

**State:** Pennsylvania **Filing Company:** Metropolitan Life Insurance Company  
**TOI/Sub-TOI:** LTC03G Group Long Term Care/LTC03G.001 Qualified  
**Product Name:** Group Long-Term Care Insurance Premium Rate Schedule Increase Filing  
**Project Name/Number:** 2017 AARP Rate Increase Filings/CT17-207 FC1 (Rate)

## Filing at a Glance

Company: Metropolitan Life Insurance Company  
Product Name: Group Long-Term Care Insurance – Premium Rate Schedule Increase Filing  
State: Pennsylvania  
TOI: LTC03G Group Long Term Care  
Sub-TOI: LTC03G.001 Qualified  
Filing Type: Rate - Other (Not M.U. or G.I. Product)  
Date Submitted: 04/05/2017  
SERFF Tr Num: META-130989962  
SERFF Status: Assigned  
State Tr Num: META-130989962  
State Status: Received Review in Progress  
Co Tr Num: CT17-207 FC1 (RATE) RW

Implementation  
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 23.1% increase on 150 policyholders of Met Life group forms G.LTC1697 and GCLTCAARP-04-OP.

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## General Information

Project Name: 2017 AARP Rate Increase Filings  
Project Number: CT17-207 FC1 (Rate)  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Group Market Type: Association  
Filing Status Changed: 04/06/2017  
State Status Changed: 04/06/2017  
Created By: Robert Waldron  
Corresponding Filing Tracking Number: META-130990164  
State TOI: LTC03G Group Long Term Care

Status of Filing in Domicile:  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Group  
Group Market Size: Large  
Overall Rate Impact:  
Deemer Date:  
Submitted By: Robert Waldron  
State Sub-TOI: LTC03G.001 Qualified

### Filing Description:

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

April 5, 2017

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

Re:Group (AARP) Long-Term Care Insurance – Premium Rate Schedule Increase Filing  
Our NAIC Company No. is 65978  
Our FEIN is 13-5581829

Dear Sir/Madam:

We are filing, for your review and approval, a request for a 20.80% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state. The requested increase is planned to be implemented over three phases of 10% (phase one), 10% (phase two) and 1.75% (phase three), resulting in an actuarially equivalent cumulative increase of 23.12%.

We will implement the premium rate schedule increase only after we have received approval from your Department and will apply the approved increase to all certificates issued in your state under a group long-term care insurance policy situated in the District of Columbia. Please note policy form G.LTC1697 was approved by the District of Columbia on July 27, 1997.

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

- GCLTCAARP-04-OP approved by your Department on August 15, 2005

Please note that these forms are not currently being marketed to new group certificateholders.

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

#### Company Rate Information Provided on SERFF

Please note the following with respect to the information entered under Company Rate Information in the SERFF system:

“Written Premium Change for this Program” and “Written Premium for this Program” reflects premium information only for certificates issued to residents of your state. The “Number of Policyholders Affected for this Program” reflects only the number of certificates issued to residents of your state.

#### Notification to Certificateholders of Premium Rate Schedule Increase

We intend to provide certificateholders with a minimum of 60 days advance written notice prior to the first effective date of the premium rate schedule increase. In our written notification we will explain that:

- the certificateholder can continue his/her current coverage by paying the new premium amount when due;
- the certificateholder can reduce his/her coverage to lessen the impact of the premium rate schedule increase if the current level of coverage permits a reduction;
- if the certificateholder’s coverage lapses (due to nonpayment of premium or cancellation) at anytime from the date of our written notification up to 120 days following the first due date of the new premium (“Election Period”), that the certificateholder will have nonforfeiture coverage as follows:
  - if the certificateholder’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 (Contribution) Increase Endorsement (“LCUL”), we will issue the certificateholder the LCUL described below;
  - if the certificateholder’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;
  - if the certificateholder qualifies for coverage under Contingent Benefit Upon Lapse as a result of the premium rate schedule increase, we will instead provide coverage under LCUL since the benefit payable under LCUL is equal to the benefit payable under Contingent Benefit Upon Lapse; and
- we will not provide coverage under more than one nonforfeiture coverage provision.

#### Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement

In connection with our request for approval of a premium rate schedule increase, we are filing, under separate cover, the following form for review and approval. Please refer to the section above titled Notification to Certificateholders of Premium Rate Schedule Increase for additional information on how we intend to use this form.

Form Number:Description:

**State:** Pennsylvania **Filing Company:** Metropolitan Life Insurance Company  
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LCUL-FC1LIMITED COVERAGE UPON LAPSE FOLLOWING PREMIUM (CONTRIBUTION) INCREASE ENDORSEMENT. Endorsement to be issued to certificateholders whose coverage lapsed during the Election Period (described above) and (1) whose policies did not include a nonforfeiture coverage provision; or (2) who qualified for Contingent Benefit Upon Lapse as a result of the premium rate schedule increase.

The officer signing below certifies that this endorsement form achieves a Flesch score of 45.

The contact person for this filing is:

Melinda Lula  
1300 Hall Boulevard  
Bloomfield, CT 06002  
Telephone: 860-656-3862  
mlula@metlilfe.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

Melinda Lula, Sr. Product Consultant      mlula@metlife.com  
1300 Hall Blvd      860-656-3862 [Phone]  
Bloomfield, CT 06002      866-588-3217 [FAX]

### Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: 241	Company Type: Life
200 Park Avenue	Group Name:	State ID Number:
New York, NY 10166	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

## Filing Fees

Fee Required?      No  
Retaliatory?      No  
Fee Explanation:

**State:** Pennsylvania      **Filing Company:** Metropolitan Life Insurance Company  
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### Rate Information

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:**  
**Filing Method of Last Filing:** N/A

### 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	23.120%	23.120%	\$65,157	150	\$281,820	23.120%	23.120%

SERFF Tracking #:

META-130989962

State Tracking #:

META-130989962

Company Tracking #:

CT17-207 FC1 (RATE) RW

State: Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

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## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_AARP_FlexChoice_Rates_with_23.12%_IncreasePhase1_10%	G.LTC1697, GCLTCAARP-04-OP	Revised	Previous State Filing Number: Percent Rate Change Request: 23.12	PA_AARP_FlexChoice_Rates_with_23.12%_IncreasePhase1_10%.pdf,
2		PA_AARP_FlexChoice_Rates_with_23.12%_IncreasePhase2_10%	G.LTC1697, GCLTCAARP-04-OP	Revised	Previous State Filing Number: Percent Rate Change Request: 23.12	PA_AARP_FlexChoice_Rates_with_23.12%_IncreasePhase2_10%.pdf,
3		PA_AARP_FlexChoice_Rates_with_23.12%_IncreasePhase3_1.75%	G.LTC1697, GCLTCAARP-04-OP	Revised	Previous State Filing Number: Percent Rate Change Request: 23.12	PA_AARP_FlexChoice_Rates_with_23.12%_IncreasePhase3_1.75%.pdf,

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Comprehensive - 20 Day EP - 50% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.97	\$3.63	\$4.19	\$4.65	\$5.13	\$5.66	\$6.34	\$6.70	\$8.44	\$9.97	\$11.50	\$13.03	\$14.63	\$16.61	25	
26	\$2.98	\$3.65	\$4.22	\$4.68	\$5.17	\$5.70	\$6.39	\$6.79	\$8.55	\$10.10	\$11.65	\$13.20	\$14.82	\$16.83	26	
27	\$3.00	\$3.67	\$4.25	\$4.72	\$5.21	\$5.75	\$6.44	\$6.87	\$8.65	\$10.23	\$11.80	\$13.38	\$15.02	\$17.06	27	
28	\$3.02	\$3.70	\$4.28	\$4.75	\$5.25	\$5.79	\$6.49	\$6.95	\$8.76	\$10.35	\$11.94	\$13.55	\$15.21	\$17.29	28	
29	\$3.03	\$3.72	\$4.30	\$4.79	\$5.29	\$5.84	\$6.55	\$7.04	\$8.86	\$10.48	\$12.09	\$13.72	\$15.41	\$17.51	29	
30	\$3.05	\$3.74	\$4.33	\$4.82	\$5.33	\$5.88	\$6.60	\$7.12	\$8.97	\$10.60	\$12.24	\$13.89	\$15.60	\$17.74	30	
31	\$3.07	\$3.77	\$4.36	\$4.86	\$5.37	\$5.93	\$6.65	\$7.20	\$9.08	\$10.73	\$12.39	\$14.06	\$15.80	\$17.97	31	
32	\$3.08	\$3.79	\$4.39	\$4.89	\$5.41	\$5.97	\$6.70	\$7.28	\$9.18	\$10.85	\$12.54	\$14.23	\$15.99	\$18.19	32	
33	\$3.10	\$3.81	\$4.42	\$4.93	\$5.45	\$6.02	\$6.76	\$7.37	\$9.29	\$10.98	\$12.69	\$14.40	\$16.19	\$18.42	33	
34	\$3.12	\$3.84	\$4.45	\$4.96	\$5.49	\$6.06	\$6.81	\$7.45	\$9.39	\$11.11	\$12.84	\$14.57	\$16.38	\$18.65	34	
35	\$3.13	\$3.86	\$4.48	\$5.00	\$5.53	\$6.11	\$6.86	\$7.53	\$9.50	\$11.23	\$12.98	\$14.75	\$16.58	\$18.87	35	
36	\$3.17	\$3.91	\$4.54	\$5.06	\$5.60	\$6.19	\$6.96	\$7.64	\$9.63	\$11.39	\$13.18	\$14.96	\$16.83	\$19.16	36	
37	\$3.20	\$3.95	\$4.60	\$5.13	\$5.68	\$6.28	\$7.06	\$7.75	\$9.77	\$11.55	\$13.37	\$15.18	\$17.08	\$19.45	37	
38	\$3.23	\$4.00	\$4.66	\$5.20	\$5.75	\$6.36	\$7.16	\$7.85	\$9.91	\$11.72	\$13.56	\$15.40	\$17.33	\$19.74	38	
39	\$3.26	\$4.04	\$4.71	\$5.26	\$5.83	\$6.45	\$7.25	\$7.96	\$10.04	\$11.88	\$13.75	\$15.62	\$17.57	\$20.03	39	
40	\$3.29	\$4.09	\$4.77	\$5.33	\$5.91	\$6.53	\$7.35	\$8.07	\$10.18	\$12.04	\$13.94	\$15.84	\$17.82	\$20.31	40	
41	\$3.33	\$4.13	\$4.83	\$5.40	\$5.98	\$6.62	\$7.45	\$8.17	\$10.31	\$12.20	\$14.13	\$16.06	\$18.07	\$20.60	41	
42	\$3.36	\$4.18	\$4.89	\$5.46	\$6.06	\$6.71	\$7.55	\$8.28	\$10.45	\$12.36	\$14.32	\$16.28	\$18.32	\$20.89	42	
43	\$3.39	\$4.22	\$4.94	\$5.53	\$6.13	\$6.79	\$7.65	\$8.39	\$10.58	\$12.52	\$14.51	\$16.50	\$18.57	\$21.18	43	
44	\$3.42	\$4.27	\$5.00	\$5.60	\$6.21	\$6.88	\$7.75	\$8.49	\$10.72	\$12.68	\$14.70	\$16.72	\$18.82	\$21.46	44	
45	\$3.45	\$4.31	\$5.06	\$5.66	\$6.29	\$6.96	\$7.84	\$8.60	\$10.86	\$12.84	\$14.89	\$16.94	\$19.07	\$21.75	45	
46	\$3.51	\$4.40	\$5.17	\$5.79	\$6.43	\$7.13	\$8.04	\$8.75	\$11.04	\$13.06	\$15.15	\$17.23	\$19.41	\$22.14	46	
47	\$3.58	\$4.49	\$5.28	\$5.92	\$6.58	\$7.30	\$8.23	\$8.89	\$11.22	\$13.28	\$15.40	\$17.53	\$19.75	\$22.53	47	
48	\$3.64	\$4.58	\$5.39	\$6.05	\$6.73	\$7.47	\$8.42	\$9.04	\$11.41	\$13.51	\$15.66	\$17.83	\$20.09	\$22.92	48	
49	\$3.70	\$4.67	\$5.51	\$6.18	\$6.88	\$7.63	\$8.61	\$9.18	\$11.59	\$13.73	\$15.92	\$18.13	\$20.43	\$23.31	49	
50	\$3.76	\$4.75	\$5.62	\$6.31	\$7.02	\$7.80	\$8.80	\$9.33	\$11.78	\$13.95	\$16.18	\$18.43	\$20.77	\$23.70	50	
51	\$3.82	\$4.84	\$5.73	\$6.44	\$7.17	\$7.97	\$8.99	\$9.47	\$11.96	\$14.17	\$16.44	\$18.73	\$21.11	\$24.09	51	
52	\$3.89	\$4.93	\$5.84	\$6.57	\$7.32	\$8.13	\$9.18	\$9.62	\$12.15	\$14.39	\$16.70	\$19.03	\$21.45	\$24.49	52	
53	\$3.95	\$5.02	\$5.95	\$6.70	\$7.47	\$8.30	\$9.38	\$9.76	\$12.33	\$14.61	\$16.96	\$19.33	\$21.79	\$24.88	53	
54	\$4.01	\$5.11	\$6.07	\$6.83	\$7.62	\$8.47	\$9.57	\$9.91	\$12.52	\$14.83	\$17.22	\$19.63	\$22.13	\$25.27	54	
55	\$4.07	\$5.19	\$6.18	\$6.96	\$7.76	\$8.64	\$9.76	\$10.05	\$12.70	\$15.05	\$17.48	\$19.92	\$22.47	\$25.66	55	
56	\$4.47	\$5.64	\$6.66	\$7.52	\$8.40	\$9.36	\$10.59	\$10.53	\$13.33	\$15.82	\$18.41	\$21.01	\$23.72	\$27.11	56	
57	\$4.86	\$6.08	\$7.14	\$8.08	\$9.05	\$10.09	\$11.43	\$11.00	\$13.97	\$16.59	\$19.35	\$22.11	\$24.97	\$28.57	57	
58	\$5.25	\$6.53	\$7.62	\$8.64	\$9.69	\$10.82	\$12.26	\$11.47	\$14.60	\$17.37	\$20.28	\$23.20	\$26.23	\$30.02	58	
59	\$5.65	\$6.97	\$8.11	\$9.20	\$10.33	\$11.55	\$13.10	\$11.94	\$15.23	\$18.14	\$21.21	\$24.29	\$27.48	\$31.47	59	
60	\$6.04	\$7.41	\$8.59	\$9.76	\$10.97	\$12.27	\$13.93	\$12.42	\$15.86	\$18.92	\$22.14	\$25.38	\$28.74	\$32.93	60	
61	\$6.43	\$7.86	\$9.07	\$10.32	\$11.61	\$13.00	\$14.77	\$12.89	\$16.49	\$19.69	\$23.08	\$26.47	\$29.99	\$34.38	61	
62	\$6.83	\$8.30	\$9.55	\$10.88	\$12.25	\$13.73	\$15.60	\$13.36	\$17.12	\$20.47	\$24.01	\$27.56	\$31.25	\$35.84	62	
63	\$7.54	\$9.18	\$10.57	\$12.04	\$13.56	\$15.20	\$17.28	\$14.48	\$18.52	\$22.10	\$25.85	\$29.60	\$33.50	\$38.37	63	
64	\$8.26	\$10.06	\$11.58	\$13.21	\$14.87	\$16.67	\$18.96	\$15.60	\$19.91	\$23.74	\$27.69	\$31.64	\$35.76	\$40.91	64	
65	\$8.98	\$10.94	\$12.60	\$14.37	\$16.18	\$18.14	\$20.63	\$16.72	\$21.31	\$25.38	\$29.52	\$33.69	\$38.02	\$43.44	65	
66	\$9.69	\$11.81	\$13.62	\$15.53	\$17.50	\$19.62	\$22.31	\$17.85	\$22.70	\$27.01	\$31.36	\$35.73	\$40.27	\$45.98	66	
67	\$10.41	\$12.69	\$14.63	\$16.69	\$18.81	\$21.09	\$23.98	\$18.97	\$24.10	\$28.65	\$33.20	\$37.77	\$42.53	\$48.52	67	
68	\$11.82	\$14.45	\$16.68	\$18.99	\$21.36	\$23.92	\$27.18	\$21.02	\$26.77	\$31.87	\$36.74	\$41.63	\$46.72	\$53.16	68	
69	\$13.24	\$16.20	\$18.73	\$21.29	\$23.92	\$26.76	\$30.38	\$23.07	\$29.44	\$35.10	\$40.27	\$45.48	\$50.91	\$57.80	69	
70	\$14.65	\$17.96	\$20.78	\$23.59	\$26.47	\$29.59	\$33.58	\$25.12	\$32.11	\$38.32	\$43.81	\$49.33	\$55.10	\$62.44	70	
71	\$16.06	\$19.71	\$22.83	\$25.88	\$29.03	\$32.43	\$36.77	\$27.17	\$34.78	\$41.55	\$47.35	\$53.18	\$59.29	\$67.08	71	
72	\$17.48	\$21.47	\$24.88	\$28.18	\$31.58	\$35.26	\$39.97	\$29.22	\$37.45	\$44.77	\$50.89	\$57.04	\$63.48	\$71.73	72	
73	\$20.02	\$24.72	\$28.75	\$32.46	\$36.29	\$40.43	\$45.75	\$32.71	\$42.14	\$50.55	\$57.22	\$63.93	\$70.97	\$80.02	73	
74	\$22.56	\$27.97	\$32.62	\$36.74	\$40.99	\$45.59	\$51.52	\$36.19	\$46.82	\$56.34	\$63.56	\$70.83	\$78.46	\$88.32	74	
75	\$25.09	\$31.22	\$36.50	\$41.02	\$45.69	\$50.76	\$57.30	\$39.68	\$51.51	\$62.12	\$69.89	\$77.72	\$85.95	\$96.61	75	
76	\$27.63	\$34.47	\$40.37	\$45.30	\$50.39	\$55.92	\$63.07	\$43.16	\$56.20	\$67.90	\$76.23	\$84.62	\$93.44	\$104.91	76	
77	\$30.17	\$37.72	\$44.25	\$49.58	\$55.09	\$61.09	\$68.85	\$46.65	\$60.89	\$73.69	\$82.56	\$91.51	\$100.93	\$113.20	77	
78	\$32.52	\$40.72	\$47.86	\$53.60	\$59.52	\$65.95	\$74.23	\$49.55	\$64.86	\$78.64	\$88.05	\$97.50	\$107.42	\$120.28	78	
79	\$34.86	\$43.73	\$51.47	\$57.62	\$63.94	\$70.80	\$79.62	\$52.45	\$68.83	\$83.60	\$93.53	\$103.49	\$113.92	\$127.36	79	
80	\$37.21	\$46.73	\$55.09	\$61.64	\$68.37	\$75.66	\$85.01	\$55.36	\$72.79	\$88.56	\$99.01	\$109.48	\$120.41	\$134.44	80	
81	\$39.55	\$49.74	\$58.70	\$65.65	\$72.79	\$80.52	\$90.39	\$58.26	\$76.76	\$93.51	\$104.50	\$115.46	\$126.91	\$141.51	81	
82	\$41.90	\$52.74	\$62.31	\$69.67	\$77.22	\$85.38	\$95.78	\$61.17	\$80.73	\$98.47	\$109.98	\$121.45	\$133.40	\$148.59	82	
83	\$44.98	\$56.72	\$67.12	\$75.05	\$83.16	\$91.90	\$103.02	\$65.18	\$86.18	\$105.28	\$117.54	\$129.74	\$142.42	\$158.47	83	
84	\$48.05	\$60.70	\$71.93	\$80.42	\$89.09	\$98.43	\$110.25	\$69.18	\$91.63	\$112.08	\$125.09	\$138.03	\$151.44	\$168.34	84	
85	\$51.13	\$64.67	\$76.73	\$85.79	\$95.03	\$104.96	\$117.49	\$73.19	\$97.08	\$118.89	\$132.65	\$146.31	\$160.46	\$178.22	85	
86	\$54.21	\$68.65	\$81.54	\$91.16	\$100.97	\$111.48	\$124.73	\$77.20	\$102.53	\$125.69	\$140.20	\$154.60	\$169.48	\$188.09	86	
87	\$57.29	\$72.63	\$86.35	\$96.54	\$106.90	\$118.01	\$131.97	\$81.20	\$107.97	\$132.50	\$147.76	\$162.89	\$178.50	\$197.96	87	
88	\$60.20	\$76.29	\$90.74	\$101.46	\$112.40	\$124.10	\$138.79	\$84.81	\$112.73	\$138.37	\$154.31	\$170.17	\$186.51	\$206.89	88	
89	\$63.11	\$79.94	\$95.12	\$106.39	\$117.90	\$130.19	\$145.62	\$88.41	\$117.49	\$144.24	\$160.87	\$177.45	\$194.53	\$215.81	89	
90	\$66.01	\$83.60	\$99.51	\$111.32	\$123.39	\$136.28	\$152.44	\$92.01	\$122.24	\$150.10	\$167.42	\$184.73	\$202.54	\$224.74	90	
91	\$68.92	\$87.25	\$103.89	\$116.25	\$128.89	\$142.37	\$159.27	\$95.61	\$127.00	\$155.97	\$173.98	\$192.01	\$210.55	\$233.66	91	
92	\$71.83	\$90.91	\$108.28	\$121.17	\$134.38	\$148.46	\$166.09	\$99.22	\$131.75	\$161.84	\$180.53	\$199.30	\$218.57	\$242.59	92	
93	\$73.77	\$93.29	\$111.10	\$124.35	\$137.95	\$152.42	\$170.50	\$101.38	\$134.48	\$165.14	\$184.23	\$203.43	\$223.12	\$247.56	93	
94	\$75.71	\$95.67	\$113.92	\$127.53	\$141.51	\$156.38	\$174.90	\$103.54	\$137.20	\$168.43	\$187.94	\$207.57	\$227.68	\$252.54	94	
95	\$77.65	\$98.05	\$116.73	\$130.71	\$145.08	\$160.34	\$179.31	\$105.70	\$139.93	\$171.73	\$191.64	\$211.70	\$232.23	\$257.52	95	
96	\$79.60	\$100.43	\$119.55	\$133.89	\$148.64	\$164.30	\$183.72	\$107.86	\$142.65	\$175.03	\$195.35	\$215.84	\$236.78	\$262.50	96	
97	\$81.54	\$102.81	\$122.37	\$137.07	\$152.20	\$168.26	\$188.12	\$110.02	\$145.38	\$178.33	\$199.05	\$219.98	\$241.33	\$267.48	97	
98	\$83.48	\$105.19	\$125.19	\$140.24	\$155.77	\$172.22	\$192.53	\$112.19	\$148.10	\$181.62	\$202.76	\$224.11	\$245.89	\$272.45	98	
99	\$85.42	\$107.57	\$128.00	\$143.42	\$159.33	\$176.18	\$196.94	\$114.35	\$150.82	\$184.92	\$206.46	\$228.25	\$250.44	\$277.43	99	
100+	\$87.36	\$109.95	\$130.82	\$146.60	\$162.90	\$180.14	\$201.35	\$116.51	\$153.55	\$188.22	\$210.16	\$232.38	\$254.99	\$282.41	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Comprehensive - 20 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.46	\$4.19	\$4.79	\$5.30	\$5.83	\$6.41	\$7.18	\$7.43	\$9.26	\$10.85	\$12.46	\$14.08	\$15.78	\$17.89	25	
26	\$3.48	\$4.22	\$4.83	\$5.34	\$5.87	\$6.47	\$7.24	\$7.53	\$9.38	\$10.99	\$12.62	\$14.26	\$15.99	\$18.14	26	
27	\$3.50	\$4.24	\$4.86	\$5.38	\$5.92	\$6.52	\$7.30	\$7.62	\$9.49	\$11.13	\$12.78	\$14.45	\$16.20	\$18.38	27	
28	\$3.52	\$4.27	\$4.90	\$5.42	\$5.96	\$6.57	\$7.35	\$7.71	\$9.61	\$11.27	\$12.94	\$14.63	\$16.41	\$18.62	28	
29	\$3.54	\$4.30	\$4.93	\$5.46	\$6.01	\$6.62	\$7.41	\$7.80	\$9.73	\$11.40	\$13.10	\$14.82	\$16.62	\$18.87	29	
30	\$3.56	\$4.32	\$4.97	\$5.49	\$6.05	\$6.67	\$7.47	\$7.90	\$9.84	\$11.54	\$13.26	\$15.00	\$16.83	\$19.11	30	
31	\$3.58	\$4.35	\$5.00	\$5.53	\$6.10	\$6.72	\$7.53	\$7.99	\$9.96	\$11.68	\$13.42	\$15.19	\$17.04	\$19.36	31	
32	\$3.60	\$4.38	\$5.03	\$5.57	\$6.14	\$6.77	\$7.59	\$8.08	\$10.07	\$11.81	\$13.58	\$15.37	\$17.25	\$19.60	32	
33	\$3.62	\$4.41	\$5.07	\$5.61	\$6.19	\$6.82	\$7.65	\$8.17	\$10.19	\$11.95	\$13.74	\$15.56	\$17.46	\$19.85	33	
34	\$3.64	\$4.43	\$5.10	\$5.65	\$6.23	\$6.87	\$7.71	\$8.26	\$10.31	\$12.09	\$13.90	\$15.75	\$17.67	\$20.09	34	
35	\$3.66	\$4.46	\$5.14	\$5.69	\$6.28	\$6.92	\$7.77	\$8.36	\$10.42	\$12.22	\$14.07	\$15.93	\$17.88	\$20.33	35	
36	\$3.69	\$4.51	\$5.20	\$5.77	\$6.36	\$7.02	\$7.88	\$8.47	\$10.57	\$12.40	\$14.27	\$16.17	\$18.15	\$20.64	36	
37	\$3.73	\$4.56	\$5.27	\$5.84	\$6.45	\$7.12	\$7.99	\$8.59	\$10.72	\$12.58	\$14.48	\$16.40	\$18.42	\$20.95	37	
38	\$3.77	\$4.62	\$5.33	\$5.92	\$6.54	\$7.22	\$8.10	\$8.71	\$10.87	\$12.75	\$14.68	\$16.64	\$18.69	\$21.26	38	
39	\$3.80	\$4.67	\$5.40	\$6.00	\$6.62	\$7.31	\$8.21	\$8.83	\$11.02	\$12.93	\$14.89	\$16.88	\$18.96	\$21.57	39	
40	\$3.84	\$4.72	\$5.47	\$6.07	\$6.71	\$7.41	\$8.33	\$8.95	\$11.17	\$13.10	\$15.10	\$17.11	\$19.23	\$21.88	40	
41	\$3.88	\$4.77	\$5.53	\$6.15	\$6.79	\$7.51	\$8.44	\$9.07	\$11.31	\$13.28	\$15.30	\$17.35	\$19.49	\$22.19	41	
42	\$3.92	\$4.83	\$5.60	\$6.22	\$6.88	\$7.61	\$8.55	\$9.18	\$11.46	\$13.45	\$15.51	\$17.59	\$19.76	\$22.50	42	
43	\$3.95	\$4.88	\$5.66	\$6.30	\$6.97	\$7.70	\$8.66	\$9.30	\$11.61	\$13.63	\$15.71	\$17.82	\$20.03	\$22.81	43	
44	\$3.99	\$4.93	\$5.73	\$6.38	\$7.05	\$7.80	\$8.77	\$9.42	\$11.76	\$13.80	\$15.92	\$18.06	\$20.30	\$23.12	44	
45	\$4.03	\$4.98	\$5.79	\$6.45	\$7.14	\$7.90	\$8.88	\$9.54	\$11.91	\$13.98	\$16.12	\$18.30	\$20.57	\$23.43	45	
46	\$4.10	\$5.08	\$5.92	\$6.60	\$7.31	\$8.09	\$9.10	\$9.70	\$12.11	\$14.22	\$16.41	\$18.62	\$20.94	\$23.85	46	
47	\$4.17	\$5.19	\$6.05	\$6.75	\$7.47	\$8.28	\$9.32	\$9.86	\$12.31	\$14.46	\$16.69	\$18.94	\$21.30	\$24.28	47	
48	\$4.24	\$5.29	\$6.18	\$6.89	\$7.64	\$8.47	\$9.53	\$10.02	\$12.52	\$14.70	\$16.97	\$19.26	\$21.67	\$24.70	48	
49	\$4.32	\$5.39	\$6.31	\$7.04	\$7.81	\$8.66	\$9.75	\$10.18	\$12.72	\$14.94	\$17.25	\$19.59	\$22.04	\$25.12	49	
50	\$4.39	\$5.49	\$6.44	\$7.19	\$7.98	\$8.85	\$9.97	\$10.34	\$12.92	\$15.18	\$17.53	\$19.91	\$22.40	\$25.54	50	
51	\$4.46	\$5.59	\$6.56	\$7.34	\$8.15	\$9.04	\$10.18	\$10.51	\$13.13	\$15.42	\$17.81	\$20.23	\$22.77	\$25.96	51	
52	\$4.53	\$5.70	\$6.69	\$7.49	\$8.31	\$9.23	\$10.40	\$10.67	\$13.33	\$15.66	\$18.09	\$20.56	\$23.14	\$26.38	52	
53	\$4.61	\$5.80	\$6.82	\$7.63	\$8.48	\$9.41	\$10.62	\$10.83	\$13.53	\$15.90	\$18.37	\$20.88	\$23.50	\$26.80	53	
54	\$4.68	\$5.90	\$6.95	\$7.78	\$8.65	\$9.60	\$10.83	\$10.99	\$13.73	\$16.14	\$18.65	\$21.20	\$23.87	\$27.22	54	
55	\$4.75	\$6.00	\$7.08	\$7.93	\$8.82	\$9.79	\$11.05	\$11.15	\$13.94	\$16.37	\$18.94	\$21.52	\$24.24	\$27.64	55	
56	\$5.21	\$6.51	\$7.63	\$8.57	\$9.55	\$10.62	\$12.00	\$11.67	\$14.63	\$17.22	\$19.95	\$22.70	\$25.59	\$29.21	56	
57	\$5.67	\$7.03	\$8.18	\$9.21	\$10.27	\$11.44	\$12.94	\$12.20	\$15.32	\$18.06	\$20.96	\$23.88	\$26.94	\$30.78	57	
58	\$6.13	\$7.54	\$8.73	\$9.84	\$11.00	\$12.27	\$13.89	\$12.72	\$16.01	\$18.90	\$21.97	\$25.06	\$28.29	\$32.34	58	
59	\$6.59	\$8.05	\$9.28	\$10.48	\$11.73	\$13.09	\$14.83	\$13.25	\$16.71	\$19.75	\$22.98	\$26.24	\$29.65	\$33.91	59	
60	\$7.04	\$8.56	\$9.84	\$11.12	\$12.46	\$13.92	\$15.78	\$13.77	\$17.40	\$20.59	\$23.99	\$27.42	\$31.00	\$35.48	60	
61	\$7.50	\$9.08	\$10.39	\$11.76	\$13.19	\$14.74	\$16.72	\$14.30	\$18.09	\$21.43	\$25.00	\$28.59	\$32.35	\$37.04	61	
62	\$7.96	\$9.59	\$10.94	\$12.40	\$13.92	\$15.57	\$17.67	\$14.82	\$18.78	\$22.27	\$26.01	\$29.77	\$33.71	\$38.61	62	
63	\$8.80	\$10.60	\$12.10	\$13.72	\$15.40	\$17.24	\$19.57	\$16.06	\$20.31	\$24.05	\$28.00	\$31.98	\$36.14	\$41.34	63	
64	\$9.63	\$11.62	\$13.27	\$15.05	\$16.89	\$18.91	\$21.46	\$17.31	\$21.85	\$25.84	\$29.99	\$34.19	\$38.57	\$44.07	64	
65	\$10.47	\$12.63	\$14.43	\$16.37	\$18.38	\$20.57	\$23.36	\$18.55	\$23.38	\$27.62	\$31.98	\$36.39	\$41.01	\$46.81	65	
66	\$11.31	\$13.65	\$15.60	\$17.69	\$19.87	\$22.24	\$25.26	\$19.79	\$24.91	\$29.40	\$33.97	\$38.60	\$43.44	\$49.54	66	
67	\$12.14	\$14.66	\$16.76	\$19.02	\$21.36	\$23.91	\$27.16	\$21.04	\$26.44	\$31.18	\$35.96	\$40.81	\$45.88	\$52.27	67	
68	\$13.79	\$16.69	\$19.11	\$21.64	\$24.26	\$27.13	\$30.78	\$22.31	\$29.37	\$34.69	\$39.80	\$44.97	\$50.40	\$57.27	68	
69	\$15.44	\$18.71	\$21.45	\$24.25	\$27.17	\$30.34	\$34.40	\$25.59	\$32.30	\$38.20	\$43.63	\$49.13	\$54.92	\$62.27	69	
70	\$17.09	\$20.74	\$23.80	\$26.87	\$30.07	\$33.56	\$38.02	\$27.86	\$35.23	\$41.71	\$47.46	\$53.29	\$59.44	\$67.27	70	
71	\$18.74	\$22.77	\$26.15	\$29.49	\$32.97	\$36.78	\$41.64	\$30.14	\$38.15	\$45.22	\$51.29	\$57.46	\$63.95	\$72.27	71	
72	\$20.38	\$24.79	\$28.49	\$32.11	\$35.88	\$39.99	\$45.26	\$32.41	\$41.08	\$48.73	\$55.12	\$61.62	\$68.47	\$77.27	72	
73	\$23.35	\$28.55	\$32.93	\$36.98	\$41.22	\$45.85	\$51.80	\$36.28	\$46.23	\$55.02	\$61.98	\$69.07	\$76.55	\$86.21	73	
74	\$26.31	\$32.30	\$37.37	\$41.86	\$46.56	\$51.70	\$58.34	\$40.14	\$51.37	\$61.31	\$68.85	\$76.52	\$84.63	\$95.15	74	
75	\$29.27	\$36.06	\$41.81	\$46.74	\$51.90	\$57.56	\$64.88	\$44.01	\$56.51	\$67.61	\$75.71	\$83.97	\$92.71	\$104.08	75	
76	\$32.23	\$39.81	\$46.24	\$51.61	\$57.24	\$63.42	\$71.42	\$47.87	\$61.66	\$73.90	\$82.57	\$91.41	\$100.79	\$113.02	76	
77	\$35.20	\$43.57	\$50.68	\$56.49	\$62.58	\$69.27	\$77.96	\$51.74	\$66.80	\$80.19	\$89.43	\$98.86	\$108.87	\$121.96	77	
78	\$37.93	\$47.04	\$54.82	\$61.07	\$67.60	\$74.78	\$84.06	\$54.96	\$71.15	\$85.59	\$95.37	\$105.33	\$115.88	\$129.58	78	
79	\$40.67	\$50.51	\$58.96	\$65.65	\$72.63	\$80.29	\$90.16	\$58.18	\$75.51	\$90.98	\$101.31	\$111.80	\$122.88	\$137.21	79	
80	\$43.40	\$53.98	\$63.10	\$70.23	\$77.66	\$85.80	\$96.26	\$61.40	\$79.86	\$96.38	\$107.25	\$118.27	\$129.89	\$144.83	80	
81	\$46.13	\$57.45	\$67.23	\$74.80	\$82.68	\$91.31	\$102.36	\$64.62	\$84.22	\$101.77	\$113.19	\$124.74	\$136.90	\$152.46	81	
82	\$48.87	\$60.92	\$71.37	\$79.38	\$87.71	\$96.82	\$108.46	\$67.84	\$88.57	\$107.17	\$119.13	\$131.21	\$143.90	\$160.09	82	
83	\$52.46	\$65.51	\$76.88	\$85.50	\$94.45	\$104.22	\$116.65	\$72.29	\$94.55	\$114.57	\$127.32	\$140.16	\$153.63	\$170.72	83	
84	\$56.05	\$70.11	\$82.39	\$91.63	\$101.20	\$111.62	\$124.85	\$76.73	\$100.53	\$121.98	\$135.50	\$149.11	\$163.36	\$181.36	84	
85	\$59.64	\$74.70	\$87.89	\$97.75	\$107.94	\$119.02	\$133.04	\$81.18	\$106.50	\$129.39	\$143.69	\$158.06	\$173.09	\$192.00	85	
86	\$63.24	\$79.30	\$93.40	\$103.87	\$114.68	\$126.43	\$141.24	\$85.62	\$112.48	\$136.79	\$151.87	\$167.02	\$182.82	\$202.64	86	
87	\$66.83	\$83.89	\$98.91	\$109.99	\$121.43	\$133.83	\$149.44	\$90.07	\$118.46	\$144.20	\$160.06	\$175.97	\$192.55	\$213.28	87	
88	\$70.22	\$88.12	\$103.93	\$115.60	\$127.67	\$140.73	\$157.16	\$94.06	\$123.67	\$150.59	\$167.16	\$183.84	\$201.19	\$222.89	88	
89	\$73.61	\$92.34	\$108.95	\$121.22	\$133.91	\$147.64	\$164.89	\$98.06	\$128.89	\$156.97	\$174.26	\$191.70	\$209.84	\$232.51	89	
90	\$77.00	\$96.56	\$113.98	\$126.83	\$140.15	\$154.55	\$172.62	\$102.05	\$134.11	\$163.36	\$181.36	\$199.57	\$218.48	\$242.12	90	
91	\$80.39	\$100.78	\$119.00	\$132.45	\$146.40	\$161.45	\$180.35	\$106.05	\$139.33	\$169.75	\$188.46	\$207.44	\$227.13	\$251.74	91	
92	\$83.78	\$105.00	\$124.03	\$138.06	\$152.64	\$168.36	\$188.07	\$110.05	\$144.55	\$176.13	\$195.56	\$215.30	\$235.77	\$261.35	92	
93	\$86.05	\$107.75	\$127.25	\$141.68	\$156.69	\$172.85	\$193.06	\$112.44	\$147.54	\$179.72	\$199.57	\$219.77	\$240.69	\$266.71	93	
94	\$88.31	\$110.50	\$130.48	\$145.30	\$160.73	\$177.34	\$198.05	\$114.84	\$150.52	\$183.31	\$203.58	\$224.24	\$245.60	\$272.08	94	
95	\$90.58	\$113.25	\$133.71	\$148.92	\$164.78	\$181.83	\$203.04	\$117.24	\$153.51	\$186.90	\$207.60	\$228.71	\$250.51	\$277.44	95	
96	\$92.84	\$116.00	\$136.93	\$152.55	\$168.83	\$186.32	\$208.03	\$119.64	\$156.50	\$190.49	\$211.61	\$233.18	\$255.42	\$282.80	96	
97	\$95.11	\$118.75	\$140.16	\$156.17	\$172.88	\$190.81	\$213.02	\$122.03	\$159.49	\$194.08	\$215.62	\$237.64	\$260.33	\$288.17	97	
98	\$97.37	\$121.50	\$143.39	\$159.79	\$176.93	\$195.30	\$218.02	\$124.43	\$162.48	\$197.66	\$219.63	\$242.11	\$265.24	\$293.53	98	
99	\$99.64	\$124.25	\$146.62	\$163.41	\$180.98	\$199.79	\$223.01	\$126.83	\$165.47	\$201.25	\$223.65	\$246.58	\$270.15	\$298.89	99	
100+	\$101.90	\$127.00	\$149.84	\$167.03	\$185.03	\$204.28	\$228.00	\$129.23	\$168.46	\$204.84	\$227.66	\$251.05	\$2			

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Comprehensive - 20 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.73	\$4.56	\$5.21	\$5.75	\$6.32	\$6.95	\$7.77	\$7.77	\$9.64	\$11.26	\$12.90	\$14.57	\$16.31	\$18.49	25	
26	\$3.75	\$4.59	\$5.25	\$5.79	\$6.36	\$7.00	\$7.84	\$7.87	\$9.76	\$11.40	\$13.07	\$14.76	\$16.53	\$18.74	26	
27	\$3.77	\$4.62	\$5.29	\$5.83	\$6.41	\$7.06	\$7.90	\$7.96	\$9.88	\$11.55	\$13.23	\$14.95	\$16.75	\$19.00	27	
28	\$3.79	\$4.65	\$5.32	\$5.88	\$6.46	\$7.11	\$7.96	\$8.06	\$10.00	\$11.69	\$13.40	\$15.14	\$16.97	\$19.25	28	
29	\$3.81	\$4.68	\$5.36	\$5.92	\$6.51	\$7.17	\$8.03	\$8.16	\$10.12	\$11.83	\$13.57	\$15.33	\$17.18	\$19.50	29	
30	\$3.84	\$4.71	\$5.40	\$5.96	\$6.56	\$7.22	\$8.09	\$8.25	\$10.24	\$11.97	\$13.73	\$15.52	\$17.40	\$19.75	30	
31	\$3.86	\$4.74	\$5.43	\$6.01	\$6.61	\$7.28	\$8.16	\$8.35	\$10.36	\$12.12	\$13.90	\$15.71	\$17.62	\$20.01	31	
32	\$3.88	\$4.77	\$5.47	\$6.05	\$6.66	\$7.33	\$8.22	\$8.45	\$10.48	\$12.26	\$14.07	\$15.91	\$17.84	\$20.26	32	
33	\$3.90	\$4.79	\$5.51	\$6.09	\$6.71	\$7.39	\$8.28	\$8.54	\$10.60	\$12.40	\$14.23	\$16.10	\$18.06	\$20.51	33	
34	\$3.92	\$4.82	\$5.55	\$6.13	\$6.76	\$7.44	\$8.35	\$8.64	\$10.72	\$12.54	\$14.40	\$16.29	\$18.27	\$20.76	34	
35	\$3.94	\$4.85	\$5.58	\$6.18	\$6.80	\$7.50	\$8.41	\$8.73	\$10.84	\$12.68	\$14.57	\$16.48	\$18.49	\$21.02	35	
36	\$3.98	\$4.91	\$5.66	\$6.26	\$6.90	\$7.61	\$8.53	\$8.86	\$11.00	\$12.87	\$14.78	\$16.73	\$18.77	\$21.34	36	
37	\$4.02	\$4.97	\$5.73	\$6.34	\$6.99	\$7.71	\$8.65	\$8.98	\$11.15	\$13.05	\$14.99	\$16.97	\$19.05	\$21.66	37	
38	\$4.06	\$5.02	\$5.80	\$6.42	\$7.08	\$7.82	\$8.77	\$9.11	\$11.31	\$13.23	\$15.21	\$17.21	\$19.32	\$21.98	38	
39	\$4.10	\$5.08	\$5.87	\$6.51	\$7.18	\$7.92	\$8.89	\$9.23	\$11.46	\$13.41	\$15.42	\$17.46	\$19.60	\$22.30	39	
40	\$4.14	\$5.14	\$5.94	\$6.59	\$7.27	\$8.03	\$9.01	\$9.35	\$11.62	\$13.59	\$15.63	\$17.70	\$19.88	\$22.62	40	
41	\$4.18	\$5.20	\$6.01	\$6.67	\$7.36	\$8.13	\$9.14	\$9.48	\$11.77	\$13.78	\$15.85	\$17.95	\$20.16	\$22.94	41	
42	\$4.22	\$5.25	\$6.08	\$6.75	\$7.46	\$8.24	\$9.26	\$9.60	\$11.93	\$13.96	\$16.06	\$18.19	\$20.44	\$23.26	42	
43	\$4.26	\$5.31	\$6.16	\$6.84	\$7.55	\$8.34	\$9.38	\$9.72	\$12.08	\$14.14	\$16.27	\$18.44	\$20.71	\$23.58	43	
44	\$4.30	\$5.37	\$6.23	\$6.92	\$7.64	\$8.45	\$9.50	\$9.85	\$12.24	\$14.32	\$16.49	\$18.68	\$20.99	\$23.90	44	
45	\$4.34	\$5.42	\$6.30	\$7.00	\$7.74	\$8.55	\$9.62	\$9.97	\$12.39	\$14.50	\$16.70	\$18.93	\$21.27	\$24.22	45	
46	\$4.42	\$5.53	\$6.44	\$7.16	\$7.92	\$8.76	\$9.85	\$10.14	\$12.60	\$14.75	\$16.99	\$19.26	\$21.65	\$24.65	46	
47	\$4.50	\$5.64	\$6.58	\$7.32	\$8.10	\$8.97	\$10.09	\$10.31	\$12.81	\$15.00	\$17.28	\$19.60	\$22.03	\$25.09	47	
48	\$4.57	\$5.76	\$6.72	\$7.48	\$8.28	\$9.17	\$10.32	\$10.48	\$13.02	\$15.25	\$17.57	\$19.93	\$22.41	\$25.52	48	
49	\$4.65	\$5.87	\$6.86	\$7.64	\$8.47	\$9.38	\$10.56	\$10.64	\$13.23	\$15.50	\$17.86	\$20.26	\$22.78	\$25.96	49	
50	\$4.73	\$5.98	\$7.00	\$7.80	\$8.65	\$9.58	\$10.79	\$10.81	\$13.45	\$15.75	\$18.16	\$20.60	\$23.16	\$26.39	50	
51	\$4.81	\$6.09	\$7.14	\$7.96	\$8.83	\$9.79	\$11.03	\$10.98	\$13.66	\$16.00	\$18.45	\$20.93	\$23.54	\$26.83	51	
52	\$4.89	\$6.20	\$7.27	\$8.12	\$9.01	\$9.99	\$11.26	\$11.15	\$13.87	\$16.24	\$18.74	\$21.27	\$23.92	\$27.26	52	
53	\$4.96	\$6.31	\$7.41	\$8.28	\$9.19	\$10.20	\$11.50	\$11.32	\$14.08	\$16.49	\$19.03	\$21.60	\$24.30	\$27.70	53	
54	\$5.04	\$6.42	\$7.55	\$8.44	\$9.38	\$10.40	\$11.73	\$11.49	\$14.29	\$16.74	\$19.32	\$21.93	\$24.68	\$28.13	54	
55	\$5.12	\$6.53	\$7.69	\$8.60	\$9.56	\$10.61	\$11.97	\$11.65	\$14.50	\$16.99	\$19.61	\$22.27	\$25.06	\$28.57	55	
56	\$5.61	\$7.09	\$8.29	\$9.30	\$10.35	\$11.50	\$12.99	\$12.20	\$15.22	\$17.86	\$20.66	\$23.49	\$26.46	\$30.19	56	
57	\$6.11	\$7.65	\$8.89	\$9.99	\$11.14	\$12.40	\$14.01	\$12.75	\$15.94	\$18.74	\$21.70	\$24.71	\$27.86	\$31.81	57	
58	\$6.60	\$8.20	\$9.49	\$10.68	\$11.93	\$13.29	\$15.04	\$13.30	\$16.66	\$19.61	\$22.75	\$25.93	\$29.26	\$33.42	58	
59	\$7.10	\$8.76	\$10.09	\$11.38	\$12.71	\$14.18	\$16.06	\$13.85	\$17.38	\$20.49	\$23.80	\$27.14	\$30.65	\$35.04	59	
60	\$7.59	\$9.32	\$10.69	\$12.07	\$13.50	\$15.07	\$17.08	\$14.39	\$18.10	\$21.36	\$24.84	\$28.36	\$32.05	\$36.66	60	
61	\$8.09	\$9.88	\$11.29	\$12.76	\$14.29	\$15.97	\$18.11	\$14.94	\$18.82	\$22.24	\$25.89	\$29.58	\$33.45	\$38.28	61	
62	\$8.58	\$10.43	\$11.89	\$13.46	\$15.08	\$16.86	\$19.13	\$15.49	\$19.54	\$23.11	\$26.93	\$30.80	\$34.85	\$39.90	62	
63	\$9.48	\$11.54	\$13.16	\$14.89	\$16.70	\$18.67	\$21.19	\$16.79	\$21.14	\$24.96	\$29.00	\$33.08	\$37.37	\$42.72	63	
64	\$10.38	\$12.64	\$14.42	\$16.33	\$18.31	\$20.48	\$23.24	\$18.09	\$22.73	\$26.81	\$31.06	\$35.37	\$39.89	\$45.55	64	
65	\$11.28	\$13.75	\$15.69	\$17.76	\$19.93	\$22.29	\$25.30	\$19.39	\$24.32	\$28.65	\$33.12	\$37.65	\$42.40	\$48.37	65	
66	\$12.18	\$14.85	\$16.95	\$19.20	\$21.54	\$24.10	\$27.35	\$20.69	\$25.92	\$30.50	\$35.18	\$39.93	\$44.92	\$51.19	66	
67	\$13.08	\$15.95	\$18.22	\$20.64	\$23.15	\$25.90	\$29.41	\$22.99	\$27.51	\$32.35	\$37.25	\$42.22	\$47.44	\$54.02	67	
68	\$14.86	\$18.16	\$20.77	\$23.48	\$26.30	\$29.39	\$33.33	\$24.37	\$30.56	\$35.99	\$41.21	\$46.52	\$52.11	\$59.19	68	
69	\$16.64	\$20.37	\$23.32	\$26.32	\$29.45	\$32.87	\$37.25	\$26.74	\$33.60	\$39.63	\$45.18	\$50.83	\$56.78	\$64.35	69	
70	\$18.41	\$22.57	\$25.87	\$29.16	\$32.59	\$36.35	\$41.17	\$29.12	\$36.65	\$43.27	\$49.15	\$55.14	\$61.45	\$69.52	70	
71	\$20.19	\$24.78	\$28.42	\$32.00	\$35.74	\$39.84	\$45.09	\$31.50	\$39.70	\$46.92	\$53.12	\$59.44	\$66.13	\$74.69	71	
72	\$21.97	\$26.98	\$30.97	\$34.84	\$38.89	\$43.32	\$49.01	\$33.88	\$42.74	\$50.56	\$57.09	\$63.75	\$70.80	\$79.86	72	
73	\$25.16	\$31.07	\$35.80	\$40.13	\$44.67	\$49.66	\$56.09	\$37.92	\$48.10	\$57.09	\$64.19	\$71.45	\$79.15	\$89.09	73	
74	\$28.35	\$35.15	\$40.62	\$45.43	\$50.46	\$56.01	\$63.17	\$41.96	\$53.45	\$63.62	\$71.30	\$79.16	\$87.51	\$98.33	74	
75	\$31.55	\$39.24	\$45.44	\$50.72	\$56.25	\$62.35	\$70.25	\$46.00	\$58.80	\$70.15	\$78.41	\$86.87	\$95.86	\$107.57	75	
76	\$34.74	\$43.33	\$50.27	\$56.01	\$62.04	\$68.69	\$77.33	\$50.04	\$64.15	\$76.68	\$85.52	\$94.57	\$104.22	\$116.80	76	
77	\$37.93	\$47.41	\$55.09	\$61.30	\$67.83	\$75.04	\$84.42	\$54.08	\$69.50	\$83.21	\$92.62	\$102.28	\$112.57	\$126.04	77	
78	\$40.88	\$51.19	\$59.59	\$66.27	\$73.27	\$81.01	\$91.02	\$57.44	\$74.03	\$88.81	\$98.77	\$108.97	\$119.82	\$133.92	78	
79	\$43.82	\$54.96	\$64.09	\$71.24	\$78.72	\$86.97	\$97.62	\$60.81	\$78.56	\$94.40	\$104.93	\$115.66	\$127.06	\$141.80	79	
80	\$46.77	\$58.74	\$68.59	\$76.21	\$84.17	\$92.94	\$104.23	\$64.18	\$83.09	\$100.00	\$111.08	\$122.36	\$134.31	\$149.68	80	
81	\$49.72	\$62.52	\$73.09	\$81.18	\$89.62	\$98.91	\$110.83	\$67.54	\$87.62	\$105.60	\$117.23	\$129.05	\$141.55	\$157.56	81	
82	\$52.66	\$66.29	\$77.58	\$86.14	\$95.07	\$104.87	\$117.44	\$70.91	\$92.15	\$111.19	\$123.38	\$135.74	\$148.79	\$165.44	82	
83	\$56.54	\$71.29	\$83.57	\$92.79	\$102.38	\$112.89	\$126.31	\$75.56	\$98.37	\$118.88	\$131.86	\$145.00	\$158.85	\$176.44	83	
84	\$60.41	\$76.30	\$89.56	\$99.43	\$109.69	\$120.91	\$135.19	\$80.20	\$104.59	\$126.56	\$140.34	\$154.27	\$168.91	\$187.43	84	
85	\$64.28	\$81.30	\$95.54	\$106.07	\$117.00	\$128.93	\$144.06	\$84.85	\$110.81	\$134.25	\$148.81	\$163.53	\$178.97	\$198.42	85	
86	\$68.15	\$86.30	\$101.53	\$112.71	\$124.30	\$136.94	\$152.94	\$89.50	\$117.03	\$141.94	\$157.29	\$172.79	\$189.03	\$209.42	86	
87	\$72.02	\$91.30	\$107.52	\$119.36	\$131.61	\$144.96	\$161.81	\$94.14	\$123.25	\$149.62	\$165.77	\$182.05	\$199.09	\$220.41	87	
88	\$75.67	\$95.89	\$112.98	\$125.45	\$138.38	\$152.44	\$170.18	\$98.32	\$128.68	\$156.25	\$173.12	\$190.19	\$208.03	\$230.35	88	
89	\$79.33	\$100.49	\$118.44	\$131.54	\$145.15	\$159.92	\$178.55	\$102.49	\$134.11	\$162.87	\$180.47	\$198.33	\$216.97	\$240.28	89	
90	\$82.98	\$105.08	\$123.90	\$137.63	\$151.91	\$167.40	\$186.91	\$106.67	\$139.53	\$169.50	\$187.82	\$206.47	\$225.91	\$250.22	90	
91	\$86.64	\$109.68	\$129.36	\$143.72	\$158.68	\$174.89	\$195.28	\$110.85	\$144.96	\$176.13	\$195.18	\$214.61	\$234.85	\$260.16	91	
92	\$90.29	\$114.27	\$134.82	\$149.82	\$165.44	\$182.37	\$203.65	\$115.02	\$150.39	\$182.75	\$202.53	\$222.75	\$243.79	\$270.09	92	
93	\$92.73	\$117.26	\$138.33	\$153.75	\$169.83	\$187.23	\$209.05	\$117.53	\$153.50	\$186.48	\$206.69	\$227.37	\$248.86	\$275.64	93	
94	\$95.17	\$120.25	\$141.84	\$157.68	\$174.22	\$192.09	\$214.45	\$120.03	\$156.61	\$190.20	\$210.84	\$231.99	\$253.94	\$281.18	94	
95	\$97.61	\$123.25	\$145.35	\$161.61	\$178.61	\$196.96	\$219.86	\$122.54	\$159.72	\$193.92	\$215.00	\$236.61	\$259.02	\$286.72	95	
96	\$100.05	\$126.24	\$148.85	\$165.54	\$183.00	\$201.82	\$225.26	\$125.05	\$162.83	\$197.65	\$219.15	\$241.24	\$264.10	\$292.26	96	
97	\$102.50	\$129.23	\$152.36	\$169.47	\$187.38	\$206.68	\$230.66	\$127.55	\$165.94	\$201.37	\$223.31	\$245.86	\$269.18	\$297.81	97	
98	\$104.94	\$132.22	\$155.87	\$173.40	\$191.77	\$211.55	\$236.07	\$130.06	\$169.05	\$205.09	\$227.46	\$250.48	\$274.26	\$303.35	98	
99	\$107.38	\$135.21	\$159.38	\$177.33	\$196.16	\$216.41	\$241.47	\$132.56	\$172.16	\$208.82	\$231.62	\$255.10	\$279.33	\$308.89	99	
100+	\$109.82	\$138.21	\$162.89	\$181.26	\$200.55	\$221.28	\$246.88	\$135.07	\$175.27							

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Facility - 20 Day EP															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.28	\$2.90	\$3.42	\$3.83	\$4.25	\$4.69	\$5.27	\$5.39	\$7.05	\$8.48	\$9.88	\$11.25	\$12.66	\$14.41	25	
26	\$2.29	\$2.92	\$3.44	\$3.86	\$4.28	\$4.73	\$5.32	\$5.46	\$7.14	\$8.59	\$10.01	\$11.40	\$12.83	\$14.61	26	
27	\$2.30	\$2.94	\$3.46	\$3.89	\$4.32	\$4.77	\$5.36	\$5.52	\$7.22	\$8.70	\$10.13	\$11.55	\$13.00	\$14.80	27	
28	\$2.32	\$2.96	\$3.49	\$3.92	\$4.35	\$4.81	\$5.40	\$5.59	\$7.31	\$8.81	\$10.26	\$11.70	\$13.16	\$15.00	28	
29	\$2.33	\$2.98	\$3.51	\$3.95	\$4.38	\$4.84	\$5.45	\$5.66	\$7.40	\$8.91	\$10.39	\$11.84	\$13.33	\$15.20	29	
30	\$2.34	\$2.99	\$3.54	\$3.98	\$4.41	\$4.88	\$5.49	\$5.72	\$7.49	\$9.02	\$10.52	\$11.99	\$13.50	\$15.39	30	
31	\$2.36	\$3.01	\$3.56	\$4.00	\$4.45	\$4.92	\$5.53	\$5.79	\$7.58	\$9.13	\$10.64	\$12.14	\$13.67	\$15.59	31	
32	\$2.37	\$3.03	\$3.59	\$4.03	\$4.48	\$4.95	\$5.58	\$5.86	\$7.67	\$9.23	\$10.77	\$12.29	\$13.84	\$15.79	32	
33	\$2.38	\$3.05	\$3.61	\$4.06	\$4.51	\$4.99	\$5.62	\$5.92	\$7.75	\$9.34	\$10.90	\$12.44	\$14.01	\$15.98	33	
34	\$2.39	\$3.07	\$3.64	\$4.09	\$4.55	\$5.03	\$5.66	\$5.99	\$7.84	\$9.45	\$11.03	\$12.58	\$14.18	\$16.18	34	
35	\$2.41	\$3.09	\$3.66	\$4.12	\$4.58	\$5.07	\$5.71	\$6.06	\$7.93	\$9.56	\$11.16	\$12.73	\$14.35	\$16.38	35	
36	\$2.43	\$3.12	\$3.71	\$4.17	\$4.64	\$5.14	\$5.79	\$6.14	\$8.04	\$9.69	\$11.32	\$12.92	\$14.56	\$16.63	36	
37	\$2.46	\$3.16	\$3.75	\$4.23	\$4.70	\$5.21	\$5.87	\$6.23	\$8.16	\$9.83	\$11.48	\$13.11	\$14.78	\$16.88	37	
38	\$2.48	\$3.20	\$3.80	\$4.28	\$4.77	\$5.28	\$5.95	\$6.31	\$8.27	\$9.97	\$11.65	\$13.30	\$14.99	\$17.13	38	
39	\$2.50	\$3.23	\$3.85	\$4.34	\$4.83	\$5.35	\$6.03	\$6.40	\$8.38	\$10.10	\$11.81	\$13.49	\$15.21	\$17.37	39	
40	\$2.53	\$3.27	\$3.89	\$4.39	\$4.89	\$5.42	\$6.12	\$6.49	\$8.50	\$10.24	\$11.97	\$13.68	\$15.42	\$17.62	40	
41	\$2.55	\$3.31	\$3.94	\$4.45	\$4.96	\$5.49	\$6.20	\$6.57	\$8.61	\$10.38	\$12.14	\$13.87	\$15.64	\$17.87	41	
42	\$2.58	\$3.34	\$3.99	\$4.50	\$5.02	\$5.57	\$6.28	\$6.66	\$8.72	\$10.52	\$12.30	\$14.06	\$15.85	\$18.12	42	
43	\$2.60	\$3.38	\$4.03	\$4.56	\$5.08	\$5.64	\$6.36	\$6.74	\$8.84	\$10.65	\$12.46	\$14.24	\$16.07	\$18.37	43	
44	\$2.63	\$3.41	\$4.08	\$4.61	\$5.14	\$5.71	\$6.44	\$6.83	\$8.95	\$10.79	\$12.63	\$14.43	\$16.29	\$18.62	44	
45	\$2.65	\$3.45	\$4.13	\$4.67	\$5.21	\$5.78	\$6.52	\$6.91	\$9.06	\$10.93	\$12.79	\$14.62	\$16.50	\$18.87	45	
46	\$2.70	\$3.52	\$4.22	\$4.77	\$5.33	\$5.92	\$6.68	\$7.03	\$9.22	\$11.11	\$13.01	\$14.88	\$16.80	\$19.21	46	
47	\$2.75	\$3.59	\$4.31	\$4.88	\$5.45	\$6.06	\$6.84	\$7.15	\$9.37	\$11.30	\$13.23	\$15.14	\$17.09	\$19.55	47	
48	\$2.79	\$3.66	\$4.40	\$4.99	\$5.57	\$6.20	\$7.00	\$7.26	\$9.53	\$11.49	\$13.46	\$15.40	\$17.38	\$19.89	48	
49	\$2.84	\$3.73	\$4.49	\$5.10	\$5.70	\$6.33	\$7.16	\$7.38	\$9.68	\$11.68	\$13.68	\$15.66	\$17.68	\$20.23	49	
50	\$2.89	\$3.80	\$4.59	\$5.20	\$5.82	\$6.47	\$7.32	\$7.50	\$9.83	\$11.86	\$13.90	\$15.91	\$17.97	\$20.57	50	
51	\$2.94	\$3.87	\$4.68	\$5.31	\$5.94	\$6.61	\$7.48	\$7.61	\$9.99	\$12.05	\$14.13	\$16.17	\$18.27	\$20.91	51	
52	\$2.98	\$3.94	\$4.77	\$5.42	\$6.06	\$6.75	\$7.64	\$7.73	\$10.14	\$12.24	\$14.35	\$16.43	\$18.56	\$21.24	52	
53	\$3.03	\$4.01	\$4.86	\$5.52	\$6.19	\$6.89	\$7.80	\$7.85	\$10.30	\$12.43	\$14.57	\$16.69	\$18.85	\$21.58	53	
54	\$3.08	\$4.08	\$4.95	\$5.63	\$6.31	\$7.03	\$7.96	\$7.96	\$10.45	\$12.61	\$14.79	\$16.95	\$19.15	\$21.92	54	
55	\$3.13	\$4.15	\$5.04	\$5.74	\$6.43	\$7.17	\$8.12	\$8.08	\$10.61	\$12.80	\$15.02	\$17.20	\$19.44	\$22.26	55	
56	\$3.43	\$4.51	\$5.44	\$6.20	\$6.96	\$7.77	\$8.81	\$8.46	\$11.13	\$13.46	\$15.82	\$18.15	\$20.53	\$23.52	56	
57	\$3.73	\$4.86	\$5.83	\$6.66	\$7.49	\$8.37	\$9.51	\$8.84	\$11.66	\$14.12	\$16.62	\$19.09	\$21.61	\$24.78	57	
58	\$4.03	\$5.22	\$6.22	\$7.12	\$8.02	\$8.98	\$10.20	\$9.22	\$12.19	\$14.78	\$17.42	\$20.03	\$22.70	\$26.05	58	
59	\$4.34	\$5.57	\$6.61	\$7.59	\$8.56	\$9.58	\$10.90	\$9.60	\$12.71	\$15.44	\$18.22	\$20.97	\$23.78	\$27.31	59	
60	\$4.64	\$5.93	\$7.01	\$8.05	\$9.09	\$10.18	\$11.59	\$9.98	\$13.24	\$16.09	\$19.02	\$21.91	\$24.87	\$28.57	60	
61	\$4.94	\$6.28	\$7.40	\$8.51	\$9.62	\$10.79	\$12.28	\$10.36	\$13.77	\$16.75	\$19.82	\$22.85	\$25.95	\$29.83	61	
62	\$5.24	\$6.64	\$7.79	\$8.97	\$10.15	\$11.39	\$12.98	\$10.74	\$14.29	\$17.41	\$20.63	\$23.80	\$27.04	\$31.09	62	
63	\$5.79	\$7.34	\$8.62	\$9.93	\$11.23	\$12.61	\$14.37	\$11.64	\$15.46	\$18.80	\$22.21	\$25.56	\$28.99	\$33.29	63	
64	\$6.34	\$8.04	\$9.45	\$10.89	\$12.32	\$13.84	\$15.77	\$12.54	\$16.62	\$20.20	\$23.78	\$27.32	\$30.95	\$35.49	64	
65	\$6.89	\$8.75	\$10.28	\$11.84	\$13.41	\$15.06	\$17.16	\$13.45	\$17.79	\$21.59	\$25.36	\$29.09	\$32.90	\$37.69	65	
66	\$7.44	\$9.45	\$11.11	\$12.80	\$14.49	\$16.28	\$18.56	\$14.35	\$18.96	\$22.98	\$26.94	\$30.85	\$34.85	\$39.89	66	
67	\$7.99	\$10.15	\$11.94	\$13.76	\$15.58	\$17.50	\$19.95	\$15.25	\$20.12	\$24.37	\$28.52	\$32.61	\$36.81	\$42.09	67	
68	\$9.08	\$11.55	\$13.61	\$15.65	\$17.70	\$19.85	\$22.61	\$16.90	\$22.35	\$27.12	\$31.56	\$35.94	\$40.43	\$46.12	68	
69	\$10.16	\$12.96	\$15.28	\$17.55	\$19.81	\$22.21	\$25.27	\$18.55	\$24.58	\$29.86	\$34.60	\$39.27	\$44.06	\$50.15	69	
70	\$11.25	\$14.36	\$16.96	\$19.44	\$21.93	\$24.56	\$27.93	\$20.19	\$26.81	\$32.60	\$37.64	\$42.60	\$47.68	\$54.18	70	
71	\$12.34	\$15.76	\$18.63	\$21.34	\$24.05	\$26.91	\$30.59	\$22.18	\$29.04	\$35.35	\$40.68	\$45.92	\$51.31	\$58.20	71	
72	\$13.42	\$17.17	\$20.30	\$23.23	\$26.16	\$29.27	\$33.25	\$23.49	\$31.27	\$38.09	\$43.72	\$49.25	\$54.93	\$62.23	72	
73	\$15.37	\$19.77	\$23.46	\$26.76	\$30.06	\$33.55	\$38.05	\$26.29	\$35.18	\$43.01	\$49.16	\$55.20	\$61.41	\$69.43	73	
74	\$17.32	\$22.37	\$26.62	\$30.29	\$33.95	\$37.84	\$42.86	\$29.10	\$39.09	\$47.93	\$54.60	\$61.16	\$67.89	\$76.62	74	
75	\$19.27	\$24.97	\$29.79	\$33.82	\$37.85	\$42.12	\$47.66	\$31.90	\$43.01	\$52.85	\$60.04	\$67.11	\$74.38	\$83.82	75	
76	\$21.22	\$27.57	\$32.95	\$37.34	\$41.74	\$46.41	\$52.47	\$34.70	\$46.92	\$57.77	\$65.49	\$73.06	\$80.86	\$91.02	76	
77	\$23.17	\$30.16	\$36.11	\$40.87	\$45.64	\$50.70	\$57.27	\$37.50	\$50.84	\$62.69	\$70.93	\$79.02	\$87.34	\$98.22	77	
78	\$24.97	\$32.57	\$39.06	\$44.19	\$49.30	\$54.73	\$61.75	\$39.84	\$54.15	\$66.91	\$75.64	\$84.19	\$92.96	\$104.36	78	
79	\$26.77	\$34.97	\$42.01	\$47.50	\$52.97	\$58.76	\$66.23	\$42.17	\$57.46	\$71.12	\$80.35	\$89.36	\$98.58	\$110.50	79	
80	\$28.57	\$37.37	\$44.95	\$50.81	\$56.64	\$62.79	\$70.71	\$44.51	\$60.78	\$75.34	\$85.06	\$94.53	\$104.20	\$116.64	80	
81	\$30.38	\$39.78	\$47.90	\$54.12	\$60.30	\$66.82	\$75.19	\$46.84	\$64.09	\$79.56	\$89.77	\$99.70	\$109.82	\$122.78	81	
82	\$32.18	\$42.18	\$50.85	\$57.44	\$63.97	\$70.85	\$79.67	\$49.18	\$67.40	\$83.77	\$94.48	\$104.87	\$115.44	\$128.92	82	
83	\$34.54	\$45.36	\$54.78	\$61.87	\$68.89	\$76.27	\$85.69	\$52.40	\$71.95	\$89.56	\$100.98	\$112.02	\$123.25	\$137.49	83	
84	\$36.91	\$48.54	\$58.70	\$66.30	\$73.80	\$81.69	\$91.71	\$55.62	\$76.50	\$95.35	\$107.47	\$119.18	\$131.05	\$146.06	84	
85	\$39.27	\$51.72	\$62.62	\$70.72	\$78.72	\$87.10	\$97.73	\$58.84	\$81.05	\$101.14	\$113.96	\$126.33	\$138.86	\$154.62	85	
86	\$41.63	\$54.90	\$66.55	\$75.15	\$83.64	\$92.52	\$103.76	\$62.06	\$85.60	\$106.93	\$120.45	\$133.49	\$146.66	\$163.19	86	
87	\$44.00	\$58.09	\$70.47	\$79.58	\$88.56	\$97.94	\$109.78	\$65.28	\$90.15	\$112.72	\$126.94	\$140.65	\$154.47	\$171.76	87	
88	\$46.23	\$61.01	\$74.05	\$83.64	\$93.11	\$102.99	\$115.45	\$68.18	\$94.12	\$117.72	\$132.57	\$146.93	\$161.40	\$179.50	88	
89	\$48.46	\$63.93	\$77.63	\$87.71	\$97.66	\$108.04	\$121.13	\$71.08	\$98.09	\$122.71	\$138.20	\$153.22	\$168.34	\$187.24	89	
90	\$50.70	\$66.86	\$81.21	\$91.77	\$102.21	\$113.10	\$126.81	\$73.97	\$102.06	\$127.70	\$143.83	\$159.51	\$175.27	\$194.99	90	
91	\$52.93	\$69.78	\$84.79	\$95.83	\$106.77	\$118.15	\$132.48	\$76.87	\$106.03	\$132.69	\$149.47	\$165.80	\$182.21	\$202.73	91	
92	\$55.16	\$72.70	\$88.37	\$99.89	\$111.32	\$123.21	\$138.16	\$79.77	\$110.00	\$137.69	\$155.10	\$172.08	\$189.15	\$210.47	92	
93	\$56.65	\$74.61	\$90.67	\$102.51	\$114.27	\$126.49	\$141.83	\$81.50	\$112.28	\$140.49	\$158.28	\$175.65	\$193.09	\$214.79	93	
94	\$58.15	\$76.51	\$92.97	\$105.13	\$117.22	\$129.78	\$145.49	\$83.24	\$114.55	\$143.30	\$161.46	\$179.23	\$197.03	\$219.11	94	
95	\$59.64	\$78.41	\$95.27	\$107.75	\$120.18	\$133.06	\$149.16	\$84.98	\$116.83	\$146.10	\$164.64	\$182.80	\$200.97	\$223.43	95	
96	\$61.13	\$80.32	\$97.56	\$110.37	\$123.13	\$136.35	\$152.82	\$86.72	\$119.10	\$148.91	\$167.83	\$186.37	\$204.91	\$227.75	96	
97	\$62.62	\$82.22	\$99.86	\$112.99	\$126.08	\$139.64	\$156.49	\$88.45	\$121.37	\$151.71	\$171.01	\$189.94	\$208.85	\$232.07	97	
98	\$64.11	\$84.12	\$102.16	\$115.61	\$129.03	\$142.92	\$160.15	\$90.19	\$123.65	\$154.52	\$174.19	\$193.51	\$212.79	\$236.39	98	
99	\$65.60	\$86.03	\$104.46	\$118.23	\$131.99	\$146.21	\$163.82	\$91.93	\$125.92	\$157.32	\$177.37	\$197.08	\$216.73	\$240.71	99	
100+	\$67.10	\$87.93	\$106.76	\$120.85	\$134.94	\$149.49	\$167.49	\$93.67	\$128.20	\$160.13	\$180.56	\$200.65	\$220.67	\$245.03	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Comprehensive - 30 Day EP - 50% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.92	\$3.57	\$4.12	\$4.58	\$5.05	\$5.57	\$6.24	\$6.60	\$8.32	\$9.84	\$11.34	\$12.86	\$14.43	\$16.38	25	
26	\$2.94	\$3.59	\$4.15	\$4.61	\$5.09	\$5.62	\$6.29	\$6.69	\$8.43	\$9.96	\$11.49	\$13.02	\$14.62	\$16.60	26	
27	\$2.95	\$3.62	\$4.18	\$4.65	\$5.13	\$5.66	\$6.35	\$6.77	\$8.53	\$10.09	\$11.64	\$13.19	\$14.81	\$16.83	27	
28	\$2.97	\$3.64	\$4.21	\$4.68	\$5.17	\$5.70	\$6.40	\$6.85	\$8.64	\$10.21	\$11.78	\$13.36	\$15.01	\$17.05	28	
29	\$2.99	\$3.66	\$4.24	\$4.72	\$5.21	\$5.75	\$6.45	\$6.93	\$8.74	\$10.33	\$11.93	\$13.53	\$15.20	\$17.27	29	
30	\$3.00	\$3.69	\$4.27	\$4.75	\$5.25	\$5.79	\$6.50	\$7.01	\$8.85	\$10.46	\$12.08	\$13.70	\$15.39	\$17.50	30	
31	\$3.02	\$3.71	\$4.30	\$4.78	\$5.29	\$5.84	\$6.55	\$7.10	\$8.95	\$10.58	\$12.22	\$13.87	\$15.58	\$17.72	31	
32	\$3.03	\$3.73	\$4.33	\$4.82	\$5.33	\$5.88	\$6.60	\$7.18	\$9.05	\$10.71	\$12.37	\$14.04	\$15.77	\$17.95	32	
33	\$3.05	\$3.76	\$4.36	\$4.85	\$5.37	\$5.93	\$6.65	\$7.26	\$9.16	\$10.83	\$12.52	\$14.21	\$15.97	\$18.17	33	
34	\$3.07	\$3.78	\$4.39	\$4.89	\$5.40	\$5.97	\$6.71	\$7.34	\$9.26	\$10.95	\$12.66	\$14.38	\$16.16	\$18.39	34	
35	\$3.08	\$3.80	\$4.42	\$4.92	\$5.44	\$6.01	\$6.76	\$7.42	\$9.37	\$11.08	\$12.81	\$14.55	\$16.35	\$18.62	35	
36	\$3.11	\$3.85	\$4.47	\$4.99	\$5.52	\$6.10	\$6.85	\$7.53	\$9.50	\$11.24	\$13.00	\$14.76	\$16.60	\$18.90	36	
37	\$3.15	\$3.89	\$4.53	\$5.05	\$5.59	\$6.18	\$6.95	\$7.63	\$9.63	\$11.40	\$13.18	\$14.98	\$16.84	\$19.18	37	
38	\$3.18	\$3.94	\$4.59	\$5.12	\$5.67	\$6.27	\$7.05	\$7.74	\$9.77	\$11.56	\$13.37	\$15.19	\$17.09	\$19.47	38	
39	\$3.21	\$3.98	\$4.64	\$5.18	\$5.74	\$6.35	\$7.14	\$7.84	\$9.90	\$11.72	\$13.56	\$15.41	\$17.33	\$19.75	39	
40	\$3.24	\$4.03	\$4.70	\$5.25	\$5.82	\$6.44	\$7.24	\$7.95	\$10.04	\$11.87	\$13.75	\$15.63	\$17.58	\$20.04	40	
41	\$3.27	\$4.07	\$4.76	\$5.31	\$5.89	\$6.52	\$7.34	\$8.05	\$10.17	\$12.03	\$13.93	\$15.84	\$17.83	\$20.32	41	
42	\$3.30	\$4.11	\$4.81	\$5.38	\$5.97	\$6.61	\$7.44	\$8.16	\$10.30	\$12.19	\$14.12	\$16.06	\$18.07	\$20.60	42	
43	\$3.33	\$4.16	\$4.87	\$5.45	\$6.04	\$6.69	\$7.53	\$8.26	\$10.44	\$12.35	\$14.31	\$16.27	\$18.32	\$20.89	43	
44	\$3.37	\$4.20	\$4.93	\$5.51	\$6.12	\$6.77	\$7.63	\$8.37	\$10.57	\$12.51	\$14.50	\$16.49	\$18.56	\$21.17	44	
45	\$3.40	\$4.25	\$4.98	\$5.58	\$6.19	\$6.86	\$7.73	\$8.47	\$10.70	\$12.67	\$14.68	\$16.71	\$18.81	\$21.45	45	
46	\$3.46	\$4.33	\$5.09	\$5.70	\$6.34	\$7.02	\$7.91	\$8.62	\$10.89	\$12.89	\$14.94	\$17.00	\$19.14	\$21.84	46	
47	\$3.52	\$4.42	\$5.20	\$5.83	\$6.48	\$7.19	\$8.10	\$8.76	\$11.07	\$13.10	\$15.20	\$17.29	\$19.48	\$22.22	47	
48	\$3.58	\$4.51	\$5.31	\$5.96	\$6.63	\$7.35	\$8.29	\$8.90	\$11.25	\$13.32	\$15.45	\$17.59	\$19.81	\$22.61	48	
49	\$3.64	\$4.59	\$5.42	\$6.09	\$6.77	\$7.52	\$8.48	\$9.05	\$11.43	\$13.54	\$15.71	\$17.88	\$20.15	\$23.00	49	
50	\$3.70	\$4.68	\$5.53	\$6.22	\$6.92	\$7.68	\$8.67	\$9.19	\$11.62	\$13.75	\$15.96	\$18.18	\$20.48	\$23.38	50	
51	\$3.76	\$4.77	\$5.64	\$6.34	\$7.06	\$7.85	\$8.86	\$9.33	\$11.80	\$13.97	\$16.22	\$18.47	\$20.82	\$23.77	51	
52	\$3.82	\$4.86	\$5.75	\$6.47	\$7.21	\$8.01	\$9.05	\$9.48	\$11.98	\$14.19	\$16.48	\$18.77	\$21.16	\$24.15	52	
53	\$3.89	\$4.94	\$5.86	\$6.60	\$7.36	\$8.18	\$9.24	\$9.62	\$12.16	\$14.41	\$16.73	\$19.06	\$21.49	\$24.54	53	
54	\$3.95	\$5.03	\$5.97	\$6.73	\$7.50	\$8.34	\$9.42	\$9.76	\$12.34	\$14.62	\$16.99	\$19.36	\$21.83	\$24.92	54	
55	\$4.01	\$5.12	\$6.09	\$6.85	\$7.65	\$8.51	\$9.61	\$9.90	\$12.53	\$14.84	\$17.24	\$19.65	\$22.16	\$25.31	55	
56	\$4.39	\$5.55	\$6.56	\$7.41	\$8.28	\$9.22	\$10.43	\$10.37	\$13.15	\$15.60	\$18.16	\$20.73	\$23.40	\$26.74	56	
57	\$4.78	\$5.99	\$7.03	\$7.96	\$8.91	\$9.94	\$11.26	\$10.84	\$13.77	\$16.37	\$19.08	\$21.81	\$24.63	\$28.18	57	
58	\$5.17	\$6.43	\$7.51	\$8.51	\$9.54	\$10.66	\$12.08	\$11.30	\$14.39	\$17.13	\$20.00	\$22.88	\$25.87	\$29.61	58	
59	\$5.56	\$6.86	\$7.98	\$9.06	\$10.17	\$11.37	\$12.90	\$11.77	\$15.02	\$17.90	\$20.92	\$23.96	\$27.11	\$31.04	59	
60	\$5.94	\$7.30	\$8.46	\$9.61	\$10.80	\$12.09	\$13.72	\$12.23	\$15.64	\$18.66	\$21.84	\$25.03	\$28.35	\$32.48	60	
61	\$6.33	\$7.74	\$8.93	\$10.17	\$11.44	\$12.80	\$14.55	\$12.70	\$16.26	\$19.42	\$22.76	\$26.11	\$29.58	\$33.91	61	
62	\$6.72	\$8.17	\$9.41	\$10.72	\$12.07	\$13.52	\$15.37	\$13.17	\$16.88	\$20.19	\$23.68	\$27.18	\$30.82	\$35.35	62	
63	\$7.42	\$9.04	\$10.41	\$11.86	\$13.36	\$14.97	\$17.02	\$14.27	\$18.26	\$21.80	\$25.50	\$29.20	\$33.05	\$37.85	63	
64	\$8.13	\$9.90	\$11.41	\$13.01	\$14.65	\$16.42	\$18.67	\$15.37	\$19.63	\$23.41	\$27.31	\$31.21	\$35.27	\$40.35	64	
65	\$8.83	\$10.77	\$12.41	\$14.15	\$15.94	\$17.87	\$20.32	\$16.48	\$21.01	\$25.03	\$29.12	\$33.23	\$37.50	\$42.85	65	
66	\$9.54	\$11.63	\$13.41	\$15.30	\$17.23	\$19.32	\$21.97	\$17.58	\$22.39	\$26.64	\$30.94	\$35.24	\$39.73	\$45.35	66	
67	\$10.24	\$12.50	\$14.41	\$16.44	\$18.52	\$20.77	\$23.62	\$18.69	\$23.76	\$28.26	\$32.75	\$37.26	\$41.95	\$47.85	67	
68	\$11.63	\$14.23	\$16.43	\$18.70	\$21.04	\$23.56	\$26.77	\$20.71	\$26.40	\$31.44	\$36.24	\$41.06	\$46.08	\$52.43	68	
69	\$13.02	\$15.95	\$18.45	\$20.97	\$23.56	\$26.36	\$29.92	\$22.73	\$29.03	\$34.62	\$39.73	\$44.86	\$50.22	\$57.01	69	
70	\$14.41	\$17.68	\$20.46	\$23.23	\$26.08	\$29.15	\$33.07	\$24.75	\$31.66	\$37.80	\$43.22	\$48.66	\$54.35	\$61.59	70	
71	\$15.80	\$19.41	\$22.48	\$25.49	\$28.59	\$31.94	\$36.22	\$26.77	\$34.29	\$40.98	\$46.70	\$52.46	\$58.48	\$66.17	71	
72	\$17.20	\$21.14	\$24.50	\$27.76	\$31.11	\$34.73	\$39.37	\$28.79	\$36.93	\$44.16	\$50.19	\$56.26	\$62.61	\$70.75	72	
73	\$19.69	\$24.34	\$28.32	\$31.97	\$35.74	\$39.82	\$45.06	\$32.23	\$41.55	\$49.86	\$56.44	\$63.06	\$70.00	\$78.93	73	
74	\$22.19	\$27.54	\$32.13	\$36.19	\$40.37	\$44.91	\$50.75	\$35.66	\$46.17	\$55.57	\$62.69	\$69.87	\$77.39	\$87.11	74	
75	\$24.69	\$30.74	\$35.95	\$40.40	\$45.00	\$50.00	\$56.43	\$39.09	\$50.79	\$61.27	\$68.94	\$76.67	\$84.78	\$95.29	75	
76	\$27.19	\$33.94	\$39.76	\$44.62	\$49.63	\$55.08	\$62.12	\$42.53	\$55.42	\$66.98	\$75.19	\$83.47	\$92.16	\$103.47	76	
77	\$29.69	\$37.14	\$43.58	\$48.83	\$54.26	\$60.17	\$67.81	\$45.96	\$60.04	\$72.68	\$81.44	\$90.27	\$99.55	\$111.65	77	
78	\$32.00	\$40.10	\$47.14	\$52.79	\$58.62	\$64.95	\$73.12	\$48.82	\$63.95	\$77.57	\$86.85	\$96.18	\$105.96	\$118.63	78	
79	\$34.30	\$43.06	\$50.70	\$56.75	\$62.98	\$69.74	\$78.42	\$51.68	\$67.87	\$82.46	\$92.26	\$102.08	\$112.37	\$125.62	79	
80	\$36.61	\$46.02	\$54.25	\$60.71	\$67.34	\$74.52	\$83.73	\$54.54	\$71.78	\$87.35	\$97.67	\$107.99	\$118.77	\$132.60	80	
81	\$38.92	\$48.97	\$57.81	\$64.67	\$71.70	\$79.31	\$89.03	\$57.41	\$75.69	\$92.24	\$103.08	\$113.89	\$125.18	\$139.58	81	
82	\$41.22	\$51.93	\$61.37	\$68.63	\$76.06	\$84.09	\$94.34	\$60.27	\$79.61	\$97.12	\$108.48	\$119.80	\$131.59	\$146.56	82	
83	\$44.25	\$55.85	\$66.11	\$73.92	\$81.91	\$90.52	\$101.47	\$64.22	\$84.98	\$103.84	\$115.94	\$127.98	\$140.48	\$156.30	83	
84	\$47.28	\$59.77	\$70.84	\$79.21	\$87.76	\$96.95	\$108.60	\$68.17	\$90.35	\$110.55	\$123.39	\$136.15	\$149.38	\$166.04	84	
85	\$50.31	\$63.68	\$75.58	\$84.50	\$93.60	\$103.38	\$115.72	\$72.11	\$95.73	\$117.26	\$130.84	\$144.33	\$158.27	\$175.78	85	
86	\$53.34	\$67.60	\$80.31	\$89.79	\$99.45	\$109.81	\$122.85	\$76.06	\$101.10	\$123.98	\$138.30	\$152.50	\$167.17	\$185.52	86	
87	\$56.37	\$71.52	\$85.05	\$95.08	\$105.30	\$116.24	\$129.98	\$80.01	\$106.47	\$130.69	\$145.75	\$160.67	\$176.06	\$195.26	87	
88	\$59.23	\$75.12	\$89.37	\$99.94	\$110.71	\$122.24	\$136.70	\$83.56	\$111.16	\$136.48	\$152.22	\$167.86	\$183.97	\$204.06	88	
89	\$62.10	\$78.72	\$93.69	\$104.79	\$116.12	\$128.23	\$143.43	\$87.11	\$115.85	\$142.27	\$158.68	\$175.04	\$191.88	\$212.86	89	
90	\$64.96	\$82.32	\$98.01	\$109.64	\$121.54	\$134.23	\$150.15	\$90.66	\$120.54	\$148.05	\$165.15	\$182.22	\$199.78	\$221.66	90	
91	\$67.82	\$85.92	\$102.33	\$114.50	\$126.95	\$140.23	\$156.87	\$94.21	\$125.23	\$153.84	\$171.61	\$189.41	\$207.69	\$230.47	91	
92	\$70.68	\$89.52	\$106.65	\$119.35	\$132.36	\$146.23	\$163.59	\$97.76	\$129.92	\$159.63	\$178.08	\$196.59	\$215.59	\$239.27	92	
93	\$72.59	\$91.86	\$109.42	\$122.48	\$135.88	\$150.13	\$167.93	\$99.89	\$132.61	\$162.88	\$181.73	\$200.67	\$220.08	\$244.18	93	
94	\$74.50	\$94.20	\$112.20	\$125.61	\$139.39	\$154.03	\$172.27	\$102.02	\$135.29	\$166.13	\$185.38	\$204.75	\$224.57	\$249.09	94	
95	\$76.41	\$96.55	\$114.97	\$128.74	\$142.90	\$157.93	\$176.61	\$104.15	\$137.98	\$169.39	\$189.04	\$208.83	\$229.07	\$254.00	95	
96	\$78.32	\$98.89	\$117.75	\$131.87	\$146.41	\$161.83	\$180.95	\$106.28	\$140.67	\$172.64	\$192.69	\$212.91	\$233.56	\$258.91	96	
97	\$80.23	\$101.23	\$120.52	\$135.01	\$149.92	\$165.73	\$185.29	\$108.41	\$143.35	\$175.89	\$196.35	\$216.99	\$238.05	\$263.82	97	
98	\$82.14	\$103.58	\$123.30	\$138.14	\$153.43	\$169.63	\$189.63	\$110.54	\$146.04	\$179.14	\$200.00	\$221.07	\$242.54	\$268.73	98	
99	\$84.05	\$105.92	\$126.07	\$141.27	\$156.94	\$173.53	\$193.97	\$112.67	\$148.73	\$182.40	\$203.65	\$225.15	\$247.03	\$273.64	99	
100+	\$85.96	\$108.26	\$128.85	\$144.40	\$160.45	\$177.43	\$198.32	\$114.80	\$151.41	\$185.65	\$207.31	\$229.23	\$251.52	\$278.55	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Comprehensive - 30 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.40	\$4.12	\$4.71	\$5.21	\$5.73	\$6.31	\$7.06	\$7.32	\$9.12	\$10.69	\$12.27	\$13.87	\$15.55	\$17.63	25	
26	\$3.42	\$4.14	\$4.75	\$5.25	\$5.77	\$6.36	\$7.12	\$7.41	\$9.24	\$10.83	\$12.43	\$14.06	\$15.76	\$17.87	26	
27	\$3.44	\$4.17	\$4.78	\$5.29	\$5.82	\$6.41	\$7.17	\$7.50	\$9.35	\$10.96	\$12.59	\$14.24	\$15.96	\$18.11	27	
28	\$3.46	\$4.20	\$4.81	\$5.33	\$5.86	\$6.46	\$7.23	\$7.59	\$9.46	\$11.10	\$12.75	\$14.42	\$16.17	\$18.35	28	
29	\$3.48	\$4.22	\$4.85	\$5.36	\$5.91	\$6.51	\$7.29	\$7.68	\$9.58	\$11.23	\$12.91	\$14.60	\$16.38	\$18.59	29	
30	\$3.50	\$4.25	\$4.88	\$5.40	\$5.95	\$6.56	\$7.35	\$7.77	\$9.69	\$11.37	\$13.07	\$14.79	\$16.58	\$18.83	30	
31	\$3.52	\$4.28	\$4.92	\$5.44	\$6.00	\$6.61	\$7.41	\$7.86	\$9.81	\$11.50	\$13.23	\$14.97	\$16.79	\$19.07	31	
32	\$3.54	\$4.30	\$4.95	\$5.48	\$6.04	\$6.66	\$7.47	\$7.95	\$9.92	\$11.64	\$13.38	\$15.15	\$17.00	\$19.32	32	
33	\$3.55	\$4.33	\$4.98	\$5.52	\$6.08	\$6.71	\$7.52	\$8.04	\$10.04	\$11.77	\$13.54	\$15.33	\$17.21	\$19.56	33	
34	\$3.57	\$4.36	\$5.02	\$5.56	\$6.13	\$6.76	\$7.58	\$8.13	\$10.15	\$11.91	\$13.70	\$15.52	\$17.41	\$19.80	34	
35	\$3.59	\$4.38	\$5.05	\$5.60	\$6.17	\$6.81	\$7.64	\$8.22	\$10.26	\$12.04	\$13.86	\$15.70	\$17.62	\$20.04	35	
36	\$3.63	\$4.44	\$5.12	\$5.67	\$6.26	\$6.90	\$7.75	\$8.34	\$10.41	\$12.22	\$14.06	\$15.93	\$17.89	\$20.34	36	
37	\$3.67	\$4.49	\$5.18	\$5.75	\$6.34	\$7.00	\$7.86	\$8.46	\$10.56	\$12.39	\$14.27	\$16.16	\$18.15	\$20.65	37	
38	\$3.70	\$4.54	\$5.24	\$5.82	\$6.43	\$7.10	\$7.97	\$8.57	\$10.70	\$12.56	\$14.47	\$16.40	\$18.42	\$20.95	38	
39	\$3.74	\$4.59	\$5.31	\$5.90	\$6.51	\$7.19	\$8.08	\$8.69	\$10.85	\$12.74	\$14.67	\$16.63	\$18.68	\$21.26	39	
40	\$3.78	\$4.64	\$5.37	\$5.97	\$6.60	\$7.29	\$8.19	\$8.81	\$11.00	\$12.91	\$14.87	\$16.86	\$18.95	\$21.56	40	
41	\$3.81	\$4.69	\$5.44	\$6.05	\$6.68	\$7.38	\$8.30	\$8.92	\$11.14	\$13.08	\$15.08	\$17.10	\$19.21	\$21.87	41	
42	\$3.85	\$4.74	\$5.50	\$6.12	\$6.77	\$7.48	\$8.41	\$9.04	\$11.29	\$13.25	\$15.28	\$17.33	\$19.47	\$22.18	42	
43	\$3.89	\$4.80	\$5.57	\$6.19	\$6.85	\$7.58	\$8.52	\$9.15	\$11.44	\$13.43	\$15.48	\$17.56	\$19.74	\$22.48	43	
44	\$3.92	\$4.85	\$5.63	\$6.27	\$6.94	\$7.67	\$8.63	\$9.27	\$11.58	\$13.60	\$15.69	\$17.80	\$20.00	\$22.79	44	
45	\$3.96	\$4.90	\$5.70	\$6.34	\$7.02	\$7.77	\$8.74	\$9.39	\$11.73	\$13.77	\$15.89	\$18.03	\$20.27	\$23.09	45	
46	\$4.03	\$5.00	\$5.82	\$6.49	\$7.19	\$7.95	\$8.95	\$9.55	\$11.93	\$14.01	\$16.17	\$18.35	\$20.63	\$23.51	46	
47	\$4.10	\$5.10	\$5.95	\$6.63	\$7.35	\$8.14	\$9.16	\$9.70	\$12.13	\$14.24	\$16.44	\$18.66	\$20.99	\$23.92	47	
48	\$4.17	\$5.20	\$6.08	\$6.78	\$7.52	\$8.33	\$9.38	\$9.86	\$12.33	\$14.48	\$16.72	\$18.98	\$21.35	\$24.34	48	
49	\$4.24	\$5.30	\$6.20	\$6.92	\$7.68	\$8.51	\$9.59	\$10.02	\$12.53	\$14.72	\$17.00	\$19.30	\$21.71	\$24.75	49	
50	\$4.31	\$5.40	\$6.33	\$7.07	\$7.85	\$8.70	\$9.80	\$10.18	\$12.73	\$14.95	\$17.27	\$19.62	\$22.07	\$25.16	50	
51	\$4.39	\$5.50	\$6.45	\$7.22	\$8.01	\$8.89	\$10.02	\$10.34	\$12.93	\$15.19	\$17.55	\$19.94	\$22.44	\$25.58	51	
52	\$4.46	\$5.60	\$6.58	\$7.36	\$8.18	\$9.07	\$10.23	\$10.50	\$13.13	\$15.42	\$17.83	\$20.26	\$22.80	\$25.99	52	
53	\$4.53	\$5.70	\$6.71	\$7.51	\$8.34	\$9.26	\$10.44	\$10.66	\$13.33	\$15.66	\$18.10	\$20.57	\$23.16	\$26.41	53	
54	\$4.60	\$5.80	\$6.83	\$7.65	\$8.51	\$9.45	\$10.66	\$10.81	\$13.53	\$15.90	\$18.38	\$20.89	\$23.52	\$26.82	54	
55	\$4.67	\$5.90	\$6.96	\$7.80	\$8.67	\$9.63	\$10.87	\$10.97	\$13.73	\$16.13	\$18.66	\$21.21	\$23.88	\$27.24	55	
56	\$5.12	\$6.40	\$7.50	\$8.42	\$9.39	\$10.44	\$11.80	\$11.49	\$14.41	\$16.96	\$19.65	\$22.37	\$25.21	\$28.78	56	
57	\$5.57	\$6.91	\$8.04	\$9.05	\$10.10	\$11.25	\$12.73	\$12.00	\$15.09	\$17.79	\$20.65	\$23.53	\$26.55	\$30.33	57	
58	\$6.02	\$7.41	\$8.59	\$9.68	\$10.82	\$12.06	\$13.66	\$12.52	\$15.77	\$18.62	\$21.64	\$24.69	\$27.88	\$31.87	58	
59	\$6.47	\$7.91	\$9.13	\$10.31	\$11.54	\$12.88	\$14.59	\$13.04	\$16.45	\$19.45	\$22.64	\$25.85	\$29.21	\$33.41	59	
60	\$6.92	\$8.42	\$9.67	\$10.94	\$12.25	\$13.69	\$15.52	\$13.55	\$17.13	\$20.28	\$23.63	\$27.02	\$30.55	\$34.96	60	
61	\$7.38	\$8.92	\$10.21	\$11.57	\$12.97	\$14.50	\$16.45	\$14.07	\$17.82	\$21.11	\$24.63	\$28.18	\$31.88	\$36.50	61	
62	\$7.83	\$9.42	\$10.76	\$12.19	\$13.68	\$15.31	\$17.38	\$14.58	\$18.50	\$21.95	\$25.63	\$29.34	\$33.21	\$38.04	62	
63	\$8.65	\$10.42	\$11.90	\$13.50	\$15.15	\$16.95	\$19.24	\$15.81	\$20.01	\$23.70	\$27.59	\$31.51	\$35.61	\$40.74	63	
64	\$9.47	\$11.42	\$13.05	\$14.80	\$16.61	\$18.59	\$21.11	\$17.03	\$21.51	\$25.45	\$29.55	\$33.69	\$38.01	\$43.43	64	
65	\$10.29	\$12.42	\$14.19	\$16.10	\$18.08	\$20.23	\$22.98	\$18.25	\$23.02	\$27.21	\$31.51	\$35.86	\$40.41	\$46.12	65	
66	\$11.11	\$13.41	\$15.33	\$17.40	\$19.54	\$21.88	\$24.84	\$19.48	\$24.53	\$28.96	\$33.48	\$38.04	\$42.81	\$48.81	66	
67	\$11.93	\$14.41	\$16.48	\$18.70	\$21.01	\$23.52	\$26.71	\$20.70	\$26.04	\$30.72	\$35.44	\$40.21	\$45.21	\$51.50	67	
68	\$13.55	\$16.40	\$18.79	\$21.28	\$23.86	\$26.68	\$30.27	\$22.94	\$28.92	\$34.17	\$39.21	\$44.31	\$49.66	\$56.43	68	
69	\$15.18	\$18.40	\$21.09	\$23.85	\$26.72	\$29.84	\$33.83	\$25.18	\$31.81	\$37.63	\$42.99	\$48.41	\$54.11	\$61.36	69	
70	\$16.80	\$20.39	\$23.40	\$26.43	\$29.57	\$33.00	\$37.39	\$27.42	\$34.69	\$41.09	\$46.76	\$52.52	\$58.57	\$66.29	70	
71	\$18.42	\$22.38	\$25.71	\$29.00	\$32.43	\$36.17	\$40.95	\$29.66	\$37.58	\$44.55	\$50.54	\$56.62	\$63.02	\$71.21	71	
72	\$20.04	\$24.37	\$28.02	\$31.58	\$35.28	\$39.33	\$44.51	\$31.89	\$40.46	\$48.01	\$54.31	\$60.72	\$67.47	\$76.14	72	
73	\$22.95	\$28.06	\$32.38	\$36.37	\$40.53	\$45.09	\$50.94	\$35.70	\$45.53	\$54.21	\$61.08	\$68.06	\$75.43	\$84.95	73	
74	\$25.86	\$31.75	\$36.74	\$41.17	\$45.79	\$50.85	\$57.38	\$39.50	\$50.59	\$60.41	\$67.84	\$75.40	\$83.40	\$93.75	74	
75	\$28.77	\$35.44	\$41.11	\$45.96	\$51.04	\$56.61	\$63.81	\$43.30	\$55.66	\$66.61	\$74.60	\$82.74	\$91.36	\$102.56	75	
76	\$31.68	\$39.13	\$45.47	\$50.76	\$56.29	\$62.37	\$70.24	\$47.11	\$60.72	\$72.81	\$81.36	\$90.08	\$99.32	\$111.37	76	
77	\$34.60	\$42.82	\$49.83	\$55.55	\$61.54	\$68.13	\$76.67	\$50.91	\$65.79	\$79.01	\$88.12	\$97.42	\$107.28	\$120.17	77	
78	\$37.28	\$46.24	\$53.90	\$60.05	\$66.48	\$73.55	\$82.67	\$54.08	\$70.08	\$84.32	\$93.98	\$103.79	\$114.18	\$127.69	78	
79	\$39.97	\$49.65	\$57.97	\$64.56	\$71.43	\$78.96	\$88.67	\$57.25	\$74.37	\$89.64	\$99.83	\$110.17	\$121.09	\$135.20	79	
80	\$42.66	\$53.06	\$62.04	\$69.06	\$76.37	\$84.38	\$94.67	\$60.42	\$78.65	\$94.95	\$105.68	\$116.54	\$127.99	\$142.72	80	
81	\$45.35	\$56.47	\$66.11	\$73.56	\$81.32	\$89.80	\$100.67	\$63.59	\$82.94	\$100.27	\$111.54	\$122.92	\$134.90	\$150.23	81	
82	\$48.04	\$59.88	\$70.18	\$78.07	\$86.26	\$95.22	\$106.66	\$66.76	\$87.23	\$105.58	\$117.39	\$129.29	\$141.80	\$157.74	82	
83	\$51.57	\$64.40	\$75.59	\$84.08	\$92.89	\$102.50	\$114.72	\$71.14	\$93.12	\$112.88	\$125.45	\$138.11	\$151.39	\$168.23	83	
84	\$55.10	\$68.91	\$81.01	\$90.10	\$99.52	\$109.77	\$122.79	\$75.51	\$99.00	\$120.18	\$133.52	\$146.93	\$160.97	\$178.71	84	
85	\$58.63	\$73.43	\$86.42	\$96.12	\$106.15	\$117.05	\$130.85	\$79.88	\$104.89	\$127.47	\$141.58	\$155.76	\$170.56	\$189.19	85	
86	\$62.16	\$77.95	\$91.84	\$102.14	\$112.79	\$124.33	\$138.91	\$84.26	\$110.78	\$134.77	\$149.65	\$164.58	\$180.15	\$199.67	86	
87	\$65.69	\$82.46	\$97.25	\$108.16	\$119.42	\$131.61	\$146.97	\$88.63	\$116.66	\$142.07	\$157.71	\$173.40	\$189.73	\$210.15	87	
88	\$69.02	\$86.61	\$102.19	\$113.68	\$125.56	\$138.40	\$154.57	\$92.56	\$121.80	\$148.36	\$164.71	\$181.15	\$198.25	\$219.63	88	
89	\$72.35	\$90.76	\$107.13	\$119.20	\$131.70	\$145.20	\$162.17	\$96.50	\$126.94	\$154.65	\$171.71	\$188.90	\$206.77	\$229.10	89	
90	\$75.69	\$94.91	\$112.07	\$124.73	\$137.83	\$151.99	\$169.77	\$100.43	\$132.08	\$160.95	\$178.70	\$196.66	\$215.29	\$238.58	90	
91	\$79.02	\$99.07	\$117.01	\$130.25	\$143.97	\$158.78	\$177.37	\$104.36	\$137.22	\$167.24	\$185.70	\$204.41	\$223.81	\$248.05	91	
92	\$82.35	\$103.22	\$121.95	\$135.77	\$150.11	\$165.57	\$184.97	\$108.29	\$142.36	\$173.53	\$192.69	\$212.16	\$232.33	\$257.53	92	
93	\$84.58	\$105.92	\$125.12	\$139.33	\$154.09	\$169.99	\$189.87	\$110.65	\$145.30	\$177.07	\$196.65	\$216.56	\$237.17	\$262.81	93	
94	\$86.81	\$108.62	\$128.30	\$142.89	\$158.08	\$174.40	\$194.78	\$113.01	\$148.25	\$180.60	\$200.60	\$220.97	\$242.01	\$268.09	94	
95	\$89.03	\$111.32	\$131.47	\$146.45	\$162.06	\$178.82	\$199.69	\$115.37	\$151.19	\$184.14	\$204.55	\$225.37	\$246.85	\$273.38	95	
96	\$91.26	\$114.02	\$134.65	\$150.01	\$166.04	\$183.24	\$204.60	\$117.73	\$154.13	\$187.67	\$208.51	\$229.77	\$251.69	\$278.66	96	
97	\$93.49	\$116.73	\$137.82	\$153.57	\$170.02	\$187.65	\$209.51	\$120.09	\$157.08	\$191.21	\$212.46	\$234.17	\$256.53	\$283.95	97	
98	\$95.71	\$119.43	\$140.99	\$157.14	\$174.00	\$192.07	\$214.41	\$122.45	\$160.02	\$194.74	\$216.42	\$238.58	\$261.36	\$289.23	98	
99	\$97.94	\$122.13	\$144.17	\$160.70	\$177.98	\$196.48	\$219.32	\$124.81	\$162.97	\$198.28	\$220.37	\$242.98	\$266.20	\$294.52	99	
100+	\$100.17	\$124.83	\$147.34	\$164.26	\$181.96	\$200.90	\$224.23	\$127.17	\$165.91	\$201.81	\$224.32	\$247.38	\$271.04			

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Comprehensive - 30 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.66	\$4.48	\$5.12	\$5.65	\$6.21	\$6.83	\$7.64	\$7.64	\$9.49	\$11.09	\$12.71	\$14.35	\$16.07	\$18.21	25	
26	\$3.68	\$4.51	\$5.16	\$5.69	\$6.25	\$6.88	\$7.70	\$7.74	\$9.60	\$11.23	\$12.87	\$14.54	\$16.28	\$18.46	26	
27	\$3.70	\$4.53	\$5.19	\$5.73	\$6.30	\$6.94	\$7.76	\$7.83	\$9.72	\$11.37	\$13.03	\$14.72	\$16.50	\$18.71	27	
28	\$3.72	\$4.56	\$5.23	\$5.77	\$6.35	\$6.99	\$7.83	\$7.93	\$9.84	\$11.51	\$13.20	\$14.91	\$16.71	\$18.96	28	
29	\$3.75	\$4.59	\$5.27	\$5.82	\$6.40	\$7.04	\$7.89	\$8.02	\$9.96	\$11.65	\$13.36	\$15.10	\$16.93	\$19.21	29	
30	\$3.77	\$4.62	\$5.30	\$5.86	\$6.45	\$7.10	\$7.95	\$8.12	\$10.08	\$11.79	\$13.53	\$15.29	\$17.14	\$19.46	30	
31	\$3.79	\$4.65	\$5.34	\$5.90	\$6.49	\$7.15	\$8.01	\$8.21	\$10.20	\$11.93	\$13.69	\$15.48	\$17.36	\$19.70	31	
32	\$3.81	\$4.68	\$5.38	\$5.94	\$6.54	\$7.21	\$8.08	\$8.31	\$10.32	\$12.07	\$13.86	\$15.67	\$17.57	\$19.95	32	
33	\$3.83	\$4.71	\$5.41	\$5.98	\$6.59	\$7.26	\$8.14	\$8.40	\$10.44	\$12.21	\$14.02	\$15.86	\$17.78	\$20.20	33	
34	\$3.85	\$4.74	\$5.45	\$6.03	\$6.64	\$7.31	\$8.20	\$8.50	\$10.56	\$12.35	\$14.18	\$16.04	\$18.00	\$20.45	34	
35	\$3.87	\$4.77	\$5.49	\$6.07	\$6.69	\$7.37	\$8.27	\$8.59	\$10.67	\$12.49	\$14.35	\$16.23	\$18.21	\$20.70	35	
36	\$3.91	\$4.82	\$5.56	\$6.15	\$6.78	\$7.47	\$8.38	\$8.71	\$10.83	\$12.67	\$14.56	\$16.47	\$18.49	\$21.02	36	
37	\$3.95	\$4.88	\$5.63	\$6.23	\$6.87	\$7.58	\$8.50	\$8.83	\$10.98	\$12.85	\$14.77	\$16.72	\$18.76	\$21.33	37	
38	\$3.99	\$4.93	\$5.70	\$6.31	\$6.96	\$7.68	\$8.62	\$8.96	\$11.13	\$13.03	\$14.98	\$16.96	\$19.03	\$21.65	38	
39	\$4.03	\$4.99	\$5.77	\$6.39	\$7.05	\$7.78	\$8.74	\$9.08	\$11.28	\$13.21	\$15.19	\$17.20	\$19.31	\$21.96	39	
40	\$4.06	\$5.05	\$5.84	\$6.47	\$7.14	\$7.89	\$8.86	\$9.20	\$11.44	\$13.39	\$15.40	\$17.44	\$19.58	\$22.28	40	
41	\$4.10	\$5.10	\$5.91	\$6.55	\$7.24	\$7.99	\$8.98	\$9.32	\$11.59	\$13.57	\$15.61	\$17.68	\$19.85	\$22.59	41	
42	\$4.14	\$5.16	\$5.98	\$6.64	\$7.33	\$8.09	\$9.09	\$9.44	\$11.74	\$13.75	\$15.82	\$17.92	\$20.13	\$22.91	42	
43	\$4.18	\$5.21	\$6.05	\$6.72	\$7.42	\$8.20	\$9.21	\$9.56	\$11.89	\$13.93	\$16.03	\$18.16	\$20.40	\$23.22	43	
44	\$4.22	\$5.27	\$6.12	\$6.80	\$7.51	\$8.30	\$9.33	\$9.69	\$12.05	\$14.10	\$16.24	\$18.40	\$20.68	\$23.54	44	
45	\$4.26	\$5.33	\$6.19	\$6.88	\$7.60	\$8.41	\$9.45	\$9.81	\$12.20	\$14.28	\$16.45	\$18.64	\$20.95	\$23.85	45	
46	\$4.34	\$5.43	\$6.33	\$7.04	\$7.78	\$8.61	\$9.68	\$9.97	\$12.41	\$14.53	\$16.73	\$18.97	\$21.32	\$24.28	46	
47	\$4.41	\$5.54	\$6.46	\$7.19	\$7.96	\$8.81	\$9.91	\$10.14	\$12.61	\$14.77	\$17.02	\$19.30	\$21.70	\$24.71	47	
48	\$4.49	\$5.65	\$6.60	\$7.35	\$8.14	\$9.01	\$10.14	\$10.30	\$12.82	\$15.02	\$17.31	\$19.63	\$22.07	\$25.14	48	
49	\$4.57	\$5.76	\$6.74	\$7.51	\$8.32	\$9.21	\$10.37	\$10.47	\$13.03	\$15.26	\$17.60	\$19.96	\$22.44	\$25.57	49	
50	\$4.64	\$5.87	\$6.87	\$7.67	\$8.50	\$9.41	\$10.60	\$10.63	\$13.24	\$15.51	\$17.88	\$20.29	\$22.82	\$26.00	50	
51	\$4.72	\$5.98	\$7.01	\$7.82	\$8.68	\$9.62	\$10.84	\$10.80	\$13.44	\$15.75	\$18.17	\$20.62	\$23.19	\$26.42	51	
52	\$4.80	\$6.09	\$7.15	\$7.98	\$8.85	\$9.82	\$11.07	\$10.97	\$13.65	\$16.00	\$18.46	\$20.95	\$23.56	\$26.85	52	
53	\$4.87	\$6.20	\$7.28	\$8.14	\$9.03	\$10.02	\$11.30	\$11.13	\$13.86	\$16.24	\$18.74	\$21.28	\$23.94	\$27.28	53	
54	\$4.95	\$6.30	\$7.42	\$8.30	\$9.21	\$10.22	\$11.53	\$11.30	\$14.07	\$16.49	\$19.03	\$21.61	\$24.31	\$27.71	54	
55	\$5.03	\$6.41	\$7.56	\$8.45	\$9.39	\$10.42	\$11.76	\$11.46	\$14.28	\$16.73	\$19.32	\$21.93	\$24.68	\$28.14	55	
56	\$5.51	\$6.96	\$8.15	\$9.13	\$10.17	\$11.30	\$12.76	\$12.00	\$14.98	\$17.59	\$20.35	\$23.14	\$26.06	\$29.73	56	
57	\$6.00	\$7.51	\$8.74	\$9.82	\$10.94	\$12.18	\$13.77	\$12.54	\$15.69	\$18.45	\$21.38	\$24.34	\$27.44	\$31.33	57	
58	\$6.48	\$8.06	\$9.33	\$10.50	\$11.72	\$13.06	\$14.78	\$13.08	\$16.40	\$19.32	\$22.41	\$25.54	\$28.82	\$32.92	58	
59	\$6.97	\$8.60	\$9.91	\$11.18	\$12.49	\$13.93	\$15.78	\$13.62	\$17.11	\$20.18	\$23.44	\$26.74	\$30.19	\$34.52	59	
60	\$7.45	\$9.15	\$10.50	\$11.86	\$13.27	\$14.81	\$16.79	\$14.16	\$17.82	\$21.04	\$24.47	\$27.94	\$31.57	\$36.11	60	
61	\$7.94	\$9.70	\$11.09	\$12.54	\$14.04	\$15.69	\$17.79	\$14.70	\$18.53	\$21.90	\$25.50	\$29.14	\$32.95	\$37.71	61	
62	\$8.43	\$10.25	\$11.68	\$13.22	\$14.82	\$16.57	\$18.80	\$15.24	\$19.24	\$22.76	\$26.53	\$30.34	\$34.33	\$39.30	62	
63	\$9.31	\$11.33	\$12.93	\$14.63	\$16.41	\$18.34	\$20.82	\$16.51	\$20.81	\$24.58	\$28.56	\$32.59	\$36.81	\$42.08	63	
64	\$10.19	\$12.42	\$14.17	\$16.04	\$17.99	\$20.12	\$22.84	\$17.79	\$22.38	\$26.40	\$30.59	\$34.84	\$39.29	\$44.86	64	
65	\$11.08	\$13.50	\$15.41	\$17.45	\$19.58	\$21.90	\$24.86	\$19.07	\$23.94	\$28.22	\$32.62	\$37.09	\$41.77	\$47.64	65	
66	\$11.96	\$14.59	\$16.65	\$18.87	\$21.17	\$23.68	\$26.88	\$20.35	\$25.51	\$30.04	\$34.65	\$39.33	\$44.25	\$50.43	66	
67	\$12.85	\$15.67	\$17.90	\$20.28	\$22.75	\$25.45	\$28.90	\$21.63	\$27.08	\$31.86	\$36.69	\$41.58	\$46.73	\$53.21	67	
68	\$14.59	\$17.84	\$20.40	\$23.07	\$25.84	\$28.87	\$32.75	\$23.96	\$30.08	\$35.44	\$40.59	\$45.82	\$51.33	\$58.30	68	
69	\$16.34	\$20.00	\$22.91	\$25.86	\$28.93	\$32.30	\$36.60	\$26.30	\$33.08	\$39.03	\$44.50	\$50.07	\$55.93	\$63.39	69	
70	\$18.08	\$22.17	\$25.42	\$28.65	\$32.03	\$35.72	\$40.45	\$28.64	\$36.08	\$42.62	\$48.41	\$54.31	\$60.53	\$68.48	70	
71	\$19.83	\$24.33	\$27.92	\$31.44	\$35.12	\$39.14	\$44.31	\$30.98	\$39.08	\$46.20	\$52.32	\$58.55	\$65.13	\$73.57	71	
72	\$21.57	\$26.50	\$30.43	\$34.23	\$38.21	\$42.56	\$48.16	\$33.32	\$42.08	\$49.79	\$56.23	\$62.79	\$69.74	\$78.66	72	
73	\$24.71	\$30.51	\$35.17	\$39.43	\$43.89	\$48.80	\$55.12	\$37.29	\$47.35	\$56.22	\$63.23	\$70.38	\$77.97	\$87.76	73	
74	\$27.84	\$34.53	\$39.90	\$44.63	\$49.58	\$55.03	\$62.07	\$41.27	\$52.62	\$62.65	\$70.23	\$77.97	\$86.19	\$96.85	74	
75	\$30.97	\$38.54	\$44.64	\$49.83	\$55.27	\$61.26	\$69.03	\$45.24	\$57.88	\$69.08	\$77.23	\$85.56	\$94.42	\$105.95	75	
76	\$34.11	\$42.55	\$49.38	\$55.03	\$60.96	\$67.50	\$75.99	\$49.21	\$63.15	\$75.51	\$84.23	\$93.15	\$102.65	\$115.05	76	
77	\$37.24	\$46.57	\$54.12	\$60.23	\$66.64	\$73.73	\$82.95	\$53.19	\$68.42	\$81.94	\$91.23	\$100.75	\$110.88	\$124.14	77	
78	\$40.14	\$50.27	\$58.54	\$65.11	\$72.00	\$79.59	\$89.44	\$56.50	\$72.88	\$87.45	\$97.29	\$107.34	\$118.02	\$131.91	78	
79	\$43.03	\$53.98	\$62.96	\$69.99	\$77.35	\$85.46	\$95.93	\$59.81	\$77.34	\$92.97	\$103.35	\$113.93	\$125.15	\$139.67	79	
80	\$45.93	\$57.69	\$67.38	\$74.87	\$82.71	\$91.32	\$102.42	\$63.12	\$81.80	\$98.48	\$109.40	\$120.52	\$132.29	\$147.43	80	
81	\$48.82	\$61.40	\$71.80	\$79.76	\$88.06	\$97.18	\$108.91	\$66.43	\$86.26	\$103.99	\$115.46	\$127.11	\$139.42	\$155.20	81	
82	\$51.71	\$65.11	\$76.22	\$84.64	\$93.41	\$103.05	\$115.40	\$69.75	\$90.72	\$109.50	\$121.52	\$133.70	\$146.56	\$162.96	82	
83	\$55.51	\$70.02	\$82.10	\$91.16	\$100.59	\$110.93	\$124.12	\$74.31	\$96.84	\$117.07	\$129.87	\$142.83	\$156.47	\$173.79	83	
84	\$59.31	\$74.93	\$87.98	\$97.69	\$107.78	\$118.80	\$132.84	\$78.88	\$102.96	\$124.64	\$138.22	\$151.95	\$166.38	\$184.62	84	
85	\$63.11	\$79.85	\$93.86	\$104.22	\$114.96	\$126.68	\$141.56	\$83.45	\$109.09	\$132.21	\$146.57	\$161.07	\$176.28	\$195.44	85	
86	\$66.91	\$84.76	\$99.74	\$110.74	\$122.14	\$134.56	\$150.28	\$88.02	\$115.21	\$139.78	\$154.92	\$170.20	\$186.19	\$206.27	86	
87	\$70.71	\$89.67	\$105.62	\$117.27	\$129.32	\$142.44	\$159.00	\$92.59	\$121.33	\$147.34	\$163.27	\$179.32	\$196.10	\$217.10	87	
88	\$74.30	\$94.18	\$110.99	\$123.25	\$135.97	\$149.79	\$167.22	\$96.70	\$126.68	\$153.87	\$170.51	\$187.34	\$204.90	\$226.89	88	
89	\$77.89	\$98.69	\$116.35	\$129.24	\$142.62	\$157.14	\$175.45	\$100.81	\$132.02	\$160.40	\$177.75	\$195.35	\$213.71	\$236.68	89	
90	\$81.48	\$103.21	\$121.72	\$135.23	\$149.27	\$164.49	\$183.67	\$104.91	\$137.36	\$166.92	\$184.99	\$203.37	\$222.52	\$246.46	90	
91	\$85.07	\$107.72	\$127.08	\$141.21	\$155.91	\$171.84	\$191.89	\$109.02	\$142.71	\$173.45	\$192.24	\$211.39	\$231.32	\$256.25	91	
92	\$88.66	\$112.23	\$132.45	\$147.20	\$162.56	\$179.19	\$200.11	\$113.13	\$148.05	\$179.97	\$199.48	\$219.40	\$240.13	\$266.04	92	
93	\$91.05	\$115.17	\$135.89	\$151.06	\$166.87	\$183.97	\$205.42	\$115.59	\$151.12	\$183.64	\$203.57	\$223.96	\$245.13	\$271.50	93	
94	\$93.45	\$118.11	\$139.34	\$154.92	\$171.19	\$188.75	\$210.73	\$118.06	\$154.18	\$187.31	\$207.66	\$228.51	\$250.13	\$276.96	94	
95	\$95.85	\$121.05	\$142.79	\$158.78	\$175.50	\$193.53	\$216.04	\$120.52	\$157.24	\$190.97	\$211.76	\$233.06	\$255.13	\$282.42	95	
96	\$98.25	\$123.99	\$146.23	\$162.64	\$179.81	\$198.31	\$221.35	\$122.99	\$160.30	\$194.64	\$215.85	\$237.62	\$260.13	\$287.87	96	
97	\$100.64	\$126.92	\$149.68	\$166.50	\$184.12	\$203.09	\$226.66	\$125.45	\$163.36	\$198.31	\$219.94	\$242.17	\$265.14	\$293.33	97	
98	\$103.04	\$129.86	\$153.13	\$170.36	\$188.43	\$207.86	\$231.97	\$127.92	\$166.42	\$201.97	\$224.04	\$246.72	\$270.14	\$298.79	98	
99	\$105.44	\$132.80	\$156.57	\$174.23	\$192.74	\$212.64	\$237.28	\$130.38	\$169.48	\$205.64	\$228.13	\$251.27	\$275.14	\$304.25	99	
100+	\$107.83	\$135.74	\$160.02	\$178.09	\$197.05	\$217.42	\$242.59	\$132.85	\$172.55	\$209.31						

