	41.68	17.84	52.06	22.30	62.47	26.77	16-30
31	43.12	18.50	53.90	23.11	64.70	27.72	31
32	44.62	19.10	55.78	23.88	66.91	28.67	32
33	46.09	19.78	57.61	24.70	69.13	29.62	33
34	47.57	20.38	59.46	25.46	71.33	30.54	34
35	49.03	21.01	61.30	26.28	73.57	31.54	35
36	50.53	21.62	63.16	27.05	75.80	32.47	36
37	52.01	22.27	65.00	27.86	77.99	33.43	37
38	53.48	22.91	66.86	28.63	80.21	34.37	38
39	54.95	23.54	68.70	29.45	82.43	35.34	39
40	56.45	24.19	70.56	30.25	84.66	36.29	40
41	57.94	24.83	72.38	31.02	86.88	37.21	41
42	59.40	25.46	74.23	31.84	89.08	38.18	42
43	60.85	26.09	76.08	32.60	91.31	39.11	43
44	62.36	26.71	77.96	33.42	93.54	40.10	44
45	63.84	27.35	79.79	34.19	95.75	41.04	45
46	67.37	28.87	84.22	36.08	101.03	43.28	46
47	70.91	30.37	88.64	37.97	106.34	45.56	47
48	74.45	31.91	93.05	39.88	111.65	47.83	48
49	77.98	33.43	97.49	41.78	116.99	50.14	49
50	81.50	34.93	101.89	43.69	122.27	52.43	50
51	85.06	36.46	106.33	45.56	127.60	54.70	51
52	88.57	37.97	110.74	47.46	132.89	56.96	52
53	103.37	44.29	129.19	55.38	155.04	66.46	53
54	118.13	50.63	147.68	63.29	177.22	75.96	54
55	132.92	56.96	166.13	71.21	199.38	85.45	55
56	155.46	66.61	194.32	83.26	233.18	99.92	56
57	182.98	78.41	228.70	98.02	274.45	117.62	57
58	235.00	100.68	293.74	125.87	352.50	151.06	58
59	301.85	129.36	377.30	161.71	452.78	194.05	59
60	390.38	167.32	487.99	209.16	585.62	250.98	60
61	459.71	197.00	574.63	246.26	689.57	295.54	61
62	500.04	214.32	625.03	267.89	750.04	321.43	62
63	590.06	252.88	737.58	316.09	885.11	379.31	63
64	679.55	291.23	849.44	364.03	1,019.32	436.85	64
65	756.66	324.29	945.80	405.35	1,134.96	486.41	65
66	836.65	358.56	1,045.81	448.20	1,254.95	537.85	66
67	919.49	394.07	1,149.35	492.58	1,379.23	591.12	67
68	1,035.41	443.71	1,294.26	554.68	1,553.10	665.62	68
69	1,157.45	496.06	1,446.79	620.06	1,736.15	744.07	69
70	1,284.11	550.34	1,605.12	687.90	1,926.14	825.49	70
71	1,413.73	605.89	1,767.22	757.37	2,120.66	908.87	71
72	1,548.73	663.77	1,935.94	829.68	2,323.13	995.63	72
73	1,832.62	785.39	2,290.80	981.77	2,748.95	1,178.11	73
74	2,100.41	900.19	2,625.50	1,125.23	3,150.60	1,350.28	74
75	2,354.12	1,008.91	2,942.66	1,261.15	3,531.22	1,513.38	75
76	2,608.51	1,117.94	3,260.62	1,397.42	3,912.76	1,676.89	76
77	2,842.61	1,218.29	3,553.25	1,522.81	4,263.86	1,827.37	77
78	3,042.26	1,303.80	3,802.84	1,629.78	4,563.38	1,955.72	78
79	3,251.29	1,393.42	4,064.14	1,741.78	4,876.98	2,090.15	79
80	3,640.70	1,560.31	4,550.89	1,950.38	5,461.08	2,340.46	80
81	4,047.62	1,734.67	5,059.51	2,168.36	6,071.41	2,602.03	81
82	4,474.73	1,917.72	5,593.44	2,397.17	6,712.12	2,876.60	82
83	4,920.18	2,108.65	6,150.24	2,635.80	7,380.29	3,162.96	83
84	5,384.93	2,307.83	6,731.14	2,884.78	8,077.38	3,461.74	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Two-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	35.59	15.25	44.48	19.08	53.38	22.87	16-30
31	36.86	15.78	46.07	19.74	55.28	23.69	31
32	38.14	16.34	47.65	20.42	57.16	24.49	32
33	39.37	16.86	49.20	21.10	59.04	25.33	33
34	40.62	17.41	50.78	21.76	60.96	26.12	34
35	41.89	17.94	52.37	22.44	62.86	26.93	35
36	43.18	18.50	53.95	23.11	64.74	27.72	36
37	44.44	19.03	55.54	23.82	66.65	28.58	37
38	45.71	19.58	57.12	24.49	68.54	29.38	38
39	46.96	20.11	58.70	25.18	70.46	30.19	39
40	48.22	20.68	60.29	25.84	72.34	31.01	40
41	49.46	21.22	61.84	26.51	74.22	31.80	41
42	50.74	21.74	63.42	27.19	76.12	32.63	42
43	52.01	22.27	65.00	27.86	77.99	33.43	43
44	53.28	22.84	66.59	28.52	79.90	34.25	44
45	54.53	23.38	68.16	29.21	81.80	35.04	45
46	57.55	24.67	71.95	30.84	86.34	37.02	46
47	60.56	25.97	75.72	32.45	90.88	38.94	47
48	63.60	27.26	79.50	34.08	95.40	40.90	48
49	66.65	28.56	83.30	35.70	99.94	42.84	49
50	69.64	29.83	87.06	37.30	104.45	44.77	50
51	72.67	31.16	90.84	38.94	109.00	46.72	51
52	75.70	32.42	94.63	40.54	113.57	48.66	52
53	88.33	37.85	110.40	47.30	132.47	56.78	53
54	100.93	43.27	126.17	54.07	151.40	64.90	54
55	113.57	48.66	141.94	60.83	170.30	73.00	55
56	132.79	56.90	166.02	71.15	199.22	85.39	56
57	156.31	66.97	195.41	83.74	234.50	100.50	57
58	200.76	86.05	250.97	107.56	301.16	129.04	58
59	257.89	110.52	322.34	138.17	386.81	165.79	59
60	333.53	142.93	416.93	178.66	500.32	214.42	60
61	392.75	168.32	490.92	210.40	589.12	252.46	61
62	427.24	183.08	534.01	228.86	640.81	274.63	62
63	504.10	216.06	630.16	270.06	756.19	324.07	63
64	580.56	248.81	725.71	311.02	870.84	373.22	64
65	646.43	277.06	808.04	346.31	969.64	415.57	65
66	714.79	306.35	893.47	382.91	1,072.18	459.48	66
67	785.57	336.67	981.96	420.84	1,178.35	505.01	67
68	884.59	379.10	1,105.73	473.89	1,326.90	568.68	68
69	988.86	423.80	1,236.07	529.73	1,483.27	635.68	69
70	1,097.08	470.18	1,371.34	587.71	1,645.58	705.24	70
71	1,207.86	517.66	1,509.79	647.06	1,811.76	776.46	71
72	1,323.16	567.10	1,653.98	708.84	1,984.76	850.61	72
73	1,565.70	671.03	1,957.13	838.78	2,348.56	1,006.54	73
74	1,794.50	769.09	2,243.11	961.34	2,691.73	1,153.60	74
75	2,011.26	861.96	2,514.08	1,077.46	3,016.88	1,292.93	75
76	2,228.54	955.10	2,785.70	1,193.89	3,342.86	1,432.66	76
77	2,428.55	1,040.82	3,035.68	1,301.03	3,642.83	1,561.22	77
78	2,599.14	1,113.91	3,248.92	1,392.41	3,898.70	1,670.89	78
79	2,777.75	1,190.46	3,472.18	1,488.08	4,166.59	1,785.67	79
80	3,110.41	1,333.03	3,888.02	1,666.31	4,665.65	1,999.57	80
81	3,458.08	1,482.02	4,322.58	1,852.55	5,187.07	2,223.06	81
82	3,822.97	1,638.41	4,778.71	2,048.03	5,734.45	2,457.64	82
83	4,203.53	1,801.51	5,254.42	2,251.90	6,305.30	2,702.30	83
84	4,600.57	1,971.67	5,750.72	2,464.62	6,900.85	2,957.53	84

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Proposed Factor Tables

Elimination Period	**Factor**
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.050

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

Discount Factors

Spousal	0.90
Association/Workforce(5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Proposed Factor Tables

Issue Age	Rider No 90182 Survivorship Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Lifetime Pay	Rider No 93125 5% Simple Inflation Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Single, 10 Yr, 5 Yr or to Age 65	Rider No 93125 5% Simple Inflation Rider Single, 10 Yr, 5 Yr or to Age 65	Rider No 93191 Return of Prem At Death Rider All Pay Options
16-30	0.5636	0.8472	0.4592	1.2332	0.6684	0.0261
31	0.5636	0.8472	0.4592	1.2332	0.6684	0.0314
32	0.5636	0.8472	0.4592	1.2332	0.6684	0.0365
33	0.5636	0.8472	0.4592	1.2332	0.6684	0.0414
34	0.5636	0.8472	0.4592	1.2332	0.6684	0.0460
35	0.5636	0.8472	0.4592	1.2332	0.6684	0.0505
36	0.5636	0.8472	0.4592	1.2332	0.6684	0.0547
37	0.5636	0.8472	0.4592	1.2332	0.6684	0.0588
38	0.5636	0.8472	0.4592	1.2332	0.6684	0.0628
39	0.5636	0.8472	0.4592	1.2332	0.6684	0.0666
40	0.5517	0.8472	0.4592	1.2332	0.6684	0.0702
41	0.5398	0.8472	0.4592	1.2332	0.6684	0.0737
42	0.5279	0.8472	0.4592	1.2332	0.6684	0.0771
43	0.5160	0.8472	0.4592	1.2332	0.6684	0.0803
44	0.5041	0.8472	0.4592	1.2332	0.6684	0.0835
45	0.4922	0.8472	0.4592	1.2332	0.6684	0.0865
46	0.4803	0.8472	0.4592	1.2332	0.6684	0.0960
47	0.4684	0.8472	0.4592	1.2332	0.6684	0.1052
48	0.4565	0.8472	0.4629	1.2332	0.6738	0.1141
49	0.4446	0.8472	0.4666	1.2332	0.6792	0.1227
50	0.4327	0.8472	0.4704	1.2332	0.6847	0.1310
51	0.4208	0.8472	0.4741	1.2332	0.6901	0.1391
52	0.4089	0.8472	0.4778	1.2332	0.6955	0.1469
53	0.3970	0.8484	0.4883	1.2348	0.7108	0.1640
54	0.3851	0.8494	0.4988	1.2364	0.7260	0.1790
55	0.3669	0.8503	0.5092	1.2378	0.7412	0.1922
56	0.3487	0.8511	0.5195	1.2392	0.7564	0.2039
57	0.3305	0.8518	0.5298	1.2405	0.7716	0.2144
58	0.3123	0.8490	0.5354	1.2361	0.7795	0.2704
59	0.2941	0.8466	0.5411	1.2325	0.7878	0.3179
60	0.2661	0.8446	0.5471	1.2293	0.7963	0.3587
61	0.2431	0.8428	0.5532	1.2266	0.8051	0.3941
62	0.2253	0.8412	0.5594	1.2242	0.8141	0.4252
63	0.2117	0.8059	0.5449	1.1717	0.7923	0.4677
64	0.2015	0.7769	0.5340	1.1292	0.7762	0.5026
65	0.1938	0.7527	0.5258	1.0942	0.7644	0.5318
66	0.1870	0.7320	0.5196	1.0647	0.7557	0.5566
67	0.1819	0.7143	0.5150	1.0396	0.7496	0.5779
68	0.1802	0.6764	0.4944	0.9887	0.7227	0.6414
69	0.1794	0.6470	0.4794	0.9469	0.7017	0.6906
70	0.1785	0.6236	0.4683	0.9119	0.6848	0.7298
71	0.1777	0.6045	0.4600	0.8821	0.6713	0.7617
72	0.1768	0.5886	0.4538	0.8565	0.6604	0.7882
73	0.1624	0.5352	0.4164	0.7803	0.6071	0.8621
74	0.1522	0.4952	0.3887	0.7223	0.5670	0.9174
75	0.1437	0.4641	0.3676	0.6766	0.5359	0.9604
76	0.1377	0.4392	0.3509	0.6398	0.5112	0.9949
77	0.1326	0.4188	0.3376	0.6095	0.4913	1.0231
78	0.1284	0.3984	0.3239	0.5891	0.4789	1.0513
79	0.1241	0.3780	0.3100	0.5687	0.4663	1.0795
80	0.1216	0.3576	0.2957	0.5483	0.4534	1.1077
81	0.1190	0.3372	0.2812	0.5279	0.4403	1.1359
82	0.1165	0.3168	0.2664	0.5075	0.4268	1.1641
83	0.1148	0.2964	0.2513	0.4871	0.4131	1.1923
84	0.1131	0.2760	0.2360	0.4667	0.3990	1.2205

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for Life

Lifetime Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	57.53	28.31	71.90	35.40	86.30	42.49	16-30
31	58.86	28.98	73.58	36.24	88.31	43.50	31
32	60.19	29.66	75.26	37.07	90.30	44.48	32
33	61.57	30.32	76.94	37.91	92.32	45.47	33
34	62.90	30.98	78.61	38.71	94.36	46.48	34
35	64.27	31.64	80.33	39.55	96.38	47.47	35
36	65.60	32.30	82.01	40.38	98.40	48.46	36
37	66.94	32.96	83.68	41.22	100.43	49.46	37
38	68.29	33.65	85.36	42.06	102.44	50.47	38
39	69.62	34.31	87.04	42.86	104.45	51.44	39
40	70.98	34.97	88.74	43.70	106.50	52.46	40
41	72.35	35.63	90.42	44.53	108.50	53.44	41
42	73.68	36.29	92.10	45.37	110.52	54.44	42
43	75.04	36.95	93.78	46.19	112.54	55.42	43
44	76.37	37.61	95.46	47.03	114.56	56.44	44
45	77.71	38.28	97.15	47.84	116.57	57.41	45
46	79.08	38.94	98.84	48.68	118.62	58.43	46
47	80.41	39.60	100.52	49.50	120.65	59.41	47
48	81.78	40.26	102.20	50.34	122.65	60.41	48
49	83.11	40.92	103.90	51.17	124.67	61.38	49
50	84.46	41.58	105.55	52.01	126.67	62.41	50
51	85.79	42.26	107.23	52.81	128.70	63.38	51
52	87.16	42.94	108.95	53.65	130.73	64.40	52
53	93.36	46.00	116.70	57.49	140.05	69.00	53
54	99.59	49.06	124.50	61.31	149.38	73.55	54
55	105.80	52.12	132.25	65.15	158.71	78.17	55
56	112.03	55.19	140.03	68.96	168.05	82.76	56
57	118.24	58.25	147.80	72.82	177.36	87.37	57
58	128.77	63.43	160.97	79.27	193.15	95.14	58
59	139.30	68.60	174.13	85.78	208.97	102.94	59
60	149.83	73.80	187.27	92.23	224.71	110.70	60
61	160.34	78.96	200.45	98.71	240.53	118.45	61
62	170.84	84.16	213.59	105.19	256.31	126.23	62
63	189.36	93.25	236.69	116.57	284.03	139.88	63
64	207.85	102.36	259.79	127.94	311.76	153.54	64
65	226.30	111.48	282.86	139.34	339.44	167.21	65
66	244.78	120.58	305.99	150.70	367.18	180.84	66
67	263.24	129.66	329.06	162.07	394.86	194.51	67
68	301.69	148.61	377.14	185.75	452.57	222.90	68
69	340.15	167.56	425.17	209.44	510.22	251.32	69
70	378.58	186.48	473.24	233.09	567.88	279.72	70
71	417.05	205.43	521.30	256.76	625.57	308.11	71
72	455.48	224.34	569.35	280.43	683.23	336.50	72
73	531.44	261.74	664.30	327.20	797.16	392.63	73
74	607.38	299.17	759.24	373.94	911.08	448.75	74
75	683.33	336.56	854.16	420.71	1,024.99	504.85	75
76	759.28	373.98	949.10	467.47	1,138.91	560.95	76
77	835.24	411.37	1,044.04	514.22	1,252.86	617.08	77
78	960.89	473.29	1,201.10	591.59	1,441.33	709.92	78
79	1,094.62	539.16	1,368.29	673.94	1,641.94	808.72	79
80	1,225.72	603.72	1,532.16	754.66	1,838.59	905.59	80
81	1,362.73	671.21	1,703.41	838.99	2,044.08	1,006.79	81
82	1,506.53	742.02	1,883.15	927.53	2,259.78	1,113.04	82
83	1,656.48	815.90	2,070.62	1,019.87	2,484.76	1,223.84	83
84	1,812.97	892.96	2,266.21	1,116.19	2,719.45	1,339.42	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for Life

Four-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	38.08	16.32	47.60	20.41	57.12	24.48	16-30
31	38.98	16.70	48.71	20.87	58.45	25.04	31
32	39.86	17.08	49.82	21.35	59.78	25.64	32
33	40.74	17.46	50.93	21.83	61.10	26.20	33
34	41.63	17.86	52.03	22.31	62.46	26.77	34
35	42.53	18.22	53.16	22.79	63.79	27.34	35
36	43.42	18.61	54.26	23.27	65.12	27.94	36
37	44.32	19.00	55.38	23.75	66.44	28.49	37
38	45.19	19.37	56.48	24.22	67.79	29.05	38
39	46.10	19.75	57.62	24.70	69.16	29.63	39
40	46.99	20.15	58.75	25.18	70.49	30.20	40
41	47.88	20.51	59.86	25.66	71.84	30.78	41
42	48.77	20.90	60.96	26.11	73.15	31.34	42
43	49.64	21.26	62.08	26.59	74.50	31.92	43
44	50.56	21.66	63.18	27.07	75.83	32.48	44
45	51.44	22.04	64.31	27.55	77.16	33.07	45
46	52.33	22.43	65.41	28.03	78.48	33.64	46
47	53.22	22.80	66.53	28.51	79.84	34.21	47
48	54.10	23.20	67.63	28.98	81.17	34.78	48
49	55.02	23.56	68.77	29.46	82.52	35.35	49
50	55.90	23.95	69.88	29.94	83.88	35.93	50
51	56.80	24.34	70.99	30.42	85.19	36.49	51
52	57.70	24.72	72.11	30.90	86.53	37.07	52
53	61.80	26.48	77.23	33.10	92.70	39.71	53
54	65.89	28.22	82.38	35.30	98.84	42.34	54
55	70.00	30.01	87.50	37.49	105.00	45.01	55
56	74.10	31.75	92.63	39.71	111.14	47.63	56
57	78.24	33.52	97.78	41.89	117.32	50.27	57
58	87.78	37.61	109.72	47.03	131.65	56.44	58
59	97.34	41.70	121.68	52.14	146.02	62.56	59
60	106.90	45.80	133.62	57.26	160.34	68.72	60
61	116.47	49.91	145.57	62.39	174.71	74.87	61
62	126.01	54.01	157.55	67.52	189.05	81.04	62
63	144.98	62.12	181.24	77.68	217.48	93.20	63
64	163.96	70.27	204.95	87.83	245.95	105.41	64
65	182.92	78.40	228.66	98.00	274.38	117.61	65
66	201.90	86.53	252.36	108.14	302.83	129.78	66
67	220.86	94.66	276.06	118.32	331.26	141.98	67
68	258.82	110.93	323.53	138.66	388.22	166.38	68
69	296.78	127.19	370.98	158.99	445.19	190.79	69
70	334.75	143.46	418.45	179.33	502.13	215.18	70
71	372.74	159.73	465.91	199.69	559.10	239.62	71
72	410.70	176.03	513.38	220.03	616.06	264.02	72
73	486.01	208.30	607.54	260.38	729.04	312.47	73
74	561.35	240.59	701.70	300.74	842.04	360.89	74
75	636.70	272.88	795.88	341.09	955.06	409.30	75
76	712.03	305.16	890.04	381.44	1,068.06	457.74	76
77	787.37	337.44	984.20	421.80	1,181.04	506.16	77
78	905.83	388.21	1,132.28	485.26	1,358.75	582.32	78
79	1,031.88	442.24	1,289.87	552.80	1,547.84	663.38	79
80	1,155.49	495.20	1,444.37	619.01	1,733.26	742.81	80
81	1,284.62	550.57	1,605.78	688.19	1,926.95	825.82	81
82	1,420.21	608.68	1,775.24	760.82	2,130.30	912.97	82
83	1,561.58	669.26	1,951.97	836.57	2,342.35	1,003.87	83
84	1,709.06	732.47	2,136.34	915.58	2,563.58	1,098.67	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for Life

Three-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	35.02	15.02	43.78	18.77	52.55	22.52	16-30
31	35.84	15.37	44.80	19.21	53.77	23.05	31
32	36.65	15.71	45.82	19.63	54.98	23.56	32
33	37.48	16.06	46.85	20.09	56.22	24.11	33
34	38.30	16.40	47.89	20.51	57.48	24.61	34
35	39.13	16.75	48.92	20.95	58.68	25.14	35
36	39.95	17.11	49.92	21.40	59.92	25.67	36
37	40.78	17.46	50.95	21.83	61.15	26.20	37
38	41.58	17.84	51.97	22.30	62.35	26.75	38
39	42.40	18.19	52.99	22.72	63.60	27.25	39
40	43.24	18.53	54.05	23.15	64.85	27.78	40
41	44.05	18.90	55.07	23.62	66.08	28.31	41
42	44.88	19.24	56.09	24.04	67.28	28.84	42
43	45.67	19.58	57.10	24.47	68.52	29.35	43
44	46.50	19.93	58.12	24.91	69.76	29.89	44
45	47.32	20.28	59.15	25.36	70.98	30.42	45
46	48.16	20.63	60.19	25.79	72.23	30.94	46
47	48.95	20.99	61.22	26.23	73.45	31.49	47
48	49.78	21.34	62.24	26.66	74.69	32.02	48
49	50.60	21.68	63.26	27.11	75.91	32.52	49
50	51.43	22.04	64.27	27.55	77.14	33.07	50
51	52.27	22.39	65.33	27.98	78.38	33.59	51
52	53.08	22.76	66.35	28.44	79.62	34.13	52
53	56.86	24.37	71.06	30.46	85.27	36.55	53
54	60.62	25.98	75.78	32.48	90.94	38.98	54
55	64.40	27.60	80.51	34.49	96.60	41.40	55
56	68.17	29.23	85.22	36.52	102.26	43.81	56
57	71.95	30.83	89.94	38.53	107.93	46.24	57
58	80.76	34.61	100.96	43.26	121.14	51.92	58
59	89.57	38.39	111.94	47.98	134.33	57.59	59
60	98.34	42.14	122.94	52.68	147.50	63.20	60
61	107.16	45.92	133.93	57.40	160.70	68.89	61
62	115.93	49.69	144.91	62.12	173.90	74.56	62
63	133.39	57.14	166.73	71.45	200.08	85.74	63
64	150.83	64.63	188.54	80.81	226.25	96.96	64
65	168.28	72.12	210.35	90.16	252.43	108.19	65
66	185.72	79.62	232.16	99.50	278.62	119.41	66
67	203.20	87.08	253.98	108.85	304.76	130.63	67
68	238.12	102.05	297.64	127.55	357.18	153.06	68
69	273.06	117.04	341.32	146.28	409.58	175.55	69
70	307.98	131.99	384.98	164.98	461.98	197.99	70
71	342.90	146.98	428.64	183.71	514.36	220.44	71
72	377.86	161.93	472.30	202.40	566.76	242.90	72
73	447.16	191.63	558.95	239.53	670.73	287.45	73
74	516.46	221.35	645.58	276.67	774.68	332.00	74
75	585.76	251.05	732.20	313.81	878.66	376.57	75
76	655.08	280.75	818.84	350.95	982.61	421.12	76
77	724.38	310.44	905.47	388.04	1,086.56	465.66	77
78	833.36	357.17	1,041.70	446.45	1,250.04	535.73	78
79	949.37	406.86	1,186.69	508.57	1,424.04	610.28	79
80	1,063.07	455.58	1,328.82	569.50	1,594.58	683.40	80
81	1,181.86	506.51	1,477.32	633.14	1,772.78	759.77	81
82	1,306.60	559.97	1,633.24	699.95	1,959.88	839.93	82
83	1,436.65	615.71	1,795.81	769.63	2,154.96	923.56	83
84	1,572.36	673.86	1,965.46	842.33	2,358.54	1,010.80	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for Life

Two-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	29.90	12.82	37.42	16.03	44.88	19.24	16-30
31	30.64	13.13	38.28	16.40	45.95	19.69	31
32	31.33	13.42	39.16	16.76	46.99	20.14	32
33	32.04	13.74	40.03	17.16	48.05	20.59	33
34	32.72	14.02	40.91	17.53	49.08	21.04	34
35	33.42	14.33	41.78	17.90	50.16	21.48	35
36	34.13	14.64	42.67	18.30	51.22	21.96	36
37	34.82	14.92	43.52	18.66	52.25	22.39	37
38	35.53	15.24	44.42	19.04	53.30	22.85	38
39	36.23	15.52	45.28	19.40	54.35	23.28	39
40	36.95	15.83	46.16	19.79	55.40	23.76	40
41	37.62	16.13	47.05	20.15	56.46	24.19	41
42	38.32	16.43	47.92	20.54	57.49	24.65	42
43	39.05	16.74	48.80	20.90	58.56	25.08	43
44	39.73	17.03	49.66	21.29	59.59	25.56	44
45	40.44	17.32	50.56	21.65	60.66	25.98	45
46	41.14	17.64	51.41	22.04	61.70	26.44	46
47	41.83	17.93	52.30	22.40	62.75	26.89	47
48	42.54	18.22	53.17	22.79	63.80	27.34	48
49	43.24	18.55	54.05	23.16	64.85	27.80	49
50	43.94	18.83	54.92	23.54	65.90	28.26	50
51	44.63	19.13	55.80	23.93	66.94	28.70	51
52	45.32	19.44	56.66	24.29	67.99	29.14	52
53	48.58	20.82	60.71	26.02	72.86	31.21	53
54	51.82	22.19	64.75	27.77	77.71	33.30	54
55	55.02	23.58	68.77	29.48	82.52	35.39	55
56	58.25	24.96	72.82	31.21	87.37	37.46	56
57	61.49	26.35	76.85	32.93	92.22	39.52	57
58	69.00	29.57	86.24	36.95	103.50	44.34	58
59	76.52	32.80	95.65	40.99	114.79	49.20	59
60	84.02	36.01	105.01	45.01	126.01	54.01	60
61	91.52	39.24	114.41	49.06	137.32	58.86	61
62	99.05	42.46	123.80	53.06	148.57	63.67	62
63	113.96	48.85	142.44	61.06	170.95	73.26	63
64	128.86	55.24	161.09	69.05	193.28	82.85	64
65	143.77	61.63	179.72	77.03	215.66	92.44	65
66	158.68	67.99	198.35	85.00	238.02	102.01	66
67	173.58	74.38	216.98	92.99	260.40	111.59	67
68	203.42	87.20	254.29	108.98	305.16	130.80	68
69	233.26	99.97	291.59	124.97	349.91	149.98	69
70	263.11	112.74	328.91	140.95	394.69	169.15	70
71	292.96	125.57	366.22	156.95	439.45	188.34	71
72	322.82	138.35	403.51	172.93	484.20	207.52	72
73	382.03	163.73	477.53	204.66	573.02	245.59	73
74	441.24	189.10	551.54	236.38	661.85	283.64	74
75	500.45	214.48	625.56	268.09	750.66	321.71	75
76	559.63	239.86	699.56	299.83	839.48	359.80	76
77	618.88	265.22	773.58	331.54	928.31	397.84	77
78	711.97	305.12	889.97	381.42	1,067.98	457.70	78
79	811.08	347.62	1,013.84	434.51	1,216.62	521.40	79
80	908.22	389.24	1,135.28	486.56	1,362.34	583.87	80
81	1,009.74	432.73	1,262.16	540.92	1,514.59	649.08	81
82	1,116.29	478.38	1,395.35	598.01	1,674.41	717.59	82
83	1,227.38	526.03	1,534.24	657.53	1,841.10	789.04	83
84	1,343.34	575.71	1,679.17	719.64	2,015.00	863.56	84

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 10 Years

Lifetime Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	102.10	50.27	127.62	62.86	153.16	75.42	16-30
31	104.47	51.48	130.60	64.32	156.72	77.20	31
32	106.87	52.63	133.61	65.81	160.31	78.96	32
33	109.26	53.82	136.58	67.27	163.92	80.74	33
34	111.64	54.98	139.57	68.76	167.48	82.50	34
35	114.05	56.17	142.56	70.22	171.06	84.25	35
36	116.44	57.35	145.56	71.68	174.66	86.02	36
37	118.82	58.51	148.52	73.15	178.22	87.78	37
38	121.22	59.70	151.52	74.63	181.82	89.57	38
39	123.62	60.89	154.52	76.10	185.42	91.33	39
40	126.00	62.06	157.49	77.58	188.99	93.11	40
41	128.39	63.25	160.50	79.06	192.58	94.87	41
42	130.79	64.40	163.46	80.51	196.18	96.60	42
43	133.18	65.59	166.46	81.98	199.75	98.36	43
44	135.55	66.78	169.46	83.46	203.35	100.15	44
45	137.94	67.94	172.43	84.92	206.90	101.92	45
46	140.33	69.13	175.43	86.41	210.52	103.69	46
47	142.74	70.28	178.42	87.88	214.12	105.46	47
48	145.12	71.50	181.40	89.36	217.68	107.23	48
49	147.50	72.65	184.38	90.82	221.27	108.97	49
50	149.90	73.81	187.39	92.28	224.88	110.74	50
51	152.28	75.00	190.36	93.77	228.44	112.51	51
52	154.69	76.19	193.36	95.23	232.03	114.28	52
53	166.81	82.16	208.52	102.71	250.22	123.25	53
54	178.94	88.13	223.68	110.17	268.40	132.20	54
55	191.06	94.12	238.85	117.64	286.61	141.17	55
56	203.20	100.08	253.99	125.11	304.81	150.12	56
57	215.33	106.06	269.17	132.58	322.98	159.10	57
58	238.32	117.38	297.90	146.71	357.49	176.06	58
59	261.30	128.70	326.62	160.87	391.92	193.06	59
60	284.27	140.02	355.34	175.02	426.43	210.02	60
61	307.25	151.33	384.07	189.18	460.91	227.00	61
62	330.25	162.66	412.81	203.32	495.38	243.98	62
63	365.92	180.23	457.39	225.29	548.88	270.35	63
64	401.58	197.81	502.00	247.26	602.38	296.70	64
65	437.28	215.36	546.59	269.22	655.90	323.05	65
66	472.94	232.94	591.19	291.18	709.43	349.43	66
67	508.61	250.50	635.76	313.15	762.91	375.78	67
68	568.01	279.76	710.00	349.69	852.00	419.64	68
69	627.38	309.00	784.22	386.27	941.09	463.51	69
70	686.77	338.26	858.47	422.82	1,030.18	507.40	70
71	746.15	367.51	932.69	459.38	1,119.22	551.26	71
72	805.56	396.77	1,006.92	495.96	1,208.33	595.14	72
73	926.38	456.28	1,157.99	570.35	1,389.58	684.43	73
74	1,047.20	515.77	1,309.00	644.74	1,570.81	773.69	74
75	1,168.06	575.32	1,460.04	719.12	1,752.06	862.97	75
76	1,288.88	634.82	1,611.11	793.54	1,933.33	952.24	76
77	1,409.69	694.33	1,762.13	867.91	2,114.56	1,041.48	77
78	1,621.79	798.78	2,027.24	998.48	2,432.70	1,198.19	78
79	1,847.51	909.97	2,309.39	1,137.46	2,771.29	1,364.96	79
80	2,068.80	1,018.96	2,586.01	1,273.72	3,103.19	1,528.45	80
81	2,300.03	1,132.86	2,875.03	1,416.07	3,450.04	1,699.27	81
82	2,542.73	1,252.38	3,178.43	1,565.48	3,814.10	1,878.58	82
83	2,795.86	1,377.06	3,494.81	1,721.32	4,193.77	2,065.58	83
84	3,059.94	1,507.15	3,824.92	1,883.92	4,589.89	2,260.70	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 10 Years

Four-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	67.57	28.97	84.46	36.20	101.34	43.44	16-30
31	69.17	29.63	86.45	37.04	103.74	44.44	31
32	70.75	30.32	88.43	37.91	106.12	45.47	32
33	72.34	31.00	90.41	38.75	108.49	46.50	33
34	73.90	31.67	92.39	39.59	110.84	47.48	34
35	75.48	32.36	94.34	40.44	113.22	48.53	35
36	77.06	33.02	96.32	41.28	115.58	49.55	36
37	78.65	33.70	98.30	42.13	117.96	50.56	37
38	80.24	34.39	100.30	42.98	120.36	51.58	38
39	81.82	35.05	102.28	43.82	122.74	52.60	39
40	83.40	35.72	104.26	44.66	125.10	53.60	40
41	84.98	36.42	106.21	45.53	127.46	54.64	41
42	86.54	37.10	108.19	46.37	129.83	55.64	42
43	88.13	37.75	110.17	47.21	132.20	56.65	43
44	89.71	38.45	112.15	48.08	134.58	57.70	44
45	91.31	39.13	114.14	48.92	136.98	58.68	45
46	92.88	39.80	116.12	49.74	139.34	59.70	46
47	94.48	40.50	118.09	50.62	141.72	60.74	47
48	96.06	41.16	120.06	51.46	144.07	61.73	48
49	97.64	41.84	122.04	52.32	146.45	62.77	49
50	99.23	42.53	124.02	53.16	148.82	63.79	50
51	100.79	43.19	125.99	54.00	151.18	64.80	51
52	102.40	43.87	127.99	54.85	153.59	65.82	52
53	110.39	47.32	138.00	59.15	165.60	70.98	53
54	118.42	50.75	148.01	63.44	177.59	76.13	54
55	126.41	54.19	158.02	67.73	189.61	81.26	55
56	134.42	57.61	168.02	72.02	201.64	86.41	56
57	142.43	61.04	178.03	76.31	213.64	91.57	57
58	162.66	69.71	203.32	87.14	243.98	104.56	58
59	182.87	78.38	228.61	97.99	274.33	117.58	59
60	203.10	87.04	253.88	108.80	304.67	130.57	60
61	223.34	95.71	279.18	119.65	335.00	143.59	61
62	243.58	104.39	304.45	130.49	365.35	156.59	62
63	280.20	120.08	350.24	150.10	420.28	180.10	63
64	316.84	135.79	396.04	169.73	475.25	203.66	64
65	353.45	151.46	441.82	189.34	530.18	227.21	65
66	390.08	167.17	487.60	208.97	585.13	250.76	66
67	426.71	182.87	533.39	228.58	640.04	274.30	67
68	486.62	208.56	608.28	260.69	729.94	312.83	68
69	546.56	234.23	683.20	292.79	819.83	351.35	69
70	606.48	259.93	758.10	324.91	909.71	389.89	70
71	666.41	285.59	833.00	357.00	999.60	428.41	71
72	726.32	311.28	907.90	389.10	1,089.48	466.91	72
73	846.85	362.93	1,058.57	453.67	1,270.27	544.40	73
74	967.37	414.59	1,209.19	518.23	1,451.04	621.90	74
75	1,087.90	466.24	1,359.86	582.78	1,631.86	699.36	75
76	1,208.40	517.88	1,510.51	647.36	1,812.61	776.84	76
77	1,328.95	569.54	1,661.17	711.94	1,993.40	854.30	77
78	1,528.87	655.24	1,911.10	819.04	2,293.30	982.85	78
79	1,741.66	746.42	2,177.08	933.02	2,612.50	1,119.64	79
80	1,950.29	835.82	2,437.84	1,044.79	2,925.40	1,253.74	80
81	2,168.21	929.23	2,710.26	1,161.55	3,252.32	1,393.86	81
82	2,397.02	1,027.30	2,996.28	1,284.13	3,595.52	1,540.96	82
83	2,635.64	1,129.57	3,294.56	1,411.94	3,953.47	1,694.34	83
84	2,884.60	1,236.25	3,605.72	1,545.32	4,326.90	1,854.38	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 10 Years

Three-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	62.17	26.63	77.71	33.29	93.25	39.95	16-30
31	63.61	27.29	79.54	34.09	95.44	40.92	31
32	65.08	27.88	81.35	34.86	97.62	41.83	32
33	66.53	28.51	83.16	35.63	99.80	42.76	33
34	67.98	29.14	84.98	36.42	101.96	43.70	34
35	69.44	29.76	86.81	37.20	104.18	44.63	35
36	70.90	30.37	88.64	37.97	106.34	45.58	36
37	72.35	31.01	90.46	38.76	108.54	46.51	37
38	73.81	31.62	92.27	39.54	110.71	47.45	38
39	75.26	32.27	94.08	40.33	112.90	48.40	39
40	76.72	32.88	95.89	41.10	115.09	49.33	40
41	78.19	33.50	97.74	41.88	117.30	50.26	41
42	79.63	34.13	99.55	42.67	119.46	51.22	42
43	81.08	34.75	101.36	43.44	121.63	52.14	43
44	82.56	35.36	103.18	44.22	123.83	53.04	44
45	84.01	36.01	105.00	45.01	126.00	54.01	45
46	85.44	36.62	106.81	45.79	128.17	54.92	46
47	86.93	37.25	108.66	46.55	130.39	55.86	47
48	88.36	37.87	110.47	47.35	132.55	56.80	48
49	89.81	38.50	112.28	48.11	134.74	57.74	49
50	91.27	39.13	114.10	48.92	136.92	58.68	50
51	92.72	39.76	115.91	49.68	139.09	59.62	51
52	94.20	40.37	117.76	50.45	141.30	60.54	52
53	101.54	43.51	126.94	54.41	152.33	65.28	53
54	108.92	46.69	136.15	58.36	163.39	70.01	54
55	116.29	49.85	145.38	62.30	174.44	74.77	55
56	123.66	53.00	154.60	66.25	185.51	79.50	56
57	131.03	56.16	163.81	70.20	196.55	84.24	57
58	149.64	64.14	187.07	80.16	224.48	96.19	58
59	168.24	72.12	210.30	90.12	252.36	108.14	59
60	186.86	80.09	233.57	100.12	280.30	120.14	60
61	205.45	88.07	256.84	110.08	308.21	132.10	61
62	224.08	96.05	280.10	120.05	336.12	144.06	62
63	257.77	110.48	322.22	138.08	386.68	165.71	63
64	291.49	124.91	364.36	156.16	437.23	187.39	64
65	325.18	139.36	406.46	174.19	487.75	209.05	65
66	358.87	153.80	448.58	192.25	538.30	230.69	66
67	392.58	168.24	490.72	210.30	588.85	252.36	67
68	447.70	191.87	559.62	239.83	671.56	287.80	68
69	502.84	215.50	628.56	269.36	754.26	323.24	69
70	557.95	239.12	697.46	298.90	836.96	358.68	70
71	613.10	262.76	766.37	328.44	919.63	394.13	71
72	668.22	286.37	835.26	357.97	1,002.32	429.58	72
73	779.11	333.90	973.88	417.37	1,168.66	500.84	73
74	889.99	381.42	1,112.48	476.77	1,334.96	572.14	74
75	1,000.87	428.94	1,251.07	536.17	1,501.28	643.42	75
76	1,111.74	476.47	1,389.67	595.56	1,667.59	714.67	76
77	1,222.62	523.97	1,528.26	654.97	1,833.91	785.96	77
78	1,406.56	602.82	1,758.19	753.52	2,109.85	904.22	78
79	1,602.34	686.72	2,002.91	858.40	2,403.50	1,030.07	79
80	1,794.25	768.95	2,242.80	961.20	2,691.37	1,153.44	80
81	1,994.78	854.90	2,493.47	1,068.62	2,992.16	1,282.33	81
82	2,205.29	945.12	2,756.59	1,181.40	3,307.92	1,417.67	82
83	2,424.79	1,039.20	3,031.01	1,298.99	3,637.20	1,558.79	83
84	2,653.82	1,137.36	3,317.29	1,421.70	3,980.74	1,706.03	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 10 Years

Two-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	53.11	22.76	66.38	28.46	79.67	34.15	16-30
31	54.36	23.29	67.94	29.11	81.53	34.96	31
32	55.60	23.82	69.49	29.77	83.40	35.72	32
33	56.86	24.37	71.06	30.46	85.27	36.55	33
34	58.09	24.90	72.61	31.12	87.14	37.33	34
35	59.34	25.43	74.18	31.78	89.02	38.14	35
36	60.56	25.97	75.71	32.46	90.85	38.94	36
37	61.84	26.50	77.28	33.11	92.72	39.73	37
38	63.05	27.02	78.83	33.77	94.60	40.52	38
39	64.31	27.56	80.40	34.46	96.47	41.35	39
40	65.54	28.08	81.92	35.12	98.34	42.13	40
41	66.79	28.64	83.50	35.80	100.21	42.95	41
42	68.03	29.17	85.04	36.46	102.05	43.76	42
43	69.29	29.68	86.62	37.12	103.92	44.53	43
44	70.54	30.24	88.16	37.79	105.79	45.36	44
45	71.78	30.77	89.72	38.45	107.66	46.13	45
46	73.02	31.27	91.26	39.11	109.51	46.92	46
47	74.28	31.84	92.83	39.78	111.40	47.75	47
48	75.50	32.36	94.38	40.44	113.24	48.53	48
49	76.75	32.88	95.94	41.10	115.14	49.33	49
50	77.99	33.42	97.48	41.78	116.99	50.16	50
51	79.24	33.96	99.05	42.44	118.86	50.93	51
52	80.47	34.48	100.60	43.10	120.71	51.72	52
53	86.76	37.18	108.48	46.48	130.18	55.76	53
54	93.06	39.89	116.33	49.86	139.61	59.83	54
55	99.34	42.59	124.20	53.22	149.05	63.88	55
56	105.66	45.29	132.07	56.60	158.48	67.92	56
57	111.95	47.96	139.96	59.96	167.93	71.95	57
58	127.84	54.79	159.80	68.51	191.77	82.21	58
59	143.75	61.60	179.69	77.02	215.62	92.41	59
60	159.64	68.41	199.56	85.52	239.47	102.64	60
61	175.55	75.22	219.44	94.03	263.33	112.85	61
62	191.46	82.06	239.33	102.58	287.17	123.08	62
63	220.24	94.38	275.28	117.97	330.35	141.56	63
64	249.04	106.74	311.29	133.42	373.55	160.08	64
65	277.81	119.06	347.27	148.82	416.71	178.60	65
66	306.61	131.41	383.27	164.26	459.90	197.11	66
67	335.40	143.72	419.24	179.66	503.06	215.59	67
68	382.50	163.94	478.12	204.91	573.73	245.88	68
69	429.60	184.12	536.98	230.14	644.39	276.18	69
70	476.70	204.29	595.86	255.37	715.03	306.43	70
71	523.78	224.48	654.74	280.61	785.69	336.72	71
72	570.88	244.67	713.62	305.83	856.36	367.02	72
73	665.62	285.28	832.03	356.58	998.44	427.91	73
74	760.34	325.87	950.44	407.32	1,140.54	488.78	74
75	855.07	366.47	1,068.85	458.06	1,282.62	549.67	75
76	949.81	407.05	1,187.26	508.82	1,424.70	610.60	76
77	1,044.53	447.65	1,305.67	559.57	1,566.80	671.50	77
78	1,201.69	515.00	1,502.11	643.75	1,802.53	772.50	78
79	1,368.94	586.69	1,711.18	733.37	2,053.42	880.03	79
80	1,532.89	656.96	1,916.12	821.20	2,299.36	985.44	80
81	1,704.22	730.38	2,130.26	913.00	2,556.34	1,095.60	81
82	1,884.07	807.46	2,355.08	1,009.31	2,826.10	1,211.17	82
83	2,071.60	887.84	2,589.53	1,109.80	3,107.42	1,331.75	83
84	2,267.28	971.72	2,834.10	1,214.62	3,400.91	1,457.56	84

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Lifetime Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	59.86	29.48	74.81	36.86	89.77	44.22	16-30
31	61.98	30.52	77.46	38.15	92.94	45.79	31
32	64.09	31.57	80.11	39.47	96.14	47.35	32
33	66.22	32.62	82.76	40.76	99.32	48.92	33
34	68.34	33.65	85.43	42.07	102.53	50.51	34
35	70.46	34.73	88.08	43.39	105.71	52.07	35
36	72.58	35.75	90.74	44.69	108.89	53.64	36
37	74.72	36.82	93.41	46.00	112.08	55.20	37
38	76.85	37.86	96.06	47.32	115.25	56.78	38
39	78.96	38.89	98.71	48.62	118.45	58.33	39
40	81.08	39.95	101.36	49.92	121.63	59.92	40
41	83.22	40.99	104.03	51.23	124.84	61.49	41
42	85.34	42.05	106.68	52.55	128.02	63.05	42
43	87.46	43.08	109.33	53.87	131.20	64.63	43
44	89.59	44.12	111.98	55.15	134.39	66.18	44
45	91.73	45.18	114.64	56.47	137.56	67.76	45
46	96.80	47.69	121.01	59.60	145.19	71.52	46
47	101.88	50.18	127.36	62.74	152.83	75.29	47
48	106.96	52.69	133.70	65.87	160.46	79.04	48
49	112.06	55.20	140.06	69.00	168.06	82.79	49
50	117.13	57.70	146.41	72.11	175.69	86.53	50
51	122.22	60.19	152.77	75.24	183.34	90.29	51
52	127.31	62.70	159.12	78.37	190.97	94.04	52
53	148.57	73.18	185.70	91.48	222.84	109.76	53
54	169.81	83.63	212.27	104.56	254.72	125.46	54
55	191.06	94.12	238.85	117.64	286.61	141.17	55
56	223.50	110.08	279.36	137.59	335.22	165.11	56
57	263.06	129.56	328.84	161.96	394.61	194.34	57
58	327.47	161.28	409.32	201.60	491.17	241.91	58
59	410.18	202.03	512.72	252.53	615.26	303.04	59
60	520.39	256.31	650.47	320.40	780.56	384.47	60
61	601.72	296.35	752.14	370.45	902.57	444.56	61
62	644.81	317.59	806.02	397.00	967.22	476.40	62
63	732.54	360.83	915.70	451.01	1,098.80	541.20	63
64	818.76	403.26	1,023.46	504.07	1,228.14	604.88	64
65	889.87	438.29	1,112.33	547.86	1,334.81	657.44	65
66	964.51	475.06	1,205.64	593.82	1,446.77	712.58	66
67	1,042.40	513.42	1,302.98	641.78	1,563.59	770.14	67
68	1,149.70	566.27	1,437.13	707.83	1,724.57	849.38	68
69	1,264.02	622.57	1,580.03	778.21	1,896.04	933.86	69
70	1,383.32	681.35	1,729.15	851.69	2,074.98	1,022.00	70
71	1,505.74	741.64	1,882.18	927.04	2,258.60	1,112.42	71
72	1,633.64	804.65	2,042.05	1,005.80	2,450.45	1,206.96	72
73	1,906.45	939.01	2,383.08	1,173.74	2,859.70	1,408.50	73
74	2,162.27	1,065.01	2,702.83	1,331.24	3,243.41	1,597.50	74
75	2,403.71	1,183.92	3,004.62	1,479.90	3,605.57	1,775.87	75
76	2,645.94	1,303.25	3,307.44	1,629.05	3,968.94	1,954.87	76
77	2,867.89	1,412.53	3,584.86	1,765.67	4,301.82	2,118.79	77
78	3,069.32	1,511.75	3,836.66	1,889.69	4,603.99	2,267.63	78
79	3,280.24	1,615.64	4,100.28	2,019.55	4,920.34	2,423.47	79
80	3,673.12	1,809.14	4,591.39	2,261.45	5,509.68	2,713.72	80
81	4,083.60	2,011.34	5,104.50	2,514.17	6,125.39	3,016.99	81
82	4,514.54	2,223.58	5,643.18	2,779.48	6,771.80	3,335.38	82
83	4,963.96	2,444.94	6,204.95	3,056.17	7,445.93	3,667.40	83
84	5,432.81	2,675.87	6,791.03	3,344.84	8,149.22	4,013.81	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Four-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	39.62	16.97	49.52	21.22	59.42	25.45	16-30
31	41.03	17.58	51.28	21.98	61.51	26.36	31
32	42.44	18.19	53.04	22.72	63.66	27.25	32
33	43.84	18.78	54.79	23.50	65.76	28.20	33
34	45.23	19.39	56.53	24.24	67.85	29.10	34
35	46.64	20.00	58.30	25.00	69.97	29.98	35
36	48.05	20.59	60.05	25.74	72.07	30.89	36
37	49.46	21.19	61.84	26.48	74.18	31.78	37
38	50.87	21.82	63.58	27.25	76.28	32.71	38
39	52.27	22.43	65.34	28.01	78.42	33.62	39
40	53.66	23.00	67.09	28.75	80.53	34.49	40
41	55.10	23.62	68.87	29.51	82.63	35.40	41
42	56.48	24.20	70.62	30.25	84.73	36.32	42
43	57.89	24.79	72.36	31.00	86.82	37.20	43
44	59.29	25.43	74.14	31.78	88.96	38.14	44
45	60.70	26.02	75.88	32.53	91.04	39.05	45
46	64.07	27.46	80.10	34.31	96.12	41.18	46
47	67.44	28.91	84.30	36.14	101.17	43.37	47
48	70.80	30.36	88.49	37.92	106.20	45.50	48
49	74.16	31.80	92.71	39.73	111.26	47.69	49
50	77.54	33.23	96.91	41.53	116.29	49.85	50
51	80.89	34.68	101.12	43.33	121.33	51.98	51
52	84.25	36.12	105.34	45.14	126.41	54.17	52
53	98.32	42.13	122.88	52.67	147.47	63.18	53
54	112.37	48.16	140.45	60.19	168.54	72.23	54
55	126.41	54.19	158.02	67.73	189.61	81.26	55
56	147.83	63.36	184.80	79.19	221.76	95.02	56
57	174.01	74.58	217.51	93.23	261.02	111.88	57
58	223.51	95.78	279.37	119.72	335.26	143.68	58
59	287.09	123.04	358.86	153.80	430.63	184.57	59
60	371.29	159.14	464.14	198.91	556.97	238.72	60
61	437.21	187.39	546.53	234.23	655.82	281.08	61
62	475.58	203.82	594.48	254.77	713.36	305.74	62
63	561.22	240.53	701.52	300.65	841.82	360.77	63
64	646.33	276.98	807.90	346.25	969.48	415.48	64
65	719.65	308.39	899.56	385.50	1,079.47	462.60	65
66	795.71	341.02	994.66	426.26	1,193.58	511.52	66
67	874.51	374.78	1,093.14	468.49	1,311.76	562.19	67
68	984.77	422.03	1,230.95	527.56	1,477.14	633.06	68
69	1,100.82	471.79	1,376.03	589.74	1,651.24	707.70	69
70	1,221.30	523.42	1,526.63	654.26	1,831.94	785.12	70
71	1,344.61	576.24	1,680.76	720.31	2,016.91	864.37	71
72	1,472.99	631.27	1,841.24	789.10	2,209.49	946.92	72
73	1,742.98	747.00	2,178.72	933.74	2,614.46	1,120.49	73
74	1,997.69	856.15	2,497.10	1,070.18	2,996.53	1,284.22	74
75	2,239.01	959.57	2,798.74	1,199.47	3,358.49	1,439.35	75
76	2,480.92	1,063.26	3,101.12	1,329.06	3,721.36	1,594.88	76
77	2,703.54	1,158.65	3,379.43	1,448.33	4,055.30	1,737.98	77
78	2,893.46	1,240.07	3,616.81	1,550.06	4,340.18	1,860.07	78
79	3,092.28	1,325.24	3,865.34	1,656.56	4,638.42	1,987.86	79
80	3,462.62	1,483.98	4,328.29	1,854.98	5,193.95	2,225.96	80
81	3,849.62	1,649.84	4,812.04	2,062.28	5,774.45	2,474.75	81
82	4,255.87	1,823.94	5,319.80	2,279.92	6,383.77	2,735.90	82
83	4,679.51	2,005.50	5,849.40	2,506.88	7,019.27	3,008.26	83
84	5,121.52	2,194.94	6,401.89	2,743.68	7,682.26	3,292.43	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Three-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	36.44	15.61	45.55	19.52	54.67	23.42	16-30
31	37.74	16.18	47.17	20.23	56.59	24.28	31
32	39.05	16.74	48.80	20.90	58.56	25.08	32
33	40.33	17.29	50.40	21.61	60.48	25.93	33
34	41.62	17.84	52.02	22.30	62.42	26.75	34
35	42.90	18.40	53.64	22.98	64.36	27.59	35
36	44.21	18.92	55.27	23.68	66.31	28.40	36
37	45.50	19.50	56.88	24.37	68.26	29.24	37
38	46.79	20.03	58.49	25.06	70.19	30.07	38
39	48.08	20.59	60.10	25.75	72.12	30.91	39
40	49.40	21.16	61.73	26.46	74.08	31.75	40
41	50.66	21.73	63.35	27.14	76.03	32.58	41
42	51.97	22.30	64.97	27.85	77.95	33.42	42
43	53.26	22.82	66.56	28.52	79.90	34.25	43
44	54.56	23.40	68.21	29.23	81.85	35.09	44
45	55.86	23.93	69.82	29.90	83.80	35.92	45
46	58.94	25.25	73.67	31.57	88.40	37.88	46
47	62.04	26.59	77.56	33.23	93.06	39.89	47
48	65.12	27.91	81.42	34.88	97.70	41.87	48
49	68.24	29.24	85.30	36.58	102.36	43.87	49
50	71.33	30.59	89.15	38.22	106.98	45.86	50
51	74.42	31.91	93.04	39.89	111.64	47.87	51
52	77.51	33.23	96.90	41.53	116.27	49.85	52
53	90.43	38.76	113.06	48.46	135.66	58.15	53
54	103.37	44.32	129.22	55.38	155.05	66.44	54
55	116.29	49.85	145.38	62.30	174.44	74.77	55
56	136.01	58.28	170.03	72.86	204.04	87.43	56
57	160.08	68.60	200.11	85.78	240.13	102.94	57
58	205.61	88.13	257.02	110.16	308.42	132.18	58
59	264.12	113.21	330.16	141.50	396.17	169.79	59
60	341.60	146.41	427.01	183.00	512.40	219.60	60
61	402.25	172.38	502.80	215.48	603.38	258.56	61
62	437.52	187.52	546.91	234.40	656.29	281.27	62
63	516.30	221.27	645.38	276.59	774.46	331.88	63
64	594.59	254.84	743.27	318.53	891.90	382.24	64
65	662.06	283.76	827.58	354.68	993.08	425.62	65
66	732.05	313.73	915.07	392.18	1,098.08	470.63	66
67	804.55	344.81	1,005.68	431.02	1,206.80	517.21	67
68	905.99	388.27	1,132.46	485.33	1,358.98	582.41	68
69	1,012.76	434.03	1,265.95	542.56	1,519.14	651.06	69
70	1,123.60	481.55	1,404.49	601.93	1,685.39	722.30	70
71	1,237.04	530.16	1,546.30	662.70	1,855.56	795.23	71
72	1,355.16	580.79	1,693.94	725.99	2,032.74	871.18	72
73	1,603.56	687.22	2,004.44	859.04	2,405.32	1,030.82	73
74	1,837.85	787.64	2,297.33	984.58	2,756.77	1,181.50	74
75	2,059.88	882.80	2,574.83	1,103.51	3,089.80	1,324.20	75
76	2,282.45	978.18	2,853.05	1,222.73	3,423.68	1,467.29	76
77	2,487.26	1,065.98	3,109.08	1,332.48	3,730.88	1,598.98	77
78	2,661.97	1,140.84	3,327.48	1,426.04	3,992.96	1,711.27	78
79	2,844.90	1,219.24	3,556.12	1,524.05	4,267.34	1,828.86	79
80	3,185.62	1,365.28	3,982.03	1,706.59	4,778.44	2,047.90	80
81	3,541.66	1,517.86	4,427.08	1,897.31	5,312.48	2,276.76	81
82	3,915.41	1,678.02	4,894.25	2,097.52	5,873.09	2,517.02	82
83	4,305.17	1,845.07	5,381.45	2,306.33	6,457.74	2,767.61	83
84	4,711.81	2,019.34	5,889.76	2,524.18	7,067.71	3,029.02	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Current Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Two-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	31.14	13.34	38.93	16.68	46.72	20.02	16-30
31	32.26	13.81	40.31	17.28	48.37	20.72	31
32	33.36	14.29	41.70	17.86	50.04	21.46	32
33	34.43	14.76	43.06	18.46	51.66	22.13	33
34	35.57	15.24	44.44	19.04	53.33	22.85	34
35	36.65	15.71	45.82	19.63	54.98	23.56	35
36	37.75	16.18	47.21	20.23	56.65	24.28	36
37	38.87	16.67	48.59	20.84	58.32	25.01	37
38	39.98	17.15	49.98	21.42	59.99	25.70	38
39	41.09	17.60	51.36	22.01	61.63	26.41	39
40	42.19	18.08	52.74	22.61	63.30	27.12	40
41	43.30	18.55	54.11	23.20	64.93	27.85	41
42	44.40	19.03	55.50	23.80	66.60	28.54	42
43	45.50	19.50	56.88	24.37	68.26	29.24	43
44	46.61	19.97	58.27	24.96	69.91	29.96	44
45	47.74	20.45	59.65	25.56	71.58	30.67	45
46	50.38	21.60	62.96	26.99	75.55	32.39	46
47	53.00	22.72	66.25	28.39	79.50	34.07	47
48	55.67	23.86	69.56	29.83	83.48	35.80	48
49	58.30	25.00	72.88	31.22	87.46	37.48	49
50	60.94	26.11	76.18	32.65	91.40	39.18	50
51	63.60	27.25	79.49	34.07	95.40	40.87	51
52	66.23	28.38	82.80	35.48	99.34	42.55	52
53	77.28	33.11	96.60	41.40	115.93	49.68	53
54	88.33	37.86	110.40	47.32	132.48	56.78	54
55	99.34	42.59	124.20	53.22	149.05	63.88	55
56	116.21	49.81	145.26	62.26	174.31	74.71	56
57	136.79	58.62	170.98	73.27	205.18	87.91	57
58	175.68	75.29	219.59	94.09	263.53	112.93	58
59	225.66	96.72	282.06	120.89	338.46	145.06	59
60	291.84	125.08	364.81	156.34	437.77	187.60	60
61	343.66	147.28	429.56	184.09	515.48	220.92	61
62	373.81	160.20	467.27	200.27	560.72	240.31	62
63	441.11	189.04	551.38	236.30	661.64	283.56	63
64	508.00	217.73	634.98	272.14	761.99	326.56	64
65	565.63	242.42	707.04	303.04	848.44	363.62	65
66	625.44	268.04	781.80	335.05	938.17	402.06	66
67	687.37	294.59	859.22	368.24	1,031.08	441.88	67
68	774.02	331.73	967.54	414.66	1,161.02	497.58	68
69	865.26	370.80	1,081.56	463.51	1,297.88	556.22	69
70	959.93	411.40	1,199.92	514.25	1,439.89	617.10	70
71	1,056.86	452.94	1,321.08	566.18	1,585.28	679.42	71
72	1,157.78	496.21	1,447.24	620.24	1,736.66	744.29	72
73	1,369.99	587.14	1,712.50	733.93	2,054.98	880.70	73
74	1,570.19	672.94	1,962.72	841.16	2,355.28	1,009.42	74
75	1,759.86	754.21	2,199.82	942.77	2,639.76	1,131.32	75
76	1,950.00	835.73	2,437.50	1,044.65	2,924.99	1,253.58	76
77	2,124.97	910.72	2,656.24	1,138.39	3,187.48	1,366.08	77
78	2,274.24	974.68	2,842.80	1,218.35	3,411.35	1,462.02	78
79	2,430.53	1,041.65	3,038.15	1,302.06	3,645.78	1,562.47	79
80	2,721.62	1,166.41	3,402.04	1,458.01	4,082.42	1,749.61	80
81	3,025.80	1,296.78	3,782.24	1,620.97	4,538.70	1,945.18	81
82	3,345.10	1,433.60	4,181.38	1,792.02	5,017.66	2,150.41	82
83	3,678.10	1,576.33	4,597.61	1,970.41	5,517.14	2,364.52	83
84	4,025.50	1,725.24	5,031.88	2,156.53	6,038.23	2,587.84	84

Continental General Insurance Company
Long Term Care Form 82120 9/01 and Riders
Current Factor Tables

Elimination Period	**Factor**
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.050

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

Discount Factors

Spousal	0.90
Association/Workforce(5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

Continental General Insurance Company
Long Term Care Form 82120 9/01 and Riders
Current Factor Tables

Issue Age	Rider No 90182 Survivorship Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Lifetime Pay	Rider No 93125 5% Simple Inflation Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider 10 Yr, 5 Yr or to Age 65	Rider No 93125 5% Simple Inflation Rider 10 Yr, 5 Yr or to Age 65	Rider No 93196 Return of Prem At Death Rider All Pay Options
16-30	0.5636	0.8472	0.4592	1.2332	0.6684	0.0261
31	0.5636	0.8472	0.4592	1.2332	0.6684	0.0314
32	0.5636	0.8472	0.4592	1.2332	0.6684	0.0365
33	0.5636	0.8472	0.4592	1.2332	0.6684	0.0414
34	0.5636	0.8472	0.4592	1.2332	0.6684	0.0460
35	0.5636	0.8472	0.4592	1.2332	0.6684	0.0505
36	0.5636	0.8472	0.4592	1.2332	0.6684	0.0547
37	0.5636	0.8472	0.4592	1.2332	0.6684	0.0588
38	0.5636	0.8472	0.4592	1.2332	0.6684	0.0628
39	0.5636	0.8472	0.4592	1.2332	0.6684	0.0666
40	0.5517	0.8472	0.4592	1.2332	0.6684	0.0702
41	0.5398	0.8472	0.4592	1.2332	0.6684	0.0737
42	0.5279	0.8472	0.4592	1.2332	0.6684	0.0771
43	0.5160	0.8472	0.4592	1.2332	0.6684	0.0803
44	0.5041	0.8472	0.4592	1.2332	0.6684	0.0835
45	0.4922	0.8472	0.4592	1.2332	0.6684	0.0865
46	0.4803	0.8472	0.4592	1.2332	0.6684	0.0960
47	0.4684	0.8472	0.4592	1.2332	0.6684	0.1052
48	0.4565	0.8472	0.4629	1.2332	0.6738	0.1141
49	0.4446	0.8472	0.4666	1.2332	0.6792	0.1227
50	0.4327	0.8472	0.4704	1.2332	0.6847	0.1310
51	0.4208	0.8472	0.4741	1.2332	0.6901	0.1391
52	0.4089	0.8472	0.4778	1.2332	0.6955	0.1469
53	0.3970	0.8484	0.4883	1.2348	0.7108	0.1640
54	0.3851	0.8494	0.4988	1.2364	0.7260	0.1790
55	0.3669	0.8503	0.5092	1.2378	0.7412	0.1922
56	0.3487	0.8511	0.5195	1.2392	0.7564	0.2039
57	0.3305	0.8518	0.5298	1.2405	0.7716	0.2144
58	0.3123	0.8490	0.5354	1.2361	0.7795	0.2704
59	0.2941	0.8466	0.5411	1.2325	0.7878	0.3179
60	0.2661	0.8446	0.5471	1.2293	0.7963	0.3587
61	0.2431	0.8428	0.5532	1.2266	0.8051	0.3941
62	0.2253	0.8412	0.5594	1.2242	0.8141	0.4252
63	0.2117	0.8059	0.5449	1.1717	0.7923	0.4677
64	0.2015	0.7769	0.5340	1.1292	0.7762	0.5026
65	0.1938	0.7527	0.5258	1.0942	0.7644	0.5318
66	0.1870	0.7320	0.5196	1.0647	0.7557	0.5566
67	0.1819	0.7143	0.5150	1.0396	0.7496	0.5779
68	0.1802	0.6764	0.4944	0.9887	0.7227	0.6414
69	0.1794	0.6470	0.4794	0.9469	0.7017	0.6906
70	0.1785	0.6236	0.4683	0.9119	0.6848	0.7298
71	0.1777	0.6045	0.4600	0.8821	0.6713	0.7617
72	0.1768	0.5886	0.4538	0.8565	0.6604	0.7882
73	0.1624	0.5352	0.4164	0.7803	0.6071	0.8621
74	0.1522	0.4952	0.3887	0.7223	0.5670	0.9174
75	0.1437	0.4641	0.3676	0.6766	0.5359	0.9604
76	0.1377	0.4392	0.3509	0.6398	0.5112	0.9949
77	0.1326	0.4188	0.3376	0.6095	0.4913	1.0231
78	0.1284	0.3984	0.3239	0.5891	0.4789	1.0513
79	0.1241	0.3780	0.3100	0.5687	0.4663	1.0795
80	0.1216	0.3576	0.2957	0.5483	0.4534	1.1077
81	0.1190	0.3372	0.2812	0.5279	0.4403	1.1359
82	0.1165	0.3168	0.2664	0.5075	0.4268	1.1641
83	0.1148	0.2964	0.2513	0.4871	0.4131	1.1923
84	0.1131	0.2760	0.2360	0.4667	0.3990	1.2205

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for Life

Lifetime Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	69.04	33.97	86.28	42.48	103.56	50.99	16-30
31	70.63	34.78	88.30	43.49	105.97	52.20	31
32	72.23	35.59	90.31	44.48	108.36	53.38	32
33	73.88	36.38	92.33	45.49	110.78	54.56	33
34	75.48	37.18	94.33	46.45	113.23	55.78	34
35	77.12	37.97	96.40	47.46	115.66	56.96	35
36	78.72	38.76	98.41	48.46	118.08	58.15	36
37	80.33	39.55	100.42	49.46	120.52	59.35	37
38	81.95	40.38	102.43	50.47	122.93	60.56	38
39	83.54	41.17	104.45	51.43	125.34	61.73	39
40	85.18	41.96	106.49	52.44	127.80	62.95	40
41	86.82	42.76	108.50	53.44	130.20	64.13	41
42	88.42	43.55	110.52	54.44	132.62	65.33	42
43	90.05	44.34	112.54	55.43	135.05	66.50	43
44	91.64	45.13	114.55	56.44	137.47	67.73	44
45	93.25	45.94	116.58	57.41	139.88	68.89	45
46	94.90	46.73	118.61	58.42	142.34	70.12	46
47	96.49	47.52	120.62	59.40	144.78	71.29	47
48	98.14	48.31	122.64	60.41	147.18	72.49	48
49	99.73	49.10	124.68	61.40	149.60	73.66	49
50	101.35	49.90	126.66	62.41	152.00	74.89	50
51	102.95	50.71	128.68	63.37	154.44	76.06	51
52	104.59	51.53	130.74	64.38	156.88	77.28	52
53	112.03	55.20	140.04	68.99	168.06	82.80	53
54	119.51	58.87	149.40	73.57	179.26	88.26	54
55	126.96	62.54	158.70	78.18	190.45	93.80	55
56	134.44	66.23	168.04	82.75	201.66	99.31	56
57	141.89	69.90	177.36	87.38	212.83	104.84	57
58	154.52	76.12	193.16	95.12	231.78	114.17	58
59	167.16	82.32	208.96	102.94	250.76	123.53	59
60	179.80	88.56	224.72	110.68	269.65	132.84	60
61	192.41	94.75	240.54	118.45	288.64	142.14	61
62	205.01	100.99	256.31	126.23	307.57	151.48	62
63	227.23	111.90	284.03	139.88	340.84	167.86	63
64	249.42	122.83	311.75	153.53	374.11	184.25	64
65	271.56	133.78	339.43	167.21	407.33	200.65	65
66	293.74	144.70	367.19	180.84	440.62	217.01	66
67	315.89	155.59	394.87	194.48	473.83	233.41	67
68	362.03	178.33	452.57	222.90	543.08	267.48	68
69	408.18	201.07	510.20	251.33	612.26	301.58	69
70	454.30	223.78	567.89	279.71	681.46	335.66	70
71	500.46	246.52	625.56	308.11	750.68	369.73	71
72	546.58	269.21	683.22	336.52	819.88	403.80	72
73	637.73	314.09	797.16	392.64	956.59	471.16	73
74	728.86	359.00	911.09	448.73	1,093.30	538.50	74
75	820.00	403.87	1,024.99	504.85	1,229.99	605.82	75
76	911.14	448.78	1,138.92	560.96	1,366.69	673.14	76
77	1,002.29	493.64	1,252.85	617.06	1,503.43	740.50	77
78	1,153.07	567.95	1,441.32	709.91	1,729.60	851.90	78
79	1,313.54	646.99	1,641.95	808.73	1,970.33	970.46	79
80	1,470.86	724.46	1,838.59	905.59	2,206.31	1,086.71	80
81	1,635.28	805.45	2,044.09	1,006.79	2,452.90	1,208.15	81
82	1,807.84	890.42	2,259.78	1,113.04	2,711.74	1,335.65	82
83	1,987.78	979.08	2,484.74	1,223.84	2,981.71	1,468.61	83
84	2,175.56	1,071.55	2,719.45	1,339.43	3,263.34	1,607.30	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for Life

Four-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	45.70	19.58	57.12	24.49	68.54	29.38	16-30
31	46.78	20.04	58.45	25.04	70.14	30.05	31
32	47.83	20.50	59.78	25.62	71.74	30.77	32
33	48.89	20.95	61.12	26.20	73.32	31.44	33
34	49.96	21.43	62.44	26.77	74.95	32.12	34
35	51.04	21.86	63.79	27.35	76.55	32.81	35
36	52.10	22.33	65.11	27.92	78.14	33.53	36
37	53.18	22.80	66.46	28.50	79.73	34.19	37
38	54.23	23.24	67.78	29.06	81.35	34.86	38
39	55.32	23.70	69.14	29.64	82.99	35.56	39
40	56.39	24.18	70.50	30.22	84.59	36.24	40
41	57.46	24.61	71.83	30.79	86.21	36.94	41
42	58.52	25.08	73.15	31.33	87.78	37.61	42
43	59.57	25.51	74.50	31.91	89.40	38.30	43
44	60.67	25.99	75.82	32.48	91.00	38.98	44
45	61.73	26.45	77.17	33.06	92.59	39.68	45
46	62.80	26.92	78.49	33.64	94.18	40.37	46
47	63.86	27.36	79.84	34.21	95.81	41.05	47
48	64.92	27.84	81.16	34.78	97.40	41.74	48
49	66.02	28.27	82.52	35.35	99.02	42.42	49
50	67.08	28.74	83.86	35.93	100.66	43.12	50
51	68.16	29.21	85.19	36.50	102.23	43.79	51
52	69.24	29.66	86.53	37.08	103.84	44.48	52
53	74.16	31.78	92.68	39.72	111.24	47.65	53
54	79.07	33.86	98.86	42.36	118.61	50.81	54
55	84.00	36.01	105.00	44.99	126.00	54.01	55
56	88.92	38.10	111.16	47.65	133.37	57.16	56
57	93.89	40.22	117.34	50.27	140.78	60.32	57
58	105.34	45.13	131.66	56.44	157.98	67.73	58
59	116.81	50.04	146.02	62.57	175.22	75.07	59
60	128.28	54.96	160.34	68.71	192.41	82.46	60
61	139.76	59.89	174.68	74.87	209.65	89.84	61
62	151.21	64.81	189.06	81.02	226.86	97.25	62
63	173.98	74.54	217.49	93.22	260.98	111.84	63
64	196.75	84.32	245.94	105.40	295.14	126.49	64
65	219.50	94.08	274.39	117.60	329.26	141.13	65
66	242.28	103.84	302.83	129.77	363.40	155.74	66
67	265.03	113.59	331.27	141.98	397.51	170.38	67
68	310.58	133.12	388.24	166.39	465.86	199.66	68
69	356.14	152.63	445.18	190.79	534.23	228.95	69
70	401.70	172.15	502.14	215.20	602.56	258.22	70
71	447.29	191.68	559.09	239.63	670.92	287.54	71
72	492.84	211.24	616.06	264.04	739.27	316.82	72
73	583.21	249.96	729.05	312.46	874.85	374.96	73
74	673.62	288.71	842.04	360.89	1,010.45	433.07	74
75	764.04	327.46	955.06	409.31	1,146.07	491.16	75
76	854.44	366.19	1,068.05	457.73	1,281.67	549.29	76
77	944.84	404.93	1,181.04	506.16	1,417.25	607.39	77
78	1,087.00	465.85	1,358.74	582.31	1,630.50	698.78	78
79	1,238.26	530.69	1,547.84	663.36	1,857.41	796.06	79
80	1,386.59	594.24	1,733.24	742.81	2,079.91	891.37	80
81	1,541.54	660.68	1,926.94	825.83	2,312.34	990.98	81
82	1,704.25	730.42	2,130.29	912.98	2,556.36	1,095.56	82
83	1,873.90	803.11	2,342.36	1,003.88	2,810.82	1,204.64	83
84	2,050.87	878.96	2,563.61	1,098.70	3,076.30	1,318.40	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for Life

Three-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	42.02	18.02	52.54	22.52	63.06	27.02	16-30
31	43.01	18.44	53.76	23.05	64.52	27.66	31
32	43.98	18.85	54.98	23.56	65.98	28.27	32
33	44.98	19.27	56.22	24.11	67.46	28.93	33
34	45.96	19.68	57.47	24.61	68.98	29.53	34
35	46.96	20.10	58.70	25.14	70.42	30.17	35
36	47.94	20.53	59.90	25.68	71.90	30.80	36
37	48.94	20.95	61.14	26.20	73.38	31.44	37
38	49.90	21.41	62.36	26.76	74.82	32.10	38
39	50.88	21.83	63.59	27.26	76.32	32.70	39
40	51.89	22.24	64.86	27.78	77.82	33.34	40
41	52.86	22.68	66.08	28.34	79.30	33.97	41
42	53.86	23.09	67.31	28.85	80.74	34.61	42
43	54.80	23.50	68.52	29.36	82.22	35.22	43
44	55.80	23.92	69.74	29.89	83.71	35.87	44
45	56.78	24.34	70.98	30.43	85.18	36.50	45
46	57.79	24.76	72.23	30.95	86.68	37.13	46
47	58.74	25.19	73.46	31.48	88.14	37.79	47
48	59.74	25.61	74.69	31.99	89.63	38.42	48
49	60.72	26.02	75.91	32.53	91.09	39.02	49
50	61.72	26.45	77.12	33.06	92.57	39.68	50
51	62.72	26.87	78.40	33.58	94.06	40.31	51
52	63.70	27.31	79.62	34.13	95.54	40.96	52
53	68.23	29.24	85.27	36.55	102.32	43.86	53
54	72.74	31.18	90.94	38.98	109.13	46.78	54
55	77.28	33.12	96.61	41.39	115.92	49.68	55
56	81.80	35.08	102.26	43.82	122.71	52.57	56
57	86.34	37.00	107.93	46.24	129.52	55.49	57
58	96.91	41.53	121.15	51.91	145.37	62.30	58
59	107.48	46.07	134.33	57.58	161.20	69.11	59
60	118.01	50.57	147.53	63.22	177.00	75.84	60
61	128.59	55.10	160.72	68.88	192.84	82.67	61
62	139.12	59.63	173.89	74.54	208.68	89.47	62
63	160.07	68.57	200.08	85.74	240.10	102.89	63
64	181.00	77.56	226.25	96.97	271.50	116.35	64
65	201.94	86.54	252.42	108.19	302.92	129.83	65
66	222.86	95.54	278.59	119.40	334.34	143.29	66
67	243.84	104.50	304.78	130.62	365.71	156.76	67
68	285.74	122.46	357.17	153.06	428.62	183.67	68
69	327.67	140.45	409.58	175.54	491.50	210.66	69
70	369.58	158.39	461.98	197.98	554.38	237.59	70
71	411.48	176.38	514.37	220.45	617.23	264.53	71
72	453.43	194.32	566.76	242.88	680.11	291.48	72
73	536.59	229.96	670.74	287.44	804.88	344.94	73
74	619.75	265.62	774.70	332.00	929.62	398.40	74
75	702.91	301.26	878.64	376.57	1,054.39	451.88	75
76	786.10	336.90	982.61	421.14	1,179.13	505.34	76
77	869.26	372.53	1,086.56	465.65	1,303.87	558.79	77
78	1,000.03	428.60	1,250.04	535.74	1,500.05	642.88	78
79	1,139.24	488.23	1,424.03	610.28	1,708.85	732.34	79
80	1,275.68	546.70	1,594.58	683.40	1,913.50	820.08	80
81	1,418.23	607.81	1,772.78	759.77	2,127.34	911.72	81
82	1,567.92	671.96	1,959.89	839.94	2,351.86	1,007.92	82
83	1,723.98	738.85	2,154.97	923.56	2,585.95	1,108.27	83
84	1,886.83	808.63	2,358.55	1,010.80	2,830.25	1,212.96	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II
Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
PA Proposed Premium Rates
Premiums Payable for Life

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	35.88	15.38	44.90	19.24	53.86	23.09	16-30
31	36.77	15.76	45.94	19.68	55.14	23.63	31
32	37.60	16.10	46.99	20.11	56.39	24.17	32
33	38.45	16.49	48.04	20.59	57.66	24.71	33
34	39.26	16.82	49.09	21.04	58.90	25.25	34
35	40.10	17.20	50.14	21.48	60.19	25.78	35
36	40.96	17.57	51.20	21.96	61.46	26.35	36
37	41.78	17.90	52.22	22.39	62.70	26.87	37
38	42.64	18.29	53.30	22.85	63.96	27.42	38
39	43.48	18.62	54.34	23.28	65.22	27.94	39
40	44.34	19.00	55.39	23.75	66.48	28.51	40
41	45.14	19.36	56.46	24.18	67.75	29.03	41
42	45.98	19.72	57.50	24.65	68.99	29.58	42
43	46.86	20.09	58.56	25.08	70.27	30.10	43
44	47.68	20.44	59.59	25.55	71.51	30.67	44
45	48.53	20.78	60.67	25.98	72.79	31.18	45
46	49.37	21.17	61.69	26.45	74.04	31.73	46
47	50.20	21.52	62.76	26.88	75.30	32.27	47
48	51.05	21.86	63.80	27.35	76.56	32.81	48
49	51.89	22.26	64.86	27.79	77.82	33.36	49
50	52.73	22.60	65.90	28.25	79.08	33.91	50
51	53.56	22.96	66.96	28.72	80.33	34.44	51
52	54.38	23.33	67.99	29.15	81.59	34.97	52
53	58.30	24.98	72.85	31.22	87.43	37.45	53
54	62.18	26.63	77.70	33.32	93.25	39.96	54
55	66.02	28.30	82.52	35.38	99.02	42.47	55
56	69.90	29.95	87.38	37.45	104.84	44.95	56
57	73.79	31.62	92.22	39.52	110.66	47.42	57
58	82.80	35.48	103.49	44.34	124.20	53.21	58
59	91.82	39.36	114.78	49.19	137.75	59.04	59
60	100.82	43.21	126.01	54.01	151.21	64.81	60
61	109.82	47.09	137.29	58.87	164.78	70.63	61
62	118.86	50.95	148.56	63.67	178.28	76.40	62
63	136.75	58.62	170.93	73.27	205.14	87.91	63
64	154.63	66.29	193.31	82.86	231.94	99.42	64
65	172.52	73.96	215.66	92.44	258.79	110.93	65
66	190.42	81.59	238.02	102.00	285.62	122.41	66
67	208.30	89.26	260.38	111.59	312.48	133.91	67
68	244.10	104.64	305.15	130.78	366.19	156.96	68
69	279.91	119.96	349.91	149.96	419.89	179.98	69
70	315.73	135.29	394.69	169.14	473.63	202.98	70
71	351.55	150.68	439.46	188.34	527.34	226.01	71
72	387.38	166.02	484.21	207.52	581.04	249.02	72
73	458.44	196.48	573.04	245.59	687.62	294.71	73
74	529.49	226.92	661.85	283.66	794.22	340.37	74
75	600.54	257.38	750.67	321.71	900.79	386.05	75
76	671.56	287.83	839.47	359.80	1,007.38	431.76	76
77	742.66	318.26	928.30	397.85	1,113.97	477.41	77
78	854.36	366.14	1,067.96	457.70	1,281.58	549.24	78
79	973.30	417.14	1,216.61	521.41	1,459.94	625.68	79
80	1,089.86	467.09	1,362.34	583.87	1,634.81	700.64	80
81	1,211.69	519.28	1,514.59	649.10	1,817.51	778.90	81
82	1,339.55	574.06	1,674.42	717.61	2,009.29	861.11	82
83	1,472.86	631.24	1,841.09	789.04	2,209.32	946.85	83
84	1,612.01	690.85	2,015.00	863.57	2,418.00	1,036.27	84

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 10 Years

Lifetime Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	122.52	60.32	153.14	75.43	183.79	90.50	16-30
31	125.36	61.78	156.72	77.18	188.06	92.64	31
32	128.24	63.16	160.33	78.97	192.37	94.75	32
33	131.11	64.58	163.90	80.72	196.70	96.89	33
34	133.97	65.98	167.48	82.51	200.98	99.00	34
35	136.86	67.40	171.07	84.26	205.27	101.10	35
36	139.73	68.82	174.67	86.02	209.59	103.22	36
37	142.58	70.21	178.22	87.78	213.86	105.34	37
38	145.46	71.64	181.82	89.56	218.18	107.48	38
39	148.34	73.07	185.42	91.32	222.50	109.60	39
40	151.20	74.47	188.99	93.10	226.79	111.73	40
41	154.07	75.90	192.60	94.87	231.10	113.84	41
42	156.95	77.28	196.15	96.61	235.42	115.92	42
43	159.82	78.71	199.75	98.38	239.70	118.03	43
44	162.66	80.14	203.35	100.15	244.02	120.18	44
45	165.53	81.53	206.92	101.90	248.28	122.30	45
46	168.40	82.96	210.52	103.69	252.62	124.43	46
47	171.29	84.34	214.10	105.46	256.94	126.55	47
48	174.14	85.80	217.68	107.23	261.22	128.68	48
49	177.00	87.18	221.26	108.98	265.52	130.76	49
50	179.88	88.57	224.87	110.74	269.86	132.89	50
51	182.74	90.00	228.43	112.52	274.13	135.01	51
52	185.63	91.43	232.03	114.28	278.44	137.14	52
53	200.17	98.59	250.22	123.25	300.26	147.90	53
54	214.73	105.76	268.42	132.20	322.08	158.64	54
55	229.27	112.94	286.62	141.17	343.93	169.40	55
56	243.84	120.10	304.79	150.13	365.77	180.14	56
57	258.40	127.27	323.00	159.10	387.58	190.92	57
58	285.98	140.86	357.48	176.05	428.99	211.27	58
59	313.56	154.44	391.94	193.04	470.30	231.67	59
60	341.12	168.02	426.41	210.02	511.72	252.02	60
61	368.70	181.60	460.88	227.02	553.09	272.40	61
62	396.30	195.19	495.37	243.98	594.46	292.78	62
63	439.10	216.28	548.87	270.35	658.66	324.42	63
64	481.90	237.37	602.40	296.71	722.86	356.04	64
65	524.74	258.43	655.91	323.06	787.08	387.66	65
66	567.53	279.53	709.43	349.42	851.32	419.32	66
67	610.33	300.60	762.91	375.78	915.49	450.94	67
68	681.61	335.71	852.00	419.63	1,022.40	503.57	68
69	752.86	370.80	941.06	463.52	1,129.31	556.21	69
70	824.12	405.91	1,030.16	507.38	1,236.22	608.88	70
71	895.38	441.01	1,119.23	551.26	1,343.06	661.51	71
72	966.67	476.12	1,208.30	595.15	1,450.00	714.17	72
73	1,111.66	547.54	1,389.59	684.42	1,667.50	821.32	73
74	1,256.64	618.92	1,570.80	773.69	1,884.97	928.43	74
75	1,401.67	690.38	1,752.05	862.94	2,102.47	1,035.56	75
76	1,546.66	761.78	1,933.33	952.25	2,320.00	1,142.69	76
77	1,691.63	833.20	2,114.56	1,041.49	2,537.47	1,249.78	77
78	1,946.15	958.54	2,432.69	1,198.18	2,919.24	1,437.83	78
79	2,217.01	1,091.96	2,771.27	1,364.95	3,325.55	1,637.95	79
80	2,482.56	1,222.75	3,103.21	1,528.46	3,723.83	1,834.14	80
81	2,760.04	1,359.43	3,450.04	1,699.28	4,140.05	2,039.12	81
82	3,051.28	1,502.86	3,814.12	1,878.58	4,576.92	2,254.30	82
83	3,355.03	1,652.47	4,193.77	2,065.58	5,032.52	2,478.70	83
84	3,671.93	1,808.58	4,589.90	2,260.70	5,507.87	2,712.84	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 10 Years

Four-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	81.08	34.76	101.35	43.44	121.61	52.13	16-30
31	83.00	35.56	103.74	44.45	124.49	53.33	31
32	84.90	36.38	106.12	45.49	127.34	54.56	32
33	86.81	37.20	108.49	46.50	130.19	55.80	33
34	88.68	38.00	110.87	47.51	133.01	56.98	34
35	90.58	38.83	113.21	48.53	135.86	58.24	35
36	92.47	39.62	115.58	49.54	138.70	59.46	36
37	94.38	40.44	117.96	50.56	141.55	60.67	37
38	96.29	41.27	120.36	51.58	144.43	61.90	38
39	98.18	42.06	122.74	52.58	147.29	63.12	39
40	100.08	42.86	125.11	53.59	150.12	64.32	40
41	101.98	43.70	127.45	54.64	152.95	65.57	41
42	103.85	44.52	129.83	55.64	155.80	66.77	42
43	105.76	45.30	132.20	56.65	158.64	67.98	43
44	107.65	46.14	134.58	57.70	161.50	69.24	44
45	109.57	46.96	136.97	58.70	164.38	70.42	45
46	111.46	47.76	139.34	59.69	167.21	71.64	46
47	113.38	48.60	141.71	60.74	170.06	72.89	47
48	115.27	49.39	144.07	61.75	172.88	74.08	48
49	117.17	50.21	146.45	62.78	175.74	75.32	49
50	119.08	51.04	148.82	63.79	178.58	76.55	50
51	120.95	51.83	151.19	64.80	181.42	77.76	51
52	122.88	52.64	153.59	65.82	184.31	78.98	52
53	132.47	56.78	165.60	70.98	198.72	85.18	53
54	142.10	60.90	177.61	76.13	213.11	91.36	54
55	151.69	65.03	189.62	81.28	227.53	97.51	55
56	161.30	69.13	201.62	86.42	241.97	103.69	56
57	170.92	73.25	213.64	91.57	256.37	109.88	57
58	195.19	83.65	243.98	104.57	292.78	125.47	58
59	219.44	94.06	274.33	117.59	329.20	141.10	59
60	243.72	104.45	304.66	130.56	365.60	156.68	60
61	268.01	114.85	335.02	143.58	402.00	172.31	61
62	292.30	125.27	365.34	156.59	438.42	187.91	62
63	336.24	144.10	420.29	180.12	504.34	216.12	63
64	380.21	162.95	475.25	203.68	570.30	244.39	64
65	424.14	181.75	530.18	227.21	636.22	272.65	65
66	468.10	200.60	585.12	250.76	702.16	300.91	66
67	512.05	219.44	640.07	274.30	768.05	329.16	67
68	583.94	250.27	729.94	312.83	875.93	375.40	68
69	655.87	281.08	819.84	351.35	983.80	421.62	69
70	727.78	311.92	909.72	389.89	1,091.65	467.87	70
71	799.69	342.71	999.60	428.40	1,199.52	514.09	71
72	871.58	373.54	1,089.48	466.92	1,307.38	560.29	72
73	1,016.22	435.52	1,270.28	544.40	1,524.32	653.28	73
74	1,160.84	497.51	1,451.03	621.88	1,741.25	746.28	74
75	1,305.48	559.49	1,631.83	699.34	1,958.23	839.23	75
76	1,450.08	621.46	1,812.61	776.83	2,175.13	932.21	76
77	1,594.74	683.45	1,993.40	854.33	2,392.08	1,025.16	77
78	1,834.64	786.29	2,293.32	982.85	2,751.96	1,179.42	78
79	2,089.99	895.70	2,612.50	1,119.62	3,135.00	1,343.57	79
80	2,340.35	1,002.98	2,925.41	1,253.75	3,510.48	1,504.49	80
81	2,601.85	1,115.08	3,252.31	1,393.86	3,902.78	1,672.63	81
82	2,876.42	1,232.76	3,595.54	1,540.96	4,314.62	1,849.15	82
83	3,162.77	1,355.48	3,953.47	1,694.33	4,744.16	2,033.21	83
84	3,461.52	1,483.50	4,326.86	1,854.38	5,192.28	2,225.26	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 10 Years

