
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: 2020 AARP Rate Increase Filings/CT20-219 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: 04/03/2020
SERFF Tr Num: META-132324235
SERFF Status: Assigned
State Tr Num: META-132324235
State Status: Received Review in Progress
Co Tr Num: CT20-219 FC1 (RATE) KB

Implementation
Date Requested:
Author(s): Cherise Livingston, Cory Searles, Patricia Brabant, Keith Bal
Reviewer(s): Jim Laverty (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 21% increase on 128 policyholders of MetLife's group LTC forms GCLTCAARP-04-OP and G.LTC1697.

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
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General Information

Project Name: 2020 AARP Rate Increase Filings	Status of Filing in Domicile:
Project Number: CT20-219 FC1 (RATE)	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Group Market Type: Association	Overall Rate Impact:
Filing Status Changed: 04/04/2020	Deemer Date:
State Status Changed: 04/04/2020	Submitted By: Keith Bal
Created By: Keith Bal	State Sub-TOI: LTC03G.001 Qualified
Corresponding Filing Tracking Number:	
State TOI: LTC03G Group Long Term Care	

Filing Description:

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

April 1, 2020

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 21% 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 two phases of 10% (phase one) and 10% (phase two).

We will implement the premium rate schedule increase only after we have received approval from your Department and at least one year has passed since the implementation of your prior approval. We 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.

Note that previously, a premium rate increase of 23.12% was authorized by your Department on 7/17/17, to be phased in over three years.

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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.

We are extending the use of the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement (LCUL), which was previously authorized by your Department on 7/7/17.

The contact person for this filing is:

Gina Jisonna
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3809
gjisonna@metlife.com

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

Sincerely,

Thomas G. Reilly
Assistant Vice President, Product Management & Compliance

Company and Contact

Filing Contact Information

Gina Jisonna, Sr. Product Consultant gjisonna@metlife.com
1300 Hall Blvd 860-656-3809 [Phone]
Bloomfield, CT 06002 860-656-3815 [FAX]

Filing Company Information

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

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #: META-132324235

State Tracking #:

META-132324235

Company Tracking #:

CT20-219 FC1 (RATE) KB

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:** 2020 AARP Rate Increase Filings/CT20-219 FC1 (RATE)

Correspondence Summary

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Excel File Attached	Note To Reviewer	Keith Bal	04/07/2020	04/07/2020
I need Excel	Note To Filer	Jim Laverty	04/04/2020	04/04/2020

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
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Project Name/Number: 2020 AARP Rate Increase Filings/CT20-219 FC1 (RATE)

Note To Reviewer

Created By:

Keith Bal on 04/07/2020 09:51 AM

Last Edited By:

Keith Bal

Submitted On:

04/07/2020 09:53 AM

Subject:

Excel File Attached

Comments:

Mr. Laverty,

The attachments have been included in the filing as requested.

Thank you for your attention to our filing.

Gina Jisonna, Sr. Product Consultant

1300 Hall Blvd

Bloomfield, CT 06002

gjisonna@metlife.com

(860)656-3809 [Phone]

(860)656-3815 [FAX]

State: Pennsylvania

Filing Company: Metropolitan Life Insurance Company

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

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

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Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2020 AARP Rate Increase Filings/CT20-219 FC1 (RATE)

Note To Filer

Created By:

Jim Laverty on 04/04/2020 03:36 AM

Last Edited By:

Jim Laverty

Submitted On:

04/04/2020 03:36 AM

Subject:

I need Excel

Comments:

Please provide Exhibit I-A, Exhibit II-A, Exhibit I-B, Exhibit II-B, Attachment 1, Attachment 2, Attachment 3, Attachment 4, and Attachment 5 in an Excel workbook.

SERFF Tracking #: META-132324235

State Tracking #:

META-132324235

Company Tracking #:

CT20-219 FC1 (RATE) KB

State: Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

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

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Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 23.120%

Effective Date of Last Rate Revision: 07/17/2017

Filing Method of Last Filing: SERFF

SERFF Tracking Number of Last Filing: META-130989962

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	21.000%	21.000%	\$57,029	128	\$271,566	21.000%	21.000%

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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_Flex_Rates_with_21%_Increase_Phase1_10%	GCLTCAARP-04-OP, G.LTC1697	Revised	Previous State Filing Number: META-130989962 Percent Rate Change Request: 21	PA_Flex_Rates_with_21%_Increase_Phase1_10%.pdf,
2		PA_Flex_Rates_with_21%_Increase_Phase2_10%	GCLTCAARP-04-OP, G.LTC1697	Revised	Previous State Filing Number: META-130989962 Percent Rate Change Request: 21	PA_Flex_Rates_with_21%_Increase_Phase2_10%.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														
	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	\$4.47	\$5.15	\$5.73	\$6.31	\$6.96	\$7.80	\$8.25	\$10.38	\$12.29	\$14.16	\$16.05	\$18.01	\$20.45	25
26	\$3.67	\$4.50	\$5.18	\$5.78	\$6.37	\$7.02	\$7.87	\$8.36	\$10.53	\$12.43	\$14.34	\$16.25	\$18.25	\$20.71	26
27	\$3.70	\$4.52	\$5.24	\$5.81	\$6.41	\$7.06	\$7.94	\$8.45	\$10.67	\$12.60	\$14.52	\$16.48	\$18.49	\$21.01	27
28	\$3.71	\$4.55	\$5.27	\$5.85	\$6.47	\$7.13	\$7.99	\$8.56	\$10.79	\$12.75	\$14.72	\$16.67	\$18.72	\$21.29	28
29	\$3.74	\$4.58	\$5.29	\$5.90	\$6.51	\$7.18	\$8.07	\$8.67	\$10.92	\$12.89	\$14.88	\$16.89	\$18.98	\$21.56	29
30	\$3.76	\$4.60	\$5.32	\$5.93	\$6.55	\$7.25	\$8.13	\$8.77	\$11.04	\$13.05	\$15.07	\$17.11	\$19.21	\$21.84	30
31	\$3.78	\$4.63	\$5.38	\$5.98	\$6.61	\$7.29	\$8.21	\$8.88	\$11.18	\$13.21	\$15.26	\$17.31	\$19.45	\$22.12	31
32	\$3.80	\$4.68	\$5.41	\$6.03	\$6.66	\$7.35	\$8.25	\$8.97	\$11.32	\$13.38	\$15.43	\$17.51	\$19.69	\$22.40	32
33	\$3.82	\$4.70	\$5.45	\$6.06	\$6.72	\$7.41	\$8.32	\$9.08	\$11.43	\$13.52	\$15.61	\$17.73	\$19.93	\$22.68	33
34	\$3.83	\$4.72	\$5.50	\$6.12	\$6.77	\$7.47	\$8.38	\$9.17	\$11.56	\$13.67	\$15.81	\$17.95	\$20.17	\$22.97	34
35	\$3.86	\$4.75	\$5.53	\$6.15	\$6.80	\$7.52	\$8.45	\$9.28	\$11.69	\$13.83	\$15.98	\$18.16	\$20.42	\$23.24	35
36	\$3.91	\$4.82	\$5.59	\$6.24	\$6.90	\$7.62	\$8.57	\$9.43	\$11.87	\$14.04	\$16.23	\$18.43	\$20.71	\$23.60	36
37	\$3.94	\$4.87	\$5.67	\$6.31	\$7.00	\$7.73	\$8.70	\$9.53	\$12.03	\$14.22	\$16.47	\$18.69	\$21.02	\$23.95	37
38	\$3.97	\$4.92	\$5.73	\$6.39	\$7.08	\$7.83	\$8.81	\$9.67	\$12.20	\$14.43	\$16.69	\$18.96	\$21.33	\$24.29	38
39	\$4.02	\$4.97	\$5.81	\$6.48	\$7.17	\$7.94	\$8.93	\$9.80	\$12.35	\$14.63	\$16.93	\$19.23	\$21.65	\$24.66	39
40	\$4.05	\$5.04	\$5.87	\$6.55	\$7.27	\$8.04	\$9.05	\$9.93	\$12.54	\$14.81	\$17.16	\$19.49	\$21.93	\$25.01	40
41	\$4.08	\$5.09	\$5.94	\$6.64	\$7.37	\$8.15	\$9.17	\$10.07	\$12.71	\$15.02	\$17.38	\$19.78	\$22.25	\$25.37	41
42	\$4.14	\$5.15	\$6.01	\$6.74	\$7.47	\$8.26	\$9.31	\$10.20	\$12.87	\$15.22	\$17.62	\$20.04	\$22.56	\$25.72	42
43	\$4.18	\$5.19	\$6.08	\$6.81	\$7.56	\$8.36	\$9.43	\$10.32	\$13.02	\$15.41	\$17.86	\$20.32	\$22.87	\$26.08	43
44	\$4.21	\$5.26	\$6.17	\$6.90	\$7.63	\$8.47	\$9.53	\$10.45	\$13.19	\$15.61	\$18.10	\$20.58	\$23.17	\$26.42	44
45	\$4.26	\$5.30	\$6.24	\$6.99	\$7.73	\$8.57	\$9.65	\$10.59	\$13.38	\$15.83	\$18.33	\$20.86	\$23.49	\$26.79	45
46	\$4.33	\$5.41	\$6.37	\$7.13	\$7.92	\$8.78	\$9.88	\$10.78	\$13.59	\$16.09	\$18.66	\$21.22	\$23.88	\$27.26	46
47	\$4.41	\$5.53	\$6.50	\$7.28	\$8.11	\$8.99	\$10.13	\$10.95	\$13.82	\$16.37	\$18.96	\$21.58	\$24.32	\$27.73	47
48	\$4.48	\$5.64	\$6.63	\$7.46	\$8.28	\$9.20	\$10.36	\$11.11	\$14.05	\$16.63	\$19.28	\$21.95	\$24.74	\$28.22	48
49	\$4.55	\$5.74	\$6.79	\$7.61	\$8.47	\$9.39	\$10.60	\$11.32	\$14.27	\$16.90	\$19.61	\$22.32	\$25.15	\$28.70	49
50	\$4.63	\$5.85	\$6.92	\$7.77	\$8.66	\$9.60	\$10.84	\$11.48	\$14.51	\$17.18	\$19.92	\$22.68	\$25.58	\$29.19	50
51	\$4.71	\$5.95	\$7.05	\$7.92	\$8.83	\$9.80	\$11.08	\$11.66	\$14.74	\$17.45	\$20.26	\$23.06	\$25.99	\$29.66	51
52	\$4.77	\$6.06	\$7.18	\$8.10	\$9.01	\$10.02	\$11.32	\$11.83	\$14.94	\$17.72	\$20.56	\$23.43	\$26.41	\$30.15	52
53	\$4.87	\$6.18	\$7.33	\$8.25	\$9.20	\$10.23	\$11.54	\$12.02	\$15.18	\$17.99	\$20.89	\$23.79	\$26.83	\$30.62	53
54	\$4.95	\$6.28	\$7.47	\$8.40	\$9.37	\$10.43	\$11.78	\$12.20	\$15.41	\$18.26	\$21.21	\$24.16	\$27.25	\$31.12	54
55	\$5.02	\$6.39	\$7.61	\$8.57	\$9.57	\$10.64	\$12.02	\$12.38	\$15.64	\$18.54	\$21.53	\$24.52	\$27.65	\$31.58	55
56	\$5.51	\$6.94	\$8.21	\$9.25	\$10.34	\$11.53	\$13.04	\$12.96	\$16.41	\$19.47	\$22.66	\$25.86	\$29.21	\$33.39	56
57	\$5.98	\$7.49	\$8.79	\$9.97	\$11.12	\$12.42	\$14.07	\$13.54	\$17.20	\$20.44	\$23.83	\$27.23	\$30.75	\$35.18	57
58	\$6.48	\$8.03	\$9.38	\$10.64	\$11.94	\$13.31	\$15.11	\$14.12	\$17.97	\$21.38	\$24.96	\$28.57	\$32.27	\$36.96	58
59	\$6.94	\$8.58	\$9.99	\$11.33	\$12.72	\$14.22	\$16.13	\$14.72	\$18.73	\$22.33	\$26.11	\$29.91	\$33.84	\$38.75	59
60	\$7.44	\$9.12	\$10.58	\$12.02	\$13.51	\$15.13	\$17.16	\$15.29	\$19.54	\$23.29	\$27.26	\$31.25	\$35.37	\$40.54	60
61	\$7.92	\$9.67	\$11.15	\$12.71	\$14.29	\$16.01	\$18.18	\$15.87	\$20.31	\$24.24	\$28.41	\$32.59	\$36.93	\$42.34	61
62	\$8.40	\$10.23	\$11.76	\$13.40	\$15.09	\$16.90	\$19.21	\$16.47	\$21.08	\$25.20	\$29.56	\$33.94	\$38.48	\$44.12	62
63	\$9.31	\$11.30	\$13.01	\$14.84	\$16.70	\$18.71	\$21.27	\$17.84	\$22.79	\$27.21	\$31.83	\$36.44	\$41.26	\$47.25	63
64	\$10.18	\$12.38	\$14.26	\$16.26	\$18.32	\$20.54	\$23.33	\$19.22	\$24.51	\$29.23	\$34.09	\$38.97	\$44.03	\$50.37	64
65	\$11.06	\$13.45	\$15.15	\$17.70	\$19.92	\$22.33	\$25.41	\$20.58	\$26.24	\$31.25	\$36.34	\$41.47	\$46.81	\$53.50	65
66	\$11.94	\$14.54	\$16.76	\$19.12	\$21.55	\$24.15	\$27.47	\$21.96	\$27.95	\$33.26	\$38.61	\$43.99	\$49.59	\$56.62	66
67	\$12.82	\$15.62	\$18.01	\$20.55	\$23.16	\$25.97	\$29.52	\$23.35	\$29.67	\$35.26	\$40.88	\$46.51	\$52.36	\$59.73	67
68	\$14.56	\$17.78	\$20.54	\$23.39	\$26.30	\$29.46	\$33.46	\$25.87	\$32.97	\$39.24	\$45.23	\$51.24	\$57.52	\$65.45	68
69	\$16.28	\$19.94	\$23.06	\$26.21	\$29.44	\$32.96	\$37.40	\$28.40	\$36.25	\$43.22	\$49.59	\$55.99	\$62.68	\$71.17	69
70	\$18.04	\$22.11	\$25.59	\$29.03	\$32.60	\$36.43	\$41.34	\$30.92	\$39.53	\$47.18	\$53.93	\$60.74	\$67.84	\$76.89	70
71	\$19.78	\$24.27	\$28.11	\$31.87	\$35.74	\$39.92	\$45.28	\$33.45	\$42.82	\$51.16	\$58.28	\$65.48	\$73.00	\$82.60	71
72	\$21.53	\$26.42	\$30.62	\$34.69	\$38.89	\$43.43	\$49.21	\$35.98	\$46.09	\$55.12	\$62.66	\$70.22	\$78.16	\$88.31	72
73	\$24.65	\$30.44	\$35.40	\$39.96	\$44.68	\$49.78	\$56.33	\$40.26	\$51.88	\$62.25	\$70.44	\$78.71	\$87.37	\$98.53	73
74	\$27.76	\$34.43	\$40.17	\$45.23	\$50.47	\$56.14	\$63.43	\$44.56	\$57.65	\$69.36	\$78.25	\$87.20	\$96.59	\$108.74	74
75	\$30.89	\$38.43	\$44.94	\$50.50	\$56.25	\$62.49	\$70.54	\$48.85	\$63.42	\$76.48	\$86.05	\$95.70	\$105.80	\$118.94	75
76	\$34.01	\$42.43	\$49.71	\$55.77	\$62.04	\$68.85	\$77.65	\$53.14	\$69.19	\$83.60	\$93.85	\$104.18	\$115.03	\$129.16	76
77	\$37.15	\$46.44	\$54.46	\$61.04	\$67.83	\$75.21	\$84.78	\$57.42	\$74.97	\$90.73	\$101.66	\$112.66	\$124.26	\$139.37	77
78	\$40.04	\$50.13	\$58.93	\$65.99	\$73.28	\$81.20	\$91.39	\$61.02	\$79.86	\$96.81	\$108.38	\$120.04	\$132.26	\$148.08	78
79	\$42.92	\$53.83	\$63.37	\$70.94	\$78.72	\$87.18	\$98.02	\$64.59	\$84.73	\$102.93	\$115.15	\$127.41	\$140.25	\$156.81	79
80	\$45.80	\$57.53	\$67.83	\$75.88	\$84.18	\$93.16	\$104.67	\$68.17	\$89.63	\$109.03	\$121.90	\$134.78	\$148.26	\$165.51	80
81	\$48.71	\$61.23	\$72.27	\$80.84	\$89.63	\$99.13	\$111.29	\$71.74	\$94.51	\$115.13	\$128.66	\$142.16	\$156.24	\$174.23	81
82	\$51.59	\$64.92	\$76.73	\$85.78	\$95.07	\$105.12	\$117.92	\$75.32	\$99.39	\$121.24	\$135.41	\$149.53	\$164.25	\$182.94	82
83	\$55.39	\$69.83	\$82.63	\$92.38	\$102.39	\$113.16	\$126.83	\$80.25	\$106.12	\$129.61	\$144.71	\$159.72	\$175.34	\$195.11	83
84	\$59.18	\$74.73	\$88.55	\$99.01	\$109.69	\$121.18	\$135.74	\$85.17	\$112.81	\$138.00	\$154.01	\$169.94	\$186.45	\$207.25	84
85	\$62.94	\$79.62	\$94.48	\$105.62	\$117.00	\$129.23	\$144.65	\$90.11	\$119.53	\$146.38	\$163.32	\$180.14	\$197.56	\$219.41	85
86	\$66.74	\$84.52	\$100.39	\$112.26	\$124.31	\$137.27	\$153.56	\$95.05	\$126.21	\$154.76	\$172.62	\$190.36	\$208.66	\$231.57	86
87	\$70.53	\$89.42	\$106.32	\$118.86	\$131.62	\$145.29	\$162.48	\$99.97	\$132.95	\$163.13	\$181.92	\$200.55	\$219.77	\$243.74	87
88	\$74.12	\$93.93	\$111.72	\$124.92	\$138.38	\$152.79	\$170.89	\$104.41	\$138.79	\$170.36	\$189.98	\$209.52	\$229.63	\$254.72	88
89	\$77.69	\$98.42	\$117.11	\$130.99	\$145.16	\$160.30	\$179.28	\$108.85	\$144.65	\$177.57	\$198.06	\$218.48	\$239.48	\$265.69	89
90	\$81.27	\$102.93	\$122.52	\$137.05	\$151.92	\$167.78	\$187.67	\$113.29	\$150.49	\$184.81	\$206.12	\$227.44	\$249.36	\$276.69	90
91	\$84.85	\$107.43	\$127.92	\$143.13	\$158.69	\$175.29	\$196.10	\$117.71	\$156.35	\$192.03	\$214.20	\$236.41	\$259.23	\$287.68	91

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	\$4.28	\$5.16	\$5.91	\$6.52	\$7.17	\$7.89	\$8.83	\$9.15	\$11.41	\$13.38	\$15.33	\$17.34	\$19.42	\$22.03	25
26	\$4.30	\$5.18	\$5.94	\$6.57	\$7.23	\$7.96	\$8.91	\$9.25	\$11.54	\$13.53	\$15.53	\$17.57	\$19.69	\$22.33	26
27	\$4.31	\$5.24	\$5.98	\$6.62	\$7.28	\$8.02	\$8.98	\$9.38	\$11.68	\$13.70	\$15.74	\$17.80	\$19.94	\$22.63	27
28	\$4.33	\$5.26	\$6.03	\$6.66	\$7.34	\$8.10	\$9.06	\$9.49	\$11.83	\$13.87	\$15.93	\$18.01	\$20.21	\$22.92	28
29	\$4.36	\$5.29	\$6.06	\$6.73	\$7.40	\$8.15	\$9.12	\$9.60	\$11.97	\$14.05	\$16.13	\$18.25	\$20.46	\$23.23	29
30	\$4.39	\$5.31	\$6.12	\$6.78	\$7.46	\$8.22	\$9.20	\$9.72	\$12.13	\$14.20	\$16.35	\$18.47	\$20.71	\$23.54	30
31	\$4.41	\$5.37	\$6.15	\$6.81	\$7.50	\$8.27	\$9.28	\$9.83	\$12.27	\$14.37	\$16.52	\$18.70	\$20.98	\$23.84	31
32	\$4.43	\$5.39	\$6.20	\$6.88	\$7.56	\$8.35	\$9.35	\$9.97	\$12.41	\$14.54	\$16.73	\$18.94	\$21.24	\$24.13	32
33	\$4.46	\$5.42	\$6.25	\$6.91	\$7.61	\$8.39	\$9.43	\$10.07	\$12.55	\$14.72	\$16.91	\$19.17	\$21.51	\$24.42	33
34	\$4.48	\$5.46	\$6.28	\$6.96	\$7.68	\$8.47	\$9.49	\$10.18	\$12.69	\$14.88	\$17.12	\$19.37	\$21.77	\$24.74	34
35	\$4.50	\$5.50	\$6.33	\$7.02	\$7.73	\$8.51	\$9.57	\$10.30	\$12.83	\$15.05	\$17.33	\$19.61	\$22.02	\$25.04	35
36	\$4.55	\$5.56	\$6.40	\$7.10	\$7.83	\$8.65	\$9.70	\$10.43	\$13.01	\$15.27	\$17.57	\$19.91	\$22.35	\$25.43	36
37	\$4.59	\$5.63	\$6.49	\$7.18	\$7.94	\$8.77	\$9.83	\$10.58	\$13.19	\$15.48	\$17.83	\$20.20	\$22.68	\$25.81	37
38	\$4.63	\$5.69	\$6.57	\$7.28	\$8.04	\$8.89	\$9.99	\$10.73	\$13.39	\$15.71	\$18.08	\$20.48	\$23.01	\$26.18	38
39	\$4.69	\$5.74	\$6.64	\$7.39	\$8.15	\$9.01	\$10.12	\$10.87	\$13.55	\$15.92	\$18.34	\$20.77	\$23.33	\$26.57	39
40	\$4.72	\$5.81	\$6.74	\$7.48	\$8.26	\$9.12	\$10.25	\$11.00	\$13.76	\$16.13	\$18.58	\$21.08	\$23.67	\$26.94	40
41	\$4.77	\$5.87	\$6.81	\$7.58	\$8.37	\$9.24	\$10.38	\$11.15	\$13.94	\$16.36	\$18.83	\$21.36	\$24.00	\$27.34	41
42	\$4.83	\$5.94	\$6.90	\$7.67	\$8.48	\$9.36	\$10.53	\$11.32	\$14.11	\$16.57	\$19.10	\$21.66	\$24.34	\$27.71	42
43	\$4.87	\$6.00	\$6.99	\$7.76	\$8.57	\$9.48	\$10.67	\$11.46	\$14.30	\$16.78	\$19.34	\$21.93	\$24.66	\$28.08	43
44	\$4.92	\$6.06	\$7.05	\$7.85	\$8.69	\$9.60	\$10.80	\$11.59	\$14.49	\$17.01	\$19.60	\$22.24	\$25.00	\$28.47	44
45	\$4.96	\$6.14	\$7.14	\$7.94	\$8.79	\$9.72	\$10.93	\$11.74	\$14.66	\$17.22	\$19.86	\$22.52	\$25.33	\$28.84	45
46	\$5.05	\$6.26	\$7.28	\$8.13	\$8.99	\$9.97	\$11.21	\$11.95	\$14.91	\$17.50	\$20.20	\$22.92	\$25.76	\$29.38	46
47	\$5.14	\$6.39	\$7.46	\$8.29	\$9.21	\$10.19	\$11.47	\$12.14	\$15.17	\$17.80	\$20.55	\$23.31	\$26.24	\$29.90	47
48	\$5.24	\$6.51	\$7.61	\$8.49	\$9.43	\$10.43	\$11.74	\$12.33	\$15.41	\$18.10	\$20.90	\$23.72	\$26.69	\$30.42	48
49	\$5.30	\$6.63	\$7.76	\$8.67	\$9.61	\$10.67	\$12.01	\$12.55	\$15.65	\$18.39	\$21.24	\$24.12	\$27.12	\$30.91	49
50	\$5.40	\$6.77	\$7.92	\$8.86	\$9.82	\$10.88	\$12.28	\$12.73	\$15.92	\$18.69	\$21.58	\$24.51	\$27.59	\$31.44	50
51	\$5.51	\$6.90	\$8.10	\$9.03	\$10.04	\$11.11	\$12.55	\$12.94	\$16.15	\$18.98	\$21.92	\$24.90	\$28.04	\$31.97	51
52	\$5.58	\$7.02	\$8.24	\$9.21	\$10.24	\$11.36	\$12.82	\$13.15	\$16.41	\$19.27	\$22.29	\$25.32	\$28.48	\$32.48	52
53	\$5.68	\$7.14	\$8.39	\$9.39	\$10.44	\$11.59	\$13.07	\$13.32	\$16.65	\$19.58	\$22.62	\$25.71	\$28.94	\$33.00	53
54	\$5.76	\$7.26	\$8.56	\$9.58	\$10.66	\$11.81	\$13.34	\$13.53	\$16.91	\$19.87	\$22.98	\$26.10	\$29.39	\$33.52	54
55	\$5.85	\$7.39	\$8.71	\$9.76	\$10.86	\$12.06	\$13.62	\$13.73	\$17.16	\$20.17	\$23.30	\$26.50	\$29.83	\$34.02	55
56	\$6.41	\$8.02	\$9.39	\$10.56	\$11.76	\$13.07	\$14.77	\$14.37	\$18.01	\$21.20	\$24.54	\$27.95	\$31.50	\$35.96	56
57	\$6.99	\$8.66	\$10.08	\$11.34	\$12.65	\$14.08	\$15.95	\$15.02	\$18.85	\$22.24	\$25.81	\$29.40	\$33.17	\$37.90	57
58	\$7.55	\$9.28	\$10.75	\$12.13	\$13.54	\$15.11	\$17.09	\$15.68	\$19.72	\$23.27	\$27.05	\$30.86	\$34.83	\$39.81	58
59	\$8.12	\$9.92	\$11.43	\$12.90	\$14.44	\$16.12	\$18.26	\$16.29	\$20.57	\$24.32	\$28.29	\$32.31	\$36.51	\$41.75	59
60	\$8.67	\$10.54	\$12.10	\$13.68	\$15.35	\$17.14	\$19.42	\$16.96	\$21.42	\$25.36	\$29.54	\$33.75	\$38.17	\$43.68	60
61	\$9.23	\$11.18	\$12.78	\$14.49	\$16.24	\$18.14	\$20.58	\$17.61	\$22.29	\$26.38	\$30.77	\$35.20	\$39.83	\$45.62	61
62	\$9.80	\$11.80	\$13.49	\$15.27	\$17.14	\$19.17	\$21.76	\$18.25	\$23.13	\$27.43	\$32.01	\$36.66	\$41.49	\$47.53	62
63	\$10.84	\$13.05	\$14.89	\$16.90	\$18.96	\$21.22	\$24.10	\$19.78	\$25.01	\$29.62	\$34.47	\$39.38	\$44.50	\$50.90	63
64	\$11.87	\$14.30	\$16.35	\$18.54	\$20.81	\$23.28	\$26.42	\$21.30	\$26.91	\$31.81	\$36.93	\$42.10	\$47.50	\$54.27	64
65	\$12.89	\$15.54	\$17.77	\$20.16	\$22.63	\$25.33	\$28.77	\$22.85	\$28.79	\$34.00	\$39.38	\$44.80	\$50.49	\$57.63	65
66	\$13.93	\$16.81	\$19.21	\$21.79	\$24.48	\$27.38	\$31.11	\$24.37	\$30.66	\$36.19	\$41.82	\$47.52	\$53.48	\$60.97	66
67	\$14.94	\$18.05	\$20.64	\$23.42	\$26.30	\$29.44	\$33.44	\$25.88	\$32.55	\$38.38	\$44.29	\$50.25	\$56.49	\$64.36	67
68	\$16.98	\$20.55	\$23.53	\$26.64	\$29.89	\$33.40	\$37.90	\$28.70	\$36.17	\$42.70	\$49.01	\$55.37	\$62.05	\$70.51	68
69	\$19.00	\$23.03	\$26.41	\$29.88	\$33.45	\$37.37	\$42.35	\$31.50	\$39.77	\$47.03	\$53.71	\$60.49	\$67.61	\$76.67	69
70	\$21.03	\$25.55	\$29.30	\$33.09	\$37.03	\$41.33	\$46.81	\$34.31	\$43.36	\$51.34	\$58.42	\$65.63	\$73.16	\$82.84	70
71	\$23.06	\$28.04	\$32.20	\$36.31	\$40.60	\$45.28	\$51.26	\$37.10	\$46.98	\$55.67	\$63.15	\$70.74	\$78.74	\$88.98	71
72	\$25.09	\$30.53	\$35.08	\$39.53	\$44.17	\$49.25	\$55.74	\$39.90	\$50.59	\$59.99	\$67.86	\$75.87	\$84.32	\$95.15	72
73	\$28.73	\$35.16	\$40.54	\$45.53	\$50.74	\$56.45	\$63.78	\$44.67	\$56.90	\$67.74	\$76.32	\$85.04	\$94.25	\$106.14	73
74	\$32.40	\$39.78	\$46.01	\$51.56	\$57.32	\$63.66	\$71.82	\$49.41	\$63.25	\$75.48	\$84.78	\$94.20	\$104.19	\$117.15	74
75	\$36.04	\$44.40	\$51.46	\$57.54	\$63.90	\$70.87	\$79.88	\$54.19	\$69.59	\$83.24	\$93.21	\$103.38	\$114.14	\$128.14	75
76	\$39.68	\$49.02	\$56.93	\$63.54	\$70.46	\$78.08	\$87.92	\$58.94	\$75.92	\$90.98	\$101.67	\$112.54	\$124.09	\$139.16	76
77	\$43.34	\$53.65	\$62.40	\$69.55	\$77.04	\$85.29	\$95.99	\$63.69	\$82.25	\$98.73	\$110.10	\$121.73	\$134.05	\$150.16	77
78	\$46.70	\$57.92	\$67.50	\$75.20	\$83.24	\$92.08	\$103.50	\$67.67	\$87.62	\$105.38	\$117.43	\$129.69	\$142.66	\$159.53	78
79	\$50.07	\$62.18	\$72.60	\$80.83	\$89.42	\$98.86	\$111.01	\$71.63	\$92.95	\$112.01	\$124.73	\$137.64	\$151.29	\$168.92	79
80	\$53.44	\$66.46	\$77.68	\$86.45	\$95.62	\$105.63	\$118.51	\$75.59	\$98.33	\$118.67	\$132.04	\$145.62	\$159.92	\$178.32	80
81	\$56.79	\$70.72	\$82.76	\$92.09	\$101.81	\$112.42	\$126.03	\$79.56	\$103.69	\$125.30	\$139.36	\$153.57	\$168.55	\$187.70	81
82	\$60.17	\$75.00	\$87.87	\$97.75	\$107.99	\$119.20	\$133.54	\$83.55	\$109.05	\$131.93	\$146.66	\$161.55	\$177.17	\$197.09	82
83	\$64.59	\$80.66	\$94.66	\$105.27	\$116.30	\$128.33	\$143.64	\$89.00	\$116.41	\$141.08	\$156.74	\$172.57	\$189.16	\$210.19	83
84	\$69.03	\$86.31	\$101.44	\$112.81	\$124.60	\$137.42	\$153.71	\$94.48	\$123.77	\$150.18	\$166.84	\$183.59	\$201.12	\$223.29	84
85	\$73.43	\$91.97	\$108.21	\$120.35	\$132.89	\$146.53	\$163.81	\$99.95	\$131.12	\$159.29	\$176.91	\$194.61	\$213.10	\$236.40	85
86	\$77.86	\$97.64	\$114.99	\$127.89	\$141.21	\$155.64	\$173.89	\$105.41	\$138.49	\$168.42	\$186.99	\$205.61	\$225.08	\$249.48	86
87	\$82.28	\$103.30	\$121.76	\$135.42	\$149.50	\$164.77	\$183.99	\$110.89	\$145.85	\$177.54	\$197.07	\$216.66	\$237.05	\$262.59	87
88	\$86.44	\$108.48	\$127.95	\$142.33	\$157.19	\$173.26	\$193.51	\$115.81	\$152.26	\$185.41	\$205.81	\$226.33	\$247.70	\$274.42	88
89	\$90.63	\$113.67	\$134.16	\$149.24	\$164.87	\$181.76	\$203.01	\$120.73	\$158.70	\$193.26	\$214.54	\$236.03	\$258.35	\$286.26	89
90	\$94.80	\$118.89	\$140.33	\$156.15	\$172.56	\$190.29	\$212.52	\$125.65	\$165.11	\$201.12	\$223.29	\$245.71	\$268.99	\$298.09	90
91	\$98.98	\$124.08	\$146.51	\$163.05											

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	Issue Age
25	\$4.59	\$5.61	\$6.41	\$7.08	\$7.77	\$8.56	\$9.58	\$9.57	\$11.87	\$13.87	\$15.88	\$17.93	\$20.08	22.77
26	\$4.62	\$5.65	\$6.47	\$7.13	\$7.84	\$8.62	\$9.64	\$9.69	\$12.02	\$14.05	\$16.09	\$18.17	\$20.35	23.07
27	\$4.64	\$5.69	\$6.51	\$7.17	\$7.89	\$8.70	\$9.72	\$9.80	\$12.17	\$14.22	\$16.28	\$18.41	\$20.63	23.40
28	\$4.68	\$5.71	\$6.55	\$7.23	\$7.95	\$8.77	\$9.80	\$9.93	\$12.31	\$14.40	\$16.50	\$18.63	\$20.89	23.71
29	\$4.70	\$5.76	\$6.60	\$7.28	\$8.02	\$8.83	\$9.88	\$10.04	\$12.45	\$14.58	\$16.70	\$18.88	\$21.15	24.01
30	\$4.72	\$5.80	\$6.64	\$7.34	\$8.09	\$8.90	\$9.98	\$10.16	\$12.61	\$14.74	\$16.91	\$19.11	\$21.42	24.33
31	\$4.75	\$5.83	\$6.68	\$7.40	\$8.14	\$8.97	\$10.04	\$10.29	\$12.76	\$14.91	\$17.12	\$19.35	\$21.69	24.64
32	\$4.76	\$5.86	\$6.74	\$7.46	\$8.21	\$9.03	\$10.12	\$10.41	\$12.90	\$15.09	\$17.33	\$19.59	\$21.96	24.95
33	\$4.79	\$5.91	\$6.79	\$7.50	\$8.26	\$9.10	\$10.20	\$10.51	\$13.05	\$15.27	\$17.51	\$19.81	\$22.23	25.26
34	\$4.83	\$5.94	\$6.82	\$7.56	\$8.32	\$9.17	\$10.29	\$10.64	\$13.21	\$15.43	\$17.73	\$20.05	\$22.50	25.58
35	\$4.85	\$5.97	\$6.89	\$7.61	\$8.38	\$9.23	\$10.36	\$10.75	\$13.37	\$15.61	\$17.93	\$20.30	\$22.77	25.86
36	\$4.91	\$6.04	\$6.96	\$7.71	\$8.49	\$9.36	\$10.51	\$10.91	\$13.54	\$15.85	\$18.19	\$20.58	\$23.11	26.27
37	\$4.95	\$6.13	\$7.05	\$7.82	\$8.61	\$9.49	\$10.67	\$11.07	\$13.73	\$16.07	\$18.46	\$20.90	\$23.44	26.68
38	\$5.01	\$6.19	\$7.14	\$7.90	\$8.72	\$9.63	\$10.81	\$11.22	\$13.93	\$16.28	\$18.71	\$21.20	\$23.79	27.06
39	\$5.05	\$6.26	\$7.23	\$8.01	\$8.84	\$9.75	\$10.96	\$11.36	\$14.11	\$16.51	\$18.99	\$21.51	\$24.13	27.46
40	\$5.09	\$6.33	\$7.30	\$8.12	\$8.95	\$9.88	\$11.09	\$11.52	\$14.30	\$16.74	\$19.24	\$21.79	\$24.48	27.85
41	\$5.15	\$6.39	\$7.41	\$8.22	\$9.06	\$10.01	\$11.24	\$11.66	\$14.50	\$16.96	\$19.53	\$22.11	\$24.82	28.24
42	\$5.19	\$6.47	\$7.49	\$8.32	\$9.19	\$10.14	\$11.40	\$11.81	\$14.67	\$17.19	\$19.78	\$22.40	\$25.16	28.63
43	\$5.25	\$6.53	\$7.59	\$8.40	\$9.31	\$10.26	\$11.54	\$11.97	\$14.87	\$17.40	\$20.03	\$22.69	\$25.50	29.02
44	\$5.29	\$6.61	\$7.67	\$8.51	\$9.43	\$10.41	\$11.68	\$12.13	\$15.06	\$17.63	\$20.31	\$23.00	\$25.84	29.43
45	\$5.36	\$6.67	\$7.76	\$8.61	\$9.52	\$10.54	\$11.83	\$12.28	\$15.26	\$17.86	\$20.56	\$23.30	\$26.19	29.82
46	\$5.45	\$6.81	\$7.92	\$8.82	\$9.75	\$10.79	\$12.14	\$12.49	\$15.52	\$18.16	\$20.93	\$23.72	\$26.66	30.35
47	\$5.54	\$6.94	\$8.11	\$9.02	\$9.99	\$11.04	\$12.42	\$12.69	\$15.79	\$18.47	\$21.27	\$24.12	\$27.10	30.89
48	\$5.64	\$7.08	\$8.27	\$9.21	\$10.20	\$11.30	\$12.71	\$12.89	\$16.03	\$18.78	\$21.65	\$24.53	\$27.59	31.42
49	\$5.73	\$7.22	\$8.44	\$9.43	\$10.43	\$11.54	\$13.00	\$13.12	\$16.28	\$19.09	\$21.99	\$24.95	\$28.05	31.97
50	\$5.82	\$7.35	\$8.61	\$9.60	\$10.66	\$11.79	\$13.29	\$13.31	\$16.54	\$19.39	\$22.35	\$25.37	\$28.53	32.49
51	\$5.92	\$7.49	\$8.79	\$9.80	\$10.87	\$12.06	\$13.56	\$13.52	\$16.82	\$19.69	\$22.73	\$25.76	\$28.97	33.03
52	\$6.01	\$7.62	\$8.95	\$10.00	\$11.09	\$12.30	\$13.87	\$13.73	\$17.08	\$20.01	\$23.06	\$26.18	\$29.46	33.56
53	\$6.12	\$7.77	\$9.12	\$10.20	\$11.33	\$12.56	\$14.16	\$13.94	\$17.34	\$20.31	\$23.43	\$26.60	\$29.92	34.10
54	\$6.20	\$7.90	\$9.32	\$10.41	\$11.54	\$12.82	\$14.45	\$14.14	\$17.60	\$20.60	\$23.78	\$26.99	\$30.39	34.63
55	\$6.30	\$8.04	\$9.47	\$10.59	\$11.77	\$13.05	\$14.74	\$14.34	\$17.85	\$20.93	\$24.15	\$27.41	\$30.86	35.18
56	\$6.91	\$8.72	\$10.21	\$11.45	\$12.75	\$14.17	\$15.99	\$15.02	\$18.73	\$21.99	\$25.44	\$28.92	\$32.58	37.16
57	\$7.52	\$9.43	\$10.95	\$12.30	\$13.70	\$15.27	\$17.25	\$15.71	\$19.62	\$23.07	\$26.72	\$30.43	\$34.30	39.15
58	\$8.13	\$10.11	\$11.68	\$13.16	\$14.67	\$16.37	\$18.51	\$16.38	\$20.53	\$24.15	\$28.02	\$31.92	\$36.03	41.15
59	\$8.75	\$10.79	\$12.42	\$14.00	\$15.65	\$17.46	\$19.78	\$17.06	\$21.40	\$25.22	\$29.29	\$33.43	\$37.75	43.15
60	\$9.35	\$11.47	\$13.17	\$14.86	\$16.63	\$18.56	\$21.03	\$17.73	\$22.30	\$26.30	\$30.58	\$34.94	\$39.47	45.14
61	\$9.97	\$12.17	\$13.92	\$15.72	\$17.60	\$19.67	\$22.30	\$18.39	\$23.17	\$27.38	\$31.87	\$36.42	\$41.18	47.14
62	\$10.57	\$12.85	\$14.64	\$16.57	\$18.57	\$20.76	\$23.55	\$19.07	\$24.08	\$28.45	\$33.17	\$37.92	\$42.91	49.13
63	\$11.67	\$14.20	\$16.20	\$18.34	\$20.56	\$22.99	\$26.09	\$20.67	\$26.02	\$30.73	\$35.71	\$40.74	\$46.01	\$52.59
64	\$12.78	\$15.55	\$17.75	\$20.09	\$22.55	\$25.21	\$28.61	\$22.26	\$27.98	\$33.01	\$38.25	\$43.55	\$49.12	\$56.09
65	\$13.90	\$16.93	\$19.32	\$21.88	\$24.52	\$27.45	\$31.15	\$23.87	\$29.94	\$35.29	\$40.78	\$46.35	\$52.22	\$59.55
66	\$15.00	\$18.29	\$20.88	\$23.65	\$26.51	\$29.66	\$33.69	\$25.48	\$31.91	\$37.55	\$43.33	\$49.16	\$55.30	\$63.03
67	\$16.10	\$19.65	\$22.43	\$25.41	\$28.52	\$31.90	\$36.20	\$27.07	\$33.87	\$39.83	\$45.87	\$51.98	\$58.40	\$66.51
68	\$18.30	\$22.36	\$25.58	\$28.90	\$32.38	\$36.19	\$41.03	\$30.01	\$37.63	\$44.31	\$50.74	\$57.28	\$64.15	\$72.88
69	\$20.47	\$25.07	\$28.71	\$32.41	\$36.27	\$40.47	\$45.87	\$32.91	\$41.38	\$48.79	\$55.64	\$62.58	\$69.91	\$79.23
70	\$22.66	\$27.79	\$31.86	\$35.90	\$40.13	\$44.77	\$50.69	\$35.85	\$45.13	\$53.27	\$60.52	\$67.87	\$75.67	\$85.59
71	\$24.87	\$30.50	\$34.99	\$39.40	\$44.00	\$49.04	\$55.52	\$38.79	\$48.87	\$57.76	\$65.40	\$73.17	\$81.41	\$91.96
72	\$27.05	\$33.22	\$38.15	\$42.91	\$47.88	\$53.33	\$60.34	\$41.71	\$52.64	\$62.25	\$70.29	\$78.50	\$87.16	\$98.33
73	\$30.98	\$38.25	\$44.07	\$49.41	\$55.00	\$61.16	\$69.06	\$46.68	\$59.21	\$70.29	\$79.05	\$87.99	\$97.46	\$109.69
74	\$34.93	\$43.30	\$50.01	\$55.92	\$62.13	\$68.95	\$77.78	\$51.66	\$65.81	\$78.31	\$87.78	\$97.46	\$107.73	\$121.06
75	\$38.85	\$48.31	\$55.94	\$62.45	\$69.26	\$76.77	\$86.50	\$56.63	\$72.39	\$86.37	\$96.54	\$106.95	\$118.04	\$132.44
76	\$42.77	\$53.34	\$61.90	\$68.96	\$76.37	\$84.58	\$95.21	\$61.60	\$78.98	\$94.41	\$105.28	\$116.45	\$128.30	\$143.80
77	\$46.70	\$58.37	\$67.83	\$75.47	\$83.51	\$92.38	\$103.92	\$66.58	\$85.57	\$102.43	\$114.03	\$125.93	\$138.60	\$155.18
78	\$50.34	\$63.03	\$73.37	\$81.59	\$90.21	\$99.73	\$112.07	\$70.72	\$91.15	\$109.33	\$121.62	\$134.18	\$147.51	\$164.87
79	\$53.94	\$67.68	\$78.90	\$87.70	\$96.93	\$107.09	\$120.20	\$74.87	\$96.72	\$116.23	\$129.18	\$142.42	\$156.44	\$174.58
80	\$57.59	\$72.31	\$84.45	\$93.83	\$103.63	\$114.42	\$128.33	\$79.01	\$102.30	\$123.12	\$136.76	\$150.63	\$165.36	\$184.28
81	\$61.22	\$76.96	\$89.98	\$99.95	\$110.34	\$121.77	\$136.46	\$83.15	\$107.89	\$130.01	\$144.33	\$158.88	\$174.27	\$193.99
82	\$64.85	\$81.63	\$95.51	\$106.05	\$117.05	\$129.12	\$144.58	\$87.32	\$113.45	\$136.91	\$151.92	\$167.11	\$183.19	\$203.68
83	\$69.61	\$87.77	\$102.89	\$114.25	\$126.05	\$138.99	\$155.51	\$93.03	\$121.11	\$146.37	\$162.35	\$178.52	\$195.58	\$217.23
84	\$74.36	\$93.94	\$110.26	\$122.41	\$135.05	\$148.86	\$166.44	\$98.74	\$128.77	\$155.84	\$172.78	\$189.93	\$207.97	\$230.76
85	\$79.13	\$100.10	\$117.65	\$130.59	\$144.05	\$158.73	\$177.36	\$104.47	\$136.42	\$165.30	\$183.21	\$201.33	\$220.35	\$244.30
86	\$83.91	\$106.25	\$124.99	\$138.78	\$153.03	\$168.60	\$188.28	\$110.19	\$144.08	\$174.74	\$193.66	\$212.74	\$232.74	\$257.83
87	\$88.67	\$112.41	\$132.36	\$146.95	\$162.04	\$178.48	\$199.21	\$115.90	\$151.72	\$184.21	\$204.09	\$224.14	\$245.11	\$271.36
88	\$93.17	\$118.07	\$139.10	\$154.43	\$170.37	\$187.67	\$209.53	\$121.04	\$158.43	\$192.36	\$213.14	\$234.16	\$256.11	\$283.60
89	\$97.66	\$123.72	\$145.82	\$161.94	\$178.71	\$196.90	\$219.81	\$126.19	\$165.10	\$200.54	\$222.20	\$244.18	\$267.12	\$295.83
90	\$102.17	\$129.37	\$152.55	\$169.44	\$187.02	\$206.11	\$230.12	\$131.33	\$171.80	\$208.68	\$231.25	\$254.20	\$278.14	\$308.07
91	\$106.67	\$135.04	\$159.27	\$176.96	\$195.36	\$215.33	\$240.43	\$136.48	\$178.48	\$216.84	\$240.30	\$264.22	\$289.15	\$320.31
92	\$111.17	\$140.69	\$165.99	\$184.45	\$203.68	\$224.53	\$250.71	\$141.61	\$185.16	\$225.01	\$249.35	\$274.25	\$300.14	\$332.53
93	\$114.17	\$144.38	\$170.30	\$189.30	\$209.09	\$230.51	\$257.39	\$144.68	\$189.00	\$229.58	\$254.47	\$279.94	\$306.39	\$339.36

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	\$2.81	\$3.58	\$4.21	\$4.71	\$5.24	\$5.79	\$6.49	\$6.63	\$8.69	\$10.44	\$12.17	\$13.86	\$15.59	\$17.74	25
26	\$2.82	\$3.60	\$4.24	\$4.75	\$5.27	\$5.82	\$6.53	\$6.73	\$8.79	\$10.58	\$12.32	\$14.04	\$15.80	\$17.99	26
27	\$2.84	\$3.62	\$4.28	\$4.79	\$5.30	\$5.86	\$6.60	\$6.80	\$8.90	\$10.71	\$12.46	\$14.22	\$15.99	\$18.24	27
28	\$2.85	\$3.65	\$4.30	\$4.83	\$5.36	\$5.92	\$6.64	\$6.89	\$9.01	\$10.85	\$12.64	\$14.40	\$16.21	\$18.47	28
29	\$2.86	\$3.66	\$4.32	\$4.87	\$5.39	\$5.95	\$6.72	\$6.96	\$9.11	\$10.97	\$12.80	\$14.60	\$16.41	\$18.70	29
30	\$2.87	\$3.69	\$4.36	\$4.90	\$5.42	\$6.01	\$6.77	\$7.04	\$9.22	\$11.10	\$12.95	\$14.76	\$16.62	\$18.95	30
31	\$2.90	\$3.71	\$4.39	\$4.93	\$5.47	\$6.05	\$6.81	\$7.13	\$9.34	\$11.24	\$13.12	\$14.94	\$16.83	\$19.20	31
32	\$2.93	\$3.74	\$4.42	\$4.97	\$5.52	\$6.11	\$6.88	\$7.21	\$9.45	\$11.37	\$13.27	\$15.14	\$17.04	\$19.44	32
33	\$2.94	\$3.76	\$4.44	\$5.01	\$5.56	\$6.15	\$6.92	\$7.28	\$9.56	\$11.50	\$13.42	\$15.31	\$17.25	\$19.68	33
34	\$2.96	\$3.78	\$4.47	\$5.04	\$5.59	\$6.19	\$6.99	\$7.39	\$9.65	\$11.64	\$13.57	\$15.49	\$17.46	\$19.92	34
35	\$2.97	\$3.81	\$4.51	\$5.06	\$5.64	\$6.25	\$7.03	\$7.47	\$9.76	\$11.77	\$13.73	\$15.68	\$17.66	\$20.17	35
36	\$2.99	\$3.84	\$4.57	\$5.14	\$5.71	\$6.33	\$7.13	\$7.56	\$9.89	\$11.94	\$13.94	\$15.92	\$17.93	\$20.46	36
37	\$3.03	\$3.89	\$4.62	\$5.19	\$5.80	\$6.41	\$7.23	\$7.67	\$10.05	\$12.10	\$14.14	\$16.14	\$18.18	\$20.77	37
38	\$3.06	\$3.94	\$4.68	\$5.27	\$5.86	\$6.50	\$7.33	\$7.77	\$10.19	\$12.28	\$14.34	\$16.38	\$18.46	\$21.09	38
39	\$3.09	\$3.97	\$4.74	\$5.32	\$5.94	\$6.60	\$7.44	\$7.88	\$10.32	\$12.44	\$14.54	\$16.61	\$18.72	\$21.40	39
40	\$3.11	\$4.03	\$4.79	\$5.40	\$6.03	\$6.67	\$7.54	\$7.99	\$10.45	\$12.61	\$14.74	\$16.83	\$18.99	\$21.69	40
41	\$3.15	\$4.06	\$4.85	\$5.47	\$6.11	\$6.77	\$7.62	\$8.10	\$10.60	\$12.78	\$14.93	\$17.08	\$19.25	\$22.01	41
42	\$3.17	\$4.10	\$4.92	\$5.54	\$6.18	\$6.86	\$7.73	\$8.21	\$10.74	\$12.95	\$15.15	\$17.31	\$19.53	\$22.32	42
43	\$3.21	\$4.17	\$4.97	\$5.61	\$6.26	\$6.93	\$7.83	\$8.29	\$10.87	\$13.12	\$15.35	\$17.55	\$19.79	\$22.62	43
44	\$3.23	\$4.20	\$5.03	\$5.68	\$6.35	\$7.03	\$7.94	\$8.40	\$11.02	\$13.29	\$15.54	\$17.77	\$20.05	\$22.92	44
45	\$3.27	\$4.26	\$5.08	\$5.74	\$6.40	\$7.12	\$8.03	\$8.51	\$11.15	\$13.44	\$15.75	\$18.00	\$20.32	\$23.24	45
46	\$3.32	\$4.33	\$5.19	\$5.87	\$6.55	\$7.28	\$8.24	\$8.66	\$11.35	\$13.67	\$16.02	\$18.33	\$20.68	\$23.65	46
47	\$3.39	\$4.42	\$5.30	\$6.01	\$6.73	\$7.47	\$8.42	\$8.81	\$11.54	\$13.92	\$16.28	\$18.63	\$21.04	\$24.08	47
48	\$3.43	\$4.51	\$5.41	\$6.14	\$6.88	\$7.62	\$8.62	\$8.94	\$11.73	\$14.14	\$16.57	\$18.96	\$21.40	\$24.49	48
49	\$3.49	\$4.59	\$5.54	\$6.27	\$7.02	\$7.80	\$8.82	\$9.09	\$11.92	\$14.38	\$16.84	\$19.27	\$21.77	\$24.90	49
50	\$3.56	\$4.69	\$5.65	\$6.40	\$7.16	\$7.96	\$9.02	\$9.23	\$12.10	\$14.62	\$17.12	\$19.60	\$22.13	\$25.33	50
51	\$3.62	\$4.76	\$5.76	\$6.53	\$7.30	\$8.14	\$9.21	\$9.37	\$12.30	\$14.85	\$17.38	\$19.91	\$22.50	\$25.73	51
52	\$3.67	\$4.85	\$5.86	\$6.66	\$7.47	\$8.32	\$9.43	\$9.52	\$12.49	\$15.07	\$17.66	\$20.23	\$22.86	\$26.15	52
53	\$3.74	\$4.95	\$5.98	\$6.80	\$7.61	\$8.48	\$9.60	\$9.65	\$12.68	\$15.30	\$17.95	\$20.55	\$23.21	\$26.58	53
54	\$3.80	\$5.03	\$6.11	\$6.93	\$7.77	\$8.66	\$9.80	\$9.80	\$12.87	\$15.53	\$18.22	\$20.88	\$23.58	\$26.98	54
55	\$3.84	\$5.13	\$6.20	\$7.06	\$7.92	\$8.83	\$10.00	\$9.97	\$13.05	\$15.76	\$18.49	\$21.18	\$23.93	\$27.41	55
56	\$4.22	\$5.56	\$6.68	\$7.63	\$8.57	\$9.57	\$10.85	\$10.42	\$13.70	\$16.58	\$19.47	\$22.35	\$25.28	\$28.95	56
57	\$4.59	\$5.98	\$7.17	\$8.22	\$9.22	\$10.31	\$11.69	\$10.88	\$14.36	\$17.37	\$20.46	\$23.51	\$26.62	\$30.51	57
58	\$4.97	\$6.41	\$7.67	\$8.78	\$9.87	\$11.06	\$12.56	\$11.35	\$15.00	\$18.18	\$21.45	\$24.66	\$27.94	\$32.08	58
59	\$5.32	\$6.88	\$8.14	\$9.35	\$10.54	\$11.79	\$13.42	\$11.81	\$15.65	\$19.00	\$22.44	\$25.82	\$29.28	\$33.63	59
60	\$5.71	\$7.29	\$8.62	\$9.92	\$11.20	\$12.55	\$14.27	\$12.29	\$16.29	\$19.81	\$23.42	\$26.97	\$30.62	\$35.18	60
61	\$6.08	\$7.73	\$9.11	\$10.47	\$11.83	\$13.29	\$15.14	\$12.76	\$16.96	\$20.63	\$24.40	\$28.15	\$31.96	\$36.72	61
62	\$6.47	\$8.17	\$9.60	\$11.06	\$12.51	\$14.04	\$15.98	\$13.24	\$17.60	\$21.44	\$25.40	\$29.29	\$33.29	\$38.29	62
63	\$7.14	\$9.03	\$10.62	\$12.22	\$13.83	\$15.53	\$17.71	\$14.32	\$19.04	\$23.14	\$27.35	\$31.47	\$35.71	\$41.00	63
64	\$7.82	\$9.89	\$11.64	\$13.41	\$15.17	\$17.04	\$19.40	\$15.43	\$20.46	\$24.87	\$29.28	\$33.64	\$38.09	\$43.70	64
65	\$8.49	\$10.78	\$12.67	\$14.60	\$16.51	\$18.55	\$21.13	\$16.54	\$21.90	\$26.59	\$31.24	\$35.81	\$40.50	\$46.42	65
66	\$9.17	\$11.64	\$13.67	\$15.76	\$17.85	\$20.04	\$22.86	\$17.66	\$23.33	\$28.29	\$33.17	\$37.99	\$42.91	\$49.13	66
67	\$9.85	\$12.51	\$14.72	\$16.94	\$19.18	\$21.55	\$24.56	\$18.78	\$24.77	\$30.02	\$35.11	\$40.16	\$45.32	\$51.83	67
68	\$11.18	\$14.22	\$16.76	\$19.27	\$21.79	\$24.45	\$27.84	\$20.81	\$27.52	\$33.39	\$38.86	\$44.24	\$49.79	\$56.78	68
69	\$12.52	\$15.96	\$18.82	\$21.62	\$24.39	\$27.35	\$31.12	\$22.85	\$30.25	\$36.75	\$42.61	\$48.36	\$54.25	\$61.75	69
70	\$13.86	\$17.69	\$20.89	\$23.95	\$26.99	\$30.24	\$34.39	\$24.87	\$33.01	\$40.14	\$46.33	\$52.44	\$58.72	\$66.70	70
71	\$15.18	\$19.40	\$22.94	\$26.27	\$29.61	\$33.14	\$37.66	\$26.91	\$35.75	\$43.51	\$50.08	\$56.54	\$63.16	\$71.65	71
72	\$16.52	\$21.14	\$24.99	\$28.60	\$32.22	\$36.04	\$40.94	\$28.93	\$38.49	\$46.89	\$53.81	\$60.64	\$67.63	\$76.62	72
73	\$18.93	\$24.34	\$28.89	\$32.96	\$37.02	\$41.32	\$46.85	\$32.37	\$43.32	\$52.95	\$60.53	\$67.96	\$75.60	\$85.48	73
74	\$21.33	\$27.53	\$32.77	\$37.28	\$41.81	\$46.59	\$52.78	\$35.83	\$48.13	\$59.00	\$67.22	\$75.31	\$83.59	\$94.35	74
75	\$23.73	\$30.75	\$36.67	\$41.62	\$46.61	\$51.85	\$58.69	\$39.27	\$52.95	\$65.05	\$73.94	\$82.62	\$91.58	\$103.19	75
76	\$26.13	\$33.95	\$40.57	\$45.99	\$51.40	\$57.13	\$64.60	\$42.71	\$57.77	\$71.13	\$80.62	\$89.96	\$99.56	\$112.05	76
77	\$28.55	\$37.14	\$44.46	\$50.34	\$56.19	\$62.43	\$70.51	\$46.17	\$62.58	\$77.19	\$87.33	\$97.27	\$107.53	\$120.92	77
78	\$30.75	\$40.11	\$48.09	\$54.41	\$60.70	\$67.38	\$76.03	\$49.04	\$66.67	\$82.37	\$93.13	\$103.64	\$114.46	\$128.49	78
79	\$32.97	\$43.05	\$51.72	\$58.48	\$65.22	\$72.35	\$81.53	\$51.92	\$70.75	\$87.57	\$98.95	\$110.01	\$121.37	\$136.05	79
80	\$35.19	\$46.02	\$55.36	\$62.56	\$69.73	\$77.31	\$87.05	\$54.80	\$74.83	\$92.75	\$104.73	\$116.37	\$128.29	\$143.61	80
81	\$37.39	\$48.98	\$58.98	\$66.63	\$74.24	\$82.28	\$92.59	\$57.66	\$78.90	\$97.94	\$110.53	\$122.74	\$135.20	\$151.16	81
82	\$39.62	\$51.92	\$62.61	\$70.72	\$78.76	\$87.23	\$98.09	\$60.56	\$83.00	\$103.15	\$116.34	\$129.11	\$142.14	\$158.72	82
83	\$42.52	\$55.85	\$67.44	\$76.16	\$84.81	\$93.91	\$105.50	\$64.50	\$88.59	\$110.26	\$124.32	\$137.92	\$151.72	\$169.28	83
84	\$45.44	\$59.75	\$72.27	\$81.63	\$90.86	\$100.57	\$112.93	\$68.48	\$94.19	\$117.41	\$132.32	\$146.72	\$161.35	\$179.83	84
85	\$48.36	\$63.68	\$77.10	\$87.07	\$96.92	\$107.24	\$120.33	\$72.44	\$99.79	\$124.54	\$140.31	\$155.54	\$170.95	\$190.38	85
86	\$51.26	\$67.60	\$81.94	\$92.53	\$102.97	\$113.91	\$127.74	\$76.41	\$105.39	\$131.65	\$148.30	\$164.35	\$180.57	\$200.93	86
87	\$54.18	\$71.52	\$86.77	\$97.99	\$109.03	\$120.57	\$135.16	\$80.39	\$111.00	\$138.79	\$156.28	\$173.17	\$190.17	\$211.46	87
88	\$56.91	\$75.11	\$91.18	\$102.97	\$114.62	\$126.80	\$142.15	\$83.94	\$115.87	\$144.94	\$163.22	\$180.91	\$198.72	\$221.00	88
89	\$59.68	\$78.71	\$95.57	\$107.98	\$120.24	\$133.01	\$149.13	\$87.52	\$120.77	\$151.07	\$170.15	\$188.64	\$207.24	\$230.52	89
90	\$62.43	\$82.32	\$99.98	\$112.99	\$125.84	\$139.25	\$156.12	\$91.08	\$125.65	\$157.22	\$177.09	\$196.38	\$215.79	\$240.06	90
91	\$65.16	\$85.91	\$104.39	\$117.98	\$131.46	\$145.46	\$163.11	\$94.64	\$130.54	\$163.36	\$184.03	\$204.12	\$224.35	\$249.59	91
92	\$67.93	\$89.51	\$108.79	\$122.98	\$137.05	\$151.69</									