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Facility - 30 Day EP															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.25	\$2.87	\$3.37	\$3.79	\$4.20	\$4.64	\$5.21	\$5.33	\$6.97	\$8.39	\$9.77	\$11.12	\$12.51	\$14.24	25	
26	\$2.26	\$2.88	\$3.40	\$3.81	\$4.23	\$4.67	\$5.25	\$5.39	\$7.06	\$8.50	\$9.89	\$11.27	\$12.68	\$14.44	26	
27	\$2.28	\$2.90	\$3.42	\$3.84	\$4.26	\$4.71	\$5.29	\$5.46	\$7.14	\$8.60	\$10.02	\$11.42	\$12.85	\$14.63	27	
28	\$2.29	\$2.92	\$3.45	\$3.87	\$4.29	\$4.75	\$5.34	\$5.52	\$7.23	\$8.71	\$10.15	\$11.56	\$13.01	\$14.83	28	
29	\$2.30	\$2.94	\$3.47	\$3.90	\$4.33	\$4.78	\$5.38	\$5.59	\$7.32	\$8.81	\$10.27	\$11.71	\$13.18	\$15.02	29	
30	\$2.31	\$2.96	\$3.49	\$3.93	\$4.36	\$4.82	\$5.42	\$5.66	\$7.41	\$8.92	\$10.40	\$11.86	\$13.35	\$15.21	30	
31	\$2.33	\$2.98	\$3.52	\$3.96	\$4.39	\$4.86	\$5.46	\$5.72	\$7.49	\$9.03	\$10.52	\$12.00	\$13.51	\$15.41	31	
32	\$2.34	\$3.00	\$3.54	\$3.98	\$4.42	\$4.89	\$5.51	\$5.79	\$7.58	\$9.13	\$10.65	\$12.15	\$13.68	\$15.60	32	
33	\$2.35	\$3.01	\$3.57	\$4.01	\$4.46	\$4.93	\$5.55	\$5.86	\$7.67	\$9.24	\$10.78	\$12.29	\$13.85	\$15.80	33	
34	\$2.36	\$3.03	\$3.59	\$4.04	\$4.49	\$4.97	\$5.59	\$5.92	\$7.75	\$9.34	\$10.90	\$12.44	\$14.01	\$15.99	34	
35	\$2.38	\$3.05	\$3.62	\$4.07	\$4.52	\$5.00	\$5.64	\$5.99	\$7.84	\$9.45	\$11.03	\$12.59	\$14.18	\$16.19	35	
36	\$2.40	\$3.09	\$3.66	\$4.12	\$4.58	\$5.07	\$5.72	\$6.07	\$7.95	\$9.58	\$11.19	\$12.77	\$14.39	\$16.43	36	
37	\$2.43	\$3.12	\$3.71	\$4.18	\$4.65	\$5.14	\$5.80	\$6.16	\$8.07	\$9.72	\$11.35	\$12.96	\$14.61	\$16.68	37	
38	\$2.45	\$3.16	\$3.75	\$4.23	\$4.71	\$5.21	\$5.88	\$6.24	\$8.18	\$9.86	\$11.51	\$13.15	\$14.82	\$16.93	38	
39	\$2.47	\$3.19	\$3.80	\$4.28	\$4.77	\$5.29	\$5.96	\$6.33	\$8.29	\$9.99	\$11.68	\$13.34	\$15.03	\$17.17	39	
40	\$2.50	\$3.23	\$3.85	\$4.34	\$4.83	\$5.36	\$6.04	\$6.41	\$8.40	\$10.13	\$11.84	\$13.52	\$15.25	\$17.42	40	
41	\$2.52	\$3.27	\$3.89	\$4.39	\$4.89	\$5.43	\$6.12	\$6.50	\$8.51	\$10.26	\$12.00	\$13.71	\$15.46	\$17.67	41	
42	\$2.55	\$3.30	\$3.94	\$4.45	\$4.96	\$5.50	\$6.20	\$6.58	\$8.63	\$10.40	\$12.16	\$13.90	\$15.67	\$17.91	42	
43	\$2.57	\$3.34	\$3.99	\$4.50	\$5.02	\$5.57	\$6.28	\$6.67	\$8.74	\$10.53	\$12.32	\$14.08	\$15.89	\$18.16	43	
44	\$2.59	\$3.37	\$4.03	\$4.56	\$5.08	\$5.64	\$6.36	\$6.75	\$8.85	\$10.67	\$12.48	\$14.27	\$16.10	\$18.41	44	
45	\$2.62	\$3.41	\$4.08	\$4.61	\$5.14	\$5.71	\$6.44	\$6.84	\$8.96	\$10.81	\$12.64	\$14.46	\$16.31	\$18.65	45	
46	\$2.67	\$3.48	\$4.17	\$4.72	\$5.26	\$5.84	\$6.60	\$6.95	\$9.11	\$10.99	\$12.86	\$14.71	\$16.60	\$18.99	46	
47	\$2.71	\$3.55	\$4.26	\$4.82	\$5.38	\$5.98	\$6.76	\$7.07	\$9.27	\$11.18	\$13.08	\$14.97	\$16.89	\$19.32	47	
48	\$2.76	\$3.62	\$4.35	\$4.93	\$5.51	\$6.12	\$6.92	\$7.18	\$9.42	\$11.36	\$13.31	\$15.22	\$17.18	\$19.66	48	
49	\$2.81	\$3.69	\$4.44	\$5.03	\$5.63	\$6.26	\$7.07	\$7.30	\$9.57	\$11.55	\$13.53	\$15.48	\$17.48	\$19.99	49	
50	\$2.85	\$3.76	\$4.53	\$5.14	\$5.75	\$6.39	\$7.23	\$7.41	\$9.72	\$11.73	\$13.75	\$15.73	\$17.77	\$20.33	50	
51	\$2.90	\$3.83	\$4.62	\$5.24	\$5.87	\$6.53	\$7.39	\$7.53	\$9.88	\$11.92	\$13.97	\$15.99	\$18.06	\$20.66	51	
52	\$2.95	\$3.90	\$4.71	\$5.35	\$5.99	\$6.67	\$7.54	\$7.64	\$10.03	\$12.10	\$14.19	\$16.24	\$18.35	\$21.00	52	
53	\$3.00	\$3.97	\$4.80	\$5.45	\$6.11	\$6.80	\$7.70	\$7.76	\$10.18	\$12.29	\$14.41	\$16.50	\$18.64	\$21.33	53	
54	\$3.04	\$4.03	\$4.89	\$5.56	\$6.23	\$6.94	\$7.86	\$7.87	\$10.34	\$12.47	\$14.63	\$16.75	\$18.93	\$21.67	54	
55	\$3.09	\$4.10	\$4.98	\$5.67	\$6.35	\$7.08	\$8.02	\$7.99	\$10.49	\$12.66	\$14.85	\$17.01	\$19.22	\$22.00	55	
56	\$3.39	\$4.46	\$5.37	\$6.12	\$6.88	\$7.67	\$8.70	\$8.36	\$11.01	\$13.31	\$15.64	\$17.94	\$20.29	\$23.25	56	
57	\$3.69	\$4.81	\$5.76	\$6.58	\$7.40	\$8.27	\$9.39	\$8.74	\$11.53	\$13.96	\$16.43	\$18.87	\$21.36	\$24.50	57	
58	\$3.98	\$5.16	\$6.15	\$7.04	\$7.93	\$8.87	\$10.07	\$9.12	\$12.05	\$14.61	\$17.22	\$19.80	\$22.44	\$25.74	58	
59	\$4.28	\$5.51	\$6.53	\$7.49	\$8.45	\$9.46	\$10.76	\$9.49	\$12.57	\$15.26	\$18.02	\$20.73	\$23.51	\$26.99	59	
60	\$4.58	\$5.86	\$6.92	\$7.95	\$8.97	\$10.06	\$11.45	\$9.87	\$13.09	\$15.91	\$18.81	\$21.66	\$24.58	\$28.24	60	
61	\$4.88	\$6.21	\$7.31	\$8.40	\$9.50	\$10.65	\$12.13	\$10.24	\$13.61	\$16.57	\$19.60	\$22.59	\$25.66	\$29.49	61	
62	\$5.18	\$6.56	\$7.70	\$8.86	\$10.02	\$11.25	\$12.82	\$10.62	\$14.13	\$17.22	\$20.39	\$23.53	\$26.73	\$30.73	62	
63	\$5.72	\$7.25	\$8.52	\$9.81	\$11.10	\$12.46	\$14.19	\$11.51	\$15.29	\$18.59	\$21.95	\$25.27	\$28.66	\$32.91	63	
64	\$6.27	\$7.95	\$9.34	\$10.75	\$12.17	\$13.66	\$15.57	\$12.40	\$16.44	\$19.97	\$23.52	\$27.01	\$30.59	\$35.08	64	
65	\$6.81	\$8.64	\$10.16	\$11.70	\$13.24	\$14.87	\$16.95	\$13.29	\$17.59	\$21.35	\$25.08	\$28.76	\$32.52	\$37.26	65	
66	\$7.35	\$9.33	\$10.98	\$12.65	\$14.31	\$16.08	\$18.32	\$14.18	\$18.74	\$22.72	\$26.64	\$30.50	\$34.45	\$39.43	66	
67	\$7.90	\$10.03	\$11.80	\$13.59	\$15.39	\$17.28	\$19.70	\$15.07	\$19.90	\$24.10	\$28.20	\$32.24	\$36.38	\$41.61	67	
68	\$8.97	\$11.41	\$13.45	\$15.46	\$17.48	\$19.61	\$22.33	\$16.70	\$22.10	\$26.81	\$31.21	\$35.53	\$39.97	\$45.59	68	
69	\$10.04	\$12.80	\$15.10	\$17.33	\$19.57	\$21.93	\$24.95	\$18.33	\$24.30	\$29.52	\$34.21	\$38.82	\$43.55	\$49.57	69	
70	\$11.11	\$14.19	\$16.75	\$19.20	\$21.66	\$24.25	\$27.58	\$19.96	\$26.51	\$32.24	\$37.21	\$42.11	\$47.13	\$53.55	70	
71	\$12.18	\$15.57	\$18.40	\$21.08	\$23.75	\$26.58	\$30.21	\$21.59	\$28.71	\$34.95	\$40.22	\$45.40	\$50.72	\$57.53	71	
72	\$13.26	\$16.96	\$20.05	\$22.95	\$25.84	\$28.90	\$32.83	\$23.22	\$30.92	\$37.66	\$43.22	\$48.69	\$54.30	\$61.51	72	
73	\$15.18	\$19.53	\$23.18	\$26.43	\$29.69	\$33.13	\$37.58	\$25.99	\$34.79	\$42.53	\$48.60	\$54.57	\$60.71	\$68.62	73	
74	\$17.11	\$22.10	\$26.30	\$29.92	\$33.53	\$37.37	\$42.32	\$28.76	\$38.66	\$47.39	\$53.99	\$60.46	\$67.12	\$75.74	74	
75	\$19.04	\$24.66	\$29.42	\$33.40	\$37.38	\$41.60	\$47.07	\$31.53	\$42.53	\$52.26	\$59.37	\$66.35	\$73.52	\$82.85	75	
76	\$20.96	\$27.23	\$32.55	\$36.89	\$41.23	\$45.83	\$51.81	\$34.30	\$46.40	\$57.12	\$64.75	\$72.23	\$79.93	\$89.96	76	
77	\$22.89	\$29.80	\$35.67	\$40.37	\$45.07	\$50.07	\$56.55	\$37.07	\$50.27	\$61.99	\$70.13	\$78.12	\$86.34	\$97.08	77	
78	\$24.67	\$32.17	\$38.58	\$43.64	\$48.69	\$54.05	\$60.98	\$39.38	\$53.54	\$66.16	\$74.79	\$83.23	\$91.89	\$103.15	78	
79	\$26.45	\$34.55	\$41.50	\$46.92	\$52.31	\$58.03	\$65.40	\$41.69	\$56.82	\$70.33	\$79.44	\$88.34	\$97.45	\$109.22	79	
80	\$28.22	\$36.92	\$44.41	\$50.19	\$55.94	\$62.01	\$69.83	\$43.99	\$60.10	\$74.50	\$84.10	\$93.45	\$103.01	\$115.29	80	
81	\$30.00	\$39.29	\$47.32	\$53.46	\$59.56	\$65.99	\$74.25	\$46.30	\$63.37	\$78.67	\$88.76	\$98.56	\$108.56	\$121.36	81	
82	\$31.78	\$41.67	\$50.23	\$56.73	\$63.18	\$69.97	\$78.68	\$48.61	\$66.65	\$82.84	\$93.42	\$103.67	\$114.12	\$127.43	82	
83	\$34.12	\$44.81	\$54.11	\$61.11	\$68.03	\$75.32	\$84.62	\$51.80	\$71.15	\$88.56	\$99.84	\$110.75	\$121.83	\$135.89	83	
84	\$36.45	\$47.95	\$57.98	\$65.48	\$72.89	\$80.67	\$90.57	\$54.98	\$75.65	\$94.29	\$106.25	\$117.82	\$129.55	\$144.36	84	
85	\$38.79	\$51.10	\$61.86	\$69.86	\$77.75	\$86.02	\$96.51	\$58.17	\$80.15	\$100.01	\$112.67	\$124.90	\$137.26	\$152.83	85	
86	\$41.12	\$54.24	\$65.74	\$74.23	\$82.61	\$91.37	\$102.46	\$61.35	\$84.64	\$105.74	\$119.09	\$131.97	\$144.98	\$161.30	86	
87	\$43.46	\$57.38	\$69.61	\$78.60	\$87.46	\$96.72	\$108.40	\$64.54	\$89.14	\$111.46	\$125.51	\$139.05	\$152.69	\$169.76	87	
88	\$45.66	\$60.27	\$73.15	\$82.62	\$91.96	\$101.71	\$114.01	\$67.40	\$93.07	\$116.40	\$131.08	\$145.26	\$159.55	\$177.42	88	
89	\$47.87	\$63.16	\$76.68	\$86.63	\$96.45	\$106.70	\$119.62	\$70.26	\$96.99	\$121.33	\$136.64	\$151.48	\$166.41	\$185.07	89	
90	\$50.07	\$66.05	\$80.22	\$90.64	\$100.95	\$111.69	\$125.22	\$73.12	\$100.92	\$126.27	\$142.21	\$157.69	\$173.26	\$192.72	90	
91	\$52.28	\$68.94	\$83.76	\$94.65	\$105.45	\$116.68	\$130.83	\$75.99	\$104.85	\$131.21	\$147.78	\$163.91	\$180.12	\$200.38	91	
92	\$54.49	\$71.82	\$87.29	\$98.67	\$109.94	\$121.68	\$136.43	\$78.85	\$108.77	\$136.14	\$153.35	\$170.13	\$186.98	\$208.03	92	
93	\$55.96	\$73.70	\$89.56	\$101.25	\$112.86	\$124.92	\$140.05	\$80.57	\$111.02	\$138.92	\$156.49	\$173.66	\$190.87	\$212.30	93	
94	\$57.43	\$75.58	\$91.83	\$103.84	\$115.78	\$128.17	\$143.67	\$82.29	\$113.27	\$141.69	\$159.64	\$177.19	\$194.77	\$216.57	94	
95	\$58.90	\$77.47	\$94.11	\$106.43	\$118.69	\$131.41	\$147.29	\$84.00	\$115.52	\$144.47	\$162.78	\$180.72	\$198.66	\$220.84	95	
96	\$60.38	\$79.35	\$96.38	\$109.02	\$121.61	\$134.66	\$150.91	\$85.72	\$117.77	\$147.24	\$165.93	\$184.25	\$202.55	\$225.11	96	
97	\$61.85	\$81.23	\$98.65	\$111.61	\$124.52	\$137.90	\$154.53	\$87.44	\$120.02	\$150.01	\$169.08	\$187.78	\$206.45	\$229.38	97	
98	\$63.32	\$83.11	\$100.92	\$114.19	\$127.44	\$141.15	\$158.15	\$89.16	\$122.27	\$152.79	\$172.22	\$191.31	\$210.34	\$233.64	98	
99	\$64.80	\$84.99	\$103.19	\$116.78	\$130.36	\$144.39	\$161.77	\$90.87	\$124.52	\$155.56	\$175.37	\$194.84	\$214.24	\$237.91	99	
100+	\$66.27	\$86.87	\$105.46	\$119.37	\$133.27	\$147.64	\$165.39	\$92.59	\$126.77	\$158.34	\$178.52	\$198.37	\$218.13	\$242.18	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Comprehensive - 60 Day EP - 50% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.78	\$3.41	\$3.93	\$4.37	\$4.82	\$5.32	\$5.96	\$6.31	\$7.98	\$9.43	\$10.88	\$12.33	\$13.84	\$15.70	25	
26	\$2.80	\$3.43	\$3.96	\$4.40	\$4.86	\$5.36	\$6.01	\$6.39	\$8.07	\$9.55	\$11.02	\$12.49	\$14.02	\$15.92	26	
27	\$2.81	\$3.45	\$3.99	\$4.44	\$4.90	\$5.40	\$6.06	\$6.47	\$8.17	\$9.67	\$11.16	\$12.65	\$14.20	\$16.13	27	
28	\$2.83	\$3.47	\$4.02	\$4.47	\$4.94	\$5.44	\$6.11	\$6.55	\$8.27	\$9.79	\$11.30	\$12.82	\$14.39	\$16.35	28	
29	\$2.84	\$3.49	\$4.05	\$4.50	\$4.97	\$5.49	\$6.16	\$6.62	\$8.37	\$9.91	\$11.44	\$12.98	\$14.57	\$16.56	29	
30	\$2.86	\$3.52	\$4.08	\$4.53	\$5.01	\$5.53	\$6.20	\$6.70	\$8.47	\$10.03	\$11.58	\$13.14	\$14.76	\$16.78	30	
31	\$2.87	\$3.54	\$4.10	\$4.57	\$5.05	\$5.57	\$6.25	\$6.78	\$8.57	\$10.15	\$11.72	\$13.30	\$14.94	\$16.99	31	
32	\$2.89	\$3.56	\$4.13	\$4.60	\$5.09	\$5.61	\$6.30	\$6.86	\$8.67	\$10.27	\$11.86	\$13.46	\$15.13	\$17.21	32	
33	\$2.90	\$3.58	\$4.16	\$4.63	\$5.12	\$5.66	\$6.35	\$6.94	\$8.77	\$10.38	\$12.00	\$13.63	\$15.31	\$17.42	33	
34	\$2.92	\$3.60	\$4.19	\$4.67	\$5.16	\$5.70	\$6.40	\$7.02	\$8.87	\$10.50	\$12.14	\$13.79	\$15.50	\$17.63	34	
35	\$2.93	\$3.63	\$4.22	\$4.70	\$5.20	\$5.74	\$6.45	\$7.09	\$8.97	\$10.62	\$12.28	\$13.95	\$15.68	\$17.85	35	
36	\$2.96	\$3.67	\$4.27	\$4.76	\$5.27	\$5.82	\$6.54	\$7.19	\$9.10	\$10.78	\$12.46	\$14.16	\$15.92	\$18.12	36	
37	\$2.99	\$3.71	\$4.32	\$4.82	\$5.34	\$5.90	\$6.64	\$7.30	\$9.23	\$10.93	\$12.64	\$14.36	\$16.15	\$18.39	37	
38	\$3.02	\$3.75	\$4.38	\$4.89	\$5.41	\$5.98	\$6.73	\$7.40	\$9.36	\$11.08	\$12.82	\$14.57	\$16.39	\$18.66	38	
39	\$3.05	\$3.80	\$4.43	\$4.95	\$5.48	\$6.06	\$6.82	\$7.50	\$9.49	\$11.23	\$13.00	\$14.78	\$16.62	\$18.94	39	
40	\$3.08	\$3.84	\$4.49	\$5.01	\$5.55	\$6.14	\$6.91	\$7.60	\$9.61	\$11.39	\$13.18	\$14.99	\$16.86	\$19.21	40	
41	\$3.11	\$3.88	\$4.54	\$5.07	\$5.63	\$6.23	\$7.01	\$7.70	\$9.74	\$11.54	\$13.36	\$15.19	\$17.09	\$19.48	41	
42	\$3.14	\$3.92	\$4.59	\$5.14	\$5.70	\$6.31	\$7.10	\$7.80	\$9.87	\$11.69	\$13.54	\$15.40	\$17.33	\$19.75	42	
43	\$3.17	\$3.97	\$4.65	\$5.20	\$5.77	\$6.39	\$7.19	\$7.90	\$10.00	\$11.84	\$13.72	\$15.61	\$17.56	\$20.03	43	
44	\$3.20	\$4.01	\$4.70	\$5.26	\$5.84	\$6.47	\$7.28	\$8.00	\$10.13	\$12.00	\$13.90	\$15.81	\$17.80	\$20.30	44	
45	\$3.23	\$4.05	\$4.76	\$5.32	\$5.91	\$6.55	\$7.38	\$8.10	\$10.26	\$12.15	\$14.08	\$16.02	\$18.04	\$20.57	45	
46	\$3.29	\$4.13	\$4.86	\$5.45	\$6.05	\$6.71	\$7.56	\$8.24	\$10.43	\$12.36	\$14.33	\$16.30	\$18.36	\$20.94	46	
47	\$3.35	\$4.22	\$4.97	\$5.57	\$6.19	\$6.86	\$7.74	\$8.37	\$10.60	\$12.56	\$14.57	\$16.59	\$18.68	\$21.31	47	
48	\$3.41	\$4.30	\$5.07	\$5.69	\$6.33	\$7.02	\$7.92	\$8.51	\$10.78	\$12.77	\$14.82	\$16.87	\$19.00	\$21.68	48	
49	\$3.47	\$4.38	\$5.18	\$5.81	\$6.47	\$7.18	\$8.10	\$8.65	\$10.95	\$12.98	\$15.06	\$17.15	\$19.32	\$22.05	49	
50	\$3.52	\$4.47	\$5.28	\$5.93	\$6.61	\$7.33	\$8.28	\$8.78	\$11.13	\$13.19	\$15.31	\$17.43	\$19.64	\$22.42	50	
51	\$3.58	\$4.55	\$5.39	\$6.06	\$6.74	\$7.49	\$8.46	\$8.92	\$11.30	\$13.40	\$15.55	\$17.72	\$19.96	\$22.79	51	
52	\$3.64	\$4.63	\$5.49	\$6.18	\$6.88	\$7.65	\$8.64	\$9.06	\$11.48	\$13.60	\$15.80	\$18.00	\$20.29	\$23.15	52	
53	\$3.70	\$4.71	\$5.60	\$6.30	\$7.02	\$7.81	\$8.82	\$9.19	\$11.65	\$13.81	\$16.05	\$18.28	\$20.61	\$23.52	53	
54	\$3.76	\$4.80	\$5.70	\$6.42	\$7.16	\$7.96	\$9.00	\$9.33	\$11.83	\$14.02	\$16.29	\$18.57	\$20.93	\$23.89	54	
55	\$3.81	\$4.88	\$5.81	\$6.54	\$7.30	\$8.12	\$9.18	\$9.47	\$12.00	\$14.23	\$16.54	\$18.85	\$21.25	\$24.26	55	
56	\$4.18	\$5.30	\$6.26	\$7.07	\$7.90	\$8.80	\$9.96	\$9.91	\$12.60	\$14.96	\$17.42	\$19.88	\$22.44	\$25.64	56	
57	\$4.55	\$5.71	\$6.71	\$7.60	\$8.51	\$9.49	\$10.75	\$10.36	\$13.19	\$15.69	\$18.30	\$20.91	\$23.62	\$27.01	57	
58	\$4.92	\$6.13	\$7.17	\$8.12	\$9.11	\$10.17	\$11.53	\$10.80	\$13.79	\$16.43	\$19.18	\$21.94	\$24.81	\$28.39	58	
59	\$5.29	\$6.55	\$7.62	\$8.65	\$9.71	\$10.86	\$12.32	\$11.25	\$14.39	\$17.16	\$20.06	\$22.98	\$26.00	\$29.76	59	
60	\$5.66	\$6.96	\$8.07	\$9.18	\$10.31	\$11.54	\$13.10	\$11.69	\$14.98	\$17.89	\$20.95	\$24.01	\$27.18	\$31.14	60	
61	\$6.02	\$7.38	\$8.53	\$9.71	\$10.92	\$12.22	\$13.89	\$12.14	\$15.58	\$18.62	\$21.83	\$25.04	\$28.37	\$32.51	61	
62	\$6.39	\$7.80	\$8.98	\$10.23	\$11.52	\$12.91	\$14.67	\$12.58	\$16.17	\$19.36	\$22.71	\$26.07	\$29.55	\$33.89	62	
63	\$7.06	\$8.62	\$9.93	\$11.33	\$12.75	\$14.29	\$16.25	\$13.64	\$17.49	\$20.90	\$24.45	\$28.00	\$31.69	\$36.29	63	
64	\$7.74	\$9.45	\$10.89	\$12.42	\$13.99	\$15.68	\$17.82	\$14.69	\$18.81	\$22.45	\$26.19	\$29.94	\$33.82	\$38.69	64	
65	\$8.41	\$10.27	\$11.84	\$13.51	\$15.22	\$17.06	\$19.40	\$15.75	\$20.13	\$24.00	\$27.93	\$31.87	\$35.96	\$41.08	65	
66	\$9.08	\$11.10	\$12.80	\$14.60	\$16.45	\$18.44	\$20.97	\$16.80	\$21.45	\$25.55	\$29.67	\$33.80	\$38.09	\$43.48	66	
67	\$9.75	\$11.92	\$13.76	\$15.70	\$17.69	\$19.83	\$22.55	\$17.86	\$22.77	\$27.09	\$31.41	\$35.73	\$40.23	\$45.88	67	
68	\$11.07	\$13.57	\$15.68	\$17.86	\$20.09	\$22.49	\$25.56	\$19.79	\$25.29	\$30.14	\$34.75	\$39.38	\$44.19	\$50.27	68	
69	\$12.40	\$15.22	\$17.61	\$20.02	\$22.49	\$25.16	\$28.56	\$21.72	\$27.81	\$33.19	\$38.10	\$43.02	\$48.15	\$54.66	69	
70	\$13.72	\$16.87	\$19.53	\$22.18	\$24.89	\$27.83	\$31.57	\$23.65	\$30.33	\$36.24	\$41.45	\$46.67	\$52.11	\$59.05	70	
71	\$15.04	\$18.51	\$21.46	\$24.34	\$27.30	\$30.49	\$34.57	\$25.59	\$32.86	\$39.29	\$44.79	\$50.31	\$56.08	\$63.44	71	
72	\$16.37	\$20.16	\$23.39	\$26.50	\$29.70	\$33.16	\$37.58	\$27.52	\$35.38	\$42.34	\$48.14	\$53.96	\$60.04	\$67.83	72	
73	\$18.75	\$23.22	\$27.03	\$30.52	\$34.12	\$38.01	\$43.01	\$30.80	\$39.81	\$47.81	\$54.13	\$60.48	\$67.12	\$75.67	73	
74	\$21.12	\$26.27	\$30.67	\$34.55	\$38.54	\$42.87	\$48.44	\$34.08	\$44.24	\$53.28	\$60.12	\$67.00	\$74.21	\$83.51	74	
75	\$23.50	\$29.32	\$34.31	\$38.57	\$42.96	\$47.73	\$53.87	\$37.36	\$48.67	\$58.75	\$66.12	\$73.53	\$81.29	\$91.36	75	
76	\$25.88	\$32.37	\$37.95	\$42.60	\$47.38	\$52.58	\$59.30	\$40.64	\$53.09	\$64.22	\$72.11	\$80.05	\$88.38	\$99.20	76	
77	\$28.26	\$35.43	\$41.60	\$46.62	\$51.81	\$57.44	\$64.73	\$43.92	\$57.52	\$69.69	\$78.10	\$86.57	\$95.46	\$107.05	77	
78	\$30.45	\$38.25	\$44.99	\$50.40	\$55.97	\$62.01	\$69.80	\$46.66	\$61.27	\$74.37	\$83.29	\$92.24	\$101.61	\$113.74	78	
79	\$32.65	\$41.07	\$48.39	\$54.18	\$60.13	\$66.57	\$74.86	\$49.39	\$65.02	\$79.06	\$88.48	\$97.90	\$107.75	\$120.43	79	
80	\$34.85	\$43.89	\$51.79	\$57.96	\$64.29	\$71.14	\$79.93	\$52.13	\$68.77	\$83.75	\$93.66	\$103.57	\$113.89	\$127.13	80	
81	\$37.04	\$46.72	\$55.18	\$61.74	\$68.45	\$75.71	\$84.99	\$54.86	\$72.52	\$88.44	\$98.85	\$109.23	\$120.04	\$133.82	81	
82	\$39.24	\$49.54	\$58.58	\$65.52	\$72.61	\$80.28	\$90.05	\$57.60	\$76.27	\$93.12	\$104.04	\$114.89	\$126.18	\$140.52	82	
83	\$42.12	\$53.27	\$63.10	\$70.57	\$78.20	\$86.41	\$96.86	\$61.37	\$81.42	\$99.56	\$111.19	\$122.73	\$134.71	\$149.85	83	
84	\$45.00	\$57.01	\$67.62	\$75.62	\$83.78	\$92.55	\$103.67	\$65.15	\$86.57	\$106.00	\$118.33	\$130.57	\$143.24	\$159.19	84	
85	\$47.89	\$60.75	\$72.14	\$80.67	\$89.36	\$98.69	\$110.47	\$68.92	\$91.71	\$112.43	\$125.48	\$138.41	\$151.77	\$168.53	85	
86	\$50.77	\$64.48	\$76.66	\$85.72	\$94.95	\$104.83	\$117.28	\$72.69	\$96.86	\$118.87	\$132.63	\$146.25	\$160.30	\$177.86	86	
87	\$53.66	\$68.22	\$81.18	\$90.77	\$100.53	\$110.96	\$124.08	\$76.47	\$102.01	\$125.31	\$139.78	\$154.09	\$168.83	\$187.20	87	
88	\$56.38	\$71.65	\$85.30	\$95.41	\$105.70	\$116.69	\$130.50	\$79.86	\$106.50	\$130.86	\$145.98	\$160.98	\$176.41	\$195.64	88	
89	\$59.10	\$75.09	\$89.42	\$100.04	\$110.86	\$122.42	\$136.91	\$83.25	\$110.99	\$136.41	\$152.18	\$167.87	\$183.99	\$204.08	89	
90	\$61.82	\$78.52	\$93.55	\$104.67	\$116.03	\$128.14	\$143.33	\$86.64	\$115.49	\$141.96	\$158.38	\$174.76	\$191.57	\$212.52	90	
91	\$64.55	\$81.95	\$97.67	\$109.31	\$121.20	\$133.87	\$149.75	\$90.04	\$119.98	\$147.51	\$164.58	\$181.65	\$199.15	\$220.96	91	
92	\$67.27	\$85.39	\$101.79	\$113.94	\$126.37	\$139.60	\$156.16	\$93.43	\$124.47	\$153.05	\$170.78	\$188.54	\$206.74	\$229.40	92	
93	\$69.09	\$87.62	\$104.44	\$116.93	\$129.72	\$143.32	\$160.31	\$95.47	\$127.05	\$156.17	\$174.28	\$192.45	\$211.04	\$234.11	93	
94	\$70.91	\$89.86	\$107.09	\$119.92	\$133.07	\$147.04	\$164.45	\$97.50	\$129.62	\$159.29	\$177.79	\$196.36	\$215.35	\$238.81	94	
95	\$72.73	\$92.09	\$109.74	\$122.91	\$136.42	\$150.76	\$168.59	\$99.54	\$132.20	\$162.41	\$181.29	\$200.28	\$219.65	\$243.52	95	
96	\$74.54	\$94.33	\$112.39	\$125.90	\$139.77	\$154.49	\$172.74	\$101.57	\$134.77	\$165.53	\$184.80	\$204.19	\$223.96	\$248.23	96	
97	\$76.36	\$96.57	\$115.04	\$128.88	\$143.13	\$158.21	\$176.88	\$103.61	\$137.34	\$168.65	\$188.30	\$208.10	\$228.27	\$252.94	97	
98	\$78.18	\$98.80	\$117.69	\$131.87	\$146.48	\$161.93	\$181.02	\$105.64	\$139.92	\$171.77	\$191.80	\$212.01	\$232.57	\$257.64	98	
99	\$80.00	\$101.04	\$120.34	\$134.86	\$149.83	\$165.66	\$185.17	\$107.68	\$142.49	\$174.88	\$195.31	\$215.93	\$236.88	\$262.35	99	
100+	\$81.82	\$103.27	\$122.99	\$137.85	\$153.18	\$169.38	\$189.31	\$109.71	\$145.07	\$178.00	\$198.81	\$219.84	\$241.19	\$267.06	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Comprehensive - 60 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.22	\$3.91	\$4.48	\$4.95	\$5.45	\$5.99	\$6.71	\$6.97	\$8.71	\$10.22	\$11.73	\$13.26	\$14.86	\$16.85	25	
26	\$3.24	\$3.93	\$4.51	\$4.99	\$5.49	\$6.04	\$6.76	\$7.05	\$8.82	\$10.35	\$11.88	\$13.44	\$15.06	\$17.08	26	
27	\$3.26	\$3.96	\$4.54	\$5.02	\$5.53	\$6.09	\$6.82	\$7.14	\$8.92	\$10.48	\$12.04	\$13.61	\$15.26	\$17.31	27	
28	\$3.27	\$3.98	\$4.57	\$5.06	\$5.57	\$6.14	\$6.87	\$7.22	\$9.03	\$10.61	\$12.19	\$13.79	\$15.46	\$17.54	28	
29	\$3.29	\$4.01	\$4.60	\$5.10	\$5.61	\$6.18	\$6.93	\$7.31	\$9.14	\$10.73	\$12.34	\$13.96	\$15.66	\$17.77	29	
30	\$3.31	\$4.03	\$4.64	\$5.13	\$5.66	\$6.23	\$6.98	\$7.40	\$9.25	\$10.86	\$12.49	\$14.14	\$15.85	\$18.00	30	
31	\$3.33	\$4.06	\$4.67	\$5.17	\$5.70	\$6.28	\$7.04	\$7.48	\$9.36	\$10.99	\$12.64	\$14.31	\$16.05	\$18.23	31	
32	\$3.35	\$4.08	\$4.70	\$5.21	\$5.74	\$6.33	\$7.09	\$7.57	\$9.47	\$11.12	\$12.79	\$14.48	\$16.25	\$18.46	32	
33	\$3.36	\$4.11	\$4.73	\$5.24	\$5.78	\$6.37	\$7.15	\$7.66	\$9.58	\$11.25	\$12.95	\$14.66	\$16.45	\$18.69	33	
34	\$3.38	\$4.13	\$4.76	\$5.28	\$5.82	\$6.42	\$7.20	\$7.74	\$9.69	\$11.38	\$13.10	\$14.83	\$16.65	\$18.92	34	
35	\$3.40	\$4.16	\$4.80	\$5.32	\$5.87	\$6.47	\$7.26	\$7.83	\$9.80	\$11.51	\$13.25	\$15.01	\$16.85	\$19.15	35	
36	\$3.43	\$4.21	\$4.86	\$5.39	\$5.95	\$6.56	\$7.36	\$7.94	\$9.94	\$11.67	\$13.44	\$15.23	\$17.10	\$19.45	36	
37	\$3.47	\$4.26	\$4.92	\$5.46	\$6.03	\$6.65	\$7.47	\$8.05	\$10.08	\$11.84	\$13.64	\$15.45	\$17.35	\$19.74	37	
38	\$3.50	\$4.31	\$4.98	\$5.53	\$6.11	\$6.74	\$7.57	\$8.16	\$10.22	\$12.00	\$13.83	\$15.68	\$17.61	\$20.03	38	
39	\$3.54	\$4.35	\$5.04	\$5.60	\$6.19	\$6.83	\$7.68	\$8.27	\$10.36	\$12.17	\$14.02	\$15.90	\$17.86	\$20.32	39	
40	\$3.57	\$4.40	\$5.10	\$5.67	\$6.27	\$6.92	\$7.78	\$8.38	\$10.50	\$12.33	\$14.22	\$16.12	\$18.11	\$20.61	40	
41	\$3.61	\$4.45	\$5.17	\$5.74	\$6.35	\$7.02	\$7.88	\$8.49	\$10.64	\$12.50	\$14.41	\$16.34	\$18.36	\$20.91	41	
42	\$3.64	\$4.50	\$5.23	\$5.81	\$6.43	\$7.11	\$7.99	\$8.61	\$10.78	\$12.66	\$14.61	\$16.57	\$18.62	\$21.20	42	
43	\$3.68	\$4.55	\$5.29	\$5.89	\$6.51	\$7.20	\$8.09	\$8.72	\$10.92	\$12.83	\$14.80	\$16.79	\$18.87	\$21.49	43	
44	\$3.71	\$4.60	\$5.35	\$5.96	\$6.59	\$7.29	\$8.20	\$8.83	\$11.06	\$13.00	\$14.99	\$17.01	\$19.12	\$21.78	44	
45	\$3.75	\$4.65	\$5.41	\$6.03	\$6.67	\$7.38	\$8.30	\$8.94	\$11.20	\$13.16	\$15.19	\$17.24	\$19.38	\$22.07	45	
46	\$3.81	\$4.74	\$5.53	\$6.17	\$6.83	\$7.56	\$8.50	\$9.09	\$11.39	\$13.39	\$15.45	\$17.54	\$19.72	\$22.47	46	
47	\$3.88	\$4.84	\$5.65	\$6.30	\$6.99	\$7.73	\$8.71	\$9.24	\$11.58	\$13.61	\$15.72	\$17.84	\$20.07	\$22.87	47	
48	\$3.95	\$4.93	\$5.77	\$6.44	\$7.14	\$7.91	\$8.91	\$9.39	\$11.77	\$13.84	\$15.98	\$18.15	\$20.41	\$23.26	48	
49	\$4.02	\$5.03	\$5.89	\$6.58	\$7.30	\$8.09	\$9.11	\$9.54	\$11.96	\$14.06	\$16.25	\$18.45	\$20.76	\$23.66	49	
50	\$4.08	\$5.12	\$6.01	\$6.72	\$7.46	\$8.27	\$9.31	\$9.69	\$12.15	\$14.29	\$16.51	\$18.76	\$21.10	\$24.06	50	
51	\$4.15	\$5.22	\$6.13	\$6.86	\$7.61	\$8.44	\$9.52	\$9.84	\$12.34	\$14.51	\$16.78	\$19.06	\$21.45	\$24.45	51	
52	\$4.22	\$5.31	\$6.25	\$6.99	\$7.77	\$8.62	\$9.72	\$9.99	\$12.53	\$14.74	\$17.04	\$19.37	\$21.79	\$24.85	52	
53	\$4.28	\$5.41	\$6.37	\$7.13	\$7.93	\$8.80	\$9.92	\$10.15	\$12.72	\$14.96	\$17.31	\$19.67	\$22.14	\$25.24	53	
54	\$4.35	\$5.50	\$6.49	\$7.27	\$8.08	\$8.98	\$10.13	\$10.30	\$12.91	\$15.19	\$17.57	\$19.97	\$22.48	\$25.64	54	
55	\$4.42	\$5.60	\$6.61	\$7.41	\$8.24	\$9.15	\$10.33	\$10.45	\$13.10	\$15.42	\$17.84	\$20.28	\$22.83	\$26.04	55	
56	\$4.85	\$6.07	\$7.12	\$8.00	\$8.92	\$9.92	\$11.21	\$10.94	\$13.75	\$16.21	\$18.79	\$21.39	\$24.10	\$27.51	56	
57	\$5.27	\$6.55	\$7.64	\$8.60	\$9.60	\$10.69	\$12.10	\$11.43	\$14.40	\$17.00	\$19.74	\$22.50	\$25.38	\$28.99	57	
58	\$5.70	\$7.03	\$8.15	\$9.20	\$10.28	\$11.46	\$12.98	\$11.92	\$15.05	\$17.80	\$20.69	\$23.61	\$26.65	\$30.46	58	
59	\$6.13	\$7.51	\$8.67	\$9.79	\$10.96	\$12.23	\$13.86	\$12.41	\$15.71	\$18.59	\$21.64	\$24.72	\$27.93	\$31.94	59	
60	\$6.55	\$7.99	\$9.19	\$10.39	\$11.64	\$13.01	\$14.75	\$12.90	\$16.36	\$19.38	\$22.59	\$25.83	\$29.20	\$33.42	60	
61	\$6.98	\$8.46	\$9.70	\$10.99	\$12.32	\$13.78	\$15.63	\$13.39	\$17.01	\$20.18	\$23.54	\$26.94	\$30.48	\$34.89	61	
62	\$7.41	\$8.94	\$10.22	\$11.58	\$13.00	\$14.55	\$16.51	\$13.89	\$17.66	\$20.97	\$24.50	\$28.05	\$31.75	\$36.37	62	
63	\$8.18	\$9.89	\$11.30	\$12.82	\$14.40	\$16.11	\$18.29	\$15.05	\$19.10	\$22.65	\$26.37	\$30.13	\$34.04	\$38.94	63	
64	\$8.96	\$10.84	\$12.39	\$14.06	\$15.79	\$17.67	\$20.06	\$16.22	\$20.54	\$24.32	\$28.25	\$32.21	\$36.34	\$41.51	64	
65	\$9.74	\$11.78	\$13.48	\$15.29	\$17.18	\$19.23	\$21.83	\$17.38	\$21.98	\$26.00	\$30.12	\$34.29	\$38.63	\$44.09	65	
66	\$10.52	\$12.73	\$14.56	\$16.53	\$18.57	\$20.79	\$23.61	\$18.55	\$23.42	\$27.68	\$32.00	\$36.36	\$40.93	\$46.66	66	
67	\$11.29	\$13.67	\$15.65	\$17.77	\$19.96	\$22.35	\$25.38	\$19.71	\$24.86	\$29.35	\$33.88	\$38.44	\$43.22	\$49.23	67	
68	\$12.83	\$15.56	\$17.84	\$20.21	\$22.68	\$25.35	\$28.77	\$21.84	\$27.61	\$32.66	\$37.48	\$42.37	\$47.48	\$53.94	68	
69	\$14.36	\$17.45	\$20.03	\$22.66	\$25.39	\$28.36	\$32.15	\$23.97	\$30.36	\$35.96	\$41.09	\$46.29	\$51.73	\$58.66	69	
70	\$15.89	\$19.34	\$22.22	\$25.11	\$28.10	\$31.36	\$35.53	\$26.11	\$33.12	\$39.26	\$44.70	\$50.21	\$55.99	\$63.37	70	
71	\$17.43	\$21.23	\$24.42	\$27.55	\$30.81	\$34.37	\$38.92	\$28.24	\$35.87	\$42.57	\$48.31	\$54.13	\$60.25	\$68.08	71	
72	\$18.96	\$23.12	\$26.61	\$30.00	\$33.52	\$37.37	\$42.30	\$30.37	\$38.62	\$45.87	\$51.92	\$58.05	\$64.50	\$72.79	72	
73	\$21.72	\$26.63	\$30.75	\$34.55	\$38.51	\$42.84	\$48.41	\$33.99	\$43.46	\$51.80	\$58.38	\$65.07	\$72.11	\$81.21	73	
74	\$24.47	\$30.13	\$34.90	\$39.11	\$43.50	\$48.32	\$54.52	\$37.61	\$48.29	\$57.72	\$64.85	\$72.09	\$79.73	\$89.62	74	
75	\$27.23	\$33.63	\$39.04	\$43.67	\$48.50	\$53.79	\$60.64	\$41.23	\$53.13	\$63.65	\$71.31	\$79.10	\$87.34	\$98.04	75	
76	\$29.98	\$37.13	\$43.18	\$48.22	\$53.49	\$59.26	\$66.75	\$44.85	\$57.96	\$69.57	\$77.78	\$86.12	\$94.95	\$106.46	76	
77	\$32.74	\$40.63	\$47.33	\$52.78	\$58.48	\$64.74	\$72.86	\$48.47	\$62.80	\$75.50	\$84.24	\$93.14	\$102.56	\$114.88	77	
78	\$35.28	\$43.87	\$51.19	\$57.06	\$63.17	\$69.88	\$78.56	\$51.49	\$66.89	\$80.58	\$89.84	\$99.23	\$109.16	\$122.06	78	
79	\$37.83	\$47.11	\$55.06	\$61.33	\$67.87	\$75.03	\$84.26	\$54.51	\$70.98	\$85.65	\$95.43	\$105.33	\$115.76	\$129.24	79	
80	\$40.37	\$50.34	\$58.92	\$65.61	\$72.57	\$80.18	\$89.96	\$57.53	\$75.08	\$90.73	\$101.02	\$111.42	\$122.36	\$136.43	80	
81	\$42.91	\$53.58	\$62.79	\$69.89	\$77.27	\$85.33	\$95.66	\$60.55	\$79.17	\$95.81	\$106.62	\$117.51	\$128.96	\$143.61	81	
82	\$45.46	\$56.82	\$66.65	\$74.17	\$81.96	\$90.47	\$101.36	\$63.57	\$83.26	\$100.89	\$112.21	\$123.61	\$135.56	\$150.79	82	
83	\$48.80	\$61.10	\$71.79	\$79.89	\$88.26	\$97.39	\$109.02	\$67.73	\$88.88	\$107.86	\$119.92	\$132.04	\$144.72	\$160.81	83	
84	\$52.14	\$65.39	\$76.94	\$85.61	\$94.57	\$104.31	\$116.68	\$71.90	\$94.50	\$114.84	\$127.63	\$140.48	\$153.89	\$170.83	84	
85	\$55.48	\$69.67	\$82.08	\$91.32	\$100.87	\$111.22	\$124.34	\$76.06	\$100.12	\$121.81	\$135.34	\$148.91	\$163.05	\$180.85	85	
86	\$58.82	\$73.96	\$87.22	\$97.04	\$107.17	\$118.14	\$132.00	\$80.23	\$105.74	\$128.78	\$143.05	\$157.35	\$172.22	\$190.87	86	
87	\$62.16	\$78.25	\$92.36	\$102.76	\$113.47	\$125.06	\$139.66	\$84.39	\$111.36	\$135.76	\$150.76	\$165.78	\$181.38	\$200.89	87	
88	\$65.31	\$82.18	\$97.06	\$108.01	\$119.30	\$131.51	\$146.88	\$88.13	\$116.27	\$141.77	\$157.45	\$173.19	\$189.53	\$209.95	88	
89	\$68.47	\$86.12	\$101.75	\$113.25	\$125.14	\$137.97	\$154.11	\$91.88	\$121.17	\$147.78	\$164.14	\$180.60	\$197.67	\$219.01	89	
90	\$71.62	\$90.06	\$106.44	\$118.50	\$130.97	\$144.42	\$161.33	\$95.62	\$126.08	\$153.79	\$170.83	\$188.02	\$205.82	\$228.06	90	
91	\$74.78	\$94.00	\$111.13	\$123.74	\$136.80	\$150.87	\$168.55	\$99.37	\$130.98	\$159.80	\$177.51	\$195.43	\$213.96	\$237.12	91	
92	\$77.93	\$97.93	\$115.82	\$128.99	\$142.64	\$157.33	\$175.77	\$103.11	\$135.89	\$165.82	\$184.20	\$202.84	\$222.10	\$246.18	92	
93	\$80.04	\$100.50	\$118.84	\$132.37	\$146.42	\$161.52	\$180.44	\$105.36	\$138.70	\$169.20	\$187.98	\$207.05	\$226.73	\$251.23	93	
94	\$82.15	\$103.06	\$121.85	\$135.76	\$150.20	\$165.72	\$185.10	\$107.60	\$141.51	\$172.57	\$191.76	\$211.26	\$231.36	\$256.28	94	
95	\$84.25	\$105.63	\$124.86	\$139.14	\$153.99	\$169.91	\$189.76	\$109.85	\$144.32	\$175.95	\$195.54	\$215.47	\$235.98	\$261.33	95	
96	\$86.36	\$108.19	\$127.88	\$142.52	\$157.77	\$174.11	\$194.43	\$112.09	\$147.13	\$179.33	\$199.32	\$219.67	\$240.61	\$266.38	96	
97	\$88.47	\$110.75	\$130.89	\$145.91	\$161.55	\$178.31	\$199.09	\$114.34	\$149.94	\$182.71	\$203.10	\$223.88	\$245.24	\$271.44	97	
98	\$90.57	\$113.32	\$133.90	\$149.29	\$165.34	\$182.50	\$203.76	\$116.59	\$152.74	\$186.09	\$206.88	\$228.09	\$249.86	\$276.49	98	
99	\$92.68	\$115.88	\$136.92	\$152.67	\$169.12	\$186.70	\$208.42	\$118.83	\$155.55	\$189.47	\$210.66	\$232.30	\$254.49	\$281.54	99	
100+	\$94.79	\$118.45	\$139.93	\$156.06	\$172.90	\$190.89	\$213.08	\$121.08	\$158.36	\$192.85	\$214.44	\$236.51	\$259.12	\$286.59	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Comprehensive - 60 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.46	\$4.24	\$4.85	\$5.35	\$5.88	\$6.47	\$7.24	\$7.26	\$9.04	\$10.58	\$12.13	\$13.70	\$15.34	\$17.39	25	
26	\$3.48	\$4.26	\$4.88	\$5.39	\$5.93	\$6.52	\$7.30	\$7.35	\$9.16	\$10.72	\$12.29	\$13.88	\$15.55	\$17.63	26	
27	\$3.50	\$4.29	\$4.92	\$5.43	\$5.97	\$6.57	\$7.36	\$7.45	\$9.27	\$10.85	\$12.44	\$14.06	\$15.75	\$17.86	27	
28	\$3.52	\$4.32	\$4.95	\$5.47	\$6.02	\$6.62	\$7.42	\$7.54	\$9.38	\$10.98	\$12.60	\$14.24	\$15.96	\$18.10	28	
29	\$3.54	\$4.35	\$4.99	\$5.51	\$6.06	\$6.68	\$7.48	\$7.63	\$9.50	\$11.12	\$12.76	\$14.42	\$16.16	\$18.34	29	
30	\$3.56	\$4.37	\$5.02	\$5.55	\$6.11	\$6.73	\$7.54	\$7.72	\$9.61	\$11.25	\$12.91	\$14.60	\$16.37	\$18.58	30	
31	\$3.58	\$4.40	\$5.06	\$5.59	\$6.15	\$6.78	\$7.60	\$7.81	\$9.72	\$11.39	\$13.07	\$14.78	\$16.57	\$18.81	31	
32	\$3.60	\$4.43	\$5.09	\$5.63	\$6.20	\$6.83	\$7.66	\$7.90	\$9.84	\$11.52	\$13.23	\$14.96	\$16.78	\$19.05	32	
33	\$3.62	\$4.46	\$5.13	\$5.67	\$6.24	\$6.88	\$7.71	\$7.99	\$9.95	\$11.65	\$13.38	\$15.14	\$16.98	\$19.29	33	
34	\$3.64	\$4.48	\$5.16	\$5.71	\$6.29	\$6.93	\$7.77	\$8.08	\$10.06	\$11.79	\$13.54	\$15.32	\$17.19	\$19.53	34	
35	\$3.66	\$4.51	\$5.20	\$5.75	\$6.34	\$6.98	\$7.83	\$8.17	\$10.18	\$11.92	\$13.70	\$15.50	\$17.39	\$19.76	35	
36	\$3.69	\$4.56	\$5.26	\$5.83	\$6.42	\$7.08	\$7.95	\$8.28	\$10.32	\$12.09	\$13.90	\$15.73	\$17.65	\$20.07	36	
37	\$3.73	\$4.62	\$5.33	\$5.90	\$6.51	\$7.18	\$8.06	\$8.40	\$10.47	\$12.26	\$14.10	\$15.96	\$17.91	\$20.37	37	
38	\$3.77	\$4.67	\$5.39	\$5.98	\$6.60	\$7.28	\$8.17	\$8.51	\$10.61	\$12.43	\$14.30	\$16.19	\$18.17	\$20.67	38	
39	\$3.81	\$4.72	\$5.46	\$6.06	\$6.68	\$7.38	\$8.28	\$8.63	\$10.76	\$12.60	\$14.50	\$16.42	\$18.44	\$20.97	39	
40	\$3.84	\$4.78	\$5.53	\$6.13	\$6.77	\$7.47	\$8.40	\$8.74	\$10.90	\$12.78	\$14.70	\$16.65	\$18.70	\$21.27	40	
41	\$3.88	\$4.83	\$5.59	\$6.21	\$6.86	\$7.57	\$8.51	\$8.86	\$11.05	\$12.95	\$14.90	\$16.88	\$18.96	\$21.57	41	
42	\$3.92	\$4.88	\$5.66	\$6.29	\$6.94	\$7.67	\$8.62	\$8.98	\$11.19	\$13.12	\$15.10	\$17.11	\$19.22	\$21.87	42	
43	\$3.96	\$4.93	\$5.73	\$6.36	\$7.03	\$7.77	\$8.73	\$9.09	\$11.34	\$13.29	\$15.30	\$17.34	\$19.48	\$22.17	43	
44	\$3.99	\$4.99	\$5.79	\$6.44	\$7.12	\$7.87	\$8.85	\$9.21	\$11.48	\$13.46	\$15.50	\$17.57	\$19.74	\$22.48	44	
45	\$4.03	\$5.04	\$5.86	\$6.52	\$7.21	\$7.97	\$8.96	\$9.32	\$11.63	\$13.63	\$15.70	\$17.80	\$20.00	\$22.78	45	
46	\$4.10	\$5.14	\$5.99	\$6.67	\$7.37	\$8.16	\$9.18	\$9.48	\$11.83	\$13.86	\$15.98	\$18.12	\$20.36	\$23.19	46	
47	\$4.18	\$5.25	\$6.12	\$6.82	\$7.54	\$8.35	\$9.39	\$9.64	\$12.02	\$14.10	\$16.25	\$18.43	\$20.72	\$23.59	47	
48	\$4.25	\$5.35	\$6.25	\$6.96	\$7.71	\$8.54	\$9.61	\$9.79	\$12.22	\$14.33	\$16.52	\$18.74	\$21.07	\$24.00	48	
49	\$4.32	\$5.45	\$6.38	\$7.11	\$7.88	\$8.73	\$9.83	\$9.95	\$12.42	\$14.56	\$16.80	\$19.06	\$21.43	\$24.41	49	
50	\$4.39	\$5.56	\$6.51	\$7.26	\$8.05	\$8.92	\$10.05	\$10.11	\$12.62	\$14.80	\$17.07	\$19.37	\$21.79	\$24.82	50	
51	\$4.46	\$5.66	\$6.64	\$7.41	\$8.22	\$9.11	\$10.27	\$10.27	\$12.82	\$15.03	\$17.35	\$19.69	\$22.14	\$25.23	51	
52	\$4.54	\$5.76	\$6.77	\$7.56	\$8.39	\$9.30	\$10.49	\$10.42	\$13.01	\$15.27	\$17.62	\$20.00	\$22.50	\$25.64	52	
53	\$4.61	\$5.86	\$6.90	\$7.71	\$8.56	\$9.50	\$10.71	\$10.58	\$13.21	\$15.50	\$17.89	\$20.32	\$22.85	\$26.05	53	
54	\$4.68	\$5.97	\$7.03	\$7.86	\$8.73	\$9.69	\$10.93	\$10.74	\$13.41	\$15.73	\$18.17	\$20.63	\$23.21	\$26.46	54	
55	\$4.75	\$6.07	\$7.16	\$8.01	\$8.90	\$9.88	\$11.15	\$10.90	\$13.61	\$15.97	\$18.44	\$20.94	\$23.57	\$26.87	55	
56	\$5.21	\$6.59	\$7.72	\$8.65	\$9.63	\$10.71	\$12.10	\$11.41	\$14.28	\$16.79	\$19.42	\$22.09	\$24.88	\$28.39	56	
57	\$5.67	\$7.11	\$8.27	\$9.30	\$10.37	\$11.54	\$13.05	\$11.92	\$14.96	\$17.61	\$20.41	\$23.24	\$26.20	\$29.91	57	
58	\$6.13	\$7.63	\$8.83	\$9.94	\$11.10	\$12.37	\$14.00	\$12.43	\$15.64	\$18.43	\$21.39	\$24.38	\$27.51	\$31.43	58	
59	\$6.59	\$8.14	\$9.39	\$10.59	\$11.84	\$13.21	\$14.96	\$12.95	\$16.31	\$19.25	\$22.38	\$25.53	\$28.83	\$32.96	59	
60	\$7.05	\$8.66	\$9.95	\$11.24	\$12.57	\$14.04	\$15.91	\$13.46	\$16.99	\$20.08	\$23.36	\$26.68	\$30.15	\$34.48	60	
61	\$7.51	\$9.18	\$10.51	\$11.88	\$13.31	\$14.87	\$16.86	\$13.97	\$17.66	\$20.90	\$24.34	\$27.82	\$31.46	\$36.00	61	
62	\$7.97	\$9.70	\$11.06	\$12.53	\$14.04	\$15.70	\$17.82	\$14.48	\$18.34	\$21.72	\$25.33	\$28.97	\$32.78	\$37.53	62	
63	\$8.80	\$10.73	\$12.24	\$13.86	\$15.55	\$17.38	\$19.73	\$15.70	\$19.84	\$23.46	\$27.27	\$31.12	\$35.14	\$40.18	63	
64	\$9.64	\$11.75	\$13.42	\$15.20	\$17.05	\$19.07	\$21.65	\$16.91	\$21.33	\$25.19	\$29.21	\$33.26	\$37.51	\$42.84	64	
65	\$10.48	\$12.78	\$14.60	\$16.54	\$18.55	\$20.75	\$23.56	\$18.13	\$22.83	\$26.93	\$31.14	\$35.41	\$39.88	\$45.49	65	
66	\$11.31	\$13.80	\$15.77	\$17.87	\$20.06	\$22.44	\$25.47	\$19.34	\$24.32	\$28.66	\$33.08	\$37.56	\$42.25	\$48.15	66	
67	\$12.15	\$14.83	\$16.95	\$19.21	\$21.56	\$24.12	\$27.39	\$20.56	\$25.82	\$30.40	\$35.02	\$39.71	\$44.62	\$50.80	67	
68	\$13.00	\$16.88	\$19.32	\$21.86	\$24.49	\$27.36	\$31.04	\$22.78	\$28.68	\$33.82	\$38.76	\$43.76	\$49.01	\$55.66	68	
69	\$15.45	\$18.93	\$21.70	\$24.50	\$27.42	\$30.61	\$34.69	\$25.00	\$31.54	\$37.24	\$42.49	\$47.81	\$53.40	\$60.52	69	
70	\$17.10	\$20.98	\$24.07	\$27.15	\$30.35	\$33.85	\$38.34	\$27.23	\$34.40	\$40.67	\$46.22	\$51.86	\$57.80	\$65.38	70	
71	\$18.75	\$23.03	\$26.44	\$29.79	\$33.28	\$37.09	\$41.99	\$29.45	\$37.26	\$44.09	\$49.95	\$55.91	\$62.19	\$70.24	71	
72	\$20.40	\$25.08	\$28.82	\$32.44	\$36.21	\$40.34	\$45.64	\$31.67	\$40.12	\$47.51	\$53.68	\$59.96	\$66.59	\$75.11	72	
73	\$23.36	\$28.88	\$33.31	\$37.36	\$41.60	\$46.24	\$52.24	\$35.45	\$45.14	\$53.65	\$60.36	\$67.21	\$74.44	\$83.79	73	
74	\$26.33	\$32.68	\$37.79	\$42.29	\$46.99	\$52.15	\$58.84	\$39.23	\$50.16	\$59.78	\$67.05	\$74.45	\$82.30	\$92.48	74	
75	\$29.29	\$36.47	\$42.28	\$47.21	\$52.38	\$58.06	\$65.43	\$43.00	\$55.18	\$65.92	\$73.73	\$81.70	\$90.16	\$101.16	75	
76	\$32.26	\$40.27	\$46.77	\$52.14	\$57.77	\$63.97	\$72.03	\$46.78	\$60.20	\$72.06	\$80.41	\$88.95	\$98.02	\$109.85	76	
77	\$35.22	\$44.07	\$51.26	\$57.06	\$63.16	\$69.87	\$78.62	\$50.56	\$65.23	\$78.19	\$87.10	\$96.20	\$105.87	\$118.53	77	
78	\$37.96	\$47.58	\$55.45	\$61.69	\$68.23	\$75.43	\$84.77	\$53.71	\$69.48	\$83.45	\$92.88	\$102.49	\$112.69	\$125.95	78	
79	\$40.69	\$51.09	\$59.63	\$66.32	\$73.30	\$80.99	\$90.92	\$56.85	\$73.73	\$88.71	\$98.66	\$108.79	\$119.50	\$133.36	79	
80	\$43.43	\$54.60	\$63.82	\$70.94	\$78.38	\$86.54	\$97.07	\$60.00	\$77.98	\$93.97	\$104.45	\$115.08	\$126.31	\$140.77	80	
81	\$46.17	\$58.11	\$68.00	\$75.57	\$83.45	\$92.10	\$103.23	\$63.15	\$82.23	\$99.23	\$110.23	\$121.37	\$133.13	\$148.18	81	
82	\$48.90	\$61.62	\$72.19	\$80.19	\$88.52	\$97.66	\$109.38	\$66.30	\$86.48	\$104.49	\$116.02	\$127.67	\$139.94	\$155.59	82	
83	\$52.50	\$66.27	\$77.76	\$86.38	\$95.33	\$105.12	\$117.64	\$70.64	\$92.32	\$111.72	\$123.99	\$136.38	\$149.40	\$165.93	83	
84	\$56.09	\$70.92	\$83.33	\$92.56	\$102.13	\$112.59	\$125.91	\$74.99	\$98.16	\$118.94	\$131.96	\$145.09	\$158.86	\$176.27	84	
85	\$59.69	\$75.57	\$88.90	\$98.74	\$108.94	\$120.05	\$134.17	\$79.33	\$103.99	\$126.16	\$139.93	\$153.80	\$168.32	\$186.61	85	
86	\$63.28	\$80.22	\$94.47	\$104.93	\$115.74	\$127.52	\$142.44	\$83.67	\$109.83	\$133.38	\$147.90	\$162.51	\$177.78	\$196.95	86	
87	\$66.87	\$84.86	\$100.04	\$111.11	\$122.55	\$134.98	\$150.71	\$88.02	\$115.67	\$140.60	\$155.87	\$171.23	\$187.24	\$207.29	87	
88	\$70.27	\$89.13	\$105.12	\$116.78	\$128.85	\$141.95	\$158.50	\$91.92	\$120.76	\$146.83	\$162.79	\$178.88	\$195.65	\$216.64	88	
89	\$73.66	\$93.41	\$110.20	\$122.45	\$135.15	\$148.92	\$166.29	\$95.83	\$125.86	\$153.06	\$169.70	\$186.54	\$204.06	\$225.98	89	
90	\$77.05	\$97.68	\$115.28	\$128.12	\$141.45	\$155.88	\$174.08	\$99.73	\$130.95	\$159.29	\$176.62	\$194.19	\$212.46	\$235.33	90	
91	\$80.45	\$101.95	\$120.36	\$133.79	\$147.75	\$162.85	\$181.88	\$103.64	\$136.05	\$165.51	\$183.53	\$201.85	\$220.87	\$244.67	91	
92	\$83.84	\$106.22	\$125.44	\$139.47	\$154.05	\$169.81	\$189.67	\$107.54	\$141.14	\$171.74	\$190.44	\$209.50	\$229.28	\$254.02	92	
93	\$86.11	\$109.00	\$128.71	\$143.12	\$158.14	\$174.34	\$194.70	\$109.88	\$144.06	\$175.24	\$194.35	\$213.85	\$234.06	\$259.23	93	
94	\$88.38	\$111.78	\$131.97	\$146.78	\$162.22	\$178.87	\$199.74	\$112.23	\$146.98	\$178.74	\$198.26	\$218.20	\$238.83	\$264.44	94	
95	\$90.64	\$114.56	\$135.24	\$150.44	\$166.31	\$183.40	\$204.77	\$114.57	\$149.90	\$182.24	\$202.17	\$222.54	\$243.61	\$269.65	95	
96	\$92.91	\$117.34	\$138.50	\$154.10	\$170.40	\$187.93	\$209.80	\$116.91	\$152.82	\$185.74	\$206.07	\$226.89	\$248.38	\$274.87	96	
97	\$95.18	\$120.12	\$141.76	\$157.76	\$174.48	\$192.46	\$214.83	\$119.25	\$155.73	\$189.24	\$209.98	\$231.24	\$253.16	\$280.08	97	
98	\$97.44	\$122.90	\$145.03	\$161.42	\$178.57	\$196.99	\$219.87	\$121.60	\$158.65	\$192.73	\$213.89	\$235.59	\$257.94	\$285.29	98	
99	\$99.71	\$125.69	\$148.29	\$165.07	\$182.65	\$201.52	\$224.90	\$123.94	\$161.57	\$196.23	\$217.80	\$239.93	\$262.71	\$290.50	99	
100+	\$101.98	\$128.47	\$151.56	\$168.73	\$186.74	\$206.05	\$229.93	\$126.28	\$164.49	\$199.73	\$221.70	\$244.28	\$267.49</			

