

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
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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

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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;

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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
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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:
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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
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Product Name: Individual Long-Term Care Insurance
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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	\$379.99	\$416.49
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	\$63.04	\$71.04	\$78.40	\$85.50	\$93.04	\$101.54
37	\$54.29	\$64.07	\$72.34	\$79.74	\$86.90	\$94.52	\$103.11
38	\$55.30	\$65.21	\$73.73	\$81.13	\$88.40	\$96.04	\$104.71
39	\$56.37	\$66.46	\$75.17	\$82.57	\$89.96	\$97.62	\$106.34
40	\$57.52	\$67.82	\$76.66	\$84.14	\$91.59	\$99.24	\$108.00
41	\$58.74	\$69.29	\$78.20	\$85.75	\$93.27	\$100.91	\$109.70
42	\$60.05	\$70.87	\$79.81	\$87.40	\$95.00	\$102.64	\$111.44
43	\$61.44	\$72.56	\$81.47	\$89.10	\$96.79	\$104.42	\$113.22
44	\$62.90	\$74.36	\$83.20	\$90.84	\$98.60	\$106.30	\$115.04
45	\$64.43	\$76.27	\$85.00	\$92.63	\$100.50	\$108.28	\$116.91
46	\$66.03	\$78.29	\$86.88	\$94.47	\$102.46	\$110.27	\$118.83
47	\$67.70	\$80.42	\$88.80	\$96.40	\$104.50	\$112.31	\$120.80
48	\$69.44	\$82.66	\$90.77	\$98.39	\$106.79	\$114.40	\$122.82
49	\$71.25	\$85.01	\$92.79	\$100.44	\$109.14	\$116.54	\$124.89
50	\$73.13	\$87.47	\$94.86	\$102.55	\$111.54	\$118.73	\$127.01
51	\$75.08	\$90.04	\$97.03	\$104.72	\$114.00	\$120.97	\$129.18
52	\$77.10	\$92.72	\$99.26	\$106.96	\$116.53	\$123.26	\$131.40
53	\$79.28	\$95.51	\$101.55	\$109.26	\$119.12	\$125.60	\$133.67
54	\$81.52	\$98.41	\$103.80	\$111.62	\$121.77	\$128.04	\$136.00
55	\$83.83	\$101.42	\$106.10	\$114.14	\$124.00	\$130.54	\$138.38
56	\$86.21	\$104.54	\$108.44	\$116.70	\$126.34	\$133.10	\$140.81
57	\$88.66	\$107.77	\$110.83	\$119.30	\$128.74	\$135.72	\$143.29
58	\$91.18	\$111.11	\$113.35	\$121.94	\$131.20	\$138.40	\$145.82
59	\$93.77	\$114.56	\$115.94	\$124.63	\$133.72	\$141.14	\$148.40
60	\$96.43	\$118.12	\$118.58	\$127.37	\$136.30	\$143.94	\$151.03
61	\$99.16	\$121.79	\$121.27	\$130.16	\$138.94	\$146.79	\$153.71
62	\$101.96	\$125.56	\$124.00	\$132.99	\$141.64	\$149.69	\$156.44
