

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase /CT15-202 VIP2 (New rate)

Filing at a Glance

Company: Metropolitan Life Insurance Company
 Product Name: Individual Long-Term Care Insurance
 State: Pennsylvania
 TOI: LTC03I Individual Long Term Care
 Sub-TOI: LTC03I.001 Qualified
 Filing Type: Rate - Other (Not M.U. or G.I. Product)
 Date Submitted: 01/10/2017
 SERFF Tr Num: META-130873730
 SERFF Status: Assigned
 State Tr Num: META-130873730
 State Status: Received Review in Progress
 Co Tr Num: CT15-202 VIP2 (NEW RATE) RW

 Implementation: On Approval
 Date Requested:
 Author(s): Ruth Rivera, Linda Williams, Cherise Crittenden, Robert Waldron, Katijah Basalat
 Reviewer(s): Jim Lavery (primary)
 Disposition Date:
 Disposition Status:
 Implementation Date:

State Filing Description:
 Proposed 35.56% increase on 320 policyholders of Met Life's individual LTC forms LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-ML-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, LTC2-PREM-ML-PA.

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase /CT15-202 VIP2 (New rate)

General Information

| | |
|--|---|
| Project Name: 2015_2016 Rate Increase | Status of Filing in Domicile: Authorized |
| Project Number: CT15-202 VIP2 (New rate) | Date Approved in Domicile: |
| Requested Filing Mode: Review & Approval | Domicile Status Comments: |
| Explanation for Combination/Other: | Market Type: Individual |
| Submission Type: New Submission | Individual Market Type: |
| Overall Rate Impact: | Filing Status Changed: 01/10/2017 |
| | State Status Changed: 01/10/2017 |
| Deemer Date: | Created By: Robert Waldron |
| Submitted By: Robert Waldron | Corresponding Filing Tracking Number: |
| | State TOI: LTC03I Individual Long Term Care |

Filing Description:

This is a premium rate schedule increase filing for individual long-term care insurance policies.

January 10, 2017

Pennsylvania Insurance Department
 1326 Strawberry Square, 13th Floor
 Harrisburg, Pennsylvania 17120

Re:Metropolitan Life Insurance Company (“MetLife”)
 Individual Long-Term Care Insurance –
 Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC2-IDEAL-PA, et al and LTC2-IDEAL-ML-PA, et al.
 NAIC Company No. is 65978
 FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 34% premium rate schedule increase with respect to the policy forms listed below, to the extent those policies were applied for and issued following a prospective premium rate schedule increase. The prospective premium rate schedule increase was authorized by your Department on 1/16/09. The requested increase is planned to be implemented over two phases at 16.43% each, resulting in an actuarially equivalent cumulative increase of 35.56%. The policy forms are tax-qualified individual long-term care insurance policies.

- LTC2-IDEAL-PA- approved by your Department in 2005
- LTC2-FAC-PA- approved by your Department in 2005
- LTC2-VAL-PA- approved by your Department in 2005
- LTC2-PREM-PA- approved by your Department in 2005
- LTC2-IDEAL-ML-PA- approved by your Department in 2006
- LTC2-FAC-ML-PA- approved by your Department in 2006
- LTC2-VAL-ML-PA- approved by your Department in 2006
- LTC2-PREM-ML-PA- approved by your Department in 2006

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
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The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies issued in your state, along with those rider and endorsements that were contemporaneously or subsequently authorized for use by your Department, in connection with policy application dates on or after 4/2/09.

An inforce rate increase has not been previously authorized or implemented with respect to these forms when applied for and issued in the timeframe noted. Please note these policy forms are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2012.

Please note that we submitted a separate filing, which the Department approved 20% on 4/5/16, for the policies issued on the forms listed above that were not subject to the prospective premium rate schedule increase that your Department authorized.

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

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- Information regarding each premium rate increase on this policy form or similar policy forms over the past ten (10) years for this state or any other state that identifies:
 - 1.The policy forms for which premium rates have been increased;
 - 2.The calendar years when the form was available for purchase; and
 - 3.The percent range of each increase;
- The following options available to the policyholder:
 - 1.the policyholder can continue his/her current coverage by paying the new premium amount when due;

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase /CT15-202 VIP2 (New rate)

2.the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or

3.if the policyholder’s coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium (“Election Period”), then the policyholder will have nonforfeiture coverage as follows.

olf the policyholder’s coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement (“LCUL”), we will issue the policyholder the LCUL.

olf the policyholder’s policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.

olf the policyholder’s coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

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

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on 3/2/13.

The contact person for this filing is:

Deborah Fountas
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3808
dfountas@metlife.com

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

Sincerely,

Thomas G. Reilly
Director, Product Management & Compliance

Company and Contact

Filing Contact Information

Deborah Fountas, Sr. Product Consultant dfountas@metlife.com
1300 Hall Blvd 860-656-3808 [Phone]
Bloomfield, CT 06002 860-656-3815 [FAX]

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase /CT15-202 VIP2 (New rate)

Filing Company Information

| | | |
|--|--|---|
| Metropolitan Life Insurance Company MetLife 1095 Avenue of the Americas New York, NY 10036 (212) 578-2211 ext. [Phone] | CoCode: 65978 Group Code: 241 Group Name: FEIN Number: 13-5581829 | State of Domicile: New York Company Type: Life State ID Number: |
|--|--|---|

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase /CT15-202 VIP2 (New rate)

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: 10/01/2013
Filing Method of Last Filing: Please see section 16 of the actuarial memorandum

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): |
|-------------------------------------|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| Metropolitan Life Insurance Company | 35.560% | 35.560% | \$298,963 | 320 | \$840,727 | 35.560% | 35.560% |

SERFF Tracking #:

META-130873730

State Tracking #:

META-130873730

Company Tracking #:

CT15-202 VIP2 (NEW RATE) RW

State: Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

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

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2015_2016 Rate Increase /CT15-202 VIP2 (New rate)

Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
|----------|----------------------|--|--|-------------|---|---|
| 1 | | PA_VIP2new_rates_35.56%IncreasePhase1_16.43% | LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-ML-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, LTC2-PREM-ML-PA | Revised | Previous State Filing Number: Percent Rate Change Request: 35.56 | PA_VIP2new_rates_35.56%IncreasePhase1_16.43%.pdf, |
| 2 | | PA_VIP2new_rates_35.56%IncreasePhase2_16.43% | LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-ML-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, LTC2-PREM-ML-PA | Revised | Previous State Filing Number: Percent Rate Change Request: 35.56 | PA_VIP2new_rates_35.56%IncreasePhase2_16.43%.pdf, |

Policy Form Series: LTC2-IDEAL

Ideal

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

100% Home Care

No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$25.22 | \$28.40 | \$31.04 | \$33.51 | \$36.05 | \$38.71 | \$41.76 |
| 31 | \$25.71 | \$28.98 | \$31.70 | \$34.25 | \$36.86 | \$39.61 | \$42.75 |
| 32 | \$26.21 | \$29.58 | \$32.39 | \$35.01 | \$37.70 | \$40.53 | \$43.75 |
| 33 | \$26.72 | \$30.20 | \$33.09 | \$35.79 | \$38.56 | \$41.47 | \$44.79 |
| 34 | \$27.24 | \$30.83 | \$33.80 | \$36.58 | \$39.43 | \$42.44 | \$45.84 |
| 35 | \$27.78 | \$31.47 | \$34.53 | \$37.39 | \$40.33 | \$43.42 | \$46.92 |
| 36 | \$28.71 | \$32.64 | \$35.90 | \$38.93 | \$42.07 | \$45.35 | \$49.05 |
| 37 | \$29.68 | \$33.85 | \$37.32 | \$40.54 | \$43.87 | \$47.35 | \$51.26 |
| 38 | \$30.68 | \$35.10 | \$38.79 | \$42.23 | \$45.76 | \$49.46 | \$53.59 |
| 39 | \$31.72 | \$36.41 | \$40.32 | \$43.98 | \$47.72 | \$51.65 | \$56.01 |
| 40 | \$32.78 | \$37.77 | \$41.91 | \$45.79 | \$49.77 | \$53.94 | \$58.55 |
| 41 | \$33.88 | \$39.17 | \$43.58 | \$47.69 | \$51.90 | \$56.33 | \$61.20 |
| 42 | \$35.01 | \$40.62 | \$45.30 | \$49.66 | \$54.14 | \$58.83 | \$63.97 |
| 43 | \$36.19 | \$42.14 | \$47.10 | \$51.72 | \$56.47 | \$61.44 | \$66.87 |
| 44 | \$37.41 | \$43.71 | \$48.96 | \$53.85 | \$58.89 | \$64.16 | \$69.89 |
| 45 | \$38.67 | \$45.33 | \$50.89 | \$56.08 | \$61.43 | \$67.01 | \$73.06 |
| 46 | \$40.44 | \$47.57 | \$53.53 | \$59.10 | \$64.82 | \$70.80 | \$77.25 |
| 47 | \$42.28 | \$49.94 | \$56.32 | \$62.28 | \$68.40 | \$74.81 | \$81.69 |
| 48 | \$44.22 | \$52.42 | \$59.25 | \$65.62 | \$72.17 | \$79.03 | \$86.38 |
| 49 | \$46.23 | \$55.01 | \$62.32 | \$69.15 | \$76.17 | \$83.50 | \$91.34 |
| 50 | \$48.35 | \$57.74 | \$65.56 | \$72.87 | \$80.38 | \$88.23 | \$96.59 |
| 51 | \$50.57 | \$60.60 | \$68.97 | \$76.79 | \$84.82 | \$93.21 | \$102.14 |
| 52 | \$52.87 | \$63.61 | \$72.56 | \$80.92 | \$89.51 | \$98.49 | \$108.01 |
| 53 | \$55.29 | \$66.76 | \$76.33 | \$85.27 | \$94.46 | \$104.05 | \$114.21 |
| 54 | \$57.82 | \$70.07 | \$80.30 | \$89.85 | \$99.68 | \$109.94 | \$120.77 |
| 55 | \$60.46 | \$73.55 | \$84.48 | \$94.68 | \$105.18 | \$116.16 | \$127.71 |
| 56 | \$63.97 | \$77.96 | \$89.65 | \$100.57 | \$111.81 | \$123.57 | \$135.94 |
| 57 | \$67.67 | \$82.65 | \$95.15 | \$106.84 | \$118.85 | \$131.44 | \$144.70 |
| 58 | \$71.59 | \$87.61 | \$100.98 | \$113.48 | \$126.35 | \$139.81 | \$154.03 |
| 59 | \$75.75 | \$92.88 | \$107.17 | \$120.54 | \$134.30 | \$148.73 | \$163.95 |
| 60 | \$80.14 | \$98.45 | \$113.74 | \$128.04 | \$142.77 | \$158.21 | \$174.52 |
| 61 | \$84.78 | \$104.37 | \$120.71 | \$136.00 | \$151.77 | \$168.29 | \$185.75 |
| 62 | \$89.71 | \$110.64 | \$128.12 | \$144.47 | \$161.33 | \$179.01 | \$197.73 |
| 63 | \$94.84 | \$117.29 | \$136.03 | \$153.56 | \$171.65 | \$190.64 | \$210.80 |
| 64 | \$100.28 | \$124.34 | \$144.42 | \$163.23 | \$182.64 | \$203.04 | \$224.72 |
| 65 | \$106.02 | \$131.81 | \$153.34 | \$173.52 | \$194.34 | \$216.25 | \$239.57 |
| 66 | \$112.10 | \$139.73 | \$162.80 | \$184.44 | \$206.79 | \$230.31 | \$255.39 |
| 67 | \$118.53 | \$148.12 | \$172.85 | \$196.04 | \$220.04 | \$245.28 | \$272.27 |
| 68 | \$129.42 | \$161.50 | \$188.31 | \$213.49 | \$239.55 | \$267.02 | \$296.43 |
| 69 | \$141.33 | \$176.08 | \$205.15 | \$232.49 | \$260.80 | \$290.68 | \$322.73 |
| 70 | \$154.33 | \$191.98 | \$223.50 | \$253.17 | \$283.94 | \$316.45 | \$351.37 |
| 71 | \$168.53 | \$209.32 | \$243.49 | \$275.69 | \$309.12 | \$344.48 | \$382.55 |
| 72 | \$184.03 | \$228.23 | \$265.26 | \$300.23 | \$336.55 | \$375.01 | \$416.51 |
| 73 | \$199.39 | \$248.05 | \$288.91 | \$327.53 | \$367.73 | \$410.38 | \$456.39 |
| 74 | \$216.04 | \$269.61 | \$314.65 | \$357.32 | \$401.81 | \$449.07 | \$500.10 |
| 75 | \$234.06 | \$293.03 | \$342.69 | \$389.83 | \$439.06 | \$491.42 | \$548.00 |
| 76 | \$253.60 | \$318.48 | \$373.23 | \$425.28 | \$479.74 | \$537.77 | \$600.49 |
| 77 | \$274.76 | \$346.16 | \$406.49 | \$463.97 | \$524.20 | \$588.47 | \$657.99 |
| 78 | \$296.16 | \$373.23 | \$438.42 | \$500.68 | \$566.09 | \$636.15 | \$712.28 |
| 79 | \$319.23 | \$402.42 | \$472.86 | \$540.31 | \$611.35 | \$687.68 | \$771.05 |
| 80 | \$344.10 | \$433.89 | \$510.00 | \$583.07 | \$660.22 | \$743.39 | \$834.66 |
| 81 | \$370.90 | \$467.82 | \$550.06 | \$629.21 | \$712.98 | \$803.62 | \$903.52 |
| 82 | \$399.79 | \$504.40 | \$593.27 | \$679.01 | \$769.97 | \$868.73 | \$978.06 |
| 83 | \$428.77 | \$540.49 | \$635.38 | \$727.13 | \$824.78 | \$931.31 | \$1,049.99 |
| 84 | \$459.84 | \$579.17 | \$680.49 | \$778.67 | \$883.49 | \$998.41 | \$1,127.22 |
| 85 | \$493.19 | \$620.61 | \$728.78 | \$833.86 | \$946.38 | \$1,070.33 | \$1,210.12 |
| 86 | \$528.93 | \$665.01 | \$780.51 | \$892.96 | \$1,013.74 | \$1,147.44 | \$1,299.13 |
| 87 | \$567.27 | \$712.60 | \$835.91 | \$956.25 | \$1,085.91 | \$1,230.11 | \$1,394.67 |
| 88 | \$596.80 | \$747.24 | \$874.24 | \$998.25 | \$1,132.33 | \$1,282.37 | \$1,454.75 |
| 89 | \$627.86 | \$783.55 | \$914.31 | \$1,042.07 | \$1,180.72 | \$1,336.85 | \$1,517.41 |
| 90 | \$660.53 | \$821.62 | \$956.23 | \$1,087.83 | \$1,231.19 | \$1,393.66 | \$1,582.77 |
| 91 | \$694.91 | \$861.56 | \$1,000.06 | \$1,135.60 | \$1,283.82 | \$1,452.86 | \$1,650.95 |
| 92 | \$731.09 | \$903.43 | \$1,045.91 | \$1,185.47 | \$1,338.68 | \$1,514.59 | \$1,722.07 |
| 93 | \$759.07 | \$933.90 | \$1,077.25 | \$1,217.74 | \$1,372.81 | \$1,552.11 | \$1,764.75 |
| 94 | \$788.11 | \$965.40 | \$1,109.51 | \$1,250.90 | \$1,407.82 | \$1,590.55 | \$1,808.48 |
| 95 | \$818.27 | \$997.97 | \$1,142.74 | \$1,284.96 | \$1,443.72 | \$1,629.94 | \$1,853.31 |
| 96 | \$849.59 | \$1,031.63 | \$1,176.97 | \$1,319.94 | \$1,480.54 | \$1,670.30 | \$1,899.24 |
| 97 | \$882.10 | \$1,066.43 | \$1,212.21 | \$1,355.89 | \$1,518.28 | \$1,711.68 | \$1,946.31 |
| 98 | \$909.11 | \$1,095.21 | \$1,241.26 | \$1,385.42 | \$1,549.25 | \$1,745.60 | \$1,984.90 |
| 99 | \$931.37 | \$1,118.86 | \$1,265.05 | \$1,409.57 | \$1,574.54 | \$1,773.26 | \$2,016.38 |
| 100 | \$949.63 | \$1,138.17 | \$1,284.46 | \$1,429.21 | \$1,595.09 | \$1,795.76 | \$2,041.97 |

Policy Form Series: LTC2-IDEAL

Ideal

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

100% Home Care

5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$50.09 | \$59.57 | \$67.21 | \$74.37 | \$81.52 | \$88.82 | \$97.19 |
| 31 | \$50.85 | \$60.47 | \$68.24 | \$75.50 | \$82.77 | \$90.20 | \$98.69 |
| 32 | \$51.60 | \$61.38 | \$69.28 | \$76.66 | \$84.05 | \$91.60 | \$100.22 |
| 33 | \$52.37 | \$62.31 | \$70.34 | \$77.83 | \$85.34 | \$93.01 | \$101.76 |
| 34 | \$53.15 | \$63.26 | \$71.41 | \$79.03 | \$86.65 | \$94.46 | \$103.33 |
| 35 | \$53.94 | \$64.22 | \$72.50 | \$80.26 | \$88.00 | \$95.93 | \$104.93 |
| 36 | \$55.87 | \$66.65 | \$75.33 | \$83.45 | \$91.59 | \$99.87 | \$109.27 |
| 37 | \$57.88 | \$69.17 | \$78.28 | \$86.80 | \$95.31 | \$103.98 | \$113.79 |
| 38 | \$59.95 | \$71.79 | \$81.33 | \$90.28 | \$99.20 | \$108.27 | \$118.50 |
| 39 | \$62.11 | \$74.51 | \$84.52 | \$93.89 | \$103.23 | \$112.73 | \$123.40 |
| 40 | \$64.33 | \$77.32 | \$87.82 | \$97.65 | \$107.44 | \$117.37 | \$128.51 |
| 41 | \$66.63 | \$80.26 | \$91.26 | \$101.55 | \$111.80 | \$122.21 | \$133.84 |
| 42 | \$69.02 | \$83.28 | \$94.82 | \$105.63 | \$116.36 | \$127.23 | \$139.38 |
| 43 | \$71.49 | \$86.44 | \$98.54 | \$109.85 | \$121.10 | \$132.49 | \$145.15 |
| 44 | \$74.05 | \$89.71 | \$102.39 | \$114.24 | \$126.04 | \$137.93 | \$151.15 |
| 45 | \$76.71 | \$93.11 | \$106.39 | \$118.81 | \$131.16 | \$143.62 | \$157.40 |
| 46 | \$80.06 | \$97.34 | \$111.36 | \$124.48 | \$137.50 | \$150.62 | \$165.13 |
| 47 | \$83.57 | \$101.80 | \$116.58 | \$130.41 | \$144.14 | \$157.96 | \$173.25 |
| 48 | \$87.21 | \$106.44 | \$122.03 | \$136.62 | \$151.10 | \$165.67 | \$181.76 |
| 49 | \$91.02 | \$111.29 | \$127.74 | \$143.13 | \$158.39 | \$173.74 | \$190.69 |
| 50 | \$94.99 | \$116.37 | \$133.72 | \$149.95 | \$166.04 | \$182.22 | \$200.05 |
| 51 | \$99.16 | \$121.68 | \$139.97 | \$157.10 | \$174.06 | \$191.10 | \$209.88 |
| 52 | \$103.48 | \$127.24 | \$146.53 | \$164.57 | \$182.47 | \$200.42 | \$220.19 |
| 53 | \$108.01 | \$133.04 | \$153.38 | \$172.42 | \$191.28 | \$210.20 | \$231.01 |
| 54 | \$112.74 | \$139.12 | \$160.56 | \$180.64 | \$200.52 | \$220.44 | \$242.36 |
| 55 | \$117.66 | \$145.47 | \$168.08 | \$189.24 | \$210.20 | \$231.19 | \$254.26 |
| 56 | \$123.13 | \$152.32 | \$176.08 | \$198.31 | \$220.36 | \$242.43 | \$266.71 |
| 57 | \$128.84 | \$159.49 | \$184.46 | \$207.83 | \$231.00 | \$254.23 | \$279.78 |
| 58 | \$134.81 | \$167.02 | \$193.24 | \$217.80 | \$242.15 | \$266.58 | \$293.50 |
| 59 | \$141.08 | \$174.90 | \$202.43 | \$228.25 | \$253.85 | \$279.54 | \$307.87 |
| 60 | \$147.62 | \$183.14 | \$212.07 | \$239.20 | \$266.12 | \$293.13 | \$322.96 |
| 61 | \$154.47 | \$191.77 | \$222.16 | \$250.66 | \$278.97 | \$307.38 | \$338.77 |
| 62 | \$161.64 | \$200.82 | \$232.74 | \$262.69 | \$292.44 | \$322.31 | \$355.36 |
| 63 | \$168.91 | \$210.08 | \$243.67 | \$275.18 | \$306.52 | \$338.01 | \$372.93 |
| 64 | \$176.51 | \$219.80 | \$255.11 | \$288.28 | \$321.27 | \$354.47 | \$391.34 |
| 65 | \$184.45 | \$229.95 | \$267.09 | \$302.00 | \$336.75 | \$371.73 | \$410.69 |
| 66 | \$192.74 | \$240.57 | \$279.63 | \$316.37 | \$352.96 | \$389.83 | \$430.97 |
| 67 | \$201.40 | \$251.68 | \$292.76 | \$331.41 | \$369.96 | \$408.81 | \$452.26 |
| 68 | \$215.02 | \$268.35 | \$311.96 | \$353.04 | \$394.04 | \$435.42 | \$481.82 |
| 69 | \$229.55 | \$286.11 | \$332.41 | \$376.08 | \$419.70 | \$463.79 | \$513.31 |
| 70 | \$245.06 | \$305.05 | \$354.20 | \$400.62 | \$447.05 | \$493.99 | \$546.87 |
| 71 | \$261.63 | \$325.24 | \$377.43 | \$426.75 | \$476.15 | \$526.16 | \$582.62 |
| 72 | \$279.32 | \$346.77 | \$402.18 | \$454.59 | \$507.15 | \$560.42 | \$620.72 |
| 73 | \$298.51 | \$371.35 | \$431.32 | \$488.13 | \$545.18 | \$603.05 | \$668.68 |
| 74 | \$319.02 | \$397.68 | \$462.56 | \$524.14 | \$586.05 | \$648.92 | \$720.36 |
| 75 | \$340.94 | \$425.88 | \$496.09 | \$562.81 | \$629.99 | \$698.28 | \$776.03 |
| 76 | \$364.37 | \$456.08 | \$532.03 | \$604.33 | \$677.23 | \$751.40 | \$836.00 |
| 77 | \$389.40 | \$488.41 | \$570.56 | \$648.91 | \$727.99 | \$808.56 | \$900.61 |
| 78 | \$413.38 | \$518.36 | \$605.61 | \$688.97 | \$773.43 | \$859.88 | \$959.09 |
| 79 | \$438.84 | \$550.16 | \$642.80 | \$731.52 | \$821.70 | \$914.46 | \$1,021.37 |
| 80 | \$465.86 | \$583.89 | \$682.27 | \$776.68 | \$873.00 | \$972.51 | \$1,087.69 |
| 81 | \$494.55 | \$619.70 | \$724.16 | \$824.64 | \$927.48 | \$1,034.24 | \$1,158.32 |
| 82 | \$525.01 | \$657.70 | \$768.64 | \$875.56 | \$985.37 | \$1,099.90 | \$1,233.53 |
| 83 | \$556.59 | \$696.32 | \$813.15 | \$925.97 | \$1,042.41 | \$1,164.82 | \$1,308.35 |
| 84 | \$590.07 | \$737.21 | \$860.25 | \$979.28 | \$1,102.75 | \$1,233.58 | \$1,387.70 |
| 85 | \$623.42 | \$778.65 | \$908.54 | \$1,034.47 | \$1,165.64 | \$1,305.50 | \$1,470.60 |
| 86 | \$659.16 | \$823.05 | \$960.27 | \$1,093.57 | \$1,233.00 | \$1,382.61 | \$1,559.61 |
| 87 | \$697.50 | \$870.64 | \$1,015.67 | \$1,156.86 | \$1,305.17 | \$1,465.28 | \$1,655.15 |
| 88 | \$727.03 | \$905.28 | \$1,054.00 | \$1,198.86 | \$1,351.59 | \$1,517.54 | \$1,715.23 |
| 89 | \$758.09 | \$941.59 | \$1,094.07 | \$1,242.68 | \$1,399.98 | \$1,572.02 | \$1,777.89 |
| 90 | \$790.76 | \$979.66 | \$1,135.99 | \$1,288.44 | \$1,450.45 | \$1,628.83 | \$1,843.25 |
| 91 | \$825.14 | \$1,019.60 | \$1,179.82 | \$1,336.21 | \$1,503.08 | \$1,688.03 | \$1,911.43 |
| 92 | \$861.32 | \$1,061.47 | \$1,225.67 | \$1,386.08 | \$1,557.94 | \$1,749.76 | \$1,982.55 |
| 93 | \$889.30 | \$1,091.94 | \$1,257.01 | \$1,418.35 | \$1,592.07 | \$1,787.28 | \$2,025.23 |
| 94 | \$918.34 | \$1,123.44 | \$1,289.27 | \$1,451.51 | \$1,627.08 | \$1,825.72 | \$2,068.96 |
| 95 | \$948.50 | \$1,156.01 | \$1,322.50 | \$1,485.57 | \$1,662.98 | \$1,865.11 | \$2,113.79 |
| 96 | \$979.82 | \$1,189.67 | \$1,356.73 | \$1,520.55 | \$1,699.80 | \$1,905.47 | \$2,159.72 |
| 97 | \$1,012.33 | \$1,224.47 | \$1,391.97 | \$1,556.50 | \$1,737.54 | \$1,946.85 | \$2,206.79 |
| 98 | \$1,039.34 | \$1,253.25 | \$1,421.02 | \$1,586.03 | \$1,768.51 | \$1,980.77 | \$2,245.38 |
| 99 | \$1,061.60 | \$1,276.90 | \$1,444.81 | \$1,610.18 | \$1,793.80 | \$2,008.43 | \$2,276.86 |
| 100 | \$1,079.86 | \$1,296.21 | \$1,464.22 | \$1,629.82 | \$1,814.35 | \$2,030.93 | \$2,302.45 |

Policy Form Series: LTC2-IDEAL

Ideal

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

100% Home Care

5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$135.74 | \$166.71 | \$190.39 | \$212.35 | \$233.97 | \$256.80 | \$282.63 |
| 31 | \$137.33 | \$168.66 | \$192.61 | \$214.83 | \$236.71 | \$259.80 | \$285.94 |
| 32 | \$138.94 | \$170.63 | \$194.87 | \$217.35 | \$239.48 | \$262.85 | \$289.29 |
| 33 | \$140.57 | \$172.64 | \$197.15 | \$219.90 | \$242.29 | \$265.92 | \$292.68 |
| 34 | \$142.21 | \$174.67 | \$199.47 | \$222.48 | \$245.13 | \$269.05 | \$296.12 |
| 35 | \$143.88 | \$176.72 | \$201.80 | \$225.10 | \$248.01 | \$272.20 | \$299.58 |
| 36 | \$145.56 | \$178.90 | \$204.39 | \$228.02 | \$251.25 | \$275.74 | \$303.40 |
| 37 | \$147.27 | \$181.12 | \$207.03 | \$231.02 | \$254.55 | \$279.35 | \$307.32 |
| 38 | \$149.03 | \$183.40 | \$209.72 | \$234.11 | \$257.97 | \$283.09 | \$311.37 |
| 39 | \$150.83 | \$185.74 | \$212.49 | \$237.27 | \$261.46 | \$286.92 | \$315.51 |
| 40 | \$152.64 | \$188.14 | \$215.32 | \$240.50 | \$265.05 | \$290.85 | \$319.80 |
| 41 | \$154.51 | \$190.59 | \$218.25 | \$243.83 | \$268.73 | \$294.91 | \$324.19 |
| 42 | \$156.41 | \$193.10 | \$221.24 | \$247.24 | \$272.54 | \$299.07 | \$328.72 |
| 43 | \$158.37 | \$195.68 | \$224.31 | \$250.76 | \$276.44 | \$303.37 | \$333.39 |
| 44 | \$160.37 | \$198.32 | \$227.45 | \$254.34 | \$280.46 | \$307.78 | \$338.20 |
| 45 | \$162.42 | \$201.01 | \$230.67 | \$258.05 | \$284.59 | \$312.34 | \$343.17 |
| 46 | \$165.59 | \$205.02 | \$235.36 | \$263.36 | \$290.46 | \$318.78 | \$350.27 |
| 47 | \$168.85 | \$209.19 | \$240.22 | \$268.86 | \$296.54 | \$325.46 | \$357.66 |
| 48 | \$172.22 | \$213.49 | \$245.25 | \$274.55 | \$302.84 | \$332.39 | \$365.33 |
| 49 | \$175.68 | \$217.91 | \$250.44 | \$280.46 | \$309.40 | \$339.60 | \$373.30 |
| 50 | \$179.26 | \$222.50 | \$255.83 | \$286.58 | \$316.20 | \$347.09 | \$381.60 |
| 51 | \$182.96 | \$227.23 | \$261.41 | \$292.93 | \$323.25 | \$354.87 | \$390.22 |
| 52 | \$186.75 | \$232.14 | \$267.20 | \$299.52 | \$330.58 | \$362.97 | \$399.20 |
| 53 | \$190.69 | \$237.21 | \$273.18 | \$306.35 | \$338.21 | \$371.38 | \$408.55 |
| 54 | \$194.75 | \$242.47 | \$279.40 | \$313.44 | \$346.13 | \$380.16 | \$418.28 |
| 55 | \$198.94 | \$247.92 | \$285.85 | \$320.81 | \$354.36 | \$389.30 | \$428.44 |
| 56 | \$203.10 | \$253.05 | \$291.71 | \$327.38 | \$361.61 | \$397.29 | \$437.33 |
| 57 | \$207.46 | \$258.46 | \$297.91 | \$334.33 | \$369.27 | \$405.73 | \$446.77 |
| 58 | \$212.04 | \$264.15 | \$304.44 | \$341.65 | \$377.38 | \$414.67 | \$456.76 |
| 59 | \$216.86 | \$270.14 | \$311.34 | \$349.39 | \$385.95 | \$424.16 | \$467.35 |
| 60 | \$221.92 | \$276.45 | \$318.62 | \$357.58 | \$395.04 | \$434.21 | \$478.59 |
| 61 | \$227.22 | \$283.11 | \$326.30 | \$366.23 | \$404.66 | \$444.87 | \$490.49 |
| 62 | \$232.83 | \$290.12 | \$334.42 | \$375.39 | \$414.84 | \$456.16 | \$503.15 |
| 63 | \$238.18 | \$296.87 | \$342.33 | \$384.48 | \$425.16 | \$467.14 | \$515.54 |
| 64 | \$243.84 | \$304.03 | \$350.72 | \$394.15 | \$436.15 | \$478.89 | \$528.78 |
| 65 | \$249.81 | \$311.60 | \$359.65 | \$404.45 | \$447.87 | \$491.46 | \$542.95 |
| 66 | \$256.11 | \$319.63 | \$369.11 | \$415.37 | \$460.32 | \$504.86 | \$558.10 |
| 67 | \$262.76 | \$328.12 | \$379.16 | \$426.97 | \$473.57 | \$519.19 | \$574.30 |
| 68 | \$274.00 | \$341.69 | \$394.62 | \$444.42 | \$493.08 | \$540.78 | \$598.34 |
| 69 | \$286.27 | \$356.45 | \$411.46 | \$463.42 | \$514.33 | \$564.29 | \$624.53 |
| 70 | \$299.62 | \$372.53 | \$429.83 | \$484.10 | \$537.47 | \$589.91 | \$653.05 |
| 71 | \$314.17 | \$390.05 | \$449.82 | \$506.62 | \$562.65 | \$617.79 | \$684.12 |
| 72 | \$330.03 | \$409.15 | \$471.59 | \$531.16 | \$590.08 | \$648.17 | \$717.96 |
| 73 | \$347.35 | \$431.14 | \$497.17 | \$559.82 | \$621.55 | \$683.54 | \$757.84 |
| 74 | \$365.98 | \$454.89 | \$524.86 | \$590.98 | \$655.92 | \$722.23 | \$801.55 |
| 75 | \$386.00 | \$480.52 | \$554.87 | \$624.88 | \$693.46 | \$764.56 | \$849.44 |
| 76 | \$407.58 | \$508.21 | \$587.40 | \$661.73 | \$734.43 | \$810.91 | \$901.93 |
| 77 | \$430.80 | \$538.16 | \$622.67 | \$701.81 | \$779.18 | \$861.61 | \$959.43 |
| 78 | \$451.48 | \$563.50 | \$651.70 | \$734.46 | \$815.68 | \$902.66 | \$1,006.42 |
| 79 | \$473.83 | \$590.98 | \$683.28 | \$770.08 | \$855.67 | \$947.73 | \$1,058.05 |
| 80 | \$497.97 | \$620.74 | \$717.61 | \$808.92 | \$899.38 | \$997.11 | \$1,114.71 |
| 81 | \$524.05 | \$652.99 | \$754.90 | \$851.20 | \$947.09 | \$1,051.19 | \$1,176.78 |
| 82 | \$552.23 | \$687.89 | \$795.36 | \$897.20 | \$999.13 | \$1,110.29 | \$1,244.70 |
| 83 | \$580.47 | \$721.70 | \$833.42 | \$942.00 | \$1,052.00 | \$1,171.55 | \$1,315.51 |
| 84 | \$610.80 | \$758.13 | \$874.57 | \$990.27 | \$1,108.79 | \$1,237.34 | \$1,391.63 |
| 85 | \$644.15 | \$799.57 | \$922.86 | \$1,045.46 | \$1,171.68 | \$1,309.26 | \$1,474.53 |
| 86 | \$679.89 | \$843.97 | \$974.59 | \$1,104.56 | \$1,239.04 | \$1,386.37 | \$1,563.54 |
| 87 | \$718.23 | \$891.56 | \$1,029.99 | \$1,167.85 | \$1,311.21 | \$1,469.04 | \$1,659.08 |
| 88 | \$747.76 | \$926.20 | \$1,068.32 | \$1,209.85 | \$1,357.63 | \$1,521.30 | \$1,719.16 |
| 89 | \$778.82 | \$962.51 | \$1,108.39 | \$1,253.67 | \$1,406.02 | \$1,575.78 | \$1,781.82 |
| 90 | \$811.49 | \$1,000.58 | \$1,150.31 | \$1,299.43 | \$1,456.49 | \$1,632.59 | \$1,847.18 |
| 91 | \$845.87 | \$1,040.52 | \$1,194.14 | \$1,347.20 | \$1,509.12 | \$1,691.79 | \$1,915.36 |
| 92 | \$882.05 | \$1,082.39 | \$1,239.99 | \$1,397.07 | \$1,563.98 | \$1,753.52 | \$1,986.48 |
| 93 | \$910.03 | \$1,112.86 | \$1,271.33 | \$1,429.34 | \$1,598.11 | \$1,791.04 | \$2,029.16 |
| 94 | \$939.07 | \$1,144.36 | \$1,303.59 | \$1,462.50 | \$1,633.12 | \$1,829.48 | \$2,072.89 |
| 95 | \$969.23 | \$1,176.93 | \$1,336.82 | \$1,496.56 | \$1,669.02 | \$1,868.87 | \$2,117.72 |
| 96 | \$1,000.55 | \$1,210.59 | \$1,371.05 | \$1,531.54 | \$1,705.84 | \$1,909.23 | \$2,163.65 |
| 97 | \$1,033.06 | \$1,245.39 | \$1,406.29 | \$1,567.49 | \$1,743.58 | \$1,950.61 | \$2,210.72 |
| 98 | \$1,060.07 | \$1,274.17 | \$1,435.34 | \$1,597.02 | \$1,774.55 | \$1,984.53 | \$2,249.31 |
| 99 | \$1,082.33 | \$1,297.82 | \$1,459.13 | \$1,621.17 | \$1,799.84 | \$2,012.19 | \$2,280.79 |
| 100 | \$1,100.59 | \$1,317.13 | \$1,478.54 | \$1,640.81 | \$1,820.39 | \$2,034.69 | \$2,306.38 |

Policy Form Series: LTC2-IDEAL

Ideal

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

75% Home Care

No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$24.89 | \$27.94 | \$30.48 | \$32.86 | \$35.30 | \$37.89 | \$40.82 |
| 31 | \$25.38 | \$28.51 | \$31.13 | \$33.58 | \$36.10 | \$38.76 | \$41.78 |
| 32 | \$25.88 | \$29.11 | \$31.80 | \$34.32 | \$36.92 | \$39.64 | \$42.75 |
| 33 | \$26.38 | \$29.70 | \$32.47 | \$35.08 | \$37.75 | \$40.56 | \$43.75 |
| 34 | \$26.90 | \$30.32 | \$33.17 | \$35.85 | \$38.60 | \$41.50 | \$44.78 |
| 35 | \$27.42 | \$30.94 | \$33.88 | \$36.64 | \$39.47 | \$42.45 | \$45.84 |
| 36 | \$28.33 | \$32.08 | \$35.21 | \$38.13 | \$41.15 | \$44.32 | \$47.89 |
| 37 | \$29.27 | \$33.25 | \$36.58 | \$39.70 | \$42.90 | \$46.27 | \$50.04 |
| 38 | \$30.24 | \$34.47 | \$38.01 | \$41.32 | \$44.72 | \$48.30 | \$52.29 |
| 39 | \$31.25 | \$35.74 | \$39.49 | \$43.01 | \$46.63 | \$50.43 | \$54.63 |
| 40 | \$32.29 | \$37.06 | \$41.04 | \$44.78 | \$48.61 | \$52.64 | \$57.07 |
| 41 | \$33.36 | \$38.42 | \$42.65 | \$46.61 | \$50.68 | \$54.95 | \$59.64 |
| 42 | \$34.46 | \$39.83 | \$44.31 | \$48.52 | \$52.84 | \$57.37 | \$62.31 |
| 43 | \$35.60 | \$41.30 | \$46.05 | \$50.50 | \$55.08 | \$59.88 | \$65.11 |
| 44 | \$36.79 | \$42.81 | \$47.85 | \$52.57 | \$57.42 | \$62.51 | \$68.03 |
| 45 | \$38.01 | \$44.38 | \$49.72 | \$54.72 | \$59.87 | \$65.26 | \$71.08 |
| 46 | \$39.74 | \$46.56 | \$52.28 | \$57.63 | \$63.15 | \$68.93 | \$75.13 |
| 47 | \$41.53 | \$48.85 | \$54.97 | \$60.71 | \$66.62 | \$72.79 | \$79.43 |
| 48 | \$43.42 | \$51.25 | \$57.81 | \$63.94 | \$70.27 | \$76.88 | \$83.96 |
| 49 | \$45.37 | \$53.77 | \$60.78 | \$67.35 | \$74.12 | \$81.20 | \$88.74 |
| 50 | \$47.43 | \$56.40 | \$63.91 | \$70.94 | \$78.18 | \$85.76 | \$93.81 |
| 51 | \$49.58 | \$59.17 | \$67.20 | \$74.72 | \$82.48 | \$90.57 | \$99.15 |
| 52 | \$51.82 | \$62.08 | \$70.66 | \$78.71 | \$87.00 | \$95.66 | \$104.81 |
| 53 | \$54.16 | \$65.12 | \$74.31 | \$82.91 | \$91.77 | \$101.03 | \$110.78 |
| 54 | \$56.62 | \$68.32 | \$78.12 | \$87.32 | \$96.80 | \$106.70 | \$117.11 |
| 55 | \$59.18 | \$71.67 | \$82.15 | \$91.98 | \$102.11 | \$112.69 | \$123.79 |
| 56 | \$62.59 | \$75.96 | \$87.16 | \$97.67 | \$108.51 | \$119.84 | \$131.73 |
| 57 | \$66.20 | \$80.50 | \$92.48 | \$103.73 | \$115.32 | \$127.46 | \$140.19 |
| 58 | \$70.02 | \$85.31 | \$98.12 | \$110.15 | \$122.55 | \$135.55 | \$149.19 |
| 59 | \$74.06 | \$90.41 | \$104.11 | \$116.98 | \$130.25 | \$144.15 | \$158.76 |
| 60 | \$78.33 | \$95.81 | \$110.46 | \$124.22 | \$138.42 | \$153.30 | \$168.96 |
| 61 | \$82.85 | \$101.54 | \$117.20 | \$131.92 | \$147.11 | \$163.03 | \$179.80 |
| 62 | \$87.64 | \$107.60 | \$124.35 | \$140.09 | \$156.33 | \$173.38 | \$191.35 |
| 63 | \$92.62 | \$114.02 | \$131.97 | \$148.84 | \$166.29 | \$184.59 | \$203.93 |
| 64 | \$97.88 | \$120.82 | \$140.07 | \$158.16 | \$176.88 | \$196.53 | \$217.33 |
| 65 | \$103.45 | \$128.03 | \$148.65 | \$168.07 | \$188.14 | \$209.25 | \$231.63 |
| 66 | \$109.33 | \$135.66 | \$157.76 | \$178.58 | \$200.12 | \$222.78 | \$246.84 |
| 67 | \$115.55 | \$143.76 | \$167.44 | \$189.76 | \$212.86 | \$237.19 | \$263.07 |
| 68 | \$126.19 | \$156.76 | \$182.43 | \$206.66 | \$231.78 | \$258.23 | \$286.44 |
| 69 | \$137.82 | \$170.95 | \$198.78 | \$225.08 | \$252.36 | \$281.14 | \$311.89 |
| 70 | \$150.52 | \$186.42 | \$216.59 | \$245.14 | \$274.79 | \$306.09 | \$339.61 |
| 71 | \$164.40 | \$203.29 | \$236.00 | \$266.99 | \$299.19 | \$333.26 | \$369.78 |
| 72 | \$179.56 | \$221.67 | \$257.15 | \$290.77 | \$325.78 | \$362.83 | \$402.64 |
| 73 | \$194.45 | \$240.81 | \$279.93 | \$317.09 | \$355.83 | \$396.91 | \$441.05 |
| 74 | \$210.59 | \$261.61 | \$304.73 | \$345.79 | \$388.65 | \$434.18 | \$483.13 |
| 75 | \$228.05 | \$284.19 | \$331.73 | \$377.08 | \$424.52 | \$474.96 | \$529.21 |
| 76 | \$246.97 | \$308.74 | \$361.12 | \$411.21 | \$463.68 | \$519.57 | \$579.70 |
| 77 | \$267.46 | \$335.40 | \$393.11 | \$448.42 | \$506.46 | \$568.36 | \$635.01 |
| 78 | \$288.18 | \$361.46 | \$423.81 | \$483.72 | \$546.73 | \$614.19 | \$687.16 |
| 79 | \$310.50 | \$389.55 | \$456.91 | \$521.79 | \$590.22 | \$663.71 | \$743.59 |
| 80 | \$334.53 | \$419.83 | \$492.58 | \$562.86 | \$637.15 | \$717.22 | \$804.67 |
| 81 | \$360.43 | \$452.46 | \$531.05 | \$607.16 | \$687.83 | \$775.05 | \$870.76 |
| 82 | \$388.34 | \$487.62 | \$572.51 | \$654.94 | \$742.53 | \$837.54 | \$942.27 |
| 83 | \$416.17 | \$522.06 | \$612.58 | \$700.72 | \$794.67 | \$897.07 | \$1,010.65 |
| 84 | \$446.00 | \$558.93 | \$655.47 | \$749.70 | \$850.46 | \$960.82 | \$1,083.99 |
| 85 | \$477.96 | \$598.40 | \$701.34 | \$802.11 | \$910.17 | \$1,029.10 | \$1,162.65 |
| 86 | \$512.21 | \$640.67 | \$750.44 | \$858.17 | \$974.08 | \$1,102.23 | \$1,247.01 |
| 87 | \$548.91 | \$685.91 | \$802.96 | \$918.16 | \$1,042.47 | \$1,180.57 | \$1,337.50 |
| 88 | \$576.97 | \$718.48 | \$838.82 | \$957.40 | \$1,085.81 | \$1,229.35 | \$1,393.59 |
| 89 | \$606.47 | \$752.58 | \$876.29 | \$998.32 | \$1,130.95 | \$1,280.14 | \$1,452.03 |
| 90 | \$637.48 | \$788.31 | \$915.42 | \$1,040.99 | \$1,177.98 | \$1,333.03 | \$1,512.93 |
| 91 | \$670.07 | \$825.74 | \$956.30 | \$1,085.48 | \$1,226.95 | \$1,388.10 | \$1,576.37 |
| 92 | \$704.32 | \$864.95 | \$999.02 | \$1,131.87 | \$1,277.97 | \$1,445.46 | \$1,642.48 |
| 93 | \$730.55 | \$893.08 | \$1,027.76 | \$1,161.44 | \$1,309.15 | \$1,479.69 | \$1,681.51 |
| 94 | \$757.77 | \$922.11 | \$1,057.35 | \$1,191.77 | \$1,341.09 | \$1,514.72 | \$1,721.45 |
| 95 | \$786.01 | \$952.11 | \$1,087.78 | \$1,222.90 | \$1,373.82 | \$1,550.58 | \$1,762.35 |
| 96 | \$815.29 | \$983.07 | \$1,119.09 | \$1,254.84 | \$1,407.34 | \$1,587.30 | \$1,804.22 |
| 97 | \$845.67 | \$1,015.04 | \$1,151.31 | \$1,287.61 | \$1,441.68 | \$1,624.89 | \$1,847.08 |
| 98 | \$870.86 | \$1,041.43 | \$1,177.82 | \$1,314.51 | \$1,469.82 | \$1,655.66 | \$1,882.20 |
| 99 | \$891.63 | \$1,063.11 | \$1,199.52 | \$1,336.48 | \$1,492.77 | \$1,680.75 | \$1,910.81 |
| 100 | \$908.63 | \$1,080.81 | \$1,217.19 | \$1,354.35 | \$1,511.42 | \$1,701.12 | \$1,934.05 |

Policy Form Series: LTC2-IDEAL

Ideal

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

75% Home Care

5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$48.92 | \$57.90 | \$65.15 | \$71.98 | \$78.80 | \$85.77 | \$93.74 |
| 31 | \$49.66 | \$58.77 | \$66.14 | \$73.08 | \$80.01 | \$87.09 | \$95.19 |
| 32 | \$50.39 | \$59.66 | \$67.16 | \$74.20 | \$81.24 | \$88.44 | \$96.65 |
| 33 | \$51.14 | \$60.57 | \$68.18 | \$75.33 | \$82.49 | \$89.80 | \$98.13 |
| 34 | \$51.91 | \$61.48 | \$69.22 | \$76.50 | \$83.77 | \$91.20 | \$99.64 |
| 35 | \$52.69 | \$62.41 | \$70.28 | \$77.66 | \$85.06 | \$92.61 | \$101.18 |
| 36 | \$54.56 | \$64.76 | \$73.00 | \$80.76 | \$88.50 | \$96.40 | \$105.35 |
| 37 | \$56.50 | \$67.19 | \$75.84 | \$83.97 | \$92.08 | \$100.35 | \$109.68 |
| 38 | \$58.52 | \$69.71 | \$78.78 | \$87.31 | \$95.81 | \$104.47 | \$114.20 |
| 39 | \$60.60 | \$72.33 | \$81.84 | \$90.78 | \$99.70 | \$108.75 | \$118.90 |
| 40 | \$62.76 | \$75.05 | \$85.02 | \$94.39 | \$103.73 | \$113.20 | \$123.78 |
| 41 | \$64.99 | \$77.88 | \$88.33 | \$98.15 | \$107.93 | \$117.82 | \$128.89 |
| 42 | \$67.30 | \$80.80 | \$91.76 | \$102.05 | \$112.30 | \$122.66 | \$134.18 |
| 43 | \$69.70 | \$83.84 | \$95.32 | \$106.12 | \$116.85 | \$127.69 | \$139.72 |
| 44 | \$72.18 | \$87.00 | \$99.02 | \$110.33 | \$121.57 | \$132.92 | \$145.47 |
| 45 | \$74.76 | \$90.27 | \$102.87 | \$114.72 | \$126.50 | \$138.35 | \$151.45 |
| 46 | \$78.01 | \$94.35 | \$107.65 | \$120.16 | \$132.58 | \$145.08 | \$158.85 |
| 47 | \$81.40 | \$98.64 | \$112.67 | \$125.86 | \$138.95 | \$152.11 | \$166.62 |
| 48 | \$84.94 | \$103.12 | \$117.91 | \$131.82 | \$145.64 | \$159.50 | \$174.78 |
| 49 | \$88.62 | \$107.81 | \$123.40 | \$138.07 | \$152.63 | \$167.24 | \$183.30 |
| 50 | \$92.48 | \$112.69 | \$129.15 | \$144.62 | \$159.96 | \$175.35 | \$192.27 |
| 51 | \$96.51 | \$117.80 | \$135.15 | \$151.47 | \$167.66 | \$183.87 | \$201.67 |
| 52 | \$100.70 | \$123.15 | \$141.44 | \$158.66 | \$175.72 | \$192.80 | \$211.53 |
| 53 | \$105.07 | \$128.74 | \$148.02 | \$166.18 | \$184.16 | \$202.15 | \$221.87 |
| 54 | \$109.65 | \$134.58 | \$154.91 | \$174.05 | \$193.01 | \$211.96 | \$232.72 |
| 55 | \$114.41 | \$140.69 | \$162.11 | \$182.31 | \$202.29 | \$222.25 | \$244.10 |
| 56 | \$119.71 | \$147.30 | \$169.81 | \$191.02 | \$212.03 | \$233.02 | \$256.03 |
| 57 | \$125.25 | \$154.22 | \$177.87 | \$200.16 | \$222.24 | \$244.33 | \$268.53 |
| 58 | \$131.05 | \$161.48 | \$186.32 | \$209.73 | \$232.94 | \$256.17 | \$281.65 |
| 59 | \$137.12 | \$169.06 | \$195.15 | \$219.76 | \$244.17 | \$268.59 | \$295.43 |
| 60 | \$143.46 | \$177.01 | \$204.42 | \$230.28 | \$255.92 | \$281.61 | \$309.86 |
| 61 | \$150.10 | \$185.32 | \$214.12 | \$241.29 | \$268.26 | \$295.27 | \$325.00 |
| 62 | \$157.06 | \$194.03 | \$224.28 | \$252.83 | \$281.18 | \$309.59 | \$340.88 |
| 63 | \$164.07 | \$202.95 | \$234.75 | \$264.79 | \$294.65 | \$324.60 | \$357.65 |
| 64 | \$171.42 | \$212.28 | \$245.73 | \$277.34 | \$308.77 | \$340.32 | \$375.24 |
| 65 | \$179.08 | \$222.04 | \$257.21 | \$290.47 | \$323.57 | \$356.83 | \$393.70 |
| 66 | \$187.09 | \$232.23 | \$269.22 | \$304.22 | \$339.08 | \$374.13 | \$413.06 |
| 67 | \$195.47 | \$242.91 | \$281.81 | \$318.62 | \$355.34 | \$392.26 | \$433.37 |
| 68 | \$208.72 | \$259.02 | \$300.32 | \$339.46 | \$378.53 | \$417.86 | \$461.75 |
| 69 | \$222.87 | \$276.21 | \$320.07 | \$361.65 | \$403.22 | \$445.11 | \$491.98 |
| 70 | \$237.97 | \$294.56 | \$341.10 | \$385.31 | \$429.54 | \$474.15 | \$524.19 |
| 71 | \$254.11 | \$314.11 | \$363.51 | \$410.51 | \$457.56 | \$505.09 | \$558.51 |
| 72 | \$271.34 | \$334.96 | \$387.41 | \$437.34 | \$487.42 | \$538.03 | \$595.09 |
| 73 | \$289.91 | \$358.58 | \$415.33 | \$469.46 | \$523.79 | \$578.79 | \$640.88 |
| 74 | \$309.74 | \$383.87 | \$445.26 | \$503.93 | \$562.89 | \$622.63 | \$690.19 |
| 75 | \$330.94 | \$410.94 | \$477.35 | \$540.92 | \$604.92 | \$669.78 | \$743.30 |
| 76 | \$353.58 | \$439.93 | \$511.75 | \$580.64 | \$650.06 | \$720.52 | \$800.50 |
| 77 | \$377.78 | \$470.96 | \$548.63 | \$623.26 | \$698.58 | \$775.09 | \$862.11 |
| 78 | \$400.91 | \$499.64 | \$582.07 | \$661.49 | \$741.90 | \$824.00 | \$917.76 |
| 79 | \$425.44 | \$530.06 | \$617.56 | \$702.05 | \$787.91 | \$875.97 | \$977.00 |
| 80 | \$451.47 | \$562.33 | \$655.21 | \$745.10 | \$836.77 | \$931.24 | \$1,040.07 |
| 81 | \$479.11 | \$596.58 | \$695.16 | \$790.79 | \$888.66 | \$989.99 | \$1,107.22 |
| 82 | \$508.43 | \$632.90 | \$737.54 | \$839.28 | \$943.77 | \$1,052.46 | \$1,178.69 |
| 83 | \$538.62 | \$669.48 | \$779.49 | \$886.73 | \$997.42 | \$1,113.48 | \$1,248.94 |
| 84 | \$570.62 | \$708.17 | \$823.85 | \$936.86 | \$1,054.12 | \$1,178.04 | \$1,323.37 |
| 85 | \$602.58 | \$747.64 | \$869.72 | \$989.27 | \$1,113.83 | \$1,246.32 | \$1,402.03 |
| 86 | \$636.83 | \$789.91 | \$918.82 | \$1,045.33 | \$1,177.74 | \$1,319.45 | \$1,486.39 |
| 87 | \$673.53 | \$835.15 | \$971.34 | \$1,105.32 | \$1,246.13 | \$1,397.79 | \$1,576.88 |
| 88 | \$701.59 | \$867.72 | \$1,007.20 | \$1,144.56 | \$1,289.47 | \$1,446.57 | \$1,632.97 |
| 89 | \$731.09 | \$901.82 | \$1,044.67 | \$1,185.48 | \$1,334.61 | \$1,497.36 | \$1,691.41 |
| 90 | \$762.10 | \$937.55 | \$1,083.80 | \$1,228.15 | \$1,381.64 | \$1,550.25 | \$1,752.31 |
| 91 | \$794.69 | \$974.98 | \$1,124.68 | \$1,272.64 | \$1,430.61 | \$1,605.32 | \$1,815.75 |
| 92 | \$828.94 | \$1,014.19 | \$1,167.40 | \$1,319.03 | \$1,481.63 | \$1,662.68 | \$1,881.86 |
| 93 | \$855.17 | \$1,042.32 | \$1,196.14 | \$1,348.60 | \$1,512.81 | \$1,696.91 | \$1,920.89 |
| 94 | \$882.39 | \$1,071.35 | \$1,225.73 | \$1,378.93 | \$1,544.75 | \$1,731.94 | \$1,960.83 |
| 95 | \$910.63 | \$1,101.35 | \$1,256.16 | \$1,410.06 | \$1,577.48 | \$1,767.80 | \$2,001.73 |
| 96 | \$939.91 | \$1,132.31 | \$1,287.47 | \$1,442.00 | \$1,611.00 | \$1,804.52 | \$2,043.60 |
| 97 | \$970.29 | \$1,164.28 | \$1,319.69 | \$1,474.77 | \$1,645.34 | \$1,842.11 | \$2,086.46 |
| 98 | \$995.48 | \$1,190.67 | \$1,346.20 | \$1,501.67 | \$1,673.48 | \$1,872.88 | \$2,121.58 |
| 99 | \$1,016.25 | \$1,212.35 | \$1,367.90 | \$1,523.64 | \$1,696.43 | \$1,897.97 | \$2,150.19 |
| 100 | \$1,033.25 | \$1,230.05 | \$1,385.57 | \$1,541.51 | \$1,715.08 | \$1,918.34 | \$2,173.43 |

Policy Form Series: LTC2-IDEAL

Ideal

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

75% Home Care

5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$131.33 | \$160.36 | \$182.57 | \$203.29 | \$223.65 | \$245.16 | \$269.41 |
| 31 | \$132.88 | \$162.23 | \$184.70 | \$205.68 | \$226.27 | \$248.02 | \$272.57 |
| 32 | \$134.43 | \$164.15 | \$186.87 | \$208.08 | \$228.92 | \$250.93 | \$275.76 |
| 33 | \$136.01 | \$166.06 | \$189.06 | \$210.52 | \$231.61 | \$253.87 | \$278.99 |
| 34 | \$137.61 | \$168.01 | \$191.28 | \$212.99 | \$234.32 | \$256.85 | \$282.26 |
| 35 | \$139.22 | \$169.98 | \$193.52 | \$215.48 | \$237.06 | \$259.86 | \$285.58 |
| 36 | \$140.85 | \$172.09 | \$196.00 | \$218.27 | \$240.15 | \$263.23 | \$289.20 |
| 37 | \$142.52 | \$174.22 | \$198.52 | \$221.16 | \$243.32 | \$266.68 | \$292.94 |
| 38 | \$144.22 | \$176.43 | \$201.12 | \$224.10 | \$246.57 | \$270.24 | \$296.78 |
| 39 | \$145.97 | \$178.68 | \$203.76 | \$227.12 | \$249.92 | \$273.89 | \$300.73 |
| 40 | \$147.75 | \$181.00 | \$206.50 | \$230.23 | \$253.35 | \$277.64 | \$304.79 |
| 41 | \$149.57 | \$183.35 | \$209.30 | \$233.42 | \$256.88 | \$281.50 | \$308.97 |
| 42 | \$151.43 | \$185.78 | \$212.16 | \$236.69 | \$260.52 | \$285.48 | \$313.29 |
| 43 | \$153.32 | \$188.26 | \$215.11 | \$240.05 | \$264.23 | \$289.56 | \$317.73 |
| 44 | \$155.27 | \$190.79 | \$218.12 | \$243.49 | \$268.07 | \$293.77 | \$322.31 |
| 45 | \$157.26 | \$193.39 | \$221.21 | \$247.04 | \$272.02 | \$298.12 | \$327.03 |
| 46 | \$160.34 | \$197.26 | \$225.70 | \$252.10 | \$277.61 | \$304.26 | \$333.78 |
| 47 | \$163.49 | \$201.26 | \$230.35 | \$257.37 | \$283.41 | \$310.61 | \$340.80 |
| 48 | \$166.77 | \$205.39 | \$235.18 | \$262.80 | \$289.44 | \$317.21 | \$348.09 |
| 49 | \$170.11 | \$209.66 | \$240.15 | \$268.45 | \$295.67 | \$324.07 | \$355.66 |
| 50 | \$173.58 | \$214.06 | \$245.30 | \$274.28 | \$302.14 | \$331.21 | \$363.54 |
| 51 | \$177.16 | \$218.62 | \$250.64 | \$280.35 | \$308.89 | \$338.61 | \$371.72 |
| 52 | \$180.85 | \$223.34 | \$256.17 | \$286.64 | \$315.88 | \$346.33 | \$380.26 |
| 53 | \$184.65 | \$228.20 | \$261.91 | \$293.18 | \$323.14 | \$354.36 | \$389.14 |
| 54 | \$188.59 | \$233.25 | \$267.84 | \$299.94 | \$330.70 | \$362.71 | \$398.40 |
| 55 | \$192.64 | \$238.48 | \$274.01 | \$306.99 | \$338.56 | \$371.41 | \$408.05 |
| 56 | \$196.77 | \$243.83 | \$279.64 | \$313.26 | \$346.67 | \$380.49 | \$418.14 |
| 57 | \$200.99 | \$248.64 | \$285.59 | \$319.91 | \$352.78 | \$387.04 | \$425.44 |
| 58 | \$205.33 | \$254.11 | \$291.86 | \$326.91 | \$360.52 | \$395.56 | \$434.94 |
| 59 | \$209.99 | \$259.87 | \$298.47 | \$334.33 | \$368.72 | \$404.60 | \$445.01 |
| 60 | \$214.89 | \$265.95 | \$305.45 | \$342.15 | \$377.40 | \$414.18 | \$455.72 |
| 61 | \$220.04 | \$272.35 | \$312.83 | \$350.45 | \$386.61 | \$424.36 | \$467.06 |
| 62 | \$225.46 | \$279.09 | \$320.60 | \$359.21 | \$396.34 | \$435.14 | \$479.11 |
| 63 | \$230.62 | \$285.56 | \$328.24 | \$367.96 | \$405.81 | \$445.56 | \$490.84 |
| 64 | \$236.07 | \$292.40 | \$336.34 | \$377.28 | \$415.90 | \$456.72 | \$503.39 |
| 65 | \$241.84 | \$299.67 | \$344.93 | \$387.20 | \$426.67 | \$468.66 | \$516.84 |
| 66 | \$247.90 | \$307.35 | \$354.04 | \$397.71 | \$438.16 | \$481.41 | \$531.20 |
| 67 | \$254.31 | \$315.49 | \$363.73 | \$408.89 | \$450.41 | \$495.04 | \$546.59 |
| 68 | \$265.25 | \$328.59 | \$378.72 | \$425.79 | \$469.30 | \$515.09 | \$568.82 |
| 69 | \$277.18 | \$342.87 | \$395.08 | \$444.21 | \$489.84 | \$537.02 | \$593.13 |
| 70 | \$290.18 | \$358.42 | \$412.89 | \$464.28 | \$512.25 | \$560.99 | \$619.71 |
| 71 | \$304.36 | \$375.39 | \$432.31 | \$486.13 | \$536.61 | \$587.18 | \$648.75 |
| 72 | \$319.82 | \$393.86 | \$453.46 | \$509.91 | \$563.17 | \$615.79 | \$680.48 |
| 73 | \$336.55 | \$414.92 | \$477.63 | \$536.93 | \$593.22 | \$649.87 | \$718.89 |
| 74 | \$354.56 | \$437.66 | \$503.83 | \$566.32 | \$626.04 | \$687.14 | \$760.96 |
| 75 | \$373.90 | \$462.21 | \$532.22 | \$598.31 | \$661.90 | \$727.90 | \$807.04 |
| 76 | \$394.73 | \$488.75 | \$563.03 | \$633.15 | \$701.06 | \$772.51 | \$857.51 |
| 77 | \$417.15 | \$517.43 | \$596.44 | \$671.06 | \$743.84 | \$821.30 | \$912.82 |
| 78 | \$437.04 | \$541.55 | \$623.96 | \$701.93 | \$778.27 | \$859.96 | \$956.99 |
| 79 | \$458.53 | \$567.72 | \$653.93 | \$735.67 | \$816.08 | \$902.51 | \$1,005.65 |
| 80 | \$481.73 | \$596.11 | \$686.52 | \$772.48 | \$857.47 | \$949.24 | \$1,059.20 |
| 81 | \$506.81 | \$626.86 | \$721.96 | \$812.62 | \$902.74 | \$1,000.49 | \$1,117.98 |
| 82 | \$533.90 | \$660.17 | \$760.43 | \$856.32 | \$952.16 | \$1,056.59 | \$1,182.37 |
| 83 | \$560.78 | \$691.94 | \$796.69 | \$899.08 | \$1,002.72 | \$1,115.20 | \$1,250.10 |
| 84 | \$589.65 | \$726.18 | \$835.85 | \$945.09 | \$1,056.94 | \$1,178.03 | \$1,322.79 |
| 85 | \$621.61 | \$765.65 | \$881.72 | \$997.50 | \$1,116.65 | \$1,246.31 | \$1,401.45 |
| 86 | \$655.86 | \$807.92 | \$930.82 | \$1,053.56 | \$1,180.56 | \$1,319.44 | \$1,485.81 |
| 87 | \$692.56 | \$853.16 | \$983.34 | \$1,113.55 | \$1,248.95 | \$1,397.78 | \$1,576.30 |
| 88 | \$720.62 | \$885.73 | \$1,019.20 | \$1,152.79 | \$1,292.29 | \$1,446.56 | \$1,632.39 |
| 89 | \$750.12 | \$919.83 | \$1,056.67 | \$1,193.71 | \$1,337.43 | \$1,497.35 | \$1,690.83 |
| 90 | \$781.13 | \$955.56 | \$1,095.80 | \$1,236.38 | \$1,384.46 | \$1,550.24 | \$1,751.73 |
| 91 | \$813.72 | \$992.99 | \$1,136.68 | \$1,280.87 | \$1,433.43 | \$1,605.31 | \$1,815.17 |
| 92 | \$847.97 | \$1,032.20 | \$1,179.40 | \$1,327.26 | \$1,484.45 | \$1,662.67 | \$1,881.28 |
| 93 | \$874.20 | \$1,060.33 | \$1,208.14 | \$1,356.83 | \$1,515.63 | \$1,696.90 | \$1,920.31 |
| 94 | \$901.42 | \$1,089.36 | \$1,237.73 | \$1,387.16 | \$1,547.57 | \$1,731.93 | \$1,960.25 |
| 95 | \$929.66 | \$1,119.36 | \$1,268.16 | \$1,418.29 | \$1,580.30 | \$1,767.79 | \$2,001.15 |
| 96 | \$958.94 | \$1,150.32 | \$1,299.47 | \$1,450.23 | \$1,613.82 | \$1,804.51 | \$2,043.02 |
| 97 | \$989.32 | \$1,182.29 | \$1,331.69 | \$1,483.00 | \$1,648.16 | \$1,842.10 | \$2,085.88 |
| 98 | \$1,014.51 | \$1,208.68 | \$1,358.20 | \$1,509.90 | \$1,676.30 | \$1,872.87 | \$2,121.00 |
| 99 | \$1,035.28 | \$1,230.36 | \$1,379.90 | \$1,531.87 | \$1,699.25 | \$1,897.96 | \$2,149.61 |
| 100 | \$1,052.28 | \$1,248.06 | \$1,397.57 | \$1,549.74 | \$1,717.90 | \$1,918.33 | \$2,172.85 |

Policy Form Series: LTC2-IDEAL

Ideal

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

50% Home Care

No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$24.35 | \$27.26 | \$29.69 | \$31.98 | \$34.35 | \$36.82 | \$39.64 |
| 31 | \$24.82 | \$27.80 | \$30.32 | \$32.68 | \$35.12 | \$37.67 | \$40.56 |
| 32 | \$25.30 | \$28.37 | \$30.97 | \$33.39 | \$35.90 | \$38.53 | \$41.52 |
| 33 | \$25.78 | \$28.96 | \$31.62 | \$34.13 | \$36.70 | \$39.40 | \$42.49 |
| 34 | \$26.28 | \$29.54 | \$32.29 | \$34.87 | \$37.53 | \$40.31 | \$43.47 |
| 35 | \$26.78 | \$30.14 | \$32.97 | \$35.63 | \$38.36 | \$41.23 | \$44.48 |
| 36 | \$27.65 | \$31.23 | \$34.24 | \$37.06 | \$39.97 | \$43.02 | \$46.46 |
| 37 | \$28.55 | \$32.36 | \$35.56 | \$38.56 | \$41.65 | \$44.88 | \$48.52 |
| 38 | \$29.48 | \$33.52 | \$36.92 | \$40.11 | \$43.39 | \$46.83 | \$50.66 |
| 39 | \$30.43 | \$34.73 | \$38.34 | \$41.73 | \$45.21 | \$48.87 | \$52.91 |
| 40 | \$31.42 | \$35.98 | \$39.82 | \$43.42 | \$47.11 | \$50.98 | \$55.26 |
| 41 | \$32.45 | \$37.28 | \$41.34 | \$45.16 | \$49.09 | \$53.20 | \$57.70 |
| 42 | \$33.50 | \$38.62 | \$42.94 | \$46.98 | \$51.15 | \$55.50 | \$60.26 |
| 43 | \$34.59 | \$40.02 | \$44.58 | \$48.88 | \$53.29 | \$57.91 | \$62.93 |
| 44 | \$35.71 | \$41.45 | \$46.29 | \$50.84 | \$55.53 | \$60.43 | \$65.72 |
| 45 | \$36.87 | \$42.95 | \$48.07 | \$52.89 | \$57.87 | \$63.05 | \$68.64 |
| 46 | \$38.50 | \$45.02 | \$50.52 | \$55.69 | \$61.00 | \$66.55 | \$72.51 |
| 47 | \$40.21 | \$47.19 | \$53.08 | \$58.61 | \$64.30 | \$70.24 | \$76.61 |
| 48 | \$42.01 | \$49.47 | \$55.78 | \$61.70 | \$67.80 | \$74.15 | \$80.94 |
| 49 | \$43.87 | \$51.86 | \$58.61 | \$64.94 | \$71.48 | \$78.28 | \$85.52 |
| 50 | \$45.82 | \$54.37 | \$61.59 | \$68.37 | \$75.35 | \$82.63 | \$90.35 |
| 51 | \$47.85 | \$56.99 | \$64.71 | \$71.97 | \$79.44 | \$87.22 | \$95.45 |
| 52 | \$49.97 | \$59.75 | \$68.01 | \$75.76 | \$83.75 | \$92.06 | \$100.84 |
| 53 | \$52.20 | \$62.63 | \$71.45 | \$79.75 | \$88.29 | \$97.18 | \$106.55 |
| 54 | \$54.51 | \$65.65 | \$75.09 | \$83.95 | \$93.07 | \$102.59 | \$112.56 |
| 55 | \$56.92 | \$68.83 | \$78.89 | \$88.37 | \$98.13 | \$108.29 | \$118.92 |
| 56 | \$60.18 | \$72.91 | \$83.68 | \$93.81 | \$104.24 | \$115.13 | \$126.52 |
| 57 | \$63.62 | \$77.23 | \$88.74 | \$99.58 | \$110.75 | \$122.39 | \$134.60 |
| 58 | \$67.25 | \$81.80 | \$94.12 | \$105.71 | \$117.65 | \$130.12 | \$143.20 |
| 59 | \$71.09 | \$86.65 | \$99.82 | \$112.22 | \$124.99 | \$138.34 | \$152.35 |
| 60 | \$75.16 | \$91.78 | \$105.86 | \$119.12 | \$132.79 | \$147.07 | \$162.08 |
| 61 | \$79.44 | \$97.23 | \$112.27 | \$126.44 | \$141.08 | \$156.37 | \$172.43 |
| 62 | \$83.98 | \$102.99 | \$119.07 | \$134.23 | \$149.87 | \$166.24 | \$183.45 |
| 63 | \$88.68 | \$109.06 | \$126.30 | \$142.56 | \$159.33 | \$176.90 | \$195.42 |
| 64 | \$93.66 | \$115.49 | \$133.96 | \$151.39 | \$169.41 | \$188.27 | \$208.18 |
| 65 | \$98.91 | \$122.30 | \$142.10 | \$160.79 | \$180.11 | \$200.35 | \$221.76 |
| 66 | \$104.44 | \$129.51 | \$150.73 | \$170.76 | \$191.48 | \$213.22 | \$236.25 |
| 67 | \$110.29 | \$137.14 | \$159.87 | \$181.35 | \$203.58 | \$226.91 | \$251.68 |
| 68 | \$120.51 | \$149.59 | \$174.24 | \$197.56 | \$221.71 | \$247.08 | \$274.06 |
| 69 | \$131.65 | \$163.17 | \$189.90 | \$215.20 | \$241.44 | \$269.05 | \$298.46 |
| 70 | \$143.84 | \$177.97 | \$206.97 | \$234.43 | \$262.95 | \$292.97 | \$325.03 |
| 71 | \$157.15 | \$194.14 | \$225.56 | \$255.38 | \$286.36 | \$319.02 | \$353.95 |
| 72 | \$171.69 | \$211.76 | \$245.83 | \$278.19 | \$311.85 | \$347.38 | \$385.44 |
| 73 | \$185.75 | \$229.86 | \$267.43 | \$303.20 | \$340.44 | \$379.83 | \$422.02 |
| 74 | \$200.98 | \$249.51 | \$290.94 | \$330.44 | \$371.67 | \$415.29 | \$462.08 |
| 75 | \$217.46 | \$270.84 | \$316.50 | \$360.14 | \$405.75 | \$454.09 | \$505.92 |
| 76 | \$235.27 | \$294.00 | \$344.32 | \$392.51 | \$442.95 | \$496.50 | \$553.93 |
| 77 | \$254.55 | \$319.12 | \$374.57 | \$427.79 | \$483.56 | \$542.87 | \$606.50 |
| 78 | \$274.06 | \$343.71 | \$403.60 | \$461.23 | \$521.77 | \$586.36 | \$656.01 |
| 79 | \$295.07 | \$370.20 | \$434.89 | \$497.28 | \$563.00 | \$633.36 | \$709.56 |
| 80 | \$317.69 | \$398.73 | \$468.60 | \$536.16 | \$607.49 | \$684.11 | \$767.48 |
| 81 | \$342.04 | \$429.45 | \$504.91 | \$578.07 | \$655.49 | \$738.92 | \$830.13 |
| 82 | \$368.26 | \$462.54 | \$544.04 | \$623.27 | \$707.29 | \$798.13 | \$897.90 |
| 83 | \$394.12 | \$494.55 | \$581.39 | \$666.01 | \$756.01 | \$853.79 | \$961.86 |
| 84 | \$421.79 | \$528.78 | \$621.32 | \$711.69 | \$808.11 | \$913.34 | \$1,030.38 |
| 85 | \$451.40 | \$565.37 | \$663.97 | \$760.50 | \$863.78 | \$977.03 | \$1,103.78 |
| 86 | \$483.09 | \$604.50 | \$709.55 | \$812.66 | \$923.29 | \$1,045.18 | \$1,182.40 |
| 87 | \$517.02 | \$646.35 | \$758.26 | \$868.39 | \$986.91 | \$1,118.08 | \$1,266.63 |
| 88 | \$542.63 | \$676.06 | \$791.04 | \$904.25 | \$1,026.46 | \$1,162.54 | \$1,317.77 |
| 89 | \$569.53 | \$707.14 | \$825.22 | \$941.58 | \$1,067.59 | \$1,208.79 | \$1,370.96 |
| 90 | \$597.75 | \$739.64 | \$860.88 | \$980.46 | \$1,110.38 | \$1,256.86 | \$1,426.31 |
| 91 | \$627.37 | \$773.65 | \$898.09 | \$1,020.94 | \$1,154.88 | \$1,306.86 | \$1,483.90 |
| 92 | \$658.46 | \$809.21 | \$936.91 | \$1,063.09 | \$1,201.17 | \$1,358.84 | \$1,543.82 |
| 93 | \$681.95 | \$834.45 | \$962.71 | \$1,089.51 | \$1,228.87 | \$1,389.13 | \$1,578.29 |
| 94 | \$706.29 | \$860.49 | \$989.24 | \$1,116.56 | \$1,257.22 | \$1,420.09 | \$1,613.53 |
| 95 | \$731.48 | \$887.34 | \$1,016.48 | \$1,144.31 | \$1,286.21 | \$1,451.73 | \$1,649.57 |
| 96 | \$757.59 | \$915.01 | \$1,044.47 | \$1,172.74 | \$1,315.88 | \$1,484.09 | \$1,686.41 |
| 97 | \$784.62 | \$943.56 | \$1,073.24 | \$1,201.87 | \$1,346.23 | \$1,517.16 | \$1,724.07 |
| 98 | \$807.01 | \$967.11 | \$1,096.89 | \$1,225.76 | \$1,371.07 | \$1,544.22 | \$1,754.87 |
| 99 | \$825.44 | \$986.42 | \$1,116.23 | \$1,245.25 | \$1,391.30 | \$1,566.24 | \$1,779.96 |
| 100 | \$840.52 | \$1,002.17 | \$1,131.96 | \$1,261.09 | \$1,407.73 | \$1,584.11 | \$1,800.31 |

Policy Form Series: LTC2-IDEAL

Ideal

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

50% Home Care

5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$46.91 | \$55.39 | \$62.28 | \$68.78 | \$75.28 | \$81.88 | \$89.45 |
| 31 | \$47.61 | \$56.21 | \$63.22 | \$69.83 | \$76.44 | \$83.15 | \$90.82 |
| 32 | \$48.32 | \$57.06 | \$64.19 | \$70.90 | \$77.62 | \$84.43 | \$92.23 |
| 33 | \$49.03 | \$57.93 | \$65.16 | \$71.99 | \$78.80 | \$85.73 | \$93.64 |
| 34 | \$49.76 | \$58.79 | \$66.16 | \$73.08 | \$80.02 | \$87.06 | \$95.07 |
| 35 | \$50.50 | \$59.67 | \$67.15 | \$74.20 | \$81.24 | \$88.40 | \$96.54 |
| 36 | \$52.27 | \$61.90 | \$69.74 | \$77.12 | \$84.50 | \$91.99 | \$100.48 |
| 37 | \$54.11 | \$64.19 | \$72.42 | \$80.17 | \$87.90 | \$95.72 | \$104.58 |
| 38 | \$56.01 | \$66.57 | \$75.20 | \$83.33 | \$91.43 | \$99.62 | \$108.85 |
| 39 | \$57.98 | \$69.05 | \$78.09 | \$86.61 | \$95.10 | \$103.67 | \$113.30 |
| 40 | \$60.02 | \$71.62 | \$81.09 | \$90.03 | \$98.92 | \$107.88 | \$117.93 |
| 41 | \$62.13 | \$74.27 | \$84.21 | \$93.57 | \$102.89 | \$112.26 | \$122.75 |
| 42 | \$64.31 | \$77.03 | \$87.45 | \$97.27 | \$107.02 | \$116.82 | \$127.75 |
| 43 | \$66.56 | \$79.90 | \$90.81 | \$101.11 | \$111.32 | \$121.57 | \$132.99 |
| 44 | \$68.90 | \$82.86 | \$94.29 | \$105.08 | \$115.79 | \$126.53 | \$138.41 |
| 45 | \$71.32 | \$85.95 | \$97.93 | \$109.23 | \$120.44 | \$131.66 | \$144.07 |
| 46 | \$74.40 | \$89.80 | \$102.45 | \$114.37 | \$126.19 | \$138.01 | \$151.07 |
| 47 | \$77.58 | \$93.84 | \$107.17 | \$119.75 | \$132.20 | \$144.66 | \$158.40 |
| 48 | \$80.93 | \$98.06 | \$112.12 | \$125.39 | \$138.52 | \$151.63 | \$166.10 |
| 49 | \$84.41 | \$102.46 | \$117.29 | \$131.28 | \$145.13 | \$158.97 | \$174.17 |
| 50 | \$88.04 | \$107.07 | \$122.70 | \$137.46 | \$152.05 | \$166.62 | \$182.62 |
| 51 | \$91.81 | \$111.88 | \$128.36 | \$143.94 | \$159.32 | \$174.66 | \$191.49 |
| 52 | \$95.77 | \$116.91 | \$134.29 | \$150.69 | \$166.93 | \$183.08 | \$200.80 |
| 53 | \$99.89 | \$122.16 | \$140.48 | \$157.78 | \$174.89 | \$191.91 | \$210.56 |
| 54 | \$104.18 | \$127.64 | \$146.96 | \$165.22 | \$183.23 | \$201.17 | \$220.77 |
| 55 | \$108.66 | \$133.38 | \$153.74 | \$172.98 | \$192.00 | \$210.86 | \$231.50 |
| 56 | \$113.66 | \$139.61 | \$161.01 | \$181.23 | \$201.20 | \$221.06 | \$242.76 |
| 57 | \$118.89 | \$146.14 | \$168.61 | \$189.85 | \$210.86 | \$231.72 | \$254.59 |
| 58 | \$124.36 | \$152.97 | \$176.58 | \$198.90 | \$220.96 | \$242.92 | \$267.00 |
| 59 | \$130.09 | \$160.13 | \$184.92 | \$208.37 | \$231.57 | \$254.64 | \$280.00 |
| 60 | \$136.08 | \$167.61 | \$193.65 | \$218.28 | \$242.68 | \$266.95 | \$293.63 |
| 61 | \$142.34 | \$175.45 | \$202.79 | \$228.68 | \$254.32 | \$279.84 | \$307.93 |
| 62 | \$148.88 | \$183.65 | \$212.38 | \$239.56 | \$266.52 | \$293.36 | \$322.93 |
| 63 | \$155.48 | \$192.02 | \$222.22 | \$250.84 | \$279.21 | \$307.48 | \$338.72 |
| 64 | \$162.37 | \$200.77 | \$232.52 | \$262.63 | \$292.50 | \$322.30 | \$355.28 |
| 65 | \$169.55 | \$209.91 | \$243.30 | \$274.97 | \$306.44 | \$337.82 | \$372.64 |
| 66 | \$177.06 | \$219.48 | \$254.59 | \$287.90 | \$321.02 | \$354.10 | \$390.87 |
| 67 | \$184.89 | \$229.47 | \$266.38 | \$301.44 | \$336.31 | \$371.16 | \$409.99 |
| 68 | \$197.51 | \$244.77 | \$283.96 | \$321.22 | \$358.32 | \$395.44 | \$436.88 |
| 69 | \$210.96 | \$261.10 | \$302.71 | \$342.29 | \$381.76 | \$421.31 | \$465.54 |
| 70 | \$225.35 | \$278.50 | \$322.68 | \$364.75 | \$406.75 | \$448.85 | \$496.08 |
| 71 | \$240.71 | \$297.08 | \$343.97 | \$388.69 | \$433.36 | \$478.21 | \$528.63 |
| 72 | \$257.13 | \$316.87 | \$366.67 | \$414.19 | \$461.73 | \$509.49 | \$563.30 |
| 73 | \$274.53 | \$339.02 | \$392.88 | \$444.39 | \$495.97 | \$547.85 | \$606.40 |
| 74 | \$293.12 | \$362.71 | \$420.98 | \$476.79 | \$532.76 | \$589.10 | \$652.79 |
| 75 | \$312.98 | \$388.05 | \$451.07 | \$511.56 | \$572.28 | \$633.45 | \$702.73 |
| 76 | \$334.17 | \$415.17 | \$483.33 | \$548.85 | \$614.73 | \$681.15 | \$756.49 |
| 77 | \$356.80 | \$444.18 | \$517.88 | \$588.87 | \$660.32 | \$732.43 | \$814.37 |
| 78 | \$378.39 | \$470.94 | \$549.16 | \$624.67 | \$700.93 | \$778.25 | \$866.50 |
| 79 | \$401.31 | \$499.33 | \$582.34 | \$662.65 | \$744.03 | \$826.96 | \$922.00 |
| 80 | \$425.61 | \$529.43 | \$617.51 | \$702.93 | \$789.78 | \$878.70 | \$981.02 |
| 81 | \$451.38 | \$561.34 | \$654.81 | \$745.66 | \$838.34 | \$933.67 | \$1,043.85 |
| 82 | \$478.71 | \$595.18 | \$694.37 | \$791.00 | \$889.90 | \$992.10 | \$1,110.69 |
| 83 | \$506.45 | \$628.71 | \$732.90 | \$834.60 | \$939.20 | \$1,048.18 | \$1,175.28 |
| 84 | \$535.81 | \$664.14 | \$773.56 | \$880.61 | \$991.27 | \$1,107.45 | \$1,243.62 |
| 85 | \$565.42 | \$700.73 | \$816.21 | \$929.42 | \$1,046.94 | \$1,171.14 | \$1,317.02 |
| 86 | \$597.11 | \$739.86 | \$861.79 | \$981.58 | \$1,106.45 | \$1,239.29 | \$1,395.64 |
| 87 | \$631.04 | \$781.71 | \$910.50 | \$1,037.31 | \$1,170.07 | \$1,312.19 | \$1,479.87 |
| 88 | \$666.65 | \$811.42 | \$943.28 | \$1,073.17 | \$1,209.62 | \$1,356.65 | \$1,531.01 |
| 89 | \$683.55 | \$842.50 | \$977.46 | \$1,110.50 | \$1,250.75 | \$1,402.90 | \$1,584.20 |
| 90 | \$711.77 | \$875.00 | \$1,013.12 | \$1,149.38 | \$1,293.54 | \$1,450.97 | \$1,639.55 |
| 91 | \$741.39 | \$909.01 | \$1,050.33 | \$1,189.86 | \$1,338.04 | \$1,500.97 | \$1,697.14 |
| 92 | \$772.48 | \$944.57 | \$1,089.15 | \$1,232.01 | \$1,384.33 | \$1,552.95 | \$1,757.06 |
| 93 | \$795.97 | \$969.81 | \$1,114.95 | \$1,258.43 | \$1,412.03 | \$1,583.24 | \$1,791.53 |
| 94 | \$820.31 | \$995.85 | \$1,141.48 | \$1,285.48 | \$1,440.38 | \$1,614.20 | \$1,826.77 |
| 95 | \$845.50 | \$1,022.70 | \$1,168.72 | \$1,313.23 | \$1,469.37 | \$1,645.84 | \$1,862.81 |
| 96 | \$871.61 | \$1,050.37 | \$1,196.71 | \$1,341.66 | \$1,499.04 | \$1,678.20 | \$1,899.65 |
| 97 | \$898.64 | \$1,078.92 | \$1,225.48 | \$1,370.79 | \$1,529.39 | \$1,711.27 | \$1,937.31 |
| 98 | \$921.03 | \$1,102.47 | \$1,249.13 | \$1,394.68 | \$1,554.23 | \$1,738.33 | \$1,968.11 |
| 99 | \$939.46 | \$1,121.78 | \$1,268.47 | \$1,414.17 | \$1,574.46 | \$1,760.35 | \$1,993.20 |
| 100 | \$954.54 | \$1,137.53 | \$1,284.20 | \$1,430.01 | \$1,590.89 | \$1,778.22 | \$2,013.55 |