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Facility - 60 Day EP															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.17	\$2.76	\$3.25	\$3.64	\$4.04	\$4.46	\$5.01	\$5.14	\$6.73	\$8.10	\$9.43	\$10.74	\$12.08	\$13.74	25	
26	\$2.18	\$2.78	\$3.27	\$3.67	\$4.07	\$4.50	\$5.05	\$5.21	\$6.82	\$8.21	\$9.55	\$10.88	\$12.24	\$13.93	26	
27	\$2.19	\$2.80	\$3.30	\$3.70	\$4.10	\$4.53	\$5.09	\$5.27	\$6.90	\$8.31	\$9.68	\$11.02	\$12.40	\$14.12	27	
28	\$2.20	\$2.81	\$3.32	\$3.73	\$4.13	\$4.57	\$5.13	\$5.33	\$6.99	\$8.41	\$9.80	\$11.16	\$12.56	\$14.30	28	
29	\$2.22	\$2.83	\$3.34	\$3.75	\$4.16	\$4.60	\$5.17	\$5.40	\$7.07	\$8.51	\$9.92	\$11.31	\$12.72	\$14.49	29	
30	\$2.23	\$2.85	\$3.37	\$3.78	\$4.20	\$4.64	\$5.21	\$5.46	\$7.15	\$8.62	\$10.04	\$11.45	\$12.88	\$14.68	30	
31	\$2.24	\$2.87	\$3.39	\$3.81	\$4.23	\$4.67	\$5.26	\$5.52	\$7.24	\$8.72	\$10.16	\$11.59	\$13.04	\$14.87	31	
32	\$2.25	\$2.89	\$3.41	\$3.83	\$4.26	\$4.71	\$5.30	\$5.59	\$7.32	\$8.82	\$10.29	\$11.73	\$13.20	\$15.05	32	
33	\$2.26	\$2.90	\$3.44	\$3.86	\$4.29	\$4.74	\$5.34	\$5.65	\$7.41	\$8.92	\$10.41	\$11.87	\$13.37	\$15.24	33	
34	\$2.28	\$2.92	\$3.46	\$3.89	\$4.32	\$4.78	\$5.38	\$5.72	\$7.49	\$9.03	\$10.53	\$12.01	\$13.53	\$15.43	34	
35	\$2.29	\$2.94	\$3.48	\$3.92	\$4.35	\$4.81	\$5.42	\$5.78	\$7.58	\$9.13	\$10.65	\$12.15	\$13.69	\$15.62	35	
36	\$2.31	\$2.97	\$3.53	\$3.97	\$4.41	\$4.88	\$5.50	\$5.86	\$7.68	\$9.26	\$10.81	\$12.33	\$13.89	\$15.85	36	
37	\$2.33	\$3.01	\$3.57	\$4.02	\$4.47	\$4.95	\$5.58	\$5.94	\$7.79	\$9.39	\$10.96	\$12.51	\$14.10	\$16.09	37	
38	\$2.36	\$3.04	\$3.62	\$4.07	\$4.53	\$5.02	\$5.65	\$6.02	\$7.90	\$9.52	\$11.12	\$12.69	\$14.30	\$16.33	38	
39	\$2.38	\$3.08	\$3.66	\$4.13	\$4.59	\$5.09	\$5.73	\$6.11	\$8.01	\$9.65	\$11.28	\$12.87	\$14.51	\$16.57	39	
40	\$2.40	\$3.11	\$3.70	\$4.18	\$4.65	\$5.15	\$5.81	\$6.19	\$8.12	\$9.78	\$11.43	\$13.06	\$14.72	\$16.81	40	
41	\$2.43	\$3.15	\$3.75	\$4.23	\$4.71	\$5.22	\$5.89	\$6.27	\$8.23	\$9.91	\$11.59	\$13.24	\$14.92	\$17.04	41	
42	\$2.45	\$3.18	\$3.79	\$4.28	\$4.77	\$5.29	\$5.97	\$6.35	\$8.33	\$10.05	\$11.74	\$13.42	\$15.13	\$17.28	42	
43	\$2.47	\$3.21	\$3.84	\$4.33	\$4.83	\$5.36	\$6.04	\$6.43	\$8.44	\$10.18	\$11.90	\$13.60	\$15.33	\$17.52	43	
44	\$2.50	\$3.25	\$3.88	\$4.39	\$4.89	\$5.42	\$6.12	\$6.52	\$8.55	\$10.31	\$12.06	\$13.78	\$15.54	\$17.76	44	
45	\$2.52	\$3.28	\$3.93	\$4.44	\$4.95	\$5.49	\$6.20	\$6.60	\$8.66	\$10.44	\$12.21	\$13.96	\$15.74	\$18.00	45	
46	\$2.57	\$3.35	\$4.01	\$4.54	\$5.07	\$5.62	\$6.35	\$6.71	\$8.81	\$10.62	\$12.42	\$14.20	\$16.02	\$18.32	46	
47	\$2.61	\$3.42	\$4.10	\$4.64	\$5.18	\$5.76	\$6.50	\$6.82	\$8.95	\$10.80	\$12.64	\$14.45	\$16.31	\$18.64	47	
48	\$2.66	\$3.48	\$4.19	\$4.74	\$5.30	\$5.89	\$6.65	\$6.93	\$9.10	\$10.97	\$12.85	\$14.70	\$16.59	\$18.97	48	
49	\$2.70	\$3.55	\$4.28	\$4.84	\$5.41	\$6.02	\$6.80	\$7.04	\$9.25	\$11.15	\$13.06	\$14.94	\$16.87	\$19.29	49	
50	\$2.75	\$3.62	\$4.36	\$4.95	\$5.53	\$6.15	\$6.96	\$7.15	\$9.40	\$11.33	\$13.28	\$15.19	\$17.15	\$19.61	50	
51	\$2.79	\$3.69	\$4.45	\$5.05	\$5.65	\$6.28	\$7.11	\$7.27	\$9.54	\$11.51	\$13.49	\$15.44	\$17.43	\$19.94	51	
52	\$2.84	\$3.75	\$4.54	\$5.15	\$5.76	\$6.42	\$7.26	\$7.38	\$9.69	\$11.69	\$13.70	\$15.68	\$17.71	\$20.26	52	
53	\$2.88	\$3.82	\$4.62	\$5.25	\$5.88	\$6.55	\$7.41	\$7.49	\$9.84	\$11.87	\$13.91	\$15.93	\$17.99	\$20.58	53	
54	\$2.93	\$3.89	\$4.71	\$5.35	\$6.00	\$6.68	\$7.56	\$7.60	\$9.99	\$12.05	\$14.13	\$16.17	\$18.27	\$20.90	54	
55	\$2.97	\$3.95	\$4.80	\$5.45	\$6.11	\$6.81	\$7.71	\$7.71	\$10.13	\$12.23	\$14.34	\$16.42	\$18.55	\$21.23	55	
56	\$3.26	\$4.29	\$5.17	\$5.89	\$6.62	\$7.38	\$8.37	\$8.07	\$10.64	\$12.86	\$15.10	\$17.32	\$19.59	\$22.43	56	
57	\$3.55	\$4.63	\$5.54	\$6.33	\$7.12	\$7.96	\$9.03	\$8.44	\$11.14	\$13.49	\$15.87	\$18.22	\$20.62	\$23.63	57	
58	\$3.84	\$4.97	\$5.92	\$6.77	\$7.63	\$8.53	\$9.69	\$8.80	\$11.64	\$14.11	\$16.63	\$19.12	\$21.66	\$24.84	58	
59	\$4.12	\$5.30	\$6.29	\$7.21	\$8.13	\$9.10	\$10.35	\$9.16	\$12.15	\$14.74	\$17.40	\$20.02	\$22.69	\$26.04	59	
60	\$4.41	\$5.64	\$6.67	\$7.65	\$8.64	\$9.68	\$11.01	\$9.52	\$12.65	\$15.37	\$18.16	\$20.92	\$23.73	\$27.24	60	
61	\$4.70	\$5.98	\$7.04	\$8.09	\$9.14	\$10.25	\$11.67	\$9.89	\$13.15	\$16.00	\$18.93	\$21.81	\$24.76	\$28.45	61	
62	\$4.98	\$6.32	\$7.41	\$8.53	\$9.65	\$10.83	\$12.33	\$10.25	\$13.66	\$16.63	\$19.69	\$22.71	\$25.80	\$29.65	62	
63	\$5.51	\$6.99	\$8.20	\$9.44	\$10.68	\$11.99	\$13.65	\$11.11	\$14.77	\$17.96	\$21.20	\$24.40	\$27.66	\$31.75	63	
64	\$6.03	\$7.65	\$8.99	\$10.35	\$11.71	\$13.15	\$14.98	\$11.97	\$15.88	\$19.29	\$22.71	\$26.08	\$29.53	\$33.85	64	
65	\$6.55	\$8.32	\$9.78	\$11.26	\$12.74	\$14.31	\$16.30	\$12.83	\$17.00	\$20.62	\$24.22	\$27.76	\$31.39	\$35.94	65	
66	\$7.08	\$8.99	\$10.57	\$12.17	\$13.78	\$15.47	\$17.63	\$13.69	\$18.11	\$21.95	\$25.73	\$29.45	\$33.25	\$38.04	66	
67	\$7.60	\$9.66	\$11.36	\$13.08	\$14.81	\$16.63	\$18.95	\$14.55	\$19.22	\$23.28	\$27.24	\$31.13	\$35.12	\$40.14	67	
68	\$8.63	\$11.00	\$12.95	\$14.89	\$16.82	\$18.87	\$21.48	\$16.12	\$21.35	\$25.90	\$30.14	\$34.31	\$38.58	\$43.98	68	
69	\$9.67	\$12.33	\$14.54	\$16.69	\$18.83	\$21.10	\$24.01	\$17.70	\$23.48	\$28.52	\$33.04	\$37.48	\$42.03	\$47.82	69	
70	\$10.70	\$13.67	\$16.13	\$18.49	\$20.85	\$23.34	\$26.53	\$19.27	\$25.61	\$31.14	\$35.94	\$40.66	\$45.49	\$51.66	70	
71	\$11.73	\$15.00	\$17.72	\$20.29	\$22.86	\$25.57	\$29.06	\$20.84	\$27.74	\$33.76	\$38.84	\$43.83	\$48.95	\$55.50	71	
72	\$12.76	\$16.34	\$19.31	\$22.09	\$24.87	\$27.81	\$31.59	\$22.41	\$29.87	\$36.38	\$41.74	\$47.01	\$52.41	\$59.34	72	
73	\$14.62	\$18.81	\$22.32	\$25.45	\$28.57	\$31.88	\$36.15	\$25.09	\$33.61	\$41.08	\$46.94	\$52.69	\$58.59	\$66.21	73	
74	\$16.47	\$21.28	\$25.33	\$28.80	\$32.27	\$35.96	\$40.71	\$27.76	\$37.35	\$45.78	\$52.14	\$58.37	\$64.78	\$73.07	74	
75	\$18.33	\$23.76	\$28.34	\$32.15	\$35.98	\$40.03	\$45.28	\$30.43	\$41.09	\$50.48	\$57.33	\$64.06	\$70.96	\$79.93	75	
76	\$20.18	\$26.23	\$31.34	\$35.51	\$39.68	\$44.10	\$49.84	\$33.11	\$44.83	\$55.18	\$62.53	\$69.74	\$77.15	\$86.79	76	
77	\$22.03	\$28.71	\$34.35	\$38.86	\$43.38	\$48.18	\$54.40	\$35.78	\$48.57	\$59.88	\$67.73	\$75.42	\$83.33	\$93.66	77	
78	\$23.75	\$30.99	\$37.16	\$42.01	\$46.87	\$52.01	\$58.66	\$38.01	\$51.73	\$63.91	\$72.23	\$80.36	\$88.70	\$99.51	78	
79	\$25.46	\$33.28	\$39.96	\$45.16	\$50.35	\$55.84	\$62.92	\$40.24	\$54.90	\$67.94	\$76.72	\$85.29	\$94.06	\$105.37	79	
80	\$27.17	\$35.57	\$42.77	\$48.32	\$53.84	\$59.67	\$67.17	\$42.46	\$58.06	\$71.96	\$81.22	\$90.23	\$99.42	\$111.23	80	
81	\$28.88	\$37.85	\$45.57	\$51.47	\$57.32	\$63.50	\$71.43	\$44.69	\$61.23	\$75.99	\$85.72	\$95.16	\$104.78	\$117.08	81	
82	\$30.59	\$40.14	\$48.38	\$54.62	\$60.81	\$67.33	\$75.69	\$46.92	\$64.39	\$80.02	\$90.22	\$100.09	\$110.15	\$122.94	82	
83	\$32.84	\$43.17	\$52.11	\$58.83	\$65.48	\$72.48	\$81.41	\$49.99	\$68.74	\$85.55	\$96.42	\$106.93	\$117.59	\$131.11	83	
84	\$35.09	\$46.19	\$55.84	\$63.04	\$70.15	\$77.62	\$87.13	\$53.07	\$73.09	\$91.08	\$102.61	\$113.76	\$125.04	\$139.28	84	
85	\$37.34	\$49.22	\$59.57	\$67.25	\$74.83	\$82.77	\$92.85	\$56.14	\$77.43	\$96.61	\$108.81	\$120.59	\$132.49	\$147.45	85	
86	\$39.59	\$52.25	\$63.31	\$71.46	\$79.50	\$87.92	\$98.57	\$59.21	\$81.78	\$102.14	\$115.01	\$127.42	\$139.93	\$155.62	86	
87	\$41.84	\$55.28	\$67.04	\$75.67	\$84.18	\$93.07	\$104.28	\$62.29	\$86.12	\$107.68	\$121.21	\$134.25	\$147.38	\$163.79	87	
88	\$43.96	\$58.06	\$70.44	\$79.53	\$88.51	\$97.87	\$109.68	\$65.05	\$89.92	\$112.44	\$126.59	\$140.25	\$154.00	\$171.17	88	
89	\$46.08	\$60.84	\$73.85	\$83.40	\$92.83	\$102.67	\$115.07	\$67.82	\$93.71	\$117.21	\$131.96	\$146.25	\$160.61	\$178.55	89	
90	\$48.21	\$63.62	\$77.25	\$87.26	\$97.16	\$107.48	\$120.46	\$70.58	\$97.50	\$121.98	\$137.34	\$152.25	\$167.23	\$185.94	90	
91	\$50.33	\$66.41	\$80.66	\$91.12	\$101.49	\$112.28	\$125.85	\$73.34	\$101.30	\$126.75	\$142.72	\$158.25	\$173.85	\$193.32	91	
92	\$52.45	\$69.19	\$84.06	\$94.98	\$105.82	\$117.08	\$131.25	\$76.11	\$105.09	\$131.52	\$148.09	\$164.25	\$180.47	\$200.70	92	
93	\$53.87	\$71.00	\$86.25	\$97.48	\$108.62	\$120.20	\$134.73	\$77.76	\$107.26	\$134.20	\$151.13	\$167.66	\$184.22	\$204.82	93	
94	\$55.29	\$72.81	\$88.44	\$99.97	\$111.43	\$123.33	\$138.21	\$79.42	\$109.44	\$136.88	\$154.17	\$171.07	\$187.98	\$208.94	94	
95	\$56.71	\$74.62	\$90.63	\$102.46	\$114.24	\$126.45	\$141.69	\$81.08	\$111.61	\$139.56	\$157.21	\$174.48	\$191.74	\$213.06	95	
96	\$58.12	\$76.43	\$92.81	\$104.95	\$117.04	\$129.57	\$145.18	\$82.74	\$113.78	\$142.24	\$160.25	\$177.89	\$195.50	\$217.18	96	
97	\$59.54	\$78.25	\$95.00	\$107.44	\$119.85	\$132.69	\$148.66	\$84.40	\$115.96	\$144.92	\$163.29	\$181.30	\$199.26	\$221.30	97	
98	\$60.96	\$80.06	\$97.19	\$109.93	\$122.66	\$135.82	\$152.14	\$86.05	\$118.13	\$147.60	\$166.32	\$184.70	\$203.02	\$225.42	98	
99	\$62.38	\$81.87	\$99.38	\$112.43	\$125.46	\$138.94	\$155.62	\$87.71	\$120.30	\$150.28	\$169.36	\$188.11	\$206.78	\$229.53	99	
100+	\$63.80	\$83.68	\$101.56	\$114.92	\$128.27	\$142.06	\$159.11	\$89.37	\$122.48	\$152.96	\$172.40	\$191.52	\$210.54	\$233.65	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Comprehensive - 90 Day EP - 50% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.64	\$3.24	\$3.75	\$4.16	\$4.60	\$5.07	\$5.68	\$6.02	\$7.63	\$9.03	\$10.41	\$11.80	\$13.24	\$15.03	25	
26	\$2.65	\$3.26	\$3.77	\$4.20	\$4.63	\$5.11	\$5.72	\$6.09	\$7.72	\$9.14	\$10.55	\$11.96	\$13.42	\$15.23	26	
27	\$2.67	\$3.28	\$3.80	\$4.23	\$4.67	\$5.15	\$5.77	\$6.17	\$7.82	\$9.25	\$10.68	\$12.11	\$13.60	\$15.44	27	
28	\$2.68	\$3.30	\$3.83	\$4.26	\$4.70	\$5.19	\$5.82	\$6.24	\$7.91	\$9.37	\$10.82	\$12.27	\$13.77	\$15.64	28	
29	\$2.70	\$3.33	\$3.85	\$4.29	\$4.74	\$5.23	\$5.86	\$6.32	\$8.01	\$9.48	\$10.95	\$12.42	\$13.95	\$15.85	29	
30	\$2.71	\$3.35	\$3.88	\$4.32	\$4.77	\$5.27	\$5.91	\$6.39	\$8.10	\$9.60	\$11.09	\$12.58	\$14.13	\$16.05	30	
31	\$2.73	\$3.37	\$3.91	\$4.35	\$4.81	\$5.31	\$5.96	\$6.47	\$8.20	\$9.71	\$11.22	\$12.73	\$14.30	\$16.26	31	
32	\$2.74	\$3.39	\$3.93	\$4.38	\$4.84	\$5.35	\$6.00	\$6.54	\$8.29	\$9.82	\$11.36	\$12.89	\$14.48	\$16.47	32	
33	\$2.76	\$3.41	\$3.96	\$4.41	\$4.88	\$5.39	\$6.05	\$6.62	\$8.39	\$9.94	\$11.49	\$13.04	\$14.66	\$16.67	33	
34	\$2.77	\$3.43	\$3.99	\$4.44	\$4.91	\$5.43	\$6.10	\$6.69	\$8.49	\$10.05	\$11.62	\$13.20	\$14.83	\$16.88	34	
35	\$2.79	\$3.45	\$4.01	\$4.47	\$4.95	\$5.47	\$6.14	\$6.77	\$8.58	\$10.17	\$11.76	\$13.35	\$15.01	\$17.08	35	
36	\$2.81	\$3.49	\$4.07	\$4.53	\$5.02	\$5.54	\$6.23	\$6.86	\$8.70	\$10.31	\$11.93	\$13.55	\$15.23	\$17.34	36	
37	\$2.84	\$3.53	\$4.12	\$4.59	\$5.09	\$5.62	\$6.32	\$6.96	\$8.83	\$10.46	\$12.10	\$13.75	\$15.46	\$17.60	37	
38	\$2.87	\$3.57	\$4.17	\$4.65	\$5.15	\$5.70	\$6.41	\$7.05	\$8.95	\$10.60	\$12.28	\$13.95	\$15.68	\$17.86	38	
39	\$2.90	\$3.61	\$4.22	\$4.71	\$5.22	\$5.78	\$6.50	\$7.15	\$9.07	\$10.75	\$12.45	\$14.15	\$15.91	\$18.12	39	
40	\$2.93	\$3.65	\$4.27	\$4.77	\$5.29	\$5.85	\$6.58	\$7.24	\$9.19	\$10.90	\$12.62	\$14.35	\$16.14	\$18.38	40	
41	\$2.96	\$3.69	\$4.32	\$4.83	\$5.36	\$5.93	\$6.67	\$7.34	\$9.32	\$11.04	\$12.79	\$14.54	\$16.36	\$18.64	41	
42	\$2.98	\$3.73	\$4.37	\$4.89	\$5.43	\$6.01	\$6.76	\$7.44	\$9.44	\$11.19	\$12.96	\$14.74	\$16.59	\$18.90	42	
43	\$3.01	\$3.78	\$4.43	\$4.95	\$5.49	\$6.08	\$6.85	\$7.53	\$9.56	\$11.33	\$13.14	\$14.94	\$16.81	\$19.16	43	
44	\$3.04	\$3.82	\$4.48	\$5.01	\$5.56	\$6.16	\$6.94	\$7.63	\$9.68	\$11.48	\$13.31	\$15.14	\$17.04	\$19.42	44	
45	\$3.07	\$3.86	\$4.53	\$5.07	\$5.63	\$6.24	\$7.02	\$7.72	\$9.81	\$11.63	\$13.48	\$15.34	\$17.26	\$19.68	45	
46	\$3.12	\$3.93	\$4.63	\$5.19	\$5.76	\$6.39	\$7.20	\$7.85	\$9.97	\$11.82	\$13.72	\$15.61	\$17.57	\$20.04	46	
47	\$3.18	\$4.01	\$4.73	\$5.30	\$5.89	\$6.54	\$7.37	\$7.98	\$10.14	\$12.02	\$13.95	\$15.88	\$17.88	\$20.39	47	
48	\$3.24	\$4.09	\$4.83	\$5.42	\$6.03	\$6.69	\$7.54	\$8.12	\$10.31	\$12.22	\$14.18	\$16.15	\$18.19	\$20.74	48	
49	\$3.29	\$4.17	\$4.93	\$5.54	\$6.16	\$6.84	\$7.71	\$8.25	\$10.47	\$12.42	\$14.42	\$16.42	\$18.49	\$21.10	49	
50	\$3.35	\$4.25	\$5.03	\$5.65	\$6.29	\$6.99	\$7.88	\$8.38	\$10.64	\$12.62	\$14.65	\$16.69	\$18.80	\$21.45	50	
51	\$3.40	\$4.33	\$5.13	\$5.77	\$6.42	\$7.14	\$8.05	\$8.51	\$10.81	\$12.82	\$14.89	\$16.96	\$19.11	\$21.80	51	
52	\$3.46	\$4.41	\$5.23	\$5.88	\$6.56	\$7.29	\$8.23	\$8.64	\$10.98	\$13.02	\$15.12	\$17.23	\$19.42	\$22.16	52	
53	\$3.51	\$4.49	\$5.33	\$6.00	\$6.69	\$7.44	\$8.40	\$8.77	\$11.14	\$13.22	\$15.36	\$17.50	\$19.72	\$22.51	53	
54	\$3.57	\$4.56	\$5.43	\$6.12	\$6.82	\$7.58	\$8.57	\$8.90	\$11.31	\$13.42	\$15.59	\$17.77	\$20.03	\$22.86	54	
55	\$3.62	\$4.64	\$5.53	\$6.23	\$6.95	\$7.73	\$8.74	\$9.03	\$11.48	\$13.62	\$15.83	\$18.04	\$20.34	\$23.22	55	
56	\$3.67	\$4.72	\$5.62	\$6.33	\$7.07	\$7.87	\$8.90	\$9.15	\$11.65	\$13.82	\$16.03	\$18.25	\$20.55	\$23.57	56	
57	\$3.72	\$4.80	\$5.73	\$6.45	\$7.21	\$8.03	\$9.08	\$9.28	\$11.82	\$14.02	\$16.23	\$18.45	\$20.76	\$23.92	57	
58	\$3.77	\$4.88	\$5.83	\$6.57	\$7.35	\$8.19	\$9.26	\$9.41	\$11.99	\$14.22	\$16.43	\$18.66	\$20.97	\$24.27	58	
59	\$3.82	\$4.96	\$5.93	\$6.71	\$7.51	\$8.37	\$9.46	\$9.56	\$12.16	\$14.42	\$16.63	\$18.87	\$21.18	\$24.62	59	
60	\$3.87	\$5.04	\$6.03	\$6.85	\$7.67	\$8.55	\$9.66	\$9.71	\$12.33	\$14.62	\$16.83	\$19.08	\$21.39	\$24.97	60	
61	\$3.92	\$5.12	\$6.13	\$6.99	\$7.83	\$8.73	\$9.86	\$9.85	\$12.50	\$14.82	\$17.03	\$19.29	\$21.60	\$25.32	61	
62	\$3.97	\$5.20	\$6.23	\$7.13	\$8.00	\$8.92	\$10.07	\$10.01	\$12.67	\$15.02	\$17.23	\$19.44	\$21.81	\$25.67	62	
63	\$4.02	\$5.28	\$6.31	\$7.27	\$8.17	\$9.11	\$10.28	\$10.16	\$12.84	\$15.22	\$17.43	\$19.64	\$22.02	\$26.02	63	
64	\$4.07	\$5.36	\$6.41	\$7.41	\$8.33	\$9.29	\$10.48	\$10.31	\$13.01	\$15.42	\$17.63	\$19.84	\$22.23	\$26.37	64	
65	\$4.12	\$5.44	\$6.51	\$7.56	\$8.49	\$9.57	\$10.78	\$10.56	\$13.18	\$15.62	\$17.83	\$20.04	\$22.44	\$26.72	65	
66	\$4.17	\$5.52	\$6.61	\$7.71	\$8.65	\$9.75	\$10.98	\$10.71	\$13.35	\$15.82	\$18.03	\$20.25	\$22.65	\$27.07	66	
67	\$4.22	\$5.60	\$6.71	\$7.87	\$8.83	\$9.95	\$11.20	\$10.84	\$13.52	\$16.02	\$18.23	\$20.46	\$22.86	\$27.42	67	
68	\$4.27	\$5.68	\$6.81	\$8.03	\$9.01	\$10.15	\$11.42	\$10.96	\$13.69	\$16.22	\$18.43	\$20.67	\$23.07	\$27.77	68	
69	\$4.32	\$5.76	\$6.91	\$8.20	\$9.20	\$10.36	\$11.65	\$11.07	\$13.86	\$16.42	\$18.63	\$20.88	\$23.28	\$28.12	69	
70	\$4.37	\$5.84	\$7.01	\$8.37	\$9.58	\$10.76	\$12.06	\$11.18	\$14.03	\$16.62	\$18.83	\$21.09	\$23.49	\$28.47	70	
71	\$4.42	\$5.92	\$7.11	\$8.55	\$9.77	\$11.17	\$12.47	\$11.29	\$14.20	\$16.82	\$19.03	\$21.30	\$23.70	\$28.82	71	
72	\$4.47	\$6.00	\$7.21	\$8.73	\$9.99	\$11.59	\$12.89	\$11.40	\$14.37	\$17.02	\$19.23	\$21.51	\$23.91	\$29.17	72	
73	\$4.52	\$6.08	\$7.31	\$8.92	\$10.21	\$12.02	\$13.32	\$11.51	\$14.54	\$17.22	\$19.43	\$21.72	\$24.12	\$29.52	73	
74	\$4.57	\$6.16	\$7.41	\$9.11	\$10.41	\$12.45	\$13.74	\$11.62	\$14.71	\$17.42	\$19.63	\$21.93	\$24.33	\$29.87	74	
75	\$4.62	\$6.24	\$7.51	\$9.31	\$10.62	\$12.89	\$14.17	\$11.73	\$14.88	\$17.62	\$19.83	\$22.14	\$24.54	\$30.22	75	
76	\$4.67	\$6.32	\$7.61	\$9.51	\$10.83	\$13.34	\$14.61	\$11.84	\$15.05	\$17.82	\$20.03	\$22.35	\$24.75	\$30.57	76	
77	\$4.72	\$6.40	\$7.71	\$9.72	\$11.05	\$13.80	\$15.05	\$11.95	\$15.22	\$18.02	\$20.23	\$22.56	\$24.96	\$30.92	77	
78	\$4.77	\$6.48	\$7.81	\$9.93	\$11.27	\$14.27	\$15.50	\$12.06	\$15.39	\$18.22	\$20.43	\$22.77	\$25.17	\$31.27	78	
79	\$4.82	\$6.56	\$7.91	\$10.15	\$11.50	\$14.75	\$16.05	\$12.17	\$15.56	\$18.42	\$20.63	\$22.98	\$25.38	\$31.62	79	
80	\$4.87	\$6.64	\$8.01	\$10.37	\$11.73	\$15.24	\$16.51	\$12.28	\$15.73	\$18.62	\$20.83	\$23.19	\$25.59	\$31.97	80	
81	\$4.92	\$6.72	\$8.11	\$10.59	\$11.97	\$15.74	\$17.07	\$12.39	\$15.90	\$18.82	\$21.03	\$23.40	\$25.80	\$32.32	81	
82	\$4.97	\$6.80	\$8.21	\$10.82	\$12.21	\$16.25	\$17.53	\$12.50	\$16.07	\$19.02	\$21.23	\$23.61	\$26.01	\$32.67	82	
83	\$5.02	\$6.88	\$8.31	\$11.05	\$12.45	\$16.77	\$18.00	\$12.61	\$16.24	\$19.22	\$21.43	\$23.82	\$26.22	\$33.02	83	
84	\$5.07	\$6.96	\$8.41	\$11.28	\$12.70	\$17.29	\$18.49	\$12.72	\$16.41	\$19.42	\$21.63	\$24.03	\$26.43	\$33.37	84	
85	\$5.12	\$7.04	\$8.51	\$11.51	\$12.95	\$17.80	\$19.00	\$12.83	\$16.58	\$19.62	\$21.83	\$24.24	\$26.64	\$33.72	85	
86	\$5.17	\$7.12	\$8.61	\$11.75	\$13.21	\$18.32	\$19.51	\$12.94	\$16.75	\$19.82	\$22.03	\$24.45	\$26.85	\$34.07	86	
87	\$5.22	\$7.20	\$8.71	\$11.99	\$13.47	\$18.85	\$20.03	\$13.05	\$16.92	\$20.02	\$22.23	\$24.66	\$27.06	\$34.42	87	
88	\$5.27	\$7.28	\$8.81	\$12.24	\$13.74	\$19.38	\$20.56	\$13.16	\$17.09	\$20.22	\$22.43	\$24.87	\$27.27	\$34.77	88	
89	\$5.32	\$7.36	\$8.91	\$12.49	\$14.01	\$19.92	\$21.09	\$13.27	\$17.26	\$20.42	\$22.63	\$25.08	\$27.48	\$35.12	89	
90	\$5.37	\$7.44	\$9.01	\$12.74	\$14.28	\$20.47	\$21.63	\$13.38	\$17.43	\$20.62	\$22.83	\$25.29	\$27.69	\$35.47	90	
91	\$5.42	\$7.52	\$9.11	\$13.00	\$14.55	\$21.02	\$22.17	\$13.49	\$17.60	\$20.82	\$23.03	\$25.50	\$27.90	\$35.82	91	
92	\$5.47	\$7.60	\$9.21	\$13.25	\$14.82	\$21.57	\$22.72	\$13.60	\$17.77	\$21.02	\$23.23	\$25.71	\$28.11	\$36.17	92	
93	\$5.52	\$7.68	\$9.31	\$13.50	\$15.09	\$22.12	\$23.27	\$13.71	\$17.94	\$21.22	\$23.43	\$25.92	\$28.32	\$36.52	93	
94	\$5.57	\$7.76	\$9.41	\$13.75	\$15.36	\$22.67	\$23.82	\$13.82	\$18.11	\$21.42	\$23.63	\$26.13	\$28.53	\$36.87	94	
95	\$5.62	\$7.84	\$9.51	\$14.00	\$15.63	\$23.22	\$24.37	\$13.93	\$18.28	\$21.62	\$23.83	\$26.34	\$28.74	\$37.22	95	
96	\$5.67	\$7.92	\$9.61	\$14.25	\$15.90	\$23.77	\$24.92	\$14.04	\$18.45	\$21.82	\$24.03	\$26.55	\$28.95	\$37.57	96	
97	\$5.72	\$8.00	\$9.71	\$14.50	\$16.17	\$24.32	\$25.47	\$14.15	\$18.62	\$22.02	\$24.23	\$26.76	\$29.16	\$37.92	97	
98	\$5.77	\$8.08	\$9.81	\$14.75	\$16.44	\$24.87	\$26.02	\$14.26	\$18.79	\$22.22	\$24.43	\$26.97	\$29.37	\$38.27	98	
99	\$5.82	\$8.16	\$9.91	\$15.00	\$16.71	\$25.42	\$26.57	\$14.37	\$18.96	\$22.42	\$24.63	\$27.18	\$29.58	\$38.62	99	
100+	\$5.87	\$8.24	\$10.01	\$15.25	\$16.98	\$25.97	\$27.12	\$14.48	\$19.13	\$22.62	\$24.83	\$27.39	\$29.79	\$38.97	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Comprehensive - 90 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.04	\$3.70	\$4.24	\$4.69	\$5.16	\$5.68	\$6.36	\$6.62	\$8.29	\$9.74	\$11.19	\$12.65	\$14.18	\$16.08	25	
26	\$3.05	\$3.72	\$4.27	\$4.72	\$5.20	\$5.72	\$6.41	\$6.70	\$8.40	\$9.87	\$11.34	\$12.82	\$14.37	\$16.30	26	
27	\$3.07	\$3.74	\$4.30	\$4.76	\$5.24	\$5.77	\$6.46	\$6.78	\$8.50	\$9.99	\$11.48	\$12.99	\$14.56	\$16.52	27	
28	\$3.09	\$3.77	\$4.33	\$4.79	\$5.28	\$5.82	\$6.51	\$6.86	\$8.60	\$10.11	\$11.63	\$13.15	\$14.75	\$16.73	28	
29	\$3.11	\$3.79	\$4.36	\$4.83	\$5.32	\$5.86	\$6.57	\$6.94	\$8.71	\$10.24	\$11.77	\$13.32	\$14.94	\$16.95	29	
30	\$3.12	\$3.82	\$4.39	\$4.86	\$5.36	\$5.91	\$6.62	\$7.03	\$8.81	\$10.36	\$11.91	\$13.49	\$15.13	\$17.17	30	
31	\$3.14	\$3.84	\$4.42	\$4.90	\$5.40	\$5.95	\$6.67	\$7.11	\$8.91	\$10.48	\$12.06	\$13.65	\$15.31	\$17.39	31	
32	\$3.16	\$3.86	\$4.45	\$4.93	\$5.44	\$6.00	\$6.72	\$7.19	\$9.02	\$10.60	\$12.20	\$13.82	\$15.50	\$17.61	32	
33	\$3.17	\$3.89	\$4.48	\$4.97	\$5.48	\$6.04	\$6.78	\$7.27	\$9.12	\$10.73	\$12.35	\$13.99	\$15.69	\$17.83	33	
34	\$3.19	\$3.91	\$4.51	\$5.00	\$5.52	\$6.09	\$6.83	\$7.35	\$9.23	\$10.85	\$12.49	\$14.15	\$15.88	\$18.05	34	
35	\$3.21	\$3.94	\$4.54	\$5.04	\$5.56	\$6.13	\$6.88	\$7.44	\$9.33	\$10.97	\$12.64	\$14.32	\$16.07	\$18.27	35	
36	\$3.24	\$3.98	\$4.60	\$5.11	\$5.63	\$6.22	\$6.98	\$7.54	\$9.46	\$11.13	\$12.82	\$14.53	\$16.31	\$18.55	36	
37	\$3.27	\$4.03	\$4.66	\$5.17	\$5.71	\$6.30	\$7.08	\$7.65	\$9.60	\$11.29	\$13.01	\$14.74	\$16.55	\$18.83	37	
38	\$3.30	\$4.07	\$4.72	\$5.24	\$5.79	\$6.39	\$7.18	\$7.75	\$9.73	\$11.45	\$13.19	\$14.96	\$16.79	\$19.11	38	
39	\$3.34	\$4.12	\$4.78	\$5.31	\$5.86	\$6.48	\$7.27	\$7.86	\$9.86	\$11.60	\$13.38	\$15.17	\$17.04	\$19.39	39	
40	\$3.37	\$4.17	\$4.83	\$5.37	\$5.94	\$6.56	\$7.37	\$7.96	\$10.00	\$11.76	\$13.56	\$15.38	\$17.28	\$19.66	40	
41	\$3.40	\$4.21	\$4.89	\$5.44	\$6.02	\$6.65	\$7.47	\$8.07	\$10.13	\$11.92	\$13.75	\$15.59	\$17.52	\$19.94	41	
42	\$3.44	\$4.26	\$4.95	\$5.51	\$6.09	\$6.73	\$7.57	\$8.17	\$10.26	\$12.08	\$13.93	\$15.81	\$17.76	\$20.22	42	
43	\$3.47	\$4.30	\$5.01	\$5.58	\$6.17	\$6.82	\$7.67	\$8.28	\$10.40	\$12.23	\$14.12	\$16.02	\$18.00	\$20.50	43	
44	\$3.50	\$4.35	\$5.07	\$5.64	\$6.25	\$6.91	\$7.77	\$8.38	\$10.53	\$12.39	\$14.30	\$16.23	\$18.24	\$20.78	44	
45	\$3.53	\$4.40	\$5.12	\$5.71	\$6.32	\$6.99	\$7.87	\$8.49	\$10.66	\$12.55	\$14.49	\$16.44	\$18.49	\$21.06	45	
46	\$3.60	\$4.49	\$5.24	\$5.84	\$6.47	\$7.16	\$8.06	\$8.63	\$10.84	\$12.76	\$14.74	\$16.73	\$18.81	\$21.43	46	
47	\$3.66	\$4.58	\$5.35	\$5.97	\$6.62	\$7.33	\$8.25	\$8.78	\$11.03	\$12.98	\$14.99	\$17.02	\$19.14	\$21.81	47	
48	\$3.72	\$4.67	\$5.47	\$6.10	\$6.77	\$7.50	\$8.44	\$8.92	\$11.21	\$13.19	\$15.25	\$17.31	\$19.47	\$22.19	48	
49	\$3.79	\$4.76	\$5.58	\$6.23	\$6.92	\$7.66	\$8.64	\$9.06	\$11.39	\$13.41	\$15.50	\$17.60	\$19.80	\$22.57	49	
50	\$3.85	\$4.85	\$5.69	\$6.36	\$7.07	\$7.83	\$8.83	\$9.21	\$11.57	\$13.62	\$15.75	\$17.89	\$20.13	\$22.95	50	
51	\$3.91	\$4.94	\$5.81	\$6.49	\$7.21	\$8.00	\$9.02	\$9.35	\$11.75	\$13.84	\$16.00	\$18.19	\$20.46	\$23.32	51	
52	\$3.98	\$5.03	\$5.92	\$6.63	\$7.36	\$8.17	\$9.21	\$9.49	\$11.93	\$14.05	\$16.26	\$18.48	\$20.79	\$23.70	52	
53	\$4.04	\$5.12	\$6.03	\$6.76	\$7.51	\$8.34	\$9.40	\$9.64	\$12.11	\$14.27	\$16.51	\$18.77	\$21.12	\$24.08	53	
54	\$4.10	\$5.21	\$6.15	\$6.89	\$7.66	\$8.50	\$9.60	\$9.78	\$12.30	\$14.48	\$16.76	\$19.06	\$21.45	\$24.46	54	
55	\$4.17	\$5.29	\$6.26	\$7.02	\$7.81	\$8.67	\$9.79	\$9.92	\$12.48	\$14.70	\$17.01	\$19.35	\$21.78	\$24.84	55	
56	\$4.57	\$5.75	\$6.75	\$7.58	\$8.45	\$9.40	\$10.63	\$10.39	\$13.10	\$15.46	\$17.92	\$20.41	\$22.99	\$26.24	56	
57	\$4.97	\$6.20	\$7.23	\$8.15	\$9.10	\$10.13	\$11.46	\$10.85	\$13.72	\$16.21	\$18.83	\$21.46	\$24.21	\$27.65	57	
58	\$5.38	\$6.65	\$7.72	\$8.71	\$9.74	\$10.86	\$12.30	\$11.32	\$14.34	\$16.97	\$19.74	\$22.52	\$25.43	\$29.06	58	
59	\$5.78	\$7.10	\$8.21	\$9.28	\$10.39	\$11.59	\$13.14	\$11.79	\$14.96	\$17.72	\$20.64	\$23.58	\$26.64	\$30.47	59	
60	\$6.18	\$7.56	\$8.70	\$9.84	\$11.03	\$12.32	\$13.97	\$12.25	\$15.58	\$18.48	\$21.55	\$24.64	\$27.86	\$31.88	60	
61	\$6.58	\$8.01	\$9.19	\$10.41	\$11.68	\$13.05	\$14.81	\$12.72	\$16.20	\$19.24	\$22.46	\$25.70	\$29.07	\$33.28	61	
62	\$6.99	\$8.46	\$9.68	\$10.98	\$12.32	\$13.78	\$15.65	\$13.19	\$16.82	\$19.99	\$23.37	\$26.76	\$30.29	\$34.69	62	
63	\$7.72	\$9.36	\$10.70	\$12.15	\$13.64	\$15.26	\$17.33	\$14.29	\$18.19	\$21.59	\$25.16	\$28.74	\$32.48	\$37.15	63	
64	\$8.45	\$10.25	\$11.73	\$13.32	\$14.96	\$16.74	\$19.01	\$15.40	\$19.56	\$23.19	\$26.95	\$30.73	\$34.67	\$39.60	64	
65	\$9.19	\$11.15	\$12.76	\$14.49	\$16.28	\$18.22	\$20.69	\$16.51	\$20.93	\$24.79	\$28.73	\$32.71	\$36.85	\$42.06	65	
66	\$9.92	\$12.04	\$13.79	\$15.66	\$17.60	\$19.70	\$22.37	\$17.61	\$22.30	\$26.39	\$30.52	\$34.69	\$39.04	\$44.51	66	
67	\$10.65	\$12.94	\$14.82	\$16.83	\$18.92	\$21.18	\$24.05	\$18.72	\$23.67	\$27.99	\$32.31	\$36.68	\$41.23	\$46.96	67	
68	\$12.10	\$14.72	\$16.90	\$19.15	\$21.49	\$24.02	\$27.26	\$20.74	\$26.29	\$31.14	\$35.76	\$40.42	\$45.29	\$51.46	68	
69	\$13.55	\$16.51	\$18.97	\$21.47	\$24.06	\$26.87	\$30.47	\$22.77	\$28.92	\$34.29	\$39.20	\$44.16	\$49.35	\$55.95	69	
70	\$14.99	\$18.30	\$21.05	\$23.79	\$26.63	\$29.72	\$33.67	\$24.79	\$31.54	\$37.44	\$42.64	\$47.90	\$53.41	\$60.45	70	
71	\$16.44	\$20.09	\$23.12	\$26.10	\$29.20	\$32.56	\$36.88	\$26.82	\$34.16	\$40.59	\$46.08	\$51.64	\$57.47	\$64.94	71	
72	\$17.88	\$21.88	\$25.20	\$28.42	\$31.77	\$35.41	\$40.09	\$28.84	\$36.78	\$43.74	\$49.53	\$55.38	\$61.53	\$69.43	72	
73	\$20.48	\$25.19	\$29.12	\$32.74	\$36.50	\$40.60	\$45.88	\$32.28	\$41.39	\$49.39	\$55.69	\$62.08	\$68.79	\$77.46	73	
74	\$23.08	\$28.50	\$33.05	\$37.05	\$41.22	\$45.78	\$51.67	\$35.72	\$45.99	\$55.04	\$61.86	\$68.77	\$76.06	\$85.49	74	
75	\$25.68	\$31.82	\$36.97	\$41.37	\$45.95	\$50.97	\$57.46	\$39.16	\$50.60	\$60.69	\$68.02	\$75.47	\$83.32	\$93.52	75	
76	\$28.28	\$35.13	\$40.90	\$45.69	\$50.68	\$56.16	\$63.26	\$42.60	\$55.20	\$66.34	\$74.19	\$82.16	\$90.58	\$101.55	76	
77	\$30.88	\$38.44	\$44.82	\$50.00	\$55.41	\$61.34	\$69.05	\$46.04	\$59.81	\$71.99	\$80.36	\$88.86	\$97.84	\$109.58	77	
78	\$33.28	\$41.50	\$48.48	\$54.06	\$59.86	\$66.22	\$74.45	\$48.90	\$63.70	\$76.83	\$85.69	\$94.67	\$104.14	\$116.43	78	
79	\$35.68	\$44.57	\$52.14	\$58.11	\$64.31	\$71.10	\$79.85	\$51.77	\$67.60	\$81.67	\$91.03	\$100.49	\$110.43	\$123.29	79	
80	\$38.08	\$47.63	\$55.80	\$62.16	\$68.76	\$75.98	\$85.26	\$54.64	\$71.50	\$86.51	\$96.37	\$106.30	\$116.73	\$130.14	80	
81	\$40.48	\$50.69	\$59.46	\$66.22	\$73.22	\$80.85	\$90.66	\$57.51	\$75.40	\$91.35	\$101.70	\$112.11	\$123.02	\$136.99	81	
82	\$42.88	\$53.75	\$63.12	\$70.27	\$77.67	\$85.73	\$96.06	\$60.37	\$79.30	\$96.20	\$107.04	\$117.93	\$129.32	\$143.84	82	
83	\$46.03	\$57.81	\$67.99	\$75.69	\$83.64	\$92.29	\$103.32	\$64.33	\$84.65	\$102.85	\$114.40	\$125.97	\$138.06	\$153.40	83	
84	\$49.18	\$61.86	\$72.86	\$81.11	\$89.61	\$98.84	\$110.58	\$68.28	\$90.00	\$109.49	\$121.75	\$134.02	\$146.81	\$162.96	84	
85	\$52.33	\$65.92	\$77.73	\$86.52	\$95.58	\$105.40	\$117.84	\$72.24	\$95.35	\$116.14	\$129.10	\$142.07	\$155.55	\$172.52	85	
86	\$55.48	\$69.97	\$82.60	\$91.94	\$101.55	\$111.95	\$125.10	\$76.19	\$100.70	\$122.79	\$136.46	\$150.11	\$164.29	\$182.08	86	
87	\$58.63	\$74.03	\$87.48	\$97.36	\$107.52	\$118.50	\$132.36	\$80.15	\$106.05	\$129.44	\$143.81	\$158.16	\$173.03	\$191.63	87	
88	\$61.61	\$77.75	\$91.92	\$102.33	\$113.05	\$124.62	\$139.20	\$83.70	\$110.73	\$135.17	\$150.19	\$165.23	\$180.80	\$200.27	88	
89	\$64.58	\$81.48	\$96.36	\$107.30	\$118.58	\$130.74	\$146.04	\$87.26	\$115.40	\$140.91	\$156.57	\$172.30	\$188.57	\$208.91	89	
90	\$67.56	\$85.20	\$100.80	\$112.27	\$124.11	\$136.85	\$152.89	\$90.82	\$120.07	\$146.64	\$162.95	\$179.37	\$196.34	\$217.55	90	
91	\$70.53	\$88.93	\$105.25	\$117.24	\$129.63	\$142.97	\$159.73	\$94.37	\$124.74	\$152.37	\$169.33	\$186.44	\$204.11	\$226.19	91	
92	\$73.51	\$92.65	\$109.69	\$122.21	\$135.16	\$149.08	\$166.58	\$97.93	\$129.41	\$158.10	\$175.71	\$193.51	\$211.88	\$234.83	92	
93	\$75.49	\$95.08	\$112.55	\$125.41	\$138.75	\$153.06	\$171.00	\$100.06	\$132.09	\$161.33	\$179.31	\$197.53	\$216.29	\$239.65	93	
94	\$77.48	\$97.50	\$115.40	\$128.62	\$142.33	\$157.03	\$175.42	\$102.19	\$134.76	\$164.55	\$182.92	\$201.55	\$220.71	\$244.47	94	
95	\$79.47	\$99.93	\$118.25	\$131.83	\$145.92	\$161.01	\$179.84	\$104.33	\$137.44	\$167.77	\$186.52	\$205.56	\$225.12	\$249.29	95	
96	\$81.46	\$102.36	\$121.11	\$135.03	\$149.50	\$164.99	\$184.26	\$106.46	\$140.12	\$170.99	\$190.13	\$209.58	\$229.54	\$254.11	96	
97	\$83.45	\$104.78	\$123.96	\$138.24	\$153.09	\$168.96	\$188.68	\$108.59	\$142.79	\$174.21	\$193.73	\$213.59	\$233.95	\$258.92	97	
98	\$85.43	\$107.21	\$126.82	\$141.44	\$156.67	\$172.94	\$193.10	\$110.73	\$145.47	\$177.43	\$197.34	\$217.61	\$238.36	\$263.74	98	
99	\$87.42	\$109.63	\$129.67	\$144.65	\$160.26	\$176.91	\$197.52	\$112.86	\$148.14	\$180.65	\$200.94	\$221.63	\$242.78	\$268.56	99	
100+	\$89.41	\$112.06	\$132.53	\$147.86	\$163.84	\$180.89	\$201.94	\$114.99	\$150.82	\$183.88	\$204.55	\$225.64	\$247.19	\$273.38	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Comprehensive - 90 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.27	\$4.00	\$4.58	\$5.05	\$5.56	\$6.11	\$6.84	\$6.89	\$8.60	\$10.08	\$11.56	\$13.05	\$14.62	\$16.57	25	
26	\$3.28	\$4.02	\$4.61	\$5.09	\$5.60	\$6.16	\$6.90	\$6.97	\$8.71	\$10.20	\$11.70	\$13.22	\$14.81	\$16.79	26	
27	\$3.30	\$4.05	\$4.64	\$5.13	\$5.64	\$6.21	\$6.95	\$7.06	\$8.82	\$10.33	\$11.85	\$13.40	\$15.01	\$17.02	27	
28	\$3.32	\$4.07	\$4.68	\$5.17	\$5.68	\$6.26	\$7.01	\$7.14	\$8.92	\$10.46	\$12.00	\$13.57	\$15.20	\$17.25	28	
29	\$3.34	\$4.10	\$4.71	\$5.21	\$5.73	\$6.31	\$7.07	\$7.23	\$9.03	\$10.58	\$12.15	\$13.74	\$15.40	\$17.47	29	
30	\$3.36	\$4.13	\$4.74	\$5.24	\$5.77	\$6.36	\$7.12	\$7.31	\$9.14	\$10.71	\$12.30	\$13.91	\$15.59	\$17.70	30	
31	\$3.37	\$4.15	\$4.77	\$5.28	\$5.81	\$6.40	\$7.18	\$7.40	\$9.25	\$10.84	\$12.45	\$14.08	\$15.79	\$17.92	31	
32	\$3.39	\$4.18	\$4.81	\$5.32	\$5.86	\$6.45	\$7.23	\$7.49	\$9.35	\$10.97	\$12.60	\$14.25	\$15.98	\$18.15	32	
33	\$3.41	\$4.20	\$4.84	\$5.36	\$5.90	\$6.50	\$7.29	\$7.57	\$9.46	\$11.09	\$12.75	\$14.42	\$16.18	\$18.38	33	
34	\$3.43	\$4.23	\$4.87	\$5.39	\$5.94	\$6.55	\$7.35	\$7.66	\$9.57	\$11.22	\$12.90	\$14.60	\$16.37	\$18.60	34	
35	\$3.45	\$4.26	\$4.91	\$5.43	\$5.99	\$6.60	\$7.40	\$7.74	\$9.68	\$11.35	\$13.05	\$14.77	\$16.57	\$18.83	35	
36	\$3.48	\$4.31	\$4.97	\$5.50	\$6.07	\$6.69	\$7.51	\$7.85	\$9.82	\$11.51	\$13.24	\$14.99	\$16.82	\$19.12	36	
37	\$3.52	\$4.36	\$5.03	\$5.58	\$6.15	\$6.78	\$7.62	\$7.96	\$9.95	\$11.67	\$13.43	\$15.21	\$17.07	\$19.40	37	
38	\$3.55	\$4.41	\$5.09	\$5.65	\$6.23	\$6.88	\$7.72	\$8.07	\$10.09	\$11.84	\$13.62	\$15.43	\$17.31	\$19.69	38	
39	\$3.59	\$4.46	\$5.16	\$5.72	\$6.31	\$6.97	\$7.83	\$8.18	\$10.23	\$12.00	\$13.81	\$15.65	\$17.56	\$19.98	39	
40	\$3.62	\$4.51	\$5.22	\$5.79	\$6.40	\$7.06	\$7.93	\$8.29	\$10.37	\$12.16	\$14.00	\$15.86	\$17.81	\$20.26	40	
41	\$3.66	\$4.56	\$5.28	\$5.87	\$6.48	\$7.15	\$8.04	\$8.40	\$10.51	\$12.33	\$14.19	\$16.08	\$18.06	\$20.55	41	
42	\$3.69	\$4.61	\$5.35	\$5.94	\$6.56	\$7.25	\$8.15	\$8.51	\$10.64	\$12.49	\$14.39	\$16.30	\$18.31	\$20.84	42	
43	\$3.73	\$4.66	\$5.41	\$6.01	\$6.64	\$7.34	\$8.25	\$8.62	\$10.78	\$12.65	\$14.58	\$16.52	\$18.56	\$21.12	43	
44	\$3.76	\$4.71	\$5.47	\$6.08	\$6.72	\$7.43	\$8.36	\$8.73	\$10.92	\$12.81	\$14.77	\$16.74	\$18.81	\$21.41	44	
45	\$3.80	\$4.76	\$5.53	\$6.16	\$6.81	\$7.53	\$8.46	\$8.84	\$11.06	\$12.98	\$14.96	\$16.96	\$19.06	\$21.70	45	
46	\$3.87	\$4.85	\$5.66	\$6.30	\$6.97	\$7.71	\$8.67	\$9.09	\$11.25	\$13.20	\$15.22	\$17.26	\$19.40	\$22.09	46	
47	\$3.94	\$4.95	\$5.78	\$6.44	\$7.13	\$7.89	\$8.88	\$9.34	\$11.44	\$13.42	\$15.48	\$17.56	\$19.74	\$22.48	47	
48	\$4.00	\$5.05	\$5.90	\$6.58	\$7.29	\$8.07	\$9.08	\$9.29	\$11.62	\$13.64	\$15.74	\$17.86	\$20.08	\$22.87	48	
49	\$4.07	\$5.14	\$6.02	\$6.72	\$7.45	\$8.25	\$9.29	\$9.43	\$11.81	\$13.87	\$16.00	\$18.16	\$20.42	\$23.26	49	
50	\$4.14	\$5.24	\$6.15	\$6.86	\$7.61	\$8.43	\$9.50	\$9.58	\$12.00	\$14.09	\$16.26	\$18.46	\$20.75	\$23.65	50	
51	\$4.21	\$5.34	\$6.27	\$7.00	\$7.77	\$8.61	\$9.70	\$9.73	\$12.19	\$14.31	\$16.52	\$18.76	\$21.09	\$24.04	51	
52	\$4.28	\$5.43	\$6.39	\$7.14	\$7.93	\$8.79	\$9.91	\$9.88	\$12.38	\$14.53	\$16.78	\$19.06	\$21.43	\$24.43	52	
53	\$4.34	\$5.53	\$6.51	\$7.28	\$8.09	\$8.97	\$10.12	\$10.03	\$12.57	\$14.76	\$17.04	\$19.36	\$21.77	\$24.82	53	
54	\$4.41	\$5.63	\$6.64	\$7.42	\$8.25	\$9.15	\$10.33	\$10.18	\$12.75	\$14.98	\$17.30	\$19.65	\$22.11	\$25.20	54	
55	\$4.48	\$5.73	\$6.76	\$7.57	\$8.41	\$9.33	\$10.53	\$10.33	\$12.94	\$15.20	\$17.57	\$19.95	\$22.45	\$25.59	55	
56	\$4.91	\$6.22	\$7.29	\$8.17	\$9.10	\$10.12	\$11.43	\$10.82	\$13.59	\$15.98	\$18.50	\$21.05	\$23.71	\$27.05	56	
57	\$5.35	\$6.70	\$7.81	\$8.78	\$9.80	\$10.90	\$12.33	\$11.30	\$14.23	\$16.77	\$19.44	\$22.14	\$24.96	\$28.50	57	
58	\$5.78	\$7.19	\$8.34	\$9.39	\$10.49	\$11.69	\$13.23	\$11.79	\$14.87	\$17.55	\$20.38	\$23.23	\$26.21	\$29.95	58	
59	\$6.21	\$7.68	\$8.87	\$10.00	\$11.19	\$12.48	\$14.13	\$12.27	\$15.51	\$18.33	\$21.31	\$24.32	\$27.47	\$31.40	59	
60	\$6.64	\$8.17	\$9.39	\$10.61	\$11.88	\$13.26	\$15.04	\$12.76	\$16.16	\$19.11	\$22.25	\$25.42	\$28.72	\$32.85	60	
61	\$7.08	\$8.66	\$9.92	\$11.22	\$12.57	\$14.05	\$15.94	\$13.24	\$16.80	\$19.90	\$23.19	\$26.51	\$29.97	\$34.30	61	
62	\$7.51	\$9.15	\$10.45	\$11.83	\$13.27	\$14.83	\$16.84	\$13.73	\$17.44	\$20.68	\$24.12	\$27.60	\$31.23	\$35.75	62	
63	\$8.30	\$10.12	\$11.56	\$13.09	\$14.69	\$16.42	\$18.65	\$14.88	\$18.86	\$22.33	\$25.97	\$29.65	\$33.48	\$38.28	63	
64	\$9.09	\$11.09	\$12.67	\$14.36	\$16.11	\$18.02	\$20.45	\$16.03	\$20.29	\$23.98	\$27.82	\$31.69	\$35.74	\$40.81	64	
65	\$9.88	\$12.05	\$13.78	\$15.62	\$17.53	\$19.61	\$22.26	\$17.19	\$21.71	\$25.64	\$29.67	\$33.74	\$37.99	\$43.34	65	
66	\$10.66	\$13.02	\$14.89	\$16.88	\$18.95	\$21.20	\$24.07	\$18.34	\$23.13	\$27.29	\$31.51	\$35.78	\$40.25	\$45.87	66	
67	\$11.45	\$13.99	\$16.00	\$18.15	\$20.37	\$22.79	\$25.88	\$19.49	\$24.55	\$28.94	\$33.36	\$37.83	\$42.51	\$48.40	67	
68	\$13.01	\$15.92	\$18.25	\$20.64	\$23.14	\$25.85	\$29.33	\$21.60	\$27.27	\$32.20	\$36.92	\$41.69	\$46.69	\$53.03	68	
69	\$14.56	\$17.86	\$20.49	\$23.14	\$25.90	\$28.92	\$32.78	\$23.70	\$29.99	\$35.46	\$40.47	\$45.55	\$50.88	\$57.66	69	
70	\$16.12	\$19.79	\$22.73	\$25.64	\$28.67	\$31.98	\$36.23	\$25.81	\$32.71	\$38.72	\$44.02	\$49.41	\$55.06	\$62.29	70	
71	\$17.67	\$21.73	\$24.97	\$28.14	\$31.44	\$35.05	\$39.68	\$27.92	\$35.43	\$41.98	\$47.58	\$53.26	\$59.25	\$66.92	71	
72	\$19.23	\$23.66	\$27.21	\$30.64	\$34.21	\$38.11	\$43.13	\$30.03	\$38.15	\$45.23	\$51.13	\$57.12	\$63.44	\$71.55	72	
73	\$22.02	\$27.24	\$31.45	\$35.29	\$39.30	\$43.69	\$49.36	\$33.61	\$42.93	\$51.08	\$57.50	\$64.03	\$70.92	\$79.83	73	
74	\$24.82	\$30.83	\$35.68	\$39.94	\$44.39	\$49.27	\$55.60	\$37.19	\$47.70	\$56.92	\$63.86	\$70.93	\$78.41	\$88.10	74	
75	\$27.61	\$34.41	\$39.92	\$44.60	\$49.48	\$54.85	\$61.83	\$40.77	\$52.48	\$62.76	\$70.23	\$77.84	\$85.89	\$96.38	75	
76	\$30.40	\$37.99	\$44.16	\$49.25	\$54.57	\$60.43	\$68.06	\$44.35	\$57.26	\$68.60	\$76.60	\$84.75	\$93.38	\$104.65	76	
77	\$33.20	\$41.58	\$48.40	\$53.90	\$59.67	\$66.02	\$74.29	\$47.93	\$62.03	\$74.45	\$82.96	\$91.65	\$100.86	\$112.92	77	
78	\$35.78	\$44.89	\$52.35	\$58.27	\$64.46	\$71.26	\$80.11	\$50.91	\$66.07	\$79.45	\$88.47	\$97.65	\$107.36	\$119.99	78	
79	\$38.36	\$48.20	\$56.30	\$62.64	\$69.25	\$76.51	\$85.92	\$53.90	\$70.12	\$84.46	\$93.98	\$103.64	\$113.85	\$127.05	79	
80	\$40.94	\$51.51	\$60.25	\$67.01	\$74.05	\$81.76	\$91.73	\$56.88	\$74.16	\$89.47	\$99.49	\$109.64	\$120.34	\$134.11	80	
81	\$43.52	\$54.82	\$64.21	\$71.38	\$78.84	\$87.01	\$97.54	\$59.87	\$78.20	\$94.48	\$105.00	\$115.64	\$126.83	\$141.17	81	
82	\$46.09	\$58.13	\$68.16	\$75.75	\$83.63	\$92.26	\$103.36	\$62.85	\$82.25	\$99.48	\$110.51	\$121.63	\$133.32	\$148.23	82	
83	\$49.48	\$62.52	\$73.42	\$81.59	\$90.06	\$99.32	\$111.17	\$66.97	\$87.80	\$106.36	\$118.11	\$129.93	\$142.33	\$158.08	83	
84	\$52.87	\$66.90	\$78.68	\$87.43	\$96.49	\$106.37	\$118.98	\$71.09	\$93.35	\$113.24	\$125.70	\$138.23	\$151.35	\$167.93	84	
85	\$56.26	\$71.29	\$83.93	\$93.27	\$102.92	\$113.42	\$126.79	\$75.21	\$98.90	\$120.11	\$133.29	\$146.53	\$160.36	\$177.78	85	
86	\$59.65	\$75.67	\$89.19	\$99.11	\$109.35	\$120.48	\$134.60	\$79.32	\$104.45	\$126.99	\$140.88	\$154.83	\$169.37	\$187.63	86	
87	\$63.03	\$80.06	\$94.45	\$104.95	\$115.78	\$127.53	\$142.41	\$83.44	\$110.00	\$133.87	\$148.48	\$163.13	\$178.39	\$197.48	87	
88	\$66.23	\$84.09	\$99.25	\$110.31	\$121.73	\$134.11	\$149.77	\$87.14	\$114.85	\$139.79	\$155.06	\$170.43	\$186.39	\$206.38	88	
89	\$69.43	\$88.12	\$104.05	\$115.66	\$127.69	\$140.69	\$157.14	\$90.84	\$119.69	\$145.72	\$161.65	\$177.72	\$194.40	\$215.29	89	
90	\$72.63	\$92.15	\$108.84	\$121.02	\$133.64	\$147.27	\$164.50	\$94.55	\$124.54	\$151.65	\$168.24	\$185.01	\$202.41	\$224.19	90	
91	\$75.83	\$96.18	\$113.64	\$126.38	\$139.59	\$153.86	\$171.87	\$98.25	\$129.38	\$157.58	\$174.82	\$192.30	\$210.42	\$233.09	91	
92	\$79.03	\$100.20	\$118.44	\$131.73	\$145.54	\$160.44	\$179.23	\$101.95	\$134.23	\$163.51	\$181.41	\$199.60	\$218.43	\$241.99	92	
93	\$81.16	\$102.83	\$121.52	\$135.19	\$149.40	\$164.72	\$183.99	\$104.17	\$137.00	\$166.84	\$185.13	\$203.74	\$222.98	\$246.96	93	
94	\$83.30	\$105.45	\$124.60	\$138.65	\$153.26	\$169.00	\$188.74	\$106.39	\$139.78	\$170.17	\$188.85	\$207.88	\$227.53	\$251.93	94	
95	\$85.44	\$108.08	\$127.69	\$142.10	\$157.12	\$173.27	\$193.50	\$108.61	\$142.56	\$173.50	\$192.57	\$212.02	\$232.08	\$256.89	95	
96	\$87.57	\$110.70	\$130.77	\$145.56	\$160.98	\$177.55	\$198.25	\$110.83	\$145.33	\$176.83	\$196.30	\$216.17	\$236.63	\$261.86	96	
97	\$89.71	\$113.32	\$133.85	\$149.01	\$164.84	\$181.83	\$203.01	\$113.05	\$148.11	\$180.17	\$200.02	\$220.31	\$241.18	\$266.82	97	
98	\$91.85	\$115.95	\$136.93	\$152.47	\$168.70	\$186.11	\$207.76	\$115.28	\$150.88	\$183.50	\$203.74	\$224.45	\$245.73	\$271.79	98	
99	\$93.98	\$118.57	\$140.01	\$155.92	\$172.56	\$190.39	\$212.52	\$117.50	\$153.66	\$186.83	\$207.46	\$228.59	\$250.28	\$276.76	99	
100+	\$96.12	\$121.19	\$143.10	\$159.38	\$176.42	\$194.67	\$217.27	\$119.72	\$156.43	\$190.16	\$211.19	\$232.73	\$254.83	\$281.72	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Facility - 90 Day EP															
	Future Purchase Option								Auto 5% Compound Inflation							
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.08	\$2.65	\$3.12	\$3.50	\$3.88	\$4.29	\$4.81	\$4.96	\$6.50	\$7.82	\$9.10	\$10.36	\$11.64	\$13.24	25	
26	\$2.10	\$2.67	\$3.15	\$3.53	\$3.91	\$4.32	\$4.85	\$5.02	\$6.58	\$7.92	\$9.22	\$10.49	\$11.80	\$13.42	26	
27	\$2.11	\$2.69	\$3.17	\$3.56	\$3.94	\$4.35	\$4.89	\$5.08	\$6.66	\$8.02	\$9.33	\$10.63	\$11.95	\$13.60	27	
28	\$2.12	\$2.71	\$3.19	\$3.58	\$3.97	\$4.39	\$4.93	\$5.14	\$6.74	\$8.12	\$9.45	\$10.77	\$12.11	\$13.78	28	
29	\$2.13	\$2.72	\$3.21	\$3.61	\$4.00	\$4.42	\$4.97	\$5.20	\$6.82	\$8.21	\$9.57	\$10.90	\$12.26	\$13.96	29	
30	\$2.14	\$2.74	\$3.24	\$3.63	\$4.03	\$4.46	\$5.01	\$5.26	\$6.90	\$8.31	\$9.69	\$11.04	\$12.42	\$14.14	30	
31	\$2.15	\$2.76	\$3.26	\$3.66	\$4.06	\$4.49	\$5.05	\$5.32	\$6.99	\$8.41	\$9.80	\$11.17	\$12.57	\$14.32	31	
32	\$2.16	\$2.78	\$3.28	\$3.69	\$4.09	\$4.52	\$5.09	\$5.39	\$7.07	\$8.51	\$9.92	\$11.31	\$12.73	\$14.50	32	
33	\$2.18	\$2.79	\$3.30	\$3.71	\$4.12	\$4.56	\$5.13	\$5.45	\$7.15	\$8.61	\$10.04	\$11.45	\$12.88	\$14.68	33	
34	\$2.19	\$2.81	\$3.33	\$3.74	\$4.15	\$4.59	\$5.17	\$5.51	\$7.23	\$8.71	\$10.16	\$11.58	\$13.04	\$14.87	34	
35	\$2.20	\$2.83	\$3.35	\$3.76	\$4.18	\$4.63	\$5.21	\$5.57	\$7.31	\$8.81	\$10.27	\$11.72	\$13.19	\$15.05	35	
36	\$2.22	\$2.86	\$3.39	\$3.81	\$4.24	\$4.69	\$5.28	\$5.65	\$7.42	\$8.93	\$10.42	\$11.89	\$13.39	\$15.28	36	
37	\$2.24	\$2.89	\$3.43	\$3.86	\$4.30	\$4.76	\$5.36	\$5.73	\$7.52	\$9.06	\$10.57	\$12.07	\$13.59	\$15.50	37	
38	\$2.27	\$2.93	\$3.48	\$3.92	\$4.35	\$4.82	\$5.43	\$5.81	\$7.62	\$9.19	\$10.73	\$12.24	\$13.79	\$15.73	38	
39	\$2.29	\$2.96	\$3.52	\$3.97	\$4.41	\$4.89	\$5.51	\$5.89	\$7.73	\$9.31	\$10.88	\$12.41	\$13.99	\$15.96	39	
40	\$2.31	\$2.99	\$3.56	\$4.02	\$4.47	\$4.95	\$5.58	\$5.96	\$7.83	\$9.44	\$11.03	\$12.59	\$14.19	\$16.19	40	
41	\$2.33	\$3.03	\$3.61	\$4.07	\$4.53	\$5.02	\$5.65	\$6.04	\$7.94	\$9.57	\$11.18	\$12.76	\$14.38	\$16.42	41	
42	\$2.36	\$3.06	\$3.65	\$4.12	\$4.58	\$5.08	\$5.73	\$6.12	\$8.04	\$9.69	\$11.33	\$12.94	\$14.58	\$16.65	42	
43	\$2.38	\$3.09	\$3.69	\$4.17	\$4.64	\$5.15	\$5.80	\$6.20	\$8.15	\$9.82	\$11.48	\$13.11	\$14.78	\$16.88	43	
44	\$2.40	\$3.13	\$3.73	\$4.22	\$4.70	\$5.21	\$5.88	\$6.28	\$8.25	\$9.94	\$11.63	\$13.28	\$14.98	\$17.11	44	
45	\$2.42	\$3.16	\$3.78	\$4.27	\$4.76	\$5.28	\$5.95	\$6.36	\$8.35	\$10.07	\$11.78	\$13.46	\$15.18	\$17.34	45	
46	\$2.47	\$3.22	\$3.86	\$4.36	\$4.87	\$5.40	\$6.10	\$6.47	\$8.50	\$10.24	\$11.98	\$13.70	\$15.45	\$17.65	46	
47	\$2.51	\$3.29	\$3.94	\$4.46	\$4.98	\$5.53	\$6.24	\$6.57	\$8.64	\$10.42	\$12.19	\$13.93	\$15.72	\$17.96	47	
48	\$2.55	\$3.35	\$4.03	\$4.56	\$5.09	\$5.66	\$6.39	\$6.68	\$8.78	\$10.59	\$12.39	\$14.17	\$15.99	\$18.27	48	
49	\$2.60	\$3.42	\$4.11	\$4.66	\$5.20	\$5.78	\$6.54	\$6.79	\$8.92	\$10.76	\$12.60	\$14.41	\$16.26	\$18.58	49	
50	\$2.64	\$3.48	\$4.19	\$4.75	\$5.32	\$5.91	\$6.68	\$6.90	\$9.07	\$10.93	\$12.80	\$14.65	\$16.53	\$18.90	50	
51	\$2.68	\$3.55	\$4.28	\$4.85	\$5.43	\$6.04	\$6.83	\$7.00	\$9.21	\$11.11	\$13.01	\$14.88	\$16.80	\$19.21	51	
52	\$2.73	\$3.61	\$4.36	\$4.95	\$5.54	\$6.16	\$6.97	\$7.11	\$9.35	\$11.28	\$13.21	\$15.12	\$17.07	\$19.52	52	
53	\$2.77	\$3.67	\$4.45	\$5.05	\$5.65	\$6.29	\$7.12	\$7.22	\$9.49	\$11.45	\$13.42	\$15.36	\$17.34	\$19.83	53	
54	\$2.82	\$3.74	\$4.53	\$5.15	\$5.76	\$6.42	\$7.26	\$7.33	\$9.64	\$11.62	\$13.63	\$15.60	\$17.61	\$20.14	54	
55	\$2.86	\$3.80	\$4.61	\$5.24	\$5.87	\$6.54	\$7.41	\$7.43	\$9.78	\$11.80	\$13.83	\$15.83	\$17.88	\$20.45	55	
56	\$3.13	\$4.13	\$4.97	\$5.67	\$6.36	\$7.09	\$8.04	\$7.78	\$10.26	\$12.40	\$14.57	\$16.70	\$18.88	\$21.61	56	
57	\$3.41	\$4.45	\$5.33	\$6.09	\$6.84	\$7.65	\$8.67	\$8.13	\$10.75	\$13.01	\$15.31	\$17.57	\$19.88	\$22.77	57	
58	\$3.69	\$4.78	\$5.69	\$6.51	\$7.33	\$8.20	\$9.31	\$8.48	\$11.23	\$13.62	\$16.04	\$18.43	\$20.88	\$23.93	58	
59	\$3.96	\$5.10	\$6.05	\$6.93	\$7.82	\$8.75	\$9.94	\$8.83	\$11.72	\$14.23	\$16.78	\$19.30	\$21.87	\$25.09	59	
60	\$4.24	\$5.43	\$6.41	\$7.36	\$8.30	\$9.30	\$10.58	\$9.18	\$12.21	\$14.83	\$17.52	\$20.17	\$22.87	\$26.25	60	
61	\$4.52	\$5.75	\$6.77	\$7.78	\$8.79	\$9.85	\$11.21	\$9.53	\$12.69	\$15.44	\$18.26	\$21.03	\$23.87	\$27.41	61	
62	\$4.79	\$6.08	\$7.13	\$8.20	\$9.27	\$10.40	\$11.84	\$9.88	\$13.18	\$16.05	\$19.00	\$21.90	\$24.87	\$28.57	62	
63	\$5.29	\$6.72	\$7.89	\$9.08	\$10.26	\$11.52	\$13.11	\$10.71	\$14.25	\$17.33	\$20.45	\$23.52	\$26.66	\$30.59	63	
64	\$5.80	\$7.36	\$8.65	\$9.95	\$11.26	\$12.63	\$14.39	\$11.54	\$15.33	\$18.61	\$21.90	\$25.15	\$28.46	\$32.61	64	
65	\$6.30	\$8.01	\$9.41	\$10.83	\$12.25	\$13.75	\$15.66	\$12.37	\$16.40	\$19.90	\$23.36	\$26.77	\$30.26	\$34.63	65	
66	\$6.80	\$8.65	\$10.16	\$11.70	\$13.24	\$14.86	\$16.93	\$13.19	\$17.47	\$21.18	\$24.81	\$28.39	\$32.05	\$36.65	66	
67	\$7.31	\$9.29	\$10.92	\$12.58	\$14.23	\$15.98	\$18.20	\$14.02	\$18.55	\$22.46	\$26.27	\$30.02	\$33.85	\$38.67	67	
68	\$8.30	\$10.58	\$12.45	\$14.31	\$16.17	\$18.13	\$20.63	\$15.54	\$20.60	\$24.99	\$29.07	\$33.08	\$37.18	\$42.37	68	
69	\$9.29	\$11.86	\$13.98	\$16.04	\$18.10	\$20.27	\$23.06	\$17.06	\$22.66	\$27.52	\$31.87	\$36.14	\$40.52	\$46.08	69	
70	\$10.28	\$13.15	\$15.51	\$17.77	\$20.03	\$22.42	\$25.48	\$18.57	\$24.71	\$30.05	\$34.66	\$39.20	\$43.85	\$49.78	70	
71	\$11.27	\$14.43	\$17.04	\$19.50	\$21.97	\$24.57	\$27.91	\$20.09	\$26.77	\$32.58	\$37.46	\$42.27	\$47.19	\$53.48	71	
72	\$12.27	\$15.71	\$18.57	\$21.23	\$23.90	\$26.72	\$30.34	\$21.61	\$28.82	\$35.10	\$40.26	\$45.33	\$50.52	\$57.18	72	
73	\$14.05	\$18.09	\$21.46	\$24.46	\$27.46	\$30.63	\$34.72	\$24.18	\$32.43	\$39.64	\$45.27	\$50.81	\$56.48	\$63.79	73	
74	\$15.83	\$20.47	\$24.36	\$27.68	\$31.02	\$34.55	\$39.10	\$26.76	\$36.04	\$44.17	\$50.29	\$56.29	\$62.44	\$70.40	74	
75	\$17.61	\$22.85	\$27.25	\$30.91	\$34.57	\$38.46	\$43.49	\$29.34	\$39.65	\$48.71	\$55.30	\$61.77	\$68.40	\$77.01	75	
76	\$19.40	\$25.23	\$30.14	\$34.13	\$38.13	\$42.37	\$47.87	\$31.91	\$43.26	\$53.24	\$60.31	\$67.25	\$74.36	\$83.63	76	
77	\$21.18	\$27.61	\$33.03	\$37.36	\$41.69	\$46.28	\$52.26	\$34.49	\$46.86	\$57.77	\$65.32	\$72.72	\$80.33	\$90.24	77	
78	\$22.83	\$29.81	\$35.73	\$40.39	\$45.04	\$49.97	\$56.34	\$36.64	\$49.92	\$61.66	\$69.66	\$77.48	\$85.50	\$95.88	78	
79	\$24.47	\$32.01	\$38.43	\$43.41	\$48.39	\$53.65	\$60.43	\$38.78	\$52.97	\$65.55	\$74.00	\$82.24	\$90.66	\$101.52	79	
80	\$26.12	\$34.21	\$41.12	\$46.44	\$51.74	\$57.33	\$64.52	\$40.93	\$56.03	\$69.43	\$78.34	\$87.00	\$95.83	\$107.17	80	
81	\$27.76	\$36.41	\$43.82	\$49.47	\$55.08	\$61.01	\$68.61	\$43.08	\$59.08	\$73.32	\$82.68	\$91.76	\$101.00	\$112.81	81	
82	\$29.41	\$38.61	\$46.52	\$52.50	\$58.43	\$64.69	\$72.70	\$45.23	\$62.14	\$77.21	\$87.02	\$96.52	\$106.17	\$118.45	82	
83	\$31.57	\$41.52	\$50.11	\$56.55	\$62.93	\$69.63	\$78.19	\$48.19	\$66.33	\$82.54	\$93.00	\$103.10	\$113.35	\$126.32	83	
84	\$33.73	\$44.43	\$53.70	\$60.60	\$67.42	\$74.58	\$83.68	\$51.15	\$70.52	\$87.88	\$98.97	\$109.69	\$120.53	\$134.19	84	
85	\$35.89	\$47.35	\$57.29	\$64.64	\$71.91	\$79.52	\$89.18	\$54.12	\$74.72	\$93.22	\$104.95	\$116.27	\$127.71	\$142.06	85	
86	\$38.05	\$50.26	\$60.88	\$68.69	\$76.40	\$84.47	\$94.67	\$57.08	\$78.91	\$98.55	\$110.93	\$122.86	\$134.88	\$149.94	86	
87	\$40.21	\$53.17	\$64.46	\$72.74	\$80.90	\$89.41	\$100.17	\$60.04	\$83.10	\$103.89	\$116.91	\$129.45	\$142.06	\$157.81	87	
88	\$42.26	\$55.85	\$67.74	\$76.45	\$85.05	\$94.03	\$105.35	\$62.71	\$86.76	\$108.49	\$122.10	\$135.23	\$148.44	\$164.92	88	
89	\$44.30	\$58.52	\$71.01	\$80.17	\$89.21	\$98.64	\$110.52	\$65.37	\$90.43	\$113.09	\$127.28	\$141.02	\$154.82	\$172.04	89	
90	\$46.34	\$61.20	\$74.29	\$83.88	\$93.37	\$103.26	\$115.70	\$68.03	\$94.09	\$117.69	\$132.47	\$146.81	\$161.20	\$179.15	90	
91	\$48.38	\$63.88	\$77.56	\$87.59	\$97.53	\$107.87	\$120.88	\$70.70	\$97.75	\$122.29	\$137.65	\$152.59	\$167.58	\$186.26	91	
92	\$50.42	\$66.55	\$80.84	\$91.30	\$101.69	\$112.49	\$126.06	\$73.36	\$101.41	\$126.89	\$142.84	\$158.38	\$173.95	\$193.38	92	
93	\$51.78	\$68.29	\$82.94	\$93.70	\$104.39	\$115.49	\$129.41	\$74.96	\$103.50	\$129.48	\$145.77	\$161.67	\$177.58	\$197.35	93	
94	\$53.14	\$70.04	\$85.04	\$96.09	\$107.08	\$118.49	\$132.75	\$76.56	\$105.60	\$132.06	\$148.70	\$164.95	\$181.20	\$201.31	94	
95	\$54.51	\$71.78	\$87.15	\$98.49	\$109.78	\$121.49	\$136.10	\$78.16	\$107.70	\$134.65	\$151.63	\$168.24	\$184.83	\$205.28	95	
96	\$55.87	\$73.52	\$89.25	\$100.88	\$112.48	\$124.49	\$139.44	\$79.75	\$109.79	\$137.23	\$154.56	\$171.53	\$188.45	\$209.25	96	
97	\$57.23	\$75.26	\$91.35	\$103.28	\$115.17	\$127.49	\$142.79	\$81.35	\$111.89	\$139.82	\$157.49	\$174.81	\$192.07	\$213.22	97	
98	\$58.60	\$77.01	\$93.46	\$105.67	\$117.87	\$130.49	\$146.13	\$82.95	\$113.99	\$142.40	\$160.42	\$178.10	\$195.70	\$217.19	98	
99	\$59.96	\$78.75	\$95.56	\$108.07	\$120.57	\$133.49	\$149.48	\$84.55	\$116.09	\$144.99	\$163.35	\$181.39	\$199.32	\$221.16	99	
100+	\$61.32	\$80.49	\$97.67	\$110.46	\$123.27	\$136.49	\$152.82	\$86.15	\$118.18	\$147.58	\$166.29	\$184.67	\$202.94	\$225.12	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)														Issue Age
	Comprehensive - 20 Day EP - 50% Home Care														
	Future Purchase Option							Auto 5% Compound Inflation							
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	
25	\$3.27	\$3.99	\$4.61	\$5.12	\$5.64	\$6.23	\$6.97	\$7.37	\$9.28	\$10.97	\$12.65	\$14.33	\$16.09	\$18.27	25
26	\$3.28	\$4.02	\$4.64	\$5.15	\$5.69	\$6.27	\$7.03	\$7.47	\$9.41	\$11.11	\$12.82	\$14.52	\$16.30	\$18.51	26
27	\$3.30	\$4.04	\$4.68	\$5.19	\$5.73	\$6.33	\$7.08	\$7.56	\$9.52	\$11.25	\$12.98	\$14.72	\$16.52	\$18.77	27
28	\$3.32	\$4.07	\$4.71	\$5.23	\$5.78	\$6.37	\$7.14	\$7.65	\$9.64	\$11.39	\$13.13	\$14.91	\$16.73	\$19.02	28
29	\$3.33	\$4.09	\$4.73	\$5.27	\$5.82	\$6.42	\$7.21	\$7.74	\$9.75	\$11.53	\$13.30	\$15.09	\$16.95	\$19.26	29
30	\$3.36	\$4.11	\$4.76	\$5.30	\$5.86	\$6.47	\$7.26	\$7.83	\$9.87	\$11.66	\$13.46	\$15.28	\$17.16	\$19.51	30
31	\$3.38	\$4.15	\$4.80	\$5.35	\$5.91	\$6.52	\$7.32	\$7.92	\$9.99	\$11.80	\$13.63	\$15.47	\$17.38	\$19.77	31
32	\$3.39	\$4.17	\$4.83	\$5.38	\$5.95	\$6.57	\$7.37	\$8.01	\$10.10	\$11.94	\$13.79	\$15.65	\$17.59	\$20.01	32
33	\$3.41	\$4.19	\$4.86	\$5.42	\$6.00	\$6.62	\$7.44	\$8.11	\$10.22	\$12.08	\$13.96	\$15.84	\$17.81	\$20.26	33
34	\$3.43	\$4.22	\$4.90	\$5.46	\$6.04	\$6.67	\$7.49	\$8.20	\$10.33	\$12.22	\$14.12	\$16.03	\$18.02	\$20.52	34
35	\$3.44	\$4.25	\$4.93	\$5.50	\$6.08	\$6.72	\$7.55	\$8.28	\$10.45	\$12.35	\$14.28	\$16.23	\$18.24	\$20.76	35
36	\$3.49	\$4.30	\$4.99	\$5.57	\$6.16	\$6.81	\$7.66	\$8.40	\$10.59	\$12.53	\$14.50	\$16.46	\$18.51	\$21.08	36
37	\$3.52	\$4.35	\$5.06	\$5.64	\$6.25	\$6.91	\$7.77	\$8.53	\$10.75	\$12.71	\$14.71	\$16.70	\$18.79	\$21.40	37
38	\$3.55	\$4.40	\$5.13	\$5.72	\$6.33	\$7.00	\$7.88	\$8.64	\$10.90	\$12.89	\$14.92	\$16.94	\$19.06	\$21.71	38
39	\$3.59	\$4.44	\$5.18	\$5.79	\$6.41	\$7.10	\$7.98	\$8.76	\$11.04	\$13.07	\$15.13	\$17.18	\$19.33	\$22.03	39
40	\$3.62	\$4.50	\$5.25	\$5.86	\$6.50	\$7.18	\$8.09	\$8.88	\$11.20	\$13.24	\$15.33	\$17.42	\$19.60	\$22.34	40
41	\$3.66	\$4.54	\$5.31	\$5.94	\$6.58	\$7.28	\$8.20	\$8.99	\$11.34	\$13.42	\$15.54	\$17.67	\$19.88	\$22.66	41
42	\$3.70	\$4.60	\$5.38	\$6.01	\$6.67	\$7.38	\$8.31	\$9.11	\$11.50	\$13.60	\$15.75	\$17.91	\$20.15	\$22.98	42
43	\$3.73	\$4.64	\$5.43	\$6.08	\$6.74	\$7.47	\$8.42	\$9.23	\$11.64	\$13.77	\$15.96	\$18.15	\$20.43	\$23.30	43
44	\$3.76	\$4.70	\$5.50	\$6.16	\$6.83	\$7.57	\$8.53	\$9.34	\$11.79	\$13.95	\$16.17	\$18.39	\$20.70	\$23.61	44
45	\$3.80	\$4.74	\$5.57	\$6.23	\$6.92	\$7.66	\$8.62	\$9.46	\$11.95	\$14.12	\$16.38	\$18.63	\$20.98	\$23.93	45
46	\$3.86	\$4.84	\$5.69	\$6.37	\$7.07	\$7.84	\$8.84	\$9.63	\$12.14	\$14.37	\$16.67	\$18.95	\$21.35	\$24.35	46
47	\$3.94	\$4.94	\$5.81	\$6.51	\$7.24	\$8.03	\$9.05	\$9.78	\$12.34	\$14.61	\$16.94	\$19.28	\$21.73	\$24.78	47
48	\$4.00	\$5.04	\$5.93	\$6.66	\$7.40	\$8.22	\$9.26	\$9.94	\$12.55	\$14.86	\$17.23	\$19.61	\$22.10	\$25.21	48
49	\$4.07	\$5.14	\$6.06	\$6.80	\$7.57	\$8.39	\$9.47	\$10.10	\$12.75	\$15.10	\$17.51	\$19.94	\$22.47	\$25.64	49
50	\$4.14	\$5.23	\$6.18	\$6.94	\$7.72	\$8.58	\$9.68	\$10.26	\$12.96	\$15.35	\$17.80	\$20.27	\$22.85	\$26.07	50
51	\$4.20	\$5.32	\$6.30	\$7.08	\$7.89	\$8.77	\$9.89	\$10.42	\$13.16	\$15.59	\$18.08	\$20.60	\$23.22	\$26.50	51
52	\$4.28	\$5.42	\$6.42	\$7.23	\$8.05	\$8.94	\$10.10	\$10.58	\$13.37	\$15.83	\$18.37	\$20.93	\$23.60	\$26.94	52
53	\$4.35	\$5.52	\$6.55	\$7.37	\$8.22	\$9.13	\$10.32	\$10.74	\$13.56	\$16.07	\$18.66	\$21.26	\$23.97	\$27.37	53
54	\$4.41	\$5.62	\$6.68	\$7.51	\$8.38	\$9.32	\$10.53	\$10.90	\$13.77	\$16.31	\$18.94	\$21.59	\$24.34	\$27.80	54
55	\$4.48	\$5.71	\$6.80	\$7.66	\$8.54	\$9.50	\$10.74	\$11.06	\$13.97	\$16.56	\$19.23	\$21.91	\$24.72	\$28.23	55
56	\$4.92	\$6.20	\$7.33	\$8.27	\$9.24	\$10.30	\$11.65	\$11.58	\$14.66	\$17.40	\$20.25	\$23.11	\$26.09	\$29.82	56
57	\$5.35	\$6.69	\$7.85	\$8.89	\$9.96	\$11.10	\$12.57	\$12.10	\$15.37	\$18.25	\$21.29	\$24.32	\$27.47	\$31.43	57
58	\$5.78	\$7.18	\$8.38	\$9.50	\$10.66	\$11.90	\$13.49	\$12.62	\$16.06	\$19.11	\$22.31	\$25.52	\$28.85	\$33.02	58
59	\$6.22	\$7.67	\$8.92	\$10.12	\$11.36	\$12.71	\$14.41	\$13.13	\$16.75	\$19.95	\$23.33	\$26.72	\$30.23	\$34.62	59
60	\$6.64	\$8.15	\$9.45	\$10.74	\$12.07	\$13.50	\$15.32	\$13.66	\$17.45	\$20.81	\$24.35	\$27.92	\$31.61	\$36.22	60
61	\$7.07	\$8.65	\$9.98	\$11.35	\$12.77	\$14.30	\$16.25	\$14.18	\$18.14	\$21.66	\$25.39	\$29.12	\$32.99	\$37.82	61
62	\$7.51	\$9.13	\$10.51	\$11.97	\$13.48	\$15.10	\$17.16	\$14.70	\$18.83	\$22.52	\$26.41	\$30.32	\$34.38	\$39.42	62
63	\$8.29	\$10.10	\$11.63	\$13.24	\$14.92	\$16.72	\$19.01	\$15.93	\$20.37	\$24.31	\$28.44	\$32.56	\$36.85	\$42.21	63
64	\$9.09	\$11.07	\$12.74	\$14.53	\$16.36	\$18.34	\$20.86	\$17.16	\$21.90	\$26.11	\$30.46	\$34.80	\$39.34	\$45.00	64
65	\$9.88	\$12.03	\$13.86	\$15.81	\$17.80	\$19.95	\$22.69	\$18.39	\$23.44	\$27.92	\$32.47	\$37.06	\$41.82	\$47.78	65
66	\$10.66	\$12.99	\$14.98	\$17.08	\$19.25	\$21.58	\$24.54	\$19.64	\$24.97	\$29.71	\$34.50	\$39.30	\$44.30	\$50.58	66
67	\$11.45	\$13.96	\$16.09	\$18.36	\$20.69	\$23.20	\$26.38	\$20.87	\$26.51	\$31.52	\$36.52	\$41.55	\$46.78	\$53.37	67
68	\$13.00	\$15.90	\$18.35	\$20.89	\$23.50	\$26.31	\$29.90	\$22.12	\$29.45	\$35.06	\$40.41	\$45.79	\$51.39	\$58.48	68
69	\$14.56	\$17.82	\$20.60	\$23.42	\$26.31	\$29.44	\$33.42	\$25.38	\$32.38	\$38.61	\$44.30	\$50.03	\$56.00	\$63.58	69
70	\$16.12	\$19.76	\$22.86	\$25.95	\$29.12	\$32.55	\$36.94	\$27.63	\$35.32	\$42.15	\$48.19	\$54.26	\$60.61	\$68.68	70
71	\$17.67	\$21.68	\$25.11	\$28.47	\$31.93	\$35.67	\$40.45	\$29.89	\$38.26	\$45.71	\$52.09	\$58.50	\$65.22	\$73.79	71
72	\$19.23	\$23.62	\$27.37	\$31.00	\$34.74	\$38.79	\$43.97	\$32.14	\$41.20	\$49.25	\$55.98	\$62.74	\$69.83	\$78.90	72
73	\$22.02	\$27.19	\$31.63	\$35.71	\$39.92	\$44.47	\$50.33	\$35.98	\$46.35	\$55.61	\$62.94	\$70.32	\$78.07	\$88.02	73
74	\$24.82	\$30.77	\$35.88	\$40.41	\$45.09	\$50.15	\$56.67	\$39.81	\$51.50	\$61.97	\$69.92	\$77.91	\$86.31	\$97.15	74
75	\$27.60	\$34.34	\$40.15	\$45.12	\$50.26	\$55.84	\$63.03	\$43.65	\$56.66	\$68.33	\$76.88	\$85.49	\$94.55	\$106.27	75
76	\$30.39	\$37.92	\$44.41	\$49.83	\$55.43	\$61.51	\$69.38	\$47.48	\$61.82	\$74.69	\$83.85	\$93.08	\$102.78	\$115.40	76
77	\$33.19	\$41.49	\$48.68	\$54.54	\$60.60	\$67.20	\$75.74	\$51.32	\$66.98	\$81.06	\$90.82	\$100.66	\$111.02	\$124.52	77
78	\$35.77	\$44.79	\$52.65	\$58.96	\$65.47	\$72.55	\$81.65	\$54.51	\$71.35	\$86.50	\$96.86	\$107.25	\$118.16	\$132.31	78
79	\$38.35	\$48.10	\$56.62	\$63.38	\$70.33	\$77.88	\$87.58	\$57.70	\$75.71	\$91.96	\$102.88	\$113.84	\$125.31	\$140.10	79
80	\$40.93	\$51.40	\$60.60	\$67.80	\$75.21	\$83.23	\$93.51	\$60.90	\$80.07	\$97.42	\$108.91	\$120.43	\$132.45	\$147.88	80
81	\$43.51	\$54.71	\$64.57	\$72.22	\$80.07	\$88.57	\$99.43	\$64.09	\$84.44	\$102.86	\$114.95	\$127.01	\$139.60	\$155.66	81
82	\$46.09	\$58.01	\$68.54	\$76.64	\$84.94	\$93.92	\$105.36	\$67.29	\$88.80	\$108.32	\$120.98	\$133.60	\$146.74	\$163.45	82
83	\$49.48	\$62.39	\$73.83	\$82.56	\$91.48	\$101.09	\$113.32	\$71.70	\$94.80	\$115.81	\$129.29	\$142.71	\$156.66	\$174.32	83
84	\$52.86	\$66.77	\$79.12	\$88.46	\$98.00	\$108.27	\$121.28	\$76.10	\$100.79	\$123.29	\$137.60	\$151.83	\$166.58	\$185.17	84
85	\$56.24	\$71.14	\$84.40	\$94.37	\$104.53	\$115.46	\$129.24	\$80.51	\$106.79	\$130.78	\$145.92	\$160.94	\$176.51	\$196.04	85
86	\$59.63	\$75.52	\$89.69	\$100.28	\$111.07	\$122.63	\$137.20	\$84.92	\$112.78	\$138.26	\$154.22	\$170.06	\$186.43	\$206.90	86
87	\$63.02	\$79.89	\$94.99	\$106.19	\$117.59	\$129.81	\$145.17	\$89.32	\$118.77	\$145.75	\$162.54	\$179.18	\$196.35	\$217.76	87
88	\$66.22	\$83.92	\$99.81	\$111.61	\$123.64	\$136.51	\$152.67	\$93.29	\$124.00	\$152.21	\$169.74	\$187.19	\$205.16	\$227.58	88
89	\$69.42	\$87.93	\$104.63	\$117.03	\$129.69	\$143.21	\$160.18	\$97.25	\$129.24	\$158.66	\$176.96	\$195.20	\$213.98	\$237.39	89
90	\$72.61	\$91.96	\$109.46	\$122.45	\$135.73	\$149.91	\$167.68	\$101.21	\$134.46	\$165.11	\$184.16	\$203.20	\$222.79	\$247.21	90
91	\$75.81	\$95.98	\$114.28	\$127.88	\$141.78	\$156.61	\$175.20	\$105.17	\$139.70	\$171.57	\$191.38	\$211.21	\$231.61	\$257.03	91
92	\$79.01	\$100.00	\$119.11	\$133.29	\$147.82	\$163.31	\$182.70	\$109.14	\$144.93	\$178.02	\$198.58	\$219.23	\$240.43	\$266.85	92
93	\$81.15	\$102.62	\$122.21	\$136.79	\$151.75	\$167.66	\$187.55	\$111.52	\$147.93	\$181.65	\$202.65	\$223.77	\$245.43	\$272.32	93
94	\$83.28	\$105.24	\$125.31	\$140.28	\$155.66	\$172.02	\$192.39	\$113.89	\$150.92	\$185.27	\$206.73	\$228.33	\$250.45	\$277.79	94
95	\$85.42	\$107.86	\$128.40	\$143.78	\$159.59	\$176.37	\$197.24	\$116.27	\$153.92	\$188.90	\$210.80	\$232.87	\$255.45	\$283.27	95
96	\$87.56	\$110.47	\$131.51	\$147.28	\$163.50	\$180.73	\$202.09	\$118.65	\$156.92	\$192.53	\$214.89	\$237.42	\$260.46	\$288.75	96
97	\$89.69	\$113.09	\$134.61	\$150.78	\$167.42	\$185.09	\$206.93	\$121.02	\$159.92	\$196.16	\$218.96	\$241.98	\$265.46	\$294.23	97
98	\$91.83	\$115.71	\$137.71	\$154.26	\$171.35	\$189.44	\$211.78	\$123.41	\$162.91	\$199.78	\$223.04	\$246.52	\$270.48	\$299.70	98
99	\$93.96	\$118.33	\$140.80	\$157.76	\$175.26	\$193.80	\$216.63	\$125.79	\$165.90	\$203.41	\$227.11	\$251.08	\$275.48	\$305.17	99
100+	\$96.10	\$120.95	\$143.90	\$161.26	\$179.19	\$198.15	\$221.49	\$128.16	\$168.91	\$207.04	\$231.18	\$255.62	\$280.49		

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 20 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.81	\$4.61	\$5.27	\$5.83	\$6.41	\$7.05	\$7.90	\$8.17	\$10.19	\$11.94	\$13.71	\$15.49	\$17.36	\$19.68	25	
26	\$3.83	\$4.64	\$5.31	\$5.87	\$6.46	\$7.12	\$7.96	\$8.28	\$10.32	\$12.09	\$13.88	\$15.69	\$17.59	\$19.95	26	
27	\$3.85	\$4.66	\$5.35	\$5.92	\$6.51	\$7.17	\$8.03	\$8.38	\$10.44	\$12.24	\$14.06	\$15.90	\$17.82	\$20.22	27	
28	\$3.87	\$4.70	\$5.39	\$5.96	\$6.56	\$7.23	\$8.09	\$8.48	\$10.57	\$12.40	\$14.23	\$16.09	\$18.05	\$20.48	28	
29	\$3.89	\$4.73	\$5.42	\$6.01	\$6.61	\$7.28	\$8.15	\$8.58	\$10.70	\$12.54	\$14.41	\$16.30	\$18.28	\$20.76	29	
30	\$3.92	\$4.75	\$5.47	\$6.04	\$6.66	\$7.34	\$8.22	\$8.69	\$10.82	\$12.69	\$14.59	\$16.50	\$18.51	\$21.02	30	
31	\$3.94	\$4.79	\$5.50	\$6.08	\$6.71	\$7.39	\$8.28	\$8.79	\$10.96	\$12.85	\$14.76	\$16.71	\$18.74	\$21.30	31	
32	\$3.96	\$4.82	\$5.53	\$6.13	\$6.75	\$7.45	\$8.35	\$8.89	\$11.08	\$12.99	\$14.94	\$16.91	\$18.98	\$21.56	32	
33	\$3.98	\$4.85	\$5.58	\$6.17	\$6.81	\$7.50	\$8.42	\$8.99	\$11.21	\$13.15	\$15.11	\$17.12	\$19.21	\$21.84	33	
34	\$4.00	\$4.87	\$5.61	\$6.22	\$6.85	\$7.56	\$8.48	\$9.09	\$11.34	\$13.30	\$15.29	\$17.33	\$19.44	\$22.10	34	
35	\$4.03	\$4.91	\$5.65	\$6.26	\$6.91	\$7.61	\$8.55	\$9.20	\$11.46	\$13.44	\$15.48	\$17.52	\$19.67	\$22.36	35	
36	\$4.06	\$4.96	\$5.72	\$6.35	\$7.00	\$7.72	\$8.67	\$9.32	\$11.63	\$13.64	\$15.70	\$17.79	\$19.97	\$22.70	36	
37	\$4.10	\$5.02	\$5.80	\$6.42	\$7.10	\$7.83	\$8.79	\$9.45	\$11.79	\$13.84	\$15.93	\$18.04	\$20.26	\$23.05	37	
38	\$4.15	\$5.08	\$5.86	\$6.51	\$7.19	\$7.94	\$8.91	\$9.58	\$11.96	\$14.03	\$16.15	\$18.30	\$20.56	\$23.39	38	
39	\$4.18	\$5.14	\$5.94	\$6.60	\$7.28	\$8.04	\$9.03	\$9.71	\$12.12	\$14.22	\$16.38	\$18.57	\$20.86	\$23.73	39	
40	\$4.22	\$5.19	\$6.02	\$6.68	\$7.38	\$8.15	\$9.16	\$9.85	\$12.29	\$14.41	\$16.61	\$18.82	\$21.15	\$24.07	40	
41	\$4.27	\$5.25	\$6.08	\$6.77	\$7.47	\$8.26	\$9.28	\$9.98	\$12.44	\$14.61	\$16.83	\$19.09	\$21.44	\$24.41	41	
42	\$4.31	\$5.31	\$6.16	\$6.84	\$7.57	\$8.37	\$9.41	\$10.10	\$12.61	\$14.80	\$17.06	\$19.35	\$21.74	\$24.75	42	
43	\$4.35	\$5.37	\$6.23	\$6.93	\$7.67	\$8.47	\$9.53	\$10.23	\$12.77	\$14.99	\$17.28	\$19.60	\$22.03	\$25.09	43	
44	\$4.39	\$5.42	\$6.30	\$7.02	\$7.76	\$8.58	\$9.65	\$10.36	\$12.94	\$15.18	\$17.51	\$19.87	\$22.33	\$25.43	44	
45	\$4.43	\$5.48	\$6.37	\$7.10	\$7.85	\$8.69	\$9.77	\$10.49	\$13.10	\$15.38	\$17.73	\$20.13	\$22.63	\$25.77	45	
46	\$4.51	\$5.59	\$6.51	\$7.26	\$8.04	\$8.90	\$10.01	\$10.67	\$13.32	\$15.64	\$18.05	\$20.48	\$23.03	\$26.24	46	
47	\$4.59	\$5.71	\$6.66	\$7.43	\$8.22	\$9.11	\$10.25	\$10.85	\$13.54	\$15.91	\$18.36	\$20.83	\$23.43	\$26.71	47	
48	\$4.66	\$5.82	\$6.80	\$7.58	\$8.40	\$9.32	\$10.48	\$11.02	\$13.77	\$16.17	\$18.67	\$21.19	\$23.84	\$27.17	48	
49	\$4.75	\$5.93	\$6.94	\$7.74	\$8.59	\$9.53	\$10.73	\$11.20	\$13.99	\$16.43	\$18.98	\$21.55	\$24.24	\$27.63	49	
50	\$4.83	\$6.04	\$7.08	\$7.91	\$8.78	\$9.74	\$10.97	\$11.37	\$14.21	\$16.70	\$19.28	\$21.90	\$24.64	\$28.09	50	
51	\$4.91	\$6.15	\$7.22	\$8.07	\$8.97	\$9.94	\$11.20	\$11.56	\$14.44	\$16.96	\$19.59	\$22.25	\$25.05	\$28.56	51	
52	\$4.98	\$6.27	\$7.36	\$8.24	\$9.14	\$10.15	\$11.44	\$11.74	\$14.66	\$17.23	\$19.90	\$22.62	\$25.45	\$29.02	52	
53	\$5.07	\$6.38	\$7.50	\$8.39	\$9.33	\$10.35	\$11.68	\$11.91	\$14.88	\$17.49	\$20.21	\$22.97	\$25.85	\$29.48	53	
54	\$5.15	\$6.49	\$7.65	\$8.56	\$9.52	\$10.56	\$11.91	\$12.09	\$15.10	\$17.75	\$20.52	\$23.32	\$26.26	\$29.94	54	
55	\$5.23	\$6.60	\$7.79	\$8.72	\$9.70	\$10.77	\$12.16	\$12.27	\$15.33	\$18.01	\$20.83	\$23.67	\$26.66	\$30.40	55	
56	\$5.73	\$7.16	\$8.39	\$9.43	\$10.51	\$11.68	\$13.20	\$12.84	\$16.09	\$18.94	\$21.95	\$24.97	\$28.15	\$32.13	56	
57	\$6.24	\$7.73	\$9.00	\$10.13	\$11.30	\$12.58	\$14.23	\$13.42	\$16.85	\$19.87	\$23.06	\$26.27	\$29.63	\$33.86	57	
58	\$6.74	\$8.29	\$9.60	\$10.82	\$12.10	\$13.50	\$15.28	\$13.99	\$17.61	\$20.79	\$24.17	\$27.57	\$31.12	\$35.57	58	
59	\$7.25	\$8.86	\$10.21	\$11.53	\$12.90	\$14.40	\$16.31	\$14.58	\$18.38	\$21.73	\$25.28	\$28.86	\$32.62	\$37.30	59	
60	\$7.74	\$9.42	\$10.82	\$12.23	\$13.71	\$15.31	\$17.36	\$15.15	\$19.14	\$22.65	\$26.39	\$30.16	\$34.10	\$39.03	60	
61	\$8.25	\$9.99	\$11.43	\$12.94	\$14.51	\$16.21	\$18.39	\$15.73	\$19.90	\$23.57	\$27.50	\$31.45	\$35.59	\$40.74	61	
62	\$8.76	\$10.55	\$12.03	\$13.64	\$15.31	\$17.13	\$19.44	\$16.30	\$20.66	\$24.50	\$28.61	\$32.75	\$37.08	\$42.47	62	
63	\$9.68	\$11.66	\$13.31	\$15.09	\$16.94	\$18.96	\$21.53	\$17.67	\$22.34	\$26.46	\$30.80	\$35.18	\$39.75	\$45.47	63	
64	\$10.59	\$12.78	\$14.60	\$16.56	\$18.58	\$20.80	\$23.61	\$19.04	\$24.04	\$28.42	\$32.99	\$37.61	\$42.43	\$48.48	64	
65	\$11.52	\$13.89	\$15.87	\$18.01	\$20.22	\$22.63	\$25.70	\$20.41	\$25.72	\$30.38	\$35.18	\$40.03	\$45.11	\$51.49	65	
66	\$12.44	\$15.02	\$17.16	\$19.46	\$21.86	\$24.46	\$27.79	\$21.77	\$27.40	\$32.34	\$37.37	\$42.46	\$47.78	\$54.49	66	
67	\$13.35	\$16.13	\$18.44	\$20.92	\$23.50	\$26.30	\$29.88	\$23.14	\$29.08	\$34.30	\$39.56	\$44.89	\$50.47	\$57.50	67	
68	\$15.17	\$18.36	\$21.02	\$23.80	\$26.69	\$29.84	\$33.86	\$25.64	\$32.31	\$38.16	\$43.78	\$49.47	\$55.44	\$63.00	68	
69	\$16.98	\$20.58	\$23.60	\$26.68	\$29.89	\$33.37	\$37.84	\$28.15	\$35.53	\$42.02	\$47.99	\$54.04	\$60.41	\$68.50	69	
70	\$18.80	\$22.81	\$26.18	\$29.56	\$33.08	\$36.92	\$41.82	\$30.65	\$38.75	\$45.88	\$52.21	\$58.62	\$65.38	\$74.00	70	
71	\$20.61	\$25.05	\$28.77	\$32.44	\$36.27	\$40.46	\$45.80	\$33.15	\$41.97	\$49.74	\$56.42	\$63.21	\$70.35	\$79.50	71	
72	\$22.42	\$27.27	\$31.34	\$35.32	\$39.47	\$43.99	\$49.79	\$35.65	\$45.19	\$53.60	\$60.63	\$67.78	\$75.32	\$85.00	72	
73	\$25.69	\$31.41	\$36.22	\$40.68	\$45.34	\$50.44	\$56.98	\$39.91	\$50.85	\$60.52	\$68.18	\$75.98	\$84.21	\$94.83	73	
74	\$28.94	\$35.53	\$41.11	\$46.05	\$51.22	\$56.87	\$64.17	\$44.15	\$56.51	\$67.44	\$75.74	\$84.17	\$93.09	\$104.67	74	
75	\$32.20	\$39.67	\$45.99	\$51.41	\$57.09	\$63.32	\$71.37	\$48.41	\$62.16	\$74.37	\$83.28	\$92.37	\$101.98	\$114.49	75	
76	\$35.45	\$43.79	\$50.86	\$56.77	\$62.96	\$69.76	\$78.56	\$52.66	\$67.83	\$81.29	\$90.83	\$100.55	\$110.87	\$124.32	76	
77	\$38.72	\$47.93	\$55.75	\$62.14	\$68.84	\$76.20	\$85.76	\$56.91	\$73.48	\$88.21	\$98.37	\$108.75	\$119.76	\$134.16	77	
78	\$41.72	\$51.74	\$60.30	\$67.18	\$74.36	\$82.26	\$92.47	\$60.46	\$78.27	\$94.15	\$104.91	\$115.86	\$127.47	\$142.54	78	
79	\$44.74	\$55.56	\$64.86	\$72.22	\$79.89	\$88.32	\$99.18	\$64.00	\$83.06	\$100.08	\$111.44	\$122.98	\$135.17	\$150.93	79	
80	\$47.74	\$59.38	\$69.41	\$77.25	\$85.43	\$94.38	\$105.89	\$67.54	\$87.85	\$106.02	\$117.98	\$130.10	\$142.88	\$159.31	80	
81	\$50.74	\$63.20	\$73.95	\$82.28	\$90.95	\$100.44	\$112.60	\$71.08	\$92.64	\$111.95	\$124.51	\$137.21	\$150.59	\$167.71	81	
82	\$53.76	\$67.01	\$78.51	\$87.32	\$96.48	\$106.50	\$119.31	\$74.62	\$97.43	\$117.89	\$131.04	\$144.33	\$158.29	\$176.10	82	
83	\$57.71	\$72.06	\$84.57	\$94.05	\$103.90	\$114.64	\$128.32	\$79.52	\$104.01	\$126.03	\$140.05	\$154.18	\$168.99	\$187.79	83	
84	\$61.66	\$77.12	\$90.63	\$100.79	\$111.32	\$122.78	\$137.34	\$84.40	\$110.58	\$134.18	\$149.05	\$164.02	\$179.70	\$199.50	84	
85	\$65.60	\$82.17	\$96.68	\$107.53	\$118.73	\$130.92	\$146.34	\$89.30	\$117.15	\$142.33	\$158.06	\$173.87	\$190.40	\$211.20	85	
86	\$69.56	\$87.23	\$102.74	\$114.26	\$126.15	\$139.07	\$155.36	\$94.18	\$123.73	\$150.47	\$167.06	\$183.72	\$201.10	\$222.90	86	
87	\$73.51	\$92.28	\$108.80	\$120.99	\$133.57	\$147.21	\$164.38	\$99.08	\$130.31	\$158.62	\$176.07	\$193.57	\$211.81	\$234.61	87	
88	\$77.24	\$96.93	\$114.32	\$127.16	\$140.44	\$154.80	\$172.88	\$103.47	\$136.04	\$165.65	\$183.88	\$202.22	\$221.31	\$245.18	88	
89	\$80.97	\$101.57	\$119.85	\$133.34	\$147.30	\$162.40	\$181.38	\$107.87	\$141.78	\$172.67	\$191.69	\$210.87	\$230.82	\$255.76	89	
90	\$84.70	\$106.22	\$125.38	\$139.51	\$154.17	\$170.01	\$189.88	\$112.26	\$147.52	\$179.70	\$199.50	\$219.53	\$240.33	\$266.33	90	
91	\$88.43	\$110.86	\$130.90	\$145.70	\$161.04	\$177.60	\$198.39	\$116.66	\$153.26	\$186.73	\$207.31	\$228.18	\$249.84	\$276.91	91	
92	\$92.16	\$115.50	\$136.43	\$151.87	\$167.90	\$185.20	\$206.88	\$121.06	\$159.01	\$193.74	\$215.12	\$236.83	\$259.35	\$287.49	92	
93	\$94.66	\$118.53	\$139.98	\$155.85	\$172.36	\$190.14	\$212.37	\$123.68	\$162.29	\$197.69	\$219.53	\$241.75	\$264.76	\$293.38	93	
94	\$97.14	\$121.55	\$143.53	\$159.83	\$176.80	\$195.07	\$217.86	\$126.32	\$165.57	\$201.64	\$223.94	\$246.66	\$270.16	\$299.29	94	
95	\$99.64	\$124.58	\$147.08	\$163.81	\$181.26	\$200.01	\$223.34	\$128.96	\$168.86	\$205.59	\$228.36	\$251.58	\$275.56	\$305.18	95	
96	\$102.12	\$127.60	\$150.62	\$167.81	\$185.71	\$204.95	\$228.83	\$131.60	\$172.15	\$209.54	\$232.77	\$256.50	\$280.96	\$311.08	96	
97	\$104.62	\$130.63	\$154.18	\$171.79	\$190.17	\$209.89	\$234.32	\$134.23	\$175.44	\$213.49	\$237.18	\$261.40	\$286.36	\$316.99	97	
98	\$107.11	\$133.65	\$157.73	\$175.77	\$194.62	\$214.83	\$239.82	\$136.87	\$178.73	\$217.43	\$241.59	\$266.32	\$291.76	\$322.88	98	
99	\$109.60	\$136.68	\$161.28	\$179.75	\$199.08	\$219.77	\$245.31	\$139.51	\$182.02	\$221.38	\$246.02	\$271.24	\$297.17	\$328.78	99	
100+	\$112.09	\$139.70	\$164.82	\$183.73	\$203.53	\$224.71	\$250.80	\$142								

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 20 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$4.10	\$5.02	\$5.73	\$6.33	\$6.95	\$7.65	\$8.55	\$8.55	\$10.60	\$12.39	\$14.19	\$16.03	\$17.94	\$20.34	25	
26	\$4.13	\$5.05	\$5.78	\$6.37	\$7.00	\$7.70	\$8.62	\$8.66	\$10.74	\$12.54	\$14.38	\$16.24	\$18.18	\$20.61	26	
27	\$4.15	\$5.08	\$5.82	\$6.41	\$7.05	\$7.77	\$8.69	\$8.76	\$10.87	\$12.71	\$14.55	\$16.45	\$18.43	\$20.90	27	
28	\$4.17	\$5.12	\$5.85	\$6.47	\$7.11	\$7.82	\$8.76	\$8.87	\$11.00	\$12.86	\$14.74	\$16.65	\$18.67	\$21.18	28	
29	\$4.19	\$5.15	\$5.90	\$6.51	\$7.16	\$7.89	\$8.83	\$8.98	\$11.13	\$13.01	\$14.93	\$16.86	\$18.90	\$21.45	29	
30	\$4.22	\$5.18	\$5.94	\$6.56	\$7.22	\$7.94	\$8.90	\$9.08	\$11.26	\$13.17	\$15.10	\$17.07	\$19.14	\$21.73	30	
31	\$4.25	\$5.21	\$5.97	\$6.61	\$7.27	\$8.01	\$8.98	\$9.19	\$11.40	\$13.33	\$15.29	\$17.28	\$19.38	\$22.01	31	
32	\$4.27	\$5.25	\$6.02	\$6.66	\$7.33	\$8.06	\$9.04	\$9.30	\$11.53	\$13.49	\$15.48	\$17.50	\$19.62	\$22.29	32	
33	\$4.29	\$5.27	\$6.06	\$6.70	\$7.38	\$8.13	\$9.11	\$9.39	\$11.66	\$13.64	\$15.65	\$17.71	\$19.87	\$22.56	33	
34	\$4.31	\$5.30	\$6.11	\$6.74	\$7.44	\$8.18	\$9.19	\$9.50	\$11.79	\$13.79	\$15.84	\$17.92	\$20.10	\$22.84	34	
35	\$4.33	\$5.34	\$6.14	\$6.80	\$7.48	\$8.25	\$9.25	\$9.60	\$11.92	\$13.95	\$16.03	\$18.13	\$20.34	\$23.12	35	
36	\$4.38	\$5.40	\$6.23	\$6.89	\$7.59	\$8.37	\$9.38	\$9.75	\$12.10	\$14.16	\$16.26	\$18.40	\$20.65	\$23.47	36	
37	\$4.42	\$5.47	\$6.30	\$6.97	\$7.69	\$8.48	\$9.52	\$9.88	\$12.27	\$14.36	\$16.49	\$18.67	\$20.96	\$23.83	37	
38	\$4.47	\$5.52	\$6.38	\$7.06	\$7.79	\$8.60	\$9.65	\$10.02	\$12.44	\$14.55	\$16.73	\$18.93	\$21.25	\$24.18	38	
39	\$4.51	\$5.59	\$6.46	\$7.16	\$7.90	\$8.71	\$9.78	\$10.15	\$12.61	\$14.75	\$16.96	\$19.21	\$21.56	\$24.53	39	
40	\$4.55	\$5.65	\$6.53	\$7.25	\$8.00	\$8.83	\$9.91	\$10.29	\$12.78	\$14.95	\$17.19	\$19.47	\$21.87	\$24.88	40	
41	\$4.60	\$5.72	\$6.61	\$7.34	\$8.10	\$8.94	\$10.05	\$10.43	\$12.95	\$15.16	\$17.44	\$19.75	\$22.18	\$25.23	41	
42	\$4.64	\$5.78	\$6.69	\$7.43	\$8.21	\$9.06	\$10.19	\$10.56	\$13.12	\$15.36	\$17.67	\$20.01	\$22.48	\$25.59	42	
43	\$4.69	\$5.84	\$6.78	\$7.52	\$8.31	\$9.17	\$10.32	\$10.69	\$13.29	\$15.55	\$17.90	\$20.28	\$22.78	\$25.94	43	
44	\$4.73	\$5.91	\$6.85	\$7.61	\$8.40	\$9.30	\$10.45	\$10.84	\$13.46	\$15.75	\$18.14	\$20.55	\$23.09	\$26.29	44	
45	\$4.77	\$5.96	\$6.93	\$7.70	\$8.51	\$9.41	\$10.58	\$10.97	\$13.63	\$15.95	\$18.37	\$20.82	\$23.40	\$26.64	45	
46	\$4.86	\$6.08	\$7.08	\$7.88	\$8.71	\$9.64	\$10.84	\$11.15	\$13.86	\$16.23	\$18.69	\$21.19	\$23.82	\$27.12	46	
47	\$4.95	\$6.20	\$7.24	\$8.05	\$8.91	\$9.87	\$11.10	\$11.34	\$14.09	\$16.50	\$19.01	\$21.56	\$24.23	\$27.60	47	
48	\$5.03	\$6.34	\$7.39	\$8.23	\$9.11	\$10.09	\$11.35	\$11.53	\$14.32	\$16.78	\$19.33	\$21.92	\$24.65	\$28.07	48	
49	\$5.12	\$6.46	\$7.55	\$8.40	\$9.32	\$10.32	\$11.62	\$11.70	\$14.55	\$17.05	\$19.65	\$22.29	\$25.06	\$28.56	49	
50	\$5.20	\$6.58	\$7.70	\$8.58	\$9.52	\$10.54	\$11.87	\$11.89	\$14.80	\$17.33	\$19.98	\$22.66	\$25.48	\$29.03	50	
51	\$5.29	\$6.70	\$7.85	\$8.76	\$9.71	\$10.77	\$12.13	\$12.08	\$15.03	\$17.60	\$20.30	\$23.02	\$25.89	\$29.51	51	
52	\$5.38	\$6.82	\$8.00	\$8.93	\$9.91	\$10.99	\$12.39	\$12.27	\$15.26	\$17.86	\$20.61	\$23.40	\$26.31	\$29.99	52	
53	\$5.46	\$6.94	\$8.15	\$9.11	\$10.11	\$11.22	\$12.65	\$12.45	\$15.49	\$18.14	\$20.93	\$23.76	\$26.73	\$30.47	53	
54	\$5.54	\$7.06	\$8.31	\$9.28	\$10.32	\$11.44	\$12.90	\$12.64	\$15.72	\$18.41	\$21.25	\$24.12	\$27.15	\$30.94	54	
55	\$5.63	\$7.18	\$8.46	\$9.46	\$10.52	\$11.67	\$13.17	\$12.82	\$15.95	\$18.69	\$21.57	\$24.50	\$27.57	\$31.43	55	
56	\$6.17	\$7.80	\$9.12	\$10.23	\$11.39	\$12.65	\$14.29	\$13.42	\$16.74	\$19.65	\$22.73	\$25.84	\$29.11	\$33.21	56	
57	\$6.72	\$8.42	\$9.78	\$10.99	\$12.25	\$13.64	\$15.41	\$14.03	\$17.53	\$20.61	\$23.87	\$27.18	\$30.65	\$34.99	57	
58	\$7.26	\$9.02	\$10.44	\$11.75	\$13.12	\$14.62	\$16.54	\$14.63	\$18.33	\$21.57	\$25.03	\$28.52	\$32.19	\$36.76	58	
59	\$7.81	\$9.64	\$11.10	\$12.52	\$13.98	\$15.60	\$17.67	\$15.24	\$19.12	\$22.54	\$26.18	\$29.85	\$33.72	\$38.54	59	
60	\$8.35	\$10.25	\$11.76	\$13.28	\$14.85	\$16.58	\$18.79	\$15.83	\$19.91	\$23.50	\$27.32	\$31.20	\$35.26	\$40.33	60	
61	\$8.90	\$10.87	\$12.42	\$14.04	\$15.72	\$17.57	\$19.92	\$16.43	\$20.70	\$24.46	\$28.48	\$32.54	\$36.80	\$42.11	61	
62	\$9.44	\$11.47	\$13.08	\$14.81	\$16.59	\$18.55	\$21.04	\$17.04	\$21.49	\$25.42	\$29.62	\$33.88	\$38.34	\$43.89	62	
63	\$10.43	\$12.69	\$14.48	\$16.38	\$18.37	\$20.54	\$23.31	\$18.47	\$23.25	\$27.46	\$31.90	\$36.39	\$41.11	\$46.99	63	
64	\$11.42	\$13.90	\$15.86	\$17.96	\$20.14	\$22.53	\$25.56	\$19.90	\$25.00	\$29.49	\$34.17	\$38.91	\$43.88	\$50.11	64	
65	\$12.41	\$15.13	\$17.26	\$19.54	\$21.92	\$24.52	\$27.83	\$21.33	\$26.75	\$31.52	\$36.43	\$41.42	\$46.64	\$53.21	65	
66	\$13.40	\$16.34	\$18.65	\$21.12	\$23.69	\$26.51	\$30.09	\$22.76	\$28.51	\$33.55	\$38.70	\$43.92	\$49.41	\$56.31	66	
67	\$14.39	\$17.55	\$20.04	\$22.70	\$25.47	\$28.49	\$32.35	\$24.19	\$30.26	\$35.59	\$40.98	\$46.44	\$52.18	\$59.42	67	
68	\$16.35	\$19.98	\$22.85	\$25.83	\$28.93	\$32.33	\$36.66	\$26.81	\$33.62	\$39.59	\$45.33	\$51.17	\$57.32	\$65.11	68	
69	\$18.30	\$22.41	\$25.65	\$28.95	\$32.40	\$36.16	\$40.98	\$29.41	\$36.96	\$43.59	\$49.70	\$55.91	\$62.46	\$70.79	69	
70	\$20.25	\$24.83	\$28.46	\$32.08	\$35.85	\$39.99	\$45.29	\$32.03	\$40.32	\$47.60	\$54.07	\$60.65	\$67.60	\$76.47	70	
71	\$22.21	\$27.26	\$31.26	\$35.20	\$39.31	\$43.82	\$49.60	\$34.65	\$43.67	\$51.61	\$58.43	\$65.38	\$72.74	\$82.16	71	
72	\$24.17	\$29.68	\$34.07	\$38.32	\$42.78	\$47.65	\$53.91	\$37.27	\$47.01	\$55.62	\$62.80	\$70.13	\$77.88	\$87.85	72	
73	\$27.68	\$34.18	\$39.38	\$44.14	\$49.14	\$54.63	\$61.70	\$41.71	\$52.91	\$62.80	\$70.61	\$78.60	\$87.07	\$98.00	73	
74	\$31.19	\$38.67	\$44.68	\$49.97	\$55.51	\$61.61	\$69.49	\$46.16	\$58.80	\$69.98	\$78.43	\$87.08	\$96.26	\$108.16	74	
75	\$34.71	\$43.16	\$49.98	\$55.79	\$61.88	\$68.59	\$77.28	\$50.60	\$64.68	\$77.17	\$86.25	\$95.56	\$105.45	\$118.33	75	
76	\$38.21	\$47.66	\$55.30	\$61.61	\$68.24	\$75.56	\$85.06	\$55.04	\$70.57	\$84.35	\$94.07	\$104.03	\$114.64	\$128.48	76	
77	\$41.72	\$52.15	\$60.60	\$67.43	\$74.61	\$82.54	\$92.86	\$59.49	\$76.45	\$91.53	\$101.88	\$112.51	\$123.83	\$138.64	77	
78	\$44.97	\$56.31	\$65.55	\$72.90	\$80.60	\$89.11	\$100.12	\$63.18	\$81.43	\$97.69	\$108.65	\$119.87	\$131.80	\$147.31	78	
79	\$48.20	\$60.46	\$70.50	\$78.36	\$86.59	\$95.67	\$107.38	\$66.89	\$86.42	\$103.84	\$115.42	\$127.23	\$139.77	\$155.98	79	
80	\$51.45	\$64.61	\$75.45	\$83.83	\$92.59	\$102.23	\$114.65	\$70.60	\$91.40	\$110.00	\$122.19	\$134.60	\$147.74	\$164.65	80	
81	\$54.69	\$68.77	\$80.40	\$89.30	\$98.58	\$108.80	\$121.91	\$74.29	\$96.38	\$116.16	\$128.95	\$141.96	\$155.71	\$173.32	81	
82	\$57.93	\$72.92	\$85.34	\$94.75	\$104.58	\$115.36	\$129.18	\$78.00	\$101.37	\$122.31	\$135.72	\$149.31	\$163.67	\$181.98	82	
83	\$62.19	\$78.42	\$91.93	\$102.07	\$112.62	\$124.18	\$138.94	\$83.12	\$108.21	\$130.77	\$145.05	\$159.50	\$174.74	\$194.08	83	
84	\$66.45	\$83.93	\$98.52	\$109.37	\$120.66	\$133.00	\$148.71	\$88.22	\$115.05	\$139.22	\$154.37	\$169.70	\$185.80	\$206.17	84	
85	\$70.71	\$89.43	\$105.09	\$116.68	\$128.70	\$141.82	\$158.47	\$93.34	\$121.89	\$147.68	\$163.69	\$179.88	\$196.87	\$218.26	85	
86	\$74.97	\$94.93	\$111.68	\$123.98	\$136.73	\$150.63	\$168.23	\$98.45	\$128.73	\$156.13	\$173.02	\$190.07	\$207.93	\$230.36	86	
87	\$79.22	\$100.43	\$118.27	\$131.30	\$144.77	\$159.46	\$177.99	\$103.55	\$135.58	\$164.58	\$182.35	\$200.26	\$219.00	\$242.45	87	
88	\$83.24	\$105.48	\$124.28	\$138.00	\$152.22	\$167.68	\$187.20	\$108.15	\$141.55	\$171.88	\$190.43	\$209.21	\$228.83	\$253.39	88	
89	\$87.26	\$110.54	\$130.28	\$144.69	\$159.67	\$175.91	\$196.41	\$112.74	\$147.52	\$179.16	\$198.52	\$218.16	\$238.67	\$264.31	89	
90	\$91.28	\$115.59	\$136.29	\$151.39	\$167.10	\$184.14	\$205.60	\$117.34	\$153.48	\$186.45	\$206.60	\$227.12	\$248.50	\$275.24	90	
91	\$95.30	\$120.65	\$142.30	\$158.09	\$174.55	\$192.38	\$214.81	\$121.94	\$159.46	\$193.74	\$214.70	\$236.07	\$258.34	\$286.18	91	
92	\$99.32	\$125.70	\$148.30	\$164.80	\$181.98	\$200.61	\$224.02	\$126.52	\$165.43	\$201.03	\$222.78	\$245.03	\$268.17	\$297.10	92	
93	\$102.00	\$128.99	\$152.16	\$169.13	\$186.81	\$205.95	\$229.96	\$129.28	\$168.85	\$205.13	\$227.36	\$250.11	\$273.75	\$303.20	93	
94	\$104.69	\$132.28	\$156.02	\$173.45	\$191.64	\$211.30	\$235.90	\$132.03	\$172.27	\$209.22	\$231.92	\$255.19	\$279.33	\$309.30	94	
95	\$107.37	\$135.58	\$159.89	\$177.77	\$196.47	\$216.66	\$241.85	\$134.79	\$175.69	\$213.31	\$236.50	\$260.27	\$284.92	\$315.39	95	
96	\$110.06	\$138.86	\$163.74	\$182.09	\$201.30	\$222.00	\$247.79	\$137.56	\$179.11	\$217.42	\$241.07	\$265.36	\$290.51	\$321.49	96	
97	\$112.75	\$142.15	\$167.60	\$186.42	\$206.12	\$227.35	\$253.73	\$140.31	\$182.53	\$221.51	\$245.64	\$270.45	\$296.10	\$327.59	97	
98	\$115.43	\$145.44	\$171.46	\$190.74	\$210.95	\$232.71	\$259.68	\$143.07	\$185.96	\$225.60	\$250.21	\$275.53	\$301.69	\$333.69	98	
99	\$118.12	\$148.73	\$175.32	\$195.06	\$215.78	\$238.05	\$265.62	\$145.82	\$189.38	\$229.70	\$254.78	\$280.61	\$307.26	\$339.78	99	
100+	\$120.80	\$152.03	\$179.18	\$199.39												

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Facility - 20 Day EP								Auto 5% Compound Inflation							
	Future Purchase Option								2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.51	\$3.19	\$3.76	\$4.21	\$4.68	\$5.16	\$5.80	\$5.93	\$7.76	\$9.33	\$10.87	\$12.38	\$13.93	\$15.85	25	
26	\$2.52	\$3.21	\$3.78	\$4.25	\$4.71	\$5.20	\$5.85	\$6.01	\$7.85	\$9.45	\$11.01	\$12.54	\$14.11	\$16.07	26	
27	\$2.53	\$3.23	\$3.81	\$4.28	\$4.75	\$5.25	\$5.90	\$6.07	\$7.94	\$9.57	\$11.14	\$12.71	\$14.30	\$16.28	27	
28	\$2.55	\$3.26	\$3.84	\$4.31	\$4.79	\$5.29	\$5.94	\$6.15	\$8.04	\$9.69	\$11.29	\$12.87	\$14.48	\$16.50	28	
29	\$2.56	\$3.28	\$3.86	\$4.35	\$4.82	\$5.32	\$6.00	\$6.23	\$8.14	\$9.80	\$11.43	\$13.02	\$14.66	\$16.72	29	
30	\$2.57	\$3.29	\$3.89	\$4.38	\$4.85	\$5.37	\$6.04	\$6.29	\$8.24	\$9.92	\$11.57	\$13.19	\$14.85	\$16.93	30	
31	\$2.60	\$3.31	\$3.92	\$4.40	\$4.90	\$5.41	\$6.08	\$6.37	\$8.34	\$10.04	\$11.70	\$13.35	\$15.04	\$17.15	31	
32	\$2.61	\$3.33	\$3.95	\$4.43	\$4.93	\$5.45	\$6.14	\$6.45	\$8.44	\$10.15	\$11.85	\$13.52	\$15.22	\$17.37	32	
33	\$2.62	\$3.36	\$3.97	\$4.47	\$4.96	\$5.49	\$6.18	\$6.51	\$8.53	\$10.27	\$11.99	\$13.68	\$15.41	\$17.58	33	
34	\$2.63	\$3.38	\$4.00	\$4.50	\$5.01	\$5.53	\$6.23	\$6.59	\$8.62	\$10.40	\$12.13	\$13.84	\$15.60	\$17.80	34	
35	\$2.65	\$3.40	\$4.03	\$4.53	\$5.04	\$5.58	\$6.28	\$6.67	\$8.72	\$10.52	\$12.28	\$14.00	\$15.79	\$18.02	35	
36	\$2.67	\$3.43	\$4.08	\$4.59	\$5.10	\$5.65	\$6.37	\$6.75	\$8.84	\$10.66	\$12.45	\$14.21	\$16.02	\$18.29	36	
37	\$2.71	\$3.48	\$4.13	\$4.65	\$5.17	\$5.73	\$6.46	\$6.85	\$8.98	\$10.81	\$12.63	\$14.42	\$16.26	\$18.57	37	
38	\$2.73	\$3.52	\$4.18	\$4.71	\$5.25	\$5.81	\$6.55	\$6.94	\$9.10	\$10.97	\$12.82	\$14.63	\$16.49	\$18.84	38	
39	\$2.75	\$3.55	\$4.24	\$4.77	\$5.31	\$5.89	\$6.63	\$7.04	\$9.22	\$11.11	\$12.99	\$14.84	\$16.73	\$19.11	39	
40	\$2.78	\$3.60	\$4.28	\$4.83	\$5.38	\$5.96	\$6.73	\$7.14	\$9.35	\$11.26	\$13.17	\$15.05	\$16.96	\$19.38	40	
41	\$2.81	\$3.64	\$4.33	\$4.90	\$5.46	\$6.04	\$6.82	\$7.23	\$9.47	\$11.42	\$13.35	\$15.26	\$17.20	\$19.66	41	
42	\$2.84	\$3.67	\$4.39	\$4.95	\$5.52	\$6.13	\$6.91	\$7.33	\$9.59	\$11.57	\$13.53	\$15.47	\$17.44	\$19.93	42	
43	\$2.86	\$3.72	\$4.43	\$5.02	\$5.59	\$6.20	\$7.00	\$7.41	\$9.72	\$11.72	\$13.71	\$15.66	\$17.68	\$20.21	43	
44	\$2.89	\$3.75	\$4.49	\$5.07	\$5.65	\$6.28	\$7.08	\$7.51	\$9.85	\$11.87	\$13.89	\$15.87	\$17.92	\$20.48	44	
45	\$2.92	\$3.80	\$4.54	\$5.14	\$5.73	\$6.36	\$7.17	\$7.60	\$9.97	\$12.02	\$14.07	\$16.08	\$18.15	\$20.76	45	
46	\$2.97	\$3.87	\$4.64	\$5.25	\$5.86	\$6.51	\$7.35	\$7.73	\$10.14	\$12.22	\$14.31	\$16.37	\$18.48	\$21.13	46	
47	\$3.03	\$3.95	\$4.74	\$5.37	\$6.00	\$6.67	\$7.52	\$7.87	\$10.31	\$12.43	\$14.55	\$16.65	\$18.80	\$21.51	47	
48	\$3.07	\$4.03	\$4.84	\$5.49	\$6.13	\$6.82	\$7.70	\$7.99	\$10.48	\$12.64	\$14.81	\$16.94	\$19.12	\$21.88	48	
49	\$3.12	\$4.10	\$4.94	\$5.61	\$6.27	\$6.96	\$7.88	\$8.12	\$10.65	\$12.85	\$15.05	\$17.23	\$19.45	\$22.25	49	
50	\$3.18	\$4.18	\$5.05	\$5.72	\$6.40	\$7.12	\$8.05	\$8.25	\$10.81	\$13.05	\$15.29	\$17.50	\$19.77	\$22.63	50	
51	\$3.23	\$4.26	\$5.15	\$5.84	\$6.53	\$7.27	\$8.23	\$8.37	\$10.99	\$13.26	\$15.54	\$17.79	\$20.10	\$23.00	51	
52	\$3.28	\$4.33	\$5.25	\$5.96	\$6.67	\$7.43	\$8.40	\$8.50	\$11.15	\$13.46	\$15.79	\$18.07	\$20.42	\$23.36	52	
53	\$3.33	\$4.41	\$5.35	\$6.07	\$6.81	\$7.58	\$8.58	\$8.64	\$11.33	\$13.67	\$16.03	\$18.36	\$20.74	\$23.74	53	
54	\$3.39	\$4.49	\$5.45	\$6.19	\$6.94	\$7.73	\$8.76	\$8.76	\$11.50	\$13.87	\$16.27	\$18.65	\$21.07	\$24.11	54	
55	\$3.44	\$4.57	\$5.54	\$6.31	\$7.07	\$7.89	\$8.93	\$8.89	\$11.67	\$14.08	\$16.52	\$18.92	\$21.38	\$24.49	55	
56	\$3.77	\$4.96	\$5.98	\$6.82	\$7.66	\$8.55	\$9.69	\$9.31	\$12.24	\$14.81	\$17.40	\$19.97	\$22.58	\$25.87	56	
57	\$4.10	\$5.35	\$6.41	\$7.33	\$8.24	\$9.21	\$10.46	\$9.72	\$12.83	\$15.53	\$18.28	\$21.00	\$23.77	\$27.26	57	
58	\$4.43	\$5.74	\$6.84	\$7.83	\$8.82	\$9.88	\$11.22	\$10.14	\$13.41	\$16.26	\$19.16	\$22.03	\$24.97	\$28.66	58	
59	\$4.77	\$6.13	\$7.27	\$8.35	\$9.42	\$10.54	\$11.99	\$10.56	\$13.98	\$16.98	\$20.04	\$23.07	\$26.16	\$30.04	59	
60	\$5.10	\$6.52	\$7.71	\$8.86	\$10.00	\$11.20	\$12.75	\$10.98	\$14.56	\$17.70	\$20.92	\$24.10	\$27.36	\$31.43	60	
61	\$5.43	\$6.91	\$8.14	\$9.36	\$10.58	\$11.87	\$13.51	\$11.40	\$15.15	\$18.43	\$21.80	\$25.14	\$28.55	\$32.81	61	
62	\$5.76	\$7.30	\$8.57	\$9.87	\$11.17	\$12.53	\$14.28	\$11.81	\$15.72	\$19.15	\$22.69	\$26.18	\$29.74	\$34.20	62	
63	\$6.37	\$8.07	\$9.48	\$10.92	\$12.35	\$13.87	\$15.81	\$12.80	\$17.01	\$20.68	\$24.43	\$28.12	\$31.89	\$36.62	63	
64	\$6.97	\$8.84	\$10.40	\$11.98	\$13.55	\$15.22	\$17.35	\$13.79	\$18.28	\$22.22	\$26.16	\$30.05	\$34.05	\$39.04	64	
65	\$7.58	\$9.63	\$11.31	\$13.02	\$14.75	\$16.57	\$18.88	\$14.80	\$19.57	\$23.75	\$27.90	\$32.00	\$36.19	\$41.46	65	
66	\$8.18	\$10.40	\$12.22	\$14.08	\$15.94	\$17.91	\$20.42	\$15.79	\$20.86	\$25.28	\$29.63	\$33.94	\$38.34	\$43.88	66	
67	\$8.79	\$11.17	\$13.13	\$15.14	\$17.14	\$19.25	\$21.95	\$16.78	\$22.13	\$26.81	\$31.37	\$35.87	\$40.49	\$46.30	67	
68	\$9.99	\$12.71	\$14.97	\$17.22	\$19.47	\$21.84	\$24.87	\$18.59	\$24.59	\$29.83	\$34.72	\$39.53	\$44.47	\$50.73	68	
69	\$11.18	\$14.26	\$16.81	\$19.31	\$21.79	\$24.43	\$27.80	\$20.41	\$27.04	\$32.85	\$38.06	\$43.20	\$48.47	\$55.17	69	
70	\$12.38	\$15.80	\$18.66	\$21.38	\$24.12	\$27.02	\$30.72	\$22.21	\$29.49	\$35.86	\$41.40	\$46.86	\$52.45	\$59.60	70	
71	\$13.57	\$17.34	\$20.49	\$23.47	\$26.46	\$29.60	\$33.65	\$24.02	\$31.94	\$38.89	\$44.75	\$50.51	\$56.44	\$64.02	71	
72	\$14.76	\$18.89	\$22.33	\$25.55	\$28.78	\$32.20	\$36.58	\$25.84	\$34.40	\$41.90	\$48.09	\$54.18	\$60.42	\$68.45	72	
73	\$16.91	\$21.75	\$25.81	\$29.44	\$33.07	\$36.91	\$41.86	\$28.92	\$38.70	\$47.31	\$54.08	\$60.72	\$67.55	\$76.37	73	
74	\$19.05	\$24.61	\$29.28	\$33.32	\$37.35	\$41.62	\$47.15	\$32.01	\$43.00	\$52.72	\$60.06	\$67.28	\$74.68	\$84.28	74	
75	\$21.20	\$27.47	\$32.77	\$37.20	\$41.64	\$46.33	\$52.43	\$35.09	\$47.31	\$58.14	\$66.04	\$73.82	\$81.82	\$92.20	75	
76	\$23.34	\$30.33	\$36.25	\$41.07	\$45.91	\$51.05	\$57.72	\$38.17	\$51.61	\$63.55	\$72.04	\$80.37	\$88.95	\$100.12	76	
77	\$25.49	\$33.18	\$39.72	\$44.96	\$50.20	\$55.77	\$63.00	\$41.25	\$55.92	\$68.96	\$78.02	\$86.92	\$96.07	\$108.04	77	
78	\$27.47	\$35.83	\$42.97	\$48.61	\$54.23	\$60.20	\$67.93	\$43.82	\$59.57	\$73.60	\$83.20	\$92.61	\$102.26	\$114.80	78	
79	\$29.45	\$38.47	\$46.21	\$52.25	\$58.27	\$64.64	\$72.85	\$46.39	\$63.21	\$78.23	\$88.39	\$98.30	\$108.44	\$121.55	79	
80	\$31.43	\$41.11	\$49.45	\$55.89	\$62.30	\$69.07	\$77.78	\$48.96	\$66.86	\$82.87	\$93.57	\$103.98	\$114.62	\$128.30	80	
81	\$33.42	\$43.76	\$52.69	\$59.53	\$66.33	\$73.50	\$82.71	\$51.52	\$70.50	\$87.52	\$98.75	\$109.67	\$120.80	\$135.06	81	
82	\$35.40	\$46.40	\$55.94	\$63.18	\$70.37	\$77.94	\$87.64	\$54.10	\$74.14	\$92.15	\$103.93	\$115.36	\$126.98	\$141.81	82	
83	\$37.99	\$49.90	\$60.26	\$68.06	\$75.78	\$83.90	\$94.26	\$57.64	\$79.15	\$98.52	\$111.08	\$123.22	\$135.58	\$151.24	83	
84	\$40.60	\$53.39	\$64.57	\$72.93	\$81.18	\$89.86	\$100.88	\$61.18	\$84.15	\$104.89	\$118.22	\$131.10	\$144.16	\$160.67	84	
85	\$43.20	\$56.89	\$68.88	\$77.79	\$86.59	\$95.81	\$107.50	\$64.72	\$89.16	\$111.25	\$125.36	\$138.96	\$152.75	\$170.08	85	
86	\$45.79	\$60.39	\$73.21	\$82.67	\$92.00	\$101.77	\$114.14	\$68.27	\$94.16	\$117.62	\$132.50	\$146.84	\$161.33	\$179.51	86	
87	\$48.40	\$63.90	\$77.52	\$87.54	\$97.42	\$107.73	\$120.76	\$71.81	\$99.17	\$123.99	\$139.63	\$154.72	\$169.92	\$188.94	87	
88	\$50.85	\$67.11	\$81.46	\$92.00	\$102.42	\$113.29	\$127.00	\$75.00	\$103.53	\$129.49	\$145.83	\$161.62	\$177.54	\$197.45	88	
89	\$53.31	\$70.32	\$85.39	\$96.48	\$107.43	\$118.84	\$133.24	\$78.19	\$107.90	\$134.98	\$152.02	\$168.54	\$185.17	\$205.96	89	
90	\$55.77	\$73.55	\$89.33	\$100.95	\$112.43	\$124.41	\$139.49	\$81.37	\$112.27	\$140.47	\$158.21	\$175.46	\$192.80	\$214.49	90	
91	\$58.22	\$76.76	\$93.27	\$105.41	\$117.45	\$129.97	\$145.73	\$84.56	\$116.63	\$145.96	\$164.42	\$182.38	\$200.43	\$223.00	91	
92	\$60.68	\$79.97	\$97.21	\$109.88	\$122.45	\$135.53	\$151.98	\$87.75	\$121.00	\$151.46	\$170.61	\$189.29	\$208.07	\$231.52	92	
93	\$62.32	\$82.07	\$99.74	\$112.76	\$125.70	\$139.14	\$156.01	\$89.65	\$123.51	\$154.54	\$174.11	\$193.22	\$212.40	\$236.27	93	
94	\$63.97	\$84.16	\$102.27	\$115.64	\$128.94	\$142.76	\$160.04	\$91.56	\$126.01	\$157.63	\$177.61	\$197.15	\$216.73	\$241.02	94	
95	\$65.60	\$86.25	\$104.80	\$118.53	\$132.20	\$146.37	\$164.08	\$93.48	\$128.51	\$160.71	\$181.10	\$201.08	\$221.07	\$245.77	95	
96	\$67.24	\$88.35	\$107.32	\$121.41	\$135.44	\$149.99	\$168.10	\$95.39	\$131.01	\$163.80	\$184.61	\$205.01	\$225.40	\$250.53	96	
97	\$68.88	\$90.44	\$109.85	\$124.29	\$138.69	\$153.60	\$172.14	\$97.30	\$133.51	\$166.88	\$188.11	\$208.93	\$229.74	\$255.28	97	
98	\$70.52	\$92.53	\$112.38	\$127.17	\$141.93	\$157.21	\$176.17	\$99.21	\$136.02	\$169.97	\$191.61	\$212.86	\$234.07	\$260.03	98	
99	\$72.16	\$94.63	\$114.91	\$130.05	\$145.19	\$160.83	\$180.20	\$101.12	\$138.51	\$173.05	\$195.11	\$216.79	\$238.40	\$264.78	99	
100+	\$73.81	\$96.72	\$117.44	\$132.94	\$148.43	\$164.44	\$184.24	\$103.04	\$141.02	\$176.14	\$198.62	\$220.72	\$242.74	\$269.53	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 30 Day EP - 50% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.21	\$3.93	\$4.53	\$5.04	\$5.56	\$6.13	\$6.86	\$7.26	\$9.15	\$10.82	\$12.47	\$14.15	\$15.87	\$18.02	25	
26	\$3.23	\$3.95	\$4.57	\$5.07	\$5.60	\$6.18	\$6.92	\$7.36	\$9.27	\$10.96	\$12.64	\$14.32	\$16.08	\$18.26	26	
27	\$3.25	\$3.98	\$4.60	\$5.12	\$5.64	\$6.23	\$6.99	\$7.45	\$9.38	\$11.10	\$12.80	\$14.51	\$16.29	\$18.51	27	
28	\$3.27	\$4.00	\$4.63	\$5.15	\$5.69	\$6.27	\$7.04	\$7.54	\$9.50	\$11.23	\$12.96	\$14.70	\$16.51	\$18.76	28	
29	\$3.29	\$4.03	\$4.66	\$5.19	\$5.73	\$6.33	\$7.10	\$7.62	\$9.61	\$11.36	\$13.12	\$14.88	\$16.72	\$19.00	29	
30	\$3.30	\$4.06	\$4.70	\$5.23	\$5.78	\$6.37	\$7.15	\$7.71	\$9.74	\$11.51	\$13.29	\$15.07	\$16.93	\$19.25	30	
31	\$3.32	\$4.08	\$4.73	\$5.26	\$5.82	\$6.42	\$7.21	\$7.81	\$9.85	\$11.64	\$13.44	\$15.26	\$17.14	\$19.49	31	
32	\$3.33	\$4.10	\$4.76	\$5.30	\$5.86	\$6.47	\$7.26	\$7.90	\$9.96	\$11.78	\$13.61	\$15.44	\$17.35	\$19.75	32	
33	\$3.36	\$4.14	\$4.80	\$5.34	\$5.91	\$6.52	\$7.32	\$7.99	\$10.08	\$11.91	\$13.77	\$15.63	\$17.57	\$19.99	33	
34	\$3.38	\$4.16	\$4.83	\$5.38	\$5.94	\$6.57	\$7.38	\$8.07	\$10.19	\$12.05	\$13.93	\$15.82	\$17.78	\$20.23	34	
35	\$3.39	\$4.18	\$4.86	\$5.41	\$5.98	\$6.61	\$7.44	\$8.16	\$10.31	\$12.19	\$14.09	\$16.01	\$17.99	\$20.48	35	
36	\$3.42	\$4.24	\$4.92	\$5.49	\$6.07	\$6.71	\$7.54	\$8.28	\$10.45	\$12.36	\$14.30	\$16.24	\$18.26	\$20.79	36	
37	\$3.47	\$4.28	\$4.98	\$5.56	\$6.15	\$6.80	\$7.65	\$8.39	\$10.59	\$12.54	\$14.50	\$16.48	\$18.52	\$21.10	37	
38	\$3.50	\$4.33	\$5.05	\$5.63	\$6.24	\$6.90	\$7.76	\$8.51	\$10.75	\$12.72	\$14.71	\$16.71	\$18.80	\$21.42	38	
39	\$3.53	\$4.38	\$5.10	\$5.70	\$6.31	\$6.99	\$7.85	\$8.62	\$10.89	\$12.89	\$14.92	\$16.95	\$19.06	\$21.73	39	
40	\$3.56	\$4.43	\$5.17	\$5.78	\$6.40	\$7.08	\$7.96	\$8.75	\$11.04	\$13.06	\$15.13	\$17.19	\$19.34	\$22.04	40	
41	\$3.60	\$4.48	\$5.24	\$5.84	\$6.48	\$7.17	\$8.07	\$8.86	\$11.19	\$13.23	\$15.32	\$17.42	\$19.61	\$22.35	41	
42	\$3.63	\$4.52	\$5.29	\$5.92	\$6.57	\$7.27	\$8.18	\$8.98	\$11.33	\$13.41	\$15.53	\$17.67	\$19.88	\$22.66	42	
43	\$3.66	\$4.58	\$5.36	\$6.00	\$6.64	\$7.36	\$8.28	\$9.09	\$11.48	\$13.59	\$15.74	\$17.90	\$20.15	\$22.98	43	
44	\$3.71	\$4.62	\$5.42	\$6.06	\$6.73	\$7.45	\$8.39	\$9.21	\$11.63	\$13.76	\$15.95	\$18.14	\$20.42	\$23.29	44	
45	\$3.74	\$4.68	\$5.48	\$6.14	\$6.81	\$7.55	\$8.50	\$9.32	\$11.77	\$13.94	\$16.15	\$18.38	\$20.69	\$23.60	45	
46	\$3.81	\$4.76	\$5.60	\$6.27	\$6.97	\$7.72	\$8.70	\$9.48	\$11.98	\$14.18	\$16.43	\$18.70	\$21.05	\$24.02	46	
47	\$3.87	\$4.86	\$5.72	\$6.41	\$7.13	\$7.91	\$8.91	\$9.64	\$12.18	\$14.41	\$16.72	\$19.02	\$21.43	\$24.44	47	
48	\$3.94	\$4.96	\$5.84	\$6.56	\$7.29	\$8.09	\$9.12	\$9.79	\$12.38	\$14.65	\$17.00	\$19.35	\$21.79	\$24.87	48	
49	\$4.00	\$5.05	\$5.96	\$6.70	\$7.45	\$8.27	\$9.33	\$9.96	\$12.57	\$14.89	\$17.28	\$19.67	\$22.17	\$25.30	49	
50	\$4.07	\$5.15	\$6.08	\$6.84	\$7.61	\$8.45	\$9.54	\$10.11	\$12.78	\$15.13	\$17.56	\$20.00	\$22.53	\$25.72	50	
51	\$4.14	\$5.25	\$6.20	\$6.97	\$7.77	\$8.64	\$9.75	\$10.26	\$12.98	\$15.37	\$17.84	\$20.32	\$22.90	\$26.15	51	
52	\$4.20	\$5.35	\$6.33	\$7.12	\$7.93	\$8.81	\$9.96	\$10.43	\$13.18	\$15.61	\$18.13	\$20.65	\$23.28	\$26.57	52	
53	\$4.28	\$5.43	\$6.45	\$7.26	\$8.10	\$9.00	\$10.16	\$10.58	\$13.38	\$15.85	\$18.40	\$20.97	\$23.64	\$26.99	53	
54	\$4.35	\$5.53	\$6.57	\$7.40	\$8.25	\$9.17	\$10.36	\$10.74	\$13.57	\$16.08	\$18.69	\$21.30	\$24.01	\$27.41	54	
55	\$4.41	\$5.63	\$6.70	\$7.54	\$8.42	\$9.36	\$10.57	\$10.89	\$13.78	\$16.32	\$18.96	\$21.62	\$24.38	\$27.84	55	
56	\$4.83	\$6.11	\$7.22	\$8.15	\$9.11	\$10.14	\$11.47	\$11.41	\$14.47	\$17.16	\$19.98	\$22.80	\$25.74	\$29.41	56	
57	\$5.26	\$6.59	\$7.73	\$8.76	\$9.80	\$10.93	\$12.39	\$11.92	\$15.15	\$18.01	\$20.99	\$23.99	\$27.09	\$31.00	57	
58	\$5.69	\$7.07	\$8.26	\$9.36	\$10.49	\$11.73	\$13.29	\$12.43	\$15.83	\$18.84	\$22.00	\$25.17	\$28.46	\$32.57	58	
59	\$6.12	\$7.55	\$8.78	\$9.97	\$11.19	\$12.51	\$14.19	\$12.95	\$16.52	\$19.69	\$23.01	\$26.36	\$29.82	\$34.14	59	
60	\$6.53	\$8.03	\$9.31	\$10.57	\$11.88	\$13.30	\$15.09	\$13.45	\$17.20	\$20.53	\$24.02	\$27.53	\$31.19	\$35.73	60	
61	\$6.96	\$8.51	\$9.82	\$11.19	\$12.58	\$14.08	\$16.01	\$13.97	\$17.89	\$21.36	\$25.04	\$28.72	\$32.54	\$37.30	61	
62	\$7.39	\$8.99	\$10.35	\$11.79	\$13.28	\$14.87	\$16.91	\$14.49	\$18.57	\$22.21	\$26.05	\$29.90	\$33.90	\$38.89	62	
63	\$8.16	\$9.94	\$11.45	\$13.05	\$14.70	\$16.47	\$18.72	\$15.70	\$20.09	\$23.98	\$28.05	\$32.12	\$36.36	\$41.64	63	
64	\$8.94	\$10.89	\$12.55	\$14.31	\$16.12	\$18.06	\$20.54	\$16.91	\$21.59	\$25.75	\$30.04	\$34.33	\$38.80	\$44.39	64	
65	\$9.71	\$11.85	\$13.65	\$15.57	\$17.53	\$19.66	\$22.35	\$18.13	\$23.11	\$27.53	\$32.03	\$36.55	\$41.25	\$47.14	65	
66	\$10.49	\$12.79	\$14.75	\$16.83	\$18.95	\$21.25	\$24.17	\$19.34	\$24.63	\$29.30	\$34.03	\$38.76	\$43.70	\$49.89	66	
67	\$11.26	\$13.75	\$15.85	\$18.08	\$20.37	\$22.85	\$25.98	\$20.56	\$26.14	\$31.09	\$36.03	\$40.99	\$46.15	\$52.64	67	
68	\$12.79	\$15.65	\$18.07	\$20.57	\$23.14	\$25.92	\$29.45	\$22.78	\$29.04	\$34.58	\$39.86	\$45.17	\$50.69	\$57.67	68	
69	\$14.32	\$17.55	\$20.30	\$23.07	\$25.92	\$29.00	\$32.91	\$25.00	\$31.93	\$38.08	\$43.70	\$49.35	\$55.24	\$62.71	69	
70	\$15.85	\$19.45	\$22.51	\$25.55	\$28.69	\$32.07	\$36.38	\$27.23	\$34.83	\$41.58	\$47.54	\$53.53	\$59.79	\$67.75	70	
71	\$17.38	\$21.35	\$24.73	\$28.04	\$31.45	\$35.13	\$39.84	\$29.45	\$37.72	\$45.08	\$51.37	\$57.71	\$64.33	\$72.79	71	
72	\$18.92	\$23.25	\$26.95	\$30.54	\$34.22	\$38.20	\$43.31	\$31.67	\$40.62	\$48.58	\$55.21	\$61.89	\$68.87	\$77.83	72	
73	\$21.66	\$26.77	\$31.15	\$35.17	\$39.31	\$43.80	\$49.57	\$35.45	\$45.71	\$54.85	\$62.08	\$69.37	\$77.00	\$86.82	73	
74	\$24.41	\$30.29	\$35.34	\$39.81	\$44.41	\$49.40	\$55.83	\$39.23	\$50.79	\$61.13	\$68.96	\$76.86	\$85.13	\$95.82	74	
75	\$27.16	\$33.81	\$39.55	\$44.44	\$49.50	\$55.00	\$62.07	\$43.00	\$55.87	\$67.40	\$75.83	\$84.34	\$93.26	\$104.82	75	
76	\$29.91	\$37.33	\$43.74	\$49.08	\$54.59	\$60.59	\$68.33	\$46.78	\$60.96	\$73.68	\$82.71	\$91.82	\$101.38	\$113.82	76	
77	\$32.66	\$40.85	\$47.94	\$53.71	\$59.69	\$66.19	\$74.59	\$50.56	\$66.04	\$79.95	\$89.58	\$99.30	\$109.51	\$122.82	77	
78	\$35.20	\$44.11	\$51.85	\$58.07	\$64.48	\$71.45	\$80.43	\$53.70	\$70.35	\$85.33	\$95.54	\$105.80	\$116.56	\$130.49	78	
79	\$37.73	\$47.37	\$55.77	\$62.43	\$69.28	\$76.71	\$86.26	\$56.85	\$74.66	\$90.71	\$101.49	\$112.29	\$123.61	\$138.18	79	
80	\$40.27	\$50.62	\$59.68	\$66.78	\$74.07	\$81.97	\$92.10	\$59.99	\$78.96	\$96.09	\$107.44	\$118.79	\$130.65	\$145.86	80	
81	\$42.81	\$53.87	\$63.59	\$71.14	\$78.87	\$87.24	\$97.93	\$63.15	\$83.26	\$101.46	\$113.39	\$125.28	\$137.70	\$153.54	81	
82	\$45.34	\$57.12	\$67.51	\$75.49	\$83.67	\$92.50	\$103.77	\$66.30	\$87.57	\$106.83	\$119.33	\$131.78	\$144.75	\$161.22	82	
83	\$48.68	\$61.44	\$72.72	\$81.31	\$90.10	\$99.57	\$111.62	\$70.64	\$93.48	\$114.22	\$127.53	\$140.78	\$154.53	\$171.93	83	
84	\$52.01	\$65.75	\$77.92	\$87.13	\$96.54	\$106.65	\$119.46	\$74.99	\$99.39	\$121.61	\$135.73	\$149.77	\$164.32	\$182.64	84	
85	\$55.34	\$70.05	\$83.14	\$92.95	\$102.96	\$113.72	\$127.29	\$79.32	\$105.30	\$128.99	\$143.92	\$158.76	\$174.10	\$193.36	85	
86	\$58.67	\$74.36	\$88.34	\$98.77	\$109.40	\$120.79	\$135.14	\$83.67	\$111.21	\$136.38	\$152.13	\$167.75	\$183.89	\$204.07	86	
87	\$62.01	\$78.67	\$93.56	\$104.59	\$115.83	\$127.86	\$142.98	\$88.01	\$117.12	\$143.76	\$160.33	\$176.74	\$193.67	\$214.79	87	
88	\$65.15	\$82.63	\$98.31	\$109.93	\$121.78	\$134.46	\$150.37	\$91.92	\$122.28	\$150.13	\$167.44	\$184.65	\$202.37	\$224.47	88	
89	\$68.31	\$86.59	\$103.06	\$115.27	\$127.73	\$141.05	\$157.77	\$95.82	\$127.44	\$156.50	\$174.55	\$192.54	\$211.07	\$234.15	89	
90	\$71.46	\$90.55	\$107.81	\$120.60	\$133.69	\$147.65	\$165.17	\$99.73	\$132.59	\$162.86	\$181.67	\$200.44	\$219.76	\$243.83	90	
91	\$74.60	\$94.51	\$112.56	\$125.95	\$139.65	\$154.25	\$172.56	\$103.63	\$137.75	\$169.22	\$188.77	\$208.35	\$228.46	\$253.52	91	
92	\$77.75	\$98.47	\$117.32	\$131.29	\$145.60	\$160.85	\$179.95	\$107.54	\$142.91	\$175.59	\$195.89	\$216.25	\$237.15	\$263.20	92	
93	\$79.85	\$101.05	\$120.36	\$134.73	\$149.47	\$165.14	\$184.72	\$109.88	\$145.87	\$179.17	\$199.90	\$220.74	\$242.09	\$268.60	93	
94	\$81.95	\$103.62	\$123.42	\$138.17	\$153.33	\$169.43	\$189.50	\$112.22	\$148.82	\$182.74	\$203.92	\$225.23	\$247.03	\$274.00	94	
95	\$84.05	\$106.21	\$126.47	\$141.61	\$157.19	\$173.72	\$194.27	\$114.57	\$151.78	\$186.33	\$207.94	\$229.71	\$251.98	\$279.80	95	
96	\$86.15	\$108.78	\$129.53	\$145.06	\$161.05	\$178.01	\$199.05	\$116.91	\$154.74	\$189.90	\$211.96	\$234.20	\$256.92	\$284.80	96	
97	\$88.25	\$111.35	\$132.57	\$148.51	\$164.91	\$182.30	\$203.82	\$119.25	\$157.69	\$193.48	\$215.99	\$238.69	\$261.86	\$290.20	97	
98	\$90.35	\$113.94	\$135.63	\$151.95	\$168.77	\$186.59	\$208.59	\$121.59	\$160.64	\$197.05	\$220.00	\$243.18	\$266.79	\$295.60	98	
99	\$92.46	\$116.51	\$138.68	\$155.40	\$172.63	\$190.88	\$213.37	\$123.94	\$163.60	\$200.64	\$224.02	\$247.67	\$271.73	\$301.00	99	
100+	\$94.56	\$119.09	\$141.74	\$158.84	\$176.50	\$195.17	\$218.15	\$126.28	\$166.55	\$204.22	\$228.04	\$252.15	\$276.67	\$306.41		