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														
	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	\$3.61	\$4.41	\$5.08	\$5.64	\$6.23	\$6.86	\$7.70	\$8.13	\$10.25	\$12.10	\$13.96	\$15.84	\$17.77	\$20.17	25
26	\$3.62	\$4.43	\$5.12	\$5.68	\$6.27	\$6.91	\$7.74	\$8.24	\$10.37	\$12.28	\$14.14	\$16.03	\$18.00	\$20.44	26
27	\$3.64	\$4.46	\$5.15	\$5.73	\$6.31	\$6.99	\$7.82	\$8.34	\$10.51	\$12.42	\$14.32	\$16.24	\$18.25	\$20.71	27
28	\$3.66	\$4.48	\$5.18	\$5.78	\$6.37	\$7.03	\$7.88	\$8.44	\$10.64	\$12.57	\$14.51	\$16.47	\$18.47	\$21.00	28
29	\$3.67	\$4.51	\$5.21	\$5.81	\$6.41	\$7.08	\$7.94	\$8.53	\$10.78	\$12.72	\$14.67	\$16.65	\$18.71	\$21.26	29
30	\$3.70	\$4.54	\$5.26	\$5.85	\$6.47	\$7.14	\$8.01	\$8.65	\$10.88	\$12.88	\$14.87	\$16.86	\$18.95	\$21.55	30
31	\$3.71	\$4.57	\$5.29	\$5.90	\$6.51	\$7.18	\$8.09	\$8.75	\$11.02	\$13.02	\$15.05	\$17.08	\$19.20	\$21.81	31
32	\$3.74	\$4.59	\$5.31	\$5.93	\$6.55	\$7.25	\$8.13	\$8.83	\$11.14	\$13.18	\$15.22	\$17.28	\$19.42	\$22.09	32
33	\$3.76	\$4.62	\$5.37	\$5.97	\$6.61	\$7.29	\$8.21	\$8.94	\$11.29	\$13.34	\$15.41	\$17.49	\$19.67	\$22.37	33
34	\$3.78	\$4.65	\$5.40	\$6.01	\$6.64	\$7.35	\$8.26	\$9.03	\$11.41	\$13.50	\$15.59	\$17.71	\$19.90	\$22.64	34
35	\$3.80	\$4.69	\$5.45	\$6.05	\$6.72	\$7.41	\$8.32	\$9.14	\$11.54	\$13.64	\$15.76	\$17.90	\$20.15	\$22.91	35
36	\$3.83	\$4.74	\$5.52	\$6.14	\$6.80	\$7.50	\$8.44	\$9.25	\$11.69	\$13.84	\$15.99	\$18.17	\$20.44	\$23.27	36
37	\$3.88	\$4.79	\$5.58	\$6.23	\$6.89	\$7.61	\$8.56	\$9.39	\$11.87	\$14.04	\$16.23	\$18.45	\$20.72	\$23.62	37
38	\$3.92	\$4.85	\$5.65	\$6.30	\$6.99	\$7.72	\$8.69	\$9.53	\$12.03	\$14.23	\$16.48	\$18.70	\$21.04	\$23.97	38
39	\$3.95	\$4.91	\$5.71	\$6.38	\$7.06	\$7.82	\$8.79	\$9.65	\$12.19	\$14.43	\$16.70	\$18.98	\$21.34	\$24.33	39
40	\$4.00	\$4.96	\$5.79	\$6.47	\$7.16	\$7.92	\$8.91	\$9.79	\$12.34	\$14.62	\$16.93	\$19.23	\$21.65	\$24.66	40
41	\$4.03	\$5.02	\$5.85	\$6.53	\$7.26	\$8.03	\$9.03	\$9.92	\$12.52	\$14.81	\$17.16	\$19.49	\$21.95	\$25.01	41
42	\$4.06	\$5.06	\$5.93	\$6.62	\$7.34	\$8.14	\$9.15	\$10.05	\$12.69	\$15.00	\$17.38	\$19.78	\$22.25	\$25.37	42
43	\$4.09	\$5.13	\$6.00	\$6.72	\$7.44	\$8.24	\$9.28	\$10.18	\$12.85	\$15.21	\$17.62	\$20.03	\$22.55	\$25.72	43
44	\$4.15	\$5.17	\$6.06	\$6.79	\$7.54	\$8.35	\$9.39	\$10.31	\$13.01	\$15.40	\$17.85	\$20.31	\$22.87	\$26.08	44
45	\$4.19	\$5.24	\$6.14	\$6.88	\$7.62	\$8.45	\$9.50	\$10.43	\$13.18	\$15.60	\$18.08	\$20.57	\$23.16	\$26.41	45
46	\$4.26	\$5.32	\$6.27	\$7.03	\$7.80	\$8.66	\$9.74	\$10.60	\$13.41	\$15.86	\$18.39	\$20.93	\$23.56	\$26.88	46
47	\$4.33	\$5.45	\$6.40	\$7.17	\$7.98	\$8.86	\$9.99	\$10.79	\$13.63	\$16.13	\$18.70	\$21.29	\$23.99	\$27.36	47
48	\$4.42	\$5.56	\$6.53	\$7.34	\$8.16	\$9.06	\$10.21	\$10.96	\$13.86	\$16.40	\$19.04	\$21.66	\$24.39	\$27.84	48
49	\$4.48	\$5.67	\$6.67	\$7.49	\$8.35	\$9.24	\$10.44	\$11.12	\$14.07	\$16.67	\$19.34	\$22.02	\$24.82	\$28.30	49
50	\$4.57	\$5.78	\$6.81	\$7.66	\$8.51	\$9.46	\$10.68	\$11.32	\$14.30	\$16.93	\$19.66	\$22.39	\$25.21	\$28.79	50
51	\$4.63	\$5.86	\$6.94	\$7.82	\$8.70	\$9.65	\$10.91	\$11.48	\$14.53	\$17.20	\$19.95	\$22.75	\$25.63	\$29.27	51
52	\$4.71	\$5.97	\$7.08	\$7.96	\$8.88	\$9.86	\$11.12	\$11.66	\$14.75	\$17.47	\$20.30	\$23.11	\$26.05	\$29.76	52
53	\$4.77	\$6.08	\$7.22	\$8.13	\$9.06	\$10.07	\$11.37	\$11.83	\$14.98	\$17.74	\$20.59	\$23.47	\$26.46	\$30.21	53
54	\$4.87	\$6.19	\$7.35	\$8.27	\$9.23	\$10.26	\$11.61	\$12.02	\$15.19	\$18.00	\$20.91	\$23.84	\$26.86	\$30.69	54
55	\$4.93	\$6.30	\$7.49	\$8.44	\$9.43	\$10.46	\$11.83	\$12.19	\$15.42	\$18.27	\$21.24	\$24.21	\$27.30	\$31.16	55
56	\$5.40	\$6.85	\$8.09	\$9.11	\$10.20	\$11.35	\$12.85	\$12.77	\$16.19	\$19.22	\$22.36	\$25.53	\$28.81	\$32.91	56
57	\$5.90	\$7.37	\$8.66	\$9.79	\$10.97	\$12.23	\$13.86	\$13.34	\$16.96	\$20.16	\$23.51	\$26.84	\$30.33	\$34.68	57
58	\$6.37	\$7.90	\$9.24	\$10.47	\$11.74	\$13.13	\$14.87	\$13.92	\$17.72	\$21.09	\$24.63	\$28.17	\$31.86	\$36.45	58
59	\$6.85	\$8.45	\$9.83	\$11.15	\$12.54	\$14.00	\$15.88	\$14.50	\$18.49	\$22.03	\$25.75	\$29.50	\$33.36	\$38.21	59
60	\$7.30	\$8.99	\$10.42	\$11.83	\$13.30	\$14.88	\$16.90	\$15.06	\$19.25	\$22.98	\$26.91	\$30.82	\$34.91	\$40.00	60
61	\$7.79	\$9.52	\$10.99	\$12.52	\$14.08	\$15.76	\$17.90	\$15.62	\$20.02	\$23.91	\$28.03	\$32.14	\$36.42	\$41.75	61
62	\$8.27	\$10.07	\$11.58	\$13.19	\$14.86	\$16.64	\$18.93	\$16.21	\$20.80	\$24.86	\$29.16	\$33.46	\$37.94	\$43.51	62
63	\$9.14	\$11.12	\$12.82	\$14.61	\$16.45	\$18.44	\$20.96	\$17.57	\$22.48	\$26.84	\$31.39	\$35.96	\$40.68	\$46.61	63
64	\$10.01	\$12.19	\$14.05	\$16.02	\$18.04	\$20.22	\$22.99	\$18.94	\$24.18	\$28.83	\$33.63	\$38.43	\$43.44	\$49.69	64
65	\$10.87	\$13.27	\$15.28	\$17.44	\$19.62	\$22.01	\$25.01	\$20.30	\$25.86	\$30.81	\$35.85	\$40.91	\$46.17	\$52.78	65
66	\$11.74	\$14.32	\$16.51	\$18.83	\$21.22	\$23.78	\$27.05	\$21.65	\$27.57	\$32.79	\$38.08	\$43.38	\$48.90	\$55.84	66
67	\$12.61	\$15.39	\$17.74	\$20.26	\$22.80	\$25.58	\$29.08	\$23.01	\$29.26	\$34.79	\$40.33	\$45.88	\$51.66	\$58.92	67
68	\$14.32	\$17.50	\$20.23	\$23.02	\$25.89	\$29.01	\$32.97	\$25.50	\$32.51	\$38.71	\$44.61	\$50.56	\$56.74	\$64.55	68
69	\$16.03	\$19.65	\$22.73	\$25.82	\$29.01	\$32.46	\$36.84	\$27.98	\$35.74	\$42.63	\$48.91	\$55.23	\$61.83	\$70.19	69
70	\$17.74	\$21.77	\$25.19	\$28.60	\$32.11	\$35.89	\$40.72	\$30.48	\$38.98	\$46.54	\$53.21	\$59.92	\$66.92	\$75.83	70
71	\$19.46	\$23.88	\$27.68	\$31.39	\$35.20	\$39.31	\$44.59	\$32.97	\$42.23	\$50.46	\$57.51	\$64.59	\$72.01	\$81.47	71
72	\$21.16	\$26.03	\$30.16	\$34.17	\$38.30	\$42.77	\$48.48	\$35.44	\$45.46	\$54.38	\$61.80	\$69.28	\$77.09	\$87.09	72
73	\$24.24	\$29.96	\$34.85	\$39.38	\$44.00	\$49.03	\$55.48	\$39.68	\$51.16	\$61.39	\$69.49	\$77.64	\$86.19	\$97.17	73
74	\$27.34	\$33.89	\$39.56	\$44.56	\$49.71	\$55.29	\$62.47	\$43.91	\$56.85	\$68.42	\$77.19	\$86.01	\$95.28	\$107.25	74
75	\$30.42	\$37.83	\$44.26	\$49.74	\$55.41	\$61.56	\$69.48	\$48.13	\$62.55	\$75.44	\$84.88	\$94.40	\$104.38	\$117.32	75
76	\$33.47	\$41.78	\$48.97	\$54.93	\$61.11	\$67.82	\$76.49	\$52.36	\$68.23	\$82.47	\$92.58	\$102.77	\$113.48	\$127.39	76
77	\$36.55	\$45.72	\$53.66	\$60.12	\$66.80	\$74.09	\$83.50	\$56.58	\$73.92	\$89.49	\$100.27	\$111.14	\$122.57	\$137.47	77
78	\$39.40	\$49.37	\$58.04	\$65.00	\$72.17	\$79.98	\$90.02	\$60.10	\$78.74	\$95.50	\$106.93	\$118.40	\$130.46	\$146.06	78
79	\$42.24	\$53.01	\$62.43	\$69.87	\$77.55	\$85.86	\$96.55	\$63.62	\$83.57	\$101.53	\$113.60	\$125.69	\$138.35	\$154.66	79
80	\$45.07	\$56.65	\$66.79	\$74.75	\$82.91	\$91.75	\$103.08	\$67.17	\$88.39	\$107.55	\$120.25	\$132.96	\$146.25	\$163.24	80
81	\$47.92	\$60.29	\$71.18	\$79.62	\$88.28	\$97.65	\$109.60	\$70.69	\$93.19	\$113.56	\$126.90	\$140.22	\$154.12	\$171.85	81
82	\$50.75	\$63.93	\$75.56	\$84.49	\$93.65	\$103.54	\$116.15	\$74.21	\$98.01	\$119.57	\$133.56	\$147.50	\$162.00	\$180.44	82
83	\$54.48	\$68.77	\$81.39	\$91.00	\$100.85	\$111.44	\$124.92	\$79.07	\$104.64	\$127.84	\$142.74	\$157.55	\$172.95	\$192.43	83
84	\$58.22	\$73.58	\$87.21	\$97.52	\$108.05	\$119.37	\$133.69	\$83.93	\$112.14	\$136.11	\$151.92	\$167.63	\$183.92	\$204.45	84
85	\$61.94	\$78.41	\$93.05	\$104.04	\$115.24	\$127.28	\$142.47	\$88.79	\$117.84	\$144.38	\$161.11	\$177.68	\$194.87	\$216.41	85
86	\$65.67	\$83.24	\$98.88	\$110.55	\$122.44	\$135.19	\$151.27	\$93.65	\$124.48	\$152.65	\$170.27	\$187.76	\$205.82	\$228.40	86
87	\$69.42	\$88.06	\$104.72	\$117.06	\$129.65	\$143.11	\$160.04	\$98.51	\$131.09	\$160.91	\$179.45	\$197.82	\$216.78	\$240.41	87
88	\$72.93	\$92.49	\$110.02	\$123.04	\$136.31	\$150.48	\$168.31	\$102.88	\$136.86	\$168.04	\$187.41	\$206.67	\$226.51	\$251.24	88
89	\$76.46	\$96.92	\$115.35	\$129.02	\$142.98	\$157.88	\$176.58	\$107.25	\$142.64	\$175.15	\$195.37	\$215.50	\$236.23	\$262.08	89
90	\$79.98	\$101.33	\$120.67	\$135.00	\$149.63	\$165.25	\$184.87	\$111.63	\$148.40	\$182.28	\$203.31	\$224.36	\$245.97	\$272.91	90
91	\$83.50	\$105.78	\$125.97	\$140.97	\$156.30	\$172.65	\$193.14	\$115.97	\$154.19	\$189.42	\$211.28	\$233.20	\$255.71	\$283.76	91
92															

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														
	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	\$4.19	\$5.06	\$5.81	\$6.41	\$7.05	\$7.76	\$8.70	\$9.01	\$11.23	\$13.17	\$15.13	\$17.08	\$19.13	\$21.70	25
26	\$4.21	\$5.12	\$5.85	\$6.47	\$7.12	\$7.83	\$8.77	\$9.11	\$11.37	\$13.32	\$15.30	\$17.31	\$19.39	\$22.01	26
27	\$4.24	\$5.14	\$5.90	\$6.51	\$7.16	\$7.89	\$8.83	\$9.23	\$11.52	\$13.51	\$15.51	\$17.51	\$19.66	\$22.31	27
28	\$4.28	\$5.17	\$5.93	\$6.55	\$7.22	\$7.95	\$8.91	\$9.35	\$11.65	\$13.66	\$15.71	\$17.75	\$19.91	\$22.59	28
29	\$4.29	\$5.19	\$5.97	\$6.61	\$7.27	\$8.02	\$8.98	\$9.46	\$11.79	\$13.83	\$15.88	\$17.99	\$20.17	\$22.89	29
30	\$4.31	\$5.24	\$6.01	\$6.64	\$7.33	\$8.09	\$9.05	\$9.57	\$11.94	\$14.00	\$16.09	\$18.19	\$20.43	\$23.18	30
31	\$4.33	\$5.27	\$6.05	\$6.72	\$7.39	\$8.14	\$9.11	\$9.69	\$12.08	\$14.17	\$16.27	\$18.44	\$20.68	\$23.49	31
32	\$4.35	\$5.29	\$6.11	\$6.75	\$7.44	\$8.21	\$9.20	\$9.79	\$12.21	\$14.32	\$16.49	\$18.66	\$20.93	\$23.78	32
33	\$4.38	\$5.32	\$6.14	\$6.80	\$7.49	\$8.26	\$9.25	\$9.89	\$12.34	\$14.50	\$16.67	\$18.88	\$21.18	\$24.09	33
34	\$4.41	\$5.37	\$6.18	\$6.85	\$7.55	\$8.32	\$9.34	\$10.01	\$12.51	\$14.66	\$16.87	\$19.10	\$21.44	\$24.38	34
35	\$4.43	\$5.40	\$6.23	\$6.90	\$7.60	\$8.38	\$9.43	\$10.13	\$12.64	\$14.84	\$17.07	\$19.33	\$21.69	\$24.67	35
36	\$4.47	\$5.46	\$6.30	\$7.00	\$7.71	\$8.50	\$9.53	\$10.26	\$12.82	\$15.05	\$17.31	\$19.61	\$22.02	\$25.04	36
37	\$4.51	\$5.53	\$6.38	\$7.06	\$7.82	\$8.61	\$9.67	\$10.42	\$13.00	\$15.26	\$17.57	\$19.90	\$22.35	\$25.43	37
38	\$4.57	\$5.59	\$6.47	\$7.16	\$7.90	\$8.75	\$9.80	\$10.56	\$13.18	\$15.47	\$17.82	\$20.20	\$22.66	\$25.81	38
39	\$4.60	\$5.65	\$6.53	\$7.26	\$8.02	\$8.86	\$9.94	\$10.70	\$13.37	\$15.69	\$18.06	\$20.47	\$23.00	\$26.18	39
40	\$4.64	\$5.71	\$6.62	\$7.35	\$8.13	\$8.98	\$10.08	\$10.84	\$13.54	\$15.88	\$18.32	\$20.76	\$23.31	\$26.55	40
41	\$4.70	\$5.79	\$6.68	\$7.46	\$8.23	\$9.09	\$10.21	\$10.98	\$13.71	\$16.10	\$18.57	\$21.04	\$23.65	\$26.93	41
42	\$4.74	\$5.83	\$6.78	\$7.54	\$8.34	\$9.21	\$10.34	\$11.12	\$13.90	\$16.34	\$18.81	\$21.33	\$23.97	\$27.31	42
43	\$4.77	\$5.91	\$6.86	\$7.62	\$8.44	\$9.34	\$10.47	\$11.28	\$14.08	\$16.53	\$19.07	\$21.64	\$24.29	\$27.68	43
44	\$4.84	\$5.97	\$6.93	\$7.72	\$8.54	\$9.45	\$10.62	\$11.42	\$14.26	\$16.74	\$19.32	\$21.91	\$24.64	\$28.05	44
45	\$4.88	\$6.03	\$7.02	\$7.82	\$8.65	\$9.57	\$10.75	\$11.55	\$14.44	\$16.96	\$19.56	\$22.20	\$24.96	\$28.42	45
46	\$4.96	\$6.15	\$7.16	\$7.99	\$8.84	\$9.79	\$11.02	\$11.76	\$14.67	\$17.25	\$19.91	\$22.59	\$25.40	\$28.94	46
47	\$5.05	\$6.27	\$7.33	\$8.16	\$9.05	\$10.02	\$11.29	\$11.95	\$14.93	\$17.55	\$20.26	\$22.99	\$25.84	\$29.46	47
48	\$5.14	\$6.40	\$7.48	\$8.35	\$9.24	\$10.25	\$11.54	\$12.16	\$15.18	\$17.83	\$20.58	\$23.39	\$26.29	\$29.95	48
49	\$5.24	\$6.52	\$7.63	\$8.53	\$9.46	\$10.47	\$11.80	\$12.33	\$15.42	\$18.12	\$20.93	\$23.77	\$26.73	\$30.48	49
50	\$5.30	\$6.64	\$7.79	\$8.71	\$9.65	\$10.71	\$12.07	\$12.54	\$15.68	\$18.41	\$21.26	\$24.16	\$27.19	\$30.99	50
51	\$5.40	\$6.78	\$7.95	\$8.89	\$9.86	\$10.95	\$12.32	\$12.73	\$15.92	\$18.70	\$21.62	\$24.53	\$27.62	\$31.49	51
52	\$5.50	\$6.90	\$8.11	\$9.06	\$10.07	\$11.18	\$12.60	\$12.91	\$16.15	\$18.99	\$21.95	\$24.94	\$28.06	\$32.00	52
53	\$5.58	\$7.02	\$8.26	\$9.23	\$10.26	\$11.41	\$12.85	\$13.13	\$16.41	\$19.28	\$22.30	\$25.33	\$28.52	\$32.52	53
54	\$5.67	\$7.14	\$8.40	\$9.44	\$10.46	\$11.64	\$13.13	\$13.31	\$16.65	\$19.58	\$22.63	\$25.72	\$28.95	\$33.02	54
55	\$5.74	\$7.26	\$8.57	\$9.60	\$10.68	\$11.87	\$13.39	\$13.51	\$16.90	\$19.87	\$22.98	\$26.11	\$29.40	\$33.53	55
56	\$6.30	\$7.88	\$9.23	\$10.37	\$11.55	\$12.85	\$14.53	\$14.14	\$17.74	\$20.89	\$24.21	\$27.54	\$31.04	\$35.43	56
57	\$6.88	\$8.50	\$9.89	\$11.14	\$12.44	\$13.86	\$15.68	\$14.77	\$18.58	\$21.91	\$25.43	\$28.96	\$32.67	\$37.33	57
58	\$7.43	\$9.12	\$10.58	\$11.92	\$13.32	\$14.86	\$16.82	\$15.41	\$19.42	\$22.92	\$26.66	\$30.42	\$34.34	\$39.24	58
59	\$7.98	\$9.74	\$11.24	\$12.69	\$14.20	\$15.86	\$17.96	\$16.05	\$20.27	\$23.96	\$27.87	\$31.83	\$35.97	\$41.14	59
60	\$8.53	\$10.36	\$11.91	\$13.45	\$15.09	\$16.84	\$19.11	\$16.69	\$21.10	\$24.97	\$29.11	\$33.26	\$37.62	\$43.04	60
61	\$9.09	\$10.98	\$12.58	\$14.23	\$15.97	\$17.85	\$20.26	\$17.33	\$21.93	\$26.00	\$30.32	\$34.69	\$39.25	\$44.94	61
62	\$9.64	\$11.61	\$13.26	\$15.00	\$16.84	\$18.84	\$21.40	\$17.96	\$22.78	\$27.03	\$31.55	\$36.11	\$40.89	\$46.85	62
63	\$10.66	\$12.83	\$14.65	\$16.62	\$18.66	\$20.88	\$23.68	\$19.46	\$24.64	\$29.17	\$33.97	\$38.81	\$43.85	\$50.14	63
64	\$11.66	\$14.06	\$16.07	\$18.22	\$20.45	\$22.89	\$25.99	\$20.97	\$26.49	\$31.34	\$36.39	\$41.47	\$46.81	\$53.47	64
65	\$12.68	\$15.29	\$17.47	\$19.82	\$22.26	\$24.90	\$28.29	\$22.47	\$28.34	\$33.48	\$38.81	\$44.15	\$49.75	\$56.78	65
66	\$13.67	\$16.51	\$18.88	\$21.42	\$24.08	\$26.94	\$30.58	\$23.99	\$30.20	\$35.66	\$41.21	\$46.83	\$52.70	\$60.09	66
67	\$14.70	\$17.74	\$20.30	\$23.02	\$25.86	\$28.95	\$32.88	\$25.49	\$32.05	\$37.81	\$43.63	\$49.51	\$55.66	\$63.40	67
68	\$16.69	\$20.20	\$23.13	\$26.19	\$29.38	\$32.85	\$37.27	\$28.24	\$35.61	\$42.09	\$48.28	\$54.55	\$61.16	\$69.48	68
69	\$18.69	\$22.64	\$25.98	\$29.37	\$32.89	\$36.73	\$41.66	\$31.00	\$39.16	\$46.32	\$52.93	\$59.60	\$66.62	\$75.55	69
70	\$20.68	\$25.09	\$28.81	\$32.53	\$36.41	\$40.63	\$46.04	\$33.75	\$42.71	\$50.59	\$57.57	\$64.65	\$72.11	\$81.62	70
71	\$22.66	\$27.57	\$31.65	\$35.71	\$39.92	\$44.54	\$50.42	\$36.52	\$46.27	\$54.86	\$62.21	\$69.71	\$77.58	\$87.67	71
72	\$24.67	\$30.02	\$34.50	\$38.87	\$43.44	\$48.42	\$54.81	\$39.27	\$49.82	\$59.09	\$66.88	\$74.76	\$83.07	\$93.74	72
73	\$28.26	\$34.55	\$39.86	\$44.78	\$49.91	\$55.52	\$62.71	\$43.96	\$56.06	\$66.74	\$75.20	\$83.80	\$92.87	\$104.60	73
74	\$31.85	\$39.11	\$45.23	\$50.68	\$56.36	\$62.61	\$70.64	\$48.63	\$62.28	\$74.37	\$83.52	\$92.82	\$102.67	\$115.42	74
75	\$35.43	\$43.63	\$50.61	\$56.58	\$62.83	\$69.70	\$78.56	\$53.32	\$68.53	\$82.01	\$91.85	\$101.86	\$112.49	\$126.27	75
76	\$39.01	\$48.18	\$55.99	\$62.49	\$69.30	\$76.79	\$86.47	\$58.00	\$74.76	\$89.64	\$100.19	\$110.90	\$122.28	\$137.10	76
77	\$42.60	\$52.71	\$61.35	\$68.40	\$75.78	\$83.86	\$94.40	\$62.68	\$81.00	\$97.27	\$108.49	\$119.94	\$132.09	\$147.96	77
78	\$45.91	\$56.91	\$66.36	\$73.94	\$81.85	\$90.56	\$101.78	\$66.59	\$86.28	\$103.82	\$115.70	\$127.80	\$140.58	\$157.21	78
79	\$49.21	\$61.12	\$71.38	\$79.49	\$87.92	\$97.22	\$109.18	\$70.50	\$91.55	\$110.36	\$122.90	\$135.64	\$149.08	\$166.45	79
80	\$52.53	\$65.32	\$76.37	\$85.03	\$94.03	\$103.88	\$116.56	\$74.38	\$96.83	\$116.91	\$130.12	\$143.50	\$157.59	\$175.70	80
81	\$55.84	\$69.53	\$81.39	\$90.59	\$100.11	\$110.55	\$123.94	\$78.29	\$102.11	\$123.45	\$137.32	\$151.33	\$166.08	\$184.95	81
82	\$59.14	\$73.72	\$86.41	\$96.12	\$106.21	\$117.23	\$131.33	\$82.20	\$107.39	\$129.99	\$144.53	\$159.18	\$174.58	\$194.21	82
83	\$63.49	\$79.28	\$93.07	\$103.52	\$114.38	\$126.19	\$141.25	\$87.58	\$114.64	\$138.97	\$154.47	\$170.05	\$186.37	\$207.11	83
84	\$67.84	\$84.85	\$99.73	\$110.92	\$122.54	\$135.15	\$151.16	\$92.97	\$121.89	\$147.96	\$164.38	\$180.91	\$198.19	\$220.02	84
85	\$72.18	\$90.41	\$106.40	\$118.35	\$130.69	\$144.11	\$161.11	\$98.35	\$129.15	\$156.95	\$174.32	\$191.77	\$209.99	\$232.93	85
86	\$76.54	\$95.98	\$113.07	\$125.77	\$138.85	\$153.07	\$171.02	\$103.74	\$136.39	\$165.92	\$184.23	\$202.63	\$221.80	\$245.83	86
87	\$80.87	\$101.54	\$119.74	\$133.17	\$147.03	\$162.04	\$180.95	\$109.12	\$143.65	\$174.91	\$194.18	\$213.49	\$233.59	\$258.75	87
88	\$84.99	\$106.63	\$125.82	\$139.98	\$154.58	\$170.39	\$190.31	\$113.97	\$149.95	\$182.67	\$202.79	\$223.04	\$244.09	\$270.40	88
89	\$89.09	\$111.75	\$131.89	\$146.76	\$162.14	\$178.77	\$199.65	\$118.80	\$156.28	\$190.41	\$211.41	\$232.57	\$254.57	\$282.07	89
90	\$93.19	\$116.86	\$137.98	\$153.56	\$169.69	\$187.13	\$209.01	\$123.64	\$162.61	\$198.14	\$220.02	\$242.13	\$265.06	\$293.73	90
91	\$97.28	\$121.98	\$144.06	\$160.37	\$177.27	\$195.50	\$218.36	\$128.49	\$168.95	\$205.89	\$22				

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	Issue Age	
25	\$4.51	\$5.52	\$6.30	\$6.94	\$7.63	\$8.40	\$9.39	\$9.43	\$11.67	\$13.65	\$15.64	\$17.66	\$19.79	22.43	
26	\$4.54	\$5.56	\$6.36	\$7.01	\$7.71	\$8.48	\$9.48	\$9.52	\$11.81	\$13.83	\$15.85	\$17.89	\$20.04	22.74	
27	\$4.57	\$5.58	\$6.39	\$7.05	\$7.76	\$8.53	\$9.57	\$9.64	\$11.97	\$14.00	\$16.05	\$18.13	\$20.32	23.03	
28	\$4.59	\$5.63	\$6.44	\$7.12	\$7.82	\$8.60	\$9.63	\$9.76	\$12.13	\$14.17	\$16.25	\$18.37	\$20.57	23.35	
29	\$4.60	\$5.67	\$6.49	\$7.16	\$7.88	\$8.67	\$9.71	\$9.87	\$12.28	\$14.34	\$16.47	\$18.59	\$20.85	23.65	
30	\$4.63	\$5.69	\$6.52	\$7.22	\$7.94	\$8.75	\$9.79	\$10.00	\$12.41	\$14.52	\$16.65	\$18.82	\$21.10	23.96	
31	\$4.65	\$5.73	\$6.57	\$7.26	\$7.99	\$8.81	\$9.87	\$10.11	\$12.56	\$14.70	\$16.86	\$19.06	\$21.37	24.26	
32	\$4.69	\$5.76	\$6.62	\$7.30	\$8.07	\$8.88	\$9.94	\$10.23	\$12.71	\$14.86	\$17.07	\$19.28	\$21.64	24.56	
33	\$4.71	\$5.80	\$6.66	\$7.37	\$8.12	\$8.94	\$10.02	\$10.34	\$12.85	\$15.04	\$17.25	\$19.53	\$21.90	24.88	
34	\$4.74	\$5.83	\$6.72	\$7.43	\$8.16	\$9.01	\$10.11	\$10.45	\$13.00	\$15.21	\$17.46	\$19.77	\$22.17	25.18	
35	\$4.76	\$5.86	\$6.77	\$7.48	\$8.24	\$9.08	\$10.18	\$10.58	\$13.15	\$15.39	\$17.66	\$19.99	\$22.43	25.49	
36	\$4.82	\$5.93	\$6.85	\$7.58	\$8.35	\$9.20	\$10.32	\$10.73	\$13.32	\$15.60	\$17.92	\$20.30	\$22.77	25.86	
37	\$4.87	\$6.01	\$6.92	\$7.67	\$8.45	\$9.34	\$10.46	\$10.87	\$13.52	\$15.83	\$18.18	\$20.58	\$23.10	26.26	
38	\$4.91	\$6.08	\$7.02	\$7.77	\$8.57	\$9.46	\$10.62	\$11.02	\$13.70	\$16.03	\$18.45	\$20.88	\$23.43	26.66	
39	\$4.96	\$6.15	\$7.10	\$7.87	\$8.69	\$9.59	\$10.75	\$11.18	\$13.90	\$16.26	\$18.70	\$21.16	\$23.77	27.05	
40	\$5.02	\$6.23	\$7.18	\$7.96	\$8.79	\$9.71	\$10.91	\$11.33	\$14.08	\$16.49	\$18.96	\$21.47	\$24.11	27.43	
41	\$5.05	\$6.28	\$7.27	\$8.09	\$8.91	\$9.83	\$11.06	\$11.47	\$14.26	\$16.70	\$19.22	\$21.77	\$24.45	27.81	
42	\$5.12	\$6.36	\$7.35	\$8.16	\$9.02	\$9.98	\$11.21	\$11.62	\$14.45	\$16.93	\$19.47	\$22.06	\$24.78	28.20	
43	\$5.15	\$6.41	\$7.46	\$8.27	\$9.14	\$10.10	\$11.35	\$11.77	\$14.64	\$17.15	\$19.73	\$22.36	\$25.12	28.59	
44	\$5.19	\$6.49	\$7.54	\$8.37	\$9.24	\$10.23	\$11.48	\$11.92	\$14.84	\$17.36	\$19.99	\$22.65	\$25.47	28.97	
45	\$5.25	\$6.55	\$7.62	\$8.47	\$9.36	\$10.34	\$11.64	\$12.08	\$15.02	\$17.60	\$20.26	\$22.97	\$25.77	29.38	
46	\$5.32	\$6.68	\$7.79	\$8.67	\$9.58	\$10.59	\$11.92	\$12.29	\$15.28	\$17.89	\$20.59	\$23.38	\$26.25	29.91	
47	\$5.42	\$6.82	\$7.95	\$8.86	\$9.80	\$10.85	\$12.20	\$12.49	\$15.53	\$18.18	\$20.96	\$23.77	\$26.71	30.43	
48	\$5.53	\$6.96	\$8.13	\$9.05	\$10.02	\$11.09	\$12.49	\$12.69	\$15.80	\$18.49	\$21.30	\$24.18	\$27.17	30.94	
49	\$5.63	\$7.10	\$8.28	\$9.24	\$10.24	\$11.35	\$12.77	\$12.89	\$16.03	\$18.80	\$21.67	\$24.59	\$27.62	31.47	
50	\$5.71	\$7.23	\$8.47	\$9.45	\$10.45	\$11.59	\$13.05	\$13.09	\$16.28	\$19.10	\$22.02	\$24.97	\$28.08	32.00	
51	\$5.81	\$7.37	\$8.62	\$9.63	\$10.69	\$11.83	\$13.34	\$13.30	\$16.54	\$19.39	\$22.37	\$25.38	\$28.56	32.53	
52	\$5.91	\$7.49	\$8.81	\$9.82	\$10.91	\$12.09	\$13.63	\$13.51	\$16.81	\$19.69	\$22.74	\$25.77	\$29.01	33.07	
53	\$6.00	\$7.62	\$8.97	\$10.02	\$11.11	\$12.33	\$13.92	\$13.70	\$17.07	\$20.01	\$23.07	\$26.19	\$29.47	33.59	
54	\$6.11	\$7.76	\$9.14	\$10.21	\$11.35	\$12.58	\$14.19	\$13.92	\$17.33	\$20.31	\$23.43	\$26.60	\$29.93	34.11	
55	\$6.19	\$7.89	\$9.32	\$10.41	\$11.56	\$12.84	\$14.49	\$14.11	\$17.58	\$20.59	\$23.78	\$26.99	\$30.39	34.64	
56	\$6.79	\$8.57	\$10.04	\$11.24	\$12.52	\$13.92	\$15.72	\$14.77	\$18.45	\$21.66	\$25.06	\$28.48	\$32.09	36.60	
57	\$7.39	\$9.24	\$10.75	\$12.08	\$13.49	\$14.99	\$16.96	\$15.43	\$19.33	\$22.74	\$26.31	\$29.95	\$33.77	38.57	
58	\$7.98	\$9.92	\$11.48	\$12.91	\$14.43	\$16.08	\$18.18	\$16.10	\$20.20	\$23.78	\$27.59	\$31.43	\$35.48	40.52	
59	\$8.58	\$10.59	\$12.20	\$13.77	\$15.39	\$17.16	\$19.44	\$16.76	\$21.08	\$24.84	\$28.85	\$32.91	\$37.18	42.49	
60	\$9.19	\$11.28	\$12.94	\$14.61	\$16.35	\$18.25	\$20.67	\$17.44	\$21.93	\$25.88	\$30.12	\$34.40	\$38.87	44.46	
61	\$9.77	\$11.95	\$13.65	\$15.43	\$17.30	\$19.32	\$21.91	\$18.10	\$22.80	\$26.96	\$31.39	\$35.87	\$40.57	46.43	
62	\$10.37	\$12.63	\$14.38	\$16.27	\$18.25	\$20.41	\$23.14	\$18.76	\$23.68	\$28.03	\$32.66	\$37.35	\$42.26	48.39	
63	\$11.46	\$13.95	\$15.92	\$18.01	\$20.20	\$22.59	\$25.63	\$20.33	\$25.62	\$30.25	\$35.17	\$40.13	\$45.32	\$51.82	
64	\$12.56	\$15.29	\$17.45	\$19.75	\$22.17	\$24.77	\$28.12	\$21.90	\$27.54	\$32.51	\$37.66	\$42.89	\$48.38	\$55.24	
65	\$13.64	\$16.62	\$18.98	\$21.51	\$24.11	\$26.96	\$30.61	\$23.49	\$29.49	\$34.74	\$40.17	\$45.65	\$51.43	\$58.65	
66	\$14.74	\$17.96	\$20.50	\$23.23	\$26.06	\$29.15	\$33.09	\$25.06	\$31.41	\$36.98	\$42.67	\$48.43	\$54.46	\$62.07	
67	\$15.83	\$19.31	\$22.03	\$24.96	\$28.02	\$31.34	\$35.59	\$26.63	\$33.34	\$39.23	\$45.18	\$51.19	\$57.53	\$65.51	
68	\$17.97	\$21.95	\$25.12	\$28.40	\$31.81	\$35.56	\$40.33	\$29.51	\$37.05	\$43.63	\$49.97	\$56.42	\$63.20	\$71.78	
69	\$20.11	\$24.63	\$28.20	\$31.85	\$35.62	\$39.77	\$45.06	\$32.38	\$40.73	\$48.05	\$54.80	\$61.64	\$68.87	\$78.03	
70	\$22.26	\$27.30	\$31.28	\$35.29	\$39.42	\$43.98	\$49.82	\$35.26	\$44.42	\$52.46	\$59.60	\$66.87	\$74.53	\$84.32	
71	\$24.40	\$29.95	\$34.38	\$38.71	\$43.23	\$48.18	\$54.55	\$38.15	\$48.11	\$56.88	\$64.42	\$72.09	\$80.18	\$90.59	
72	\$26.57	\$32.63	\$37.47	\$42.14	\$47.04	\$52.40	\$59.30	\$41.02	\$51.81	\$61.30	\$69.21	\$77.31	\$85.86	\$96.84	
73	\$30.43	\$37.57	\$43.31	\$48.55	\$54.03	\$60.08	\$67.86	\$45.91	\$58.28	\$69.21	\$77.85	\$86.65	\$96.00	\$108.05	
74	\$34.28	\$42.50	\$49.14	\$54.95	\$61.04	\$67.75	\$76.42	\$50.80	\$64.77	\$77.14	\$86.45	\$96.00	\$106.13	\$119.25	
75	\$38.15	\$47.44	\$54.98	\$61.35	\$68.04	\$75.43	\$85.00	\$55.69	\$71.26	\$85.05	\$95.08	\$105.36	\$116.25	\$130.45	
76	\$42.00	\$52.39	\$60.80	\$67.75	\$75.05	\$83.11	\$93.56	\$60.59	\$77.76	\$92.97	\$103.70	\$114.70	\$126.39	\$141.65	
77	\$45.87	\$57.33	\$66.63	\$74.15	\$82.06	\$90.77	\$102.14	\$65.48	\$84.24	\$100.88	\$112.31	\$124.05	\$136.51	\$152.86	
78	\$49.41	\$61.90	\$72.07	\$80.16	\$88.65	\$98.00	\$110.11	\$69.56	\$89.73	\$107.67	\$119.77	\$132.15	\$145.30	\$162.40	
79	\$52.98	\$66.47	\$77.52	\$86.17	\$95.24	\$105.23	\$118.11	\$73.63	\$95.22	\$114.46	\$127.25	\$140.26	\$154.10	\$171.96	
80	\$56.54	\$71.04	\$82.96	\$92.19	\$101.83	\$112.43	\$126.09	\$77.72	\$100.71	\$121.25	\$134.71	\$148.38	\$162.88	\$181.51	
81	\$60.10	\$75.59	\$88.40	\$98.20	\$108.43	\$119.66	\$134.09	\$81.79	\$106.21	\$128.03	\$142.16	\$156.51	\$171.66	\$191.08	
82	\$63.67	\$80.16	\$93.84	\$104.19	\$115.01	\$126.87	\$142.08	\$85.86	\$111.69	\$134.83	\$149.62	\$164.62	\$180.44	\$200.63	
83	\$68.35	\$86.22	\$101.08	\$112.26	\$123.86	\$136.57	\$152.80	\$91.50	\$119.22	\$144.13	\$159.91	\$175.84	\$192.63	\$213.97	
84	\$73.02	\$92.25	\$108.32	\$120.27	\$132.69	\$146.27	\$163.55	\$97.12	\$126.76	\$153.45	\$170.18	\$187.09	\$204.84	\$227.28	
85	\$77.72	\$98.32	\$115.57	\$128.30	\$141.54	\$155.97	\$174.30	\$102.76	\$134.31	\$162.78	\$180.47	\$198.31	\$217.04	\$240.64	
86	\$82.38	\$104.36	\$122.79	\$136.33	\$150.37	\$165.67	\$185.02	\$108.36	\$141.85	\$172.10	\$190.73	\$209.54	\$229.23	\$253.96	
87	\$87.07	\$110.41	\$130.03	\$144.39	\$159.21	\$175.36	\$195.77	\$113.99	\$149.38	\$181.42	\$201.01	\$220.77	\$241.43	\$267.29	
88	\$91.49	\$115.95	\$136.65	\$151.76	\$167.41	\$184.42	\$205.88	\$119.05	\$155.97	\$189.44	\$209.92	\$230.65	\$252.27	\$279.35	
89	\$95.90	\$121.51	\$143.25	\$159.12	\$175.59	\$193.46	\$216.02	\$124.10	\$162.54	\$197.47	\$218.85	\$240.52	\$263.11	\$291.40	
90	\$100.32	\$127.06	\$149.85	\$166.47	\$183.78	\$202.52	\$226.14	\$129.17	\$169.13	\$205.51	\$227.77	\$250.38	\$273.96	\$303.45	
91	\$104.73	\$132.62	\$156.46	\$173.86	\$191.95	\$211.56	\$236.24	\$134.22	\$175.70	\$213.55	\$236.68	\$260.26	\$284.79	\$315.49	
92	\$109.16	\$138.17	\$163.08	\$181.23	\$200.15	\$220.62	\$246.37	\$139.29	\$182.28	\$221.57	\$245.59	\$270.13	\$295.64	\$327.54	
93	\$112.11	\$141.80	\$167.31	\$185.99	\$205.45	\$226.51	\$252.91	\$142.33	\$186.05	\$226.07	\$250.65	\$275.74	\$301.79</td		

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							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	\$3.53	\$4.17	\$4.65	\$5.17	\$5.70	\$6.40	\$6.55	\$8.58	\$10.33	\$12.03	\$13.68	\$15.41	\$17.55	25
26	\$2.79	\$3.55	\$4.19	\$4.70	\$5.21	\$5.76	\$6.47	\$6.63	\$8.69	\$10.45	\$12.18	\$13.89	\$15.61	\$17.77	26
27	\$2.81	\$3.58	\$4.21	\$4.72	\$5.25	\$5.80	\$6.51	\$6.73	\$8.79	\$10.59	\$12.33	\$14.06	\$15.83	\$18.01	27
28	\$2.82	\$3.61	\$4.24	\$4.76	\$5.28	\$5.83	\$6.57	\$6.80	\$8.90	\$10.73	\$12.49	\$14.23	\$16.02	\$18.26	28
29	\$2.83	\$3.62	\$4.28	\$4.79	\$5.31	\$5.90	\$6.62	\$6.89	\$9.01	\$10.85	\$12.65	\$14.43	\$16.23	\$18.49	29
30	\$2.84	\$3.65	\$4.31	\$4.84	\$5.37	\$5.93	\$6.67	\$6.96	\$9.11	\$10.98	\$12.80	\$14.61	\$16.42	\$18.72	30
31	\$2.86	\$3.67	\$4.33	\$4.88	\$5.40	\$5.98	\$6.74	\$7.04	\$9.22	\$11.10	\$12.96	\$14.77	\$16.64	\$18.98	31
32	\$2.87	\$3.69	\$4.36	\$4.91	\$5.45	\$6.03	\$6.79	\$7.13	\$9.34	\$11.24	\$13.12	\$14.94	\$16.84	\$19.21	32
33	\$2.90	\$3.71	\$4.39	\$4.95	\$5.50	\$6.06	\$6.82	\$7.21	\$9.45	\$11.37	\$13.28	\$15.15	\$17.06	\$19.45	33
34	\$2.93	\$3.74	\$4.42	\$4.97	\$5.53	\$6.13	\$6.89	\$7.28	\$9.56	\$11.50	\$13.42	\$15.31	\$17.25	\$19.69	34
35	\$2.94	\$3.76	\$4.46	\$5.02	\$5.57	\$6.17	\$6.93	\$7.37	\$9.65	\$11.64	\$13.57	\$15.49	\$17.46	\$19.92	35
36	\$2.96	\$3.81	\$4.51	\$5.08	\$5.65	\$6.25	\$7.04	\$7.48	\$9.79	\$11.79	\$13.78	\$15.73	\$17.73	\$20.23	36
37	\$2.98	\$3.84	\$4.57	\$5.15	\$5.71	\$6.35	\$7.14	\$7.59	\$9.93	\$11.97	\$13.98	\$15.96	\$17.99	\$20.54	37
38	\$3.03	\$3.89	\$4.62	\$5.21	\$5.80	\$6.41	\$7.23	\$7.68	\$10.07	\$12.14	\$14.18	\$16.19	\$18.25	\$20.85	38
39	\$3.06	\$3.93	\$4.68	\$5.28	\$5.87	\$6.50	\$7.34	\$7.79	\$10.21	\$12.30	\$14.37	\$16.41	\$18.51	\$21.14	39
40	\$3.08	\$3.97	\$4.74	\$5.32	\$5.94	\$6.60	\$7.44	\$7.89	\$10.34	\$12.46	\$14.58	\$16.64	\$18.78	\$21.45	40
41	\$3.10	\$4.03	\$4.79	\$5.40	\$6.03	\$6.67	\$7.54	\$8.01	\$10.47	\$12.64	\$14.77	\$16.87	\$19.04	\$21.76	41
42	\$3.12	\$4.06	\$4.85	\$5.47	\$6.12	\$6.78	\$7.63	\$8.11	\$10.62	\$12.80	\$14.97	\$17.11	\$19.31	\$22.04	42
43	\$3.17	\$4.09	\$4.91	\$5.54	\$6.18	\$6.86	\$7.73	\$8.22	\$10.75	\$12.97	\$15.17	\$17.34	\$19.56	\$22.36	43
44	\$3.20	\$4.17	\$4.97	\$5.61	\$6.26	\$6.93	\$7.83	\$8.32	\$10.91	\$13.15	\$15.38	\$17.57	\$19.82	\$22.65	44
45	\$3.22	\$4.20	\$5.03	\$5.68	\$6.33	\$7.03	\$7.94	\$8.40	\$11.04	\$13.30	\$15.55	\$17.80	\$20.08	\$22.98	45
46	\$3.28	\$4.29	\$5.14	\$5.81	\$6.48	\$7.18	\$8.13	\$8.56	\$11.23	\$13.53	\$15.85	\$18.11	\$20.44	\$23.39	46
47	\$3.34	\$4.38	\$5.25	\$5.93	\$6.62	\$7.37	\$8.32	\$8.70	\$11.41	\$13.77	\$16.12	\$18.44	\$20.81	\$23.79	47
48	\$3.40	\$4.46	\$5.36	\$6.06	\$6.78	\$7.54	\$8.51	\$8.84	\$11.59	\$13.99	\$16.39	\$18.73	\$21.15	\$24.21	48
49	\$3.45	\$4.54	\$5.47	\$6.20	\$6.92	\$7.71	\$8.71	\$8.98	\$11.78	\$14.22	\$16.65	\$19.06	\$21.53	\$24.63	49
50	\$3.51	\$4.62	\$5.58	\$6.33	\$7.06	\$7.87	\$8.90	\$9.12	\$11.97	\$14.44	\$16.93	\$19.36	\$21.88	\$25.03	50
51	\$3.58	\$4.71	\$5.69	\$6.47	\$7.22	\$8.04	\$9.10	\$9.25	\$12.17	\$14.66	\$17.20	\$19.68	\$22.23	\$25.44	51
52	\$3.64	\$4.79	\$5.80	\$6.59	\$7.37	\$8.22	\$9.31	\$9.43	\$12.34	\$14.89	\$17.47	\$20.01	\$22.59	\$25.85	52
53	\$3.69	\$4.88	\$5.91	\$6.73	\$7.52	\$8.38	\$9.48	\$9.56	\$12.55	\$15.14	\$17.74	\$20.32	\$22.94	\$26.26	53
54	\$3.76	\$4.97	\$6.03	\$6.85	\$7.67	\$8.54	\$9.69	\$9.70	\$12.73	\$15.36	\$18.01	\$20.63	\$23.30	\$26.69	54
55	\$3.81	\$5.05	\$6.14	\$6.99	\$7.82	\$8.71	\$9.87	\$9.83	\$12.90	\$15.59	\$18.29	\$20.94	\$23.66	\$27.08	55
56	\$4.18	\$5.50	\$6.61	\$7.55	\$8.47	\$9.46	\$10.71	\$10.30	\$13.55	\$16.39	\$19.25	\$22.09	\$24.99	\$28.63	56
57	\$4.54	\$5.92	\$7.08	\$8.11	\$9.11	\$10.19	\$11.55	\$10.78	\$14.19	\$17.19	\$20.23	\$23.23	\$26.30	\$30.16	57
58	\$4.91	\$6.36	\$7.58	\$8.67	\$9.75	\$10.92	\$12.41	\$11.23	\$14.85	\$17.99	\$21.21	\$24.38	\$27.62	\$31.69	58
59	\$5.27	\$6.79	\$8.04	\$9.22	\$10.41	\$11.65	\$13.26	\$11.68	\$15.48	\$18.80	\$22.19	\$25.53	\$28.94	\$33.23	59
60	\$5.64	\$7.21	\$8.51	\$9.79	\$11.06	\$12.38	\$14.08	\$12.16	\$16.12	\$19.60	\$23.16	\$26.68	\$30.27	\$34.76	60
61	\$6.01	\$7.63	\$9.01	\$10.34	\$11.68	\$13.13	\$14.93	\$12.61	\$16.76	\$20.41	\$24.13	\$27.81	\$31.58	\$36.31	61
62	\$6.38	\$8.09	\$9.48	\$10.92	\$12.33	\$13.86	\$15.79	\$13.07	\$17.40	\$21.20	\$25.10	\$28.96	\$32.90	\$37.83	62
63	\$7.04	\$8.93	\$10.47	\$12.08	\$13.66	\$15.33	\$17.47	\$14.17	\$18.82	\$22.89	\$27.04	\$31.12	\$35.29	\$40.51	63
64	\$7.72	\$9.77	\$11.50	\$13.26	\$14.98	\$16.82	\$19.17	\$15.27	\$20.23	\$24.59	\$28.95	\$33.26	\$37.66	\$43.20	64
65	\$8.38	\$10.64	\$12.51	\$14.41	\$16.29	\$18.32	\$20.88	\$16.37	\$21.66	\$26.29	\$30.88	\$35.40	\$40.05	\$45.88	65
66	\$9.05	\$11.50	\$13.52	\$15.58	\$17.62	\$19.79	\$22.56	\$17.46	\$23.07	\$27.98	\$32.79	\$37.55	\$42.42	\$48.55	66
67	\$9.72	\$12.34	\$14.52	\$16.74	\$18.95	\$21.27	\$24.26	\$18.56	\$24.50	\$29.67	\$34.72	\$39.69	\$44.80	\$51.22	67
68	\$11.04	\$14.06	\$16.54	\$19.05	\$21.53	\$24.13	\$27.49	\$20.56	\$27.21	\$33.01	\$38.42	\$43.74	\$49.20	\$56.12	68
69	\$12.35	\$15.76	\$18.59	\$21.34	\$24.10	\$26.99	\$30.73	\$22.57	\$29.92	\$36.34	\$42.12	\$47.80	\$53.63	\$61.03	69
70	\$13.67	\$17.47	\$20.63	\$23.65	\$26.68	\$29.88	\$33.96	\$24.59	\$32.64	\$39.69	\$45.82	\$51.84	\$58.04	\$65.93	70
71	\$15.00	\$19.18	\$22.65	\$25.96	\$29.25	\$32.73	\$37.19	\$26.59	\$35.34	\$43.03	\$49.51	\$55.89	\$62.45	\$70.83	71
72	\$16.34	\$20.89	\$24.70	\$28.26	\$31.81	\$35.59	\$40.43	\$28.59	\$38.07	\$46.38	\$53.21	\$59.95	\$66.86	\$75.72	72
73	\$18.69	\$24.05	\$28.55	\$32.54	\$36.55	\$40.79	\$46.27	\$32.00	\$42.82	\$52.36	\$59.85	\$67.19	\$74.75	\$84.48	73
74	\$21.07	\$27.21	\$32.38	\$36.84	\$41.28	\$46.01	\$52.10	\$35.42	\$47.59	\$58.34	\$66.47	\$74.44	\$82.62	\$93.25	74
75	\$23.44	\$30.36	\$36.23	\$41.12	\$46.02	\$51.22	\$57.96	\$38.82	\$52.36	\$64.35	\$73.10	\$81.68	\$90.52	\$102.00	75
76	\$25.82	\$33.53	\$40.08	\$45.41	\$50.75	\$56.43	\$63.79	\$42.23	\$57.12	\$70.32	\$79.73	\$88.94	\$98.41	\$110.76	76
77	\$28.18	\$36.69	\$43.92	\$49.71	\$55.51	\$61.63	\$69.63	\$45.64	\$61.90	\$76.32	\$86.34	\$96.17	\$106.29	\$119.53	77
78	\$30.36	\$39.62	\$47.50	\$53.75	\$59.96	\$66.53	\$75.06	\$48.49	\$65.93	\$81.44	\$92.08	\$102.47	\$113.14	\$127.01	78
79	\$32.55	\$42.55	\$51.08	\$57.76	\$64.42	\$71.45	\$80.53	\$51.33	\$69.96	\$86.57	\$97.80	\$108.76	\$119.99	\$134.46	79
80	\$34.75	\$45.45	\$54.67	\$61.79	\$68.87	\$76.34	\$85.97	\$54.18	\$73.99	\$91.71	\$103.55	\$115.07	\$126.81	\$141.94	80
81	\$36.94	\$48.38	\$58.26	\$65.82	\$73.33	\$81.25	\$91.42	\$57.00	\$78.02	\$96.84	\$109.29	\$121.35	\$133.66	\$149.41	81
82	\$39.13	\$51.30	\$61.85	\$69.84	\$77.78	\$86.15	\$96.86	\$59.85	\$82.06	\$101.97	\$115.02	\$127.66	\$140.51	\$156.87	82
83	\$42.00	\$55.17	\$66.62	\$75.24	\$83.77	\$92.73	\$104.18	\$63.78	\$87.60	\$109.03	\$122.91	\$136.36	\$150.01	\$167.31	83
84	\$44.88	\$59.05	\$71.39	\$80.62	\$89.74	\$99.32	\$111.50	\$67.69	\$93.15	\$116.07	\$130.83	\$145.06	\$159.50	\$177.74	84
85	\$47.76	\$62.91	\$76.16	\$86.00	\$95.73	\$105.91	\$118.82	\$71.62	\$98.68	\$123.13	\$138.72	\$153.76	\$169.00	\$188.16	85
86	\$50.62	\$66.77	\$80.94	\$91.39	\$101.71	\$112.50	\$126.14	\$75.54	\$104.23	\$130.17	\$146.62	\$162.48	\$178.50	\$198.57	86
87	\$53.52	\$70.65	\$85.70	\$96.78	\$107.68	\$119.08	\$133.47	\$79.45	\$109.75	\$137.24	\$154.53	\$171.20	\$187.99	\$209.01	87
88	\$56.22	\$74.21	\$90.07	\$101.72	\$113.22	\$125.22	\$140.37	\$82.98	\$114.59	\$143.31	\$161.38	\$178.86	\$196.45	\$218.44	88
89	\$58.94	\$77.77	\$94.41	\$106.66	\$118.77	\$131.36	\$147.26	\$86.50	\$119.43	\$149.38	\$168.22	\$186.51	\$204.88	\$227.87	89
90	\$61.64	\$81.30	\$98.76	\$111.58	\$124.29	\$137.51	\$154.17	\$90.04	\$124.26	\$155.46	\$175.09	\$194.16	\$213.32	\$237.27	90
91	\$64.37	\$84.88	\$103.11	\$116.55	\$129.83	\$143.67	\$161.06	\$93.56	\$129.10	\$161.55	\$181.93	\$201.81	\$221.77	\$246.71	91
92	\$67.08	\$88.42	\$107.48	\$121.48	\$135.38	\$149.80	\$167.97								