Policy Form Series: LTC2-IDEAL

Ideal

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

50% Home Care

5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$123.69 | \$150.80 | \$171.62 | \$191.10 | \$210.19 | \$230.28 | \$253.02 |
| 31 | \$125.12 | \$152.57 | \$173.63 | \$193.34 | \$212.66 | \$232.98 | \$255.98 |
| 32 | \$126.59 | \$154.35 | \$175.67 | \$195.61 | \$215.16 | \$235.70 | \$258.99 |
| 33 | \$128.09 | \$156.17 | \$177.73 | \$197.91 | \$217.67 | \$238.46 | \$262.03 |
| 34 | \$129.59 | \$158.00 | \$179.82 | \$200.22 | \$220.22 | \$241.27 | \$265.09 |
| 35 | \$131.10 | \$159.84 | \$181.92 | \$202.58 | \$222.80 | \$244.09 | \$268.20 |
| 36 | \$132.65 | \$161.82 | \$184.24 | \$205.21 | \$225.69 | \$247.24 | \$271.61 |
| 37 | \$134.22 | \$163.83 | \$186.62 | \$207.91 | \$228.67 | \$250.47 | \$275.10 |
| 38 | \$135.83 | \$165.89 | \$189.05 | \$210.67 | \$231.70 | \$253.80 | \$278.69 |
| 39 | \$137.46 | \$168.01 | \$191.54 | \$213.51 | \$234.84 | \$257.22 | \$282.39 |
| 40 | \$139.14 | \$170.17 | \$194.10 | \$216.42 | \$238.07 | \$260.73 | \$286.20 |
| 41 | \$140.87 | \$172.37 | \$196.70 | \$219.40 | \$241.37 | \$264.36 | \$290.12 |
| 42 | \$142.62 | \$174.63 | \$199.40 | \$222.46 | \$244.77 | \$268.08 | \$294.16 |
| 43 | \$144.41 | \$176.96 | \$202.14 | \$225.62 | \$248.26 | \$271.92 | \$298.32 |
| 44 | \$146.24 | \$179.33 | \$204.97 | \$228.85 | \$251.87 | \$275.87 | \$302.61 |
| 45 | \$148.11 | \$181.77 | \$207.87 | \$232.17 | \$255.57 | \$279.94 | \$307.04 |
| 46 | \$150.98 | \$185.39 | \$212.09 | \$236.94 | \$260.79 | \$285.66 | \$313.35 |
| 47 | \$153.95 | \$189.13 | \$216.43 | \$241.84 | \$266.22 | \$291.60 | \$319.90 |
| 48 | \$157.03 | \$192.99 | \$220.95 | \$246.94 | \$271.87 | \$297.78 | \$326.71 |
| 49 | \$160.18 | \$196.98 | \$225.59 | \$252.21 | \$277.71 | \$304.20 | \$333.80 |
| 50 | \$163.44 | \$201.12 | \$230.43 | \$257.69 | \$283.77 | \$310.87 | \$341.15 |
| 51 | \$166.78 | \$205.37 | \$235.41 | \$263.37 | \$290.07 | \$317.80 | \$348.81 |
| 52 | \$170.24 | \$209.79 | \$240.61 | \$269.26 | \$296.62 | \$325.00 | \$356.79 |
| 53 | \$173.81 | \$214.34 | \$245.96 | \$275.36 | \$303.42 | \$332.51 | \$365.11 |
| 54 | \$177.50 | \$219.06 | \$251.52 | \$281.71 | \$310.49 | \$340.34 | \$373.75 |
| 55 | \$181.28 | \$223.95 | \$257.27 | \$288.29 | \$317.86 | \$348.47 | \$382.77 |
| 56 | \$185.07 | \$228.59 | \$262.56 | \$294.19 | \$324.32 | \$355.57 | \$390.65 |
| 57 | \$189.06 | \$233.48 | \$268.14 | \$300.41 | \$331.19 | \$363.09 | \$399.02 |
| 58 | \$193.24 | \$238.62 | \$274.03 | \$306.99 | \$338.44 | \$371.08 | \$407.90 |
| 59 | \$197.63 | \$244.03 | \$280.24 | \$313.96 | \$346.14 | \$379.56 | \$417.34 |
| 60 | \$202.24 | \$249.73 | \$286.79 | \$321.31 | \$354.30 | \$388.55 | \$427.35 |
| 61 | \$207.07 | \$255.76 | \$293.71 | \$329.10 | \$362.94 | \$398.11 | \$437.98 |
| 62 | \$212.17 | \$262.09 | \$301.03 | \$337.34 | \$372.09 | \$408.24 | \$449.29 |
| 63 | \$216.99 | \$268.16 | \$308.26 | \$345.67 | \$380.83 | \$417.92 | \$460.21 |
| 64 | \$222.09 | \$274.60 | \$315.92 | \$354.51 | \$390.18 | \$428.33 | \$471.91 |
| 65 | \$227.46 | \$281.41 | \$324.07 | \$363.91 | \$400.17 | \$439.44 | \$484.43 |
| 66 | \$233.12 | \$288.63 | \$332.70 | \$373.90 | \$410.82 | \$451.34 | \$497.87 |
| 67 | \$239.08 | \$296.26 | \$341.84 | \$384.49 | \$422.21 | \$464.08 | \$512.25 |
| 68 | \$249.49 | \$308.71 | \$356.21 | \$400.44 | \$439.42 | \$482.58 | \$532.73 |
| 69 | \$260.83 | \$322.29 | \$371.88 | \$417.81 | \$458.23 | \$502.89 | \$555.26 |
| 70 | \$273.21 | \$337.11 | \$388.95 | \$436.79 | \$478.83 | \$525.17 | \$579.95 |
| 71 | \$286.71 | \$353.28 | \$407.55 | \$457.47 | \$501.34 | \$549.57 | \$607.02 |
| 72 | \$301.44 | \$370.90 | \$427.82 | \$480.02 | \$525.92 | \$576.32 | \$636.67 |
| 73 | \$317.05 | \$390.39 | \$450.00 | \$505.03 | \$554.51 | \$608.35 | \$672.72 |
| 74 | \$333.85 | \$411.45 | \$474.10 | \$532.26 | \$585.74 | \$643.38 | \$712.24 |
| 75 | \$351.93 | \$434.20 | \$500.25 | \$561.96 | \$619.81 | \$681.76 | \$755.55 |
| 76 | \$371.34 | \$458.81 | \$528.65 | \$594.32 | \$657.01 | \$723.75 | \$803.02 |
| 77 | \$392.25 | \$485.37 | \$559.50 | \$629.60 | \$697.62 | \$769.70 | \$855.05 |
| 78 | \$410.69 | \$507.69 | \$584.93 | \$658.11 | \$729.39 | \$806.20 | \$896.96 |
| 79 | \$430.64 | \$531.93 | \$612.69 | \$689.37 | \$764.38 | \$846.43 | \$943.14 |
| 80 | \$452.20 | \$558.25 | \$642.95 | \$723.57 | \$802.81 | \$890.61 | \$993.91 |
| 81 | \$475.50 | \$586.79 | \$675.86 | \$760.90 | \$844.93 | \$939.06 | \$1,049.64 |
| 82 | \$500.69 | \$617.73 | \$711.68 | \$801.64 | \$891.04 | \$992.10 | \$1,110.69 |
| 83 | \$525.15 | \$646.43 | \$745.63 | \$841.84 | \$938.69 | \$1,046.56 | \$1,173.44 |
| 84 | \$551.43 | \$677.44 | \$782.23 | \$885.01 | \$989.72 | \$1,104.93 | \$1,240.76 |
| 85 | \$581.04 | \$714.03 | \$824.88 | \$933.82 | \$1,045.39 | \$1,168.62 | \$1,314.16 |
| 86 | \$612.73 | \$753.16 | \$870.46 | \$985.98 | \$1,104.90 | \$1,236.77 | \$1,392.78 |
| 87 | \$646.66 | \$795.01 | \$919.17 | \$1,041.71 | \$1,168.52 | \$1,309.67 | \$1,477.01 |
| 88 | \$672.27 | \$824.72 | \$951.95 | \$1,077.57 | \$1,208.07 | \$1,354.13 | \$1,528.15 |
| 89 | \$699.17 | \$855.80 | \$986.13 | \$1,114.90 | \$1,249.20 | \$1,400.38 | \$1,581.34 |
| 90 | \$727.39 | \$888.30 | \$1,021.79 | \$1,153.78 | \$1,291.99 | \$1,448.45 | \$1,636.69 |
| 91 | \$757.01 | \$922.31 | \$1,059.00 | \$1,194.26 | \$1,336.49 | \$1,498.45 | \$1,694.28 |
| 92 | \$788.10 | \$957.87 | \$1,097.82 | \$1,236.41 | \$1,382.78 | \$1,550.43 | \$1,754.20 |
| 93 | \$811.59 | \$983.11 | \$1,123.62 | \$1,262.83 | \$1,410.48 | \$1,580.72 | \$1,788.67 |
| 94 | \$835.93 | \$1,009.15 | \$1,150.15 | \$1,289.88 | \$1,438.83 | \$1,611.68 | \$1,823.91 |
| 95 | \$861.12 | \$1,036.00 | \$1,177.39 | \$1,317.63 | \$1,467.82 | \$1,643.32 | \$1,859.95 |
| 96 | \$887.23 | \$1,063.67 | \$1,205.38 | \$1,346.06 | \$1,497.49 | \$1,675.68 | \$1,896.79 |
| 97 | \$914.26 | \$1,092.22 | \$1,234.15 | \$1,375.19 | \$1,527.84 | \$1,708.75 | \$1,934.45 |
| 98 | \$936.65 | \$1,115.77 | \$1,257.80 | \$1,399.08 | \$1,552.68 | \$1,735.81 | \$1,965.25 |
| 99 | \$955.08 | \$1,135.08 | \$1,277.14 | \$1,418.57 | \$1,572.91 | \$1,757.83 | \$1,990.34 |
| 100 | \$970.16 | \$1,150.83 | \$1,292.87 | \$1,434.41 | \$1,589.34 | \$1,775.70 | \$2,010.69 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
100% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$32.95 | \$38.65 | \$43.37 | \$47.75 | \$52.23 | \$57.02 |
| 31 | \$33.67 | \$39.55 | \$44.41 | \$48.92 | \$53.53 | \$58.47 |
| 32 | \$34.42 | \$40.46 | \$45.47 | \$50.12 | \$54.87 | \$59.95 |
| 33 | \$35.17 | \$41.40 | \$46.56 | \$51.35 | \$56.25 | \$61.48 |
| 34 | \$35.95 | \$42.36 | \$47.68 | \$52.60 | \$57.66 | \$63.05 |
| 35 | \$36.75 | \$43.35 | \$48.82 | \$53.90 | \$59.10 | \$64.64 |
| 36 | \$38.24 | \$45.24 | \$51.07 | \$56.47 | \$61.99 | \$67.89 |
| 37 | \$39.78 | \$47.24 | \$53.42 | \$59.16 | \$65.03 | \$71.29 |
| 38 | \$41.39 | \$49.31 | \$55.87 | \$61.98 | \$68.20 | \$74.85 |
| 39 | \$43.07 | \$51.47 | \$58.45 | \$64.92 | \$71.55 | \$78.60 |
| 40 | \$44.81 | \$53.73 | \$61.14 | \$68.02 | \$75.05 | \$82.55 |
| 41 | \$46.62 | \$56.10 | \$63.95 | \$71.26 | \$78.73 | \$86.68 |
| 42 | \$48.52 | \$58.55 | \$66.90 | \$74.65 | \$82.58 | \$91.02 |
| 43 | \$50.47 | \$61.13 | \$69.97 | \$78.21 | \$86.62 | \$95.58 |
| 44 | \$52.52 | \$63.80 | \$73.20 | \$81.93 | \$90.86 | \$100.37 |
| 45 | \$54.65 | \$66.61 | \$76.56 | \$85.83 | \$95.32 | \$105.39 |
| 46 | \$57.56 | \$70.37 | \$81.05 | \$90.98 | \$101.14 | \$111.94 |
| 47 | \$60.63 | \$74.35 | \$85.79 | \$96.43 | \$107.31 | \$118.89 |
| 48 | \$63.85 | \$78.56 | \$90.82 | \$102.21 | \$113.87 | \$126.27 |
| 49 | \$67.25 | \$83.00 | \$96.12 | \$108.34 | \$120.83 | \$134.12 |
| 50 | \$70.84 | \$87.70 | \$101.75 | \$114.83 | \$128.21 | \$142.44 |
| 51 | \$74.61 | \$92.65 | \$107.70 | \$121.72 | \$136.05 | \$151.29 |
| 52 | \$78.58 | \$97.89 | \$114.01 | \$129.00 | \$144.36 | \$160.67 |
| 53 | \$82.77 | \$103.42 | \$120.67 | \$136.74 | \$153.18 | \$170.65 |
| 54 | \$87.18 | \$109.28 | \$127.74 | \$144.93 | \$162.54 | \$181.25 |
| 55 | \$91.83 | \$115.45 | \$135.21 | \$153.62 | \$172.47 | \$192.51 |
| 56 | \$97.59 | \$122.90 | \$144.06 | \$163.79 | \$183.99 | \$205.49 |
| 57 | \$103.73 | \$130.83 | \$153.50 | \$174.63 | \$196.30 | \$219.35 |
| 58 | \$110.24 | \$139.27 | \$163.55 | \$186.21 | \$209.42 | \$234.16 |
| 59 | \$117.16 | \$148.25 | \$174.26 | \$198.54 | \$223.43 | \$249.96 |
| 60 | \$124.52 | \$157.82 | \$185.67 | \$211.68 | \$238.37 | \$266.83 |
| 61 | \$132.35 | \$168.00 | \$197.83 | \$225.70 | \$254.29 | \$284.83 |
| 62 | \$140.66 | \$178.84 | \$210.78 | \$240.65 | \$271.31 | \$304.06 |
| 63 | \$149.71 | \$190.72 | \$225.06 | \$257.18 | \$290.19 | \$325.48 |
| 64 | \$159.32 | \$203.40 | \$240.31 | \$274.86 | \$310.39 | \$348.42 |
| 65 | \$169.56 | \$216.93 | \$256.59 | \$293.74 | \$331.99 | \$372.97 |
| 66 | \$180.45 | \$231.35 | \$273.98 | \$313.93 | \$355.10 | \$399.25 |
| 67 | \$192.05 | \$246.73 | \$292.54 | \$335.50 | \$379.82 | \$427.39 |
| 68 | \$209.41 | \$268.81 | \$318.61 | \$365.39 | \$413.71 | \$465.66 |
| 69 | \$228.33 | \$292.87 | \$347.01 | \$397.95 | \$450.62 | \$507.37 |
| 70 | \$248.97 | \$319.06 | \$377.94 | \$433.39 | \$490.82 | \$552.80 |
| 71 | \$271.48 | \$347.63 | \$411.63 | \$472.00 | \$534.61 | \$602.30 |
| 72 | \$296.02 | \$378.72 | \$448.31 | \$514.04 | \$582.31 | \$656.25 |
| 73 | \$323.62 | \$415.17 | \$492.38 | \$565.50 | \$641.65 | \$724.26 |
| 74 | \$353.77 | \$455.11 | \$540.79 | \$622.12 | \$707.02 | \$799.33 |
| 75 | \$386.76 | \$498.91 | \$593.96 | \$684.40 | \$779.04 | \$882.17 |
| 76 | \$422.80 | \$546.92 | \$652.35 | \$752.92 | \$858.42 | \$973.60 |
| 77 | \$462.20 | \$599.54 | \$716.49 | \$828.29 | \$945.88 | \$1,074.50 |
| 78 | \$503.01 | \$652.93 | \$780.81 | \$903.52 | \$1,033.10 | \$1,175.62 |
| 79 | \$547.42 | \$711.06 | \$850.92 | \$985.57 | \$1,128.36 | \$1,286.25 |
| 80 | \$595.75 | \$774.38 | \$927.31 | \$1,075.08 | \$1,232.40 | \$1,407.29 |
| 81 | \$648.34 | \$843.33 | \$1,010.57 | \$1,172.72 | \$1,346.05 | \$1,539.72 |
| 82 | \$705.58 | \$918.41 | \$1,101.29 | \$1,279.22 | \$1,470.16 | \$1,684.60 |
| 83 | \$769.80 | \$1,002.14 | \$1,202.17 | \$1,397.74 | \$1,608.91 | \$1,847.57 |
| 84 | \$839.86 | \$1,093.48 | \$1,312.31 | \$1,527.26 | \$1,760.75 | \$2,026.29 |
| 85 | \$916.29 | \$1,193.16 | \$1,432.52 | \$1,668.77 | \$1,926.92 | \$2,222.30 |
| 86 | \$999.69 | \$1,301.92 | \$1,563.76 | \$1,823.39 | \$2,108.77 | \$2,437.28 |
| 87 | \$1,090.68 | \$1,420.60 | \$1,707.00 | \$1,992.34 | \$2,307.78 | \$2,673.03 |
| 88 | \$1,167.11 | \$1,518.33 | \$1,822.76 | \$2,126.87 | \$2,464.38 | \$2,858.58 |
| 89 | \$1,248.90 | \$1,622.78 | \$1,946.36 | \$2,270.49 | \$2,631.61 | \$3,056.99 |
| 90 | \$1,336.42 | \$1,734.42 | \$2,078.35 | \$2,423.80 | \$2,810.18 | \$3,269.17 |
| 91 | \$1,430.06 | \$1,853.74 | \$2,219.27 | \$2,587.48 | \$3,000.88 | \$3,496.08 |
| 92 | \$1,530.29 | \$1,981.28 | \$2,369.77 | \$2,762.20 | \$3,204.50 | \$3,738.73 |
| 93 | \$1,612.77 | \$2,084.32 | \$2,488.90 | \$2,898.23 | \$3,362.51 | \$3,927.13 |
| 94 | \$1,699.68 | \$2,192.71 | \$2,614.03 | \$3,040.95 | \$3,528.29 | \$4,125.00 |
| 95 | \$1,791.30 | \$2,306.75 | \$2,745.45 | \$3,190.71 | \$3,702.26 | \$4,332.86 |
| 96 | \$1,887.84 | \$2,426.72 | \$2,883.48 | \$3,347.84 | \$3,884.80 | \$4,551.18 |
| 97 | \$1,989.59 | \$2,552.91 | \$3,028.45 | \$3,512.70 | \$4,076.34 | \$4,780.51 |
| 98 | \$2,075.38 | \$2,659.13 | \$3,150.25 | \$3,651.09 | \$4,237.13 | \$4,973.21 |
| 99 | \$2,146.97 | \$2,747.64 | \$3,251.61 | \$3,766.16 | \$4,370.84 | \$5,133.60 |
| 100 | \$2,206.21 | \$2,820.81 | \$3,335.31 | \$3,861.12 | \$4,481.18 | \$5,266.04 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$78.04 | \$97.98 | \$114.45 | \$129.71 | \$145.29 | \$161.91 |
| 31 | \$79.24 | \$99.52 | \$116.27 | \$131.76 | \$147.61 | \$164.50 |
| 32 | \$80.47 | \$101.09 | \$118.10 | \$133.86 | \$149.97 | \$167.15 |
| 33 | \$81.71 | \$102.67 | \$119.97 | \$135.99 | \$152.37 | \$169.84 |
| 34 | \$82.96 | \$104.28 | \$121.87 | \$138.15 | \$154.82 | \$172.58 |
| 35 | \$84.27 | \$105.91 | \$123.79 | \$140.36 | \$157.29 | \$175.34 |
| 36 | \$85.55 | \$110.22 | \$128.98 | \$146.35 | \$164.11 | \$183.03 |
| 37 | \$90.96 | \$114.73 | \$134.39 | \$152.60 | \$171.23 | \$191.06 |
| 38 | \$94.53 | \$119.41 | \$140.00 | \$159.12 | \$178.65 | \$199.44 |
| 39 | \$98.22 | \$124.27 | \$145.88 | \$165.91 | \$186.40 | \$208.20 |
| 40 | \$102.05 | \$129.35 | \$151.99 | \$172.99 | \$194.48 | \$217.33 |
| 41 | \$106.05 | \$134.63 | \$158.35 | \$180.39 | \$202.91 | \$226.86 |
| 42 | \$110.19 | \$140.12 | \$164.98 | \$188.08 | \$211.71 | \$236.81 |
| 43 | \$114.49 | \$145.84 | \$171.89 | \$196.12 | \$220.89 | \$247.22 |
| 44 | \$118.97 | \$151.79 | \$179.10 | \$204.48 | \$230.47 | \$258.06 |
| 45 | \$123.62 | \$157.98 | \$186.60 | \$213.22 | \$240.47 | \$269.38 |
| 46 | \$129.42 | \$165.64 | \$195.85 | \$223.94 | \$252.69 | \$283.21 |
| 47 | \$135.51 | \$173.69 | \$205.55 | \$235.20 | \$265.54 | \$297.74 |
| 48 | \$141.86 | \$182.12 | \$215.73 | \$247.01 | \$279.04 | \$313.01 |
| 49 | \$148.52 | \$190.95 | \$226.41 | \$259.44 | \$293.22 | \$329.07 |
| 50 | \$155.50 | \$200.24 | \$237.62 | \$272.48 | \$308.13 | \$345.95 |
| 51 | \$162.79 | \$209.94 | \$249.40 | \$286.18 | \$323.79 | \$363.69 |
| 52 | \$170.43 | \$220.14 | \$261.75 | \$300.56 | \$340.25 | \$382.35 |
| 53 | \$178.43 | \$230.83 | \$274.71 | \$315.67 | \$357.55 | \$401.97 |
| 54 | \$186.81 | \$242.03 | \$288.32 | \$331.53 | \$375.72 | \$422.60 |
| 55 | \$195.58 | \$253.78 | \$302.60 | \$348.20 | \$394.83 | \$444.28 |
| 56 | \$205.02 | \$266.20 | \$317.54 | \$365.50 | \$414.56 | \$466.64 |
| 57 | \$214.91 | \$279.23 | \$333.22 | \$383.67 | \$435.30 | \$490.12 |
| 58 | \$225.28 | \$292.90 | \$349.67 | \$402.75 | \$457.07 | \$514.79 |
| 59 | \$236.14 | \$307.24 | \$366.95 | \$422.77 | \$479.93 | \$540.71 |
| 60 | \$247.54 | \$322.28 | \$385.07 | \$443.78 | \$503.92 | \$567.93 |
| 61 | \$259.49 | \$338.06 | \$404.09 | \$465.84 | \$529.11 | \$596.51 |
| 62 | \$272.00 | \$354.60 | \$424.03 | \$489.00 | \$555.59 | \$626.56 |
| 63 | \$285.16 | \$372.14 | \$445.32 | \$513.82 | \$584.11 | \$659.10 |
| 64 | \$298.94 | \$390.55 | \$467.66 | \$539.90 | \$614.10 | \$693.33 |
| 65 | \$313.41 | \$409.88 | \$491.14 | \$567.29 | \$645.64 | \$729.34 |
| 66 | \$328.56 | \$430.17 | \$515.77 | \$596.09 | \$678.79 | \$767.23 |
| 67 | \$344.46 | \$451.45 | \$541.65 | \$626.34 | \$713.65 | \$807.08 |
| 68 | \$367.06 | \$480.77 | \$576.76 | \$666.99 | \$760.10 | \$859.93 |
| 69 | \$391.15 | \$511.99 | \$614.14 | \$710.27 | \$809.60 | \$916.24 |
| 70 | \$416.80 | \$545.24 | \$653.91 | \$756.37 | \$862.30 | \$976.23 |
| 71 | \$444.16 | \$580.66 | \$696.30 | \$805.46 | \$918.43 | \$1,040.15 |
| 72 | \$473.30 | \$618.37 | \$741.41 | \$857.72 | \$978.23 | \$1,108.27 |
| 73 | \$508.73 | \$666.01 | \$799.77 | \$926.56 | \$1,058.22 | \$1,200.56 |
| 74 | \$546.81 | \$717.30 | \$862.72 | \$1,000.93 | \$1,144.76 | \$1,300.57 |
| 75 | \$587.75 | \$772.56 | \$930.64 | \$1,081.26 | \$1,238.37 | \$1,408.90 |
| 76 | \$631.75 | \$832.07 | \$1,003.89 | \$1,168.04 | \$1,339.65 | \$1,526.25 |
| 77 | \$679.04 | \$896.16 | \$1,082.91 | \$1,261.78 | \$1,449.20 | \$1,653.38 |
| 78 | \$726.49 | \$959.12 | \$1,159.55 | \$1,352.21 | \$1,554.81 | \$1,776.67 |
| 79 | \$777.25 | \$1,026.49 | \$1,241.61 | \$1,449.11 | \$1,668.13 | \$1,909.15 |
| 80 | \$831.57 | \$1,098.60 | \$1,329.49 | \$1,552.96 | \$1,789.70 | \$2,051.51 |
| 81 | \$889.68 | \$1,175.78 | \$1,423.58 | \$1,664.24 | \$1,920.15 | \$2,204.49 |
| 82 | \$951.84 | \$1,258.37 | \$1,524.34 | \$1,783.50 | \$2,060.10 | \$2,368.87 |
| 83 | \$1,024.55 | \$1,354.25 | \$1,640.79 | \$1,921.16 | \$2,222.04 | \$2,559.81 |
| 84 | \$1,102.82 | \$1,457.44 | \$1,766.14 | \$2,069.46 | \$2,396.71 | \$2,766.12 |
| 85 | \$1,179.25 | \$1,557.12 | \$1,886.35 | \$2,210.97 | \$2,562.88 | \$2,962.13 |
| 86 | \$1,262.65 | \$1,665.88 | \$2,017.59 | \$2,365.59 | \$2,744.73 | \$3,177.11 |
| 87 | \$1,353.64 | \$1,784.56 | \$2,160.83 | \$2,534.54 | \$2,943.74 | \$3,412.86 |
| 88 | \$1,430.07 | \$1,882.29 | \$2,276.59 | \$2,669.07 | \$3,100.34 | \$3,598.41 |
| 89 | \$1,511.86 | \$1,986.74 | \$2,400.19 | \$2,812.69 | \$3,267.57 | \$3,796.82 |
| 90 | \$1,599.38 | \$2,098.38 | \$2,532.18 | \$2,966.00 | \$3,446.14 | \$4,009.00 |
| 91 | \$1,693.02 | \$2,217.70 | \$2,673.10 | \$3,129.68 | \$3,636.84 | \$4,235.91 |
| 92 | \$1,793.25 | \$2,345.24 | \$2,823.60 | \$3,304.40 | \$3,840.46 | \$4,478.56 |
| 93 | \$1,875.73 | \$2,448.28 | \$2,942.73 | \$3,440.43 | \$3,998.47 | \$4,666.96 |
| 94 | \$1,962.64 | \$2,556.67 | \$3,067.86 | \$3,583.15 | \$4,164.25 | \$4,864.83 |
| 95 | \$2,054.26 | \$2,670.71 | \$3,199.28 | \$3,732.91 | \$4,338.22 | \$5,072.69 |
| 96 | \$2,150.80 | \$2,790.68 | \$3,337.31 | \$3,890.04 | \$4,520.76 | \$5,291.01 |
| 97 | \$2,252.55 | \$2,916.87 | \$3,482.28 | \$4,054.90 | \$4,712.30 | \$5,520.34 |
| 98 | \$2,338.34 | \$3,023.09 | \$3,604.08 | \$4,193.29 | \$4,873.09 | \$5,713.04 |
| 99 | \$2,409.93 | \$3,111.60 | \$3,705.44 | \$4,308.36 | \$5,006.80 | \$5,873.43 |
| 100 | \$2,469.17 | \$3,184.77 | \$3,789.14 | \$4,403.32 | \$5,117.14 | \$6,005.87 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$228.06 | \$297.57 | \$355.15 | \$408.26 | \$462.48 | \$520.04 |
| 31 | \$230.74 | \$301.06 | \$359.31 | \$413.04 | \$467.90 | \$526.13 |
| 32 | \$233.45 | \$304.59 | \$363.52 | \$417.89 | \$473.39 | \$532.29 |
| 33 | \$236.17 | \$308.16 | \$367.78 | \$422.80 | \$478.95 | \$538.54 |
| 34 | \$238.95 | \$311.78 | \$372.09 | \$427.74 | \$484.56 | \$544.85 |
| 35 | \$241.76 | \$315.44 | \$376.45 | \$432.76 | \$490.24 | \$551.24 |
| 36 | \$244.59 | \$319.33 | \$381.31 | \$438.52 | \$496.93 | \$558.89 |
| 37 | \$247.44 | \$323.28 | \$386.22 | \$444.37 | \$503.71 | \$566.64 |
| 38 | \$250.34 | \$327.27 | \$391.20 | \$450.30 | \$510.58 | \$574.50 |
| 39 | \$253.27 | \$331.32 | \$396.25 | \$456.30 | \$517.56 | \$582.47 |
| 40 | \$256.24 | \$335.42 | \$401.36 | \$462.38 | \$524.62 | \$590.56 |
| 41 | \$259.23 | \$339.57 | \$406.52 | \$468.54 | \$531.78 | \$598.75 |
| 42 | \$262.27 | \$343.77 | \$411.77 | \$474.78 | \$539.03 | \$607.05 |
| 43 | \$265.34 | \$348.03 | \$417.07 | \$481.12 | \$546.39 | \$615.47 |
| 44 | \$268.45 | \$352.31 | \$422.46 | \$487.53 | \$553.86 | \$624.01 |
| 45 | \$271.59 | \$356.67 | \$427.90 | \$494.02 | \$561.41 | \$632.68 |
| 46 | \$277.18 | \$364.25 | \$437.21 | \$504.96 | \$574.03 | \$647.06 |
| 47 | \$282.91 | \$371.98 | \$446.71 | \$516.14 | \$586.92 | \$661.77 |
| 48 | \$288.73 | \$379.88 | \$456.41 | \$527.56 | \$600.12 | \$676.81 |
| 49 | \$294.68 | \$387.94 | \$466.32 | \$539.25 | \$613.60 | \$692.19 |
| 50 | \$300.75 | \$396.18 | \$476.46 | \$551.17 | \$627.38 | \$707.92 |
| 51 | \$306.96 | \$404.58 | \$486.81 | \$563.39 | \$641.48 | \$724.01 |
| 52 | \$313.28 | \$413.17 | \$497.39 | \$575.85 | \$655.88 | \$740.47 |
| 53 | \$319.74 | \$421.94 | \$508.20 | \$588.60 | \$670.63 | \$757.29 |
| 54 | \$326.32 | \$430.91 | \$519.24 | \$601.63 | \$685.69 | \$774.52 |
| 55 | \$333.05 | \$440.05 | \$530.51 | \$614.95 | \$701.10 | \$792.12 |
| 56 | \$340.65 | \$450.09 | \$542.66 | \$629.10 | \$717.36 | \$810.66 |
| 57 | \$348.42 | \$460.37 | \$555.08 | \$643.60 | \$734.01 | \$829.63 |
| 58 | \$356.37 | \$470.89 | \$567.78 | \$658.43 | \$751.03 | \$849.05 |
| 59 | \$364.50 | \$481.65 | \$580.78 | \$673.60 | \$768.46 | \$868.91 |
| 60 | \$372.82 | \$492.65 | \$594.07 | \$689.11 | \$786.29 | \$889.25 |
| 61 | \$381.34 | \$503.90 | \$607.68 | \$704.98 | \$804.53 | \$910.07 |
| 62 | \$390.03 | \$515.40 | \$621.58 | \$721.23 | \$823.20 | \$931.38 |
| 63 | \$400.17 | \$529.05 | \$638.27 | \$740.81 | \$845.84 | \$957.39 |
| 64 | \$410.58 | \$543.06 | \$655.41 | \$760.94 | \$869.11 | \$984.13 |
| 65 | \$421.27 | \$557.45 | \$673.00 | \$781.62 | \$893.03 | \$1,011.60 |
| 66 | \$432.22 | \$572.22 | \$691.07 | \$802.84 | \$917.61 | \$1,039.86 |
| 67 | \$443.46 | \$587.38 | \$709.62 | \$824.66 | \$942.85 | \$1,068.90 |
| 68 | \$463.08 | \$612.80 | \$740.09 | \$860.00 | \$983.37 | \$1,115.13 |
| 69 | \$483.56 | \$639.33 | \$771.86 | \$896.85 | \$1,025.62 | \$1,163.36 |
| 70 | \$504.94 | \$667.00 | \$804.99 | \$935.28 | \$1,069.69 | \$1,213.68 |
| 71 | \$527.28 | \$695.87 | \$839.56 | \$975.36 | \$1,115.65 | \$1,266.16 |
| 72 | \$550.58 | \$726.00 | \$875.60 | \$1,017.16 | \$1,163.60 | \$1,320.94 |
| 73 | \$582.96 | \$769.84 | \$929.67 | \$1,081.30 | \$1,238.51 | \$1,407.80 |
| 74 | \$617.22 | \$816.32 | \$987.08 | \$1,149.48 | \$1,318.22 | \$1,500.38 |
| 75 | \$653.50 | \$865.62 | \$1,048.04 | \$1,221.97 | \$1,403.08 | \$1,599.04 |
| 76 | \$691.90 | \$917.90 | \$1,112.75 | \$1,299.02 | \$1,493.41 | \$1,704.19 |
| 77 | \$732.57 | \$973.33 | \$1,181.46 | \$1,380.92 | \$1,589.54 | \$1,816.25 |
| 78 | \$774.72 | \$1,029.29 | \$1,249.66 | \$1,461.52 | \$1,683.91 | \$1,926.61 |
| 79 | \$819.30 | \$1,088.47 | \$1,321.81 | \$1,546.82 | \$1,783.86 | \$2,043.67 |
| 80 | \$866.44 | \$1,151.05 | \$1,398.11 | \$1,637.10 | \$1,889.76 | \$2,167.85 |
| 81 | \$916.29 | \$1,217.23 | \$1,478.82 | \$1,732.64 | \$2,001.95 | \$2,299.55 |
| 82 | \$969.01 | \$1,287.21 | \$1,564.18 | \$1,833.78 | \$2,120.78 | \$2,439.28 |
| 83 | \$1,039.31 | \$1,379.04 | \$1,675.00 | \$1,964.37 | \$2,274.25 | \$2,620.49 |
| 84 | \$1,114.72 | \$1,477.40 | \$1,793.70 | \$2,104.26 | \$2,438.84 | \$2,815.15 |
| 85 | \$1,191.15 | \$1,577.08 | \$1,913.91 | \$2,245.77 | \$2,605.01 | \$3,011.16 |
| 86 | \$1,274.55 | \$1,685.84 | \$2,045.15 | \$2,400.39 | \$2,786.86 | \$3,226.14 |
| 87 | \$1,365.54 | \$1,804.52 | \$2,188.39 | \$2,569.34 | \$2,985.87 | \$3,461.89 |
| 88 | \$1,441.97 | \$1,902.25 | \$2,304.15 | \$2,703.87 | \$3,142.47 | \$3,647.44 |
| 89 | \$1,523.76 | \$2,006.70 | \$2,427.75 | \$2,847.49 | \$3,309.70 | \$3,845.85 |
| 90 | \$1,611.28 | \$2,118.34 | \$2,559.74 | \$3,000.80 | \$3,488.27 | \$4,058.03 |
| 91 | \$1,704.92 | \$2,237.66 | \$2,700.66 | \$3,164.48 | \$3,678.97 | \$4,284.94 |
| 92 | \$1,805.15 | \$2,365.20 | \$2,851.16 | \$3,339.20 | \$3,882.59 | \$4,527.59 |
| 93 | \$1,887.63 | \$2,468.24 | \$2,970.29 | \$3,475.23 | \$4,040.60 | \$4,715.99 |
| 94 | \$1,974.54 | \$2,576.63 | \$3,095.42 | \$3,617.95 | \$4,206.38 | \$4,913.86 |
| 95 | \$2,066.16 | \$2,690.67 | \$3,226.84 | \$3,767.71 | \$4,380.35 | \$5,121.72 |
| 96 | \$2,162.70 | \$2,810.64 | \$3,364.87 | \$3,924.84 | \$4,562.89 | \$5,340.04 |
| 97 | \$2,264.45 | \$2,936.83 | \$3,509.84 | \$4,089.70 | \$4,754.43 | \$5,569.37 |
| 98 | \$2,350.24 | \$3,043.05 | \$3,631.64 | \$4,228.09 | \$4,915.22 | \$5,762.07 |
| 99 | \$2,421.83 | \$3,131.56 | \$3,733.00 | \$4,343.16 | \$5,048.93 | \$5,922.46 |
| 100 | \$2,481.07 | \$3,204.73 | \$3,816.70 | \$4,438.12 | \$5,159.27 | \$6,054.90 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
75% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$32.01 | \$36.89 | \$40.87 | \$44.60 | \$48.47 | \$52.63 |
| 31 | \$32.71 | \$37.73 | \$41.83 | \$45.69 | \$49.67 | \$53.94 |
| 32 | \$33.43 | \$38.60 | \$42.82 | \$46.79 | \$50.89 | \$55.30 |
| 33 | \$34.15 | \$39.48 | \$43.84 | \$47.92 | \$52.14 | \$56.69 |
| 34 | \$34.89 | \$40.38 | \$44.87 | \$49.08 | \$53.43 | \$58.11 |
| 35 | \$35.66 | \$41.31 | \$45.93 | \$50.26 | \$54.75 | \$59.57 |
| 36 | \$37.08 | \$43.09 | \$48.00 | \$52.60 | \$57.37 | \$62.49 |
| 37 | \$38.56 | \$44.94 | \$50.17 | \$55.06 | \$60.12 | \$65.56 |
| 38 | \$40.10 | \$46.89 | \$52.44 | \$57.63 | \$63.00 | \$68.78 |
| 39 | \$41.69 | \$48.90 | \$54.80 | \$60.32 | \$66.03 | \$72.15 |
| 40 | \$43.36 | \$51.01 | \$57.27 | \$63.14 | \$69.19 | \$75.70 |
| 41 | \$45.09 | \$53.21 | \$59.87 | \$66.09 | \$72.51 | \$79.42 |
| 42 | \$46.90 | \$55.50 | \$62.57 | \$69.17 | \$75.99 | \$83.32 |
| 43 | \$48.76 | \$57.90 | \$65.39 | \$72.40 | \$79.64 | \$87.42 |
| 44 | \$50.72 | \$60.39 | \$68.34 | \$75.77 | \$83.46 | \$91.71 |
| 45 | \$52.73 | \$63.00 | \$71.43 | \$79.31 | \$87.46 | \$96.22 |
| 46 | \$55.51 | \$66.52 | \$75.55 | \$83.99 | \$92.74 | \$102.10 |
| 47 | \$58.44 | \$70.22 | \$79.91 | \$88.95 | \$98.31 | \$108.35 |
| 48 | \$61.51 | \$74.14 | \$84.50 | \$94.20 | \$104.23 | \$114.99 |
| 49 | \$64.76 | \$78.28 | \$89.38 | \$99.77 | \$110.50 | \$122.02 |
| 50 | \$68.17 | \$82.64 | \$94.53 | \$105.66 | \$117.15 | \$129.49 |
| 51 | \$71.76 | \$87.25 | \$99.99 | \$111.90 | \$124.21 | \$137.41 |
| 52 | \$75.54 | \$92.12 | \$105.75 | \$118.50 | \$131.68 | \$145.83 |
| 53 | \$79.51 | \$97.25 | \$111.84 | \$125.50 | \$139.60 | \$154.75 |
| 54 | \$83.70 | \$102.68 | \$118.29 | \$132.90 | \$148.01 | \$164.21 |
| 55 | \$88.11 | \$108.41 | \$125.12 | \$140.75 | \$156.91 | \$174.27 |
| 56 | \$93.61 | \$115.35 | \$133.24 | \$150.00 | \$167.32 | \$185.94 |
| 57 | \$99.47 | \$122.74 | \$141.90 | \$159.85 | \$178.42 | \$198.39 |
| 58 | \$105.67 | \$130.60 | \$151.13 | \$170.35 | \$190.26 | \$211.67 |
| 59 | \$112.29 | \$138.96 | \$160.94 | \$181.54 | \$202.88 | \$225.85 |
| 60 | \$119.29 | \$147.87 | \$171.40 | \$193.47 | \$216.34 | \$240.98 |
| 61 | \$126.75 | \$157.33 | \$182.54 | \$206.17 | \$230.68 | \$257.10 |
| 62 | \$134.66 | \$167.41 | \$194.39 | \$219.72 | \$245.98 | \$274.32 |
| 63 | \$143.26 | \$178.44 | \$207.42 | \$234.66 | \$262.93 | \$293.46 |
| 64 | \$152.40 | \$190.19 | \$221.33 | \$250.62 | \$281.05 | \$313.94 |
| 65 | \$162.12 | \$202.72 | \$236.17 | \$267.66 | \$300.42 | \$335.85 |
| 66 | \$172.47 | \$216.06 | \$252.00 | \$285.86 | \$321.11 | \$359.29 |
| 67 | \$183.47 | \$230.29 | \$268.90 | \$305.30 | \$343.25 | \$384.37 |
| 68 | \$200.11 | \$250.96 | \$292.93 | \$332.57 | \$373.95 | \$418.87 |
| 69 | \$218.26 | \$273.49 | \$319.10 | \$362.27 | \$407.40 | \$456.48 |
| 70 | \$238.06 | \$298.04 | \$347.63 | \$394.63 | \$443.84 | \$497.46 |
| 71 | \$259.66 | \$324.79 | \$378.69 | \$429.86 | \$483.53 | \$542.12 |
| 72 | \$283.22 | \$353.96 | \$412.53 | \$468.26 | \$526.79 | \$590.79 |
| 73 | \$309.52 | \$387.82 | \$452.81 | \$514.76 | \$580.02 | \$651.54 |
| 74 | \$338.25 | \$424.92 | \$496.99 | \$565.87 | \$638.63 | \$718.55 |
| 75 | \$369.67 | \$465.57 | \$545.51 | \$622.06 | \$703.16 | \$792.45 |
| 76 | \$404.00 | \$510.11 | \$598.75 | \$683.84 | \$774.21 | \$873.95 |
| 77 | \$441.51 | \$558.92 | \$657.19 | \$751.74 | \$852.44 | \$963.82 |
| 78 | \$480.33 | \$608.28 | \$715.59 | \$819.29 | \$930.22 | \$1,053.61 |
| 79 | \$522.56 | \$662.00 | \$779.20 | \$892.90 | \$1,015.09 | \$1,151.77 |
| 80 | \$568.50 | \$720.47 | \$848.44 | \$973.13 | \$1,107.72 | \$1,259.07 |
| 81 | \$618.48 | \$784.10 | \$923.85 | \$1,060.57 | \$1,208.78 | \$1,376.37 |
| 82 | \$672.85 | \$853.35 | \$1,005.96 | \$1,155.86 | \$1,319.07 | \$1,504.60 |
| 83 | \$733.56 | \$929.98 | \$1,096.44 | \$1,260.86 | \$1,440.97 | \$1,647.11 |
| 84 | \$799.73 | \$1,013.50 | \$1,195.10 | \$1,375.39 | \$1,574.13 | \$1,803.12 |
| 85 | \$871.87 | \$1,104.52 | \$1,302.61 | \$1,500.33 | \$1,719.61 | \$1,973.90 |
| 86 | \$950.53 | \$1,203.72 | \$1,419.79 | \$1,636.62 | \$1,878.54 | \$2,160.86 |
| 87 | \$1,036.29 | \$1,311.82 | \$1,547.53 | \$1,785.29 | \$2,052.15 | \$2,365.53 |
| 88 | \$1,108.08 | \$1,400.01 | \$1,649.21 | \$1,901.48 | \$2,186.02 | \$2,523.41 |
| 89 | \$1,184.83 | \$1,494.12 | \$1,757.56 | \$2,025.24 | \$2,328.62 | \$2,691.83 |
| 90 | \$1,266.90 | \$1,594.57 | \$1,873.03 | \$2,157.05 | \$2,480.53 | \$2,871.48 |
| 91 | \$1,354.66 | \$1,701.76 | \$1,996.09 | \$2,297.45 | \$2,642.34 | \$3,063.13 |
| 92 | \$1,448.49 | \$1,816.17 | \$2,127.23 | \$2,446.99 | \$2,814.72 | \$3,267.57 |
| 93 | \$1,525.52 | \$1,907.45 | \$2,228.76 | \$2,560.39 | \$2,945.35 | \$3,423.19 |
| 94 | \$1,606.64 | \$2,003.32 | \$2,335.14 | \$2,679.04 | \$3,082.05 | \$3,586.23 |
| 95 | \$1,692.08 | \$2,103.99 | \$2,446.59 | \$2,803.20 | \$3,225.09 | \$3,757.03 |
| 96 | \$1,782.05 | \$2,209.75 | \$2,563.37 | \$2,933.13 | \$3,374.77 | \$3,935.96 |
| 97 | \$1,876.82 | \$2,320.80 | \$2,685.71 | \$3,069.06 | \$3,531.40 | \$4,123.43 |
| 98 | \$1,956.66 | \$2,414.12 | \$2,788.25 | \$3,182.85 | \$3,662.52 | \$4,280.53 |
| 99 | \$2,023.25 | \$2,491.77 | \$2,873.43 | \$3,277.25 | \$3,771.31 | \$4,411.01 |
| 100 | \$2,078.33 | \$2,555.88 | \$2,943.65 | \$3,355.01 | \$3,860.92 | \$4,518.57 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$74.89 | \$91.97 | \$105.88 | \$118.91 | \$132.36 | \$146.82 |
| 31 | \$76.06 | \$93.40 | \$107.54 | \$120.80 | \$134.48 | \$149.17 |
| 32 | \$77.22 | \$94.87 | \$109.24 | \$122.71 | \$136.62 | \$151.55 |
| 33 | \$78.42 | \$96.34 | \$110.97 | \$124.66 | \$138.80 | \$153.99 |
| 34 | \$79.62 | \$97.86 | \$112.71 | \$126.65 | \$141.01 | \$156.46 |
| 35 | \$80.85 | \$99.39 | \$114.50 | \$128.64 | \$143.27 | \$158.97 |
| 36 | \$83.99 | \$103.42 | \$119.27 | \$134.10 | \$149.43 | \$165.89 |
| 37 | \$87.26 | \$107.63 | \$124.24 | \$139.80 | \$155.86 | \$173.12 |
| 38 | \$90.67 | \$112.00 | \$129.41 | \$145.72 | \$162.57 | \$180.67 |
| 39 | \$94.19 | \$116.53 | \$134.80 | \$151.90 | \$169.57 | \$188.53 |
| 40 | \$97.86 | \$121.28 | \$140.42 | \$158.34 | \$176.88 | \$196.74 |
| 41 | \$101.66 | \$126.20 | \$146.27 | \$165.07 | \$184.49 | \$205.32 |
| 42 | \$105.62 | \$131.32 | \$152.37 | \$172.06 | \$192.43 | \$214.27 |
| 43 | \$109.72 | \$136.65 | \$158.72 | \$179.36 | \$200.73 | \$223.60 |
| 44 | \$114.00 | \$142.19 | \$165.33 | \$186.97 | \$209.37 | \$233.34 |
| 45 | \$118.43 | \$147.97 | \$172.22 | \$194.90 | \$218.37 | \$243.50 |
| 46 | \$123.97 | \$155.13 | \$180.71 | \$204.65 | \$229.42 | \$255.93 |
| 47 | \$129.78 | \$162.63 | \$189.62 | \$214.88 | \$241.01 | \$268.99 |
| 48 | \$135.85 | \$170.49 | \$198.96 | \$225.63 | \$253.20 | \$282.72 |
| 49 | \$142.21 | \$178.74 | \$208.77 | \$236.91 | \$265.99 | \$297.14 |
| 50 | \$148.86 | \$187.37 | \$219.06 | \$248.75 | \$279.44 | \$312.30 |
| 51 | \$155.82 | \$196.43 | \$229.87 | \$261.20 | \$293.58 | \$328.23 |
| 52 | \$163.11 | \$205.93 | \$241.19 | \$274.26 | \$308.41 | \$344.98 |
| 53 | \$170.74 | \$215.88 | \$253.08 | \$287.98 | \$324.00 | \$362.58 |
| 54 | \$178.73 | \$226.32 | \$265.56 | \$302.36 | \$340.39 | \$381.07 |
| 55 | \$187.09 | \$237.26 | \$278.66 | \$317.49 | \$357.59 | \$400.52 |
| 56 | \$196.10 | \$248.85 | \$292.36 | \$333.23 | \$375.42 | \$420.62 |
| 57 | \$205.55 | \$260.99 | \$306.76 | \$349.74 | \$394.13 | \$441.72 |
| 58 | \$215.45 | \$273.74 | \$321.86 | \$367.06 | \$413.77 | \$463.87 |
| 59 | \$225.84 | \$287.09 | \$337.70 | \$385.25 | \$434.39 | \$487.13 |
| 60 | \$236.71 | \$301.12 | \$354.33 | \$404.34 | \$456.05 | \$511.57 |
| 61 | \$248.12 | \$315.81 | \$371.77 | \$424.37 | \$478.77 | \$537.22 |
| 62 | \$260.07 | \$331.23 | \$390.07 | \$445.40 | \$502.63 | \$564.17 |
| 63 | \$272.61 | \$347.54 | \$409.53 | \$467.87 | \$528.29 | \$593.30 |
| 64 | \$285.77 | \$364.66 | \$429.96 | \$491.48 | \$555.24 | \$623.95 |
| 65 | \$299.54 | \$382.62 | \$451.41 | \$516.27 | \$583.58 | \$656.17 |
| 66 | \$313.99 | \$401.45 | \$473.93 | \$542.32 | \$613.36 | \$690.07 |
| 67 | \$329.14 | \$421.22 | \$497.58 | \$569.68 | \$644.68 | \$725.71 |
| 68 | \$350.83 | \$448.69 | \$529.93 | \$606.77 | \$686.77 | \$773.36 |
| 69 | \$373.96 | \$477.98 | \$564.39 | \$646.27 | \$731.62 | \$824.15 |
| 70 | \$398.61 | \$509.16 | \$601.11 | \$688.35 | \$779.40 | \$878.27 |
| 71 | \$424.89 | \$542.36 | \$640.20 | \$733.16 | \$830.31 | \$935.94 |
| 72 | \$452.91 | \$577.75 | \$681.83 | \$780.89 | \$884.54 | \$997.41 |
| 73 | \$486.78 | \$622.17 | \$735.32 | \$843.26 | \$956.46 | \$1,080.01 |
| 74 | \$523.20 | \$669.99 | \$792.98 | \$910.60 | \$1,034.24 | \$1,169.46 |
| 75 | \$562.35 | \$721.51 | \$855.18 | \$983.31 | \$1,118.33 | \$1,266.32 |
| 76 | \$604.42 | \$776.96 | \$922.25 | \$1,061.84 | \$1,209.25 | \$1,371.21 |
| 77 | \$649.64 | \$836.70 | \$994.59 | \$1,146.65 | \$1,307.58 | \$1,484.77 |
| 78 | \$694.91 | \$895.06 | \$1,064.31 | \$1,227.95 | \$1,401.85 | \$1,594.32 |
| 79 | \$743.32 | \$957.48 | \$1,138.92 | \$1,315.02 | \$1,502.92 | \$1,711.96 |
| 80 | \$795.12 | \$1,024.26 | \$1,218.75 | \$1,408.26 | \$1,611.29 | \$1,838.29 |
| 81 | \$850.52 | \$1,095.70 | \$1,304.17 | \$1,508.13 | \$1,727.45 | \$1,973.94 |
| 82 | \$909.79 | \$1,172.11 | \$1,395.59 | \$1,615.07 | \$1,852.01 | \$2,119.58 |
| 83 | \$978.75 | \$1,260.13 | \$1,500.24 | \$1,737.16 | \$1,994.34 | \$2,286.53 |
| 84 | \$1,052.92 | \$1,354.77 | \$1,612.76 | \$1,868.49 | \$2,147.62 | \$2,466.63 |
| 85 | \$1,125.06 | \$1,445.79 | \$1,720.27 | \$1,993.43 | \$2,293.10 | \$2,637.41 |
| 86 | \$1,203.72 | \$1,544.99 | \$1,837.45 | \$2,129.72 | \$2,452.03 | \$2,824.37 |
| 87 | \$1,289.48 | \$1,653.09 | \$1,965.19 | \$2,278.39 | \$2,625.64 | \$3,029.04 |
| 88 | \$1,361.27 | \$1,741.28 | \$2,066.87 | \$2,394.58 | \$2,759.51 | \$3,186.92 |
| 89 | \$1,438.02 | \$1,835.39 | \$2,175.22 | \$2,518.34 | \$2,902.11 | \$3,355.34 |
| 90 | \$1,520.09 | \$1,935.84 | \$2,290.69 | \$2,650.15 | \$3,054.02 | \$3,534.99 |
| 91 | \$1,607.85 | \$2,043.03 | \$2,413.75 | \$2,790.55 | \$3,215.83 | \$3,726.64 |
| 92 | \$1,701.68 | \$2,157.44 | \$2,544.89 | \$2,940.09 | \$3,388.21 | \$3,931.08 |
| 93 | \$1,778.71 | \$2,248.72 | \$2,646.42 | \$3,053.49 | \$3,518.84 | \$4,086.70 |
| 94 | \$1,859.83 | \$2,344.59 | \$2,752.80 | \$3,172.14 | \$3,655.54 | \$4,249.74 |
| 95 | \$1,945.27 | \$2,445.26 | \$2,864.25 | \$3,296.30 | \$3,798.58 | \$4,420.54 |
| 96 | \$2,035.24 | \$2,551.02 | \$2,981.03 | \$3,426.23 | \$3,948.26 | \$4,599.47 |
| 97 | \$2,130.01 | \$2,662.07 | \$3,103.37 | \$3,562.16 | \$4,104.89 | \$4,786.94 |
| 98 | \$2,209.85 | \$2,755.39 | \$3,205.91 | \$3,675.95 | \$4,236.01 | \$4,944.04 |
| 99 | \$2,276.44 | \$2,833.04 | \$3,291.09 | \$3,770.35 | \$4,344.80 | \$5,074.52 |
| 100 | \$2,331.52 | \$2,897.15 | \$3,361.31 | \$3,848.11 | \$4,434.41 | \$5,182.08 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$218.38 | \$278.20 | \$327.01 | \$372.68 | \$419.80 | \$470.17 |
| 31 | \$220.93 | \$281.45 | \$330.84 | \$377.05 | \$424.73 | \$475.68 |
| 32 | \$223.53 | \$284.77 | \$334.72 | \$381.47 | \$429.71 | \$481.26 |
| 33 | \$226.14 | \$288.09 | \$338.65 | \$385.94 | \$434.74 | \$486.90 |
| 34 | \$228.78 | \$291.47 | \$342.62 | \$390.48 | \$439.84 | \$492.60 |
| 35 | \$231.47 | \$294.89 | \$346.63 | \$395.04 | \$445.00 | \$498.38 |
| 36 | \$234.21 | \$298.58 | \$351.16 | \$400.36 | \$451.11 | \$505.33 |
| 37 | \$236.97 | \$302.33 | \$355.76 | \$405.76 | \$457.30 | \$512.37 |
| 38 | \$239.78 | \$306.13 | \$360.42 | \$411.22 | \$463.59 | \$519.53 |
| 39 | \$242.60 | \$309.96 | \$365.13 | \$416.76 | \$469.96 | \$526.76 |
| 40 | \$245.47 | \$313.85 | \$369.91 | \$422.37 | \$476.42 | \$534.11 |
| 41 | \$248.37 | \$317.79 | \$374.75 | \$428.06 | \$482.97 | \$541.57 |
| 42 | \$251.30 | \$321.78 | \$379.66 | \$433.82 | \$489.61 | \$549.11 |
| 43 | \$254.27 | \$325.81 | \$384.62 | \$439.67 | \$496.34 | \$556.77 |
| 44 | \$257.28 | \$329.89 | \$389.65 | \$445.57 | \$503.16 | \$564.53 |
| 45 | \$260.31 | \$334.04 | \$394.76 | \$451.58 | \$510.07 | \$572.41 |
| 46 | \$265.68 | \$341.16 | \$403.36 | \$461.60 | \$521.55 | \$585.42 |
| 47 | \$271.17 | \$348.43 | \$412.17 | \$471.84 | \$533.27 | \$598.73 |
| 48 | \$276.77 | \$355.84 | \$421.15 | \$482.31 | \$545.27 | \$612.34 |
| 49 | \$282.48 | \$363.44 | \$430.33 | \$493.02 | \$557.52 | \$626.26 |
| 50 | \$288.32 | \$371.18 | \$439.73 | \$503.96 | \$570.06 | \$640.49 |
| 51 | \$294.28 | \$379.09 | \$449.33 | \$515.14 | \$582.89 | \$655.06 |
| 52 | \$300.35 | \$387.18 | \$459.13 | \$526.56 | \$595.99 | \$669.95 |
| 53 | \$306.56 | \$395.42 | \$469.14 | \$538.26 | \$609.40 | \$685.18 |
| 54 | \$312.88 | \$403.85 | \$479.37 | \$550.20 | \$623.10 | \$700.75 |
| 55 | \$319.34 | \$412.47 | \$489.84 | \$562.40 | \$637.10 | \$716.68 |
| 56 | \$326.64 | \$421.89 | \$501.04 | \$575.35 | \$651.88 | \$733.45 |
| 57 | \$334.10 | \$431.52 | \$512.51 | \$588.60 | \$667.00 | \$750.61 |
| 58 | \$341.72 | \$441.37 | \$524.25 | \$602.15 | \$682.46 | \$768.16 |
| 59 | \$349.53 | \$451.46 | \$536.24 | \$616.02 | \$698.28 | \$786.12 |
| 60 | \$357.51 | \$461.78 | \$548.52 | \$630.20 | \$714.47 | \$804.51 |
| 61 | \$365.68 | \$472.32 | \$561.07 | \$644.70 | \$731.03 | \$823.32 |
| 62 | \$374.02 | \$483.11 | \$573.91 | \$659.56 | \$747.98 | \$842.58 |
| 63 | \$383.73 | \$495.86 | \$589.25 | \$677.40 | \$768.48 | \$866.02 |
| 64 | \$393.69 | \$508.95 | \$605.00 | \$695.72 | \$789.53 | \$890.11 |
| 65 | \$403.91 | \$522.39 | \$621.18 | \$714.54 | \$811.18 | \$914.86 |
| 66 | \$414.39 | \$536.17 | \$637.78 | \$733.87 | \$833.40 | \$940.30 |
| 67 | \$425.14 | \$550.32 | \$654.83 | \$753.72 | \$856.24 | \$966.46 |
| 68 | \$444.05 | \$574.29 | \$683.12 | \$786.20 | \$893.23 | \$1,008.46 |
| 69 | \$463.81 | \$599.31 | \$712.62 | \$820.08 | \$931.80 | \$1,052.30 |
| 70 | \$484.45 | \$625.42 | \$743.41 | \$855.43 | \$972.05 | \$1,098.03 |
| 71 | \$506.00 | \$652.67 | \$775.52 | \$892.29 | \$1,014.03 | \$1,145.74 |
| 72 | \$528.53 | \$681.11 | \$809.01 | \$930.74 | \$1,057.84 | \$1,195.54 |
| 73 | \$559.59 | \$722.21 | \$858.88 | \$989.21 | \$1,125.62 | \$1,273.77 |
| 74 | \$592.47 | \$765.79 | \$911.82 | \$1,051.37 | \$1,197.74 | \$1,357.13 |
| 75 | \$627.32 | \$812.02 | \$968.02 | \$1,117.42 | \$1,274.49 | \$1,445.94 |
| 76 | \$664.19 | \$861.02 | \$1,027.68 | \$1,187.63 | \$1,356.14 | \$1,540.56 |
| 77 | \$703.23 | \$913.00 | \$1,091.03 | \$1,262.25 | \$1,443.04 | \$1,641.37 |
| 78 | \$743.55 | \$965.08 | \$1,153.37 | \$1,335.09 | \$1,527.72 | \$1,739.98 |
| 79 | \$786.20 | \$1,020.14 | \$1,219.26 | \$1,412.13 | \$1,617.36 | \$1,844.51 |
| 80 | \$831.28 | \$1,078.34 | \$1,288.92 | \$1,493.63 | \$1,712.27 | \$1,955.32 |
| 81 | \$878.96 | \$1,139.86 | \$1,362.57 | \$1,579.82 | \$1,812.75 | \$2,072.80 |
| 82 | \$929.37 | \$1,204.89 | \$1,440.42 | \$1,670.99 | \$1,919.12 | \$2,197.31 |
| 83 | \$995.56 | \$1,288.24 | \$1,538.68 | \$1,785.12 | \$2,051.96 | \$2,353.37 |
| 84 | \$1,066.46 | \$1,377.37 | \$1,643.65 | \$1,907.06 | \$2,193.99 | \$2,520.52 |
| 85 | \$1,138.60 | \$1,468.39 | \$1,751.16 | \$2,032.00 | \$2,339.47 | \$2,691.30 |
| 86 | \$1,217.26 | \$1,567.59 | \$1,868.34 | \$2,168.29 | \$2,498.40 | \$2,878.26 |
| 87 | \$1,303.02 | \$1,675.69 | \$1,996.08 | \$2,316.96 | \$2,672.01 | \$3,082.93 |
| 88 | \$1,374.81 | \$1,763.88 | \$2,097.76 | \$2,433.15 | \$2,805.88 | \$3,240.81 |
| 89 | \$1,451.56 | \$1,857.99 | \$2,206.11 | \$2,556.91 | \$2,948.48 | \$3,409.23 |
| 90 | \$1,533.63 | \$1,958.44 | \$2,321.58 | \$2,688.72 | \$3,100.39 | \$3,588.88 |
| 91 | \$1,621.39 | \$2,065.63 | \$2,444.64 | \$2,829.12 | \$3,262.20 | \$3,780.53 |
| 92 | \$1,715.22 | \$2,180.04 | \$2,575.78 | \$2,978.66 | \$3,434.58 | \$3,984.97 |
| 93 | \$1,792.25 | \$2,271.32 | \$2,677.31 | \$3,092.06 | \$3,565.21 | \$4,140.59 |
| 94 | \$1,873.37 | \$2,367.19 | \$2,783.69 | \$3,210.71 | \$3,701.91 | \$4,303.63 |
| 95 | \$1,958.81 | \$2,467.86 | \$2,895.14 | \$3,334.87 | \$3,844.95 | \$4,474.43 |
| 96 | \$2,048.78 | \$2,573.62 | \$3,011.92 | \$3,464.80 | \$3,994.63 | \$4,653.36 |
| 97 | \$2,143.55 | \$2,684.67 | \$3,134.26 | \$3,600.73 | \$4,151.26 | \$4,840.83 |
| 98 | \$2,223.39 | \$2,777.99 | \$3,236.80 | \$3,714.52 | \$4,282.38 | \$4,997.93 |
| 99 | \$2,289.98 | \$2,855.64 | \$3,321.98 | \$3,808.92 | \$4,391.17 | \$5,128.41 |
| 100 | \$2,345.06 | \$2,919.75 | \$3,392.20 | \$3,886.68 | \$4,480.78 | \$5,235.97 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
50% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$30.48 | \$34.46 | \$37.78 | \$40.95 | \$44.26 | \$47.82 |
| 31 | \$31.13 | \$35.24 | \$38.65 | \$41.91 | \$45.33 | \$48.99 |
| 32 | \$31.80 | \$36.04 | \$39.54 | \$42.90 | \$46.42 | \$50.20 |
| 33 | \$32.48 | \$36.84 | \$40.46 | \$43.92 | \$47.54 | \$51.44 |
| 34 | \$33.17 | \$37.67 | \$41.39 | \$44.97 | \$48.69 | \$52.70 |
| 35 | \$33.88 | \$38.52 | \$42.35 | \$46.02 | \$49.87 | \$54.00 |
| 36 | \$35.20 | \$40.12 | \$44.20 | \$48.11 | \$52.18 | \$56.57 |
| 37 | \$36.57 | \$41.80 | \$46.14 | \$50.29 | \$54.62 | \$59.29 |
| 38 | \$37.99 | \$43.54 | \$48.16 | \$52.57 | \$57.17 | \$62.12 |
| 39 | \$39.47 | \$45.37 | \$50.26 | \$54.94 | \$59.83 | \$65.10 |
| 40 | \$41.00 | \$47.27 | \$52.46 | \$57.43 | \$62.63 | \$68.20 |
| 41 | \$42.59 | \$49.24 | \$54.76 | \$60.03 | \$65.55 | \$71.46 |
| 42 | \$44.24 | \$51.30 | \$57.16 | \$62.76 | \$68.60 | \$74.89 |
| 43 | \$45.97 | \$53.45 | \$59.66 | \$65.60 | \$71.80 | \$78.47 |
| 44 | \$47.75 | \$55.69 | \$62.27 | \$68.57 | \$75.14 | \$82.22 |
| 45 | \$49.61 | \$58.02 | \$64.99 | \$71.67 | \$78.66 | \$86.16 |
| 46 | \$52.16 | \$61.17 | \$68.65 | \$75.81 | \$83.29 | \$91.33 |
| 47 | \$54.85 | \$64.51 | \$72.51 | \$80.19 | \$88.20 | \$96.81 |
| 48 | \$57.68 | \$68.02 | \$76.60 | \$84.81 | \$93.39 | \$102.62 |
| 49 | \$60.65 | \$71.73 | \$80.92 | \$89.70 | \$98.90 | \$108.78 |
| 50 | \$63.78 | \$75.64 | \$85.47 | \$94.88 | \$104.73 | \$115.30 |
| 51 | \$67.06 | \$79.77 | \$90.28 | \$100.35 | \$110.90 | \$122.23 |
| 52 | \$70.52 | \$84.11 | \$95.37 | \$106.15 | \$117.43 | \$129.56 |
| 53 | \$74.17 | \$88.68 | \$100.74 | \$112.27 | \$124.35 | \$137.33 |
| 54 | \$77.98 | \$93.53 | \$106.41 | \$118.75 | \$131.67 | \$145.57 |
| 55 | \$82.00 | \$98.62 | \$112.40 | \$125.60 | \$139.44 | \$154.32 |
| 56 | \$87.08 | \$104.86 | \$119.62 | \$133.75 | \$148.59 | \$164.54 |
| 57 | \$92.46 | \$111.49 | \$127.29 | \$142.44 | \$158.33 | \$175.44 |
| 58 | \$98.17 | \$118.55 | \$135.47 | \$151.69 | \$168.72 | \$187.07 |
| 59 | \$104.24 | \$126.06 | \$144.16 | \$161.53 | \$179.78 | \$199.47 |
| 60 | \$110.68 | \$134.03 | \$153.42 | \$172.03 | \$191.57 | \$212.68 |
| 61 | \$117.52 | \$142.51 | \$163.26 | \$183.19 | \$204.15 | \$226.78 |
| 62 | \$124.79 | \$151.53 | \$173.74 | \$195.09 | \$217.54 | \$241.80 |
| 63 | \$132.64 | \$161.35 | \$185.21 | \$208.15 | \$232.31 | \$258.46 |
| 64 | \$140.97 | \$171.80 | \$197.42 | \$222.10 | \$248.10 | \$276.25 |
| 65 | \$149.83 | \$182.93 | \$210.45 | \$236.97 | \$264.95 | \$295.28 |
| 66 | \$159.25 | \$194.78 | \$224.34 | \$252.84 | \$282.95 | \$315.61 |
| 67 | \$169.27 | \$207.40 | \$239.14 | \$269.78 | \$302.17 | \$337.34 |
| 68 | \$184.70 | \$226.11 | \$260.61 | \$293.97 | \$329.31 | \$367.74 |
| 69 | \$201.55 | \$246.49 | \$284.00 | \$320.35 | \$358.88 | \$400.89 |
| 70 | \$219.94 | \$268.73 | \$309.49 | \$349.08 | \$391.12 | \$437.02 |
| 71 | \$240.00 | \$292.96 | \$337.27 | \$380.40 | \$426.25 | \$476.41 |
| 72 | \$261.89 | \$319.39 | \$367.56 | \$414.51 | \$464.54 | \$519.35 |
| 73 | \$285.98 | \$349.58 | \$402.96 | \$455.17 | \$510.96 | \$572.24 |
| 74 | \$312.30 | \$382.64 | \$441.79 | \$499.82 | \$562.04 | \$630.53 |
| 75 | \$341.04 | \$418.81 | \$484.36 | \$548.85 | \$618.21 | \$694.74 |
| 76 | \$372.42 | \$458.41 | \$531.03 | \$602.69 | \$680.00 | \$765.49 |
| 77 | \$406.69 | \$501.74 | \$582.18 | \$661.81 | \$747.96 | \$843.45 |
| 78 | \$442.08 | \$545.45 | \$633.20 | \$720.47 | \$815.35 | \$921.14 |
| 79 | \$480.56 | \$592.98 | \$688.68 | \$784.33 | \$888.81 | \$1,005.98 |
| 80 | \$522.39 | \$644.64 | \$749.02 | \$853.84 | \$968.90 | \$1,098.65 |
| 81 | \$567.85 | \$700.80 | \$814.65 | \$929.52 | \$1,056.19 | \$1,199.83 |
| 82 | \$617.28 | \$761.86 | \$886.03 | \$1,011.90 | \$1,151.35 | \$1,310.35 |
| 83 | \$671.94 | \$828.64 | \$963.60 | \$1,101.23 | \$1,254.79 | \$1,431.12 |
| 84 | \$731.46 | \$901.27 | \$1,047.95 | \$1,198.45 | \$1,367.53 | \$1,563.04 |
| 85 | \$796.24 | \$980.28 | \$1,139.70 | \$1,304.24 | \$1,490.39 | \$1,707.10 |
| 86 | \$866.76 | \$1,066.22 | \$1,239.47 | \$1,419.36 | \$1,624.28 | \$1,864.44 |
| 87 | \$943.54 | \$1,159.68 | \$1,347.98 | \$1,544.67 | \$1,770.20 | \$2,036.29 |
| 88 | \$1,007.24 | \$1,234.61 | \$1,432.44 | \$1,640.28 | \$1,880.09 | \$2,165.90 |
| 89 | \$1,075.24 | \$1,314.39 | \$1,522.18 | \$1,741.80 | \$1,996.81 | \$2,303.77 |
| 90 | \$1,147.84 | \$1,399.31 | \$1,617.55 | \$1,849.63 | \$2,120.77 | \$2,450.41 |
| 91 | \$1,225.33 | \$1,489.72 | \$1,718.90 | \$1,964.12 | \$2,252.43 | \$2,606.38 |
| 92 | \$1,308.06 | \$1,585.99 | \$1,826.59 | \$2,085.69 | \$2,392.26 | \$2,772.28 |
| 93 | \$1,375.22 | \$1,660.85 | \$1,907.61 | \$2,175.66 | \$2,496.01 | \$2,896.17 |
| 94 | \$1,445.84 | \$1,739.24 | \$1,992.23 | \$2,269.50 | \$2,604.26 | \$3,025.61 |
| 95 | \$1,520.08 | \$1,821.35 | \$2,080.62 | \$2,367.38 | \$2,717.20 | \$3,160.82 |
| 96 | \$1,598.12 | \$1,907.32 | \$2,172.91 | \$2,469.49 | \$2,835.02 | \$3,302.08 |
| 97 | \$1,680.18 | \$1,997.36 | \$2,269.30 | \$2,576.00 | \$2,957.97 | \$3,449.66 |
| 98 | \$1,749.19 | \$2,072.78 | \$2,349.83 | \$2,664.88 | \$3,060.60 | \$3,572.99 |
| 99 | \$1,806.67 | \$2,135.40 | \$2,416.54 | \$2,738.45 | \$3,145.53 | \$3,675.18 |
| 100 | \$1,854.17 | \$2,187.01 | \$2,471.42 | \$2,798.92 | \$3,215.38 | \$3,759.28 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$69.68 | \$83.65 | \$95.25 | \$106.33 | \$117.89 | \$130.31 |
| 31 | \$70.75 | \$84.96 | \$96.74 | \$108.01 | \$119.76 | \$132.39 |
| 32 | \$71.84 | \$86.29 | \$98.27 | \$109.71 | \$121.66 | \$134.50 |
| 33 | \$72.94 | \$87.64 | \$99.80 | \$111.45 | \$123.59 | \$136.66 |
| 34 | \$74.07 | \$89.00 | \$101.37 | \$113.21 | \$125.56 | \$138.83 |
| 35 | \$75.20 | \$90.39 | \$102.98 | \$114.99 | \$127.55 | \$141.04 |
| 36 | \$78.10 | \$94.02 | \$107.21 | \$119.82 | \$132.97 | \$147.13 |
| 37 | \$81.12 | \$97.79 | \$111.62 | \$124.84 | \$138.64 | \$153.47 |
| 38 | \$84.25 | \$101.72 | \$116.22 | \$130.08 | \$144.54 | \$160.10 |
| 39 | \$87.50 | \$105.81 | \$121.00 | \$135.52 | \$150.69 | \$166.99 |
| 40 | \$90.87 | \$110.06 | \$125.99 | \$141.20 | \$157.11 | \$174.19 |
| 41 | \$94.37 | \$114.49 | \$131.17 | \$147.13 | \$163.79 | \$181.70 |
| 42 | \$98.01 | \$119.09 | \$136.58 | \$153.30 | \$170.77 | \$189.54 |
| 43 | \$101.79 | \$123.87 | \$142.20 | \$159.72 | \$178.03 | \$197.71 |
| 44 | \$105.72 | \$128.84 | \$148.06 | \$166.42 | \$185.61 | \$206.23 |
| 45 | \$109.79 | \$134.03 | \$154.15 | \$173.39 | \$193.52 | \$215.12 |
| 46 | \$114.88 | \$140.44 | \$161.68 | \$181.98 | \$203.21 | \$226.00 |
| 47 | \$120.23 | \$147.16 | \$169.57 | \$191.00 | \$213.40 | \$237.45 |
| 48 | \$125.80 | \$154.22 | \$177.85 | \$200.45 | \$224.09 | \$249.46 |
| 49 | \$131.65 | \$161.61 | \$186.53 | \$210.38 | \$235.32 | \$262.08 |
| 50 | \$137.76 | \$169.35 | \$195.64 | \$220.79 | \$247.11 | \$275.34 |
| 51 | \$144.15 | \$177.48 | \$205.18 | \$231.72 | \$259.50 | \$289.28 |
| 52 | \$150.85 | \$185.99 | \$215.21 | \$243.20 | \$272.50 | \$303.93 |
| 53 | \$157.85 | \$194.90 | \$225.72 | \$255.23 | \$286.16 | \$319.31 |
| 54 | \$165.17 | \$204.24 | \$236.74 | \$267.87 | \$300.49 | \$335.46 |
| 55 | \$172.85 | \$214.04 | \$248.30 | \$281.14 | \$315.56 | \$352.45 |
| 56 | \$181.14 | \$224.42 | \$260.45 | \$294.99 | \$331.21 | \$370.04 |
| 57 | \$189.84 | \$235.31 | \$273.20 | \$309.54 | \$347.63 | \$388.51 |
| 58 | \$198.94 | \$246.75 | \$286.58 | \$324.81 | \$364.88 | \$407.90 |
| 59 | \$208.49 | \$258.73 | \$300.61 | \$340.81 | \$382.97 | \$428.27 |
| 60 | \$218.49 | \$271.30 | \$315.33 | \$357.62 | \$401.96 | \$449.65 |
| 61 | \$228.98 | \$284.47 | \$330.77 | \$375.24 | \$421.91 | \$472.10 |
| 62 | \$239.97 | \$298.29 | \$346.95 | \$393.74 | \$442.83 | \$495.66 |
| 63 | \$251.46 | \$312.85 | \$364.10 | \$413.44 | \$465.23 | \$521.04 |
| 64 | \$263.49 | \$328.11 | \$382.10 | \$434.12 | \$488.76 | \$547.73 |
| 65 | \$276.11 | \$344.12 | \$400.99 | \$455.82 | \$513.48 | \$575.78 |
| 66 | \$289.33 | \$360.93 | \$420.82 | \$478.62 | \$539.46 | \$605.26 |
| 67 | \$303.19 | \$378.53 | \$441.62 | \$502.56 | \$566.75 | \$636.25 |
| 68 | \$323.31 | \$403.37 | \$470.49 | \$535.42 | \$603.93 | \$678.21 |
| 69 | \$344.78 | \$429.83 | \$501.25 | \$570.45 | \$643.55 | \$722.95 |
| 70 | \$367.68 | \$458.05 | \$534.00 | \$607.75 | \$685.78 | \$770.63 |
| 71 | \$392.09 | \$488.10 | \$568.91 | \$647.50 | \$730.77 | \$821.46 |
| 72 | \$418.13 | \$520.14 | \$606.10 | \$689.86 | \$778.73 | \$875.64 |
| 73 | \$449.28 | \$559.85 | \$653.21 | \$744.44 | \$841.52 | \$947.61 |
| 74 | \$482.78 | \$602.60 | \$703.99 | \$803.35 | \$909.37 | \$1,025.52 |
| 75 | \$518.76 | \$648.61 | \$758.72 | \$866.93 | \$982.71 | \$1,109.82 |
| 76 | \$557.42 | \$698.14 | \$817.70 | \$935.53 | \$1,061.95 | \$1,201.05 |
| 77 | \$598.97 | \$751.44 | \$881.25 | \$1,009.56 | \$1,147.58 | \$1,299.80 |
| 78 | \$640.35 | \$803.19 | \$942.17 | \$1,080.16 | \$1,229.25 | \$1,394.57 |
| 79 | \$684.60 | \$858.50 | \$1,007.29 | \$1,155.68 | \$1,316.70 | \$1,496.23 |
| 80 | \$731.91 | \$917.62 | \$1,076.91 | \$1,236.49 | \$1,410.40 | \$1,605.32 |
| 81 | \$782.48 | \$980.80 | \$1,151.34 | \$1,322.95 | \$1,510.76 | \$1,722.34 |
| 82 | \$836.55 | \$1,048.35 | \$1,230.92 | \$1,415.45 | \$1,618.26 | \$1,847.92 |
| 83 | \$898.86 | \$1,125.18 | \$1,320.64 | \$1,519.23 | \$1,738.89 | \$1,989.22 |
| 84 | \$965.82 | \$1,207.63 | \$1,416.89 | \$1,630.60 | \$1,868.51 | \$2,141.34 |
| 85 | \$1,030.60 | \$1,286.64 | \$1,508.64 | \$1,736.39 | \$1,991.37 | \$2,285.40 |
| 86 | \$1,101.12 | \$1,372.58 | \$1,608.41 | \$1,851.51 | \$2,125.26 | \$2,442.74 |
| 87 | \$1,177.90 | \$1,466.04 | \$1,716.92 | \$1,976.82 | \$2,271.18 | \$2,614.59 |
| 88 | \$1,241.60 | \$1,540.97 | \$1,801.38 | \$2,072.43 | \$2,381.07 | \$2,744.20 |
| 89 | \$1,309.60 | \$1,620.75 | \$1,891.12 | \$2,173.95 | \$2,497.79 | \$2,882.07 |
| 90 | \$1,382.20 | \$1,705.67 | \$1,986.49 | \$2,281.78 | \$2,621.75 | \$3,028.71 |
| 91 | \$1,459.69 | \$1,796.08 | \$2,087.84 | \$2,396.27 | \$2,753.41 | \$3,184.68 |
| 92 | \$1,542.42 | \$1,892.35 | \$2,195.53 | \$2,517.84 | \$2,893.24 | \$3,350.58 |
| 93 | \$1,609.58 | \$1,967.21 | \$2,276.55 | \$2,607.81 | \$2,996.99 | \$3,474.47 |
| 94 | \$1,680.20 | \$2,045.60 | \$2,361.17 | \$2,701.65 | \$3,105.24 | \$3,603.91 |
| 95 | \$1,754.44 | \$2,127.71 | \$2,449.56 | \$2,799.53 | \$3,218.18 | \$3,739.12 |
| 96 | \$1,832.48 | \$2,213.68 | \$2,541.85 | \$2,901.64 | \$3,336.00 | \$3,880.38 |
| 97 | \$1,914.54 | \$2,303.72 | \$2,638.24 | \$3,008.15 | \$3,458.95 | \$4,027.96 |
| 98 | \$1,983.55 | \$2,379.14 | \$2,718.77 | \$3,097.03 | \$3,561.58 | \$4,151.29 |
| 99 | \$2,041.03 | \$2,441.76 | \$2,785.48 | \$3,170.60 | \$3,646.51 | \$4,253.48 |
| 100 | \$2,088.53 | \$2,493.37 | \$2,840.36 | \$3,231.07 | \$3,716.36 | \$4,337.58 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$201.74 | \$250.93 | \$291.94 | \$331.12 | \$371.94 | \$415.56 |
| 31 | \$204.10 | \$253.87 | \$295.35 | \$335.00 | \$376.31 | \$420.44 |
| 32 | \$206.50 | \$256.85 | \$298.83 | \$338.92 | \$380.71 | \$425.36 |
| 33 | \$208.91 | \$259.86 | \$302.32 | \$342.90 | \$385.18 | \$430.35 |
| 34 | \$211.37 | \$262.90 | \$305.87 | \$346.92 | \$389.69 | \$435.39 |
| 35 | \$213.85 | \$265.99 | \$309.46 | \$350.99 | \$394.26 | \$440.50 |
| 36 | \$216.41 | \$269.37 | \$313.54 | \$355.73 | \$399.68 | \$446.65 |
| 37 | \$219.00 | \$272.80 | \$317.67 | \$360.54 | \$405.20 | \$452.89 |
| 38 | \$221.62 | \$276.26 | \$321.85 | \$365.41 | \$410.78 | \$459.23 |
| 39 | \$224.28 | \$279.78 | \$326.08 | \$370.34 | \$416.43 | \$465.64 |
| 40 | \$226.97 | \$283.34 | \$330.38 | \$375.34 | \$422.18 | \$472.14 |
| 41 | \$229.69 | \$286.96 | \$334.74 | \$380.42 | \$428.00 | \$478.74 |
| 42 | \$232.45 | \$290.61 | \$339.15 | \$385.56 | \$433.89 | \$485.43 |
| 43 | \$235.24 | \$294.30 | \$343.62 | \$390.78 | \$439.87 | \$492.22 |
| 44 | \$238.05 | \$298.05 | \$348.15 | \$396.05 | \$445.92 | \$499.09 |
| 45 | \$240.92 | \$301.85 | \$352.74 | \$401.40 | \$452.07 | \$506.06 |
| 46 | \$245.90 | \$308.29 | \$360.42 | \$410.30 | \$462.22 | \$517.56 |
| 47 | \$251.00 | \$314.88 | \$368.29 | \$419.39 | \$472.61 | \$529.30 |
| 48 | \$256.20 | \$321.62 | \$376.33 | \$428.67 | \$483.21 | \$541.32 |
| 49 | \$261.52 | \$328.48 | \$384.53 | \$438.17 | \$494.06 | \$553.60 |
| 50 | \$266.93 | \$335.51 | \$392.92 | \$447.88 | \$505.16 | \$566.16 |
| 51 | \$272.45 | \$342.69 | \$401.49 | \$457.80 | \$516.50 | \$579.02 |
| 52 | \$278.10 | \$350.01 | \$410.24 | \$467.96 | \$528.09 | \$592.15 |
| 53 | \$283.87 | \$357.48 | \$419.20 | \$478.31 | \$539.95 | \$605.60 |
| 54 | \$289.74 | \$365.14 | \$428.34 | \$488.92 | \$552.06 | \$619.34 |
| 55 | \$295.75 | \$372.94 | \$437.68 | \$499.75 | \$564.47 | \$633.41 |
| 56 | \$302.51 | \$381.46 | \$447.70 | \$511.24 | \$577.54 | \$648.19 |
| 57 | \$309.43 | \$390.18 | \$457.94 | \$523.00 | \$590.90 | \$663.34 |
| 58 | \$316.49 | \$399.10 | \$468.44 | \$535.04 | \$604.60 | \$678.84 |
| 59 | \$323.72 | \$408.22 | \$479.15 | \$547.33 | \$618.59 | \$694.69 |
| 60 | \$331.13 | \$417.55 | \$490.12 | \$559.94 | \$632.92 | \$710.92 |
| 61 | \$338.68 | \$427.10 | \$501.34 | \$572.81 | \$647.59 | \$727.52 |
| 62 | \$346.43 | \$436.85 | \$512.82 | \$585.99 | \$662.58 | \$744.52 |
| 63 | \$355.37 | \$448.32 | \$526.43 | \$601.74 | \$680.64 | \$765.12 |
| 64 | \$364.54 | \$460.06 | \$540.40 | \$617.93 | \$699.18 | \$786.28 |
| 65 | \$373.96 | \$472.12 | \$554.75 | \$634.54 | \$718.24 | \$808.04 |
| 66 | \$383.61 | \$484.50 | \$569.47 | \$651.61 | \$737.81 | \$830.39 |
| 67 | \$393.53 | \$497.21 | \$584.59 | \$669.13 | \$757.90 | \$853.36 |
| 68 | \$411.20 | \$519.08 | \$610.07 | \$698.20 | \$790.90 | \$890.71 |
| 69 | \$429.69 | \$541.91 | \$636.67 | \$728.57 | \$825.32 | \$929.70 |
| 70 | \$449.02 | \$565.75 | \$664.42 | \$760.23 | \$861.25 | \$970.40 |
| 71 | \$469.19 | \$590.64 | \$693.38 | \$793.26 | \$898.75 | \$1,012.87 |
| 72 | \$490.29 | \$616.62 | \$723.63 | \$827.74 | \$937.87 | \$1,057.21 |
| 73 | \$519.06 | \$653.67 | \$767.90 | \$879.35 | \$997.54 | \$1,125.95 |
| 74 | \$549.51 | \$692.96 | \$814.90 | \$934.17 | \$1,061.01 | \$1,199.17 |
| 75 | \$581.77 | \$734.60 | \$864.77 | \$992.43 | \$1,128.52 | \$1,277.15 |
| 76 | \$615.90 | \$778.74 | \$917.69 | \$1,054.31 | \$1,200.33 | \$1,360.19 |
| 77 | \$652.04 | \$825.53 | \$973.85 | \$1,120.03 | \$1,276.69 | \$1,448.63 |
| 78 | \$689.11 | \$872.02 | \$1,028.70 | \$1,183.77 | \$1,350.63 | \$1,534.61 |
| 79 | \$728.29 | \$921.14 | \$1,086.64 | \$1,251.11 | \$1,428.81 | \$1,625.68 |
| 80 | \$769.71 | \$973.01 | \$1,147.85 | \$1,322.30 | \$1,511.56 | \$1,722.16 |
| 81 | \$813.47 | \$1,027.81 | \$1,212.50 | \$1,397.52 | \$1,599.07 | \$1,824.35 |
| 82 | \$859.73 | \$1,085.69 | \$1,280.80 | \$1,477.03 | \$1,691.67 | \$1,932.62 |
| 83 | \$918.74 | \$1,157.12 | \$1,363.28 | \$1,571.87 | \$1,801.71 | \$2,061.83 |
| 84 | \$981.80 | \$1,233.26 | \$1,451.07 | \$1,672.80 | \$1,918.91 | \$2,199.70 |
| 85 | \$1,046.58 | \$1,312.27 | \$1,542.82 | \$1,778.59 | \$2,041.77 | \$2,343.76 |
| 86 | \$1,117.10 | \$1,398.21 | \$1,642.59 | \$1,893.71 | \$2,175.66 | \$2,501.10 |
| 87 | \$1,193.88 | \$1,491.67 | \$1,751.10 | \$2,019.02 | \$2,321.58 | \$2,672.95 |
| 88 | \$1,257.58 | \$1,566.60 | \$1,835.56 | \$2,114.63 | \$2,431.47 | \$2,802.56 |
| 89 | \$1,325.58 | \$1,646.38 | \$1,925.30 | \$2,216.15 | \$2,548.19 | \$2,940.43 |
| 90 | \$1,398.18 | \$1,731.30 | \$2,020.67 | \$2,323.98 | \$2,672.15 | \$3,087.07 |
| 91 | \$1,475.67 | \$1,821.71 | \$2,122.02 | \$2,438.47 | \$2,803.81 | \$3,243.04 |
| 92 | \$1,558.40 | \$1,917.98 | \$2,229.71 | \$2,560.04 | \$2,943.64 | \$3,408.94 |
| 93 | \$1,625.56 | \$1,992.84 | \$2,310.73 | \$2,650.01 | \$3,047.39 | \$3,532.83 |
| 94 | \$1,696.18 | \$2,071.23 | \$2,395.35 | \$2,743.85 | \$3,155.64 | \$3,662.27 |
| 95 | \$1,770.42 | \$2,153.34 | \$2,483.74 | \$2,841.73 | \$3,268.58 | \$3,797.48 |
| 96 | \$1,848.46 | \$2,239.31 | \$2,576.03 | \$2,943.84 | \$3,386.40 | \$3,938.74 |
| 97 | \$1,930.52 | \$2,329.35 | \$2,672.42 | \$3,050.35 | \$3,509.35 | \$4,086.32 |
| 98 | \$1,999.53 | \$2,404.77 | \$2,752.95 | \$3,139.23 | \$3,611.98 | \$4,209.65 |
| 99 | \$2,057.01 | \$2,467.39 | \$2,819.66 | \$3,212.80 | \$3,696.91 | \$4,311.84 |
| 100 | \$2,104.51 | \$2,519.00 | \$2,874.54 | \$3,273.27 | \$3,766.76 | \$4,395.94 |

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
100% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$24.75 | \$27.56 | \$29.88 | \$32.04 | \$34.28 | \$36.59 | \$39.23 |
| 31 | \$25.23 | \$28.13 | \$30.50 | \$32.74 | \$35.03 | \$37.42 | \$40.13 |
| 32 | \$25.72 | \$28.70 | \$31.16 | \$33.46 | \$35.83 | \$38.28 | \$41.06 |
| 33 | \$26.22 | \$29.29 | \$31.81 | \$34.18 | \$36.62 | \$39.16 | \$42.02 |
| 34 | \$26.73 | \$29.89 | \$32.48 | \$34.93 | \$37.44 | \$40.04 | \$43.00 |
| 35 | \$27.26 | \$30.50 | \$33.17 | \$35.70 | \$38.27 | \$40.96 | \$44.00 |
| 36 | \$28.15 | \$31.61 | \$34.46 | \$37.14 | \$39.88 | \$42.73 | \$45.94 |
| 37 | \$29.08 | \$32.76 | \$35.79 | \$38.64 | \$41.55 | \$44.58 | \$47.97 |
| 38 | \$30.04 | \$33.96 | \$37.18 | \$40.20 | \$43.30 | \$46.50 | \$50.09 |
| 39 | \$31.04 | \$35.20 | \$38.61 | \$41.82 | \$45.12 | \$48.52 | \$52.30 |
| 40 | \$32.06 | \$36.48 | \$40.11 | \$43.52 | \$47.00 | \$50.62 | \$54.62 |
| 41 | \$33.12 | \$37.80 | \$41.66 | \$45.28 | \$48.98 | \$52.81 | \$57.03 |
| 42 | \$34.22 | \$39.18 | \$43.27 | \$47.11 | \$51.03 | \$55.09 | \$59.55 |
| 43 | \$35.35 | \$40.61 | \$44.94 | \$49.02 | \$53.17 | \$57.48 | \$62.19 |
| 44 | \$36.52 | \$42.09 | \$46.68 | \$51.00 | \$55.41 | \$59.96 | \$64.93 |
| 45 | \$37.73 | \$43.63 | \$48.48 | \$53.06 | \$57.74 | \$62.56 | \$67.81 |
| 46 | \$39.43 | \$45.76 | \$50.96 | \$55.86 | \$60.87 | \$66.04 | \$71.64 |
| 47 | \$41.22 | \$47.98 | \$53.56 | \$58.81 | \$64.18 | \$69.71 | \$75.68 |
| 48 | \$43.07 | \$50.32 | \$56.29 | \$61.92 | \$67.66 | \$73.57 | \$79.95 |
| 49 | \$45.01 | \$52.78 | \$59.17 | \$65.18 | \$71.33 | \$77.66 | \$84.47 |
| 50 | \$47.05 | \$55.35 | \$62.19 | \$68.62 | \$75.20 | \$81.97 | \$89.24 |
| 51 | \$49.17 | \$58.05 | \$65.36 | \$72.24 | \$79.28 | \$86.52 | \$94.27 |
| 52 | \$51.38 | \$60.88 | \$68.71 | \$76.06 | \$83.59 | \$91.33 | \$99.61 |
| 53 | \$53.70 | \$63.85 | \$72.21 | \$80.08 | \$88.13 | \$96.39 | \$105.23 |
| 54 | \$56.13 | \$66.97 | \$75.90 | \$84.31 | \$92.91 | \$101.75 | \$111.17 |
| 55 | \$58.66 | \$70.23 | \$79.78 | \$88.77 | \$97.95 | \$107.40 | \$117.44 |
| 56 | \$62.03 | \$74.41 | \$84.62 | \$94.24 | \$104.07 | \$114.18 | \$124.95 |
| 57 | \$65.61 | \$78.85 | \$89.76 | \$100.05 | \$110.56 | \$121.40 | \$132.94 |
| 58 | \$69.38 | \$83.54 | \$95.22 | \$106.22 | \$117.47 | \$129.07 | \$141.44 |
| 59 | \$73.39 | \$88.52 | \$100.99 | \$112.76 | \$124.80 | \$137.22 | \$150.47 |
| 60 | \$77.60 | \$93.78 | \$107.13 | \$119.71 | \$132.60 | \$145.90 | \$160.09 |
| 61 | \$82.07 | \$99.37 | \$113.64 | \$127.09 | \$140.88 | \$155.11 | \$170.33 |
| 62 | \$86.80 | \$105.29 | \$120.54 | \$134.93 | \$149.68 | \$164.91 | \$181.21 |
| 63 | \$91.72 | \$111.54 | \$127.89 | \$143.33 | \$159.16 | \$175.52 | \$193.06 |
| 64 | \$96.93 | \$118.16 | \$135.69 | \$152.24 | \$169.23 | \$186.80 | \$205.69 |
| 65 | \$102.42 | \$125.19 | \$143.97 | \$161.71 | \$179.94 | \$198.82 | \$219.14 |
| 66 | \$108.23 | \$132.61 | \$152.74 | \$171.78 | \$191.34 | \$211.60 | \$233.47 |
| 67 | \$114.37 | \$140.48 | \$162.06 | \$182.47 | \$203.45 | \$225.21 | \$248.74 |
| 68 | \$124.93 | \$153.22 | \$176.61 | \$198.77 | \$221.57 | \$245.25 | \$270.90 |
| 69 | \$136.46 | \$167.11 | \$192.47 | \$216.52 | \$241.30 | \$267.07 | \$295.03 |
| 70 | \$149.04 | \$182.26 | \$209.76 | \$235.86 | \$262.79 | \$290.83 | \$321.32 |
| 71 | \$162.80 | \$198.78 | \$228.60 | \$256.94 | \$286.20 | \$316.70 | \$349.95 |
| 72 | \$177.82 | \$216.80 | \$249.13 | \$279.89 | \$311.68 | \$344.88 | \$381.13 |
| 73 | \$192.56 | \$235.48 | \$271.14 | \$305.14 | \$340.34 | \$377.13 | \$417.37 |
| 74 | \$208.54 | \$255.77 | \$295.10 | \$332.68 | \$371.63 | \$412.41 | \$457.05 |
| 75 | \$225.82 | \$277.83 | \$321.18 | \$362.69 | \$405.79 | \$450.98 | \$500.50 |
| 76 | \$244.54 | \$301.76 | \$349.56 | \$395.42 | \$443.10 | \$493.15 | \$548.08 |
| 77 | \$264.82 | \$327.77 | \$380.46 | \$431.09 | \$483.84 | \$539.28 | \$600.19 |
| 78 | \$285.29 | \$353.19 | \$410.10 | \$464.95 | \$522.24 | \$582.71 | \$649.46 |
| 79 | \$307.35 | \$380.59 | \$442.06 | \$501.46 | \$563.68 | \$629.64 | \$702.78 |
| 80 | \$331.13 | \$410.10 | \$476.51 | \$540.85 | \$608.43 | \$680.36 | \$760.49 |
| 81 | \$356.73 | \$441.90 | \$513.64 | \$583.33 | \$656.72 | \$735.16 | \$822.93 |
| 82 | \$384.32 | \$476.18 | \$553.67 | \$629.14 | \$708.85 | \$794.37 | \$890.49 |
| 83 | \$411.80 | \$509.68 | \$592.31 | \$672.99 | \$758.55 | \$850.89 | \$955.31 |
| 84 | \$441.23 | \$545.56 | \$633.65 | \$719.91 | \$811.74 | \$911.45 | \$1,024.85 |
| 85 | \$472.78 | \$583.95 | \$677.88 | \$770.09 | \$868.65 | \$976.30 | \$1,099.45 |
| 86 | \$506.58 | \$625.05 | \$725.18 | \$823.78 | \$929.54 | \$1,045.79 | \$1,179.48 |
| 87 | \$542.79 | \$669.05 | \$775.80 | \$881.20 | \$994.72 | \$1,120.20 | \$1,265.34 |
| 88 | \$570.36 | \$700.48 | \$810.06 | \$918.48 | \$1,035.84 | \$1,166.62 | \$1,318.83 |
| 89 | \$599.34 | \$733.38 | \$845.84 | \$957.33 | \$1,078.68 | \$1,214.97 | \$1,374.57 |
| 90 | \$629.77 | \$767.84 | \$883.19 | \$997.83 | \$1,123.27 | \$1,265.31 | \$1,432.67 |
| 91 | \$661.76 | \$803.91 | \$922.20 | \$1,040.03 | \$1,169.71 | \$1,317.75 | \$1,493.23 |
| 92 | \$695.38 | \$841.67 | \$962.92 | \$1,084.02 | \$1,218.07 | \$1,372.36 | \$1,556.34 |
| 93 | \$721.05 | \$868.56 | \$990.04 | \$1,111.78 | \$1,247.48 | \$1,405.00 | \$1,593.76 |
| 94 | \$747.68 | \$896.29 | \$1,017.91 | \$1,140.25 | \$1,277.61 | \$1,438.40 | \$1,632.08 |
| 95 | \$775.28 | \$924.91 | \$1,046.58 | \$1,169.43 | \$1,308.45 | \$1,472.59 | \$1,671.32 |
| 96 | \$803.90 | \$954.45 | \$1,076.05 | \$1,199.38 | \$1,340.05 | \$1,507.61 | \$1,711.50 |
| 97 | \$833.59 | \$984.93 | \$1,106.35 | \$1,230.08 | \$1,372.42 | \$1,543.45 | \$1,752.64 |
| 98 | \$858.21 | \$1,010.09 | \$1,131.27 | \$1,255.28 | \$1,398.93 | \$1,572.81 | \$1,786.35 |
| 99 | \$878.49 | \$1,030.73 | \$1,151.66 | \$1,275.85 | \$1,420.54 | \$1,596.74 | \$1,813.84 |
| 100 | \$895.09 | \$1,047.58 | \$1,168.26 | \$1,292.57 | \$1,438.11 | \$1,616.18 | \$1,836.17 |

Policy Form Series: LTC2-VAL

Value

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

100% Home Care

5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$48.75 | \$57.65 | \$64.79 | \$71.45 | \$78.00 | \$84.83 | \$92.65 |
| 31 | \$49.47 | \$58.52 | \$65.77 | \$72.56 | \$79.20 | \$86.13 | \$94.07 |
| 32 | \$50.21 | \$59.39 | \$66.78 | \$73.66 | \$80.42 | \$87.47 | \$95.51 |
| 33 | \$50.96 | \$60.30 | \$67.79 | \$74.79 | \$81.67 | \$88.83 | \$97.00 |
| 34 | \$51.72 | \$61.21 | \$68.82 | \$75.95 | \$82.92 | \$90.20 | \$98.49 |
| 35 | \$52.49 | \$62.12 | \$69.87 | \$77.11 | \$84.20 | \$91.60 | \$100.00 |
| 36 | \$53.36 | \$63.47 | \$72.58 | \$80.17 | \$87.60 | \$95.34 | \$104.11 |
| 37 | \$56.29 | \$66.89 | \$75.40 | \$83.36 | \$91.14 | \$99.24 | \$108.40 |
| 38 | \$58.30 | \$69.40 | \$78.34 | \$86.68 | \$94.83 | \$103.29 | \$112.86 |
| 39 | \$60.37 | \$72.02 | \$81.37 | \$90.13 | \$98.67 | \$107.53 | \$117.50 |
| 40 | \$62.52 | \$74.73 | \$84.53 | \$93.71 | \$102.65 | \$111.92 | \$122.34 |
| 41 | \$64.74 | \$77.53 | \$87.81 | \$97.44 | \$106.80 | \$116.50 | \$127.37 |
| 42 | \$67.05 | \$80.44 | \$91.23 | \$101.32 | \$111.12 | \$121.26 | \$132.59 |
| 43 | \$69.44 | \$83.47 | \$94.76 | \$105.35 | \$115.61 | \$126.22 | \$138.06 |
| 44 | \$71.90 | \$86.61 | \$98.46 | \$109.54 | \$120.28 | \$131.39 | \$143.72 |
| 45 | \$74.46 | \$89.86 | \$102.27 | \$113.89 | \$125.15 | \$136.76 | \$149.64 |
| 46 | \$77.70 | \$93.95 | \$107.03 | \$119.29 | \$131.16 | \$143.40 | \$156.95 |
| 47 | \$81.09 | \$98.21 | \$112.02 | \$124.94 | \$137.46 | \$150.35 | \$164.62 |
| 48 | \$84.61 | \$102.67 | \$117.22 | \$130.87 | \$144.06 | \$157.63 | \$172.65 |
| 49 | \$88.29 | \$107.33 | \$122.68 | \$137.08 | \$150.98 | \$165.29 | \$181.10 |
| 50 | \$92.13 | \$112.19 | \$128.39 | \$143.57 | \$158.23 | \$173.30 | \$189.94 |
| 51 | \$96.14 | \$117.28 | \$134.36 | \$150.36 | \$165.83 | \$181.70 | \$199.22 |
| 52 | \$100.32 | \$122.61 | \$140.63 | \$157.49 | \$173.80 | \$190.52 | \$208.96 |
| 53 | \$104.68 | \$128.18 | \$147.17 | \$164.96 | \$182.14 | \$199.74 | \$219.17 |
| 54 | \$109.23 | \$133.99 | \$154.01 | \$172.79 | \$190.87 | \$209.44 | \$229.88 |
| 55 | \$113.99 | \$140.06 | \$161.19 | \$180.98 | \$200.05 | \$219.59 | \$241.11 |
| 56 | \$119.26 | \$146.65 | \$168.83 | \$189.63 | \$209.68 | \$230.24 | \$252.89 |
| 57 | \$124.78 | \$153.55 | \$176.85 | \$198.70 | \$219.78 | \$241.39 | \$265.25 |
| 58 | \$130.55 | \$160.77 | \$185.24 | \$208.20 | \$230.37 | \$253.10 | \$278.22 |
| 59 | \$136.59 | \$168.32 | \$194.03 | \$218.16 | \$241.46 | \$265.37 | \$291.82 |
| 60 | \$142.91 | \$176.22 | \$203.24 | \$228.60 | \$253.09 | \$278.25 | \$306.07 |
| 61 | \$149.52 | \$184.52 | \$212.88 | \$239.53 | \$265.29 | \$291.73 | \$321.04 |
| 62 | \$156.45 | \$193.19 | \$222.99 | \$250.99 | \$278.06 | \$305.87 | \$336.73 |
| 63 | \$163.44 | \$202.06 | \$233.41 | \$262.88 | \$291.38 | \$320.70 | \$353.28 |
| 64 | \$170.76 | \$211.34 | \$244.31 | \$275.32 | \$305.35 | \$336.24 | \$370.67 |
| 65 | \$178.38 | \$221.07 | \$255.73 | \$288.36 | \$319.97 | \$352.54 | \$388.89 |
| 66 | \$186.37 | \$231.21 | \$267.67 | \$302.02 | \$335.31 | \$369.63 | \$408.02 |
| 67 | \$194.71 | \$241.84 | \$280.18 | \$316.32 | \$351.37 | \$387.55 | \$428.09 |
| 68 | \$207.91 | \$257.90 | \$298.61 | \$337.03 | \$374.34 | \$412.85 | \$456.15 |
| 69 | \$222.02 | \$275.04 | \$318.25 | \$359.09 | \$398.78 | \$439.82 | \$486.05 |
| 70 | \$237.08 | \$293.31 | \$339.20 | \$382.60 | \$424.83 | \$468.54 | \$517.90 |
| 71 | \$253.17 | \$312.80 | \$361.50 | \$407.65 | \$452.59 | \$499.13 | \$551.84 |
| 72 | \$270.35 | \$333.58 | \$385.29 | \$434.33 | \$482.15 | \$531.74 | \$588.01 |
| 73 | \$288.86 | \$357.13 | \$413.08 | \$466.24 | \$518.14 | \$572.01 | \$633.28 |
| 74 | \$308.63 | \$382.34 | \$442.87 | \$500.51 | \$556.81 | \$615.34 | \$682.03 |
| 75 | \$329.77 | \$409.34 | \$474.82 | \$537.29 | \$598.37 | \$661.94 | \$734.54 |
| 76 | \$352.34 | \$438.24 | \$509.08 | \$576.77 | \$643.05 | \$712.07 | \$791.07 |
| 77 | \$376.46 | \$469.17 | \$545.80 | \$619.15 | \$691.04 | \$766.02 | \$851.98 |
| 78 | \$399.51 | \$497.76 | \$579.10 | \$657.14 | \$733.93 | \$814.39 | \$907.04 |
| 79 | \$423.95 | \$528.10 | \$614.43 | \$697.47 | \$779.48 | \$865.83 | \$965.64 |
| 80 | \$449.92 | \$560.27 | \$651.92 | \$740.27 | \$827.88 | \$920.52 | \$1,028.06 |
| 81 | \$477.46 | \$594.41 | \$691.70 | \$785.70 | \$879.26 | \$978.66 | \$1,094.50 |
| 82 | \$506.69 | \$630.64 | \$733.89 | \$833.92 | \$933.85 | \$1,040.48 | \$1,165.23 |
| 83 | \$536.78 | \$667.12 | \$775.71 | \$881.13 | \$987.10 | \$1,101.03 | \$1,234.96 |
| 84 | \$568.65 | \$705.72 | \$819.91 | \$931.03 | \$1,043.41 | \$1,165.13 | \$1,308.86 |
| 85 | \$600.20 | \$744.11 | \$864.14 | \$981.21 | \$1,100.32 | \$1,229.98 | \$1,383.46 |
| 86 | \$634.00 | \$785.21 | \$911.44 | \$1,034.90 | \$1,161.21 | \$1,299.47 | \$1,463.49 |
| 87 | \$670.21 | \$829.21 | \$962.06 | \$1,092.32 | \$1,226.39 | \$1,373.88 | \$1,549.35 |
| 88 | \$697.78 | \$860.64 | \$996.32 | \$1,129.60 | \$1,267.51 | \$1,420.30 | \$1,602.84 |
| 89 | \$726.76 | \$893.54 | \$1,032.10 | \$1,168.45 | \$1,310.35 | \$1,468.65 | \$1,658.58 |
| 90 | \$757.19 | \$928.00 | \$1,069.45 | \$1,208.95 | \$1,354.94 | \$1,518.99 | \$1,716.68 |
| 91 | \$789.18 | \$964.07 | \$1,108.46 | \$1,251.15 | \$1,401.38 | \$1,571.43 | \$1,777.24 |
| 92 | \$822.80 | \$1,001.83 | \$1,149.18 | \$1,295.14 | \$1,449.74 | \$1,626.04 | \$1,840.35 |
| 93 | \$848.47 | \$1,028.72 | \$1,176.30 | \$1,322.90 | \$1,479.15 | \$1,658.68 | \$1,877.77 |
| 94 | \$875.10 | \$1,056.45 | \$1,204.17 | \$1,351.37 | \$1,509.28 | \$1,692.08 | \$1,916.09 |
| 95 | \$902.70 | \$1,085.07 | \$1,232.84 | \$1,380.55 | \$1,540.12 | \$1,726.27 | \$1,955.33 |
| 96 | \$931.32 | \$1,114.61 | \$1,262.31 | \$1,410.50 | \$1,571.72 | \$1,761.29 | \$1,995.51 |
| 97 | \$961.01 | \$1,145.09 | \$1,292.61 | \$1,441.20 | \$1,604.09 | \$1,797.13 | \$2,036.65 |
| 98 | \$985.63 | \$1,170.25 | \$1,317.53 | \$1,466.40 | \$1,630.60 | \$1,826.49 | \$2,070.36 |
| 99 | \$1,005.91 | \$1,190.89 | \$1,337.92 | \$1,486.97 | \$1,652.21 | \$1,850.42 | \$2,097.85 |
| 100 | \$1,022.51 | \$1,207.74 | \$1,354.52 | \$1,503.69 | \$1,669.78 | \$1,869.86 | \$2,120.18 |

Policy Form Series: LTC2-VAL

Value

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

100% Home Care

5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$132.05 | \$161.57 | \$184.11 | \$205.11 | \$225.75 | \$247.51 | \$272.09 |
| 31 | \$133.60 | \$163.47 | \$186.26 | \$207.51 | \$228.39 | \$250.42 | \$275.27 |
| 32 | \$135.16 | \$165.39 | \$188.46 | \$209.94 | \$231.07 | \$253.35 | \$278.50 |
| 33 | \$136.75 | \$167.32 | \$190.67 | \$212.41 | \$233.78 | \$256.33 | \$281.77 |
| 34 | \$138.35 | \$169.28 | \$192.90 | \$214.90 | \$236.51 | \$259.32 | \$285.08 |
| 35 | \$139.98 | \$171.26 | \$195.16 | \$217.42 | \$239.29 | \$262.36 | \$288.42 |
| 36 | \$141.61 | \$173.39 | \$197.67 | \$220.26 | \$242.43 | \$265.79 | \$292.12 |
| 37 | \$143.29 | \$175.56 | \$200.24 | \$223.18 | \$245.64 | \$269.30 | \$295.91 |
| 38 | \$145.00 | \$177.80 | \$202.86 | \$226.16 | \$248.95 | \$272.90 | \$299.81 |
| 39 | \$146.76 | \$180.07 | \$205.54 | \$229.21 | \$252.33 | \$276.61 | \$303.81 |
| 40 | \$148.54 | \$182.39 | \$208.29 | \$232.37 | \$255.79 | \$280.41 | \$307.94 |
| 41 | \$150.37 | \$184.77 | \$211.11 | \$235.58 | \$259.36 | \$284.32 | \$312.16 |
| 42 | \$152.23 | \$187.21 | \$214.00 | \$238.88 | \$263.01 | \$288.32 | \$316.51 |
| 43 | \$154.14 | \$189.71 | \$216.95 | \$242.27 | \$266.76 | \$292.46 | \$321.00 |
| 44 | \$156.09 | \$192.26 | \$220.00 | \$245.74 | \$270.63 | \$296.69 | \$325.59 |
| 45 | \$158.10 | \$194.88 | \$223.10 | \$249.30 | \$274.60 | \$301.06 | \$330.35 |
| 46 | \$161.18 | \$198.80 | \$227.67 | \$254.45 | \$280.29 | \$307.31 | \$337.24 |
| 47 | \$164.38 | \$202.83 | \$232.37 | \$259.79 | \$286.20 | \$313.78 | \$344.38 |
| 48 | \$167.66 | \$207.00 | \$237.25 | \$265.30 | \$292.30 | \$320.48 | \$351.78 |
| 49 | \$171.03 | \$211.31 | \$242.29 | \$271.00 | \$298.62 | \$327.45 | \$359.48 |
| 50 | \$174.53 | \$215.76 | \$247.49 | \$276.91 | \$305.18 | \$334.67 | \$367.45 |
| 51 | \$178.13 | \$220.34 | \$252.88 | \$283.02 | \$311.98 | \$342.15 | \$375.73 |
| 52 | \$181.83 | \$225.09 | \$258.47 | \$289.37 | \$319.05 | \$349.94 | \$384.35 |
| 53 | \$185.65 | \$230.01 | \$264.24 | \$295.95 | \$326.37 | \$358.01 | \$393.29 |
| 54 | \$189.61 | \$235.08 | \$270.22 | \$302.77 | \$333.96 | \$366.42 | \$402.59 |
| 55 | \$193.68 | \$240.33 | \$276.42 | \$309.85 | \$341.85 | \$375.14 | \$412.26 |
| 56 | \$197.74 | \$245.34 | \$282.13 | \$316.24 | \$348.90 | \$382.89 | \$420.92 |
| 57 | \$202.00 | \$250.61 | \$288.16 | \$322.98 | \$356.32 | \$391.09 | \$430.05 |
| 58 | \$206.45 | \$256.14 | \$294.50 | \$330.07 | \$364.17 | \$399.73 | \$439.69 |
| 59 | \$211.16 | \$261.95 | \$301.16 | \$337.55 | \$372.45 | \$408.86 | \$449.87 |
| 60 | \$216.07 | \$268.05 | \$308.19 | \$345.43 | \$381.19 | \$418.52 | \$460.64 |
| 61 | \$221.24 | \$274.49 | \$315.60 | \$353.76 | \$390.42 | \$428.72 | \$472.05 |
| 62 | \$226.67 | \$281.26 | \$323.40 | \$362.54 | \$400.18 | \$439.51 | \$484.09 |
| 63 | \$231.88 | \$287.82 | \$331.00 | \$371.14 | \$409.76 | \$450.17 | \$496.08 |
| 64 | \$237.38 | \$294.74 | \$339.06 | \$380.24 | \$419.94 | \$461.50 | \$508.85 |
| 65 | \$243.16 | \$302.07 | \$347.58 | \$389.92 | \$430.77 | \$473.57 | \$522.45 |
| 66 | \$249.26 | \$309.80 | \$356.61 | \$400.19 | \$442.27 | \$486.41 | \$536.92 |
| 67 | \$255.69 | \$317.98 | \$366.19 | \$411.08 | \$454.48 | \$500.07 | \$552.33 |
| 68 | \$266.72 | \$331.23 | \$381.18 | \$427.75 | \$472.80 | \$520.15 | \$574.64 |
| 69 | \$278.73 | \$345.63 | \$397.49 | \$445.89 | \$492.73 | \$542.02 | \$598.92 |
| 70 | \$291.77 | \$361.29 | \$415.22 | \$465.60 | \$514.41 | \$565.84 | \$625.38 |
| 71 | \$306.01 | \$378.33 | \$434.51 | \$487.05 | \$538.01 | \$591.75 | \$654.16 |
| 72 | \$321.51 | \$396.86 | \$455.49 | \$510.39 | \$563.69 | \$619.98 | \$685.49 |
| 73 | \$338.37 | \$418.21 | \$480.41 | \$538.72 | \$595.36 | \$655.23 | \$725.25 |
| 74 | \$356.50 | \$441.20 | \$507.33 | \$569.39 | \$629.69 | \$693.55 | \$768.48 |
| 75 | \$375.97 | \$465.99 | \$536.40 | \$602.57 | \$666.92 | \$735.19 | \$815.52 |
| 76 | \$396.90 | \$492.71 | \$567.82 | \$638.51 | \$707.34 | \$780.46 | \$866.74 |
| 77 | \$419.43 | \$521.54 | \$601.81 | \$677.43 | \$751.22 | \$829.73 | \$922.53 |
| 78 | \$439.50 | \$546.10 | \$629.92 | \$709.10 | \$786.69 | \$869.65 | \$968.20 |
| 79 | \$461.15 | \$572.64 | \$660.37 | \$743.44 | \$825.23 | \$913.11 | \$1,017.96 |
| 80 | \$484.54 | \$601.29 | \$693.31 | \$780.67 | \$867.10 | \$960.41 | \$1,072.15 |
| 81 | \$509.74 | \$632.24 | \$728.95 | \$821.02 | \$912.55 | \$1,011.83 | \$1,131.11 |
| 82 | \$536.94 | \$665.67 | \$767.51 | \$864.71 | \$961.88 | \$1,067.70 | \$1,195.22 |
| 83 | \$564.16 | \$698.11 | \$803.96 | \$905.29 | \$1,008.42 | \$1,121.60 | \$1,257.62 |
| 84 | \$593.32 | \$732.93 | \$843.13 | \$948.97 | \$1,058.49 | \$1,179.57 | \$1,324.76 |
| 85 | \$624.87 | \$771.32 | \$887.36 | \$999.15 | \$1,115.40 | \$1,244.42 | \$1,399.36 |
| 86 | \$658.67 | \$812.42 | \$934.66 | \$1,052.84 | \$1,176.29 | \$1,313.91 | \$1,479.39 |
| 87 | \$694.88 | \$856.42 | \$985.28 | \$1,110.26 | \$1,241.47 | \$1,388.32 | \$1,565.25 |
| 88 | \$722.45 | \$887.85 | \$1,019.54 | \$1,147.54 | \$1,282.59 | \$1,434.74 | \$1,618.74 |
| 89 | \$751.43 | \$920.75 | \$1,055.32 | \$1,186.39 | \$1,325.43 | \$1,483.09 | \$1,674.48 |
| 90 | \$781.86 | \$955.21 | \$1,092.67 | \$1,226.89 | \$1,370.02 | \$1,533.43 | \$1,732.58 |
| 91 | \$813.85 | \$991.28 | \$1,131.68 | \$1,269.09 | \$1,416.46 | \$1,585.87 | \$1,793.14 |
| 92 | \$847.47 | \$1,029.04 | \$1,172.40 | \$1,313.08 | \$1,464.82 | \$1,640.48 | \$1,856.25 |
| 93 | \$873.14 | \$1,055.93 | \$1,199.52 | \$1,340.84 | \$1,494.23 | \$1,673.12 | \$1,893.67 |
| 94 | \$899.77 | \$1,083.66 | \$1,227.39 | \$1,369.31 | \$1,524.36 | \$1,706.52 | \$1,931.99 |
| 95 | \$927.37 | \$1,112.28 | \$1,256.06 | \$1,398.49 | \$1,555.20 | \$1,740.71 | \$1,971.23 |
| 96 | \$955.99 | \$1,141.82 | \$1,285.53 | \$1,428.44 | \$1,586.80 | \$1,775.73 | \$2,011.41 |
| 97 | \$985.68 | \$1,172.30 | \$1,315.83 | \$1,459.14 | \$1,619.17 | \$1,811.57 | \$2,052.55 |
| 98 | \$1,010.30 | \$1,197.46 | \$1,340.75 | \$1,484.34 | \$1,645.68 | \$1,840.93 | \$2,086.26 |
| 99 | \$1,030.58 | \$1,218.10 | \$1,361.14 | \$1,504.91 | \$1,667.29 | \$1,864.86 | \$2,113.75 |
| 100 | \$1,047.18 | \$1,234.95 | \$1,377.74 | \$1,521.63 | \$1,684.86 | \$1,884.30 | \$2,136.08 |

Policy Form Series: LTC2-VAL

Value

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

75% Home Care

No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|----------|------------|------------|------------|------------|------------|
| 30 | \$24.21 | \$26.74 | \$28.80 | \$30.75 | \$32.73 | \$34.74 | \$37.05 |
| 31 | \$24.67 | \$27.28 | \$29.41 | \$31.41 | \$33.45 | \$35.51 | \$37.90 |
| 32 | \$25.15 | \$27.84 | \$30.03 | \$32.09 | \$34.18 | \$36.31 | \$38.76 |
| 33 | \$25.63 | \$28.40 | \$30.64 | \$32.78 | \$34.93 | \$37.13 | \$39.64 |
| 34 | \$26.12 | \$28.97 | \$31.28 | \$33.47 | \$35.70 | \$37.96 | \$40.54 |
| 35 | \$26.62 | \$29.55 | \$31.95 | \$34.20 | \$36.49 | \$38.82 | \$41.47 |
| 36 | \$27.48 | \$30.61 | \$33.15 | \$35.55 | \$37.98 | \$40.45 | \$43.27 |
| 37 | \$28.37 | \$31.69 | \$34.41 | \$36.95 | \$39.54 | \$42.16 | \$45.13 |
| 38 | \$29.29 | \$32.82 | \$35.70 | \$38.41 | \$41.16 | \$43.93 | \$47.07 |
| 39 | \$30.24 | \$34.00 | \$37.05 | \$39.92 | \$42.85 | \$45.79 | \$49.11 |
| 40 | \$31.21 | \$35.20 | \$38.45 | \$41.51 | \$44.59 | \$47.72 | \$51.23 |
| 41 | \$32.23 | \$36.45 | \$39.90 | \$43.15 | \$46.42 | \$49.73 | \$53.44 |
| 42 | \$33.28 | \$37.76 | \$41.40 | \$44.85 | \$48.33 | \$51.83 | \$55.75 |
| 43 | \$34.35 | \$39.10 | \$42.97 | \$46.62 | \$50.31 | \$54.01 | \$58.15 |
| 44 | \$35.46 | \$40.49 | \$44.59 | \$48.46 | \$52.37 | \$56.29 | \$60.66 |
| 45 | \$36.62 | \$41.93 | \$46.28 | \$50.38 | \$54.51 | \$58.67 | \$63.28 |
| 46 | \$38.24 | \$43.94 | \$48.60 | \$52.99 | \$57.41 | \$61.87 | \$66.78 |
| 47 | \$39.94 | \$46.04 | \$51.03 | \$55.74 | \$60.47 | \$65.24 | \$70.49 |
| 48 | \$41.69 | \$48.25 | \$53.59 | \$58.62 | \$63.70 | \$68.79 | \$74.40 |
| 49 | \$43.54 | \$50.55 | \$56.27 | \$61.66 | \$67.09 | \$72.54 | \$78.52 |
| 50 | \$45.48 | \$52.98 | \$59.09 | \$64.85 | \$70.66 | \$76.48 | \$82.87 |
| 51 | \$47.49 | \$55.50 | \$62.06 | \$68.22 | \$74.42 | \$80.65 | \$87.47 |
| 52 | \$49.60 | \$58.16 | \$65.15 | \$71.76 | \$78.39 | \$85.04 | \$92.33 |
| 53 | \$51.79 | \$60.94 | \$68.43 | \$75.47 | \$82.57 | \$89.67 | \$97.44 |
| 54 | \$54.08 | \$63.86 | \$71.85 | \$79.38 | \$86.97 | \$94.56 | \$102.85 |
| 55 | \$56.48 | \$66.91 | \$75.45 | \$83.49 | \$91.61 | \$99.71 | \$108.56 |
| 56 | \$59.71 | \$70.86 | \$79.99 | \$88.59 | \$97.27 | \$105.96 | \$115.44 |
| 57 | \$63.12 | \$75.04 | \$84.81 | \$94.01 | \$103.29 | \$112.59 | \$122.75 |
| 58 | \$66.71 | \$79.46 | \$89.91 | \$99.75 | \$109.68 | \$119.64 | \$130.53 |
| 59 | \$70.52 | \$84.16 | \$95.31 | \$105.85 | \$116.46 | \$127.13 | \$138.81 |
| 60 | \$74.54 | \$89.12 | \$101.05 | \$112.31 | \$123.68 | \$135.09 | \$147.61 |
| 61 | \$78.80 | \$94.38 | \$107.13 | \$119.17 | \$131.33 | \$143.56 | \$156.96 |
| 62 | \$83.29 | \$99.94 | \$113.58 | \$126.44 | \$139.46 | \$152.55 | \$166.91 |
| 63 | \$87.95 | \$105.80 | \$120.41 | \$134.22 | \$148.18 | \$162.25 | \$177.71 |
| 64 | \$92.88 | \$111.99 | \$127.65 | \$142.46 | \$157.45 | \$172.55 | \$189.20 |
| 65 | \$98.07 | \$118.56 | \$135.34 | \$151.22 | \$167.30 | \$183.52 | \$201.44 |
| 66 | \$103.55 | \$125.50 | \$143.49 | \$160.51 | \$177.77 | \$195.18 | \$214.48 |
| 67 | \$109.35 | \$132.86 | \$152.13 | \$170.37 | \$188.88 | \$207.59 | \$228.34 |
| 68 | \$119.48 | \$144.94 | \$165.84 | \$185.66 | \$205.77 | \$226.14 | \$248.78 |
| 69 | \$130.55 | \$158.14 | \$180.80 | \$202.31 | \$224.17 | \$246.34 | \$271.03 |
| 70 | \$142.65 | \$172.54 | \$197.10 | \$220.46 | \$244.22 | \$268.35 | \$295.28 |
| 71 | \$155.86 | \$188.24 | \$214.88 | \$240.23 | \$266.05 | \$292.32 | \$321.70 |
| 72 | \$170.30 | \$205.37 | \$234.27 | \$261.79 | \$289.85 | \$318.42 | \$350.48 |
| 73 | \$184.29 | \$222.91 | \$254.78 | \$285.21 | \$316.27 | \$347.94 | \$383.52 |
| 74 | \$199.41 | \$241.92 | \$277.09 | \$310.72 | \$345.09 | \$380.19 | \$419.70 |
| 75 | \$215.79 | \$262.56 | \$301.36 | \$338.51 | \$376.53 | \$415.43 | \$459.27 |
| 76 | \$233.50 | \$284.97 | \$327.74 | \$368.78 | \$410.86 | \$453.94 | \$502.58 |
| 77 | \$252.68 | \$309.30 | \$356.44 | \$401.77 | \$448.29 | \$496.00 | \$549.98 |
| 78 | \$272.04 | \$333.08 | \$384.01 | \$433.08 | \$483.64 | \$535.73 | \$594.92 |
| 79 | \$292.90 | \$358.70 | \$413.70 | \$466.86 | \$521.77 | \$578.65 | \$643.53 |
| 80 | \$315.35 | \$386.28 | \$445.69 | \$503.26 | \$562.92 | \$624.98 | \$696.11 |
| 81 | \$339.53 | \$415.99 | \$480.16 | \$542.49 | \$607.30 | \$675.05 | \$753.00 |
| 82 | \$365.57 | \$447.98 | \$517.30 | \$584.78 | \$655.17 | \$729.12 | \$814.53 |
| 83 | \$391.27 | \$478.97 | \$552.79 | \$624.88 | \$700.42 | \$780.37 | \$873.20 |
| 84 | \$418.80 | \$512.11 | \$590.73 | \$667.73 | \$748.78 | \$835.23 | \$936.11 |
| 85 | \$448.26 | \$547.54 | \$631.26 | \$713.51 | \$800.49 | \$893.95 | \$1,003.55 |
| 86 | \$479.80 | \$585.42 | \$674.58 | \$762.42 | \$855.76 | \$956.80 | \$1,075.84 |
| 87 | \$513.55 | \$625.93 | \$720.88 | \$814.70 | \$914.85 | \$1,024.06 | \$1,153.34 |
| 88 | \$538.90 | \$654.35 | \$751.61 | \$847.98 | \$951.54 | \$1,065.60 | \$1,201.30 |
| 89 | \$565.51 | \$684.07 | \$783.67 | \$882.62 | \$989.69 | \$1,108.83 | \$1,251.24 |
| 90 | \$593.43 | \$715.14 | \$817.09 | \$918.68 | \$1,029.37 | \$1,153.82 | \$1,303.27 |
| 91 | \$622.73 | \$747.62 | \$851.94 | \$956.22 | \$1,070.64 | \$1,200.63 | \$1,357.46 |
| 92 | \$653.48 | \$781.57 | \$888.27 | \$995.28 | \$1,113.57 | \$1,249.34 | \$1,413.90 |
| 93 | \$676.60 | \$805.28 | \$911.96 | \$1,019.44 | \$1,139.27 | \$1,278.18 | \$1,447.17 |
| 94 | \$700.54 | \$829.69 | \$936.30 | \$1,044.18 | \$1,165.56 | \$1,307.70 | \$1,481.21 |
| 95 | \$725.34 | \$854.85 | \$961.27 | \$1,069.51 | \$1,192.44 | \$1,337.89 | \$1,516.06 |
| 96 | \$751.00 | \$880.77 | \$986.91 | \$1,095.48 | \$1,219.95 | \$1,368.77 | \$1,551.72 |
| 97 | \$777.57 | \$907.48 | \$1,013.23 | \$1,122.06 | \$1,248.11 | \$1,400.37 | \$1,588.22 |
| 98 | \$799.58 | \$929.48 | \$1,034.86 | \$1,143.84 | \$1,271.14 | \$1,426.24 | \$1,618.12 |
| 99 | \$817.69 | \$947.52 | \$1,052.53 | \$1,161.61 | \$1,289.90 | \$1,447.32 | \$1,642.48 |
| 100 | \$832.51 | \$962.24 | \$1,066.91 | \$1,176.05 | \$1,305.15 | \$1,464.42 | \$1,662.26 |