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 30 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.74	\$4.53	\$5.18	\$5.73	\$6.30	\$6.94	\$7.77	\$8.05	\$10.03	\$11.76	\$13.50	\$15.26	\$17.11	\$19.39	25	
26	\$3.76	\$4.55	\$5.23	\$5.78	\$6.35	\$7.00	\$7.83	\$8.15	\$10.16	\$11.91	\$13.67	\$15.47	\$17.34	\$19.66	26	
27	\$3.78	\$4.59	\$5.26	\$5.82	\$6.40	\$7.05	\$7.89	\$8.25	\$10.29	\$12.06	\$13.85	\$15.66	\$17.56	\$19.92	27	
28	\$3.81	\$4.62	\$5.29	\$5.86	\$6.45	\$7.11	\$7.95	\$8.35	\$10.41	\$12.21	\$14.03	\$15.86	\$17.79	\$20.19	28	
29	\$3.83	\$4.64	\$5.34	\$5.90	\$6.50	\$7.16	\$8.02	\$8.45	\$10.54	\$12.35	\$14.20	\$16.06	\$18.02	\$20.45	29	
30	\$3.85	\$4.68	\$5.37	\$5.94	\$6.55	\$7.22	\$8.09	\$8.55	\$10.66	\$12.51	\$14.38	\$16.27	\$18.24	\$20.71	30	
31	\$3.87	\$4.71	\$5.41	\$5.98	\$6.60	\$7.27	\$8.15	\$8.65	\$10.79	\$12.65	\$14.55	\$16.47	\$18.47	\$20.98	31	
32	\$3.89	\$4.73	\$5.45	\$6.03	\$6.64	\$7.33	\$8.22	\$8.75	\$10.91	\$12.80	\$14.72	\$16.67	\$18.70	\$21.25	32	
33	\$3.91	\$4.76	\$5.48	\$6.07	\$6.69	\$7.38	\$8.27	\$8.84	\$11.04	\$12.95	\$14.89	\$16.86	\$18.93	\$21.52	33	
34	\$3.93	\$4.80	\$5.52	\$6.12	\$6.74	\$7.44	\$8.34	\$8.94	\$11.17	\$13.10	\$15.07	\$17.07	\$19.15	\$21.78	34	
35	\$3.95	\$4.82	\$5.56	\$6.16	\$6.79	\$7.49	\$8.40	\$9.04	\$11.29	\$13.24	\$15.25	\$17.27	\$19.38	\$22.04	35	
36	\$3.99	\$4.88	\$5.63	\$6.24	\$6.89	\$7.59	\$8.53	\$9.17	\$11.45	\$13.44	\$15.47	\$17.52	\$19.68	\$22.37	36	
37	\$4.04	\$4.94	\$5.70	\$6.33	\$6.97	\$7.70	\$8.65	\$9.31	\$11.62	\$13.63	\$15.70	\$17.78	\$19.97	\$22.72	37	
38	\$4.07	\$4.99	\$5.76	\$6.40	\$7.07	\$7.81	\$8.77	\$9.43	\$11.77	\$13.82	\$15.92	\$18.04	\$20.26	\$23.05	38	
39	\$4.11	\$5.05	\$5.84	\$6.49	\$7.16	\$7.91	\$8.89	\$9.56	\$11.94	\$14.01	\$16.14	\$18.29	\$20.55	\$23.39	39	
40	\$4.16	\$5.10	\$5.91	\$6.57	\$7.26	\$8.02	\$9.01	\$9.69	\$12.10	\$14.20	\$16.36	\$18.55	\$20.85	\$23.72	40	
41	\$4.19	\$5.16	\$5.98	\$6.66	\$7.35	\$8.12	\$9.13	\$9.81	\$12.25	\$14.39	\$16.59	\$18.81	\$21.13	\$24.06	41	
42	\$4.24	\$5.21	\$6.05	\$6.73	\$7.45	\$8.23	\$9.25	\$9.94	\$12.42	\$14.58	\$16.81	\$19.06	\$21.42	\$24.40	42	
43	\$4.28	\$5.28	\$6.13	\$6.81	\$7.54	\$8.34	\$9.37	\$10.07	\$12.58	\$14.77	\$17.03	\$19.32	\$21.71	\$24.73	43	
44	\$4.31	\$5.34	\$6.19	\$6.90	\$7.63	\$8.44	\$9.49	\$10.20	\$12.74	\$14.96	\$17.26	\$19.58	\$22.00	\$25.07	44	
45	\$4.36	\$5.39	\$6.27	\$6.97	\$7.72	\$8.55	\$9.61	\$10.33	\$12.90	\$15.15	\$17.48	\$19.83	\$22.30	\$25.40	45	
46	\$4.43	\$5.50	\$6.40	\$7.14	\$7.91	\$8.75	\$9.85	\$10.51	\$13.12	\$15.41	\$17.79	\$20.19	\$22.69	\$25.86	46	
47	\$4.51	\$5.61	\$6.55	\$7.29	\$8.09	\$8.95	\$10.08	\$10.67	\$13.34	\$15.66	\$18.08	\$20.53	\$23.09	\$26.31	47	
48	\$4.59	\$5.72	\$6.69	\$7.46	\$8.27	\$9.16	\$10.32	\$10.85	\$13.56	\$15.93	\$18.39	\$20.88	\$23.49	\$26.77	48	
49	\$4.66	\$5.83	\$6.82	\$7.61	\$8.45	\$9.36	\$10.55	\$11.02	\$13.78	\$16.19	\$18.70	\$21.23	\$23.88	\$27.23	49	
50	\$4.74	\$5.94	\$6.96	\$7.78	\$8.64	\$9.57	\$10.78	\$11.20	\$14.00	\$16.45	\$19.00	\$21.58	\$24.28	\$27.68	50	
51	\$4.83	\$6.05	\$7.10	\$7.94	\$8.81	\$9.78	\$11.02	\$11.37	\$14.22	\$16.71	\$19.31	\$21.93	\$24.68	\$28.14	51	
52	\$4.91	\$6.16	\$7.24	\$8.10	\$9.00	\$9.98	\$11.25	\$11.55	\$14.44	\$16.96	\$19.61	\$22.29	\$25.08	\$28.59	52	
53	\$4.98	\$6.27	\$7.38	\$8.26	\$9.17	\$10.19	\$11.48	\$11.73	\$14.66	\$17.23	\$19.91	\$22.63	\$25.48	\$29.05	53	
54	\$5.06	\$6.38	\$7.51	\$8.42	\$9.36	\$10.40	\$11.73	\$11.89	\$14.88	\$17.49	\$20.22	\$22.98	\$25.87	\$29.50	54	
55	\$5.14	\$6.49	\$7.66	\$8.58	\$9.54	\$10.59	\$11.96	\$12.07	\$15.10	\$17.74	\$20.53	\$23.33	\$26.27	\$29.96	55	
56	\$5.63	\$7.04	\$8.25	\$9.26	\$10.33	\$11.48	\$12.98	\$12.64	\$15.85	\$18.66	\$21.62	\$24.61	\$27.73	\$31.66	56	
57	\$6.13	\$7.60	\$8.84	\$9.96	\$11.11	\$12.38	\$14.00	\$13.20	\$16.60	\$19.57	\$22.72	\$25.88	\$29.21	\$33.36	57	
58	\$6.62	\$8.15	\$9.45	\$10.65	\$11.90	\$13.27	\$15.03	\$13.77	\$17.35	\$20.48	\$23.80	\$27.16	\$30.67	\$35.06	58	
59	\$7.12	\$8.70	\$10.04	\$11.34	\$12.69	\$14.17	\$16.05	\$14.34	\$18.10	\$21.40	\$24.90	\$28.44	\$32.13	\$36.75	59	
60	\$7.61	\$9.26	\$10.64	\$12.03	\$13.48	\$15.06	\$17.07	\$14.91	\$18.84	\$22.31	\$25.99	\$29.72	\$33.61	\$38.46	60	
61	\$8.12	\$9.81	\$11.23	\$12.73	\$14.27	\$15.95	\$18.10	\$15.48	\$19.60	\$23.22	\$27.09	\$31.00	\$35.07	\$40.15	61	
62	\$8.61	\$10.36	\$11.84	\$13.41	\$15.05	\$16.84	\$19.12	\$16.04	\$20.35	\$24.15	\$28.19	\$32.27	\$36.53	\$41.84	62	
63	\$9.52	\$11.46	\$13.09	\$14.85	\$16.67	\$18.65	\$21.16	\$17.39	\$22.01	\$26.07	\$30.35	\$34.66	\$39.17	\$44.81	63	
64	\$10.42	\$12.56	\$14.36	\$16.28	\$18.27	\$20.45	\$23.22	\$18.73	\$23.66	\$28.00	\$32.51	\$37.06	\$41.81	\$47.77	64	
65	\$11.32	\$13.66	\$15.61	\$17.71	\$19.89	\$22.25	\$25.28	\$20.08	\$25.32	\$29.93	\$34.66	\$39.45	\$44.45	\$50.73	65	
66	\$12.22	\$14.75	\$16.86	\$19.14	\$21.49	\$24.07	\$27.32	\$21.43	\$26.98	\$31.86	\$36.83	\$41.84	\$47.09	\$53.69	66	
67	\$13.12	\$15.85	\$18.13	\$20.57	\$23.11	\$25.87	\$29.38	\$22.77	\$28.64	\$33.79	\$38.98	\$44.23	\$49.73	\$56.65	67	
68	\$14.91	\$18.04	\$20.67	\$23.41	\$26.25	\$29.35	\$33.30	\$25.23	\$31.81	\$37.59	\$43.13	\$48.74	\$54.63	\$62.07	68	
69	\$16.70	\$20.24	\$23.20	\$26.24	\$29.39	\$32.82	\$37.21	\$27.70	\$34.99	\$41.39	\$47.29	\$53.25	\$59.52	\$67.50	69	
70	\$18.48	\$22.43	\$25.74	\$29.07	\$32.53	\$36.30	\$41.13	\$30.16	\$38.16	\$45.20	\$51.44	\$57.77	\$64.43	\$72.92	70	
71	\$20.26	\$24.62	\$28.28	\$31.90	\$35.67	\$39.79	\$45.05	\$32.63	\$41.34	\$49.01	\$55.59	\$62.28	\$69.32	\$78.33	71	
72	\$22.04	\$26.81	\$30.82	\$34.74	\$38.81	\$43.26	\$48.96	\$35.08	\$44.51	\$52.81	\$59.74	\$66.79	\$74.22	\$83.75	72	
73	\$25.25	\$30.87	\$35.62	\$40.01	\$44.58	\$49.60	\$56.03	\$39.27	\$50.08	\$59.63	\$67.19	\$74.87	\$82.97	\$93.45	73	
74	\$28.45	\$34.93	\$40.41	\$45.29	\$50.37	\$55.94	\$63.12	\$43.45	\$55.65	\$66.45	\$74.62	\$82.94	\$91.74	\$103.13	74	
75	\$31.65	\$38.98	\$45.22	\$50.56	\$56.14	\$62.27	\$70.19	\$47.63	\$61.23	\$73.27	\$82.06	\$91.01	\$100.50	\$112.82	75	
76	\$34.85	\$43.04	\$50.02	\$55.84	\$61.92	\$68.61	\$77.26	\$51.82	\$66.79	\$80.09	\$89.50	\$99.09	\$109.25	\$122.51	76	
77	\$38.06	\$47.10	\$54.81	\$61.11	\$67.69	\$74.94	\$84.34	\$56.00	\$72.37	\$86.91	\$96.93	\$107.16	\$118.01	\$132.19	77	
78	\$41.01	\$50.86	\$59.29	\$66.06	\$73.13	\$80.91	\$90.94	\$59.49	\$77.09	\$92.75	\$103.38	\$114.17	\$125.60	\$140.46	78	
79	\$43.97	\$54.62	\$63.77	\$71.02	\$78.57	\$86.86	\$97.54	\$62.98	\$81.81	\$98.60	\$109.81	\$121.19	\$133.20	\$148.72	79	
80	\$46.93	\$58.37	\$68.24	\$75.97	\$84.01	\$92.82	\$104.14	\$66.46	\$86.52	\$104.45	\$116.25	\$128.19	\$140.79	\$156.99	80	
81	\$49.89	\$62.12	\$72.72	\$80.92	\$89.45	\$98.78	\$110.74	\$69.95	\$91.23	\$110.30	\$122.69	\$135.21	\$148.39	\$165.25	81	
82	\$52.84	\$65.87	\$77.20	\$85.88	\$94.89	\$104.74	\$117.33	\$73.44	\$95.95	\$116.14	\$129.13	\$142.22	\$155.98	\$173.51	82	
83	\$56.73	\$70.84	\$83.15	\$92.49	\$102.18	\$112.75	\$126.19	\$78.25	\$102.43	\$124.17	\$138.00	\$151.92	\$166.53	\$185.05	83	
84	\$60.61	\$75.80	\$89.11	\$99.11	\$109.47	\$120.75	\$135.07	\$83.06	\$108.90	\$132.20	\$146.87	\$161.62	\$177.07	\$196.58	84	
85	\$64.49	\$80.77	\$95.06	\$105.73	\$116.77	\$128.76	\$143.94	\$87.87	\$115.38	\$140.22	\$155.74	\$171.34	\$187.62	\$208.11	85	
86	\$68.38	\$85.75	\$101.02	\$112.35	\$124.07	\$136.76	\$152.80	\$92.69	\$121.86	\$148.25	\$164.62	\$181.04	\$198.17	\$219.64	86	
87	\$72.26	\$90.71	\$106.98	\$118.98	\$131.36	\$144.77	\$161.67	\$97.49	\$128.33	\$156.28	\$173.48	\$190.74	\$208.70	\$231.17	87	
88	\$75.92	\$95.27	\$112.41	\$125.05	\$138.12	\$152.24	\$170.03	\$101.82	\$133.98	\$163.20	\$181.18	\$199.27	\$218.08	\$241.59	88	
89	\$79.59	\$99.84	\$117.84	\$131.12	\$144.87	\$159.72	\$178.39	\$106.15	\$139.63	\$170.12	\$188.88	\$207.79	\$227.45	\$252.01	89	
90	\$83.26	\$104.40	\$123.28	\$137.20	\$151.61	\$167.19	\$186.75	\$110.47	\$145.29	\$177.05	\$196.57	\$216.33	\$236.82	\$262.44	90	
91	\$86.92	\$108.98	\$128.71	\$143.28	\$158.37	\$174.66	\$195.11	\$114.80	\$150.94	\$183.96	\$204.27	\$224.85	\$246.19	\$272.86	91	
92	\$90.59	\$113.54	\$134.15	\$149.35	\$165.12	\$182.13	\$203.47	\$119.12	\$156.60	\$190.88	\$211.96	\$233.38	\$255.56	\$283.28	92	
93	\$93.04	\$116.51	\$137.63	\$153.26	\$169.50	\$186.99	\$208.86	\$121.72	\$159.83	\$194.78	\$216.32	\$238.22	\$260.89	\$289.09	93	
94	\$95.49	\$119.48	\$141.13	\$157.18	\$173.89	\$191.84	\$214.26	\$124.31	\$163.08	\$198.66	\$220.66	\$243.07	\$266.21	\$294.90	94	
95	\$97.93	\$122.45	\$144.62	\$161.10	\$178.27	\$196.70	\$219.66	\$126.91	\$166.31	\$202.55	\$225.01	\$247.91	\$271.54	\$300.72	95	
96	\$100.39	\$125.42	\$148.12	\$165.01	\$182.64	\$201.56	\$225.06	\$129.50	\$169.54	\$206.44	\$229.36	\$252.75	\$276.86	\$306.53	96	
97	\$102.84	\$128.40	\$151.60	\$168.93	\$187.02	\$206.42	\$230.46	\$132.10	\$172.79	\$210.33	\$233.71	\$257.59	\$282.18	\$312.35	97	
98	\$105.28	\$131.37	\$155.09	\$172.85	\$191.40	\$211.28	\$235.85	\$134.70	\$176.02	\$214.21	\$238.06	\$262.44	\$287.50	\$318.15	98	
99	\$107.73	\$134.34	\$158.59	\$176.77	\$195.78	\$216.13	\$241.25	\$137.29	\$179.27	\$218.11	\$242.41	\$267.28	\$292.82	\$323.97	99	
100+	\$110.19	\$137.31	\$162.07	\$180.69	\$200.16	\$220.99	\$246.65	\$139.89	\$1							

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 30 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$4.03	\$4.93	\$5.63	\$6.22	\$6.83	\$7.51	\$8.40	\$8.40	\$10.44	\$12.20	\$13.98	\$15.79	\$17.68	\$20.03	25	
26	\$4.05	\$4.96	\$5.68	\$6.26	\$6.88	\$7.57	\$8.47	\$8.51	\$10.56	\$12.35	\$14.16	\$15.99	\$17.91	\$20.31	26	
27	\$4.07	\$4.98	\$5.71	\$6.30	\$6.93	\$7.63	\$8.54	\$8.61	\$10.69	\$12.51	\$14.33	\$16.19	\$18.15	\$20.58	27	
28	\$4.09	\$5.02	\$5.75	\$6.35	\$6.99	\$7.69	\$8.61	\$8.72	\$10.82	\$12.66	\$14.52	\$16.40	\$18.38	\$20.86	28	
29	\$4.13	\$5.05	\$5.80	\$6.40	\$7.04	\$7.74	\$8.68	\$8.82	\$10.96	\$12.82	\$14.70	\$16.61	\$18.62	\$21.13	29	
30	\$4.15	\$5.08	\$5.83	\$6.45	\$7.10	\$7.81	\$8.75	\$8.93	\$11.09	\$12.97	\$14.88	\$16.82	\$18.85	\$21.41	30	
31	\$4.17	\$5.12	\$5.87	\$6.49	\$7.14	\$7.87	\$8.81	\$9.03	\$11.22	\$13.12	\$15.06	\$17.03	\$19.10	\$21.67	31	
32	\$4.19	\$5.15	\$5.92	\$6.53	\$7.19	\$7.93	\$8.89	\$9.14	\$11.35	\$13.28	\$15.25	\$17.24	\$19.33	\$21.95	32	
33	\$4.21	\$5.18	\$5.95	\$6.58	\$7.25	\$7.99	\$8.95	\$9.24	\$11.48	\$13.43	\$15.42	\$17.45	\$19.56	\$22.22	33	
34	\$4.24	\$5.21	\$6.00	\$6.63	\$7.30	\$8.04	\$9.02	\$9.35	\$11.62	\$13.59	\$15.60	\$17.64	\$19.80	\$22.50	34	
35	\$4.26	\$5.25	\$6.04	\$6.68	\$7.36	\$8.11	\$9.10	\$9.45	\$11.74	\$13.74	\$15.79	\$17.85	\$20.03	\$22.77	35	
36	\$4.30	\$5.30	\$6.12	\$6.77	\$7.46	\$8.22	\$9.22	\$9.58	\$11.91	\$13.94	\$16.02	\$18.12	\$20.34	\$23.12	36	
37	\$4.35	\$5.37	\$6.19	\$6.85	\$7.56	\$8.34	\$9.35	\$9.71	\$12.08	\$14.14	\$16.25	\$18.39	\$20.64	\$23.46	37	
38	\$4.39	\$5.42	\$6.27	\$6.94	\$7.66	\$8.45	\$9.48	\$9.86	\$12.24	\$14.33	\$16.48	\$18.66	\$20.93	\$23.82	38	
39	\$4.43	\$5.49	\$6.35	\$7.03	\$7.76	\$8.56	\$9.61	\$9.99	\$12.41	\$14.53	\$16.71	\$18.92	\$21.24	\$24.16	39	
40	\$4.47	\$5.56	\$6.42	\$7.12	\$7.85	\$8.68	\$9.75	\$10.12	\$12.58	\$14.73	\$16.94	\$19.18	\$21.54	\$24.51	40	
41	\$4.51	\$5.61	\$6.50	\$7.21	\$7.96	\$8.79	\$9.88	\$10.25	\$12.75	\$14.93	\$17.17	\$19.45	\$21.84	\$24.85	41	
42	\$4.55	\$5.68	\$6.58	\$7.30	\$8.06	\$8.90	\$10.00	\$10.38	\$12.91	\$15.13	\$17.40	\$19.71	\$22.14	\$25.20	42	
43	\$4.60	\$5.73	\$6.66	\$7.39	\$8.16	\$9.02	\$10.13	\$10.52	\$13.08	\$15.32	\$17.63	\$19.98	\$22.44	\$25.54	43	
44	\$4.64	\$5.80	\$6.73	\$7.48	\$8.26	\$9.13	\$10.26	\$10.66	\$13.26	\$15.51	\$17.86	\$20.24	\$22.75	\$25.89	44	
45	\$4.69	\$5.86	\$6.81	\$7.57	\$8.36	\$9.25	\$10.40	\$10.79	\$13.42	\$15.71	\$18.10	\$20.50	\$23.05	\$26.24	45	
46	\$4.77	\$5.97	\$6.96	\$7.74	\$8.56	\$9.47	\$10.65	\$10.97	\$13.65	\$15.98	\$18.40	\$20.87	\$23.45	\$26.71	46	
47	\$4.85	\$6.09	\$7.11	\$7.91	\$8.76	\$9.69	\$10.90	\$11.15	\$13.87	\$16.25	\$18.72	\$21.23	\$23.87	\$27.18	47	
48	\$4.94	\$6.22	\$7.26	\$8.09	\$8.95	\$9.91	\$11.15	\$11.33	\$14.10	\$16.52	\$19.04	\$21.59	\$24.28	\$27.65	48	
49	\$5.03	\$6.34	\$7.41	\$8.26	\$9.15	\$10.13	\$11.41	\$11.52	\$14.33	\$16.79	\$19.36	\$21.96	\$24.68	\$28.13	49	
50	\$5.10	\$6.46	\$7.56	\$8.44	\$9.35	\$10.35	\$11.66	\$11.69	\$14.56	\$17.06	\$19.67	\$22.32	\$25.10	\$28.60	50	
51	\$5.19	\$6.58	\$7.71	\$8.60	\$9.55	\$10.58	\$11.92	\$11.88	\$14.78	\$17.33	\$19.99	\$22.68	\$25.51	\$29.06	51	
52	\$5.28	\$6.70	\$7.87	\$8.78	\$9.74	\$10.80	\$12.18	\$12.07	\$15.02	\$17.60	\$20.31	\$23.05	\$25.92	\$29.54	52	
53	\$5.36	\$6.82	\$8.01	\$8.95	\$9.93	\$11.02	\$12.43	\$12.24	\$15.25	\$17.86	\$20.61	\$23.41	\$26.33	\$30.01	53	
54	\$5.45	\$6.93	\$8.16	\$9.13	\$10.13	\$11.24	\$12.68	\$12.43	\$15.48	\$18.14	\$20.93	\$23.77	\$26.74	\$30.48	54	
55	\$5.53	\$7.05	\$8.32	\$9.30	\$10.33	\$11.46	\$12.94	\$12.61	\$15.71	\$18.40	\$21.25	\$24.12	\$27.15	\$30.95	55	
56	\$5.60	\$7.16	\$8.47	\$9.46	\$10.49	\$11.64	\$13.14	\$13.20	\$15.94	\$18.68	\$21.57	\$24.54	\$27.67	\$31.42	56	
57	\$5.66	\$7.26	\$8.59	\$9.60	\$10.63	\$11.79	\$13.30	\$13.79	\$16.16	\$18.98	\$21.91	\$24.87	\$27.96	\$31.89	57	
58	\$5.73	\$7.37	\$8.71	\$9.74	\$10.78	\$11.95	\$13.41	\$14.39	\$16.38	\$19.25	\$22.25	\$25.09	\$28.09	\$32.36	58	
59	\$5.77	\$7.46	\$8.81	\$9.86	\$10.90	\$12.07	\$13.52	\$14.98	\$16.52	\$19.40	\$22.40	\$25.28	\$28.41	\$32.79	59	
60	\$5.82	\$7.55	\$8.91	\$9.97	\$11.02	\$12.13	\$13.64	\$15.58	\$16.60	\$19.54	\$22.54	\$25.37	\$28.54	\$33.21	60	
61	\$5.87	\$7.64	\$9.00	\$10.07	\$11.13	\$12.24	\$13.75	\$16.17	\$16.70	\$19.60	\$22.60	\$25.40	\$28.50	\$33.62	61	
62	\$5.92	\$7.73	\$9.07	\$10.14	\$11.20	\$12.35	\$13.86	\$16.76	\$17.20	\$19.60	\$22.60	\$25.40	\$28.50	\$33.62	62	
63	\$10.24	\$12.46	\$14.22	\$16.09	\$18.05	\$20.17	\$22.90	\$18.16	\$22.89	\$27.04	\$31.42	\$35.85	\$40.49	\$46.29	63	
64	\$11.21	\$13.66	\$15.59	\$17.64	\$19.79	\$22.13	\$25.12	\$19.57	\$24.62	\$29.04	\$33.65	\$38.32	\$43.22	\$49.35	64	
65	\$12.19	\$14.85	\$16.95	\$19.20	\$21.54	\$24.09	\$27.35	\$20.98	\$26.33	\$31.04	\$35.88	\$40.80	\$45.95	\$52.40	65	
66	\$13.16	\$16.05	\$18.32	\$20.76	\$23.29	\$26.05	\$29.57	\$22.39	\$28.06	\$33.04	\$38.12	\$43.26	\$48.68	\$55.47	66	
67	\$14.14	\$17.24	\$19.69	\$22.31	\$25.03	\$28.00	\$31.79	\$23.79	\$29.79	\$35.05	\$40.36	\$45.74	\$51.40	\$58.53	67	
68	\$15.05	\$18.52	\$21.14	\$23.94	\$26.82	\$30.76	\$35.03	\$25.36	\$33.09	\$38.98	\$44.65	\$50.40	\$56.46	\$64.13	68	
69	\$15.97	\$19.80	\$22.50	\$25.26	\$28.45	\$31.82	\$35.53	\$26.93	\$33.39	\$42.93	\$48.95	\$55.08	\$61.52	\$69.73	69	
70	\$16.89	\$21.09	\$23.76	\$26.31	\$28.53	\$32.29	\$36.50	\$28.50	\$33.69	\$46.88	\$53.25	\$59.74	\$66.58	\$75.33	70	
71	\$17.81	\$22.38	\$24.71	\$27.36	\$29.63	\$33.35	\$37.47	\$30.08	\$34.99	\$50.82	\$57.55	\$64.41	\$71.64	\$80.93	71	
72	\$18.73	\$23.66	\$25.94	\$28.41	\$30.73	\$34.40	\$38.34	\$31.65	\$36.29	\$54.77	\$61.85	\$69.07	\$76.71	\$86.53	72	
73	\$19.65	\$24.94	\$27.12	\$29.46	\$31.78	\$35.45	\$39.29	\$33.22	\$37.59	\$58.68	\$66.15	\$73.42	\$80.77	\$91.54	73	
74	\$20.57	\$26.22	\$28.30	\$30.51	\$32.83	\$36.50	\$40.24	\$34.79	\$38.88	\$62.59	\$70.03	\$77.25	\$84.81	\$96.54	74	
75	\$21.49	\$27.50	\$29.38	\$31.56	\$33.88	\$37.55	\$41.19	\$36.28	\$40.17	\$66.50	\$74.16	\$81.48	\$88.91	\$101.54	75	
76	\$22.41	\$28.78	\$30.46	\$32.61	\$34.93	\$38.60	\$42.14	\$37.77	\$41.46	\$70.41	\$78.29	\$85.81	\$93.34	\$106.54	76	
77	\$23.33	\$29.94	\$31.54	\$33.66	\$35.98	\$39.65	\$43.09	\$39.26	\$42.70	\$74.32	\$82.40	\$89.72	\$97.16	\$111.54	77	
78	\$24.25	\$31.10	\$32.62	\$34.71	\$36.93	\$40.70	\$44.04	\$40.75	\$43.91	\$78.23	\$86.59	\$93.51	\$100.88	\$116.54	78	
79	\$25.17	\$32.26	\$33.68	\$35.76	\$37.98	\$41.75	\$45.00	\$42.24	\$45.02	\$82.14	\$90.78	\$96.43	\$104.60	\$121.54	79	
80	\$26.09	\$33.42	\$34.74	\$36.81	\$39.03	\$42.80	\$46.05	\$43.73	\$46.13	\$86.05	\$94.97	\$100.81	\$108.42	\$126.54	80	
81	\$27.01	\$34.58	\$35.80	\$37.86	\$40.08	\$43.85	\$47.10	\$45.22	\$47.24	\$89.96	\$99.16	\$104.95	\$112.24	\$131.54	81	
82	\$27.93	\$35.74	\$36.86	\$38.91	\$41.13	\$44.90	\$48.15	\$46.71	\$48.35	\$93.87	\$103.34	\$109.08	\$115.96	\$136.54	82	
83	\$28.85	\$36.90	\$37.92	\$39.96	\$42.18	\$45.95	\$49.20	\$48.20	\$49.49	\$97.78	\$107.53	\$112.81	\$119.79	\$141.54	83	
84	\$29.77	\$38.06	\$38.98	\$41.01	\$43.23	\$46.90	\$50.25	\$49.14	\$50.64	\$101.69	\$111.68	\$117.64	\$123.64	\$146.54	84	
85	\$30.69	\$39.22	\$39.94	\$42.06	\$44.28	\$47.95	\$51.20	\$50.09	\$51.83	\$105.80	\$115.83	\$121.79	\$127.74	\$151.54	85	
86	\$31.61	\$40.38	\$40.96	\$43.11	\$45.33	\$48.90	\$52.15	\$51.04	\$53.07	\$109.91	\$120.04	\$125.94	\$131.89	\$156.54	86	
87	\$32.53	\$41.54	\$41.94	\$44.16	\$46.38	\$49.85	\$53.10	\$52.29	\$54.30	\$114.02	\$124.29	\$130.19	\$136.04	\$161.54	87	
88	\$33.45	\$42.70	\$42.94	\$45.21	\$47.43	\$50.80	\$54.15	\$53.54	\$55.53	\$118.13	\$128.54	\$134.44	\$140.19	\$166.54	88	
89	\$34.37	\$43.86	\$43.98	\$46.26	\$48.48	\$51.75	\$55.10	\$54.78	\$56.76	\$122.24	\$132.79	\$138.69	\$144.34	\$171.54	89	
90	\$35.29	\$45.02	\$44.90	\$47.31	\$49.53	\$52.70	\$56.05	\$55.91	\$58.00	\$126.35	\$137.04	\$142.94	\$148.49	\$176.54	90	
91	\$36.21	\$46.18	\$45.72	\$48.36	\$50.58	\$53.65	\$57.00	\$57.14	\$59.24	\$130.46	\$141.29	\$147.19	\$152.64	\$181.54	91	
92	\$37.13	\$47.34	\$46.54	\$49.41	\$51.63	\$54.60	\$58.05	\$58.28	\$60.48	\$134.57	\$145.54	\$151.44	\$156.79	\$186.54	92	
93	\$38.05	\$48.50	\$47.36	\$50.46	\$52.68	\$55.55	\$59.00	\$59.41	\$61.72	\$138.68	\$149.79	\$155.69	\$160.94	\$191.54	93	
94	\$38.97	\$49.66	\$48.18	\$51.51	\$53.73	\$56.50	\$60.00	\$60.75	\$63.06	\$142.79	\$154.04	\$160.04	\$165.09	\$196.54	94	
95	\$39.89	\$50.82	\$49.00	\$52.56	\$54.78	\$57.45	\$61.00	\$62.09	\$64.30	\$146.90	\$158.29	\$164.19	\$169.24	\$201.54	95	
96	\$40.81	\$51.98	\$49.82	\$53.61	\$55.83	\$58.40	\$62.00	\$63.22	\$65.54	\$151.01	\$162.54	\$168.29	\$173.39	\$206.54	96	
97	\$41.73	\$53.14	\$50.64	\$54.66	\$56.88	\$59.35	\$63.00	\$64.15	\$66.78	\$155.12	\$166.79	\$172.44	\$177.54	\$211.54	97	
98	\$42.65	\$54.30	\$51.46	\$55.71	\$57.93	\$60.30	\$64.00	\$65.09	\$68.02	\$159.23	\$171.04	\$176.59	\$181.69	\$216.54	98	
99	\$43.57	\$55.46	\$52.28	\$56.76	\$58.98	\$61.25	\$64.90	\$66.01	\$69.26	\$163.34	\$175.29	\$180.74	\$185.84	\$221.54	99	
100+	\$44.49	\$56.62	\$53.10	\$57.81	\$60.03	\$62.30	\$65.70	\$66.93	\$70.50	\$167.45	\$179.54	\$184.89	\$190.04	\$226.54	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Facility - 30 Day EP															
	Future Purchase Option								Auto 5% Compound Inflation							
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.48	\$3.16	\$3.71	\$4.17	\$4.62	\$5.10	\$5.73	\$5.86	\$7.67	\$9.23	\$10.75	\$12.23	\$13.76	\$15.66	25	
26	\$2.49	\$3.17	\$3.74	\$4.19	\$4.65	\$5.14	\$5.78	\$5.93	\$7.77	\$9.35	\$10.88	\$12.40	\$13.95	\$15.88	26	
27	\$2.51	\$3.19	\$3.76	\$4.22	\$4.69	\$5.18	\$5.82	\$6.01	\$7.85	\$9.46	\$11.02	\$12.56	\$14.14	\$16.09	27	
28	\$2.52	\$3.21	\$3.80	\$4.26	\$4.72	\$5.23	\$5.87	\$6.07	\$7.95	\$9.58	\$11.17	\$12.72	\$14.31	\$16.31	28	
29	\$2.53	\$3.23	\$3.82	\$4.29	\$4.76	\$5.26	\$5.92	\$6.15	\$8.05	\$9.69	\$11.30	\$12.88	\$14.50	\$16.52	29	
30	\$2.54	\$3.26	\$3.84	\$4.32	\$4.80	\$5.30	\$5.96	\$6.23	\$8.15	\$9.81	\$11.44	\$13.05	\$14.69	\$16.73	30	
31	\$2.56	\$3.28	\$3.87	\$4.36	\$4.83	\$5.35	\$6.01	\$6.29	\$8.24	\$9.93	\$11.57	\$13.20	\$14.86	\$16.95	31	
32	\$2.57	\$3.30	\$3.89	\$4.38	\$4.86	\$5.38	\$6.06	\$6.37	\$8.34	\$10.04	\$11.72	\$13.37	\$15.05	\$17.16	32	
33	\$2.59	\$3.31	\$3.93	\$4.41	\$4.91	\$5.42	\$6.11	\$6.45	\$8.44	\$10.16	\$11.86	\$13.52	\$15.24	\$17.38	33	
34	\$2.60	\$3.33	\$3.95	\$4.44	\$4.94	\$5.47	\$6.15	\$6.51	\$8.53	\$10.27	\$11.99	\$13.68	\$15.41	\$17.59	34	
35	\$2.62	\$3.36	\$3.98	\$4.48	\$4.97	\$5.50	\$6.20	\$6.59	\$8.62	\$10.40	\$12.13	\$13.85	\$15.60	\$17.81	35	
36	\$2.64	\$3.40	\$4.03	\$4.53	\$5.04	\$5.58	\$6.29	\$6.68	\$8.75	\$10.54	\$12.31	\$14.05	\$15.83	\$18.07	36	
37	\$2.67	\$3.43	\$4.08	\$4.60	\$5.12	\$5.65	\$6.38	\$6.78	\$8.88	\$10.69	\$12.49	\$14.26	\$16.07	\$18.35	37	
38	\$2.70	\$3.48	\$4.13	\$4.65	\$5.18	\$5.73	\$6.47	\$6.86	\$9.00	\$10.85	\$12.66	\$14.47	\$16.30	\$18.62	38	
39	\$2.72	\$3.51	\$4.18	\$4.71	\$5.25	\$5.82	\$6.56	\$6.96	\$9.12	\$10.99	\$12.85	\$14.67	\$16.53	\$18.89	39	
40	\$2.75	\$3.55	\$4.24	\$4.77	\$5.31	\$5.90	\$6.64	\$7.05	\$9.24	\$11.14	\$13.02	\$14.87	\$16.78	\$19.16	40	
41	\$2.77	\$3.60	\$4.28	\$4.83	\$5.38	\$5.97	\$6.73	\$7.15	\$9.36	\$11.29	\$13.20	\$15.08	\$17.01	\$19.44	41	
42	\$2.81	\$3.63	\$4.33	\$4.90	\$5.46	\$6.05	\$6.82	\$7.24	\$9.49	\$11.44	\$13.38	\$15.29	\$17.24	\$19.70	42	
43	\$2.83	\$3.67	\$4.39	\$4.95	\$5.52	\$6.13	\$6.91	\$7.34	\$9.61	\$11.58	\$13.55	\$15.49	\$17.48	\$19.98	43	
44	\$2.85	\$3.71	\$4.43	\$5.02	\$5.59	\$6.20	\$7.00	\$7.43	\$9.74	\$11.74	\$13.73	\$15.70	\$17.71	\$20.25	44	
45	\$2.88	\$3.75	\$4.49	\$5.07	\$5.65	\$6.28	\$7.08	\$7.52	\$9.86	\$11.89	\$13.90	\$15.91	\$17.94	\$20.52	45	
46	\$2.94	\$3.83	\$4.59	\$5.19	\$5.79	\$6.42	\$7.26	\$7.65	\$10.02	\$12.09	\$14.15	\$16.18	\$18.26	\$20.89	46	
47	\$2.98	\$3.91	\$4.69	\$5.30	\$5.92	\$6.58	\$7.44	\$7.78	\$10.20	\$12.30	\$14.39	\$16.47	\$18.58	\$21.25	47	
48	\$3.04	\$3.98	\$4.79	\$5.42	\$6.06	\$6.73	\$7.61	\$7.90	\$10.36	\$12.50	\$14.64	\$16.74	\$18.90	\$21.63	48	
49	\$3.09	\$4.06	\$4.88	\$5.53	\$6.19	\$6.89	\$7.78	\$8.03	\$10.53	\$12.71	\$14.88	\$17.03	\$19.23	\$21.99	49	
50	\$3.14	\$4.14	\$4.98	\$5.65	\$6.33	\$7.03	\$7.95	\$8.15	\$10.69	\$12.90	\$15.13	\$17.30	\$19.55	\$22.36	50	
51	\$3.19	\$4.21	\$5.08	\$5.76	\$6.46	\$7.18	\$8.13	\$8.28	\$10.87	\$13.11	\$15.37	\$17.59	\$19.87	\$22.73	51	
52	\$3.25	\$4.29	\$5.18	\$5.89	\$6.59	\$7.34	\$8.29	\$8.40	\$11.03	\$13.31	\$15.61	\$17.86	\$20.19	\$23.10	52	
53	\$3.30	\$4.37	\$5.28	\$6.00	\$6.72	\$7.48	\$8.47	\$8.54	\$11.20	\$13.52	\$15.85	\$18.15	\$20.50	\$23.46	53	
54	\$3.34	\$4.43	\$5.38	\$6.12	\$6.85	\$7.63	\$8.65	\$8.66	\$11.37	\$13.72	\$16.09	\$18.43	\$20.82	\$23.84	54	
55	\$3.40	\$4.51	\$5.48	\$6.24	\$6.99	\$7.79	\$8.82	\$8.79	\$11.54	\$13.93	\$16.34	\$18.71	\$21.14	\$24.20	55	
56	\$3.73	\$4.91	\$5.91	\$6.73	\$7.57	\$8.44	\$9.57	\$9.20	\$12.11	\$14.64	\$17.20	\$19.73	\$22.32	\$25.58	56	
57	\$4.06	\$5.29	\$6.34	\$7.24	\$8.14	\$9.10	\$10.33	\$9.61	\$12.68	\$15.36	\$18.07	\$20.76	\$23.50	\$26.95	57	
58	\$4.38	\$5.68	\$6.77	\$7.74	\$8.72	\$9.76	\$11.08	\$10.03	\$13.26	\$16.07	\$18.94	\$21.78	\$24.68	\$28.31	58	
59	\$4.71	\$6.06	\$7.18	\$8.24	\$9.30	\$10.41	\$11.84	\$10.44	\$13.83	\$16.79	\$19.82	\$22.80	\$25.86	\$29.69	59	
60	\$5.04	\$6.45	\$7.61	\$8.75	\$9.87	\$11.07	\$12.60	\$10.86	\$14.40	\$17.50	\$20.69	\$23.83	\$27.04	\$31.06	60	
61	\$5.37	\$6.83	\$8.04	\$9.24	\$10.45	\$11.72	\$13.34	\$11.26	\$14.97	\$18.23	\$21.56	\$24.85	\$28.23	\$32.44	61	
62	\$5.70	\$7.22	\$8.47	\$9.75	\$11.02	\$12.38	\$14.10	\$11.68	\$15.54	\$18.94	\$22.43	\$25.88	\$29.40	\$33.80	62	
63	\$6.29	\$7.98	\$9.37	\$10.79	\$12.21	\$13.71	\$15.61	\$12.66	\$16.82	\$20.45	\$24.15	\$27.80	\$31.53	\$36.20	63	
64	\$6.90	\$8.75	\$10.27	\$11.83	\$13.39	\$15.03	\$17.13	\$13.64	\$18.08	\$21.97	\$25.87	\$29.71	\$33.65	\$38.59	64	
65	\$7.49	\$9.50	\$11.18	\$12.87	\$14.56	\$16.36	\$18.65	\$14.62	\$19.35	\$23.49	\$27.59	\$31.64	\$35.77	\$40.99	65	
66	\$8.09	\$10.26	\$12.08	\$13.92	\$15.74	\$17.69	\$20.15	\$15.60	\$20.61	\$24.99	\$29.30	\$33.55	\$37.90	\$43.37	66	
67	\$8.69	\$11.03	\$12.98	\$14.95	\$16.93	\$19.01	\$21.67	\$16.58	\$21.89	\$26.51	\$31.02	\$35.46	\$40.02	\$45.77	67	
68	\$9.87	\$12.55	\$14.80	\$17.01	\$19.23	\$21.57	\$24.56	\$18.37	\$24.31	\$29.49	\$34.33	\$39.08	\$43.97	\$50.15	68	
69	\$11.04	\$14.08	\$16.61	\$19.06	\$21.53	\$24.12	\$27.45	\$20.16	\$26.73	\$32.47	\$37.63	\$42.70	\$47.91	\$54.53	69	
70	\$12.22	\$15.61	\$18.43	\$21.12	\$23.83	\$26.68	\$30.34	\$21.96	\$29.16	\$35.46	\$40.93	\$46.32	\$51.84	\$58.91	70	
71	\$13.40	\$17.13	\$20.24	\$23.19	\$26.13	\$29.24	\$33.23	\$23.75	\$31.58	\$38.45	\$44.24	\$49.94	\$55.79	\$63.28	71	
72	\$14.59	\$18.66	\$22.06	\$25.25	\$28.42	\$31.79	\$36.11	\$25.54	\$34.01	\$41.43	\$47.54	\$53.56	\$59.73	\$67.66	72	
73	\$16.70	\$21.48	\$25.50	\$29.07	\$32.66	\$36.44	\$41.34	\$28.59	\$38.27	\$46.78	\$53.46	\$60.03	\$66.78	\$75.48	73	
74	\$18.82	\$24.31	\$28.93	\$32.91	\$36.88	\$41.11	\$46.55	\$31.64	\$42.53	\$52.13	\$59.39	\$66.51	\$73.83	\$83.31	74	
75	\$20.94	\$27.13	\$32.36	\$36.74	\$41.12	\$45.76	\$51.78	\$34.68	\$46.78	\$57.49	\$65.31	\$72.99	\$80.87	\$91.14	75	
76	\$23.06	\$29.95	\$35.81	\$40.58	\$45.35	\$50.41	\$56.99	\$37.73	\$51.04	\$62.83	\$71.23	\$79.45	\$87.92	\$98.96	76	
77	\$25.18	\$32.78	\$39.24	\$44.41	\$49.58	\$55.08	\$62.21	\$40.78	\$55.30	\$68.19	\$77.14	\$85.93	\$94.97	\$106.79	77	
78	\$27.14	\$35.39	\$42.44	\$48.00	\$53.56	\$59.46	\$67.08	\$43.32	\$58.89	\$72.78	\$82.27	\$91.55	\$101.08	\$113.47	78	
79	\$29.10	\$38.01	\$45.65	\$51.61	\$57.54	\$63.83	\$71.94	\$45.86	\$62.50	\$77.36	\$87.38	\$97.17	\$107.20	\$120.14	79	
80	\$31.04	\$40.61	\$48.85	\$55.21	\$61.53	\$68.21	\$76.81	\$48.39	\$66.11	\$81.95	\$92.51	\$102.80	\$113.31	\$126.82	80	
81	\$33.00	\$43.22	\$52.05	\$58.81	\$65.52	\$72.59	\$81.68	\$50.93	\$69.71	\$86.54	\$97.64	\$108.42	\$119.42	\$133.50	81	
82	\$34.96	\$45.84	\$55.25	\$62.40	\$69.50	\$76.97	\$86.55	\$53.47	\$73.32	\$91.12	\$102.76	\$114.04	\$125.53	\$140.17	82	
83	\$37.53	\$49.29	\$59.52	\$67.22	\$74.83	\$82.85	\$93.08	\$56.98	\$78.27	\$97.42	\$109.82	\$121.83	\$134.01	\$149.48	83	
84	\$40.10	\$52.75	\$63.78	\$72.03	\$80.18	\$88.74	\$99.63	\$60.48	\$83.22	\$103.72	\$116.88	\$129.60	\$142.51	\$158.80	84	
85	\$42.67	\$56.21	\$68.05	\$76.85	\$85.53	\$94.62	\$106.16	\$63.99	\$88.17	\$110.01	\$123.94	\$137.39	\$150.99	\$168.11	85	
86	\$45.23	\$59.66	\$72.31	\$81.65	\$90.87	\$100.51	\$112.71	\$67.49	\$93.10	\$116.31	\$131.00	\$145.17	\$159.48	\$177.43	86	
87	\$47.81	\$63.12	\$76.57	\$86.46	\$96.21	\$106.39	\$119.24	\$70.99	\$98.05	\$122.61	\$138.06	\$152.96	\$167.96	\$186.74	87	
88	\$50.23	\$66.30	\$80.47	\$90.88	\$101.16	\$111.88	\$125.41	\$74.14	\$102.38	\$128.04	\$144.19	\$159.79	\$175.51	\$195.16	88	
89	\$52.66	\$69.48	\$84.35	\$95.29	\$106.10	\$117.37	\$131.58	\$77.29	\$106.69	\$133.46	\$150.30	\$166.63	\$183.05	\$203.58	89	
90	\$55.08	\$72.66	\$88.24	\$99.70	\$111.05	\$122.86	\$137.74	\$80.43	\$111.01	\$138.90	\$156.43	\$173.46	\$190.59	\$211.99	90	
91	\$57.51	\$75.83	\$92.14	\$104.12	\$116.00	\$128.35	\$143.91	\$83.59	\$115.34	\$144.33	\$162.56	\$180.30	\$198.13	\$220.42	91	
92	\$59.94	\$79.00	\$96.02	\$108.54	\$120.93	\$133.85	\$150.07	\$86.74	\$119.65	\$149.75	\$168.69	\$187.14	\$205.68	\$228.83	92	
93	\$61.56	\$81.07	\$98.52	\$111.38	\$124.15	\$137.41	\$154.06	\$88.63	\$122.12	\$152.81	\$172.14	\$191.03	\$209.96	\$233.53	93	
94	\$63.17	\$83.14	\$101.01	\$114.22	\$127.36	\$140.99	\$158.04	\$90.52	\$124.60	\$155.86	\$175.60	\$194.91	\$214.25	\$238.23	94	
95	\$64.79	\$85.22	\$103.52	\$117.07	\$130.56	\$144.55	\$162.02	\$92.40	\$127.07	\$158.92	\$179.06	\$198.79	\$218.53	\$242.92	95	
96	\$66.42	\$87.29	\$106.02	\$119.92	\$133.77	\$148.13	\$166.00	\$94.29	\$129.55	\$161.96	\$182.52	\$202.68	\$222.81	\$247.62	96	
97	\$68.04	\$89.35	\$108.52	\$122.77	\$136.97	\$151.69	\$169.98	\$96.18	\$132.02	\$165.01	\$185.99	\$206.56	\$227.10	\$252.32	97	
98	\$69.65	\$91.42	\$111.01	\$125.61	\$140.18	\$155.27	\$173.97	\$98.08	\$134.50	\$168.07	\$189.44	\$210.44	\$231.37	\$257.00	98	
99	\$71.28	\$93.49	\$113.51	\$128.46	\$143.40	\$158.83	\$177.95	\$99.96	\$136.97	\$171.12	\$192.91	\$214.32	\$235.66	\$261.70	99	
100+	\$72.90	\$95.56	\$116.01	\$131.31	\$146.60	\$162.40	\$181.93	\$101.85	\$139.45	\$174.17	\$196.37	\$218.21	\$239.94	\$266.40	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 60 Day EP - 50% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.06	\$3.75	\$4.32	\$4.81	\$5.30	\$5.85	\$6.56	\$6.94	\$8.78	\$10.37	\$11.97	\$13.56	\$15.22	\$17.27	25	
26	\$3.08	\$3.77	\$4.36	\$4.84	\$5.35	\$5.90	\$6.61	\$7.03	\$8.88	\$10.51	\$12.12	\$13.74	\$15.42	\$17.51	26	
27	\$3.09	\$3.80	\$4.39	\$4.88	\$5.39	\$5.94	\$6.67	\$7.12	\$8.99	\$10.64	\$12.28	\$13.92	\$15.62	\$17.74	27	
28	\$3.11	\$3.82	\$4.42	\$4.92	\$5.43	\$5.98	\$6.72	\$7.21	\$9.10	\$10.77	\$12.43	\$14.10	\$15.83	\$17.99	28	
29	\$3.12	\$3.84	\$4.46	\$4.95	\$5.47	\$6.04	\$6.78	\$7.28	\$9.21	\$10.90	\$12.58	\$14.28	\$16.03	\$18.22	29	
30	\$3.15	\$3.87	\$4.49	\$4.98	\$5.51	\$6.08	\$6.82	\$7.37	\$9.32	\$11.03	\$12.74	\$14.45	\$16.24	\$18.46	30	
31	\$3.16	\$3.89	\$4.51	\$5.03	\$5.56	\$6.13	\$6.88	\$7.46	\$9.43	\$11.17	\$12.89	\$14.63	\$16.43	\$18.69	31	
32	\$3.18	\$3.92	\$4.54	\$5.06	\$5.60	\$6.17	\$6.93	\$7.55	\$9.54	\$11.30	\$13.05	\$14.81	\$16.64	\$18.93	32	
33	\$3.19	\$3.94	\$4.58	\$5.09	\$5.63	\$6.23	\$6.99	\$7.63	\$9.65	\$11.42	\$13.20	\$14.99	\$16.84	\$19.16	33	
34	\$3.21	\$3.96	\$4.61	\$5.14	\$5.68	\$6.27	\$7.04	\$7.72	\$9.76	\$11.55	\$13.35	\$15.17	\$17.05	\$19.39	34	
35	\$3.22	\$3.99	\$4.64	\$5.17	\$5.72	\$6.31	\$7.10	\$7.80	\$9.87	\$11.68	\$13.51	\$15.35	\$17.25	\$19.64	35	
36	\$3.26	\$4.04	\$4.70	\$5.24	\$5.80	\$6.40	\$7.19	\$7.91	\$10.01	\$11.86	\$13.71	\$15.58	\$17.51	\$19.93	36	
37	\$3.29	\$4.08	\$4.75	\$5.30	\$5.87	\$6.49	\$7.30	\$8.03	\$10.15	\$12.02	\$13.90	\$15.80	\$17.77	\$20.23	37	
38	\$3.32	\$4.13	\$4.82	\$5.38	\$5.95	\$6.58	\$7.40	\$8.14	\$10.30	\$12.19	\$14.10	\$16.03	\$18.03	\$20.53	38	
39	\$3.36	\$4.18	\$4.87	\$5.45	\$6.03	\$6.67	\$7.50	\$8.25	\$10.44	\$12.35	\$14.30	\$16.26	\$18.28	\$20.83	39	
40	\$3.39	\$4.22	\$4.94	\$5.51	\$6.11	\$6.75	\$7.60	\$8.36	\$10.57	\$12.53	\$14.50	\$16.49	\$18.55	\$21.13	40	
41	\$3.42	\$4.27	\$4.99	\$5.58	\$6.19	\$6.85	\$7.71	\$8.47	\$10.71	\$12.69	\$14.70	\$16.71	\$18.80	\$21.43	41	
42	\$3.45	\$4.31	\$5.05	\$5.65	\$6.27	\$6.94	\$7.81	\$8.58	\$10.86	\$12.86	\$14.89	\$16.94	\$19.06	\$21.73	42	
43	\$3.49	\$4.37	\$5.12	\$5.72	\$6.35	\$7.03	\$7.91	\$8.69	\$11.00	\$13.02	\$15.09	\$17.17	\$19.32	\$22.03	43	
44	\$3.52	\$4.41	\$5.17	\$5.79	\$6.42	\$7.12	\$8.01	\$8.80	\$11.14	\$13.20	\$15.29	\$17.39	\$19.58	\$22.33	44	
45	\$3.55	\$4.46	\$5.24	\$5.85	\$6.50	\$7.21	\$8.12	\$8.91	\$11.29	\$13.37	\$15.49	\$17.62	\$19.84	\$22.63	45	
46	\$3.62	\$4.54	\$5.35	\$6.00	\$6.66	\$7.38	\$8.32	\$9.06	\$11.47	\$13.60	\$15.76	\$17.93	\$20.20	\$23.03	46	
47	\$3.69	\$4.64	\$5.47	\$6.13	\$6.81	\$7.55	\$8.51	\$9.21	\$11.66	\$13.82	\$16.03	\$18.25	\$20.55	\$23.44	47	
48	\$3.75	\$4.73	\$5.58	\$6.26	\$6.96	\$7.72	\$8.71	\$9.36	\$11.86	\$14.05	\$16.30	\$18.56	\$20.90	\$23.85	48	
49	\$3.82	\$4.82	\$5.70	\$6.39	\$7.12	\$7.90	\$8.91	\$9.52	\$12.05	\$14.28	\$16.57	\$18.87	\$21.25	\$24.26	49	
50	\$3.87	\$4.92	\$5.81	\$6.52	\$7.27	\$8.06	\$9.11	\$9.66	\$12.24	\$14.51	\$16.84	\$19.17	\$21.60	\$24.66	50	
51	\$3.94	\$5.01	\$5.93	\$6.67	\$7.41	\$8.24	\$9.31	\$9.81	\$12.43	\$14.74	\$17.11	\$19.49	\$21.96	\$25.07	51	
52	\$4.00	\$5.09	\$6.04	\$6.80	\$7.57	\$8.42	\$9.50	\$9.97	\$12.63	\$14.96	\$17.38	\$19.80	\$22.32	\$25.47	52	
53	\$4.07	\$5.18	\$6.16	\$6.93	\$7.72	\$8.59	\$9.70	\$10.11	\$12.82	\$15.19	\$17.66	\$20.11	\$22.67	\$25.87	53	
54	\$4.14	\$5.28	\$6.27	\$7.06	\$7.88	\$8.76	\$9.90	\$10.26	\$13.01	\$15.42	\$17.92	\$20.43	\$23.02	\$26.28	54	
55	\$4.19	\$5.37	\$6.39	\$7.19	\$8.03	\$8.93	\$10.10	\$10.42	\$13.20	\$15.65	\$18.19	\$20.74	\$23.38	\$26.69	55	
56	\$4.60	\$5.83	\$6.89	\$7.78	\$8.69	\$9.68	\$10.96	\$11.90	\$13.86	\$16.46	\$19.16	\$21.87	\$24.68	\$28.20	56	
57	\$5.01	\$6.28	\$7.38	\$8.36	\$9.36	\$10.44	\$11.83	\$11.40	\$14.51	\$17.26	\$20.13	\$23.00	\$25.98	\$29.71	57	
58	\$5.41	\$6.74	\$7.89	\$8.93	\$10.02	\$11.19	\$12.68	\$11.88	\$15.17	\$18.07	\$21.10	\$24.13	\$27.29	\$31.23	58	
59	\$5.82	\$7.21	\$8.38	\$9.52	\$10.68	\$11.95	\$13.55	\$12.38	\$15.83	\$18.88	\$22.07	\$25.28	\$28.60	\$32.74	59	
60	\$6.23	\$7.66	\$8.88	\$10.10	\$11.34	\$12.69	\$14.41	\$12.86	\$16.48	\$19.68	\$23.05	\$26.41	\$29.90	\$34.25	60	
61	\$6.62	\$8.12	\$9.38	\$10.68	\$12.01	\$13.44	\$15.28	\$13.35	\$17.14	\$20.48	\$24.01	\$27.54	\$31.21	\$35.76	61	
62	\$7.03	\$8.58	\$9.88	\$11.25	\$12.67	\$14.20	\$16.14	\$13.84	\$17.79	\$21.30	\$24.98	\$28.68	\$32.51	\$37.28	62	
63	\$7.77	\$9.48	\$10.92	\$12.46	\$14.03	\$15.72	\$17.88	\$15.00	\$19.24	\$22.99	\$26.90	\$30.80	\$34.86	\$39.92	63	
64	\$8.51	\$10.40	\$11.98	\$13.66	\$15.39	\$17.25	\$19.60	\$16.16	\$20.69	\$24.70	\$28.81	\$32.93	\$37.20	\$42.56	64	
65	\$9.25	\$11.30	\$13.02	\$14.86	\$16.74	\$18.77	\$21.34	\$17.33	\$22.14	\$26.40	\$30.72	\$35.06	\$39.56	\$45.19	65	
66	\$9.99	\$12.21	\$14.08	\$16.06	\$18.10	\$20.28	\$23.07	\$18.48	\$23.60	\$28.11	\$32.64	\$37.18	\$41.90	\$47.83	66	
67	\$10.73	\$13.11	\$15.14	\$17.27	\$19.46	\$21.81	\$24.81	\$19.65	\$25.05	\$29.80	\$34.55	\$39.30	\$44.25	\$50.47	67	
68	\$12.18	\$14.93	\$17.25	\$19.65	\$22.10	\$24.74	\$28.12	\$21.77	\$27.82	\$33.15	\$38.23	\$43.32	\$48.61	\$55.30	68	
69	\$13.64	\$16.74	\$19.37	\$22.02	\$24.74	\$27.68	\$31.42	\$23.89	\$30.59	\$36.51	\$41.91	\$47.32	\$52.97	\$60.13	69	
70	\$15.09	\$18.56	\$21.48	\$24.40	\$27.38	\$30.61	\$34.73	\$26.02	\$33.36	\$39.86	\$45.60	\$51.34	\$57.32	\$64.96	70	
71	\$16.54	\$20.36	\$23.61	\$26.77	\$30.03	\$33.54	\$38.03	\$28.15	\$36.15	\$43.22	\$49.27	\$55.34	\$61.69	\$69.70	71	
72	\$18.01	\$22.18	\$25.73	\$29.15	\$32.67	\$36.48	\$41.34	\$30.27	\$38.92	\$46.57	\$52.95	\$59.36	\$66.04	\$74.61	72	
73	\$20.63	\$25.54	\$29.73	\$33.57	\$37.53	\$41.81	\$47.31	\$33.88	\$43.79	\$52.59	\$59.54	\$66.53	\$73.83	\$83.24	73	
74	\$23.23	\$28.90	\$33.74	\$38.01	\$42.39	\$47.16	\$53.28	\$37.49	\$48.66	\$58.61	\$66.13	\$73.70	\$81.63	\$91.86	74	
75	\$25.85	\$32.25	\$37.74	\$42.43	\$47.26	\$52.50	\$59.26	\$41.10	\$53.54	\$64.63	\$72.73	\$80.88	\$89.42	\$100.50	75	
76	\$28.47	\$35.61	\$41.75	\$46.86	\$52.12	\$57.84	\$65.23	\$44.70	\$58.40	\$70.64	\$79.32	\$88.06	\$97.22	\$109.12	76	
77	\$31.09	\$38.97	\$45.76	\$51.28	\$56.99	\$63.18	\$71.20	\$48.31	\$63.27	\$76.66	\$85.91	\$95.23	\$105.01	\$117.76	77	
78	\$33.50	\$42.08	\$49.49	\$55.44	\$61.57	\$68.21	\$76.78	\$51.33	\$67.40	\$81.81	\$91.62	\$101.46	\$111.77	\$125.11	78	
79	\$35.92	\$45.18	\$53.23	\$59.60	\$66.14	\$73.23	\$82.35	\$54.33	\$71.52	\$86.97	\$97.33	\$107.69	\$118.53	\$132.47	79	
80	\$38.34	\$48.28	\$56.97	\$63.76	\$70.72	\$78.25	\$87.92	\$57.34	\$75.65	\$92.13	\$103.03	\$113.93	\$125.28	\$139.84	80	
81	\$40.74	\$51.39	\$60.70	\$67.91	\$75.30	\$83.28	\$93.49	\$60.35	\$79.77	\$97.28	\$108.74	\$120.15	\$132.04	\$147.20	81	
82	\$43.16	\$54.49	\$64.44	\$72.07	\$79.87	\$88.31	\$99.06	\$63.36	\$83.90	\$102.43	\$114.44	\$126.38	\$138.80	\$154.57	82	
83	\$46.33	\$58.60	\$69.41	\$77.63	\$86.02	\$95.05	\$106.55	\$67.51	\$89.56	\$109.52	\$122.31	\$135.00	\$148.18	\$164.84	83	
84	\$49.50	\$62.71	\$74.38	\$83.18	\$92.16	\$101.81	\$114.04	\$71.67	\$95.23	\$116.60	\$130.16	\$143.63	\$157.56	\$175.11	84	
85	\$52.68	\$66.83	\$79.35	\$88.74	\$98.30	\$108.56	\$121.52	\$75.81	\$100.88	\$123.67	\$138.03	\$152.25	\$166.95	\$185.38	85	
86	\$55.85	\$70.93	\$84.33	\$94.29	\$104.45	\$115.31	\$129.01	\$79.96	\$106.55	\$130.76	\$145.89	\$160.88	\$176.33	\$195.65	86	
87	\$59.03	\$75.04	\$89.30	\$99.85	\$110.58	\$122.06	\$136.49	\$84.12	\$112.21	\$137.84	\$153.76	\$169.50	\$185.71	\$205.92	87	
88	\$62.02	\$78.82	\$93.83	\$104.95	\$116.27	\$128.36	\$143.55	\$87.85	\$117.15	\$143.95	\$160.58	\$177.08	\$194.05	\$215.20	88	
89	\$65.01	\$82.60	\$98.36	\$110.04	\$121.95	\$134.66	\$150.60	\$91.58	\$122.09	\$150.05	\$167.40	\$184.66	\$202.39	\$224.49	89	
90	\$68.00	\$86.37	\$102.91	\$115.14	\$127.63	\$140.95	\$157.66	\$95.30	\$127.04	\$156.16	\$174.22	\$192.24	\$210.73	\$233.77	90	
91	\$71.01	\$90.15	\$107.44	\$120.24	\$133.32	\$147.26	\$164.73	\$99.04	\$131.98	\$162.26	\$181.04	\$199.82	\$219.07	\$243.06	91	
92	\$74.00	\$93.93	\$111.97	\$125.33	\$139.01	\$153.56	\$171.78	\$102.77	\$136.92	\$168.36	\$187.86	\$207.39	\$227.41	\$252.34	92	
93	\$76.00	\$96.38	\$114.88	\$128.62	\$142.69	\$157.65	\$176.34	\$105.02	\$139.76	\$171.79	\$191.71	\$211.70	\$232.14	\$257.52	93	
94	\$78.00	\$98.85	\$117.80	\$131.91	\$146.38	\$161.74	\$180.90	\$107.25	\$142.58	\$175.22	\$195.57	\$216.00	\$236.89	\$262.69	94	
95	\$80.00	\$101.30	\$120.71	\$135.20	\$150.06	\$165.84	\$185.45	\$109.49	\$145.42	\$178.65	\$199.42	\$220.31	\$241.62	\$267.87	95	
96	\$81.99	\$103.76	\$123.63	\$138.49	\$153.75	\$169.94	\$190.01	\$111.73	\$148.25	\$182.08	\$203.28	\$224.61	\$246.36	\$273.05	96	
97	\$84.00	\$106.23	\$126.54	\$141.77	\$157.44	\$174.03	\$194.57	\$113.97	\$151.07	\$185.52	\$207.13	\$228.91	\$251.10	\$278.23	97	
98	\$86.00	\$108.68	\$129.46	\$145.06	\$161.13	\$178.12	\$199.12	\$116.20	\$153.91	\$188.95	\$210.98	\$233.21	\$255.83	\$283.40	98	
99	\$88.00	\$111.14	\$132.37	\$148.35	\$164.81	\$182.23	\$203.69	\$118.45	\$156.74	\$192.37	\$214.84	\$237.52	\$260.57	\$288.59	99	
100+	\$90.00	\$113.60	\$135.29	\$151.64	\$168.50	\$186.32	\$208.24	\$120.68	\$159.58	\$195.80	\$218.69	\$241.82	\$265.31	\$293.77	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 60 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.54	\$4.30	\$4.93	\$5.45	\$6.00	\$6.59	\$7.38	\$7.67	\$9.58	\$11.24	\$12.90	\$14.59	\$16.35	\$18.54	25	
26	\$3.56	\$4.32	\$4.96	\$5.49	\$6.04	\$6.64	\$7.44	\$7.76	\$9.70	\$11.39	\$13.07	\$14.78	\$16.57	\$18.79	26	
27	\$3.59	\$4.36	\$4.99	\$5.52	\$6.08	\$6.70	\$7.50	\$7.85	\$9.81	\$11.53	\$13.24	\$14.97	\$16.79	\$19.04	27	
28	\$3.60	\$4.38	\$5.03	\$5.57	\$6.13	\$6.75	\$7.56	\$7.94	\$9.93	\$11.67	\$13.41	\$15.17	\$17.01	\$19.29	28	
29	\$3.62	\$4.41	\$5.06	\$5.61	\$6.17	\$6.80	\$7.62	\$8.04	\$10.05	\$11.80	\$13.57	\$15.36	\$17.23	\$19.55	29	
30	\$3.64	\$4.43	\$5.10	\$5.64	\$6.23	\$6.85	\$7.68	\$8.14	\$10.18	\$11.95	\$13.74	\$15.55	\$17.44	\$19.80	30	
31	\$3.66	\$4.47	\$5.14	\$5.69	\$6.27	\$6.91	\$7.74	\$8.23	\$10.30	\$12.09	\$13.90	\$15.74	\$17.66	\$20.05	31	
32	\$3.69	\$4.49	\$5.17	\$5.73	\$6.31	\$6.96	\$7.80	\$8.33	\$10.42	\$12.23	\$14.07	\$15.93	\$17.88	\$20.31	32	
33	\$3.70	\$4.52	\$5.20	\$5.76	\$6.36	\$7.01	\$7.87	\$8.43	\$10.54	\$12.38	\$14.25	\$16.13	\$18.10	\$20.56	33	
34	\$3.72	\$4.54	\$5.24	\$5.81	\$6.40	\$7.06	\$7.92	\$8.51	\$10.66	\$12.52	\$14.41	\$16.31	\$18.32	\$20.81	34	
35	\$3.74	\$4.58	\$5.28	\$5.85	\$6.46	\$7.12	\$7.99	\$8.61	\$10.78	\$12.66	\$14.58	\$16.51	\$18.54	\$21.07	35	
36	\$3.77	\$4.63	\$5.35	\$5.93	\$6.55	\$7.22	\$8.10	\$8.73	\$10.93	\$12.84	\$14.78	\$16.75	\$18.81	\$21.40	36	
37	\$3.82	\$4.69	\$5.41	\$6.01	\$6.63	\$7.32	\$8.22	\$8.86	\$11.09	\$13.02	\$15.00	\$17.00	\$19.09	\$21.71	37	
38	\$3.85	\$4.74	\$5.48	\$6.08	\$6.72	\$7.41	\$8.33	\$8.98	\$11.24	\$13.20	\$15.21	\$17.25	\$19.37	\$22.03	38	
39	\$3.89	\$4.79	\$5.54	\$6.16	\$6.81	\$7.51	\$8.45	\$9.10	\$11.40	\$13.39	\$15.42	\$17.49	\$19.65	\$22.35	39	
40	\$3.93	\$4.84	\$5.61	\$6.24	\$6.90	\$7.61	\$8.56	\$9.22	\$11.55	\$13.56	\$15.64	\$17.73	\$19.92	\$22.67	40	
41	\$3.97	\$4.90	\$5.69	\$6.31	\$6.99	\$7.72	\$8.67	\$9.34	\$11.70	\$13.75	\$15.85	\$17.97	\$20.20	\$22.90	41	
42	\$4.00	\$4.95	\$5.75	\$6.39	\$7.07	\$7.82	\$8.79	\$9.47	\$11.86	\$13.93	\$16.07	\$18.23	\$20.48	\$23.32	42	
43	\$4.05	\$5.01	\$5.82	\$6.48	\$7.16	\$7.92	\$8.90	\$9.59	\$12.01	\$14.11	\$16.28	\$18.47	\$20.76	\$23.64	43	
44	\$4.08	\$5.06	\$5.89	\$6.56	\$7.25	\$8.02	\$9.02	\$9.71	\$12.17	\$14.30	\$16.49	\$18.71	\$21.03	\$23.96	44	
45	\$4.13	\$5.12	\$5.95	\$6.63	\$7.34	\$8.12	\$9.13	\$9.83	\$12.32	\$14.48	\$16.71	\$18.96	\$21.32	\$24.28	45	
46	\$4.19	\$5.21	\$6.08	\$6.79	\$7.51	\$8.32	\$9.35	\$10.00	\$12.53	\$14.73	\$17.00	\$19.29	\$21.69	\$24.72	46	
47	\$4.27	\$5.32	\$6.22	\$6.93	\$7.69	\$8.50	\$9.58	\$10.16	\$12.74	\$14.97	\$17.29	\$19.62	\$22.08	\$25.16	47	
48	\$4.35	\$5.42	\$6.35	\$7.08	\$7.85	\$8.70	\$9.80	\$10.33	\$12.95	\$15.22	\$17.58	\$19.97	\$22.45	\$25.59	48	
49	\$4.42	\$5.53	\$6.48	\$7.24	\$8.03	\$8.90	\$10.02	\$10.49	\$13.16	\$15.47	\$17.88	\$20.30	\$22.84	\$26.03	49	
50	\$4.49	\$5.63	\$6.61	\$7.39	\$8.21	\$9.10	\$10.24	\$10.66	\$13.37	\$15.72	\$18.16	\$20.64	\$23.21	\$26.47	50	
51	\$4.57	\$5.74	\$6.74	\$7.55	\$8.37	\$9.28	\$10.47	\$10.82	\$13.57	\$15.96	\$18.46	\$20.97	\$23.60	\$26.90	51	
52	\$4.64	\$5.84	\$6.88	\$7.69	\$8.55	\$9.48	\$10.69	\$10.99	\$13.78	\$16.21	\$18.74	\$21.31	\$23.97	\$27.34	52	
53	\$4.71	\$5.95	\$7.01	\$7.84	\$8.72	\$9.68	\$10.91	\$11.17	\$13.99	\$16.46	\$19.04	\$21.64	\$24.35	\$27.76	53	
54	\$4.79	\$6.05	\$7.14	\$8.00	\$8.89	\$9.88	\$11.14	\$11.33	\$14.20	\$16.71	\$19.33	\$21.97	\$24.73	\$28.20	54	
55	\$4.86	\$6.16	\$7.27	\$8.15	\$9.06	\$10.07	\$11.36	\$11.50	\$14.41	\$16.96	\$19.62	\$22.31	\$25.11	\$28.64	55	
56	\$5.34	\$6.68	\$7.83	\$8.80	\$9.81	\$10.91	\$12.33	\$12.03	\$15.13	\$17.83	\$20.67	\$23.53	\$26.51	\$30.26	56	
57	\$5.80	\$7.21	\$8.40	\$9.46	\$10.56	\$11.76	\$13.31	\$12.57	\$15.84	\$18.70	\$21.71	\$24.75	\$27.92	\$31.89	57	
58	\$6.27	\$7.73	\$8.97	\$10.12	\$11.31	\$12.61	\$14.28	\$13.11	\$16.56	\$19.58	\$22.76	\$25.97	\$29.32	\$33.51	58	
59	\$6.74	\$8.26	\$9.54	\$10.77	\$12.06	\$13.45	\$15.25	\$13.65	\$17.28	\$20.45	\$23.80	\$27.19	\$30.72	\$35.13	59	
60	\$7.21	\$8.79	\$10.11	\$11.43	\$12.80	\$14.31	\$16.23	\$14.19	\$18.00	\$21.32	\$24.85	\$28.41	\$32.12	\$36.76	60	
61	\$7.68	\$9.31	\$10.67	\$12.09	\$13.55	\$15.16	\$17.19	\$14.73	\$18.71	\$22.20	\$25.89	\$29.63	\$33.53	\$38.38	61	
62	\$8.15	\$9.83	\$11.24	\$12.74	\$14.30	\$16.01	\$18.16	\$15.28	\$19.43	\$23.07	\$26.95	\$30.86	\$34.93	\$40.01	62	
63	\$9.00	\$10.88	\$12.43	\$14.10	\$15.84	\$17.72	\$20.12	\$16.56	\$21.01	\$24.92	\$29.01	\$33.14	\$37.44	\$42.83	63	
64	\$9.86	\$11.92	\$13.63	\$15.47	\$17.37	\$19.44	\$22.07	\$17.84	\$22.59	\$26.75	\$31.08	\$35.43	\$39.97	\$45.66	64	
65	\$10.71	\$12.96	\$14.83	\$16.82	\$18.90	\$21.15	\$24.01	\$19.12	\$24.18	\$28.60	\$33.13	\$37.72	\$42.49	\$48.50	65	
66	\$11.57	\$14.00	\$16.02	\$18.18	\$20.43	\$22.87	\$25.97	\$20.41	\$25.76	\$30.45	\$35.20	\$40.00	\$45.02	\$51.33	66	
67	\$12.42	\$15.04	\$17.22	\$19.55	\$21.96	\$24.59	\$27.92	\$21.68	\$27.35	\$32.29	\$37.27	\$42.28	\$47.54	\$54.15	67	
68	\$14.11	\$17.12	\$19.62	\$22.23	\$24.95	\$27.89	\$31.65	\$24.02	\$30.37	\$35.93	\$41.23	\$46.61	\$52.23	\$59.33	68	
69	\$15.80	\$19.20	\$22.03	\$24.93	\$27.93	\$31.20	\$35.37	\$26.37	\$33.40	\$39.56	\$45.20	\$50.92	\$56.90	\$64.53	69	
70	\$17.48	\$21.27	\$24.44	\$27.62	\$30.91	\$34.50	\$39.08	\$28.72	\$36.43	\$43.19	\$49.17	\$55.23	\$61.59	\$69.71	70	
71	\$19.17	\$23.35	\$26.86	\$30.31	\$33.89	\$37.81	\$42.81	\$31.06	\$39.46	\$46.83	\$53.14	\$59.54	\$66.28	\$74.89	71	
72	\$20.86	\$25.43	\$29.27	\$33.00	\$36.87	\$41.11	\$46.53	\$33.41	\$42.48	\$50.46	\$57.11	\$63.86	\$70.95	\$80.07	72	
73	\$23.89	\$29.29	\$33.83	\$38.01	\$42.36	\$47.12	\$53.25	\$37.39	\$47.81	\$56.98	\$64.22	\$71.58	\$79.32	\$89.33	73	
74	\$26.92	\$33.14	\$38.39	\$43.02	\$47.85	\$53.15	\$59.97	\$41.37	\$53.12	\$63.49	\$71.34	\$79.30	\$87.70	\$98.58	74	
75	\$29.95	\$36.99	\$42.94	\$48.04	\$53.35	\$59.17	\$66.70	\$45.35	\$58.44	\$70.02	\$78.44	\$87.01	\$96.07	\$107.84	75	
76	\$32.98	\$40.84	\$47.50	\$53.04	\$58.84	\$65.19	\$73.43	\$49.34	\$63.76	\$76.53	\$85.56	\$94.73	\$104.45	\$117.11	76	
77	\$36.01	\$44.69	\$52.06	\$58.06	\$64.33	\$71.21	\$80.15	\$53.32	\$69.08	\$83.05	\$92.66	\$102.45	\$112.82	\$126.37	77	
78	\$38.81	\$48.26	\$56.31	\$62.77	\$69.49	\$76.87	\$86.42	\$56.64	\$73.58	\$88.64	\$98.82	\$109.15	\$120.08	\$134.27	78	
79	\$41.61	\$51.82	\$60.57	\$67.46	\$74.66	\$82.53	\$92.69	\$59.96	\$78.08	\$94.22	\$104.97	\$115.86	\$127.34	\$142.16	79	
80	\$44.41	\$55.37	\$64.81	\$72.17	\$79.83	\$88.20	\$98.96	\$63.28	\$82.59	\$99.80	\$111.12	\$122.56	\$134.60	\$150.07	80	
81	\$47.20	\$58.94	\$69.07	\$76.88	\$85.00	\$93.86	\$105.23	\$66.61	\$87.09	\$105.39	\$117.28	\$129.26	\$141.86	\$157.97	81	
82	\$50.01	\$62.50	\$73.32	\$81.59	\$90.16	\$99.52	\$111.50	\$69.93	\$91.59	\$110.98	\$123.43	\$135.97	\$149.12	\$165.87	82	
83	\$53.68	\$67.21	\$78.97	\$87.88	\$97.09	\$107.13	\$119.92	\$74.50	\$97.77	\$118.65	\$131.91	\$145.24	\$159.19	\$176.89	83	
84	\$57.35	\$71.93	\$84.63	\$94.17	\$104.03	\$114.74	\$128.35	\$79.09	\$103.95	\$126.32	\$140.39	\$154.53	\$169.28	\$187.91	84	
85	\$61.03	\$76.64	\$90.29	\$100.45	\$110.96	\$122.34	\$136.77	\$83.67	\$110.13	\$133.99	\$148.87	\$163.80	\$179.36	\$198.94	85	
86	\$64.70	\$81.36	\$95.94	\$106.74	\$117.89	\$129.95	\$145.20	\$88.25	\$116.31	\$141.66	\$157.36	\$173.09	\$189.44	\$209.96	86	
87	\$68.38	\$86.08	\$101.60	\$113.04	\$124.82	\$137.57	\$153.63	\$92.83	\$122.50	\$149.34	\$165.84	\$182.36	\$199.52	\$220.98	87	
88	\$71.84	\$90.40	\$106.77	\$118.81	\$131.23	\$144.66	\$161.57	\$96.94	\$127.90	\$155.95	\$173.20	\$190.51	\$208.48	\$230.95	88	
89	\$75.32	\$94.73	\$111.93	\$124.58	\$137.65	\$151.77	\$169.52	\$101.07	\$133.29	\$162.56	\$180.55	\$198.66	\$217.44	\$240.91	89	
90	\$78.78	\$99.07	\$117.08	\$130.35	\$144.07	\$158.86	\$177.46	\$105.18	\$138.69	\$169.17	\$187.91	\$206.82	\$226.40	\$250.87	90	
91	\$82.26	\$103.40	\$122.24	\$136.11	\$150.48	\$165.96	\$185.41	\$109.31	\$144.08	\$175.78	\$195.26	\$214.97	\$235.36	\$260.83	91	
92	\$85.72	\$107.72	\$127.40	\$141.89	\$156.90	\$173.06	\$193.35	\$113.42	\$149.48	\$182.40	\$202.62	\$223.12	\$244.31	\$270.80	92	
93	\$88.04	\$110.55	\$130.72	\$145.61	\$161.06	\$177.67	\$198.48	\$115.90	\$152.57	\$186.12	\$206.78	\$227.76	\$249.40	\$276.35	93	
94	\$90.37	\$113.37	\$134.04	\$149.34	\$165.22	\$182.29	\$203.61	\$118.36	\$155.66	\$189.83	\$210.94	\$232.39	\$254.50	\$281.91	94	
95	\$92.68	\$116.19	\$137.35	\$153.05	\$169.39	\$186.90	\$208.74	\$120.84	\$158.75	\$193.55	\$215.09	\$237.02	\$259.58	\$287.46	95	
96	\$95.00	\$119.01	\$140.67	\$156.77	\$173.55	\$191.52	\$213.87	\$123.30	\$161.84	\$197.26	\$219.25	\$241.64	\$264.67	\$293.02	96	
97	\$97.32	\$121.83	\$143.98	\$160.50	\$177.71	\$196.14	\$219.00	\$125.77	\$164.93	\$200.98	\$223.41	\$246.27	\$269.76	\$298.58	97	
98	\$99.63	\$124.65	\$147.29	\$164.22	\$181.87	\$200.75	\$224.14	\$128.25	\$168.01	\$204.70	\$227.57	\$250.90	\$274.85	\$304.14	98	
99	\$101.95	\$127.47	\$150.61	\$167.94	\$186.03	\$205.37	\$229.26	\$130.71	\$171.11	\$208.42	\$231.73	\$255.53	\$279.94	\$309.69	99	
100+	\$104.27	\$130.30	\$153.92	\$171.67	\$190.19	\$209.98	\$234.39	\$133.19	\$174.20	\$212.14	\$235.88					

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 60 Day EP - 100% Home Care															
	Future Purchase Option								Auto 5% Compound Inflation							
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.81	\$4.66	\$5.34	\$5.89	\$6.47	\$7.12	\$7.96	\$7.99	\$9.94	\$11.64	\$13.34	\$15.07	\$16.87	\$19.13	25	
26	\$3.83	\$4.69	\$5.37	\$5.93	\$6.52	\$7.17	\$8.03	\$8.09	\$10.08	\$11.79	\$13.52	\$15.27	\$17.11	\$19.39	26	
27	\$3.85	\$4.72	\$5.41	\$5.97	\$6.57	\$7.23	\$8.10	\$8.20	\$10.20	\$11.94	\$13.68	\$15.47	\$17.33	\$19.65	27	
28	\$3.87	\$4.75	\$5.45	\$6.02	\$6.62	\$7.28	\$8.16	\$8.29	\$10.32	\$12.08	\$13.86	\$15.66	\$17.56	\$19.91	28	
29	\$3.89	\$4.79	\$5.49	\$6.06	\$6.67	\$7.35	\$8.23	\$8.39	\$10.45	\$12.23	\$14.04	\$15.86	\$17.78	\$20.17	29	
30	\$3.92	\$4.81	\$5.52	\$6.11	\$6.72	\$7.40	\$8.29	\$8.49	\$10.57	\$12.38	\$14.20	\$16.06	\$18.01	\$20.44	30	
31	\$3.94	\$4.84	\$5.57	\$6.15	\$6.77	\$7.46	\$8.36	\$8.59	\$10.69	\$12.53	\$14.38	\$16.26	\$18.23	\$20.69	31	
32	\$3.96	\$4.87	\$5.60	\$6.19	\$6.82	\$7.51	\$8.43	\$8.69	\$10.82	\$12.67	\$14.55	\$16.46	\$18.46	\$20.96	32	
33	\$3.98	\$4.91	\$5.64	\$6.24	\$6.86	\$7.57	\$8.48	\$8.79	\$10.95	\$12.82	\$14.72	\$16.65	\$18.68	\$21.22	33	
34	\$4.00	\$4.93	\$5.68	\$6.28	\$6.92	\$7.62	\$8.55	\$8.89	\$11.07	\$12.97	\$14.89	\$16.85	\$18.91	\$21.48	34	
35	\$4.03	\$4.96	\$5.72	\$6.33	\$6.97	\$7.68	\$8.61	\$8.99	\$11.20	\$13.11	\$15.07	\$17.05	\$19.13	\$21.74	35	
36	\$4.06	\$5.02	\$5.79	\$6.41	\$7.06	\$7.79	\$8.75	\$9.11	\$11.35	\$13.30	\$15.29	\$17.30	\$19.42	\$22.08	36	
37	\$4.10	\$5.08	\$5.86	\$6.49	\$7.16	\$7.90	\$8.87	\$9.24	\$11.52	\$13.49	\$15.51	\$17.56	\$19.70	\$22.41	37	
38	\$4.15	\$5.14	\$5.93	\$6.58	\$7.26	\$8.01	\$8.99	\$9.36	\$11.67	\$13.67	\$15.73	\$17.81	\$19.99	\$22.74	38	
39	\$4.19	\$5.19	\$6.01	\$6.67	\$7.35	\$8.12	\$9.11	\$9.49	\$11.84	\$13.86	\$15.95	\$18.06	\$20.28	\$23.07	39	
40	\$4.22	\$5.26	\$6.08	\$6.74	\$7.45	\$8.22	\$9.24	\$9.61	\$11.99	\$14.06	\$16.17	\$18.32	\$20.57	\$23.40	40	
41	\$4.27	\$5.31	\$6.15	\$6.83	\$7.55	\$8.33	\$9.36	\$9.75	\$12.16	\$14.25	\$16.39	\$18.57	\$20.86	\$23.73	41	
42	\$4.31	\$5.37	\$6.23	\$6.92	\$7.63	\$8.44	\$9.48	\$9.88	\$12.31	\$14.43	\$16.61	\$18.82	\$21.14	\$24.06	42	
43	\$4.36	\$5.42	\$6.30	\$7.00	\$7.73	\$8.55	\$9.60	\$10.00	\$12.47	\$14.62	\$16.83	\$19.07	\$21.43	\$24.39	43	
44	\$4.39	\$5.49	\$6.37	\$7.08	\$7.83	\$8.66	\$9.74	\$10.13	\$12.63	\$14.81	\$17.05	\$19.33	\$21.71	\$24.73	44	
45	\$4.43	\$5.54	\$6.45	\$7.17	\$7.93	\$8.77	\$9.86	\$10.25	\$12.79	\$14.99	\$17.27	\$19.58	\$22.00	\$25.06	45	
46	\$4.51	\$5.65	\$6.59	\$7.34	\$8.11	\$8.98	\$10.10	\$10.43	\$13.01	\$15.25	\$17.58	\$19.93	\$22.40	\$25.51	46	
47	\$4.60	\$5.78	\$6.73	\$7.50	\$8.29	\$9.19	\$10.33	\$10.60	\$13.22	\$15.51	\$17.88	\$20.27	\$22.79	\$25.95	47	
48	\$4.68	\$5.89	\$6.88	\$7.66	\$8.48	\$9.39	\$10.57	\$10.77	\$13.44	\$15.76	\$18.17	\$20.61	\$23.18	\$26.40	48	
49	\$4.75	\$6.00	\$7.02	\$7.82	\$8.67	\$9.60	\$10.81	\$10.95	\$13.66	\$16.02	\$18.48	\$20.97	\$23.57	\$26.85	49	
50	\$4.83	\$6.12	\$7.16	\$7.99	\$8.86	\$9.81	\$11.06	\$11.12	\$13.88	\$16.28	\$18.78	\$21.31	\$23.97	\$27.30	50	
51	\$4.91	\$6.23	\$7.30	\$8.15	\$9.04	\$10.02	\$11.30	\$11.30	\$14.10	\$16.53	\$19.09	\$21.66	\$24.35	\$27.75	51	
52	\$4.99	\$6.34	\$7.45	\$8.32	\$9.23	\$10.23	\$11.54	\$11.46	\$14.31	\$16.80	\$19.38	\$22.00	\$24.75	\$28.20	52	
53	\$5.07	\$6.45	\$7.59	\$8.48	\$9.42	\$10.45	\$11.78	\$11.64	\$14.53	\$17.05	\$19.68	\$22.35	\$25.14	\$28.66	53	
54	\$5.15	\$6.57	\$7.73	\$8.65	\$9.60	\$10.66	\$12.02	\$11.81	\$14.75	\$17.30	\$19.99	\$22.69	\$25.53	\$29.11	54	
55	\$5.23	\$6.68	\$7.88	\$8.81	\$9.79	\$10.87	\$12.27	\$11.99	\$14.97	\$17.57	\$20.28	\$23.03	\$25.93	\$29.56	55	
56	\$5.73	\$7.25	\$8.49	\$9.52	\$10.59	\$11.78	\$13.31	\$12.55	\$15.71	\$18.47	\$21.36	\$24.30	\$27.37	\$31.23	56	
57	\$6.24	\$7.82	\$9.10	\$10.23	\$11.41	\$12.69	\$14.36	\$13.11	\$16.46	\$19.37	\$22.45	\$25.56	\$28.82	\$32.90	57	
58	\$6.74	\$8.39	\$9.71	\$10.93	\$12.21	\$13.61	\$15.40	\$13.67	\$17.20	\$20.27	\$23.53	\$26.82	\$30.26	\$34.57	58	
59	\$7.25	\$8.95	\$10.33	\$11.65	\$13.02	\$14.53	\$16.46	\$14.25	\$17.94	\$21.18	\$24.62	\$28.08	\$31.71	\$36.26	59	
60	\$7.76	\$9.53	\$10.95	\$12.36	\$13.83	\$15.44	\$17.50	\$14.81	\$18.69	\$22.09	\$25.70	\$29.35	\$33.17	\$37.93	60	
61	\$8.26	\$10.10	\$11.56	\$13.07	\$14.64	\$16.36	\$18.55	\$15.37	\$19.43	\$22.99	\$26.77	\$30.60	\$34.61	\$39.60	61	
62	\$8.77	\$10.67	\$12.17	\$13.78	\$15.44	\$17.27	\$19.60	\$15.93	\$20.17	\$23.89	\$27.86	\$31.87	\$36.06	\$41.28	62	
63	\$9.68	\$11.80	\$13.46	\$15.25	\$17.11	\$19.12	\$21.70	\$17.27	\$21.82	\$25.81	\$30.00	\$34.23	\$38.65	\$44.20	63	
64	\$10.60	\$12.93	\$14.76	\$16.72	\$18.76	\$20.98	\$23.82	\$18.60	\$23.46	\$27.71	\$32.13	\$36.59	\$41.26	\$47.12	64	
65	\$11.53	\$14.06	\$16.06	\$18.19	\$20.41	\$22.83	\$25.92	\$19.94	\$25.11	\$29.62	\$34.25	\$38.95	\$43.87	\$50.04	65	
66	\$12.44	\$15.18	\$17.35	\$19.66	\$22.07	\$24.68	\$28.02	\$21.27	\$26.75	\$31.53	\$36.39	\$41.32	\$46.48	\$52.97	66	
67	\$13.37	\$16.31	\$18.65	\$21.13	\$23.72	\$26.53	\$30.13	\$22.62	\$28.40	\$33.44	\$38.52	\$43.68	\$49.08	\$55.88	67	
68	\$15.18	\$18.57	\$21.25	\$24.05	\$26.94	\$30.10	\$34.14	\$25.06	\$31.55	\$37.20	\$42.64	\$48.14	\$53.91	\$61.23	68	
69	\$17.00	\$20.82	\$23.87	\$26.95	\$30.16	\$33.67	\$38.16	\$27.50	\$34.69	\$40.96	\$46.74	\$52.59	\$58.74	\$66.57	69	
70	\$18.81	\$23.08	\$26.48	\$29.87	\$33.39	\$37.24	\$42.17	\$29.95	\$37.84	\$44.74	\$50.84	\$57.05	\$63.58	\$71.92	70	
71	\$20.63	\$25.33	\$29.08	\$32.77	\$36.61	\$40.80	\$46.19	\$32.40	\$40.99	\$48.50	\$54.95	\$61.50	\$68.41	\$77.26	71	
72	\$22.44	\$27.59	\$31.70	\$35.68	\$39.83	\$44.37	\$50.20	\$34.84	\$44.13	\$52.26	\$59.05	\$65.96	\$73.25	\$82.62	72	
73	\$25.70	\$31.77	\$36.64	\$41.10	\$45.76	\$50.86	\$57.46	\$39.00	\$49.65	\$59.02	\$66.40	\$73.93	\$81.88	\$92.17	73	
74	\$28.96	\$35.95	\$41.57	\$46.52	\$51.69	\$57.37	\$64.72	\$43.15	\$55.18	\$65.76	\$73.76	\$81.90	\$90.53	\$101.73	74	
75	\$32.22	\$40.12	\$46.51	\$51.93	\$57.62	\$63.87	\$71.97	\$47.30	\$60.70	\$72.51	\$81.10	\$89.87	\$99.18	\$111.28	75	
76	\$35.49	\$44.30	\$51.45	\$57.35	\$63.55	\$70.37	\$79.23	\$51.46	\$66.22	\$79.27	\$88.45	\$97.85	\$107.82	\$120.84	76	
77	\$38.74	\$48.48	\$56.39	\$62.77	\$69.48	\$76.86	\$86.48	\$55.62	\$71.75	\$86.01	\$95.81	\$105.82	\$116.46	\$130.38	77	
78	\$41.76	\$52.34	\$61.00	\$67.86	\$75.05	\$82.97	\$93.25	\$59.08	\$76.43	\$91.80	\$102.17	\$112.74	\$123.96	\$138.55	78	
79	\$44.77	\$56.20	\$65.59	\$72.95	\$80.63	\$89.09	\$100.01	\$62.54	\$81.10	\$97.58	\$108.53	\$119.67	\$131.45	\$146.70	79	
80	\$47.77	\$60.06	\$70.20	\$78.03	\$86.22	\$95.19	\$106.78	\$66.00	\$85.78	\$103.37	\$114.90	\$126.59	\$138.94	\$154.85	80	
81	\$50.79	\$63.92	\$74.80	\$83.13	\$91.80	\$101.31	\$113.55	\$69.47	\$90.45	\$109.15	\$121.25	\$133.51	\$146.44	\$163.00	81	
82	\$53.79	\$67.78	\$79.41	\$88.21	\$97.37	\$107.43	\$120.32	\$72.93	\$95.13	\$114.94	\$127.62	\$140.44	\$153.93	\$171.15	82	
83	\$57.75	\$72.90	\$85.54	\$95.02	\$104.86	\$115.63	\$129.40	\$77.70	\$101.55	\$122.89	\$136.39	\$150.02	\$164.34	\$182.52	83	
84	\$61.70	\$78.01	\$91.66	\$101.82	\$112.34	\$123.85	\$138.50	\$82.49	\$107.98	\$130.83	\$145.16	\$159.60	\$174.75	\$193.90	84	
85	\$65.66	\$83.13	\$97.79	\$108.61	\$119.83	\$132.06	\$147.59	\$87.26	\$114.39	\$138.78	\$153.92	\$169.18	\$185.15	\$205.27	85	
86	\$69.61	\$88.24	\$103.92	\$115.42	\$127.31	\$140.27	\$156.68	\$92.04	\$120.81	\$146.72	\$162.69	\$178.76	\$195.56	\$216.65	86	
87	\$73.56	\$93.35	\$110.04	\$122.22	\$134.81	\$148.48	\$165.78	\$96.82	\$127.24	\$154.66	\$171.46	\$188.35	\$205.96	\$228.02	87	
88	\$77.30	\$98.04	\$115.63	\$128.46	\$141.74	\$156.15	\$174.35	\$101.11	\$132.84	\$161.51	\$179.07	\$196.77	\$215.22	\$238.30	88	
89	\$81.03	\$102.75	\$121.22	\$134.70	\$148.67	\$163.81	\$182.92	\$105.41	\$138.45	\$168.37	\$186.67	\$205.19	\$224.47	\$248.58	89	
90	\$84.76	\$107.45	\$126.81	\$140.93	\$155.60	\$171.47	\$191.49	\$109.70	\$144.05	\$175.22	\$194.28	\$213.61	\$233.71	\$258.86	90	
91	\$88.50	\$112.15	\$132.40	\$147.17	\$162.53	\$179.14	\$200.07	\$114.00	\$149.66	\$182.06	\$201.88	\$222.04	\$242.96	\$269.14	91	
92	\$92.22	\$116.84	\$137.98	\$153.42	\$169.46	\$186.79	\$208.64	\$118.29	\$155.25	\$188.91	\$209.48	\$230.45	\$252.21	\$279.42	92	
93	\$94.72	\$119.90	\$141.58	\$157.43	\$173.95	\$191.77	\$214.17	\$120.87	\$158.47	\$192.76	\$213.79	\$235.24	\$257.47	\$285.15	93	
94	\$97.22	\$122.96	\$145.17	\$161.46	\$178.44	\$196.76	\$219.71	\$123.45	\$161.68	\$196.61	\$218.09	\$240.02	\$262.71	\$290.88	94	
95	\$99.70	\$126.02	\$148.76	\$165.48	\$182.94	\$201.74	\$225.25	\$126.03	\$164.89	\$200.46	\$222.39	\$244.79	\$267.97	\$296.62	95	
96	\$102.20	\$129.07	\$152.35	\$169.51	\$187.44	\$206.72	\$230.78	\$128.60	\$168.10	\$204.31	\$226.68	\$249.58	\$273.22	\$302.36	96	
97	\$104.70	\$132.13	\$155.94	\$173.54	\$191.93	\$211.71	\$236.31	\$131.18	\$171.30	\$208.16	\$230.98	\$254.36	\$278.48	\$308.09	97	
98	\$107.18	\$135.19	\$159.53	\$177.56	\$196.43	\$216.69	\$241.86	\$133.76	\$174.52	\$212.00	\$235.28	\$259.15	\$283.73	\$313.82	98	
99	\$109.68	\$138.26	\$163.12	\$181.58	\$200.92	\$221.67	\$247.39	\$136.33	\$177.73	\$215.85	\$239.58	\$263.92	\$288.98	\$319.55	99	
100+	\$112.18	\$141.32	\$166.72	\$185.60	\$205.41	\$226.66	\$252.92	\$1								