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														
	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	\$3.42	\$4.20	\$4.85	\$5.38	\$5.94	\$6.53	\$7.34	\$7.77	\$9.82	\$11.61	\$13.40	\$15.18	\$17.04	\$19.34	25
26	\$3.43	\$4.22	\$4.88	\$5.41	\$5.98	\$6.60	\$7.40	\$7.87	\$9.94	\$11.76	\$13.56	\$15.39	\$17.27	\$19.60	26
27	\$3.47	\$4.26	\$4.92	\$5.46	\$6.03	\$6.64	\$7.47	\$7.96	\$10.07	\$11.91	\$13.73	\$15.58	\$17.48	\$19.87	27
28	\$3.48	\$4.29	\$4.95	\$5.51	\$6.08	\$6.72	\$7.52	\$8.07	\$10.19	\$12.06	\$13.92	\$15.79	\$17.72	\$20.13	28
29	\$3.49	\$4.31	\$4.99	\$5.54	\$6.13	\$6.77	\$7.59	\$8.15	\$10.31	\$12.20	\$14.08	\$15.98	\$17.95	\$20.41	29
30	\$3.53	\$4.33	\$5.02	\$5.58	\$6.18	\$6.81	\$7.63	\$8.25	\$10.43	\$12.34	\$14.26	\$16.16	\$18.17	\$20.66	30
31	\$3.54	\$4.36	\$5.05	\$5.63	\$6.23	\$6.88	\$7.71	\$8.35	\$10.57	\$12.49	\$14.44	\$16.38	\$18.39	\$20.93	31
32	\$3.56	\$4.39	\$5.09	\$5.67	\$6.26	\$6.91	\$7.76	\$8.45	\$10.69	\$12.64	\$14.61	\$16.58	\$18.62	\$21.18	32
33	\$3.58	\$4.42	\$5.13	\$5.70	\$6.31	\$6.96	\$7.82	\$8.54	\$10.81	\$12.78	\$14.77	\$16.78	\$18.84	\$21.45	33
34	\$3.60	\$4.44	\$5.16	\$5.74	\$6.36	\$7.02	\$7.88	\$8.65	\$10.93	\$12.94	\$14.94	\$16.97	\$19.09	\$21.70	34
35	\$3.62	\$4.47	\$5.18	\$5.79	\$6.39	\$7.06	\$7.94	\$8.75	\$11.06	\$13.08	\$15.14	\$17.18	\$19.31	\$21.98	35
36	\$3.66	\$4.52	\$5.26	\$5.86	\$6.49	\$7.16	\$8.07	\$8.86	\$11.21	\$13.28	\$15.35	\$17.44	\$19.60	\$22.31	36
37	\$3.69	\$4.57	\$5.31	\$5.93	\$6.57	\$7.27	\$8.16	\$8.98	\$11.36	\$13.44	\$15.55	\$17.70	\$19.89	\$22.64	37
38	\$3.73	\$4.62	\$5.39	\$6.01	\$6.66	\$7.37	\$8.28	\$9.10	\$11.53	\$13.64	\$15.80	\$17.95	\$20.19	\$22.99	38
39	\$3.77	\$4.68	\$5.46	\$6.11	\$6.75	\$7.47	\$8.39	\$9.22	\$11.67	\$13.83	\$16.01	\$18.18	\$20.46	\$23.31	39
40	\$3.80	\$4.72	\$5.53	\$6.18	\$6.85	\$7.58	\$8.50	\$9.36	\$11.83	\$14.03	\$16.23	\$18.45	\$20.76	\$23.65	40
41	\$3.83	\$4.77	\$5.59	\$6.25	\$6.92	\$7.67	\$8.62	\$9.48	\$12.01	\$14.20	\$16.47	\$18.70	\$21.04	\$23.99	41
42	\$3.88	\$4.84	\$5.67	\$6.33	\$7.02	\$7.76	\$8.75	\$9.60	\$12.16	\$14.40	\$16.67	\$18.96	\$21.33	\$24.33	42
43	\$3.92	\$4.90	\$5.73	\$6.40	\$7.10	\$7.87	\$8.86	\$9.72	\$12.31	\$14.60	\$16.89	\$19.22	\$21.64	\$24.65	43
44	\$3.94	\$4.95	\$5.79	\$6.48	\$7.18	\$7.96	\$8.97	\$9.85	\$12.46	\$14.76	\$17.12	\$19.47	\$21.91	\$24.99	44
45	\$3.97	\$4.99	\$5.85	\$6.55	\$7.27	\$8.07	\$9.08	\$9.98	\$12.63	\$14.94	\$17.34	\$19.72	\$22.21	\$25.33	45
46	\$4.05	\$5.09	\$5.98	\$6.72	\$7.46	\$8.26	\$9.32	\$10.14	\$12.84	\$15.21	\$17.63	\$20.06	\$22.61	\$25.77	46
47	\$4.14	\$5.18	\$6.12	\$6.86	\$7.62	\$8.45	\$9.52	\$10.31	\$13.05	\$15.47	\$17.95	\$20.43	\$23.00	\$26.24	47
48	\$4.20	\$5.29	\$6.25	\$7.01	\$7.79	\$8.65	\$9.75	\$10.47	\$13.28	\$15.73	\$18.25	\$20.77	\$23.40	\$26.70	48
49	\$4.28	\$5.39	\$6.38	\$7.15	\$7.96	\$8.83	\$9.98	\$10.66	\$13.50	\$15.98	\$18.55	\$21.12	\$23.79	\$27.13	49
50	\$4.33	\$5.51	\$6.50	\$7.29	\$8.13	\$9.03	\$10.19	\$10.81	\$13.70	\$16.24	\$18.84	\$21.47	\$24.20	\$27.60	50
51	\$4.42	\$5.61	\$6.63	\$7.47	\$8.29	\$9.22	\$10.42	\$10.98	\$13.93	\$16.50	\$19.15	\$21.81	\$24.59	\$28.05	51
52	\$4.48	\$5.70	\$6.77	\$7.61	\$8.48	\$9.43	\$10.64	\$11.14	\$14.12	\$16.75	\$19.45	\$22.17	\$24.97	\$28.52	52
53	\$4.55	\$5.81	\$6.90	\$7.76	\$8.65	\$9.61	\$10.85	\$11.33	\$14.34	\$17.02	\$19.77	\$22.51	\$25.37	\$28.96	53
54	\$4.62	\$5.91	\$7.02	\$7.90	\$8.82	\$9.80	\$11.08	\$11.48	\$14.56	\$17.27	\$20.05	\$22.87	\$25.76	\$29.41	54
55	\$4.70	\$6.01	\$7.15	\$8.07	\$8.99	\$10.00	\$11.30	\$11.66	\$14.77	\$17.51	\$20.35	\$23.21	\$26.17	\$29.89	55
56	\$5.15	\$6.51	\$7.71	\$8.71	\$9.72	\$10.84	\$12.28	\$12.20	\$15.51	\$18.43	\$21.44	\$24.48	\$27.62	\$31.56	56
57	\$5.61	\$7.03	\$8.26	\$9.36	\$10.46	\$11.68	\$13.24	\$12.75	\$16.24	\$19.33	\$22.53	\$25.74	\$29.08	\$33.26	57
58	\$6.05	\$7.55	\$8.83	\$10.01	\$11.22	\$12.54	\$14.19	\$13.30	\$16.98	\$20.22	\$23.62	\$27.03	\$30.55	\$34.96	58
59	\$6.51	\$8.07	\$9.38	\$10.67	\$11.96	\$13.38	\$15.17	\$13.84	\$17.72	\$21.13	\$24.71	\$28.29	\$32.00	\$36.65	59
60	\$6.96	\$8.57	\$9.94	\$11.30	\$12.71	\$14.20	\$16.13	\$14.40	\$18.45	\$22.02	\$25.77	\$29.56	\$33.46	\$38.34	60
61	\$7.43	\$9.09	\$10.49	\$11.95	\$13.43	\$15.05	\$17.09	\$14.93	\$19.18	\$22.92	\$26.86	\$30.82	\$34.94	\$40.04	61
62	\$7.87	\$9.60	\$11.06	\$12.60	\$14.18	\$15.88	\$18.06	\$15.49	\$19.91	\$23.84	\$27.97	\$32.10	\$36.40	\$41.72	62
63	\$8.70	\$10.62	\$12.22	\$13.95	\$15.71	\$17.60	\$20.01	\$16.79	\$21.54	\$25.73	\$30.11	\$34.49	\$39.02	\$44.68	63
64	\$9.52	\$11.64	\$13.41	\$15.29	\$17.22	\$19.31	\$21.93	\$18.10	\$23.16	\$27.64	\$32.24	\$36.85	\$41.65	\$47.63	64
65	\$10.34	\$12.65	\$14.60	\$16.63	\$18.73	\$21.01	\$23.87	\$19.39	\$24.78	\$29.55	\$34.39	\$39.24	\$44.28	\$50.59	65
66	\$11.18	\$13.66	\$15.76	\$17.99	\$20.27	\$22.73	\$25.83	\$20.69	\$26.41	\$31.44	\$36.53	\$41.61	\$46.89	\$53.54	66
67	\$12.01	\$14.67	\$16.94	\$19.33	\$21.78	\$24.41	\$27.76	\$21.99	\$28.04	\$33.35	\$38.67	\$44.00	\$49.52	\$56.49	67
68	\$13.64	\$16.71	\$19.32	\$21.98	\$24.74	\$27.70	\$31.46	\$24.37	\$31.14	\$37.10	\$42.79	\$48.49	\$54.41	\$61.90	68
69	\$15.27	\$18.72	\$21.68	\$24.65	\$27.70	\$30.98	\$35.18	\$26.75	\$34.24	\$40.87	\$46.90	\$52.97	\$59.30	\$67.30	69
70	\$16.89	\$20.76	\$24.06	\$27.31	\$30.65	\$34.27	\$38.87	\$29.13	\$37.35	\$44.64	\$51.04	\$57.46	\$64.16	\$72.71	70
71	\$18.54	\$22.79	\$26.42	\$29.96	\$33.62	\$37.54	\$42.57	\$31.50	\$40.46	\$48.38	\$55.14	\$61.94	\$69.05	\$78.10	71
72	\$20.16	\$24.83	\$28.80	\$32.63	\$36.56	\$40.82	\$46.27	\$33.88	\$43.56	\$52.12	\$59.27	\$66.44	\$73.92	\$83.51	72
73	\$23.07	\$28.58	\$33.28	\$37.59	\$42.01	\$46.81	\$52.95	\$37.92	\$49.02	\$58.86	\$66.64	\$74.46	\$82.63	\$93.17	73
74	\$26.00	\$32.35	\$37.76	\$42.55	\$47.44	\$52.79	\$59.63	\$41.97	\$54.46	\$65.60	\$74.03	\$82.49	\$91.37	\$102.82	74
75	\$28.94	\$36.10	\$42.24	\$47.50	\$52.91	\$58.76	\$66.33	\$46.00	\$59.92	\$72.34	\$81.40	\$90.52	\$100.08	\$112.49	75
76	\$31.87	\$39.85	\$46.73	\$52.44	\$58.34	\$64.74	\$73.01	\$50.05	\$65.37	\$79.07	\$88.78	\$98.56	\$108.80	\$122.13	76
77	\$34.79	\$43.62	\$51.21	\$57.40	\$63.79	\$70.72	\$79.71	\$54.08	\$70.82	\$85.80	\$96.15	\$106.59	\$117.54	\$131.80	77
78	\$37.51	\$47.10	\$55.40	\$62.05	\$68.92	\$76.34	\$85.93	\$57.45	\$75.44	\$91.56	\$102.54	\$113.56	\$125.10	\$140.03	78
79	\$40.21	\$50.57	\$59.58	\$66.70	\$74.03	\$81.96	\$92.18	\$60.81	\$80.05	\$97.34	\$108.92	\$120.53	\$132.66	\$148.28	79
80	\$42.91	\$54.03	\$63.77	\$71.37	\$79.17	\$87.58	\$98.41	\$64.17	\$84.67	\$103.11	\$115.32	\$127.51	\$140.22	\$156.52	80
81	\$45.60	\$57.52	\$67.95	\$76.00	\$84.28	\$93.21	\$104.64	\$67.56	\$89.29	\$108.88	\$121.72	\$134.48	\$147.77	\$164.77	81
82	\$48.31	\$60.97	\$72.13	\$80.66	\$89.40	\$98.85	\$110.88	\$70.92	\$93.91	\$114.65	\$128.08	\$141.46	\$155.35	\$172.99	82
83	\$51.85	\$65.59	\$77.68	\$86.89	\$96.28	\$106.39	\$119.25	\$75.56	\$100.24	\$122.58	\$136.90	\$151.11	\$165.85	\$184.49	83
84	\$55.41	\$70.19	\$83.25	\$93.09	\$103.15	\$113.95	\$127.63	\$80.19	\$106.59	\$130.50	\$145.70	\$160.75	\$176.35	\$195.99	84
85	\$58.95	\$74.80	\$88.81	\$99.32	\$110.02	\$121.51	\$136.02	\$84.87	\$112.93	\$138.41	\$154.51	\$170.40	\$186.86	\$207.48	85
86	\$62.52	\$79.39	\$94.39	\$105.53	\$116.89	\$129.06	\$144.39	\$89.51	\$119.26	\$146.36	\$163.28	\$180.08	\$197.36	\$218.98	86
87	\$66.07	\$83.99	\$99.95	\$111.76	\$123.77	\$136.63	\$152.77	\$94.15	\$125.58	\$154.28	\$172.10	\$189.73	\$207.86	\$230.47	87
88	\$69.42	\$88.22	\$105.03	\$117.46	\$130.13	\$143.67	\$160.66	\$98.33	\$131.12	\$161.12	\$179.73	\$198.21	\$217.20	\$240.89	88
89	\$72.77	\$92.46	\$110.10	\$123.19	\$136.50	\$150.72	\$168.58	\$102.50	\$136.65	\$167.95	\$187.35	\$206.68	\$226.53	\$251.26	89
90	\$76.11	\$96.67	\$115.16	\$128.89	\$142.85	\$157.76	\$176.46	\$106.69	\$142.19	\$174.78	\$195.00	\$215.16	\$235.87	\$261.65	90
91	\$79.48	\$100.90	\$120.25	\$134.57	\$149.22	\$164.82	\$184.35	\$110.85	\$147.72	\$181.61	\$202.63	\$223.65	\$245.20	\$272.04	91
92	\$82.83	\$105.12													

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														
	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	\$3.96	\$4.82	\$5.52	\$6.11	\$6.72	\$7.39	\$8.26	\$8.57	\$10.71	\$12.58	\$14.45	\$16.35	\$18.30	\$20.75	25
26	\$3.97	\$4.84	\$5.56	\$6.14	\$6.77	\$7.44	\$8.34	\$8.69	\$10.85	\$12.75	\$14.63	\$16.54	\$18.55	\$21.03	26
27	\$4.02	\$4.88	\$5.59	\$6.19	\$6.81	\$7.50	\$8.39	\$8.79	\$10.98	\$12.89	\$14.81	\$16.76	\$18.79	\$21.31	27
28	\$4.04	\$4.91	\$5.64	\$6.24	\$6.86	\$7.56	\$8.47	\$8.90	\$11.11	\$13.05	\$15.00	\$16.97	\$19.04	\$21.62	28
29	\$4.05	\$4.93	\$5.68	\$6.27	\$6.91	\$7.61	\$8.53	\$9.01	\$11.25	\$13.22	\$15.19	\$17.19	\$19.27	\$21.89	29
30	\$4.07	\$4.97	\$5.71	\$6.33	\$6.96	\$7.68	\$8.60	\$9.11	\$11.40	\$13.39	\$15.39	\$17.40	\$19.53	\$22.18	30
31	\$4.09	\$5.01	\$5.74	\$6.37	\$7.02	\$7.73	\$8.67	\$9.21	\$11.53	\$13.53	\$15.55	\$17.62	\$19.77	\$22.45	31
32	\$4.10	\$5.03	\$5.79	\$6.40	\$7.06	\$7.79	\$8.75	\$9.33	\$11.66	\$13.68	\$15.75	\$17.84	\$20.01	\$22.75	32
33	\$4.15	\$5.06	\$5.82	\$6.47	\$7.13	\$7.85	\$8.81	\$9.44	\$11.79	\$13.86	\$15.95	\$18.05	\$20.26	\$23.01	33
34	\$4.17	\$5.09	\$5.86	\$6.50	\$7.16	\$7.90	\$8.88	\$9.53	\$11.94	\$14.03	\$16.13	\$18.26	\$20.48	\$23.29	34
35	\$4.19	\$5.13	\$5.91	\$6.53	\$7.22	\$7.96	\$8.94	\$9.64	\$12.07	\$14.17	\$16.29	\$18.47	\$20.72	\$23.58	35
36	\$4.22	\$5.18	\$5.98	\$6.63	\$7.33	\$8.09	\$9.06	\$9.77	\$12.22	\$14.37	\$16.54	\$18.76	\$21.04	\$23.95	36
37	\$4.28	\$5.25	\$6.05	\$6.73	\$7.43	\$8.21	\$9.20	\$9.92	\$12.41	\$14.58	\$16.79	\$19.04	\$21.36	\$24.29	37
38	\$4.32	\$5.29	\$6.14	\$6.81	\$7.52	\$8.29	\$9.33	\$10.05	\$12.58	\$14.77	\$17.03	\$19.31	\$21.67	\$24.66	38
39	\$4.36	\$5.37	\$6.20	\$6.90	\$7.62	\$8.40	\$9.46	\$10.19	\$12.75	\$14.98	\$17.27	\$19.58	\$21.98	\$25.01	39
40	\$4.41	\$5.41	\$6.28	\$7.00	\$7.72	\$8.53	\$9.58	\$10.32	\$12.91	\$15.18	\$17.50	\$19.86	\$22.30	\$25.38	40
41	\$4.44	\$5.50	\$6.37	\$7.06	\$7.82	\$8.65	\$9.71	\$10.45	\$13.09	\$15.39	\$17.74	\$20.13	\$22.62	\$25.74	41
42	\$4.48	\$5.54	\$6.44	\$7.16	\$7.92	\$8.76	\$9.83	\$10.59	\$13.28	\$15.59	\$17.99	\$20.41	\$22.92	\$26.10	42
43	\$4.52	\$5.61	\$6.51	\$7.25	\$8.02	\$8.86	\$9.98	\$10.73	\$13.43	\$15.80	\$18.22	\$20.67	\$23.24	\$26.46	43
44	\$4.57	\$5.67	\$6.59	\$7.33	\$8.12	\$8.98	\$10.10	\$10.86	\$13.62	\$15.99	\$18.46	\$20.96	\$23.55	\$26.82	44
45	\$4.62	\$5.73	\$6.66	\$7.43	\$8.22	\$9.09	\$10.23	\$11.00	\$13.79	\$16.20	\$18.70	\$21.22	\$23.86	\$27.19	45
46	\$4.70	\$5.83	\$6.81	\$7.59	\$8.40	\$9.32	\$10.46	\$11.20	\$14.03	\$16.49	\$19.04	\$21.62	\$24.28	\$27.67	46
47	\$4.77	\$5.95	\$6.96	\$7.76	\$8.60	\$9.52	\$10.73	\$11.37	\$14.25	\$16.75	\$19.35	\$21.96	\$24.71	\$28.16	47
48	\$4.87	\$6.06	\$7.12	\$7.94	\$8.79	\$9.74	\$10.97	\$11.56	\$14.50	\$17.04	\$19.68	\$22.35	\$25.14	\$28.66	48
49	\$4.95	\$6.19	\$7.25	\$8.11	\$8.99	\$9.97	\$11.22	\$11.74	\$14.73	\$17.31	\$20.01	\$22.74	\$25.56	\$29.14	49
50	\$5.03	\$6.31	\$7.40	\$8.27	\$9.19	\$10.18	\$11.47	\$11.94	\$14.94	\$17.60	\$20.33	\$23.10	\$25.98	\$29.62	50
51	\$5.12	\$6.41	\$7.55	\$8.44	\$9.37	\$10.41	\$11.72	\$12.13	\$15.19	\$17.86	\$20.66	\$23.47	\$26.41	\$30.11	51
52	\$5.18	\$6.53	\$7.70	\$8.61	\$9.57	\$10.62	\$11.97	\$12.31	\$15.42	\$18.14	\$20.98	\$23.85	\$26.83	\$30.60	52
53	\$5.27	\$6.66	\$7.84	\$8.78	\$9.76	\$10.84	\$12.21	\$12.49	\$15.65	\$18.43	\$21.30	\$24.22	\$27.26	\$31.10	53
54	\$5.37	\$6.78	\$7.99	\$8.95	\$9.97	\$11.06	\$12.46	\$12.68	\$15.90	\$18.70	\$21.64	\$24.60	\$27.68	\$31.56	54
55	\$5.45	\$6.90	\$8.14	\$9.11	\$10.14	\$11.28	\$12.72	\$12.87	\$16.13	\$18.98	\$21.95	\$24.96	\$28.11	\$32.05	55
56	\$5.95	\$7.48	\$8.78	\$9.86	\$10.98	\$12.21	\$13.81	\$13.45	\$16.93	\$19.95	\$23.13	\$26.32	\$29.67	\$33.87	56
57	\$6.49	\$8.09	\$9.39	\$10.59	\$11.81	\$13.17	\$14.89	\$14.07	\$17.73	\$20.94	\$24.29	\$27.70	\$31.25	\$35.70	57
58	\$7.02	\$8.66	\$10.04	\$11.33	\$12.67	\$14.11	\$15.98	\$14.67	\$18.55	\$21.91	\$25.48	\$29.06	\$32.81	\$37.52	58
59	\$7.55	\$9.24	\$10.68	\$12.06	\$13.51	\$15.06	\$17.07	\$15.28	\$19.34	\$22.89	\$26.64	\$30.44	\$34.39	\$39.31	59
60	\$8.09	\$9.83	\$11.32	\$12.80	\$14.32	\$16.01	\$18.16	\$15.88	\$20.15	\$23.86	\$27.81	\$31.80	\$35.96	\$41.14	60
61	\$8.60	\$10.43	\$11.95	\$13.53	\$15.17	\$16.96	\$19.24	\$16.50	\$20.94	\$24.84	\$28.97	\$33.17	\$37.53	\$42.96	61
62	\$9.11	\$11.00	\$12.58	\$14.26	\$16.01	\$17.90	\$20.33	\$17.09	\$21.75	\$25.82	\$30.16	\$34.54	\$39.09	\$44.78	62
63	\$10.08	\$12.18	\$13.93	\$15.80	\$17.73	\$19.82	\$22.51	\$18.54	\$23.52	\$27.90	\$32.47	\$37.09	\$41.93	\$47.94	63
64	\$11.04	\$13.34	\$15.26	\$17.31	\$19.44	\$21.76	\$24.71	\$19.95	\$25.29	\$29.94	\$34.78	\$39.66	\$44.73	\$51.11	64
65	\$11.99	\$14.51	\$16.60	\$18.82	\$21.15	\$23.67	\$26.88	\$21.40	\$27.06	\$32.01	\$37.09	\$42.22	\$47.55	\$54.29	65
66	\$12.95	\$15.68	\$17.93	\$20.35	\$22.87	\$25.60	\$29.06	\$22.85	\$28.83	\$34.08	\$39.40	\$44.78	\$50.39	\$57.45	66
67	\$13.92	\$16.83	\$19.27	\$21.88	\$24.59	\$27.52	\$31.25	\$24.27	\$30.61	\$36.15	\$41.71	\$47.34	\$53.21	\$60.62	67
68	\$15.80	\$19.17	\$21.96	\$24.89	\$27.92	\$31.23	\$35.42	\$26.91	\$33.99	\$40.22	\$46.16	\$52.16	\$58.45	\$66.41	68
69	\$17.69	\$21.51	\$24.66	\$27.91	\$31.26	\$34.93	\$39.59	\$29.51	\$37.38	\$44.28	\$50.60	\$56.99	\$63.69	\$72.22	69
70	\$19.58	\$23.83	\$27.36	\$30.90	\$34.61	\$38.61	\$43.74	\$32.13	\$40.77	\$48.35	\$55.03	\$61.81	\$68.94	\$78.02	70
71	\$21.45	\$26.14	\$30.06	\$33.94	\$37.93	\$42.31	\$47.92	\$34.76	\$44.17	\$52.42	\$59.48	\$66.64	\$74.18	\$83.82	71
72	\$23.35	\$28.47	\$32.76	\$36.94	\$41.28	\$46.01	\$52.07	\$37.39	\$47.54	\$56.47	\$63.92	\$71.48	\$79.41	\$89.62	72
73	\$26.73	\$32.78	\$37.87	\$42.55	\$47.41	\$52.76	\$59.60	\$41.84	\$53.52	\$63.78	\$71.89	\$80.11	\$88.79	\$99.97	73
74	\$30.14	\$37.09	\$42.96	\$48.15	\$53.57	\$59.48	\$67.13	\$46.30	\$59.46	\$71.06	\$79.85	\$88.75	\$98.15	\$110.35	74
75	\$33.52	\$41.40	\$48.06	\$53.77	\$59.71	\$66.23	\$74.65	\$50.75	\$65.41	\$78.38	\$87.79	\$97.38	\$107.53	\$120.70	75
76	\$36.93	\$45.72	\$53.17	\$59.37	\$65.85	\$72.96	\$82.19	\$55.23	\$71.37	\$85.67	\$95.77	\$106.03	\$116.91	\$131.08	76
77	\$40.30	\$50.02	\$58.27	\$64.99	\$72.01	\$79.71	\$89.71	\$59.69	\$77.32	\$92.94	\$103.71	\$114.66	\$126.27	\$141.43	77
78	\$43.44	\$54.01	\$63.03	\$70.26	\$77.78	\$86.04	\$96.72	\$63.39	\$82.36	\$99.21	\$110.61	\$122.17	\$134.40	\$150.28	78
79	\$46.57	\$57.99	\$67.79	\$75.52	\$83.57	\$92.37	\$103.74	\$67.12	\$87.40	\$105.47	\$117.49	\$129.68	\$142.53	\$159.12	79
80	\$49.71	\$62.00	\$72.55	\$80.78	\$89.35	\$98.71	\$110.76	\$70.83	\$92.44	\$111.71	\$124.37	\$137.17	\$150.66	\$167.96	80
81	\$52.83	\$65.97	\$77.31	\$86.05	\$95.13	\$105.05	\$117.79	\$74.54	\$97.47	\$117.95	\$131.26	\$144.67	\$158.77	\$176.80	81
82	\$55.97	\$69.95	\$82.06	\$91.32	\$100.91	\$111.40	\$124.81	\$78.27	\$102.51	\$124.21	\$138.15	\$152.19	\$166.90	\$185.65	82
83	\$60.08	\$75.24	\$88.40	\$98.35	\$108.67	\$119.90	\$134.22	\$83.38	\$109.43	\$132.81	\$147.64	\$162.56	\$178.19	\$197.99	83
84	\$64.19	\$80.50	\$94.71	\$105.39	\$116.44	\$128.43	\$143.66	\$88.52	\$116.35	\$141.38	\$157.14	\$172.95	\$189.46	\$210.32	84
85	\$68.30	\$85.78	\$101.06	\$112.43	\$124.19	\$136.93	\$153.08	\$93.65	\$123.27	\$149.96	\$166.63	\$183.34	\$200.75	\$222.66	85
86	\$72.41	\$91.06	\$107.38	\$119.47	\$131.95	\$145.44	\$162.51	\$98.76	\$130.19	\$158.55	\$176.13	\$193.71	\$212.04	\$234.99	86
87	\$76.54	\$96.33	\$113.73	\$126.52	\$139.70	\$153.98	\$171.96	\$103.90	\$137.10	\$167.13	\$185.63	\$204.11	\$223.31	\$247.34	87
88	\$80.42	\$101.18	\$119.49	\$132.98	\$146.89	\$161.92	\$180.84	\$108.50	\$143.15	\$174.55	\$193.85	\$213.24	\$233.34	\$258.49	88
89	\$84.29	\$106.03	\$125.28	\$139.45	\$154.07	\$169.86	\$189.74	\$113.12	\$149.18	\$181.95	\$202.08	\$222.37	\$243.38	\$269.64	89
90	\$88.18	\$110.88	\$131.04	\$145.89	\$161.25	\$177.80	\$198.63	\$117.72	\$155.22	\$189.34	\$210.32	\$231.47	\$253.40	\$280.79	90
91	\$92.07	\$115.73	\$136.82	\$152.34	\$168.43	\$185.76	\$207.52	\$122.33	\$161.26	\$196.76	\$218.56	\$240.60	\$263.43</td		

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														
	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	\$4.28	\$5.21	\$5.97	\$6.59	\$7.25	\$7.96	\$8.91	\$8.94	\$11.12	\$13.02	\$14.93	\$16.86	\$18.91	\$21.41	25
26	\$4.30	\$5.26	\$6.01	\$6.63	\$7.29	\$8.03	\$8.98	\$9.06	\$11.28	\$13.19	\$15.14	\$17.09	\$19.13	\$21.69	26
27	\$4.31	\$5.28	\$6.05	\$6.68	\$7.35	\$8.10	\$9.06	\$9.17	\$11.42	\$13.37	\$15.31	\$17.31	\$19.39	\$21.99	27
28	\$4.33	\$5.31	\$6.11	\$6.74	\$7.41	\$8.15	\$9.12	\$9.28	\$11.55	\$13.53	\$15.52	\$17.55	\$19.66	\$22.30	28
29	\$4.36	\$5.36	\$6.14	\$6.79	\$7.47	\$8.23	\$9.21	\$9.38	\$11.68	\$13.68	\$15.72	\$17.75	\$19.90	\$22.57	29
30	\$4.39	\$5.39	\$6.19	\$6.85	\$7.52	\$8.27	\$9.28	\$9.49	\$11.83	\$13.86	\$15.90	\$17.97	\$20.16	\$22.88	30
31	\$4.41	\$5.41	\$6.24	\$6.89	\$7.58	\$8.35	\$9.36	\$9.61	\$11.97	\$14.03	\$16.09	\$18.19	\$20.42	\$23.16	31
32	\$4.43	\$5.46	\$6.27	\$6.93	\$7.63	\$8.40	\$9.44	\$9.72	\$12.10	\$14.18	\$16.28	\$18.43	\$20.66	\$23.46	32
33	\$4.46	\$5.50	\$6.31	\$7.00	\$7.70	\$8.48	\$9.49	\$9.83	\$12.23	\$14.34	\$16.49	\$18.63	\$20.91	\$23.75	33
34	\$4.48	\$5.53	\$6.36	\$7.03	\$7.74	\$8.53	\$9.58	\$9.94	\$12.40	\$14.51	\$16.67	\$18.85	\$21.15	\$24.05	34
35	\$4.51	\$5.56	\$6.39	\$7.08	\$7.80	\$8.60	\$9.64	\$10.05	\$12.54	\$14.67	\$16.86	\$19.09	\$21.41	\$24.34	35
36	\$4.55	\$5.63	\$6.48	\$7.17	\$7.90	\$8.72	\$9.77	\$10.20	\$12.71	\$14.88	\$17.11	\$19.36	\$21.75	\$24.71	36
37	\$4.59	\$5.69	\$6.55	\$7.27	\$8.02	\$8.84	\$9.93	\$10.33	\$12.88	\$15.11	\$17.36	\$19.66	\$22.04	\$25.08	37
38	\$4.64	\$5.76	\$6.63	\$7.37	\$8.13	\$8.97	\$10.07	\$10.47	\$13.07	\$15.30	\$17.61	\$19.93	\$22.37	\$25.45	38
39	\$4.69	\$5.81	\$6.73	\$7.47	\$8.24	\$9.09	\$10.20	\$10.62	\$13.26	\$15.52	\$17.85	\$20.22	\$22.69	\$25.82	39
40	\$4.72	\$5.87	\$6.81	\$7.56	\$8.34	\$9.21	\$10.33	\$10.78	\$13.42	\$15.73	\$18.10	\$20.50	\$23.02	\$26.19	40
41	\$4.77	\$5.94	\$6.90	\$7.66	\$8.44	\$9.33	\$10.46	\$10.91	\$13.59	\$15.95	\$18.36	\$20.80	\$23.33	\$26.57	41
42	\$4.83	\$6.01	\$6.99	\$7.74	\$8.54	\$9.45	\$10.62	\$11.06	\$13.79	\$16.14	\$18.59	\$21.08	\$23.66	\$26.93	42
43	\$4.88	\$6.08	\$7.05	\$7.83	\$8.66	\$9.57	\$10.75	\$11.20	\$13.96	\$16.37	\$18.83	\$21.36	\$23.99	\$27.31	43
44	\$4.92	\$6.14	\$7.14	\$7.92	\$8.77	\$9.69	\$10.88	\$11.34	\$14.14	\$16.58	\$19.09	\$21.64	\$24.32	\$27.67	44
45	\$4.96	\$6.20	\$7.22	\$8.02	\$8.88	\$9.80	\$11.02	\$11.47	\$14.31	\$16.78	\$19.34	\$21.91	\$24.63	\$28.05	45
46	\$5.05	\$6.35	\$7.39	\$8.22	\$9.08	\$10.05	\$11.30	\$11.67	\$14.56	\$17.07	\$19.67	\$22.31	\$25.07	\$28.56	46
47	\$5.15	\$6.47	\$7.54	\$8.39	\$9.31	\$10.29	\$11.56	\$11.87	\$14.80	\$17.36	\$20.01	\$22.69	\$25.50	\$29.05	47
48	\$5.24	\$6.59	\$7.70	\$8.57	\$9.49	\$10.51	\$11.83	\$12.06	\$15.05	\$17.64	\$20.34	\$23.07	\$25.96	\$29.55	48
49	\$5.31	\$6.73	\$7.85	\$8.77	\$9.71	\$10.75	\$12.10	\$12.27	\$15.29	\$17.93	\$20.68	\$23.47	\$26.38	\$30.05	49
50	\$5.40	\$6.85	\$8.02	\$8.94	\$9.92	\$10.98	\$12.38	\$12.44	\$15.53	\$18.22	\$21.02	\$23.85	\$26.82	\$30.56	50
51	\$5.51	\$6.96	\$8.17	\$9.12	\$10.12	\$11.22	\$12.65	\$12.64	\$15.79	\$18.51	\$21.36	\$24.24	\$27.26	\$31.06	51
52	\$5.58	\$7.10	\$8.34	\$9.32	\$10.33	\$11.46	\$12.91	\$12.84	\$16.02	\$18.80	\$21.69	\$24.63	\$27.70	\$31.56	52
53	\$5.68	\$7.22	\$8.49	\$9.49	\$10.54	\$11.68	\$13.18	\$13.02	\$16.26	\$19.09	\$22.03	\$25.01	\$28.15	\$32.08	53
54	\$5.78	\$7.34	\$8.66	\$9.69	\$10.75	\$11.94	\$13.44	\$13.22	\$16.51	\$19.36	\$22.37	\$25.40	\$28.58	\$32.58	54
55	\$5.85	\$7.48	\$8.82	\$9.86	\$10.96	\$12.17	\$13.71	\$13.42	\$16.75	\$19.66	\$22.69	\$25.77	\$29.02	\$33.08	55
56	\$6.41	\$8.12	\$9.49	\$10.67	\$11.87	\$13.19	\$14.89	\$14.05	\$17.60	\$20.67	\$23.91	\$27.20	\$30.64	\$34.96	56
57	\$7.00	\$8.76	\$10.19	\$11.45	\$12.77	\$14.20	\$16.08	\$14.67	\$18.43	\$21.68	\$25.12	\$28.60	\$32.25	\$36.83	57
58	\$7.55	\$9.38	\$10.87	\$12.23	\$13.66	\$15.25	\$17.24	\$15.30	\$19.25	\$22.69	\$26.35	\$30.03	\$33.87	\$38.71	58
59	\$8.12	\$10.02	\$11.56	\$13.04	\$14.58	\$16.26	\$18.43	\$15.95	\$20.08	\$23.71	\$27.54	\$31.43	\$35.49	\$40.58	59
60	\$8.69	\$10.67	\$12.23	\$13.83	\$15.48	\$17.28	\$19.59	\$16.57	\$20.91	\$24.73	\$28.77	\$32.85	\$37.10	\$42.46	60
61	\$9.24	\$11.32	\$12.94	\$14.63	\$16.39	\$18.32	\$20.76	\$17.20	\$21.76	\$25.73	\$29.96	\$34.25	\$38.74	\$44.32	61
62	\$9.80	\$11.95	\$13.63	\$15.42	\$17.30	\$19.33	\$21.93	\$17.84	\$22.57	\$26.73	\$31.17	\$35.67	\$40.36	\$46.19	62
63	\$10.84	\$13.21	\$15.07	\$17.07	\$19.13	\$21.40	\$24.29	\$19.33	\$24.41	\$28.88	\$33.58	\$38.31	\$43.29	\$49.47	63
64	\$11.87	\$14.48	\$16.52	\$18.71	\$21.00	\$23.49	\$26.66	\$20.82	\$26.26	\$31.01	\$35.96	\$40.95	\$46.18	\$52.72	64
65	\$12.89	\$15.74	\$17.97	\$20.35	\$22.86	\$25.56	\$29.01	\$22.32	\$28.11	\$33.15	\$38.34	\$43.59	\$49.10	\$56.02	65
66	\$13.93	\$17.01	\$19.42	\$22.01	\$24.70	\$27.62	\$31.37	\$23.80	\$29.94	\$35.30	\$40.74	\$46.23	\$52.02	\$59.29	66
67	\$14.97	\$18.26	\$20.88	\$23.66	\$26.55	\$29.69	\$33.73	\$25.32	\$31.79	\$37.43	\$43.11	\$48.88	\$54.93	\$62.55	67
68	\$17.01	\$20.80	\$23.79	\$26.92	\$30.15	\$33.70	\$38.21	\$28.05	\$35.31	\$41.65	\$47.72	\$53.88	\$60.34	\$68.53	68
69	\$19.01	\$23.30	\$26.72	\$30.16	\$33.76	\$37.68	\$42.71	\$30.78	\$38.83	\$45.87	\$52.31	\$58.86	\$65.76	\$74.50	69
70	\$21.04	\$25.83	\$29.63	\$33.43	\$37.37	\$41.68	\$47.22	\$33.52	\$42.35	\$50.07	\$56.90	\$63.84	\$71.15	\$80.50	70
71	\$23.07	\$28.35	\$32.55	\$36.67	\$40.98	\$45.66	\$51.71	\$36.27	\$45.88	\$54.29	\$61.50	\$68.83	\$76.57	\$86.49	71
72	\$25.10	\$30.88	\$35.48	\$39.93	\$44.58	\$49.67	\$56.21	\$39.00	\$49.39	\$58.49	\$66.09	\$73.82	\$81.97	\$92.48	72
73	\$28.77	\$35.56	\$41.01	\$46.00	\$51.22	\$56.93	\$64.32	\$43.65	\$55.56	\$66.06	\$74.33	\$82.74	\$91.66	\$103.16	73
74	\$32.41	\$40.24	\$46.54	\$52.05	\$57.85	\$64.21	\$72.44	\$48.30	\$61.77	\$73.61	\$82.56	\$91.67	\$101.32	\$113.86	74
75	\$36.06	\$44.91	\$52.05	\$58.12	\$64.48	\$71.49	\$80.55	\$52.94	\$67.95	\$81.16	\$90.77	\$100.58	\$111.01	\$124.56	75
76	\$39.71	\$49.59	\$57.59	\$64.19	\$71.12	\$78.76	\$88.68	\$57.60	\$74.12	\$88.73	\$99.00	\$109.52	\$120.68	\$135.25	76
77	\$43.36	\$54.26	\$63.12	\$70.27	\$77.76	\$86.03	\$96.79	\$62.25	\$80.31	\$96.28	\$107.24	\$118.44	\$130.36	\$145.94	77
78	\$46.74	\$58.60	\$68.28	\$75.96	\$84.00	\$92.86	\$104.38	\$66.11	\$85.55	\$102.76	\$114.36	\$126.18	\$138.73	\$155.07	78
79	\$50.09	\$62.91	\$73.41	\$81.65	\$90.24	\$99.70	\$111.95	\$70.00	\$90.77	\$109.23	\$121.47	\$133.94	\$147.13	\$164.19	79
80	\$53.47	\$67.22	\$78.57	\$87.34	\$96.50	\$106.55	\$119.53	\$73.89	\$96.01	\$115.70	\$128.60	\$141.69	\$155.51	\$173.32	80
81	\$56.85	\$71.54	\$83.72	\$93.04	\$102.75	\$113.39	\$127.08	\$77.76	\$101.24	\$122.17	\$135.71	\$149.44	\$163.89	\$182.44	81
82	\$60.21	\$75.87	\$88.88	\$98.73	\$108.99	\$120.24	\$134.66	\$81.63	\$106.47	\$128.65	\$142.84	\$157.19	\$172.28	\$191.58	82
83	\$64.64	\$81.61	\$95.74	\$106.34	\$117.37	\$129.42	\$144.85	\$86.97	\$113.66	\$137.54	\$152.66	\$167.92	\$183.94	\$204.29	83
84	\$69.06	\$87.32	\$102.59	\$113.95	\$125.75	\$138.62	\$155.01	\$92.32	\$120.85	\$146.43	\$162.47	\$178.63	\$195.59	\$217.03	84
85	\$73.49	\$93.04	\$109.45	\$121.58	\$134.12	\$147.81	\$165.20	\$97.67	\$128.03	\$155.33	\$172.27	\$189.35	\$207.23	\$229.76	85
86	\$77.91	\$98.75	\$116.31	\$129.19	\$142.49	\$156.99	\$175.36	\$103.03	\$135.22	\$164.23	\$182.11	\$200.08	\$218.88	\$242.50	86
87	\$82.34	\$104.49	\$123.16	\$136.80	\$150.89	\$166.19	\$185.55	\$108.35	\$142.42	\$173.11	\$191.91	\$210.82	\$230.52	\$255.22	87
88	\$86.52	\$109.74	\$129.42	\$143.78	\$158.64	\$174.78	\$195.14	\$113.17	\$148.68	\$180.77	\$200.42	\$220.23	\$240.89	\$266.71	88
89	\$90.70	\$114.99	\$135.67	\$150.77	\$166.40	\$183.35	\$204.73	\$117.96	\$154.95	\$188.44	\$208.93	\$229.66	\$251.24	\$278.22	89
90	\$94.88	\$120.26	\$141.93	\$157.75	\$174.15	\$191.92	\$214.34	\$122.78	\$161.24	\$196.12	\$217.45	\$239.09	\$261.59	\$289.72	90
91	\$99.03	\$125.52	\$148.19	\$164.73	\$181.91	\$200.48	\$223.92	\$127.58	\$167.51	\$203.79	\$225.94	\$248.			

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							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	\$2.67	\$3.40	\$4.00	\$4.48	\$4.97	\$5.50	\$6.17	\$6.33	\$8.28	\$9.99	\$11.62	\$13.22	\$14.87	\$16.91	25
26	\$2.68	\$3.42	\$4.03	\$4.52	\$5.02	\$5.54	\$6.23	\$6.40	\$8.39	\$10.11	\$11.77	\$13.40	\$15.07	\$17.15	26
27	\$2.70	\$3.43	\$4.06	\$4.55	\$5.05	\$5.58	\$6.27	\$6.49	\$8.49	\$10.23	\$11.92	\$13.56	\$15.27	\$17.37	27
28	\$2.71	\$3.47	\$4.08	\$4.59	\$5.09	\$5.63	\$6.33	\$6.57	\$8.60	\$10.36	\$12.07	\$13.76	\$15.47	\$17.61	28
29	\$2.72	\$3.48	\$4.10	\$4.62	\$5.14	\$5.67	\$6.37	\$6.64	\$8.71	\$10.47	\$12.21	\$13.93	\$15.65	\$17.84	29
30	\$2.74	\$3.51	\$4.15	\$4.65	\$5.16	\$5.71	\$6.41	\$6.73	\$8.81	\$10.60	\$12.35	\$14.10	\$15.86	\$18.06	30
31	\$2.75	\$3.54	\$4.18	\$4.69	\$5.19	\$5.76	\$6.48	\$6.80	\$8.91	\$10.74	\$12.52	\$14.26	\$16.07	\$18.30	31
32	\$2.78	\$3.55	\$4.20	\$4.72	\$5.25	\$5.80	\$6.52	\$6.89	\$9.02	\$10.86	\$12.67	\$14.44	\$16.25	\$18.54	32
33	\$2.79	\$3.58	\$4.22	\$4.75	\$5.28	\$5.83	\$6.57	\$6.96	\$9.11	\$10.98	\$12.82	\$14.62	\$16.47	\$18.78	33
34	\$2.81	\$3.61	\$4.26	\$4.79	\$5.31	\$5.87	\$6.62	\$7.04	\$9.22	\$11.11	\$12.96	\$14.78	\$16.65	\$19.00	34
35	\$2.82	\$3.62	\$4.29	\$4.83	\$5.37	\$5.93	\$6.67	\$7.12	\$9.34	\$11.24	\$13.12	\$14.97	\$16.84	\$19.23	35
36	\$2.84	\$3.66	\$4.35	\$4.90	\$5.42	\$6.01	\$6.78	\$7.22	\$9.47	\$11.41	\$13.31	\$15.18	\$17.11	\$19.53	36
37	\$2.86	\$3.70	\$4.41	\$4.96	\$5.51	\$6.11	\$6.88	\$7.30	\$9.59	\$11.56	\$13.51	\$15.41	\$17.36	\$19.81	37
38	\$2.90	\$3.76	\$4.46	\$5.02	\$5.58	\$6.18	\$6.96	\$7.43	\$9.72	\$11.73	\$13.68	\$15.62	\$17.61	\$20.11	38
39	\$2.94	\$3.80	\$4.51	\$5.08	\$5.65	\$6.26	\$7.05	\$7.52	\$9.86	\$11.89	\$13.89	\$15.85	\$17.86	\$20.41	39
40	\$2.97	\$3.83	\$4.57	\$5.15	\$5.73	\$6.35	\$7.15	\$7.62	\$10.00	\$12.05	\$14.07	\$16.08	\$18.12	\$20.69	40
41	\$2.99	\$3.88	\$4.62	\$5.19	\$5.80	\$6.44	\$7.25	\$7.72	\$10.13	\$12.20	\$14.26	\$16.28	\$18.38	\$20.98	41
42	\$3.03	\$3.92	\$4.68	\$5.27	\$5.87	\$6.51	\$7.34	\$7.82	\$10.26	\$12.35	\$14.48	\$16.52	\$18.62	\$21.27	42
43	\$3.06	\$3.95	\$4.72	\$5.32	\$5.94	\$6.60	\$7.44	\$7.92	\$10.38	\$12.54	\$14.65	\$16.74	\$18.88	\$21.57	43
44	\$3.08	\$4.00	\$4.77	\$5.40	\$6.01	\$6.67	\$7.54	\$8.02	\$10.53	\$12.69	\$14.85	\$16.96	\$19.13	\$21.86	44
45	\$3.10	\$4.04	\$4.84	\$5.46	\$6.11	\$6.77	\$7.62	\$8.13	\$10.67	\$12.85	\$15.04	\$17.19	\$19.37	\$22.17	45
46	\$3.16	\$4.14	\$4.95	\$5.59	\$6.25	\$6.92	\$7.82	\$8.26	\$10.85	\$13.07	\$15.29	\$17.48	\$19.73	\$22.55	46
47	\$3.21	\$4.21	\$5.05	\$5.71	\$6.38	\$7.08	\$8.01	\$8.39	\$11.02	\$13.29	\$15.55	\$17.80	\$20.06	\$22.97	47
48	\$3.28	\$4.30	\$5.16	\$5.83	\$6.52	\$7.25	\$8.21	\$8.53	\$11.21	\$13.52	\$15.83	\$18.10	\$20.43	\$23.35	48
49	\$3.33	\$4.38	\$5.27	\$5.95	\$6.66	\$7.41	\$8.38	\$8.67	\$11.40	\$13.73	\$16.08	\$18.39	\$20.76	\$23.75	49
50	\$3.39	\$4.46	\$5.38	\$6.11	\$6.81	\$7.58	\$8.56	\$8.81	\$11.56	\$13.95	\$16.36	\$18.70	\$21.12	\$24.15	50
51	\$3.43	\$4.54	\$5.47	\$6.23	\$6.94	\$7.73	\$8.76	\$8.94	\$11.76	\$14.17	\$16.61	\$19.00	\$21.45	\$24.53	51
52	\$3.49	\$4.62	\$5.58	\$6.35	\$7.10	\$7.89	\$8.94	\$9.09	\$11.94	\$14.40	\$16.87	\$19.32	\$21.80	\$24.95	52
53	\$3.55	\$4.70	\$5.69	\$6.47	\$7.25	\$8.07	\$9.12	\$9.22	\$12.10	\$14.62	\$17.14	\$19.61	\$22.15	\$25.34	53
54	\$3.61	\$4.77	\$5.80	\$6.60	\$7.39	\$8.23	\$9.32	\$9.36	\$12.30	\$14.84	\$17.38	\$19.91	\$22.50	\$25.73	54
55	\$3.66	\$4.87	\$5.91	\$6.73	\$7.54	\$8.38	\$9.49	\$9.49	\$12.46	\$15.06	\$17.66	\$20.22	\$22.85	\$26.14	55
56	\$4.02	\$5.28	\$6.37	\$7.26	\$8.15	\$9.09	\$10.31	\$9.94	\$13.09	\$15.84	\$18.59	\$21.33	\$24.11	\$27.61	56
57	\$4.38	\$5.70	\$6.82	\$7.80	\$8.78	\$9.79	\$11.11	\$10.38	\$13.71	\$16.61	\$19.55	\$22.43	\$25.40	\$29.11	57
58	\$4.72	\$6.13	\$7.28	\$8.35	\$9.38	\$10.51	\$11.94	\$10.84	\$14.32	\$17.37	\$20.47	\$23.54	\$26.68	\$30.58	58
59	\$5.08	\$6.52	\$7.74	\$8.89	\$10.01	\$11.22	\$12.75	\$11.29	\$14.94	\$18.14	\$21.42	\$24.65	\$27.94	\$32.05	59
60	\$5.42	\$6.94	\$8.22	\$9.44	\$10.64	\$11.92	\$13.55	\$11.73	\$15.58	\$18.94	\$22.36	\$25.74	\$29.22	\$33.55	60
61	\$5.79	\$7.37	\$8.67	\$9.98	\$11.25	\$12.63	\$14.37	\$12.18	\$16.20	\$19.71	\$23.30	\$26.85	\$30.49	\$35.04	61
62	\$6.14	\$7.77	\$9.12	\$10.51	\$11.89	\$13.32	\$15.18	\$12.63	\$16.81	\$20.47	\$24.24	\$27.97	\$31.77	\$36.52	62
63	\$6.79	\$8.60	\$10.11	\$11.62	\$13.16	\$14.76	\$16.81	\$13.67	\$18.18	\$22.12	\$26.10	\$30.04	\$34.07	\$39.09	63
64	\$7.43	\$9.44	\$11.08	\$12.75	\$14.43	\$16.19	\$18.45	\$14.74	\$19.56	\$23.75	\$27.97	\$32.11	\$36.34	\$41.68	64
65	\$8.09	\$10.25	\$12.05	\$13.87	\$15.71	\$17.62	\$20.06	\$15.80	\$20.93	\$25.40	\$29.82	\$34.18	\$38.64	\$44.26	65
66	\$8.71	\$11.07	\$13.01	\$14.99	\$16.96	\$19.05	\$21.70	\$16.84	\$22.30	\$27.04	\$31.68	\$36.27	\$40.94	\$46.83	66
67	\$9.36	\$11.90	\$13.99	\$16.10	\$18.24	\$20.47	\$23.33	\$17.92	\$23.66	\$28.67	\$33.53	\$38.32	\$43.23	\$49.41	67
68	\$10.64	\$13.54	\$15.95	\$18.33	\$20.70	\$23.23	\$26.44	\$19.86	\$26.29	\$31.90	\$37.10	\$42.24	\$47.50	\$54.15	68
69	\$11.91	\$15.18	\$17.90	\$20.55	\$23.18	\$25.98	\$29.55	\$21.79	\$28.92	\$35.11	\$40.67	\$46.15	\$51.74	\$58.87	69
70	\$13.17	\$16.82	\$19.86	\$22.77	\$25.67	\$28.73	\$32.66	\$23.73	\$31.53	\$38.34	\$44.24	\$50.06	\$56.02	\$63.60	70
71	\$14.44	\$18.47	\$21.81	\$24.97	\$28.15	\$31.49	\$35.78	\$25.67	\$34.14	\$41.57	\$47.82	\$53.97	\$60.27	\$68.34	71
72	\$15.72	\$20.11	\$23.78	\$27.20	\$30.62	\$34.24	\$38.89	\$27.60	\$36.78	\$44.80	\$51.40	\$57.86	\$64.54	\$73.07	72
73	\$18.00	\$23.16	\$27.48	\$31.32	\$35.19	\$39.25	\$44.52	\$30.89	\$41.38	\$50.59	\$57.78	\$64.87	\$72.15	\$81.51	73
74	\$20.28	\$26.21	\$31.19	\$35.45	\$39.73	\$44.28	\$50.12	\$34.18	\$45.99	\$56.36	\$64.19	\$71.87	\$79.76	\$89.97	74
75	\$22.56	\$29.26	\$34.89	\$39.59	\$44.30	\$49.28	\$55.75	\$37.48	\$50.59	\$62.15	\$70.58	\$78.86	\$87.37	\$98.41	75
76	\$24.86	\$32.31	\$38.58	\$43.71	\$48.85	\$54.30	\$61.36	\$40.77	\$55.19	\$67.94	\$76.99	\$85.86	\$94.96	\$106.85	76
77	\$27.12	\$35.34	\$42.30	\$47.85	\$53.42	\$59.32	\$66.99	\$44.06	\$59.81	\$73.72	\$83.38	\$92.85	\$102.60	\$115.30	77
78	\$29.25	\$38.17	\$45.76	\$51.73	\$57.71	\$64.03	\$72.23	\$46.79	\$63.69	\$78.68	\$88.92	\$98.95	\$109.20	\$122.53	78
79	\$31.34	\$40.98	\$49.20	\$55.62	\$62.00	\$68.74	\$77.46	\$49.53	\$67.60	\$83.64	\$94.47	\$105.01	\$115.81	\$129.73	79
80	\$33.45	\$43.78	\$52.66	\$59.48	\$66.28	\$73.46	\$82.71	\$52.28	\$71.49	\$88.61	\$99.99	\$111.08	\$122.40	\$136.93	80
81	\$35.57	\$46.61	\$56.11	\$63.37	\$70.57	\$78.18	\$87.93	\$55.02	\$75.38	\$93.56	\$105.53	\$117.16	\$129.02	\$144.14	81
82	\$37.66	\$49.41	\$59.57	\$67.24	\$74.87	\$82.90	\$93.19	\$57.76	\$79.28	\$98.53	\$112.11	\$123.24	\$135.60	\$151.36	82
83	\$40.45	\$53.14	\$64.15	\$72.42	\$80.62	\$89.24	\$100.23	\$61.56	\$84.62	\$105.34	\$118.71	\$131.64	\$144.77	\$161.41	83
84	\$43.21	\$56.88	\$68.74	\$77.61	\$86.38	\$95.57	\$107.27	\$65.33	\$89.98	\$112.13	\$126.35	\$140.05	\$153.95	\$171.48	84
85	\$45.99	\$60.61	\$73.36	\$82.80	\$92.13	\$101.92	\$114.30	\$69.11	\$95.33	\$118.94	\$133.96	\$148.46	\$163.11	\$181.52	85
86	\$48.74	\$64.34	\$77.95	\$87.99	\$97.89	\$108.24	\$121.35	\$72.90	\$100.67	\$125.77	\$141.60	\$156.86	\$172.27	\$191.60	86
87	\$51.50	\$68.06	\$82.52	\$93.17	\$103.64	\$114.59	\$128.39	\$76.69	\$106.03	\$132.57	\$149.23	\$165.26	\$181.46	\$201.65	87
88	\$54.13	\$71.49	\$86.72	\$97.91	\$108.97	\$120.49	\$135.04	\$80.09	\$110.69	\$138.42	\$155.86	\$172.68	\$189.60	\$210.75	88
89	\$56.74	\$74.90	\$90.93	\$102.69	\$114.29	\$126.41	\$141.68	\$83.50	\$115.37	\$144.32	\$162.48	\$180.07	\$197.74	\$219.84	89
90	\$59.35	\$78.32	\$95.12	\$107.44	\$119.63	\$132.32	\$148.31	\$86.90	\$120.04	\$150.18	\$169.08	\$187.45	\$205.89	\$228.91	90
91	\$61.96	\$81.76	\$99.31	\$112.18	\$124.95	\$138.24	\$154.95	\$90.29	\$124.72	\$156.06	\$175.70	\$194.84	\$214.03	\$238.02	91
92	\$64.58	\$85.18	\$103.50	\$116.95	\$130.28	\$144.14	\$161.60	\$93.71	\$129.38						