Policy Form Series: LTC2-VAL

Value

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

75% Home Care

5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$46.91 | \$54.89 | \$61.10 | \$66.81 | \$72.50 | \$78.53 | \$85.50 |
| 31 | \$47.61 | \$55.72 | \$62.03 | \$67.83 | \$73.62 | \$79.74 | \$86.80 |
| 32 | \$48.32 | \$56.56 | \$62.98 | \$68.87 | \$74.74 | \$80.96 | \$88.14 |
| 33 | \$49.03 | \$57.41 | \$63.93 | \$69.92 | \$75.89 | \$82.21 | \$89.48 |
| 34 | \$49.77 | \$58.29 | \$64.89 | \$70.98 | \$77.06 | \$83.48 | \$90.86 |
| 35 | \$50.51 | \$59.16 | \$65.89 | \$72.07 | \$78.24 | \$84.77 | \$92.25 |
| 36 | \$52.28 | \$61.36 | \$68.42 | \$74.90 | \$81.36 | \$88.19 | \$96.00 |
| 37 | \$54.12 | \$63.64 | \$71.05 | \$77.84 | \$84.60 | \$91.75 | \$99.90 |
| 38 | \$56.03 | \$66.00 | \$73.77 | \$80.91 | \$87.98 | \$95.45 | \$103.96 |
| 39 | \$58.01 | \$68.46 | \$76.61 | \$84.08 | \$91.49 | \$99.30 | \$108.19 |
| 40 | \$60.05 | \$71.01 | \$79.55 | \$87.38 | \$95.13 | \$103.30 | \$112.59 |
| 41 | \$62.18 | \$73.65 | \$82.61 | \$90.82 | \$98.93 | \$107.48 | \$117.16 |
| 42 | \$64.37 | \$76.39 | \$85.77 | \$94.39 | \$102.88 | \$111.80 | \$121.93 |
| 43 | \$66.64 | \$79.23 | \$89.06 | \$98.09 | \$106.98 | \$116.32 | \$126.88 |
| 44 | \$68.98 | \$82.18 | \$92.49 | \$101.95 | \$111.25 | \$121.01 | \$132.03 |
| 45 | \$71.42 | \$85.24 | \$96.04 | \$105.95 | \$115.68 | \$125.91 | \$137.40 |
| 46 | \$74.50 | \$89.07 | \$100.47 | \$110.93 | \$121.18 | \$131.94 | \$144.04 |
| 47 | \$77.71 | \$93.09 | \$105.10 | \$116.13 | \$126.94 | \$138.28 | \$151.02 |
| 48 | \$81.05 | \$97.27 | \$109.95 | \$121.57 | \$132.98 | \$144.91 | \$158.33 |
| 49 | \$84.55 | \$101.64 | \$115.02 | \$127.28 | \$139.29 | \$151.86 | \$165.99 |
| 50 | \$88.20 | \$106.22 | \$120.33 | \$133.26 | \$145.91 | \$159.15 | \$174.02 |
| 51 | \$92.00 | \$110.99 | \$125.88 | \$139.52 | \$152.84 | \$166.78 | \$182.44 |
| 52 | \$95.96 | \$115.99 | \$131.68 | \$146.07 | \$160.10 | \$174.78 | \$191.27 |
| 53 | \$100.11 | \$121.20 | \$137.75 | \$152.92 | \$167.70 | \$183.16 | \$200.54 |
| 54 | \$104.41 | \$126.65 | \$144.11 | \$160.09 | \$175.67 | \$191.95 | \$210.23 |
| 55 | \$108.92 | \$132.36 | \$150.76 | \$167.60 | \$184.02 | \$201.17 | \$220.41 |
| 56 | \$113.94 | \$138.54 | \$157.88 | \$175.59 | \$192.85 | \$210.88 | \$231.15 |
| 57 | \$119.19 | \$145.03 | \$165.33 | \$183.95 | \$202.09 | \$221.06 | \$242.41 |
| 58 | \$124.68 | \$151.81 | \$173.15 | \$192.71 | \$211.78 | \$231.73 | \$254.21 |
| 59 | \$130.42 | \$158.92 | \$181.33 | \$201.88 | \$221.92 | \$242.91 | \$266.59 |
| 60 | \$136.45 | \$166.36 | \$189.90 | \$211.49 | \$232.55 | \$254.63 | \$279.57 |
| 61 | \$142.73 | \$174.15 | \$198.87 | \$221.56 | \$243.71 | \$266.93 | \$293.18 |
| 62 | \$149.31 | \$182.29 | \$208.26 | \$232.10 | \$255.39 | \$279.81 | \$307.45 |
| 63 | \$155.93 | \$190.60 | \$217.92 | \$243.00 | \$267.53 | \$293.27 | \$322.48 |
| 64 | \$162.85 | \$199.29 | \$228.01 | \$254.42 | \$280.26 | \$307.38 | \$338.23 |
| 65 | \$170.08 | \$208.37 | \$238.59 | \$266.37 | \$293.58 | \$322.16 | \$354.76 |
| 66 | \$177.62 | \$217.88 | \$249.65 | \$278.88 | \$307.54 | \$337.67 | \$372.08 |
| 67 | \$185.51 | \$227.81 | \$261.24 | \$291.99 | \$322.16 | \$353.91 | \$390.25 |
| 68 | \$198.16 | \$243.02 | \$278.52 | \$311.22 | \$343.33 | \$377.15 | \$415.96 |
| 69 | \$211.68 | \$259.27 | \$296.95 | \$331.72 | \$365.89 | \$401.91 | \$443.37 |
| 70 | \$226.13 | \$276.59 | \$316.62 | \$353.57 | \$389.92 | \$428.31 | \$472.57 |
| 71 | \$241.55 | \$295.06 | \$337.57 | \$376.86 | \$415.55 | \$456.43 | \$503.70 |
| 72 | \$258.04 | \$314.79 | \$359.93 | \$401.68 | \$442.85 | \$486.41 | \$536.88 |
| 73 | \$275.62 | \$336.87 | \$385.73 | \$431.00 | \$475.66 | \$522.97 | \$577.96 |
| 74 | \$294.37 | \$360.50 | \$413.38 | \$462.45 | \$510.91 | \$562.29 | \$622.17 |
| 75 | \$314.39 | \$385.79 | \$443.03 | \$496.20 | \$548.75 | \$604.56 | \$669.76 |
| 76 | \$335.80 | \$412.85 | \$474.79 | \$532.42 | \$589.42 | \$650.02 | \$720.99 |
| 77 | \$358.65 | \$441.81 | \$508.82 | \$571.28 | \$633.08 | \$698.88 | \$776.15 |
| 78 | \$380.42 | \$468.51 | \$539.64 | \$606.09 | \$672.16 | \$742.81 | \$826.09 |
| 79 | \$403.53 | \$496.83 | \$572.32 | \$643.04 | \$713.66 | \$789.52 | \$879.24 |
| 80 | \$428.04 | \$526.86 | \$606.98 | \$682.24 | \$757.72 | \$839.14 | \$935.82 |
| 81 | \$454.04 | \$558.70 | \$643.76 | \$723.82 | \$804.49 | \$891.89 | \$996.05 |
| 82 | \$481.62 | \$592.47 | \$682.74 | \$767.94 | \$854.15 | \$947.96 | \$1,060.13 |
| 83 | \$509.71 | \$626.08 | \$720.88 | \$810.66 | \$902.16 | \$1,002.45 | \$1,122.83 |
| 84 | \$539.47 | \$661.61 | \$761.15 | \$855.74 | \$952.86 | \$1,060.07 | \$1,189.23 |
| 85 | \$568.93 | \$697.04 | \$801.68 | \$901.52 | \$1,004.57 | \$1,118.79 | \$1,256.67 |
| 86 | \$600.47 | \$734.92 | \$845.00 | \$950.43 | \$1,059.84 | \$1,181.64 | \$1,328.96 |
| 87 | \$634.22 | \$775.43 | \$891.30 | \$1,002.71 | \$1,118.93 | \$1,248.90 | \$1,406.46 |
| 88 | \$659.57 | \$803.85 | \$922.03 | \$1,035.99 | \$1,155.62 | \$1,290.44 | \$1,454.42 |
| 89 | \$686.18 | \$833.57 | \$954.09 | \$1,070.63 | \$1,193.77 | \$1,333.67 | \$1,504.36 |
| 90 | \$714.10 | \$864.64 | \$987.51 | \$1,106.69 | \$1,233.45 | \$1,378.66 | \$1,556.39 |
| 91 | \$743.40 | \$897.12 | \$1,022.36 | \$1,144.23 | \$1,274.72 | \$1,425.47 | \$1,610.58 |
| 92 | \$774.15 | \$931.07 | \$1,058.69 | \$1,183.29 | \$1,317.65 | \$1,474.18 | \$1,667.02 |
| 93 | \$797.27 | \$954.78 | \$1,082.38 | \$1,207.45 | \$1,343.35 | \$1,503.02 | \$1,700.29 |
| 94 | \$821.21 | \$979.19 | \$1,106.72 | \$1,232.19 | \$1,369.64 | \$1,532.54 | \$1,734.33 |
| 95 | \$846.01 | \$1,004.35 | \$1,131.69 | \$1,257.52 | \$1,396.52 | \$1,562.73 | \$1,769.18 |
| 96 | \$871.67 | \$1,030.27 | \$1,157.33 | \$1,283.49 | \$1,424.03 | \$1,593.61 | \$1,804.84 |
| 97 | \$898.24 | \$1,056.98 | \$1,183.65 | \$1,310.07 | \$1,452.19 | \$1,625.21 | \$1,841.34 |
| 98 | \$920.25 | \$1,078.98 | \$1,205.28 | \$1,331.85 | \$1,475.22 | \$1,651.08 | \$1,871.24 |
| 99 | \$938.36 | \$1,097.02 | \$1,222.95 | \$1,349.62 | \$1,493.98 | \$1,672.16 | \$1,895.60 |
| 100 | \$953.18 | \$1,111.74 | \$1,237.33 | \$1,364.06 | \$1,509.23 | \$1,689.26 | \$1,915.38 |

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$125.66 | \$151.10 | \$170.72 | \$188.82 | \$206.08 | \$225.62 | \$247.44 |
| 31 | \$127.12 | \$152.87 | \$172.72 | \$191.02 | \$208.50 | \$228.26 | \$250.35 |
| 32 | \$128.61 | \$154.67 | \$174.75 | \$193.28 | \$210.94 | \$230.93 | \$253.28 |
| 33 | \$130.13 | \$156.48 | \$176.79 | \$195.54 | \$213.42 | \$233.65 | \$256.25 |
| 34 | \$131.65 | \$158.32 | \$178.87 | \$197.82 | \$215.92 | \$236.39 | \$259.25 |
| 35 | \$133.19 | \$160.17 | \$180.97 | \$200.15 | \$218.45 | \$239.16 | \$262.29 |
| 36 | \$134.77 | \$162.18 | \$183.30 | \$202.77 | \$221.29 | \$242.26 | \$265.66 |
| 37 | \$136.38 | \$164.21 | \$185.69 | \$205.45 | \$224.21 | \$245.45 | \$269.09 |
| 38 | \$138.02 | \$166.31 | \$188.13 | \$208.19 | \$227.20 | \$248.71 | \$272.63 |
| 39 | \$139.71 | \$168.45 | \$190.63 | \$211.00 | \$230.28 | \$252.07 | \$276.28 |
| 40 | \$141.41 | \$170.62 | \$193.20 | \$213.90 | \$233.40 | \$255.51 | \$280.00 |
| 41 | \$143.18 | \$172.86 | \$195.81 | \$216.85 | \$236.64 | \$259.04 | \$283.84 |
| 42 | \$144.97 | \$175.16 | \$198.49 | \$219.89 | \$239.96 | \$262.67 | \$287.78 |
| 43 | \$146.80 | \$177.49 | \$201.26 | \$222.99 | \$243.37 | \$266.40 | \$291.84 |
| 44 | \$148.66 | \$179.88 | \$204.06 | \$226.18 | \$246.87 | \$270.23 | \$296.00 |
| 45 | \$150.58 | \$182.33 | \$206.97 | \$229.46 | \$250.45 | \$274.18 | \$300.30 |
| 46 | \$153.53 | \$186.00 | \$211.19 | \$234.19 | \$255.61 | \$279.85 | \$306.53 |
| 47 | \$156.58 | \$189.77 | \$215.56 | \$239.09 | \$260.95 | \$285.71 | \$313.00 |
| 48 | \$159.69 | \$193.68 | \$220.07 | \$244.14 | \$266.50 | \$291.79 | \$319.71 |
| 49 | \$162.92 | \$197.69 | \$224.73 | \$249.38 | \$272.23 | \$298.09 | \$326.66 |
| 50 | \$166.25 | \$201.86 | \$229.56 | \$254.79 | \$278.16 | \$304.61 | \$333.87 |
| 51 | \$169.67 | \$206.14 | \$234.56 | \$260.41 | \$284.32 | \$311.40 | \$341.37 |
| 52 | \$173.21 | \$210.58 | \$239.70 | \$266.22 | \$290.71 | \$318.44 | \$349.15 |
| 53 | \$176.85 | \$215.16 | \$245.05 | \$272.24 | \$297.34 | \$325.73 | \$357.22 |
| 54 | \$180.59 | \$219.90 | \$250.57 | \$278.48 | \$304.22 | \$333.32 | \$365.63 |
| 55 | \$184.47 | \$224.79 | \$256.30 | \$284.95 | \$311.36 | \$341.21 | \$374.37 |
| 56 | \$188.35 | \$229.48 | \$261.61 | \$290.84 | \$317.78 | \$348.27 | \$382.20 |
| 57 | \$192.42 | \$234.41 | \$267.21 | \$297.05 | \$324.55 | \$355.72 | \$390.48 |
| 58 | \$196.66 | \$239.57 | \$273.08 | \$303.58 | \$331.70 | \$363.58 | \$399.23 |
| 59 | \$201.13 | \$245.03 | \$279.26 | \$310.48 | \$339.25 | \$371.90 | \$408.47 |
| 60 | \$205.81 | \$250.75 | \$285.79 | \$317.74 | \$347.24 | \$380.69 | \$418.25 |
| 61 | \$210.74 | \$256.76 | \$292.65 | \$325.40 | \$355.66 | \$389.98 | \$428.58 |
| 62 | \$215.90 | \$263.09 | \$299.89 | \$333.48 | \$364.55 | \$399.80 | \$439.51 |
| 63 | \$220.84 | \$269.20 | \$306.90 | \$341.34 | \$373.27 | \$409.50 | \$450.35 |
| 64 | \$226.05 | \$275.62 | \$314.31 | \$349.66 | \$382.54 | \$419.80 | \$461.89 |
| 65 | \$231.52 | \$282.44 | \$322.16 | \$358.51 | \$392.39 | \$430.78 | \$474.17 |
| 66 | \$237.29 | \$289.61 | \$330.49 | \$367.88 | \$402.86 | \$442.44 | \$487.25 |
| 67 | \$243.37 | \$297.21 | \$339.30 | \$377.82 | \$413.99 | \$454.85 | \$501.16 |
| 68 | \$253.97 | \$309.70 | \$353.33 | \$393.29 | \$430.88 | \$473.40 | \$521.60 |
| 69 | \$265.49 | \$323.32 | \$368.59 | \$410.11 | \$449.28 | \$493.60 | \$543.85 |
| 70 | \$278.06 | \$338.14 | \$385.20 | \$428.44 | \$469.33 | \$515.62 | \$568.10 |
| 71 | \$291.73 | \$354.25 | \$403.29 | \$448.38 | \$491.17 | \$539.59 | \$594.52 |
| 72 | \$306.64 | \$371.80 | \$422.99 | \$470.12 | \$514.97 | \$565.69 | \$623.30 |
| 73 | \$322.68 | \$391.70 | \$446.00 | \$496.04 | \$543.46 | \$597.39 | \$659.21 |
| 74 | \$339.88 | \$413.10 | \$470.85 | \$524.09 | \$574.36 | \$631.84 | \$698.29 |
| 75 | \$358.38 | \$436.17 | \$497.70 | \$554.44 | \$607.91 | \$669.31 | \$740.79 |
| 76 | \$378.23 | \$461.04 | \$526.67 | \$587.31 | \$644.37 | \$710.05 | \$787.07 |
| 77 | \$399.59 | \$487.87 | \$558.02 | \$622.93 | \$683.94 | \$754.37 | \$837.46 |
| 78 | \$418.56 | \$510.61 | \$583.84 | \$651.77 | \$716.00 | \$790.46 | \$878.71 |
| 79 | \$439.03 | \$535.21 | \$611.79 | \$683.11 | \$750.88 | \$829.78 | \$923.67 |
| 80 | \$461.10 | \$561.77 | \$642.07 | \$717.10 | \$788.83 | \$872.56 | \$972.64 |
| 81 | \$484.88 | \$590.47 | \$674.84 | \$753.94 | \$830.05 | \$919.13 | \$1,025.98 |
| 82 | \$510.54 | \$621.45 | \$710.29 | \$793.86 | \$874.80 | \$969.76 | \$1,084.01 |
| 83 | \$535.90 | \$651.03 | \$743.16 | \$830.41 | \$917.66 | \$1,018.75 | \$1,140.67 |
| 84 | \$563.10 | \$682.77 | \$778.53 | \$869.77 | \$963.63 | \$1,071.36 | \$1,201.59 |
| 85 | \$592.56 | \$718.20 | \$819.06 | \$915.55 | \$1,015.34 | \$1,130.08 | \$1,269.03 |
| 86 | \$624.10 | \$756.08 | \$862.38 | \$964.46 | \$1,070.61 | \$1,192.93 | \$1,341.32 |
| 87 | \$657.85 | \$796.59 | \$908.68 | \$1,016.74 | \$1,129.70 | \$1,260.19 | \$1,418.82 |
| 88 | \$683.20 | \$825.01 | \$939.41 | \$1,050.02 | \$1,166.39 | \$1,301.73 | \$1,466.78 |
| 89 | \$709.81 | \$854.73 | \$971.47 | \$1,084.66 | \$1,204.54 | \$1,344.96 | \$1,516.72 |
| 90 | \$737.73 | \$885.80 | \$1,004.89 | \$1,120.72 | \$1,244.22 | \$1,389.95 | \$1,568.75 |
| 91 | \$767.03 | \$918.28 | \$1,039.74 | \$1,158.26 | \$1,285.49 | \$1,436.76 | \$1,622.94 |
| 92 | \$797.78 | \$952.23 | \$1,076.07 | \$1,197.32 | \$1,328.42 | \$1,485.47 | \$1,679.38 |
| 93 | \$820.90 | \$975.94 | \$1,099.76 | \$1,221.48 | \$1,354.12 | \$1,514.31 | \$1,712.65 |
| 94 | \$844.84 | \$1,000.35 | \$1,124.10 | \$1,246.22 | \$1,380.41 | \$1,543.83 | \$1,746.69 |
| 95 | \$869.64 | \$1,025.51 | \$1,149.07 | \$1,271.55 | \$1,407.29 | \$1,574.02 | \$1,781.54 |
| 96 | \$895.30 | \$1,051.43 | \$1,174.71 | \$1,297.52 | \$1,434.80 | \$1,604.90 | \$1,817.20 |
| 97 | \$921.87 | \$1,078.14 | \$1,201.03 | \$1,324.10 | \$1,462.96 | \$1,636.50 | \$1,853.70 |
| 98 | \$943.88 | \$1,100.14 | \$1,222.66 | \$1,345.88 | \$1,485.99 | \$1,662.37 | \$1,883.60 |
| 99 | \$961.99 | \$1,118.18 | \$1,240.33 | \$1,363.65 | \$1,504.75 | \$1,683.45 | \$1,907.96 |
| 100 | \$976.81 | \$1,132.90 | \$1,254.71 | \$1,378.09 | \$1,520.00 | \$1,700.55 | \$1,927.74 |

Policy Form Series: LTC2-VAL

Value

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

50% Home Care

No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|----------|----------|------------|------------|------------|------------|
| 30 | \$23.48 | \$25.75 | \$27.58 | \$29.26 | \$30.92 | \$32.66 | \$34.68 |
| 31 | \$23.93 | \$26.27 | \$28.14 | \$29.86 | \$31.59 | \$33.38 | \$35.46 |
| 32 | \$24.38 | \$26.78 | \$28.72 | \$30.49 | \$32.26 | \$34.11 | \$36.26 |
| 33 | \$24.83 | \$27.31 | \$29.32 | \$31.13 | \$32.96 | \$34.86 | \$37.07 |
| 34 | \$25.30 | \$27.85 | \$29.91 | \$31.80 | \$33.66 | \$35.63 | \$37.90 |
| 35 | \$25.78 | \$28.41 | \$30.53 | \$32.46 | \$34.39 | \$36.41 | \$38.75 |
| 36 | \$26.59 | \$29.39 | \$31.65 | \$33.71 | \$35.76 | \$37.90 | \$40.37 |
| 37 | \$27.42 | \$30.40 | \$32.80 | \$35.00 | \$37.16 | \$39.45 | \$42.05 |
| 38 | \$28.28 | \$31.45 | \$34.00 | \$36.34 | \$38.64 | \$41.05 | \$43.81 |
| 39 | \$29.18 | \$32.54 | \$35.24 | \$37.72 | \$40.17 | \$42.73 | \$45.65 |
| 40 | \$30.09 | \$33.66 | \$36.54 | \$39.17 | \$41.76 | \$44.46 | \$47.56 |
| 41 | \$31.03 | \$34.82 | \$37.87 | \$40.67 | \$43.42 | \$46.28 | \$49.54 |
| 42 | \$32.01 | \$36.02 | \$39.26 | \$42.22 | \$45.14 | \$48.17 | \$51.61 |
| 43 | \$33.01 | \$37.27 | \$40.70 | \$43.84 | \$46.92 | \$50.13 | \$53.78 |
| 44 | \$34.04 | \$38.55 | \$42.19 | \$45.51 | \$48.78 | \$52.18 | \$56.03 |
| 45 | \$35.12 | \$39.88 | \$43.74 | \$47.26 | \$50.72 | \$54.31 | \$58.38 |
| 46 | \$36.63 | \$41.74 | \$45.87 | \$49.65 | \$53.35 | \$57.19 | \$61.53 |
| 47 | \$38.21 | \$43.68 | \$48.11 | \$52.15 | \$56.12 | \$60.23 | \$64.86 |
| 48 | \$39.85 | \$45.72 | \$50.46 | \$54.79 | \$59.03 | \$63.43 | \$68.38 |
| 49 | \$41.58 | \$47.85 | \$52.93 | \$57.55 | \$62.09 | \$66.80 | \$72.09 |
| 50 | \$43.37 | \$50.09 | \$55.51 | \$60.46 | \$65.32 | \$70.35 | \$75.99 |
| 51 | \$45.23 | \$52.42 | \$58.23 | \$63.52 | \$68.71 | \$74.07 | \$80.12 |
| 52 | \$47.18 | \$54.86 | \$61.07 | \$66.73 | \$72.27 | \$78.01 | \$84.45 |
| 53 | \$49.21 | \$57.41 | \$64.05 | \$70.10 | \$76.02 | \$82.15 | \$89.02 |
| 54 | \$51.33 | \$60.09 | \$67.18 | \$73.64 | \$79.96 | \$86.51 | \$93.85 |
| 55 | \$53.55 | \$62.90 | \$70.46 | \$77.37 | \$84.11 | \$91.11 | \$98.93 |
| 56 | \$56.56 | \$66.55 | \$74.64 | \$82.04 | \$89.26 | \$96.74 | \$105.14 |
| 57 | \$59.74 | \$70.43 | \$79.08 | \$86.98 | \$94.70 | \$102.73 | \$111.73 |
| 58 | \$63.11 | \$74.53 | \$83.78 | \$92.22 | \$100.49 | \$109.08 | \$118.74 |
| 59 | \$66.66 | \$78.86 | \$88.75 | \$97.79 | \$106.64 | \$115.84 | \$126.18 |
| 60 | \$70.41 | \$83.46 | \$94.03 | \$103.69 | \$113.16 | \$123.00 | \$134.08 |
| 61 | \$74.36 | \$88.31 | \$99.62 | \$109.94 | \$120.07 | \$130.61 | \$142.49 |
| 62 | \$78.56 | \$93.45 | \$105.53 | \$116.57 | \$127.41 | \$138.69 | \$151.42 |
| 63 | \$82.85 | \$98.83 | \$111.77 | \$123.61 | \$135.25 | \$147.37 | \$161.07 |
| 64 | \$87.39 | \$104.51 | \$118.39 | \$131.08 | \$143.56 | \$156.59 | \$171.34 |
| 65 | \$92.19 | \$110.52 | \$125.38 | \$138.99 | \$152.40 | \$166.38 | \$182.26 |
| 66 | \$97.24 | \$116.87 | \$132.80 | \$147.39 | \$161.77 | \$176.79 | \$193.88 |
| 67 | \$102.57 | \$123.59 | \$140.65 | \$156.30 | \$171.71 | \$187.85 | \$206.23 |
| 68 | \$112.13 | \$134.91 | \$153.41 | \$170.40 | \$187.15 | \$204.72 | \$224.79 |
| 69 | \$122.59 | \$147.26 | \$167.33 | \$185.76 | \$203.99 | \$223.11 | \$245.00 |
| 70 | \$134.01 | \$160.74 | \$182.50 | \$202.53 | \$222.33 | \$243.15 | \$267.03 |
| 71 | \$146.50 | \$175.46 | \$199.07 | \$220.80 | \$242.34 | \$264.99 | \$291.05 |
| 72 | \$160.16 | \$191.53 | \$217.13 | \$240.72 | \$264.13 | \$288.79 | \$317.24 |
| 73 | \$173.10 | \$207.65 | \$235.90 | \$261.99 | \$287.90 | \$315.23 | \$346.82 |
| 74 | \$187.08 | \$225.13 | \$256.31 | \$285.14 | \$313.80 | \$344.10 | \$379.18 |
| 75 | \$202.20 | \$244.07 | \$278.48 | \$310.33 | \$342.04 | \$375.59 | \$414.54 |
| 76 | \$218.54 | \$264.61 | \$302.55 | \$337.75 | \$372.81 | \$409.97 | \$453.20 |
| 77 | \$236.20 | \$286.88 | \$328.72 | \$367.59 | \$406.35 | \$447.51 | \$495.48 |
| 78 | \$254.07 | \$308.71 | \$353.89 | \$395.98 | \$438.13 | \$483.08 | \$535.69 |
| 79 | \$273.31 | \$332.20 | \$380.99 | \$426.56 | \$472.38 | \$521.49 | \$579.17 |
| 80 | \$294.00 | \$357.48 | \$410.17 | \$459.50 | \$509.31 | \$562.95 | \$626.16 |
| 81 | \$316.26 | \$384.66 | \$441.58 | \$494.99 | \$549.13 | \$607.71 | \$676.97 |
| 82 | \$340.20 | \$413.93 | \$475.40 | \$533.21 | \$592.07 | \$656.01 | \$731.91 |
| 83 | \$363.53 | \$444.88 | \$507.25 | \$568.95 | \$632.17 | \$701.34 | \$783.78 |
| 84 | \$388.47 | \$471.72 | \$541.26 | \$607.08 | \$674.97 | \$749.80 | \$839.32 |
| 85 | \$415.11 | \$503.56 | \$577.53 | \$647.76 | \$720.68 | \$801.61 | \$898.80 |
| 86 | \$443.58 | \$537.57 | \$616.24 | \$691.16 | \$769.47 | \$857.01 | \$962.50 |
| 87 | \$474.01 | \$573.86 | \$657.55 | \$737.48 | \$821.59 | \$916.22 | \$1,030.71 |
| 88 | \$496.45 | \$598.80 | \$684.32 | \$766.30 | \$853.40 | \$952.34 | \$1,072.39 |
| 89 | \$519.95 | \$624.82 | \$712.17 | \$796.23 | \$886.45 | \$989.88 | \$1,115.76 |
| 90 | \$544.57 | \$651.97 | \$741.16 | \$827.33 | \$920.78 | \$1,028.89 | \$1,160.89 |
| 91 | \$570.36 | \$680.30 | \$771.34 | \$859.65 | \$956.43 | \$1,069.44 | \$1,207.83 |
| 92 | \$597.36 | \$709.86 | \$802.74 | \$893.23 | \$993.46 | \$1,111.60 | \$1,256.68 |
| 93 | \$617.34 | \$730.09 | \$822.71 | \$913.52 | \$1,015.29 | \$1,136.26 | \$1,285.12 |
| 94 | \$637.98 | \$750.89 | \$843.19 | \$934.28 | \$1,037.60 | \$1,161.47 | \$1,314.19 |
| 95 | \$659.32 | \$772.29 | \$864.18 | \$955.52 | \$1,060.40 | \$1,187.24 | \$1,343.93 |
| 96 | \$681.36 | \$794.31 | \$885.68 | \$977.23 | \$1,083.71 | \$1,213.58 | \$1,374.34 |
| 97 | \$704.15 | \$816.94 | \$907.72 | \$999.45 | \$1,107.52 | \$1,240.50 | \$1,405.44 |
| 98 | \$722.98 | \$835.57 | \$925.80 | \$1,017.61 | \$1,126.98 | \$1,262.52 | \$1,430.89 |
| 99 | \$738.46 | \$850.81 | \$940.54 | \$1,032.41 | \$1,142.83 | \$1,280.44 | \$1,451.60 |
| 100 | \$751.10 | \$863.22 | \$952.54 | \$1,044.42 | \$1,155.68 | \$1,294.99 | \$1,468.43 |

Policy Form Series: LTC2-VAL

Value

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

50% Home Care

5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|----------|------------|------------|------------|------------|------------|
| 30 | \$44.41 | \$51.36 | \$56.62 | \$61.58 | \$66.28 | \$71.58 | \$77.68 |
| 31 | \$45.09 | \$52.14 | \$57.47 | \$62.52 | \$67.30 | \$72.68 | \$78.87 |
| 32 | \$45.74 | \$52.92 | \$58.34 | \$63.46 | \$68.32 | \$73.79 | \$80.08 |
| 33 | \$46.42 | \$53.70 | \$59.23 | \$64.43 | \$69.37 | \$74.92 | \$81.30 |
| 34 | \$47.11 | \$54.51 | \$60.11 | \$65.41 | \$70.42 | \$76.08 | \$82.54 |
| 35 | \$47.81 | \$55.33 | \$61.02 | \$66.40 | \$71.50 | \$77.24 | \$83.80 |
| 36 | \$49.46 | \$57.36 | \$63.33 | \$68.98 | \$74.30 | \$80.30 | \$87.15 |
| 37 | \$51.17 | \$59.45 | \$65.73 | \$71.64 | \$77.20 | \$83.48 | \$90.64 |
| 38 | \$52.95 | \$61.63 | \$68.21 | \$74.40 | \$80.22 | \$86.78 | \$94.26 |
| 39 | \$54.78 | \$63.87 | \$70.77 | \$77.27 | \$83.37 | \$90.23 | \$98.03 |
| 40 | \$56.68 | \$66.21 | \$73.46 | \$80.27 | \$86.62 | \$93.80 | \$101.96 |
| 41 | \$58.65 | \$68.63 | \$76.22 | \$83.36 | \$90.03 | \$97.52 | \$106.03 |
| 42 | \$60.69 | \$71.15 | \$79.10 | \$86.58 | \$93.54 | \$101.39 | \$110.28 |
| 43 | \$62.78 | \$73.75 | \$82.09 | \$89.93 | \$97.21 | \$105.41 | \$114.70 |
| 44 | \$64.95 | \$76.45 | \$85.19 | \$93.40 | \$101.01 | \$109.58 | \$119.29 |
| 45 | \$67.22 | \$79.24 | \$88.41 | \$97.01 | \$104.96 | \$113.93 | \$124.06 |
| 46 | \$70.07 | \$82.76 | \$92.43 | \$101.51 | \$109.88 | \$119.33 | \$129.98 |
| 47 | \$73.03 | \$86.43 | \$96.64 | \$106.20 | \$115.02 | \$124.98 | \$136.19 |
| 48 | \$76.14 | \$90.27 | \$101.04 | \$111.12 | \$120.41 | \$130.88 | \$142.71 |
| 49 | \$79.38 | \$94.27 | \$105.63 | \$116.25 | \$126.04 | \$137.08 | \$149.52 |
| 50 | \$82.76 | \$98.46 | \$110.43 | \$121.64 | \$131.94 | \$143.56 | \$156.66 |
| 51 | \$86.27 | \$102.82 | \$115.46 | \$127.27 | \$138.13 | \$150.35 | \$164.16 |
| 52 | \$89.94 | \$107.38 | \$120.71 | \$133.16 | \$144.58 | \$157.47 | \$172.01 |
| 53 | \$93.76 | \$112.14 | \$126.20 | \$139.33 | \$151.35 | \$164.92 | \$180.23 |
| 54 | \$97.74 | \$117.12 | \$131.93 | \$145.78 | \$158.43 | \$172.73 | \$188.83 |
| 55 | \$101.90 | \$122.31 | \$137.93 | \$152.53 | \$165.86 | \$180.90 | \$197.87 |
| 56 | \$106.56 | \$127.99 | \$144.40 | \$159.75 | \$173.75 | \$189.57 | \$207.45 |
| 57 | \$111.43 | \$133.94 | \$151.19 | \$167.29 | \$182.02 | \$198.67 | \$217.50 |
| 58 | \$116.54 | \$140.17 | \$158.27 | \$175.21 | \$190.70 | \$208.19 | \$228.02 |
| 59 | \$121.87 | \$146.69 | \$165.70 | \$183.51 | \$199.78 | \$218.18 | \$239.07 |
| 60 | \$127.45 | \$153.50 | \$173.48 | \$192.18 | \$209.30 | \$228.64 | \$250.64 |
| 61 | \$133.27 | \$160.64 | \$181.62 | \$201.27 | \$219.26 | \$239.60 | \$262.77 |
| 62 | \$139.38 | \$168.12 | \$190.14 | \$210.80 | \$229.71 | \$251.09 | \$275.49 |
| 63 | \$145.48 | \$175.69 | \$198.85 | \$220.58 | \$240.50 | \$263.05 | \$288.82 |
| 64 | \$151.85 | \$183.60 | \$207.97 | \$230.84 | \$251.82 | \$275.57 | \$302.79 |
| 65 | \$158.50 | \$191.87 | \$217.49 | \$241.55 | \$263.66 | \$288.69 | \$317.44 |
| 66 | \$165.44 | \$200.50 | \$227.46 | \$252.77 | \$276.05 | \$302.43 | \$332.79 |
| 67 | \$172.68 | \$209.54 | \$237.88 | \$264.52 | \$289.02 | \$316.83 | \$348.88 |
| 68 | \$184.57 | \$223.66 | \$253.76 | \$282.09 | \$308.17 | \$337.79 | \$372.02 |
| 69 | \$197.28 | \$238.74 | \$270.71 | \$300.80 | \$328.58 | \$360.12 | \$396.70 |
| 70 | \$210.85 | \$254.83 | \$288.78 | \$320.79 | \$350.33 | \$383.95 | \$423.00 |
| 71 | \$225.36 | \$272.00 | \$308.06 | \$342.10 | \$373.54 | \$409.34 | \$451.06 |
| 72 | \$240.88 | \$290.34 | \$328.64 | \$364.81 | \$398.28 | \$436.41 | \$480.98 |
| 73 | \$257.08 | \$310.50 | \$351.97 | \$391.17 | \$427.48 | \$468.89 | \$517.44 |
| 74 | \$274.37 | \$332.07 | \$376.95 | \$419.45 | \$458.80 | \$503.80 | \$556.68 |
| 75 | \$292.82 | \$355.12 | \$403.72 | \$449.77 | \$492.44 | \$541.28 | \$598.88 |
| 76 | \$312.52 | \$379.78 | \$432.38 | \$482.27 | \$528.55 | \$581.56 | \$644.28 |
| 77 | \$333.54 | \$406.15 | \$463.08 | \$517.13 | \$567.28 | \$624.86 | \$693.13 |
| 78 | \$353.55 | \$430.45 | \$490.85 | \$548.36 | \$602.04 | \$663.85 | \$737.43 |
| 79 | \$374.77 | \$456.20 | \$520.28 | \$581.47 | \$638.93 | \$705.29 | \$784.56 |
| 80 | \$397.25 | \$483.49 | \$551.48 | \$616.58 | \$678.08 | \$749.31 | \$834.70 |
| 81 | \$421.08 | \$512.41 | \$584.54 | \$653.81 | \$719.62 | \$796.07 | \$888.05 |
| 82 | \$446.34 | \$543.05 | \$619.60 | \$693.29 | \$763.71 | \$845.76 | \$944.80 |
| 83 | \$471.66 | \$573.02 | \$653.25 | \$730.83 | \$805.72 | \$893.40 | \$999.61 |
| 84 | \$498.41 | \$604.62 | \$688.74 | \$770.40 | \$850.05 | \$943.74 | \$1,057.59 |
| 85 | \$525.05 | \$636.46 | \$725.01 | \$811.08 | \$895.76 | \$995.55 | \$1,117.07 |
| 86 | \$553.52 | \$670.47 | \$763.72 | \$854.48 | \$944.55 | \$1,050.95 | \$1,180.77 |
| 87 | \$583.95 | \$706.76 | \$805.03 | \$900.80 | \$996.67 | \$1,110.16 | \$1,248.98 |
| 88 | \$606.39 | \$731.70 | \$831.80 | \$929.62 | \$1,028.48 | \$1,146.28 | \$1,290.66 |
| 89 | \$629.89 | \$757.72 | \$859.65 | \$959.55 | \$1,061.53 | \$1,183.82 | \$1,334.03 |
| 90 | \$654.51 | \$784.87 | \$888.64 | \$990.65 | \$1,095.86 | \$1,222.83 | \$1,379.16 |
| 91 | \$680.30 | \$813.20 | \$918.82 | \$1,022.97 | \$1,131.51 | \$1,263.38 | \$1,426.10 |
| 92 | \$707.30 | \$842.76 | \$950.22 | \$1,056.55 | \$1,168.54 | \$1,305.54 | \$1,474.95 |
| 93 | \$727.28 | \$862.99 | \$970.19 | \$1,076.84 | \$1,190.37 | \$1,330.20 | \$1,503.39 |
| 94 | \$747.92 | \$883.79 | \$990.67 | \$1,097.60 | \$1,212.68 | \$1,355.41 | \$1,532.46 |
| 95 | \$769.26 | \$905.19 | \$1,011.66 | \$1,118.84 | \$1,235.48 | \$1,381.18 | \$1,562.20 |
| 96 | \$791.30 | \$927.21 | \$1,033.16 | \$1,140.55 | \$1,258.79 | \$1,407.52 | \$1,592.61 |
| 97 | \$814.09 | \$949.84 | \$1,055.20 | \$1,162.77 | \$1,282.60 | \$1,434.44 | \$1,623.71 |
| 98 | \$832.92 | \$968.47 | \$1,073.28 | \$1,180.93 | \$1,302.06 | \$1,456.46 | \$1,649.16 |
| 99 | \$848.40 | \$983.71 | \$1,088.02 | \$1,195.73 | \$1,317.91 | \$1,474.38 | \$1,669.87 |
| 100 | \$861.04 | \$996.12 | \$1,100.02 | \$1,207.74 | \$1,330.76 | \$1,488.93 | \$1,686.70 |

Policy Form Series: LTC2-VAL

Value

\$10 Annual Rates After Phase 1 (with Increase of 16.43%)

100 Day Elimination Period

50% Home Care

5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$116.76 | \$137.83 | \$154.74 | \$169.35 | \$184.08 | \$201.25 | \$220.33 |
| 31 | \$118.13 | \$139.45 | \$156.55 | \$171.32 | \$186.24 | \$203.60 | \$222.91 |
| 32 | \$119.51 | \$141.09 | \$158.39 | \$173.34 | \$188.43 | \$205.98 | \$225.53 |
| 33 | \$120.91 | \$142.74 | \$160.26 | \$175.36 | \$190.64 | \$208.41 | \$228.17 |
| 34 | \$122.33 | \$144.41 | \$162.13 | \$177.43 | \$192.88 | \$210.86 | \$230.85 |
| 35 | \$123.77 | \$146.11 | \$164.03 | \$179.51 | \$195.13 | \$213.33 | \$233.55 |
| 36 | \$125.24 | \$147.94 | \$166.15 | \$181.86 | \$197.67 | \$216.08 | \$236.53 |
| 37 | \$126.75 | \$149.80 | \$168.31 | \$184.24 | \$200.23 | \$218.90 | \$239.59 |
| 38 | \$128.28 | \$151.70 | \$170.53 | \$186.70 | \$202.89 | \$221.78 | \$242.73 |
| 39 | \$129.86 | \$153.66 | \$172.79 | \$189.18 | \$205.61 | \$224.76 | \$245.96 |
| 40 | \$131.45 | \$155.64 | \$175.13 | \$191.76 | \$208.38 | \$227.79 | \$249.26 |
| 41 | \$133.08 | \$157.69 | \$177.49 | \$194.39 | \$211.25 | \$230.91 | \$252.66 |
| 42 | \$134.76 | \$159.76 | \$179.93 | \$197.08 | \$214.17 | \$234.12 | \$256.15 |
| 43 | \$136.46 | \$161.91 | \$182.43 | \$199.86 | \$217.18 | \$237.41 | \$259.76 |
| 44 | \$138.19 | \$164.08 | \$184.98 | \$202.69 | \$220.27 | \$240.80 | \$263.44 |
| 45 | \$139.98 | \$166.31 | \$187.60 | \$205.60 | \$223.44 | \$244.28 | \$267.24 |
| 46 | \$142.71 | \$169.65 | \$191.42 | \$209.81 | \$228.02 | \$249.29 | \$272.76 |
| 47 | \$145.54 | \$173.08 | \$195.36 | \$214.16 | \$232.74 | \$254.48 | \$278.46 |
| 48 | \$148.42 | \$176.63 | \$199.43 | \$218.65 | \$237.63 | \$259.86 | \$284.40 |
| 49 | \$151.42 | \$180.29 | \$203.65 | \$223.30 | \$242.71 | \$265.44 | \$290.55 |
| 50 | \$154.49 | \$184.08 | \$208.00 | \$228.12 | \$247.96 | \$271.22 | \$296.92 |
| 51 | \$157.65 | \$187.97 | \$212.50 | \$233.11 | \$253.40 | \$277.19 | \$303.54 |
| 52 | \$160.92 | \$191.99 | \$217.14 | \$238.27 | \$259.04 | \$283.40 | \$310.39 |
| 53 | \$164.28 | \$196.14 | \$221.95 | \$243.60 | \$264.89 | \$289.85 | \$317.51 |
| 54 | \$167.74 | \$200.43 | \$226.93 | \$249.15 | \$270.95 | \$296.55 | \$324.93 |
| 55 | \$171.32 | \$204.89 | \$232.09 | \$254.89 | \$277.24 | \$303.50 | \$332.62 |
| 56 | \$174.92 | \$209.15 | \$236.90 | \$260.17 | \$282.99 | \$309.78 | \$339.60 |
| 57 | \$178.70 | \$213.65 | \$241.98 | \$265.71 | \$289.01 | \$316.43 | \$346.95 |
| 58 | \$182.66 | \$218.37 | \$247.31 | \$271.56 | \$295.39 | \$323.43 | \$354.73 |
| 59 | \$186.82 | \$223.33 | \$252.92 | \$277.74 | \$302.14 | \$330.85 | \$362.94 |
| 60 | \$191.17 | \$228.56 | \$258.84 | \$284.25 | \$309.25 | \$338.66 | \$371.62 |
| 61 | \$195.73 | \$234.03 | \$265.07 | \$291.12 | \$316.77 | \$346.94 | \$380.81 |
| 62 | \$200.53 | \$239.80 | \$271.63 | \$298.36 | \$324.70 | \$355.68 | \$390.52 |
| 63 | \$205.07 | \$245.31 | \$277.92 | \$305.40 | \$332.54 | \$364.36 | \$400.17 |
| 64 | \$209.85 | \$251.12 | \$284.57 | \$312.87 | \$340.85 | \$373.58 | \$410.44 |
| 65 | \$214.90 | \$257.25 | \$291.61 | \$320.80 | \$349.70 | \$383.38 | \$421.37 |
| 66 | \$220.20 | \$263.72 | \$299.06 | \$329.20 | \$359.07 | \$393.79 | \$432.99 |
| 67 | \$225.78 | \$270.57 | \$306.96 | \$338.11 | \$369.01 | \$404.85 | \$445.34 |
| 68 | \$235.74 | \$282.11 | \$319.81 | \$352.21 | \$384.45 | \$421.72 | \$463.90 |
| 69 | \$246.60 | \$294.68 | \$333.82 | \$367.57 | \$401.29 | \$440.11 | \$484.11 |
| 70 | \$258.43 | \$308.40 | \$349.10 | \$384.35 | \$419.63 | \$460.15 | \$506.15 |
| 71 | \$271.32 | \$323.34 | \$365.76 | \$402.62 | \$439.64 | \$481.99 | \$530.17 |
| 72 | \$285.39 | \$339.63 | \$383.92 | \$422.54 | \$461.43 | \$505.79 | \$556.36 |
| 73 | \$300.17 | \$357.62 | \$404.60 | \$445.30 | \$486.19 | \$533.44 | \$587.74 |
| 74 | \$316.03 | \$377.00 | \$426.95 | \$469.94 | \$513.09 | \$563.52 | \$621.90 |
| 75 | \$333.04 | \$397.86 | \$451.08 | \$496.64 | \$542.33 | \$596.24 | \$659.08 |
| 76 | \$351.32 | \$420.35 | \$477.13 | \$525.57 | \$574.12 | \$631.85 | \$699.57 |
| 77 | \$370.93 | \$444.58 | \$505.30 | \$556.95 | \$608.67 | \$670.62 | \$743.70 |
| 78 | \$388.33 | \$465.04 | \$528.36 | \$582.44 | \$636.91 | \$702.39 | \$780.00 |
| 79 | \$407.09 | \$487.18 | \$553.38 | \$610.16 | \$667.69 | \$737.06 | \$819.62 |
| 80 | \$427.31 | \$511.11 | \$580.50 | \$640.28 | \$701.20 | \$774.85 | \$862.82 |
| 81 | \$449.09 | \$536.96 | \$609.88 | \$673.00 | \$737.67 | \$816.00 | \$909.90 |
| 82 | \$472.57 | \$564.90 | \$641.69 | \$708.50 | \$777.31 | \$860.75 | \$961.16 |
| 83 | \$495.32 | \$590.85 | \$670.29 | \$742.12 | \$815.65 | \$904.34 | \$1,011.53 |
| 84 | \$519.67 | \$618.72 | \$701.12 | \$778.15 | \$856.71 | \$951.06 | \$1,065.57 |
| 85 | \$546.31 | \$650.56 | \$737.39 | \$818.83 | \$902.42 | \$1,002.87 | \$1,125.05 |
| 86 | \$574.78 | \$684.57 | \$776.10 | \$862.23 | \$951.21 | \$1,058.27 | \$1,188.75 |
| 87 | \$605.21 | \$720.86 | \$817.41 | \$908.55 | \$1,003.33 | \$1,117.48 | \$1,256.96 |
| 88 | \$627.65 | \$745.80 | \$844.18 | \$937.37 | \$1,035.14 | \$1,153.60 | \$1,298.64 |
| 89 | \$651.15 | \$771.82 | \$872.03 | \$967.30 | \$1,068.19 | \$1,191.14 | \$1,342.01 |
| 90 | \$675.77 | \$798.97 | \$901.02 | \$998.40 | \$1,102.52 | \$1,230.15 | \$1,387.14 |
| 91 | \$701.56 | \$827.30 | \$931.20 | \$1,030.72 | \$1,138.17 | \$1,270.70 | \$1,434.08 |
| 92 | \$728.56 | \$856.86 | \$962.60 | \$1,064.30 | \$1,175.20 | \$1,312.86 | \$1,482.93 |
| 93 | \$748.54 | \$877.09 | \$982.57 | \$1,084.59 | \$1,197.03 | \$1,337.52 | \$1,511.37 |
| 94 | \$769.18 | \$897.89 | \$1,003.05 | \$1,105.35 | \$1,219.34 | \$1,362.73 | \$1,540.44 |
| 95 | \$790.52 | \$919.29 | \$1,024.04 | \$1,126.59 | \$1,242.14 | \$1,388.50 | \$1,570.18 |
| 96 | \$812.56 | \$941.31 | \$1,045.54 | \$1,148.30 | \$1,265.45 | \$1,414.84 | \$1,600.59 |
| 97 | \$835.35 | \$963.94 | \$1,067.58 | \$1,170.52 | \$1,289.26 | \$1,441.76 | \$1,631.69 |
| 98 | \$854.18 | \$982.57 | \$1,085.66 | \$1,188.68 | \$1,308.72 | \$1,463.78 | \$1,657.14 |
| 99 | \$869.66 | \$997.81 | \$1,100.40 | \$1,203.48 | \$1,324.57 | \$1,481.70 | \$1,677.85 |
| 100 | \$882.30 | \$1,010.22 | \$1,112.40 | \$1,215.49 | \$1,337.42 | \$1,496.25 | \$1,694.68 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
100% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$25.46 | \$28.72 | \$31.36 | \$33.81 | \$36.33 | \$38.97 | \$42.02 |
| 31 | \$25.98 | \$29.33 | \$32.03 | \$34.56 | \$37.15 | \$39.88 | \$43.02 |
| 32 | \$26.48 | \$29.93 | \$32.72 | \$35.32 | \$38.01 | \$40.79 | \$44.03 |
| 33 | \$27.00 | \$30.56 | \$33.43 | \$36.11 | \$38.87 | \$41.74 | \$45.07 |
| 34 | \$27.53 | \$31.21 | \$34.14 | \$36.92 | \$39.75 | \$42.72 | \$46.13 |
| 35 | \$28.08 | \$31.85 | \$34.89 | \$37.74 | \$40.66 | \$43.71 | \$47.23 |
| 36 | \$29.02 | \$33.04 | \$36.28 | \$39.31 | \$42.41 | \$45.65 | \$49.36 |
| 37 | \$30.01 | \$34.27 | \$37.72 | \$40.93 | \$44.23 | \$47.68 | \$51.61 |
| 38 | \$31.03 | \$35.57 | \$39.23 | \$42.63 | \$46.14 | \$49.79 | \$53.96 |
| 39 | \$32.08 | \$36.90 | \$40.79 | \$44.42 | \$48.14 | \$52.01 | \$56.40 |
| 40 | \$33.17 | \$38.28 | \$42.40 | \$46.26 | \$50.21 | \$54.32 | \$58.96 |
| 41 | \$34.28 | \$39.72 | \$44.09 | \$48.19 | \$52.38 | \$56.73 | \$61.64 |
| 42 | \$35.45 | \$41.21 | \$45.85 | \$50.20 | \$54.64 | \$59.26 | \$64.43 |
| 43 | \$36.67 | \$42.75 | \$47.68 | \$52.28 | \$56.99 | \$61.89 | \$67.37 |
| 44 | \$37.89 | \$44.36 | \$49.58 | \$54.46 | \$59.45 | \$64.65 | \$70.41 |
| 45 | \$39.19 | \$46.03 | \$51.54 | \$56.73 | \$62.02 | \$67.53 | \$73.62 |
| 46 | \$40.99 | \$48.32 | \$54.24 | \$59.78 | \$65.46 | \$71.35 | \$77.86 |
| 47 | \$42.88 | \$50.73 | \$57.08 | \$63.01 | \$69.09 | \$75.40 | \$82.34 |
| 48 | \$44.86 | \$53.27 | \$60.06 | \$66.43 | \$72.92 | \$79.67 | \$87.09 |
| 49 | \$46.92 | \$55.92 | \$63.20 | \$70.01 | \$76.97 | \$84.19 | \$92.11 |
| 50 | \$49.09 | \$58.71 | \$66.51 | \$73.78 | \$81.23 | \$88.97 | \$97.40 |
| 51 | \$51.35 | \$61.65 | \$69.98 | \$77.77 | \$85.74 | \$94.01 | \$103.01 |
| 52 | \$53.72 | \$64.73 | \$73.65 | \$81.97 | \$90.49 | \$99.34 | \$108.96 |
| 53 | \$56.19 | \$67.96 | \$77.48 | \$86.40 | \$95.52 | \$104.96 | \$115.23 |
| 54 | \$58.78 | \$71.36 | \$81.54 | \$91.07 | \$100.82 | \$110.92 | \$121.88 |
| 55 | \$61.49 | \$74.92 | \$85.81 | \$95.99 | \$106.40 | \$117.22 | \$128.90 |
| 56 | \$65.07 | \$79.44 | \$91.08 | \$101.97 | \$113.13 | \$124.68 | \$137.22 |
| 57 | \$68.86 | \$84.23 | \$96.69 | \$108.34 | \$120.27 | \$132.65 | \$146.08 |
| 58 | \$72.86 | \$89.30 | \$102.62 | \$115.09 | \$127.87 | \$141.12 | \$155.52 |
| 59 | \$77.12 | \$94.69 | \$108.93 | \$122.27 | \$135.94 | \$150.13 | \$165.56 |
| 60 | \$81.59 | \$100.39 | \$115.63 | \$129.90 | \$144.52 | \$159.73 | \$176.25 |
| 61 | \$86.34 | \$106.45 | \$122.74 | \$138.00 | \$153.65 | \$169.93 | \$187.64 |
| 62 | \$91.38 | \$112.87 | \$130.29 | \$146.61 | \$163.35 | \$180.78 | \$199.76 |
| 63 | \$96.63 | \$119.69 | \$138.37 | \$155.88 | \$173.85 | \$192.58 | \$212.99 |
| 64 | \$102.20 | \$126.92 | \$146.95 | \$165.73 | \$185.02 | \$205.13 | \$227.12 |
| 65 | \$108.09 | \$134.59 | \$156.06 | \$176.21 | \$196.90 | \$218.52 | \$242.17 |
| 66 | \$114.32 | \$142.72 | \$165.72 | \$187.35 | \$209.56 | \$232.77 | \$258.23 |
| 67 | \$120.91 | \$151.33 | \$176.01 | \$199.19 | \$223.03 | \$247.95 | \$275.34 |
| 68 | \$132.01 | \$164.98 | \$191.72 | \$216.90 | \$242.81 | \$269.91 | \$299.77 |
| 69 | \$144.13 | \$179.86 | \$208.86 | \$236.17 | \$264.33 | \$293.81 | \$326.36 |
| 70 | \$157.35 | \$196.08 | \$227.53 | \$257.17 | \$287.75 | \$319.83 | \$355.32 |
| 71 | \$171.80 | \$213.75 | \$247.86 | \$280.04 | \$313.27 | \$348.16 | \$386.84 |
| 72 | \$187.57 | \$233.03 | \$270.01 | \$304.93 | \$341.03 | \$379.01 | \$421.16 |
| 73 | \$203.28 | \$253.36 | \$294.16 | \$332.77 | \$372.74 | \$414.82 | \$461.59 |
| 74 | \$220.31 | \$275.47 | \$320.48 | \$363.16 | \$407.39 | \$454.02 | \$505.90 |
| 75 | \$238.77 | \$299.51 | \$349.16 | \$396.30 | \$445.25 | \$496.93 | \$554.47 |
| 76 | \$258.77 | \$325.64 | \$380.41 | \$432.49 | \$486.63 | \$543.89 | \$607.69 |
| 77 | \$280.44 | \$354.06 | \$414.45 | \$471.98 | \$531.87 | \$595.29 | \$666.03 |
| 78 | \$302.37 | \$381.88 | \$447.17 | \$509.53 | \$574.61 | \$643.79 | \$721.26 |
| 79 | \$326.00 | \$411.90 | \$482.50 | \$550.07 | \$620.78 | \$696.23 | \$781.07 |
| 80 | \$351.48 | \$444.26 | \$520.60 | \$593.84 | \$670.66 | \$752.94 | \$845.86 |
| 81 | \$378.96 | \$479.18 | \$561.71 | \$641.09 | \$724.54 | \$814.27 | \$916.00 |
| 82 | \$408.57 | \$516.84 | \$606.08 | \$692.09 | \$782.77 | \$880.61 | \$991.97 |
| 83 | \$438.44 | \$554.23 | \$649.68 | \$741.88 | \$839.38 | \$945.15 | \$1,066.24 |
| 84 | \$470.48 | \$594.34 | \$696.42 | \$795.25 | \$900.09 | \$1,014.43 | \$1,146.08 |
| 85 | \$504.88 | \$637.34 | \$746.52 | \$852.45 | \$965.19 | \$1,088.79 | \$1,231.90 |
| 86 | \$541.78 | \$683.47 | \$800.22 | \$913.78 | \$1,035.00 | \$1,168.61 | \$1,324.13 |
| 87 | \$581.39 | \$732.94 | \$857.79 | \$979.51 | \$1,109.86 | \$1,254.27 | \$1,423.29 |
| 88 | \$611.95 | \$769.17 | \$898.03 | \$1,023.74 | \$1,158.85 | \$1,309.57 | \$1,486.87 |
| 89 | \$644.12 | \$807.20 | \$940.17 | \$1,069.98 | \$1,210.01 | \$1,367.30 | \$1,553.30 |
| 90 | \$677.97 | \$847.11 | \$984.29 | \$1,118.30 | \$1,263.43 | \$1,427.58 | \$1,622.70 |
| 91 | \$713.61 | \$888.99 | \$1,030.48 | \$1,168.79 | \$1,319.19 | \$1,490.52 | \$1,695.20 |
| 92 | \$751.12 | \$932.94 | \$1,078.83 | \$1,221.57 | \$1,377.44 | \$1,556.24 | \$1,770.93 |
| 93 | \$780.23 | \$965.30 | \$1,112.43 | \$1,256.44 | \$1,414.53 | \$1,597.28 | \$1,817.47 |
| 94 | \$810.47 | \$998.78 | \$1,147.09 | \$1,292.31 | \$1,452.63 | \$1,639.40 | \$1,865.23 |
| 95 | \$841.88 | \$1,033.43 | \$1,182.83 | \$1,329.18 | \$1,491.76 | \$1,682.63 | \$1,914.25 |
| 96 | \$874.51 | \$1,069.28 | \$1,219.68 | \$1,367.13 | \$1,531.94 | \$1,727.02 | \$1,964.55 |
| 97 | \$908.41 | \$1,106.37 | \$1,257.67 | \$1,406.16 | \$1,573.20 | \$1,772.56 | \$2,016.17 |
| 98 | \$936.59 | \$1,137.07 | \$1,289.02 | \$1,438.26 | \$1,607.10 | \$1,809.97 | \$2,058.55 |
| 99 | \$959.82 | \$1,162.32 | \$1,314.73 | \$1,464.54 | \$1,634.81 | \$1,840.51 | \$2,093.18 |
| 100 | \$978.86 | \$1,182.96 | \$1,335.70 | \$1,485.94 | \$1,657.35 | \$1,865.36 | \$2,121.34 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$53.14 | \$64.72 | \$74.02 | \$82.72 | \$91.65 | \$100.96 | \$111.64 |
| 31 | \$53.93 | \$65.69 | \$75.15 | \$83.99 | \$93.06 | \$102.52 | \$113.36 |
| 32 | \$54.74 | \$66.69 | \$76.32 | \$85.29 | \$94.51 | \$104.13 | \$115.12 |
| 33 | \$55.56 | \$67.70 | \$77.48 | \$86.61 | \$95.98 | \$105.76 | \$116.91 |
| 34 | \$56.39 | \$68.74 | \$78.66 | \$87.94 | \$97.46 | \$107.41 | \$118.73 |
| 35 | \$57.24 | \$69.77 | \$79.87 | \$89.30 | \$98.96 | \$109.08 | \$120.56 |
| 36 | \$59.31 | \$72.46 | \$83.02 | \$92.92 | \$103.05 | \$113.64 | \$125.63 |
| 37 | \$61.45 | \$75.23 | \$86.32 | \$96.68 | \$107.31 | \$118.40 | \$130.92 |
| 38 | \$63.68 | \$78.11 | \$89.74 | \$100.61 | \$111.75 | \$123.36 | \$136.43 |
| 39 | \$65.98 | \$81.11 | \$93.28 | \$104.68 | \$116.37 | \$128.53 | \$142.15 |
| 40 | \$68.36 | \$84.22 | \$96.99 | \$108.93 | \$121.16 | \$133.91 | \$148.14 |
| 41 | \$70.84 | \$87.44 | \$100.83 | \$113.34 | \$126.17 | \$139.52 | \$154.37 |
| 42 | \$73.41 | \$90.78 | \$104.82 | \$117.95 | \$131.38 | \$145.36 | \$160.85 |
| 43 | \$76.08 | \$94.26 | \$108.96 | \$122.73 | \$136.80 | \$151.45 | \$167.62 |
| 44 | \$78.82 | \$97.87 | \$113.29 | \$127.70 | \$142.46 | \$157.80 | \$174.67 |
| 45 | \$81.67 | \$101.62 | \$117.77 | \$132.88 | \$148.34 | \$164.41 | \$182.02 |
| 46 | \$85.28 | \$106.30 | \$123.33 | \$139.28 | \$155.59 | \$172.53 | \$191.05 |
| 47 | \$89.05 | \$111.20 | \$129.17 | \$145.99 | \$163.19 | \$181.05 | \$200.54 |
| 48 | \$92.97 | \$116.34 | \$135.28 | \$153.03 | \$171.16 | \$189.99 | \$210.50 |
| 49 | \$97.07 | \$121.70 | \$141.67 | \$160.40 | \$179.53 | \$199.39 | \$220.97 |
| 50 | \$101.35 | \$127.30 | \$148.38 | \$168.11 | \$188.29 | \$209.24 | \$231.94 |
| 51 | \$105.83 | \$133.17 | \$155.39 | \$176.20 | \$197.49 | \$219.56 | \$243.46 |
| 52 | \$110.50 | \$139.32 | \$162.75 | \$184.69 | \$207.15 | \$230.42 | \$255.57 |
| 53 | \$115.36 | \$145.74 | \$170.44 | \$193.59 | \$217.27 | \$241.79 | \$268.26 |
| 54 | \$120.44 | \$152.46 | \$178.50 | \$202.92 | \$227.86 | \$253.75 | \$281.59 |
| 55 | \$125.76 | \$159.48 | \$186.94 | \$212.68 | \$239.00 | \$266.28 | \$295.56 |
| 56 | \$131.62 | \$167.04 | \$195.88 | \$222.94 | \$250.61 | \$279.28 | \$310.10 |
| 57 | \$137.76 | \$174.96 | \$205.26 | \$233.69 | \$262.77 | \$292.91 | \$325.36 |
| 58 | \$144.17 | \$183.25 | \$215.08 | \$244.96 | \$275.52 | \$307.21 | \$341.37 |
| 59 | \$150.90 | \$191.93 | \$225.37 | \$256.76 | \$288.89 | \$322.20 | \$358.16 |
| 60 | \$157.93 | \$201.02 | \$236.15 | \$269.15 | \$302.92 | \$337.94 | \$375.79 |
| 61 | \$165.28 | \$210.55 | \$247.45 | \$282.12 | \$317.64 | \$354.44 | \$394.27 |
| 62 | \$172.99 | \$220.53 | \$259.29 | \$295.73 | \$333.05 | \$371.75 | \$413.67 |
| 63 | \$180.82 | \$230.81 | \$271.59 | \$309.93 | \$349.23 | \$390.01 | \$434.28 |
| 64 | \$189.03 | \$241.58 | \$284.47 | \$324.81 | \$366.20 | \$409.17 | \$455.93 |
| 65 | \$197.59 | \$252.86 | \$297.96 | \$340.42 | \$383.98 | \$429.27 | \$478.65 |
| 66 | \$206.56 | \$264.64 | \$312.08 | \$356.77 | \$402.65 | \$450.35 | \$502.53 |
| 67 | \$215.92 | \$276.98 | \$326.88 | \$373.91 | \$422.21 | \$472.49 | \$527.57 |
| 68 | \$230.37 | \$295.13 | \$348.10 | \$398.07 | \$449.46 | \$502.99 | \$561.76 |
| 69 | \$245.80 | \$314.49 | \$370.71 | \$423.80 | \$478.46 | \$535.47 | \$598.17 |
| 70 | \$262.24 | \$335.10 | \$394.78 | \$451.20 | \$509.35 | \$570.04 | \$636.94 |
| 71 | \$279.80 | \$357.07 | \$420.41 | \$480.38 | \$542.22 | \$606.84 | \$678.22 |
| 72 | \$298.54 | \$380.47 | \$447.72 | \$511.43 | \$577.22 | \$646.04 | \$722.17 |
| 73 | \$319.11 | \$407.57 | \$480.33 | \$549.38 | \$620.77 | \$695.55 | \$778.38 |
| 74 | \$341.10 | \$436.58 | \$515.30 | \$590.15 | \$667.60 | \$748.89 | \$838.93 |
| 75 | \$364.62 | \$467.69 | \$552.84 | \$633.94 | \$717.99 | \$806.28 | \$904.20 |
| 76 | \$389.75 | \$501.00 | \$593.12 | \$680.97 | \$772.18 | \$868.09 | \$974.53 |
| 77 | \$416.62 | \$536.68 | \$636.31 | \$731.52 | \$830.45 | \$934.65 | \$1,050.35 |
| 78 | \$442.46 | \$569.91 | \$675.77 | \$777.14 | \$882.75 | \$994.37 | \$1,118.91 |
| 79 | \$469.88 | \$605.20 | \$717.67 | \$825.61 | \$938.34 | \$1,057.93 | \$1,191.92 |
| 80 | \$499.03 | \$642.64 | \$762.17 | \$877.12 | \$997.45 | \$1,125.54 | \$1,269.73 |
| 81 | \$529.98 | \$682.43 | \$809.43 | \$931.84 | \$1,060.25 | \$1,197.48 | \$1,352.59 |
| 82 | \$562.86 | \$724.69 | \$859.61 | \$989.96 | \$1,127.04 | \$1,274.03 | \$1,440.88 |
| 83 | \$597.35 | \$768.24 | \$910.68 | \$1,048.51 | \$1,193.87 | \$1,350.56 | \$1,529.52 |
| 84 | \$633.94 | \$814.43 | \$964.76 | \$1,110.52 | \$1,264.69 | \$1,431.72 | \$1,623.62 |
| 85 | \$665.49 | \$852.82 | \$1,008.99 | \$1,160.70 | \$1,321.60 | \$1,496.57 | \$1,698.22 |
| 86 | \$699.29 | \$893.92 | \$1,056.29 | \$1,214.39 | \$1,382.49 | \$1,566.06 | \$1,778.25 |
| 87 | \$735.50 | \$937.92 | \$1,106.91 | \$1,271.81 | \$1,447.67 | \$1,640.47 | \$1,864.11 |
| 88 | \$763.07 | \$969.35 | \$1,141.17 | \$1,309.09 | \$1,488.79 | \$1,686.89 | \$1,917.60 |
| 89 | \$792.05 | \$1,002.25 | \$1,176.95 | \$1,347.94 | \$1,531.63 | \$1,735.24 | \$1,973.34 |
| 90 | \$822.48 | \$1,036.71 | \$1,214.30 | \$1,388.44 | \$1,576.22 | \$1,785.58 | \$2,031.44 |
| 91 | \$854.47 | \$1,072.78 | \$1,253.31 | \$1,430.64 | \$1,622.66 | \$1,838.02 | \$2,092.00 |
| 92 | \$888.09 | \$1,110.54 | \$1,294.03 | \$1,474.63 | \$1,671.02 | \$1,892.63 | \$2,155.11 |
| 93 | \$913.76 | \$1,137.43 | \$1,321.15 | \$1,502.39 | \$1,700.43 | \$1,925.27 | \$2,192.53 |
| 94 | \$940.39 | \$1,165.16 | \$1,349.02 | \$1,530.86 | \$1,730.56 | \$1,958.67 | \$2,230.85 |
| 95 | \$967.99 | \$1,193.78 | \$1,377.69 | \$1,560.04 | \$1,761.40 | \$1,992.86 | \$2,270.09 |
| 96 | \$996.61 | \$1,223.32 | \$1,407.16 | \$1,589.99 | \$1,793.00 | \$2,027.88 | \$2,310.27 |
| 97 | \$1,026.30 | \$1,253.80 | \$1,437.46 | \$1,620.69 | \$1,825.37 | \$2,063.72 | \$2,351.41 |
| 98 | \$1,050.92 | \$1,278.96 | \$1,462.38 | \$1,645.89 | \$1,851.88 | \$2,093.08 | \$2,385.12 |
| 99 | \$1,071.20 | \$1,299.60 | \$1,482.77 | \$1,666.46 | \$1,873.49 | \$2,117.01 | \$2,412.61 |
| 100 | \$1,087.80 | \$1,316.45 | \$1,499.37 | \$1,683.18 | \$1,891.06 | \$2,136.45 | \$2,434.94 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$151.83 | \$193.72 | \$227.55 | \$259.25 | \$291.70 | \$325.45 | \$363.03 |
| 31 | \$153.60 | \$195.99 | \$230.22 | \$262.29 | \$295.10 | \$329.27 | \$367.28 |
| 32 | \$155.41 | \$198.28 | \$232.92 | \$265.36 | \$298.58 | \$333.13 | \$371.60 |
| 33 | \$157.24 | \$200.61 | \$235.66 | \$268.47 | \$302.07 | \$337.04 | \$375.95 |
| 34 | \$159.07 | \$202.96 | \$238.41 | \$271.62 | \$305.60 | \$340.98 | \$380.35 |
| 35 | \$160.95 | \$205.33 | \$241.21 | \$274.81 | \$309.19 | \$344.98 | \$384.81 |
| 36 | \$162.85 | \$207.92 | \$244.37 | \$278.51 | \$313.45 | \$349.78 | \$390.06 |
| 37 | \$164.77 | \$210.52 | \$247.58 | \$282.27 | \$317.77 | \$354.64 | \$395.39 |
| 38 | \$166.73 | \$213.18 | \$250.82 | \$286.07 | \$322.15 | \$359.58 | \$400.78 |
| 39 | \$168.71 | \$215.86 | \$254.10 | \$289.94 | \$326.59 | \$364.58 | \$406.23 |
| 40 | \$170.70 | \$218.58 | \$257.42 | \$293.86 | \$331.09 | \$369.65 | \$411.78 |
| 41 | \$172.72 | \$221.32 | \$260.80 | \$297.82 | \$335.64 | \$374.79 | \$417.39 |
| 42 | \$174.77 | \$224.11 | \$264.23 | \$301.85 | \$340.27 | \$380.00 | \$423.08 |
| 43 | \$176.83 | \$226.92 | \$267.68 | \$305.92 | \$344.95 | \$385.29 | \$428.85 |
| 44 | \$178.92 | \$229.77 | \$271.19 | \$310.04 | \$349.72 | \$390.65 | \$434.68 |
| 45 | \$181.05 | \$232.67 | \$274.75 | \$314.23 | \$354.54 | \$396.09 | \$440.62 |
| 46 | \$184.73 | \$237.57 | \$280.68 | \$321.13 | \$362.43 | \$404.99 | \$450.56 |
| 47 | \$188.50 | \$242.57 | \$286.73 | \$328.18 | \$370.51 | \$414.11 | \$460.73 |
| 48 | \$192.34 | \$247.68 | \$292.92 | \$335.40 | \$378.75 | \$423.42 | \$471.12 |
| 49 | \$196.25 | \$252.90 | \$299.24 | \$342.77 | \$387.19 | \$432.95 | \$481.75 |
| 50 | \$200.26 | \$258.23 | \$305.71 | \$350.28 | \$395.80 | \$442.68 | \$492.61 |
| 51 | \$204.34 | \$263.66 | \$312.28 | \$357.98 | \$404.62 | \$452.63 | \$503.73 |
| 52 | \$208.50 | \$269.22 | \$319.04 | \$365.85 | \$413.64 | \$462.82 | \$515.10 |
| 53 | \$212.74 | \$274.89 | \$325.91 | \$373.89 | \$422.84 | \$473.23 | \$526.72 |
| 54 | \$217.08 | \$280.67 | \$332.95 | \$382.12 | \$432.26 | \$483.87 | \$538.59 |
| 55 | \$221.50 | \$286.59 | \$340.14 | \$390.51 | \$441.89 | \$494.76 | \$550.74 |
| 56 | \$226.52 | \$293.09 | \$347.83 | \$399.35 | \$451.94 | \$506.08 | \$563.56 |
| 57 | \$231.67 | \$299.73 | \$355.71 | \$408.39 | \$462.22 | \$517.67 | \$576.67 |
| 58 | \$236.91 | \$306.53 | \$363.76 | \$417.65 | \$472.74 | \$529.51 | \$590.08 |
| 59 | \$242.29 | \$313.46 | \$372.00 | \$427.11 | \$483.50 | \$541.64 | \$603.80 |
| 60 | \$247.79 | \$320.57 | \$380.41 | \$436.78 | \$494.51 | \$554.04 | \$617.84 |
| 61 | \$253.40 | \$327.84 | \$389.03 | \$446.68 | \$505.76 | \$566.72 | \$632.22 |
| 62 | \$259.15 | \$335.27 | \$397.83 | \$456.80 | \$517.27 | \$579.70 | \$646.92 |
| 63 | \$265.55 | \$343.73 | \$407.98 | \$468.62 | \$530.79 | \$595.04 | \$664.39 |
| 64 | \$272.12 | \$352.38 | \$418.41 | \$480.71 | \$544.67 | \$610.79 | \$682.34 |
| 65 | \$278.85 | \$361.27 | \$429.09 | \$493.14 | \$558.91 | \$626.95 | \$700.77 |
| 66 | \$285.74 | \$370.37 | \$440.03 | \$505.89 | \$573.52 | \$643.54 | \$719.72 |
| 67 | \$292.80 | \$379.72 | \$451.28 | \$518.96 | \$588.51 | \$660.58 | \$739.14 |
| 68 | \$306.19 | \$396.48 | \$470.88 | \$541.30 | \$613.73 | \$688.83 | \$770.94 |
| 69 | \$320.19 | \$413.99 | \$491.33 | \$564.61 | \$640.00 | \$718.30 | \$804.08 |
| 70 | \$334.81 | \$432.25 | \$512.68 | \$588.92 | \$667.42 | \$749.02 | \$838.68 |
| 71 | \$350.11 | \$451.34 | \$534.97 | \$614.28 | \$696.01 | \$781.05 | \$874.75 |
| 72 | \$366.13 | \$471.27 | \$558.20 | \$640.75 | \$725.81 | \$814.46 | \$912.37 |
| 73 | \$386.19 | \$497.87 | \$590.40 | \$678.41 | \$769.25 | \$864.00 | \$968.76 |
| 74 | \$407.36 | \$525.97 | \$624.46 | \$718.29 | \$815.26 | \$916.56 | \$1,028.65 |
| 75 | \$429.69 | \$555.66 | \$660.48 | \$760.53 | \$864.02 | \$972.31 | \$1,092.23 |
| 76 | \$453.24 | \$587.03 | \$698.59 | \$805.24 | \$915.71 | \$1,031.44 | \$1,159.74 |
| 77 | \$478.08 | \$620.16 | \$738.91 | \$852.58 | \$970.49 | \$1,094.18 | \$1,231.43 |
| 78 | \$502.71 | \$651.81 | \$776.48 | \$896.10 | \$1,020.47 | \$1,151.40 | \$1,297.39 |
| 79 | \$528.61 | \$685.06 | \$815.99 | \$941.85 | \$1,072.99 | \$1,211.60 | \$1,366.90 |
| 80 | \$555.87 | \$720.01 | \$857.49 | \$989.92 | \$1,128.24 | \$1,274.98 | \$1,440.13 |
| 81 | \$584.50 | \$756.76 | \$901.12 | \$1,040.46 | \$1,186.34 | \$1,341.64 | \$1,517.27 |
| 82 | \$614.62 | \$795.37 | \$946.98 | \$1,093.56 | \$1,247.42 | \$1,411.82 | \$1,598.56 |
| 83 | \$648.39 | \$837.93 | \$996.78 | \$1,150.64 | \$1,312.55 | \$1,486.47 | \$1,685.28 |
| 84 | \$684.02 | \$882.79 | \$1,049.22 | \$1,210.68 | \$1,381.07 | \$1,565.09 | \$1,776.68 |
| 85 | \$715.57 | \$921.18 | \$1,093.45 | \$1,260.86 | \$1,437.98 | \$1,629.94 | \$1,851.28 |
| 86 | \$749.37 | \$962.28 | \$1,140.75 | \$1,314.55 | \$1,498.87 | \$1,699.43 | \$1,931.31 |
| 87 | \$785.58 | \$1,006.28 | \$1,191.37 | \$1,371.97 | \$1,564.05 | \$1,773.84 | \$2,017.17 |
| 88 | \$813.15 | \$1,037.71 | \$1,225.63 | \$1,409.25 | \$1,605.17 | \$1,820.26 | \$2,070.66 |
| 89 | \$842.13 | \$1,070.61 | \$1,261.41 | \$1,448.10 | \$1,648.01 | \$1,868.61 | \$2,126.40 |
| 90 | \$872.56 | \$1,105.07 | \$1,298.76 | \$1,488.60 | \$1,692.60 | \$1,918.95 | \$2,184.50 |
| 91 | \$904.55 | \$1,141.14 | \$1,337.77 | \$1,530.80 | \$1,739.04 | \$1,971.39 | \$2,245.06 |
| 92 | \$938.17 | \$1,178.90 | \$1,378.49 | \$1,574.79 | \$1,787.40 | \$2,026.00 | \$2,308.17 |
| 93 | \$963.84 | \$1,205.79 | \$1,405.61 | \$1,602.55 | \$1,816.81 | \$2,058.64 | \$2,345.59 |
| 94 | \$990.47 | \$1,233.52 | \$1,433.48 | \$1,631.02 | \$1,846.94 | \$2,092.04 | \$2,383.91 |
| 95 | \$1,018.07 | \$1,262.14 | \$1,462.15 | \$1,660.20 | \$1,877.78 | \$2,126.23 | \$2,423.15 |
| 96 | \$1,046.69 | \$1,291.68 | \$1,491.62 | \$1,690.15 | \$1,909.38 | \$2,161.25 | \$2,463.33 |
| 97 | \$1,076.38 | \$1,322.16 | \$1,521.92 | \$1,720.85 | \$1,941.75 | \$2,197.09 | \$2,504.47 |
| 98 | \$1,101.00 | \$1,347.32 | \$1,546.84 | \$1,746.05 | \$1,968.26 | \$2,226.45 | \$2,538.18 |
| 99 | \$1,121.28 | \$1,367.96 | \$1,567.23 | \$1,766.62 | \$1,989.87 | \$2,250.38 | \$2,565.67 |
| 100 | \$1,137.88 | \$1,384.81 | \$1,583.83 | \$1,783.34 | \$2,007.44 | \$2,269.82 | \$2,588.00 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
75% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$24.92 | \$27.78 | \$30.06 | \$32.22 | \$34.39 | \$36.65 | \$39.22 |
| 31 | \$25.42 | \$28.35 | \$30.70 | \$32.91 | \$35.16 | \$37.49 | \$40.12 |
| 32 | \$25.91 | \$28.93 | \$31.36 | \$33.64 | \$35.95 | \$38.34 | \$41.05 |
| 33 | \$26.41 | \$29.53 | \$32.01 | \$34.38 | \$36.76 | \$39.21 | \$42.00 |
| 34 | \$26.92 | \$30.13 | \$32.70 | \$35.11 | \$37.57 | \$40.11 | \$42.99 |
| 35 | \$27.44 | \$30.75 | \$33.41 | \$35.89 | \$38.41 | \$41.03 | \$43.97 |
| 36 | \$28.35 | \$31.88 | \$34.70 | \$37.34 | \$40.03 | \$42.80 | \$45.92 |
| 37 | \$29.30 | \$33.04 | \$36.05 | \$38.85 | \$41.72 | \$44.65 | \$47.96 |
| 38 | \$30.28 | \$34.26 | \$37.45 | \$40.42 | \$43.47 | \$46.58 | \$50.07 |
| 39 | \$31.28 | \$35.51 | \$38.90 | \$42.06 | \$45.30 | \$48.61 | \$52.29 |
| 40 | \$32.32 | \$36.82 | \$40.42 | \$43.78 | \$47.20 | \$50.70 | \$54.61 |
| 41 | \$33.39 | \$38.16 | \$41.98 | \$45.55 | \$49.18 | \$52.91 | \$57.01 |
| 42 | \$34.51 | \$39.56 | \$43.61 | \$47.40 | \$51.25 | \$55.18 | \$59.53 |
| 43 | \$35.67 | \$41.02 | \$45.30 | \$49.32 | \$53.41 | \$57.57 | \$62.17 |
| 44 | \$36.83 | \$42.52 | \$47.06 | \$51.32 | \$55.64 | \$60.06 | \$64.92 |
| 45 | \$38.08 | \$44.08 | \$48.89 | \$53.41 | \$57.98 | \$62.68 | \$67.79 |
| 46 | \$39.80 | \$46.25 | \$51.41 | \$56.24 | \$61.14 | \$66.15 | \$71.61 |
| 47 | \$41.60 | \$48.51 | \$54.03 | \$59.22 | \$64.46 | \$69.83 | \$75.67 |
| 48 | \$43.48 | \$50.88 | \$56.80 | \$62.35 | \$67.97 | \$73.71 | \$79.94 |
| 49 | \$45.45 | \$53.38 | \$59.72 | \$65.64 | \$71.67 | \$77.80 | \$84.46 |
| 50 | \$47.52 | \$56.00 | \$62.78 | \$69.12 | \$75.56 | \$82.13 | \$89.23 |
| 51 | \$49.67 | \$58.74 | \$66.00 | \$72.78 | \$79.67 | \$86.68 | \$94.27 |
| 52 | \$51.94 | \$61.63 | \$69.38 | \$76.65 | \$84.00 | \$91.50 | \$99.60 |
| 53 | \$54.28 | \$64.64 | \$72.94 | \$80.70 | \$88.57 | \$96.59 | \$105.23 |
| 54 | \$56.73 | \$67.81 | \$76.67 | \$84.97 | \$93.39 | \$101.95 | \$111.17 |
| 55 | \$59.31 | \$71.14 | \$80.61 | \$89.47 | \$98.47 | \$107.62 | \$117.46 |
| 56 | \$62.75 | \$75.39 | \$85.51 | \$94.99 | \$104.62 | \$114.42 | \$124.98 |
| 57 | \$66.37 | \$79.88 | \$90.71 | \$100.87 | \$111.16 | \$121.66 | \$132.97 |
| 58 | \$70.19 | \$84.65 | \$96.24 | \$107.10 | \$118.12 | \$129.35 | \$141.49 |
| 59 | \$74.25 | \$89.71 | \$102.10 | \$113.72 | \$125.49 | \$137.54 | \$150.53 |
| 60 | \$78.53 | \$95.07 | \$108.32 | \$120.74 | \$133.34 | \$146.23 | \$160.17 |
| 61 | \$83.07 | \$100.75 | \$114.91 | \$128.19 | \$141.68 | \$155.49 | \$170.42 |
| 62 | \$87.87 | \$106.76 | \$121.90 | \$136.10 | \$150.56 | \$165.33 | \$181.32 |
| 63 | \$92.86 | \$113.14 | \$129.35 | \$144.61 | \$160.10 | \$175.98 | \$193.21 |
| 64 | \$98.15 | \$119.87 | \$137.27 | \$153.61 | \$170.26 | \$187.31 | \$205.86 |
| 65 | \$103.74 | \$127.02 | \$145.67 | \$163.20 | \$181.06 | \$199.39 | \$219.36 |
| 66 | \$109.64 | \$134.59 | \$154.59 | \$173.39 | \$192.54 | \$212.23 | \$233.73 |
| 67 | \$115.89 | \$142.63 | \$164.04 | \$184.20 | \$204.76 | \$225.90 | \$249.03 |
| 68 | \$126.56 | \$155.54 | \$178.75 | \$200.64 | \$222.99 | \$245.99 | \$271.23 |
| 69 | \$138.22 | \$169.62 | \$194.79 | \$218.56 | \$242.83 | \$267.87 | \$295.40 |
| 70 | \$150.96 | \$184.97 | \$212.27 | \$238.08 | \$264.46 | \$291.71 | \$321.71 |
| 71 | \$164.86 | \$201.72 | \$231.32 | \$259.32 | \$288.00 | \$317.64 | \$350.38 |
| 72 | \$180.05 | \$219.98 | \$252.08 | \$282.48 | \$313.64 | \$345.90 | \$381.60 |
| 73 | \$195.01 | \$239.01 | \$274.42 | \$308.03 | \$342.51 | \$378.28 | \$417.91 |
| 74 | \$211.18 | \$259.69 | \$298.76 | \$335.88 | \$374.06 | \$413.69 | \$457.69 |
| 75 | \$228.74 | \$282.14 | \$325.24 | \$366.26 | \$408.48 | \$452.41 | \$501.24 |
| 76 | \$247.73 | \$306.54 | \$354.08 | \$399.38 | \$446.10 | \$494.76 | \$548.95 |
| 77 | \$268.30 | \$333.06 | \$385.45 | \$435.51 | \$487.17 | \$541.06 | \$601.20 |
| 78 | \$289.12 | \$359.01 | \$415.63 | \$469.84 | \$525.99 | \$584.83 | \$650.77 |
| 79 | \$311.55 | \$386.98 | \$448.16 | \$506.89 | \$567.90 | \$632.14 | \$704.45 |
| 80 | \$335.70 | \$417.12 | \$483.24 | \$546.86 | \$613.16 | \$683.25 | \$762.53 |
| 81 | \$361.76 | \$449.61 | \$521.07 | \$589.98 | \$662.02 | \$738.53 | \$825.42 |
| 82 | \$389.82 | \$484.64 | \$561.86 | \$636.50 | \$714.77 | \$798.26 | \$893.49 |
| 83 | \$417.91 | \$519.14 | \$601.55 | \$681.43 | \$765.55 | \$855.90 | \$959.56 |
| 84 | \$448.05 | \$556.09 | \$644.04 | \$729.53 | \$819.93 | \$917.70 | \$1,030.49 |
| 85 | \$480.36 | \$595.65 | \$689.56 | \$781.02 | \$878.17 | \$983.97 | \$1,106.68 |
| 86 | \$515.00 | \$638.03 | \$738.27 | \$836.14 | \$940.57 | \$1,055.02 | \$1,188.50 |
| 87 | \$552.15 | \$683.45 | \$790.44 | \$895.15 | \$1,007.38 | \$1,131.20 | \$1,276.35 |
| 88 | \$580.49 | \$716.13 | \$826.10 | \$933.94 | \$1,050.21 | \$1,179.65 | \$1,332.21 |
| 89 | \$610.29 | \$750.38 | \$863.39 | \$974.40 | \$1,094.85 | \$1,230.17 | \$1,390.51 |
| 90 | \$641.63 | \$786.28 | \$902.35 | \$1,016.62 | \$1,141.40 | \$1,282.86 | \$1,451.37 |
| 91 | \$674.58 | \$823.87 | \$943.08 | \$1,060.68 | \$1,189.92 | \$1,337.81 | \$1,514.89 |
| 92 | \$709.22 | \$863.28 | \$985.65 | \$1,106.63 | \$1,240.50 | \$1,395.10 | \$1,581.17 |
| 93 | \$735.78 | \$891.65 | \$1,014.38 | \$1,136.15 | \$1,271.99 | \$1,430.28 | \$1,621.57 |
| 94 | \$763.33 | \$920.95 | \$1,043.96 | \$1,166.44 | \$1,304.27 | \$1,466.35 | \$1,662.99 |
| 95 | \$791.94 | \$951.22 | \$1,074.38 | \$1,197.55 | \$1,337.37 | \$1,503.33 | \$1,705.49 |
| 96 | \$821.61 | \$982.48 | \$1,105.72 | \$1,229.49 | \$1,371.32 | \$1,541.21 | \$1,749.06 |
| 97 | \$852.39 | \$1,014.77 | \$1,137.94 | \$1,262.29 | \$1,406.13 | \$1,580.08 | \$1,793.74 |
| 98 | \$877.96 | \$1,041.45 | \$1,164.48 | \$1,289.21 | \$1,434.68 | \$1,611.96 | \$1,830.41 |
| 99 | \$899.02 | \$1,063.36 | \$1,186.21 | \$1,311.22 | \$1,457.97 | \$1,637.97 | \$1,860.33 |
| 100 | \$916.28 | \$1,081.25 | \$1,203.92 | \$1,329.13 | \$1,476.93 | \$1,659.11 | \$1,884.66 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$51.30 | \$61.31 | \$69.40 | \$76.99 | \$84.71 | \$92.66 | \$101.61 |
| 31 | \$52.07 | \$62.24 | \$70.46 | \$78.17 | \$86.02 | \$94.11 | \$103.18 |
| 32 | \$52.85 | \$63.18 | \$71.55 | \$79.37 | \$87.34 | \$95.56 | \$104.78 |
| 33 | \$53.63 | \$64.14 | \$72.64 | \$80.60 | \$88.70 | \$97.05 | \$106.39 |
| 34 | \$54.44 | \$65.12 | \$73.74 | \$81.83 | \$90.08 | \$98.56 | \$108.03 |
| 35 | \$55.26 | \$66.11 | \$74.88 | \$83.10 | \$91.47 | \$100.09 | \$109.70 |
| 36 | \$57.23 | \$68.61 | \$77.82 | \$86.43 | \$95.20 | \$104.23 | \$114.27 |
| 37 | \$59.28 | \$71.22 | \$80.87 | \$89.89 | \$99.10 | \$108.55 | \$119.02 |
| 38 | \$61.41 | \$73.92 | \$84.04 | \$93.51 | \$103.15 | \$113.04 | \$123.96 |
| 39 | \$63.62 | \$76.73 | \$87.33 | \$97.26 | \$107.36 | \$117.72 | \$129.11 |
| 40 | \$65.89 | \$79.65 | \$90.76 | \$101.17 | \$111.74 | \$122.58 | \$134.48 |
| 41 | \$68.28 | \$82.66 | \$94.32 | \$105.23 | \$116.31 | \$127.67 | \$140.06 |
| 42 | \$70.73 | \$85.81 | \$98.02 | \$109.46 | \$121.07 | \$132.94 | \$145.89 |
| 43 | \$73.28 | \$89.07 | \$101.86 | \$113.85 | \$126.02 | \$138.44 | \$151.96 |
| 44 | \$75.90 | \$92.45 | \$105.86 | \$118.42 | \$131.17 | \$144.17 | \$158.26 |
| 45 | \$78.63 | \$95.96 | \$110.01 | \$123.18 | \$136.52 | \$150.15 | \$164.84 |
| 46 | \$82.08 | \$100.35 | \$115.18 | \$129.07 | \$143.14 | \$157.50 | \$172.95 |
| 47 | \$85.67 | \$104.95 | \$120.57 | \$135.24 | \$150.07 | \$165.21 | \$181.48 |
| 48 | \$89.41 | \$109.75 | \$126.23 | \$141.69 | \$157.35 | \$173.30 | \$190.42 |
| 49 | \$93.33 | \$114.77 | \$132.16 | \$148.46 | \$164.97 | \$181.77 | \$199.80 |
| 50 | \$97.42 | \$120.03 | \$138.37 | \$155.54 | \$172.96 | \$190.67 | \$209.64 |
| 51 | \$101.69 | \$125.52 | \$144.86 | \$162.99 | \$181.34 | \$200.00 | \$219.97 |
| 52 | \$106.14 | \$131.27 | \$151.65 | \$170.78 | \$190.12 | \$209.79 | \$230.81 |
| 53 | \$110.79 | \$137.27 | \$158.77 | \$178.93 | \$199.32 | \$220.06 | \$242.18 |
| 54 | \$115.62 | \$143.56 | \$166.22 | \$187.47 | \$208.98 | \$230.83 | \$254.10 |
| 55 | \$120.69 | \$150.13 | \$174.02 | \$196.44 | \$219.11 | \$242.13 | \$266.62 |
| 56 | \$126.30 | \$157.22 | \$182.31 | \$205.87 | \$229.71 | \$253.91 | \$279.69 |
| 57 | \$132.17 | \$164.64 | \$190.99 | \$215.76 | \$240.81 | \$266.27 | \$293.41 |
| 58 | \$138.30 | \$172.41 | \$200.10 | \$226.13 | \$252.46 | \$279.22 | \$307.79 |
| 59 | \$144.73 | \$180.55 | \$209.63 | \$236.97 | \$264.65 | \$292.80 | \$322.88 |
| 60 | \$151.47 | \$189.08 | \$219.62 | \$248.35 | \$277.45 | \$307.05 | \$338.70 |
| 61 | \$158.49 | \$197.99 | \$230.10 | \$260.28 | \$290.86 | \$321.99 | \$355.31 |
| 62 | \$165.85 | \$207.33 | \$241.06 | \$272.77 | \$304.93 | \$337.65 | \$372.73 |
| 63 | \$173.31 | \$216.95 | \$252.41 | \$285.78 | \$319.64 | \$354.13 | \$391.19 |
| 64 | \$181.12 | \$226.99 | \$264.28 | \$299.41 | \$335.06 | \$371.40 | \$410.54 |
| 65 | \$189.29 | \$237.50 | \$276.73 | \$313.69 | \$351.24 | \$389.53 | \$430.87 |
| 66 | \$197.81 | \$248.50 | \$289.76 | \$328.64 | \$368.19 | \$408.53 | \$452.20 |
| 67 | \$206.72 | \$260.01 | \$303.41 | \$344.31 | \$385.95 | \$428.47 | \$474.57 |
| 68 | \$220.62 | \$277.15 | \$323.21 | \$366.71 | \$410.99 | \$456.26 | \$505.49 |
| 69 | \$235.46 | \$295.43 | \$344.31 | \$390.54 | \$437.65 | \$485.87 | \$538.42 |
| 70 | \$251.29 | \$314.90 | \$366.81 | \$415.92 | \$466.03 | \$517.40 | \$573.50 |
| 71 | \$268.18 | \$335.65 | \$390.76 | \$442.97 | \$496.27 | \$550.97 | \$610.86 |
| 72 | \$286.23 | \$357.79 | \$416.28 | \$471.76 | \$528.46 | \$586.73 | \$650.66 |
| 73 | \$305.87 | \$383.16 | \$446.45 | \$506.56 | \$568.11 | \$631.40 | \$700.97 |
| 74 | \$326.84 | \$410.33 | \$478.80 | \$543.95 | \$610.73 | \$679.49 | \$755.18 |
| 75 | \$349.24 | \$439.43 | \$513.51 | \$584.08 | \$656.52 | \$731.24 | \$813.57 |
| 76 | \$373.21 | \$470.60 | \$550.70 | \$627.18 | \$705.78 | \$786.92 | \$876.49 |
| 77 | \$398.81 | \$503.98 | \$590.61 | \$673.47 | \$758.72 | \$846.84 | \$944.29 |
| 78 | \$423.37 | \$534.93 | \$626.94 | \$715.10 | \$806.12 | \$900.62 | \$1,005.61 |
| 79 | \$449.46 | \$567.79 | \$665.50 | \$759.34 | \$856.50 | \$957.83 | \$1,070.93 |
| 80 | \$477.15 | \$602.68 | \$706.43 | \$806.32 | \$910.01 | \$1,018.64 | \$1,140.49 |
| 81 | \$506.56 | \$639.70 | \$749.89 | \$856.19 | \$966.87 | \$1,083.34 | \$1,214.57 |
| 82 | \$537.79 | \$679.01 | \$796.01 | \$909.15 | \$1,027.28 | \$1,152.13 | \$1,293.46 |
| 83 | \$570.28 | \$719.12 | \$842.37 | \$961.80 | \$1,087.02 | \$1,220.24 | \$1,371.99 |
| 84 | \$604.76 | \$761.61 | \$891.45 | \$1,017.50 | \$1,150.20 | \$1,292.38 | \$1,455.28 |
| 85 | \$634.22 | \$797.04 | \$931.98 | \$1,063.28 | \$1,201.91 | \$1,351.10 | \$1,522.72 |
| 86 | \$665.76 | \$834.92 | \$975.30 | \$1,112.19 | \$1,257.18 | \$1,413.95 | \$1,595.01 |
| 87 | \$699.51 | \$875.43 | \$1,021.60 | \$1,164.47 | \$1,316.27 | \$1,481.21 | \$1,672.51 |
| 88 | \$724.86 | \$903.85 | \$1,052.33 | \$1,197.75 | \$1,352.96 | \$1,522.75 | \$1,720.47 |
| 89 | \$751.47 | \$933.57 | \$1,084.39 | \$1,232.39 | \$1,391.11 | \$1,565.98 | \$1,770.41 |
| 90 | \$779.39 | \$964.64 | \$1,117.81 | \$1,268.45 | \$1,430.79 | \$1,610.97 | \$1,822.44 |
| 91 | \$808.69 | \$997.12 | \$1,152.66 | \$1,305.99 | \$1,472.06 | \$1,657.78 | \$1,876.63 |
| 92 | \$839.44 | \$1,031.07 | \$1,188.99 | \$1,345.05 | \$1,514.99 | \$1,706.49 | \$1,933.07 |
| 93 | \$862.56 | \$1,054.78 | \$1,212.68 | \$1,369.21 | \$1,540.69 | \$1,735.33 | \$1,966.34 |
| 94 | \$886.50 | \$1,079.19 | \$1,237.02 | \$1,393.95 | \$1,566.98 | \$1,764.85 | \$2,000.38 |
| 95 | \$911.30 | \$1,104.35 | \$1,261.99 | \$1,419.28 | \$1,593.86 | \$1,795.04 | \$2,035.23 |
| 96 | \$936.96 | \$1,130.27 | \$1,287.63 | \$1,445.25 | \$1,621.37 | \$1,825.92 | \$2,070.89 |
| 97 | \$963.53 | \$1,156.98 | \$1,313.95 | \$1,471.83 | \$1,649.53 | \$1,857.52 | \$2,107.39 |
| 98 | \$985.54 | \$1,178.98 | \$1,335.58 | \$1,493.61 | \$1,672.56 | \$1,883.39 | \$2,137.29 |
| 99 | \$1,003.65 | \$1,197.02 | \$1,353.25 | \$1,511.38 | \$1,691.32 | \$1,904.47 | \$2,161.65 |
| 100 | \$1,018.47 | \$1,211.74 | \$1,367.63 | \$1,525.82 | \$1,706.57 | \$1,921.57 | \$2,181.43 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$145.44 | \$181.46 | \$210.84 | \$238.43 | \$266.44 | \$295.15 | \$326.36 |
| 31 | \$147.12 | \$183.58 | \$213.31 | \$241.21 | \$269.56 | \$298.61 | \$330.17 |
| 32 | \$148.86 | \$185.75 | \$215.81 | \$244.06 | \$272.72 | \$302.09 | \$334.05 |
| 33 | \$150.62 | \$187.92 | \$218.33 | \$246.92 | \$275.92 | \$305.64 | \$337.96 |
| 34 | \$152.37 | \$190.12 | \$220.90 | \$249.79 | \$279.15 | \$309.23 | \$341.92 |
| 35 | \$154.16 | \$192.35 | \$223.50 | \$252.74 | \$282.43 | \$312.86 | \$345.93 |
| 36 | \$156.01 | \$194.80 | \$226.45 | \$256.18 | \$286.33 | \$317.21 | \$350.64 |
| 37 | \$157.86 | \$197.26 | \$229.44 | \$259.64 | \$290.28 | \$321.61 | \$355.40 |
| 38 | \$159.75 | \$199.78 | \$232.48 | \$263.17 | \$294.30 | \$326.08 | \$360.24 |
| 39 | \$161.66 | \$202.32 | \$235.55 | \$266.74 | \$298.37 | \$330.60 | \$365.15 |
| 40 | \$163.57 | \$204.90 | \$238.67 | \$270.37 | \$302.48 | \$335.18 | \$370.11 |
| 41 | \$165.53 | \$207.50 | \$241.81 | \$274.04 | \$306.66 | \$339.85 | \$375.14 |
| 42 | \$167.51 | \$210.14 | \$245.00 | \$277.76 | \$310.90 | \$344.56 | \$380.25 |
| 43 | \$169.49 | \$212.81 | \$248.24 | \$281.53 | \$315.20 | \$349.34 | \$385.44 |
| 44 | \$171.49 | \$215.51 | \$251.52 | \$285.35 | \$319.56 | \$354.20 | \$390.67 |
| 45 | \$173.53 | \$218.25 | \$254.86 | \$289.22 | \$323.98 | \$359.13 | \$395.98 |
| 46 | \$177.08 | \$222.86 | \$260.35 | \$295.58 | \$331.17 | \$367.16 | \$404.88 |
| 47 | \$180.70 | \$227.56 | \$265.97 | \$302.08 | \$338.54 | \$375.40 | \$413.98 |
| 48 | \$184.37 | \$232.36 | \$271.71 | \$308.70 | \$346.07 | \$383.80 | \$423.29 |
| 49 | \$188.14 | \$237.25 | \$277.58 | \$315.49 | \$353.77 | \$392.40 | \$432.80 |
| 50 | \$191.98 | \$242.27 | \$283.58 | \$322.41 | \$361.62 | \$401.17 | \$442.52 |
| 51 | \$195.88 | \$247.38 | \$289.70 | \$329.50 | \$369.66 | \$410.16 | \$452.47 |
| 52 | \$199.88 | \$252.61 | \$295.96 | \$336.74 | \$377.88 | \$419.35 | \$462.63 |
| 53 | \$203.94 | \$257.94 | \$302.36 | \$344.14 | \$386.28 | \$428.72 | \$473.03 |
| 54 | \$208.06 | \$263.37 | \$308.88 | \$351.69 | \$394.87 | \$438.33 | \$483.66 |
| 55 | \$212.29 | \$268.93 | \$315.55 | \$359.42 | \$403.65 | \$448.15 | \$494.54 |
| 56 | \$217.13 | \$275.03 | \$322.70 | \$367.56 | \$412.83 | \$458.40 | \$506.02 |
| 57 | \$222.09 | \$281.27 | \$330.01 | \$375.88 | \$422.22 | \$468.90 | \$517.77 |
| 58 | \$227.12 | \$287.64 | \$337.49 | \$384.41 | \$431.83 | \$479.61 | \$529.81 |
| 59 | \$232.26 | \$294.18 | \$345.12 | \$393.12 | \$441.64 | \$490.60 | \$542.11 |
| 60 | \$237.53 | \$300.85 | \$352.94 | \$402.02 | \$451.69 | \$501.82 | \$554.71 |
| 61 | \$242.90 | \$307.66 | \$360.94 | \$411.14 | \$461.96 | \$513.30 | \$567.59 |
| 62 | \$248.38 | \$314.65 | \$369.11 | \$420.45 | \$472.47 | \$525.06 | \$580.77 |
| 63 | \$254.51 | \$322.54 | \$378.48 | \$431.26 | \$484.75 | \$538.88 | \$596.39 |
| 64 | \$260.79 | \$330.62 | \$388.08 | \$442.33 | \$497.36 | \$553.08 | \$612.43 |
| 65 | \$267.21 | \$338.92 | \$397.93 | \$453.69 | \$510.31 | \$567.64 | \$628.92 |
| 66 | \$273.77 | \$347.42 | \$408.04 | \$465.34 | \$523.59 | \$582.59 | \$645.83 |
| 67 | \$280.48 | \$356.12 | \$418.40 | \$477.29 | \$537.22 | \$597.93 | \$663.20 |
| 68 | \$293.44 | \$371.98 | \$436.74 | \$498.03 | \$560.42 | \$623.72 | \$691.97 |
| 69 | \$306.95 | \$388.56 | \$455.88 | \$519.67 | \$584.62 | \$650.63 | \$721.99 |
| 70 | \$321.10 | \$405.86 | \$475.85 | \$542.25 | \$609.87 | \$678.69 | \$753.31 |
| 71 | \$335.83 | \$423.92 | \$496.71 | \$565.80 | \$636.21 | \$707.97 | \$785.99 |
| 72 | \$351.26 | \$442.81 | \$518.47 | \$590.38 | \$663.70 | \$738.51 | \$820.08 |
| 73 | \$370.50 | \$467.74 | \$548.27 | \$624.94 | \$703.20 | \$783.17 | \$870.51 |
| 74 | \$390.74 | \$494.08 | \$579.79 | \$661.52 | \$745.06 | \$830.53 | \$924.06 |
| 75 | \$412.10 | \$521.90 | \$613.14 | \$700.25 | \$789.40 | \$880.76 | \$980.89 |
| 76 | \$434.57 | \$551.28 | \$648.37 | \$741.24 | \$836.40 | \$934.03 | \$1,041.23 |
| 77 | \$458.24 | \$582.33 | \$685.66 | \$784.63 | \$886.19 | \$990.50 | \$1,105.27 |
| 78 | \$481.77 | \$611.79 | \$720.24 | \$824.31 | \$931.44 | \$1,041.98 | \$1,164.23 |
| 79 | \$506.49 | \$642.76 | \$756.55 | \$866.01 | \$979.00 | \$1,096.13 | \$1,226.34 |
| 80 | \$532.43 | \$675.28 | \$794.70 | \$909.83 | \$1,028.99 | \$1,153.07 | \$1,291.77 |
| 81 | \$559.64 | \$709.45 | \$834.79 | \$955.83 | \$1,081.52 | \$1,213.00 | \$1,360.69 |
| 82 | \$588.22 | \$745.37 | \$876.89 | \$1,004.18 | \$1,136.73 | \$1,276.03 | \$1,433.30 |
| 83 | \$620.13 | \$784.49 | \$922.04 | \$1,055.38 | \$1,194.81 | \$1,342.36 | \$1,510.00 |
| 84 | \$653.80 | \$825.70 | \$969.51 | \$1,109.20 | \$1,255.82 | \$1,412.12 | \$1,590.83 |
| 85 | \$683.26 | \$861.13 | \$1,010.04 | \$1,154.98 | \$1,307.53 | \$1,470.84 | \$1,658.27 |
| 86 | \$714.80 | \$899.01 | \$1,053.36 | \$1,203.89 | \$1,362.80 | \$1,533.69 | \$1,730.56 |
| 87 | \$748.55 | \$939.52 | \$1,099.66 | \$1,256.17 | \$1,421.89 | \$1,600.95 | \$1,808.06 |
| 88 | \$773.90 | \$967.94 | \$1,130.39 | \$1,289.45 | \$1,458.58 | \$1,642.49 | \$1,856.02 |
| 89 | \$800.51 | \$997.66 | \$1,162.45 | \$1,324.09 | \$1,496.73 | \$1,685.72 | \$1,905.96 |
| 90 | \$828.43 | \$1,028.73 | \$1,195.87 | \$1,360.15 | \$1,536.41 | \$1,730.71 | \$1,957.99 |
| 91 | \$857.73 | \$1,061.21 | \$1,230.72 | \$1,397.69 | \$1,577.68 | \$1,777.52 | \$2,012.18 |
| 92 | \$888.48 | \$1,095.16 | \$1,267.05 | \$1,436.75 | \$1,620.61 | \$1,826.23 | \$2,068.62 |
| 93 | \$911.60 | \$1,118.87 | \$1,290.74 | \$1,460.91 | \$1,646.31 | \$1,855.07 | \$2,101.89 |
| 94 | \$935.54 | \$1,143.28 | \$1,315.08 | \$1,485.65 | \$1,672.60 | \$1,884.59 | \$2,135.93 |
| 95 | \$960.34 | \$1,168.44 | \$1,340.05 | \$1,510.98 | \$1,699.48 | \$1,914.78 | \$2,170.78 |
| 96 | \$986.00 | \$1,194.36 | \$1,365.69 | \$1,536.95 | \$1,726.99 | \$1,945.66 | \$2,206.44 |
| 97 | \$1,012.57 | \$1,221.07 | \$1,392.01 | \$1,563.53 | \$1,755.15 | \$1,977.26 | \$2,242.94 |
| 98 | \$1,034.58 | \$1,243.07 | \$1,413.64 | \$1,585.31 | \$1,778.18 | \$2,003.13 | \$2,272.84 |
| 99 | \$1,052.69 | \$1,261.11 | \$1,431.31 | \$1,603.08 | \$1,796.94 | \$2,024.21 | \$2,297.20 |
| 100 | \$1,067.51 | \$1,275.83 | \$1,445.69 | \$1,617.52 | \$1,812.19 | \$2,041.31 | \$2,316.98 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
50% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|----------|------------|------------|------------|------------|------------|
| 30 | \$24.19 | \$26.70 | \$28.67 | \$30.51 | \$32.31 | \$34.22 | \$36.41 |
| 31 | \$24.68 | \$27.25 | \$29.27 | \$31.15 | \$33.02 | \$34.98 | \$37.23 |
| 32 | \$25.14 | \$27.79 | \$29.88 | \$31.82 | \$33.74 | \$35.75 | \$38.09 |
| 33 | \$25.61 | \$28.36 | \$30.51 | \$32.50 | \$34.47 | \$36.56 | \$38.94 |
| 34 | \$26.10 | \$28.93 | \$31.14 | \$33.20 | \$35.23 | \$37.38 | \$39.83 |
| 35 | \$26.60 | \$29.52 | \$31.80 | \$33.90 | \$36.00 | \$38.20 | \$40.74 |
| 36 | \$27.46 | \$30.57 | \$32.99 | \$35.25 | \$37.47 | \$39.80 | \$42.49 |
| 37 | \$28.35 | \$31.66 | \$34.23 | \$36.63 | \$38.99 | \$41.46 | \$44.30 |
| 38 | \$29.27 | \$32.78 | \$35.53 | \$38.06 | \$40.57 | \$43.19 | \$46.20 |
| 39 | \$30.22 | \$33.95 | \$36.86 | \$39.56 | \$42.22 | \$45.01 | \$48.18 |
| 40 | \$31.20 | \$35.15 | \$38.25 | \$41.11 | \$43.94 | \$46.88 | \$50.24 |
| 41 | \$32.19 | \$36.40 | \$39.69 | \$42.73 | \$45.73 | \$48.85 | \$52.39 |
| 42 | \$33.24 | \$37.70 | \$41.18 | \$44.42 | \$47.59 | \$50.89 | \$54.63 |
| 43 | \$34.33 | \$39.04 | \$42.73 | \$46.16 | \$49.52 | \$53.02 | \$56.97 |
| 44 | \$35.41 | \$40.44 | \$44.34 | \$47.97 | \$51.53 | \$55.23 | \$59.42 |
| 45 | \$36.58 | \$41.87 | \$46.01 | \$49.86 | \$53.63 | \$57.55 | \$61.97 |
| 46 | \$38.19 | \$43.87 | \$48.32 | \$52.43 | \$56.47 | \$60.66 | \$65.37 |
| 47 | \$39.87 | \$45.97 | \$50.73 | \$55.14 | \$59.46 | \$63.96 | \$68.98 |
| 48 | \$41.64 | \$48.18 | \$53.27 | \$57.99 | \$62.60 | \$67.41 | \$72.79 |
| 49 | \$43.49 | \$50.48 | \$55.93 | \$60.98 | \$65.92 | \$71.06 | \$76.81 |
| 50 | \$45.41 | \$52.90 | \$58.72 | \$64.14 | \$69.42 | \$74.91 | \$81.04 |
| 51 | \$47.41 | \$55.42 | \$61.66 | \$67.44 | \$73.10 | \$78.96 | \$85.52 |
| 52 | \$49.52 | \$58.07 | \$64.75 | \$70.93 | \$76.97 | \$83.24 | \$90.25 |
| 53 | \$51.70 | \$60.86 | \$67.99 | \$74.59 | \$81.05 | \$87.74 | \$95.21 |
| 54 | \$53.98 | \$63.77 | \$71.38 | \$78.45 | \$85.34 | \$92.49 | \$100.47 |
| 55 | \$56.38 | \$66.82 | \$74.95 | \$82.50 | \$89.86 | \$97.51 | \$106.02 |
| 56 | \$59.60 | \$70.75 | \$79.46 | \$87.54 | \$95.42 | \$103.60 | \$112.73 |
| 57 | \$62.99 | \$74.94 | \$84.24 | \$92.87 | \$101.30 | \$110.08 | \$119.87 |
| 58 | \$66.59 | \$79.35 | \$89.30 | \$98.53 | \$107.57 | \$116.95 | \$127.45 |
| 59 | \$70.39 | \$84.03 | \$94.66 | \$104.54 | \$114.21 | \$124.27 | \$135.52 |
| 60 | \$74.40 | \$88.99 | \$100.36 | \$110.92 | \$121.26 | \$132.02 | \$144.08 |
| 61 | \$78.63 | \$94.24 | \$106.40 | \$117.68 | \$128.74 | \$140.27 | \$153.20 |
| 62 | \$83.14 | \$99.80 | \$112.78 | \$124.87 | \$136.70 | \$149.04 | \$162.90 |
| 63 | \$87.76 | \$105.64 | \$119.57 | \$132.53 | \$145.24 | \$158.50 | \$173.41 |
| 64 | \$92.66 | \$111.83 | \$126.77 | \$140.66 | \$154.29 | \$168.55 | \$184.61 |
| 65 | \$97.86 | \$118.39 | \$134.38 | \$149.28 | \$163.93 | \$179.23 | \$196.52 |
| 66 | \$103.33 | \$125.32 | \$142.48 | \$158.45 | \$174.16 | \$190.60 | \$209.21 |
| 67 | \$109.11 | \$132.66 | \$151.05 | \$168.18 | \$185.02 | \$202.69 | \$222.72 |
| 68 | \$119.21 | \$144.75 | \$164.67 | \$183.27 | \$201.59 | \$220.82 | \$242.67 |
| 69 | \$130.26 | \$157.91 | \$179.52 | \$199.72 | \$219.64 | \$240.56 | \$264.41 |
| 70 | \$142.32 | \$172.29 | \$195.73 | \$217.65 | \$239.29 | \$262.08 | \$288.10 |
| 71 | \$155.50 | \$187.98 | \$213.39 | \$237.19 | \$260.72 | \$285.53 | \$313.92 |
| 72 | \$169.91 | \$205.09 | \$232.65 | \$258.49 | \$284.06 | \$311.06 | \$342.04 |
| 73 | \$183.82 | \$222.60 | \$253.02 | \$281.59 | \$309.91 | \$339.82 | \$374.24 |
| 74 | \$198.85 | \$241.62 | \$275.17 | \$306.75 | \$338.08 | \$371.25 | \$409.48 |
| 75 | \$215.15 | \$262.24 | \$299.26 | \$334.15 | \$368.83 | \$405.58 | \$448.03 |
| 76 | \$232.77 | \$284.65 | \$325.46 | \$364.02 | \$402.36 | \$443.08 | \$490.20 |
| 77 | \$251.82 | \$308.96 | \$353.96 | \$396.55 | \$438.95 | \$484.05 | \$536.36 |
| 78 | \$271.15 | \$332.75 | \$381.37 | \$427.49 | \$473.62 | \$522.90 | \$580.28 |
| 79 | \$291.96 | \$358.39 | \$410.89 | \$460.85 | \$511.01 | \$564.86 | \$627.80 |
| 80 | \$314.35 | \$385.99 | \$442.71 | \$496.80 | \$551.36 | \$610.20 | \$679.22 |
| 81 | \$338.49 | \$415.71 | \$476.99 | \$535.58 | \$594.90 | \$659.17 | \$734.85 |
| 82 | \$364.45 | \$447.73 | \$513.93 | \$577.37 | \$641.88 | \$712.07 | \$795.03 |
| 83 | \$390.17 | \$478.87 | \$549.36 | \$617.19 | \$686.57 | \$762.62 | \$852.86 |
| 84 | \$417.72 | \$512.17 | \$587.26 | \$659.73 | \$734.36 | \$816.75 | \$914.89 |
| 85 | \$447.21 | \$547.79 | \$627.78 | \$705.22 | \$785.48 | \$874.70 | \$981.44 |
| 86 | \$478.78 | \$585.89 | \$671.08 | \$753.83 | \$840.15 | \$936.79 | \$1,052.84 |
| 87 | \$512.61 | \$626.63 | \$717.37 | \$805.80 | \$898.66 | \$1,003.27 | \$1,129.43 |
| 88 | \$538.04 | \$655.26 | \$748.17 | \$839.06 | \$935.40 | \$1,044.98 | \$1,177.54 |
| 89 | \$564.73 | \$685.20 | \$780.29 | \$873.69 | \$973.66 | \$1,088.43 | \$1,227.71 |
| 90 | \$592.77 | \$716.51 | \$813.80 | \$909.74 | \$1,013.48 | \$1,133.67 | \$1,280.02 |
| 91 | \$622.21 | \$749.25 | \$848.73 | \$947.29 | \$1,054.93 | \$1,180.78 | \$1,334.55 |
| 92 | \$653.10 | \$783.48 | \$885.17 | \$986.39 | \$1,098.07 | \$1,229.87 | \$1,391.41 |
| 93 | \$676.52 | \$807.41 | \$909.00 | \$1,010.76 | \$1,124.37 | \$1,259.57 | \$1,425.66 |
| 94 | \$700.77 | \$832.06 | \$933.47 | \$1,035.75 | \$1,151.29 | \$1,289.99 | \$1,460.75 |
| 95 | \$725.92 | \$857.47 | \$958.59 | \$1,061.37 | \$1,178.88 | \$1,321.13 | \$1,496.72 |
| 96 | \$751.97 | \$883.65 | \$984.39 | \$1,087.61 | \$1,207.10 | \$1,353.03 | \$1,533.56 |
| 97 | \$778.97 | \$910.63 | \$1,010.89 | \$1,114.49 | \$1,236.01 | \$1,385.71 | \$1,571.32 |
| 98 | \$801.36 | \$932.87 | \$1,032.66 | \$1,136.53 | \$1,259.69 | \$1,412.48 | \$1,602.25 |
| 99 | \$819.79 | \$951.10 | \$1,050.45 | \$1,154.52 | \$1,279.01 | \$1,434.31 | \$1,627.49 |
| 100 | \$834.87 | \$965.97 | \$1,064.93 | \$1,169.13 | \$1,294.69 | \$1,452.04 | \$1,648.01 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$48.80 | \$57.46 | \$64.42 | \$70.87 | \$77.24 | \$83.93 | \$91.59 |
| 31 | \$49.55 | \$58.33 | \$65.40 | \$71.95 | \$78.44 | \$85.23 | \$92.99 |
| 32 | \$50.27 | \$59.22 | \$66.40 | \$73.05 | \$79.64 | \$86.54 | \$94.42 |
| 33 | \$51.02 | \$60.10 | \$67.40 | \$74.18 | \$80.86 | \$87.88 | \$95.88 |
| 34 | \$51.78 | \$61.02 | \$68.42 | \$75.31 | \$82.11 | \$89.25 | \$97.36 |
| 35 | \$52.56 | \$61.94 | \$69.47 | \$76.46 | \$83.38 | \$90.62 | \$98.85 |
| 36 | \$54.41 | \$64.26 | \$72.17 | \$79.51 | \$86.73 | \$94.31 | \$102.90 |
| 37 | \$56.33 | \$66.67 | \$74.96 | \$82.64 | \$90.22 | \$98.15 | \$107.11 |
| 38 | \$58.33 | \$69.17 | \$77.86 | \$85.93 | \$93.85 | \$102.15 | \$111.50 |
| 39 | \$60.39 | \$71.76 | \$80.86 | \$89.32 | \$97.64 | \$106.31 | \$116.08 |
| 40 | \$62.52 | \$74.45 | \$84.01 | \$92.87 | \$101.57 | \$110.64 | \$120.83 |
| 41 | \$64.75 | \$77.25 | \$87.26 | \$96.55 | \$105.67 | \$115.15 | \$125.78 |
| 42 | \$67.05 | \$80.14 | \$90.64 | \$100.38 | \$109.92 | \$119.84 | \$130.93 |
| 43 | \$69.42 | \$83.16 | \$94.14 | \$104.36 | \$114.35 | \$124.73 | \$136.31 |
| 44 | \$71.87 | \$86.27 | \$97.80 | \$108.49 | \$118.95 | \$129.80 | \$141.90 |
| 45 | \$74.43 | \$89.50 | \$101.58 | \$112.80 | \$123.74 | \$135.09 | \$147.71 |
| 46 | \$77.65 | \$93.55 | \$106.30 | \$118.14 | \$129.67 | \$141.63 | \$154.90 |
| 47 | \$80.99 | \$97.78 | \$111.24 | \$123.71 | \$135.87 | \$148.48 | \$162.44 |
| 48 | \$84.50 | \$102.23 | \$116.40 | \$129.56 | \$142.38 | \$155.66 | \$170.36 |
| 49 | \$88.16 | \$106.84 | \$121.81 | \$135.68 | \$149.20 | \$163.18 | \$178.66 |
| 50 | \$91.98 | \$111.70 | \$127.45 | \$142.09 | \$156.34 | \$171.07 | \$187.35 |
| 51 | \$95.96 | \$116.75 | \$133.38 | \$148.81 | \$163.84 | \$179.33 | \$196.49 |
| 52 | \$100.12 | \$122.04 | \$139.57 | \$155.85 | \$171.67 | \$188.01 | \$206.08 |
| 53 | \$104.44 | \$127.56 | \$146.05 | \$163.21 | \$179.90 | \$197.10 | \$216.10 |
| 54 | \$108.95 | \$133.34 | \$152.83 | \$170.93 | \$188.50 | \$206.63 | \$226.62 |
| 55 | \$113.67 | \$139.38 | \$159.92 | \$179.02 | \$197.54 | \$216.62 | \$237.68 |
| 56 | \$118.92 | \$145.92 | \$167.50 | \$187.57 | \$207.04 | \$227.11 | \$249.28 |
| 57 | \$124.41 | \$152.78 | \$175.45 | \$196.51 | \$216.98 | \$238.10 | \$261.45 |
| 58 | \$130.16 | \$159.95 | \$183.76 | \$205.90 | \$227.42 | \$249.63 | \$274.21 |
| 59 | \$136.18 | \$167.46 | \$192.47 | \$215.75 | \$238.36 | \$261.71 | \$287.60 |
| 60 | \$142.47 | \$175.32 | \$201.59 | \$226.05 | \$249.83 | \$274.39 | \$301.64 |
| 61 | \$149.03 | \$183.55 | \$211.15 | \$236.84 | \$261.84 | \$287.66 | \$316.35 |
| 62 | \$155.92 | \$192.17 | \$221.16 | \$248.16 | \$274.44 | \$301.59 | \$331.81 |
| 63 | \$162.86 | \$200.99 | \$231.46 | \$259.88 | \$287.56 | \$316.18 | \$348.09 |
| 64 | \$170.12 | \$210.20 | \$242.27 | \$272.17 | \$301.31 | \$331.48 | \$365.17 |
| 65 | \$177.71 | \$219.85 | \$253.56 | \$285.02 | \$315.73 | \$347.51 | \$383.11 |
| 66 | \$185.63 | \$229.92 | \$265.39 | \$298.50 | \$330.83 | \$364.31 | \$401.90 |
| 67 | \$193.89 | \$240.48 | \$277.77 | \$312.62 | \$346.63 | \$381.94 | \$421.63 |
| 68 | \$207.03 | \$256.44 | \$296.04 | \$333.07 | \$369.28 | \$406.88 | \$449.26 |
| 69 | \$221.06 | \$273.47 | \$315.50 | \$354.87 | \$393.41 | \$433.44 | \$478.70 |
| 70 | \$236.01 | \$291.63 | \$336.26 | \$378.12 | \$419.09 | \$461.76 | \$510.08 |
| 71 | \$251.99 | \$310.99 | \$358.38 | \$402.88 | \$446.48 | \$491.91 | \$543.51 |
| 72 | \$269.07 | \$331.65 | \$381.95 | \$429.24 | \$475.65 | \$524.04 | \$579.13 |
| 73 | \$287.33 | \$354.98 | \$409.43 | \$460.69 | \$511.05 | \$563.59 | \$623.58 |
| 74 | \$306.84 | \$379.98 | \$438.86 | \$494.43 | \$549.06 | \$606.17 | \$671.45 |
| 75 | \$327.67 | \$406.72 | \$470.42 | \$530.65 | \$589.92 | \$651.92 | \$722.97 |
| 76 | \$349.93 | \$435.35 | \$504.25 | \$569.52 | \$633.81 | \$701.13 | \$778.45 |
| 77 | \$373.70 | \$466.00 | \$540.53 | \$611.25 | \$680.97 | \$754.09 | \$838.21 |
| 78 | \$396.50 | \$494.32 | \$573.43 | \$648.70 | \$723.19 | \$801.66 | \$892.32 |
| 79 | \$420.70 | \$524.38 | \$608.35 | \$688.43 | \$768.00 | \$852.22 | \$949.93 |
| 80 | \$446.36 | \$556.26 | \$645.38 | \$730.61 | \$815.62 | \$905.98 | \$1,011.25 |
| 81 | \$473.60 | \$590.08 | \$684.67 | \$775.37 | \$866.17 | \$963.14 | \$1,076.54 |
| 82 | \$502.51 | \$625.95 | \$726.37 | \$822.88 | \$919.87 | \$1,023.90 | \$1,146.03 |
| 83 | \$532.23 | \$662.04 | \$767.57 | \$869.30 | \$972.17 | \$1,083.33 | \$1,214.45 |
| 84 | \$563.70 | \$700.20 | \$811.13 | \$918.36 | \$1,027.47 | \$1,146.24 | \$1,286.93 |
| 85 | \$590.34 | \$732.04 | \$847.40 | \$959.04 | \$1,073.18 | \$1,198.05 | \$1,346.41 |
| 86 | \$618.81 | \$766.05 | \$886.11 | \$1,002.44 | \$1,121.97 | \$1,253.45 | \$1,410.11 |
| 87 | \$649.24 | \$802.34 | \$927.42 | \$1,048.76 | \$1,174.09 | \$1,312.66 | \$1,478.32 |
| 88 | \$671.68 | \$827.28 | \$954.19 | \$1,077.58 | \$1,205.90 | \$1,348.78 | \$1,520.00 |
| 89 | \$695.18 | \$853.30 | \$982.04 | \$1,107.51 | \$1,238.95 | \$1,386.32 | \$1,563.37 |
| 90 | \$719.80 | \$880.45 | \$1,011.03 | \$1,138.61 | \$1,273.28 | \$1,425.33 | \$1,608.50 |
| 91 | \$745.59 | \$908.78 | \$1,041.21 | \$1,170.93 | \$1,308.93 | \$1,465.88 | \$1,655.44 |
| 92 | \$772.59 | \$938.34 | \$1,072.61 | \$1,204.51 | \$1,345.96 | \$1,508.04 | \$1,704.29 |
| 93 | \$792.57 | \$958.57 | \$1,092.58 | \$1,224.80 | \$1,367.79 | \$1,532.70 | \$1,732.73 |
| 94 | \$813.21 | \$979.37 | \$1,113.06 | \$1,245.56 | \$1,390.10 | \$1,557.91 | \$1,761.80 |
| 95 | \$834.55 | \$1,000.77 | \$1,134.05 | \$1,266.80 | \$1,412.90 | \$1,583.68 | \$1,791.54 |
| 96 | \$856.59 | \$1,022.79 | \$1,155.55 | \$1,288.51 | \$1,436.21 | \$1,610.02 | \$1,821.95 |
| 97 | \$879.38 | \$1,045.42 | \$1,177.59 | \$1,310.73 | \$1,460.02 | \$1,636.94 | \$1,853.05 |
| 98 | \$898.21 | \$1,064.05 | \$1,195.67 | \$1,328.89 | \$1,479.48 | \$1,658.96 | \$1,878.50 |
| 99 | \$913.69 | \$1,079.29 | \$1,210.41 | \$1,343.69 | \$1,495.33 | \$1,676.88 | \$1,899.21 |
| 100 | \$926.33 | \$1,091.70 | \$1,222.41 | \$1,355.70 | \$1,508.18 | \$1,691.43 | \$1,916.04 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 1 (with Increase of 16.43%)
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$136.32 | \$167.47 | \$192.70 | \$216.13 | \$239.12 | \$263.06 | \$289.66 |
| 31 | \$137.92 | \$169.44 | \$194.96 | \$218.65 | \$241.93 | \$266.15 | \$293.06 |
| 32 | \$139.54 | \$171.43 | \$197.25 | \$221.22 | \$244.76 | \$269.26 | \$296.51 |
| 33 | \$141.18 | \$173.43 | \$199.57 | \$223.81 | \$247.63 | \$272.42 | \$299.97 |
| 34 | \$142.83 | \$175.47 | \$201.90 | \$226.44 | \$250.54 | \$275.62 | \$303.49 |
| 35 | \$144.52 | \$177.52 | \$204.27 | \$229.09 | \$253.46 | \$278.85 | \$307.05 |
| 36 | \$146.26 | \$179.81 | \$206.99 | \$232.23 | \$256.98 | \$282.69 | \$311.22 |
| 37 | \$148.03 | \$182.11 | \$209.74 | \$235.39 | \$260.51 | \$286.59 | \$315.43 |
| 38 | \$149.82 | \$184.44 | \$212.54 | \$238.60 | \$264.11 | \$290.54 | \$319.71 |
| 39 | \$151.63 | \$186.80 | \$215.35 | \$241.84 | \$267.76 | \$294.57 | \$324.05 |
| 40 | \$153.47 | \$189.20 | \$218.22 | \$245.15 | \$271.44 | \$298.63 | \$328.44 |
| 41 | \$155.33 | \$191.62 | \$221.10 | \$248.50 | \$275.19 | \$302.75 | \$332.90 |
| 42 | \$157.21 | \$194.07 | \$224.06 | \$251.88 | \$278.99 | \$306.94 | \$337.42 |
| 43 | \$159.12 | \$196.56 | \$227.03 | \$255.33 | \$282.83 | \$311.17 | \$342.01 |
| 44 | \$161.02 | \$199.08 | \$230.05 | \$258.80 | \$286.74 | \$315.47 | \$346.65 |
| 45 | \$162.93 | \$201.63 | \$233.11 | \$262.32 | \$290.69 | \$319.82 | \$351.35 |
| 46 | \$166.26 | \$205.88 | \$238.14 | \$268.08 | \$297.13 | \$326.94 | \$359.20 |
| 47 | \$169.66 | \$210.22 | \$243.28 | \$273.96 | \$303.70 | \$334.21 | \$367.23 |
| 48 | \$173.10 | \$214.66 | \$248.53 | \$279.96 | \$310.42 | \$341.64 | \$375.45 |
| 49 | \$176.64 | \$219.19 | \$253.89 | \$286.10 | \$317.31 | \$349.25 | \$383.85 |
| 50 | \$180.22 | \$223.82 | \$259.36 | \$292.38 | \$324.33 | \$357.03 | \$392.43 |
| 51 | \$183.86 | \$228.55 | \$264.96 | \$298.79 | \$331.50 | \$364.95 | \$401.21 |
| 52 | \$187.59 | \$233.36 | \$270.67 | \$305.35 | \$338.85 | \$373.07 | \$410.18 |
| 53 | \$191.37 | \$238.29 | \$276.51 | \$312.03 | \$346.34 | \$381.38 | \$419.35 |
| 54 | \$195.21 | \$243.31 | \$282.47 | \$318.88 | \$354.01 | \$389.87 | \$428.73 |
| 55 | \$199.14 | \$248.45 | \$288.57 | \$325.88 | \$361.85 | \$398.54 | \$438.33 |
| 56 | \$203.70 | \$254.08 | \$295.10 | \$333.26 | \$370.08 | \$407.65 | \$448.50 |
| 57 | \$208.37 | \$259.85 | \$301.80 | \$340.81 | \$378.49 | \$416.98 | \$458.89 |
| 58 | \$213.12 | \$265.76 | \$308.63 | \$348.54 | \$387.09 | \$426.51 | \$469.53 |
| 59 | \$217.95 | \$271.79 | \$315.63 | \$356.45 | \$395.90 | \$436.27 | \$480.42 |
| 60 | \$222.89 | \$277.96 | \$322.78 | \$364.53 | \$404.90 | \$446.23 | \$491.55 |
| 61 | \$227.89 | \$284.25 | \$330.10 | \$372.80 | \$414.11 | \$456.44 | \$502.96 |
| 62 | \$233.01 | \$290.71 | \$337.58 | \$381.25 | \$423.51 | \$466.87 | \$514.62 |
| 63 | \$238.74 | \$297.95 | \$346.09 | \$390.96 | \$434.46 | \$479.10 | \$528.39 |
| 64 | \$244.59 | \$305.36 | \$354.81 | \$400.94 | \$445.68 | \$491.65 | \$542.53 |
| 65 | \$250.59 | \$312.97 | \$363.76 | \$411.16 | \$457.20 | \$504.51 | \$557.05 |
| 66 | \$256.68 | \$320.75 | \$372.92 | \$421.66 | \$469.01 | \$517.73 | \$571.95 |
| 67 | \$262.89 | \$328.74 | \$382.34 | \$432.41 | \$481.13 | \$531.29 | \$587.24 |
| 68 | \$275.21 | \$343.55 | \$399.27 | \$451.40 | \$502.16 | \$554.46 | \$612.99 |
| 69 | \$288.06 | \$359.02 | \$416.96 | \$471.22 | \$524.10 | \$578.65 | \$639.87 |
| 70 | \$301.47 | \$375.18 | \$435.43 | \$491.92 | \$546.99 | \$603.89 | \$667.92 |
| 71 | \$315.42 | \$392.09 | \$454.74 | \$513.52 | \$570.90 | \$630.23 | \$697.20 |
| 72 | \$330.01 | \$409.74 | \$474.89 | \$536.07 | \$595.85 | \$657.72 | \$727.78 |
| 73 | \$347.99 | \$432.68 | \$502.03 | \$567.26 | \$631.08 | \$697.20 | \$772.27 |
| 74 | \$366.89 | \$456.92 | \$530.71 | \$600.27 | \$668.37 | \$739.05 | \$819.47 |
| 75 | \$386.76 | \$482.49 | \$561.05 | \$635.20 | \$707.88 | \$783.40 | \$869.56 |
| 76 | \$407.66 | \$509.52 | \$593.11 | \$672.16 | \$749.73 | \$830.41 | \$922.71 |
| 77 | \$429.58 | \$538.04 | \$627.02 | \$711.28 | \$794.05 | \$880.25 | \$979.11 |
| 78 | \$451.54 | \$564.98 | \$658.30 | \$746.90 | \$834.27 | \$925.73 | \$1,031.07 |
| 79 | \$474.55 | \$593.27 | \$691.14 | \$784.29 | \$876.52 | \$973.54 | \$1,085.80 |
| 80 | \$498.64 | \$622.98 | \$725.63 | \$823.55 | \$920.92 | \$1,023.81 | \$1,143.44 |
| 81 | \$523.85 | \$654.16 | \$761.83 | \$864.80 | \$967.56 | \$1,076.70 | \$1,204.12 |
| 82 | \$550.25 | \$686.90 | \$799.86 | \$908.10 | \$1,016.57 | \$1,132.31 | \$1,268.02 |
| 83 | \$579.55 | \$722.04 | \$839.88 | \$953.10 | \$1,067.28 | \$1,190.07 | \$1,334.74 |
| 84 | \$610.37 | \$758.96 | \$881.91 | \$1,000.33 | \$1,120.53 | \$1,250.77 | \$1,404.96 |
| 85 | \$637.01 | \$790.80 | \$918.18 | \$1,041.01 | \$1,166.24 | \$1,302.58 | \$1,464.44 |
| 86 | \$665.48 | \$824.81 | \$956.89 | \$1,084.41 | \$1,215.03 | \$1,357.98 | \$1,528.14 |
| 87 | \$695.91 | \$861.10 | \$998.20 | \$1,130.73 | \$1,267.15 | \$1,417.19 | \$1,596.35 |
| 88 | \$718.35 | \$886.04 | \$1,024.97 | \$1,159.55 | \$1,298.96 | \$1,453.31 | \$1,638.03 |
| 89 | \$741.85 | \$912.06 | \$1,052.82 | \$1,189.48 | \$1,332.01 | \$1,490.85 | \$1,681.40 |
| 90 | \$766.47 | \$939.21 | \$1,081.81 | \$1,220.58 | \$1,366.34 | \$1,529.86 | \$1,726.53 |
| 91 | \$792.26 | \$967.54 | \$1,111.99 | \$1,252.90 | \$1,401.99 | \$1,570.41 | \$1,773.47 |
| 92 | \$819.26 | \$997.10 | \$1,143.39 | \$1,286.48 | \$1,439.02 | \$1,612.57 | \$1,822.32 |
| 93 | \$839.24 | \$1,017.33 | \$1,163.36 | \$1,306.77 | \$1,460.85 | \$1,637.23 | \$1,850.76 |
| 94 | \$859.88 | \$1,038.13 | \$1,183.84 | \$1,327.53 | \$1,483.16 | \$1,662.44 | \$1,879.83 |
| 95 | \$881.22 | \$1,059.53 | \$1,204.83 | \$1,348.77 | \$1,505.96 | \$1,688.21 | \$1,909.57 |
| 96 | \$903.26 | \$1,081.55 | \$1,226.33 | \$1,370.48 | \$1,529.27 | \$1,714.55 | \$1,939.98 |
| 97 | \$926.05 | \$1,104.18 | \$1,248.37 | \$1,392.70 | \$1,553.08 | \$1,741.47 | \$1,971.08 |
| 98 | \$944.88 | \$1,122.81 | \$1,266.45 | \$1,410.86 | \$1,572.54 | \$1,763.49 | \$1,996.53 |
| 99 | \$960.36 | \$1,138.05 | \$1,281.19 | \$1,425.66 | \$1,588.39 | \$1,781.41 | \$2,017.24 |
| 100 | \$973.00 | \$1,150.46 | \$1,293.19 | \$1,437.67 | \$1,601.24 | \$1,795.96 | \$2,034.07 |