63	\$104.83	\$129.44	\$126.78	\$135.88	\$144.40	\$152.64	\$159.22
64	\$107.77	\$133.42	\$129.61	\$138.82	\$147.22	\$155.64	\$162.05
65	\$110.78	\$137.50	\$132.49	\$141.81	\$150.10	\$158.69	\$164.93
66	\$113.86	\$141.68	\$135.41	\$144.85	\$153.04	\$161.79	\$167.86
67	\$117.01	\$145.96	\$138.38	\$147.94	\$156.04	\$164.94	\$170.84
68	\$120.23	\$150.34	\$141.40	\$151.08	\$159.09	\$168.14	\$173.87
69	\$123.52	\$154.82	\$144.48	\$154.27	\$162.20	\$171.39	\$176.95
70	\$126.88	\$159.40	\$147.61	\$157.50	\$165.36	\$173.69	\$180.08
71	\$130.31	\$164.08	\$150.79	\$160.78	\$168.57	\$176.04	\$183.26
72	\$133.81	\$168.86	\$154.02	\$164.11	\$171.83	\$178.44	\$186.49
73	\$137.38	\$173.74	\$157.31	\$167.49	\$175.13	\$180.88	\$189.77
74	\$141.02	\$178.71	\$160.66	\$170.92	\$178.48	\$183.37	\$193.10
75	\$144.73	\$183.78	\$164.06	\$174.40	\$181.88	\$185.90	\$196.48
76	\$148.51	\$188.94	\$167.51	\$177.93	\$185.33	\$188.47	\$199.91
77	\$152.36	\$194.19	\$171.01	\$181.51	\$188.83	\$191.08	\$203.37
78	\$156.28	\$199.53	\$174.54	\$185.14	\$192.34	\$193.74	\$206.87
79	\$160.27	\$204.96	\$178.11	\$188.81	\$195.89	\$196.44	\$210.41
80	\$164.33	\$210.48	\$181.73	\$192.52	\$199.48	\$199.17	\$214.00
81	\$168.46	\$216.09	\$185.39	\$196.29	\$203.11	\$201.90	\$217.63
82	\$172.66	\$221.79	\$189.10	\$199.11	\$206.78	\$204.67	\$221.30
83	\$176.93	\$227.58	\$192.85	\$202.97	\$210.49	\$207.48	\$225.01
84	\$181.27	\$233.46	\$196.64	\$206.81	\$214.24	\$210.32	\$228.76
85	\$185.68	\$239.43	\$200.47	\$210.70	\$218.03	\$213.19	\$232.54
86	\$190.16	\$245.49	\$204.34	\$214.63	\$221.86	\$216.10	\$236.36
87	\$194.71	\$251.64	\$208.25	\$218.61	\$225.73	\$219.04	\$240.21
88	\$199.33	\$257.88	\$212.19	\$222.63	\$229.64	\$222.01	\$244.10
89	\$204.02	\$264.21	\$216.17	\$226.70	\$233.59	\$225.01	\$248.02
90	\$208.78	\$270.63	\$220.19	\$230.81	\$237.58	\$228.04	\$251.97
91	\$213.61	\$277.14	\$224.24	\$234.96	\$241.60	\$231.10	\$255.95
92	\$218.51	\$283.74	\$228.33	\$239.15	\$245.66	\$234.19	\$260.00
93	\$223.48	\$290.43	\$232.46	\$243.38	\$249.76	\$237.31	\$264.09
94	\$228.52	\$297.21	\$236.62	\$247.64	\$253.89	\$240.46	\$268.22
95	\$233.63	\$304.08	\$240.81	\$251.94	\$258.05	\$243.64	\$272.39
96	\$238.81	\$311.04	\$245.04	\$256.27	\$262.24	\$246.84	\$276.60
97	\$244.06	\$318.09	\$249.30	\$260.63	\$266.46	\$250.07	\$280.84
98	\$249.38	\$325.23	\$253.59	\$265.02	\$270.71	\$253.32	\$285.11
99	\$254.77	\$332.46	\$257.91	\$269.44	\$275.00	\$256.60	\$289.41
100	\$260.23	\$339.78	\$262.26	\$273.89	\$279.32	\$260.00	\$293.74