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														
	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	\$3.25	\$4.00	\$4.62	\$5.14	\$5.67	\$6.24	\$7.00	\$7.41	\$9.38	\$11.11	\$12.83	\$14.53	\$16.29	\$18.50	25
26	\$3.27	\$4.03	\$4.64	\$5.16	\$5.70	\$6.28	\$7.04	\$7.50	\$9.50	\$11.25	\$12.99	\$14.73	\$16.52	\$18.76	26
27	\$3.29	\$4.04	\$4.69	\$5.19	\$5.74	\$6.35	\$7.12	\$7.60	\$9.63	\$11.40	\$13.16	\$14.91	\$16.74	\$19.01	27
28	\$3.30	\$4.06	\$4.71	\$5.25	\$5.79	\$6.38	\$7.16	\$7.70	\$9.74	\$11.54	\$13.31	\$15.11	\$16.96	\$19.25	28
29	\$3.32	\$4.08	\$4.74	\$5.28	\$5.83	\$6.44	\$7.22	\$7.77	\$9.86	\$11.67	\$13.50	\$15.29	\$17.18	\$19.53	29
30	\$3.34	\$4.10	\$4.77	\$5.31	\$5.87	\$6.49	\$7.27	\$7.87	\$9.99	\$11.80	\$13.65	\$15.48	\$17.38	\$19.78	30
31	\$3.36	\$4.15	\$4.82	\$5.37	\$5.92	\$6.52	\$7.33	\$7.96	\$10.10	\$11.96	\$13.82	\$15.69	\$17.61	\$20.02	31
32	\$3.37	\$4.18	\$4.85	\$5.39	\$5.95	\$6.59	\$7.40	\$8.07	\$10.21	\$12.09	\$13.98	\$15.87	\$17.83	\$20.28	32
33	\$3.40	\$4.20	\$4.88	\$5.42	\$6.01	\$6.63	\$7.46	\$8.15	\$10.33	\$12.22	\$14.16	\$16.07	\$18.04	\$20.53	33
34	\$3.41	\$4.22	\$4.92	\$5.47	\$6.05	\$6.67	\$7.50	\$8.24	\$10.44	\$12.38	\$14.31	\$16.25	\$18.26	\$20.77	34
35	\$3.42	\$4.26	\$4.95	\$5.52	\$6.11	\$6.74	\$7.56	\$8.34	\$10.57	\$12.52	\$14.49	\$16.45	\$18.47	\$21.03	35
36	\$3.47	\$4.30	\$5.02	\$5.58	\$6.18	\$6.82	\$7.67	\$8.45	\$10.71	\$12.69	\$14.70	\$16.69	\$18.76	\$21.34	36
37	\$3.49	\$4.35	\$5.06	\$5.67	\$6.26	\$6.92	\$7.79	\$8.56	\$10.86	\$12.88	\$14.89	\$16.93	\$19.04	\$21.67	37
38	\$3.54	\$4.41	\$5.14	\$5.73	\$6.36	\$7.02	\$7.89	\$8.69	\$11.02	\$13.05	\$15.13	\$17.18	\$19.32	\$21.99	38
39	\$3.58	\$4.44	\$5.19	\$5.80	\$6.44	\$7.12	\$8.01	\$8.81	\$11.18	\$13.24	\$15.33	\$17.42	\$19.59	\$22.31	39
40	\$3.61	\$4.50	\$5.26	\$5.87	\$6.51	\$7.21	\$8.12	\$8.93	\$11.33	\$13.42	\$15.53	\$17.66	\$19.87	\$22.63	40
41	\$3.65	\$4.55	\$5.31	\$5.94	\$6.60	\$7.29	\$8.23	\$9.03	\$11.47	\$13.59	\$15.75	\$17.90	\$20.15	\$22.97	41
42	\$3.67	\$4.60	\$5.39	\$6.03	\$6.67	\$7.40	\$8.34	\$9.15	\$11.62	\$13.78	\$15.97	\$18.14	\$20.43	\$23.27	42
43	\$3.71	\$4.64	\$5.45	\$6.11	\$6.77	\$7.49	\$8.44	\$9.28	\$11.77	\$13.95	\$16.16	\$18.39	\$20.69	\$23.60	43
44	\$3.74	\$4.70	\$5.52	\$6.18	\$6.86	\$7.59	\$8.54	\$9.38	\$11.92	\$14.14	\$16.39	\$18.63	\$20.98	\$23.91	44
45	\$3.78	\$4.75	\$5.58	\$6.25	\$6.93	\$7.68	\$8.66	\$9.50	\$12.08	\$14.31	\$16.60	\$18.88	\$21.25	\$24.23	45
46	\$3.84	\$4.85	\$5.70	\$6.39	\$7.10	\$7.87	\$8.86	\$9.67	\$12.29	\$14.56	\$16.89	\$19.22	\$21.64	\$24.67	46
47	\$3.92	\$4.95	\$5.82	\$6.52	\$7.26	\$8.04	\$9.08	\$9.83	\$12.49	\$14.80	\$17.18	\$19.55	\$22.01	\$25.10	47
48	\$3.97	\$5.04	\$5.94	\$6.67	\$7.43	\$8.24	\$9.28	\$10.00	\$12.69	\$15.05	\$17.47	\$19.89	\$22.39	\$25.55	48
49	\$4.05	\$5.14	\$6.06	\$6.81	\$7.59	\$8.40	\$9.49	\$10.16	\$12.89	\$15.29	\$17.75	\$20.22	\$22.77	\$25.98	49
50	\$4.10	\$5.24	\$6.19	\$6.96	\$7.74	\$8.60	\$9.71	\$10.31	\$13.09	\$15.53	\$18.04	\$20.55	\$23.14	\$26.41	50
51	\$4.19	\$5.32	\$6.31	\$7.10	\$7.90	\$8.79	\$9.92	\$10.46	\$13.31	\$15.80	\$18.34	\$20.89	\$23.53	\$26.84	51
52	\$4.26	\$5.42	\$6.45	\$7.25	\$8.09	\$8.97	\$10.13	\$10.64	\$13.52	\$16.03	\$18.62	\$21.22	\$23.90	\$27.28	52
53	\$4.32	\$5.53	\$6.57	\$7.39	\$8.24	\$9.15	\$10.33	\$10.80	\$13.71	\$16.27	\$18.92	\$21.55	\$24.28	\$27.72	53
54	\$4.39	\$5.63	\$6.68	\$7.54	\$8.39	\$9.35	\$10.56	\$10.96	\$13.93	\$16.52	\$19.21	\$21.89	\$24.66	\$28.16	54
55	\$4.46	\$5.71	\$6.81	\$7.68	\$8.56	\$9.52	\$10.78	\$11.11	\$14.12	\$16.76	\$19.48	\$22.21	\$25.04	\$28.59	55
56	\$4.90	\$6.20	\$7.34	\$8.28	\$9.25	\$10.32	\$11.67	\$11.64	\$14.84	\$17.63	\$20.54	\$23.43	\$30.20	\$56	
57	\$5.31	\$6.68	\$7.87	\$8.91	\$9.99	\$11.12	\$12.60	\$12.17	\$15.53	\$18.49	\$21.57	\$24.65	\$27.85	\$31.83	57
58	\$5.76	\$7.17	\$8.39	\$9.53	\$10.69	\$11.94	\$13.52	\$12.68	\$16.24	\$19.35	\$22.61	\$25.86	\$29.25	\$33.45	58
59	\$6.18	\$7.67	\$8.94	\$10.14	\$11.40	\$12.73	\$14.44	\$13.21	\$16.94	\$20.22	\$23.65	\$27.08	\$30.64	\$35.07	59
60	\$6.61	\$8.15	\$9.47	\$10.78	\$12.09	\$13.53	\$15.36	\$13.73	\$17.63	\$21.09	\$24.70	\$28.29	\$32.03	\$36.69	60
61	\$7.04	\$8.66	\$10.00	\$11.37	\$12.80	\$14.32	\$16.27	\$14.25	\$18.34	\$21.93	\$25.73	\$29.51	\$33.43	\$38.31	61
62	\$7.48	\$9.14	\$10.53	\$12.01	\$13.52	\$15.15	\$17.20	\$14.77	\$19.05	\$22.80	\$26.76	\$30.73	\$34.83	\$39.92	62
63	\$8.26	\$10.11	\$11.65	\$13.29	\$14.94	\$16.75	\$19.06	\$16.01	\$20.59	\$24.64	\$28.82	\$33.01	\$37.33	\$42.76	63
64	\$9.05	\$11.07	\$12.77	\$14.56	\$16.40	\$18.38	\$20.90	\$17.25	\$22.15	\$26.44	\$30.87	\$35.29	\$39.85	\$45.58	64
65	\$9.82	\$12.05	\$13.89	\$15.85	\$17.85	\$20.01	\$22.76	\$18.49	\$23.71	\$28.28	\$32.91	\$37.55	\$42.37	\$48.40	65
66	\$10.60	\$13.00	\$15.00	\$17.14	\$19.31	\$21.64	\$24.60	\$19.73	\$25.26	\$30.11	\$34.97	\$39.84	\$44.90	\$51.23	66
67	\$11.40	\$13.96	\$16.13	\$18.41	\$20.75	\$23.25	\$26.44	\$20.97	\$26.81	\$31.92	\$37.02	\$42.12	\$47.40	\$54.05	67
68	\$12.95	\$15.90	\$18.39	\$20.94	\$23.56	\$26.38	\$29.96	\$23.24	\$29.79	\$35.51	\$40.95	\$46.42	\$52.07	\$59.22	68
69	\$14.50	\$17.84	\$20.64	\$23.47	\$26.38	\$29.51	\$33.48	\$25.50	\$32.75	\$39.12	\$44.91	\$50.70	\$56.75	\$64.41	69
70	\$16.03	\$19.77	\$22.90	\$26.00	\$29.21	\$32.63	\$37.02	\$27.78	\$35.72	\$42.70	\$48.85	\$55.00	\$61.42	\$69.58	70
71	\$17.58	\$21.69	\$25.16	\$28.56	\$32.01	\$35.75	\$40.54	\$30.04	\$38.68	\$46.30	\$52.80	\$59.31	\$66.08	\$74.75	71
72	\$19.12	\$23.62	\$27.43	\$31.10	\$34.83	\$38.89	\$44.07	\$32.33	\$41.66	\$49.89	\$56.74	\$63.60	\$70.75	\$79.92	72
73	\$21.91	\$27.20	\$31.69	\$35.79	\$40.03	\$44.58	\$50.44	\$36.17	\$46.87	\$56.34	\$63.80	\$71.27	\$79.11	\$89.14	73
74	\$24.70	\$30.78	\$35.96	\$40.51	\$45.21	\$50.27	\$56.79	\$40.03	\$52.09	\$62.79	\$70.86	\$78.96	\$87.45	\$98.41	74
75	\$27.47	\$34.36	\$40.24	\$45.23	\$50.38	\$55.98	\$63.18	\$43.87	\$57.30	\$69.21	\$77.92	\$86.67	\$95.80	\$107.64	75
76	\$30.25	\$37.93	\$44.52	\$49.95	\$55.56	\$61.66	\$69.55	\$47.73	\$62.52	\$75.67	\$84.99	\$94.35	\$104.15	\$116.88	76
77	\$33.03	\$41.51	\$48.76	\$54.67	\$60.76	\$67.35	\$75.92	\$51.58	\$67.73	\$82.10	\$92.06	\$102.04	\$112.51	\$126.12	77
78	\$35.60	\$44.81	\$52.76	\$59.09	\$65.65	\$72.72	\$81.84	\$54.79	\$72.15	\$87.64	\$98.15	\$108.71	\$119.74	\$134.02	78
79	\$38.17	\$48.11	\$56.74	\$63.53	\$70.52	\$78.08	\$87.78	\$57.99	\$76.56	\$93.17	\$104.28	\$115.38	\$126.98	\$141.90	79
80	\$40.73	\$51.43	\$60.71	\$67.97	\$75.39	\$83.42	\$93.72	\$61.22	\$80.98	\$98.69	\$110.40	\$122.06	\$134.21	\$149.79	80
81	\$43.31	\$54.75	\$64.71	\$72.40	\$80.29	\$88.79	\$99.67	\$64.43	\$85.40	\$104.19	\$116.50	\$128.74	\$141.46	\$157.67	81
82	\$45.87	\$58.06	\$68.68	\$76.82	\$85.16	\$94.14	\$105.60	\$67.63	\$89.78	\$109.73	\$122.62	\$135.42	\$148.69	\$165.55	82
83	\$49.24	\$62.43	\$73.99	\$82.75	\$91.71	\$101.32	\$113.60	\$72.06	\$95.87	\$117.30	\$131.04	\$144.65	\$158.74	\$176.56	83
84	\$52.59	\$66.79	\$79.28	\$88.68	\$98.26	\$108.54	\$121.56	\$76.49	\$101.92	\$124.88	\$139.47	\$153.89	\$168.80	\$187.55	84
85	\$55.98	\$71.18	\$84.58	\$94.60	\$104.80	\$115.73	\$129.55	\$80.93	\$107.98	\$132.47	\$147.88	\$163.14	\$178.86	\$198.55	85
86	\$59.35	\$75.56	\$89.89	\$100.53	\$111.34	\$122.94	\$137.51	\$85.34	\$114.03	\$140.06	\$156.31	\$172.38	\$188.89	\$209.56	86
87	\$62.71	\$79.93	\$95.18	\$106.45	\$117.90	\$130.12	\$145.51	\$89.78	\$120.11	\$147.64	\$164.74	\$181.61	\$198.96	\$220.57	87
88	\$65.90	\$83.95	\$100.01	\$111.88	\$123.96	\$136.83	\$153.02	\$93.78	\$125.38	\$154.19	\$172.04	\$189.74	\$207.89	\$230.49	88
89	\$69.08	\$87.99	\$104.85	\$117.32	\$130.01	\$143.55	\$160.56	\$97.76	\$130.67	\$160.73	\$179.34	\$197.85	\$216.82	\$240.44	89
90	\$72.27	\$91.99	\$109.69	\$122.75	\$136.08	\$150.28	\$168.07	\$101.73	\$135.97	\$167.28	\$186.66	\$205.98	\$225.76	\$250.40	90
91	\$75.45	\$96.02	\$114.52	\$128.18	\$142.14	\$156.97	\$175.60	\$105.72	\$141.25	\$173.81	\$193.95	\$214.09	\$234.69	\$260.34	91
92	\$78.64	\$100.05	\$119.35	\$133.62	\$148.20</										

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														
	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	\$4.55	\$5.21	\$5.78	\$6.36	\$7.00	\$7.83	\$8.14	\$10.21	\$12.01	\$13.78	\$15.58	\$17.46	\$19.79	25
26	\$3.77	\$4.58	\$5.26	\$5.81	\$6.40	\$7.04	\$7.89	\$8.25	\$10.33	\$12.16	\$13.96	\$15.80	\$17.70	\$20.05	26
27	\$3.78	\$4.60	\$5.29	\$5.86	\$6.45	\$7.12	\$7.95	\$8.35	\$10.46	\$12.30	\$14.14	\$15.99	\$17.92	\$20.33	27
28	\$3.81	\$4.64	\$5.32	\$5.91	\$6.50	\$7.16	\$8.02	\$8.45	\$10.59	\$12.44	\$14.31	\$16.20	\$18.16	\$20.59	28
29	\$3.82	\$4.68	\$5.37	\$5.94	\$6.55	\$7.22	\$8.10	\$8.54	\$10.73	\$12.60	\$14.50	\$16.40	\$18.39	\$20.88	29
30	\$3.84	\$4.70	\$5.40	\$5.98	\$6.60	\$7.27	\$8.15	\$8.66	\$10.85	\$12.76	\$14.66	\$16.61	\$18.62	\$21.14	30
31	\$3.86	\$4.72	\$5.45	\$6.03	\$6.64	\$7.33	\$8.22	\$8.76	\$10.97	\$12.90	\$14.85	\$16.81	\$18.84	\$21.41	31
32	\$3.89	\$4.75	\$5.50	\$6.08	\$6.68	\$7.39	\$8.27	\$8.86	\$11.10	\$13.05	\$15.02	\$17.02	\$19.09	\$21.68	32
33	\$3.91	\$4.77	\$5.52	\$6.13	\$6.75	\$7.44	\$8.35	\$8.95	\$11.23	\$13.21	\$15.21	\$17.22	\$19.33	\$21.95	33
34	\$3.93	\$4.83	\$5.56	\$6.17	\$6.80	\$7.49	\$8.40	\$9.06	\$11.36	\$13.37	\$15.39	\$17.44	\$19.56	\$22.23	34
35	\$3.95	\$4.85	\$5.59	\$6.20	\$6.85	\$7.55	\$8.47	\$9.15	\$11.48	\$13.52	\$15.55	\$17.63	\$19.79	\$22.50	35
36	\$3.97	\$4.91	\$5.67	\$6.28	\$6.93	\$7.66	\$8.58	\$9.31	\$11.65	\$13.70	\$15.80	\$17.89	\$20.08	\$22.85	36
37	\$4.03	\$4.96	\$5.74	\$6.37	\$7.03	\$7.76	\$8.71	\$9.43	\$11.80	\$13.90	\$16.02	\$18.14	\$20.39	\$23.18	37
38	\$4.06	\$5.02	\$5.81	\$6.45	\$7.13	\$7.87	\$8.83	\$9.56	\$11.99	\$14.10	\$16.24	\$18.43	\$20.68	\$23.53	38
39	\$4.09	\$5.08	\$5.87	\$6.52	\$7.22	\$7.98	\$8.95	\$9.67	\$12.16	\$14.29	\$16.48	\$18.68	\$20.98	\$23.86	39
40	\$4.15	\$5.14	\$5.94	\$6.62	\$7.30	\$8.10	\$9.08	\$9.80	\$12.31	\$14.49	\$16.70	\$18.94	\$21.27	\$24.22	40
41	\$4.19	\$5.18	\$6.03	\$6.72	\$7.41	\$8.17	\$9.20	\$9.93	\$12.46	\$14.66	\$16.93	\$19.21	\$21.57	\$24.54	41
42	\$4.22	\$5.25	\$6.11	\$6.79	\$7.50	\$8.28	\$9.33	\$10.07	\$12.64	\$14.87	\$17.16	\$19.46	\$21.88	\$24.89	42
43	\$4.28	\$5.29	\$6.17	\$6.88	\$7.60	\$8.39	\$9.45	\$10.20	\$12.80	\$15.06	\$17.37	\$19.72	\$22.18	\$25.23	43
44	\$4.31	\$5.37	\$6.25	\$6.94	\$7.70	\$8.50	\$9.57	\$10.32	\$12.96	\$15.26	\$17.61	\$19.99	\$22.47	\$25.59	44
45	\$4.35	\$5.41	\$6.31	\$7.03	\$7.79	\$8.61	\$9.69	\$10.45	\$13.13	\$15.46	\$17.84	\$20.26	\$22.76	\$25.93	45
46	\$4.43	\$5.53	\$6.45	\$7.18	\$7.96	\$8.82	\$9.93	\$10.64	\$13.37	\$15.72	\$18.14	\$20.59	\$23.16	\$26.39	46
47	\$4.51	\$5.64	\$6.60	\$7.35	\$8.15	\$9.02	\$10.16	\$10.81	\$13.56	\$15.98	\$18.46	\$20.97	\$23.56	\$26.85	47
48	\$4.59	\$5.74	\$6.74	\$7.52	\$8.34	\$9.23	\$10.41	\$10.98	\$13.81	\$16.24	\$18.78	\$21.31	\$23.97	\$27.32	48
49	\$4.65	\$5.85	\$6.88	\$7.68	\$8.51	\$9.45	\$10.64	\$11.15	\$14.03	\$16.51	\$19.09	\$21.67	\$24.38	\$27.79	49
50	\$4.74	\$5.97	\$7.01	\$7.84	\$8.70	\$9.64	\$10.87	\$11.34	\$14.25	\$16.76	\$19.39	\$22.03	\$24.78	\$28.26	50
51	\$4.83	\$6.08	\$7.15	\$7.99	\$8.89	\$9.85	\$11.10	\$11.52	\$14.48	\$17.04	\$19.71	\$22.39	\$25.19	\$28.71	51
52	\$4.91	\$6.19	\$7.28	\$8.15	\$9.06	\$10.07	\$11.34	\$11.68	\$14.70	\$17.31	\$20.02	\$22.76	\$25.60	\$29.19	52
53	\$4.97	\$6.30	\$7.43	\$8.32	\$9.24	\$10.26	\$11.58	\$11.87	\$14.91	\$17.57	\$20.33	\$23.11	\$26.00	\$29.65	53
54	\$5.05	\$6.40	\$7.58	\$8.48	\$9.44	\$10.46	\$11.80	\$12.05	\$15.15	\$17.84	\$20.64	\$23.46	\$26.41	\$30.12	54
55	\$5.14	\$6.51	\$7.71	\$8.65	\$9.61	\$10.68	\$12.06	\$12.21	\$15.36	\$18.10	\$20.96	\$23.83	\$26.82	\$30.58	55
56	\$5.63	\$7.06	\$8.29	\$9.34	\$10.41	\$11.58	\$13.08	\$12.78	\$16.13	\$19.04	\$22.06	\$25.12	\$28.30	\$32.33	56
57	\$6.13	\$7.63	\$8.91	\$10.04	\$11.21	\$12.46	\$14.11	\$13.38	\$16.89	\$19.95	\$23.18	\$26.42	\$29.81	\$34.05	57
58	\$6.62	\$8.21	\$9.50	\$10.73	\$12.01	\$13.39	\$15.15	\$13.94	\$17.64	\$20.90	\$24.29	\$27.73	\$31.30	\$35.78	58
59	\$7.12	\$8.76	\$10.11	\$11.43	\$12.78	\$14.27	\$16.16	\$14.52	\$18.43	\$21.81	\$25.43	\$29.03	\$32.79	\$37.52	59
60	\$7.61	\$9.32	\$10.71	\$12.13	\$13.57	\$15.17	\$17.20	\$15.09	\$19.18	\$22.76	\$26.53	\$30.33	\$34.31	\$39.25	60
61	\$8.11	\$9.86	\$11.32	\$12.82	\$14.38	\$16.08	\$18.24	\$15.65	\$19.93	\$23.68	\$27.65	\$31.64	\$35.79	\$40.99	61
62	\$8.60	\$10.42	\$11.92	\$13.52	\$15.17	\$16.97	\$19.27	\$16.24	\$20.70	\$24.63	\$28.77	\$32.96	\$37.29	\$42.71	62
63	\$9.50	\$11.53	\$13.18	\$14.94	\$16.79	\$19.79	\$21.33	\$17.60	\$22.39	\$26.59	\$30.98	\$35.38	\$40.00	\$45.75	63
64	\$10.41	\$12.63	\$14.45	\$16.40	\$18.43	\$20.60	\$23.41	\$18.96	\$24.09	\$28.56	\$33.19	\$37.82	\$42.68	\$48.75	64
65	\$11.32	\$13.71	\$15.72	\$17.84	\$20.04	\$22.43	\$25.48	\$20.33	\$25.76	\$30.53	\$35.37	\$40.27	\$45.38	\$51.78	65
66	\$12.21	\$14.84	\$16.98	\$19.28	\$21.67	\$24.26	\$27.54	\$21.68	\$27.46	\$32.49	\$37.59	\$42.71	\$48.06	\$54.80	66
67	\$13.12	\$15.93	\$18.26	\$20.71	\$23.29	\$26.08	\$29.62	\$23.05	\$29.15	\$34.45	\$39.79	\$45.16	\$50.75	\$57.83	67
68	\$14.89	\$18.13	\$20.81	\$23.58	\$26.44	\$29.57	\$33.56	\$25.55	\$32.37	\$38.34	\$44.03	\$49.75	\$55.76	\$63.36	68
69	\$16.67	\$20.33	\$23.38	\$26.43	\$29.62	\$33.09	\$37.52	\$28.04	\$35.61	\$42.22	\$48.26	\$54.36	\$60.76	\$68.90	69
70	\$18.46	\$22.53	\$25.93	\$29.28	\$32.78	\$36.59	\$41.46	\$30.53	\$38.83	\$46.08	\$52.49	\$58.98	\$65.77	\$74.43	70
71	\$20.23	\$24.74	\$28.47	\$32.13	\$35.94	\$40.10	\$45.41	\$33.02	\$42.06	\$49.97	\$56.74	\$63.59	\$70.77	\$79.95	71
72	\$22.02	\$26.94	\$31.03	\$34.99	\$39.12	\$43.59	\$49.35	\$35.51	\$45.29	\$53.85	\$60.96	\$68.20	\$75.75	\$85.48	72
73	\$25.21	\$31.01	\$35.86	\$40.30	\$44.94	\$49.98	\$56.49	\$39.75	\$50.95	\$60.81	\$68.56	\$76.42	\$84.69	\$95.37	73
74	\$28.41	\$35.09	\$40.68	\$45.63	\$50.75	\$56.36	\$63.61	\$43.98	\$56.63	\$67.75	\$76.15	\$84.67	\$93.63	\$105.26	74
75	\$31.63	\$39.16	\$45.52	\$50.94	\$56.58	\$62.76	\$70.75	\$48.21	\$62.29	\$74.72	\$83.74	\$92.92	\$102.56	\$115.14	75
76	\$34.82	\$43.25	\$50.36	\$56.24	\$62.40	\$69.15	\$77.89	\$52.45	\$67.96	\$81.68	\$91.36	\$101.16	\$111.51	\$125.03	76
77	\$38.02	\$47.34	\$55.19	\$61.57	\$68.22	\$75.54	\$85.02	\$56.68	\$73.63	\$88.63	\$98.95	\$109.41	\$120.44	\$134.92	77
78	\$40.98	\$51.10	\$59.70	\$66.55	\$73.70	\$81.52	\$91.66	\$60.21	\$78.43	\$94.58	\$105.50	\$116.57	\$128.21	\$143.35	78
79	\$43.93	\$54.88	\$64.19	\$71.54	\$79.19	\$87.54	\$98.32	\$63.76	\$83.24	\$100.56	\$112.07	\$123.72	\$135.96	\$151.79	79
80	\$46.88	\$58.64	\$68.70	\$76.54	\$84.66	\$93.54	\$104.97	\$67.27	\$88.03	\$106.52	\$118.66	\$130.88	\$143.72	\$160.23	80
81	\$49.84	\$62.41	\$73.22	\$81.52	\$90.15	\$99.55	\$111.63	\$70.81	\$92.82	\$112.49	\$125.22	\$138.03	\$151.46	\$168.66	81
82	\$52.80	\$66.19	\$77.72	\$86.52	\$95.63	\$105.55	\$118.27	\$74.33	\$97.64	\$118.44	\$131.78	\$145.19	\$159.21	\$177.11	82
83	\$56.66	\$71.17	\$83.71	\$93.19	\$102.97	\$113.63	\$127.20	\$79.20	\$104.23	\$126.63	\$140.84	\$155.09	\$169.98	\$188.87	83
84	\$60.56	\$76.16	\$89.71	\$99.85	\$110.32	\$121.70	\$136.15	\$84.07	\$110.80	\$134.81	\$149.90	\$165.00	\$180.75	\$200.63	84
85	\$64.43	\$81.15	\$95.71	\$106.54	\$117.68	\$129.76	\$145.08	\$88.94	\$117.40	\$143.01	\$158.96	\$174.91	\$191.51	\$212.39	85
86	\$68.31	\$86.15	\$101.71	\$113.19	\$125.03	\$137.84	\$154.01	\$93.82	\$123.99	\$151.17	\$168.01	\$184.82	\$202.28	\$224.16	86
87	\$72.18	\$91.15	\$107.69	\$119.87	\$132.39	\$145.89	\$162.95	\$98.68	\$130.57	\$159.36	\$177.06	\$194.72	\$213.03	\$235.93	87
88	\$75.86	\$95.73	\$113.17	\$125.98	\$139.19	\$153.43	\$171.39	\$103.05	\$136.32	\$166.43	\$184.91	\$203.42	\$222.61	\$246.59	88
89	\$79.51	\$100.32	\$118.65	\$132.12	\$145.99	\$160.96	\$179.82	\$107.44	\$142.08	\$173.48	\$192.76	\$212.14	\$232.17	\$257.20	89
90	\$83.18	\$104.91	\$124.10	\$138.23	\$152.79	\$168.49	\$188.23	\$111.82	\$147.83	\$180.53	\$200.63	\$220.85	\$241.73	\$267.85	90
91	\$86.83	\$109.47	\$129.59	\$144.34	\$159.61	\$176.02	\$196.65	\$116.19	\$153.57	\$187.59	\$208.46	\$229.54	\$251.31	\$278.48	91

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														
	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	\$4.92	\$5.64	\$6.23	\$6.85	\$7.54	\$8.42	\$8.48	\$10.59	\$12.41	\$14.22	\$16.08	\$18.00	\$20.41	25
26	\$4.05	\$4.96	\$5.68	\$6.27	\$6.90	\$7.59	\$8.49	\$8.58	\$10.73	\$12.57	\$14.41	\$16.27	\$18.25	\$20.68	26
27	\$4.06	\$4.99	\$5.71	\$6.31	\$6.94	\$7.63	\$8.56	\$8.70	\$10.85	\$12.72	\$14.61	\$16.50	\$18.47	\$20.96	27
28	\$4.08	\$5.02	\$5.76	\$6.37	\$7.01	\$7.71	\$8.62	\$8.79	\$10.98	\$12.88	\$14.77	\$16.70	\$18.71	\$21.24	28
29	\$4.09	\$5.05	\$5.80	\$6.40	\$7.05	\$7.76	\$8.70	\$8.90	\$11.11	\$13.02	\$14.97	\$16.91	\$18.96	\$21.52	29
30	\$4.14	\$5.08	\$5.83	\$6.47	\$7.12	\$7.83	\$8.77	\$9.01	\$11.25	\$13.19	\$15.15	\$17.14	\$19.21	\$21.79	30
31	\$4.17	\$5.13	\$5.87	\$6.50	\$7.16	\$7.88	\$8.84	\$9.11	\$11.40	\$13.34	\$15.33	\$17.34	\$19.44	\$22.06	31
32	\$4.18	\$5.15	\$5.92	\$6.53	\$7.21	\$7.95	\$8.91	\$9.21	\$11.52	\$13.51	\$15.51	\$17.56	\$19.68	\$22.35	32
33	\$4.20	\$5.17	\$5.95	\$6.60	\$7.26	\$8.01	\$8.98	\$9.33	\$11.65	\$13.66	\$15.71	\$17.75	\$19.92	\$22.63	33
34	\$4.22	\$5.21	\$6.00	\$6.63	\$7.30	\$8.07	\$9.05	\$9.44	\$11.78	\$13.82	\$15.88	\$17.97	\$20.16	\$22.90	34
35	\$4.24	\$5.25	\$6.04	\$6.68	\$7.37	\$8.13	\$9.11	\$9.53	\$11.92	\$13.98	\$16.07	\$18.18	\$20.41	\$23.18	35
36	\$4.30	\$5.29	\$6.13	\$6.78	\$7.48	\$8.24	\$9.24	\$9.67	\$12.08	\$14.17	\$16.29	\$18.45	\$20.70	\$23.54	36
37	\$4.33	\$5.37	\$6.19	\$6.88	\$7.58	\$8.36	\$9.37	\$9.80	\$12.27	\$14.37	\$16.53	\$18.71	\$21.01	\$23.88	37
38	\$4.38	\$5.42	\$6.27	\$6.96	\$7.68	\$8.47	\$9.50	\$9.94	\$12.42	\$14.58	\$16.76	\$18.99	\$21.31	\$24.24	38
39	\$4.42	\$5.50	\$6.36	\$7.04	\$7.77	\$8.58	\$9.64	\$10.08	\$12.60	\$14.77	\$17.02	\$19.25	\$21.64	\$24.60	39
40	\$4.46	\$5.56	\$6.41	\$7.14	\$7.87	\$8.70	\$9.76	\$10.21	\$12.77	\$14.98	\$17.24	\$19.54	\$21.92	\$24.95	40
41	\$4.51	\$5.61	\$6.50	\$7.22	\$7.98	\$8.81	\$9.89	\$10.34	\$12.94	\$15.18	\$17.47	\$19.80	\$22.24	\$25.31	41
42	\$4.55	\$5.68	\$6.59	\$7.30	\$8.09	\$8.93	\$10.04	\$10.47	\$13.12	\$15.38	\$17.72	\$20.06	\$22.55	\$25.64	42
43	\$4.59	\$5.73	\$6.66	\$7.40	\$8.17	\$9.03	\$10.16	\$10.60	\$13.28	\$15.58	\$17.95	\$20.34	\$22.86	\$26.00	43
44	\$4.63	\$5.80	\$6.74	\$7.49	\$8.27	\$9.15	\$10.30	\$10.74	\$13.44	\$15.79	\$18.17	\$20.60	\$23.16	\$26.37	44
45	\$4.68	\$5.85	\$6.81	\$7.59	\$8.38	\$9.25	\$10.42	\$10.87	\$13.62	\$15.98	\$18.43	\$20.89	\$23.46	\$26.72	45
46	\$4.76	\$5.97	\$6.96	\$7.74	\$8.57	\$9.49	\$10.68	\$11.07	\$13.84	\$16.25	\$18.73	\$21.25	\$23.87	\$27.20	46
47	\$4.85	\$6.11	\$7.12	\$7.92	\$8.78	\$9.71	\$10.93	\$11.25	\$14.08	\$16.52	\$19.06	\$21.63	\$24.29	\$27.67	47
48	\$4.93	\$6.23	\$7.26	\$8.11	\$8.97	\$9.93	\$11.20	\$11.43	\$14.31	\$16.79	\$19.37	\$21.99	\$24.73	\$28.16	48
49	\$5.02	\$6.35	\$7.43	\$8.27	\$9.17	\$10.16	\$11.45	\$11.62	\$14.54	\$17.08	\$19.71	\$22.36	\$25.14	\$28.63	49
50	\$5.09	\$6.45	\$7.58	\$8.45	\$9.37	\$10.37	\$11.68	\$11.79	\$14.77	\$17.35	\$20.02	\$22.74	\$25.56	\$29.13	50
51	\$5.18	\$6.57	\$7.72	\$8.61	\$9.57	\$10.60	\$11.95	\$11.99	\$15.00	\$17.62	\$20.34	\$23.10	\$25.98	\$29.59	51
52	\$5.27	\$6.68	\$7.87	\$8.79	\$9.76	\$10.82	\$12.20	\$12.17	\$15.25	\$17.89	\$20.67	\$23.46	\$26.39	\$30.07	52
53	\$5.36	\$6.81	\$8.02	\$8.97	\$9.97	\$11.06	\$12.45	\$12.34	\$15.47	\$18.16	\$20.98	\$23.84	\$26.81	\$30.56	53
54	\$5.42	\$6.93	\$8.16	\$9.14	\$10.16	\$11.28	\$12.72	\$12.54	\$15.71	\$18.45	\$21.30	\$24.21	\$27.23	\$31.03	54
55	\$5.52	\$7.05	\$8.32	\$9.33	\$10.34	\$11.48	\$12.96	\$12.72	\$15.95	\$18.71	\$21.64	\$24.56	\$27.64	\$31.52	55
56	\$6.05	\$7.66	\$8.97	\$10.07	\$11.21	\$12.45	\$14.07	\$13.31	\$16.73	\$19.68	\$22.78	\$25.89	\$29.19	\$33.31	56
57	\$6.59	\$8.25	\$9.61	\$10.82	\$12.07	\$13.42	\$15.18	\$13.92	\$17.50	\$20.64	\$23.93	\$27.26	\$30.73	\$35.09	57
58	\$7.12	\$8.86	\$10.26	\$11.56	\$12.91	\$14.40	\$16.28	\$14.52	\$18.32	\$21.62	\$25.08	\$28.60	\$32.26	\$36.86	58
59	\$7.66	\$9.46	\$10.92	\$12.31	\$13.78	\$15.36	\$17.40	\$15.13	\$19.10	\$22.56	\$26.25	\$29.94	\$33.83	\$38.64	59
60	\$8.17	\$10.07	\$11.56	\$13.07	\$14.63	\$16.35	\$18.51	\$15.72	\$19.90	\$23.54	\$27.40	\$31.30	\$35.35	\$40.45	60
61	\$8.71	\$10.67	\$12.21	\$13.82	\$15.48	\$17.30	\$19.62	\$16.29	\$20.68	\$24.50	\$28.56	\$32.64	\$36.92	\$42.23	61
62	\$9.24	\$11.28	\$12.87	\$14.58	\$16.35	\$18.27	\$20.72	\$16.90	\$21.49	\$25.47	\$29.69	\$33.98	\$38.45	\$44.02	62
63	\$10.21	\$12.45	\$14.23	\$16.12	\$18.08	\$20.22	\$22.97	\$18.33	\$23.23	\$27.49	\$31.98	\$36.51	\$41.22	\$47.14	63
64	\$11.20	\$13.65	\$15.60	\$17.69	\$19.82	\$22.19	\$25.19	\$19.75	\$24.97	\$29.52	\$34.25	\$39.02	\$44.00	\$50.25	64
65	\$12.17	\$14.85	\$16.97	\$19.23	\$21.58	\$24.13	\$27.41	\$21.15	\$26.72	\$31.56	\$36.53	\$41.54	\$46.77	\$53.35	65
66	\$13.13	\$16.03	\$18.34	\$20.80	\$23.33	\$26.10	\$29.63	\$22.57	\$28.48	\$33.61	\$38.81	\$44.06	\$49.56	\$56.47	66
67	\$14.10	\$17.23	\$19.71	\$22.35	\$25.08	\$28.06	\$31.87	\$24.00	\$30.23	\$35.63	\$41.07	\$46.57	\$52.33	\$59.59	67
68	\$16.01	\$19.61	\$22.47	\$25.43	\$28.48	\$31.83	\$36.10	\$26.59	\$33.58	\$39.64	\$45.45	\$51.33	\$57.50	\$65.29	68
69	\$17.93	\$21.99	\$25.21	\$28.49	\$31.90	\$35.61	\$40.36	\$29.19	\$36.93	\$43.66	\$49.83	\$56.09	\$62.65	\$70.99	69
70	\$19.84	\$24.37	\$27.98	\$31.56	\$35.31	\$39.38	\$44.61	\$31.79	\$40.27	\$47.67	\$54.20	\$60.82	\$67.80	\$76.69	70
71	\$21.77	\$26.75	\$30.75	\$34.64	\$38.71	\$43.15	\$48.85	\$34.38	\$43.62	\$51.69	\$58.59	\$65.58	\$72.95	\$82.39	71
72	\$23.67	\$29.14	\$33.50	\$37.72	\$42.12	\$46.90	\$53.10	\$36.97	\$46.97	\$55.68	\$62.94	\$70.32	\$78.10	\$88.11	72
73	\$27.10	\$33.55	\$38.73	\$43.45	\$48.39	\$53.79	\$60.79	\$41.38	\$52.84	\$62.88	\$70.80	\$78.83	\$87.32	\$98.29	73
74	\$30.56	\$37.94	\$43.93	\$49.17	\$54.66	\$60.67	\$68.44	\$45.79	\$58.74	\$70.07	\$78.64	\$87.34	\$96.54	\$108.47	74
75	\$33.99	\$42.36	\$49.15	\$54.90	\$60.92	\$67.55	\$76.12	\$50.19	\$64.61	\$77.29	\$86.47	\$95.83	\$105.75	\$118.66	75
76	\$37.43	\$46.77	\$54.38	\$60.64	\$67.19	\$74.39	\$83.80	\$54.60	\$70.50	\$84.47	\$94.29	\$104.32	\$114.97	\$128.84	76
77	\$40.88	\$51.19	\$59.59	\$66.36	\$73.46	\$81.27	\$91.47	\$59.00	\$76.36	\$91.66	\$102.15	\$112.84	\$124.19	\$139.03	77
78	\$44.06	\$55.26	\$64.46	\$71.74	\$79.37	\$87.75	\$98.62	\$62.69	\$81.36	\$97.82	\$108.92	\$120.23	\$132.19	\$147.73	78
79	\$47.23	\$59.35	\$69.31	\$77.11	\$85.27	\$94.20	\$105.78	\$66.36	\$86.32	\$103.99	\$115.71	\$127.60	\$140.17	\$156.43	79
80	\$50.39	\$63.42	\$74.20	\$82.50	\$91.16	\$100.66	\$112.94	\$70.03	\$91.31	\$110.15	\$122.51	\$134.98	\$148.16	\$165.11	80
81	\$53.58	\$67.50	\$79.06	\$87.88	\$97.06	\$107.12	\$120.11	\$73.71	\$96.29	\$116.33	\$129.28	\$142.36	\$156.15	\$173.81	81
82	\$56.75	\$71.58	\$83.92	\$93.27	\$102.96	\$113.61	\$127.26	\$77.39	\$101.27	\$122.49	\$136.07	\$149.75	\$164.14	\$182.50	82
83	\$60.92	\$76.97	\$90.38	\$100.45	\$110.88	\$122.28	\$136.87	\$82.46	\$108.10	\$130.96	\$145.41	\$159.96	\$175.23	\$194.62	83
84	\$65.10	\$82.37	\$96.86	\$107.64	\$118.80	\$130.97	\$146.49	\$87.53	\$114.94	\$139.40	\$154.76	\$170.19	\$186.34	\$206.75	84
85	\$69.26	\$87.77	\$103.33	\$114.84	\$126.72	\$139.63	\$156.10	\$92.60	\$121.76	\$147.87	\$164.11	\$180.40	\$197.44	\$218.88	85
86	\$73.43	\$93.17	\$109.81	\$122.02	\$134.64	\$148.32	\$165.72	\$97.66	\$128.61	\$156.33	\$173.46	\$190.63	\$208.53	\$231.00	86
87	\$77.59	\$98.57	\$116.30	\$129.22	\$142.56	\$157.00	\$175.33	\$102.75	\$135.43	\$164.82	\$182.81	\$200.84	\$219.63	\$243.13	87
88	\$81.53	\$103.52	\$122.20	\$135.81	\$149.88	\$165.11	\$184.40	\$107.28	\$141.41	\$172.12	\$190.93	\$209.81	\$229.49	\$254.09	88
89	\$85.48	\$108.49	\$128.11	\$142.42	\$157.21	\$173.22	\$193.46	\$111.86	\$147.36	\$179.41	\$199.02	\$218.80	\$239.34	\$265.05	89
90	\$89.42	\$113.45	\$134.02	\$149.00	\$164.53	\$181.34	\$202.54	\$116.41	\$153.33	\$186.71	\$207.12	\$227.78	\$249.21	\$276.02	90
91	\$93.35	\$118.40	\$139.91	\$155.60	\$171.86	\$189.43	\$211.60	\$120.97	\$159.29	\$194.01	\$215.24	\$236.75	\$259		

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							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	\$2.56	\$3.27	\$3.84	\$4.31	\$4.77	\$5.28	\$5.92	\$6.12	\$8.01	\$9.63	\$11.21	\$12.76	\$14.32	\$16.29	25
26	\$2.57	\$3.29	\$3.88	\$4.35	\$4.83	\$5.31	\$5.97	\$6.18	\$8.11	\$9.75	\$11.35	\$12.91	\$14.52	\$16.52	26
27	\$2.60	\$3.30	\$3.91	\$4.38	\$4.85	\$5.37	\$6.03	\$6.26	\$8.21	\$9.87	\$11.48	\$13.08	\$14.73	\$16.74	27
28	\$2.61	\$3.33	\$3.93	\$4.42	\$4.90	\$5.40	\$6.06	\$6.33	\$8.29	\$10.00	\$11.64	\$13.27	\$14.91	\$16.97	28
29	\$2.62	\$3.36	\$3.95	\$4.44	\$4.93	\$5.45	\$6.13	\$6.40	\$8.39	\$10.12	\$11.78	\$13.42	\$15.11	\$17.19	29
30	\$2.65	\$3.37	\$3.97	\$4.47	\$4.97	\$5.50	\$6.17	\$6.48	\$8.50	\$10.24	\$11.94	\$13.57	\$15.29	\$17.42	30
31	\$2.66	\$3.40	\$4.02	\$4.51	\$5.01	\$5.53	\$6.23	\$6.55	\$8.60	\$10.36	\$12.07	\$13.77	\$15.48	\$17.63	31
32	\$2.67	\$3.41	\$4.04	\$4.54	\$5.04	\$5.57	\$6.27	\$6.63	\$8.70	\$10.47	\$12.21	\$13.93	\$15.68	\$17.86	32
33	\$2.68	\$3.43	\$4.06	\$4.57	\$5.08	\$5.61	\$6.31	\$6.72	\$8.81	\$10.60	\$12.35	\$14.10	\$15.86	\$18.08	33
34	\$2.70	\$3.45	\$4.08	\$4.60	\$5.12	\$5.65	\$6.37	\$6.79	\$8.90	\$10.73	\$12.51	\$14.26	\$16.05	\$18.30	34
35	\$2.71	\$3.48	\$4.10	\$4.63	\$5.15	\$5.70	\$6.40	\$6.86	\$9.01	\$10.85	\$12.65	\$14.43	\$16.24	\$18.54	35
36	\$2.73	\$3.53	\$4.18	\$4.70	\$5.21	\$5.78	\$6.50	\$6.96	\$9.12	\$10.99	\$12.84	\$14.64	\$16.49	\$18.81	36
37	\$2.75	\$3.56	\$4.22	\$4.75	\$5.29	\$5.85	\$6.60	\$7.05	\$9.25	\$11.15	\$13.01	\$14.86	\$16.73	\$19.10	37
38	\$2.79	\$3.61	\$4.29	\$4.83	\$5.37	\$5.93	\$6.68	\$7.15	\$9.38	\$11.32	\$13.21	\$15.07	\$16.98	\$19.36	38
39	\$2.82	\$3.65	\$4.33	\$4.88	\$5.42	\$6.01	\$6.79	\$7.25	\$9.52	\$11.47	\$13.40	\$15.29	\$17.23	\$19.66	39
40	\$2.84	\$3.69	\$4.39	\$4.95	\$5.51	\$6.11	\$6.88	\$7.34	\$9.64	\$11.62	\$13.56	\$15.49	\$17.47	\$19.93	40
41	\$2.86	\$3.73	\$4.44	\$5.02	\$5.57	\$6.18	\$6.96	\$7.44	\$9.77	\$11.78	\$13.77	\$15.72	\$17.72	\$20.22	41
42	\$2.90	\$3.77	\$4.50	\$5.06	\$5.65	\$6.26	\$7.05	\$7.55	\$9.89	\$11.94	\$13.95	\$15.93	\$17.96	\$20.50	42
43	\$2.94	\$3.81	\$4.55	\$5.14	\$5.71	\$6.35	\$7.15	\$7.63	\$10.04	\$12.09	\$14.12	\$16.14	\$18.19	\$20.80	43
44	\$2.96	\$3.84	\$4.59	\$5.18	\$5.79	\$6.41	\$7.23	\$7.73	\$10.16	\$12.23	\$14.31	\$16.37	\$18.45	\$21.07	44
45	\$2.98	\$3.89	\$4.64	\$5.26	\$5.85	\$6.50	\$7.33	\$7.83	\$10.30	\$12.41	\$14.51	\$16.57	\$18.69	\$21.34	45
46	\$3.04	\$3.96	\$4.75	\$5.38	\$6.00	\$6.64	\$7.50	\$7.96	\$10.45	\$12.61	\$14.75	\$16.86	\$19.01	\$21.75	46
47	\$3.09	\$4.05	\$4.87	\$5.51	\$6.14	\$6.81	\$7.70	\$8.11	\$10.64	\$12.83	\$15.00	\$17.16	\$19.35	\$22.12	47
48	\$3.15	\$4.14	\$4.96	\$5.61	\$6.27	\$6.96	\$7.87	\$8.23	\$10.81	\$13.04	\$15.27	\$17.45	\$19.68	\$22.50	48
49	\$3.20	\$4.21	\$5.06	\$5.73	\$6.40	\$7.13	\$8.04	\$8.36	\$10.98	\$13.26	\$15.51	\$17.74	\$20.02	\$22.89	49
50	\$3.25	\$4.29	\$5.16	\$5.85	\$6.53	\$7.27	\$8.23	\$8.49	\$11.15	\$13.45	\$15.76	\$18.02	\$20.35	\$23.27	50
51	\$3.30	\$4.36	\$5.27	\$5.97	\$6.67	\$7.44	\$8.40	\$8.62	\$11.34	\$13.67	\$16.02	\$18.33	\$20.68	\$23.65	51
52	\$3.36	\$4.44	\$5.38	\$6.11	\$6.82	\$7.59	\$8.58	\$8.76	\$11.52	\$13.89	\$16.26	\$18.62	\$21.02	\$24.02	52
53	\$3.41	\$4.52	\$5.47	\$6.23	\$6.96	\$7.74	\$8.77	\$8.89	\$11.68	\$14.10	\$16.52	\$18.92	\$21.34	\$24.41	53
54	\$3.47	\$4.60	\$5.58	\$6.35	\$7.10	\$7.89	\$8.94	\$9.02	\$11.87	\$14.31	\$16.78	\$19.21	\$21.68	\$24.79	54
55	\$3.53	\$4.69	\$5.68	\$6.47	\$7.23	\$8.07	\$9.11	\$9.15	\$12.05	\$14.52	\$17.03	\$19.48	\$22.02	\$25.18	55
56	\$3.86	\$5.08	\$6.13	\$6.99	\$7.83	\$8.75	\$9.89	\$9.58	\$12.64	\$15.28	\$17.93	\$20.56	\$23.24	\$26.62	56
57	\$4.20	\$5.50	\$6.57	\$7.49	\$8.42	\$9.43	\$10.69	\$10.01	\$13.24	\$16.02	\$18.83	\$21.64	\$24.48	\$28.04	57
58	\$4.54	\$5.87	\$7.01	\$8.02	\$9.02	\$10.10	\$11.46	\$10.44	\$13.83	\$16.76	\$19.77	\$22.69	\$25.71	\$29.47	58
59	\$4.88	\$6.28	\$7.46	\$8.53	\$9.61	\$10.78	\$12.23	\$10.87	\$14.43	\$17.50	\$20.67	\$23.77	\$26.93	\$30.89	59
60	\$5.21	\$6.67	\$7.89	\$9.06	\$10.23	\$11.45	\$13.01	\$11.32	\$15.04	\$18.26	\$21.57	\$24.83	\$28.16	\$32.33	60
61	\$5.56	\$7.08	\$8.34	\$9.58	\$10.82	\$12.13	\$13.81	\$11.73	\$15.62	\$19.01	\$22.48	\$25.88	\$29.39	\$33.75	61
62	\$5.91	\$7.48	\$8.78	\$10.10	\$11.42	\$12.80	\$14.60	\$12.17	\$16.23	\$19.77	\$23.40	\$26.96	\$30.62	\$35.18	62
63	\$6.51	\$8.27	\$9.71	\$11.18	\$12.64	\$14.18	\$16.14	\$13.18	\$17.56	\$21.33	\$25.18	\$28.96	\$32.82	\$37.66	63
64	\$7.14	\$9.06	\$10.66	\$12.27	\$13.86	\$15.54	\$17.67	\$14.20	\$18.85	\$22.91	\$26.96	\$30.97	\$35.05	\$40.16	64
65	\$7.76	\$9.86	\$11.58	\$13.32	\$15.07	\$16.93	\$19.28	\$15.22	\$20.20	\$24.50	\$28.77	\$32.97	\$37.26	\$42.64	65
66	\$8.37	\$10.66	\$12.52	\$14.41	\$16.29	\$18.30	\$20.85	\$16.25	\$21.53	\$26.08	\$30.56	\$34.96	\$39.47	\$45.13	66
67	\$8.99	\$11.45	\$13.44	\$15.48	\$17.51	\$19.68	\$22.42	\$17.27	\$22.85	\$27.65	\$32.35	\$36.96	\$41.68	\$47.62	67
68	\$10.21	\$13.01	\$15.33	\$17.62	\$19.91	\$22.32	\$25.41	\$19.13	\$25.37	\$30.77	\$35.79	\$40.73	\$45.78	\$52.17	68
69	\$11.45	\$14.61	\$17.22	\$19.75	\$22.29	\$24.96	\$28.39	\$21.01	\$27.91	\$33.88	\$39.24	\$44.52	\$49.87	\$56.74	69
70	\$12.67	\$16.19	\$19.10	\$21.89	\$24.66	\$27.60	\$31.38	\$22.87	\$30.44	\$37.00	\$42.68	\$48.26	\$53.99	\$61.29	70
71	\$13.89	\$17.77	\$20.98	\$24.01	\$27.05	\$30.25	\$34.36	\$24.74	\$32.96	\$40.11	\$46.13	\$52.03	\$58.10	\$65.84	71
72	\$15.11	\$19.35	\$22.87	\$26.14	\$29.43	\$32.89	\$37.35	\$26.60	\$35.48	\$43.22	\$49.58	\$55.80	\$62.19	\$70.40	72
73	\$17.30	\$22.29	\$26.42	\$30.12	\$33.81	\$37.72	\$42.75	\$29.78	\$39.92	\$48.79	\$55.75	\$62.56	\$69.55	\$78.54	73
74	\$19.48	\$25.20	\$29.99	\$34.09	\$38.19	\$42.52	\$48.15	\$32.96	\$44.36	\$54.40	\$61.91	\$69.30	\$76.89	\$86.68	74
75	\$21.68	\$28.15	\$33.55	\$38.06	\$42.57	\$47.36	\$53.54	\$36.11	\$48.80	\$59.97	\$68.08	\$76.05	\$84.22	\$94.81	75
76	\$23.87	\$31.06	\$37.10	\$42.02	\$46.94	\$52.17	\$58.94	\$39.28	\$53.25	\$65.54	\$74.25	\$82.78	\$91.55	\$102.95	76
77	\$26.08	\$33.99	\$40.67	\$46.00	\$51.33	\$56.99	\$64.35	\$42.46	\$57.70	\$71.13	\$80.43	\$89.53	\$98.89	\$111.09	77
78	\$28.11	\$36.70	\$43.99	\$49.72	\$55.44	\$61.51	\$69.36	\$45.11	\$61.46	\$75.93	\$85.77	\$95.39	\$105.26	\$118.05	78
79	\$30.14	\$39.41	\$47.30	\$53.46	\$59.58	\$66.06	\$74.39	\$47.76	\$65.23	\$80.71	\$91.10	\$101.24	\$111.63	\$124.98	79
80	\$32.14	\$42.12	\$50.63	\$57.17	\$63.69	\$70.57	\$79.43	\$50.39	\$68.97	\$85.48	\$96.45	\$107.11	\$117.98	\$131.93	80
81	\$34.18	\$44.83	\$53.94	\$60.91	\$67.83	\$75.11	\$84.87	\$53.04	\$72.74	\$90.27	\$101.79	\$112.98	\$124.34	\$138.89	81
82	\$36.20	\$47.53	\$57.28	\$64.64	\$71.93	\$79.65	\$89.51	\$55.68	\$76.51	\$95.06	\$107.14	\$118.82	\$130.71	\$145.84	82
83	\$38.87	\$51.13	\$61.69	\$69.63	\$77.47	\$85.72	\$96.27	\$59.33	\$81.66	\$101.62	\$114.49	\$126.93	\$139.57	\$155.52	83
84	\$41.53	\$54.71	\$66.11	\$74.61	\$83.01	\$91.83	\$103.04	\$62.98	\$86.82	\$108.20	\$121.87	\$135.05	\$148.39	\$165.21	84
85	\$44.19	\$58.28	\$70.53	\$79.60	\$88.53	\$97.90	\$109.80	\$66.63	\$91.98	\$114.75	\$129.22	\$143.15	\$157.23	\$174.91	85
86	\$46.85	\$61.89	\$74.94	\$84.58	\$94.07	\$104.01	\$116.57	\$70.28	\$97.15	\$121.34	\$136.59	\$151.27	\$166.07	\$184.60	86
87	\$49.51	\$65.46	\$79.37	\$89.55	\$99.59	\$110.09	\$123.33	\$73.92	\$102.32	\$127.90	\$143.94	\$159.38	\$174.91	\$194.29	87
88	\$52.02	\$68.77	\$83.39	\$94.13	\$104.72	\$115.76	\$129.71	\$77.21	\$106.83	\$133.57	\$150.33	\$166.49	\$182.78	\$203.04	88
89	\$54.54	\$72.05	\$87.44	\$98.70	\$109.84	\$121.46	\$136.08	\$80.49	\$111.32	\$139.24	\$156.71	\$173.61	\$190.60	\$211.81	89
90	\$57.04	\$75.35	\$91.45	\$103.27	\$114.96	\$127.14	\$142.46	\$83.77	\$115.83	\$144.90	\$163.09	\$180.75	\$198.45	\$220.57	90
91	\$59.57	\$78.65	\$95.49	\$107.84	\$120.08	\$132.83	\$148.83	\$87.04	\$120.35	\$150.56	\$169.48	\$187.87	\$206.32	\$229.33	91
92	\$62.06	\$81.94	\$99.53	\$112.41	\$125.19	\$138.50	\$155.21	\$90.32	\$124.85	\$156.23	\$175.				