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
100% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$29.36 | \$33.07 | \$36.14 | \$39.02 | \$41.97 | \$45.07 | \$48.62 |
| 31 | \$29.93 | \$33.74 | \$36.91 | \$39.88 | \$42.92 | \$46.12 | \$49.77 |
| 32 | \$30.52 | \$34.44 | \$37.71 | \$40.76 | \$43.89 | \$47.19 | \$50.94 |
| 33 | \$31.11 | \$35.16 | \$38.53 | \$41.67 | \$44.90 | \$48.28 | \$52.15 |
| 34 | \$31.72 | \$35.90 | \$39.35 | \$42.59 | \$45.91 | \$49.41 | \$53.37 |
| 35 | \$32.34 | \$36.64 | \$40.20 | \$43.53 | \$46.96 | \$50.55 | \$54.63 |
| 36 | \$33.43 | \$38.00 | \$41.80 | \$45.33 | \$48.98 | \$52.80 | \$57.11 |
| 37 | \$34.56 | \$39.41 | \$43.45 | \$47.20 | \$51.08 | \$55.13 | \$59.68 |
| 38 | \$35.72 | \$40.87 | \$45.16 | \$49.17 | \$53.28 | \$57.59 | \$62.39 |
| 39 | \$36.93 | \$42.39 | \$46.94 | \$51.21 | \$55.56 | \$60.14 | \$65.21 |
| 40 | \$38.17 | \$43.98 | \$48.80 | \$53.31 | \$57.95 | \$62.80 | \$68.17 |
| 41 | \$39.45 | \$45.61 | \$50.74 | \$55.53 | \$60.43 | \$65.59 | \$71.26 |
| 42 | \$40.76 | \$47.29 | \$52.74 | \$57.82 | \$63.04 | \$68.50 | \$74.48 |
| 43 | \$42.14 | \$49.06 | \$54.84 | \$60.22 | \$65.75 | \$71.53 | \$77.86 |
| 44 | \$43.56 | \$50.89 | \$57.00 | \$62.70 | \$68.57 | \$74.70 | \$81.37 |
| 45 | \$45.02 | \$52.78 | \$59.25 | \$65.29 | \$71.52 | \$78.02 | \$85.06 |
| 46 | \$47.08 | \$55.39 | \$62.32 | \$68.81 | \$75.47 | \$82.43 | \$89.94 |
| 47 | \$49.23 | \$58.15 | \$65.57 | \$72.51 | \$79.64 | \$87.10 | \$95.11 |
| 48 | \$51.49 | \$61.03 | \$68.98 | \$76.40 | \$84.03 | \$92.01 | \$100.57 |
| 49 | \$53.83 | \$64.05 | \$72.56 | \$80.51 | \$88.68 | \$97.22 | \$106.35 |
| 50 | \$56.29 | \$67.23 | \$76.33 | \$84.84 | \$93.59 | \$102.73 | \$112.46 |
| 51 | \$58.88 | \$70.56 | \$80.30 | \$89.41 | \$98.76 | \$108.52 | \$118.92 |
| 52 | \$61.56 | \$74.06 | \$84.48 | \$94.22 | \$104.22 | \$114.67 | \$125.76 |
| 53 | \$64.37 | \$77.73 | \$88.87 | \$99.28 | \$109.98 | \$121.15 | \$132.97 |
| 54 | \$67.32 | \$81.58 | \$93.49 | \$104.61 | \$116.06 | \$128.00 | \$140.61 |
| 55 | \$70.39 | \$85.63 | \$98.36 | \$110.24 | \$122.46 | \$135.25 | \$148.69 |
| 56 | \$74.48 | \$90.77 | \$104.38 | \$117.09 | \$130.18 | \$143.87 | \$158.27 |
| 57 | \$78.79 | \$96.23 | \$110.78 | \$124.39 | \$138.38 | \$153.04 | \$168.47 |
| 58 | \$83.35 | \$102.00 | \$117.57 | \$132.12 | \$147.11 | \$162.78 | \$179.34 |
| 59 | \$88.20 | \$108.14 | \$124.78 | \$140.34 | \$156.37 | \$173.17 | \$190.89 |
| 60 | \$93.31 | \$114.63 | \$132.43 | \$149.08 | \$166.23 | \$184.20 | \$203.19 |
| 61 | \$98.71 | \$121.52 | \$140.54 | \$158.34 | \$176.71 | \$195.94 | \$216.27 |
| 62 | \$104.45 | \$128.82 | \$149.17 | \$168.21 | \$187.84 | \$208.42 | \$230.22 |
| 63 | \$110.42 | \$136.56 | \$158.38 | \$178.79 | \$199.85 | \$221.96 | \$245.43 |
| 64 | \$116.76 | \$144.77 | \$168.15 | \$190.05 | \$212.65 | \$236.40 | \$261.64 |
| 65 | \$123.44 | \$153.47 | \$178.53 | \$202.03 | \$226.27 | \$251.78 | \$278.93 |
| 66 | \$130.52 | \$162.69 | \$189.55 | \$214.74 | \$240.77 | \$268.15 | \$297.35 |
| 67 | \$138.00 | \$172.46 | \$201.25 | \$228.25 | \$256.19 | \$285.58 | \$317.00 |
| 68 | \$150.68 | \$188.03 | \$219.25 | \$248.57 | \$278.91 | \$310.89 | \$345.13 |
| 69 | \$164.55 | \$205.01 | \$238.86 | \$270.69 | \$303.65 | \$338.44 | \$375.75 |
| 70 | \$179.69 | \$223.52 | \$260.22 | \$294.77 | \$330.59 | \$368.44 | \$409.10 |
| 71 | \$196.22 | \$243.71 | \$283.50 | \$320.99 | \$359.91 | \$401.08 | \$445.40 |
| 72 | \$214.27 | \$265.73 | \$308.84 | \$349.56 | \$391.85 | \$436.62 | \$484.94 |
| 73 | \$232.15 | \$288.80 | \$336.38 | \$381.34 | \$428.15 | \$477.81 | \$531.37 |
| 74 | \$251.54 | \$313.91 | \$366.35 | \$416.03 | \$467.83 | \$522.85 | \$582.27 |
| 75 | \$272.52 | \$341.17 | \$398.99 | \$453.88 | \$511.20 | \$572.16 | \$638.04 |
| 76 | \$295.27 | \$370.81 | \$434.55 | \$495.15 | \$558.56 | \$626.13 | \$699.15 |
| 77 | \$319.90 | \$403.03 | \$473.28 | \$540.20 | \$610.33 | \$685.16 | \$766.10 |
| 78 | \$344.82 | \$434.55 | \$510.45 | \$582.94 | \$659.10 | \$740.67 | \$829.31 |
| 79 | \$371.68 | \$468.54 | \$550.55 | \$629.08 | \$711.79 | \$800.67 | \$897.73 |
| 80 | \$400.64 | \$505.18 | \$593.79 | \$678.87 | \$768.69 | \$865.53 | \$971.79 |
| 81 | \$431.84 | \$544.68 | \$640.43 | \$732.59 | \$830.12 | \$935.65 | \$1,051.97 |
| 82 | \$465.48 | \$587.27 | \$690.74 | \$790.57 | \$896.48 | \$1,011.46 | \$1,138.76 |
| 83 | \$499.22 | \$629.29 | \$739.77 | \$846.60 | \$960.29 | \$1,084.32 | \$1,222.50 |
| 84 | \$535.39 | \$674.33 | \$792.29 | \$906.61 | \$1,028.65 | \$1,162.45 | \$1,312.42 |
| 85 | \$574.22 | \$722.58 | \$848.52 | \$970.86 | \$1,101.87 | \$1,246.19 | \$1,408.94 |
| 86 | \$615.83 | \$774.27 | \$908.75 | \$1,039.67 | \$1,180.30 | \$1,335.96 | \$1,512.58 |
| 87 | \$660.47 | \$829.68 | \$973.25 | \$1,113.36 | \$1,264.33 | \$1,432.22 | \$1,623.81 |
| 88 | \$694.85 | \$870.01 | \$1,017.88 | \$1,162.26 | \$1,318.37 | \$1,493.06 | \$1,693.77 |
| 89 | \$731.02 | \$912.29 | \$1,064.53 | \$1,213.28 | \$1,374.71 | \$1,556.49 | \$1,766.72 |
| 90 | \$769.06 | \$956.61 | \$1,113.34 | \$1,266.56 | \$1,433.47 | \$1,622.64 | \$1,842.82 |
| 91 | \$809.08 | \$1,003.11 | \$1,164.37 | \$1,322.18 | \$1,494.75 | \$1,691.56 | \$1,922.20 |
| 92 | \$851.21 | \$1,051.86 | \$1,217.75 | \$1,380.24 | \$1,558.63 | \$1,763.44 | \$2,005.01 |
| 93 | \$883.79 | \$1,087.34 | \$1,254.24 | \$1,417.81 | \$1,598.36 | \$1,807.12 | \$2,054.70 |
| 94 | \$917.60 | \$1,124.02 | \$1,291.80 | \$1,456.42 | \$1,639.12 | \$1,851.88 | \$2,105.61 |
| 95 | \$952.71 | \$1,161.94 | \$1,330.49 | \$1,496.08 | \$1,680.92 | \$1,897.74 | \$2,157.81 |
| 96 | \$989.18 | \$1,201.13 | \$1,370.35 | \$1,536.81 | \$1,723.79 | \$1,944.73 | \$2,211.29 |
| 97 | \$1,027.03 | \$1,241.64 | \$1,411.38 | \$1,578.66 | \$1,767.73 | \$1,992.91 | \$2,266.09 |
| 98 | \$1,058.48 | \$1,275.15 | \$1,445.20 | \$1,613.04 | \$1,803.79 | \$2,032.40 | \$2,311.02 |
| 99 | \$1,084.39 | \$1,302.69 | \$1,472.90 | \$1,641.16 | \$1,833.24 | \$2,064.61 | \$2,347.67 |
| 100 | \$1,105.65 | \$1,325.17 | \$1,495.50 | \$1,664.03 | \$1,857.16 | \$2,090.80 | \$2,377.47 |

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|----------|----------|----------|----------|----------|----------|
| 30 | \$58.32 | \$69.36 | \$78.25 | \$86.59 | \$94.91 | \$103.41 | \$113.16 |
| 31 | \$59.20 | \$70.40 | \$79.45 | \$87.91 | \$96.37 | \$105.02 | \$114.90 |
| 32 | \$60.08 | \$71.46 | \$80.66 | \$89.25 | \$97.86 | \$106.65 | \$116.69 |
| 33 | \$60.97 | \$72.55 | \$81.90 | \$90.62 | \$99.37 | \$108.29 | \$118.48 |
| 34 | \$61.89 | \$73.66 | \$83.14 | \$92.01 | \$100.89 | \$109.98 | \$120.31 |
| 35 | \$62.80 | \$74.77 | \$84.41 | \$93.44 | \$102.46 | \$111.69 | \$122.17 |
| 36 | \$63.75 | \$75.90 | \$85.71 | \$94.86 | \$104.04 | \$113.42 | \$124.06 |
| 37 | \$64.73 | \$77.05 | \$87.06 | \$96.27 | \$105.64 | \$115.16 | \$125.97 |
| 38 | \$65.73 | \$78.22 | \$88.39 | \$97.67 | \$107.32 | \$116.94 | \$127.90 |
| 39 | \$66.75 | \$79.41 | \$89.74 | \$99.12 | \$109.01 | \$118.76 | \$129.85 |
| 40 | \$67.79 | \$80.62 | \$91.14 | \$100.64 | \$110.71 | \$120.61 | \$131.82 |
| 41 | \$68.85 | \$81.85 | \$92.61 | \$102.19 | \$112.42 | \$122.50 | \$133.81 |
| 42 | \$69.93 | \$83.11 | \$94.13 | \$103.80 | \$114.18 | \$124.42 | \$135.82 |
| 43 | \$71.03 | \$84.39 | \$95.70 | \$105.46 | \$116.00 | \$126.37 | \$137.85 |
| 44 | \$72.15 | \$85.69 | \$97.32 | \$107.19 | \$117.88 | \$128.35 | \$139.90 |
| 45 | \$73.29 | \$87.01 | \$98.99 | \$108.97 | \$119.81 | \$130.36 | \$141.97 |
| 46 | \$74.45 | \$88.35 | \$100.72 | \$110.72 | \$121.80 | \$132.40 | \$144.06 |
| 47 | \$75.63 | \$89.71 | \$102.50 | \$112.55 | \$123.84 | \$134.47 | \$146.17 |
| 48 | \$76.83 | \$91.09 | \$104.33 | \$114.44 | \$125.93 | \$136.57 | \$148.30 |
| 49 | \$78.05 | \$92.49 | \$106.21 | \$116.39 | \$128.07 | \$138.70 | \$150.45 |
| 50 | \$79.29 | \$93.91 | \$108.14 | \$118.40 | \$130.26 | \$140.86 | \$152.62 |
| 51 | \$80.55 | \$95.35 | \$110.12 | \$120.47 | \$132.50 | \$143.05 | \$154.81 |
| 52 | \$81.83 | \$96.81 | \$112.15 | \$122.74 | \$134.79 | \$145.27 | \$157.03 |
| 53 | \$83.13 | \$98.29 | \$114.23 | \$125.07 | \$137.13 | \$147.52 | \$159.27 |
| 54 | \$84.45 | \$99.79 | \$116.36 | \$127.46 | \$139.52 | \$149.79 | \$161.53 |
| 55 | \$85.79 | \$101.31 | \$118.54 | \$129.90 | \$141.96 | \$152.09 | \$163.81 |
| 56 | \$87.15 | \$102.85 | \$120.77 | \$132.39 | \$144.45 | \$154.42 | \$166.11 |
| 57 | \$88.53 | \$104.41 | \$123.10 | \$134.87 | \$146.99 | \$156.79 | \$168.43 |
| 58 | \$89.93 | \$106.00 | \$125.49 | \$137.40 | \$149.58 | \$159.19 | \$170.77 |
| 59 | \$91.35 | \$107.60 | \$127.94 | \$140.00 | \$152.21 | \$161.62 | \$173.13 |
| 60 | \$92.79 | \$109.22 | \$130.45 | \$142.65 | \$154.78 | \$164.09 | \$175.51 |
| 61 | \$94.25 | \$110.86 | \$133.02 | \$145.36 | \$157.39 | \$166.59 | \$177.91 |
| 62 | \$95.73 | \$112.52 | \$135.66 | \$148.12 | \$160.04 | \$169.13 | \$180.33 |
| 63 | \$97.23 | \$114.20 | \$138.37 | \$150.94 | \$162.73 | \$171.71 | \$182.77 |
| 64 | \$98.75 | \$115.90 | \$141.14 | \$153.91 | \$165.46 | \$174.32 | \$185.23 |
| 65 | \$100.29 | \$117.62 | \$143.97 | \$156.94 | \$168.23 | \$176.96 | \$187.71 |
| 66 | \$101.85 | \$119.36 | \$146.85 | \$160.03 | \$171.04 | \$179.63 | \$190.21 |
| 67 | \$103.43 | \$121.12 | \$149.78 | \$163.18 | \$174.19 | \$182.33 | \$192.73 |
| 68 | \$105.03 | \$122.90 | \$152.77 | \$166.39 | \$177.38 | \$185.06 | \$195.27 |
| 69 | \$106.65 | \$124.70 | \$155.92 | \$169.65 | \$180.61 | \$187.82 | \$197.83 |
| 70 | \$108.29 | \$126.52 | \$159.14 | \$172.97 | \$183.89 | \$190.61 | \$200.41 |
| 71 | \$109.95 | \$128.36 | \$162.42 | \$176.34 | \$187.21 | \$193.43 | \$203.01 |
| 72 | \$111.63 | \$130.22 | \$165.76 | \$179.77 | \$190.57 | \$196.21 | \$205.63 |
| 73 | \$113.33 | \$132.10 | \$169.16 | \$183.25 | \$193.96 | \$199.03 | \$208.27 |
| 74 | \$115.05 | \$134.00 | \$172.62 | \$186.79 | \$197.39 | \$201.84 | \$210.93 |
| 75 | \$116.79 | \$135.92 | \$176.14 | \$190.38 | \$200.86 | \$204.68 | \$213.61 |
| 76 | \$118.55 | \$137.86 | \$179.72 | \$193.93 | \$204.37 | \$207.55 | \$216.31 |
| 77 | \$120.33 | \$139.82 | \$183.36 | \$197.54 | \$207.91 | \$210.45 | \$219.03 |
| 78 | \$122.13 | \$141.80 | \$187.05 | \$201.21 | \$211.49 | \$213.37 | \$221.77 |
| 79 | \$123.95 | \$143.80 | \$190.79 | \$204.94 | \$215.11 | \$216.32 | \$224.53 |
| 80 | \$125.79 | \$145.82 | \$194.58 | \$208.73 | \$218.77 | \$219.29 | \$227.31 |
| 81 | \$127.65 | \$147.86 | \$198.42 | \$212.58 | \$222.47 | \$222.29 | \$230.11 |
| 82 | \$129.53 | \$149.92 | \$202.32 | \$216.48 | \$226.20 | \$225.31 | \$232.83 |
| 83 | \$131.43 | \$152.00 | \$206.27 | \$220.43 | \$230.00 | \$228.35 | \$235.57 |
| 84 | \$133.35 | \$154.10 | \$210.27 | \$224.43 | \$233.83 | \$231.41 | \$238.33 |
| 85 | \$135.29 | \$156.22 | \$214.32 | \$228.48 | \$237.71 | \$234.50 | \$241.11 |
| 86 | \$137.25 | \$158.36 | \$218.42 | \$232.58 | \$241.63 | \$237.61 | \$243.91 |
| 87 | \$139.23 | \$160.52 | \$222.57 | \$236.73 | \$245.59 | \$240.74 | \$246.73 |
| 88 | \$141.23 | \$162.70 | \$226.77 | \$240.93 | \$249.59 | \$243.89 | \$249.57 |
| 89 | \$143.25 | \$164.90 | \$231.02 | \$245.18 | \$253.63 | \$247.06 | \$252.43 |
| 90 | \$145.29 | \$167.12 | \$235.32 | \$249.48 | \$257.71 | \$250.25 | \$255.31 |
| 91 | \$147.35 | \$169.36 | \$239.67 | \$253.83 | \$261.83 | \$253.46 | \$258.21 |
| 92 | \$149.43 | \$171.62 | \$244.07 | \$258.23 | \$265.99 | \$256.69 | \$261.13 |
| 93 | \$151.53 | \$173.90 | \$248.52 | \$262.68 | \$270.19 | \$259.94 | \$264.07 |
| 94 | \$153.65 | \$176.20 | \$253.02 | \$266.47 | \$274.43 | \$263.21 | \$267.03 |
| 95 | \$155.79 | \$178.52 | \$257.57 | \$270.36 | \$278.71 | \$266.50 | \$270.01 |
| 96 | \$157.95 | \$180.86 | \$262.17 | \$274.34 | \$283.03 | \$269.81 | \$273.01 |
| 97 | \$160.13 | \$183.22 | \$266.82 | \$278.37 | \$287.39 | \$273.14 | \$276.03 |
| 98 | \$162.33 | \$185.60 | \$271.52 | \$282.45 | \$291.79 | \$276.49 | \$279.07 |
| 99 | \$164.55 | \$188.00 | \$276.27 | \$286.58 | \$296.23 | \$279.86 | \$282.13 |
| 100 | \$166.79 | \$190.42 | \$281.07 | \$290.76 | \$300.71 | \$283.25 | \$285.21 |

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$158.04 | \$194.10 | \$221.67 | \$247.24 | \$272.41 | \$298.99 | \$329.06 |
| 31 | \$159.89 | \$196.37 | \$224.26 | \$250.13 | \$275.61 | \$302.49 | \$332.92 |
| 32 | \$161.77 | \$198.66 | \$226.89 | \$253.06 | \$278.82 | \$306.04 | \$336.82 |
| 33 | \$163.67 | \$201.00 | \$229.55 | \$256.03 | \$282.10 | \$309.61 | \$340.77 |
| 34 | \$165.58 | \$203.37 | \$232.24 | \$259.03 | \$285.41 | \$313.25 | \$344.77 |
| 35 | \$167.52 | \$205.75 | \$234.95 | \$262.08 | \$288.76 | \$316.92 | \$348.80 |
| 36 | \$169.48 | \$208.29 | \$237.97 | \$265.49 | \$292.53 | \$321.04 | \$353.25 |
| 37 | \$171.47 | \$210.88 | \$241.04 | \$268.98 | \$296.37 | \$325.25 | \$357.81 |
| 38 | \$173.51 | \$213.54 | \$244.17 | \$272.58 | \$300.36 | \$329.61 | \$362.52 |
| 39 | \$175.61 | \$216.25 | \$247.40 | \$276.26 | \$304.42 | \$334.06 | \$367.35 |
| 40 | \$177.72 | \$219.06 | \$250.70 | \$280.01 | \$308.60 | \$338.63 | \$372.34 |
| 41 | \$179.90 | \$221.91 | \$254.11 | \$283.90 | \$312.89 | \$343.37 | \$377.46 |
| 42 | \$182.11 | \$224.82 | \$257.59 | \$287.86 | \$317.32 | \$348.21 | \$382.73 |
| 43 | \$184.39 | \$227.83 | \$261.17 | \$291.96 | \$321.86 | \$353.21 | \$388.17 |
| 44 | \$186.72 | \$230.90 | \$264.82 | \$296.13 | \$326.54 | \$358.35 | \$393.76 |
| 45 | \$189.10 | \$234.04 | \$268.57 | \$300.44 | \$331.35 | \$363.66 | \$399.55 |
| 46 | \$192.79 | \$238.71 | \$274.02 | \$306.63 | \$338.18 | \$371.15 | \$407.82 |
| 47 | \$196.60 | \$243.56 | \$279.68 | \$313.03 | \$345.26 | \$378.93 | \$416.42 |
| 48 | \$200.52 | \$248.56 | \$285.54 | \$319.66 | \$352.60 | \$387.00 | \$425.35 |
| 49 | \$204.55 | \$253.71 | \$291.59 | \$326.54 | \$360.23 | \$395.40 | \$434.64 |
| 50 | \$208.71 | \$259.06 | \$297.86 | \$333.66 | \$368.16 | \$404.12 | \$444.30 |
| 51 | \$213.02 | \$264.57 | \$304.36 | \$341.06 | \$376.36 | \$413.17 | \$454.33 |
| 52 | \$217.44 | \$270.28 | \$311.10 | \$348.74 | \$384.90 | \$422.60 | \$464.79 |
| 53 | \$222.02 | \$276.18 | \$318.06 | \$356.68 | \$393.78 | \$432.40 | \$475.67 |
| 54 | \$226.75 | \$282.31 | \$325.30 | \$364.94 | \$403.00 | \$442.62 | \$487.00 |
| 55 | \$231.62 | \$288.65 | \$332.82 | \$373.52 | \$412.58 | \$453.27 | \$498.83 |
| 56 | \$236.47 | \$294.63 | \$339.64 | \$381.16 | \$421.02 | \$462.56 | \$509.18 |
| 57 | \$241.55 | \$300.93 | \$346.85 | \$389.26 | \$429.94 | \$472.40 | \$520.17 |
| 58 | \$246.88 | \$307.55 | \$354.46 | \$397.78 | \$439.38 | \$482.80 | \$531.81 |
| 59 | \$252.49 | \$314.52 | \$362.50 | \$406.79 | \$449.37 | \$493.85 | \$544.14 |
| 60 | \$258.38 | \$321.88 | \$370.97 | \$416.33 | \$459.95 | \$505.55 | \$557.22 |
| 61 | \$264.55 | \$329.63 | \$379.91 | \$426.40 | \$471.15 | \$517.96 | \$571.08 |
| 62 | \$271.08 | \$337.79 | \$389.37 | \$437.07 | \$483.00 | \$531.11 | \$585.82 |
| 63 | \$277.31 | \$345.64 | \$398.58 | \$447.65 | \$495.01 | \$543.89 | \$600.24 |
| 64 | \$283.91 | \$353.98 | \$408.35 | \$458.91 | \$507.81 | \$557.57 | \$615.66 |
| 65 | \$290.85 | \$362.80 | \$418.74 | \$470.90 | \$521.45 | \$572.21 | \$632.16 |
| 66 | \$298.19 | \$372.15 | \$429.76 | \$483.61 | \$535.95 | \$587.81 | \$649.80 |
| 67 | \$305.93 | \$382.03 | \$441.46 | \$497.12 | \$551.37 | \$604.49 | \$668.65 |
| 68 | \$319.01 | \$397.83 | \$459.46 | \$517.44 | \$574.09 | \$629.63 | \$696.64 |
| 69 | \$333.30 | \$415.01 | \$479.07 | \$539.56 | \$598.83 | \$657.00 | \$727.14 |
| 70 | \$348.85 | \$433.73 | \$500.45 | \$563.64 | \$625.77 | \$686.83 | \$760.35 |
| 71 | \$365.79 | \$454.13 | \$523.73 | \$589.86 | \$655.09 | \$719.29 | \$796.52 |
| 72 | \$384.26 | \$476.38 | \$549.07 | \$618.43 | \$687.03 | \$754.66 | \$835.92 |
| 73 | \$404.42 | \$501.97 | \$578.86 | \$651.80 | \$723.67 | \$795.85 | \$882.35 |
| 74 | \$426.12 | \$529.63 | \$611.10 | \$688.08 | \$763.69 | \$840.89 | \$933.25 |
| 75 | \$449.42 | \$559.46 | \$646.03 | \$727.55 | \$807.40 | \$890.18 | \$989.01 |
| 76 | \$474.55 | \$591.71 | \$683.91 | \$770.45 | \$855.10 | \$944.15 | \$1,050.12 |
| 77 | \$501.58 | \$626.58 | \$724.98 | \$817.12 | \$907.20 | \$1,003.18 | \$1,117.07 |
| 78 | \$526.66 | \$656.08 | \$758.77 | \$855.13 | \$949.70 | \$1,050.97 | \$1,171.78 |
| 79 | \$551.68 | \$688.08 | \$795.54 | \$896.60 | \$996.25 | \$1,103.45 | \$1,231.88 |
| 80 | \$579.79 | \$722.73 | \$835.51 | \$941.83 | \$1,047.14 | \$1,160.94 | \$1,297.85 |
| 81 | \$610.15 | \$760.27 | \$878.93 | \$991.05 | \$1,102.69 | \$1,223.90 | \$1,370.13 |
| 82 | \$642.97 | \$800.91 | \$926.03 | \$1,044.61 | \$1,163.29 | \$1,292.71 | \$1,449.21 |
| 83 | \$675.84 | \$840.27 | \$970.35 | \$1,096.77 | \$1,224.84 | \$1,364.03 | \$1,531.64 |
| 84 | \$711.15 | \$882.69 | \$1,018.26 | \$1,152.98 | \$1,290.97 | \$1,440.64 | \$1,620.27 |
| 85 | \$749.98 | \$930.94 | \$1,074.49 | \$1,217.23 | \$1,364.19 | \$1,524.38 | \$1,716.79 |
| 86 | \$791.59 | \$982.63 | \$1,134.72 | \$1,286.04 | \$1,442.62 | \$1,614.15 | \$1,820.43 |
| 87 | \$836.23 | \$1,038.04 | \$1,199.22 | \$1,359.73 | \$1,526.65 | \$1,710.41 | \$1,931.66 |
| 88 | \$870.61 | \$1,078.37 | \$1,243.85 | \$1,408.63 | \$1,580.69 | \$1,771.25 | \$2,001.62 |
| 89 | \$906.78 | \$1,120.65 | \$1,290.50 | \$1,459.65 | \$1,637.03 | \$1,834.68 | \$2,074.57 |
| 90 | \$944.82 | \$1,164.97 | \$1,339.31 | \$1,512.93 | \$1,695.79 | \$1,900.83 | \$2,150.67 |
| 91 | \$984.84 | \$1,211.47 | \$1,390.34 | \$1,568.55 | \$1,757.07 | \$1,969.75 | \$2,230.05 |
| 92 | \$1,026.97 | \$1,260.22 | \$1,443.72 | \$1,626.61 | \$1,820.95 | \$2,041.63 | \$2,312.86 |
| 93 | \$1,059.55 | \$1,295.70 | \$1,480.21 | \$1,664.18 | \$1,860.68 | \$2,085.31 | \$2,362.55 |
| 94 | \$1,093.36 | \$1,332.38 | \$1,517.77 | \$1,702.79 | \$1,901.44 | \$2,130.07 | \$2,413.46 |
| 95 | \$1,128.47 | \$1,370.30 | \$1,556.46 | \$1,742.45 | \$1,943.24 | \$2,175.93 | \$2,465.66 |
| 96 | \$1,164.94 | \$1,409.49 | \$1,596.32 | \$1,783.18 | \$1,986.11 | \$2,222.92 | \$2,519.14 |
| 97 | \$1,202.79 | \$1,450.00 | \$1,637.35 | \$1,825.03 | \$2,030.05 | \$2,271.10 | \$2,573.94 |
| 98 | \$1,234.24 | \$1,483.51 | \$1,671.17 | \$1,859.41 | \$2,066.11 | \$2,310.59 | \$2,618.87 |
| 99 | \$1,260.15 | \$1,511.05 | \$1,698.87 | \$1,887.53 | \$2,095.56 | \$2,342.80 | \$2,655.52 |
| 100 | \$1,281.41 | \$1,533.53 | \$1,721.47 | \$1,910.40 | \$2,119.48 | \$2,368.99 | \$2,685.32 |

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
75% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$28.98 | \$32.53 | \$35.49 | \$38.26 | \$41.10 | \$44.12 | \$47.53 |
| 31 | \$29.55 | \$33.19 | \$36.24 | \$39.10 | \$42.03 | \$45.13 | \$48.64 |
| 32 | \$30.13 | \$33.89 | \$37.02 | \$39.96 | \$42.99 | \$46.15 | \$49.77 |
| 33 | \$30.71 | \$34.58 | \$37.80 | \$40.84 | \$43.95 | \$47.22 | \$50.94 |
| 34 | \$31.32 | \$35.30 | \$38.62 | \$41.74 | \$44.94 | \$48.32 | \$52.14 |
| 35 | \$31.93 | \$36.02 | \$39.45 | \$42.66 | \$45.95 | \$49.42 | \$53.37 |
| 36 | \$32.98 | \$37.35 | \$41.00 | \$44.39 | \$47.91 | \$51.60 | \$55.76 |
| 37 | \$34.08 | \$38.71 | \$42.59 | \$46.22 | \$49.95 | \$53.87 | \$58.26 |
| 38 | \$35.21 | \$40.13 | \$44.26 | \$48.11 | \$52.07 | \$56.24 | \$60.88 |
| 39 | \$36.38 | \$41.61 | \$45.98 | \$50.08 | \$54.29 | \$58.72 | \$63.61 |
| 40 | \$37.60 | \$43.15 | \$47.78 | \$52.14 | \$56.60 | \$61.29 | \$66.45 |
| 41 | \$38.84 | \$44.73 | \$49.66 | \$54.27 | \$59.01 | \$63.98 | \$69.44 |
| 42 | \$40.12 | \$46.37 | \$51.59 | \$56.49 | \$61.52 | \$66.80 | \$72.55 |
| 43 | \$41.45 | \$48.09 | \$53.62 | \$58.80 | \$64.13 | \$69.72 | \$75.81 |
| 44 | \$42.83 | \$49.84 | \$55.71 | \$61.21 | \$66.85 | \$72.78 | \$79.21 |
| 45 | \$44.26 | \$51.67 | \$57.89 | \$63.71 | \$69.71 | \$75.98 | \$82.76 |
| 46 | \$46.27 | \$54.21 | \$60.87 | \$67.10 | \$73.53 | \$80.26 | \$87.47 |
| 47 | \$48.35 | \$56.88 | \$64.00 | \$70.68 | \$77.57 | \$84.75 | \$92.48 |
| 48 | \$50.55 | \$59.67 | \$67.31 | \$74.45 | \$81.82 | \$89.51 | \$97.75 |
| 49 | \$52.82 | \$62.60 | \$70.77 | \$78.42 | \$86.30 | \$94.54 | \$103.32 |
| 50 | \$55.22 | \$65.67 | \$74.41 | \$82.60 | \$91.02 | \$99.85 | \$109.22 |
| 51 | \$57.73 | \$68.89 | \$78.24 | \$87.00 | \$96.03 | \$105.45 | \$115.44 |
| 52 | \$60.33 | \$72.28 | \$82.27 | \$91.64 | \$101.29 | \$111.38 | \$122.03 |
| 53 | \$63.06 | \$75.82 | \$86.52 | \$96.53 | \$106.85 | \$117.63 | \$128.98 |
| 54 | \$65.92 | \$79.54 | \$90.96 | \$101.67 | \$112.70 | \$124.23 | \$136.35 |
| 55 | \$68.90 | \$83.45 | \$95.65 | \$107.09 | \$118.89 | \$131.20 | \$144.13 |
| 56 | \$72.87 | \$88.44 | \$101.48 | \$113.72 | \$126.34 | \$139.53 | \$153.37 |
| 57 | \$77.08 | \$93.73 | \$107.67 | \$120.77 | \$134.27 | \$148.40 | \$163.22 |
| 58 | \$81.52 | \$99.33 | \$114.24 | \$128.25 | \$142.68 | \$157.82 | \$173.70 |
| 59 | \$86.23 | \$105.26 | \$121.22 | \$136.20 | \$151.65 | \$167.83 | \$184.84 |
| 60 | \$91.20 | \$111.55 | \$128.61 | \$144.63 | \$161.16 | \$178.49 | \$196.72 |
| 61 | \$96.46 | \$118.22 | \$136.46 | \$153.59 | \$171.28 | \$189.82 | \$209.34 |
| 62 | \$102.04 | \$125.28 | \$144.78 | \$163.11 | \$182.02 | \$201.87 | \$222.79 |
| 63 | \$107.84 | \$132.75 | \$153.65 | \$173.29 | \$193.61 | \$214.92 | \$237.44 |
| 64 | \$113.96 | \$140.67 | \$163.08 | \$184.15 | \$205.94 | \$228.82 | \$253.04 |
| 65 | \$120.45 | \$149.07 | \$173.07 | \$195.68 | \$219.05 | \$243.63 | \$269.69 |
| 66 | \$127.29 | \$157.95 | \$183.68 | \$207.92 | \$233.00 | \$259.38 | \$287.40 |
| 67 | \$134.53 | \$167.38 | \$194.95 | \$220.94 | \$247.83 | \$276.16 | \$306.29 |
| 68 | \$146.92 | \$182.52 | \$212.40 | \$240.61 | \$269.86 | \$300.66 | \$333.50 |
| 69 | \$160.46 | \$199.04 | \$231.44 | \$262.06 | \$293.82 | \$327.33 | \$363.13 |
| 70 | \$175.25 | \$217.05 | \$252.18 | \$285.42 | \$319.94 | \$356.38 | \$395.41 |
| 71 | \$191.41 | \$236.69 | \$274.77 | \$310.86 | \$348.35 | \$388.01 | \$430.53 |
| 72 | \$209.06 | \$258.09 | \$299.40 | \$338.54 | \$379.31 | \$422.44 | \$468.79 |
| 73 | \$226.40 | \$280.38 | \$325.92 | \$369.19 | \$414.29 | \$462.12 | \$513.51 |
| 74 | \$245.19 | \$304.59 | \$354.80 | \$402.60 | \$452.51 | \$505.52 | \$562.51 |
| 75 | \$265.52 | \$330.88 | \$386.23 | \$439.03 | \$494.27 | \$553.00 | \$616.16 |
| 76 | \$287.55 | \$359.47 | \$420.45 | \$478.77 | \$539.86 | \$604.94 | \$674.94 |
| 77 | \$311.40 | \$390.51 | \$457.70 | \$522.10 | \$589.67 | \$661.74 | \$739.34 |
| 78 | \$335.53 | \$420.85 | \$493.44 | \$563.20 | \$636.56 | \$715.10 | \$800.06 |
| 79 | \$361.52 | \$453.55 | \$531.98 | \$607.52 | \$687.19 | \$772.76 | \$865.76 |
| 80 | \$389.49 | \$488.81 | \$573.51 | \$655.34 | \$741.83 | \$835.06 | \$936.88 |
| 81 | \$419.65 | \$526.80 | \$618.30 | \$706.92 | \$800.84 | \$902.39 | \$1,013.83 |
| 82 | \$452.14 | \$567.74 | \$666.57 | \$762.55 | \$864.53 | \$975.15 | \$1,097.08 |
| 83 | \$484.55 | \$607.83 | \$713.23 | \$815.85 | \$925.23 | \$1,044.46 | \$1,176.70 |
| 84 | \$519.28 | \$650.76 | \$763.16 | \$872.88 | \$990.19 | \$1,118.68 | \$1,262.09 |
| 85 | \$556.49 | \$696.72 | \$816.57 | \$933.90 | \$1,059.71 | \$1,198.18 | \$1,353.67 |
| 86 | \$596.37 | \$745.93 | \$873.74 | \$999.17 | \$1,134.12 | \$1,283.33 | \$1,451.89 |
| 87 | \$639.10 | \$798.61 | \$934.89 | \$1,069.01 | \$1,213.75 | \$1,374.54 | \$1,557.25 |
| 88 | \$671.77 | \$836.53 | \$976.64 | \$1,114.70 | \$1,264.21 | \$1,431.33 | \$1,622.56 |
| 89 | \$706.11 | \$876.23 | \$1,020.26 | \$1,162.34 | \$1,316.77 | \$1,490.47 | \$1,690.60 |
| 90 | \$742.22 | \$917.83 | \$1,065.82 | \$1,212.02 | \$1,371.52 | \$1,552.05 | \$1,761.50 |
| 91 | \$780.16 | \$961.41 | \$1,113.42 | \$1,263.82 | \$1,428.54 | \$1,616.16 | \$1,835.37 |
| 92 | \$820.04 | \$1,007.06 | \$1,163.16 | \$1,317.84 | \$1,487.94 | \$1,682.95 | \$1,912.34 |
| 93 | \$850.58 | \$1,039.81 | \$1,196.62 | \$1,352.26 | \$1,524.24 | \$1,722.80 | \$1,957.78 |
| 94 | \$882.27 | \$1,073.61 | \$1,231.07 | \$1,387.58 | \$1,561.43 | \$1,763.59 | \$2,004.28 |
| 95 | \$915.15 | \$1,108.54 | \$1,266.50 | \$1,423.82 | \$1,599.54 | \$1,805.34 | \$2,051.90 |
| 96 | \$949.24 | \$1,144.59 | \$1,302.96 | \$1,461.01 | \$1,638.57 | \$1,848.09 | \$2,100.65 |
| 97 | \$984.61 | \$1,181.81 | \$1,340.47 | \$1,499.16 | \$1,678.55 | \$1,891.86 | \$2,150.56 |
| 98 | \$1,013.94 | \$1,212.54 | \$1,371.34 | \$1,530.48 | \$1,711.31 | \$1,927.68 | \$2,191.45 |
| 99 | \$1,038.12 | \$1,237.78 | \$1,396.60 | \$1,556.06 | \$1,738.03 | \$1,956.90 | \$2,224.76 |
| 100 | \$1,057.92 | \$1,258.39 | \$1,417.17 | \$1,576.87 | \$1,759.75 | \$1,980.61 | \$2,251.81 |

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$56.96 | \$67.41 | \$75.86 | \$83.81 | \$91.75 | \$99.87 | \$109.14 |
| 31 | \$57.82 | \$68.42 | \$77.00 | \$85.09 | \$93.15 | \$101.40 | \$110.83 |
| 32 | \$58.67 | \$69.46 | \$78.19 | \$86.39 | \$94.59 | \$102.97 | \$112.53 |
| 33 | \$59.54 | \$70.52 | \$79.38 | \$87.70 | \$96.04 | \$104.55 | \$114.25 |
| 34 | \$60.44 | \$71.58 | \$80.59 | \$89.07 | \$97.53 | \$106.19 | \$116.01 |
| 35 | \$61.35 | \$72.66 | \$81.83 | \$90.42 | \$99.03 | \$107.82 | \$117.80 |
| 36 | \$63.52 | \$75.40 | \$85.00 | \$94.02 | \$103.04 | \$112.24 | \$122.66 |
| 37 | \$65.78 | \$78.23 | \$88.30 | \$97.76 | \$107.21 | \$116.84 | \$127.70 |
| 38 | \$68.14 | \$81.16 | \$91.73 | \$101.66 | \$111.55 | \$121.64 | \$132.96 |
| 39 | \$70.55 | \$84.21 | \$95.29 | \$105.70 | \$116.08 | \$126.62 | \$138.44 |
| 40 | \$73.08 | \$87.38 | \$98.99 | \$109.90 | \$120.78 | \$131.80 | \$144.12 |
| 41 | \$75.67 | \$90.67 | \$102.85 | \$114.28 | \$125.67 | \$137.18 | \$150.07 |
| 42 | \$78.36 | \$94.07 | \$106.84 | \$118.81 | \$130.75 | \$142.82 | \$156.23 |
| 43 | \$81.15 | \$97.62 | \$110.99 | \$123.56 | \$136.05 | \$148.67 | \$162.68 |
| 44 | \$84.03 | \$101.29 | \$115.29 | \$128.46 | \$141.54 | \$154.76 | \$169.37 |
| 45 | \$87.05 | \$105.10 | \$119.77 | \$133.57 | \$147.29 | \$161.08 | \$176.33 |
| 46 | \$90.83 | \$109.85 | \$125.34 | \$139.90 | \$154.37 | \$168.92 | \$184.95 |
| 47 | \$94.77 | \$114.85 | \$131.18 | \$146.53 | \$161.78 | \$177.10 | \$194.00 |
| 48 | \$98.89 | \$120.06 | \$137.28 | \$153.48 | \$169.57 | \$185.70 | \$203.49 |
| 49 | \$103.18 | \$125.52 | \$143.68 | \$160.76 | \$177.71 | \$194.72 | \$213.42 |
| 50 | \$107.67 | \$131.21 | \$150.37 | \$168.39 | \$186.24 | \$204.16 | \$223.86 |
| 51 | \$112.37 | \$137.15 | \$157.35 | \$176.36 | \$195.21 | \$214.08 | \$234.80 |
| 52 | \$117.24 | \$143.38 | \$164.68 | \$184.73 | \$204.59 | \$224.48 | \$246.28 |
| 53 | \$122.33 | \$149.89 | \$172.34 | \$193.48 | \$214.42 | \$235.36 | \$258.32 |
| 54 | \$127.66 | \$156.69 | \$180.37 | \$202.65 | \$224.72 | \$246.78 | \$270.95 |
| 55 | \$133.20 | \$163.81 | \$188.75 | \$212.26 | \$235.53 | \$258.76 | \$284.21 |
| 56 | \$139.37 | \$171.50 | \$197.71 | \$222.41 | \$246.87 | \$271.31 | \$298.09 |
| 57 | \$145.83 | \$179.56 | \$207.09 | \$233.04 | \$258.76 | \$284.47 | \$312.65 |
| 58 | \$152.58 | \$188.01 | \$216.93 | \$244.19 | \$271.21 | \$298.26 | \$327.92 |
| 59 | \$159.65 | \$196.83 | \$227.22 | \$255.87 | \$284.29 | \$312.72 | \$343.96 |
| 60 | \$167.03 | \$206.09 | \$238.01 | \$268.12 | \$297.97 | \$327.88 | \$360.77 |
| 61 | \$174.76 | \$215.77 | \$249.30 | \$280.93 | \$312.33 | \$343.79 | \$378.40 |
| 62 | \$182.87 | \$225.91 | \$261.13 | \$294.37 | \$327.38 | \$360.46 | \$396.89 |
| 63 | \$191.03 | \$236.29 | \$273.32 | \$308.29 | \$343.06 | \$377.93 | \$416.42 |
| 64 | \$199.58 | \$247.16 | \$286.10 | \$322.91 | \$359.50 | \$396.23 | \$436.89 |
| 65 | \$208.51 | \$258.53 | \$299.47 | \$338.19 | \$376.73 | \$415.46 | \$458.39 |
| 66 | \$217.83 | \$270.39 | \$313.45 | \$354.20 | \$394.79 | \$435.60 | \$480.93 |
| 67 | \$227.58 | \$282.82 | \$328.11 | \$370.97 | \$413.72 | \$456.71 | \$504.57 |
| 68 | \$243.01 | \$301.58 | \$349.66 | \$395.23 | \$440.72 | \$486.52 | \$537.61 |
| 69 | \$259.48 | \$321.59 | \$372.66 | \$421.07 | \$469.47 | \$518.24 | \$572.81 |
| 70 | \$277.07 | \$342.96 | \$397.15 | \$448.62 | \$500.12 | \$552.05 | \$610.32 |
| 71 | \$295.86 | \$365.72 | \$423.23 | \$477.96 | \$532.74 | \$588.07 | \$650.27 |
| 72 | \$315.92 | \$389.99 | \$451.06 | \$509.19 | \$567.51 | \$626.43 | \$692.86 |
| 73 | \$337.54 | \$417.50 | \$483.57 | \$546.59 | \$609.85 | \$673.88 | \$746.17 |
| 74 | \$360.63 | \$446.94 | \$518.42 | \$586.72 | \$655.38 | \$724.93 | \$803.59 |
| 75 | \$385.31 | \$478.46 | \$555.78 | \$629.79 | \$704.31 | \$779.83 | \$865.42 |
| 76 | \$411.68 | \$512.21 | \$595.83 | \$676.04 | \$756.86 | \$838.91 | \$932.02 |
| 77 | \$439.85 | \$548.34 | \$638.77 | \$725.67 | \$813.36 | \$902.44 | \$1,003.75 |
| 78 | \$466.78 | \$581.73 | \$677.70 | \$770.18 | \$863.80 | \$959.38 | \$1,068.55 |
| 79 | \$495.34 | \$617.15 | \$719.02 | \$817.40 | \$917.36 | \$1,019.89 | \$1,137.52 |
| 80 | \$525.64 | \$654.72 | \$762.86 | \$867.52 | \$974.25 | \$1,084.24 | \$1,210.96 |
| 81 | \$557.83 | \$694.60 | \$809.37 | \$920.72 | \$1,034.67 | \$1,152.64 | \$1,289.14 |
| 82 | \$591.96 | \$736.89 | \$858.71 | \$977.18 | \$1,098.83 | \$1,225.38 | \$1,372.34 |
| 83 | \$627.12 | \$779.47 | \$907.56 | \$1,032.42 | \$1,161.29 | \$1,296.43 | \$1,454.14 |
| 84 | \$664.38 | \$824.52 | \$959.20 | \$1,090.79 | \$1,227.31 | \$1,371.59 | \$1,540.80 |
| 85 | \$701.59 | \$870.48 | \$1,012.61 | \$1,151.81 | \$1,296.83 | \$1,451.09 | \$1,632.38 |
| 86 | \$741.47 | \$919.69 | \$1,069.78 | \$1,217.08 | \$1,371.24 | \$1,536.24 | \$1,730.60 |
| 87 | \$784.20 | \$972.37 | \$1,130.93 | \$1,286.92 | \$1,450.87 | \$1,627.45 | \$1,835.96 |
| 88 | \$816.87 | \$1,010.29 | \$1,172.68 | \$1,332.61 | \$1,501.33 | \$1,684.24 | \$1,901.27 |
| 89 | \$851.21 | \$1,049.99 | \$1,216.30 | \$1,380.25 | \$1,553.89 | \$1,743.38 | \$1,969.31 |
| 90 | \$887.32 | \$1,091.59 | \$1,261.86 | \$1,429.93 | \$1,608.64 | \$1,804.96 | \$2,040.21 |
| 91 | \$925.26 | \$1,135.17 | \$1,309.46 | \$1,481.73 | \$1,665.66 | \$1,869.07 | \$2,114.08 |
| 92 | \$965.14 | \$1,180.82 | \$1,359.20 | \$1,535.75 | \$1,725.06 | \$1,935.86 | \$2,191.05 |
| 93 | \$995.68 | \$1,213.57 | \$1,392.66 | \$1,570.17 | \$1,761.36 | \$1,975.71 | \$2,236.49 |
| 94 | \$1,027.37 | \$1,247.37 | \$1,427.11 | \$1,605.49 | \$1,798.55 | \$2,016.50 | \$2,282.99 |
| 95 | \$1,060.25 | \$1,282.30 | \$1,462.54 | \$1,641.73 | \$1,836.66 | \$2,058.25 | \$2,330.61 |
| 96 | \$1,094.34 | \$1,318.35 | \$1,499.00 | \$1,678.92 | \$1,875.69 | \$2,101.00 | \$2,379.36 |
| 97 | \$1,129.71 | \$1,355.57 | \$1,536.51 | \$1,717.07 | \$1,915.67 | \$2,144.77 | \$2,429.27 |
| 98 | \$1,159.04 | \$1,386.30 | \$1,567.38 | \$1,748.39 | \$1,948.43 | \$2,180.59 | \$2,470.16 |
| 99 | \$1,183.22 | \$1,411.54 | \$1,592.64 | \$1,773.97 | \$1,975.15 | \$2,209.81 | \$2,503.47 |
| 100 | \$1,203.02 | \$1,432.15 | \$1,613.21 | \$1,794.78 | \$1,996.87 | \$2,233.52 | \$2,530.52 |

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$152.91 | \$186.71 | \$212.57 | \$236.69 | \$260.40 | \$285.44 | \$313.68 |
| 31 | \$154.71 | \$188.88 | \$215.04 | \$239.48 | \$263.44 | \$288.77 | \$317.35 |
| 32 | \$156.51 | \$191.12 | \$217.57 | \$242.27 | \$266.54 | \$292.15 | \$321.06 |
| 33 | \$158.35 | \$193.34 | \$220.12 | \$245.10 | \$269.66 | \$295.58 | \$324.83 |
| 34 | \$160.22 | \$195.61 | \$222.71 | \$247.98 | \$272.82 | \$299.05 | \$328.64 |
| 35 | \$162.10 | \$197.90 | \$225.32 | \$250.88 | \$276.00 | \$302.55 | \$332.50 |
| 36 | \$163.99 | \$200.36 | \$228.21 | \$254.13 | \$279.61 | \$306.48 | \$336.72 |
| 37 | \$165.94 | \$202.84 | \$231.14 | \$257.49 | \$283.30 | \$310.49 | \$341.07 |
| 38 | \$167.92 | \$205.41 | \$234.17 | \$260.92 | \$287.08 | \$314.64 | \$345.54 |
| 39 | \$169.95 | \$208.04 | \$237.24 | \$264.44 | \$290.98 | \$318.89 | \$350.14 |
| 40 | \$172.03 | \$210.74 | \$240.43 | \$268.06 | \$294.98 | \$323.26 | \$354.87 |
| 41 | \$174.14 | \$213.47 | \$243.69 | \$271.77 | \$299.09 | \$327.75 | \$359.73 |
| 42 | \$176.31 | \$216.30 | \$247.02 | \$275.58 | \$303.32 | \$332.39 | \$364.77 |
| 43 | \$178.51 | \$219.20 | \$250.46 | \$279.49 | \$307.64 | \$337.14 | \$369.94 |
| 44 | \$180.78 | \$222.13 | \$253.96 | \$283.50 | \$312.11 | \$342.04 | \$375.27 |
| 45 | \$183.10 | \$225.16 | \$257.56 | \$287.63 | \$316.72 | \$347.10 | \$380.76 |
| 46 | \$186.68 | \$229.67 | \$262.78 | \$293.52 | \$323.23 | \$354.25 | \$388.62 |
| 47 | \$190.35 | \$234.33 | \$268.19 | \$299.65 | \$329.98 | \$361.64 | \$396.79 |
| 48 | \$194.17 | \$239.14 | \$273.82 | \$305.98 | \$337.00 | \$369.33 | \$405.28 |
| 49 | \$198.05 | \$244.10 | \$279.61 | \$312.56 | \$344.25 | \$377.31 | \$414.09 |
| 50 | \$202.10 | \$249.23 | \$285.60 | \$319.35 | \$351.78 | \$385.63 | \$423.27 |
| 51 | \$206.27 | \$254.54 | \$291.82 | \$326.42 | \$359.64 | \$394.24 | \$432.79 |
| 52 | \$210.56 | \$260.04 | \$298.26 | \$333.73 | \$367.77 | \$403.24 | \$442.74 |
| 53 | \$214.99 | \$265.69 | \$304.94 | \$341.35 | \$376.23 | \$412.58 | \$453.07 |
| 54 | \$219.57 | \$271.57 | \$311.85 | \$349.22 | \$385.03 | \$422.30 | \$463.86 |
| 55 | \$224.29 | \$277.67 | \$319.03 | \$357.43 | \$394.19 | \$432.43 | \$475.09 |
| 56 | \$228.98 | \$283.43 | \$325.58 | \$364.73 | \$402.22 | \$441.26 | \$484.92 |
| 57 | \$233.91 | \$289.50 | \$332.51 | \$372.47 | \$410.74 | \$450.63 | \$495.34 |
| 58 | \$239.06 | \$295.86 | \$339.81 | \$380.62 | \$419.75 | \$460.55 | \$506.40 |
| 59 | \$244.49 | \$302.56 | \$347.51 | \$389.26 | \$429.30 | \$471.07 | \$518.12 |
| 60 | \$250.20 | \$309.64 | \$355.64 | \$398.37 | \$439.40 | \$482.23 | \$530.59 |
| 61 | \$256.19 | \$317.09 | \$364.23 | \$408.02 | \$450.13 | \$494.09 | \$543.80 |
| 62 | \$262.50 | \$324.95 | \$373.27 | \$418.23 | \$461.46 | \$506.64 | \$557.83 |
| 63 | \$268.51 | \$332.47 | \$382.17 | \$428.41 | \$472.48 | \$518.77 | \$571.49 |
| 64 | \$274.85 | \$340.44 | \$391.60 | \$439.27 | \$484.23 | \$531.76 | \$586.10 |
| 65 | \$281.58 | \$348.91 | \$401.60 | \$450.81 | \$496.77 | \$545.66 | \$601.76 |
| 66 | \$288.63 | \$357.85 | \$412.21 | \$463.05 | \$510.15 | \$560.50 | \$618.48 |
| 67 | \$296.09 | \$367.33 | \$423.49 | \$476.07 | \$524.41 | \$576.37 | \$636.39 |
| 68 | \$308.83 | \$382.58 | \$440.94 | \$495.74 | \$546.40 | \$599.72 | \$662.28 |
| 69 | \$322.72 | \$399.21 | \$459.99 | \$517.19 | \$570.32 | \$625.25 | \$690.58 |
| 70 | \$337.86 | \$417.31 | \$480.73 | \$540.56 | \$596.41 | \$653.16 | \$721.53 |
| 71 | \$354.37 | \$437.07 | \$503.33 | \$566.00 | \$624.78 | \$683.65 | \$755.33 |
| 72 | \$372.36 | \$458.57 | \$527.96 | \$593.68 | \$655.70 | \$716.96 | \$792.28 |
| 73 | \$391.85 | \$483.10 | \$556.10 | \$625.15 | \$690.68 | \$756.64 | \$837.00 |
| 74 | \$412.81 | \$509.57 | \$586.61 | \$659.36 | \$728.90 | \$800.04 | \$885.99 |
| 75 | \$435.33 | \$538.15 | \$619.66 | \$696.61 | \$770.65 | \$847.50 | \$939.64 |
| 76 | \$459.59 | \$569.06 | \$655.53 | \$737.17 | \$816.24 | \$899.44 | \$998.39 |
| 77 | \$485.68 | \$602.45 | \$694.44 | \$781.32 | \$866.05 | \$956.24 | \$1,062.79 |
| 78 | \$508.85 | \$630.53 | \$726.47 | \$817.26 | \$906.14 | \$1,001.25 | \$1,114.22 |
| 79 | \$533.87 | \$660.99 | \$761.37 | \$856.54 | \$950.16 | \$1,050.79 | \$1,170.88 |
| 80 | \$560.87 | \$694.05 | \$799.31 | \$899.40 | \$998.35 | \$1,105.20 | \$1,233.23 |
| 81 | \$590.08 | \$729.85 | \$840.58 | \$946.14 | \$1,051.06 | \$1,164.87 | \$1,301.67 |
| 82 | \$621.62 | \$768.64 | \$885.37 | \$997.02 | \$1,108.60 | \$1,230.19 | \$1,376.63 |
| 83 | \$652.92 | \$805.62 | \$927.59 | \$1,046.80 | \$1,167.46 | \$1,298.43 | \$1,455.49 |
| 84 | \$686.53 | \$845.49 | \$973.18 | \$1,100.37 | \$1,230.59 | \$1,371.58 | \$1,540.12 |
| 85 | \$723.74 | \$891.45 | \$1,026.59 | \$1,161.39 | \$1,300.11 | \$1,451.08 | \$1,631.70 |
| 86 | \$763.62 | \$940.66 | \$1,083.76 | \$1,226.66 | \$1,374.52 | \$1,536.23 | \$1,729.92 |
| 87 | \$806.35 | \$993.34 | \$1,144.91 | \$1,296.50 | \$1,454.15 | \$1,627.44 | \$1,835.28 |
| 88 | \$839.02 | \$1,031.26 | \$1,186.66 | \$1,342.19 | \$1,504.61 | \$1,684.23 | \$1,900.59 |
| 89 | \$873.36 | \$1,070.96 | \$1,230.28 | \$1,389.83 | \$1,557.17 | \$1,743.37 | \$1,968.63 |
| 90 | \$909.47 | \$1,112.56 | \$1,275.84 | \$1,439.51 | \$1,611.92 | \$1,804.95 | \$2,039.53 |
| 91 | \$947.41 | \$1,156.14 | \$1,323.44 | \$1,491.31 | \$1,668.94 | \$1,869.06 | \$2,113.40 |
| 92 | \$987.29 | \$1,201.79 | \$1,373.18 | \$1,545.33 | \$1,728.34 | \$1,935.85 | \$2,190.37 |
| 93 | \$1,017.83 | \$1,234.54 | \$1,406.64 | \$1,579.75 | \$1,764.64 | \$1,975.70 | \$2,235.81 |
| 94 | \$1,049.52 | \$1,268.34 | \$1,441.09 | \$1,615.07 | \$1,801.83 | \$2,016.49 | \$2,282.31 |
| 95 | \$1,082.40 | \$1,303.27 | \$1,476.52 | \$1,651.31 | \$1,839.94 | \$2,058.24 | \$2,329.93 |
| 96 | \$1,116.49 | \$1,339.32 | \$1,512.98 | \$1,688.50 | \$1,878.97 | \$2,100.99 | \$2,378.68 |
| 97 | \$1,151.86 | \$1,376.54 | \$1,550.49 | \$1,726.65 | \$1,918.95 | \$2,144.76 | \$2,428.59 |
| 98 | \$1,181.19 | \$1,407.27 | \$1,581.36 | \$1,757.97 | \$1,951.71 | \$2,180.58 | \$2,469.48 |
| 99 | \$1,205.37 | \$1,432.51 | \$1,606.62 | \$1,783.55 | \$1,978.43 | \$2,209.80 | \$2,502.79 |
| 100 | \$1,225.17 | \$1,453.12 | \$1,627.19 | \$1,804.36 | \$2,000.15 | \$2,233.51 | \$2,529.84 |

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
50% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$28.35 | \$31.74 | \$34.57 | \$37.23 | \$39.99 | \$42.87 | \$46.15 |
| 31 | \$28.90 | \$32.37 | \$35.30 | \$38.05 | \$40.89 | \$43.86 | \$47.22 |
| 32 | \$29.46 | \$33.03 | \$36.06 | \$38.88 | \$41.80 | \$44.86 | \$48.34 |
| 33 | \$30.02 | \$33.72 | \$36.82 | \$39.74 | \$42.73 | \$45.87 | \$49.47 |
| 34 | \$30.60 | \$34.39 | \$37.60 | \$40.60 | \$43.70 | \$46.93 | \$50.61 |
| 35 | \$31.18 | \$35.09 | \$38.39 | \$41.48 | \$44.66 | \$48.00 | \$51.79 |
| 36 | \$32.19 | \$36.36 | \$39.87 | \$43.15 | \$46.54 | \$50.09 | \$54.09 |
| 37 | \$33.24 | \$37.68 | \$41.40 | \$44.90 | \$48.49 | \$52.25 | \$56.49 |
| 38 | \$34.32 | \$39.03 | \$42.99 | \$46.70 | \$50.52 | \$54.52 | \$58.98 |
| 39 | \$35.43 | \$40.44 | \$44.64 | \$48.59 | \$52.64 | \$56.90 | \$61.60 |
| 40 | \$36.58 | \$41.89 | \$46.36 | \$50.55 | \$54.85 | \$59.36 | \$64.34 |
| 41 | \$37.78 | \$43.41 | \$48.13 | \$52.58 | \$57.16 | \$61.94 | \$67.18 |
| 42 | \$39.00 | \$44.97 | \$50.00 | \$54.70 | \$59.55 | \$64.62 | \$70.16 |
| 43 | \$40.27 | \$46.60 | \$51.90 | \$56.91 | \$62.05 | \$67.42 | \$73.27 |
| 44 | \$41.58 | \$48.26 | \$53.90 | \$59.19 | \$64.65 | \$70.36 | \$76.52 |
| 45 | \$42.93 | \$50.01 | \$55.97 | \$61.58 | \$67.38 | \$73.41 | \$79.92 |
| 46 | \$44.83 | \$52.42 | \$58.82 | \$64.84 | \$71.02 | \$77.48 | \$84.42 |
| 47 | \$46.82 | \$54.94 | \$61.80 | \$68.24 | \$74.86 | \$81.78 | \$89.20 |
| 48 | \$48.91 | \$57.60 | \$64.94 | \$71.84 | \$78.94 | \$86.33 | \$94.24 |
| 49 | \$51.08 | \$60.38 | \$68.24 | \$75.61 | \$83.22 | \$91.14 | \$99.57 |
| 50 | \$53.35 | \$63.30 | \$71.71 | \$79.60 | \$87.73 | \$96.21 | \$105.19 |
| 51 | \$55.71 | \$66.35 | \$75.34 | \$83.79 | \$92.49 | \$101.55 | \$111.13 |
| 52 | \$58.18 | \$69.57 | \$79.18 | \$88.21 | \$97.51 | \$107.19 | \$117.41 |
| 53 | \$60.78 | \$72.92 | \$83.19 | \$92.85 | \$102.80 | \$113.15 | \$124.06 |
| 54 | \$63.47 | \$76.44 | \$87.43 | \$97.74 | \$108.36 | \$119.45 | \$131.05 |
| 55 | \$66.27 | \$80.14 | \$91.85 | \$102.89 | \$114.25 | \$126.08 | \$138.46 |
| 56 | \$70.07 | \$84.89 | \$97.43 | \$109.22 | \$121.37 | \$134.05 | \$147.31 |
| 57 | \$74.07 | \$89.92 | \$103.32 | \$115.94 | \$128.95 | \$142.50 | \$156.71 |
| 58 | \$78.30 | \$95.24 | \$109.58 | \$123.08 | \$136.98 | \$151.50 | \$166.73 |
| 59 | \$82.77 | \$100.89 | \$116.22 | \$130.66 | \$145.53 | \$161.07 | \$177.38 |
| 60 | \$87.51 | \$106.86 | \$123.25 | \$138.69 | \$154.61 | \$171.23 | \$188.71 |
| 61 | \$92.49 | \$113.20 | \$130.72 | \$147.21 | \$164.26 | \$182.06 | \$200.76 |
| 62 | \$97.78 | \$119.91 | \$138.63 | \$156.28 | \$174.49 | \$193.55 | \$213.59 |
| 63 | \$103.25 | \$126.98 | \$147.05 | \$165.98 | \$185.51 | \$205.96 | \$227.53 |
| 64 | \$109.05 | \$134.47 | \$155.97 | \$176.26 | \$197.24 | \$219.20 | \$242.38 |
| 65 | \$115.16 | \$142.39 | \$165.45 | \$187.21 | \$209.70 | \$233.27 | \$258.20 |
| 66 | \$121.60 | \$150.79 | \$175.49 | \$198.82 | \$222.94 | \$248.25 | \$275.07 |
| 67 | \$128.41 | \$159.67 | \$186.14 | \$211.15 | \$237.03 | \$264.19 | \$293.03 |
| 68 | \$140.31 | \$174.17 | \$202.87 | \$230.02 | \$258.14 | \$287.68 | \$319.09 |
| 69 | \$153.28 | \$189.98 | \$221.10 | \$250.56 | \$281.11 | \$313.25 | \$347.50 |
| 70 | \$167.47 | \$207.21 | \$240.98 | \$272.95 | \$306.15 | \$341.10 | \$378.43 |
| 71 | \$182.97 | \$226.04 | \$262.62 | \$297.34 | \$333.41 | \$371.43 | \$412.10 |
| 72 | \$199.90 | \$246.55 | \$286.22 | \$323.90 | \$363.09 | \$404.45 | \$448.77 |
| 73 | \$216.27 | \$267.63 | \$311.37 | \$353.02 | \$396.37 | \$442.24 | \$491.36 |
| 74 | \$234.00 | \$290.50 | \$338.74 | \$384.73 | \$432.74 | \$483.52 | \$538.00 |
| 75 | \$253.19 | \$315.34 | \$368.50 | \$419.31 | \$472.41 | \$528.70 | \$589.04 |
| 76 | \$273.92 | \$342.30 | \$400.89 | \$457.00 | \$515.73 | \$578.07 | \$644.94 |
| 77 | \$296.37 | \$371.55 | \$436.11 | \$498.08 | \$563.01 | \$632.06 | \$706.15 |
| 78 | \$319.09 | \$400.18 | \$469.91 | \$537.01 | \$607.50 | \$682.70 | \$763.79 |
| 79 | \$343.55 | \$431.02 | \$506.34 | \$578.98 | \$655.50 | \$737.42 | \$826.14 |
| 80 | \$369.89 | \$464.24 | \$545.59 | \$624.25 | \$707.30 | \$796.51 | \$893.58 |
| 81 | \$398.24 | \$500.01 | \$587.87 | \$673.05 | \$763.19 | \$860.32 | \$966.52 |
| 82 | \$428.77 | \$538.54 | \$633.43 | \$725.67 | \$823.50 | \$929.26 | \$1,045.42 |
| 83 | \$458.87 | \$575.80 | \$676.91 | \$775.44 | \$880.22 | \$994.07 | \$1,119.89 |
| 84 | \$491.09 | \$615.66 | \$723.40 | \$828.62 | \$940.88 | \$1,063.40 | \$1,199.67 |
| 85 | \$525.57 | \$658.26 | \$773.06 | \$885.45 | \$1,005.70 | \$1,137.56 | \$1,285.13 |
| 86 | \$562.46 | \$703.82 | \$826.13 | \$946.18 | \$1,074.99 | \$1,216.90 | \$1,376.67 |
| 87 | \$601.97 | \$752.55 | \$882.84 | \$1,011.07 | \$1,149.06 | \$1,301.78 | \$1,474.74 |
| 88 | \$631.78 | \$787.14 | \$921.01 | \$1,052.82 | \$1,195.11 | \$1,353.55 | \$1,534.28 |
| 89 | \$663.10 | \$823.32 | \$960.80 | \$1,096.28 | \$1,243.00 | \$1,407.39 | \$1,596.21 |
| 90 | \$695.96 | \$861.16 | \$1,002.32 | \$1,141.55 | \$1,292.82 | \$1,463.36 | \$1,660.65 |
| 91 | \$730.45 | \$900.76 | \$1,045.65 | \$1,188.68 | \$1,344.63 | \$1,521.58 | \$1,727.70 |
| 92 | \$766.64 | \$942.16 | \$1,090.84 | \$1,237.76 | \$1,398.52 | \$1,582.10 | \$1,797.47 |
| 93 | \$793.99 | \$971.55 | \$1,120.88 | \$1,268.52 | \$1,430.77 | \$1,617.36 | \$1,837.60 |
| 94 | \$822.33 | \$1,001.87 | \$1,151.77 | \$1,300.01 | \$1,463.78 | \$1,653.41 | \$1,878.63 |
| 95 | \$851.66 | \$1,033.13 | \$1,183.49 | \$1,332.32 | \$1,497.53 | \$1,690.25 | \$1,920.59 |
| 96 | \$882.06 | \$1,065.35 | \$1,216.08 | \$1,365.42 | \$1,532.08 | \$1,727.93 | \$1,963.49 |
| 97 | \$913.53 | \$1,098.59 | \$1,249.57 | \$1,399.34 | \$1,567.42 | \$1,766.43 | \$2,007.33 |
| 98 | \$939.60 | \$1,126.01 | \$1,277.11 | \$1,427.15 | \$1,596.34 | \$1,797.94 | \$2,043.20 |
| 99 | \$961.06 | \$1,148.49 | \$1,299.63 | \$1,449.84 | \$1,619.89 | \$1,823.57 | \$2,072.41 |
| 100 | \$978.62 | \$1,166.83 | \$1,317.94 | \$1,468.29 | \$1,639.02 | \$1,844.38 | \$2,096.10 |

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$54.62 | \$64.49 | \$72.51 | \$80.08 | \$87.64 | \$95.33 | \$104.14 |
| 31 | \$55.43 | \$65.45 | \$73.61 | \$81.30 | \$89.00 | \$96.81 | \$105.74 |
| 32 | \$56.26 | \$66.43 | \$74.74 | \$82.55 | \$90.37 | \$98.30 | \$107.38 |
| 33 | \$57.09 | \$67.45 | \$75.87 | \$83.82 | \$91.75 | \$99.81 | \$109.02 |
| 34 | \$57.94 | \$68.45 | \$77.03 | \$85.09 | \$93.17 | \$101.36 | \$110.69 |
| 35 | \$58.80 | \$69.47 | \$78.19 | \$86.39 | \$94.59 | \$102.92 | \$112.40 |
| 36 | \$60.86 | \$72.07 | \$81.20 | \$89.79 | \$98.39 | \$107.11 | \$116.99 |
| 37 | \$63.00 | \$74.74 | \$84.32 | \$93.35 | \$102.34 | \$111.44 | \$121.76 |
| 38 | \$65.21 | \$77.51 | \$87.56 | \$97.02 | \$106.45 | \$115.98 | \$126.73 |
| 39 | \$67.51 | \$80.40 | \$90.92 | \$100.84 | \$110.73 | \$120.70 | \$131.91 |
| 40 | \$69.88 | \$83.39 | \$94.41 | \$104.82 | \$115.17 | \$125.61 | \$137.31 |
| 41 | \$72.34 | \$86.48 | \$98.04 | \$108.94 | \$119.80 | \$130.70 | \$142.92 |
| 42 | \$74.87 | \$89.69 | \$101.82 | \$113.25 | \$124.60 | \$136.01 | \$148.74 |
| 43 | \$77.49 | \$93.03 | \$105.73 | \$117.72 | \$129.61 | \$141.54 | \$154.84 |
| 44 | \$80.22 | \$96.47 | \$109.79 | \$122.34 | \$134.81 | \$147.32 | \$161.15 |
| 45 | \$83.04 | \$100.07 | \$114.02 | \$127.18 | \$140.23 | \$153.29 | \$167.74 |
| 46 | \$86.63 | \$104.56 | \$119.28 | \$133.16 | \$146.92 | \$160.68 | \$175.89 |
| 47 | \$90.33 | \$109.25 | \$124.78 | \$139.43 | \$153.92 | \$168.43 | \$184.43 |
| 48 | \$94.22 | \$114.17 | \$130.54 | \$145.99 | \$161.28 | \$176.54 | \$193.39 |
| 49 | \$98.28 | \$119.29 | \$136.56 | \$152.85 | \$168.97 | \$185.09 | \$202.79 |
| 50 | \$102.51 | \$124.66 | \$142.86 | \$160.04 | \$177.03 | \$194.00 | \$212.62 |
| 51 | \$106.89 | \$130.26 | \$149.45 | \$167.58 | \$185.49 | \$203.36 | \$222.95 |
| 52 | \$111.50 | \$136.12 | \$156.35 | \$175.45 | \$194.36 | \$213.16 | \$233.79 |
| 53 | \$116.31 | \$142.23 | \$163.56 | \$183.70 | \$203.63 | \$223.44 | \$245.16 |
| 54 | \$121.30 | \$148.61 | \$171.11 | \$192.36 | \$213.33 | \$234.23 | \$257.04 |
| 55 | \$126.51 | \$155.30 | \$179.00 | \$201.40 | \$223.54 | \$245.50 | \$269.54 |
| 56 | \$132.34 | \$162.55 | \$187.47 | \$211.00 | \$234.26 | \$257.38 | \$282.65 |
| 57 | \$138.42 | \$170.15 | \$196.31 | \$221.04 | \$245.51 | \$269.79 | \$296.41 |
| 58 | \$144.79 | \$178.10 | \$205.59 | \$231.58 | \$257.26 | \$282.83 | \$310.87 |
| 59 | \$151.46 | \$186.44 | \$215.30 | \$242.61 | \$269.62 | \$296.48 | \$326.00 |
| 60 | \$158.44 | \$195.15 | \$225.46 | \$254.14 | \$282.55 | \$310.81 | \$341.87 |
| 61 | \$165.72 | \$204.27 | \$236.11 | \$266.25 | \$296.11 | \$325.82 | \$358.52 |
| 62 | \$173.34 | \$213.82 | \$247.27 | \$278.92 | \$310.31 | \$341.56 | \$375.99 |
| 63 | \$181.03 | \$223.57 | \$258.73 | \$292.05 | \$325.09 | \$357.99 | \$394.37 |
| 64 | \$189.05 | \$233.76 | \$270.72 | \$305.78 | \$340.55 | \$375.25 | \$413.65 |
| 65 | \$197.41 | \$244.39 | \$283.28 | \$320.15 | \$356.79 | \$393.33 | \$433.87 |
| 66 | \$206.15 | \$255.54 | \$296.41 | \$335.21 | \$373.76 | \$412.28 | \$455.09 |
| 67 | \$215.27 | \$267.17 | \$310.15 | \$350.97 | \$391.57 | \$432.14 | \$477.35 |
| 68 | \$229.96 | \$284.99 | \$330.62 | \$374.00 | \$417.20 | \$460.42 | \$508.66 |
| 69 | \$245.62 | \$304.00 | \$352.44 | \$398.53 | \$444.48 | \$490.53 | \$542.03 |
| 70 | \$262.37 | \$324.26 | \$375.70 | \$424.68 | \$473.58 | \$522.59 | \$577.58 |
| 71 | \$280.26 | \$345.89 | \$400.48 | \$452.55 | \$504.56 | \$556.77 | \$615.48 |
| 72 | \$299.38 | \$368.93 | \$426.91 | \$482.24 | \$537.60 | \$593.19 | \$655.85 |
| 73 | \$319.64 | \$394.72 | \$457.43 | \$517.41 | \$577.45 | \$637.87 | \$706.03 |
| 74 | \$341.28 | \$422.30 | \$490.15 | \$555.13 | \$620.30 | \$685.89 | \$760.04 |
| 75 | \$364.40 | \$451.81 | \$525.18 | \$595.61 | \$666.30 | \$737.53 | \$818.19 |
| 76 | \$389.07 | \$483.38 | \$562.74 | \$639.03 | \$715.73 | \$793.06 | \$880.78 |
| 77 | \$415.42 | \$517.16 | \$602.97 | \$685.63 | \$768.81 | \$852.76 | \$948.17 |
| 78 | \$440.56 | \$548.31 | \$639.39 | \$727.30 | \$816.10 | \$906.12 | \$1,008.86 |
| 79 | \$467.25 | \$581.37 | \$678.02 | \$771.52 | \$866.27 | \$962.83 | \$1,073.48 |
| 80 | \$495.54 | \$616.41 | \$718.97 | \$818.42 | \$919.54 | \$1,023.07 | \$1,142.20 |
| 81 | \$525.54 | \$653.57 | \$762.40 | \$868.18 | \$976.08 | \$1,087.07 | \$1,215.35 |
| 82 | \$557.37 | \$692.97 | \$808.46 | \$920.96 | \$1,036.11 | \$1,155.10 | \$1,293.17 |
| 83 | \$589.66 | \$732.00 | \$853.31 | \$971.73 | \$1,093.51 | \$1,220.40 | \$1,368.37 |
| 84 | \$623.84 | \$773.26 | \$900.65 | \$1,025.29 | \$1,154.13 | \$1,289.40 | \$1,447.95 |
| 85 | \$658.32 | \$815.86 | \$950.31 | \$1,082.12 | \$1,218.95 | \$1,363.56 | \$1,533.41 |
| 86 | \$695.21 | \$861.42 | \$1,003.38 | \$1,142.85 | \$1,288.24 | \$1,442.90 | \$1,624.95 |
| 87 | \$734.72 | \$910.15 | \$1,060.09 | \$1,207.74 | \$1,362.31 | \$1,527.78 | \$1,723.02 |
| 88 | \$764.53 | \$944.74 | \$1,098.26 | \$1,249.49 | \$1,408.36 | \$1,579.55 | \$1,782.56 |
| 89 | \$795.85 | \$980.92 | \$1,138.05 | \$1,292.95 | \$1,456.25 | \$1,633.39 | \$1,844.49 |
| 90 | \$828.71 | \$1,018.76 | \$1,179.57 | \$1,338.22 | \$1,506.07 | \$1,689.36 | \$1,908.93 |
| 91 | \$863.20 | \$1,058.36 | \$1,222.90 | \$1,385.35 | \$1,557.88 | \$1,747.58 | \$1,975.98 |
| 92 | \$899.39 | \$1,099.76 | \$1,268.09 | \$1,434.43 | \$1,611.77 | \$1,808.10 | \$2,045.75 |
| 93 | \$926.74 | \$1,129.15 | \$1,298.13 | \$1,465.19 | \$1,644.02 | \$1,843.36 | \$2,085.88 |
| 94 | \$955.08 | \$1,159.47 | \$1,329.02 | \$1,496.68 | \$1,677.03 | \$1,879.41 | \$2,126.91 |
| 95 | \$984.41 | \$1,190.73 | \$1,360.74 | \$1,528.99 | \$1,710.78 | \$1,916.25 | \$2,168.87 |
| 96 | \$1,014.81 | \$1,222.95 | \$1,393.33 | \$1,562.09 | \$1,745.33 | \$1,953.93 | \$2,211.77 |
| 97 | \$1,046.28 | \$1,256.19 | \$1,426.82 | \$1,596.01 | \$1,780.67 | \$1,992.43 | \$2,255.61 |
| 98 | \$1,072.35 | \$1,283.61 | \$1,454.36 | \$1,623.82 | \$1,809.59 | \$2,023.94 | \$2,291.48 |
| 99 | \$1,093.81 | \$1,306.09 | \$1,476.88 | \$1,646.51 | \$1,833.14 | \$2,049.57 | \$2,320.69 |
| 100 | \$1,111.37 | \$1,324.43 | \$1,495.19 | \$1,664.96 | \$1,852.27 | \$2,070.38 | \$2,344.38 |