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Facility - 60 Day EP															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.39	\$3.04	\$3.58	\$4.00	\$4.44	\$4.91	\$5.51	\$5.65	\$7.40	\$8.91	\$10.37	\$11.81	\$13.29	\$15.11	25	
26	\$2.40	\$3.06	\$3.60	\$4.04	\$4.48	\$4.95	\$5.56	\$5.73	\$7.50	\$9.03	\$10.51	\$11.97	\$13.46	\$15.32	26	
27	\$2.41	\$3.08	\$3.63	\$4.07	\$4.51	\$4.98	\$5.60	\$5.80	\$7.59	\$9.14	\$10.65	\$12.12	\$13.64	\$15.53	27	
28	\$2.42	\$3.09	\$3.65	\$4.10	\$4.54	\$5.03	\$5.64	\$5.86	\$7.69	\$9.25	\$10.78	\$12.28	\$13.82	\$15.73	28	
29	\$2.44	\$3.11	\$3.67	\$4.13	\$4.58	\$5.06	\$5.69	\$5.94	\$7.78	\$9.36	\$10.91	\$12.44	\$13.99	\$15.94	29	
30	\$2.45	\$3.14	\$3.71	\$4.16	\$4.62	\$5.10	\$5.73	\$6.01	\$7.87	\$9.48	\$11.04	\$12.60	\$14.17	\$16.15	30	
31	\$2.46	\$3.16	\$3.73	\$4.19	\$4.65	\$5.14	\$5.79	\$6.07	\$7.96	\$9.59	\$11.18	\$12.75	\$14.34	\$16.36	31	
32	\$2.48	\$3.18	\$3.75	\$4.21	\$4.69	\$5.18	\$5.83	\$6.15	\$8.05	\$9.70	\$11.32	\$12.90	\$14.52	\$16.56	32	
33	\$2.49	\$3.19	\$3.78	\$4.25	\$4.72	\$5.21	\$5.87	\$6.22	\$8.15	\$9.81	\$11.45	\$13.06	\$14.71	\$16.76	33	
34	\$2.51	\$3.21	\$3.81	\$4.28	\$4.75	\$5.26	\$5.92	\$6.29	\$8.24	\$9.93	\$11.58	\$13.21	\$14.88	\$16.97	34	
35	\$2.52	\$3.23	\$3.83	\$4.31	\$4.79	\$5.29	\$5.96	\$6.36	\$8.34	\$10.04	\$11.72	\$13.37	\$15.06	\$17.18	35	
36	\$2.54	\$3.27	\$3.88	\$4.37	\$4.85	\$5.37	\$6.05	\$6.45	\$8.45	\$10.19	\$11.89	\$13.56	\$15.28	\$17.44	36	
37	\$2.56	\$3.31	\$3.93	\$4.42	\$4.92	\$5.45	\$6.14	\$6.53	\$8.57	\$10.33	\$12.06	\$13.76	\$15.51	\$17.70	37	
38	\$2.60	\$3.34	\$3.98	\$4.48	\$4.98	\$5.52	\$6.22	\$6.62	\$8.69	\$10.47	\$12.23	\$13.96	\$15.73	\$17.96	38	
39	\$2.62	\$3.39	\$4.03	\$4.54	\$5.05	\$5.60	\$6.30	\$6.72	\$8.81	\$10.62	\$12.41	\$14.16	\$15.96	\$18.23	39	
40	\$2.64	\$3.42	\$4.07	\$4.60	\$5.12	\$5.67	\$6.39	\$6.81	\$8.93	\$10.76	\$12.57	\$14.37	\$16.19	\$18.49	40	
41	\$2.67	\$3.47	\$4.13	\$4.65	\$5.18	\$5.74	\$6.48	\$6.90	\$9.05	\$10.90	\$12.75	\$14.56	\$16.41	\$18.74	41	
42	\$2.70	\$3.50	\$4.17	\$4.71	\$5.25	\$5.82	\$6.57	\$6.99	\$9.16	\$11.06	\$12.91	\$14.76	\$16.64	\$19.01	42	
43	\$2.72	\$3.53	\$4.22	\$4.76	\$5.31	\$5.90	\$6.64	\$7.07	\$9.28	\$11.20	\$13.09	\$14.96	\$16.86	\$19.27	43	
44	\$2.75	\$3.58	\$4.27	\$4.83	\$5.38	\$5.96	\$6.73	\$7.17	\$9.41	\$11.34	\$13.27	\$15.16	\$17.09	\$19.54	44	
45	\$2.77	\$3.61	\$4.32	\$4.88	\$5.45	\$6.04	\$6.82	\$7.26	\$9.53	\$11.48	\$13.43	\$15.36	\$17.31	\$19.80	45	
46	\$2.83	\$3.69	\$4.41	\$4.99	\$5.58	\$6.18	\$6.99	\$7.38	\$9.69	\$11.68	\$13.66	\$15.62	\$17.62	\$20.15	46	
47	\$2.87	\$3.76	\$4.51	\$5.10	\$5.70	\$6.34	\$7.15	\$7.50	\$9.85	\$11.88	\$13.90	\$15.90	\$17.94	\$20.50	47	
48	\$2.93	\$3.83	\$4.61	\$5.21	\$5.83	\$6.48	\$7.32	\$7.62	\$10.01	\$12.07	\$14.14	\$16.17	\$18.25	\$20.87	48	
49	\$2.97	\$3.91	\$4.71	\$5.32	\$5.95	\$6.62	\$7.48	\$7.74	\$10.18	\$12.27	\$14.37	\$16.43	\$18.56	\$21.22	49	
50	\$3.03	\$3.98	\$4.80	\$5.45	\$6.08	\$6.77	\$7.66	\$7.87	\$10.34	\$12.46	\$14.61	\$16.71	\$18.87	\$21.57	50	
51	\$3.07	\$4.06	\$4.90	\$5.56	\$6.22	\$6.91	\$7.82	\$8.00	\$10.49	\$12.66	\$14.84	\$16.98	\$19.17	\$21.93	51	
52	\$3.12	\$4.13	\$4.99	\$5.67	\$6.34	\$7.06	\$7.99	\$8.12	\$10.66	\$12.86	\$15.07	\$17.25	\$19.48	\$22.29	52	
53	\$3.17	\$4.20	\$5.08	\$5.78	\$6.47	\$7.21	\$8.15	\$8.24	\$10.82	\$13.06	\$15.30	\$17.52	\$19.79	\$22.64	53	
54	\$3.22	\$4.28	\$5.18	\$5.89	\$6.60	\$7.35	\$8.32	\$8.36	\$10.99	\$13.26	\$15.54	\$17.79	\$20.10	\$22.99	54	
55	\$3.27	\$4.35	\$5.28	\$6.00	\$6.72	\$7.49	\$8.48	\$8.48	\$11.14	\$13.45	\$15.77	\$18.06	\$20.41	\$23.35	55	
56	\$3.59	\$4.72	\$5.69	\$6.48	\$7.28	\$8.12	\$9.21	\$8.88	\$11.70	\$14.15	\$16.61	\$19.05	\$21.55	\$24.67	56	
57	\$3.91	\$5.09	\$6.09	\$6.96	\$7.83	\$8.76	\$9.93	\$9.28	\$12.25	\$14.84	\$17.46	\$20.04	\$22.68	\$25.99	57	
58	\$4.22	\$5.47	\$6.51	\$7.45	\$8.39	\$9.38	\$10.66	\$9.68	\$12.80	\$15.52	\$18.29	\$21.03	\$23.83	\$27.32	58	
59	\$4.53	\$5.83	\$6.92	\$7.93	\$8.94	\$10.01	\$11.39	\$10.08	\$13.37	\$16.21	\$19.14	\$22.02	\$24.96	\$28.64	59	
60	\$4.85	\$6.20	\$7.34	\$8.42	\$9.50	\$10.65	\$12.11	\$10.47	\$13.92	\$16.91	\$19.98	\$23.01	\$26.10	\$29.96	60	
61	\$5.17	\$6.58	\$7.74	\$8.90	\$10.05	\$11.28	\$12.84	\$10.88	\$14.47	\$17.60	\$20.82	\$23.99	\$27.24	\$31.30	61	
62	\$5.48	\$6.95	\$8.15	\$9.38	\$10.62	\$11.91	\$13.56	\$11.28	\$15.03	\$18.29	\$21.66	\$24.98	\$28.38	\$32.62	62	
63	\$6.06	\$7.69	\$9.02	\$10.38	\$11.75	\$13.19	\$15.02	\$12.22	\$16.25	\$19.76	\$23.32	\$26.84	\$30.43	\$34.93	63	
64	\$6.63	\$8.42	\$9.89	\$11.39	\$12.88	\$14.47	\$16.48	\$13.17	\$17.47	\$21.22	\$24.98	\$28.69	\$32.48	\$37.24	64	
65	\$7.21	\$9.15	\$10.76	\$12.39	\$14.01	\$15.74	\$17.93	\$14.11	\$18.70	\$22.68	\$26.64	\$30.54	\$34.53	\$39.53	65	
66	\$7.79	\$9.89	\$11.63	\$13.39	\$15.16	\$17.02	\$19.39	\$15.06	\$19.92	\$24.15	\$28.30	\$32.40	\$36.58	\$41.84	66	
67	\$8.36	\$10.63	\$12.50	\$14.39	\$16.29	\$18.29	\$20.85	\$16.01	\$21.14	\$25.61	\$29.96	\$34.24	\$38.63	\$44.15	67	
68	\$9.49	\$12.10	\$14.25	\$16.38	\$18.50	\$20.76	\$23.63	\$17.73	\$23.49	\$28.49	\$33.15	\$37.74	\$42.44	\$48.38	68	
69	\$10.64	\$13.56	\$15.99	\$18.36	\$20.71	\$23.21	\$26.41	\$19.47	\$25.83	\$31.37	\$36.34	\$41.23	\$46.23	\$52.60	69	
70	\$11.77	\$15.04	\$17.74	\$20.34	\$22.94	\$25.67	\$29.18	\$21.20	\$28.17	\$34.25	\$39.53	\$44.73	\$50.04	\$56.83	70	
71	\$12.90	\$16.50	\$19.49	\$22.32	\$25.15	\$28.13	\$31.97	\$22.92	\$30.51	\$37.14	\$42.72	\$48.21	\$53.85	\$61.05	71	
72	\$14.04	\$17.97	\$21.24	\$24.30	\$27.36	\$30.59	\$34.75	\$24.65	\$32.86	\$40.02	\$45.91	\$51.71	\$57.65	\$65.27	72	
73	\$16.08	\$20.69	\$24.55	\$28.00	\$31.43	\$35.07	\$39.77	\$27.60	\$36.97	\$45.19	\$51.63	\$57.96	\$64.45	\$72.83	73	
74	\$18.12	\$23.41	\$27.86	\$31.68	\$35.50	\$39.56	\$44.78	\$30.54	\$41.09	\$50.36	\$57.35	\$64.21	\$71.26	\$80.38	74	
75	\$20.16	\$26.14	\$31.17	\$35.37	\$39.58	\$44.03	\$49.81	\$33.47	\$45.20	\$55.53	\$63.06	\$70.47	\$78.06	\$87.92	75	
76	\$22.20	\$28.85	\$34.47	\$39.06	\$43.65	\$48.51	\$54.82	\$36.42	\$49.31	\$60.70	\$68.78	\$76.71	\$84.87	\$95.47	76	
77	\$24.23	\$31.58	\$37.79	\$42.75	\$47.72	\$53.00	\$59.84	\$39.36	\$53.43	\$65.87	\$74.50	\$82.96	\$91.66	\$103.03	77	
78	\$26.13	\$34.09	\$40.88	\$46.21	\$51.56	\$57.21	\$64.53	\$41.81	\$56.90	\$70.30	\$79.45	\$88.40	\$97.57	\$109.46	78	
79	\$28.01	\$36.61	\$43.96	\$49.68	\$55.39	\$61.42	\$69.21	\$44.26	\$60.39	\$74.73	\$84.39	\$93.82	\$103.47	\$115.91	79	
80	\$29.89	\$39.13	\$47.05	\$53.15	\$59.22	\$65.64	\$73.89	\$46.71	\$63.87	\$79.16	\$89.34	\$99.25	\$109.36	\$122.35	80	
81	\$31.77	\$41.64	\$50.13	\$56.62	\$63.05	\$69.85	\$78.57	\$49.16	\$67.35	\$83.59	\$94.29	\$104.68	\$115.26	\$128.79	81	
82	\$33.65	\$44.15	\$53.22	\$60.08	\$66.89	\$74.06	\$83.26	\$51.61	\$70.83	\$88.02	\$99.24	\$110.10	\$121.17	\$135.23	82	
83	\$36.12	\$47.49	\$57.32	\$64.71	\$72.03	\$79.73	\$89.55	\$54.99	\$75.61	\$94.11	\$106.06	\$117.62	\$129.35	\$144.22	83	
84	\$38.60	\$50.81	\$61.42	\$69.34	\$77.17	\$85.38	\$95.84	\$58.38	\$80.40	\$100.19	\$112.87	\$125.14	\$137.54	\$153.21	84	
85	\$41.07	\$54.14	\$65.53	\$73.98	\$82.31	\$91.05	\$102.14	\$61.75	\$85.17	\$106.27	\$119.69	\$132.65	\$145.74	\$162.20	85	
86	\$43.55	\$57.48	\$69.64	\$78.61	\$87.45	\$96.71	\$108.43	\$65.13	\$89.96	\$112.35	\$126.51	\$140.16	\$153.92	\$171.18	86	
87	\$46.02	\$60.81	\$73.74	\$83.24	\$92.60	\$102.38	\$114.71	\$68.52	\$94.73	\$118.45	\$133.33	\$147.68	\$162.12	\$180.17	87	
88	\$48.36	\$63.87	\$77.48	\$87.48	\$97.36	\$107.66	\$120.65	\$71.56	\$98.91	\$123.68	\$139.25	\$154.28	\$169.40	\$188.29	88	
89	\$50.69	\$66.92	\$81.24	\$91.74	\$102.11	\$112.94	\$126.58	\$74.60	\$103.08	\$128.93	\$145.16	\$160.88	\$176.67	\$196.41	89	
90	\$53.03	\$69.98	\$84.98	\$95.99	\$106.88	\$118.23	\$132.51	\$77.64	\$107.25	\$134.18	\$151.07	\$167.48	\$183.95	\$204.53	90	
91	\$55.36	\$73.05	\$88.73	\$100.23	\$111.64	\$123.51	\$138.44	\$80.67	\$111.43	\$139.43	\$156.99	\$174.08	\$191.24	\$212.65	91	
92	\$57.70	\$76.11	\$92.47	\$104.48	\$116.40	\$128.79	\$144.38	\$83.72	\$115.60	\$144.67	\$162.90	\$180.68	\$198.52	\$220.77	92	
93	\$59.26	\$78.10	\$94.88	\$107.23	\$119.48	\$132.22	\$148.20	\$85.54	\$117.99	\$147.62	\$166.24	\$184.43	\$202.64	\$225.30	93	
94	\$60.82	\$80.09	\$97.28	\$109.97	\$122.57	\$135.66	\$152.03	\$87.36	\$120.38	\$150.57	\$169.59	\$188.18	\$206.78	\$229.83	94	
95	\$62.38	\$82.08	\$99.69	\$112.71	\$125.66	\$139.10	\$155.86	\$89.19	\$122.77	\$153.52	\$172.93	\$191.93	\$210.91	\$234.37	95	
96	\$63.93	\$84.07	\$102.09	\$115.45	\$128.74	\$142.53	\$159.70	\$91.01	\$125.16	\$156.46	\$176.28	\$195.68	\$215.05	\$238.90	96	
97	\$65.49	\$86.08	\$104.50	\$118.18	\$131.84	\$145.96	\$163.53	\$92.84	\$127.56	\$159.41	\$179.62	\$199.43	\$219.19	\$243.43	97	
98	\$67.06	\$88.07	\$106.91	\$120.92	\$134.93	\$149.40	\$167.35	\$94.66	\$129.94	\$162.36	\$182.95	\$203.17	\$223.32	\$247.96	98	
99	\$68.62	\$90.06	\$109.32	\$123.67	\$138.01	\$152.83	\$171.18	\$96.48	\$132.33	\$165.31	\$186.30	\$206.92	\$227.46	\$252.48	99	
100+	\$70.18	\$92.05	\$111.72	\$126.41	\$141.10	\$156.27	\$175.02	\$98.31	\$134.73	\$168.26	\$189.64	\$210.67	\$231.59	\$257.02	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 90 Day EP - 50% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.90	\$3.56	\$4.13	\$4.58	\$5.06	\$5.58	\$6.25	\$6.62	\$8.39	\$9.93	\$11.45	\$12.98	\$14.56	\$16.53	25	
26	\$2.92	\$3.59	\$4.15	\$4.62	\$5.09	\$5.62	\$6.29	\$6.70	\$8.49	\$10.05	\$11.61	\$13.16	\$14.76	\$16.75	26	
27	\$2.94	\$3.61	\$4.18	\$4.65	\$5.14	\$5.67	\$6.35	\$6.79	\$8.60	\$10.18	\$11.75	\$13.32	\$14.96	\$16.98	27	
28	\$2.95	\$3.63	\$4.21	\$4.69	\$5.17	\$5.71	\$6.40	\$6.86	\$8.70	\$10.31	\$11.90	\$13.50	\$15.15	\$17.20	28	
29	\$2.97	\$3.66	\$4.24	\$4.72	\$5.21	\$5.75	\$6.45	\$6.95	\$8.81	\$10.43	\$12.05	\$13.66	\$15.35	\$17.44	29	
30	\$2.98	\$3.69	\$4.27	\$4.75	\$5.25	\$5.80	\$6.50	\$7.03	\$8.91	\$10.56	\$12.20	\$13.84	\$15.54	\$17.66	30	
31	\$3.00	\$3.71	\$4.30	\$4.79	\$5.29	\$5.84	\$6.56	\$7.12	\$9.02	\$10.68	\$12.34	\$14.00	\$15.73	\$17.89	31	
32	\$3.01	\$3.73	\$4.32	\$4.82	\$5.32	\$5.89	\$6.60	\$7.19	\$9.12	\$10.80	\$12.50	\$14.18	\$15.93	\$18.12	32	
33	\$3.04	\$3.75	\$4.36	\$4.85	\$5.37	\$5.93	\$6.66	\$7.28	\$9.23	\$10.93	\$12.64	\$14.34	\$16.13	\$18.34	33	
34	\$3.05	\$3.77	\$4.39	\$4.88	\$5.40	\$5.97	\$6.71	\$7.36	\$9.34	\$11.06	\$12.78	\$14.52	\$16.31	\$18.57	34	
35	\$3.07	\$3.80	\$4.41	\$4.92	\$5.45	\$6.02	\$6.75	\$7.45	\$9.44	\$11.19	\$12.94	\$14.69	\$16.51	\$18.79	35	
36	\$3.09	\$3.84	\$4.48	\$4.98	\$5.52	\$6.09	\$6.85	\$7.55	\$9.57	\$11.34	\$13.12	\$14.91	\$16.75	\$19.07	36	
37	\$3.12	\$3.88	\$4.53	\$5.05	\$5.60	\$6.18	\$6.95	\$7.66	\$9.71	\$11.51	\$13.31	\$15.13	\$17.01	\$19.36	37	
38	\$3.16	\$3.93	\$4.59	\$5.12	\$5.67	\$6.27	\$7.05	\$7.76	\$9.85	\$11.66	\$13.51	\$15.35	\$17.25	\$19.65	38	
39	\$3.19	\$3.97	\$4.64	\$5.18	\$5.74	\$6.36	\$7.15	\$7.87	\$9.98	\$11.83	\$13.70	\$15.57	\$17.50	\$19.93	39	
40	\$3.22	\$4.02	\$4.70	\$5.25	\$5.82	\$6.44	\$7.24	\$7.96	\$10.11	\$11.99	\$13.88	\$15.79	\$17.75	\$20.22	40	
41	\$3.26	\$4.06	\$4.75	\$5.31	\$5.90	\$6.52	\$7.34	\$8.07	\$10.25	\$12.14	\$14.07	\$15.99	\$18.00	\$20.50	41	
42	\$3.28	\$4.10	\$4.81	\$5.38	\$5.97	\$6.61	\$7.44	\$8.18	\$10.38	\$12.31	\$14.26	\$16.21	\$18.25	\$20.79	42	
43	\$3.31	\$4.16	\$4.87	\$5.45	\$6.04	\$6.69	\$7.54	\$8.28	\$10.52	\$12.46	\$14.45	\$16.43	\$18.49	\$21.08	43	
44	\$3.34	\$4.20	\$4.93	\$5.51	\$6.12	\$6.78	\$7.63	\$8.39	\$10.65	\$12.63	\$14.64	\$16.65	\$18.74	\$21.36	44	
45	\$3.38	\$4.25	\$4.98	\$5.58	\$6.19	\$6.86	\$7.72	\$8.49	\$10.79	\$12.79	\$14.83	\$16.87	\$18.99	\$21.65	45	
46	\$3.43	\$4.32	\$5.09	\$5.71	\$6.34	\$7.03	\$7.92	\$8.64	\$10.97	\$13.00	\$15.09	\$17.17	\$19.33	\$22.04	46	
47	\$3.50	\$4.41	\$5.20	\$5.83	\$6.48	\$7.19	\$8.11	\$8.78	\$11.15	\$13.22	\$15.35	\$17.47	\$19.67	\$22.43	47	
48	\$3.56	\$4.50	\$5.31	\$5.96	\$6.63	\$7.36	\$8.29	\$8.93	\$11.34	\$13.44	\$15.60	\$17.77	\$20.01	\$22.81	48	
49	\$3.62	\$4.59	\$5.42	\$6.09	\$6.78	\$7.52	\$8.48	\$9.08	\$11.52	\$13.66	\$15.86	\$18.06	\$20.34	\$23.21	49	
50	\$3.69	\$4.68	\$5.53	\$6.22	\$6.92	\$7.69	\$8.67	\$9.22	\$11.70	\$13.88	\$16.12	\$18.36	\$20.68	\$23.60	50	
51	\$3.74	\$4.76	\$5.64	\$6.35	\$7.06	\$7.85	\$8.86	\$9.36	\$11.89	\$14.10	\$16.38	\$18.66	\$21.02	\$23.98	51	
52	\$3.81	\$4.85	\$5.75	\$6.47	\$7.22	\$8.02	\$9.05	\$9.50	\$12.08	\$14.32	\$16.63	\$18.95	\$21.36	\$24.38	52	
53	\$3.86	\$4.94	\$5.86	\$6.60	\$7.36	\$8.18	\$9.24	\$9.65	\$12.25	\$14.54	\$16.90	\$19.25	\$21.69	\$24.76	53	
54	\$3.93	\$5.02	\$5.97	\$6.73	\$7.50	\$8.34	\$9.43	\$9.79	\$12.44	\$14.76	\$17.15	\$19.55	\$22.03	\$25.15	54	
55	\$3.98	\$5.10	\$6.08	\$6.85	\$7.65	\$8.50	\$9.61	\$9.93	\$12.63	\$14.98	\$17.41	\$19.84	\$22.37	\$25.54	55	
56	\$4.07	\$5.19	\$6.18	\$7.00	\$7.82	\$8.69	\$9.82	\$10.14	\$12.82	\$15.20	\$17.47	\$19.93	\$22.68	\$25.98	56	
57	\$4.15	\$5.28	\$6.28	\$7.13	\$7.97	\$8.86	\$10.01	\$10.33	\$13.01	\$15.48	\$17.75	\$20.24	\$23.01	\$26.41	57	
58	\$4.24	\$5.38	\$6.39	\$7.25	\$8.11	\$9.02	\$10.19	\$10.51	\$13.20	\$15.76	\$18.03	\$20.52	\$23.29	\$26.84	58	
59	\$4.33	\$5.48	\$6.50	\$7.37	\$8.25	\$9.18	\$10.37	\$10.69	\$13.39	\$16.04	\$18.31	\$20.80	\$23.57	\$27.27	59	
60	\$4.42	\$5.59	\$6.62	\$7.51	\$8.41	\$9.36	\$10.57	\$10.89	\$13.58	\$16.32	\$18.59	\$21.08	\$23.85	\$27.69	60	
61	\$4.51	\$5.70	\$6.75	\$7.63	\$8.55	\$9.52	\$10.75	\$11.07	\$13.77	\$16.60	\$18.87	\$21.36	\$24.13	\$28.11	61	
62	\$4.60	\$5.81	\$6.87	\$7.77	\$8.70	\$9.69	\$10.94	\$11.26	\$13.96	\$16.88	\$19.15	\$21.64	\$24.41	\$28.53	62	
63	\$4.70	\$5.92	\$7.00	\$7.91	\$8.86	\$9.87	\$11.14	\$11.46	\$14.15	\$17.13	\$19.40	\$21.92	\$24.73	\$28.95	63	
64	\$4.80	\$6.04	\$7.13	\$8.06	\$9.08	\$10.11	\$11.40	\$11.72	\$14.43	\$17.41	\$19.68	\$22.00	\$25.01	\$29.37	64	
65	\$4.90	\$6.16	\$7.26	\$8.20	\$9.24	\$10.29	\$11.60	\$11.92	\$14.71	\$17.69	\$19.96	\$22.24	\$25.25	\$29.79	65	
66	\$5.00	\$6.28	\$7.39	\$8.34	\$9.39	\$10.46	\$11.79	\$12.11	\$14.99	\$17.97	\$20.24	\$22.48	\$25.49	\$30.21	66	
67	\$5.10	\$6.40	\$7.52	\$8.48	\$9.55	\$10.64	\$12.00	\$12.32	\$15.27	\$18.25	\$20.52	\$22.72	\$25.73	\$30.63	67	
68	\$5.20	\$6.52	\$7.65	\$8.62	\$9.71	\$10.81	\$12.13	\$12.45	\$15.55	\$18.53	\$20.80	\$23.00	\$25.95	\$31.05	68	
69	\$5.30	\$6.64	\$7.78	\$8.76	\$9.86	\$10.97	\$12.26	\$12.58	\$15.83	\$18.81	\$21.08	\$23.28	\$26.19	\$31.47	69	
70	\$5.40	\$6.76	\$7.91	\$8.90	\$10.01	\$11.13	\$12.39	\$12.71	\$16.11	\$19.09	\$21.36	\$23.56	\$26.41	\$31.89	70	
71	\$5.50	\$6.88	\$8.04	\$9.04	\$10.16	\$11.29	\$12.52	\$12.84	\$16.39	\$19.37	\$21.64	\$23.84	\$26.63	\$32.31	71	
72	\$5.60	\$7.00	\$8.17	\$9.18	\$10.31	\$11.45	\$12.65	\$12.97	\$16.67	\$19.65	\$21.92	\$24.12	\$26.85	\$32.73	72	
73	\$5.70	\$7.12	\$8.29	\$9.31	\$10.44	\$11.59	\$12.76	\$13.08	\$16.95	\$19.93	\$22.20	\$24.40	\$27.07	\$33.15	73	
74	\$5.80	\$7.24	\$8.41	\$9.44	\$10.57	\$11.73	\$12.87	\$13.19	\$17.23	\$20.21	\$22.48	\$24.68	\$27.29	\$33.57	74	
75	\$5.90	\$7.36	\$8.53	\$9.57	\$10.70	\$11.87	\$12.98	\$13.30	\$17.51	\$20.49	\$22.76	\$24.96	\$27.51	\$33.99	75	
76	\$6.00	\$7.48	\$8.65	\$9.69	\$10.83	\$12.01	\$13.11	\$13.43	\$17.79	\$20.77	\$23.04	\$25.19	\$27.73	\$34.41	76	
77	\$6.10	\$7.60	\$8.77	\$9.82	\$10.96	\$12.15	\$13.24	\$13.56	\$18.07	\$21.05	\$23.32	\$25.41	\$27.95	\$34.83	77	
78	\$6.20	\$7.72	\$8.89	\$9.94	\$11.09	\$12.29	\$13.37	\$13.69	\$18.35	\$21.33	\$23.60	\$25.63	\$28.17	\$35.25	78	
79	\$6.30	\$7.84	\$9.01	\$10.07	\$11.22	\$12.43	\$13.51	\$13.83	\$18.63	\$21.61	\$23.88	\$25.85	\$28.39	\$35.67	79	
80	\$6.40	\$7.96	\$9.13	\$10.20	\$11.35	\$12.57	\$13.64	\$13.96	\$18.91	\$21.89	\$24.16	\$26.07	\$28.61	\$36.09	80	
81	\$6.50	\$8.08	\$9.25	\$10.33	\$11.48	\$12.71	\$13.78	\$14.10	\$19.19	\$22.17	\$24.44	\$26.29	\$28.83	\$36.51	81	
82	\$6.60	\$8.20	\$9.37	\$10.45	\$11.61	\$12.85	\$13.92	\$14.24	\$19.47	\$22.45	\$24.72	\$26.51	\$29.05	\$36.93	82	
83	\$6.70	\$8.32	\$9.49	\$10.53	\$11.74	\$12.99	\$14.06	\$14.38	\$19.75	\$22.73	\$25.00	\$26.73	\$29.27	\$37.35	83	
84	\$6.80	\$8.44	\$9.61	\$10.61	\$11.87	\$13.13	\$14.19	\$14.50	\$19.93	\$23.01	\$25.28	\$26.95	\$29.49	\$37.77	84	
85	\$6.90	\$8.56	\$9.73	\$10.69	\$11.99	\$13.27	\$14.31	\$14.62	\$20.21	\$23.29	\$25.56	\$27.17	\$29.71	\$38.19	85	
86	\$7.00	\$8.68	\$9.85	\$10.77	\$12.12	\$13.41	\$14.43	\$14.74	\$20.49	\$23.57	\$25.84	\$27.39	\$29.93	\$38.61	86	
87	\$7.10	\$8.80	\$9.97	\$10.85	\$12.24	\$13.55	\$14.55	\$14.86	\$20.77	\$23.85	\$26.12	\$27.61	\$30.15	\$39.03	87	
88	\$7.20	\$8.92	\$10.09	\$10.93	\$12.36	\$13.69	\$14.67	\$14.98	\$21.05	\$24.13	\$26.40	\$27.83	\$30.37	\$39.45	88	
89	\$7.30	\$9.04	\$10.21	\$11.01	\$12.48	\$13.83	\$14.79	\$15.10	\$21.33	\$24.41	\$26.68	\$28.05	\$30.59	\$39.87	89	
90	\$7.40	\$9.16	\$10.33	\$11.09	\$12.60	\$13.97	\$14.91	\$15.22	\$21.61	\$24.69	\$26.96	\$28.27	\$30.81	\$40.29	90	
91	\$7.50	\$9.28	\$10.45	\$11.17	\$12.72	\$14.11	\$15.03	\$15.34	\$21.89	\$24.97	\$27.24	\$28.49	\$31.03	\$40.71	91	
92	\$7.60	\$9.40	\$10.57	\$11.25	\$12.84	\$14.25	\$15.15	\$15.46	\$22.17	\$25.25	\$27.52	\$28.71	\$31.25	\$41.13	92	
93	\$7.70	\$9.52	\$10.69	\$11.33	\$12.96	\$14.39	\$15.27	\$15.58	\$22.45	\$25.53	\$27.80	\$28.93	\$31.47	\$41.55	93	
94	\$7.80	\$9.64	\$10.81	\$11.41	\$13.08	\$14.53	\$15.39	\$15.70	\$22.73	\$25.81	\$28.08	\$29.15	\$31.69	\$41.97	94	
95	\$7.90	\$9.76	\$10.93	\$11.49	\$13.20	\$14.67	\$15.51	\$15.82	\$23.01	\$26.09	\$28.36	\$29.37	\$31.91	\$42.39	95	
96	\$8.00	\$9.88	\$11.05	\$11.57	\$13.32	\$14.81	\$15.63	\$15.94	\$23.29	\$26.37	\$28.64	\$29.59	\$32.13	\$42.81	96	
97	\$8.10	\$10.00	\$11.17	\$11.65	\$13.44	\$14.95	\$15.75	\$16.06	\$23.57	\$26.65	\$28.92	\$29.81	\$32.35	\$43.23	97	
98	\$8.20	\$10.12	\$11.29	\$11.73	\$13.56	\$15.09	\$15.87	\$16.18	\$23.85	\$26.93	\$29.20	\$30.03	\$32.57	\$43.65	98	
99	\$8.30	\$10.24	\$11.41	\$11.81	\$13.68	\$15.23	\$15.99	\$16.30	\$24.13	\$27.21	\$29.48	\$30.25	\$32.79	\$44.07	99	
100+	\$8.40	\$10.36	\$11.53	\$11.89	\$13.80	\$15.37	\$16.11	\$16.42	\$24.41	\$27.49	\$29.76	\$30.47	\$33.01	\$44.49	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 90 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.34	\$4.07	\$4.66	\$5.16	\$5.68	\$6.25	\$7.00	\$7.28	\$9.12	\$10.71	\$12.31	\$13.92	\$15.60	\$17.69	25	
26	\$3.36	\$4.09	\$4.70	\$5.19	\$5.72	\$6.29	\$7.05	\$7.37	\$9.24	\$10.86	\$12.47	\$14.10	\$15.81	\$17.93	26	
27	\$3.38	\$4.11	\$4.73	\$5.24	\$5.76	\$6.35	\$7.11	\$7.46	\$9.35	\$10.99	\$12.63	\$14.29	\$16.02	\$18.17	27	
28	\$3.40	\$4.15	\$4.76	\$5.27	\$5.81	\$6.40	\$7.16	\$7.55	\$9.46	\$11.12	\$12.79	\$14.47	\$16.23	\$18.40	28	
29	\$3.42	\$4.17	\$4.80	\$5.31	\$5.85	\$6.45	\$7.23	\$7.63	\$9.58	\$11.26	\$12.95	\$14.65	\$16.43	\$18.65	29	
30	\$3.43	\$4.20	\$4.83	\$5.35	\$5.90	\$6.50	\$7.28	\$7.73	\$9.69	\$11.40	\$13.10	\$14.84	\$16.64	\$18.89	30	
31	\$3.45	\$4.22	\$4.86	\$5.39	\$5.94	\$6.55	\$7.34	\$7.82	\$9.80	\$11.53	\$13.27	\$15.02	\$16.84	\$19.13	31	
32	\$3.48	\$4.25	\$4.90	\$5.42	\$5.98	\$6.60	\$7.39	\$7.91	\$9.92	\$11.66	\$13.42	\$15.20	\$17.05	\$19.37	32	
33	\$3.49	\$4.28	\$4.93	\$5.47	\$6.03	\$6.64	\$7.46	\$8.00	\$10.03	\$11.80	\$13.59	\$15.39	\$17.26	\$19.61	33	
34	\$3.51	\$4.30	\$4.96	\$5.50	\$6.07	\$6.70	\$7.51	\$8.09	\$10.15	\$11.94	\$13.74	\$15.57	\$17.47	\$19.86	34	
35	\$3.53	\$4.33	\$4.99	\$5.54	\$6.12	\$6.74	\$7.57	\$8.18	\$10.26	\$12.07	\$13.90	\$15.75	\$17.68	\$20.10	35	
36	\$3.56	\$4.38	\$5.06	\$5.62	\$6.19	\$6.84	\$7.68	\$8.29	\$10.41	\$12.24	\$14.10	\$15.98	\$17.94	\$20.41	36	
37	\$3.60	\$4.43	\$5.13	\$5.69	\$6.28	\$6.93	\$7.79	\$8.42	\$10.56	\$12.42	\$14.31	\$16.21	\$18.21	\$20.71	37	
38	\$3.63	\$4.48	\$5.19	\$5.76	\$6.37	\$7.03	\$7.90	\$8.53	\$10.70	\$12.60	\$14.51	\$16.46	\$18.47	\$21.02	38	
39	\$3.67	\$4.53	\$5.26	\$5.84	\$6.45	\$7.13	\$8.00	\$8.65	\$10.85	\$12.76	\$14.72	\$16.69	\$18.74	\$21.33	39	
40	\$3.71	\$4.59	\$5.31	\$5.91	\$6.53	\$7.22	\$8.11	\$8.76	\$11.00	\$12.94	\$14.92	\$16.92	\$19.01	\$21.63	40	
41	\$3.74	\$4.63	\$5.38	\$5.98	\$6.62	\$7.32	\$8.22	\$8.88	\$11.14	\$13.11	\$15.13	\$17.15	\$19.27	\$21.93	41	
42	\$3.78	\$4.69	\$5.45	\$6.06	\$6.70	\$7.40	\$8.33	\$8.99	\$11.29	\$13.29	\$15.32	\$17.39	\$19.54	\$22.24	42	
43	\$3.82	\$4.73	\$5.51	\$6.14	\$6.79	\$7.50	\$8.44	\$9.11	\$11.44	\$13.45	\$15.53	\$17.62	\$19.80	\$22.55	43	
44	\$3.85	\$4.79	\$5.58	\$6.20	\$6.88	\$7.60	\$8.55	\$9.22	\$11.58	\$13.63	\$15.73	\$17.85	\$20.06	\$22.86	44	
45	\$3.88	\$4.84	\$5.63	\$6.28	\$6.95	\$7.69	\$8.66	\$9.34	\$11.73	\$13.81	\$15.94	\$18.08	\$20.34	\$23.17	45	
46	\$3.96	\$4.94	\$5.76	\$6.42	\$7.12	\$7.88	\$8.87	\$9.49	\$11.92	\$14.04	\$16.21	\$18.40	\$20.69	\$23.57	46	
47	\$4.03	\$5.04	\$5.89	\$6.57	\$7.28	\$8.06	\$9.08	\$9.66	\$12.13	\$14.28	\$16.49	\$18.72	\$21.05	\$23.99	47	
48	\$4.09	\$5.14	\$6.02	\$6.71	\$7.45	\$8.25	\$9.28	\$9.81	\$12.33	\$14.51	\$16.78	\$19.04	\$21.42	\$24.41	48	
49	\$4.17	\$5.24	\$6.14	\$6.85	\$7.61	\$8.43	\$9.50	\$9.97	\$12.53	\$14.75	\$17.05	\$19.36	\$21.78	\$24.83	49	
50	\$4.24	\$5.34	\$6.26	\$7.00	\$7.78	\$8.61	\$9.71	\$10.13	\$12.73	\$14.98	\$17.33	\$19.68	\$22.14	\$25.25	50	
51	\$4.30	\$5.43	\$6.39	\$7.14	\$7.93	\$8.80	\$9.92	\$10.29	\$12.93	\$15.22	\$17.60	\$20.01	\$22.51	\$25.65	51	
52	\$4.38	\$5.53	\$6.51	\$7.29	\$8.10	\$8.99	\$10.13	\$10.44	\$13.12	\$15.46	\$17.89	\$20.33	\$22.87	\$26.07	52	
53	\$4.44	\$5.63	\$6.63	\$7.44	\$8.26	\$9.17	\$10.34	\$10.60	\$13.32	\$15.70	\$18.16	\$20.65	\$23.23	\$26.49	53	
54	\$4.51	\$5.73	\$6.77	\$7.58	\$8.43	\$9.35	\$10.56	\$10.76	\$13.53	\$15.93	\$18.44	\$20.97	\$23.60	\$26.91	54	
55	\$4.59	\$5.82	\$6.89	\$7.72	\$8.59	\$9.54	\$10.77	\$10.91	\$13.73	\$16.17	\$18.71	\$21.29	\$23.96	\$27.32	55	
56	\$5.03	\$6.33	\$7.43	\$8.34	\$9.30	\$10.34	\$11.69	\$11.43	\$14.41	\$17.01	\$19.71	\$22.45	\$25.29	\$28.86	56	
57	\$5.47	\$6.82	\$7.95	\$8.97	\$10.01	\$11.14	\$12.61	\$11.94	\$15.09	\$17.83	\$20.71	\$23.61	\$26.63	\$30.42	57	
58	\$5.92	\$7.32	\$8.49	\$9.58	\$10.71	\$11.95	\$13.53	\$12.45	\$15.77	\$18.67	\$21.71	\$24.77	\$27.97	\$31.97	58	
59	\$6.36	\$7.81	\$9.03	\$10.21	\$11.43	\$12.75	\$14.45	\$12.97	\$16.46	\$19.49	\$22.70	\$25.94	\$29.30	\$33.52	59	
60	\$6.80	\$8.32	\$9.57	\$10.82	\$12.13	\$13.55	\$15.37	\$13.48	\$17.14	\$20.33	\$23.71	\$27.10	\$30.65	\$35.07	60	
61	\$7.24	\$8.81	\$10.11	\$11.45	\$12.85	\$14.36	\$16.29	\$13.99	\$17.82	\$21.16	\$24.71	\$28.27	\$31.98	\$36.61	61	
62	\$7.69	\$9.31	\$10.65	\$12.08	\$13.55	\$15.16	\$17.22	\$14.51	\$18.50	\$21.99	\$25.71	\$29.44	\$33.32	\$38.16	62	
63	\$8.49	\$10.30	\$11.77	\$13.37	\$15.00	\$16.79	\$19.06	\$15.72	\$20.01	\$23.75	\$27.68	\$31.61	\$35.73	\$40.87	63	
64	\$9.30	\$11.28	\$12.90	\$14.65	\$16.46	\$18.41	\$20.91	\$16.94	\$21.52	\$25.51	\$29.65	\$33.80	\$38.14	\$43.56	64	
65	\$10.11	\$12.27	\$14.04	\$15.94	\$17.91	\$20.04	\$22.76	\$18.16	\$23.02	\$27.27	\$31.60	\$35.98	\$40.54	\$46.27	65	
66	\$10.91	\$13.24	\$15.17	\$17.23	\$19.36	\$21.67	\$24.61	\$19.37	\$24.53	\$29.03	\$33.57	\$38.16	\$42.94	\$48.96	66	
67	\$11.72	\$14.23	\$16.30	\$18.51	\$20.81	\$23.30	\$26.46	\$20.59	\$26.04	\$30.79	\$35.54	\$40.35	\$45.35	\$51.66	67	
68	\$13.31	\$16.19	\$18.59	\$21.07	\$23.64	\$26.42	\$29.99	\$22.81	\$28.92	\$34.25	\$39.34	\$44.46	\$49.82	\$56.61	68	
69	\$14.91	\$18.16	\$20.87	\$23.62	\$26.47	\$29.56	\$33.52	\$25.05	\$31.81	\$37.72	\$43.12	\$48.58	\$54.29	\$61.55	69	
70	\$16.49	\$20.13	\$23.16	\$26.17	\$29.29	\$32.69	\$37.04	\$27.27	\$34.69	\$41.18	\$46.90	\$52.69	\$58.75	\$66.50	70	
71	\$18.08	\$22.10	\$25.43	\$28.71	\$32.12	\$35.82	\$40.57	\$29.50	\$37.58	\$44.65	\$50.69	\$56.80	\$63.22	\$71.43	71	
72	\$19.67	\$24.07	\$27.72	\$31.26	\$34.95	\$38.95	\$44.10	\$31.72	\$40.46	\$48.11	\$54.48	\$60.92	\$67.68	\$76.37	72	
73	\$22.53	\$27.71	\$32.03	\$36.01	\$40.15	\$44.66	\$50.47	\$35.51	\$45.53	\$54.33	\$61.26	\$68.29	\$75.67	\$85.21	73	
74	\$25.39	\$31.35	\$36.36	\$40.76	\$45.34	\$50.36	\$56.84	\$39.29	\$50.59	\$60.54	\$68.05	\$75.65	\$83.67	\$94.04	74	
75	\$28.25	\$35.00	\$40.67	\$45.51	\$50.55	\$56.07	\$63.21	\$43.08	\$55.66	\$66.76	\$74.82	\$83.02	\$91.65	\$102.87	75	
76	\$31.11	\$38.64	\$44.99	\$50.26	\$55.75	\$61.78	\$69.59	\$46.86	\$60.72	\$72.97	\$81.61	\$90.38	\$99.64	\$111.71	76	
77	\$33.97	\$42.28	\$49.30	\$55.00	\$60.95	\$67.47	\$75.96	\$50.64	\$65.79	\$79.19	\$88.40	\$97.75	\$107.62	\$120.54	77	
78	\$36.61	\$45.65	\$53.33	\$59.47	\$65.85	\$72.84	\$81.90	\$53.79	\$70.07	\$84.51	\$94.26	\$104.14	\$114.55	\$128.07	78	
79	\$39.25	\$49.03	\$57.35	\$63.92	\$70.74	\$78.21	\$87.84	\$56.95	\$74.36	\$89.84	\$100.13	\$110.54	\$121.47	\$135.62	79	
80	\$41.89	\$52.39	\$61.38	\$68.38	\$75.64	\$83.58	\$93.79	\$60.10	\$78.65	\$95.16	\$106.01	\$116.93	\$128.40	\$143.15	80	
81	\$44.53	\$55.76	\$65.41	\$72.84	\$80.54	\$88.94	\$99.73	\$63.26	\$82.94	\$100.49	\$111.87	\$123.32	\$135.32	\$150.69	81	
82	\$47.17	\$59.13	\$69.43	\$77.30	\$85.44	\$94.30	\$105.67	\$66.41	\$87.23	\$105.82	\$117.74	\$129.72	\$142.25	\$158.22	82	
83	\$50.63	\$63.59	\$74.79	\$83.26	\$92.00	\$101.52	\$113.65	\$70.76	\$93.12	\$113.14	\$125.84	\$138.57	\$151.87	\$168.74	83	
84	\$54.10	\$68.05	\$80.15	\$89.22	\$98.57	\$108.72	\$121.64	\$75.11	\$99.00	\$120.44	\$133.93	\$147.42	\$161.49	\$179.26	84	
85	\$57.56	\$72.51	\$85.50	\$95.17	\$105.14	\$115.94	\$129.62	\$79.46	\$104.89	\$127.75	\$142.01	\$156.28	\$171.11	\$189.77	85	
86	\$61.03	\$76.97	\$90.86	\$101.13	\$111.71	\$123.15	\$137.61	\$83.81	\$110.77	\$135.07	\$150.11	\$165.12	\$180.72	\$200.29	86	
87	\$64.49	\$81.43	\$96.23	\$107.10	\$118.27	\$130.35	\$145.60	\$88.17	\$116.66	\$142.38	\$158.19	\$173.98	\$190.33	\$210.79	87	
88	\$67.77	\$85.53	\$101.11	\$112.56	\$124.36	\$137.08	\$153.12	\$92.07	\$121.80	\$148.69	\$165.21	\$181.75	\$198.88	\$220.30	88	
89	\$71.04	\$89.63	\$106.00	\$118.03	\$130.44	\$143.81	\$160.64	\$95.99	\$126.94	\$155.00	\$172.23	\$189.53	\$207.43	\$229.80	89	
90	\$74.32	\$93.72	\$110.88	\$123.50	\$136.52	\$150.54	\$168.18	\$99.90	\$132.08	\$161.30	\$179.25	\$197.31	\$215.97	\$239.31	90	
91	\$77.58	\$97.82	\$115.78	\$128.96	\$142.59	\$157.27	\$175.70	\$103.81	\$137.21	\$167.61	\$186.26	\$205.08	\$224.52	\$248.81	91	
92	\$80.86	\$101.92	\$120.66	\$134.43	\$148.68	\$163.99	\$183.24	\$107.72	\$142.35	\$173.91	\$193.28	\$212.86	\$233.07	\$258.31	92	
93	\$83.04	\$104.59	\$123.81	\$137.95	\$152.63	\$168.37	\$188.10	\$110.07	\$145.30	\$177.46	\$197.24	\$217.28	\$237.92	\$263.62	93	
94	\$85.23	\$107.25	\$126.94	\$141.48	\$156.56	\$172.73	\$192.96	\$112.41	\$148.24	\$181.01	\$201.21	\$221.71	\$242.78	\$268.92	94	
95	\$87.42	\$109.92	\$130.08	\$145.01	\$160.51	\$177.11	\$197.82	\$114.76	\$151.18	\$184.55	\$205.17	\$226.12	\$247.63	\$274.22	95	
96	\$89.61	\$112.60	\$133.22	\$148.53	\$164.45	\$181.49	\$202.69	\$117.11	\$154.13	\$188.09	\$209.14	\$230.54	\$252.49	\$279.52	96	
97	\$91.80	\$115.26	\$136.36	\$152.06	\$168.40	\$185.86	\$207.55	\$119.45	\$157.07	\$191.63	\$213.10	\$234.95	\$257.35	\$284.81	97	
98	\$93.97	\$117.93	\$139.50	\$155.58	\$172.34	\$190.23	\$212.41	\$121.80	\$160.02	\$195.17	\$217.07	\$239.37	\$262.20	\$290.11	98	
99	\$96.16	\$120.59	\$142.64	\$159.12	\$176.29	\$194.60	\$217.27	\$124.15	\$162.95	\$198.72	\$221.03	\$243.79	\$267.06	\$295.42	99	
100+	\$98.35	\$123.27	\$145.78	\$162.65	\$180.22	\$198.98	\$222.13	\$126.49	\$165.90	\$202.27	\$225.01	\$248.20	\$271.91	\$3		

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 90 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.60	\$4.40	\$5.04	\$5.56	\$6.12	\$6.72	\$7.52	\$7.58	\$9.46	\$11.09	\$12.72	\$14.36	\$16.08	\$18.23	25	
26	\$3.61	\$4.42	\$5.07	\$5.60	\$6.16	\$6.78	\$7.59	\$7.67	\$9.58	\$11.22	\$12.87	\$14.54	\$16.29	\$18.47	26	
27	\$3.63	\$4.46	\$5.10	\$5.64	\$6.20	\$6.83	\$7.65	\$7.77	\$9.70	\$11.36	\$13.04	\$14.74	\$16.51	\$18.72	27	
28	\$3.65	\$4.48	\$5.15	\$5.69	\$6.25	\$6.89	\$7.71	\$7.85	\$9.81	\$11.51	\$13.20	\$14.93	\$16.72	\$18.98	28	
29	\$3.67	\$4.51	\$5.18	\$5.73	\$6.30	\$6.94	\$7.78	\$7.95	\$9.93	\$11.64	\$13.37	\$15.11	\$16.94	\$19.22	29	
30	\$3.70	\$4.54	\$5.21	\$5.76	\$6.35	\$7.00	\$7.83	\$8.04	\$10.05	\$11.78	\$13.53	\$15.30	\$17.15	\$19.47	30	
31	\$3.71	\$4.57	\$5.25	\$5.81	\$6.39	\$7.04	\$7.90	\$8.14	\$10.18	\$11.92	\$13.70	\$15.49	\$17.37	\$19.71	31	
32	\$3.73	\$4.60	\$5.29	\$5.85	\$6.45	\$7.10	\$7.95	\$8.24	\$10.29	\$12.07	\$13.86	\$15.68	\$17.58	\$19.97	32	
33	\$3.75	\$4.62	\$5.32	\$5.90	\$6.49	\$7.15	\$8.02	\$8.33	\$10.41	\$12.20	\$14.03	\$15.86	\$17.80	\$20.22	33	
34	\$3.77	\$4.65	\$5.36	\$5.93	\$6.53	\$7.21	\$8.09	\$8.43	\$10.53	\$12.34	\$14.19	\$16.06	\$18.01	\$20.46	34	
35	\$3.80	\$4.69	\$5.40	\$5.97	\$6.59	\$7.26	\$8.14	\$8.51	\$10.65	\$12.49	\$14.36	\$16.25	\$18.23	\$20.71	35	
36	\$3.83	\$4.74	\$5.47	\$6.05	\$6.68	\$7.36	\$8.26	\$8.64	\$10.80	\$12.66	\$14.56	\$16.49	\$18.50	\$21.03	36	
37	\$3.87	\$4.80	\$5.53	\$6.14	\$6.77	\$7.46	\$8.38	\$8.76	\$10.95	\$12.84	\$14.77	\$16.73	\$18.78	\$21.34	37	
38	\$3.91	\$4.85	\$5.60	\$6.22	\$6.85	\$7.57	\$8.49	\$8.88	\$11.10	\$13.02	\$14.98	\$16.97	\$19.04	\$21.66	38	
39	\$3.95	\$4.91	\$5.68	\$6.29	\$6.94	\$7.67	\$8.61	\$9.00	\$11.25	\$13.20	\$15.19	\$17.22	\$19.32	\$21.98	39	
40	\$3.98	\$4.96	\$5.74	\$6.37	\$7.04	\$7.77	\$8.72	\$9.12	\$11.41	\$13.38	\$15.40	\$17.45	\$19.59	\$22.29	40	
41	\$4.03	\$5.02	\$5.81	\$6.46	\$7.13	\$7.87	\$8.84	\$9.24	\$11.56	\$13.56	\$15.61	\$17.69	\$19.87	\$22.61	41	
42	\$4.06	\$5.07	\$5.89	\$6.53	\$7.22	\$7.98	\$8.97	\$9.36	\$11.70	\$13.74	\$15.83	\$17.93	\$20.14	\$22.92	42	
43	\$4.10	\$5.13	\$5.95	\$6.61	\$7.30	\$8.07	\$9.08	\$9.48	\$11.86	\$13.92	\$16.04	\$18.17	\$20.42	\$23.23	43	
44	\$4.14	\$5.18	\$6.02	\$6.69	\$7.39	\$8.17	\$9.20	\$9.60	\$12.01	\$14.09	\$16.25	\$18.41	\$20.69	\$23.55	44	
45	\$4.18	\$5.24	\$6.08	\$6.78	\$7.49	\$8.28	\$9.31	\$9.72	\$12.17	\$14.28	\$16.46	\$18.66	\$20.97	\$23.87	45	
46	\$4.26	\$5.34	\$6.23	\$6.93	\$7.67	\$8.48	\$9.54	\$9.89	\$12.38	\$14.52	\$16.74	\$18.99	\$21.34	\$24.30	46	
47	\$4.33	\$5.45	\$6.36	\$7.08	\$7.84	\$8.68	\$9.77	\$10.05	\$12.58	\$14.76	\$17.03	\$19.32	\$21.71	\$24.73	47	
48	\$4.40	\$5.56	\$6.49	\$7.24	\$8.02	\$8.88	\$9.99	\$10.22	\$12.78	\$15.00	\$17.31	\$19.65	\$22.09	\$25.16	48	
49	\$4.48	\$5.65	\$6.62	\$7.39	\$8.20	\$9.08	\$10.22	\$10.37	\$12.99	\$15.26	\$17.60	\$19.98	\$22.46	\$25.59	49	
50	\$4.55	\$5.76	\$6.77	\$7.55	\$8.37	\$9.27	\$10.45	\$10.54	\$13.20	\$15.50	\$17.89	\$20.31	\$22.83	\$26.02	50	
51	\$4.63	\$5.87	\$6.90	\$7.70	\$8.55	\$9.47	\$10.67	\$10.70	\$13.41	\$15.74	\$18.17	\$20.64	\$23.20	\$26.44	51	
52	\$4.71	\$5.97	\$7.03	\$7.85	\$8.72	\$9.67	\$10.90	\$10.87	\$13.62	\$15.98	\$18.46	\$20.97	\$23.57	\$26.87	52	
53	\$4.77	\$6.08	\$7.16	\$8.01	\$8.90	\$9.87	\$11.13	\$11.03	\$13.83	\$16.24	\$18.74	\$21.30	\$23.95	\$27.30	53	
54	\$4.85	\$6.19	\$7.30	\$8.16	\$9.08	\$10.07	\$11.36	\$11.20	\$14.03	\$16.48	\$19.03	\$21.62	\$24.32	\$27.72	54	
55	\$4.93	\$6.30	\$7.44	\$8.33	\$9.25	\$10.26	\$11.58	\$11.36	\$14.23	\$16.72	\$19.33	\$21.95	\$24.70	\$28.15	55	
56	\$5.40	\$6.84	\$8.02	\$8.99	\$10.01	\$11.13	\$12.57	\$11.90	\$14.95	\$17.58	\$20.35	\$23.16	\$26.08	\$29.76	56	
57	\$5.89	\$7.37	\$8.59	\$9.66	\$10.78	\$11.99	\$13.56	\$12.43	\$15.65	\$18.45	\$21.38	\$24.35	\$27.46	\$31.35	57	
58	\$6.36	\$7.91	\$9.17	\$10.33	\$11.54	\$12.86	\$14.55	\$12.97	\$16.36	\$19.31	\$22.42	\$25.55	\$28.83	\$32.95	58	
59	\$6.83	\$8.45	\$9.76	\$11.00	\$12.31	\$13.73	\$15.54	\$13.50	\$17.06	\$20.16	\$23.44	\$26.75	\$30.22	\$34.54	59	
60	\$7.30	\$8.99	\$10.33	\$11.67	\$13.07	\$14.59	\$16.54	\$14.04	\$17.78	\$21.02	\$24.48	\$27.96	\$31.59	\$36.14	60	
61	\$7.79	\$9.53	\$10.91	\$12.34	\$13.83	\$15.46	\$17.53	\$14.56	\$18.48	\$21.89	\$25.51	\$29.16	\$32.97	\$37.73	61	
62	\$8.26	\$10.07	\$11.50	\$13.01	\$14.60	\$16.31	\$18.52	\$15.10	\$19.18	\$22.75	\$26.53	\$30.36	\$34.35	\$39.33	62	
63	\$9.13	\$11.13	\$12.72	\$14.40	\$16.16	\$18.06	\$20.52	\$16.37	\$20.75	\$24.56	\$28.57	\$32.62	\$36.83	\$42.11	63	
64	\$10.00	\$12.20	\$13.94	\$15.80	\$17.72	\$19.82	\$22.50	\$17.63	\$22.32	\$26.38	\$30.60	\$34.86	\$39.31	\$44.89	64	
65	\$10.87	\$13.26	\$15.16	\$17.18	\$19.28	\$21.57	\$24.49	\$18.91	\$23.88	\$28.20	\$32.64	\$37.11	\$41.79	\$47.67	65	
66	\$11.73	\$14.32	\$16.38	\$18.57	\$20.85	\$23.32	\$26.48	\$20.17	\$25.44	\$30.02	\$34.66	\$39.36	\$44.28	\$50.46	66	
67	\$12.60	\$15.39	\$17.60	\$19.97	\$22.41	\$25.07	\$28.47	\$21.44	\$27.01	\$31.83	\$36.70	\$41.61	\$46.76	\$53.24	67	
68	\$14.31	\$17.51	\$20.08	\$22.70	\$25.45	\$28.44	\$32.26	\$23.76	\$30.00	\$35.42	\$40.61	\$45.86	\$51.36	\$58.33	68	
69	\$16.02	\$19.65	\$22.54	\$25.45	\$28.49	\$31.81	\$36.06	\$26.07	\$32.99	\$39.01	\$44.52	\$50.11	\$55.97	\$63.43	69	
70	\$17.73	\$21.77	\$25.00	\$28.20	\$31.54	\$35.18	\$39.85	\$28.39	\$35.98	\$42.59	\$48.42	\$54.35	\$60.57	\$68.52	70	
71	\$19.44	\$23.90	\$27.47	\$30.95	\$34.58	\$38.56	\$43.65	\$30.71	\$38.97	\$46.18	\$52.34	\$58.59	\$65.18	\$73.61	71	
72	\$21.15	\$26.03	\$29.93	\$33.70	\$37.63	\$41.92	\$47.44	\$33.03	\$41.97	\$49.75	\$56.24	\$62.83	\$69.78	\$78.71	72	
73	\$22.22	\$29.96	\$34.60	\$38.82	\$43.23	\$48.06	\$54.30	\$36.97	\$47.22	\$56.19	\$63.25	\$70.43	\$78.01	\$87.81	73	
74	\$27.30	\$33.91	\$39.25	\$43.93	\$48.83	\$54.20	\$61.16	\$40.91	\$52.47	\$62.61	\$70.25	\$78.02	\$86.25	\$96.91	74	
75	\$30.37	\$37.85	\$43.91	\$49.06	\$54.43	\$60.34	\$68.01	\$44.85	\$57.73	\$69.04	\$77.25	\$85.62	\$94.48	\$106.02	75	
76	\$33.44	\$41.79	\$48.58	\$54.18	\$60.03	\$66.47	\$74.87	\$48.79	\$62.99	\$75.46	\$84.26	\$93.23	\$102.72	\$115.12	76	
77	\$36.52	\$45.74	\$53.24	\$59.29	\$65.64	\$72.62	\$81.72	\$52.72	\$68.23	\$81.90	\$91.26	\$100.82	\$110.95	\$124.21	77	
78	\$39.36	\$49.38	\$57.59	\$64.10	\$70.91	\$78.39	\$88.12	\$56.00	\$72.68	\$87.40	\$97.32	\$107.42	\$118.10	\$131.99	78	
79	\$42.20	\$53.02	\$61.93	\$68.90	\$76.18	\$84.16	\$94.51	\$59.29	\$77.13	\$92.91	\$103.38	\$114.00	\$125.24	\$139.76	79	
80	\$45.03	\$56.66	\$66.28	\$73.71	\$81.46	\$89.94	\$100.90	\$62.57	\$81.58	\$98.42	\$109.44	\$120.60	\$132.37	\$147.52	80	
81	\$47.87	\$60.30	\$70.63	\$78.52	\$86.72	\$95.71	\$107.29	\$65.86	\$86.02	\$103.93	\$115.50	\$127.20	\$139.51	\$155.29	81	
82	\$50.70	\$63.94	\$74.98	\$83.33	\$91.99	\$101.49	\$113.70	\$69.14	\$90.48	\$109.43	\$121.56	\$133.79	\$146.65	\$163.05	82	
83	\$54.43	\$68.77	\$80.76	\$89.75	\$99.07	\$109.25	\$122.29	\$73.67	\$96.58	\$117.00	\$129.92	\$142.92	\$156.56	\$173.89	83	
84	\$58.16	\$73.59	\$86.55	\$96.17	\$106.14	\$117.01	\$130.88	\$78.20	\$102.69	\$124.56	\$138.27	\$152.05	\$166.49	\$184.72	84	
85	\$61.89	\$78.42	\$92.32	\$102.60	\$113.21	\$124.76	\$139.47	\$82.73	\$108.79	\$132.12	\$146.62	\$161.18	\$176.40	\$195.56	85	
86	\$65.62	\$83.24	\$98.11	\$109.02	\$120.29	\$132.53	\$148.06	\$87.25	\$114.90	\$139.69	\$154.97	\$170.31	\$186.31	\$206.39	86	
87	\$69.33	\$88.07	\$103.90	\$115.45	\$127.36	\$140.28	\$156.65	\$91.78	\$121.00	\$147.26	\$163.33	\$179.44	\$196.23	\$217.23	87	
88	\$72.85	\$92.50	\$109.18	\$121.34	\$133.90	\$147.52	\$164.75	\$95.85	\$126.34	\$153.77	\$170.57	\$187.47	\$205.03	\$227.02	88	
89	\$76.37	\$96.93	\$114.46	\$127.23	\$140.46	\$154.76	\$172.85	\$99.92	\$131.66	\$160.29	\$177.82	\$195.49	\$213.84	\$236.82	89	
90	\$79.89	\$101.37	\$119.72	\$133.12	\$147.00	\$162.00	\$180.95	\$104.01	\$136.99	\$166.82	\$185.06	\$203.51	\$222.65	\$246.61	90	
91	\$83.41	\$105.80	\$125.00	\$139.02	\$153.55	\$169.25	\$189.06	\$108.08	\$142.32	\$173.34	\$192.30	\$211.53	\$231.46	\$256.40	91	
92	\$86.93	\$110.22	\$130.28	\$144.90	\$160.09	\$176.48	\$197.15	\$112.15	\$147.65	\$179.86	\$199.55	\$219.56	\$240.27	\$266.19	92	
93	\$89.28	\$113.11	\$133.67	\$148.71	\$164.34	\$181.19	\$202.39	\$114.59	\$150.70	\$183.52	\$203.64	\$224.11	\$245.28	\$271.66	93	
94	\$91.63	\$116.00	\$137.06	\$152.52	\$168.59	\$185.90	\$207.61	\$117.03	\$153.76	\$187.19	\$207.74	\$228.67	\$250.28	\$277.12	94	
95	\$93.98	\$118.89	\$140.46	\$156.31	\$172.83	\$190.60	\$212.85	\$119.47	\$156.82	\$190.85	\$211.83	\$233.22	\$255.29	\$282.58	95	
96	\$96.33	\$121.77	\$143.85	\$160.12	\$177.08	\$195.31	\$218.08	\$121.91	\$159.86	\$194.51	\$215.93	\$237.79	\$260.29	\$288.05	96	
97	\$98.68	\$124.65	\$147.24	\$163.91	\$181.32	\$200.01	\$223.31	\$124.36	\$162.92	\$198.19	\$220.02	\$242.34	\$265.30	\$293.50	97	
98	\$101.04	\$127.55	\$150.62	\$167.72	\$185.57	\$204.72	\$228.54	\$126.81	\$165.97	\$201.85	\$224.11	\$246.90	\$270.30	\$298.97	98	
99	\$103.38	\$130.43	\$154.01	\$171.51	\$189.82	\$209.43	\$233.77	\$129.25	\$169.03	\$205.51	\$228.21	\$251.45	\$275.31	\$304.44	99	
100+	\$105.73	\$133.31	\$157.41	\$175.32	\$194.06	\$214.14	\$239.00	\$131.69	\$172.07	\$209.18	\$23					

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Future Purchase Option							Facility - 90 Day EP								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.29	\$2.92	\$3.43	\$3.85	\$4.27	\$4.72	\$5.29	\$5.46	\$7.15	\$8.60	\$10.01	\$11.40	\$12.80	\$14.56	25	
26	\$2.31	\$2.94	\$3.47	\$3.88	\$4.30	\$4.75	\$5.34	\$5.52	\$7.24	\$8.71	\$10.14	\$11.54	\$12.98	\$14.76	26	
27	\$2.32	\$2.96	\$3.49	\$3.92	\$4.33	\$4.79	\$5.38	\$5.59	\$7.33	\$8.82	\$10.26	\$11.69	\$13.15	\$14.96	27	
28	\$2.33	\$2.98	\$3.51	\$3.94	\$4.37	\$4.83	\$5.42	\$5.65	\$7.41	\$8.93	\$10.40	\$11.85	\$13.32	\$15.16	28	
29	\$2.34	\$2.99	\$3.53	\$3.97	\$4.40	\$4.86	\$5.47	\$5.72	\$7.50	\$9.03	\$10.53	\$11.99	\$13.49	\$15.36	29	
30	\$2.35	\$3.01	\$3.56	\$3.99	\$4.43	\$4.91	\$5.51	\$5.79	\$7.59	\$9.14	\$10.66	\$12.14	\$13.66	\$15.55	30	
31	\$2.37	\$3.04	\$3.59	\$4.03	\$4.47	\$4.94	\$5.56	\$5.85	\$7.69	\$9.25	\$10.78	\$12.29	\$13.83	\$15.75	31	
32	\$2.38	\$3.06	\$3.61	\$4.06	\$4.50	\$4.97	\$5.60	\$5.93	\$7.78	\$9.36	\$10.91	\$12.44	\$14.00	\$15.95	32	
33	\$2.40	\$3.07	\$3.63	\$4.08	\$4.53	\$5.02	\$5.64	\$6.00	\$7.87	\$9.47	\$11.04	\$12.60	\$14.17	\$16.15	33	
34	\$2.41	\$3.09	\$3.66	\$4.11	\$4.57	\$5.05	\$5.69	\$6.06	\$7.95	\$9.58	\$11.18	\$12.74	\$14.34	\$16.36	34	
35	\$2.42	\$3.11	\$3.69	\$4.14	\$4.60	\$5.09	\$5.73	\$6.13	\$8.04	\$9.69	\$11.30	\$12.89	\$14.51	\$16.56	35	
36	\$2.44	\$3.15	\$3.73	\$4.19	\$4.66	\$5.16	\$5.81	\$6.22	\$8.16	\$9.82	\$11.46	\$13.08	\$14.73	\$16.81	36	
37	\$2.46	\$3.18	\$3.77	\$4.25	\$4.73	\$5.24	\$5.90	\$6.30	\$8.27	\$9.97	\$11.63	\$13.28	\$14.95	\$17.05	37	
38	\$2.50	\$3.22	\$3.83	\$4.31	\$4.79	\$5.30	\$5.97	\$6.39	\$8.38	\$10.11	\$11.80	\$13.46	\$15.17	\$17.30	38	
39	\$2.52	\$3.26	\$3.87	\$4.37	\$4.85	\$5.38	\$6.06	\$6.48	\$8.50	\$10.24	\$11.97	\$13.65	\$15.39	\$17.56	39	
40	\$2.54	\$3.29	\$3.92	\$4.42	\$4.92	\$5.45	\$6.14	\$6.56	\$8.61	\$10.38	\$12.13	\$13.85	\$15.61	\$17.81	40	
41	\$2.56	\$3.33	\$3.97	\$4.48	\$4.98	\$5.52	\$6.22	\$6.64	\$8.73	\$10.53	\$12.30	\$14.04	\$15.82	\$18.06	41	
42	\$2.60	\$3.37	\$4.02	\$4.53	\$5.04	\$5.59	\$6.30	\$6.73	\$8.84	\$10.66	\$12.46	\$14.23	\$16.04	\$18.32	42	
43	\$2.62	\$3.40	\$4.06	\$4.59	\$5.10	\$5.67	\$6.38	\$6.82	\$8.97	\$10.80	\$12.63	\$14.42	\$16.26	\$18.57	43	
44	\$2.64	\$3.44	\$4.10	\$4.64	\$5.17	\$5.73	\$6.47	\$6.91	\$9.08	\$10.93	\$12.79	\$14.61	\$16.48	\$18.82	44	
45	\$2.66	\$3.48	\$4.16	\$4.70	\$5.24	\$5.81	\$6.55	\$7.00	\$9.19	\$11.08	\$12.96	\$14.81	\$16.70	\$19.07	45	
46	\$2.72	\$3.54	\$4.25	\$4.80	\$5.36	\$5.94	\$6.71	\$7.12	\$9.35	\$11.26	\$13.18	\$15.07	\$17.00	\$19.42	46	
47	\$2.76	\$3.62	\$4.33	\$4.91	\$5.48	\$6.08	\$6.86	\$7.23	\$9.50	\$11.46	\$13.41	\$15.32	\$17.29	\$19.76	47	
48	\$2.81	\$3.69	\$4.43	\$5.02	\$5.60	\$6.23	\$7.03	\$7.35	\$9.66	\$11.65	\$13.63	\$15.59	\$17.59	\$20.10	48	
49	\$2.86	\$3.76	\$4.52	\$5.13	\$5.72	\$6.36	\$7.19	\$7.47	\$9.81	\$11.84	\$13.86	\$15.85	\$17.89	\$20.44	49	
50	\$2.90	\$3.83	\$4.61	\$5.23	\$5.85	\$6.50	\$7.35	\$7.59	\$9.98	\$12.02	\$14.08	\$16.12	\$18.18	\$20.79	50	
51	\$2.95	\$3.91	\$4.71	\$5.34	\$5.97	\$6.64	\$7.51	\$7.70	\$10.13	\$12.22	\$14.31	\$16.37	\$18.48	\$21.13	51	
52	\$3.00	\$3.97	\$4.80	\$5.45	\$6.09	\$6.78	\$7.67	\$7.82	\$10.29	\$12.41	\$14.53	\$16.63	\$18.78	\$21.47	52	
53	\$3.05	\$4.04	\$4.90	\$5.56	\$6.22	\$6.92	\$7.83	\$7.94	\$10.44	\$12.60	\$14.76	\$16.90	\$19.07	\$21.81	53	
54	\$3.10	\$4.11	\$4.98	\$5.67	\$6.34	\$7.06	\$7.99	\$8.06	\$10.60	\$12.78	\$14.99	\$17.16	\$19.37	\$22.15	54	
55	\$3.15	\$4.18	\$5.07	\$5.76	\$6.46	\$7.19	\$8.15	\$8.17	\$10.76	\$12.98	\$15.21	\$17.41	\$19.67	\$22.50	55	
56	\$3.44	\$4.54	\$5.47	\$6.24	\$7.00	\$7.80	\$8.84	\$8.56	\$11.29	\$13.64	\$16.03	\$18.37	\$20.77	\$23.77	56	
57	\$3.75	\$4.90	\$5.86	\$6.70	\$7.52	\$8.42	\$9.54	\$8.94	\$11.83	\$14.31	\$16.84	\$19.33	\$21.87	\$25.05	57	
58	\$4.06	\$5.26	\$6.26	\$7.16	\$8.06	\$9.02	\$10.24	\$9.33	\$12.35	\$14.98	\$17.64	\$20.27	\$22.97	\$26.32	58	
59	\$4.36	\$5.61	\$6.66	\$7.62	\$8.60	\$9.63	\$10.93	\$9.71	\$12.89	\$15.65	\$18.46	\$21.23	\$24.06	\$27.60	59	
60	\$4.66	\$5.97	\$7.05	\$8.10	\$9.13	\$10.23	\$11.64	\$10.10	\$13.43	\$16.31	\$19.27	\$22.19	\$25.16	\$28.88	60	
61	\$4.97	\$6.33	\$7.45	\$8.56	\$9.67	\$10.84	\$12.33	\$10.48	\$13.96	\$16.98	\$20.09	\$23.13	\$26.26	\$30.15	61	
62	\$5.27	\$6.69	\$7.84	\$9.02	\$10.20	\$11.44	\$13.02	\$10.87	\$14.50	\$17.66	\$20.90	\$24.09	\$27.36	\$31.43	62	
63	\$5.82	\$7.39	\$8.68	\$9.99	\$11.29	\$12.67	\$14.42	\$11.78	\$15.68	\$19.06	\$22.50	\$25.87	\$29.33	\$33.65	63	
64	\$6.38	\$8.10	\$9.52	\$10.95	\$12.39	\$13.89	\$15.83	\$12.69	\$16.86	\$20.47	\$24.09	\$27.67	\$31.31	\$35.87	64	
65	\$6.93	\$8.81	\$10.35	\$11.91	\$13.48	\$15.13	\$17.23	\$13.61	\$18.04	\$21.89	\$25.70	\$29.45	\$33.29	\$38.09	65	
66	\$7.48	\$9.52	\$11.18	\$12.87	\$14.56	\$16.35	\$18.62	\$14.51	\$19.22	\$23.30	\$27.29	\$31.23	\$35.26	\$40.32	66	
67	\$8.04	\$10.22	\$12.01	\$13.84	\$15.65	\$17.58	\$20.02	\$15.42	\$20.41	\$24.71	\$28.90	\$33.02	\$37.24	\$42.54	67	
68	\$9.13	\$11.64	\$13.70	\$15.74	\$17.79	\$19.94	\$22.69	\$17.09	\$22.66	\$27.49	\$31.98	\$36.39	\$40.90	\$46.61	68	
69	\$10.22	\$13.05	\$15.38	\$17.64	\$19.91	\$22.30	\$25.37	\$18.77	\$24.93	\$30.27	\$35.06	\$39.75	\$44.57	\$50.69	69	
70	\$11.31	\$14.47	\$17.06	\$19.55	\$22.03	\$24.66	\$28.03	\$20.43	\$27.18	\$33.06	\$38.13	\$43.12	\$48.24	\$54.76	70	
71	\$12.40	\$15.87	\$18.74	\$21.45	\$24.17	\$27.03	\$30.70	\$22.10	\$29.45	\$35.84	\$41.21	\$46.50	\$51.91	\$58.83	71	
72	\$13.50	\$17.28	\$20.43	\$23.35	\$26.29	\$29.39	\$33.37	\$23.77	\$31.70	\$38.61	\$44.29	\$49.86	\$55.57	\$62.90	72	
73	\$15.46	\$19.90	\$23.61	\$26.91	\$30.21	\$33.69	\$38.19	\$26.60	\$35.67	\$43.60	\$49.80	\$55.89	\$62.13	\$70.17	73	
74	\$17.41	\$22.52	\$26.80	\$30.45	\$34.12	\$38.01	\$43.01	\$29.44	\$39.64	\$48.59	\$55.32	\$61.92	\$68.68	\$77.44	74	
75	\$19.37	\$25.14	\$29.98	\$34.00	\$38.03	\$42.31	\$47.84	\$32.27	\$43.62	\$53.58	\$60.83	\$67.95	\$75.24	\$84.71	75	
76	\$21.34	\$27.75	\$33.15	\$37.54	\$41.94	\$46.61	\$52.66	\$35.10	\$47.59	\$58.56	\$66.34	\$73.98	\$81.80	\$91.99	76	
77	\$23.30	\$30.37	\$36.33	\$41.10	\$45.86	\$50.91	\$57.49	\$37.94	\$51.55	\$63.55	\$71.85	\$79.99	\$88.36	\$99.26	77	
78	\$25.11	\$32.79	\$39.30	\$44.43	\$49.54	\$54.97	\$61.97	\$40.30	\$54.91	\$67.83	\$76.63	\$85.23	\$94.05	\$105.47	78	
79	\$26.92	\$35.21	\$42.27	\$47.75	\$53.23	\$59.02	\$66.47	\$42.66	\$58.27	\$72.11	\$81.40	\$90.46	\$99.73	\$111.67	79	
80	\$28.73	\$37.63	\$45.23	\$51.08	\$56.91	\$63.06	\$70.97	\$45.02	\$61.63	\$76.37	\$86.17	\$95.70	\$105.41	\$117.89	80	
81	\$30.54	\$40.05	\$48.20	\$54.42	\$60.59	\$67.11	\$75.47	\$47.39	\$64.99	\$80.65	\$90.95	\$100.94	\$111.10	\$124.09	81	
82	\$32.35	\$42.47	\$51.17	\$57.75	\$64.27	\$71.16	\$79.97	\$49.75	\$68.35	\$84.93	\$95.72	\$106.17	\$116.79	\$130.30	82	
83	\$34.16	\$44.87	\$53.92	\$60.21	\$67.22	\$74.59	\$84.01	\$52.01	\$70.79	\$87.99	\$99.30	\$110.41	\$121.69	\$136.51	83	
84	\$35.97	\$47.26	\$56.66	\$62.71	\$70.10	\$77.97	\$86.47	\$54.27	\$73.66	\$91.97	\$103.87	\$115.86	\$127.90	\$144.22	84	
85	\$37.78	\$49.65	\$59.35	\$65.21	\$73.10	\$81.16	\$90.10	\$56.53	\$76.54	\$95.54	\$108.87	\$121.86	\$134.57	\$151.93	85	
86	\$39.59	\$52.04	\$62.02	\$67.71	\$76.10	\$84.37	\$93.80	\$58.69	\$79.41	\$99.54	\$112.87	\$126.86	\$140.48	\$159.27	86	
87	\$41.40	\$54.43	\$64.51	\$70.21	\$79.10	\$87.47	\$97.40	\$60.84	\$82.22	\$103.54	\$117.00	\$131.86	\$146.39	\$166.61	87	
88	\$43.21	\$56.82	\$67.00	\$72.71	\$81.10	\$89.54	\$101.53	\$62.99	\$85.03	\$106.65	\$120.22	\$137.75	\$152.30	\$173.95	88	
89	\$45.02	\$59.21	\$69.58	\$75.21	\$83.30	\$91.68	\$104.16	\$65.14	\$87.12	\$109.76	\$123.63	\$141.16	\$158.21	\$181.41	89	
90	\$46.83	\$61.60	\$72.05	\$77.71	\$85.50	\$93.86	\$106.79	\$67.35	\$89.21	\$112.87	\$127.04	\$144.57	\$163.12	\$188.87	90	
91	\$48.64	\$64.00	\$74.51	\$80.21	\$87.70	\$96.04	\$109.42	\$69.56	\$91.30	\$115.98	\$130.45	\$147.98	\$168.03	\$196.33	91	
92	\$50.45	\$66.40	\$77.02	\$82.71	\$90.70	\$98.28	\$112.05	\$71.77	\$93.39	\$119.09	\$133.86	\$151.39	\$172.94	\$203.79	92	
93	\$52.26	\$68.80	\$79.53	\$85.21	\$93.20	\$100.57	\$114.62	\$74.00	\$95.48	\$122.20	\$137.27	\$154.80	\$176.35	\$211.25	93	
94	\$54.07	\$71.20	\$82.04	\$87.71	\$95.70	\$103.06	\$117.19	\$76.23	\$97.57	\$125.31	\$140.68	\$158.21	\$179.76	\$218.71	94	
95	\$55.88	\$73.60	\$84.55	\$90.21	\$98.20	\$105.55	\$120.00	\$78.46	\$99.66	\$128.42	\$144.09	\$161.62	\$183.17	\$226.17	95	
96	\$57.69	\$76.00	\$87.06	\$92.71	\$100.70	\$108.00	\$122.81	\$80.69	\$101.75	\$131.53	\$147.50	\$165.03	\$186.58	\$233.63	96	
97	\$59.50	\$78.40	\$89.57	\$95.21	\$103.20	\$110.50	\$125.62	\$82.92	\$103.84	\$134.64	\$150.91	\$168.44	\$189.99	\$241.09	97	
98	\$61.31	\$80.80	\$91.68	\$97.71	\$105.70	\$113.00	\$128.43	\$85.15	\$105.93	\$137.75	\$154.32	\$171.85	\$193.40	\$248.55	98	
99	\$63.12	\$83.20	\$94.17	\$100.21	\$108.20	\$115.50	\$131.24	\$87.38	\$108.02	\$140.86	\$157.76	\$175.26	\$196.81	\$256.01	99	
100+	\$64.93	\$85.60	\$96.66	\$102.71	\$110.70	\$118.00	\$134.05	\$89.61	\$110.11	\$143.97	\$161.17	\$178.67	\$199.22	\$263.47	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)															Issue Age
	Comprehensive - 20 Day EP - 50% Home Care								Auto 5% Compound Inflation							
	Future Purchase Option								2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	
25	\$3.33	\$4.06	\$4.69	\$5.21	\$5.74	\$6.34	\$7.09	\$7.50	\$9.44	\$11.16	\$12.87	\$14.58	\$16.37	\$18.59	25	
26	\$3.34	\$4.09	\$4.72	\$5.24	\$5.79	\$6.38	\$7.15	\$7.60	\$9.57	\$11.30	\$13.04	\$14.77	\$16.59	\$18.83	26	
27	\$3.36	\$4.11	\$4.76	\$5.28	\$5.83	\$6.44	\$7.20	\$7.69	\$9.69	\$11.45	\$13.21	\$14.98	\$16.81	\$19.10	27	
28	\$3.38	\$4.14	\$4.79	\$5.32	\$5.88	\$6.48	\$7.26	\$7.78	\$9.81	\$11.59	\$13.36	\$15.17	\$17.02	\$19.35	28	
29	\$3.39	\$4.16	\$4.81	\$5.36	\$5.92	\$6.53	\$7.34	\$7.88	\$9.92	\$11.73	\$13.53	\$15.35	\$17.25	\$19.60	29	
30	\$3.42	\$4.18	\$4.84	\$5.39	\$5.96	\$6.58	\$7.39	\$7.97	\$10.04	\$11.86	\$13.70	\$15.55	\$17.46	\$19.85	30	
31	\$3.44	\$4.22	\$4.88	\$5.44	\$6.01	\$6.63	\$7.45	\$8.06	\$10.16	\$12.01	\$13.87	\$15.74	\$17.68	\$20.12	31	
32	\$3.45	\$4.24	\$4.91	\$5.47	\$6.05	\$6.68	\$7.50	\$8.15	\$10.28	\$12.15	\$14.03	\$15.92	\$17.90	\$20.36	32	
33	\$3.47	\$4.26	\$4.95	\$5.51	\$6.11	\$6.74	\$7.57	\$8.25	\$10.40	\$12.29	\$14.20	\$16.12	\$18.12	\$20.61	33	
34	\$3.49	\$4.29	\$4.99	\$5.56	\$6.15	\$6.79	\$7.62	\$8.34	\$10.51	\$12.43	\$14.37	\$16.31	\$18.34	\$20.88	34	
35	\$3.50	\$4.32	\$5.02	\$5.60	\$6.19	\$6.84	\$7.68	\$8.42	\$10.63	\$12.57	\$14.53	\$16.51	\$18.56	\$21.12	35	
36	\$3.55	\$4.38	\$5.08	\$5.67	\$6.27	\$6.93	\$7.79	\$8.55	\$10.78	\$12.75	\$14.75	\$16.75	\$18.83	\$21.45	36	
37	\$3.58	\$4.43	\$5.15	\$5.74	\$6.36	\$7.03	\$7.91	\$8.68	\$10.94	\$12.93	\$14.97	\$16.99	\$19.12	\$21.77	37	
38	\$3.61	\$4.48	\$5.22	\$5.82	\$6.44	\$7.12	\$8.02	\$8.79	\$11.09	\$13.12	\$15.18	\$17.24	\$19.39	\$22.09	38	
39	\$3.65	\$4.52	\$5.27	\$5.89	\$6.52	\$7.22	\$8.12	\$8.91	\$11.23	\$13.30	\$15.39	\$17.48	\$19.67	\$22.42	39	
40	\$3.68	\$4.58	\$5.34	\$5.96	\$6.61	\$7.31	\$8.23	\$9.04	\$11.40	\$13.47	\$15.60	\$17.72	\$19.94	\$22.73	40	
41	\$3.72	\$4.62	\$5.40	\$6.04	\$6.70	\$7.41	\$8.34	\$9.15	\$11.54	\$13.65	\$15.81	\$17.98	\$20.23	\$23.06	41	
42	\$3.76	\$4.68	\$5.47	\$6.12	\$6.79	\$7.51	\$8.46	\$9.27	\$11.70	\$13.84	\$16.03	\$18.22	\$20.50	\$23.38	42	
43	\$3.80	\$4.72	\$5.53	\$6.19	\$6.86	\$7.60	\$8.57	\$9.39	\$11.84	\$14.01	\$16.24	\$18.47	\$20.79	\$23.71	43	
44	\$3.83	\$4.78	\$5.60	\$6.27	\$6.95	\$7.70	\$8.68	\$9.50	\$12.00	\$14.19	\$16.45	\$18.71	\$21.06	\$24.02	44	
45	\$3.87	\$4.82	\$5.67	\$6.34	\$7.04	\$7.79	\$8.77	\$9.63	\$12.16	\$14.37	\$16.67	\$18.96	\$21.35	\$24.35	45	
46	\$3.93	\$4.92	\$5.79	\$6.48	\$7.19	\$7.98	\$8.99	\$9.80	\$12.35	\$14.62	\$16.96	\$19.28	\$21.72	\$24.78	46	
47	\$4.01	\$5.03	\$5.91	\$6.62	\$7.37	\$8.17	\$9.21	\$9.95	\$12.56	\$14.87	\$17.24	\$19.62	\$22.11	\$25.21	47	
48	\$4.07	\$5.13	\$6.03	\$6.78	\$7.53	\$8.36	\$9.42	\$10.11	\$12.77	\$15.12	\$17.53	\$19.95	\$22.49	\$25.65	48	
49	\$4.14	\$5.23	\$6.17	\$6.92	\$7.70	\$8.54	\$9.64	\$10.28	\$12.97	\$15.36	\$17.82	\$20.29	\$22.86	\$26.09	49	
50	\$4.21	\$5.32	\$6.29	\$7.06	\$7.86	\$8.73	\$9.85	\$10.44	\$13.19	\$15.62	\$18.11	\$20.62	\$23.25	\$26.53	50	
51	\$4.27	\$5.41	\$6.41	\$7.20	\$8.03	\$8.92	\$10.06	\$10.60	\$13.39	\$15.86	\$18.40	\$20.96	\$23.63	\$26.96	51	
52	\$4.35	\$5.51	\$6.53	\$7.36	\$8.19	\$9.10	\$10.28	\$10.77	\$13.60	\$16.11	\$18.69	\$21.30	\$24.01	\$27.41	52	
53	\$4.43	\$5.62	\$6.66	\$7.50	\$8.36	\$9.29	\$10.50	\$10.93	\$13.80	\$16.35	\$18.99	\$21.63	\$24.39	\$27.85	53	
54	\$4.49	\$5.72	\$6.80	\$7.64	\$8.53	\$9.48	\$10.71	\$11.09	\$14.01	\$16.60	\$19.27	\$21.97	\$24.77	\$28.29	54	
55	\$4.56	\$5.81	\$6.92	\$7.79	\$8.69	\$9.67	\$10.93	\$11.25	\$14.21	\$16.85	\$19.57	\$22.29	\$25.15	\$28.72	55	
56	\$5.01	\$6.31	\$7.46	\$8.41	\$9.40	\$10.48	\$11.85	\$11.78	\$14.92	\$17.70	\$20.60	\$23.51	\$26.55	\$30.34	56	
57	\$5.44	\$6.81	\$7.99	\$9.05	\$10.13	\$11.29	\$12.79	\$12.31	\$15.64	\$18.57	\$21.66	\$24.75	\$27.95	\$31.98	57	
58	\$5.88	\$7.31	\$8.53	\$9.67	\$10.85	\$12.11	\$13.73	\$12.84	\$16.34	\$19.44	\$22.70	\$25.97	\$29.35	\$33.60	58	
59	\$6.33	\$7.80	\$9.08	\$10.30	\$11.56	\$12.93	\$14.66	\$13.36	\$17.04	\$20.30	\$23.74	\$27.19	\$30.76	\$35.23	59	
60	\$6.76	\$8.29	\$9.62	\$10.93	\$12.28	\$13.74	\$15.59	\$13.90	\$17.76	\$21.17	\$24.78	\$28.41	\$32.16	\$36.85	60	
61	\$7.19	\$8.80	\$10.15	\$11.55	\$12.99	\$14.55	\$16.53	\$14.43	\$18.46	\$22.04	\$25.83	\$29.63	\$33.57	\$38.48	61	
62	\$7.64	\$9.29	\$10.69	\$12.18	\$13.72	\$15.36	\$17.46	\$14.96	\$19.16	\$22.91	\$26.87	\$30.85	\$34.98	\$40.11	62	
63	\$8.44	\$10.28	\$11.83	\$13.47	\$15.18	\$17.01	\$19.34	\$16.21	\$20.73	\$24.74	\$28.94	\$33.13	\$37.49	\$42.95	63	
64	\$9.25	\$11.26	\$12.96	\$14.78	\$16.65	\$18.66	\$21.23	\$17.46	\$22.28	\$26.57	\$30.99	\$35.41	\$40.03	\$45.79	64	
65	\$10.05	\$12.24	\$14.10	\$16.09	\$18.11	\$20.30	\$23.09	\$18.71	\$23.85	\$28.41	\$33.04	\$37.71	\$42.55	\$48.62	65	
66	\$10.85	\$13.22	\$15.24	\$17.38	\$19.59	\$21.96	\$24.97	\$19.98	\$25.41	\$30.23	\$35.10	\$39.99	\$45.08	\$51.47	66	
67	\$11.65	\$14.20	\$16.37	\$18.68	\$21.05	\$23.61	\$26.84	\$21.24	\$26.97	\$32.07	\$37.16	\$42.28	\$47.60	\$54.30	67	
68	\$13.23	\$16.18	\$18.67	\$21.26	\$23.91	\$26.77	\$30.42	\$23.52	\$29.97	\$35.67	\$41.12	\$46.59	\$52.29	\$59.50	68	
69	\$14.81	\$18.13	\$20.96	\$23.83	\$26.77	\$29.96	\$34.00	\$25.82	\$32.95	\$39.29	\$45.08	\$50.91	\$56.98	\$64.69	69	
70	\$16.40	\$20.11	\$23.26	\$26.40	\$29.63	\$33.12	\$37.59	\$28.11	\$35.94	\$42.89	\$49.03	\$55.21	\$61.67	\$69.88	70	
71	\$17.98	\$22.06	\$25.55	\$28.97	\$32.49	\$36.29	\$41.16	\$30.41	\$38.93	\$46.51	\$53.00	\$59.52	\$66.36	\$75.08	71	
72	\$19.57	\$24.03	\$27.85	\$31.54	\$35.35	\$39.47	\$44.74	\$32.70	\$41.92	\$50.11	\$56.96	\$63.84	\$71.05	\$80.28	72	
73	\$22.41	\$27.67	\$32.18	\$36.33	\$40.62	\$45.25	\$51.21	\$36.61	\$47.16	\$56.58	\$64.04	\$71.55	\$79.44	\$89.56	73	
74	\$25.25	\$31.31	\$36.51	\$41.12	\$45.88	\$51.03	\$57.66	\$40.51	\$52.40	\$63.05	\$71.14	\$79.27	\$87.82	\$98.85	74	
75	\$28.08	\$34.94	\$40.85	\$45.91	\$51.14	\$56.82	\$64.13	\$44.41	\$57.65	\$69.53	\$78.23	\$86.99	\$96.20	\$108.13	75	
76	\$30.92	\$38.58	\$45.19	\$50.70	\$56.40	\$62.59	\$70.59	\$48.31	\$62.90	\$76.00	\$85.32	\$94.71	\$104.58	\$117.42	76	
77	\$33.77	\$42.22	\$49.53	\$55.49	\$61.66	\$68.38	\$77.07	\$52.22	\$68.15	\$82.48	\$92.41	\$102.42	\$112.96	\$126.70	77	
78	\$36.40	\$45.57	\$53.57	\$59.99	\$66.62	\$73.82	\$83.08	\$55.46	\$72.60	\$88.01	\$98.56	\$109.13	\$120.23	\$134.63	78	
79	\$39.02	\$48.94	\$57.61	\$64.49	\$71.56	\$79.24	\$89.11	\$58.71	\$77.03	\$93.57	\$104.68	\$115.83	\$127.50	\$142.55	79	
80	\$41.65	\$52.30	\$61.66	\$68.99	\$76.53	\$84.69	\$95.15	\$61.97	\$81.47	\$99.12	\$110.82	\$122.54	\$134.77	\$150.47	80	
81	\$44.27	\$55.67	\$65.70	\$73.48	\$81.47	\$90.12	\$101.17	\$65.21	\$85.92	\$104.66	\$116.96	\$129.23	\$142.04	\$158.38	81	
82	\$46.90	\$59.03	\$69.74	\$77.98	\$86.43	\$95.56	\$107.20	\$68.47	\$90.35	\$110.22	\$123.10	\$135.94	\$149.31	\$166.31	82	
83	\$50.35	\$63.48	\$75.12	\$84.00	\$93.08	\$102.86	\$115.30	\$72.95	\$96.46	\$117.84	\$131.55	\$145.21	\$159.40	\$177.37	83	
84	\$53.79	\$67.94	\$80.50	\$90.01	\$99.72	\$110.16	\$123.40	\$77.43	\$102.55	\$125.45	\$140.01	\$154.49	\$169.50	\$188.41	84	
85	\$57.22	\$72.38	\$85.88	\$96.02	\$106.36	\$117.48	\$131.50	\$81.92	\$108.66	\$133.07	\$148.47	\$163.76	\$179.60	\$199.47	85	
86	\$60.67	\$76.84	\$91.26	\$102.03	\$113.01	\$124.78	\$139.60	\$86.41	\$114.75	\$140.68	\$156.92	\$173.04	\$189.69	\$210.52	86	
87	\$64.12	\$81.29	\$96.65	\$108.05	\$119.65	\$132.08	\$147.71	\$90.88	\$120.85	\$148.30	\$165.38	\$182.32	\$199.79	\$221.57	87	
88	\$67.38	\$85.39	\$101.56	\$113.56	\$125.80	\$138.90	\$155.34	\$94.92	\$126.17	\$154.87	\$172.71	\$190.47	\$208.75	\$231.56	88	
89	\$70.63	\$89.47	\$106.46	\$119.08	\$131.96	\$145.72	\$162.98	\$98.95	\$131.50	\$161.44	\$180.06	\$198.62	\$217.72	\$241.54	89	
90	\$73.88	\$93.57	\$111.38	\$124.59	\$138.11	\$152.53	\$170.61	\$102.98	\$136.81	\$168.00	\$187.38	\$206.76	\$226.69	\$251.54	90	
91	\$77.14	\$97.66	\$116.28	\$130.12	\$144.26	\$159.35	\$178.27	\$107.01	\$142.14	\$174.57	\$194.73	\$214.91	\$235.66	\$261.53	91	
92	\$80.39	\$101.75	\$121.19	\$135.62	\$150.41	\$166.17	\$185.90	\$111.05	\$147.47	\$181.14	\$202.06	\$223.07	\$244.64	\$271.52	92	
93	\$82.57	\$104.42	\$124.35	\$139.18	\$154.41	\$170.59	\$190.83	\$113.47	\$150.52	\$184.83	\$206.20	\$227.69	\$249.73	\$277.09	93	
94	\$84.74	\$107.08	\$127.50	\$142.73	\$158.38	\$175.03	\$195.76	\$115.88	\$153.56	\$188.51	\$210.35	\$232.33	\$254.83	\$282.65	94	
95	\$86.91	\$109.75	\$130.65	\$146.30	\$162.38	\$179.46	\$200.69	\$118.30	\$156.61	\$192.21	\$214.49	\$236.95	\$259.92	\$288.23	95	
96	\$89.09	\$112.40	\$133.81	\$149.86	\$166.36	\$183.89	\$205.63	\$120.73	\$159.67	\$195.90	\$218.65	\$241.57	\$265.02	\$293.80	96	
97	\$91.26	\$115.07	\$136.97	\$153.42	\$170.35	\$188.33	\$210.55	\$123.14	\$162.72	\$199.59	\$222.79	\$246.21	\$270.11	\$299.38	97	
98	\$93.44	\$117.73	\$140.12	\$156.96	\$174.35	\$192.76	\$215.49	\$125.57	\$165.76	\$203.28	\$226.94	\$250.83	\$275.21	\$304.94	98	
99	\$95.60	\$120.40	\$143.26	\$160.52	\$178.33	\$197.19	\$220.42	\$127.99	\$168.80	\$206.97	\$231.08	\$255.47	\$280.30	\$310.51	99	
100+	\$97.78	\$123.07	\$146.42	\$164.08	\$182.33	\$201.62	\$225.37	\$130.40	\$171.87	\$210.66	\$235.23	\$260.09	\$285.40	\$316.09	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)															Issue Age
	Comprehensive - 20 Day EP - 80% Home Care								Auto 5% Compound Inflation							
	Future Purchase Option								2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	
25	\$3.88	\$4.69	\$5.36	\$5.93	\$6.52	\$7.17	\$8.04	\$8.31	\$10.37	\$12.15	\$13.95	\$15.76	\$17.66	\$20.02	25	
26	\$3.90	\$4.72	\$5.40	\$5.97	\$6.57	\$7.24	\$8.10	\$8.42	\$10.50	\$12.30	\$14.12	\$15.96	\$17.90	\$20.30	26	
27	\$3.92	\$4.74	\$5.44	\$6.02	\$6.62	\$7.30	\$8.17	\$8.53	\$10.62	\$12.45	\$14.31	\$16.18	\$18.13	\$20.57	27	
28	\$3.94	\$4.78	\$5.48	\$6.06	\$6.67	\$7.36	\$8.23	\$8.63	\$10.75	\$12.62	\$14.48	\$16.37	\$18.37	\$20.84	28	
29	\$3.96	\$4.81	\$5.51	\$6.12	\$6.73	\$7.41	\$8.29	\$8.73	\$10.89	\$12.76	\$14.66	\$16.59	\$18.60	\$21.12	29	
30	\$3.99	\$4.83	\$5.57	\$6.15	\$6.78	\$7.47	\$8.36	\$8.84	\$11.01	\$12.91	\$14.85	\$16.79	\$18.83	\$21.39	30	
31	\$4.01	\$4.87	\$5.60	\$6.19	\$6.83	\$7.52	\$8.42	\$8.94	\$11.15	\$13.07	\$15.02	\$17.00	\$19.07	\$21.67	31	
32	\$4.03	\$4.90	\$5.63	\$6.24	\$6.87	\$7.58	\$8.50	\$9.05	\$11.27	\$13.22	\$15.20	\$17.21	\$19.31	\$21.94	32	
33	\$4.05	\$4.93	\$5.68	\$6.28	\$6.93	\$7.63	\$8.57	\$9.15	\$11.41	\$13.38	\$15.37	\$17.42	\$19.55	\$22.22	33	
34	\$4.07	\$4.96	\$5.71	\$6.33	\$6.97	\$7.69	\$8.63	\$9.25	\$11.54	\$13.53	\$15.56	\$17.63	\$19.78	\$22.49	34	
35	\$4.10	\$5.00	\$5.75	\$6.37	\$7.03	\$7.74	\$8.70	\$9.36	\$11.66	\$13.68	\$15.75	\$17.83	\$20.01	\$22.75	35	
36	\$4.13	\$5.05	\$5.82	\$6.46	\$7.12	\$7.86	\$8.82	\$9.48	\$11.83	\$13.88	\$15.97	\$18.10	\$20.32	\$23.10	36	
37	\$4.17	\$5.11	\$5.90	\$6.53	\$7.22	\$7.97	\$8.94	\$9.62	\$12.00	\$14.08	\$16.21	\$18.36	\$20.61	\$23.45	37	
38	\$4.22	\$5.17	\$5.96	\$6.62	\$7.32	\$8.08	\$9.07	\$9.75	\$12.17	\$14.28	\$16.43	\$18.62	\$20.92	\$23.80	38	
39	\$4.25	\$5.23	\$6.04	\$6.72	\$7.41	\$8.18	\$9.19	\$9.88	\$12.33	\$14.47	\$16.67	\$18.89	\$21.23	\$24.15	39	
40	\$4.29	\$5.28	\$6.13	\$6.80	\$7.51	\$8.29	\$9.32	\$10.02	\$12.51	\$14.66	\$16.90	\$19.15	\$21.52	\$24.49	40	
41	\$4.34	\$5.34	\$6.19	\$6.89	\$7.60	\$8.40	\$9.44	\$10.15	\$12.66	\$14.87	\$17.12	\$19.42	\$21.82	\$24.84	41	
42	\$4.39	\$5.40	\$6.27	\$6.96	\$7.70	\$8.52	\$9.57	\$10.28	\$12.83	\$15.06	\$17.36	\$19.69	\$22.12	\$25.18	42	
43	\$4.43	\$5.46	\$6.34	\$7.05	\$7.80	\$8.62	\$9.70	\$10.41	\$12.99	\$15.25	\$17.58	\$19.94	\$22.42	\$25.53	43	
44	\$4.47	\$5.51	\$6.41	\$7.14	\$7.90	\$8.73	\$9.82	\$10.54	\$13.17	\$15.45	\$17.82	\$20.22	\$22.72	\$25.88	44	
45	\$4.51	\$5.58	\$6.48	\$7.22	\$7.99	\$8.84	\$9.94	\$10.67	\$13.33	\$15.65	\$18.04	\$20.48	\$23.03	\$26.22	45	
46	\$4.59	\$5.69	\$6.62	\$7.39	\$8.18	\$9.06	\$10.19	\$10.86	\$13.55	\$15.91	\$18.37	\$20.84	\$23.43	\$26.70	46	
47	\$4.67	\$5.81	\$6.78	\$7.56	\$8.36	\$9.27	\$10.43	\$11.04	\$13.78	\$16.19	\$18.68	\$21.19	\$23.84	\$27.18	47	
48	\$4.74	\$5.92	\$6.92	\$7.71	\$8.55	\$9.48	\$10.66	\$11.21	\$14.01	\$16.45	\$19.00	\$21.56	\$24.26	\$27.65	48	
49	\$4.83	\$6.03	\$7.06	\$7.88	\$8.74	\$9.70	\$10.92	\$11.40	\$14.23	\$16.72	\$19.31	\$21.93	\$24.66	\$28.11	49	
50	\$4.91	\$6.15	\$7.20	\$8.05	\$8.93	\$9.91	\$11.16	\$11.57	\$14.46	\$16.99	\$19.62	\$22.28	\$25.07	\$28.58	50	
51	\$5.00	\$6.26	\$7.35	\$8.21	\$9.13	\$10.11	\$11.40	\$11.76	\$14.69	\$17.26	\$19.93	\$22.64	\$25.49	\$29.06	51	
52	\$5.07	\$6.38	\$7.49	\$8.38	\$9.30	\$10.33	\$11.64	\$11.95	\$14.92	\$17.53	\$20.25	\$23.02	\$25.90	\$29.53	52	
53	\$5.16	\$6.49	\$7.63	\$8.54	\$9.49	\$10.53	\$11.88	\$12.12	\$15.14	\$17.80	\$20.56	\$23.37	\$26.30	\$30.00	53	
54	\$5.24	\$6.60	\$7.78	\$8.71	\$9.69	\$10.74	\$12.12	\$12.30	\$15.36	\$18.06	\$20.88	\$23.73	\$26.72	\$30.46	54	
55	\$5.32	\$6.72	\$7.93	\$8.87	\$9.87	\$10.96	\$12.37	\$12.48	\$15.60	\$18.33	\$21.19	\$24.08	\$27.13	\$30.93	55	
56	\$5.83	\$7.29	\$8.54	\$9.60	\$10.69	\$11.88	\$13.43	\$13.06	\$16.37	\$19.27	\$22.33	\$25.41	\$28.64	\$32.69	56	
57	\$6.35	\$7.87	\$9.16	\$10.31	\$11.50	\$12.80	\$14.48	\$13.65	\$17.14	\$20.22	\$23.46	\$26.73	\$30.15	\$34.45	57	
58	\$6.86	\$8.44	\$9.77	\$11.01	\$12.31	\$13.74	\$15.55	\$14.23	\$17.92	\$21.15	\$24.59	\$28.05	\$31.66	\$36.19	58	
59	\$7.38	\$9.02	\$10.39	\$11.73	\$13.13	\$14.65	\$16.60	\$14.84	\$18.70	\$22.11	\$25.72	\$29.37	\$33.19	\$37.95	59	
60	\$7.88	\$9.58	\$11.01	\$12.44	\$13.95	\$15.58	\$17.66	\$15.42	\$19.47	\$23.05	\$26.85	\$30.69	\$34.70	\$39.71	60	
61	\$8.39	\$10.16	\$11.63	\$13.17	\$14.76	\$16.49	\$18.71	\$16.01	\$20.25	\$23.98	\$27.98	\$32.00	\$36.21	\$41.45	61	
62	\$8.91	\$10.73	\$12.24	\$13.88	\$15.58	\$17.43	\$19.78	\$16.59	\$21.02	\$24.93	\$29.11	\$33.32	\$37.73	\$43.21	62	
63	\$9.85	\$11.86	\$13.54	\$15.35	\$17.24	\$19.29	\$21.91	\$17.98	\$22.73	\$26.92	\$31.34	\$35.80	\$40.45	\$46.27	63	
64	\$10.78	\$13.00	\$14.86	\$16.85	\$18.91	\$21.16	\$24.02	\$19.37	\$24.46	\$28.92	\$33.57	\$38.27	\$43.17	\$49.33	64	
65	\$11.72	\$14.13	\$16.15	\$18.33	\$20.57	\$23.03	\$26.15	\$20.77	\$26.17	\$30.91	\$35.80	\$40.73	\$45.90	\$52.39	65	
66	\$12.66	\$15.28	\$17.46	\$19.80	\$22.24	\$24.89	\$28.28	\$22.15	\$27.88	\$32.91	\$38.02	\$43.20	\$48.62	\$55.44	66	
67	\$13.58	\$16.41	\$18.76	\$21.29	\$23.91	\$26.76	\$30.40	\$23.54	\$29.59	\$34.90	\$40.25	\$45.68	\$51.35	\$58.51	67	
68	\$15.44	\$18.68	\$21.39	\$24.22	\$27.16	\$30.36	\$34.45	\$26.09	\$32.88	\$38.83	\$44.55	\$50.34	\$56.41	\$64.10	68	
69	\$17.28	\$20.94	\$24.01	\$27.15	\$30.41	\$33.95	\$38.50	\$28.64	\$36.15	\$42.76	\$48.83	\$54.99	\$61.47	\$69.70	69	
70	\$19.13	\$23.21	\$26.64	\$30.08	\$33.66	\$37.57	\$42.55	\$31.19	\$39.43	\$46.68	\$53.12	\$59.65	\$66.52	\$75.30	70	
71	\$20.97	\$25.49	\$29.27	\$33.01	\$36.90	\$41.17	\$46.60	\$33.73	\$42.70	\$50.61	\$57.41	\$64.32	\$71.58	\$80.89	71	
72	\$22.81	\$27.75	\$31.89	\$35.94	\$40.16	\$44.76	\$50.66	\$36.27	\$45.98	\$54.54	\$61.69	\$68.97	\$76.64	\$86.49	72	
73	\$26.14	\$31.96	\$36.85	\$41.39	\$46.13	\$51.32	\$57.98	\$40.61	\$51.74	\$61.58	\$69.37	\$77.31	\$85.68	\$96.49	73	
74	\$29.45	\$36.15	\$41.83	\$46.86	\$52.12	\$57.87	\$65.29	\$44.92	\$57.50	\$68.62	\$77.07	\$85.64	\$94.72	\$106.50	74	
75	\$32.76	\$40.36	\$46.79	\$52.31	\$58.09	\$64.43	\$72.62	\$49.26	\$63.25	\$75.67	\$84.74	\$93.99	\$103.76	\$116.49	75	
76	\$36.07	\$44.56	\$51.75	\$57.76	\$64.06	\$70.98	\$79.93	\$53.58	\$69.02	\$82.71	\$92.42	\$102.31	\$112.81	\$126.50	76	
77	\$39.40	\$48.77	\$56.73	\$63.23	\$70.04	\$77.53	\$87.26	\$57.91	\$74.77	\$89.75	\$100.09	\$110.65	\$121.86	\$136.51	77	
78	\$42.45	\$52.65	\$61.36	\$68.36	\$75.66	\$83.70	\$94.09	\$61.52	\$79.64	\$95.80	\$106.75	\$117.89	\$129.70	\$145.03	78	
79	\$45.52	\$56.53	\$66.00	\$73.48	\$81.29	\$89.87	\$100.92	\$65.12	\$84.51	\$101.83	\$113.39	\$125.13	\$137.54	\$153.57	79	
80	\$48.58	\$60.42	\$70.62	\$78.60	\$86.93	\$96.03	\$107.74	\$68.72	\$89.39	\$107.88	\$120.04	\$132.38	\$145.38	\$162.10	80	
81	\$51.63	\$64.31	\$75.24	\$83.72	\$92.54	\$102.20	\$114.57	\$72.32	\$94.26	\$113.91	\$126.69	\$139.61	\$153.23	\$170.64	81	
82	\$54.70	\$68.18	\$79.88	\$88.85	\$98.17	\$108.36	\$121.40	\$75.93	\$99.14	\$119.95	\$133.33	\$146.86	\$161.06	\$179.18	82	
83	\$58.72	\$73.32	\$86.05	\$95.70	\$105.72	\$116.65	\$130.57	\$80.91	\$105.83	\$128.24	\$142.50	\$156.88	\$171.95	\$191.08	83	
84	\$62.74	\$78.47	\$92.22	\$102.55	\$113.27	\$124.93	\$139.74	\$85.88	\$112.52	\$136.53	\$151.66	\$166.89	\$182.84	\$202.99	84	
85	\$66.75	\$83.61	\$98.37	\$109.41	\$120.81	\$133.21	\$148.90	\$90.86	\$119.20	\$144.82	\$160.83	\$176.91	\$193.73	\$214.90	85	
86	\$70.78	\$88.76	\$104.54	\$116.26	\$128.36	\$141.50	\$158.08	\$95.83	\$125.90	\$153.10	\$169.98	\$186.94	\$204.62	\$226.80	86	
87	\$74.80	\$93.89	\$110.70	\$123.11	\$135.91	\$149.79	\$167.26	\$100.81	\$132.59	\$161.40	\$179.15	\$196.96	\$215.52	\$238.72	87	
88	\$78.59	\$98.63	\$116.32	\$129.39	\$142.90	\$157.51	\$175.91	\$105.28	\$138.42	\$168.55	\$187.10	\$205.76	\$225.18	\$249.47	88	
89	\$82.39	\$103.35	\$121.95	\$135.67	\$149.88	\$165.24	\$184.55	\$109.76	\$144.26	\$175.69	\$195.04	\$214.56	\$234.86	\$260.24	89	
90	\$86.18	\$108.08	\$127.57	\$141.95	\$156.87	\$172.99	\$193.20	\$114.22	\$150.10	\$182.84	\$202.99	\$223.37	\$244.54	\$270.99	90	
91	\$89.98	\$112.80	\$133.19	\$148.25	\$163.86	\$180.71	\$201.86	\$118.70	\$155.94	\$190.00	\$210.94	\$232.17	\$254.21	\$281.76	91	
92	\$93.77	\$117.52	\$138.82	\$154.53	\$170.84	\$188.44	\$210.50	\$123.18	\$161.79	\$197.13	\$218.88	\$240.97	\$263.89	\$292.52	92	
93	\$96.32	\$120.60	\$142.43	\$158.58	\$175.38	\$193.47	\$216.09	\$125.84	\$165.13	\$201.15	\$223.37	\$245.98	\$269.39	\$298.51	93	
94	\$98.84	\$123.68	\$146.04	\$162.63	\$179.89	\$198.48	\$221.67	\$128.53	\$168.47	\$205.17	\$227.86	\$250.98	\$274.89	\$304.53	94	
95	\$101.38	\$126.76	\$149.65	\$166.68	\$184.43	\$203.51	\$227.25	\$131.22	\$171.82	\$209.19	\$232.36	\$255.98	\$280.38	\$310.52	95	
96	\$103.91	\$129.83	\$153.26	\$170.75	\$188.96	\$208.54	\$232.83	\$133.90	\$175.16	\$213.21	\$236.84	\$260.99	\$285.88	\$316.52	96	
97	\$106.45	\$132.92	\$156.88	\$174.80	\$193.50	\$213.56	\$238.42	\$136.58	\$178.51	\$217.23	\$241.33	\$265.97	\$291.37	\$322.54	97	
98	\$108.98	\$135.99	\$160.49	\$178.85	\$198.03	\$218.59	\$244.02	\$139.27	\$181.86	\$221.24	\$245.82	\$270.98	\$296.87	\$328.53	98	
99	\$111.52	\$139.07	\$164.10	\$182.90	\$202.56	\$223.62	\$249.60	\$141.95	\$185.21	\$225.25	\$250.33	\$275.99	\$302.37	\$334.53	99	
100+	\$114.05	\$142.14	\$167.70	\$186.95	\$207.09	\$228.64	\$255.19	\$144.64	\$188.55	\$229.26	\$254.81	\$280.99	\$307.86			