Three-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	74.60	31.96	93.25	39.95	111.90	47.94	16-30
31	76.33	32.75	95.45	40.91	114.53	49.10	31
32	78.10	33.46	97.62	41.83	117.14	50.20	32
33	79.84	34.21	99.79	42.76	119.76	51.31	33
34	81.58	34.97	101.98	43.70	122.35	52.44	34
35	83.33	35.71	104.17	44.64	125.02	53.56	35
36	85.08	36.44	106.37	45.56	127.61	54.70	36
37	86.82	37.21	108.55	46.51	130.25	55.81	37
38	88.57	37.94	110.72	47.45	132.85	56.94	38
39	90.31	38.72	112.90	48.40	135.48	58.08	39
40	92.06	39.46	115.07	49.32	138.11	59.20	40
41	93.83	40.20	117.29	50.26	140.76	60.31	41
42	95.56	40.96	119.46	51.20	143.35	61.46	42
43	97.30	41.70	121.63	52.13	145.96	62.57	43
44	99.07	42.43	123.82	53.06	148.60	63.65	44
45	100.81	43.21	126.00	54.01	151.20	64.81	45
46	102.53	43.94	128.17	54.95	153.80	65.90	46
47	104.32	44.70	130.39	55.86	156.47	67.03	47
48	106.03	45.44	132.56	56.82	159.06	68.16	48
49	107.77	46.20	134.74	57.73	161.69	69.29	49
50	109.52	46.96	136.92	58.70	164.30	70.42	50
51	111.26	47.71	139.09	59.62	166.91	71.54	51
52	113.04	48.44	141.31	60.54	169.56	72.65	52
53	121.85	52.21	152.33	65.29	182.80	78.34	53
54	130.70	56.03	163.38	70.03	196.07	84.01	54
55	139.55	59.82	174.46	74.76	209.33	89.72	55
56	148.39	63.60	185.52	79.50	222.61	95.40	56
57	157.24	67.39	196.57	84.24	235.86	101.09	57
58	179.57	76.97	224.48	96.19	269.38	115.43	58
59	201.89	86.54	252.36	108.14	302.83	129.77	59
60	224.23	96.11	280.28	120.14	336.36	144.17	60
61	246.54	105.68	308.21	132.10	369.85	158.52	61
62	268.90	115.26	336.12	144.06	403.34	172.87	62
63	309.32	132.58	386.66	165.70	464.02	198.85	63
64	349.79	149.89	437.23	187.39	524.68	224.87	64
65	390.22	167.23	487.75	209.03	585.30	250.86	65
66	430.64	184.56	538.30	230.70	645.96	276.83	66
67	471.10	201.89	588.86	252.36	706.62	302.83	67
68	537.24	230.24	671.54	287.80	805.87	345.36	68
69	603.41	258.60	754.27	323.23	905.11	387.89	69
70	669.54	286.94	836.95	358.68	1,004.35	430.42	70
71	735.72	315.31	919.64	394.13	1,103.56	472.96	71
72	801.86	343.64	1,002.31	429.56	1,202.78	515.50	72
73	934.93	400.68	1,168.66	500.84	1,402.39	601.01	73
74	1,067.99	457.70	1,334.98	572.12	1,601.95	686.57	74
75	1,201.04	514.73	1,501.28	643.40	1,801.54	772.10	75
76	1,334.09	571.76	1,667.60	714.67	2,001.11	857.60	76
77	1,467.14	628.76	1,833.91	785.96	2,200.69	943.15	77
78	1,687.87	723.38	2,109.83	904.22	2,531.82	1,085.06	78
79	1,922.81	824.06	2,403.49	1,030.08	2,884.20	1,236.08	79
80	2,153.10	922.74	2,691.36	1,153.44	3,229.64	1,384.13	80
81	2,393.74	1,025.88	2,992.16	1,282.34	3,590.59	1,538.80	81
82	2,646.35	1,134.14	3,307.91	1,417.68	3,969.50	1,701.20	82
83	2,909.75	1,247.04	3,637.21	1,558.79	4,364.64	1,870.55	83
84	3,184.58	1,364.83	3,980.75	1,706.04	4,776.89	2,047.24	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 10 Years

Two-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	63.73	27.31	79.66	34.15	95.60	40.98	16-30
31	65.23	27.95	81.53	34.93	97.84	41.95	31
32	66.72	28.58	83.39	35.72	100.08	42.86	32
33	68.23	29.24	85.27	36.55	102.32	43.86	33
34	69.71	29.88	87.13	37.34	104.57	44.80	34
35	71.21	30.52	89.02	38.14	106.82	45.77	35
36	72.67	31.16	90.85	38.95	109.02	46.73	36
37	74.21	31.80	92.74	39.73	111.26	47.68	37
38	75.66	32.42	94.60	40.52	113.52	48.62	38
39	77.17	33.07	96.48	41.35	115.76	49.62	39
40	78.65	33.70	98.30	42.14	118.01	50.56	40
41	80.15	34.37	100.20	42.96	120.25	51.54	41
42	81.64	35.00	102.05	43.75	122.46	52.51	42
43	83.15	35.62	103.94	44.54	124.70	53.44	43
44	84.65	36.29	105.79	45.35	126.95	54.43	44
45	86.14	36.92	107.66	46.14	129.19	55.36	45
46	87.62	37.52	109.51	46.93	131.41	56.30	46
47	89.14	38.21	111.40	47.74	133.68	57.30	47
48	90.60	38.83	113.26	48.53	135.89	58.24	48
49	92.10	39.46	115.13	49.32	138.17	59.20	49
50	93.59	40.10	116.98	50.14	140.39	60.19	50
51	95.09	40.75	118.86	50.93	142.63	61.12	51
52	96.56	41.38	120.72	51.72	144.85	62.06	52
53	104.11	44.62	130.18	55.78	156.22	66.91	53
54	111.67	47.87	139.60	59.83	167.53	71.80	54
55	119.21	51.11	149.04	63.86	178.86	76.66	55
56	126.79	54.35	158.48	67.92	190.18	81.50	56
57	134.34	57.55	167.95	71.95	201.52	86.34	57
58	153.41	65.75	191.76	82.21	230.12	98.65	58
59	172.50	73.92	215.63	92.42	258.74	110.89	59
60	191.57	82.09	239.47	102.62	287.36	123.17	60
61	210.66	90.26	263.33	112.84	316.00	135.42	61
62	229.75	98.47	287.20	123.10	344.60	147.70	62
63	264.29	113.26	330.34	141.56	396.42	169.87	63
64	298.85	128.09	373.55	160.10	448.26	192.10	64
65	333.37	142.87	416.72	178.58	500.05	214.32	65
66	367.93	157.69	459.92	197.11	551.88	236.53	66
67	402.48	172.46	503.09	215.59	603.67	258.71	67
68	459.00	196.73	573.74	245.89	688.48	295.06	68
69	515.52	220.94	644.38	276.17	773.27	331.42	69
70	572.04	245.15	715.03	306.44	858.04	367.72	70
71	628.54	269.38	785.69	336.73	942.83	404.06	71
72	685.06	293.60	856.34	367.00	1,027.63	440.42	72
73	798.74	342.34	998.44	427.90	1,198.13	513.49	73
74	912.41	391.04	1,140.53	488.78	1,368.65	586.54	74
75	1,026.08	439.76	1,282.62	549.67	1,539.14	659.60	75
76	1,139.77	488.46	1,424.71	610.58	1,709.64	732.72	76
77	1,253.44	537.18	1,566.80	671.48	1,880.16	805.80	77
78	1,442.03	618.00	1,802.53	772.50	2,163.04	927.00	78
79	1,642.73	704.03	2,053.42	880.04	2,464.10	1,056.04	79
80	1,839.47	788.35	2,299.34	985.44	2,759.23	1,182.53	80
81	2,045.06	876.46	2,556.31	1,095.60	3,067.61	1,314.72	81
82	2,260.88	968.95	2,826.10	1,211.17	3,391.32	1,453.40	82
83	2,485.92	1,065.41	3,107.44	1,331.76	3,728.90	1,598.10	83
84	2,720.74	1,166.06	3,400.92	1,457.54	4,081.09	1,749.07	84

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Lifetime Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	71.83	35.38	89.77	44.23	107.72	53.06	16-30
31	74.38	36.62	92.95	45.78	111.53	54.95	31
32	76.91	37.88	96.13	47.36	115.37	56.82	32
33	79.46	39.14	99.31	48.91	119.18	58.70	33
34	82.01	40.38	102.52	50.48	123.04	60.61	34
35	84.55	41.68	105.70	52.07	126.85	62.48	35
36	87.10	42.90	108.89	53.63	130.67	64.37	36
37	89.66	44.18	112.09	55.20	134.50	66.24	37
38	92.22	45.43	115.27	56.78	138.30	68.14	38
39	94.75	46.67	118.45	58.34	142.14	70.00	39
40	97.30	47.94	121.63	59.90	145.96	71.90	40
41	99.86	49.19	124.84	61.48	149.81	73.79	41
42	102.41	50.46	128.02	63.06	153.62	75.66	42
43	104.95	51.70	131.20	64.64	157.44	77.56	43
44	107.51	52.94	134.38	66.18	161.27	79.42	44
45	110.08	54.22	137.57	67.76	165.07	81.31	45
46	116.16	57.23	145.21	71.52	174.23	85.82	46
47	122.26	60.22	152.83	75.29	183.40	90.35	47
48	128.35	63.23	160.44	79.04	192.55	94.85	48
49	134.47	66.24	168.07	82.80	201.67	99.35	49
50	140.56	69.24	175.69	86.53	210.83	103.84	50
51	146.66	72.23	183.32	90.29	220.01	108.35	51
52	152.77	75.24	190.94	94.04	229.16	112.85	52
53	178.28	87.82	222.84	109.78	267.41	131.71	53
54	203.77	100.36	254.72	125.47	305.66	150.55	54
55	229.27	112.94	286.62	141.17	343.93	169.40	55
56	268.20	132.10	335.23	165.11	402.26	198.13	56
57	315.67	155.47	394.61	194.35	473.53	233.21	57
58	392.96	193.54	491.18	241.92	589.40	290.29	58
59	492.22	242.44	615.26	303.04	738.31	363.65	59
60	624.47	307.57	780.56	384.48	936.67	461.36	60
61	722.06	355.62	902.57	444.54	1,083.08	533.47	61
62	773.77	381.11	967.22	476.40	1,160.66	571.68	62
63	879.05	433.00	1,098.84	541.21	1,318.56	649.44	63
64	982.51	483.91	1,228.15	604.88	1,473.77	725.86	64
65	1,067.84	525.95	1,334.80	657.43	1,601.77	788.93	65
66	1,157.41	570.07	1,446.77	712.58	1,736.12	855.10	66
67	1,250.88	616.10	1,563.58	770.14	1,876.31	924.17	67
68	1,379.64	679.52	1,724.56	849.40	2,069.48	1,019.26	68
69	1,516.82	747.08	1,896.04	933.85	2,275.25	1,120.63	69
70	1,659.98	817.62	2,074.98	1,022.03	2,489.98	1,226.40	70
71	1,806.89	889.97	2,258.62	1,112.45	2,710.32	1,334.90	71
72	1,960.37	965.58	2,450.46	1,206.96	2,940.54	1,448.35	72
73	2,287.74	1,126.81	2,859.70	1,408.49	3,431.64	1,690.20	73
74	2,594.72	1,278.01	3,243.40	1,597.49	3,892.09	1,917.00	74
75	2,884.45	1,420.70	3,605.54	1,775.88	4,326.68	2,131.04	75
76	3,175.13	1,563.90	3,968.93	1,954.86	4,762.73	2,345.84	76
77	3,441.47	1,695.04	4,301.83	2,118.80	5,162.18	2,542.55	77
78	3,683.18	1,814.10	4,603.99	2,267.63	5,524.79	2,721.16	78
79	3,936.29	1,938.77	4,920.34	2,423.46	5,904.41	2,908.16	79
80	4,407.74	2,170.97	5,509.67	2,713.74	6,611.62	3,256.46	80
81	4,900.32	2,413.61	6,125.40	3,017.00	7,350.47	3,620.39	81
82	5,417.45	2,668.30	6,771.82	3,335.38	8,126.16	4,002.46	82
83	5,956.75	2,933.93	7,445.94	3,667.40	8,935.12	4,400.88	83
84	6,519.37	3,211.04	8,149.24	4,013.81	9,779.06	4,816.57	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Four-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	47.54	20.36	59.42	25.46	71.30	30.54	16-30
31	49.24	21.10	61.54	26.38	73.81	31.63	31
32	50.93	21.83	63.65	27.26	76.39	32.70	32
33	52.61	22.54	65.75	28.20	78.91	33.84	33
34	54.28	23.27	67.84	29.09	81.42	34.92	34
35	55.97	24.00	69.96	30.00	83.96	35.98	35
36	57.66	24.71	72.06	30.89	86.48	37.07	36
37	59.35	25.43	74.21	31.78	89.02	38.14	37
38	61.04	26.18	76.30	32.70	91.54	39.25	38
39	62.72	26.92	78.41	33.61	94.10	40.34	39
40	64.39	27.60	80.51	34.50	96.64	41.39	40
41	66.12	28.34	82.64	35.41	99.16	42.48	41
42	67.78	29.04	84.74	36.30	101.68	43.58	42
43	69.47	29.75	86.83	37.20	104.18	44.64	43
44	71.15	30.52	88.97	38.14	106.75	45.77	44
45	72.84	31.22	91.06	39.04	109.25	46.86	45
46	76.88	32.95	96.12	41.17	115.34	49.42	46
47	80.93	34.69	101.16	43.37	121.40	52.04	47
48	84.96	36.43	106.19	45.50	127.44	54.60	48
49	88.99	38.16	111.25	47.68	133.51	57.23	49
50	93.05	39.88	116.29	49.84	139.55	59.82	50
51	97.07	41.62	121.34	52.00	145.60	62.38	51
52	101.10	43.34	126.41	54.17	151.69	65.00	52
53	117.98	50.56	147.46	63.20	176.96	75.82	53
54	134.84	57.79	168.54	72.23	202.25	86.68	54
55	151.69	65.03	189.62	81.28	227.53	97.51	55
56	177.40	76.03	221.76	95.03	266.11	114.02	56
57	208.81	89.50	261.01	111.88	313.22	134.26	57
58	268.21	114.94	335.24	143.66	402.31	172.42	58
59	344.51	147.65	430.63	184.56	516.76	221.48	59
60	445.55	190.97	556.97	238.69	668.36	286.46	60
61	524.65	224.87	655.84	281.08	786.98	337.30	61
62	570.70	244.58	713.38	305.72	856.03	366.89	62
63	673.46	288.64	841.82	360.78	1,010.18	432.92	63
64	775.60	332.38	969.48	415.50	1,163.38	498.58	64
65	863.58	370.07	1,079.47	462.60	1,295.36	555.12	65
66	954.85	409.22	1,193.59	511.51	1,432.30	613.82	66
67	1,049.41	449.74	1,311.77	562.19	1,574.11	674.63	67
68	1,181.72	506.44	1,477.14	633.07	1,772.57	759.67	68
69	1,320.98	566.15	1,651.24	707.69	1,981.49	849.24	69
70	1,465.56	628.10	1,831.96	785.11	2,198.33	942.14	70
71	1,613.53	691.49	2,016.91	864.37	2,420.29	1,037.24	71
72	1,767.59	757.52	2,209.49	946.92	2,651.39	1,136.30	72
73	2,091.58	896.40	2,614.46	1,120.49	3,137.35	1,344.59	73
74	2,397.23	1,027.38	2,996.52	1,284.22	3,595.84	1,541.06	74
75	2,686.81	1,151.48	3,358.49	1,439.36	4,030.19	1,727.22	75
76	2,977.10	1,275.91	3,721.34	1,594.87	4,465.63	1,913.86	76
77	3,244.25	1,390.38	4,055.32	1,738.00	4,866.36	2,085.58	77
78	3,472.15	1,488.08	4,340.17	1,860.07	5,208.22	2,232.08	78
79	3,710.74	1,590.29	4,638.41	1,987.87	5,566.10	2,385.43	79
80	4,155.14	1,780.78	5,193.95	2,225.98	6,232.74	2,671.15	80
81	4,619.54	1,979.81	5,774.45	2,474.74	6,929.34	2,969.70	81
82	5,107.04	2,188.73	6,383.76	2,735.90	7,660.52	3,283.08	82
83	5,615.41	2,406.60	7,019.28	3,008.26	8,423.12	3,609.91	83
84	6,145.82	2,633.93	7,682.27	3,292.42	9,218.71	3,950.92	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Three-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	43.73	18.73	54.66	23.42	65.60	28.10	16-30
31	45.29	19.42	56.60	24.28	67.91	29.14	31
32	46.86	20.09	58.56	25.08	70.27	30.10	32
33	48.40	20.75	60.48	25.93	72.58	31.12	33
34	49.94	21.41	62.42	26.76	74.90	32.10	34
35	51.48	22.08	64.37	27.58	77.23	33.11	35
36	53.05	22.70	66.32	28.42	79.57	34.08	36
37	54.60	23.40	68.26	29.24	81.91	35.09	37
38	56.15	24.04	70.19	30.07	84.23	36.08	38
39	57.70	24.71	72.12	30.90	86.54	37.09	39
40	59.28	25.39	74.08	31.75	88.90	38.10	40
41	60.79	26.08	76.02	32.57	91.24	39.10	41
42	62.36	26.76	77.96	33.42	93.54	40.10	42
43	63.91	27.38	79.87	34.22	95.88	41.10	43
44	65.47	28.08	81.85	35.08	98.22	42.11	44
45	67.03	28.72	83.78	35.88	100.56	43.10	45
46	70.73	30.30	88.40	37.88	106.08	45.46	46
47	74.45	31.91	93.07	39.88	111.67	47.87	47
48	78.14	33.49	97.70	41.86	117.24	50.24	48
49	81.89	35.09	102.36	43.90	122.83	52.64	49
50	85.60	36.71	106.98	45.86	128.38	55.03	50
51	89.30	38.29	111.65	47.87	133.97	57.44	51
52	93.01	39.88	116.28	49.84	139.52	59.82	52
53	108.52	46.51	135.67	58.15	162.79	69.78	53
54	124.04	53.18	155.06	66.46	186.06	79.73	54
55	139.55	59.82	174.46	74.76	209.33	89.72	55
56	163.21	69.94	204.04	87.43	244.85	104.92	56
57	192.10	82.32	240.13	102.94	288.16	123.53	57
58	246.73	105.76	308.42	132.19	370.10	158.62	58
59	316.94	135.85	396.19	169.80	475.40	203.75	59
60	409.92	175.69	512.41	219.60	614.88	263.52	60
61	482.70	206.86	603.36	258.58	724.06	310.27	61
62	525.02	225.02	656.29	281.28	787.55	337.52	62
63	619.56	265.52	774.46	331.91	929.35	398.26	63
64	713.51	305.81	891.92	382.24	1,070.28	458.69	64
65	794.47	340.51	993.10	425.62	1,191.70	510.74	65
66	878.46	376.48	1,098.08	470.62	1,317.70	564.76	66
67	965.46	413.77	1,206.82	517.22	1,448.16	620.65	67
68	1,087.19	465.92	1,358.95	582.40	1,630.78	698.89	68
69	1,215.31	520.84	1,519.14	651.07	1,822.97	781.27	69
70	1,348.32	577.86	1,685.39	722.32	2,022.47	866.76	70
71	1,484.45	636.19	1,855.56	795.24	2,226.67	954.28	71
72	1,626.19	696.95	2,032.73	871.19	2,439.29	1,045.42	72
73	1,924.27	824.66	2,405.33	1,030.85	2,886.38	1,236.98	73
74	2,205.42	945.17	2,756.80	1,181.50	3,308.12	1,417.80	74
75	2,471.86	1,059.36	3,089.80	1,324.21	3,707.76	1,589.04	75
76	2,738.94	1,173.82	3,423.66	1,467.28	4,108.42	1,760.75	76
77	2,984.71	1,279.18	3,730.90	1,598.98	4,477.06	1,918.78	77
78	3,194.36	1,369.01	3,992.98	1,711.25	4,791.55	2,053.52	78
79	3,413.88	1,463.09	4,267.34	1,828.86	5,120.81	2,194.63	79
80	3,822.74	1,638.34	4,778.44	2,047.91	5,734.13	2,457.48	80
81	4,249.99	1,821.43	5,312.50	2,276.77	6,374.98	2,732.11	81
82	4,698.49	2,013.62	5,873.10	2,517.02	7,047.71	3,020.42	82
83	5,166.20	2,214.08	6,457.74	2,767.60	7,749.29	3,321.13	83
84	5,654.17	2,423.21	7,067.71	3,029.02	8,481.25	3,634.82	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

Gross Annual Premiums for $10.00 per day

PA Proposed Premium Rates

Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Two-Year Benefit Period

0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	37.37	16.01	46.72	20.02	56.06	24.02	16-30
31	38.71	16.57	48.37	20.74	58.04	24.86	31
32	40.03	17.15	50.04	21.43	60.05	25.75	32
33	41.32	17.71	51.67	22.15	61.99	26.56	33
34	42.68	18.29	53.33	22.85	64.00	27.42	34
35	43.98	18.85	54.98	23.56	65.98	28.27	35
36	45.30	19.42	56.65	24.28	67.98	29.14	36
37	46.64	20.00	58.31	25.01	69.98	30.01	37
38	47.98	20.58	59.98	25.70	71.99	30.84	38
39	49.31	21.12	61.63	26.41	73.96	31.69	39
40	50.63	21.70	63.29	27.13	75.96	32.54	40
41	51.96	22.26	64.93	27.84	77.92	33.42	41
42	53.28	22.84	66.60	28.56	79.92	34.25	42
43	54.60	23.40	68.26	29.24	81.91	35.09	43
44	55.93	23.96	69.92	29.95	83.89	35.95	44
45	57.29	24.54	71.58	30.67	85.90	36.80	45
46	60.46	25.92	75.55	32.39	90.66	38.87	46
47	63.60	27.26	79.50	34.07	95.40	40.88	47
48	66.80	28.63	83.47	35.80	100.18	42.96	48
49	69.96	30.00	87.46	37.46	104.95	44.98	49
50	73.13	31.33	91.42	39.18	109.68	47.02	50
51	76.32	32.70	95.39	40.88	114.48	49.04	51
52	79.48	34.06	99.36	42.58	119.21	51.06	52
53	92.74	39.73	115.92	49.68	139.12	59.62	53
54	106.00	45.43	132.48	56.78	158.98	68.14	54
55	119.21	51.11	149.04	63.86	178.86	76.66	55
56	139.45	59.77	174.31	74.71	209.17	89.65	56
57	164.15	70.34	205.18	87.92	246.22	105.49	57
58	210.82	90.35	263.51	112.91	316.24	135.52	58
59	270.79	116.06	338.47	145.07	406.15	174.07	59
60	350.21	150.10	437.77	187.61	525.32	225.12	60
61	412.39	176.74	515.47	220.91	618.58	265.10	61
62	448.57	192.24	560.72	240.32	672.86	288.37	62
63	529.33	226.85	661.66	283.56	793.97	340.27	63
64	609.60	261.28	761.98	326.57	914.39	391.87	64
65	678.76	290.90	848.45	363.65	1,018.13	436.34	65
66	750.53	321.65	938.16	402.06	1,125.80	482.47	66
67	824.84	353.51	1,031.06	441.89	1,237.30	530.26	67
68	928.82	398.08	1,161.05	497.59	1,393.22	597.10	68
69	1,038.31	444.96	1,297.87	556.21	1,557.46	667.46	69
70	1,151.92	493.68	1,439.90	617.10	1,727.87	740.52	70
71	1,268.23	543.53	1,585.30	679.42	1,902.34	815.30	71
72	1,389.34	595.45	1,736.69	744.29	2,083.99	893.15	72
73	1,643.99	704.57	2,055.00	880.72	2,465.98	1,056.84	73
74	1,884.23	807.53	2,355.26	1,009.39	2,826.34	1,211.30	74
75	2,111.83	905.05	2,639.78	1,131.32	3,167.71	1,357.58	75
76	2,340.00	1,002.88	2,925.00	1,253.58	3,509.99	1,504.30	76
77	2,549.96	1,092.86	3,187.49	1,366.07	3,824.98	1,639.30	77
78	2,729.09	1,169.62	3,411.36	1,462.02	4,093.62	1,754.42	78
79	2,916.64	1,249.98	3,645.78	1,562.47	4,374.94	1,874.96	79
80	3,265.94	1,399.69	4,082.45	1,749.61	4,898.90	2,099.53	80
81	3,630.96	1,556.14	4,538.69	1,945.16	5,446.44	2,334.22	81
82	4,014.12	1,720.32	5,017.66	2,150.42	6,021.19	2,580.49	82
83	4,413.72	1,891.60	5,517.13	2,364.49	6,620.57	2,837.42	83
84	4,830.60	2,070.29	6,038.26	2,587.84	7,245.88	3,105.41	84

Continental General Insurance Company
Long Term Care Form 82120 9/01 and Riders
Proposed Factor Tables

Elimination Period	**Factor**
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.050

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

Discount Factors

Spousal	0.90
Association/Workforce(5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

Continental General Insurance Company
Long Term Care Form 82120 9/01 and Riders
Proposed Factor Tables

Issue Age	Rider No 90182 Survivorship Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Lifetime Pay	Rider No 93125 5% Simple Inflation Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider 10 Yr, 5 Yr or to Age 65	Rider No 93125 5% Simple Inflation Rider 10 Yr, 5 Yr or to Age 65	Rider No 93196 Return of Prem At Death Rider All Pay Options
16-30	0.5636	0.8472	0.4592	1.2332	0.6684	0.0261
31	0.5636	0.8472	0.4592	1.2332	0.6684	0.0314
32	0.5636	0.8472	0.4592	1.2332	0.6684	0.0365
33	0.5636	0.8472	0.4592	1.2332	0.6684	0.0414
34	0.5636	0.8472	0.4592	1.2332	0.6684	0.0460
35	0.5636	0.8472	0.4592	1.2332	0.6684	0.0505
36	0.5636	0.8472	0.4592	1.2332	0.6684	0.0547
37	0.5636	0.8472	0.4592	1.2332	0.6684	0.0588
38	0.5636	0.8472	0.4592	1.2332	0.6684	0.0628
39	0.5636	0.8472	0.4592	1.2332	0.6684	0.0666
40	0.5517	0.8472	0.4592	1.2332	0.6684	0.0702
41	0.5398	0.8472	0.4592	1.2332	0.6684	0.0737
42	0.5279	0.8472	0.4592	1.2332	0.6684	0.0771
43	0.5160	0.8472	0.4592	1.2332	0.6684	0.0803
44	0.5041	0.8472	0.4592	1.2332	0.6684	0.0835
45	0.4922	0.8472	0.4592	1.2332	0.6684	0.0865
46	0.4803	0.8472	0.4592	1.2332	0.6684	0.0960
47	0.4684	0.8472	0.4592	1.2332	0.6684	0.1052
48	0.4565	0.8472	0.4629	1.2332	0.6738	0.1141
49	0.4446	0.8472	0.4666	1.2332	0.6792	0.1227
50	0.4327	0.8472	0.4704	1.2332	0.6847	0.1310
51	0.4208	0.8472	0.4741	1.2332	0.6901	0.1391
52	0.4089	0.8472	0.4778	1.2332	0.6955	0.1469
53	0.3970	0.8484	0.4883	1.2348	0.7108	0.1640
54	0.3851	0.8494	0.4988	1.2364	0.7260	0.1790
55	0.3669	0.8503	0.5092	1.2378	0.7412	0.1922
56	0.3487	0.8511	0.5195	1.2392	0.7564	0.2039
57	0.3305	0.8518	0.5298	1.2405	0.7716	0.2144
58	0.3123	0.8490	0.5354	1.2361	0.7795	0.2704
59	0.2941	0.8466	0.5411	1.2325	0.7878	0.3179
60	0.2661	0.8446	0.5471	1.2293	0.7963	0.3587
61	0.2431	0.8428	0.5532	1.2266	0.8051	0.3941
62	0.2253	0.8412	0.5594	1.2242	0.8141	0.4252
63	0.2117	0.8059	0.5449	1.1717	0.7923	0.4677
64	0.2015	0.7769	0.5340	1.1292	0.7762	0.5026
65	0.1938	0.7527	0.5258	1.0942	0.7644	0.5318
66	0.1870	0.7320	0.5196	1.0647	0.7557	0.5566
67	0.1819	0.7143	0.5150	1.0396	0.7496	0.5779
68	0.1802	0.6764	0.4944	0.9887	0.7227	0.6414
69	0.1794	0.6470	0.4794	0.9469	0.7017	0.6906
70	0.1785	0.6236	0.4683	0.9119	0.6848	0.7298
71	0.1777	0.6045	0.4600	0.8821	0.6713	0.7617
72	0.1768	0.5886	0.4538	0.8565	0.6604	0.7882
73	0.1624	0.5352	0.4164	0.7803	0.6071	0.8621
74	0.1522	0.4952	0.3887	0.7223	0.5670	0.9174
75	0.1437	0.4641	0.3676	0.6766	0.5359	0.9604
76	0.1377	0.4392	0.3509	0.6398	0.5112	0.9949
77	0.1326	0.4188	0.3376	0.6095	0.4913	1.0231
78	0.1284	0.3984	0.3239	0.5891	0.4789	1.0513
79	0.1241	0.3780	0.3100	0.5687	0.4663	1.0795
80	0.1216	0.3576	0.2957	0.5483	0.4534	1.1077
81	0.1190	0.3372	0.2812	0.5279	0.4403	1.1359
82	0.1165	0.3168	0.2664	0.5075	0.4268	1.1641
83	0.1148	0.2964	0.2513	0.4871	0.4131	1.1923
84	0.1131	0.2760	0.2360	0.4667	0.3990	1.2205

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Lifetime Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	57.59	26.50	71.99	33.11	86.38	39.73	37.44	17.23	46.79	21.53	56.14	25.84	16-22
23	57.84	26.62	72.30	33.28	86.76	39.91	37.60	17.29	46.99	21.61	56.39	25.97	23
24	58.10	26.75	72.62	33.42	87.16	40.10	37.75	17.38	47.21	21.73	56.65	26.06	24
25	58.37	26.84	72.96	33.56	87.55	40.30	37.94	17.45	47.42	21.82	56.92	26.20	25
26	58.62	26.95	73.27	33.70	87.94	40.44	38.10	17.53	47.63	21.90	57.14	26.28	26
27	58.88	27.08	73.61	33.85	88.33	40.61	38.28	17.59	47.83	22.01	57.41	26.40	27
28	59.15	27.19	73.93	34.00	88.70	40.81	38.44	17.68	48.05	22.09	57.67	26.53	28
29	59.41	27.32	74.24	34.15	89.10	40.99	38.60	17.77	48.28	22.19	57.90	26.63	29
30	59.64	27.46	74.56	34.31	89.46	41.16	38.76	17.86	48.46	22.31	58.15	26.76	30
31	59.90	27.56	74.87	34.46	89.86	41.35	38.93	17.93	48.67	22.39	58.40	26.88	31
32	60.17	27.68	75.20	34.61	90.25	41.52	39.11	18.00	48.88	22.51	58.67	26.99	32
33	61.51	28.31	76.88	35.39	92.26	42.46	39.98	18.42	49.98	23.00	59.96	27.60	33
34	62.88	28.92	78.60	36.14	94.31	43.37	40.87	18.82	51.08	23.50	61.31	28.20	34
35	64.22	29.53	80.28	36.91	96.34	44.32	41.75	19.19	52.19	23.99	62.62	28.82	35
36	65.59	30.16	81.96	37.69	98.35	45.24	42.62	19.61	53.29	24.52	63.94	29.40	36
37	66.92	30.78	83.66	38.48	100.38	46.16	43.50	20.02	54.40	25.01	65.26	30.01	37
38	70.19	32.30	87.73	40.37	105.29	48.42	45.64	20.99	57.01	26.24	68.44	31.48	38
39	73.45	33.78	91.80	42.24	110.16	50.69	47.75	21.96	59.69	27.46	71.59	32.94	39
40	76.72	35.30	95.89	44.12	115.07	52.94	49.87	22.93	62.33	28.69	74.78	34.42	40
41	79.98	36.78	99.97	46.00	119.96	55.20	51.98	23.90	64.98	29.89	77.99	35.88	41
42	83.24	38.28	104.05	47.87	124.88	57.43	54.10	24.88	67.63	31.12	81.17	37.33	42
43	86.59	39.84	108.23	49.81	129.88	59.77	56.29	25.91	70.36	32.39	84.42	38.84	43
44	89.94	41.36	112.43	51.72	134.90	62.08	58.46	26.89	73.09	33.62	87.70	40.37	44
45	93.29	42.94	116.62	53.65	139.96	64.37	60.62	27.91	75.82	34.87	90.96	41.84	45
46	96.65	44.47	120.80	55.58	144.98	66.70	62.82	28.91	78.53	36.12	94.25	43.34	46
47	100.00	46.00	125.02	57.49	150.02	69.00	64.99	29.89	81.25	37.38	97.51	44.84	47
48	106.60	49.06	133.24	61.31	159.90	73.55	69.29	31.88	86.62	39.84	103.92	47.82	48
49	113.16	52.07	141.46	65.08	169.74	78.11	73.55	33.85	91.96	42.31	110.32	50.75	49
50	119.75	55.10	149.70	68.87	179.64	82.63	77.84	35.81	97.30	44.76	116.77	53.71	50
51	126.35	58.12	157.92	72.65	189.52	87.17	82.13	37.79	102.66	47.24	123.20	56.65	51
52	132.91	61.15	166.15	76.44	199.37	91.73	86.40	39.76	108.00	49.68	129.60	59.62	52
53	139.04	63.96	173.80	79.96	208.56	95.96	90.37	41.57	112.96	51.97	135.55	62.35	53
54	145.16	66.79	181.45	83.48	217.74	100.16	94.36	43.43	117.94	54.26	141.52	65.11	54
55	151.27	69.58	189.10	86.99	226.92	104.39	98.34	45.23	122.90	56.56	147.50	67.85	55
56	157.42	72.42	196.75	90.50	236.09	108.61	102.31	47.08	127.88	58.85	153.46	70.60	56
57	163.52	75.22	204.40	94.03	245.28	112.85	106.28	48.90	132.86	61.14	159.44	73.34	57
58	176.53	81.22	220.68	101.52	264.82	121.81	114.76	52.80	143.45	65.96	172.14	79.18	58
59	189.58	87.20	236.95	109.01	284.34	130.81	123.23	56.69	154.02	70.86	184.81	85.04	59
60	202.61	93.20	253.26	116.51	303.91	139.82	131.69	60.59	164.60	75.74	197.53	90.88	60
61	215.62	99.19	269.53	123.98	323.45	148.79	140.16	64.49	175.20	80.59	210.24	96.72	61
62	228.66	105.18	285.84	131.50	343.00	157.79	148.64	68.38	185.78	85.48	222.95	102.58	62
63	252.70	116.26	315.86	145.31	379.03	174.36	164.26	75.56	205.31	94.44	246.36	113.34	63
64	276.73	127.32	345.90	159.14	415.07	190.97	179.87	82.76	224.83	103.43	269.80	124.12	64
65	300.78	138.37	375.95	172.96	451.13	207.54	195.50	89.94	244.37	112.43	293.24	134.90	65
66	324.79	149.41	406.00	186.76	487.19	224.12	211.13	97.12	263.89	121.40	316.68	145.67	66
67	348.84	160.48	436.04	200.59	523.25	240.72	226.76	104.32	283.43	130.39	340.12	156.46	67
68	422.56	194.39	528.19	242.99	633.83	291.58	274.66	126.35	343.33	157.96	411.98	189.53	68
69	496.27	228.31	620.34	285.37	744.42	342.44	322.57	148.39	403.24	185.50	483.88	222.59	69
70	569.99	262.21	712.50	327.77	854.99	393.32	370.50	170.44	463.13	213.04	555.73	255.65	70
71	643.70	296.12	804.65	370.15	965.57	444.19	418.40	192.47	523.03	240.61	627.64	288.72	71
72	717.44	330.04	896.78	412.55	1,076.14	495.05	466.34	214.52	582.91	268.14	699.50	321.78	72
73	843.31	387.95	1,054.13	484.94	1,264.96	581.93	548.15	252.17	685.19	315.20	822.20	378.26	73
74	969.19	445.85	1,211.51	557.33	1,453.80	668.81	629.99	289.81	787.49	362.26	944.98	434.72	74
75	1,095.10	503.80	1,368.86	629.72	1,642.63	755.66	711.82	327.47	889.76	409.33	1,067.71	491.17	75
76	1,220.96	561.70	1,526.21	702.11	1,831.45	842.53	793.63	365.09	992.03	456.38	1,190.45	547.64	76
77	1,346.86	619.58	1,683.58	774.49	2,020.30	929.40	875.46	402.73	1,094.33	503.41	1,313.18	604.10	77
78	1,485.72	683.47	1,857.16	854.36	2,228.58	1,025.24	965.72	444.25	1,207.15	555.35	1,448.59	666.41	78
79	1,638.89	753.95	2,048.64	942.43	2,458.36	1,130.94	1,065.29	490.06	1,331.60	612.58	1,597.93	735.10	79
80	1,807.90	831.68	2,259.86	1,039.60	2,711.83	1,247.53	1,175.11	540.59	1,468.90	675.74	1,762.70	810.88	80
81	1,994.29	917.44	2,492.87	1,146.80	2,991.43	1,376.17	1,296.29	596.32	1,620.37	745.40	1,944.44	894.53	81
82	2,199.90	1,012.03	2,749.88	1,265.03	3,299.86	1,518.01	1,429.94	657.82	1,787.41	822.25	2,144.90	986.71	82
83	2,426.74	1,116.37	3,033.41	1,395.46	3,640.10	1,674.54	1,577.38	725.64	1,971.72	907.03	2,366.06	1,088.46	83
84	2,676.92	1,231.48	3,346.15	1,539.34	4,015.40	1,847.18	1,740.00	800.47	2,175.00	1,000.57	2,610.00	1,200.67	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Four-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	42.46	19.52	53.08	24.41	63.67	29.28	27.60	12.70	34.49	15.86	41.40	19.04	16-22
23	42.67	19.62	53.33	24.54	63.98	29.45	27.73	12.76	34.68	15.96	41.58	19.13	23
24	42.86	19.72	53.59	24.65	64.31	29.57	27.86	12.82	34.82	16.01	41.81	19.22	24
25	43.08	19.82	53.84	24.77	64.62	29.72	28.00	12.88	35.00	16.10	42.00	19.32	25
26	43.30	19.93	54.13	24.90	64.97	29.88	28.14	12.95	35.18	16.19	42.20	19.40	26
27	43.51	20.02	54.40	25.01	65.26	30.01	28.27	13.01	35.35	16.26	42.41	19.50	27
28	43.70	20.10	54.64	25.14	65.59	30.17	28.40	13.08	35.52	16.34	42.62	19.61	28
29	43.92	20.22	54.90	25.27	65.89	30.32	28.56	13.14	35.70	16.43	42.82	19.72	29
30	44.14	20.29	55.19	25.38	66.23	30.46	28.69	13.19	35.86	16.49	43.07	19.80	30
31	44.35	20.41	55.45	25.51	66.53	30.60	28.84	13.27	36.02	16.58	43.25	19.88	31
32	44.57	20.51	55.72	25.64	66.84	30.77	28.97	13.34	36.20	16.67	43.44	20.00	32
33	45.59	20.98	56.99	26.22	68.38	31.48	29.63	13.63	37.03	17.03	44.44	20.45	33
34	46.61	21.46	58.25	26.81	69.91	32.17	30.29	13.94	37.87	17.42	45.44	20.90	34
35	47.62	21.91	59.54	27.38	71.45	32.86	30.95	14.24	38.70	17.81	46.43	21.35	35
36	48.64	22.38	60.79	27.96	72.92	33.56	31.62	14.54	39.52	18.19	47.40	21.82	36
37	49.64	22.85	62.06	28.56	74.46	34.26	32.27	14.86	40.33	18.56	48.40	22.26	37
38	52.10	23.98	65.12	29.96	78.17	35.94	33.86	15.58	42.32	19.48	50.80	23.36	38
39	54.58	25.12	68.23	31.39	81.86	37.66	35.46	16.32	44.34	20.41	53.22	24.47	39
40	57.01	26.24	71.29	32.80	85.56	39.34	37.07	17.05	46.34	21.32	55.62	25.57	40
41	59.48	27.37	74.36	34.20	89.23	41.03	38.66	17.80	48.32	22.22	57.98	26.68	41
42	61.94	28.49	77.42	35.63	92.90	42.76	40.26	18.53	50.32	23.15	60.40	27.80	42
43	64.49	29.66	80.60	37.07	96.73	44.48	41.92	19.27	52.40	24.11	62.88	28.92	43
44	67.02	30.83	83.80	38.54	100.55	46.26	43.57	20.03	54.44	25.04	65.34	30.07	44
45	69.56	32.02	86.95	40.02	104.36	48.01	45.23	20.82	56.52	26.00	67.84	31.21	45
46	72.12	33.16	90.14	41.47	108.16	49.76	46.86	21.55	58.60	26.95	70.32	32.33	46
47	74.65	34.34	93.32	42.94	111.97	51.50	48.53	22.32	60.66	27.91	72.78	33.49	47
48	79.62	36.62	99.52	45.79	119.42	54.96	51.76	23.80	64.70	29.76	77.63	35.71	48
49	84.60	38.92	105.76	48.64	126.89	58.37	54.98	25.30	68.74	31.62	82.49	37.94	49
50	89.57	41.21	111.95	51.50	134.34	61.84	58.22	26.77	72.76	33.49	87.34	40.18	50
51	94.55	43.50	118.16	54.36	141.79	65.24	61.45	28.27	76.81	35.35	92.17	42.41	51
52	99.50	45.79	124.38	57.22	149.27	68.65	64.68	29.76	80.84	37.20	97.02	44.62	52
53	104.16	47.93	130.19	59.90	156.24	71.87	67.70	31.14	84.64	38.93	101.54	46.72	53
54	108.82	50.05	136.03	62.57	163.25	75.11	70.73	32.53	88.40	40.68	106.12	48.80	54
55	113.48	52.20	141.85	65.26	170.21	78.32	73.79	33.94	92.20	42.41	110.64	50.90	55
56	118.14	54.35	147.67	67.92	177.18	81.50	76.79	35.32	95.98	44.14	115.16	52.98	56
57	122.78	56.48	153.47	70.60	184.18	84.72	79.80	36.71	99.76	45.89	119.70	55.06	57
58	132.68	61.02	165.84	76.28	199.00	91.54	86.24	39.67	107.80	49.58	129.35	59.51	58
59	142.56	65.59	178.20	81.96	213.85	98.35	92.66	42.62	115.85	53.29	139.00	63.94	59
60	152.44	70.13	190.55	87.65	228.66	105.18	99.10	45.59	123.85	56.99	148.64	68.38	60
61	162.34	74.65	202.92	93.34	243.48	112.02	105.53	48.53	131.90	60.67	158.27	72.82	61
62	172.21	79.22	215.27	99.02	258.34	118.82	111.95	51.49	139.92	64.37	167.92	77.23	62
63	193.27	88.91	241.58	111.13	289.90	133.36	125.64	57.77	157.02	72.23	188.42	86.68	63
64	214.31	98.60	267.90	123.23	321.48	147.88	139.30	64.09	174.11	80.11	208.97	96.12	64
65	235.33	108.28	294.18	135.34	353.00	162.41	152.98	70.39	191.21	87.98	229.46	105.55	65
66	256.39	117.96	320.47	147.46	384.56	176.93	166.66	76.67	208.31	95.84	249.97	115.01	66
67	277.43	127.62	346.79	159.52	416.16	191.42	180.32	82.97	225.41	103.69	270.50	124.42	67
68	342.84	157.70	428.54	197.15	514.25	236.57	222.84	102.50	278.54	128.15	334.27	153.78	68
69	408.23	187.80	510.28	234.76	612.31	281.70	265.34	122.06	331.67	152.59	398.02	183.12	69
70	473.62	217.87	592.02	272.35	710.44	326.81	307.86	141.61	384.82	177.01	461.78	212.41	70
71	539.03	247.97	673.79	309.96	808.54	371.95	350.35	161.17	437.98	201.47	525.55	241.78	71
72	604.42	278.05	755.51	347.57	906.61	417.08	392.88	180.72	491.08	225.92	589.30	271.12	72
73	715.28	329.04	894.10	411.31	1,072.90	493.58	464.94	213.86	581.15	267.35	697.38	320.82	73
74	826.15	380.05	1,032.70	475.06	1,239.24	570.06	536.98	247.02	671.24	308.78	805.50	370.55	74
75	937.01	431.06	1,171.27	538.82	1,405.52	646.57	609.05	280.20	761.32	350.26	913.58	420.28	75
76	1,047.90	482.06	1,309.86	602.57	1,571.82	723.08	681.12	313.36	851.39	391.66	1,021.69	470.00	76
77	1,158.76	533.05	1,448.44	666.31	1,738.12	799.58	753.19	346.48	941.50	433.10	1,129.78	519.73	77
78	1,281.35	589.48	1,601.68	736.84	1,922.00	884.18	832.87	383.16	1,041.08	478.94	1,249.31	574.74	78
79	1,416.91	651.82	1,771.14	814.78	2,125.37	977.74	921.00	423.67	1,151.24	529.60	1,381.50	635.53	79
80	1,566.82	720.79	1,958.53	900.98	2,350.25	1,081.19	1,018.45	468.50	1,273.04	585.65	1,527.66	702.77	80
81	1,732.61	797.05	2,165.75	996.30	2,598.89	1,195.56	1,126.18	518.06	1,407.73	647.60	1,689.28	777.13	81
82	1,915.91	881.39	2,394.89	1,101.71	2,873.84	1,322.04	1,245.32	572.89	1,556.66	716.12	1,868.00	859.32	82
83	2,118.61	974.63	2,648.27	1,218.28	3,177.94	1,461.94	1,377.10	633.50	1,721.36	791.88	2,065.64	950.27	83
84	2,342.76	1,077.74	2,928.46	1,347.17	3,514.14	1,616.58	1,522.80	700.55	1,903.51	875.64	2,284.20	1,050.78	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Three-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	33.56	15.43	41.96	19.31	50.34	23.16	21.82	10.02	27.29	12.53	32.72	15.07	16-22
23	33.72	15.52	42.14	19.39	50.58	23.27	21.91	10.09	27.41	12.60	32.88	15.11	23
24	33.85	15.58	42.32	19.48	50.80	23.36	22.01	10.14	27.52	12.66	33.02	15.20	24
25	34.03	15.65	42.53	19.56	51.01	23.48	22.12	10.18	27.65	12.71	33.16	15.26	25
26	34.18	15.71	42.72	19.66	51.24	23.58	22.22	10.22	27.74	12.78	33.30	15.34	26
27	34.31	15.78	42.89	19.74	51.48	23.69	22.31	10.27	27.88	12.82	33.46	15.38	27
28	34.46	15.86	43.08	19.82	51.71	23.77	22.39	10.31	28.00	12.88	33.62	15.44	28
29	34.62	15.92	43.28	19.90	51.92	23.89	22.51	10.36	28.13	12.95	33.76	15.52	29
30	34.75	16.00	43.44	20.00	52.14	23.99	22.58	10.40	28.26	13.00	33.90	15.61	30
31	34.91	16.06	43.64	20.09	52.38	24.11	22.70	10.44	28.36	13.06	34.04	15.66	31
32	35.05	16.13	43.84	20.16	52.61	24.20	22.79	10.49	28.49	13.09	34.20	15.73	32
33	35.84	16.49	44.82	20.63	53.78	24.74	23.29	10.72	29.11	13.40	34.96	16.08	33
34	36.64	16.87	45.80	21.07	54.97	25.30	23.82	10.97	29.76	13.70	35.72	16.45	34
35	37.42	17.23	46.78	21.53	56.14	25.84	24.32	11.20	30.42	13.98	36.49	16.80	35
36	38.22	17.59	47.76	21.98	57.32	26.36	24.83	11.45	31.07	14.29	37.26	17.15	36
37	39.00	17.94	48.74	22.44	58.50	26.94	25.36	11.68	31.69	14.59	38.02	17.51	37
38	40.90	18.82	51.13	23.51	61.36	28.22	26.59	12.24	33.23	15.29	39.89	18.35	38
39	42.80	19.69	53.51	24.61	64.20	29.54	27.82	12.79	34.78	16.00	41.75	19.22	39
40	44.70	20.56	55.87	25.70	67.06	30.85	29.05	13.36	36.32	16.70	43.57	20.06	40
41	46.61	21.46	58.25	26.81	69.91	32.17	30.29	13.94	37.87	17.42	45.44	20.90	41
42	48.50	22.32	60.62	27.91	72.76	33.49	31.54	14.51	39.41	18.13	47.30	21.77	42
43	50.45	23.22	63.08	29.04	75.70	34.84	32.80	15.08	41.00	18.88	49.20	22.66	43
44	52.42	24.12	65.52	30.16	78.61	36.19	34.07	15.66	42.59	19.61	51.10	23.51	44
45	54.40	25.03	67.98	31.27	81.59	37.52	35.35	16.27	44.18	20.35	53.03	24.38	45
46	56.34	25.92	70.42	32.40	84.52	38.89	36.62	16.84	45.79	21.06	54.96	25.27	46
47	58.30	26.82	72.86	33.52	87.43	40.24	37.88	17.45	47.35	21.79	56.83	26.15	47
48	62.12	28.57	77.64	35.72	93.17	42.89	40.38	18.56	50.47	23.22	60.56	27.88	48
49	65.95	30.36	82.44	37.94	98.94	45.53	42.86	19.74	53.59	24.67	64.31	29.59	49
50	69.79	32.12	87.24	40.15	104.69	48.16	45.37	20.87	56.70	26.09	68.04	31.30	50
51	73.62	33.86	92.04	42.34	110.45	50.82	47.87	22.03	59.83	27.52	71.81	33.02	51
52	77.47	35.65	96.84	44.56	116.21	53.46	50.38	23.16	62.95	28.97	75.53	34.74	52
53	81.02	37.26	101.27	46.58	121.54	55.90	52.67	24.24	65.82	30.29	78.97	36.34	53
54	84.59	38.92	105.72	48.64	126.86	58.37	54.97	25.30	68.72	31.62	82.48	37.94	54
55	88.13	40.55	110.16	50.69	132.18	60.83	57.28	26.35	71.59	32.94	85.92	39.54	55
56	91.69	42.18	114.61	52.73	137.53	63.26	59.59	27.41	74.50	34.26	89.38	41.14	56
57	95.23	43.81	119.04	54.77	142.84	65.74	61.91	28.49	77.38	35.59	92.84	42.73	57
58	105.86	48.72	132.35	60.89	158.83	73.06	68.82	31.67	86.04	39.58	103.24	47.48	58
59	116.56	53.60	145.69	67.01	174.84	80.41	75.77	34.84	94.70	43.56	113.64	52.27	59
60	127.20	58.51	159.01	73.15	190.80	87.78	82.69	38.04	103.34	47.56	124.04	57.06	60
61	137.87	63.43	172.32	79.27	206.77	95.12	89.63	41.22	112.02	51.53	134.41	61.84	61
62	148.51	68.33	185.64	85.40	222.77	102.49	96.54	44.42	120.66	55.51	144.82	66.62	62
63	170.34	78.35	212.93	97.94	255.50	117.53	110.71	50.93	138.40	63.66	166.08	76.39	63
64	192.17	88.40	240.22	110.51	288.28	132.60	124.91	57.48	156.14	71.84	187.37	86.18	64
65	214.02	98.44	267.52	123.07	321.02	147.68	139.13	63.98	173.88	79.98	208.66	95.99	65
66	235.86	108.49	294.82	135.61	353.80	162.76	153.30	70.52	191.63	88.14	229.98	105.79	66
67	257.71	118.55	322.13	148.18	386.54	177.80	167.50	77.06	209.38	96.32	251.24	115.58	67
68	320.06	147.25	400.09	184.06	480.12	220.87	208.07	95.71	260.06	119.65	312.07	143.58	68
69	382.48	175.93	478.09	219.91	573.70	263.90	248.60	114.35	310.75	142.96	372.89	171.54	69
70	444.85	204.64	556.06	255.82	667.27	306.97	289.13	133.02	361.45	166.26	433.73	199.54	70
71	507.25	233.35	634.04	291.68	760.84	350.03	329.71	151.67	412.14	189.60	494.56	227.52	71
72	569.63	262.03	712.03	327.55	854.44	393.07	370.27	170.32	462.82	212.89	555.38	255.50	72
73	679.31	312.49	849.13	390.64	1,018.94	468.76	441.55	203.14	551.92	253.90	662.33	304.68	73
74	788.99	362.95	986.24	453.70	1,183.49	544.45	512.84	235.93	641.05	294.90	769.28	353.90	74
75	898.68	413.44	1,123.34	516.78	1,348.02	620.14	584.14	268.74	730.18	335.92	876.20	403.08	75
76	1,008.37	463.88	1,260.46	579.85	1,512.54	695.83	655.45	301.51	819.29	376.90	983.15	452.30	76
77	1,118.04	514.34	1,397.56	642.94	1,677.07	771.53	726.71	334.31	908.41	417.90	1,090.10	501.50	77
78	1,239.67	570.28	1,549.57	712.86	1,859.48	855.44	805.79	370.67	1,007.23	463.37	1,208.66	556.02	78
79	1,374.50	632.32	1,718.15	790.40	2,061.78	948.47	893.44	411.01	1,116.80	513.74	1,340.16	616.52	79
80	1,524.04	701.10	1,905.04	876.37	2,286.05	1,051.62	990.64	455.71	1,238.28	569.63	1,485.91	683.58	80
81	1,689.80	777.36	2,112.24	971.69	2,534.69	1,166.02	1,098.36	505.27	1,372.96	631.61	1,647.55	757.91	81
82	1,873.60	861.92	2,342.00	1,077.40	2,810.41	1,292.86	1,217.83	560.24	1,522.31	700.30	1,826.76	840.37	82
83	2,077.40	955.68	2,596.74	1,194.59	3,116.10	1,433.52	1,350.31	621.18	1,687.90	776.51	2,025.46	931.79	83
84	2,303.38	1,059.61	2,879.23	1,324.54	3,455.09	1,589.45	1,497.20	688.75	1,871.51	860.95	2,245.81	1,033.14	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Two-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	28.66	13.19	35.84	16.49	43.02	19.80	18.64	8.57	23.29	10.72	27.96	12.86	16-22
23	28.82	13.26	36.01	16.55	43.21	19.87	18.71	8.60	23.41	10.76	28.08	12.91	23
24	28.92	13.32	36.16	16.63	43.42	19.97	18.82	8.64	23.50	10.84	28.21	13.00	24
25	29.05	13.36	36.32	16.70	43.57	20.06	18.90	8.69	23.62	10.85	28.31	13.04	25
26	29.18	13.42	36.49	16.76	43.79	20.14	18.97	8.74	23.71	10.90	28.48	13.08	26
27	29.32	13.49	36.64	16.87	43.97	20.23	19.04	8.77	23.82	10.97	28.57	13.14	27
28	29.45	13.54	36.82	16.93	44.18	20.32	19.13	8.81	23.93	10.99	28.73	13.21	28
29	29.57	13.62	36.97	17.02	44.35	20.41	19.22	8.87	24.04	11.06	28.84	13.27	29
30	29.70	13.67	37.13	17.08	44.57	20.50	19.31	8.89	24.14	11.11	28.97	13.32	30
31	29.83	13.74	37.30	17.16	44.75	20.59	19.39	8.92	24.24	11.15	29.10	13.39	31
32	29.96	13.79	37.44	17.23	44.92	20.66	19.48	8.96	24.34	11.20	29.20	13.42	32
33	30.64	14.10	38.28	17.60	45.94	21.13	19.90	9.17	24.88	11.46	29.86	13.75	33
34	31.30	14.40	39.13	18.00	46.96	21.61	20.35	9.36	25.44	11.69	30.52	14.05	34
35	31.97	14.72	39.97	18.40	47.96	22.08	20.77	9.58	25.98	11.95	31.16	14.36	35
36	32.65	15.02	40.81	18.78	48.98	22.54	21.22	9.78	26.53	12.22	31.84	14.65	36
37	33.34	15.34	41.65	19.16	49.98	22.98	21.66	9.96	27.08	12.44	32.48	14.94	37
38	34.96	16.08	43.69	20.10	52.42	24.12	22.72	10.46	28.40	13.08	34.07	15.66	38
39	36.58	16.81	45.72	21.04	54.85	25.25	23.77	10.93	29.72	13.67	35.66	16.40	39
40	38.21	17.58	47.75	21.96	57.31	26.35	24.83	11.41	31.04	14.27	37.25	17.11	40
41	39.82	18.30	49.78	22.88	59.75	27.47	25.87	11.90	32.36	14.87	38.84	17.86	41
42	41.47	19.06	51.82	23.84	62.17	28.62	26.95	12.38	33.68	15.50	40.39	18.61	42
43	43.10	19.85	53.88	24.79	64.68	29.75	28.01	12.91	35.02	16.13	42.05	19.32	43
44	44.78	20.59	55.99	25.74	67.19	30.89	29.11	13.39	36.41	16.74	43.66	20.09	44
45	46.48	21.38	58.09	26.71	69.70	32.05	30.23	13.90	37.75	17.36	45.31	20.84	45
46	48.11	22.13	60.17	27.67	72.20	33.20	31.27	14.40	39.11	17.99	46.92	21.56	46
47	49.81	22.92	62.26	28.64	74.71	34.38	32.39	14.89	40.46	18.61	48.55	22.36	47
48	53.08	24.42	66.35	30.52	79.62	36.62	34.49	15.90	43.12	19.85	51.76	23.80	48
49	56.35	25.92	70.45	32.40	84.53	38.89	36.64	16.84	45.79	21.06	54.96	25.27	49
50	59.62	27.43	74.52	34.28	89.45	41.14	38.76	17.84	48.44	22.30	58.15	26.75	50
51	62.90	28.93	78.65	36.19	94.38	43.43	40.90	18.82	51.13	23.51	61.36	28.22	51
52	66.18	30.46	82.72	38.08	99.25	45.67	43.02	19.80	53.78	24.74	64.51	29.68	52
53	69.22	31.84	86.53	39.80	103.84	47.75	44.98	20.69	56.24	25.87	67.50	31.04	53
54	72.26	33.24	90.34	41.54	108.41	49.85	46.98	21.61	58.72	26.99	70.46	32.40	54
55	75.29	34.62	94.12	43.30	112.94	51.97	48.94	22.51	61.18	28.14	73.40	33.78	55
56	78.34	36.02	97.92	45.05	117.50	54.06	50.93	23.42	63.66	29.28	76.37	35.15	56
57	81.37	37.44	101.70	46.79	122.04	56.16	52.90	24.34	66.10	30.42	79.32	36.50	57
58	90.49	41.63	113.09	52.03	135.71	62.42	58.81	27.06	73.52	33.83	88.21	40.57	58
59	99.58	45.80	124.46	57.26	149.36	68.72	64.72	29.76	80.90	37.22	97.09	44.66	59
60	108.67	49.99	135.83	62.48	163.00	74.99	70.63	32.48	88.31	40.61	105.97	48.74	60
61	117.76	54.17	147.20	67.72	176.65	81.26	76.54	35.22	95.70	44.00	114.83	52.82	61
62	126.89	58.37	158.60	72.96	190.31	87.55	82.49	37.94	103.08	47.42	123.71	56.92	62
63	145.54	66.94	181.93	83.68	218.30	100.42	94.60	43.51	118.24	54.40	141.90	65.26	63
64	164.21	75.53	205.25	94.43	246.30	113.30	106.73	49.08	133.42	61.37	160.08	73.66	64
65	182.86	84.11	228.58	105.14	274.30	126.17	118.85	54.67	148.57	68.34	178.28	82.01	65
66	201.50	92.70	251.87	115.86	302.24	139.04	130.98	60.25	163.73	75.31	196.45	90.37	66
67	220.16	101.28	275.20	126.61	330.24	151.92	143.10	65.83	178.88	82.30	214.64	98.75	67
68	273.43	125.81	341.81	157.26	410.18	188.70	177.76	81.78	222.18	102.23	266.62	122.68	68
69	326.77	150.32	408.46	187.91	490.14	225.50	212.40	97.70	265.49	122.12	318.60	146.58	69
70	380.05	174.84	475.08	218.53	570.11	262.24	247.02	113.64	308.81	142.06	370.57	170.47	70
71	433.36	199.34	541.69	249.18	650.04	299.04	281.68	129.56	352.10	161.98	422.53	194.38	71
72	486.66	223.87	608.33	279.85	729.97	335.81	316.34	145.52	395.40	181.90	474.49	218.28	72
73	580.38	266.98	725.46	333.73	870.55	400.48	377.24	173.53	471.55	216.91	565.85	260.33	73
74	674.08	310.10	842.60	387.61	1,011.13	465.14	438.16	201.56	547.68	251.95	657.22	302.34	74
75	767.78	353.21	959.74	441.52	1,151.69	529.81	499.06	229.58	623.82	286.97	748.58	344.39	75
76	861.50	396.30	1,076.84	495.40	1,292.22	594.49	559.97	257.59	699.95	322.01	839.93	386.41	76
77	955.20	439.42	1,194.00	549.26	1,432.79	659.12	620.89	285.62	776.09	357.04	931.31	428.44	77
78	1,059.11	487.20	1,323.89	609.01	1,588.66	730.81	688.40	316.68	860.52	395.86	1,032.62	475.03	78
79	1,174.32	540.22	1,467.89	675.26	1,761.47	810.32	763.31	351.13	954.14	438.91	1,144.94	526.73	79
80	1,302.02	598.99	1,627.55	748.72	1,953.07	898.45	846.31	389.35	1,057.91	486.66	1,269.49	584.00	80
81	1,443.66	664.14	1,804.58	830.17	2,165.50	996.20	938.38	431.69	1,172.98	539.60	1,407.58	647.53	81
82	1,600.70	736.37	2,000.88	920.46	2,401.07	1,104.55	1,040.46	478.64	1,300.57	598.30	1,560.68	717.95	82
83	1,774.81	816.47	2,218.52	1,020.59	2,662.25	1,224.71	1,153.63	530.70	1,442.04	663.38	1,730.46	796.06	83
84	1,967.89	905.29	2,459.86	1,131.60	2,951.81	1,357.93	1,279.14	588.44	1,598.90	735.56	1,918.68	882.65	84

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Lifetime Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	116.33	53.51	145.39	66.88	174.46	80.27	75.61	34.78	94.51	43.46	113.40	52.16	16-22
23	119.20	54.84	148.98	68.54	178.76	82.25	77.47	35.65	96.84	44.56	116.21	53.46	23
24	122.04	56.16	152.57	70.19	183.08	84.22	79.32	36.50	99.18	45.64	119.03	54.74	24
25	124.91	57.46	156.16	71.84	187.39	86.20	81.19	37.34	101.52	46.69	121.81	56.03	25
26	127.80	58.80	159.73	73.49	191.69	88.20	83.06	38.22	103.84	47.76	124.60	57.32	26
27	130.67	60.12	163.33	75.13	196.00	90.16	84.92	39.07	106.15	48.84	127.40	58.60	27
28	133.88	61.60	167.36	77.00	200.86	92.39	87.02	40.04	108.79	50.04	130.57	60.05	28
29	137.11	63.08	171.40	78.86	205.67	94.64	89.11	41.00	111.41	51.24	133.70	61.51	29
30	140.34	64.55	175.43	80.69	210.52	96.84	91.22	41.96	114.04	52.45	136.84	62.95	30
31	143.58	66.04	179.46	82.56	215.33	99.06	93.32	42.94	116.64	53.65	139.97	64.40	31
32	146.80	67.54	183.49	84.42	220.20	101.28	95.41	43.91	119.28	54.85	143.15	65.83	32
33	150.41	69.20	188.02	86.48	225.62	103.78	97.78	44.98	122.22	56.22	146.66	67.46	33
34	154.03	70.86	192.56	88.60	231.08	106.32	100.13	46.07	125.16	57.59	150.20	69.10	34
35	157.68	72.52	197.08	90.65	236.48	108.79	102.49	47.14	128.10	58.93	153.72	70.70	35
36	161.30	74.21	201.61	92.76	241.93	111.30	104.83	48.23	131.06	60.28	157.26	72.35	36
37	164.92	75.88	206.14	94.82	247.36	113.78	107.18	49.33	133.98	61.64	160.78	73.97	37
38	172.90	79.52	216.12	99.41	259.36	119.30	112.38	51.68	140.47	64.62	168.59	77.54	38
39	180.89	83.22	226.10	104.03	271.33	124.81	117.58	54.10	146.98	67.62	176.38	81.12	39
40	188.89	86.88	236.09	108.61	283.30	130.32	122.78	56.46	153.46	70.60	184.15	84.72	40
41	196.87	90.56	246.08	113.21	295.30	135.83	127.97	58.88	159.97	73.58	191.95	88.31	41
42	204.86	94.22	256.06	117.79	307.27	141.35	133.15	61.24	166.45	76.57	199.74	91.87	42
43	215.15	98.96	268.92	123.71	322.70	148.45	139.84	64.33	174.80	80.41	209.76	96.49	43
44	225.46	103.70	281.81	129.62	338.17	155.54	146.56	67.42	183.18	84.25	219.82	101.10	44
45	235.74	108.44	294.70	135.55	353.64	162.66	153.24	70.49	191.54	88.12	229.86	105.72	45
46	246.04	113.20	307.55	141.48	369.07	169.78	159.91	73.55	199.90	91.96	239.90	110.35	46
47	256.34	117.92	320.45	147.41	384.53	176.88	166.61	76.66	208.30	95.80	249.94	114.97	47
48	260.64	119.88	325.80	149.86	390.95	179.86	169.43	77.93	211.78	97.39	254.11	116.90	48
49	264.92	121.88	331.16	152.35	397.39	182.83	172.20	79.22	215.26	99.02	258.31	118.85	49
50	269.22	123.85	336.52	154.82	403.84	185.77	174.98	80.53	218.72	100.63	262.49	120.74	50
51	273.50	125.82	341.88	157.28	410.26	188.74	177.77	81.79	222.20	102.23	266.66	122.68	51
52	277.79	127.80	347.23	159.73	416.70	191.69	180.56	83.06	225.72	103.84	270.85	124.60	52
53	297.40	136.80	371.74	171.01	446.06	205.21	193.31	88.93	241.63	111.14	289.94	133.37	53
54	316.98	145.82	396.23	182.28	475.46	218.71	206.05	94.79	257.56	118.49	309.05	142.18	54
55	336.56	154.82	420.70	193.54	504.83	232.25	218.78	100.63	273.43	125.78	328.13	150.96	55
56	361.63	166.37	452.04	207.95	542.44	249.53	235.07	108.13	293.83	135.17	352.58	162.20	56
57	386.71	177.90	483.40	222.37	580.09	266.82	251.38	115.64	314.21	144.55	377.05	173.45	57
58	399.68	183.88	499.62	229.85	599.56	275.83	259.80	119.52	324.74	149.38	389.69	179.29	58
59	412.68	189.83	515.84	237.30	619.02	284.76	268.25	123.38	335.32	154.25	402.36	185.10	59
60	425.64	195.79	532.07	244.76	638.48	293.71	276.67	127.27	345.84	159.10	415.01	190.92	60
61	438.64	201.78	548.29	252.23	657.95	302.69	285.11	131.16	356.39	163.96	427.68	196.75	61
62	451.62	207.74	564.53	259.70	677.42	311.64	293.56	135.04	366.94	168.80	440.33	202.57	62
63	500.41	230.21	625.50	287.75	750.60	345.29	325.27	149.64	406.57	187.04	487.90	224.44	63
64	549.18	252.65	686.50	315.82	823.79	378.97	356.96	164.22	446.22	205.30	535.48	246.34	64
65	597.97	275.09	747.47	343.84	896.96	412.61	388.69	178.81	485.86	223.51	583.03	268.19	65
66	646.76	297.53	808.44	371.90	970.14	446.28	420.40	193.40	525.49	241.73	630.59	290.09	66
67	695.54	319.97	869.42	399.96	1,043.32	479.96	452.10	207.96	565.13	259.98	678.13	311.99	67
68	782.93	360.17	978.68	450.22	1,174.40	540.28	508.91	234.10	636.14	292.64	763.38	351.18	68
69	870.30	400.38	1,087.90	500.46	1,305.49	600.54	565.70	260.23	707.14	325.31	848.57	390.34	69
70	957.72	440.58	1,197.14	550.72	1,436.57	660.85	622.52	286.37	778.14	357.97	933.78	429.56	70
71	1,045.09	480.79	1,306.38	600.97	1,567.64	721.15	679.31	312.49	849.14	390.64	1,018.96	468.76	71
72	1,132.50	520.99	1,415.63	651.23	1,698.76	781.46	736.13	338.65	920.16	423.31	1,104.20	507.96	72
73	1,302.37	599.14	1,627.96	748.92	1,953.55	898.69	846.56	389.44	1,058.18	486.79	1,269.80	584.15	73
74	1,472.23	677.28	1,840.30	846.59	2,208.35	1,015.92	956.95	440.23	1,196.21	550.28	1,435.43	660.36	74
75	1,642.09	755.41	2,052.62	944.28	2,463.16	1,133.14	1,067.36	491.03	1,334.21	613.80	1,601.06	736.55	75
76	1,812.00	833.57	2,264.99	1,041.96	2,717.98	1,250.36	1,177.80	541.81	1,472.23	677.28	1,766.69	812.75	76
77	1,981.86	911.72	2,477.33	1,139.65	2,972.78	1,367.57	1,288.22	592.63	1,610.26	740.77	1,932.31	888.91	77
78	2,167.64	997.18	2,709.58	1,246.48	3,251.48	1,495.78	1,408.97	648.16	1,761.22	810.22	2,113.46	972.25	78
79	2,370.89	1,090.67	2,963.60	1,363.33	3,556.31	1,636.01	1,541.09	708.92	1,926.35	886.18	2,311.62	1,063.42	79
80	2,593.13	1,192.91	3,241.43	1,491.14	3,889.72	1,789.39	1,685.53	775.39	2,106.94	969.25	2,528.32	1,163.10	80
81	2,836.26	1,304.77	3,545.32	1,630.96	4,254.36	1,957.16	1,843.57	848.11	2,304.46	1,060.13	2,765.34	1,272.14	81
82	3,102.13	1,427.09	3,877.68	1,783.85	4,653.23	2,140.62	2,016.40	927.60	2,520.49	1,159.52	3,024.61	1,391.40	82
83	3,392.96	1,560.89	4,241.21	1,951.09	5,089.45	2,341.31	2,205.43	1,014.58	2,756.77	1,268.22	3,308.14	1,521.84	83
84	3,711.07	1,707.20	4,638.83	2,134.00	5,566.60	2,560.79	2,412.19	1,109.69	3,015.24	1,387.08	3,618.29	1,664.51	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Four-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	93.56	43.03	116.96	53.80	140.34	64.57	60.83	27.96	76.03	34.97	91.22	41.98	16-22
23	96.02	44.16	120.01	55.20	144.01	66.25	62.41	28.70	78.00	35.88	93.60	43.07	23
24	98.44	45.29	123.07	56.62	147.68	67.94	63.98	29.45	79.98	36.78	95.99	44.16	24
25	100.90	46.42	126.12	58.02	151.33	69.62	65.59	30.17	81.96	37.73	98.36	45.26	25
26	103.30	47.52	129.13	59.41	154.97	71.29	67.14	30.89	83.94	38.60	100.73	46.34	26
27	105.76	48.64	132.18	60.80	158.62	72.97	68.74	31.62	85.92	39.52	103.12	47.42	27
28	108.49	49.91	135.61	62.39	162.76	74.86	70.52	32.45	88.14	40.55	105.79	48.66	28
29	111.24	51.19	139.06	63.98	166.87	76.79	72.30	33.28	90.37	41.58	108.48	49.91	29
30	114.00	52.45	142.52	65.56	171.04	78.68	74.10	34.08	92.63	42.60	111.18	51.14	30
31	116.77	53.71	145.96	67.14	175.14	80.56	75.90	34.91	94.87	43.64	113.83	52.38	31
32	119.52	54.97	149.38	68.72	179.26	82.48	77.69	35.72	97.09	44.66	116.51	53.60	32
33	122.62	56.42	153.28	70.52	183.94	84.60	79.70	36.68	99.64	45.82	119.56	54.98	33
34	125.72	57.84	157.15	72.30	188.57	86.76	81.72	37.60	102.16	46.99	122.59	56.39	34
35	128.83	59.28	161.04	74.08	193.26	88.88	83.75	38.52	104.69	48.16	125.60	57.77	35
36	131.94	60.70	164.93	75.88	197.92	91.04	85.78	39.46	107.22	49.33	128.64	59.20	36
37	135.05	62.12	168.82	77.68	202.58	93.20	87.78	40.38	109.74	50.47	131.69	60.59	37
38	141.79	65.24	177.25	81.53	212.70	97.84	92.17	42.41	115.22	53.00	138.25	63.60	38
39	148.54	68.34	185.69	85.43	222.82	102.50	96.55	44.42	120.71	55.54	144.83	66.62	39
40	155.28	71.45	194.11	89.30	232.94	107.16	100.94	46.43	126.17	58.03	151.39	69.65	40
41	162.02	74.56	202.54	93.19	243.05	111.82	105.31	48.46	131.65	60.56	157.99	72.68	41
42	168.77	77.64	210.98	97.07	253.18	116.47	109.69	50.47	137.14	63.10	164.57	75.70	42
43	177.53	81.66	221.92	102.10	266.29	122.52	115.38	53.09	144.24	66.36	173.08	79.63	43
44	186.26	85.69	232.82	107.11	279.38	128.52	121.07	55.72	151.33	69.62	181.60	83.54	44
45	195.02	89.71	243.76	112.15	292.51	134.58	126.76	58.32	158.45	72.89	190.14	87.48	45
46	203.76	93.73	254.71	117.17	305.65	140.59	132.44	60.91	165.55	76.16	198.68	91.39	46
47	212.48	97.74	265.62	122.20	318.74	146.64	138.12	63.53	172.64	79.43	207.19	95.33	47
48	216.34	99.52	270.42	124.40	324.50	149.28	140.60	64.70	175.78	80.87	210.94	97.03	48
49	220.18	101.28	275.22	126.61	330.25	151.92	143.11	65.83	178.90	82.30	214.67	98.75	49
50	224.00	103.06	280.02	128.81	336.02	154.57	145.61	67.00	182.02	83.72	218.41	100.48	50
51	227.87	104.82	284.81	131.02	341.78	157.21	148.12	68.12	185.12	85.16	222.14	102.18	51
52	231.68	106.60	289.61	133.24	347.56	159.90	150.60	69.29	188.26	86.62	225.92	103.92	52
53	248.46	114.28	310.55	142.87	372.66	171.44	161.50	74.29	201.88	92.86	242.22	111.42	53
54	265.19	121.99	331.49	152.50	397.78	183.00	172.37	79.31	215.46	99.12	258.55	118.96	54
55	281.92	129.70	352.42	162.13	422.90	194.54	183.25	84.30	229.07	105.37	274.88	126.44	55
56	303.23	139.49	379.04	174.36	454.86	209.22	197.10	90.65	246.38	113.34	295.64	136.00	56
57	324.52	149.28	405.66	186.61	486.78	223.94	210.94	97.03	263.68	121.28	316.39	145.56	57
58	335.88	154.51	419.86	193.14	503.82	231.77	218.32	100.43	272.90	125.54	327.48	150.65	58
59	347.23	159.73	434.05	199.67	520.86	239.59	225.72	103.84	282.13	129.78	338.54	155.75	59
60	358.62	164.98	448.26	206.22	537.90	247.46	233.11	107.23	291.36	134.05	349.64	160.84	60
61	369.96	170.21	462.46	212.75	554.95	255.29	240.48	110.64	300.59	138.29	360.71	165.95	61
62	381.34	175.42	476.65	219.28	571.98	263.14	247.88	114.04	309.83	142.54	371.81	171.04	62
63	423.25	194.69	529.06	243.38	634.87	292.06	275.10	126.56	343.90	158.18	412.68	189.83	63
64	465.16	214.00	581.45	267.50	697.75	321.00	302.34	139.09	377.94	173.88	453.54	208.66	64
65	507.08	233.29	633.86	291.61	760.66	349.92	329.62	151.64	412.02	189.55	494.42	227.45	65
66	549.00	252.56	686.27	315.71	823.52	378.84	356.87	164.17	446.06	205.21	535.30	246.25	66
67	590.95	271.84	738.66	339.80	886.39	407.76	384.12	176.69	480.13	220.87	576.16	265.06	67
68	668.22	307.40	835.26	384.25	1,002.32	461.09	434.33	199.82	542.93	249.76	651.50	299.70	68
69	745.50	342.97	931.87	428.69	1,118.24	514.43	484.56	222.94	605.74	278.65	726.88	334.38	69
70	822.78	378.50	1,028.47	473.14	1,234.18	567.77	534.80	246.04	668.51	307.54	802.22	369.05	70
71	900.05	414.06	1,125.07	517.57	1,350.11	621.11	585.05	269.15	731.29	336.43	877.57	403.70	71
72	977.36	449.62	1,221.68	562.03	1,466.02	674.42	635.28	292.25	794.10	365.30	952.91	438.38	72
73	1,139.53	524.22	1,424.41	655.27	1,709.29	786.32	740.71	340.74	925.87	425.92	1,111.04	511.12	73
74	1,301.71	598.81	1,627.14	748.52	1,952.58	898.24	846.10	389.22	1,057.64	486.54	1,269.18	583.86	74
75	1,463.89	673.44	1,829.86	841.80	2,195.82	1,010.17	951.53	437.72	1,189.42	547.18	1,427.27	656.62	75
76	1,626.08	748.04	2,032.60	935.05	2,439.11	1,122.06	1,056.95	486.23	1,321.19	607.78	1,585.42	729.34	76
77	1,788.24	822.65	2,235.31	1,028.30	2,682.37	1,233.96	1,162.37	534.72	1,452.96	668.39	1,743.54	802.08	77
78	1,966.58	904.69	2,458.26	1,130.88	2,949.91	1,357.04	1,278.30	588.05	1,597.87	735.05	1,917.44	882.07	78
79	2,162.75	994.93	2,703.42	1,243.67	3,244.12	1,492.39	1,405.79	646.70	1,757.22	808.37	2,108.69	970.07	79
80	2,378.45	1,094.16	2,973.07	1,367.70	3,567.68	1,641.23	1,546.00	711.20	1,932.49	889.02	2,319.00	1,066.81	80
81	2,615.69	1,203.30	3,269.60	1,504.12	3,923.52	1,804.96	1,700.20	782.14	2,125.24	977.68	2,550.28	1,173.22	81
82	2,876.54	1,323.29	3,595.70	1,654.14	4,314.84	1,984.97	1,869.76	860.15	2,337.20	1,075.19	2,804.66	1,290.22	82
83	3,163.44	1,455.28	3,954.31	1,819.10	4,745.18	2,182.93	2,056.24	945.95	2,570.29	1,182.42	3,084.37	1,418.90	83
84	3,478.97	1,600.43	4,348.73	2,000.54	5,218.46	2,400.65	2,261.33	1,040.28	2,826.65	1,300.34	3,392.02	1,560.42	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Three-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	67.79	31.16	84.73	38.98	101.68	46.78	44.05	20.24	55.07	25.34	66.10	30.42	16-22
23	69.48	31.96	86.82	39.95	104.18	47.95	45.16	20.77	56.44	25.97	67.72	31.16	23
24	71.15	32.72	88.93	40.90	106.73	49.07	46.24	21.26	57.80	26.59	69.36	31.91	24
25	72.83	33.50	91.03	41.87	109.24	50.24	47.34	21.79	59.16	27.22	70.98	32.66	25
26	74.50	34.26	93.11	42.82	111.71	51.37	48.42	22.26	60.53	27.85	72.61	33.41	26
27	76.16	35.04	95.20	43.79	114.24	52.55	49.50	22.79	61.88	28.48	74.24	34.15	27
28	78.04	35.92	97.56	44.88	117.08	53.84	50.74	23.35	63.40	29.17	76.09	35.00	28
29	79.92	36.77	99.89	45.95	119.87	55.14	51.94	23.90	64.93	29.88	77.90	35.84	29
30	81.79	37.62	102.24	47.04	122.69	56.44	53.17	24.47	66.47	30.56	79.74	36.68	30
31	83.68	38.50	104.60	48.11	125.52	57.74	54.40	25.03	67.98	31.27	81.60	37.52	31
32	85.56	39.36	106.94	49.20	128.30	59.03	55.62	25.58	69.52	31.97	83.40	38.36	32
33	87.68	40.33	109.60	50.40	131.51	60.48	56.99	26.22	71.24	32.78	85.49	39.32	33
34	89.80	41.28	112.24	51.62	134.68	61.94	58.37	26.84	72.96	33.55	87.55	40.26	34
35	91.88	42.26	114.88	52.82	137.84	63.40	59.72	27.47	74.65	34.34	89.59	41.21	35
36	94.02	43.25	117.50	54.06	141.00	64.86	61.10	28.13	76.37	35.15	91.66	42.18	36
37	96.11	44.22	120.14	55.27	144.19	66.31	62.47	28.75	78.11	35.93	93.73	43.10	37
38	100.78	46.37	125.95	57.96	151.14	69.55	65.50	30.14	81.88	37.68	98.26	45.19	38
39	105.42	48.50	131.77	60.62	158.12	72.76	68.52	31.54	85.64	39.41	102.79	47.30	39
40	110.09	50.62	137.60	63.30	165.13	75.96	71.54	32.89	89.45	41.14	107.32	49.37	40
41	114.74	52.80	143.42	65.96	172.10	79.16	74.58	34.31	93.23	42.89	111.88	51.44	41
42	119.39	54.92	149.23	68.65	179.09	82.38	77.60	35.71	97.02	44.62	116.40	53.53	42
43	125.39	57.70	156.73	72.12	188.08	86.53	81.52	37.51	101.88	46.86	122.26	56.24	43
44	131.38	60.44	164.23	75.55	197.10	90.65	85.40	39.28	106.76	49.12	128.11	58.93	44
45	137.40	63.20	171.74	79.01	206.09	94.81	89.30	41.09	111.62	51.36	133.94	61.63	45
46	143.40	65.96	179.24	82.48	215.09	98.96	93.20	42.89	116.51	53.60	139.82	64.33	46
47	149.41	68.72	186.76	85.91	224.12	103.08	97.12	44.66	121.40	55.82	145.67	67.01	47
48	151.91	69.89	189.88	87.35	227.87	104.82	98.75	45.41	123.43	56.78	148.12	68.12	48
49	154.42	71.03	193.01	88.80	231.62	106.56	100.37	46.16	125.46	57.71	150.55	69.29	49
50	156.91	72.18	196.14	90.23	235.38	108.28	101.98	46.91	127.49	58.64	152.99	70.39	50
51	159.38	73.34	199.26	91.67	239.12	110.00	103.61	47.66	129.53	59.59	155.41	71.51	51
52	161.92	74.50	202.39	93.11	242.88	111.71	105.24	48.42	131.56	60.53	157.86	72.61	52
53	173.29	79.72	216.62	99.65	259.93	119.59	112.64	51.82	140.81	64.78	168.95	77.72	53
54	184.68	84.95	230.87	106.20	277.03	127.45	120.05	55.24	150.06	69.02	180.06	82.84	54
55	196.06	90.20	245.08	112.74	294.11	135.30	127.45	58.62	159.31	73.27	191.18	87.94	55
56	210.67	96.90	263.33	121.14	316.00	145.38	136.93	62.99	171.16	78.74	205.39	94.48	56
57	225.24	103.63	281.54	129.53	337.86	155.41	146.41	67.36	183.00	84.19	219.62	101.04	57
58	238.86	109.87	298.56	137.34	358.27	164.83	155.27	71.42	194.06	89.28	232.87	107.12	58
59	252.48	116.14	315.60	145.18	378.71	174.22	164.10	75.48	205.14	94.36	246.17	113.22	59
60	266.10	122.39	332.62	152.99	399.12	183.61	172.98	79.56	216.20	99.46	259.44	119.34	60
61	279.68	128.65	349.63	160.82	419.56	193.00	181.80	83.63	227.26	104.53	272.71	125.44	61
62	293.30	134.92	366.62	168.67	439.94	202.40	190.66	87.70	238.32	109.64	285.97	131.58	62
63	337.42	155.22	421.75	194.03	506.10	232.82	219.32	100.91	274.13	126.12	328.96	151.33	63
64	381.53	175.50	476.90	219.38	572.27	263.27	247.99	114.06	309.97	142.61	371.96	171.11	64
65	425.62	195.79	532.02	244.73	638.41	293.69	276.67	127.27	345.82	159.07	414.97	190.90	65
66	469.73	216.10	587.16	270.12	704.60	324.13	305.33	140.46	381.65	175.56	457.99	210.70	66
67	513.82	236.38	642.28	295.46	770.75	354.58	334.00	153.65	417.48	192.05	500.98	230.47	67
68	590.89	271.82	738.62	339.78	886.34	407.75	384.07	176.69	480.12	220.86	576.14	265.03	68
69	667.98	307.31	834.97	384.12	1,001.96	460.94	434.18	199.74	542.74	249.70	651.28	299.62	69
70	745.03	342.76	931.30	428.44	1,117.56	514.12	484.27	222.77	605.34	278.48	726.41	334.18	70
71	822.11	378.20	1,027.63	472.74	1,233.16	567.30	534.37	245.82	667.96	307.31	801.55	368.76	71
72	899.18	413.65	1,123.97	517.07	1,348.76	620.47	584.48	268.87	730.58	336.10	876.68	403.31	72
73	1,048.36	482.28	1,310.47	602.86	1,572.56	723.43	681.43	313.46	851.81	391.85	1,022.16	470.23	73
74	1,197.58	550.91	1,496.96	688.66	1,796.35	826.38	778.42	358.09	973.02	447.64	1,167.61	537.17	74
75	1,346.77	619.57	1,683.48	774.44	2,020.16	929.33	875.41	402.71	1,094.26	503.40	1,313.10	604.07	75
76	1,495.97	688.19	1,869.97	860.24	2,243.99	1,032.28	972.38	447.32	1,215.48	559.14	1,458.60	670.99	76
77	1,645.15	756.83	2,056.45	946.03	2,467.74	1,135.24	1,069.34	491.94	1,336.70	614.92	1,604.04	737.90	77
78	1,809.23	832.32	2,261.54	1,040.39	2,713.87	1,248.47	1,176.01	541.01	1,470.00	676.26	1,764.02	811.49	78
79	1,989.68	915.31	2,487.12	1,144.15	2,984.54	1,372.97	1,293.30	594.97	1,616.63	743.71	1,939.96	892.43	79
80	2,188.13	1,006.61	2,735.16	1,258.25	3,282.20	1,509.90	1,422.29	654.29	1,777.85	817.87	2,133.43	981.43	80
81	2,406.36	1,106.99	3,007.94	1,383.74	3,609.52	1,660.49	1,564.12	719.53	1,955.16	899.42	2,346.18	1,079.32	81
82	2,646.36	1,217.41	3,307.93	1,521.76	3,969.54	1,826.11	1,720.13	791.30	2,150.17	989.14	2,580.19	1,186.97	82
83	2,910.28	1,338.83	3,637.85	1,673.53	4,365.43	2,008.22	1,891.67	870.22	2,364.59	1,087.80	2,837.53	1,305.36	83
84	3,200.53	1,472.34	4,000.67	1,840.43	4,800.78	2,208.50	2,080.34	957.01	2,600.42	1,196.29	3,120.52	1,435.52	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Two-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	57.90	26.64	72.40	33.30	86.88	39.97	37.62	17.32	47.05	21.66	56.46	25.98	16-22
23	59.35	27.30	74.18	34.13	89.02	40.96	38.58	17.74	48.23	22.18	57.88	26.63	23
24	60.79	27.96	75.97	34.96	91.18	41.93	39.52	18.19	49.40	22.72	59.28	27.25	24
25	62.21	28.62	77.76	35.78	93.29	42.94	40.44	18.61	50.53	23.27	60.62	27.91	25
26	63.65	29.27	79.56	36.60	95.45	43.92	41.36	19.03	51.71	23.77	62.04	28.56	26
27	65.06	29.94	81.34	37.42	97.62	44.89	42.31	19.45	52.87	24.32	63.44	29.18	27
28	66.66	30.67	83.33	38.35	100.00	46.02	43.34	19.93	54.17	24.92	64.99	29.90	28
29	68.26	31.40	85.34	39.25	102.42	47.11	44.39	20.41	55.46	25.51	66.58	30.60	29
30	69.89	32.14	87.35	40.18	104.82	48.23	45.41	20.90	56.78	26.11	68.12	31.34	30
31	71.50	32.89	89.36	41.12	107.23	49.33	46.48	21.38	58.09	26.71	69.71	32.05	31
32	73.10	33.62	91.38	42.02	109.64	50.44	47.52	21.85	59.41	27.32	71.26	32.78	32
33	74.90	34.46	93.62	43.07	112.33	51.66	48.67	22.39	60.85	28.00	73.02	33.59	33
34	76.70	35.28	95.86	44.09	115.03	52.91	49.85	22.93	62.33	28.66	74.77	34.39	34
35	78.52	36.10	98.14	45.13	117.76	54.17	51.04	23.48	63.79	29.33	76.54	35.22	35
36	80.29	36.95	100.38	46.16	120.46	55.40	52.20	24.02	65.26	30.01	78.30	36.01	36
37	82.09	37.75	102.64	47.21	123.17	56.65	53.38	24.55	66.71	30.70	80.06	36.84	37
38	86.09	39.60	107.60	49.50	129.13	59.41	55.94	25.74	69.95	32.18	83.94	38.60	38
39	90.07	41.44	112.60	51.79	135.12	62.15	58.56	26.94	73.19	33.65	87.83	40.39	39
40	94.04	43.28	117.58	54.08	141.08	64.90	61.14	28.13	76.40	35.15	91.73	42.18	40
41	98.02	45.10	122.54	56.38	147.06	67.67	63.73	29.32	79.66	36.64	95.58	43.99	41
42	102.01	46.92	127.52	58.67	153.02	70.40	66.30	30.50	82.87	38.14	99.46	45.76	42
43	107.12	49.28	133.92	61.60	160.69	73.93	69.62	32.04	87.04	40.04	104.45	48.05	43
44	112.27	51.64	140.33	64.55	168.40	77.45	72.97	33.56	91.22	41.96	109.46	50.34	44
45	117.38	54.00	146.72	67.50	176.09	81.02	76.31	35.10	95.36	43.87	114.46	52.67	45
46	122.52	56.35	153.16	70.45	183.78	84.53	79.63	36.64	99.54	45.79	119.46	54.96	46
47	127.66	58.73	159.55	73.40	191.46	88.08	82.97	38.17	103.70	47.70	124.45	57.26	47
48	129.78	59.70	162.23	74.64	194.68	89.58	84.37	38.80	105.44	48.50	126.54	58.24	48
49	131.92	60.67	164.92	75.84	197.89	91.03	85.75	39.46	107.18	49.30	128.64	59.16	49
50	134.06	61.67	167.57	77.08	201.07	92.50	87.14	40.08	108.92	50.11	130.68	60.12	50
51	136.21	62.64	170.26	78.32	204.29	93.98	88.54	40.73	110.65	50.90	132.79	61.09	51
52	138.31	63.65	172.91	79.56	207.50	95.45	89.90	41.36	112.38	51.71	134.86	62.04	52
53	148.08	68.11	185.08	85.14	222.07	102.18	96.25	44.27	120.30	55.33	144.35	66.43	53
54	157.78	72.58	197.23	90.72	236.66	108.85	102.55	47.18	128.21	58.96	153.85	70.75	54
55	167.52	77.06	209.40	96.32	251.26	115.58	108.90	50.09	136.13	62.60	163.33	75.13	55
56	179.99	82.79	224.96	103.50	269.94	124.20	116.99	53.82	146.23	67.27	175.46	80.74	56
57	192.43	88.52	240.54	110.65	288.66	132.79	125.08	57.54	156.36	71.92	187.63	86.32	57
58	204.07	93.89	255.08	117.36	306.10	140.82	132.66	61.02	165.82	76.28	198.97	91.54	58
59	215.68	99.23	269.62	124.04	323.54	148.85	140.20	64.50	175.24	80.63	210.30	96.76	59
60	227.34	104.58	284.17	130.72	340.99	156.85	147.77	67.98	184.72	84.98	221.65	101.94	60
61	238.94	109.94	298.69	137.41	358.43	164.88	155.32	71.46	194.16	89.32	232.98	107.17	61
62	250.60	115.28	313.24	144.08	375.88	172.91	162.89	74.92	203.62	93.67	244.33	112.38	62
63	288.28	132.61	360.35	165.77	432.42	198.92	187.37	86.20	234.23	107.75	281.08	129.31	63
64	325.96	149.96	407.45	187.44	488.94	224.92	211.86	97.46	264.85	121.82	317.81	146.18	64
65	363.62	167.27	454.54	209.10	545.46	250.92	236.35	108.72	295.45	135.90	354.54	163.10	65
66	401.32	184.62	501.65	230.78	601.96	276.94	260.86	120.01	326.09	149.99	391.27	180.00	66
67	439.01	201.95	548.75	252.43	658.50	302.94	285.36	131.26	356.69	164.09	428.03	196.90	67
68	504.83	232.25	631.04	290.30	757.26	348.36	328.13	150.96	410.17	188.70	492.22	226.43	68
69	570.68	262.52	713.35	328.16	856.02	393.78	370.97	170.64	463.69	213.30	556.42	255.96	69
70	636.50	292.81	795.65	366.04	954.79	439.24	413.74	190.33	517.16	237.90	620.63	285.50	70
71	702.37	323.10	877.97	403.87	1,053.55	484.64	456.54	210.02	570.67	262.52	684.79	315.04	71
72	768.19	353.40	960.26	441.74	1,152.31	530.09	499.34	229.72	624.17	287.12	749.00	344.57	72
73	895.66	412.06	1,119.59	515.05	1,343.51	618.05	582.19	267.83	727.73	334.79	873.28	401.74	73
74	1,023.13	470.66	1,278.92	588.34	1,534.70	706.03	665.04	305.94	831.29	382.44	997.56	458.92	74
75	1,150.62	529.32	1,438.25	661.64	1,725.90	793.98	747.90	344.08	934.85	430.07	1,121.84	516.10	75
76	1,278.08	587.96	1,597.58	734.95	1,917.10	881.94	830.75	382.18	1,038.44	477.72	1,246.12	573.25	76
77	1,405.52	646.61	1,756.91	808.26	2,108.32	969.89	913.58	420.28	1,142.00	525.36	1,370.40	630.43	77
78	1,545.73	711.07	1,932.17	888.85	2,318.59	1,066.62	1,004.71	462.19	1,255.91	577.75	1,507.08	693.32	78
79	1,699.88	782.00	2,124.84	977.51	2,549.82	1,173.00	1,104.91	508.31	1,381.15	635.38	1,657.37	762.44	79
80	1,869.41	859.99	2,336.78	1,075.00	2,804.14	1,289.99	1,215.12	559.00	1,518.91	698.75	1,822.70	838.50	80
81	2,055.85	945.76	2,569.82	1,182.19	3,083.78	1,418.63	1,336.32	614.74	1,670.39	768.44	2,004.47	922.10	81
82	2,260.90	1,040.08	2,826.12	1,300.12	3,391.33	1,560.13	1,469.58	676.04	1,837.00	845.06	2,204.38	1,014.07	82
83	2,486.38	1,143.80	3,107.98	1,429.75	3,729.56	1,715.72	1,616.15	743.46	2,020.18	929.35	2,424.22	1,115.22	83
84	2,734.36	1,257.89	3,417.95	1,572.36	4,101.54	1,886.83	1,777.32	817.64	2,221.68	1,022.04	2,666.02	1,226.45	84