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	\$669.57	\$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	\$105.63	\$115.17	\$125.97
38	\$65.73	\$78.22	\$88.40	\$97.67	\$107.23	\$116.98	\$127.91
39	\$66.75	\$79.41	\$89.77	\$99.06	\$108.77	\$118.84	\$129.88
40	\$67.79	\$80.62	\$91.14	\$100.44	\$110.29	\$120.75	\$131.88
41	\$68.85	\$81.85	\$92.54	\$101.16	\$111.80	\$122.65	\$133.91
42	\$69.93	\$83.10	\$93.97	\$101.83	\$113.29	\$124.57	\$135.97
43	\$71.03	\$84.37	\$95.42	\$102.51	\$114.76	\$126.51	\$138.06
44	\$72.15	\$85.66	\$96.89	\$103.20	\$116.23	\$128.47	\$140.17
45	\$73.29	\$86.97	\$98.38	\$103.90	\$117.69	\$130.45	\$142.31
46	\$74.45	\$88.30	\$99.89	\$104.60	\$119.13	\$132.45	\$144.47
47	\$75.63	\$89.65	\$101.41	\$105.31	\$120.56	\$134.47	\$146.65
48	\$76.83	\$91.02	\$102.94	\$106.01	\$121.97	\$136.51	\$148.85
49	\$78.05	\$92.41	\$104.49	\$106.72	\$123.36	\$138.57	\$151.07
50	\$79.29	\$93.82	\$106.07	\$107.44	\$124.73	\$140.65	\$153.31
51	\$80.55	\$95.25	\$107.67	\$108.17	\$126.08	\$142.75	\$155.57
52	\$81.83	\$96.70	\$109.29	\$108.91	\$127.41	\$144.87	\$157.85
53	\$83.13	\$98.17	\$110.93	\$109.66	\$128.72	\$147.01	\$160.15
54	\$84.45	\$99.66	\$112.59	\$110.42	\$130.01	\$149.17	\$162.47
55	\$85.79	\$101.17	\$114.27	\$111.19	\$131.28	\$151.35	\$164.81
56	\$87.15	\$102.70	\$115.97	\$111.97	\$132.53	\$153.55	\$167.17
57	\$88.53	\$104.25	\$117.69	\$112.76	\$133.76	\$155.77	\$169.55
58	\$89.93	\$105.82	\$119.43	\$113.56	\$134.97	\$158.01	\$171.95
59	\$91.35	\$107.41	\$121.19	\$114.37	\$136.16	\$160.27	\$174.37
60	\$92.79	\$109.02	\$122.97	\$115.19	\$137.33	\$162.55	\$176.81
61	\$94.25	\$110.65	\$124.77	\$116.02	\$138.48	\$164.85	\$179.27
62	\$95.73	\$112.30	\$126.59	\$116.86	\$139.61	\$167.17	\$181.75
63	\$97.23	\$113.97	\$128.43	\$117.71	\$140.72	\$169.51	\$184.25
64	\$98.75	\$115.66	\$130.29	\$118.57	\$141.81	\$171.87	\$186.77
65	\$100.29	\$117.37	\$132.17	\$119.44	\$142.88	\$174.25	\$189.31
66	\$101.85	\$119.10	\$134.07	\$120.32	\$143.93	\$176.65	\$191.87
67	\$103.43	\$120.85	\$135.99	\$121.17	\$144.96	\$179.05	\$194.45
68	\$105.03	\$122.62	\$137.93	\$122.03	\$145.97	\$181.47	\$197.05