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														
	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	\$4.92	\$5.67	\$6.30	\$6.94	\$7.66	\$8.58	\$9.08	\$11.42	\$13.52	\$15.58	\$17.66	\$19.81	\$22.50	25
26	\$4.04	\$4.95	\$5.70	\$6.36	\$7.01	\$7.72	\$8.66	\$9.20	\$11.58	\$13.67	\$15.77	\$17.88	\$20.08	\$22.78	26
27	\$4.07	\$4.97	\$5.76	\$6.39	\$7.05	\$7.77	\$8.73	\$9.30	\$11.74	\$13.86	\$15.97	\$18.13	\$20.34	\$23.11	27
28	\$4.08	\$5.01	\$5.80	\$6.44	\$7.12	\$7.84	\$8.79	\$9.42	\$11.87	\$14.03	\$16.19	\$18.34	\$20.59	\$23.42	28
29	\$4.11	\$5.04	\$5.82	\$6.49	\$7.16	\$7.90	\$8.88	\$9.54	\$12.01	\$14.18	\$16.37	\$18.58	\$20.88	\$23.72	29
30	\$4.14	\$5.06	\$5.85	\$6.52	\$7.21	\$7.98	\$8.94	\$9.65	\$12.14	\$14.36	\$16.58	\$18.82	\$21.13	\$24.02	30
31	\$4.16	\$5.09	\$5.92	\$6.58	\$7.27	\$8.02	\$9.03	\$9.77	\$12.30	\$14.53	\$16.79	\$19.04	\$21.40	\$24.33	31
32	\$4.18	\$5.15	\$5.95	\$6.63	\$7.33	\$8.09	\$9.08	\$9.87	\$12.45	\$14.72	\$16.97	\$19.26	\$21.66	\$24.64	32
33	\$4.20	\$5.17	\$6.00	\$6.67	\$7.39	\$8.15	\$9.15	\$9.99	\$12.57	\$14.87	\$17.17	\$19.50	\$21.92	\$24.95	33
34	\$4.21	\$5.19	\$6.05	\$6.73	\$7.45	\$8.22	\$9.22	\$10.09	\$12.72	\$15.04	\$17.39	\$19.75	\$22.19	\$25.27	34
35	\$4.25	\$5.23	\$6.08	\$6.77	\$7.48	\$8.27	\$9.30	\$10.21	\$12.86	\$15.21	\$17.58	\$19.98	\$22.46	\$25.56	35
36	\$4.30	\$5.30	\$6.15	\$6.86	\$7.59	\$8.38	\$9.43	\$10.37	\$13.06	\$15.44	\$17.85	\$20.27	\$22.78	\$25.96	36
37	\$4.33	\$5.36	\$6.24	\$6.94	\$7.70	\$8.50	\$9.57	\$10.48	\$13.23	\$15.64	\$18.12	\$20.56	\$23.12	\$26.35	37
38	\$4.37	\$5.41	\$6.30	\$7.03	\$7.79	\$8.61	\$9.69	\$10.64	\$13.42	\$15.87	\$18.36	\$20.86	\$23.46	\$26.72	38
39	\$4.42	\$5.47	\$6.39	\$7.13	\$7.89	\$8.73	\$9.82	\$10.78	\$13.59	\$16.09	\$18.62	\$21.15	\$23.82	\$27.13	39
40	\$4.46	\$5.54	\$6.46	\$7.21	\$8.00	\$8.84	\$9.96	\$10.92	\$13.79	\$16.29	\$18.88	\$21.44	\$24.12	\$27.51	40
41	\$4.49	\$5.60	\$6.53	\$7.30	\$8.11	\$8.97	\$10.09	\$11.08	\$13.98	\$16.52	\$19.12	\$21.76	\$24.48	\$27.91	41
42	\$4.55	\$5.67	\$6.61	\$7.41	\$8.22	\$9.09	\$10.24	\$11.22	\$14.16	\$16.74	\$19.38	\$22.04	\$24.82	\$28.29	42
43	\$4.60	\$5.71	\$6.69	\$7.49	\$8.32	\$9.20	\$10.37	\$11.35	\$14.32	\$16.95	\$19.65	\$22.35	\$25.16	\$28.69	43
44	\$4.63	\$5.79	\$6.79	\$7.59	\$8.39	\$9.32	\$10.48	\$11.50	\$14.51	\$17.17	\$19.91	\$22.64	\$25.49	\$29.06	44
45	\$4.69	\$5.83	\$6.86	\$7.69	\$8.50	\$9.43	\$10.62	\$11.65	\$14.72	\$17.41	\$20.16	\$22.95	\$25.84	\$29.47	45
46	\$4.76	\$5.95	\$7.01	\$7.84	\$8.71	\$9.66	\$10.87	\$11.86	\$14.95	\$17.70	\$20.53	\$23.34	\$26.27	\$29.99	46
47	\$4.85	\$6.08	\$7.15	\$8.01	\$8.92	\$9.89	\$11.14	\$12.05	\$15.20	\$18.01	\$20.86	\$23.74	\$26.75	\$30.50	47
48	\$4.93	\$6.20	\$7.29	\$8.21	\$9.11	\$10.12	\$11.40	\$12.22	\$15.46	\$18.29	\$21.21	\$24.15	\$27.21	\$31.04	48
49	\$5.01	\$6.31	\$7.47	\$8.37	\$9.32	\$10.33	\$11.66	\$12.45	\$15.70	\$18.59	\$21.57	\$24.55	\$27.67	\$31.57	49
50	\$5.09	\$6.44	\$7.61	\$8.55	\$9.53	\$10.56	\$11.92	\$12.63	\$15.96	\$18.90	\$21.91	\$24.95	\$28.14	\$32.11	50
51	\$5.18	\$6.55	\$7.76	\$8.71	\$9.71	\$10.78	\$12.19	\$12.83	\$16.21	\$19.20	\$22.29	\$25.37	\$28.59	\$32.63	51
52	\$5.25	\$6.67	\$7.90	\$8.91	\$9.91	\$11.02	\$12.45	\$13.01	\$16.43	\$19.49	\$22.62	\$25.77	\$29.05	\$33.17	52
53	\$5.36	\$6.80	\$8.06	\$9.08	\$10.12	\$11.25	\$12.69	\$13.22	\$16.70	\$19.79	\$22.98	\$26.17	\$29.51	\$33.68	53
54	\$5.45	\$6.91	\$8.22	\$9.24	\$10.31	\$11.47	\$12.96	\$13.42	\$16.95	\$20.09	\$23.33	\$26.58	\$29.98	\$34.23	54
55	\$5.52	\$7.03	\$8.37	\$9.43	\$10.53	\$11.70	\$13.22	\$13.62	\$17.20	\$20.39	\$23.68	\$26.97	\$30.42	\$34.74	55
56	\$6.06	\$7.63	\$9.03	\$10.18	\$11.37	\$12.68	\$14.34	\$14.26	\$18.05	\$21.42	\$24.93	\$28.45	\$32.13	\$36.73	56
57	\$6.58	\$8.24	\$9.67	\$10.97	\$12.23	\$13.66	\$15.48	\$14.89	\$18.92	\$22.48	\$26.21	\$29.95	\$33.83	\$38.70	57
58	\$7.13	\$8.83	\$10.32	\$11.70	\$13.13	\$14.64	\$16.62	\$15.53	\$19.77	\$23.52	\$27.46	\$31.43	\$35.50	\$40.66	58
59	\$7.63	\$9.44	\$10.99	\$12.46	\$13.99	\$15.64	\$17.74	\$16.19	\$20.60	\$24.56	\$28.72	\$32.90	\$37.22	\$42.63	59
60	\$8.18	\$10.03	\$11.64	\$13.22	\$14.86	\$16.64	\$18.88	\$16.82	\$21.49	\$25.62	\$29.99	\$34.38	\$38.91	\$44.59	60
61	\$8.71	\$10.64	\$12.27	\$13.98	\$15.72	\$17.61	\$20.00	\$17.46	\$22.34	\$26.66	\$31.25	\$35.85	\$40.62	\$46.57	61
62	\$9.24	\$11.25	\$12.94	\$14.74	\$16.60	\$18.59	\$21.13	\$18.12	\$23.19	\$27.72	\$32.52	\$37.33	\$42.33	\$48.53	62
63	\$10.24	\$12.43	\$14.31	\$16.32	\$18.37	\$20.58	\$23.40	\$19.62	\$25.07	\$29.93	\$35.01	\$40.08	\$45.39	\$51.98	63
64	\$11.20	\$13.62	\$15.69	\$17.89	\$20.15	\$22.59	\$25.66	\$21.14	\$26.96	\$32.15	\$37.50	\$42.87	\$48.43	\$55.41	64
65	\$12.17	\$14.80	\$17.06	\$19.47	\$21.91	\$24.56	\$27.95	\$22.64	\$28.86	\$34.38	\$39.97	\$45.62	\$51.49	\$58.85	65
66	\$13.13	\$15.99	\$18.44	\$21.03	\$23.71	\$26.57	\$30.22	\$24.16	\$30.75	\$36.59	\$42.47	\$48.39	\$54.55	\$62.28	66
67	\$14.10	\$17.18	\$19.81	\$22.61	\$25.48	\$28.57	\$32.47	\$25.69	\$32.64	\$38.79	\$44.97	\$51.16	\$57.60	\$65.70	67
68	\$16.02	\$19.56	\$22.59	\$25.73	\$28.93	\$32.41	\$36.81	\$28.46	\$36.27	\$43.16	\$49.75	\$56.36	\$63.27	\$72.00	68
69	\$17.91	\$21.93	\$25.37	\$28.83	\$32.38	\$36.26	\$41.14	\$31.24	\$39.88	\$47.54	\$54.55	\$61.59	\$68.95	\$78.29	69
70	\$19.84	\$24.32	\$28.15	\$31.93	\$35.86	\$40.07	\$45.47	\$34.01	\$43.48	\$51.90	\$59.32	\$66.81	\$74.62	\$84.58	70
71	\$21.76	\$26.70	\$30.92	\$35.06	\$39.31	\$43.91	\$49.81	\$36.80	\$47.10	\$56.28	\$64.11	\$72.03	\$80.30	\$90.86	71
72	\$23.68	\$29.06	\$33.68	\$38.16	\$42.78	\$47.77	\$54.13	\$39.58	\$50.70	\$60.63	\$68.93	\$77.24	\$85.98	\$97.14	72
73	\$27.12	\$33.48	\$38.94	\$43.96	\$49.15	\$54.76	\$61.96	\$44.29	\$57.07	\$68.48	\$77.48	\$86.58	\$96.11	\$108.38	73
74	\$30.54	\$37.87	\$44.19	\$49.75	\$55.52	\$61.75	\$69.77	\$49.02	\$63.42	\$76.30	\$86.08	\$95.92	\$106.25	\$119.61	74
75	\$33.98	\$42.27	\$49.43	\$55.55	\$61.88	\$68.74	\$77.59	\$53.74	\$69.76	\$84.13	\$94.66	\$105.27	\$116.38	\$130.83	75
76	\$37.41	\$46.67	\$54.68	\$61.35	\$68.24	\$75.74	\$85.42	\$58.45	\$76.11	\$91.96	\$103.24	\$114.60	\$126.53	\$142.08	76
77	\$40.87	\$51.08	\$59.91	\$67.14	\$74.61	\$82.73	\$93.26	\$63.16	\$82.47	\$99.80	\$111.83	\$123.93	\$136.69	\$153.31	77
78	\$44.04	\$55.14	\$64.82	\$72.59	\$80.61	\$89.32	\$100.53	\$67.12	\$87.85	\$106.49	\$119.22	\$132.04	\$145.49	\$162.89	78
79	\$47.21	\$59.21	\$69.71	\$78.03	\$86.59	\$95.90	\$107.82	\$71.05	\$93.20	\$113.22	\$126.67	\$140.15	\$154.28	\$172.49	79
80	\$50.38	\$63.28	\$74.61	\$83.47	\$92.60	\$102.48	\$115.14	\$74.99	\$98.59	\$119.93	\$134.09	\$148.26	\$163.09	\$182.06	80
81	\$53.58	\$67.35	\$79.50	\$88.92	\$98.59	\$109.04	\$122.42	\$78.91	\$103.96	\$126.64	\$141.53	\$156.38	\$171.86	\$191.65	81
82	\$56.75	\$71.41	\$84.40	\$94.36	\$104.58	\$115.63	\$129.71	\$82.85	\$109.33	\$133.36	\$148.95	\$164.48	\$180.68	\$201.23	82
83	\$60.93	\$76.81	\$90.89	\$101.62	\$112.63	\$124.48	\$139.51	\$88.28	\$116.73	\$142.57	\$159.18	\$175.69	\$192.87	\$214.62	83
84	\$65.10	\$82.20	\$97.41	\$108.91	\$120.66	\$133.30	\$149.31	\$93.69	\$124.09	\$151.80	\$169.41	\$186.93	\$205.10	\$227.98	84
85	\$69.23	\$87.58	\$103.93	\$116.18	\$128.70	\$142.15	\$159.12	\$99.12	\$131.48	\$161.02	\$179.65	\$198.15	\$217.32	\$241.35	85
86	\$73.41	\$92.97	\$110.43	\$123.49	\$136.74	\$151.00	\$168.92	\$104.56	\$138.83	\$170.24	\$189.88	\$209.40	\$229.53	\$254.73	86
87	\$77.58	\$98.36	\$116.95	\$130.75	\$144.78	\$159.82	\$178.73	\$109.97	\$146.25	\$179.44	\$200.11	\$220.61	\$241.75	\$268.11	87
88	\$81.55	\$103.32	\$122.89	\$137.41	\$152.22	\$168.07	\$187.98	\$114.85	\$152.67	\$187.40	\$208.98	\$230.47	\$252.59	\$280.19	88
89	\$85.46	\$108.26	\$128.82	\$144.09	\$159.68	\$176.33	\$197.21	\$119.74	\$159.12	\$195.33	\$217.87	\$240.33	\$263.43	\$292.26	89
90	\$89.40	\$113.22	\$134.77	\$150.76	\$167.11	\$184.56	\$206.44	\$124.62	\$165.54	\$203.29	\$226.73	\$250.18	\$274.30	\$304.36	90
91	\$93.34	\$118.17	\$140.71	\$157.44	\$174.56	\$192.82	\$215.71	\$129.48	\$171.99	\$211.23	\$235.62</				

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														
	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	\$4.71	\$5.68	\$6.50	\$7.17	\$7.89	\$8.68	\$9.71	\$10.07	\$12.55	\$14.72	\$16.86	\$19.07	\$21.36	\$24.23	25
26	\$4.73	\$5.70	\$6.53	\$7.23	\$7.95	\$8.76	\$9.80	\$10.18	\$12.69	\$14.88	\$17.08	\$19.33	\$21.66	\$24.56	26
27	\$4.74	\$5.76	\$6.58	\$7.28	\$8.01	\$8.82	\$9.88	\$10.32	\$12.85	\$15.07	\$17.31	\$19.58	\$21.93	\$24.89	27
28	\$4.76	\$5.79	\$6.63	\$7.33	\$8.07	\$8.91	\$9.97	\$10.44	\$13.01	\$15.26	\$17.52	\$19.81	\$22.23	\$25.21	28
29	\$4.80	\$5.82	\$6.67	\$7.40	\$8.14	\$8.97	\$10.03	\$10.56	\$13.17	\$15.46	\$17.74	\$20.08	\$22.51	\$25.55	29
30	\$4.83	\$5.84	\$6.73	\$7.46	\$8.21	\$9.04	\$10.12	\$10.69	\$13.34	\$15.62	\$17.99	\$20.32	\$22.78	\$25.89	30
31	\$4.85	\$5.91	\$6.77	\$7.49	\$8.25	\$9.10	\$10.21	\$10.81	\$13.50	\$15.81	\$18.17	\$20.57	\$23.08	\$26.22	31
32	\$4.87	\$5.93	\$6.82	\$7.57	\$8.32	\$9.19	\$10.29	\$10.97	\$13.65	\$15.99	\$18.40	\$20.83	\$23.36	\$26.54	32
33	\$4.91	\$5.96	\$6.88	\$7.60	\$8.37	\$9.23	\$10.37	\$11.08	\$13.81	\$16.19	\$18.60	\$21.09	\$23.66	\$26.86	33
34	\$4.93	\$6.01	\$6.91	\$7.66	\$8.45	\$9.32	\$10.44	\$11.20	\$13.96	\$16.37	\$18.83	\$21.31	\$23.95	\$27.21	34
35	\$4.95	\$6.05	\$6.96	\$7.72	\$8.50	\$9.36	\$10.53	\$11.33	\$14.11	\$16.56	\$19.06	\$21.57	\$24.22	\$27.54	35
36	\$5.01	\$6.12	\$7.04	\$7.81	\$8.61	\$9.52	\$10.67	\$11.47	\$14.31	\$16.80	\$19.33	\$21.90	\$24.59	\$27.97	36
37	\$5.05	\$6.19	\$7.14	\$7.90	\$8.73	\$9.65	\$10.81	\$11.64	\$14.51	\$17.03	\$19.61	\$22.22	\$24.95	\$28.39	37
38	\$5.09	\$6.26	\$7.23	\$8.01	\$8.84	\$9.78	\$10.99	\$11.80	\$14.73	\$17.28	\$19.89	\$22.53	\$25.31	\$28.80	38
39	\$5.16	\$6.31	\$7.30	\$8.13	\$8.97	\$9.91	\$11.13	\$11.96	\$14.91	\$17.51	\$20.17	\$22.85	\$25.66	\$29.23	39
40	\$5.19	\$6.39	\$7.41	\$8.23	\$9.09	\$10.03	\$11.28	\$12.10	\$15.14	\$17.74	\$20.44	\$23.19	\$26.04	\$29.63	40
41	\$5.25	\$6.46	\$7.49	\$8.34	\$9.21	\$10.16	\$11.42	\$12.27	\$15.33	\$18.00	\$20.71	\$23.50	\$26.40	\$30.07	41
42	\$5.31	\$6.53	\$7.59	\$8.44	\$9.33	\$10.30	\$11.58	\$12.45	\$15.52	\$18.23	\$21.01	\$23.83	\$26.77	\$30.48	42
43	\$5.36	\$6.60	\$7.69	\$8.54	\$9.43	\$10.43	\$11.74	\$12.61	\$15.73	\$18.46	\$21.27	\$24.12	\$27.13	\$30.89	43
44	\$5.41	\$6.67	\$7.76	\$8.64	\$9.56	\$10.56	\$11.88	\$12.75	\$15.94	\$18.71	\$21.56	\$24.46	\$27.50	\$31.32	44
45	\$5.46	\$6.75	\$7.85	\$8.73	\$9.67	\$10.69	\$12.02	\$12.91	\$16.13	\$18.94	\$21.85	\$24.77	\$27.86	\$31.72	45
46	\$5.56	\$6.89	\$8.01	\$8.94	\$9.89	\$10.97	\$12.33	\$13.15	\$16.40	\$19.25	\$22.22	\$25.21	\$28.34	\$32.32	46
47	\$5.65	\$7.03	\$8.21	\$9.12	\$10.13	\$11.21	\$12.62	\$13.35	\$16.69	\$19.58	\$22.61	\$25.64	\$28.86	\$32.89	47
48	\$5.76	\$7.16	\$8.37	\$9.34	\$10.37	\$11.47	\$12.91	\$13.56	\$16.95	\$19.91	\$22.99	\$26.09	\$29.36	\$33.46	48
49	\$5.83	\$7.29	\$8.54	\$9.54	\$10.57	\$11.74	\$13.21	\$13.81	\$17.22	\$20.23	\$23.36	\$26.53	\$29.83	\$34.00	49
50	\$5.94	\$7.45	\$8.71	\$9.75	\$10.80	\$11.97	\$13.51	\$14.00	\$17.51	\$20.56	\$23.74	\$26.96	\$30.35	\$34.58	50
51	\$6.06	\$7.59	\$8.91	\$9.93	\$11.04	\$12.22	\$13.81	\$14.23	\$17.77	\$20.88	\$24.11	\$27.39	\$30.84	\$35.17	51
52	\$6.14	\$7.72	\$9.06	\$10.13	\$11.26	\$12.50	\$14.10	\$14.47	\$18.05	\$21.20	\$24.52	\$27.85	\$31.33	\$35.73	52
53	\$6.25	\$7.85	\$9.23	\$10.33	\$11.48	\$12.75	\$14.38	\$14.65	\$18.32	\$21.54	\$24.88	\$28.28	\$31.83	\$36.30	53
54	\$6.34	\$7.99	\$9.42	\$10.54	\$11.73	\$12.99	\$14.67	\$14.88	\$18.60	\$21.86	\$25.28	\$28.71	\$32.33	\$36.87	54
55	\$6.44	\$8.13	\$9.58	\$10.74	\$11.95	\$13.27	\$14.98	\$15.10	\$18.88	\$22.19	\$25.63	\$29.15	\$32.81	\$37.42	55
56	\$7.05	\$8.82	\$10.33	\$11.62	\$12.94	\$14.38	\$16.25	\$15.81	\$19.81	\$23.32	\$26.99	\$30.75	\$34.65	\$39.56	56
57	\$7.69	\$9.53	\$11.09	\$12.47	\$13.92	\$15.49	\$17.55	\$16.52	\$20.74	\$24.46	\$28.39	\$32.34	\$36.49	\$41.69	57
58	\$8.31	\$10.21	\$11.83	\$13.34	\$14.89	\$16.62	\$18.80	\$17.25	\$21.69	\$25.60	\$29.76	\$33.95	\$38.31	\$43.79	58
59	\$8.93	\$10.91	\$12.57	\$14.19	\$15.88	\$17.73	\$20.09	\$17.92	\$22.63	\$26.75	\$31.12	\$35.54	\$40.16	\$45.93	59
60	\$9.54	\$11.59	\$13.31	\$15.05	\$16.89	\$18.85	\$21.36	\$18.66	\$23.56	\$27.90	\$32.49	\$37.13	\$41.99	\$48.05	60
61	\$10.15	\$12.30	\$14.06	\$15.94	\$17.86	\$19.95	\$22.64	\$19.37	\$24.52	\$29.02	\$33.85	\$38.72	\$43.81	\$50.18	61
62	\$10.78	\$12.98	\$14.84	\$16.80	\$18.85	\$21.09	\$23.94	\$20.08	\$25.44	\$30.17	\$35.21	\$40.33	\$45.64	\$52.28	62
63	\$11.92	\$14.36	\$16.38	\$18.59	\$20.86	\$23.34	\$26.51	\$21.76	\$27.51	\$32.58	\$37.92	\$43.32	\$48.95	\$55.99	63
64	\$13.06	\$15.73	\$17.99	\$20.39	\$22.89	\$25.61	\$29.06	\$23.43	\$29.60	\$34.99	\$40.62	\$46.31	\$52.25	\$59.70	64
65	\$14.18	\$17.09	\$19.55	\$22.18	\$24.89	\$27.86	\$31.65	\$25.14	\$31.67	\$37.40	\$43.32	\$49.28	\$55.54	\$63.39	65
66	\$15.32	\$18.49	\$21.13	\$23.97	\$26.93	\$30.12	\$34.22	\$26.81	\$33.73	\$39.81	\$46.00	\$52.27	\$58.83	\$67.07	66
67	\$16.43	\$19.86	\$22.70	\$25.76	\$28.93	\$32.38	\$36.78	\$28.47	\$35.81	\$42.22	\$48.72	\$55.28	\$62.14	\$70.80	67
68	\$18.68	\$22.61	\$25.88	\$29.30	\$32.88	\$36.74	\$41.69	\$31.57	\$39.79	\$46.97	\$53.91	\$60.91	\$68.26	\$77.56	68
69	\$20.90	\$25.33	\$29.05	\$32.87	\$36.80	\$41.11	\$46.59	\$34.65	\$43.75	\$51.73	\$59.08	\$66.54	\$74.37	\$84.34	69
70	\$23.13	\$28.11	\$32.23	\$36.40	\$40.73	\$45.46	\$51.49	\$37.74	\$47.70	\$56.47	\$64.26	\$72.19	\$80.48	\$91.12	70
71	\$25.37	\$30.84	\$35.42	\$39.94	\$44.66	\$49.81	\$56.39	\$40.81	\$51.68	\$61.24	\$69.47	\$77.81	\$86.61	\$97.88	71
72	\$27.60	\$33.58	\$38.59	\$43.48	\$48.59	\$54.18	\$61.31	\$43.89	\$55.65	\$65.99	\$74.65	\$83.46	\$92.75	\$104.67	72
73	\$31.60	\$38.68	\$44.59	\$50.08	\$55.81	\$62.10	\$70.16	\$49.14	\$62.59	\$74.51	\$83.95	\$93.54	\$103.68	\$116.75	73
74	\$35.64	\$43.76	\$50.61	\$56.72	\$63.05	\$70.03	\$79.00	\$54.35	\$69.58	\$83.03	\$93.26	\$103.62	\$114.61	\$128.87	74
75	\$39.64	\$48.84	\$56.61	\$63.29	\$70.29	\$77.96	\$87.87	\$59.61	\$76.55	\$91.56	\$102.53	\$113.72	\$125.55	\$140.95	75
76	\$43.65	\$53.92	\$62.62	\$69.89	\$77.51	\$85.89	\$96.71	\$64.83	\$83.51	\$100.08	\$111.84	\$123.79	\$136.50	\$153.08	76
77	\$47.67	\$59.02	\$68.64	\$76.51	\$84.74	\$93.82	\$105.59	\$70.06	\$90.48	\$108.60	\$121.11	\$133.90	\$147.46	\$165.18	77
78	\$51.37	\$63.71	\$74.25	\$82.72	\$91.56	\$101.29	\$113.85	\$74.44	\$96.38	\$115.92	\$129.17	\$142.66	\$156.93	\$175.48	78
79	\$55.08	\$68.40	\$79.86	\$88.91	\$98.36	\$108.75	\$122.11	\$78.79	\$102.25	\$123.21	\$137.20	\$151.40	\$166.42	\$185.81	79
80	\$58.78	\$73.11	\$85.45	\$95.10	\$105.18	\$116.19	\$130.36	\$83.15	\$108.16	\$130.54	\$145.24	\$160.18	\$175.91	\$196.15	80
81	\$62.47	\$77.79	\$91.04	\$101.30	\$111.99	\$123.66	\$138.63	\$87.52	\$114.06	\$137.83	\$153.30	\$168.93	\$185.41	\$206.47	81
82	\$66.19	\$82.50	\$96.66	\$107.53	\$118.79	\$131.12	\$146.89	\$91.91	\$119.96	\$145.12	\$161.33	\$177.71	\$194.89	\$216.80	82
83	\$71.05	\$88.73	\$104.13	\$115.80	\$127.93	\$141.16	\$158.00	\$97.90	\$128.05	\$155.19	\$172.41	\$189.83	\$208.08	\$231.21	83
84	\$75.93	\$94.94	\$111.58	\$124.09	\$137.06	\$151.16	\$169.08	\$103.93	\$136.15	\$165.20	\$183.52	\$201.95	\$221.23	\$245.62	84
85	\$80.77	\$101.17	\$119.03	\$132.39	\$146.18	\$161.18	\$180.19	\$109.95	\$144.23	\$175.22	\$194.60	\$214.07	\$234.41	\$260.04	85
86	\$85.65	\$107.40	\$126.49	\$140.68	\$155.33	\$171.20	\$191.28	\$115.95	\$152.34	\$185.26	\$205.69	\$226.17	\$247.59	\$274.43	86
87	\$90.51	\$113.63	\$133.94	\$148.96	\$164.45	\$181.25	\$202.39	\$121.98	\$160.44	\$195.29	\$216.78	\$238.33	\$260.76	\$288.85	87
88	\$95.08	\$119.33	\$140.75	\$156.56	\$172.91	\$190.59	\$212.86	\$127.39	\$167.49	\$203.95	\$226.39	\$248.96	\$272.47	\$301.86	88
89	\$99.69	\$125.04	\$147.58	\$164.16	\$181.36	\$199.94	\$223.31	\$132.80	\$174.57	\$212.59	\$235.99	\$259.63	\$284.19	\$314.89	89
90	\$104.28	\$130.78	\$154.36	\$171.77	\$189.82	\$209.32	\$233.77	\$138.22	\$181.62	\$221.23	\$245.62	\$270.28	\$295.89	\$327.90	90
91	\$108.88	\$136.49	\$161.16	\$179.36	\$198.										

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	\$5.05	\$6.17	\$7.05	\$7.79	\$8.55	\$9.42	\$10.54	\$10.53	\$13.06	\$15.26	\$17.47	\$19.72	\$22.09	\$25.05	25
26	\$5.08	\$6.22	\$7.12	\$7.84	\$8.62	\$9.48	\$10.60	\$10.66	\$13.22	\$15.46	\$17.70	\$19.99	\$22.39	\$25.38	26
27	\$5.10	\$6.26	\$7.16	\$7.89	\$8.68	\$9.57	\$10.69	\$10.78	\$13.39	\$15.64	\$17.91	\$20.25	\$22.69	\$25.74	27
28	\$5.15	\$6.28	\$7.21	\$7.95	\$8.75	\$9.65	\$10.78	\$10.92	\$13.54	\$15.84	\$18.15	\$20.49	\$22.98	\$26.08	28
29	\$5.17	\$6.34	\$7.26	\$8.01	\$8.82	\$9.71	\$10.87	\$11.04	\$13.70	\$16.04	\$18.37	\$20.77	\$23.27	\$26.41	29
30	\$5.19	\$6.38	\$7.30	\$8.07	\$8.90	\$9.79	\$10.98	\$11.18	\$13.87	\$16.21	\$18.60	\$21.02	\$23.56	\$26.76	30
31	\$5.23	\$6.41	\$7.35	\$8.14	\$8.95	\$9.87	\$11.04	\$11.32	\$14.04	\$16.40	\$18.83	\$21.29	\$23.86	\$27.10	31
32	\$5.24	\$6.45	\$7.41	\$8.21	\$9.03	\$9.93	\$11.13	\$11.45	\$14.19	\$16.60	\$19.06	\$21.55	\$24.16	\$27.45	32
33	\$5.27	\$6.50	\$7.47	\$8.25	\$9.09	\$10.01	\$11.22	\$11.56	\$14.36	\$16.80	\$19.26	\$21.79	\$24.45	\$27.79	33
34	\$5.31	\$6.53	\$7.50	\$8.32	\$9.15	\$10.09	\$11.32	\$11.70	\$14.53	\$16.97	\$19.50	\$22.06	\$24.75	\$28.14	34
35	\$5.34	\$6.57	\$7.58	\$8.37	\$9.22	\$10.15	\$11.40	\$11.83	\$14.71	\$17.17	\$19.72	\$22.33	\$25.05	\$28.45	35
36	\$5.40	\$6.64	\$7.66	\$8.48	\$9.34	\$10.30	\$11.56	\$12.00	\$14.89	\$17.44	\$20.01	\$22.64	\$25.42	\$28.90	36
37	\$5.45	\$6.74	\$7.76	\$8.60	\$9.47	\$10.44	\$11.74	\$12.18	\$15.10	\$17.68	\$20.31	\$22.99	\$25.78	\$29.35	37
38	\$5.51	\$6.81	\$7.85	\$8.69	\$9.59	\$10.59	\$11.89	\$12.34	\$15.32	\$17.91	\$20.58	\$23.32	\$26.17	\$29.77	38
39	\$5.56	\$6.89	\$7.95	\$8.81	\$9.72	\$10.73	\$12.06	\$12.50	\$15.52	\$18.16	\$20.89	\$23.66	\$26.54	\$30.21	39
40	\$5.60	\$6.96	\$8.03	\$8.93	\$9.85	\$10.87	\$12.20	\$12.67	\$15.73	\$18.41	\$21.16	\$23.97	\$26.93	\$30.64	40
41	\$5.67	\$7.03	\$8.15	\$9.04	\$9.97	\$11.01	\$12.36	\$12.83	\$15.95	\$18.66	\$21.48	\$24.32	\$27.30	\$31.06	41
42	\$5.71	\$7.12	\$8.24	\$9.15	\$10.11	\$11.15	\$12.54	\$12.99	\$16.14	\$18.91	\$21.76	\$24.64	\$27.68	\$31.49	42
43	\$5.78	\$7.18	\$8.35	\$9.24	\$10.24	\$11.29	\$12.69	\$13.17	\$16.36	\$19.14	\$22.03	\$24.96	\$28.05	\$31.92	43
44	\$5.82	\$7.27	\$8.44	\$9.36	\$10.37	\$11.45	\$12.85	\$13.34	\$16.57	\$19.39	\$22.34	\$25.30	\$28.42	\$32.37	44
45	\$5.90	\$7.34	\$8.54	\$9.47	\$10.47	\$11.59	\$13.01	\$13.51	\$16.79	\$19.65	\$22.62	\$25.63	\$28.81	\$32.80	45
46	\$6.00	\$7.49	\$8.71	\$9.70	\$10.73	\$11.87	\$13.35	\$13.74	\$17.07	\$19.98	\$23.02	\$26.09	\$29.33	\$33.39	46
47	\$6.09	\$7.63	\$8.92	\$9.92	\$10.99	\$12.14	\$13.66	\$13.96	\$17.37	\$20.32	\$23.40	\$26.53	\$29.81	\$33.98	47
48	\$6.20	\$7.79	\$9.10	\$10.13	\$11.22	\$12.43	\$13.98	\$14.18	\$17.63	\$20.66	\$23.82	\$26.98	\$30.35	\$34.56	48
49	\$6.30	\$7.94	\$9.28	\$10.37	\$11.47	\$12.69	\$14.30	\$14.43	\$17.91	\$21.00	\$24.19	\$27.45	\$30.86	\$35.17	49
50	\$6.40	\$8.09	\$9.47	\$10.56	\$11.73	\$12.97	\$14.62	\$14.64	\$18.19	\$21.33	\$24.59	\$27.91	\$31.38	\$35.74	50
51	\$6.51	\$8.24	\$9.67	\$10.78	\$11.96	\$13.27	\$14.92	\$14.87	\$18.50	\$21.66	\$25.00	\$28.34	\$31.87	\$36.33	51
52	\$6.61	\$8.38	\$9.85	\$11.00	\$12.20	\$13.53	\$15.26	\$15.10	\$18.79	\$22.01	\$25.37	\$28.80	\$32.41	\$36.92	52
53	\$6.73	\$8.55	\$10.03	\$11.22	\$12.46	\$13.82	\$15.58	\$15.33	\$19.07	\$22.34	\$25.77	\$29.26	\$32.91	\$37.51	53
54	\$6.82	\$8.69	\$10.25	\$11.45	\$12.69	\$14.10	\$15.90	\$15.55	\$19.36	\$22.66	\$26.16	\$29.69	\$33.43	\$38.09	54
55	\$6.93	\$8.84	\$10.42	\$11.65	\$12.95	\$14.36	\$16.21	\$15.77	\$19.64	\$23.02	\$26.57	\$30.15	\$33.95	\$38.70	55
56	\$7.60	\$9.59	\$11.23	\$12.60	\$14.03	\$15.59	\$17.59	\$16.52	\$20.60	\$24.19	\$27.98	\$31.81	\$35.84	\$40.88	56
57	\$8.27	\$10.37	\$12.05	\$13.53	\$15.07	\$16.80	\$18.98	\$17.28	\$21.58	\$25.38	\$29.39	\$33.47	\$37.73	\$43.07	57
58	\$8.94	\$11.12	\$12.85	\$14.48	\$16.14	\$18.01	\$20.36	\$18.02	\$22.58	\$26.57	\$30.82	\$35.11	\$39.63	\$45.27	58
59	\$9.63	\$11.87	\$13.66	\$15.40	\$17.22	\$19.21	\$21.76	\$18.77	\$23.54	\$27.74	\$32.22	\$36.77	\$41.53	\$47.47	59
60	\$10.29	\$12.62	\$14.49	\$16.35	\$18.29	\$20.42	\$23.13	\$19.50	\$24.53	\$28.93	\$33.64	\$38.43	\$43.42	\$49.65	60
61	\$10.97	\$13.39	\$15.31	\$17.29	\$19.36	\$21.64	\$24.53	\$20.23	\$25.49	\$30.12	\$35.06	\$40.06	\$45.30	\$51.85	61
62	\$11.63	\$14.14	\$16.10	\$18.23	\$20.43	\$22.84	\$25.91	\$20.98	\$26.49	\$31.30	\$36.49	\$41.71	\$47.20	\$54.04	62
63	\$12.84	\$15.62	\$17.82	\$20.17	\$22.62	\$25.29	\$28.70	\$22.74	\$28.62	\$33.80	\$39.28	\$44.81	\$50.61	\$57.85	63
64	\$14.06	\$17.11	\$19.53	\$22.10	\$24.81	\$27.73	\$31.47	\$24.49	\$30.79	\$36.31	\$42.08	\$47.91	\$54.03	\$61.70	64
65	\$15.29	\$18.62	\$21.25	\$24.07	\$26.97	\$30.20	\$34.27	\$26.26	\$32.93	\$38.82	\$44.86	\$50.99	\$57.44	\$65.51	65
66	\$16.50	\$20.12	\$22.97	\$26.02	\$29.16	\$32.63	\$37.06	\$28.03	\$35.10	\$41.31	\$47.66	\$54.08	\$60.83	\$69.33	66
67	\$17.71	\$21.62	\$24.67	\$27.95	\$31.37	\$35.09	\$39.82	\$29.78	\$37.26	\$43.81	\$50.46	\$57.18	\$64.24	\$73.16	67
68	\$20.13	\$24.60	\$28.14	\$31.79	\$35.62	\$39.81	\$45.13	\$33.01	\$41.39	\$48.74	\$55.81	\$63.01	\$70.57	\$80.17	68
69	\$22.52	\$27.58	\$31.58	\$35.65	\$39.90	\$44.52	\$50.46	\$36.20	\$45.52	\$53.67	\$61.20	\$68.84	\$76.90	\$87.15	69
70	\$24.93	\$30.57	\$35.05	\$39.49	\$44.14	\$49.25	\$55.76	\$39.44	\$49.64	\$58.60	\$66.57	\$74.66	\$83.24	\$94.15	70
71	\$27.36	\$33.55	\$38.49	\$43.34	\$48.40	\$53.94	\$61.07	\$42.67	\$53.76	\$63.54	\$71.94	\$80.49	\$89.55	\$101.16	71
72	\$29.76	\$36.54	\$41.97	\$47.20	\$52.67	\$58.66	\$66.37	\$45.88	\$57.90	\$68.48	\$77.32	\$86.35	\$95.88	\$108.16	72
73	\$34.08	\$42.08	\$48.44	\$54.35	\$60.50	\$67.28	\$75.97	\$51.35	\$65.13	\$77.32	\$86.96	\$96.79	\$107.21	\$120.66	73
74	\$38.42	\$47.63	\$55.01	\$61.51	\$68.34	\$75.85	\$85.56	\$56.83	\$72.39	\$86.14	\$96.56	\$107.21	\$118.50	\$133.17	74
75	\$42.74	\$53.14	\$61.53	\$68.70	\$76.19	\$84.45	\$95.15	\$62.29	\$79.63	\$95.01	\$106.19	\$117.65	\$129.84	\$145.68	75
76	\$47.05	\$58.67	\$68.09	\$75.86	\$84.01	\$93.04	\$104.73	\$67.76	\$86.88	\$103.85	\$115.81	\$128.10	\$141.13	\$158.18	76
77	\$51.37	\$64.21	\$74.61	\$83.02	\$91.86	\$101.62	\$114.31	\$73.24	\$94.13	\$112.67	\$125.43	\$138.52	\$152.46	\$170.70	77
78	\$55.37	\$69.33	\$80.71	\$89.75	\$99.23	\$109.70	\$123.28	\$77.79	\$100.27	\$120.26	\$133.78	\$147.60	\$162.26	\$181.36	78
79	\$59.33	\$74.45	\$86.79	\$96.47	\$106.62	\$117.80	\$132.22	\$82.36	\$106.39	\$127.85	\$142.10	\$156.66	\$172.08	\$192.04	79
80	\$63.35	\$79.54	\$92.90	\$103.21	\$113.99	\$125.88	\$141.16	\$86.91	\$112.53	\$135.43	\$150.44	\$165.72	\$181.90	\$202.71	80
81	\$67.34	\$84.66	\$98.98	\$109.95	\$121.37	\$133.95	\$150.11	\$91.47	\$118.68	\$143.01	\$158.76	\$174.77	\$191.70	\$213.39	81
82	\$71.34	\$89.79	\$105.06	\$116.66	\$128.76	\$142.03	\$159.04	\$96.05	\$124.80	\$150.60	\$167.11	\$183.82	\$201.51	\$224.05	82
83	\$76.57	\$96.55	\$113.18	\$125.68	\$138.66	\$152.89	\$171.06	\$102.33	\$133.22	\$161.01	\$178.59	\$196.37	\$215.14	\$238.95	83
84	\$81.80	\$103.33	\$121.29	\$134.65	\$148.56	\$163.75	\$183.08	\$108.61	\$141.65	\$171.42	\$190.06	\$208.92	\$228.77	\$253.84	84
85	\$87.04	\$110.11	\$129.42	\$143.65	\$158.46	\$174.60	\$195.10	\$114.92	\$150.06	\$181.03	\$201.53	\$221.46	\$242.39	\$268.73	85
86	\$92.30	\$116.88	\$137.49	\$152.66	\$168.33	\$185.45	\$207.11	\$121.21	\$158.49	\$192.21	\$213.03	\$234.01	\$256.01	\$283.61	86
87	\$97.54	\$123.65	\$145.60	\$161.65	\$178.24	\$196.33	\$219.13	\$127.49	\$166.89	\$202.63	\$224.50	\$246.55	\$269.62	\$298.50	87
88	\$102.49	\$129.88	\$153.01	\$169.87	\$187.41	\$206.44	\$230.48	\$133.14	\$174.27	\$211.60	\$234.45	\$257.58	\$281.72	\$311.96	88
89	\$107.43	\$136.09	\$160.40	\$178.13	\$196.58	\$216.59	\$241.79	\$138.81	\$181.61	\$220.59	\$244.42	\$268.60	\$293.83	\$325.41	89
90	\$112.39	\$142.31	\$167.81	\$186.38	\$205.72	\$226.72	\$253.13	\$144.46	\$188.98	\$229.55	\$254.38	\$			

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							
	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	\$3.09	\$3.94	\$4.63	\$5.18	\$5.76	\$6.37	\$7.14	\$7.29	\$9.56	\$11.48	\$13.39	\$15.25	\$17.15	\$19.51	25
26	\$3.10	\$3.96	\$4.66	\$5.23	\$5.80	\$6.40	\$7.18	\$7.40	\$9.67	\$11.64	\$13.55	\$15.44	\$17.38	\$19.79	26
27	\$3.12	\$3.98	\$4.71	\$5.27	\$5.83	\$6.45	\$7.26	\$7.48	\$9.79	\$11.78	\$13.71	\$15.64	\$17.59	\$20.06	27
28	\$3.14	\$4.02	\$4.73	\$5.31	\$5.90	\$6.51	\$7.30	\$7.58	\$9.91	\$11.94	\$13.90	\$15.84	\$17.83	\$20.32	28
29	\$3.15	\$4.03	\$4.75	\$5.36	\$5.93	\$6.55	\$7.39	\$7.66	\$10.02	\$12.07	\$14.08	\$16.06	\$18.05	\$20.57	29
30	\$3.16	\$4.06	\$4.80	\$5.39	\$5.96	\$6.61	\$7.45	\$7.74	\$10.14	\$12.21	\$14.25	\$16.24	\$18.28	\$20.85	30
31	\$3.19	\$4.08	\$4.83	\$5.42	\$6.02	\$6.66	\$7.49	\$7.84	\$10.27	\$12.36	\$14.43	\$16.43	\$18.51	\$21.12	31
32	\$3.22	\$4.11	\$4.86	\$5.47	\$6.07	\$6.72	\$7.57	\$7.93	\$10.40	\$12.51	\$14.60	\$16.65	\$18.74	\$21.38	32
33	\$3.23	\$4.14	\$4.88	\$5.51	\$6.12	\$6.77	\$7.61	\$8.01	\$10.52	\$12.65	\$14.76	\$16.84	\$18.98	\$21.65	33
34	\$3.26	\$4.16	\$4.92	\$5.54	\$6.15	\$6.81	\$7.69	\$8.13	\$10.62	\$12.80	\$14.93	\$17.04	\$19.21	\$21.91	34
35	\$3.27	\$4.19	\$4.96	\$5.57	\$6.20	\$6.88	\$7.73	\$8.22	\$10.74	\$12.95	\$15.10	\$17.25	\$19.43	\$22.19	35
36	\$3.29	\$4.22	\$5.03	\$5.65	\$6.28	\$6.96	\$7.84	\$8.32	\$10.88	\$13.13	\$15.33	\$17.51	\$19.72	\$22.51	36
37	\$3.33	\$4.28	\$5.08	\$5.71	\$6.38	\$7.05	\$7.95	\$8.44	\$11.06	\$13.31	\$15.55	\$17.75	\$20.00	\$22.85	37
38	\$3.37	\$4.33	\$5.15	\$5.80	\$6.45	\$7.15	\$8.06	\$8.55	\$11.21	\$13.51	\$15.77	\$18.02	\$20.31	\$23.20	38
39	\$3.40	\$4.37	\$5.21	\$5.85	\$6.53	\$7.26	\$8.18	\$8.67	\$11.35	\$13.68	\$15.99	\$18.27	\$20.59	\$23.54	39
40	\$3.42	\$4.43	\$5.27	\$5.94	\$6.63	\$7.34	\$8.29	\$8.79	\$11.50	\$13.87	\$16.21	\$18.51	\$20.89	\$23.86	40
41	\$3.47	\$4.47	\$5.34	\$6.02	\$6.72	\$7.45	\$8.38	\$8.91	\$11.66	\$14.06	\$16.42	\$18.79	\$21.18	\$24.21	41
42	\$3.49	\$4.51	\$5.41	\$6.09	\$6.80	\$7.55	\$8.50	\$9.03	\$11.81	\$14.25	\$16.67	\$19.04	\$21.48	\$24.55	42
43	\$3.53	\$4.59	\$5.47	\$6.17	\$6.89	\$7.62	\$8.61	\$9.12	\$11.96	\$14.43	\$16.89	\$19.31	\$21.77	\$24.88	43
44	\$3.55	\$4.62	\$5.53	\$6.25	\$6.99	\$7.73	\$8.73	\$9.24	\$12.12	\$14.62	\$17.09	\$19.55	\$22.06	\$25.21	44
45	\$3.60	\$4.69	\$5.59	\$6.31	\$7.04	\$7.83	\$8.83	\$9.36	\$12.27	\$14.78	\$17.33	\$19.80	\$22.35	\$25.56	45
46	\$3.65	\$4.76	\$5.71	\$6.46	\$7.21	\$8.01	\$9.06	\$9.53	\$12.49	\$15.04	\$17.62	\$20.16	\$22.75	\$26.02	46
47	\$3.73	\$4.86	\$5.83	\$6.61	\$7.40	\$8.22	\$9.26	\$9.69	\$12.69	\$15.31	\$17.91	\$20.49	\$23.14	\$26.49	47
48	\$3.77	\$4.96	\$5.95	\$6.75	\$7.57	\$8.38	\$9.48	\$9.83	\$12.90	\$15.55	\$18.23	\$20.86	\$23.54	\$26.94	48
49	\$3.84	\$5.05	\$6.09	\$6.90	\$7.72	\$8.58	\$9.70	\$10.00	\$13.11	\$15.82	\$18.52	\$21.20	\$23.95	\$27.39	49
50	\$3.92	\$5.16	\$6.22	\$7.04	\$7.88	\$8.76	\$9.92	\$10.15	\$13.31	\$16.08	\$18.83	\$21.56	\$24.34	\$27.86	50
51	\$3.98	\$5.24	\$6.34	\$7.18	\$8.03	\$8.95	\$10.13	\$10.31	\$13.53	\$16.34	\$19.12	\$21.90	\$24.75	\$28.30	51
52	\$4.04	\$5.34	\$6.45	\$7.33	\$8.22	\$9.15	\$10.37	\$10.47	\$13.74	\$16.58	\$19.43	\$22.25	\$25.15	\$28.77	52
53	\$4.11	\$5.45	\$6.58	\$7.48	\$8.37	\$9.33	\$10.56	\$10.62	\$13.95	\$16.83	\$19.75	\$22.61	\$25.53	\$29.24	53
54	\$4.18	\$5.53	\$6.72	\$7.62	\$8.55	\$9.53	\$10.78	\$10.78	\$14.16	\$17.08	\$20.04	\$22.97	\$25.94	\$29.68	54
55	\$4.22	\$5.64	\$6.82	\$7.77	\$8.71	\$9.71	\$11.00	\$10.97	\$14.36	\$17.34	\$20.34	\$23.30	\$26.32	\$30.15	55
56	\$4.64	\$6.12	\$7.35	\$8.39	\$9.43	\$10.53	\$11.94	\$11.46	\$15.07	\$18.24	\$21.42	\$24.59	\$27.81	\$31.85	56
57	\$5.05	\$6.58	\$7.89	\$9.04	\$10.14	\$11.34	\$12.86	\$11.97	\$15.80	\$19.11	\$22.51	\$25.86	\$29.28	\$33.56	57
58	\$5.47	\$7.05	\$8.44	\$9.66	\$10.86	\$12.17	\$13.82	\$12.49	\$16.50	\$20.00	\$23.60	\$27.13	\$30.73	\$35.29	58
59	\$5.85	\$7.57	\$8.95	\$10.29	\$11.59	\$12.97	\$14.76	\$12.99	\$17.22	\$20.90	\$24.68	\$28.40	\$32.21	\$36.99	59
60	\$6.28	\$8.02	\$9.48	\$10.91	\$12.32	\$13.81	\$15.70	\$13.52	\$17.92	\$21.79	\$25.76	\$29.67	\$33.68	\$38.70	60
61	\$6.69	\$8.50	\$10.02	\$11.52	\$13.01	\$14.62	\$16.65	\$14.04	\$18.66	\$22.69	\$26.84	\$30.97	\$35.16	\$40.39	61
62	\$7.12	\$8.99	\$10.56	\$12.17	\$13.76	\$15.44	\$17.58	\$14.56	\$19.36	\$23.58	\$27.94	\$32.22	\$36.62	\$42.12	62
63	\$7.85	\$9.93	\$11.68	\$13.44	\$15.21	\$17.08	\$19.48	\$15.75	\$20.94	\$25.45	\$30.09	\$34.62	\$39.28	\$45.10	63
64	\$8.60	\$10.88	\$12.80	\$14.75	\$16.69	\$18.74	\$21.34	\$16.97	\$22.51	\$27.36	\$32.21	\$37.00	\$41.90	\$48.07	64
65	\$9.34	\$11.86	\$13.94	\$16.06	\$18.16	\$20.41	\$23.24	\$18.19	\$24.09	\$29.25	\$34.36	\$39.39	\$44.55	\$51.06	65
66	\$10.09	\$12.80	\$15.04	\$17.34	\$19.64	\$22.04	\$25.15	\$19.43	\$25.66	\$31.12	\$36.49	\$41.79	\$47.20	\$54.04	66
67	\$10.84	\$13.76	\$16.19	\$18.63	\$21.10	\$23.71	\$27.02	\$20.66	\$27.25	\$33.02	\$38.62	\$44.18	\$49.85	\$57.01	67
68	\$12.30	\$15.64	\$18.44	\$21.20	\$23.97	\$26.90	\$30.62	\$22.89	\$30.27	\$36.73	\$42.75	\$48.66	\$54.77	\$62.46	68
69	\$13.77	\$17.56	\$20.70	\$23.78	\$26.83	\$30.09	\$34.23	\$25.14	\$33.28	\$40.43	\$46.87	\$53.20	\$59.68	\$67.93	69
70	\$15.25	\$19.46	\$22.98	\$26.35	\$29.69	\$33.26	\$37.83	\$27.36	\$36.31	\$44.15	\$50.96	\$57.68	\$64.59	\$73.37	70
71	\$16.70	\$21.34	\$25.23	\$28.90	\$32.57	\$36.45	\$41.43	\$29.60	\$39.33	\$47.86	\$55.09	\$62.19	\$69.48	\$78.82	71
72	\$18.17	\$23.25	\$27.49	\$31.46	\$35.44	\$39.64	\$45.03	\$31.82	\$42.34	\$51.58	\$59.19	\$66.70	\$74.39	\$84.28	72
73	\$20.82	\$26.77	\$31.78	\$36.26	\$40.72	\$45.45	\$51.54	\$35.61	\$47.65	\$58.25	\$66.58	\$74.76	\$83.16	\$94.03	73
74	\$23.46	\$30.28	\$36.05	\$41.01	\$45.99	\$51.25	\$58.06	\$39.41	\$52.94	\$64.90	\$73.94	\$82.84	\$91.95	\$103.79	74
75	\$26.10	\$33.83	\$40.34	\$45.78	\$51.27	\$57.04	\$64.56	\$43.20	\$58.25	\$71.56	\$81.33	\$90.88	\$100.74	\$113.51	75
76	\$28.74	\$37.35	\$44.63	\$50.59	\$56.54	\$62.84	\$71.06	\$46.98	\$63.55	\$78.24	\$88.68	\$98.96	\$109.52	\$123.26	76
77	\$31.41	\$40.85	\$48.91	\$55.37	\$61.81	\$68.67	\$77.56	\$50.79	\$68.84	\$84.91	\$96.06	\$107.00	\$118.28	\$133.01	77
78	\$33.83	\$44.12	\$52.90	\$59.85	\$66.77	\$74.12	\$83.63	\$53.94	\$73.34	\$90.61	\$102.44	\$114.00	\$125.91	\$141.34	78
79	\$36.27	\$47.36	\$56.89	\$64.33	\$71.74	\$79.59	\$89.68	\$57.11	\$77.83	\$96.33	\$108.85	\$121.01	\$133.51	\$149.66	79
80	\$38.71	\$50.62	\$60.90	\$68.82	\$76.70	\$85.04	\$95.76	\$60.28	\$82.31	\$102.03	\$115.20	\$128.01	\$141.12	\$157.97	80
81	\$41.13	\$53.88	\$73.29	\$81.66	\$90.51	\$101.85	\$116.84	\$63.43	\$86.79	\$107.73	\$121.58	\$135.01	\$148.72	\$166.28	81
82	\$43.58	\$57.11	\$68.87	\$77.79	\$86.64	\$95.95	\$107.90	\$66.62	\$91.30	\$113.47	\$127.97	\$142.02	\$156.35	\$174.59	82
83	\$46.77	\$61.44	\$74.18	\$83.78	\$93.29	\$103.30	\$116.05	\$70.95	\$97.45	\$121.29	\$136.75	\$151.71	\$166.89	\$186.21	83
84	\$49.98	\$65.73	\$79.50	\$89.79	\$99.95	\$110.63	\$124.22	\$75.33	\$103.61	\$129.15	\$145.55	\$161.39	\$177.49	\$197.81	84
85	\$53.20	\$70.05	\$84.81	\$95.78	\$106.61	\$117.96	\$132.36	\$79.68	\$109.77	\$136.99	\$154.34	\$171.09	\$188.05	\$209.42	85
86	\$56.39	\$74.36	\$90.13	\$101.78	\$113.27	\$125.30	\$140.51	\$84.05	\$115.93	\$144.82	\$163.13	\$180.79	\$198.63	\$221.02	86
87	\$59.60	\$78.67	\$95.45	\$107.79	\$119.93	\$132.63	\$148.68	\$88.43	\$122.10	\$152.67	\$171.91	\$190.49	\$209.19	\$232.61	87
88	\$62.60	\$82.62	\$100.30	\$113.27	\$126.08	\$139.48	\$156.37	\$92.33	\$127.46	\$159.43	\$179.54	\$199.00	\$218.59	\$243.10	88
89	\$65.65	\$86.58	\$105.13	\$118.78	\$132.26	\$146.31	\$164.04	\$96.27	\$132.85	\$166.18	\$187.17	\$207.50	\$227.96	\$253.57	89
90	\$68.67	\$90.55	\$109.98	\$124.29	\$138.42	\$153.18	\$171.73	\$100.19	\$138.22	\$172.94	\$194.80	\$216.02	\$237.37	\$264.07	90
91	\$71.68	\$94.50	\$114.83	\$129.78	\$144.61	\$160.01	\$179.42	\$104.10	\$143.59	\$179.70	\$202.43	\$224.53	\$246.79	\$274.55	91
92	\$74.72	\$98.46	\$												

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														
	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	\$3.97	\$4.85	\$5.59	\$6.20	\$6.85	\$7.55	\$8.47	\$8.94	\$11.28	\$13.31	\$15.36	\$17.42	\$19.55	\$22.19	25
26	\$3.98	\$4.87	\$5.63	\$6.25	\$6.90	\$7.60	\$8.51	\$9.06	\$11.41	\$13.51	\$15.55	\$17.63	\$19.80	\$22.48	26
27	\$4.00	\$4.91	\$5.67	\$6.30	\$6.94	\$7.69	\$8.60	\$9.17	\$11.56	\$13.66	\$15.75	\$17.86	\$20.08	\$22.78	27
28	\$4.03	\$4.93	\$5.70	\$6.36	\$7.01	\$7.73	\$8.67	\$9.28	\$11.70	\$13.83	\$15.96	\$18.12	\$20.32	\$23.10	28
29	\$4.04	\$4.96	\$5.73	\$6.39	\$7.05	\$7.79	\$8.73	\$9.38	\$11.86	\$13.99	\$16.14	\$18.32	\$20.58	\$23.39	29
30	\$4.07	\$4.99	\$5.79	\$6.44	\$7.12	\$7.85	\$8.81	\$9.52	\$11.97	\$14.17	\$16.36	\$18.55	\$20.85	\$23.71	30
31	\$4.08	\$5.03	\$5.82	\$6.49	\$7.16	\$7.90	\$8.90	\$9.63	\$12.12	\$14.32	\$16.56	\$18.79	\$21.12	\$23.99	31
32	\$4.11	\$5.05	\$5.84	\$6.52	\$7.21	\$7.98	\$8.94	\$9.71	\$12.25	\$14.50	\$16.74	\$19.01	\$21.36	\$24.30	32
33	\$4.14	\$5.08	\$5.91	\$6.57	\$7.27	\$8.02	\$9.03	\$9.83	\$12.42	\$14.67	\$16.95	\$19.24	\$21.64	\$24.61	33
34	\$4.16	\$5.12	\$5.94	\$6.61	\$7.30	\$8.09	\$9.09	\$9.93	\$12.55	\$14.85	\$17.15	\$19.48	\$21.89	\$24.90	34
35	\$4.18	\$5.16	\$6.00	\$6.66	\$7.39	\$8.15	\$9.15	\$10.05	\$12.69	\$15.00	\$17.34	\$19.69	\$22.17	\$25.20	35
36	\$4.21	\$5.21	\$6.07	\$6.75	\$7.48	\$8.25	\$9.28	\$10.18	\$12.86	\$15.22	\$17.59	\$19.99	\$22.48	\$25.60	36
37	\$4.27	\$5.27	\$6.14	\$6.85	\$7.58	\$8.37	\$9.42	\$10.33	\$13.06	\$15.44	\$17.85	\$20.30	\$22.79	\$25.98	37
38	\$4.31	\$5.34	\$6.22	\$6.93	\$7.69	\$8.49	\$9.56	\$10.48	\$13.23	\$15.65	\$18.13	\$20.57	\$23.14	\$26.37	38
39	\$4.35	\$5.40	\$6.28	\$7.02	\$7.77	\$8.60	\$9.67	\$10.62	\$13.41	\$15.87	\$18.37	\$20.88	\$23.47	\$26.76	39
40	\$4.40	\$5.46	\$6.37	\$7.12	\$7.88	\$8.71	\$9.80	\$10.77	\$13.57	\$16.08	\$18.62	\$21.15	\$23.82	\$27.13	40
41	\$4.43	\$5.52	\$6.44	\$7.18	\$7.99	\$8.83	\$9.93	\$10.91	\$13.77	\$16.29	\$18.88	\$21.44	\$24.15	\$27.51	41
42	\$4.47	\$5.57	\$6.52	\$7.28	\$8.07	\$8.95	\$10.07	\$11.06	\$13.96	\$16.50	\$19.12	\$21.76	\$24.48	\$27.91	42
43	\$4.50	\$5.64	\$6.60	\$7.39	\$8.18	\$9.06	\$10.21	\$11.20	\$14.14	\$16.73	\$19.38	\$22.03	\$24.81	\$28.29	43
44	\$4.57	\$5.69	\$6.67	\$7.47	\$8.29	\$9.19	\$10.33	\$11.34	\$14.31	\$16.94	\$19.64	\$22.34	\$25.16	\$28.69	44
45	\$4.61	\$5.76	\$6.75	\$7.57	\$8.38	\$9.30	\$10.45	\$11.47	\$14.50	\$17.16	\$19.89	\$22.63	\$25.48	\$29.05	45
46	\$4.69	\$5.85	\$6.90	\$7.73	\$8.58	\$9.53	\$10.71	\$11.66	\$14.75	\$17.45	\$20.23	\$23.02	\$25.92	\$29.57	46
47	\$4.76	\$6.00	\$7.04	\$7.89	\$8.78	\$9.75	\$10.99	\$11.87	\$14.99	\$17.74	\$20.57	\$23.42	\$26.39	\$30.10	47
48	\$4.86	\$6.12	\$7.18	\$8.07	\$8.98	\$9.97	\$11.23	\$12.06	\$15.25	\$18.04	\$20.94	\$23.83	\$26.83	\$30.62	48
49	\$4.93	\$6.24	\$7.34	\$8.24	\$9.19	\$10.16	\$11.48	\$12.23	\$15.48	\$18.34	\$21.27	\$24.22	\$27.30	\$31.13	49
50	\$5.03	\$6.36	\$7.49	\$8.43	\$9.36	\$10.41	\$11.75	\$12.45	\$15.73	\$18.62	\$21.63	\$24.63	\$27.73	\$31.67	50
51	\$5.09	\$6.45	\$7.63	\$8.60	\$9.57	\$10.62	\$12.00	\$12.63	\$15.98	\$18.92	\$21.95	\$25.03	\$28.19	\$32.20	51
52	\$5.18	\$6.57	\$7.79	\$8.76	\$9.77	\$10.85	\$12.23	\$12.83	\$16.23	\$19.22	\$22.33	\$25.42	\$28.66	\$32.74	52
53	\$5.25	\$6.69	\$7.94	\$8.94	\$9.97	\$11.08	\$12.51	\$13.01	\$16.48	\$19.51	\$22.65	\$25.82	\$29.11	\$33.23	53
54	\$5.36	\$6.81	\$8.09	\$9.10	\$10.15	\$11.29	\$12.77	\$13.22	\$16.71	\$19.80	\$23.00	\$26.22	\$29.55	\$33.76	54
55	\$5.42	\$6.93	\$8.24	\$9.28	\$10.37	\$11.51	\$13.01	\$13.41	\$16.96	\$20.10	\$23.36	\$26.63	\$30.03	\$34.28	55
56	\$5.94	\$7.54	\$8.90	\$10.02	\$11.22	\$12.49	\$14.14	\$14.05	\$17.81	\$21.14	\$24.60	\$28.08	\$31.69	\$36.20	56
57	\$6.49	\$8.11	\$9.53	\$10.77	\$12.07	\$13.45	\$15.25	\$14.67	\$18.66	\$22.18	\$25.86	\$29.52	\$33.36	\$38.15	57
58	\$7.01	\$8.69	\$10.16	\$11.52	\$12.91	\$14.44	\$16.36	\$15.31	\$19.49	\$23.20	\$27.09	\$30.99	\$35.05	\$40.10	58
59	\$7.54	\$9.30	\$10.81	\$12.27	\$13.79	\$15.40	\$17.47	\$15.95	\$20.34	\$24.23	\$28.33	\$32.45	\$36.70	\$42.03	59
60	\$8.03	\$9.89	\$11.46	\$13.01	\$14.63	\$16.37	\$18.59	\$16.57	\$21.18	\$25.28	\$29.60	\$33.90	\$38.40	\$44.00	60
61	\$8.57	\$10.47	\$12.09	\$13.77	\$15.49	\$17.34	\$19.69	\$17.18	\$22.02	\$26.30	\$30.83	\$35.35	\$40.06	\$45.93	61
62	\$9.10	\$11.08	\$12.74	\$14.51	\$16.35	\$18.30	\$20.82	\$17.83	\$22.88	\$27.35	\$32.08	\$36.81	\$41.73	\$47.86	62
63	\$10.05	\$12.23	\$14.10	\$16.07	\$18.10	\$20.28	\$23.06	\$19.33	\$24.73	\$29.52	\$34.53	\$39.56	\$44.75	\$51.27	63
64	\$11.01	\$13.41	\$15.46	\$17.62	\$19.84	\$22.24	\$25.29	\$20.83	\$26.60	\$31.71	\$36.99	\$42.27	\$47.78	\$54.66	64
65	\$11.96	\$14.60	\$16.81	\$19.18	\$21.58	\$24.21	\$27.51	\$22.33	\$28.45	\$33.89	\$39.44	\$45.00	\$50.79	\$58.06	65
66	\$12.91	\$15.75	\$18.16	\$20.71	\$23.34	\$26.16	\$29.76	\$23.82	\$30.33	\$36.07	\$41.89	\$47.72	\$53.79	\$61.42	66
67	\$13.87	\$16.93	\$19.51	\$22.29	\$25.08	\$28.14	\$31.99	\$25.31	\$32.19	\$38.27	\$44.36	\$50.47	\$56.83	\$64.81	67
68	\$15.75	\$19.25	\$22.25	\$25.32	\$28.48	\$31.91	\$36.27	\$28.05	\$35.76	\$42.58	\$49.07	\$55.62	\$62.41	\$71.01	68
69	\$17.63	\$21.62	\$25.00	\$28.40	\$31.91	\$35.71	\$40.52	\$30.78	\$39.31	\$46.89	\$53.80	\$60.75	\$68.01	\$77.21	69
70	\$19.51	\$23.95	\$27.71	\$31.46	\$35.32	\$39.48	\$44.79	\$33.53	\$42.88	\$51.19	\$58.53	\$65.91	\$73.61	\$83.41	70
71	\$21.41	\$26.27	\$30.45	\$34.53	\$38.72	\$43.24	\$49.05	\$36.27	\$46.45	\$55.51	\$63.26	\$71.05	\$79.21	\$89.62	71
72	\$23.28	\$28.63	\$33.18	\$37.59	\$42.13	\$47.05	\$53.33	\$38.98	\$50.01	\$59.82	\$67.98	\$76.21	\$84.80	\$95.80	72
73	\$26.66	\$32.96	\$38.34	\$43.32	\$48.40	\$53.93	\$61.03	\$43.65	\$56.28	\$67.53	\$76.44	\$85.40	\$94.81	\$106.89	73
74	\$30.07	\$37.28	\$43.52	\$49.02	\$54.68	\$60.82	\$68.72	\$48.30	\$62.54	\$75.26	\$84.91	\$94.61	\$104.81	\$117.98	74
75	\$33.46	\$41.61	\$48.69	\$54.71	\$60.95	\$67.72	\$76.43	\$52.94	\$68.81	\$82.98	\$93.37	\$103.84	\$114.82	\$129.05	75
76	\$36.82	\$45.96	\$53.87	\$60.42	\$67.22	\$74.60	\$84.14	\$57.60	\$75.05	\$90.72	\$101.84	\$113.05	\$124.83	\$140.13	76
77	\$40.21	\$50.29	\$59.03	\$66.13	\$73.48	\$81.50	\$91.85	\$62.24	\$81.31	\$98.44	\$110.30	\$122.25	\$134.83	\$151.22	77
78	\$43.34	\$54.31	\$63.84	\$71.50	\$79.39	\$87.98	\$99.02	\$66.11	\$86.61	\$105.05	\$117.62	\$130.24	\$143.51	\$160.67	78
79	\$46.46	\$58.31	\$68.67	\$76.86	\$85.31	\$94.45	\$106.21	\$69.98	\$91.93	\$111.68	\$124.96	\$138.26	\$152.19	\$170.13	79
80	\$49.58	\$62.32	\$73.47	\$82.23	\$91.20	\$100.93	\$113.39	\$73.89	\$97.23	\$118.31	\$132.28	\$146.26	\$160.88	\$179.56	80
81	\$52.71	\$66.32	\$78.30	\$87.58	\$97.11	\$107.42	\$120.56	\$77.76	\$102.51	\$124.92	\$139.59	\$154.24	\$169.53	\$189.04	81
82	\$55.83	\$70.32	\$83.12	\$92.94	\$103.02	\$113.89	\$127.77	\$81.63	\$107.81	\$131.53	\$146.92	\$162.25	\$178.20	\$198.48	82
83	\$59.93	\$75.65	\$89.53	\$100.10	\$110.94	\$122.58	\$137.41	\$86.98	\$115.10	\$140.62	\$157.01	\$173.31	\$190.25	\$211.67	83
84	\$64.04	\$80.94	\$95.93	\$107.27	\$118.86	\$131.31	\$147.06	\$92.32	\$122.36	\$149.72	\$167.11	\$184.39	\$202.31	\$224.90	84
85	\$68.13	\$86.25	\$102.36	\$114.44	\$126.76	\$140.01	\$156.72	\$97.67	\$129.62	\$158.82	\$177.22	\$195.45	\$214.36	\$238.05	85
86	\$72.24	\$91.56	\$108.77	\$121.61	\$134.68	\$148.71	\$166.40	\$103.02	\$136.93	\$167.92	\$187.30	\$206.54	\$226.40	\$251.24	86
87	\$76.36	\$96.87	\$115.19	\$128.77	\$142.62	\$157.42	\$176.04	\$108.36	\$144.20	\$177.00	\$197.40	\$217.60	\$238.46	\$264.45	87
88	\$80.22	\$101.74	\$121.02	\$135.34	\$149.94	\$165.53	\$185.14	\$113.17	\$150.55	\$184.84	\$206.15	\$227.34	\$249.16	\$276.36	88
89	\$84.11	\$106.61	\$126.89	\$141.92	\$157.28	\$173.67	\$194.24	\$117.98	\$156.90	\$192.67	\$214.91	\$237.05	\$259.85	\$288.29	89
90	\$87.98	\$111.46	\$132.74	\$148.50	\$164.59	\$181.78	\$203.36	\$122.79	\$163.24	\$200.51	\$223.64	\$246.80	\$270.57	\$300.20	90
91	\$91.85	\$116.36	\$138.57	\$155.07	\$171.93	\$189.92	\$212.45	\$127.57	\$169.61	\$208.36	\$232.41	\$25			