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Lifetime Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	94.61	43.52	118.27	54.41	141.91	65.28	61.50	28.30	76.87	35.36	92.23	42.44	16-22
23	95.28	43.84	119.11	54.79	142.92	65.76	61.93	28.49	77.42	35.63	92.90	42.73	23
24	95.93	44.14	119.93	55.16	143.93	66.18	62.35	28.69	77.95	35.86	93.55	43.02	24
25	96.62	44.44	120.78	55.55	144.91	66.66	62.82	28.88	78.52	36.12	94.20	43.34	25
26	97.30	44.75	121.62	55.94	145.93	67.14	63.25	29.10	79.04	36.36	94.86	43.64	26
27	97.97	45.06	122.46	56.34	146.94	67.60	63.67	29.28	79.58	36.62	95.52	43.94	27
28	98.63	45.37	123.30	56.72	147.96	68.06	64.12	29.48	80.15	36.89	96.18	44.26	28
29	99.31	45.71	124.14	57.12	148.98	68.52	64.55	29.70	80.69	37.12	96.84	44.56	29
30	99.97	46.00	124.97	57.49	149.96	69.00	64.98	29.89	81.24	37.38	97.46	44.84	30
31	100.64	46.30	125.81	57.88	150.96	69.43	65.41	30.10	81.78	37.61	98.14	45.13	31
32	101.32	46.61	126.65	58.25	151.99	69.91	65.87	30.29	82.31	37.87	98.78	45.44	32
33	104.66	48.16	130.85	60.19	157.02	72.23	68.03	31.30	85.04	39.13	102.07	46.96	33
34	108.05	49.69	135.04	62.12	162.02	74.56	70.24	32.30	87.78	40.38	105.31	48.46	34
35	111.40	51.23	139.22	64.06	167.08	76.87	72.40	33.30	90.50	41.63	108.61	49.96	35
36	114.76	52.80	143.45	66.00	172.14	79.21	74.59	34.31	93.23	42.89	111.89	51.49	36
37	118.10	54.35	147.64	67.92	177.17	81.50	76.79	35.32	95.98	44.14	115.15	52.98	37
38	121.46	55.87	151.84	69.84	182.21	83.81	78.95	36.32	98.70	45.40	118.43	54.48	38
39	124.81	57.43	156.02	71.78	187.24	86.14	81.12	37.33	101.41	46.68	121.69	55.99	39
40	128.17	58.96	160.21	73.72	192.25	88.46	83.33	38.32	104.16	47.93	124.97	57.49	40
41	131.54	60.52	164.42	75.64	197.29	90.77	85.49	39.32	106.87	49.15	128.24	58.99	41
42	134.89	62.04	168.61	77.56	202.32	93.07	87.68	40.33	109.60	50.40	131.51	60.52	42
43	140.11	64.45	175.15	80.59	210.19	96.72	91.07	41.89	113.84	52.38	136.63	62.86	43
44	145.34	66.88	181.68	83.59	218.02	100.30	94.48	43.46	118.09	54.35	141.72	65.20	44
45	150.59	69.29	188.23	86.59	225.89	103.91	97.87	45.02	122.34	56.29	146.84	67.55	45
46	155.81	71.68	194.76	89.59	233.71	107.52	101.27	46.58	126.61	58.24	151.92	69.89	46
47	161.04	74.08	201.32	92.59	241.58	111.13	104.69	48.16	130.85	60.19	157.02	72.23	47
48	169.08	77.77	211.34	97.22	253.60	116.69	109.90	50.56	137.38	63.20	164.84	75.84	48
49	177.13	81.50	221.40	101.87	265.66	122.22	115.14	52.98	143.89	66.22	172.69	79.44	49
50	185.15	85.16	231.42	106.46	277.70	127.75	120.32	55.37	150.42	69.20	180.52	83.05	50
51	193.19	88.87	241.46	111.08	289.76	133.31	125.57	57.76	156.95	72.20	188.34	86.66	51
52	201.22	92.57	251.52	115.72	301.82	138.86	130.80	60.17	163.48	75.20	196.19	90.28	52
53	246.34	113.30	307.93	141.65	369.52	169.99	160.12	73.66	200.15	92.06	240.18	110.51	53
54	291.42	134.06	364.31	167.58	437.16	201.12	189.43	87.14	236.78	108.92	284.17	130.73	54
55	336.56	154.82	420.70	193.54	504.83	232.25	218.78	100.63	273.43	125.78	328.13	150.96	55
56	376.19	173.06	470.23	216.31	564.29	259.57	244.51	112.50	305.65	140.60	366.78	168.72	56
57	415.81	191.32	519.77	239.12	623.71	286.94	270.28	124.36	337.84	155.41	405.41	186.52	57
58	536.48	246.80	670.62	308.51	804.74	370.20	348.71	160.43	435.91	200.53	523.08	240.62	58
59	657.18	302.33	821.46	377.89	985.74	453.47	427.15	196.52	533.95	245.62	640.73	294.76	59
60	777.85	357.84	972.31	447.29	1,166.77	536.74	505.61	232.60	632.02	290.74	758.40	348.89	60
61	898.51	413.34	1,123.16	516.68	1,347.79	620.03	584.05	268.67	730.04	335.84	876.06	403.03	61
62	1,019.21	468.85	1,274.02	586.08	1,528.84	703.31	662.48	304.76	828.11	380.94	993.73	457.15	62
63	1,144.90	526.69	1,431.12	658.37	1,717.34	790.02	744.18	342.36	930.24	427.93	1,116.29	513.52	63
64	1,270.58	584.50	1,588.22	730.63	1,905.88	876.74	825.86	379.93	1,032.35	474.90	1,238.82	569.89	64
65	1,396.27	642.32	1,745.34	802.92	2,094.38	963.49	907.58	417.50	1,134.46	521.89	1,361.36	626.27	65
66	1,521.96	700.15	1,902.43	875.17	2,282.93	1,050.20	989.27	455.10	1,236.60	568.87	1,483.91	682.63	66
67	1,647.62	757.97	2,059.55	947.47	2,471.47	1,136.95	1,070.94	492.67	1,338.71	615.84	1,606.44	739.01	67
68	1,777.44	817.67	2,221.79	1,022.11	2,666.16	1,226.52	1,155.35	531.49	1,444.19	664.37	1,733.00	797.24	68
69	1,907.27	877.40	2,384.06	1,096.73	2,860.88	1,316.08	1,239.72	570.32	1,549.64	712.87	1,859.58	855.47	69
70	2,037.06	937.13	2,546.34	1,171.40	3,055.62	1,405.68	1,324.10	609.12	1,655.14	761.41	1,986.16	913.70	70
71	2,166.86	996.83	2,708.60	1,246.04	3,250.31	1,495.26	1,408.48	647.94	1,760.59	809.94	2,112.71	971.90	71
72	2,296.69	1,056.55	2,870.88	1,320.68	3,445.03	1,584.82	1,492.86	686.77	1,866.06	858.44	2,239.27	1,030.12	72
73	2,643.72	1,216.19	3,304.66	1,520.24	3,965.59	1,824.30	1,718.42	790.51	2,148.02	988.16	2,577.64	1,185.80	73
74	2,990.77	1,375.84	3,738.46	1,719.79	4,486.14	2,063.75	1,944.00	894.31	2,430.00	1,117.88	2,915.99	1,341.43	74
75	3,337.80	1,535.47	4,172.24	1,919.36	5,006.70	2,303.24	2,169.58	998.06	2,711.96	1,247.58	3,254.35	1,497.11	75
76	3,684.82	1,695.14	4,606.04	2,118.92	5,527.26	2,542.72	2,395.14	1,101.84	2,993.93	1,377.29	3,592.72	1,652.77	76
77	4,031.88	1,854.80	5,039.83	2,318.50	6,047.80	2,782.16	2,620.72	1,205.62	3,275.88	1,507.02	3,931.07	1,808.40	77
78	4,411.58	2,029.46	5,514.48	2,536.82	6,617.38	3,044.21	2,867.54	1,319.16	3,584.41	1,648.94	4,301.29	1,978.74	78
79	4,827.06	2,220.60	6,033.83	2,775.76	7,240.61	3,330.90	3,137.58	1,443.40	3,922.00	1,804.24	4,706.39	2,165.08	79
80	5,281.68	2,429.72	6,602.09	3,037.15	7,922.52	3,644.59	3,433.08	1,579.32	4,291.38	1,974.16	5,149.64	2,368.98	80
81	5,779.10	2,658.58	7,223.89	3,323.21	8,668.67	3,987.84	3,756.41	1,728.10	4,695.54	2,160.07	5,634.65	2,592.11	81
82	6,323.38	2,908.96	7,904.22	3,636.18	9,485.05	4,363.42	4,110.22	1,890.82	5,137.73	2,363.51	6,165.28	2,836.21	82
83	6,918.91	3,182.89	8,648.63	3,978.64	10,378.36	4,774.37	4,497.29	2,068.88	5,621.62	2,586.11	6,745.93	3,103.36	83
84	7,570.54	3,482.66	9,463.15	4,353.35	11,355.78	5,224.02	4,920.84	2,263.74	6,151.07	2,829.67	7,381.25	3,395.62	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Four-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	76.10	35.02	95.14	43.78	114.17	52.54	49.48	22.76	61.85	28.44	74.21	34.15	16-22
23	76.74	35.32	95.93	44.14	115.14	52.96	49.90	22.96	62.35	28.69	74.84	34.43	23
24	77.38	35.58	96.73	44.48	116.08	53.39	50.30	23.14	62.88	28.92	75.47	34.73	24
25	78.00	35.88	97.51	44.84	117.01	53.82	50.71	23.33	63.38	29.17	76.04	35.00	25
26	78.65	36.19	98.32	45.23	117.98	54.26	51.13	23.51	63.89	29.40	76.70	35.28	26
27	79.27	36.47	99.10	45.59	118.91	54.71	51.53	23.71	64.42	29.63	77.29	35.57	27
28	79.93	36.77	99.91	45.95	119.88	55.14	51.97	23.90	64.93	29.88	77.93	35.84	28
29	80.56	37.04	100.70	46.33	120.85	55.60	52.38	24.07	65.46	30.11	78.55	36.14	29
30	81.22	37.34	101.52	46.69	121.81	56.03	52.80	24.28	65.96	30.36	79.18	36.42	30
31	81.85	37.66	102.31	47.05	122.78	56.46	53.20	24.47	66.49	30.59	79.80	36.71	31
32	82.49	37.94	103.12	47.42	123.72	56.92	53.60	24.67	67.02	30.83	80.42	36.98	32
33	85.34	39.25	106.68	49.07	128.02	58.88	55.46	25.51	69.35	31.91	83.20	38.28	33
34	88.18	40.57	110.22	50.71	132.26	60.85	57.31	26.36	71.64	32.96	85.97	39.55	34
35	91.03	41.89	113.78	52.34	136.55	62.82	59.16	27.24	73.97	34.03	88.75	40.84	35
36	93.89	43.19	117.36	53.98	140.82	64.76	61.02	28.08	76.28	35.09	91.54	42.10	36
37	96.73	44.48	120.92	55.62	145.12	66.74	62.88	28.92	78.60	36.14	94.31	43.38	37
38	99.60	45.82	124.51	57.28	149.41	68.74	64.75	29.80	80.93	37.25	97.12	44.69	38
39	102.50	47.17	128.11	58.94	153.73	70.73	66.62	30.65	83.28	38.32	99.94	45.98	39
40	105.37	48.46	131.72	60.59	158.09	72.71	68.51	31.49	85.62	39.38	102.73	47.27	40
41	108.26	49.81	135.31	62.26	162.37	74.71	70.36	32.39	87.96	40.46	105.55	48.55	41
42	111.14	51.14	138.92	63.92	166.72	76.70	72.23	33.24	90.30	41.54	108.36	49.85	42
43	115.63	53.20	144.53	66.49	173.42	79.79	75.16	34.60	93.95	43.21	112.73	51.85	43
44	120.08	55.25	150.11	69.07	180.13	82.87	78.06	35.92	97.57	44.89	117.08	53.87	44
45	124.55	57.28	155.70	71.60	186.86	85.96	80.95	37.25	101.21	46.55	121.46	55.86	45
46	129.04	59.35	161.28	74.18	193.54	89.02	83.88	38.58	104.83	48.23	125.78	57.88	46
47	133.50	61.42	166.87	76.75	200.24	92.10	86.76	39.91	108.48	49.90	130.18	59.88	47
48	140.38	64.57	175.46	80.71	210.54	96.86	91.25	41.98	114.05	52.46	136.85	62.96	48
49	147.22	67.75	184.04	84.66	220.86	101.60	95.70	44.04	119.62	55.03	143.56	66.04	49
50	154.09	70.88	192.62	88.61	231.14	106.33	100.16	46.07	125.20	57.59	150.24	69.10	50
51	160.96	74.06	201.19	92.57	241.42	111.06	104.62	48.14	130.79	60.17	156.91	72.20	51
52	167.80	77.20	209.76	96.49	251.72	115.80	109.07	50.17	136.36	62.74	163.61	75.26	52
53	205.85	94.70	257.32	118.37	308.78	142.04	133.80	61.57	167.27	76.93	200.71	92.32	53
54	243.89	112.19	304.88	140.24	365.86	168.31	158.53	72.92	198.17	91.16	237.80	109.39	54
55	281.92	129.70	352.42	162.13	422.90	194.54	183.25	84.30	229.07	105.37	274.88	126.44	55
56	315.44	145.12	394.30	181.38	473.16	217.66	205.03	94.31	256.31	117.89	307.55	141.48	56
57	348.94	160.52	436.18	200.64	523.42	240.76	226.79	104.34	283.51	130.40	340.21	156.50	57
58	451.26	207.59	564.07	259.49	676.88	311.38	293.30	134.92	366.66	168.67	439.98	202.39	58
59	553.58	254.68	691.98	318.34	830.36	382.00	359.86	165.54	449.80	206.93	539.74	248.30	59
60	655.92	301.75	819.90	377.18	983.89	452.63	426.36	196.13	532.94	245.17	639.52	294.19	60
61	758.26	348.82	947.81	436.02	1,137.36	523.21	492.88	226.73	616.09	283.42	739.27	340.08	61
62	860.56	395.88	1,075.72	494.86	1,290.84	593.83	559.36	257.32	699.23	321.65	839.05	386.00	62
63	968.42	445.50	1,210.54	556.88	1,452.62	668.24	629.48	289.60	786.85	361.96	944.22	434.36	63
64	1,076.27	495.12	1,345.36	618.89	1,614.42	742.67	699.59	321.83	874.49	402.28	1,049.38	482.74	64
65	1,184.14	544.75	1,480.16	680.94	1,776.20	817.12	769.69	354.10	962.11	442.62	1,154.54	531.13	65
66	1,292.00	594.36	1,614.98	742.94	1,937.99	891.54	839.82	386.33	1,049.74	482.93	1,259.69	579.50	66
67	1,399.85	643.97	1,749.80	804.96	2,099.78	965.96	909.89	418.58	1,137.37	523.21	1,364.84	627.88	67
68	1,516.28	697.56	1,895.38	871.93	2,274.46	1,046.32	985.58	453.42	1,232.00	566.76	1,478.40	680.11	68
69	1,632.74	751.09	2,040.91	938.88	2,449.09	1,126.66	1,061.27	488.23	1,326.59	610.27	1,591.90	732.34	69
70	1,749.18	804.68	2,186.47	1,005.85	2,623.76	1,207.01	1,136.96	523.04	1,421.22	653.80	1,705.45	784.56	70
71	1,865.60	858.25	2,332.01	1,072.81	2,798.42	1,287.37	1,212.65	557.87	1,515.80	697.34	1,818.97	836.78	71
72	1,982.08	911.82	2,477.58	1,139.75	2,973.08	1,367.70	1,288.34	592.68	1,610.44	740.86	1,932.50	889.02	72
73	2,313.23	1,064.17	2,891.56	1,330.22	3,469.87	1,596.26	1,503.61	691.72	1,879.50	864.65	2,255.41	1,037.57	73
74	2,644.44	1,216.51	3,305.54	1,520.65	3,966.65	1,824.79	1,718.88	790.75	2,148.60	988.43	2,578.33	1,186.13	74
75	2,975.63	1,368.86	3,719.51	1,711.09	4,463.41	2,053.32	1,934.16	889.76	2,417.69	1,112.22	2,901.22	1,334.68	75
76	3,306.80	1,521.22	4,133.51	1,901.53	4,960.21	2,281.84	2,149.43	988.79	2,686.79	1,235.99	3,224.15	1,483.20	76
77	3,637.98	1,673.58	4,547.48	2,092.00	5,456.99	2,510.40	2,364.67	1,087.82	2,955.85	1,359.78	3,547.04	1,631.77	77
78	4,002.35	1,841.20	5,002.93	2,301.49	6,003.53	2,761.79	2,601.53	1,196.78	3,251.92	1,495.97	3,902.28	1,795.16	78
79	4,403.18	2,025.61	5,503.99	2,532.01	6,604.80	3,038.41	2,862.07	1,316.65	3,577.62	1,645.81	4,293.13	1,974.96	79
80	4,844.20	2,228.48	6,055.24	2,785.60	7,266.28	3,342.71	3,148.72	1,448.51	3,935.90	1,810.63	4,723.09	2,172.76	80
81	5,329.37	2,451.67	6,661.69	3,064.60	7,994.03	3,677.52	3,464.08	1,593.58	4,330.12	1,991.98	5,196.13	2,390.38	81
82	5,863.10	2,697.20	7,328.88	3,371.50	8,794.64	4,045.79	3,811.02	1,753.19	4,763.78	2,191.46	5,716.52	2,629.75	82
83	6,450.30	2,967.35	8,062.88	3,709.15	9,675.44	4,450.98	4,192.70	1,928.77	5,240.86	2,410.96	6,289.03	2,893.15	83
84	7,096.31	3,264.53	8,870.40	4,080.66	10,644.47	4,896.80	4,612.62	2,121.92	5,765.76	2,652.44	6,918.91	3,182.90	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Three-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	55.14	25.38	68.94	31.70	82.72	38.04	35.84	16.49	44.82	20.63	53.78	24.73	16-22
23	55.54	25.56	69.42	31.92	83.28	38.30	36.10	16.61	45.11	20.76	54.13	24.90	23
24	55.93	25.72	69.91	32.17	83.89	38.60	36.36	16.74	45.44	20.90	54.54	25.09	24
25	56.30	25.91	70.39	32.39	84.46	38.87	36.60	16.84	45.73	21.06	54.90	25.27	25
26	56.70	26.06	70.88	32.59	85.06	39.13	36.85	16.94	46.07	21.19	55.30	25.44	26
27	57.12	26.27	71.38	32.83	85.64	39.41	37.12	17.08	46.38	21.34	55.67	25.62	27
28	57.48	26.44	71.86	33.06	86.23	39.67	37.34	17.18	46.72	21.48	56.04	25.79	28
29	57.89	26.63	72.35	33.29	86.81	39.95	37.62	17.32	47.04	21.64	56.42	25.97	29
30	58.28	26.81	72.84	33.50	87.42	40.21	37.87	17.42	47.35	21.79	56.83	26.14	30
31	58.67	26.98	73.32	33.72	87.98	40.46	38.14	17.53	47.66	21.91	57.19	26.32	31
32	59.06	27.17	73.81	33.96	88.60	40.74	38.39	17.66	47.98	22.08	57.59	26.48	32
33	61.01	28.07	76.26	35.09	91.52	42.11	39.64	18.25	49.56	22.80	59.48	27.37	33
34	62.96	28.97	78.70	36.20	94.44	43.44	40.92	18.83	51.17	23.54	61.38	28.26	34
35	64.91	29.88	81.16	37.33	97.38	44.78	42.19	19.40	52.74	24.28	63.30	29.11	35
36	66.88	30.77	83.59	38.45	100.30	46.15	43.46	20.00	54.35	25.00	65.20	30.01	36
37	68.86	31.67	86.05	39.58	103.26	47.48	44.75	20.58	55.94	25.72	67.13	30.86	37
38	70.80	32.54	88.49	40.70	106.20	48.85	46.02	21.16	57.53	26.46	69.02	31.75	38
39	72.76	33.46	90.94	41.83	109.12	50.18	47.30	21.74	59.12	27.19	70.92	32.62	39
40	74.71	34.38	93.38	42.95	112.06	51.53	48.55	22.36	60.70	27.94	72.84	33.50	40
41	76.66	35.26	95.83	44.08	115.01	52.90	49.82	22.92	62.28	28.64	74.76	34.39	41
42	78.61	36.16	98.27	45.19	117.92	54.23	51.10	23.50	63.88	29.38	76.66	35.26	42
43	81.66	37.57	102.10	46.98	122.52	56.38	53.09	24.42	66.36	30.52	79.63	36.64	43
44	84.72	38.98	105.90	48.72	127.09	58.46	55.06	25.34	68.82	31.67	82.58	38.00	44
45	87.77	40.38	109.69	50.47	131.64	60.56	57.05	26.24	71.32	32.81	85.57	39.36	45
46	90.82	41.78	113.51	52.21	136.21	62.68	59.03	27.16	73.79	33.94	88.54	40.73	46
47	93.85	43.19	117.32	53.98	140.81	64.76	61.01	28.08	76.26	35.09	91.52	42.10	47
48	98.54	45.32	123.20	56.65	147.83	67.98	64.06	29.46	80.06	36.84	96.10	44.18	48
49	103.21	47.48	129.04	59.35	154.84	71.23	67.09	30.86	83.88	38.58	100.64	46.30	49
50	107.92	49.64	134.89	62.06	161.87	74.46	70.14	32.27	87.68	40.33	105.20	48.40	50
51	112.60	51.79	140.74	64.75	168.89	77.69	73.19	33.65	91.48	42.10	109.76	50.51	51
52	117.30	53.95	146.59	67.44	175.91	80.93	76.24	35.05	95.28	43.84	114.35	52.61	52
53	143.56	66.01	179.44	82.52	215.32	99.05	93.32	42.90	116.64	53.65	139.97	64.37	53
54	169.79	78.12	212.26	97.64	254.71	117.17	110.38	50.78	137.95	63.47	165.55	76.16	54
55	196.06	90.20	245.08	112.74	294.11	135.30	127.45	58.62	159.31	73.27	191.18	87.94	55
56	219.14	100.79	273.91	126.00	328.69	151.21	142.45	65.52	178.06	81.90	213.65	98.28	56
57	242.20	111.41	302.74	139.27	363.28	167.14	157.43	72.42	196.76	90.54	236.14	108.64	57
58	326.15	150.04	407.69	187.54	489.22	225.05	211.99	97.52	265.00	121.90	317.99	146.28	58
59	410.08	188.64	512.62	235.81	615.13	282.98	266.54	122.62	333.19	153.28	399.84	183.94	59
60	494.03	227.27	617.56	284.08	741.07	340.88	321.13	147.73	401.41	184.64	481.69	221.58	60
61	577.97	265.90	722.47	332.36	866.99	398.84	375.70	172.85	469.61	216.02	563.53	259.24	61
62	661.93	304.50	827.40	380.64	992.88	456.77	430.26	197.94	537.80	247.42	645.37	296.90	62
63	772.97	355.58	966.23	444.50	1,159.46	533.40	502.43	231.14	628.04	288.92	753.65	346.70	63
64	884.04	406.69	1,105.04	508.34	1,326.05	610.01	574.62	264.35	718.28	330.42	861.92	396.50	64
65	995.09	457.79	1,243.86	572.22	1,492.64	686.66	646.79	297.58	808.50	371.95	970.22	446.33	65
66	1,106.15	508.87	1,382.69	636.07	1,659.22	763.30	718.99	330.77	898.73	413.45	1,078.50	496.14	66
67	1,217.21	559.94	1,521.49	699.94	1,825.79	839.92	791.20	363.97	988.98	454.96	1,186.78	545.94	67
68	1,338.44	615.74	1,673.08	769.66	2,007.70	923.59	869.99	400.22	1,087.49	500.28	1,304.99	600.35	68
69	1,459.75	671.52	1,824.66	839.40	2,189.59	1,007.27	948.84	436.50	1,186.03	545.62	1,423.22	654.74	69
70	1,580.99	727.31	1,976.23	909.13	2,371.49	1,090.96	1,027.63	472.74	1,284.56	590.95	1,541.48	709.13	70
71	1,702.27	783.10	2,127.83	978.86	2,553.40	1,174.64	1,106.50	509.02	1,383.10	636.28	1,659.72	763.52	71
72	1,823.52	838.87	2,279.40	1,048.61	2,735.29	1,258.32	1,185.28	545.28	1,481.62	681.60	1,777.93	817.92	72
73	2,128.20	979.04	2,660.26	1,223.81	3,192.32	1,468.55	1,383.32	636.38	1,729.16	795.48	2,075.00	954.58	73
74	2,432.89	1,119.20	3,041.10	1,399.01	3,649.31	1,678.79	1,581.38	727.46	1,976.71	909.35	2,372.05	1,091.22	74
75	2,737.55	1,259.35	3,421.96	1,574.20	4,106.34	1,889.03	1,779.42	818.58	2,224.26	1,023.23	2,669.12	1,227.88	75
76	3,042.23	1,399.51	3,802.81	1,749.40	4,563.37	2,099.28	1,977.46	909.70	2,471.83	1,137.11	2,966.20	1,364.51	76
77	3,346.92	1,539.68	4,183.63	1,924.60	5,020.37	2,309.52	2,175.49	1,000.79	2,719.37	1,251.00	3,263.24	1,501.19	77
78	3,682.10	1,693.90	4,602.62	2,117.35	5,523.16	2,540.82	2,393.36	1,101.02	2,991.70	1,376.29	3,590.06	1,651.52	78
79	4,050.85	1,863.53	5,063.57	2,329.40	6,076.28	2,795.28	2,633.05	1,211.30	3,291.32	1,514.11	3,949.58	1,816.93	79
80	4,456.54	2,050.15	5,570.69	2,562.68	6,684.83	3,075.23	2,896.76	1,332.59	3,620.95	1,665.74	4,345.13	1,998.89	80
81	4,902.85	2,255.47	6,128.57	2,819.33	7,354.31	3,383.18	3,186.85	1,466.05	3,983.58	1,832.58	4,780.28	2,199.08	81
82	5,393.88	2,481.35	6,742.34	3,101.69	8,090.81	3,722.02	3,506.04	1,612.87	4,382.53	2,016.11	5,259.02	2,419.33	82
83	5,934.08	2,729.83	7,417.58	3,412.31	8,901.11	4,094.78	3,857.15	1,774.40	4,821.46	2,218.00	5,785.72	2,661.61	83
84	6,528.37	3,003.24	8,160.46	3,754.06	9,792.54	4,504.88	4,243.44	1,952.11	5,304.29	2,440.14	6,365.15	2,928.17	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Two-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	47.11	21.66	58.88	27.08	70.67	32.52	30.60	14.06	38.28	17.59	45.94	21.13	16-22
23	47.42	21.83	59.29	27.29	71.16	32.72	30.83	14.20	38.54	17.72	46.26	21.26	23
24	47.76	21.98	59.72	27.47	71.68	32.96	31.07	14.29	38.83	17.86	46.58	21.42	24
25	48.11	22.13	60.13	27.67	72.16	33.20	31.27	14.40	39.07	17.99	46.91	21.56	25
26	48.44	22.30	60.54	27.86	72.65	33.43	31.49	14.47	39.36	18.12	47.24	21.74	26
27	48.79	22.44	60.97	28.07	73.18	33.68	31.70	14.59	39.64	18.25	47.56	21.90	27
28	49.12	22.61	61.38	28.26	73.67	33.90	31.92	14.69	39.90	18.37	47.88	22.03	28
29	49.43	22.74	61.80	28.43	74.16	34.12	32.14	14.78	40.16	18.48	48.22	22.18	29
30	49.78	22.88	62.22	28.62	74.69	34.34	32.36	14.87	40.44	18.61	48.55	22.32	30
31	50.11	23.05	62.64	28.82	75.18	34.60	32.58	14.99	40.73	18.71	48.88	22.48	31
32	50.45	23.22	63.05	29.00	75.66	34.81	32.80	15.08	40.99	18.84	49.19	22.64	32
33	52.12	23.99	65.15	29.98	78.19	35.98	33.86	15.61	42.34	19.50	50.82	23.40	33
34	53.80	24.74	67.26	30.94	80.69	37.12	34.97	16.08	43.70	20.10	52.45	24.12	34
35	55.46	25.52	69.31	31.91	83.18	38.28	36.06	16.61	45.06	20.72	54.06	24.88	35
36	57.13	26.28	71.42	32.86	85.70	39.42	37.13	17.08	46.43	21.35	55.72	25.64	36
37	58.81	27.04	73.52	33.80	88.21	40.57	38.23	17.58	47.80	21.98	57.35	26.36	37
38	60.48	27.82	75.60	34.78	90.70	41.75	39.32	18.08	49.14	22.61	58.94	27.12	38
39	62.15	28.57	77.69	35.72	93.23	42.89	40.39	18.56	50.51	23.22	60.59	27.88	39
40	63.83	29.35	79.79	36.71	95.75	44.05	41.48	19.09	51.85	23.86	62.22	28.64	40
41	65.50	30.14	81.88	37.66	98.27	45.18	42.59	19.58	53.22	24.47	63.88	29.38	41
42	67.15	30.91	83.95	38.63	100.76	46.34	43.66	20.10	54.58	25.12	65.50	30.14	42
43	69.78	32.10	87.22	40.12	104.66	48.14	45.36	20.86	56.70	26.06	68.03	31.30	43
44	72.36	33.29	90.47	41.62	108.55	49.92	47.04	21.64	58.80	27.04	70.55	32.46	44
45	74.99	34.49	93.73	43.12	112.46	51.76	48.74	22.43	60.91	28.03	73.10	33.64	45
46	77.60	35.70	97.00	44.62	116.39	53.53	50.45	23.20	63.05	29.00	75.66	34.81	46
47	80.20	36.89	100.24	46.10	120.28	55.33	52.14	23.98	65.15	29.96	78.19	35.98	47
48	84.19	38.74	105.24	48.42	126.30	58.10	54.74	25.18	68.41	31.48	82.09	37.75	48
49	88.20	40.57	110.24	50.71	132.29	60.85	57.32	26.36	71.65	32.96	85.98	39.55	49
50	92.20	42.41	115.24	53.03	138.29	63.65	59.92	27.56	74.90	34.46	89.88	41.36	50
51	96.19	44.26	120.25	55.32	144.30	66.38	62.54	28.78	78.17	35.94	93.80	43.15	51
52	100.20	46.08	125.24	57.61	150.30	69.13	65.12	29.96	81.40	37.44	97.69	44.95	52
53	122.65	56.42	153.30	70.52	183.96	84.60	79.72	36.68	99.65	45.82	119.59	54.98	53
54	145.06	66.73	181.33	83.41	217.61	100.10	94.30	43.38	117.88	54.22	141.46	65.06	54
55	167.52	77.06	209.40	96.32	251.26	115.58	108.90	50.09	136.13	62.60	163.33	75.13	55
56	187.22	86.11	234.01	107.65	280.82	129.18	121.69	55.99	152.12	69.97	182.52	83.95	56
57	206.90	95.17	258.64	118.98	310.37	142.76	134.50	61.86	168.11	77.34	201.74	92.80	57
58	278.63	128.17	348.31	160.21	417.97	192.25	181.12	83.33	226.38	104.16	271.67	124.97	58
59	350.35	161.17	437.94	201.47	525.54	241.76	227.74	104.75	284.66	130.94	341.60	157.15	59
60	422.08	194.16	527.60	242.70	633.14	291.26	274.36	126.20	342.94	157.75	411.55	189.31	60
61	493.80	227.17	617.24	283.96	740.71	340.74	320.98	147.67	401.22	184.57	481.45	221.48	61
62	565.52	260.15	706.90	325.19	848.26	390.24	367.58	169.10	459.47	211.39	551.36	253.66	62
63	660.40	303.79	825.50	379.75	990.60	455.71	429.25	197.46	536.58	246.84	643.91	296.21	63
64	755.27	347.45	944.09	434.32	1,132.91	521.17	490.93	225.85	613.67	282.31	736.40	338.76	64
65	850.18	391.09	1,062.70	488.87	1,275.23	586.64	552.61	254.21	690.74	317.76	828.90	381.30	65
66	945.01	434.74	1,181.28	543.43	1,417.54	652.12	614.26	282.59	767.83	353.22	921.42	423.88	66
67	1,039.92	478.38	1,299.88	597.98	1,559.87	717.59	675.95	310.94	844.93	388.70	1,013.92	466.43	67
68	1,143.53	526.04	1,429.39	657.55	1,715.27	789.08	743.29	341.93	929.10	427.42	1,114.92	512.90	68
69	1,247.12	573.72	1,558.90	717.14	1,870.67	860.56	810.64	372.92	1,013.29	466.13	1,215.92	559.36	69
70	1,350.71	621.38	1,688.40	776.71	2,026.08	932.05	877.97	403.91	1,097.46	504.86	1,316.96	605.83	70
71	1,454.30	669.01	1,817.90	836.29	2,181.48	1,003.56	945.29	434.87	1,181.63	543.58	1,417.96	652.32	71
72	1,557.92	716.69	1,947.40	895.86	2,336.88	1,075.03	1,012.66	465.85	1,265.82	582.32	1,518.97	698.76	72
73	1,818.23	836.44	2,272.79	1,045.55	2,727.36	1,254.67	1,181.84	543.70	1,477.31	679.62	1,772.78	815.53	73
74	2,078.53	956.17	2,598.17	1,195.24	3,117.78	1,434.28	1,351.03	621.52	1,688.80	776.88	2,026.56	932.28	74
75	2,338.82	1,075.92	2,923.52	1,344.91	3,508.21	1,613.92	1,520.24	699.36	1,900.31	874.19	2,280.34	1,049.03	75
76	2,599.14	1,195.68	3,248.92	1,494.59	3,898.69	1,793.50	1,689.43	777.19	2,111.80	971.47	2,534.16	1,165.79	76
77	2,859.43	1,315.43	3,574.28	1,644.29	4,289.12	1,973.12	1,858.63	855.04	2,323.30	1,068.78	2,787.92	1,282.54	77
78	3,145.80	1,447.16	3,932.24	1,808.95	4,718.69	2,170.74	2,044.78	940.66	2,555.96	1,175.81	3,067.15	1,410.97	78
79	3,460.84	1,592.10	4,326.04	1,990.12	5,191.26	2,388.14	2,249.56	1,034.86	2,811.95	1,293.59	3,374.30	1,552.28	79
80	3,807.42	1,751.53	4,759.30	2,189.41	5,711.16	2,627.29	2,474.83	1,138.50	3,093.53	1,423.13	3,712.26	1,707.74	80
81	4,188.74	1,926.95	5,235.92	2,408.70	6,283.13	2,890.43	2,722.68	1,252.52	3,403.36	1,565.66	4,084.03	1,878.78	81
82	4,608.25	2,119.93	5,760.30	2,649.90	6,912.36	3,179.89	2,995.36	1,377.95	3,744.22	1,722.43	4,493.03	2,066.94	82
83	5,069.75	2,332.26	6,337.20	2,915.30	7,604.64	3,498.36	3,295.34	1,515.96	4,119.18	1,894.97	4,943.02	2,273.94	83
84	5,577.48	2,565.79	6,971.86	3,207.26	8,366.22	3,848.71	3,625.37	1,667.77	4,531.72	2,084.71	5,438.04	2,501.66	84

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Current Factor Tables
For Business Issued After 2003

Elimination Period	**Factor**
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.095

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.198	0.198	0.198
56-59	0.198	0.198	0.131
60-64	0.172	0.172	0.060
65-69	0.148	0.131	0.039
70-74	0.135	0.116	0.028
75-84	0.096	0.089	0.018

Discount Factors

Association (5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

Issue Age	**Rider No 90182 Survivorship Rider** Lifetime Pay	**Rider No 93191 Return of Prem At Death Rider** All Pay Options
16-22	0.0075	0.0769
23	0.0086	0.0820
24	0.0097	0.0870
25	0.0108	0.0921
26	0.0119	0.0971
27	0.0130	0.1022
28	0.0150	0.1090
29	0.0170	0.1158
30	0.0191	0.1226
31	0.0211	0.1294
32	0.0231	0.1362
33	0.0259	0.1451
34	0.0287	0.1540
35	0.0315	0.1629
36	0.0344	0.1718
37	0.0372	0.1807
38	0.0402	0.1923
39	0.0432	0.2039
40	0.0462	0.2155
41	0.0492	0.2271
42	0.0522	0.2387
43	0.0566	0.2538
44	0.0609	0.2690
45	0.0653	0.2841
46	0.0697	0.2992
47	0.0740	0.3143
48	0.0776	0.3340
49	0.0811	0.3538
50	0.0847	0.3735
51	0.0882	0.3932
52	0.0918	0.4130
53	0.0989	0.4391
54	0.1059	0.4652
55	0.1130	0.4913
56	0.1201	0.5174
57	0.1272	0.5436
58	0.1281	0.5765
59	0.1290	0.6095
60	0.1299	0.6425
61	0.1308	0.6755
62	0.1317	0.7085
63	0.1299	0.7878
64	0.1280	0.8670
65	0.1262	0.9463
66	0.1243	1.0256
67	0.1224	1.1049
68	0.1156	1.1312
69	0.1087	1.1574
70	0.1018	1.1837
71	0.0949	1.2100
72	0.0881	1.2363
73	0.0848	1.4311
74	0.0815	1.6260
75	0.0783	1.8208
76	0.0750	2.0157
77	0.0717	2.2105
78	0.0686	2.4242
79	0.0656	2.6586
80	0.0628	2.9156
81	0.0600	3.1974
82	0.0574	3.5065
83	0.0549	3.8455
84	0.0525	4.2172

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Current Factor Tables
For Business Issued After 2003

	Rider No 93145 - 5% Compound Inflation			Rider No 93125 - 5% Simple Inflation		
Issue Age	Lifetime Pay	Ten Yr Pay	Five Yr or To Age 65	Lifetime Pay	Ten Yr Pay	Five Yr or To Age 65
16-22	1.8474	3.8840	2.1606	1.0013	2.1052	1.1711
23	1.8913	3.8477	2.2036	1.0251	2.0855	1.1944
24	1.9352	3.8114	2.2466	1.0489	2.0659	1.2177
25	1.9790	3.7751	2.2897	1.0727	2.0462	1.2411
26	2.0229	3.7387	2.3327	1.0965	2.0265	1.2644
27	2.0668	3.7024	2.3757	1.1202	2.0068	1.2877
28	2.1176	3.6688	2.4258	1.1478	1.9886	1.3148
29	2.1683	3.6351	2.4758	1.1753	1.9703	1.3419
30	2.2191	3.6014	2.5258	1.2028	1.9520	1.3690
31	2.2699	3.5678	2.5759	1.2303	1.9338	1.3962
32	2.3207	3.5341	2.6259	1.2579	1.9156	1.4233
33	2.3287	3.5002	2.6201	1.2622	1.8972	1.4201
34	2.3367	3.4663	2.6143	1.2665	1.8788	1.4170
35	2.3448	3.4323	2.6085	1.2709	1.8604	1.4138
36	2.3528	3.3984	2.6026	1.2753	1.8420	1.4107
37	2.3608	3.3644	2.5968	1.2796	1.8236	1.4075
38	2.3051	3.2695	2.6102	1.2494	1.7721	1.4148
39	2.2494	3.1745	2.6236	1.2192	1.7206	1.4220
40	2.1937	3.0796	2.6370	1.1890	1.6692	1.4293
41	2.1380	2.9846	2.6503	1.1588	1.6177	1.4365
42	2.0823	2.8896	2.6637	1.1286	1.5662	1.4438
43	2.0468	2.8034	2.6701	1.1094	1.5195	1.4473
44	2.0114	2.7172	2.6766	1.0902	1.4728	1.4507
45	1.9760	2.6310	2.6830	1.0710	1.4261	1.4542
46	1.9406	2.5447	2.6894	1.0518	1.3793	1.4577
47	1.9052	2.4585	2.6958	1.0327	1.3326	1.4612
48	1.8299	2.4490	2.7117	0.9998	1.3381	1.4817
49	1.7545	2.4394	2.7277	0.9663	1.3435	1.5023
50	1.6792	2.4299	2.7436	0.9324	1.3492	1.5234
51	1.6039	2.4203	2.7596	0.8976	1.3544	1.5443
52	1.5286	2.4108	2.7755	0.8621	1.3596	1.5653
53	1.5161	2.3401	2.5833	0.8726	1.3469	1.4868
54	1.5037	2.2695	2.3911	0.8830	1.3327	1.4041
55	1.4913	2.1989	2.1989	0.8931	1.3168	1.3168
56	1.4789	2.0184	2.1165	0.9027	1.2320	1.2919
57	1.4665	1.8380	2.0341	0.9121	1.1432	1.2652
58	1.4151	1.8180	1.8597	0.8924	1.1465	1.1727
59	1.3638	1.7981	1.6852	0.8717	1.1492	1.0771
60	1.3124	1.7781	1.5108	0.8501	1.1518	0.9786
61	1.2611	1.7582	1.3363	0.8278	1.1541	0.8771
62	1.2097	1.7382	1.1618	0.8045	1.1559	0.7726
63	1.1463	1.6411	1.1209	0.7751	1.1096	0.7579
64	1.0828	1.5440	1.0799	0.7443	1.0613	0.7423
65	1.0194	1.4469	1.0389	0.7121	1.0107	0.7257
66	0.9560	1.3498	0.9979	0.6786	0.9581	0.7084
67	0.8925	1.2526	0.9570	0.6435	0.9031	0.6899
68	0.8188	1.1787	0.9369	0.5985	0.8615	0.6848
69	0.7451	1.1047	0.9168	0.5521	0.8185	0.6793
70	0.6714	1.0307	0.8967	0.5042	0.7740	0.6734
71	0.5977	0.9567	0.8766	0.4548	0.7280	0.6671
72	0.5240	0.8827	0.8565	0.4040	0.6805	0.6604
73	0.4969	0.8281	0.8071	0.3866	0.6443	0.6279
74	0.4699	0.7734	0.7577	0.3688	0.6071	0.5947
75	0.4428	0.7188	0.7083	0.3507	0.5693	0.5610
76	0.4157	0.6641	0.6589	0.3321	0.5306	0.5264
77	0.3886	0.6095	0.6095	0.3133	0.4913	0.4913
78	0.3633	0.5594	0.5638	0.2954	0.4548	0.4584
79	0.3397	0.5133	0.5215	0.2786	0.4210	0.4277
80	0.3175	0.4711	0.4824	0.2625	0.3896	0.3989
81	0.2969	0.4323	0.4463	0.2476	0.3605	0.3721
82	0.2775	0.3968	0.4128	0.2334	0.3337	0.3471
83	0.2595	0.3641	0.3818	0.2200	0.3087	0.3237
84	0.2426	0.3342	0.3532	0.2074	0.2858	0.3020

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Lifetime Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	69.11	31.80	86.39	39.73	103.66	47.68	44.93	20.68	56.15	25.84	67.37	31.01	16-22
23	69.41	31.94	86.76	39.94	104.11	47.89	45.12	20.75	56.39	25.93	67.67	31.16	23
24	69.72	32.10	87.14	40.10	104.59	48.12	45.30	20.86	56.65	26.08	67.98	31.27	24
25	70.04	32.21	87.55	40.27	105.06	48.36	45.53	20.94	56.90	26.18	68.30	31.44	25
26	70.34	32.34	87.92	40.44	105.53	48.53	45.72	21.04	57.16	26.28	68.57	31.54	26
27	70.66	32.50	88.33	40.62	106.00	48.73	45.94	21.11	57.40	26.41	68.89	31.68	27
28	70.98	32.63	88.72	40.80	106.44	48.97	46.13	21.22	57.66	26.51	69.20	31.84	28
29	71.29	32.78	89.09	40.98	106.92	49.19	46.32	21.32	57.94	26.63	69.48	31.96	29
30	71.57	32.95	89.47	41.17	107.35	49.39	46.51	21.43	58.15	26.77	69.78	32.11	30
31	71.88	33.07	89.84	41.35	107.83	49.62	46.72	21.52	58.40	26.87	70.08	32.26	31
32	72.20	33.22	90.24	41.53	108.30	49.82	46.93	21.60	58.66	27.01	70.40	32.39	32
33	73.81	33.97	92.26	42.47	110.71	50.95	47.98	22.10	59.98	27.60	71.95	33.12	33
34	75.46	34.70	94.32	43.37	113.17	52.04	49.04	22.58	61.30	28.20	73.57	33.84	34
35	77.06	35.44	96.34	44.29	115.61	53.18	50.10	23.03	62.63	28.79	75.14	34.58	35
36	78.71	36.19	98.35	45.23	118.02	54.29	51.14	23.53	63.95	29.42	76.73	35.28	36
37	80.30	36.94	100.39	46.18	120.46	55.39	52.20	24.02	65.28	30.01	78.31	36.01	37
38	84.23	38.76	105.28	48.44	126.35	58.10	54.77	25.19	68.41	31.49	82.13	37.78	38
39	88.14	40.54	110.16	50.69	132.19	60.83	57.30	26.35	71.63	32.95	85.91	39.53	39
40	92.06	42.36	115.07	52.94	138.08	63.53	59.84	27.52	74.80	34.43	89.74	41.30	40
41	95.98	44.14	119.96	55.20	143.95	66.24	62.38	28.68	77.98	35.87	93.59	43.06	41
42	99.89	45.94	124.86	57.44	149.86	68.92	64.92	29.86	81.16	37.34	97.40	44.80	42
43	103.91	47.81	129.88	59.77	155.86	71.72	67.55	31.09	84.43	38.87	101.30	46.61	43
44	107.93	49.63	134.92	62.06	161.88	74.50	70.15	32.27	87.71	40.34	105.24	48.44	44
45	111.95	51.53	139.94	64.38	167.95	77.24	72.74	33.49	90.98	41.84	109.15	50.21	45
46	115.98	53.36	144.96	66.70	173.98	80.04	75.38	34.69	94.24	43.34	113.10	52.01	46
47	120.00	55.20	150.02	68.99	180.02	82.80	77.99	35.87	97.50	44.86	117.01	53.81	47
48	127.92	58.87	159.89	73.57	191.88	88.26	83.15	38.26	103.94	47.81	124.70	57.38	48
49	135.79	62.48	169.75	78.10	203.69	93.73	88.26	40.62	110.35	50.77	132.38	60.90	49
50	143.70	66.12	179.64	82.64	215.57	99.16	93.41	42.97	116.76	53.71	140.12	64.45	50
51	151.62	69.74	189.50	87.18	227.42	104.60	98.56	45.35	123.19	56.69	147.84	67.98	51
52	159.49	73.38	199.38	91.73	239.24	110.08	103.68	47.71	129.60	59.62	155.52	71.54	52
53	166.85	76.75	208.56	95.95	250.27	115.15	108.44	49.88	135.55	62.36	162.66	74.82	53
54	174.19	80.15	217.74	100.18	261.29	120.19	113.23	52.12	141.53	65.11	169.82	78.13	54
55	181.52	83.50	226.92	104.39	272.30	125.27	118.01	54.28	147.48	67.87	177.00	81.42	55
56	188.90	86.90	236.10	108.60	283.31	130.33	122.77	56.50	153.46	70.62	184.15	84.72	56
57	196.22	90.26	245.28	112.84	294.34	135.42	127.54	58.68	159.43	73.37	191.33	88.01	57
58	211.84	97.46	264.82	121.82	317.78	146.17	137.71	63.36	172.14	79.15	206.57	95.02	58
59	227.50	104.64	284.34	130.81	341.21	156.97	147.88	68.03	184.82	85.03	221.77	102.05	59
60	243.13	111.84	303.91	139.81	364.69	167.78	158.03	72.71	197.52	90.89	237.04	109.06	60
61	258.74	119.03	323.44	148.78	388.14	178.55	168.19	77.39	210.24	96.71	252.29	116.06	61
62	274.39	126.22	343.01	157.80	411.60	189.35	178.37	82.06	222.94	102.58	267.54	123.10	62
63	303.24	139.51	379.03	174.37	454.84	209.23	197.11	90.67	246.37	113.33	295.63	136.01	63
64	332.08	152.78	415.08	190.97	498.08	229.16	215.84	99.31	269.80	124.12	323.76	148.94	64
65	360.94	166.04	451.14	207.55	541.36	249.05	234.60	107.93	293.24	134.92	351.89	161.88	65
66	389.75	179.29	487.20	224.11	584.63	268.94	253.36	116.54	316.67	145.68	380.02	174.80	66
67	418.61	192.58	523.25	240.71	627.90	288.86	272.11	125.18	340.12	156.47	408.14	187.75	67
68	507.07	233.27	633.83	291.59	760.60	349.90	329.59	151.62	412.00	189.55	494.38	227.44	68
69	595.52	273.97	744.41	342.44	893.30	410.93	387.08	178.07	483.89	222.60	580.66	267.11	69
70	683.99	314.65	855.00	393.32	1,025.99	471.98	444.60	204.53	555.76	255.65	666.88	306.78	70
71	772.44	355.34	965.58	444.18	1,158.68	533.03	502.08	230.96	627.64	288.73	753.17	346.46	71
72	860.93	396.05	1,076.14	495.06	1,291.37	594.06	559.61	257.42	699.49	321.77	839.40	386.14	72
73	1,011.97	465.54	1,264.96	581.93	1,517.95	698.32	657.78	302.60	822.23	378.24	986.64	453.91	73
74	1,163.03	535.02	1,453.81	668.80	1,744.56	802.57	755.99	347.77	944.99	434.71	1,133.98	521.66	74
75	1,314.12	604.56	1,642.63	755.66	1,971.16	906.79	854.18	392.96	1,067.71	491.20	1,281.25	589.40	75
76	1,465.15	674.04	1,831.45	842.53	2,197.74	1,011.04	952.36	438.11	1,190.44	547.66	1,428.54	657.17	76
77	1,616.23	743.50	2,020.30	929.39	2,424.36	1,115.28	1,050.55	483.28	1,313.20	604.09	1,575.82	724.92	77
78	1,782.86	820.16	2,228.59	1,025.23	2,674.30	1,230.29	1,158.86	533.10	1,448.58	666.42	1,738.31	799.69	78
79	1,966.67	904.74	2,458.37	1,130.92	2,950.03	1,357.13	1,278.35	588.07	1,597.92	735.10	1,917.52	882.12	79
80	2,169.48	998.02	2,711.83	1,247.52	3,254.20	1,497.04	1,410.13	648.71	1,762.68	810.89	2,115.24	973.06	80
81	2,393.15	1,100.93	2,991.44	1,376.16	3,589.72	1,651.40	1,555.55	715.58	1,944.44	894.48	2,333.33	1,073.44	81
82	2,639.88	1,214.44	3,299.86	1,518.04	3,959.83	1,821.61	1,715.93	789.38	2,144.89	986.70	2,573.88	1,184.05	82
83	2,912.09	1,339.64	3,640.09	1,674.55	4,368.12	2,009.45	1,892.86	870.77	2,366.06	1,088.44	2,839.27	1,306.15	83
84	3,212.30	1,477.78	4,015.38	1,847.21	4,818.48	2,216.62	2,088.00	960.56	2,610.00	1,200.68	3,132.00	1,440.80	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Four-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	50.95	23.42	63.70	29.29	76.40	35.14	33.12	15.24	41.39	19.03	49.68	22.85	16-22
23	51.20	23.54	64.00	29.45	76.78	35.34	33.28	15.31	41.62	19.15	49.90	22.96	23
24	51.43	23.66	64.31	29.58	77.17	35.48	33.43	15.38	41.78	19.21	50.17	23.06	24
25	51.70	23.78	64.61	29.72	77.54	35.66	33.60	15.46	42.00	19.32	50.40	23.18	25
26	51.96	23.92	64.96	29.88	77.96	35.86	33.77	15.54	42.22	19.43	50.64	23.28	26
27	52.21	24.02	65.28	30.01	78.31	36.01	33.92	15.61	42.42	19.51	50.89	23.40	27
28	52.44	24.12	65.57	30.17	78.71	36.20	34.08	15.70	42.62	19.61	51.14	23.53	28
29	52.70	24.26	65.88	30.32	79.07	36.38	34.27	15.77	42.84	19.72	51.38	23.66	29
30	52.97	24.35	66.23	30.46	79.48	36.55	34.43	15.83	43.03	19.79	51.68	23.76	30
31	53.22	24.49	66.54	30.61	79.84	36.72	34.61	15.92	43.22	19.90	51.90	23.86	31
32	53.48	24.61	66.86	30.77	80.21	36.92	34.76	16.01	43.44	20.00	52.13	24.00	32
33	54.71	25.18	68.39	31.46	82.06	37.78	35.56	16.36	44.44	20.44	53.33	24.54	33
34	55.93	25.75	69.90	32.17	83.89	38.60	36.35	16.73	45.44	20.90	54.53	25.08	34
35	57.14	26.29	71.45	32.86	85.74	39.43	37.14	17.09	46.44	21.37	55.72	25.62	35
36	58.37	26.86	72.95	33.55	87.50	40.27	37.94	17.45	47.42	21.83	56.88	26.18	36
37	59.57	27.42	74.47	34.27	89.35	41.11	38.72	17.83	48.40	22.27	58.08	26.71	37
38	62.52	28.78	78.14	35.95	93.80	43.13	40.63	18.70	50.78	23.38	60.96	28.03	38
39	65.50	30.14	81.88	37.67	98.23	45.19	42.55	19.58	53.21	24.49	63.86	29.36	39
40	68.41	31.49	85.55	39.36	102.67	47.21	44.48	20.46	55.61	25.58	66.74	30.68	40
41	71.38	32.84	89.23	41.04	107.08	49.24	46.39	21.36	57.98	26.66	69.58	32.02	41
42	74.33	34.19	92.90	42.76	111.48	51.31	48.31	22.24	60.38	27.78	72.48	33.36	42
43	77.39	35.59	96.72	44.48	116.08	53.38	50.30	23.12	62.88	28.93	75.46	34.70	43
44	80.42	37.00	100.56	46.25	120.66	55.51	52.28	24.04	65.33	30.05	78.41	36.08	44
45	83.47	38.42	104.34	48.02	125.23	57.61	54.28	24.98	67.82	31.20	81.41	37.45	45
46	86.54	39.79	108.17	49.76	129.79	59.71	56.23	25.86	70.32	32.34	84.38	38.80	46
47	89.58	41.21	111.98	51.53	134.36	61.80	58.24	26.78	72.79	33.49	87.34	40.19	47
48	95.54	43.94	119.42	54.95	143.30	65.95	62.11	28.56	77.64	35.71	93.16	42.85	48
49	101.52	46.70	126.91	58.37	152.27	70.04	65.98	30.36	82.49	37.94	98.99	45.53	49
50	107.48	49.45	134.34	61.80	161.21	74.21	69.86	32.12	87.31	40.19	104.81	48.22	50
51	113.46	52.20	141.79	65.23	170.15	78.29	73.74	33.92	92.17	42.42	110.60	50.89	51
52	119.40	54.95	149.26	68.66	179.12	82.38	77.62	35.71	97.01	44.64	116.42	53.54	52
53	124.99	57.52	156.23	71.88	187.49	86.24	81.24	37.37	101.57	46.72	121.85	56.06	53
54	130.58	60.06	163.24	75.08	195.90	90.13	84.88	39.04	106.08	48.82	127.34	58.56	54
55	136.18	62.64	170.22	78.31	204.25	93.98	88.55	40.73	110.64	50.89	132.77	61.08	55
56	141.77	65.22	177.20	81.50	212.62	97.80	92.15	42.38	115.18	52.97	138.19	63.58	56
57	147.34	67.78	184.16	84.72	221.02	101.66	95.76	44.05	119.71	55.07	143.64	66.07	57
58	159.22	73.22	199.01	91.54	238.80	109.85	103.49	47.60	129.36	59.50	155.22	71.41	58
59	171.07	78.71	213.84	98.35	256.62	118.02	111.19	51.14	139.02	63.95	166.80	76.73	59
60	182.93	84.16	228.66	105.18	274.39	126.22	118.92	54.71	148.62	68.39	178.37	82.06	60
61	194.81	89.58	243.50	112.01	292.18	134.42	126.64	58.24	158.28	72.80	189.92	87.38	61
62	206.65	95.06	258.32	118.82	310.01	142.58	134.34	61.79	167.90	77.24	201.50	92.68	62
63	231.92	106.69	289.90	133.36	347.88	160.03	150.77	69.32	188.42	86.68	226.10	104.02	63
64	257.17	118.32	321.48	147.88	385.78	177.46	167.16	76.91	208.93	96.13	250.76	115.34	64
65	282.40	129.94	353.02	162.41	423.60	194.89	183.58	84.47	229.45	105.58	275.35	126.66	65
66	307.67	141.55	384.56	176.95	461.47	212.32	199.99	92.00	249.97	115.01	299.96	138.01	66
67	332.92	153.14	416.15	191.42	499.39	229.70	216.38	99.56	270.49	124.43	324.60	149.30	67
68	411.41	189.24	514.25	236.58	617.10	283.88	267.41	123.00	334.25	153.78	401.12	184.54	68
69	489.88	225.36	612.34	281.71	734.77	338.04	318.41	146.47	398.00	183.11	477.62	219.74	69
70	568.34	261.44	710.42	326.82	852.53	392.17	369.43	169.93	461.78	212.41	554.14	254.89	70
71	646.84	297.56	808.55	371.95	970.25	446.34	420.42	193.40	525.58	241.76	630.66	290.14	71
72	725.30	333.66	906.61	417.08	1,087.93	500.50	471.46	216.86	589.30	271.10	707.16	325.34	72
73	858.34	394.85	1,072.92	493.57	1,287.48	592.30	557.93	256.63	697.38	320.82	836.86	384.98	73
74	991.38	456.06	1,239.24	570.07	1,487.09	684.07	644.38	296.42	805.49	370.54	966.60	444.66	74
75	1,124.41	517.27	1,405.52	646.58	1,686.62	775.88	730.86	336.24	913.58	420.31	1,096.30	504.34	75
76	1,257.48	578.47	1,571.83	723.08	1,886.18	867.70	817.34	376.03	1,021.67	469.99	1,226.03	564.00	76
77	1,390.51	639.66	1,738.13	799.57	2,085.74	959.50	903.83	415.78	1,129.80	519.72	1,355.74	623.68	77
78	1,537.62	707.38	1,922.02	884.21	2,306.40	1,061.02	999.44	459.79	1,249.30	574.73	1,499.17	689.69	78
79	1,700.29	782.18	2,125.37	977.74	2,550.44	1,173.29	1,105.20	508.40	1,381.49	635.52	1,657.80	762.64	79
80	1,880.18	864.95	2,350.24	1,081.18	2,820.30	1,297.43	1,222.14	562.20	1,527.65	702.78	1,833.19	843.32	80
81	2,079.13	956.46	2,598.90	1,195.56	3,118.67	1,434.67	1,351.42	621.67	1,689.28	777.12	2,027.14	932.56	81
82	2,299.09	1,057.67	2,873.87	1,322.05	3,448.61	1,586.45	1,494.38	687.47	1,867.99	859.34	2,241.60	1,031.18	82
83	2,542.33	1,169.56	3,177.92	1,461.94	3,813.53	1,754.33	1,652.52	760.20	2,065.63	950.26	2,478.77	1,140.32	83
84	2,811.31	1,293.29	3,514.15	1,616.60	4,216.97	1,939.90	1,827.36	840.66	2,284.21	1,050.77	2,741.04	1,260.94	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Three-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	40.27	18.52	50.35	23.17	60.41	27.79	26.18	12.02	32.75	15.04	39.26	18.08	16-22
23	40.46	18.62	50.57	23.27	60.70	27.92	26.29	12.11	32.89	15.12	39.46	18.13	23
24	40.62	18.70	50.78	23.38	60.96	28.03	26.41	12.17	33.02	15.19	39.62	18.24	24
25	40.84	18.78	51.04	23.47	61.21	28.18	26.54	12.22	33.18	15.25	39.79	18.31	25
26	41.02	18.85	51.26	23.59	61.49	28.30	26.66	12.26	33.29	15.34	39.96	18.41	26
27	41.17	18.94	51.47	23.69	61.78	28.43	26.77	12.32	33.46	15.38	40.15	18.46	27
28	41.35	19.03	51.70	23.78	62.05	28.52	26.87	12.37	33.60	15.46	40.34	18.53	28
29	41.54	19.10	51.94	23.88	62.30	28.67	27.01	12.43	33.76	15.54	40.51	18.62	29
30	41.70	19.20	52.13	24.00	62.57	28.79	27.10	12.48	33.91	15.60	40.68	18.73	30
31	41.89	19.27	52.37	24.11	62.86	28.93	27.24	12.53	34.03	15.67	40.85	18.79	31
32	42.06	19.36	52.61	24.19	63.13	29.04	27.35	12.59	34.19	15.71	41.04	18.88	32
33	43.01	19.79	53.78	24.76	64.54	29.69	27.95	12.86	34.93	16.08	41.95	19.30	33
34	43.97	20.24	54.96	25.28	65.96	30.36	28.58	13.16	35.71	16.44	42.86	19.74	34
35	44.90	20.68	56.14	25.84	67.37	31.01	29.18	13.44	36.50	16.78	43.79	20.16	35
36	45.86	21.11	57.31	26.38	68.78	31.63	29.80	13.74	37.28	17.15	44.71	20.58	36
37	46.80	21.53	58.49	26.93	70.20	32.33	30.43	14.02	38.03	17.51	45.62	21.01	37
38	49.08	22.58	61.36	28.21	73.63	33.86	31.91	14.69	39.88	18.35	47.87	22.02	38
39	51.36	23.63	64.21	29.53	77.04	35.45	33.38	15.35	41.74	19.20	50.10	23.06	39
40	53.64	24.67	67.04	30.84	80.47	37.02	34.86	16.03	43.58	20.04	52.28	24.07	40
41	55.93	25.75	69.90	32.17	83.89	38.60	36.35	16.73	45.44	20.90	54.53	25.08	41
42	58.20	26.78	72.74	33.49	87.31	40.19	37.85	17.41	47.29	21.76	56.76	26.12	42
43	60.54	27.86	75.70	34.85	90.84	41.81	39.36	18.10	49.20	22.66	59.04	27.19	43
44	62.90	28.94	78.62	36.19	94.33	43.43	40.88	18.79	51.11	23.53	61.32	28.21	44
45	65.28	30.04	81.58	37.52	97.91	45.02	42.42	19.52	53.02	24.42	63.64	29.26	45
46	67.61	31.10	84.50	38.88	101.42	46.67	43.94	20.21	54.95	25.27	65.95	30.32	46
47	69.96	32.18	87.43	40.22	104.92	48.29	45.46	20.94	56.82	26.15	68.20	31.38	47
48	74.54	34.28	93.17	42.86	111.80	51.47	48.46	22.27	60.56	27.86	72.67	33.46	48
49	79.14	36.43	98.93	45.53	118.73	54.64	51.43	23.69	64.31	29.60	77.17	35.51	49
50	83.75	38.54	104.69	48.18	125.63	57.79	54.44	25.04	68.04	31.31	81.65	37.56	50
51	88.34	40.63	110.45	50.81	132.54	60.98	57.44	26.44	71.80	33.02	86.17	39.62	51
52	92.96	42.78	116.21	53.47	139.45	64.15	60.46	27.79	75.54	34.76	90.64	41.69	52
53	97.22	44.71	121.52	55.90	145.85	67.08	63.20	29.09	78.98	36.35	94.76	43.61	53
54	101.51	46.70	126.86	58.37	152.23	70.04	65.96	30.36	82.46	37.94	98.98	45.53	54
55	105.76	48.66	132.19	60.83	158.62	73.00	68.74	31.62	85.91	39.53	103.10	47.45	55
56	110.03	50.62	137.53	63.28	165.04	75.91	71.51	32.89	89.40	41.11	107.26	49.37	56
57	114.28	52.57	142.85	65.72	171.41	78.89	74.29	34.19	92.86	42.71	111.41	51.28	57
58	127.03	58.46	158.82	73.07	190.60	87.67	82.58	38.00	103.25	47.50	123.89	56.98	58
59	139.87	64.32	174.83	80.41	209.81	96.49	90.92	41.81	113.64	52.27	136.37	62.72	59
60	152.64	70.21	190.81	87.78	228.96	105.34	99.23	45.65	124.01	57.07	148.85	68.47	60
61	165.44	76.12	206.78	95.12	248.12	114.14	107.56	49.46	134.42	61.84	161.29	74.21	61
62	178.21	82.00	222.77	102.48	267.32	122.99	115.85	53.30	144.79	66.61	173.78	79.94	62
63	204.41	94.02	255.52	117.53	306.60	141.04	132.85	61.12	166.08	76.39	199.30	91.67	63
64	230.60	106.08	288.26	132.61	345.94	159.12	149.89	68.98	187.37	86.21	224.84	103.42	64
65	256.82	118.13	321.02	147.68	385.22	177.22	166.96	76.78	208.66	95.98	250.39	115.19	65
66	283.03	130.19	353.78	162.73	424.56	195.31	183.96	84.62	229.96	105.77	275.98	126.95	66
67	309.25	142.26	386.56	177.82	463.85	213.36	201.00	92.47	251.26	115.58	301.49	138.70	67
68	384.07	176.70	480.11	220.87	576.14	265.04	249.68	114.85	312.07	143.58	374.48	172.30	68
69	458.98	211.12	573.71	263.89	688.44	316.68	298.32	137.22	372.90	171.55	447.47	205.85	69
70	533.82	245.57	667.27	306.98	800.72	368.36	346.96	159.62	433.74	199.51	520.48	239.45	70
71	608.70	280.02	760.85	350.02	913.01	420.04	395.65	182.00	494.57	227.52	593.47	273.02	71
72	683.56	314.44	854.44	393.06	1,025.33	471.68	444.32	204.38	555.38	255.47	666.46	306.60	72
73	815.17	374.99	1,018.96	468.77	1,222.73	562.51	529.86	243.77	662.30	304.68	794.80	365.62	73
74	946.79	435.54	1,183.49	544.44	1,420.19	653.34	615.41	283.12	769.26	353.88	923.14	424.68	74
75	1,078.42	496.13	1,348.01	620.14	1,617.62	744.17	700.97	322.49	876.22	403.10	1,051.44	483.70	75
76	1,210.04	556.66	1,512.55	695.82	1,815.05	835.00	786.54	361.81	983.15	452.28	1,179.78	542.76	76
77	1,341.65	617.21	1,677.07	771.53	2,012.48	925.84	872.05	401.17	1,090.09	501.48	1,308.12	601.80	77
78	1,487.60	684.34	1,859.48	855.43	2,231.38	1,026.53	966.95	444.80	1,208.68	556.04	1,450.39	667.22	78
79	1,649.40	758.78	2,061.78	948.48	2,474.14	1,138.16	1,072.13	493.21	1,340.16	616.49	1,608.19	739.82	79
80	1,828.85	841.32	2,286.05	1,051.64	2,743.26	1,261.94	1,188.77	546.85	1,485.94	683.56	1,783.09	820.30	80
81	2,027.76	932.83	2,534.69	1,166.03	3,041.63	1,399.22	1,318.03	606.32	1,647.55	757.93	1,977.06	909.49	81
82	2,248.32	1,034.30	2,810.40	1,292.88	3,372.49	1,551.43	1,461.40	672.29	1,826.77	840.36	2,192.11	1,008.44	82
83	2,492.88	1,146.82	3,116.09	1,433.51	3,739.32	1,720.22	1,620.37	745.42	2,025.48	931.81	2,430.55	1,118.15	83
84	2,764.06	1,271.53	3,455.08	1,589.45	4,146.11	1,907.34	1,796.64	826.50	2,245.81	1,033.14	2,694.97	1,239.77	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Two-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	34.39	15.83	43.01	19.79	51.62	23.76	22.37	10.28	27.95	12.86	33.55	15.43	16-22
23	34.58	15.91	43.21	19.86	51.85	23.84	22.45	10.32	28.09	12.91	33.70	15.49	23
24	34.70	15.98	43.39	19.96	52.10	23.96	22.58	10.37	28.20	13.01	33.85	15.60	24
25	34.86	16.03	43.58	20.04	52.28	24.07	22.68	10.43	28.34	13.02	33.97	15.65	25
26	35.02	16.10	43.79	20.11	52.55	24.17	22.76	10.49	28.45	13.08	34.18	15.70	26
27	35.18	16.19	43.97	20.24	52.76	24.28	22.85	10.52	28.58	13.16	34.28	15.77	27
28	35.34	16.25	44.18	20.32	53.02	24.38	22.96	10.57	28.72	13.19	34.48	15.85	28
29	35.48	16.34	44.36	20.42	53.22	24.49	23.06	10.64	28.85	13.27	34.61	15.92	29
30	35.64	16.40	44.56	20.50	53.48	24.60	23.17	10.67	28.97	13.33	34.76	15.98	30
31	35.80	16.49	44.76	20.59	53.70	24.71	23.27	10.70	29.09	13.38	34.92	16.07	31
32	35.95	16.55	44.93	20.68	53.90	24.79	23.38	10.75	29.21	13.44	35.04	16.10	32
33	36.77	16.92	45.94	21.12	55.13	25.36	23.88	11.00	29.86	13.75	35.83	16.50	33
34	37.56	17.28	46.96	21.60	56.35	25.93	24.42	11.23	30.53	14.03	36.62	16.86	34
35	38.36	17.66	47.96	22.08	57.55	26.50	24.92	11.50	31.18	14.34	37.39	17.23	35
36	39.18	18.02	48.97	22.54	58.78	27.05	25.46	11.74	31.84	14.66	38.21	17.58	36
37	40.01	18.41	49.98	22.99	59.98	27.58	25.99	11.95	32.50	14.93	38.98	17.93	37
38	41.95	19.30	52.43	24.12	62.90	28.94	27.26	12.55	34.08	15.70	40.88	18.79	38
39	43.90	20.17	54.86	25.25	65.82	30.30	28.52	13.12	35.66	16.40	42.79	19.68	39
40	45.85	21.10	57.30	26.35	68.77	31.62	29.80	13.69	37.25	17.12	44.70	20.53	40
41	47.78	21.96	59.74	27.46	71.70	32.96	31.04	14.28	38.83	17.84	46.61	21.43	41
42	49.76	22.87	62.18	28.61	74.60	34.34	32.34	14.86	40.42	18.60	48.47	22.33	42
43	51.72	23.82	64.66	29.75	77.62	35.70	33.61	15.49	42.02	19.36	50.46	23.18	43
44	53.74	24.71	67.19	30.89	80.63	37.07	34.93	16.07	43.69	20.09	52.39	24.11	44
45	55.78	25.66	69.71	32.05	83.64	38.46	36.28	16.68	45.30	20.83	54.37	25.01	45
46	57.73	26.56	72.20	33.20	86.64	39.84	37.52	17.28	46.93	21.59	56.30	25.87	46
47	59.77	27.50	74.71	34.37	89.65	41.26	38.87	17.87	48.55	22.33	58.26	26.83	47
48	63.70	29.30	79.62	36.62	95.54	43.94	41.39	19.08	51.74	23.82	62.11	28.56	48
49	67.62	31.10	84.54	38.88	101.44	46.67	43.97	20.21	54.95	25.27	65.95	30.32	49
50	71.54	32.92	89.42	41.14	107.34	49.37	46.51	21.41	58.13	26.76	69.78	32.10	50
51	75.48	34.72	94.38	43.43	113.26	52.12	49.08	22.58	61.36	28.21	73.63	33.86	51
52	79.42	36.55	99.26	45.70	119.10	54.80	51.62	23.76	64.54	29.69	77.41	35.62	52
53	83.06	38.21	103.84	47.76	124.61	57.30	53.98	24.83	67.49	31.04	81.00	37.25	53
54	86.71	39.89	108.41	49.85	130.09	59.82	56.38	25.93	70.46	32.39	84.55	38.88	54
55	90.35	41.54	112.94	51.96	135.53	62.36	58.73	27.01	73.42	33.77	88.08	40.54	55
56	94.01	43.22	117.50	54.06	141.00	64.87	61.12	28.10	76.39	35.14	91.64	42.18	56
57	97.64	44.93	122.04	56.15	146.45	67.39	63.48	29.21	79.32	36.50	95.18	43.80	57
58	108.59	49.96	135.71	62.44	162.85	74.90	70.57	32.47	88.22	40.60	105.85	48.68	58
59	119.50	54.96	149.35	68.71	179.23	82.46	77.66	35.71	97.08	44.66	116.51	53.59	59
60	130.40	59.99	163.00	74.98	195.60	89.99	84.76	38.98	105.97	48.73	127.16	58.49	60
61	141.31	65.00	176.64	81.26	211.98	97.51	91.85	42.26	114.84	52.80	137.80	63.38	61
62	152.27	70.04	190.32	87.55	228.37	105.06	98.99	45.53	123.70	56.90	148.45	68.30	62
63	174.65	80.33	218.32	100.42	261.96	120.50	113.52	52.21	141.89	65.28	170.28	78.31	63
64	197.05	90.64	246.30	113.32	295.56	135.96	128.08	58.90	160.10	73.64	192.10	88.39	64
65	219.43	100.93	274.30	126.17	329.16	151.40	142.62	65.60	178.28	82.01	213.94	98.41	65
66	241.80	111.24	302.24	139.03	362.69	166.85	157.18	72.30	196.48	90.37	235.74	108.44	66
67	264.19	121.54	330.24	151.93	396.29	182.30	171.72	79.00	214.66	98.76	257.57	118.50	67
68	328.12	150.97	410.17	188.71	492.22	226.44	213.31	98.14	266.62	122.68	319.94	147.22	68
69	392.12	180.38	490.15	225.49	588.17	270.60	254.88	117.24	318.59	146.54	382.32	175.90	69
70	456.06	209.81	570.10	262.24	684.13	314.69	296.42	136.37	370.57	170.47	444.68	204.56	70
71	520.03	239.21	650.03	299.02	780.05	358.85	338.02	155.47	422.52	194.38	507.04	233.26	71
72	583.99	268.64	730.00	335.82	875.96	402.97	379.61	174.62	474.48	218.28	569.39	261.94	72
73	696.46	320.38	870.55	400.48	1,044.66	480.58	452.69	208.24	565.86	260.29	679.02	312.40	73
74	808.90	372.12	1,011.12	465.13	1,213.36	558.17	525.79	241.87	657.22	302.34	788.66	362.81	74
75	921.34	423.85	1,151.69	529.82	1,382.03	635.77	598.87	275.50	748.58	344.36	898.30	413.27	75
76	1,033.80	475.56	1,292.21	594.48	1,550.66	713.39	671.96	309.11	839.94	386.41	1,007.92	463.69	76
77	1,146.24	527.30	1,432.80	659.11	1,719.35	790.94	745.07	342.74	931.31	428.45	1,117.57	514.13	77
78	1,270.93	584.64	1,588.67	730.81	1,906.39	876.97	826.08	380.02	1,032.62	475.03	1,239.14	570.04	78
79	1,409.18	648.26	1,761.47	810.31	2,113.76	972.38	915.97	421.36	1,144.97	526.69	1,373.93	632.08	79
80	1,562.42	718.79	1,953.06	898.46	2,343.68	1,078.14	1,015.57	467.22	1,269.49	583.99	1,523.39	700.80	80
81	1,732.39	796.97	2,165.50	996.20	2,598.60	1,195.44	1,126.06	518.03	1,407.58	647.52	1,689.10	777.04	81
82	1,920.84	883.64	2,401.06	1,104.55	2,881.28	1,325.46	1,248.55	574.37	1,560.68	717.96	1,872.82	861.54	82
83	2,129.77	979.76	2,662.22	1,224.71	3,194.70	1,469.65	1,384.36	636.84	1,730.45	796.06	2,076.55	955.27	83
84	2,361.47	1,086.35	2,951.83	1,357.92	3,542.17	1,629.52	1,534.97	706.13	1,918.68	882.67	2,302.42	1,059.18	84