69	\$106.65	\$124.41	\$139.89	\$122.90	\$146.96	\$183.91	\$199.67
70	\$108.29	\$126.22	\$141.87	\$123.78	\$147.93	\$186.37	\$202.31
71	\$109.95	\$128.05	\$143.87	\$124.67	\$148.88	\$188.85	\$204.97
72	\$111.63	\$129.90	\$145.89	\$125.57	\$149.81	\$191.35	\$207.65
73	\$113.33	\$131.77	\$147.93	\$126.48	\$150.72	\$193.85	\$210.35
74	\$115.05	\$133.66	\$149.99	\$127.40	\$151.61	\$196.37	\$213.07
75	\$116.79	\$135.57	\$152.07	\$128.33	\$152.48	\$198.91	\$215.81
76	\$118.55	\$137.50	\$154.17	\$129.27	\$153.33	\$201.47	\$218.57
77	\$120.33	\$139.45	\$156.29	\$130.22	\$154.16	\$204.05	\$221.35
78	\$122.13	\$141.42	\$158.43	\$131.18	\$154.97	\$206.65	\$224.15
79	\$123.95	\$143.41	\$160.59	\$132.15	\$155.76	\$209.27	\$226.97
80	\$125.79	\$145.42	\$162.77	\$133.13	\$156.53	\$211.91	\$229.81
81	\$127.65	\$147.45	\$164.97	\$134.12	\$157.28	\$214.57	\$232.67
82	\$129.53	\$149.50	\$167.19	\$135.12	\$158.01	\$217.25	\$235.55
83	\$131.43	\$151.57	\$169.43	\$136.13	\$158.72	\$219.95	\$238.45
84	\$133.35	\$153.66	\$171.69	\$137.15	\$159.41	\$222.67	\$241.37
85	\$135.29	\$155.77	\$173.97	\$138.18	\$160.08	\$225.41	\$244.31
86	\$137.25	\$157.90	\$176.27	\$139.22	\$160.73	\$228.17	\$247.27
87	\$139.23	\$160.05	\$178.59	\$140.27	\$161.36	\$230.95	\$250.25
88	\$141.23	\$162.22	\$180.93	\$141.33	\$161.97	\$233.75	\$253.25
89	\$143.25	\$164.41	\$183.29	\$142.40	\$162.56	\$236.57	\$256.27
90	\$145.29	\$166.62	\$185.67	\$143.48	\$163.13	\$239.41	\$259.31
91	\$147.35	\$168.85	\$188.07	\$144.57	\$163.68	\$242.27	\$262.37
92	\$149.43	\$171.10	\$190.49	\$145.67	\$164.21	\$245.15	\$265.45
93	\$151.53	\$173.37	\$192.93	\$146.78	\$164.72	\$248.05	\$268.55
94	\$153.65	\$175.66	\$195.39	\$147.90	\$165.21	\$250.97	\$271.67
95	\$155.79	\$177.97	\$197.87	\$149.03	\$165.68	\$253.91	\$274.81
96	\$157.95	\$180.30	\$200.37	\$150.17	\$166.13	\$256.87	\$277.97
97	\$160.13	\$182.65	\$202.89	\$151.32	\$166.56	\$259.85	\$281.15
98	\$162.33	\$185.02	\$205.43	\$152.48	\$166.97	\$262.85	\$284.35
99	\$164.55	\$187.41	\$207.99	\$153.65	\$167.36	\$265.87	\$287.57
100	\$166.79	\$189.82	\$210.57	\$154.83	\$167.73	\$268.91	\$290.81