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														
	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	\$4.61	\$5.57	\$6.39	\$7.05	\$7.76	\$8.54	\$9.57	\$9.91	\$12.35	\$14.49	\$16.64	\$18.79	\$21.04	\$23.87	25
26	\$4.63	\$5.63	\$6.44	\$7.12	\$7.83	\$8.61	\$9.65	\$10.02	\$12.51	\$14.65	\$16.83	\$19.04	\$21.33	\$24.21	26
27	\$4.66	\$5.65	\$6.49	\$7.16	\$7.88	\$8.68	\$9.71	\$10.15	\$12.67	\$14.86	\$17.06	\$19.26	\$21.63	\$24.54	27
28	\$4.71	\$5.69	\$6.52	\$7.21	\$7.94	\$8.75	\$9.80	\$10.29	\$12.82	\$15.03	\$17.28	\$19.53	\$21.90	\$24.85	28
29	\$4.72	\$5.71	\$6.57	\$7.27	\$8.00	\$8.82	\$9.88	\$10.41	\$12.97	\$15.21	\$17.47	\$19.79	\$22.19	\$25.18	29
30	\$4.74	\$5.76	\$6.61	\$7.30	\$8.06	\$8.90	\$9.96	\$10.53	\$13.13	\$15.40	\$17.70	\$20.01	\$22.47	\$25.50	30
31	\$4.76	\$5.80	\$6.66	\$7.39	\$8.13	\$8.95	\$10.02	\$10.66	\$13.29	\$15.59	\$17.90	\$20.28	\$22.75	\$25.84	31
32	\$4.79	\$5.82	\$6.72	\$7.43	\$8.18	\$9.03	\$10.12	\$10.77	\$13.43	\$15.75	\$18.14	\$20.53	\$23.02	\$26.16	32
33	\$4.82	\$5.85	\$6.75	\$7.48	\$8.24	\$9.09	\$10.18	\$10.88	\$13.57	\$15.95	\$18.34	\$20.77	\$23.30	\$26.50	33
34	\$4.85	\$5.91	\$6.80	\$7.54	\$8.31	\$9.15	\$10.27	\$11.01	\$13.76	\$16.13	\$18.56	\$21.01	\$23.58	\$26.82	34
35	\$4.87	\$5.94	\$6.85	\$7.59	\$8.36	\$9.22	\$10.37	\$11.14	\$13.90	\$16.32	\$18.78	\$21.26	\$23.86	\$27.14	35
36	\$4.92	\$6.01	\$6.93	\$7.70	\$8.48	\$9.35	\$10.48	\$11.29	\$14.10	\$16.56	\$19.04	\$21.57	\$24.22	\$27.54	36
37	\$4.96	\$6.08	\$7.02	\$7.77	\$8.60	\$9.47	\$10.64	\$11.46	\$14.30	\$16.79	\$19.33	\$21.89	\$24.59	\$27.97	37
38	\$5.03	\$6.15	\$7.12	\$7.88	\$8.69	\$9.63	\$10.78	\$11.62	\$14.50	\$17.02	\$19.60	\$22.22	\$24.93	\$28.39	38
39	\$5.06	\$6.22	\$7.18	\$7.99	\$8.82	\$9.75	\$10.93	\$11.77	\$14.71	\$17.26	\$19.87	\$22.52	\$25.30	\$28.80	39
40	\$5.10	\$6.28	\$7.28	\$8.09	\$8.94	\$9.88	\$11.09	\$11.92	\$14.89	\$17.47	\$20.15	\$22.84	\$25.64	\$29.21	40
41	\$5.17	\$6.37	\$7.35	\$8.21	\$9.05	\$10.00	\$11.23	\$12.08	\$15.08	\$17.71	\$20.43	\$23.14	\$26.02	\$29.62	41
42	\$5.21	\$6.41	\$7.46	\$8.29	\$9.17	\$10.13	\$11.37	\$12.23	\$15.29	\$17.97	\$20.69	\$23.46	\$26.37	\$30.04	42
43	\$5.25	\$6.50	\$7.55	\$8.38	\$9.28	\$10.27	\$11.52	\$12.41	\$15.49	\$18.18	\$20.98	\$23.80	\$26.72	\$30.45	43
44	\$5.32	\$6.57	\$7.62	\$8.49	\$9.39	\$10.40	\$11.68	\$12.56	\$15.69	\$18.41	\$21.25	\$24.10	\$27.10	\$30.86	44
45	\$5.37	\$6.63	\$7.72	\$8.60	\$9.52	\$10.53	\$11.83	\$12.71	\$15.88	\$18.66	\$21.52	\$24.42	\$27.46	\$31.26	45
46	\$5.46	\$6.77	\$7.88	\$8.79	\$9.72	\$10.77	\$12.12	\$12.94	\$16.14	\$18.98	\$21.90	\$24.85	\$27.94	\$31.83	46
47	\$5.56	\$6.90	\$8.06	\$8.98	\$9.96	\$11.02	\$12.42	\$13.15	\$16.42	\$19.31	\$22.29	\$25.29	\$28.42	\$32.41	47
48	\$5.65	\$7.04	\$8.23	\$9.19	\$10.16	\$11.28	\$12.69	\$13.38	\$16.70	\$19.61	\$22.64	\$25.73	\$28.92	\$32.95	48
49	\$5.76	\$7.17	\$8.39	\$9.38	\$10.41	\$11.52	\$12.98	\$13.56	\$16.96	\$19.93	\$23.02	\$26.15	\$29.40	\$33.53	49
50	\$5.83	\$7.30	\$8.57	\$9.58	\$10.62	\$11.78	\$13.28	\$13.79	\$17.25	\$20.25	\$23.39	\$26.58	\$29.91	\$34.09	50
51	\$5.94	\$7.46	\$8.75	\$9.78	\$10.85	\$12.05	\$13.55	\$14.00	\$17.51	\$20.57	\$23.78	\$26.98	\$30.38	\$34.64	51
52	\$6.05	\$7.59	\$8.92	\$9.97	\$11.08	\$12.30	\$13.86	\$14.20	\$17.77	\$20.89	\$24.15	\$27.43	\$30.87	\$35.20	52
53	\$6.14	\$7.72	\$9.09	\$10.15	\$11.29	\$12.55	\$14.14	\$14.44	\$18.05	\$21.21	\$24.53	\$27.86	\$31.37	\$35.77	53
54	\$6.24	\$7.85	\$9.24	\$10.38	\$11.51	\$12.80	\$14.44	\$14.64	\$18.32	\$21.54	\$24.89	\$28.29	\$31.85	\$36.32	54
55	\$6.31	\$7.99	\$9.43	\$10.56	\$11.75	\$13.06	\$14.73	\$14.86	\$18.59	\$21.86	\$25.28	\$28.72	\$32.34	\$36.88	55
56	\$6.93	\$8.67	\$10.15	\$11.41	\$12.71	\$14.14	\$15.98	\$15.55	\$19.51	\$22.98	\$26.63	\$30.29	\$34.14	\$38.97	56
57	\$7.57	\$9.35	\$10.88	\$12.25	\$13.68	\$15.25	\$17.25	\$16.25	\$20.44	\$24.10	\$27.97	\$31.86	\$35.94	\$41.06	57
58	\$8.17	\$10.03	\$11.64	\$13.11	\$14.65	\$16.35	\$18.50	\$16.95	\$21.36	\$25.21	\$29.33	\$33.46	\$37.77	\$43.16	58
59	\$8.78	\$10.71	\$12.36	\$13.96	\$15.62	\$17.45	\$19.76	\$17.66	\$22.30	\$26.36	\$30.66	\$35.01	\$39.57	\$45.25	59
60	\$9.38	\$11.40	\$13.10	\$14.80	\$16.60	\$18.52	\$21.02	\$18.36	\$23.21	\$27.47	\$32.02	\$36.59	\$41.38	\$47.34	60
61	\$10.00	\$12.08	\$13.84	\$15.65	\$17.57	\$19.64	\$22.29	\$19.06	\$24.12	\$28.60	\$33.35	\$38.16	\$43.18	\$49.43	61
62	\$10.60	\$12.77	\$14.59	\$16.50	\$18.52	\$20.72	\$23.54	\$19.76	\$25.06	\$29.73	\$34.71	\$39.72	\$44.98	\$51.54	62
63	\$11.73	\$14.11	\$16.12	\$18.28	\$20.53	\$22.97	\$26.05	\$21.41	\$27.10	\$32.09	\$37.37	\$42.69	\$48.24	\$55.15	63
64	\$12.83	\$15.47	\$17.68	\$20.04	\$22.50	\$25.18	\$28.59	\$23.07	\$29.14	\$34.47	\$40.03	\$45.62	\$51.49	\$58.82	64
65	\$13.95	\$16.82	\$19.22	\$21.80	\$24.49	\$27.39	\$31.12	\$24.72	\$31.17	\$36.83	\$42.69	\$48.57	\$54.73	\$62.46	65
66	\$15.04	\$18.16	\$20.77	\$23.56	\$26.49	\$29.63	\$33.64	\$26.39	\$33.22	\$39.23	\$45.33	\$51.51	\$57.97	\$66.10	66
67	\$16.17	\$19.51	\$22.33	\$25.32	\$28.45	\$31.85	\$36.17	\$28.04	\$35.26	\$41.59	\$47.99	\$54.46	\$61.23	\$69.74	67
68	\$18.36	\$22.22	\$25.44	\$28.81	\$32.32	\$36.14	\$41.00	\$31.06	\$39.17	\$46.30	\$53.11	\$60.01	\$67.28	\$76.43	68
69	\$20.56	\$24.90	\$28.58	\$32.31	\$36.18	\$40.40	\$45.83	\$34.10	\$43.08	\$50.95	\$58.22	\$65.56	\$73.28	\$83.11	69
70	\$22.75	\$27.60	\$31.69	\$35.78	\$40.05	\$44.69	\$50.64	\$37.13	\$46.98	\$55.65	\$63.33	\$71.12	\$79.32	\$89.78	70
71	\$24.93	\$30.33	\$34.82	\$39.28	\$43.91	\$48.99	\$55.46	\$40.17	\$50.90	\$60.35	\$68.43	\$76.68	\$85.34	\$96.44	71
72	\$27.14	\$33.02	\$37.95	\$42.76	\$47.78	\$53.26	\$60.29	\$43.20	\$54.80	\$65.00	\$73.57	\$82.24	\$91.38	\$103.11	72
73	\$31.09	\$38.01	\$43.85	\$49.26	\$54.90	\$61.07	\$68.98	\$48.36	\$61.67	\$73.41	\$82.72	\$92.18	\$102.16	\$115.06	73
74	\$35.04	\$43.02	\$49.75	\$55.75	\$62.00	\$68.87	\$77.70	\$53.49	\$68.51	\$81.81	\$91.87	\$102.10	\$112.94	\$126.96	74
75	\$38.97	\$47.99	\$55.67	\$62.24	\$69.11	\$76.67	\$86.42	\$58.65	\$75.38	\$90.21	\$101.04	\$112.05	\$123.74	\$138.90	75
76	\$42.91	\$53.00	\$61.59	\$68.74	\$76.23	\$84.47	\$95.12	\$63.80	\$82.24	\$98.60	\$110.21	\$121.99	\$134.51	\$150.81	76
77	\$46.86	\$57.98	\$67.49	\$75.24	\$83.36	\$92.25	\$103.84	\$68.95	\$89.10	\$107.00	\$119.34	\$131.93	\$145.30	\$162.76	77
78	\$50.50	\$62.60	\$73.00	\$81.33	\$90.04	\$99.62	\$111.96	\$73.25	\$94.91	\$114.20	\$127.27	\$140.58	\$154.64	\$172.93	78
79	\$54.13	\$67.23	\$78.52	\$87.44	\$96.71	\$106.94	\$120.10	\$77.55	\$100.71	\$121.40	\$135.19	\$149.20	\$163.99	\$183.10	79
80	\$57.78	\$71.85	\$84.01	\$93.53	\$103.43	\$114.27	\$128.22	\$81.82	\$106.51	\$128.60	\$143.13	\$157.85	\$173.35	\$193.27	80
81	\$61.42	\$76.48	\$89.53	\$99.65	\$110.12	\$121.61	\$136.33	\$86.12	\$112.32	\$135.80	\$151.05	\$166.46	\$182.69	\$203.45	81
82	\$65.05	\$81.09	\$95.05	\$105.73	\$116.83	\$128.95	\$144.46	\$90.42	\$118.13	\$142.99	\$158.98	\$175.10	\$192.04	\$213.63	82
83	\$69.84	\$87.21	\$102.38	\$113.87	\$125.82	\$138.81	\$155.38	\$96.34	\$126.10	\$152.87	\$169.92	\$187.06	\$205.01	\$227.82	83
84	\$74.62	\$93.34	\$109.70	\$122.01	\$134.79	\$148.67	\$166.28	\$102.27	\$134.08	\$162.76	\$180.82	\$199.00	\$218.01	\$242.02	84
85	\$79.40	\$99.45	\$117.04	\$130.19	\$143.76	\$158.52	\$177.22	\$108.19	\$142.07	\$172.65	\$191.75	\$210.95	\$230.99	\$256.22	85
86	\$84.19	\$105.58	\$124.38	\$138.35	\$152.74	\$168.38	\$188.12	\$114.11	\$150.03	\$182.51	\$202.65	\$222.89	\$243.98	\$270.41	86
87	\$88.96	\$111.69	\$131.71	\$146.49	\$161.73	\$178.24	\$199.05	\$120.03	\$158.02	\$192.40	\$213.60	\$234.84	\$256.95	\$284.63	87
88	\$93.49	\$117.29	\$138.40	\$153.98	\$170.04	\$187.43	\$209.34	\$125.37	\$164.95	\$200.94	\$223.07	\$245.34	\$268.50	\$297.44	88
89	\$98.00	\$122.93	\$145.08	\$161.44	\$178.35	\$196.65	\$219.62	\$130.68	\$171.91	\$209.45	\$232.55	\$255.83	\$280.03	\$310.28	89
90	\$102.51	\$128.55	\$151.78	\$168.92	\$186.66	\$205.84	\$229.91	\$136.00	\$178.87	\$217.95	\$242.02	\$266.34	\$291.57	\$323.10	90
91	\$107.01	\$134.18	\$158.47	\$176.41	\$195.00	\$215									

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														
	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	\$4.96	\$6.07	\$6.93	\$7.63	\$8.39	\$9.24	\$10.33	\$10.37	\$12.84	\$15.02	\$17.20	\$19.43	\$21.77	\$24.67	25
26	\$4.99	\$6.12	\$7.00	\$7.71	\$8.48	\$9.33	\$10.43	\$10.47	\$12.99	\$15.21	\$17.44	\$19.68	\$22.04	\$25.01	26
27	\$5.03	\$6.14	\$7.03	\$7.76	\$8.54	\$9.38	\$10.53	\$10.60	\$13.17	\$15.40	\$17.66	\$19.94	\$22.35	\$25.33	27
28	\$5.05	\$6.19	\$7.08	\$7.83	\$8.60	\$9.46	\$10.59	\$10.74	\$13.34	\$15.59	\$17.88	\$20.21	\$22.63	\$25.69	28
29	\$5.06	\$6.24	\$7.14	\$7.88	\$8.67	\$9.54	\$10.68	\$10.86	\$13.51	\$15.77	\$18.12	\$20.45	\$22.94	\$26.02	29
30	\$5.09	\$6.26	\$7.17	\$7.94	\$8.73	\$9.63	\$10.77	\$11.00	\$13.65	\$15.97	\$18.32	\$20.70	\$23.21	\$26.36	30
31	\$5.12	\$6.30	\$7.23	\$7.99	\$8.79	\$9.69	\$10.86	\$11.12	\$13.82	\$16.17	\$18.55	\$20.97	\$23.51	\$26.69	31
32	\$5.16	\$6.34	\$7.28	\$8.03	\$8.88	\$9.77	\$10.93	\$11.25	\$13.98	\$16.35	\$18.78	\$21.21	\$23.80	\$27.02	32
33	\$5.18	\$6.38	\$7.33	\$8.11	\$8.93	\$9.83	\$11.02	\$11.37	\$14.14	\$16.54	\$18.98	\$21.48	\$24.09	\$27.37	33
34	\$5.21	\$6.41	\$7.39	\$8.17	\$8.98	\$9.91	\$11.12	\$11.50	\$14.30	\$16.73	\$19.21	\$21.75	\$24.39	\$27.70	34
35	\$5.24	\$6.45	\$7.45	\$8.23	\$9.06	\$9.99	\$11.20	\$11.64	\$14.47	\$16.93	\$19.43	\$21.99	\$24.67	\$28.04	35
36	\$5.30	\$6.52	\$7.54	\$8.34	\$9.19	\$10.12	\$11.35	\$11.80	\$14.65	\$17.16	\$19.71	\$22.33	\$25.05	\$28.45	36
37	\$5.36	\$6.61	\$7.61	\$8.44	\$9.30	\$10.27	\$11.51	\$11.96	\$14.87	\$17.41	\$20.00	\$22.64	\$25.41	\$28.89	37
38	\$5.40	\$6.69	\$7.72	\$8.55	\$9.43	\$10.41	\$11.68	\$12.12	\$15.07	\$17.63	\$20.30	\$22.97	\$25.77	\$29.33	38
39	\$5.46	\$6.77	\$7.81	\$8.66	\$9.56	\$10.55	\$11.83	\$12.30	\$15.29	\$17.89	\$20.57	\$23.28	\$26.15	\$29.76	39
40	\$5.52	\$6.85	\$7.90	\$8.76	\$9.67	\$10.68	\$12.00	\$12.46	\$15.49	\$18.14	\$20.86	\$23.62	\$26.52	\$30.17	40
41	\$5.56	\$6.91	\$8.00	\$8.90	\$9.80	\$10.81	\$12.17	\$12.62	\$15.69	\$18.37	\$21.14	\$23.95	\$26.90	\$30.59	41
42	\$5.63	\$7.00	\$8.09	\$8.98	\$9.92	\$10.98	\$12.33	\$12.78	\$15.90	\$18.62	\$21.42	\$24.27	\$27.26	\$31.02	42
43	\$5.67	\$7.05	\$8.21	\$9.10	\$10.05	\$11.11	\$12.49	\$12.95	\$16.10	\$18.87	\$21.70	\$24.60	\$27.63	\$31.45	43
44	\$5.71	\$7.14	\$8.29	\$9.21	\$10.16	\$11.25	\$12.63	\$13.11	\$16.32	\$19.10	\$21.99	\$24.92	\$28.02	\$31.87	44
45	\$5.78	\$7.21	\$8.38	\$9.32	\$10.30	\$11.37	\$12.80	\$13.29	\$16.52	\$19.36	\$22.29	\$25.27	\$28.35	\$32.32	45
46	\$5.85	\$7.35	\$8.57	\$9.54	\$10.54	\$11.65	\$13.11	\$13.52	\$16.81	\$19.68	\$22.65	\$25.72	\$28.88	\$32.90	46
47	\$5.96	\$7.50	\$8.75	\$9.75	\$10.78	\$11.94	\$13.42	\$13.74	\$17.08	\$20.00	\$23.06	\$26.15	\$29.38	\$33.47	47
48	\$6.08	\$7.66	\$8.94	\$9.96	\$11.02	\$12.20	\$13.74	\$13.96	\$17.38	\$20.34	\$23.43	\$26.60	\$29.89	\$34.03	48
49	\$6.19	\$7.81	\$9.11	\$10.16	\$11.26	\$12.49	\$14.05	\$14.18	\$17.63	\$20.68	\$23.84	\$27.05	\$30.38	\$34.62	49
50	\$6.28	\$7.95	\$9.32	\$10.40	\$11.50	\$12.75	\$14.36	\$14.40	\$17.91	\$21.01	\$24.22	\$27.47	\$30.89	\$35.20	50
51	\$6.39	\$8.11	\$9.48	\$10.59	\$11.76	\$13.01	\$14.67	\$14.63	\$18.19	\$21.33	\$24.61	\$27.92	\$31.42	\$35.78	51
52	\$6.50	\$8.24	\$9.69	\$10.80	\$12.00	\$13.30	\$14.99	\$14.86	\$18.49	\$21.66	\$25.01	\$28.35	\$31.91	\$36.38	52
53	\$6.60	\$8.38	\$9.87	\$11.02	\$12.22	\$13.56	\$15.31	\$15.07	\$18.78	\$22.01	\$25.38	\$28.81	\$32.42	\$36.95	53
54	\$6.72	\$8.54	\$10.05	\$11.23	\$12.49	\$13.84	\$15.61	\$15.31	\$19.06	\$22.34	\$25.77	\$29.26	\$32.92	\$37.52	54
55	\$6.81	\$8.68	\$10.25	\$11.45	\$12.72	\$14.12	\$15.94	\$15.52	\$19.34	\$22.65	\$26.16	\$29.69	\$33.43	\$38.10	55
56	\$7.47	\$9.43	\$11.04	\$12.36	\$13.77	\$15.31	\$17.29	\$16.25	\$20.30	\$23.83	\$27.57	\$31.33	\$35.30	\$40.26	56
57	\$8.13	\$10.16	\$11.83	\$13.29	\$14.84	\$16.49	\$18.66	\$16.97	\$21.26	\$25.01	\$28.94	\$32.95	\$37.15	\$42.43	57
58	\$8.78	\$10.91	\$12.63	\$14.20	\$15.87	\$17.69	\$20.00	\$17.71	\$22.22	\$26.16	\$30.35	\$34.57	\$39.03	\$44.57	58
59	\$9.44	\$11.65	\$13.42	\$15.15	\$16.93	\$18.88	\$21.38	\$18.44	\$23.19	\$27.32	\$31.74	\$36.20	\$40.90	\$46.74	59
60	\$10.11	\$12.41	\$14.23	\$16.07	\$17.99	\$20.08	\$22.74	\$19.18	\$24.12	\$28.47	\$33.13	\$37.84	\$42.76	\$48.91	60
61	\$10.75	\$13.15	\$15.02	\$16.97	\$19.03	\$21.25	\$24.10	\$19.91	\$25.08	\$29.66	\$34.53	\$39.46	\$44.63	\$51.07	61
62	\$11.41	\$13.89	\$15.82	\$17.90	\$20.08	\$22.45	\$25.45	\$20.64	\$26.05	\$30.83	\$35.93	\$41.09	\$46.49	\$53.23	62
63	\$12.61	\$15.35	\$17.51	\$19.81	\$22.22	\$24.85	\$28.19	\$22.36	\$28.18	\$33.28	\$38.69	\$44.14	\$49.85	\$57.00	63
64	\$13.82	\$16.82	\$19.20	\$21.73	\$24.39	\$27.25	\$30.93	\$24.09	\$30.29	\$35.76	\$41.43	\$47.18	\$53.22	\$60.76	64
65	\$15.00	\$18.28	\$20.88	\$23.66	\$26.52	\$29.66	\$33.67	\$25.84	\$32.44	\$38.21	\$44.19	\$50.22	\$56.57	\$64.52	65
66	\$16.21	\$19.76	\$22.55	\$25.55	\$28.67	\$32.07	\$36.40	\$27.57	\$34.55	\$40.68	\$46.94	\$53.27	\$59.91	\$68.28	66
67	\$17.41	\$21.24	\$24.23	\$27.46	\$30.82	\$34.47	\$39.15	\$29.29	\$36.67	\$43.15	\$49.70	\$56.31	\$63.28	\$72.06	67
68	\$19.77	\$24.15	\$27.63	\$31.24	\$34.99	\$39.12	\$44.36	\$32.46	\$40.76	\$47.99	\$54.97	\$62.06	\$69.52	\$78.96	68
69	\$22.12	\$27.09	\$31.02	\$35.04	\$39.18	\$43.75	\$49.57	\$35.62	\$44.80	\$52.86	\$60.28	\$67.80	\$75.76	\$85.83	69
70	\$24.49	\$30.03	\$34.41	\$38.82	\$43.36	\$48.38	\$54.80	\$38.79	\$48.86	\$57.71	\$65.56	\$73.56	\$81.98	\$92.75	70
71	\$26.84	\$32.95	\$37.82	\$42.58	\$47.55	\$53.00	\$60.01	\$41.97	\$52.92	\$62.57	\$70.86	\$79.30	\$88.20	\$99.65	71
72	\$29.23	\$35.89	\$41.22	\$46.35	\$51.74	\$57.64	\$65.23	\$45.12	\$56.99	\$67.43	\$76.13	\$85.04	\$94.45	\$106.52	72
73	\$33.47	\$41.33	\$47.64	\$53.41	\$59.43	\$66.09	\$74.65	\$50.50	\$64.11	\$76.13	\$85.64	\$95.32	\$105.60	\$118.86	73
74	\$37.71	\$46.75	\$54.05	\$60.45	\$67.14	\$74.53	\$84.06	\$55.88	\$71.25	\$84.85	\$95.10	\$105.60	\$116.74	\$131.18	74
75	\$41.97	\$52.18	\$60.48	\$67.49	\$74.84	\$82.97	\$93.50	\$61.26	\$78.39	\$93.56	\$104.59	\$115.90	\$127.88	\$143.50	75
76	\$46.20	\$57.63	\$66.88	\$74.53	\$82.56	\$91.42	\$102.92	\$66.65	\$85.54	\$102.27	\$114.07	\$126.17	\$139.03	\$155.82	76
77	\$50.46	\$63.06	\$73.29	\$81.57	\$90.27	\$99.85	\$112.35	\$72.03	\$92.66	\$110.97	\$123.54	\$136.46	\$150.16	\$168.15	77
78	\$54.35	\$68.09	\$79.28	\$88.18	\$97.52	\$107.80	\$121.12	\$76.52	\$98.70	\$118.44	\$131.75	\$145.37	\$159.83	\$178.64	78
79	\$58.28	\$73.12	\$85.27	\$94.79	\$104.76	\$115.75	\$129.92	\$80.99	\$104.74	\$125.91	\$139.98	\$154.29	\$169.51	\$189.16	79
80	\$62.19	\$78.14	\$91.26	\$101.41	\$112.01	\$123.67	\$138.70	\$85.49	\$110.78	\$133.38	\$148.18	\$163.22	\$179.17	\$199.66	80
81	\$66.11	\$83.15	\$97.24	\$108.02	\$119.27	\$131.63	\$147.50	\$89.97	\$116.83	\$140.83	\$156.38	\$172.16	\$188.83	\$210.19	81
82	\$70.04	\$88.18	\$103.22	\$114.61	\$126.51	\$139.56	\$156.29	\$94.45	\$122.86	\$148.31	\$164.58	\$181.08	\$198.48	\$220.69	82
83	\$75.19	\$94.84	\$111.19	\$123.49	\$136.25	\$150.23	\$168.08	\$100.65	\$131.14	\$158.54	\$175.90	\$193.42	\$211.89	\$235.37	83
84	\$80.32	\$101.48	\$119.15	\$132.30	\$145.96	\$160.90	\$179.91	\$106.83	\$139.44	\$168.80	\$187.20	\$205.80	\$225.32	\$250.01	84
85	\$85.49	\$108.15	\$127.13	\$141.13	\$155.69	\$171.57	\$191.73	\$113.04	\$147.74	\$179.06	\$198.52	\$218.14	\$238.74	\$264.70	85
86	\$90.62	\$114.80	\$135.07	\$149.96	\$165.41	\$182.24	\$203.52	\$119.20	\$156.04	\$189.31	\$209.80	\$230.49	\$252.15	\$279.36	86
87	\$95.78	\$121.45	\$143.03	\$158.83	\$175.13	\$192.90	\$215.35	\$125.39	\$164.32	\$199.56	\$221.11	\$242.85	\$265.57	\$294.02	87
88	\$100.64	\$127.55	\$150.32	\$166.94	\$184.15	\$202.86	\$226.47	\$130.96	\$171.57	\$208.38	\$230.91	\$253.72	\$277.50	\$307.29	88
89	\$105.49	\$133.66	\$157.58	\$175.03	\$193.15	\$212.81	\$237.62	\$136.51	\$178.79	\$217.22	\$240.74	\$264.57	\$289.42	\$320.54	89
90	\$110.35	\$139.77	\$164.84	\$183.12	\$202.16	\$222.77	\$248.75	\$142.09	\$186.04	\$226.06	\$250.55	\$275.42	\$301.36	\$333.80	90
91	\$115.20	\$145.88	\$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 - 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	\$3.06	\$3.88	\$4.59	\$5.12	\$5.69	\$6.27	\$7.04	\$7.21	\$9.44	\$11.36	\$13.23	\$15.05	\$16.95	\$19.31	25
26	\$3.07	\$3.91	\$4.61	\$5.17	\$5.73	\$6.34	\$7.12	\$7.29	\$9.56	\$11.50	\$13.40	\$15.28	\$17.17	\$19.55	26
27	\$3.09	\$3.94	\$4.63	\$5.19	\$5.78	\$6.38	\$7.16	\$7.40	\$9.67	\$11.65	\$13.56	\$15.47	\$17.41	\$19.81	27
28	\$3.10	\$3.97	\$4.66	\$5.24	\$5.81	\$6.41	\$7.23	\$7.48	\$9.79	\$11.80	\$13.74	\$15.65	\$17.62	\$20.09	28
29	\$3.11	\$3.98	\$4.71	\$5.27	\$5.84	\$6.49	\$7.28	\$7.58	\$9.91	\$11.94	\$13.92	\$15.87	\$17.85	\$20.34	29
30	\$3.12	\$4.02	\$4.74	\$5.32	\$5.91	\$6.52	\$7.34	\$7.66	\$10.02	\$12.08	\$14.08	\$16.07	\$18.06	\$20.59	30
31	\$3.15	\$4.04	\$4.76	\$5.37	\$5.94	\$6.58	\$7.41	\$7.74	\$10.14	\$12.21	\$14.26	\$16.25	\$18.30	\$20.88	31
32	\$3.16	\$4.06	\$4.80	\$5.40	\$6.00	\$6.63	\$7.47	\$7.84	\$10.27	\$12.36	\$14.43	\$16.43	\$18.52	\$21.13	32
33	\$3.19	\$4.08	\$4.83	\$5.45	\$6.05	\$6.67	\$7.50	\$7.93	\$10.40	\$12.51	\$14.61	\$16.67	\$18.77	\$21.40	33
34	\$3.22	\$4.11	\$4.86	\$5.47	\$6.08	\$6.74	\$7.58	\$8.01	\$10.52	\$12.65	\$14.76	\$16.84	\$18.98	\$21.66	34
35	\$3.23	\$4.14	\$4.91	\$5.52	\$6.13	\$6.79	\$7.62	\$8.11	\$10.62	\$12.80	\$14.93	\$17.04	\$19.21	\$21.91	35
36	\$3.26	\$4.19	\$4.96	\$5.59	\$6.22	\$6.88	\$7.74	\$8.23	\$10.77	\$12.97	\$15.16	\$17.30	\$19.50	\$22.25	36
37	\$3.28	\$4.22	\$5.03	\$5.67	\$6.28	\$6.99	\$7.85	\$8.35	\$10.92	\$13.17	\$15.38	\$17.56	\$19.79	\$22.59	37
38	\$3.33	\$4.28	\$5.08	\$5.73	\$6.38	\$7.05	\$7.95	\$8.45	\$11.08	\$13.35	\$15.60	\$17.81	\$20.08	\$22.94	38
39	\$3.37	\$4.32	\$5.15	\$5.81	\$6.46	\$7.15	\$8.07	\$8.57	\$11.23	\$13.53	\$15.81	\$18.05	\$20.36	\$23.25	39
40	\$3.39	\$4.37	\$5.21	\$5.85	\$6.53	\$7.26	\$8.18	\$8.68	\$11.37	\$13.71	\$16.04	\$18.30	\$20.66	\$23.60	40
41	\$3.41	\$4.43	\$5.27	\$5.94	\$6.63	\$7.34	\$8.29	\$8.81	\$11.52	\$13.90	\$16.25	\$18.56	\$20.94	\$23.94	41
42	\$3.43	\$4.47	\$5.34	\$6.02	\$6.73	\$7.46	\$8.39	\$8.92	\$11.68	\$14.08	\$16.47	\$18.82	\$21.24	\$24.24	42
43	\$3.49	\$4.50	\$5.40	\$6.09	\$6.80	\$7.55	\$8.50	\$9.04	\$11.83	\$14.27	\$16.69	\$19.07	\$21.52	\$24.60	43
44	\$3.52	\$4.59	\$5.47	\$6.17	\$6.89	\$7.62	\$8.61	\$9.15	\$12.00	\$14.47	\$16.92	\$19.33	\$21.80	\$24.92	44
45	\$3.54	\$4.62	\$5.53	\$6.25	\$6.96	\$7.73	\$8.73	\$9.24	\$12.14	\$14.63	\$17.11	\$19.58	\$22.09	\$25.28	45
46	\$3.61	\$4.72	\$5.65	\$6.39	\$7.13	\$7.90	\$8.94	\$9.42	\$12.35	\$14.88	\$17.44	\$19.92	\$22.48	\$25.73	46
47	\$3.67	\$4.82	\$5.78	\$6.52	\$7.28	\$8.11	\$9.15	\$9.57	\$12.55	\$15.15	\$17.73	\$20.28	\$22.89	\$26.17	47
48	\$3.74	\$4.91	\$5.90	\$6.67	\$7.46	\$8.29	\$9.36	\$9.72	\$12.75	\$15.39	\$18.03	\$20.60	\$23.27	\$26.63	48
49	\$3.80	\$4.99	\$6.02	\$6.82	\$7.61	\$8.48	\$9.58	\$9.88	\$12.96	\$15.64	\$18.32	\$20.97	\$23.68	\$27.09	49
50	\$3.86	\$5.08	\$6.14	\$6.96	\$7.77	\$8.66	\$9.79	\$10.03	\$13.17	\$15.88	\$18.62	\$21.30	\$24.07	\$27.53	50
51	\$3.94	\$5.18	\$6.26	\$7.12	\$7.94	\$8.84	\$10.01	\$10.18	\$13.39	\$16.13	\$18.92	\$21.65	\$24.45	\$27.98	51
52	\$4.00	\$5.27	\$6.38	\$7.25	\$8.11	\$9.04	\$10.24	\$10.37	\$13.57	\$16.38	\$19.22	\$22.01	\$24.85	\$28.44	52
53	\$4.06	\$5.37	\$6.50	\$7.40	\$8.27	\$9.22	\$10.43	\$10.52	\$13.81	\$16.65	\$19.51	\$22.35	\$25.23	\$28.89	53
54	\$4.14	\$5.47	\$6.63	\$7.54	\$8.44	\$9.39	\$10.66	\$10.67	\$14.00	\$16.90	\$19.81	\$22.69	\$25.63	\$29.36	54
55	\$4.19	\$5.56	\$6.75	\$7.69	\$8.60	\$9.58	\$10.86	\$10.81	\$14.19	\$17.15	\$20.12	\$23.03	\$26.03	\$29.79	55
56	\$4.60	\$6.05	\$7.27	\$8.31	\$9.32	\$10.41	\$11.78	\$11.33	\$14.91	\$18.03	\$21.18	\$24.30	\$27.49	\$31.49	56
57	\$4.99	\$6.51	\$7.79	\$8.92	\$10.02	\$11.21	\$12.71	\$11.86	\$15.61	\$18.91	\$22.25	\$25.55	\$28.93	\$33.18	57
58	\$5.40	\$7.00	\$8.34	\$9.54	\$10.73	\$12.01	\$13.65	\$12.35	\$16.34	\$19.79	\$23.33	\$26.82	\$30.38	\$34.86	58
59	\$5.80	\$7.47	\$8.84	\$10.14	\$11.45	\$12.82	\$14.59	\$12.85	\$17.03	\$20.68	\$24.41	\$28.08	\$31.83	\$36.55	59
60	\$6.20	\$7.93	\$9.36	\$10.77	\$12.17	\$13.62	\$15.49	\$13.38	\$17.73	\$21.56	\$25.48	\$29.35	\$33.30	\$38.24	60
61	\$6.61	\$8.39	\$9.91	\$11.37	\$12.85	\$14.44	\$16.42	\$13.87	\$18.44	\$22.45	\$26.54	\$30.59	\$34.74	\$39.94	61
62	\$7.02	\$8.90	\$10.43	\$12.01	\$13.56	\$15.25	\$17.37	\$14.38	\$19.14	\$23.32	\$27.61	\$31.86	\$36.19	\$41.61	62
63	\$7.74	\$9.82	\$11.52	\$13.29	\$15.03	\$16.86	\$19.22	\$15.59	\$20.70	\$25.18	\$29.74	\$34.23	\$38.82	\$44.56	63
64	\$8.49	\$10.75	\$12.65	\$14.59	\$16.48	\$18.50	\$21.09	\$16.80	\$22.25	\$27.05	\$31.85	\$36.59	\$41.43	\$47.52	64
65	\$9.22	\$11.70	\$13.76	\$15.85	\$17.92	\$20.15	\$22.97	\$18.01	\$23.83	\$28.92	\$33.97	\$38.94	\$44.06	\$50.47	65
66	\$9.96	\$12.65	\$14.87	\$17.14	\$19.38	\$21.77	\$24.82	\$19.21	\$25.38	\$30.78	\$36.07	\$41.31	\$46.66	\$53.41	66
67	\$10.69	\$13.57	\$15.97	\$18.41	\$20.85	\$23.40	\$26.69	\$20.42	\$26.95	\$32.64	\$38.19	\$43.66	\$49.28	\$56.34	67
68	\$12.14	\$15.47	\$18.19	\$20.96	\$23.68	\$26.54	\$30.24	\$22.62	\$29.93	\$36.31	\$42.26	\$48.11	\$54.12	\$61.73	68
69	\$13.59	\$17.34	\$20.45	\$23.47	\$26.51	\$29.69	\$33.80	\$24.83	\$32.91	\$39.97	\$46.33	\$52.58	\$58.99	\$67.13	69
70	\$15.04	\$19.22	\$22.69	\$26.02	\$29.35	\$32.87	\$37.36	\$27.05	\$35.90	\$43.66	\$50.40	\$57.02	\$63.84	\$72.52	70
71	\$16.50	\$21.10	\$24.92	\$28.56	\$32.18	\$36.00	\$40.91	\$29.25	\$38.87	\$47.33	\$54.46	\$61.48	\$68.70	\$77.91	71
72	\$17.97	\$22.98	\$27.17	\$31.09	\$34.99	\$39.15	\$44.47	\$31.45	\$41.88	\$51.02	\$58.53	\$65.95	\$73.55	\$83.29	72
73	\$20.56	\$26.46	\$31.41	\$35.79	\$40.21	\$44.87	\$50.50	\$35.20	\$47.10	\$57.60	\$65.84	\$73.91	\$82.23	\$92.93	73
74	\$23.18	\$29.93	\$35.62	\$40.52	\$45.41	\$50.61	\$57.31	\$38.96	\$52.35	\$64.17	\$73.12	\$81.88	\$90.88	\$102.58	74
75	\$25.78	\$33.40	\$39.85	\$45.23	\$50.62	\$56.34	\$63.76	\$42.70	\$57.60	\$70.79	\$80.41	\$89.85	\$99.57	\$112.20	75
76	\$28.40	\$36.88	\$44.09	\$49.95	\$55.83	\$62.07	\$70.17	\$46.45	\$62.83	\$77.35	\$87.70	\$97.83	\$108.25	\$121.84	76
77	\$31.00	\$40.36	\$48.31	\$54.68	\$61.06	\$67.79	\$76.59	\$50.20	\$68.09	\$83.95	\$94.97	\$105.79	\$116.92	\$131.48	77
78	\$33.40	\$43.58	\$52.25	\$59.13	\$65.96	\$73.18	\$82.57	\$53.34	\$72.52	\$89.58	\$101.29	\$112.72	\$124.45	\$139.71	78
79	\$35.81	\$46.81	\$56.19	\$63.54	\$70.86	\$78.60	\$88.58	\$56.46	\$76.96	\$95.23	\$107.58	\$119.64	\$131.99	\$147.91	79
80	\$38.23	\$50.00	\$60.14	\$67.97	\$75.76	\$83.97	\$94.57	\$59.60	\$81.39	\$100.88	\$113.91	\$126.58	\$139.49	\$156.13	80
81	\$40.63	\$53.22	\$64.09	\$72.40	\$80.66	\$89.38	\$100.56	\$62.70	\$85.82	\$106.52	\$120.22	\$133.49	\$147.03	\$164.35	81
82	\$43.04	\$56.43	\$68.04	\$76.82	\$85.56	\$94.77	\$106.55	\$65.84	\$90.27	\$112.17	\$126.52	\$140.43	\$154.56	\$172.56	82
83	\$46.20	\$60.69	\$73.28	\$82.76	\$92.15	\$102.00	\$114.60	\$70.16	\$96.36	\$119.93	\$135.20	\$150.00	\$165.01	\$184.04	83
84	\$49.37	\$64.96	\$78.53	\$88.68	\$98.71	\$109.25	\$122.65	\$74.46	\$102.47	\$127.68	\$143.91	\$159.57	\$175.45	\$195.51	84
85	\$52.54	\$69.20	\$83.78	\$94.60	\$105.30	\$116.50	\$130.70	\$78.78	\$108.55	\$134.54	\$152.59	\$169.14	\$185.90	\$206.98	85
86	\$55.68	\$73.45	\$89.03	\$100.53	\$111.88	\$123.75	\$138.75	\$83.09	\$114.65	\$143.19	\$161.28	\$178.73	\$196.35	\$218.43	86
87	\$58.87	\$77.72	\$94.27	\$106.46	\$118.45	\$130.99	\$146.82	\$87.40	\$120.73	\$150.96	\$169.98	\$188.32	\$206.79	\$229.91	87
88	\$61.84	\$81.63	\$99.08	\$111.89	\$124.54	\$137.74	\$154.41	\$91.28	\$126.05	\$157.64	\$177.52	\$196.75	\$216.10	\$240.28	88
89	\$64.83	\$85.55	\$103.85	\$117.33	\$130.65	\$144.50	\$161.99	\$95.15	\$131.37	\$164.32	\$185.04	\$205.16	\$225.37	\$250.66	89
90	\$67.80	\$89.43	\$108.64	\$122.74	\$136.72	\$151.26	\$169.59	\$99.04	\$136.69	\$171.01	\$192.60	\$213.58	\$234.65	\$261.00	90
91	\$70.81	\$93.37	\$113.42	\$128.21	\$142.81	\$158.04	\$177.17	\$102.92	\$142.01	\$177.71	\$200.12	\$221.99	\$243.95	\$271.38	91

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														
	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	\$3.76	\$4.62	\$5.34	\$5.92	\$6.53	\$7.18	\$8.07	\$8.55	\$10.80	\$12.77	\$14.74	\$16.70	\$18.74	\$21.27	25
26	\$3.77	\$4.64	\$5.37	\$5.95	\$6.58	\$7.26	\$8.14	\$8.66	\$10.93	\$12.94	\$14.92	\$16.93	\$19.00	\$21.56	26
27	\$3.82	\$4.69	\$5.41	\$6.01	\$6.63	\$7.30	\$8.22	\$8.76	\$11.08	\$13.10	\$15.10	\$17.14	\$19.23	\$21.86	27
28	\$3.83	\$4.72	\$5.45	\$6.06	\$6.69	\$7.39	\$8.27	\$8.88	\$11.21	\$13.27	\$15.31	\$17.37	\$19.49	\$22.14	28
29	\$3.84	\$4.74	\$5.49	\$6.09	\$6.74	\$7.45	\$8.35	\$8.97	\$11.34	\$13.42	\$15.49	\$17.58	\$19.75	\$22.45	29
30	\$3.88	\$4.76	\$5.52	\$6.14	\$6.80	\$7.49	\$8.39	\$9.08	\$11.47	\$13.57	\$15.69	\$17.78	\$19.99	\$22.73	30
31	\$3.89	\$4.80	\$5.56	\$6.19	\$6.85	\$7.57	\$8.48	\$9.19	\$11.63	\$13.74	\$15.88	\$18.02	\$20.23	\$23.02	31
32	\$3.92	\$4.83	\$5.60	\$6.24	\$6.89	\$7.60	\$8.54	\$9.30	\$11.76	\$13.90	\$16.07	\$18.24	\$20.48	\$23.30	32
33	\$3.94	\$4.86	\$5.64	\$6.27	\$6.94	\$7.66	\$8.60	\$9.39	\$11.89	\$14.06	\$16.25	\$18.46	\$20.72	\$23.60	33
34	\$3.96	\$4.88	\$5.68	\$6.31	\$7.00	\$7.72	\$8.67	\$9.52	\$12.02	\$14.23	\$16.43	\$18.67	\$21.00	\$23.87	34
35	\$3.98	\$4.92	\$5.70	\$6.37	\$7.03	\$7.77	\$8.73	\$9.63	\$12.17	\$14.39	\$16.65	\$18.90	\$21.24	\$24.18	35
36	\$4.03	\$4.97	\$5.79	\$6.45	\$7.14	\$7.88	\$8.88	\$9.75	\$12.33	\$14.61	\$16.89	\$19.18	\$21.56	\$24.54	36
37	\$4.06	\$5.03	\$5.84	\$6.52	\$7.23	\$8.00	\$8.98	\$9.88	\$12.50	\$14.78	\$17.11	\$19.47	\$21.88	\$24.90	37
38	\$4.10	\$5.08	\$5.93	\$6.61	\$7.33	\$8.11	\$9.11	\$10.01	\$12.68	\$15.00	\$17.38	\$19.75	\$22.21	\$25.29	38
39	\$4.15	\$5.15	\$6.01	\$6.72	\$7.43	\$8.22	\$9.23	\$10.14	\$12.84	\$15.21	\$17.61	\$20.00	\$22.51	\$25.64	39
40	\$4.18	\$5.19	\$6.08	\$6.80	\$7.54	\$8.34	\$9.35	\$10.30	\$13.01	\$15.43	\$17.85	\$20.30	\$22.84	\$26.02	40
41	\$4.21	\$5.25	\$6.15	\$6.88	\$7.61	\$8.44	\$9.48	\$10.43	\$13.21	\$15.62	\$18.12	\$20.57	\$23.14	\$26.39	41
42	\$4.27	\$5.32	\$6.24	\$6.96	\$7.72	\$8.54	\$9.63	\$10.56	\$13.38	\$15.84	\$18.34	\$20.86	\$23.46	\$26.76	42
43	\$4.31	\$5.39	\$6.30	\$7.04	\$7.81	\$8.66	\$9.75	\$10.69	\$13.54	\$16.06	\$18.58	\$21.14	\$23.80	\$27.12	43
44	\$4.33	\$5.45	\$6.37	\$7.13	\$7.90	\$8.76	\$9.87	\$10.84	\$13.71	\$16.24	\$18.83	\$21.42	\$24.10	\$27.49	44
45	\$4.37	\$5.49	\$6.44	\$7.21	\$8.00	\$8.88	\$9.99	\$10.98	\$13.89	\$16.43	\$19.07	\$21.69	\$24.43	\$27.86	45
46	\$4.46	\$5.60	\$6.58	\$7.39	\$8.21	\$9.09	\$10.25	\$11.15	\$14.12	\$16.73	\$19.39	\$22.07	\$24.87	\$28.35	46
47	\$4.55	\$5.70	\$6.73	\$7.55	\$8.38	\$9.30	\$10.47	\$11.34	\$14.36	\$17.02	\$19.75	\$22.47	\$25.30	\$28.86	47
48	\$4.62	\$5.82	\$6.88	\$7.71	\$8.57	\$9.52	\$10.73	\$11.52	\$14.61	\$17.30	\$20.08	\$22.85	\$25.74	\$29.37	48
49	\$4.71	\$5.93	\$7.02	\$7.87	\$8.76	\$9.71	\$10.98	\$11.73	\$14.85	\$17.58	\$20.41	\$23.23	\$26.17	\$29.84	49
50	\$4.76	\$6.06	\$7.15	\$8.02	\$8.94	\$9.93	\$11.21	\$11.89	\$15.07	\$17.86	\$20.72	\$23.62	\$26.62	\$30.36	50
51	\$4.86	\$6.17	\$7.29	\$8.22	\$9.12	\$10.14	\$11.46	\$12.08	\$15.32	\$18.15	\$21.07	\$23.99	\$27.05	\$30.86	51
52	\$4.93	\$6.27	\$7.45	\$8.37	\$9.33	\$10.37	\$11.70	\$12.25	\$15.53	\$18.43	\$21.40	\$24.39	\$27.47	\$31.37	52
53	\$5.01	\$6.39	\$7.59	\$8.54	\$9.52	\$10.57	\$11.94	\$12.46	\$15.77	\$18.72	\$21.75	\$24.76	\$27.91	\$31.86	53
54	\$5.08	\$6.50	\$7.72	\$8.69	\$9.70	\$10.78	\$12.19	\$12.63	\$16.02	\$19.00	\$22.06	\$25.16	\$28.34	\$32.35	54
55	\$5.17	\$6.61	\$7.87	\$8.88	\$9.89	\$11.00	\$12.43	\$12.83	\$16.25	\$19.26	\$22.39	\$25.53	\$28.79	\$32.88	55
56	\$5.67	\$7.16	\$8.48	\$9.58	\$10.69	\$11.92	\$13.51	\$13.42	\$17.06	\$20.27	\$23.58	\$26.93	\$30.38	\$34.72	56
57	\$6.17	\$7.73	\$9.09	\$10.30	\$11.51	\$12.85	\$14.56	\$14.03	\$17.86	\$21.26	\$24.78	\$28.31	\$31.99	\$36.59	57
58	\$6.66	\$8.31	\$9.71	\$11.01	\$12.34	\$13.79	\$15.61	\$14.63	\$18.68	\$22.24	\$25.98	\$29.73	\$33.61	\$38.46	58
59	\$7.16	\$8.88	\$10.32	\$11.74	\$13.16	\$14.72	\$16.69	\$15.22	\$19.49	\$23.24	\$27.18	\$31.12	\$35.20	\$40.32	59
60	\$7.66	\$9.43	\$10.93	\$12.43	\$13.98	\$15.62	\$17.74	\$15.84	\$20.30	\$24.22	\$28.35	\$32.52	\$36.81	\$42.17	60
61	\$8.17	\$10.00	\$11.54	\$13.15	\$14.77	\$16.56	\$18.80	\$16.42	\$21.10	\$25.21	\$29.55	\$33.90	\$38.43	\$44.04	61
62	\$8.66	\$10.56	\$12.17	\$13.86	\$15.60	\$17.47	\$19.87	\$17.04	\$21.90	\$26.22	\$30.77	\$35.31	\$40.04	\$45.89	62
63	\$9.57	\$11.68	\$13.44	\$15.35	\$17.28	\$19.36	\$22.01	\$18.47	\$23.69	\$28.30	\$33.12	\$37.94	\$42.92	\$49.15	63
64	\$10.47	\$12.80	\$14.75	\$16.82	\$18.94	\$21.24	\$24.12	\$19.91	\$25.48	\$30.40	\$35.46	\$40.54	\$45.82	\$52.39	64
65	\$11.37	\$13.92	\$16.06	\$18.29	\$20.60	\$23.11	\$26.26	\$21.33	\$27.26	\$32.51	\$37.83	\$43.16	\$48.71	\$55.65	65
66	\$12.30	\$15.03	\$17.34	\$19.79	\$22.30	\$25.00	\$28.41	\$22.76	\$29.05	\$34.58	\$40.18	\$45.77	\$51.58	\$58.89	66
67	\$13.21	\$16.14	\$18.63	\$21.26	\$23.96	\$26.85	\$30.54	\$24.19	\$30.84	\$36.69	\$42.54	\$48.40	\$54.47	\$62.14	67
68	\$15.00	\$18.38	\$21.25	\$24.18	\$27.21	\$30.47	\$34.61	\$26.81	\$34.25	\$40.81	\$47.07	\$53.34	\$59.85	\$68.09	68
69	\$16.80	\$20.59	\$23.85	\$27.12	\$30.47	\$34.08	\$38.70	\$29.43	\$37.66	\$44.96	\$51.59	\$58.27	\$65.23	\$74.03	69
70	\$18.58	\$22.84	\$26.47	\$30.04	\$33.72	\$37.70	\$42.76	\$32.04	\$41.09	\$49.10	\$56.14	\$63.21	\$70.58	\$79.98	70
71	\$20.39	\$25.07	\$29.06	\$32.96	\$36.98	\$41.29	\$46.83	\$34.65	\$44.51	\$53.22	\$60.65	\$68.13	\$75.96	\$85.91	71
72	\$22.18	\$27.31	\$31.68	\$35.89	\$40.22	\$44.90	\$50.90	\$37.27	\$47.92	\$57.33	\$65.20	\$73.08	\$81.31	\$91.86	72
73	\$25.38	\$31.44	\$36.61	\$41.35	\$46.21	\$51.49	\$58.25	\$41.71	\$53.92	\$64.75	\$73.30	\$81.91	\$90.89	\$102.49	73
74	\$28.60	\$35.59	\$41.54	\$46.81	\$52.18	\$58.07	\$65.59	\$46.17	\$59.91	\$72.16	\$81.43	\$90.74	\$100.51	\$113.10	74
75	\$31.83	\$39.71	\$46.46	\$52.25	\$58.20	\$64.64	\$72.96	\$50.60	\$65.91	\$79.57	\$89.54	\$99.57	\$110.09	\$123.74	75
76	\$35.06	\$43.84	\$51.40	\$57.68	\$64.17	\$71.21	\$80.31	\$55.06	\$71.91	\$86.98	\$97.66	\$108.42	\$119.68	\$134.34	76
77	\$38.27	\$47.98	\$56.33	\$63.14	\$70.17	\$77.79	\$87.68	\$59.49	\$77.90	\$94.38	\$105.77	\$117.25	\$129.29	\$144.98	77
78	\$41.26	\$51.81	\$60.94	\$68.26	\$75.81	\$83.97	\$94.52	\$63.20	\$82.98	\$100.72	\$112.79	\$124.92	\$137.61	\$154.03	78
79	\$44.23	\$55.63	\$65.54	\$73.37	\$81.43	\$90.16	\$101.40	\$66.89	\$88.06	\$107.07	\$119.81	\$132.58	\$145.93	\$163.11	79
80	\$47.20	\$59.43	\$70.15	\$78.51	\$87.09	\$96.34	\$108.25	\$70.59	\$93.14	\$113.42	\$126.85	\$140.26	\$154.24	\$172.17	80
81	\$50.16	\$63.27	\$74.75	\$83.60	\$92.71	\$102.53	\$115.10	\$74.32	\$98.22	\$119.77	\$133.89	\$147.93	\$162.55	\$181.25	81
82	\$53.14	\$67.07	\$79.34	\$88.73	\$98.34	\$108.74	\$121.97	\$78.01	\$103.30	\$126.12	\$140.89	\$155.61	\$170.89	\$190.29	82
83	\$57.04	\$72.15	\$85.45	\$95.58	\$105.91	\$117.03	\$131.18	\$83.12	\$110.26	\$134.84	\$150.59	\$166.22	\$182.44	\$202.94	83
84	\$60.95	\$77.21	\$91.58	\$102.40	\$113.47	\$125.35	\$140.39	\$88.21	\$117.25	\$143.55	\$160.27	\$176.83	\$193.99	\$215.59	84
85	\$64.85	\$82.28	\$97.69	\$109.25	\$121.02	\$133.66	\$149.62	\$93.36	\$124.22	\$152.25	\$169.96	\$187.44	\$205.55	\$228.23	85
86	\$68.77	\$87.33	\$103.83	\$116.08	\$128.58	\$141.97	\$158.83	\$98.46	\$131.19	\$161.00	\$179.61	\$198.09	\$217.10	\$240.88	86
87	\$72.68	\$92.39	\$109.95	\$122.94	\$136.15	\$150.29	\$168.05	\$103.57	\$138.14	\$169.71	\$189.31	\$208.70	\$228.65	\$253.52	87
88	\$76.36	\$97.04	\$115.53	\$129.21	\$143.14	\$158.04	\$176.73	\$108.16	\$144.23	\$177.23	\$197.70	\$218.03	\$238.92	\$264.98	88
89	\$80.05	\$101.71	\$121.11	\$135.51	\$150.15	\$165.79	\$185.44	\$112.75	\$150.32	\$184.75	\$206.09	\$227.35	\$249.18	\$276.39	89
90	\$83.72	\$106.34	\$126.68	\$141.78	\$157.14	\$173.54	\$194.11	\$117.36	\$156.41	\$192.26	\$214.50	\$236.68	\$259.46	\$287.82	90
91	\$87.43	\$110.99	\$132.28	\$148.03	\$164.14	\$181.30	\$202.79	\$121.94	\$162.49	\$199.77	\$222.89	\$246.02	\$269.72	\$299	