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Lifetime Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	139.60	64.21	174.47	80.26	209.35	96.32	90.73	41.74	113.41	52.15	136.08	62.59	16-22
23	143.04	65.81	178.78	82.25	214.51	98.70	92.96	42.78	116.21	53.47	139.45	64.15	23
24	146.45	67.39	183.08	84.23	219.70	101.06	95.18	43.80	119.02	54.77	142.84	65.69	24
25	149.89	68.95	187.39	86.21	224.87	103.44	97.43	44.81	121.82	56.03	146.17	67.24	25
26	153.36	70.56	191.68	88.19	230.03	105.84	99.67	45.86	124.61	57.31	149.52	68.78	26
27	156.80	72.14	196.00	90.16	235.20	108.19	101.90	46.88	127.38	58.61	152.88	70.32	27
28	160.66	73.92	200.83	92.40	241.03	110.87	104.42	48.05	130.55	60.05	156.68	72.06	28
29	164.53	75.70	205.68	94.63	246.80	113.57	106.93	49.20	133.69	61.49	160.44	73.81	29
30	168.41	77.46	210.52	96.83	252.62	116.21	109.46	50.35	136.85	62.94	164.21	75.54	30
31	172.30	79.25	215.35	99.07	258.40	118.87	111.98	51.53	139.97	64.38	167.96	77.28	31
32	176.16	81.05	220.19	101.30	264.24	121.54	114.49	52.69	143.14	65.82	171.78	79.00	32
33	180.49	83.04	225.62	103.78	270.74	124.54	117.34	53.98	146.66	67.46	175.99	80.95	33
34	184.84	85.03	231.07	106.32	277.30	127.58	120.16	55.28	150.19	69.11	180.24	82.92	34
35	189.22	87.02	236.50	108.78	283.78	130.55	122.99	56.57	153.72	70.72	184.46	84.84	35
36	193.56	89.05	241.93	111.31	290.32	133.56	125.80	57.88	157.27	72.34	188.71	86.82	36
37	197.90	91.06	247.37	113.78	296.83	136.54	128.62	59.20	160.78	73.97	192.94	88.76	37
38	207.48	95.42	259.34	119.29	311.23	143.16	134.86	62.02	168.56	77.54	202.31	93.05	38
39	217.07	99.86	271.32	124.84	325.60	149.77	141.10	64.92	176.38	81.14	211.66	97.34	39
40	226.67	104.26	283.31	130.33	339.96	156.38	147.34	67.75	184.15	84.72	220.98	101.66	40
41	236.24	108.67	295.30	135.85	354.36	163.00	153.56	70.66	191.96	88.30	230.34	105.97	41
42	245.83	113.06	307.27	141.35	368.72	169.62	159.78	73.49	199.74	91.88	239.69	110.24	42
43	258.18	118.75	322.70	148.45	387.24	178.14	167.81	77.20	209.76	96.49	251.71	115.79	43
44	270.55	124.44	338.17	155.54	405.80	186.65	175.87	80.90	219.82	101.10	263.78	121.32	44
45	282.89	130.13	353.64	162.66	424.37	195.19	183.89	84.59	229.85	105.74	275.83	126.86	45
46	295.25	135.84	369.06	169.78	442.88	203.74	191.89	88.26	239.88	110.35	287.88	132.42	46
47	307.61	141.50	384.54	176.89	461.44	212.26	199.93	91.99	249.96	114.96	299.93	137.96	47
48	312.77	143.86	390.96	179.83	469.14	215.83	203.32	93.52	254.14	116.87	304.93	140.28	48
49	317.90	146.26	397.39	182.82	476.87	219.40	206.64	95.06	258.31	118.82	309.97	142.62	49
50	323.06	148.62	403.82	185.78	484.61	222.92	209.98	96.64	262.46	120.76	314.99	144.89	50
51	328.20	150.98	410.26	188.74	492.31	226.49	213.32	98.15	266.64	122.68	319.99	147.22	51
52	333.35	153.36	416.68	191.68	500.04	230.03	216.67	99.67	270.86	124.61	325.02	149.52	52
53	356.88	164.16	446.09	205.21	535.27	246.25	231.97	106.72	289.96	133.37	347.93	160.04	53
54	380.38	174.98	475.48	218.74	570.55	262.45	247.26	113.75	309.07	142.19	370.86	170.62	54
55	403.87	185.78	504.84	232.25	605.80	278.70	262.54	120.76	328.12	150.94	393.76	181.15	55
56	433.96	199.64	542.45	249.54	650.93	299.44	282.08	129.76	352.60	162.20	423.10	194.64	56
57	464.05	213.48	580.08	266.84	696.11	320.18	301.66	138.77	377.05	173.46	452.46	208.14	57
58	479.62	220.66	599.54	275.82	719.47	331.00	311.76	143.42	389.69	179.26	467.63	215.15	58
59	495.22	227.80	619.01	284.76	742.82	341.71	321.90	148.06	402.38	185.10	482.83	222.12	59
60	510.77	234.95	638.48	293.71	766.18	352.45	332.00	152.72	415.01	190.92	498.01	229.10	60
61	526.37	242.14	657.95	302.68	789.54	363.23	342.13	157.39	427.67	196.75	513.22	236.10	61
62	541.94	249.29	677.44	311.64	812.90	373.97	352.27	162.05	440.33	202.56	528.40	243.08	62
63	600.49	276.25	750.60	345.30	900.72	414.35	390.32	179.57	487.88	224.45	585.48	269.33	63
64	659.02	303.18	823.80	378.98	988.55	454.76	428.35	197.06	535.46	246.36	642.58	295.61	64
65	717.56	330.11	896.96	412.61	1,076.35	495.13	466.43	214.57	583.03	268.21	699.64	321.83	65
66	776.11	357.04	970.13	446.28	1,164.17	535.54	504.48	232.08	630.59	290.08	756.71	348.11	66
67	834.65	383.96	1,043.30	479.95	1,251.98	575.95	542.52	249.55	678.16	311.98	813.76	374.39	67
68	939.52	432.20	1,174.42	540.26	1,409.28	648.34	610.69	280.92	763.37	351.17	916.06	421.42	68
69	1,044.36	480.46	1,305.48	600.55	1,566.59	720.65	678.84	312.28	848.57	390.37	1,018.28	468.41	69
70	1,149.26	528.70	1,436.57	660.86	1,723.88	793.02	747.02	343.64	933.77	429.56	1,120.54	515.47	70
71	1,254.11	576.95	1,567.66	721.16	1,881.17	865.38	815.17	374.99	1,018.97	468.77	1,222.75	562.51	71
72	1,359.00	625.19	1,698.76	781.48	2,038.51	937.75	883.36	406.38	1,104.19	507.97	1,325.04	609.55	72
73	1,562.84	718.97	1,953.55	898.70	2,344.26	1,078.43	1,015.87	467.33	1,269.82	584.15	1,523.76	700.98	73
74	1,766.68	812.74	2,208.36	1,015.91	2,650.02	1,219.10	1,148.34	528.28	1,435.45	660.34	1,722.52	792.43	74
75	1,970.51	906.49	2,463.14	1,133.14	2,955.79	1,359.77	1,280.83	589.24	1,601.05	736.56	1,921.27	883.86	75
76	2,174.40	1,000.28	2,717.99	1,250.35	3,261.58	1,500.43	1,413.36	650.17	1,766.68	812.74	2,120.03	975.30	76
77	2,378.23	1,094.06	2,972.80	1,367.58	3,567.34	1,641.08	1,545.86	711.16	1,932.31	888.92	2,318.77	1,066.69	77
78	2,601.17	1,196.62	3,251.50	1,495.78	3,901.78	1,794.94	1,690.76	777.79	2,113.46	972.26	2,536.15	1,166.70	78
79	2,845.07	1,308.80	3,556.32	1,636.00	4,267.57	1,963.21	1,849.31	850.70	2,311.62	1,063.42	2,773.94	1,276.10	79
80	3,111.76	1,431.49	3,889.72	1,789.37	4,667.66	2,147.27	2,022.64	930.47	2,528.33	1,163.10	3,033.98	1,395.72	80
81	3,403.51	1,565.72	4,254.38	1,957.15	5,105.23	2,348.59	2,212.28	1,017.73	2,765.35	1,272.16	3,318.41	1,526.57	81
82	3,722.56	1,712.51	4,653.22	2,140.62	5,583.88	2,568.74	2,419.68	1,113.12	3,024.59	1,391.42	3,629.53	1,669.68	82
83	4,071.55	1,873.07	5,089.45	2,341.31	6,107.34	2,809.57	2,646.52	1,217.50	3,308.12	1,521.86	3,969.77	1,826.21	83
84	4,453.28	2,048.64	5,566.60	2,560.80	6,679.92	3,072.95	2,894.63	1,331.63	3,618.29	1,664.50	4,341.95	1,997.41	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Four-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	112.27	51.64	140.35	64.56	168.41	77.48	73.00	33.55	91.24	41.96	109.46	50.38	16-22
23	115.22	52.99	144.01	66.24	172.81	79.50	74.89	34.44	93.60	43.06	112.32	51.68	23
24	118.13	54.35	147.68	67.94	177.22	81.53	76.78	35.34	95.98	44.14	115.19	52.99	24
25	121.08	55.70	151.34	69.62	181.60	83.54	78.71	36.20	98.35	45.28	118.03	54.31	25
26	123.96	57.02	154.96	71.29	185.96	85.55	80.57	37.07	100.73	46.32	120.88	55.61	26
27	126.91	58.37	158.62	72.96	190.34	87.56	82.49	37.94	103.10	47.42	123.74	56.90	27
28	130.19	59.89	162.73	74.87	195.31	89.83	84.62	38.94	105.77	48.66	126.95	58.39	28
29	133.49	61.43	166.87	76.78	200.24	92.15	86.76	39.94	108.44	49.90	130.18	59.89	29
30	136.80	62.94	171.02	78.67	205.25	94.42	88.92	40.90	111.16	51.12	133.42	61.37	30
31	140.12	64.45	175.15	80.57	210.17	96.67	91.08	41.89	113.84	52.37	136.60	62.86	31
32	143.42	65.96	179.26	82.46	215.11	98.98	93.23	42.86	116.51	53.59	139.81	64.32	32
33	147.14	67.70	183.94	84.62	220.73	101.52	95.64	44.02	119.57	54.98	143.47	65.98	33
34	150.86	69.41	188.58	86.76	226.28	104.11	98.06	45.12	122.59	56.39	147.11	67.67	34
35	154.60	71.14	193.25	88.90	231.91	106.66	100.50	46.22	125.63	57.79	150.72	69.32	35
36	158.33	72.84	197.92	91.06	237.50	109.25	102.94	47.35	128.66	59.20	154.37	71.04	36
37	162.06	74.54	202.58	93.22	243.10	111.84	105.34	48.46	131.69	60.56	158.03	72.71	37
38	170.15	78.29	212.70	97.84	255.24	117.41	110.60	50.89	138.26	63.60	165.90	76.32	38
39	178.25	82.01	222.83	102.52	267.38	123.00	115.86	53.30	144.85	66.65	173.80	79.94	39
40	186.34	85.74	232.93	107.16	279.53	128.59	121.13	55.72	151.40	69.64	181.67	83.58	40
41	194.42	89.47	243.05	111.83	291.66	134.18	126.37	58.15	157.98	72.67	189.59	87.22	41
42	202.52	93.17	253.18	116.48	303.82	139.76	131.63	60.56	164.57	75.72	197.48	90.84	42
43	213.04	97.99	266.30	122.52	319.55	147.02	138.46	63.71	173.09	79.63	207.70	95.56	43
44	223.51	102.83	279.38	128.53	335.26	154.22	145.28	66.86	181.60	83.54	217.92	100.25	44
45	234.02	107.65	292.51	134.58	351.01	161.50	152.11	69.98	190.14	87.47	228.17	104.98	45
46	244.51	112.48	305.65	140.60	366.78	168.71	158.93	73.09	198.66	91.39	238.42	109.67	46
47	254.98	117.29	318.74	146.64	382.49	175.97	165.74	76.24	207.17	95.32	248.63	114.40	47
48	259.61	119.42	324.50	149.28	389.40	179.14	168.72	77.64	210.94	97.04	253.13	116.44	48
49	264.22	121.54	330.26	151.93	396.30	182.30	171.73	79.00	214.68	98.76	257.60	118.50	49
50	268.80	123.67	336.02	154.57	403.22	185.48	174.73	80.40	218.42	100.46	262.09	120.58	50
51	273.44	125.78	341.77	157.22	410.14	188.65	177.74	81.74	222.14	102.19	266.57	122.62	51
52	278.02	127.92	347.53	159.89	417.07	191.88	180.72	83.15	225.91	103.94	271.10	124.70	52
53	298.15	137.14	372.66	171.44	447.19	205.73	193.80	89.15	242.26	111.43	290.66	133.70	53
54	318.23	146.39	397.79	183.00	477.34	219.60	206.84	95.17	258.55	118.94	310.26	142.75	54
55	338.30	155.64	422.90	194.56	507.48	233.45	219.90	101.16	274.88	126.44	329.86	151.73	55
56	363.88	167.39	454.85	209.23	545.83	251.06	236.52	108.78	295.66	136.01	354.77	163.20	56
57	389.42	179.14	486.79	223.93	584.14	268.73	253.13	116.44	316.42	145.54	379.67	174.67	57
58	403.06	185.41	503.83	231.77	604.58	278.12	261.98	120.52	327.48	150.65	392.98	180.78	58
59	416.68	191.68	520.86	239.60	625.03	287.51	270.86	124.61	338.56	155.74	406.25	186.90	59
60	430.34	197.98	537.91	247.46	645.48	296.95	279.73	128.68	349.63	160.86	419.57	193.01	60
61	443.95	204.25	554.95	255.30	665.94	306.35	288.58	132.77	360.71	165.95	432.85	199.14	61
62	457.61	210.50	571.98	263.14	686.38	315.77	297.46	136.85	371.80	171.05	446.17	205.25	62
63	507.90	233.63	634.87	292.06	761.84	350.47	330.12	151.87	412.68	189.82	495.22	227.80	63
64	558.19	256.80	697.74	321.00	837.30	385.20	362.81	166.91	453.53	208.66	544.25	250.39	64
65	608.50	279.95	760.63	349.93	912.79	419.90	395.54	181.97	494.42	227.46	593.30	272.94	65
66	658.80	303.07	823.52	378.85	988.22	454.61	428.24	197.00	535.27	246.25	642.36	295.50	66
67	709.14	326.21	886.39	407.76	1,063.67	489.31	460.94	212.03	576.16	265.04	691.39	318.07	67
68	801.86	368.88	1,002.31	461.10	1,202.78	553.31	521.20	239.78	651.52	299.71	781.80	359.64	68
69	894.60	411.56	1,118.24	514.43	1,341.89	617.32	581.47	267.53	726.89	334.38	872.26	401.26	69
70	987.34	454.20	1,234.16	567.77	1,481.02	681.32	641.76	295.25	802.21	369.05	962.66	442.86	70
71	1,080.06	496.87	1,350.08	621.08	1,620.13	745.33	702.06	322.98	877.55	403.72	1,053.08	484.44	71
72	1,172.83	539.54	1,466.02	674.44	1,759.22	809.30	762.34	350.70	952.92	438.36	1,143.49	526.06	72
73	1,367.44	629.06	1,709.29	786.32	2,051.15	943.58	888.85	408.89	1,111.04	511.10	1,333.25	613.34	73
74	1,562.05	718.57	1,952.57	898.22	2,343.10	1,077.89	1,015.32	467.06	1,269.17	583.85	1,523.02	700.63	74
75	1,756.67	808.13	2,195.83	1,010.16	2,634.98	1,212.20	1,141.84	525.26	1,427.30	656.62	1,712.72	787.94	75
76	1,951.30	897.65	2,439.12	1,122.06	2,926.93	1,346.47	1,268.34	583.48	1,585.43	729.34	1,902.50	875.21	76
77	2,145.89	987.18	2,682.37	1,233.96	3,218.84	1,480.75	1,394.84	641.66	1,743.55	802.07	2,092.25	962.50	77
78	2,359.90	1,085.63	2,949.91	1,357.06	3,539.89	1,628.45	1,533.96	705.66	1,917.44	882.06	2,300.93	1,058.48	78
79	2,595.30	1,193.92	3,244.10	1,492.40	3,892.94	1,790.87	1,686.95	776.04	2,108.66	970.04	2,530.43	1,164.08	79
80	2,854.14	1,312.99	3,567.68	1,641.24	4,281.22	1,969.48	1,855.20	853.44	2,318.99	1,066.82	2,782.80	1,280.17	80
81	3,138.83	1,443.96	3,923.52	1,804.94	4,708.22	2,165.95	2,040.24	938.57	2,550.29	1,173.22	3,060.34	1,407.86	81
82	3,451.85	1,587.95	4,314.84	1,984.97	5,177.81	2,381.96	2,243.71	1,032.18	2,804.64	1,290.23	3,365.59	1,548.26	82
83	3,796.13	1,746.34	4,745.17	2,182.92	5,694.22	2,619.52	2,467.49	1,135.14	3,084.35	1,418.90	3,701.24	1,702.68	83
84	4,174.76	1,920.52	5,218.48	2,400.65	6,262.15	2,880.78	2,713.60	1,248.34	3,391.98	1,560.41	4,070.42	1,872.50	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Three-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	81.35	37.39	101.68	46.78	122.02	56.14	52.86	24.29	66.08	30.41	79.32	36.50	16-22
23	83.38	38.35	104.18	47.94	125.02	57.54	54.19	24.92	67.73	31.16	81.26	37.39	23
24	85.38	39.26	106.72	49.08	128.08	58.88	55.49	25.51	69.36	31.91	83.23	38.29	24
25	87.40	40.20	109.24	50.24	131.09	60.29	56.81	26.15	70.99	32.66	85.18	39.19	25
26	89.40	41.11	111.73	51.38	134.05	61.64	58.10	26.71	72.64	33.42	87.13	40.09	26
27	91.39	42.05	114.24	52.55	137.09	63.06	59.40	27.35	74.26	34.18	89.09	40.98	27
28	93.65	43.10	117.07	53.86	140.50	64.61	60.89	28.02	76.08	35.00	91.31	42.00	28
29	95.90	44.12	119.87	55.14	143.84	66.17	62.33	28.68	77.92	35.86	93.48	43.01	29
30	98.15	45.14	122.69	56.45	147.23	67.73	63.80	29.36	79.76	36.67	95.69	44.02	30
31	100.42	46.20	125.52	57.73	150.62	69.29	65.28	30.04	81.58	37.52	97.92	45.02	31
32	102.67	47.23	128.33	59.04	153.96	70.84	66.74	30.70	83.42	38.36	100.08	46.03	32
33	105.22	48.40	131.52	60.48	157.81	72.58	68.39	31.46	85.49	39.34	102.59	47.18	33
34	107.76	49.54	134.69	61.94	161.62	74.33	70.04	32.21	87.55	40.26	105.06	48.31	34
35	110.26	50.71	137.86	63.38	165.41	76.08	71.66	32.96	89.58	41.21	107.51	49.45	35
36	112.82	51.90	141.00	64.87	169.20	77.83	73.32	33.76	91.64	42.18	109.99	50.62	36
37	115.33	53.06	144.17	66.32	173.03	79.57	74.96	34.50	93.73	43.12	112.48	51.72	37
38	120.94	55.64	151.14	69.55	181.37	83.46	78.60	36.17	98.26	45.22	117.91	54.23	38
39	126.50	58.20	158.12	72.74	189.74	87.31	82.22	37.85	102.77	47.29	123.35	56.76	39
40	132.11	60.74	165.12	75.96	198.16	91.15	85.85	39.47	107.34	49.37	128.78	59.24	40
41	137.69	63.36	172.10	79.15	206.52	94.99	89.50	41.17	111.88	51.47	134.26	61.73	41
42	143.27	65.90	179.08	82.38	214.91	98.86	93.12	42.85	116.42	53.54	139.68	64.24	42
43	150.47	69.24	188.08	86.54	225.70	103.84	97.82	45.01	122.26	56.23	146.71	67.49	43
44	157.66	72.53	197.08	90.66	236.52	108.78	102.48	47.14	128.11	58.94	153.73	70.72	44
45	164.88	75.84	206.09	94.81	247.31	113.77	107.16	49.31	133.94	61.63	160.73	73.96	45
46	172.08	79.15	215.09	98.98	258.11	118.75	111.84	51.47	139.81	64.32	167.78	77.20	46
47	179.29	82.46	224.11	103.09	268.94	123.70	116.54	53.59	145.68	66.98	174.80	80.41	47
48	182.29	83.87	227.86	104.82	273.44	125.78	118.50	54.49	148.12	68.14	177.74	81.74	48
49	185.30	85.24	231.61	106.56	277.94	127.87	120.44	55.39	150.55	69.25	180.66	83.15	49
50	188.29	86.62	235.37	108.28	282.46	129.94	122.38	56.29	152.99	70.37	183.59	84.47	50
51	191.26	88.01	239.11	110.00	286.94	132.00	124.33	57.19	155.44	71.51	186.49	85.81	51
52	194.30	89.40	242.87	111.73	291.46	134.05	126.29	58.10	157.87	72.64	189.43	87.13	52
53	207.95	95.66	259.94	119.58	311.92	143.51	135.17	62.18	168.97	77.74	202.74	93.26	53
54	221.62	101.94	277.04	127.44	332.44	152.94	144.06	66.29	180.07	82.82	216.07	99.41	54
55	235.27	108.24	294.10	135.29	352.93	162.36	152.94	70.34	191.17	87.92	229.42	105.53	55
56	252.80	116.28	316.00	145.37	379.20	174.46	164.32	75.59	205.39	94.49	246.47	113.38	56
57	270.29	124.36	337.85	155.44	405.43	186.49	175.69	80.83	219.60	101.03	263.54	121.25	57
58	286.63	131.84	358.27	164.81	429.92	197.80	186.32	85.70	232.87	107.14	279.44	128.54	58
59	302.98	139.37	378.72	174.22	454.45	209.06	196.92	90.58	246.17	113.23	295.40	135.86	59
60	319.32	146.87	399.14	183.59	478.94	220.33	207.58	95.47	259.44	119.35	311.33	143.21	60
61	335.62	154.38	419.56	192.98	503.47	231.60	218.16	100.36	272.71	125.44	327.25	150.53	61
62	351.96	161.90	439.94	202.40	527.93	242.88	228.79	105.24	285.98	131.57	343.16	157.90	62
63	404.90	186.26	506.10	232.84	607.32	279.38	263.18	121.09	328.96	151.34	394.75	181.60	63
64	457.84	210.60	572.28	263.26	686.72	315.92	297.59	136.87	371.96	171.13	446.35	205.33	64
65	510.74	234.95	638.42	293.68	766.09	352.43	332.00	152.72	414.98	190.88	497.96	229.08	65
66	563.68	259.32	704.59	324.14	845.52	388.96	366.40	168.55	457.98	210.67	549.59	252.84	66
67	616.58	283.66	770.74	354.55	924.90	425.50	400.80	184.38	500.98	230.46	601.18	276.56	67
68	709.07	326.18	886.34	407.74	1,063.61	489.30	460.88	212.03	576.14	265.03	691.37	318.04	68
69	801.58	368.77	1,001.96	460.94	1,202.35	553.13	521.02	239.69	651.29	299.64	781.54	359.54	69
70	894.04	411.31	1,117.56	514.13	1,341.07	616.94	581.12	267.32	726.41	334.18	871.69	401.02	70
71	986.53	453.84	1,233.16	567.29	1,479.79	680.76	641.24	294.98	801.55	368.77	961.86	442.51	71
72	1,079.02	496.38	1,348.76	620.48	1,618.51	744.56	701.38	322.64	876.70	403.32	1,052.02	483.97	72
73	1,258.03	578.74	1,572.56	723.43	1,887.07	868.12	817.72	376.15	1,022.17	470.22	1,226.59	564.28	73
74	1,437.10	661.09	1,796.35	826.39	2,155.62	991.66	934.10	429.71	1,167.62	537.17	1,401.13	644.60	74
75	1,616.12	743.48	2,020.18	929.33	2,424.19	1,115.20	1,050.49	483.25	1,313.11	604.08	1,575.72	724.88	75
76	1,795.16	825.83	2,243.96	1,032.29	2,692.79	1,238.74	1,166.86	536.78	1,458.58	670.97	1,750.32	805.19	76
77	1,974.18	908.20	2,467.74	1,135.24	2,961.29	1,362.29	1,283.21	590.33	1,604.04	737.90	1,924.85	885.48	77
78	2,171.08	998.78	2,713.85	1,248.47	3,256.64	1,498.16	1,411.21	649.21	1,764.00	811.51	2,116.82	973.79	78
79	2,387.62	1,098.37	2,984.54	1,372.98	3,581.45	1,647.56	1,551.96	713.96	1,939.96	892.45	2,327.95	1,070.92	79
80	2,625.76	1,207.93	3,282.19	1,509.90	3,938.64	1,811.88	1,706.75	785.15	2,133.42	981.44	2,560.12	1,177.72	80
81	2,887.63	1,328.39	3,609.53	1,660.49	4,331.42	1,992.59	1,876.94	863.44	2,346.19	1,079.30	2,815.42	1,295.18	81
82	3,175.63	1,460.89	3,969.52	1,826.11	4,763.45	2,191.33	2,064.16	949.56	2,580.20	1,186.97	3,096.23	1,424.36	82
83	3,492.34	1,606.60	4,365.42	2,008.24	5,238.52	2,409.86	2,270.00	1,044.26	2,837.51	1,305.36	3,405.04	1,566.43	83
84	3,840.64	1,766.81	4,800.80	2,208.52	5,760.94	2,650.20	2,496.41	1,148.41	3,120.50	1,435.55	3,744.62	1,722.62	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Two-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	69.48	31.97	86.88	39.96	104.26	47.96	45.14	20.78	56.46	25.99	67.75	31.18	16-22
23	71.22	32.76	89.02	40.96	106.82	49.15	46.30	21.29	57.88	26.62	69.46	31.96	23
24	72.95	33.55	91.16	41.95	109.42	50.32	47.42	21.83	59.28	27.26	71.14	32.70	24
25	74.65	34.34	93.31	42.94	111.95	51.53	48.53	22.33	60.64	27.92	72.74	33.49	25
26	76.38	35.12	95.47	43.92	114.54	52.70	49.63	22.84	62.05	28.52	74.45	34.27	26
27	78.07	35.93	97.61	44.90	117.14	53.87	50.77	23.34	63.44	29.18	76.13	35.02	27
28	79.99	36.80	100.00	46.02	120.00	55.22	52.01	23.92	65.00	29.90	77.99	35.88	28
29	81.91	37.68	102.41	47.10	122.90	56.53	53.27	24.49	66.55	30.61	79.90	36.72	29
30	83.87	38.57	104.82	48.22	125.78	57.88	54.49	25.08	68.14	31.33	81.74	37.61	30
31	85.80	39.47	107.23	49.34	128.68	59.20	55.78	25.66	69.71	32.05	83.65	38.46	31
32	87.72	40.34	109.66	50.42	131.57	60.53	57.02	26.22	71.29	32.78	85.51	39.34	32
33	89.88	41.35	112.34	51.68	134.80	61.99	58.40	26.87	73.02	33.60	87.62	40.31	33
34	92.04	42.34	115.03	52.91	138.04	63.49	59.82	27.52	74.80	34.39	89.72	41.27	34
35	94.22	43.32	117.77	54.16	141.31	65.00	61.25	28.18	76.55	35.20	91.85	42.26	35
36	96.35	44.34	120.46	55.39	144.55	66.48	62.64	28.82	78.31	36.01	93.96	43.21	36
37	98.51	45.30	123.17	56.65	147.80	67.98	64.06	29.46	80.05	36.84	96.07	44.21	37
38	103.31	47.52	129.12	59.40	154.96	71.29	67.13	30.89	83.94	38.62	100.73	46.32	38
39	108.08	49.73	135.12	62.15	162.14	74.58	70.27	32.33	87.83	40.38	105.40	48.47	39
40	112.85	51.94	141.10	64.90	169.30	77.88	73.37	33.76	91.68	42.18	110.08	50.62	40
41	117.62	54.12	147.05	67.66	176.47	81.20	76.48	35.18	95.59	43.97	114.70	52.79	41
42	122.41	56.30	153.02	70.40	183.62	84.48	79.56	36.60	99.44	45.77	119.35	54.91	42
43	128.54	59.14	160.70	73.92	192.83	88.72	83.54	38.45	104.45	48.05	125.34	57.66	43
44	134.72	61.97	168.40	77.46	202.08	92.94	87.56	40.27	109.46	50.35	131.35	60.41	44
45	140.86	64.80	176.06	81.00	211.31	97.22	91.57	42.12	114.43	52.64	137.35	63.20	45
46	147.02	67.62	183.79	84.54	220.54	101.44	95.56	43.97	119.45	54.95	143.35	65.95	46
47	153.19	70.48	191.46	88.08	229.75	105.70	99.56	45.80	124.44	57.24	149.34	68.71	47
48	155.74	71.64	194.68	89.57	233.62	107.50	101.24	46.56	126.53	58.20	151.85	69.89	48
49	158.30	72.80	197.90	91.01	237.47	109.24	102.90	47.35	128.62	59.16	154.37	70.99	49
50	160.87	74.00	201.08	92.50	241.28	111.00	104.57	48.10	130.70	60.13	156.82	72.14	50
51	163.45	75.17	204.31	93.98	245.15	112.78	106.25	48.88	132.78	61.08	159.35	73.31	51
52	165.97	76.38	207.49	95.47	249.00	114.54	107.88	49.63	134.86	62.05	161.83	74.45	52
53	177.70	81.73	222.10	102.17	266.48	122.62	115.50	53.12	144.36	66.40	173.22	79.72	53
54	189.34	87.10	236.68	108.86	283.99	130.62	123.06	56.62	153.85	70.75	184.62	84.90	54
55	201.02	92.47	251.28	115.58	301.51	138.70	130.68	60.11	163.36	75.12	196.00	90.16	55
56	215.99	99.35	269.95	124.20	323.93	149.04	140.39	64.58	175.48	80.72	210.55	96.89	56
57	230.92	106.22	288.65	132.78	346.39	159.35	150.10	69.05	187.63	86.30	225.16	103.58	57
58	244.88	112.67	306.10	140.83	367.32	168.98	159.19	73.22	198.98	91.54	238.76	109.85	58
59	258.82	119.08	323.54	148.85	388.25	178.62	168.24	77.40	210.29	96.76	252.36	116.11	59
60	272.81	125.50	341.00	156.86	409.19	188.22	177.32	81.58	221.66	101.98	265.98	122.33	60
61	286.73	131.93	358.43	164.89	430.12	197.86	186.38	85.75	232.99	107.18	279.58	128.60	61
62	300.72	138.34	375.89	172.90	451.06	207.49	195.47	89.90	244.34	112.40	293.20	134.86	62
63	345.94	159.13	432.42	198.92	518.90	238.70	224.84	103.44	281.08	129.30	337.30	155.17	63
64	391.15	179.95	488.94	224.93	586.73	269.90	254.23	116.95	317.82	146.18	381.37	175.42	64
65	436.34	200.72	545.45	250.92	654.55	301.10	283.62	130.46	354.54	163.08	425.45	195.72	65
66	481.58	221.54	601.98	276.94	722.35	332.33	313.03	144.01	391.31	179.99	469.52	216.00	66
67	526.81	242.34	658.50	302.92	790.20	363.53	342.43	157.51	428.03	196.91	513.64	236.28	67
68	605.80	278.70	757.25	348.36	908.71	418.03	393.76	181.15	492.20	226.44	590.66	271.72	68
69	684.82	315.02	856.02	393.79	1,027.22	472.54	445.16	204.77	556.43	255.96	667.70	307.15	69
70	763.80	351.37	954.78	439.25	1,145.75	527.09	496.49	228.40	620.59	285.48	744.76	342.60	70
71	842.84	387.72	1,053.56	484.64	1,264.26	581.57	547.85	252.02	684.80	315.02	821.75	378.05	71
72	921.83	424.08	1,152.31	530.09	1,382.77	636.11	599.21	275.66	749.00	344.54	898.80	413.48	72
73	1,074.79	494.47	1,343.51	618.06	1,612.21	741.66	698.63	321.40	873.28	401.75	1,047.94	482.09	73
74	1,227.76	564.79	1,534.70	706.01	1,841.64	847.24	798.05	367.13	997.55	458.93	1,197.07	550.70	74
75	1,380.74	635.18	1,725.90	793.97	2,071.08	952.78	897.48	412.90	1,121.82	516.08	1,346.21	619.32	75
76	1,533.70	705.55	1,917.10	881.94	2,300.52	1,058.33	996.90	458.62	1,246.13	573.26	1,495.34	687.90	76
77	1,686.62	775.93	2,108.29	969.91	2,529.98	1,163.87	1,096.30	504.34	1,370.40	630.43	1,644.48	756.52	77
78	1,854.88	853.28	2,318.60	1,066.62	2,782.31	1,279.94	1,205.65	554.63	1,507.09	693.30	1,808.50	831.98	78
79	2,039.86	938.40	2,549.81	1,173.01	3,059.78	1,407.60	1,325.89	609.97	1,657.38	762.46	1,988.84	914.93	79
80	2,243.29	1,031.99	2,804.14	1,290.00	3,364.97	1,547.99	1,458.14	670.80	1,822.69	838.50	2,187.24	1,006.20	80
81	2,467.02	1,134.91	3,083.78	1,418.63	3,700.54	1,702.36	1,603.58	737.69	2,004.47	922.13	2,405.36	1,106.52	81
82	2,713.08	1,248.10	3,391.34	1,560.14	4,069.60	1,872.16	1,763.50	811.25	2,204.40	1,014.07	2,645.26	1,216.88	82
83	2,983.66	1,372.56	3,729.58	1,715.70	4,475.47	2,058.86	1,939.38	892.15	2,424.22	1,115.22	2,909.06	1,338.26	83
84	3,281.23	1,509.47	4,101.54	1,886.83	4,921.85	2,264.20	2,132.78	981.17	2,666.02	1,226.45	3,199.22	1,471.74	84

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Lifetime Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	113.53	52.22	141.92	65.29	170.29	78.34	73.80	33.96	92.24	42.43	110.68	50.93	16-22
23	114.34	52.61	142.93	65.75	171.50	78.91	74.32	34.19	92.90	42.76	111.48	51.28	23
24	115.12	52.97	143.92	66.19	172.72	79.42	74.82	34.43	93.54	43.03	112.26	51.62	24
25	115.94	53.33	144.94	66.66	173.89	79.99	75.38	34.66	94.22	43.34	113.04	52.01	25
26	116.76	53.70	145.94	67.13	175.12	80.57	75.90	34.92	94.85	43.63	113.83	52.37	26
27	117.56	54.07	146.95	67.61	176.33	81.12	76.40	35.14	95.50	43.94	114.62	52.73	27
28	118.36	54.44	147.96	68.06	177.55	81.67	76.94	35.38	96.18	44.27	115.42	53.11	28
29	119.17	54.85	148.97	68.54	178.78	82.22	77.46	35.64	96.83	44.54	116.21	53.47	29
30	119.96	55.20	149.96	68.99	179.95	82.80	77.98	35.87	97.49	44.86	116.95	53.81	30
31	120.77	55.56	150.97	69.46	181.15	83.32	78.49	36.12	98.14	45.13	117.77	54.16	31
32	121.58	55.93	151.98	69.90	182.39	83.89	79.04	36.35	98.77	45.44	118.54	54.53	32
33	125.59	57.79	157.02	72.23	188.42	86.68	81.64	37.56	102.05	46.96	122.48	56.35	33
34	129.66	59.63	162.05	74.54	194.42	89.47	84.29	38.76	105.34	48.46	126.37	58.15	34
35	133.68	61.48	167.06	76.87	200.50	92.24	86.88	39.96	108.60	49.96	130.33	59.95	35
36	137.71	63.36	172.14	79.20	206.57	95.05	89.51	41.17	111.88	51.47	134.27	61.79	36
37	141.72	65.22	177.17	81.50	212.60	97.80	92.15	42.38	115.18	52.97	138.18	63.58	37
38	145.75	67.04	182.21	83.81	218.65	100.57	94.74	43.58	118.44	54.48	142.12	65.38	38
39	149.77	68.92	187.22	86.14	224.69	103.37	97.34	44.80	121.69	56.02	146.03	67.19	39
40	153.80	70.75	192.25	88.46	230.70	106.15	100.00	45.98	124.99	57.52	149.96	68.99	40
41	157.85	72.62	197.30	90.77	236.75	108.92	102.59	47.18	128.24	58.98	153.89	70.79	41
42	161.87	74.45	202.33	93.07	242.78	111.68	105.22	48.40	131.52	60.48	157.81	72.62	42
43	168.13	77.34	210.18	96.71	252.23	116.06	109.28	50.27	136.61	62.86	163.96	75.43	43
44	174.41	80.26	218.02	100.31	261.62	120.36	113.38	52.15	141.71	65.22	170.06	78.24	44
45	180.71	83.15	225.88	103.91	271.07	124.69	117.44	54.02	146.81	67.55	176.21	81.06	45
46	186.97	86.02	233.71	107.51	280.45	129.02	121.52	55.90	151.93	69.89	182.30	83.87	46
47	193.25	88.90	241.58	111.11	289.90	133.36	125.63	57.79	157.02	72.23	188.42	86.68	47
48	202.90	93.32	253.61	116.66	304.32	140.03	131.88	60.67	164.86	75.84	197.81	91.01	48
49	212.56	97.80	265.68	122.24	318.79	146.66	138.17	63.58	172.67	79.46	207.23	95.33	49
50	222.18	102.19	277.70	127.75	333.24	153.30	144.38	66.44	180.50	83.04	216.62	99.66	50
51	231.83	106.64	289.75	133.30	347.71	159.97	150.68	69.31	188.34	86.64	226.01	103.99	51
52	241.46	111.08	301.82	138.86	362.18	166.63	156.96	72.20	196.18	90.24	235.43	108.34	52
53	295.61	135.96	369.52	169.98	443.42	203.99	192.14	88.39	240.18	110.47	288.22	132.61	53
54	349.70	160.87	437.17	201.10	524.59	241.34	227.32	104.57	284.14	130.70	341.00	156.88	54
55	403.87	185.78	504.84	232.25	605.80	278.70	262.54	120.76	328.12	150.94	393.76	181.15	55
56	451.43	207.67	564.28	259.57	677.15	311.48	293.41	135.00	366.78	168.72	440.14	202.46	56
57	498.97	229.58	623.72	286.94	748.45	344.33	324.34	149.23	405.41	186.49	486.49	223.82	57
58	643.78	296.16	804.74	370.21	965.69	444.24	418.45	192.52	523.09	240.64	627.70	288.74	58
59	788.62	362.80	985.75	453.47	1,182.89	544.16	512.58	235.82	640.74	294.74	768.88	353.71	59
60	933.42	429.41	1,166.77	536.75	1,400.12	644.09	606.73	279.12	758.42	348.89	910.08	418.67	60
61	1,078.21	496.01	1,347.79	620.02	1,617.35	744.04	700.86	322.40	876.05	403.01	1,051.27	483.64	61
62	1,223.05	562.62	1,528.82	703.30	1,834.61	843.97	794.98	365.71	993.73	457.13	1,192.48	548.58	62
63	1,373.88	632.03	1,717.34	790.04	2,060.81	948.02	893.02	410.83	1,116.29	513.52	1,339.55	616.22	63
64	1,524.70	701.40	1,905.86	876.76	2,287.06	1,052.09	991.03	455.92	1,238.82	569.88	1,486.58	683.87	64
65	1,675.52	770.78	2,094.41	963.50	2,513.26	1,156.19	1,089.10	501.00	1,361.35	626.27	1,633.63	751.52	65
66	1,826.35	840.18	2,282.92	1,050.20	2,739.52	1,260.24	1,187.12	546.12	1,483.92	682.64	1,780.69	819.16	66
67	1,977.14	909.56	2,471.46	1,136.96	2,965.76	1,364.34	1,285.13	591.20	1,606.45	739.01	1,927.73	886.81	67
68	2,132.93	981.20	2,666.15	1,226.53	3,199.39	1,471.82	1,386.42	637.79	1,733.03	797.24	2,079.60	956.69	68
69	2,288.72	1,052.88	2,860.87	1,316.08	3,433.06	1,579.30	1,487.66	684.38	1,859.57	855.44	2,231.50	1,026.56	69
70	2,444.47	1,124.56	3,055.61	1,405.68	3,666.74	1,686.82	1,588.92	730.94	1,986.17	913.69	2,383.39	1,096.44	70
71	2,600.23	1,196.20	3,250.32	1,495.25	3,900.37	1,794.31	1,690.18	777.53	2,112.71	971.93	2,535.25	1,166.28	71
72	2,756.03	1,267.86	3,445.06	1,584.82	4,134.04	1,901.78	1,791.43	824.12	2,239.27	1,030.13	2,687.12	1,236.14	72
73	3,172.46	1,459.43	3,965.59	1,824.29	4,758.71	2,189.16	2,062.10	948.61	2,577.62	1,185.79	3,093.17	1,422.96	73
74	3,588.92	1,651.01	4,486.15	2,063.75	5,383.37	2,476.50	2,332.80	1,073.17	2,916.00	1,341.46	3,499.19	1,609.72	74
75	4,005.36	1,842.56	5,006.69	2,303.23	6,008.04	2,763.89	2,603.50	1,197.67	3,254.35	1,497.10	3,905.22	1,796.53	75
76	4,421.78	2,034.17	5,527.25	2,542.70	6,632.71	3,051.26	2,874.17	1,322.21	3,592.72	1,652.75	4,311.26	1,983.32	76
77	4,838.26	2,225.76	6,047.80	2,782.20	7,257.36	3,338.59	3,144.86	1,446.74	3,931.06	1,808.42	4,717.28	2,170.08	77
78	5,293.90	2,435.35	6,617.38	3,044.18	7,940.86	3,653.05	3,441.05	1,582.99	4,301.29	1,978.73	5,161.55	2,374.49	78
79	5,792.47	2,664.72	7,240.60	3,330.91	8,688.73	3,997.08	3,765.10	1,732.08	4,706.40	2,165.09	5,647.67	2,598.10	79
80	6,338.02	2,915.66	7,922.51	3,644.58	9,507.02	4,373.51	4,119.70	1,895.18	5,149.66	2,368.99	6,179.57	2,842.78	80
81	6,934.92	3,190.30	8,668.67	3,987.85	10,402.40	4,785.41	4,507.69	2,073.72	5,634.65	2,592.08	6,761.58	3,110.53	81
82	7,588.06	3,490.75	9,485.06	4,363.42	11,382.06	5,236.10	4,932.26	2,268.98	6,165.28	2,836.21	7,398.34	3,403.45	82
83	8,302.69	3,819.47	10,378.36	4,774.37	12,454.03	5,729.24	5,396.75	2,482.66	6,745.94	3,103.33	8,095.12	3,724.03	83
84	9,084.65	4,179.19	11,355.78	5,224.02	13,626.94	6,268.82	5,905.01	2,716.49	7,381.28	3,395.60	8,857.50	4,074.74	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Four-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	91.32	42.02	114.17	52.54	137.00	63.05	59.38	27.31	74.22	34.13	89.05	40.98	16-22
23	92.09	42.38	115.12	52.97	138.17	63.55	59.88	27.55	74.82	34.43	89.81	41.32	23
24	92.86	42.70	116.08	53.38	139.30	64.07	60.36	27.77	75.46	34.70	90.56	41.68	24
25	93.60	43.06	117.01	53.81	140.41	64.58	60.85	28.00	76.06	35.00	91.25	42.00	25
26	94.38	43.43	117.98	54.28	141.58	65.11	61.36	28.21	76.67	35.28	92.04	42.34	26
27	95.12	43.76	118.92	54.71	142.69	65.65	61.84	28.45	77.30	35.56	92.75	42.68	27
28	95.92	44.12	119.89	55.14	143.86	66.17	62.36	28.68	77.92	35.86	93.52	43.01	28
29	96.67	44.45	120.84	55.60	145.02	66.72	62.86	28.88	78.55	36.13	94.26	43.37	29
30	97.46	44.81	121.82	56.03	146.17	67.24	63.36	29.14	79.15	36.43	95.02	43.70	30
31	98.22	45.19	122.77	56.46	147.34	67.75	63.84	29.36	79.79	36.71	95.76	44.05	31
32	98.99	45.53	123.74	56.90	148.46	68.30	64.32	29.60	80.42	37.00	96.50	44.38	32
33	102.41	47.10	128.02	58.88	153.62	70.66	66.55	30.61	83.22	38.29	99.84	45.94	33
34	105.82	48.68	132.26	60.85	158.71	73.02	68.77	31.63	85.97	39.55	103.16	47.46	34
35	109.24	50.27	136.54	62.81	163.86	75.38	70.99	32.69	88.76	40.84	106.50	49.01	35
36	112.67	51.83	140.83	64.78	168.98	77.71	73.22	33.70	91.54	42.11	109.85	50.52	36
37	116.08	53.38	145.10	66.74	174.14	80.09	75.46	34.70	94.32	43.37	113.17	52.06	37
38	119.52	54.98	149.41	68.74	179.29	82.49	77.70	35.76	97.12	44.70	116.54	53.63	38
39	123.00	56.60	153.73	70.73	184.48	84.88	79.94	36.78	99.94	45.98	119.93	55.18	39
40	126.44	58.15	158.06	72.71	189.71	87.25	82.21	37.79	102.74	47.26	123.28	56.72	40
41	129.91	59.77	162.37	74.71	194.84	89.65	84.43	38.87	105.55	48.55	126.66	58.26	41
42	133.37	61.37	166.70	76.70	200.06	92.04	86.68	39.89	108.36	49.85	130.03	59.82	42
43	138.76	63.84	173.44	79.79	208.10	95.75	90.19	41.52	112.74	51.85	135.28	62.22	43
44	144.10	66.30	180.13	82.88	216.16	99.44	93.67	43.10	117.08	53.87	140.50	64.64	44
45	149.46	68.74	186.84	85.92	224.23	103.15	97.14	44.70	121.45	55.86	145.75	67.03	45
46	154.85	71.22	193.54	89.02	232.25	106.82	100.66	46.30	125.80	57.88	150.94	69.46	46
47	160.20	73.70	200.24	92.10	240.29	110.52	104.11	47.89	130.18	59.88	156.22	71.86	47
48	168.46	77.48	210.55	96.85	252.65	116.23	109.50	50.38	136.86	62.95	164.22	75.55	48
49	176.66	81.30	220.85	101.59	265.03	121.92	114.84	52.85	143.54	66.04	172.27	79.25	49
50	184.91	85.06	231.14	106.33	277.37	127.60	120.19	55.28	150.24	69.11	180.29	82.92	50
51	193.15	88.87	241.43	111.08	289.70	133.27	125.54	57.77	156.95	72.20	188.29	86.64	51
52	201.36	92.64	251.71	115.79	302.06	138.96	130.88	60.20	163.63	75.29	196.33	90.31	52
53	247.02	113.64	308.78	142.04	370.54	170.45	160.56	73.88	200.72	92.32	240.85	110.78	53
54	292.67	134.63	365.86	168.29	439.03	201.97	190.24	87.50	237.80	109.39	285.36	131.27	54
55	338.30	155.64	422.90	194.56	507.48	233.45	219.90	101.16	274.88	126.44	329.86	151.73	55
56	378.53	174.14	473.16	217.66	567.79	261.19	246.04	113.17	307.57	141.47	369.06	169.78	56
57	418.73	192.62	523.42	240.77	628.10	288.91	272.15	125.21	340.21	156.48	408.25	187.80	57
58	541.51	249.11	676.88	311.39	812.26	373.66	351.96	161.90	439.99	202.40	527.98	242.87	58
59	664.30	305.62	830.38	382.01	996.43	458.40	431.83	198.65	539.76	248.32	647.69	297.96	59
60	787.10	362.10	983.88	452.62	1,180.67	543.16	511.63	235.36	639.53	294.20	767.42	353.03	60
61	909.91	418.58	1,137.37	523.22	1,364.83	627.85	591.46	272.08	739.31	340.10	887.12	408.10	61
62	1,032.67	475.06	1,290.86	593.83	1,549.01	712.60	671.23	308.78	839.08	385.98	1,006.86	463.20	62
63	1,162.10	534.60	1,452.65	668.26	1,743.14	801.89	755.38	347.52	944.22	434.35	1,133.06	521.23	63
64	1,291.52	594.14	1,614.43	742.67	1,937.30	891.20	839.51	386.20	1,049.39	482.74	1,259.26	579.29	64
65	1,420.97	653.70	1,776.19	817.13	2,131.44	980.54	923.63	424.92	1,154.53	531.14	1,385.45	637.36	65
66	1,550.40	713.23	1,937.98	891.53	2,325.59	1,069.85	1,007.78	463.60	1,259.69	579.52	1,511.63	695.40	66
67	1,679.82	772.76	2,099.76	965.95	2,519.74	1,159.15	1,091.87	502.30	1,364.84	627.85	1,637.81	753.46	67
68	1,819.54	837.07	2,274.46	1,046.32	2,729.35	1,255.58	1,182.70	544.10	1,478.40	680.11	1,774.08	816.13	68
69	1,959.29	901.31	2,449.09	1,126.66	2,938.91	1,351.99	1,273.52	585.88	1,591.91	732.32	1,910.28	878.81	69
70	2,099.02	965.62	2,623.76	1,207.02	3,148.51	1,448.41	1,364.35	627.65	1,705.46	784.56	2,046.54	941.47	70
71	2,238.72	1,029.90	2,798.41	1,287.37	3,358.10	1,544.84	1,455.18	669.44	1,818.96	836.81	2,182.76	1,004.14	71
72	2,378.50	1,094.18	2,973.10	1,367.70	3,567.70	1,641.24	1,546.01	711.22	1,932.53	889.03	2,319.00	1,066.82	72
73	2,775.88	1,277.00	3,469.87	1,596.26	4,163.84	1,915.51	1,804.33	830.06	2,255.40	1,037.58	2,706.49	1,245.08	73
74	3,173.33	1,459.81	3,966.65	1,824.78	4,759.98	2,189.75	2,062.66	948.90	2,578.32	1,186.12	3,094.00	1,423.36	74
75	3,570.76	1,642.63	4,463.41	2,053.31	5,356.09	2,463.98	2,320.99	1,067.71	2,901.23	1,334.66	3,481.46	1,601.62	75
76	3,968.16	1,825.46	4,960.21	2,281.84	5,952.25	2,738.21	2,579.32	1,186.55	3,224.15	1,483.19	3,868.98	1,779.84	76
77	4,365.58	2,008.30	5,456.98	2,510.40	6,548.39	3,012.48	2,837.60	1,305.38	3,547.02	1,631.74	4,256.45	1,958.12	77
78	4,802.82	2,209.44	6,003.52	2,761.79	7,204.24	3,314.15	3,121.84	1,436.14	3,902.30	1,795.16	4,682.74	2,154.19	78
79	5,283.82	2,430.73	6,604.79	3,038.41	7,925.76	3,646.09	3,434.48	1,579.98	4,293.14	1,974.97	5,151.76	2,369.95	79
80	5,813.04	2,674.18	7,266.29	3,342.72	8,719.54	4,011.25	3,778.46	1,738.21	4,723.08	2,172.76	5,667.71	2,607.31	80
81	6,395.24	2,942.00	7,994.03	3,677.52	9,592.84	4,413.02	4,156.90	1,912.30	5,196.14	2,390.38	6,235.36	2,868.46	81
82	7,035.72	3,236.64	8,794.66	4,045.80	10,553.57	4,854.95	4,573.22	2,103.83	5,716.54	2,629.75	6,859.82	3,155.70	82
83	7,740.36	3,560.82	9,675.46	4,450.98	11,610.53	5,341.18	5,031.24	2,314.52	6,289.03	2,893.15	7,546.84	3,471.78	83
84	8,515.57	3,917.44	10,644.48	4,896.79	12,773.36	5,876.16	5,535.14	2,546.30	6,918.91	3,182.93	8,302.69	3,819.48	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Three-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	66.17	30.46	82.73	38.04	99.26	45.65	43.01	19.79	53.78	24.76	64.54	29.68	16-22
23	66.65	30.67	83.30	38.30	99.94	45.96	43.32	19.93	54.13	24.91	64.96	29.88	23
24	67.12	30.86	83.89	38.60	100.67	46.32	43.63	20.09	54.53	25.08	65.45	30.11	24
25	67.56	31.09	84.47	38.87	101.35	46.64	43.92	20.21	54.88	25.27	65.88	30.32	25
26	68.04	31.27	85.06	39.11	102.07	46.96	44.22	20.33	55.28	25.43	66.36	30.53	26
27	68.54	31.52	85.66	39.40	102.77	47.29	44.54	20.50	55.66	25.61	66.80	30.74	27
28	68.98	31.73	86.23	39.67	103.48	47.60	44.81	20.62	56.06	25.78	67.25	30.95	28
29	69.47	31.96	86.82	39.95	104.17	47.94	45.14	20.78	56.45	25.97	67.70	31.16	29
30	69.94	32.17	87.41	40.20	104.90	48.25	45.44	20.90	56.82	26.15	68.20	31.37	30
31	70.40	32.38	87.98	40.46	105.58	48.55	45.77	21.04	57.19	26.29	68.63	31.58	31
32	70.87	32.60	88.57	40.75	106.32	48.89	46.07	21.19	57.58	26.50	69.11	31.78	32
33	73.21	33.68	91.51	42.11	109.82	50.53	47.57	21.90	59.47	27.36	71.38	32.84	33
34	75.55	34.76	94.44	43.44	113.33	52.13	49.10	22.60	61.40	28.25	73.66	33.91	34
35	77.89	35.86	97.39	44.80	116.86	53.74	50.63	23.28	63.29	29.14	75.96	34.93	35
36	80.26	36.92	100.31	46.14	120.36	55.38	52.15	24.00	65.22	30.00	78.24	36.01	36
37	82.63	38.00	103.26	47.50	123.91	56.98	53.70	24.70	67.13	30.86	80.56	37.03	37
38	84.96	39.05	106.19	48.84	127.44	58.62	55.22	25.39	69.04	31.75	82.82	38.10	38
39	87.31	40.15	109.13	50.20	130.94	60.22	56.76	26.09	70.94	32.63	85.10	39.14	39
40	89.65	41.26	112.06	51.54	134.47	61.84	58.26	26.83	72.84	33.53	87.41	40.20	40
41	91.99	42.31	115.00	52.90	138.01	63.48	59.78	27.50	74.74	34.37	89.71	41.27	41
42	94.33	43.39	117.92	54.23	141.50	65.08	61.32	28.20	76.66	35.26	91.99	42.31	42
43	97.99	45.08	122.52	56.38	147.02	67.66	63.71	29.30	79.63	36.62	95.56	43.97	43
44	101.66	46.78	127.08	58.46	152.51	70.15	66.07	30.41	82.58	38.00	99.10	45.60	44
45	105.32	48.46	131.63	60.56	157.97	72.67	68.46	31.49	85.58	39.37	102.68	47.23	45
46	108.98	50.14	136.21	62.65	163.45	75.22	70.84	32.59	88.55	40.73	106.25	48.88	46
47	112.62	51.83	140.78	64.78	168.97	77.71	73.21	33.70	91.51	42.11	109.82	50.52	47
48	118.25	54.38	147.84	67.98	177.40	81.58	76.87	35.35	96.07	44.21	115.32	53.02	48
49	123.85	56.98	154.85	71.22	185.81	85.48	80.51	37.03	100.66	46.30	120.77	55.56	49
50	129.50	59.57	161.87	74.47	194.24	89.35	84.17	38.72	105.22	48.40	126.24	58.08	50
51	135.12	62.15	168.89	77.70	202.67	93.23	87.83	40.38	109.78	50.52	131.71	60.61	51
52	140.76	64.74	175.91	80.93	211.09	97.12	91.49	42.06	114.34	52.61	137.22	63.13	52
53	172.27	79.21	215.33	99.02	258.38	118.86	111.98	51.48	139.97	64.38	167.96	77.24	53
54	203.75	93.74	254.71	117.17	305.65	140.60	132.46	60.94	165.54	76.16	198.66	91.39	54
55	235.27	108.24	294.10	135.29	352.93	162.36	152.94	70.34	191.17	87.92	229.42	105.53	55
56	262.97	120.95	328.69	151.20	394.43	181.45	170.94	78.62	213.67	98.28	256.38	117.94	56
57	290.64	133.69	363.29	167.12	435.94	200.57	188.92	86.90	236.11	108.65	283.37	130.37	57
58	391.38	180.05	489.23	225.05	587.06	270.06	254.39	117.02	318.00	146.28	381.59	175.54	58
59	492.10	226.37	615.14	282.97	738.16	339.58	319.85	147.14	399.83	183.94	479.81	220.73	59
60	592.84	272.72	741.07	340.90	889.28	409.06	385.36	177.28	481.69	221.57	578.03	265.90	60
61	693.56	319.08	866.96	398.83	1,040.39	478.61	450.84	207.42	563.53	259.22	676.24	311.09	61
62	794.32	365.40	992.88	456.77	1,191.46	548.12	516.31	237.53	645.36	296.90	774.44	356.28	62
63	927.56	426.70	1,159.48	533.40	1,391.35	640.08	602.92	277.37	753.65	346.70	904.38	416.04	63
64	1,060.85	488.03	1,326.05	610.01	1,591.26	732.01	689.54	317.22	861.94	396.50	1,034.30	475.80	64
65	1,194.11	549.35	1,492.63	686.66	1,791.17	823.99	776.15	357.10	970.20	446.34	1,164.26	535.60	65
66	1,327.38	610.64	1,659.23	763.28	1,991.06	915.96	862.79	396.92	1,078.48	496.14	1,294.20	595.37	66
67	1,460.65	671.93	1,825.79	839.93	2,190.95	1,007.90	949.44	436.76	1,186.78	545.95	1,424.14	655.13	67
68	1,606.13	738.89	2,007.70	923.59	2,409.24	1,108.31	1,043.99	480.26	1,304.99	600.34	1,565.99	720.42	68
69	1,751.70	805.82	2,189.59	1,007.28	2,627.51	1,208.72	1,138.61	523.80	1,423.24	654.74	1,707.86	785.69	69
70	1,897.19	872.77	2,371.48	1,090.96	2,845.79	1,309.15	1,233.16	567.29	1,541.47	709.14	1,849.78	850.96	70
71	2,042.72	939.72	2,553.40	1,174.63	3,064.08	1,409.57	1,327.80	610.82	1,659.72	763.54	1,991.66	916.22	71
72	2,188.22	1,006.64	2,735.28	1,258.33	3,282.35	1,509.98	1,422.34	654.34	1,777.94	817.92	2,133.52	981.50	72
73	2,553.84	1,174.85	3,192.31	1,468.57	3,830.78	1,762.26	1,659.98	763.66	2,074.99	954.58	2,490.00	1,145.50	73
74	2,919.47	1,343.04	3,649.32	1,678.81	4,379.17	2,014.55	1,897.66	872.95	2,372.05	1,091.22	2,846.46	1,309.46	74
75	3,285.06	1,511.22	4,106.35	1,889.04	4,927.61	2,266.84	2,135.30	982.30	2,669.11	1,227.88	3,202.94	1,473.46	75
76	3,650.68	1,679.41	4,563.37	2,099.28	5,476.04	2,519.14	2,372.95	1,091.64	2,966.20	1,364.53	3,559.44	1,637.41	76
77	4,016.30	1,847.62	5,020.36	2,309.52	6,024.44	2,771.42	2,610.59	1,200.95	3,263.24	1,501.20	3,915.89	1,801.43	77
78	4,418.52	2,032.68	5,523.14	2,540.82	6,627.79	3,048.98	2,872.03	1,321.22	3,590.04	1,651.55	4,308.07	1,981.82	78
79	4,861.02	2,236.24	6,076.28	2,795.28	7,291.54	3,354.34	3,159.66	1,453.56	3,949.58	1,816.93	4,739.50	2,180.32	79
80	5,347.85	2,460.18	6,684.83	3,075.22	8,021.80	3,690.28	3,476.11	1,599.11	4,345.14	1,998.89	5,214.16	2,398.67	80
81	5,883.42	2,706.56	7,354.28	3,383.20	8,825.17	4,059.82	3,824.22	1,759.26	4,780.30	2,199.10	5,736.34	2,638.90	81
82	6,472.66	2,977.62	8,090.81	3,722.03	9,708.97	4,466.42	4,207.25	1,935.44	5,259.04	2,419.33	6,310.82	2,903.20	82
83	7,120.90	3,275.80	8,901.10	4,094.77	10,681.33	4,913.74	4,628.58	2,129.28	5,785.75	2,661.60	6,942.86	3,193.93	83
84	7,834.04	3,603.89	9,792.55	4,504.87	11,751.05	5,405.86	5,092.13	2,342.53	6,365.15	2,928.17	7,638.18	3,513.80	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Two-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	56.53	25.99	70.66	32.50	84.80	39.02	36.72	16.87	45.94	21.11	55.13	25.36	16-22
23	56.90	26.20	71.15	32.75	85.39	39.26	37.00	17.04	46.25	21.26	55.51	25.51	23
24	57.31	26.38	71.66	32.96	86.02	39.55	37.28	17.15	46.60	21.43	55.90	25.70	24
25	57.73	26.56	72.16	33.20	86.59	39.84	37.52	17.28	46.88	21.59	56.29	25.87	25
26	58.13	26.76	72.65	33.43	87.18	40.12	37.79	17.36	47.23	21.74	56.69	26.09	26
27	58.55	26.93	73.16	33.68	87.82	40.42	38.04	17.51	47.57	21.90	57.07	26.28	27
28	58.94	27.13	73.66	33.91	88.40	40.68	38.30	17.63	47.88	22.04	57.46	26.44	28
29	59.32	27.29	74.16	34.12	88.99	40.94	38.57	17.74	48.19	22.18	57.86	26.62	29
30	59.74	27.46	74.66	34.34	89.63	41.21	38.83	17.84	48.53	22.33	58.26	26.78	30
31	60.13	27.66	75.17	34.58	90.22	41.52	39.10	17.99	48.88	22.45	58.66	26.98	31
32	60.54	27.86	75.66	34.80	90.79	41.77	39.36	18.10	49.19	22.61	59.03	27.17	32
33	62.54	28.79	78.18	35.98	93.83	43.18	40.63	18.73	50.81	23.40	60.98	28.08	33
34	64.56	29.69	80.71	37.13	96.83	44.54	41.96	19.30	52.44	24.12	62.94	28.94	34
35	66.55	30.62	83.17	38.29	99.82	45.94	43.27	19.93	54.07	24.86	64.87	29.86	35
36	68.56	31.54	85.70	39.43	102.84	47.30	44.56	20.50	55.72	25.62	66.86	30.77	36
37	70.57	32.45	88.22	40.56	105.85	48.68	45.88	21.10	57.36	26.38	68.82	31.63	37
38	72.58	33.38	90.72	41.74	108.84	50.10	47.18	21.70	58.97	27.13	70.73	32.54	38
39	74.58	34.28	93.23	42.86	111.88	51.47	48.47	22.27	60.61	27.86	72.71	33.46	39
40	76.60	35.22	95.75	44.05	114.90	52.86	49.78	22.91	62.22	28.63	74.66	34.37	40
41	78.60	36.17	98.26	45.19	117.92	54.22	51.11	23.50	63.86	29.36	76.66	35.26	41
42	80.58	37.09	100.74	46.36	120.91	55.61	52.39	24.12	65.50	30.14	78.60	36.17	42
43	83.74	38.52	104.66	48.14	125.59	57.77	54.43	25.03	68.04	31.27	81.64	37.56	43
44	86.83	39.95	108.56	49.94	130.26	59.90	56.45	25.97	70.56	32.45	84.66	38.95	44
45	89.99	41.39	112.48	51.74	134.95	62.11	58.49	26.92	73.09	33.64	87.72	40.37	45
46	93.12	42.84	116.40	53.54	139.67	64.24	60.54	27.84	75.66	34.80	90.79	41.77	46
47	96.24	44.27	120.29	55.32	144.34	66.40	62.57	28.78	78.18	35.95	93.83	43.18	47
48	101.03	46.49	126.29	58.10	151.56	69.72	65.69	30.22	82.09	37.78	98.51	45.30	48
49	105.84	48.68	132.29	60.85	158.75	73.02	68.78	31.63	85.98	39.55	103.18	47.46	49
50	110.64	50.89	138.29	63.64	165.95	76.38	71.90	33.07	89.88	41.35	107.86	49.63	50
51	115.43	53.11	144.30	66.38	173.16	79.66	75.05	34.54	93.80	43.13	112.56	51.78	51
52	120.24	55.30	150.29	69.13	180.36	82.96	78.14	35.95	97.68	44.93	117.23	53.94	52
53	147.18	67.70	183.96	84.62	220.75	101.52	95.66	44.02	119.58	54.98	143.51	65.98	53
54	174.07	80.08	217.60	100.09	261.13	120.12	113.16	52.06	141.46	65.06	169.75	78.07	54
55	201.02	92.47	251.28	115.58	301.51	138.70	130.68	60.11	163.36	75.12	196.00	90.16	55
56	224.66	103.33	280.81	129.18	336.98	155.02	146.03	67.19	182.54	83.96	219.02	100.74	56
57	248.28	114.20	310.37	142.78	372.44	171.31	161.40	74.23	201.73	92.81	242.09	111.36	57
58	334.36	153.80	417.97	192.25	501.56	230.70	217.34	100.00	271.66	124.99	326.00	149.96	58
59	420.42	193.40	525.53	241.76	630.65	290.11	273.29	125.70	341.59	157.13	409.92	188.58	59
60	506.50	232.99	633.12	291.24	759.77	349.51	329.23	151.44	411.53	189.30	493.86	227.17	60
61	592.56	272.60	740.69	340.75	888.85	408.89	385.18	177.20	481.46	221.48	577.74	265.78	61
62	678.62	312.18	848.28	390.23	1,017.91	468.29	441.10	202.92	551.36	253.67	661.63	304.39	62
63	792.48	364.55	990.60	455.70	1,188.72	546.85	515.10	236.95	643.90	296.21	772.69	355.45	63
64	906.32	416.94	1,132.91	521.18	1,359.49	625.40	589.12	271.02	736.40	338.77	883.68	406.51	64
65	1,020.22	469.31	1,275.24	586.64	1,530.28	703.97	663.13	305.05	828.89	381.31	994.68	457.56	65
66	1,134.01	521.69	1,417.54	652.12	1,701.05	782.54	737.11	339.11	921.40	423.86	1,105.70	508.66	66
67	1,247.90	574.06	1,559.86	717.58	1,871.84	861.11	811.14	373.13	1,013.92	466.44	1,216.70	559.72	67
68	1,372.24	631.25	1,715.27	789.06	2,058.32	946.90	891.95	410.32	1,114.92	512.90	1,337.90	615.48	68
69	1,496.54	688.46	1,870.68	860.57	2,244.80	1,032.67	972.77	447.50	1,215.95	559.36	1,459.10	671.23	69
70	1,620.85	745.66	2,026.08	932.05	2,431.30	1,118.46	1,053.56	484.69	1,316.95	605.83	1,580.35	727.00	70
71	1,745.16	802.81	2,181.48	1,003.55	2,617.78	1,204.27	1,134.35	521.84	1,417.96	652.30	1,701.55	782.78	71
72	1,869.50	860.03	2,336.88	1,075.03	2,804.26	1,290.04	1,215.19	559.02	1,518.98	698.78	1,822.76	838.51	72
73	2,181.88	1,003.73	2,727.35	1,254.66	3,272.83	1,505.60	1,418.21	652.44	1,772.77	815.54	2,127.34	978.64	73
74	2,494.24	1,147.40	3,117.80	1,434.29	3,741.34	1,721.14	1,621.24	745.82	2,026.56	932.26	2,431.87	1,118.74	74
75	2,806.58	1,291.10	3,508.22	1,613.89	4,209.85	1,936.70	1,824.29	839.23	2,280.37	1,049.03	2,736.41	1,258.84	75
76	3,118.97	1,434.82	3,898.70	1,793.51	4,678.43	2,152.20	2,027.32	932.63	2,534.16	1,165.76	3,040.99	1,398.95	76
77	3,431.32	1,578.52	4,289.14	1,973.15	5,146.94	2,367.74	2,230.36	1,026.05	2,787.96	1,282.54	3,345.50	1,539.05	77
78	3,774.96	1,736.59	4,718.69	2,170.74	5,662.43	2,604.89	2,453.74	1,128.79	3,067.15	1,410.97	3,680.58	1,693.16	78
79	4,153.01	1,910.52	5,191.25	2,388.14	6,229.51	2,865.77	2,699.47	1,241.83	3,374.34	1,552.31	4,049.16	1,862.74	79
80	4,568.90	2,101.84	5,711.16	2,627.29	6,853.39	3,152.75	2,969.80	1,366.20	3,712.24	1,707.76	4,454.71	2,049.29	80
81	5,026.49	2,312.34	6,283.10	2,890.44	7,539.76	3,468.52	3,267.22	1,503.02	4,084.03	1,878.79	4,900.84	2,254.54	81
82	5,529.90	2,543.92	6,912.36	3,179.88	8,294.83	3,815.87	3,594.43	1,653.54	4,493.06	2,066.92	5,391.64	2,480.33	82
83	6,083.70	2,798.71	7,604.64	3,498.36	9,125.57	4,198.03	3,954.41	1,819.15	4,943.02	2,273.96	5,931.62	2,728.73	83
84	6,692.98	3,078.95	8,366.23	3,848.71	10,039.46	4,618.45	4,350.44	2,001.32	5,438.06	2,501.65	6,525.65	3,001.99	84

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Proposed Factor Tables
For Business Issued After 2003

Elimination Period	**Factor**
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.095

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.198	0.198	0.198
56-59	0.198	0.198	0.131
60-64	0.172	0.172	0.060
65-69	0.148	0.131	0.039
70-74	0.135	0.116	0.028
75-84	0.096	0.089	0.018

Discount Factors

Association (5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

Issue Age	**Rider No 90180 Survivorship Rider** Lifetime Pay	**Rider No 93191 Return of Prem At Death Rider** All Pay Options
16-22	0.0075	0.0769
23	0.0086	0.0820
24	0.0097	0.0870
25	0.0108	0.0921
26	0.0119	0.0971
27	0.0130	0.1022
28	0.0150	0.1090
29	0.0170	0.1158
30	0.0191	0.1226
31	0.0211	0.1294
32	0.0231	0.1362
33	0.0259	0.1451
34	0.0287	0.1540
35	0.0315	0.1629
36	0.0344	0.1718
37	0.0372	0.1807
38	0.0402	0.1923
39	0.0432	0.2039
40	0.0462	0.2155
41	0.0492	0.2271
42	0.0522	0.2387
43	0.0566	0.2538
44	0.0609	0.2690
45	0.0653	0.2841
46	0.0697	0.2992
47	0.0740	0.3143
48	0.0776	0.3340
49	0.0811	0.3538
50	0.0847	0.3735
51	0.0882	0.3932
52	0.0918	0.4130
53	0.0989	0.4391
54	0.1059	0.4652
55	0.1130	0.4913
56	0.1201	0.5174
57	0.1272	0.5436
58	0.1281	0.5765
59	0.1290	0.6095
60	0.1299	0.6425
61	0.1308	0.6755
62	0.1317	0.7085
63	0.1299	0.7878
64	0.1280	0.8670
65	0.1262	0.9463
66	0.1243	1.0256
67	0.1224	1.1049
68	0.1156	1.1312
69	0.1087	1.1574
70	0.1018	1.1837
71	0.0949	1.2100
72	0.0881	1.2363
73	0.0848	1.4311
74	0.0815	1.6260
75	0.0783	1.8208
76	0.0750	2.0157
77	0.0717	2.2105
78	0.0686	2.4242
79	0.0656	2.6586
80	0.0628	2.9156
81	0.0600	3.1974
82	0.0574	3.5065
83	0.0549	3.8455
84	0.0525	4.2172

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Proposed Factor Tables
For Business Issued After 2003

	Rider No 93145 - 5% Compound Inflation			Rider No 93125 - 5% Simple Inflation		
Issue Age	Lifetime Pay	Ten Yr Pay	Five Yr or To Age 65	Lifetime Pay	Ten Yr Pay	Five Yr or To Age 65
16-22	1.8474	3.8840	2.1606	1.0013	2.1052	1.1711
23	1.8913	3.8477	2.2036	1.0251	2.0855	1.1944
24	1.9352	3.8114	2.2466	1.0489	2.0659	1.2177
25	1.9790	3.7751	2.2897	1.0727	2.0462	1.2411
26	2.0229	3.7387	2.3327	1.0965	2.0265	1.2644
27	2.0668	3.7024	2.3757	1.1202	2.0068	1.2877
28	2.1176	3.6688	2.4258	1.1478	1.9886	1.3148
29	2.1683	3.6351	2.4758	1.1753	1.9703	1.3419
30	2.2191	3.6014	2.5258	1.2028	1.9520	1.3690
31	2.2699	3.5678	2.5759	1.2303	1.9338	1.3962
32	2.3207	3.5341	2.6259	1.2579	1.9156	1.4233
33	2.3287	3.5002	2.6201	1.2622	1.8972	1.4201
34	2.3367	3.4663	2.6143	1.2665	1.8788	1.4170
35	2.3448	3.4323	2.6085	1.2709	1.8604	1.4138
36	2.3528	3.3984	2.6026	1.2753	1.8420	1.4107
37	2.3608	3.3644	2.5968	1.2796	1.8236	1.4075
38	2.3051	3.2695	2.6102	1.2494	1.7721	1.4148
39	2.2494	3.1745	2.6236	1.2192	1.7206	1.4220
40	2.1937	3.0796	2.6370	1.1890	1.6692	1.4293
41	2.1380	2.9846	2.6503	1.1588	1.6177	1.4365
42	2.0823	2.8896	2.6637	1.1286	1.5662	1.4438
43	2.0468	2.8034	2.6701	1.1094	1.5195	1.4473
44	2.0114	2.7172	2.6766	1.0902	1.4728	1.4507
45	1.9760	2.6310	2.6830	1.0710	1.4261	1.4542
46	1.9406	2.5447	2.6894	1.0518	1.3793	1.4577
47	1.9052	2.4585	2.6958	1.0327	1.3326	1.4612
48	1.8299	2.4490	2.7117	0.9998	1.3381	1.4817
49	1.7545	2.4394	2.7277	0.9663	1.3435	1.5023
50	1.6792	2.4299	2.7436	0.9324	1.3492	1.5234
51	1.6039	2.4203	2.7596	0.8976	1.3544	1.5443
52	1.5286	2.4108	2.7755	0.8621	1.3596	1.5653
53	1.5161	2.3401	2.5833	0.8726	1.3469	1.4868
54	1.5037	2.2695	2.3911	0.8830	1.3327	1.4041
55	1.4913	2.1989	2.1989	0.8931	1.3168	1.3168
56	1.4789	2.0184	2.1165	0.9027	1.2320	1.2919
57	1.4665	1.8380	2.0341	0.9121	1.1432	1.2652
58	1.4151	1.8180	1.8597	0.8924	1.1465	1.1727
59	1.3638	1.7981	1.6852	0.8717	1.1492	1.0771
60	1.3124	1.7781	1.5108	0.8501	1.1518	0.9786
61	1.2611	1.7582	1.3363	0.8278	1.1541	0.8771
62	1.2097	1.7382	1.1618	0.8045	1.1559	0.7726
63	1.1463	1.6411	1.1209	0.7751	1.1096	0.7579
64	1.0828	1.5440	1.0799	0.7443	1.0613	0.7423
65	1.0194	1.4469	1.0389	0.7121	1.0107	0.7257
66	0.9560	1.3498	0.9979	0.6786	0.9581	0.7084
67	0.8925	1.2526	0.9570	0.6435	0.9031	0.6899
68	0.8188	1.1787	0.9369	0.5985	0.8615	0.6848
69	0.7451	1.1047	0.9168	0.5521	0.8185	0.6793
70	0.6714	1.0307	0.8967	0.5042	0.7740	0.6734
71	0.5977	0.9567	0.8766	0.4548	0.7280	0.6671
72	0.5240	0.8827	0.8565	0.4040	0.6805	0.6604
73	0.4969	0.8281	0.8071	0.3866	0.6443	0.6279
74	0.4699	0.7734	0.7577	0.3688	0.6071	0.5947
75	0.4428	0.7188	0.7083	0.3507	0.5693	0.5610
76	0.4157	0.6641	0.6589	0.3321	0.5306	0.5264
77	0.3886	0.6095	0.6095	0.3133	0.4913	0.4913
78	0.3633	0.5594	0.5638	0.2954	0.4548	0.4584
79	0.3397	0.5133	0.5215	0.2786	0.4210	0.4277
80	0.3175	0.4711	0.4824	0.2625	0.3896	0.3989
81	0.2969	0.4323	0.4463	0.2476	0.3605	0.3721
82	0.2775	0.3968	0.4128	0.2334	0.3337	0.3471
83	0.2595	0.3641	0.3818	0.2200	0.3087	0.3237
84	0.2426	0.3342	0.3532	0.2074	0.2858	0.3020

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Lifetime Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	63.34	29.14	79.18	36.42	95.02	43.70	41.18	18.92	51.48	23.68	61.76	28.40	16-22
23	63.65	29.27	79.56	36.60	95.45	43.92	41.36	19.03	51.71	23.77	62.04	28.56	23
24	63.92	29.40	79.90	36.76	95.86	44.09	41.54	19.10	51.92	23.89	62.33	28.66	24
25	64.20	29.53	80.24	36.91	96.28	44.32	41.75	19.19	52.16	23.99	62.57	28.82	25
26	64.49	29.66	80.60	37.07	96.73	44.48	41.92	19.27	52.40	24.11	62.88	28.92	26
27	64.76	29.80	80.95	37.25	97.15	44.70	42.10	19.37	52.61	24.20	63.14	29.05	27
28	65.06	29.90	81.32	37.39	97.57	44.88	42.31	19.45	52.85	24.32	63.43	29.17	28
29	65.33	30.04	81.66	37.57	98.00	45.10	42.46	19.54	53.09	24.42	63.71	29.32	29
30	65.60	30.20	82.01	37.74	98.41	45.29	42.66	19.62	53.30	24.54	63.96	29.45	30
31	65.90	30.30	82.38	37.88	98.84	45.47	42.84	19.69	53.53	24.61	64.24	29.57	31
32	66.18	30.46	82.72	38.08	99.25	45.67	43.02	19.80	53.78	24.74	64.51	29.68	32
33	67.67	31.13	84.59	38.92	101.52	46.69	43.99	20.23	54.97	25.30	65.96	30.36	33
34	69.16	31.82	86.45	39.77	103.74	47.74	44.95	20.69	56.17	25.85	67.42	31.01	34
35	70.63	32.48	88.31	40.61	105.97	48.74	45.92	21.12	57.40	26.40	68.87	31.69	35
36	72.13	33.17	90.16	41.48	108.19	49.78	46.90	21.56	58.60	26.95	70.32	32.36	36
37	73.62	33.85	92.02	42.32	110.42	50.80	47.87	22.01	59.82	27.52	71.77	33.02	37
38	77.20	35.52	96.49	44.40	115.80	53.29	50.17	23.09	62.74	28.86	75.26	34.62	38
39	80.81	37.16	100.99	46.45	121.19	55.74	52.54	24.14	65.65	30.20	78.77	36.23	39
40	84.38	38.83	105.49	48.53	126.58	58.24	54.85	25.22	68.57	31.54	82.27	37.86	40
41	87.98	40.46	109.96	50.58	131.94	60.70	57.19	26.32	71.50	32.88	85.78	39.46	41
42	91.57	42.13	114.46	52.67	137.34	63.18	59.51	27.38	74.41	34.21	89.28	41.08	42
43	95.23	43.81	119.06	54.77	142.88	65.74	61.91	28.49	77.38	35.59	92.88	42.73	43
44	98.96	45.53	123.70	56.90	148.40	68.26	64.33	29.59	80.40	36.98	96.47	44.39	44
45	102.64	47.21	128.29	59.02	153.95	70.81	66.71	30.70	83.40	38.36	100.07	46.02	45
46	106.32	48.90	132.89	61.14	159.49	73.37	69.10	31.78	86.38	39.73	103.68	47.69	46
47	110.00	50.60	137.50	63.25	165.00	75.90	71.51	32.89	89.38	41.12	107.23	49.33	47
48	117.25	53.93	146.56	67.42	175.86	80.90	76.22	35.05	95.27	43.81	114.31	52.60	48
49	124.49	57.28	155.62	71.59	186.74	85.91	80.90	37.25	101.14	46.55	121.37	55.82	49
50	131.72	60.59	164.66	75.74	197.60	90.90	85.62	39.38	107.04	49.25	128.44	59.08	50
51	138.97	63.94	173.70	79.92	208.44	95.89	90.34	41.57	112.90	51.94	135.50	62.33	51
52	146.22	67.27	182.77	84.08	219.32	100.91	95.05	43.73	118.80	54.67	142.56	65.59	52
53	152.94	70.36	191.18	87.96	229.42	105.55	99.41	45.73	124.27	57.18	149.10	68.60	53
54	159.65	73.45	199.58	91.82	239.51	110.21	103.78	47.75	129.71	59.69	155.68	71.64	54
55	166.39	76.57	208.01	95.70	249.62	114.83	108.16	49.76	135.20	62.21	162.26	74.64	55
56	173.14	79.66	216.42	99.58	259.70	119.47	112.56	51.77	140.68	64.72	168.80	77.68	56
57	179.87	82.75	224.83	103.43	269.80	124.12	116.92	53.78	146.15	67.22	175.37	80.68	57
58	194.20	89.33	242.75	111.67	291.29	133.99	126.23	58.06	157.79	72.58	189.34	87.08	58
59	208.52	95.93	260.68	119.90	312.82	143.88	135.55	62.35	169.43	77.95	203.33	93.50	59
60	222.86	102.53	278.57	128.16	334.27	153.80	144.86	66.65	181.07	83.32	217.28	99.97	60
61	237.19	109.12	296.48	136.40	355.78	163.68	154.16	70.92	192.71	88.67	231.24	106.39	61
62	251.52	115.72	314.41	144.64	377.29	173.56	163.48	75.20	204.35	94.02	245.24	112.81	62
63	277.96	127.86	347.45	159.84	416.95	191.81	180.67	83.11	225.85	103.90	271.03	124.67	63
64	304.40	140.03	380.50	175.06	456.56	210.07	197.86	91.03	247.31	113.78	296.77	136.55	64
65	330.83	152.20	413.53	190.24	496.24	228.29	215.04	98.94	268.80	123.66	322.56	148.39	65
66	357.28	164.35	446.59	205.44	535.91	246.53	232.21	106.82	290.29	133.55	348.34	160.25	66
67	383.71	176.52	479.64	220.64	575.58	264.74	249.41	114.74	311.77	143.42	374.12	172.08	67
68	464.80	213.83	581.00	267.29	697.21	320.74	302.11	139.00	377.65	173.74	453.19	208.49	68
69	545.90	251.12	682.36	313.92	818.83	376.68	354.82	163.25	443.54	204.04	532.24	244.85	69
70	627.00	288.42	783.74	360.54	940.48	432.65	407.56	187.49	509.42	234.35	611.30	281.22	70
71	708.07	325.74	885.10	407.16	1,062.11	488.59	460.25	211.73	575.32	264.65	690.38	317.59	71
72	789.17	363.05	986.46	453.82	1,183.74	544.58	512.96	235.98	641.20	294.97	769.43	353.96	72
73	927.64	426.74	1,159.55	533.42	1,391.47	640.09	602.96	277.38	753.72	346.73	904.46	416.08	73
74	1,066.13	490.45	1,332.66	613.06	1,599.19	735.66	692.99	318.79	866.23	398.50	1,039.49	478.16	74
75	1,204.58	554.15	1,505.74	692.69	1,806.90	831.23	782.99	360.19	978.74	450.24	1,174.49	540.30	75
76	1,343.08	617.86	1,678.84	772.33	2,014.61	926.80	872.99	401.62	1,091.24	502.01	1,309.49	602.42	76
77	1,481.53	681.56	1,851.91	851.94	2,222.32	1,022.32	963.00	443.02	1,203.74	553.76	1,444.50	664.50	77
78	1,634.30	751.84	2,042.88	939.78	2,451.46	1,127.72	1,062.30	488.70	1,327.87	610.85	1,593.43	733.02	78
79	1,802.82	829.34	2,253.52	1,036.68	2,704.21	1,244.04	1,171.84	539.09	1,464.78	673.85	1,757.74	808.62	79
80	1,988.66	914.83	2,485.85	1,143.56	2,983.01	1,372.28	1,292.63	594.64	1,615.79	743.32	1,938.96	891.98	80
81	2,193.71	1,009.18	2,742.13	1,261.48	3,290.56	1,513.78	1,425.91	655.96	1,782.38	819.96	2,138.87	983.98	81
82	2,419.91	1,113.24	3,024.89	1,391.53	3,629.84	1,669.86	1,572.94	723.61	1,966.16	904.51	2,359.40	1,085.40	82
83	2,669.41	1,228.01	3,336.76	1,535.02	4,004.11	1,842.01	1,735.12	798.22	2,168.89	997.75	2,602.68	1,197.29	83
84	2,944.62	1,354.62	3,680.78	1,693.28	4,416.94	2,031.95	1,914.01	880.51	2,392.51	1,100.63	2,871.02	1,320.77	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Four-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	46.69	21.48	58.37	26.84	70.04	32.20	30.36	13.97	37.94	17.45	45.53	20.94	16-22
23	46.92	21.56	58.67	26.98	70.40	32.39	30.50	14.03	38.14	17.53	45.76	21.06	23
24	47.17	21.70	58.94	27.12	70.73	32.54	30.65	14.11	38.32	17.64	45.98	21.16	24
25	47.39	21.82	59.22	27.25	71.08	32.71	30.80	14.18	38.50	17.72	46.20	21.25	25
26	47.62	21.91	59.54	27.38	71.45	32.86	30.95	14.24	38.70	17.81	46.43	21.35	26
27	47.87	22.01	59.82	27.52	71.77	33.02	31.12	14.32	38.89	17.87	46.64	21.47	27
28	48.10	22.12	60.12	27.65	72.13	33.17	31.26	14.38	39.07	17.95	46.90	21.56	28
29	48.31	22.25	60.40	27.80	72.48	33.36	31.40	14.46	39.25	18.07	47.11	21.68	29
30	48.55	22.36	60.70	27.94	72.84	33.50	31.56	14.52	39.46	18.16	47.35	21.79	30
31	48.79	22.44	60.97	28.07	73.18	33.68	31.70	14.59	39.64	18.25	47.56	21.90	31
32	49.02	22.54	61.28	28.20	73.54	33.83	31.86	14.65	39.84	18.34	47.80	21.98	32
33	50.16	23.06	62.69	28.84	75.22	34.61	32.59	15.00	40.74	18.74	48.90	22.51	33
34	51.24	23.58	64.07	29.48	76.88	35.39	33.30	15.34	41.65	19.18	49.98	23.00	34
35	52.38	24.07	65.47	30.11	78.58	36.14	34.04	15.65	42.55	19.56	51.08	23.50	35
36	53.51	24.60	66.88	30.77	80.27	36.91	34.78	16.00	43.46	20.00	52.16	23.99	36
37	54.61	25.12	68.26	31.40	81.92	37.69	35.50	16.32	44.39	20.41	53.26	24.52	37
38	57.32	26.36	71.65	32.96	85.98	39.55	37.26	17.15	46.58	21.42	55.90	25.72	38
39	60.04	27.61	75.04	34.52	90.02	41.41	39.01	17.95	48.77	22.44	58.51	26.90	39
40	62.74	28.86	78.42	36.07	94.12	43.30	40.78	18.77	50.96	23.45	61.18	28.14	40
41	65.42	30.11	81.79	37.62	98.15	45.16	42.54	19.56	53.17	24.47	63.80	29.35	41
42	68.12	31.34	85.16	39.19	102.20	47.04	44.29	20.38	55.37	25.45	66.43	30.56	42
43	70.94	32.65	88.67	40.79	106.39	48.94	46.10	21.22	57.62	26.53	69.16	31.82	43
44	73.72	33.91	92.15	42.40	110.58	50.87	47.93	22.04	59.90	27.56	71.87	33.06	44
45	76.52	35.22	95.65	44.00	114.79	52.81	49.74	22.88	62.17	28.60	74.63	34.33	45
46	79.32	36.49	99.16	45.60	118.98	54.74	51.58	23.71	64.45	29.66	77.34	35.58	46
47	82.09	37.75	102.64	47.21	123.17	56.65	53.38	24.55	66.71	30.70	80.06	36.84	47
48	87.56	40.30	109.46	50.38	131.36	60.44	56.92	26.20	71.16	32.75	85.39	39.28	48
49	93.06	42.80	116.33	53.51	139.57	64.20	60.48	27.82	75.61	34.78	90.72	41.75	49
50	98.53	45.32	123.14	56.65	147.77	67.98	64.06	29.46	80.05	36.84	96.05	44.18	50
51	103.97	47.83	129.97	59.78	155.98	71.74	67.60	31.08	84.47	38.87	101.39	46.63	51
52	109.46	50.38	136.84	62.95	164.21	75.53	71.16	32.75	88.96	40.92	106.73	49.08	52
53	114.59	52.69	143.23	65.89	171.88	79.08	74.50	34.26	93.11	42.82	111.71	51.41	53
54	119.70	55.06	149.63	68.82	179.53	82.58	77.82	35.80	97.25	44.75	116.70	53.70	54
55	124.81	57.41	156.02	71.77	187.24	86.11	81.12	37.31	101.41	46.64	121.69	55.99	55
56	129.94	59.78	162.42	74.72	194.92	89.66	84.46	38.87	105.58	48.58	126.70	58.28	56
57	135.05	62.12	168.82	77.68	202.58	93.20	87.78	40.38	109.74	50.47	131.69	60.59	57
58	145.93	67.14	182.42	83.90	218.92	100.69	94.86	43.64	118.56	54.54	142.30	65.46	58
59	156.80	72.16	196.01	90.19	235.24	108.22	101.92	46.91	127.40	58.62	152.89	70.33	59
60	167.70	77.15	209.62	96.42	251.52	115.72	109.01	50.16	136.24	62.69	163.48	75.20	60
61	178.56	82.14	223.21	102.67	267.85	123.22	116.08	53.39	145.09	66.74	174.10	80.09	61
62	189.44	87.16	236.80	108.95	284.17	130.73	123.14	56.65	153.94	70.81	184.72	84.98	62
63	212.58	97.79	265.72	122.24	318.88	146.69	138.17	63.58	172.72	79.45	207.28	95.35	63
64	235.74	108.44	294.67	135.55	353.60	162.66	153.24	70.49	191.54	88.12	229.85	105.72	64
65	258.88	119.11	323.59	148.87	388.31	178.63	168.26	77.42	210.35	96.77	252.42	116.12	65
66	282.02	129.74	352.55	162.19	423.05	194.63	183.34	84.32	229.15	105.42	274.99	126.52	66
67	305.17	140.38	381.47	175.48	457.74	210.59	198.37	91.25	247.97	114.06	297.53	136.87	67
68	377.11	173.48	471.40	216.85	565.66	260.21	245.12	112.78	306.41	140.95	367.67	169.15	68
69	449.05	206.58	561.30	258.24	673.57	309.88	291.89	134.28	364.86	167.84	437.82	201.42	69
70	520.99	239.65	651.23	299.57	781.46	359.51	338.65	155.80	423.31	194.72	507.96	233.66	70
71	592.92	272.76	741.16	340.96	889.38	409.15	385.43	177.30	481.76	221.62	578.10	265.96	71
72	664.88	305.87	831.07	382.32	997.27	458.78	432.17	198.83	540.22	248.52	648.23	298.22	72
73	786.80	361.96	983.51	452.45	1,180.22	542.93	511.43	235.27	639.28	294.08	767.14	352.91	73
74	908.77	418.06	1,135.96	522.58	1,363.14	627.08	590.70	271.74	738.36	339.67	886.04	407.62	74
75	1,030.69	474.14	1,288.39	592.69	1,546.08	711.24	669.96	308.21	837.46	385.25	1,004.96	462.31	75
76	1,152.66	530.27	1,440.82	662.83	1,729.00	795.42	749.23	344.66	936.54	430.85	1,123.86	517.02	76
77	1,274.62	586.37	1,593.29	732.96	1,911.95	879.56	828.50	381.13	1,035.62	476.42	1,242.78	571.72	77
78	1,409.47	648.41	1,761.84	810.50	2,114.21	972.60	916.15	421.45	1,145.21	526.82	1,374.24	632.18	78
79	1,558.60	717.01	1,948.24	896.26	2,337.90	1,075.50	1,013.09	466.07	1,266.36	582.55	1,519.63	699.07	79
80	1,723.51	792.86	2,154.37	991.08	2,585.26	1,189.30	1,120.27	515.35	1,400.34	644.21	1,680.42	773.04	80
81	1,905.85	876.74	2,382.32	1,095.94	2,858.78	1,315.13	1,238.81	569.89	1,548.52	712.37	1,858.21	854.83	81
82	2,107.50	969.52	2,634.37	1,211.88	3,161.24	1,454.28	1,369.86	630.17	1,712.34	787.73	2,054.82	945.28	82
83	2,330.46	1,072.10	2,913.08	1,340.11	3,495.71	1,608.14	1,514.81	696.86	1,893.52	871.06	2,272.21	1,045.28	83
84	2,577.04	1,185.52	3,221.29	1,481.89	3,865.52	1,778.28	1,675.08	770.60	2,093.83	963.24	2,512.61	1,155.88	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Three-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	36.91	16.98	46.15	21.22	55.38	25.45	23.99	11.05	30.01	13.79	35.99	16.55	16-22
23	37.10	17.08	46.37	21.34	55.64	25.58	24.11	11.11	30.14	13.88	36.16	16.63	23
24	37.25	17.15	46.56	21.42	55.87	25.70	24.20	11.12	30.25	13.92	36.32	16.70	24
25	37.42	17.21	46.78	21.50	56.14	25.80	24.32	11.18	30.42	13.98	36.49	16.76	25
26	37.57	17.29	46.98	21.61	56.38	25.93	24.42	11.24	30.52	14.05	36.64	16.87	26
27	37.74	17.36	47.18	21.70	56.64	26.05	24.54	11.28	30.67	14.11	36.82	16.93	27
28	37.92	17.45	47.39	21.82	56.86	26.18	24.65	11.34	30.80	14.18	36.97	17.02	28
29	38.09	17.51	47.60	21.90	57.12	26.28	24.74	11.39	30.94	14.23	37.12	17.08	29
30	38.23	17.59	47.80	21.98	57.35	26.36	24.86	11.45	31.07	14.29	37.26	17.15	30
31	38.41	17.68	48.01	22.09	57.61	26.50	24.96	11.50	31.21	14.36	37.44	17.23	31
32	38.58	17.74	48.23	22.18	57.88	26.62	25.08	11.54	31.34	14.41	37.61	17.29	32
33	39.46	18.13	49.30	22.67	59.16	27.22	25.64	11.78	32.05	14.74	38.45	17.68	33
34	40.31	18.55	50.39	23.16	60.46	27.80	26.20	12.07	32.75	15.07	39.29	18.07	34
35	41.18	18.92	51.48	23.68	61.76	28.40	26.76	12.30	33.46	15.38	40.15	18.47	35
36	42.05	19.32	52.55	24.17	63.05	29.00	27.32	12.56	34.15	15.71	40.99	18.84	36
37	42.90	19.74	53.64	24.67	64.36	29.59	27.88	12.82	34.87	16.04	41.83	19.24	37
38	45.01	20.71	56.24	25.87	67.49	31.04	29.24	13.48	36.55	16.81	43.86	20.16	38
39	47.08	21.66	58.86	27.08	70.63	32.52	30.60	14.06	38.27	17.59	45.92	21.13	39
40	49.19	22.61	61.49	28.27	73.79	33.94	31.97	14.69	39.97	18.37	47.95	22.08	40
41	51.28	23.58	64.09	29.48	76.92	35.39	33.34	15.34	41.65	19.18	49.99	23.00	41
42	53.38	24.55	66.71	30.70	80.05	36.84	34.69	15.96	43.37	19.96	52.03	23.95	42
43	55.51	25.56	69.38	31.92	83.27	38.30	36.07	16.61	45.11	20.76	54.13	24.90	43
44	57.67	26.53	72.08	33.16	86.51	39.80	37.48	17.24	46.86	21.55	56.22	25.87	44
45	59.82	27.52	74.77	34.39	89.72	41.27	38.89	17.87	48.59	22.36	58.32	26.82	45
46	61.94	28.49	77.45	35.63	92.94	42.76	40.26	18.53	50.34	23.15	60.41	27.80	46
47	64.12	29.51	80.15	36.89	96.19	44.26	41.68	19.18	52.10	23.98	62.54	28.78	47
48	68.34	31.43	85.43	39.29	102.50	47.17	44.42	20.42	55.54	25.56	66.62	30.65	48
49	72.56	33.37	90.70	41.71	108.84	50.05	47.17	21.70	58.94	27.12	70.75	32.53	49
50	76.79	35.32	95.98	44.14	115.16	52.96	49.91	22.96	62.39	28.69	74.86	34.43	50
51	80.99	37.26	101.26	46.58	121.50	55.90	52.67	24.24	65.82	30.29	78.97	36.34	51
52	85.21	39.20	106.52	49.01	127.84	58.80	55.38	25.49	69.23	31.86	83.10	38.22	52
53	89.11	41.00	111.41	51.24	133.70	61.50	57.94	26.64	72.42	33.30	86.89	39.97	53
54	93.04	42.80	116.29	53.51	139.56	64.20	60.48	27.82	75.60	34.78	90.70	41.75	54
55	96.95	44.60	121.19	55.74	145.40	66.91	63.01	28.98	78.77	36.23	94.52	43.50	55
56	100.86	46.38	126.07	57.98	151.27	69.61	65.56	30.16	81.95	37.69	98.34	45.24	56
57	104.75	48.22	130.94	60.25	157.15	72.29	68.10	31.34	85.13	39.18	102.16	46.99	57
58	116.48	53.59	145.61	67.00	174.72	80.40	75.73	34.82	94.64	43.52	113.57	52.25	58
59	128.17	58.96	160.25	73.72	192.30	88.46	83.33	38.32	104.16	47.93	124.98	57.49	59
60	139.92	64.37	174.90	80.46	209.88	96.54	90.94	41.84	113.69	52.28	136.42	62.75	60
61	151.64	69.76	189.55	87.20	227.47	104.65	98.57	45.36	123.22	56.69	147.85	68.03	61
62	163.34	75.16	204.19	93.95	245.02	112.73	106.19	48.85	132.73	61.07	159.28	73.27	62
63	187.37	86.20	234.22	107.75	281.05	129.31	121.78	56.03	152.26	70.04	182.68	84.04	63
64	211.40	97.25	264.25	121.57	317.11	145.88	137.41	63.20	171.76	79.03	206.14	94.82	64
65	235.42	108.29	294.28	135.38	353.14	162.47	153.02	70.40	191.28	88.00	229.55	105.59	65
66	259.44	119.35	324.30	149.20	389.18	179.03	168.62	77.58	210.80	96.96	252.97	116.35	66
67	283.48	130.40	354.32	163.00	425.20	195.60	184.25	84.77	230.32	105.97	276.38	127.14	67
68	352.08	161.98	440.10	202.45	528.13	242.95	228.85	105.28	286.07	131.60	343.28	157.91	68
69	420.71	193.55	525.90	241.93	631.08	290.30	273.47	125.81	341.84	157.26	410.21	188.70	69
70	489.35	225.11	611.68	281.39	733.99	337.64	318.08	146.32	397.60	182.90	477.10	219.47	70
71	557.95	256.67	697.44	320.86	836.93	385.03	362.68	166.82	453.34	208.56	544.02	250.27	71
72	626.59	288.26	783.24	360.31	939.90	432.38	407.29	187.37	509.10	234.22	610.93	281.05	72
73	747.25	343.74	934.06	429.70	1,120.87	515.63	485.72	223.43	607.14	279.31	728.56	335.15	73
74	867.90	399.25	1,084.87	499.08	1,301.86	598.90	564.13	259.52	705.16	324.40	846.22	389.28	74
75	988.56	454.75	1,235.69	568.45	1,482.83	682.16	642.58	295.60	803.20	369.52	963.84	443.41	75
76	1,109.21	510.28	1,386.50	637.82	1,663.80	765.38	720.98	331.67	901.21	414.59	1,081.48	497.50	76
77	1,229.86	565.79	1,537.32	707.22	1,844.80	848.65	799.40	367.75	999.25	459.68	1,199.11	551.63	77
78	1,363.64	627.32	1,704.54	784.15	2,045.45	940.97	886.38	407.76	1,107.96	509.69	1,329.54	611.63	78
79	1,511.96	695.57	1,889.95	869.45	2,267.93	1,043.33	982.79	452.11	1,228.48	565.13	1,474.16	678.17	79
80	1,676.41	771.23	2,095.55	964.02	2,514.65	1,156.81	1,089.67	501.30	1,362.11	626.60	1,634.52	751.92	80
81	1,858.78	855.10	2,323.48	1,068.89	2,788.19	1,282.67	1,208.21	555.82	1,510.25	694.78	1,812.32	833.74	81
82	2,060.96	948.11	2,576.22	1,185.12	3,091.46	1,422.16	1,339.63	616.27	1,674.54	770.34	2,009.45	924.40	82
83	2,285.16	1,051.24	2,856.44	1,314.05	3,427.74	1,576.86	1,485.36	683.32	1,856.70	854.15	2,228.03	1,024.96	83
84	2,533.72	1,165.58	3,167.16	1,456.99	3,800.60	1,748.40	1,646.92	757.62	2,058.66	947.05	2,470.38	1,136.47	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Two-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	31.54	14.51	39.42	18.13	47.32	21.77	20.50	9.43	25.64	11.78	30.77	14.16	16-22
23	31.69	14.58	39.60	18.22	47.52	21.88	20.59	9.47	25.74	11.84	30.89	14.23	23
24	31.82	14.65	39.77	18.30	47.74	21.96	20.69	9.53	25.85	11.90	31.01	14.27	24
25	31.97	14.69	39.97	18.37	47.96	22.04	20.77	9.55	25.98	11.95	31.16	14.33	25
26	32.12	14.76	40.15	18.47	48.16	22.16	20.87	9.60	26.09	12.00	31.30	14.40	26
27	32.26	14.82	40.31	18.55	48.37	22.26	20.98	9.65	26.20	12.07	31.46	14.47	27
28	32.39	14.92	40.50	18.64	48.59	22.36	21.06	9.71	26.32	12.11	31.57	14.52	28
29	32.53	14.95	40.66	18.70	48.79	22.44	21.13	9.73	26.44	12.16	31.70	14.59	29
30	32.66	15.02	40.84	18.78	49.01	22.54	21.22	9.78	26.54	12.22	31.86	14.65	30
31	32.81	15.08	41.03	18.88	49.25	22.66	21.34	9.82	26.68	12.25	32.02	14.72	31
32	32.96	15.17	41.21	18.96	49.43	22.74	21.42	9.86	26.77	12.31	32.14	14.78	32
33	33.70	15.50	42.13	19.37	50.56	23.23	21.90	10.08	27.38	12.58	32.86	15.11	33
34	34.43	15.84	43.03	19.80	51.64	23.76	22.38	10.28	27.96	12.86	33.56	15.43	34
35	35.17	16.19	43.97	20.23	52.76	24.28	22.87	10.52	28.57	13.14	34.31	15.78	35
36	35.93	16.52	44.89	20.64	53.87	24.77	23.35	10.75	29.18	13.42	35.02	16.10	36
37	36.65	16.87	45.82	21.07	54.98	25.30	23.82	10.97	29.80	13.70	35.75	16.45	37
38	38.44	17.68	48.05	22.12	57.67	26.54	25.00	11.50	31.22	14.38	37.48	17.24	38
39	40.24	18.50	50.27	23.14	60.32	27.74	26.15	12.02	32.68	15.04	39.20	18.06	39
40	42.02	19.32	52.54	24.17	63.04	29.00	27.32	12.56	34.15	15.71	40.96	18.84	40
41	43.79	20.15	54.76	25.18	65.72	30.23	28.48	13.09	35.58	16.36	42.72	19.66	41
42	45.60	20.98	57.00	26.22	68.39	31.48	29.66	13.63	37.04	17.03	44.47	20.45	42
43	47.42	21.83	59.29	27.29	71.16	32.72	30.83	14.20	38.54	17.72	46.26	21.26	43
44	49.27	22.67	61.58	28.34	73.90	34.00	32.02	14.74	40.03	18.42	48.02	22.09	44
45	51.10	23.50	63.88	29.38	76.66	35.26	33.23	15.29	41.52	19.09	49.82	22.92	45
46	52.94	24.34	66.17	30.43	79.39	36.54	34.42	15.83	43.02	19.79	51.59	23.76	46
47	54.77	25.21	68.47	31.49	82.19	37.79	35.59	16.39	44.50	20.48	53.42	24.55	47
48	58.38	26.84	72.97	33.56	87.56	40.30	37.96	17.45	47.42	21.82	56.92	26.20	48
49	61.99	28.51	77.50	35.65	92.99	42.79	40.30	18.53	50.38	23.16	60.44	27.80	49
50	65.59	30.17	82.00	37.73	98.40	45.26	42.62	19.61	53.29	24.52	63.96	29.41	50
51	69.22	31.84	86.51	39.80	103.81	47.75	44.98	20.69	56.22	25.87	67.46	31.04	51
52	72.82	33.50	91.00	41.87	109.20	50.24	47.32	21.79	59.16	27.22	70.98	32.66	52
53	76.13	35.04	95.17	43.79	114.22	52.55	49.48	22.79	61.86	28.48	74.24	34.15	53
54	79.49	36.55	99.34	45.71	119.21	54.84	51.66	23.76	64.57	29.70	77.50	35.65	54
55	82.84	38.09	103.55	47.62	124.25	57.14	53.84	24.74	67.32	30.95	80.76	37.16	55
56	86.17	39.64	107.71	49.55	129.26	59.44	56.00	25.78	70.01	32.20	84.02	38.65	56
57	89.51	41.18	111.89	51.48	134.26	61.76	58.19	26.76	72.71	33.46	87.28	40.15	57
58	99.52	45.79	124.40	57.22	149.28	68.65	64.70	29.76	80.87	37.20	97.03	44.62	58
59	109.52	50.39	136.92	62.99	164.30	75.60	71.21	32.75	88.98	40.94	106.81	49.14	59
60	119.54	54.98	149.44	68.74	179.33	82.49	77.71	35.75	97.12	44.69	116.56	53.60	60
61	129.56	59.59	161.94	74.50	194.33	89.38	84.22	38.74	105.28	48.42	126.34	58.10	61
62	139.56	64.20	174.44	80.27	209.33	96.32	90.70	41.75	113.40	52.16	136.08	62.60	62
63	160.08	73.66	200.10	92.06	240.12	110.48	104.05	47.88	130.06	59.83	156.07	71.81	63
64	180.61	83.10	225.76	103.86	270.91	124.63	117.40	54.01	146.76	67.50	176.09	81.02	64
65	201.13	92.53	251.42	115.67	301.69	138.79	130.73	60.17	163.42	75.18	196.10	90.23	65
66	221.65	101.98	277.08	127.46	332.50	152.96	144.07	66.30	180.10	82.85	216.12	99.41	66
67	242.16	111.41	302.72	139.26	363.26	167.09	157.42	72.42	196.76	90.50	236.11	108.62	67
68	300.80	138.38	376.01	172.98	451.21	207.55	195.52	89.94	244.42	112.43	293.29	134.90	68
69	359.44	165.36	449.30	206.69	539.16	248.03	233.64	107.50	292.03	134.34	350.44	161.22	69
70	418.06	192.31	522.58	240.40	627.08	288.48	271.74	125.02	339.67	156.25	407.62	187.50	70
71	476.70	219.29	595.87	274.12	715.03	328.93	309.84	142.54	387.32	178.19	464.76	213.80	71
72	535.33	246.28	669.14	307.84	802.98	369.40	347.96	160.07	434.94	200.10	521.94	240.12	72
73	638.41	293.69	798.00	367.10	957.59	440.54	414.97	190.90	518.70	238.62	622.44	286.34	73
74	741.48	341.10	926.86	426.38	1,112.23	511.66	481.96	221.71	602.47	277.15	722.95	332.58	74
75	844.55	388.52	1,055.69	485.65	1,266.84	582.77	548.96	252.55	686.20	315.68	823.44	378.79	75
76	947.63	435.92	1,184.54	544.93	1,421.46	653.92	615.96	283.37	769.94	354.19	923.94	425.04	76
77	1,050.72	483.36	1,313.40	604.19	1,576.07	725.03	682.97	314.20	853.72	392.72	1,024.45	471.28	77
78	1,165.01	535.96	1,456.25	669.92	1,747.51	803.90	757.26	348.36	946.57	435.47	1,135.90	522.55	78
79	1,291.74	594.23	1,614.67	742.80	1,937.59	891.36	839.64	386.27	1,049.53	482.82	1,259.42	579.37	79
80	1,432.25	658.87	1,790.32	823.60	2,148.38	988.31	930.96	428.28	1,163.71	535.34	1,396.45	642.41	80
81	1,588.06	730.54	1,985.05	913.18	2,382.06	1,095.80	1,032.23	474.84	1,290.29	593.56	1,548.34	712.28	81
82	1,760.78	810.02	2,200.98	1,012.52	2,641.18	1,215.01	1,144.51	526.51	1,430.65	658.15	1,716.77	789.78	82
83	1,952.32	898.14	2,440.37	1,122.65	2,928.46	1,347.18	1,269.00	583.79	1,586.24	729.72	1,903.51	875.68	83
84	2,164.69	995.81	2,705.84	1,244.76	3,247.02	1,493.71	1,407.04	647.27	1,758.80	809.10	2,110.56	970.91	84