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)															Issue Age
	Comprehensive - 20 Day EP - 100% Home Care								Auto 5% Compound Inflation							
	Future Purchase Option								2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	
25	\$4.17	\$5.11	\$5.83	\$6.44	\$7.07	\$7.78	\$8.70	\$8.70	\$10.79	\$12.61	\$14.44	\$16.31	\$18.25	\$20.70	25	
26	\$4.20	\$5.14	\$5.88	\$6.48	\$7.12	\$7.83	\$8.77	\$8.81	\$10.93	\$12.76	\$14.63	\$16.52	\$18.50	\$20.97	26	
27	\$4.22	\$5.17	\$5.92	\$6.52	\$7.17	\$7.91	\$8.84	\$8.91	\$11.06	\$12.93	\$14.80	\$16.74	\$18.75	\$21.27	27	
28	\$4.24	\$5.21	\$5.95	\$6.58	\$7.23	\$7.96	\$8.91	\$9.03	\$11.19	\$13.09	\$15.00	\$16.94	\$19.00	\$21.55	28	
29	\$4.26	\$5.24	\$6.00	\$6.62	\$7.29	\$8.03	\$8.98	\$9.14	\$11.32	\$13.24	\$15.19	\$17.16	\$19.23	\$21.83	29	
30	\$4.29	\$5.27	\$6.04	\$6.67	\$7.35	\$8.08	\$9.06	\$9.24	\$11.46	\$13.40	\$15.36	\$17.37	\$19.47	\$22.11	30	
31	\$4.32	\$5.30	\$6.07	\$6.73	\$7.40	\$8.15	\$9.14	\$9.35	\$11.60	\$13.56	\$15.56	\$17.58	\$19.72	\$22.40	31	
32	\$4.34	\$5.34	\$6.13	\$6.78	\$7.46	\$8.20	\$9.20	\$9.46	\$11.73	\$13.73	\$15.75	\$17.81	\$19.96	\$22.68	32	
33	\$4.37	\$5.36	\$6.17	\$6.82	\$7.51	\$8.27	\$9.27	\$9.55	\$11.86	\$13.88	\$15.92	\$18.02	\$20.22	\$22.95	33	
34	\$4.39	\$5.39	\$6.22	\$6.86	\$7.57	\$8.32	\$9.35	\$9.67	\$12.00	\$14.03	\$16.12	\$18.23	\$20.45	\$23.24	34	
35	\$4.41	\$5.43	\$6.25	\$6.92	\$7.61	\$8.39	\$9.41	\$9.77	\$12.13	\$14.19	\$16.31	\$18.45	\$20.70	\$23.52	35	
36	\$4.46	\$5.49	\$6.34	\$7.01	\$7.72	\$8.52	\$9.54	\$9.92	\$12.31	\$14.41	\$16.54	\$18.72	\$21.01	\$23.88	36	
37	\$4.50	\$5.57	\$6.41	\$7.09	\$7.82	\$8.63	\$9.69	\$10.05	\$12.48	\$14.61	\$16.78	\$19.00	\$21.33	\$24.25	37	
38	\$4.55	\$5.62	\$6.49	\$7.18	\$7.93	\$8.75	\$9.82	\$10.20	\$12.66	\$14.80	\$17.02	\$19.26	\$21.62	\$24.60	38	
39	\$4.59	\$5.69	\$6.57	\$7.29	\$8.04	\$8.86	\$9.95	\$10.33	\$12.83	\$15.01	\$17.26	\$19.55	\$21.94	\$24.96	39	
40	\$4.63	\$5.75	\$6.64	\$7.38	\$8.14	\$8.98	\$10.08	\$10.47	\$13.00	\$15.21	\$17.49	\$19.81	\$22.25	\$25.32	40	
41	\$4.68	\$5.82	\$6.73	\$7.47	\$8.24	\$9.10	\$10.23	\$10.61	\$13.18	\$15.43	\$17.75	\$20.10	\$22.57	\$25.67	41	
42	\$4.72	\$5.88	\$6.81	\$7.56	\$8.35	\$9.22	\$10.37	\$10.74	\$13.35	\$15.63	\$17.98	\$20.36	\$22.87	\$26.04	42	
43	\$4.77	\$5.94	\$6.90	\$7.65	\$8.46	\$9.33	\$10.50	\$10.88	\$13.52	\$15.82	\$18.21	\$20.63	\$23.18	\$26.39	43	
44	\$4.81	\$6.01	\$6.97	\$7.74	\$8.55	\$9.46	\$10.63	\$11.03	\$13.70	\$16.03	\$18.46	\$20.91	\$23.49	\$26.75	44	
45	\$4.85	\$6.06	\$7.05	\$7.83	\$8.66	\$9.57	\$10.77	\$11.16	\$13.87	\$16.23	\$18.69	\$21.18	\$23.81	\$27.11	45	
46	\$4.95	\$6.19	\$7.20	\$8.02	\$8.86	\$9.81	\$11.03	\$11.35	\$14.10	\$16.51	\$19.02	\$21.56	\$24.24	\$27.59	46	
47	\$5.04	\$6.31	\$7.37	\$8.19	\$9.07	\$10.04	\$11.29	\$11.54	\$14.34	\$16.79	\$19.34	\$21.94	\$24.65	\$28.08	47	
48	\$5.12	\$6.45	\$7.52	\$8.37	\$9.27	\$10.27	\$11.55	\$11.73	\$14.57	\$17.07	\$19.67	\$22.30	\$25.08	\$28.56	48	
49	\$5.21	\$6.57	\$7.68	\$8.55	\$9.48	\$10.50	\$11.82	\$11.90	\$14.80	\$17.35	\$19.99	\$22.68	\$25.50	\$29.06	49	
50	\$5.29	\$6.70	\$7.83	\$8.73	\$9.69	\$10.72	\$12.08	\$12.10	\$15.06	\$17.63	\$20.33	\$23.06	\$25.93	\$29.54	50	
51	\$5.38	\$6.82	\$7.99	\$8.91	\$9.88	\$10.96	\$12.34	\$12.29	\$15.29	\$17.91	\$20.66	\$23.42	\$26.34	\$30.03	51	
52	\$5.47	\$6.94	\$8.14	\$9.09	\$10.08	\$11.18	\$12.61	\$12.48	\$15.53	\$18.17	\$20.97	\$23.81	\$26.77	\$30.51	52	
53	\$5.56	\$7.06	\$8.29	\$9.27	\$10.29	\$11.42	\$12.87	\$12.67	\$15.76	\$18.46	\$21.30	\$24.18	\$27.20	\$31.00	53	
54	\$5.64	\$7.18	\$8.46	\$9.44	\$10.50	\$11.64	\$13.13	\$12.86	\$16.00	\$18.73	\$21.62	\$24.54	\$27.63	\$31.48	54	
55	\$5.73	\$7.31	\$8.61	\$9.63	\$10.70	\$11.87	\$13.40	\$13.04	\$16.23	\$19.02	\$21.95	\$24.93	\$28.05	\$31.98	55	
56	\$6.28	\$7.94	\$9.28	\$10.41	\$11.59	\$12.87	\$14.54	\$13.65	\$17.03	\$19.99	\$23.13	\$26.29	\$29.62	\$33.79	56	
57	\$6.84	\$8.57	\$9.95	\$11.18	\$12.46	\$13.88	\$15.68	\$14.28	\$17.84	\$20.97	\$24.29	\$27.66	\$31.19	\$35.60	57	
58	\$7.39	\$9.18	\$10.62	\$11.96	\$13.35	\$14.88	\$16.83	\$14.89	\$18.65	\$21.95	\$25.47	\$29.02	\$32.75	\$37.40	58	
59	\$7.95	\$9.81	\$11.29	\$12.74	\$14.22	\$15.87	\$17.98	\$15.51	\$19.45	\$22.93	\$26.64	\$30.37	\$34.31	\$39.21	59	
60	\$8.50	\$10.43	\$11.97	\$13.51	\$15.11	\$16.87	\$19.12	\$16.11	\$20.26	\$23.91	\$27.80	\$31.75	\$35.88	\$41.04	60	
61	\$9.06	\$11.06	\$12.64	\$14.29	\$16.00	\$17.88	\$20.27	\$16.72	\$21.06	\$24.89	\$28.98	\$33.11	\$37.44	\$42.85	61	
62	\$9.61	\$11.67	\$13.31	\$15.07	\$16.88	\$18.87	\$21.41	\$17.34	\$21.87	\$25.86	\$30.14	\$34.47	\$39.01	\$44.66	62	
63	\$10.61	\$12.91	\$14.73	\$16.67	\$18.69	\$20.90	\$23.72	\$18.79	\$23.66	\$27.94	\$32.46	\$37.03	\$41.83	\$47.81	63	
64	\$11.62	\$14.14	\$16.14	\$18.27	\$20.49	\$22.92	\$26.01	\$20.25	\$25.44	\$30.01	\$34.77	\$39.59	\$44.65	\$50.99	64	
65	\$12.63	\$15.39	\$17.56	\$19.88	\$22.30	\$24.95	\$28.32	\$21.70	\$27.22	\$32.07	\$37.07	\$42.14	\$47.46	\$54.14	65	
66	\$13.63	\$16.63	\$18.98	\$21.49	\$24.10	\$26.97	\$30.62	\$23.16	\$29.01	\$34.14	\$39.38	\$44.69	\$50.27	\$57.30	66	
67	\$14.64	\$17.86	\$20.39	\$23.10	\$25.92	\$28.99	\$32.92	\$24.61	\$30.79	\$36.21	\$41.70	\$47.25	\$53.09	\$60.46	67	
68	\$16.64	\$20.33	\$23.25	\$26.28	\$29.44	\$32.90	\$37.30	\$27.28	\$34.21	\$40.28	\$46.12	\$52.07	\$58.32	\$66.25	68	
69	\$18.62	\$22.80	\$26.10	\$29.46	\$32.97	\$36.79	\$41.70	\$29.92	\$37.61	\$44.35	\$50.57	\$56.89	\$63.55	\$72.03	69	
70	\$20.60	\$25.26	\$28.96	\$32.64	\$36.48	\$40.69	\$46.08	\$32.59	\$41.03	\$48.43	\$55.02	\$61.71	\$68.78	\$77.81	70	
71	\$22.60	\$27.74	\$31.81	\$35.82	\$40.00	\$44.59	\$50.47	\$35.26	\$44.43	\$52.51	\$59.45	\$66.52	\$74.01	\$83.60	71	
72	\$24.59	\$30.20	\$34.67	\$38.99	\$43.53	\$48.48	\$54.85	\$37.92	\$47.83	\$56.59	\$63.90	\$71.36	\$79.24	\$89.39	72	
73	\$28.16	\$34.78	\$40.07	\$44.91	\$50.00	\$55.59	\$62.78	\$42.44	\$53.84	\$63.90	\$71.85	\$79.98	\$88.59	\$99.72	73	
74	\$31.74	\$39.35	\$45.46	\$50.84	\$56.48	\$62.69	\$70.71	\$46.97	\$59.83	\$71.20	\$79.80	\$88.60	\$97.94	\$110.05	74	
75	\$35.32	\$43.92	\$50.85	\$56.77	\$62.96	\$69.79	\$78.63	\$51.49	\$65.81	\$78.52	\$87.76	\$97.23	\$107.30	\$120.40	75	
76	\$38.88	\$48.49	\$56.27	\$62.69	\$69.43	\$76.88	\$86.55	\$56.00	\$71.80	\$85.83	\$95.72	\$105.85	\$116.65	\$130.73	76	
77	\$42.45	\$53.06	\$61.66	\$68.61	\$75.92	\$83.98	\$94.49	\$60.53	\$77.79	\$93.13	\$103.66	\$114.48	\$126.00	\$141.07	77	
78	\$45.76	\$57.30	\$66.70	\$74.18	\$82.01	\$90.67	\$101.87	\$64.29	\$82.86	\$99.40	\$110.55	\$121.97	\$134.11	\$149.89	78	
79	\$49.04	\$61.52	\$71.73	\$79.73	\$88.11	\$97.34	\$109.26	\$68.06	\$87.93	\$105.66	\$117.44	\$129.46	\$142.22	\$158.71	79	
80	\$52.35	\$65.74	\$76.77	\$85.30	\$94.21	\$104.02	\$116.66	\$71.84	\$93.00	\$111.93	\$124.33	\$136.96	\$150.33	\$167.53	80	
81	\$55.65	\$69.97	\$81.81	\$90.86	\$100.31	\$110.70	\$124.04	\$75.59	\$98.07	\$118.19	\$131.21	\$144.44	\$158.43	\$176.35	81	
82	\$58.94	\$74.20	\$86.83	\$96.41	\$106.41	\$117.38	\$131.44	\$79.37	\$103.14	\$124.45	\$138.10	\$151.92	\$166.53	\$185.16	82	
83	\$63.28	\$79.79	\$93.54	\$103.86	\$114.59	\$126.35	\$141.37	\$84.57	\$110.10	\$133.06	\$147.59	\$162.29	\$177.80	\$197.48	83	
84	\$67.61	\$85.40	\$100.24	\$111.28	\$122.77	\$135.33	\$151.31	\$89.76	\$117.06	\$141.66	\$157.07	\$172.67	\$189.05	\$209.78	84	
85	\$71.95	\$91.00	\$106.93	\$118.72	\$130.95	\$144.30	\$161.24	\$94.97	\$124.02	\$150.26	\$166.55	\$183.03	\$200.32	\$222.08	85	
86	\$76.28	\$96.59	\$113.63	\$126.15	\$139.12	\$153.27	\$171.17	\$100.17	\$130.98	\$158.86	\$176.05	\$193.40	\$211.57	\$234.39	86	
87	\$80.61	\$102.19	\$120.34	\$133.60	\$147.30	\$162.25	\$181.10	\$105.36	\$137.95	\$167.46	\$185.54	\$203.76	\$222.83	\$246.69	87	
88	\$84.70	\$107.33	\$126.45	\$140.42	\$154.88	\$170.61	\$190.48	\$110.04	\$144.03	\$174.89	\$193.76	\$212.87	\$232.83	\$257.82	88	
89	\$88.79	\$112.47	\$132.56	\$147.22	\$162.46	\$178.99	\$199.85	\$114.71	\$150.10	\$182.30	\$201.99	\$221.98	\$242.85	\$268.94	89	
90	\$92.88	\$117.61	\$138.68	\$154.04	\$170.02	\$187.36	\$209.20	\$119.39	\$156.17	\$189.71	\$210.22	\$231.09	\$252.85	\$280.06	90	
91	\$96.97	\$122.76	\$144.79	\$160.86	\$177.60	\$195.75	\$218.57	\$124.07	\$162.25	\$197.13	\$218.46	\$240.20	\$262.86	\$291.19	91	
92	\$101.06	\$127.90	\$150.90	\$167.68	\$185.16	\$204.12	\$227.94	\$128.73	\$168.33	\$204.55	\$226.68	\$249.32	\$272.86	\$302.30	92	
93	\$103.79	\$131.25	\$154.82	\$172.09	\$190.08	\$209.55	\$233.98	\$131.54	\$171.80	\$208.72	\$231.34	\$254.49	\$278.54	\$308.51	93	
94	\$106.52	\$134.59	\$158.75	\$176.49	\$194.99	\$215.00	\$240.03	\$134.34	\$175.28	\$212.88	\$235.98	\$259.66	\$284.22	\$314.71	94	
95	\$109.25	\$137.95	\$162.69	\$180.88	\$199.91	\$220.45	\$246.08	\$137.15	\$178.76	\$217.04	\$240.64	\$264.82	\$289.91	\$320.91	95	
96	\$111.99	\$141.29	\$166.61	\$185.28	\$204.82	\$225.89	\$252.13	\$139.97	\$182.24	\$221.22	\$245.29	\$270.00	\$295.59	\$327.12	96	
97	\$114.72	\$144.64	\$170.53	\$189.68	\$209.73	\$231.33	\$258.17	\$142.77	\$185.72	\$225.39	\$249.94	\$275.18	\$301.28	\$333.32	97	
98	\$117.45	\$147.99	\$174.46	\$194.08	\$214.64	\$236.78	\$264.22	\$145.57	\$189.21	\$229.55	\$254.59	\$280.35	\$306.97	\$339.53	98	
99	\$120.19	\$151.33	\$178.39	\$198.47	\$219.56	\$242.22	\$270.27	\$148.37	\$192.69	\$233.72	\$259.24	\$285.52	\$312.64	\$345.73	99	
100+	\$122.91	\$154.69	\$182.32	\$202.88	\$224.47	\$247.67	\$276.32	\$151.18	\$196.17	\$237.8						

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)															Issue Age
	Future Purchase Option								Facility - 20 Day EP							
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.55	\$3.25	\$3.83	\$4.28	\$4.76	\$5.25	\$5.90	\$6.03	\$7.90	\$9.49	\$11.06	\$12.60	\$14.17	\$16.13	25	
26	\$2.56	\$3.27	\$3.85	\$4.32	\$4.79	\$5.29	\$5.95	\$6.12	\$7.99	\$9.62	\$11.20	\$12.76	\$14.36	\$16.35	26	
27	\$2.57	\$3.29	\$3.88	\$4.35	\$4.83	\$5.34	\$6.00	\$6.18	\$8.08	\$9.74	\$11.33	\$12.93	\$14.55	\$16.56	27	
28	\$2.59	\$3.32	\$3.91	\$4.39	\$4.87	\$5.38	\$6.04	\$6.26	\$8.18	\$9.86	\$11.49	\$13.10	\$14.73	\$16.79	28	
29	\$2.60	\$3.34	\$3.93	\$4.43	\$4.90	\$5.41	\$6.11	\$6.34	\$8.28	\$9.97	\$11.63	\$13.25	\$14.92	\$17.01	29	
30	\$2.61	\$3.35	\$3.96	\$4.46	\$4.93	\$5.46	\$6.15	\$6.40	\$8.38	\$10.09	\$11.77	\$13.42	\$15.11	\$17.23	30	
31	\$2.65	\$3.37	\$3.99	\$4.48	\$4.99	\$5.50	\$6.19	\$6.48	\$8.49	\$10.22	\$11.90	\$13.58	\$15.30	\$17.45	31	
32	\$2.66	\$3.39	\$4.02	\$4.51	\$5.02	\$5.55	\$6.25	\$6.56	\$8.59	\$10.33	\$12.06	\$13.76	\$15.49	\$17.67	32	
33	\$2.67	\$3.42	\$4.04	\$4.55	\$5.05	\$5.59	\$6.29	\$6.62	\$8.68	\$10.45	\$12.20	\$13.92	\$15.68	\$17.89	33	
34	\$2.68	\$3.44	\$4.07	\$4.58	\$5.10	\$5.63	\$6.34	\$6.71	\$8.77	\$10.58	\$12.34	\$14.08	\$15.87	\$18.11	34	
35	\$2.70	\$3.46	\$4.10	\$4.61	\$5.13	\$5.68	\$6.39	\$6.79	\$8.87	\$10.70	\$12.49	\$14.25	\$16.07	\$18.34	35	
36	\$2.72	\$3.49	\$4.15	\$4.67	\$5.19	\$5.75	\$6.48	\$6.87	\$8.99	\$10.85	\$12.67	\$14.46	\$16.30	\$18.61	36	
37	\$2.76	\$3.54	\$4.20	\$4.73	\$5.26	\$5.83	\$6.57	\$6.97	\$9.14	\$11.00	\$12.85	\$14.67	\$16.54	\$18.89	37	
38	\$2.78	\$3.58	\$4.25	\$4.79	\$5.34	\$5.91	\$6.66	\$7.06	\$9.26	\$11.16	\$13.04	\$14.89	\$16.78	\$19.17	38	
39	\$2.80	\$3.61	\$4.31	\$4.85	\$5.40	\$5.99	\$6.75	\$7.16	\$9.38	\$11.30	\$13.22	\$15.10	\$17.02	\$19.44	39	
40	\$2.83	\$3.66	\$4.35	\$4.91	\$5.47	\$6.06	\$6.85	\$7.26	\$9.51	\$11.46	\$13.40	\$15.31	\$17.26	\$19.72	40	
41	\$2.86	\$3.70	\$4.41	\$4.99	\$5.56	\$6.15	\$6.94	\$7.36	\$9.64	\$11.62	\$13.58	\$15.53	\$17.50	\$20.00	41	
42	\$2.89	\$3.73	\$4.47	\$5.04	\$5.62	\$6.24	\$7.03	\$7.46	\$9.76	\$11.77	\$13.77	\$15.74	\$17.75	\$20.28	42	
43	\$2.91	\$3.79	\$4.51	\$5.11	\$5.69	\$6.31	\$7.12	\$7.54	\$9.89	\$11.93	\$13.95	\$15.93	\$17.99	\$20.56	43	
44	\$2.94	\$3.82	\$4.57	\$5.16	\$5.75	\$6.39	\$7.20	\$7.64	\$10.02	\$12.08	\$14.13	\$16.15	\$18.23	\$20.84	44	
45	\$2.97	\$3.87	\$4.62	\$5.23	\$5.83	\$6.47	\$7.30	\$7.73	\$10.14	\$12.23	\$14.32	\$16.36	\$18.47	\$21.12	45	
46	\$3.02	\$3.94	\$4.72	\$5.34	\$5.96	\$6.62	\$7.48	\$7.87	\$10.32	\$12.43	\$14.56	\$16.66	\$18.80	\$21.50	46	
47	\$3.08	\$4.02	\$4.82	\$5.46	\$6.11	\$6.79	\$7.65	\$8.01	\$10.49	\$12.65	\$14.80	\$16.94	\$19.13	\$21.89	47	
48	\$3.12	\$4.10	\$4.92	\$5.59	\$6.24	\$6.94	\$7.83	\$8.13	\$10.66	\$12.86	\$15.07	\$17.24	\$19.45	\$22.26	48	
49	\$3.17	\$4.17	\$5.03	\$5.71	\$6.38	\$7.08	\$8.02	\$8.26	\$10.84	\$13.07	\$15.31	\$17.53	\$19.79	\$22.64	49	
50	\$3.24	\$4.25	\$5.14	\$5.82	\$6.51	\$7.24	\$8.19	\$8.39	\$11.00	\$13.28	\$15.56	\$17.81	\$20.12	\$23.03	50	
51	\$3.29	\$4.33	\$5.24	\$5.94	\$6.64	\$7.40	\$8.37	\$8.52	\$11.18	\$13.49	\$15.81	\$18.10	\$20.45	\$23.40	51	
52	\$3.34	\$4.41	\$5.34	\$6.06	\$6.79	\$7.56	\$8.55	\$8.65	\$11.35	\$13.70	\$16.07	\$18.39	\$20.78	\$23.77	52	
53	\$3.39	\$4.49	\$5.44	\$6.18	\$6.93	\$7.71	\$8.73	\$8.79	\$11.53	\$13.91	\$16.31	\$18.68	\$21.10	\$24.16	53	
54	\$3.45	\$4.57	\$5.55	\$6.30	\$7.06	\$7.87	\$8.91	\$8.91	\$11.70	\$14.11	\$16.55	\$18.98	\$21.44	\$24.53	54	
55	\$3.50	\$4.65	\$5.64	\$6.42	\$7.19	\$8.03	\$9.09	\$9.05	\$11.87	\$14.33	\$16.81	\$19.25	\$21.75	\$24.92	55	
56	\$3.84	\$5.05	\$6.08	\$6.94	\$7.79	\$8.70	\$9.86	\$9.47	\$12.45	\$15.07	\$17.70	\$20.32	\$22.98	\$26.32	56	
57	\$4.17	\$5.44	\$6.52	\$7.46	\$8.38	\$9.37	\$10.64	\$9.89	\$13.05	\$15.80	\$18.60	\$21.37	\$24.19	\$27.74	57	
58	\$4.51	\$5.84	\$6.96	\$7.97	\$8.97	\$10.05	\$11.42	\$10.32	\$13.64	\$16.54	\$19.50	\$22.42	\$25.41	\$29.16	58	
59	\$4.85	\$6.24	\$7.40	\$8.50	\$9.58	\$10.72	\$12.20	\$10.74	\$14.22	\$17.28	\$20.39	\$23.47	\$26.62	\$30.57	59	
60	\$5.19	\$6.63	\$7.84	\$9.02	\$10.18	\$11.40	\$12.97	\$11.17	\$14.81	\$18.01	\$21.29	\$24.52	\$27.84	\$31.98	60	
61	\$5.53	\$7.03	\$8.28	\$9.52	\$10.77	\$12.08	\$13.75	\$11.60	\$15.42	\$18.75	\$22.18	\$25.58	\$29.05	\$33.38	61	
62	\$5.86	\$7.43	\$8.72	\$10.04	\$11.37	\$12.75	\$14.53	\$12.02	\$16.00	\$19.49	\$23.09	\$26.64	\$30.26	\$34.80	62	
63	\$6.48	\$8.21	\$9.65	\$11.11	\$12.57	\$14.11	\$16.09	\$13.02	\$17.31	\$21.04	\$24.86	\$28.61	\$32.45	\$37.26	63	
64	\$7.09	\$8.99	\$10.58	\$12.19	\$13.79	\$15.49	\$17.65	\$14.03	\$18.60	\$22.61	\$26.62	\$30.58	\$34.65	\$39.72	64	
65	\$7.71	\$9.80	\$11.51	\$13.25	\$15.01	\$16.86	\$19.21	\$15.06	\$19.91	\$24.17	\$28.39	\$32.56	\$36.82	\$42.19	65	
66	\$8.32	\$10.58	\$12.43	\$14.33	\$16.22	\$18.22	\$20.78	\$16.07	\$21.23	\$25.72	\$30.15	\$34.53	\$39.01	\$44.65	66	
67	\$8.94	\$11.37	\$13.36	\$15.40	\$17.44	\$19.59	\$22.33	\$17.07	\$22.52	\$27.28	\$31.92	\$36.50	\$41.20	\$47.11	67	
68	\$10.16	\$12.93	\$15.23	\$17.52	\$19.81	\$22.22	\$25.31	\$18.92	\$25.02	\$30.35	\$35.33	\$40.22	\$45.25	\$51.62	68	
69	\$11.38	\$14.51	\$17.10	\$19.65	\$22.17	\$24.86	\$28.29	\$20.77	\$27.51	\$33.42	\$38.73	\$43.96	\$49.32	\$56.14	69	
70	\$12.60	\$16.08	\$18.99	\$21.75	\$24.54	\$27.49	\$31.26	\$22.60	\$30.01	\$36.49	\$42.12	\$47.68	\$53.37	\$60.64	70	
71	\$13.81	\$17.64	\$20.85	\$23.88	\$26.92	\$30.12	\$34.24	\$24.44	\$32.50	\$39.57	\$45.53	\$51.39	\$57.43	\$65.14	71	
72	\$15.02	\$19.22	\$22.72	\$26.00	\$29.28	\$32.76	\$37.22	\$26.29	\$35.00	\$42.63	\$48.93	\$55.13	\$61.48	\$69.65	72	
73	\$17.21	\$22.13	\$26.26	\$29.96	\$33.65	\$37.56	\$42.59	\$29.43	\$39.38	\$48.14	\$55.03	\$61.78	\$68.73	\$77.71	73	
74	\$19.38	\$25.04	\$29.79	\$33.90	\$38.00	\$42.35	\$47.98	\$32.57	\$43.75	\$53.64	\$61.11	\$68.46	\$75.99	\$85.75	74	
75	\$21.57	\$27.95	\$33.34	\$37.85	\$42.37	\$47.14	\$53.35	\$35.70	\$48.14	\$59.16	\$67.20	\$75.11	\$83.25	\$93.81	75	
76	\$23.75	\$30.86	\$36.88	\$41.79	\$46.71	\$51.94	\$58.73	\$38.84	\$52.51	\$64.66	\$73.30	\$81.78	\$90.51	\$101.87	76	
77	\$25.94	\$33.76	\$40.42	\$45.75	\$51.08	\$56.75	\$64.10	\$41.97	\$56.90	\$70.17	\$79.39	\$88.44	\$97.75	\$109.93	77	
78	\$27.95	\$36.46	\$43.72	\$49.46	\$55.18	\$61.25	\$69.12	\$44.59	\$60.61	\$74.89	\$84.66	\$94.23	\$104.05	\$116.81	78	
79	\$29.97	\$39.14	\$47.02	\$53.16	\$59.29	\$65.77	\$74.12	\$47.20	\$64.32	\$79.60	\$89.94	\$100.02	\$110.34	\$123.68	79	
80	\$31.98	\$41.83	\$50.32	\$56.87	\$63.39	\$70.28	\$79.14	\$49.82	\$68.03	\$84.32	\$95.21	\$105.80	\$116.63	\$130.55	80	
81	\$34.00	\$44.53	\$53.61	\$60.57	\$67.49	\$74.79	\$84.16	\$52.42	\$71.73	\$89.05	\$100.48	\$111.59	\$122.91	\$137.42	81	
82	\$36.02	\$47.21	\$56.92	\$64.29	\$71.60	\$79.30	\$89.17	\$55.05	\$75.44	\$93.76	\$105.75	\$117.38	\$129.20	\$144.29	82	
83	\$38.65	\$50.77	\$61.31	\$69.25	\$77.11	\$85.37	\$95.91	\$58.65	\$80.54	\$100.24	\$113.02	\$125.38	\$137.95	\$153.89	83	
84	\$41.31	\$54.32	\$65.70	\$74.21	\$82.60	\$91.43	\$102.65	\$62.25	\$85.62	\$106.73	\$120.29	\$133.39	\$146.68	\$163.48	84	
85	\$43.96	\$57.89	\$70.09	\$79.15	\$88.11	\$97.49	\$109.38	\$65.85	\$90.72	\$113.20	\$127.55	\$141.39	\$155.42	\$173.06	85	
86	\$46.59	\$61.45	\$74.49	\$84.12	\$93.61	\$103.55	\$116.14	\$69.46	\$95.81	\$119.68	\$134.82	\$149.41	\$164.15	\$182.65	86	
87	\$49.25	\$65.02	\$78.88	\$89.07	\$99.12	\$109.62	\$122.87	\$73.07	\$100.91	\$126.16	\$142.07	\$157.43	\$172.89	\$192.25	87	
88	\$51.74	\$68.28	\$82.89	\$93.61	\$104.21	\$115.27	\$129.22	\$76.31	\$105.34	\$131.76	\$148.38	\$164.45	\$180.65	\$200.91	88	
89	\$54.24	\$71.55	\$86.88	\$98.17	\$109.31	\$120.92	\$135.57	\$79.56	\$109.79	\$137.34	\$154.68	\$171.49	\$188.41	\$209.56	89	
90	\$56.75	\$74.84	\$90.89	\$102.72	\$114.40	\$126.59	\$141.93	\$82.79	\$114.23	\$142.93	\$160.98	\$178.53	\$196.17	\$218.24	90	
91	\$59.24	\$78.10	\$94.90	\$107.25	\$119.51	\$132.24	\$148.28	\$86.04	\$118.67	\$148.51	\$167.30	\$185.57	\$203.94	\$226.90	91	
92	\$61.74	\$81.37	\$98.91	\$111.80	\$124.59	\$137.90	\$154.64	\$89.29	\$123.12	\$154.11	\$173.60	\$192.60	\$211.71	\$235.57	92	
93	\$63.41	\$83.51	\$101.49	\$114.73	\$127.90	\$141.57	\$158.74	\$91.22	\$125.67	\$157.24	\$177.16	\$196.60	\$216.12	\$240.40	93	
94	\$65.09	\$85.63	\$104.06	\$117.66	\$131.20	\$145.26	\$162.84	\$93.16	\$128.22	\$160.39	\$180.72	\$200.60	\$220.52	\$245.24	94	
95	\$66.75	\$87.76	\$106.63	\$120.60	\$134.51	\$148.93	\$166.95	\$95.12	\$130.76	\$163.52	\$184.27	\$204.60	\$224.94	\$250.07	95	
96	\$68.42	\$89.90	\$109.20	\$123.53	\$137.81	\$152.61	\$171.04	\$97.06	\$133.30	\$166.67	\$187.84	\$208.60	\$229.34	\$254.91	96	
97	\$70.09	\$92.02	\$111.77	\$126.47	\$141.12	\$156.29	\$175.15	\$99.00	\$135.85	\$169.80	\$191.40	\$212.59	\$233.76	\$259.75	97	
98	\$71.75	\$94.15	\$114.35	\$129.40	\$144.41	\$159.96	\$179.25	\$100.95	\$138.40	\$172.94	\$194.96	\$216.59	\$238.17	\$264.58	98	
99	\$73.42	\$96.29	\$116.92	\$132.33	\$147.73	\$163.64	\$183.35	\$102.89	\$140.93	\$176.08	\$198.52	\$220.58	\$242.57	\$269.41	99	
100+	\$75.10	\$98.41	\$119.50	\$135.27	\$151.03	\$167.32	\$187.46	\$104.84	\$143.49	\$179.22	\$202.10	\$224.58	\$246.99	\$274.25	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)															Issue Age
	Comprehensive - 30 Day EP - 50% Home Care								Auto 5% Compound Inflation							
	Future Purchase Option								2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	
25	\$3.27	\$4.00	\$4.61	\$5.13	\$5.66	\$6.24	\$6.98	\$7.39	\$9.31	\$11.01	\$12.69	\$14.40	\$16.15	\$18.34	25	
26	\$3.29	\$4.02	\$4.65	\$5.16	\$5.70	\$6.29	\$7.04	\$7.49	\$9.43	\$11.15	\$12.86	\$14.57	\$16.36	\$18.58	26	
27	\$3.31	\$4.05	\$4.68	\$5.21	\$5.74	\$6.34	\$7.11	\$7.58	\$9.54	\$11.29	\$13.02	\$14.76	\$16.58	\$18.83	27	
28	\$3.33	\$4.07	\$4.71	\$5.24	\$5.79	\$6.38	\$7.16	\$7.67	\$9.67	\$11.43	\$13.19	\$14.96	\$16.80	\$19.09	28	
29	\$3.35	\$4.10	\$4.74	\$5.28	\$5.83	\$6.44	\$7.22	\$7.75	\$9.78	\$11.56	\$13.35	\$15.14	\$17.01	\$19.33	29	
30	\$3.36	\$4.13	\$4.78	\$5.32	\$5.88	\$6.48	\$7.28	\$7.84	\$9.91	\$11.71	\$13.52	\$15.33	\$17.23	\$19.59	30	
31	\$3.38	\$4.15	\$4.81	\$5.35	\$5.92	\$6.53	\$7.34	\$7.95	\$10.02	\$11.84	\$13.68	\$15.53	\$17.44	\$19.83	31	
32	\$3.39	\$4.17	\$4.84	\$5.39	\$5.96	\$6.58	\$7.39	\$8.04	\$10.13	\$11.99	\$13.85	\$15.71	\$17.65	\$20.10	32	
33	\$3.42	\$4.21	\$4.88	\$5.43	\$6.01	\$6.63	\$7.45	\$8.13	\$10.26	\$12.12	\$14.01	\$15.90	\$17.88	\$20.34	33	
34	\$3.44	\$4.23	\$4.91	\$5.47	\$6.04	\$6.68	\$7.51	\$8.21	\$10.37	\$12.26	\$14.17	\$16.10	\$18.09	\$20.58	34	
35	\$3.45	\$4.25	\$4.95	\$5.50	\$6.08	\$6.73	\$7.57	\$8.30	\$10.49	\$12.40	\$14.34	\$16.29	\$18.30	\$20.84	35	
36	\$3.48	\$4.31	\$5.01	\$5.59	\$6.18	\$6.83	\$7.67	\$8.42	\$10.63	\$12.58	\$14.55	\$16.52	\$18.58	\$21.15	36	
37	\$3.53	\$4.35	\$5.07	\$5.66	\$6.26	\$6.92	\$7.78	\$8.54	\$10.78	\$12.76	\$14.75	\$16.77	\$18.84	\$21.47	37	
38	\$3.56	\$4.41	\$5.14	\$5.73	\$6.35	\$7.02	\$7.90	\$8.66	\$10.94	\$12.94	\$14.97	\$17.00	\$19.13	\$21.79	38	
39	\$3.59	\$4.46	\$5.19	\$5.80	\$6.42	\$7.11	\$7.99	\$8.77	\$11.08	\$13.12	\$15.18	\$17.25	\$19.39	\$22.11	39	
40	\$3.62	\$4.51	\$5.26	\$5.88	\$6.51	\$7.20	\$8.10	\$8.90	\$11.23	\$13.29	\$15.39	\$17.49	\$19.68	\$22.43	40	
41	\$3.66	\$4.56	\$5.33	\$5.94	\$6.59	\$7.30	\$8.21	\$9.02	\$11.39	\$13.46	\$15.59	\$17.72	\$19.95	\$22.74	41	
42	\$3.69	\$4.60	\$5.38	\$6.02	\$6.68	\$7.40	\$8.32	\$9.14	\$11.53	\$13.64	\$15.80	\$17.98	\$20.23	\$23.06	42	
43	\$3.72	\$4.66	\$5.45	\$6.11	\$6.76	\$7.49	\$8.42	\$9.25	\$11.68	\$13.83	\$16.02	\$18.21	\$20.50	\$23.38	43	
44	\$3.77	\$4.70	\$5.51	\$6.17	\$6.85	\$7.58	\$8.54	\$9.37	\$11.83	\$14.00	\$16.23	\$18.46	\$20.78	\$23.70	44	
45	\$3.81	\$4.76	\$5.58	\$6.25	\$6.93	\$7.68	\$8.65	\$9.48	\$11.98	\$14.18	\$16.43	\$18.70	\$21.05	\$24.01	45	
46	\$3.88	\$4.84	\$5.70	\$6.38	\$7.09	\$7.86	\$8.85	\$9.65	\$12.19	\$14.43	\$16.72	\$19.03	\$21.42	\$24.44	46	
47	\$3.94	\$4.95	\$5.82	\$6.52	\$7.25	\$8.05	\$9.07	\$9.81	\$12.39	\$14.66	\$17.01	\$19.35	\$21.81	\$24.87	47	
48	\$4.01	\$5.05	\$5.94	\$6.67	\$7.42	\$8.23	\$9.28	\$9.96	\$12.60	\$14.91	\$17.30	\$19.69	\$22.17	\$25.31	48	
49	\$4.07	\$5.14	\$6.06	\$6.82	\$7.58	\$8.41	\$9.49	\$10.13	\$12.79	\$15.15	\$17.58	\$20.01	\$22.56	\$25.74	49	
50	\$4.14	\$5.24	\$6.19	\$6.96	\$7.74	\$8.60	\$9.71	\$10.29	\$13.00	\$15.39	\$17.87	\$20.35	\$22.92	\$26.17	50	
51	\$4.21	\$5.34	\$6.31	\$7.09	\$7.91	\$8.79	\$9.92	\$10.44	\$13.21	\$15.64	\$18.15	\$20.68	\$23.30	\$26.61	51	
52	\$4.27	\$5.44	\$6.44	\$7.24	\$8.07	\$8.96	\$10.13	\$10.61	\$13.41	\$15.88	\$18.45	\$21.01	\$23.69	\$27.03	52	
53	\$4.35	\$5.53	\$6.56	\$7.39	\$8.24	\$9.16	\$10.34	\$10.77	\$13.61	\$16.13	\$18.72	\$21.34	\$24.05	\$27.46	53	
54	\$4.43	\$5.63	\$6.68	\$7.53	\$8.39	\$9.33	\$10.54	\$10.93	\$13.81	\$16.36	\$19.02	\$21.67	\$24.43	\$27.89	54	
55	\$4.49	\$5.73	\$6.82	\$7.67	\$8.57	\$9.52	\$10.75	\$11.08	\$14.02	\$16.61	\$19.29	\$22.00	\$24.81	\$28.33	55	
56	\$4.91	\$6.22	\$7.35	\$8.29	\$9.27	\$10.32	\$11.67	\$11.61	\$14.72	\$17.46	\$20.33	\$23.20	\$26.19	\$29.92	56	
57	\$5.35	\$6.71	\$7.87	\$8.91	\$9.97	\$11.12	\$12.61	\$12.13	\$15.42	\$18.33	\$21.36	\$24.41	\$27.56	\$31.54	57	
58	\$5.79	\$7.19	\$8.40	\$9.52	\$10.67	\$11.94	\$13.52	\$12.65	\$16.11	\$19.17	\$22.39	\$25.61	\$28.96	\$33.14	58	
59	\$6.23	\$7.68	\$8.93	\$10.14	\$11.39	\$12.73	\$14.44	\$13.18	\$16.81	\$20.03	\$23.41	\$26.82	\$30.34	\$34.74	59	
60	\$6.64	\$8.17	\$9.47	\$10.75	\$12.09	\$13.53	\$15.35	\$13.69	\$17.50	\$20.89	\$24.44	\$28.01	\$31.74	\$36.36	60	
61	\$7.08	\$8.66	\$9.99	\$11.39	\$12.80	\$14.33	\$16.29	\$14.21	\$18.20	\$21.73	\$25.48	\$29.22	\$33.11	\$37.95	61	
62	\$7.52	\$9.15	\$10.53	\$12.00	\$13.51	\$15.13	\$17.21	\$14.74	\$18.89	\$22.60	\$26.51	\$30.42	\$34.49	\$39.57	62	
63	\$8.30	\$10.11	\$11.65	\$13.28	\$14.96	\$16.76	\$19.05	\$15.97	\$20.44	\$24.40	\$28.54	\$32.68	\$37.00	\$42.37	63	
64	\$9.10	\$11.08	\$12.77	\$14.56	\$16.40	\$18.38	\$20.90	\$17.21	\$21.97	\$26.20	\$30.57	\$34.93	\$39.48	\$45.17	64	
65	\$9.88	\$12.06	\$13.89	\$15.84	\$17.84	\$20.00	\$22.74	\$18.45	\$23.51	\$28.01	\$32.59	\$37.19	\$41.97	\$47.96	65	
66	\$10.67	\$13.01	\$15.01	\$17.12	\$19.28	\$21.62	\$24.59	\$19.68	\$25.06	\$29.81	\$34.63	\$39.44	\$44.46	\$50.76	66	
67	\$11.46	\$13.99	\$16.13	\$18.40	\$20.73	\$23.25	\$26.43	\$20.92	\$26.60	\$31.63	\$36.66	\$41.71	\$46.96	\$53.56	67	
68	\$13.01	\$15.92	\$18.39	\$20.93	\$23.54	\$26.37	\$29.97	\$23.18	\$29.55	\$35.19	\$40.56	\$45.96	\$51.58	\$58.68	68	
69	\$14.57	\$17.86	\$20.66	\$23.47	\$26.37	\$29.51	\$33.49	\$25.44	\$32.49	\$38.75	\$44.46	\$50.21	\$56.21	\$63.81	69	
70	\$16.13	\$19.79	\$22.90	\$26.00	\$29.19	\$32.63	\$37.02	\$27.71	\$35.44	\$42.31	\$48.37	\$54.47	\$60.84	\$68.94	70	
71	\$17.68	\$21.72	\$25.16	\$28.53	\$32.00	\$35.74	\$40.54	\$29.97	\$38.38	\$45.87	\$52.27	\$58.72	\$65.46	\$74.06	71	
72	\$19.25	\$23.66	\$27.42	\$31.07	\$34.82	\$38.87	\$44.07	\$32.22	\$41.33	\$49.43	\$56.18	\$62.97	\$70.08	\$79.19	72	
73	\$22.04	\$27.24	\$31.70	\$35.79	\$40.00	\$44.57	\$50.44	\$36.07	\$46.51	\$55.81	\$63.17	\$70.58	\$78.35	\$88.34	73	
74	\$24.84	\$30.82	\$35.96	\$40.51	\$45.19	\$50.26	\$56.81	\$39.92	\$51.68	\$62.20	\$70.17	\$78.21	\$86.62	\$97.50	74	
75	\$27.64	\$34.40	\$40.24	\$45.22	\$50.37	\$55.96	\$63.16	\$43.75	\$56.85	\$68.58	\$77.16	\$85.82	\$94.89	\$106.65	75	
76	\$30.43	\$37.98	\$44.51	\$49.94	\$55.55	\$61.65	\$69.53	\$47.60	\$62.03	\$74.97	\$84.16	\$93.43	\$103.15	\$115.81	76	
77	\$33.23	\$41.56	\$48.78	\$54.65	\$60.73	\$67.35	\$75.90	\$51.44	\$67.20	\$81.35	\$91.15	\$101.04	\$111.43	\$124.97	77	
78	\$35.82	\$44.88	\$52.76	\$59.09	\$65.61	\$72.70	\$81.84	\$54.64	\$71.58	\$86.82	\$97.21	\$107.65	\$118.60	\$132.77	78	
79	\$38.39	\$48.20	\$56.75	\$63.52	\$70.49	\$78.05	\$87.77	\$57.84	\$75.97	\$92.30	\$103.27	\$114.26	\$125.77	\$140.60	79	
80	\$40.97	\$51.51	\$60.72	\$67.95	\$75.37	\$83.40	\$93.71	\$61.04	\$80.34	\$97.77	\$109.32	\$120.87	\$132.94	\$148.41	80	
81	\$43.56	\$54.81	\$64.70	\$72.38	\$80.25	\$88.77	\$99.64	\$64.26	\$84.72	\$103.24	\$115.37	\$127.47	\$140.11	\$156.23	81	
82	\$46.13	\$58.12	\$68.69	\$76.81	\$85.13	\$94.12	\$105.59	\$67.46	\$89.10	\$108.70	\$121.42	\$134.09	\$147.28	\$164.04	82	
83	\$49.53	\$62.52	\$73.99	\$82.73	\$91.68	\$101.31	\$113.57	\$71.88	\$95.12	\$116.22	\$129.76	\$143.24	\$157.23	\$174.94	83	
84	\$52.92	\$66.90	\$79.28	\$88.65	\$98.23	\$108.52	\$121.55	\$76.30	\$101.13	\$123.74	\$138.11	\$152.39	\$167.20	\$185.84	84	
85	\$56.31	\$71.28	\$84.59	\$94.58	\$104.76	\$115.71	\$129.52	\$80.71	\$107.14	\$131.25	\$146.44	\$161.54	\$177.15	\$196.74	85	
86	\$59.70	\$75.66	\$89.89	\$100.50	\$111.31	\$122.90	\$137.50	\$85.13	\$113.16	\$138.77	\$154.79	\$170.69	\$187.11	\$207.64	86	
87	\$63.10	\$80.05	\$95.20	\$106.42	\$117.86	\$130.10	\$145.48	\$89.55	\$119.17	\$146.28	\$163.14	\$179.83	\$197.06	\$218.55	87	
88	\$66.29	\$84.08	\$100.03	\$111.85	\$123.91	\$136.81	\$153.00	\$93.53	\$124.42	\$152.76	\$170.37	\$187.88	\$205.91	\$228.40	88	
89	\$69.51	\$88.11	\$104.86	\$117.29	\$129.97	\$143.52	\$160.53	\$97.50	\$129.67	\$159.24	\$177.60	\$195.91	\$214.76	\$238.25	89	
90	\$72.71	\$92.13	\$109.70	\$122.71	\$136.03	\$150.23	\$168.06	\$101.48	\$134.91	\$165.71	\$184.85	\$203.95	\$223.61	\$248.10	90	
91	\$75.91	\$96.16	\$114.53	\$128.15	\$142.09	\$156.95	\$175.58	\$105.44	\$140.16	\$172.18	\$192.07	\$212.00	\$232.46	\$257.96	91	
92	\$79.11	\$100.19	\$119.37	\$133.59	\$148.15	\$163.66	\$183.10	\$109.42	\$145.41	\$178.66	\$199.32	\$220.03	\$241.30	\$267.81	92	
93	\$81.25	\$102.82	\$122.47	\$137.09	\$152.09	\$168.03	\$187.95	\$111.80	\$148.42	\$182.31	\$203.40	\$224.60	\$246.33	\$273.30	93	
94	\$83.38	\$105.43	\$125.58	\$140.59	\$156.01	\$172.40	\$192.82	\$114.18	\$151.42	\$185.94	\$207.49	\$229.17	\$251.35	\$278.80	94	
95	\$85.52	\$108.07	\$128.68	\$144.09	\$159.94	\$176.76	\$197.67	\$116.57	\$154.44	\$189.59	\$211.58	\$233.73	\$256.39	\$284.29	95	
96	\$87.66	\$110.68	\$131.80	\$147.60	\$163.87	\$181.13	\$202.53	\$118.96	\$157.45	\$193.22	\$215.67	\$238.30	\$261.42	\$289.78	96	
97	\$89.79	\$113.30	\$134.89	\$151.11	\$167.80	\$185.49	\$207.39	\$121.34	\$160.45	\$196.87	\$219.77	\$242.87	\$266.44	\$295.28	97	
98	\$91.93	\$115.93	\$138.00	\$154.61	\$171.72	\$189.86	\$212.24	\$123.72	\$163.45	\$200.50	\$223.85	\$247.44	\$271.46	\$300.77	98	
99	\$94.08	\$118.55	\$141.11	\$158.12	\$175.65	\$194.22	\$217.10	\$126.11	\$166.46	\$204.15	\$227.94	\$252.00	\$276.49	\$306.27	99	
100+	\$96.21	\$121.17	\$144.22	\$161.62	\$179.59	\$198.59	\$221.97	\$128.49	\$169.46	\$207.79	\$232.03	\$256.56	\$281.51	\$311.77	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)															Issue Age
	Future Purchase Option								Auto 5% Compound Inflation							
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.81	\$4.61	\$5.27	\$5.83	\$6.41	\$7.06	\$7.91	\$8.19	\$10.21	\$11.97	\$13.74	\$15.53	\$17.41	\$19.73	25	
26	\$3.83	\$4.63	\$5.32	\$5.88	\$6.46	\$7.12	\$7.97	\$8.29	\$10.34	\$12.12	\$13.91	\$15.74	\$17.64	\$20.00	26	
27	\$3.85	\$4.67	\$5.35	\$5.92	\$6.51	\$7.17	\$8.03	\$8.39	\$10.47	\$12.27	\$14.09	\$15.93	\$17.87	\$20.27	27	
28	\$3.88	\$4.70	\$5.38	\$5.96	\$6.56	\$7.23	\$8.09	\$8.50	\$10.59	\$12.42	\$14.28	\$16.14	\$18.10	\$20.54	28	
29	\$3.90	\$4.72	\$5.43	\$6.00	\$6.61	\$7.29	\$8.16	\$8.60	\$10.72	\$12.57	\$14.45	\$16.34	\$18.34	\$20.81	29	
30	\$3.92	\$4.76	\$5.46	\$6.04	\$6.66	\$7.35	\$8.23	\$8.70	\$10.85	\$12.73	\$14.63	\$16.55	\$18.56	\$21.07	30	
31	\$3.94	\$4.79	\$5.50	\$6.08	\$6.72	\$7.40	\$8.29	\$8.80	\$10.98	\$12.87	\$14.80	\$16.76	\$18.79	\$21.35	31	
32	\$3.96	\$4.81	\$5.55	\$6.14	\$6.76	\$7.46	\$8.36	\$8.90	\$11.10	\$13.02	\$14.98	\$16.96	\$19.03	\$21.62	32	
33	\$3.98	\$4.84	\$5.58	\$6.18	\$6.81	\$7.51	\$8.41	\$8.99	\$11.23	\$13.18	\$15.15	\$17.16	\$19.26	\$21.90	33	
34	\$4.00	\$4.88	\$5.62	\$6.23	\$6.86	\$7.57	\$8.49	\$9.10	\$11.37	\$13.33	\$15.33	\$17.37	\$19.49	\$22.16	34	
35	\$4.02	\$4.90	\$5.66	\$6.27	\$6.91	\$7.62	\$8.55	\$9.20	\$11.49	\$13.47	\$15.52	\$17.57	\$19.72	\$22.43	35	
36	\$4.06	\$4.97	\$5.73	\$6.35	\$7.01	\$7.72	\$8.68	\$9.33	\$11.65	\$13.68	\$15.74	\$17.83	\$20.02	\$22.76	36	
37	\$4.11	\$5.03	\$5.80	\$6.44	\$7.09	\$7.83	\$8.80	\$9.47	\$11.82	\$13.87	\$15.97	\$18.09	\$20.32	\$23.12	37	
38	\$4.14	\$5.08	\$5.86	\$6.51	\$7.19	\$7.95	\$8.92	\$9.60	\$11.98	\$14.06	\$16.20	\$18.36	\$20.61	\$23.45	38	
39	\$4.18	\$5.14	\$5.94	\$6.60	\$7.29	\$8.05	\$9.05	\$9.73	\$12.15	\$14.26	\$16.42	\$18.61	\$20.91	\$23.80	39	
40	\$4.23	\$5.19	\$6.01	\$6.68	\$7.39	\$8.16	\$9.17	\$9.86	\$12.31	\$14.45	\$16.65	\$18.87	\$21.21	\$24.14	40	
41	\$4.26	\$5.25	\$6.08	\$6.78	\$7.48	\$8.26	\$9.29	\$9.98	\$12.46	\$14.64	\$16.88	\$19.14	\$21.50	\$24.48	41	
42	\$4.31	\$5.30	\$6.16	\$6.85	\$7.58	\$8.37	\$9.41	\$10.11	\$12.64	\$14.84	\$17.10	\$19.39	\$21.79	\$24.83	42	
43	\$4.35	\$5.37	\$6.24	\$6.93	\$7.67	\$8.49	\$9.53	\$10.25	\$12.80	\$15.03	\$17.33	\$19.66	\$22.09	\$25.16	43	
44	\$4.39	\$5.43	\$6.30	\$7.02	\$7.76	\$8.59	\$9.66	\$10.38	\$12.96	\$15.22	\$17.56	\$19.92	\$22.39	\$25.51	44	
45	\$4.44	\$5.48	\$6.38	\$7.09	\$7.86	\$8.70	\$9.78	\$10.51	\$13.13	\$15.42	\$17.79	\$20.18	\$22.69	\$25.84	45	
46	\$4.51	\$5.60	\$6.51	\$7.26	\$8.05	\$8.90	\$10.02	\$10.69	\$13.35	\$15.68	\$18.10	\$20.54	\$23.09	\$26.31	46	
47	\$4.59	\$5.71	\$6.66	\$7.42	\$8.23	\$9.11	\$10.26	\$10.86	\$13.57	\$15.93	\$18.40	\$20.89	\$23.49	\$26.77	47	
48	\$4.67	\$5.82	\$6.81	\$7.59	\$8.41	\$9.32	\$10.50	\$11.04	\$13.80	\$16.21	\$18.71	\$21.25	\$23.90	\$27.24	48	
49	\$4.74	\$5.93	\$6.94	\$7.74	\$8.60	\$9.52	\$10.73	\$11.21	\$14.02	\$16.47	\$19.03	\$21.60	\$24.30	\$27.71	49	
50	\$4.82	\$6.04	\$7.08	\$7.92	\$8.79	\$9.74	\$10.97	\$11.40	\$14.25	\$16.74	\$19.33	\$21.96	\$24.70	\$28.16	50	
51	\$4.91	\$6.16	\$7.22	\$8.08	\$8.96	\$9.95	\$11.21	\$11.57	\$14.47	\$17.00	\$19.65	\$22.31	\$25.11	\$28.63	51	
52	\$5.00	\$6.27	\$7.37	\$8.24	\$9.16	\$10.15	\$11.45	\$11.75	\$14.69	\$17.26	\$19.95	\$22.68	\$25.52	\$29.09	52	
53	\$5.07	\$6.38	\$7.51	\$8.40	\$9.33	\$10.37	\$11.68	\$11.94	\$14.92	\$17.53	\$20.26	\$23.03	\$25.93	\$29.56	53	
54	\$5.15	\$6.49	\$7.64	\$8.57	\$9.52	\$10.58	\$11.94	\$12.10	\$15.14	\$17.80	\$20.57	\$23.38	\$26.32	\$30.02	54	
55	\$5.23	\$6.60	\$7.79	\$8.73	\$9.71	\$10.78	\$12.17	\$12.28	\$15.36	\$18.05	\$20.89	\$23.74	\$26.73	\$30.48	55	
56	\$5.73	\$7.16	\$8.39	\$9.42	\$10.51	\$11.68	\$13.21	\$12.86	\$16.13	\$18.99	\$22.00	\$25.04	\$28.22	\$32.21	56	
57	\$6.24	\$7.73	\$8.99	\$10.13	\$11.30	\$12.60	\$14.25	\$13.43	\$16.89	\$19.91	\$23.12	\$26.33	\$29.72	\$33.94	57	
58	\$6.74	\$8.29	\$9.62	\$10.84	\$12.11	\$13.50	\$15.29	\$14.01	\$17.65	\$20.84	\$24.22	\$27.64	\$31.21	\$35.67	58	
59	\$7.24	\$8.85	\$10.22	\$11.54	\$12.91	\$14.42	\$16.33	\$14.59	\$18.42	\$21.77	\$25.34	\$28.94	\$32.69	\$37.39	59	
60	\$7.74	\$9.42	\$10.83	\$12.24	\$13.72	\$15.32	\$17.37	\$15.17	\$19.17	\$22.70	\$26.44	\$30.24	\$34.20	\$39.13	60	
61	\$8.26	\$9.98	\$11.43	\$12.95	\$14.52	\$16.23	\$18.42	\$15.75	\$19.94	\$23.63	\$27.56	\$31.54	\$35.68	\$40.85	61	
62	\$8.76	\$10.54	\$12.05	\$13.64	\$15.31	\$17.13	\$19.45	\$16.32	\$20.71	\$24.57	\$28.68	\$32.83	\$37.17	\$42.57	62	
63	\$9.69	\$11.66	\$13.32	\$15.11	\$16.96	\$18.98	\$21.53	\$17.69	\$22.40	\$26.53	\$30.88	\$35.27	\$39.86	\$45.59	63	
64	\$10.60	\$12.78	\$14.61	\$16.56	\$18.59	\$20.81	\$23.63	\$19.06	\$24.07	\$28.49	\$33.08	\$37.71	\$42.54	\$48.61	64	
65	\$11.52	\$13.90	\$15.88	\$18.02	\$20.24	\$22.64	\$25.72	\$20.43	\$25.76	\$30.45	\$35.27	\$40.14	\$45.23	\$51.62	65	
66	\$12.43	\$15.01	\$17.16	\$19.47	\$21.87	\$24.49	\$27.80	\$21.81	\$27.45	\$32.42	\$37.47	\$42.57	\$47.91	\$54.63	66	
67	\$13.35	\$16.13	\$18.45	\$20.93	\$23.51	\$26.32	\$29.89	\$23.17	\$29.14	\$34.38	\$39.66	\$45.00	\$50.60	\$57.64	67	
68	\$15.17	\$18.36	\$21.03	\$23.82	\$26.71	\$29.86	\$33.88	\$25.67	\$32.37	\$38.25	\$43.88	\$49.59	\$55.59	\$63.16	68	
69	\$16.99	\$20.59	\$23.61	\$26.70	\$29.90	\$33.39	\$37.86	\$28.18	\$35.60	\$42.11	\$48.12	\$54.18	\$60.56	\$68.68	69	
70	\$18.80	\$22.82	\$26.19	\$29.58	\$33.10	\$36.94	\$41.85	\$30.69	\$38.83	\$45.99	\$52.34	\$58.78	\$65.56	\$74.20	70	
71	\$20.61	\$25.05	\$28.77	\$32.46	\$36.29	\$40.49	\$45.84	\$33.20	\$42.06	\$49.87	\$56.56	\$63.37	\$70.53	\$79.70	71	
72	\$22.43	\$27.28	\$31.36	\$35.35	\$39.49	\$44.02	\$49.82	\$35.69	\$45.29	\$53.73	\$60.79	\$67.96	\$75.52	\$85.22	72	
73	\$25.69	\$31.41	\$36.24	\$40.71	\$45.36	\$50.47	\$57.01	\$39.96	\$50.96	\$60.67	\$68.37	\$76.18	\$84.42	\$95.09	73	
74	\$28.95	\$35.54	\$41.12	\$46.08	\$51.25	\$56.92	\$64.22	\$44.21	\$56.62	\$67.61	\$75.93	\$84.39	\$93.35	\$104.93	74	
75	\$32.20	\$39.66	\$46.01	\$51.44	\$57.12	\$63.36	\$71.42	\$48.46	\$62.30	\$74.55	\$83.50	\$92.60	\$102.26	\$114.79	75	
76	\$35.46	\$43.79	\$50.90	\$56.82	\$63.00	\$69.81	\$78.61	\$52.73	\$67.96	\$81.49	\$91.07	\$100.82	\$111.16	\$124.65	76	
77	\$38.73	\$47.92	\$55.77	\$62.18	\$68.87	\$76.25	\$85.82	\$56.98	\$73.64	\$88.43	\$98.63	\$109.04	\$120.08	\$134.50	77	
78	\$41.73	\$51.75	\$60.33	\$67.22	\$74.41	\$82.33	\$92.53	\$60.53	\$78.44	\$94.37	\$105.19	\$116.17	\$127.80	\$142.92	78	
79	\$44.74	\$55.58	\$64.89	\$72.26	\$79.94	\$88.38	\$99.25	\$64.08	\$83.24	\$100.33	\$111.73	\$123.31	\$135.53	\$151.32	79	
80	\$47.75	\$59.39	\$69.43	\$77.30	\$85.48	\$94.44	\$105.96	\$67.62	\$88.03	\$106.28	\$118.28	\$130.43	\$143.25	\$159.74	80	
81	\$50.76	\$63.21	\$73.99	\$82.34	\$91.02	\$100.51	\$112.68	\$71.17	\$92.83	\$112.23	\$124.84	\$137.58	\$150.99	\$168.14	81	
82	\$53.76	\$67.02	\$78.55	\$87.38	\$96.55	\$106.57	\$119.38	\$74.73	\$97.63	\$118.17	\$131.39	\$144.71	\$158.71	\$176.55	82	
83	\$57.72	\$72.08	\$84.61	\$94.11	\$103.97	\$114.72	\$128.40	\$79.62	\$104.22	\$126.34	\$140.42	\$154.58	\$169.44	\$188.29	83	
84	\$61.67	\$77.13	\$90.67	\$100.84	\$111.39	\$122.86	\$137.43	\$84.51	\$110.81	\$134.51	\$149.44	\$164.45	\$180.17	\$200.02	84	
85	\$65.62	\$82.18	\$96.72	\$107.58	\$118.81	\$131.01	\$146.46	\$89.41	\$117.40	\$142.67	\$158.47	\$174.34	\$190.90	\$211.75	85	
86	\$69.58	\$87.25	\$102.79	\$114.32	\$126.24	\$139.15	\$155.47	\$94.31	\$123.99	\$150.84	\$167.50	\$184.21	\$201.64	\$223.48	86	
87	\$73.52	\$92.30	\$108.85	\$121.06	\$133.66	\$147.30	\$164.50	\$99.20	\$130.58	\$159.01	\$176.52	\$194.08	\$212.35	\$235.22	87	
88	\$77.25	\$96.94	\$114.38	\$127.24	\$140.54	\$154.90	\$173.01	\$103.60	\$136.32	\$166.06	\$184.35	\$202.76	\$221.90	\$245.82	88	
89	\$80.98	\$101.59	\$119.90	\$133.41	\$147.41	\$162.52	\$181.51	\$108.01	\$142.07	\$173.10	\$192.19	\$211.43	\$231.43	\$256.42	89	
90	\$84.72	\$106.23	\$125.44	\$139.60	\$154.26	\$170.12	\$190.02	\$112.40	\$147.83	\$180.15	\$200.01	\$220.12	\$240.96	\$267.03	90	
91	\$88.44	\$110.89	\$130.96	\$145.79	\$161.14	\$177.72	\$198.52	\$116.81	\$153.58	\$187.18	\$207.84	\$228.78	\$250.50	\$277.64	91	
92	\$92.18	\$115.53	\$136.50	\$151.96	\$168.01	\$185.32	\$207.03	\$121.20	\$159.34	\$194.22	\$215.67	\$237.46	\$260.03	\$288.24	92	
93	\$94.67	\$118.55	\$140.04	\$155.94	\$172.47	\$190.26	\$212.52	\$123.85	\$162.63	\$198.19	\$220.11	\$242.39	\$265.46	\$294.15	93	
94	\$97.16	\$121.57	\$143.60	\$159.93	\$176.93	\$195.20	\$218.01	\$126.49	\$165.93	\$202.14	\$224.52	\$247.32	\$270.87	\$300.06	94	
95	\$99.64	\$124.59	\$147.15	\$163.92	\$181.39	\$200.14	\$223.50	\$129.13	\$169.22	\$206.09	\$228.95	\$252.25	\$276.29	\$305.98	95	
96	\$102.15	\$127.61	\$150.71	\$167.90	\$185.84	\$205.09	\$229.00	\$131.77	\$172.51	\$210.05	\$233.37	\$257.17	\$281.71	\$311.89	96	
97	\$104.64	\$130.65	\$154.25	\$171.89	\$190.29	\$210.03	\$234.49	\$134.41	\$175.81	\$214.01	\$237.80	\$262.10	\$287.12	\$317.82	97	
98	\$107.12	\$133.67	\$157.80	\$175.87	\$194.75	\$214.98	\$239.98	\$137.06	\$179.10	\$217.96	\$242.23	\$267.03	\$292.53	\$323.72	98	
99	\$109.62	\$136.69	\$161.37	\$179.86	\$199.21	\$219.91	\$245.47	\$139.69	\$182.41	\$221.93	\$246.65	\$271.96	\$297.94	\$329.64	99	
100+	\$112.12	\$139.71	\$164.91	\$183.85	\$203.66	\$224.86	\$250.97	\$142.34	\$185.69	\$225.87	\$251.07</					

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)															Issue Age
	Comprehensive - 30 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$4.10	\$5.02	\$5.73	\$6.33	\$6.95	\$7.64	\$8.55	\$8.55	\$10.62	\$12.41	\$14.22	\$16.07	\$17.99	\$20.38	25	
26	\$4.12	\$5.05	\$5.78	\$6.37	\$7.00	\$7.70	\$8.62	\$8.66	\$10.74	\$12.57	\$14.41	\$16.27	\$18.22	\$20.67	26	
27	\$4.14	\$5.07	\$5.81	\$6.41	\$7.05	\$7.76	\$8.69	\$8.76	\$10.88	\$12.73	\$14.58	\$16.47	\$18.47	\$20.94	27	
28	\$4.16	\$5.11	\$5.85	\$6.46	\$7.11	\$7.82	\$8.76	\$8.87	\$11.01	\$12.88	\$14.77	\$16.69	\$18.70	\$21.23	28	
29	\$4.20	\$5.14	\$5.90	\$6.51	\$7.16	\$7.88	\$8.83	\$8.97	\$11.15	\$13.04	\$14.96	\$16.90	\$18.95	\$21.50	29	
30	\$4.22	\$5.17	\$5.93	\$6.56	\$7.22	\$7.95	\$8.90	\$9.09	\$11.28	\$13.20	\$15.14	\$17.11	\$19.18	\$21.78	30	
31	\$4.24	\$5.21	\$5.97	\$6.60	\$7.26	\$8.01	\$8.96	\$9.19	\$11.42	\$13.35	\$15.32	\$17.33	\$19.43	\$22.05	31	
32	\$4.26	\$5.24	\$6.02	\$6.64	\$7.32	\$8.07	\$9.05	\$9.30	\$11.55	\$13.51	\$15.52	\$17.54	\$19.67	\$22.33	32	
33	\$4.28	\$5.27	\$6.05	\$6.70	\$7.38	\$8.13	\$9.11	\$9.40	\$11.68	\$13.67	\$15.69	\$17.76	\$19.90	\$22.61	33	
34	\$4.31	\$5.30	\$6.11	\$6.75	\$7.43	\$8.18	\$9.18	\$9.51	\$11.82	\$13.83	\$15.87	\$17.95	\$20.15	\$22.89	34	
35	\$4.33	\$5.34	\$6.15	\$6.80	\$7.49	\$8.25	\$9.26	\$9.62	\$11.95	\$13.98	\$16.07	\$18.16	\$20.38	\$23.17	35	
36	\$4.38	\$5.39	\$6.23	\$6.89	\$7.59	\$8.36	\$9.38	\$9.75	\$12.12	\$14.18	\$16.30	\$18.44	\$20.70	\$23.52	36	
37	\$4.43	\$5.46	\$6.30	\$6.97	\$7.69	\$8.49	\$9.51	\$9.88	\$12.29	\$14.39	\$16.53	\$18.71	\$21.00	\$23.87	37	
38	\$4.47	\$5.51	\$6.38	\$7.06	\$7.79	\$8.60	\$9.65	\$10.03	\$12.45	\$14.58	\$16.77	\$18.99	\$21.30	\$24.24	38	
39	\$4.51	\$5.59	\$6.46	\$7.15	\$7.90	\$8.71	\$9.78	\$10.16	\$12.63	\$14.78	\$17.00	\$19.25	\$21.61	\$24.58	39	
40	\$4.55	\$5.66	\$6.53	\$7.24	\$7.99	\$8.83	\$9.92	\$10.30	\$12.80	\$14.99	\$17.24	\$19.52	\$21.92	\$24.94	40	
41	\$4.59	\$5.71	\$6.61	\$7.34	\$8.10	\$8.94	\$10.05	\$10.43	\$12.97	\$15.19	\$17.47	\$19.79	\$22.22	\$25.28	41	
42	\$4.63	\$5.78	\$6.70	\$7.43	\$8.20	\$9.06	\$10.18	\$10.56	\$13.14	\$15.39	\$17.70	\$20.05	\$22.53	\$25.64	42	
43	\$4.68	\$5.83	\$6.78	\$7.52	\$8.30	\$9.18	\$10.31	\$10.70	\$13.31	\$15.59	\$17.94	\$20.33	\$22.83	\$25.99	43	
44	\$4.72	\$5.90	\$6.85	\$7.61	\$8.40	\$9.29	\$10.44	\$10.85	\$13.49	\$15.78	\$18.17	\$20.59	\$23.15	\$26.34	44	
45	\$4.77	\$5.96	\$6.93	\$7.70	\$8.51	\$9.41	\$10.58	\$10.98	\$13.65	\$15.98	\$18.42	\$20.86	\$23.45	\$26.70	45	
46	\$4.85	\$6.07	\$7.08	\$7.88	\$8.71	\$9.64	\$10.84	\$11.16	\$13.89	\$16.26	\$18.72	\$21.24	\$23.86	\$27.18	46	
47	\$4.93	\$6.20	\$7.23	\$8.05	\$8.91	\$9.86	\$11.09	\$11.35	\$14.11	\$16.53	\$19.05	\$21.60	\$24.29	\$27.66	47	
48	\$5.03	\$6.33	\$7.39	\$8.23	\$9.11	\$10.08	\$11.35	\$11.53	\$14.35	\$16.81	\$19.37	\$21.97	\$24.70	\$28.13	48	
49	\$5.12	\$6.45	\$7.54	\$8.40	\$9.31	\$10.31	\$11.61	\$11.72	\$14.58	\$17.08	\$19.70	\$22.34	\$25.11	\$28.62	49	
50	\$5.19	\$6.57	\$7.69	\$8.59	\$9.51	\$10.53	\$11.86	\$11.89	\$14.81	\$17.36	\$20.01	\$22.71	\$25.54	\$29.10	50	
51	\$5.28	\$6.70	\$7.84	\$8.75	\$9.72	\$10.77	\$12.13	\$12.09	\$15.04	\$17.63	\$20.34	\$23.08	\$25.96	\$29.57	51	
52	\$5.37	\$6.82	\$8.01	\$8.93	\$9.91	\$10.99	\$12.39	\$12.28	\$15.28	\$17.91	\$20.67	\$23.45	\$26.37	\$30.06	52	
53	\$5.45	\$6.94	\$8.15	\$9.11	\$10.10	\$11.21	\$12.65	\$12.45	\$15.52	\$18.17	\$20.97	\$23.82	\$26.79	\$30.54	53	
54	\$5.55	\$7.05	\$8.30	\$9.29	\$10.31	\$11.44	\$12.90	\$12.65	\$15.75	\$18.46	\$21.30	\$24.19	\$27.21	\$31.01	54	
55	\$5.63	\$7.17	\$8.47	\$9.46	\$10.51	\$11.66	\$13.17	\$12.83	\$15.98	\$18.72	\$21.62	\$24.54	\$27.63	\$31.49	55	
56	\$6.17	\$7.79	\$9.13	\$10.22	\$11.39	\$12.65	\$14.29	\$13.43	\$16.77	\$19.69	\$22.78	\$25.90	\$29.17	\$33.27	56	
57	\$6.72	\$8.40	\$9.78	\$10.99	\$12.24	\$13.63	\$15.42	\$14.03	\$17.56	\$20.66	\$23.93	\$27.24	\$30.71	\$35.06	57	
58	\$7.25	\$9.03	\$10.44	\$11.75	\$13.12	\$14.62	\$16.54	\$14.64	\$18.36	\$21.62	\$25.08	\$28.58	\$32.25	\$36.84	58	
59	\$7.80	\$9.63	\$11.09	\$12.52	\$13.98	\$15.59	\$17.66	\$15.24	\$19.15	\$22.59	\$26.23	\$29.92	\$33.79	\$38.63	59	
60	\$8.34	\$10.25	\$11.75	\$13.28	\$14.86	\$16.58	\$18.79	\$15.85	\$19.94	\$23.54	\$27.39	\$31.27	\$35.34	\$40.42	60	
61	\$8.88	\$10.86	\$12.41	\$14.03	\$15.71	\$17.56	\$19.91	\$16.45	\$20.74	\$24.51	\$28.54	\$32.61	\$36.88	\$42.21	61	
62	\$9.43	\$11.48	\$13.07	\$14.79	\$16.59	\$18.55	\$21.04	\$17.05	\$21.53	\$25.48	\$29.69	\$33.95	\$38.42	\$43.99	62	
63	\$10.42	\$12.68	\$14.47	\$16.37	\$18.37	\$20.52	\$23.30	\$18.48	\$23.29	\$27.51	\$31.97	\$36.48	\$41.20	\$47.10	63	
64	\$11.41	\$13.90	\$15.86	\$17.95	\$20.14	\$22.52	\$25.56	\$19.91	\$25.05	\$29.55	\$34.24	\$38.99	\$43.98	\$50.21	64	
65	\$12.40	\$15.11	\$17.25	\$19.54	\$21.92	\$24.51	\$27.83	\$22.35	\$26.79	\$31.58	\$36.51	\$41.51	\$46.75	\$53.32	65	
66	\$13.39	\$16.33	\$18.64	\$21.12	\$23.70	\$26.51	\$30.09	\$22.78	\$28.55	\$33.62	\$38.79	\$44.02	\$49.53	\$56.44	66	
67	\$14.39	\$17.54	\$20.03	\$22.70	\$25.47	\$28.49	\$32.35	\$24.21	\$30.31	\$35.66	\$41.07	\$46.54	\$52.30	\$59.55	67	
68	\$16.33	\$19.96	\$22.83	\$25.82	\$28.92	\$32.32	\$36.66	\$26.82	\$33.67	\$39.66	\$45.43	\$51.28	\$57.45	\$65.25	68	
69	\$18.28	\$22.39	\$25.64	\$28.95	\$32.38	\$36.15	\$40.96	\$29.44	\$37.03	\$43.68	\$49.81	\$56.04	\$62.60	\$70.95	69	
70	\$20.24	\$24.82	\$28.45	\$32.07	\$35.85	\$39.98	\$45.28	\$32.05	\$40.38	\$47.70	\$54.18	\$60.79	\$67.75	\$76.65	70	
71	\$22.19	\$27.23	\$31.25	\$35.19	\$39.31	\$43.80	\$49.59	\$34.68	\$43.74	\$51.71	\$58.56	\$65.54	\$72.89	\$82.35	71	
72	\$24.15	\$29.66	\$34.06	\$38.31	\$42.77	\$47.64	\$53.91	\$37.29	\$47.10	\$55.73	\$62.93	\$70.28	\$78.05	\$88.04	72	
73	\$27.66	\$34.15	\$39.37	\$44.13	\$49.12	\$54.62	\$61.69	\$41.74	\$53.00	\$62.92	\$70.77	\$78.77	\$87.27	\$98.23	73	
74	\$31.16	\$38.64	\$44.66	\$49.95	\$55.49	\$61.59	\$69.47	\$46.19	\$58.89	\$70.13	\$78.60	\$87.27	\$96.47	\$108.40	74	
75	\$34.67	\$43.13	\$49.96	\$55.77	\$61.86	\$68.57	\$77.26	\$50.63	\$64.78	\$77.32	\$86.44	\$95.77	\$105.68	\$118.59	75	
76	\$38.18	\$47.63	\$55.27	\$61.59	\$68.23	\$75.55	\$85.05	\$55.08	\$70.69	\$84.51	\$94.27	\$104.26	\$114.90	\$128.77	76	
77	\$41.68	\$52.13	\$60.57	\$67.41	\$74.58	\$82.52	\$92.85	\$59.53	\$76.58	\$91.71	\$102.11	\$112.77	\$124.10	\$138.94	77	
78	\$44.92	\$56.27	\$65.52	\$72.87	\$80.59	\$89.08	\$100.10	\$63.24	\$81.57	\$97.88	\$108.89	\$120.14	\$132.09	\$147.64	78	
79	\$48.16	\$60.42	\$70.47	\$78.34	\$86.58	\$95.66	\$107.37	\$66.94	\$86.56	\$104.06	\$115.68	\$127.51	\$140.08	\$156.33	79	
80	\$51.40	\$64.57	\$75.42	\$83.80	\$92.57	\$102.21	\$114.63	\$70.65	\$91.55	\$110.23	\$122.45	\$134.89	\$148.07	\$165.01	80	
81	\$54.64	\$68.72	\$80.36	\$89.28	\$98.57	\$108.77	\$121.90	\$74.35	\$96.55	\$116.39	\$129.23	\$142.27	\$156.04	\$173.71	81	
82	\$57.88	\$72.87	\$85.31	\$94.73	\$104.55	\$115.34	\$129.16	\$78.07	\$101.54	\$122.56	\$136.01	\$149.64	\$164.04	\$182.40	82	
83	\$62.13	\$78.37	\$91.89	\$102.03	\$112.59	\$124.16	\$138.92	\$83.17	\$108.38	\$131.03	\$145.36	\$159.86	\$175.13	\$194.52	83	
84	\$66.38	\$83.86	\$98.47	\$109.34	\$120.63	\$132.97	\$148.68	\$88.29	\$115.24	\$139.50	\$154.70	\$170.08	\$186.22	\$206.63	84	
85	\$70.63	\$89.38	\$105.06	\$116.65	\$128.67	\$141.79	\$158.45	\$93.41	\$122.10	\$147.98	\$164.05	\$180.28	\$197.30	\$218.74	85	
86	\$74.89	\$94.87	\$111.63	\$123.94	\$136.70	\$150.61	\$168.20	\$98.51	\$128.95	\$156.45	\$173.39	\$190.50	\$208.39	\$230.87	86	
87	\$79.14	\$100.37	\$118.21	\$131.26	\$144.74	\$159.42	\$177.96	\$103.63	\$135.80	\$164.91	\$182.74	\$200.70	\$219.48	\$242.99	87	
88	\$83.16	\$105.41	\$124.23	\$137.95	\$152.19	\$167.65	\$187.16	\$108.23	\$141.79	\$172.22	\$190.84	\$209.68	\$229.33	\$253.95	88	
89	\$87.18	\$110.46	\$130.23	\$144.65	\$159.63	\$175.87	\$196.38	\$112.83	\$147.76	\$179.53	\$198.95	\$218.65	\$239.19	\$264.91	89	
90	\$91.20	\$115.52	\$136.23	\$151.35	\$167.07	\$184.11	\$205.58	\$117.42	\$153.74	\$186.82	\$207.05	\$227.62	\$249.05	\$275.85	90	
91	\$95.22	\$120.56	\$142.24	\$158.05	\$174.50	\$192.33	\$214.77	\$122.02	\$159.73	\$194.14	\$215.16	\$236.60	\$258.90	\$286.81	91	
92	\$99.24	\$125.61	\$148.25	\$164.75	\$181.95	\$200.56	\$223.97	\$126.62	\$165.71	\$201.43	\$223.27	\$245.56	\$268.76	\$297.76	92	
93	\$101.91	\$128.91	\$152.10	\$169.08	\$186.77	\$205.91	\$229.91	\$129.38	\$169.14	\$205.54	\$227.85	\$250.67	\$274.36	\$303.88	93	
94	\$104.60	\$132.19	\$155.95	\$173.39	\$191.61	\$211.26	\$235.86	\$132.14	\$172.57	\$209.65	\$232.43	\$255.76	\$279.95	\$309.99	94	
95	\$107.29	\$135.49	\$159.82	\$177.72	\$196.43	\$216.61	\$241.80	\$134.89	\$175.99	\$213.75	\$237.02	\$260.86	\$285.55	\$316.10	95	
96	\$109.97	\$138.78	\$163.66	\$182.03	\$201.25	\$221.96	\$247.75	\$137.66	\$179.42	\$217.85	\$241.60	\$265.95	\$291.15	\$322.20	96	
97	\$112.64	\$142.05	\$167.53	\$186.36	\$206.07	\$227.31	\$253.69	\$140.42	\$182.84	\$221.96	\$246.16	\$271.05	\$296.75	\$328.31	97	
98	\$115.32	\$145.35	\$171.39	\$190.68	\$210.90	\$232.65	\$259.64	\$143.17	\$186.26	\$226.06	\$250.75	\$276.14	\$302.35	\$334.42	98	
99	\$118.01	\$148.64	\$175.24	\$195.00	\$215.72	\$237.99	\$265.58	\$145.93	\$189.69	\$230.16	\$255.33	\$281.24	\$307.95	\$340.54	99	
100+	\$120.69	\$151.92	\$179.10	\$199												

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)															Issue Age
	Future Purchase Option								Auto 5% Compound Inflation							
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.52	\$3.22	\$3.77	\$4.24	\$4.70	\$5.19	\$5.83	\$5.96	\$7.80	\$9.39	\$10.94	\$12.44	\$14.00	\$15.93	25	
26	\$2.53	\$3.23	\$3.81	\$4.26	\$4.73	\$5.23	\$5.88	\$6.03	\$7.91	\$9.51	\$11.07	\$12.62	\$14.19	\$16.16	26	
27	\$2.55	\$3.25	\$3.83	\$4.29	\$4.77	\$5.27	\$5.92	\$6.12	\$7.99	\$9.63	\$11.21	\$12.78	\$14.39	\$16.37	27	
28	\$2.56	\$3.27	\$3.87	\$4.33	\$4.80	\$5.32	\$5.97	\$6.18	\$8.09	\$9.75	\$11.37	\$12.94	\$14.56	\$16.60	28	
29	\$2.57	\$3.29	\$3.89	\$4.37	\$4.84	\$5.35	\$6.02	\$6.26	\$8.19	\$9.86	\$11.50	\$13.11	\$14.75	\$16.81	29	
30	\$2.58	\$3.32	\$3.91	\$4.40	\$4.88	\$5.39	\$6.06	\$6.34	\$8.29	\$9.98	\$11.64	\$13.28	\$14.95	\$17.02	30	
31	\$2.60	\$3.34	\$3.94	\$4.44	\$4.91	\$5.44	\$6.12	\$6.40	\$8.38	\$10.10	\$11.77	\$13.43	\$15.12	\$17.25	31	
32	\$2.61	\$3.36	\$3.96	\$4.46	\$4.95	\$5.47	\$6.17	\$6.48	\$8.49	\$10.22	\$11.93	\$13.60	\$15.31	\$17.46	32	
33	\$2.64	\$3.37	\$4.00	\$4.49	\$5.00	\$5.51	\$6.22	\$6.56	\$8.59	\$10.34	\$12.07	\$13.76	\$15.51	\$17.68	33	
34	\$2.65	\$3.39	\$4.02	\$4.52	\$5.03	\$5.57	\$6.26	\$6.62	\$8.68	\$10.45	\$12.20	\$13.92	\$15.68	\$17.90	34	
35	\$2.67	\$3.42	\$4.05	\$4.56	\$5.06	\$5.60	\$6.31	\$6.71	\$8.77	\$10.58	\$12.34	\$14.09	\$15.87	\$18.12	35	
36	\$2.69	\$3.46	\$4.10	\$4.61	\$5.13	\$5.68	\$6.40	\$6.80	\$8.90	\$10.72	\$12.53	\$14.30	\$16.11	\$18.39	36	
37	\$2.72	\$3.49	\$4.15	\$4.68	\$5.21	\$5.75	\$6.49	\$6.90	\$9.04	\$10.88	\$12.71	\$14.51	\$16.35	\$18.67	37	
38	\$2.75	\$3.54	\$4.20	\$4.73	\$5.27	\$5.83	\$6.58	\$6.98	\$9.16	\$11.04	\$12.88	\$14.72	\$16.59	\$18.95	38	
39	\$2.77	\$3.57	\$4.25	\$4.79	\$5.34	\$5.92	\$6.67	\$7.08	\$9.28	\$11.18	\$13.07	\$14.93	\$16.82	\$19.22	39	
40	\$2.80	\$3.61	\$4.31	\$4.85	\$5.40	\$6.00	\$6.76	\$7.17	\$9.40	\$11.33	\$13.25	\$15.13	\$17.07	\$19.50	40	
41	\$2.82	\$3.66	\$4.35	\$4.91	\$5.47	\$6.07	\$6.85	\$7.28	\$9.52	\$11.49	\$13.43	\$15.34	\$17.31	\$19.78	41	
42	\$2.86	\$3.69	\$4.41	\$4.99	\$5.56	\$6.16	\$6.94	\$7.37	\$9.66	\$11.64	\$13.61	\$15.56	\$17.54	\$20.04	42	
43	\$2.88	\$3.73	\$4.47	\$5.04	\$5.62	\$6.24	\$7.03	\$7.47	\$9.78	\$11.78	\$13.79	\$15.76	\$17.79	\$20.33	43	
44	\$2.90	\$3.77	\$4.51	\$5.11	\$5.69	\$6.31	\$7.12	\$7.56	\$9.91	\$11.95	\$13.97	\$15.97	\$18.02	\$20.60	44	
45	\$2.93	\$3.82	\$4.57	\$5.16	\$5.75	\$6.39	\$7.20	\$7.65	\$10.03	\$12.10	\$14.14	\$16.19	\$18.25	\$20.88	45	
46	\$2.99	\$3.90	\$4.67	\$5.28	\$5.89	\$6.53	\$7.39	\$7.78	\$10.20	\$12.30	\$14.40	\$16.46	\$18.58	\$21.26	46	
47	\$3.03	\$3.98	\$4.77	\$5.39	\$6.02	\$6.70	\$7.57	\$7.92	\$10.38	\$12.52	\$14.64	\$16.76	\$18.91	\$21.62	47	
48	\$3.09	\$4.05	\$4.87	\$5.51	\$6.17	\$6.85	\$7.74	\$8.04	\$10.54	\$12.72	\$14.90	\$17.03	\$19.23	\$22.01	48	
49	\$3.14	\$4.13	\$4.97	\$5.63	\$6.30	\$7.01	\$7.92	\$8.17	\$10.71	\$12.93	\$15.14	\$17.33	\$19.57	\$22.37	49	
50	\$3.19	\$4.21	\$5.07	\$5.75	\$6.44	\$7.15	\$8.09	\$8.29	\$10.88	\$13.13	\$15.39	\$17.60	\$19.89	\$22.75	50	
51	\$3.25	\$4.28	\$5.17	\$5.86	\$6.57	\$7.31	\$8.27	\$8.42	\$11.06	\$13.34	\$15.64	\$17.90	\$20.22	\$23.13	51	
52	\$3.31	\$4.37	\$5.27	\$5.99	\$6.71	\$7.47	\$8.44	\$8.55	\$11.22	\$13.54	\$15.88	\$18.17	\$20.54	\$23.50	52	
53	\$3.36	\$4.45	\$5.37	\$6.11	\$6.84	\$7.61	\$8.62	\$8.69	\$11.40	\$13.76	\$16.13	\$18.47	\$20.86	\$23.87	53	
54	\$3.40	\$4.51	\$5.47	\$6.23	\$6.97	\$7.76	\$8.80	\$8.81	\$11.57	\$13.96	\$16.37	\$18.75	\$21.18	\$24.26	54	
55	\$3.46	\$4.59	\$5.58	\$6.35	\$7.11	\$7.93	\$8.97	\$8.94	\$11.74	\$14.17	\$16.63	\$19.04	\$21.51	\$24.62	55	
56	\$3.80	\$5.00	\$6.01	\$6.85	\$7.70	\$8.59	\$9.74	\$9.36	\$12.32	\$14.90	\$17.50	\$20.08	\$22.71	\$26.03	56	
57	\$4.13	\$5.38	\$6.45	\$7.37	\$8.28	\$9.26	\$10.51	\$9.78	\$12.90	\$15.63	\$18.39	\$21.12	\$23.91	\$27.42	57	
58	\$4.46	\$5.78	\$6.89	\$7.88	\$8.87	\$9.93	\$11.27	\$10.21	\$13.49	\$16.35	\$19.27	\$22.16	\$25.11	\$28.81	58	
59	\$4.79	\$6.17	\$7.31	\$8.38	\$9.46	\$10.59	\$12.05	\$10.62	\$14.07	\$17.08	\$20.17	\$23.20	\$26.31	\$30.21	59	
60	\$5.13	\$6.56	\$7.74	\$8.90	\$10.04	\$11.26	\$12.82	\$11.05	\$14.65	\$17.81	\$21.05	\$24.25	\$27.51	\$31.60	60	
61	\$5.46	\$6.95	\$8.18	\$9.40	\$10.63	\$11.93	\$13.57	\$11.46	\$15.23	\$18.55	\$21.94	\$25.28	\$28.72	\$33.01	61	
62	\$5.80	\$7.35	\$8.62	\$9.92	\$11.21	\$12.60	\$14.35	\$11.88	\$15.81	\$19.27	\$22.82	\$26.33	\$29.91	\$34.39	62	
63	\$6.40	\$8.12	\$9.53	\$10.98	\$12.42	\$13.95	\$15.88	\$12.88	\$17.11	\$20.81	\$24.57	\$28.29	\$32.08	\$36.83	63	
64	\$7.02	\$8.90	\$10.45	\$12.04	\$13.62	\$15.29	\$17.43	\$13.88	\$18.40	\$22.35	\$26.32	\$30.23	\$34.24	\$39.27	64	
65	\$7.62	\$9.67	\$11.38	\$13.10	\$14.81	\$16.65	\$18.98	\$14.88	\$19.69	\$23.90	\$28.07	\$32.19	\$36.40	\$41.71	65	
66	\$8.23	\$10.44	\$12.29	\$14.16	\$16.02	\$18.00	\$20.50	\$15.87	\$20.97	\$25.43	\$29.81	\$34.14	\$38.56	\$44.13	66	
67	\$8.84	\$11.22	\$13.21	\$15.21	\$17.23	\$19.34	\$22.05	\$16.87	\$22.27	\$26.97	\$31.56	\$36.08	\$40.72	\$46.57	67	
68	\$10.04	\$12.77	\$15.06	\$17.31	\$19.57	\$21.95	\$24.99	\$18.69	\$24.74	\$30.01	\$34.93	\$39.76	\$44.74	\$51.03	68	
69	\$11.23	\$14.33	\$16.90	\$19.39	\$21.91	\$24.54	\$27.93	\$20.51	\$27.20	\$33.04	\$38.29	\$43.45	\$48.75	\$55.48	69	
70	\$12.43	\$15.88	\$18.75	\$21.49	\$24.25	\$27.15	\$30.87	\$22.34	\$29.67	\$36.08	\$41.65	\$47.13	\$52.75	\$59.94	70	
71	\$13.63	\$17.43	\$20.59	\$23.60	\$26.59	\$29.75	\$33.81	\$24.17	\$32.13	\$39.12	\$45.01	\$50.81	\$56.77	\$64.39	71	
72	\$14.85	\$18.99	\$22.45	\$25.69	\$28.92	\$32.35	\$36.74	\$25.99	\$34.61	\$42.16	\$48.37	\$54.50	\$60.78	\$68.84	72	
73	\$16.99	\$21.86	\$25.95	\$29.58	\$33.23	\$37.08	\$42.06	\$29.09	\$38.94	\$47.60	\$54.40	\$61.08	\$67.95	\$76.80	73	
74	\$19.15	\$24.74	\$29.44	\$33.49	\$37.53	\$41.83	\$47.36	\$32.19	\$43.27	\$53.04	\$60.43	\$67.67	\$75.12	\$84.77	74	
75	\$21.31	\$27.60	\$32.93	\$37.38	\$41.84	\$46.56	\$52.69	\$35.29	\$47.60	\$58.50	\$66.45	\$74.27	\$82.29	\$92.73	75	
76	\$23.46	\$30.47	\$36.44	\$41.29	\$46.14	\$51.29	\$57.99	\$38.39	\$51.93	\$63.93	\$72.48	\$80.84	\$89.46	\$100.69	76	
77	\$25.62	\$33.35	\$39.93	\$45.19	\$50.45	\$56.04	\$63.30	\$41.49	\$56.27	\$69.38	\$78.49	\$87.43	\$96.63	\$108.66	77	
78	\$27.61	\$36.01	\$43.18	\$48.84	\$54.50	\$60.50	\$68.25	\$44.08	\$59.92	\$74.05	\$83.71	\$93.15	\$102.85	\$115.46	78	
79	\$29.61	\$38.68	\$46.45	\$52.51	\$58.55	\$64.95	\$73.20	\$46.66	\$63.59	\$78.71	\$88.91	\$98.87	\$109.08	\$122.24	79	
80	\$31.58	\$41.32	\$49.70	\$56.18	\$62.61	\$69.40	\$78.15	\$49.24	\$67.27	\$83.38	\$94.13	\$104.60	\$115.29	\$129.04	80	
81	\$33.58	\$43.98	\$52.96	\$59.84	\$66.67	\$73.86	\$83.11	\$51.82	\$70.93	\$88.05	\$99.35	\$110.32	\$121.51	\$135.84	81	
82	\$35.57	\$46.64	\$56.22	\$63.49	\$70.72	\$78.32	\$88.06	\$54.41	\$74.60	\$92.71	\$104.56	\$116.04	\$127.73	\$142.62	82	
83	\$38.19	\$50.15	\$60.56	\$68.40	\$76.14	\$84.30	\$94.71	\$57.98	\$79.64	\$99.12	\$111.74	\$123.96	\$136.36	\$152.10	83	
84	\$40.80	\$53.67	\$64.90	\$73.29	\$81.58	\$90.29	\$101.37	\$61.54	\$84.68	\$105.54	\$118.93	\$131.87	\$145.00	\$161.58	84	
85	\$43.42	\$57.19	\$69.24	\$78.19	\$87.03	\$96.28	\$108.02	\$65.11	\$89.71	\$111.94	\$126.11	\$139.79	\$153.63	\$171.05	85	
86	\$46.02	\$60.70	\$73.58	\$83.08	\$92.46	\$102.27	\$114.68	\$68.67	\$94.73	\$118.35	\$133.29	\$147.71	\$162.27	\$180.54	86	
87	\$48.65	\$64.22	\$77.91	\$87.97	\$97.89	\$108.25	\$121.33	\$72.23	\$99.77	\$124.76	\$140.48	\$155.64	\$170.90	\$190.01	87	
88	\$51.11	\$67.46	\$81.88	\$92.47	\$102.93	\$113.84	\$127.60	\$75.44	\$104.17	\$130.28	\$146.71	\$162.59	\$178.58	\$198.58	88	
89	\$53.58	\$70.70	\$85.83	\$96.96	\$107.96	\$119.42	\$133.88	\$78.64	\$108.56	\$135.80	\$152.93	\$169.55	\$186.25	\$207.14	89	
90	\$56.04	\$73.93	\$89.78	\$101.44	\$112.99	\$125.01	\$140.15	\$81.84	\$112.95	\$141.33	\$159.17	\$176.50	\$193.93	\$215.70	90	
91	\$58.52	\$77.16	\$93.75	\$105.94	\$118.03	\$130.60	\$146.43	\$85.05	\$117.36	\$146.86	\$165.40	\$183.46	\$201.60	\$224.28	91	
92	\$60.99	\$80.38	\$97.70	\$110.44	\$123.05	\$136.19	\$152.70	\$88.26	\$121.74	\$152.37	\$171.64	\$190.41	\$209.28	\$232.83	92	
93	\$62.64	\$82.49	\$100.24	\$113.33	\$126.32	\$139.81	\$156.76	\$90.18	\$124.26	\$155.48	\$175.15	\$194.37	\$213.63	\$237.62	93	
94	\$64.28	\$84.59	\$102.78	\$116.22	\$129.59	\$143.46	\$160.81	\$92.10	\$126.78	\$158.59	\$178.67	\$198.32	\$218.00	\$242.40	94	
95	\$65.92	\$86.71	\$105.33	\$119.12	\$132.84	\$147.08	\$164.86	\$94.02	\$129.29	\$161.70	\$182.19	\$202.27	\$222.35	\$247.17	95	
96	\$67.58	\$88.82	\$107.88	\$122.02	\$136.11	\$150.72	\$168.91	\$95.94	\$131.82	\$164.79	\$185.71	\$206.23	\$226.71	\$251.95	96	
97	\$69.23	\$90.91	\$110.42	\$124.92	\$139.37	\$154.34	\$172.95	\$97.86	\$134.33	\$167.90	\$189.24	\$210.17	\$231.07	\$256.74	97	
98	\$70.87	\$93.02	\$112.95	\$127.81	\$142.63	\$157.99	\$177.01	\$99.80	\$136.85	\$171.01	\$192.76	\$214.12	\$235.42	\$261.50	98	
99	\$72.53	\$95.13	\$115.50	\$130.71	\$145.91	\$161.61	\$181.06	\$101.71	\$139.37	\$174.11	\$196.29	\$218.07	\$239.78	\$266.28	99	
100+	\$74.18	\$97.23	\$118.04	\$133.61	\$149.17	\$165.24	\$185.11	\$103.63	\$141.89	\$177.22	\$199.81	\$222.03	\$244.14	\$271.06	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)															Issue Age
	Comprehensive - 60 Day EP - 50% Home Care								Auto 5% Compound Inflation							
	Future Purchase Option								2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	
25	\$3.11	\$3.82	\$4.40	\$4.89	\$5.39	\$5.95	\$6.67	\$7.06	\$8.93	\$10.55	\$12.18	\$13.80	\$15.49	\$17.57	25	
26	\$3.13	\$3.84	\$4.44	\$4.92	\$5.44	\$6.00	\$6.73	\$7.15	\$9.04	\$10.69	\$12.33	\$13.98	\$15.69	\$17.82	26	
27	\$3.14	\$3.87	\$4.47	\$4.97	\$5.48	\$6.04	\$6.79	\$7.24	\$9.15	\$10.83	\$12.49	\$14.16	\$15.89	\$18.05	27	
28	\$3.16	\$3.89	\$4.50	\$5.01	\$5.53	\$6.08	\$6.84	\$7.34	\$9.26	\$10.96	\$12.65	\$14.35	\$16.11	\$18.30	28	
29	\$3.17	\$3.91	\$4.54	\$5.04	\$5.57	\$6.15	\$6.90	\$7.41	\$9.37	\$11.09	\$12.80	\$14.53	\$16.31	\$18.54	29	
30	\$3.21	\$3.94	\$4.57	\$5.07	\$5.61	\$6.19	\$6.94	\$7.50	\$9.48	\$11.22	\$12.96	\$14.70	\$16.52	\$18.78	30	
31	\$3.22	\$3.96	\$4.59	\$5.12	\$5.66	\$6.24	\$7.00	\$7.59	\$9.60	\$11.37	\$13.12	\$14.89	\$16.72	\$19.02	31	
32	\$3.24	\$3.99	\$4.62	\$5.15	\$5.70	\$6.28	\$7.05	\$7.68	\$9.71	\$11.50	\$13.28	\$15.07	\$16.93	\$19.26	32	
33	\$3.25	\$4.01	\$4.66	\$5.18	\$5.73	\$6.34	\$7.11	\$7.76	\$9.82	\$11.62	\$13.43	\$15.25	\$17.13	\$19.50	33	
34	\$3.27	\$4.03	\$4.69	\$5.23	\$5.78	\$6.38	\$7.16	\$7.86	\$9.93	\$11.75	\$13.58	\$15.44	\$17.35	\$19.73	34	
35	\$3.28	\$4.06	\$4.72	\$5.26	\$5.82	\$6.42	\$7.22	\$7.94	\$10.04	\$11.88	\$13.75	\$15.62	\$17.55	\$19.98	35	
36	\$3.32	\$4.11	\$4.78	\$5.33	\$5.90	\$6.51	\$7.32	\$8.05	\$10.19	\$12.07	\$13.95	\$15.85	\$17.82	\$20.28	36	
37	\$3.35	\$4.15	\$4.83	\$5.39	\$5.97	\$6.60	\$7.43	\$8.17	\$10.33	\$12.23	\$14.14	\$16.08	\$18.08	\$20.58	37	
38	\$3.38	\$4.20	\$4.90	\$5.47	\$6.05	\$6.70	\$7.53	\$8.28	\$10.48	\$12.40	\$14.35	\$16.31	\$18.35	\$20.89	38	
39	\$3.42	\$4.25	\$4.96	\$5.55	\$6.14	\$6.79	\$7.63	\$8.39	\$10.62	\$12.57	\$14.55	\$16.54	\$18.60	\$21.19	39	
40	\$3.45	\$4.29	\$5.03	\$5.61	\$6.22	\$6.87	\$7.73	\$8.51	\$10.75	\$12.75	\$14.75	\$16.78	\$18.87	\$21.50	40	
41	\$3.48	\$4.34	\$5.08	\$5.68	\$6.30	\$6.97	\$7.84	\$8.62	\$10.90	\$12.91	\$14.96	\$17.00	\$19.13	\$21.81	41	
42	\$3.51	\$4.39	\$5.14	\$5.75	\$6.38	\$7.06	\$7.95	\$8.73	\$11.05	\$13.09	\$15.15	\$17.24	\$19.39	\$22.11	42	
43	\$3.55	\$4.45	\$5.21	\$5.82	\$6.46	\$7.15	\$8.05	\$8.84	\$11.19	\$13.25	\$15.35	\$17.47	\$19.66	\$22.42	43	
44	\$3.58	\$4.49	\$5.26	\$5.89	\$6.53	\$7.24	\$8.15	\$8.95	\$11.33	\$13.43	\$15.56	\$17.69	\$19.92	\$22.72	44	
45	\$3.61	\$4.54	\$5.33	\$5.95	\$6.61	\$7.34	\$8.26	\$9.07	\$11.49	\$13.60	\$15.76	\$17.93	\$20.19	\$23.03	45	
46	\$3.68	\$4.62	\$5.44	\$6.11	\$6.78	\$7.51	\$8.47	\$9.22	\$11.67	\$13.84	\$16.04	\$18.24	\$20.55	\$23.43	46	
47	\$3.75	\$4.72	\$5.57	\$6.24	\$6.93	\$7.68	\$8.66	\$9.37	\$11.86	\$14.06	\$16.31	\$18.57	\$20.91	\$23.85	47	
48	\$3.82	\$4.81	\$5.68	\$6.37	\$7.08	\$7.86	\$8.86	\$9.52	\$12.07	\$14.30	\$16.59	\$18.88	\$21.27	\$24.27	48	
49	\$3.89	\$4.90	\$5.80	\$6.50	\$7.24	\$8.04	\$9.07	\$9.69	\$12.26	\$14.53	\$16.86	\$19.20	\$21.62	\$24.68	49	
50	\$3.94	\$5.01	\$5.91	\$6.63	\$7.40	\$8.20	\$9.27	\$9.83	\$12.45	\$14.76	\$17.13	\$19.51	\$21.98	\$25.09	50	
51	\$4.01	\$5.10	\$6.03	\$6.79	\$7.54	\$8.38	\$9.47	\$9.98	\$12.65	\$15.00	\$17.41	\$19.83	\$22.34	\$25.51	51	
52	\$4.07	\$5.18	\$6.15	\$6.92	\$7.70	\$8.57	\$9.67	\$10.14	\$12.85	\$15.22	\$17.68	\$20.15	\$22.71	\$25.92	52	
53	\$4.14	\$5.27	\$6.27	\$7.05	\$7.86	\$8.74	\$9.87	\$10.29	\$13.04	\$15.46	\$17.97	\$20.46	\$23.07	\$26.32	53	
54	\$4.21	\$5.37	\$6.38	\$7.18	\$8.02	\$8.91	\$10.07	\$10.44	\$13.24	\$15.69	\$18.23	\$20.79	\$23.42	\$26.74	54	
55	\$4.26	\$5.46	\$6.50	\$7.32	\$8.17	\$9.09	\$10.28	\$10.60	\$13.43	\$15.92	\$18.51	\$21.10	\$23.79	\$27.16	55	
56	\$4.68	\$5.93	\$7.01	\$7.92	\$8.84	\$9.85	\$11.15	\$11.09	\$14.10	\$16.75	\$19.50	\$22.25	\$25.11	\$28.69	56	
57	\$5.10	\$6.39	\$7.51	\$8.51	\$9.52	\$10.62	\$12.04	\$11.60	\$14.76	\$17.56	\$20.48	\$23.40	\$26.43	\$30.23	57	
58	\$5.50	\$6.86	\$8.03	\$9.09	\$10.20	\$11.39	\$12.90	\$12.09	\$15.44	\$18.39	\$21.47	\$24.55	\$27.77	\$31.78	58	
59	\$5.92	\$7.34	\$8.53	\$9.69	\$10.87	\$12.16	\$13.79	\$12.60	\$16.11	\$19.21	\$22.46	\$25.72	\$29.10	\$33.31	59	
60	\$6.34	\$7.79	\$9.04	\$10.28	\$11.54	\$12.91	\$14.66	\$13.09	\$16.77	\$20.02	\$23.45	\$26.87	\$30.42	\$34.85	60	
61	\$6.74	\$8.26	\$9.54	\$10.87	\$12.22	\$13.68	\$15.55	\$13.58	\$17.44	\$20.84	\$24.43	\$28.02	\$31.76	\$36.39	61	
62	\$7.15	\$8.73	\$10.05	\$11.45	\$12.89	\$14.45	\$16.42	\$14.08	\$18.10	\$21.67	\$25.42	\$29.18	\$33.08	\$37.93	62	
63	\$7.91	\$9.65	\$11.11	\$12.68	\$14.28	\$16.00	\$18.19	\$15.26	\$19.58	\$23.39	\$27.37	\$31.34	\$35.47	\$40.62	63	
64	\$8.66	\$10.58	\$12.19	\$13.90	\$15.66	\$17.55	\$19.94	\$16.44	\$21.05	\$25.13	\$29.31	\$33.51	\$37.85	\$43.30	64	
65	\$9.41	\$11.50	\$13.25	\$15.12	\$17.03	\$19.10	\$21.71	\$17.63	\$22.53	\$26.86	\$31.26	\$35.67	\$40.25	\$45.98	65	
66	\$10.16	\$12.42	\$14.33	\$16.34	\$18.42	\$20.63	\$23.47	\$18.80	\$24.01	\$28.60	\$33.21	\$37.83	\$42.63	\$48.67	66	
67	\$10.92	\$13.34	\$15.40	\$17.57	\$19.80	\$22.19	\$25.24	\$19.99	\$25.49	\$30.32	\$35.15	\$39.99	\$45.02	\$51.35	67	
68	\$12.39	\$15.19	\$17.55	\$19.99	\$22.49	\$25.17	\$28.61	\$22.15	\$28.31	\$33.73	\$38.90	\$44.08	\$49.46	\$56.27	68	
69	\$13.88	\$17.03	\$19.71	\$22.41	\$25.17	\$28.16	\$31.97	\$24.31	\$31.13	\$37.15	\$42.64	\$48.15	\$53.90	\$61.18	69	
70	\$15.35	\$18.88	\$21.86	\$24.83	\$27.86	\$31.15	\$35.34	\$26.48	\$33.94	\$40.56	\$46.40	\$52.24	\$58.32	\$66.10	70	
71	\$16.83	\$20.72	\$24.02	\$27.24	\$30.56	\$34.13	\$38.70	\$28.64	\$36.78	\$43.98	\$50.13	\$56.31	\$62.77	\$71.00	71	
72	\$18.33	\$22.57	\$26.18	\$29.66	\$33.24	\$37.12	\$42.06	\$30.80	\$39.60	\$47.38	\$53.88	\$60.40	\$67.20	\$75.92	72	
73	\$20.99	\$25.99	\$30.25	\$34.16	\$38.19	\$42.54	\$48.14	\$34.47	\$44.56	\$53.51	\$60.58	\$67.69	\$75.12	\$84.70	73	
74	\$23.64	\$29.41	\$34.33	\$38.68	\$43.13	\$47.99	\$54.21	\$38.15	\$49.51	\$59.64	\$67.29	\$74.99	\$83.06	\$93.47	74	
75	\$26.30	\$32.81	\$38.40	\$43.17	\$48.09	\$53.42	\$60.30	\$41.82	\$54.48	\$65.76	\$74.00	\$82.30	\$90.98	\$102.26	75	
76	\$28.97	\$36.23	\$42.48	\$47.68	\$53.03	\$58.85	\$66.37	\$45.48	\$59.42	\$71.88	\$80.71	\$89.60	\$98.92	\$111.03	76	
77	\$31.63	\$39.65	\$46.56	\$52.18	\$57.99	\$64.29	\$72.45	\$49.16	\$64.38	\$78.00	\$87.41	\$96.90	\$106.85	\$119.82	77	
78	\$34.09	\$42.82	\$50.36	\$56.41	\$62.65	\$69.40	\$78.12	\$52.23	\$68.58	\$83.24	\$93.22	\$103.24	\$113.73	\$127.30	78	
79	\$36.55	\$45.97	\$54.16	\$60.64	\$67.30	\$74.51	\$83.79	\$55.28	\$72.77	\$88.49	\$99.03	\$109.57	\$120.60	\$134.79	79	
80	\$39.01	\$49.12	\$57.97	\$64.88	\$71.96	\$79.62	\$89.46	\$58.34	\$76.97	\$93.74	\$104.83	\$115.92	\$127.47	\$142.29	80	
81	\$41.45	\$52.29	\$61.76	\$69.10	\$76.62	\$84.74	\$95.13	\$61.41	\$81.17	\$98.98	\$110.64	\$122.25	\$134.35	\$149.78	81	
82	\$43.92	\$55.44	\$65.57	\$73.33	\$81.27	\$89.86	\$100.79	\$64.47	\$85.37	\$104.22	\$116.44	\$128.59	\$141.23	\$157.27	82	
83	\$47.14	\$59.63	\$70.62	\$78.99	\$87.53	\$96.71	\$108.41	\$68.69	\$91.13	\$111.44	\$124.45	\$137.36	\$150.77	\$167.72	83	
84	\$50.37	\$63.81	\$75.68	\$84.64	\$93.77	\$103.59	\$116.04	\$72.92	\$96.90	\$118.64	\$132.44	\$146.14	\$160.32	\$178.17	84	
85	\$53.60	\$68.00	\$80.74	\$90.29	\$100.02	\$110.46	\$123.65	\$77.14	\$102.65	\$125.83	\$140.45	\$154.91	\$169.87	\$188.62	85	
86	\$56.83	\$72.17	\$85.81	\$95.94	\$106.28	\$117.33	\$131.27	\$81.36	\$108.41	\$133.05	\$148.44	\$163.70	\$179.42	\$199.07	86	
87	\$60.06	\$76.35	\$90.86	\$101.60	\$112.52	\$124.20	\$138.88	\$85.59	\$114.17	\$140.25	\$156.45	\$172.47	\$188.96	\$209.52	87	
88	\$63.11	\$80.20	\$95.47	\$106.79	\$118.30	\$130.61	\$146.06	\$89.39	\$119.20	\$146.47	\$163.39	\$180.18	\$197.45	\$218.97	88	
89	\$66.15	\$84.05	\$100.08	\$111.97	\$124.08	\$137.02	\$153.24	\$93.18	\$124.23	\$152.68	\$170.33	\$187.89	\$205.93	\$228.42	89	
90	\$69.19	\$87.88	\$104.71	\$117.15	\$129.86	\$143.42	\$160.42	\$96.97	\$129.26	\$158.89	\$177.27	\$195.60	\$214.42	\$237.86	90	
91	\$72.25	\$91.73	\$109.32	\$122.34	\$135.65	\$149.84	\$167.61	\$100.77	\$134.29	\$165.10	\$184.21	\$203.32	\$222.90	\$247.31	91	
92	\$75.30	\$95.57	\$113.93	\$127.52	\$141.44	\$156.25	\$174.79	\$104.57	\$139.32	\$171.31	\$191.15	\$211.02	\$231.39	\$256.76	92	
93	\$77.33	\$98.07	\$116.89	\$130.87	\$145.19	\$160.41	\$179.43	\$106.86	\$142.21	\$174.80	\$195.06	\$215.40	\$236.20	\$262.03	93	
94	\$79.37	\$100.58	\$119.86	\$134.22	\$148.94	\$164.57	\$184.07	\$109.13	\$145.08	\$178.29	\$198.99	\$219.78	\$241.04	\$267.29	94	
95	\$81.40	\$103.07	\$122.82	\$137.57	\$152.69	\$168.74	\$188.70	\$111.41	\$147.96	\$181.78	\$202.91	\$224.17	\$245.85	\$272.56	95	
96	\$83.42	\$105.58	\$125.79	\$140.91	\$156.44	\$172.91	\$193.34	\$113.69	\$150.84	\$185.27	\$206.84	\$228.54	\$250.67	\$277.83	96	
97	\$85.47	\$108.09	\$128.75	\$144.25	\$160.20	\$177.08	\$197.97	\$115.96	\$153.71	\$188.77	\$210.75	\$232.92	\$255.49	\$283.10	97	
98	\$87.51	\$110.58	\$131.73	\$147.60	\$163.95	\$181.24	\$202.60	\$118.23	\$156.60	\$192.26	\$214.67	\$237.29	\$260.31	\$288.36	98	
99	\$89.54	\$113.08	\$134.69	\$150.95	\$167.69	\$185.42	\$207.25	\$120.52	\$159.48	\$195.74	\$218.60	\$241.68	\$265.13	\$293.64	99	
100+	\$91.58	\$115.59	\$137.66	\$154.29	\$171.45	\$189.58	\$211.88	\$122.79	\$162.37	\$199.23	\$222.52	\$246.05	\$269.95	\$298.91	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)														Issue Age
	Comprehensive - 60 Day EP - 80% Home Care							Auto 5% Compound Inflation							
	Future Purchase Option														
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	
25	\$3.60	\$4.38	\$5.02	\$5.55	\$6.11	\$6.71	\$7.51	\$7.80	\$9.75	\$11.44	\$13.13	\$14.85	\$16.64	\$18.86	25
26	\$3.62	\$4.40	\$5.05	\$5.59	\$6.15	\$6.76	\$7.57	\$7.90	\$9.87	\$11.59	\$13.30	\$15.04	\$16.86	\$19.12	26
27	\$3.65	\$4.44	\$5.08	\$5.62	\$6.19	\$6.82	\$7.63	\$7.99	\$9.98	\$11.73	\$13.47	\$15.23	\$17.08	\$19.37	27
28	\$3.66	\$4.46	\$5.12	\$5.67	\$6.24	\$6.87	\$7.69	\$8.08	\$10.10	\$11.87	\$13.64	\$15.44	\$17.31	\$19.63	28
29	\$3.68	\$4.49	\$5.15	\$5.71	\$6.28	\$6.92	\$7.75	\$8.18	\$10.23	\$12.01	\$13.81	\$15.63	\$17.53	\$19.89	29
30	\$3.70	\$4.51	\$5.19	\$5.74	\$6.34	\$6.97	\$7.81	\$8.28	\$10.36	\$12.16	\$13.98	\$15.82	\$17.75	\$20.15	30
31	\$3.72	\$4.55	\$5.23	\$5.79	\$6.38	\$7.03	\$7.88	\$8.37	\$10.48	\$12.30	\$14.14	\$16.02	\$17.97	\$20.40	31
32	\$3.75	\$4.57	\$5.26	\$5.83	\$6.42	\$7.08	\$7.94	\$8.48	\$10.60	\$12.44	\$14.32	\$16.21	\$18.19	\$20.67	32
33	\$3.76	\$4.60	\$5.29	\$5.86	\$6.47	\$7.13	\$8.01	\$8.58	\$10.72	\$12.60	\$14.50	\$16.41	\$18.42	\$20.92	33
34	\$3.79	\$4.62	\$5.33	\$5.91	\$6.51	\$7.18	\$8.06	\$8.66	\$10.85	\$12.74	\$14.66	\$16.60	\$18.64	\$21.17	34
35	\$3.81	\$4.66	\$5.37	\$5.95	\$6.57	\$7.24	\$8.13	\$8.76	\$10.97	\$12.88	\$14.84	\$16.80	\$18.86	\$21.44	35
36	\$3.84	\$4.71	\$5.44	\$6.03	\$6.66	\$7.35	\$8.24	\$8.88	\$11.12	\$13.06	\$15.04	\$17.04	\$19.14	\$21.77	36
37	\$3.89	\$4.77	\$5.50	\$6.12	\$6.75	\$7.45	\$8.36	\$9.02	\$11.28	\$13.25	\$15.26	\$17.30	\$19.42	\$22.09	37
38	\$3.92	\$4.82	\$5.58	\$6.19	\$6.84	\$7.54	\$8.48	\$9.14	\$11.44	\$13.43	\$15.48	\$17.55	\$19.71	\$22.42	38
39	\$3.96	\$4.87	\$5.64	\$6.27	\$6.93	\$7.64	\$8.60	\$9.26	\$11.60	\$13.62	\$15.69	\$17.80	\$19.99	\$22.74	39
40	\$4.00	\$4.92	\$5.71	\$6.35	\$7.02	\$7.74	\$8.71	\$9.38	\$11.75	\$13.80	\$15.91	\$18.04	\$20.27	\$23.07	40
41	\$4.04	\$4.99	\$5.79	\$6.42	\$7.11	\$7.86	\$8.82	\$9.50	\$11.90	\$13.99	\$16.13	\$18.28	\$20.55	\$23.40	41
42	\$4.07	\$5.04	\$5.85	\$6.50	\$7.19	\$7.96	\$8.94	\$9.64	\$12.07	\$14.17	\$16.35	\$18.55	\$20.84	\$23.73	42
43	\$4.12	\$5.10	\$5.92	\$6.59	\$7.29	\$8.06	\$9.06	\$9.76	\$12.22	\$14.36	\$16.56	\$18.79	\$21.12	\$24.05	43
44	\$4.15	\$5.15	\$5.99	\$6.67	\$7.38	\$8.16	\$9.18	\$9.88	\$12.38	\$14.55	\$16.78	\$19.04	\$21.40	\$24.38	44
45	\$4.20	\$5.21	\$6.05	\$6.75	\$7.47	\$8.26	\$9.29	\$10.00	\$12.54	\$14.73	\$17.00	\$19.29	\$21.69	\$24.70	45
46	\$4.26	\$5.30	\$6.19	\$6.91	\$7.64	\$8.47	\$9.51	\$10.18	\$12.75	\$14.99	\$17.30	\$19.63	\$22.07	\$25.15	46
47	\$4.34	\$5.41	\$6.33	\$7.05	\$7.82	\$8.65	\$9.75	\$10.34	\$12.96	\$15.23	\$17.59	\$19.96	\$22.47	\$25.60	47
48	\$4.43	\$5.51	\$6.46	\$7.20	\$7.99	\$8.85	\$9.97	\$10.51	\$13.18	\$15.49	\$17.89	\$20.32	\$22.84	\$26.04	48
49	\$4.50	\$5.63	\$6.59	\$7.37	\$8.17	\$9.06	\$10.20	\$10.67	\$13.39	\$15.74	\$18.19	\$20.66	\$23.24	\$26.49	49
50	\$4.57	\$5.73	\$6.73	\$7.52	\$8.35	\$9.26	\$10.42	\$10.85	\$13.60	\$16.00	\$18.48	\$21.00	\$23.62	\$26.93	50
51	\$4.65	\$5.84	\$6.86	\$7.68	\$8.52	\$9.44	\$10.65	\$11.01	\$13.81	\$16.24	\$18.78	\$21.34	\$24.01	\$27.37	51
52	\$4.72	\$5.94	\$7.00	\$7.82	\$8.70	\$9.65	\$10.88	\$11.18	\$14.02	\$16.49	\$19.07	\$21.68	\$24.39	\$27.82	52
53	\$4.79	\$6.05	\$7.13	\$7.98	\$8.87	\$9.85	\$11.10	\$11.37	\$14.23	\$16.75	\$19.37	\$22.02	\$24.78	\$28.25	53
54	\$4.87	\$6.16	\$7.26	\$8.14	\$9.05	\$10.05	\$11.33	\$11.53	\$14.45	\$17.00	\$19.67	\$22.35	\$25.16	\$28.69	54
55	\$4.95	\$6.27	\$7.40	\$8.29	\$9.22	\$10.25	\$11.56	\$11.70	\$14.66	\$17.26	\$19.96	\$22.70	\$25.55	\$29.14	55
56	\$5.03	\$6.40	\$7.57	\$8.48	\$9.44	\$10.49	\$11.85	\$11.94	\$14.88	\$17.50	\$20.20	\$22.94	\$26.37	\$30.59	56
57	\$5.10	\$6.53	\$7.74	\$8.67	\$9.66	\$10.74	\$12.14	\$12.19	\$15.11	\$17.82	\$20.54	\$23.32	\$27.16	\$31.99	57
58	\$5.18	\$6.67	\$7.97	\$8.93	\$9.94	\$11.05	\$12.47	\$12.41	\$15.34	\$18.14	\$20.87	\$23.69	\$27.52	\$33.40	58
59	\$5.26	\$6.81	\$8.19	\$9.18	\$10.21	\$11.34	\$12.79	\$12.61	\$15.57	\$18.47	\$21.20	\$24.02	\$27.87	\$34.81	59
60	\$5.34	\$6.96	\$8.47	\$9.48	\$10.54	\$11.70	\$13.18	\$12.93	\$15.80	\$18.80	\$21.53	\$24.35	\$28.22	\$36.22	60
61	\$5.42	\$7.11	\$8.79	\$9.82	\$10.91	\$12.10	\$13.60	\$13.26	\$16.03	\$19.13	\$21.86	\$24.68	\$28.57	\$37.63	61
62	\$5.50	\$7.26	\$9.14	\$10.18	\$11.29	\$12.50	\$14.02	\$13.59	\$16.26	\$19.46	\$22.19	\$24.99	\$28.92	\$39.04	62
63	\$9.16	\$11.07	\$12.65	\$14.35	\$16.12	\$18.03	\$20.47	\$16.85	\$21.38	\$25.36	\$29.52	\$33.72	\$38.10	\$43.58	63
64	\$10.03	\$12.13	\$13.87	\$15.74	\$17.67	\$19.78	\$22.46	\$18.15	\$22.99	\$27.22	\$31.62	\$36.05	\$40.67	\$46.46	64
65	\$10.90	\$13.19	\$15.09	\$17.11	\$19.23	\$21.52	\$24.43	\$19.45	\$24.60	\$29.10	\$33.71	\$38.38	\$43.23	\$49.35	65
66	\$11.77	\$14.25	\$16.30	\$18.50	\$20.79	\$23.27	\$26.42	\$20.77	\$26.21	\$30.98	\$35.82	\$40.70	\$45.81	\$52.23	66
67	\$12.64	\$15.30	\$17.52	\$19.89	\$22.34	\$25.02	\$28.41	\$22.06	\$27.83	\$32.86	\$37.92	\$43.02	\$48.37	\$55.10	67
68	\$14.36	\$17.42	\$19.96	\$22.62	\$25.39	\$28.38	\$32.20	\$24.44	\$30.90	\$36.56	\$41.95	\$47.43	\$53.14	\$60.37	68
69	\$16.08	\$19.54	\$22.42	\$25.37	\$28.42	\$31.75	\$35.99	\$26.83	\$33.98	\$40.25	\$45.99	\$51.81	\$57.90	\$65.66	69
70	\$17.79	\$21.64	\$24.87	\$28.10	\$31.45	\$35.10	\$39.76	\$29.22	\$37.07	\$43.95	\$50.03	\$56.20	\$62.67	\$70.93	70
71	\$19.51	\$23.76	\$27.33	\$30.84	\$34.48	\$38.47	\$43.56	\$31.60	\$40.15	\$47.65	\$54.07	\$60.58	\$67.44	\$76.20	71
72	\$21.23	\$25.88	\$29.78	\$33.58	\$37.52	\$41.83	\$47.34	\$33.99	\$43.22	\$51.34	\$58.11	\$64.98	\$72.19	\$81.47	72
73	\$24.31	\$29.80	\$34.42	\$38.68	\$43.10	\$47.94	\$54.18	\$38.04	\$48.65	\$57.98	\$65.34	\$72.83	\$80.71	\$90.89	73
74	\$27.39	\$33.72	\$39.06	\$43.77	\$48.69	\$54.08	\$61.02	\$42.09	\$54.05	\$64.60	\$72.59	\$80.69	\$89.23	\$100.31	74
75	\$30.47	\$37.64	\$43.69	\$48.88	\$54.28	\$60.21	\$67.87	\$46.14	\$59.46	\$71.25	\$79.81	\$88.53	\$97.75	\$109.73	75
76	\$33.56	\$41.55	\$48.33	\$53.97	\$59.87	\$66.33	\$74.72	\$50.20	\$64.88	\$77.87	\$87.06	\$96.39	\$106.28	\$119.16	76
77	\$36.64	\$45.47	\$52.97	\$59.08	\$65.46	\$72.46	\$81.55	\$54.25	\$70.29	\$84.50	\$94.28	\$104.24	\$114.79	\$128.58	77
78	\$39.49	\$49.10	\$57.30	\$63.87	\$70.71	\$78.22	\$87.93	\$57.63	\$74.87	\$90.19	\$100.55	\$111.06	\$122.18	\$136.62	78
79	\$42.34	\$52.73	\$61.63	\$68.64	\$75.97	\$83.97	\$94.31	\$61.01	\$79.45	\$95.87	\$106.81	\$117.89	\$129.57	\$144.65	79
80	\$45.19	\$56.34	\$65.94	\$73.43	\$81.23	\$89.74	\$100.69	\$64.39	\$84.04	\$101.55	\$113.06	\$124.70	\$136.96	\$152.70	80
81	\$48.03	\$59.97	\$70.28	\$78.23	\$86.49	\$95.50	\$107.07	\$67.78	\$88.61	\$107.23	\$119.33	\$131.52	\$144.34	\$160.73	81
82	\$50.89	\$63.59	\$74.60	\$83.02	\$91.74	\$101.26	\$113.45	\$71.15	\$93.19	\$112.92	\$125.59	\$138.35	\$151.73	\$168.77	82
83	\$54.62	\$68.39	\$80.35	\$89.42	\$98.79	\$109.00	\$122.02	\$75.80	\$99.48	\$120.73	\$134.22	\$147.78	\$161.98	\$179.99	83
84	\$58.35	\$73.19	\$86.11	\$95.82	\$105.85	\$116.75	\$130.60	\$80.47	\$105.77	\$128.53	\$142.85	\$157.23	\$172.24	\$191.20	84
85	\$62.10	\$77.98	\$91.87	\$102.21	\$112.90	\$124.48	\$139.16	\$85.13	\$112.06	\$136.33	\$151.48	\$166.67	\$182.50	\$202.42	85
86	\$65.83	\$82.78	\$97.62	\$108.61	\$119.95	\$132.22	\$147.74	\$89.79	\$118.35	\$144.14	\$160.11	\$176.12	\$192.76	\$213.63	86
87	\$69.58	\$87.59	\$103.38	\$115.02	\$127.00	\$139.98	\$156.32	\$94.45	\$124.64	\$151.95	\$168.74	\$185.55	\$203.01	\$224.85	87
88	\$73.10	\$91.98	\$108.64	\$120.89	\$133.53	\$147.19	\$164.40	\$98.64	\$130.14	\$158.68	\$176.23	\$193.84	\$212.13	\$234.99	88
89	\$76.64	\$96.39	\$113.89	\$126.76	\$140.06	\$154.43	\$172.49	\$102.84	\$135.62	\$165.40	\$183.71	\$202.14	\$221.25	\$245.13	89
90	\$80.16	\$100.80	\$119.13	\$132.63	\$146.59	\$161.64	\$180.57	\$107.02	\$141.12	\$172.13	\$191.20	\$210.44	\$230.36	\$255.26	90
91	\$83.70	\$105.21	\$124.38	\$138.49	\$153.11	\$168.86	\$188.65	\$111.22	\$146.60	\$178.86	\$198.68	\$218.73	\$239.48	\$265.39	91
92	\$87.22	\$109.61	\$129.63	\$144.37	\$159.65	\$176.09	\$196.73	\$115.40	\$152.10	\$185.59	\$206.17	\$227.02	\$248.59	\$275.54	92
93	\$89.58	\$112.48	\$133.01	\$148.16	\$163.88	\$180.78	\$201.95	\$117.93	\$155.24	\$189.38	\$210.40	\$231.75	\$253.76	\$281.19	93
94	\$91.95	\$115.35	\$136.39	\$151.95	\$168.11	\$185.48	\$207.17	\$120.43	\$158.38	\$193.15	\$214.63	\$236.46	\$258.95	\$286.84	94
95	\$94.30	\$118.22	\$139.75	\$155.73	\$172.35	\$190.17	\$212.39	\$122.95	\$161.53	\$196.94	\$218.85	\$241.17	\$264.12	\$292.49	95
96	\$96.66	\$121.09	\$143.13	\$159.51	\$176.59	\$194.87	\$217.61	\$125.46	\$164.67	\$200.71	\$223.09	\$245.87	\$269.30	\$298.15	96
97	\$99.02	\$123.96	\$146.50	\$163.31	\$180.82	\$199.57	\$222.83	\$127.97	\$167.82	\$204.50	\$227.32	\$250.58	\$274.48	\$303.81	97
98	\$101.37	\$126.83	\$149.87	\$167.09	\$185.05	\$204.26	\$228.06	\$130.49	\$170.95	\$208.28	\$231.55	\$255.29	\$279.66	\$309.46	98
99	\$103.73	\$129.70	\$153.25	\$170.88	\$189.29	\$208.96	\$233.27	\$133.00	\$174.10	\$212.07	\$235.79	\$260.00	\$284.84	\$315.11	99
100+	\$106.09	\$132.58	\$156.61	\$174.67	\$193.52	\$213.65	\$238.49	\$135.52	\$177.25	\$215.8					