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	\$525.66	\$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	\$303.83	\$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	\$387.21	\$435.39	\$487.69
69	\$254.12	\$318.42	\$371.53	\$421.79	\$474.34	\$531.48
70	\$277.17	\$347.01	\$404.75	\$459.47	\$516.76	\$579.19
71	\$302.32	\$378.15	\$440.91	\$500.49	\$562.97	\$631.19
72	\$329.75	\$412.12	\$480.31	\$545.20	\$613.34	\$687.86
73	\$360.37	\$451.54	\$527.21	\$599.34	\$675.32	\$758.59
74	\$393.82	\$494.73	\$578.65	\$658.84	\$743.56	\$836.61
75	\$430.41	\$542.06	\$635.14	\$724.26	\$818.69	\$922.65
76	\$470.38	\$593.92	\$697.12	\$796.19	\$901.41	\$1,017.54
77	\$514.05	\$650.75	\$765.17	\$875.25	\$992.50	\$1,122.18
78	\$559.25	\$708.22	\$833.16	\$953.90	\$1,083.06	\$1,226.72
79	\$608.42	\$770.77	\$907.22	\$1,039.60	\$1,181.87	\$1,341.01
80	\$661.90	\$838.84	\$987.84	\$1,133.02	\$1,289.72	\$1,465.94
81	\$720.10	\$912.93	\$1,075.64	\$1,234.82	\$1,407.38	\$1,602.51
82	\$783.40	\$993.56	\$1,171.24	\$1,345.77	\$1,535.79	\$1,751.81
83	\$854.08	\$1,082.78	\$1,276.59	\$1,468.02	\$1,677.72	\$1,917.73
84	\$931.13	\$1,180.02	\$1,391.45	\$1,601.37	\$1,832.76	\$2,099.37
85	\$1,015.12	\$1,285.99	\$1,516.63	\$1,746.83	\$2,002.14	\$2,298.21
86	\$1,106.70	\$1,401.49	\$1,653.06	\$1,905.52	\$2,187.18	\$2,515.89
87	\$1,206.55	\$1,527.35	\$1,801.79	\$2,078.61	\$2,389.32	\$2,754.19
88	\$1,290.14	\$1,630.03	\$1,920.18	\$2,213.89	\$2,545.18	\$2,938.01
89	\$1,379.50	\$1,739.60	\$2,046.33	\$2,357.99	\$2,711.21	\$3,134.10
90	\$1,475.05	\$1,856.56	\$2,180.77	\$2,511.45	\$2,888.08	\$3,343.26
91	\$1,577.23	\$1,981.36	\$2,324.05	\$2,674.92	\$3,076.48	\$3,566.40
92	\$1,686.48	\$2,114.57	\$2,476.73	\$2,849.03	\$3,277.18	\$3,804.43
93	\$1,776.16	\$2,220.84	\$2,594.95	\$2,981.06	\$3,429.27	\$3,985.62
94	\$1,870.61	\$2,332.47	\$2,718.80	\$3,119.21	\$3,588.43	\$4,175.45
95	\$1,970.09	\$2,449.68	\$2,848.56	\$3,263.77	\$3,754.97	\$4,374.31
96	\$2,074.84	\$2,572.81	\$2,984.53	\$3,415.04	\$3,929.24	\$4,582.64
97	\$2,185.18	\$2,702.11	\$3,126.97	\$3,573.31	\$4,111.61	\$4,800.91
98	\$2,278.14	\$2,810.76	\$3,246.36	\$3,705.79	\$4,264.27	\$4,983.82
99	\$2,355.67	\$2,901.17	\$3,345.53	\$3,815.70	\$4,390.94	\$5,135.74
100	\$2,419.80	\$2,975.81	\$3,427.29	\$3,906.24	\$4,495.27	\$5,260.97