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Lifetime Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	127.94	58.86	159.94	73.58	191.94	88.31	83.16	38.27	103.96	47.83	124.75	57.40	16-22
23	131.12	60.31	163.90	75.40	196.67	90.49	85.22	39.20	106.52	49.01	127.84	58.81	23
24	134.26	61.78	167.83	77.21	201.40	92.65	87.28	40.16	109.10	50.18	130.92	60.23	24
25	137.42	63.23	171.79	79.03	206.14	94.82	89.33	41.09	111.67	51.36	133.98	61.64	25
26	140.58	64.68	175.72	80.84	210.86	97.02	91.38	42.05	114.22	52.55	137.06	63.05	26
27	143.75	66.12	179.66	82.66	215.59	99.19	93.46	42.97	116.78	53.74	140.14	64.49	27
28	147.29	67.75	184.10	84.70	220.92	101.63	95.75	44.04	119.66	55.06	143.59	66.05	28
29	150.83	69.38	188.54	86.72	226.24	104.05	98.05	45.11	122.54	56.38	147.06	67.63	29
30	154.38	71.03	192.97	88.78	231.55	106.52	100.34	46.16	125.44	57.71	150.52	69.23	30
31	157.92	72.65	197.40	90.82	236.87	108.97	102.66	47.24	128.30	59.03	153.96	70.84	31
32	161.47	74.29	201.85	92.86	242.22	111.42	104.96	48.29	131.21	60.35	157.46	72.43	32
33	165.46	76.13	206.82	95.15	248.20	114.18	107.53	49.48	134.42	61.85	161.32	74.21	33
34	169.43	77.95	211.79	97.44	254.16	116.95	110.14	50.66	137.68	63.34	165.20	76.03	34
35	173.42	79.79	216.78	99.73	260.15	119.69	112.73	51.85	140.93	64.84	169.10	77.80	35
36	177.41	81.61	221.76	102.02	266.11	122.44	115.32	53.04	144.14	66.31	172.98	79.58	36
37	181.40	83.46	226.76	104.32	272.10	125.17	117.92	54.26	147.41	67.81	176.87	81.37	37
38	190.18	87.48	237.74	109.34	285.29	131.23	123.62	56.87	154.55	71.08	185.44	85.30	38
39	198.97	91.52	248.72	114.41	298.45	137.32	129.34	59.48	161.66	74.36	193.99	89.24	39
40	207.74	95.58	259.70	119.47	311.64	143.36	135.04	62.12	168.80	77.68	202.57	93.19	40
41	216.55	99.64	270.68	124.54	324.79	149.44	140.76	64.76	175.93	80.95	211.13	97.12	41
42	225.32	103.64	281.66	129.56	337.99	155.48	146.48	67.37	183.08	84.22	219.68	101.05	42
43	236.66	108.89	295.85	136.09	355.01	163.31	153.85	70.76	192.30	88.46	230.75	106.15	43
44	247.99	114.10	310.00	142.61	371.99	171.11	161.18	74.16	201.50	92.70	241.80	111.22	44
45	259.32	119.30	324.16	149.14	388.98	178.96	168.55	77.54	210.70	96.94	252.84	116.33	45
46	270.65	124.51	338.32	155.63	405.97	186.76	175.93	80.93	219.90	101.17	263.89	121.40	46
47	281.98	129.71	352.48	162.14	422.96	194.58	183.28	84.32	229.12	105.41	274.93	126.48	47
48	286.69	131.90	358.37	164.87	430.06	197.84	186.35	85.74	232.94	107.17	279.54	128.59	48
49	291.42	134.06	364.27	167.57	437.12	201.07	189.43	87.14	236.78	108.92	284.12	130.68	49
50	296.14	136.22	370.18	170.29	444.22	204.35	192.49	88.54	240.61	110.70	288.76	132.83	50
51	300.85	138.40	376.08	173.00	451.31	207.61	195.56	89.96	244.45	112.46	293.35	134.95	51
52	305.59	140.58	381.97	175.72	458.36	210.86	198.64	91.38	248.28	114.22	297.94	137.06	52
53	327.14	150.48	408.92	188.11	490.68	225.72	212.64	97.81	265.79	122.26	318.95	146.71	53
54	348.67	160.39	435.84	200.50	523.03	240.59	226.64	104.26	283.30	130.32	339.95	156.38	54
55	370.22	170.32	462.78	212.89	555.35	255.48	240.66	110.70	300.80	138.38	360.97	166.06	55
56	397.80	183.00	497.26	228.74	596.71	274.48	258.56	118.96	323.23	148.67	387.86	178.42	56
57	425.39	195.70	531.74	244.62	638.09	293.52	276.49	127.19	345.62	158.99	414.76	190.79	57
58	439.66	202.26	549.56	252.83	659.48	303.38	285.77	131.47	357.23	164.32	428.68	197.20	58
59	453.95	208.84	567.42	261.04	680.90	313.24	295.06	135.74	368.83	169.66	442.58	203.62	59
60	468.23	215.40	585.28	269.24	702.34	323.10	304.36	140.02	380.42	175.01	456.52	210.02	60
61	482.48	221.98	603.12	277.46	723.72	332.96	313.63	144.29	392.04	180.35	470.44	216.42	61
62	496.79	228.53	620.98	285.66	745.16	342.78	322.90	148.54	403.64	185.69	484.36	222.82	62
63	550.44	253.21	688.04	316.52	825.65	379.84	357.79	164.58	447.24	205.74	536.66	246.91	63
64	604.10	277.92	755.14	347.39	906.17	416.87	392.68	180.65	490.84	225.80	589.02	270.96	64
65	657.77	302.59	822.20	378.24	986.64	453.90	427.57	196.68	534.44	245.87	641.33	295.03	65
66	711.42	327.29	889.30	409.10	1,067.15	490.93	462.44	212.75	578.04	265.92	693.64	319.09	66
67	765.07	351.95	956.36	439.94	1,147.64	527.94	497.29	228.77	621.64	285.97	745.97	343.18	67
68	861.24	396.17	1,076.53	495.23	1,291.82	594.28	559.80	257.51	699.73	321.91	839.69	386.28	68
69	957.36	440.41	1,196.70	550.51	1,436.03	660.64	622.30	286.26	777.85	357.84	933.41	429.41	69
70	1,053.48	484.63	1,316.87	605.78	1,580.23	726.96	684.77	315.02	855.96	393.77	1,027.15	472.52	70
71	1,149.61	528.86	1,437.02	661.07	1,724.44	793.27	747.25	343.76	934.06	429.70	1,120.88	515.63	71
72	1,245.73	573.07	1,557.19	716.34	1,868.64	859.62	809.75	372.49	1,012.18	465.60	1,214.60	558.76	72
73	1,432.60	659.04	1,790.75	823.79	2,148.91	988.56	931.18	428.38	1,163.99	535.48	1,396.80	642.58	73
74	1,619.47	745.00	2,024.33	931.25	2,429.21	1,117.49	1,052.64	484.25	1,315.82	605.33	1,578.97	726.36	74
75	1,806.31	830.96	2,257.90	1,038.70	2,709.47	1,246.43	1,174.12	540.13	1,467.62	675.17	1,761.14	810.17	75
76	1,993.19	916.92	2,491.49	1,146.14	2,989.76	1,375.39	1,295.56	596.00	1,619.47	745.00	1,943.36	894.00	76
77	2,180.03	1,002.89	2,725.03	1,253.62	3,270.05	1,504.33	1,417.03	651.89	1,771.27	814.84	2,125.54	977.81	77
78	2,384.41	1,096.91	2,980.52	1,371.14	3,576.65	1,645.36	1,549.87	712.99	1,937.35	891.24	2,324.82	1,069.48	78
79	2,607.97	1,199.75	3,259.96	1,499.69	3,911.94	1,799.63	1,695.18	779.83	2,118.97	974.81	2,542.75	1,169.76	79
80	2,852.46	1,312.24	3,565.56	1,640.28	4,278.68	1,968.32	1,854.10	852.96	2,317.62	1,066.18	2,781.13	1,279.42	80
81	3,119.86	1,435.25	3,899.84	1,794.06	4,679.82	2,152.87	2,027.93	932.90	2,534.88	1,166.14	3,041.87	1,399.37	81
82	3,412.37	1,569.79	4,265.46	1,962.24	5,118.54	2,354.66	2,218.03	1,020.37	2,772.55	1,275.44	3,327.05	1,530.53	82
83	3,732.28	1,716.97	4,665.32	2,146.21	5,598.40	2,575.44	2,425.98	1,116.04	3,032.47	1,395.05	3,638.95	1,674.05	83
84	4,082.16	1,877.93	5,102.72	2,347.42	6,123.26	2,816.89	2,653.42	1,220.64	3,316.76	1,525.81	3,980.12	1,830.97	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Four-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	102.94	47.34	128.69	59.20	154.43	71.03	66.91	30.78	83.63	38.48	100.38	46.16	16-22
23	105.62	48.59	132.00	60.74	158.40	72.89	68.65	31.57	85.82	39.49	102.95	47.39	23
24	108.29	49.82	135.37	62.28	162.42	74.72	70.40	32.39	87.98	40.50	105.58	48.58	24
25	110.98	51.06	138.71	63.80	166.45	76.57	72.13	33.17	90.16	41.48	108.19	49.76	25
26	113.65	52.27	142.06	65.34	170.47	78.42	73.88	33.98	92.35	42.47	110.80	50.96	26
27	116.34	53.51	145.40	66.88	174.49	80.27	75.61	34.78	94.52	43.46	113.42	52.16	27
28	119.35	54.90	149.20	68.64	179.03	82.36	77.58	35.70	96.96	44.62	116.35	53.53	28
29	122.39	56.30	152.98	70.39	183.56	84.46	79.56	36.60	99.44	45.73	119.33	54.90	29
30	125.42	57.70	156.77	72.12	188.11	86.53	81.52	37.51	101.89	46.86	122.26	56.24	30
31	128.44	59.09	160.55	73.87	192.65	88.62	83.48	38.41	104.36	48.01	125.23	57.61	31
32	131.47	60.48	164.32	75.60	197.18	90.70	85.44	39.32	106.81	49.14	128.16	58.94	32
33	134.89	62.04	168.61	77.56	202.32	93.07	87.68	40.33	109.60	50.40	131.51	60.52	33
34	138.30	63.61	172.90	79.52	207.47	95.44	89.90	41.35	112.38	51.68	134.86	62.04	34
35	141.72	65.20	177.14	81.50	212.58	97.79	92.10	42.37	115.15	52.98	138.17	63.58	35
36	145.13	66.78	181.42	83.46	217.73	100.15	94.33	43.42	117.92	54.26	141.52	65.08	36
37	148.57	68.34	185.70	85.43	222.84	102.50	96.55	44.42	120.71	55.54	144.85	66.62	37
38	155.98	71.77	194.98	89.71	233.98	107.65	101.39	46.64	126.74	58.32	152.09	69.97	38
39	163.39	75.18	204.25	93.96	245.11	112.74	106.20	48.88	132.76	61.09	159.31	73.27	39
40	170.82	78.58	213.52	98.22	256.24	117.88	111.01	51.08	138.79	63.86	166.55	76.61	40
41	178.25	82.01	222.80	102.50	267.35	123.00	115.86	53.30	144.83	66.62	173.77	79.96	41
42	185.65	85.40	232.07	106.76	278.48	128.11	120.67	55.51	150.83	69.38	181.02	83.28	42
43	195.29	89.84	244.10	112.30	292.94	134.76	126.92	58.38	158.66	73.00	190.42	87.59	43
44	204.90	94.26	256.13	117.83	307.36	141.38	133.18	61.28	166.50	76.58	199.76	91.91	44
45	214.52	98.70	268.14	123.36	321.78	148.03	139.44	64.15	174.30	80.20	209.15	96.20	45
46	224.14	103.12	280.16	128.87	336.19	154.64	145.69	67.02	182.11	83.76	218.52	100.51	46
47	233.75	107.52	292.19	134.41	350.62	161.30	151.93	69.89	189.92	87.37	227.89	104.83	47
48	237.97	109.48	297.46	136.85	356.95	164.22	154.69	71.16	193.36	88.96	232.01	106.74	48
49	242.20	111.41	302.74	139.27	363.28	167.14	157.43	72.42	196.76	90.54	236.14	108.64	49
50	246.43	113.35	308.03	141.70	369.65	170.04	160.18	73.68	200.23	92.10	240.26	110.52	50
51	250.63	115.30	313.31	144.14	375.97	172.98	162.91	74.94	203.64	93.68	244.37	112.43	51
52	254.86	117.25	318.58	146.56	382.31	175.86	165.67	76.22	207.08	95.27	248.51	114.31	52
53	273.28	125.72	341.60	157.15	409.92	188.57	177.62	81.72	222.05	102.16	266.46	122.59	53
54	291.71	134.20	364.64	167.75	437.58	201.29	189.61	87.22	237.01	109.03	284.42	130.85	54
55	310.13	142.67	387.66	178.33	465.20	214.00	201.60	92.72	251.99	115.93	302.39	139.09	55
56	333.54	153.43	416.93	191.81	500.33	230.17	216.82	99.73	271.00	124.67	325.21	149.62	56
57	356.96	164.22	446.20	205.26	535.43	246.31	232.03	106.74	290.03	133.42	348.05	160.12	57
58	369.47	169.98	461.83	212.46	554.20	254.98	240.14	110.48	300.18	138.11	360.23	165.73	58
59	381.96	175.72	477.46	219.64	572.96	263.56	248.28	114.22	310.33	142.76	372.43	171.31	59
60	394.46	181.45	493.06	226.82	591.67	272.18	256.39	117.94	320.51	147.42	384.60	176.93	60
61	406.94	187.22	508.69	234.01	610.44	280.82	264.52	121.69	330.64	152.12	396.78	182.52	61
62	419.46	192.95	524.32	241.19	629.18	289.45	272.64	125.42	340.81	156.78	408.98	188.15	62
63	465.58	214.18	581.98	267.72	698.39	321.25	302.62	139.21	378.29	174.01	453.95	208.82	63
64	511.67	235.40	639.60	294.24	767.53	353.08	332.58	153.02	415.74	191.26	498.89	229.50	64
65	557.81	256.61	697.25	320.76	836.70	384.91	362.57	166.79	453.20	208.49	543.85	250.20	65
66	603.90	277.84	754.91	347.29	905.88	416.74	392.54	180.58	490.68	225.73	588.82	270.86	66
67	650.03	299.04	812.53	373.79	975.04	448.54	422.51	194.38	528.14	242.96	633.78	291.55	67
68	735.04	338.14	918.79	422.69	1,102.55	507.22	477.79	219.80	597.22	274.74	716.66	329.70	68
69	820.04	377.24	1,025.06	471.55	1,230.07	565.87	533.04	245.21	666.30	306.52	799.54	367.81	69
70	905.08	416.38	1,131.32	520.46	1,357.58	624.53	588.31	270.64	735.36	338.30	882.43	405.95	70
71	990.07	455.45	1,237.58	569.33	1,485.12	683.20	643.55	296.06	804.42	370.07	965.34	444.08	71
72	1,075.08	494.58	1,343.86	618.22	1,612.62	741.86	698.81	321.48	873.52	401.84	1,048.21	482.21	72
73	1,253.48	576.64	1,566.85	720.79	1,880.22	864.95	814.75	374.81	1,018.45	468.50	1,222.14	562.21	73
74	1,431.89	658.72	1,789.84	823.38	2,147.81	988.06	930.73	428.15	1,163.41	535.20	1,396.09	642.24	74
75	1,610.27	740.78	2,012.86	925.97	2,415.44	1,111.16	1,046.68	481.51	1,308.36	601.87	1,570.02	722.26	75
76	1,788.67	822.83	2,235.85	1,028.57	2,683.03	1,234.30	1,162.66	534.85	1,453.30	668.57	1,743.97	802.28	76
77	1,967.06	904.91	2,458.84	1,131.16	2,950.61	1,357.39	1,278.60	588.19	1,598.27	735.25	1,917.90	882.30	77
78	2,163.26	995.17	2,704.08	1,243.97	3,244.88	1,492.78	1,406.11	646.86	1,757.65	808.57	2,109.18	970.31	78
79	2,379.04	1,094.42	2,973.78	1,368.02	3,568.54	1,641.61	1,546.38	711.40	1,932.96	889.24	2,319.55	1,067.05	79
80	2,616.30	1,203.58	3,270.38	1,504.46	3,924.46	1,805.35	1,700.59	782.30	2,125.73	977.89	2,550.91	1,173.48	80
81	2,877.24	1,323.62	3,596.54	1,654.52	4,315.85	1,985.42	1,870.21	860.34	2,337.76	1,075.45	2,805.30	1,290.53	81
82	3,164.21	1,455.62	3,955.26	1,819.55	4,746.30	2,183.46	2,056.73	946.16	2,570.93	1,182.70	3,085.10	1,419.25	82
83	3,479.81	1,600.80	4,349.76	2,001.01	5,219.70	2,401.21	2,261.87	1,040.51	2,827.34	1,300.67	3,392.82	1,560.80	83
84	3,826.86	1,760.46	4,783.58	2,200.58	5,740.28	2,640.72	2,487.47	1,144.30	3,109.31	1,430.39	3,731.18	1,716.48	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Three-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	74.58	34.31	93.20	42.89	111.84	51.48	48.49	22.31	60.59	27.88	72.70	33.46	16-22
23	76.40	35.15	95.52	43.94	114.62	52.74	49.68	22.85	62.08	28.56	74.51	34.28	23
24	78.25	36.01	97.81	45.01	117.38	54.00	50.87	23.41	63.58	29.24	76.31	35.10	24
25	80.11	36.85	100.13	46.07	120.14	55.27	52.07	23.95	65.08	29.94	78.11	35.93	25
26	81.92	37.69	102.42	47.12	122.90	56.56	53.26	24.52	66.58	30.64	79.90	36.76	26
27	83.76	38.54	104.71	48.18	125.65	57.83	54.44	25.04	68.06	31.33	81.66	37.60	27
28	85.84	39.49	107.30	49.37	128.77	59.26	55.80	25.67	69.76	32.10	83.69	38.52	28
29	87.91	40.44	109.90	50.56	131.89	60.67	57.14	26.28	71.45	32.86	85.74	39.46	29
30	89.96	41.40	112.46	51.76	134.98	62.11	58.46	26.90	73.10	33.64	87.73	40.37	30
31	92.04	42.34	115.07	52.94	138.08	63.53	59.83	27.52	74.78	34.42	89.75	41.28	31
32	94.12	43.30	117.64	54.13	141.16	64.97	61.18	28.14	76.45	35.18	91.75	42.20	32
33	96.42	44.35	120.53	55.45	144.64	66.53	62.69	28.84	78.34	36.02	94.02	43.25	33
34	98.76	45.44	123.44	56.78	148.13	68.12	64.20	29.53	80.24	36.91	96.28	44.29	34
35	101.08	46.50	126.35	58.12	151.62	69.76	65.69	30.23	82.13	37.79	98.54	45.36	35
36	103.39	47.58	129.25	59.47	155.10	71.36	67.20	30.94	84.01	38.65	100.82	46.38	36
37	105.72	48.64	132.17	60.79	158.60	72.92	68.72	31.62	85.91	39.52	103.08	47.40	37
38	110.84	51.00	138.56	63.74	166.26	76.50	72.05	33.14	90.07	41.44	108.08	49.72	38
39	115.98	53.35	144.96	66.70	173.95	80.02	75.38	34.68	94.22	43.34	113.08	52.01	39
40	121.09	55.72	151.36	69.62	181.62	83.54	78.70	36.20	98.36	45.26	118.06	54.30	40
41	126.20	58.06	157.75	72.56	189.31	87.07	82.03	37.74	102.55	47.17	123.07	56.59	41
42	131.32	60.41	164.16	75.53	196.98	90.64	85.36	39.28	106.69	49.08	128.03	58.91	42
43	137.94	63.44	172.42	79.31	206.89	95.17	89.66	41.23	112.06	51.55	134.47	61.86	43
44	144.53	66.49	180.67	83.11	216.82	99.73	93.95	43.21	117.44	54.01	140.94	64.84	44
45	151.14	69.55	188.92	86.93	226.72	104.30	98.26	45.19	122.81	56.51	147.35	67.79	45
46	157.75	72.56	197.18	90.70	236.60	108.84	102.55	47.17	128.16	58.94	153.80	70.75	46
47	164.35	75.61	205.44	94.51	246.53	113.40	106.82	49.15	133.55	61.44	160.25	73.72	47
48	167.09	76.87	208.87	96.10	250.67	115.30	108.62	49.96	135.78	62.46	162.91	74.94	48
49	169.86	78.12	212.32	97.66	254.77	117.19	110.42	50.78	138.00	63.48	165.60	76.18	49
50	172.61	79.43	215.75	99.25	258.90	119.11	112.19	51.62	140.24	64.51	168.28	77.42	50
51	175.34	80.68	219.19	100.84	263.03	121.01	113.98	52.45	142.48	65.54	170.96	78.66	51
52	178.10	81.92	222.62	102.42	267.16	122.90	115.76	53.26	144.70	66.58	173.64	79.90	52
53	184.10	84.70	230.12	105.85	276.14	127.02	119.66	55.06	149.58	68.81	179.51	82.56	53
54	190.09	87.46	237.61	109.32	285.11	131.16	123.56	56.86	154.44	71.05	185.34	85.26	54
55	196.06	90.20	245.08	112.74	294.11	135.30	127.45	58.62	159.31	73.27	191.18	87.94	55
56	221.92	102.10	277.39	127.62	332.89	153.16	144.24	66.36	180.30	82.97	216.37	99.54	56
57	247.76	113.98	309.71	142.48	371.68	170.96	161.04	74.08	201.32	92.59	241.58	111.13	57
58	262.75	120.88	328.44	151.09	394.13	181.32	170.78	78.58	213.49	98.22	256.18	117.85	58
59	277.70	127.75	347.14	159.71	416.57	191.65	180.52	83.05	225.62	103.81	270.77	124.57	59
60	292.68	134.64	365.86	168.31	439.02	201.96	190.24	87.52	237.80	109.39	285.37	131.28	60
61	307.67	141.55	384.56	176.93	461.48	212.32	199.97	92.00	249.97	115.01	299.96	138.00	61
62	322.63	148.40	403.30	185.54	483.94	222.65	209.72	96.47	262.14	120.59	314.56	144.72	62
63	371.15	170.71	463.96	213.42	556.75	256.10	241.25	110.98	301.56	138.71	361.88	166.46	63
64	419.65	193.06	524.58	241.32	629.51	289.60	272.77	125.50	340.97	156.86	409.16	188.23	64
65	468.18	215.39	585.24	269.23	702.29	323.09	304.32	140.02	380.40	175.01	456.49	210.01	65
66	516.68	237.70	645.86	297.11	775.06	356.53	335.84	154.49	419.80	193.13	503.80	231.74	66
67	565.22	260.02	706.52	325.03	847.82	390.02	367.38	169.02	459.24	211.26	551.08	253.52	67
68	650.00	299.00	812.48	373.76	974.96	448.51	422.51	194.34	528.13	242.95	633.74	291.54	68
69	734.76	338.00	918.44	422.51	1,102.14	507.01	477.59	219.71	597.00	274.64	716.40	329.57	69
70	819.55	377.03	1,024.43	471.28	1,229.32	565.52	532.72	245.06	665.88	306.34	799.06	367.58	70
71	904.32	416.03	1,130.40	520.02	1,356.48	624.02	587.81	270.42	734.76	338.00	881.70	405.60	71
72	989.10	455.02	1,236.35	568.78	1,483.62	682.50	642.91	295.78	803.63	369.70	964.37	443.63	72
73	1,153.22	530.50	1,441.51	663.14	1,729.80	795.78	749.62	344.81	937.00	431.04	1,124.39	517.26	73
74	1,317.32	606.01	1,646.65	757.52	1,975.97	909.04	856.26	393.91	1,070.32	492.40	1,284.38	590.87	74
75	1,481.45	681.52	1,851.82	851.88	2,222.18	1,022.27	962.93	442.98	1,203.67	553.75	1,444.42	664.49	75
76	1,645.55	757.01	2,056.96	946.26	2,468.35	1,135.51	1,069.61	492.07	1,337.03	615.07	1,604.45	738.08	76
77	1,809.68	832.52	2,262.11	1,040.64	2,714.53	1,248.77	1,176.29	541.14	1,470.38	676.42	1,764.44	811.70	77
78	1,990.19	915.53	2,487.72	1,144.43	2,985.25	1,373.32	1,293.61	595.10	1,617.02	743.87	1,940.42	892.66	78
79	2,188.67	1,006.84	2,735.83	1,258.56	3,283.01	1,510.28	1,422.61	654.46	1,778.29	818.06	2,133.95	981.68	79
80	2,406.94	1,107.26	3,008.66	1,384.08	3,610.39	1,660.91	1,564.51	719.74	1,955.64	899.66	2,346.76	1,079.58	80
81	2,646.98	1,217.70	3,308.75	1,522.13	3,970.51	1,826.54	1,720.54	791.48	2,150.68	989.38	2,580.82	1,187.26	81
82	2,910.98	1,339.14	3,638.74	1,673.93	4,366.49	2,008.73	1,892.15	870.43	2,365.18	1,088.04	2,838.23	1,305.68	82
83	3,201.31	1,472.71	4,001.64	1,840.88	4,801.94	2,209.04	2,080.87	957.28	2,601.05	1,196.57	3,121.26	1,435.87	83
84	3,520.58	1,619.57	4,400.72	2,024.46	5,280.88	2,429.36	2,288.36	1,052.72	2,860.48	1,315.91	3,432.58	1,579.09	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Two-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	63.71	29.32	79.63	36.64	95.57	43.97	41.41	19.04	51.77	23.82	62.12	28.57	16-22
23	65.28	30.04	81.60	37.55	97.92	45.05	42.44	19.54	53.04	24.41	63.66	29.28	23
24	66.86	30.77	83.56	38.45	100.28	46.15	43.44	20.00	54.32	25.00	65.17	30.01	24
25	68.44	31.48	85.54	39.34	102.64	47.21	44.48	20.45	55.60	25.57	66.71	30.70	25
26	70.00	32.20	87.50	40.25	105.01	48.29	45.50	20.94	56.87	26.15	68.26	31.39	26
27	71.58	32.93	89.46	41.16	107.36	49.40	46.51	21.40	58.15	26.76	69.79	32.10	27
28	73.34	33.76	91.67	42.18	110.00	50.60	47.66	21.95	59.59	27.41	71.51	32.89	28
29	75.11	34.55	93.89	43.19	112.67	51.84	48.80	22.45	61.02	28.08	73.24	33.70	29
30	76.87	35.36	96.10	44.21	115.30	53.04	49.96	22.98	62.46	28.73	74.94	34.48	30
31	78.65	36.19	98.28	45.23	117.94	54.26	51.13	23.51	63.89	29.40	76.66	35.28	31
32	80.41	36.98	100.51	46.24	120.62	55.49	52.27	24.04	65.34	30.04	78.40	36.07	32
33	82.38	37.92	102.98	47.39	123.58	56.86	53.53	24.65	66.94	30.80	80.33	36.97	33
34	84.37	38.83	105.46	48.53	126.56	58.24	54.84	25.22	68.54	31.54	82.27	37.86	34
35	86.36	39.73	107.95	49.64	129.55	59.57	56.14	25.84	70.18	32.27	84.19	38.71	35
36	88.34	40.64	110.44	50.80	132.53	60.96	57.43	26.41	71.78	33.02	86.14	39.62	36
37	90.30	41.54	112.90	51.94	135.50	62.34	58.72	26.99	73.39	33.77	88.07	40.52	37
38	94.70	43.56	118.37	54.44	142.04	65.34	61.57	28.31	76.93	35.39	92.32	42.47	38
39	99.06	45.59	123.84	56.99	148.61	68.38	64.40	29.63	80.50	37.03	96.60	44.44	39
40	103.46	47.60	129.31	59.48	155.17	71.38	67.26	30.94	84.04	38.66	100.86	46.38	40
41	107.82	49.58	134.77	61.99	161.74	74.41	70.08	32.23	87.61	40.30	105.13	48.36	41
42	112.19	51.62	140.24	64.51	168.31	77.42	72.92	33.55	91.16	41.93	109.39	50.32	42
43	117.85	54.22	147.32	67.76	176.78	81.32	76.61	35.23	95.76	44.05	114.90	52.85	43
44	123.49	56.80	154.36	71.02	185.23	85.21	80.27	36.91	100.34	46.15	120.40	55.38	44
45	129.13	59.41	161.40	74.24	193.68	89.10	83.94	38.60	104.93	48.28	125.88	57.90	45
46	134.76	61.99	168.46	77.50	202.16	92.99	87.59	40.30	109.48	50.38	131.41	60.44	46
47	140.41	64.58	175.54	80.74	210.64	96.89	91.26	41.98	114.10	52.48	136.92	62.96	47
48	142.75	65.68	178.45	82.09	214.13	98.53	92.80	42.68	115.99	53.38	139.19	64.06	48
49	145.12	66.74	181.38	83.45	217.66	100.13	94.31	43.38	117.89	54.23	141.48	65.08	49
50	147.47	67.84	184.32	84.79	221.17	101.76	95.84	44.09	119.82	55.12	143.77	66.14	50
51	149.80	68.92	187.26	86.14	224.71	103.37	97.38	44.78	121.72	55.99	146.06	67.19	51
52	152.15	70.00	190.20	87.50	228.24	105.01	98.89	45.50	123.62	56.87	148.36	68.26	52
53	157.28	72.35	196.61	90.43	235.93	108.54	102.23	47.04	127.80	58.80	153.34	70.55	53
54	162.41	74.71	203.00	93.38	243.59	112.06	105.55	48.55	131.94	60.70	158.34	72.84	54
55	167.52	77.06	209.40	96.32	251.26	115.58	108.90	50.09	136.13	62.60	163.33	75.13	55
56	189.60	87.22	237.00	109.03	284.40	130.85	123.23	56.70	154.07	70.88	184.86	85.04	56
57	211.69	97.38	264.60	121.72	317.52	146.06	137.59	63.30	172.01	79.10	206.40	94.93	57
58	224.48	103.26	280.60	129.07	336.72	154.87	145.91	67.13	182.39	83.89	218.86	100.66	58
59	237.26	109.16	296.57	136.44	355.90	163.73	154.21	70.97	192.78	88.69	231.35	106.42	59
60	250.06	115.03	312.56	143.80	375.08	172.55	162.54	74.77	203.16	93.47	243.80	112.15	60
61	262.85	120.92	328.57	151.14	394.27	181.36	170.84	78.60	213.56	98.26	256.28	117.89	61
62	275.65	126.79	344.57	158.52	413.47	190.22	179.17	82.43	223.97	103.02	268.75	123.65	62
63	317.11	145.87	396.37	182.33	475.64	218.80	206.14	94.81	257.64	118.51	309.18	142.21	63
64	358.54	164.93	448.16	206.18	537.80	247.42	233.04	107.22	291.29	134.02	349.58	160.82	64
65	399.98	184.02	499.98	230.03	599.98	276.01	260.00	119.60	325.00	149.51	389.98	179.42	65
66	441.44	203.06	551.81	253.84	662.14	304.62	286.94	131.99	358.68	165.00	430.40	198.00	66
67	482.88	222.14	603.61	277.68	724.33	333.20	313.86	144.40	392.35	180.49	470.82	216.59	67
68	555.31	255.47	694.16	319.34	833.00	383.22	360.97	166.06	451.20	207.55	541.45	249.08	68
69	627.74	288.77	784.69	360.97	941.63	433.18	408.05	187.70	510.06	234.62	612.07	281.54	69
70	700.16	322.10	875.22	402.62	1,050.26	483.14	455.10	209.38	568.90	261.72	682.68	314.05	70
71	772.61	355.42	965.75	444.26	1,158.89	533.14	502.19	231.01	627.73	288.77	753.29	346.55	71
72	845.04	388.74	1,056.30	485.94	1,267.55	583.12	549.26	252.70	686.59	315.86	823.91	379.03	72
73	985.24	453.25	1,231.56	566.56	1,477.87	679.87	640.39	294.61	800.51	368.28	960.62	441.92	73
74	1,125.47	517.75	1,406.82	647.18	1,688.17	776.64	731.56	336.54	914.42	420.67	1,097.33	504.79	74
75	1,265.66	582.25	1,582.09	727.81	1,898.51	873.38	822.68	378.44	1,028.38	473.09	1,234.03	567.70	75
76	1,405.86	646.76	1,757.35	808.44	2,108.83	970.14	913.84	420.40	1,142.29	525.49	1,370.75	630.59	76
77	1,546.09	711.26	1,932.62	889.07	2,319.13	1,066.88	1,004.96	462.32	1,256.21	577.91	1,507.45	693.47	77
78	1,700.29	782.21	2,125.37	977.74	2,550.44	1,173.29	1,105.19	508.44	1,381.50	635.53	1,657.79	762.64	78
79	1,869.88	860.20	2,337.34	1,075.25	2,804.81	1,290.31	1,215.41	559.13	1,519.27	698.90	1,823.12	838.72	79
80	2,056.36	945.98	2,570.45	1,182.49	3,084.54	1,418.99	1,336.63	614.89	1,670.78	768.62	2,004.94	922.34	80
81	2,261.45	1,040.34	2,826.82	1,300.43	3,392.20	1,560.53	1,469.94	676.22	1,837.43	845.27	2,204.90	1,014.34	81
82	2,486.99	1,144.08	3,108.73	1,430.10	3,730.48	1,716.13	1,616.54	743.66	2,020.69	929.56	2,424.83	1,115.48	82
83	2,735.02	1,258.20	3,418.78	1,572.76	4,102.52	1,887.31	1,777.75	817.82	2,222.21	1,022.29	2,666.65	1,226.76	83
84	3,007.81	1,383.67	3,759.74	1,729.60	4,511.69	2,075.52	1,955.08	899.39	2,443.84	1,124.23	2,932.61	1,349.08	84

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Lifetime Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	104.05	47.87	130.09	59.83	156.11	71.81	67.63	31.12	84.56	38.89	101.47	46.68	16-22
23	104.82	48.22	131.02	60.26	157.21	72.34	68.12	31.34	85.16	39.18	102.18	47.00	23
24	105.53	48.55	131.92	60.70	158.32	72.84	68.59	31.56	85.75	39.46	102.92	47.35	24
25	106.28	48.90	132.86	61.10	159.42	73.32	69.08	31.78	86.36	39.73	103.63	47.66	25
26	107.03	49.25	133.79	61.54	160.55	73.84	69.56	32.02	86.95	40.02	104.36	47.98	26
27	107.75	49.58	134.69	61.98	161.63	74.36	70.04	32.23	87.55	40.30	105.06	48.32	27
28	108.49	49.91	135.61	62.39	162.76	74.86	70.52	32.45	88.14	40.55	105.79	48.66	28
29	109.25	50.26	136.55	62.82	163.86	75.38	71.02	32.66	88.75	40.84	106.50	49.01	29
30	109.96	50.60	137.46	63.25	164.94	75.90	71.50	32.89	89.33	41.12	107.22	49.33	30
31	110.71	50.93	138.38	63.66	166.06	76.39	71.95	33.10	89.94	41.36	107.93	49.64	31
32	111.46	51.28	139.32	64.09	167.17	76.92	72.43	33.34	90.55	41.65	108.67	49.99	32
33	115.14	52.96	143.93	66.22	172.72	79.45	74.84	34.43	93.55	43.03	112.27	51.64	33
34	118.85	54.67	148.54	68.33	178.25	82.00	77.27	35.53	96.55	44.42	115.86	53.29	34
35	122.54	56.38	153.17	70.46	183.80	84.56	79.66	36.64	99.58	45.80	119.47	54.97	35
36	126.22	58.06	157.78	72.58	189.34	87.11	82.03	37.74	102.55	47.18	123.07	56.64	36
37	129.91	59.77	162.41	74.71	194.89	89.64	84.46	38.84	105.55	48.55	126.67	58.28	37
38	133.61	61.45	167.00	76.81	200.41	92.20	86.86	39.95	108.55	49.92	130.26	59.92	38
39	137.32	63.17	171.64	78.96	205.96	94.78	89.24	41.05	111.55	51.31	133.87	61.60	39
40	140.99	64.86	176.24	81.08	211.49	97.30	91.62	42.18	114.54	52.69	137.47	63.25	40
41	144.70	66.56	180.85	83.20	217.03	99.85	94.04	43.25	117.58	54.08	141.07	64.90	41
42	148.38	68.26	185.47	85.32	222.55	102.37	96.46	44.39	120.56	55.46	144.65	66.53	42
43	154.13	70.90	192.66	88.62	231.22	106.34	100.20	46.08	125.23	57.61	150.28	69.13	43
44	159.90	73.54	199.87	91.93	239.83	110.32	103.92	47.80	129.91	59.75	155.89	71.72	44
45	165.64	76.19	207.06	95.23	248.47	114.28	107.66	49.52	134.58	61.91	161.52	74.29	45
46	171.40	78.86	214.25	98.57	257.08	118.28	111.41	51.24	139.26	64.07	167.09	76.88	46
47	177.14	81.50	221.44	101.88	265.72	122.26	115.15	52.98	143.94	66.22	172.72	79.45	47
48	185.99	85.56	232.48	106.96	278.98	128.36	120.91	55.62	151.12	69.52	181.33	83.45	48
49	194.82	89.63	243.53	112.03	292.24	134.46	126.62	58.25	158.30	72.83	189.94	87.38	49
50	203.66	93.68	254.58	117.12	305.47	140.54	132.38	60.89	165.47	76.13	198.56	91.34	50
51	212.48	97.74	265.62	122.20	318.74	146.64	138.12	63.53	172.64	79.43	207.19	95.33	51
52	221.34	101.81	276.67	127.27	332.00	152.75	143.86	66.18	179.82	82.72	215.80	99.29	52
53	270.96	124.63	338.70	155.81	406.44	186.97	176.12	81.02	220.16	101.27	264.19	121.55	53
54	320.59	147.47	400.74	184.33	480.89	221.22	208.38	95.84	260.47	119.82	312.60	143.80	54
55	370.22	170.32	462.78	212.89	555.35	255.48	240.66	110.70	300.80	138.38	360.97	166.06	55
56	413.80	190.36	517.26	237.96	620.71	285.55	268.97	123.72	336.23	154.66	403.46	185.62	56
57	457.39	210.42	571.75	263.03	686.10	315.65	297.31	136.76	371.64	170.96	445.97	205.16	57
58	590.14	271.48	737.68	339.36	885.20	407.22	383.59	176.46	479.48	220.57	575.38	264.70	58
59	722.88	332.54	903.59	415.68	1,084.32	498.82	469.87	216.16	587.34	270.20	704.80	324.22	59
60	855.62	393.64	1,069.55	492.04	1,283.46	590.42	556.15	255.88	695.20	319.81	834.26	383.77	60
61	988.37	454.67	1,235.48	568.36	1,482.56	682.03	642.46	295.54	803.06	369.41	963.67	443.33	61
62	1,121.12	515.75	1,401.40	644.68	1,681.68	773.62	728.72	335.22	910.91	419.06	1,093.09	502.85	62
63	1,259.39	579.36	1,574.22	724.19	1,889.06	869.02	818.62	376.57	1,023.24	470.71	1,227.88	564.84	63
64	1,397.64	642.95	1,747.03	803.69	2,096.45	964.43	908.46	417.92	1,135.58	522.41	1,362.68	626.87	64
65	1,535.89	706.55	1,919.87	883.20	2,303.83	1,059.85	998.32	459.25	1,247.89	574.08	1,497.49	688.90	65
66	1,674.16	770.17	2,092.69	962.70	2,511.22	1,155.23	1,088.21	500.60	1,360.25	625.75	1,632.28	750.90	66
67	1,812.41	833.76	2,265.50	1,042.21	2,718.61	1,250.65	1,178.06	541.94	1,472.58	677.42	1,767.10	812.93	67
68	1,955.18	899.45	2,443.98	1,124.30	2,932.80	1,349.15	1,270.88	584.65	1,588.61	730.80	1,906.31	876.95	68
69	2,097.98	965.14	2,622.48	1,206.43	3,146.96	1,447.69	1,363.67	627.35	1,704.61	784.16	2,045.53	941.00	69
70	2,240.77	1,030.82	2,800.97	1,288.54	3,361.14	1,546.25	1,456.50	670.04	1,820.62	837.55	2,184.74	1,005.06	70
71	2,383.57	1,096.50	2,979.47	1,370.63	3,575.35	1,644.78	1,549.31	712.73	1,936.67	890.92	2,323.98	1,069.12	71
72	2,526.37	1,162.22	3,157.94	1,452.76	3,789.54	1,743.31	1,642.14	755.45	2,052.67	944.30	2,463.20	1,133.14	72
73	2,908.10	1,337.82	3,635.12	1,672.28	4,362.14	2,006.72	1,890.26	869.59	2,362.85	1,086.97	2,835.40	1,304.36	73
74	3,289.85	1,513.43	4,112.30	1,891.79	4,934.76	2,270.14	2,138.40	983.72	2,672.99	1,229.66	3,207.61	1,475.58	74
75	3,671.59	1,689.05	4,589.48	2,111.29	5,507.38	2,533.55	2,386.54	1,097.89	2,983.15	1,372.34	3,579.79	1,646.81	75
76	4,053.31	1,864.66	5,066.63	2,330.81	6,079.97	2,796.96	2,634.65	1,212.01	3,293.32	1,515.04	3,951.97	1,818.04	76
77	4,435.06	2,040.26	5,543.81	2,550.31	6,652.58	3,060.37	2,882.78	1,326.18	3,603.48	1,657.70	4,324.16	1,989.24	77
78	4,852.75	2,232.41	6,065.94	2,790.52	7,279.13	3,348.64	3,154.27	1,451.08	3,942.85	1,813.82	4,731.43	2,176.60	78
79	5,309.78	2,442.66	6,637.22	3,053.33	7,964.68	3,663.98	3,451.36	1,587.73	4,314.20	1,984.66	5,177.04	2,381.58	79
80	5,809.85	2,672.70	7,262.30	3,340.88	8,714.76	4,009.07	3,776.40	1,737.28	4,720.50	2,171.58	5,664.59	2,605.90	80
81	6,357.01	2,924.42	7,946.26	3,655.54	9,535.50	4,386.64	4,132.06	1,900.88	5,165.08	2,376.08	6,198.07	2,851.31	81
82	6,955.69	3,199.85	8,694.64	3,999.79	10,433.57	4,799.74	4,521.19	2,079.91	5,651.51	2,599.86	6,781.81	3,119.84	82
83	7,610.80	3,501.19	9,513.49	4,376.50	11,416.19	5,251.81	4,947.01	2,275.78	6,183.79	2,844.74	7,420.54	3,413.68	83
84	8,327.56	3,830.95	10,409.47	4,788.67	12,491.36	5,746.39	5,412.92	2,490.12	6,766.15	3,112.63	8,119.38	3,735.18	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Four-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	83.72	38.52	104.65	48.14	125.57	57.76	54.41	25.03	68.03	31.30	81.61	37.55	16-22
23	84.43	38.84	105.53	48.55	126.62	58.25	54.89	25.25	68.59	31.56	82.31	37.87	23
24	85.13	39.14	106.39	48.94	127.67	58.73	55.33	25.44	69.16	31.82	82.98	38.17	24
25	85.82	39.47	107.26	49.34	128.70	59.22	55.80	25.66	69.71	32.09	83.66	38.50	25
26	86.51	39.80	108.14	49.74	129.78	59.69	56.22	25.87	70.28	32.33	84.37	38.80	26
27	87.20	40.12	109.01	50.16	130.81	60.18	56.69	26.06	70.86	32.59	85.04	39.13	27
28	87.91	40.44	109.90	50.56	131.89	60.67	57.14	26.28	71.45	32.86	85.74	39.46	28
29	88.61	40.78	110.77	50.95	132.91	61.14	57.59	26.50	72.00	33.11	86.40	39.73	29
30	89.32	41.09	111.64	51.36	133.98	61.63	58.06	26.71	72.56	33.37	87.08	40.04	30
31	90.02	41.41	112.54	51.77	135.04	62.12	58.51	26.90	73.15	33.65	87.78	40.38	31
32	90.74	41.75	113.42	52.19	136.09	62.62	58.99	27.12	73.74	33.91	88.46	40.70	32
33	93.85	43.19	117.32	53.98	140.81	64.76	61.01	28.08	76.26	35.09	91.52	42.10	33
34	97.00	44.62	121.25	55.76	145.51	66.92	63.05	29.00	78.82	36.25	94.57	43.50	34
35	100.13	46.07	125.16	57.59	150.19	69.10	65.08	29.94	81.37	37.44	97.62	44.92	35
36	103.28	47.52	129.08	59.38	154.91	71.24	67.14	30.89	83.90	38.60	100.69	46.30	36
37	106.39	48.95	133.01	61.20	159.62	73.44	69.16	31.82	86.45	39.77	103.76	47.74	37
38	109.58	50.40	136.97	63.01	164.35	75.61	71.23	32.78	89.02	40.96	106.82	49.15	38
39	112.74	51.85	140.94	64.84	169.12	77.80	73.27	33.70	91.61	42.13	109.94	50.56	39
40	115.91	53.33	144.90	66.66	173.88	80.00	75.34	34.68	94.18	43.34	113.03	52.01	40
41	119.08	54.77	148.85	68.47	178.62	82.19	77.41	35.59	96.76	44.50	116.11	53.42	41
42	122.26	56.24	152.83	70.28	183.40	84.35	79.45	36.55	99.34	45.71	119.21	54.83	42
43	127.18	58.50	158.96	73.13	190.76	87.77	82.66	38.02	103.33	47.53	123.98	57.05	43
44	132.10	60.76	165.13	75.96	198.16	91.16	85.85	39.49	107.32	49.37	128.81	59.26	44
45	137.00	63.04	171.26	78.79	205.52	94.55	89.05	40.96	111.32	51.22	133.58	61.45	45
46	141.92	65.30	177.41	81.61	212.88	97.94	92.26	42.46	115.32	53.04	138.37	63.66	46
47	146.86	67.55	183.56	84.43	220.26	101.32	95.45	43.91	119.33	54.89	143.18	65.87	47
48	154.38	71.03	193.00	88.78	231.59	106.52	100.34	46.16	125.44	57.71	150.54	69.23	48
49	161.94	74.50	202.44	93.12	242.92	111.76	105.28	48.42	131.58	60.53	157.91	72.65	49
50	169.51	77.98	211.88	97.46	254.24	116.96	110.17	50.69	137.72	63.36	165.26	76.03	50
51	177.04	81.46	221.30	101.81	265.57	122.17	115.09	52.94	143.86	66.18	172.63	79.43	51
52	184.60	84.92	230.75	106.15	276.90	127.39	119.99	55.20	149.99	69.00	180.00	82.79	52
53	226.45	104.17	283.07	130.22	339.67	156.25	147.19	67.70	183.98	84.65	220.79	101.58	53
54	268.27	123.43	335.35	154.28	402.42	185.12	174.37	80.24	217.97	100.28	261.59	120.32	54
55	310.13	142.67	387.66	178.33	465.20	214.00	201.60	92.72	251.99	115.93	302.39	139.09	55
56	346.99	159.62	433.73	199.52	520.48	239.42	225.54	103.76	281.92	129.70	338.32	155.62	56
57	383.82	176.59	479.77	220.73	575.72	264.86	249.48	114.79	311.86	143.46	374.21	172.15	57
58	496.37	228.36	620.47	285.44	744.56	342.54	322.63	148.44	403.31	185.54	483.97	222.65	58
59	608.94	280.13	761.17	350.16	913.42	420.19	395.81	182.08	494.76	227.60	593.71	273.12	59
60	721.50	331.92	901.87	414.90	1,082.24	497.89	468.98	215.75	586.21	269.68	703.46	323.60	60
61	834.06	383.69	1,042.57	479.62	1,251.07	575.54	542.14	249.41	677.68	311.76	813.20	374.11	61
62	946.61	435.48	1,183.27	544.33	1,419.94	653.21	615.30	283.07	769.13	353.82	922.94	424.58	62
63	1,065.28	490.04	1,331.57	612.56	1,597.88	735.08	692.44	318.53	865.54	398.17	1,038.62	477.80	63
64	1,183.92	544.64	1,479.88	680.81	1,775.86	816.96	769.56	354.01	961.93	442.52	1,154.30	531.02	64
65	1,302.55	599.22	1,628.20	749.02	1,953.84	898.82	846.66	389.50	1,058.33	486.85	1,269.98	584.23	65
66	1,421.18	653.80	1,776.48	817.25	2,131.79	980.69	923.77	424.98	1,154.72	531.22	1,385.66	637.44	66
67	1,539.83	708.36	1,924.79	885.47	2,309.76	1,062.56	1,000.88	460.44	1,251.12	575.54	1,501.33	690.66	67
68	1,667.93	767.28	2,084.90	959.11	2,501.87	1,150.93	1,084.15	498.73	1,355.18	623.42	1,626.23	748.12	68
69	1,796.00	826.21	2,245.01	1,032.78	2,694.02	1,239.34	1,167.40	537.04	1,459.27	671.30	1,751.12	805.57	69
70	1,924.10	885.14	2,405.12	1,106.42	2,886.14	1,327.72	1,250.66	575.33	1,563.32	719.17	1,876.01	863.00	70
71	2,052.19	944.06	2,565.24	1,180.09	3,078.28	1,416.12	1,333.93	613.63	1,667.41	767.05	2,000.88	920.47	71
72	2,180.26	1,003.00	2,725.32	1,253.74	3,270.40	1,504.48	1,417.16	651.95	1,771.48	814.93	2,125.76	977.92	72
73	2,544.58	1,170.59	3,180.72	1,463.23	3,816.85	1,755.85	1,653.96	760.87	2,067.47	951.10	2,480.95	1,141.32	73
74	2,908.90	1,338.17	3,636.10	1,672.73	4,363.32	2,007.29	1,890.79	869.81	2,363.47	1,087.27	2,836.15	1,304.72	74
75	3,273.18	1,505.77	4,091.50	1,882.20	4,909.80	2,258.66	2,127.58	978.74	2,659.46	1,223.42	3,191.36	1,468.13	75
76	3,637.49	1,673.35	4,546.86	2,091.68	5,456.22	2,510.04	2,364.36	1,087.68	2,955.46	1,359.60	3,546.55	1,631.52	76
77	4,001.81	1,840.97	5,002.25	2,301.19	6,002.69	2,761.43	2,601.18	1,196.63	3,251.47	1,495.78	3,901.74	1,794.91	77
78	4,402.56	2,025.32	5,503.21	2,531.66	6,603.88	3,037.99	2,861.68	1,316.47	3,577.09	1,645.57	4,292.52	1,974.70	78
79	4,843.51	2,228.16	6,054.40	2,785.20	7,265.26	3,342.25	3,148.28	1,448.30	3,935.35	1,810.38	4,722.43	2,172.48	79
80	5,328.61	2,451.32	6,660.77	3,064.16	7,992.92	3,677.00	3,463.60	1,593.35	4,329.50	1,991.70	5,195.40	2,390.05	80
81	5,862.29	2,696.83	7,327.86	3,371.04	8,793.44	4,045.25	3,810.48	1,752.94	4,763.10	2,191.19	5,715.73	2,629.40	81
82	6,449.40	2,966.93	8,061.76	3,708.66	9,674.10	4,450.40	4,192.10	1,928.51	5,240.15	2,410.64	6,288.16	2,892.77	82
83	7,095.34	3,264.08	8,869.16	4,080.11	10,642.99	4,896.11	4,611.96	2,121.65	5,764.94	2,652.06	6,917.94	3,182.46	83
84	7,805.95	3,590.99	9,757.43	4,488.73	11,708.92	5,386.46	5,073.85	2,334.14	6,342.34	2,917.67	7,610.80	3,501.22	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Three-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	60.66	27.91	75.82	34.88	90.96	41.87	39.42	18.13	49.28	22.67	59.12	27.22	16-22
23	61.09	28.09	76.36	35.12	91.61	42.14	39.71	18.26	49.63	22.82	59.56	27.41	23
24	61.51	28.30	76.88	35.36	92.26	42.44	39.98	18.40	49.98	22.98	59.96	27.59	24
25	61.94	28.49	77.42	35.63	92.90	42.76	40.26	18.53	50.32	23.15	60.40	27.80	25
26	62.39	28.69	77.98	35.86	93.55	43.03	40.55	18.65	50.69	23.29	60.80	27.96	26
27	62.82	28.91	78.52	36.12	94.20	43.34	40.84	18.78	51.04	23.48	61.24	28.16	27
28	63.25	29.10	79.04	36.36	94.86	43.63	41.12	18.91	51.37	23.63	61.64	28.36	28
29	63.67	29.28	79.58	36.62	95.50	43.94	41.40	19.04	51.72	23.80	62.08	28.56	29
30	64.09	29.48	80.11	36.85	96.12	44.22	41.65	19.18	52.07	23.95	62.48	28.75	30
31	64.51	29.70	80.64	37.12	96.77	44.53	41.93	19.31	52.42	24.12	62.90	28.93	31
32	64.97	29.88	81.19	37.34	97.43	44.83	42.20	19.40	52.76	24.28	63.34	29.14	32
33	67.13	30.86	83.89	38.58	100.66	46.30	43.63	20.06	54.54	25.08	65.42	30.10	33
34	69.26	31.86	86.58	39.84	103.90	47.82	45.02	20.71	56.27	25.91	67.54	31.08	34
35	71.42	32.86	89.28	41.08	107.12	49.28	46.43	21.35	58.03	26.70	69.62	32.04	35
36	73.55	33.85	91.96	42.31	110.35	50.75	47.82	22.01	59.77	27.50	71.72	32.99	36
37	75.73	34.82	94.66	43.52	113.58	52.25	49.21	22.64	61.51	28.30	73.84	33.96	37
38	77.86	35.84	97.34	44.78	116.82	53.74	50.60	23.29	63.26	29.11	75.95	34.94	38
39	80.02	36.82	100.03	46.02	120.05	55.24	52.01	23.93	65.03	29.90	78.04	35.92	39
40	82.19	37.81	102.72	47.26	123.25	56.70	53.42	24.59	66.78	30.72	80.11	36.85	40
41	84.32	38.78	105.41	48.49	126.48	58.19	54.83	25.21	68.51	31.51	82.21	37.82	41
42	86.48	39.80	108.10	49.74	129.71	59.69	56.22	25.87	70.27	32.33	84.32	38.80	42
43	89.84	41.34	112.30	51.66	134.76	61.99	58.38	26.88	73.00	33.59	87.59	40.30	43
44	93.19	42.86	116.48	53.59	139.79	64.31	60.56	27.86	75.73	34.82	90.88	41.81	44
45	96.54	44.40	120.67	55.51	144.83	66.62	62.75	28.86	78.44	36.07	94.15	43.30	45
46	99.91	45.95	124.88	57.43	149.84	68.92	64.93	29.88	81.17	37.33	97.39	44.78	46
47	103.24	47.52	129.05	59.38	154.86	71.24	67.09	30.89	83.89	38.60	100.66	46.30	47
48	108.37	49.87	135.50	62.34	162.60	74.81	70.45	32.44	88.07	40.52	105.68	48.64	48
49	113.56	52.25	141.92	65.30	170.32	78.35	73.80	33.96	92.26	42.46	110.70	50.93	49
50	118.69	54.61	148.38	68.26	178.06	81.92	77.15	35.50	96.46	44.39	115.73	53.26	50
51	123.85	56.99	154.82	71.23	185.77	85.48	80.53	37.03	100.63	46.30	120.74	55.55	51
52	129.00	59.35	161.26	74.18	193.50	89.02	83.84	38.58	104.82	48.23	125.78	57.88	52
53	118.06	54.30	147.55	67.88	177.06	81.46	76.74	35.30	95.92	44.12	115.09	52.94	53
54	107.09	49.25	133.85	61.57	160.61	73.88	69.61	32.02	87.01	40.02	104.40	48.02	54
55	96.11	44.22	120.14	55.27	144.19	66.31	62.47	28.75	78.11	35.93	93.73	43.10	55
56	181.27	83.40	226.58	104.23	271.88	125.08	117.83	54.22	147.28	67.75	176.74	81.30	56
57	266.41	122.57	333.02	153.19	399.62	183.83	173.17	79.67	216.47	99.59	259.76	119.48	57
58	358.76	165.05	448.45	206.29	538.14	247.57	233.18	107.29	291.49	134.11	349.79	160.91	58
59	451.12	207.52	563.87	259.39	676.66	311.28	293.22	134.89	366.53	168.61	439.81	202.32	59
60	543.43	250.01	679.28	312.49	815.15	375.00	353.22	162.50	441.53	203.14	529.86	243.74	60
61	635.77	292.46	794.72	365.59	953.66	438.73	413.26	190.10	516.56	237.62	619.88	285.16	61
62	728.12	334.97	910.15	418.72	1,092.18	502.44	473.29	217.73	591.59	272.17	709.92	326.59	62
63	850.27	391.14	1,062.85	488.94	1,275.41	586.73	552.67	254.24	690.85	317.81	829.02	381.37	63
64	972.43	447.35	1,215.54	559.19	1,458.66	671.03	632.09	290.78	790.09	363.48	948.12	436.18	64
65	1,094.60	503.54	1,368.24	629.45	1,641.88	755.33	711.49	327.32	889.37	409.13	1,067.22	490.97	65
66	1,216.78	559.74	1,520.95	699.67	1,825.14	839.62	790.91	363.83	988.62	454.79	1,186.34	545.74	66
67	1,338.92	615.92	1,673.65	769.92	2,008.39	923.92	870.30	400.34	1,087.88	500.46	1,305.43	600.54	67
68	1,472.29	677.33	1,840.38	846.65	2,208.46	1,015.96	957.00	440.27	1,196.23	550.32	1,435.51	660.37	68
69	1,605.70	738.66	2,007.13	923.33	2,408.57	1,108.01	1,043.69	480.13	1,304.63	600.18	1,565.57	720.22	69
70	1,739.10	800.03	2,173.87	1,000.04	2,608.63	1,200.06	1,130.41	520.02	1,413.02	650.04	1,695.61	780.05	70
71	1,872.50	861.40	2,340.62	1,076.75	2,808.74	1,292.09	1,217.12	559.92	1,521.41	699.89	1,825.68	839.84	71
72	2,005.88	922.76	2,507.35	1,153.46	3,008.83	1,384.15	1,303.82	599.80	1,629.77	749.76	1,955.72	899.69	72
73	2,341.03	1,076.96	2,926.30	1,346.20	3,511.55	1,615.43	1,521.67	700.02	1,902.08	875.02	2,282.52	1,050.02	73
74	2,676.17	1,231.13	3,345.22	1,538.89	4,014.25	1,846.67	1,739.52	800.23	2,174.39	1,000.30	2,609.28	1,200.35	74
75	3,011.30	1,385.29	3,764.12	1,731.64	4,516.96	2,077.97	1,957.34	900.44	2,446.69	1,125.55	2,936.02	1,350.68	75
76	3,346.48	1,539.47	4,183.07	1,924.33	5,019.68	2,309.21	2,175.19	1,000.66	2,718.98	1,250.81	3,262.79	1,500.98	76
77	3,681.60	1,693.64	4,602.00	2,117.06	5,522.39	2,540.48	2,393.04	1,100.87	2,991.29	1,376.09	3,589.57	1,651.32	77
78	4,050.31	1,863.28	5,062.91	2,329.08	6,075.48	2,794.88	2,632.70	1,211.12	3,290.89	1,513.91	3,949.06	1,816.67	78
79	4,455.94	2,049.88	5,569.93	2,562.34	6,683.92	3,074.82	2,896.34	1,332.43	3,620.45	1,665.52	4,344.55	1,998.62	79
80	4,902.19	2,255.15	6,127.75	2,818.93	7,353.30	3,382.74	3,186.43	1,465.86	3,983.04	1,832.32	4,779.64	2,198.77	80
81	5,393.15	2,481.01	6,741.43	3,101.28	8,089.72	3,721.52	3,505.55	1,612.66	4,381.94	2,015.84	5,258.34	2,419.01	81
82	5,933.26	2,729.47	7,416.59	3,411.86	8,899.90	4,094.23	3,856.61	1,774.18	4,820.77	2,217.72	5,784.95	2,661.26	82
83	6,527.48	3,002.83	8,159.35	3,753.54	9,791.22	4,504.26	4,242.88	1,951.84	5,303.58	2,439.79	6,364.31	2,927.76	83
84	7,181.20	3,303.59	8,976.48	4,129.46	10,771.78	4,955.35	4,667.77	2,147.33	5,834.72	2,684.15	7,001.64	3,220.98	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Current Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Two-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	51.84	23.84	64.78	29.81	77.72	35.78	33.70	15.50	42.11	19.37	50.52	23.27	16-22
23	52.19	23.99	65.24	30.01	78.30	36.01	33.91	15.61	42.41	19.50	50.88	23.41	23
24	52.55	24.17	65.69	30.23	78.83	36.28	34.15	15.71	42.68	19.66	51.24	23.58	24
25	52.91	24.34	66.14	30.43	79.37	36.54	34.39	15.83	43.00	19.79	51.59	23.76	25
26	53.30	24.52	66.62	30.65	79.93	36.78	34.66	15.92	43.30	19.93	51.97	23.90	26
27	53.65	24.68	67.07	30.85	80.50	37.00	34.87	16.04	43.60	20.06	52.33	24.06	27
28	54.01	24.86	67.54	31.07	81.04	37.26	35.10	16.18	43.91	20.18	52.68	24.24	28
29	54.40	25.03	67.98	31.27	81.59	37.52	35.35	16.27	44.18	20.35	53.03	24.38	29
30	54.77	25.21	68.46	31.49	82.14	37.79	35.59	16.39	44.50	20.48	53.39	24.55	30
31	55.12	25.38	68.92	31.70	82.70	38.04	35.84	16.49	44.78	20.63	53.77	24.73	31
32	55.49	25.52	69.36	31.91	83.24	38.28	36.07	16.61	45.10	20.72	54.10	24.88	32
33	57.32	26.36	71.65	32.96	85.98	39.55	37.26	17.15	46.58	21.42	55.90	25.72	33
34	59.20	27.22	73.97	34.03	88.75	40.84	38.48	17.68	48.08	22.12	57.70	26.54	34
35	61.01	28.07	76.26	35.09	91.52	42.11	39.64	18.25	49.56	22.80	59.48	27.37	35
36	62.86	28.92	78.58	36.14	94.30	43.37	40.86	18.82	51.08	23.50	61.28	28.20	36
37	64.70	29.76	80.87	37.20	97.03	44.63	42.05	19.34	52.56	24.19	63.08	29.00	37
38	66.53	30.60	83.16	38.27	99.78	45.92	43.25	19.88	54.06	24.88	64.85	29.86	38
39	68.38	31.46	85.48	39.32	102.58	47.18	44.44	20.45	55.55	25.56	66.66	30.67	39
40	70.20	32.30	87.77	40.38	105.31	48.46	45.64	20.99	57.05	26.24	68.46	31.49	40
41	72.05	33.16	90.06	41.44	108.06	49.72	46.82	21.55	58.54	26.94	70.24	32.32	41
42	73.88	34.00	92.36	42.49	110.84	51.00	48.02	22.09	60.04	27.61	72.05	33.14	42
43	76.74	35.32	95.93	44.14	115.14	52.96	49.90	22.96	62.35	28.69	74.84	34.43	43
44	79.62	36.62	99.52	45.79	119.42	54.96	51.76	23.80	64.70	29.76	77.63	35.71	44
45	82.49	37.94	103.12	47.42	123.72	56.92	53.60	24.67	67.02	30.83	80.42	36.98	45
46	85.34	39.25	106.68	49.07	128.02	58.88	55.46	25.51	69.35	31.91	83.20	38.28	46
47	88.21	40.60	110.27	50.74	132.31	60.88	57.35	26.40	71.68	32.99	86.02	39.55	47
48	92.59	42.60	115.76	53.26	138.91	63.92	60.19	27.68	75.25	34.62	90.29	41.54	48
49	97.02	44.63	121.27	55.80	145.52	66.94	63.05	29.00	78.83	36.28	94.60	43.51	49
50	101.40	46.64	126.76	58.32	152.12	70.00	65.90	30.32	82.40	37.92	98.88	45.50	50
51	105.80	48.67	132.26	60.85	158.72	73.02	68.78	31.64	85.97	39.55	103.18	47.47	51
52	110.21	50.71	137.76	63.38	165.32	76.04	71.64	32.96	89.53	41.21	107.45	49.43	52
53	100.86	46.38	126.07	57.98	151.27	69.61	65.56	30.16	81.95	37.69	98.34	45.24	53
54	91.48	42.10	114.35	52.61	137.21	63.14	59.47	27.37	74.34	34.20	89.18	41.05	54
55	82.09	37.75	102.64	47.21	123.17	56.65	53.38	24.55	66.71	30.70	80.06	36.84	55
56	154.86	71.24	193.57	89.05	232.28	106.87	100.66	46.30	125.82	57.89	151.00	69.48	56
57	227.62	104.71	284.52	130.88	341.40	157.07	147.96	68.06	184.93	85.08	221.92	102.10	57
58	306.49	141.00	383.14	176.26	459.76	211.51	199.21	91.66	249.04	114.56	298.85	137.47	58
59	385.39	177.30	481.75	221.62	578.09	265.92	250.50	115.24	313.14	144.06	375.76	172.85	59
60	464.27	213.59	580.34	266.98	696.43	320.38	301.78	138.84	377.23	173.53	452.68	208.25	60
61	543.17	249.88	678.96	312.35	814.75	374.82	353.05	162.42	441.34	203.03	529.60	243.65	61
62	622.08	286.15	777.58	357.71	933.08	429.25	404.35	186.00	505.43	232.50	606.52	279.02	62
63	726.43	334.18	908.06	417.74	1,089.67	501.29	472.19	217.21	590.23	271.52	708.29	325.84	63
64	830.80	382.19	1,038.52	477.74	1,246.21	573.29	540.01	248.44	675.04	310.54	810.04	372.65	64
65	935.17	430.20	1,168.97	537.77	1,402.76	645.32	607.85	279.62	759.83	349.56	911.78	419.46	65
66	1,039.52	478.21	1,299.42	597.77	1,559.30	717.32	675.70	310.85	844.62	388.56	1,013.53	466.26	66
67	1,143.89	526.24	1,429.87	657.77	1,715.86	789.34	743.53	342.06	929.41	427.57	1,115.32	513.06	67
68	1,257.86	578.66	1,572.35	723.32	1,886.81	867.97	817.61	376.14	1,022.00	470.16	1,226.45	564.19	68
69	1,371.84	631.08	1,714.79	788.87	2,057.75	946.64	891.68	410.21	1,114.62	512.76	1,337.54	615.30	69
70	1,485.78	683.51	1,857.24	854.38	2,228.70	1,025.26	965.77	444.26	1,207.20	555.35	1,448.65	666.43	70
71	1,599.74	735.94	1,999.69	919.92	2,399.63	1,103.89	1,039.85	478.37	1,299.80	597.95	1,559.76	717.53	71
72	1,713.71	788.35	2,142.13	985.45	2,570.58	1,182.55	1,113.90	512.44	1,392.38	640.56	1,670.86	768.67	72
73	2,000.06	920.10	2,500.06	1,150.10	3,000.07	1,380.13	1,300.04	598.06	1,625.04	747.56	1,950.04	897.10	73
74	2,286.36	1,051.80	2,857.97	1,314.76	3,429.55	1,577.72	1,486.13	683.68	1,857.67	854.59	2,229.22	1,025.52	74
75	2,572.72	1,183.52	3,215.88	1,479.42	3,859.04	1,775.29	1,672.28	769.30	2,090.33	961.61	2,508.38	1,153.93	75
76	2,859.04	1,315.26	3,573.80	1,644.07	4,288.56	1,972.87	1,858.38	854.92	2,322.97	1,068.64	2,787.56	1,282.36	76
77	3,145.37	1,446.97	3,931.69	1,808.71	4,718.04	2,170.46	2,044.50	940.52	2,555.63	1,175.66	3,066.73	1,410.79	77
78	3,460.37	1,591.87	4,325.46	1,989.84	5,190.58	2,387.81	2,249.23	1,034.70	2,811.55	1,293.38	3,373.87	1,552.08	78
79	3,806.92	1,751.30	4,758.65	2,189.12	5,710.39	2,626.97	2,474.48	1,138.34	3,093.13	1,422.94	3,711.77	1,707.53	79
80	4,188.18	1,926.68	5,235.22	2,408.36	6,282.28	2,890.03	2,722.32	1,252.37	3,402.91	1,565.44	4,083.47	1,878.53	80
81	4,607.62	2,119.63	5,759.52	2,649.55	6,911.42	3,179.48	2,994.95	1,377.77	3,743.69	1,722.20	4,492.42	2,066.65	81
82	5,069.05	2,331.91	6,336.32	2,914.90	7,603.61	3,497.88	3,294.90	1,515.74	4,118.62	1,894.68	4,942.34	2,273.63	82
83	5,576.74	2,565.46	6,970.91	3,206.82	8,365.09	3,848.20	3,624.89	1,667.53	4,531.10	2,084.42	5,437.31	2,501.34	83
84	6,135.24	2,822.40	7,669.03	3,528.00	9,202.82	4,233.59	3,987.90	1,834.57	4,984.87	2,293.20	5,981.84	2,751.83	84

Continental General Insurance Company
Long Term Care Form 82120 9/01 and Riders
Current Factor Tables
For Business Issued After 2003

Elimination Period	**Factor**
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.095

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.198	0.198	0.198
56-59	0.198	0.198	0.131
60-64	0.172	0.172	0.060
65-69	0.148	0.131	0.039
70-74	0.135	0.116	0.028
75-84	0.096	0.089	0.018

Discount Factors

Association (5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

Issue Age	**Rider No 90182 Survivorship Rider** Lifetime Pay	**Rider No 93191 Return of Prem At Death Rider** All Pay Options
16-22	0.0075	0.0769
23	0.0086	0.0820
24	0.0097	0.0870
25	0.0108	0.0921
26	0.0119	0.0971
27	0.0130	0.1022
28	0.0150	0.1090
29	0.0170	0.1158
30	0.0191	0.1226
31	0.0211	0.1294
32	0.0231	0.1362
33	0.0259	0.1451
34	0.0287	0.1540
35	0.0315	0.1629
36	0.0344	0.1718
37	0.0372	0.1807
38	0.0402	0.1923
39	0.0432	0.2039
40	0.0462	0.2155
41	0.0492	0.2271
42	0.0522	0.2387
43	0.0566	0.2538
44	0.0609	0.2690
45	0.0653	0.2841
46	0.0697	0.2992
47	0.0740	0.3143
48	0.0776	0.3340
49	0.0811	0.3538
50	0.0847	0.3735
51	0.0882	0.3932
52	0.0918	0.4130
53	0.0989	0.4391
54	0.1059	0.4652
55	0.1130	0.4913
56	0.1201	0.5174
57	0.1272	0.5436
58	0.1281	0.5765
59	0.1290	0.6095
60	0.1299	0.6425
61	0.1308	0.6755
62	0.1317	0.7085
63	0.1299	0.7878
64	0.1280	0.8670
65	0.1262	0.9463
66	0.1243	1.0256
67	0.1224	1.1049
68	0.1156	1.1312
69	0.1087	1.1574
70	0.1018	1.1837
71	0.0949	1.2100
72	0.0881	1.2363
73	0.0848	1.4311
74	0.0815	1.6260
75	0.0783	1.8208
76	0.0750	2.0157
77	0.0717	2.2105
78	0.0686	2.4242
79	0.0656	2.6586
80	0.0628	2.9156
81	0.0600	3.1974
82	0.0574	3.5065
83	0.0549	3.8455
84	0.0525	4.2172

Continental General Insurance Company
Long Term Care Form 82120 9/01 and Riders
Current Factor Tables
For Business Issued After 2003

	Rider No 93145 - 5% Compound Inflation			Rider No 93125 - 5% Simple Inflation		
Issue Age	Lifetime Pay	Ten Yr Pay	Five Yr or To Age 65	Lifetime Pay	Ten Yr Pay	Five Yr or To Age 65
16-22	1.8474	3.8840	2.1606	1.0013	2.1052	1.1711
23	1.8913	3.8477	2.2036	1.0251	2.0855	1.1944
24	1.9352	3.8114	2.2466	1.0489	2.0659	1.2177
25	1.9790	3.7751	2.2897	1.0727	2.0462	1.2411
26	2.0229	3.7387	2.3327	1.0965	2.0265	1.2644
27	2.0668	3.7024	2.3757	1.1202	2.0068	1.2877
28	2.1176	3.6688	2.4258	1.1478	1.9886	1.3148
29	2.1683	3.6351	2.4758	1.1753	1.9703	1.3419
30	2.2191	3.6014	2.5258	1.2028	1.9520	1.3690
31	2.2699	3.5678	2.5759	1.2303	1.9338	1.3962
32	2.3207	3.5341	2.6259	1.2579	1.9156	1.4233
33	2.3287	3.5002	2.6201	1.2622	1.8972	1.4201
34	2.3367	3.4663	2.6143	1.2665	1.8788	1.4170
35	2.3448	3.4323	2.6085	1.2709	1.8604	1.4138
36	2.3528	3.3984	2.6026	1.2753	1.8420	1.4107
37	2.3608	3.3644	2.5968	1.2796	1.8236	1.4075
38	2.3051	3.2695	2.6102	1.2494	1.7721	1.4148
39	2.2494	3.1745	2.6236	1.2192	1.7206	1.4220
40	2.1937	3.0796	2.6370	1.1890	1.6692	1.4293
41	2.1380	2.9846	2.6503	1.1588	1.6177	1.4365
42	2.0823	2.8896	2.6637	1.1286	1.5662	1.4438
43	2.0468	2.8034	2.6701	1.1094	1.5195	1.4473
44	2.0114	2.7172	2.6766	1.0902	1.4728	1.4507
45	1.9760	2.6310	2.6830	1.0710	1.4261	1.4542
46	1.9406	2.5447	2.6894	1.0518	1.3793	1.4577
47	1.9052	2.4585	2.6958	1.0327	1.3326	1.4612
48	1.8299	2.4490	2.7117	0.9998	1.3381	1.4817
49	1.7545	2.4394	2.7277	0.9663	1.3435	1.5023
50	1.6792	2.4299	2.7436	0.9324	1.3492	1.5234
51	1.6039	2.4203	2.7596	0.8976	1.3544	1.5443
52	1.5286	2.4108	2.7755	0.8621	1.3596	1.5653
53	1.5161	2.3401	2.5833	0.8726	1.3469	1.4868
54	1.5037	2.2695	2.3911	0.8830	1.3327	1.4041
55	1.4913	2.1989	2.1989	0.8931	1.3168	1.3168
56	1.4789	2.0184	2.1165	0.9027	1.2320	1.2919
57	1.4665	1.8380	2.0341	0.9121	1.1432	1.2652
58	1.4151	1.8180	1.8597	0.8924	1.1465	1.1727
59	1.3638	1.7981	1.6852	0.8717	1.1492	1.0771
60	1.3124	1.7781	1.5108	0.8501	1.1518	0.9786
61	1.2611	1.7582	1.3363	0.8278	1.1541	0.8771
62	1.2097	1.7382	1.1618	0.8045	1.1559	0.7726
63	1.1463	1.6411	1.1209	0.7751	1.1096	0.7579
64	1.0828	1.5440	1.0799	0.7443	1.0613	0.7423
65	1.0194	1.4469	1.0389	0.7121	1.0107	0.7257
66	0.9560	1.3498	0.9979	0.6786	0.9581	0.7084
67	0.8925	1.2526	0.9570	0.6435	0.9031	0.6899
68	0.8188	1.1787	0.9369	0.5985	0.8615	0.6848
69	0.7451	1.1047	0.9168	0.5521	0.8185	0.6793
70	0.6714	1.0307	0.8967	0.5042	0.7740	0.6734
71	0.5977	0.9567	0.8766	0.4548	0.7280	0.6671
72	0.5240	0.8827	0.8565	0.4040	0.6805	0.6604
73	0.4969	0.8281	0.8071	0.3866	0.6443	0.6279
74	0.4699	0.7734	0.7577	0.3688	0.6071	0.5947
75	0.4428	0.7188	0.7083	0.3507	0.5693	0.5610
76	0.4157	0.6641	0.6589	0.3321	0.5306	0.5264
77	0.3886	0.6095	0.6095	0.3133	0.4913	0.4913
78	0.3633	0.5594	0.5638	0.2954	0.4548	0.4584
79	0.3397	0.5133	0.5215	0.2786	0.4210	0.4277
80	0.3175	0.4711	0.4824	0.2625	0.3896	0.3989
81	0.2969	0.4323	0.4463	0.2476	0.3605	0.3721
82	0.2775	0.3968	0.4128	0.2334	0.3337	0.3471
83	0.2595	0.3641	0.3818	0.2200	0.3087	0.3237
84	0.2426	0.3342	0.3532	0.2074	0.2858	0.3020