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$144.01 | \$175.58 | \$199.82 | \$222.49 | \$244.72 | \$268.12 | \$294.59 |
| 31 | \$145.68 | \$177.64 | \$202.16 | \$225.11 | \$247.60 | \$271.26 | \$298.03 |
| 32 | \$147.39 | \$179.71 | \$204.53 | \$227.75 | \$250.51 | \$274.43 | \$301.54 |
| 33 | \$149.14 | \$181.83 | \$206.94 | \$230.43 | \$253.43 | \$277.64 | \$305.08 |
| 34 | \$150.88 | \$183.96 | \$209.37 | \$233.12 | \$256.41 | \$280.91 | \$308.64 |
| 35 | \$152.64 | \$186.10 | \$211.81 | \$235.86 | \$259.40 | \$284.19 | \$312.27 |
| 36 | \$154.44 | \$188.41 | \$214.52 | \$238.93 | \$262.77 | \$287.86 | \$316.23 |
| 37 | \$156.27 | \$190.75 | \$217.28 | \$242.07 | \$266.24 | \$291.62 | \$320.30 |
| 38 | \$158.14 | \$193.15 | \$220.11 | \$245.28 | \$269.77 | \$295.50 | \$324.48 |
| 39 | \$160.05 | \$195.62 | \$223.01 | \$248.59 | \$273.43 | \$299.48 | \$328.78 |
| 40 | \$162.00 | \$198.13 | \$225.99 | \$251.97 | \$277.18 | \$303.57 | \$333.22 |
| 41 | \$164.01 | \$200.70 | \$229.02 | \$255.45 | \$281.03 | \$307.79 | \$337.79 |
| 42 | \$166.05 | \$203.33 | \$232.17 | \$259.01 | \$284.98 | \$312.13 | \$342.49 |
| 43 | \$168.13 | \$206.04 | \$235.35 | \$262.69 | \$289.05 | \$316.59 | \$347.33 |
| 44 | \$170.27 | \$208.79 | \$238.65 | \$266.45 | \$293.25 | \$321.20 | \$352.33 |
| 45 | \$172.45 | \$211.64 | \$242.03 | \$270.32 | \$297.56 | \$325.94 | \$357.49 |
| 46 | \$175.79 | \$215.85 | \$246.94 | \$275.87 | \$303.64 | \$332.59 | \$364.83 |
| 47 | \$179.25 | \$220.20 | \$251.99 | \$281.57 | \$309.96 | \$339.51 | \$372.46 |
| 48 | \$182.83 | \$224.70 | \$257.25 | \$287.51 | \$316.54 | \$346.70 | \$380.39 |
| 49 | \$186.50 | \$229.34 | \$262.65 | \$293.65 | \$323.33 | \$354.18 | \$388.64 |
| 50 | \$190.29 | \$234.16 | \$268.29 | \$300.03 | \$330.39 | \$361.95 | \$397.20 |
| 51 | \$194.18 | \$239.11 | \$274.09 | \$306.64 | \$337.73 | \$370.01 | \$406.12 |
| 52 | \$198.21 | \$244.26 | \$280.14 | \$313.50 | \$345.35 | \$378.40 | \$415.41 |
| 53 | \$202.37 | \$249.56 | \$286.37 | \$320.60 | \$353.28 | \$387.14 | \$425.10 |
| 54 | \$206.67 | \$255.06 | \$292.85 | \$327.99 | \$361.50 | \$396.26 | \$435.15 |
| 55 | \$211.06 | \$260.75 | \$299.54 | \$335.66 | \$370.08 | \$405.72 | \$445.66 |
| 56 | \$215.48 | \$266.15 | \$305.70 | \$342.52 | \$377.61 | \$413.99 | \$454.84 |
| 57 | \$220.12 | \$271.84 | \$312.20 | \$349.77 | \$385.61 | \$422.75 | \$464.57 |
| 58 | \$224.99 | \$277.83 | \$319.05 | \$357.43 | \$394.05 | \$432.05 | \$474.92 |
| 59 | \$230.10 | \$284.13 | \$326.28 | \$365.55 | \$403.01 | \$441.92 | \$485.91 |
| 60 | \$235.47 | \$290.76 | \$333.91 | \$374.10 | \$412.51 | \$452.39 | \$497.56 |
| 61 | \$241.09 | \$297.78 | \$341.97 | \$383.17 | \$422.57 | \$463.52 | \$509.94 |
| 62 | \$247.03 | \$305.15 | \$350.49 | \$392.76 | \$433.22 | \$475.31 | \$523.11 |
| 63 | \$252.64 | \$312.22 | \$358.91 | \$402.46 | \$443.40 | \$486.58 | \$535.82 |
| 64 | \$258.58 | \$319.72 | \$367.83 | \$412.75 | \$454.28 | \$498.70 | \$549.44 |
| 65 | \$264.83 | \$327.64 | \$377.32 | \$423.70 | \$465.92 | \$511.64 | \$564.03 |
| 66 | \$271.42 | \$336.05 | \$387.36 | \$435.34 | \$478.32 | \$525.49 | \$579.67 |
| 67 | \$278.36 | \$344.93 | \$398.01 | \$447.67 | \$491.58 | \$540.33 | \$596.41 |
| 68 | \$290.48 | \$359.43 | \$414.74 | \$466.23 | \$511.62 | \$561.87 | \$620.26 |
| 69 | \$303.68 | \$375.24 | \$432.98 | \$486.46 | \$533.52 | \$585.51 | \$646.49 |
| 70 | \$318.10 | \$392.50 | \$452.86 | \$508.56 | \$557.50 | \$611.45 | \$675.23 |
| 71 | \$333.82 | \$411.33 | \$474.51 | \$532.63 | \$583.71 | \$639.86 | \$706.75 |
| 72 | \$350.97 | \$431.84 | \$498.11 | \$558.89 | \$612.33 | \$671.00 | \$741.28 |
| 73 | \$369.14 | \$454.54 | \$523.94 | \$588.01 | \$645.61 | \$708.31 | \$783.25 |
| 74 | \$388.70 | \$479.05 | \$551.99 | \$619.71 | \$681.98 | \$749.09 | \$829.26 |
| 75 | \$409.75 | \$505.54 | \$582.44 | \$654.29 | \$721.64 | \$793.78 | \$879.68 |
| 76 | \$432.35 | \$534.19 | \$615.51 | \$691.97 | \$764.96 | \$842.66 | \$934.96 |
| 77 | \$456.69 | \$565.11 | \$651.42 | \$733.05 | \$812.24 | \$896.16 | \$995.54 |
| 78 | \$478.17 | \$591.10 | \$681.03 | \$766.24 | \$849.23 | \$938.66 | \$1,044.33 |
| 79 | \$501.39 | \$619.32 | \$713.35 | \$802.63 | \$889.97 | \$985.50 | \$1,098.10 |
| 80 | \$526.50 | \$649.97 | \$748.59 | \$842.45 | \$934.71 | \$1,036.94 | \$1,157.21 |
| 81 | \$553.63 | \$683.20 | \$786.91 | \$885.92 | \$983.75 | \$1,093.34 | \$1,222.10 |
| 82 | \$582.96 | \$719.23 | \$828.61 | \$933.35 | \$1,037.44 | \$1,155.10 | \$1,293.17 |
| 83 | \$611.43 | \$752.63 | \$868.13 | \$980.16 | \$1,092.91 | \$1,218.51 | \$1,366.23 |
| 84 | \$642.03 | \$788.74 | \$910.75 | \$1,030.42 | \$1,152.33 | \$1,286.47 | \$1,444.62 |
| 85 | \$676.51 | \$831.34 | \$960.41 | \$1,087.25 | \$1,217.15 | \$1,360.63 | \$1,530.08 |
| 86 | \$713.40 | \$876.90 | \$1,013.48 | \$1,147.98 | \$1,286.44 | \$1,439.97 | \$1,621.62 |
| 87 | \$752.91 | \$925.63 | \$1,070.19 | \$1,212.87 | \$1,360.51 | \$1,524.85 | \$1,719.69 |
| 88 | \$782.72 | \$960.22 | \$1,108.36 | \$1,254.62 | \$1,406.56 | \$1,576.62 | \$1,779.23 |
| 89 | \$814.04 | \$996.40 | \$1,148.15 | \$1,298.08 | \$1,454.45 | \$1,630.46 | \$1,841.16 |
| 90 | \$846.90 | \$1,034.24 | \$1,189.67 | \$1,343.35 | \$1,504.27 | \$1,686.43 | \$1,905.60 |
| 91 | \$881.39 | \$1,073.84 | \$1,233.00 | \$1,390.48 | \$1,556.08 | \$1,744.65 | \$1,972.65 |
| 92 | \$917.58 | \$1,115.24 | \$1,278.19 | \$1,439.56 | \$1,609.97 | \$1,805.17 | \$2,042.42 |
| 93 | \$944.93 | \$1,144.63 | \$1,308.23 | \$1,470.32 | \$1,642.22 | \$1,840.43 | \$2,082.55 |
| 94 | \$973.27 | \$1,174.95 | \$1,339.12 | \$1,501.81 | \$1,675.23 | \$1,876.48 | \$2,123.58 |
| 95 | \$1,002.60 | \$1,206.21 | \$1,370.84 | \$1,534.12 | \$1,708.98 | \$1,913.32 | \$2,165.54 |
| 96 | \$1,033.00 | \$1,238.43 | \$1,403.43 | \$1,567.22 | \$1,743.53 | \$1,951.00 | \$2,208.44 |
| 97 | \$1,064.47 | \$1,271.67 | \$1,436.92 | \$1,601.14 | \$1,778.87 | \$1,989.50 | \$2,252.28 |
| 98 | \$1,090.54 | \$1,299.09 | \$1,464.46 | \$1,628.95 | \$1,807.79 | \$2,021.01 | \$2,288.15 |
| 99 | \$1,112.00 | \$1,321.57 | \$1,486.98 | \$1,651.64 | \$1,831.34 | \$2,046.64 | \$2,317.36 |
| 100 | \$1,129.56 | \$1,339.91 | \$1,505.29 | \$1,670.09 | \$1,850.47 | \$2,067.45 | \$2,341.05 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
100% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$38.36 | \$45.00 | \$50.50 | \$55.60 | \$60.81 | \$66.39 |
| 31 | \$39.20 | \$46.05 | \$51.71 | \$56.96 | \$62.32 | \$68.08 |
| 32 | \$40.08 | \$47.11 | \$52.94 | \$58.35 | \$63.89 | \$69.80 |
| 33 | \$40.95 | \$48.20 | \$54.21 | \$59.79 | \$65.49 | \$71.58 |
| 34 | \$41.86 | \$49.32 | \$55.51 | \$61.24 | \$67.13 | \$73.41 |
| 35 | \$42.79 | \$50.47 | \$56.84 | \$62.76 | \$68.81 | \$75.26 |
| 36 | \$44.52 | \$52.67 | \$59.46 | \$65.75 | \$72.17 | \$79.04 |
| 37 | \$46.32 | \$55.00 | \$62.20 | \$68.88 | \$75.71 | \$83.00 |
| 38 | \$48.19 | \$57.41 | \$65.05 | \$72.16 | \$79.41 | \$87.15 |
| 39 | \$50.15 | \$59.93 | \$68.05 | \$75.59 | \$83.31 | \$91.51 |
| 40 | \$52.17 | \$62.56 | \$71.19 | \$79.20 | \$87.38 | \$96.11 |
| 41 | \$54.28 | \$65.32 | \$74.46 | \$82.97 | \$91.67 | \$100.92 |
| 42 | \$56.49 | \$68.17 | \$77.89 | \$86.91 | \$96.15 | \$105.97 |
| 43 | \$58.76 | \$71.17 | \$81.47 | \$91.06 | \$100.85 | \$111.28 |
| 44 | \$61.15 | \$74.28 | \$85.23 | \$95.39 | \$105.79 | \$116.86 |
| 45 | \$63.63 | \$77.55 | \$89.14 | \$99.93 | \$110.98 | \$122.71 |
| 46 | \$67.02 | \$81.93 | \$94.37 | \$105.93 | \$117.76 | \$130.33 |
| 47 | \$70.59 | \$86.57 | \$99.89 | \$112.27 | \$124.94 | \$138.42 |
| 48 | \$74.34 | \$91.47 | \$105.74 | \$119.00 | \$132.58 | \$147.02 |
| 49 | \$78.30 | \$96.64 | \$111.91 | \$126.14 | \$140.68 | \$156.16 |
| 50 | \$82.48 | \$102.11 | \$118.47 | \$133.70 | \$149.27 | \$165.84 |
| 51 | \$86.87 | \$107.87 | \$125.40 | \$141.72 | \$158.40 | \$176.15 |
| 52 | \$91.49 | \$113.97 | \$132.74 | \$150.19 | \$168.08 | \$187.07 |
| 53 | \$96.37 | \$120.41 | \$140.50 | \$159.21 | \$178.35 | \$198.69 |
| 54 | \$101.50 | \$127.23 | \$148.73 | \$168.74 | \$189.25 | \$211.03 |
| 55 | \$106.92 | \$134.42 | \$157.43 | \$178.86 | \$200.81 | \$224.14 |
| 56 | \$113.62 | \$143.09 | \$167.73 | \$190.70 | \$214.22 | \$239.25 |
| 57 | \$120.77 | \$152.33 | \$178.72 | \$203.32 | \$228.55 | \$255.39 |
| 58 | \$128.35 | \$162.15 | \$190.42 | \$216.80 | \$243.83 | \$272.63 |
| 59 | \$136.41 | \$172.61 | \$202.89 | \$231.16 | \$260.14 | \$291.03 |
| 60 | \$144.98 | \$183.75 | \$216.18 | \$246.46 | \$277.53 | \$310.67 |
| 61 | \$154.10 | \$195.60 | \$230.33 | \$262.78 | \$296.07 | \$331.63 |
| 62 | \$163.77 | \$208.22 | \$245.41 | \$280.19 | \$315.89 | \$354.02 |
| 63 | \$174.31 | \$222.06 | \$262.04 | \$299.43 | \$337.87 | \$378.96 |
| 64 | \$185.50 | \$236.82 | \$279.79 | \$320.02 | \$361.39 | \$405.67 |
| 65 | \$197.42 | \$252.57 | \$298.75 | \$342.00 | \$386.54 | \$434.25 |
| 66 | \$210.10 | \$269.36 | \$318.99 | \$365.51 | \$413.44 | \$464.85 |
| 67 | \$223.60 | \$287.27 | \$340.60 | \$390.62 | \$442.22 | \$497.61 |
| 68 | \$243.82 | \$312.98 | \$370.96 | \$425.42 | \$481.68 | \$542.17 |
| 69 | \$265.84 | \$340.99 | \$404.02 | \$463.33 | \$524.66 | \$590.73 |
| 70 | \$289.88 | \$371.48 | \$440.04 | \$504.60 | \$571.46 | \$643.63 |
| 71 | \$316.08 | \$404.75 | \$479.26 | \$549.55 | \$622.45 | \$701.26 |
| 72 | \$344.66 | \$440.94 | \$521.97 | \$598.50 | \$677.98 | \$764.07 |
| 73 | \$376.79 | \$483.38 | \$573.28 | \$658.41 | \$747.07 | \$843.26 |
| 74 | \$411.89 | \$529.88 | \$629.64 | \$724.33 | \$823.18 | \$930.66 |
| 75 | \$450.30 | \$580.88 | \$691.55 | \$796.85 | \$907.04 | \$1,027.11 |
| 76 | \$492.27 | \$636.78 | \$759.53 | \$876.62 | \$999.46 | \$1,133.56 |
| 77 | \$538.14 | \$698.04 | \$834.21 | \$964.38 | \$1,101.29 | \$1,251.04 |
| 78 | \$585.65 | \$760.21 | \$909.10 | \$1,051.97 | \$1,202.84 | \$1,368.77 |
| 79 | \$637.36 | \$827.89 | \$990.73 | \$1,147.50 | \$1,313.75 | \$1,497.58 |
| 80 | \$693.63 | \$901.61 | \$1,079.67 | \$1,251.72 | \$1,434.88 | \$1,638.51 |
| 81 | \$754.86 | \$981.89 | \$1,176.61 | \$1,365.40 | \$1,567.21 | \$1,792.70 |
| 82 | \$821.51 | \$1,069.30 | \$1,282.23 | \$1,489.40 | \$1,711.71 | \$1,961.38 |
| 83 | \$896.28 | \$1,166.79 | \$1,399.69 | \$1,627.39 | \$1,873.25 | \$2,151.13 |
| 84 | \$977.85 | \$1,273.14 | \$1,527.92 | \$1,778.19 | \$2,050.04 | \$2,359.21 |
| 85 | \$1,066.84 | \$1,389.20 | \$1,667.88 | \$1,942.95 | \$2,243.51 | \$2,587.42 |
| 86 | \$1,163.94 | \$1,515.83 | \$1,820.69 | \$2,122.97 | \$2,455.24 | \$2,837.73 |
| 87 | \$1,269.88 | \$1,654.00 | \$1,987.46 | \$2,319.68 | \$2,686.95 | \$3,112.21 |
| 88 | \$1,358.87 | \$1,767.79 | \$2,122.24 | \$2,476.31 | \$2,869.28 | \$3,328.24 |
| 89 | \$1,454.09 | \$1,889.40 | \$2,266.15 | \$2,643.53 | \$3,063.98 | \$3,559.25 |
| 90 | \$1,555.99 | \$2,019.39 | \$2,419.82 | \$2,822.03 | \$3,271.89 | \$3,806.29 |
| 91 | \$1,665.02 | \$2,158.31 | \$2,583.90 | \$3,012.60 | \$3,493.92 | \$4,070.49 |
| 92 | \$1,781.72 | \$2,306.80 | \$2,759.12 | \$3,216.03 | \$3,731.00 | \$4,353.00 |
| 93 | \$1,877.75 | \$2,426.77 | \$2,897.83 | \$3,374.41 | \$3,914.97 | \$4,572.36 |
| 94 | \$1,978.94 | \$2,552.97 | \$3,043.52 | \$3,540.58 | \$4,107.99 | \$4,802.74 |
| 95 | \$2,085.61 | \$2,685.75 | \$3,196.53 | \$3,714.94 | \$4,310.54 | \$5,044.75 |
| 96 | \$2,198.01 | \$2,825.43 | \$3,357.24 | \$3,897.89 | \$4,523.07 | \$5,298.94 |
| 97 | \$2,316.48 | \$2,972.35 | \$3,526.02 | \$4,089.84 | \$4,746.08 | \$5,565.95 |
| 98 | \$2,416.36 | \$3,096.03 | \$3,667.84 | \$4,250.96 | \$4,933.29 | \$5,790.31 |
| 99 | \$2,499.72 | \$3,199.08 | \$3,785.85 | \$4,384.94 | \$5,088.97 | \$5,977.05 |
| 100 | \$2,568.69 | \$3,284.27 | \$3,883.30 | \$4,495.50 | \$5,217.44 | \$6,131.25 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$90.86 | \$114.08 | \$133.26 | \$151.03 | \$169.16 | \$188.51 |
| 31 | \$92.26 | \$115.87 | \$135.38 | \$153.41 | \$171.86 | \$191.53 |
| 32 | \$93.70 | \$117.70 | \$137.50 | \$155.85 | \$174.61 | \$194.61 |
| 33 | \$95.14 | \$119.54 | \$139.68 | \$158.34 | \$177.40 | \$197.74 |
| 34 | \$96.59 | \$121.41 | \$141.89 | \$160.85 | \$180.25 | \$200.94 |
| 35 | \$98.12 | \$123.31 | \$144.13 | \$163.43 | \$183.13 | \$204.15 |
| 36 | \$101.93 | \$128.33 | \$150.17 | \$170.40 | \$191.07 | \$213.10 |
| 37 | \$105.91 | \$133.58 | \$156.47 | \$177.67 | \$199.36 | \$222.45 |
| 38 | \$110.06 | \$139.03 | \$163.00 | \$185.26 | \$208.01 | \$232.21 |
| 39 | \$114.36 | \$144.69 | \$169.84 | \$193.17 | \$217.03 | \$242.40 |
| 40 | \$118.81 | \$150.60 | \$176.97 | \$201.42 | \$226.43 | \$253.03 |
| 41 | \$123.47 | \$156.75 | \$184.37 | \$210.03 | \$236.25 | \$264.13 |
| 42 | \$128.29 | \$163.14 | \$192.08 | \$218.98 | \$246.50 | \$275.71 |
| 43 | \$133.30 | \$169.80 | \$200.14 | \$228.34 | \$257.18 | \$287.83 |
| 44 | \$138.52 | \$176.73 | \$208.53 | \$238.07 | \$268.34 | \$300.46 |
| 45 | \$143.93 | \$183.93 | \$217.26 | \$248.25 | \$279.98 | \$313.64 |
| 46 | \$150.69 | \$192.85 | \$228.03 | \$260.74 | \$294.21 | \$329.74 |
| 47 | \$157.77 | \$202.23 | \$239.33 | \$273.84 | \$309.17 | \$346.66 |
| 48 | \$165.17 | \$212.04 | \$251.17 | \$287.59 | \$324.89 | \$364.44 |
| 49 | \$172.92 | \$222.33 | \$263.61 | \$302.07 | \$341.39 | \$383.14 |
| 50 | \$181.05 | \$233.14 | \$276.66 | \$317.25 | \$358.75 | \$402.79 |
| 51 | \$189.54 | \$244.43 | \$290.38 | \$333.20 | \$376.99 | \$423.45 |
| 52 | \$198.43 | \$256.31 | \$304.75 | \$349.94 | \$396.15 | \$445.17 |
| 53 | \$207.75 | \$268.75 | \$319.85 | \$367.54 | \$416.30 | \$468.02 |
| 54 | \$217.50 | \$281.79 | \$335.69 | \$386.00 | \$437.46 | \$492.03 |
| 55 | \$227.72 | \$295.48 | \$352.32 | \$405.41 | \$459.70 | \$517.28 |
| 56 | \$238.70 | \$309.93 | \$369.71 | \$425.55 | \$482.67 | \$543.31 |
| 57 | \$250.22 | \$325.11 | \$387.97 | \$446.71 | \$506.82 | \$570.65 |
| 58 | \$262.29 | \$341.02 | \$407.12 | \$468.92 | \$532.17 | \$599.37 |
| 59 | \$274.94 | \$357.72 | \$427.24 | \$492.23 | \$558.78 | \$629.55 |
| 60 | \$288.21 | \$375.23 | \$448.34 | \$516.69 | \$586.71 | \$661.24 |
| 61 | \$302.13 | \$393.60 | \$470.48 | \$542.38 | \$616.04 | \$694.52 |
| 62 | \$316.69 | \$412.86 | \$493.70 | \$569.34 | \$646.88 | \$729.51 |
| 63 | \$332.01 | \$433.29 | \$518.49 | \$598.24 | \$680.08 | \$767.39 |
| 64 | \$348.06 | \$454.72 | \$544.49 | \$628.61 | \$715.00 | \$807.25 |
| 65 | \$364.90 | \$477.22 | \$571.84 | \$660.49 | \$751.72 | \$849.17 |
| 66 | \$382.54 | \$500.85 | \$600.51 | \$694.03 | \$790.31 | \$893.29 |
| 67 | \$401.05 | \$525.63 | \$630.64 | \$729.25 | \$830.90 | \$939.68 |
| 68 | \$427.37 | \$559.77 | \$671.52 | \$776.57 | \$884.98 | \$1,001.22 |
| 69 | \$455.41 | \$596.11 | \$715.04 | \$826.96 | \$942.62 | \$1,066.78 |
| 70 | \$485.28 | \$634.82 | \$761.35 | \$880.65 | \$1,003.97 | \$1,136.63 |
| 71 | \$517.13 | \$676.07 | \$810.70 | \$937.80 | \$1,069.33 | \$1,211.05 |
| 72 | \$551.07 | \$719.96 | \$863.23 | \$998.65 | \$1,138.95 | \$1,290.36 |
| 73 | \$592.31 | \$775.43 | \$931.17 | \$1,078.79 | \$1,232.08 | \$1,397.82 |
| 74 | \$636.65 | \$835.15 | \$1,004.46 | \$1,165.38 | \$1,332.84 | \$1,514.25 |
| 75 | \$684.31 | \$899.49 | \$1,083.55 | \$1,258.91 | \$1,441.84 | \$1,640.38 |
| 76 | \$735.55 | \$968.78 | \$1,168.83 | \$1,359.94 | \$1,559.76 | \$1,777.01 |
| 77 | \$790.61 | \$1,043.39 | \$1,260.83 | \$1,469.09 | \$1,687.31 | \$1,925.03 |
| 78 | \$845.85 | \$1,116.71 | \$1,350.07 | \$1,574.38 | \$1,810.27 | \$2,068.57 |
| 79 | \$904.95 | \$1,195.15 | \$1,445.61 | \$1,687.20 | \$1,942.20 | \$2,222.82 |
| 80 | \$968.20 | \$1,279.10 | \$1,547.93 | \$1,808.12 | \$2,083.74 | \$2,388.58 |
| 81 | \$1,035.85 | \$1,368.96 | \$1,657.48 | \$1,937.68 | \$2,235.63 | \$2,566.69 |
| 82 | \$1,108.23 | \$1,465.12 | \$1,774.79 | \$2,076.53 | \$2,398.58 | \$2,758.08 |
| 83 | \$1,192.89 | \$1,576.75 | \$1,910.38 | \$2,236.81 | \$2,587.12 | \$2,980.39 |
| 84 | \$1,284.01 | \$1,696.90 | \$2,056.31 | \$2,409.47 | \$2,790.49 | \$3,220.59 |
| 85 | \$1,373.00 | \$1,812.96 | \$2,196.27 | \$2,574.23 | \$2,983.96 | \$3,448.80 |
| 86 | \$1,470.10 | \$1,939.59 | \$2,349.08 | \$2,754.25 | \$3,195.69 | \$3,699.11 |
| 87 | \$1,576.04 | \$2,077.76 | \$2,515.85 | \$2,950.96 | \$3,427.40 | \$3,973.59 |
| 88 | \$1,665.03 | \$2,191.55 | \$2,650.63 | \$3,107.59 | \$3,609.73 | \$4,189.62 |
| 89 | \$1,760.25 | \$2,313.16 | \$2,794.54 | \$3,274.81 | \$3,804.43 | \$4,420.63 |
| 90 | \$1,862.15 | \$2,443.15 | \$2,948.21 | \$3,453.31 | \$4,012.34 | \$4,667.67 |
| 91 | \$1,971.18 | \$2,582.07 | \$3,112.29 | \$3,643.88 | \$4,234.37 | \$4,931.87 |
| 92 | \$2,087.88 | \$2,730.56 | \$3,287.51 | \$3,847.31 | \$4,471.45 | \$5,214.38 |
| 93 | \$2,183.91 | \$2,850.53 | \$3,426.22 | \$4,005.69 | \$4,655.42 | \$5,433.74 |
| 94 | \$2,285.10 | \$2,976.73 | \$3,571.91 | \$4,171.86 | \$4,848.44 | \$5,664.12 |
| 95 | \$2,391.77 | \$3,109.51 | \$3,724.92 | \$4,346.22 | \$5,050.99 | \$5,906.13 |
| 96 | \$2,504.17 | \$3,249.19 | \$3,885.63 | \$4,529.17 | \$5,263.52 | \$6,160.32 |
| 97 | \$2,622.64 | \$3,396.11 | \$4,054.41 | \$4,721.12 | \$5,486.53 | \$6,427.33 |
| 98 | \$2,722.52 | \$3,519.79 | \$4,196.23 | \$4,882.24 | \$5,673.74 | \$6,651.69 |
| 99 | \$2,805.88 | \$3,622.84 | \$4,314.24 | \$5,016.22 | \$5,829.42 | \$6,838.43 |
| 100 | \$2,874.85 | \$3,708.03 | \$4,411.69 | \$5,126.78 | \$5,957.89 | \$6,992.63 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$265.53 | \$346.46 | \$413.51 | \$475.34 | \$538.46 | \$605.48 |
| 31 | \$268.65 | \$350.53 | \$418.35 | \$480.90 | \$544.77 | \$612.58 |
| 32 | \$271.81 | \$354.64 | \$423.25 | \$486.54 | \$551.17 | \$619.75 |
| 33 | \$274.97 | \$358.79 | \$428.21 | \$492.27 | \$557.64 | \$627.02 |
| 34 | \$278.21 | \$363.01 | \$433.22 | \$498.02 | \$564.17 | \$634.37 |
| 35 | \$281.48 | \$367.26 | \$438.30 | \$503.87 | \$570.79 | \$641.81 |
| 36 | \$284.77 | \$371.79 | \$443.96 | \$510.57 | \$578.57 | \$650.71 |
| 37 | \$288.10 | \$376.39 | \$449.68 | \$517.38 | \$586.47 | \$659.74 |
| 38 | \$291.47 | \$381.04 | \$455.47 | \$524.28 | \$594.47 | \$668.89 |
| 39 | \$294.89 | \$385.76 | \$461.35 | \$531.27 | \$602.60 | \$678.17 |
| 40 | \$298.34 | \$390.53 | \$467.31 | \$538.35 | \$610.81 | \$687.59 |
| 41 | \$301.82 | \$395.36 | \$473.31 | \$545.52 | \$619.16 | \$697.12 |
| 42 | \$305.36 | \$400.25 | \$479.42 | \$552.78 | \$627.59 | \$706.78 |
| 43 | \$308.93 | \$405.21 | \$485.60 | \$560.17 | \$636.16 | \$716.59 |
| 44 | \$312.56 | \$410.19 | \$491.87 | \$567.63 | \$644.86 | \$726.53 |
| 45 | \$316.21 | \$415.27 | \$498.21 | \$575.19 | \$653.65 | \$736.63 |
| 46 | \$322.72 | \$424.09 | \$509.05 | \$587.93 | \$668.35 | \$753.37 |
| 47 | \$329.39 | \$433.10 | \$520.11 | \$600.94 | \$683.35 | \$770.50 |
| 48 | \$336.17 | \$442.30 | \$531.40 | \$614.24 | \$698.72 | \$788.01 |
| 49 | \$343.10 | \$451.68 | \$542.93 | \$627.85 | \$714.41 | \$805.92 |
| 50 | \$350.16 | \$461.27 | \$554.74 | \$641.73 | \$730.45 | \$824.23 |
| 51 | \$357.40 | \$471.05 | \$566.80 | \$655.96 | \$746.87 | \$842.97 |
| 52 | \$364.75 | \$481.05 | \$579.11 | \$670.46 | \$763.64 | \$862.13 |
| 53 | \$372.27 | \$491.26 | \$591.70 | \$685.31 | \$780.82 | \$881.71 |
| 54 | \$379.93 | \$501.70 | \$604.55 | \$700.48 | \$798.35 | \$901.77 |
| 55 | \$387.77 | \$512.35 | \$617.68 | \$715.99 | \$816.29 | \$922.27 |
| 56 | \$396.61 | \$524.04 | \$631.82 | \$732.46 | \$835.22 | \$943.85 |
| 57 | \$405.66 | \$536.01 | \$646.28 | \$749.34 | \$854.61 | \$965.94 |
| 58 | \$414.92 | \$548.26 | \$661.06 | \$766.61 | \$874.43 | \$988.55 |
| 59 | \$424.39 | \$560.79 | \$676.20 | \$784.27 | \$894.72 | \$1,011.67 |
| 60 | \$434.08 | \$573.59 | \$691.68 | \$802.33 | \$915.47 | \$1,035.35 |
| 61 | \$444.00 | \$586.69 | \$707.52 | \$820.81 | \$936.71 | \$1,059.60 |
| 62 | \$454.11 | \$600.08 | \$723.70 | \$839.73 | \$958.46 | \$1,084.41 |
| 63 | \$465.92 | \$615.98 | \$743.14 | \$862.52 | \$984.81 | \$1,114.69 |
| 64 | \$478.04 | \$632.29 | \$763.09 | \$885.96 | \$1,011.91 | \$1,145.83 |
| 65 | \$490.49 | \$649.04 | \$783.58 | \$910.04 | \$1,039.76 | \$1,177.81 |
| 66 | \$503.24 | \$666.23 | \$804.61 | \$934.75 | \$1,068.37 | \$1,210.71 |
| 67 | \$516.32 | \$683.89 | \$826.21 | \$960.15 | \$1,097.76 | \$1,244.52 |
| 68 | \$539.17 | \$713.49 | \$861.69 | \$1,001.29 | \$1,144.94 | \$1,298.35 |
| 69 | \$563.00 | \$744.37 | \$898.67 | \$1,044.20 | \$1,194.13 | \$1,354.50 |
| 70 | \$587.91 | \$776.59 | \$937.25 | \$1,088.95 | \$1,245.44 | \$1,413.09 |
| 71 | \$613.91 | \$810.21 | \$977.50 | \$1,135.61 | \$1,298.95 | \$1,474.19 |
| 72 | \$641.04 | \$845.28 | \$1,019.46 | \$1,184.28 | \$1,354.78 | \$1,537.97 |
| 73 | \$678.74 | \$896.32 | \$1,082.42 | \$1,258.96 | \$1,441.99 | \$1,639.11 |
| 74 | \$718.62 | \$950.44 | \$1,149.26 | \$1,338.34 | \$1,534.80 | \$1,746.89 |
| 75 | \$760.87 | \$1,007.84 | \$1,220.24 | \$1,422.74 | \$1,633.61 | \$1,861.76 |
| 76 | \$805.58 | \$1,068.71 | \$1,295.57 | \$1,512.44 | \$1,738.78 | \$1,984.19 |
| 77 | \$852.93 | \$1,133.24 | \$1,375.57 | \$1,607.81 | \$1,850.70 | \$2,114.66 |
| 78 | \$902.00 | \$1,198.41 | \$1,454.98 | \$1,701.65 | \$1,960.58 | \$2,243.15 |
| 79 | \$953.91 | \$1,267.31 | \$1,538.99 | \$1,800.96 | \$2,076.95 | \$2,379.44 |
| 80 | \$1,008.79 | \$1,340.17 | \$1,627.82 | \$1,906.08 | \$2,200.24 | \$2,524.03 |
| 81 | \$1,066.83 | \$1,417.22 | \$1,721.79 | \$2,017.31 | \$2,330.87 | \$2,677.37 |
| 82 | \$1,128.22 | \$1,498.69 | \$1,821.17 | \$2,135.07 | \$2,469.23 | \$2,840.05 |
| 83 | \$1,210.07 | \$1,605.61 | \$1,950.21 | \$2,287.12 | \$2,647.91 | \$3,051.04 |
| 84 | \$1,297.87 | \$1,720.14 | \$2,088.40 | \$2,449.99 | \$2,839.54 | \$3,277.68 |
| 85 | \$1,386.86 | \$1,836.20 | \$2,228.36 | \$2,614.75 | \$3,033.01 | \$3,505.89 |
| 86 | \$1,483.96 | \$1,962.83 | \$2,381.17 | \$2,794.77 | \$3,244.74 | \$3,756.20 |
| 87 | \$1,589.90 | \$2,101.00 | \$2,547.94 | \$2,991.48 | \$3,476.45 | \$4,030.68 |
| 88 | \$1,678.89 | \$2,214.79 | \$2,682.72 | \$3,148.11 | \$3,658.78 | \$4,246.71 |
| 89 | \$1,774.11 | \$2,336.40 | \$2,826.63 | \$3,315.33 | \$3,853.48 | \$4,477.72 |
| 90 | \$1,876.01 | \$2,466.39 | \$2,980.30 | \$3,493.83 | \$4,061.39 | \$4,724.76 |
| 91 | \$1,985.04 | \$2,605.31 | \$3,144.38 | \$3,684.40 | \$4,283.42 | \$4,988.96 |
| 92 | \$2,101.74 | \$2,753.80 | \$3,319.60 | \$3,887.83 | \$4,520.50 | \$5,271.47 |
| 93 | \$2,197.77 | \$2,873.77 | \$3,458.31 | \$4,046.21 | \$4,704.47 | \$5,490.83 |
| 94 | \$2,298.96 | \$2,999.97 | \$3,604.00 | \$4,212.38 | \$4,897.49 | \$5,721.21 |
| 95 | \$2,405.63 | \$3,132.75 | \$3,757.01 | \$4,386.74 | \$5,100.04 | \$5,963.22 |
| 96 | \$2,518.03 | \$3,272.43 | \$3,917.72 | \$4,569.69 | \$5,312.57 | \$6,217.41 |
| 97 | \$2,636.50 | \$3,419.35 | \$4,086.50 | \$4,761.64 | \$5,535.58 | \$6,484.42 |
| 98 | \$2,736.38 | \$3,543.03 | \$4,228.32 | \$4,922.76 | \$5,722.79 | \$6,708.78 |
| 99 | \$2,819.74 | \$3,646.08 | \$4,346.33 | \$5,056.74 | \$5,878.47 | \$6,895.52 |
| 100 | \$2,888.71 | \$3,731.27 | \$4,443.78 | \$5,167.30 | \$6,006.94 | \$7,049.72 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
75% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$37.27 | \$42.95 | \$47.58 | \$51.93 | \$56.43 | \$61.28 |
| 31 | \$38.08 | \$43.93 | \$48.70 | \$53.20 | \$57.83 | \$62.80 |
| 32 | \$38.92 | \$44.94 | \$49.86 | \$54.48 | \$59.25 | \$64.39 |
| 33 | \$39.76 | \$45.97 | \$51.04 | \$55.79 | \$60.71 | \$66.00 |
| 34 | \$40.62 | \$47.01 | \$52.24 | \$57.14 | \$62.21 | \$67.66 |
| 35 | \$41.52 | \$48.10 | \$53.48 | \$58.52 | \$63.75 | \$69.36 |
| 36 | \$43.17 | \$50.17 | \$55.89 | \$61.24 | \$66.80 | \$72.76 |
| 37 | \$44.90 | \$52.32 | \$58.41 | \$64.11 | \$70.00 | \$76.33 |
| 38 | \$46.69 | \$54.59 | \$61.06 | \$67.10 | \$73.35 | \$80.08 |
| 39 | \$48.54 | \$56.93 | \$63.80 | \$70.23 | \$76.88 | \$84.00 |
| 40 | \$50.48 | \$59.39 | \$66.68 | \$73.51 | \$80.56 | \$88.14 |
| 41 | \$52.50 | \$61.95 | \$69.71 | \$76.95 | \$84.42 | \$92.47 |
| 42 | \$54.61 | \$64.62 | \$72.85 | \$80.53 | \$88.48 | \$97.01 |
| 43 | \$56.77 | \$67.41 | \$76.13 | \$84.30 | \$92.72 | \$101.78 |
| 44 | \$59.05 | \$70.31 | \$79.57 | \$88.22 | \$97.17 | \$106.78 |
| 45 | \$61.39 | \$73.35 | \$83.17 | \$92.34 | \$101.83 | \$112.03 |
| 46 | \$64.63 | \$77.45 | \$87.96 | \$97.79 | \$107.98 | \$118.88 |
| 47 | \$68.04 | \$81.76 | \$93.04 | \$103.56 | \$114.46 | \$126.15 |
| 48 | \$71.62 | \$86.32 | \$98.38 | \$109.68 | \$121.35 | \$133.88 |
| 49 | \$75.40 | \$91.14 | \$104.07 | \$116.16 | \$128.66 | \$142.07 |
| 50 | \$79.37 | \$96.22 | \$110.06 | \$123.02 | \$136.40 | \$150.77 |
| 51 | \$83.55 | \$101.59 | \$116.42 | \$130.29 | \$144.62 | \$159.99 |
| 52 | \$87.95 | \$107.26 | \$123.12 | \$137.97 | \$153.32 | \$169.79 |
| 53 | \$92.57 | \$113.23 | \$130.22 | \$146.12 | \$162.54 | \$180.18 |
| 54 | \$97.45 | \$119.55 | \$137.73 | \$154.74 | \$172.33 | \$191.19 |
| 55 | \$102.59 | \$126.22 | \$145.68 | \$163.88 | \$182.69 | \$202.90 |
| 56 | \$108.99 | \$134.30 | \$155.13 | \$174.65 | \$194.81 | \$216.49 |
| 57 | \$115.81 | \$142.91 | \$165.21 | \$186.11 | \$207.73 | \$230.99 |
| 58 | \$123.03 | \$152.06 | \$175.96 | \$198.34 | \$221.52 | \$246.45 |
| 59 | \$130.74 | \$161.79 | \$187.38 | \$211.37 | \$236.21 | \$262.96 |
| 60 | \$138.89 | \$172.17 | \$199.56 | \$225.26 | \$251.88 | \$280.57 |
| 61 | \$147.58 | \$183.18 | \$212.53 | \$240.04 | \$268.58 | \$299.34 |
| 62 | \$156.78 | \$194.92 | \$226.33 | \$255.82 | \$286.39 | \$319.39 |
| 63 | \$166.80 | \$207.76 | \$241.50 | \$273.21 | \$306.13 | \$341.68 |
| 64 | \$177.44 | \$221.44 | \$257.69 | \$291.80 | \$327.23 | \$365.52 |
| 65 | \$188.76 | \$236.03 | \$274.97 | \$311.64 | \$349.78 | \$391.03 |
| 66 | \$200.81 | \$251.56 | \$293.40 | \$332.83 | \$373.87 | \$418.32 |
| 67 | \$213.61 | \$268.13 | \$313.08 | \$355.46 | \$399.65 | \$447.52 |
| 68 | \$227.99 | \$286.19 | \$334.06 | \$379.21 | \$427.39 | \$478.69 |
| 69 | \$243.12 | \$305.82 | \$356.13 | \$403.99 | \$457.34 | \$511.88 |
| 70 | \$259.07 | \$327.11 | \$379.38 | \$431.79 | \$489.66 | \$547.19 |
| 71 | \$275.92 | \$349.15 | \$403.81 | \$461.61 | \$524.51 | \$584.72 |
| 72 | \$293.75 | \$372.94 | \$429.31 | \$484.52 | \$562.97 | \$624.57 |
| 73 | \$312.54 | \$398.48 | \$455.91 | \$509.54 | \$604.23 | \$666.84 |
| 74 | \$332.27 | \$425.78 | \$483.61 | \$536.61 | \$648.46 | \$711.63 |
| 75 | \$352.94 | \$454.84 | \$512.41 | \$565.71 | \$695.74 | \$759.04 |
| 76 | \$374.54 | \$485.66 | \$542.31 | \$596.81 | \$746.24 | \$809.27 |
| 77 | \$397.07 | \$518.24 | \$573.41 | \$629.91 | \$799.94 | \$862.42 |
| 78 | \$420.54 | \$552.58 | \$605.61 | \$665.01 | \$856.84 | \$918.59 |
| 79 | \$444.94 | \$588.69 | \$638.91 | \$702.11 | \$916.94 | \$977.88 |
| 80 | \$470.27 | \$626.58 | \$673.31 | \$741.21 | \$980.24 | \$1,040.39 |
| 81 | \$496.54 | \$666.24 | \$708.81 | \$782.31 | \$1,046.74 | \$1,106.12 |
| 82 | \$523.74 | \$707.68 | \$745.41 | \$825.41 | \$1,116.44 | \$1,175.17 |
| 83 | \$551.87 | \$750.91 | \$783.11 | \$870.51 | \$1,189.24 | \$1,247.54 |
| 84 | \$580.94 | \$795.94 | \$821.91 | \$917.61 | \$1,265.14 | \$1,323.33 |
| 85 | \$610.94 | \$842.78 | \$861.91 | \$966.71 | \$1,344.24 | \$1,402.54 |
| 86 | \$641.87 | \$891.41 | \$902.91 | \$1,017.81 | \$1,426.44 | \$1,485.17 |
| 87 | \$673.74 | \$941.84 | \$945.01 | \$1,070.91 | \$1,511.64 | \$1,571.34 |
| 88 | \$706.54 | \$994.08 | \$988.11 | \$1,125.91 | \$1,600.04 | \$1,660.07 |
| 89 | \$740.27 | \$1,048.13 | \$1,032.21 | \$1,182.21 | \$1,691.54 | \$1,761.44 |
| 90 | \$774.94 | \$1,103.99 | \$1,088.51 | \$1,239.51 | \$1,786.14 | \$1,865.07 |
| 91 | \$810.54 | \$1,161.68 | \$1,146.41 | \$1,297.91 | \$1,883.84 | \$1,971.74 |
| 92 | \$847.07 | \$1,221.21 | \$1,205.71 | \$1,357.31 | \$1,984.54 | \$2,081.47 |
| 93 | \$884.54 | \$1,282.58 | \$1,266.51 | \$1,417.71 | \$2,088.24 | \$2,194.24 |
| 94 | \$922.94 | \$1,345.78 | \$1,328.71 | \$1,479.91 | \$2,194.94 | \$2,309.07 |
| 95 | \$962.27 | \$1,410.81 | \$1,391.91 | \$1,543.91 | \$2,304.64 | \$2,426.94 |
| 96 | \$1,002.54 | \$1,477.68 | \$1,456.11 | \$1,609.51 | \$2,417.34 | \$2,547.97 |
| 97 | \$1,043.74 | \$1,546.31 | \$1,521.21 | \$1,676.61 | \$2,532.94 | \$2,672.14 |
| 98 | \$1,085.87 | \$1,616.71 | \$1,587.21 | \$1,745.11 | \$2,651.44 | \$2,800.54 |
| 99 | \$1,129.94 | \$1,688.78 | \$1,654.11 | \$1,815.01 | \$2,772.74 | \$2,932.17 |
| 100 | \$1,175.94 | \$1,762.41 | \$1,722.01 | \$1,886.11 | \$2,896.84 | \$3,067.94 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$87.20 | \$107.08 | \$123.27 | \$138.45 | \$154.10 | \$170.95 |
| 31 | \$88.55 | \$108.75 | \$125.21 | \$140.65 | \$156.57 | \$173.68 |
| 32 | \$89.90 | \$110.46 | \$127.19 | \$142.87 | \$159.07 | \$176.45 |
| 33 | \$91.30 | \$112.17 | \$129.20 | \$145.14 | \$161.61 | \$179.29 |
| 34 | \$92.70 | \$113.93 | \$131.23 | \$147.45 | \$164.18 | \$182.17 |
| 35 | \$94.13 | \$115.72 | \$133.32 | \$149.78 | \$166.81 | \$185.09 |
| 36 | \$97.79 | \$120.41 | \$138.87 | \$156.13 | \$173.99 | \$193.15 |
| 37 | \$101.60 | \$125.31 | \$144.65 | \$162.77 | \$181.47 | \$201.56 |
| 38 | \$105.57 | \$130.40 | \$150.68 | \$169.66 | \$189.28 | \$210.35 |
| 39 | \$109.67 | \$135.67 | \$156.94 | \$176.86 | \$197.43 | \$219.50 |
| 40 | \$113.93 | \$141.21 | \$163.49 | \$184.35 | \$205.94 | \$229.07 |
| 41 | \$118.36 | \$146.93 | \$170.31 | \$192.19 | \$214.80 | \$239.06 |
| 42 | \$122.98 | \$152.90 | \$177.40 | \$200.32 | \$224.05 | \$249.48 |
| 43 | \$127.75 | \$159.10 | \$184.79 | \$208.83 | \$233.71 | \$260.33 |
| 44 | \$132.73 | \$165.55 | \$192.50 | \$217.69 | \$243.77 | \$271.68 |
| 45 | \$137.88 | \$172.28 | \$200.52 | \$226.92 | \$254.25 | \$283.51 |
| 46 | \$144.34 | \$180.62 | \$210.40 | \$238.27 | \$267.12 | \$297.98 |
| 47 | \$151.10 | \$189.35 | \$220.78 | \$250.18 | \$280.61 | \$313.18 |
| 48 | \$158.17 | \$198.50 | \$231.65 | \$262.70 | \$294.80 | \$329.17 |
| 49 | \$165.58 | \$208.11 | \$243.08 | \$275.83 | \$309.70 | \$345.96 |
| 50 | \$173.32 | \$218.16 | \$255.05 | \$289.62 | \$325.35 | \$363.62 |
| 51 | \$181.42 | \$228.71 | \$267.64 | \$304.12 | \$341.82 | \$382.16 |
| 52 | \$189.91 | \$239.77 | \$280.81 | \$319.32 | \$359.09 | \$401.66 |
| 53 | \$198.79 | \$251.35 | \$294.67 | \$335.30 | \$377.24 | \$422.16 |
| 54 | \$208.09 | \$263.50 | \$309.20 | \$352.04 | \$396.32 | \$443.68 |
| 55 | \$217.83 | \$276.24 | \$324.45 | \$369.66 | \$416.34 | \$466.32 |
| 56 | \$228.32 | \$289.73 | \$340.39 | \$387.98 | \$437.10 | \$489.73 |
| 57 | \$239.32 | \$303.87 | \$357.16 | \$407.20 | \$458.88 | \$514.30 |
| 58 | \$250.85 | \$318.72 | \$374.74 | \$427.37 | \$481.75 | \$540.09 |
| 59 | \$262.95 | \$334.26 | \$393.18 | \$448.55 | \$505.76 | \$567.17 |
| 60 | \$275.60 | \$350.60 | \$412.55 | \$470.78 | \$530.97 | \$595.62 |
| 61 | \$288.89 | \$367.70 | \$432.85 | \$494.09 | \$557.43 | \$625.48 |
| 62 | \$302.79 | \$385.66 | \$454.16 | \$518.58 | \$585.21 | \$656.86 |
| 63 | \$317.40 | \$404.64 | \$476.82 | \$544.74 | \$615.09 | \$690.78 |
| 64 | \$332.72 | \$424.58 | \$500.60 | \$572.23 | \$646.47 | \$726.46 |
| 65 | \$348.76 | \$445.49 | \$525.57 | \$601.10 | \$679.46 | \$763.98 |
| 66 | \$365.58 | \$467.41 | \$551.79 | \$631.43 | \$714.14 | \$803.45 |
| 67 | \$383.21 | \$490.43 | \$579.33 | \$663.28 | \$750.60 | \$844.94 |
| 68 | \$408.47 | \$522.41 | \$617.00 | \$706.46 | \$799.61 | \$900.42 |
| 69 | \$435.40 | \$556.51 | \$657.12 | \$752.45 | \$851.83 | \$959.56 |
| 70 | \$464.10 | \$592.82 | \$699.88 | \$801.45 | \$907.45 | \$1,022.57 |
| 71 | \$494.70 | \$631.47 | \$745.39 | \$853.62 | \$966.73 | \$1,089.71 |
| 72 | \$527.32 | \$672.68 | \$793.86 | \$909.20 | \$1,029.87 | \$1,161.29 |
| 73 | \$566.75 | \$724.39 | \$856.14 | \$981.81 | \$1,113.61 | \$1,257.46 |
| 74 | \$609.16 | \$780.07 | \$923.27 | \$1,060.21 | \$1,204.17 | \$1,361.60 |
| 75 | \$654.75 | \$840.05 | \$995.69 | \$1,144.86 | \$1,302.07 | \$1,474.38 |
| 76 | \$703.73 | \$904.61 | \$1,073.77 | \$1,236.30 | \$1,407.93 | \$1,596.50 |
| 77 | \$756.38 | \$974.17 | \$1,158.00 | \$1,335.04 | \$1,522.42 | \$1,728.72 |
| 78 | \$809.09 | \$1,042.12 | \$1,239.17 | \$1,429.70 | \$1,632.18 | \$1,856.27 |
| 79 | \$865.45 | \$1,114.80 | \$1,326.04 | \$1,531.07 | \$1,749.85 | \$1,993.24 |
| 80 | \$925.75 | \$1,192.54 | \$1,418.99 | \$1,639.64 | \$1,876.03 | \$2,140.33 |
| 81 | \$990.26 | \$1,275.73 | \$1,518.45 | \$1,755.91 | \$2,011.27 | \$2,298.26 |
| 82 | \$1,059.27 | \$1,364.69 | \$1,624.89 | \$1,880.43 | \$2,156.29 | \$2,467.83 |
| 83 | \$1,139.55 | \$1,467.17 | \$1,746.73 | \$2,022.58 | \$2,322.01 | \$2,662.21 |
| 84 | \$1,225.92 | \$1,577.36 | \$1,877.73 | \$2,175.49 | \$2,500.47 | \$2,871.89 |
| 85 | \$1,309.91 | \$1,683.33 | \$2,002.91 | \$2,320.95 | \$2,669.85 | \$3,070.73 |
| 86 | \$1,401.49 | \$1,798.83 | \$2,139.34 | \$2,479.64 | \$2,854.89 | \$3,288.41 |
| 87 | \$1,501.34 | \$1,924.69 | \$2,288.07 | \$2,652.73 | \$3,057.03 | \$3,526.71 |
| 88 | \$1,584.93 | \$2,027.37 | \$2,406.46 | \$2,788.01 | \$3,212.89 | \$3,710.53 |
| 89 | \$1,674.29 | \$2,136.94 | \$2,532.61 | \$2,932.11 | \$3,378.92 | \$3,906.62 |
| 90 | \$1,769.84 | \$2,253.90 | \$2,667.05 | \$3,085.57 | \$3,555.79 | \$4,115.78 |
| 91 | \$1,872.02 | \$2,378.70 | \$2,810.33 | \$3,249.04 | \$3,744.19 | \$4,338.92 |
| 92 | \$1,981.27 | \$2,511.91 | \$2,963.01 | \$3,423.15 | \$3,944.89 | \$4,576.95 |
| 93 | \$2,070.95 | \$2,618.18 | \$3,081.23 | \$3,555.18 | \$4,096.98 | \$4,758.14 |
| 94 | \$2,165.40 | \$2,729.81 | \$3,205.08 | \$3,693.33 | \$4,256.14 | \$4,947.97 |
| 95 | \$2,264.88 | \$2,847.02 | \$3,334.84 | \$3,837.89 | \$4,422.68 | \$5,146.83 |
| 96 | \$2,369.63 | \$2,970.15 | \$3,470.81 | \$3,989.16 | \$4,596.95 | \$5,355.16 |
| 97 | \$2,479.97 | \$3,099.45 | \$3,613.25 | \$4,147.43 | \$4,779.32 | \$5,573.43 |
| 98 | \$2,572.93 | \$3,208.10 | \$3,732.64 | \$4,279.91 | \$4,931.98 | \$5,756.34 |
| 99 | \$2,650.46 | \$3,298.51 | \$3,831.81 | \$4,389.82 | \$5,058.65 | \$5,908.26 |
| 100 | \$2,714.59 | \$3,373.15 | \$3,913.57 | \$4,480.36 | \$5,162.98 | \$6,033.49 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$254.26 | \$323.91 | \$380.73 | \$433.91 | \$488.77 | \$547.42 |
| 31 | \$257.22 | \$327.69 | \$385.19 | \$439.00 | \$494.51 | \$553.83 |
| 32 | \$260.25 | \$331.56 | \$389.72 | \$444.15 | \$500.31 | \$560.34 |
| 33 | \$263.29 | \$335.43 | \$394.29 | \$449.35 | \$506.17 | \$566.89 |
| 34 | \$266.37 | \$339.35 | \$398.91 | \$454.63 | \$512.11 | \$573.54 |
| 35 | \$269.50 | \$343.34 | \$403.59 | \$459.95 | \$518.12 | \$580.27 |
| 36 | \$272.69 | \$347.64 | \$408.86 | \$466.14 | \$525.23 | \$588.36 |
| 37 | \$275.91 | \$352.00 | \$414.21 | \$472.43 | \$532.44 | \$596.55 |
| 38 | \$279.18 | \$356.42 | \$419.64 | \$478.78 | \$539.76 | \$604.89 |
| 39 | \$282.46 | \$360.88 | \$425.12 | \$485.23 | \$547.18 | \$613.30 |
| 40 | \$285.80 | \$365.41 | \$430.69 | \$491.76 | \$554.70 | \$621.87 |
| 41 | \$289.18 | \$370.00 | \$436.32 | \$498.39 | \$562.32 | \$630.55 |
| 42 | \$292.59 | \$374.65 | \$442.04 | \$505.09 | \$570.06 | \$639.33 |
| 43 | \$296.05 | \$379.34 | \$447.81 | \$511.91 | \$577.88 | \$648.24 |
| 44 | \$299.55 | \$384.09 | \$453.67 | \$518.78 | \$585.83 | \$657.28 |
| 45 | \$303.08 | \$388.92 | \$459.62 | \$525.77 | \$593.87 | \$666.46 |
| 46 | \$309.33 | \$397.21 | \$469.63 | \$537.44 | \$607.24 | \$681.61 |
| 47 | \$315.72 | \$405.68 | \$479.89 | \$549.36 | \$620.88 | \$697.10 |
| 48 | \$322.25 | \$414.30 | \$490.34 | \$561.56 | \$634.85 | \$712.94 |
| 49 | \$328.89 | \$423.15 | \$501.04 | \$574.02 | \$649.13 | \$729.16 |
| 50 | \$335.69 | \$432.17 | \$511.98 | \$586.76 | \$663.72 | \$745.73 |
| 51 | \$342.63 | \$441.38 | \$523.16 | \$599.78 | \$678.66 | \$762.69 |
| 52 | \$349.70 | \$450.80 | \$534.56 | \$613.07 | \$693.92 | \$780.02 |
| 53 | \$356.92 | \$460.39 | \$546.22 | \$626.70 | \$709.53 | \$797.76 |
| 54 | \$364.28 | \$470.20 | \$558.14 | \$640.60 | \$725.48 | \$815.88 |
| 55 | \$371.81 | \$480.24 | \$570.32 | \$654.81 | \$741.78 | \$834.43 |
| 56 | \$380.31 | \$491.20 | \$583.36 | \$669.89 | \$758.98 | \$853.96 |
| 57 | \$388.99 | \$502.42 | \$596.71 | \$685.30 | \$776.58 | \$873.94 |
| 58 | \$397.86 | \$513.89 | \$610.38 | \$701.08 | \$794.59 | \$894.37 |
| 59 | \$406.96 | \$525.63 | \$624.34 | \$717.24 | \$813.00 | \$915.28 |
| 60 | \$416.25 | \$537.66 | \$638.64 | \$733.74 | \$831.85 | \$936.69 |
| 61 | \$425.77 | \$549.92 | \$653.25 | \$750.62 | \$851.14 | \$958.59 |
| 62 | \$435.47 | \$562.49 | \$668.21 | \$767.93 | \$870.87 | \$981.02 |
| 63 | \$446.78 | \$577.33 | \$686.06 | \$788.69 | \$894.74 | \$1,008.31 |
| 64 | \$458.37 | \$592.57 | \$704.40 | \$810.03 | \$919.25 | \$1,036.35 |
| 65 | \$470.28 | \$608.22 | \$723.24 | \$831.94 | \$944.46 | \$1,065.17 |
| 66 | \$482.48 | \$624.26 | \$742.56 | \$854.45 | \$970.33 | \$1,094.79 |
| 67 | \$494.99 | \$640.74 | \$762.42 | \$877.56 | \$996.92 | \$1,125.25 |
| 68 | \$517.01 | \$668.64 | \$795.36 | \$915.37 | \$1,039.99 | \$1,174.15 |
| 69 | \$540.01 | \$697.77 | \$829.71 | \$954.82 | \$1,084.90 | \$1,225.19 |
| 70 | \$564.04 | \$728.18 | \$865.56 | \$995.98 | \$1,131.75 | \$1,278.43 |
| 71 | \$589.13 | \$759.90 | \$902.94 | \$1,038.90 | \$1,180.63 | \$1,333.98 |
| 72 | \$615.36 | \$793.02 | \$941.93 | \$1,083.67 | \$1,231.64 | \$1,391.97 |
| 73 | \$651.53 | \$840.87 | \$1,000.00 | \$1,151.74 | \$1,310.56 | \$1,483.05 |
| 74 | \$689.81 | \$891.60 | \$1,061.64 | \$1,224.11 | \$1,394.53 | \$1,580.11 |
| 75 | \$730.39 | \$945.43 | \$1,127.07 | \$1,301.01 | \$1,483.89 | \$1,683.51 |
| 76 | \$773.32 | \$1,002.48 | \$1,196.52 | \$1,382.75 | \$1,578.95 | \$1,793.67 |
| 77 | \$818.77 | \$1,063.01 | \$1,270.29 | \$1,469.64 | \$1,680.14 | \$1,911.05 |
| 78 | \$865.72 | \$1,123.64 | \$1,342.87 | \$1,554.45 | \$1,778.73 | \$2,025.86 |
| 79 | \$915.38 | \$1,187.75 | \$1,419.58 | \$1,644.14 | \$1,883.09 | \$2,147.57 |
| 80 | \$967.85 | \$1,255.51 | \$1,500.69 | \$1,739.04 | \$1,993.60 | \$2,276.58 |
| 81 | \$1,023.38 | \$1,327.14 | \$1,586.44 | \$1,839.38 | \$2,110.58 | \$2,413.36 |
| 82 | \$1,082.07 | \$1,402.86 | \$1,677.08 | \$1,945.54 | \$2,234.43 | \$2,558.33 |
| 83 | \$1,159.13 | \$1,499.90 | \$1,791.49 | \$2,078.42 | \$2,389.10 | \$2,740.03 |
| 84 | \$1,241.68 | \$1,603.67 | \$1,913.70 | \$2,220.39 | \$2,554.46 | \$2,934.64 |
| 85 | \$1,325.67 | \$1,709.64 | \$2,038.88 | \$2,365.85 | \$2,723.84 | \$3,133.48 |
| 86 | \$1,417.25 | \$1,825.14 | \$2,175.31 | \$2,524.54 | \$2,908.88 | \$3,351.16 |
| 87 | \$1,517.10 | \$1,951.00 | \$2,324.04 | \$2,697.63 | \$3,111.02 | \$3,589.46 |
| 88 | \$1,600.69 | \$2,053.68 | \$2,442.43 | \$2,832.91 | \$3,266.88 | \$3,773.28 |
| 89 | \$1,690.05 | \$2,163.25 | \$2,568.58 | \$2,977.01 | \$3,432.91 | \$3,969.37 |
| 90 | \$1,785.60 | \$2,280.21 | \$2,703.02 | \$3,130.47 | \$3,609.78 | \$4,178.53 |
| 91 | \$1,887.78 | \$2,405.01 | \$2,846.30 | \$3,293.94 | \$3,798.18 | \$4,401.67 |
| 92 | \$1,997.03 | \$2,538.22 | \$2,998.98 | \$3,468.05 | \$3,998.88 | \$4,639.70 |
| 93 | \$2,086.71 | \$2,644.49 | \$3,117.20 | \$3,600.08 | \$4,150.97 | \$4,820.89 |
| 94 | \$2,181.16 | \$2,756.12 | \$3,241.05 | \$3,738.23 | \$4,310.13 | \$5,010.72 |
| 95 | \$2,280.64 | \$2,873.33 | \$3,370.81 | \$3,882.79 | \$4,476.67 | \$5,209.58 |
| 96 | \$2,385.39 | \$2,996.46 | \$3,506.78 | \$4,034.06 | \$4,650.94 | \$5,417.91 |
| 97 | \$2,495.73 | \$3,125.76 | \$3,649.22 | \$4,192.33 | \$4,833.31 | \$5,636.18 |
| 98 | \$2,588.69 | \$3,234.41 | \$3,768.61 | \$4,324.81 | \$4,985.97 | \$5,819.09 |
| 99 | \$2,666.22 | \$3,324.82 | \$3,867.78 | \$4,434.72 | \$5,112.64 | \$5,971.01 |
| 100 | \$2,730.35 | \$3,399.46 | \$3,949.54 | \$4,525.26 | \$5,216.97 | \$6,096.24 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
50% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$35.49 | \$40.12 | \$43.99 | \$47.68 | \$51.53 | \$55.68 |
| 31 | \$36.24 | \$41.03 | \$45.00 | \$48.80 | \$52.78 | \$57.04 |
| 32 | \$37.02 | \$41.96 | \$46.04 | \$49.95 | \$54.05 | \$58.45 |
| 33 | \$37.82 | \$42.89 | \$47.11 | \$51.14 | \$55.35 | \$59.89 |
| 34 | \$38.62 | \$43.86 | \$48.19 | \$52.36 | \$56.69 | \$61.36 |
| 35 | \$39.45 | \$44.85 | \$49.31 | \$53.58 | \$58.06 | \$62.87 |
| 36 | \$40.98 | \$46.71 | \$51.46 | \$56.01 | \$60.75 | \$65.86 |
| 37 | \$42.58 | \$48.67 | \$53.72 | \$58.55 | \$63.59 | \$69.03 |
| 38 | \$44.23 | \$50.69 | \$56.07 | \$61.21 | \$66.56 | \$72.33 |
| 39 | \$45.95 | \$52.82 | \$58.52 | \$63.97 | \$69.66 | \$75.80 |
| 40 | \$47.74 | \$55.04 | \$61.08 | \$66.87 | \$72.92 | \$79.41 |
| 41 | \$49.59 | \$57.33 | \$63.76 | \$69.89 | \$76.32 | \$83.20 |
| 42 | \$51.51 | \$59.73 | \$66.55 | \$73.07 | \$79.87 | \$87.19 |
| 43 | \$53.52 | \$62.23 | \$69.46 | \$76.38 | \$83.60 | \$91.36 |
| 44 | \$55.60 | \$64.84 | \$72.50 | \$79.84 | \$87.49 | \$95.73 |
| 45 | \$57.76 | \$67.55 | \$75.67 | \$83.45 | \$91.58 | \$100.32 |
| 46 | \$60.73 | \$71.22 | \$79.93 | \$88.27 | \$96.97 | \$106.34 |
| 47 | \$63.86 | \$75.11 | \$84.42 | \$93.37 | \$102.69 | \$112.72 |
| 48 | \$67.16 | \$79.20 | \$89.19 | \$98.74 | \$108.73 | \$119.48 |
| 49 | \$70.61 | \$83.52 | \$94.22 | \$104.44 | \$115.15 | \$126.65 |
| 50 | \$74.26 | \$88.07 | \$99.51 | \$110.47 | \$121.94 | \$134.24 |
| 51 | \$78.08 | \$92.88 | \$105.11 | \$116.84 | \$129.12 | \$142.31 |
| 52 | \$82.11 | \$97.93 | \$111.04 | \$123.59 | \$136.72 | \$150.85 |
| 53 | \$86.36 | \$103.25 | \$117.29 | \$130.72 | \$144.78 | \$159.89 |
| 54 | \$90.79 | \$108.90 | \$123.89 | \$138.26 | \$153.30 | \$169.49 |
| 55 | \$95.47 | \$114.82 | \$130.87 | \$146.24 | \$162.35 | \$179.67 |
| 56 | \$101.39 | \$122.09 | \$139.27 | \$155.73 | \$173.00 | \$191.57 |
| 57 | \$107.65 | \$129.81 | \$148.20 | \$165.84 | \$184.34 | \$204.26 |
| 58 | \$114.30 | \$138.03 | \$157.73 | \$176.61 | \$196.44 | \$217.81 |
| 59 | \$121.37 | \$146.77 | \$167.85 | \$188.07 | \$209.32 | \$232.24 |
| 60 | \$128.86 | \$156.05 | \$178.63 | \$200.29 | \$223.04 | \$247.62 |
| 61 | \$136.83 | \$165.92 | \$190.08 | \$213.29 | \$237.69 | \$264.04 |
| 62 | \$145.29 | \$176.43 | \$202.29 | \$227.14 | \$253.28 | \$281.53 |
| 63 | \$154.43 | \$187.86 | \$215.64 | \$242.35 | \$270.48 | \$300.92 |
| 64 | \$164.13 | \$200.03 | \$229.86 | \$258.59 | \$288.86 | \$321.64 |
| 65 | \$174.45 | \$212.99 | \$245.03 | \$275.90 | \$308.48 | \$343.79 |
| 66 | \$185.41 | \$226.78 | \$261.20 | \$294.38 | \$329.44 | \$367.46 |
| 67 | \$197.08 | \$241.48 | \$278.43 | \$314.10 | \$351.82 | \$392.76 |
| 68 | \$215.05 | \$263.26 | \$303.43 | \$342.27 | \$383.42 | \$428.16 |
| 69 | \$234.66 | \$286.99 | \$330.66 | \$372.98 | \$417.84 | \$466.76 |
| 70 | \$256.08 | \$312.88 | \$360.34 | \$406.43 | \$455.38 | \$508.82 |
| 71 | \$279.43 | \$341.09 | \$392.68 | \$442.90 | \$496.28 | \$554.68 |
| 72 | \$304.92 | \$371.87 | \$427.95 | \$482.61 | \$540.86 | \$604.68 |
| 73 | \$332.97 | \$407.02 | \$469.17 | \$529.95 | \$594.91 | \$666.26 |
| 74 | \$363.61 | \$445.51 | \$514.38 | \$581.94 | \$654.38 | \$734.13 |
| 75 | \$397.07 | \$487.62 | \$563.94 | \$639.03 | \$719.78 | \$808.89 |
| 76 | \$433.61 | \$533.73 | \$618.28 | \$701.71 | \$791.72 | \$891.26 |
| 77 | \$473.51 | \$584.18 | \$677.83 | \$770.55 | \$870.85 | \$982.03 |
| 78 | \$514.71 | \$635.07 | \$737.23 | \$838.84 | \$949.31 | \$1,072.48 |
| 79 | \$559.52 | \$690.41 | \$801.83 | \$913.20 | \$1,034.84 | \$1,171.26 |
| 80 | \$608.22 | \$750.55 | \$872.08 | \$994.13 | \$1,128.09 | \$1,279.16 |
| 81 | \$661.15 | \$815.94 | \$948.50 | \$1,082.24 | \$1,229.72 | \$1,396.96 |
| 82 | \$718.70 | \$887.03 | \$1,031.60 | \$1,178.16 | \$1,340.52 | \$1,525.64 |
| 83 | \$782.34 | \$964.79 | \$1,121.92 | \$1,282.16 | \$1,460.95 | \$1,666.25 |
| 84 | \$851.64 | \$1,049.35 | \$1,220.13 | \$1,395.36 | \$1,592.22 | \$1,819.85 |
| 85 | \$927.06 | \$1,141.34 | \$1,326.95 | \$1,518.53 | \$1,735.26 | \$1,987.58 |
| 86 | \$1,009.17 | \$1,241.40 | \$1,443.11 | \$1,652.56 | \$1,891.15 | \$2,170.77 |
| 87 | \$1,098.56 | \$1,350.22 | \$1,569.45 | \$1,798.46 | \$2,061.04 | \$2,370.85 |
| 88 | \$1,172.73 | \$1,437.46 | \$1,667.79 | \$1,909.78 | \$2,188.99 | \$2,521.76 |
| 89 | \$1,251.90 | \$1,530.34 | \$1,772.27 | \$2,027.98 | \$2,324.89 | \$2,682.28 |
| 90 | \$1,336.43 | \$1,629.22 | \$1,883.31 | \$2,153.52 | \$2,469.21 | \$2,853.01 |
| 91 | \$1,426.65 | \$1,734.48 | \$2,001.32 | \$2,286.82 | \$2,622.50 | \$3,034.61 |
| 92 | \$1,522.97 | \$1,846.57 | \$2,126.70 | \$2,428.37 | \$2,785.31 | \$3,227.77 |
| 93 | \$1,601.17 | \$1,933.73 | \$2,221.03 | \$2,533.12 | \$2,906.10 | \$3,372.01 |
| 94 | \$1,683.39 | \$2,025.00 | \$2,319.55 | \$2,642.38 | \$3,032.14 | \$3,522.72 |
| 95 | \$1,769.83 | \$2,120.60 | \$2,422.47 | \$2,756.34 | \$3,163.64 | \$3,680.14 |
| 96 | \$1,860.69 | \$2,220.69 | \$2,529.92 | \$2,875.23 | \$3,300.81 | \$3,844.61 |
| 97 | \$1,956.23 | \$2,325.53 | \$2,642.15 | \$2,999.24 | \$3,443.96 | \$4,016.44 |
| 98 | \$2,036.58 | \$2,413.34 | \$2,735.91 | \$3,102.72 | \$3,563.46 | \$4,160.03 |
| 99 | \$2,103.51 | \$2,486.25 | \$2,813.58 | \$3,188.38 | \$3,662.34 | \$4,279.01 |
| 100 | \$2,158.81 | \$2,546.34 | \$2,877.47 | \$3,258.78 | \$3,743.67 | \$4,376.93 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$81.13 | \$97.39 | \$110.90 | \$123.80 | \$137.26 | \$151.72 |
| 31 | \$82.37 | \$98.92 | \$112.63 | \$125.76 | \$139.44 | \$154.14 |
| 32 | \$83.64 | \$100.47 | \$114.42 | \$127.74 | \$141.65 | \$156.60 |
| 33 | \$84.93 | \$102.04 | \$116.20 | \$129.77 | \$143.90 | \$159.11 |
| 34 | \$86.24 | \$103.62 | \$118.02 | \$131.81 | \$146.19 | \$161.64 |
| 35 | \$87.56 | \$105.24 | \$119.90 | \$133.88 | \$148.50 | \$164.21 |
| 36 | \$90.93 | \$109.47 | \$124.82 | \$139.50 | \$154.81 | \$171.30 |
| 37 | \$94.45 | \$113.86 | \$129.96 | \$145.35 | \$161.41 | \$178.68 |
| 38 | \$98.09 | \$118.43 | \$135.31 | \$151.45 | \$168.28 | \$186.41 |
| 39 | \$101.87 | \$123.19 | \$140.88 | \$157.79 | \$175.45 | \$194.43 |
| 40 | \$105.80 | \$128.15 | \$146.69 | \$164.40 | \$182.92 | \$202.81 |
| 41 | \$109.88 | \$133.30 | \$152.72 | \$171.30 | \$190.70 | \$211.55 |
| 42 | \$114.11 | \$138.66 | \$159.02 | \$178.49 | \$198.83 | \$220.68 |
| 43 | \$118.51 | \$144.22 | \$165.56 | \$185.96 | \$207.28 | \$230.19 |
| 44 | \$123.09 | \$150.01 | \$172.39 | \$193.77 | \$216.11 | \$240.11 |
| 45 | \$127.83 | \$156.05 | \$179.48 | \$201.88 | \$225.31 | \$250.47 |
| 46 | \$133.75 | \$163.51 | \$188.24 | \$211.88 | \$236.59 | \$263.14 |
| 47 | \$139.98 | \$171.34 | \$197.43 | \$222.39 | \$248.46 | \$276.47 |
| 48 | \$146.47 | \$179.56 | \$207.08 | \$233.38 | \$260.90 | \$290.45 |
| 49 | \$153.28 | \$188.17 | \$217.18 | \$244.95 | \$273.98 | \$305.14 |
| 50 | \$160.39 | \$197.18 | \$227.78 | \$257.07 | \$287.71 | \$320.57 |
| 51 | \$167.84 | \$206.64 | \$238.89 | \$269.79 | \$302.13 | \$336.81 |
| 52 | \$175.64 | \$216.55 | \$250.57 | \$283.16 | \$317.27 | \$353.87 |
| 53 | \$183.79 | \$226.92 | \$262.80 | \$297.17 | \$333.18 | \$371.77 |
| 54 | \$192.31 | \$237.80 | \$275.63 | \$311.88 | \$349.86 | \$390.58 |
| 55 | \$201.25 | \$249.20 | \$289.10 | \$327.34 | \$367.41 | \$410.35 |
| 56 | \$210.90 | \$261.29 | \$303.24 | \$343.46 | \$385.62 | \$430.83 |
| 57 | \$221.03 | \$273.97 | \$318.08 | \$360.39 | \$404.74 | \$452.34 |
| 58 | \$231.63 | \$287.29 | \$333.67 | \$378.17 | \$424.83 | \$474.92 |
| 59 | \$242.75 | \$301.24 | \$350.00 | \$396.81 | \$445.89 | \$498.63 |
| 60 | \$254.38 | \$315.87 | \$367.14 | \$416.37 | \$468.00 | \$523.52 |
| 61 | \$266.60 | \$331.20 | \$385.11 | \$436.89 | \$491.23 | \$549.67 |
| 62 | \$279.39 | \$347.30 | \$403.96 | \$458.43 | \$515.59 | \$577.10 |
| 63 | \$292.77 | \$364.25 | \$423.92 | \$481.37 | \$541.67 | \$606.64 |
| 64 | \$306.78 | \$382.02 | \$444.88 | \$505.44 | \$569.06 | \$637.72 |
| 65 | \$321.48 | \$400.66 | \$466.88 | \$530.71 | \$597.84 | \$670.38 |
| 66 | \$336.86 | \$420.23 | \$489.96 | \$557.26 | \$628.09 | \$704.70 |
| 67 | \$353.00 | \$440.73 | \$514.18 | \$585.13 | \$659.87 | \$740.78 |
| 68 | \$376.43 | \$469.64 | \$547.79 | \$623.39 | \$703.16 | \$789.64 |
| 69 | \$401.42 | \$500.45 | \$583.60 | \$664.17 | \$749.28 | \$841.73 |
| 70 | \$428.09 | \$533.31 | \$621.74 | \$707.60 | \$798.45 | \$897.24 |
| 71 | \$456.51 | \$568.29 | \$662.38 | \$753.88 | \$850.83 | \$956.42 |
| 72 | \$486.83 | \$605.60 | \$705.68 | \$803.20 | \$906.67 | \$1,019.51 |
| 73 | \$523.10 | \$651.84 | \$760.54 | \$866.75 | \$979.78 | \$1,103.30 |
| 74 | \$562.10 | \$701.61 | \$819.66 | \$935.34 | \$1,058.78 | \$1,194.02 |
| 75 | \$603.99 | \$755.18 | \$883.38 | \$1,009.37 | \$1,144.17 | \$1,292.17 |
| 76 | \$649.01 | \$812.85 | \$952.05 | \$1,089.24 | \$1,236.42 | \$1,398.38 |
| 77 | \$697.38 | \$874.91 | \$1,026.04 | \$1,175.44 | \$1,336.13 | \$1,513.36 |
| 78 | \$745.56 | \$935.16 | \$1,096.96 | \$1,257.63 | \$1,431.21 | \$1,623.69 |
| 79 | \$797.08 | \$999.55 | \$1,172.79 | \$1,345.56 | \$1,533.03 | \$1,742.06 |
| 80 | \$852.16 | \$1,068.38 | \$1,253.84 | \$1,439.65 | \$1,642.13 | \$1,869.08 |
| 81 | \$911.04 | \$1,141.94 | \$1,340.51 | \$1,540.31 | \$1,758.98 | \$2,005.32 |
| 82 | \$974.00 | \$1,220.59 | \$1,433.16 | \$1,648.01 | \$1,884.14 | \$2,151.53 |
| 83 | \$1,046.54 | \$1,310.05 | \$1,537.62 | \$1,768.84 | \$2,024.59 | \$2,316.05 |
| 84 | \$1,124.51 | \$1,406.04 | \$1,649.69 | \$1,898.51 | \$2,175.51 | \$2,493.16 |
| 85 | \$1,199.93 | \$1,498.03 | \$1,756.51 | \$2,021.68 | \$2,318.55 | \$2,660.89 |
| 86 | \$1,282.04 | \$1,598.09 | \$1,872.67 | \$2,155.71 | \$2,474.44 | \$2,844.08 |
| 87 | \$1,371.43 | \$1,706.91 | \$1,999.01 | \$2,301.61 | \$2,644.33 | \$3,044.16 |
| 88 | \$1,445.60 | \$1,794.15 | \$2,097.35 | \$2,412.93 | \$2,772.28 | \$3,195.07 |
| 89 | \$1,524.77 | \$1,887.03 | \$2,201.83 | \$2,531.13 | \$2,908.18 | \$3,355.59 |
| 90 | \$1,609.30 | \$1,985.91 | \$2,312.87 | \$2,656.67 | \$3,052.50 | \$3,526.32 |
| 91 | \$1,699.52 | \$2,091.17 | \$2,430.88 | \$2,789.97 | \$3,205.79 | \$3,707.92 |
| 92 | \$1,795.84 | \$2,203.26 | \$2,556.26 | \$2,931.52 | \$3,368.60 | \$3,901.08 |
| 93 | \$1,874.04 | \$2,290.42 | \$2,650.59 | \$3,036.27 | \$3,489.39 | \$4,045.32 |
| 94 | \$1,956.26 | \$2,381.69 | \$2,749.11 | \$3,145.53 | \$3,615.43 | \$4,196.03 |
| 95 | \$2,042.70 | \$2,477.29 | \$2,852.03 | \$3,259.49 | \$3,746.93 | \$4,353.45 |
| 96 | \$2,133.56 | \$2,577.38 | \$2,959.48 | \$3,378.38 | \$3,884.10 | \$4,517.92 |
| 97 | \$2,229.10 | \$2,682.22 | \$3,071.71 | \$3,502.39 | \$4,027.25 | \$4,689.75 |
| 98 | \$2,309.45 | \$2,770.03 | \$3,165.47 | \$3,605.87 | \$4,146.75 | \$4,833.34 |
| 99 | \$2,376.38 | \$2,842.94 | \$3,243.14 | \$3,691.53 | \$4,245.63 | \$4,952.32 |
| 100 | \$2,431.68 | \$2,903.03 | \$3,307.03 | \$3,761.93 | \$4,326.96 | \$5,050.24 |

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years |
|-----|------------|------------|------------|------------|------------|------------|
| 30 | \$234.89 | \$292.16 | \$339.91 | \$385.52 | \$433.05 | \$483.84 |
| 31 | \$237.63 | \$295.58 | \$343.88 | \$390.04 | \$438.14 | \$489.52 |
| 32 | \$240.42 | \$299.05 | \$347.93 | \$394.61 | \$443.26 | \$495.25 |
| 33 | \$243.24 | \$302.55 | \$351.99 | \$399.24 | \$448.46 | \$501.05 |
| 34 | \$246.10 | \$306.10 | \$356.12 | \$403.92 | \$453.72 | \$506.93 |
| 35 | \$248.99 | \$309.69 | \$360.31 | \$408.66 | \$459.03 | \$512.87 |
| 36 | \$251.96 | \$313.63 | \$365.05 | \$414.17 | \$465.34 | \$520.03 |
| 37 | \$254.98 | \$317.62 | \$369.86 | \$419.77 | \$471.77 | \$527.30 |
| 38 | \$258.03 | \$321.65 | \$374.73 | \$425.45 | \$478.27 | \$534.69 |
| 39 | \$261.12 | \$325.74 | \$379.66 | \$431.19 | \$484.85 | \$542.15 |
| 40 | \$264.26 | \$329.90 | \$384.66 | \$437.01 | \$491.54 | \$549.72 |
| 41 | \$267.43 | \$334.11 | \$389.74 | \$442.92 | \$498.32 | \$557.40 |
| 42 | \$270.64 | \$338.36 | \$394.87 | \$448.91 | \$505.18 | \$565.18 |
| 43 | \$273.89 | \$342.65 | \$400.07 | \$454.99 | \$512.14 | \$573.09 |
| 44 | \$277.17 | \$347.02 | \$405.35 | \$461.12 | \$519.19 | \$581.09 |
| 45 | \$280.50 | \$351.44 | \$410.70 | \$467.35 | \$526.34 | \$589.21 |
| 46 | \$286.30 | \$358.94 | \$419.64 | \$477.72 | \$538.16 | \$602.60 |
| 47 | \$292.24 | \$366.62 | \$428.80 | \$488.30 | \$550.26 | \$616.27 |
| 48 | \$298.30 | \$374.47 | \$438.17 | \$499.10 | \$562.60 | \$630.26 |
| 49 | \$304.48 | \$382.45 | \$447.71 | \$510.16 | \$575.23 | \$644.55 |
| 50 | \$310.79 | \$390.64 | \$457.47 | \$521.47 | \$588.16 | \$659.18 |
| 51 | \$317.22 | \$399.00 | \$467.45 | \$533.02 | \$601.36 | \$674.15 |
| 52 | \$323.80 | \$407.52 | \$477.64 | \$544.85 | \$614.85 | \$689.44 |
| 53 | \$330.51 | \$416.21 | \$488.07 | \$556.90 | \$628.66 | \$705.10 |
| 54 | \$337.34 | \$425.14 | \$498.71 | \$569.25 | \$642.76 | \$721.10 |
| 55 | \$344.34 | \$434.21 | \$509.59 | \$581.86 | \$657.21 | \$737.47 |
| 56 | \$352.22 | \$444.14 | \$521.25 | \$595.24 | \$672.43 | \$754.68 |
| 57 | \$360.27 | \$454.29 | \$533.18 | \$608.93 | \$687.98 | \$772.32 |
| 58 | \$368.49 | \$464.67 | \$545.41 | \$622.94 | \$703.94 | \$790.38 |
| 59 | \$376.91 | \$475.29 | \$557.88 | \$637.26 | \$720.23 | \$808.82 |
| 60 | \$385.53 | \$486.15 | \$570.65 | \$651.93 | \$736.90 | \$827.72 |
| 61 | \$394.33 | \$497.27 | \$583.71 | \$666.92 | \$753.99 | \$847.05 |
| 62 | \$403.35 | \$508.63 | \$597.08 | \$682.26 | \$771.44 | \$866.85 |
| 63 | \$413.75 | \$521.98 | \$612.92 | \$700.61 | \$792.47 | \$890.82 |
| 64 | \$424.43 | \$535.65 | \$629.19 | \$719.45 | \$814.05 | \$915.47 |
| 65 | \$435.40 | \$549.69 | \$645.90 | \$738.79 | \$836.25 | \$940.80 |
| 66 | \$446.63 | \$564.10 | \$663.03 | \$758.67 | \$859.03 | \$966.82 |
| 67 | \$458.19 | \$578.91 | \$680.64 | \$779.06 | \$882.43 | \$993.56 |
| 68 | \$478.76 | \$604.36 | \$710.31 | \$812.91 | \$920.85 | \$1,037.05 |
| 69 | \$500.28 | \$630.95 | \$741.27 | \$848.27 | \$960.92 | \$1,082.45 |
| 70 | \$522.80 | \$658.70 | \$773.58 | \$885.13 | \$1,002.75 | \$1,129.83 |
| 71 | \$546.28 | \$687.68 | \$807.30 | \$923.59 | \$1,046.41 | \$1,179.28 |
| 72 | \$570.85 | \$717.93 | \$842.52 | \$963.73 | \$1,091.96 | \$1,230.91 |
| 73 | \$604.35 | \$761.07 | \$894.07 | \$1,023.82 | \$1,161.44 | \$1,310.94 |
| 74 | \$639.79 | \$806.82 | \$948.79 | \$1,087.65 | \$1,235.33 | \$1,396.20 |
| 75 | \$677.35 | \$855.29 | \$1,006.85 | \$1,155.49 | \$1,313.93 | \$1,486.99 |
| 76 | \$717.09 | \$906.69 | \$1,068.47 | \$1,227.53 | \$1,397.54 | \$1,583.67 |
| 77 | \$759.17 | \$961.17 | \$1,133.85 | \$1,304.06 | \$1,486.45 | \$1,686.64 |
| 78 | \$802.33 | \$1,015.30 | \$1,197.71 | \$1,378.26 | \$1,572.54 | \$1,786.74 |
| 79 | \$847.95 | \$1,072.49 | \$1,265.17 | \$1,456.67 | \$1,663.56 | \$1,892.78 |
| 80 | \$896.17 | \$1,132.87 | \$1,336.44 | \$1,539.56 | \$1,759.91 | \$2,005.11 |
| 81 | \$947.13 | \$1,196.68 | \$1,411.72 | \$1,627.13 | \$1,861.80 | \$2,124.09 |
| 82 | \$1,000.98 | \$1,264.07 | \$1,491.23 | \$1,719.71 | \$1,969.61 | \$2,250.15 |
| 83 | \$1,069.69 | \$1,347.24 | \$1,587.27 | \$1,830.13 | \$2,097.73 | \$2,400.59 |
| 84 | \$1,143.11 | \$1,435.89 | \$1,689.48 | \$1,947.65 | \$2,234.19 | \$2,561.11 |
| 85 | \$1,218.53 | \$1,527.88 | \$1,796.30 | \$2,070.82 | \$2,377.23 | \$2,728.84 |
| 86 | \$1,300.64 | \$1,627.94 | \$1,912.46 | \$2,204.85 | \$2,533.12 | \$2,912.03 |
| 87 | \$1,390.03 | \$1,736.76 | \$2,038.80 | \$2,350.75 | \$2,703.01 | \$3,112.11 |
| 88 | \$1,464.20 | \$1,824.00 | \$2,137.14 | \$2,462.07 | \$2,830.96 | \$3,263.02 |
| 89 | \$1,543.37 | \$1,916.88 | \$2,241.62 | \$2,580.27 | \$2,966.86 | \$3,423.54 |
| 90 | \$1,627.90 | \$2,015.76 | \$2,352.66 | \$2,705.81 | \$3,111.18 | \$3,594.27 |
| 91 | \$1,718.12 | \$2,121.02 | \$2,470.67 | \$2,839.11 | \$3,264.47 | \$3,775.87 |
| 92 | \$1,814.44 | \$2,233.11 | \$2,596.05 | \$2,980.66 | \$3,427.28 | \$3,969.03 |
| 93 | \$1,892.64 | \$2,320.27 | \$2,690.38 | \$3,085.41 | \$3,548.07 | \$4,113.27 |
| 94 | \$1,974.86 | \$2,411.54 | \$2,788.90 | \$3,194.67 | \$3,674.11 | \$4,263.98 |
| 95 | \$2,061.30 | \$2,507.14 | \$2,891.82 | \$3,308.63 | \$3,805.61 | \$4,421.40 |
| 96 | \$2,152.16 | \$2,607.23 | \$2,999.27 | \$3,427.52 | \$3,942.78 | \$4,585.87 |
| 97 | \$2,247.70 | \$2,712.07 | \$3,111.50 | \$3,551.53 | \$4,085.93 | \$4,757.70 |
| 98 | \$2,328.05 | \$2,799.88 | \$3,205.26 | \$3,655.01 | \$4,205.43 | \$4,901.29 |
| 99 | \$2,394.98 | \$2,872.79 | \$3,282.93 | \$3,740.67 | \$4,304.31 | \$5,020.27 |
| 100 | \$2,450.28 | \$2,932.88 | \$3,346.82 | \$3,811.07 | \$4,385.64 | \$5,118.19 |

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
100% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$28.82 | \$32.09 | \$34.79 | \$37.30 | \$39.91 | \$42.60 | \$45.68 |
| 31 | \$29.38 | \$32.75 | \$35.51 | \$38.12 | \$40.79 | \$43.57 | \$46.72 |
| 32 | \$29.95 | \$33.42 | \$36.28 | \$38.96 | \$41.72 | \$44.57 | \$47.81 |
| 33 | \$30.53 | \$34.10 | \$37.04 | \$39.80 | \$42.64 | \$45.59 | \$48.92 |
| 34 | \$31.12 | \$34.80 | \$37.82 | \$40.67 | \$43.59 | \$46.62 | \$50.06 |
| 35 | \$31.74 | \$35.51 | \$38.62 | \$41.57 | \$44.56 | \$47.69 | \$51.23 |
| 36 | \$32.78 | \$36.80 | \$40.12 | \$43.24 | \$46.43 | \$49.75 | \$53.49 |
| 37 | \$33.86 | \$38.14 | \$41.67 | \$44.99 | \$48.38 | \$51.90 | \$55.85 |
| 38 | \$34.98 | \$39.54 | \$43.29 | \$46.80 | \$50.41 | \$54.14 | \$58.32 |
| 39 | \$36.14 | \$40.98 | \$44.95 | \$48.69 | \$52.53 | \$56.49 | \$60.89 |
| 40 | \$37.33 | \$42.47 | \$46.70 | \$50.67 | \$54.72 | \$58.94 | \$63.59 |
| 41 | \$38.56 | \$44.01 | \$48.50 | \$52.72 | \$57.03 | \$61.49 | \$66.40 |
| 42 | \$39.84 | \$45.62 | \$50.38 | \$54.85 | \$59.41 | \$64.14 | \$69.33 |
| 43 | \$41.16 | \$47.28 | \$52.32 | \$57.07 | \$61.91 | \$66.92 | \$72.41 |
| 44 | \$42.52 | \$49.01 | \$54.35 | \$59.38 | \$64.51 | \$69.81 | \$75.60 |
| 45 | \$43.93 | \$50.80 | \$56.45 | \$61.78 | \$67.23 | \$72.84 | \$78.95 |
| 46 | \$45.91 | \$53.28 | \$59.33 | \$65.04 | \$70.87 | \$76.89 | \$83.41 |
| 47 | \$47.99 | \$55.86 | \$62.36 | \$68.47 | \$74.72 | \$81.16 | \$88.11 |
| 48 | \$50.15 | \$58.59 | \$65.54 | \$72.09 | \$78.78 | \$85.66 | \$93.09 |
| 49 | \$52.41 | \$61.45 | \$68.89 | \$75.89 | \$83.05 | \$90.42 | \$98.35 |
| 50 | \$54.78 | \$64.44 | \$72.41 | \$79.89 | \$87.56 | \$95.44 | \$103.90 |
| 51 | \$57.25 | \$67.59 | \$76.10 | \$84.11 | \$92.31 | \$100.74 | \$109.76 |
| 52 | \$59.82 | \$70.88 | \$80.00 | \$88.56 | \$97.32 | \$106.34 | \$115.98 |
| 53 | \$62.52 | \$74.34 | \$84.07 | \$93.24 | \$102.61 | \$112.23 | \$122.52 |
| 54 | \$65.35 | \$77.97 | \$88.37 | \$98.16 | \$108.18 | \$118.47 | \$129.44 |
| 55 | \$68.30 | \$81.77 | \$92.89 | \$103.35 | \$114.04 | \$125.05 | \$136.74 |
| 56 | \$72.22 | \$86.64 | \$98.52 | \$109.72 | \$121.17 | \$132.94 | \$145.48 |
| 57 | \$76.39 | \$91.81 | \$104.51 | \$116.49 | \$128.73 | \$141.35 | \$154.78 |
| 58 | \$80.78 | \$97.27 | \$110.86 | \$123.67 | \$136.77 | \$150.28 | \$164.68 |
| 59 | \$85.45 | \$103.06 | \$117.58 | \$131.29 | \$145.30 | \$159.77 | \$175.19 |
| 60 | \$90.35 | \$109.19 | \$124.73 | \$139.38 | \$154.39 | \$169.87 | \$186.39 |
| 61 | \$95.55 | \$115.70 | \$132.31 | \$147.97 | \$164.03 | \$180.59 | \$198.32 |
| 62 | \$101.06 | \$122.59 | \$140.34 | \$157.10 | \$174.27 | \$192.00 | \$210.98 |
| 63 | \$106.79 | \$129.87 | \$148.90 | \$166.88 | \$185.31 | \$204.36 | \$224.78 |
| 64 | \$112.86 | \$137.57 | \$157.98 | \$177.25 | \$197.03 | \$217.49 | \$239.48 |
| 65 | \$119.25 | \$145.76 | \$167.62 | \$188.28 | \$209.50 | \$231.49 | \$255.14 |
| 66 | \$126.01 | \$154.40 | \$177.84 | \$200.00 | \$222.78 | \$246.37 | \$271.83 |
| 67 | \$133.16 | \$163.56 | \$188.69 | \$212.45 | \$236.88 | \$262.21 | \$289.61 |
| 68 | \$145.46 | \$178.39 | \$205.63 | \$231.43 | \$257.97 | \$285.54 | \$315.41 |
| 69 | \$158.88 | \$194.57 | \$224.09 | \$252.09 | \$280.95 | \$310.95 | \$343.50 |
| 70 | \$173.53 | \$212.21 | \$244.22 | \$274.61 | \$305.97 | \$338.61 | \$374.11 |
| 71 | \$189.55 | \$231.44 | \$266.16 | \$299.16 | \$333.22 | \$368.73 | \$407.45 |
| 72 | \$207.04 | \$252.42 | \$290.06 | \$325.88 | \$362.89 | \$401.54 | \$443.75 |
| 73 | \$224.20 | \$274.17 | \$315.69 | \$355.27 | \$396.26 | \$439.09 | \$485.94 |
| 74 | \$242.80 | \$297.79 | \$343.58 | \$387.34 | \$432.69 | \$480.17 | \$532.14 |
| 75 | \$262.92 | \$323.48 | \$373.95 | \$422.28 | \$472.46 | \$525.08 | \$582.73 |
| 76 | \$284.72 | \$351.34 | \$406.99 | \$460.39 | \$515.90 | \$574.17 | \$638.13 |
| 77 | \$308.33 | \$381.62 | \$442.97 | \$501.92 | \$563.33 | \$627.88 | \$698.80 |
| 78 | \$332.16 | \$411.22 | \$477.48 | \$541.34 | \$608.04 | \$678.45 | \$756.17 |
| 79 | \$357.85 | \$443.12 | \$514.69 | \$583.85 | \$656.29 | \$733.09 | \$818.25 |
| 80 | \$385.53 | \$477.48 | \$554.80 | \$629.71 | \$708.40 | \$792.14 | \$885.44 |
| 81 | \$415.34 | \$514.50 | \$598.03 | \$679.17 | \$764.62 | \$855.95 | \$958.14 |
| 82 | \$447.46 | \$554.42 | \$644.64 | \$732.51 | \$825.31 | \$924.88 | \$1,036.80 |
| 83 | \$479.46 | \$593.42 | \$689.63 | \$783.56 | \$883.18 | \$990.69 | \$1,112.27 |
| 84 | \$513.72 | \$635.20 | \$737.76 | \$838.19 | \$945.11 | \$1,061.20 | \$1,193.23 |
| 85 | \$550.46 | \$679.89 | \$789.26 | \$896.62 | \$1,011.37 | \$1,136.71 | \$1,280.09 |
| 86 | \$589.81 | \$727.75 | \$844.33 | \$959.13 | \$1,082.26 | \$1,217.61 | \$1,373.27 |
| 87 | \$631.97 | \$778.97 | \$903.26 | \$1,025.98 | \$1,158.15 | \$1,304.25 | \$1,473.24 |
| 88 | \$664.07 | \$815.57 | \$943.15 | \$1,069.39 | \$1,206.03 | \$1,358.30 | \$1,535.51 |
| 89 | \$697.81 | \$853.87 | \$984.81 | \$1,114.62 | \$1,255.91 | \$1,414.59 | \$1,600.41 |
| 90 | \$733.24 | \$894.00 | \$1,028.30 | \$1,161.77 | \$1,307.82 | \$1,473.20 | \$1,668.06 |
| 91 | \$770.49 | \$935.99 | \$1,073.72 | \$1,210.91 | \$1,361.89 | \$1,534.26 | \$1,738.57 |
| 92 | \$809.63 | \$979.96 | \$1,121.13 | \$1,262.12 | \$1,418.20 | \$1,597.84 | \$1,812.05 |
| 93 | \$839.52 | \$1,011.26 | \$1,152.70 | \$1,294.45 | \$1,452.44 | \$1,635.84 | \$1,855.61 |
| 94 | \$870.52 | \$1,043.55 | \$1,185.15 | \$1,327.59 | \$1,487.52 | \$1,674.73 | \$1,900.23 |
| 95 | \$902.66 | \$1,076.87 | \$1,218.53 | \$1,361.57 | \$1,523.43 | \$1,714.54 | \$1,945.92 |
| 96 | \$935.98 | \$1,111.27 | \$1,252.85 | \$1,396.44 | \$1,560.22 | \$1,755.31 | \$1,992.70 |
| 97 | \$970.55 | \$1,146.75 | \$1,288.12 | \$1,432.18 | \$1,597.91 | \$1,797.04 | \$2,040.60 |
| 98 | \$999.21 | \$1,176.05 | \$1,317.14 | \$1,461.52 | \$1,628.77 | \$1,831.22 | \$2,079.85 |
| 99 | \$1,022.83 | \$1,200.08 | \$1,340.88 | \$1,485.47 | \$1,653.93 | \$1,859.08 | \$2,111.85 |
| 100 | \$1,042.15 | \$1,219.70 | \$1,360.21 | \$1,504.94 | \$1,674.39 | \$1,881.72 | \$2,137.85 |

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$56.76 | \$67.12 | \$75.44 | \$83.19 | \$90.81 | \$98.77 | \$107.88 |
| 31 | \$57.60 | \$68.13 | \$76.57 | \$84.48 | \$92.22 | \$100.28 | \$109.52 |
| 32 | \$58.46 | \$69.15 | \$77.75 | \$85.76 | \$93.64 | \$101.84 | \$111.21 |
| 33 | \$59.33 | \$70.20 | \$78.93 | \$87.08 | \$95.09 | \$103.42 | \$112.93 |
| 34 | \$60.22 | \$71.27 | \$80.13 | \$88.43 | \$96.54 | \$105.02 | \$114.67 |
| 35 | \$61.12 | \$72.33 | \$81.35 | \$89.78 | \$98.04 | \$106.65 | \$116.43 |
| 36 | \$63.30 | \$75.06 | \$84.50 | \$93.34 | \$101.99 | \$111.00 | \$121.22 |
| 37 | \$65.54 | \$77.88 | \$87.79 | \$97.06 | \$106.12 | \$115.54 | \$126.21 |
| 38 | \$67.88 | \$80.80 | \$91.21 | \$100.92 | \$110.41 | \$120.26 | \$131.40 |
| 39 | \$70.29 | \$83.85 | \$94.74 | \$104.94 | \$114.88 | \$125.20 | \$136.80 |
| 40 | \$72.79 | \$87.00 | \$98.42 | \$109.11 | \$119.51 | \$130.31 | \$142.44 |
| 41 | \$75.38 | \$90.27 | \$102.23 | \$113.45 | \$124.35 | \$135.64 | \$148.30 |
| 42 | \$78.06 | \$93.66 | \$106.22 | \$117.97 | \$129.37 | \$141.18 | \$154.37 |
| 43 | \$80.85 | \$97.18 | \$110.33 | \$122.66 | \$134.61 | \$146.95 | \$160.75 |
| 44 | \$83.71 | \$100.84 | \$114.64 | \$127.54 | \$140.04 | \$152.98 | \$167.34 |
| 45 | \$86.69 | \$104.63 | \$119.08 | \$132.60 | \$145.72 | \$159.23 | \$174.22 |
| 46 | \$90.47 | \$109.39 | \$124.61 | \$138.89 | \$152.71 | \$166.96 | \$182.74 |
| 47 | \$94.41 | \$114.34 | \$130.42 | \$145.47 | \$160.04 | \$175.05 | \$191.66 |
| 48 | \$98.52 | \$119.54 | \$136.48 | \$152.37 | \$167.73 | \$183.53 | \$201.02 |
| 49 | \$102.80 | \$124.96 | \$142.83 | \$159.60 | \$175.79 | \$192.45 | \$210.86 |
| 50 | \$107.27 | \$130.62 | \$149.49 | \$167.15 | \$184.23 | \$201.78 | \$221.15 |
| 51 | \$111.94 | \$136.55 | \$156.44 | \$175.07 | \$193.08 | \$211.56 | \$231.95 |
| 52 | \$116.80 | \$142.75 | \$163.74 | \$183.37 | \$202.35 | \$221.83 | \$243.30 |
| 53 | \$121.88 | \$149.24 | \$171.35 | \$192.07 | \$212.07 | \$232.56 | \$255.18 |
| 54 | \$127.17 | \$156.00 | \$179.31 | \$201.18 | \$222.23 | \$243.85 | \$267.65 |
| 55 | \$132.72 | \$163.07 | \$187.68 | \$210.71 | \$232.92 | \$255.67 | \$280.73 |
| 56 | \$138.85 | \$170.75 | \$196.57 | \$220.78 | \$244.13 | \$268.07 | \$294.44 |
| 57 | \$145.28 | \$178.78 | \$205.91 | \$231.35 | \$255.89 | \$281.05 | \$308.83 |
| 58 | \$152.00 | \$187.19 | \$215.67 | \$242.41 | \$268.22 | \$294.69 | \$323.93 |
| 59 | \$159.03 | \$195.97 | \$225.91 | \$254.01 | \$281.13 | \$308.98 | \$339.76 |
| 60 | \$166.39 | \$205.17 | \$236.63 | \$266.16 | \$294.68 | \$323.97 | \$356.35 |
| 61 | \$174.08 | \$214.84 | \$247.86 | \$278.88 | \$308.88 | \$339.66 | \$373.79 |
| 62 | \$182.15 | \$224.93 | \$259.62 | \$292.23 | \$323.74 | \$356.12 | \$392.05 |
| 63 | \$190.29 | \$235.26 | \$271.76 | \$306.07 | \$339.25 | \$373.39 | \$411.32 |
| 64 | \$198.82 | \$246.06 | \$284.45 | \$320.55 | \$355.51 | \$391.48 | \$431.57 |
| 65 | \$207.69 | \$257.39 | \$297.74 | \$335.74 | \$372.54 | \$410.47 | \$452.78 |
| 66 | \$216.99 | \$269.20 | \$311.65 | \$351.64 | \$390.40 | \$430.36 | \$475.06 |
| 67 | \$226.70 | \$281.57 | \$326.22 | \$368.29 | \$409.10 | \$451.22 | \$498.43 |
| 68 | \$242.07 | \$300.27 | \$347.67 | \$392.41 | \$435.84 | \$480.68 | \$531.10 |
| 69 | \$258.50 | \$320.23 | \$370.54 | \$418.08 | \$464.30 | \$512.08 | \$565.90 |
| 70 | \$276.03 | \$341.51 | \$394.93 | \$445.46 | \$494.63 | \$545.52 | \$602.99 |
| 71 | \$294.77 | \$364.19 | \$420.90 | \$474.63 | \$526.95 | \$581.13 | \$642.51 |
| 72 | \$314.77 | \$388.39 | \$448.59 | \$505.69 | \$561.37 | \$619.10 | \$684.62 |
| 73 | \$336.32 | \$415.81 | \$480.95 | \$542.84 | \$603.27 | \$665.99 | \$737.32 |
| 74 | \$359.33 | \$445.16 | \$515.63 | \$582.74 | \$648.30 | \$716.44 | \$794.08 |
| 75 | \$383.95 | \$476.60 | \$552.83 | \$625.57 | \$696.68 | \$770.70 | \$855.22 |
| 76 | \$410.23 | \$510.24 | \$592.72 | \$671.54 | \$748.70 | \$829.06 | \$921.04 |
| 77 | \$438.31 | \$546.25 | \$635.48 | \$720.88 | \$804.57 | \$891.87 | \$991.96 |
| 78 | \$465.15 | \$579.54 | \$674.25 | \$765.11 | \$854.51 | \$948.20 | \$1,056.07 |
| 79 | \$493.61 | \$614.87 | \$715.38 | \$812.06 | \$907.55 | \$1,008.09 | \$1,124.30 |
| 80 | \$523.84 | \$652.32 | \$759.03 | \$861.89 | \$963.91 | \$1,071.76 | \$1,196.97 |
| 81 | \$555.91 | \$692.07 | \$805.35 | \$914.79 | \$1,023.72 | \$1,139.46 | \$1,274.33 |
| 82 | \$589.94 | \$734.26 | \$854.47 | \$970.94 | \$1,087.28 | \$1,211.43 | \$1,356.68 |
| 83 | \$624.97 | \$776.73 | \$903.16 | \$1,025.90 | \$1,149.28 | \$1,281.93 | \$1,437.87 |
| 84 | \$662.08 | \$821.67 | \$954.62 | \$1,084.00 | \$1,214.84 | \$1,356.56 | \$1,523.90 |
| 85 | \$698.82 | \$866.36 | \$1,006.12 | \$1,142.43 | \$1,281.10 | \$1,432.07 | \$1,610.76 |
| 86 | \$738.17 | \$914.22 | \$1,061.19 | \$1,204.94 | \$1,351.99 | \$1,512.97 | \$1,703.94 |
| 87 | \$780.33 | \$965.44 | \$1,120.12 | \$1,271.79 | \$1,427.88 | \$1,599.61 | \$1,803.91 |
| 88 | \$812.43 | \$1,002.04 | \$1,160.01 | \$1,315.20 | \$1,475.76 | \$1,653.66 | \$1,866.18 |
| 89 | \$846.17 | \$1,040.34 | \$1,201.67 | \$1,360.43 | \$1,525.64 | \$1,709.95 | \$1,931.08 |
| 90 | \$881.60 | \$1,080.47 | \$1,245.16 | \$1,407.58 | \$1,577.55 | \$1,768.56 | \$1,998.73 |
| 91 | \$918.85 | \$1,122.46 | \$1,290.58 | \$1,456.72 | \$1,631.62 | \$1,829.62 | \$2,069.24 |
| 92 | \$957.99 | \$1,166.43 | \$1,337.99 | \$1,507.93 | \$1,687.93 | \$1,893.20 | \$2,142.72 |
| 93 | \$987.88 | \$1,197.73 | \$1,369.56 | \$1,540.26 | \$1,722.17 | \$1,931.20 | \$2,186.28 |
| 94 | \$1,018.88 | \$1,230.02 | \$1,402.01 | \$1,573.40 | \$1,757.25 | \$1,970.09 | \$2,230.90 |
| 95 | \$1,051.02 | \$1,263.34 | \$1,435.39 | \$1,607.38 | \$1,793.16 | \$2,009.90 | \$2,276.59 |
| 96 | \$1,084.34 | \$1,297.74 | \$1,469.71 | \$1,642.25 | \$1,829.95 | \$2,050.67 | \$2,323.37 |
| 97 | \$1,118.91 | \$1,333.22 | \$1,504.98 | \$1,677.99 | \$1,867.64 | \$2,092.40 | \$2,371.27 |
| 98 | \$1,147.57 | \$1,362.52 | \$1,534.00 | \$1,707.33 | \$1,898.50 | \$2,126.58 | \$2,410.52 |
| 99 | \$1,171.19 | \$1,386.55 | \$1,557.74 | \$1,731.28 | \$1,923.66 | \$2,154.44 | \$2,442.52 |
| 100 | \$1,190.51 | \$1,406.17 | \$1,577.07 | \$1,750.75 | \$1,944.12 | \$2,177.08 | \$2,468.52 |