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)															Issue Age
	Comprehensive - 60 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.88	\$4.74	\$5.43	\$5.99	\$6.58	\$7.24	\$8.10	\$8.13	\$10.11	\$11.84	\$13.57	\$15.33	\$17.17	\$19.46	25	
26	\$3.90	\$4.77	\$5.46	\$6.03	\$6.63	\$7.30	\$8.17	\$8.23	\$10.26	\$12.00	\$13.76	\$15.54	\$17.41	\$19.73	26	
27	\$3.92	\$4.80	\$5.50	\$6.07	\$6.68	\$7.36	\$8.24	\$8.34	\$10.38	\$12.15	\$13.92	\$15.74	\$17.63	\$19.99	27	
28	\$3.94	\$4.83	\$5.55	\$6.13	\$6.74	\$7.41	\$8.30	\$8.44	\$10.50	\$12.29	\$14.10	\$15.93	\$17.87	\$20.26	28	
29	\$3.96	\$4.87	\$5.59	\$6.17	\$6.79	\$7.48	\$8.37	\$8.54	\$10.63	\$12.44	\$14.29	\$16.14	\$18.09	\$20.52	29	
30	\$3.99	\$4.89	\$5.62	\$6.22	\$6.84	\$7.53	\$8.44	\$8.64	\$10.75	\$12.60	\$14.45	\$16.34	\$18.33	\$20.80	30	
31	\$4.01	\$4.92	\$5.67	\$6.26	\$6.89	\$7.59	\$8.51	\$8.74	\$10.88	\$12.75	\$14.63	\$16.54	\$18.55	\$21.05	31	
32	\$4.03	\$4.96	\$5.70	\$6.30	\$6.94	\$7.64	\$8.58	\$8.84	\$11.01	\$12.89	\$14.80	\$16.75	\$18.78	\$21.33	32	
33	\$4.05	\$5.00	\$5.74	\$6.35	\$6.98	\$7.70	\$8.63	\$8.94	\$11.14	\$13.04	\$14.98	\$16.94	\$19.01	\$21.59	33	
34	\$4.07	\$5.02	\$5.78	\$6.39	\$7.04	\$7.75	\$8.70	\$9.05	\$11.26	\$13.20	\$15.15	\$17.14	\$19.24	\$21.86	34	
35	\$4.10	\$5.05	\$5.82	\$6.44	\$7.09	\$7.81	\$8.76	\$9.15	\$11.40	\$13.34	\$15.33	\$17.35	\$19.46	\$22.12	35	
36	\$4.13	\$5.11	\$5.89	\$6.52	\$7.18	\$7.93	\$8.90	\$9.27	\$11.55	\$13.53	\$15.56	\$17.60	\$19.76	\$22.47	36	
37	\$4.17	\$5.17	\$5.96	\$6.60	\$7.29	\$8.04	\$9.03	\$9.40	\$11.72	\$13.73	\$15.78	\$17.87	\$20.04	\$22.80	37	
38	\$4.22	\$5.23	\$6.03	\$6.70	\$7.39	\$8.15	\$9.15	\$9.52	\$11.87	\$13.91	\$16.01	\$18.12	\$20.34	\$23.14	38	
39	\$4.26	\$5.28	\$6.12	\$6.79	\$7.48	\$8.26	\$9.27	\$9.66	\$12.05	\$14.10	\$16.23	\$18.38	\$20.63	\$23.47	39	
40	\$4.29	\$5.35	\$6.19	\$6.86	\$7.58	\$8.36	\$9.40	\$9.78	\$12.20	\$14.31	\$16.45	\$18.64	\$20.93	\$23.81	40	
41	\$4.34	\$5.40	\$6.26	\$6.95	\$7.68	\$8.48	\$9.52	\$9.92	\$12.37	\$14.50	\$16.68	\$18.89	\$21.23	\$24.15	41	
42	\$4.39	\$5.46	\$6.34	\$7.04	\$7.76	\$8.59	\$9.65	\$10.05	\$12.53	\$14.68	\$16.90	\$19.15	\$21.51	\$24.48	42	
43	\$4.44	\$5.51	\$6.41	\$7.12	\$7.87	\$8.70	\$9.77	\$10.18	\$12.69	\$14.88	\$17.12	\$19.40	\$21.81	\$24.82	43	
44	\$4.47	\$5.59	\$6.48	\$7.20	\$7.97	\$8.81	\$9.91	\$10.31	\$12.85	\$15.07	\$17.35	\$19.67	\$22.09	\$25.16	44	
45	\$4.51	\$5.64	\$6.56	\$7.30	\$8.07	\$8.92	\$10.03	\$10.43	\$13.01	\$15.25	\$17.57	\$19.92	\$22.39	\$25.50	45	
46	\$4.59	\$5.75	\$6.71	\$7.47	\$8.25	\$9.14	\$10.28	\$10.61	\$13.24	\$15.52	\$17.89	\$20.28	\$22.79	\$25.96	46	
47	\$4.68	\$5.88	\$6.85	\$7.63	\$8.44	\$9.35	\$10.51	\$10.79	\$13.45	\$15.78	\$18.19	\$20.62	\$23.19	\$26.40	47	
48	\$4.76	\$5.99	\$7.00	\$7.79	\$8.63	\$9.55	\$10.75	\$10.96	\$13.68	\$16.04	\$18.49	\$20.97	\$23.59	\$26.86	48	
49	\$4.83	\$6.11	\$7.14	\$7.96	\$8.82	\$9.77	\$11.00	\$11.14	\$13.90	\$16.30	\$18.80	\$21.34	\$23.98	\$27.32	49	
50	\$4.91	\$6.23	\$7.29	\$8.13	\$9.02	\$9.98	\$11.25	\$11.31	\$14.12	\$16.56	\$19.11	\$21.68	\$24.39	\$27.78	50	
51	\$5.00	\$6.34	\$7.43	\$8.29	\$9.20	\$10.20	\$11.50	\$11.50	\$14.35	\$16.82	\$19.42	\$22.04	\$24.78	\$28.24	51	
52	\$5.08	\$6.45	\$7.58	\$8.47	\$9.39	\$10.41	\$11.74	\$11.66	\$14.56	\$17.09	\$19.72	\$22.39	\$25.18	\$28.69	52	
53	\$5.16	\$6.56	\$7.72	\$8.63	\$9.58	\$10.63	\$11.99	\$11.84	\$14.78	\$17.35	\$20.02	\$22.74	\$25.58	\$29.16	53	
54	\$5.24	\$6.68	\$7.87	\$8.80	\$9.77	\$10.85	\$12.23	\$12.02	\$15.01	\$17.60	\$20.34	\$23.09	\$25.98	\$29.62	54	
55	\$5.32	\$6.80	\$8.02	\$8.96	\$9.96	\$11.06	\$12.48	\$12.20	\$15.23	\$17.88	\$20.63	\$23.43	\$26.38	\$30.08	55	
56	\$5.83	\$7.38	\$8.64	\$9.69	\$10.78	\$11.99	\$13.54	\$12.77	\$15.98	\$18.79	\$21.73	\$24.73	\$27.85	\$31.78	56	
57	\$6.35	\$7.96	\$9.26	\$10.41	\$11.61	\$12.91	\$14.61	\$13.34	\$16.75	\$19.71	\$22.84	\$26.01	\$29.32	\$33.48	57	
58	\$6.86	\$8.54	\$9.88	\$11.12	\$12.42	\$13.85	\$15.67	\$13.91	\$17.50	\$20.62	\$23.94	\$27.29	\$30.79	\$35.17	58	
59	\$7.38	\$9.11	\$10.51	\$11.85	\$13.25	\$14.78	\$16.75	\$14.50	\$18.25	\$21.55	\$25.05	\$28.57	\$32.26	\$36.89	59	
60	\$7.90	\$9.70	\$11.14	\$12.58	\$14.07	\$15.71	\$17.81	\$15.07	\$19.02	\$22.48	\$26.15	\$29.86	\$33.75	\$38.59	60	
61	\$8.40	\$10.28	\$11.76	\$13.30	\$14.90	\$16.65	\$18.87	\$15.64	\$19.77	\$23.39	\$27.24	\$31.14	\$35.22	\$40.29	61	
62	\$8.92	\$10.86	\$12.38	\$14.02	\$15.71	\$17.57	\$19.94	\$16.21	\$20.52	\$24.31	\$28.35	\$32.43	\$36.69	\$42.00	62	
63	\$9.85	\$12.01	\$13.70	\$15.52	\$17.41	\$19.45	\$22.08	\$17.57	\$22.20	\$26.26	\$30.53	\$34.83	\$39.33	\$44.97	63	
64	\$10.79	\$13.16	\$15.02	\$17.01	\$19.09	\$21.35	\$24.24	\$18.93	\$23.87	\$28.19	\$32.69	\$37.23	\$41.98	\$47.94	64	
65	\$11.73	\$14.31	\$16.34	\$18.51	\$20.77	\$23.23	\$26.37	\$20.29	\$25.55	\$30.14	\$34.85	\$39.63	\$44.64	\$50.92	65	
66	\$12.66	\$15.45	\$17.65	\$20.00	\$22.46	\$25.11	\$28.51	\$21.64	\$27.22	\$32.08	\$37.03	\$42.04	\$47.29	\$53.90	66	
67	\$13.60	\$16.60	\$18.98	\$21.50	\$24.14	\$26.99	\$30.66	\$23.02	\$28.90	\$34.03	\$39.19	\$44.44	\$49.94	\$56.86	67	
68	\$15.45	\$18.89	\$21.62	\$24.47	\$27.41	\$30.63	\$34.74	\$25.50	\$32.10	\$37.85	\$43.39	\$48.98	\$54.85	\$62.30	68	
69	\$17.30	\$21.18	\$24.29	\$27.42	\$30.69	\$34.26	\$38.83	\$27.98	\$35.30	\$41.68	\$47.56	\$53.51	\$59.77	\$67.73	69	
70	\$19.14	\$23.48	\$26.94	\$30.39	\$33.97	\$37.89	\$42.91	\$30.47	\$38.50	\$45.52	\$51.73	\$58.05	\$64.69	\$73.18	70	
71	\$20.99	\$25.77	\$29.59	\$33.34	\$37.25	\$41.51	\$47.00	\$32.97	\$41.71	\$49.35	\$55.91	\$62.58	\$69.61	\$78.61	71	
72	\$22.83	\$28.07	\$32.25	\$36.30	\$40.53	\$45.15	\$51.08	\$35.45	\$44.90	\$53.17	\$60.08	\$67.11	\$74.53	\$84.07	72	
73	\$26.15	\$32.33	\$37.28	\$41.82	\$46.56	\$51.75	\$58.47	\$39.68	\$50.52	\$60.05	\$67.56	\$75.22	\$83.31	\$93.78	73	
74	\$29.47	\$36.58	\$42.30	\$47.33	\$52.59	\$58.37	\$65.85	\$43.91	\$56.15	\$66.91	\$75.05	\$83.33	\$92.11	\$103.51	74	
75	\$32.78	\$40.82	\$47.32	\$52.84	\$58.63	\$64.99	\$73.23	\$48.13	\$61.76	\$73.78	\$82.52	\$91.44	\$100.92	\$113.23	75	
76	\$36.11	\$45.08	\$52.35	\$58.35	\$64.66	\$71.60	\$80.62	\$52.36	\$67.38	\$80.66	\$90.00	\$99.56	\$109.71	\$122.95	76	
77	\$39.42	\$49.33	\$57.38	\$63.87	\$70.70	\$78.21	\$87.99	\$56.59	\$73.01	\$87.52	\$97.49	\$107.67	\$118.50	\$132.66	77	
78	\$42.49	\$53.26	\$62.07	\$69.05	\$76.36	\$84.42	\$94.88	\$60.11	\$77.77	\$93.41	\$103.96	\$114.71	\$126.13	\$140.97	78	
79	\$45.54	\$57.18	\$66.74	\$74.23	\$82.04	\$90.65	\$101.76	\$63.63	\$82.52	\$99.29	\$110.43	\$121.76	\$133.75	\$149.27	79	
80	\$48.61	\$61.11	\$71.43	\$79.40	\$87.73	\$96.86	\$108.65	\$67.16	\$87.28	\$105.18	\$116.91	\$128.81	\$141.37	\$157.56	80	
81	\$51.68	\$65.04	\$76.11	\$84.58	\$93.41	\$103.08	\$115.54	\$70.69	\$92.03	\$111.06	\$123.37	\$135.85	\$149.00	\$165.85	81	
82	\$54.73	\$68.97	\$80.80	\$89.75	\$99.07	\$109.31	\$122.43	\$74.21	\$96.79	\$116.95	\$129.85	\$142.90	\$156.62	\$174.15	82	
83	\$58.76	\$74.18	\$87.04	\$96.68	\$106.70	\$117.65	\$131.66	\$79.06	\$103.33	\$125.04	\$138.78	\$152.65	\$167.22	\$185.71	83	
84	\$62.78	\$79.38	\$93.26	\$103.60	\$114.31	\$126.02	\$140.92	\$83.93	\$109.87	\$133.12	\$147.70	\$162.39	\$177.81	\$197.29	84	
85	\$66.81	\$84.58	\$99.50	\$110.51	\$121.93	\$134.37	\$150.17	\$88.79	\$116.39	\$141.21	\$156.61	\$172.14	\$188.39	\$208.86	85	
86	\$70.83	\$89.78	\$105.74	\$117.44	\$129.54	\$142.72	\$159.42	\$93.65	\$122.92	\$149.29	\$165.54	\$181.89	\$198.98	\$220.44	86	
87	\$74.85	\$94.98	\$111.97	\$124.36	\$137.17	\$151.08	\$168.68	\$98.51	\$129.47	\$157.37	\$174.46	\$191.65	\$209.56	\$232.01	87	
88	\$78.85	\$99.76	\$117.65	\$130.71	\$144.22	\$158.88	\$177.40	\$102.88	\$135.16	\$164.34	\$182.20	\$200.21	\$218.99	\$242.47	88	
89	\$82.45	\$104.55	\$123.34	\$137.06	\$151.27	\$166.68	\$186.12	\$107.25	\$140.87	\$171.32	\$189.94	\$208.78	\$228.40	\$252.93	89	
90	\$86.24	\$109.33	\$129.03	\$143.40	\$158.32	\$174.47	\$194.84	\$111.62	\$146.57	\$178.29	\$197.68	\$217.35	\$237.80	\$263.39	90	
91	\$90.05	\$114.11	\$134.72	\$149.75	\$165.37	\$182.27	\$203.57	\$116.00	\$152.28	\$185.25	\$205.41	\$225.93	\$247.21	\$273.85	91	
92	\$93.83	\$118.88	\$140.39	\$156.10	\$172.43	\$190.06	\$212.29	\$120.36	\$157.97	\$192.22	\$213.15	\$234.48	\$256.62	\$284.31	92	
93	\$96.38	\$122.00	\$144.06	\$160.19	\$176.99	\$195.13	\$217.92	\$122.99	\$161.24	\$196.13	\$217.53	\$239.36	\$261.98	\$290.14	93	
94	\$98.92	\$125.11	\$147.71	\$164.29	\$181.56	\$200.20	\$223.55	\$125.61	\$164.51	\$200.05	\$221.91	\$244.22	\$267.31	\$295.97	94	
95	\$101.44	\$128.23	\$151.36	\$168.38	\$186.14	\$205.27	\$229.19	\$128.24	\$167.78	\$203.97	\$226.28	\$249.07	\$272.66	\$301.81	95	
96	\$103.99	\$131.33	\$155.02	\$172.48	\$190.72	\$210.34	\$234.82	\$130.85	\$171.04	\$207.89	\$230.65	\$253.95	\$278.00	\$307.65	96	
97	\$106.53	\$134.44	\$158.67	\$176.58	\$195.29	\$215.41	\$240.45	\$133.48	\$174.30	\$211.80	\$235.02	\$258.81	\$283.35	\$313.48	97	
98	\$109.06	\$137.56	\$162.32	\$180.67	\$199.87	\$220.48	\$246.09	\$136.10	\$177.57	\$215.71	\$239.40	\$263.69	\$288.70	\$319.31	98	
99	\$111.60	\$140.68	\$165.97	\$184.76	\$204.44	\$225.55	\$251.72	\$138.72	\$180.84	\$219.63	\$243.77	\$268.54	\$294.04	\$325.14	99	
100+	\$114.14	\$143.79	\$169.64	\$188.85	\$209.00	\$230.63	\$25									

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)															Issue Age
	Facility - 60 Day EP								Auto 5% Compound Inflation							
	Future Purchase Option								2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.43	\$3.09	\$3.64	\$4.07	\$4.52	\$5.00	\$5.61	\$5.75	\$7.53	\$9.07	\$10.55	\$12.02	\$13.52	\$15.37	25	
26	\$2.44	\$3.11	\$3.66	\$4.11	\$4.56	\$5.04	\$5.66	\$5.83	\$7.63	\$9.19	\$10.69	\$12.18	\$13.70	\$15.59	26	
27	\$2.45	\$3.13	\$3.69	\$4.14	\$4.59	\$5.07	\$5.70	\$5.90	\$7.72	\$9.30	\$10.84	\$12.33	\$13.88	\$15.80	27	
28	\$2.46	\$3.14	\$3.71	\$4.17	\$4.62	\$5.12	\$5.74	\$5.96	\$7.82	\$9.41	\$10.97	\$12.49	\$14.06	\$16.01	28	
29	\$2.48	\$3.16	\$3.73	\$4.20	\$4.66	\$5.15	\$5.79	\$6.04	\$7.92	\$9.52	\$11.10	\$12.66	\$14.23	\$16.22	29	
30	\$2.49	\$3.19	\$3.77	\$4.23	\$4.70	\$5.19	\$5.83	\$6.12	\$8.01	\$9.65	\$11.23	\$12.82	\$14.42	\$16.43	30	
31	\$2.50	\$3.22	\$3.80	\$4.26	\$4.73	\$5.23	\$5.89	\$6.18	\$8.10	\$9.76	\$11.38	\$12.97	\$14.59	\$16.65	31	
32	\$2.52	\$3.24	\$3.82	\$4.28	\$4.77	\$5.27	\$5.93	\$6.26	\$8.19	\$9.87	\$11.52	\$13.13	\$14.77	\$16.85	32	
33	\$2.53	\$3.25	\$3.85	\$4.32	\$4.80	\$5.30	\$5.97	\$6.33	\$8.29	\$9.98	\$11.65	\$13.29	\$14.97	\$17.05	33	
34	\$2.55	\$3.27	\$3.88	\$4.35	\$4.83	\$5.35	\$6.02	\$6.40	\$8.38	\$10.10	\$11.78	\$13.44	\$15.14	\$17.27	34	
35	\$2.56	\$3.29	\$3.90	\$4.39	\$4.87	\$5.38	\$6.06	\$6.47	\$8.49	\$10.22	\$11.93	\$13.60	\$15.32	\$17.48	35	
36	\$2.58	\$3.33	\$3.95	\$4.45	\$4.93	\$5.46	\$6.16	\$6.56	\$8.60	\$10.37	\$12.10	\$13.80	\$15.55	\$17.75	36	
37	\$2.60	\$3.37	\$4.00	\$4.50	\$5.01	\$5.55	\$6.25	\$6.64	\$8.72	\$10.51	\$12.27	\$14.00	\$15.78	\$18.01	37	
38	\$2.65	\$3.40	\$4.05	\$4.56	\$5.07	\$5.62	\$6.33	\$6.74	\$8.84	\$10.65	\$12.44	\$14.20	\$16.01	\$18.27	38	
39	\$2.67	\$3.45	\$4.10	\$4.62	\$5.14	\$5.70	\$6.41	\$6.84	\$8.96	\$10.81	\$12.63	\$14.41	\$16.24	\$18.55	39	
40	\$2.69	\$3.48	\$4.14	\$4.68	\$5.21	\$5.77	\$6.50	\$6.93	\$9.09	\$10.95	\$12.79	\$14.62	\$16.47	\$18.81	40	
41	\$2.72	\$3.53	\$4.20	\$4.73	\$5.27	\$5.84	\$6.59	\$7.02	\$9.21	\$11.09	\$12.97	\$14.81	\$16.70	\$19.07	41	
42	\$2.75	\$3.56	\$4.24	\$4.79	\$5.34	\$5.92	\$6.68	\$7.11	\$9.32	\$11.25	\$13.14	\$15.02	\$16.93	\$19.34	42	
43	\$2.77	\$3.59	\$4.29	\$4.84	\$5.40	\$6.00	\$6.76	\$7.19	\$9.44	\$11.40	\$13.32	\$15.22	\$17.16	\$19.61	43	
44	\$2.80	\$3.64	\$4.34	\$4.91	\$5.47	\$6.06	\$6.85	\$7.30	\$9.57	\$11.54	\$13.50	\$15.43	\$17.39	\$19.88	44	
45	\$2.82	\$3.67	\$4.40	\$4.97	\$5.55	\$6.15	\$6.94	\$7.39	\$9.70	\$11.68	\$13.67	\$15.63	\$17.61	\$20.15	45	
46	\$2.88	\$3.75	\$4.49	\$5.08	\$5.68	\$6.29	\$7.11	\$7.51	\$9.86	\$11.88	\$13.90	\$15.89	\$17.93	\$20.50	46	
47	\$2.92	\$3.83	\$4.59	\$5.19	\$5.80	\$6.45	\$7.28	\$7.63	\$10.02	\$12.09	\$14.14	\$16.18	\$18.25	\$20.86	47	
48	\$2.98	\$3.90	\$4.69	\$5.30	\$5.93	\$6.59	\$7.45	\$7.75	\$10.19	\$12.28	\$14.39	\$16.45	\$18.57	\$21.24	48	
49	\$3.02	\$3.98	\$4.79	\$5.41	\$6.05	\$6.74	\$7.61	\$7.88	\$10.36	\$12.48	\$14.62	\$16.72	\$18.88	\$21.59	49	
50	\$3.08	\$4.05	\$4.88	\$5.55	\$6.19	\$6.89	\$7.79	\$8.01	\$10.52	\$12.68	\$14.87	\$17.00	\$19.20	\$21.95	50	
51	\$3.12	\$4.13	\$4.99	\$5.66	\$6.33	\$7.03	\$7.96	\$8.14	\$10.67	\$12.88	\$15.10	\$17.28	\$19.51	\$22.31	51	
52	\$3.17	\$4.20	\$5.08	\$5.77	\$6.45	\$7.18	\$8.13	\$8.26	\$10.85	\$13.09	\$15.33	\$17.55	\$19.82	\$22.68	52	
53	\$3.23	\$4.27	\$5.17	\$5.88	\$6.58	\$7.34	\$8.29	\$8.38	\$11.01	\$13.29	\$15.57	\$17.83	\$20.14	\$23.04	53	
54	\$3.28	\$4.35	\$5.27	\$5.99	\$6.72	\$7.48	\$8.47	\$8.51	\$11.18	\$13.49	\$15.81	\$18.10	\$20.45	\$23.39	54	
55	\$3.33	\$4.43	\$5.37	\$6.11	\$6.84	\$7.62	\$8.63	\$8.63	\$11.33	\$13.69	\$16.05	\$18.38	\$20.77	\$23.76	55	
56	\$3.65	\$4.80	\$5.79	\$6.59	\$7.41	\$8.26	\$9.37	\$9.04	\$11.90	\$14.40	\$16.90	\$19.38	\$21.93	\$25.10	56	
57	\$3.98	\$5.18	\$6.20	\$7.08	\$7.97	\$8.91	\$10.10	\$9.44	\$12.46	\$15.10	\$17.77	\$20.39	\$23.08	\$26.44	57	
58	\$4.29	\$5.57	\$6.62	\$7.58	\$8.54	\$9.54	\$10.85	\$9.85	\$13.02	\$15.79	\$18.61	\$21.40	\$24.25	\$27.80	58	
59	\$4.61	\$5.93	\$7.04	\$8.07	\$9.10	\$10.19	\$11.59	\$10.26	\$13.60	\$16.49	\$19.47	\$22.41	\$25.40	\$29.14	59	
60	\$4.93	\$6.31	\$7.47	\$8.57	\$9.67	\$10.84	\$12.32	\$10.65	\$14.16	\$17.21	\$20.33	\$23.41	\$26.56	\$30.48	60	
61	\$5.26	\$6.70	\$7.88	\$9.06	\$10.23	\$11.48	\$13.06	\$11.07	\$14.72	\$17.91	\$21.18	\$24.41	\$27.72	\$31.85	61	
62	\$5.58	\$7.07	\$8.29	\$9.54	\$10.81	\$12.12	\$13.80	\$11.48	\$15.29	\$18.61	\$22.04	\$25.42	\$28.88	\$33.19	62	
63	\$6.17	\$7.82	\$9.18	\$10.56	\$11.96	\$13.42	\$15.28	\$12.43	\$16.53	\$20.11	\$23.73	\$27.31	\$30.96	\$35.54	63	
64	\$6.75	\$8.57	\$10.06	\$11.59	\$13.11	\$14.72	\$16.77	\$13.40	\$17.78	\$21.59	\$25.42	\$29.19	\$33.05	\$37.89	64	
65	\$7.34	\$9.31	\$10.95	\$12.61	\$14.26	\$16.02	\$18.24	\$14.36	\$19.03	\$23.08	\$27.11	\$31.07	\$35.13	\$40.22	65	
66	\$7.93	\$10.06	\$11.83	\$13.62	\$15.43	\$17.32	\$19.73	\$15.32	\$20.27	\$24.57	\$28.80	\$32.97	\$37.22	\$42.57	66	
67	\$8.51	\$10.82	\$12.72	\$14.64	\$16.58	\$18.61	\$21.21	\$16.29	\$21.51	\$26.06	\$30.48	\$34.84	\$39.31	\$44.92	67	
68	\$9.66	\$12.31	\$14.50	\$16.67	\$18.82	\$21.12	\$24.04	\$18.04	\$23.90	\$28.99	\$33.73	\$38.40	\$43.18	\$49.23	68	
69	\$10.83	\$13.80	\$16.27	\$18.68	\$21.07	\$23.62	\$26.87	\$19.81	\$26.28	\$31.92	\$36.98	\$41.95	\$47.04	\$53.52	69	
70	\$11.98	\$15.30	\$18.05	\$20.70	\$23.34	\$26.12	\$29.69	\$21.57	\$28.66	\$34.85	\$40.22	\$45.51	\$50.92	\$57.82	70	
71	\$13.13	\$16.79	\$19.83	\$22.71	\$25.59	\$28.62	\$32.53	\$23.32	\$31.04	\$37.79	\$43.47	\$49.05	\$54.79	\$62.12	71	
72	\$14.29	\$18.28	\$21.61	\$24.73	\$27.84	\$31.13	\$35.36	\$25.08	\$33.44	\$40.72	\$46.71	\$52.61	\$58.66	\$66.41	72	
73	\$16.36	\$21.05	\$24.98	\$28.49	\$31.98	\$35.68	\$40.47	\$28.08	\$37.62	\$45.98	\$52.53	\$58.97	\$65.58	\$74.10	73	
74	\$18.44	\$23.82	\$28.35	\$32.23	\$36.12	\$40.25	\$45.56	\$31.07	\$41.81	\$51.24	\$58.35	\$65.33	\$72.51	\$81.79	74	
75	\$20.51	\$26.60	\$31.72	\$35.99	\$40.27	\$44.80	\$50.68	\$34.06	\$45.99	\$56.50	\$64.16	\$71.70	\$79.43	\$89.46	75	
76	\$22.59	\$29.35	\$35.07	\$39.74	\$44.41	\$49.36	\$55.78	\$37.06	\$50.17	\$61.76	\$69.98	\$78.05	\$86.36	\$97.14	76	
77	\$24.65	\$32.13	\$38.45	\$43.50	\$48.56	\$53.93	\$60.89	\$40.05	\$54.37	\$67.02	\$75.80	\$84.41	\$93.26	\$104.83	77	
78	\$26.59	\$34.69	\$41.60	\$47.02	\$52.46	\$58.21	\$65.66	\$42.54	\$57.90	\$71.53	\$80.84	\$89.95	\$99.28	\$111.38	78	
79	\$28.50	\$37.25	\$44.73	\$50.55	\$56.36	\$62.49	\$70.42	\$45.03	\$61.45	\$76.04	\$85.87	\$95.46	\$105.28	\$117.94	79	
80	\$30.41	\$39.81	\$47.87	\$54.08	\$60.26	\$66.79	\$75.18	\$47.53	\$64.99	\$80.55	\$90.90	\$100.99	\$111.27	\$124.49	80	
81	\$32.33	\$42.37	\$51.01	\$57.61	\$64.15	\$71.07	\$79.94	\$50.02	\$68.53	\$85.05	\$95.94	\$106.51	\$117.28	\$131.04	81	
82	\$34.24	\$44.92	\$54.15	\$61.13	\$68.06	\$75.36	\$84.72	\$52.51	\$72.07	\$89.56	\$100.98	\$112.03	\$123.29	\$137.60	82	
83	\$36.75	\$48.32	\$58.32	\$65.84	\$73.29	\$81.13	\$91.12	\$55.95	\$76.93	\$95.76	\$107.92	\$119.68	\$131.61	\$146.74	83	
84	\$39.28	\$51.70	\$62.49	\$70.55	\$78.52	\$86.87	\$97.52	\$59.40	\$81.81	\$101.94	\$114.85	\$127.33	\$139.95	\$155.89	84	
85	\$41.79	\$55.09	\$66.68	\$75.27	\$83.75	\$92.64	\$103.93	\$62.83	\$86.66	\$108.13	\$121.78	\$134.97	\$148.29	\$165.04	85	
86	\$44.31	\$58.49	\$70.86	\$79.99	\$88.98	\$98.40	\$110.33	\$66.27	\$91.53	\$114.32	\$128.72	\$142.61	\$156.61	\$174.18	86	
87	\$46.83	\$61.87	\$75.03	\$84.70	\$94.22	\$104.17	\$116.72	\$69.72	\$96.39	\$120.52	\$135.66	\$150.26	\$164.96	\$183.32	87	
88	\$49.21	\$64.99	\$78.84	\$89.01	\$99.06	\$109.54	\$122.76	\$72.81	\$100.64	\$125.84	\$141.69	\$156.98	\$172.36	\$191.59	88	
89	\$51.58	\$68.09	\$82.66	\$93.35	\$103.90	\$114.92	\$128.80	\$75.91	\$104.88	\$131.19	\$147.70	\$163.70	\$179.76	\$199.85	89	
90	\$53.96	\$71.20	\$86.47	\$97.67	\$108.75	\$120.30	\$134.83	\$79.00	\$109.13	\$136.53	\$153.71	\$170.41	\$187.17	\$208.11	90	
91	\$56.33	\$74.33	\$90.28	\$101.98	\$113.59	\$125.67	\$140.86	\$82.08	\$113.38	\$141.87	\$159.74	\$177.13	\$194.59	\$216.37	91	
92	\$58.71	\$77.44	\$94.09	\$106.31	\$118.44	\$131.04	\$146.91	\$85.19	\$117.62	\$147.20	\$165.75	\$183.84	\$201.99	\$224.63	92	
93	\$60.30	\$79.47	\$96.54	\$109.11	\$121.57	\$134.53	\$150.79	\$87.04	\$120.05	\$150.20	\$169.15	\$187.66	\$206.19	\$229.24	93	
94	\$61.88	\$81.49	\$98.98	\$111.89	\$124.71	\$138.03	\$154.69	\$88.89	\$122.49	\$153.20	\$172.56	\$191.47	\$210.40	\$233.85	94	
95	\$63.47	\$83.52	\$101.43	\$114.68	\$127.86	\$141.53	\$158.59	\$90.75	\$124.92	\$156.21	\$175.96	\$195.29	\$214.60	\$238.47	95	
96	\$65.05	\$85.54	\$103.88	\$117.47	\$130.99	\$145.02	\$162.49	\$92.60	\$127.35	\$159.20	\$179.36	\$199.10	\$218.81	\$243.08	96	
97	\$66.64	\$87.59	\$106.33	\$120.25	\$134.15	\$148.51	\$166.39	\$94.46	\$129.79	\$162.20	\$182.76	\$202.92	\$223.03	\$247.69	97	
98	\$68.23	\$89.61	\$108.78	\$123.04	\$137.29	\$152.01	\$170.28	\$96.32	\$132.21	\$165.20	\$186.15	\$206.73	\$227.23	\$252.30	98	
99	\$69.82	\$91.64	\$111.23	\$125.83	\$140.43	\$155.50	\$174.18	\$98.17	\$134.65	\$168.20	\$189.56	\$210.54	\$231.44	\$256.90	99	
100+	\$71.41	\$93.66	\$113.68	\$128.62	\$143.57	\$159.00	\$178.08	\$100.03	\$137.09	\$171.20	\$192.96	\$214.36	\$235.64	\$261.52	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)															Issue Age
	Comprehensive - 90 Day EP - 50% Home Care								Auto 5% Compound Inflation							
	Future Purchase Option								2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.95	\$3.62	\$4.20	\$4.66	\$5.15	\$5.68	\$6.36	\$6.74	\$8.54	\$10.10	\$11.65	\$13.21	\$14.81	\$16.82	25	
26	\$2.97	\$3.65	\$4.22	\$4.70	\$5.18	\$5.72	\$6.40	\$6.82	\$8.64	\$10.23	\$11.81	\$13.39	\$15.02	\$17.04	26	
27	\$2.99	\$3.67	\$4.25	\$4.73	\$5.23	\$5.77	\$6.46	\$6.91	\$8.75	\$10.36	\$11.96	\$13.55	\$15.22	\$17.28	27	
28	\$3.00	\$3.69	\$4.28	\$4.77	\$5.26	\$5.81	\$6.51	\$6.98	\$8.85	\$10.49	\$12.11	\$13.74	\$15.42	\$17.50	28	
29	\$3.02	\$3.72	\$4.31	\$4.80	\$5.30	\$5.85	\$6.56	\$7.07	\$8.96	\$10.61	\$12.26	\$13.90	\$15.62	\$17.75	29	
30	\$3.03	\$3.75	\$4.34	\$4.83	\$5.34	\$5.90	\$6.61	\$7.15	\$9.07	\$10.74	\$12.41	\$14.08	\$15.81	\$17.97	30	
31	\$3.05	\$3.77	\$4.38	\$4.87	\$5.38	\$5.94	\$6.67	\$7.24	\$9.18	\$10.87	\$12.56	\$14.25	\$16.01	\$18.20	31	
32	\$3.06	\$3.80	\$4.40	\$4.90	\$5.41	\$5.99	\$6.72	\$7.32	\$9.28	\$10.99	\$12.72	\$14.43	\$16.21	\$18.44	32	
33	\$3.09	\$3.82	\$4.44	\$4.93	\$5.46	\$6.03	\$6.78	\$7.41	\$9.39	\$11.12	\$12.86	\$14.59	\$16.41	\$18.66	33	
34	\$3.10	\$3.84	\$4.47	\$4.97	\$5.49	\$6.07	\$6.83	\$7.49	\$9.50	\$11.25	\$13.00	\$14.77	\$16.60	\$18.89	34	
35	\$3.12	\$3.87	\$4.49	\$5.01	\$5.55	\$6.13	\$6.87	\$7.58	\$9.61	\$11.39	\$13.17	\$14.95	\$16.80	\$19.12	35	
36	\$3.14	\$3.91	\$4.56	\$5.07	\$5.62	\$6.20	\$6.97	\$7.68	\$9.74	\$11.54	\$13.35	\$15.17	\$17.04	\$19.40	36	
37	\$3.17	\$3.95	\$4.61	\$5.14	\$5.70	\$6.29	\$7.07	\$7.79	\$9.88	\$11.71	\$13.54	\$15.39	\$17.31	\$19.70	37	
38	\$3.22	\$4.00	\$4.67	\$5.21	\$5.77	\$6.38	\$7.17	\$7.90	\$10.02	\$11.86	\$13.75	\$15.62	\$17.55	\$19.99	38	
39	\$3.25	\$4.04	\$4.72	\$5.27	\$5.84	\$6.47	\$7.28	\$8.01	\$10.15	\$12.04	\$13.94	\$15.84	\$17.81	\$20.28	39	
40	\$3.28	\$4.09	\$4.78	\$5.34	\$5.92	\$6.55	\$7.37	\$8.10	\$10.29	\$12.20	\$14.12	\$16.07	\$18.06	\$20.57	40	
41	\$3.32	\$4.13	\$4.83	\$5.40	\$6.00	\$6.63	\$7.47	\$8.21	\$10.43	\$12.35	\$14.32	\$16.27	\$18.32	\$20.86	41	
42	\$3.34	\$4.17	\$4.89	\$5.47	\$6.07	\$6.73	\$7.57	\$8.32	\$10.56	\$12.53	\$14.51	\$16.49	\$18.57	\$21.15	42	
43	\$3.37	\$4.23	\$4.96	\$5.55	\$6.15	\$6.81	\$7.67	\$8.42	\$10.70	\$12.68	\$14.70	\$16.72	\$18.81	\$21.45	43	
44	\$3.40	\$4.27	\$5.02	\$5.61	\$6.23	\$6.90	\$7.76	\$8.54	\$10.84	\$12.85	\$14.90	\$16.94	\$19.07	\$21.73	44	
45	\$3.44	\$4.32	\$5.07	\$5.68	\$6.30	\$6.98	\$7.86	\$8.64	\$10.98	\$13.01	\$15.09	\$17.17	\$19.32	\$22.03	45	
46	\$3.49	\$4.40	\$5.18	\$5.81	\$6.45	\$7.15	\$8.06	\$8.79	\$11.16	\$13.23	\$15.35	\$17.47	\$19.67	\$22.43	46	
47	\$3.56	\$4.49	\$5.29	\$5.93	\$6.59	\$7.32	\$8.25	\$8.93	\$11.35	\$13.45	\$15.62	\$17.78	\$20.01	\$22.82	47	
48	\$3.62	\$4.58	\$5.40	\$6.06	\$6.75	\$7.49	\$8.44	\$9.09	\$11.54	\$13.68	\$15.87	\$18.08	\$20.36	\$23.21	48	
49	\$3.68	\$4.67	\$5.51	\$6.20	\$6.90	\$7.65	\$8.63	\$9.24	\$11.72	\$13.90	\$16.14	\$18.38	\$20.70	\$23.61	49	
50	\$3.75	\$4.76	\$5.63	\$6.33	\$7.04	\$7.82	\$8.82	\$9.38	\$11.90	\$14.12	\$16.40	\$18.68	\$21.04	\$24.02	50	
51	\$3.81	\$4.84	\$5.74	\$6.46	\$7.18	\$7.99	\$9.02	\$9.52	\$12.10	\$14.35	\$16.67	\$18.99	\$21.39	\$24.40	51	
52	\$3.88	\$4.93	\$5.85	\$6.58	\$7.35	\$8.16	\$9.21	\$9.67	\$12.29	\$14.57	\$16.92	\$19.28	\$21.73	\$24.81	52	
53	\$3.93	\$5.03	\$5.96	\$6.72	\$7.49	\$8.32	\$9.40	\$9.82	\$12.46	\$14.79	\$17.20	\$19.59	\$22.07	\$25.19	53	
54	\$4.00	\$5.11	\$6.07	\$6.85	\$7.63	\$8.49	\$9.60	\$9.96	\$12.66	\$15.02	\$17.45	\$19.89	\$22.42	\$25.59	54	
55	\$4.05	\$5.19	\$6.19	\$6.97	\$7.78	\$8.65	\$9.78	\$10.10	\$12.85	\$15.24	\$17.71	\$20.19	\$22.76	\$25.99	55	
56	\$4.45	\$5.64	\$6.67	\$7.53	\$8.42	\$9.39	\$10.62	\$10.58	\$13.49	\$16.03	\$18.66	\$21.30	\$24.04	\$27.45	56	
57	\$4.83	\$6.08	\$7.15	\$8.10	\$9.07	\$10.11	\$11.45	\$11.06	\$14.12	\$16.81	\$19.61	\$22.41	\$25.31	\$28.94	57	
58	\$5.23	\$6.52	\$7.64	\$8.66	\$9.72	\$10.85	\$12.29	\$11.53	\$14.76	\$17.59	\$20.55	\$23.51	\$26.59	\$30.41	58	
59	\$5.62	\$6.97	\$8.13	\$9.22	\$10.36	\$11.57	\$13.13	\$12.01	\$15.40	\$18.38	\$21.50	\$24.61	\$27.85	\$31.88	59	
60	\$6.01	\$7.42	\$8.61	\$9.78	\$11.00	\$12.30	\$13.97	\$12.48	\$16.04	\$19.16	\$22.45	\$25.72	\$29.12	\$33.35	60	
61	\$6.40	\$7.86	\$9.09	\$10.34	\$11.64	\$13.02	\$14.79	\$12.95	\$16.68	\$19.94	\$23.39	\$26.83	\$30.39	\$34.83	61	
62	\$6.80	\$8.30	\$9.57	\$10.92	\$12.28	\$13.76	\$15.64	\$13.43	\$17.32	\$20.73	\$24.33	\$27.94	\$31.66	\$36.29	62	
63	\$7.51	\$9.19	\$10.59	\$12.08	\$13.60	\$15.23	\$17.32	\$14.56	\$18.72	\$22.40	\$26.20	\$30.01	\$33.94	\$38.87	63	
64	\$8.21	\$10.06	\$11.61	\$13.24	\$14.91	\$16.71	\$19.00	\$15.68	\$20.14	\$24.05	\$28.06	\$32.08	\$36.23	\$41.43	64	
65	\$8.93	\$10.95	\$12.63	\$14.41	\$16.23	\$18.19	\$20.69	\$16.81	\$21.55	\$25.71	\$29.92	\$34.15	\$38.52	\$44.01	65	
66	\$9.65	\$11.82	\$13.64	\$15.57	\$17.54	\$19.67	\$22.36	\$17.94	\$22.95	\$27.37	\$31.79	\$36.22	\$40.81	\$46.57	66	
67	\$10.36	\$12.71	\$14.66	\$16.74	\$18.86	\$21.14	\$24.04	\$19.06	\$24.37	\$29.02	\$33.66	\$38.29	\$43.10	\$49.14	67	
68	\$11.76	\$14.45	\$16.71	\$19.04	\$21.42	\$23.98	\$27.24	\$21.12	\$27.07	\$32.30	\$37.24	\$42.20	\$47.34	\$53.85	68	
69	\$13.18	\$16.21	\$18.77	\$21.35	\$23.97	\$26.82	\$30.44	\$23.19	\$29.77	\$35.56	\$40.82	\$46.10	\$51.59	\$58.55	69	
70	\$14.57	\$17.97	\$20.82	\$23.64	\$26.54	\$29.66	\$33.66	\$25.25	\$32.47	\$38.82	\$44.40	\$50.01	\$55.83	\$63.25	70	
71	\$15.98	\$19.72	\$22.87	\$25.95	\$29.10	\$32.50	\$36.85	\$27.31	\$35.16	\$42.08	\$48.00	\$53.91	\$60.07	\$67.95	71	
72	\$17.39	\$21.48	\$24.93	\$28.25	\$31.66	\$35.35	\$40.06	\$29.37	\$37.86	\$45.35	\$51.58	\$57.81	\$64.33	\$72.65	72	
73	\$19.92	\$24.73	\$28.81	\$32.54	\$36.38	\$40.53	\$45.86	\$32.88	\$42.61	\$51.22	\$58.00	\$64.80	\$71.92	\$81.04	73	
74	\$22.45	\$27.98	\$32.69	\$36.83	\$41.09	\$45.70	\$51.64	\$36.38	\$47.34	\$57.07	\$64.42	\$71.78	\$79.50	\$89.45	74	
75	\$24.97	\$31.23	\$36.58	\$41.12	\$45.81	\$50.89	\$57.43	\$39.88	\$52.09	\$62.92	\$70.84	\$78.79	\$87.09	\$97.85	75	
76	\$27.50	\$34.48	\$40.47	\$45.41	\$50.52	\$55.05	\$63.22	\$43.39	\$56.83	\$68.79	\$77.26	\$85.77	\$94.68	\$106.25	76	
77	\$30.03	\$37.74	\$44.33	\$49.70	\$55.24	\$61.23	\$69.01	\$46.89	\$61.57	\$74.64	\$83.69	\$92.77	\$102.27	\$114.65	77	
78	\$32.36	\$40.74	\$47.96	\$53.73	\$59.67	\$66.11	\$74.41	\$49.81	\$65.58	\$79.67	\$89.23	\$98.83	\$108.85	\$121.84	78	
79	\$34.70	\$43.75	\$51.58	\$57.76	\$64.11	\$70.97	\$79.80	\$52.73	\$69.60	\$84.70	\$94.80	\$104.89	\$115.43	\$129.00	79	
80	\$37.03	\$46.75	\$55.20	\$61.79	\$68.54	\$75.84	\$85.20	\$55.64	\$73.61	\$89.71	\$100.36	\$110.96	\$122.01	\$136.17	80	
81	\$39.36	\$49.77	\$58.82	\$65.81	\$72.99	\$80.71	\$90.61	\$58.56	\$77.63	\$94.73	\$105.91	\$117.04	\$128.59	\$143.34	81	
82	\$41.70	\$52.76	\$62.44	\$69.84	\$77.42	\$85.58	\$96.00	\$61.48	\$81.63	\$99.75	\$111.47	\$123.11	\$135.17	\$150.51	82	
83	\$44.76	\$56.75	\$67.26	\$75.23	\$83.37	\$92.12	\$103.26	\$65.51	\$87.15	\$106.64	\$119.13	\$131.50	\$144.31	\$160.50	83	
84	\$47.81	\$60.72	\$72.08	\$80.62	\$89.32	\$98.67	\$110.50	\$69.54	\$92.65	\$113.53	\$126.79	\$139.91	\$153.45	\$170.50	84	
85	\$50.89	\$64.70	\$76.89	\$86.00	\$95.27	\$105.21	\$117.77	\$73.57	\$98.16	\$120.43	\$134.44	\$148.30	\$162.60	\$180.51	85	
86	\$53.95	\$68.69	\$81.71	\$91.39	\$101.22	\$111.74	\$125.02	\$77.59	\$103.66	\$127.33	\$142.10	\$156.71	\$171.72	\$190.51	86	
87	\$57.01	\$72.66	\$86.53	\$96.77	\$107.18	\$118.29	\$132.28	\$81.62	\$109.19	\$134.22	\$149.77	\$165.10	\$180.87	\$200.52	87	
88	\$59.90	\$76.32	\$90.92	\$101.72	\$112.69	\$124.39	\$139.11	\$85.25	\$113.98	\$140.17	\$156.40	\$172.49	\$188.99	\$209.54	88	
89	\$62.80	\$79.99	\$95.32	\$106.65	\$118.19	\$130.50	\$145.95	\$88.87	\$118.79	\$146.12	\$163.05	\$179.86	\$197.11	\$218.59	89	
90	\$65.69	\$83.64	\$99.72	\$111.59	\$123.71	\$136.61	\$152.79	\$92.48	\$123.61	\$152.07	\$169.69	\$187.25	\$205.24	\$227.64	90	
91	\$68.59	\$87.29	\$104.11	\$116.53	\$129.22	\$142.71	\$159.63	\$96.11	\$128.41	\$158.01	\$176.34	\$194.63	\$213.35	\$236.67	91	
92	\$71.48	\$90.95	\$108.50	\$121.47	\$134.73	\$148.82	\$166.47	\$99.73	\$133.22	\$163.95	\$182.98	\$202.01	\$221.48	\$245.71	92	
93	\$73.41	\$93.34	\$111.33	\$124.66	\$138.31	\$152.79	\$170.89	\$101.89	\$135.98	\$167.29	\$186.73	\$206.20	\$226.09	\$250.74	93	
94	\$75.34	\$95.71	\$114.15	\$127.84	\$141.88	\$156.76	\$175.31	\$104.07	\$138.74	\$170.63	\$190.49	\$210.40	\$230.70	\$255.79	94	
95	\$77.27	\$98.09	\$116.97	\$131.03	\$145.45	\$160.72	\$179.73	\$106.24	\$141.48	\$173.96	\$194.25	\$214.58	\$235.31	\$260.83	95	
96	\$79.21	\$100.48	\$119.79	\$134.22	\$149.01	\$164.68	\$184.14	\$108.42	\$144.24	\$177.31	\$198.00	\$218.78	\$239.94	\$265.88	96	
97	\$81.14	\$102.86	\$122.63	\$137.40	\$152.59	\$168.66	\$188.56	\$110.59	\$147.00	\$180.65	\$201.75	\$222.96	\$244.55	\$270.92	97	
98	\$83.07	\$105.24	\$125.45	\$140.59	\$156.17	\$172.63	\$192.97	\$112.77	\$149.76	\$183.99	\$205.50	\$227.17	\$249.16	\$275.97	98	
99	\$85.01	\$107.62	\$128.27	\$143.78	\$159.74	\$176.60	\$197.40	\$114.94	\$152.51	\$187.33	\$209.26	\$231.35	\$253.76	\$281.00	99	
100+	\$86.94	\$110.00	\$131.08	\$146.96	\$163.31	\$180.57	\$201.81	\$117.10	\$155.26	\$190.68	\$213.01	\$235.55				

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)															Issue Age
	Comprehensive - 90 Day EP - 80% Home Care								Auto 5% Compound Inflation							
	Future Purchase Option								2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	
25	\$3.40	\$4.14	\$4.74	\$5.25	\$5.78	\$6.36	\$7.12	\$7.41	\$9.28	\$10.90	\$12.53	\$14.16	\$15.87	\$18.00	25	
26	\$3.42	\$4.16	\$4.78	\$5.28	\$5.82	\$6.40	\$7.17	\$7.50	\$9.40	\$11.05	\$12.69	\$14.35	\$16.09	\$18.24	26	
27	\$3.44	\$4.18	\$4.81	\$5.33	\$5.86	\$6.46	\$7.23	\$7.59	\$9.51	\$11.18	\$12.85	\$14.54	\$16.30	\$18.49	27	
28	\$3.46	\$4.22	\$4.84	\$5.36	\$5.91	\$6.51	\$7.29	\$7.68	\$9.63	\$11.31	\$13.01	\$14.72	\$16.51	\$18.72	28	
29	\$3.48	\$4.24	\$4.88	\$5.40	\$5.95	\$6.56	\$7.36	\$7.76	\$9.75	\$11.46	\$13.18	\$14.91	\$16.72	\$18.98	29	
30	\$3.49	\$4.27	\$4.91	\$5.44	\$6.00	\$6.61	\$7.41	\$7.87	\$9.86	\$11.60	\$13.33	\$15.10	\$16.93	\$19.22	30	
31	\$3.51	\$4.29	\$4.95	\$5.48	\$6.04	\$6.66	\$7.47	\$7.96	\$9.97	\$11.73	\$13.50	\$15.28	\$17.13	\$19.46	31	
32	\$3.54	\$4.32	\$4.99	\$5.51	\$6.08	\$6.72	\$7.52	\$8.05	\$10.09	\$11.86	\$13.65	\$15.47	\$17.35	\$19.71	32	
33	\$3.55	\$4.35	\$5.02	\$5.57	\$6.14	\$6.76	\$7.59	\$8.14	\$10.21	\$12.01	\$13.83	\$15.66	\$17.56	\$19.95	33	
34	\$3.57	\$4.38	\$5.05	\$5.60	\$6.18	\$6.82	\$7.64	\$8.23	\$10.33	\$12.15	\$13.98	\$15.84	\$17.78	\$20.21	34	
35	\$3.59	\$4.41	\$5.08	\$5.64	\$6.23	\$6.86	\$7.70	\$8.32	\$10.44	\$12.28	\$14.14	\$16.03	\$17.99	\$20.45	35	
36	\$3.62	\$4.46	\$5.15	\$5.72	\$6.30	\$6.96	\$7.81	\$8.44	\$10.59	\$12.45	\$14.35	\$16.26	\$18.25	\$20.77	36	
37	\$3.66	\$4.51	\$5.22	\$5.79	\$6.39	\$7.05	\$7.93	\$8.57	\$10.74	\$12.64	\$14.56	\$16.49	\$18.53	\$21.07	37	
38	\$3.69	\$4.56	\$5.28	\$5.86	\$6.48	\$7.15	\$8.04	\$8.68	\$10.89	\$12.82	\$14.76	\$16.75	\$18.79	\$21.39	38	
39	\$3.73	\$4.61	\$5.35	\$5.94	\$6.56	\$7.25	\$8.14	\$8.80	\$11.04	\$12.98	\$14.98	\$16.98	\$19.07	\$21.70	39	
40	\$3.77	\$4.67	\$5.40	\$6.01	\$6.64	\$7.35	\$8.25	\$8.91	\$11.19	\$13.17	\$15.18	\$17.22	\$19.34	\$22.01	40	
41	\$3.81	\$4.71	\$5.47	\$6.08	\$6.74	\$7.45	\$8.36	\$9.04	\$11.33	\$13.34	\$15.39	\$17.45	\$19.61	\$22.31	41	
42	\$3.85	\$4.77	\$5.55	\$6.17	\$6.82	\$7.53	\$8.48	\$9.15	\$11.49	\$13.52	\$15.59	\$17.69	\$19.88	\$22.63	42	
43	\$3.89	\$4.81	\$5.61	\$6.25	\$6.91	\$7.63	\$8.59	\$9.27	\$11.64	\$13.69	\$15.80	\$17.93	\$20.15	\$22.94	43	
44	\$3.92	\$4.87	\$5.68	\$6.31	\$7.00	\$7.73	\$8.70	\$9.38	\$11.78	\$13.87	\$16.01	\$18.16	\$20.41	\$23.26	44	
45	\$3.95	\$4.92	\$5.73	\$6.39	\$7.07	\$7.82	\$8.81	\$9.50	\$11.94	\$14.05	\$16.22	\$18.40	\$20.70	\$23.58	45	
46	\$4.03	\$5.03	\$5.86	\$6.53	\$7.24	\$8.02	\$9.03	\$9.66	\$12.13	\$14.29	\$16.49	\$18.72	\$21.05	\$23.98	46	
47	\$4.10	\$5.13	\$5.99	\$6.68	\$7.41	\$8.20	\$9.24	\$9.83	\$12.34	\$14.53	\$16.78	\$19.05	\$21.42	\$24.41	47	
48	\$4.16	\$5.23	\$6.13	\$6.83	\$7.58	\$8.39	\$9.44	\$9.98	\$12.55	\$14.76	\$17.07	\$19.37	\$21.79	\$24.84	48	
49	\$4.24	\$5.33	\$6.25	\$6.97	\$7.74	\$8.58	\$9.67	\$10.14	\$12.75	\$15.01	\$17.35	\$19.70	\$22.16	\$25.26	49	
50	\$4.31	\$5.43	\$6.37	\$7.12	\$7.92	\$8.76	\$9.88	\$10.31	\$12.95	\$15.24	\$17.63	\$20.02	\$22.53	\$25.69	50	
51	\$4.38	\$5.53	\$6.50	\$7.26	\$8.07	\$8.95	\$10.09	\$10.47	\$13.16	\$15.49	\$17.91	\$20.36	\$22.90	\$26.10	51	
52	\$4.46	\$5.63	\$6.62	\$7.42	\$8.24	\$9.15	\$10.31	\$10.62	\$13.35	\$15.73	\$18.20	\$20.69	\$23.27	\$26.53	52	
53	\$4.52	\$5.73	\$6.75	\$7.57	\$8.40	\$9.33	\$10.52	\$10.79	\$13.55	\$15.97	\$18.48	\$21.01	\$23.64	\$26.95	53	
54	\$4.59	\$5.83	\$6.89	\$7.71	\$8.58	\$9.51	\$10.74	\$10.95	\$13.77	\$16.21	\$18.76	\$21.34	\$24.01	\$27.38	54	
55	\$4.67	\$5.92	\$7.01	\$7.86	\$8.74	\$9.71	\$10.96	\$11.10	\$13.97	\$16.45	\$19.04	\$21.66	\$24.38	\$27.80	55	
56	\$5.12	\$6.44	\$7.56	\$8.49	\$9.46	\$10.52	\$11.89	\$11.63	\$14.66	\$17.31	\$20.05	\$22.84	\$25.73	\$29.37	56	
57	\$5.57	\$6.94	\$8.09	\$9.13	\$10.19	\$11.33	\$12.83	\$12.15	\$15.35	\$18.14	\$21.07	\$24.02	\$27.10	\$30.95	57	
58	\$6.02	\$7.45	\$8.64	\$9.75	\$10.90	\$12.16	\$13.77	\$12.67	\$16.05	\$19.00	\$22.09	\$25.20	\$28.46	\$32.53	58	
59	\$6.47	\$7.95	\$9.19	\$10.39	\$11.63	\$12.97	\$14.70	\$13.20	\$16.75	\$19.83	\$23.10	\$26.39	\$29.81	\$34.11	59	
60	\$6.92	\$8.47	\$9.74	\$11.01	\$12.34	\$13.79	\$15.64	\$13.72	\$17.44	\$20.69	\$24.12	\$27.57	\$31.19	\$35.68	60	
61	\$7.37	\$8.96	\$10.29	\$11.65	\$13.07	\$14.61	\$16.58	\$14.23	\$18.13	\$21.53	\$25.14	\$28.76	\$32.54	\$37.25	61	
62	\$7.82	\$9.47	\$10.84	\$12.29	\$13.79	\$15.43	\$17.52	\$14.76	\$18.82	\$22.37	\$26.16	\$29.96	\$33.90	\$38.83	62	
63	\$8.64	\$10.48	\$11.98	\$13.60	\$15.26	\$17.08	\$19.39	\$16.00	\$20.36	\$24.17	\$28.16	\$32.16	\$36.36	\$41.59	63	
64	\$9.46	\$11.48	\$13.13	\$14.91	\$16.75	\$18.73	\$21.28	\$17.24	\$21.90	\$25.96	\$30.17	\$34.39	\$38.81	\$44.32	64	
65	\$10.29	\$12.48	\$14.29	\$16.22	\$18.22	\$20.39	\$23.16	\$18.48	\$23.42	\$27.75	\$32.15	\$36.61	\$41.25	\$47.08	65	
66	\$11.10	\$13.47	\$15.44	\$17.53	\$19.70	\$22.05	\$25.04	\$19.71	\$24.96	\$29.54	\$34.16	\$38.83	\$43.69	\$49.82	66	
67	\$11.93	\$14.48	\$16.59	\$18.83	\$21.17	\$23.71	\$26.92	\$20.95	\$26.50	\$31.33	\$36.16	\$41.06	\$46.14	\$52.56	67	
68	\$13.54	\$16.47	\$18.92	\$21.44	\$24.05	\$26.88	\$30.51	\$23.21	\$29.43	\$34.85	\$40.03	\$45.24	\$50.69	\$57.60	68	
69	\$15.17	\$18.48	\$21.24	\$24.03	\$26.93	\$30.08	\$34.11	\$25.49	\$32.37	\$38.38	\$43.87	\$49.43	\$55.24	\$62.63	69	
70	\$16.78	\$20.48	\$23.57	\$26.63	\$29.80	\$33.26	\$37.69	\$27.75	\$35.30	\$41.90	\$47.72	\$53.61	\$59.78	\$67.66	70	
71	\$18.40	\$22.49	\$25.88	\$29.21	\$32.68	\$36.45	\$41.28	\$30.02	\$38.24	\$45.43	\$51.58	\$57.79	\$64.33	\$72.68	71	
72	\$20.01	\$24.49	\$28.21	\$31.81	\$35.56	\$39.63	\$44.87	\$32.28	\$41.17	\$48.95	\$55.43	\$61.99	\$68.86	\$77.71	72	
73	\$22.92	\$28.19	\$32.59	\$36.64	\$40.85	\$45.44	\$51.35	\$36.13	\$46.33	\$55.28	\$62.33	\$69.49	\$76.99	\$86.70	73	
74	\$25.83	\$31.90	\$37.00	\$41.47	\$46.13	\$51.24	\$57.83	\$39.98	\$51.48	\$61.60	\$69.24	\$76.97	\$85.13	\$95.69	74	
75	\$28.74	\$35.61	\$41.38	\$46.31	\$51.43	\$57.05	\$64.32	\$43.83	\$56.63	\$67.93	\$76.13	\$84.47	\$93.25	\$104.67	75	
76	\$31.65	\$39.32	\$45.78	\$51.14	\$56.73	\$62.86	\$70.81	\$47.68	\$61.78	\$74.25	\$83.04	\$91.96	\$101.38	\$113.66	76	
77	\$34.56	\$43.02	\$50.16	\$55.96	\$62.02	\$68.65	\$77.29	\$51.53	\$66.94	\$80.58	\$89.95	\$99.46	\$109.50	\$122.65	77	
78	\$37.25	\$46.45	\$54.26	\$60.51	\$67.00	\$74.11	\$83.33	\$54.73	\$71.30	\$85.99	\$95.91	\$105.96	\$116.55	\$130.31	78	
79	\$39.94	\$49.89	\$58.35	\$65.04	\$71.98	\$79.58	\$89.38	\$57.95	\$75.66	\$91.41	\$101.88	\$112.47	\$123.60	\$137.99	79	
80	\$42.62	\$53.31	\$62.45	\$69.58	\$76.96	\$85.04	\$95.43	\$61.15	\$80.03	\$96.83	\$107.87	\$118.98	\$130.65	\$145.66	80	
81	\$45.31	\$56.74	\$66.55	\$74.11	\$81.95	\$90.50	\$101.48	\$64.37	\$84.39	\$102.25	\$113.83	\$125.48	\$137.69	\$153.33	81	
82	\$48.00	\$60.16	\$70.65	\$78.65	\$86.94	\$95.95	\$107.52	\$67.57	\$88.76	\$107.67	\$119.80	\$131.99	\$144.74	\$160.99	82	
83	\$51.52	\$64.70	\$76.10	\$84.72	\$93.61	\$103.30	\$115.64	\$72.00	\$94.75	\$115.12	\$128.04	\$140.99	\$154.53	\$171.69	83	
84	\$55.05	\$69.24	\$81.55	\$90.78	\$100.29	\$110.62	\$123.77	\$76.42	\$100.73	\$122.55	\$136.27	\$150.00	\$164.32	\$182.40	84	
85	\$58.57	\$73.78	\$87.00	\$96.84	\$106.98	\$117.97	\$131.89	\$80.85	\$106.73	\$129.99	\$144.50	\$159.01	\$174.10	\$193.09	85	
86	\$62.10	\$78.32	\$92.45	\$102.90	\$113.66	\$125.31	\$140.02	\$85.28	\$112.71	\$137.43	\$152.74	\$168.01	\$183.88	\$203.80	86	
87	\$65.62	\$82.86	\$97.91	\$108.97	\$120.34	\$132.63	\$148.15	\$89.71	\$118.70	\$144.87	\$160.96	\$177.02	\$193.66	\$214.48	87	
88	\$68.96	\$87.03	\$102.88	\$114.53	\$126.54	\$139.48	\$155.80	\$93.68	\$123.93	\$151.29	\$168.10	\$184.93	\$202.36	\$224.16	88	
89	\$72.28	\$91.20	\$107.86	\$120.10	\$132.72	\$146.33	\$163.45	\$97.67	\$129.16	\$157.71	\$175.24	\$192.85	\$211.06	\$233.82	89	
90	\$75.62	\$95.36	\$112.82	\$125.66	\$138.91	\$153.17	\$171.12	\$101.65	\$134.39	\$164.12	\$182.39	\$200.76	\$219.75	\$243.50	90	
91	\$78.94	\$99.53	\$117.81	\$131.22	\$145.09	\$160.02	\$178.77	\$105.63	\$139.61	\$170.54	\$189.52	\$208.67	\$228.45	\$253.16	91	
92	\$82.28	\$103.70	\$122.77	\$136.78	\$151.28	\$166.86	\$186.45	\$109.61	\$144.84	\$176.95	\$196.66	\$216.59	\$237.15	\$262.83	92	
93	\$84.49	\$106.42	\$125.98	\$140.36	\$155.30	\$171.32	\$191.39	\$112.00	\$147.84	\$180.57	\$200.69	\$221.08	\$242.08	\$268.23	93	
94	\$86.72	\$109.13	\$129.16	\$143.96	\$159.30	\$175.75	\$196.34	\$114.38	\$150.83	\$184.18	\$204.73	\$225.59	\$247.03	\$273.63	94	
95	\$88.95	\$111.84	\$132.36	\$147.55	\$163.32	\$180.21	\$201.28	\$116.77	\$153.83	\$187.78	\$208.76	\$230.08	\$251.96	\$279.02	95	
96	\$91.18	\$114.57	\$135.55	\$151.13	\$167.33	\$184.67	\$206.24	\$119.16	\$156.83	\$191.38	\$212.80	\$234.57	\$256.91	\$284.41	96	
97	\$93.41	\$117.28	\$138.75	\$154.72	\$171.35	\$189.11	\$211.18	\$121.54	\$159.82	\$194.98	\$216.83	\$239.06	\$261.85	\$289.79	97	
98	\$95.61	\$119.99	\$141.94	\$158.30	\$175.36	\$193.56	\$216.13	\$123.93	\$162.82	\$198.59	\$220.87	\$243.56	\$266.79	\$295.19	98	
99	\$97.84	\$122.70	\$145.14	\$161.90	\$179.38	\$198.01	\$221.07	\$126.32	\$165.80	\$202.20	\$224.90	\$248.06	\$271.73	\$300.59	99	
100+	\$100.07	\$125.43	\$148.33	\$165.50	\$183.37	\$202.46	\$226.02	\$128.70	\$168.80	\$205.81	\$228.95	\$252.54	\$276.67	\$305.98	100+	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)															Issue Age
	Comprehensive - 90 Day EP - 100% Home Care								Auto 5% Compound Inflation							
	Future Purchase Option								2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.66	\$4.48	\$5.13	\$5.66	\$6.23	\$6.84	\$7.65	\$7.71	\$9.63	\$11.28	\$12.94	\$14.61	\$16.36	\$18.55	25	
26	\$3.67	\$4.50	\$5.16	\$5.70	\$6.27	\$6.90	\$7.72	\$7.80	\$9.75	\$11.42	\$13.10	\$14.79	\$16.58	\$18.79	26	
27	\$3.69	\$4.54	\$5.19	\$5.74	\$6.31	\$6.95	\$7.78	\$7.91	\$9.87	\$11.56	\$13.27	\$15.00	\$16.80	\$19.05	27	
28	\$3.71	\$4.56	\$5.24	\$5.79	\$6.36	\$7.01	\$7.84	\$7.99	\$9.98	\$11.71	\$13.43	\$15.19	\$17.01	\$19.31	28	
29	\$3.73	\$4.59	\$5.27	\$5.83	\$6.41	\$7.06	\$7.92	\$8.09	\$10.10	\$11.84	\$13.60	\$15.37	\$17.24	\$19.56	29	
30	\$3.76	\$4.62	\$5.30	\$5.86	\$6.46	\$7.12	\$7.97	\$8.18	\$10.23	\$11.99	\$13.77	\$15.57	\$17.45	\$19.81	30	
31	\$3.77	\$4.65	\$5.34	\$5.91	\$6.50	\$7.16	\$8.04	\$8.28	\$10.36	\$12.13	\$13.94	\$15.76	\$17.67	\$20.05	31	
32	\$3.80	\$4.68	\$5.38	\$5.95	\$6.56	\$7.22	\$8.09	\$8.38	\$10.47	\$12.28	\$14.10	\$15.95	\$17.89	\$20.32	32	
33	\$3.82	\$4.70	\$5.41	\$6.00	\$6.60	\$7.28	\$8.16	\$8.48	\$10.59	\$12.41	\$14.28	\$16.14	\$18.11	\$20.57	33	
34	\$3.84	\$4.73	\$5.45	\$6.03	\$6.64	\$7.34	\$8.23	\$8.58	\$10.71	\$12.56	\$14.44	\$16.34	\$18.33	\$20.82	34	
35	\$3.87	\$4.77	\$5.49	\$6.07	\$6.71	\$7.39	\$8.28	\$8.66	\$10.84	\$12.71	\$14.61	\$16.53	\$18.55	\$21.07	35	
36	\$3.90	\$4.82	\$5.57	\$6.16	\$6.80	\$7.49	\$8.40	\$8.79	\$10.99	\$12.88	\$14.81	\$16.78	\$18.82	\$21.40	36	
37	\$3.94	\$4.88	\$5.63	\$6.25	\$6.89	\$7.59	\$8.53	\$8.91	\$11.14	\$13.06	\$15.03	\$17.02	\$19.11	\$21.71	37	
38	\$3.98	\$4.93	\$5.70	\$6.33	\$6.97	\$7.70	\$8.64	\$9.04	\$11.29	\$13.25	\$15.24	\$17.27	\$19.37	\$22.04	38	
39	\$4.02	\$5.00	\$5.78	\$6.40	\$7.06	\$7.80	\$8.76	\$9.16	\$11.45	\$13.43	\$15.46	\$17.52	\$19.66	\$22.36	39	
40	\$4.05	\$5.05	\$5.84	\$6.48	\$7.16	\$7.91	\$8.87	\$9.28	\$11.61	\$13.61	\$15.67	\$17.76	\$19.93	\$22.68	40	
41	\$4.10	\$5.11	\$5.91	\$6.57	\$7.25	\$8.01	\$8.99	\$9.40	\$11.76	\$13.80	\$15.88	\$18.00	\$20.22	\$23.01	41	
42	\$4.13	\$5.16	\$5.99	\$6.64	\$7.35	\$8.12	\$9.13	\$9.52	\$11.90	\$13.98	\$16.11	\$18.24	\$20.49	\$23.32	42	
43	\$4.17	\$5.22	\$6.05	\$6.73	\$7.43	\$8.21	\$9.24	\$9.65	\$12.07	\$14.16	\$16.32	\$18.49	\$20.78	\$23.64	43	
44	\$4.21	\$5.27	\$6.13	\$6.81	\$7.52	\$8.31	\$9.36	\$9.77	\$12.22	\$14.34	\$16.53	\$18.73	\$21.05	\$23.96	44	
45	\$4.25	\$5.33	\$6.19	\$6.90	\$7.62	\$8.42	\$9.47	\$9.89	\$12.38	\$14.53	\$16.75	\$18.99	\$21.34	\$24.29	45	
46	\$4.33	\$5.43	\$6.34	\$7.05	\$7.80	\$8.63	\$9.71	\$10.06	\$12.60	\$14.77	\$17.03	\$19.32	\$21.71	\$24.73	46	
47	\$4.41	\$5.55	\$6.47	\$7.20	\$7.98	\$8.83	\$9.94	\$10.23	\$12.80	\$15.02	\$17.33	\$19.66	\$22.09	\$25.16	47	
48	\$4.48	\$5.66	\$6.60	\$7.37	\$8.16	\$9.04	\$10.16	\$10.40	\$13.00	\$15.26	\$17.61	\$19.99	\$22.48	\$25.60	48	
49	\$4.56	\$5.75	\$6.74	\$7.52	\$8.34	\$9.24	\$10.40	\$10.55	\$13.22	\$15.53	\$17.91	\$20.33	\$22.85	\$26.04	49	
50	\$4.63	\$5.86	\$6.89	\$7.68	\$8.52	\$9.43	\$10.63	\$10.72	\$13.43	\$15.77	\$18.20	\$20.67	\$23.23	\$26.48	50	
51	\$4.71	\$5.97	\$7.02	\$7.83	\$8.70	\$9.64	\$10.86	\$10.89	\$13.64	\$16.02	\$18.49	\$21.00	\$23.61	\$26.90	51	
52	\$4.79	\$6.07	\$7.15	\$7.99	\$8.87	\$9.84	\$11.09	\$11.06	\$13.86	\$16.26	\$18.78	\$21.34	\$23.98	\$27.34	52	
53	\$4.85	\$6.19	\$7.29	\$8.15	\$9.06	\$10.04	\$11.32	\$11.22	\$14.07	\$16.52	\$19.07	\$21.67	\$24.37	\$27.78	53	
54	\$4.93	\$6.30	\$7.43	\$8.30	\$9.24	\$10.25	\$11.56	\$11.40	\$14.28	\$16.77	\$19.36	\$22.00	\$24.75	\$28.21	54	
55	\$5.02	\$6.41	\$7.57	\$8.48	\$9.41	\$10.44	\$11.78	\$11.56	\$14.48	\$17.01	\$19.67	\$22.33	\$25.13	\$28.64	55	
56	\$5.49	\$6.96	\$8.16	\$9.15	\$10.19	\$11.32	\$12.79	\$12.11	\$15.21	\$17.89	\$20.71	\$23.57	\$26.54	\$30.28	56	
57	\$5.99	\$7.50	\$8.74	\$9.83	\$10.97	\$12.20	\$13.80	\$12.65	\$15.92	\$18.77	\$21.75	\$24.78	\$27.94	\$31.90	57	
58	\$6.47	\$8.05	\$9.33	\$10.51	\$11.74	\$13.09	\$14.80	\$13.20	\$16.65	\$19.65	\$22.81	\$26.00	\$29.33	\$33.53	58	
59	\$6.95	\$8.60	\$9.93	\$11.19	\$12.53	\$13.97	\$15.81	\$13.74	\$17.36	\$20.51	\$23.85	\$27.22	\$30.75	\$35.14	59	
60	\$7.43	\$9.15	\$10.51	\$11.87	\$13.30	\$14.85	\$16.83	\$14.29	\$18.09	\$21.39	\$24.91	\$28.45	\$32.14	\$36.77	60	
61	\$7.93	\$9.70	\$11.10	\$12.56	\$14.07	\$15.73	\$17.84	\$14.81	\$18.80	\$22.27	\$25.96	\$29.67	\$33.55	\$38.39	61	
62	\$8.40	\$10.25	\$11.70	\$13.24	\$14.86	\$16.60	\$18.84	\$15.36	\$19.52	\$23.15	\$26.99	\$30.89	\$34.95	\$40.02	62	
63	\$9.29	\$11.32	\$12.94	\$14.65	\$16.44	\$18.38	\$20.88	\$16.66	\$21.11	\$24.99	\$29.07	\$33.19	\$37.47	\$42.85	63	
64	\$10.18	\$12.41	\$14.18	\$16.08	\$18.03	\$20.17	\$22.89	\$17.94	\$22.71	\$26.84	\$31.14	\$35.47	\$40.00	\$45.68	64	
65	\$11.06	\$13.49	\$15.43	\$17.48	\$19.62	\$21.95	\$24.92	\$19.24	\$24.30	\$28.69	\$33.21	\$37.76	\$42.52	\$48.50	65	
66	\$11.94	\$14.57	\$16.67	\$18.89	\$21.21	\$23.73	\$26.94	\$20.52	\$25.89	\$30.55	\$35.27	\$40.05	\$45.05	\$51.34	66	
67	\$12.82	\$15.66	\$17.91	\$20.32	\$22.80	\$25.51	\$28.97	\$21.82	\$27.48	\$32.39	\$37.34	\$42.34	\$47.58	\$54.17	67	
68	\$14.56	\$17.82	\$20.43	\$23.10	\$25.90	\$28.94	\$32.82	\$24.18	\$30.53	\$36.04	\$41.32	\$46.66	\$52.26	\$59.35	68	
69	\$16.30	\$19.99	\$22.93	\$25.90	\$28.99	\$32.37	\$36.69	\$26.53	\$33.57	\$39.69	\$45.30	\$50.99	\$56.95	\$64.54	69	
70	\$18.04	\$22.15	\$25.44	\$28.69	\$32.09	\$35.80	\$40.55	\$28.89	\$36.61	\$43.34	\$49.27	\$55.30	\$61.63	\$69.72	70	
71	\$19.78	\$24.32	\$27.95	\$31.49	\$35.19	\$39.23	\$44.41	\$31.25	\$39.65	\$46.99	\$53.26	\$59.62	\$66.32	\$74.90	71	
72	\$21.52	\$26.49	\$30.45	\$34.29	\$38.29	\$42.65	\$48.27	\$33.61	\$42.70	\$50.62	\$57.22	\$63.93	\$71.00	\$80.09	72	
73	\$24.64	\$30.48	\$35.21	\$39.50	\$43.99	\$48.90	\$55.25	\$37.62	\$48.05	\$57.17	\$64.36	\$71.66	\$79.38	\$89.35	73	
74	\$27.78	\$34.50	\$39.94	\$44.70	\$49.68	\$55.15	\$62.23	\$41.63	\$53.39	\$63.71	\$71.48	\$79.39	\$87.76	\$98.61	74	
75	\$30.90	\$38.51	\$44.68	\$49.92	\$55.38	\$61.40	\$69.20	\$45.63	\$58.74	\$70.25	\$78.60	\$87.12	\$96.13	\$107.88	75	
76	\$34.03	\$42.52	\$49.43	\$55.13	\$61.08	\$67.63	\$76.18	\$49.64	\$64.09	\$76.78	\$85.73	\$94.86	\$104.52	\$117.13	76	
77	\$37.16	\$46.54	\$54.17	\$60.33	\$66.79	\$73.89	\$83.15	\$53.64	\$69.42	\$83.33	\$92.86	\$102.58	\$112.89	\$126.38	77	
78	\$40.05	\$50.24	\$58.60	\$65.22	\$72.15	\$79.76	\$89.66	\$56.98	\$73.95	\$88.93	\$99.02	\$109.30	\$120.17	\$134.30	78	
79	\$42.94	\$53.95	\$63.01	\$70.11	\$77.51	\$85.63	\$96.16	\$60.33	\$78.48	\$94.54	\$105.19	\$116.00	\$127.43	\$142.21	79	
80	\$45.82	\$57.65	\$67.44	\$75.00	\$82.89	\$91.51	\$102.67	\$63.66	\$83.01	\$100.14	\$111.36	\$122.71	\$134.69	\$150.10	80	
81	\$48.71	\$61.36	\$71.87	\$79.89	\$88.24	\$97.38	\$109.17	\$67.01	\$87.53	\$105.75	\$117.52	\$129.43	\$141.95	\$158.01	81	
82	\$51.59	\$65.06	\$76.29	\$84.79	\$93.60	\$103.27	\$115.69	\$70.35	\$92.06	\$111.35	\$123.69	\$136.13	\$149.22	\$165.90	82	
83	\$55.38	\$69.97	\$82.17	\$91.32	\$100.80	\$111.16	\$124.43	\$74.96	\$98.27	\$119.05	\$132.19	\$145.42	\$159.30	\$176.93	83	
84	\$59.18	\$74.88	\$88.06	\$97.85	\$108.00	\$119.06	\$133.17	\$79.57	\$104.49	\$126.74	\$140.69	\$154.71	\$169.40	\$187.95	84	
85	\$62.97	\$79.79	\$93.94	\$104.40	\$115.19	\$126.94	\$141.91	\$84.18	\$110.69	\$134.43	\$149.19	\$164.00	\$179.49	\$198.98	85	
86	\$66.77	\$84.70	\$99.83	\$110.93	\$122.40	\$134.85	\$150.65	\$88.78	\$116.91	\$142.13	\$157.68	\$173.29	\$189.57	\$210.00	86	
87	\$70.54	\$89.61	\$105.72	\$117.47	\$129.59	\$142.73	\$159.39	\$93.39	\$123.12	\$149.84	\$166.19	\$182.58	\$199.66	\$221.03	87	
88	\$74.12	\$94.12	\$111.09	\$123.46	\$136.24	\$150.10	\$167.63	\$97.53	\$128.55	\$156.46	\$173.55	\$190.75	\$208.62	\$230.99	88	
89	\$77.71	\$98.63	\$116.46	\$129.46	\$142.92	\$157.47	\$175.87	\$101.67	\$133.96	\$163.10	\$180.93	\$198.91	\$217.58	\$240.96	89	
90	\$81.29	\$103.14	\$121.82	\$135.45	\$149.57	\$164.84	\$184.12	\$105.83	\$139.39	\$169.74	\$188.30	\$207.07	\$226.55	\$250.93	90	
91	\$84.87	\$107.65	\$127.19	\$141.45	\$156.24	\$172.21	\$192.37	\$109.97	\$144.81	\$176.37	\$195.67	\$215.23	\$235.51	\$260.89	91	
92	\$88.45	\$112.15	\$132.56	\$147.44	\$162.89	\$179.57	\$200.60	\$114.11	\$150.23	\$183.01	\$203.04	\$223.40	\$244.27	\$270.85	92	
93	\$90.84	\$115.09	\$136.01	\$151.31	\$167.22	\$184.36	\$205.93	\$116.60	\$153.34	\$186.73	\$207.20	\$228.03	\$249.57	\$276.41	93	
94	\$93.23	\$118.03	\$139.46	\$155.19	\$171.54	\$189.15	\$211.24	\$119.08	\$156.45	\$190.47	\$211.38	\$232.67	\$254.66	\$281.97	94	
95	\$95.62	\$120.97	\$142.92	\$159.05	\$175.85	\$193.94	\$216.57	\$121.56	\$159.56	\$194.19	\$215.54	\$237.30	\$259.76	\$287.53	95	
96	\$98.02	\$123.90	\$146.37	\$162.92	\$180.18	\$198.73	\$221.90	\$124.04	\$162.66	\$197.91	\$219.71	\$241.95	\$264.85	\$293.09	96	
97	\$100.41	\$126.83	\$149.82	\$166.78	\$184.49	\$203.51	\$227.22	\$126.54	\$165.77	\$201.66	\$223.87	\$246.58	\$269.94	\$298.64	97	
98	\$102.81	\$129.78	\$153.26	\$170.66	\$188.82	\$208.30	\$232.54	\$129.03	\$168.87	\$205.38	\$228.03	\$251.22	\$275.03	\$304.20	98	
99	\$105.19	\$132.71	\$156.71	\$174.51	\$193.14	\$213.10	\$237.86	\$131.51	\$171.99	\$209.11	\$232.20	\$255.85	\$280.13	\$309.77	99	
100+	\$107.58	\$135.64	\$160.16	\$178.39	\$1											

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)															Issue Age
	Future Purchase Option								Auto 5% Compound Inflation							
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.33	\$2.97	\$3.49	\$3.92	\$4.34	\$4.80	\$5.38	\$5.56	\$7.28	\$8.75	\$10.19	\$11.60	\$13.02	\$14.81	25	
26	\$2.35	\$2.99	\$3.53	\$3.95	\$4.38	\$4.83	\$5.43	\$5.62	\$7.37	\$8.86	\$10.32	\$11.74	\$13.21	\$15.02	26	
27	\$2.36	\$3.01	\$3.55	\$3.99	\$4.41	\$4.87	\$5.47	\$5.69	\$7.46	\$8.97	\$10.44	\$11.89	\$13.38	\$15.22	27	
28	\$2.37	\$3.03	\$3.57	\$4.01	\$4.45	\$4.91	\$5.51	\$5.75	\$7.54	\$9.09	\$10.58	\$12.06	\$13.55	\$15.43	28	
29	\$2.38	\$3.04	\$3.59	\$4.04	\$4.48	\$4.95	\$5.57	\$5.82	\$7.63	\$9.19	\$10.71	\$12.20	\$13.73	\$15.63	29	
30	\$2.39	\$3.06	\$3.62	\$4.06	\$4.51	\$5.00	\$5.61	\$5.89	\$7.72	\$9.30	\$10.85	\$12.35	\$13.90	\$15.82	30	
31	\$2.41	\$3.09	\$3.65	\$4.10	\$4.55	\$5.03	\$5.66	\$5.95	\$7.82	\$9.41	\$10.97	\$12.51	\$14.07	\$16.03	31	
32	\$2.42	\$3.11	\$3.67	\$4.13	\$4.58	\$5.06	\$5.70	\$6.03	\$7.92	\$9.52	\$11.10	\$12.66	\$14.25	\$16.23	32	
33	\$2.44	\$3.12	\$3.69	\$4.15	\$4.61	\$5.11	\$5.74	\$6.11	\$8.01	\$9.64	\$11.23	\$12.82	\$14.42	\$16.43	33	
34	\$2.45	\$3.14	\$3.72	\$4.18	\$4.65	\$5.14	\$5.79	\$6.17	\$8.09	\$9.75	\$11.38	\$12.96	\$14.59	\$16.65	34	
35	\$2.46	\$3.16	\$3.75	\$4.21	\$4.68	\$5.18	\$5.83	\$6.24	\$8.18	\$9.86	\$11.50	\$13.12	\$14.76	\$16.85	35	
36	\$2.48	\$3.21	\$3.80	\$4.26	\$4.74	\$5.25	\$5.91	\$6.33	\$8.30	\$9.99	\$11.66	\$13.31	\$14.99	\$17.10	36	
37	\$2.50	\$3.24	\$3.84	\$4.32	\$4.81	\$5.33	\$6.00	\$6.41	\$8.41	\$10.14	\$11.83	\$13.51	\$15.21	\$17.35	37	
38	\$2.54	\$3.28	\$3.90	\$4.39	\$4.87	\$5.39	\$6.07	\$6.50	\$8.53	\$10.29	\$12.01	\$13.70	\$15.44	\$17.60	38	
39	\$2.56	\$3.32	\$3.94	\$4.45	\$4.93	\$5.47	\$6.17	\$6.59	\$8.65	\$10.42	\$12.18	\$13.89	\$15.66	\$17.87	39	
40	\$2.58	\$3.35	\$3.99	\$4.50	\$5.01	\$5.55	\$6.25	\$6.67	\$8.76	\$10.56	\$12.34	\$14.09	\$15.88	\$18.12	40	
41	\$2.60	\$3.39	\$4.04	\$4.56	\$5.07	\$5.62	\$6.33	\$6.76	\$8.88	\$10.71	\$12.52	\$14.29	\$16.10	\$18.38	41	
42	\$2.65	\$3.43	\$4.09	\$4.61	\$5.13	\$5.69	\$6.41	\$6.85	\$8.99	\$10.85	\$12.68	\$14.48	\$16.32	\$18.64	42	
43	\$2.67	\$3.46	\$4.13	\$4.67	\$5.19	\$5.77	\$6.49	\$6.94	\$9.13	\$10.99	\$12.85	\$14.67	\$16.54	\$18.89	43	
44	\$2.69	\$3.50	\$4.17	\$4.72	\$5.26	\$5.83	\$6.58	\$7.03	\$9.24	\$11.12	\$13.01	\$14.87	\$16.77	\$19.15	44	
45	\$2.71	\$3.54	\$4.23	\$4.78	\$5.33	\$5.91	\$6.66	\$7.12	\$9.35	\$11.27	\$13.19	\$15.07	\$16.99	\$19.40	45	
46	\$2.77	\$3.60	\$4.32	\$4.88	\$5.45	\$6.04	\$6.83	\$7.24	\$9.51	\$11.46	\$13.41	\$15.33	\$17.30	\$19.76	46	
47	\$2.81	\$3.68	\$4.41	\$5.00	\$5.58	\$6.19	\$6.98	\$7.36	\$9.67	\$11.66	\$13.64	\$15.59	\$17.59	\$20.11	47	
48	\$2.86	\$3.75	\$4.51	\$5.11	\$5.70	\$6.34	\$7.15	\$7.48	\$9.83	\$11.85	\$13.87	\$15.86	\$17.90	\$20.45	48	
49	\$2.91	\$3.83	\$4.60	\$5.22	\$5.82	\$6.47	\$7.32	\$7.60	\$9.98	\$12.05	\$14.10	\$16.13	\$18.20	\$20.80	49	
50	\$2.95	\$3.90	\$4.69	\$5.32	\$5.95	\$6.61	\$7.48	\$7.72	\$10.15	\$12.23	\$14.33	\$16.40	\$18.50	\$21.15	50	
51	\$3.00	\$3.98	\$4.79	\$5.43	\$6.07	\$6.76	\$7.64	\$7.83	\$10.31	\$12.43	\$14.56	\$16.66	\$18.80	\$21.50	51	
52	\$3.05	\$4.04	\$4.88	\$5.55	\$6.20	\$6.90	\$7.80	\$7.96	\$10.47	\$12.63	\$14.78	\$16.92	\$19.11	\$21.85	52	
53	\$3.10	\$4.11	\$4.99	\$5.66	\$6.33	\$7.04	\$7.97	\$8.08	\$10.62	\$12.82	\$15.02	\$17.20	\$19.40	\$22.19	53	
54	\$3.15	\$4.18	\$5.07	\$5.77	\$6.45	\$7.18	\$8.13	\$8.20	\$10.79	\$13.00	\$15.25	\$17.46	\$19.71	\$22.54	54	
55	\$3.21	\$4.25	\$5.16	\$5.86	\$6.57	\$7.32	\$8.29	\$8.31	\$10.95	\$13.21	\$15.48	\$17.71	\$20.01	\$22.89	55	
56	\$3.50	\$4.62	\$5.57	\$6.35	\$7.12	\$7.94	\$8.99	\$8.71	\$11.49	\$13.88	\$16.31	\$18.69	\$21.13	\$24.19	56	
57	\$3.82	\$4.99	\$5.96	\$6.82	\$7.65	\$8.57	\$9.71	\$9.10	\$12.04	\$14.56	\$17.13	\$19.67	\$22.25	\$25.49	57	
58	\$4.13	\$5.35	\$6.37	\$7.29	\$8.20	\$9.18	\$10.42	\$9.49	\$12.57	\$15.24	\$17.95	\$20.62	\$23.37	\$26.78	58	
59	\$4.44	\$5.71	\$6.78	\$7.75	\$8.75	\$9.80	\$11.12	\$9.88	\$13.12	\$15.92	\$18.78	\$21.60	\$24.48	\$28.08	59	
60	\$4.74	\$6.07	\$7.17	\$8.24	\$9.29	\$10.41	\$11.84	\$10.28	\$13.67	\$16.60	\$19.61	\$22.58	\$25.60	\$29.39	60	
61	\$5.06	\$6.44	\$7.58	\$8.71	\$9.84	\$11.03	\$12.55	\$10.66	\$14.20	\$17.28	\$20.44	\$23.53	\$26.72	\$30.68	61	
62	\$5.36	\$6.81	\$7.98	\$9.18	\$10.38	\$11.64	\$13.25	\$11.06	\$14.75	\$17.97	\$21.27	\$24.51	\$27.84	\$31.98	62	
63	\$5.92	\$7.52	\$8.83	\$10.16	\$11.49	\$12.89	\$14.67	\$11.99	\$15.95	\$19.39	\$22.89	\$26.32	\$29.84	\$34.24	63	
64	\$6.49	\$8.24	\$9.69	\$11.14	\$12.61	\$14.13	\$16.11	\$12.91	\$17.16	\$20.83	\$24.51	\$28.15	\$31.86	\$36.50	64	
65	\$7.05	\$8.96	\$10.53	\$12.12	\$13.72	\$15.39	\$17.53	\$13.85	\$18.36	\$22.27	\$26.15	\$29.97	\$33.87	\$38.76	65	
66	\$7.61	\$9.69	\$11.38	\$13.10	\$14.81	\$16.64	\$18.95	\$14.76	\$19.56	\$23.71	\$27.77	\$31.78	\$35.88	\$41.03	66	
67	\$8.18	\$10.40	\$12.22	\$14.08	\$15.92	\$17.89	\$20.37	\$15.69	\$20.77	\$25.14	\$29.41	\$33.60	\$37.89	\$43.28	67	
68	\$9.29	\$11.84	\$13.94	\$16.02	\$18.10	\$20.29	\$23.09	\$17.39	\$23.06	\$27.97	\$32.54	\$37.03	\$41.62	\$47.43	68	
69	\$10.40	\$13.28	\$15.65	\$17.95	\$20.26	\$22.69	\$25.81	\$19.10	\$25.37	\$30.80	\$35.67	\$40.45	\$45.35	\$51.58	69	
70	\$11.51	\$14.72	\$17.36	\$19.89	\$22.42	\$25.09	\$28.52	\$20.79	\$27.66	\$33.64	\$38.80	\$43.87	\$49.08	\$55.72	70	
71	\$12.62	\$16.15	\$19.07	\$21.83	\$24.59	\$27.50	\$31.24	\$22.49	\$29.97	\$36.47	\$41.93	\$47.31	\$52.82	\$59.86	71	
72	\$13.74	\$17.58	\$20.79	\$23.76	\$26.75	\$29.90	\$33.95	\$24.19	\$32.25	\$39.29	\$45.07	\$50.73	\$56.54	\$64.00	72	
73	\$15.73	\$20.25	\$24.02	\$27.38	\$30.74	\$34.28	\$38.86	\$27.07	\$36.29	\$44.36	\$50.67	\$56.87	\$63.22	\$71.40	73	
74	\$17.71	\$22.91	\$27.27	\$30.98	\$34.72	\$38.68	\$43.76	\$29.96	\$40.33	\$49.44	\$56.29	\$63.00	\$69.88	\$78.80	74	
75	\$19.71	\$25.58	\$30.50	\$34.60	\$38.70	\$43.05	\$48.68	\$32.83	\$44.38	\$54.52	\$61.89	\$69.14	\$76.56	\$86.19	75	
76	\$21.71	\$28.24	\$33.73	\$38.20	\$42.67	\$47.43	\$53.58	\$35.71	\$48.42	\$59.58	\$67.50	\$75.27	\$83.23	\$93.60	76	
77	\$23.71	\$30.90	\$36.97	\$41.82	\$46.66	\$51.80	\$58.50	\$38.60	\$52.45	\$64.66	\$73.11	\$81.39	\$89.91	\$101.00	77	
78	\$25.55	\$33.36	\$39.99	\$45.21	\$50.41	\$55.93	\$63.05	\$41.01	\$55.87	\$69.02	\$77.97	\$86.72	\$95.70	\$107.32	78	
79	\$27.39	\$35.83	\$43.01	\$48.59	\$54.16	\$60.05	\$67.63	\$43.41	\$59.29	\$73.37	\$82.82	\$92.04	\$101.48	\$113.62	79	
80	\$29.23	\$38.29	\$46.02	\$51.97	\$57.91	\$64.16	\$72.21	\$45.81	\$62.71	\$77.71	\$87.68	\$97.37	\$107.25	\$119.95	80	
81	\$31.07	\$40.75	\$49.04	\$55.37	\$61.65	\$68.28	\$76.79	\$48.22	\$66.13	\$82.06	\$92.54	\$102.71	\$113.04	\$126.26	81	
82	\$32.92	\$43.21	\$52.07	\$58.76	\$65.39	\$72.41	\$81.37	\$50.62	\$69.55	\$86.42	\$97.40	\$108.03	\$118.83	\$132.58	82	
83	\$35.34	\$46.47	\$56.08	\$63.30	\$70.43	\$77.93	\$87.52	\$53.94	\$74.24	\$92.38	\$104.09	\$115.39	\$126.87	\$141.38	83	
84	\$37.75	\$49.73	\$60.10	\$67.83	\$75.46	\$83.48	\$93.66	\$57.25	\$78.93	\$98.36	\$110.78	\$122.77	\$134.90	\$150.19	84	
85	\$40.17	\$53.00	\$64.12	\$72.34	\$80.48	\$89.00	\$99.82	\$60.57	\$83.63	\$104.33	\$117.47	\$130.14	\$142.94	\$159.00	85	
86	\$42.59	\$56.26	\$68.14	\$76.88	\$85.51	\$94.55	\$105.96	\$63.89	\$88.32	\$110.31	\$124.16	\$137.52	\$150.97	\$167.82	86	
87	\$45.00	\$59.51	\$72.15	\$81.41	\$90.55	\$100.07	\$112.12	\$67.20	\$93.01	\$116.28	\$130.85	\$144.89	\$159.00	\$176.63	87	
88	\$47.30	\$62.52	\$75.81	\$85.57	\$95.20	\$105.24	\$117.92	\$70.19	\$97.11	\$121.43	\$136.66	\$151.35	\$166.14	\$184.58	88	
89	\$49.58	\$65.50	\$79.48	\$89.73	\$99.85	\$110.40	\$123.70	\$73.17	\$101.21	\$126.58	\$142.46	\$157.83	\$173.28	\$192.55	89	
90	\$51.86	\$68.50	\$83.15	\$93.88	\$104.51	\$115.58	\$129.50	\$76.14	\$105.31	\$131.73	\$148.27	\$164.32	\$180.42	\$200.52	90	
91	\$54.15	\$71.50	\$86.81	\$98.04	\$109.16	\$120.74	\$135.30	\$79.13	\$109.41	\$136.87	\$154.07	\$170.79	\$187.57	\$208.48	91	
92	\$56.43	\$74.49	\$90.48	\$102.19	\$113.82	\$125.91	\$141.10	\$82.11	\$113.50	\$142.02	\$159.87	\$177.27	\$194.70	\$216.44	92	
93	\$57.96	\$76.43	\$92.83	\$104.87	\$116.84	\$129.26	\$144.84	\$83.90	\$115.84	\$144.92	\$163.16	\$180.95	\$198.76	\$220.89	93	
94	\$59.47	\$78.39	\$95.18	\$107.55	\$119.85	\$132.62	\$148.59	\$85.69	\$118.19	\$147.81	\$166.43	\$184.63	\$202.81	\$225.32	94	
95	\$61.01	\$80.34	\$97.55	\$110.24	\$122.87	\$135.98	\$152.33	\$87.48	\$120.54	\$150.71	\$169.71	\$188.30	\$206.87	\$229.76	95	
96	\$62.54	\$82.29	\$99.90	\$112.91	\$125.90	\$139.34	\$156.06	\$89.27	\$122.88	\$153.59	\$173.00	\$191.98	\$210.93	\$234.21	96	
97	\$64.05	\$84.24	\$102.25	\$115.60	\$128.91	\$142.69	\$159.82	\$91.06	\$125.23	\$156.49	\$176.27	\$195.66	\$214.98	\$238.64	97	
98	\$65.59	\$86.19	\$104.61	\$118.27	\$131.93	\$146.05	\$163.55	\$92.85	\$127.58	\$159.38	\$179.55	\$199.34	\$219.04	\$243.09	98	
99	\$67.11	\$88.15	\$106.96	\$120.96	\$134.95	\$149.41	\$167.31	\$94.64	\$129.93	\$162.28	\$182.83	\$203.02	\$223.09	\$247.54	99	
100+	\$68.63	\$90.09	\$109.32	\$123.64	\$137.97	\$152.77	\$171.04	\$96.43	\$132.28	\$165.18	\$186.12	\$206.69	\$227.14	\$251.96	100+	

SERFF Tracking #:

META-130989962

State Tracking #:

META-130989962

Company Tracking #:

CT17-207 FC1 (RATE) RW

**State:** Pennsylvania  
**TOI/Sub-TOI:** LTC03G Group Long Term Care/LTC03G.001 Qualified  
**Product Name:** Group Long-Term Care Insurance Premium Rate Schedule Increase Filing  
**Project Name/Number:** 2017 AARP Rate Increase Filings/CT17-207 FC1 (Rate)

**Filing Company:** Metropolitan Life Insurance Company

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	Please see the attached Cover Letter
<b>Attachment(s):</b>	Flex Choice 1 ET Filing Letter.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (A&H)
<b>Bypass Reason:</b>	Not Applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	Please see the attached Actuarial memorandum
<b>Attachment(s):</b>	AARP-Met_PA_FlexChoice_Filing Materials_04052017.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisements (A&H)
<b>Bypass Reason:</b>	Not Applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Authorization to File (A&H)
<b>Bypass Reason:</b>	Not Applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Insert Page Explanation (A&H)
<b>Bypass Reason:</b>	Not Applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

**SERFF Tracking #:**

META-130989962

**State Tracking #:**

META-130989962

**Company Tracking #:**

CT17-207 FC1 (RATE) RW

**State:**

Pennsylvania

**Filing Company:**

Metropolitan Life Insurance Company

**TOI/Sub-TOI:**

LTC03G Group Long Term Care/LTC03G.001 Qualified

**Product Name:**

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

**Project Name/Number:**

2017 AARP Rate Increase Filings/CT17-207 FC1 (Rate)

<b>Bypassed - Item:</b>	Rate Table (A&H)
<b>Bypass Reason:</b>	Not Applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	Not Applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	Not Applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	Not Applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Certificateholder Letter
<b>Comments:</b>	Please see the attached Certificateholder Letter
<b>Attachment(s):</b>	AARP Insured RA ltr 3-3-17_FINAL %added.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	NAIC Transmittal form
<b>Comments:</b>	Please see the attached NAIC Transmittal form
<b>Attachment(s):</b>	AARP NAIC Transmittal - FC1 (Rates).pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

April 5, 2017

Pennsylvania Insurance Department  
1326 Strawberry Square, 13<sup>th</sup> Floor  
Harrisburg, Pennsylvania 17120

Re: Group (AARP) Long-Term Care Insurance – Premium Rate Schedule Increase Filing  
Our NAIC Company No. is 65978  
Our FEIN is 13-5581829

Dear Sir/Madam:

We are filing, for your review and approval, a request for a 20.80% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state. The requested increase is planned to be implemented over three phases of 10% (phase one), 10% (phase two) and 1.75% (phase three), resulting in an actuarially equivalent cumulative increase of 23.12%.