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	\$656.31	\$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:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
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 black ink that reads "Thomas G. Reilly". The signature is written in a cursive style with a large, stylized 'T' and 'R'.

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.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 9, 2017

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.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 9, 2017

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

Actuarial Memorandum for VIP2 Series

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.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 9, 2017

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.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 9, 2017

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.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 9, 2017

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.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 9, 2017

- 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%.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 9, 2017

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%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 9, 2017

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%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 9, 2017

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	2016	Number of	2016
	Insured	Annualized Premium	Insured	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	2,038,962	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	1949.8%	558	112,462	2,192,836	1949.8%	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	699,321	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	1,938,280	4712.2%	82	4,844	228,280	4712.2%								

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				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	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	2,035,542	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	0.942	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%	1.3400	0.9700	0.1272	0.9600	0.873	0.838	4.00%	0.1276

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	127,403	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	914,282	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	0.829	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	1.000	4.00%	0.0969	
Past	5,798,935	468,172	8.1%	2,252	6,562,8											

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	14,418	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	3,860	2457.3%	1.3400	0.9700	0.1402	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%	1,000	N/A	0.0287	0.0000	0.971	0.966	4.00%	1.2902	
2010	14,724,773	321,422	2.2%	8,188	18,267,596	398,757	2.2%	1,000	N/A	0.0233	0.0000	0.977	0.967	4.00%	1.2406	
2011	23,195,622	710,355	3.1%	8,696	27,670,350	847,391	3.1%	1,000	N/A	0.0215	0.0000	0.979	0.970	4.00%	1.1929	
2012	22,290,797	755,176	3.4%	8,248	25,568,786	866,229	3.4%	1,000	N/A	0.0268	0.0000	0.973	0.957	4.00%	1.1471	
2013	21,268,689	1,023,022	4.8%	7,854	23,458,565	1,129,236	4.8%	1,000	N/A	0.0285	0.0000	0.972	0.930	4.00%	1.1030	
2014	19,345,659	581,101	3.0%	7,592	20,517,277	616,294	3.0%	1,000	N/A	0.0302	0.0000	0.970	0.945	4.00%	1.0606	
2015	18,498,080	131,811	0.7%	7,375	18,864,214	134,420	0.7%	1,000	N/A	0.0316	0.0000	0.968	0.956	4.00%	1.0198	
2016	17,862,447	4,991,106	27.9%	7,164	17,515,755	4,894,234	27.9%	1,000	N/A	0.0332	0.0000	0.967	0.952	4.00%	0.9806	
2017	17,268,851	5,476,876	31.7%	6,997	16,282,730	5,164,124	31.7%	1,000	N/A	0.0241	0.0000	0.979	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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	8,732,933	320.1%	1,000	N/A	0.0578	0.0000	0.942	0.922	4.00%	0.4666	
2036	5,407,480	19,391,736	358.6%	3,147	2,421,029	8,622,040	358.6%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	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%	1,000	N/A							