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Lifetime Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	76.01	34.97	95.02	43.70	114.02	52.44	49.42	22.70	61.78	28.42	74.11	34.08	16-22
23	76.38	35.12	95.47	43.92	114.54	52.70	49.63	22.84	62.05	28.52	74.45	34.27	23
24	76.70	35.28	95.88	44.11	115.03	52.91	49.85	22.92	62.30	28.67	74.80	34.39	24
25	77.04	35.44	96.29	44.29	115.54	53.18	50.10	23.03	62.59	28.79	75.08	34.58	25
26	77.39	35.59	96.72	44.48	116.08	53.38	50.30	23.12	62.88	28.93	75.46	34.70	26
27	77.71	35.76	97.14	44.70	116.58	53.64	50.52	23.24	63.13	29.04	75.77	34.86	27
28	78.07	35.88	97.58	44.87	117.08	53.86	50.77	23.34	63.42	29.18	76.12	35.00	28
29	78.40	36.05	97.99	45.08	117.60	54.12	50.95	23.45	63.71	29.30	76.45	35.18	29
30	78.72	36.24	98.41	45.29	118.09	54.35	51.19	23.54	63.96	29.45	76.75	35.34	30
31	79.08	36.36	98.86	45.46	118.61	54.56	51.41	23.63	64.24	29.53	77.09	35.48	31
32	79.42	36.55	99.26	45.70	119.10	54.80	51.62	23.76	64.54	29.69	77.41	35.62	32
33	81.20	37.36	101.51	46.70	121.82	56.03	52.79	24.28	65.96	30.36	79.15	36.43	33
34	82.99	38.18	103.74	47.72	124.49	57.29	53.94	24.83	67.40	31.02	80.90	37.21	34
35	84.76	38.98	105.97	48.73	127.16	58.49	55.10	25.34	68.88	31.68	82.64	38.03	35
36	86.56	39.80	108.19	49.78	129.83	59.74	56.28	25.87	70.32	32.34	84.38	38.83	36
37	88.34	40.62	110.42	50.78	132.50	60.96	57.44	26.41	71.78	33.02	86.12	39.62	37
38	92.64	42.62	115.79	53.28	138.96	63.95	60.20	27.71	75.29	34.63	90.31	41.54	38
39	96.97	44.59	121.19	55.74	145.43	66.89	63.05	28.97	78.78	36.24	94.52	43.48	39
40	101.26	46.60	126.59	58.24	151.90	69.89	65.82	30.26	82.28	37.85	98.72	45.43	40
41	105.58	48.55	131.95	60.70	158.33	72.84	68.63	31.58	85.80	39.46	102.94	47.35	41
42	109.88	50.56	137.35	63.20	164.81	75.82	71.41	32.86	89.29	41.05	107.14	49.30	42
43	114.28	52.57	142.87	65.72	171.46	78.89	74.29	34.19	92.86	42.71	111.46	51.28	43
44	118.75	54.64	148.44	68.28	178.08	81.91	77.20	35.51	96.48	44.38	115.76	53.27	44
45	123.17	56.65	153.95	70.82	184.74	84.97	80.05	36.84	100.08	46.03	120.08	55.22	45
46	127.58	58.68	159.47	73.37	191.39	88.04	82.92	38.14	103.66	47.68	124.42	57.23	46
47	132.00	60.72	165.00	75.90	198.00	91.08	85.81	39.47	107.26	49.34	128.68	59.20	47
48	140.70	64.72	175.87	80.90	211.03	97.08	91.46	42.06	114.32	52.57	137.17	63.12	48
49	149.39	68.74	186.74	85.91	224.09	103.09	97.08	44.70	121.37	55.86	145.64	66.98	49
50	158.06	72.71	197.59	90.89	237.12	109.08	102.74	47.26	128.45	59.10	154.13	70.90	50
51	166.76	76.73	208.44	95.90	250.13	115.07	108.41	49.88	135.48	62.33	162.60	74.80	51
52	175.46	80.72	219.32	100.90	263.18	121.09	114.06	52.48	142.56	65.60	171.07	78.71	52
53	183.53	84.43	229.42	105.55	275.30	126.66	119.29	54.88	149.12	68.62	178.92	82.32	53
54	191.58	88.14	239.50	110.18	287.41	132.25	124.54	57.30	155.65	71.63	186.82	85.97	54
55	199.67	91.88	249.61	114.84	299.54	137.80	129.79	59.71	162.24	74.65	194.71	89.57	55
56	207.77	95.59	259.70	119.50	311.64	143.36	135.07	62.12	168.82	77.66	202.56	93.22	56
57	215.84	99.30	269.80	124.12	323.76	148.94	140.30	64.54	175.38	80.66	210.44	96.82	57
58	233.04	107.20	291.30	134.00	349.55	160.79	151.48	69.67	189.35	87.10	227.21	104.50	58
59	250.22	115.12	312.82	143.88	375.38	172.66	162.66	74.82	203.32	93.54	244.00	112.20	59
60	267.43	123.04	334.28	153.79	401.12	184.56	173.83	79.98	217.28	99.98	260.74	119.96	60
61	284.63	130.94	355.78	163.68	426.94	196.42	184.99	85.10	231.25	106.40	277.49	127.67	61
62	301.82	138.86	377.29	173.57	452.75	208.27	196.18	90.24	245.22	112.82	294.29	135.37	62
63	333.55	153.43	416.94	191.81	500.34	230.17	216.80	99.73	271.02	124.68	325.24	149.60	63
64	365.28	168.04	456.60	210.07	547.87	252.08	237.43	109.24	296.77	136.54	356.12	163.86	64
65	397.00	182.64	496.24	228.29	595.49	273.95	258.05	118.73	322.56	148.39	387.07	178.07	65
66	428.74	197.22	535.91	246.53	643.09	295.84	278.65	128.18	348.35	160.26	418.01	192.30	66
67	460.45	211.82	575.57	264.77	690.70	317.69	299.29	137.69	374.12	172.10	448.94	206.50	67
68	557.76	256.60	697.20	320.75	836.65	384.89	362.53	166.80	453.18	208.49	543.83	250.19	68
69	655.08	301.34	818.83	376.70	982.60	452.02	425.78	195.90	532.25	244.85	638.69	293.82	69
70	752.40	346.10	940.49	432.65	1,128.58	519.18	489.07	224.99	611.30	281.22	733.56	337.46	70
71	849.68	390.89	1,062.12	488.59	1,274.53	586.31	552.30	254.08	690.38	317.58	828.46	381.11	71
72	947.00	435.66	1,183.75	544.58	1,420.49	653.50	615.55	283.18	769.44	353.96	923.32	424.75	72
73	1,113.17	512.09	1,391.46	640.10	1,669.76	768.11	723.55	332.86	904.46	416.08	1,085.35	499.30	73
74	1,279.36	588.54	1,599.19	735.67	1,919.03	882.79	831.59	382.55	1,039.48	478.20	1,247.39	573.79	74
75	1,445.50	664.98	1,806.89	831.23	2,168.28	997.48	939.59	432.23	1,174.49	540.29	1,409.39	648.36	75
76	1,611.70	741.43	2,014.61	926.80	2,417.53	1,112.16	1,047.59	481.94	1,309.49	602.41	1,571.39	722.90	76
77	1,777.84	817.87	2,222.29	1,022.33	2,666.78	1,226.78	1,155.60	531.62	1,444.49	664.51	1,733.40	797.40	77
78	1,961.16	902.21	2,451.46	1,127.74	2,941.75	1,353.26	1,274.76	586.44	1,593.44	733.02	1,912.12	879.62	78
79	2,163.38	995.21	2,704.22	1,244.02	3,245.05	1,492.85	1,406.21	646.91	1,757.74	808.62	2,109.29	970.34	79
80	2,386.39	1,097.80	2,983.02	1,372.27	3,579.61	1,646.74	1,551.16	713.57	1,938.95	891.98	2,326.75	1,070.38	80
81	2,632.45	1,211.02	3,290.56	1,513.78	3,948.67	1,816.54	1,711.09	787.15	2,138.86	983.95	2,566.64	1,180.78	81
82	2,903.89	1,335.89	3,629.87	1,669.84	4,355.81	2,003.83	1,887.53	868.33	2,359.39	1,085.41	2,831.28	1,302.48	82
83	3,203.29	1,473.61	4,004.11	1,842.02	4,804.93	2,210.41	2,082.14	957.86	2,602.67	1,197.30	3,123.22	1,436.75	83
84	3,533.54	1,625.54	4,416.94	2,031.94	5,300.33	2,438.34	2,296.81	1,056.61	2,871.01	1,320.76	3,445.22	1,584.92	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Four-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	56.03	25.78	70.04	32.21	84.05	38.64	36.43	16.76	45.53	20.94	54.64	25.13	16-22
23	56.30	25.87	70.40	32.38	84.48	38.87	36.60	16.84	45.77	21.04	54.91	25.27	23
24	56.60	26.04	70.73	32.54	84.88	39.05	36.78	16.93	45.98	21.17	55.18	25.39	24
25	56.87	26.18	71.06	32.70	85.30	39.25	36.96	17.02	46.20	21.26	55.44	25.50	25
26	57.14	26.29	71.45	32.86	85.74	39.43	37.14	17.09	46.44	21.37	55.72	25.62	26
27	57.44	26.41	71.78	33.02	86.12	39.62	37.34	17.18	46.67	21.44	55.97	25.76	27
28	57.72	26.54	72.14	33.18	86.56	39.80	37.51	17.26	46.88	21.54	56.28	25.87	28
29	57.97	26.70	72.48	33.36	86.98	40.03	37.68	17.35	47.10	21.68	56.53	26.02	29
30	58.26	26.83	72.84	33.53	87.41	40.20	37.87	17.42	47.35	21.79	56.82	26.15	30
31	58.55	26.93	73.16	33.68	87.82	40.42	38.04	17.51	47.57	21.90	57.07	26.28	31
32	58.82	27.05	73.54	33.84	88.25	40.60	38.23	17.58	47.81	22.01	57.36	26.38	32
33	60.19	27.67	75.23	34.61	90.26	41.53	39.11	18.00	48.89	22.49	58.68	27.01	33
34	61.49	28.30	76.88	35.38	92.26	42.47	39.96	18.41	49.98	23.02	59.98	27.60	34
35	62.86	28.88	78.56	36.13	94.30	43.37	40.85	18.78	51.06	23.47	61.30	28.20	35
36	64.21	29.52	80.26	36.92	96.32	44.29	41.74	19.20	52.15	24.00	62.59	28.79	36
37	65.53	30.14	81.91	37.68	98.30	45.23	42.60	19.58	53.27	24.49	63.91	29.42	37
38	68.78	31.63	85.98	39.55	103.18	47.46	44.71	20.58	55.90	25.70	67.08	30.86	38
39	72.05	33.13	90.05	41.42	108.02	49.69	46.81	21.54	58.52	26.93	70.21	32.28	39
40	75.29	34.63	94.10	43.28	112.94	51.96	48.94	22.52	61.15	28.14	73.42	33.77	40
41	78.50	36.13	98.15	45.14	117.78	54.19	51.05	23.47	63.80	29.36	76.56	35.22	41
42	81.74	37.61	102.19	47.03	122.64	56.45	53.15	24.46	66.44	30.54	79.72	36.67	42
43	85.13	39.18	106.40	48.95	127.67	58.73	55.32	25.46	69.14	31.84	82.99	38.18	43
44	88.46	40.69	110.58	50.88	132.70	61.04	57.52	26.45	71.88	33.07	86.24	39.67	44
45	91.82	42.26	114.78	52.80	137.75	63.37	59.69	27.46	74.60	34.32	89.56	41.20	45
46	95.18	43.79	118.99	54.72	142.78	65.69	61.90	28.45	77.34	35.59	92.81	42.70	46
47	98.51	45.30	123.17	56.65	147.80	67.98	64.06	29.46	80.05	36.84	96.07	44.21	47
48	105.07	48.36	131.35	60.46	157.63	72.53	68.30	31.44	85.39	39.30	102.47	47.14	48
49	111.67	51.36	139.60	64.21	167.48	77.04	72.58	33.38	90.73	41.74	108.86	50.10	49
50	118.24	54.38	147.77	67.98	177.32	81.58	76.87	35.35	96.06	44.21	115.26	53.02	50
51	124.76	57.40	155.96	71.74	187.18	86.09	81.12	37.30	101.36	46.64	121.67	55.96	51
52	131.35	60.46	164.21	75.54	197.05	90.64	85.39	39.30	106.75	49.10	128.08	58.90	52
53	137.51	63.23	171.88	79.07	206.26	94.90	89.40	41.11	111.73	51.38	134.05	61.69	53
54	143.64	66.07	179.56	82.58	215.44	99.10	93.38	42.96	116.70	53.70	140.04	64.44	54
55	149.77	68.89	187.22	86.12	224.69	103.33	97.34	44.77	121.69	55.97	146.03	67.19	55
56	155.93	71.74	194.90	89.66	233.90	107.59	101.35	46.64	126.70	58.30	152.04	69.94	56
57	162.06	74.54	202.58	93.22	243.10	111.84	105.34	48.46	131.69	60.56	158.03	72.71	57
58	175.12	80.57	218.90	100.68	262.70	120.83	113.83	52.37	142.27	65.45	170.76	78.55	58
59	188.16	86.59	235.21	108.23	282.29	129.86	122.30	56.29	152.88	70.34	183.47	84.40	59
60	201.24	92.58	251.54	115.70	301.82	138.86	130.81	60.19	163.49	75.23	196.18	90.24	60
61	214.27	98.57	267.85	123.20	321.42	147.86	139.30	64.07	174.11	80.09	208.92	96.11	61
62	227.33	104.59	284.16	130.74	341.00	156.88	147.77	67.98	184.73	84.97	221.66	101.98	62
63	255.10	117.35	318.86	146.69	382.66	176.03	165.80	76.30	207.26	95.34	248.74	114.42	63
64	282.89	130.13	353.60	162.66	424.32	195.19	183.89	84.59	229.85	105.74	275.82	126.86	64
65	310.66	142.93	388.31	178.64	465.97	214.36	201.91	92.90	252.42	116.12	302.90	139.34	65
66	338.42	155.69	423.06	194.63	507.66	233.56	220.01	101.18	274.98	126.50	329.99	151.82	66
67	366.20	168.46	457.76	210.58	549.29	252.71	238.04	109.50	297.56	136.87	357.04	164.24	67
68	452.53	208.18	565.68	260.22	678.79	312.25	294.14	135.34	367.69	169.14	441.20	202.98	68
69	538.86	247.90	673.56	309.89	808.28	371.86	350.27	161.14	437.83	201.41	525.38	241.70	69
70	625.19	287.58	781.48	359.48	937.75	431.41	406.38	186.96	507.97	233.66	609.55	280.39	70
71	711.50	327.31	889.39	409.15	1,067.26	490.98	462.52	212.76	578.11	265.94	693.72	319.15	71
72	797.86	367.04	997.28	458.78	1,196.72	550.54	518.60	238.60	648.26	298.22	777.88	357.86	72
73	944.16	434.35	1,180.21	542.94	1,416.26	651.52	613.72	282.32	767.14	352.90	920.57	423.49	73
74	1,090.52	501.67	1,363.15	627.10	1,635.77	752.50	708.84	326.09	886.03	407.60	1,063.25	489.14	74
75	1,236.83	568.97	1,546.07	711.23	1,855.30	853.49	803.95	369.85	1,004.95	462.30	1,205.95	554.77	75
76	1,383.19	636.32	1,728.98	795.40	2,074.80	954.50	899.08	413.59	1,123.85	517.02	1,348.63	620.42	76
77	1,529.54	703.64	1,911.95	879.55	2,294.34	1,055.47	994.20	457.36	1,242.74	571.70	1,491.34	686.06	77
78	1,691.36	778.09	2,114.21	972.60	2,537.05	1,167.12	1,099.38	505.74	1,374.25	632.18	1,649.09	758.62	78
79	1,870.32	860.41	2,337.89	1,075.51	2,805.48	1,290.60	1,215.71	559.28	1,519.63	699.06	1,823.56	838.88	79
80	2,068.21	951.43	2,585.24	1,189.30	3,102.31	1,427.16	1,344.32	618.42	1,680.41	773.05	2,016.50	927.65	80
81	2,287.02	1,052.09	2,858.78	1,315.13	3,430.54	1,578.16	1,486.57	683.87	1,858.22	854.84	2,229.85	1,025.80	81
82	2,529.00	1,163.42	3,161.24	1,454.26	3,793.49	1,745.14	1,643.83	756.20	2,054.81	945.28	2,465.78	1,134.34	82
83	2,796.55	1,286.52	3,495.70	1,608.13	4,194.85	1,929.77	1,817.77	836.23	2,272.22	1,045.27	2,726.65	1,254.34	83
84	3,092.45	1,422.62	3,865.55	1,778.27	4,638.62	2,133.94	2,010.10	924.72	2,512.60	1,155.89	3,015.13	1,387.06	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Three-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	44.29	20.38	55.38	25.46	66.46	30.54	28.79	13.26	36.01	16.55	43.19	19.86	16-22
23	44.52	20.50	55.64	25.61	66.77	30.70	28.93	13.33	36.17	16.66	43.39	19.96	23
24	44.70	20.58	55.87	25.70	67.04	30.84	29.04	13.34	36.30	16.70	43.58	20.04	24
25	44.90	20.65	56.14	25.80	67.37	30.96	29.18	13.42	36.50	16.78	43.79	20.11	25
26	45.08	20.75	56.38	25.93	67.66	31.12	29.30	13.49	36.62	16.86	43.97	20.24	26
27	45.29	20.83	56.62	26.04	67.97	31.26	29.45	13.54	36.80	16.93	44.18	20.32	27
28	45.50	20.94	56.87	26.18	68.23	31.42	29.58	13.61	36.96	17.02	44.36	20.42	28
29	45.71	21.01	57.12	26.28	68.54	31.54	29.69	13.67	37.13	17.08	44.54	20.50	29
30	45.88	21.11	57.36	26.38	68.82	31.63	29.83	13.74	37.28	17.15	44.71	20.58	30
31	46.09	21.22	57.61	26.51	69.13	31.80	29.95	13.80	37.45	17.23	44.93	20.68	31
32	46.30	21.29	57.88	26.62	69.46	31.94	30.10	13.85	37.61	17.29	45.13	20.75	32
33	47.35	21.76	59.16	27.20	70.99	32.66	30.77	14.14	38.46	17.69	46.14	21.22	33
34	48.37	22.26	60.47	27.79	72.55	33.36	31.44	14.48	39.30	18.08	47.15	21.68	34
35	49.42	22.70	61.78	28.42	74.11	34.08	32.11	14.76	40.15	18.46	48.18	22.16	35
36	50.46	23.18	63.06	29.00	75.66	34.80	32.78	15.07	40.98	18.85	49.19	22.61	36
37	51.48	23.69	64.37	29.60	77.23	35.51	33.46	15.38	41.84	19.25	50.20	23.09	37
38	54.01	24.85	67.49	31.04	80.99	37.25	35.09	16.18	43.86	20.17	52.63	24.19	38
39	56.50	25.99	70.63	32.50	84.76	39.02	36.72	16.87	45.92	21.11	55.10	25.36	39
40	59.03	27.13	73.79	33.92	88.55	40.73	38.36	17.63	47.96	22.04	57.54	26.50	40
41	61.54	28.30	76.91	35.38	92.30	42.47	40.01	18.41	49.98	23.02	59.99	27.60	41
42	64.06	29.46	80.05	36.84	96.06	44.21	41.63	19.15	52.04	23.95	62.44	28.74	42
43	66.61	30.67	83.26	38.30	99.92	45.96	43.28	19.93	54.13	24.91	64.96	29.88	43
44	69.20	31.84	86.50	39.79	103.81	47.76	44.98	20.69	56.23	25.86	67.46	31.04	44
45	71.78	33.02	89.72	41.27	107.66	49.52	46.67	21.44	58.31	26.83	69.98	32.18	45
46	74.33	34.19	92.94	42.76	111.53	51.31	48.31	22.24	60.41	27.78	72.49	33.36	46
47	76.94	35.41	96.18	44.27	115.43	53.11	50.02	23.02	62.52	28.78	75.05	34.54	47
48	82.01	37.72	102.52	47.15	123.00	56.60	53.30	24.50	66.65	30.67	79.94	36.78	48
49	87.07	40.04	108.84	50.05	130.61	60.06	56.60	26.04	70.73	32.54	84.90	39.04	49
50	92.15	42.38	115.18	52.97	138.19	63.55	59.89	27.55	74.87	34.43	89.83	41.32	50
51	97.19	44.71	121.51	55.90	145.80	67.08	63.20	29.09	78.98	36.35	94.76	43.61	51
52	102.25	47.04	127.82	58.81	153.41	70.56	66.46	30.59	83.08	38.23	99.72	45.86	52
53	106.93	49.20	133.69	61.49	160.44	73.80	69.53	31.97	86.90	39.96	104.27	47.96	53
54	111.65	51.36	139.55	64.21	167.47	77.04	72.58	33.38	90.72	41.74	108.84	50.10	54
55	116.34	53.52	145.43	66.89	174.48	80.29	75.61	34.78	94.52	43.48	113.42	52.20	55
56	121.03	55.66	151.28	69.58	181.52	83.53	78.67	36.19	98.34	45.23	118.01	54.29	56
57	125.70	57.86	157.13	72.30	188.58	86.75	81.72	37.61	102.16	47.02	122.59	56.39	57
58	139.78	64.31	174.73	80.40	209.66	96.48	90.88	41.78	113.57	52.22	136.28	62.70	58
59	153.80	70.75	192.30	88.46	230.76	106.15	100.00	45.98	124.99	57.52	149.98	68.99	59
60	167.90	77.24	209.88	96.55	251.86	115.85	109.13	50.21	136.43	62.74	163.70	75.30	60
61	181.97	83.71	227.46	104.64	272.96	125.58	118.28	54.43	147.86	68.03	177.42	81.64	61
62	196.01	90.19	245.03	112.74	294.02	135.28	127.43	58.62	159.28	73.28	191.14	87.92	62
63	224.84	103.44	281.06	129.30	337.26	155.17	146.14	67.24	182.71	84.05	219.22	100.85	63
64	253.68	116.70	317.10	145.88	380.53	175.06	164.89	75.84	206.11	94.84	247.37	113.78	64
65	282.50	129.95	353.14	162.46	423.77	194.96	183.62	84.48	229.54	105.60	275.46	126.71	65
66	311.33	143.22	389.16	179.04	467.02	214.84	202.34	93.10	252.96	116.35	303.56	139.62	66
67	340.18	156.48	425.18	195.60	510.24	234.72	221.10	101.72	276.38	127.16	331.66	152.57	67
68	422.50	194.38	528.12	242.94	633.76	291.54	274.62	126.34	343.28	157.92	411.94	189.49	68
69	504.85	232.26	631.08	290.32	757.30	348.36	328.16	150.97	410.21	188.71	492.25	226.44	69
70	587.22	270.13	734.02	337.67	880.79	405.17	381.70	175.58	477.12	219.48	572.52	263.36	70
71	669.54	308.00	836.93	385.03	1,004.32	462.04	435.22	200.18	544.01	250.27	652.82	300.32	71
72	751.91	345.91	939.89	432.37	1,127.88	518.86	488.75	224.84	610.92	281.06	733.12	337.26	72
73	896.70	412.49	1,120.87	515.64	1,345.04	618.76	582.86	268.12	728.57	335.17	874.27	402.18	73
74	1,041.48	479.10	1,301.84	598.90	1,562.23	718.68	676.96	311.42	846.19	389.28	1,015.46	467.14	74
75	1,186.27	545.70	1,482.83	682.14	1,779.40	818.59	771.10	354.72	963.84	443.42	1,156.61	532.09	75
76	1,331.05	612.34	1,663.80	765.38	1,996.56	918.46	865.18	398.00	1,081.45	497.51	1,297.78	597.00	76
77	1,475.83	678.95	1,844.78	848.66	2,213.76	1,018.38	959.28	441.30	1,199.10	551.62	1,438.93	661.96	77
78	1,636.37	752.78	2,045.45	940.98	2,454.54	1,129.16	1,063.66	489.31	1,329.55	611.63	1,595.45	733.96	78
79	1,814.35	834.68	2,267.94	1,043.34	2,721.52	1,252.00	1,179.35	542.53	1,474.18	678.16	1,768.99	813.80	79
80	2,011.69	925.48	2,514.66	1,156.82	3,017.58	1,388.17	1,307.60	601.56	1,634.53	751.92	1,961.42	902.30	80
81	2,230.54	1,026.12	2,788.18	1,282.67	3,345.83	1,539.20	1,449.85	666.98	1,812.30	833.74	2,174.78	1,000.49	81
82	2,473.15	1,137.73	3,091.46	1,422.14	3,709.75	1,706.59	1,607.56	739.52	2,009.45	924.41	2,411.34	1,109.28	82
83	2,742.19	1,261.49	3,427.73	1,576.86	4,113.29	1,892.23	1,782.43	819.98	2,228.04	1,024.98	2,673.64	1,229.95	83
84	3,040.46	1,398.70	3,800.59	1,748.39	4,560.72	2,098.08	1,976.30	909.14	2,470.39	1,136.46	2,964.46	1,363.76	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Life

Two-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	37.85	17.41	47.30	21.76	56.78	26.12	24.60	11.32	30.77	14.14	36.92	16.99	16-22
23	38.03	17.50	47.52	21.86	57.02	26.26	24.71	11.36	30.89	14.21	37.07	17.08	23
24	38.18	17.58	47.72	21.96	57.29	26.35	24.83	11.44	31.02	14.28	37.21	17.12	24
25	38.36	17.63	47.96	22.04	57.55	26.45	24.92	11.46	31.18	14.34	37.39	17.20	25
26	38.54	17.71	48.18	22.16	57.79	26.59	25.04	11.52	31.31	14.40	37.56	17.28	26
27	38.71	17.78	48.37	22.26	58.04	26.71	25.18	11.58	31.44	14.48	37.75	17.36	27
28	38.87	17.90	48.60	22.37	58.31	26.83	25.27	11.65	31.58	14.53	37.88	17.42	28
29	39.04	17.94	48.79	22.44	58.55	26.93	25.36	11.68	31.73	14.59	38.04	17.51	29
30	39.19	18.02	49.01	22.54	58.81	27.05	25.46	11.74	31.85	14.66	38.23	17.58	30
31	39.37	18.10	49.24	22.66	59.10	27.19	25.61	11.78	32.02	14.70	38.42	17.66	31
32	39.55	18.20	49.45	22.75	59.32	27.29	25.70	11.83	32.12	14.77	38.57	17.74	32
33	40.44	18.60	50.56	23.24	60.67	27.88	26.28	12.10	32.86	15.10	39.43	18.13	33
34	41.32	19.01	51.64	23.76	61.97	28.51	26.86	12.34	33.55	15.43	40.27	18.52	34
35	42.20	19.43	52.76	24.28	63.31	29.14	27.44	12.62	34.28	15.77	41.17	18.94	35
36	43.12	19.82	53.87	24.77	64.64	29.72	28.02	12.90	35.02	16.10	42.02	19.32	36
37	43.98	20.24	54.98	25.28	65.98	30.36	28.58	13.16	35.76	16.44	42.90	19.74	37
38	46.13	21.22	57.66	26.54	69.20	31.85	30.00	13.80	37.46	17.26	44.98	20.69	38
39	48.29	22.20	60.32	27.77	72.38	33.29	31.38	14.42	39.22	18.05	47.04	21.67	39
40	50.42	23.18	63.05	29.00	75.65	34.80	32.78	15.07	40.98	18.85	49.15	22.61	40
41	52.55	24.18	65.71	30.22	78.86	36.28	34.18	15.71	42.70	19.63	51.26	23.59	41
42	54.72	25.18	68.40	31.46	82.07	37.78	35.59	16.36	44.45	20.44	53.36	24.54	42
43	56.90	26.20	71.15	32.75	85.39	39.26	37.00	17.04	46.25	21.26	55.51	25.51	43
44	59.12	27.20	73.90	34.01	88.68	40.80	38.42	17.69	48.04	22.10	57.62	26.51	44
45	61.32	28.20	76.66	35.26	91.99	42.31	39.88	18.35	49.82	22.91	59.78	27.50	45
46	63.53	29.21	79.40	36.52	95.27	43.85	41.30	19.00	51.62	23.75	61.91	28.51	46
47	65.72	30.25	82.16	37.79	98.63	45.35	42.71	19.67	53.40	24.58	64.10	29.46	47
48	70.06	32.21	87.56	40.27	105.07	48.36	45.55	20.94	56.90	26.18	68.30	31.44	48
49	74.39	34.21	93.00	42.78	111.59	51.35	48.36	22.24	60.46	27.79	72.53	33.36	49
50	78.71	36.20	98.40	45.28	118.08	54.31	51.14	23.53	63.95	29.42	76.75	35.29	50
51	83.06	38.21	103.81	47.76	124.57	57.30	53.98	24.83	67.46	31.04	80.95	37.25	51
52	87.38	40.20	109.20	50.24	131.04	60.29	56.78	26.15	70.99	32.66	85.18	39.19	52
53	91.36	42.05	114.20	52.55	137.06	63.06	59.38	27.35	74.23	34.18	89.09	40.98	53
54	95.39	43.86	119.21	54.85	143.05	65.81	61.99	28.51	77.48	35.64	93.00	42.78	54
55	99.41	45.71	124.26	57.14	149.10	68.57	64.61	29.69	80.78	37.14	96.91	44.59	55
56	103.40	47.57	129.25	59.46	155.11	71.33	67.20	30.94	84.01	38.64	100.82	46.38	56
57	107.41	49.42	134.27	61.78	161.11	74.11	69.83	32.11	87.25	40.15	104.74	48.18	57
58	119.42	54.95	149.28	68.66	179.14	82.38	77.64	35.71	97.04	44.64	116.44	53.54	58
59	131.42	60.47	164.30	75.59	197.16	90.72	85.45	39.30	106.78	49.13	128.17	58.97	59
60	143.45	65.98	179.33	82.49	215.20	98.99	93.25	42.90	116.54	53.63	139.87	64.32	60
61	155.47	71.51	194.33	89.40	233.20	107.26	101.06	46.49	126.34	58.10	151.61	69.72	61
62	167.47	77.04	209.33	96.32	251.20	115.58	108.84	50.10	136.08	62.59	163.30	75.12	62
63	192.10	88.39	240.12	110.47	288.14	132.58	124.86	57.46	156.07	71.80	187.28	86.17	63
64	216.73	99.72	270.91	124.63	325.09	149.56	140.88	64.81	176.11	81.00	211.31	97.22	64
65	241.36	111.04	301.70	138.80	362.03	166.55	156.88	72.20	196.10	90.22	235.32	108.28	65
66	265.98	122.38	332.50	152.95	399.00	183.55	172.88	79.56	216.12	99.42	259.34	119.29	66
67	290.59	133.69	363.26	167.11	435.91	200.51	188.90	86.90	236.11	108.60	283.33	130.34	67
68	360.96	166.06	451.21	207.58	541.45	249.06	234.62	107.93	293.30	134.92	351.95	161.88	68
69	431.33	198.43	539.16	248.03	646.99	297.64	280.37	129.00	350.44	161.21	420.53	193.46	69
70	501.67	230.77	627.10	288.48	752.50	346.18	326.09	150.02	407.60	187.50	489.14	225.00	70
71	572.04	263.15	715.04	328.94	858.04	394.72	371.81	171.05	464.78	213.83	557.71	256.56	71
72	642.40	295.54	802.97	369.41	963.58	443.28	417.55	192.08	521.93	240.12	626.33	288.14	72
73	766.09	352.43	957.60	440.52	1,149.11	528.65	497.96	229.08	622.44	286.34	746.93	343.61	73
74	889.78	409.32	1,112.23	511.66	1,334.68	613.99	578.35	266.05	722.96	332.58	867.54	399.10	74
75	1,013.46	466.22	1,266.83	582.78	1,520.21	699.32	658.75	303.06	823.44	378.82	988.13	454.55	75
76	1,137.16	523.10	1,421.45	653.92	1,705.75	784.70	739.15	340.04	923.93	425.03	1,108.73	510.05	76
77	1,260.86	580.03	1,576.08	725.03	1,891.28	870.04	819.56	377.04	1,024.46	471.26	1,229.34	565.54	77
78	1,398.01	643.15	1,747.50	803.90	2,097.01	964.68	908.71	418.03	1,135.88	522.56	1,363.08	627.06	78
79	1,550.09	713.08	1,937.60	891.36	2,325.11	1,069.63	1,007.57	463.52	1,259.44	579.38	1,511.30	695.24	79
80	1,718.70	790.64	2,148.38	988.32	2,578.06	1,185.97	1,117.15	513.94	1,396.45	642.41	1,675.74	770.89	80
81	1,905.67	876.65	2,382.06	1,095.82	2,858.47	1,314.96	1,238.68	569.81	1,548.35	712.27	1,858.01	854.74	81
82	2,112.94	972.02	2,641.18	1,215.02	3,169.42	1,458.01	1,373.41	631.81	1,716.78	789.78	2,060.12	947.74	82
83	2,342.78	1,077.77	2,928.44	1,347.18	3,514.15	1,616.62	1,522.80	700.55	1,903.49	875.66	2,284.21	1,050.82	83
84	2,597.63	1,194.97	3,247.01	1,493.71	3,896.42	1,792.45	1,688.45	776.72	2,110.56	970.92	2,532.67	1,165.09	84

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Lifetime Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	153.53	70.63	191.93	88.30	230.33	105.97	99.79	45.92	124.75	57.40	149.70	68.88	16-22
23	157.34	72.37	196.68	90.48	236.00	108.59	102.26	47.04	127.82	58.81	153.41	70.57	23
24	161.11	74.14	201.40	92.65	241.68	111.18	104.74	48.19	130.92	60.22	157.10	72.28	24
25	164.90	75.88	206.15	94.84	247.37	113.78	107.20	49.31	134.00	61.63	160.78	73.97	25
26	168.70	77.62	210.86	97.01	253.03	116.42	109.66	50.46	137.06	63.06	164.47	75.66	26
27	172.50	79.34	215.59	99.19	258.71	119.03	112.15	51.56	140.14	64.49	168.17	77.39	27
28	176.75	81.30	220.92	101.64	265.10	121.96	114.90	52.85	143.59	66.07	172.31	79.26	28
29	181.00	83.26	226.25	104.06	271.49	124.86	117.66	54.13	147.05	67.66	176.47	81.16	29
30	185.26	85.24	231.56	106.54	277.86	127.82	120.41	55.39	150.53	69.25	180.62	83.08	30
31	189.50	87.18	236.88	108.98	284.24	130.76	123.19	56.69	153.96	70.84	184.75	85.01	31
32	193.76	89.15	242.22	111.43	290.66	133.70	125.95	57.95	157.45	72.42	188.95	86.92	32
33	198.55	91.36	248.18	114.18	297.84	137.02	129.04	59.38	161.30	74.22	193.58	89.05	33
34	203.32	93.54	254.15	116.93	304.99	140.34	132.17	60.79	165.22	76.01	198.24	91.24	34
35	208.10	95.75	260.14	119.68	312.18	143.63	135.28	62.22	169.12	77.81	202.92	93.36	35
36	212.89	97.93	266.11	122.42	319.33	146.93	138.38	63.65	172.97	79.57	207.58	95.50	36
37	217.68	100.15	272.11	125.18	326.52	150.20	141.50	65.11	176.89	81.37	212.24	97.64	37
38	228.22	104.98	285.29	131.21	342.35	157.48	148.34	68.24	185.46	85.30	222.53	102.36	38
39	238.76	109.82	298.46	137.29	358.14	164.78	155.21	71.38	193.99	89.23	232.79	107.09	39
40	249.29	114.70	311.64	143.36	373.97	172.03	162.05	74.54	202.56	93.22	243.08	111.83	40
41	259.86	119.57	324.82	149.45	389.75	179.33	168.91	77.71	211.12	97.14	253.36	116.54	41
42	270.38	124.37	337.99	155.47	405.59	186.58	175.78	80.84	219.70	101.06	263.62	121.26	42
43	283.99	130.67	355.02	163.31	426.01	195.97	184.62	84.91	230.76	106.15	276.90	127.38	43
44	297.59	136.92	372.00	171.13	446.39	205.33	193.42	88.99	241.80	111.24	290.16	133.46	44
45	311.18	143.16	388.99	178.97	466.78	214.75	202.26	93.05	252.84	116.33	303.41	139.60	45
46	324.78	149.41	405.98	186.76	487.16	224.11	211.12	97.12	263.88	121.40	316.67	145.68	46
47	338.38	155.65	422.98	194.57	507.55	233.50	219.94	101.18	274.94	126.49	329.92	151.78	47
48	344.03	158.28	430.04	197.84	516.07	237.41	223.62	102.89	279.53	128.60	335.45	154.31	48
49	349.70	160.87	437.12	201.08	524.54	241.28	227.32	104.57	284.14	130.70	340.94	156.82	49
50	355.37	163.46	444.22	204.35	533.06	245.22	230.99	106.25	288.73	132.84	346.51	159.40	50
51	361.02	166.08	451.30	207.60	541.57	249.13	234.67	107.95	293.34	134.95	352.02	161.94	51
52	366.71	168.70	458.36	210.86	550.03	253.03	238.37	109.66	297.94	137.06	357.53	164.47	52
53	392.57	180.58	490.70	225.73	588.82	270.86	255.17	117.37	318.95	146.71	382.74	176.05	53
54	418.40	192.47	523.01	240.60	627.64	288.71	271.97	125.11	339.96	156.38	407.94	187.66	54
55	444.26	204.38	555.34	255.47	666.42	306.58	288.79	132.84	360.96	166.06	433.16	199.27	55
56	477.36	219.60	596.71	274.49	716.05	329.38	310.27	142.75	387.88	178.40	465.43	214.10	56
57	510.47	234.84	638.09	293.54	765.71	352.22	331.79	152.63	414.74	190.79	497.71	228.95	57
58	527.59	242.71	659.47	303.40	791.38	364.06	342.92	157.76	428.68	197.18	514.42	236.64	58
59	544.74	250.61	680.90	313.25	817.08	375.89	354.07	162.89	442.60	203.59	531.10	244.34	59
60	561.88	258.48	702.34	323.09	842.81	387.72	365.23	168.02	456.50	210.01	547.82	252.02	60
61	578.98	266.38	723.74	332.95	868.46	399.55	376.36	173.15	470.45	216.42	564.53	259.70	61
62	596.15	274.24	745.18	342.79	894.19	411.34	387.48	178.25	484.37	222.83	581.23	267.38	62
63	660.53	303.85	825.65	379.82	990.78	455.81	429.35	197.50	536.69	246.89	643.99	296.29	63
64	724.92	333.50	906.17	416.87	1,087.40	500.24	471.22	216.78	589.01	270.96	706.82	325.15	64
65	789.32	363.11	986.64	453.89	1,183.97	544.68	513.08	236.02	641.33	295.04	769.60	354.04	65
66	853.70	392.75	1,067.16	490.92	1,280.58	589.12	554.93	255.30	693.65	319.10	832.37	382.91	66
67	918.08	422.34	1,147.63	527.93	1,377.17	633.53	596.75	274.52	745.97	343.16	895.16	411.82	67
68	1,033.49	475.40	1,291.84	594.28	1,550.18	713.14	671.76	309.01	839.68	386.29	1,007.63	463.54	68
69	1,148.83	528.49	1,436.04	660.61	1,723.24	792.77	746.76	343.51	933.42	429.41	1,120.09	515.29	69
70	1,264.18	581.56	1,580.24	726.94	1,896.28	872.35	821.72	378.02	1,027.15	472.52	1,232.58	567.02	70
71	1,379.53	634.63	1,724.42	793.28	2,069.33	951.92	896.70	412.51	1,120.87	515.64	1,345.06	618.76	71
72	1,494.88	687.68	1,868.63	859.61	2,242.37	1,031.54	971.70	446.99	1,214.62	558.72	1,457.52	670.51	72
73	1,719.12	790.85	2,148.90	988.55	2,578.69	1,186.27	1,117.42	514.06	1,396.79	642.58	1,676.16	771.10	73
74	1,943.36	894.00	2,429.20	1,117.50	2,915.05	1,340.99	1,263.17	581.10	1,578.98	726.40	1,894.76	871.63	74
75	2,167.57	997.15	2,709.48	1,246.44	3,251.36	1,495.72	1,408.94	648.16	1,761.14	810.20	2,113.37	972.20	75
76	2,391.83	1,100.30	2,989.79	1,375.37	3,587.71	1,650.47	1,554.67	715.20	1,943.36	894.00	2,332.03	1,072.80	76
77	2,616.04	1,203.47	3,270.04	1,504.34	3,924.06	1,805.20	1,700.44	782.27	2,125.52	977.81	2,550.65	1,173.37	77
78	2,861.29	1,316.29	3,576.62	1,645.37	4,291.98	1,974.43	1,859.84	855.59	2,324.82	1,069.49	2,789.78	1,283.38	78
79	3,129.56	1,439.70	3,911.95	1,799.63	4,694.33	2,159.56	2,034.22	935.80	2,542.76	1,169.77	3,051.30	1,403.71	79
80	3,422.95	1,574.69	4,278.67	1,968.34	5,134.42	2,361.98	2,224.92	1,023.55	2,781.14	1,279.42	3,337.36	1,535.30	80
81	3,743.83	1,722.30	4,679.81	2,152.87	5,615.78	2,583.44	2,433.52	1,119.48	3,041.86	1,399.37	3,650.24	1,679.24	81
82	4,094.84	1,883.75	5,118.55	2,354.69	6,142.25	2,825.59	2,661.64	1,224.44	3,327.06	1,530.53	3,992.46	1,836.64	82
83	4,478.74	2,060.36	5,598.38	2,575.45	6,718.08	3,090.53	2,911.18	1,339.25	3,638.96	1,674.06	4,366.74	2,008.86	83
84	4,898.59	2,253.52	6,123.26	2,816.90	7,347.91	3,380.27	3,184.10	1,464.77	3,980.11	1,830.97	4,776.14	2,197.16	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Four-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	123.53	56.81	154.43	71.04	185.32	85.24	80.29	36.94	100.36	46.18	120.46	55.39	16-22
23	126.74	58.31	158.40	72.89	190.08	87.47	82.38	37.88	102.98	47.39	123.54	56.87	23
24	129.95	59.78	162.44	74.74	194.90	89.66	84.48	38.87	105.58	48.60	126.70	58.30	24
25	133.18	61.27	166.45	76.56	199.74	91.88	86.56	39.80	108.19	49.78	129.83	59.71	25
26	136.38	62.72	170.47	78.41	204.56	94.10	88.66	40.78	110.82	50.96	132.96	61.15	26
27	139.61	64.21	174.48	80.26	209.39	96.32	90.73	41.74	113.42	52.15	136.10	62.59	27
28	143.22	65.88	179.04	82.37	214.84	98.83	93.10	42.84	116.35	53.54	139.62	64.24	28
29	146.87	67.56	183.58	84.47	220.27	101.35	95.47	43.92	119.33	54.88	143.20	65.88	29
30	150.50	69.24	188.12	86.54	225.73	103.84	97.82	45.01	122.27	56.23	146.71	67.49	30
31	154.13	70.91	192.66	88.64	231.18	106.34	100.18	46.09	125.23	57.61	150.28	69.13	31
32	157.76	72.58	197.18	90.72	236.62	108.84	102.53	47.18	128.17	58.97	153.79	70.73	32
33	161.87	74.45	202.33	93.07	242.78	111.68	105.22	48.40	131.52	60.48	157.81	72.62	33
34	165.96	76.33	207.48	95.42	248.96	114.53	107.88	49.62	134.86	62.02	161.83	74.45	34
35	170.06	78.24	212.57	97.80	255.10	117.35	110.52	50.84	138.18	63.58	165.80	76.30	35
36	174.16	80.14	217.70	100.15	261.28	120.18	113.20	52.10	141.50	65.11	169.82	78.10	36
37	178.28	82.01	222.84	102.52	267.41	123.00	115.86	53.30	144.85	66.65	173.82	79.94	37
38	187.18	86.12	233.98	107.65	280.78	129.18	121.67	55.97	152.09	69.98	182.51	83.96	38
39	196.07	90.22	245.10	112.75	294.13	135.29	127.44	58.66	159.31	73.31	191.17	87.92	39
40	204.98	94.30	256.22	117.86	307.49	141.46	133.21	61.30	166.55	76.63	199.86	91.93	40
41	213.90	98.41	267.36	123.00	320.82	147.60	139.03	63.96	173.80	79.94	208.52	95.95	41
42	222.78	102.48	278.48	128.11	334.18	153.73	144.80	66.61	181.00	83.26	217.22	99.94	42
43	234.35	107.81	292.92	134.76	351.53	161.71	152.30	70.06	190.39	87.60	228.50	105.11	43
44	245.88	113.11	307.36	141.40	368.83	169.66	159.82	73.54	199.80	91.90	239.71	110.29	44
45	257.42	118.44	321.77	148.03	386.14	177.64	167.33	76.98	209.16	96.24	250.98	115.44	45
46	268.97	123.74	336.19	154.64	403.43	185.57	174.83	80.42	218.53	100.51	262.22	120.61	46
47	280.50	129.02	350.63	161.29	420.74	193.56	182.32	83.87	227.90	104.84	273.47	125.80	47
48	285.56	131.38	356.95	164.22	428.34	197.06	185.63	85.39	232.03	106.75	278.41	128.09	48
49	290.64	133.69	363.29	167.12	435.94	200.57	188.92	86.90	236.11	108.65	283.37	130.37	49
50	295.72	136.02	369.64	170.04	443.58	204.05	192.22	88.42	240.28	110.52	288.31	132.62	50
51	300.76	138.36	375.97	172.97	451.16	207.58	195.49	89.93	244.37	112.42	293.24	134.92	51
52	305.83	140.70	382.30	175.87	458.77	211.03	198.80	91.46	248.50	114.32	298.21	137.17	52
53	327.94	150.86	409.92	188.58	491.90	226.28	213.14	98.06	266.46	122.59	319.75	147.11	53
54	350.05	161.04	437.57	201.30	525.10	241.55	227.53	104.66	284.41	130.84	341.30	157.02	54
55	372.16	171.20	465.19	214.00	558.24	256.80	241.92	111.26	302.39	139.12	362.87	166.91	55
56	400.25	184.12	500.32	230.17	600.40	276.20	260.18	119.68	325.20	149.60	390.25	179.54	56
57	428.35	197.06	535.44	246.31	642.52	295.57	278.44	128.09	348.04	160.10	417.66	192.14	57
58	443.36	203.98	554.20	254.95	665.04	305.98	288.17	132.58	360.22	165.73	432.28	198.88	58
59	458.35	210.86	572.95	263.57	687.55	316.27	297.94	137.06	372.40	171.31	446.92	205.57	59
60	473.35	217.74	591.67	272.18	710.00	326.62	307.67	141.53	384.61	176.90	461.52	212.32	60
61	488.33	224.66	610.43	280.81	732.53	336.98	317.42	146.03	396.77	182.54	476.14	219.02	61
62	503.35	231.54	629.18	289.43	755.02	347.34	327.17	150.50	408.97	188.14	490.78	225.78	62
63	558.70	257.02	698.38	321.26	838.07	385.50	363.14	167.05	453.95	208.81	544.74	250.58	63
64	614.00	282.48	767.52	353.09	921.04	423.70	399.10	183.62	498.89	229.51	598.67	275.40	64
65	669.37	307.93	836.70	384.91	1,004.04	461.89	435.08	200.15	543.84	250.19	652.62	300.24	65
66	724.68	333.41	905.89	416.75	1,087.06	500.09	471.05	216.70	588.82	270.88	706.58	325.03	66
67	780.04	358.85	975.04	448.55	1,170.05	538.25	507.01	233.26	633.77	291.55	760.54	349.86	67
68	882.05	405.77	1,102.55	507.23	1,323.06	608.66	573.35	263.76	716.66	329.69	859.99	395.64	68
69	984.05	452.69	1,230.07	565.86	1,476.08	679.04	639.65	294.25	799.56	367.82	959.45	441.37	69
70	1,086.10	499.66	1,357.58	624.55	1,629.10	749.44	705.97	324.77	882.43	405.96	1,058.92	487.14	70
71	1,188.08	546.54	1,485.10	683.20	1,782.14	819.84	772.26	355.27	965.30	444.08	1,158.41	532.90	71
72	1,290.10	593.50	1,612.63	741.86	1,935.14	890.23	838.57	385.78	1,048.22	482.21	1,257.85	578.65	72
73	1,504.18	691.97	1,880.22	864.95	2,256.26	1,037.94	977.70	449.77	1,222.14	562.20	1,466.57	674.65	73
74	1,718.27	790.46	2,147.81	988.06	2,577.37	1,185.67	1,116.88	513.78	1,396.09	642.24	1,675.31	770.69	74
75	1,932.32	888.94	2,415.43	1,111.16	2,898.53	1,333.39	1,256.02	577.81	1,570.03	722.24	1,884.02	866.71	75
76	2,146.40	987.40	2,683.02	1,234.28	3,219.64	1,481.16	1,395.19	641.82	1,743.96	802.28	2,092.76	962.74	76
77	2,360.47	1,085.89	2,950.61	1,357.39	3,540.73	1,628.87	1,534.32	705.83	1,917.92	882.30	2,301.48	1,058.76	77
78	2,595.91	1,194.20	3,244.90	1,492.76	3,893.86	1,791.34	1,687.33	776.23	2,109.18	970.28	2,531.02	1,164.37	78
79	2,854.85	1,313.30	3,568.54	1,641.62	4,282.25	1,969.93	1,855.66	853.68	2,319.55	1,067.09	2,783.46	1,280.46	79
80	3,139.56	1,444.30	3,924.46	1,805.35	4,709.35	2,166.42	2,040.71	938.76	2,550.88	1,173.47	3,061.09	1,408.18	80
81	3,452.69	1,588.34	4,315.85	1,985.42	5,179.02	2,382.50	2,244.25	1,032.41	2,805.31	1,290.54	3,366.36	1,548.64	81
82	3,797.05	1,746.74	4,746.31	2,183.46	5,695.56	2,620.15	2,468.08	1,135.39	3,085.12	1,419.24	3,702.12	1,703.10	82
83	4,175.77	1,920.96	5,219.71	2,401.21	6,263.64	2,881.45	2,714.24	1,248.61	3,392.81	1,560.80	4,071.38	1,872.96	83
84	4,592.23	2,112.55	5,740.30	2,640.70	6,888.34	3,168.86	2,984.96	1,373.16	3,731.17	1,716.47	4,477.42	2,059.78	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Three-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	89.50	41.17	111.84	51.47	134.21	61.78	58.19	26.77	72.71	33.46	87.24	40.15	16-22
23	91.68	42.18	114.62	52.73	137.54	63.29	59.62	27.42	74.50	34.27	89.41	41.14	23
24	93.90	43.21	117.37	54.01	140.86	64.80	61.04	28.09	76.30	35.09	91.57	42.12	24
25	96.13	44.22	120.16	55.28	144.17	66.32	62.48	28.74	78.10	35.93	93.73	43.12	25
26	98.30	45.23	122.90	56.54	147.48	67.87	63.91	29.42	79.90	36.77	95.88	44.11	26
27	100.51	46.25	125.65	57.82	150.78	69.40	65.33	30.05	81.67	37.60	97.99	45.12	27
28	103.01	47.39	128.76	59.24	154.52	71.11	66.96	30.80	83.71	38.52	100.43	46.22	28
29	105.49	48.53	131.88	60.67	158.27	72.80	68.57	31.54	85.74	39.43	102.89	47.35	29
30	107.95	49.68	134.95	62.11	161.98	74.53	70.15	32.28	87.72	40.37	105.28	48.44	30
31	110.45	50.81	138.08	63.53	165.70	76.24	71.80	33.02	89.74	41.30	107.70	49.54	31
32	112.94	51.96	141.17	64.96	169.39	77.96	73.42	33.77	91.74	42.22	110.10	50.64	32
33	115.70	53.22	144.64	66.54	173.57	79.84	75.23	34.61	94.01	43.22	112.82	51.90	33
34	118.51	54.53	148.13	68.14	177.76	81.74	77.04	35.44	96.29	44.29	115.54	53.15	34
35	121.30	55.80	151.62	69.74	181.94	83.71	78.83	36.28	98.56	45.35	118.25	54.43	35
36	124.07	57.10	155.10	71.36	186.12	85.63	80.64	37.13	100.81	46.38	120.98	55.66	36
37	126.86	58.37	158.60	72.95	190.32	87.50	82.46	37.94	103.09	47.42	123.70	56.88	37
38	133.01	61.20	166.27	76.49	199.51	91.80	86.46	39.77	108.08	49.73	129.70	59.66	38
39	139.18	64.02	173.95	80.04	208.74	96.02	90.46	41.62	113.06	52.01	135.70	62.41	39
40	145.31	66.86	181.63	83.54	217.94	100.25	94.44	43.44	118.03	54.31	141.67	65.16	40
41	151.44	69.67	189.30	87.07	227.17	104.48	98.44	45.29	123.06	56.60	147.68	67.91	41
42	157.58	72.49	196.99	90.64	236.38	108.77	102.43	47.14	128.03	58.90	153.64	70.69	42
43	165.53	76.13	206.90	95.17	248.27	114.20	107.59	49.48	134.47	61.86	161.36	74.23	43
44	173.44	79.79	216.80	99.73	260.18	119.68	112.74	51.85	140.93	64.81	169.13	77.81	44
45	181.37	83.46	226.70	104.32	272.06	125.16	117.91	54.23	147.37	67.81	176.82	81.35	45
46	189.30	87.07	236.62	108.84	283.92	130.61	123.06	56.60	153.79	70.73	184.56	84.90	46
47	197.22	90.73	246.53	113.41	295.84	136.08	128.18	58.98	160.26	73.73	192.30	88.46	47
48	200.51	92.24	250.64	115.32	300.80	138.36	130.34	59.95	162.94	74.95	195.49	89.93	48
49	203.83	93.74	254.78	117.19	305.72	140.63	132.50	60.94	165.60	76.18	198.72	91.42	49
50	207.13	95.32	258.90	119.10	310.68	142.93	134.63	61.94	168.29	77.41	201.94	92.90	50
51	210.41	96.82	263.03	121.01	315.64	145.21	136.78	62.94	170.98	78.65	205.15	94.39	51
52	213.72	98.30	267.14	122.90	320.59	147.48	138.91	63.91	173.64	79.90	208.37	95.88	52
53	220.92	101.64	276.14	127.02	331.37	152.42	143.59	66.07	179.50	82.57	215.41	99.07	53
54	228.11	104.95	285.13	131.18	342.13	157.39	148.27	68.23	185.33	85.26	222.41	102.31	54
55	235.27	108.24	294.10	135.29	352.93	162.36	152.94	70.34	191.17	87.92	229.42	105.53	55
56	266.30	122.52	332.87	153.14	399.47	183.79	173.09	79.63	216.36	99.56	259.64	119.45	56
57	297.31	136.78	371.65	170.98	446.02	205.15	193.25	88.90	241.58	111.11	289.90	133.36	57
58	315.30	145.06	394.13	181.31	472.96	217.58	204.94	94.30	256.19	117.86	307.42	141.42	58
59	333.24	153.30	416.57	191.65	499.88	229.98	216.62	99.66	270.74	124.57	324.92	149.48	59
60	351.22	161.57	439.03	201.97	526.82	242.35	228.29	105.02	285.36	131.27	342.44	157.54	60
61	369.20	169.86	461.47	212.32	553.78	254.78	239.96	110.40	299.96	138.01	359.95	165.60	61
62	387.16	178.08	483.96	222.65	580.73	267.18	251.66	115.76	314.57	144.71	377.47	173.66	62
63	445.38	204.85	556.75	256.10	668.10	307.32	289.50	133.18	361.87	166.45	434.26	199.75	63
64	503.58	231.67	629.50	289.58	755.41	347.52	327.32	150.60	409.16	188.23	490.99	225.88	64
65	561.82	258.47	702.29	323.08	842.75	387.71	365.18	168.02	456.48	210.01	547.79	252.01	65
66	620.02	285.24	775.03	356.53	930.07	427.84	403.01	185.39	503.76	231.76	604.56	278.09	66
67	678.26	312.02	847.82	390.04	1,017.38	468.02	440.86	202.82	551.09	253.51	661.30	304.22	67
68	780.00	358.80	974.98	448.51	1,169.95	538.21	507.01	233.21	633.76	291.54	760.49	349.85	68
69	881.71	405.60	1,102.13	507.01	1,322.57	608.41	573.11	263.65	716.40	329.57	859.68	395.48	69
70	983.46	452.44	1,229.32	565.54	1,475.18	678.62	639.26	294.07	799.06	367.61	958.87	441.10	70
71	1,085.18	499.24	1,356.48	624.02	1,627.78	748.82	705.37	324.50	881.71	405.60	1,058.04	486.72	71
72	1,186.92	546.02	1,483.62	682.54	1,780.34	819.00	771.49	354.94	964.36	443.64	1,157.24	532.36	72
73	1,383.86	636.60	1,729.81	795.77	2,075.76	954.94	899.54	413.77	1,124.40	517.25	1,349.27	620.71	73
74	1,580.78	727.21	1,975.98	909.02	2,371.16	1,090.85	1,027.51	472.69	1,284.38	590.88	1,541.26	709.04	74
75	1,777.74	817.82	2,222.18	1,022.26	2,666.62	1,226.72	1,155.52	531.58	1,444.40	664.50	1,733.30	797.39	75
76	1,974.66	908.41	2,468.35	1,135.51	2,962.02	1,362.61	1,283.53	590.48	1,604.44	738.08	1,925.34	885.70	76
77	2,171.62	999.02	2,714.53	1,248.77	3,257.44	1,498.52	1,411.55	649.37	1,764.46	811.70	2,117.33	974.04	77
78	2,388.23	1,098.64	2,985.26	1,373.32	3,582.30	1,647.98	1,552.33	714.12	1,940.42	892.64	2,328.50	1,071.19	78
79	2,626.40	1,208.21	3,283.00	1,510.27	3,939.61	1,812.34	1,707.13	785.35	2,133.95	981.67	2,560.74	1,178.02	79
80	2,888.33	1,328.71	3,610.39	1,660.90	4,332.47	1,993.09	1,877.41	863.69	2,346.77	1,079.59	2,816.11	1,295.50	80
81	3,176.38	1,461.24	3,970.50	1,826.56	4,764.61	2,191.85	2,064.65	949.78	2,580.82	1,187.26	3,096.98	1,424.71	81
82	3,493.18	1,606.97	4,366.49	2,008.72	5,239.79	2,410.48	2,270.58	1,044.52	2,838.22	1,305.65	3,405.88	1,566.82	82
83	3,841.57	1,767.25	4,801.97	2,209.06	5,762.33	2,650.85	2,497.04	1,148.74	3,121.26	1,435.88	3,745.51	1,723.04	83
84	4,224.70	1,943.48	5,280.86	2,429.35	6,337.06	2,915.23	2,746.03	1,263.26	3,432.58	1,579.09	4,119.10	1,894.91	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Ten Years

Two-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	76.45	35.18	95.56	43.97	114.68	52.76	49.69	22.85	62.12	28.58	74.54	34.28	16-22
23	78.34	36.05	97.92	45.06	117.50	54.06	50.93	23.45	63.65	29.29	76.39	35.14	23
24	80.23	36.92	100.27	46.14	120.34	55.38	52.13	24.00	65.18	30.00	78.20	36.01	24
25	82.13	37.78	102.65	47.21	123.17	56.65	53.38	24.54	66.72	30.68	80.05	36.84	25
26	84.00	38.64	105.00	48.30	126.01	57.95	54.60	25.13	68.24	31.38	81.91	37.67	26
27	85.90	39.52	107.35	49.39	128.83	59.28	55.81	25.68	69.78	32.11	83.75	38.52	27
28	88.01	40.51	110.00	50.62	132.00	60.72	57.19	26.34	71.51	32.89	85.81	39.47	28
29	90.13	41.46	112.67	51.83	135.20	62.21	58.56	26.94	73.22	33.70	87.89	40.44	29
30	92.24	42.43	115.32	53.05	138.36	63.65	59.95	27.58	74.95	34.48	89.93	41.38	30
31	94.38	43.43	117.94	54.28	141.53	65.11	61.36	28.21	76.67	35.28	91.99	42.34	31
32	96.49	44.38	120.61	55.49	144.74	66.59	62.72	28.85	78.41	36.05	94.08	43.28	32
33	98.86	45.50	123.58	56.87	148.30	68.23	64.24	29.58	80.33	36.96	96.40	44.36	33
34	101.24	46.60	126.55	58.24	151.87	69.89	65.81	30.26	82.25	37.85	98.72	45.43	34
35	103.63	47.68	129.54	59.57	155.46	71.48	67.37	31.01	84.22	38.72	101.03	46.45	35
36	106.01	48.77	132.53	60.96	159.04	73.15	68.92	31.69	86.14	39.62	103.37	47.54	36
37	108.36	49.85	135.48	62.33	162.60	74.81	70.46	32.39	88.07	40.52	105.68	48.62	37
38	113.64	52.27	142.04	65.33	170.45	78.41	73.88	33.97	92.32	42.47	110.78	50.96	38
39	118.87	54.71	148.61	68.39	178.33	82.06	77.28	35.56	96.60	44.44	115.92	53.33	39
40	124.15	57.12	155.17	71.38	186.20	85.66	80.71	37.13	100.85	46.39	121.03	55.66	40
41	129.38	59.50	161.72	74.39	194.09	89.29	84.10	38.68	105.13	48.36	126.16	58.03	41
42	134.63	61.94	168.29	77.41	201.97	92.90	87.50	40.26	109.39	50.32	131.27	60.38	42
43	141.42	65.06	176.78	81.31	212.14	97.58	91.93	42.28	114.91	52.86	137.88	63.42	43
44	148.19	68.16	185.23	85.22	222.28	102.25	96.32	44.29	120.41	55.38	144.48	66.46	44
45	154.96	71.29	193.68	89.09	232.42	106.92	100.73	46.32	125.92	57.94	151.06	69.48	45
46	161.71	74.39	202.15	93.00	242.59	111.59	105.11	48.36	131.38	60.46	157.69	72.53	46
47	168.49	77.50	210.65	96.89	252.77	116.27	109.51	50.38	136.92	62.98	164.30	75.55	47
48	171.30	78.82	214.14	98.51	256.96	118.24	111.36	51.22	139.19	64.06	167.03	76.87	48
49	174.14	80.09	217.66	100.14	261.19	120.16	113.17	52.06	141.47	65.08	169.78	78.10	49
50	176.96	81.41	221.18	101.75	265.40	122.11	115.01	52.91	143.78	66.14	172.52	79.37	50
51	179.76	82.70	224.71	103.37	269.65	124.04	116.86	53.74	146.06	67.19	175.27	80.63	51
52	182.58	84.00	228.24	105.00	273.89	126.01	118.67	54.60	148.34	68.24	178.03	81.91	52
53	188.74	86.82	235.93	108.52	283.12	130.25	122.68	56.45	153.36	70.56	184.01	84.66	53
54	194.89	89.65	243.60	112.06	292.31	134.47	126.66	58.26	158.33	72.84	190.01	87.41	54
55	201.02	92.47	251.28	115.58	301.51	138.70	130.68	60.11	163.36	75.12	196.00	90.16	55
56	227.52	104.66	284.40	130.84	341.28	157.02	147.88	68.04	184.88	85.06	221.83	102.05	56
57	254.03	116.86	317.52	146.06	381.02	175.27	165.11	75.96	206.41	94.92	247.68	113.92	57
58	269.38	123.91	336.72	154.88	404.06	185.84	175.09	80.56	218.87	100.67	262.63	120.79	58
59	284.71	130.99	355.88	163.73	427.08	196.48	185.05	85.16	231.34	106.43	277.62	127.70	59
60	300.07	138.04	375.07	172.56	450.10	207.06	195.05	89.72	243.79	112.16	292.56	134.58	60
61	315.42	145.10	394.28	181.37	473.12	217.63	205.01	94.32	256.27	117.91	307.54	141.47	61
62	330.78	152.15	413.48	190.22	496.16	228.26	215.00	98.92	268.76	123.62	322.50	148.38	62
63	380.53	175.04	475.64	218.80	570.77	262.56	247.37	113.77	309.17	142.21	371.02	170.65	63
64	430.25	197.92	537.79	247.42	645.36	296.90	279.65	128.66	349.55	160.82	419.50	192.98	64
65	479.98	220.82	599.98	276.04	719.98	331.21	312.00	143.52	390.00	179.41	467.98	215.30	65
66	529.73	243.67	662.17	304.61	794.57	365.54	344.33	158.39	430.42	198.00	516.48	237.60	66
67	579.46	266.57	724.33	333.22	869.20	399.84	376.63	173.28	470.82	216.59	564.98	259.91	67
68	666.37	306.56	832.99	383.21	999.60	459.86	433.16	199.27	541.44	249.06	649.74	298.90	68
69	753.29	346.52	941.63	433.16	1,129.96	519.82	489.66	225.24	612.07	281.54	734.48	337.85	69
70	840.19	386.52	1,050.26	483.14	1,260.31	579.77	546.12	251.26	682.68	314.06	819.22	376.86	70
71	927.13	426.50	1,158.90	533.11	1,390.67	639.77	602.63	277.21	753.28	346.52	903.95	415.86	71
72	1,014.05	466.49	1,267.56	583.13	1,521.06	699.74	659.11	303.24	823.91	379.03	988.69	454.84	72
73	1,182.29	543.90	1,477.87	679.87	1,773.44	815.84	768.47	353.53	960.61	441.94	1,152.74	530.30	73
74	1,350.56	621.30	1,688.18	776.62	2,025.80	931.97	877.87	403.85	1,097.30	504.80	1,316.80	605.75	74
75	1,518.79	698.70	1,898.51	873.37	2,278.21	1,048.06	987.22	454.13	1,234.06	567.71	1,480.84	681.24	75
76	1,687.03	776.11	2,108.82	970.13	2,530.60	1,164.17	1,096.61	504.48	1,370.75	630.59	1,644.90	756.71	76
77	1,855.31	853.51	2,319.14	1,066.88	2,782.96	1,280.26	1,205.95	554.78	1,507.45	693.49	1,808.94	832.16	77
78	2,040.35	938.65	2,550.44	1,173.29	3,060.53	1,407.95	1,326.23	610.13	1,657.80	762.64	1,989.35	915.17	78
79	2,243.86	1,032.24	2,804.81	1,290.30	3,365.77	1,548.37	1,458.49	670.96	1,823.12	838.68	2,187.74	1,006.46	79
80	2,467.63	1,135.18	3,084.54	1,418.99	3,701.45	1,702.79	1,603.96	737.87	2,004.94	922.34	2,405.93	1,106.81	80
81	2,713.74	1,248.41	3,392.18	1,560.52	4,070.64	1,872.64	1,763.93	811.46	2,204.92	1,014.32	2,645.88	1,217.21	81
82	2,984.39	1,372.90	3,730.48	1,716.12	4,476.58	2,059.36	1,939.85	892.39	2,424.83	1,115.47	2,909.80	1,338.58	82
83	3,282.02	1,509.84	4,102.54	1,887.31	4,923.02	2,264.77	2,133.30	981.38	2,666.65	1,226.75	3,199.98	1,472.11	83
84	3,609.37	1,660.40	4,511.69	2,075.52	5,414.03	2,490.62	2,346.10	1,079.27	2,932.61	1,349.08	3,519.13	1,618.90	84

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Lifetime Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	124.86	57.44	156.11	71.80	187.33	86.17	81.16	37.34	101.47	46.67	121.76	56.02	16-22
23	125.78	57.86	157.22	72.31	188.65	86.81	81.74	37.61	102.19	47.02	122.62	56.40	23
24	126.64	58.26	158.30	72.84	189.98	87.41	82.31	37.87	102.90	47.35	123.50	56.82	24
25	127.54	58.68	159.43	73.32	191.30	87.98	82.90	38.14	103.63	47.68	124.36	57.19	25
26	128.44	59.10	160.55	73.85	192.66	88.61	83.47	38.42	104.34	48.02	125.23	57.58	26
27	129.30	59.50	161.63	74.38	193.96	89.23	84.05	38.68	105.06	48.36	126.07	57.98	27
28	130.19	59.89	162.73	74.87	195.31	89.83	84.62	38.94	105.77	48.66	126.95	58.39	28
29	131.10	60.31	163.86	75.38	196.63	90.46	85.22	39.19	106.50	49.01	127.80	58.81	29
30	131.95	60.72	164.95	75.90	197.93	91.08	85.80	39.47	107.20	49.34	128.66	59.20	30
31	132.85	61.12	166.06	76.39	199.27	91.67	86.34	39.72	107.93	49.63	129.52	59.57	31
32	133.75	61.54	167.18	76.91	200.60	92.30	86.92	40.01	108.66	49.98	130.40	59.99	32
33	138.17	63.55	172.72	79.46	207.26	95.34	89.81	41.32	112.26	51.64	134.72	61.97	33
34	142.62	65.60	178.25	82.00	213.90	98.40	92.72	42.64	115.86	53.30	139.03	63.95	34
35	147.05	67.66	183.80	84.55	220.56	101.47	95.59	43.97	119.50	54.96	143.36	65.96	35
36	151.46	69.67	189.34	87.10	227.21	104.53	98.44	45.29	123.06	56.62	147.68	67.97	36
37	155.89	71.72	194.89	89.65	233.87	107.57	101.35	46.61	126.66	58.26	152.00	69.94	37
38	160.33	73.74	200.40	92.17	240.49	110.64	104.23	47.94	130.26	59.90	156.31	71.90	38
39	164.78	75.80	205.97	94.75	247.15	113.74	107.09	49.26	133.86	61.57	160.64	73.92	39
40	169.19	77.83	211.49	97.30	253.79	116.76	109.94	50.62	137.45	63.23	164.96	75.90	40
41	173.64	79.87	217.02	99.84	260.44	119.82	112.85	51.90	141.10	64.90	169.28	77.88	41
42	178.06	81.91	222.56	102.38	267.06	122.84	115.75	53.27	144.67	66.55	173.58	79.84	42
43	184.96	85.08	231.19	106.34	277.46	127.61	120.24	55.30	150.28	69.13	180.34	82.96	43
44	191.88	88.25	239.84	110.32	287.80	132.38	124.70	57.36	155.89	71.70	187.07	86.06	44
45	198.77	91.43	248.47	114.28	298.16	137.14	129.19	59.42	161.50	74.29	193.82	89.15	45
46	205.68	94.63	257.10	118.28	308.50	141.94	133.69	61.49	167.11	76.88	200.51	92.26	46
47	212.57	97.80	265.73	122.26	318.86	146.71	138.18	63.58	172.73	79.46	207.26	95.34	47
48	223.19	102.67	278.98	128.35	334.78	154.03	145.09	66.74	181.34	83.42	217.60	100.14	48
49	233.78	107.56	292.24	134.44	350.69	161.35	151.94	69.90	189.96	87.40	227.93	104.86	49
50	244.39	112.42	305.50	140.54	366.56	168.65	158.86	73.07	198.56	91.36	238.27	109.61	50
51	254.98	117.29	318.74	146.64	382.49	175.97	165.74	76.24	207.17	95.32	248.63	114.40	51
52	265.61	122.17	332.00	152.72	398.40	183.30	172.63	79.42	215.78	99.26	258.96	119.15	52
53	325.15	149.56	406.44	186.97	487.73	224.36	211.34	97.22	264.19	121.52	317.03	145.86	53
54	384.71	176.96	480.89	221.20	577.07	265.46	250.06	115.01	312.56	143.78	375.12	172.56	54
55	444.26	204.38	555.34	255.47	666.42	306.58	288.79	132.84	360.96	166.06	433.16	199.27	55
56	496.56	228.43	620.71	285.55	744.85	342.66	322.76	148.46	403.48	185.59	484.15	222.74	56
57	548.87	252.50	686.10	315.64	823.32	378.78	356.77	164.11	445.97	205.15	535.16	246.19	57
58	708.17	325.78	885.22	407.23	1,062.24	488.66	460.31	211.75	575.38	264.68	690.46	317.64	58
59	867.46	399.05	1,084.31	498.82	1,301.18	598.58	563.84	259.39	704.81	324.24	845.76	389.06	59
60	1,026.74	472.37	1,283.46	590.45	1,540.15	708.50	667.38	307.06	834.24	383.77	1,001.11	460.52	60
61	1,186.04	545.60	1,482.58	682.03	1,779.07	818.44	770.95	354.65	963.67	443.29	1,156.40	532.00	61
62	1,345.34	618.90	1,681.68	773.62	2,018.02	928.34	874.46	402.26	1,093.09	502.87	1,311.71	603.42	62
63	1,511.27	695.23	1,889.06	869.03	2,266.87	1,042.82	982.34	451.88	1,227.89	564.85	1,473.46	677.81	63
64	1,677.17	771.54	2,096.44	964.43	2,515.74	1,157.32	1,090.15	501.50	1,362.70	626.89	1,635.22	752.24	64
65	1,843.07	847.86	2,303.84	1,059.84	2,764.60	1,271.82	1,197.98	551.10	1,497.47	688.90	1,796.99	826.68	65
66	2,008.99	924.20	2,511.23	1,155.24	3,013.46	1,386.28	1,305.85	600.72	1,632.30	750.90	1,958.74	901.08	66
67	2,174.89	1,000.51	2,718.60	1,250.65	3,262.33	1,500.78	1,413.67	650.33	1,767.10	812.90	2,120.52	975.52	67
68	2,346.22	1,079.34	2,932.78	1,349.16	3,519.36	1,618.98	1,525.06	701.58	1,906.33	876.96	2,287.57	1,052.34	68
69	2,517.58	1,158.17	3,146.98	1,447.72	3,776.35	1,737.23	1,636.40	752.82	2,045.53	940.99	2,454.64	1,129.20	69
70	2,688.92	1,236.98	3,361.16	1,546.25	4,033.37	1,855.50	1,747.80	804.05	2,184.74	1,005.06	2,621.69	1,206.07	70
71	2,860.28	1,315.80	3,575.36	1,644.76	4,290.42	1,973.74	1,859.17	855.28	2,324.00	1,069.10	2,788.78	1,282.94	71
72	3,031.64	1,394.66	3,789.53	1,743.31	4,547.45	2,091.97	1,970.57	906.54	2,463.20	1,133.16	2,955.84	1,359.77	72
73	3,489.72	1,605.38	4,362.14	2,006.74	5,234.57	2,408.06	2,268.31	1,043.51	2,835.42	1,304.36	3,402.48	1,565.23	73
74	3,947.82	1,816.12	4,934.76	2,270.15	5,921.71	2,724.17	2,566.08	1,180.46	3,207.59	1,475.59	3,849.13	1,770.70	74
75	4,405.91	2,026.86	5,507.38	2,533.55	6,608.86	3,040.26	2,863.85	1,317.47	3,579.78	1,646.81	4,295.75	1,976.17	75
76	4,863.97	2,237.59	6,079.96	2,796.97	7,295.96	3,356.35	3,161.58	1,454.41	3,951.98	1,818.05	4,742.36	2,181.65	76
77	5,322.07	2,448.31	6,652.57	3,060.37	7,983.10	3,672.44	3,459.34	1,591.42	4,324.18	1,989.24	5,188.99	2,387.09	77
78	5,823.30	2,678.89	7,279.13	3,348.62	8,734.96	4,018.37	3,785.12	1,741.30	4,731.42	2,176.58	5,677.72	2,611.92	78
79	6,371.74	2,931.19	7,964.66	3,664.00	9,557.62	4,396.78	4,141.63	1,905.28	5,177.04	2,381.59	6,212.45	2,857.90	79
80	6,971.82	3,207.24	8,714.76	4,009.06	10,457.71	4,810.88	4,531.68	2,084.74	5,664.60	2,605.90	6,797.51	3,127.08	80
81	7,628.41	3,509.30	9,535.51	4,386.65	11,442.60	5,263.97	4,958.47	2,281.06	6,198.10	2,851.30	7,437.68	3,421.57	81
82	8,346.83	3,839.82	10,433.57	4,799.75	12,520.28	5,759.69	5,425.43	2,495.89	6,781.81	3,119.83	8,138.17	3,743.81	82
83	9,132.96	4,201.43	11,416.19	5,251.80	13,699.43	6,302.17	5,936.41	2,730.94	7,420.55	3,413.69	8,904.65	4,096.42	83
84	9,993.07	4,597.14	12,491.36	5,746.40	14,989.63	6,895.67	6,495.50	2,988.14	8,119.38	3,735.16	9,743.26	4,482.22	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Four-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	100.46	46.22	125.58	57.77	150.68	69.31	65.29	30.04	81.64	37.56	97.93	45.06	16-22
23	101.32	46.61	126.64	58.26	151.94	69.90	65.87	30.30	82.31	37.87	98.77	45.44	23
24	102.16	46.97	127.67	58.73	153.20	70.48	66.40	30.53	82.99	38.18	99.58	45.80	24
25	102.98	47.36	128.71	59.21	154.44	71.06	66.96	30.79	83.65	38.51	100.39	46.20	25
26	103.81	47.76	129.77	59.69	155.74	71.63	67.46	31.04	84.34	38.80	101.24	46.56	26
27	104.64	48.14	130.81	60.19	156.97	72.22	68.03	31.27	85.03	39.11	102.05	46.96	27
28	105.49	48.53	131.88	60.67	158.27	72.80	68.57	31.54	85.74	39.43	102.89	47.35	28
29	106.33	48.94	132.92	61.14	159.49	73.37	69.11	31.80	86.40	39.73	103.68	47.68	29
30	107.18	49.31	133.97	61.63	160.78	73.96	69.67	32.05	87.07	40.04	104.50	48.05	30
31	108.02	49.69	135.05	62.12	162.05	74.54	70.21	32.28	87.78	40.38	105.34	48.46	31
32	108.89	50.10	136.10	62.63	163.31	75.14	70.79	32.54	88.49	40.69	106.15	48.84	32
33	112.62	51.83	140.78	64.78	168.97	77.71	73.21	33.70	91.51	42.11	109.82	50.52	33
34	116.40	53.54	145.50	66.91	174.61	80.30	75.66	34.80	94.58	43.50	113.48	52.20	34
35	120.16	55.28	150.19	69.11	180.23	82.92	78.10	35.93	97.64	44.93	117.14	53.90	35
36	123.94	57.02	154.90	71.26	185.89	85.49	80.57	37.07	100.68	46.32	120.83	55.56	36
37	127.67	58.74	159.61	73.44	191.54	88.13	82.99	38.18	103.74	47.72	124.51	57.29	37
38	131.50	60.48	164.36	75.61	197.22	90.73	85.48	39.34	106.82	49.15	128.18	58.98	38
39	135.29	62.22	169.13	77.81	202.94	93.36	87.92	40.44	109.93	50.56	131.93	60.67	39
40	139.09	64.00	173.88	79.99	208.66	96.00	90.41	41.62	113.02	52.01	135.64	62.41	40
41	142.90	65.72	178.62	82.16	214.34	98.63	92.89	42.71	116.11	53.40	139.33	64.10	41
42	146.71	67.49	183.40	84.34	220.08	101.22	95.34	43.86	119.21	54.85	143.05	65.80	42
43	152.62	70.20	190.75	87.76	228.91	105.32	99.19	45.62	124.00	57.04	148.78	68.46	43
44	158.52	72.91	198.16	91.15	237.79	109.39	103.02	47.39	128.78	59.24	154.57	71.11	44
45	164.40	75.65	205.51	94.55	246.62	113.46	106.86	49.15	133.58	61.46	160.30	73.74	45
46	170.30	78.36	212.89	97.93	255.46	117.53	110.71	50.95	138.38	63.65	166.04	76.39	46
47	176.23	81.06	220.27	101.32	264.31	121.58	114.54	52.69	143.20	65.87	171.82	79.04	47
48	185.26	85.24	231.60	106.54	277.91	127.82	120.41	55.39	150.53	69.25	180.65	83.08	48
49	194.33	89.40	242.93	111.74	291.50	134.11	126.34	58.10	157.90	72.64	189.49	87.18	49
50	203.41	93.58	254.26	116.95	305.09	140.35	132.20	60.83	165.26	76.03	198.31	91.24	50
51	212.45	97.75	265.56	122.17	318.68	146.60	138.11	63.53	172.63	79.42	207.16	95.32	51
52	221.52	101.90	276.90	127.38	332.28	152.87	143.99	66.24	179.99	82.80	216.00	99.35	52
53	271.74	125.00	339.68	156.26	407.60	187.50	176.63	81.24	220.78	101.58	264.95	121.90	53
54	321.92	148.12	402.42	185.14	482.90	222.14	209.24	96.29	261.56	120.34	313.91	144.38	54
55	372.16	171.20	465.19	214.00	558.24	256.80	241.92	111.26	302.39	139.12	362.87	166.91	55
56	416.39	191.54	520.48	239.42	624.58	287.30	270.65	124.51	338.30	155.64	405.98	186.74	56
57	460.58	211.91	575.72	264.88	690.86	317.83	299.38	137.75	374.23	172.15	449.05	206.58	57
58	595.64	274.03	744.56	342.53	893.47	411.05	387.16	178.13	483.97	222.65	580.76	267.18	58
59	730.73	336.16	913.40	420.19	1,096.10	504.23	474.97	218.50	593.71	273.12	712.45	327.74	59
60	865.80	398.30	1,082.24	497.88	1,298.69	597.47	562.78	258.90	703.45	323.62	844.15	388.32	60
61	1,000.87	460.43	1,251.08	575.54	1,501.28	690.65	650.57	299.29	813.22	374.11	975.84	448.93	61
62	1,135.93	522.58	1,419.92	653.20	1,703.93	783.85	738.36	339.68	922.96	424.58	1,107.53	509.50	62
63	1,278.34	588.05	1,597.88	735.07	1,917.46	882.10	830.93	382.24	1,038.65	477.80	1,246.34	573.36	63
64	1,420.70	653.57	1,775.86	816.97	2,131.03	980.35	923.47	424.81	1,154.32	531.02	1,385.16	637.22	64
65	1,563.06	719.06	1,953.84	898.82	2,344.61	1,078.58	1,015.99	467.40	1,270.00	584.22	1,523.98	701.08	65
66	1,705.42	784.56	2,131.78	980.70	2,558.15	1,176.83	1,108.52	509.98	1,385.66	637.46	1,662.79	764.93	66
67	1,847.80	850.03	2,309.75	1,062.56	2,771.71	1,275.07	1,201.06	552.53	1,501.34	690.65	1,801.60	828.79	67
68	2,001.52	920.74	2,501.88	1,150.93	3,002.24	1,381.12	1,300.98	598.48	1,626.22	748.10	1,951.48	897.74	68
69	2,155.20	991.45	2,694.01	1,239.34	3,232.82	1,487.21	1,400.88	644.45	1,751.12	805.56	2,101.34	966.68	69
70	2,308.92	1,062.17	2,886.14	1,327.70	3,463.37	1,593.26	1,500.79	690.40	1,875.98	863.00	2,251.21	1,035.60	70
71	2,462.63	1,132.87	3,078.29	1,416.11	3,693.94	1,699.34	1,600.72	736.36	2,000.89	920.46	2,401.06	1,104.56	71
72	2,616.31	1,203.60	3,270.38	1,504.49	3,924.48	1,805.38	1,700.59	782.34	2,125.78	977.92	2,550.91	1,173.50	72
73	3,053.50	1,404.71	3,816.86	1,755.88	4,580.22	2,107.02	1,984.75	913.04	2,480.96	1,141.32	2,977.14	1,369.58	73
74	3,490.68	1,605.80	4,363.32	2,007.28	5,235.98	2,408.75	2,268.95	1,043.77	2,836.16	1,304.72	3,403.38	1,565.66	74
75	3,927.82	1,806.92	4,909.80	2,258.64	5,891.76	2,710.39	2,553.10	1,174.49	3,191.35	1,468.10	3,829.63	1,761.76	75
76	4,364.99	2,008.02	5,456.23	2,510.02	6,547.46	3,012.05	2,837.23	1,305.22	3,546.55	1,631.52	4,255.86	1,957.82	76
77	4,802.17	2,209.16	6,002.70	2,761.43	7,203.23	3,313.72	3,121.42	1,435.96	3,901.76	1,794.94	4,682.09	2,153.89	77
78	5,283.07	2,430.38	6,603.85	3,037.99	7,924.66	3,645.59	3,434.02	1,579.76	4,292.51	1,974.68	5,151.02	2,369.64	78
79	5,812.21	2,673.79	7,265.28	3,342.24	8,718.31	4,010.70	3,777.94	1,737.96	4,722.42	2,172.46	5,666.92	2,606.98	79
80	6,394.33	2,941.58	7,992.92	3,676.99	9,591.50	4,412.40	4,156.32	1,912.02	5,195.40	2,390.04	6,234.48	2,868.06	80
81	7,034.75	3,236.20	8,793.43	4,045.25	10,552.13	4,854.30	4,572.58	2,103.53	5,715.72	2,629.43	6,858.88	3,155.28	81
82	7,739.28	3,560.32	9,674.11	4,450.39	11,608.92	5,340.48	5,030.52	2,314.21	6,288.18	2,892.77	7,545.79	3,471.32	82
83	8,514.41	3,916.90	10,642.99	4,896.13	12,771.59	5,875.33	5,534.35	2,545.98	6,917.93	3,182.47	8,301.53	3,818.95	83
84	9,367.14	4,309.19	11,708.92	5,386.48	14,050.70	6,463.75	6,088.62	2,800.97	7,610.81	3,501.20	9,132.96	4,201.46	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Three-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	72.79	33.49	90.98	41.86	109.15	50.24	47.30	21.76	59.14	27.20	70.94	32.66	16-22
23	73.31	33.71	91.63	42.14	109.93	50.57	47.65	21.91	59.56	27.38	71.47	32.89	23
24	73.81	33.96	92.26	42.43	110.71	50.93	47.98	22.08	59.98	27.58	71.95	33.11	24
25	74.33	34.19	92.90	42.76	111.48	51.31	48.31	22.24	60.38	27.78	72.48	33.36	25
26	74.87	34.43	93.58	43.03	112.26	51.64	48.66	22.38	60.83	27.95	72.96	33.55	26
27	75.38	34.69	94.22	43.34	113.04	52.01	49.01	22.54	61.25	28.18	73.49	33.79	27
28	75.90	34.92	94.85	43.63	113.83	52.36	49.34	22.69	61.64	28.36	73.97	34.03	28
29	76.40	35.14	95.50	43.94	114.60	52.73	49.68	22.85	62.06	28.56	74.50	34.27	29
30	76.91	35.38	96.13	44.22	115.34	53.06	49.98	23.02	62.48	28.74	74.98	34.50	30
31	77.41	35.64	96.77	44.54	116.12	53.44	50.32	23.17	62.90	28.94	75.48	34.72	31
32	77.96	35.86	97.43	44.81	116.92	53.80	50.64	23.28	63.31	29.14	76.01	34.97	32
33	80.56	37.03	100.67	46.30	120.79	55.56	52.36	24.07	65.45	30.10	78.50	36.12	33
34	83.11	38.23	103.90	47.81	124.68	57.38	54.02	24.85	67.52	31.09	81.05	37.30	34
35	85.70	39.43	107.14	49.30	128.54	59.14	55.72	25.62	69.64	32.04	83.54	38.45	35
36	88.26	40.62	110.35	50.77	132.42	60.90	57.38	26.41	71.72	33.00	86.06	39.59	36
37	90.88	41.78	113.59	52.22	136.30	62.70	59.05	27.17	73.81	33.96	88.61	40.75	37
38	93.43	43.01	116.81	53.74	140.18	64.49	60.72	27.95	75.91	34.93	91.14	41.93	38
39	96.02	44.18	120.04	55.22	144.06	66.29	62.41	28.72	78.04	35.88	93.65	43.10	39
40	98.63	45.37	123.26	56.71	147.90	68.04	64.10	29.51	80.14	36.86	96.13	44.22	40
41	101.18	46.54	126.49	58.19	151.78	69.83	65.80	30.25	82.21	37.81	98.65	45.38	41
42	103.78	47.76	129.72	59.69	155.65	71.63	67.46	31.04	84.32	38.80	101.18	46.56	42
43	107.81	49.61	134.76	61.99	161.71	74.39	70.06	32.26	87.60	40.31	105.11	48.36	43
44	111.83	51.43	139.78	64.31	167.75	77.17	72.67	33.43	90.88	41.78	109.06	50.17	44
45	115.85	53.28	144.80	66.61	173.80	79.94	75.30	34.63	94.13	43.28	112.98	51.96	45
46	119.89	55.14	149.86	68.92	179.81	82.70	77.92	35.86	97.40	44.80	116.87	53.74	46
47	123.89	57.02	154.86	71.26	185.83	85.49	80.51	37.07	100.67	46.32	120.79	55.56	47
48	130.04	59.84	162.60	74.81	195.12	89.77	84.54	38.93	105.68	48.62	126.82	58.37	48
49	136.27	62.70	170.30	78.36	204.38	94.02	88.56	40.75	110.71	50.95	132.84	61.12	49
50	142.43	65.53	178.06	81.91	213.67	98.30	92.58	42.60	115.75	53.27	138.88	63.91	50
51	148.62	68.39	185.78	85.48	222.92	102.58	96.64	44.44	120.76	55.56	144.89	66.66	51
52	154.80	71.22	193.51	89.02	232.20	106.82	100.61	46.30	125.78	57.88	150.94	69.46	52
53	141.67	65.16	177.06	81.46	212.47	97.75	92.09	42.36	115.10	52.94	138.11	63.53	53
54	128.51	59.10	160.62	73.88	192.73	88.66	83.53	38.42	104.41	48.02	125.28	57.62	54
55	115.33	53.06	144.17	66.32	173.03	79.57	74.96	34.50	93.73	43.12	112.48	51.72	55
56	217.52	100.08	271.90	125.08	326.26	150.10	141.40	65.06	176.74	81.30	212.09	97.56	56
57	319.69	147.08	399.62	183.83	479.54	220.60	207.80	95.60	259.76	119.51	311.71	143.38	57
58	430.51	198.06	538.14	247.55	645.77	297.08	279.82	128.75	349.79	160.93	419.75	193.09	58
59	541.34	249.02	676.64	311.27	811.99	373.54	351.86	161.87	439.84	202.33	527.77	242.78	59
60	652.12	300.01	815.14	374.99	978.18	450.00	423.86	195.00	529.84	243.77	635.83	292.49	60
61	762.92	350.95	953.66	438.71	1,144.39	526.48	495.91	228.12	619.87	285.14	743.86	342.19	61
62	873.74	401.96	1,092.18	502.46	1,310.62	602.93	567.95	261.28	709.91	326.60	851.90	391.91	62
63	1,020.32	469.37	1,275.42	586.73	1,530.49	704.08	663.20	305.09	829.02	381.37	994.82	457.64	63
64	1,166.92	536.82	1,458.65	671.03	1,750.39	805.24	758.51	348.94	948.11	436.18	1,137.74	523.42	64
65	1,313.52	604.25	1,641.89	755.34	1,970.26	906.40	853.79	392.78	1,067.24	490.96	1,280.66	589.16	65
66	1,460.14	671.69	1,825.14	839.60	2,190.17	1,007.54	949.09	436.60	1,186.34	545.75	1,423.61	654.89	66
67	1,606.70	739.10	2,008.38	923.90	2,410.07	1,108.70	1,044.36	480.41	1,305.46	600.55	1,566.52	720.65	67
68	1,766.75	812.80	2,208.46	1,015.98	2,650.15	1,219.15	1,148.40	528.32	1,435.48	660.38	1,722.61	792.44	68
69	1,926.84	886.39	2,408.56	1,108.00	2,890.28	1,329.61	1,252.43	576.16	1,565.56	720.22	1,878.68	864.26	69
70	2,086.92	960.04	2,608.64	1,200.05	3,130.36	1,440.07	1,356.49	624.02	1,695.62	780.05	2,034.73	936.06	70
71	2,247.00	1,033.68	2,808.74	1,292.10	3,370.49	1,550.51	1,460.54	671.90	1,825.69	839.87	2,190.82	1,007.81	71
72	2,407.06	1,107.31	3,008.82	1,384.15	3,610.60	1,660.98	1,564.58	719.76	1,955.72	899.71	2,346.86	1,079.63	72
73	2,809.24	1,292.35	3,511.56	1,615.44	4,213.86	1,938.52	1,826.00	840.02	2,282.50	1,050.02	2,739.02	1,260.02	73
74	3,211.40	1,477.36	4,014.26	1,846.67	4,817.10	2,216.00	2,087.42	960.28	2,609.27	1,200.36	3,131.14	1,440.42	74
75	3,613.56	1,662.35	4,516.94	2,077.97	5,420.35	2,493.56	2,348.81	1,080.53	2,936.03	1,350.66	3,523.22	1,620.82	75
76	4,015.78	1,847.36	5,019.68	2,309.20	6,023.62	2,771.05	2,610.23	1,200.79	3,262.78	1,500.97	3,915.35	1,801.18	76
77	4,417.92	2,032.37	5,522.40	2,540.47	6,626.87	3,048.58	2,871.65	1,321.04	3,589.55	1,651.31	4,307.48	1,981.58	77
78	4,860.37	2,235.94	6,075.49	2,794.90	7,290.58	3,353.86	3,159.24	1,453.34	3,949.07	1,816.69	4,738.87	2,180.00	78
79	5,347.13	2,459.86	6,683.92	3,074.81	8,020.70	3,689.78	3,475.61	1,598.92	4,344.54	1,998.62	5,213.46	2,398.34	79
80	5,882.63	2,706.18	7,353.30	3,382.72	8,823.96	4,059.29	3,823.72	1,759.03	4,779.65	2,198.78	5,735.57	2,638.52	80
81	6,471.78	2,977.21	8,089.72	3,721.54	9,707.66	4,465.82	4,206.66	1,935.19	5,258.33	2,419.01	6,310.01	2,902.81	81
82	7,119.91	3,275.36	8,899.91	4,094.23	10,679.88	4,913.08	4,627.93	2,129.02	5,784.92	2,661.26	6,941.94	3,193.51	82
83	7,832.98	3,603.40	9,791.22	4,504.25	11,749.46	5,405.11	5,091.46	2,342.21	6,364.30	2,927.75	7,637.17	3,513.31	83
84	8,617.44	3,964.31	10,771.78	4,955.35	12,926.14	5,946.42	5,601.32	2,576.80	7,001.66	3,220.98	8,401.97	3,865.18	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Exhibit II