We will implement the premium rate schedule increase only after we have received approval from your Department and will apply the approved increase to all certificates issued in your state under a group long-term care insurance policy situated in the District of Columbia. Please note policy form G.LTC1697 was approved by the District of Columbia on July 27, 1997.

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

- GCLTCAARP-04-OP approved by your Department on August 15, 2005

Please note that these forms are not currently being marketed to new group certificateholders.

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

#### **Company Rate Information Provided on SERFF**

Please note the following with respect to the information entered under Company Rate Information in the SERFF system:

“Written Premium Change for this Program” and “Written Premium for this Program” reflects premium information only for certificates issued to residents of your state. The “Number of Policyholders Affected for this Program” reflects only the number of certificates issued to residents of your state.

## **Notification to Certificateholders of Premium Rate Schedule Increase**

We intend to provide certificateholders with a minimum of 60 days advance written notice prior to the first effective date of the premium rate schedule increase. In our written notification we will explain that:

- the certificateholder can continue his/her current coverage by paying the new premium amount when due;
- the certificateholder can reduce his/her coverage to lessen the impact of the premium rate schedule increase if the current level of coverage permits a reduction;
- if the certificateholder's coverage lapses (due to nonpayment of premium or cancellation) at anytime from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), that the certificateholder will have nonforfeiture coverage as follows:
  - if the certificateholder'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 (Contribution) Increase Endorsement ("LCUL"), we will issue the certificateholder the LCUL described below;
  - if the certificateholder'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;
  - if the certificateholder qualifies for coverage under Contingent Benefit Upon Lapse as a result of the premium rate schedule increase, we will instead provide coverage under LCUL since the benefit payable under LCUL is equal to the benefit payable under Contingent Benefit Upon Lapse; and
  - we will not provide coverage under more than one nonforfeiture coverage provision.

### **Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement**

In connection with our request for approval of a premium rate schedule increase, we are filing, under separate cover, the following form for review and approval. Please refer to the section above titled Notification to Certificateholders of Premium Rate Schedule Increase for additional information on how we intend to use this form.

Form Number:	Description:
LCUL-FC1	LIMITED COVERAGE UPON LAPSE FOLLOWING PREMIUM (CONTRIBUTION) INCREASE ENDORSEMENT. Endorsement to be issued to certificateholders whose coverage lapsed during the Election Period (described above) and (1) whose policies did not include a nonforfeiture coverage provision; or (2) who qualified for Contingent Benefit Upon Lapse as a result of the premium rate schedule increase.

The officer signing below certifies that this endorsement form achieves a Flesch score of 45.

The contact person for this filing is:

Melinda Lula

1300 Hall Boulevard  
Bloomfield, CT 06002  
Telephone: 860-656-3862  
mlula@metlife.com

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

Sincerely,

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

Thomas G. Reilly  
Director, Product Management & Compliance

April 5, 2017

Re: Group long-term policy G.LTC1697 (including GCLTCAARP-04-OP in Pennsylvania)  
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.

<b>Title</b>	<b>Description</b>
<b>Actuarial Memorandum</b> Exhibit I	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"><li>• Without/with proposed phase-in rate increase of 23.12%</li><li>• <i>Nationwide</i> earned premium and incurred claims experience</li><li>• Weighted average statutory discount rate 4.20%</li></ul> LLR without proposed rate increase – 117.5% With proposed rate increase – 109.3%
Exhibit II	Demonstration of rate action meeting Rate Stability requirements
Attachment 1	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"><li>• Without/with proposed phase-in rate increase of 23.12%</li><li>• <i>Pennsylvania</i> earned premium and incurred claims experience</li><li>• Weighted average statutory discount rate 4.20%</li></ul> LLR without proposed rate increase – 118.3% With proposed rate increase – 109.9%

Attachment 2	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> <li>• Without/with proposed phase-in rate increase of 23.12%</li> <li>• <i>Nationwide</i> written premium and paid claims experience</li> <li>• Weighted average statutory discount rate 4.20%</li> </ul> LLR without proposed rate increase – 113.7% With proposed rate increase – 105.7%
Attachment 3	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> <li>• Without/with proposed phase-in rate increase of 23.12%</li> <li>• <i>Pennsylvania</i> written premium and paid claims experience</li> <li>• Weighted average statutory discount rate 4.20%</li> </ul> LLR without proposed rate increase – 113.3% With proposed rate increase – 105.2%
Attachment 4	Historical Claim and Active Life Reserves

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-only experience is not necessarily credible, it is provided in this filing for your information only.

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.

Sincerely,




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William P. Bigelow, FSA, MAAA  
Vice President and Actuary, Metropolitan Life Insurance Company

**METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

**Actuarial Memorandum for AARP Group Policy**

**April 5, 2017**

This actuarial memorandum pertains to long-term care insurance provided under a group policy issued to AARP (previously known as “American Association of Retired Persons”) to cover eligible members and their spouses (including domestic partners) who meet the eligibility requirements specified in the policy.

**Policy Forms**

The premium rate schedule increase for which we are seeking approval will apply to the following certificate forms approved by your Department and that were issued under the group long-term care policy G.LTC1697 (situated in District of Columbia):

- GCLTCAARP-04-OP

**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**

There are two options available: the Comprehensive Monthly Reimbursement Plan and the Facility-only Monthly Reimbursement Plan. Both plans provide benefits for Primary Services equal to the lesser of:

- a. the actual expenses incurred for the receipt of one month’s services
- b. the Monthly Benefit Amount (“MBA”) times a percentage that varies based on the site of care

MBA = Daily Benefit Amount (“DBA”) times the number of days in the month.

Reimbursement Percentages by Site of Care

- I. Nursing Home, Hospice, or Assisted Living Facility – 100%
- II. Home Health Care (for Comprehensive Coverage Option only) – optional 50%, 80% or 100%
- III. Informal Care (for Comprehensive Coverage Option only) – 50% of the selected Home Health Care coverage

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Respite Service

Both plans reimburse the actual incurred expenses for Respite Services provided by a Formal or Informal Caregiver, up to the DBA corresponding to the type of service. Benefits are limited to 30 days per calendar year.

**3. Renewability**

These policy forms are guaranteed renewable for life.

**4. Applicability**

This filing is applicable to the group long-term care insurance certificates shown on the first page issued to AARP from December 1, 2005 to November 15, 2006 with a group policy situs within District of Columbia. No in-force premium rate schedule increase has been previously implemented for these forms.

We will only implement a premium rate schedule increase for certificates issued to residents of your state after we have received approval from your Department. We will implement the amount of the increase approved by your Department irrespective of the amount of the increase approved by the District of Columbia (where the long-term care insurance policy issued to AARP was situated). These policy forms are no longer being marketed to AARP members and spouses.

**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	5.50%
2	3.50%
3	2.50%
4	2.00%
5	1.50%
6	1.25%
7+	1.00%

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In the year of rate increase implementation, it is assumed that an additional 1.1% of policies lapse and there is 0.3% net reduction to 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 the group policy form, including certificate forms issued under such group policy. 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.

The assumptions described above were developed from the actual historical experience on these forms and supplemented, as needed, based on the experience of other forms. The projections contained in this actuarial memorandum are based on the best estimate assumptions, as described above, except the projections include a margin for moderately adverse experience equal to 5% of projected future incurred claims.

### 6. Marketing Method

These policy forms were issued to provide coverage to eligible AARP members and spouses. The primary method of marketing was direct mail.

### 7. Underwriting Description

Certain health information was required of applicants at the time of enrollment, including answering questions on the enrollment form regarding medical history, supplemented by contacting health care providers for medical records, as well as telephone and face-to-face interviews as needed.

### 8. Premiums

Premium rates varied based upon the age of the insured at issue and the particular benefit variations selected. A preferred risk discount was applied to insured persons that qualified based on underwriting criteria. If two or more members of the same household purchased coverage, then a household discount was applied. Additionally, monthly EFT Premium was equal to the monthly premium less \$2 and annual premium was equal to monthly premium times 12 less \$24.

### 9. Issue Age Range

The issue age is 18 and over.

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### 10. Area Factors

Area factors are not used for this product.

### 11. 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.

### 12. Trend Assumptions

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

### 13. Past and Future Policy Experience

Nationwide experience and specific experience for those certificates issued in Pennsylvania are shown in Exhibit I and Attachment 1, respectively.

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 4.20%. Incurred but not reported reserves were allocated based on a historical analysis of claim development pattern.

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 4.20%.

### 14. 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.

Incurred claims for each projection year combine the impact of incidence rates, claim continuance rates and utilization factors by the policy benefits on a seriatim basis.

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Present and accumulated values in the lifetime projections in Exhibit I and II 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 4.20%.

The assumptions used in Exhibit I and II projections are developed from the company's LTC insurance experience, plus a margin for moderately adverse experience.

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.

### 15. History of Previous Inforce Rate Increases

There has not been any rate increase on these policy forms.

### 16. Requested Rate Increase

The company is requesting a phased-in series of rate increases (two phases of 10% each and a final phase of 1.75%), resulting in a cumulative compounded increase of 23.12% after the final phase. These phased increases are actuarially equivalent to a single one-time increase of 20.80%. Although a larger premium rate increase is currently supportable under loss ratio regulation, MetLife agreed with AARP to reduce the impact on AARP members by seeking the rate increase shown above.

Corresponding rate tables reflecting each of the three phases for the 23.12% cumulative compounded increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

### 17. 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 for nursing home care and home health care rates were based on studies from the 1985 and 1997 National Nursing Home Survey and 1982/1984/1989 National

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Long Term Care Survey, respectively, supplemented with the 1984-1999 Long Term Care Experience Committee Inter-Company Study and with modifications to incorporate experience of other long-term care business that MetLife issued or administered.

- b. Voluntary termination rates by duration were assumed to be 6.25% in year one, grading down to 1.5% in year fifteen and thereafter.
- c. Mortality was based on 105% of the Annuity 2000 Basic Mortality Table modified using Projection Scale H.

As part of the inforce management of the business, MetLife monitors the performance of the business 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 on a best estimate basis. A margin for moderately adverse experience equal to 5% of projected future incurred claims was added to the best estimate 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 moderately adverse 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 moderately adverse assumptions combine to a resulting loss ratio that 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.

### 18. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I and II. As shown in these exhibits, the expected lifetime loss ratios, with and without the requested rate increase, exceed the minimum loss ratio requirement.

### 19. Average Annual Premium

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

Before increase:	\$1,766
After Phase 1:	\$1,943
After Phase 2:	\$2,137
After Phase 3:	\$2,174

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**April 5, 2017**

**20. Proposed Effective Date**

The rate increase will apply to certificate holders on the anniversary of their original coverage effective date, following at least a 60-day notification period after the increase is approved.

**21. Nationwide Distribution of Business as of September 30, 2016 (based on premium-paying certificates inforce count)**

By Issue Age:

<b>Issue Age</b>	<b>Percent</b>
<45	<1%
45-49	1%
50-54	11%
55-59	25%
60-64	29%
65-69	24%
70-74	8%
75+	1%
Total	100%

By Benefit Period:

<b>Benefit Period</b>	<b>Percent</b>
2 Year	6%
3 Year	28%
4 Year	49%
5 Year	6%
7 Year	1%
Unlimited	9%
Total	100%

By Inflation Option:

<b>Inflation</b>	<b>Percent</b>
Optional	74%
Auto 5% Compound	26%
Total	100%

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By Home Care Percentage:

<b>Home Care %</b>	<b>Percent</b>
0% (FC Only)	16%
50%	55%
80%	6%
100%	22%
<b>Total</b>	<b>100%</b>

By Elimination Period:

<b>Days</b>	<b>Percent</b>
20	2%
30	53%
45	-
60	29%
90	16%
<b>Total</b>	<b>100%</b>

By Gender:

<b>Gender</b>	<b>Percent</b>
Female	60%
Male	40%
<b>Total</b>	<b>100%</b>

**22. Number of Insured Lives**

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

	<b>Issued Before Rate Stability Regulation Effective Date</b>		<b>Issued On or After Rate Stability Regulation Effective Date</b>	
	<b>Number of Insured Lives</b>	<b>2016 Annualized Premium</b>	<b>Number of Insured Lives</b>	<b>2016 Annualized Premium</b>
Certificates issued in Pennsylvania	-	-	150	\$281,820
Certificates issued nationwide	3,594	\$6,582,693	5,002	\$8,600,936

**METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

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**April 5, 2017**

**23. 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.

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.

I further certify that:

- if the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated;
- the analysis described in Section 17 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been reviewed and taken into consideration in this rate increase request;
- the actuarial assumptions used 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 MetLife is no longer issuing new business on these policy forms.



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William P. Bigelow, FSA, MAAA  
Vice President and Actuary, Metropolitan Life Insurance Company

**Exhibit I**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections With No Future Increase**  
**Group Policy Form: G.LTC.1697**

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			Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1997	-	-	N/A	-	-	-	N/A						4.20%	2.1402	
	1998	-	-	N/A	-	-	-	N/A						4.20%	2.0539	
	1999	-	-	N/A	-	-	-	N/A						4.20%	1.9712	
	2000	-	-	N/A	-	-	-	N/A						4.20%	1.8917	
	2001	-	-	N/A	-	-	-	N/A						4.20%	1.8155	
	2002	-	-	N/A	-	-	-	N/A						4.20%	1.7424	
	2003	-	-	N/A	-	-	-	N/A						4.20%	1.6722	
	2004	15,224	-	0.0%	87	24,431	-	0.0%						4.20%	1.6048	
	2005	3,076,123	33,317	1.1%	4,622	4,737,576	51,312	1.1%						4.20%	1.5401	
	2006	11,982,912	712,014	5.9%	9,810	17,711,396	1,052,396	5.9%						4.20%	1.4781	
	2007	16,480,471	169,533	1.0%	10,362	23,377,491	240,482	1.0%						4.20%	1.4185	
	2008	16,825,909	1,717,173	10.2%	10,102	22,905,758	2,337,654	10.2%						4.20%	1.3613	
	2009	16,436,280	1,142,196	6.9%	9,895	21,473,731	1,492,260	6.9%						4.20%	1.3065	
	2010	16,141,283	3,014,752	18.7%	9,694	20,238,573	3,780,014	18.7%						4.20%	1.2538	
	2011	15,777,213	1,851,844	11.7%	9,495	18,984,972	2,228,354	11.7%						4.20%	1.2033	
	2012	15,649,539	3,747,043	23.9%	9,320	18,072,535	4,327,193	23.9%						4.20%	1.1548	
	2013	15,363,757	2,971,292	19.3%	9,141	17,027,575	3,293,068	19.3%						4.20%	1.1083	
	2014	15,236,645	4,125,517	27.1%	8,980	16,206,251	4,388,051	27.1%						4.20%	1.0636	
	2015	14,944,196	6,671,657	44.6%	8,826	15,254,699	6,810,277	44.6%						4.20%	1.0208	
Projected Future Experience	2016	14,732,422	7,152,934	48.6%	8,581	14,432,550	7,007,339	48.6%	1.0000	N/A	0.0278	N/A	0.972	0.986	4.20%	0.9796
	2017	14,130,830	8,242,011	58.3%	8,326	13,285,394	7,748,898	58.3%	1.0000	N/A	0.0297	N/A	0.970	0.959	4.20%	0.9402
	2018	13,570,499	9,415,991	69.4%	8,062	12,244,482	8,495,924	69.4%	1.0000	N/A	0.0317	N/A	0.968	0.960	4.20%	0.9023
	2019	12,992,930	10,675,876	82.2%	7,790	11,250,960	9,244,555	82.2%	1.0000	N/A	0.0338	N/A	0.966	0.957	4.20%	0.8659
	2020	12,399,692	12,042,718	97.1%	7,509	10,304,602	10,007,943	97.1%	1.0000	N/A	0.0360	N/A	0.964	0.954	4.20%	0.8310
	2021	11,794,324	13,511,907	114.6%	7,221	9,406,569	10,776,428	114.6%	1.0000	N/A	0.0384	N/A	0.962	0.951	4.20%	0.7976
	2022	11,179,614	15,069,100	134.8%	6,924	8,557,026	11,534,090	134.8%	1.0000	N/A	0.0411	N/A	0.959	0.948	4.20%	0.7654
	2023	10,554,484	16,704,858	158.3%	6,620	7,753,020	12,270,907	158.3%	1.0000	N/A	0.0439	N/A	0.956	0.944	4.20%	0.7346
	2024	9,921,523	18,383,239	185.3%	6,309	6,994,393	12,959,665	185.3%	1.0000	N/A	0.0470	N/A	0.953	0.940	4.20%	0.7050
	2025	9,284,604	20,081,942	216.3%	5,992	6,281,638	13,586,741	216.3%	1.0000	N/A	0.0502	N/A	0.950	0.936	4.20%	0.6766
	2026	8,646,696	21,759,144	251.6%	5,670	5,614,325	14,128,277	251.6%	1.0000	N/A	0.0537	N/A	0.946	0.931	4.20%	0.6493
	2027	8,012,302	23,380,719	291.8%	5,345	4,992,782	14,569,449	291.8%	1.0000	N/A	0.0574	N/A	0.943	0.927	4.20%	0.6231
	2028	7,386,275	24,920,009	337.4%	5,017	4,417,216	14,902,918	337.4%	1.0000	N/A	0.0613	N/A	0.939	0.922	4.20%	0.5980
	2029	6,772,709	26,317,035	388.6%	4,689	3,887,079	15,104,207	388.6%	1.0000	N/A	0.0654	N/A	0.935	0.917	4.20%	0.5739
	2030	6,175,289	27,554,198	446.2%	4,362	3,401,388	15,177,023	446.2%	1.0000	N/A	0.0697	N/A	0.930	0.912	4.20%	0.5508
	2031	5,598,242	28,804,319	511.0%	4,038	2,959,295	15,120,574	511.0%	1.0000	N/A	0.0743	N/A	0.926	0.907	4.20%	0.5286
	2032	5,044,414	29,415,759	583.1%	3,719	2,559,088	14,922,946	583.1%	1.0000	N/A	0.0790	N/A	0.921	0.901	4.20%	0.5073
	2033	4,516,673	29,992,377	664.0%	3,407	2,199,029	14,602,367	664.0%	1.0000	N/A	0.0839	N/A	0.916	0.895	4.20%	0.4869
	2034	4,018,155	30,298,589	754.0%	3,104	1,877,487	14,157,045	754.0%	1.0000	N/A	0.0890	N/A	0.911	0.890	4.20%	0.4673
	2035	3,549,328	30,332,734	854.6%	2,810	1,591,601	13,601,901	854.6%	1.0000	N/A	0.0944	N/A	0.906	0.883	4.20%	0.4484
	2036	3,115,003	30,071,412	965.4%	2,530	1,340,554	12,941,354	965.4%	1.0000	N/A	0.0999	N/A	0.900	0.878	4.20%	0.4304
	2037	2,714,925	29,529,685	1,087.7%	2,263	1,121,299	12,196,145	1,087.7%	1.0000	N/A	0.1054	N/A	0.895	0.872	4.20%	0.4130
	2038	2,349,358	28,726,325	1,222.7%	2,011	931,217	11,386,275	1,222.7%	1.0000	N/A	0.1113	N/A	0.889	0.865	4.20%	0.3964
	2039	2,017,897	27,680,729	1,371.8%	1,776	767,606	10,529,724	1,371.8%	1.0000	N/A	0.1172	N/A	0.883	0.859	4.20%	0.3804
	2040	1,719,493	26,404,427	1,535.6%	1,556	627,737	9,639,490	1,535.6%	1.0000	N/A	0.1235	N/A	0.876	0.852	4.20%	0.3651
	2041	1,453,460	24,923,157	1,714.7%	1,354	509,235	8,732,090	1,714.7%	1.0000	N/A	0.1298	N/A	0.870	0.845	4.20%	0.3504
	2042	1,218,909	23,289,293	1,910.7%	1,170	409,849	7,830,857	1,910.7%	1.0000	N/A	0.1362	N/A	0.864	0.839	4.20%	0.3362
	2043	1,013,555	21,546,176	2,125.8%	1,003	327,068	6,952,821	2,125.8%	1.0000	N/A	0.1428	N/A	0.857	0.832	4.20%	0.3227
	2044	835,524	19,723,650	2,360.6%	853	258,754	6,108,238	2,360.6%	1.0000	N/A	0.1498	N/A	0.850	0.824	4.20%	0.3097
	2045	682,567	17,866,298	2,617.5%	719	202,867	5,310,081	2,617.5%	1.0000	N/A	0.1568	N/A	0.843	0.817	4.20%	0.2972
	2046	552,654	16,020,655	2,898.9%	601	157,637	4,569,668	2,898.9%	1.0000	N/A	0.1638	N/A	0.836	0.810	4.20%	0.2852
	2047	443,232	14,211,015	3,206.2%	498	121,331	3,890,159	3,206.2%	1.0000	N/A	0.1715	N/A	0.828	0.802	4.20%	0.2737
	2048	351,812	12,458,753	3,541.3%	409	92,425	3,273,065	3,541.3%	1.0000	N/A	0.1785	N/A	0.821	0.794	4.20%	0.2627
	2049	276,352	10,803,432	3,909.3%	333	69,676	2,723,828	3,909.3%	1.0000	N/A	0.1870	N/A	0.813	0.786	4.20%	0.2521
	2050	214,553	9,265,875	4,318.7%	268	51,915	2,242,034	4,318.7%	1.0000	N/A	0.1950	N/A	0.805	0.776	4.20%	0.2420
	2051	164,989	7,856,258	4,761.7%	213	38,313	1,824,355	4,761.7%	1.0000	N/A	0.2031	N/A	0.797	0.769	4.20%	0.2322
	2052	125,389	6,582,785	5,249.9%	168	27,944	1,467,037	5,249.9%	1.0000	N/A	0.2116	N/A	0.788	0.760	4.20%	0.2229
	2053	94,419	5,442,980	5,764.7%	131	20,194	1,164,142	5,764.7%	1.0000	N/A	0.2200	N/A	0.780	0.753	4.20%	0.2139
	2054	70,294	4,432,350	6,305.5%	101	14,429	909,790	6,305.5%	1.0000	N/A	0.2285	N/A	0.772	0.744	4.20%	0.2053
	2055	51,635	3,555,672	6,886.1%	77	10,172	700,433	6,886.1%	1.0000	N/A	0.2368	N/A	0.763	0.735	4.20%	0.1970
	2056	37,420	2,804,770	7,495.4%	58	7,074	530,249	7,495.4%	1.0000	N/A	0.2526	N/A	0.747	0.725	4.20%	0.1891
	2057	26,736	2,180,517	8,155.8%	43	4,851	395,622	8,155.8%	1.0000	N/A	0.2578	N/A	0.742	0.714	4.20%	0.1814
	2058	18,844	1,668,908	8,856.7%	31	3,281	290,597	8,856.7%	1.0000	N/A	0.2723	N/A	0.728	0.705	4.20%	0.1741
	2059	13,096	1,258,250	9,607.7%	22	2,188	210,263	9,607.7%	1.0000	N/A	0.2805	N/A	0.719	0.695	4.20%	0.1671
	2060	8,968	935,345	10,429.6%	16	1,438	150,005	10,429.6%	1.0000	N/A	0.2888	N/A	0.711	0.685	4.20%	0.1604
	2061	6,065	685,101	11,296.3%	11	933	105,445	11,296.3%	1.0000	N/A	0.3095	N/A	0.690	0.676	4.20%	0.1539
	2062	4,030	497,327	12,340.1%	8	595	73,460	12,340.1%	1.0000	N/A	0.3140	N/A	0.686	0.665	4.20%	0.1477
	2063	2,656	355,956	13,404.2%												

**Exhibit I**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections With 23.12% Future Increase**  
**Group Policy Form: G.LTC.1697**

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc/ Accum Factor	
	Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1997	-	-	N/A	-	-	-	N/A						4.20%	2.1402	
	1998	-	-	N/A	-	-	-	N/A						4.20%	2.0539	
	1999	-	-	N/A	-	-	-	N/A						4.20%	1.9712	
	2000	-	-	N/A	-	-	-	N/A						4.20%	1.8917	
	2001	-	-	N/A	-	-	-	N/A						4.20%	1.8155	
	2002	-	-	N/A	-	-	-	N/A						4.20%	1.7424	
	2003	-	-	N/A	-	-	-	N/A						4.20%	1.6722	
	2004	15,224	-	0.0%	87	24,431	-	0.0%						4.20%	1.6048	
	2005	3,076,123	33,317	1.1%	4,622	4,737,576	51,312	1.1%						4.20%	1.5401	
	2006	11,982,912	712,014	5.9%	9,810	17,711,396	1,052,396	5.9%						4.20%	1.4781	
	2007	16,480,471	169,533	1.0%	10,362	23,377,491	240,482	1.0%						4.20%	1.4185	
	2008	16,825,909	1,717,173	10.2%	10,102	22,905,758	2,337,654	10.2%						4.20%	1.3613	
	2009	16,436,280	1,142,196	6.9%	9,895	21,473,731	1,492,260	6.9%						4.20%	1.3065	
	2010	16,141,283	3,014,752	18.7%	9,694	20,238,573	3,780,014	18.7%						4.20%	1.2538	
	2011	15,777,213	1,851,844	11.7%	9,495	18,984,972	2,228,354	11.7%						4.20%	1.2033	
	2012	15,649,539	3,747,043	23.9%	9,320	18,072,535	4,327,193	23.9%						4.20%	1.1548	
	2013	15,363,757	2,971,292	19.3%	9,141	17,027,575	3,293,068	19.3%						4.20%	1.1083	
	2014	15,236,645	4,125,517	27.1%	8,980	16,206,251	4,388,051	27.1%						4.20%	1.0636	
	2015	14,944,196	6,671,657	44.6%	8,826	15,254,699	6,810,277	44.6%						4.20%	1.0208	
Projected Future Experience	2016	14,732,422	7,152,934	48.6%	8,581	14,432,550	7,007,339	48.6%	1.0000	1.0000	0.0278	1.0000	0.972	0.986	4.20%	0.9796
	2017	14,130,830	8,242,011	58.3%	8,326	13,285,394	7,748,898	58.3%	1.0000	1.0000	0.0297	1.0000	0.970	0.959	4.20%	0.9402
	2018	14,197,222	9,344,677	65.8%	8,014	12,809,967	8,431,579	65.8%	1.0542	0.9984	0.0375	0.9940	0.963	0.960	4.20%	0.9023
	2019	14,532,997	10,526,766	72.4%	7,704	12,584,549	9,115,436	72.4%	1.1344	0.9970	0.0387	0.9890	0.961	0.957	4.20%	0.8659
	2020	14,803,781	11,874,517	80.2%	7,427	12,302,489	9,868,162	80.2%	1.2108	0.9970	0.0360	0.9890	0.964	0.954	4.20%	0.8310
	2021	14,292,673	13,323,186	93.2%	7,141	11,399,128	10,625,913	93.2%	1.2290	0.9970	0.0384	0.9890	0.962	0.951	4.20%	0.7976
	2022	13,572,095	14,858,629	109.5%	6,848	10,388,262	11,372,993	109.5%	1.2312	0.9970	0.0411	0.9890	0.959	0.948	4.20%	0.7654
	2023	12,813,184	16,471,542	128.6%	6,547	9,412,195	12,099,519	128.6%	1.2312	0.9970	0.0439	0.9890	0.956	0.944	4.20%	0.7346
	2024	12,044,767	18,126,481	150.5%	6,239	8,491,220	12,778,657	150.5%	1.2312	0.9970	0.0470	0.9890	0.953	0.940	4.20%	0.7050
	2025	11,271,544	19,801,458	175.7%	5,926	7,625,933	13,396,975	175.7%	1.2312	0.9970	0.0502	0.9890	0.950	0.936	4.20%	0.6766
	2026	10,497,121	21,455,234	204.4%	5,608	6,815,813	13,930,948	204.4%	1.2312	0.9970	0.0537	0.9890	0.946	0.931	4.20%	0.6493
	2027	9,726,966	23,054,161	237.0%	5,286	6,061,256	14,365,958	237.0%	1.2312	0.9970	0.0574	0.9890	0.943	0.927	4.20%	0.6231
	2028	8,966,966	24,571,951	274.0%	4,962	5,362,517	14,694,769	274.0%	1.2312	0.9970	0.0613	0.9890	0.939	0.922	4.20%	0.5980
	2029	8,222,095	25,949,465	315.6%	4,638	4,718,929	14,893,246	315.6%	1.2312	0.9970	0.0654	0.9890	0.935	0.917	4.20%	0.5739
	2030	7,496,825	27,169,348	362.4%	4,314	4,129,297	14,965,045	362.4%	1.2312	0.9970	0.0697	0.9890	0.930	0.912	4.20%	0.5508
	2031	6,796,287	28,204,802	415.0%	3,994	3,592,596	14,909,385	415.0%	1.2312	0.9970	0.0743	0.9890	0.926	0.907	4.20%	0.5286
	2032	6,123,938	29,004,909	473.6%	3,678	3,106,743	14,714,517	473.6%	1.2312	0.9970	0.0790	0.9890	0.921	0.901	4.20%	0.5073
	2033	5,483,258	29,573,473	539.3%	3,369	2,669,630	14,398,415	539.3%	1.2312	0.9970	0.0839	0.9890	0.916	0.895	4.20%	0.4869
	2034	4,878,055	29,875,408	612.4%	3,069	2,279,276	13,959,314	612.4%	1.2312	0.9970	0.0890	0.9890	0.911	0.890	4.20%	0.4673
	2035	4,308,897	29,909,077	694.1%	2,780	1,932,209	13,411,924	694.1%	1.2312	0.9970	0.0944	0.9890	0.906	0.883	4.20%	0.4484
	2036	3,781,626	29,651,404	784.1%	2,502	1,627,438	12,760,602	784.1%	1.2312	0.9970	0.0999	0.9890	0.900	0.878	4.20%	0.4304
	2037	3,295,929	29,117,244	883.4%	2,238	1,361,262	12,025,801	883.4%	1.2312	0.9970	0.1054	0.9890	0.895	0.872	4.20%	0.4130
	2038	2,852,130	28,325,104	993.1%	1,989	1,130,501	11,227,243	993.1%	1.2312	0.9970	0.1113	0.9890	0.889	0.865	4.20%	0.3964
	2039	2,449,734	27,294,112	1,114.2%	1,756	931,877	10,382,655	1,114.2%	1.2312	0.9970	0.1172	0.9890	0.883	0.859	4.20%	0.3804
	2040	2,087,471	26,035,637	1,247.2%	1,539	762,075	9,504,855	1,247.2%	1.2312	0.9970	0.1235	0.9890	0.876	0.852	4.20%	0.3651
	2041	1,764,506	24,575,056	1,392.7%	1,339	618,213	8,610,129	1,392.7%	1.2312	0.9970	0.1298	0.9890	0.870	0.845	4.20%	0.3504
	2042	1,479,760	22,964,011	1,551.9%	1,157	497,559	7,721,484	1,551.9%	1.2312	0.9970	0.1362	0.9890	0.864	0.839	4.20%	0.3362
	2043	1,230,460	21,245,241	1,726.6%	992	397,062	6,855,711	1,726.6%	1.2312	0.9970	0.1428	0.9890	0.857	0.832	4.20%	0.3227
	2044	1,014,329	19,448,169	1,917.3%	843	314,129	6,022,925	1,917.3%	1.2312	0.9970	0.1498	0.9890	0.850	0.824	4.20%	0.3097
	2045	828,639	17,616,759	2,126.0%	711	246,282	5,235,915	2,126.0%	1.2312	0.9970	0.1568	0.9890	0.843	0.817	4.20%	0.2972
	2046	670,924	15,796,895	2,354.5%	594	191,372	4,505,844	2,354.5%	1.2312	0.9970	0.1638	0.9890	0.836	0.810	4.20%	0.2852
	2047	538,085	14,012,530	2,604.1%	493	147,297	3,835,825	2,604.1%	1.2312	0.9970	0.1715	0.9890	0.828	0.802	4.20%	0.2737
	2048	427,101	12,284,741	2,876.3%	405	112,205	3,227,350	2,876.3%	1.2312	0.9970	0.1785	0.9890	0.821	0.794	4.20%	0.2627
	2049	335,493	10,652,540	3,175.2%	329	84,587	2,685,784	3,175.2%	1.2312	0.9970	0.1870	0.9890	0.813	0.786	4.20%	0.2521
	2050	260,468	9,136,459	3,507.7%	265	63,025	2,210,720	3,507.7%	1.2312	0.9970	0.1950	0.9890	0.805	0.776	4.20%	0.2420
	2051	200,297	7,746,529	3,867.5%	211	46,512	1,798,874	3,867.5%	1.2312	0.9970	0.2031	0.9890	0.797	0.769	4.20%	0.2322
	2052	152,223	6,490,844	4,264.0%	166	33,924	1,446,547	4,264.0%	1.2312	0.9970	0.2116	0.9890	0.788	0.760	4.20%	0.2229
	2053	114,625	5,366,958	4,682.2%	130	24,516	1,147,883	4,682.2%	1.2312	0.9970	0.2200	0.9890	0.780	0.753	4.20%	0.2139
	2054	85,337	4,370,443	5,121.4%	100	17,516	897,083	5,121.4%	1.2312	0.9970	0.2285	0.9890	0.772	0.744	4.20%	0.2053
	2055	62,685	3,506,010	5,593.0%	76	12,348	690,650	5,593.0%	1.2312	0.9970	0.2368	0.9890	0.763	0.735	4.20%	0.1970
	2056	45,428	2,765,596	6,087.9%	57	8,588	522,843	6,087.9%	1.2312	0.9970	0.2526	0.9890	0.747	0.725	4.20%	0.1891
	2057	32,458	2,150,062	6,624.2%	42	5,889	390,096	6,624.2%	1.2312	0.9970	0.2578	0.9890	0.742	0.714	4.20%	0.1814
	2058	22,876	1,645,599	7,193.5%	31	3,983	286,538	7,193.5%	1.2312	0.9970	0.2723	0.9890	0.728	0.705	4.20%	0.1741
	2059	15,899	1,240,676	7,803.5%	22	2,657	207,327	7,803.5%	1.2312	0.9970	0.2805	0.9890	0.719	0.695	4.20%	0.1671
	2060	10,887	922,281	8,471.1%	16	1,746	147,910	8,471.1%	1.2312	0.9970	0.2888	0.9890	0.711	0.685		

**Exhibit II**  
**Demonstration that Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Group Policy Form: G.LTC.1697**

1. Accumulated value of initial earned premium	196,014,988	x	58%	=	113,688,693
2a. Accumulated value of earned premium	196,014,988				
2b. Accumulated value of prior premium rate schedule increases (2a-1)	0		85%	=	0
3. Present value of future projected initial earned premium	141,131,546		58%	=	81,856,297
4a. Present value of future projected premium	162,045,630				
4b. Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	20,914,084		85%	=	17,776,972
<b>5. Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>213,321,961</b>
6a. Accumulated value of incurred claims without the inclusion of active life reserves					30,001,059
6b. Present value of future projected incurred claims without the inclusion of active life reserves					361,371,466
<b>7. Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>391,372,525</b>
8. Test: 7 is not less than 5					TRUE

**Attachment 1**  
**Metropolitan Life Insurance Company**  
**Pennsylvania Specific Experience Projections With No Future Increase**  
**Group Policy Form: G.LTC.1697**

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	Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1997	-	-	N/A	-	-	-	N/A						4.20%	2.1402	
	1998	-	-	N/A	-	-	-	N/A						4.20%	2.0539	
	1999	-	-	N/A	-	-	-	N/A						4.20%	1.9712	
	2000	-	-	N/A	-	-	-	N/A						4.20%	1.8917	
	2001	-	-	N/A	-	-	-	N/A						4.20%	1.8155	
	2002	-	-	N/A	-	-	-	N/A						4.20%	1.7424	
	2003	-	-	N/A	-	-	-	N/A						4.20%	1.6722	
	2004	-	-	N/A	-	-	-	N/A						4.20%	1.6048	
	2005	364	-	0.0%	4	560	-	0.0%						4.20%	1.5401	
	2006	145,764	-	0.0%	183	215,447	-	0.0%						4.20%	1.4781	
	2007	314,746	-	0.0%	182	446,466	-	0.0%						4.20%	1.4185	
	2008	300,999	-	0.0%	178	409,762	-	0.0%						4.20%	1.3613	
	2009	300,386	-	0.0%	177	392,450	-	0.0%						4.20%	1.3065	
	2010	296,588	-	0.0%	172	371,874	-	0.0%						4.20%	1.2538	
	2011	289,911	-	0.0%	168	348,855	-	0.0%						4.20%	1.2033	
	2012	289,136	437,617	151.4%	165	333,902	505,373	151.4%						4.20%	1.1548	
	2013	278,584	-	0.0%	158	308,753	-	0.0%						4.20%	1.1083	
	2014	276,260	3,797	1.4%	157	293,840	4,039	1.4%						4.20%	1.0636	
	2015	273,858	81,632	29.8%	153	279,549	83,328	29.8%						4.20%	1.0208	
Projected Future Experience	2016	270,355	132,380	49.0%	149	264,852	129,686	49.0%	1.0000	N/A	0.0273	N/A	0.973	0.987	4.20%	0.9796
	2017	260,010	153,023	58.9%	144	244,454	143,868	58.9%	1.0000	N/A	0.0292	N/A	0.971	0.962	4.20%	0.9402
	2018	249,329	174,636	70.0%	140	224,966	157,572	70.0%	1.0000	N/A	0.0316	N/A	0.968	0.959	4.20%	0.9023
	2019	238,346	198,009	83.1%	135	206,391	171,462	83.1%	1.0000	N/A	0.0337	N/A	0.966	0.956	4.20%	0.8659
	2020	227,091	223,510	98.4%	130	188,721	185,745	98.4%	1.0000	N/A	0.0358	N/A	0.964	0.953	4.20%	0.8310
	2021	215,588	250,566	116.2%	125	171,943	199,839	116.2%	1.0000	N/A	0.0379	N/A	0.962	0.949	4.20%	0.7976
	2022	203,870	277,565	136.1%	120	156,045	212,452	136.1%	1.0000	N/A	0.0407	N/A	0.959	0.946	4.20%	0.7654
	2023	192,009	306,542	159.6%	115	141,044	225,177	159.6%	1.0000	N/A	0.0436	N/A	0.956	0.942	4.20%	0.7346
	2024	180,043	335,993	186.6%	110	126,926	236,866	186.6%	1.0000	N/A	0.0461	N/A	0.954	0.938	4.20%	0.7050
	2025	168,051	363,607	216.4%	104	113,697	246,004	216.4%	1.0000	N/A	0.0498	N/A	0.950	0.933	4.20%	0.6766
	2026	156,095	390,233	250.0%	99	101,353	253,379	250.0%	1.0000	N/A	0.0528	N/A	0.947	0.929	4.20%	0.6493
	2027	144,313	416,707	288.8%	93	89,927	259,666	288.8%	1.0000	N/A	0.0567	N/A	0.943	0.925	4.20%	0.6231
	2028	132,709	441,316	332.5%	88	79,364	263,920	332.5%	1.0000	N/A	0.0602	N/A	0.940	0.920	4.20%	0.5980
	2029	121,404	462,773	381.2%	82	69,678	265,601	381.2%	1.0000	N/A	0.0642	N/A	0.936	0.915	4.20%	0.5739
	2030	110,469	481,978	436.3%	76	60,847	265,476	436.3%	1.0000	N/A	0.0681	N/A	0.932	0.910	4.20%	0.5508
	2031	99,960	499,748	500.0%	71	52,840	264,173	500.0%	1.0000	N/A	0.0727	N/A	0.927	0.905	4.20%	0.5286
	2032	89,922	512,120	569.5%	65	45,618	259,804	569.5%	1.0000	N/A	0.0768	N/A	0.923	0.900	4.20%	0.5073
	2033	80,415	520,280	647.0%	60	39,151	253,308	647.0%	1.0000	N/A	0.0820	N/A	0.918	0.894	4.20%	0.4869
	2034	71,479	526,165	736.1%	55	33,399	245,851	736.1%	1.0000	N/A	0.0861	N/A	0.914	0.889	4.20%	0.4673
	2035	63,104	527,295	835.6%	50	28,297	236,451	835.6%	1.0000	N/A	0.0913	N/A	0.909	0.883	4.20%	0.4484
	2036	55,362	522,642	944.0%	45	23,825	224,921	944.0%	1.0000	N/A	0.0969	N/A	0.903	0.877	4.20%	0.4304
	2037	48,260	513,842	1,064.7%	40	19,932	212,223	1,064.7%	1.0000	N/A	0.1008	N/A	0.899	0.872	4.20%	0.4130
	2038	41,786	500,634	1,198.1%	36	16,563	198,437	1,198.1%	1.0000	N/A	0.1077	N/A	0.892	0.866	4.20%	0.3964
	2039	35,915	482,954	1,344.7%	32	13,662	183,715	1,344.7%	1.0000	N/A	0.1132	N/A	0.887	0.859	4.20%	0.3804
	2040	30,627	459,215	1,499.4%	28	11,181	167,646	1,499.4%	1.0000	N/A	0.1193	N/A	0.881	0.853	4.20%	0.3651
	2041	25,932	432,401	1,667.4%	25	9,086	151,496	1,667.4%	1.0000	N/A	0.1237	N/A	0.876	0.847	4.20%	0.3504
	2042	21,794	402,998	1,849.1%	21	7,328	135,505	1,849.1%	1.0000	N/A	0.1331	N/A	0.867	0.840	4.20%	0.3362
	2043	18,168	371,754	2,046.2%	18	5,863	119,963	2,046.2%	1.0000	N/A	0.1377	N/A	0.862	0.834	4.20%	0.3227
	2044	15,012	339,020	2,258.4%	16	4,649	104,991	2,258.4%	1.0000	N/A	0.1429	N/A	0.857	0.826	4.20%	0.3097
	2045	12,298	305,687	2,485.8%	13	3,655	90,854	2,485.8%	1.0000	N/A	0.1528	N/A	0.847	0.819	4.20%	0.2972
	2046	9,981	273,465	2,739.9%	11	2,847	78,002	2,739.9%	1.0000	N/A	0.1602	N/A	0.840	0.812	4.20%	0.2852
	2047	8,030	241,129	3,002.8%	9	2,198	66,007	3,002.8%	1.0000	N/A	0.1650	N/A	0.835	0.805	4.20%	0.2737
	2048	6,402	209,983	3,279.9%	8	1,682	55,165	3,279.9%	1.0000	N/A	0.1658	N/A	0.834	0.797	4.20%	0.2627
	2049	5,047	180,528	3,577.3%	6	1,272	45,516	3,577.3%	1.0000	N/A	0.1834	N/A	0.817	0.788	4.20%	0.2521
	2050	3,926	153,661	3,913.8%	5	950	37,181	3,913.8%	1.0000	N/A	0.1872	N/A	0.813	0.778	4.20%	0.2420
	2051	3,031	128,711	4,246.4%	4	704	29,889	4,246.4%	1.0000	N/A	0.1977	N/A	0.802	0.772	4.20%	0.2322
	2052	2,316	106,281	4,588.8%	3	516	23,686	4,588.8%	1.0000	N/A	0.2010	N/A	0.799	0.764	4.20%	0.2229
	2053	1,750	86,011	4,914.4%	3	374	18,396	4,914.4%	1.0000	N/A	0.2186	N/A	0.781	0.756	4.20%	0.2139
	2054	1,301	68,242	5,245.1%	2	267	14,008	5,245.1%	1.0000	N/A	0.2261	N/A	0.774	0.743	4.20%	0.2053
	2055	954	52,747	5,529.1%	2	188	10,391	5,529.1%	1.0000	N/A	0.2228	N/A	0.777	0.733	4.20%	0.1970
	2056	689	39,600	5,745.3%	1	130	7,487	5,745.3%	1.0000	N/A	0.2484	N/A	0.752	0.723	4.20%	0.1891
	2057	486	29,191	6,002.1%	1	88	5,296	6,002.1%	1.0000	N/A	0.2458	N/A	0.754	0.706	4.20%	0.1814
	2058	337	20,762	6,163.7%	1	59	3,615	6,163.7%	1.0000	N/A	0.2697	N/A	0.730	0.693	4.20%	0.1741
	2059	230	14,609	6,342.7%	0	38	2,441	6,342.7%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1671
	2060	153	9,675	6,309.4%	0	25	1,552	6,309.4%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1604
	2061	101	6,072	6,021.1%	0	16	935	6,021.1%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1539
	2062	64	3,669	5,721.8%	0	9	542	5,721.8%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1477
	2063	39	1,958	5,023.0%	0	6	278	5,023.0%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1418
	2064	21	1,122	5,313.3%	0	3	153	5,313.3%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1360
	2065	12	588	5,061.0%	0	2	77	5,061.0%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1306
	2066	7	353	5,216.9%	0	1	44	5,216.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1253
	2067	4	222	5,037.7%	0	1	27	5,037.7%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1203
	2068	3	146	5,230.6%	0	0	17	5,230.6%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1154
	2069	2	86													

**Attachment 1**  
**Metropolitan Life Insurance Company**  
**Pennsylvania Specific Experience Projections With 23.12% Future Increase**  
**Group Policy Form: G.LTC.1697**

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	Persistence 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			Shock Lapse	Policy Persistence	Premium Persistence				
Historical Experience	1997	-	-	N/A	-	-	N/A	-	-	-	-	-	-	-	-	4.20%	2.1402
	1998	-	-	N/A	-	-	N/A	-	-	-	-	-	-	-	-	4.20%	2.0539
	1999	-	-	N/A	-	-	N/A	-	-	-	-	-	-	-	-	4.20%	1.9712
	2000	-	-	N/A	-	-	N/A	-	-	-	-	-	-	-	-	4.20%	1.8917
	2001	-	-	N/A	-	-	N/A	-	-	-	-	-	-	-	-	4.20%	1.8155
	2002	-	-	N/A	-	-	N/A	-	-	-	-	-	-	-	-	4.20%	1.7424
	2003	-	-	N/A	-	-	N/A	-	-	-	-	-	-	-	-	4.20%	1.6722
	2004	-	-	N/A	-	-	N/A	-	-	-	-	-	-	-	-	4.20%	1.6048
	2005	364	-	0.0%	4	560	-	0.0%	-	-	-	-	-	-	-	4.20%	1.5401
	2006	145,764	-	0.0%	183	215,447	-	0.0%	-	-	-	-	-	-	-	4.20%	1.4781
	2007	314,746	-	0.0%	182	446,466	-	0.0%	-	-	-	-	-	-	-	4.20%	1.4185
	2008	300,999	-	0.0%	178	409,762	-	0.0%	-	-	-	-	-	-	-	4.20%	1.3613
	2009	300,386	-	0.0%	177	392,450	-	0.0%	-	-	-	-	-	-	-	4.20%	1.3065
	2010	296,588	-	0.0%	172	371,874	-	0.0%	-	-	-	-	-	-	-	4.20%	1.2538
	2011	289,911	-	0.0%	168	348,855	-	0.0%	-	-	-	-	-	-	-	4.20%	1.2033
	2012	289,136	437,617	151.4%	165	333,902	505,373	151.4%	-	-	-	-	-	-	-	4.20%	1.1548
	2013	278,584	-	0.0%	158	308,753	-	0.0%	-	-	-	-	-	-	-	4.20%	1.1083
	2014	276,260	3,797	1.4%	157	293,840	4,039	1.4%	-	-	-	-	-	-	-	4.20%	1.0636
	2015	273,858	81,632	29.8%	153	279,549	83,328	29.8%	-	-	-	-	-	-	-	4.20%	1.0208
Projected Future Experience	2016	270,355	132,380	49.0%	149	264,852	129,686	49.0%	1.0000	1.0000	0.0273	1.0000	0.973	0.987	-	4.20%	0.9796
	2017	260,010	153,023	58.9%	144	244,454	143,868	58.9%	1.0000	1.0000	0.0292	1.0000	0.971	0.962	-	4.20%	0.9402
	2018	260,843	173,313	66.4%	139	235,356	156,378	66.4%	1.0542	0.9984	0.0373	0.9940	0.963	0.959	-	4.20%	0.9023
	2019	266,598	195,244	73.2%	134	230,855	169,067	73.2%	1.1344	0.9970	0.0386	0.9890	0.961	0.956	-	4.20%	0.8659
	2020	271,121	220,388	81.3%	129	225,311	183,151	81.3%	1.2108	0.9970	0.0358	0.9890	0.964	0.953	-	4.20%	0.8310
	2021	261,256	247,067	94.6%	124	208,365	197,048	94.6%	1.2290	0.9970	0.0379	0.9890	0.962	0.949	-	4.20%	0.7976
	2022	247,499	273,688	110.6%	119	189,439	209,485	110.6%	1.2312	0.9970	0.0407	0.9890	0.959	0.946	-	4.20%	0.7654
	2023	233,100	302,261	129.7%	114	171,228	222,032	129.7%	1.2312	0.9970	0.0436	0.9890	0.956	0.942	-	4.20%	0.7346
	2024	218,573	331,300	151.6%	109	154,088	233,557	151.6%	1.2312	0.9970	0.0461	0.9890	0.954	0.938	-	4.20%	0.7050
	2025	204,015	358,528	175.7%	103	138,029	242,568	175.7%	1.2312	0.9970	0.0498	0.9890	0.950	0.933	-	4.20%	0.6766
	2026	189,500	384,782	203.1%	98	123,043	249,840	203.1%	1.2312	0.9970	0.0528	0.9890	0.947	0.929	-	4.20%	0.6493
	2027	175,197	410,886	234.5%	92	109,172	256,040	234.5%	1.2312	0.9970	0.0567	0.9890	0.943	0.925	-	4.20%	0.6231
	2028	161,109	435,152	270.1%	87	96,348	260,234	270.1%	1.2312	0.9970	0.0602	0.9890	0.940	0.920	-	4.20%	0.5980
	2029	147,385	456,309	309.6%	81	84,589	261,891	309.6%	1.2312	0.9970	0.0642	0.9890	0.936	0.915	-	4.20%	0.5739
	2030	134,109	475,246	354.4%	76	73,868	261,769	354.4%	1.2312	0.9970	0.0681	0.9890	0.932	0.910	-	4.20%	0.5508
	2031	121,351	492,768	406.1%	70	64,148	260,483	406.1%	1.2312	0.9970	0.0727	0.9890	0.927	0.905	-	4.20%	0.5286
	2032	109,166	504,967	462.6%	65	55,381	256,175	462.6%	1.2312	0.9970	0.0768	0.9890	0.923	0.900	-	4.20%	0.5073
	2033	97,624	513,013	525.5%	59	47,530	249,770	525.5%	1.2312	0.9970	0.0820	0.9890	0.918	0.894	-	4.20%	0.4869
	2034	86,776	518,816	597.9%	54	40,546	242,417	597.9%	1.2312	0.9970	0.0861	0.9890	0.914	0.889	-	4.20%	0.4673
	2035	76,608	519,930	678.7%	49	34,353	233,149	678.7%	1.2312	0.9970	0.0913	0.9890	0.909	0.883	-	4.20%	0.4484
	2036	67,210	515,342	766.8%	45	28,924	221,780	766.8%	1.2312	0.9970	0.0969	0.9890	0.903	0.877	-	4.20%	0.4304
	2037	58,588	506,665	864.8%	40	24,197	209,259	864.8%	1.2312	0.9970	0.1008	0.9890	0.899	0.872	-	4.20%	0.4130
	2038	50,729	493,642	973.1%	36	20,107	195,665	973.1%	1.2312	0.9970	0.1077	0.9890	0.892	0.866	-	4.20%	0.3964
	2039	43,601	476,208	1,092.2%	32	16,586	181,149	1,092.2%	1.2312	0.9970	0.1132	0.9890	0.887	0.859	-	4.20%	0.3804
	2040	37,181	452,801	1,217.8%	28	13,574	165,305	1,217.8%	1.2312	0.9970	0.1193	0.9890	0.881	0.853	-	4.20%	0.3651
	2041	31,482	426,361	1,354.3%	24	11,030	149,380	1,354.3%	1.2312	0.9970	0.1237	0.9890	0.876	0.847	-	4.20%	0.3504
	2042	26,458	397,370	1,501.9%	21	8,896	133,613	1,501.9%	1.2312	0.9970	0.1331	0.9890	0.867	0.840	-	4.20%	0.3362
	2043	22,056	366,562	1,661.9%	18	7,117	118,287	1,661.9%	1.2312	0.9970	0.1377	0.9890	0.862	0.834	-	4.20%	0.3227
	2044	18,224	334,284	1,834.3%	16	5,644	103,525	1,834.3%	1.2312	0.9970	0.1429	0.9890	0.857	0.826	-	4.20%	0.3097
	2045	14,929	301,418	2,019.0%	13	4,437	89,585	2,019.0%	1.2312	0.9970	0.1528	0.9890	0.847	0.819	-	4.20%	0.2972
	2046	12,117	269,646	2,225.4%	11	3,456	76,913	2,225.4%	1.2312	0.9970	0.1602	0.9890	0.840	0.812	-	4.20%	0.2852
	2047	9,748	237,761	2,439.0%	9	2,669	65,085	2,439.0%	1.2312	0.9970	0.1650	0.9890	0.835	0.805	-	4.20%	0.2737
	2048	7,772	207,050	2,664.0%	8	2,042	54,394	2,664.0%	1.2312	0.9970	0.1658	0.9890	0.834	0.797	-	4.20%	0.2627
	2049	6,127	178,006	2,905.5%	6	1,545	44,880	2,905.5%	1.2312	0.9970	0.1834	0.9890	0.817	0.788	-	4.20%	0.2521
	2050	4,766	151,515	3,178.8%	5	1,153	36,662	3,178.8%	1.2312	0.9970	0.1872	0.9890	0.813	0.778	-	4.20%	0.2420
	2051	3,680	126,913	3,449.0%	4	854	29,471	3,449.0%	1.2312	0.9970	0.1977	0.9890	0.802	0.772	-	4.20%	0.2322
	2052	2,812	104,796	3,727.1%	3	627	23,355	3,727.1%	1.2312	0.9970	0.2010	0.9890	0.799	0.764	-	4.20%	0.2229
	2053	2,125	84,810	3,991.6%	3	454	18,139	3,991.6%	1.2312	0.9970	0.2186	0.9890	0.781	0.756	-	4.20%	0.2139
	2054	1,580	67,289	4,260.2%	2	324	13,812	4,260.2%	1.2312	0.9970	0.2261	0.9890	0.774	0.743	-	4.20%	0.2053
	2055	1,158	52,011	4,490.8%	2	228	10,246	4,490.8%	1.2312	0.9970	0.2228	0.9890	0.777	0.733	-	4.20%	0.1970
	2056	837	39,047	4,666.4%	1	158	7,382	4,666.4%	1.2312	0.9970	0.2484	0.9890	0.752	0.723	-	4.20%	0.1891
	2057	590	28,784	4,875.0%	1	107	5,222	4,875.0%	1.2312	0.9970	0.2458	0.9890	0.754	0.706	-	4.20%	0.1814
	2058	409	20,472	5,006.3%	1	71	3,565	5,006.3%	1.2312	0.9970	0.2697	0.9890	0.730	0.693	-	4.20%	0.1741
	2059	280	14,404	5,151.6%	0	47	2,407	5,151.6%	1.2312	0.9970	N/A	0.9890	N/A	N/A	-	4.20%	0.1671
	2060	186	9,540	5,124.6%	0	30	1,530	5,124.6%	1.2312	0.9970	N/A	0.9890	N/A	N/A	-	4.20%	0.1604
	2061	122	5,987	4,890.4%	0	19	921	4,890.4%	1.2312	0.9970	N/A	0.9890	N/A	N/A	-	4.20%	0.1539
	2062	78	3,618	4,647.3%	0	11	534										

**Attachment 2**  
**Metropolitan Life Insurance Company**  
**Nationwide Written Premium and Paid Claims Experience Projections With No Future Increase**  
**Group Policy Form: G.LTC.1697**

	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	Policy Factors			Premium Persistency	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	Persistency Shock Lapse				Policy Persistency
Historical Experience	1997	-	-	N/A	-	-	-	N/A						4.20%	2.1402	
	1998	-	-	N/A	-	-	-	N/A						4.20%	2.0539	
	1999	-	-	N/A	-	-	-	N/A						4.20%	1.9712	
	2000	-	-	N/A	-	-	-	N/A						4.20%	1.8917	
	2001	-	-	N/A	-	-	-	N/A						4.20%	1.8155	
	2002	-	-	N/A	-	-	-	N/A						4.20%	1.7424	
	2003	-	-	N/A	-	-	-	N/A						4.20%	1.6722	
	2004	14,970	-	0.0%	87	24,023	-	0.0%						4.20%	1.6048	
	2005	3,070,971	33,317	1.1%	4,622	4,729,642	51,312	1.1%						4.20%	1.5401	
	2006	11,921,168	573,497	4.8%	9,810	17,620,135	847,660	4.8%						4.20%	1.4781	
	2007	16,317,557	169,533	1.0%	10,362	23,146,398	240,482	1.0%						4.20%	1.4185	
	2008	16,865,014	1,717,173	10.2%	10,102	22,968,994	2,337,654	10.2%						4.20%	1.3613	
	2009	16,467,419	1,044,872	6.3%	9,895	21,514,414	1,365,108	6.3%						4.20%	1.3065	
	2010	16,157,766	2,751,440	17.0%	9,694	20,259,240	3,449,864	17.0%						4.20%	1.2538	
	2011	15,896,626	1,599,447	10.1%	9,495	19,128,663	1,924,640	10.1%						4.20%	1.2033	
2012	15,726,647	2,545,453	16.2%	9,320	18,161,582	2,939,562	16.2%						4.20%	1.1548		
2013	15,508,353	1,880,976	12.1%	9,141	17,839,830	2,098,230	12.1%						4.20%	1.1083		
2014	15,333,148	1,352,802	8.8%	8,980	16,308,896	1,438,890	8.8%						4.20%	1.0636		
2015	15,123,268	468,127	3.1%	8,826	15,437,492	477,854	3.1%						4.20%	1.0208		
Projected Future Experience	2016	14,683,738	1,147,512	7.8%	8,581	14,384,857	1,124,155	7.8%	1.0000	N/A	0.0278	N/A	0.972	0.971	4.20%	0.9796
	2017	14,104,587	3,387,852	24.0%	8,326	13,260,721	3,185,159	24.0%	1.0000	N/A	0.0297	N/A	0.970	0.961	4.20%	0.9402
	2018	13,542,131	5,536,681	40.9%	8,062	12,218,887	4,995,675	40.9%	1.0000	N/A	0.0317	N/A	0.968	0.960	4.20%	0.9023
	2019	12,967,561	7,558,149	58.3%	7,790	11,228,992	6,544,823	58.3%	1.0000	N/A	0.0337	N/A	0.966	0.958	4.20%	0.8659
	2020	12,371,834	9,385,810	75.9%	7,509	10,281,451	7,799,954	75.9%	1.0000	N/A	0.0360	N/A	0.964	0.954	4.20%	0.8310
	2021	11,769,512	11,006,406	93.5%	7,221	9,386,779	8,778,165	93.5%	1.0000	N/A	0.0385	N/A	0.962	0.951	4.20%	0.7976
	2022	11,154,964	12,607,789	113.0%	6,924	8,538,158	9,650,170	113.0%	1.0000	N/A	0.0411	N/A	0.959	0.948	4.20%	0.7654
	2023	10,529,992	14,258,733	135.4%	6,620	7,735,028	10,474,054	135.4%	1.0000	N/A	0.0440	N/A	0.956	0.944	4.20%	0.7346
	2024	9,897,274	16,971,274	171.5%	6,309	6,977,296	11,259,230	161.2%	1.0000	N/A	0.0470	N/A	0.953	0.940	4.20%	0.7050
	2025	9,260,641	17,735,106	191.5%	5,992	6,265,426	11,998,953	191.5%	1.0000	N/A	0.0502	N/A	0.950	0.936	4.20%	0.6766
	2026	8,622,069	19,532,817	226.5%	5,670	5,598,336	12,682,717	226.5%	1.0000	N/A	0.0537	N/A	0.946	0.931	4.20%	0.6493
	2027	7,989,296	21,330,605	267.0%	5,345	4,978,446	13,291,942	267.0%	1.0000	N/A	0.0574	N/A	0.943	0.927	4.20%	0.6231
	2028	7,363,913	23,104,240	313.7%	5,017	4,403,842	13,817,033	313.7%	1.0000	N/A	0.0613	N/A	0.939	0.922	4.20%	0.5980
	2029	6,751,170	24,826,194	367.7%	4,689	3,874,717	14,248,565	367.7%	1.0000	N/A	0.0654	N/A	0.935	0.917	4.20%	0.5739
	2030	6,154,725	26,457,569	429.9%	4,362	3,390,061	14,572,933	429.9%	1.0000	N/A	0.0697	N/A	0.930	0.912	4.20%	0.5508
	2031	5,578,723	27,963,603	501.3%	4,038	2,948,978	14,781,884	501.3%	1.0000	N/A	0.0743	N/A	0.926	0.906	4.20%	0.5286
	2032	5,025,924	29,308,679	583.2%	3,719	2,548,708	14,868,623	583.2%	1.0000	N/A	0.0790	N/A	0.921	0.901	4.20%	0.5073
	2033	4,499,434	30,461,631	677.0%	3,407	2,190,636	14,830,832	677.0%	1.0000	N/A	0.0840	N/A	0.916	0.895	4.20%	0.4869
	2034	4,001,884	31,395,019	784.5%	3,103	1,869,884	14,669,353	784.5%	1.0000	N/A	0.0891	N/A	0.911	0.889	4.20%	0.4673
	2035	3,534,439	32,085,057	907.8%	2,810	1,584,925	14,387,684	907.8%	1.0000	N/A	0.0944	N/A	0.906	0.884	4.20%	0.4484
	2036	3,101,428	32,607,643	1048.2%	2,530	1,334,712	13,989,786	1048.2%	1.0000	N/A	0.0998	N/A	0.900	0.877	4.20%	0.4304
	2037	2,702,633	32,646,217	1207.9%	2,263	1,116,223	13,483,313	1207.9%	1.0000	N/A	0.1054	N/A	0.895	0.871	4.20%	0.4130
	2038	2,338,291	32,497,989	1389.8%	2,011	926,830	12,881,252	1389.8%	1.0000	N/A	0.1113	N/A	0.889	0.865	4.20%	0.3964
	2039	2,007,963	32,064,533	1596.9%	1,775	763,827	12,197,319	1596.9%	1.0000	N/A	0.1173	N/A	0.883	0.859	4.20%	0.3804
	2040	1,710,657	31,353,691	1832.8%	1,556	624,511	11,446,323	1832.8%	1.0000	N/A	0.1234	N/A	0.877	0.852	4.20%	0.3651
	2041	1,445,724	30,377,945	2101.2%	1,354	506,525	10,643,198	2101.2%	1.0000	N/A	0.1298	N/A	0.870	0.845	4.20%	0.3504
	2042	1,212,166	29,158,494	2405.5%	1,170	407,582	9,804,334	2405.5%	1.0000	N/A	0.1363	N/A	0.864	0.838	4.20%	0.3362
	2043	1,007,746	27,724,681	2751.2%	1,003	325,194	8,946,588	2751.2%	1.0000	N/A	0.1428	N/A	0.857	0.831	4.20%	0.3227
	2044	830,543	26,111,298	3143.9%	853	257,212	8,086,436	3143.9%	1.0000	N/A	0.1499	N/A	0.850	0.824	4.20%	0.3097
	2045	678,334	24,353,471	3590.2%	719	201,609	7,238,147	3590.2%	1.0000	N/A	0.1570	N/A	0.843	0.817	4.20%	0.2972
	2046	549,088	22,490,960	4096.1%	601	156,620	6,415,235	4096.1%	1.0000	N/A	0.1638	N/A	0.836	0.809	4.20%	0.2852
	2047	440,204	20,568,491	4672.5%	498	120,502	5,630,470	4672.5%	1.0000	N/A	0.1716	N/A	0.828	0.802	4.20%	0.2737
	2048	349,295	18,621,340	5331.1%	409	91,764	4,892,052	5331.1%	1.0000	N/A	0.1783	N/A	0.822	0.793	4.20%	0.2627
	2049	274,214	16,686,671	6085.3%	333	69,137	4,207,147	6085.3%	1.0000	N/A	0.1866	N/A	0.813	0.785	4.20%	0.2521
	2050	212,863	14,790,455	6948.3%	268	51,506	3,578,799	6948.3%	1.0000	N/A	0.1957	N/A	0.804	0.776	4.20%	0.2420
2051	163,623	12,951,082	7915.2%	213	37,996	3,007,459	7915.2%	1.0000	N/A	0.2032	N/A	0.797	0.769	4.20%	0.2322	
2052	124,303	11,222,012	9028.0%	168	27,702	2,500,934	9028.0%	1.0000	N/A	0.2116	N/A	0.788	0.760	4.20%	0.2229	
2053	93,565	9,602,098	10262.4%	131	20,012	2,053,893	10262.4%	1.0000	N/A	0.2190	N/A	0.781	0.753	4.20%	0.2139	
2054	69,632	8,136,849	11685.6%	101	14,293	1,670,181	11685.6%	1.0000	N/A	0.2290	N/A	0.771	0.744	4.20%	0.2053	
2055	51,117	6,827,084	13355.9%	77	10,069	1,344,870	13355.9%	1.0000	N/A	0.2368	N/A	0.763	0.734	4.20%	0.1970	
2056	37,016	5,637,490	15229.9%	58	6,998	1,065,783	15229.9%	1.0000	N/A	0.2513	N/A	0.749	0.724	4.20%	0.1891	
2057	26,422	4,575,164	17315.5%	43	4,794	830,094	17315.5%	1.0000	N/A	0.2592	N/A	0.741	0.714	4.20%	0.1814	
2058	18,614	3,644,551	19579.3%	31	3,241	634,604	19579.3%	1.0000	N/A	0.2730	N/A	0.727	0.704	4.20%	0.1741	
2059	12,932	2,872,322	22210.7%	22	2,161	479,987	22210.7%	1.0000	N/A	0.2851	N/A	0.715	0.695	4.20%	0.1671	
2060	8,848	2,227,549	25176.2%	16	1,419	357,241	25176.2%	1.0000	N/A	0.2802	N/A	0.720	0.684	4.20%	0.1604	
2061	5,979	1,694,365	28338.9%	11	920	260,783	28338.9%	1.0000	N/A	0.3175	N/A	0.682	0.676	4.20%	0.1539	
2062	3,971	1,271,457	32015.4%	8	587	187,807	32015.4%	1.0000	N/A	0.3144	N/A	0.686	0.664	4.20%	0.1477	
2063	2,613	931,899	35974.7%	5	370	133,234	35974.7%	1.0000	N/A	0.3280	N/A	0.672	0.658	4.20%	0.1416	
2064	1,697	684,263	40332.6%	3	231	93,091	40332.6%	1.0000	N/A	0.3730	N/A	0.627	0.649	4.20%	0.1360	
2065	1,110	486,261	43788.0%	2	145	63,488	43788.0%	1.0000	N/A	0.3259	N/A	0.674	0.655	4.20%	0.1306	
2066	745	343,874	46180.0%	1	93	43,088	46180.0%	1.0000	N/A	0.3239	N/A	0.676	0.671	4.20%	0.1253	
2067	516	246,867	47860.9%	1	62	29,687	47860.9%	1.0000	N/A	0.2917	N/A	0.708	0.693	4.20%	0.1203	
2068	361	185,937	51487.5%	1	42	21,459	51487.5%	1.0000	N/A	0.2745	N/A	0.725	0.700	4.20%	0.1154	
2069	252	136,427	54084.1%	1	28	15,110	54084.1%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1108	
2070	173	104,493	60397.2%	0	18	11,107	60397.2%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1063	
2071	115	76,834	66708.2%	0	12	7,838	66708.2%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1020	
2072	77	47,080	61526.3%	0	7	4,609	61526.3%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.0979	
2073	51	29,985	58839.5%	0	5											

**Attachment 2**  
**Metropolitan Life Insurance Company**  
**Nationwide Written Premium and Paid Claims Experience Projections With 23.12% Future Increase**  
**Group Policy Form: G.LTC.1697**

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	Policy Factors			Premium Persistence	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			Persistence Shock Lapse	Policy Persistence				
1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.20%	2.1402
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.20%	2.0539
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.20%	1.9712
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.20%	1.8917
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.20%	1.8155
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.20%	1.7424
2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.20%	1.6722
2004	14,970	-	0.0%	87	24,023	-	0.0%	-	-	-	-	-	-	-	4.20%	1.6048
2005	3,070,971	33,317	1.1%	4,622	4,729,642	51,312	1.1%	-	-	-	-	-	-	-	4.20%	1.5401
2006	11,921,168	573,497	4.8%	9,810	17,620,135	847,660	4.8%	-	-	-	-	-	-	-	4.20%	1.4781
2007	16,317,557	169,533	1.0%	10,362	23,146,398	240,482	1.0%	-	-	-	-	-	-	-	4.20%	1.4185
2008	16,865,014	1,717,173	10.2%	10,102	22,968,994	2,337,654	10.2%	-	-	-	-	-	-	-	4.20%	1.3613
2009	16,467,419	1,044,872	6.3%	9,895	21,514,414	1,365,108	6.3%	-	-	-	-	-	-	-	4.20%	1.3065
2010	16,157,766	2,751,440	17.0%	9,694	20,259,240	3,449,864	17.0%	-	-	-	-	-	-	-	4.20%	1.2538
2011	15,896,626	1,599,447	10.1%	9,495	19,128,663	1,924,640	10.1%	-	-	-	-	-	-	-	4.20%	1.2033
2012	15,726,647	2,545,453	16.2%	9,320	18,161,582	2,939,562	16.2%	-	-	-	-	-	-	-	4.20%	1.1548
2013	15,508,353	1,880,976	12.1%	9,141	17,479,350	2,094,230	12.1%	-	-	-	-	-	-	-	4.20%	1.1083
2014	15,333,148	1,352,802	8.8%	8,980	16,308,896	1,438,890	8.8%	-	-	-	-	-	-	-	4.20%	1.0636
2015	15,123,268	468,127	3.1%	8,826	15,437,492	477,854	3.1%	-	-	-	-	-	-	-	4.20%	1.0208
2016	14,683,738	1,147,512	7.8%	8,581	14,384,857	1,124,155	7.8%	1.0000	1.0000	0.0278	1.0000	0.972	0.971	4.20%	0.9796	
2017	14,104,587	3,387,852	24.0%	8,326	13,260,721	3,185,159	24.0%	1.0000	1.0000	0.0297	1.0000	0.970	0.961	4.20%	0.9402	
2018	14,167,544	5,494,748	38.8%	8,014	12,783,189	4,957,839	38.8%	1.0542	0.9984	0.0375	0.9940	0.963	0.960	4.20%	0.9023	
2019	14,504,622	7,452,584	51.4%	7,704	12,559,978	6,453,412	51.4%	1.1344	0.9970	0.0386	0.9890	0.961	0.958	4.20%	0.8659	
2020	14,770,522	9,254,718	62.7%	7,427	12,274,849	7,691,012	62.7%	1.2108	0.9970	0.0360	0.9890	0.964	0.954	4.20%	0.8310	
2021	14,262,604	10,852,680	76.1%	7,141	11,375,147	8,655,560	76.1%	1.2290	0.9970	0.0385	0.9890	0.962	0.951	4.20%	0.7976	
2022	13,542,169	12,431,696	91.8%	6,848	10,365,356	9,515,386	91.8%	1.2312	0.9970	0.0411	0.9890	0.959	0.948	4.20%	0.7654	
2023	12,783,451	14,059,581	110.0%	6,547	9,390,354	10,327,763	110.0%	1.2312	0.9970	0.0440	0.9890	0.956	0.944	4.20%	0.7346	
2024	12,015,628	15,748,660	131.8%	6,239	8,470,467	11,102,960	131.8%	1.2312	0.9970	0.0470	0.9890	0.953	0.940	4.20%	0.7050	
2025	11,242,453	17,487,399	155.5%	5,926	7,606,251	11,831,364	155.5%	1.2312	0.9970	0.0502	0.9890	0.950	0.936	4.20%	0.6766	
2026	10,467,225	19,260,002	184.0%	5,608	6,796,401	12,505,577	184.0%	1.2312	0.9970	0.0537	0.9890	0.946	0.931	4.20%	0.6493	
2027	9,699,035	21,032,680	216.9%	5,286	6,043,852	13,106,293	216.9%	1.2312	0.9970	0.0574	0.9890	0.943	0.927	4.20%	0.6231	
2028	8,939,819	22,781,543	254.8%	4,962	5,346,282	13,624,051	254.8%	1.2312	0.9970	0.0613	0.9890	0.939	0.922	4.20%	0.5980	
2029	8,195,946	24,479,447	298.7%	4,638	4,703,921	14,049,555	298.7%	1.2312	0.9970	0.0654	0.9890	0.935	0.917	4.20%	0.5739	
2030	7,471,859	26,088,036	349.2%	4,314	4,115,546	14,369,452	349.2%	1.2312	0.9970	0.0697	0.9890	0.930	0.912	4.20%	0.5508	
2031	6,772,591	27,573,035	407.1%	3,994	3,580,070	14,575,425	407.1%	1.2312	0.9970	0.0743	0.9890	0.926	0.906	4.20%	0.5286	
2032	6,101,491	28,899,325	473.6%	3,678	3,095,355	14,660,953	473.6%	1.2312	0.9970	0.0790	0.9890	0.921	0.901	4.20%	0.5073	
2033	5,462,330	30,036,174	549.9%	3,369	2,659,440	14,623,690	549.9%	1.2312	0.9970	0.0840	0.9890	0.916	0.895	4.20%	0.4869	
2034	4,858,303	30,956,525	637.2%	3,069	2,270,047	14,464,466	637.2%	1.2312	0.9970	0.0891	0.9890	0.911	0.889	4.20%	0.4673	
2035	4,290,823	31,636,925	737.3%	2,780	1,924,104	14,186,731	737.3%	1.2312	0.9970	0.0944	0.9890	0.906	0.883	4.20%	0.4484	
2036	3,765,145	32,053,609	851.3%	2,502	1,620,345	13,704,401	851.3%	1.2312	0.9970	0.0998	0.9890	0.900	0.877	4.20%	0.4304	
2037	3,281,007	32,190,247	981.1%	2,238	1,355,099	13,294,992	981.1%	1.2312	0.9970	0.1054	0.9890	0.895	0.871	4.20%	0.4130	
2038	2,838,694	32,044,089	1128.8%	1,989	1,125,175	12,701,340	1128.8%	1.2312	0.9970	0.1113	0.9890	0.889	0.865	4.20%	0.3964	
2039	2,437,674	31,616,688	1297.0%	1,756	927,289	12,026,959	1297.0%	1.2312	0.9970	0.1173	0.9890	0.883	0.859	4.20%	0.3804	
2040	2,076,744	30,915,774	1488.7%	1,539	758,159	11,286,452	1488.7%	1.2312	0.9970	0.1234	0.9890	0.877	0.852	4.20%	0.3651	
2041	1,755,114	29,953,558	1706.6%	1,339	614,923	10,494,544	1706.6%	1.2312	0.9970	0.1298	0.9890	0.870	0.845	4.20%	0.3504	
2042	1,471,574	28,751,237	1953.8%	1,157	494,806	9,667,397	1953.8%	1.2312	0.9970	0.1363	0.9890	0.864	0.838	4.20%	0.3362	
2043	1,223,408	27,337,451	2234.5%	992	394,786	8,821,631	2234.5%	1.2312	0.9970	0.1425	0.9890	0.857	0.831	4.20%	0.3227	
2044	1,008,282	25,746,601	2553.5%	843	312,256	7,973,493	2553.5%	1.2312	0.9970	0.1499	0.9890	0.850	0.824	4.20%	0.3097	
2045	823,500	24,013,326	2916.0%	711	244,754	7,137,052	2916.0%	1.2312	0.9970	0.1570	0.9890	0.843	0.817	4.20%	0.2972	
2046	666,594	22,176,829	3326.9%	594	190,137	6,325,631	3326.9%	1.2312	0.9970	0.1638	0.9890	0.836	0.809	4.20%	0.2852	
2047	534,409	20,281,211	3795.1%	492	146,290	5,551,930	3795.1%	1.2312	0.9970	0.1716	0.9890	0.828	0.802	4.20%	0.2737	
2048	424,046	18,361,256	4330.0%	405	111,402	4,823,724	4330.0%	1.2312	0.9970	0.1783	0.9890	0.822	0.793	4.20%	0.2627	
2049	332,897	16,453,608	4942.5%	329	83,932	4,148,386	4942.5%	1.2312	0.9970	0.1866	0.9890	0.813	0.785	4.20%	0.2521	
2050	258,417	14,583,877	5643.6%	265	62,528	3,528,814	5643.6%	1.2312	0.9970	0.1957	0.9890	0.804	0.776	4.20%	0.2420	
2051	198,639	12,770,194	6428.8%	211	46,127	2,965,454	6428.8%	1.2312	0.9970	0.2032	0.9890	0.797	0.769	4.20%	0.2322	
2052	150,904	11,065,274	7332.6%	166	33,630	2,466,003	7332.6%	1.2312	0.9970	0.2116	0.9890	0.788	0.760	4.20%	0.2229	
2053	113,589	9,467,986	8335.3%	130	24,294	2,025,009	8335.3%	1.2312	0.9970	0.2190	0.9890	0.781	0.753	4.20%	0.2139	
2054	84,533	8,023,202	9491.2%	100	17,351	1,646,853	9491.2%	1.2312	0.9970	0.2290	0.9890	0.771	0.744	4.20%	0.2053	
2055	62,056	6,731,730	10847.9%	76	12,224	1,326,086	10847.9%	1.2312	0.9970	0.2368	0.9890	0.763	0.734	4.20%	0.1970	
2056	44,938	5,568,752	12369.9%	57	8,496	1,050,897	12369.9%	1.2312	0.9970	0.2513	0.9890	0.749	0.724	4.20%	0.1891	
2057	32,077	4,511,262	14063.9%	42	5,820	816,500	14063.9%	1.2312	0.9970	0.2592	0.9890	0.741	0.714	4.20%	0.1814	
2058	22,598	3,693,647	15902.6%	31	3,935	625,740	15902.6%	1.2312	0.9970	0.2730	0.9890	0.727	0.704	4.20%	0.1741	
2059	15,700	2,832,205	18039.9%	22	2,624	473,283	18039.9%	1.2312	0.9970	0.2851	0.9890	0.715	0.695	4.20%	0.1671	
2060	10,741	2,196,437	20448.5%	16	1,723	352,252	20448.5%	1.2312	0.9970	0.2802	0.9890	0.720	0.684	4.20%	0.1604	
2061	7,258	1,670,700	23017.3%	11	1,117	257,141	23017.3%	1.2312	0.9970	0.3175	0.9890	0.682	0.676	4.20%	0.1539	
2062	4,821	1,253,698	26003.4%	7	712	185,184	26003.4%	1.2312	0.9970	0.3144	0.9890	0.686	0.664	4.20%	0.1477	
2063	3,172	926,742	29219.2%	5	457	131,393	29219.2%	1.2312	0.9970	0.3280	0.9890	0.672	0.658	4.20%	0.1416	
2064	2,060	674,706	32758.8%	3	280	91,791	32758.8%	1.2312	0.9970	0.3730	0.9890	0.627	0.649	4.20%	0.1360	
2065	1,348	479,470	35565.3%	2	176	62,601	35565.3%	1.2312	0.9970	0.3259	0.9890	0.674	0.655	4.20%	0.1306	
2066	904	339,072	37508.1%	1	113	42,487	37508.1%	1.2312	0.9970	0.3239	0.9890	0.676	0.671	4.20%	0.1253	
2067	626	243,419	38873.4%	1	75	29,272	38873.4%	1.2312	0.9970	0.2917	0.9890	0.708	0.693	4.20%	0.120	

**Attachment 3**  
**Metropolitan Life Insurance Company**  
**Pennsylvania Written Premium and Paid Claims Experience Projections With No Future Increase**  
**Group Policy Form: G.LTC.1697**

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	Policy Factors			Premium Persistency	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			Persistency Shock Lapse	Policy Persistency				
1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.20%	2.1402	
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.20%	2.0539	
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.20%	1.9712	
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.20%	1.8917	
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.20%	1.8155	
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.20%	1.7424	
2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.20%	1.6722	
2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.20%	1.6048	
2005	363	-	0.0%	4	559	-	0.0%	-	-	-	-	-	-	4.20%	1.5401	
2006	145,013	-	0.0%	183	214,337	-	0.0%	-	-	-	-	-	-	4.20%	1.4781	
2007	311,635	-	0.0%	182	442,053	-	0.0%	-	-	-	-	-	-	4.20%	1.4185	
2008	301,699	-	0.0%	178	410,714	-	0.0%	-	-	-	-	-	-	4.20%	1.3613	
2009	300,955	-	0.0%	177	393,193	-	0.0%	-	-	-	-	-	-	4.20%	1.3065	
2010	296,891	-	0.0%	172	372,254	-	0.0%	-	-	-	-	-	-	4.20%	1.2538	
2011	292,105	-	0.0%	168	351,495	-	0.0%	-	-	-	-	-	-	4.20%	1.2033	
2012	290,560	253,159	87.1%	165	335,547	292,355	87.1%	-	-	-	-	-	-	4.20%	1.1548	
2013	281,206	-	0.0%	158	311,659	-	0.0%	-	-	-	-	-	-	4.20%	1.1083	
2014	278,010	-	0.0%	157	295,701	-	0.0%	-	-	-	-	-	-	4.20%	1.0636	
2015	277,140	-	0.0%	153	282,898	-	0.0%	-	-	-	-	-	-	4.20%	1.0208	
2016	269,451	19,145	7.1%	149	263,966	18,755	7.1%	1.0000	N/A	0.0274	N/A	0.973	0.972	4.20%	0.9796	
2017	259,095	61,430	23.7%	144	243,593	57,754	23.7%	1.0000	N/A	0.0293	N/A	0.971	0.962	4.20%	0.9402	
2018	248,412	101,946	41.0%	140	224,139	91,994	41.0%	1.0000	N/A	0.0313	N/A	0.969	0.959	4.20%	0.9023	
2019	237,432	140,676	59.2%	135	205,600	121,815	59.2%	1.0000	N/A	0.0337	N/A	0.966	0.956	4.20%	0.8659	
2020	226,192	175,441	77.6%	130	187,974	145,798	77.6%	1.0000	N/A	0.0358	N/A	0.964	0.953	4.20%	0.8310	
2021	214,688	206,231	96.1%	125	171,225	164,480	96.1%	1.0000	N/A	0.0380	N/A	0.962	0.949	4.20%	0.7976	
2022	202,995	235,534	116.0%	120	155,375	180,281	116.0%	1.0000	N/A	0.0406	N/A	0.959	0.946	4.20%	0.7654	
2023	191,142	264,892	138.6%	115	140,407	194,582	138.6%	1.0000	N/A	0.0436	N/A	0.956	0.942	4.20%	0.7346	
2024	179,193	295,156	164.7%	110	126,326	208,326	164.7%	1.0000	N/A	0.0461	N/A	0.954	0.937	4.20%	0.7050	
2025	167,209	325,780	194.6%	104	113,128	220,412	194.6%	1.0000	N/A	0.0497	N/A	0.950	0.933	4.20%	0.6766	
2026	155,297	356,080	229.3%	99	100,835	231,204	229.3%	1.0000	N/A	0.0528	N/A	0.947	0.929	4.20%	0.6493	
2027	143,537	385,781	268.8%	93	89,444	240,395	268.8%	1.0000	N/A	0.0569	N/A	0.943	0.924	4.20%	0.6231	
2028	131,974	414,929	314.4%	88	78,924	248,140	314.4%	1.0000	N/A	0.0600	N/A	0.940	0.919	4.20%	0.5980	
2029	120,718	442,983	366.9%	82	69,284	254,173	366.9%	1.0000	N/A	0.0640	N/A	0.936	0.915	4.20%	0.5739	
2030	109,832	468,773	428.8%	76	60,496	258,203	426.8%	1.0000	N/A	0.0682	N/A	0.932	0.910	4.20%	0.5508	
2031	99,370	492,634	495.8%	71	52,528	260,412	495.8%	1.0000	N/A	0.0728	N/A	0.927	0.905	4.20%	0.5286	
2032	89,381	514,138	575.2%	65	45,344	260,828	575.2%	1.0000	N/A	0.0771	N/A	0.923	0.899	4.20%	0.5073	
2033	79,921	532,401	666.2%	60	38,911	259,210	666.2%	1.0000	N/A	0.0817	N/A	0.918	0.894	4.20%	0.4869	
2034	71,030	547,125	770.3%	55	33,189	255,644	770.3%	1.0000	N/A	0.0858	N/A	0.914	0.889	4.20%	0.4673	
2035	62,708	558,510	890.7%	50	28,120	250,448	890.7%	1.0000	N/A	0.0918	N/A	0.908	0.883	4.20%	0.4484	
2036	55,014	565,529	1028.0%	45	23,676	243,378	1028.0%	1.0000	N/A	0.0967	N/A	0.903	0.877	4.20%	0.4304	
2037	47,957	567,910	1184.2%	40	19,807	234,554	1184.2%	1.0000	N/A	0.1015	N/A	0.898	0.872	4.20%	0.4130	
2038	41,527	565,527	1361.8%	36	16,460	224,158	1361.8%	1.0000	N/A	0.1068	N/A	0.893	0.866	4.20%	0.3964	
2039	35,685	558,147	1564.1%	32	13,575	212,319	1564.1%	1.0000	N/A	0.1140	N/A	0.886	0.859	4.20%	0.3804	
2040	30,435	545,732	1793.1%	28	11,111	199,231	1793.1%	1.0000	N/A	0.1178	N/A	0.882	0.853	4.20%	0.3651	
2041	25,783	528,423	2049.5%	25	9,033	185,138	2049.5%	1.0000	N/A	0.1254	N/A	0.875	0.847	4.20%	0.3504	
2042	21,673	506,479	2336.9%	21	7,287	170,300	2336.9%	1.0000	N/A	0.1320	N/A	0.868	0.841	4.20%	0.3362	
2043	18,073	480,792	2660.3%	19	5,832	155,149	2660.3%	1.0000	N/A	0.1371	N/A	0.863	0.834	4.20%	0.3227	
2044	14,936	451,873	3025.5%	16	4,625	139,941	3025.5%	1.0000	N/A	0.1438	N/A	0.856	0.826	4.20%	0.3097	
2045	12,239	420,521	3436.0%	13	3,637	124,984	3436.0%	1.0000	N/A	0.1534	N/A	0.847	0.819	4.20%	0.2972	
2046	9,537	386,086	3885.5%	11	2,834	110,126	3885.5%	1.0000	N/A	0.1596	N/A	0.840	0.812	4.20%	0.2852	
2047	8,000	351,504	4393.8%	9	2,190	96,222	4393.8%	1.0000	N/A	0.1633	N/A	0.837	0.805	4.20%	0.2737	
2048	6,384	317,714	4976.6%	8	1,677	83,467	4976.6%	1.0000	N/A	0.1665	N/A	0.834	0.798	4.20%	0.2627	
2049	5,028	284,101	5649.8%	6	1,268	71,629	5649.8%	1.0000	N/A	0.1870	N/A	0.813	0.788	4.20%	0.2521	
2050	3,920	250,122	6380.5%	5	949	60,521	6380.5%	1.0000	N/A	0.1878	N/A	0.812	0.780	4.20%	0.2420	
2051	3,028	216,595	7153.6%	4	703	50,297	7153.6%	1.0000	N/A	0.1908	N/A	0.809	0.772	4.20%	0.2322	
2052	2,317	186,569	8053.7%	3	516	41,579	8053.7%	1.0000	N/A	0.2071	N/A	0.793	0.765	4.20%	0.2229	
2053	1,751	159,032	9083.0%	3	374	34,014	9083.0%	1.0000	N/A	0.2192	N/A	0.781	0.756	4.20%	0.2139	
2054	1,302	133,838	10282.1%	2	267	27,472	10282.1%	1.0000	N/A	0.2115	N/A	0.788	0.743	4.20%	0.2053	
2055	956	111,459	11661.6%	2	188	21,956	11661.6%	1.0000	N/A	0.2390	N/A	0.761	0.734	4.20%	0.1970	
2056	691	88,820	12851.2%	1	131	16,792	12851.2%	1.0000	N/A	0.2500	N/A	0.750	0.723	4.20%	0.1891	
2057	487	68,854	14151.6%	1	88	12,493	14151.6%	1.0000	N/A	0.2222	N/A	0.778	0.704	4.20%	0.1814	
2058	339	53,082	15662.0%	1	59	9,243	15662.0%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1741	
2059	232	39,927	17221.2%	0	39	6,672	17221.2%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1671	
2060	154	28,412	18440.9%	0	25	4,557	18440.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1604	
2061	101	20,388	20202.4%	0	16	3,138	20202.4%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1539	
2062	64	13,886	21720.6%	0	9	2,051	21720.6%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1477	
2063	37	9,869	26415.4%	0	5	1,399	26415.4%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1416	
2064	21	5,114	23929.1%	0	3	696	23929.1%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1360	
2065	12	3,187	27405.2%	0	2	416	27405.2%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1306	
2066	7	858	13080.5%	0	1	108	13080.5%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1253	
2067	4	582	13689.3%	0	0	70	13689.3%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1203	
2068	3	336	12637.9%	0	0	39	12637.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1154	
2069	2	248	15041.7%	0	0	27	15041.7%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1108	
2070	1	182	19593.2%	0	0	19	19593.2%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1063	
2071	0	130	31062.5%	-	0	13	31062.5%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1020	
2072	0	71	64164.5%	-	0	7	64164.5%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.0979	
2073	-	-	N/A	-	-	-	N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.0940	
2074	-	-	N/A	-	-	-	N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.0902	
2075	-	-	N/A	-	-	-	N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.0865	
2076-2096	-	-	N/A	-	-	-	N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.0831	
Past	2,775,577	253,159	9.1%	1,697	3,410,410	292,355	8.6%									
Future	3,607,675	14,461,365	400.9%	2,346	2,555,196	6,466,771	253.1%									
Lifetime	6,383,251	14,714,524	230.5%	4,043	5,965,607	6,759,126	113.3%									

Note:  
- The projections are based on the assumptions derived using experience data through June 30, 2015  
- Includes certificate forms GCLTCARP-04-OP issued under group policy G.LTC.1697

**Attachment 3**  
**Metropolitan Life Insurance Company**  
**Pennsylvania Written Premium and Paid Claims Experience Projections With 23.12% Future Increase**  
**Group Policy Form: G.LTC.1697**

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	Policy Factors			Premium Persistence	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	Persistence Shock Lapse			
1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.20%	2.1402
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.20%	2.0539
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.20%	1.9712
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.20%	1.8917
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.20%	1.8155
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.20%	1.7424
2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.20%	1.6722
2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.20%	1.6048
2005	363	-	0.0%	4	559	-	0.0%	-	-	-	-	-	4.20%	1.5401
2006	145,013	-	0.0%	183	214,337	-	0.0%	-	-	-	-	-	4.20%	1.4781
2007	311,635	-	0.0%	182	442,053	-	0.0%	-	-	-	-	-	4.20%	1.4185
2008	301,699	-	0.0%	178	410,714	-	0.0%	-	-	-	-	-	4.20%	1.3613
2009	300,955	-	0.0%	177	393,193	-	0.0%	-	-	-	-	-	4.20%	1.3065
2010	296,891	-	0.0%	172	372,254	-	0.0%	-	-	-	-	-	4.20%	1.2538
2011	292,105	-	0.0%	168	351,495	-	0.0%	-	-	-	-	-	4.20%	1.2033
2012	290,560	253,159	87.1%	165	335,547	292,355	87.1%	-	-	-	-	-	4.20%	1.1548
2013	281,206	-	0.0%	158	311,659	-	0.0%	-	-	-	-	-	4.20%	1.1083
2014	278,010	-	0.0%	157	295,701	-	0.0%	-	-	-	-	-	4.20%	1.0636
2015	277,140	-	0.0%	153	282,898	-	0.0%	-	-	-	-	-	4.20%	1.0208
2016	269,451	19,145	7.1%	149	263,966	18,755	7.1%	1.0000	1.0000	0.0274	1.0000	0.973	4.20%	0.9796
2017	259,095	61,430	23.7%	144	243,593	57,754	23.7%	1.0000	1.0000	0.0293	1.0000	0.971	4.20%	0.9402
2018	259,895	101,173	38.9%	139	234,491	91,287	38.9%	1.0542	0.9984	0.0371	0.9940	0.963	4.20%	0.9023
2019	265,575	138,711	52.2%	134	229,969	120,114	52.2%	1.1344	0.9970	0.0386	0.9890	0.961	4.20%	0.8659
2020	270,047	172,991	64.1%	129	224,419	143,762	64.1%	1.2108	0.9970	0.0358	0.9890	0.964	4.20%	0.8310
2021	260,165	203,351	78.2%	124	207,495	162,183	78.2%	1.2290	0.9970	0.0380	0.9890	0.962	4.20%	0.7976
2022	246,436	232,244	94.2%	119	188,626	177,763	94.2%	1.2312	0.9970	0.0406	0.9890	0.959	4.20%	0.7654
2023	232,047	261,192	112.6%	114	170,455	191,864	112.6%	1.2312	0.9970	0.0436	0.9890	0.956	4.20%	0.7346
2024	217,541	251,056	113.8%	109	153,360	205,353	133.3%	1.2312	0.9970	0.0461	0.9890	0.954	4.20%	0.7050
2025	202,992	321,230	158.2%	103	137,337	217,333	158.2%	1.2312	0.9970	0.0497	0.9890	0.950	4.20%	0.6766
2026	188,531	351,107	186.2%	98	122,414	227,975	186.2%	1.2312	0.9970	0.0528	0.9890	0.947	4.20%	0.6493
2027	174,255	380,393	218.3%	92	108,585	237,038	218.3%	1.2312	0.9970	0.0569	0.9890	0.943	4.20%	0.6231
2028	160,217	409,134	255.4%	87	95,814	244,674	255.4%	1.2312	0.9970	0.0600	0.9890	0.940	4.20%	0.5980
2029	146,552	436,677	298.0%	81	84,111	250,623	298.0%	1.2312	0.9970	0.0640	0.9890	0.936	4.20%	0.5739
2030	133,336	462,226	346.7%	76	73,442	254,597	346.7%	1.2312	0.9970	0.0682	0.9890	0.932	4.20%	0.5508
2031	120,636	485,753	402.7%	70	63,770	256,775	402.7%	1.2312	0.9970	0.0728	0.9890	0.927	4.20%	0.5286
2032	108,509	506,957	467.2%	65	55,048	257,185	467.2%	1.2312	0.9970	0.0771	0.9890	0.923	4.20%	0.5073
2033	97,024	524,965	541.1%	59	47,238	255,589	541.1%	1.2312	0.9970	0.0817	0.9890	0.918	4.20%	0.4869
2034	86,231	539,483	625.6%	54	40,292	252,074	625.6%	1.2312	0.9970	0.0858	0.9890	0.914	4.20%	0.4673
2035	76,128	550,709	723.4%	49	34,137	246,265	723.4%	1.2312	0.9970	0.0918	0.9890	0.908	4.20%	0.4484
2036	66,788	557,631	834.9%	45	28,742	239,979	834.9%	1.2312	0.9970	0.0967	0.9890	0.903	4.20%	0.4304
2037	58,220	559,978	961.8%	40	24,046	231,278	961.8%	1.2312	0.9970	0.1015	0.9890	0.898	4.20%	0.4130
2038	50,414	557,628	1106.1%	36	19,983	221,027	1106.1%	1.2312	0.9970	0.1068	0.9890	0.893	4.20%	0.3964
2039	43,322	550,351	1270.4%	32	16,480	209,353	1270.4%	1.2312	0.9970	0.1140	0.9890	0.886	4.20%	0.3804
2040	36,948	538,110	1456.4%	28	13,489	196,448	1456.4%	1.2312	0.9970	0.1178	0.9890	0.882	4.20%	0.3651
2041	31,301	521,042	1664.6%	24	10,967	182,553	1664.6%	1.2312	0.9970	0.1254	0.9890	0.875	4.20%	0.3504
2042	26,311	499,405	1898.1%	21	8,847	167,921	1898.1%	1.2312	0.9970	0.1320	0.9890	0.868	4.20%	0.3362
2043	21,941	474,077	2160.7%	18	7,080	152,982	2160.7%	1.2312	0.9970	0.1371	0.9890	0.863	4.20%	0.3227
2044	18,132	445,562	2457.3%	16	5,615	137,987	2457.3%	1.2312	0.9970	0.1438	0.9890	0.856	4.20%	0.3097
2045	14,858	414,648	2790.8%	13	4,416	123,238	2790.8%	1.2312	0.9970	0.1534	0.9890	0.847	4.20%	0.2972
2046	12,063	380,694	3155.9%	11	3,441	108,588	3155.9%	1.2312	0.9970	0.1596	0.9890	0.840	4.20%	0.2852
2047	9,712	346,034	3568.7%	9	2,659	94,878	3568.7%	1.2312	0.9970	0.1633	0.9890	0.837	4.20%	0.2737
2048	7,750	313,276	4042.1%	8	2,036	82,301	4042.1%	1.2312	0.9970	0.1665	0.9890	0.834	4.20%	0.2627
2049	6,105	280,133	4588.9%	6	1,539	70,629	4588.9%	1.2312	0.9970	0.1870	0.9890	0.813	4.20%	0.2521
2050	4,759	246,629	5182.3%	5	1,152	59,676	5182.3%	1.2312	0.9970	0.1878	0.9890	0.812	4.20%	0.2420
2051	3,676	213,569	5810.2%	4	854	49,594	5810.2%	1.2312	0.9970	0.1908	0.9890	0.809	4.20%	0.2322
2052	2,812	183,963	6541.3%	3	627	40,998	6541.3%	1.2312	0.9970	0.2071	0.9890	0.793	4.20%	0.2229
2053	2,126	156,811	7377.3%	3	455	33,539	7377.3%	1.2312	0.9970	0.2192	0.9890	0.781	4.20%	0.2139
2054	1,580	131,968	8351.3%	2	324	27,088	8351.3%	1.2312	0.9970	0.2115	0.9890	0.788	4.20%	0.2053
2055	1,160	109,903	9471.7%	2	229	21,650	9471.7%	1.2312	0.9970	0.2390	0.9890	0.761	4.20%	0.1970
2056	839	87,579	10438.0%	1	159	16,557	10438.0%	1.2312	0.9970	0.2500	0.9890	0.750	4.20%	0.1891
2057	591	67,893	11494.1%	1	107	12,318	11494.1%	1.2312	0.9970	0.2222	0.9890	0.778	4.20%	0.1814
2058	411	52,940	12720.9%	1	72	9,114	12720.9%	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.1741
2059	281	39,370	13987.4%	0	47	6,579	13987.4%	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.1671
2060	187	28,015	14978.0%	0	30	4,493	14978.0%	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.1604
2061	123	20,103	16408.7%	0	19	3,094	16408.7%	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.1539
2062	78	13,692	17641.8%	0	11	2,022	17641.8%	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.1477
2063	45	9,731	21455.0%	0	6	1,379	21455.0%	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.1416
2064	26	5,042	19435.6%	0	4	686	19435.6%	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.1360
2065	14	3,143	22258.9%	0	2	410	22258.9%	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.1306
2066	8	846	10624.2%	0	1	106	10624.2%	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.1253
2067	5	574	11118.7%	0	1	69	11118.7%	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.1203
2068	3	331	10264.7%	0	0	38	10264.7%	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.1154
2069	2	245	12217.1%	0	0	27	12217.1%	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.1108
2070	1	180	15913.9%	0	0	19	15913.9%	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.1063
2071	1	129	25229.5%	-	0	13	25229.5%	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.1020
2072	0	70	52115.5%	-	0	7	52115.5%	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.0979
2073	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.0940
2074	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.0902
2075	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.0865
2076-2096	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	4.20%	0.0831
Past	2,775,577	253,159	9.1%	1,697	3,410,410	292,355	8.6%	-	-	-	-	-	-	-
Future	4,197,244	14,261,160	339.8%	2,324	2,931,999	6,378,106	217.5%	-	-	-	-	-	-	-
Lifetime	6,972,821	14,514,319	208.2%	4,021	6,342,409	6,670,462	105.2%	-	-	-	-	-	-	-

Note:  
- The projections are based on the assumptions derived using experience data through June 30, 2015  
- Includes certificate forms GCLTCARP-04-OP issued under group policy G.LTC.1697  
- The current requested increase of 23.12% is assumed to be implemented over three phases with the 1st phase starting January 2018; 2nd phase starting April 2019; and 3rd phase starting July 2020.

**Attachment 4**  
**Metropolitan Life Insurance Company**  
**Group Policy Form: G.LTC1697, Certificate Forms: GCLTCAARP-04-OP**  
**Historical Claim and Active Life Reserves**

**Nationwide**

<b>Calendar Year</b>	<b>Claim Reserves</b>	<b>Active Life Reserves<sup>1</sup></b>
2001	-	
2002	-	
2003	-	
2004	-	
2005	-	
2006	138,517	
2007	-	
2008	-	
2009	97,324	
2010	263,311	
2011	252,398	
2012	1,201,590	
2013	1,090,715	
2014	2,772,715	
2015	6,203,530	133,110,054

**State of Pennsylvania**

<b>Calendar Year</b>	<b>Claim Reserves</b>	<b>Active Life Reserves<sup>1</sup></b>
2001	-	
2002	-	
2003	-	
2004	-	
2005	-	
2006	-	
2007	-	
2008	-	
2009	-	
2010	-	
2011	-	
2012	184,458	
2013	-	
2014	3,797	
2015	81,632	2,295,243

<sup>1</sup> Figure as of 12/31/2015



Metropolitan Life Insurance Company  
AARP Long-Term Care Insurance  
P.O. Box 990028  
Hartford, CT 06199-0028

Group: AARP  
Membership #: [Membership #]  
Group #: [94777]

[Mail Date]

 New Long-Term Care Insurance coverage rates effective [DATE].

[First Name] [Middle Initial] [Last Name]  
[Address 1]  
[Address 2]  
[Address 3]  
[City, ST Zip or Country Name if Foreign address]

## Premium (Contribution) Increase Notification– Please review

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### Why MetLife is contacting you

This letter is to inform you of a premium increase that is being implemented on your Long-Term Care Insurance coverage administered by MetLife, the insurer of your AARP Long Term Care certificate.

### What you need to know

After an extensive review of its long term care (LTC) insurance business, MetLife has determined that a rate change on certain LTC insurance policies is necessary due to changes in actuarial assumptions since they were initially priced. As a result, MetLife filed requests with the appropriate State Departments of Insurance to increase the current premiums associated with MetLife’s AARP Certificates.

MetLife received authority to implement a 23.12% premium increase on your Certificate over a 3 year period. The information below indicates the effective date and amount of your initial increase of approximately 10%. The second increase of approximately 10% will occur no sooner than one year from the date indicated below and will be based on your premium in effect at that time. The third increase of approximately 1.75% will occur no sooner than two years 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 and third increase.

Effective Date:	[EFFECTIVE DATE]
Current Premium Amount:	[OLD AMOUNT]/[FREQUENCY]*
Increased Premium Amount:	[NEW AMOUNT]/[FREQUENCY]

\* Current Premium information is as of [APPLY RUN DATE] and may not reflect recent changes.

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your certificate, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.**

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



Coverage Change Form due [DATE].

## Your Options

MetLife understands that a premium increase may not be affordable for some insureds. We are, therefore, offering you personalized options, if available, to help reduce the impact of the premium increase. Please review the enclosed Coverage Change Form to see what options are available to you. Please note that all options available may not be of equal value, based on your personal situation.

Please carefully evaluate your individual situation before selecting one of these options. We believe that long term care insurance should be considered in every financial plan and encourage you to maintain your certificate to retain the valuable protection it provides. However, if you choose to cancel your coverage, or make any changes, please complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by [FORM DATE]. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your certificate permit you to make these changes 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 certificate anniversary date after the premium increase takes effect. If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.

## Cancellation Requests

If you choose to cancel your Long-Term Care Insurance Coverage with MetLife, a limited long-term care benefit may still be available to you.

### **[Insert for insureds with no nonforfeiture feature (also applicable for 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 (Contribution) 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] [Total Benefit Amount] will be the greater of: the sum of all premiums paid and waived prior to lapse; or [30 times the daily Nursing Home Benefit][30 times the Daily Benefit Amount] in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your certificate, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining [Total Lifetime Benefit][Total Benefit Amount] of your certificate immediately prior to your date of lapse. Once LCUL goes into effect, your certificate will be considered “paid-up” with no further premiums due, and you will no longer receive increases under any inflation option.

Note: For certificateholders 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:**

Records indicate your certificate includes a nonforfeiture feature providing for reduced or limited coverage in the event that your certificate lapses due to cancellation or nonpayment of premium. Please refer to your certificate for additional information. If you elect to cancel your coverage, you are eligible for the limited

coverage as described in your certificate under the nonforfeiture feature. (Please note that this limited coverage is not intended to replace coverage you currently have.)]

**[Insert for insureds with paid-up coverage with a layer of non-paid up coverage:**

Records indicate you are making premium payments on only a portion of your coverage and that the remainder of your coverage is fully paid-up. In the event you stop making premium payments or notify MetLife you do not wish to maintain the portion of your coverage that is not fully paid up, you will retain the portion of your coverage that is fully paid-up. In this case, the portion of your coverage on which you are making premium payments will end. Please be aware that the portion of your coverage that is paid-up is **not** subject to the premium increase.]

**At MetLife we're here to help**

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call our Customer Service team at [800-247-2335], between the hours of [8:00 a.m.–8:00 p.m.]. Call center representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,



Thomas G. Reilly, Director  
Product Management & Compliance  
Metropolitan Life Insurance Company

Encl: [Frequently Asked Questions, Coverage Change Form, Cost of Care Chart, Business Reply Envelope]

## Life, Accident & Health, Annuity, Credit Transmittal Document

<b>1.</b>	<b>Prepared for the State of</b>	<b>Pennsylvania</b>
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<b>2.</b>	<b>Department Use Only</b>
	<b>State Tracking ID</b>
	META-130989962

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Metropolitan Life Insurance Company Insurance Products Contracts 1095 Avenue of the Americas New York, NY 10036-6796	NY		241	65978	13-5581829	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Melinda Lula Metropolitan Life Insurance Co. 1300 Hall Blvd Bloomfield, CT 06002	860-656-3862	n/a	mlula@metlife.com

<b>5.</b>	<b>Requested Filing Mode</b>	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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<b>6.</b>	<b>Company Tracking Number</b>	<b>CT17-207 FC1</b>
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<b>7.</b>	<input checked="" type="checkbox"/> <b>New Submission</b> <input type="checkbox"/> <b>Resubmission</b>	Previous file # _____
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<b>8.</b>	<b>Market</b>	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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<b>9.</b>	<b>Type of Insurance (TOI)</b>	<b>LTC03G – Group Long-Term Care Insurance</b>
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<b>10.</b>	<b>Sub-Type of Insurance (Sub-TOI)</b>	<b>LTC03G.001 – Qualified</b>
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<b>11.</b>	<b>Submitted Documents</b>	<input type="checkbox"/> <b>FORMS</b> <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other <input type="checkbox"/> <b>Rates</b> <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</b> Please explain: _____ <b>SUPPORTING DOCUMENTATION</b> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____
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12.	<b>Filing Submission Date</b>	<b>April 5, 2017</b>	
13	<b>Filing Fee (If required)</b>	Amount _____	Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No	Check Number _____
14.	<b>Date of Domiciliary Approval</b>	<b>Not Applicable</b>	
15.	<b>Filing Description:</b>		
	<p><b>This is a filing of a premium rate schedule increase for group long-term care insurance policies. Please see our filing letter for details.</b></p>		

16.	<b>Certification (If required)</b>		
<p><b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Pennsylvania</u>.</p>			
Print Name <u>Melinda Lula</u>		Title <u>Senior Product Consultant</u>	
<p style="text-align: center;"><i>Melinda Lula</i></p> Signature _____		Date: <u>April 5, 2017</u>	

<b>17.</b>	<b>Form Filing Attachment</b>
<b>This filing transmittal is part of company tracking number</b>	
<b>This filing corresponds to rate filing company tracking number</b>	

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

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18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		CT17-207 FC1		
This filing corresponds to form filing company tracking number		CT17-207 FC1		
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		23.12%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum and Rates	GCLTCAARP-04-OP	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 23.12% - ___% <input type="checkbox"/> Other _____	
02	Actuarial Memorandum and Rates	G.LTC1697	<input type="checkbox"/> New <input type="checkbox"/> Revised Request +23.12% - ___% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	

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