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$153.75 | \$188.12 | \$214.36 | \$238.81 | \$262.84 | \$288.17 | \$316.80 |
| 31 | \$155.56 | \$190.33 | \$216.86 | \$241.60 | \$265.92 | \$291.57 | \$320.49 |
| 32 | \$157.37 | \$192.57 | \$219.42 | \$244.44 | \$269.04 | \$294.98 | \$324.26 |
| 33 | \$159.22 | \$194.81 | \$222.00 | \$247.31 | \$272.19 | \$298.44 | \$328.06 |
| 34 | \$161.08 | \$197.09 | \$224.60 | \$250.21 | \$275.37 | \$301.93 | \$331.91 |
| 35 | \$162.98 | \$199.40 | \$227.22 | \$253.15 | \$278.61 | \$305.47 | \$335.81 |
| 36 | \$164.88 | \$201.87 | \$230.15 | \$256.45 | \$282.26 | \$309.46 | \$340.12 |
| 37 | \$166.83 | \$204.40 | \$233.14 | \$259.85 | \$286.00 | \$313.54 | \$344.53 |
| 38 | \$168.83 | \$207.01 | \$236.19 | \$263.31 | \$289.85 | \$317.74 | \$349.07 |
| 39 | \$170.87 | \$209.65 | \$239.31 | \$266.87 | \$293.78 | \$322.06 | \$353.72 |
| 40 | \$172.95 | \$212.35 | \$242.51 | \$270.55 | \$297.81 | \$326.48 | \$358.53 |
| 41 | \$175.07 | \$215.13 | \$245.79 | \$274.29 | \$301.98 | \$331.04 | \$363.45 |
| 42 | \$177.24 | \$217.97 | \$249.16 | \$278.13 | \$306.22 | \$335.69 | \$368.51 |
| 43 | \$179.47 | \$220.88 | \$252.59 | \$282.07 | \$310.59 | \$340.51 | \$373.74 |
| 44 | \$181.74 | \$223.85 | \$256.15 | \$286.12 | \$315.09 | \$345.43 | \$379.09 |
| 45 | \$184.08 | \$226.90 | \$259.76 | \$290.26 | \$319.72 | \$350.53 | \$384.63 |
| 46 | \$187.66 | \$231.46 | \$265.07 | \$296.26 | \$326.34 | \$357.80 | \$392.65 |
| 47 | \$191.39 | \$236.15 | \$270.55 | \$302.47 | \$333.22 | \$365.33 | \$400.96 |
| 48 | \$195.21 | \$241.01 | \$276.23 | \$308.89 | \$340.33 | \$373.14 | \$409.58 |
| 49 | \$199.14 | \$246.03 | \$282.10 | \$315.53 | \$347.68 | \$381.25 | \$418.54 |
| 50 | \$203.20 | \$251.21 | \$288.15 | \$322.40 | \$355.33 | \$389.66 | \$427.82 |
| 51 | \$207.40 | \$256.54 | \$294.43 | \$329.52 | \$363.24 | \$398.37 | \$437.46 |
| 52 | \$211.70 | \$262.07 | \$300.94 | \$336.92 | \$371.47 | \$407.44 | \$447.50 |
| 53 | \$216.15 | \$267.80 | \$307.65 | \$344.58 | \$379.99 | \$416.83 | \$457.91 |
| 54 | \$220.76 | \$273.70 | \$314.62 | \$352.51 | \$388.83 | \$426.63 | \$468.74 |
| 55 | \$225.50 | \$279.82 | \$321.84 | \$360.75 | \$398.01 | \$436.78 | \$480.00 |
| 56 | \$230.23 | \$285.65 | \$328.48 | \$368.19 | \$406.23 | \$445.80 | \$490.08 |
| 57 | \$235.19 | \$291.79 | \$335.51 | \$376.05 | \$414.87 | \$455.35 | \$500.71 |
| 58 | \$240.37 | \$298.23 | \$342.88 | \$384.30 | \$424.00 | \$465.41 | \$511.93 |
| 59 | \$245.86 | \$304.98 | \$350.64 | \$393.01 | \$433.64 | \$476.04 | \$523.78 |
| 60 | \$251.57 | \$312.09 | \$358.82 | \$402.19 | \$443.82 | \$487.28 | \$536.32 |
| 61 | \$257.59 | \$319.59 | \$367.45 | \$411.88 | \$454.57 | \$499.15 | \$549.61 |
| 62 | \$263.91 | \$327.47 | \$376.53 | \$422.11 | \$465.93 | \$511.72 | \$563.62 |
| 63 | \$269.98 | \$335.11 | \$385.38 | \$432.12 | \$477.08 | \$524.13 | \$577.59 |
| 64 | \$276.39 | \$343.16 | \$394.76 | \$442.71 | \$488.93 | \$537.32 | \$592.45 |
| 65 | \$283.11 | \$351.70 | \$404.68 | \$453.98 | \$501.54 | \$551.38 | \$608.28 |
| 66 | \$290.21 | \$360.70 | \$415.21 | \$465.94 | \$514.94 | \$566.33 | \$625.14 |
| 67 | \$297.70 | \$370.22 | \$426.36 | \$478.62 | \$529.15 | \$582.23 | \$643.08 |
| 68 | \$310.55 | \$385.65 | \$443.81 | \$498.03 | \$550.48 | \$605.61 | \$669.05 |
| 69 | \$324.52 | \$402.42 | \$462.79 | \$519.15 | \$573.69 | \$631.07 | \$697.32 |
| 70 | \$339.71 | \$420.65 | \$483.44 | \$542.10 | \$598.93 | \$658.80 | \$728.13 |
| 71 | \$356.29 | \$440.49 | \$505.90 | \$567.08 | \$626.40 | \$688.97 | \$761.64 |
| 72 | \$374.34 | \$462.06 | \$530.32 | \$594.25 | \$666.31 | \$721.84 | \$798.12 |
| 73 | \$393.97 | \$486.92 | \$559.34 | \$627.23 | \$693.18 | \$762.88 | \$844.40 |
| 74 | \$415.07 | \$513.69 | \$590.68 | \$662.94 | \$733.15 | \$807.50 | \$894.74 |
| 75 | \$437.74 | \$542.55 | \$624.53 | \$701.57 | \$776.49 | \$855.99 | \$949.51 |
| 76 | \$462.11 | \$573.66 | \$661.11 | \$743.42 | \$823.55 | \$908.69 | \$1,009.15 |
| 77 | \$488.34 | \$607.23 | \$700.69 | \$788.73 | \$874.64 | \$966.05 | \$1,074.10 |
| 78 | \$511.71 | \$635.83 | \$733.42 | \$825.60 | \$915.94 | \$1,012.53 | \$1,127.28 |
| 79 | \$536.92 | \$666.72 | \$768.87 | \$865.59 | \$960.81 | \$1,063.13 | \$1,185.21 |
| 80 | \$564.15 | \$700.08 | \$807.22 | \$908.93 | \$1,009.57 | \$1,118.20 | \$1,248.31 |
| 81 | \$593.49 | \$736.11 | \$848.72 | \$955.91 | \$1,062.48 | \$1,178.08 | \$1,316.95 |
| 82 | \$625.16 | \$775.04 | \$893.61 | \$1,006.78 | \$1,119.91 | \$1,243.12 | \$1,391.60 |
| 83 | \$656.85 | \$812.81 | \$936.05 | \$1,054.03 | \$1,174.10 | \$1,305.88 | \$1,464.25 |
| 84 | \$690.80 | \$853.35 | \$981.66 | \$1,104.88 | \$1,232.40 | \$1,373.37 | \$1,542.42 |
| 85 | \$727.54 | \$898.04 | \$1,033.16 | \$1,163.31 | \$1,298.66 | \$1,448.88 | \$1,629.28 |
| 86 | \$766.89 | \$945.90 | \$1,088.23 | \$1,225.82 | \$1,369.55 | \$1,529.78 | \$1,722.46 |
| 87 | \$809.05 | \$997.12 | \$1,147.16 | \$1,292.67 | \$1,445.44 | \$1,616.42 | \$1,822.43 |
| 88 | \$841.15 | \$1,033.72 | \$1,187.05 | \$1,336.08 | \$1,493.32 | \$1,670.47 | \$1,884.70 |
| 89 | \$874.89 | \$1,072.02 | \$1,228.71 | \$1,381.31 | \$1,543.20 | \$1,726.76 | \$1,949.60 |
| 90 | \$910.32 | \$1,112.15 | \$1,272.20 | \$1,428.46 | \$1,595.11 | \$1,785.37 | \$2,017.25 |
| 91 | \$947.57 | \$1,154.14 | \$1,317.62 | \$1,477.60 | \$1,649.18 | \$1,846.43 | \$2,087.76 |
| 92 | \$986.71 | \$1,198.11 | \$1,365.03 | \$1,528.81 | \$1,705.49 | \$1,910.01 | \$2,161.24 |
| 93 | \$1,016.60 | \$1,229.41 | \$1,396.60 | \$1,561.14 | \$1,739.73 | \$1,948.01 | \$2,204.80 |
| 94 | \$1,047.60 | \$1,261.70 | \$1,429.05 | \$1,594.28 | \$1,774.81 | \$1,986.90 | \$2,249.42 |
| 95 | \$1,079.74 | \$1,295.02 | \$1,462.43 | \$1,628.26 | \$1,810.72 | \$2,026.71 | \$2,295.11 |
| 96 | \$1,113.06 | \$1,329.42 | \$1,496.75 | \$1,663.13 | \$1,847.51 | \$2,067.48 | \$2,341.89 |
| 97 | \$1,147.63 | \$1,364.90 | \$1,532.02 | \$1,698.87 | \$1,885.20 | \$2,109.21 | \$2,389.79 |
| 98 | \$1,176.29 | \$1,394.20 | \$1,561.04 | \$1,728.21 | \$1,916.06 | \$2,143.39 | \$2,429.04 |
| 99 | \$1,199.91 | \$1,418.23 | \$1,584.78 | \$1,752.16 | \$1,941.22 | \$2,171.25 | \$2,461.04 |
| 100 | \$1,219.23 | \$1,437.85 | \$1,604.11 | \$1,771.63 | \$1,961.68 | \$2,193.89 | \$2,487.04 |

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
75% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$28.19 | \$31.13 | \$33.53 | \$35.80 | \$38.11 | \$40.45 | \$43.14 |
| 31 | \$28.72 | \$31.76 | \$34.24 | \$36.57 | \$38.95 | \$41.34 | \$44.13 |
| 32 | \$29.28 | \$32.41 | \$34.96 | \$37.36 | \$39.80 | \$42.28 | \$45.13 |
| 33 | \$29.84 | \$33.07 | \$35.67 | \$38.17 | \$40.67 | \$43.23 | \$46.15 |
| 34 | \$30.41 | \$33.73 | \$36.42 | \$38.97 | \$41.57 | \$44.20 | \$47.20 |
| 35 | \$30.99 | \$34.41 | \$37.20 | \$39.82 | \$42.49 | \$45.20 | \$48.28 |
| 36 | \$31.99 | \$35.64 | \$38.60 | \$41.39 | \$44.22 | \$47.10 | \$50.38 |
| 37 | \$33.03 | \$36.90 | \$40.06 | \$43.02 | \$46.04 | \$49.09 | \$52.54 |
| 38 | \$34.10 | \$38.21 | \$41.57 | \$44.72 | \$47.92 | \$51.15 | \$54.80 |
| 39 | \$35.21 | \$39.59 | \$43.14 | \$46.48 | \$49.89 | \$53.31 | \$57.18 |
| 40 | \$36.34 | \$40.98 | \$44.77 | \$48.33 | \$51.92 | \$55.56 | \$59.65 |
| 41 | \$37.53 | \$42.44 | \$46.46 | \$50.24 | \$54.05 | \$57.90 | \$62.22 |
| 42 | \$38.75 | \$43.96 | \$48.20 | \$52.22 | \$56.27 | \$60.35 | \$64.91 |
| 43 | \$39.99 | \$45.52 | \$50.03 | \$54.28 | \$58.58 | \$62.88 | \$67.70 |
| 44 | \$41.29 | \$47.14 | \$51.92 | \$56.42 | \$60.97 | \$65.54 | \$70.63 |
| 45 | \$42.64 | \$48.82 | \$53.88 | \$58.66 | \$63.47 | \$68.31 | \$73.68 |
| 46 | \$44.52 | \$51.16 | \$56.58 | \$61.70 | \$66.84 | \$72.04 | \$77.75 |
| 47 | \$46.50 | \$53.60 | \$59.41 | \$64.90 | \$70.41 | \$75.96 | \$82.07 |
| 48 | \$48.54 | \$56.18 | \$62.39 | \$68.25 | \$74.17 | \$80.09 | \$86.62 |
| 49 | \$50.69 | \$58.86 | \$65.52 | \$71.79 | \$78.11 | \$84.46 | \$91.42 |
| 50 | \$52.95 | \$61.68 | \$68.80 | \$75.50 | \$82.27 | \$89.05 | \$96.49 |
| 51 | \$55.29 | \$64.62 | \$72.26 | \$79.43 | \$86.65 | \$93.90 | \$101.84 |
| 52 | \$57.75 | \$67.72 | \$75.85 | \$83.55 | \$91.27 | \$99.01 | \$107.50 |
| 53 | \$60.30 | \$70.95 | \$79.67 | \$87.87 | \$96.14 | \$104.40 | \$113.45 |
| 54 | \$62.97 | \$74.35 | \$83.65 | \$92.42 | \$101.26 | \$110.10 | \$119.75 |
| 55 | \$65.76 | \$77.90 | \$87.85 | \$97.21 | \$106.66 | \$116.09 | \$126.40 |
| 56 | \$69.52 | \$82.50 | \$93.13 | \$103.15 | \$113.25 | \$123.37 | \$134.41 |
| 57 | \$73.49 | \$87.37 | \$98.74 | \$109.46 | \$120.26 | \$131.09 | \$142.92 |
| 58 | \$77.67 | \$92.52 | \$104.68 | \$116.14 | \$127.70 | \$139.30 | \$151.98 |
| 59 | \$82.11 | \$97.99 | \$110.97 | \$123.24 | \$135.59 | \$148.02 | \$161.62 |
| 60 | \$86.79 | \$103.76 | \$117.65 | \$130.76 | \$144.00 | \$157.29 | \$171.86 |
| 61 | \$91.75 | \$109.89 | \$124.73 | \$138.75 | \$152.91 | \$167.15 | \$182.75 |
| 62 | \$96.97 | \$116.36 | \$132.24 | \$147.21 | \$162.37 | \$177.61 | \$194.33 |
| 63 | \$102.40 | \$123.18 | \$140.19 | \$156.27 | \$172.53 | \$188.91 | \$206.91 |
| 64 | \$108.14 | \$130.39 | \$148.62 | \$165.87 | \$183.32 | \$200.90 | \$220.29 |
| 65 | \$114.18 | \$138.04 | \$157.58 | \$176.07 | \$194.79 | \$213.67 | \$234.54 |
| 66 | \$120.56 | \$146.12 | \$167.07 | \$186.88 | \$206.98 | \$227.25 | \$249.72 |
| 67 | \$127.32 | \$154.69 | \$177.12 | \$198.36 | \$219.91 | \$241.70 | \$265.86 |
| 68 | \$139.11 | \$168.75 | \$193.09 | \$216.16 | \$239.58 | \$263.29 | \$289.65 |
| 69 | \$152.00 | \$184.12 | \$210.51 | \$235.55 | \$261.00 | \$286.81 | \$315.56 |
| 70 | \$166.09 | \$200.89 | \$229.48 | \$256.68 | \$284.35 | \$312.44 | \$343.79 |
| 71 | \$181.47 | \$219.17 | \$250.18 | \$279.70 | \$309.76 | \$340.35 | \$374.56 |
| 72 | \$198.28 | \$239.11 | \$272.76 | \$304.80 | \$337.47 | \$370.74 | \$408.06 |
| 73 | \$214.57 | \$259.53 | \$296.64 | \$332.07 | \$368.23 | \$405.11 | \$446.53 |
| 74 | \$232.17 | \$281.67 | \$322.62 | \$361.77 | \$401.79 | \$442.66 | \$488.66 |
| 75 | \$251.24 | \$305.70 | \$350.87 | \$394.13 | \$438.39 | \$483.69 | \$534.73 |
| 76 | \$271.86 | \$331.79 | \$381.59 | \$429.37 | \$478.36 | \$528.52 | \$585.15 |
| 77 | \$294.20 | \$360.12 | \$415.00 | \$467.78 | \$521.94 | \$577.49 | \$640.34 |
| 78 | \$316.74 | \$387.81 | \$447.10 | \$504.24 | \$563.10 | \$623.75 | \$692.67 |
| 79 | \$341.02 | \$417.63 | \$481.67 | \$543.57 | \$607.50 | \$673.72 | \$749.26 |
| 80 | \$367.16 | \$449.75 | \$518.92 | \$585.95 | \$655.41 | \$727.66 | \$810.48 |
| 81 | \$395.31 | \$484.34 | \$559.05 | \$631.62 | \$707.08 | \$785.96 | \$876.72 |
| 82 | \$425.63 | \$521.58 | \$602.29 | \$680.86 | \$762.81 | \$848.91 | \$948.36 |
| 83 | \$455.56 | \$557.66 | \$643.61 | \$727.55 | \$815.50 | \$908.58 | \$1,016.67 |
| 84 | \$487.61 | \$596.25 | \$687.79 | \$777.44 | \$871.80 | \$972.46 | \$1,089.91 |
| 85 | \$521.91 | \$637.50 | \$734.98 | \$830.74 | \$932.01 | \$1,040.83 | \$1,168.43 |
| 86 | \$558.63 | \$681.60 | \$785.41 | \$887.69 | \$996.36 | \$1,114.00 | \$1,252.60 |
| 87 | \$597.93 | \$728.77 | \$839.32 | \$948.56 | \$1,065.16 | \$1,192.31 | \$1,342.83 |
| 88 | \$627.44 | \$761.86 | \$875.10 | \$987.30 | \$1,107.88 | \$1,240.68 | \$1,398.67 |
| 89 | \$658.42 | \$796.46 | \$912.43 | \$1,027.63 | \$1,152.30 | \$1,291.01 | \$1,456.82 |
| 90 | \$690.93 | \$832.64 | \$951.34 | \$1,069.62 | \$1,198.50 | \$1,343.39 | \$1,517.40 |
| 91 | \$725.04 | \$870.45 | \$991.91 | \$1,113.33 | \$1,246.55 | \$1,397.89 | \$1,580.49 |
| 92 | \$760.85 | \$909.98 | \$1,034.21 | \$1,158.80 | \$1,296.53 | \$1,454.61 | \$1,646.20 |
| 93 | \$787.77 | \$937.59 | \$1,061.80 | \$1,186.93 | \$1,326.45 | \$1,488.18 | \$1,684.94 |
| 94 | \$815.64 | \$966.01 | \$1,090.13 | \$1,215.74 | \$1,357.06 | \$1,522.56 | \$1,724.57 |
| 95 | \$844.51 | \$995.30 | \$1,119.21 | \$1,245.23 | \$1,388.36 | \$1,557.71 | \$1,765.15 |
| 96 | \$874.39 | \$1,025.48 | \$1,149.06 | \$1,275.47 | \$1,420.39 | \$1,593.66 | \$1,806.67 |
| 97 | \$905.32 | \$1,056.58 | \$1,179.70 | \$1,306.41 | \$1,453.17 | \$1,630.45 | \$1,849.16 |
| 98 | \$930.95 | \$1,082.19 | \$1,204.89 | \$1,331.77 | \$1,479.99 | \$1,660.57 | \$1,883.93 |
| 99 | \$952.04 | \$1,103.20 | \$1,225.46 | \$1,352.46 | \$1,501.83 | \$1,685.11 | \$1,912.34 |
| 100 | \$969.29 | \$1,120.34 | \$1,242.20 | \$1,369.28 | \$1,519.59 | \$1,705.02 | \$1,935.37 |

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$54.62 | \$63.91 | \$71.14 | \$77.78 | \$84.41 | \$91.43 | \$99.55 |
| 31 | \$55.43 | \$64.87 | \$72.22 | \$78.97 | \$85.72 | \$92.84 | \$101.06 |
| 32 | \$56.26 | \$65.85 | \$73.32 | \$80.18 | \$87.02 | \$94.27 | \$102.62 |
| 33 | \$57.08 | \$66.85 | \$74.43 | \$81.41 | \$88.36 | \$95.72 | \$104.18 |
| 34 | \$57.95 | \$67.87 | \$75.55 | \$82.64 | \$89.73 | \$97.20 | \$105.79 |
| 35 | \$58.81 | \$68.88 | \$76.72 | \$83.91 | \$91.10 | \$98.70 | \$107.40 |
| 36 | \$60.86 | \$71.44 | \$79.66 | \$87.21 | \$94.73 | \$102.68 | \$111.77 |
| 37 | \$63.01 | \$74.10 | \$82.72 | \$90.63 | \$98.50 | \$106.83 | \$116.31 |
| 38 | \$65.23 | \$76.84 | \$85.89 | \$94.20 | \$102.43 | \$111.13 | \$121.04 |
| 39 | \$67.54 | \$79.71 | \$89.20 | \$97.90 | \$106.52 | \$115.61 | \$125.97 |
| 40 | \$69.92 | \$82.67 | \$92.62 | \$101.74 | \$110.76 | \$120.27 | \$131.09 |
| 41 | \$72.40 | \$85.75 | \$96.19 | \$105.74 | \$115.19 | \$125.14 | \$136.41 |
| 42 | \$74.95 | \$88.94 | \$99.86 | \$109.90 | \$119.78 | \$130.17 | \$141.96 |
| 43 | \$77.59 | \$92.24 | \$103.69 | \$114.21 | \$124.56 | \$135.43 | \$147.72 |
| 44 | \$80.32 | \$95.68 | \$107.69 | \$118.70 | \$129.52 | \$140.89 | \$153.73 |
| 45 | \$83.16 | \$99.25 | \$111.82 | \$123.36 | \$134.69 | \$146.60 | \$159.98 |
| 46 | \$86.74 | \$103.70 | \$116.97 | \$129.16 | \$141.09 | \$153.62 | \$167.70 |
| 47 | \$90.48 | \$108.38 | \$122.36 | \$135.21 | \$147.80 | \$161.00 | \$175.83 |
| 48 | \$94.37 | \$113.25 | \$128.01 | \$141.54 | \$154.83 | \$168.72 | \$184.34 |
| 49 | \$98.44 | \$118.34 | \$133.92 | \$148.19 | \$162.17 | \$176.81 | \$193.26 |
| 50 | \$102.69 | \$123.67 | \$140.10 | \$155.15 | \$169.88 | \$185.30 | \$202.62 |
| 51 | \$107.11 | \$129.23 | \$146.57 | \$162.44 | \$177.95 | \$194.18 | \$212.41 |
| 52 | \$111.73 | \$135.05 | \$153.31 | \$170.07 | \$186.40 | \$203.49 | \$222.70 |
| 53 | \$116.56 | \$141.11 | \$160.38 | \$178.05 | \$195.26 | \$213.25 | \$233.49 |
| 54 | \$121.57 | \$147.46 | \$167.78 | \$186.39 | \$204.53 | \$223.49 | \$244.77 |
| 55 | \$126.82 | \$154.10 | \$175.53 | \$195.14 | \$214.25 | \$234.22 | \$256.63 |
| 56 | \$132.66 | \$161.30 | \$183.82 | \$204.44 | \$224.53 | \$245.53 | \$269.13 |
| 57 | \$138.77 | \$168.86 | \$192.49 | \$214.18 | \$235.29 | \$257.38 | \$282.24 |
| 58 | \$145.16 | \$176.76 | \$201.60 | \$224.37 | \$246.58 | \$269.81 | \$295.98 |
| 59 | \$151.85 | \$185.03 | \$211.12 | \$235.05 | \$258.38 | \$282.82 | \$310.39 |
| 60 | \$158.87 | \$193.69 | \$221.10 | \$246.24 | \$270.76 | \$296.47 | \$325.50 |
| 61 | \$166.18 | \$202.77 | \$231.54 | \$257.96 | \$283.75 | \$310.79 | \$341.35 |
| 62 | \$173.84 | \$212.24 | \$242.48 | \$270.23 | \$297.35 | \$325.78 | \$357.96 |
| 63 | \$181.55 | \$221.91 | \$253.72 | \$282.92 | \$311.49 | \$341.46 | \$375.47 |
| 64 | \$189.61 | \$232.03 | \$265.47 | \$296.23 | \$326.31 | \$357.88 | \$393.81 |
| 65 | \$198.02 | \$242.61 | \$277.79 | \$310.14 | \$341.82 | \$375.09 | \$413.05 |
| 66 | \$206.80 | \$253.68 | \$290.67 | \$324.70 | \$358.07 | \$393.15 | \$433.21 |
| 67 | \$215.99 | \$265.24 | \$304.16 | \$339.96 | \$375.09 | \$412.06 | \$454.37 |
| 68 | \$230.72 | \$282.94 | \$324.28 | \$362.35 | \$399.74 | \$439.11 | \$484.30 |
| 69 | \$246.46 | \$301.87 | \$345.74 | \$386.22 | \$426.00 | \$467.94 | \$516.22 |
| 70 | \$263.29 | \$322.04 | \$368.64 | \$411.66 | \$453.99 | \$498.68 | \$550.21 |
| 71 | \$281.24 | \$343.54 | \$393.03 | \$438.78 | \$483.82 | \$531.42 | \$586.46 |
| 72 | \$300.44 | \$366.51 | \$419.07 | \$467.67 | \$515.61 | \$566.33 | \$625.09 |
| 73 | \$320.91 | \$392.21 | \$449.11 | \$501.81 | \$553.81 | \$608.90 | \$672.92 |
| 74 | \$342.73 | \$419.73 | \$481.30 | \$538.43 | \$594.85 | \$654.68 | \$724.40 |
| 75 | \$366.04 | \$449.18 | \$515.82 | \$577.73 | \$638.91 | \$703.89 | \$779.80 |
| 76 | \$390.97 | \$480.68 | \$552.80 | \$619.90 | \$686.26 | \$756.82 | \$839.44 |
| 77 | \$417.58 | \$514.40 | \$592.42 | \$665.14 | \$737.09 | \$813.70 | \$903.67 |
| 78 | \$442.93 | \$545.49 | \$628.30 | \$705.68 | \$782.59 | \$864.85 | \$961.82 |
| 79 | \$469.83 | \$578.45 | \$666.35 | \$748.70 | \$830.92 | \$919.24 | \$1,023.70 |
| 80 | \$498.36 | \$613.43 | \$706.71 | \$794.34 | \$882.22 | \$977.01 | \$1,089.57 |
| 81 | \$528.63 | \$650.50 | \$749.53 | \$842.74 | \$936.67 | \$1,038.43 | \$1,159.70 |
| 82 | \$560.75 | \$689.81 | \$794.91 | \$894.11 | \$994.48 | \$1,103.71 | \$1,234.31 |
| 83 | \$593.46 | \$728.94 | \$839.32 | \$943.85 | \$1,050.39 | \$1,167.15 | \$1,307.31 |
| 84 | \$628.11 | \$770.31 | \$886.21 | \$996.34 | \$1,109.41 | \$1,234.24 | \$1,384.62 |
| 85 | \$662.41 | \$811.56 | \$933.40 | \$1,049.64 | \$1,169.62 | \$1,302.61 | \$1,463.14 |
| 86 | \$699.13 | \$855.66 | \$983.83 | \$1,106.59 | \$1,233.97 | \$1,375.78 | \$1,547.31 |
| 87 | \$738.43 | \$902.83 | \$1,037.74 | \$1,167.46 | \$1,302.77 | \$1,454.09 | \$1,637.54 |
| 88 | \$767.94 | \$935.92 | \$1,073.52 | \$1,206.20 | \$1,345.49 | \$1,502.46 | \$1,693.38 |
| 89 | \$798.92 | \$970.52 | \$1,110.85 | \$1,246.53 | \$1,389.91 | \$1,552.79 | \$1,751.53 |
| 90 | \$831.43 | \$1,006.70 | \$1,149.76 | \$1,288.52 | \$1,436.11 | \$1,605.17 | \$1,812.11 |
| 91 | \$865.54 | \$1,044.51 | \$1,190.33 | \$1,332.23 | \$1,484.16 | \$1,659.67 | \$1,875.20 |
| 92 | \$901.35 | \$1,084.04 | \$1,232.63 | \$1,377.70 | \$1,534.14 | \$1,716.39 | \$1,940.91 |
| 93 | \$928.27 | \$1,111.65 | \$1,260.22 | \$1,405.83 | \$1,564.06 | \$1,749.96 | \$1,979.65 |
| 94 | \$956.14 | \$1,140.07 | \$1,288.55 | \$1,434.64 | \$1,594.67 | \$1,784.34 | \$2,019.28 |
| 95 | \$985.01 | \$1,169.36 | \$1,317.63 | \$1,464.13 | \$1,625.97 | \$1,819.49 | \$2,059.86 |
| 96 | \$1,014.89 | \$1,199.54 | \$1,347.48 | \$1,494.37 | \$1,658.00 | \$1,855.44 | \$2,101.38 |
| 97 | \$1,045.82 | \$1,230.64 | \$1,378.12 | \$1,525.31 | \$1,690.78 | \$1,892.23 | \$2,143.87 |
| 98 | \$1,077.45 | \$1,256.25 | \$1,403.31 | \$1,550.67 | \$1,717.60 | \$1,922.35 | \$2,178.69 |
| 99 | \$1,092.54 | \$1,277.26 | \$1,423.88 | \$1,571.36 | \$1,739.44 | \$1,946.89 | \$2,207.05 |
| 100 | \$1,109.79 | \$1,294.40 | \$1,440.62 | \$1,588.18 | \$1,757.20 | \$1,966.80 | \$2,230.08 |

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$146.31 | \$175.92 | \$198.77 | \$219.84 | \$239.94 | \$262.69 | \$288.10 |
| 31 | \$148.00 | \$177.98 | \$201.10 | \$222.40 | \$242.76 | \$265.76 | \$291.49 |
| 32 | \$149.74 | \$180.08 | \$203.46 | \$225.03 | \$245.60 | \$268.88 | \$294.90 |
| 33 | \$151.51 | \$182.19 | \$205.83 | \$227.67 | \$248.49 | \$272.04 | \$298.35 |
| 34 | \$153.28 | \$184.33 | \$208.26 | \$230.32 | \$251.40 | \$275.23 | \$301.84 |
| 35 | \$155.07 | \$186.49 | \$210.70 | \$233.04 | \$254.35 | \$278.46 | \$305.38 |
| 36 | \$156.91 | \$188.83 | \$213.42 | \$236.08 | \$257.65 | \$282.07 | \$309.31 |
| 37 | \$158.79 | \$191.19 | \$216.20 | \$239.20 | \$261.05 | \$285.78 | \$313.30 |
| 38 | \$160.69 | \$193.63 | \$219.04 | \$242.39 | \$264.53 | \$289.58 | \$317.42 |
| 39 | \$162.67 | \$196.13 | \$221.95 | \$245.67 | \$268.11 | \$293.48 | \$321.67 |
| 40 | \$164.65 | \$198.65 | \$224.95 | \$249.04 | \$271.75 | \$297.49 | \$326.01 |
| 41 | \$166.71 | \$201.26 | \$227.99 | \$252.48 | \$275.52 | \$301.60 | \$330.47 |
| 42 | \$168.79 | \$203.93 | \$231.10 | \$256.02 | \$279.38 | \$305.83 | \$335.06 |
| 43 | \$170.92 | \$206.65 | \$234.33 | \$259.63 | \$283.36 | \$310.17 | \$339.79 |
| 44 | \$173.09 | \$209.43 | \$237.59 | \$263.34 | \$287.43 | \$314.63 | \$344.64 |
| 45 | \$175.32 | \$212.29 | \$240.97 | \$267.16 | \$291.60 | \$319.23 | \$349.64 |
| 46 | \$178.75 | \$216.56 | \$245.88 | \$272.67 | \$297.60 | \$325.83 | \$356.89 |
| 47 | \$182.30 | \$220.94 | \$250.97 | \$278.37 | \$303.83 | \$332.65 | \$364.42 |
| 48 | \$185.93 | \$225.50 | \$256.22 | \$284.25 | \$310.29 | \$339.73 | \$372.23 |
| 49 | \$189.68 | \$230.18 | \$261.66 | \$290.35 | \$316.95 | \$347.07 | \$380.33 |
| 50 | \$193.56 | \$235.02 | \$267.28 | \$296.65 | \$323.86 | \$354.66 | \$388.73 |
| 51 | \$197.54 | \$240.01 | \$273.10 | \$303.20 | \$331.04 | \$362.56 | \$397.46 |
| 52 | \$201.67 | \$245.18 | \$279.08 | \$309.96 | \$338.47 | \$370.76 | \$406.52 |
| 53 | \$205.91 | \$250.51 | \$285.31 | \$316.97 | \$346.20 | \$379.24 | \$415.91 |
| 54 | \$210.27 | \$256.03 | \$291.73 | \$324.23 | \$354.20 | \$388.09 | \$425.70 |
| 55 | \$214.78 | \$261.72 | \$298.41 | \$331.77 | \$362.51 | \$397.27 | \$435.88 |
| 56 | \$219.30 | \$267.18 | \$304.59 | \$338.63 | \$369.99 | \$405.49 | \$445.00 |
| 57 | \$224.03 | \$272.92 | \$311.11 | \$345.86 | \$377.87 | \$414.17 | \$454.64 |
| 58 | \$228.97 | \$278.94 | \$317.94 | \$353.46 | \$386.20 | \$423.32 | \$464.83 |
| 59 | \$234.18 | \$285.29 | \$325.14 | \$361.49 | \$394.98 | \$433.01 | \$475.59 |
| 60 | \$239.63 | \$291.95 | \$332.74 | \$369.94 | \$404.29 | \$443.24 | \$486.97 |
| 61 | \$245.37 | \$298.95 | \$340.73 | \$378.86 | \$414.10 | \$454.06 | \$499.00 |
| 62 | \$251.37 | \$306.32 | \$349.16 | \$388.27 | \$424.44 | \$465.48 | \$511.72 |
| 63 | \$257.12 | \$313.43 | \$357.32 | \$397.42 | \$434.60 | \$476.78 | \$524.34 |
| 64 | \$263.19 | \$320.90 | \$365.95 | \$407.11 | \$445.39 | \$488.77 | \$537.78 |
| 65 | \$269.56 | \$328.85 | \$375.09 | \$417.42 | \$456.86 | \$501.55 | \$552.08 |
| 66 | \$276.27 | \$337.19 | \$384.79 | \$428.32 | \$469.05 | \$515.13 | \$567.31 |
| 67 | \$283.36 | \$346.04 | \$395.04 | \$439.89 | \$482.01 | \$529.58 | \$583.50 |
| 68 | \$290.70 | \$360.58 | \$411.38 | \$457.90 | \$501.68 | \$551.17 | \$607.29 |
| 69 | \$309.11 | \$376.44 | \$429.15 | \$477.49 | \$523.10 | \$574.69 | \$633.20 |
| 70 | \$323.75 | \$393.70 | \$448.48 | \$498.83 | \$546.45 | \$600.34 | \$661.43 |
| 71 | \$339.66 | \$412.46 | \$469.55 | \$522.05 | \$571.87 | \$628.25 | \$692.20 |
| 72 | \$357.02 | \$432.88 | \$492.49 | \$547.36 | \$599.58 | \$658.64 | \$725.70 |
| 73 | \$375.70 | \$456.05 | \$519.28 | \$577.54 | \$632.75 | \$695.54 | \$767.52 |
| 74 | \$395.72 | \$480.97 | \$548.21 | \$610.20 | \$668.73 | \$735.66 | \$813.02 |
| 75 | \$417.26 | \$507.83 | \$579.47 | \$645.54 | \$707.79 | \$779.28 | \$862.50 |
| 76 | \$440.37 | \$536.79 | \$613.20 | \$683.80 | \$750.24 | \$826.71 | \$916.38 |
| 77 | \$465.25 | \$568.03 | \$649.70 | \$725.28 | \$796.31 | \$878.31 | \$975.05 |
| 78 | \$487.33 | \$594.51 | \$679.76 | \$758.86 | \$833.64 | \$920.33 | \$1,023.09 |
| 79 | \$511.16 | \$623.14 | \$712.31 | \$795.35 | \$874.25 | \$966.11 | \$1,075.43 |
| 80 | \$536.86 | \$654.07 | \$747.57 | \$834.92 | \$918.44 | \$1,015.92 | \$1,132.44 |
| 81 | \$564.54 | \$687.49 | \$785.72 | \$877.81 | \$966.43 | \$1,070.14 | \$1,194.55 |
| 82 | \$594.42 | \$723.55 | \$826.99 | \$924.29 | \$1,018.53 | \$1,129.09 | \$1,262.12 |
| 83 | \$623.95 | \$757.99 | \$865.26 | \$966.85 | \$1,068.43 | \$1,186.13 | \$1,328.09 |
| 84 | \$655.62 | \$794.95 | \$906.45 | \$1,012.68 | \$1,121.95 | \$1,247.39 | \$1,399.01 |
| 85 | \$689.92 | \$836.20 | \$953.64 | \$1,065.98 | \$1,182.16 | \$1,315.76 | \$1,477.53 |
| 86 | \$726.64 | \$880.30 | \$1,004.07 | \$1,122.93 | \$1,246.51 | \$1,388.93 | \$1,561.70 |
| 87 | \$765.94 | \$927.47 | \$1,057.98 | \$1,183.80 | \$1,315.31 | \$1,467.24 | \$1,651.93 |
| 88 | \$795.45 | \$960.56 | \$1,093.76 | \$1,222.54 | \$1,358.03 | \$1,515.61 | \$1,707.77 |
| 89 | \$826.43 | \$995.16 | \$1,131.09 | \$1,262.87 | \$1,402.45 | \$1,565.94 | \$1,765.92 |
| 90 | \$858.94 | \$1,031.34 | \$1,170.00 | \$1,304.86 | \$1,448.65 | \$1,618.32 | \$1,826.50 |
| 91 | \$893.05 | \$1,069.15 | \$1,210.57 | \$1,348.57 | \$1,496.70 | \$1,672.82 | \$1,889.59 |
| 92 | \$928.86 | \$1,108.68 | \$1,252.87 | \$1,394.04 | \$1,546.68 | \$1,729.54 | \$1,955.30 |
| 93 | \$955.78 | \$1,136.29 | \$1,280.46 | \$1,422.17 | \$1,576.60 | \$1,763.11 | \$1,994.04 |
| 94 | \$983.65 | \$1,164.71 | \$1,308.79 | \$1,450.98 | \$1,607.21 | \$1,797.49 | \$2,033.67 |
| 95 | \$1,012.52 | \$1,194.00 | \$1,337.87 | \$1,480.47 | \$1,638.51 | \$1,832.64 | \$2,074.25 |
| 96 | \$1,042.40 | \$1,224.18 | \$1,367.72 | \$1,510.71 | \$1,670.54 | \$1,868.59 | \$2,115.77 |
| 97 | \$1,073.33 | \$1,255.28 | \$1,398.36 | \$1,541.65 | \$1,703.32 | \$1,905.38 | \$2,158.26 |
| 98 | \$1,098.96 | \$1,280.89 | \$1,423.55 | \$1,567.01 | \$1,730.14 | \$1,935.50 | \$2,193.08 |
| 99 | \$1,120.05 | \$1,301.90 | \$1,444.12 | \$1,587.70 | \$1,751.98 | \$1,960.04 | \$2,221.44 |
| 100 | \$1,137.30 | \$1,319.04 | \$1,460.86 | \$1,604.52 | \$1,769.74 | \$1,979.95 | \$2,244.47 |

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
50% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$27.34 | \$29.98 | \$32.11 | \$34.07 | \$36.00 | \$38.03 | \$40.38 |
| 31 | \$27.86 | \$30.59 | \$32.76 | \$34.77 | \$36.78 | \$38.86 | \$41.29 |
| 32 | \$28.39 | \$31.18 | \$33.44 | \$35.50 | \$37.56 | \$39.71 | \$42.22 |
| 33 | \$28.91 | \$31.80 | \$34.14 | \$36.24 | \$38.38 | \$40.59 | \$43.16 |
| 34 | \$29.46 | \$32.43 | \$34.82 | \$37.02 | \$39.19 | \$41.48 | \$44.13 |
| 35 | \$30.02 | \$33.08 | \$35.55 | \$37.79 | \$40.04 | \$42.39 | \$45.12 |
| 36 | \$30.96 | \$34.22 | \$36.85 | \$39.25 | \$41.64 | \$44.13 | \$47.00 |
| 37 | \$31.93 | \$35.39 | \$38.19 | \$40.75 | \$43.27 | \$45.93 | \$48.96 |
| 38 | \$32.93 | \$36.62 | \$39.59 | \$42.31 | \$44.99 | \$47.79 | \$51.01 |
| 39 | \$33.97 | \$37.89 | \$41.03 | \$43.92 | \$46.77 | \$49.75 | \$53.15 |
| 40 | \$35.03 | \$39.19 | \$42.54 | \$45.61 | \$48.62 | \$51.76 | \$55.37 |
| 41 | \$36.13 | \$40.54 | \$44.09 | \$47.35 | \$50.55 | \$53.88 | \$57.68 |
| 42 | \$37.27 | \$41.94 | \$45.71 | \$49.16 | \$52.56 | \$56.08 | \$60.09 |
| 43 | \$38.43 | \$43.39 | \$47.39 | \$51.04 | \$54.63 | \$58.37 | \$62.62 |
| 44 | \$39.63 | \$44.88 | \$49.12 | \$52.99 | \$56.79 | \$60.75 | \$65.24 |
| 45 | \$40.89 | \$46.43 | \$50.93 | \$55.02 | \$59.05 | \$63.23 | \$67.97 |
| 46 | \$42.65 | \$48.60 | \$53.41 | \$57.81 | \$62.12 | \$66.59 | \$71.64 |
| 47 | \$44.49 | \$50.86 | \$56.01 | \$60.72 | \$65.34 | \$70.13 | \$75.52 |
| 48 | \$46.40 | \$53.23 | \$58.75 | \$63.79 | \$68.73 | \$73.85 | \$79.61 |
| 49 | \$48.41 | \$55.71 | \$61.63 | \$67.01 | \$72.29 | \$77.78 | \$83.93 |
| 50 | \$50.50 | \$58.32 | \$64.63 | \$70.39 | \$76.05 | \$81.91 | \$88.48 |
| 51 | \$52.66 | \$61.03 | \$67.80 | \$73.96 | \$80.00 | \$86.24 | \$93.28 |
| 52 | \$54.93 | \$63.87 | \$71.10 | \$77.69 | \$84.14 | \$90.83 | \$98.33 |
| 53 | \$57.30 | \$66.84 | \$74.57 | \$81.62 | \$88.51 | \$95.65 | \$103.65 |
| 54 | \$59.76 | \$69.96 | \$78.22 | \$85.74 | \$93.10 | \$100.72 | \$109.27 |
| 55 | \$62.35 | \$73.23 | \$82.04 | \$90.08 | \$97.93 | \$106.08 | \$115.18 |
| 56 | \$65.85 | \$77.48 | \$86.90 | \$95.52 | \$103.93 | \$112.63 | \$122.41 |
| 57 | \$69.56 | \$82.00 | \$92.07 | \$101.27 | \$110.26 | \$119.61 | \$130.09 |
| 58 | \$73.48 | \$86.78 | \$97.55 | \$107.37 | \$117.00 | \$127.00 | \$138.25 |
| 59 | \$77.61 | \$91.82 | \$103.33 | \$113.86 | \$124.16 | \$134.87 | \$146.91 |
| 60 | \$81.98 | \$97.17 | \$109.48 | \$120.73 | \$131.75 | \$143.21 | \$156.11 |
| 61 | \$86.58 | \$102.82 | \$115.99 | \$128.00 | \$139.80 | \$152.07 | \$165.90 |
| 62 | \$91.47 | \$108.80 | \$122.87 | \$135.72 | \$148.34 | \$161.48 | \$176.30 |
| 63 | \$96.46 | \$115.07 | \$130.13 | \$143.92 | \$157.47 | \$171.58 | \$187.53 |
| 64 | \$101.75 | \$121.68 | \$137.84 | \$152.62 | \$167.15 | \$182.32 | \$199.49 |
| 65 | \$107.34 | \$128.68 | \$145.98 | \$161.83 | \$177.44 | \$193.72 | \$212.21 |
| 66 | \$113.22 | \$136.07 | \$154.62 | \$171.61 | \$188.35 | \$205.84 | \$225.73 |
| 67 | \$119.42 | \$143.90 | \$163.76 | \$181.98 | \$199.92 | \$218.71 | \$240.11 |
| 68 | \$130.55 | \$157.08 | \$178.62 | \$198.40 | \$217.90 | \$238.36 | \$261.72 |
| 69 | \$142.73 | \$171.45 | \$194.82 | \$216.28 | \$237.51 | \$259.77 | \$285.25 |
| 70 | \$156.03 | \$187.15 | \$212.48 | \$235.81 | \$258.86 | \$283.10 | \$310.90 |
| 71 | \$170.57 | \$204.29 | \$231.78 | \$257.08 | \$282.16 | \$308.53 | \$338.87 |
| 72 | \$186.47 | \$223.00 | \$252.80 | \$280.27 | \$307.53 | \$336.24 | \$369.36 |
| 73 | \$201.54 | \$241.77 | \$274.66 | \$305.03 | \$335.20 | \$367.02 | \$403.80 |
| 74 | \$217.82 | \$262.12 | \$298.42 | \$331.99 | \$365.36 | \$400.64 | \$441.48 |
| 75 | \$235.42 | \$284.17 | \$324.23 | \$361.32 | \$398.24 | \$437.30 | \$482.65 |
| 76 | \$254.45 | \$308.09 | \$352.26 | \$393.24 | \$434.06 | \$477.33 | \$527.66 |
| 77 | \$275.01 | \$334.01 | \$382.73 | \$427.99 | \$473.11 | \$521.04 | \$576.89 |
| 78 | \$295.81 | \$359.43 | \$412.03 | \$461.04 | \$510.11 | \$562.45 | \$623.70 |
| 79 | \$318.21 | \$386.78 | \$443.59 | \$496.64 | \$549.99 | \$607.17 | \$674.33 |
| 80 | \$342.30 | \$416.21 | \$477.56 | \$535.00 | \$592.99 | \$655.44 | \$729.04 |
| 81 | \$368.22 | \$447.86 | \$514.13 | \$576.32 | \$639.35 | \$707.56 | \$788.20 |
| 82 | \$396.09 | \$481.94 | \$553.51 | \$620.82 | \$689.35 | \$763.79 | \$852.16 |
| 83 | \$423.26 | \$514.48 | \$590.59 | \$662.43 | \$736.04 | \$816.57 | \$912.56 |
| 84 | \$452.30 | \$549.22 | \$630.19 | \$706.82 | \$785.87 | \$872.99 | \$977.22 |
| 85 | \$483.31 | \$586.29 | \$672.42 | \$754.19 | \$839.09 | \$933.31 | \$1,046.47 |
| 86 | \$516.46 | \$625.89 | \$717.49 | \$804.72 | \$895.89 | \$997.82 | \$1,120.64 |
| 87 | \$551.89 | \$668.15 | \$765.59 | \$858.65 | \$956.58 | \$1,066.75 | \$1,200.06 |
| 88 | \$578.02 | \$697.18 | \$796.75 | \$892.20 | \$993.61 | \$1,108.81 | \$1,248.58 |
| 89 | \$605.38 | \$727.48 | \$829.18 | \$927.05 | \$1,032.09 | \$1,152.52 | \$1,299.08 |
| 90 | \$634.04 | \$759.09 | \$862.93 | \$963.26 | \$1,072.06 | \$1,197.94 | \$1,351.62 |
| 91 | \$664.07 | \$792.07 | \$898.07 | \$1,000.89 | \$1,113.57 | \$1,245.15 | \$1,406.28 |
| 92 | \$695.51 | \$826.49 | \$934.63 | \$1,039.99 | \$1,156.69 | \$1,294.24 | \$1,463.15 |
| 93 | \$718.77 | \$850.04 | \$957.88 | \$1,063.61 | \$1,182.10 | \$1,322.95 | \$1,496.27 |
| 94 | \$742.80 | \$874.26 | \$981.73 | \$1,087.78 | \$1,208.08 | \$1,352.30 | \$1,530.11 |
| 95 | \$767.65 | \$899.18 | \$1,006.16 | \$1,112.51 | \$1,234.62 | \$1,382.30 | \$1,564.74 |
| 96 | \$793.31 | \$924.82 | \$1,031.20 | \$1,137.79 | \$1,261.76 | \$1,412.97 | \$1,600.14 |
| 97 | \$819.84 | \$951.16 | \$1,056.86 | \$1,163.66 | \$1,289.49 | \$1,444.31 | \$1,636.35 |
| 98 | \$841.77 | \$972.85 | \$1,077.91 | \$1,184.80 | \$1,312.14 | \$1,469.95 | \$1,665.99 |
| 99 | \$859.79 | \$990.60 | \$1,095.07 | \$1,202.03 | \$1,330.60 | \$1,490.82 | \$1,690.10 |
| 100 | \$874.51 | \$1,005.05 | \$1,109.04 | \$1,216.02 | \$1,345.56 | \$1,507.76 | \$1,709.69 |

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$51.71 | \$59.80 | \$65.92 | \$71.70 | \$77.17 | \$83.34 | \$90.44 |
| 31 | \$52.50 | \$60.71 | \$66.91 | \$72.80 | \$78.36 | \$84.62 | \$91.83 |
| 32 | \$53.26 | \$61.61 | \$67.93 | \$73.89 | \$79.54 | \$85.91 | \$93.24 |
| 33 | \$54.05 | \$62.53 | \$68.96 | \$75.01 | \$80.77 | \$87.23 | \$94.66 |
| 34 | \$54.85 | \$63.47 | \$69.98 | \$76.15 | \$81.99 | \$88.58 | \$96.10 |
| 35 | \$55.67 | \$64.42 | \$71.05 | \$77.31 | \$83.25 | \$89.93 | \$97.57 |
| 36 | \$57.59 | \$66.79 | \$73.74 | \$80.31 | \$86.51 | \$93.50 | \$101.47 |
| 37 | \$59.58 | \$69.21 | \$76.53 | \$83.41 | \$89.89 | \$97.19 | \$105.53 |
| 38 | \$61.65 | \$71.76 | \$79.42 | \$86.62 | \$93.40 | \$101.03 | \$109.75 |
| 39 | \$63.78 | \$74.37 | \$82.40 | \$89.97 | \$97.07 | \$105.05 | \$114.14 |
| 40 | \$65.99 | \$77.09 | \$85.53 | \$93.46 | \$100.85 | \$109.21 | \$118.71 |
| 41 | \$68.29 | \$79.90 | \$88.74 | \$97.05 | \$104.82 | \$113.54 | \$123.45 |
| 42 | \$70.66 | \$82.84 | \$92.10 | \$100.81 | \$108.91 | \$118.04 | \$128.40 |
| 43 | \$73.09 | \$85.86 | \$95.58 | \$104.70 | \$113.18 | \$122.73 | \$133.55 |
| 44 | \$75.62 | \$89.01 | \$99.18 | \$108.75 | \$117.60 | \$127.58 | \$138.89 |
| 45 | \$78.26 | \$92.26 | \$102.94 | \$112.94 | \$122.20 | \$132.65 | \$144.44 |
| 46 | \$81.58 | \$96.36 | \$107.62 | \$118.19 | \$127.94 | \$138.94 | \$151.34 |
| 47 | \$85.03 | \$100.63 | \$112.51 | \$123.65 | \$133.92 | \$145.52 | \$158.57 |
| 48 | \$88.65 | \$105.10 | \$117.64 | \$129.38 | \$140.19 | \$152.38 | \$166.15 |
| 49 | \$92.42 | \$109.76 | \$122.99 | \$135.35 | \$146.75 | \$159.61 | \$174.08 |
| 50 | \$96.36 | \$114.64 | \$128.57 | \$141.62 | \$153.62 | \$167.15 | \$182.40 |
| 51 | \$100.44 | \$119.71 | \$134.43 | \$148.18 | \$160.83 | \$175.05 | \$191.13 |
| 52 | \$104.72 | \$125.02 | \$140.54 | \$155.03 | \$168.33 | \$183.35 | \$200.28 |
| 53 | \$109.17 | \$130.56 | \$146.93 | \$162.22 | \$176.22 | \$192.02 | \$209.85 |
| 54 | \$113.80 | \$136.36 | \$153.61 | \$169.73 | \$184.46 | \$201.11 | \$219.86 |
| 55 | \$118.64 | \$142.40 | \$160.60 | \$177.59 | \$193.11 | \$210.62 | \$230.38 |
| 56 | \$124.07 | \$149.01 | \$168.12 | \$186.00 | \$202.30 | \$220.71 | \$241.53 |
| 57 | \$129.74 | \$155.94 | \$176.03 | \$194.77 | \$211.93 | \$231.31 | \$253.24 |
| 58 | \$135.69 | \$163.20 | \$184.28 | \$204.00 | \$222.03 | \$242.39 | \$265.48 |
| 59 | \$141.89 | \$170.79 | \$192.92 | \$213.66 | \$232.60 | \$254.02 | \$278.35 |
| 60 | \$148.39 | \$178.72 | \$201.98 | \$223.76 | \$243.69 | \$266.21 | \$291.82 |
| 61 | \$155.17 | \$187.03 | \$211.46 | \$234.34 | \$255.29 | \$278.97 | \$305.94 |
| 62 | \$162.28 | \$195.74 | \$221.38 | \$245.43 | \$267.45 | \$292.35 | \$320.75 |
| 63 | \$169.38 | \$204.56 | \$231.52 | \$256.82 | \$280.01 | \$306.27 | \$336.27 |
| 64 | \$176.80 | \$213.76 | \$242.14 | \$268.77 | \$293.20 | \$320.85 | \$352.54 |
| 65 | \$184.54 | \$223.40 | \$253.22 | \$281.24 | \$306.98 | \$336.13 | \$369.60 |
| 66 | \$192.63 | \$233.44 | \$264.83 | \$294.30 | \$321.41 | \$352.12 | \$387.46 |
| 67 | \$201.05 | \$243.97 | \$276.96 | \$307.98 | \$336.50 | \$368.88 | \$406.20 |
| 68 | \$214.89 | \$260.41 | \$295.46 | \$328.44 | \$358.80 | \$393.29 | \$433.14 |
| 69 | \$229.69 | \$277.96 | \$315.19 | \$350.22 | \$382.57 | \$419.29 | \$461.87 |
| 70 | \$245.49 | \$296.70 | \$336.22 | \$373.50 | \$407.89 | \$447.03 | \$492.50 |
| 71 | \$262.39 | \$316.69 | \$358.68 | \$398.31 | \$434.92 | \$476.60 | \$525.17 |
| 72 | \$280.45 | \$338.04 | \$382.63 | \$424.75 | \$463.72 | \$508.11 | \$560.00 |
| 73 | \$299.32 | \$361.52 | \$409.80 | \$455.43 | \$497.71 | \$545.93 | \$602.45 |
| 74 | \$319.45 | \$386.63 | \$438.88 | \$488.37 | \$534.18 | \$586.58 | \$648.14 |
| 75 | \$340.93 | \$413.47 | \$470.05 | \$523.67 | \$573.35 | \$630.21 | \$697.28 |
| 76 | \$363.87 | \$442.18 | \$503.42 | \$561.50 | \$615.39 | \$677.11 | \$750.13 |
| 77 | \$388.34 | \$472.88 | \$539.17 | \$602.10 | \$660.48 | \$727.53 | \$807.01 |
| 78 | \$411.63 | \$501.17 | \$571.49 | \$638.46 | \$700.95 | \$772.92 | \$858.59 |
| 79 | \$436.34 | \$531.15 | \$605.77 | \$677.00 | \$743.90 | \$821.17 | \$913.47 |
| 80 | \$462.51 | \$562.92 | \$642.09 | \$717.89 | \$789.49 | \$872.42 | \$971.84 |
| 81 | \$490.26 | \$596.60 | \$680.58 | \$761.23 | \$837.85 | \$926.87 | \$1,033.96 |
| 82 | \$519.67 | \$632.27 | \$721.40 | \$807.20 | \$889.19 | \$984.72 | \$1,100.03 |
| 83 | \$549.16 | \$667.17 | \$760.58 | \$850.91 | \$938.10 | \$1,040.19 | \$1,163.85 |
| 84 | \$580.30 | \$703.96 | \$801.90 | \$896.97 | \$989.72 | \$1,098.79 | \$1,231.35 |
| 85 | \$611.31 | \$741.03 | \$844.13 | \$944.34 | \$1,042.94 | \$1,159.11 | \$1,300.60 |
| 86 | \$644.46 | \$780.63 | \$889.20 | \$994.87 | \$1,099.74 | \$1,223.62 | \$1,374.77 |
| 87 | \$679.89 | \$822.89 | \$937.30 | \$1,048.80 | \$1,160.43 | \$1,292.55 | \$1,454.19 |
| 88 | \$706.02 | \$851.92 | \$968.46 | \$1,082.35 | \$1,197.46 | \$1,334.61 | \$1,502.71 |
| 89 | \$733.38 | \$882.22 | \$1,000.89 | \$1,117.20 | \$1,235.94 | \$1,378.32 | \$1,553.21 |
| 90 | \$762.04 | \$913.83 | \$1,034.64 | \$1,153.41 | \$1,275.91 | \$1,423.74 | \$1,605.75 |
| 91 | \$792.07 | \$946.81 | \$1,069.78 | \$1,191.04 | \$1,317.42 | \$1,470.95 | \$1,660.41 |
| 92 | \$823.51 | \$981.23 | \$1,106.34 | \$1,230.14 | \$1,360.54 | \$1,520.04 | \$1,717.28 |
| 93 | \$846.77 | \$1,004.78 | \$1,129.59 | \$1,253.76 | \$1,385.95 | \$1,548.75 | \$1,750.40 |
| 94 | \$870.80 | \$1,029.00 | \$1,153.44 | \$1,277.93 | \$1,411.93 | \$1,578.10 | \$1,784.24 |
| 95 | \$895.65 | \$1,053.92 | \$1,177.87 | \$1,302.66 | \$1,438.47 | \$1,608.10 | \$1,818.87 |
| 96 | \$921.31 | \$1,079.56 | \$1,202.91 | \$1,327.94 | \$1,465.61 | \$1,638.77 | \$1,854.27 |
| 97 | \$947.84 | \$1,105.90 | \$1,228.57 | \$1,353.81 | \$1,493.34 | \$1,670.11 | \$1,890.48 |
| 98 | \$969.77 | \$1,127.59 | \$1,249.62 | \$1,374.95 | \$1,515.99 | \$1,695.75 | \$1,920.12 |
| 99 | \$987.79 | \$1,145.34 | \$1,266.78 | \$1,392.18 | \$1,534.45 | \$1,716.62 | \$1,944.23 |
| 100 | \$1,002.51 | \$1,159.79 | \$1,280.75 | \$1,406.17 | \$1,549.41 | \$1,733.56 | \$1,963.82 |

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$135.95 | \$160.47 | \$180.16 | \$197.18 | \$214.32 | \$234.32 | \$256.53 |
| 31 | \$137.54 | \$162.37 | \$182.27 | \$199.47 | \$216.84 | \$237.05 | \$259.54 |
| 32 | \$139.15 | \$164.27 | \$184.41 | \$201.82 | \$219.39 | \$239.82 | \$262.59 |
| 33 | \$140.78 | \$166.20 | \$186.59 | \$204.17 | \$221.97 | \$242.65 | \$265.66 |
| 34 | \$142.43 | \$168.14 | \$188.76 | \$206.58 | \$224.57 | \$245.50 | \$268.78 |
| 35 | \$144.11 | \$170.12 | \$190.98 | \$209.00 | \$227.19 | \$248.38 | \$271.93 |
| 36 | \$145.82 | \$172.25 | \$193.45 | \$211.74 | \$230.15 | \$251.58 | \$275.39 |
| 37 | \$147.58 | \$174.41 | \$195.96 | \$214.51 | \$233.13 | \$254.86 | \$278.96 |
| 38 | \$149.36 | \$176.63 | \$198.55 | \$217.37 | \$236.23 | \$258.21 | \$282.61 |
| 39 | \$151.19 | \$178.91 | \$201.18 | \$220.26 | \$239.39 | \$261.69 | \$286.37 |
| 40 | \$153.04 | \$181.21 | \$203.90 | \$223.27 | \$242.62 | \$265.21 | \$290.21 |
| 41 | \$154.95 | \$183.60 | \$206.65 | \$226.33 | \$245.95 | \$268.84 | \$294.17 |
| 42 | \$156.90 | \$186.01 | \$209.49 | \$229.46 | \$249.36 | \$272.58 | \$298.24 |
| 43 | \$158.88 | \$188.51 | \$212.41 | \$232.69 | \$252.86 | \$276.42 | \$302.44 |
| 44 | \$160.89 | \$191.03 | \$215.37 | \$235.99 | \$256.46 | \$280.36 | \$306.73 |
| 45 | \$162.92 | \$193.63 | \$218.43 | \$239.38 | \$260.15 | \$284.41 | \$311.15 |
| 46 | \$166.16 | \$197.53 | \$222.87 | \$244.28 | \$265.49 | \$290.25 | \$317.58 |
| 47 | \$169.45 | \$201.52 | \$227.45 | \$249.35 | \$270.98 | \$296.30 | \$324.21 |
| 48 | \$172.81 | \$205.65 | \$232.20 | \$254.57 | \$276.67 | \$302.55 | \$331.12 |
| 49 | \$176.30 | \$209.91 | \$237.11 | \$259.99 | \$282.59 | \$309.06 | \$338.28 |
| 50 | \$179.88 | \$214.32 | \$242.17 | \$265.60 | \$288.70 | \$315.78 | \$345.71 |
| 51 | \$183.55 | \$218.85 | \$247.42 | \$271.41 | \$295.03 | \$322.73 | \$353.41 |
| 52 | \$187.36 | \$223.53 | \$252.81 | \$277.41 | \$301.60 | \$329.97 | \$361.39 |
| 53 | \$191.28 | \$228.36 | \$258.41 | \$283.63 | \$308.41 | \$337.48 | \$369.68 |
| 54 | \$195.30 | \$233.36 | \$264.22 | \$290.09 | \$315.47 | \$345.27 | \$378.32 |
| 55 | \$199.47 | \$238.55 | \$270.23 | \$296.77 | \$322.79 | \$353.37 | \$387.27 |
| 56 | \$203.66 | \$243.51 | \$275.82 | \$302.92 | \$329.49 | \$360.67 | \$395.39 |
| 57 | \$208.07 | \$248.75 | \$281.73 | \$309.37 | \$336.50 | \$368.42 | \$403.96 |
| 58 | \$212.67 | \$254.25 | \$287.95 | \$316.18 | \$343.92 | \$376.57 | \$413.01 |
| 59 | \$217.51 | \$260.03 | \$294.47 | \$323.38 | \$351.78 | \$385.21 | \$422.57 |
| 60 | \$222.58 | \$266.11 | \$301.37 | \$330.96 | \$360.06 | \$394.30 | \$432.68 |
| 61 | \$227.89 | \$272.48 | \$308.62 | \$338.95 | \$368.82 | \$403.94 | \$443.38 |
| 62 | \$233.48 | \$279.20 | \$316.26 | \$347.38 | \$378.04 | \$414.12 | \$454.68 |
| 63 | \$238.76 | \$285.62 | \$323.58 | \$355.58 | \$387.17 | \$424.22 | \$465.91 |
| 64 | \$244.33 | \$292.38 | \$331.32 | \$364.28 | \$396.85 | \$434.96 | \$477.87 |
| 65 | \$250.21 | \$299.52 | \$339.52 | \$373.51 | \$407.16 | \$446.37 | \$490.61 |
| 66 | \$256.38 | \$307.05 | \$348.20 | \$383.29 | \$418.07 | \$458.49 | \$504.13 |
| 67 | \$262.87 | \$315.03 | \$357.39 | \$393.66 | \$429.64 | \$471.36 | \$518.51 |
| 68 | \$274.47 | \$328.46 | \$372.36 | \$410.08 | \$447.62 | \$491.01 | \$540.12 |
| 69 | \$287.11 | \$343.09 | \$388.66 | \$427.96 | \$467.23 | \$512.42 | \$563.65 |
| 70 | \$300.89 | \$359.07 | \$406.45 | \$447.50 | \$488.58 | \$535.75 | \$589.31 |
| 71 | \$315.90 | \$376.47 | \$425.86 | \$468.77 | \$511.88 | \$561.18 | \$617.28 |
| 72 | \$332.28 | \$395.43 | \$446.99 | \$491.96 | \$537.25 | \$588.89 | \$647.77 |
| 73 | \$349.49 | \$416.38 | \$471.08 | \$518.46 | \$566.07 | \$621.08 | \$684.30 |
| 74 | \$367.96 | \$438.94 | \$497.10 | \$547.15 | \$597.39 | \$656.11 | \$724.08 |
| 75 | \$387.76 | \$463.23 | \$525.19 | \$578.24 | \$631.44 | \$694.20 | \$767.37 |
| 76 | \$409.05 | \$489.42 | \$555.52 | \$611.92 | \$668.45 | \$735.66 | \$814.51 |
| 77 | \$431.88 | \$517.62 | \$588.32 | \$648.46 | \$708.67 | \$780.81 | \$865.89 |
| 78 | \$452.13 | \$541.45 | \$615.17 | \$678.14 | \$741.55 | \$817.79 | \$908.15 |
| 79 | \$473.97 | \$567.22 | \$644.30 | \$710.41 | \$777.39 | \$858.16 | \$954.29 |
| 80 | \$497.51 | \$595.08 | \$675.88 | \$745.48 | \$816.41 | \$902.16 | \$1,004.58 |
| 81 | \$522.87 | \$625.18 | \$710.08 | \$783.58 | \$858.87 | \$950.07 | \$1,059.40 |
| 82 | \$550.21 | \$657.71 | \$747.12 | \$824.91 | \$905.02 | \$1,002.17 | \$1,119.08 |
| 83 | \$576.70 | \$687.93 | \$780.42 | \$864.05 | \$949.67 | \$1,052.92 | \$1,177.73 |
| 84 | \$605.06 | \$720.37 | \$816.31 | \$906.00 | \$997.47 | \$1,107.32 | \$1,240.64 |
| 85 | \$636.07 | \$757.44 | \$858.54 | \$953.37 | \$1,050.69 | \$1,167.64 | \$1,309.89 |
| 86 | \$669.22 | \$797.04 | \$903.61 | \$1,003.90 | \$1,107.49 | \$1,232.15 | \$1,384.06 |
| 87 | \$704.65 | \$839.30 | \$951.71 | \$1,057.83 | \$1,168.18 | \$1,301.08 | \$1,463.48 |
| 88 | \$730.78 | \$886.33 | \$982.87 | \$1,091.38 | \$1,205.21 | \$1,343.14 | \$1,512.00 |
| 89 | \$758.14 | \$898.63 | \$1,015.30 | \$1,126.23 | \$1,243.69 | \$1,386.85 | \$1,562.50 |
| 90 | \$786.80 | \$930.24 | \$1,049.05 | \$1,162.44 | \$1,283.66 | \$1,432.27 | \$1,615.04 |
| 91 | \$816.83 | \$963.22 | \$1,084.19 | \$1,200.07 | \$1,325.17 | \$1,479.48 | \$1,669.70 |
| 92 | \$848.27 | \$997.64 | \$1,120.75 | \$1,239.17 | \$1,368.29 | \$1,528.57 | \$1,726.57 |
| 93 | \$871.53 | \$1,021.19 | \$1,144.00 | \$1,262.79 | \$1,393.70 | \$1,557.28 | \$1,759.69 |
| 94 | \$895.56 | \$1,045.41 | \$1,167.85 | \$1,286.96 | \$1,419.68 | \$1,586.63 | \$1,793.53 |
| 95 | \$920.41 | \$1,070.33 | \$1,192.28 | \$1,311.69 | \$1,446.22 | \$1,616.63 | \$1,828.16 |
| 96 | \$946.07 | \$1,095.97 | \$1,217.32 | \$1,336.97 | \$1,473.36 | \$1,647.30 | \$1,863.56 |
| 97 | \$972.60 | \$1,122.31 | \$1,242.98 | \$1,362.84 | \$1,501.09 | \$1,678.64 | \$1,899.77 |
| 98 | \$999.53 | \$1,144.00 | \$1,264.03 | \$1,383.98 | \$1,523.74 | \$1,704.28 | \$1,929.41 |
| 99 | \$1,012.55 | \$1,161.75 | \$1,281.19 | \$1,401.21 | \$1,542.20 | \$1,725.15 | \$1,953.52 |
| 100 | \$1,027.27 | \$1,176.20 | \$1,295.16 | \$1,415.20 | \$1,557.16 | \$1,742.09 | \$1,973.11 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
100% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$29.65 | \$33.44 | \$36.51 | \$39.36 | \$42.30 | \$45.37 | \$48.93 |
| 31 | \$30.25 | \$34.15 | \$37.29 | \$40.24 | \$43.26 | \$46.43 | \$50.08 |
| 32 | \$30.83 | \$34.85 | \$38.10 | \$41.13 | \$44.26 | \$47.49 | \$51.27 |
| 33 | \$31.44 | \$35.58 | \$38.93 | \$42.05 | \$45.26 | \$48.59 | \$52.47 |
| 34 | \$32.05 | \$36.34 | \$39.75 | \$42.99 | \$46.28 | \$49.74 | \$53.70 |
| 35 | \$32.69 | \$37.08 | \$40.62 | \$43.95 | \$47.34 | \$50.89 | \$54.99 |
| 36 | \$33.79 | \$38.46 | \$42.24 | \$45.77 | \$49.38 | \$53.15 | \$57.47 |
| 37 | \$34.94 | \$39.90 | \$43.92 | \$47.66 | \$51.50 | \$55.51 | \$60.09 |
| 38 | \$36.13 | \$41.41 | \$45.68 | \$49.63 | \$53.72 | \$57.97 | \$62.83 |
| 39 | \$37.35 | \$42.96 | \$47.49 | \$51.72 | \$56.05 | \$60.55 | \$65.66 |
| 40 | \$38.62 | \$44.57 | \$49.37 | \$53.86 | \$58.46 | \$63.25 | \$68.64 |
| 41 | \$39.91 | \$46.25 | \$51.33 | \$56.11 | \$60.99 | \$66.05 | \$71.77 |
| 42 | \$41.27 | \$47.98 | \$53.38 | \$58.45 | \$63.61 | \$69.00 | \$75.01 |
| 43 | \$42.70 | \$49.77 | \$55.51 | \$60.87 | \$66.36 | \$72.05 | \$78.44 |
| 44 | \$44.12 | \$51.65 | \$57.73 | \$63.41 | \$69.21 | \$75.27 | \$81.98 |
| 45 | \$45.63 | \$53.59 | \$60.01 | \$66.05 | \$72.21 | \$78.63 | \$85.71 |
| 46 | \$47.73 | \$56.26 | \$63.15 | \$69.60 | \$76.21 | \$83.07 | \$90.65 |
| 47 | \$49.92 | \$59.06 | \$66.46 | \$73.36 | \$80.44 | \$87.78 | \$95.86 |
| 48 | \$52.23 | \$62.02 | \$69.93 | \$77.34 | \$84.90 | \$92.76 | \$101.40 |
| 49 | \$54.63 | \$65.11 | \$73.58 | \$81.51 | \$89.62 | \$98.02 | \$107.25 |
| 50 | \$57.16 | \$68.35 | \$77.44 | \$85.90 | \$94.58 | \$103.59 | \$113.40 |
| 51 | \$59.79 | \$71.78 | \$81.48 | \$90.55 | \$99.83 | \$109.46 | \$119.94 |
| 52 | \$62.54 | \$75.36 | \$85.75 | \$95.44 | \$105.35 | \$115.67 | \$126.87 |
| 53 | \$65.42 | \$79.13 | \$90.21 | \$100.60 | \$111.21 | \$122.21 | \$134.16 |
| 54 | \$68.44 | \$83.08 | \$94.94 | \$106.03 | \$117.39 | \$129.15 | \$141.91 |
| 55 | \$71.59 | \$87.23 | \$99.91 | \$111.76 | \$123.88 | \$136.48 | \$150.08 |
| 56 | \$75.76 | \$92.50 | \$106.04 | \$118.72 | \$131.72 | \$145.17 | \$159.77 |
| 57 | \$80.17 | \$98.07 | \$112.58 | \$126.14 | \$140.04 | \$154.45 | \$170.08 |
| 58 | \$84.83 | \$103.98 | \$119.48 | \$134.00 | \$148.88 | \$164.31 | \$181.07 |
| 59 | \$89.79 | \$110.24 | \$126.82 | \$142.36 | \$158.27 | \$174.80 | \$192.76 |
| 60 | \$95.00 | \$116.89 | \$134.63 | \$151.24 | \$168.27 | \$185.97 | \$205.21 |
| 61 | \$100.52 | \$123.94 | \$142.91 | \$160.67 | \$178.90 | \$197.84 | \$218.47 |
| 62 | \$106.39 | \$131.42 | \$151.69 | \$170.70 | \$190.19 | \$210.48 | \$232.58 |
| 63 | \$112.51 | \$139.36 | \$161.10 | \$181.49 | \$202.41 | \$224.22 | \$247.98 |
| 64 | \$119.00 | \$147.77 | \$171.09 | \$192.96 | \$215.41 | \$238.83 | \$264.43 |
| 65 | \$125.85 | \$156.70 | \$181.70 | \$205.16 | \$229.25 | \$254.43 | \$281.95 |
| 66 | \$133.10 | \$166.17 | \$192.95 | \$218.13 | \$243.99 | \$271.02 | \$300.66 |
| 67 | \$140.77 | \$176.19 | \$204.93 | \$231.92 | \$259.68 | \$288.69 | \$320.58 |
| 68 | \$153.70 | \$192.08 | \$223.22 | \$252.54 | \$282.70 | \$314.25 | \$349.02 |
| 69 | \$167.81 | \$209.41 | \$243.17 | \$274.97 | \$307.76 | \$342.08 | \$379.98 |
| 70 | \$183.21 | \$228.30 | \$264.91 | \$299.42 | \$335.03 | \$372.37 | \$413.70 |
| 71 | \$200.03 | \$248.87 | \$288.58 | \$326.06 | \$364.74 | \$405.36 | \$450.40 |
| 72 | \$218.39 | \$271.32 | \$314.37 | \$355.03 | \$397.06 | \$441.28 | \$490.36 |
| 73 | \$236.68 | \$294.99 | \$342.49 | \$387.44 | \$433.98 | \$482.97 | \$537.43 |
| 74 | \$256.50 | \$320.73 | \$373.13 | \$422.83 | \$474.33 | \$528.62 | \$589.02 |
| 75 | \$278.00 | \$348.72 | \$406.53 | \$461.41 | \$518.40 | \$578.58 | \$645.57 |
| 76 | \$301.29 | \$379.14 | \$442.91 | \$503.55 | \$566.58 | \$633.25 | \$707.53 |
| 77 | \$326.52 | \$412.23 | \$482.54 | \$549.53 | \$619.25 | \$693.09 | \$775.46 |
| 78 | \$352.05 | \$444.62 | \$520.64 | \$593.24 | \$669.01 | \$749.57 | \$839.77 |
| 79 | \$379.56 | \$479.57 | \$561.77 | \$640.45 | \$722.77 | \$810.62 | \$909.40 |
| 80 | \$409.22 | \$517.25 | \$606.13 | \$691.41 | \$780.85 | \$876.64 | \$984.84 |
| 81 | \$441.22 | \$557.91 | \$654.00 | \$746.42 | \$843.58 | \$948.06 | \$1,066.50 |
| 82 | \$475.69 | \$601.76 | \$705.66 | \$805.80 | \$911.38 | \$1,025.29 | \$1,154.95 |
| 83 | \$510.48 | \$645.29 | \$756.43 | \$863.77 | \$977.29 | \$1,100.44 | \$1,241.43 |
| 84 | \$547.78 | \$691.99 | \$810.84 | \$925.91 | \$1,047.98 | \$1,181.10 | \$1,334.38 |
| 85 | \$587.83 | \$742.05 | \$869.18 | \$992.51 | \$1,123.77 | \$1,267.68 | \$1,434.30 |
| 86 | \$630.79 | \$795.77 | \$931.70 | \$1,063.92 | \$1,205.05 | \$1,360.61 | \$1,541.69 |
| 87 | \$676.91 | \$853.36 | \$998.72 | \$1,140.44 | \$1,292.21 | \$1,460.35 | \$1,657.14 |
| 88 | \$712.49 | \$895.55 | \$1,045.57 | \$1,191.94 | \$1,349.25 | \$1,524.74 | \$1,731.16 |
| 89 | \$749.95 | \$939.82 | \$1,094.64 | \$1,245.78 | \$1,408.82 | \$1,591.95 | \$1,808.51 |
| 90 | \$789.36 | \$986.29 | \$1,146.01 | \$1,302.03 | \$1,471.01 | \$1,662.13 | \$1,889.31 |
| 91 | \$830.86 | \$1,035.05 | \$1,199.79 | \$1,360.83 | \$1,535.93 | \$1,735.42 | \$1,973.72 |
| 92 | \$874.53 | \$1,086.23 | \$1,256.08 | \$1,422.27 | \$1,603.75 | \$1,811.93 | \$2,061.90 |
| 93 | \$908.42 | \$1,123.89 | \$1,295.20 | \$1,462.88 | \$1,646.94 | \$1,859.71 | \$2,116.08 |
| 94 | \$943.63 | \$1,162.88 | \$1,335.55 | \$1,504.63 | \$1,691.30 | \$1,908.75 | \$2,171.69 |
| 95 | \$980.20 | \$1,203.22 | \$1,377.17 | \$1,547.57 | \$1,736.86 | \$1,959.09 | \$2,228.76 |
| 96 | \$1,018.19 | \$1,244.97 | \$1,420.08 | \$1,591.75 | \$1,783.64 | \$2,010.77 | \$2,287.33 |
| 97 | \$1,057.66 | \$1,288.14 | \$1,464.30 | \$1,637.19 | \$1,831.68 | \$2,063.79 | \$2,347.43 |
| 98 | \$1,090.47 | \$1,323.89 | \$1,500.81 | \$1,674.56 | \$1,871.14 | \$2,107.35 | \$2,396.77 |
| 99 | \$1,117.52 | \$1,353.29 | \$1,530.74 | \$1,705.16 | \$1,903.40 | \$2,142.90 | \$2,437.09 |
| 100 | \$1,139.68 | \$1,377.32 | \$1,555.16 | \$1,730.08 | \$1,929.65 | \$2,171.84 | \$2,469.87 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$61.87 | \$75.35 | \$86.19 | \$96.31 | \$106.70 | \$117.55 | \$129.99 |
| 31 | \$62.79 | \$76.48 | \$87.49 | \$97.79 | \$108.36 | \$119.36 | \$131.98 |
| 32 | \$63.73 | \$77.65 | \$88.86 | \$99.30 | \$110.04 | \$121.24 | \$134.04 |
| 33 | \$64.69 | \$78.82 | \$90.21 | \$100.84 | \$111.75 | \$123.13 | \$136.11 |
| 34 | \$65.66 | \$80.04 | \$91.59 | \$102.39 | \$113.47 | \$125.06 | \$138.24 |
| 35 | \$66.65 | \$81.24 | \$92.99 | \$103.97 | \$115.23 | \$127.00 | \$140.37 |
| 36 | \$69.06 | \$84.36 | \$96.66 | \$108.18 | \$119.98 | \$132.31 | \$146.28 |
| 37 | \$71.55 | \$87.59 | \$100.50 | \$112.57 | \$124.95 | \$137.85 | \$152.43 |
| 38 | \$74.14 | \$90.94 | \$104.48 | \$117.14 | \$130.11 | \$143.63 | \$158.84 |
| 39 | \$76.82 | \$94.43 | \$108.61 | \$121.88 | \$135.49 | \$149.65 | \$165.50 |
| 40 | \$79.59 | \$98.05 | \$112.93 | \$126.83 | \$141.06 | \$155.91 | \$172.48 |
| 41 | \$82.48 | \$101.81 | \$117.39 | \$131.96 | \$146.90 | \$162.44 | \$179.74 |
| 42 | \$85.46 | \$105.70 | \$122.04 | \$137.33 | \$152.96 | \$169.24 | \$187.27 |
| 43 | \$88.58 | \$109.74 | \$126.86 | \$142.90 | \$159.28 | \$176.33 | \$195.17 |
| 44 | \$91.77 | \$113.95 | \$131.91 | \$148.68 | \$165.86 | \$183.73 | \$203.38 |
| 45 | \$95.08 | \$118.32 | \$137.13 | \$154.71 | \$172.72 | \$191.42 | \$211.92 |
| 46 | \$99.30 | \$123.77 | \$143.59 | \$162.16 | \$181.15 | \$200.88 | \$222.44 |
| 47 | \$103.68 | \$129.46 | \$150.39 | \$169.98 | \$190.00 | \$210.79 | \$233.48 |
| 48 | \$108.25 | \$135.46 | \$157.51 | \$178.17 | \$199.28 | \$221.21 | \$245.09 |
| 49 | \$113.02 | \$141.69 | \$164.94 | \$186.75 | \$209.03 | \$232.15 | \$257.28 |
| 50 | \$118.00 | \$148.21 | \$172.76 | \$195.72 | \$219.23 | \$243.62 | \$270.05 |
| 51 | \$123.22 | \$155.05 | \$180.93 | \$205.16 | \$229.94 | \$255.64 | \$283.46 |
| 52 | \$128.65 | \$162.21 | \$189.49 | \$215.04 | \$241.18 | \$268.29 | \$297.57 |
| 53 | \$134.31 | \$169.69 | \$198.44 | \$225.40 | \$252.97 | \$281.52 | \$312.34 |
| 54 | \$140.22 | \$177.50 | \$207.82 | \$236.26 | \$265.30 | \$295.44 | \$327.86 |
| 55 | \$146.42 | \$185.68 | \$217.66 | \$247.62 | \$278.27 | \$310.03 | \$344.13 |
| 56 | \$153.24 | \$194.49 | \$228.06 | \$259.56 | \$291.78 | \$325.17 | \$361.05 |
| 57 | \$160.39 | \$203.71 | \$238.99 | \$272.09 | \$305.94 | \$341.03 | \$378.82 |
| 58 | \$167.86 | \$213.36 | \$250.41 | \$285.21 | \$320.79 | \$357.69 | \$397.46 |
| 59 | \$175.69 | \$223.46 | \$262.40 | \$298.95 | \$336.35 | \$375.15 | \$417.00 |
| 60 | \$183.88 | \$234.04 | \$274.95 | \$313.37 | \$352.70 | \$393.47 | \$437.52 |
| 61 | \$192.43 | \$245.15 | \$288.11 | \$328.47 | \$369.83 | \$412.67 | \$459.05 |
| 62 | \$201.41 | \$256.76 | \$301.88 | \$344.32 | \$387.76 | \$432.82 | \$481.63 |
| 63 | \$210.53 | \$268.73 | \$316.21 | \$360.85 | \$406.60 | \$454.09 | \$505.63 |
| 64 | \$220.09 | \$281.27 | \$331.21 | \$378.17 | \$426.36 | \$476.39 | \$530.84 |
| 65 | \$230.06 | \$294.40 | \$346.91 | \$396.35 | \$447.07 | \$499.81 | \$557.29 |
| 66 | \$240.50 | \$308.12 | \$363.36 | \$415.39 | \$468.80 | \$524.34 | \$585.10 |
| 67 | \$251.39 | \$322.48 | \$380.59 | \$435.34 | \$491.58 | \$550.12 | \$614.25 |
| 68 | \$268.22 | \$343.62 | \$405.29 | \$463.48 | \$523.30 | \$585.63 | \$654.06 |
| 69 | \$286.19 | \$366.16 | \$431.62 | \$493.42 | \$557.07 | \$623.45 | \$696.44 |
| 70 | \$305.32 | \$390.17 | \$459.64 | \$525.33 | \$593.04 | \$663.70 | \$741.59 |
| 71 | \$325.78 | \$415.73 | \$489.49 | \$559.31 | \$631.31 | \$706.54 | \$789.65 |
| 72 | \$347.59 | \$442.98 | \$521.28 | \$595.46 | \$672.06 | \$752.18 | \$840.82 |
| 73 | \$371.54 | \$474.54 | \$559.25 | \$639.64 | \$722.76 | \$809.83 | \$906.26 |
| 74 | \$397.13 | \$508.31 | \$599.96 | \$687.11 | \$777.29 | \$871.93 | \$976.76 |
| 75 | \$424.53 | \$544.54 | \$643.67 | \$738.10 | \$835.95 | \$938.76 | \$1,052.76 |
| 76 | \$453.79 | \$583.31 | \$690.57 | \$792.86 | \$899.05 | \$1,010.71 | \$1,134.64 |
| 77 | \$485.07 | \$624.85 | \$740.86 | \$851.71 | \$966.89 | \$1,088.21 | \$1,222.92 |
| 78 | \$515.16 | \$663.54 | \$786.80 | \$904.83 | \$1,027.78 | \$1,157.75 | \$1,302.75 |
| 79 | \$547.09 | \$704.64 | \$835.58 | \$961.25 | \$1,092.51 | \$1,231.75 | \$1,387.76 |
| 80 | \$581.02 | \$748.22 | \$887.39 | \$1,021.22 | \$1,161.34 | \$1,310.46 | \$1,478.35 |
| 81 | \$617.06 | \$794.55 | \$942.42 | \$1,084.94 | \$1,234.45 | \$1,394.23 | \$1,574.82 |
| 82 | \$655.34 | \$843.76 | \$1,000.85 | \$1,152.62 | \$1,312.21 | \$1,483.35 | \$1,677.62 |
| 83 | \$695.49 | \$894.46 | \$1,060.31 | \$1,220.78 | \$1,390.02 | \$1,572.46 | \$1,780.83 |
| 84 | \$738.10 | \$948.24 | \$1,123.27 | \$1,292.98 | \$1,472.48 | \$1,666.95 | \$1,890.38 |
| 85 | \$774.84 | \$992.93 | \$1,174.77 | \$1,351.41 | \$1,538.74 | \$1,742.46 | \$1,977.24 |
| 86 | \$814.19 | \$1,040.79 | \$1,229.84 | \$1,413.92 | \$1,609.63 | \$1,823.36 | \$2,070.42 |
| 87 | \$856.35 | \$1,092.01 | \$1,288.77 | \$1,480.77 | \$1,685.52 | \$1,910.00 | \$2,170.39 |
| 88 | \$888.45 | \$1,128.61 | \$1,328.66 | \$1,524.18 | \$1,733.40 | \$1,964.05 | \$2,232.66 |
| 89 | \$922.19 | \$1,166.91 | \$1,370.32 | \$1,569.41 | \$1,783.28 | \$2,020.34 | \$2,297.56 |
| 90 | \$957.62 | \$1,207.04 | \$1,413.81 | \$1,616.56 | \$1,835.19 | \$2,078.95 | \$2,365.21 |
| 91 | \$994.87 | \$1,249.03 | \$1,459.23 | \$1,665.70 | \$1,889.26 | \$2,140.01 | \$2,435.72 |
| 92 | \$1,034.01 | \$1,293.00 | \$1,506.64 | \$1,716.91 | \$1,945.57 | \$2,203.59 | \$2,509.20 |
| 93 | \$1,063.90 | \$1,324.30 | \$1,538.21 | \$1,749.24 | \$1,979.81 | \$2,241.59 | \$2,552.76 |
| 94 | \$1,094.90 | \$1,356.59 | \$1,570.66 | \$1,782.38 | \$2,014.89 | \$2,280.48 | \$2,597.38 |
| 95 | \$1,127.04 | \$1,389.91 | \$1,604.04 | \$1,816.36 | \$2,050.80 | \$2,320.29 | \$2,643.07 |
| 96 | \$1,160.36 | \$1,424.31 | \$1,638.36 | \$1,851.23 | \$2,087.59 | \$2,361.06 | \$2,689.85 |
| 97 | \$1,194.93 | \$1,459.79 | \$1,673.63 | \$1,886.97 | \$2,125.28 | \$2,402.79 | \$2,737.75 |
| 98 | \$1,223.59 | \$1,489.09 | \$1,702.65 | \$1,916.31 | \$2,156.14 | \$2,436.97 | \$2,777.00 |
| 99 | \$1,247.21 | \$1,513.12 | \$1,726.39 | \$1,940.26 | \$2,181.30 | \$2,464.83 | \$2,809.00 |
| 100 | \$1,266.53 | \$1,532.74 | \$1,745.72 | \$1,959.73 | \$2,201.76 | \$2,487.47 | \$2,835.00 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$176.78 | \$225.55 | \$264.94 | \$301.85 | \$339.63 | \$378.92 | \$422.68 |
| 31 | \$178.85 | \$228.19 | \$268.04 | \$305.38 | \$343.59 | \$383.38 | \$427.62 |
| 32 | \$180.95 | \$230.86 | \$271.18 | \$308.97 | \$347.64 | \$387.87 | \$432.66 |
| 33 | \$183.08 | \$233.57 | \$274.38 | \$312.58 | \$351.70 | \$392.41 | \$437.71 |
| 34 | \$185.20 | \$236.30 | \$277.59 | \$316.25 | \$355.81 | \$397.01 | \$442.83 |
| 35 | \$187.40 | \$239.07 | \$280.84 | \$319.97 | \$359.99 | \$401.66 | \$448.04 |
| 36 | \$189.61 | \$242.07 | \$284.52 | \$324.27 | \$364.95 | \$407.25 | \$454.15 |
| 37 | \$191.84 | \$245.10 | \$288.26 | \$328.65 | \$369.98 | \$412.90 | \$460.35 |
| 38 | \$194.13 | \$248.20 | \$292.03 | \$333.06 | \$375.08 | \$418.66 | \$466.63 |
| 39 | \$196.43 | \$251.32 | \$295.85 | \$337.58 | \$380.24 | \$424.48 | \$472.97 |
| 40 | \$198.75 | \$254.49 | \$299.71 | \$342.14 | \$385.48 | \$430.38 | \$479.43 |
| 41 | \$201.09 | \$257.69 | \$303.64 | \$346.76 | \$390.79 | \$436.37 | \$485.97 |
| 42 | \$203.48 | \$260.93 | \$307.64 | \$351.45 | \$396.17 | \$442.43 | \$492.59 |
| 43 | \$205.89 | \$264.20 | \$311.65 | \$356.18 | \$401.63 | \$448.59 | \$499.31 |
| 44 | \$208.32 | \$267.52 | \$315.75 | \$360.98 | \$407.17 | \$454.83 | \$506.10 |
| 45 | \$210.80 | \$270.90 | \$319.90 | \$365.86 | \$412.79 | \$461.17 | \$513.02 |
| 46 | \$215.08 | \$276.60 | \$326.79 | \$373.90 | \$421.98 | \$471.53 | \$524.59 |
| 47 | \$219.47 | \$282.42 | \$333.84 | \$382.10 | \$431.38 | \$482.14 | \$536.43 |
| 48 | \$223.94 | \$288.37 | \$341.05 | \$390.51 | \$440.98 | \$492.99 | \$548.53 |
| 49 | \$228.50 | \$294.45 | \$348.41 | \$399.09 | \$450.80 | \$504.08 | \$560.90 |
| 50 | \$233.16 | \$300.66 | \$355.94 | \$407.82 | \$460.84 | \$515.42 | \$573.54 |
| 51 | \$237.92 | \$306.98 | \$363.59 | \$416.80 | \$471.10 | \$527.00 | \$586.49 |
| 52 | \$242.75 | \$313.45 | \$371.46 | \$425.97 | \$481.60 | \$538.87 | \$599.73 |
| 53 | \$247.69 | \$320.05 | \$379.45 | \$435.33 | \$492.31 | \$550.98 | \$613.26 |
| 54 | \$252.74 | \$326.78 | \$387.66 | \$444.90 | \$503.28 | \$563.38 | \$627.08 |
| 55 | \$257.89 | \$333.68 | \$396.03 | \$454.66 | \$514.49 | \$576.05 | \$641.23 |
| 56 | \$263.74 | \$341.25 | \$404.97 | \$464.95 | \$526.20 | \$589.23 | \$656.16 |
| 57 | \$269.73 | \$348.98 | \$414.16 | \$475.49 | \$538.17 | \$602.73 | \$671.42 |
| 58 | \$275.83 | \$356.90 | \$423.52 | \$486.27 | \$550.41 | \$616.51 | \$687.03 |
| 59 | \$282.10 | \$364.95 | \$433.12 | \$497.28 | \$562.94 | \$630.64 | \$703.00 |
| 60 | \$288.50 | \$373.24 | \$442.91 | \$508.55 | \$575.76 | \$645.07 | \$719.35 |
| 61 | \$295.03 | \$381.71 | \$452.94 | \$520.07 | \$588.86 | \$659.82 | \$736.10 |
| 62 | \$301.73 | \$390.35 | \$463.19 | \$531.86 | \$602.26 | \$674.94 | \$753.20 |
| 63 | \$309.18 | \$400.21 | \$475.01 | \$545.62 | \$618.00 | \$692.80 | \$773.55 |
| 64 | \$316.84 | \$410.27 | \$487.15 | \$559.69 | \$634.15 | \$711.14 | \$794.44 |
| 65 | \$324.66 | \$420.63 | \$499.58 | \$574.16 | \$650.73 | \$729.96 | \$815.90 |
| 66 | \$332.68 | \$431.22 | \$512.34 | \$589.01 | \$667.75 | \$749.28 | \$837.97 |
| 67 | \$340.91 | \$442.10 | \$525.43 | \$604.22 | \$685.20 | \$769.11 | \$860.58 |
| 68 | \$356.50 | \$461.62 | \$548.25 | \$630.24 | \$714.56 | \$802.00 | \$897.60 |
| 69 | \$372.79 | \$482.01 | \$572.05 | \$657.38 | \$745.16 | \$836.31 | \$936.19 |
| 70 | \$389.82 | \$503.27 | \$596.91 | \$685.68 | \$777.08 | \$872.08 | \$976.48 |
| 71 | \$407.64 | \$525.50 | \$622.87 | \$715.21 | \$810.36 | \$909.37 | \$1,018.47 |
| 72 | \$426.29 | \$548.70 | \$649.91 | \$746.03 | \$845.07 | \$948.27 | \$1,062.28 |
| 73 | \$449.65 | \$579.67 | \$687.40 | \$789.87 | \$895.64 | \$1,005.95 | \$1,127.92 |
| 74 | \$474.29 | \$612.39 | \$727.05 | \$836.30 | \$949.21 | \$1,067.15 | \$1,197.66 |
| 75 | \$500.29 | \$646.95 | \$769.00 | \$885.48 | \$1,005.97 | \$1,132.07 | \$1,271.68 |
| 76 | \$527.71 | \$683.48 | \$813.37 | \$937.54 | \$1,066.16 | \$1,200.91 | \$1,350.29 |
| 77 | \$556.63 | \$722.05 | \$860.32 | \$992.66 | \$1,129.94 | \$1,273.95 | \$1,433.75 |
| 78 | \$585.31 | \$758.91 | \$904.06 | \$1,043.32 | \$1,188.13 | \$1,340.57 | \$1,510.56 |
| 79 | \$615.46 | \$797.61 | \$950.06 | \$1,096.60 | \$1,249.28 | \$1,410.66 | \$1,591.48 |
| 80 | \$647.20 | \$838.31 | \$998.37 | \$1,152.56 | \$1,313.62 | \$1,484.45 | \$1,676.75 |
| 81 | \$680.53 | \$881.09 | \$1,049.18 | \$1,211.40 | \$1,381.25 | \$1,562.08 | \$1,766.56 |
| 82 | \$715.60 | \$926.05 | \$1,102.57 | \$1,273.23 | \$1,452.36 | \$1,643.78 | \$1,861.21 |
| 83 | \$754.92 | \$975.60 | \$1,160.55 | \$1,339.69 | \$1,528.20 | \$1,730.70 | \$1,962.17 |
| 84 | \$796.40 | \$1,027.83 | \$1,221.61 | \$1,409.59 | \$1,607.98 | \$1,822.23 | \$2,068.59 |
| 85 | \$833.14 | \$1,072.52 | \$1,273.11 | \$1,468.02 | \$1,674.24 | \$1,897.74 | \$2,155.45 |
| 86 | \$872.49 | \$1,120.38 | \$1,328.18 | \$1,530.53 | \$1,745.13 | \$1,978.64 | \$2,248.63 |
| 87 | \$914.65 | \$1,171.60 | \$1,387.11 | \$1,597.38 | \$1,821.02 | \$2,065.28 | \$2,348.60 |
| 88 | \$946.75 | \$1,208.20 | \$1,427.00 | \$1,640.79 | \$1,868.90 | \$2,119.33 | \$2,410.87 |
| 89 | \$980.49 | \$1,246.50 | \$1,468.66 | \$1,686.02 | \$1,918.78 | \$2,175.62 | \$2,475.77 |
| 90 | \$1,015.92 | \$1,286.63 | \$1,512.15 | \$1,733.17 | \$1,970.69 | \$2,234.23 | \$2,543.42 |
| 91 | \$1,053.17 | \$1,328.62 | \$1,557.57 | \$1,782.31 | \$2,024.76 | \$2,295.29 | \$2,613.93 |
| 92 | \$1,092.31 | \$1,372.59 | \$1,604.98 | \$1,833.52 | \$2,081.07 | \$2,358.87 | \$2,687.41 |
| 93 | \$1,122.20 | \$1,403.89 | \$1,636.55 | \$1,865.85 | \$2,115.31 | \$2,396.87 | \$2,730.97 |
| 94 | \$1,153.20 | \$1,436.18 | \$1,669.00 | \$1,898.99 | \$2,150.39 | \$2,435.76 | \$2,775.59 |
| 95 | \$1,185.34 | \$1,469.50 | \$1,702.38 | \$1,932.97 | \$2,186.30 | \$2,475.57 | \$2,821.28 |
| 96 | \$1,218.66 | \$1,503.90 | \$1,736.70 | \$1,967.84 | \$2,223.09 | \$2,516.34 | \$2,868.06 |
| 97 | \$1,253.23 | \$1,539.38 | \$1,771.97 | \$2,003.58 | \$2,260.78 | \$2,558.07 | \$2,915.96 |
| 98 | \$1,281.89 | \$1,568.68 | \$1,800.99 | \$2,032.92 | \$2,291.64 | \$2,592.25 | \$2,955.21 |
| 99 | \$1,305.51 | \$1,592.71 | \$1,824.73 | \$2,056.87 | \$2,316.80 | \$2,620.11 | \$2,987.21 |
| 100 | \$1,324.83 | \$1,612.33 | \$1,844.06 | \$2,076.34 | \$2,337.26 | \$2,642.75 | \$3,013.21 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
75% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$29.02 | \$32.34 | \$35.00 | \$37.51 | \$40.04 | \$42.67 | \$45.67 |
| 31 | \$29.59 | \$33.01 | \$35.74 | \$38.32 | \$40.94 | \$43.65 | \$46.71 |
| 32 | \$30.16 | \$33.68 | \$36.51 | \$39.16 | \$41.86 | \$44.64 | \$47.80 |
| 33 | \$30.75 | \$34.39 | \$37.27 | \$40.03 | \$42.80 | \$45.65 | \$48.90 |
| 34 | \$31.34 | \$35.08 | \$38.07 | \$40.88 | \$43.75 | \$46.70 | \$50.05 |
| 35 | \$31.94 | \$35.81 | \$38.90 | \$41.79 | \$44.73 | \$47.77 | \$51.19 |
| 36 | \$33.00 | \$37.12 | \$40.40 | \$43.47 | \$46.61 | \$49.84 | \$53.47 |
| 37 | \$34.11 | \$38.47 | \$41.97 | \$45.23 | \$48.58 | \$51.99 | \$55.83 |
| 38 | \$35.25 | \$39.89 | \$43.61 | \$47.06 | \$50.61 | \$54.24 | \$58.29 |
| 39 | \$36.42 | \$41.35 | \$45.29 | \$48.97 | \$52.74 | \$56.59 | \$60.88 |
| 40 | \$37.63 | \$42.87 | \$47.06 | \$50.97 | \$54.96 | \$59.03 | \$63.59 |
| 41 | \$38.88 | \$44.43 | \$48.88 | \$53.03 | \$57.26 | \$61.60 | \$66.38 |
| 42 | \$40.18 | \$46.06 | \$50.77 | \$55.19 | \$59.67 | \$64.25 | \$69.31 |
| 43 | \$41.53 | \$47.76 | \$52.74 | \$57.42 | \$62.19 | \$67.02 | \$72.38 |
| 44 | \$42.89 | \$49.50 | \$54.80 | \$59.75 | \$64.78 | \$69.93 | \$75.59 |
| 45 | \$44.34 | \$51.32 | \$56.92 | \$62.19 | \$67.51 | \$72.98 | \$78.93 |
| 46 | \$46.34 | \$53.85 | \$59.85 | \$65.48 | \$71.18 | \$77.02 | \$83.37 |
| 47 | \$48.43 | \$56.48 | \$62.90 | \$68.95 | \$75.06 | \$81.30 | \$88.10 |
| 48 | \$50.62 | \$59.24 | \$66.13 | \$72.59 | \$79.14 | \$85.82 | \$93.07 |
| 49 | \$52.91 | \$62.15 | \$69.54 | \$76.42 | \$83.44 | \$90.58 | \$98.34 |
| 50 | \$55.33 | \$65.20 | \$73.10 | \$80.47 | \$87.98 | \$95.63 | \$103.89 |
| 51 | \$57.83 | \$68.39 | \$76.85 | \$84.74 | \$92.76 | \$100.92 | \$109.76 |
| 52 | \$60.47 | \$71.76 | \$80.77 | \$89.24 | \$97.80 | \$106.53 | \$115.96 |
| 53 | \$63.20 | \$75.26 | \$84.92 | \$93.96 | \$103.13 | \$112.46 | \$122.52 |
| 54 | \$66.06 | \$78.95 | \$89.26 | \$98.93 | \$108.73 | \$118.70 | \$129.44 |
| 55 | \$69.05 | \$82.82 | \$93.86 | \$104.17 | \$114.65 | \$125.30 | \$136.76 |
| 56 | \$73.06 | \$87.77 | \$99.56 | \$110.60 | \$121.81 | \$133.22 | \$145.52 |
| 57 | \$77.27 | \$93.01 | \$105.61 | \$117.45 | \$129.42 | \$141.65 | \$154.82 |
| 58 | \$81.72 | \$98.56 | \$112.05 | \$124.70 | \$137.53 | \$150.61 | \$164.74 |
| 59 | \$86.45 | \$104.45 | \$118.88 | \$132.40 | \$146.10 | \$160.14 | \$175.27 |
| 60 | \$91.44 | \$110.69 | \$126.11 | \$140.58 | \$155.25 | \$170.26 | \$186.48 |
| 61 | \$96.72 | \$117.31 | \$133.79 | \$149.25 | \$164.96 | \$181.04 | \$198.42 |
| 62 | \$102.30 | \$124.30 | \$141.93 | \$158.46 | \$175.29 | \$192.49 | \$211.11 |
| 63 | \$108.12 | \$131.73 | \$150.60 | \$168.37 | \$186.41 | \$204.90 | \$224.96 |
| 64 | \$114.28 | \$139.56 | \$159.82 | \$178.85 | \$198.23 | \$218.09 | \$239.69 |
| 65 | \$120.78 | \$147.89 | \$169.61 | \$190.02 | \$210.81 | \$232.15 | \$255.40 |
| 66 | \$127.65 | \$156.70 | \$179.99 | \$201.88 | \$224.18 | \$247.10 | \$272.13 |
| 67 | \$134.93 | \$166.07 | \$190.99 | \$214.46 | \$238.40 | \$263.02 | \$289.95 |
| 68 | \$147.35 | \$181.09 | \$208.12 | \$233.60 | \$259.63 | \$286.40 | \$315.79 |
| 69 | \$160.93 | \$197.49 | \$226.80 | \$254.47 | \$282.73 | \$311.88 | \$343.93 |
| 70 | \$175.77 | \$215.36 | \$247.14 | \$277.19 | \$307.92 | \$339.64 | \$374.56 |
| 71 | \$191.95 | \$234.86 | \$269.32 | \$301.93 | \$335.32 | \$369.83 | \$407.95 |
| 72 | \$209.63 | \$256.12 | \$293.50 | \$328.89 | \$365.17 | \$402.73 | \$444.29 |
| 73 | \$227.05 | \$278.28 | \$319.51 | \$358.64 | \$398.78 | \$440.43 | \$486.57 |
| 74 | \$245.87 | \$302.36 | \$347.85 | \$391.06 | \$435.52 | \$481.66 | \$532.89 |
| 75 | \$266.32 | \$328.50 | \$378.67 | \$426.44 | \$475.59 | \$526.75 | \$583.60 |
| 76 | \$288.43 | \$356.90 | \$412.26 | \$465.00 | \$519.39 | \$576.05 | \$639.14 |
| 77 | \$312.39 | \$387.78 | \$448.78 | \$507.06 | \$567.21 | \$629.95 | \$699.98 |
| 78 | \$336.63 | \$418.00 | \$483.92 | \$547.04 | \$612.41 | \$680.92 | \$757.70 |
| 79 | \$362.73 | \$450.56 | \$521.79 | \$590.18 | \$661.21 | \$736.00 | \$820.19 |
| 80 | \$390.85 | \$485.66 | \$562.64 | \$636.71 | \$713.90 | \$795.50 | \$887.81 |
| 81 | \$421.19 | \$523.48 | \$606.68 | \$686.91 | \$770.79 | \$859.87 | \$961.04 |
| 82 | \$453.86 | \$564.26 | \$654.17 | \$741.08 | \$832.20 | \$929.41 | \$1,040.29 |
| 83 | \$488.58 | \$604.43 | \$700.38 | \$793.39 | \$891.33 | \$996.52 | \$1,117.22 |
| 84 | \$521.67 | \$647.46 | \$749.86 | \$849.39 | \$954.64 | \$1,068.48 | \$1,199.80 |
| 85 | \$559.28 | \$693.51 | \$802.86 | \$909.34 | \$1,022.45 | \$1,145.64 | \$1,288.50 |
| 86 | \$599.61 | \$742.85 | \$859.56 | \$973.52 | \$1,095.10 | \$1,228.36 | \$1,383.77 |
| 87 | \$642.87 | \$795.74 | \$920.31 | \$1,042.23 | \$1,172.89 | \$1,317.05 | \$1,486.05 |
| 88 | \$675.86 | \$833.79 | \$961.83 | \$1,087.38 | \$1,222.76 | \$1,373.47 | \$1,551.09 |
| 89 | \$710.56 | \$873.66 | \$1,005.25 | \$1,134.49 | \$1,274.74 | \$1,432.29 | \$1,618.97 |
| 90 | \$747.05 | \$915.47 | \$1,050.61 | \$1,183.65 | \$1,328.94 | \$1,493.63 | \$1,689.83 |
| 91 | \$785.41 | \$959.23 | \$1,098.02 | \$1,234.95 | \$1,385.43 | \$1,557.61 | \$1,763.79 |
| 92 | \$825.75 | \$1,005.11 | \$1,147.59 | \$1,288.44 | \$1,444.31 | \$1,624.32 | \$1,840.95 |
| 93 | \$856.67 | \$1,038.15 | \$1,181.05 | \$1,322.82 | \$1,480.98 | \$1,665.27 | \$1,887.99 |
| 94 | \$888.75 | \$1,072.26 | \$1,215.48 | \$1,358.09 | \$1,518.56 | \$1,707.28 | \$1,936.22 |
| 95 | \$922.05 | \$1,107.50 | \$1,250.90 | \$1,394.31 | \$1,557.10 | \$1,750.33 | \$1,985.70 |
| 96 | \$956.60 | \$1,143.90 | \$1,287.39 | \$1,431.50 | \$1,596.63 | \$1,794.43 | \$2,036.43 |
| 97 | \$992.43 | \$1,181.50 | \$1,324.90 | \$1,469.68 | \$1,637.15 | \$1,839.69 | \$2,088.45 |
| 98 | \$1,022.21 | \$1,212.56 | \$1,355.81 | \$1,501.02 | \$1,670.40 | \$1,876.80 | \$2,131.15 |
| 99 | \$1,046.73 | \$1,238.07 | \$1,381.10 | \$1,526.65 | \$1,697.51 | \$1,907.08 | \$2,165.98 |
| 100 | \$1,066.82 | \$1,258.90 | \$1,401.72 | \$1,547.51 | \$1,719.59 | \$1,931.70 | \$2,194.31 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$59.73 | \$71.38 | \$80.80 | \$89.63 | \$98.63 | \$107.88 | \$118.31 |
| 31 | \$60.62 | \$72.46 | \$82.04 | \$91.01 | \$100.16 | \$109.57 | \$120.13 |
| 32 | \$61.53 | \$73.56 | \$83.30 | \$92.41 | \$101.69 | \$111.27 | \$121.99 |
| 33 | \$62.44 | \$74.69 | \$84.57 | \$93.84 | \$103.27 | \$113.00 | \$123.87 |
| 34 | \$63.39 | \$75.82 | \$85.85 | \$95.27 | \$104.89 | \$114.76 | \$125.78 |
| 35 | \$64.34 | \$76.97 | \$87.19 | \$96.75 | \$106.50 | \$116.54 | \$127.72 |
| 36 | \$66.62 | \$79.88 | \$90.60 | \$100.63 | \$110.84 | \$121.36 | \$133.04 |
| 37 | \$69.02 | \$82.93 | \$94.15 | \$104.66 | \$115.38 | \$126.39 | \$138.57 |
| 38 | \$71.49 | \$86.06 | \$97.85 | \$108.87 | \$120.09 | \$131.61 | \$144.33 |
| 39 | \$74.07 | \$89.34 | \$101.68 | \$113.25 | \$125.00 | \$137.06 | \$150.33 |
| 40 | \$76.72 | \$92.73 | \$105.67 | \$117.80 | \$130.10 | \$142.72 | \$156.58 |
| 41 | \$79.50 | \$96.24 | \$109.82 | \$122.52 | \$135.43 | \$148.65 | \$163.07 |
| 42 | \$82.35 | \$99.91 | \$114.12 | \$127.45 | \$140.96 | \$154.78 | \$169.86 |
| 43 | \$85.32 | \$103.70 | \$118.59 | \$132.56 | \$146.73 | \$161.18 | \$176.92 |
| 44 | \$88.38 | \$107.64 | \$123.26 | \$137.88 | \$152.71 | \$167.86 | \$184.27 |
| 45 | \$91.55 | \$111.73 | \$128.09 | \$143.42 | \$158.95 | \$174.82 | \$191.93 |
| 46 | \$95.57 | \$116.83 | \$134.10 | \$150.28 | \$166.66 | \$183.38 | \$201.36 |
| 47 | \$99.75 | \$122.19 | \$140.37 | \$157.46 | \$174.73 | \$192.35 | \$211.29 |
| 48 | \$104.10 | \$127.78 | \$146.96 | \$164.97 | \$183.20 | \$201.77 | \$221.70 |
| 49 | \$108.66 | \$133.63 | \$153.88 | \$172.85 | \$192.07 | \$211.63 | \$232.62 |
| 50 | \$113.42 | \$139.75 | \$161.10 | \$181.09 | \$201.37 | \$222.00 | \$244.09 |
| 51 | \$118.39 | \$146.15 | \$168.67 | \$189.77 | \$211.13 | \$232.86 | \$256.11 |
| 52 | \$123.58 | \$152.84 | \$176.56 | \$198.84 | \$221.35 | \$244.25 | \$268.74 |
| 53 | \$128.99 | \$159.82 | \$184.85 | \$208.33 | \$232.08 | \$256.21 | \$281.97 |
| 54 | \$134.62 | \$167.15 | \$193.52 | \$218.27 | \$243.31 | \$268.76 | \$295.85 |
| 55 | \$140.52 | \$174.79 | \$202.61 | \$228.72 | \$255.11 | \$281.91 | \$310.43 |
| 56 | \$147.05 | \$183.05 | \$212.26 | \$239.70 | \$267.45 | \$295.63 | \$325.65 |
| 57 | \$153.88 | \$191.69 | \$222.37 | \$251.22 | \$280.37 | \$310.02 | \$341.62 |
| 58 | \$161.02 | \$200.74 | \$232.98 | \$263.28 | \$293.94 | \$325.10 | \$358.36 |
| 59 | \$168.51 | \$210.21 | \$244.07 | \$275.91 | \$308.13 | \$340.91 | \$375.93 |
| 60 | \$176.36 | \$220.14 | \$255.70 | \$289.16 | \$323.04 | \$357.50 | \$394.35 |
| 61 | \$184.53 | \$230.53 | \$267.90 | \$303.04 | \$338.65 | \$374.90 | \$413.69 |
| 62 | \$193.10 | \$241.39 | \$280.67 | \$317.58 | \$355.03 | \$393.12 | \$433.97 |
| 63 | \$201.79 | \$252.59 | \$293.88 | \$332.73 | \$372.16 | \$412.32 | \$455.47 |
| 64 | \$210.88 | \$264.28 | \$307.70 | \$348.61 | \$390.11 | \$432.42 | \$478.00 |
| 65 | \$220.39 | \$276.53 | \$322.20 | \$365.23 | \$408.95 | \$453.53 | \$501.66 |
| 66 | \$230.31 | \$289.33 | \$337.37 | \$382.64 | \$428.68 | \$475.65 | \$526.49 |
| 67 | \$240.68 | \$302.73 | \$353.26 | \$400.88 | \$449.36 | \$498.87 | \$552.54 |
| 68 | \$256.87 | \$322.68 | \$376.31 | \$426.96 | \$478.52 | \$531.22 | \$588.54 |
| 69 | \$274.15 | \$343.97 | \$400.88 | \$454.70 | \$509.55 | \$565.69 | \$626.89 |
| 70 | \$292.58 | \$366.64 | \$427.08 | \$484.25 | \$542.60 | \$602.41 | \$667.72 |
| 71 | \$312.25 | \$390.80 | \$454.96 | \$515.75 | \$577.80 | \$641.49 | \$711.23 |
| 72 | \$333.26 | \$416.57 | \$484.68 | \$549.26 | \$615.29 | \$683.13 | \$757.56 |
| 73 | \$356.13 | \$446.11 | \$519.81 | \$589.78 | \$661.45 | \$735.15 | \$816.14 |
| 74 | \$380.53 | \$477.75 | \$557.47 | \$633.32 | \$711.07 | \$791.14 | \$879.26 |
| 75 | \$406.62 | \$511.63 | \$597.88 | \$680.05 | \$764.39 | \$851.38 | \$947.24 |
| 76 | \$434.53 | \$547.92 | \$641.18 | \$730.23 | \$821.74 | \$916.21 | \$1,020.49 |
| 77 | \$464.34 | \$586.78 | \$687.65 | \$784.12 | \$883.37 | \$985.97 | \$1,099.44 |
| 78 | \$492.94 | \$622.82 | \$729.94 | \$832.60 | \$938.56 | \$1,048.59 | \$1,170.84 |
| 79 | \$523.31 | \$661.07 | \$774.84 | \$884.11 | \$997.23 | \$1,115.20 | \$1,246.88 |
| 80 | \$555.54 | \$701.71 | \$822.50 | \$938.81 | \$1,059.53 | \$1,186.00 | \$1,327.87 |
| 81 | \$589.78 | \$744.81 | \$873.10 | \$996.86 | \$1,125.73 | \$1,261.34 | \$1,414.12 |
| 82 | \$626.15 | \$790.57 | \$926.79 | \$1,058.52 | \$1,196.06 | \$1,341.43 | \$1,505.98 |
| 83 | \$663.98 | \$837.27 | \$980.77 | \$1,119.82 | \$1,265.62 | \$1,420.72 | \$1,597.41 |
| 84 | \$704.13 | \$886.74 | \$1,037.92 | \$1,184.68 | \$1,339.17 | \$1,504.72 | \$1,694.38 |
| 85 | \$738.43 | \$927.99 | \$1,085.11 | \$1,237.98 | \$1,399.38 | \$1,573.09 | \$1,772.90 |
| 86 | \$775.15 | \$972.09 | \$1,135.54 | \$1,294.93 | \$1,463.73 | \$1,646.26 | \$1,857.07 |
| 87 | \$814.45 | \$1,019.26 | \$1,189.45 | \$1,355.80 | \$1,532.53 | \$1,724.57 | \$1,947.30 |
| 88 | \$843.96 | \$1,052.35 | \$1,225.23 | \$1,394.54 | \$1,575.25 | \$1,772.94 | \$2,003.14 |
| 89 | \$874.94 | \$1,086.95 | \$1,262.56 | \$1,434.87 | \$1,619.67 | \$1,823.27 | \$2,061.29 |
| 90 | \$907.45 | \$1,123.13 | \$1,301.47 | \$1,476.86 | \$1,665.87 | \$1,875.65 | \$2,121.87 |
| 91 | \$941.56 | \$1,160.94 | \$1,342.04 | \$1,520.57 | \$1,713.92 | \$1,930.15 | \$2,184.96 |
| 92 | \$977.37 | \$1,200.47 | \$1,384.34 | \$1,566.04 | \$1,763.90 | \$1,986.87 | \$2,250.67 |
| 93 | \$1,004.29 | \$1,228.08 | \$1,411.93 | \$1,594.17 | \$1,793.82 | \$2,020.44 | \$2,289.41 |
| 94 | \$1,032.16 | \$1,256.50 | \$1,440.26 | \$1,622.98 | \$1,824.43 | \$2,054.82 | \$2,329.04 |
| 95 | \$1,061.03 | \$1,285.79 | \$1,469.34 | \$1,652.47 | \$1,855.73 | \$2,089.97 | \$2,369.62 |
| 96 | \$1,090.91 | \$1,315.97 | \$1,499.19 | \$1,682.71 | \$1,887.76 | \$2,125.92 | \$2,411.14 |
| 97 | \$1,121.84 | \$1,347.07 | \$1,529.83 | \$1,713.65 | \$1,920.54 | \$2,162.71 | \$2,453.63 |
| 98 | \$1,147.47 | \$1,372.68 | \$1,555.02 | \$1,739.01 | \$1,947.36 | \$2,192.83 | \$2,488.45 |
| 99 | \$1,168.56 | \$1,393.69 | \$1,575.59 | \$1,759.70 | \$1,969.20 | \$2,217.37 | \$2,516.81 |
| 100 | \$1,185.81 | \$1,410.83 | \$1,592.33 | \$1,776.52 | \$1,986.96 | \$2,237.28 | \$2,539.84 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$169.34 | \$211.27 | \$245.48 | \$277.60 | \$310.22 | \$343.64 | \$379.99 |
| 31 | \$171.29 | \$213.74 | \$248.36 | \$280.84 | \$313.85 | \$347.67 | \$384.42 |
| 32 | \$173.32 | \$216.27 | \$251.27 | \$284.15 | \$317.53 | \$351.73 | \$388.94 |
| 33 | \$175.37 | \$218.80 | \$254.20 | \$287.49 | \$321.26 | \$355.86 | \$393.48 |
| 34 | \$177.40 | \$221.35 | \$257.20 | \$290.83 | \$325.02 | \$360.04 | \$398.09 |
| 35 | \$179.49 | \$223.96 | \$260.22 | \$294.27 | \$328.84 | \$364.27 | \$402.76 |
| 36 | \$181.64 | \$226.81 | \$263.66 | \$298.27 | \$333.38 | \$369.33 | \$408.25 |
| 37 | \$183.80 | \$229.67 | \$267.14 | \$302.29 | \$337.98 | \$374.45 | \$413.79 |
| 38 | \$185.99 | \$232.60 | \$270.68 | \$306.40 | \$342.65 | \$379.66 | \$419.42 |
| 39 | \$188.23 | \$235.56 | \$274.25 | \$310.57 | \$347.39 | \$384.91 | \$425.14 |
| 40 | \$190.45 | \$238.56 | \$277.89 | \$314.79 | \$352.18 | \$390.25 | \$430.93 |
| 41 | \$192.73 | \$241.59 | \$281.55 | \$319.07 | \$357.04 | \$395.69 | \$436.77 |
| 42 | \$195.03 | \$244.66 | \$285.25 | \$323.40 | \$361.98 | \$401.17 | \$442.72 |
| 43 | \$197.34 | \$247.77 | \$289.03 | \$327.79 | \$366.99 | \$406.74 | \$448.77 |
| 44 | \$199.67 | \$250.91 | \$292.85 | \$332.23 | \$372.06 | \$412.40 | \$454.86 |
| 45 | \$202.04 | \$254.11 | \$296.73 | \$336.74 | \$377.21 | \$418.14 | \$461.04 |
| 46 | \$206.17 | \$259.48 | \$303.12 | \$344.15 | \$385.57 | \$427.49 | \$471.40 |
| 47 | \$210.38 | \$264.94 | \$309.66 | \$351.71 | \$394.17 | \$437.08 | \$481.99 |
| 48 | \$214.66 | \$270.54 | \$316.34 | \$359.42 | \$402.93 | \$446.86 | \$492.83 |
| 49 | \$219.04 | \$276.24 | \$323.19 | \$367.32 | \$411.89 | \$456.88 | \$503.91 |
| 50 | \$223.52 | \$282.07 | \$330.18 | \$375.38 | \$421.03 | \$467.08 | \$515.23 |
| 51 | \$228.06 | \$288.03 | \$337.30 | \$383.64 | \$430.40 | \$477.55 | \$526.81 |
| 52 | \$232.72 | \$294.12 | \$344.58 | \$392.07 | \$439.96 | \$488.25 | \$538.64 |
| 53 | \$237.45 | \$300.32 | \$352.04 | \$400.68 | \$449.75 | \$499.15 | \$550.75 |
| 54 | \$242.25 | \$306.64 | \$359.62 | \$409.47 | \$459.74 | \$510.35 | \$563.12 |
| 55 | \$247.17 | \$313.11 | \$367.39 | \$418.48 | \$469.96 | \$521.78 | \$575.79 |
| 56 | \$252.81 | \$320.21 | \$375.72 | \$427.96 | \$480.66 | \$533.71 | \$589.16 |
| 57 | \$258.57 | \$327.48 | \$384.23 | \$437.64 | \$491.59 | \$545.95 | \$602.84 |
| 58 | \$264.43 | \$334.91 | \$392.93 | \$447.57 | \$502.78 | \$558.41 | \$616.86 |
| 59 | \$270.42 | \$342.52 | \$401.82 | \$457.71 | \$514.19 | \$571.21 | \$631.19 |
| 60 | \$276.56 | \$350.28 | \$410.92 | \$468.07 | \$525.90 | \$584.27 | \$645.85 |
| 61 | \$282.81 | \$358.21 | \$420.24 | \$478.69 | \$537.87 | \$597.64 | \$660.85 |
| 62 | \$289.19 | \$366.35 | \$429.75 | \$489.53 | \$550.09 | \$611.32 | \$676.19 |
| 63 | \$296.32 | \$375.53 | \$440.66 | \$502.11 | \$564.40 | \$627.42 | \$694.37 |
| 64 | \$303.64 | \$384.94 | \$451.84 | \$515.01 | \$579.07 | \$643.95 | \$713.05 |
| 65 | \$311.11 | \$394.61 | \$463.31 | \$528.24 | \$594.15 | \$660.90 | \$732.26 |
| 66 | \$318.74 | \$404.50 | \$475.08 | \$541.79 | \$609.62 | \$678.31 | \$751.94 |
| 67 | \$326.57 | \$414.63 | \$487.14 | \$555.70 | \$625.49 | \$696.17 | \$772.16 |
| 68 | \$334.65 | \$433.09 | \$508.49 | \$579.85 | \$652.50 | \$726.19 | \$805.65 |
| 69 | \$357.38 | \$452.40 | \$530.78 | \$605.05 | \$680.68 | \$757.52 | \$840.61 |
| 70 | \$373.86 | \$472.55 | \$554.02 | \$631.34 | \$710.08 | \$790.20 | \$877.07 |
| 71 | \$391.01 | \$493.58 | \$578.32 | \$658.76 | \$740.74 | \$824.29 | \$915.13 |
| 72 | \$408.97 | \$515.56 | \$603.66 | \$687.38 | \$772.75 | \$859.85 | \$954.81 |
| 73 | \$431.38 | \$544.58 | \$638.35 | \$727.62 | \$818.74 | \$911.84 | \$1,013.54 |
| 74 | \$454.94 | \$575.26 | \$675.05 | \$770.21 | \$867.48 | \$966.99 | \$1,075.88 |
| 75 | \$479.81 | \$607.65 | \$713.88 | \$815.31 | \$919.10 | \$1,025.47 | \$1,142.05 |
| 76 | \$505.97 | \$641.86 | \$754.90 | \$863.02 | \$973.82 | \$1,087.49 | \$1,212.30 |
| 77 | \$533.54 | \$678.01 | \$798.31 | \$913.55 | \$1,031.79 | \$1,153.24 | \$1,286.86 |
| 78 | \$560.93 | \$712.31 | \$838.57 | \$959.75 | \$1,084.48 | \$1,213.17 | \$1,355.52 |
| 79 | \$589.70 | \$748.36 | \$880.85 | \$1,008.30 | \$1,139.85 | \$1,276.22 | \$1,427.83 |
| 80 | \$619.91 | \$786.23 | \$925.28 | \$1,059.32 | \$1,198.06 | \$1,342.52 | \$1,504.00 |
| 81 | \$651.58 | \$826.02 | \$971.95 | \$1,112.87 | \$1,259.22 | \$1,412.29 | \$1,584.25 |
| 82 | \$684.86 | \$867.83 | \$1,020.96 | \$1,169.17 | \$1,323.50 | \$1,485.68 | \$1,668.80 |
| 83 | \$722.02 | \$913.38 | \$1,073.53 | \$1,228.78 | \$1,391.12 | \$1,562.91 | \$1,758.10 |
| 84 | \$761.22 | \$961.36 | \$1,128.81 | \$1,291.45 | \$1,462.15 | \$1,644.14 | \$1,852.20 |
| 85 | \$795.52 | \$1,002.61 | \$1,176.00 | \$1,344.75 | \$1,522.36 | \$1,712.51 | \$1,930.72 |
| 86 | \$832.24 | \$1,046.71 | \$1,226.43 | \$1,401.70 | \$1,586.71 | \$1,785.68 | \$2,014.89 |
| 87 | \$871.54 | \$1,093.88 | \$1,280.34 | \$1,462.57 | \$1,655.51 | \$1,863.99 | \$2,105.12 |
| 88 | \$901.05 | \$1,126.97 | \$1,316.12 | \$1,501.31 | \$1,698.23 | \$1,912.36 | \$2,160.96 |
| 89 | \$932.03 | \$1,161.57 | \$1,353.45 | \$1,541.64 | \$1,742.65 | \$1,962.69 | \$2,219.11 |
| 90 | \$964.54 | \$1,197.75 | \$1,392.36 | \$1,583.63 | \$1,788.85 | \$2,015.07 | \$2,279.69 |
| 91 | \$998.65 | \$1,235.56 | \$1,432.93 | \$1,627.34 | \$1,836.90 | \$2,069.57 | \$2,342.78 |
| 92 | \$1,034.46 | \$1,275.09 | \$1,475.23 | \$1,672.81 | \$1,886.88 | \$2,126.29 | \$2,408.49 |
| 93 | \$1,061.38 | \$1,302.70 | \$1,502.82 | \$1,700.94 | \$1,916.80 | \$2,159.86 | \$2,447.23 |
| 94 | \$1,089.25 | \$1,331.12 | \$1,531.15 | \$1,729.75 | \$1,947.41 | \$2,194.24 | \$2,486.86 |
| 95 | \$1,118.12 | \$1,360.41 | \$1,560.23 | \$1,759.24 | \$1,978.71 | \$2,229.39 | \$2,527.44 |
| 96 | \$1,148.00 | \$1,390.59 | \$1,590.08 | \$1,789.48 | \$2,010.74 | \$2,265.34 | \$2,568.96 |
| 97 | \$1,178.93 | \$1,421.69 | \$1,620.72 | \$1,820.42 | \$2,043.52 | \$2,302.13 | \$2,611.45 |
| 98 | \$1,204.56 | \$1,447.30 | \$1,645.91 | \$1,845.78 | \$2,070.34 | \$2,332.25 | \$2,646.27 |
| 99 | \$1,225.65 | \$1,468.31 | \$1,666.48 | \$1,866.47 | \$2,092.18 | \$2,356.79 | \$2,674.63 |
| 100 | \$1,242.90 | \$1,485.45 | \$1,683.22 | \$1,883.29 | \$2,109.94 | \$2,376.70 | \$2,697.66 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
50% Home Care
No Inflation