Continental General Insurance Company

Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums

PA Proposed Premium Rates For Business Issued After 2003

Gross Annual Premiums for $10 Per Day

Premiums Payable for Five Years or To Age 65 (whichever is longer)

Two-Year Benefit Period

0 Day Elimination Period

	Single Insured						Married Couple(rate per person)						
	Preferred		Standard		Select		Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-22	62.21	28.61	77.74	35.77	93.26	42.94	40.44	18.60	50.53	23.24	60.62	27.92	16-22
23	62.63	28.79	78.29	36.01	93.96	43.21	40.69	18.73	50.89	23.40	61.06	28.09	23
24	63.06	29.00	78.83	36.28	94.60	43.54	40.98	18.85	51.22	23.59	61.49	28.30	24
25	63.49	29.21	79.37	36.52	95.24	43.85	41.27	19.00	51.60	23.75	61.91	28.51	25
26	63.96	29.42	79.94	36.78	95.92	44.14	41.59	19.10	51.96	23.92	62.36	28.68	26
27	64.38	29.62	80.48	37.02	96.60	44.40	41.84	19.25	52.32	24.07	62.80	28.87	27
28	64.81	29.83	81.05	37.28	97.25	44.71	42.12	19.42	52.69	24.22	63.22	29.09	28
29	65.28	30.04	81.58	37.52	97.91	45.02	42.42	19.52	53.02	24.42	63.64	29.26	29
30	65.72	30.25	82.15	37.79	98.57	45.35	42.71	19.67	53.40	24.58	64.07	29.46	30
31	66.14	30.46	82.70	38.04	99.24	45.65	43.01	19.79	53.74	24.76	64.52	29.68	31
32	66.59	30.62	83.23	38.29	99.89	45.94	43.28	19.93	54.12	24.86	64.92	29.86	32
33	68.78	31.63	85.98	39.55	103.18	47.46	44.71	20.58	55.90	25.70	67.08	30.86	33
34	71.04	32.66	88.76	40.84	106.50	49.01	46.18	21.22	57.70	26.54	69.24	31.85	34
35	73.21	33.68	91.51	42.11	109.82	50.53	47.57	21.90	59.47	27.36	71.38	32.84	35
36	75.43	34.70	94.30	43.37	113.16	52.04	49.03	22.58	61.30	28.20	73.54	33.84	36
37	77.64	35.71	97.04	44.64	116.44	53.56	50.46	23.21	63.07	29.03	75.70	34.80	37
38	79.84	36.72	99.79	45.92	119.74	55.10	51.90	23.86	64.87	29.86	77.82	35.83	38
39	82.06	37.75	102.58	47.18	123.10	56.62	53.33	24.54	66.66	30.67	79.99	36.80	39
40	84.24	38.76	105.32	48.46	126.37	58.15	54.77	25.19	68.46	31.49	82.15	37.79	40
41	86.46	39.79	108.07	49.73	129.67	59.66	56.18	25.86	70.25	32.33	84.29	38.78	41
42	88.66	40.80	110.83	50.99	133.01	61.20	57.62	26.51	72.05	33.13	86.46	39.77	42
43	92.09	42.38	115.12	52.97	138.17	63.55	59.88	27.55	74.82	34.43	89.81	41.32	43
44	95.54	43.94	119.42	54.95	143.30	65.95	62.11	28.56	77.64	35.71	93.16	42.85	44
45	98.99	45.53	123.74	56.90	148.46	68.30	64.32	29.60	80.42	37.00	96.50	44.38	45
46	102.41	47.10	128.02	58.88	153.62	70.66	66.55	30.61	83.22	38.29	99.84	45.94	46
47	105.85	48.72	132.32	60.89	158.77	73.06	68.82	31.68	86.02	39.59	103.22	47.46	47
48	111.11	51.12	138.91	63.91	166.69	76.70	72.23	33.22	90.30	41.54	108.35	49.85	48
49	116.42	53.56	145.52	66.96	174.62	80.33	75.66	34.80	94.60	43.54	113.52	52.21	49
50	121.68	55.97	152.11	69.98	182.54	84.00	79.08	36.38	98.88	45.50	118.66	54.60	50
51	126.96	58.40	158.71	73.02	190.46	87.62	82.54	37.97	103.16	47.46	123.82	56.96	51
52	132.25	60.85	165.31	76.06	198.38	91.25	85.97	39.55	107.44	49.45	128.94	59.32	52
53	121.03	55.66	151.28	69.58	181.52	83.53	78.67	36.19	98.34	45.23	118.01	54.29	53
54	109.78	50.52	137.22	63.13	164.65	75.77	71.36	32.84	89.21	41.04	107.02	49.26	54
55	98.51	45.30	123.17	56.65	147.80	67.98	64.06	29.46	80.05	36.84	96.07	44.21	55
56	185.83	85.49	232.28	106.86	278.74	128.24	120.79	55.56	150.98	69.47	181.20	83.38	56
57	273.14	125.65	341.42	157.06	409.68	188.48	177.55	81.67	221.92	102.10	266.30	122.52	57
58	367.79	169.20	459.77	211.51	551.71	253.81	239.05	109.99	298.85	137.47	358.62	164.96	58
59	462.47	212.76	578.10	265.94	693.71	319.10	300.60	138.29	375.77	172.87	450.91	207.42	59
60	557.12	256.31	696.41	320.38	835.72	384.46	362.14	166.61	452.68	208.24	543.22	249.90	60
61	651.80	299.86	814.75	374.82	977.70	449.78	423.66	194.90	529.61	243.64	635.52	292.38	61
62	746.50	343.38	933.10	429.25	1,119.70	515.10	485.22	223.20	606.52	279.00	727.82	334.82	62
63	871.72	401.02	1,089.67	501.29	1,307.60	601.55	566.63	260.65	708.28	325.82	849.95	391.01	63
64	996.96	458.63	1,246.22	573.29	1,495.45	687.95	648.01	298.13	810.05	372.65	972.05	447.18	64
65	1,122.20	516.24	1,402.76	645.32	1,683.31	774.38	729.42	335.54	911.80	419.47	1,094.14	503.35	65
66	1,247.42	573.85	1,559.30	717.32	1,871.16	860.78	810.84	373.02	1,013.54	466.27	1,216.24	559.51	66
67	1,372.67	631.49	1,715.84	789.32	2,059.03	947.21	892.24	410.47	1,115.29	513.08	1,338.38	615.67	67
68	1,509.43	694.39	1,886.82	867.98	2,264.17	1,041.56	981.13	451.37	1,226.40	564.19	1,471.74	677.03	68
69	1,646.21	757.30	2,057.75	946.64	2,469.30	1,135.97	1,070.02	492.25	1,337.54	615.31	1,605.05	738.36	69
70	1,782.94	820.21	2,228.69	1,025.26	2,674.44	1,230.31	1,158.92	533.11	1,448.64	666.42	1,738.38	799.72	70
71	1,919.69	883.13	2,399.63	1,103.90	2,879.56	1,324.67	1,247.82	574.04	1,559.76	717.54	1,871.71	861.04	71
72	2,056.45	946.02	2,570.56	1,182.54	3,084.70	1,419.06	1,336.68	614.93	1,670.86	768.67	2,005.03	922.40	72
73	2,400.07	1,104.12	3,000.07	1,380.12	3,600.08	1,656.16	1,560.05	717.67	1,950.05	897.07	2,340.05	1,076.52	73
74	2,743.63	1,262.16	3,429.56	1,577.71	4,115.46	1,893.26	1,783.36	820.42	2,229.20	1,025.51	2,675.06	1,230.62	74
75	3,087.26	1,420.22	3,859.06	1,775.30	4,630.85	2,130.35	2,006.74	923.16	2,508.40	1,153.93	3,010.06	1,384.72	75
76	3,430.85	1,578.31	4,288.56	1,972.88	5,146.27	2,367.44	2,230.06	1,025.90	2,787.56	1,282.37	3,345.07	1,538.83	76
77	3,774.44	1,736.36	4,718.03	2,170.45	5,661.65	2,604.55	2,453.40	1,128.62	3,066.76	1,410.79	3,680.08	1,692.95	77
78	4,152.44	1,910.24	5,190.55	2,387.81	6,228.70	2,865.37	2,699.08	1,241.64	3,373.86	1,552.06	4,048.64	1,862.50	78
79	4,568.30	2,101.56	5,710.38	2,626.94	6,852.47	3,152.36	2,969.38	1,366.01	3,711.76	1,707.53	4,454.12	2,049.04	79
80	5,025.82	2,312.02	6,282.26	2,890.03	7,538.74	3,468.04	3,266.78	1,502.84	4,083.49	1,878.53	4,900.16	2,254.24	80
81	5,529.14	2,543.56	6,911.42	3,179.46	8,293.70	3,815.38	3,593.94	1,653.32	4,492.43	2,066.64	5,390.90	2,479.98	81
82	6,082.86	2,798.29	7,603.58	3,497.88	9,124.33	4,197.46	3,953.88	1,818.89	4,942.34	2,273.62	5,930.81	2,728.36	82
83	6,692.09	3,078.55	8,365.09	3,848.18	10,038.11	4,617.84	4,349.87	2,001.04	5,437.32	2,501.30	6,524.77	3,001.61	83
84	7,362.29	3,386.88	9,202.84	4,233.60	11,043.38	5,080.31	4,785.48	2,201.48	5,981.84	2,751.84	7,178.21	3,302.20	84

Continental General Insurance Company
Long Term Care Form 82120 9/01 and Riders
Proposed Factor Tables
For Business Issued After 2003

Elimination Period	**Factor**
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.095

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.198	0.198	0.198
56-59	0.198	0.198	0.131
60-64	0.172	0.172	0.060
65-69	0.148	0.131	0.039
70-74	0.135	0.116	0.028
75-84	0.096	0.089	0.018

Discount Factors

Association (5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

	Rider No 90180 Survivorship Rider	**Rider No 93191 Return of Prem At Death Rider**
Issue Age	Lifetime Pay	All Pay Options
16-22	0.0075	0.0769
23	0.0086	0.0820
24	0.0097	0.0870
25	0.0108	0.0921
26	0.0119	0.0971
27	0.0130	0.1022
28	0.0150	0.1090
29	0.0170	0.1158
30	0.0191	0.1226
31	0.0211	0.1294
32	0.0231	0.1362
33	0.0259	0.1451
34	0.0287	0.1540
35	0.0315	0.1629
36	0.0344	0.1718
37	0.0372	0.1807
38	0.0402	0.1923
39	0.0432	0.2039
40	0.0462	0.2155
41	0.0492	0.2271
42	0.0522	0.2387
43	0.0566	0.2538
44	0.0609	0.2690
45	0.0653	0.2841
46	0.0697	0.2992
47	0.0740	0.3143
48	0.0776	0.3340
49	0.0811	0.3538
50	0.0847	0.3735
51	0.0882	0.3932
52	0.0918	0.4130
53	0.0989	0.4391
54	0.1059	0.4652
55	0.1130	0.4913
56	0.1201	0.5174
57	0.1272	0.5436
58	0.1281	0.5765
59	0.1290	0.6095
60	0.1299	0.6425
61	0.1308	0.6755
62	0.1317	0.7085
63	0.1299	0.7878
64	0.1280	0.8670
65	0.1262	0.9463
66	0.1243	1.0256
67	0.1224	1.1049
68	0.1156	1.1312
69	0.1087	1.1574
70	0.1018	1.1837
71	0.0949	1.2100
72	0.0881	1.2363
73	0.0848	1.4311
74	0.0815	1.6260
75	0.0783	1.8208
76	0.0750	2.0157
77	0.0717	2.2105
78	0.0686	2.4242
79	0.0656	2.6586
80	0.0628	2.9156
81	0.0600	3.1974
82	0.0574	3.5065
83	0.0549	3.8455
84	0.0525	4.2172

Continental General Insurance Company
Long Term Care Form 82120 9/01 and Riders
Proposed Factor Tables
For Business Issued After 2003

	Rider No 93145 - 5% Compound Inflation			Rider No 93125 - 5% Simple Inflation		
Issue Age	Lifetime Pay	Ten Yr Pay	Five Yr or To Age 65	Lifetime Pay	Ten Yr Pay	Five Yr or To Age 65
16-22	1.8474	3.8840	2.1606	1.0013	2.1052	1.1711
23	1.8913	3.8477	2.2036	1.0251	2.0855	1.1944
24	1.9352	3.8114	2.2466	1.0489	2.0659	1.2177
25	1.9790	3.7751	2.2897	1.0727	2.0462	1.2411
26	2.0229	3.7387	2.3327	1.0965	2.0265	1.2644
27	2.0668	3.7024	2.3757	1.1202	2.0068	1.2877
28	2.1176	3.6688	2.4258	1.1478	1.9886	1.3148
29	2.1683	3.6351	2.4758	1.1753	1.9703	1.3419
30	2.2191	3.6014	2.5258	1.2028	1.9520	1.3690
31	2.2699	3.5678	2.5759	1.2303	1.9338	1.3962
32	2.3207	3.5341	2.6259	1.2579	1.9156	1.4233
33	2.3287	3.5002	2.6201	1.2622	1.8972	1.4201
34	2.3367	3.4663	2.6143	1.2665	1.8788	1.4170
35	2.3448	3.4323	2.6085	1.2709	1.8604	1.4138
36	2.3528	3.3984	2.6026	1.2753	1.8420	1.4107
37	2.3608	3.3644	2.5968	1.2796	1.8236	1.4075
38	2.3051	3.2695	2.6102	1.2494	1.7721	1.4148
39	2.2494	3.1745	2.6236	1.2192	1.7206	1.4220
40	2.1937	3.0796	2.6370	1.1890	1.6692	1.4293
41	2.1380	2.9846	2.6503	1.1588	1.6177	1.4365
42	2.0823	2.8896	2.6637	1.1286	1.5662	1.4438
43	2.0468	2.8034	2.6701	1.1094	1.5195	1.4473
44	2.0114	2.7172	2.6766	1.0902	1.4728	1.4507
45	1.9760	2.6310	2.6830	1.0710	1.4261	1.4542
46	1.9406	2.5447	2.6894	1.0518	1.3793	1.4577
47	1.9052	2.4585	2.6958	1.0327	1.3326	1.4612
48	1.8299	2.4490	2.7117	0.9998	1.3381	1.4817
49	1.7545	2.4394	2.7277	0.9663	1.3435	1.5023
50	1.6792	2.4299	2.7436	0.9324	1.3492	1.5234
51	1.6039	2.4203	2.7596	0.8976	1.3544	1.5443
52	1.5286	2.4108	2.7755	0.8621	1.3596	1.5653
53	1.5161	2.3401	2.5833	0.8726	1.3469	1.4868
54	1.5037	2.2695	2.3911	0.8830	1.3327	1.4041
55	1.4913	2.1989	2.1989	0.8931	1.3168	1.3168
56	1.4789	2.0184	2.1165	0.9027	1.2320	1.2919
57	1.4665	1.8380	2.0341	0.9121	1.1432	1.2652
58	1.4151	1.8180	1.8597	0.8924	1.1465	1.1727
59	1.3638	1.7981	1.6852	0.8717	1.1492	1.0771
60	1.3124	1.7781	1.5108	0.8501	1.1518	0.9786
61	1.2611	1.7582	1.3363	0.8278	1.1541	0.8771
62	1.2097	1.7382	1.1618	0.8045	1.1559	0.7726
63	1.1463	1.6411	1.1209	0.7751	1.1096	0.7579
64	1.0828	1.5440	1.0799	0.7443	1.0613	0.7423
65	1.0194	1.4469	1.0389	0.7121	1.0107	0.7257
66	0.9560	1.3498	0.9979	0.6786	0.9581	0.7084
67	0.8925	1.2526	0.9570	0.6435	0.9031	0.6899
68	0.8188	1.1787	0.9369	0.5985	0.8615	0.6848
69	0.7451	1.1047	0.9168	0.5521	0.8185	0.6793
70	0.6714	1.0307	0.8967	0.5042	0.7740	0.6734
71	0.5977	0.9567	0.8766	0.4548	0.7280	0.6671
72	0.5240	0.8827	0.8565	0.4040	0.6805	0.6604
73	0.4969	0.8281	0.8071	0.3866	0.6443	0.6279
74	0.4699	0.7734	0.7577	0.3688	0.6071	0.5947
75	0.4428	0.7188	0.7083	0.3507	0.5693	0.5610
76	0.4157	0.6641	0.6589	0.3321	0.5306	0.5264
77	0.3886	0.6095	0.6095	0.3133	0.4913	0.4913
78	0.3633	0.5594	0.5638	0.2954	0.4548	0.4584
79	0.3397	0.5133	0.5215	0.2786	0.4210	0.4277
80	0.3175	0.4711	0.4824	0.2625	0.3896	0.3989
81	0.2969	0.4323	0.4463	0.2476	0.3605	0.3721
82	0.2775	0.3968	0.4128	0.2334	0.3337	0.3471
83	0.2595	0.3641	0.3818	0.2200	0.3087	0.3237
84	0.2426	0.3342	0.3532	0.2074	0.2858	0.3020

State: Pennsylvania
Filing Company: Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: LTC3 Rate Increase Filing 2018/

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	LTC3 Checklist - PA.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	LTC3 Exhibit III - NW.pdf LTC3 Exhibit V - NW.pdf LTC3 Actuarial Certfication - PA.pdf LTC3 Actuarial Memorandum - PA.pdf LTC3 Actuarial Memorandum Appendix - PA.pdf LTC3 Cover Letter - PA.pdf LTC3 Exhibit I - NW.pdf LTC3 Exhibit I - PA.pdf LTC3 Exhibit I PA Basis - NW.pdf
Item Status:	
Status Date:	

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

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

State: Pennsylvania
Filing Company: Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: LTC3 Rate Increase Filing 2018/

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

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

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

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

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

Satisfied - Item:	Annual Rate Stability Projection Comparison
Comments:	
Attachment(s):	LTC3 Projection Cover Letter - PA.pdf LTC3 Exhibit VI - NW.pdf
Item Status:	
Status Date:	

Company Name: Continental General Insurance Company **Contact: Debby Keeler**

SERFF TRACKING #: GLTC-131682870 **Date Filed: 10/11/2018**

ACCIDENT & HEALTH FORMS & RATES FILING SUBMISSION REQUIREMENTS CHECKLIST
INDIVIDUAL LONG TERM CARE

Updated October 14, 2008

This checklist applies to Individual Long Term Care policies, rates, rules and supplementary rating. Form, rates, rules, and other supplementary information proposed to be issued in this Commonwealth shall be submitted for approval. This checklist is not considered all inclusive and only functions as a guide. For a complete understanding of the filling requirements and instructions, please refer to the applicable laws and regulations. (40 P.S. § 991.1101 and 40 P.S § 3801 et Seq.)

X	REVIEW REQUIREMENTS	REFERENCE	COMMENTS
SUBMISSION REQUIREMENTS			
X	FILING FEES	40 P.S. § 50	Any filing fee as required by the retaliatory requirements of Section 212 of the Insurance Department Act.
X	TRANSMITTAL LETTER Transmittal Letter Requirements below for complete requirements)	31 Pa. code § 89b4(a) 31 Pa. Code § 89b.5	Duplicate copies of the Letter of Submission for hard copy submissions. Company must supply a listing of forms as required.
	FORMS REQUIREMENTS (See Form Requirements Section below for complete requirements)	31 Pa. Code §89b.4	Duplicate copies of the form(s) if submitted in hard copy. For electronic submissions, only one copy of form(s) is required.
	ADVERTISEMENTS	31 Pa. Code § 51 31 Pa. Code § 89a.120 40 P.S. § 1171.1 – § 1171.15 40 P.S. § 991.1113	Advertisements are included or will be filed.
X	ACTUARIAL DOCUMENTATION RATE TABLE NUMERICAL DATA (see Actuarial Requirements section below for complete requirements)	31 Pa. Code § 89a.109(b) 31 Pa. Code § 89a.108	Actuarial certification, memorandum and explanatory exhibits for new forms and/or rate changes are required. A rate table must be included with the submission. Numerical Data must be provided on Microsoft Excel spreadsheets (version 2000 or less), on a CD or electronically.
TRANSMITTAL LETTER REQUIREMENTS			
X	REPRESENTATIVE/INSURER IDENTITY & AUTHORIZATION TO FILE	31 Pa. Code § 89b.4(f) 31 Pa. Code § 89b.5 & § 89b.11(a)	1. Identify the insurer whose name appears on each filed form. 2.Identify the representative of the insurer or other party authorized to make the filing. 3. If the filing is being submitted by a separate party on behalf of the insurer, a letter of authorization is needed from the insurer authorizing the separate party to submit the filing.
	FORMS REQUIREMENT FOR EACH SUBMITTED FORM	31 Pa. Code § 89b.4 31 Pa. Code § 89b.5 31 Pa. Code § 89b.11 40 P.S. § 752	Duplicate copies of the form(s) if submitted in hard copy. For electronic submissions, only one copy of form(s) is required. A separate listing of all the submitted forms is required. When listing all submitted forms, identify each form by: 1. Type of form. 2. Form number. 3. Product category. Identify whether it is an individual or group policy form and the coverage of each policy form filed 4. State whether or not each submitted form is intended to replace a previously approved or filed form. If replacement is involved, the submission letter must identify: (a). The form number of the form to be replaced.

			(b). The date that the form was approved or filed. (c). All replacement forms that have the same form number as the original filing need a revision date as part of the form number. The form number shall be adequate to distinguish the policy from all others used by the insurer and placed in the lower left-hand corner of the document. (d). A description of the changes made to the form to be replaced. **<u>**The Department requires that a highlighted copy representing changes be submitted.</u>**
	STATEMENT OF ANY INTENDED VARIABILITY	31 Pa. Code § 89b.11(e)	An explanation of the variability of any information appearing in the contract which is noted as variable. All such information shall be bracketed to **clearly** denote variability.
	INNOVATIVE FEATURES	31 Pa. Code § 89b.5(4)	Briefly describe any new or innovative benefits to be offered in the policy form in addition to the benefits provided in the policy form that otherwise complies with the applicable Long Term Care standards.
	INSERT PAGE REQUIREMENTS	31 Pa. Code §153.2	If the filing includes an insert page(s), an explanation of when the insert page(s) will be used.
X	RATE ADJUSTMENT REQUIREMENTS		Company must identify adjustment percentage and if the adjustment varies by age, benefit, etc., the range of variation, Pennsylvania form numbers affected and the number of Pennsylvania policyholders affected.

FORMS REQUIREMENTS

FORMS REQUIRED BY PRODUCT LINE:

☐ LONG TERM CARE:

☐ LONG TERM CARE PARTNERSHIP PROGRAM CERTIFICATION:

READABILITY REQUIREMENTS

	GENERAL READABILITY	31 Pa. Code § 89b.11(f) 31 Pa. Code § 89b.4(b)	Forms shall be clearly legible, concise, accurate and consistent.
	TYPE (FONT)	40 P.S. § 752(A)(4) 31 Pa. Code § 89.783(d)(3) 31 Pa. Code § 89.784(4)	Each form shall be presented in at least 10 point type with the exception of the Outline of Coverage and the Notice Regarding Replacement which are to be 12 point type.
	PROMINENCE	40 P.S. § 752(A)(4) 31 Pa. Code § 89b.1	The style, arrangement and overall appearance of the policy shall give no undue prominence to any portion of the text of the policy or to any endorsements or riders.
	VARIABILITY	31 Pa. Code § 89b.11(e)	1. The blank spaces of each form, except an application, shall be filled in with hypothetical data to indicate the purpose of the form. 2. The data shall be realistic and consistent with the other contents of the form. 3. Information appearing in a form, except an application, which is variable shall be bracketed or otherwise marked to denote variability.
	FORM NUMBER	31 Pa. Code § 89b.11(b) 40 P.S. § 752(A)(6)	Each form must encompass a form number in the lower left hand corner which is adequate to distinguish such form from all others used by the Insurer.

POLICY FORM GENERAL REQUIREMENTS

	COVER PAGE: COMPANY NAME & ADDRESS LOGO SIGNATURES	31 Pa. Code § 89b.11(a) 40 P.S. § 440	1. The full corporate name of the insuring company shall appear prominently on the first page of the policy. 2. The insuring company address, consisting of at least a city and state shall appear on the first page of the policy. 3. A marketing name or logo may be used on the first page of the policy provided that neither misleads as to the identity of the Insuring company. 4. Signatures of two company officers shall appear on the first page of the policy.
	COVER PAGE: FREE LOOK	40 P.S. § 991.1110	The policy shall contain a right to examine provision that shall appear on the cover page of the policy or is visible without opening the policy. This must include the address of the company so that the policy can be returned directly to the company rather than through the Producer.
	COVER PAGE: FORM NUMBER	31 Pa. Code § 89b.11(b) 40 P.S. § 752(A)(6)	A form identification number shall appear at the bottom of the policy. The form number shall be adequate to distinguish the form from all others used by the insurer and placed in the lower left-hand corner of the document.
			The policy shall contain a brief description that shall

	COVER PAGE: DESCRIPTION OF COVERAGE	31 Pa. Code § 89a. 107 31 Pa. Code § 89a. 108 31 Pa. Code § 89b.11(c)	appear prominently on the cover page of the policy or is visible without opening the policy. The brief description shall contain at least the following information: 1. A caption of the type of coverage provided (i.e.: Long Term Care Policy providing Nursing Home and Home Health Care Benefits.) 2. A provision indicating that the policy coverage shall be guaranteed renewable. 3. A provision that the insurer reserves the right to change premiums and a provision regarding any renewal premium increases.
	COVER PAGE: PARTICIPATING/NONPARTICIPATING	31 Pa. Code § 89b.11(c)(3)	Disclose whether or not the policy is participating or non-participating.
	COVER PAGE: NOTICE TO BUYER	31 Pa. Code § 89a.120(a)(2)	The policy shall display a notice that states "Notice to buyer: This policy may not cover all your medical expenses." Such notice shall appear prominently on the first page of the policy by type, stamp or other appropriate means.
	COVER PAGE: RENEWABILITY	31 Pa. Code § 88.11 31 Pa. Code § 89.74 31 Pa. Code § 89a.105(a) 31 Pa. Code § 89a.107(a) 31 Pa. Code § 89a.108(a) 31 Pa. Code § 89a.120	A Renewability provision must be appropriately captioned. It must include the insurers' right to change premiums. If applicable, it must include any automatic renewal premiums increases based on age and give 45 days prior notice of premium change.
	COVER PAGE: TAX-QUALIFIED/NON TAX-QUALIFIED	31 Pa. Code § 89a.107(g)&(h)	A disclosure statement must appear, stating that the policy is intended to be or not intended to be a qualified long-term care insurance contract.
	COVER PAGE: ASSESSABLE POLICY	31 Pa. Code § 88.122 31 Pa. Code § 89.73	A disclosure is required if the policy is assessable.
	COVER: CAUTION	31 Pa. Code § 89a.110	A "caution" notice of accuracy if the application contains medical questions.
	SCHEDULE OF BENEFITS PAGE	31 Pa. Code § 89b.11(e) 31 Pa. Code § 153.2 40 P.S. § 752	1. If the specifications page of the policy is submitted, it shall be completed with hypothetical data. This data must be realistic and consistent with the other contents of the policy. 2. Any variable information appearing in the policy shall be bracketed to **clearly** denote variability. 3. A complete statement of variability is required. **<u>**This information is required to be in the Policy:</u>** 1. Entire Money and Consideration. 2. Effective date of coverage. 3. Identification of Insured. 4. All eligible family members. 5. Overview of Coverage

POLICY FORM REQUIRED PROVISIONS

40 P.S. § 753(C) Inapplicable or Inconsistent Provisions. If any provision of this section (40 P.S. § 753) is in whole or in part inapplicable to or inconsistent with the coverage provided by a particular form of policy, the insurer, with the approval of the commissioner, shall omit from such policy any inapplicable provision or part of a provision, and shall modify any inconsistent provision of part of the provision in such manner as to make the provision as contained in the policy consistent with the coverage provided by the policy.

(D) Order of Certain Policy Provisions. The provisions which are the subject of subsections (A) and (B) of this section, or any corresponding provisions which are used in lieu there of in accordance with such subsections, shall be printed in the consecutive order of the provisions in such subsections or, at the option of the insurer, any such provision may appear as a unit in any part of the policy, with other provisions to which it may be logically related, provided the resulting policy shall not be in whole or in part unintelligible, uncertain, ambiguous, abstruse, or likely to mislead a person to whom the policy is offered, delivered or issued.

	ENTIRE CONTRACT	40 P.S. § 753(a)(1) P.L. 682, No. 284 § 618	The policy shall contain a provision regarding what constitutes the entire contract between the insurer and the policyholder. If the application is to be a part of the policy the entire contract provision shall state that the application is a part of the policy.
	TIME LIMITS ON CERTAIN DEFENSES(Non-Tax Qualified)		1. The policy shall contain a provision regarding time limits on certain defenses. 2. The contestable period shall be no greater than 3 years from the date of policy issue. 3. Coverage may be contested based on a statement contained in an application made a part of the policy, therefore if the issuing company expects to rely on an application to contest the policy, the company must attach

	INCONTESTABILITY (Tax Qualified)	40 P.S. § 753(a)(2) 40 P.S. § 991.1107 HIPPAA § 326	or otherwise make the application a part of the policy. 4. The policy may only include the following exception to the time limit on certain defense provisions: fraudulent misstatement. 5. Exclusionary riders are prohibited. 6. Previously paid LTC qualified benefits may NOT be recovered. 7. For tax qualified policies, use Incontestability Period instead of Time Limit on Certain Defenses.
	GRACE PERIOD	40 P.S. § 753 31 Pa. Code § 89a.106 P.L. 682, No. 284 § 618	1. The policy shall contain a grace period provision and include the conditions of the provision. 2. A minimum of 65 days grace period shall be provided for the payment of any premium due except the first. 3. The coverage shall continue in force during the grace period and may not be back-dated.
	REINSTATEMENT- GENERAL AND COGNITIVE IMPAIRMENT	31 Pa. Code § 89a.106 40 P.S. § 753(a)(4) P.L. 682, No. 284 § 618	1. The policy shall contain a reinstatement of the policy for nonpayment of premiums provision and include the conditions of the reinstatement. 2. Application/evidence of insurability may be required.
	NOTICE OF CLAIM	40 P.S. § 753(a)(5) P.L. 682, No. 284 § 618	1. The policy shall contain a notice of claim provision that provides for written notice of the claim by the policyholder within 20 days after the occurrence or commencement of any loss covered by the policy, or as soon thereafter as is reasonably possible. 2. The provision shall contain an address to which the policyholder shall submit the notice of claim.
	CLAIMS FORMS	40 P.S. § 753(a)(6) 40 P.S. § 991.1202 40 P.S. § 991.1205 P.L. 682, No.284 § 618	The policy shall contain a claim forms provision which provides the following: 1. The insurer, upon receipt of a notice of claim, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. 2. If such forms are not furnished within fifteen (15) days after such notice, the claimant shall be deemed to have complied with the requirements of the policy as to proof of loss.
	PROOF OF LOSS	40 P.S. § 753(a)(7) P.L. 682, No. 284 § 618	1. The policy shall contain a proof of loss provision and include the conditions of the provision. 2. The provision shall provide that notice to the insurer be made within 90 days of the date of such loss. 3. The provision shall also provide that failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time.
	TIME OF PAYMENT OF CLAIMS	40 P.S. § 753(a)(8) P.L. 682, No. 284 § 618	The policy shall contain a time of payment of claims provision which shall provide for the immediate payment upon receipt of written proof of loss.
	PAYMENT OF CLAIMS	40 P.S. § 753(a)(9) P.L. 682, No. 284 § 618	The policy shall contain a payment of claims provision that includes conditions for payment of claims in the event where there is no beneficiary designation.
	PHYSICAL EXAMINATIONS	40 P.S. § 753(a)(10) 31 Pa. Code § 89a. 125 P.L. 682, No. 284 § 618	1. The policy shall contain a physical examination provision. 2. The provision shall indicate that the insurer, at its own expenses, shall have the right and opportunity to examine the person of the insured when and as often as it may reasonable require during the pendency of a claim. The initial certification by a Licensed Health Care Practitioner may not be rescinded and additional examinations/assessments may not occur until after the expiration of the 90-day certification period.
	LEGAL ACTIONS	40 P.S. § 753(a)911) P.L. 682, No. 284 § 618	1. The policy shall contain a legal actions provision. The provision shall indicate that no action at law or in equity shall be brought to recover on this policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this policy. 2. In addition, the provision shall indicate that no such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.
	MISSTATEMENT OF AGE	40 P.S. § 753(b)(2) & § 754 P.L. 682, No. 284 § 618 & § 619 31 Pa. Code § 88.41	The policy shall contain a misstatement of age provision providing that the amount payable shall be such as the premiums would have purchased at the correct age.

	OTHER INSURANCE WITH THIS INSURER AND OTHER INSURERS	40 P.S. § 753(B)	Sets forth requirements.
	CONFORMITY WITH STATE STATUTES	40 P.S. § 753(B)(9)	All provisions of this policy must conform with State Statutes.
BENEFIT PROVISIONS AND STANDARDS			
	POLICY DEFINITIONS	31 Pa. Code § 89a.103 & 104 31 Pa. Code § 89a.107 & 125 26 U.S.C.A. § 7702B(c)(2) 26 U.S.C.A. § 7702(c)(1) 40 P.S. § 991.1101(a)(7) 40 P.S. § 991.1103 & 1201 IRS Notice 9731	The policy definitions must contain at least the minimum language of the regulations. Thereafter, the company may add more liberal language in addition to the required minimum language.
	BENEFIT STANDARDS	31 Pa. Code § 89a.105(b) 31 Pa. Code § 89a.106 31 Pa. Code § 89a.107(f)(e) 31 Pa. Code § 89a.111 &112 31 Pa. Code § 89a.123, 124, 125 40 P.S. § 991.1105	The policy provisions shall comply with all the standards provided, including: 1. A section captioned "Eligibility for the Payment of Benefits" is required. 2. A section titled "Limitations or Conditions on Eligibility for Benefits" is required of any limitations/conditions apply. 3. Benefit triggers, pre-existing requirements and the fact that services must be qualified LTC service shall be addressed.
	PRE-EXISTING CONDITIONS	31 Pa. Code § 88.51 & § 88.52 31 Pa. Code § 89a.107 40 P.S. § 753(a)(2) 40 P.S. § 991.1105 & 1107 P.L. 682, No. 284 § 618(a)(2)	Covered or Excluded?
	HOME HEALTH & COMMUNITY CARE STANDARDS	40 P.S. 991.1101 et. seq. 31 Pa. Code § 89a.111	If included, can be no less than 50% of the facility benefit.
	INFLATION PROTECTION	31 Pa. Code § 89a.112	Must be offered to the policyholder/certificate holder. Minimum requirements established.
	NONFORFEITURE REQUIREMENTS	31 Pa. Code § 89a.123	Required to be offered to the policyholder/certificate holder. Minimum requirements established. If insured does not elect nonforfeiture, they automatically receive contingent nonforfeiture benefits.
	EXTENSION OF BENEFITS AND TERMINATION OF COVERAGE	40 P.S. § 752 31 Pa. Code § 88.41 (6 – 9) 31 Pa. Code § 89a.105 31 Pa. Code § 89a.106 40 P.S. § 991.1105	Disclosure of when insurance terminates required. Unintentional lapse – insurer must provide "Notice Before Lapse or Termination". Insured may name a third party to receive such notice. Notice cannot be given until 30 days after a premium is due and unpaid. Extension of coverage is required if insured was institutionalized while policy was in force, then lapses during institutionalization.
	EXCLUSIONS AND LIMITATIONS	31 Pa. Code § 89a.105 & 107 & 122 31 Pa. Code § 89a.126(10) 40 P.S. § 991.1107 & § 991.1105	Cannot limit or exclude coverage by type of illness, by type of treatment, by medical condition or accident unless permitted in these cites.
	DISCLOSURE: PERSON(S) INSURED	31 Pa. Code § 88.31 31 Pa. Code § 113.81 40 P.S. § 752	Disclose who is insured / named insured.
	DISCLOSURE: RATE INCREASE	31 Pa. Code § 89a.108	45-day notification required.
	DISCLOSURE: COPY OF REQUIRED DISCLOSURE OF RATING PRACTICES TO CONSUMERS	31 Pa. Code § 89a.108	Sets forth requirements.
	REPLACEMENT/PRE-EXISTING OR PROBATIONARY PERIODS	31 Pa. Code § 89a.122	If a LTC policy or certificate replaced another LTC policy or certificate, the replacing insurer shall waive time periods applicable to pre-existing conditions and probationary periods in the new LTC policy for similar benefits to the extent that similar exclusions have been satisfied under the original policy.
			Can't establish a new waiting period when existing

	REPLACEMENT/WAITING PERIOD	40 P.S. § 991.1105	coverage is converted or replaced by a new or other form within the same Company – except in respect to any increase in benefits voluntarily selected by the insured individual or group policyholder.
	CONVERSION/CONTINUATION	31 Pa. Code § 89a.105	Sets forth requirements.
	REPLACEMENT OF GROUP POLICY	31 Pa. Code § 89a.105	Sets forth requirements.
	MISCELLANEOUS PROVISIONS	40 P.S. § 991.1101 – § 991.1115	1. Alternative Plan of Care is permitted. Alternative Plan of Care must provide the insured the ability at any time to discontinue the Alternative Plan of Care and resume the benefits provided in the policy. 2. Care Coordination is permitted. It must be at the option of the insured and cannot be a mandatory requirement. All benefits provided in the policy must be available to insureds whether or not care coordination is used. Disclosure must be made that the policy contains care coordination requirements. The policy must identify the appeal process and any other requirements relating to care coordination. 3. References to Tax Qualification should not be made in Non-Tax Qualified Policies.
REQUIREMENTS FOR APPLICATION			
	FRAUD LANGUAGE	18 Pa. C.S.A. § 4117	Applications for insurance must contain the required Pennsylvania fraud language.
	MEDICAL QUESTIONS APPLICATION/POST CLAIMS UNDERWRITING	31 Pa. Code § 88.121 31 Pa. Code § 89.12 31 Pa. Code § 89.72 31 Pa. Code § 89a.110	1. Applications shall contain clear and direct questions by the insurer permitting answers by the applicant only in the form of direct statements of known facts. 2. Applications may not contain questions or representations based on indefinite or ambiguous terms(i.e.: Questions should be designed to elicit information as to whether the applicant has been medically diagnosed and/or advised by a member of the medical profession) 3. Opinion-type questions regarding the past or present health of the applicant should provide that the applicant answer to the best of his knowledge. 4. Except Guaranteed Issue Policy Forms, the application form must contain clear and unambiguous questions designed to ascertain the health condition of the applicant. 5. If the application questions whether the applicant has had medication prescribed by a physician, it must also ask the applicant to list the medication. 6. The Policy or Certificate may not be rescinded if the medication listed in the application were known by the insurer or should have been known at the time of the application to be directly related to the medical condition for which coverage would otherwise been denied.
	FRATERNAL BENEFIT SOCIETY		Refer to Fraternal Benefit Society Checklist
	APPLICATION TERMINOLOGY & NOTICE REQUIREMENTS	31 Pa. Code § 88.53 & 88.121 31 Pa. Code § 89.12 & 89.72 31 Pa. Code § 89a.106(a)(2) 31 Pa. Code § 89a. 108 31 Pa. Code § 89a.113 Title 18 Crimes and Offenses 4117(k)(1) 31 Pa. Code § 89b.11	1. The application or enrollment form must clearly indicate the payment plan selected by the applicant. 2. Requirements/questions to elicit whether, as of the date of the application, the applicant has other insurance policies related to Long Term Care insurance currently in force.
	REQUIRED QUESTIONS	31 Pa. Code § 89a.113	Questions required to be answered by applicant and producer, if producer is involved in the sale.
	REPLACEMENT COVERAGE & NOTICE REQUIREMENTS	31 Pa. Code § 88.101 31 Pa. Code § 89a. 113 40 P.S. § 991.1103	Requirements for replacement coverage and notice of replacement.
	UNDERWRITING	40 P.S. § 991.1107	Insurer may use an application to elicit the complete health history of the applicant and on the basis of such answers, underwrite the applicant in accordance with the insurer's established underwriting standards.
	INFLATION PROTECTION REJECTION STATEMENT/ SIGNATURE REQUIREMENT	31 Pa. Code § 89a.112	Rejection statement with signature line required.
	CAUTION	31 Pa. Code § 89a.110	Must be set out conspicuously and in close conjunction to

			the applicant's signature block on the application for a LTC policy or certificate.
ADDITIONAL FORMS REQUIRED			
	OUTLINE OF COVERAGE	31 Pa. Code § 89.783(e) 31 Pa. Code § 89a.126 31 Pa. Code § 89a.107(g)&(h)	Filing must include an outline of coverage. It shall have: 1. A unique form number that is not the same as the policy number. 2. Standard Format Notice – This is not a Med Supp. 3. A disclosure statement must appear, stating that the policy is intended to be or not intended to be a qualified insurance product.
	APPENDIX B	31 Pa. Code § 89a.108(b), (c) 31 Pa. Code § 89a.120(a)(3) & 121 31 Pa. Code § 89a. Appendix B	LTCI Personal Worksheet required in format provided.
	APPENDIX C	31 Pa. Code § 89a.121(e) 31 Pa. Code § 89a. Appendix C	Things You Should Know Before Buying LTCI required in format provided. Must be given at same time Personal Worksheet is provided to the applicant. Must be in 12 point type.
	APPENDIX D	31 Pa. Code § 89a.121(f) 31 Pa. Code § 89a.AppendixD	LTCI Suitability Letter required in format provided or substantially similar language conveying same content.
	APPENDIX F	31 Pa. Code § 89a.108 (b), (c) 31 Pa. Code § 89a.Appendix F	Potential Rate Increase Disclosure form required in format provided.
	DISCLOSURE / SHOPPER'S GUIDE	31 Pa. Code § 89a. 127	Producer shall deliver the shopper's guide prior to the presentation of an application or enrollment form. Direct Response Solicitations must present a shopper's guide with an application or enrollment form.
	NOTICE: REPLACEMENT	31 Pa. Code § 88.102 & 103	Notice to applicant regarding replacement of accident and sickness insurance.

ELECTRONIC TRANSACTIONS ACT

******NOTICE REGARDING FILINGS SUBMITTED FOR ELECTRONIC TRANSACTIONS:**

Electronic commerce is expanding rapidly and is an engine for economic growth in this Commonwealth and the United States. State laws recognizing the validity and enforceability of electronic signatures, records and writings are important to the continued expansion of electronic commerce. The rights of consumers under existing laws need to be protected and preserved; therefore the insurer must comply with the Unconsolidated Pennsylvania Statutes, Title 73 (Trade and Commerce), Electronic Transactions Act.

X	REVIEW REQUIREMENTS	REFERENCE	COMMENTS

LONG TERM CARE PARTNERSHIP PROGRAM CERTIFICATION

Act 40 of 2007: On September 28, 2007, the Secretary of the Department of Public Welfare (DPW) submitted a State Plan Amendment (SPA) to the Centers for Medicare and Medicaid Services for approval of Pennsylvania's qualified long-term care insurance partnership (Qualified Partnership). The SPA was approved on December 19, 2007, with an effective date of the Qualified Partnership of July 1, 2007. For information regarding the Long Term Care Partnership Program, please refer to Pa. Bulletin, Notice 2008-05 (38 Pa.B. 1907). This information can be found on the Department website at www.ins.state.pa.us . Forms to be completed, and additional information regarding the Long Term Care Partnership Program, can be found on the above referenced website under the Accident & Health Checklists - Long Term Care Partnership Program. Once a Carrier has a filing approved for use, the contact information for that carrier will be placed on a listing on the Department website. This listing is accessible by the general public.

	ISSUER CERTIFICATION FORM	Pa. Bulletin, Notice 2008-05, Attachment A Send Completed copy of all pages of the "PA Issuer Certification Form" found on the PA Insurance Department Website.	Under the DRA, at 42 U.S.C. § 1396p(b)(5)(B)(iii), the Insurance Commissioner may certify that policies identified as Qualified Partnership Policies meet certain consumer protection requirements set forth in the DRA. To provide to the Insurance Commissioner the information necessary to provide such certification, issuers of long-term care insurance policies identified as Qualified Partnership Policies may provide the Department information and a certification as described in Attachment A which is available on the Department's web site.
	LISTING OF FORMS AND FORM #	Pa. Bulletin, Notice 2008-05, Attachment A Send Completed copy of all pages of the "PA Issuer Certification Form" found on	1. Policy form number(s) (or other identifying information, such as certificate series) for policies covered by this Issuer Certification Form. 2. All Policies must be Tax qualified and comprehensive. 3. Specimen copies of each of the above policy forms, including any riders and endorsements, shall be provided with the filing.

		the PA Insurance Department Website. Act 40 of 2007, Section 1103	4. Previously approved LTC Policies and Forms presented for Certification shall be presented with disclosure of the Department's approval stamp as part of the form.
	INFLATION PROTECTION RIDERS	Pa. Bulletin, Notice 2008-05, Attachment A Send Completed copy of all pages of the "PA Issuer Certification Form" found on the PA Insurance Department Website.	All Riders that will be used to comply with the above requirements must be listed and a copy included with filing. If the rider has been previously approved, include a copy of the rider with the Department's approval stamp shown on the form. Identify the policy number the rider was approved to be used with.
	INFLATION PROTECTION REQUIREMENTS	Pa. Bulletin, Notice 2008-05 DRA at 42 U.S.C. § 1396p(b)(1)(A)(iii)(IV) 31 Pa. Code § 89a.112 Send Completed copy of all pages of the "PA Issuer Certification Form" found on the PA Insurance Department Website.	Inflation Protection must meet the requirements stipulated by the Deficit Reduction Act. On a separate page, stating the full corporate or legal name of the company, association, exchange or society, provide the Department with an explanation of how Inflation Protection Offers identified in the filing will be used by Issue Age of the Insured. The explanation must list compliance by issue age. The following is an example of acceptable Inflation Protection by issue age: 1. Issue age 60 and under: The policy must be *issued* with Annual *Compound* Inflation that automatically increases annually at a rate equal to the Consumer Price Index (CPI) or at a fixed compound rate of not less than 3%. Note: 31 Pa. Code Section 89a.112 requires an offer of a 5% Compound annual inflation protection be made on all long term care policies offered in Pennsylvania. 2. Issue Ages 61 – 75: The policy must be *issued* with some form of inflation protection –either compound or simple inflation protection at a rate equal to the Consumer Price Index (CPI) or at a fixed rate not less than 3%. 3. Issue Age 76+: Inflation protection must be *offered.* 4. All issue ages: 5% annual compound (lifetime) option must be *offered.* **Note:** A future or guaranteed purchase option for inflation protection does *not* meet the requirements of the Deficit Reduction Act except for Applicant's age 76+. **Note:** Inflation Protection with a limited term (that is, 10-years or 20-years) does *not* meet the requirements of the Deficit Reduction Act.
	IMPORTANT POLICY LTCP STATUS NOTICE	Pa. Bulletin, Notice 2008-05, Attachment B	A copy of Attachment B on Issuer letterhead should be submitted with filing.
	LTCP PROGRAM POLICY SUMMARY	Pa. Bulletin, Notice 2008-05, Attachment C	A copy of Attachment C on Issuer letterhead should be submitted with filing.
	REQUIREMENT FOR POLICY EXCHANGES	Act 40 of 2007 (40-39-710.1) 40 P.S. § 991.1111	The Insurer must offer to exchange any policy or certificate issued between February 8, 2006 and the effective date of the State Plan Amendment with a Qualified LTC Partnership Program policy.
X	**REVIEW REQUIREMENTS**	**REFERENCE**	**COMMENTS**
ACTUARIAL CERTIFICATION			
	STATEMENTS TO BE CERTIFIED IN ACTUARIAL CERTIFICATION	31 Pa. Code § 89a.109(b)(2)(i) 31 Pa. Code § 89a.109(b)(2)(ii) 31 Pa. Code § 89a.109(b)(2)(iii)	A statement that the initial premium rate schedule is sufficient to cover anticipated costs under moderately adverse experience and that the premium rate schedule is reasonably expected to be sustainable over the life of the form with no future premium increases anticipated. A statement that the policy design and coverage provided have been reviewed and taken into consideration. A statement that the underwriting and claims adjudication processes have been reviewed and taken into consideration. A complete description of the basis for contract reserves that are anticipated to be held under the form. To include the following: Sufficient detail or sample calculations provided so as to have a complete depiction of the reserve

		31 Pa. Code § 89a.109(b)(2)(iv) 31 Pa. Code § 89a.109(b)(2)(v)	amounts to be held. A statement that the assumptions used for reserves contain reasonable margins for adverse experience. A statement that the net valuation premium for renewal years does not increase (except for attained-age rating where permitted). A statement that the difference between the gross premium and the net valuation premium for renewal years is sufficient to cover expected renewal expenses; or if this statement cannot be made, a complete description of the situations where this does not occur. A statement that the premium rate schedule is not less than the premium rate schedule for existing similar policy forms also available from the insurer except for reasonable differences attributable to benefits and a comparison of the premium schedules for similar policy forms that are currently available from the insurer with an explanation of the differences.
	NET-TO-GROSS TEST	31 Pa. Code § 89a.109(b)(2)(iv)	The following information must be provided to show that the requirement that the present value of the difference between the renewal-year gross premiums and the renewal-year net valuation premiums exceeds the present value of the renewal expenses is met. 1.) A table that shows the present value of the gross premiums in renewal years, the present value of the net valuation premiums in renewal years, and the present value of the expenses in renewal years using issue ages 25, 30, 35, 40, 45, 50, 55, 60, 65, 70 and 75. The table should show values for each age for each combination of available benefit periods, elimination periods, inflation options (including the no inflation option) and HHC and Assisted Living Facility options of the nursing home daily maximum. 2.) Estimate the percent of expected sales that would come from pricing cells that fail this test. 3.) Include the expected distributional weight for each cell in the table.
ACTUARIAL MEMORANDUM			
	SCOPE AND PURPOSE		The scope and purpose of the rate filing must be clearly indicated.
	GENERAL DESCRIPTION		A general description of the policy and benefits included either within the policy or by optional rider should be provided and include the following items: Issuer name; Pennsylvania form number of the policy and any optional riders; Type of policy (i.e., comprehensive, nursing home, home health care, tax-qualified, non-tax qualified, etc.); Benefit description; Renewal provisions; Marketing approach; Underwriting method; Pre-existing condition exclusion; Issue-age limits; Premium basis (i.e., attained age or issue age); The date the form being submitted was approved by the issuer's domiciliary state (if it was filed in that state).
	METHODOLOGY AND ASSUMPTIONS	31 Pa. Code § 89a.109(c) 31 Pa. Code § 89a.129 31 Pa. Code § 89a.109(c) 31 Pa. Code § 89a.129	The methodology and assumptions used to determine the rates should be provided and include the following items: The general rate methodology used to calculate the rates; The degree to which provisions for inflation trends, aging, and the wearing-off of the effects of selection have been provided for in the pricing; The commission schedule which must be in compliance with Section 89a.129 of Title 31; Actuarial assumptions, including: 1. Voluntary lapse rates and the basis for choosing the lapse rates. 2. Mortality assumptions. 3. Morbidity assumptions, including the source of the assumptions and the effects of selection year by year. 4. Expected distribution of insureds by type of inflation protection purchased. 6. Expected percentage of policyholders that will choose various optional riders to be offered with the policy. 7. Interest rate used to discount cash flows. 8. Expense assumptions by general expense application categories (i.e., percent of premium, cost per policy, percent of claims). 9. Average annual premium.
	PRODUCER COMPENSATION LIMITS	31 Pa. Code § 89a.129	Commission or other compensation to a producer is limited to a first year commission or other compensation to an amount not greater than 50% of the first year premium. Renewal compensation for the next 5 subsequent years may not exceed 10% of the renewal

			premium. Replacement or Duplication of coverage shall be limited to the renewal compensation payable.
RATE TABLE			
	RATE TABLE		A rate table showing the proposed rates for the state must be provided. This table should include all of the following: a.) Complete Pennsylvania form number for the policy and all riders to be offered with the policy, b). All applicable rating factors such as area, smoker/non-smoker, standard/substandard, modal, etc., c.) Policy fees, if applicable, d.) Notation indicating if rates are based on issue age or attained age.
RATE ADJUSTMENTS			
ACTUARIAL CERTIFICATION FOR FORMS ISSUED AFTER 09/16/2002			
	STATEMENTS TO BE CERTIFIED IN ACTUARIAL CERTIFICATION	31 Pa. Code § 89a.118(b)(2)(i) 31 Pa. Code § 89a.118(b)(2)(ii)	If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated. The premium rate filing is in compliance with this section.
ACTUARIAL MEMORANDUM FOR FORMS ISSUED ON OR AFTER 09/16/2002			
X	STATEMENT OF PURPOSE		A statement that the purpose of the filing is to request a rate revision (increase, decrease, change in methodology) and demonstrate compliance with loss ratio standards. The reason for the rate revision must be clearly described.
X	SCOPE OF RATE REVISION		The reason for the rate revision must be clearly described. The scope of the rate revision must be clearly indicated – whether it applies uniformly or varies by area, age, etc. If there are variations, a strong justification based on actual company experience must be provided. The current average annual premium and expected average annual premium after the rate increase. The effective date and timing of the rate revision should be described.
X	GENERAL DESCRIPTION		A general description of the policy and benefits included either within the policy or by optional rider should be provided and include the following items: Issuer name; Pennsylvania form number of the policy and any optional riders; Type of policy (i.e., comprehensive, nursing home, home health care; tax-qualified, non-tax qualified), Benefit description, Renewal provision, Marketing approach, Underwriting method, Pre-existing condition exclusion, Issue-age limits, Premium basis (e.g., attained age or issue age).
X	NUMBER OF POLICIES		The number of policies in force for the policy form(s) in Pennsylvania and nationally must be shown.
X	HISTORY OF RATE CHANGES		The history of rate changes in Pennsylvania and nationally for the form(s) must be provided. The history needs to include the implementation dates and amount of change. If the rate revisions were not applied uniformly across all rating factors, this should be noted.
X	LIFETIME PROJECTIONS WHEN INCREASE IS NOT AN EXCEPTIONAL INCREASE	31 Pa. Code § 89a.118(b)(3)(i) 31 Pa. Code § 89a.118(b)(3)(i)(b)	Lifetime projections of earned premiums and incurred claims based on the filed premium rate schedule increase; and the method and assumptions (morbidity, mortality, voluntary lapse, trend) used in determining the projected values, including reflection of assumptions that deviate from those used for pricing other forms currently available for sale. The projections shall include the development of the lifetime loss ratio.
X	EXHIBITS OF HISTORICAL EXPERIENCE	31 Pa. Code § 89a.118(c)(2)(i) 31 Pa. Code §	Two exhibits, one for the entire nation and one for Pennsylvania alone, of historical experience by calendar year that includes the following information for each year since policy inception: i. Earned premiums, separated into premium earned at original rate level and premium earned at each rate

		89a.118(c)(2)(iii)	increase level, ii. Paid claims, iii. Claim reserves (separated into reported and unreported accrued claim liabilities), iv. Incurred claims, v. Active life reserves held (as of a recent valuation date).
X	EXHIBITS OF PROJECTED EXPERIENCE	31 Pa. Code § 89a.118(c)(2)(ii) 31 Pa. Code § 89a.118(c)(2)(iv)	Two exhibits, one for the entire nation and one for Pennsylvania alone, of projected future calendar year experience for at least 25 years which include: i. Earned premiums, separated into premium earned at original rate level and premium earned at each rate increase level. ii. Incurred claims.
X	LOSS RATIO	31 Pa. Code § 89a.118(c)(2)(i) 31 Pa. Code § 89a.118(c)(2)(ii) 31 Pa. Code § 89a.118(c)(2)(iii) 31 Pa. Code § 89a.118(c)(2)(iv) 31 Pa. Code § 891.118(c)(3)	The increase shall be calculated so that the sum of the accumulated value of incurred claims, without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of 58% of the accumulated and discounted original premium plus 85% of the accumulated and discounted premium from non-exceptional rate increases plus 70% of the accumulated and discounted exceptional increase premium.
X	INTEREST RATE	31 Pa. Code § 89a.118(c)(4)	The calculation of the present and accumulated values used in the loss ratio calculation will use the maximum valuation interest rate for contract reserves as specified in Chapter 84a (relating to minimum reserve standards for individual and group health and accident insurance contracts). The actuary shall disclose as part of the actuarial memorandum the use of appropriate averages.
X	DISCLOSURE OF WHY INCREASE IS NECESSARY	31 Pa. Code § 89a.118(b)(3)(iii)	Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary.
X	DISCLOSURE OF RESERVES	31 Pa. Code § 89a.118(b)(3)(ii)	Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse.
X	POLICY DESIGN AND CLAIMS ADJUDICATION STATEMENT	31 Pa. Code § 89a.118(b)(3)(iv)	A statement that policy design, underwriting and claims adjudication practices have been taken into consideration.
X	RATE COMPARISON STATEMENT	31 Pa. Code § 89a.118(g)(4)	A statement that renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits, unless sufficient justification is provided to the Commissioner.
X	INFORMATION TO BE FILED WHEN MAJORITY OF POLICIES ARE ELIGIBLE FOR CONTINGENT NONFORFEITURE	31 Pa. Code § 89a.118(g)(1) 31 Pa. Code § 89a.118(g)(2)	A plan for improved administration and/or claims processing designed to eliminate the potential for further deterioration of the policy form requiring further premium rate schedule increases, or a plan that demonstrates that appropriate administration and claims processing have been implemented or are in effect. The original anticipated lifetime loss ratio, and the premium rate schedule increase that would have been calculated according to subsection (c) had the greater of the original anticipated lifetime loss ratio or 58% been used in the calculations described in 31 Pa. Code 89a.118 (c)(2)(i) and (iii).
X	INFORMATION TO BE FILED WHEN RATE INCREASE REQUESTED IS NOT THE FIRST REQUESTED FOR FORM AND MAJORITY OF POLICIES ARE ELIGIBLE FOR CONTINGENT BENEFIT UPON LAPSE	31 Pa. Code § 89a.118(h)	Provide the projected lapse rates and the past lapse rates during the 12 months following each increase.
X	RATE TABLE	40 P.S. § 3803(c)	One copy of the current rate table must be provided with the filing. Two copies of a rate table showing the proposed rates for the state must also be provided. For electronic submissions, only one copy of the proposed rate table is required. The proposed rate table should include all of the following: a. Complete Pennsylvania form number

			b. All applicable rating factors such as area, standard/substandard, modal, and spousal discounts, etc. c. Policy fee, if applicable d. Notation indicating if rates are based on issue age or attained age
ACTUARIAL MEMORANDUM FOR FORMS ISSUED PRIOR TO 09/16/2002			
X	DEMONSTRATION OF RATE CHANGES		An actuarial memorandum that demonstrates that the proposed rates are expected to comply with the loss ratio standards of Section 89.117(b) of Title 31 (i.e. produce an expected loss ratio of 60% over the life of the policy).
X	STATEMENT OF PURPOSE		A statement that the purpose of the filing is to request a rate revision (increase, decrease, change in methodology) and demonstrate compliance with loss ratio standards.
X	GENERAL DESCRIPTION		A general description of the policy and benefits should be provided and include the following items: Issuer name; Form number; Type of policy (i.e., facility, home health, or comprehensive), Benefit description, Disclosure of whether or not the policy form is open or closed and if closed the date it was closed, The date the rate request being submitted was approved by the issuer's domiciliary state (if it was filed in that state). The name, address, and phone number of an insurance company representative who will be available to answer questions relating to the rate revision.
X	SCOPE OF RATE REVISION		The reason for the rate revision must be clearly described. The scope of the rate revision must be clearly indicated – whether it applies uniformly or varies by area, age, etc. If there are variations, a strong justification based on actual company experience must be provided. The current average annual premium and expected average annual premium after the rate increase. The effective date and timing of the rate revision should be described.
X	HISTORY OF RATE CHANGES	31 Pa. Code § 89a.117	The history of rate changes in Pennsylvania and nationally for the form(s) must be provided. The history needs to include the implementation dates and amount of change. If the rate revisions were not applied uniformly across all rating factors, this should be noted.
X	NUMBER OF POLICIES		The number of policies in force for the policy form(s) in Pennsylvania and nationally must be shown.
X	METHODOLOGY AND ASSUMPTIONS	31 Pa. code § 89a.117	The methodology and assumptions used to determine the new rates should be provided and include the following items: The general rate methodology used to calculate the revised rates, The basis of any change in the morbidity assumption, The voluntary lapse rates assumed, The mortality rates assumed, The interest rate used to discount cash flows A description of the original pricing assumptions, including: 1) Voluntary lapse rates, 2) Mortality assumptions, 3) Sample claim costs, 4) Interest rate used to discount cash flows. A description of any other change in the original pricing assumptions that materially affects the requested rate revision.
X	EXHIBITS OF HISTORICAL EXPERIENCE	31 Pa. Code § 89a.117	Two exhibits, one for the entire nation and one for Pennsylvania alone, of historical experience by calendar year that includes the following information for each year since policy inception: i. Earned premiums. ii. Paid claims. iii. Claim reserves (separated into reported and unreported accrued claim liabilities). iv. Incurred claims. v. Active life reserves held (as of a recent valuation date).
X	EXHIBITS OF PROJECTED EXPERIENCE	31 Pa. Code § 89a.117	Four exhibits, two for the entire nation and two for Pennsylvania alone, of projected future calendar year experience. i. Two calendar year projections of future experience (for at least 25 years) on a nationwide basis must include: 1) Earned premiums, 2) Incurred claims, 3) The first national projection must assume the requested rate change is

			granted, 4) The second national projection must assume no rate change occurs. ii. Two projections of future experience (for at least 25 years) for Pennsylvania policyholders must include: 1) Earned premiums, 2) Incurred claims, 3) The first Pennsylvania projection must assume the requested rate change is granted, 4) The second Pennsylvania projection must assume no rate change occurs.
X	LOSS RATIO INFORMATION	31 Pa. Code § 89a.117	The exhibits of historical and projected experience must demonstrate that the following loss ratio standards are expected to be met. The sum of accumulated past incurred claims plus the present value of projected future claims divided by the sum of accumulated past earned premiums plus projected future earned premiums must equal or exceed the 60% loss ratio required by Section 89.117 (b) of Title 31. If the anticipated loss ratio are expected to differ by age or age band or other rating factors, separate demonstrations of loss ratio compliance must be included by age band or rating factor as applicable.
X	ACTUARIAL CERTIFICATION		An actuarial certification should state that, to the best of the actuary's knowledge and judgment, the following items are true with respect to the filing: i. The assumptions present the actuary's best judgment as to the expected value for each assumption and are consistent with the issuer's business plan at the time of the filing, ii. The anticipated lifetime loss ratio will exceed the applicable ratio, iii. The filing was prepared based on the current standards of practice as promulgated by the Actuarial Standards Board including the data quality standard of practice, iv. The filing is in compliance with applicable laws and regulations in the state, v. The rates are reasonable in relationship to the benefits.
X	RATE TABLE	40 P.S. § 3803(c)	One copy of the current rate table must be provided with the filing. Two copies of a rate table showing the proposed rates for the state must also be provided. For electronic submissions, only one copy of the proposed rate table is required. The proposed rate table should include all of the following: a. Complete Pennsylvania form number b. All applicable rating factors such as area, standard/substandard, modal, and spousal discounts, etc. c. Policy fee, if applicable d. Notation indicating if rates are based on issue age or attained age

Extra/Additional information may be needed at a later date.

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Exhibit III
Continental General Insurance Company
Nationwide Historical Earned Premium and Incurred Claim Experience (Actual Premium)
Long Term Care Policy Forms 82000 1/01 PA (03), 82120 9/01 PA (03), and Riders

		(a)	(b)	(c) = (b) / (a)
Calendar Year	Issue Year	Earned Premiums	Incurred Claims	Loss Ratio
2001	2001	90,773	0	0.0%
2001	GPO's Issued after Incurral Yr	0	0	N/A
Total		90,773	0	0.0%
2002	2001	239,718	0	0.0%
2002	2002	2,687,671	614,492	22.9%
2002	GPO's Issued after Incurral Yr	0	0	N/A
Total		2,927,388	614,492	21.0%
2003	2001	196,556	0	0.0%
2003	2002	4,196,289	24,366	0.6%
2003	2003	5,948,973	487,467	8.2%
2003	GPO's Issued after Incurral Yr	0	431	N/A
Total		10,341,818	512,264	5.0%
2004	2001	198,121	0	0.0%
2004	2002	3,792,904	475,706	12.5%
2004	2003	6,698,405	704,323	10.5%
2004	2004	2,612,684	783,464	30.0%
2004	GPO's Issued after Incurral Yr	0	154,217	N/A
Total		13,302,113	2,117,710	15.9%
2005	2001	191,241	0	0.0%
2005	2002	3,697,101	2,672,729	72.3%
2005	2003	6,281,781	311,784	5.0%
2005	2004	3,034,226	574,412	18.9%
2005	2005	1,187,420	1,610,798	135.7%
2005	GPO's Issued after Incurral Yr	0	108,638	N/A
Total		14,391,770	5,278,362	36.7%
2006	2001	199,410	0	0.0%
2006	2002	3,642,582	1,146,268	31.5%
2006	2003	6,170,501	1,472,835	23.9%
2006	2004	2,961,797	337,922	11.4%
2006	2005	1,446,400	331,494	22.9%
2006	2006	351,432	861,474	245.1%
2006	GPO's Issued after Incurral Yr	0	95,421	N/A
Total		14,772,121	4,245,414	28.7%
2007	2001	192,192	0	0.0%
2007	2002	3,516,564	810,427	23.0%
2007	2003	6,080,064	437,194	7.2%
2007	2004	2,885,338	416,166	14.4%
2007	2005	1,396,746	406,095	29.1%
2007	2006	379,915	45,334	11.9%
2007	2007	160,898	1,148,610	713.9%
2007	GPO's Issued after Incurral Yr	0	317,147	N/A
Total		14,611,718	3,580,972	24.5%
2008	2001	193,789	0	0.0%
2008	2002	3,436,103	1,101,915	32.1%
2008	2003	5,905,890	336,605	5.7%
2008	2004	2,802,021	566,529	20.2%
2008	2005	1,342,788	36,856	2.7%
2008	2006	369,550	145,473	39.4%
2008	2007	242,478	332,793	137.2%

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Long Term Care Policy Forms 82000 1/01 PA (03), 82120 9/01 PA (03), and Riders

		(a)	(b)	(c) = (b) / (a)
Calendar Year	Issue Year	Earned Premiums	Incurred Claims	Loss Ratio
2008	2008	215,575	1,177,713	546.3%
2008	GPO's Issued after Incurral Yr	0	161,576	N/A
Total		14,508,194	3,859,460	26.6%
2009	2001	180,166	0	0.0%
2009	2002	3,329,568	999,529	30.0%
2009	2003	5,751,745	2,058,333	35.8%
2009	2004	2,669,073	127,557	4.8%
2009	2005	1,323,832	79,562	6.0%
2009	2006	350,921	281,574	80.2%
2009	2007	213,094	86,545	40.6%
2009	2008	277,933	85,283	30.7%
2009	2009	150,352	1,034,108	687.8%
2009	GPO's Issued after Incurral Yr	0	69,111	N/A
Total		14,246,684	4,821,604	33.8%
2010	2001	215,937	0	0.0%
2010	2002	3,522,828	873,734	24.8%
2010	2003	6,062,645	2,806,971	46.3%
2010	2004	2,776,940	554,485	20.0%
2010	2005	1,328,712	141,121	10.6%
2010	2006	374,141	320,918	85.8%
2010	2007	218,159	434,315	199.1%
2010	2008	266,497	111,642	41.9%
2010	2009	196,514	355,845	181.1%
2010	2010	14,128	1,107,799	7840.9%
2010	GPO's Issued after Incurral Yr	0	50,135	N/A
Total		14,976,501	6,756,965	45.1%
2011	2001	195,382	953,499	488.0%
2011	2002	3,726,413	2,279,088	61.2%
2011	2003	6,407,223	884,556	13.8%
2011	2004	2,901,789	1,071,967	36.9%
2011	2005	1,369,668	93,010	6.8%
2011	2006	386,593	20,010	5.2%
2011	2007	207,945	64,671	31.1%
2011	2008	255,297	258,186	101.1%
2011	2009	187,407	26,116	13.9%
2011	2010	192,237	26,318	13.7%
2011	2011	137,040	1,002,727	731.7%
2011	GPO's Issued after Incurral Yr	0	55,938	N/A
Total		15,966,994	6,736,085	42.2%
2012	2001	182,912	208,683	114.1%
2012	2002	3,073,314	1,788,287	58.2%
2012	2003	6,480,630	1,413,343	21.8%
2012	2004	2,950,713	264,724	9.0%
2012	2005	1,358,229	1,481,550	109.1%
2012	2006	367,934	296,411	80.6%
2012	2007	190,794	134,689	70.6%
2012	2008	216,921	141,184	65.1%
2012	2009	161,527	93,960	58.2%
2012	2010	156,614	102,075	65.2%

Exhibit III
Continental General Insurance Company
Nationwide Historical Earned Premium and Incurred Claim Experience (Actual Premium)
Long Term Care Policy Forms 82000 1/01 PA (03), 82120 9/01 PA (03), and Riders

		(a)	(b)	(c) = (b) / (a)
Calendar Year	Issue Year	Earned Premiums	Incurred Claims	Loss Ratio
2012	2011	130,501	88,990	68.2%
2012	2012	83,096	974,093	1172.2%
2012	GPO's Issued after Incurral Yr	0	10,573	N/A
Total		15,353,185	6,998,563	45.6%
2013	2001	162,865	52,593	32.3%
2013	2002	2,670,287	1,559,214	58.4%
2013	2003	5,223,020	2,072,895	39.7%
2013	2004	2,881,329	775,089	26.9%
2013	2005	1,330,144	183,183	13.8%
2013	2006	354,505	823,525	232.3%
2013	2007	175,934	152,024	86.4%
2013	2008	201,994	197,724	97.9%
2013	2009	146,126	101,550	69.5%
2013	2010	140,183	122,953	87.7%
2013	2011	105,773	140,923	133.2%
2013	2012	59,502	0	0.0%
2013	2013	16,783	599,049	3569.4%
2013	GPO's Issued after Incurral Yr	0	5,118	N/A
Total		13,468,447	6,785,839	50.4%
2014	2001	168,308	26,112	15.5%
2014	2002	2,629,548	831,250	31.6%
2014	2003	4,920,749	3,537,660	71.9%
2014	2004	2,344,208	880,920	37.6%
2014	2005	1,313,949	413,511	31.5%
2014	2006	350,337	12,599	3.6%
2014	2007	161,710	119,940	74.2%
2014	2008	206,749	181,459	87.8%
2014	2009	139,973	41,766	29.8%
2014	2010	139,300	103,209	74.1%
2014	2011	110,587	16,839	15.2%
2014	2012	88,712	44,831	50.5%
2014	2013	209,336	72,899	34.8%
2014	2014	66,947	146,318	218.6%
2014	GPO's Issued after Incurral Yr	0	0	N/A
Total		12,850,413	6,429,313	50.0%
2015	2001	176,355	0	0.0%
2015	2002	2,642,963	2,339,940	88.5%
2015	2003	4,864,450	2,533,639	52.1%
2015	2004	2,228,734	1,038,453	46.6%
2015	2005	1,072,527	56,653	5.3%
2015	2006	333,846	157,836	47.3%
2015	2007	155,888	78,844	50.6%
2015	2008	196,239	46,518	23.7%
2015	2009	135,734	109,723	80.8%
2015	2010	134,561	39,016	29.0%
2015	2011	102,963	18,770	18.2%
2015	2012	71,470	121,133	169.5%
2015	2013	104,158	22,396	21.5%
2015	2014	77,361	27,209	35.2%

Exhibit III
Continental General Insurance Company
Nationwide Historical Earned Premium and Incurred Claim Experience (Actual Premium)
Long Term Care Policy Forms 82000 1/01 PA (03), 82120 9/01 PA (03), and Riders

		(a)	(b)	(c) = (b) / (a)
Calendar Year	Issue Year	Earned Premiums	Incurred Claims	Loss Ratio
2015	2015	38,819	44,677	115.1%
2015	GPO's Issued after Incurral Yr	0	0	N/A
Total		12,336,068	6,634,808	53.8%
2016	2001	173,911	491,598	282.7%
2016	2002	2,678,774	3,676,891	137.3%
2016	2003	4,906,896	4,940,444	100.7%
2016	2004	2,222,915	1,449,916	65.2%
2016	2005	961,296	1,971,577	205.1%
2016	2006	243,694	247,084	101.4%
2016	2007	160,181	90,775	56.7%
2016	2008	184,572	135,236	73.3%
2016	2009	133,224	144,372	108.4%
2016	2010	127,312	63,069	49.5%
2016	2011	97,203	149,252	153.5%
2016	2012	72,629	30,235	41.6%
2016	2013	107,852	39,529	36.7%
2016	2014	60,055	0	0.0%
2016	2015	37,807	0	0.0%
2016	2016	20,569	0	0.0%
2016	GPO's Issued after Incurral Yr	0	0	N/A
Total		12,188,888	13,429,980	110.2%
2017	2001	173,482	17,608	10.1%
2017	2002	2,686,806	7,156,560	266.4%
2017	2003	4,951,497	2,679,082	54.1%
2017	2004	2,207,875	3,590,780	162.6%
2017	2005	952,841	1,947,103	204.3%
2017	2006	230,223	198,012	86.0%
2017	2007	130,827	406,249	310.5%
2017	2008	178,602	332,790	186.3%
2017	2009	122,278	228,705	187.0%
2017	2010	118,696	212,269	178.8%
2017	2011	88,547	312,574	353.0%
2017	2012	67,353	21,409	31.8%
2017	2013	102,413	240,999	235.3%
2017	2014	59,653	181,422	304.1%
2017	2015	32,683	161,779	495.0%
2017	2016	19,461	0	0.0%
2017	2017	8,131	8,499	104.5%
2017	GPO's Issued after Incurral Yr	0	0	N/A
Total		12,131,367	17,695,840	145.9%

Exhibit V
Continental General Insurance Company
Loss Ratio Demonstration for Rate Stability Regulation
Long Term Care Policy Form(s) 82000 1/01 PA (03), 82120 9/01 PA (03), and Riders

All accumulations and discounting are performed at the maximum statutory valuation rate of 4.5%
Note that this exhibit was derived with nationwide experience.

A.		
	1. Accumulated value of incurred claims	123,671,216
	2. Present value of future projected incurred claims	721,125,860
	3. Total	844,797,076
B		
	1. Accumulated value of the initial earned premium x 58%	157,621,394
	2. 85% of the accumulated value of prior premium rate schedule increases	21,718,447
	3. Present value of future projected initial earned premium times 58%	40,423,007
	4. 85% of the present value of future projected premium in excess of the projected initial earned premium	75,123,050
	5. Total	294,885,897

Test	A.3. is not less than B.5.	
	844,797,076 > 294,885,897	TRUE

Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

State of Pennsylvania Rate Stability Regulation Title 31 Chapter 89a.118a
Actuarial Certification for Long-Term Care Insurance Policies
Issued after 9/16/2002
Post Rate Stability

I, Deborah Keeler, am a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing and reviewing long-term care insurance premiums.

Rate Increase to Arrive at Actuarially Sound Rates: Utilizing the submitted experience exhibit "LTC3 Exhibit I - NW.pdf" included as part of this LTC rate filing and best estimate assumptions, the rate increase required to arrive at actuarially sound premium rates for all LTC3 policies is over 250%. The best estimate assumptions are documented in the actuarial memorandum for this rate filing. Adding moderately adverse assumptions would increase these required amounts. This filing is in compliance with PA Regulation Title 31 Chapter 89a.118c.

Demonstrate Compliance with Minimum Loss Ratio Standards: The rate increase required to arrive at actuarially sound premium rates is in compliance with PA Regulation Title 31 Chapter 89a.118c. Please see the file "LTC3 Exhibit V - NW.pdf" which demonstrates compliance with Title 31 Chapter 89a.118c.

Rate Increase Request: The Company is requesting a 20% rate increase on all long-term care (LTC3) policies.

Our intent is to implement the requested 20% rate action and take additional action in the future.

Actuarial Memorandum: Please see the actuarial memorandum included in this rate filing for a description of the best estimate assumptions and for the required statement regarding taking into consideration the policy design, underwriting and claims practices. The memorandum also addresses the reserves used in the filing and provides sufficient information for the Director to do a thorough review of the rate filing request.

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Product	Number
Comprehensive Long-Term Care (Tax Qualified)	82000 1/01 PA (03)
Comprehensive Long-Term Care (Non-Tax Qualified)	82120 9/01 PA (03)

These forms were originally sold under the name Kanawha Insurance Company (Kanawha) from 2001 through 2005. The South Carolina Department of Insurance approved the Form A application on July 12, 2018, pursuant to Order 2018-003. Upon approval by South Carolina, the Texas Department of Insurance approved the redomestication and merger of Kanawha with and into Continental General Insurance Company pursuant to Commissioner Order 2018-5594 dated July 31, 2018. The surviving company is Continental General Insurance Company. The effective date of the acquisition, redomestication, and merger is August 9, 2018. Continental General Insurance Company will honor all liabilities of Kanawha and the terms, conditions, or benefits of the policy, contract, or certificate. Continental General Insurance Company is in the process of notifying the departments of insurance of the acquisition, redomestication, and merger through a UCAA corporate amendment application. The UCAA tracking number associated with that filing is 103947-000.

This rate filing applies to the business residing in Pennsylvania on the above forms or similar series forms by Continental General Insurance Company (the Company). The above forms are no longer marketed in any state. The Company does not currently market any long-term care products.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of supporting a rate increase request on the Company's above listed long-term care (LTC) policies. This block has a need for a significant rate increase. The actual experience of the block is much different than what was assumed in original pricing. The original pricing assumptions were based on SOA studies and common industry tables, but like most carriers that priced LTC products in 1990 – 2000 Kanawha issued policy forms' actual LTC experience is much worse than the assumptions used in pricing. In particular lapse rates are lower, mortality is lower, and morbidity is higher, all of which contribute to worse than expected experience. Section 5 of this memorandum will discuss the current rating assumptions and compare the current assumptions to original pricing assumptions helping illustrate the need for an increase in rates. This request for a rate increase is being filed in accordance with and demonstrates compliance with the minimum loss ratio requirements and demonstrates that the requested rate increase meets the 58%/85% test required by Pennsylvania's rate stability regulation. This memorandum may not be suitable for other purposes.

2. Description of Benefits

This is an individually underwritten policy that provides long-term care coverage. This form may also include a survivorship benefit that provides for premiums to become paid up upon the tenth anniversary of the policy if: (1) both the policyholder and the spouse are covered by long-term care policies issued by Kanawha, (2) the spouse dies, and (3) both policies are in-force at the time of the spouse's death. If the spouse's death occurs prior to the tenth anniversary of the policy, premiums must be paid as they fall due until the tenth anniversary of the policy for the benefit to remain in effect.

Forms 82000 1/01 PA (03) (tax qualified [TQ], "LTC3") and 82120 9/01 PA (03) (non-tax qualified [NTQ], "NTQ3") provide long-term care benefits for periods of 2, 3, 4 years, or for the lifetime of the policyholder. Optional coverage is available with the election of several riders. Riders 82020 1/01 PA (02) (TQ) and 82140 9/01 PA (NTQ) provide home health care benefits. Riders 93145 1/01 (TQ & NTQ) provide 5% compound inflation

protection. Rider 93125 1/01 (TQ & NTQ) provide 5% simple inflation protection. Additional applicable riders for this product include, but are not limited to, guaranteed purchase options, return of premium, and non-forfeiture.

All of the above forms are no longer issued. Policies with the guaranteed purchase option no longer have an option to purchase additional coverage as the window for the optional increase has expired.

3. Renewability

These policies are guaranteed renewable for life.

4. Applicability

The proposed rate increase will apply to all existing premium paying policyholders residing in the state who have policies issued on the form number listed above or on a form number of similar series issued in another state. Paid up policyholders will not be affected by the rate increase as no additional premiums can be collected from such policies. The rate increase will apply to the base forms as well as all applicable options and riders.

5. Actuarial Assumptions

These actuarial assumptions are based on the nationwide experience of the particular policy forms in this filing and other similar policy forms where appropriate. The actuarial assumptions are deemed reasonable for the particular policy forms in this filing. The assumptions used in this filing are considered best-estimate and do not reflect moderately adverse conditions. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

In this section, the document describes how each actuarial assumption was developed and shows that the current assumptions are a reasonable fit to actual experience.

For each assumption there is a discussion of the:

- Current 2018 filing assumptions (assumptions used in this filing)
- Prior assumptions used in years 2014-2016
- Original pricing assumptions

This section also illustrates how different the actual experience has been compared to the original assumptions and to the prior assumptions as assumptions were revised at year end 2016.

a. Morbidity:

2018 Filing Assumptions
A first-principles modeling approach was employed to establish claim incidence and claim termination assumptions. Claim incidence and claim termination assumptions utilized in the model were developed using current, relevant experience (2007-2015) from the entire block of similarly developed, written, and sold Kanawha policies. The entire block of business was utilized to enhance the credibility of the experience analysis. Claim utilization (since most of the comprehensive long term care and home health care business is indemnity business this applies only to days of service received) rates are projected as a scalar based on historical experience.

Claim Incidence Rates

In the model, claim incidence rate assumptions were set by adjusting the Milliman 2014 Long Term Care Guidelines to replicate the experience and shape associated with Kanawha issued policies.

The claim incidence rates were determined focusing on splits by site of care [Nursing Home (NH), Home Health Care (HHC), and Assisted Living Facility (ALF)], by underwriting class (Preferred, Standard/Select), by tax status [Tax Qualified (TQ) and Non-tax Qualified (NTQ)], which were the areas of highest credibility. Areas of limited credibility reflect the shape of the Milliman 2014 Long Term Care Guidelines adjusted for Kanawha policy forms relevant experience.

The actual/expected results for Claim Incidence rates using the current assumptions as the expected over the updated study period (2007-2016) based on site of care are shown in the following chart.

Actual to Expected Results for Claim Incidence Rates:

Site of Care	A/E
Nursing Home	101%
Home Health Care	103%
Assisted Living Facility	100%
Total	102%

Claim incidence nationwide factor assumptions by site of care, tax status, and underwriting class relative to Milliman 2014 Long Term Care Guidelines are shown in the table below.

Claim Incidence Factors Relative to Milliman:

Site of Care	Tax Status	Underwriting Class	
		Preferred	Select & Standard
Home Health Care	NTQ	1.28	1.53
	TQ	1.10	1.55
Assisted Living Facility	NTQ	0.51	0.80
	TQ	0.99	1.28
Nursing Home	NTQ	0.64	0.93
	TQ	0.73	0.91

Claim Termination Rates

The Claim Termination factors are based on actual termination data associated with the Kanawha issued block of business from 2007 through March 2016. The factors were determined focusing on splits by site of care [Nursing Home (NH), Home Health Care (HHC), and Assisted Living Facility (ALF)], by benefit period (Lifetime, Limited), by claim duration (0.5, 1, 2, 3, 4-5, 6-10, 11-20 and 21+ years).

Current claimants and policyholders with limited benefits utilize the claim termination factors derived from the experience of Kanawha issued policies. Policyholders with future lifetime benefit claims are weighted to primarily use the experience of Kanawha issued policies but also include 5% – 15% weighting from the Milliman 2014 Long Term Care Guidelines to determine claim termination factors.

After projection year 20, the actual to expected factor returns to 1.00; in other words to 100% industry experience based on the Milliman 2014 Long Term Care Guidelines. With the exception that the first 6 months is left at a higher level to offset some of the higher incidence rates where the excess is believed to be attributable to shorter claims. The higher claim termination rate that the Kanawha block has experienced in the first 6 months of incidence is expected to continue into the future.

The actual/expected results for claim termination rates using the current assumptions as the expected over the updated study period (2007 – March 2017) based on site of care are shown in the following chart.

Actual to Expected Results for Claim Termination Rates:

Site of Care	A/E
Nursing Home	101%
Home Health Care	97%
Assisted Living Facility	104%
Total	99%

Below is a comparison of claim termination factors to that of the Milliman 2014 Long Term Care Guidelines for lifetime benefit policies. The table is separated for policyholders that are currently on claim from those that are expected to go on claim in the future. Future claimants are further separated into categories of on claim in the first two years of the projection, years 3-20 of the projection and years 21+ of the projection.

Claim Termination Factors Relative to Milliman for Policyholders with Lifetime Benefits:

Lifetime Benefits

Current Claimants

Duration	HHC	ALF	NH
0.5	1.61	0.75	1.80
1	0.95	0.75	0.85
2	0.81	0.80	0.85
3	0.82	0.90	0.90
4-5	0.68	0.90	0.90
6-10	0.74	1.10	1.05
11-20	1.00	1.10	1.05
21+	1.00	1.00	1.00

Future Claimants in Projection Years 1-2

Duration	HHC	ALF	NH
0.5	1.50	0.75	1.70
1	0.96	0.75	0.85
2	0.76	0.80	0.85

Future Claimants in Projection Years 3-20

Duration	HHC	ALF	NH
0.5	1.50	0.85	1.70
1	0.98	0.85	0.95
2	0.85	0.95	0.95
3	0.92	1.00	1.00
4+	1.00	1.00	1.00

Future Claimants in Projection Years 21+

Duration	HHC	ALF	NH
0.5	1.50	1.00	1.70
0.6+	1.00	1.00	1.00

For limited benefit policies, there is a higher claim termination rate in the first six months after claim incidence similar to lifetime benefits, but in general the termination rates remain relatively higher than those with lifetime benefits as can be seen in the chart below. The chart shows a comparison to that of Milliman 2014 Long Term Care Guidelines for limited benefits.

Claim Termination Factors Relative to Milliman for Policyholders with Limited Benefits:

Limited Benefits							
All Claimants in Projection Years 1-20				*All Claimants in Projection Years 21+*			
Duration	HHC	ALF	NH	Duration	HHC	ALF	NH
0.5	1.48	0.60	1.80	0.5	1.27	1.00	1.80
1	1.21	0.70	0.95	1+	1.00	1.00	1.00
2	0.86	1.00	0.90				
3	1.24	1.10	1.30				
4-5	1.13	1.10	1.30				
6-10	1.06	1.00	1.00				
11-20	1.06	1.00	1.00				
21+	1.00	1.00	1.00				

Claim Utilization Rates

Utilization rates were developed to account for policyholders on claim that do not fully utilize benefits. For HHC most people do not utilize care every day. Nursing home and assisted living facilities have a small percentage of people leaving care for hospital stays or improving and returning to home health care. Below is a chart that shows the current utilization rates by claim type.