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														
	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	\$4.36	\$5.30	\$6.07	\$6.72	\$7.39	\$8.13	\$9.09	\$9.43	\$11.78	\$13.84	\$15.90	\$17.99	\$20.13	\$22.83	25
26	\$4.37	\$5.32	\$6.12	\$6.75	\$7.45	\$8.18	\$9.17	\$9.56	\$11.94	\$14.03	\$16.09	\$18.19	\$20.41	\$23.13	26
27	\$4.42	\$5.37	\$6.15	\$6.81	\$7.49	\$8.25	\$9.23	\$9.67	\$12.08	\$14.18	\$16.29	\$18.44	\$20.67	\$23.44	27
28	\$4.44	\$5.40	\$6.20	\$6.86	\$7.55	\$8.32	\$9.32	\$9.79	\$12.22	\$14.36	\$16.50	\$18.67	\$20.94	\$23.78	28
29	\$4.46	\$5.42	\$6.25	\$6.90	\$7.60	\$8.37	\$9.38	\$9.91	\$12.38	\$14.54	\$16.71	\$18.91	\$21.20	\$24.08	29
30	\$4.48	\$5.47	\$6.28	\$6.96	\$7.66	\$8.45	\$9.46	\$10.02	\$12.54	\$14.73	\$16.93	\$19.14	\$21.48	\$24.40	30
31	\$4.50	\$5.51	\$6.31	\$7.01	\$7.72	\$8.50	\$9.54	\$10.13	\$12.68	\$14.88	\$17.11	\$19.38	\$21.75	\$24.70	31
32	\$4.51	\$5.53	\$6.37	\$7.04	\$7.77	\$8.57	\$9.63	\$10.26	\$12.83	\$15.05	\$17.33	\$19.62	\$22.01	\$25.03	32
33	\$4.57	\$5.57	\$6.40	\$7.12	\$7.84	\$8.64	\$9.69	\$10.38	\$12.97	\$15.25	\$17.55	\$19.86	\$22.29	\$25.31	33
34	\$4.59	\$5.60	\$6.45	\$7.15	\$7.88	\$8.69	\$9.77	\$10.48	\$13.13	\$15.43	\$17.74	\$20.09	\$22.53	\$25.62	34
35	\$4.61	\$5.64	\$6.50	\$7.18	\$7.94	\$8.76	\$9.83	\$10.60	\$13.28	\$15.59	\$17.92	\$20.32	\$22.79	\$25.94	35
36	\$4.64	\$5.70	\$6.58	\$7.29	\$8.06	\$8.90	\$9.97	\$10.75	\$13.44	\$15.81	\$18.19	\$20.64	\$23.14	\$26.35	36
37	\$4.71	\$5.78	\$6.66	\$7.40	\$8.17	\$9.03	\$10.12	\$10.91	\$13.65	\$16.04	\$18.47	\$20.94	\$23.50	\$26.72	37
38	\$4.75	\$5.82	\$6.75	\$7.49	\$8.27	\$9.12	\$10.26	\$11.06	\$13.84	\$16.25	\$18.73	\$21.24	\$23.84	\$27.13	38
39	\$4.80	\$5.91	\$6.82	\$7.59	\$8.38	\$9.24	\$10.41	\$11.21	\$14.03	\$16.48	\$19.00	\$21.54	\$24.18	\$27.51	39
40	\$4.85	\$5.95	\$6.91	\$7.70	\$8.49	\$9.38	\$10.54	\$11.35	\$14.20	\$16.70	\$19.25	\$21.85	\$24.53	\$27.92	40
41	\$4.88	\$6.05	\$7.01	\$7.77	\$8.60	\$9.52	\$10.68	\$11.50	\$14.40	\$16.93	\$19.51	\$22.14	\$24.88	\$28.31	41
42	\$4.93	\$6.09	\$7.08	\$7.88	\$8.71	\$9.64	\$10.81	\$11.65	\$14.61	\$17.15	\$19.79	\$22.45	\$25.21	\$28.71	42
43	\$4.97	\$6.17	\$7.16	\$7.98	\$8.82	\$9.75	\$10.98	\$11.80	\$14.77	\$17.38	\$20.04	\$22.74	\$25.56	\$29.11	43
44	\$5.03	\$6.24	\$7.25	\$8.06	\$8.93	\$9.88	\$11.11	\$11.95	\$14.98	\$17.59	\$20.31	\$23.06	\$25.91	\$29.50	44
45	\$5.08	\$6.30	\$7.33	\$8.17	\$9.04	\$10.00	\$11.25	\$12.10	\$15.17	\$17.82	\$20.57	\$23.34	\$26.25	\$29.91	45
46	\$5.17	\$6.41	\$7.49	\$8.35	\$9.24	\$10.25	\$11.51	\$12.32	\$15.43	\$18.14	\$20.94	\$23.78	\$26.71	\$30.44	46
47	\$5.25	\$6.55	\$7.66	\$8.54	\$9.46	\$10.47	\$11.80	\$12.51	\$15.68	\$18.43	\$21.29	\$24.16	\$27.18	\$30.98	47
48	\$5.36	\$6.67	\$7.83	\$8.73	\$9.67	\$10.71	\$12.07	\$12.72	\$15.95	\$18.74	\$21.65	\$24.59	\$27.65	\$31.53	48
49	\$5.45	\$6.81	\$7.98	\$8.92	\$9.89	\$10.97	\$12.34	\$12.91	\$16.20	\$19.04	\$22.01	\$25.01	\$28.12	\$32.05	49
50	\$5.53	\$6.94	\$8.14	\$9.10	\$10.11	\$11.20	\$12.62	\$13.13	\$16.43	\$19.36	\$22.36	\$25.41	\$28.58	\$32.58	50
51	\$5.63	\$7.05	\$8.31	\$9.28	\$10.31	\$11.45	\$12.89	\$13.34	\$16.71	\$19.65	\$22.73	\$25.82	\$29.05	\$33.12	51
52	\$5.70	\$7.18	\$8.47	\$9.47	\$10.53	\$11.68	\$13.17	\$13.54	\$16.96	\$19.95	\$23.08	\$26.24	\$29.51	\$33.66	52
53	\$5.80	\$7.33	\$8.62	\$9.66	\$10.74	\$11.92	\$13.43	\$13.74	\$17.22	\$20.27	\$23.43	\$26.64	\$29.99	\$34.21	53
54	\$5.91	\$7.46	\$8.79	\$9.85	\$10.97	\$12.17	\$13.71	\$13.95	\$17.49	\$20.57	\$23.80	\$27.06	\$30.45	\$34.72	54
55	\$6.00	\$7.59	\$8.95	\$10.02	\$11.15	\$12.41	\$13.99	\$14.16	\$17.74	\$20.88	\$24.15	\$27.46	\$30.92	\$35.26	55
56	\$6.55	\$8.23	\$9.66	\$10.85	\$12.08	\$13.43	\$15.19	\$14.80	\$18.62	\$21.95	\$25.44	\$28.95	\$32.64	\$37.26	56
57	\$7.14	\$8.90	\$10.33	\$11.65	\$12.99	\$14.49	\$16.38	\$15.48	\$19.50	\$23.03	\$26.72	\$30.47	\$34.38	\$39.27	57
58	\$7.72	\$9.53	\$11.04	\$12.46	\$13.94	\$15.52	\$17.58	\$16.14	\$20.41	\$24.10	\$28.03	\$31.97	\$36.09	\$41.27	58
59	\$8.31	\$10.16	\$11.75	\$13.27	\$14.86	\$16.57	\$18.78	\$16.81	\$21.27	\$25.18	\$29.30	\$33.48	\$37.83	\$43.24	59
60	\$8.90	\$10.81	\$12.45	\$14.08	\$15.75	\$17.61	\$19.98	\$17.47	\$22.17	\$26.25	\$30.59	\$34.98	\$39.56	\$45.25	60
61	\$9.46	\$11.47	\$13.15	\$14.88	\$16.69	\$18.66	\$21.16	\$18.15	\$23.03	\$27.32	\$31.87	\$36.49	\$41.28	\$47.26	61
62	\$10.02	\$12.10	\$13.84	\$15.69	\$17.61	\$19.69	\$22.36	\$18.80	\$23.93	\$28.40	\$33.18	\$37.99	\$43.00	\$49.26	62
63	\$11.09	\$13.40	\$15.32	\$17.38	\$19.50	\$21.80	\$24.76	\$20.39	\$25.87	\$30.69	\$35.72	\$40.80	\$46.12	\$52.73	63
64	\$12.14	\$14.67	\$16.79	\$19.04	\$21.38	\$23.94	\$27.18	\$21.95	\$27.82	\$32.93	\$38.26	\$43.63	\$49.20	\$56.22	64
65	\$13.19	\$15.96	\$18.26	\$20.70	\$23.27	\$26.04	\$29.57	\$23.54	\$29.77	\$35.21	\$40.80	\$46.44	\$52.31	\$59.72	65
66	\$14.25	\$17.25	\$19.72	\$22.39	\$25.16	\$28.16	\$31.97	\$25.14	\$31.71	\$37.49	\$43.34	\$49.26	\$55.43	\$63.20	66
67	\$15.31	\$18.51	\$21.20	\$24.07	\$27.05	\$30.27	\$34.38	\$26.70	\$33.67	\$39.77	\$45.88	\$52.07	\$58.53	\$66.68	67
68	\$17.38	\$21.09	\$24.16	\$27.38	\$30.71	\$34.35	\$38.96	\$29.60	\$37.39	\$44.24	\$50.78	\$57.38	\$64.30	\$73.05	68
69	\$19.46	\$23.66	\$27.13	\$30.70	\$34.39	\$38.42	\$43.55	\$32.46	\$41.12	\$48.71	\$55.66	\$62.69	\$70.06	\$79.44	69
70	\$21.54	\$26.21	\$30.10	\$33.99	\$38.07	\$42.47	\$48.11	\$35.34	\$44.85	\$53.19	\$60.53	\$67.99	\$75.83	\$85.82	70
71	\$23.60	\$28.75	\$33.07	\$37.33	\$41.72	\$46.54	\$52.71	\$38.24	\$48.59	\$57.66	\$65.43	\$73.30	\$81.60	\$92.20	71
72	\$25.69	\$31.32	\$36.04	\$40.63	\$45.41	\$50.61	\$57.28	\$41.13	\$52.29	\$62.12	\$70.31	\$78.63	\$87.35	\$98.58	72
73	\$29.40	\$36.06	\$41.66	\$46.81	\$52.15	\$58.04	\$65.56	\$46.02	\$58.87	\$70.16	\$79.08	\$88.12	\$97.67	\$109.97	73
74	\$33.15	\$40.80	\$47.26	\$52.97	\$58.93	\$65.43	\$73.84	\$50.93	\$65.41	\$78.17	\$87.84	\$97.63	\$107.97	\$121.39	74
75	\$36.87	\$45.54	\$52.87	\$59.15	\$65.68	\$72.85	\$82.12	\$55.83	\$71.95	\$86.22	\$96.57	\$107.12	\$118.28	\$132.77	75
76	\$40.62	\$50.29	\$58.49	\$65.31	\$72.44	\$80.26	\$90.41	\$60.75	\$78.51	\$94.24	\$105.35	\$116.63	\$128.60	\$144.19	76
77	\$44.33	\$55.02	\$64.10	\$71.49	\$79.21	\$87.68	\$98.68	\$65.66	\$85.05	\$102.23	\$114.08	\$126.13	\$138.90	\$155.57	77
78	\$47.78	\$59.41	\$69.33	\$77.29	\$85.56	\$94.64	\$106.39	\$69.73	\$90.60	\$109.13	\$121.67	\$134.39	\$147.84	\$165.31	78
79	\$51.23	\$63.79	\$74.57	\$83.07	\$91.93	\$101.61	\$114.11	\$73.83	\$96.14	\$116.02	\$129.24	\$142.65	\$156.78	\$175.03	79
80	\$54.68	\$68.20	\$79.81	\$88.86	\$98.29	\$108.58	\$121.84	\$77.91	\$101.68	\$122.88	\$136.81	\$150.89	\$165.73	\$184.76	80
81	\$58.11	\$72.57	\$85.04	\$94.66	\$104.64	\$115.56	\$129.57	\$81.99	\$107.22	\$129.75	\$144.39	\$159.14	\$174.65	\$194.48	81
82	\$61.57	\$76.95	\$90.27	\$100.45	\$111.00	\$122.54	\$137.29	\$86.10	\$112.76	\$136.63	\$151.97	\$167.41	\$183.59	\$204.22	82
83	\$66.09	\$82.76	\$97.24	\$108.19	\$119.54	\$131.89	\$147.64	\$91.72	\$120.37	\$146.09	\$162.40	\$178.82	\$196.01	\$217.79	83
84	\$70.61	\$88.55	\$104.18	\$115.93	\$128.08	\$141.27	\$158.03	\$97.37	\$127.99	\$155.52	\$172.85	\$190.25	\$208.41	\$231.35	84
85	\$75.13	\$94.36	\$111.17	\$123.67	\$136.61	\$150.62	\$168.39	\$103.02	\$135.60	\$164.96	\$183.29	\$201.67	\$220.83	\$244.93	85
86	\$79.65	\$100.17	\$118.12	\$131.42	\$145.15	\$159.98	\$178.76	\$108.64	\$143.21	\$174.41	\$193.74	\$213.08	\$233.24	\$258.49	86
87	\$84.19	\$105.96	\$125.10	\$139.17	\$153.67	\$169.38	\$189.16	\$114.29	\$150.81	\$183.84	\$204.19	\$224.52	\$245.64	\$272.07	87
88	\$88.46	\$111.30	\$131.44	\$146.28	\$161.58	\$178.11	\$198.92	\$119.35	\$157.47	\$192.01	\$213.24	\$234.56	\$256.67	\$284.34	88
89	\$92.72	\$116.63	\$137.81	\$153.40	\$169.48	\$186.85	\$208.71	\$124.43	\$164.10	\$200.15	\$222.29	\$244.61	\$267.72	\$296.60	89
90	\$97.00	\$121.97	\$144.14	\$160.48	\$177.38	\$195.58	\$218.49	\$129.49	\$170.74	\$208.27	\$231.35	\$254.62	\$278.74	\$308.87	90
91	\$101.28	\$127.30	\$150.50	\$167.57	\$185.27	\$204.34	\$228.27	\$134.56	\$1						

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														
	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	\$4.71	\$5.73	\$6.57	\$7.25	\$7.98	\$8.76	\$9.80	\$9.83	\$12.23	\$14.32	\$16.42	\$18.55	\$20.80	\$23.55	25
26	\$4.73	\$5.79	\$6.61	\$7.29	\$8.02	\$8.83	\$9.88	\$9.97	\$12.41	\$14.51	\$16.65	\$18.80	\$21.04	\$23.86	26
27	\$4.74	\$5.81	\$6.66	\$7.35	\$8.09	\$8.91	\$9.97	\$10.09	\$12.56	\$14.71	\$16.84	\$19.04	\$21.33	\$24.19	27
28	\$4.76	\$5.84	\$6.72	\$7.41	\$8.15	\$8.97	\$10.03	\$10.21	\$12.71	\$14.88	\$17.07	\$19.31	\$21.63	\$24.53	28
29	\$4.80	\$5.90	\$6.75	\$7.47	\$8.22	\$9.05	\$10.13	\$10.32	\$12.85	\$15.05	\$17.29	\$19.53	\$21.89	\$24.83	29
30	\$4.83	\$5.93	\$6.81	\$7.54	\$8.27	\$9.10	\$10.21	\$10.44	\$13.01	\$15.25	\$17.49	\$19.77	\$22.18	\$25.17	30
31	\$4.85	\$5.95	\$6.86	\$7.58	\$8.34	\$9.19	\$10.30	\$10.57	\$13.17	\$15.43	\$17.70	\$20.01	\$22.46	\$25.48	31
32	\$4.87	\$6.01	\$6.90	\$7.62	\$8.39	\$9.24	\$10.38	\$10.69	\$13.31	\$15.60	\$17.91	\$20.27	\$22.73	\$25.81	32
33	\$4.91	\$6.05	\$6.94	\$7.70	\$8.47	\$9.33	\$10.44	\$10.81	\$13.45	\$15.77	\$18.14	\$20.49	\$23.00	\$26.13	33
34	\$4.93	\$6.08	\$7.00	\$7.73	\$8.51	\$9.38	\$10.54	\$10.93	\$13.64	\$15.96	\$18.34	\$20.74	\$23.27	\$26.46	34
35	\$4.96	\$6.12	\$7.03	\$7.79	\$8.58	\$9.46	\$10.60	\$11.06	\$13.79	\$16.14	\$18.55	\$21.00	\$23.55	\$26.77	35
36	\$5.01	\$6.19	\$7.13	\$7.89	\$8.69	\$9.59	\$10.75	\$11.22	\$13.98	\$16.37	\$18.82	\$21.30	\$23.93	\$27.18	36
37	\$5.05	\$6.26	\$7.21	\$8.00	\$8.82	\$9.72	\$10.92	\$11.36	\$14.17	\$16.62	\$19.10	\$21.63	\$24.24	\$27.59	37
38	\$5.10	\$6.34	\$7.29	\$8.11	\$8.94	\$9.87	\$11.08	\$11.52	\$14.38	\$16.83	\$19.37	\$21.92	\$24.61	\$28.00	38
39	\$5.16	\$6.39	\$7.40	\$8.22	\$9.06	\$10.00	\$11.22	\$11.68	\$14.59	\$17.07	\$19.64	\$22.24	\$24.96	\$28.40	39
40	\$5.19	\$6.46	\$7.49	\$8.32	\$9.17	\$10.13	\$11.36	\$11.86	\$14.76	\$17.30	\$19.91	\$22.55	\$25.32	\$28.81	40
41	\$5.25	\$6.53	\$7.59	\$8.43	\$9.28	\$10.26	\$11.51	\$12.00	\$14.95	\$17.55	\$20.20	\$22.88	\$25.66	\$29.23	41
42	\$5.31	\$6.61	\$7.69	\$8.51	\$9.39	\$10.40	\$11.68	\$12.17	\$15.17	\$17.75	\$20.45	\$23.19	\$26.03	\$29.62	42
43	\$5.37	\$6.69	\$7.76	\$8.61	\$9.53	\$10.53	\$11.83	\$12.32	\$15.36	\$18.01	\$20.71	\$23.50	\$26.39	\$30.04	43
44	\$5.41	\$6.75	\$7.85	\$8.71	\$9.65	\$10.66	\$11.97	\$12.47	\$15.55	\$18.24	\$21.00	\$23.80	\$26.75	\$30.44	44
45	\$5.46	\$6.82	\$7.94	\$8.82	\$9.77	\$10.78	\$12.12	\$12.62	\$15.74	\$18.46	\$21.27	\$24.10	\$27.09	\$30.86	45
46	\$5.56	\$6.99	\$8.13	\$9.04	\$9.99	\$11.06	\$12.43	\$12.84	\$16.02	\$18.78	\$21.64	\$24.54	\$27.58	\$31.42	46
47	\$5.67	\$7.12	\$8.29	\$9.23	\$10.24	\$11.32	\$12.72	\$13.06	\$16.28	\$19.10	\$22.01	\$24.96	\$28.05	\$31.96	47
48	\$5.76	\$7.25	\$8.47	\$9.43	\$10.44	\$11.56	\$13.01	\$13.27	\$16.56	\$19.40	\$22.37	\$25.38	\$28.56	\$32.51	48
49	\$5.84	\$7.40	\$8.64	\$9.65	\$10.68	\$11.83	\$13.31	\$13.50	\$16.82	\$19.72	\$22.75	\$25.82	\$29.02	\$33.06	49
50	\$5.94	\$7.54	\$8.82	\$9.83	\$10.91	\$12.08	\$13.62	\$13.68	\$17.08	\$20.04	\$23.12	\$26.24	\$29.50	\$33.62	50
51	\$6.06	\$7.66	\$8.99	\$10.03	\$11.13	\$12.34	\$13.92	\$13.90	\$17.37	\$20.36	\$23.50	\$26.66	\$29.99	\$34.17	51
52	\$6.14	\$7.81	\$9.17	\$10.25	\$11.36	\$12.61	\$14.20	\$14.12	\$17.62	\$20.68	\$23.86	\$27.09	\$30.47	\$34.72	52
53	\$6.25	\$7.94	\$9.34	\$10.44	\$11.59	\$12.85	\$14.50	\$14.32	\$17.89	\$21.00	\$24.23	\$27.51	\$30.97	\$35.29	53
54	\$6.36	\$8.07	\$9.53	\$10.66	\$11.83	\$13.13	\$14.78	\$14.54	\$18.16	\$21.30	\$24.61	\$27.94	\$31.44	\$35.84	54
55	\$6.44	\$8.23	\$9.70	\$10.85	\$12.06	\$13.39	\$15.08	\$14.76	\$18.43	\$21.63	\$24.96	\$28.35	\$31.92	\$36.39	55
56	\$7.05	\$8.93	\$10.44	\$11.74	\$13.06	\$14.51	\$16.38	\$15.46	\$19.36	\$22.74	\$26.30	\$29.92	\$33.70	\$38.46	56
57	\$7.70	\$9.64	\$11.21	\$12.60	\$14.05	\$15.62	\$17.69	\$16.14	\$20.27	\$23.85	\$27.63	\$31.46	\$35.48	\$40.51	57
58	\$8.31	\$10.32	\$11.96	\$13.45	\$15.03	\$16.78	\$18.96	\$16.83	\$21.18	\$24.96	\$28.99	\$33.03	\$37.26	\$42.58	58
59	\$8.93	\$11.02	\$12.72	\$14.34	\$16.04	\$17.89	\$20.27	\$17.55	\$22.09	\$26.08	\$30.29	\$34.57	\$39.04	\$44.64	59
60	\$9.56	\$11.74	\$13.45	\$15.21	\$17.03	\$19.01	\$21.55	\$18.23	\$23.00	\$27.20	\$31.65	\$36.14	\$40.81	\$46.71	60
61	\$10.16	\$12.45	\$14.23	\$16.09	\$18.03	\$20.15	\$22.84	\$18.92	\$23.94	\$28.30	\$32.96	\$37.68	\$42.61	\$48.75	61
62	\$10.78	\$13.15	\$14.99	\$16.96	\$19.03	\$21.26	\$24.12	\$19.62	\$24.83	\$29.40	\$34.29	\$39.24	\$44.40	\$50.81	62
63	\$11.92	\$14.53	\$16.58	\$18.78	\$21.04	\$23.54	\$26.72	\$21.26	\$26.85	\$31.77	\$36.94	\$42.14	\$47.62	\$54.42	63
64	\$13.06	\$15.93	\$18.17	\$20.58	\$23.10	\$25.84	\$29.33	\$22.90	\$28.89	\$34.11	\$39.56	\$45.05	\$50.80	\$57.99	64
65	\$14.18	\$17.31	\$19.77	\$22.39	\$25.15	\$28.12	\$31.91	\$24.55	\$30.92	\$36.47	\$42.17	\$47.95	\$54.01	\$61.62	65
66	\$15.32	\$18.71	\$21.36	\$24.21	\$27.17	\$30.38	\$34.51	\$26.18	\$32.93	\$38.83	\$44.81	\$50.85	\$57.22	\$65.22	66
67	\$16.47	\$20.09	\$22.97	\$26.03	\$29.21	\$32.66	\$37.10	\$27.85	\$34.97	\$41.17	\$47.42	\$53.77	\$60.42	\$68.81	67
68	\$18.71	\$22.88	\$26.17	\$29.61	\$33.17	\$37.07	\$42.03	\$30.86	\$38.84	\$45.82	\$52.49	\$59.27	\$66.37	\$75.38	68
69	\$20.91	\$25.63	\$29.39	\$33.18	\$37.14	\$41.45	\$46.98	\$33.86	\$42.71	\$50.46	\$57.54	\$64.75	\$72.34	\$81.95	69
70	\$23.14	\$28.41	\$32.59	\$36.77	\$41.11	\$45.85	\$51.94	\$36.87	\$46.59	\$55.08	\$62.59	\$70.22	\$78.27	\$88.55	70
71	\$25.38	\$31.19	\$35.81	\$40.34	\$45.08	\$50.23	\$56.88	\$39.90	\$50.47	\$59.72	\$67.65	\$75.71	\$84.23	\$95.14	71
72	\$27.61	\$33.97	\$39.03	\$43.92	\$49.04	\$54.64	\$61.83	\$42.90	\$54.33	\$64.34	\$72.70	\$81.20	\$90.17	\$101.73	72
73	\$31.65	\$39.12	\$45.11	\$50.60	\$56.34	\$62.62	\$70.75	\$48.02	\$61.12	\$72.67	\$81.76	\$91.01	\$100.83	\$113.48	73
74	\$35.65	\$44.26	\$51.19	\$57.26	\$63.64	\$70.63	\$79.68	\$53.13	\$67.95	\$80.97	\$90.82	\$100.84	\$111.45	\$125.25	74
75	\$39.67	\$49.40	\$57.26	\$63.93	\$70.93	\$78.64	\$88.61	\$58.23	\$74.75	\$89.28	\$99.85	\$110.64	\$122.11	\$137.02	75
76	\$43.68	\$54.55	\$63.35	\$70.61	\$78.23	\$86.64	\$97.55	\$63.36	\$81.53	\$97.60	\$108.90	\$120.47	\$132.75	\$148.78	76
77	\$47.70	\$59.69	\$69.43	\$77.30	\$85.54	\$94.63	\$106.47	\$68.48	\$88.34	\$105.91	\$117.96	\$130.28	\$143.40	\$160.53	77
78	\$51.41	\$64.46	\$75.11	\$83.56	\$92.40	\$102.15	\$114.82	\$72.72	\$94.11	\$113.04	\$125.80	\$138.80	\$152.60	\$170.58	78
79	\$55.10	\$69.20	\$80.75	\$89.82	\$99.26	\$109.67	\$123.15	\$77.00	\$99.85	\$120.15	\$133.62	\$147.33	\$161.84	\$180.61	79
80	\$58.82	\$73.94	\$86.43	\$96.07	\$106.15	\$117.21	\$131.48	\$81.28	\$105.61	\$127.27	\$141.46	\$155.88	\$171.06	\$190.65	80
81	\$62.54	\$78.69	\$92.09	\$102.34	\$113.03	\$124.73	\$139.79	\$85.54	\$111.36	\$134.39	\$149.28	\$164.38	\$180.28	\$200.68	81
82	\$66.23	\$83.46	\$97.77	\$108.60	\$119.89	\$132.26	\$148.13	\$89.79	\$117.12	\$141.52	\$157.12	\$172.91	\$189.51	\$210.74	82
83	\$71.10	\$89.77	\$105.31	\$116.97	\$129.11	\$142.36	\$159.34	\$95.67	\$125.03	\$151.29	\$167.93	\$184.71	\$202.33	\$224.72	83
84	\$75.97	\$112.85	\$125.35	\$138.33	\$152.48	\$170.51	\$187.12	\$101.55	\$132.94	\$161.07	\$178.72	\$196.49	\$215.15	\$238.73	84
85	\$80.84	\$102.34	\$120.40	\$133.74	\$147.53	\$162.59	\$181.72	\$107.44	\$140.83	\$170.86	\$189.50	\$208.29	\$227.95	\$252.74	85
86	\$85.70	\$108.63	\$127.94	\$142.10	\$156.74	\$172.69	\$192.90	\$113.33	\$148.74	\$180.65	\$200.32	\$220.09	\$240.77	\$266.75	86
87	\$90.57	\$114.94	\$135.48	\$150.48	\$165.98	\$182.81	\$204.11	\$119.19	\$156.66	\$190.42	\$211.10	\$231.90	\$253.57	\$280.74	87
88	\$95.17	\$120.71	\$142.36	\$158.16	\$174.50	\$192.26	\$214.65	\$124.49	\$163.55	\$198.85	\$220.46	\$242.25	\$264.98	\$293.38	88
89	\$99.77	\$126.49	\$149.24	\$165.85	\$183.04	\$201.69	\$225.20	\$129.76	\$170.45	\$207.28	\$229.82	\$252.63	\$276.36	\$306.04	89
90	\$104.37	\$132.29	\$156.12	\$173.53	\$191.57	\$211.11	\$235.77	\$135.06	\$177.36	\$215.73	\$239.20	\$263.00	\$287.75	\$318.69	90
91	\$108.93	\$138.07	\$163.01	\$181.20	\$200										

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	\$2.94	\$3.74	\$4.40	\$4.93	\$5.47	\$6.05	\$6.79	\$6.96	\$9.11	\$10.99	\$12.78	\$14.54	\$16.36	\$18.60	25
26	\$2.95	\$3.76	\$4.43	\$4.97	\$5.52	\$6.09	\$6.85	\$7.04	\$9.23	\$11.12	\$12.95	\$14.74	\$16.58	\$18.87	26
27	\$2.97	\$3.77	\$4.47	\$5.01	\$5.56	\$6.14	\$6.90	\$7.14	\$9.34	\$11.25	\$13.11	\$14.92	\$16.80	\$19.11	27
28	\$2.98	\$3.82	\$4.49	\$5.05	\$5.60	\$6.19	\$6.96	\$7.23	\$9.46	\$11.40	\$13.28	\$15.14	\$17.02	\$19.37	28
29	\$2.99	\$3.83	\$4.51	\$5.08	\$5.65	\$6.24	\$7.01	\$7.30	\$9.58	\$11.52	\$13.43	\$15.32	\$17.22	\$19.62	29
30	\$3.01	\$3.86	\$4.57	\$5.12	\$5.68	\$6.28	\$7.05	\$7.40	\$9.69	\$11.66	\$13.59	\$15.51	\$17.45	\$19.87	30
31	\$3.03	\$3.89	\$4.60	\$5.16	\$5.71	\$6.34	\$7.13	\$7.48	\$9.80	\$11.81	\$13.77	\$15.69	\$17.68	\$20.13	31
32	\$3.06	\$3.91	\$4.62	\$5.19	\$5.78	\$6.38	\$7.17	\$7.58	\$9.92	\$11.95	\$13.94	\$15.88	\$17.88	\$20.39	32
33	\$3.07	\$3.94	\$4.64	\$5.23	\$5.81	\$6.41	\$7.23	\$7.66	\$10.02	\$12.08	\$14.10	\$16.08	\$18.12	\$20.66	33
34	\$3.09	\$3.97	\$4.69	\$5.27	\$5.84	\$6.46	\$7.28	\$7.74	\$10.14	\$12.22	\$14.26	\$16.26	\$18.32	\$20.90	34
35	\$3.10	\$3.98	\$4.72	\$5.31	\$5.91	\$6.52	\$7.34	\$7.83	\$10.27	\$12.36	\$14.43	\$16.47	\$18.52	\$21.15	35
36	\$3.12	\$4.03	\$4.79	\$5.39	\$5.96	\$6.61	\$7.46	\$7.94	\$10.42	\$12.55	\$14.64	\$16.70	\$18.82	\$21.48	36
37	\$3.15	\$4.07	\$4.85	\$5.46	\$6.06	\$6.72	\$7.57	\$8.03	\$10.55	\$12.72	\$14.86	\$16.95	\$19.10	\$21.79	37
38	\$3.19	\$4.14	\$4.91	\$5.52	\$6.14	\$6.80	\$7.66	\$8.17	\$10.69	\$12.90	\$15.05	\$17.18	\$19.37	\$22.12	38
39	\$3.23	\$4.18	\$4.96	\$5.59	\$6.22	\$6.89	\$7.76	\$8.27	\$10.85	\$13.08	\$15.28	\$17.44	\$19.65	\$22.45	39
40	\$3.27	\$4.21	\$5.03	\$5.67	\$6.30	\$6.99	\$7.87	\$8.38	\$11.00	\$13.26	\$15.48	\$17.69	\$19.93	\$22.76	40
41	\$3.29	\$4.27	\$5.08	\$5.71	\$6.38	\$7.08	\$7.98	\$8.49	\$11.14	\$13.42	\$15.69	\$17.91	\$20.22	\$23.08	41
42	\$3.33	\$4.31	\$5.15	\$5.80	\$6.46	\$7.16	\$8.07	\$8.60	\$11.29	\$13.59	\$15.93	\$18.17	\$20.48	\$23.40	42
43	\$3.37	\$4.35	\$5.19	\$5.85	\$6.53	\$7.26	\$8.18	\$8.71	\$11.42	\$13.79	\$16.12	\$18.41	\$20.77	\$23.73	43
44	\$3.39	\$4.40	\$5.25	\$5.94	\$6.61	\$7.34	\$8.29	\$8.82	\$11.58	\$13.96	\$16.34	\$18.66	\$21.04	\$24.05	44
45	\$3.41	\$4.44	\$5.32	\$6.01	\$6.72	\$7.45	\$8.38	\$8.94	\$11.74	\$14.14	\$16.54	\$18.91	\$21.31	\$24.39	45
46	\$3.48	\$4.55	\$5.45	\$6.15	\$6.88	\$7.61	\$8.60	\$9.09	\$11.94	\$14.38	\$16.82	\$19.23	\$21.70	\$24.81	46
47	\$3.53	\$4.63	\$5.56	\$6.28	\$7.02	\$7.79	\$8.81	\$9.23	\$12.12	\$14.62	\$17.11	\$19.58	\$22.07	\$25.27	47
48	\$3.61	\$4.73	\$5.68	\$6.41	\$7.17	\$7.98	\$9.03	\$9.38	\$12.33	\$14.87	\$17.41	\$19.91	\$22.47	\$25.69	48
49	\$3.66	\$4.82	\$5.80	\$6.55	\$7.33	\$8.15	\$9.22	\$9.54	\$12.54	\$15.10	\$17.69	\$20.23	\$22.84	\$26.13	49
50	\$3.73	\$4.91	\$5.92	\$6.72	\$7.49	\$8.34	\$9.42	\$9.69	\$12.72	\$15.35	\$18.00	\$20.57	\$23.23	\$26.57	50
51	\$3.77	\$4.99	\$6.02	\$6.85	\$7.63	\$8.50	\$9.64	\$9.83	\$12.94	\$15.59	\$18.27	\$20.90	\$23.60	\$26.98	51
52	\$3.84	\$5.08	\$6.14	\$6.99	\$7.81	\$8.68	\$9.83	\$10.00	\$13.13	\$15.84	\$18.56	\$21.25	\$23.98	\$27.45	52
53	\$3.91	\$5.17	\$6.26	\$7.12	\$7.98	\$8.88	\$10.03	\$10.14	\$13.31	\$16.08	\$18.85	\$21.57	\$24.37	\$27.87	53
54	\$3.97	\$5.25	\$6.38	\$7.26	\$8.13	\$9.05	\$10.25	\$10.30	\$13.53	\$16.32	\$19.12	\$21.90	\$24.75	\$28.30	54
55	\$4.03	\$5.36	\$6.50	\$7.40	\$8.29	\$9.22	\$10.44	\$10.44	\$13.71	\$16.57	\$19.43	\$22.24	\$25.14	\$28.75	55
56	\$4.42	\$5.81	\$7.01	\$7.99	\$8.97	\$10.00	\$11.34	\$10.93	\$14.40	\$17.42	\$20.45	\$23.46	\$26.52	\$30.37	56
57	\$4.82	\$6.27	\$7.50	\$8.58	\$9.66	\$10.77	\$12.22	\$11.42	\$15.08	\$18.27	\$21.51	\$24.67	\$27.94	\$32.02	57
58	\$5.19	\$6.74	\$8.01	\$9.19	\$10.32	\$11.56	\$13.13	\$11.92	\$15.75	\$19.11	\$22.52	\$25.89	\$29.35	\$33.64	58
59	\$5.59	\$7.17	\$8.51	\$9.78	\$11.01	\$12.34	\$14.03	\$12.42	\$16.43	\$19.95	\$23.56	\$27.12	\$30.73	\$35.26	59
60	\$5.96	\$7.63	\$9.04	\$10.38	\$11.70	\$13.11	\$14.91	\$12.90	\$17.14	\$20.83	\$24.60	\$28.31	\$32.14	\$36.91	60
61	\$6.37	\$8.11	\$9.54	\$10.98	\$12.38	\$13.89	\$15.81	\$13.40	\$17.82	\$21.68	\$25.63	\$29.54	\$33.54	\$38.54	61
62	\$6.75	\$8.55	\$10.03	\$11.56	\$13.08	\$14.65	\$16.70	\$13.89	\$18.49	\$22.52	\$26.66	\$30.77	\$34.95	\$40.17	62
63	\$7.47	\$9.46	\$11.12	\$12.78	\$14.48	\$16.24	\$18.49	\$15.04	\$20.00	\$24.33	\$28.71	\$33.04	\$37.48	\$43.00	63
64	\$8.17	\$10.38	\$12.19	\$14.03	\$15.87	\$17.81	\$20.30	\$16.21	\$21.52	\$26.13	\$30.77	\$35.32	\$39.97	\$45.85	64
65	\$8.90	\$11.28	\$13.26	\$15.26	\$17.28	\$19.38	\$22.07	\$17.38	\$23.02	\$27.94	\$32.80	\$37.60	\$42.50	\$48.69	65
66	\$9.58	\$12.18	\$14.31	\$16.49	\$18.66	\$20.96	\$23.87	\$18.52	\$24.53	\$29.74	\$34.85	\$39.90	\$45.03	\$51.51	66
67	\$10.30	\$13.09	\$15.39	\$17.71	\$20.06	\$22.52	\$25.66	\$19.71	\$26.03	\$31.54	\$36.88	\$42.15	\$47.55	\$54.35	67
68	\$11.70	\$14.89	\$17.55	\$20.16	\$22.77	\$25.55	\$29.08	\$21.85	\$28.92	\$35.09	\$40.81	\$46.46	\$52.25	\$59.57	68
69	\$13.10	\$16.70	\$19.69	\$22.61	\$25.50	\$28.58	\$32.51	\$23.97	\$31.81	\$38.62	\$44.74	\$50.77	\$56.91	\$64.76	69
70	\$14.49	\$18.50	\$21.85	\$25.05	\$28.24	\$31.60	\$35.93	\$26.10	\$34.68	\$42.17	\$48.66	\$55.07	\$61.62	\$69.96	70
71	\$15.88	\$20.32	\$23.99	\$27.47	\$30.97	\$34.64	\$39.36	\$28.24	\$37.55	\$45.73	\$52.60	\$59.37	\$66.30	\$75.17	71
72	\$17.29	\$22.12	\$26.16	\$29.92	\$33.68	\$37.66	\$42.78	\$30.36	\$40.46	\$49.28	\$56.54	\$63.65	\$70.99	\$80.38	72
73	\$19.80	\$25.48	\$30.23	\$34.45	\$38.71	\$43.18	\$48.97	\$33.98	\$45.52	\$55.65	\$63.56	\$71.36	\$79.37	\$89.66	73
74	\$22.31	\$28.83	\$34.31	\$39.00	\$43.70	\$48.71	\$55.13	\$37.60	\$50.59	\$62.00	\$70.61	\$79.06	\$87.74	\$98.97	74
75	\$24.82	\$32.19	\$38.38	\$43.55	\$48.73	\$54.21	\$61.33	\$41.23	\$55.65	\$68.37	\$77.64	\$86.75	\$96.11	\$108.25	75
76	\$27.35	\$35.54	\$42.44	\$48.08	\$53.74	\$59.73	\$67.50	\$44.85	\$60.71	\$74.73	\$84.69	\$94.45	\$104.46	\$117.54	76
77	\$29.83	\$38.87	\$46.53	\$52.64	\$58.76	\$65.25	\$73.69	\$48.47	\$65.79	\$81.09	\$91.72	\$102.14	\$112.86	\$126.83	77
78	\$32.18	\$41.99	\$50.34	\$56.90	\$63.48	\$70.43	\$79.45	\$51.47	\$70.06	\$86.55	\$97.81	\$108.85	\$120.12	\$134.78	78
79	\$34.47	\$45.08	\$54.12	\$61.18	\$68.20	\$75.61	\$85.21	\$54.48	\$74.36	\$92.00	\$103.92	\$115.51	\$127.39	\$142.70	79
80	\$36.80	\$48.16	\$57.93	\$65.43	\$72.91	\$80.81	\$90.98	\$57.51	\$78.64	\$97.47	\$109.99	\$122.19	\$134.64	\$150.62	80
81	\$39.13	\$51.27	\$61.72	\$69.71	\$77.63	\$86.00	\$96.72	\$60.52	\$82.92	\$102.92	\$116.08	\$128.88	\$141.92	\$158.55	81
82	\$41.43	\$54.35	\$65.53	\$73.96	\$82.36	\$91.19	\$102.51	\$63.54	\$87.21	\$108.38	\$122.19	\$135.56	\$149.16	\$166.50	82
83	\$44.50	\$58.45	\$70.57	\$79.66	\$88.68	\$98.16	\$110.25	\$67.72	\$93.08	\$115.87	\$130.58	\$144.80	\$159.25	\$177.55	83
84	\$47.53	\$62.57	\$75.61	\$85.37	\$95.02	\$105.13	\$118.00	\$71.86	\$98.98	\$123.34	\$138.99	\$154.06	\$169.35	\$188.63	84
85	\$50.59	\$66.67	\$80.70	\$91.08	\$101.34	\$112.11	\$125.73	\$76.02	\$104.86	\$130.83	\$147.36	\$163.31	\$179.42	\$199.67	85
86	\$53.61	\$70.77	\$85.75	\$96.79	\$107.68	\$119.05	\$133.49	\$80.19	\$110.74	\$138.35	\$155.76	\$172.55	\$189.50	\$210.76	86
87	\$56.65	\$74.87	\$90.77	\$102.49	\$114.00	\$126.05	\$141.23	\$84.36	\$116.63	\$145.83	\$164.15	\$181.79	\$199.61	\$221.82	87
88	\$59.54	\$78.64	\$95.39	\$107.70	\$119.87	\$132.54	\$148.54	\$88.10	\$121.76	\$152.26	\$171.45	\$189.95	\$208.56	\$231.83	88
89	\$62.41	\$82.39	\$100.02	\$112.96	\$125.72	\$139.05	\$155.85	\$91.85	\$126.91	\$158.75	\$178.73	\$198.08	\$217.51	\$241.82	89
90	\$65.29	\$86.15	\$104.63	\$118.18	\$131.59	\$145.55	\$163.14	\$95.59	\$132.04	\$165.20	\$185.99	\$206.20	\$226.48	\$251.80	90
91	\$68.16	\$89.94	\$109.24	\$123.40	\$137.45	\$152.06	\$170.45	\$99.32	\$137.19	\$171.67	\$193.27	\$214.32	\$235.43	\$261.82	91
92	\$71.04	\$93.70	\$113.85	\$128											

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														
	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	\$3.58	\$4.40	\$5.08	\$5.65	\$6.24	\$6.86	\$7.70	\$8.15	\$10.32	\$12.22	\$14.11	\$15.98	\$17.92	\$20.35	25
26	\$3.60	\$4.43	\$5.10	\$5.68	\$6.27	\$6.91	\$7.74	\$8.25	\$10.45	\$12.38	\$14.29	\$16.20	\$18.17	\$20.64	26
27	\$3.62	\$4.44	\$5.16	\$5.71	\$6.31	\$6.99	\$7.83	\$8.36	\$10.59	\$12.54	\$14.48	\$16.40	\$18.41	\$20.91	27
28	\$3.63	\$4.47	\$5.18	\$5.78	\$6.37	\$7.02	\$7.88	\$8.47	\$10.71	\$12.69	\$14.64	\$16.62	\$18.66	\$21.18	28
29	\$3.65	\$4.49	\$5.21	\$5.81	\$6.41	\$7.08	\$7.94	\$8.55	\$10.85	\$12.84	\$14.85	\$16.82	\$18.90	\$21.48	29
30	\$3.67	\$4.51	\$5.25	\$5.84	\$6.46	\$7.14	\$8.00	\$8.66	\$10.99	\$12.98	\$15.02	\$17.03	\$19.12	\$21.76	30
31	\$3.70	\$4.57	\$5.30	\$5.91	\$6.51	\$7.17	\$8.06	\$8.76	\$11.11	\$13.16	\$15.20	\$17.26	\$19.37	\$22.02	31
32	\$3.71	\$4.60	\$5.34	\$5.93	\$6.55	\$7.25	\$8.14	\$8.88	\$11.23	\$13.30	\$15.38	\$17.46	\$19.61	\$22.31	32
33	\$3.74	\$4.62	\$5.37	\$5.96	\$6.61	\$7.29	\$8.21	\$8.97	\$11.36	\$13.44	\$15.58	\$17.68	\$19.84	\$22.58	33
34	\$3.75	\$4.64	\$5.41	\$6.02	\$6.66	\$7.34	\$8.25	\$9.06	\$11.48	\$13.62	\$15.74	\$17.88	\$20.09	\$22.85	34
35	\$3.76	\$4.69	\$5.45	\$6.07	\$6.72	\$7.41	\$8.32	\$9.17	\$11.63	\$13.77	\$15.94	\$18.10	\$20.32	\$23.13	35
36	\$3.82	\$4.73	\$5.52	\$6.14	\$6.80	\$7.50	\$8.44	\$9.30	\$11.78	\$13.96	\$16.17	\$18.36	\$20.64	\$23.47	36
37	\$3.84	\$4.79	\$5.57	\$6.24	\$6.89	\$7.61	\$8.57	\$9.42	\$11.95	\$14.17	\$16.38	\$18.62	\$20.94	\$23.84	37
38	\$3.89	\$4.85	\$5.65	\$6.30	\$7.00	\$7.72	\$8.68	\$9.56	\$12.12	\$14.36	\$16.64	\$18.90	\$21.25	\$24.19	38
39	\$3.94	\$4.88	\$5.71	\$6.38	\$7.08	\$7.83	\$8.81	\$9.69	\$12.30	\$14.56	\$16.86	\$19.16	\$21.55	\$24.54	39
40	\$3.97	\$4.95	\$5.79	\$6.46	\$7.16	\$7.93	\$8.93	\$9.82	\$12.46	\$14.76	\$17.08	\$19.43	\$21.86	\$24.89	40
41	\$4.02	\$5.01	\$5.84	\$6.53	\$7.26	\$8.02	\$9.05	\$9.93	\$12.62	\$14.95	\$17.33	\$19.69	\$22.17	\$25.27	41
42	\$4.04	\$5.06	\$5.93	\$6.63	\$7.34	\$8.14	\$9.17	\$10.07	\$12.78	\$15.16	\$17.57	\$19.95	\$22.47	\$25.60	42
43	\$4.08	\$5.10	\$6.00	\$6.72	\$7.45	\$8.24	\$9.28	\$10.21	\$12.95	\$15.35	\$17.78	\$20.23	\$22.76	\$25.96	43
44	\$4.11	\$5.17	\$6.07	\$6.80	\$7.55	\$8.35	\$9.39	\$10.32	\$13.11	\$15.55	\$18.03	\$20.49	\$23.08	\$26.30	44
45	\$4.16	\$5.23	\$6.14	\$6.88	\$7.62	\$8.45	\$9.53	\$10.45	\$13.29	\$15.74	\$18.26	\$20.77	\$23.38	\$26.65	45
46	\$4.22	\$5.34	\$6.27	\$7.03	\$7.81	\$8.66	\$9.75	\$10.64	\$13.52	\$16.02	\$18.58	\$21.14	\$23.80	\$27.14	46
47	\$4.31	\$5.45	\$6.40	\$7.17	\$7.99	\$8.84	\$9.99	\$10.81	\$13.74	\$16.28	\$18.90	\$21.51	\$24.21	\$27.61	47
48	\$4.37	\$5.54	\$6.53	\$7.34	\$8.17	\$9.06	\$10.21	\$11.00	\$13.96	\$16.56	\$19.22	\$21.88	\$24.63	\$28.11	48
49	\$4.46	\$5.65	\$6.67	\$7.49	\$8.35	\$9.24	\$10.44	\$11.18	\$14.18	\$16.82	\$19.53	\$22.24	\$25.05	\$28.58	49
50	\$4.51	\$5.76	\$6.81	\$7.66	\$8.51	\$9.46	\$10.68	\$11.34	\$14.40	\$17.08	\$19.84	\$22.61	\$25.45	\$29.05	50
51	\$4.61	\$5.85	\$6.94	\$7.81	\$8.69	\$9.67	\$10.91	\$11.51	\$14.64	\$17.38	\$20.17	\$22.98	\$25.88	\$29.52	51
52	\$4.69	\$5.96	\$7.10	\$7.98	\$8.90	\$9.87	\$11.14	\$11.70	\$14.87	\$17.63	\$20.48	\$23.34	\$26.29	\$30.01	52
53	\$4.75	\$6.08	\$7.23	\$8.13	\$9.06	\$10.07	\$11.36	\$11.88	\$15.08	\$17.90	\$20.81	\$23.71	\$26.71	\$30.49	53
54	\$4.83	\$6.19	\$7.35	\$8.29	\$9.23	\$10.29	\$11.62	\$12.06	\$15.32	\$18.17	\$21.13	\$24.08	\$27.13	\$30.98	54
55	\$4.91	\$6.28	\$7.49	\$8.45	\$9.42	\$10.47	\$11.86	\$12.22	\$15.53	\$18.44	\$21.43	\$24.43	\$27.54	\$31.45	55
56	\$5.39	\$6.82	\$8.07	\$9.11	\$10.18	\$11.35	\$12.84	\$12.80	\$16.32	\$19.39	\$22.59	\$25.77	\$29.07	\$33.22	56
57	\$5.84	\$7.35	\$8.66	\$9.80	\$10.99	\$12.23	\$13.86	\$13.39	\$17.08	\$20.34	\$23.73	\$27.12	\$30.64	\$35.01	57
58	\$6.34	\$7.89	\$9.23	\$10.48	\$11.76	\$13.13	\$14.87	\$13.95	\$17.86	\$21.29	\$24.87	\$28.45	\$32.18	\$36.80	58
59	\$6.80	\$8.44	\$9.83	\$11.15	\$12.54	\$14.00	\$15.88	\$14.53	\$18.63	\$22.24	\$26.02	\$29.79	\$33.70	\$38.58	59
60	\$7.27	\$8.97	\$10.42	\$11.86	\$13.30	\$14.88	\$16.90	\$15.10	\$19.39	\$23.20	\$27.17	\$31.12	\$35.23	\$40.36	60
61	\$7.74	\$9.53	\$11.00	\$12.51	\$14.08	\$15.75	\$17.90	\$15.68	\$20.17	\$24.12	\$28.30	\$32.46	\$36.77	\$42.14	61
62	\$8.23	\$10.05	\$11.58	\$13.21	\$14.87	\$16.67	\$18.92	\$16.25	\$20.96	\$25.08	\$29.44	\$33.80	\$38.31	\$43.91	62
63	\$9.09	\$11.12	\$12.82	\$14.62	\$16.43	\$18.43	\$20.97	\$17.61	\$22.65	\$27.10	\$31.70	\$36.31	\$41.06	\$47.04	63
64	\$9.96	\$12.18	\$14.05	\$16.02	\$18.04	\$20.22	\$22.99	\$19.98	\$24.37	\$29.08	\$33.96	\$38.82	\$43.84	\$50.14	64
65	\$10.80	\$13.26	\$15.28	\$17.44	\$19.64	\$22.01	\$25.04	\$20.34	\$26.08	\$31.11	\$36.20	\$41.31	\$46.61	\$53.24	65
66	\$11.66	\$14.30	\$16.50	\$18.85	\$21.24	\$23.80	\$27.06	\$21.70	\$27.79	\$33.12	\$38.47	\$43.82	\$49.39	\$56.35	66
67	\$12.54	\$15.36	\$17.74	\$20.25	\$22.83	\$25.58	\$29.08	\$23.07	\$29.49	\$35.11	\$40.72	\$46.33	\$52.14	\$59.46	67
68	\$14.25	\$17.49	\$20.23	\$23.03	\$25.92	\$29.02	\$32.96	\$25.56	\$32.77	\$39.06	\$45.05	\$51.06	\$57.28	\$65.14	68
69	\$15.95	\$19.62	\$22.70	\$25.82	\$29.02	\$32.46	\$36.83	\$28.05	\$36.03	\$43.03	\$49.40	\$55.77	\$62.43	\$70.85	69
70	\$17.63	\$21.75	\$25.19	\$28.60	\$32.13	\$35.89	\$40.72	\$30.56	\$39.29	\$46.97	\$53.74	\$60.50	\$67.56	\$76.54	70
71	\$19.34	\$23.86	\$27.68	\$31.42	\$35.21	\$39.33	\$44.59	\$33.04	\$42.55	\$50.93	\$58.08	\$65.24	\$72.69	\$82.23	71
72	\$21.03	\$25.98	\$30.17	\$34.21	\$38.31	\$42.78	\$48.48	\$35.56	\$45.83	\$54.88	\$62.41	\$69.96	\$77.83	\$87.91	72
73	\$24.10	\$29.92	\$34.86	\$39.37	\$44.03	\$49.04	\$55.48	\$39.79	\$51.56	\$61.97	\$70.18	\$78.40	\$87.02	\$98.05	73
74	\$27.17	\$33.86	\$39.56	\$44.56	\$49.73	\$55.30	\$62.47	\$44.03	\$57.30	\$69.07	\$77.95	\$86.86	\$96.20	\$108.25	74
75	\$30.22	\$37.80	\$44.26	\$49.75	\$55.42	\$61.58	\$69.50	\$48.26	\$63.03	\$76.13	\$85.71	\$95.34	\$105.38	\$118.40	75
76	\$33.28	\$41.72	\$48.97	\$54.95	\$61.12	\$67.83	\$76.51	\$52.50	\$68.77	\$83.24	\$93.49	\$103.79	\$114.57	\$128.57	76
77	\$36.33	\$45.66	\$53.64	\$60.14	\$66.84	\$74.09	\$83.51	\$56.74	\$74.50	\$90.31	\$101.27	\$112.24	\$123.76	\$138.73	77
78	\$39.16	\$49.29	\$58.04	\$65.00	\$72.22	\$79.99	\$90.02	\$60.27	\$79.37	\$96.40	\$107.97	\$119.58	\$131.71	\$147.42	78
79	\$41.99	\$52.92	\$62.41	\$69.88	\$77.57	\$85.89	\$96.56	\$63.79	\$84.22	\$102.49	\$114.71	\$126.92	\$139.68	\$156.09	79
80	\$44.80	\$56.57	\$66.78	\$74.77	\$82.93	\$91.76	\$103.09	\$67.34	\$89.08	\$108.56	\$121.44	\$134.27	\$147.63	\$164.77	80
81	\$47.64	\$60.23	\$71.18	\$79.64	\$88.32	\$97.67	\$109.64	\$70.87	\$93.94	\$114.61	\$128.15	\$141.61	\$155.61	\$173.44	81
82	\$50.46	\$63.87	\$75.55	\$84.50	\$93.68	\$103.55	\$116.16	\$74.39	\$98.76	\$120.70	\$134.88	\$148.96	\$163.56	\$182.11	82
83	\$54.16	\$68.67	\$81.39	\$91.03	\$100.88	\$111.45	\$124.96	\$79.27	\$105.46	\$129.03	\$144.14	\$159.12	\$174.61	\$194.22	83
84	\$57.85	\$73.47	\$87.21	\$97.55	\$108.09	\$119.33	\$133.72	\$84.14	\$112.11	\$137.37	\$153.42	\$169.28	\$185.68	\$206.31	84
85	\$61.58	\$78.30	\$93.04	\$104.06	\$115.28	\$127.30	\$142.51	\$89.02	\$118.78	\$145.72	\$162.67	\$179.45	\$196.75	\$218.41	85
86	\$65.29	\$83.12	\$98.88	\$110.58	\$122.47	\$135.23	\$151.26	\$93.87	\$125.43	\$154.07	\$171.94	\$189.62	\$207.78	\$230.52	86
87	\$68.98	\$87.92	\$104.70	\$117.10	\$129.69	\$143.13	\$160.06	\$98.76	\$132.12	\$162.40	\$181.21	\$199.77	\$218.86	\$242.63	87
88	\$72.49	\$92.35	\$110.01	\$123.07	\$136.36	\$150.51	\$168.32	\$103.16	\$137.92	\$169.61	\$189.24	\$208.71	\$228.68	\$253.54	88
89	\$75.99	\$96.79	\$115.34	\$129.05	\$143.01	\$157.91	\$176.62	\$107.54	\$143.74	\$176.80	\$197.27	\$217.64	\$238.50	\$264.48	89
90	\$79.50	\$101.19	\$120.66	\$135.03	\$149.69	\$165.31	\$184.88	\$111.90	\$149.57	\$184.01	\$205.33	\$226.58	\$248.34	\$275.44	90
91	\$83.00	\$105.62	\$125.97	\$141.00	\$156.35	\$172.67	\$193.16	\$116.29	\$155.38	\$191.19	\$213.35	\$235.50	\$258.16	\$286.37	91
92</															