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|----------|------------|------------|------------|------------|------------|------------|
| 30 | \$28.17 | \$31.09 | \$33.38 | \$35.53 | \$37.62 | \$39.85 | \$42.39 |
| 31 | \$28.73 | \$31.73 | \$34.08 | \$36.27 | \$38.44 | \$40.72 | \$43.35 |
| 32 | \$29.27 | \$32.36 | \$34.79 | \$37.05 | \$39.28 | \$41.62 | \$44.35 |
| 33 | \$29.82 | \$33.02 | \$35.53 | \$37.84 | \$40.14 | \$42.57 | \$45.34 |
| 34 | \$30.39 | \$33.69 | \$36.25 | \$38.65 | \$41.02 | \$43.52 | \$46.38 |
| 35 | \$30.97 | \$34.37 | \$37.03 | \$39.47 | \$41.91 | \$44.47 | \$47.44 |
| 36 | \$31.97 | \$35.59 | \$38.41 | \$41.04 | \$43.63 | \$46.34 | \$49.47 |
| 37 | \$33.01 | \$36.86 | \$39.85 | \$42.65 | \$45.40 | \$48.27 | \$51.58 |
| 38 | \$34.08 | \$38.17 | \$41.37 | \$44.31 | \$47.24 | \$50.28 | \$53.79 |
| 39 | \$35.18 | \$39.53 | \$42.92 | \$46.06 | \$49.16 | \$52.40 | \$56.10 |
| 40 | \$36.32 | \$40.92 | \$44.53 | \$47.87 | \$51.16 | \$54.58 | \$58.49 |
| 41 | \$37.48 | \$42.38 | \$46.21 | \$49.75 | \$53.24 | \$56.87 | \$61.00 |
| 42 | \$38.70 | \$43.90 | \$47.95 | \$51.72 | \$55.41 | \$59.25 | \$63.61 |
| 43 | \$39.97 | \$45.45 | \$49.75 | \$53.74 | \$57.66 | \$61.73 | \$66.33 |
| 44 | \$41.23 | \$47.08 | \$51.62 | \$55.85 | \$59.99 | \$64.30 | \$69.19 |
| 45 | \$42.59 | \$48.75 | \$53.57 | \$58.05 | \$62.44 | \$67.00 | \$72.15 |
| 46 | \$44.47 | \$51.08 | \$56.26 | \$61.05 | \$65.75 | \$70.63 | \$76.11 |
| 47 | \$46.42 | \$53.53 | \$59.06 | \$64.20 | \$69.23 | \$74.47 | \$80.32 |
| 48 | \$48.48 | \$56.09 | \$62.02 | \$67.52 | \$72.89 | \$78.48 | \$84.74 |
| 49 | \$50.63 | \$58.77 | \$65.12 | \$71.00 | \$76.75 | \$82.74 | \$89.43 |
| 50 | \$52.88 | \$61.59 | \$68.37 | \$74.67 | \$80.82 | \$87.22 | \$94.36 |
| 51 | \$55.20 | \$64.52 | \$71.79 | \$78.52 | \$85.11 | \$91.93 | \$99.57 |
| 52 | \$57.65 | \$67.61 | \$75.38 | \$82.58 | \$89.61 | \$96.92 | \$105.08 |
| 53 | \$60.20 | \$70.86 | \$79.16 | \$86.85 | \$94.37 | \$102.16 | \$110.86 |
| 54 | \$62.85 | \$74.24 | \$83.11 | \$91.34 | \$99.36 | \$107.68 | \$116.98 |
| 55 | \$65.64 | \$77.79 | \$87.27 | \$96.05 | \$104.62 | \$113.53 | \$123.43 |
| 56 | \$69.39 | \$82.37 | \$92.51 | \$101.92 | \$111.10 | \$120.62 | \$131.25 |
| 57 | \$73.34 | \$87.25 | \$98.08 | \$108.13 | \$117.94 | \$128.17 | \$139.57 |
| 58 | \$77.53 | \$92.39 | \$103.98 | \$114.72 | \$125.24 | \$136.16 | \$148.39 |
| 59 | \$81.95 | \$97.84 | \$110.21 | \$121.72 | \$132.97 | \$144.69 | \$157.78 |
| 60 | \$86.63 | \$103.61 | \$116.85 | \$129.15 | \$141.18 | \$153.71 | \$167.75 |
| 61 | \$91.55 | \$109.72 | \$123.88 | \$137.01 | \$149.89 | \$163.32 | \$178.37 |
| 62 | \$96.80 | \$116.19 | \$131.31 | \$145.38 | \$159.16 | \$173.53 | \$189.67 |
| 63 | \$102.18 | \$123.00 | \$139.21 | \$154.31 | \$169.10 | \$184.54 | \$201.90 |
| 64 | \$107.89 | \$130.20 | \$147.60 | \$163.77 | \$179.64 | \$196.25 | \$214.94 |
| 65 | \$113.94 | \$137.84 | \$156.46 | \$173.81 | \$190.86 | \$208.68 | \$228.81 |
| 66 | \$120.31 | \$145.91 | \$165.89 | \$184.49 | \$202.78 | \$221.92 | \$243.58 |
| 67 | \$127.03 | \$154.46 | \$175.87 | \$195.81 | \$215.42 | \$235.99 | \$259.31 |
| 68 | \$138.79 | \$168.54 | \$191.73 | \$213.38 | \$234.71 | \$257.11 | \$282.54 |
| 69 | \$151.66 | \$183.85 | \$209.01 | \$232.53 | \$255.73 | \$280.09 | \$307.85 |
| 70 | \$165.71 | \$200.60 | \$227.88 | \$253.41 | \$278.61 | \$305.14 | \$335.43 |
| 71 | \$181.05 | \$218.87 | \$248.45 | \$276.16 | \$303.56 | \$332.44 | \$365.50 |
| 72 | \$197.82 | \$238.79 | \$270.87 | \$300.96 | \$330.73 | \$362.17 | \$398.23 |
| 73 | \$214.02 | \$259.18 | \$294.59 | \$327.85 | \$360.83 | \$395.65 | \$435.73 |
| 74 | \$231.52 | \$281.32 | \$320.38 | \$357.15 | \$393.63 | \$432.25 | \$476.76 |
| 75 | \$250.50 | \$305.33 | \$348.42 | \$389.05 | \$429.43 | \$472.22 | \$521.64 |
| 76 | \$271.02 | \$331.42 | \$378.93 | \$423.83 | \$468.47 | \$515.88 | \$570.74 |
| 77 | \$293.20 | \$359.72 | \$412.12 | \$461.71 | \$511.07 | \$563.58 | \$624.49 |
| 78 | \$315.70 | \$387.42 | \$444.02 | \$497.73 | \$551.43 | \$608.81 | \$675.62 |
| 79 | \$339.92 | \$417.27 | \$478.40 | \$536.56 | \$594.97 | \$657.67 | \$730.95 |
| 80 | \$365.99 | \$449.40 | \$515.45 | \$578.43 | \$641.95 | \$710.45 | \$790.82 |
| 81 | \$394.10 | \$484.01 | \$555.36 | \$623.58 | \$692.64 | \$767.47 | \$855.59 |
| 82 | \$424.32 | \$521.29 | \$598.37 | \$672.24 | \$747.34 | \$829.06 | \$925.65 |
| 83 | \$454.28 | \$557.55 | \$639.62 | \$718.60 | \$799.38 | \$887.92 | \$992.99 |
| 84 | \$486.36 | \$596.32 | \$683.75 | \$768.12 | \$855.02 | \$950.94 | \$1,065.21 |
| 85 | \$520.68 | \$637.79 | \$730.93 | \$821.09 | \$914.54 | \$1,018.41 | \$1,142.69 |
| 86 | \$557.44 | \$682.15 | \$781.34 | \$877.69 | \$978.18 | \$1,090.71 | \$1,225.82 |
| 87 | \$596.83 | \$729.59 | \$835.24 | \$938.19 | \$1,046.31 | \$1,168.10 | \$1,315.00 |
| 88 | \$626.44 | \$762.92 | \$871.09 | \$976.91 | \$1,089.08 | \$1,216.67 | \$1,371.01 |
| 89 | \$657.52 | \$797.78 | \$908.49 | \$1,017.24 | \$1,133.63 | \$1,267.26 | \$1,429.42 |
| 90 | \$690.16 | \$834.23 | \$947.50 | \$1,059.21 | \$1,179.99 | \$1,319.94 | \$1,490.32 |
| 91 | \$724.44 | \$872.35 | \$988.18 | \$1,102.93 | \$1,228.25 | \$1,374.78 | \$1,553.82 |
| 92 | \$760.41 | \$912.21 | \$1,030.60 | \$1,148.46 | \$1,278.49 | \$1,431.94 | \$1,620.02 |
| 93 | \$787.67 | \$940.06 | \$1,058.35 | \$1,176.83 | \$1,309.10 | \$1,466.52 | \$1,659.90 |
| 94 | \$815.91 | \$968.77 | \$1,086.84 | \$1,205.92 | \$1,340.45 | \$1,501.94 | \$1,700.75 |
| 95 | \$845.19 | \$998.36 | \$1,116.08 | \$1,235.75 | \$1,372.57 | \$1,538.19 | \$1,742.63 |
| 96 | \$875.52 | \$1,028.84 | \$1,146.13 | \$1,266.31 | \$1,405.42 | \$1,575.33 | \$1,785.52 |
| 97 | \$906.95 | \$1,060.24 | \$1,176.98 | \$1,297.60 | \$1,439.09 | \$1,613.38 | \$1,829.48 |
| 98 | \$933.03 | \$1,086.14 | \$1,202.33 | \$1,323.26 | \$1,466.65 | \$1,644.55 | \$1,865.50 |
| 99 | \$954.48 | \$1,107.37 | \$1,223.04 | \$1,344.20 | \$1,489.15 | \$1,669.97 | \$1,894.89 |
| 100 | \$972.04 | \$1,124.68 | \$1,239.90 | \$1,361.22 | \$1,507.41 | \$1,690.61 | \$1,918.77 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$56.82 | \$66.90 | \$75.00 | \$82.52 | \$89.93 | \$97.72 | \$106.64 |
| 31 | \$57.69 | \$67.92 | \$76.14 | \$83.78 | \$91.33 | \$99.23 | \$108.27 |
| 32 | \$58.53 | \$68.95 | \$77.31 | \$85.06 | \$92.72 | \$100.75 | \$109.94 |
| 33 | \$59.41 | \$69.98 | \$78.47 | \$86.36 | \$94.15 | \$102.32 | \$111.64 |
| 34 | \$60.29 | \$71.05 | \$79.66 | \$87.68 | \$95.60 | \$103.91 | \$113.35 |
| 35 | \$61.20 | \$72.12 | \$80.89 | \$89.02 | \$97.08 | \$105.51 | \$115.09 |
| 36 | \$63.35 | \$74.82 | \$84.03 | \$92.57 | \$100.98 | \$109.81 | \$119.81 |
| 37 | \$65.59 | \$77.62 | \$87.28 | \$96.22 | \$105.05 | \$114.27 | \$124.71 |
| 38 | \$67.91 | \$80.54 | \$90.66 | \$100.04 | \$109.27 | \$118.93 | \$129.82 |
| 39 | \$70.31 | \$83.56 | \$94.15 | \$104.00 | \$113.68 | \$123.77 | \$135.16 |
| 40 | \$72.79 | \$86.68 | \$97.81 | \$108.13 | \$118.26 | \$128.82 | \$140.68 |
| 41 | \$75.39 | \$89.94 | \$101.59 | \$112.41 | \$123.03 | \$134.07 | \$146.44 |
| 42 | \$78.06 | \$93.31 | \$105.54 | \$116.88 | \$127.98 | \$139.52 | \$152.44 |
| 43 | \$80.82 | \$96.82 | \$109.61 | \$121.50 | \$133.14 | \$145.22 | \$158.71 |
| 44 | \$83.68 | \$100.44 | \$113.86 | \$126.32 | \$138.49 | \$151.12 | \$165.21 |
| 45 | \$86.65 | \$104.21 | \$118.27 | \$131.32 | \$144.07 | \$157.29 | \$171.98 |
| 46 | \$90.41 | \$108.92 | \$123.77 | \$137.55 | \$150.98 | \$164.90 | \$180.35 |
| 47 | \$94.30 | \$113.84 | \$129.51 | \$144.04 | \$158.20 | \$172.88 | \$189.13 |
| 48 | \$98.38 | \$119.03 | \$135.52 | \$150.85 | \$165.77 | \$181.23 | \$198.34 |
| 49 | \$102.64 | \$124.40 | \$141.83 | \$157.97 | \$173.72 | \$190.00 | \$208.01 |
| 50 | \$107.09 | \$130.06 | \$148.39 | \$165.43 | \$182.03 | \$199.18 | \$218.13 |
| 51 | \$111.72 | \$135.93 | \$155.29 | \$173.26 | \$190.76 | \$208.79 | \$228.77 |
| 52 | \$116.57 | \$142.09 | \$162.50 | \$181.45 | \$199.87 | \$218.91 | \$239.95 |
| 53 | \$121.60 | \$148.51 | \$170.04 | \$190.02 | \$209.46 | \$229.49 | \$251.61 |
| 54 | \$126.85 | \$155.24 | \$177.94 | \$199.01 | \$219.47 | \$240.58 | \$263.86 |
| 55 | \$132.34 | \$162.27 | \$186.20 | \$208.43 | \$230.00 | \$252.21 | \$276.73 |
| 56 | \$138.46 | \$169.89 | \$195.02 | \$218.39 | \$241.06 | \$264.42 | \$290.23 |
| 57 | \$144.85 | \$177.88 | \$204.28 | \$228.79 | \$252.63 | \$277.22 | \$304.41 |
| 58 | \$151.55 | \$186.23 | \$213.96 | \$239.73 | \$264.78 | \$290.64 | \$319.26 |
| 59 | \$158.55 | \$194.97 | \$224.09 | \$251.20 | \$277.52 | \$304.70 | \$334.85 |
| 60 | \$165.88 | \$204.13 | \$234.71 | \$263.19 | \$290.88 | \$319.48 | \$351.20 |
| 61 | \$173.52 | \$213.70 | \$245.84 | \$275.75 | \$304.87 | \$334.93 | \$368.32 |
| 62 | \$181.54 | \$223.74 | \$257.50 | \$288.93 | \$319.53 | \$351.15 | \$386.32 |
| 63 | \$189.62 | \$234.02 | \$269.49 | \$302.58 | \$334.80 | \$368.13 | \$405.28 |
| 64 | \$198.07 | \$244.73 | \$282.08 | \$316.89 | \$350.82 | \$385.95 | \$425.17 |
| 65 | \$206.91 | \$255.98 | \$295.22 | \$331.85 | \$367.61 | \$404.61 | \$446.06 |
| 66 | \$216.14 | \$267.69 | \$308.99 | \$347.54 | \$385.19 | \$424.17 | \$467.92 |
| 67 | \$225.74 | \$279.99 | \$323.40 | \$363.98 | \$403.58 | \$444.69 | \$490.90 |
| 68 | \$241.04 | \$298.58 | \$344.69 | \$387.80 | \$429.95 | \$473.73 | \$523.07 |
| 69 | \$257.38 | \$318.40 | \$367.34 | \$413.17 | \$458.05 | \$504.66 | \$557.34 |
| 70 | \$274.78 | \$339.55 | \$391.50 | \$440.25 | \$487.95 | \$537.62 | \$593.89 |
| 71 | \$293.40 | \$362.09 | \$417.27 | \$469.08 | \$519.84 | \$572.74 | \$632.81 |
| 72 | \$313.27 | \$386.14 | \$444.70 | \$499.77 | \$553.80 | \$610.14 | \$674.28 |
| 73 | \$334.54 | \$413.31 | \$476.70 | \$536.37 | \$595.01 | \$656.19 | \$726.03 |
| 74 | \$357.25 | \$442.41 | \$510.96 | \$575.67 | \$639.27 | \$705.77 | \$781.77 |
| 75 | \$381.51 | \$473.55 | \$547.71 | \$617.84 | \$686.85 | \$759.03 | \$841.76 |
| 76 | \$407.43 | \$506.88 | \$587.10 | \$663.09 | \$737.94 | \$816.33 | \$906.34 |
| 77 | \$435.10 | \$542.56 | \$629.35 | \$711.68 | \$792.85 | \$877.99 | \$975.93 |
| 78 | \$461.64 | \$575.53 | \$667.64 | \$755.29 | \$842.00 | \$933.37 | \$1,038.93 |
| 79 | \$489.82 | \$610.53 | \$708.31 | \$801.53 | \$894.18 | \$992.24 | \$1,106.01 |
| 80 | \$519.69 | \$647.65 | \$751.42 | \$850.66 | \$949.63 | \$1,054.83 | \$1,177.40 |
| 81 | \$551.41 | \$687.03 | \$797.16 | \$902.76 | \$1,008.48 | \$1,121.39 | \$1,253.42 |
| 82 | \$585.07 | \$728.79 | \$845.71 | \$958.08 | \$1,071.01 | \$1,192.13 | \$1,334.32 |
| 83 | \$619.68 | \$770.82 | \$893.68 | \$1,012.13 | \$1,131.90 | \$1,261.33 | \$1,413.99 |
| 84 | \$656.32 | \$815.24 | \$944.40 | \$1,069.24 | \$1,196.29 | \$1,334.56 | \$1,498.37 |
| 85 | \$687.33 | \$852.31 | \$986.63 | \$1,116.61 | \$1,249.51 | \$1,394.88 | \$1,567.62 |
| 86 | \$720.48 | \$891.91 | \$1,031.70 | \$1,167.14 | \$1,306.31 | \$1,459.39 | \$1,641.79 |
| 87 | \$755.91 | \$934.17 | \$1,079.80 | \$1,221.07 | \$1,367.00 | \$1,528.32 | \$1,721.21 |
| 88 | \$782.04 | \$963.20 | \$1,110.96 | \$1,254.62 | \$1,404.03 | \$1,570.38 | \$1,769.73 |
| 89 | \$809.40 | \$993.50 | \$1,143.39 | \$1,289.47 | \$1,442.51 | \$1,614.09 | \$1,820.23 |
| 90 | \$838.06 | \$1,025.11 | \$1,177.14 | \$1,325.68 | \$1,482.48 | \$1,659.51 | \$1,872.77 |
| 91 | \$868.09 | \$1,058.09 | \$1,212.28 | \$1,363.31 | \$1,523.99 | \$1,706.72 | \$1,927.43 |
| 92 | \$899.53 | \$1,092.51 | \$1,248.84 | \$1,402.41 | \$1,567.11 | \$1,755.81 | \$1,984.30 |
| 93 | \$922.79 | \$1,116.06 | \$1,272.09 | \$1,426.03 | \$1,592.52 | \$1,784.52 | \$2,017.42 |
| 94 | \$946.82 | \$1,140.28 | \$1,295.94 | \$1,450.20 | \$1,618.50 | \$1,813.87 | \$2,051.26 |
| 95 | \$971.67 | \$1,165.20 | \$1,320.37 | \$1,474.93 | \$1,645.04 | \$1,843.87 | \$2,085.89 |
| 96 | \$997.33 | \$1,190.84 | \$1,345.41 | \$1,500.21 | \$1,672.18 | \$1,874.54 | \$2,121.29 |
| 97 | \$1,023.86 | \$1,217.18 | \$1,371.07 | \$1,526.08 | \$1,699.91 | \$1,905.88 | \$2,157.50 |
| 98 | \$1,045.79 | \$1,238.87 | \$1,392.12 | \$1,547.22 | \$1,722.56 | \$1,931.52 | \$2,187.14 |
| 99 | \$1,063.81 | \$1,256.62 | \$1,409.28 | \$1,564.45 | \$1,741.02 | \$1,952.39 | \$2,211.25 |
| 100 | \$1,078.53 | \$1,271.07 | \$1,423.25 | \$1,578.44 | \$1,755.98 | \$1,969.33 | \$2,230.84 |

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After Phase 2 (with Two Increases of 16.43%)
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

| Age | 2 Year | 3 year | 4 year | 5 year | 6 year | 7 years | Lifetime |
|-----|------------|------------|------------|------------|------------|------------|------------|
| 30 | \$158.72 | \$194.98 | \$224.36 | \$251.65 | \$278.40 | \$306.29 | \$337.25 |
| 31 | \$160.58 | \$197.29 | \$226.99 | \$254.58 | \$281.68 | \$309.88 | \$341.22 |
| 32 | \$162.47 | \$199.59 | \$229.65 | \$257.57 | \$284.98 | \$313.50 | \$345.23 |
| 33 | \$164.38 | \$201.93 | \$232.36 | \$260.58 | \$288.32 | \$317.18 | \$349.26 |
| 34 | \$166.30 | \$204.30 | \$235.06 | \$263.64 | \$291.70 | \$320.90 | \$353.35 |
| 35 | \$168.27 | \$206.69 | \$237.83 | \$266.73 | \$295.10 | \$324.66 | \$357.51 |
| 36 | \$170.29 | \$209.36 | \$241.00 | \$270.39 | \$299.20 | \$329.13 | \$362.35 |
| 37 | \$172.36 | \$212.03 | \$244.20 | \$274.06 | \$303.31 | \$333.67 | \$367.26 |
| 38 | \$174.44 | \$214.75 | \$247.46 | \$277.80 | \$307.51 | \$338.27 | \$372.24 |
| 39 | \$176.54 | \$217.49 | \$250.73 | \$281.57 | \$311.75 | \$342.97 | \$377.29 |
| 40 | \$178.68 | \$220.28 | \$254.07 | \$285.43 | \$316.04 | \$347.69 | \$382.40 |
| 41 | \$180.86 | \$223.10 | \$257.43 | \$289.33 | \$320.40 | \$352.48 | \$387.59 |
| 42 | \$183.04 | \$225.96 | \$260.87 | \$293.26 | \$324.83 | \$357.36 | \$392.86 |
| 43 | \$185.26 | \$228.85 | \$264.34 | \$297.27 | \$329.30 | \$362.30 | \$398.20 |
| 44 | \$187.47 | \$231.78 | \$267.85 | \$301.32 | \$333.85 | \$367.30 | \$403.61 |
| 45 | \$189.70 | \$234.75 | \$271.42 | \$305.42 | \$338.45 | \$372.36 | \$409.08 |
| 46 | \$193.58 | \$239.71 | \$277.27 | \$312.12 | \$345.95 | \$380.66 | \$418.22 |
| 47 | \$197.53 | \$244.76 | \$283.24 | \$318.98 | \$353.60 | \$389.13 | \$427.56 |
| 48 | \$201.54 | \$249.93 | \$289.37 | \$325.95 | \$361.42 | \$397.77 | \$437.13 |
| 49 | \$205.66 | \$255.20 | \$295.60 | \$333.11 | \$369.45 | \$406.64 | \$446.91 |
| 50 | \$209.84 | \$260.59 | \$301.97 | \$340.42 | \$377.62 | \$415.69 | \$456.91 |
| 51 | \$214.07 | \$266.10 | \$308.50 | \$347.88 | \$385.96 | \$424.91 | \$467.13 |
| 52 | \$218.41 | \$271.70 | \$315.13 | \$355.51 | \$394.52 | \$434.37 | \$477.58 |
| 53 | \$222.82 | \$277.44 | \$321.93 | \$363.30 | \$403.24 | \$444.05 | \$488.25 |
| 54 | \$227.28 | \$283.29 | \$328.89 | \$371.28 | \$412.18 | \$453.92 | \$499.17 |
| 55 | \$231.86 | \$289.27 | \$335.99 | \$379.42 | \$421.30 | \$464.03 | \$510.35 |
| 56 | \$237.17 | \$295.82 | \$343.58 | \$388.02 | \$430.89 | \$474.62 | \$522.18 |
| 57 | \$242.61 | \$302.54 | \$351.38 | \$396.81 | \$440.68 | \$485.49 | \$534.29 |
| 58 | \$248.13 | \$309.43 | \$359.34 | \$405.81 | \$450.69 | \$496.59 | \$546.67 |
| 59 | \$253.75 | \$316.45 | \$367.48 | \$415.02 | \$460.94 | \$507.95 | \$559.35 |
| 60 | \$259.51 | \$323.63 | \$375.82 | \$424.43 | \$471.43 | \$519.54 | \$572.31 |
| 61 | \$265.33 | \$330.95 | \$384.33 | \$434.05 | \$482.15 | \$531.43 | \$585.60 |
| 62 | \$271.30 | \$338.47 | \$393.05 | \$443.89 | \$493.08 | \$543.58 | \$599.17 |
| 63 | \$277.96 | \$346.91 | \$402.95 | \$455.20 | \$505.84 | \$557.81 | \$615.20 |
| 64 | \$284.78 | \$355.53 | \$413.10 | \$466.82 | \$518.90 | \$572.43 | \$631.66 |
| 65 | \$291.76 | \$364.39 | \$423.52 | \$478.72 | \$532.32 | \$587.40 | \$648.58 |
| 66 | \$298.85 | \$373.45 | \$434.20 | \$490.94 | \$546.07 | \$602.79 | \$665.92 |
| 67 | \$306.08 | \$382.76 | \$445.15 | \$503.45 | \$560.18 | \$618.57 | \$683.72 |
| 68 | \$320.42 | \$399.99 | \$464.88 | \$525.57 | \$584.67 | \$645.56 | \$713.71 |
| 69 | \$335.38 | \$418.00 | \$485.46 | \$548.64 | \$610.22 | \$673.72 | \$745.00 |
| 70 | \$351.00 | \$436.82 | \$506.96 | \$572.74 | \$636.87 | \$703.11 | \$777.66 |
| 71 | \$367.25 | \$456.52 | \$529.46 | \$597.89 | \$664.71 | \$733.78 | \$811.75 |
| 72 | \$384.23 | \$477.06 | \$552.91 | \$624.14 | \$693.76 | \$765.78 | \$847.35 |
| 73 | \$405.17 | \$503.77 | \$584.52 | \$660.46 | \$734.77 | \$811.75 | \$899.15 |
| 74 | \$427.18 | \$531.99 | \$617.91 | \$698.89 | \$778.18 | \$860.48 | \$954.11 |
| 75 | \$450.31 | \$561.76 | \$653.23 | \$739.57 | \$824.19 | \$912.11 | \$1,012.43 |
| 76 | \$474.65 | \$593.24 | \$690.56 | \$782.59 | \$872.91 | \$966.84 | \$1,074.31 |
| 77 | \$500.17 | \$626.44 | \$730.04 | \$828.15 | \$924.51 | \$1,024.88 | \$1,139.98 |
| 78 | \$525.73 | \$667.81 | \$766.46 | \$869.62 | \$971.34 | \$1,077.82 | \$1,200.47 |
| 79 | \$552.51 | \$690.74 | \$804.69 | \$913.15 | \$1,020.53 | \$1,133.49 | \$1,264.20 |
| 80 | \$580.56 | \$725.33 | \$844.85 | \$958.86 | \$1,072.23 | \$1,192.02 | \$1,331.31 |
| 81 | \$609.91 | \$761.64 | \$887.00 | \$1,006.89 | \$1,126.53 | \$1,253.60 | \$1,401.96 |
| 82 | \$640.65 | \$799.75 | \$931.28 | \$1,057.30 | \$1,183.59 | \$1,318.35 | \$1,476.36 |
| 83 | \$674.77 | \$840.67 | \$977.87 | \$1,109.69 | \$1,242.64 | \$1,385.60 | \$1,554.04 |
| 84 | \$710.66 | \$883.65 | \$1,026.80 | \$1,164.68 | \$1,304.64 | \$1,456.27 | \$1,635.79 |
| 85 | \$741.67 | \$920.72 | \$1,069.03 | \$1,212.05 | \$1,357.86 | \$1,516.59 | \$1,705.04 |
| 86 | \$774.82 | \$960.32 | \$1,114.10 | \$1,262.58 | \$1,414.66 | \$1,581.10 | \$1,779.21 |
| 87 | \$810.25 | \$1,002.58 | \$1,162.20 | \$1,316.51 | \$1,475.35 | \$1,650.03 | \$1,858.63 |
| 88 | \$836.38 | \$1,031.61 | \$1,193.36 | \$1,350.06 | \$1,512.38 | \$1,692.09 | \$1,907.15 |
| 89 | \$863.74 | \$1,061.91 | \$1,225.79 | \$1,384.91 | \$1,550.86 | \$1,735.80 | \$1,957.65 |
| 90 | \$892.40 | \$1,093.52 | \$1,259.54 | \$1,421.12 | \$1,590.83 | \$1,781.22 | \$2,010.19 |
| 91 | \$922.43 | \$1,126.50 | \$1,294.68 | \$1,458.75 | \$1,632.34 | \$1,828.43 | \$2,064.85 |
| 92 | \$953.87 | \$1,160.92 | \$1,331.24 | \$1,497.85 | \$1,675.46 | \$1,877.52 | \$2,121.72 |
| 93 | \$977.13 | \$1,184.47 | \$1,354.49 | \$1,521.47 | \$1,700.87 | \$1,906.23 | \$2,154.84 |
| 94 | \$1,001.16 | \$1,208.69 | \$1,378.34 | \$1,545.64 | \$1,726.85 | \$1,935.58 | \$2,188.68 |
| 95 | \$1,026.01 | \$1,233.61 | \$1,402.77 | \$1,570.37 | \$1,753.39 | \$1,965.58 | \$2,223.31 |
| 96 | \$1,051.67 | \$1,259.25 | \$1,427.81 | \$1,595.65 | \$1,780.53 | \$1,996.25 | \$2,258.71 |
| 97 | \$1,078.20 | \$1,285.59 | \$1,453.47 | \$1,621.52 | \$1,808.26 | \$2,027.59 | \$2,294.92 |
| 98 | \$1,100.13 | \$1,307.28 | \$1,474.52 | \$1,642.66 | \$1,830.91 | \$2,053.23 | \$2,324.56 |
| 99 | \$1,118.15 | \$1,325.03 | \$1,491.68 | \$1,659.89 | \$1,849.37 | \$2,074.10 | \$2,348.67 |
| 100 | \$1,132.87 | \$1,339.48 | \$1,505.65 | \$1,673.88 | \$1,864.33 | \$2,091.04 | \$2,368.26 |

SERFF Tracking #:

META-130873730

State Tracking #:

META-130873730

Company Tracking #:

CT15-202 VIP2 (NEW RATE) RW

State: Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

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

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2015_2016 Rate Increase /CT15-202 VIP2 (New rate)

Supporting Document Schedules

| | |
|--------------------------|---|
| Satisfied - Item: | Transmittal Letter (A&H) |
| Comments: | Please see the attached Transmittal Letter |
| Attachment(s): | PA VIP2 new rate basis Filing Letter_Rate Action 2017.pdf |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|--------------------------------|
| Bypassed - Item: | Actuarial Certification (A&H) |
| Bypass Reason: | Not applicable for this filing |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|--|
| Satisfied - Item: | Actuarial Memorandum and Explanatory Information (A&H) |
| Comments: | Attached is the Actuarial Memorandum and Explanatory Information (A&H) |
| Attachment(s): | VIP2new_2016_ActMemo_RateStability - PA.pdf |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|--------------------------------|
| Bypassed - Item: | Advertisements (A&H) |
| Bypass Reason: | Not applicable for this filing |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

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

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

SERFF Tracking #:

META-130873730

State Tracking #:

META-130873730

Company Tracking #:

CT15-202 VIP2 (NEW RATE) RW

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Individual Long-Term Care Insurance

Project Name/Number:

2015_2016 Rate Increase /CT15-202 VIP2 (New rate)

| | |
|-------------------------|--------------------------------|
| Bypassed - Item: | Rate Table (A&H) |
| Bypass Reason: | Not applicable for this filing |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

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

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| Bypassed - Item: | Reserve Calculation (A&H) |
| Bypass Reason: | Not applicable for this filing |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

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| Bypassed - Item: | Variability Explanation (A&H) |
| Bypass Reason: | Not applicable for this filing |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

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|--------------------------|---|
| Satisfied - Item: | Policyholder Letter |
| Comments: | Attached is the Policyholder Letter |
| Attachment(s): | PA VIP2 new PH Letter_Phased Increase.pdf |
| Item Status: | |
| Status Date: | |

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Tel 860-656-3813 Fax 860-656-3805
treilly1@metlife.com



Thomas G. Reilly
Director
Product Management and Compliance

January 10, 2017

Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC2-IDEAL-PA, et al and LTC2-IDEAL-
ML-PA, et al.
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 34% premium rate schedule increase with respect to the policy forms listed below, to the extent those policies were applied for and issued following a prospective premium rate schedule increase. The prospective premium rate schedule increase was authorized by your Department on 1/16/09. The requested increase is planned to be implemented over two phases at 16.43% each, resulting in an actuarially equivalent cumulative increase of 35.56%. The policy forms are tax-qualified individual long-term care insurance policies.

| | |
|------------------|---------------------------------------|
| LTC2-IDEAL-PA | - approved by your Department in 2005 |
| LTC2-FAC-PA | - approved by your Department in 2005 |
| LTC2-VAL-PA | - approved by your Department in 2005 |
| LTC2-PREM-PA | - approved by your Department in 2005 |
| LTC2-IDEAL-ML-PA | - approved by your Department in 2006 |
| LTC2-FAC-ML-PA | - approved by your Department in 2006 |
| LTC2-VAL-ML-PA | - approved by your Department in 2006 |
| LTC2-PREM-ML-PA | - approved by your Department in 2006 |

The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies issued in your state, along with those rider and endorsements that were contemporaneously or subsequently authorized for use by your Department, in connection with policy application dates on or after 4/2/09.

An inforce rate increase has not been previously authorized or implemented with respect to these forms when applied for and issued in the timeframe noted. Please note these policy forms are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2012.

Please note that we submitted a separate filing, which the Department approved 20% on 4/5/16, for the policies issued on the forms listed above that were not subject to the prospective premium rate schedule increase that your Department authorized.

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

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- Information regarding each premium rate increase on this policy form or similar policy forms over the past ten (10) years for this state or any other state that identifies:
 1. The policy forms for which premium rates have been increased;
 2. The calendar years when the form was available for purchase; and
 3. The percent range of each increase;
- The following options available to the policyholder:
 1. the policyholder can continue his/her current coverage by paying the new premium amount when due;
 2. the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or
 3. if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.
 - If the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.
 - If the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.
 - If the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

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

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on 3/2/13.

The contact person for this filing is:

Deborah Fountas
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3808
dfountas@metlife.com

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

Sincerely,

A handwritten signature in cursive script that reads "Thomas G. Reilly". The signature is written in black ink and is positioned above the printed name and title.

Thomas G. Reilly
Director, Product Management & Compliance

January 9, 2017

Re: LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA,
LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, LTC2-PREM-ML-PA, LTC2-IDEAL-ML-PA
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on all the questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this Overview, this filing consists of the Actuarial Memorandum and supporting Attachments based on earlier reviews. These documents are outlined and summarized here for your convenience.

| Title | Description |
|---|--|
| Actuarial Memorandum Exhibit I | Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Without/with proposed rate increase of 34.00% (actuarially equivalent to phase-in request)• Nationwide earned premium and incurred claims experience• Weighted average statutory rate 4.00% LLR without rate increase – 86.4% With rate increase – 72.0% |
| Exhibit II | Demonstration of rate action meeting Rate Stability (58/85) limitations |
| Review of Prior Correspondence Attachment 1 | Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Without/with proposed rate increase of 34.00% (actuarially equivalent to phase-in request)• State of Pennsylvania earned premium and incurred claims experience• Weighted average statutory rate 4.00% LLR without rate increase – 85.5% With rate increase – 71.4% |

| | |
|--------------|--|
| Attachment 2 | <p>Lifetime Loss Ratio (“LLR”)</p> <ul style="list-style-type: none"> • Without/with proposed rate increase of 34.00% (actuarially equivalent to phase-in request) • Nationwide written premium and paid claims experience • Weighted average statutory rate 4.00% <p>LLR without rate increase – 85.5% With rate increase – 71.2%</p> |
| Attachment 3 | <p>Lifetime Loss Ratio (“LLR”)</p> <ul style="list-style-type: none"> • without/with proposed rate increase of 34.00% (actuarially equivalent to phase-in request) • State of Pennsylvania written premium and paid claims experience • Weighted average statutory rate 4.00% <p>LLR without rate increase – 84.3% With rate increase – 70.3%</p> |
| Attachment 4 | Historical Claim and Active Life Reserves |
| Attachment 5 | <p>Nationwide Historical and Projected Experience by Policy Duration</p> <p>LLR without rate increase – 86.0%</p> |
| Attachment 6 | <p>State of Pennsylvania Historical and Projected Experience by Policy Duration</p> <p>LLR without rate increase – 85.3%</p> |

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania’s experience is not necessarily credible, the Pennsylvania LLR’s still meet the standards above at the full rate action level.

We note that, despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action addresses primarily future experience and does not seek to recover historical losses. We will continue, of course, to monitor and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

Thank you for your consideration. I look forward to hearing from you.



Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 9, 2017

Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following individual long-term care policy forms:

- LTC2-FAC-PA
- LTC2-VAL-PA
- LTC2-IDEAL-PA
- LTC2-PREM-PA
- LTC2-FAC-ML-PA
- LTC2-VAL-ML-PA
- LTC2-IDEAL-ML-PA
- LTC2-PREM-ML-PA

These forms were developed as part of a nationwide series and were issued in PA from May, 2009 to December, 2011, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2012.

Policy forms LTC2-FAC-PA and LTC2-FAC-ML-PA (subsequently referred to as LTC2-FAC), LTC2-VAL-PA and LTC2-VAL-ML-PA (subsequently referred to as LTC2-VAL), LTC2-IDEAL-PA and LTC2-IDEAL-ML-PA (subsequently referred to as LTC2-IDEAL), and LTC2-PREM-PA and LTC2-PREM-ML-PA (subsequently referred to as LTC2-PREM) are existing individual tax-qualified policy forms and were previously approved in 2005, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 3, 2009.

Policy form LTC2-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC2-VAL, LTC2-IDEAL and LTC2-PREM provide comprehensive long-term care coverage.

1. Purpose of Filing

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

2. Description of Benefits

LTC2-FAC is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

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New York, NY

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The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC2-FAC provides benefits for international coverage, caregiver training, and alternate services.

LTC2-VAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-VAL also includes an assisted living/home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum assisted living/home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, assisted living/home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses are also provided. In addition, LTC2-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

LTC2-IDEAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-IDEAL also includes a home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home care/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC2-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation.

LTC2-PREM is part of a nationwide series of individually underwritten policy forms which reimburses a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-PREM also includes a home/community-based care benefit which reimburses a maximum home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

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The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are also provided.

LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM

For all these policies, benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for hospice care (except LTC2-PREM) or (if covered under the policy form) respite care, needs assessment or caregiver training; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Compound, 5% Simple, or Future Purchase (in some states, a 3% Compound Inflation Rider was also available).

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Elimination Period Waiver Rider (except LTC2-PREM), Indemnity Rider (LTC2-VAL only), Calendar Day Elimination Period Rider (except LTC2-FAC and LTC2-PREM), Ten Year Premium Payment Rider, (except LTC2-FAC and LTC2-PREM), Paid-up Rider, Double Pay First Year Rider or Reduced Pay at 65 Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to policies with applications dated after April 3, 2009. These forms are no longer being marketed. No in-force premium rate schedule increase has been previously implemented for these forms.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

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January 9, 2017

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2015.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2015 and are shown in the following table:

Voluntary Termination Rates

| Policy Duration | Lapse Rate |
|-----------------|------------|
| 1 | 5.00% |
| 2 | 4.50% |
| 3 | 4.00% |
| 4 | 3.50% |
| 5 | 2.50% |
| 6 | 2.00% |
| 7 | 1.80% |
| 8 | 1.50% |
| 9 | 1.30% |
| 10 | 1.10% |
| 11+ | 1.10% |

In the year of rate increase implementation, it is assumed that an additional 4.0% of policies lapse and there is 3.0% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Expenses Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for these particular policy forms. 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.

6. Marketing Method

These policy forms were marketed by agents and brokers of MetLife.

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7. Underwriting Description

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

8. Premiums

Premiums are unisex, but vary by issue age, rating class, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

| Premium Mode | Modal Factors |
|---------------------|----------------------|
| Annual | 1.00*AP |
| Semi-Annual | 0.51*AP |
| Quarterly | 0.265*AP |
| Monthly | 0.09*AP |

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2015 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2015 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

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

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14. Past and Future Policy Experience

Nationwide experience for policy form series LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM is shown in Exhibit I.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.00%. Incurred but not reported reserve balances as of December 31, 2015 have been allocated to a calendar year of incurral and included in historical incurred claims.

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

A lifetime loss ratio as of December 31, 2015 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.00%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2016 through 2096 are developed by multiplying each prior period's earned premium (starting with December 31, 2015 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

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

Present and accumulated values in the lifetime projections in Exhibit I are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.00%.

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

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Projections in Exhibit II provide a demonstration 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:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

16. History of Previous Inforce Rate Increases

There have been no previous in-force rate revisions on these policy forms.

17. Requested Rate Increase

The company is requesting a phased-in series of rate increases (two phases of 16.43% each), resulting in a cumulative compounded increase of 35.56% after the final phase. These phased increases are actuarially equivalent to a single one-time increase of 34.00%, which was determined to be justified by company analysis. Corresponding rate tables reflecting the phases are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 3, 2009.

18. Analysis Performed

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

- a. Incidence and continuance rates: The morbidity assumptions used in the pricing were primarily based on the company's own experience. Since the company's own individual block of business was relatively new, these assumptions were modified to reflect the experience of other long term care business that MetLife issued or administered, and to incorporate industry expectation and competitive rate information. Morbidity selection factors were also applied to reflect the effect of underwriting. Due to lack of actual experience of the individual business, we used industry standard selection factors developed by our consultants. These issue-age and duration dependent selection factors are expected to be consistent with our underwriting methods in early durations. Due to lack of actual data, late duration selection factors primarily reflect industry expectations.

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- b. The original pricing expected voluntary termination rates varied by duration as shown in the following table:

| Policy Duration | Lapse Rate |
|-----------------|------------|
| 1 | 5.50% |
| 2 | 3.00% |
| 3 | 1.75% |
| 4 | 1.55% |
| 5 | 1.40% |
| 6 | 1.20% |
| 7 | 1.00% |
| 8 | 0.95% |
| 9+ | 0.90% |

- c. The original pricing expected mortality rates were based on the company's own experience. The mortality rates used in the pricing were equal to 88% of the Annuity 2000 Basic Mortality Table with additional modifications to reflect the selection effects of underwriting.

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

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

19. Loss Ratio Requirement Compliance Demonstration

Projected experience reflecting the implementation of the actuarially equivalent single increase is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum loss ratio of 60%.

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20. Average Annual Premium

The average September 30, 2016 annualized premium for all premium-paying policies before and after the current requested increases are:

| | |
|------------------|---------|
| Before increase: | \$2,561 |
| After phase 1: | \$2,982 |
| After phase 2: | \$3,472 |

The average September 30, 2016 annualized premiums for all premium-paying policies issued in PA, before and after the current requested increases are:

| | |
|------------------|---------|
| Before increase: | \$2,627 |
| After phase 1: | \$3,059 |
| After phase 2: | \$3,562 |

21. Proposed Effective Date

This rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 60-day advance written notification to the policyholder.

22. Nationwide Distribution of Business as of September 30, 2016 (based on premium-paying policies in force count)

By Issue Age

| Issue Age | % |
|------------------|-------------|
| <45 | 10% |
| 45-49 | 8% |
| 50-54 | 13% |
| 55-59 | 19% |
| 60-64 | 19% |
| 65-69 | 14% |
| 70-74 | 10% |
| 75+ | 8% |
| Total | 100% |

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By Benefit Period

| Benefit Period | % |
|-----------------------|-------------|
| 1 Year | 0% |
| 1.5 Year | 0% |
| 2 Year | 12% |
| 3 Year | 40% |
| 4 Year | 17% |
| 5 Year | 23% |
| 7 Year | 7% |
| Lifetime | 0% |
| Total | 100% |

By Inflation Type

| Inflation Type | % |
|-----------------------|-------------|
| Compound 3% | 0% |
| Compound 5% | 15% |
| Simple 5% | 40% |
| FPO | 18% |
| None | 26% |
| Total | 100% |

By Home Care Percentage

| Home Care Percentage | % |
|-----------------------------|-------------|
| None (FC only) | 1% |
| 50% | 5% |
| 75% | 3% |
| 100% | 92% |
| Total | 100% |

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By Gender

| Gender | % |
|---------------|----------|
| Female | 60% |
| Male | 40% |
| Total | 100% |

By Premium Payment Option

| Payment Option | % |
|-----------------------|----------|
| Double Pay | 0% |
| Paid - Up | 0% |
| Reduced Pay | 0% |
| Standard | 97% |
| Ten Year | 2% |
| Total | 100% |

23. Number of Policyholders

As of September 30, 2016, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

| | Issued Before Rate | | Issued On or After Rate | |
|------------|--|--|--|--|
| | Stability Regulation Effective Date |
| | Number of Insured | 2016 Annualized Premium | Number of Insured | 2016 Annualized Premium |
| PA | - | - | 320 | \$840,727 |
| Nationwide | 7,165 | \$18,351,162 | 5,532 | \$13,350,395 |

24. Actuarial Certification

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

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 9, 2017

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 Pennsylvania.

The projections contained in this actuarial memorandum are based on best estimate assumptions that do not reflect any margins for moderately adverse experience. I certify that (1) if the requested premium rate schedule increase is implemented and (2) unless underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate experience assumptions used in determining the lifetime projections, such that the value of the deviation is equal to 5% of gross premiums or more.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.



Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies Issued After April 2, 2009 on New Rate Basis

| Calendar Year | Loss Ratio Demonstration | | | | | | | | | Factors Derived from Projected Values for Illustrative Purposes Only | | | | | Interest Rate Factors | |
|---------------|--------------------------|-----------------|------------|------------|----------------|-----------------|------------|--------------------------|----------------------|--|---------------------|--------------------|---------------------|-------|----------------------------------|------------------------------|
| | Without Interest | | | | With Interest | | | | Rate Increase Factor | Benefit Downgrade | Persistency Factors | | | | Calendar Year Effective Int Rate | Mid-Year Disc / Accum Factor |
| | Earned Premium | Incurred Claims | Loss Ratio | Life Years | Earned Premium | Incurred Claims | Loss Ratio | Policy Lapse & Mortality | | | Policy Shock Lapse | Policy Persistency | Premium Persistency | | | |
| 1998 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.9865 | |
| 1999 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.9101 | |
| 2000 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.8366 | |
| 2001 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.7660 | |
| 2002 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.6980 | |
| 2003 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.6327 | |
| 2004 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.5699 | |
| 2005 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.5096 | |
| 2006 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.4515 | |
| 2007 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.3957 | |
| 2008 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.3420 | |
| 2009 | 2,481,439 | 63,497 | 2.6% | 3,079 | 3,201,992 | 81,935 | 2.6% | 1.0000 | N/A | 0.0287 | 0.0000 | 0.971 | 0.956 | 4.00% | 1.2904 | |
| 2010 | 14,564,538 | 377,343 | 2.6% | 8,188 | 18,070,913 | 468,187 | 2.6% | 1.0000 | N/A | 0.0232 | 0.0000 | 0.977 | 0.965 | 4.00% | 1.2407 | |
| 2011 | 23,369,929 | 906,633 | 3.9% | 8,696 | 27,880,940 | 1,081,637 | 3.9% | 1.0000 | N/A | 0.0215 | 0.0000 | 0.979 | 0.969 | 4.00% | 1.1930 | |
| 2012 | 22,526,461 | 808,837 | 3.6% | 8,248 | 25,841,020 | 927,850 | 3.6% | 1.0000 | N/A | 0.0288 | 0.0000 | 0.973 | 0.963 | 4.00% | 1.1471 | |
| 2013 | 21,331,511 | 1,625,481 | 8.0% | 7,854 | 23,528,062 | 2,032,962 | 8.0% | 1.0000 | N/A | 0.0285 | 0.0000 | 0.971 | 0.937 | 4.00% | 1.1030 | |
| 2014 | 19,590,478 | 1,630,474 | 8.3% | 7,592 | 20,777,584 | 1,729,274 | 8.3% | 1.0000 | N/A | 0.0301 | 0.0000 | 0.970 | 0.934 | 4.00% | 1.0606 | |
| 2015 | 18,821,147 | 2,653,970 | 14.1% | 7,375 | 19,193,879 | 2,706,529 | 14.1% | 1.0000 | N/A | 0.0316 | 0.0000 | 0.968 | 0.955 | 4.00% | 1.0198 | |
| 2016 | 17,993,712 | 4,991,106 | 27.7% | 7,163 | 17,644,287 | 4,894,182 | 27.7% | 1.0000 | N/A | 0.0287 | 0.0000 | 0.971 | 0.956 | 4.00% | 0.9829 | |
| 2017 | 17,358,106 | 5,476,875 | 31.6% | 6,997 | 16,366,368 | 5,163,960 | 31.6% | 1.0000 | N/A | 0.0232 | 0.0000 | 0.977 | 0.965 | 4.00% | 0.9429 | |
| 2018 | 16,820,712 | 6,035,870 | 35.9% | 6,847 | 15,249,691 | 5,472,132 | 35.9% | 1.0000 | N/A | 0.0215 | 0.0000 | 0.979 | 0.969 | 4.00% | 0.9066 | |
| 2019 | 16,198,407 | 6,657,069 | 41.1% | 6,663 | 14,120,680 | 5,803,184 | 41.1% | 1.0000 | N/A | 0.0288 | 0.0000 | 0.973 | 0.963 | 4.00% | 0.8717 | |
| 2020 | 15,163,830 | 7,351,933 | 48.5% | 6,473 | 12,727,154 | 6,162,423 | 48.4% | 1.0000 | N/A | 0.0285 | 0.0000 | 0.971 | 0.937 | 4.00% | 0.8382 | |
| 2021 | 14,179,583 | 8,063,383 | 56.9% | 6,278 | 11,428,260 | 6,498,911 | 56.9% | 1.0000 | N/A | 0.0301 | 0.0000 | 0.970 | 0.934 | 4.00% | 0.8060 | |
| 2022 | 13,538,592 | 8,758,727 | 64.7% | 6,080 | 10,491,964 | 6,787,726 | 64.7% | 1.0000 | N/A | 0.0316 | 0.0000 | 0.968 | 0.955 | 4.00% | 0.7750 | |
| 2023 | 12,908,944 | 9,484,630 | 73.5% | 5,877 | 9,619,238 | 7,067,574 | 73.5% | 1.0000 | N/A | 0.0333 | 0.0000 | 0.967 | 0.953 | 4.00% | 0.7452 | |
| 2024 | 12,271,625 | 10,234,109 | 83.4% | 5,672 | 8,792,628 | 7,332,746 | 83.4% | 1.0000 | N/A | 0.0349 | 0.0000 | 0.965 | 0.951 | 4.00% | 0.7165 | |
| 2025 | 11,638,047 | 11,011,737 | 94.6% | 5,464 | 8,017,951 | 7,586,459 | 94.6% | 1.0000 | N/A | 0.0367 | 0.0000 | 0.963 | 0.948 | 4.00% | 0.6889 | |
| 2026 | 11,014,037 | 11,811,052 | 107.2% | 5,254 | 7,296,195 | 7,824,174 | 107.2% | 1.0000 | N/A | 0.0385 | 0.0000 | 0.962 | 0.946 | 4.00% | 0.6624 | |
| 2027 | 10,383,836 | 12,619,284 | 121.4% | 5,042 | 6,620,525 | 8,038,061 | 121.4% | 1.0000 | N/A | 0.0464 | 0.0000 | 0.960 | 0.944 | 4.00% | 0.6370 | |
| 2028 | 9,790,850 | 13,448,239 | 137.4% | 4,828 | 5,996,580 | 8,236,513 | 137.4% | 1.0000 | N/A | 0.0423 | 0.0000 | 0.958 | 0.942 | 4.00% | 0.6125 | |
| 2029 | 9,195,088 | 14,284,711 | 155.4% | 4,614 | 5,415,092 | 8,412,428 | 155.4% | 1.0000 | N/A | 0.0443 | 0.0000 | 0.956 | 0.939 | 4.00% | 0.5889 | |
| 2030 | 8,611,520 | 15,124,599 | 175.6% | 4,400 | 4,876,367 | 8,564,469 | 175.6% | 1.0000 | N/A | 0.0464 | 0.0000 | 0.954 | 0.937 | 4.00% | 0.5663 | |
| 2031 | 8,044,239 | 15,950,675 | 198.3% | 4,187 | 4,379,940 | 8,684,850 | 198.3% | 1.0000 | N/A | 0.0485 | 0.0000 | 0.951 | 0.934 | 4.00% | 0.5445 | |
| 2032 | 7,484,972 | 16,745,996 | 223.7% | 3,974 | 3,918,683 | 8,767,200 | 223.7% | 1.0000 | N/A | 0.0508 | 0.0000 | 0.949 | 0.930 | 4.00% | 0.5235 | |
| 2033 | 6,946,507 | 17,506,542 | 252.0% | 3,763 | 3,496,899 | 8,812,861 | 252.0% | 1.0000 | N/A | 0.0531 | 0.0000 | 0.947 | 0.928 | 4.00% | 0.5034 | |
| 2034 | 6,425,340 | 18,213,475 | 283.5% | 3,555 | 3,110,136 | 8,816,090 | 283.5% | 1.0000 | N/A | 0.0553 | 0.0000 | 0.945 | 0.925 | 4.00% | 0.4840 | |
| 2035 | 5,925,849 | 18,941,831 | 317.9% | 3,349 | 2,758,039 | 8,789,919 | 317.9% | 1.0000 | N/A | 0.0579 | 0.0000 | 0.942 | 0.922 | 4.00% | 0.4654 | |
| 2036 | 5,445,610 | 19,391,736 | 356.1% | 3,147 | 2,437,042 | 8,678,271 | 356.1% | 1.0000 | N/A | 0.0603 | 0.0000 | 0.940 | 0.919 | 4.00% | 0.4475 | |
| 2037 | 4,987,211 | 19,855,017 | 398.1% | 2,949 | 2,146,056 | 8,543,847 | 398.1% | 1.0000 | N/A | 0.0629 | 0.0000 | 0.937 | 0.916 | 4.00% | 0.4303 | |
| 2038 | 4,551,174 | 20,204,204 | 443.9% | 2,756 | 1,883,100 | 8,359,718 | 443.9% | 1.0000 | N/A | 0.0656 | 0.0000 | 0.934 | 0.913 | 4.00% | 0.4138 | |
| 2039 | 4,135,857 | 20,431,727 | 494.0% | 2,568 | 1,645,440 | 8,128,709 | 494.0% | 1.0000 | N/A | 0.0682 | 0.0000 | 0.932 | 0.909 | 4.00% | 0.3978 | |
| 2040 | 3,743,354 | 20,534,917 | 548.6% | 2,385 | 1,432,003 | 7,855,542 | 548.6% | 1.0000 | N/A | 0.0710 | 0.0000 | 0.929 | 0.905 | 4.00% | 0.3825 | |
| 2041 | 3,377,286 | 20,510,065 | 607.3% | 2,209 | 1,242,275 | 7,544,264 | 607.3% | 1.0000 | N/A | 0.0738 | 0.0000 | 0.926 | 0.902 | 4.00% | 0.3678 | |
| 2042 | 3,031,785 | 20,340,510 | 670.9% | 2,040 | 1,072,298 | 7,194,131 | 670.9% | 1.0000 | N/A | 0.0765 | 0.0000 | 0.923 | 0.898 | 4.00% | 0.3537 | |
| 2043 | 2,712,737 | 20,048,233 | 739.0% | 1,879 | 922,552 | 6,818,036 | 739.0% | 1.0000 | N/A | 0.0793 | 0.0000 | 0.921 | 0.895 | 4.00% | 0.3401 | |
| 2044 | 2,417,921 | 19,645,150 | 812.5% | 1,724 | 790,664 | 6,423,995 | 812.5% | 1.0000 | N/A | 0.0822 | 0.0000 | 0.918 | 0.891 | 4.00% | 0.3270 | |
| 2045 | 2,146,402 | 19,105,812 | 890.1% | 1,578 | 674,882 | 6,007,337 | 890.1% | 1.0000 | N/A | 0.0850 | 0.0000 | 0.915 | 0.888 | 4.00% | 0.3144 | |
| 2046 | 1,897,883 | 18,454,287 | 972.4% | 1,440 | 573,789 | 5,579,309 | 972.4% | 1.0000 | N/A | 0.0875 | 0.0000 | 0.913 | 0.884 | 4.00% | 0.3023 | |
| 2047 | 1,671,366 | 17,721,056 | 1060.3% | 1,310 | 485,872 | 5,151,568 | 1060.3% | 1.0000 | N/A | 0.0903 | 0.0000 | 0.910 | 0.881 | 4.00% | 0.2907 | |
| 2048 | 1,466,020 | 16,896,768 | 1152.6% | 1,188 | 409,785 | 4,723,024 | 1152.6% | 1.0000 | N/A | 0.0929 | 0.0000 | 0.907 | 0.877 | 4.00% | 0.2795 | |
| 2049 | 1,280,560 | 16,009,643 | 1250.2% | 1,075 | 344,178 | 4,302,935 | 1250.2% | 1.0000 | N/A | 0.0954 | 0.0000 | 0.905 | 0.873 | 4.00% | 0.2688 | |
| 2050 | 1,114,769 | 15,085,621 | 1353.3% | 969 | 288,094 | 3,898,639 | 1353.3% | 1.0000 | N/A | 0.0979 | 0.0000 | 0.902 | 0.871 | 4.00% | 0.2584 | |
| 2051 | 966,972 | 14,133,978 | 1461.7% | 872 | 240,287 | 3,512,213 | 1461.7% | 1.0000 | N/A | 0.1003 | 0.0000 | 0.900 | 0.867 | 4.00% | 0.2485 | |
| 2052 | 835,860 | 13,168,979 | 1575.5% | 783 | 199,718 | 3,146,554 | 1575.5% | 1.0000 | N/A | 0.1026 | 0.0000 | 0.897 | 0.864 | 4.00% | 0.2389 | |
| 2053 | 720,071 | 12,201,053 | 1694.4% | 701 | 165,434 | 2,803,155 | 1694.4% | 1.0000 | N/A | 0.1042 | 0.0000 | 0.896 | 0.861 | 4.00% | 0.2297 | |
| 2054 | 618,397 | 11,254,639 | 1820.0% | 626 | 136,611 | 2,486,268 | 1820.0% | 1.0000 | N/A | 0.1067 | 0.0000 | 0.893 | 0.859 | 4.00% | 0.2209 | |
| 2055 | 529,448 | 10,323,405 | 1948.8% | 558 | 112,462 | 2,192,836 | 1948.8% | 1.0000 | N/A | 0.1086 | 0.0000 | 0.891 | 0.856 | 4.00% | 0.2124 | |
| 2056 | 452,016 | 9,428,462 | 2085.9% | 497 | 92,322 | 1,925,709 | 2085.9% | 1.0000 | N/A | 0.1101 | 0.0000 | 0.890 | 0.854 | 4.00% | 0.2042 | |
| 2057 | 384,873 | 8,581,635 | 2229.7% | 442 | 75,585 | 1,685,336 | 2229.7% | 1.0000 | N/A | 0.1114 | 0.0000 | 0.889 | 0.851 | 4.00% | 0.1964 | |
| 2058 | 326,883 | 7,771,339 | 2377.4% | 391 | 61,727 | 1,467,503 | 2377.4% | 1.0000 | N/A | 0.1135 | 0.0000 | 0.886 | 0.849 | 4.00% | 0.1888 | |
| 2059 | 277,055 | 7,014,632 | 2531.9% | 346 | 50,306 | 1,273,663 | 2531.9% | 1.0000 | N/A | 0.1155 | 0.0000 | 0.885 | 0.848 | 4.00% | 0.1816 | |
| 2060 | 234,361 | 6,306,760 | 2691.0% | 306 | 40,917 | 1,101,090 | 2691.0% | 1.0000 | N/A | 0.1159 | 0.0000 | 0.884 | 0.846 | 4.00% | 0.1746 | |
| 2061 | 197,915 | 5,652,264 | 2855.9% | 270 | 33,225 | 948,867 | 2855.9% | 1.0000 | N/A | 0.1171 | 0.0000 | 0.883 | 0.844 | 4.00% | 0.1679 | |
| 2062 | 166,889 | 5,055,759 | 3029.4% | 238 | 26,939 | 816,086 | 3029.4% | 1.0000 | N/A | 0.1190 | 0.0000 | 0.881 | 0.843 | 4.00% | 0.1614 | |
| 2063 | 140,514 | 4,508,541 | 3208.3% | 210 | 21,805 | 699,921 | 3208.3% | 1.0000 | N/A | 0.1194 | 0.0000 | 0.881 | 0.842 | 4.00% | 0.1552 | |
| 2064 | 118,213 | 4,018,463 | 3399.3% | 184 | 17,642 | 599,712 | 3399.3% | 1.0000 | N/A | 0.1212 | 0.0000 | 0.879 | 0.841 | 4.00% | 0.1492 | |
| 2065 | 99,368 | 3,577,718 | 3600.5% | 162 | 14,259 | 513,400 | 3600.5% | 1.0000 | N/A | 0.1210 | 0.0000 | 0.879 | 0.841 | 4.00% | 0.1435 | |
| 2066 | 83,446 | 3,171,237 | 3800.4% | 142 | 11,514 | 437,567 | 3800.4% | 1.0000 | N/A | 0.1252 | 0.0000 | 0.875 | 0.840 | 4.00% | 0.1380 | |
| 2067 | 70,013 | 2,809,687 | 4013.1% | 124 | 9,289 | 372,770 | 4013.1% | 1.0000 | N/A | 0.1240 | 0.0000 | 0.876 | 0.839 | 4.00% | 0.1327 | |
| 2068 | 58,693 | 2,483,507 | 4231.3% | 108 | 7,487 | 316,822 | 4231.3% | 1.0000 | N/A | 0.1272 | 0.0000 | 0.873 | 0.838 | 4.00% | 0.1276 | |
| 2069 | 49,139 | 2,193,425 | 4463.7% | 94 | 6,028 | 269,054 | 4463.7% | 1.0000 | N/A | 0.1282 | 0.0000 | 0.872 | 0.837 | 4.00% | 0.1227 | |
| 2070 | 41,070 | 1,938,2 | | | | | | | | | | | | | | |

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections With 34% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies Issued After April 2, 2009 on New Rate Basis

| Calendar Year | Loss Ratio Demonstration | | | | | | | | | Factors Derived from Projected Values for Illustrative Purposes Only | | | | | Interest Rate Factors | |
|-----------------------------|--------------------------|-----------------|------------|------------|----------------|-----------------|------------|--------------------------|----------------------|--|---------------------|--------------------|---------------------|----------------------------------|------------------------------|--------|
| | Without Interest | | | | With Interest | | | | Rate Increase Factor | Benefit Downgrade | Persistency Factors | | | Calendar Year Effective Int Rate | Mid-Year Disc / Accum Factor | |
| | Earned Premium | Incurred Claims | Loss Ratio | Life Years | Earned Premium | Incurred Claims | Loss Ratio | Policy Lapse & Mortality | | | Policy Shock Lapse | Policy Persistency | Premium Persistency | | | |
| 1998 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.9865 | |
| 1999 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.9101 | |
| 2000 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.8366 | |
| 2001 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.7660 | |
| 2002 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.6980 | |
| 2003 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.6327 | |
| 2004 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.5699 | |
| 2005 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.5096 | |
| 2006 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.4515 | |
| 2007 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.3957 | |
| 2008 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.3420 | |
| 2009 | 2,481,439 | 63,497 | 2.6% | 3,079 | 3,201,992 | 81,935 | 2.6% | - | - | - | - | - | - | 4.00% | 1.2904 | |
| 2010 | 14,564,538 | 377,343 | 2.6% | 8,188 | 18,070,913 | 468,187 | 2.6% | - | - | - | - | - | - | 4.00% | 1.2407 | |
| 2011 | 23,369,929 | 906,633 | 3.9% | 8,696 | 27,880,940 | 1,081,637 | 3.9% | - | - | - | - | - | - | 4.00% | 1.1930 | |
| 2012 | 22,526,461 | 808,837 | 3.6% | 8,248 | 25,841,020 | 927,850 | 3.6% | - | - | - | - | - | - | 4.00% | 1.1471 | |
| 2013 | 21,331,511 | 1,625,481 | 8.0% | 7,854 | 23,528,062 | 2,038,542 | 8.0% | - | - | - | - | - | - | 4.00% | 1.1030 | |
| 2014 | 19,950,478 | 1,630,474 | 8.3% | 7,592 | 20,777,584 | 1,729,274 | 8.3% | - | - | - | - | - | - | 4.00% | 1.0606 | |
| 2015 | 18,821,147 | 2,653,970 | 14.1% | 7,375 | 19,193,879 | 2,706,529 | 14.1% | - | - | - | - | - | - | 4.00% | 1.0198 | |
| Projected Future Experience | 2016 | 17,993,712 | 4,991,106 | 27.7% | 7,163 | 17,644,287 | 4,894,182 | 27.7% | 1.0000 | 1.0000 | 0.0287 | 1.0000 | 0.971 | 0.956 | 4.00% | 0.9806 |
| | 2017 | 18,923,088 | 5,345,865 | 28.3% | 6,901 | 17,841,937 | 5,040,434 | 28.3% | 1.1169 | 0.9897 | 0.0367 | 0.9863 | 0.963 | 0.965 | 4.00% | 0.9429 |
| | 2018 | 20,936,146 | 5,626,271 | 26.9% | 6,577 | 18,980,751 | 5,100,788 | 26.9% | 1.3353 | 0.9704 | 0.0470 | 0.9606 | 0.953 | 0.969 | 4.00% | 0.9066 |
| | 2019 | 20,212,502 | 6,199,063 | 30.7% | 6,397 | 17,619,898 | 5,403,925 | 30.7% | 1.3400 | 0.9700 | 0.0274 | 0.9600 | 0.973 | 0.963 | 4.00% | 0.8717 |
| | 2020 | 19,965,504 | 6,846,520 | 36.1% | 6,214 | 15,981,044 | 5,738,448 | 36.1% | 1.3400 | 0.9700 | 0.0285 | 0.9600 | 0.971 | 0.937 | 4.00% | 0.8382 |
| | 2021 | 17,893,388 | 7,508,622 | 42.4% | 6,027 | 14,260,274 | 6,051,693 | 42.4% | 1.3400 | 0.9700 | 0.0301 | 0.9600 | 0.970 | 0.934 | 4.00% | 0.8060 |
| | 2022 | 16,893,564 | 8,156,127 | 48.3% | 5,836 | 13,091,957 | 6,320,730 | 48.3% | 1.3400 | 0.9700 | 0.0316 | 0.9600 | 0.968 | 0.955 | 4.00% | 0.7750 |
| | 2023 | 16,107,884 | 8,832,088 | 54.8% | 5,642 | 12,002,963 | 6,581,325 | 54.8% | 1.3400 | 0.9700 | 0.0333 | 0.9600 | 0.967 | 0.953 | 4.00% | 0.7452 |
| | 2024 | 15,312,632 | 9,530,002 | 62.2% | 5,445 | 10,971,512 | 6,828,253 | 62.2% | 1.3400 | 0.9700 | 0.0349 | 0.9600 | 0.965 | 0.951 | 4.00% | 0.7165 |
| | 2025 | 14,522,048 | 10,254,129 | 70.6% | 5,245 | 10,004,863 | 7,064,510 | 70.6% | 1.3400 | 0.9700 | 0.0367 | 0.9600 | 0.963 | 0.948 | 4.00% | 0.6889 |
| | 2026 | 13,743,403 | 10,998,451 | 80.0% | 5,044 | 9,104,251 | 7,285,871 | 80.0% | 1.3400 | 0.9700 | 0.0385 | 0.9600 | 0.962 | 0.946 | 4.00% | 0.6624 |
| | 2027 | 12,969,512 | 11,751,077 | 90.6% | 4,840 | 8,261,145 | 7,485,043 | 90.6% | 1.3400 | 0.9700 | 0.0403 | 0.9600 | 0.960 | 0.944 | 4.00% | 0.6370 |
| | 2028 | 12,217,101 | 12,523,000 | 102.5% | 4,635 | 7,482,581 | 7,699,123 | 102.5% | 1.3400 | 0.9700 | 0.0423 | 0.9600 | 0.958 | 0.942 | 4.00% | 0.6124 |
| | 2029 | 11,473,704 | 13,301,923 | 115.9% | 4,430 | 6,756,995 | 7,833,853 | 115.9% | 1.3400 | 0.9700 | 0.0443 | 0.9600 | 0.956 | 0.939 | 4.00% | 0.5889 |
| | 2030 | 10,745,523 | 14,084,027 | 131.1% | 4,224 | 6,084,770 | 7,975,234 | 131.1% | 1.3400 | 0.9700 | 0.0464 | 0.9600 | 0.954 | 0.937 | 4.00% | 0.5663 |
| | 2031 | 10,037,666 | 14,853,268 | 148.0% | 4,019 | 5,465,325 | 8,087,332 | 148.0% | 1.3400 | 0.9700 | 0.0485 | 0.9600 | 0.951 | 0.934 | 4.00% | 0.5445 |
| | 2032 | 9,339,809 | 15,593,872 | 167.0% | 3,815 | 4,889,764 | 8,164,016 | 167.0% | 1.3400 | 0.9700 | 0.0508 | 0.9600 | 0.949 | 0.930 | 4.00% | 0.5235 |
| | 2033 | 8,667,907 | 16,302,092 | 188.1% | 3,612 | 4,363,458 | 8,206,537 | 188.1% | 1.3400 | 0.9700 | 0.0531 | 0.9600 | 0.947 | 0.928 | 4.00% | 0.5034 |
| | 2034 | 8,017,591 | 16,960,388 | 211.5% | 3,413 | 3,890,852 | 8,209,543 | 211.5% | 1.3400 | 0.9700 | 0.0553 | 0.9600 | 0.945 | 0.925 | 4.00% | 0.4840 |
| | 2035 | 7,394,321 | 17,544,000 | 237.3% | 3,215 | 3,441,503 | 8,165,942 | 237.3% | 1.3400 | 0.9700 | 0.0579 | 0.9600 | 0.943 | 0.922 | 4.00% | 0.4654 |
| | 2036 | 6,795,075 | 18,057,584 | 265.7% | 3,021 | 3,040,961 | 8,081,206 | 265.7% | 1.3400 | 0.9700 | 0.0603 | 0.9600 | 0.940 | 0.919 | 4.00% | 0.4475 |
| | 2037 | 6,223,082 | 18,488,992 | 297.1% | 2,831 | 2,677,865 | 7,956,030 | 297.1% | 1.3400 | 0.9700 | 0.0629 | 0.9600 | 0.937 | 0.916 | 4.00% | 0.4303 |
| | 2038 | 5,678,991 | 18,814,155 | 331.3% | 2,645 | 2,349,747 | 7,784,569 | 331.3% | 1.3400 | 0.9700 | 0.0656 | 0.9600 | 0.934 | 0.913 | 4.00% | 0.4138 |
| | 2039 | 5,160,755 | 19,026,024 | 368.7% | 2,465 | 2,053,193 | 7,569,544 | 368.7% | 1.3400 | 0.9700 | 0.0682 | 0.9600 | 0.932 | 0.909 | 4.00% | 0.3978 |
| | 2040 | 4,670,987 | 19,122,115 | 409.4% | 2,290 | 1,786,865 | 7,315,080 | 409.4% | 1.3400 | 0.9700 | 0.0710 | 0.9600 | 0.929 | 0.905 | 4.00% | 0.3825 |
| | 2041 | 4,214,205 | 19,098,972 | 453.2% | 2,121 | 1,550,121 | 7,025,219 | 453.2% | 1.3400 | 0.9700 | 0.0738 | 0.9600 | 0.926 | 0.902 | 4.00% | 0.3678 |
| | 2042 | 3,793,085 | 18,941,383 | 500.7% | 1,959 | 1,338,028 | 6,699,175 | 500.7% | 1.3400 | 0.9700 | 0.0765 | 0.9600 | 0.923 | 0.888 | 4.00% | 0.3537 |
| | 2043 | 3,384,975 | 18,668,914 | 551.5% | 1,803 | 1,151,168 | 6,348,955 | 551.5% | 1.3400 | 0.9700 | 0.0793 | 0.9600 | 0.921 | 0.895 | 4.00% | 0.3401 |
| | 2044 | 3,017,101 | 18,293,564 | 606.3% | 1,655 | 986,597 | 5,982,024 | 606.3% | 1.3400 | 0.9700 | 0.0822 | 0.9600 | 0.918 | 0.891 | 4.00% | 0.3270 |
| | 2045 | 2,678,298 | 17,791,332 | 664.3% | 1,514 | 842,123 | 5,594,032 | 664.3% | 1.3400 | 0.9700 | 0.0850 | 0.9600 | 0.915 | 0.888 | 4.00% | 0.3144 |
| | 2046 | 2,368,193 | 17,184,632 | 725.6% | 1,382 | 715,979 | 5,195,453 | 725.6% | 1.3400 | 0.9700 | 0.0875 | 0.9600 | 0.913 | 0.884 | 4.00% | 0.3023 |
| | 2047 | 2,085,544 | 16,501,848 | 791.2% | 1,257 | 606,274 | 4,797,140 | 791.2% | 1.3400 | 0.9700 | 0.0903 | 0.9600 | 0.910 | 0.881 | 4.00% | 0.2907 |
| | 2048 | 1,829,311 | 15,734,271 | 860.1% | 1,140 | 511,333 | 4,398,080 | 860.1% | 1.3400 | 0.9700 | 0.0929 | 0.9600 | 0.907 | 0.877 | 4.00% | 0.2795 |
| | 2049 | 1,597,893 | 14,908,179 | 933.0% | 1,032 | 429,468 | 4,006,893 | 933.0% | 1.3400 | 0.9700 | 0.0954 | 0.9600 | 0.905 | 0.873 | 4.00% | 0.2688 |
| | 2050 | 1,391,018 | 14,047,730 | 1009.9% | 931 | 359,486 | 3,630,412 | 1009.9% | 1.3400 | 0.9700 | 0.0979 | 0.9600 | 0.902 | 0.871 | 4.00% | 0.2584 |
| | 2051 | 1,206,596 | 13,161,560 | 1090.8% | 837 | 299,832 | 3,270,573 | 1090.8% | 1.3400 | 0.9700 | 0.1003 | 0.9600 | 0.900 | 0.867 | 4.00% | 0.2485 |
| | 2052 | 1,042,992 | 12,262,953 | 1175.7% | 751 | 249,209 | 2,930,071 | 1175.7% | 1.3400 | 0.9700 | 0.1026 | 0.9600 | 0.897 | 0.864 | 4.00% | 0.2389 |
| | 2053 | 898,510 | 11,361,620 | 1264.5% | 673 | 206,430 | 2,610,298 | 1264.5% | 1.3400 | 0.9700 | 0.1042 | 0.9600 | 0.896 | 0.861 | 4.00% | 0.2297 |
| | 2054 | 771,641 | 10,480,320 | 1358.2% | 601 | 170,464 | 2,315,213 | 1358.2% | 1.3400 | 0.9700 | 0.1067 | 0.9600 | 0.893 | 0.859 | 4.00% | 0.2209 |
| | 2055 | 660,649 | 9,613,155 | 1455.1% | 536 | 140,331 | 2,041,969 | 1455.1% | 1.3400 | 0.9700 | 0.1086 | 0.9600 | 0.891 | 0.856 | 4.00% | 0.2124 |
| | 2056 | 564,029 | 8,779,784 | 1556.6% | 477 | 115,200 | 1,793,220 | 1556.6% | 1.3400 | 0.9700 | 0.1101 | 0.9600 | 0.890 | 0.854 | 4.00% | 0.2042 |
| | 2057 | 480,248 | 7,991,218 | 1664.0% | 424 | 94,315 | 1,569,385 | 1664.0% | 1.3400 | 0.9700 | 0.1114 | 0.9600 | 0.889 | 0.851 | 4.00% | 0.1964 |
| | 2058 | 407,887 | 7,236,671 | 1774.2% | 376 | 77,023 | 1,366,539 | 1774.2% | 1.3400 | 0.9700 | 0.1135 | 0.9600 | 0.886 | 0.849 | 4.00% | 0.1888 |
| | 2059 | 345,712 | 6,532,025 | 1889.4% | 332 | 62,772 | 1,186,035 | 1889.4% | 1.3400 | 0.9700 | 0.1155 | 0.9600 | 0.885 | 0.848 | 4.00% | 0.1816 |
| | 2060 | 292,438 | 5,872,854 | 2008.2% | 294 | 51,056 | 1,025,335 | 2008.2% | 1.3400 | 0.9700 | 0.1159 | 0.9600 | 0.884 | 0.846 | 4.00% | 0.1746 |
| | 2061 | 246,960 | 5,263,388 | 2131.3% | 259 | 41,458 | 883,585 | 2131.3% | 1.3400 | 0.9700 | 0.1171 | 0.9600 | 0.883 | 0.844 | 4.00% | 0.1679 |
| | 2062 | 208,245 | 4,707,923 | 2260.8% | 229 | 33,614 | 759,940 | 2260.8% | 1.3400 | 0.9700 | 0.1190 | 0.9600 | 0.881 | 0.843 | 4.00% | 0.1614 |
| | 2063 | 175,335 | 4,195,285 | 2395.0% | 201 | 27,213 | 651,766 | 2395.0% | 1.3400 | 0.9700 | 0.1194 | 0.9600 | 0.881 | 0.842 | 4.00% | 0.1552 |
| | 2064 | 147,507 | 3,741,393 | 2536.8% | 177 | 22,014 | 560,231 | 2536.8% | 1.3400 | 0.9700 | 0.1212 | 0.9600 | 0.879 | 0.841 | 4.00% | 0.1492 |
| | 2065 | 123,992 | 3,331,571 | 2686.9% | 155 | 17,793 | 478,078 | 2686.9% | 1.3400 | 0.9700 | 0.1210 | 0.9600 | 0.879 | 0.841 | 4.00% | 0.1435 |
| | 2066 | 104,124 | 2,953,055 | 2836.1% | 136 | 14,367 | 407,463 | 2836.1% | 1.3400 | 0.9700 | 0.1252 | 0.9600 | 0.875 | 0.840 | 4.00% | 0.1380 |
| | 2067 | 87,362 | 2,616,380 | 2994.9% | 119 | 11,591 | 347,123 | 2994.9% | 1.3400 | 0.9700 | 0.1240 | 0.9600 | 0.876 | 0.839 | 4.00% | 0.1327 |
| | 2068 | 73,238 | 2,312,642 | 3157.7% | 104 | 9,343 | 295,025 | 3157.7% | | | | | | | | |

Exhibit II
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies Issued After April 2, 2009 on New Rate Basis

| | | | | | | |
|----------|---|-------------|---|-----|---|--------------------|
| 1 | Accumulated value of initial earned premium | 138,495,410 | x | 58% | = | 80,327,338 |
| 2a | Accumulated value of earned premium | 138,495,410 | | | | |
| 2b | Accumulated value of prior premium rate schedule increases (2a-1) | 0 | | 85% | = | 0 |
| 3 | Present value of future projected initial earned premium | 190,020,190 | | 58% | = | 110,211,710 |
| 4a | Present value of future projected premium | 230,108,235 | | | | |
| 4b | Present value of future projected premium in excess of the projected initial earned premiums (4a-3) | 40,088,044 | | 85% | = | 34,074,838 |
| 5 | Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b | | | | | 224,613,885 |
| 6a | Accumulated value of incurred claims without the inclusion of active life reserves | | | | | 9,008,954 |
| 6b | Present value of future projected incurred claims without the inclusion of active life reserves | | | | | 256,421,816 |
| 7 | Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b | | | | | 265,430,770 |
| 8 | Test: 7 is not less than 5 | | | | | TRUE |

Attachment 1
Metropolitan Life Insurance Company
State of Pennsylvania Experience Projections With No Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies Issued After April 2, 2009 on New Rate Basis

| Calendar Year | Loss Ratio Demonstration | | | | | | | | | Factors Derived from Projected Values for Illustrative Purposes Only | | | | | Interest Rate Factors | |
|---------------|--------------------------|-----------------|------------|------------|----------------|-----------------|------------|--------------------------|------------------------------|--|---------------------|--------------------|---------------------|----------------------------------|------------------------------|--|
| | Without Interest | | | | With Interest | | | | Premium Rate Increase Factor | Benefit Downgrade | Persistency Factors | | | Calendar Year Effective Int Rate | Mid-Year Disc / Accum Factor | |
| | Earned Premium | Incurred Claims | Loss Ratio | Life Years | Earned Premium | Incurred Claims | Loss Ratio | Policy Lapse & Mortality | | | Policy Shock Lapse | Policy Persistency | Premium Persistency | | | |
| 1998 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.9865 | |
| 1999 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.9101 | |
| 2000 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.8366 | |
| 2001 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.7660 | |
| 2002 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.6980 | |
| 2003 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.6327 | |
| 2004 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.5699 | |
| 2005 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.5096 | |
| 2006 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.4515 | |
| 2007 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.3957 | |
| 2008 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.3420 | |
| 2009 | 131,647 | - | 0.0% | 155 | 169,874 | - | 0.0% | - | - | - | - | - | - | 4.00% | 1.2904 | |
| 2010 | 776,234 | - | 0.0% | 353 | 963,110 | - | 0.0% | - | - | - | - | - | - | 4.00% | 1.2407 | |
| 2011 | 1,113,780 | - | 0.0% | 382 | 1,328,769 | - | 0.0% | - | - | - | - | - | - | 4.00% | 1.1930 | |
| 2012 | 1,028,413 | - | 0.0% | 355 | 1,179,734 | - | 0.0% | - | - | - | - | - | - | 4.00% | 1.1471 | |
| 2013 | 976,056 | 1,337 | 0.1% | 338 | 1,076,609 | 1,474 | 0.1% | - | - | - | - | - | - | 4.00% | 1.1030 | |
| 2014 | 904,004 | 210,880 | 23.3% | 337 | 958,783 | 223,659 | 23.3% | - | - | - | - | - | - | 4.00% | 1.0606 | |
| 2015 | 868,804 | 255,955 | 29.5% | 332 | 886,009 | 261,024 | 29.5% | - | - | - | - | - | - | 4.00% | 1.0198 | |
| 2016 | 825,461 | 256,327 | 31.1% | 322 | 809,431 | 251,349 | 31.1% | 1.0000 | N/A | 0.0301 | 0.0000 | 0.970 | 0.950 | 4.00% | 0.9806 | |
| 2017 | 796,443 | 283,501 | 35.6% | 314 | 750,939 | 267,304 | 35.6% | 1.0000 | N/A | 0.0236 | 0.0000 | 0.976 | 0.965 | 4.00% | 0.9429 | |
| 2018 | 772,013 | 314,704 | 40.8% | 307 | 699,908 | 285,311 | 40.8% | 1.0000 | N/A | 0.0240 | 0.0000 | 0.976 | 0.969 | 4.00% | 0.9066 | |
| 2019 | 745,048 | 347,170 | 46.6% | 298 | 649,482 | 302,640 | 46.6% | 1.0000 | N/A | 0.0282 | 0.0000 | 0.972 | 0.965 | 4.00% | 0.8717 | |
| 2020 | 715,461 | 380,943 | 53.2% | 289 | 599,703 | 319,224 | 53.2% | 1.0000 | N/A | 0.0300 | 0.0000 | 0.970 | 0.960 | 4.00% | 0.8382 | |
| 2021 | 684,999 | 415,909 | 60.7% | 280 | 552,086 | 335,209 | 60.7% | 1.0000 | N/A | 0.0319 | 0.0000 | 0.968 | 0.957 | 4.00% | 0.8060 | |
| 2022 | 653,982 | 451,914 | 69.1% | 271 | 506,815 | 350,219 | 69.1% | 1.0000 | N/A | 0.0339 | 0.0000 | 0.966 | 0.955 | 4.00% | 0.7750 | |
| 2023 | 622,689 | 488,802 | 78.5% | 261 | 464,003 | 364,236 | 78.5% | 1.0000 | N/A | 0.0354 | 0.0000 | 0.965 | 0.952 | 4.00% | 0.7452 | |
| 2024 | 591,199 | 525,238 | 88.8% | 251 | 423,595 | 376,334 | 88.8% | 1.0000 | N/A | 0.0375 | 0.0000 | 0.963 | 0.949 | 4.00% | 0.7165 | |
| 2025 | 559,686 | 562,915 | 100.6% | 241 | 385,592 | 387,816 | 100.6% | 1.0000 | N/A | 0.0394 | 0.0000 | 0.961 | 0.947 | 4.00% | 0.6889 | |
| 2026 | 528,288 | 599,858 | 113.5% | 231 | 349,962 | 397,373 | 113.5% | 1.0000 | N/A | 0.0414 | 0.0000 | 0.959 | 0.944 | 4.00% | 0.6624 | |
| 2027 | 497,170 | 634,556 | 127.6% | 221 | 316,680 | 404,191 | 127.6% | 1.0000 | N/A | 0.0437 | 0.0000 | 0.956 | 0.941 | 4.00% | 0.6370 | |
| 2028 | 466,549 | 669,812 | 143.6% | 211 | 285,747 | 410,238 | 143.6% | 1.0000 | N/A | 0.0457 | 0.0000 | 0.954 | 0.938 | 4.00% | 0.6125 | |
| 2029 | 436,513 | 704,301 | 161.3% | 201 | 257,068 | 414,771 | 161.3% | 1.0000 | N/A | 0.0476 | 0.0000 | 0.952 | 0.936 | 4.00% | 0.5889 | |
| 2030 | 407,179 | 737,524 | 181.1% | 191 | 230,570 | 417,631 | 181.1% | 1.0000 | N/A | 0.0497 | 0.0000 | 0.950 | 0.933 | 4.00% | 0.5663 | |
| 2031 | 378,648 | 770,845 | 203.6% | 181 | 206,167 | 419,711 | 203.6% | 1.0000 | N/A | 0.0525 | 0.0000 | 0.947 | 0.930 | 4.00% | 0.5445 | |
| 2032 | 351,028 | 803,371 | 228.9% | 171 | 183,777 | 420,597 | 228.9% | 1.0000 | N/A | 0.0541 | 0.0000 | 0.946 | 0.927 | 4.00% | 0.5235 | |
| 2033 | 324,305 | 833,633 | 257.1% | 161 | 163,256 | 419,654 | 257.1% | 1.0000 | N/A | 0.0572 | 0.0000 | 0.943 | 0.924 | 4.00% | 0.5034 | |
| 2034 | 298,604 | 864,040 | 289.4% | 152 | 144,537 | 418,232 | 289.4% | 1.0000 | N/A | 0.0592 | 0.0000 | 0.941 | 0.921 | 4.00% | 0.4840 | |
| 2035 | 273,899 | 895,531 | 325.1% | 142 | 127,483 | 414,475 | 325.1% | 1.0000 | N/A | 0.0614 | 0.0000 | 0.939 | 0.917 | 4.00% | 0.4654 | |
| 2036 | 250,355 | 910,709 | 363.8% | 133 | 112,040 | 407,564 | 363.8% | 1.0000 | N/A | 0.0643 | 0.0000 | 0.936 | 0.914 | 4.00% | 0.4475 | |
| 2037 | 227,976 | 926,346 | 406.3% | 124 | 98,101 | 398,618 | 406.3% | 1.0000 | N/A | 0.0671 | 0.0000 | 0.933 | 0.911 | 4.00% | 0.4303 | |
| 2038 | 206,784 | 938,080 | 453.7% | 116 | 85,559 | 388,141 | 453.7% | 1.0000 | N/A | 0.0700 | 0.0000 | 0.930 | 0.907 | 4.00% | 0.4138 | |
| 2039 | 186,812 | 941,423 | 503.9% | 107 | 74,322 | 374,543 | 503.9% | 1.0000 | N/A | 0.0724 | 0.0000 | 0.928 | 0.903 | 4.00% | 0.3978 | |
| 2040 | 168,079 | 936,582 | 557.2% | 99 | 64,298 | 358,285 | 557.2% | 1.0000 | N/A | 0.0764 | 0.0000 | 0.924 | 0.900 | 4.00% | 0.3825 | |
| 2041 | 150,571 | 928,013 | 616.3% | 91 | 55,385 | 341,353 | 616.3% | 1.0000 | N/A | 0.0782 | 0.0000 | 0.922 | 0.896 | 4.00% | 0.3678 | |
| 2042 | 134,262 | 914,824 | 681.9% | 84 | 47,494 | 323,868 | 681.9% | 1.0000 | N/A | 0.0814 | 0.0000 | 0.919 | 0.892 | 4.00% | 0.3537 | |
| 2043 | 119,167 | 892,087 | 748.6% | 77 | 40,526 | 303,382 | 748.6% | 1.0000 | N/A | 0.0847 | 0.0000 | 0.915 | 0.887 | 4.00% | 0.3401 | |
| 2044 | 105,249 | 865,038 | 821.9% | 70 | 34,417 | 282,869 | 821.9% | 1.0000 | N/A | 0.0879 | 0.0000 | 0.912 | 0.883 | 4.00% | 0.3270 | |
| 2045 | 92,489 | 833,768 | 901.5% | 64 | 29,081 | 262,157 | 901.5% | 1.0000 | N/A | 0.0912 | 0.0000 | 0.909 | 0.879 | 4.00% | 0.3144 | |
| 2046 | 80,869 | 792,186 | 979.6% | 58 | 24,449 | 239,503 | 979.6% | 1.0000 | N/A | 0.0932 | 0.0000 | 0.907 | 0.874 | 4.00% | 0.3023 | |
| 2047 | 70,361 | 748,537 | 1063.9% | 52 | 20,454 | 217,602 | 1063.9% | 1.0000 | N/A | 0.0972 | 0.0000 | 0.903 | 0.870 | 4.00% | 0.2907 | |
| 2048 | 60,919 | 701,621 | 1151.7% | 47 | 17,028 | 196,119 | 1151.7% | 1.0000 | N/A | 0.0994 | 0.0000 | 0.901 | 0.866 | 4.00% | 0.2795 | |
| 2049 | 52,511 | 650,363 | 1238.5% | 42 | 14,113 | 174,799 | 1238.5% | 1.0000 | N/A | 0.1027 | 0.0000 | 0.897 | 0.862 | 4.00% | 0.2688 | |
| 2050 | 45,075 | 600,406 | 1332.0% | 38 | 11,649 | 155,165 | 1332.0% | 1.0000 | N/A | 0.1042 | 0.0000 | 0.896 | 0.858 | 4.00% | 0.2584 | |
| 2051 | 38,508 | 550,991 | 1430.8% | 34 | 9,569 | 136,918 | 1430.8% | 1.0000 | N/A | 0.1084 | 0.0000 | 0.892 | 0.854 | 4.00% | 0.2485 | |
| 2052 | 32,761 | 502,397 | 1533.5% | 30 | 7,828 | 120,041 | 1533.5% | 1.0000 | N/A | 0.1094 | 0.0000 | 0.891 | 0.851 | 4.00% | 0.2389 | |
| 2053 | 27,751 | 454,532 | 1637.9% | 27 | 6,376 | 104,427 | 1637.9% | 1.0000 | N/A | 0.1132 | 0.0000 | 0.887 | 0.847 | 4.00% | 0.2297 | |
| 2054 | 23,410 | 407,911 | 1742.5% | 24 | 5,172 | 90,112 | 1742.5% | 1.0000 | N/A | 0.1155 | 0.0000 | 0.884 | 0.844 | 4.00% | 0.2209 | |
| 2055 | 19,687 | 363,824 | 1848.1% | 21 | 4,182 | 77,281 | 1848.1% | 1.0000 | N/A | 0.1157 | 0.0000 | 0.884 | 0.841 | 4.00% | 0.2124 | |
| 2056 | 16,500 | 321,823 | 1950.4% | 18 | 3,370 | 65,730 | 1950.4% | 1.0000 | N/A | 0.1184 | 0.0000 | 0.882 | 0.838 | 4.00% | 0.2042 | |
| 2057 | 13,789 | 283,713 | 2057.6% | 16 | 2,708 | 55,718 | 2057.6% | 1.0000 | N/A | 0.1239 | 0.0000 | 0.876 | 0.836 | 4.00% | 0.1964 | |
| 2058 | 11,501 | 248,857 | 2163.7% | 14 | 2,172 | 46,993 | 2163.7% | 1.0000 | N/A | 0.1246 | 0.0000 | 0.875 | 0.834 | 4.00% | 0.1888 | |
| 2059 | 9,578 | 216,521 | 2260.6% | 12 | 1,739 | 39,314 | 2260.6% | 1.0000 | N/A | 0.1217 | 0.0000 | 0.878 | 0.833 | 4.00% | 0.1816 | |
| 2060 | 7,961 | 188,244 | 2364.6% | 11 | 1,390 | 32,865 | 2364.6% | 1.0000 | N/A | 0.1272 | 0.0000 | 0.873 | 0.831 | 4.00% | 0.1746 | |
| 2061 | 6,606 | 162,606 | 2461.6% | 9 | 1,109 | 27,297 | 2461.6% | 1.0000 | N/A | 0.1272 | 0.0000 | 0.873 | 0.830 | 4.00% | 0.1679 | |
| 2062 | 5,478 | 140,091 | 2557.2% | 8 | 884 | 22,613 | 2557.2% | 1.0000 | N/A | 0.1298 | 0.0000 | 0.870 | 0.829 | 4.00% | 0.1614 | |
| 2063 | 4,546 | 120,446 | 2646.2% | 7 | 705 | 18,593 | 2646.2% | 1.0000 | N/A | 0.1308 | 0.0000 | 0.869 | 0.840 | 4.00% | 0.1552 | |
| 2064 | 3,781 | 103,732 | 2743.4% | 6 | 564 | 15,481 | 2743.4% | 1.0000 | N/A | 0.1308 | 0.0000 | 0.869 | 0.831 | 4.00% | 0.1492 | |
| 2065 | 3,155 | 88,974 | 2820.3% | 5 | 453 | 12,768 | 2820.3% | 1.0000 | N/A | 0.1278 | 0.0000 | 0.872 | 0.834 | 4.00% | 0.1435 | |
| 2066 | 2,642 | 76,779 | 2905.9% | 5 | 365 | 10,594 | 2905.9% | 1.0000 | N/A | 0.1262 | 0.0000 | 0.874 | 0.838 | 4.00% | 0.1380 | |
| 2067 | 2,215 | 66,028 | 2981.5% | 4 | 294 | 8,760 | 2981.5% | 1.0000 | N/A | 0.1359 | 0.0000 | 0.864 | 0.838 | 4.00% | 0.1327 | |
| 2068 | 1,861 | 56,946 | 3059.5% | 4 | 237 | 7,265 | 3059.5% | 1.0000 | N/A | 0.1351 | 0.0000 | 0.865 | 0.840 | 4.00% | 0.1276 | |
| 2069 | 1,567 | 48,887 | 3119.1% | 3 | 192 | 5,997 | 3119.1% | 1.0000 | N/A | 0.1250 | 0.0000 | 0.875 | 0.842 | 4.00% | 0.1227 | |
| 2070 | 1,318 | 42,297 | 3210.3% | 3 | 155 | 5,093 | 3210.3% | 1.0000 | N/A | 0.1429 | 0.0000 | 0.857 | 0.841 | 4.00% | 0.1179 | |
| 2071 | 1,111 | 36,586 | 3292.8% | 2 | 120 | 4,149 | 3292.8% | 1.0000 | N/A | 0.1402 | 0.0000 | 0.860 | 0.843 | 4.00% | 0.1134 | |
| 2072 | 938 | 31,745 | 3382.8% | 2 | 102 | 3,462 | 3382.8% | 1.0000 | N/A | 0.1410 | 0.0000 | 0.859 | 0.845 | 4.00% | 0.1090 | |
| 2073 | 795 | 27,733 | 3488.5% | 2 | 83 | 2,908 | 3488.5% | 1.0000 | N/A | 0.1333 | 0.0000 | 0.867 | 0.847 | 4.00% | 0.1049 | |
| 2074 | 673 | 24,123 | 3585.1% | 1 | 68 | 2,432 | 3585.1% | 1.0000 | N/A | 0.1479 | 0.0000 | 0.852 | 0.846 | 4.00% | 0.1008 | |
| 2075-2095 | 2,236 | 102,348 | 4577.0% | 1 | 217 | 9,922 | 4577.0% | 1.0000 | N/A | 0.1458 | 0.0000 | 0.854 | 1. | | | |