Claim Utilization Rates

Claim Type	Tax Status	Current
HHC	All	80%
Nursing Home	TQ	96%
	NTQ	92%
Assisted Living	TQ	100%
	NTQ	98%

Prior assumptions used in years 2014-2016

Incidence and termination rates used to project incurred claims in the Exhibits in the previous rate filing were developed using Milliman's 2011 Long Term Care Guidelines. The Guidelines varied by age, product type, care setting, benefit period, elimination period, marital status, and inflation protection option. Utilization rates were projected as a scalar based on historical experience.

The following chart shows the factors that were applied to the Milliman 2011 Long Term Care Guidelines to derive the claim incidence rates used in rate filings in years 2014 - 2016.

Prior Claim Incidence Factors Relative to Milliman:

	HHC	Facility
NTQ	1.10	0.65
TQ	1.00	1.01

The following chart shows the factors that were applied to the Milliman 2011 Long Term Care Guidelines to derive the claim termination rates used in rate filings in years 2014 - 2016.

Prior Claim Termination Factors Relative to Milliman:

Claim Duration	Facility	HHC
1	1.00	1.00
2-4	1.00	0.94
5-6	0.95	0.94
7+	1.00	0.94

Below are two charts that show actual claim incidence associated with the Kanawha block of business and claim termination rates observed from 2007 – 2015 compared to the expected claim incidence and claim termination rates that were assumed in the 2014 – 2016 rate increase filings. The actual incidence rates are slightly higher than previously assumed for HHC and NH NTQ policies and slightly below than previously assumed for NH TQ policies. Actual claim termination rates are higher than expected for limited benefits and close to expected for lifetime benefits.

Claim Incidence Rates
Actuals to Previously Filed Expected:

	HHC	NH
NTQ	105%	102%
TQ	107%	92%
Total	106%	96%

Claim Termination Rates
Actuals to Previously Filed Expected:

	HHC	NH
Lifetime Benefit	97%	96%
Limited Benefit	114%	110%
Total	104%	100%

Claim utilization rates were not used in 2014 – 2016 for facility claims. A utilization factor of 0.75 for HHC claims was assumed.

Original Pricing Assumption for Morbidity

When these policy forms were originally priced, claim costs were developed using the Society of Actuary's second Long-Term Care Intercompany Study, published in 2000. That study consisted primarily of the nursing home claims experience of fourteen LTC carriers, representing policyholder exposure between 1984 and 1993. The company adjusted claim costs to reflect underwriting selection, home health care benefits, spousal coverage, and the election of riders and GPOs.

Below are examples of annual claim costs by attained age developed at the time of original pricing for these policy forms, for $10 of daily benefit, a 0-day elimination period, and a 4-year lifetime maximum benefit with no inflation protection.

Annual Claim Costs per $10 DBA
0-Day Elimination Period, 4-Year Benefit Period, No Inflation Protection

Attained Age	Annual Claim Cost ($)
52	4.57
57	10.96
62	26.26
67	60.81
72	120.04
77	258.46
82	409.73
87	447.55
92	485.37

b. Lapse

2018 Filing Assumptions
Lapse assumptions utilized in the model were developed using current, relevant experience (2007-2014) from the entire block of similarly developed, written, and sold Kanawha policies based on policies with duration of 10 or more years as Kanawha issued LTC policies are in the ultimate period for lapses as virtually all policies are over 10 years since issue.

The lapse rate assumptions used in the model were set using experience associated with Kanawha policies based on splits by marital status (married, single) and by inflation type (compound rider or no inflation rider).

Payment options other than lifetime are assumed to have no lapses as all LTC policies have been inforce at least 12 years. Similarly, all lapse assumptions used in the model and shown in this memorandum for current and prior rate filings represent the ultimate lapse rates.

LTC Lapse Rate Assumptions:

Lifetime Pay Only	Married	Single
Compound Inflation	0.50%	1.00%
No Inflation	1.00%	1.30%
Limited Pay / Paid Up Policies	0.00%	0.00%

The chart below shows the actual/expected results for lapse rates using the new assumptions as the expected over the updated study period (2007-2016) by duration. The actual lapse rate is within 5% of the expected lapse rate on policies over 10 years of duration.

Actual to Expected Results for Lapse Rates:

			Current	
Duration	**Exposure**	**Actual**	**Expected**	**A/E**
10+	187,905	0.74%	0.69%	1.06

Prior assumptions used in years 2014-2016

Lapse rates were developed from actual historical experience. A total decrement rate was calculated and mortality was subtracted based on the assumption that mortality and lapse combine to equal the historical experience.

Payment options other than lifetime were assumed to have no lapses. The voluntary lapse rates that were previously used for this product are shown in the table below.

Prior LTC Lapse Rate Assumptions:

Lifetime Pay for policy durations 6+	Issue ages 0-75	Issue ages 75+
Compound Inflation	0.70%	0.35%
No Inflation	1.40%	0.70%
Limited pay/Paid Up Policies	0.00%	0.00%

The table below shows the change in average lapse assumptions based on all Kanawha issued policyholders between the actual current estimates and the estimates used in the 2014 – 2016 rate filing pricing assumptions.

Change Impact Between Current Lapse Rates and Prior Lapse Rates:

Current Assumptions on all Policyholders						
	Mariage Indicator	Inflation Option	Lapse Rate	Count	Policy Dist.	
Lifetime Pay	Married	Compound	0.50%	7,367	26.0%	0.13%
		None	1.00%	6,615	23.3%	0.23%
		Simple	0.80%	672	2.4%	0.02%
	Single	Compound	1.00%	2,645	9.3%	0.09%
		None	1.30%	3,589	12.7%	0.16%
		Simple	1.10%	285	1.0%	0.01%
Limited Pay			0.00%	5,512	19.5%	0.00%
Policyholder On-Claim			0.00%	1,651	5.8%	0.00%
Current Average Lapse Rate used in 2017						**0.65%**

Assumptions Used in 2014-2016 Rate Filings					
	Issue Age	Inflation Option	Lapse Rate	Policy Dist.	
Lifetime Pay	0 - 75	Compound	0.70%	35.3%	0.25%
		None	1.40%	35.0%	0.49%
		Simple	1.05%	3.4%	0.04%
	75 +	Compound	0.35%	0.0%	0.00%
		None	0.70%	1.0%	0.01%
		Simple	0.53%	0.0%	0.00%
Limited Pay			0.00%	19.5%	0.00%
Policyholder On-Claim			0.00%	5.8%	0.00%
Prior Average Lapse Rate used in 2014-2016					**0.78%**

Original Pricing Assumption for Lapse

When these policy forms were originally priced, lapse rates were deemed appropriate based on industry experience for similar companies with similar products. The following table shows the original pricing lapse assumption.

Original Lapse Rates:

Issue Ages					
Duration	40-59	60-64	65-69	70-74	75+
1	25.0%	4.0%	4.0%	4.0%	4.0%
2	16.0%	4.0%	4.0%	4.0%	4.0%
3	11.0%	4.0%	4.0%	4.0%	4.0%
4	9.0%	4.0%	4.0%	4.0%	4.0%
Duration 5+					
< Attained Age 65	7.0%	4.0%	4.0%	4.0%	4.0%
Attained Age 65+	5.5%	4.0%	4.0%	4.0%	4.0%

For limited pay options (ex: 10 pay), original pricing assumed 0% lapses after the end of the premium paying period.

Reports on industry data issued around the time of original pricing, such as the SOA's Long- Term Care Intercompany Study in 2000, are consistent with these assumptions. Reported lapses during the exposure period in those studies were far greater than those which have emerged in recent years. Since the time of initial pricing, lapse rates have declined significantly industry-wide. The latest best estimate lapse assumptions reflect this reduction in overall lapse rates and late duration lapse rates in particular.

These long-term care policies were priced assuming that premiums earned in early durations would fund claims incurred in later durations. The premium rates originally established were supported by the assumption of voluntary lapses, which reduced expected claims in later years. With this block of business, as with similar blocks industry-wide, the lower realized actual lapse rates have had a significant, unfavorable impact on the financial health of these blocks.

Lower than anticipated lapse rates are a primary driver of the need for price remediation on this block of business.

c. Mortality

2018 Filing Assumptions

The 2012 Individual Annuity Basic Mortality (IAM) table is used as a basis for the mortality assumptions. Adjustments were made to the 2012 IAM table based on a termination study using current relevant (2007-2014) Kanawha mortality experience for policies with duration of 10 or more years as Kanawha issued LTC policies are over 10 years since issue. The adjustments varied by age band. The adjustments result in total mortality at 80% of the 2012 IAM table for ages 0-74 as mortality has been significantly lower than previously expected, at 100% of the 2012 IAM table for ages 75-79, and above 100% of the 2012 IAM table for ages 80+.

The actual to expected results for total mortality rates using the new assumptions as the expected over the updated study period (2007-2016) by duration are shown below. A comparison to policies over 10 years of duration is valid.

Actual to Expected Results for Mortality Rates:

			Current	
Duration	**Exposure**	**Actual**	**Expected**	**A/E**
10+	187,905	1.9%	2.0%	0.95

The actual to expected results for total terminations (lapse + mortality rates) using the new assumptions as the expected over the updated study period (2007-2016) by duration are shown below. The comparison to the 10+ duration is the most valid as that is what was used to determine the factors.

Total Terminations (Lapse and Mortality Combined)

			Current	
Duration	**Exposure**	**Actual**	**Expected**	**A/E**
10+	187,905	2.7%	2.7%	0.98

Prior assumptions used in years 2014-2016
Mortality was assumed to be 100% of the 2012 Annuity Basic ANB Male and Female Table.

The table below shows the change in overall mortality assumptions between the current estimates and those used in filings generated in years 2014 – 2016 pricing estimates.

Change Impact Between Current and Prior Mortality Assumptions:

	Male			Female		
Age	Prior Filing	Current	Current / Prior	Prior Filing	Current	Current / Prior
62	0.0069	0.0055	0.795	0.0049	0.0039	0.800
67	0.0101	0.0081	0.799	0.0078	0.0063	0.802
72	0.0152	0.0122	0.800	0.0120	0.0096	0.802
77	0.0262	0.0262	0.998	0.0195	0.0195	1.000
82	0.047	0.0517	1.099	0.0361	0.0397	1.101
87	0.0848	0.1018	1.200	0.0702	0.0842	1.199
92	0.1524	0.1981	1.300	0.1192	0.1549	1.300
97	0.2386	0.3102	1.300	0.1997	0.2596	1.300

Original Pricing Assumption for Mortality
This product was originally priced assuming 90% of 1975-80 Select and Ultimate Age Last Birthday, weighted 1/3 Male and 2/3 Female.

The following table compares male and female ultimate mortality rates between original pricing mortality and current best estimate assumptions.

Change Impact Between Current and Original Mortality Assumptions:

	Male			Female		
Age	Pricing	Current	Current / Pricing	Pricing	Current	Current / Pricing
62	0.0138	0.0055	0.397	0.0081	0.0039	0.484
67	0.0224	0.0081	0.360	0.0121	0.0063	0.517
72	0.0358	0.0122	0.340	0.0190	0.0096	0.507
77	0.0566	0.0262	0.462	0.0332	0.0195	0.587
82	0.0884	0.0517	0.584	0.0591	0.0397	0.672
87	0.1349	0.1018	0.755	0.0974	0.0842	0.864
92	0.1964	0.1981	1.009	0.1480	0.1549	1.047
97	0.2675	0.3102	1.160	0.2110	0.2596	1.230

Overall terminations (lapse + mortality) on these policies are significantly lower than was anticipated at the time of original pricing. As an example, it was originally projected that 30% of policies issued at age 60 would still be in-force after 20 years. Current best estimate models project that about twice that number, or 62%, of those same policies would remain in-force after 20 years.

d. Expenses

Expenses have not been explicitly projected. Originally filed expense assumptions are assumed to remain appropriate. A commission buyout was performed for the inforce policies as of the end of 2016; therefore the only expenses that remain are for the administration of and reporting on the existing policies.

6. Marketing Method

These plans were individually solicited by agents and independent brokers representing Kanawha Insurance Company.

7. Underwriting Description

These policy forms were fully underwritten based on responses to questions in the application and the use of additional underwriting tools such as telephone interviews, attending physician statements, and/or a face-to-face interview.

8. Premiums

Premiums are unisex and based on issue age. They vary by the amount of benefit purchased and optional benefits selected.

These forms and riders have three underwriting classes: Preferred (most favorable), Standard, and Select (least favorable). Varying premium payment periods were offered and include Lifetime, Ten Year, To-Age- 65 or 5 year (whichever is longer).

9. Issue Age Range

These forms were issued to policyholders aged 35 to 79.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and distribution, which are based on nationwide data, are applied to the annual premium. Policies which are paid up as of December 31, 2017 are not reflected in this distribution.

Pay Modal Factors

Pay Modal	Factor	Distribution
Monthly Direct	0.092	2.9%
Monthly EFT	0.086	53.8%
Quarterly	0.260	6.8%
Semi-Annual	0.510	5.0%
Annual	1.000	31.6%

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2017 have been discounted to the incurral date of each respective claim and included in historical incurred claims. A best estimate of the incurred but not reported (IBNR) reserve balance as of December 31, 2017 has been allocated to the 2015, 2016, and 2017 calendar years of incurral and included in historic incurred claims.

13. Trend Assumptions

As this is not medical insurance, an explicit medical cost trend is not included in the projections.

14. Past and Future Policy Experience

Nationwide experience for this policy form is shown in Exhibit I. Historical experience is shown by claim incurral year with associated calendar year loss ratios. A future annual loss ratio is calculated as anticipated incurred claims divided by earned premiums. Waived premiums are taken out of earned premiums and are not considered in incurred claims.

A lifetime loss ratio as of December 31, 2017 is calculated as the sum of the accumulated past and discounted future claims divided by the sum of the accumulated past and discounted future earned premium where accumulation and discounting occur at 4.5%, which is the average maximum valuation interest rate permitted for contract reserves for the business subject to the rate revision.

15. Projected Earned Premiums and Incurred Claims

Exhibit I contains lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate increase. Earned premiums and incurred claims for projection years 2018 through 2067 are developed from a model representing actual contracts in-force as of December 31, 2017.

The assumptions described in section 5 for morbidity, voluntary lapse, and mortality are used to project life years, earned premiums, and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary after January 1, 2019.

16. History of Previous Rate Increases

The following rate increases have been implemented on these policy forms in Pennsylvania.

Historical Rate Increases

Year	Rate Increase
2010	50.1%
2015	20.0%
2017	20.0%

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

The Company is requesting a rate increase of 20% for all policies. Although Exhibit I indicates a much larger rate increase is supportable under the loss ratio regulation, the Company is only requesting a 20% rate increase to minimize the impact to policyholders. Future rate increases are anticipated. Projected experience assuming the implementation of this increase is shown in Exhibit I. Exhibit I demonstrates that the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60%.

Exhibit V, which was derived using nationwide experience, provides a demonstration that the requested rate increase meets the 58%/85% test required by Pennsylvania rate stability regulation Title 31 Chapter 89a.118c. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

a. Accumulated value of the initial earned premium times 58%,
b. 85% of the accumulated value of prior premium rate schedule increases,
c. Present value of future projected initial earned premium times 58%, and
d. 85% of the present value of future projected premium in excess of the projected initial earned premium.

Present and accumulated values in Exhibit V are determined at 4.5% interest, which is the average maximum valuation interest rate permitted for contract reserves for the business subject to the rate revision.

Corresponding rate tables are included with this memorandum are in Exhibit II. The actual rate increases implemented may vary slightly from those proposed above due to rounding.

18. Average Annual Premium

Nationwide and Pennsylvania average annual premium experience is shown in Appendix I. Premiums vary by form between Pennsylvania policies and those nationwide based on, for example, the mix of business by issue age, benefits selected, GPOs elected, and premium payment mode. The average annual premium is the current annual premium divided by the number of active policies, note that not all policyholders are premium paying.

19. Proposed Effective Date

This rate increase will apply to policies on their next premium payment date following at least a 45-day policyholder notification period following approval. The implementation date used in the exhibits provided is 1/1/2019.

20. Nationwide Distribution of Business as of December 31, 2017

Nationwide experience showing distributions based on the count of in-force insureds is shown in Appendix I.

21. Number of Insureds and Annualized Premium (Please see Appendix I for similar numbers as of December 31, 2017)

Based on the experience as of December 31, 2017, the number of insureds in-force and the annualized premium that will be affected by this increase are shown in Appendix I.

22. Additional Ways for Policyholders to Mitigate the Rate Increase

The policyholder can convert the policy to reduced paid-up LTC insurance. In this case the policyholder would not pay any additional premiums and would receive benefits up to 100% of the sum of all premiums paid for the policy and all attached riders.

The policyholder can reduce policy benefits without additional underwriting, where the Company would offer options to reduce the daily benefit amount and apply the offsetting premium reduction associated with the benefit change. The policyholder can also reduce their policy maximum benefit period and/or increase their elimination period.

In all cases the Company would offer a reduction in benefits with an offsetting reduction in premium based on the difference in factors from the rate tables contained in Exhibit II.

23. Actuarial Certification

I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Plan Entities" and 18, "Long-Term Care Insurance".

Continental General Insurance Company
P.O. Box 203098
Austin, Texas 78720-3098

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of this jurisdiction and the rules of the department of insurance.

In my opinion, the rates are not excessive or unfairly discriminatory and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction. This filing will enhance premium adequacy but may not be sufficient to prevent future rate action.

In forming my opinion, I have relied upon Drew Besendorf, FSA, MAAA for the following:

- The oversight of the development of the experience used to create the exhibits provided in this rate increase filing
- Actuarial assumptions and actuarial methods used to create the experience provided in this rate increase filing.
- The review and consideration of the policy design and coverage provided, original underwriting completed for these forms, and claims adjudication processes.

The assumptions used in this filing were created by others. These assumptions are consistent with assumptions used for 2017 year-end cash flow testing. I have reviewed these assumptions for reasonableness but have not audited or independently verified the data and information used to create the assumptions. Based on the A/Es provided in Section 5, the assumptions are reasonable for the purpose of projecting experience for this rate increase filing.

Based on the assumptions used in this filing or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this jurisdiction. I have not audited or independently verified the data and information provided. I have reviewed the experience submitted in the exhibits for reasonableness in regards to the rate increase requested.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

Deborah A. Keeler, ASA, MAAA
Senior Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

Actuarial Memorandum Appendix I
Continental General Insurance Company
Long-term Care Policy Form: LTC3, NTQ3, LTC3.5, NTQ3.5, and Riders
Nationwide Distribution of Business

Average Annual Premium

Products	Nationwide Prior to rate increase	Pennsylvania Prior to rate increase	Pennsylvania Following the Rate increase
LTC3	1,639	1,908	2,289
NTQ3	1,909	2,887	3,465

Issue Ages	Insureds	Distribution
< 40	196	2.8%
40 - 44	291	4.1%
45 - 49	683	9.6%
50 - 54	1,507	21.2%
55 - 59	2,011	28.3%
60 - 64	1,531	21.6%
65 - 69	696	9.8%
70 - 74	161	2.3%
75+	25	0.4%
Total	**7,101**	**100.0%**

Elimination Period	Insureds	Distribution
0	1,110	15.6%
30 - 60 days	2,669	37.6%
90 - 180 days	3,322	46.8%
365 days	0	0.0%
7 days	0	0.0%
Total	**7,101**	**100.0%**

Due to rounding, some categories may not add to 100%

Actuarial Memorandum Appendix I
Continental General Insurance Company
Long-term Care Policy Form: LTC3, NTQ3, LTC3.5, NTQ3.5, and Riders
Nationwide Distribution of Business

Benefit Period	Insureds	Distribution
3 month	0	0.0%
1 - 2 year	330	4.6%
3 year	775	10.9%
4 year	1,882	26.5%
5 year	0	0.0%
Lifetime	4,114	57.9%
Total	**7,101**	**100.0%**

Inflation Protection	Insureds	Distribution
None	1,781	25.1%
Simple	1,252	17.6%
Compound	4,068	57.3%
Total	**7,101**	**100.0%**

Premium Payment	Insureds*	Distribution
Annual	1,587	31.2%
Semi-annual	246	4.8%
Quarterly	323	6.4%
Monthly	2,924	57.6%
Total	**5,080**	**100.0%**

**This excludes paid up policies*

Coverage Type	Insureds	Distribution
NH only	453	6.4%
Home Health Care	0	0.0%
Comprehensive	6,648	93.6%
Total	**7,101**	**100.0%**

Due to rounding, some categories may not add to 100%

Actuarial Memorandum Appendix I
Continental General Insurance Company
Long-term Care Policy Form: LTC3, NTQ3, LTC3.5, NTQ3.5, and Riders
Nationwide Distribution of Business

Premium Period	Insureds	Distribution
Single Pay	32	0.5%
5 Years	14	0.2%
10 Pay	1,148	16.2%
To Age 65	256	3.6%
Lifetime	5,651	79.6%
Total	**7,101**	**100.0%**

Form	Nationwide	Pennsylvania
LTC3	5,376	95
NTQ3	1,725	15
Total	**7,101**	**110**

Jurisdiction	Premium Paying Insureds	Paid Up Insureds	Annualized Premium
Pennsylvania	87	23	224,539
Nationwide	5,080	2,021	12,104,374

Due to rounding, some categories may not add to 100%

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

October 11, 2018

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 82000 1/01 PA (03), 82120 9/01 PA (03) & Riders

Dear Sir or Madam:

The purpose of this rate filing is to request a rate revision on the above referenced forms. Based on the experience, an increase has become necessary for the long-term care policies referenced in the enclosed filing. These policies hereafter will be referred to as LTC3. We are requesting a 20% rate increase on all policies although a rate increase in excess of this is currently supportable under loss ratio regulation and rate stability regulation. Future rate increase requests are anticipated. The Company is planning to complete more detailed analysis to determine the full justified rate increase needed for this block of business for future rate increase filings.

As of December 31, 2017, there were 87 policyholders residing in your state that will be impacted by this rate increase request (not including any paid-up policies) with a total annualized premium of $224,539. Of the 87 active paying LTC3 policyholders, 2 were issued prior to the state's rate stability date.

We trust that this submission is in order and look forward to working with you. If you have any questions regarding this filing, please feel free to contact me at (512) 410-0805.

Sincerely,

Deborah A. Keeler, ASA, MAAA
Senior Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

Exhibit I
Continental General Insurance Company
Nationwide Experience Projections with No Rate Revision
Long Term Care Policy Form(s) 82000 1/01 PA (03), 82120 9/01 PA (03), and Riders

			Without Interest			With Interest					
	Calendar Year	Life Years	Premium	Incurred Claims	Loss Ratio	Premium	Incurred Claims	Loss Ratio	Premium Increase Factor	Discount Rate	4.5% Discount Factor
	2001	27.2	90,773	0	0.0%	187,661	0	0.0%		4.5%	2.0674
Historical	2002	1,227.0	2,927,388	614,492	21.0%	5,791,391	1,215,678	21.0%		4.5%	1.9783
Experience	2003	4,841.6	10,341,818	512,264	5.0%	19,578,666	969,795	5.0%		4.5%	1.8932
	2004	7,693.7	13,302,113	2,117,710	15.9%	24,098,530	3,836,510	15.9%		4.5%	1.8116
	2005	8,477.9	14,391,770	5,278,362	36.7%	24,949,844	9,150,668	36.7%		4.5%	1.7336
	2006	8,650.5	14,772,121	4,245,414	28.7%	24,506,439	7,042,995	28.7%		4.5%	1.6590
	2007	8,473.4	14,611,718	3,580,972	24.5%	23,196,493	5,684,890	24.5%		4.5%	1.5875
	2008	8,308.4	14,508,194	3,859,460	26.6%	22,040,331	5,863,154	26.6%		4.5%	1.5192
	2009	8,115.0	14,246,684	4,821,604	33.8%	20,711,056	7,009,386	33.8%		4.5%	1.4537
	2010	7,951.2	14,976,501	6,756,965	45.1%	20,834,474	9,399,913	45.1%		4.5%	1.3911
	2011	7,833.8	15,966,994	6,736,085	42.2%	21,255,878	8,967,336	42.2%		4.5%	1.3312
	2012	7,698.2	15,353,185	6,998,563	45.6%	19,558,614	8,915,557	45.6%		4.5%	1.2739
	2013	7,567.0	13,468,447	6,785,839	50.4%	16,418,777	8,272,311	50.4%		4.5%	1.2191
	2014	7,452.4	12,850,413	6,429,313	50.0%	14,990,776	7,500,178	50.0%		4.5%	1.1666
	2015	7,352.1	12,336,068	6,634,808	53.8%	13,771,063	7,406,603	53.8%		4.5%	1.1163
	2016	7,251.4	12,188,888	13,429,980	110.2%	13,020,825	14,346,627	110.2%		4.5%	1.0683
	2017	7,149.5	12,131,367	17,695,840	145.9%	12,401,319	18,089,615	145.9%		4.5%	1.0223
Projected	2018	7,014.2	12,721,748	15,188,031	119.4%	12,444,820	14,857,417	119.4%	1.00	4.5%	0.9782
Future	2019	6,866.8	13,115,033	16,369,872	124.8%	12,277,076	15,323,954	124.8%	1.00	4.5%	0.9361
Experience	2020	6,713.9	13,304,133	17,891,863	134.5%	11,917,793	16,027,465	134.5%	1.00	4.5%	0.8958
(50 years)	2021	6,551.0	13,207,871	19,654,522	148.8%	11,322,069	16,848,276	148.8%	1.00	4.5%	0.8572
	2022	6,378.9	12,552,649	21,817,234	173.8%	10,297,033	17,896,841	173.8%	1.00	4.5%	0.8203
	2023	6,198.3	11,887,987	24,343,846	204.8%	9,331,871	19,109,512	204.8%	1.00	4.5%	0.7850
	2024	6,009.5	11,241,718	27,081,564	240.9%	8,444,556	20,343,134	240.9%	1.00	4.5%	0.7512
	2025	5,810.5	10,598,945	29,914,722	282.2%	7,618,868	21,503,680	282.2%	1.00	4.5%	0.7188
	2026	5,601.0	9,919,971	32,841,119	331.1%	6,823,732	22,590,689	331.1%	1.00	4.5%	0.6879
	2027	5,381.9	9,246,258	36,171,496	391.2%	6,086,410	23,810,127	391.2%	1.00	4.5%	0.6583
	2028	5,154.4	8,579,006	39,937,607	465.5%	5,404,007	25,157,124	465.5%	1.00	4.5%	0.6299
	2029	4,919.9	7,915,708	43,707,121	552.2%	4,771,473	26,346,010	552.2%	1.00	4.5%	0.6028
	2030	4,677.4	7,277,770	47,180,320	648.3%	4,198,022	27,214,932	648.3%	1.00	4.5%	0.5768
	2031	4,425.6	6,643,705	50,188,153	755.4%	3,667,249	27,703,286	755.4%	1.00	4.5%	0.5520
	2032	4,165.9	6,021,696	53,462,271	887.8%	3,180,772	28,239,772	887.8%	1.00	4.5%	0.5282
	2033	3,903.1	5,418,423	57,224,318	1056.1%	2,738,863	28,925,317	1056.1%	1.00	4.5%	0.5055
	2034	3,640.3	4,840,413	60,618,623	1252.3%	2,341,336	29,321,574	1252.3%	1.00	4.5%	0.4837
	2035	3,378.0	4,302,179	63,244,216	1470.1%	1,991,377	29,274,247	1470.1%	1.00	4.5%	0.4629
	2036	3,113.3	3,794,231	64,498,578	1699.9%	1,680,631	28,569,245	1699.9%	1.00	4.5%	0.4429
	2037	2,849.2	3,313,806	64,159,423	1936.1%	1,404,622	27,195,233	1936.1%	1.00	4.5%	0.4239
	2038	2,590.5	2,869,113	64,368,067	2243.5%	1,163,761	26,108,776	2243.5%	1.00	4.5%	0.4056
	2039	2,342.6	2,466,344	64,735,234	2624.7%	957,312	25,126,991	2624.7%	1.00	4.5%	0.3882
	2040	2,106.7	2,107,636	63,847,798	3029.4%	782,851	23,715,342	3029.4%	1.00	4.5%	0.3714
	2041	1,880.0	1,787,386	61,391,442	3434.7%	635,310	21,821,018	3434.7%	1.00	4.5%	0.3554
	2042	1,663.7	1,499,997	58,528,500	3901.9%	510,201	19,907,571	3901.9%	1.00	4.5%	0.3401
	2043	1,462.9	1,246,953	56,439,290	4526.2%	405,868	18,370,295	4526.2%	1.00	4.5%	0.3255
	2044	1,279.7	1,029,520	53,887,870	5234.3%	320,666	16,784,535	5234.3%	1.00	4.5%	0.3115
	2045	1,114.2	846,335	50,616,620	5980.7%	252,258	15,086,731	5980.7%	1.00	4.5%	0.2981
	2046	963.0	691,968	46,456,094	6713.6%	197,366	13,250,382	6713.6%	1.00	4.5%	0.2852
	2047	825.5	560,962	42,277,816	7536.7%	153,110	11,539,367	7536.7%	1.00	4.5%	0.2729
	2048	703.4	451,176	38,871,375	8615.6%	117,842	10,152,735	8615.6%	1.00	4.5%	0.2612
	2049	596.7	361,061	35,539,153	9843.0%	90,244	8,882,678	9843.0%	1.00	4.5%	0.2499
	2050	504.3	288,371	32,217,296	11172.2%	68,972	7,705,656	11172.2%	1.00	4.5%	0.2392
	2051	423.6	229,635	28,718,216	12506.0%	52,558	6,572,971	12506.0%	1.00	4.5%	0.2289
	2052	353.0	181,698	25,392,086	13974.9%	39,796	5,561,429	13974.9%	1.00	4.5%	0.2190
	2053	292.3	142,756	22,653,178	15868.4%	29,920	4,747,892	15868.4%	1.00	4.5%	0.2096
	2054	240.6	111,580	20,074,162	17990.8%	22,379	4,026,177	17990.8%	1.00	4.5%	0.2006
	2055	197.0	86,984	17,606,970	20241.6%	16,695	3,379,277	20241.6%	1.00	4.5%	0.1919
	2056	160.0	67,566	15,138,755	22405.8%	12,409	2,780,437	22405.8%	1.00	4.5%	0.1837
	2057	128.4	52,048	12,751,934	24500.2%	9,148	2,241,210	24500.2%	1.00	4.5%	0.1758
	2058	102.0	39,639	10,766,451	27161.5%	6,667	1,810,768	27161.5%	1.00	4.5%	0.1682
	2059	80.2	29,879	8,974,626	30036.4%	4,809	1,444,409	30036.4%	1.00	4.5%	0.1609
	2060	62.4	22,325	7,347,519	32910.9%	3,438	1,131,614	32910.9%	1.00	4.5%	0.1540
	2061	47.8	16,523	5,848,221	35394.6%	2,435	861,916	35394.6%	1.00	4.5%	0.1474
	2062	36.0	12,025	4,481,594	37268.9%	1,696	632,059	37268.9%	1.00	4.5%	0.1410
	2063	26.5	8,551	3,360,035	39293.4%	1,154	453,474	39293.4%	1.00	4.5%	0.1350
	2064	19.1	5,933	2,458,513	41438.4%	766	317,516	41438.4%	1.00	4.5%	0.1291
	2065	13.5	4,023	1,756,887	43669.1%	497	217,130	43669.1%	1.00	4.5%	0.1236
	2066	9.4	2,670	1,221,471	45747.8%	316	144,459	45747.8%	1.00	4.5%	0.1183
	2067	6.4	1,731	823,583	47578.2%	196	93,208	47578.2%	1.00	4.5%	0.1132
	Past		208,464,441	96,497,670	46.3%	297,312,138	123,671,216	41.6%			
	Future		193,125,638	1,644,045,657	851.3%	133,803,219	721,125,860	538.9%			
	Lifetime		401,590,079	1,740,543,327	433.4%	431,115,356	844,797,076	196.0%			

Exhibit I
Continental General Insurance Company
Nationwide Experience Projections with Rate Revision
Long Term Care Policy Form(s) 82000 1/01 PA (03), 82120 9/01 PA (03), and Riders

			Without Interest			With Interest					
	Calendar Year	Life Years	Premium	Incurred Claims	Loss Ratio	Premium	Incurred Claims	Loss Ratio	Premium Increase Factor	Discount Rate	4.5% Discount Factor
	2001	27.2	90,773	0	0.0%	187,661	0	0.0%		4.5%	2.0674
Historical	2002	1,227.0	2,927,388	614,492	21.0%	5,791,391	1,215,678	21.0%		4.5%	1.9783
Experience	2003	4,841.6	10,341,818	512,264	5.0%	19,578,666	969,795	5.0%		4.5%	1.8932
	2004	7,693.7	13,302,113	2,117,710	15.9%	24,098,530	3,836,510	15.9%		4.5%	1.8116
	2005	8,477.9	14,391,770	5,278,362	36.7%	24,949,844	9,150,668	36.7%		4.5%	1.7336
	2006	8,650.5	14,772,121	4,245,414	28.7%	24,506,439	7,042,995	28.7%		4.5%	1.6590
	2007	8,473.4	14,611,718	3,580,972	24.5%	23,196,493	5,684,890	24.5%		4.5%	1.5875
	2008	8,308.4	14,508,194	3,859,460	26.6%	22,040,331	5,863,154	26.6%		4.5%	1.5192
	2009	8,115.0	14,246,684	4,821,604	33.8%	20,711,056	7,009,386	33.8%		4.5%	1.4537
	2010	7,951.2	14,976,501	6,756,965	45.1%	20,834,474	9,399,913	45.1%		4.5%	1.3911
	2011	7,833.8	15,966,994	6,736,085	42.2%	21,255,878	8,967,336	42.2%		4.5%	1.3312
	2012	7,698.2	15,353,185	6,998,563	45.6%	19,558,614	8,915,557	45.6%		4.5%	1.2739
	2013	7,567.0	13,468,447	6,785,839	50.4%	16,418,777	8,272,311	50.4%		4.5%	1.2191
	2014	7,452.4	12,850,413	6,429,313	50.0%	14,990,776	7,500,178	50.0%		4.5%	1.1666
	2015	7,352.1	12,336,068	6,634,808	53.8%	13,771,063	7,406,603	53.8%		4.5%	1.1163
	2016	7,251.4	12,188,888	13,429,980	110.2%	13,020,825	14,346,627	110.2%		4.5%	1.0683
	2017	7,149.5	12,131,367	17,695,840	145.9%	12,401,319	18,089,615	145.9%		4.5%	1.0223
Projected	2018	7,014.2	12,721,748	15,188,031	119.4%	12,444,820	14,857,417	119.4%	1.00	4.5%	0.9782
Future	2019	6,866.8	15,738,040	16,369,872	104.0%	14,732,492	15,323,954	104.0%	1.20	4.5%	0.9361
Experience	2020	6,713.9	15,964,959	17,891,863	112.1%	14,301,352	16,027,465	112.1%	1.20	4.5%	0.8958
(50 years)	2021	6,551.0	15,849,446	19,654,522	124.0%	13,586,483	16,848,276	124.0%	1.20	4.5%	0.8572
	2022	6,378.9	15,063,179	21,817,234	144.8%	12,356,439	17,896,841	144.8%	1.20	4.5%	0.8203
	2023	6,198.3	14,265,584	24,343,846	170.6%	11,198,245	19,109,512	170.6%	1.20	4.5%	0.7850
	2024	6,009.5	13,490,062	27,081,564	200.8%	10,133,467	20,343,134	200.8%	1.20	4.5%	0.7512
	2025	5,810.5	12,718,734	29,914,722	235.2%	9,142,642	21,503,680	235.2%	1.20	4.5%	0.7188
	2026	5,601.0	11,903,965	32,841,119	275.9%	8,188,478	22,590,689	275.9%	1.20	4.5%	0.6879
	2027	5,381.9	11,095,509	36,171,496	326.0%	7,303,692	23,810,127	326.0%	1.20	4.5%	0.6583
	2028	5,154.4	10,294,807	39,937,607	387.9%	6,484,808	25,157,124	387.9%	1.20	4.5%	0.6299
	2029	4,919.9	9,498,850	43,707,121	460.1%	5,725,767	26,346,010	460.1%	1.20	4.5%	0.6028
	2030	4,677.4	8,733,324	47,180,320	540.2%	5,037,626	27,214,932	540.2%	1.20	4.5%	0.5768
	2031	4,425.6	7,972,447	50,188,153	629.5%	4,400,699	27,703,286	629.5%	1.20	4.5%	0.5520
	2032	4,165.9	7,226,035	53,462,271	739.9%	3,816,927	28,239,772	739.9%	1.20	4.5%	0.5282
	2033	3,903.1	6,502,107	57,224,318	880.1%	3,286,636	28,925,317	880.1%	1.20	4.5%	0.5055
	2034	3,640.3	5,808,496	60,618,623	1043.6%	2,809,603	29,321,574	1043.6%	1.20	4.5%	0.4837
	2035	3,378.0	5,162,615	63,244,216	1225.0%	2,389,652	29,274,247	1225.0%	1.20	4.5%	0.4629
	2036	3,113.3	4,553,077	64,498,578	1416.6%	2,016,757	28,569,245	1416.6%	1.20	4.5%	0.4429
	2037	2,849.2	3,976,567	64,159,423	1613.4%	1,685,546	27,195,233	1613.4%	1.20	4.5%	0.4239
	2038	2,590.5	3,442,935	64,368,067	1869.6%	1,396,513	26,108,776	1869.6%	1.20	4.5%	0.4056
	2039	2,342.6	2,959,613	64,735,234	2187.3%	1,148,774	25,126,991	2187.3%	1.20	4.5%	0.3882
	2040	2,106.7	2,529,163	63,847,798	2524.5%	939,421	23,715,342	2524.5%	1.20	4.5%	0.3714
	2041	1,880.0	2,144,863	61,391,442	2862.3%	762,372	21,821,018	2862.3%	1.20	4.5%	0.3554
	2042	1,663.7	1,799,996	58,528,500	3251.6%	612,241	19,907,571	3251.6%	1.20	4.5%	0.3401
	2043	1,462.9	1,496,343	56,439,290	3771.8%	487,041	18,370,295	3771.8%	1.20	4.5%	0.3255
	2044	1,279.7	1,235,424	53,887,870	4361.9%	384,799	16,784,535	4361.9%	1.20	4.5%	0.3115
	2045	1,114.2	1,015,602	50,616,620	4983.9%	302,709	15,086,731	4983.9%	1.20	4.5%	0.2981
	2046	963.0	830,361	46,456,094	5594.7%	236,839	13,250,382	5594.7%	1.20	4.5%	0.2852
	2047	825.5	673,155	42,277,816	6280.6%	183,732	11,539,367	6280.6%	1.20	4.5%	0.2729
	2048	703.4	541,411	38,871,375	7179.6%	141,410	10,152,735	7179.6%	1.20	4.5%	0.2612
	2049	596.7	433,274	35,539,153	8202.5%	108,293	8,882,678	8202.5%	1.20	4.5%	0.2499
	2050	504.3	346,046	32,217,296	9310.1%	82,766	7,705,656	9310.1%	1.20	4.5%	0.2392
	2051	423.6	275,562	28,718,216	10421.7%	63,070	6,572,971	10421.7%	1.20	4.5%	0.2289
	2052	353.0	218,037	25,392,086	11645.8%	47,755	5,561,429	11645.8%	1.20	4.5%	0.2190
	2053	292.3	171,307	22,653,178	13223.7%	35,904	4,747,892	13223.7%	1.20	4.5%	0.2096
	2054	240.6	133,896	20,074,162	14992.4%	26,855	4,026,177	14992.4%	1.20	4.5%	0.2006
	2055	197.0	104,381	17,606,970	16868.0%	20,034	3,379,277	16868.0%	1.20	4.5%	0.1919
	2056	160.0	81,079	15,138,755	18671.5%	14,891	2,780,437	18671.5%	1.20	4.5%	0.1837
	2057	128.4	62,458	12,751,934	20416.9%	10,977	2,241,210	20416.9%	1.20	4.5%	0.1758
	2058	102.0	47,566	10,766,451	22634.6%	8,000	1,810,768	22634.6%	1.20	4.5%	0.1682
	2059	80.2	35,855	8,974,626	25030.3%	5,771	1,444,409	25030.3%	1.20	4.5%	0.1609
	2060	62.4	26,791	7,347,519	27425.8%	4,126	1,131,614	27425.8%	1.20	4.5%	0.1540
	2061	47.8	19,828	5,848,221	29495.5%	2,922	861,916	29495.5%	1.20	4.5%	0.1474
	2062	36.0	14,430	4,481,594	31057.5%	2,035	632,059	31057.5%	1.20	4.5%	0.1410
	2063	26.5	10,261	3,360,035	32744.5%	1,385	453,474	32744.5%	1.20	4.5%	0.1350
	2064	19.1	7,120	2,458,513	34532.0%	919	317,516	34532.0%	1.20	4.5%	0.1291
	2065	13.5	4,828	1,756,887	36390.9%	597	217,130	36390.9%	1.20	4.5%	0.1236
	2066	9.4	3,204	1,221,471	38123.2%	379	144,459	38123.2%	1.20	4.5%	0.1183
	2067	6.4	2,077	823,583	39648.5%	235	93,208	39648.5%	1.20	4.5%	0.1132
	Past		208,464,441	96,497,670	46.3%	297,312,138	123,671,216	41.6%			
	Future		229,206,416	1,644,045,657	717.3%	158,074,898	721,125,860	456.2%			
	Lifetime		437,670,857	1,740,543,327	397.7%	455,387,036	844,797,076	185.5%			

Exhibit I
Continental General Insurance Company
Pennsylvania Experience Projections with No Rate Revision
Long Term Care Policy Form(s) 82000 1/01 PA (03), 82120 9/01 PA (03), and Riders

			Without Interest			With Interest				
	Calendar Year	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Premium Increase Factor	4.5% Discount Factor
	2001	0.1	0	0	0.0%	0	0	0.0%		2.0674
Historical	2002	3.2	3,966	0	0.0%	7,847	0	0.0%		1.9783
Experience	2003	73.2	158,573	0	0.0%	300,204	0	0.0%		1.8932
	2004	122.5	200,017	0	0.0%	362,357	0	0.0%		1.8116
	2005	128.3	200,664	0	0.0%	347,874	0	0.0%		1.7336
	2006	129.2	205,447	0	0.0%	340,830	0	0.0%		1.6590
	2007	128.3	196,926	0	0.0%	312,626	0	0.0%		1.5875
	2008	125.3	201,804	0	0.0%	306,573	0	0.0%		1.5192
	2009	122.8	191,552	0	0.0%	278,469	0	0.0%		1.4537
	2010	121.7	208,818	0	0.0%	290,496	0	0.0%		1.3911
	2011	118.5	216,741	0	0.0%	288,535	0	0.0%		1.3312
	2012	116.2	226,804	0	0.0%	288,928	0	0.0%		1.2739
	2013	115.3	224,621	0	0.0%	273,825	0	0.0%		1.2191
	2014	114.0	205,392	68,546	33.4%	239,602	79,963	33.4%		1.1666
	2015	114.0	188,881	23,420	12.4%	210,852	26,145	12.4%		1.1163
	2016	112.4	214,968	29,578	13.8%	229,640	31,596	13.8%		1.0683
	2017	111.0	223,073	660,301	296.0%	228,036	674,994	296.0%		1.0223
Projected	2018	108.7	244,443	196,418	80.4%	239,122	192,142	80.4%	1.00	0.9782
Future	2019	106.3	240,918	208,590	86.6%	225,525	195,262	86.6%	1.00	0.9361
Experience	2020	103.8	230,303	228,652	99.3%	206,305	204,826	99.3%	1.00	0.8958
(50 years)	2021	101.2	222,944	255,732	114.7%	191,112	219,219	114.7%	1.00	0.8572
	2022	98.3	215,042	290,633	135.2%	176,400	238,409	135.2%	1.00	0.8203
	2023	95.3	206,603	332,198	160.8%	162,180	260,770	160.8%	1.00	0.7850
	2024	92.1	197,688	377,765	191.1%	148,499	283,769	191.1%	1.00	0.7512
	2025	88.7	188,330	428,072	227.3%	135,378	307,712	227.3%	1.00	0.7188
	2026	85.1	178,469	483,067	270.7%	122,765	332,292	270.7%	1.00	0.6879
	2027	81.3	167,966	545,299	324.6%	110,564	358,946	324.6%	1.00	0.6583
	2028	77.2	157,059	613,433	390.6%	98,933	386,408	390.6%	1.00	0.6299
	2029	73.0	145,900	677,896	464.6%	87,947	408,626	464.6%	1.00	0.6028
	2030	68.7	134,660	739,906	549.5%	77,676	426,799	549.5%	1.00	0.5768
	2031	64.1	123,251	784,336	636.4%	68,033	432,944	636.4%	1.00	0.5520
	2032	59.3	111,514	834,746	748.6%	58,904	440,928	748.6%	1.00	0.5282
	2033	54.4	99,931	892,533	893.1%	50,513	451,151	893.1%	1.00	0.5055
	2034	49.6	88,736	928,022	1045.8%	42,922	448,890	1045.8%	1.00	0.4837
	2035	44.9	78,158	951,282	1217.1%	36,177	440,326	1217.1%	1.00	0.4629
	2036	40.2	68,101	926,385	1360.3%	30,165	410,337	1360.3%	1.00	0.4429
	2037	35.5	58,316	884,518	1516.8%	24,718	374,920	1516.8%	1.00	0.4239
	2038	31.0	49,275	854,061	1733.2%	19,987	346,422	1733.2%	1.00	0.4056
	2039	26.9	41,143	806,138	1959.4%	15,970	312,903	1959.4%	1.00	0.3882
	2040	23.1	34,032	744,334	2187.1%	12,641	276,472	2187.1%	1.00	0.3714
	2041	19.5	27,751	654,530	2358.6%	9,864	232,647	2358.6%	1.00	0.3554
	2042	16.2	22,063	568,628	2577.2%	7,505	193,410	2577.2%	1.00	0.3401
	2043	13.4	17,221	504,020	2926.7%	5,605	164,052	2926.7%	1.00	0.3255
	2044	10.9	13,264	437,163	3295.9%	4,131	136,164	3295.9%	1.00	0.3115
	2045	8.9	10,122	372,548	3680.7%	3,017	111,041	3680.7%	1.00	0.2981
	2046	7.2	7,622	311,344	4085.1%	2,174	88,803	4085.1%	1.00	0.2852
	2047	5.7	5,602	255,414	4559.5%	1,529	69,713	4559.5%	1.00	0.2729
	2048	4.5	4,024	214,013	5318.8%	1,051	55,898	5318.8%	1.00	0.2612
	2049	3.6	2,852	183,006	6417.6%	713	45,741	6417.6%	1.00	0.2499
	2050	2.8	1,999	158,879	7946.2%	478	38,000	7946.2%	1.00	0.2392
	2051	2.3	1,387	140,573	10137.6%	317	32,174	10137.6%	1.00	0.2289
	2052	1.8	949	121,439	12798.6%	208	26,598	12798.6%	1.00	0.2190
	2053	1.4	637	111,392	17500.4%	133	23,347	17500.4%	1.00	0.2096
	2054	1.1	420	105,080	24998.1%	84	21,075	24998.1%	1.00	0.2006
	2055	0.9	274	97,637	35596.2%	53	18,739	35596.2%	1.00	0.1919
	2056	0.7	177	91,592	51805.3%	32	16,822	51805.3%	1.00	0.1837
	2057	0.6	112	77,222	69040.5%	20	13,572	69040.5%	1.00	0.1758
	2058	0.5	70	70,956	100000%+	12	11,934	100000%+	1.00	0.1682
	2059	0.4	42	64,869	100000%+	7	10,440	100000%+	1.00	0.1609
	2060	0.3	25	55,390	100000%+	4	8,531	100000%+	1.00	0.1540
	2061	0.2	15	46,826	100000%+	2	6,901	100000%+	1.00	0.1474
	2062	0.2	8	36,404	100000%+	1	5,134	100000%+	1.00	0.1410
	2063	0.1	5	28,526	100000%+	1	3,850	0.0%	1.00	0.1350
	2064	0.1	3	21,749	100000%+	0	2,809	0.0%	1.00	0.1291
	2065	0.1	1	15,994	100000%+	0	1,977	0.0%	1.00	0.1236
	2066	0.0	1	11,443	0.0%	0	1,353	0.0%	1.00	0.1183
	2067	0.0	0	7,926	0.0%	0	897	0.0%	1.00	0.1132
	Past		3,068,247	781,845	25.5%	4,306,694	812,699	18.9%		
	Future		3,399,426	18,748,577	551.5%	2,379,377	9,092,093	382.1%		
	Lifetime		6,467,673	19,530,422	302.0%	6,686,071	9,904,792	148.1%		

Exhibit I
Continental General Insurance Company
Pennsylvania Experience Projections with Rate Revision
Long Term Care Policy Form(s) 82000 1/01 PA (03), 82120 9/01 PA (03), and Riders

			Without Interest			With Interest				
	Calendar Year	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Premium Increase Factor	4.5% Discount Factor
	2001	0.1	0	0	0.0%	0	0	0.0%		2.0674
Historical	2002	3.2	3,966	0	0.0%	7,847	0	0.0%		1.9783
Experience	2003	73.2	158,573	0	0.0%	300,204	0	0.0%		1.8932
	2004	122.5	200,017	0	0.0%	362,357	0	0.0%		1.8116
	2005	128.3	200,664	0	0.0%	347,874	0	0.0%		1.7336
	2006	129.2	205,447	0	0.0%	340,830	0	0.0%		1.6590
	2007	128.3	196,926	0	0.0%	312,626	0	0.0%		1.5875
	2008	125.3	201,804	0	0.0%	306,573	0	0.0%		1.5192
	2009	122.8	191,552	0	0.0%	278,469	0	0.0%		1.4537
	2010	121.7	208,818	0	0.0%	290,496	0	0.0%		1.3911
	2011	118.5	216,741	0	0.0%	288,535	0	0.0%		1.3312
	2012	116.2	226,804	0	0.0%	288,928	0	0.0%		1.2739
	2013	115.3	224,621	0	0.0%	273,825	0	0.0%		1.2191
	2014	114.0	205,392	68,546	33.4%	239,602	79,963	33.4%		1.1666
	2015	114.0	188,881	23,420	12.4%	210,852	26,145	12.4%		1.1163
	2016	112.4	214,968	29,578	13.8%	229,640	31,596	13.8%		1.0683
	2017	111.0	223,073	660,301	296.0%	228,036	674,994	296.0%		1.0223
Projected	2018	108.7	244,443	196,418	80.4%	239,122	192,142	80.4%	1.00	0.9782
Future	2019	106.3	289,102	208,590	72.2%	270,630	195,262	72.2%	1.20	0.9361
Experience	2020	103.8	276,364	228,652	82.7%	247,566	204,826	82.7%	1.20	0.8958
(50 years)	2021	101.2	267,533	255,732	95.6%	229,335	219,219	95.6%	1.20	0.8572
	2022	98.3	258,050	290,633	112.6%	211,680	238,409	112.6%	1.20	0.8203
	2023	95.3	247,923	332,198	134.0%	194,616	260,770	134.0%	1.20	0.7850
	2024	92.1	237,225	377,765	159.2%	178,199	283,769	159.2%	1.20	0.7512
	2025	88.7	225,996	428,072	189.4%	162,453	307,712	189.4%	1.20	0.7188
	2026	85.1	214,163	483,067	225.6%	147,318	332,292	225.6%	1.20	0.6879
	2027	81.3	201,559	545,299	270.5%	132,677	358,946	270.5%	1.20	0.6583
	2028	77.2	188,470	613,433	325.5%	118,719	386,408	325.5%	1.20	0.6299
	2029	73.0	175,081	677,896	387.2%	105,536	408,626	387.2%	1.20	0.6028
	2030	68.7	161,592	739,906	457.9%	93,211	426,799	457.9%	1.20	0.5768
	2031	64.1	147,902	784,336	530.3%	81,640	432,944	530.3%	1.20	0.5520
	2032	59.3	133,816	834,746	623.8%	70,684	440,928	623.8%	1.20	0.5282
	2033	54.4	119,918	892,533	744.3%	60,615	451,151	744.3%	1.20	0.5055
	2034	49.6	106,483	928,022	871.5%	51,506	448,890	871.5%	1.20	0.4837
	2035	44.9	93,789	951,282	1014.3%	43,413	440,326	1014.3%	1.20	0.4629
	2036	40.2	81,722	926,385	1133.6%	36,198	410,337	1133.6%	1.20	0.4429
	2037	35.5	69,979	884,518	1264.0%	29,662	374,920	1264.0%	1.20	0.4239
	2038	31.0	59,130	854,061	1444.4%	23,984	346,422	1444.4%	1.20	0.4056
	2039	26.9	49,372	806,138	1632.8%	19,164	312,903	1632.8%	1.20	0.3882
	2040	23.1	40,839	744,334	1822.6%	15,169	276,472	1822.6%	1.20	0.3714
	2041	19.5	33,301	654,530	1965.5%	11,837	232,647	1965.5%	1.20	0.3554
	2042	16.2	26,476	568,628	2147.7%	9,005	193,410	2147.7%	1.20	0.3401
	2043	13.4	20,666	504,020	2438.9%	6,726	164,052	2438.9%	1.20	0.3255
	2044	10.9	15,917	437,163	2746.6%	4,958	136,164	2746.6%	1.20	0.3115
	2045	8.9	12,146	372,548	3067.3%	3,620	111,041	3067.3%	1.20	0.2981
	2046	7.2	9,146	311,344	3404.2%	2,609	88,803	3404.2%	1.20	0.2852
	2047	5.7	6,722	255,414	3799.6%	1,835	69,713	3799.6%	1.20	0.2729
	2048	4.5	4,828	214,013	4432.3%	1,261	55,898	4432.3%	1.20	0.2612
	2049	3.6	3,422	183,006	5348.0%	855	45,741	5348.0%	1.20	0.2499
	2050	2.8	2,399	158,879	6621.8%	574	38,000	6621.8%	1.20	0.2392
	2051	2.3	1,664	140,573	8448.0%	381	32,174	8448.0%	1.20	0.2289
	2052	1.8	1,139	121,439	10665.5%	249	26,598	10665.5%	1.20	0.2190
	2053	1.4	764	111,392	14583.7%	160	23,347	14583.7%	1.20	0.2096
	2054	1.1	504	105,080	20831.7%	101	21,075	20831.7%	1.20	0.2006
	2055	0.9	329	97,637	29663.5%	63	18,739	29663.5%	1.20	0.1919
	2056	0.7	212	91,592	43171.1%	39	16,822	43171.1%	1.20	0.1837
	2057	0.6	134	77,222	57533.7%	24	13,572	57533.7%	1.20	0.1758
	2058	0.5	83	70,956	85042.4%	14	11,934	85042.4%	1.20	0.1682
	2059	0.4	50	64,869	100000%+	8	10,440	100000%+	1.20	0.1609
	2060	0.3	30	55,390	100000%+	5	8,531	100000%+	1.20	0.1540
	2061	0.2	17	46,826	100000%+	3	6,901	100000%+	1.20	0.1474
	2062	0.2	10	36,404	100000%+	1	5,134	100000%+	1.20	0.1410
	2063	0.1	6	28,526	100000%+	1	3,850	0.0%	1.20	0.1350
	2064	0.1	3	21,749	100000%+	0	2,809	0.0%	1.20	0.1291
	2065	0.1	2	15,994	100000%+	0	1,977	0.0%	1.20	0.1236
	2066	0.0	1	11,443	0.0%	0	1,353	0.0%	1.20	0.1183
	2067	0.0	0	7,926	0.0%	0	897	0.0%	1.20	0.1132
	Past		3,068,247	781,845	25.5%	4,306,694	812,699	18.9%		
	Future		4,030,422	18,748,577	465.2%	2,807,428	9,092,093	323.9%		
	Lifetime		7,098,669	19,530,422	275.1%	7,114,122	9,904,792	139.2%		

Exhibit I
Continental General Insurance Company
Nationwide Experience Projections with No Rate Revision (PA Basis Premium)
Long Term Care Policy Form(s) 82000 1/01 PA (03), 82120 9/01 PA (03), and Riders

			Without Interest			With Interest					
	Calendar Year	Life Years	Premium	Incurred Claims	Loss Ratio	Premium	Incurred Claims	Loss Ratio	Premium Increase Factor	Discount Rate	4.5% Discount Factor
	2001	27.2	90,773	0	0.0%	187,661	0	0.0%		4.5%	2.0674
Historical	2002	1,227.0	2,927,388	614,492	21.0%	5,791,391	1,215,678	21.0%		4.5%	1.9783
Experience	2003	4,841.6	10,263,356	512,264	5.0%	19,430,126	969,795	5.0%		4.5%	1.8932
	2004	7,693.7	12,992,014	2,117,710	16.3%	23,536,745	3,836,510	16.3%		4.5%	1.8116
	2005	8,477.9	13,899,545	5,278,362	38.0%	24,096,514	9,150,668	38.0%		4.5%	1.7336
	2006	8,650.5	14,238,890	4,245,414	29.8%	23,621,826	7,042,995	29.8%		4.5%	1.6590
	2007	8,473.4	14,032,586	3,580,972	25.5%	22,277,105	5,684,890	25.5%		4.5%	1.5875
	2008	8,308.4	13,921,409	3,859,460	27.7%	21,148,907	5,863,154	27.7%		4.5%	1.5192
	2009	8,115.0	13,593,086	4,821,604	35.5%	19,760,891	7,009,386	35.5%		4.5%	1.4537
	2010	7,951.2	14,546,744	6,756,965	46.5%	20,236,619	9,399,913	46.5%		4.5%	1.3911
	2011	7,833.8	16,068,721	6,736,085	41.9%	21,391,301	8,967,336	41.9%		4.5%	1.3312
	2012	7,698.2	17,286,663	6,998,563	40.5%	22,021,696	8,915,557	40.5%		4.5%	1.2739
	2013	7,567.0	15,301,552	6,785,839	44.3%	18,653,434	8,272,311	44.3%		4.5%	1.2191
	2014	7,452.4	14,490,238	6,429,313	44.4%	16,903,730	7,500,178	44.4%		4.5%	1.1666
	2015	7,352.1	13,381,590	6,634,808	49.6%	14,938,206	7,406,603	49.6%		4.5%	1.1163
	2016	7,251.4	15,066,083	13,429,980	89.1%	16,094,400	14,346,627	89.1%		4.5%	1.0683
	2017	7,149.5	14,791,383	17,695,840	119.6%	15,120,527	18,089,615	119.6%		4.5%	1.0223
Projected	2018	7,014.2	15,721,022	15,188,031	96.6%	15,378,806	14,857,417	96.6%	1.00	4.5%	0.9782
Future	2019	6,866.8	15,343,661	16,369,872	106.7%	14,363,311	15,323,954	106.7%	1.00	4.5%	0.9361
Experience	2020	6,713.9	14,851,773	17,891,863	120.5%	13,304,163	16,027,465	120.5%	1.00	4.5%	0.8958
(50 years)	2021	6,551.0	14,574,074	19,654,522	134.9%	12,493,208	16,848,276	134.9%	1.00	4.5%	0.8572
	2022	6,378.9	13,852,104	21,817,234	157.5%	11,362,985	17,896,841	157.5%	1.00	4.5%	0.8203
	2023	6,198.3	13,121,204	24,343,846	185.5%	10,299,926	19,109,512	185.5%	1.00	4.5%	0.7850
	2024	6,009.5	12,410,331	27,081,564	218.2%	9,322,394	20,343,134	218.2%	1.00	4.5%	0.7512
	2025	5,810.5	11,705,600	29,914,722	255.6%	8,414,368	21,503,680	255.6%	1.00	4.5%	0.7188
	2026	5,601.0	10,964,830	32,841,119	299.5%	7,542,467	22,590,689	299.5%	1.00	4.5%	0.6879
	2027	5,381.9	10,225,031	36,171,496	353.8%	6,730,694	23,810,127	353.8%	1.00	4.5%	0.6583
	2028	5,154.4	9,493,445	39,937,607	420.7%	5,980,022	25,157,124	420.7%	1.00	4.5%	0.6299
	2029	4,919.9	8,765,059	43,707,121	498.7%	5,283,449	26,346,010	498.7%	1.00	4.5%	0.6028
	2030	4,677.4	8,064,515	47,180,320	585.0%	4,651,838	27,214,932	585.0%	1.00	4.5%	0.5768
	2031	4,425.6	7,370,318	50,188,153	680.9%	4,068,331	27,703,286	680.9%	1.00	4.5%	0.5520
	2032	4,165.9	6,686,704	53,462,271	799.5%	3,532,042	28,239,772	799.5%	1.00	4.5%	0.5282
	2033	3,903.1	6,022,997	57,224,318	950.1%	3,044,459	28,925,317	950.1%	1.00	4.5%	0.5055
	2034	3,640.3	5,386,179	60,618,623	1125.4%	2,605,326	29,321,574	1125.4%	1.00	4.5%	0.4837
	2035	3,378.0	4,793,153	63,244,216	1319.5%	2,218,637	29,274,247	1319.5%	1.00	4.5%	0.4629
	2036	3,113.3	4,233,712	64,498,578	1523.5%	1,875,297	28,569,245	1523.5%	1.00	4.5%	0.4429
	2037	2,849.2	3,703,517	64,159,423	1732.4%	1,569,808	27,195,233	1732.4%	1.00	4.5%	0.4239
	2038	2,590.5	3,211,690	64,368,067	2004.2%	1,302,716	26,108,776	2004.2%	1.00	4.5%	0.4056
	2039	2,342.6	2,765,345	64,735,234	2340.9%	1,073,369	25,126,991	2340.9%	1.00	4.5%	0.3882
	2040	2,106.7	2,367,386	63,847,798	2697.0%	879,331	23,715,342	2697.0%	1.00	4.5%	0.3714
	2041	1,880.0	2,012,081	61,391,442	3051.1%	715,175	21,821,018	3051.1%	1.00	4.5%	0.3554
	2042	1,663.7	1,692,606	58,528,500	3457.9%	575,714	19,907,571	3457.9%	1.00	4.5%	0.3401
	2043	1,462.9	1,410,270	56,439,290	4002.0%	459,025	18,370,295	4002.0%	1.00	4.5%	0.3255
	2044	1,279.7	1,166,940	53,887,870	4617.9%	363,469	16,784,535	4617.9%	1.00	4.5%	0.3115
	2045	1,114.2	961,584	50,616,620	5263.9%	286,608	15,086,731	5263.9%	1.00	4.5%	0.2981
	2046	963.0	788,429	46,456,094	5892.2%	224,879	13,250,382	5892.2%	1.00	4.5%	0.2852
	2047	825.5	641,118	42,277,816	6594.4%	174,988	11,539,367	6594.4%	1.00	4.5%	0.2729
	2048	703.4	517,159	38,871,375	7516.3%	135,076	10,152,735	7516.3%	1.00	4.5%	0.2612
	2049	596.7	415,014	35,539,153	8563.4%	103,729	8,882,678	8563.4%	1.00	4.5%	0.2499
	2050	504.3	332,381	32,217,296	9692.9%	79,498	7,705,656	9692.9%	1.00	4.5%	0.2392
	2051	423.6	265,518	28,718,216	10815.9%	60,771	6,572,971	10815.9%	1.00	4.5%	0.2289
	2052	353.0	210,765	25,392,086	12047.6%	46,162	5,561,429	12047.6%	1.00	4.5%	0.2190
	2053	292.3	166,054	22,653,178	13642.0%	34,803	4,747,892	13642.0%	1.00	4.5%	0.2096
	2054	240.6	130,098	20,074,162	15430.0%	26,093	4,026,177	15430.0%	1.00	4.5%	0.2006
	2055	197.0	101,633	17,606,970	17324.1%	19,506	3,379,277	17324.1%	1.00	4.5%	0.1919
	2056	160.0	79,124	15,138,755	19133.0%	14,532	2,780,437	19133.0%	1.00	4.5%	0.1837
	2057	128.4	61,080	12,751,934	20877.5%	10,735	2,241,210	20877.5%	1.00	4.5%	0.1758
	2058	102.0	46,585	10,766,451	23111.3%	7,835	1,810,768	23111.3%	1.00	4.5%	0.1682
	2059	80.2	35,152	8,974,626	25530.7%	5,658	1,444,409	25530.7%	1.00	4.5%	0.1609
	2060	62.4	26,292	7,347,519	27945.9%	4,049	1,131,614	27945.9%	1.00	4.5%	0.1540
	2061	47.8	19,488	5,848,221	30008.7%	2,872	861,916	30008.7%	1.00	4.5%	0.1474
	2062	36.0	14,222	4,481,594	31512.5%	2,006	632,059	31512.5%	1.00	4.5%	0.1410
	2063	26.5	10,147	3,360,035	33112.5%	1,369	453,474	33112.5%	1.00	4.5%	0.1350
	2064	19.1	7,061	2,458,513	34816.5%	912	317,516	34816.5%	1.00	4.5%	0.1291
	2065	13.5	4,803	1,756,887	36576.0%	594	217,130	36576.0%	1.00	4.5%	0.1236
	2066	9.4	3,199	1,221,471	38177.1%	378	144,459	38177.1%	1.00	4.5%	0.1183
	2067	6.4	2,082	823,583	39553.0%	236	93,208	39553.0%	1.00	4.5%	0.1132
	Past		216,892,020	96,497,670	44.5%	305,211,079	123,671,216	40.5%			
	Future		216,754,537	1,644,045,657	758.5%	150,653,621	721,125,860	478.7%			
	Lifetime		433,646,557	1,740,543,327	401.4%	455,864,701	844,797,076	185.3%			

Exhibit I
Continental General Insurance Company
Nationwide Experience Projections with Rate Revision (PA Basis Premium)
Long Term Care Policy Form(s) 82000 1/01 PA (03), 82120 9/01 PA (03), and Riders

	Calendar Year	Life Years	Without Interest: Premium	Incurred Claims	Loss Ratio	With Interest: Premium	Incurred Claims	Loss Ratio	Premium Increase Factor	Discount Rate	4.5% Discount Factor
	2001	27.2	90,773	0	0.0%	187,661	0	0.0%		4.5%	2.0674
Historical	2002	1,227.0	2,927,388	614,492	21.0%	5,791,391	1,215,678	21.0%		4.5%	1.9783
Experience	2003	4,841.6	10,263,356	512,264	5.0%	19,430,126	969,795	5.0%		4.5%	1.8932
	2004	7,693.7	12,992,014	2,117,710	16.3%	23,536,745	3,836,510	16.3%		4.5%	1.8116
	2005	8,477.9	13,899,545	5,278,362	38.0%	24,096,514	9,150,668	38.0%		4.5%	1.7336
	2006	8,650.5	14,238,890	4,245,414	29.8%	23,621,826	7,042,995	29.8%		4.5%	1.6590
	2007	8,473.4	14,032,586	3,580,972	25.5%	22,277,105	5,684,890	25.5%		4.5%	1.5875
	2008	8,308.4	13,921,409	3,859,460	27.7%	21,148,907	5,863,154	27.7%		4.5%	1.5192
	2009	8,115.0	13,593,086	4,821,604	35.5%	19,760,891	7,009,386	35.5%		4.5%	1.4537
	2010	7,951.2	14,546,744	6,756,965	46.5%	20,236,619	9,399,913	46.5%		4.5%	1.3911
	2011	7,833.8	16,068,721	6,736,085	41.9%	21,391,301	8,967,336	41.9%		4.5%	1.3312
	2012	7,698.2	17,286,663	6,998,563	40.5%	22,021,696	8,915,557	40.5%		4.5%	1.2739
	2013	7,567.0	15,301,552	6,785,839	44.3%	18,653,434	8,272,311	44.3%		4.5%	1.2191
	2014	7,452.4	14,490,238	6,429,313	44.4%	16,903,730	7,500,178	44.4%		4.5%	1.1666
	2015	7,352.1	13,381,590	6,634,808	49.6%	14,938,206	7,406,603	49.6%		4.5%	1.1163
	2016	7,251.4	15,066,083	13,429,980	89.1%	16,094,400	14,346,627	89.1%		4.5%	1.0683
	2017	7,149.5	14,791,383	17,695,840	119.6%	15,120,527	18,089,615	119.6%		4.5%	1.0223
Projected	2018	7,014.2	15,721,022	15,188,031	96.6%	15,378,806	14,857,417	96.6%	1.00	4.5%	0.9782
Future	2019	6,866.8	18,412,393	16,369,872	88.9%	17,235,973	15,323,954	88.9%	1.20	4.5%	0.9361
Experience	2020	6,713.9	17,822,127	17,891,863	100.4%	15,964,996	16,027,465	100.4%	1.20	4.5%	0.8958
(50 years)	2021	6,551.0	17,488,889	19,654,522	112.4%	14,991,849	16,848,276	112.4%	1.20	4.5%	0.8572
	2022	6,378.9	16,622,525	21,817,234	131.3%	13,635,582	17,896,841	131.3%	1.20	4.5%	0.8203
	2023	6,198.3	15,745,445	24,343,846	154.6%	12,359,911	19,109,512	154.6%	1.20	4.5%	0.7850
	2024	6,009.5	14,892,397	27,081,564	181.8%	11,186,873	20,343,134	181.8%	1.20	4.5%	0.7512
	2025	5,810.5	14,046,720	29,914,722	213.0%	10,097,242	21,503,680	213.0%	1.20	4.5%	0.7188
	2026	5,601.0	13,157,796	32,841,119	249.6%	9,050,961	22,590,689	249.6%	1.20	4.5%	0.6879
	2027	5,381.9	12,270,037	36,171,496	294.8%	8,076,833	23,810,127	294.8%	1.20	4.5%	0.6583
	2028	5,154.4	11,392,134	39,937,607	350.6%	7,176,026	25,157,124	350.6%	1.20	4.5%	0.6299
	2029	4,919.9	10,518,070	43,707,121	415.5%	6,340,138	26,346,010	415.5%	1.20	4.5%	0.6028
	2030	4,677.4	9,677,418	47,180,320	487.5%	5,582,206	27,214,932	487.5%	1.20	4.5%	0.5768
	2031	4,425.6	8,844,382	50,188,153	567.5%	4,881,998	27,703,286	567.5%	1.20	4.5%	0.5520
	2032	4,165.9	8,024,044	53,462,271	666.3%	4,238,450	28,239,772	666.3%	1.20	4.5%	0.5282
	2033	3,903.1	7,227,597	57,224,318	791.7%	3,653,351	28,925,317	791.7%	1.20	4.5%	0.5055
	2034	3,640.3	6,463,415	60,618,623	937.9%	3,126,391	29,321,574	937.9%	1.20	4.5%	0.4837
	2035	3,378.0	5,751,783	63,244,216	1099.6%	2,662,364	29,274,247	1099.6%	1.20	4.5%	0.4629
	2036	3,113.3	5,080,455	64,498,578	1269.5%	2,250,356	28,569,245	1269.5%	1.20	4.5%	0.4429
	2037	2,849.2	4,444,220	64,159,423	1443.7%	1,883,770	27,195,233	1443.7%	1.20	4.5%	0.4239
	2038	2,590.5	3,854,028	64,368,067	1670.2%	1,563,259	26,108,776	1670.2%	1.20	4.5%	0.4056
	2039	2,342.6	3,318,414	64,735,234	1950.8%	1,288,043	25,126,991	1950.8%	1.20	4.5%	0.3882
	2040	2,106.7	2,840,863	63,847,798	2247.5%	1,055,198	23,715,342	2247.5%	1.20	4.5%	0.3714
	2041	1,880.0	2,414,497	61,391,442	2542.6%	858,211	21,821,018	2542.6%	1.20	4.5%	0.3554
	2042	1,663.7	2,031,127	58,528,500	2881.6%	690,857	19,907,571	2881.6%	1.20	4.5%	0.3401
	2043	1,462.9	1,692,323	56,439,290	3335.0%	550,830	18,370,295	3335.0%	1.20	4.5%	0.3255
	2044	1,279.7	1,400,328	53,887,870	3848.2%	436,162	16,784,535	3848.2%	1.20	4.5%	0.3115
	2045	1,114.2	1,153,900	50,616,620	4386.6%	343,930	15,086,731	4386.6%	1.20	4.5%	0.2981
	2046	963.0	946,115	46,456,094	4910.2%	269,855	13,250,382	4910.2%	1.20	4.5%	0.2852
	2047	825.5	769,342	42,277,816	5495.3%	209,985	11,539,367	5495.3%	1.20	4.5%	0.2729
	2048	703.4	620,591	38,871,375	6263.6%	162,091	10,152,735	6263.6%	1.20	4.5%	0.2612
	2049	596.7	498,017	35,539,153	7136.1%	124,475	8,882,678	7136.1%	1.20	4.5%	0.2499
	2050	504.3	398,858	32,217,296	8077.4%	95,398	7,705,656	8077.4%	1.20	4.5%	0.2392
	2051	423.6	318,622	28,718,216	9013.3%	72,926	6,572,971	9013.3%	1.20	4.5%	0.2289
	2052	353.0	252,918	25,392,086	10039.7%	55,395	5,561,429	10039.7%	1.20	4.5%	0.2190
	2053	292.3	199,265	22,653,178	11368.3%	41,764	4,747,892	11368.3%	1.20	4.5%	0.2096
	2054	240.6	156,118	20,074,162	12858.3%	31,312	4,026,177	12858.3%	1.20	4.5%	0.2006
	2055	197.0	121,959	17,606,970	14436.8%	23,407	3,379,277	14436.8%	1.20	4.5%	0.1919
	2056	160.0	94,949	15,138,755	15944.1%	17,439	2,780,437	15944.1%	1.20	4.5%	0.1837
	2057	128.4	73,296	12,751,934	17397.9%	12,882	2,241,210	17397.9%	1.20	4.5%	0.1758
	2058	102.0	55,902	10,766,451	19259.4%	9,402	1,810,768	19259.4%	1.20	4.5%	0.1682
	2059	80.2	42,183	8,974,626	21275.6%	6,789	1,444,409	21275.6%	1.20	4.5%	0.1609
	2060	62.4	31,550	7,347,519	23288.2%	4,859	1,131,614	23288.2%	1.20	4.5%	0.1540
	2061	47.8	23,386	5,848,221	25007.2%	3,447	861,916	25007.2%	1.20	4.5%	0.1474
	2062	36.0	17,066	4,481,594	26260.5%	2,407	632,059	26260.5%	1.20	4.5%	0.1410
	2063	26.5	12,177	3,360,035	27593.8%	1,643	453,474	27593.8%	1.20	4.5%	0.1350
	2064	19.1	8,474	2,458,513	29013.7%	1,094	317,516	29013.7%	1.20	4.5%	0.1291
	2065	13.5	5,764	1,756,887	30480.0%	712	217,130	30480.0%	1.20	4.5%	0.1236
	2066	9.4	3,839	1,221,471	31814.3%	454	144,459	31814.3%	1.20	4.5%	0.1183
	2067	6.4	2,499	823,583	32960.8%	283	93,208	32960.8%	1.20	4.5%	0.1132
	Past		216,892,020	96,497,670	44.5%	305,211,079	123,671,216	40.5%			
	Future		256,961,240	1,644,045,657	639.8%	177,708,584	721,125,860	405.8%			
	Lifetime		473,853,260	1,740,543,327	367.3%	482,919,664	844,797,076	174.9%			

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

October 9, 2018

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 82000 1/01 PA (03), 82120 9/01 PA (03) & Riders

Dear Sir or Madam:

The purpose of this filing is to comply with Pennsylvania Title 31 Chapter 89a.118(d) which states that the insurer shall file annually for the next three years after an LTC rate filing has been approved comparing actual results to projected values.

The Company implemented a rate increase on the policies mentioned above (LTC-3) in PA after approval of SERFF filing HUMA-130638231 on 5/30/2017 and implemented with an effective date of 9/15/2017. We have illustrated nationwide experience in our actual to expected experience exhibit due to the lack of credibility of the PA experience. In the exhibit the comparison of year-end 2017 to year-end 2015 with interest, shows 2015 experience discounted to year end 2017 to have a better comparison of actual to expected premium and claims. The prior 2015 experience is what was illustrated in the SERFF filing HUMA-130638231.

Even with the rate changes that have been implemented in 2016 and 2017 in many states, the emerging experience and projected future experience has deteriorated as the Company has updated our projected morbidity, mortality, and lapse factors based on emerging experience. Discounted future claims have increased by 39.4% as we are reflecting the updated projected incidence, termination, and mortality rates based upon the Company's ongoing experience. The impact in our estimate of future claims is partially offset by changes in future premium, which has increased by 35.5%, reflecting nationwide rate changes that have been implemented in 2016 and 2017, as well as decreased lapse and mortality assumptions. In 2015 historical premiums reflected waiver of premium while in 2017 waiver of premium is no longer reflected in the premium, resulting is a small restatement of premium amounts.

We trust that this submission is in order. If you have any questions regarding this filing, please feel free to contact me at (512) 410-0805.

Sincerely,

Deborah A. Keeler, ASA, MAAA
Senior Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

Exhibit VI
Continental General Insurance Company
Nationwide Actual to Expected (using 2015 Data as Prior) Projections with No Rate Revision
Long Term Care Policy Form(s) 82000 1/01 PA (03), 82120 9/01 PA (03), and Riders

		Without Interest						With Interest						
	Calendar Year	Current Premium	Prior Premium	Premium A/E	Current Incurred Claims	Prior Incurred Claims	Incurred Claims A/E	Current Premium	Prior Premium	Premium A/E	Current Incurred Claims	Prior Incurred Claims	Incurred Claims A/E	4.5% Discount Factor
	2001	90,773	90,773	100.0%	0	0	N/A	187,661	187,661	100.0%	0	0	N/A	2.0674
Historical	2002	2,927,388	2,927,388	100.0%	614,492	614,951	99.9%	5,791,391	5,791,391	100.0%	1,215,678	1,216,587	99.9%	1.9783
Experience	2003	10,341,818	10,341,818	100.0%	512,264	522,197	98.1%	19,578,666	19,578,666	100.0%	969,795	988,600	98.1%	1.8932
	2004	13,302,113	13,302,113	100.0%	2,117,710	2,376,908	89.1%	24,098,530	24,098,530	100.0%	3,836,510	4,306,082	89.1%	1.8116
	2005	14,391,770	14,391,770	100.0%	5,278,362	5,061,929	104.3%	24,949,844	24,949,844	100.0%	9,150,668	8,775,456	104.3%	1.7336
	2006	14,772,121	14,772,121	100.0%	4,245,414	4,137,797	102.6%	24,506,439	24,506,439	100.0%	7,042,995	6,864,463	102.6%	1.6590
	2007	14,611,718	14,611,718	100.0%	3,580,972	3,703,287	96.7%	23,196,493	23,196,493	100.0%	5,684,890	5,879,067	96.7%	1.5875
	2008	14,508,194	14,508,194	100.0%	3,859,460	4,061,799	95.0%	22,040,331	22,040,331	100.0%	5,863,154	6,170,541	95.0%	1.5192
	2009	14,246,684	14,247,021	100.0%	4,821,604	4,785,940	100.7%	20,711,056	20,711,546	100.0%	7,009,386	6,957,541	100.7%	1.4537
	2010	14,976,501	14,976,564	100.0%	6,756,965	6,949,826	97.2%	20,834,474	20,834,561	100.0%	9,399,913	9,668,210	97.2%	1.3911
	2011	15,966,994	15,966,994	100.0%	6,736,085	6,489,942	103.8%	21,255,878	21,255,878	100.0%	8,967,336	8,639,661	103.8%	1.3312
	2012	15,353,185	15,353,185	100.0%	6,998,563	7,814,816	89.6%	19,558,614	19,558,614	100.0%	8,915,557	9,955,392	89.6%	1.2739
	2013	13,468,447	13,468,447	100.0%	6,785,839	7,193,168	94.3%	16,418,777	16,418,777	100.0%	8,272,311	8,768,868	94.3%	1.2191
	2014	12,850,413	12,850,413	100.0%	6,429,313	7,399,749	86.9%	14,990,776	14,990,776	100.0%	7,500,178	8,632,250	86.9%	1.1666
	2015	12,336,068	12,336,068	100.0%	6,634,808	8,807,375	75.3%	13,771,063	13,771,063	100.0%	7,406,603	9,831,894	75.3%	1.1163
	2016	12,188,888	12,398,722	98.3%	13,429,980	11,995,329	112.0%	13,020,825	13,244,982	98.3%	14,346,627	12,814,055	112.0%	1.0683
	2017	12,131,367	12,247,743	99.0%	17,695,840	12,813,344	138.1%	12,401,319	12,520,285	99.0%	18,089,615	13,098,472	138.1%	1.0223
Projected	2018	12,721,748	11,794,190	107.9%	15,188,031	13,614,410	111.6%	12,444,820	11,537,454	107.9%	14,857,417	13,318,051	111.6%	0.9782
Future	2019	13,115,033	11,225,404	116.8%	16,369,872	14,978,342	109.3%	12,277,076	10,508,181	116.8%	15,323,954	14,021,333	109.3%	0.9361
Experience	2020	13,304,133	10,636,539	125.1%	17,891,863	16,445,356	108.8%	11,917,793	9,528,173	125.1%	16,027,465	14,731,690	108.8%	0.8958
(50 years)	2021	13,207,871	10,018,780	131.8%	19,654,522	17,977,068	109.3%	11,322,069	8,588,312	131.8%	16,848,276	15,410,326	109.3%	0.8572
	2022	12,552,649	9,394,212	133.6%	21,817,234	19,769,507	110.4%	10,297,033	7,706,143	133.6%	17,896,841	16,217,075	110.4%	0.8203
	2023	11,887,987	8,773,225	135.5%	24,343,846	21,802,037	111.7%	9,331,871	6,886,835	135.5%	19,109,512	17,114,234	111.7%	0.7850
	2024	11,241,718	8,174,094	137.5%	27,081,564	23,989,389	112.9%	8,444,556	6,140,217	137.5%	20,343,134	18,020,353	112.9%	0.7512
	2025	10,598,945	7,587,546	139.7%	29,914,722	26,112,464	114.6%	7,618,868	5,454,176	139.7%	21,503,680	18,770,493	114.6%	0.7188
	2026	9,919,971	6,998,501	141.7%	32,841,119	28,136,465	116.7%	6,823,732	4,814,116	141.7%	22,590,689	19,354,460	116.7%	0.6879
	2027	9,246,258	6,421,590	144.0%	36,171,496	30,373,960	119.1%	6,086,410	4,227,054	144.0%	23,810,127	19,993,861	119.1%	0.6583
	2028	8,579,006	5,860,876	146.4%	39,937,607	32,872,323	121.5%	5,404,007	3,691,828	146.4%	25,157,124	20,706,626	121.5%	0.6299
	2029	7,915,708	5,314,065	149.0%	43,707,121	35,283,075	123.9%	4,771,473	3,203,240	149.0%	26,346,010	21,268,119	123.9%	0.6028
	2030	7,277,770	4,797,299	151.7%	47,180,320	37,365,789	126.3%	4,198,022	2,767,217	151.7%	27,214,932	21,553,635	126.3%	0.5768
	2031	6,643,705	4,300,652	154.5%	50,188,153	38,933,058	128.9%	3,667,249	2,373,911	154.5%	27,703,286	21,490,602	128.9%	0.5520
	2032	6,021,696	3,830,744	157.2%	53,462,271	40,544,886	131.9%	3,180,772	2,023,471	157.2%	28,239,772	21,416,568	131.9%	0.5282
	2033	5,418,423	3,387,151	160.0%	57,224,318	42,362,695	135.1%	2,738,863	1,712,112	160.0%	28,925,317	21,413,176	135.1%	0.5055
	2034	4,840,413	2,968,906	163.0%	60,618,623	43,698,054	138.7%	2,341,336	1,436,077	163.0%	29,321,574	21,136,998	138.7%	0.4837
	2035	4,302,179	2,586,926	166.3%	63,244,216	44,262,764	142.9%	1,991,377	1,197,426	166.3%	29,274,247	20,488,183	142.9%	0.4629
	2036	3,794,231	2,238,239	169.5%	64,498,578	43,959,095	146.7%	1,680,631	991,414	169.5%	28,569,245	19,471,409	146.7%	0.4429
	2037	3,313,806	1,922,199	172.4%	64,159,423	43,393,610	147.9%	1,404,622	814,762	172.4%	27,195,233	18,393,235	147.9%	0.4239
	2038	2,869,113	1,637,427	175.2%	64,368,067	42,995,421	149.7%	1,163,761	664,168	175.2%	26,108,776	17,439,670	149.7%	0.4056
	2039	2,466,344	1,383,836	178.2%	64,735,234	41,989,693	154.2%	957,312	537,136	178.2%	25,126,991	16,298,306	154.2%	0.3882
	2040	2,107,636	1,161,266	181.5%	63,847,798	40,203,787	158.8%	782,851	431,335	181.5%	23,715,342	14,933,116	158.8%	0.3714
	2041	1,787,386	968,207	184.6%	61,391,442	37,628,410	163.2%	635,310	344,140	184.6%	21,821,018	13,374,669	163.2%	0.3554
	2042	1,499,997	802,027	187.0%	58,528,500	34,966,644	167.4%	510,201	272,797	187.0%	19,907,571	11,893,367	167.4%	0.3401
	2043	1,246,953	659,661	189.0%	56,439,290	32,721,923	172.5%	405,868	214,712	189.0%	18,370,295	10,650,584	172.5%	0.3255
	2044	1,029,520	538,770	191.1%	53,887,870	30,244,342	178.2%	320,666	167,812	191.1%	16,784,535	9,420,250	178.2%	0.3115
	2045	846,335	437,487	193.5%	50,616,620	27,527,287	183.9%	252,258	130,397	193.5%	15,086,731	8,204,751	183.9%	0.2981
	2046	691,968	353,554	195.7%	46,456,094	24,577,277	189.0%	197,366	100,842	195.7%	13,250,382	7,010,024	189.0%	0.2852
	2047	560,962	284,422	197.2%	42,277,816	21,805,174	193.9%	153,110	77,631	197.2%	11,539,367	5,951,535	193.9%	0.2729
	2048	451,176	227,602	198.2%	38,871,375	19,550,526	198.8%	117,842	59,447	198.2%	10,152,735	5,106,362	198.8%	0.2612
	2049	361,061	181,132	199.3%	35,539,153	17,429,258	203.9%	90,244	45,272	199.3%	8,882,678	4,356,280	203.9%	0.2499
	2050	288,371	143,452	201.0%	32,217,296	15,425,189	208.9%	68,972	34,310	201.0%	7,705,656	3,689,360	208.9%	0.2392
	2051	229,635	113,103	203.0%	28,718,216	13,461,297	213.3%	52,558	25,887	203.0%	6,572,971	3,080,996	213.3%	0.2289
	2052	181,698	88,746	204.7%	25,392,086	11,661,018	217.8%	39,796	19,437	204.7%	5,561,429	2,554,021	217.8%	0.2190
	2053	142,756	69,200	206.3%	22,653,178	10,195,381	222.2%	29,920	14,504	206.3%	4,747,892	2,136,855	222.2%	0.2096
	2054	111,580	53,540	208.4%	20,074,162	8,792,459	228.3%	22,379	10,738	208.4%	4,026,177	1,763,461	228.3%	0.2006
	2055	86,984	41,082	211.7%	17,606,970	7,440,221	236.6%	16,695	7,885	211.7%	3,379,277	1,427,989	236.6%	0.1919
	2056	67,566	31,248	216.2%	15,138,755	6,107,129	247.9%	12,409	5,739	216.2%	2,780,437	1,121,657	247.9%	0.1837
	2057	52,048	23,538	221.1%	12,751,934	4,842,916	263.3%	9,148	4,137	221.1%	2,241,210	851,164	263.3%	0.1758
	2058	39,639	17,526	226.2%	10,766,451	3,790,084	284.1%	6,667	2,948	226.2%	1,810,768	637,440	284.1%	0.1682
	2059	29,879	12,870	232.2%	8,974,626	2,847,819	315.1%	4,809	2,071	232.2%	1,444,409	458,338	315.1%	0.1609
	2060	22,325	9,313	239.7%	7,347,519	2,018,520	364.0%	3,438	1,434	239.7%	1,131,614	310,879	364.0%	0.1540
	2061	16,523	6,639	248.9%	5,848,221	1,313,886	445.1%	2,435	978	248.9%	861,916	193,642	445.1%	0.1474
	2062	12,025	4,663	257.9%	4,481,594	744,340	602.1%	1,696	658	257.9%	632,059	104,978	602.1%	0.1410
	2063	8,551	3,221	265.5%	3,360,035	348,806	963.3%	1,154	435	265.5%	453,474	47,075	963.3%	0.1350
	2064	5,933	2,185	271.5%	2,458,513	89,836	2736.7%	766	282	271.5%	317,516	11,602	2736.7%	0.1291
	2065	4,023	1,456	276.4%	1,756,887	4,618	38042.7%	497	180	276.4%	217,130	571	38042.7%	0.1236
	2066	2,670	0	N/A	1,221,471	0	N/A	316	0	N/A	144,459	0	N/A	0.1183
	2067	1,731	0	N/A	823,583	0	N/A	196	0	N/A	93,208	0	N/A	0.1132
	Past	208,464,441	208,791,051	99.8%	96,497,670	94,728,358	101.9%	297,312,138	297,655,837	99.9%	123,671,216	122,567,139	100.9%	
	Future	193,125,638	137,488,310	140.5%	1,644,045,657	1,076,597,607	152.7%	133,803,219	98,779,430	135.5%	721,125,860	517,319,369	139.4%	
	Lifetime	401,590,079	346,279,361	116.0%	1,740,543,327	1,171,325,966	148.6%	431,115,356	396,435,266	108.7%	844,797,076	639,886,508	132.0%	

	Curent Lifetime Loss Ratio	Prior Lifetime Loss Ratio	Loss Ratio A/E
Lifetime	433.4%	338.3%	1.2813

	Curent Lifetime Loss Ratio	Prior Lifetime Loss Ratio	Loss Ratio A/E
Lifetime	196.0%	161.4%	1.2140