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	15,598,460	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	561,187	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	319,259	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	0.1029	0.0000	0.897	0.862	4.00%	0.3680	
2042	132,806	915,698	689.9%	84	46,988	324,713	689.9%	1.0000	N/A	0.1082	0.0000	0.891	0.858	4.00%	0.3539	
2043	117,827	892,087	757.1%	77	40,094	303,559	757.1%	1.0000	N/A	0.1144	0.0000	0.885	0.843	4.00%	0.3403	
2044	104,023	865,038	831.6%	70	34,036	283,040	831.6%	1.0000	N/A	0.1161	0.0000	0.884	0.841	4.00%	0.3272	
2045	91,380	833,768	912.4%	64	28,750	262,321	912.4%	1.0000	N/A	0.1193	0.0000	0.881	0.838	4.00%	0.3146	
2046	79,887	792,186	991.6%	58	24,168	239,657	991.6%	1.0000	N/A	0.1229	0.0000	0.877	0.833	4.00%	0.3025	
2047	69,486	748,537	1077.2%	52	20,213	217,747	1077.2%	1.0000	N/A	0.1265	0.0000	0.873	0.830	4.00%	0.2909	
2048	60,149	701,621	1166.5%	47	16,825	196,254	1166.5%	1.0000	N/A	0.1282	0.0000	0.870	0.829	4.00%	0.2797	
2049	51,860	650,363	1254.1%	42	13,948	174,923	1254.1%	1.0000	N/A	0.1332	0.0000	0.867	0.826	4.00%	0.2690	
2050	44,501	600,406	1349.2%	38	11,509	155,279	1349.2%	1.0000	N/A	0.1332	0.0000	0.867	0.826	4.00%	0.2586	
2051	38,018	550,991	1449.3%	34	9,454	137,021	1449.3%	1.0000	N/A	0.1294	0.0000	0.871	0.835	4.00%	0.2487	
2052	32,341	502,397	1553.4%	30	7,734	120,134	1553.4%	1.0000	N/A	0.1284	0.0000	0.872	0.834	4.00%	0.2391	
2053	27,391	454,532	1659.4%	27	6,298	104,510	1659.4%	1.0000	N/A	0.1284	0.0000	0.872	0.834	4.00%	0.2299	
2054	23,103	407,911	1765.6%	24	5,108	90,185	1765.6%	1.0000	N/A	0.1284	0.0000	0.872	0.834	4.00%	0.2211	
2055	19,430	363,824	1872.5%	21	4,131	77,346	1872.5%	1.0000	N/A	0.1284	0.0000	0.872	0.834	4.00%	0.2126	
2056	16,283	321,823	1976.5%	18	3,329	65,787	1976.5%	1.0000	N/A	0.1284	0.0000	0.872	0.834	4.00%	0.2044	
2057	13,605	283,713	2085.3%	16	2,674	55,767	2085.3%	1.0000	N/A	0.1284	0.0000	0.872	0.834	4.00%	0.1966	
2058	11,354	248,857	2191.8%	14	2,146	47,035	2191.8%	1.0000	N/A	0.1284	0.0000	0.872	0.834	4.00%	0.1890	
2059	9,454	216,521	2290.2%	12	1,718	39,351	2290.2%	1.0000	N/A	0.1284	0.0000	0.872	0.833	4.00%	0.1817	
2060	7,857	188,244	2395.9%	11	1,373	32,896	2395.9%	1.0000	N/A	0.1284	0.0000	0.872	0.833	4.00%	0.1748	
2061	6,519	162,606	2494.3%	9	1,095	27,324	2494.3%	1.0000	N/A	0.1284	0.0000	0.872	0.833	4.00%	0.1680	
2062	5,407	140,091	2591.1%	8	874	22,635	2591.1%	1.0000	N/A	0.1284	0.0000	0.872	0.829	4.00%	0.1616	
2063	4,491	120,446	2691.7%	7	698	18,713	2691.7%	1.0000	N/A	0.1284	0.0000	0.872	0.829	4.00%	0.1554	
2064	3,737	103,733	2775.9%	6	558	15,497	2775.9%	1.0000	N/A	0.1284	0.0000	0.872	0.829	4.00%	0.1494	
2065	3,120	88,974	2851.3%	5	448	12,781	2851.3%	1.0000	N/A	0.1284	0.0000	0.871	0.835	4.00%	0.1436	
2066	2,615	76,779	2935.9%	5	361	10,605	2935.9%	1.0000	N/A	0.1284	0.0000	0.872	0.838	4.00%	0.1381	
2067	2,192	66,028	3011.6%	4	291	8,770	3011.6%	1.0000	N/A	0.1284	0.0000	0.871	0.841	4.00%	0.1328	
2068	1,844	56,946	3088.5%	4	235	7,273	3088.5%	1.0000	N/A	0.1284	0.0000	0.871	0.841	4.00%	0.1277	
2069	1,552	48,887	3150.5%	3	191	6,003	3150.5%	1.0000	N/A	0.1284	0.0000	0.875	0.842	4.00%	0.1228	
2070	1,304	42,297	3243.3%	3	154	4,995	3243.3%	1.0000	N/A	0.1284	0.0000	0.875	0.840	4.00%	0.1181	
2071	1,102	36,586	3319.1%	2	125	4,169	3319.1%	1.0000	N/A	0.1284	0.0000	0.875	0.845	4.00%	0.1135	
2072	931	31,745	3410.5%	2	102	3,466	3410.5%	1.0000	N/A	0.1404	0.0000	0.860	0.844	4.00%	0.1092	
2073	788	27,733	3517.4%	2	83	2,911	3517.4%	1.0000	N/A	0.1429	0.0000	0.857	0.847	4.00%	0.1050	
2074	668	24,123	3612.5%	1	67	2,435	3612.5%	1.0000	N/A	0.1488	0.0000	0.851	0.847	4.00%	0.1009	

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	973,111	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	894,818	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	886,541	297,290	33.5%	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	5,603	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	4,663	96,669	2071.5%	6	697	14,607	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	833	22,464	2695.9													

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.