Attachment 1
Metropolitan Life Insurance Company
State of Pennsylvania Experience Projections With 34% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies Issued After April 2, 2009 on New Rate Basis

| Calendar Year | Loss Ratio Demonstration | | | | | | | | Factors Derived from Projected Values for Illustrative Purposes Only | | | | | Interest Rate Factors | |
|---------------|--------------------------|-----------------|------------|------------|----------------|-----------------|------------|--------------------------|--|-------------------|---------------------|--------------------|---------------------|----------------------------------|------------------------------|
| | Without Interest | | | | With Interest | | | | Rate Increase Factor | Benefit Downgrade | Persistency Factors | | | Calendar Year Effective Int Rate | Mid-Year Disc / Accum Factor |
| | Earned Premium | Incurred Claims | Loss Ratio | Life Years | Earned Premium | Incurred Claims | Loss Ratio | Policy Lapse & Mortality | | | Policy Shock Lapse | Policy Persistency | Premium Persistency | | |
| 1998 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | 4.00% | 1.9865 | |
| 1999 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | 4.00% | 1.9101 | |
| 2000 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | 4.00% | 1.8366 | |
| 2001 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | 4.00% | 1.7660 | |
| 2002 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | 4.00% | 1.6980 | |
| 2003 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | 4.00% | 1.6327 | |
| 2004 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | 4.00% | 1.5699 | |
| 2005 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | 4.00% | 1.5096 | |
| 2006 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | 4.00% | 1.4515 | |
| 2007 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | 4.00% | 1.3957 | |
| 2008 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | 4.00% | 1.3420 | |
| 2009 | 131,647 | - | 0.0% | 155 | 169,874 | - | 0.0% | - | - | - | - | - | 4.00% | 1.2904 | |
| 2010 | 776,234 | - | 0.0% | 353 | 963,110 | - | 0.0% | - | - | - | - | - | 4.00% | 1.2407 | |
| 2011 | 1,113,780 | - | 0.0% | 382 | 1,328,769 | - | 0.0% | - | - | - | - | - | 4.00% | 1.1930 | |
| 2012 | 1,028,413 | - | 0.0% | 355 | 1,179,734 | - | 0.0% | - | - | - | - | - | 4.00% | 1.1471 | |
| 2013 | 976,056 | 1,337 | 0.1% | 338 | 1,076,609 | 1,474 | 0.1% | - | - | - | - | - | 4.00% | 1.1030 | |
| 2014 | 904,004 | 210,880 | 23.3% | 337 | 958,783 | 223,659 | 23.3% | - | - | - | - | - | 4.00% | 1.0606 | |
| 2015 | 868,804 | 255,955 | 29.5% | 332 | 886,009 | 261,024 | 29.5% | - | - | - | - | - | 4.00% | 1.0198 | |
| 2016 | 825,461 | 256,327 | 31.1% | 322 | 809,431 | 251,349 | 31.1% | 1.0000 | 1.0000 | 0.0301 | 1.0000 | 0.970 | 0.950 | 4.00% | 0.9806 |
| 2017 | 868,249 | 276,720 | 31.9% | 310 | 818,643 | 260,910 | 31.9% | 1.1169 | 0.9897 | 0.0371 | 0.9863 | 0.963 | 0.965 | 4.00% | 0.9429 |
| 2018 | 960,897 | 293,348 | 30.5% | 295 | 871,151 | 265,950 | 30.5% | 1.3353 | 0.9704 | 0.0495 | 0.9606 | 0.951 | 0.969 | 4.00% | 0.9066 |
| 2019 | 929,676 | 323,285 | 34.8% | 286 | 810,429 | 281,818 | 34.8% | 1.3400 | 0.9700 | 0.0287 | 0.9600 | 0.971 | 0.965 | 4.00% | 0.8717 |
| 2020 | 892,751 | 351,611 | 39.7% | 278 | 748,314 | 297,261 | 39.7% | 1.3400 | 0.9700 | 0.0300 | 0.9600 | 0.970 | 0.960 | 4.00% | 0.8382 |
| 2021 | 854,747 | 387,295 | 45.3% | 269 | 688,997 | 312,146 | 45.3% | 1.3400 | 0.9700 | 0.0319 | 0.9600 | 0.968 | 0.957 | 4.00% | 0.8060 |
| 2022 | 816,044 | 420,823 | 51.6% | 260 | 632,407 | 326,124 | 51.6% | 1.3400 | 0.9700 | 0.0339 | 0.9600 | 0.966 | 0.955 | 4.00% | 0.7750 |
| 2023 | 776,996 | 455,172 | 58.6% | 251 | 578,987 | 339,176 | 58.6% | 1.3400 | 0.9700 | 0.0354 | 0.9600 | 0.965 | 0.952 | 4.00% | 0.7452 |
| 2024 | 737,703 | 489,102 | 66.3% | 241 | 528,565 | 350,442 | 66.3% | 1.3400 | 0.9700 | 0.0375 | 0.9600 | 0.963 | 0.949 | 4.00% | 0.7165 |
| 2025 | 698,381 | 524,187 | 75.1% | 232 | 481,144 | 361,135 | 75.1% | 1.3400 | 0.9700 | 0.0394 | 0.9600 | 0.961 | 0.947 | 4.00% | 0.6889 |
| 2026 | 659,202 | 558,588 | 84.7% | 222 | 436,685 | 370,034 | 84.7% | 1.3400 | 0.9700 | 0.0414 | 0.9600 | 0.959 | 0.944 | 4.00% | 0.6624 |
| 2027 | 620,372 | 590,998 | 95.2% | 212 | 395,155 | 376,382 | 95.2% | 1.3400 | 0.9700 | 0.0437 | 0.9600 | 0.956 | 0.941 | 4.00% | 0.6370 |
| 2028 | 582,164 | 623,729 | 107.1% | 203 | 356,557 | 382,014 | 107.1% | 1.3400 | 0.9700 | 0.0457 | 0.9600 | 0.954 | 0.938 | 4.00% | 0.6125 |
| 2029 | 544,685 | 655,845 | 120.4% | 193 | 320,771 | 386,234 | 120.4% | 1.3400 | 0.9700 | 0.0476 | 0.9600 | 0.952 | 0.936 | 4.00% | 0.5889 |
| 2030 | 508,082 | 686,782 | 135.2% | 183 | 287,707 | 388,898 | 135.2% | 1.3400 | 0.9700 | 0.0497 | 0.9600 | 0.950 | 0.933 | 4.00% | 0.5663 |
| 2031 | 472,479 | 717,811 | 151.9% | 174 | 257,256 | 390,835 | 151.9% | 1.3400 | 0.9700 | 0.0525 | 0.9600 | 0.947 | 0.930 | 4.00% | 0.5445 |
| 2032 | 438,016 | 748,099 | 170.8% | 164 | 229,319 | 391,660 | 170.8% | 1.3400 | 0.9700 | 0.0541 | 0.9600 | 0.946 | 0.927 | 4.00% | 0.5235 |
| 2033 | 404,670 | 776,279 | 191.8% | 155 | 203,712 | 390,782 | 191.8% | 1.3400 | 0.9700 | 0.0572 | 0.9600 | 0.943 | 0.924 | 4.00% | 0.5034 |
| 2034 | 372,601 | 804,594 | 215.9% | 146 | 180,355 | 389,457 | 215.9% | 1.3400 | 0.9700 | 0.0592 | 0.9600 | 0.941 | 0.921 | 4.00% | 0.4840 |
| 2035 | 341,773 | 829,628 | 242.6% | 137 | 159,070 | 385,960 | 242.6% | 1.3400 | 0.9700 | 0.0614 | 0.9600 | 0.939 | 0.917 | 4.00% | 0.4654 |
| 2036 | 312,395 | 848,052 | 271.5% | 128 | 139,804 | 379,524 | 271.5% | 1.3400 | 0.9700 | 0.0643 | 0.9600 | 0.936 | 0.914 | 4.00% | 0.4475 |
| 2037 | 284,470 | 862,613 | 303.2% | 119 | 122,411 | 371,193 | 303.2% | 1.3400 | 0.9700 | 0.0671 | 0.9600 | 0.933 | 0.911 | 4.00% | 0.4303 |
| 2038 | 258,027 | 873,540 | 338.5% | 111 | 106,762 | 361,437 | 338.5% | 1.3400 | 0.9700 | 0.0700 | 0.9600 | 0.930 | 0.907 | 4.00% | 0.4138 |
| 2039 | 233,105 | 876,653 | 376.1% | 103 | 92,740 | 348,774 | 376.1% | 1.3400 | 0.9700 | 0.0724 | 0.9600 | 0.928 | 0.903 | 4.00% | 0.3978 |
| 2040 | 209,731 | 872,145 | 415.8% | 95 | 80,232 | 333,635 | 415.8% | 1.3400 | 0.9700 | 0.0764 | 0.9600 | 0.924 | 0.900 | 4.00% | 0.3825 |
| 2041 | 187,884 | 864,165 | 459.9% | 88 | 69,110 | 317,868 | 459.9% | 1.3400 | 0.9700 | 0.0782 | 0.9600 | 0.922 | 0.896 | 4.00% | 0.3678 |
| 2042 | 167,558 | 852,698 | 508.9% | 81 | 59,263 | 301,586 | 508.9% | 1.3400 | 0.9700 | 0.0814 | 0.9600 | 0.919 | 0.892 | 4.00% | 0.3537 |
| 2043 | 148,697 | 830,711 | 558.7% | 74 | 50,569 | 282,510 | 558.7% | 1.3400 | 0.9700 | 0.0847 | 0.9600 | 0.915 | 0.887 | 4.00% | 0.3401 |
| 2044 | 131,331 | 805,524 | 613.4% | 67 | 42,945 | 263,407 | 613.4% | 1.3400 | 0.9700 | 0.0879 | 0.9600 | 0.912 | 0.883 | 4.00% | 0.3270 |
| 2045 | 115,409 | 776,405 | 672.7% | 61 | 36,287 | 244,121 | 672.7% | 1.3400 | 0.9700 | 0.0912 | 0.9600 | 0.909 | 0.879 | 4.00% | 0.3144 |
| 2046 | 100,909 | 737,684 | 731.0% | 55 | 30,508 | 223,025 | 731.0% | 1.3400 | 0.9700 | 0.0932 | 0.9600 | 0.907 | 0.874 | 4.00% | 0.3023 |
| 2047 | 87,797 | 697,038 | 793.9% | 50 | 25,523 | 202,631 | 793.9% | 1.3400 | 0.9700 | 0.0972 | 0.9600 | 0.903 | 0.870 | 4.00% | 0.2907 |
| 2048 | 76,016 | 653,349 | 859.5% | 45 | 21,248 | 182,626 | 859.5% | 1.3400 | 0.9700 | 0.0994 | 0.9600 | 0.901 | 0.866 | 4.00% | 0.2795 |
| 2049 | 65,524 | 605,618 | 924.3% | 40 | 17,611 | 162,773 | 924.3% | 1.3400 | 0.9700 | 0.1027 | 0.9600 | 0.897 | 0.862 | 4.00% | 0.2688 |
| 2050 | 56,245 | 559,098 | 994.0% | 36 | 14,536 | 144,490 | 994.0% | 1.3400 | 0.9700 | 0.1042 | 0.9600 | 0.896 | 0.858 | 4.00% | 0.2584 |
| 2051 | 48,051 | 513,083 | 1067.8% | 32 | 11,940 | 127,498 | 1067.8% | 1.3400 | 0.9700 | 0.1084 | 0.9600 | 0.892 | 0.854 | 4.00% | 0.2485 |
| 2052 | 40,880 | 467,832 | 1144.4% | 29 | 9,768 | 111,782 | 1144.4% | 1.3400 | 0.9700 | 0.1094 | 0.9600 | 0.891 | 0.851 | 4.00% | 0.2389 |
| 2053 | 34,628 | 423,260 | 1222.3% | 26 | 7,956 | 97,243 | 1222.3% | 1.3400 | 0.9700 | 0.1132 | 0.9600 | 0.887 | 0.847 | 4.00% | 0.2297 |
| 2054 | 29,211 | 379,847 | 1300.3% | 23 | 6,453 | 83,912 | 1300.3% | 1.3400 | 0.9700 | 0.1155 | 0.9600 | 0.884 | 0.844 | 4.00% | 0.2209 |
| 2055 | 24,565 | 338,793 | 1379.2% | 20 | 5,218 | 71,964 | 1379.2% | 1.3400 | 0.9700 | 0.1157 | 0.9600 | 0.884 | 0.841 | 4.00% | 0.2124 |
| 2056 | 20,589 | 299,682 | 1455.5% | 18 | 4,205 | 61,208 | 1455.5% | 1.3400 | 0.9700 | 0.1184 | 0.9600 | 0.882 | 0.838 | 4.00% | 0.2042 |
| 2057 | 17,206 | 264,193 | 1535.5% | 15 | 3,379 | 51,885 | 1535.5% | 1.3400 | 0.9700 | 0.1239 | 0.9600 | 0.876 | 0.836 | 4.00% | 0.1964 |
| 2058 | 14,351 | 231,736 | 1614.7% | 13 | 2,710 | 43,760 | 1614.7% | 1.3400 | 0.9700 | 0.1246 | 0.9600 | 0.875 | 0.834 | 4.00% | 0.1888 |
| 2059 | 11,952 | 201,625 | 1687.0% | 12 | 2,170 | 36,609 | 1687.0% | 1.3400 | 0.9700 | 0.1217 | 0.9600 | 0.878 | 0.833 | 4.00% | 0.1816 |
| 2060 | 9,934 | 175,293 | 1764.6% | 10 | 1,734 | 30,604 | 1764.6% | 1.3400 | 0.9700 | 0.1272 | 0.9600 | 0.873 | 0.831 | 4.00% | 0.1746 |
| 2061 | 8,243 | 151,418 | 1837.0% | 9 | 1,384 | 25,419 | 1837.0% | 1.3400 | 0.9700 | 0.1272 | 0.9600 | 0.873 | 0.830 | 4.00% | 0.1679 |
| 2062 | 6,836 | 130,453 | 1908.4% | 8 | 1,103 | 21,057 | 1908.4% | 1.3400 | 0.9700 | 0.1298 | 0.9600 | 0.870 | 0.829 | 4.00% | 0.1614 |
| 2063 | 5,675 | 112,160 | 1976.3% | 7 | 891 | 17,408 | 1976.3% | 1.3400 | 0.9700 | 0.1308 | 0.9600 | 0.869 | 0.840 | 4.00% | 0.1552 |
| 2064 | 4,718 | 96,585 | 2047.3% | 6 | 704 | 14,416 | 2047.3% | 1.3400 | 0.9700 | 0.1308 | 0.9600 | 0.869 | 0.831 | 4.00% | 0.1492 |
| 2065 | 3,937 | 82,853 | 2104.7% | 5 | 565 | 11,889 | 2104.7% | 1.3400 | 0.9700 | 0.1278 | 0.9600 | 0.872 | 0.834 | 4.00% | 0.1435 |
| 2066 | 3,297 | 71,496 | 2168.6% | 5 | 455 | 9,865 | 2168.6% | 1.3400 | 0.9700 | 0.1262 | 0.9600 | 0.874 | 0.838 | 4.00% | 0.1380 |
| 2067 | 2,763 | 61,486 | 2225.0% | 4 | 367 | 8,158 | 2225.0% | 1.3400 | 0.9700 | 0.1359 | 0.9600 | 0.864 | 0.838 | 4.00% | 0.1327 |
| 2068 | 2,323 | 53,028 | 2283.2% | 3 | 296 | 6,765 | 2283.2% | 1.3400 | 0.9700 | 0.1351 | 0.9600 | 0.865 | 0.840 | 4.00% | 0.1276 |
| 2069 | 1,956 | 45,524 | 2327.7% | 3 | 240 | 5,584 | 2327.7% | 1.3400 | 0.9700 | 0.1250 | 0.9600 | 0.875 | 0.842 | 4.00% | 0.1227 |
| 2070 | 1,641 | 39,387 | 2395.6% | 3 | 194 | 4,646 | 2395.6% | 1.3400 | 0.9700 | 0.1429 | 0.9600 | 0.857 | 0.841 | 4.00% | 0.1179 |
| 2071 | 1,386 | 34,069 | 2457.3% | 2 | 157 | 3,868 | 2457.3% | 1.3400 | 0.9700 | 0.1462 | 0.9600 | 0.860 | 0.843 | 4.00% | 0.1134 |
| 2072 | 1,171 | 29,561 | 2524.4% | 2 | 128 | 3,224 | 2524.4% | 1.3400 | 0.9700 | 0.1410 | 0.9600 | 0.859 | 0.845 | 4.00% | 0.1090 |
| 2073 | 992 | 25,825 | 2603.3% | 2 | 104 | 2,708 | 2603.3% | 1.3400 | 0.9700 | 0.1333 | 0.9600 | 0.867 | 0.847 | 4.00% | 0.1049 |
| 2074 | 840 | 22,464 | 2675.4% | 1 | 85 | 2,265 | 2675.4% | 1.3400 | 0.9700 | | | | | | |

Attachment 2
Metropolitan Life Insurance Company
Nationwide Written Premium and Paid Claims Experience Projections With No Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies Issued After April 2, 2009 on New Rate Basis

| Calendar Year | Loss Ratio Demonstration | | | | | | | | | Factors Derived from Projected Values for Illustrative Purposes Only | | | | | Interest Rate Factors | |
|---------------|--------------------------|-------------|------------|------------|-----------------|-------------|------------|--------------------------|------------------------------|--|---------------------|--------------------|---------------------|----------------------------------|------------------------------|--|
| | Without Interest | | | | With Interest | | | | Premium Rate Increase Factor | Benefit Downgrade | Persistency Factors | | | Calendar Year Effective Int Rate | Mid-Year Disc / Accum Factor | |
| | Written Premium | Paid Claims | Loss Ratio | Life Years | Written Premium | Paid Claims | Loss Ratio | Policy Lapse & Mortality | | | Policy Shock Lapse | Policy Persistency | Premium Persistency | | | |
| 1998 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.9857 | |
| 1999 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.9994 | |
| 2000 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.8360 | |
| 2001 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.7654 | |
| 2002 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.6976 | |
| 2003 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.6323 | |
| 2004 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.5696 | |
| 2005 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.5092 | |
| 2006 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.4512 | |
| 2007 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.3954 | |
| 2008 | - | - | N/A | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.3418 | |
| 2009 | 2,521,045 | 63,497 | 2.5% | 3,079 | 3,252,651 | 81,924 | 2.5% | - | - | - | - | - | - | 4.00% | 1.2902 | |
| 2010 | 14,724,773 | 321,422 | 2.2% | 8,188 | 18,267,596 | 398,757 | 2.2% | - | - | - | - | - | - | 4.00% | 1.2406 | |
| 2011 | 23,195,622 | 710,355 | 3.1% | 8,696 | 27,670,350 | 847,391 | 3.1% | - | - | - | - | - | - | 4.00% | 1.1929 | |
| 2012 | 22,290,797 | 755,176 | 3.4% | 8,248 | 25,568,786 | 866,229 | 3.4% | - | - | - | - | - | - | 4.00% | 1.1471 | |
| 2013 | 21,268,689 | 1,023,022 | 4.8% | 7,854 | 23,458,565 | 1,129,236 | 4.8% | - | - | - | - | - | - | 4.00% | 1.1030 | |
| 2014 | 19,345,659 | 581,101 | 3.0% | 7,592 | 20,517,277 | 616,294 | 3.0% | - | - | - | - | - | - | 4.00% | 1.0606 | |
| 2015 | 18,498,080 | 131,811 | 0.7% | 7,375 | 18,864,214 | 134,420 | 0.7% | - | - | - | - | - | - | 4.00% | 1.0198 | |
| 2016 | 17,862,447 | 4,991,106 | 27.9% | 7,164 | 17,515,755 | 4,894,234 | 27.9% | 1.0000 | N/A | 0.0287 | 0.0000 | 0.971 | 0.966 | 4.00% | 0.9806 | |
| 2017 | 17,268,851 | 5,476,876 | 31.7% | 6,997 | 16,282,730 | 5,164,124 | 31.7% | 1.0000 | N/A | 0.0233 | 0.0000 | 0.977 | 0.967 | 4.00% | 0.9429 | |
| 2018 | 16,757,119 | 6,035,870 | 36.0% | 6,847 | 15,192,842 | 5,472,421 | 36.0% | 1.0000 | N/A | 0.0215 | 0.0000 | 0.979 | 0.970 | 4.00% | 0.9066 | |
| 2019 | 16,036,993 | 6,657,069 | 41.5% | 6,663 | 13,981,007 | 5,803,615 | 41.5% | 1.0000 | N/A | 0.0268 | 0.0000 | 0.973 | 0.957 | 4.00% | 0.8718 | |
| 2020 | 14,506,425 | 7,351,932 | 49.3% | 6,474 | 12,497,500 | 6,163,010 | 49.3% | 1.0000 | N/A | 0.0285 | 0.0000 | 0.972 | 0.930 | 4.00% | 0.8383 | |
| 2021 | 14,090,764 | 8,063,383 | 57.2% | 6,276 | 11,357,997 | 6,499,569 | 57.2% | 1.0000 | N/A | 0.0302 | 0.0000 | 0.970 | 0.945 | 4.00% | 0.8061 | |
| 2022 | 13,465,739 | 8,758,727 | 65.0% | 6,080 | 10,436,942 | 6,788,660 | 65.0% | 1.0000 | N/A | 0.0316 | 0.0000 | 0.968 | 0.956 | 4.00% | 0.7751 | |
| 2023 | 12,824,679 | 9,484,630 | 74.0% | 5,878 | 9,557,965 | 7,068,697 | 74.0% | 1.0000 | N/A | 0.0332 | 0.0000 | 0.967 | 0.952 | 4.00% | 0.7453 | |
| 2024 | 12,203,370 | 10,234,109 | 83.9% | 5,672 | 8,745,297 | 7,334,066 | 83.9% | 1.0000 | N/A | 0.0350 | 0.0000 | 0.965 | 0.952 | 4.00% | 0.7166 | |
| 2025 | 11,565,408 | 11,011,737 | 95.2% | 5,464 | 7,969,510 | 7,587,985 | 95.2% | 1.0000 | N/A | 0.0367 | 0.0000 | 0.963 | 0.948 | 4.00% | 0.6891 | |
| 2026 | 10,946,807 | 11,811,051 | 107.9% | 5,254 | 7,253,272 | 7,825,914 | 107.9% | 1.0000 | N/A | 0.0385 | 0.0000 | 0.961 | 0.947 | 4.00% | 0.6626 | |
| 2027 | 10,332,383 | 12,619,284 | 122.1% | 5,042 | 6,532,985 | 8,040,019 | 122.1% | 1.0000 | N/A | 0.0404 | 0.0000 | 0.960 | 0.944 | 4.00% | 0.6371 | |
| 2028 | 9,729,859 | 13,448,239 | 138.2% | 4,828 | 5,960,803 | 8,238,934 | 138.2% | 1.0000 | N/A | 0.0423 | 0.0000 | 0.958 | 0.942 | 4.00% | 0.6126 | |
| 2029 | 9,135,552 | 14,284,710 | 156.4% | 4,614 | 5,381,569 | 8,414,834 | 156.4% | 1.0000 | N/A | 0.0444 | 0.0000 | 0.956 | 0.939 | 4.00% | 0.5891 | |
| 2030 | 8,557,379 | 15,124,600 | 176.7% | 4,400 | 4,847,198 | 8,567,100 | 176.7% | 1.0000 | N/A | 0.0464 | 0.0000 | 0.954 | 0.937 | 4.00% | 0.5664 | |
| 2031 | 7,992,811 | 15,950,674 | 199.6% | 4,186 | 4,353,368 | 8,687,701 | 199.6% | 1.0000 | N/A | 0.0486 | 0.0000 | 0.951 | 0.934 | 4.00% | 0.5447 | |
| 2032 | 7,435,891 | 16,745,997 | 225.2% | 3,974 | 3,894,347 | 8,770,264 | 225.2% | 1.0000 | N/A | 0.0508 | 0.0000 | 0.949 | 0.930 | 4.00% | 0.5237 | |
| 2033 | 6,899,416 | 17,506,542 | 253.7% | 3,763 | 3,474,480 | 8,816,128 | 253.7% | 1.0000 | N/A | 0.0531 | 0.0000 | 0.947 | 0.928 | 4.00% | 0.5036 | |
| 2034 | 6,381,624 | 18,213,475 | 286.4% | 3,555 | 3,090,283 | 8,819,545 | 286.4% | 1.0000 | N/A | 0.0554 | 0.0000 | 0.945 | 0.925 | 4.00% | 0.4842 | |
| 2035 | 5,885,214 | 18,941,382 | 320.1% | 3,349 | 2,740,268 | 8,772,783 | 320.1% | 1.0000 | N/A | 0.0578 | 0.0000 | 0.942 | 0.922 | 4.00% | 0.4656 | |
| 2036 | 5,407,480 | 19,391,736 | 358.6% | 3,147 | 2,421,029 | 8,682,040 | 358.6% | 1.0000 | N/A | 0.0603 | 0.0000 | 0.940 | 0.919 | 4.00% | 0.4477 | |
| 2037 | 4,951,914 | 19,855,017 | 401.0% | 2,949 | 2,131,637 | 8,547,738 | 401.0% | 1.0000 | N/A | 0.0629 | 0.0000 | 0.937 | 0.916 | 4.00% | 0.4305 | |
| 2038 | 4,518,716 | 20,204,205 | 447.1% | 2,756 | 1,870,561 | 8,363,703 | 447.1% | 1.0000 | N/A | 0.0656 | 0.0000 | 0.934 | 0.913 | 4.00% | 0.4140 | |
| 2039 | 4,105,047 | 20,431,727 | 497.7% | 2,568 | 1,633,995 | 8,132,756 | 497.7% | 1.0000 | N/A | 0.0682 | 0.0000 | 0.932 | 0.908 | 4.00% | 0.3980 | |
| 2040 | 3,716,138 | 20,534,917 | 552.6% | 2,385 | 1,422,330 | 7,859,619 | 552.6% | 1.0000 | N/A | 0.0709 | 0.0000 | 0.929 | 0.905 | 4.00% | 0.3827 | |
| 2041 | 3,352,635 | 20,510,064 | 611.8% | 2,209 | 1,233,874 | 7,548,339 | 611.8% | 1.0000 | N/A | 0.0738 | 0.0000 | 0.926 | 0.902 | 4.00% | 0.3680 | |
| 2042 | 3,009,592 | 20,340,510 | 675.9% | 2,040 | 1,065,041 | 7,198,170 | 675.9% | 1.0000 | N/A | 0.0765 | 0.0000 | 0.924 | 0.898 | 4.00% | 0.3539 | |
| 2043 | 2,692,655 | 20,048,233 | 744.6% | 1,878 | 916,256 | 6,822,008 | 744.6% | 1.0000 | N/A | 0.0794 | 0.0000 | 0.921 | 0.895 | 4.00% | 0.3403 | |
| 2044 | 2,399,994 | 19,645,150 | 818.5% | 1,724 | 785,276 | 6,427,874 | 818.5% | 1.0000 | N/A | 0.0822 | 0.0000 | 0.918 | 0.891 | 4.00% | 0.3272 | |
| 2045 | 2,130,489 | 19,105,812 | 896.8% | 1,578 | 670,297 | 6,011,092 | 896.8% | 1.0000 | N/A | 0.0849 | 0.0000 | 0.915 | 0.888 | 4.00% | 0.3146 | |
| 2046 | 1,883,754 | 18,454,287 | 979.7% | 1,439 | 569,886 | 5,582,914 | 979.7% | 1.0000 | N/A | 0.0876 | 0.0000 | 0.912 | 0.884 | 4.00% | 0.3025 | |
| 2047 | 1,658,876 | 17,721,057 | 1068.3% | 1,309 | 482,562 | 5,155,006 | 1068.3% | 1.0000 | N/A | 0.0903 | 0.0000 | 0.910 | 0.881 | 4.00% | 0.2909 | |
| 2048 | 1,454,914 | 16,896,768 | 1161.4% | 1,188 | 406,961 | 4,726,276 | 1161.4% | 1.0000 | N/A | 0.0927 | 0.0000 | 0.907 | 0.877 | 4.00% | 0.2797 | |
| 2049 | 1,270,942 | 16,009,643 | 1259.7% | 1,075 | 341,835 | 4,305,989 | 1259.7% | 1.0000 | N/A | 0.0954 | 0.0000 | 0.905 | 0.874 | 4.00% | 0.2690 | |
| 2050 | 1,106,352 | 15,085,621 | 1363.5% | 969 | 286,128 | 3,901,488 | 1363.5% | 1.0000 | N/A | 0.0979 | 0.0000 | 0.902 | 0.870 | 4.00% | 0.2586 | |
| 2051 | 959,687 | 14,133,978 | 1472.8% | 872 | 238,656 | 3,514,855 | 1472.8% | 1.0000 | N/A | 0.1003 | 0.0000 | 0.900 | 0.867 | 4.00% | 0.2487 | |
| 2052 | 829,480 | 13,168,979 | 1587.6% | 783 | 198,347 | 3,148,988 | 1587.6% | 1.0000 | N/A | 0.1026 | 0.0000 | 0.897 | 0.864 | 4.00% | 0.2391 | |
| 2053 | 714,577 | 12,201,053 | 1707.5% | 701 | 164,302 | 2,805,382 | 1707.5% | 1.0000 | N/A | 0.1044 | 0.0000 | 0.896 | 0.861 | 4.00% | 0.2299 | |
| 2054 | 613,635 | 11,254,639 | 1834.1% | 626 | 135,669 | 2,488,297 | 1834.1% | 1.0000 | N/A | 0.1065 | 0.0000 | 0.894 | 0.859 | 4.00% | 0.2211 | |
| 2055 | 525,311 | 10,323,405 | 1965.2% | 558 | 111,677 | 2,194,671 | 1965.2% | 1.0000 | N/A | 0.1084 | 0.0000 | 0.892 | 0.856 | 4.00% | 0.2126 | |
| 2056 | 448,452 | 9,428,462 | 2102.4% | 497 | 91,672 | 1,927,361 | 2102.4% | 1.0000 | N/A | 0.1102 | 0.0000 | 0.890 | 0.854 | 4.00% | 0.2044 | |
| 2057 | 381,779 | 8,581,635 | 2247.8% | 441 | 75,043 | 1,686,818 | 2247.8% | 1.0000 | N/A | 0.1117 | 0.0000 | 0.888 | 0.851 | 4.00% | 0.1966 | |
| 2058 | 324,241 | 7,771,339 | 2396.8% | 391 | 61,283 | 1,468,824 | 2396.8% | 1.0000 | N/A | 0.1135 | 0.0000 | 0.887 | 0.849 | 4.00% | 0.1890 | |
| 2059 | 274,798 | 7,014,632 | 2552.7% | 346 | 49,942 | 1,274,837 | 2552.7% | 1.0000 | N/A | 0.1152 | 0.0000 | 0.885 | 0.848 | 4.00% | 0.1817 | |
| 2060 | 232,446 | 6,306,759 | 2713.2% | 306 | 40,621 | 1,102,128 | 2713.2% | 1.0000 | N/A | 0.1154 | 0.0000 | 0.885 | 0.846 | 4.00% | 0.1748 | |
| 2061 | 196,287 | 5,652,264 | 2879.6% | 270 | 32,983 | 949,782 | 2879.6% | 1.0000 | N/A | 0.1177 | 0.0000 | 0.882 | 0.844 | 4.00% | 0.1680 | |
| 2062 | 165,501 | 5,055,759 | 3054.8% | 238 | 26,741 | 816,890 | 3054.8% | 1.0000 | N/A | 0.1187 | 0.0000 | 0.881 | 0.843 | 4.00% | 0.1616 | |
| 2063 | 139,348 | 4,508,541 | 3236.4% | 210 | 21,648 | 700,625 | 3236.4% | 1.0000 | N/A | 0.1195 | 0.0000 | 0.881 | 0.842 | 4.00% | 0.1554 | |
| 2064 | 117,220 | 4,018,463 | 3428.2% | 184 | 17,512 | 600,329 | 3428.2% | 1.0000 | N/A | 0.1215 | 0.0000 | 0.879 | 0.841 | 4.00% | 0.1494 | |
| 2065 | 98,537 | 3,577,718 | 3630.8% | 162 | 14,155 | 513,938 | 3630.8% | 1.0000 | N/A | 0.1207 | 0.0000 | 0.879 | 0.841 | 4.00% | 0.1436 | |
| 2066 | 82,747 | 3,171,237 | 3832.4% | 142 | 11,430 | 438,036 | 3832.4% | 1.0000 | N/A | 0.1252 | 0.0000 | 0.875 | 0.840 | 4.00% | 0.1381 | |
| 2067 | 69,436 | 2,809,686 | 4046.4% | 124 | 9,222 | 373,177 | 4046.4% | 1.0000 | N/A | 0.1245 | 0.0000 | 0.876 | 0.839 | 4.00% | 0.1328 | |
| 2068 | 58,211 | 2,483,507 | 4266.4% | 108 | 7,434 | 317,174 | 4266.4% | 1.0000 | N/A | 0.1274 | 0.0000 | 0.873 | 0.838 | 4.00% | 0.1277 | |
| 2069 | 48,739 | 2,193,425 | 4500.4% | 94 | 5,985 | 269,359 | 4500.4% | 1.0000 | N/A | 0.1281 | 0.0000 | 0.872 | 0.837 | 4.00% | 0.1228 | |
| 2070 | 40,740 | 1,938,280 | 4750.3% | 82 | 4,811 | 228,523 | 4750.3% | 1.0000 | N/A | 0.1316 | 0.0000 | 0.868 | 0.836 | 4.00% | 0.1181 | |
| 2071 | 34,032 | 1,705,630 | 5011.8% | 71 | 3,864 | 193,841 | | | | | | | | | | |

Attachment 2
Metropolitan Life Insurance Company
Nationwide Written Premium and Paid Claims Experience Projections With 34% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies Issued After April 2, 2009 on New Rate Basis

| Calendar Year | Loss Ratio Demonstration | | | | | | | | | Factors Derived from Projected Values for Illustrative Purposes Only | | | | | | Interest Rate Factors | |
|-----------------------------|--------------------------|-------------|------------|------------|-----------------|-------------|------------|--------------------------|--------------------|--|-------------------|---------------------|---------------------|-------|-------|----------------------------------|------------------------------|
| | Without Interest | | | | With Interest | | | | | Premium Rate Increase Factor | Benefit Downgrade | Persistency Factors | | | | Calendar Year Effective Int Rate | Mid-Year Disc / Accum Factor |
| | Written Premium | Paid Claims | Loss Ratio | Life Years | Written Premium | Paid Claims | Loss Ratio | Policy Lapse & Mortality | Policy Shock Lapse | | | Policy Persistency | Premium Persistency | | | | |
| 1998 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.9857 | |
| 1999 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.9394 | |
| 2000 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.8360 | |
| 2001 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.7654 | |
| 2002 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.6976 | |
| 2003 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.6323 | |
| 2004 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.5696 | |
| 2005 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.5092 | |
| 2006 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.4512 | |
| 2007 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.3954 | |
| 2008 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | - | 4.00% | 1.3418 | |
| 2009 | 2,521,045 | 63,497 | 2.5% | 3,079 | 3,252,651 | 81,924 | 2.5% | - | - | - | - | - | - | - | 4.00% | 1.2902 | |
| 2010 | 14,724,773 | 321,422 | 2.2% | 8,188 | 18,267,596 | 398,757 | 2.2% | - | - | - | - | - | - | - | 4.00% | 1.2406 | |
| 2011 | 23,195,622 | 710,355 | 3.1% | 8,696 | 27,670,350 | 847,391 | 3.1% | - | - | - | - | - | - | - | 4.00% | 1.1929 | |
| 2012 | 22,290,797 | 755,176 | 3.4% | 8,248 | 25,568,786 | 866,229 | 3.4% | - | - | - | - | - | - | - | 4.00% | 1.1471 | |
| 2013 | 21,268,892 | 1,023,022 | 4.8% | 7,854 | 23,458,565 | 1,129,236 | 4.8% | - | - | - | - | - | - | - | 4.00% | 1.1030 | |
| 2014 | 19,345,659 | 581,101 | 3.0% | 7,592 | 20,517,277 | 616,294 | 3.0% | - | - | - | - | - | - | - | 4.00% | 1.0606 | |
| 2015 | 18,498,080 | 131,811 | 0.7% | 7,375 | 18,864,214 | 134,420 | 0.7% | - | - | - | - | - | - | - | 4.00% | 1.0198 | |
| Projected Future Experience | 2016 | 17,862,447 | 4,991,106 | 27.9% | 7,164 | 17,515,755 | 4,894,234 | 27.9% | 1.0000 | 1.0000 | 0.0287 | 1.0000 | 0.971 | 0.966 | 4.00% | 0.9806 | |
| | 2017 | 18,825,785 | 5,345,865 | 28.4% | 6,901 | 17,750,758 | 5,040,594 | 28.4% | 1.1169 | 0.9897 | 0.0367 | 0.9863 | 0.963 | 0.967 | 4.00% | 0.9429 | |
| | 2018 | 20,856,994 | 5,626,271 | 27.0% | 6,577 | 18,909,993 | 5,101,058 | 27.0% | 1.3353 | 0.9704 | 0.0470 | 0.9606 | 0.953 | 0.970 | 4.00% | 0.9066 | |
| | 2019 | 20,011,088 | 6,199,063 | 31.0% | 6,397 | 17,445,612 | 5,404,328 | 31.0% | 1.3400 | 0.9700 | 0.0273 | 0.9600 | 0.973 | 0.957 | 4.00% | 0.8718 | |
| | 2020 | 18,602,852 | 6,846,119 | 36.8% | 6,215 | 15,998,460 | 5,738,995 | 36.8% | 1.3400 | 0.9700 | 0.0285 | 0.9600 | 0.972 | 0.930 | 4.00% | 0.8383 | |
| | 2021 | 17,582,623 | 7,588,623 | 42.7% | 6,027 | 14,172,600 | 6,052,398 | 42.7% | 1.3400 | 0.9700 | 0.0302 | 0.9600 | 0.970 | 0.945 | 4.00% | 0.8061 | |
| | 2022 | 16,802,657 | 8,156,127 | 48.5% | 5,836 | 13,023,300 | 6,321,601 | 48.5% | 1.3400 | 0.9700 | 0.0316 | 0.9600 | 0.968 | 0.956 | 4.00% | 0.7751 | |
| | 2023 | 16,002,737 | 8,832,088 | 55.2% | 5,642 | 11,926,505 | 6,582,370 | 55.2% | 1.3400 | 0.9700 | 0.0332 | 0.9600 | 0.967 | 0.952 | 4.00% | 0.7453 | |
| | 2024 | 15,227,463 | 9,530,002 | 62.6% | 5,445 | 10,912,452 | 6,829,482 | 62.6% | 1.3400 | 0.9700 | 0.0350 | 0.9600 | 0.965 | 0.952 | 4.00% | 0.7166 | |
| | 2025 | 14,431,409 | 10,254,129 | 71.1% | 5,245 | 9,944,418 | 7,065,932 | 71.1% | 1.3400 | 0.9700 | 0.0367 | 0.9600 | 0.963 | 0.948 | 4.00% | 0.6891 | |
| | 2026 | 13,659,513 | 10,998,451 | 80.5% | 5,043 | 9,050,691 | 7,287,491 | 80.5% | 1.3400 | 0.9700 | 0.0385 | 0.9600 | 0.961 | 0.947 | 4.00% | 0.6626 | |
| | 2027 | 12,892,830 | 11,751,077 | 91.1% | 4,840 | 8,214,302 | 7,486,866 | 91.1% | 1.3400 | 0.9700 | 0.0404 | 0.9600 | 0.960 | 0.944 | 4.00% | 0.6371 | |
| | 2028 | 12,140,986 | 12,523,000 | 103.1% | 4,635 | 7,437,938 | 7,671,326 | 103.1% | 1.3400 | 0.9700 | 0.0423 | 0.9600 | 0.958 | 0.942 | 4.00% | 0.6126 | |
| | 2029 | 11,399,415 | 13,301,922 | 116.7% | 4,430 | 6,715,164 | 7,855,893 | 116.7% | 1.3400 | 0.9700 | 0.0444 | 0.9600 | 0.956 | 0.939 | 4.00% | 0.5891 | |
| | 2030 | 10,677,966 | 14,084,027 | 131.9% | 4,224 | 6,048,372 | 7,977,684 | 131.9% | 1.3400 | 0.9700 | 0.0464 | 0.9600 | 0.954 | 0.937 | 4.00% | 0.5664 | |
| | 2031 | 9,973,494 | 14,853,268 | 148.9% | 4,019 | 5,432,167 | 8,089,987 | 148.9% | 1.3400 | 0.9700 | 0.0486 | 0.9600 | 0.951 | 0.934 | 4.00% | 0.5447 | |
| | 2032 | 9,278,565 | 15,593,872 | 168.1% | 3,815 | 4,859,398 | 8,166,870 | 168.1% | 1.3400 | 0.9700 | 0.0508 | 0.9600 | 0.949 | 0.930 | 4.00% | 0.5237 | |
| | 2033 | 8,609,146 | 16,302,092 | 189.4% | 3,612 | 4,335,484 | 8,209,579 | 189.4% | 1.3400 | 0.9700 | 0.0531 | 0.9600 | 0.947 | 0.928 | 4.00% | 0.5036 | |
| | 2034 | 7,963,291 | 16,960,388 | 213.0% | 3,412 | 3,866,079 | 8,212,761 | 213.0% | 1.3400 | 0.9700 | 0.0554 | 0.9600 | 0.945 | 0.925 | 4.00% | 0.4842 | |
| | 2035 | 7,343,618 | 17,544,009 | 238.9% | 3,215 | 3,419,315 | 8,170,336 | 238.9% | 1.3400 | 0.9700 | 0.0578 | 0.9600 | 0.942 | 0.922 | 4.00% | 0.4656 | |
| | 2036 | 6,747,497 | 18,057,584 | 267.6% | 3,021 | 3,020,980 | 8,084,716 | 267.6% | 1.3400 | 0.9700 | 0.0603 | 0.9600 | 0.940 | 0.919 | 4.00% | 0.4477 | |
| | 2037 | 6,179,038 | 18,488,992 | 299.2% | 2,831 | 2,660,124 | 7,959,654 | 299.2% | 1.3400 | 0.9700 | 0.0629 | 0.9600 | 0.937 | 0.916 | 4.00% | 0.4305 | |
| | 2038 | 5,638,490 | 18,814,155 | 333.7% | 2,645 | 2,334,101 | 7,788,280 | 333.7% | 1.3400 | 0.9700 | 0.0656 | 0.9600 | 0.934 | 0.913 | 4.00% | 0.4140 | |
| | 2039 | 5,122,311 | 19,026,024 | 371.4% | 2,465 | 2,038,913 | 7,573,223 | 371.4% | 1.3400 | 0.9700 | 0.0682 | 0.9600 | 0.932 | 0.908 | 4.00% | 0.3980 | |
| | 2040 | 4,637,026 | 19,122,114 | 412.4% | 2,290 | 1,774,795 | 7,318,877 | 412.4% | 1.3400 | 0.9700 | 0.0709 | 0.9600 | 0.929 | 0.905 | 4.00% | 0.3827 | |
| | 2041 | 4,183,445 | 19,098,972 | 456.5% | 2,121 | 1,539,637 | 7,029,014 | 456.5% | 1.3400 | 0.9700 | 0.0738 | 0.9600 | 0.926 | 0.902 | 4.00% | 0.3680 | |
| | 2042 | 3,755,381 | 18,941,383 | 504.9% | 1,959 | 1,328,967 | 6,702,936 | 504.9% | 1.3400 | 0.9700 | 0.0765 | 0.9600 | 0.924 | 0.898 | 4.00% | 0.3539 | |
| | 2043 | 3,359,916 | 18,668,914 | 555.6% | 1,803 | 1,143,312 | 6,352,854 | 555.6% | 1.3400 | 0.9700 | 0.0794 | 0.9600 | 0.921 | 0.895 | 4.00% | 0.3403 | |
| | 2044 | 2,994,732 | 18,293,564 | 610.9% | 1,655 | 979,873 | 5,985,636 | 610.9% | 1.3400 | 0.9700 | 0.0822 | 0.9600 | 0.918 | 0.891 | 4.00% | 0.3272 | |
| | 2045 | 2,658,442 | 17,791,333 | 669.2% | 1,515 | 836,402 | 5,597,528 | 669.2% | 1.3400 | 0.9700 | 0.0849 | 0.9600 | 0.915 | 0.888 | 4.00% | 0.3146 | |
| | 2046 | 2,350,564 | 17,184,632 | 731.1% | 1,382 | 711,108 | 5,198,810 | 731.1% | 1.3400 | 0.9700 | 0.0876 | 0.9600 | 0.912 | 0.884 | 4.00% | 0.3025 | |
| | 2047 | 2,069,959 | 16,501,848 | 797.2% | 1,257 | 602,145 | 4,800,341 | 797.2% | 1.3400 | 0.9700 | 0.0903 | 0.9600 | 0.910 | 0.881 | 4.00% | 0.2909 | |
| | 2048 | 1,815,453 | 15,734,271 | 866.7% | 1,140 | 507,809 | 4,401,108 | 866.7% | 1.3400 | 0.9700 | 0.0927 | 0.9600 | 0.907 | 0.877 | 4.00% | 0.2797 | |
| | 2049 | 1,585,892 | 14,908,179 | 940.1% | 1,032 | 426,545 | 4,009,737 | 940.1% | 1.3400 | 0.9700 | 0.0954 | 0.9600 | 0.905 | 0.874 | 4.00% | 0.2690 | |
| | 2050 | 1,380,515 | 14,047,730 | 1017.6% | 931 | 357,033 | 3,633,066 | 1017.6% | 1.3400 | 0.9700 | 0.0979 | 0.9600 | 0.902 | 0.870 | 4.00% | 0.2586 | |
| | 2051 | 1,197,505 | 13,161,560 | 1099.1% | 837 | 297,797 | 3,273,033 | 1099.1% | 1.3400 | 0.9700 | 0.1003 | 0.9600 | 0.900 | 0.867 | 4.00% | 0.2487 | |
| | 2052 | 1,035,032 | 12,262,953 | 1184.8% | 751 | 247,498 | 2,932,337 | 1184.8% | 1.3400 | 0.9700 | 0.1026 | 0.9600 | 0.897 | 0.864 | 4.00% | 0.2391 | |
| | 2053 | 891,655 | 11,361,620 | 1274.2% | 673 | 205,018 | 2,612,372 | 1274.2% | 1.3400 | 0.9700 | 0.1044 | 0.9600 | 0.896 | 0.861 | 4.00% | 0.2299 | |
| | 2054 | 765,699 | 10,480,320 | 1368.7% | 601 | 169,289 | 2,317,102 | 1368.7% | 1.3400 | 0.9700 | 0.1065 | 0.9600 | 0.894 | 0.859 | 4.00% | 0.2211 | |
| | 2055 | 655,487 | 9,613,155 | 1466.6% | 536 | 139,351 | 2,043,677 | 1466.6% | 1.3400 | 0.9700 | 0.1084 | 0.9600 | 0.892 | 0.856 | 4.00% | 0.2126 | |
| | 2056 | 559,582 | 8,779,784 | 1569.0% | 477 | 114,389 | 1,794,759 | 1569.0% | 1.3400 | 0.9700 | 0.1102 | 0.9600 | 0.890 | 0.854 | 4.00% | 0.2044 | |
| | 2057 | 476,387 | 7,991,219 | 1677.5% | 424 | 93,639 | 1,570,765 | 1677.5% | 1.3400 | 0.9700 | 0.1117 | 0.9600 | 0.888 | 0.851 | 4.00% | 0.1966 | |
| | 2058 | 404,590 | 7,236,671 | 1788.6% | 376 | 76,470 | 1,367,769 | 1788.6% | 1.3400 | 0.9700 | 0.1135 | 0.9600 | 0.887 | 0.849 | 4.00% | 0.1890 | |
| | 2059 | 342,895 | 6,532,025 | 1905.0% | 332 | 62,318 | 1,187,128 | 1905.0% | 1.3400 | 0.9700 | 0.1152 | 0.9600 | 0.885 | 0.848 | 4.00% | 0.1817 | |
| | 2060 | 290,048 | 5,872,854 | 2024.8% | 294 | 50,687 | 1,026,301 | 2024.8% | 1.3400 | 0.9700 | 0.1154 | 0.9600 | 0.885 | 0.846 | 4.00% | 0.1748 | |
| | 2061 | 244,929 | 5,263,389 | 2148.9% | 259 | 41,157 | 884,437 | 2148.9% | 1.3400 | 0.9700 | 0.1177 | 0.9600 | 0.882 | 0.844 | 4.00% | 0.1680 | |
| | 2062 | 206,514 | 4,707,922 | 2279.7% | 229 | 33,368 | 760,688 | 2279.7% | 1.3400 | 0.9700 | 0.1187 | 0.9600 | 0.881 | 0.843 | 4.00% | 0.1616 | |
| | 2063 | 173,868 | 4,195,285 | 2415.2% | 201 | 27,013 | 652,422 | 2415.2% | 1.3400 | 0.9700 | 0.1194 | 0.9600 | 0.881 | 0.842 | 4.00% | 0.1554 | |
| | 2064 | 146,267 | 3,741,393 | 2558.3% | 177 | 21,851 | 561,822 | 2558.3% | 1.3400 | 0.9700 | 0.1215 | 0.9600 | 0.879 | 0.841 | 4.00% | 0.1494 | |
| | 2065 | 122,955 | 3,331,571 | 2709.6% | 156 | 17,662 | 478,580 | 2709.6% | 1.3400 | 0.9700 | 0.1207 | 0.9600 | 0.879 | 0.841 | 4.00% | 0.1436 | |
| | 2066 | 103,253 | 2,953,056 | 2860.0% | 136 | 14,262 | 407,899 | 2860.0% | 1.3400 | 0.9700 | 0.1252 | 0.9600 | 0.875 | 0.840 | 4.00% | 0.1381 | |
| | 2067 | 86,643 | 2,616,380 | 3019.7% | 119 | 11,508 | 347,502 | 3019.7% | 1.3400 | 0.9700 | 0.1245 | 0.9600 | 0.876 | 0.839 | 4.00% | 0.1328 | |
| | 2068 | | | | | | | | | | | | | | | | |

Attachment 3
Metropolitan Life Insurance Company
State of Pennsylvania Written Premium and Paid Claims Experience Projections With No Future Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies Issued After April 2, 2009 on New Rate Basis

| Calendar Year | Loss Ratio Demonstration | | | | | | | | | Factors Derived from Projected Values for Illustrative Purposes Only | | | | | Interest Rate Factors | |
|---------------|--------------------------|-------------|------------|------------|-----------------|-------------|------------|--------------------------|------------------------------|--|---------------------|--------------------|---------------------|----------------------------------|------------------------------|--|
| | Without Interest | | | | With Interest | | | | Premium Rate Increase Factor | Benefit Downgrade | Persistency Factors | | | Calendar Year Effective Int Rate | Mid-Year Disc / Accum Factor | |
| | Written Premium | Paid Claims | Loss Ratio | Life Years | Written Premium | Paid Claims | Loss Ratio | Policy Lapse & Mortality | | | Policy Shock Lapse | Policy Persistency | Premium Persistency | | | |
| 1998 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.9857 | |
| 1999 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.9094 | |
| 2000 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.8360 | |
| 2001 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.7654 | |
| 2002 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.6976 | |
| 2003 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.6323 | |
| 2004 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.5696 | |
| 2005 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.5092 | |
| 2006 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.4512 | |
| 2007 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.3954 | |
| 2008 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.3418 | |
| 2009 | 133,748 | - | 0.0% | 155 | 172,561 | - | 0.0% | 1.0000 | N/A | 0.0301 | 0.0000 | 0.970 | 0.958 | 4.00% | 1.2902 | |
| 2010 | 784,773 | - | 0.0% | 353 | 973,592 | - | 0.0% | 1.0000 | N/A | 0.0236 | 0.0000 | 0.976 | 0.968 | 4.00% | 1.2406 | |
| 2011 | 1,105,473 | - | 0.0% | 382 | 1,318,732 | - | 0.0% | 1.0000 | N/A | 0.0240 | 0.0000 | 0.976 | 0.969 | 4.00% | 1.1929 | |
| 2012 | 1,017,654 | - | 0.0% | 355 | 1,167,305 | - | 0.0% | 1.0000 | N/A | 0.0281 | 0.0000 | 0.972 | 0.964 | 4.00% | 1.1471 | |
| 2013 | 973,961 | 1,337 | 0.1% | 338 | 1,073,381 | 0 | 1.474 | 1.0000 | N/A | 0.0301 | 0.0000 | 0.970 | 0.960 | 4.00% | 1.1030 | |
| 2014 | 892,706 | 151,558 | 17.0% | 337 | 946,771 | 160,737 | 17.0% | 1.0000 | N/A | 0.0319 | 0.0000 | 0.968 | 0.957 | 4.00% | 1.0606 | |
| 2015 | 853,891 | 39,362 | 4.6% | 332 | 870,792 | 40,141 | 4.6% | 1.0000 | N/A | 0.0337 | 0.0000 | 0.966 | 0.955 | 4.00% | 1.0198 | |
| 2016 | 817,953 | 256,327 | 31.3% | 322 | 802,077 | 251,352 | 31.3% | 1.0000 | N/A | 0.0354 | 0.0000 | 0.965 | 0.952 | 4.00% | 0.9806 | |
| 2017 | 791,973 | 283,501 | 35.8% | 314 | 746,748 | 267,312 | 35.8% | 1.0000 | N/A | 0.0376 | 0.0000 | 0.962 | 0.949 | 4.00% | 0.9429 | |
| 2018 | 767,421 | 314,704 | 41.0% | 307 | 695,782 | 285,326 | 41.0% | 1.0000 | N/A | 0.0393 | 0.0000 | 0.961 | 0.947 | 4.00% | 0.9066 | |
| 2019 | 739,834 | 347,170 | 46.9% | 298 | 644,985 | 302,662 | 46.9% | 1.0000 | N/A | 0.0414 | 0.0000 | 0.959 | 0.944 | 4.00% | 0.8718 | |
| 2020 | 710,313 | 380,943 | 53.6% | 289 | 595,984 | 319,250 | 53.6% | 1.0000 | N/A | 0.0436 | 0.0000 | 0.956 | 0.941 | 4.00% | 0.8383 | |
| 2021 | 679,909 | 415,909 | 61.2% | 280 | 548,048 | 335,248 | 61.2% | 1.0000 | N/A | 0.0456 | 0.0000 | 0.954 | 0.938 | 4.00% | 0.8061 | |
| 2022 | 648,997 | 451,914 | 69.6% | 271 | 503,021 | 350,267 | 69.6% | 1.0000 | N/A | 0.0478 | 0.0000 | 0.952 | 0.936 | 4.00% | 0.7751 | |
| 2023 | 617,803 | 488,802 | 79.1% | 261 | 460,436 | 364,294 | 79.1% | 1.0000 | N/A | 0.0499 | 0.0000 | 0.950 | 0.933 | 4.00% | 0.7453 | |
| 2024 | 586,444 | 525,238 | 89.6% | 251 | 420,263 | 376,401 | 89.6% | 1.0000 | N/A | 0.0521 | 0.0000 | 0.948 | 0.930 | 4.00% | 0.7166 | |
| 2025 | 555,072 | 562,915 | 101.4% | 241 | 382,490 | 387,894 | 101.4% | 1.0000 | N/A | 0.0543 | 0.0000 | 0.946 | 0.927 | 4.00% | 0.6891 | |
| 2026 | 523,817 | 599,858 | 114.5% | 231 | 347,077 | 397,461 | 114.5% | 1.0000 | N/A | 0.0571 | 0.0000 | 0.943 | 0.924 | 4.00% | 0.6626 | |
| 2027 | 492,925 | 634,555 | 128.7% | 221 | 314,053 | 404,289 | 128.7% | 1.0000 | N/A | 0.0593 | 0.0000 | 0.941 | 0.920 | 4.00% | 0.6371 | |
| 2028 | 462,519 | 669,812 | 144.8% | 211 | 283,353 | 410,347 | 144.8% | 1.0000 | N/A | 0.0618 | 0.0000 | 0.938 | 0.917 | 4.00% | 0.6126 | |
| 2029 | 432,693 | 704,301 | 162.8% | 201 | 254,891 | 414,889 | 162.8% | 1.0000 | N/A | 0.0643 | 0.0000 | 0.936 | 0.914 | 4.00% | 0.5891 | |
| 2030 | 403,585 | 737,524 | 182.7% | 191 | 228,605 | 417,759 | 182.7% | 1.0000 | N/A | 0.0672 | 0.0000 | 0.933 | 0.910 | 4.00% | 0.5664 | |
| 2031 | 375,299 | 770,845 | 205.4% | 181 | 204,410 | 419,849 | 205.4% | 1.0000 | N/A | 0.0702 | 0.0000 | 0.930 | 0.907 | 4.00% | 0.5447 | |
| 2032 | 347,855 | 803,371 | 230.9% | 171 | 182,180 | 420,744 | 230.9% | 1.0000 | N/A | 0.0722 | 0.0000 | 0.928 | 0.903 | 4.00% | 0.5237 | |
| 2033 | 321,347 | 833,633 | 259.4% | 161 | 161,828 | 419,809 | 259.4% | 1.0000 | N/A | 0.0760 | 0.0000 | 0.924 | 0.899 | 4.00% | 0.5036 | |
| 2034 | 295,787 | 864,040 | 292.1% | 152 | 143,230 | 418,396 | 292.1% | 1.0000 | N/A | 0.0784 | 0.0000 | 0.922 | 0.896 | 4.00% | 0.4842 | |
| 2035 | 271,302 | 895,511 | 328.2% | 142 | 126,323 | 414,547 | 328.2% | 1.0000 | N/A | 0.0815 | 0.0000 | 0.918 | 0.891 | 4.00% | 0.4656 | |
| 2036 | 247,925 | 910,709 | 367.3% | 133 | 111,001 | 407,741 | 367.3% | 1.0000 | N/A | 0.0849 | 0.0000 | 0.915 | 0.887 | 4.00% | 0.4477 | |
| 2037 | 225,735 | 926,346 | 410.4% | 124 | 97,181 | 398,799 | 410.4% | 1.0000 | N/A | 0.0879 | 0.0000 | 0.912 | 0.883 | 4.00% | 0.4305 | |
| 2038 | 204,726 | 938,080 | 458.2% | 116 | 84,748 | 388,326 | 458.2% | 1.0000 | N/A | 0.0908 | 0.0000 | 0.909 | 0.878 | 4.00% | 0.4140 | |
| 2039 | 184,911 | 941,423 | 509.1% | 107 | 73,603 | 374,729 | 509.1% | 1.0000 | N/A | 0.0934 | 0.0000 | 0.907 | 0.874 | 4.00% | 0.3980 | |
| 2040 | 166,318 | 936,582 | 563.1% | 99 | 63,657 | 358,471 | 563.1% | 1.0000 | N/A | 0.0975 | 0.0000 | 0.902 | 0.870 | 4.00% | 0.3827 | |
| 2041 | 148,974 | 928,013 | 622.9% | 91 | 54,827 | 341,537 | 622.9% | 1.0000 | N/A | 0.0990 | 0.0000 | 0.901 | 0.866 | 4.00% | 0.3680 | |
| 2042 | 132,896 | 915,898 | 689.9% | 84 | 46,988 | 324,713 | 689.9% | 1.0000 | N/A | 0.1029 | 0.0000 | 0.897 | 0.862 | 4.00% | 0.3539 | |
| 2043 | 117,827 | 892,087 | 757.1% | 77 | 40,094 | 303,559 | 757.1% | 1.0000 | N/A | 0.1043 | 0.0000 | 0.896 | 0.858 | 4.00% | 0.3403 | |
| 2044 | 104,023 | 865,038 | 831.6% | 70 | 34,036 | 283,040 | 831.6% | 1.0000 | N/A | 0.1082 | 0.0000 | 0.892 | 0.854 | 4.00% | 0.3272 | |
| 2045 | 91,380 | 833,768 | 912.4% | 64 | 28,750 | 262,321 | 912.4% | 1.0000 | N/A | 0.1094 | 0.0000 | 0.891 | 0.851 | 4.00% | 0.3146 | |
| 2046 | 79,887 | 792,186 | 991.6% | 58 | 24,168 | 239,657 | 991.6% | 1.0000 | N/A | 0.1138 | 0.0000 | 0.886 | 0.847 | 4.00% | 0.3025 | |
| 2047 | 69,486 | 748,537 | 1077.2% | 52 | 20,213 | 217,747 | 1077.2% | 1.0000 | N/A | 0.1145 | 0.0000 | 0.885 | 0.843 | 4.00% | 0.2909 | |
| 2048 | 60,149 | 701,621 | 1166.5% | 47 | 16,825 | 196,254 | 1166.5% | 1.0000 | N/A | 0.1161 | 0.0000 | 0.884 | 0.841 | 4.00% | 0.2797 | |
| 2049 | 51,960 | 650,363 | 1254.1% | 42 | 13,948 | 174,923 | 1254.1% | 1.0000 | N/A | 0.1193 | 0.0000 | 0.881 | 0.838 | 4.00% | 0.2690 | |
| 2050 | 44,501 | 600,406 | 1349.2% | 38 | 11,509 | 155,279 | 1349.2% | 1.0000 | N/A | 0.1230 | 0.0000 | 0.877 | 0.833 | 4.00% | 0.2596 | |
| 2051 | 38,018 | 550,991 | 1449.3% | 34 | 9,454 | 137,021 | 1449.3% | 1.0000 | N/A | 0.1265 | 0.0000 | 0.873 | 0.831 | 4.00% | 0.2517 | |
| 2052 | 32,341 | 502,397 | 1553.4% | 30 | 7,734 | 120,134 | 1553.4% | 1.0000 | N/A | 0.1272 | 0.0000 | 0.873 | 0.830 | 4.00% | 0.2447 | |
| 2053 | 27,391 | 454,532 | 1659.4% | 27 | 6,298 | 104,510 | 1659.4% | 1.0000 | N/A | 0.1298 | 0.0000 | 0.870 | 0.829 | 4.00% | 0.2384 | |
| 2054 | 23,103 | 407,911 | 1765.6% | 24 | 5,108 | 90,185 | 1765.6% | 1.0000 | N/A | 0.1284 | 0.0000 | 0.872 | 0.831 | 4.00% | 0.2326 | |
| 2055 | 19,430 | 363,824 | 1872.5% | 21 | 4,131 | 77,346 | 1872.5% | 1.0000 | N/A | 0.1332 | 0.0000 | 0.867 | 0.832 | 4.00% | 0.2272 | |
| 2056 | 16,283 | 321,823 | 1976.5% | 18 | 3,329 | 65,787 | 1976.5% | 1.0000 | N/A | 0.1284 | 0.0000 | 0.872 | 0.831 | 4.00% | 0.2224 | |
| 2057 | 13,605 | 283,713 | 2085.3% | 16 | 2,674 | 55,767 | 2085.3% | 1.0000 | N/A | 0.1294 | 0.0000 | 0.871 | 0.830 | 4.00% | 0.2180 | |
| 2058 | 11,354 | 248,857 | 2191.8% | 14 | 2,146 | 47,035 | 2191.8% | 1.0000 | N/A | 0.1283 | 0.0000 | 0.872 | 0.833 | 4.00% | 0.2138 | |
| 2059 | 9,454 | 216,521 | 2290.2% | 12 | 1,718 | 39,351 | 2290.2% | 1.0000 | N/A | 0.1265 | 0.0000 | 0.873 | 0.831 | 4.00% | 0.2100 | |
| 2060 | 7,857 | 188,244 | 2395.9% | 11 | 1,373 | 32,896 | 2395.9% | 1.0000 | N/A | 0.1272 | 0.0000 | 0.873 | 0.830 | 4.00% | 0.2066 | |
| 2061 | 6,519 | 162,606 | 2494.3% | 9 | 1,095 | 27,324 | 2494.3% | 1.0000 | N/A | 0.1298 | 0.0000 | 0.870 | 0.829 | 4.00% | 0.2034 | |
| 2062 | 5,407 | 140,091 | 2591.1% | 8 | 874 | 22,635 | 2591.1% | 1.0000 | N/A | 0.1284 | 0.0000 | 0.872 | 0.831 | 4.00% | 0.2002 | |
| 2063 | 4,491 | 120,446 | 2691.7% | 7 | 698 | 18,713 | 2691.7% | 1.0000 | N/A | 0.1332 | 0.0000 | 0.867 | 0.832 | 4.00% | 0.1972 | |
| 2064 | 3,737 | 103,733 | 2775.9% | 6 | 558 | 15,497 | 2775.9% | 1.0000 | N/A | 0.1294 | 0.0000 | 0.871 | 0.830 | 4.00% | 0.1944 | |
| 2065 | 3,120 | 88,974 | 2851.3% | 5 | 448 | 12,781 | 2851.3% | 1.0000 | N/A | 0.1283 | 0.0000 | 0.872 | 0.833 | 4.00% | 0.1916 | |
| 2066 | 2,615 | 76,779 | 2935.9% | 5 | 361 | 10,605 | 2935.9% | 1.0000 | N/A | 0.1265 | 0.0000 | 0.873 | 0.831 | 4.00% | 0.1888 | |
| 2067 | 2,192 | 66,028 | 3011.6% | 4 | 291 | 8,770 | 3011.6% | 1.0000 | N/A | 0.1272 | 0.0000 | 0.873 | 0.830 | 4.00% | 0.1860 | |
| 2068 | 1,844 | 56,946 | 3088.5% | 4 | 235 | 7,273 | 3088.5% | 1.0000 | N/A | 0.1298 | 0.0000 | 0.870 | 0.829 | 4.00% | 0.1832 | |
| 2069 | 1,552 | 48,887 | 3150.5% | 3 | 191 | 6,003 | 3150.5% | 1.0000 | N/A | 0.1284 | 0.0000 | 0.872 | 0.831 | 4.00% | 0.1804 | |
| 2070 | 1,304 | 42,297 | 3243.3% | 3 | 154 | 4,995 | 3243.3% | 1.0000 | N/A | 0.1332 | 0.0000 | 0.867 | 0.832 | 4.00% | 0.1776 | |
| 2071 | 1,102 | 36,586 | 3319.1% | 2 | 125 | 4,169 | 3319.1% | 1.0000 | N/A | 0.1294 | 0.0000 | 0.871 | 0.830 | 4.00% | 0.1748 | |
| 2072 | 931 | 31,745 | 3410.5% | 2 | 102 | 3,466 | 3410.5% | 1.0000 | N/A | 0.1283 | 0.0000 | 0.872 | 0.833 | 4.00% | 0.1720 | |
| 2073 | 788 | 27,733 | 3517.4% | 2 | 83 | 2,911 | 3517.4% | 1.0000 | N/A | 0.1265 | 0.0000 | 0.873 | 0.831 | 4.00% | 0.1692 | |
| 2074 | 668 | 24,123 | 3612.5% | 1 | 67 | 2,435 | 3612.5% | 1.0000 | N/A | 0. | | | | | | |

Attachment 3
Metropolitan Life Insurance Company
State of Pennsylvania Written Premium and Paid Claims Experience Projections With 34% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies Issued After April 2, 2009 on New Rate Basis

| Calendar Year | Loss Ratio Demonstration | | | | | | | | | Factors Derived from Projected Values for Illustrative Purposes Only | | | | | Interest Rate Factors | |
|---------------|--------------------------|-------------|------------|------------|-----------------|-------------|------------|--------------------------|------------------------------|--|---------------------|--------------------|---------------------|----------------------------------|------------------------------|--|
| | Without Interest | | | | With Interest | | | | Premium Rate Increase Factor | Benefit Downgrade | Persistency Factors | | | Calendar Year Effective Int Rate | Mid-Year Disc / Accum Factor | |
| | Written Premium | Paid Claims | Loss Ratio | Life Years | Written Premium | Paid Claims | Loss Ratio | Policy Lapse & Mortality | | | Policy Shock Lapse | Policy Persistency | Premium Persistency | | | |
| 1998 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.9857 | |
| 1999 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.9394 | |
| 2000 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.8360 | |
| 2001 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.7654 | |
| 2002 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.6976 | |
| 2003 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.6323 | |
| 2004 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.5696 | |
| 2005 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.5092 | |
| 2006 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.4512 | |
| 2007 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.3954 | |
| 2008 | - | - | N/A | - | - | - | - | N/A | - | - | - | - | - | 4.00% | 1.3418 | |
| 2009 | 133,748 | - | 0.0% | 155 | 172,561 | - | 0.0% | - | - | - | - | - | - | 4.00% | 1.2902 | |
| 2010 | 784,773 | - | 0.0% | 353 | 973,592 | - | 0.0% | - | - | - | - | - | - | 4.00% | 1.2406 | |
| 2011 | 1,105,473 | - | 0.0% | 382 | 1,318,732 | - | 0.0% | - | - | - | - | - | - | 4.00% | 1.1929 | |
| 2012 | 1,017,654 | - | 0.0% | 355 | 1,167,305 | - | 0.0% | - | - | - | - | - | - | 4.00% | 1.1471 | |
| 2013 | 973,131 | 1,337 | 0.1% | 338 | 1,073,381 | 0 | 1.474 | - | - | - | - | - | - | 4.00% | 1.1030 | |
| 2014 | 892,706 | 151,558 | 17.0% | 337 | 946,777 | 160,737 | 17.0% | - | - | - | - | - | - | 4.00% | 1.0606 | |
| 2015 | 853,891 | 39,362 | 4.6% | 332 | 870,792 | 40,141 | 4.6% | - | - | - | - | - | - | 4.00% | 1.0198 | |
| 2016 | 817,953 | 256,327 | 31.3% | 322 | 802,077 | 251,352 | 31.3% | 1.0000 | 1.0000 | 0.0301 | 1.0000 | 0.970 | 0.958 | 4.00% | 0.9806 | |
| 2017 | 863,376 | 276,720 | 32.1% | 310 | 814,074 | 260,918 | 32.1% | 1.1169 | 0.9897 | 0.0371 | 0.9863 | 0.963 | 0.968 | 4.00% | 0.9429 | |
| 2018 | 955,182 | 293,348 | 30.7% | 295 | 866,016 | 265,964 | 30.7% | 1.3353 | 0.9704 | 0.0494 | 0.9606 | 0.951 | 0.969 | 4.00% | 0.9066 | |
| 2019 | 923,171 | 323,285 | 35.0% | 286 | 904,818 | 281,839 | 35.0% | 1.3400 | 0.9700 | 0.0287 | 0.9600 | 0.971 | 0.964 | 4.00% | 0.8718 | |
| 2020 | 886,541 | 354,241 | 40.0% | 278 | 896,290 | 297,290 | 33.1% | 1.3400 | 0.9700 | 0.0301 | 0.9600 | 0.970 | 0.960 | 4.00% | 0.8383 | |
| 2021 | 848,396 | 387,295 | 45.7% | 269 | 883,658 | 312,183 | 45.7% | 1.3400 | 0.9700 | 0.0319 | 0.9600 | 0.968 | 0.957 | 4.00% | 0.8061 | |
| 2022 | 809,824 | 420,823 | 52.0% | 260 | 827,673 | 326,169 | 52.0% | 1.3400 | 0.9700 | 0.0337 | 0.9600 | 0.966 | 0.955 | 4.00% | 0.7751 | |
| 2023 | 770,900 | 455,172 | 59.0% | 251 | 574,536 | 339,230 | 59.0% | 1.3400 | 0.9700 | 0.0354 | 0.9600 | 0.965 | 0.952 | 4.00% | 0.7453 | |
| 2024 | 731,769 | 489,102 | 66.8% | 241 | 524,408 | 350,505 | 66.8% | 1.3400 | 0.9700 | 0.0376 | 0.9600 | 0.962 | 0.949 | 4.00% | 0.7166 | |
| 2025 | 692,624 | 524,187 | 75.7% | 232 | 477,274 | 361,207 | 75.7% | 1.3400 | 0.9700 | 0.0393 | 0.9600 | 0.961 | 0.947 | 4.00% | 0.6891 | |
| 2026 | 653,623 | 558,588 | 85.5% | 222 | 433,086 | 370,116 | 85.5% | 1.3400 | 0.9700 | 0.0414 | 0.9600 | 0.959 | 0.944 | 4.00% | 0.6626 | |
| 2027 | 615,076 | 590,898 | 96.1% | 212 | 391,878 | 376,474 | 96.1% | 1.3400 | 0.9700 | 0.0436 | 0.9600 | 0.956 | 0.941 | 4.00% | 0.6371 | |
| 2028 | 577,135 | 623,729 | 108.1% | 203 | 353,570 | 382,115 | 108.1% | 1.3400 | 0.9700 | 0.0456 | 0.9600 | 0.954 | 0.938 | 4.00% | 0.6126 | |
| 2029 | 539,918 | 655,845 | 121.5% | 193 | 318,055 | 386,345 | 121.5% | 1.3400 | 0.9700 | 0.0478 | 0.9600 | 0.952 | 0.936 | 4.00% | 0.5891 | |
| 2030 | 503,596 | 686,782 | 136.4% | 183 | 285,255 | 389,017 | 136.4% | 1.3400 | 0.9700 | 0.0499 | 0.9600 | 0.950 | 0.933 | 4.00% | 0.5664 | |
| 2031 | 468,300 | 717,811 | 153.3% | 174 | 255,065 | 390,963 | 153.3% | 1.3400 | 0.9700 | 0.0521 | 0.9600 | 0.948 | 0.930 | 4.00% | 0.5447 | |
| 2032 | 434,056 | 748,099 | 172.4% | 164 | 227,325 | 391,797 | 172.4% | 1.3400 | 0.9700 | 0.0543 | 0.9600 | 0.946 | 0.927 | 4.00% | 0.5237 | |
| 2033 | 400,980 | 776,279 | 193.6% | 155 | 201,930 | 390,927 | 193.6% | 1.3400 | 0.9700 | 0.0571 | 0.9600 | 0.943 | 0.924 | 4.00% | 0.5036 | |
| 2034 | 369,086 | 804,594 | 218.0% | 146 | 178,723 | 389,610 | 218.0% | 1.3400 | 0.9700 | 0.0593 | 0.9600 | 0.941 | 0.920 | 4.00% | 0.4842 | |
| 2035 | 338,533 | 829,627 | 245.0% | 137 | 157,627 | 386,118 | 245.0% | 1.3400 | 0.9700 | 0.0618 | 0.9600 | 0.938 | 0.917 | 4.00% | 0.4666 | |
| 2036 | 309,363 | 848,052 | 274.1% | 128 | 138,508 | 379,689 | 274.1% | 1.3400 | 0.9700 | 0.0643 | 0.9600 | 0.936 | 0.914 | 4.00% | 0.4477 | |
| 2037 | 281,674 | 862,613 | 306.2% | 119 | 121,263 | 371,362 | 306.2% | 1.3400 | 0.9700 | 0.0672 | 0.9600 | 0.933 | 0.910 | 4.00% | 0.4305 | |
| 2038 | 255,459 | 873,540 | 341.9% | 111 | 105,749 | 361,609 | 341.9% | 1.3400 | 0.9700 | 0.0702 | 0.9600 | 0.930 | 0.907 | 4.00% | 0.4140 | |
| 2039 | 230,734 | 876,653 | 379.9% | 103 | 91,843 | 348,948 | 379.9% | 1.3400 | 0.9700 | 0.0722 | 0.9600 | 0.928 | 0.903 | 4.00% | 0.3980 | |
| 2040 | 207,532 | 872,145 | 420.2% | 95 | 79,432 | 333,808 | 420.2% | 1.3400 | 0.9700 | 0.0760 | 0.9600 | 0.924 | 0.899 | 4.00% | 0.3827 | |
| 2041 | 185,991 | 864,165 | 464.9% | 88 | 68,414 | 318,040 | 464.9% | 1.3400 | 0.9700 | 0.0784 | 0.9600 | 0.922 | 0.896 | 4.00% | 0.3680 | |
| 2042 | 165,717 | 852,698 | 514.8% | 81 | 58,644 | 301,756 | 514.8% | 1.3400 | 0.9700 | 0.0815 | 0.9600 | 0.918 | 0.891 | 4.00% | 0.3539 | |
| 2043 | 147,026 | 830,711 | 565.0% | 74 | 50,030 | 282,674 | 565.0% | 1.3400 | 0.9700 | 0.0849 | 0.9600 | 0.915 | 0.887 | 4.00% | 0.3403 | |
| 2044 | 129,801 | 805,524 | 620.6% | 67 | 42,471 | 263,567 | 620.6% | 1.3400 | 0.9700 | 0.0879 | 0.9600 | 0.912 | 0.883 | 4.00% | 0.3272 | |
| 2045 | 114,024 | 776,405 | 680.9% | 61 | 35,874 | 244,273 | 680.9% | 1.3400 | 0.9700 | 0.0908 | 0.9600 | 0.909 | 0.878 | 4.00% | 0.3146 | |
| 2046 | 99,684 | 737,683 | 740.0% | 55 | 30,157 | 223,169 | 740.0% | 1.3400 | 0.9700 | 0.0934 | 0.9600 | 0.907 | 0.874 | 4.00% | 0.3025 | |
| 2047 | 86,705 | 697,038 | 803.9% | 50 | 25,222 | 202,766 | 803.9% | 1.3400 | 0.9700 | 0.0975 | 0.9600 | 0.902 | 0.870 | 4.00% | 0.2909 | |
| 2048 | 75,055 | 653,349 | 870.5% | 45 | 20,994 | 182,751 | 870.5% | 1.3400 | 0.9700 | 0.0990 | 0.9600 | 0.901 | 0.866 | 4.00% | 0.2797 | |
| 2049 | 64,711 | 605,618 | 935.3% | 40 | 17,405 | 162,868 | 935.3% | 1.3400 | 0.9700 | 0.1029 | 0.9600 | 0.897 | 0.862 | 4.00% | 0.2690 | |
| 2050 | 55,528 | 559,098 | 1006.9% | 36 | 14,361 | 144,596 | 1006.9% | 1.3400 | 0.9700 | 0.1043 | 0.9600 | 0.896 | 0.858 | 4.00% | 0.2586 | |
| 2051 | 47,440 | 513,083 | 1081.5% | 32 | 11,797 | 127,594 | 1081.5% | 1.3400 | 0.9700 | 0.1082 | 0.9600 | 0.892 | 0.854 | 4.00% | 0.2487 | |
| 2052 | 40,356 | 467,832 | 1159.3% | 29 | 9,650 | 111,869 | 1159.3% | 1.3400 | 0.9700 | 0.1094 | 0.9600 | 0.891 | 0.851 | 4.00% | 0.2391 | |
| 2053 | 34,179 | 423,260 | 1238.4% | 25 | 7,859 | 97,320 | 1238.4% | 1.3400 | 0.9700 | 0.1138 | 0.9600 | 0.886 | 0.847 | 4.00% | 0.2299 | |
| 2054 | 28,828 | 379,847 | 1317.6% | 23 | 6,374 | 83,981 | 1317.6% | 1.3400 | 0.9700 | 0.1145 | 0.9600 | 0.885 | 0.843 | 4.00% | 0.2211 | |
| 2055 | 24,245 | 338,793 | 1397.4% | 20 | 5,154 | 72,025 | 1397.4% | 1.3400 | 0.9700 | 0.1161 | 0.9600 | 0.884 | 0.841 | 4.00% | 0.2126 | |
| 2056 | 20,318 | 299,682 | 1475.0% | 18 | 4,153 | 61,261 | 1475.0% | 1.3400 | 0.9700 | 0.1193 | 0.9600 | 0.881 | 0.838 | 4.00% | 0.2044 | |
| 2057 | 16,977 | 264,193 | 1556.2% | 15 | 3,337 | 51,930 | 1556.2% | 1.3400 | 0.9700 | 0.1240 | 0.9600 | 0.876 | 0.836 | 4.00% | 0.1966 | |
| 2058 | 14,167 | 231,736 | 1635.7% | 13 | 2,678 | 43,799 | 1635.7% | 1.3400 | 0.9700 | 0.1229 | 0.9600 | 0.877 | 0.835 | 4.00% | 0.1890 | |
| 2059 | 11,797 | 201,625 | 1709.1% | 12 | 2,144 | 36,643 | 1709.1% | 1.3400 | 0.9700 | 0.1230 | 0.9600 | 0.877 | 0.833 | 4.00% | 0.1817 | |
| 2060 | 9,804 | 175,293 | 1788.0% | 10 | 1,713 | 30,633 | 1788.0% | 1.3400 | 0.9700 | 0.1265 | 0.9600 | 0.873 | 0.831 | 4.00% | 0.1748 | |
| 2061 | 8,134 | 151,418 | 1861.4% | 9 | 1,367 | 25,444 | 1861.4% | 1.3400 | 0.9700 | 0.1272 | 0.9600 | 0.873 | 0.830 | 4.00% | 0.1680 | |
| 2062 | 6,747 | 130,453 | 1933.6% | 8 | 1,090 | 21,078 | 1933.6% | 1.3400 | 0.9700 | 0.1298 | 0.9600 | 0.870 | 0.829 | 4.00% | 0.1616 | |
| 2063 | 5,683 | 112,160 | 2001.3% | 7 | 871 | 17,426 | 2001.3% | 1.3400 | 0.9700 | 0.1284 | 0.9600 | 0.872 | 0.831 | 4.00% | 0.1554 | |
| 2064 | 4,863 | 96,669 | 2071.5% | 6 | 697 | 14,697 | 2071.5% | 1.3400 | 0.9700 | 0.1332 | 0.9600 | 0.867 | 0.832 | 4.00% | 0.1494 | |
| 2065 | 3,894 | 82,853 | 2127.8% | 5 | 559 | 11,902 | 2127.8% | 1.3400 | 0.9700 | 0.1294 | 0.9600 | 0.871 | 0.835 | 4.00% | 0.1436 | |
| 2066 | 3,263 | 71,496 | 2191.0% | 5 | 451 | 9,876 | 2191.0% | 1.3400 | 0.9700 | 0.1283 | 0.9600 | 0.872 | 0.838 | 4.00% | 0.1381 | |
| 2067 | 2,736 | 61,486 | 2247.5% | 4 | 363 | 8,166 | 2247.5% | 1.3400 | 0.9700 | 0.1386 | 0.9600 | 0.861 | 0.838 | 4.00% | 0.1328 | |
| 2068 | 2,301 | 53,028 | 2304.9% | 3 | 294 | 6,772 | 2304.9% | 1.3400 | 0.9700 | 0.1287 | 0.9600 | 0.871 | 0.841 | 4.00% | 0.1277 | |
| 2069 | 1,936 | 45,524 | 2351.1% | 3 | 238 | 5,590 | 2351.1% | 1.3400 | 0.9700 | 0.1250 | 0.9600 | 0.875 | 0.842 | 4.00% | 0.1228 | |
| 2070 | 1,627 | 39,387 | 2420.3% | 3 | 192 | 4,651 | 2420.3% | 1.3400 | 0.9700 | 0.1429 | 0.9600 | 0.857 | 0.840 | 4.00% | 0.1181 | |
| 2071 | 1,375 | 34,069 | 2477.0% | 2 | 156 | 3,868 | 2477.0% | 1.3400 | 0.9700 | 0.1364 | 0.9600 | 0.864 | 0.845 | 4.00% | 0.1135 | |
| 2072 | 1,161 | 29,561 | 2545.1% | 2 | 127 | 3,227 | 2545.1% | 1.3400 | 0.9700 | 0.1404 | 0.9600 | 0.860 | 0.844 | 4.00% | 0.1092 | |
| 2073 | 984 | 25,825 | 2624.9% | 2 | 103 | 2,711 | 2624.9% | 1.3400 | 0.9700 | 0.1429 | 0.9600 | 0.857 | 0.847 | 4.00% | 0.1050 | |
| 2074 | | | | | | | | | | | | | | | | |

Attachment 4
Metropolitan Life Insurance Company
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies Issued After April 2, 2009 on New Rate Basis
Active Life and Claims Reserve Balances

Nationwide

| | Claim Reserves | Active Life Reserves |
|------------|---------------------------|---------------------------------|
| 12/31/2003 | | |
| 12/31/2004 | | |
| 12/31/2005 | | |
| 12/31/2006 | | |
| 12/31/2007 | | |
| 12/31/2008 | | |
| 12/31/2009 | | |
| 12/31/2010 | 55,921 | |
| 12/31/2011 | 196,278 | |
| 12/31/2012 | 53,661 | |
| 12/31/2013 | 801,659 | |
| 12/31/2014 | 1,049,372 | |
| 12/31/2015 | 2,522,159 | 84,694,547 * |

State of Pennsylvania

| | Claim Reserves | Active Life Reserves |
|------------|---------------------------|---------------------------------|
| 12/31/2003 | | |
| 12/31/2004 | | |
| 12/31/2005 | | |
| 12/31/2006 | | |
| 12/31/2007 | | |
| 12/31/2008 | | |
| 12/31/2009 | | |
| 12/31/2010 | | |
| 12/31/2011 | | |
| 12/31/2012 | | |
| 12/31/2013 | | |
| 12/31/2014 | 59,323 | |
| 12/31/2015 | 216,593 | 4,158,937 * |

* Prior-year reserve balances not available.

Attachment 5
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Future Increase
Actual to Expected Ratios
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM

| Duration | Actual / Projected Experience | | |
|-----------|--|-----------------|------------|
| | Actual Experience through 12/31/2015 | | |
| | Projections based on Current Assumptions | | |
| | A | B | C = B / A |
| | Earned Premium | Incurred Claims | Loss Ratio |
| 1 | 12,693,126 | 65,168 | 0.5% |
| 2 | 24,445,584 | 1,291,163 | 5.3% |
| 3 | 22,817,497 | 694,042 | 3.0% |
| 4 | 21,479,511 | 1,621,671 | 7.5% |
| 5 | 20,033,814 | 1,782,230 | 8.9% |
| 6 | 18,961,731 | 2,466,367 | 13.0% |
| 7 | 18,134,602 | 4,604,489 | 25.4% |
| 8 | 17,413,077 | 5,393,685 | 31.0% |
| 9 | 16,896,784 | 5,950,156 | 35.2% |
| 10 | 16,349,650 | 6,546,474 | 40.0% |
| 11 | 15,267,877 | 7,235,372 | 47.4% |
| 12 | 14,238,487 | 7,960,369 | 55.9% |
| 13 | 13,615,957 | 8,648,075 | 63.5% |
| 14 | 12,993,362 | 9,366,907 | 72.1% |
| 15 | 12,364,650 | 10,115,742 | 81.8% |
| 16 | 11,724,534 | 10,893,948 | 92.9% |
| 17 | 11,102,681 | 11,683,744 | 105.2% |
| 18 | 10,481,624 | 12,495,010 | 119.2% |
| 19 | 9,873,401 | 13,326,736 | 135.0% |
| 20 | 9,277,983 | 14,163,590 | 152.7% |
| 21 | 8,693,504 | 15,008,492 | 172.6% |
| 22 | 8,121,332 | 15,844,426 | 195.1% |
| 23 | 7,559,598 | 16,658,849 | 220.4% |
| 24 | 7,018,791 | 17,438,020 | 248.4% |
| 25 | 6,494,062 | 18,158,002 | 279.6% |
| 26 | 5,991,299 | 18,808,575 | 313.9% |
| 27 | 5,507,312 | 19,381,315 | 351.9% |
| 28 | 5,045,405 | 19,856,059 | 393.5% |
| 29 | 4,604,185 | 20,232,996 | 439.4% |
| 30 | 4,186,173 | 20,480,768 | 489.2% |
| 31 | 3,789,951 | 20,602,138 | 543.6% |
| 32 | 3,416,606 | 20,597,987 | 602.9% |
| 33 | 3,070,199 | 20,451,977 | 666.1% |
| 34 | 2,747,668 | 20,180,652 | 734.5% |
| 35 | 2,449,097 | 19,782,977 | 807.8% |
| 36 | 2,174,066 | 19,265,565 | 886.2% |
| 37 | 1,922,011 | 18,627,335 | 969.2% |
| 38 | 1,692,166 | 17,882,700 | 1056.8% |
| 39 | 1,483,710 | 17,070,094 | 1150.5% |
| 40 | 1,295,695 | 16,188,113 | 1249.4% |
| 41 | 1,127,249 | 15,254,605 | 1353.3% |
| 42 | 977,180 | 14,298,886 | 1463.3% |
| 43 | 844,101 | 13,332,114 | 1579.4% |
| 44 | 726,571 | 12,351,946 | 1700.0% |
| 45 | 623,354 | 11,388,097 | 1826.9% |
| 46 | 533,154 | 10,448,232 | 1959.7% |
| 47 | 454,652 | 9,539,463 | 2098.2% |
| 48 | 386,634 | 8,676,145 | 2244.0% |
| 49 | 327,985 | 7,856,922 | 2395.5% |
| 50 | 277,598 | 7,082,785 | 2551.5% |
| 51 | 234,490 | 6,360,808 | 2712.6% |
| 52 | 197,738 | 5,692,923 | 2879.0% |
| 53 | 166,494 | 5,081,259 | 3051.9% |
| 54 | 140,005 | 4,525,999 | 3232.8% |
| 55 | 117,613 | 4,025,540 | 3422.7% |
| 56 | 98,732 | 3,578,386 | 3624.4% |
| 57 | 82,838 | 3,169,666 | 3826.3% |
| 58 | 69,442 | 2,801,657 | 4034.5% |
| 59 | 58,159 | 2,474,374 | 4254.5% |
| 60 | 48,661 | 2,180,356 | 4480.7% |
| Lifetime | 404,921,411 | 658,942,142 | 162.7% |
| Lifetime* | 253,234,774 | 217,876,258 | 86.0% |

Note:

* Columns A and B are discounted back to the inception date at an interest rate of 4%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4%.

Attachment 6
Metropolitan Life Insurance Company
State of Pennsylvania Experience Projections With No Future Increase
Actual to Expected Ratios
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM

| Duration | Actual / Projected Experience | | |
|-----------|--|-----------------|------------|
| | Actual Experience through 12/31/2015 | | |
| | Projections based on Current Assumptions | | |
| | A | B | C = B / A |
| | Earned Premium | Incurred Claims | Loss Ratio |
| 1 | 590,316 | 180 | 0.0% |
| 2 | 1,160,942 | 290 | 0.0% |
| 3 | 1,054,388 | 815 | 0.1% |
| 4 | 992,116 | 2,913 | 0.3% |
| 5 | 929,333 | 139,703 | 15.0% |
| 6 | 874,572 | 152,967 | 17.5% |
| 7 | 834,629 | 354,996 | 42.5% |
| 8 | 801,128 | 274,219 | 34.2% |
| 9 | 777,298 | 304,394 | 39.2% |
| 10 | 752,112 | 337,393 | 44.9% |
| 11 | 722,659 | 369,406 | 51.1% |
| 12 | 692,488 | 404,357 | 58.4% |
| 13 | 661,647 | 439,543 | 66.4% |
| 14 | 630,506 | 475,917 | 75.5% |
| 15 | 599,164 | 512,773 | 85.6% |
| 16 | 567,746 | 550,780 | 97.0% |
| 17 | 536,396 | 588,679 | 109.7% |
| 18 | 505,264 | 624,727 | 123.6% |
| 19 | 474,518 | 659,687 | 139.0% |
| 20 | 444,339 | 695,520 | 156.5% |
| 21 | 414,819 | 729,431 | 175.8% |
| 22 | 386,070 | 762,622 | 197.5% |
| 23 | 358,186 | 795,718 | 222.2% |
| 24 | 331,238 | 828,125 | 250.0% |
| 25 | 305,222 | 857,672 | 281.0% |
| 26 | 280,236 | 886,059 | 316.2% |
| 27 | 256,313 | 908,002 | 354.3% |
| 28 | 233,574 | 925,483 | 396.2% |
| 29 | 211,989 | 939,815 | 443.3% |
| 30 | 191,615 | 945,622 | 493.5% |
| 31 | 172,496 | 942,331 | 546.3% |
| 32 | 154,615 | 936,264 | 605.5% |
| 33 | 137,943 | 922,537 | 668.8% |
| 34 | 122,477 | 903,248 | 737.5% |
| 35 | 108,202 | 878,249 | 811.7% |
| 36 | 95,096 | 847,515 | 891.2% |
| 37 | 83,131 | 810,286 | 974.7% |
| 38 | 72,291 | 767,069 | 1061.1% |
| 39 | 62,541 | 719,691 | 1150.7% |
| 40 | 53,859 | 670,831 | 1245.5% |
| 41 | 46,152 | 619,764 | 1342.9% |
| 42 | 39,363 | 568,725 | 1444.8% |
| 43 | 33,412 | 521,634 | 1561.2% |
| 44 | 28,220 | 472,415 | 1674.1% |
| 45 | 23,737 | 424,227 | 1787.2% |
| 46 | 19,887 | 379,331 | 1907.4% |
| 47 | 16,597 | 335,715 | 2022.7% |
| 48 | 13,802 | 296,089 | 2145.3% |
| 49 | 11,445 | 259,154 | 2264.3% |
| 50 | 9,473 | 225,625 | 2381.9% |
| 51 | 7,821 | 195,801 | 2503.4% |
| 52 | 6,443 | 167,470 | 2599.3% |
| 53 | 5,305 | 142,730 | 2690.7% |
| 54 | 4,370 | 120,986 | 2768.8% |
| 55 | 3,603 | 102,497 | 2844.4% |
| 56 | 2,981 | 87,523 | 2936.1% |
| 57 | 2,477 | 74,088 | 2991.0% |
| 58 | 2,065 | 63,310 | 3066.0% |
| 59 | 1,724 | 53,890 | 3126.6% |
| 60 | 1,443 | 46,047 | 3192.0% |
| Lifetime | 18,913,791 | 29,022,853 | 153.4% |
| Lifetime* | 11,860,345 | 10,116,358 | 85.3% |

Note:

* Columns A and B are discounted back to the inception date at an interest rate of 4%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4%.



[DATE]

[First Name][Last Name]

[Address]

[Address2]

[City, State, Zip]

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

Dear [First Name][Last Name]:

When you purchased your long term care insurance policy from MetLife, you made a responsible decision to protect yourself and your family from the potential cost of needing long term care, which can be significant. Part of our commitment to you as our customer is to pay future benefits under your policy in the event you become eligible to receive them. It is critical that policies are priced at an appropriate level.

I am sending you this letter to inform you that we are implementing two premium increases on your long term care insurance policy which was issued in Pennsylvania. These premium increases will affect a broad group of policyholders and is not based on any individual's personal factors such as age, health status or claims history. We understand how important your long term care insurance policy is to your personal financial plan. The decision to implement premium increases was a difficult one and not taken lightly.

We received authority from Pennsylvania to implement the increase on your policy indicated above. To avoid a single, large increase, we are implementing the increase in two phases. The information below indicates the effective date and amount of your initial increase of approximately 16.43%. The second increase of approximately 16.43%, in addition to the initial increase, will occur no sooner than one year from the date indicated below and will be based on your premium in effect at that time. You will be notified separately prior to the second increase.

It is important that you be aware that as explained in the renewability statement on the first page of your policy and subject to any applicable regulatory approval, **MetLife has the right to increase rates in the future**. As you consider your options, please see the section at the end of this letter for details about MetLife's Long-Term Care Inforce Rate Increase History.

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

Your current and new premium amounts

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

Current Premium Amount
[\$0.00]/[mode]

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

Please note that if you are on waiver of premium at the time the increase becomes effective, there will be no impact to your coverage or premiums unless and until your premium payments resume.

Options to consider

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

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

No additional action is required by you.

[2. Reduce your coverage:

- **Reduce your Daily Benefit Amount from [\$\$\$] to [\$\$\$].** This will bring you to a revised premium of approximately [\$\$\$]/[mode].
- **Reduce your Benefit Duration from [years] to [years].** This will bring you to a revised premium of approximately [\$\$\$]/[mode].

Please note that these benefit durations do not reflect claims paid or payable. Please also note that the Benefit Duration # of years is used to calculate the Total Lifetime Benefit dollar amount. If MetLife pays the full Nursing Home Daily Benefit Amount, then the Benefit Duration would not exceed the # of years selected. If MetLife pays less than the Nursing Home Daily Benefit Amount, then the Lifetime Benefit Maximum could exceed the # of years selected. In addition, if you currently qualify for the paid-up survivorship feature of this policy, or if you have purchased the shared care rider, both policyholders may be required to maintain identical coverage for either of these features to remain in effect. Please refer to your policy for additional information.]

[Insert for insureds who are not provided decrease options:

Please contact our customer service team at [(888) 285-8140] if you wish to discuss whether there are coverage decrease options available to you.]

3. Cancel your coverage:

[Insert for insureds with no nonforfeiture feature:

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium Increase Endorsement (“LCUL”) which provides limited coverage as described below. *(Please note that this limited coverage does not provide the same level of coverage you currently have.)* Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; **or** 30 times the Nursing Home Daily Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once LCUL goes into effect, your policy will be considered “paid-up” with no further premiums due, and you will no longer receive increases under any inflation option.]

[Insert for insureds with no nonforfeiture feature (applies to insureds with CBUL):

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium Increase Endorsement (“LCUL”) which provides limited coverage as described below. *(Please note that this limited coverage does not provide the same level of coverage you currently have.)* Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; **or** 30 times the Nursing Home Daily Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once

LCUL goes into effect, your policy will be considered “paid-up” with no further premiums due, and you will no longer receive increases under any inflation option.

Note: For policyholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Nonforfeiture Feature (“CBUL”) as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

[Insert for letters to insureds who have an existing NF benefit:

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage you are eligible for the limited coverage as described in your policy under the nonforfeiture feature. *(Please note that this limited coverage is not intended to replace coverage you currently have.)*]

4. Call your producer or the customer service team at (888) 285-8140 between the hours of 8:30 a.m. and 6:30 p.m. Eastern Time, Monday through Friday, to discuss other available options.

Next Steps

- If you choose to maintain your current coverage at the new premium, you do not need to take any action at this time. Simply pay your new premium when it becomes due.
- As you consider any coverage changes, it is important that you review the current costs of long term care in your area. We have enclosed information to help you with this process.
- If you choose to decrease your coverage, we request that you return your Coverage Change Form to us by [COMPLETE DATE] so we can process your request to coincide with the premium increase date. Should you need more time to decide on a coverage decrease, the provisions of your policy permit you to make decreases at any time.

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect. Please call customer service at the number listed above for more details. We want to thank you for choosing MetLife for your long term care insurance needs.

Sincerely,



Thomas Reilly
Director, Product Management & Compliance
Encl: [Coverage Change Form, Cost of Care Chart, Business Reply Envelope]

MetLife's Long-Term Care Inforce Rate Increase History

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

| Policy Type | Individual Policy Series* | Years Available | Years Increase Began | Percentage of Increase |
|----------------|---|-----------------|----------------------|----------------------------------|
| Individual LTC | 1LTC-97, 2LTC-97 | 1997 – 2001 | 2009 2013 2016 | 0-18% 0-58% 0-30% **** |
| Individual LTC | LTC-VAL, LTC-IDEAL, LTC-PREM, LTC-FAC | 2002-2006 | 2009 2013 2016 | 0-42% 0-102% 0-59.60% **** |
| Individual LTC | LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC | 2005-2011 | 2013 2016 | 0-88% 0-56.66% **** |
| Individual LTC | LTC2007 | 2008-2011 | 2013 2016 | 0-58% 0-30% **** |
| Individual LTC | LTC-TIAA-02 | 1991-2001 | 2012 2015 | 0-41% 0-73% **** |
| Individual LTC | LTC-TIAA-03 | 1992-2003 | 2012 2015 | 0-41% 0-73% **** |
| Individual LTC | LTC-TCL-04 | 2000-2004 | 2012 2015 | 0-41% 0-73% **** |
| Group LTC | G.LTC197 | 1998 – 2003** | 2012 | 0-45% |
| Group LTC | GPNP99-LTC | 2000 – 2010*** | 2012 | 0- 45% |

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

**While MetLife ceased offering the group policy to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through December 31, 2012.

***While MetLife ceased offering the group policy to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through December 31, 2012.

****Please note that the percentage of the increase will vary by state, and state filings are in process. Final amounts are subject to any applicable regulatory approvals.