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														
	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	\$4.11	\$5.01	\$5.73	\$6.36	\$7.00	\$7.70	\$8.61	\$8.95	\$11.23	\$13.21	\$15.16	\$17.14	\$19.21	\$21.77	25
26	\$4.15	\$5.04	\$5.79	\$6.39	\$7.04	\$7.74	\$8.68	\$9.08	\$11.36	\$13.38	\$15.36	\$17.38	\$19.47	\$22.06	26
27	\$4.16	\$5.06	\$5.82	\$6.45	\$7.10	\$7.83	\$8.75	\$9.19	\$11.51	\$13.53	\$15.55	\$17.59	\$19.71	\$22.36	27
28	\$4.19	\$5.10	\$5.85	\$6.50	\$7.15	\$7.88	\$8.82	\$9.30	\$11.65	\$13.68	\$15.74	\$17.82	\$19.98	\$22.65	28
29	\$4.20	\$5.15	\$5.91	\$6.53	\$7.21	\$7.94	\$8.91	\$9.39	\$11.80	\$13.86	\$15.95	\$18.04	\$20.23	\$22.97	29
30	\$4.22	\$5.17	\$5.94	\$6.58	\$7.26	\$8.00	\$8.97	\$9.53	\$11.94	\$14.04	\$16.13	\$18.27	\$20.48	\$23.25	30
31	\$4.25	\$5.19	\$6.00	\$6.63	\$7.30	\$8.06	\$9.04	\$9.64	\$12.07	\$14.19	\$16.34	\$18.49	\$20.72	\$23.55	31
32	\$4.28	\$5.23	\$6.05	\$6.69	\$7.35	\$8.13	\$9.10	\$9.75	\$12.21	\$14.36	\$16.52	\$18.72	\$21.00	\$23.85	32
33	\$4.30	\$5.25	\$6.07	\$6.74	\$7.43	\$8.18	\$9.19	\$9.85	\$12.35	\$14.53	\$16.73	\$18.94	\$21.26	\$24.15	33
34	\$4.32	\$5.31	\$6.12	\$6.79	\$7.48	\$8.24	\$9.24	\$9.97	\$12.50	\$14.71	\$16.93	\$19.18	\$21.52	\$24.45	34
35	\$4.35	\$5.34	\$6.15	\$6.82	\$7.54	\$8.31	\$9.32	\$10.07	\$12.63	\$14.87	\$17.11	\$19.39	\$21.77	\$24.75	35
36	\$4.37	\$5.40	\$6.24	\$6.91	\$7.62	\$8.43	\$9.44	\$10.24	\$12.82	\$15.07	\$17.38	\$19.68	\$22.09	\$25.14	36
37	\$4.43	\$5.46	\$6.31	\$7.01	\$7.73	\$8.54	\$9.58	\$10.37	\$12.98	\$15.29	\$17.62	\$19.95	\$22.43	\$25.50	37
38	\$4.47	\$5.52	\$6.39	\$7.10	\$7.84	\$8.66	\$9.71	\$10.52	\$13.19	\$15.51	\$17.86	\$20.27	\$22.75	\$25.88	38
39	\$4.50	\$5.59	\$6.46	\$7.17	\$7.94	\$8.78	\$9.85	\$10.64	\$13.38	\$15.72	\$18.13	\$20.55	\$23.08	\$26.25	39
40	\$4.57	\$5.65	\$6.53	\$7.28	\$8.03	\$8.91	\$9.99	\$10.78	\$13.54	\$15.94	\$18.37	\$20.83	\$23.40	\$26.64	40
41	\$4.61	\$5.70	\$6.63	\$7.39	\$8.15	\$8.99	\$10.12	\$10.92	\$13.71	\$16.13	\$18.62	\$21.13	\$23.73	\$26.99	41
42	\$4.64	\$5.78	\$6.72	\$7.47	\$8.25	\$9.11	\$10.26	\$11.08	\$13.90	\$16.36	\$18.88	\$21.41	\$24.07	\$27.38	42
43	\$4.71	\$5.82	\$6.79	\$7.57	\$8.36	\$9.23	\$10.40	\$11.22	\$14.08	\$16.57	\$19.11	\$21.69	\$24.40	\$27.75	43
44	\$4.74	\$5.91	\$6.88	\$7.63	\$8.47	\$9.35	\$10.53	\$11.35	\$14.26	\$16.79	\$19.37	\$21.99	\$24.72	\$28.15	44
45	\$4.79	\$5.95	\$6.94	\$7.73	\$8.57	\$9.47	\$10.66	\$11.50	\$14.44	\$17.01	\$19.62	\$22.29	\$25.04	\$28.52	45
46	\$4.87	\$6.08	\$7.10	\$7.90	\$8.76	\$9.70	\$10.92	\$11.70	\$14.71	\$17.29	\$19.95	\$22.65	\$25.48	\$29.03	46
47	\$4.96	\$6.20	\$7.26	\$8.09	\$8.97	\$9.92	\$11.18	\$11.89	\$14.92	\$17.58	\$20.31	\$23.07	\$25.92	\$29.54	47
48	\$5.05	\$6.31	\$7.41	\$8.27	\$9.17	\$10.15	\$11.45	\$12.08	\$15.19	\$17.86	\$20.66	\$23.44	\$26.37	\$30.05	48
49	\$5.12	\$6.44	\$7.57	\$8.45	\$9.36	\$10.40	\$11.70	\$12.27	\$15.43	\$18.16	\$21.00	\$23.84	\$26.82	\$30.57	49
50	\$5.21	\$6.57	\$7.71	\$8.62	\$9.57	\$10.60	\$11.96	\$12.47	\$15.68	\$18.44	\$21.33	\$24.23	\$27.26	\$31.09	50
51	\$5.31	\$6.69	\$7.87	\$8.79	\$9.78	\$10.84	\$12.21	\$12.67	\$15.93	\$18.74	\$21.68	\$24.63	\$27.71	\$31.58	51
52	\$5.40	\$6.81	\$8.01	\$8.97	\$9.97	\$11.08	\$12.47	\$12.85	\$16.17	\$19.04	\$22.02	\$25.04	\$28.16	\$32.11	52
53	\$5.47	\$6.93	\$8.17	\$9.15	\$10.16	\$11.29	\$12.74	\$13.06	\$16.40	\$19.33	\$22.36	\$25.42	\$28.60	\$32.62	53
54	\$5.56	\$7.04	\$8.34	\$9.33	\$10.38	\$11.51	\$12.98	\$13.26	\$16.67	\$19.62	\$22.70	\$25.81	\$29.05	\$33.13	54
55	\$5.65	\$7.16	\$8.48	\$9.52	\$10.57	\$11.75	\$13.27	\$13.43	\$16.90	\$19.91	\$23.06	\$26.21	\$29.50	\$33.64	55
56	\$6.19	\$7.77	\$9.12	\$10.27	\$11.45	\$12.74	\$14.39	\$14.06	\$17.74	\$20.94	\$24.27	\$27.63	\$31.13	\$35.56	56
57	\$6.74	\$8.39	\$9.80	\$11.04	\$12.33	\$13.71	\$15.52	\$14.72	\$18.58	\$21.95	\$25.50	\$29.06	\$32.79	\$37.46	57
58	\$7.28	\$9.03	\$10.45	\$11.80	\$13.21	\$14.73	\$16.67	\$15.33	\$19.40	\$22.99	\$26.72	\$30.50	\$34.43	\$39.36	58
59	\$7.83	\$9.64	\$11.12	\$12.57	\$14.06	\$15.70	\$17.78	\$15.97	\$20.27	\$23.99	\$27.97	\$31.93	\$36.07	\$41.27	59
60	\$8.37	\$10.25	\$11.78	\$13.34	\$14.93	\$16.69	\$18.92	\$16.60	\$21.10	\$25.04	\$29.18	\$33.36	\$37.74	\$43.18	60
61	\$8.92	\$10.85	\$12.45	\$14.10	\$15.82	\$17.69	\$20.06	\$17.22	\$21.92	\$26.05	\$30.42	\$34.80	\$39.37	\$45.09	61
62	\$9.46	\$11.46	\$13.11	\$14.87	\$16.69	\$18.67	\$21.20	\$17.86	\$22.77	\$27.09	\$31.65	\$36.26	\$41.02	\$46.98	62
63	\$10.45	\$12.68	\$14.50	\$16.43	\$18.47	\$20.67	\$23.46	\$19.36	\$24.63	\$29.25	\$34.08	\$38.92	\$44.00	\$50.33	63
64	\$11.45	\$13.89	\$15.90	\$18.04	\$20.27	\$22.66	\$25.75	\$20.86	\$26.50	\$31.42	\$36.51	\$41.60	\$46.95	\$53.63	64
65	\$12.45	\$15.08	\$17.29	\$19.62	\$22.04	\$24.67	\$28.03	\$22.36	\$28.34	\$33.58	\$38.91	\$44.30	\$49.92	\$56.96	65
66	\$13.43	\$16.32	\$18.68	\$21.21	\$23.84	\$26.69	\$30.29	\$23.85	\$30.21	\$35.74	\$41.35	\$46.98	\$52.87	\$60.28	66
67	\$14.43	\$17.52	\$20.09	\$22.78	\$25.62	\$28.69	\$32.58	\$25.36	\$32.07	\$37.90	\$43.77	\$49.68	\$55.83	\$63.61	67
68	\$16.38	\$19.94	\$22.89	\$25.94	\$29.08	\$32.53	\$36.92	\$28.11	\$35.61	\$42.17	\$48.43	\$54.73	\$61.34	\$69.70	68
69	\$18.34	\$22.36	\$25.72	\$29.07	\$32.58	\$36.40	\$41.27	\$30.84	\$39.17	\$46.44	\$53.09	\$59.80	\$66.84	\$75.79	69
70	\$20.31	\$24.78	\$28.52	\$32.21	\$36.06	\$40.25	\$45.61	\$33.58	\$42.71	\$50.69	\$57.74	\$64.88	\$72.35	\$81.87	70
71	\$22.25	\$27.21	\$31.32	\$35.34	\$39.53	\$44.11	\$49.95	\$36.32	\$46.27	\$54.97	\$62.41	\$69.95	\$77.85	\$87.95	71
72	\$24.22	\$29.63	\$34.13	\$38.49	\$43.03	\$47.95	\$54.29	\$39.06	\$49.82	\$59.24	\$67.06	\$75.02	\$83.33	\$94.03	72
73	\$27.73	\$34.11	\$39.45	\$44.33	\$49.43	\$54.98	\$62.14	\$43.73	\$56.05	\$66.89	\$75.42	\$84.06	\$93.16	\$104.91	73
74	\$31.25	\$38.60	\$44.75	\$50.19	\$55.83	\$62.00	\$69.97	\$48.38	\$62.29	\$74.53	\$83.77	\$93.14	\$102.99	\$115.79	74
75	\$34.79	\$43.08	\$50.07	\$56.03	\$62.24	\$69.04	\$77.83	\$53.03	\$68.52	\$82.19	\$92.11	\$102.21	\$112.82	\$126.65	75
76	\$38.30	\$47.58	\$55.40	\$61.86	\$68.64	\$76.07	\$85.68	\$57.70	\$74.76	\$89.85	\$100.50	\$111.28	\$122.66	\$137.53	76
77	\$41.82	\$52.07	\$60.71	\$67.73	\$75.04	\$83.09	\$93.52	\$62.35	\$80.99	\$97.49	\$108.85	\$120.35	\$132.48	\$148.41	77
78	\$45.08	\$56.21	\$65.67	\$73.21	\$81.07	\$89.67	\$100.83	\$66.23	\$86.27	\$104.04	\$116.05	\$128.23	\$141.03	\$157.69	78
79	\$48.32	\$60.37	\$70.61	\$78.69	\$87.11	\$96.29	\$108.15	\$70.14	\$91.56	\$110.62	\$123.28	\$136.09	\$149.56	\$166.97	79
80	\$51.57	\$64.50	\$75.57	\$84.19	\$93.13	\$102.89	\$115.47	\$74.00	\$96.83	\$117.17	\$130.53	\$143.97	\$158.09	\$176.25	80
81	\$54.82	\$68.65	\$80.54	\$89.67	\$99.17	\$109.51	\$122.79	\$77.89	\$102.10	\$123.74	\$137.74	\$151.83	\$166.61	\$185.53	81
82	\$58.08	\$72.81	\$85.49	\$95.17	\$105.19	\$116.11	\$130.10	\$81.76	\$107.40	\$130.28	\$144.96	\$159.71	\$175.13	\$194.82	82
83	\$62.33	\$78.29	\$92.08	\$102.51	\$113.27	\$124.99	\$139.92	\$87.12	\$114.65	\$139.29	\$154.92	\$170.60	\$186.98	\$207.76	83
84	\$66.62	\$83.78	\$98.68	\$109.84	\$121.35	\$133.87	\$149.77	\$92.48	\$121.88	\$148.29	\$164.89	\$181.50	\$198.83	\$220.69	84
85	\$70.87	\$89.27	\$105.28	\$117.19	\$129.45	\$142.74	\$159.59	\$97.83	\$129.14	\$157.31	\$174.86	\$192.40	\$210.66	\$233.63	85
86	\$75.14	\$94.77	\$111.88	\$124.51	\$137.53	\$151.62	\$169.41	\$103.20	\$136.39	\$166.29	\$184.81	\$203.30	\$222.51	\$246.58	86
87	\$79.40	\$100.27	\$118.46	\$131.86	\$145.63	\$160.48	\$179.25	\$108.55	\$143.63	\$175.30	\$194.77	\$214.19	\$234.33	\$259.52	87
88	\$83.45	\$105.30	\$124.49	\$138.58	\$153.11	\$168.77	\$188.53	\$113.36	\$149.95	\$183.07	\$203.40	\$223.76	\$244.87	\$271.25	88
89	\$87.46	\$110.35	\$130.52	\$145.33	\$160.59	\$177.06	\$197.80	\$118.18	\$156.29	\$190.83	\$212.04	\$233.35	\$255.39	\$282.92	89
90	\$91.50	\$115.40	\$136.51	\$152.05	\$168.07	\$185.34	\$207.05	\$123.00	\$162.61	\$198.58	\$220.69	\$242.94	\$265.90	\$294.64	90
91	\$95.51	\$120.42	\$142.55	\$158.77	\$175.57	\$193.62	\$216.32	\$127.81	\$168.93	\$206.35	\$229.31	\$			

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	\$4.43	\$5.41	\$6.20	\$6.85	\$7.54	\$8.29	\$9.26	\$9.33	\$11.65	\$13.65	\$15.64	\$17.69	\$19.80	\$22.45	25
26	\$4.46	\$5.46	\$6.25	\$6.90	\$7.59	\$8.35	\$9.34	\$9.44	\$11.80	\$13.83	\$15.85	\$17.90	\$20.08	\$22.75	26
27	\$4.47	\$5.49	\$6.28	\$6.94	\$7.63	\$8.39	\$9.42	\$9.57	\$11.94	\$13.99	\$16.07	\$18.15	\$20.32	\$23.06	27
28	\$4.49	\$5.52	\$6.34	\$7.01	\$7.71	\$8.48	\$9.48	\$9.67	\$12.08	\$14.17	\$16.25	\$18.37	\$20.58	\$23.36	28
29	\$4.50	\$5.56	\$6.38	\$7.04	\$7.76	\$8.54	\$9.57	\$9.79	\$12.22	\$14.32	\$16.47	\$18.60	\$20.86	\$23.67	29
30	\$4.55	\$5.59	\$6.41	\$7.12	\$7.83	\$8.61	\$9.65	\$9.91	\$12.38	\$14.51	\$16.67	\$18.85	\$21.13	\$23.97	30
31	\$4.59	\$5.64	\$6.46	\$7.15	\$7.88	\$8.67	\$9.72	\$10.02	\$12.54	\$14.67	\$16.86	\$19.07	\$21.38	\$24.27	31
32	\$4.60	\$5.67	\$6.51	\$7.18	\$7.93	\$8.75	\$9.80	\$10.13	\$12.67	\$14.86	\$17.06	\$19.32	\$21.65	\$24.59	32
33	\$4.62	\$5.69	\$6.55	\$7.26	\$7.99	\$8.81	\$9.88	\$10.26	\$12.82	\$15.03	\$17.28	\$19.53	\$21.91	\$24.89	33
34	\$4.64	\$5.73	\$6.60	\$7.29	\$8.03	\$8.88	\$9.96	\$10.38	\$12.96	\$15.20	\$17.47	\$19.77	\$22.18	\$25.19	34
35	\$4.66	\$5.78	\$6.64	\$7.35	\$8.11	\$8.94	\$10.02	\$10.48	\$13.11	\$15.38	\$17.68	\$20.00	\$22.45	\$25.50	35
36	\$4.73	\$5.82	\$6.74	\$7.46	\$8.23	\$9.06	\$10.16	\$10.64	\$13.29	\$15.59	\$17.92	\$20.30	\$22.77	\$25.89	36
37	\$4.76	\$5.91	\$6.81	\$7.57	\$8.34	\$9.20	\$10.31	\$10.78	\$13.50	\$15.81	\$18.18	\$20.58	\$23.11	\$26.27	37
38	\$4.82	\$5.96	\$6.90	\$7.66	\$8.45	\$9.32	\$10.45	\$10.93	\$13.66	\$16.04	\$18.44	\$20.89	\$23.44	\$26.66	38
39	\$4.86	\$6.05	\$7.00	\$7.74	\$8.55	\$9.44	\$10.60	\$11.09	\$13.86	\$16.25	\$18.72	\$21.18	\$23.80	\$27.06	39
40	\$4.91	\$6.12	\$7.05	\$7.85	\$8.66	\$9.57	\$10.74	\$11.23	\$14.05	\$16.48	\$18.96	\$21.49	\$24.11	\$27.45	40
41	\$4.96	\$6.17	\$7.15	\$7.94	\$8.78	\$9.69	\$10.88	\$11.37	\$14.23	\$16.70	\$19.22	\$21.78	\$24.46	\$27.84	41
42	\$5.01	\$6.25	\$7.25	\$8.03	\$8.90	\$9.82	\$11.04	\$11.52	\$14.43	\$16.92	\$19.49	\$22.07	\$24.81	\$28.20	42
43	\$5.05	\$6.30	\$7.33	\$8.14	\$8.99	\$9.93	\$11.18	\$11.66	\$14.61	\$17.14	\$19.75	\$22.37	\$25.15	\$28.60	43
44	\$5.09	\$6.38	\$7.41	\$8.24	\$9.10	\$10.07	\$11.33	\$11.81	\$14.78	\$17.37	\$19.99	\$22.66	\$25.48	\$29.01	44
45	\$5.15	\$6.44	\$7.49	\$8.35	\$9.22	\$10.18	\$11.46	\$11.96	\$14.98	\$17.58	\$20.27	\$22.98	\$25.81	\$29.39	45
46	\$5.24	\$6.57	\$7.66	\$8.51	\$9.43	\$10.44	\$11.75	\$12.18	\$15.22	\$17.88	\$20.60	\$23.38	\$26.26	\$29.92	46
47	\$5.34	\$6.72	\$7.83	\$8.71	\$9.66	\$10.68	\$12.02	\$12.38	\$15.49	\$18.17	\$20.97	\$23.79	\$26.72	\$30.44	47
48	\$5.42	\$6.85	\$7.99	\$8.92	\$9.87	\$10.92	\$12.32	\$12.57	\$15.74	\$18.47	\$21.31	\$24.19	\$27.20	\$30.98	48
49	\$5.52	\$6.99	\$8.17	\$9.10	\$10.09	\$11.18	\$12.60	\$12.78	\$15.99	\$18.79	\$21.68	\$24.60	\$27.65	\$31.49	49
50	\$5.60	\$7.10	\$8.34	\$9.30	\$10.31	\$11.41	\$12.85	\$12.97	\$16.25	\$19.09	\$22.02	\$25.01	\$28.12	\$32.04	50
51	\$5.70	\$7.23	\$8.49	\$9.47	\$10.53	\$11.66	\$13.15	\$13.19	\$16.50	\$19.38	\$22.37	\$25.41	\$28.58	\$32.55	51
52	\$5.80	\$7.35	\$8.66	\$9.67	\$10.74	\$11.90	\$13.42	\$13.39	\$16.78	\$19.68	\$22.74	\$25.81	\$29.03	\$33.08	52
53	\$5.90	\$7.49	\$8.82	\$9.87	\$10.97	\$12.17	\$13.70	\$13.57	\$17.02	\$19.98	\$23.08	\$26.22	\$29.49	\$33.62	53
54	\$5.96	\$7.62	\$8.98	\$10.05	\$11.18	\$12.41	\$13.99	\$13.79	\$17.28	\$20.30	\$23.43	\$26.63	\$29.95	\$34.13	54
55	\$6.07	\$7.76	\$9.15	\$10.26	\$11.37	\$12.63	\$14.26	\$13.99	\$17.55	\$20.58	\$23.80	\$27.02	\$30.40	\$34.67	55
56	\$6.66	\$8.43	\$9.87	\$11.08	\$12.33	\$13.70	\$15.48	\$14.64	\$18.40	\$21.65	\$25.06	\$28.48	\$32.11	\$36.64	56
57	\$7.25	\$9.08	\$10.57	\$11.90	\$13.28	\$14.76	\$16.70	\$15.31	\$19.25	\$22.70	\$26.32	\$29.99	\$33.80	\$38.60	57
58	\$7.83	\$9.75	\$11.29	\$12.72	\$14.20	\$15.84	\$17.91	\$15.97	\$20.15	\$23.78	\$27.59	\$31.46	\$35.49	\$40.55	58
59	\$8.43	\$10.41	\$12.01	\$13.54	\$15.16	\$16.90	\$19.14	\$16.64	\$21.01	\$24.82	\$28.88	\$32.93	\$37.21	\$42.50	59
60	\$8.99	\$11.08	\$12.72	\$14.38	\$16.09	\$17.99	\$20.36	\$17.29	\$21.89	\$25.89	\$30.14	\$34.43	\$38.89	\$44.50	60
61	\$9.58	\$11.74	\$13.43	\$15.20	\$17.03	\$19.03	\$21.58	\$17.92	\$22.75	\$26.95	\$31.42	\$35.90	\$40.61	\$46.45	61
62	\$10.16	\$12.41	\$14.16	\$16.04	\$17.99	\$20.10	\$22.79	\$18.59	\$23.64	\$28.02	\$32.66	\$37.38	\$42.30	\$48.42	62
63	\$11.23	\$13.70	\$15.65	\$17.73	\$19.89	\$22.24	\$25.27	\$20.16	\$25.55	\$30.24	\$35.18	\$40.16	\$45.34	\$51.85	63
64	\$12.32	\$15.02	\$17.16	\$19.46	\$21.80	\$24.41	\$27.71	\$21.73	\$27.47	\$32.47	\$37.68	\$42.92	\$48.40	\$55.28	64
65	\$13.39	\$16.34	\$18.67	\$21.15	\$23.74	\$26.54	\$30.15	\$23.27	\$29.39	\$34.72	\$40.18	\$45.69	\$51.45	\$58.69	65
66	\$14.44	\$17.63	\$20.17	\$22.88	\$25.66	\$28.71	\$32.59	\$24.83	\$31.33	\$36.97	\$42.69	\$48.47	\$54.52	\$62.12	66
67	\$15.51	\$18.95	\$21.68	\$24.59	\$27.59	\$30.87	\$35.06	\$26.40	\$33.25	\$39.19	\$45.18	\$51.23	\$57.56	\$65.55	67
68	\$17.61	\$21.57	\$24.72	\$27.97	\$31.33	\$35.01	\$39.71	\$29.25	\$36.94	\$43.60	\$50.00	\$56.46	\$63.25	\$71.82	68
69	\$19.72	\$24.19	\$27.73	\$31.34	\$35.09	\$39.17	\$44.40	\$32.11	\$40.62	\$48.03	\$54.81	\$61.70	\$68.92	\$78.09	69
70	\$21.82	\$26.81	\$30.78	\$34.72	\$38.84	\$43.32	\$49.07	\$34.97	\$44.30	\$52.44	\$59.62	\$66.90	\$74.58	\$84.36	70
71	\$23.95	\$29.43	\$33.83	\$38.10	\$42.58	\$47.47	\$53.74	\$37.82	\$47.98	\$56.86	\$64.45	\$72.14	\$80.25	\$90.63	71
72	\$26.04	\$32.05	\$36.85	\$41.49	\$46.33	\$51.59	\$58.41	\$40.67	\$51.67	\$61.25	\$69.23	\$77.35	\$85.91	\$96.92	72
73	\$29.81	\$36.91	\$42.60	\$47.80	\$53.23	\$59.17	\$66.87	\$45.52	\$58.12	\$69.17	\$77.88	\$86.71	\$96.05	\$108.12	73
74	\$33.62	\$41.73	\$48.32	\$54.09	\$60.13	\$66.74	\$75.28	\$50.37	\$64.61	\$77.08	\$86.50	\$96.07	\$106.19	\$119.32	74
75	\$37.39	\$46.60	\$54.07	\$60.39	\$67.01	\$74.31	\$83.73	\$55.21	\$71.07	\$85.02	\$95.12	\$105.41	\$116.33	\$130.53	75
76	\$41.17	\$51.45	\$59.82	\$66.70	\$73.91	\$81.83	\$92.18	\$60.06	\$77.55	\$92.92	\$103.72	\$114.75	\$126.47	\$141.72	76
77	\$44.97	\$56.31	\$65.55	\$73.00	\$80.81	\$89.40	\$100.62	\$64.90	\$84.00	\$100.83	\$112.37	\$124.12	\$136.61	\$152.93	77
78	\$48.47	\$60.79	\$70.91	\$78.91	\$87.31	\$96.53	\$108.48	\$68.96	\$89.50	\$107.60	\$119.81	\$132.25	\$145.41	\$162.50	78
79	\$51.95	\$65.29	\$76.24	\$84.82	\$93.80	\$103.62	\$116.36	\$73.00	\$94.95	\$114.39	\$127.28	\$140.36	\$154.19	\$172.07	79
80	\$55.43	\$69.76	\$81.62	\$90.75	\$100.28	\$110.73	\$124.23	\$77.03	\$100.44	\$121.17	\$134.76	\$148.48	\$162.98	\$181.62	80
81	\$58.94	\$74.25	\$86.97	\$96.67	\$106.77	\$117.83	\$132.12	\$81.08	\$105.92	\$127.96	\$142.21	\$156.60	\$171.77	\$191.19	81
82	\$62.43	\$78.74	\$92.31	\$102.60	\$113.26	\$124.97	\$139.99	\$85.13	\$111.40	\$134.74	\$149.68	\$164.73	\$180.55	\$200.75	82
83	\$67.01	\$84.67	\$99.42	\$110.50	\$121.97	\$134.51	\$150.56	\$90.71	\$118.91	\$144.06	\$159.95	\$175.96	\$192.75	\$214.08	83
84	\$71.61	\$90.61	\$106.55	\$118.40	\$130.68	\$144.07	\$161.14	\$96.28	\$126.43	\$153.34	\$170.24	\$187.21	\$204.97	\$227.43	84
85	\$76.19	\$96.55	\$113.66	\$126.32	\$139.39	\$153.59	\$171.71	\$101.86	\$133.94	\$162.66	\$180.52	\$198.44	\$217.18	\$240.77	85
86	\$80.77	\$102.49	\$120.79	\$134.22	\$148.10	\$163.15	\$182.29	\$107.43	\$141.47	\$171.96	\$190.81	\$209.69	\$229.38	\$254.10	86
87	\$85.35	\$108.43	\$127.93	\$142.14	\$156.82	\$172.70	\$192.86	\$113.03	\$148.97	\$181.30	\$201.09	\$220.92	\$241.59	\$267.44	87
88	\$89.68	\$113.87	\$134.42	\$149.39	\$164.87	\$181.62	\$202.84	\$118.01	\$155.55	\$189.33	\$210.02	\$230.79	\$252.44	\$279.50	88
89	\$94.03	\$119.34	\$140.92	\$156.66	\$172.93	\$190.54	\$212.81	\$123.05	\$162.10	\$197.35	\$218.92	\$240.68	\$263.27	\$291.56	89
90	\$98.36	\$124.80	\$147.42	\$163.90	\$180.98	\$199.47	\$222.79	\$128.05	\$168.66	\$205.38	\$227.83	\$250.56	\$274.13	\$303.62	90
91	\$102.69	\$130.24													

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 - 90 Day EP							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	\$2.82	\$3.60	\$4.22	\$4.74	\$5.25	\$5.81	\$6.51	\$6.73	\$8.81	\$10.59	\$12.33	\$14.04	\$15.75	\$17.92	25
26	\$2.83	\$3.62	\$4.27	\$4.79	\$5.31	\$5.84	\$6.57	\$6.80	\$8.92	\$10.73	\$12.49	\$14.20	\$15.97	\$18.17	26
27	\$2.86	\$3.63	\$4.30	\$4.82	\$5.34	\$5.91	\$6.63	\$6.89	\$9.03	\$10.86	\$12.63	\$14.39	\$16.20	\$18.41	27
28	\$2.87	\$3.66	\$4.32	\$4.86	\$5.39	\$5.94	\$6.67	\$6.96	\$9.12	\$11.00	\$12.80	\$14.60	\$16.40	\$18.67	28
29	\$2.88	\$3.70	\$4.35	\$4.88	\$5.42	\$6.00	\$6.74	\$7.04	\$9.23	\$11.13	\$12.96	\$14.76	\$16.62	\$18.91	29
30	\$2.92	\$3.71	\$4.37	\$4.92	\$5.47	\$6.05	\$6.79	\$7.13	\$9.35	\$11.26	\$13.13	\$14.93	\$16.82	\$19.16	30
31	\$2.93	\$3.74	\$4.42	\$4.96	\$5.51	\$6.08	\$6.85	\$7.21	\$9.46	\$11.40	\$13.28	\$15.15	\$17.03	\$19.39	31
32	\$2.94	\$3.75	\$4.44	\$4.99	\$5.54	\$6.13	\$6.90	\$7.29	\$9.57	\$11.52	\$13.43	\$15.32	\$17.25	\$19.65	32
33	\$2.95	\$3.77	\$4.47	\$5.03	\$5.59	\$6.17	\$6.94	\$7.39	\$9.69	\$11.66	\$13.59	\$15.51	\$17.45	\$19.89	33
34	\$2.97	\$3.80	\$4.49	\$5.06	\$5.63	\$6.22	\$7.01	\$7.47	\$9.79	\$11.80	\$13.76	\$15.69	\$17.66	\$20.13	34
35	\$2.98	\$3.83	\$4.51	\$5.09	\$5.67	\$6.27	\$7.04	\$7.55	\$9.91	\$11.94	\$13.92	\$15.87	\$17.86	\$20.39	35
36	\$3.00	\$3.88	\$4.60	\$5.17	\$5.73	\$6.36	\$7.15	\$7.66	\$10.03	\$12.09	\$14.12	\$16.10	\$18.14	\$20.69	36
37	\$3.03	\$3.92	\$4.64	\$5.23	\$5.82	\$6.44	\$7.26	\$7.76	\$10.18	\$12.27	\$14.31	\$16.35	\$18.40	\$21.01	37
38	\$3.07	\$3.97	\$4.72	\$5.31	\$5.91	\$6.52	\$7.35	\$7.87	\$10.32	\$12.45	\$14.53	\$16.58	\$18.68	\$21.30	38
39	\$3.10	\$4.02	\$4.76	\$5.37	\$5.96	\$6.61	\$7.47	\$7.98	\$10.47	\$12.62	\$14.74	\$16.82	\$18.95	\$21.63	39
40	\$3.12	\$4.06	\$4.83	\$5.45	\$6.06	\$6.72	\$7.57	\$8.07	\$10.60	\$12.78	\$14.92	\$17.04	\$19.22	\$21.92	40
41	\$3.15	\$4.10	\$4.88	\$5.52	\$6.13	\$6.80	\$7.66	\$8.18	\$10.75	\$12.96	\$15.15	\$17.29	\$19.49	\$22.24	41
42	\$3.19	\$4.15	\$4.95	\$5.57	\$6.22	\$6.89	\$7.76	\$8.31	\$10.88	\$13.13	\$15.35	\$17.52	\$19.76	\$22.55	42
43	\$3.23	\$4.19	\$5.01	\$5.65	\$6.28	\$6.99	\$7.87	\$8.39	\$11.04	\$13.30	\$15.53	\$17.75	\$20.01	\$22.88	43
44	\$3.26	\$4.22	\$5.05	\$5.70	\$6.37	\$7.05	\$7.95	\$8.50	\$11.18	\$13.45	\$15.74	\$18.01	\$20.30	\$23.18	44
45	\$3.28	\$4.28	\$5.10	\$5.79	\$6.44	\$7.15	\$8.06	\$8.61	\$11.33	\$13.65	\$15.96	\$18.23	\$20.56	\$23.47	45
46	\$3.34	\$4.36	\$5.23	\$5.92	\$6.60	\$7.30	\$8.25	\$8.76	\$11.50	\$13.87	\$16.23	\$18.55	\$20.91	\$23.93	46
47	\$3.40	\$4.46	\$5.36	\$6.06	\$6.75	\$7.49	\$8.47	\$8.92	\$11.70	\$14.11	\$16.50	\$18.88	\$21.29	\$24.33	47
48	\$3.47	\$4.55	\$5.46	\$6.17	\$6.90	\$7.66	\$8.66	\$9.05	\$11.89	\$14.34	\$16.80	\$19.20	\$21.65	\$24.75	48
49	\$3.52	\$4.63	\$5.57	\$6.30	\$7.04	\$7.84	\$8.84	\$9.20	\$12.08	\$14.59	\$17.06	\$19.51	\$22.02	\$25.18	49
50	\$3.58	\$4.72	\$5.68	\$6.44	\$7.18	\$8.00	\$9.05	\$9.34	\$12.27	\$14.80	\$17.34	\$19.82	\$22.39	\$25.60	50
51	\$3.63	\$4.80	\$5.80	\$6.57	\$7.34	\$8.18	\$9.24	\$9.48	\$12.47	\$15.04	\$17.62	\$20.16	\$22.75	\$26.02	51
52	\$3.70	\$4.88	\$5.92	\$6.72	\$7.50	\$8.35	\$9.44	\$9.64	\$12.67	\$15.28	\$17.89	\$20.48	\$23.12	\$26.42	52
53	\$3.75	\$4.97	\$6.02	\$6.85	\$7.66	\$8.51	\$9.65	\$9.78	\$12.85	\$15.51	\$18.17	\$20.81	\$23.47	\$26.85	53
54	\$3.82	\$5.06	\$6.14	\$6.99	\$7.81	\$8.68	\$9.83	\$9.92	\$13.06	\$15.74	\$18.46	\$21.13	\$23.85	\$27.27	54
55	\$3.88	\$5.16	\$6.25	\$7.12	\$7.95	\$8.88	\$10.02	\$10.07	\$13.26	\$15.97	\$18.73	\$21.43	\$24.22	\$27.70	55
56	\$4.25	\$5.59	\$6.74	\$7.69	\$8.61	\$9.63	\$10.88	\$10.54	\$13.90	\$16.81	\$19.72	\$22.62	\$25.56	\$29.28	56
57	\$4.62	\$6.05	\$7.23	\$8.24	\$9.26	\$10.37	\$11.76	\$11.01	\$14.56	\$17.62	\$20.71	\$23.80	\$26.93	\$30.84	57
58	\$4.99	\$6.46	\$7.71	\$8.82	\$9.92	\$11.11	\$12.61	\$11.48	\$15.21	\$18.44	\$21.75	\$24.96	\$28.28	\$32.42	58
59	\$5.37	\$6.91	\$8.21	\$9.38	\$10.57	\$11.86	\$13.45	\$11.96	\$15.87	\$19.25	\$22.74	\$26.15	\$29.62	\$33.98	59
60	\$5.73	\$7.34	\$8.68	\$9.97	\$11.25	\$12.60	\$14.31	\$12.45	\$16.54	\$20.09	\$23.73	\$27.31	\$30.98	\$35.56	60
61	\$6.12	\$7.79	\$9.17	\$10.54	\$11.90	\$13.34	\$15.19	\$12.90	\$17.18	\$20.91	\$24.73	\$28.47	\$32.33	\$37.13	61
62	\$6.50	\$8.23	\$9.66	\$11.11	\$12.56	\$14.08	\$16.06	\$13.39	\$17.85	\$21.75	\$25.74	\$29.66	\$33.68	\$38.70	62
63	\$7.16	\$9.10	\$10.68	\$12.30	\$13.90	\$15.60	\$17.75	\$14.50	\$19.32	\$23.46	\$27.70	\$31.86	\$36.10	\$41.43	63
64	\$7.85	\$9.97	\$11.73	\$13.50	\$15.25	\$17.09	\$19.49	\$15.62	\$20.74	\$25.20	\$29.66	\$34.07	\$38.56	\$44.18	64
65	\$8.54	\$10.85	\$12.74	\$14.65	\$16.58	\$18.62	\$21.21	\$16.74	\$22.22	\$26.95	\$31.65	\$36.27	\$40.99	\$46.90	65
66	\$9.21	\$11.73	\$13.77	\$15.85	\$17.92	\$20.13	\$22.94	\$17.88	\$23.68	\$28.69	\$33.62	\$38.46	\$43.42	\$49.64	66
67	\$9.89	\$12.60	\$14.78	\$17.77	\$19.03	\$21.26	\$24.66	\$19.00	\$25.14	\$30.42	\$35.59	\$40.66	\$45.85	\$52.38	67
68	\$11.23	\$14.31	\$16.86	\$19.38	\$21.90	\$24.55	\$27.95	\$21.04	\$27.91	\$33.85	\$39.37	\$44.80	\$50.36	\$57.39	68
69	\$12.60	\$16.07	\$18.94	\$21.73	\$24.52	\$27.46	\$31.23	\$23.11	\$30.70	\$37.27	\$43.16	\$48.97	\$54.86	\$62.41	69
70	\$13.94	\$17.81	\$21.01	\$24.08	\$27.13	\$30.36	\$34.52	\$25.16	\$33.48	\$40.70	\$46.95	\$53.09	\$59.39	\$67.42	70
71	\$15.28	\$19.55	\$23.08	\$26.41	\$29.76	\$33.28	\$37.80	\$27.21	\$36.26	\$44.12	\$50.74	\$57.23	\$63.91	\$72.42	71
72	\$16.62	\$21.29	\$25.16	\$28.75	\$32.37	\$36.18	\$41.09	\$29.26	\$39.03	\$47.54	\$54.54	\$61.38	\$68.41	\$77.44	72
73	\$19.03	\$24.52	\$29.06	\$33.13	\$37.19	\$41.49	\$47.03	\$32.76	\$43.91	\$53.67	\$61.33	\$68.82	\$76.51	\$86.39	73
74	\$21.43	\$27.72	\$32.99	\$37.50	\$42.01	\$46.77	\$52.97	\$36.26	\$48.80	\$59.84	\$68.10	\$76.23	\$84.58	\$95.35	74
75	\$23.85	\$30.97	\$36.91	\$41.87	\$46.83	\$52.10	\$58.89	\$39.72	\$53.68	\$65.97	\$74.89	\$83.66	\$92.64	\$104.29	75
76	\$26.26	\$34.17	\$40.81	\$46.22	\$51.63	\$57.39	\$64.83	\$43.21	\$58.58	\$72.09	\$81.68	\$91.06	\$100.71	\$113.25	76
77	\$28.69	\$37.39	\$44.74	\$50.60	\$56.46	\$62.69	\$70.79	\$46.71	\$63.47	\$78.24	\$88.47	\$98.48	\$108.78	\$122.20	77
78	\$30.92	\$40.37	\$48.39	\$54.69	\$60.98	\$67.66	\$76.30	\$49.62	\$67.61	\$83.52	\$94.35	\$104.93	\$115.79	\$129.86	78
79	\$33.15	\$43.35	\$52.03	\$58.81	\$65.54	\$72.67	\$81.83	\$52.54	\$71.75	\$88.78	\$100.21	\$111.36	\$122.79	\$137.48	79
80	\$35.35	\$46.33	\$55.69	\$62.89	\$70.06	\$77.63	\$87.37	\$55.43	\$75.87	\$94.03	\$106.10	\$117.82	\$129.78	\$145.12	80
81	\$37.60	\$49.31	\$59.33	\$67.00	\$74.61	\$82.62	\$92.92	\$58.34	\$80.01	\$99.30	\$111.97	\$124.28	\$136.77	\$152.78	81
82	\$39.82	\$52.28	\$63.01	\$71.10	\$79.12	\$87.62	\$98.46	\$61.25	\$84.16	\$104.57	\$117.85	\$130.70	\$143.78	\$160.42	82
83	\$42.76	\$56.24	\$67.86	\$76.59	\$85.22	\$94.29	\$105.90	\$65.26	\$89.83	\$111.78	\$125.94	\$139.62	\$153.53	\$171.07	83
84	\$45.68	\$60.18	\$72.72	\$82.07	\$91.31	\$101.01	\$113.34	\$69.28	\$95.50	\$119.02	\$134.06	\$148.56	\$163.23	\$181.73	84
85	\$48.61	\$64.11	\$77.58	\$87.56	\$97.38	\$107.69	\$120.78	\$73.29	\$101.18	\$126.23	\$142.14	\$157.47	\$172.95	\$192.40	85
86	\$51.54	\$68.08	\$82.43	\$93.04	\$103.48	\$114.41	\$128.23	\$77.31	\$106.87	\$133.47	\$150.25	\$166.40	\$182.68	\$203.06	86
87	\$54.46	\$72.01	\$87.31	\$98.51	\$109.55	\$121.10	\$135.66	\$81.31	\$112.55	\$140.69	\$158.33	\$175.32	\$192.40	\$213.72	87
88	\$57.22	\$75.65	\$91.73	\$103.54	\$115.19	\$127.34	\$142.68	\$84.93	\$117.51	\$146.93	\$165.36	\$183.14	\$201.06	\$223.34	88
89	\$59.99	\$79.26	\$96.18	\$108.57	\$120.82	\$133.61	\$149.69	\$88.54	\$122.45	\$153.16	\$172.38	\$190.97	\$209.66	\$232.99	89
90	\$62.74	\$82.89	\$100.60	\$113.60	\$126.46	\$139.85	\$156.71	\$92.15	\$127.41	\$159.39	\$179.40	\$198.83	\$218.30	\$242.63	90
91	\$65.53	\$86.52	\$105.04	\$118.62	\$132.09	\$146.11	\$163.71	\$95.74	\$132.39	\$165.62	\$186.43	\$206.66	\$226.95	\$252.26	91
92	\$68.27	\$90.13	\$109.48	\$123.65	\$137.71	\$152.35	\$1								

SERFF Tracking #: META-132324235

State Tracking #:

META-132324235

Company Tracking #:

CT20-219 FC1 (RATE) KB

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: 2020 AARP Rate Increase Filings/CT20-219 FC1 (RATE)

Filing Company:

Metropolitan Life Insurance Company

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached Cover Letter
Attachment(s):	Flex Choice 1 ET Filing Letter.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see the attached Actuarial memorandum
Attachment(s):	2019_PA_AARP_FlexChoice_RateStability_03112020.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #: META-132324235

State Tracking #:

META-132324235

Company Tracking #:

CT20-219 FC1 (RATE) KB

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: 2020 AARP Rate Increase Filings/CT20-219 FC1 (RATE)

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

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

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

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

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

Satisfied - Item:	Certificateholder Letter
Comments:	Please see the attached Certificateholder Letter
Attachment(s):	AARP Insured RA Itr_ALL variables.pdf
Item Status:	
Status Date:	

Satisfied - Item:	NAIC Transmittal form
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SERFF Tracking #:	META-132324235	State Tracking #:	META-132324235	Company Tracking #:	CT20-219 FC1 (RATE) KB
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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:	2020 AARP Rate Increase Filings/CT20-219 FC1 (RATE)		

Comments:	Please see the attached NAIC Transmittal form
Attachment(s):	AARP FC1 NAIC Transmittal (Forms-Rates).pdf
Item Status:	
Status Date:	

Satisfied - Item:	Coverage Change form
Comments:	Please see the attached Coverage Change form
Attachment(s):	AARP-Generic Cov Chg Form_6-30-19_FINAL.pdf
Item Status:	
Status Date:	

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



Thomas G. Reilly
Assistant Vice President
Product Management and Compliance

April 1, 2020

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 21% 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 two phases of 10% (phase one) and 10% (phase two).

We will implement the premium rate schedule increase only after we have received approval from your Department and at least one year has passed since the implementation of your prior approval. We 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.

Note that previously, a premium rate increase of 23.12% was authorized by your Department on 7/17/17, to be phased in over three years.

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.

We are extending the use of the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement (LCUL), which was previously authorized by your Department on 7/7/17. The contact person for this filing is:

Gina Jisonna
 1300 Hall Boulevard
 Bloomfield, CT 06002
 Telephone: 860-656-3809
 gjisonna@metlife.com

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

Sincerely,



Thomas G. Reilly
 Assistant Vice President, Product Management & Compliance

Metropolitan Life Insurance Company
1300 Hall Boulevard, Bloomfield, CT 06002
Email: bbigelow@metlife.com



William P. Bigelow, FSA, MAAA

March 11, 2020

Pennsylvania Department of Insurance

Re: Group long-term policy G.LTC 1697 (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 previous 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 Attachments on specific aspects of the Pennsylvania Administrative Code as well as supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Nationwide experience• Without/with proposed rate increase of 21%• Weighted average statutory rate 4.20% LLR without rate increase – 113.5% LLR with rate increase – 108.0%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Pennsylvania experience• Without/with proposed rate increase of 21%• Weighted average statutory rate 4.20% LLR without rate increase – 118.8% LLR with rate increase – 113.2%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations
Review of Prior Correspondence	Attachment 1 – Assumptions Summary Attachment 2 – A/E Ratios (Calendar Year) Attachment 3 – A/E Ratios (Policy Duration) Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination) Attachment 5 – Historical Claim & Active Life Reserve

Rationale for the Rate Increase Request

Exhibit 1 demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions (with or without a margin for adverse deviation) is clearly far beyond the expected loss ratio using the original pricing assumptions. Attachments 2 and 3 support the development of the experience by analyzing the Actual-to-Expected Ratios by Calendar Year and Policy Duration.

Attachment 1 compares the development of the changes in assumptions from the time of original pricing to the latest Experience Study. Generally, worse than expected morbidity and lower decrements are the primary reasons for the rate action.

Assumption Setting and Review

All projection assumptions are based on the Experience Study performed each year. In general, the assumptions used in all projections are those that reproduce historical experience within a non-material degree of tolerance. Attachment 4 shows the Actual-to-Expected Ratios comparing the latest Best Estimate assumptions with the set of actual experience for Lapse, Mortality, Incidence, and Claim Termination.

Some actuarial judgment is used in areas where credibility or trending requires adjustment. In any case, the methodology, results, conclusions and use are prescribed by MetLife internal Standards and Actuarial Standards of Practice and are reviewed and approved by MetLife management, internal auditors, and external auditors.

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, the Pennsylvania LLR's still meet the standards above at the full rate action level.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

The actuarial justification for experience analysis and projections, including assumptions and methods, are reflective of the Code of Professional Conduct and applicable Actuarial Standards of Practice. 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.

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

Sincerely,



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

March 11, 2020

This actuarial memorandum pertains to long-term care insurance provided under group policy issued to cover eligible members of the American Association of Retired Persons ("AARP") 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%

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Actuarial Memorandum for AARP Group Policy

March 11, 2020

III. Informal Care (for Comprehensive Coverage Option only) – 50% of the selected Home Health Care coverage

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.

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 sitused). 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, 2018.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2018 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.50%
2	3.50%

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March 11, 2020

3	2.50%
4	2.00%
5	1.50%
6	1.25%
7	0.90%
8	0.80%
9	0.80%
10	0.80%
11+	0.70%

In the year of rate increase implementation, it is assumed that there are no policy lapses and net reductions to premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Ultimate Mortality is assumed to be 93% of Annuity 2000 Basic Table with selection consistent with experience.
- d. 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 10% 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.

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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.

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, 2018 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, 2018 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-A and Exhibit I-B, respectively.

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Historical experience is shown by claim incurrall year. Claim payments and reserves were discounted to the mid-point of the year of incurrall 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, 2018 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 2019 through 2099 are developed by multiplying each prior period's earned premium (starting with December 31, 2018 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.

Present and accumulated values in the lifetime projections in the exhibits (unless otherwise stated) 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 was 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 10% 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

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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

Round	Authorized %	Authorization Date	Implementation Date
1	23.12%	7/17/2017	3/1/2018 phased-in over 3 years

The experience and projections in Exhibit I have been restated to reflect a rate level similar to that authorized in Pennsylvania on a nationwide basis.

16. Requested Rate Increase

The company is requesting a phased-in series of rate increases (two phases of 10.00% and 10.00%) resulting in a cumulative compounded increase of 21.00% after the final phase for the policy forms listed above. 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 increases shown above.

Corresponding rate tables reflecting each of the two phases for the 21.00% 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 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.

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- 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 10% 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, plus a margin for adverse deviation, 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 the exhibits (unless otherwise stated). As shown in these exhibits, the expected lifetime loss ratio, with and without the requested rate increase, exceed the minimum requirements under rate stability regulations.

19. Average Annual Premium

The average September 30, 2019 annualized premiums for all premium-paying certificates situated in Pennsylvania, before and after the current requested increases are:

Before increase:	\$2,122
After all prior authorized increases:	\$2,246
After current requested increase:	\$2,718

20. Proposed Effective Date

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

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21. Nationwide Distribution of Business as of September 30, 2019 (based on premium-paying certificates inforce count)

By Issue Age:

Issue Age	Percent
<45	0%
45-49	1%
50-54	12%
55-59	26%
60-64	30%
65-69	23%
70-74	7%
75+	1%
Total	100%

By Benefit Period:

Benefit Period	Percent
2 Year	6%
3 Year	29%
4 Year	48%
5 Year	7%
7 Year	1%
Unlimited	9%
Total	100%

By Inflation Option:

Inflation	Percent
Optional	74%
Auto 5% Compound	26%
Total	100%

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By Home Care Percentage:

Home Care %	Percent
0% (FC Only)	16%
50%	55%
80%	7%
100%	22%
Total	100%

By Elimination Period:

Days	Percent
20	2%
30	53%
45	-
60	29%
90	16%
Total	100%

By Gender:

Gender	Percent
Female	60%
Male	40%
Total	100%

22. Number of Certificateholders

As of September 30, 2019, the number of premium-paying insured lives inforce and their premiums that will be affected by this increase are:

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	Issued Before Rate Stability Regulation Effective Date			Issued On or After Rate Stability Regulation Effective Date		
	Number of Insured	2019 Annualized Premium		Number of Insured	2019 Annualized Premium	
Certificates Issued in Pennsylvania	-	-		128	\$271,566	
Nationwide	3,260	\$6,889,883		4,564	\$9,322,881	

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.

The projections contained in this actuarial memorandum are based on best estimate assumptions, plus a margin for moderately adverse experience. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate best estimate experience assumptions, such that the value of the deviation is equal to 10% of projected future incurred claims or more, or other conditions that result in a similar lifetime loss ratio.

I further certify that:

- 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

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New York, NY

Actuarial Memorandum for AARP Group Policy

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- 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.



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

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
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	Mid-Year Disc / Accum Int Rate			
	Earned Premium	Inured Claims	Loss Ratio	Life Years	Earned Premium	Inured Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency					
Historical Experience	1997	-	-	N/A	-	-	-	-	-	N/A	-	-	4.20%	2.4205			
	1998	-	-	N/A	-	-	-	-	-	N/A	-	-	4.20%	2.3230			
	1999	-	-	N/A	-	-	-	-	-	N/A	-	-	4.20%	2.2294			
	2000	-	-	N/A	-	-	-	-	-	N/A	-	-	4.20%	2.1396			
	2001	-	-	N/A	-	-	-	-	-	N/A	-	-	4.20%	2.0534			
	2002	-	-	N/A	-	-	-	-	-	N/A	-	-	4.20%	1.9707			
	2003	-	-	N/A	-	-	-	-	-	N/A	-	-	4.20%	1.8913			
	2004	15,224	-	0.0%	87	27,633	-	-	-	0.0%	-	-	4.20%	1.8152			
	2005	5,073,956	33,519	1.1%	462	5,171	58,941	1.1%	-	-	-	-	4.20%	1.7420			
	2006	11,981,816	727,300	6.1%	9,810	20,031,637	1,215,947	6.1%	-	-	-	-	4.20%	1.6719			
	2007	16,482,859	169,408	1.0%	10,362	26,447,064	271,818	1.0%	-	-	-	-	4.20%	1.6045			
	2008	16,826,547	1,712,877	10.2%	10,102	25,910,982	2,637,637	10.2%	-	-	-	-	4.20%	1.5399			
	2009	16,435,961	1,174,914	7.1%	9,882	24,290,021	1,736,356	7.1%	-	-	-	-	4.20%	1.4779			
	2010	16,136,990	3,128,563	19.4%	9,666	22,887,532	4,437,328	19.4%	-	-	-	-	4.20%	1.4183			
	2011	15,773,830	1,852,409	11.7%	9,460	21,471,273	2,521,491	11.7%	-	-	-	-	4.20%	1.3612			
	2012	15,645,657	3,776,592	24.1%	9,273	20,438,939	4,933,608	24.1%	-	-	-	-	4.20%	1.3064			
	2013	15,359,441	2,734,046	17.8%	9,091	19,256,789	3,427,791	17.8%	-	-	-	-	4.20%	1.2537			
	2014	15,229,966	4,124,495	27.1%	8,925	18,325,309	4,962,759	27.1%	-	-	-	-	4.20%	1.2032			
	2015	14,957,661	4,761,014	31.8%	8,768	17,272,699	5,497,887	31.8%	-	-	-	-	4.20%	1.1548			
	2016	14,764,901	8,765,988	59.8%	8,607	16,789,988	9,710,872	59.8%	-	-	-	-	4.20%	1.1033			
	2017	14,778,947	4,054,546	32.4%	8,495	15,719,098	5,089,936	32.4%	-	-	-	-	4.20%	1.0536			
	2018	14,399,261	9,329,976	64.0%	8,104	15,693,053	9,523,762	64.0%	-	-	-	-	4.20%	1.0208			
Projected Future Experience	2019	15,649,016	11,655,128	72.0%	8,000	15,320,593	11,233,804	73.0%	1,1413	N/A	0.0138	N/A	0.987	0.080	4.20%	0.9707	
	2020	16,032,725	13,172,530	82.2%	7,892	15,073,817	12,384,688	82.2%	1,2173	N/A	0.0136	N/A	0.986	0.981	4.20%	0.9402	
	2021	15,518,451	14,901,734	96.0%	7,823	14,002,583	13,446,108	96.0%	1,2310	N/A	0.0087	N/A	0.991	0.957	4.20%	0.9023	
	2022	14,790,330	16,709,223	113.0%	7,760	12,808,008	14,469,714	113.0%	1,2312	N/A	0.0080	N/A	0.992	0.953	4.20%	0.8660	
	2023	14,025,512	18,598,804	132.6%	7,696	11,656,451	15,457,265	132.6%	1,2312	N/A	0.0080	N/A	0.992	0.948	4.20%	0.8311	
	2024	13,228,959	20,556,123	155.4%	7,637	10,551,573	16,395,805	155.4%	1,2312	N/A	0.0079	N/A	0.992	0.943	4.20%	0.7976	
	2025	12,390,651	22,504,867	181.6%	7,576	9,484,831	17,227,089	181.6%	1,2312	N/A	0.0079	N/A	0.992	0.937	4.20%	0.7655	
	2026	11,515,134	24,360,567	211.6%	7,516	8,459,572	17,896,445	211.6%	1,2312	N/A	0.0080	N/A	0.992	0.929	4.20%	0.7346	
	2027	10,631,160	26,113,506	245.5%	7,455	7,495,557	18,411,573	245.6%	1,2312	N/A	0.0080	N/A	0.992	0.923	4.20%	0.7051	
	2028	9,757,764	27,864,525	262.5%	7,398	6,457,167	19,026,761	262.5%	1,2312	N/A	0.0079	N/A	0.991	0.917	4.20%	0.6767	
	2029	8,902,982	20,183,017	327.0%	7,303	5,709,997	18,561,401	327.0%	1,2312	N/A	0.0079	N/A	0.992	0.912	4.20%	0.6494	
	2030	8,068,108	30,412,042	376.0%	7,280	5,028,363	18,963,989	376.0%	1,2312	N/A	0.0079	N/A	0.992	0.906	4.20%	0.6232	
	2031	7,265,789	31,413,590	432.3%	7,222	4,345,920	18,789,557	432.3%	1,2312	N/A	0.0080	N/A	0.992	0.901	4.20%	0.5981	
	2032	6,497,606	32,136,586	494.6%	7,164	3,723,829	18,447,716	494.6%	1,2312	N/A	0.0080	N/A	0.992	0.894	4.20%	0.5740	
	2033	5,769,838	32,593,482	564.9%	7,105	3,178,707	17,956,329	564.9%	1,2312	N/A	0.0082	N/A	0.992	0.888	4.20%	0.5509	
	2034	5,085,756	32,738,959	643.7%	7,049	2,688,972	17,309,941	643.7%	1,2312	N/A	0.0079	N/A	0.992	0.881	4.20%	0.5287	
	2035	4,448,799	32,556,422	731.8%	6,991	2,257,446	16,520,048	731.8%	1,2312	N/A	0.0082	N/A	0.992	0.875	4.20%	0.5074	
	2036	3,861,776	32,060,078	830.3%	6,933	1,880,640	15,612,884	830.3%	1,2312	N/A	0.0084	N/A	0.992	0.868	4.20%	0.4870	
	2037	3,325,863	31,281,441	940.6%	6,868	1,554,157	14,620,062	940.6%	1,2312	N/A	0.0092	N/A	0.991	0.861	4.20%	0.4674	
	2038	2,840,689	30,230,864	1064.3%	6,811	1,274,178	13,560,806	1064.3%	1,2312	N/A	0.0083	N/A	0.991	0.854	4.20%	0.4435	
	2039	2,407,422	28,614,755	1265.5%	6,877	1,030,962	12,167,726	1265.5%	1,2312	N/A	0.0094	N/A	0.991	0.847	4.20%	0.4265	
	2040	2,021,684	26,370,449	1353.6%	6,674	833,233	11,307,748	1353.6%	1,2312	N/A	0.0108	N/A	0.990	0.840	4.20%	0.4131	
	2041	1,683,744	25,635,195	1522.5%	6,584	667,597	10,164,237	1522.5%	1,2312	N/A	0.0136	N/A	0.986	0.833	4.20%	0.3985	
	2042	1,389,969	23,754,230	1709.0%	6,478	528,916	9,039,055	1709.0%	1,2312	N/A	0.0161	N/A	0.984	0.826	4.20%	0.3805	
	2043	1,137,013	21,769,752	1914.6%	6,355	4,152,232	7,950,225	1914.6%	1,2312	N/A	0.0119	N/A	0.981	0.818	4.20%	0.3652	
	2044	921,613	19,728,817	2140.8%	6,210	3,232,012	6,915,012	2140.8%	1,2312	N/A	0.0228	N/A	0.977	0.811	4.20%	0.3505	
	2045	739,933	17,668,596	2390.3%	6,014	248,889	5,949,314	2390.3%	1,2312	N/A	0.0316	N/A	0.968	0.803	4.20%	0.3364	
	2046	588,166	15,684,337	2660.6%	5,802	189,871	5,063,186	2666.6%	1,2312	N/A	0.0351	N/A	0.965	0.795	4.20%	0.3228	
	2047	462,782	13,752,600	2971.7%	5,533	143,377	4,260,704	2971.7%	1,2312	N/A	0.0464	N/A	0.955	0.787	4.20%	0.3098	
	2048	360,259	11,921,280	3309.1%	5,245	107,118	3,544,610	3309.1%	1,2312	N/A	0.0520	N/A	0.944	0.778	4.20%	0.2973	
	2049	277,686	10,221,412	3650.5%	4,903	75,177	2,916,712	3638,500	1,2312	N/A	0.0652	N/A	0.936	0.770	4.20%	0.2854	
	2050	211,420	8,638,938	4097.7%	4,695	57,902	2,366,389	4097.7%	1,2312	N/A	0.0861	N/A	0.925	0.762	4.20%	0.2691	
	2051	159,319	7,263,775	4595.4%	4,064	4,187,4	1,909,149	4595.4%	1,2312	N/A	0.0941	N/A	0.906	0.754	4.20%	0.2628	
	2052	118,701	6,023,035	5074.1%	3,648	29,942	5,159,276	5074.1%	1,2312	N/A	0.1024	N/A	0.898	0.745	4.20%	0.2522	
	2053	87,390	4,923,590	5640.0%	3,228	21,156	1,193,372	5640.0%	1,2312	N/A	0.1150	N/A	0.885	0.736	4.20%	0.2421	
	2054	63,594	3,973,154	6250.6%	2,876	14,768	923,091	6250.6%	1,2312	N/A	0.1091	N/A	0.891	0.727	4.20%	0.2323	
	2055	45,643	3,158,775	6920.6%	2,513	10,177	704,323	6920.6%	1,2312	N/A	0.1263	N/A	0.874	0.718	4.20%	0.2230	
	2056	32,360	2,470,574	7634.7%	2,139	6,925	528,682	7634.7%	1,2312	N/A	0.1488	N/A	0.851	0.709	4.20%	0.2140	
	2057	22,669	1,906,827	8411.5%	1,735	4,656	391,608	8411.5%	1,2312	N/A	0.1886	N/A	0.811	0.701	4.20%	0.2054	

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 21% 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	Mid-Year Disc / Accum Int Rate				
	Earned Premium	Inured Claims	Loss Ratio	Life Years	Earned Premium	Inured Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency						
Historical Experience	1997	-	-	N/A	-	-	-	-	-	N/A	-	-	4.20%	2.4205				
	1998	-	-	N/A	-	-	-	-	-	N/A	-	-	4.20%	2.3230				
	1999	-	-	N/A	-	-	-	-	-	N/A	-	-	4.20%	2.2294				
	2000	-	-	N/A	-	-	-	-	-	N/A	-	-	4.20%	2.1396				
	2001	-	-	N/A	-	-	-	-	-	N/A	-	-	4.20%	2.0534				
	2002	-	-	N/A	-	-	-	-	-	N/A	-	-	4.20%	1.9707				
	2003	-	-	N/A	-	-	-	-	-	N/A	-	-	4.20%	1.8913				
	2004	15,224	-	0.1%	87	27,633	-	-	-	0.0%	-	-	4.20%	1.8152				
	2005	5,071,956	33,319	1.1%	462	5,171	58,941	1.1%	-	-	-	-	4.20%	1.7420				
	2006	11,981,816	727,300	6.1%	9,810	20,031,637	1,215,947	6.1%	-	-	-	-	4.20%	1.6719				
	2007	16,482,859	169,408	1.0%	10,362	26,447,064	271,818	1.0%	-	-	-	-	4.20%	1.6045				
	2008	16,826,547	1,712,877	10.2%	10,102	25,910,082	2,637,637	10.2%	-	-	-	-	4.20%	1.5399				
	2009	16,435,961	1,174,914	7.1%	9,882	24,290,021	1,736,356	7.1%	-	-	-	-	4.20%	1.4779				
	2010	16,136,990	3,128,563	19.4%	9,666	22,887,532	4,437,328	19.4%	-	-	-	-	4.20%	1.4183				
	2011	15,773,830	1,852,409	11.7%	9,460	21,471,273	2,521,491	11.7%	-	-	-	-	4.20%	1.3612				
	2012	15,645,657	3,776,592	24.1%	9,273	20,438,939	4,933,608	24.1%	-	-	-	-	4.20%	1.3064				
	2013	15,359,441	2,734,046	17.8%	9,091	19,256,789	3,427,791	17.8%	-	-	-	-	4.20%	1.2537				
	2014	15,229,966	4,124,495	27.1%	8,925	18,325,309	4,962,759	27.1%	-	-	-	-	4.20%	1.2032				
	2015	14,957,661	4,761,014	31.8%	8,768	17,272,699	5,497,887	31.8%	-	-	-	-	4.20%	1.1548				
	2016	14,654,901	8,765,988	59.8%	8,607	16,710,872	5,971,086	59.8%	-	-	-	-	4.20%	1.1033				
	2017	14,778,947	4,054,546	32.4%	8,495	15,719,098	5,089,936	32.4%	-	-	-	-	4.20%	1.0836				
	2018	14,399,961	9,329,976	64.0%	8,104	15,693,053	5,925,762	64.0%	-	-	-	-	4.20%	1.0208				
Projected Future Experience	2019	15,649,016	11,655,128	72.0%	8,000	15,320,593	11,233,804	73.0%	1,11413	1,0000	0.0138	1,0000	0.987	0.080	4.20%	0.9707		
	2020	16,032,725	13,172,530	82.2%	7,892	15,073,817	12,384,688	82.2%	1,2173	1,0000	0.0136	1,0000	0.986	0.981	4.20%	0.9402		
	2021	16,111,169	14,901,734	92.5%	7,823	14,537,404	13,446,108	92.5%	1,2780	1,0000	0.0087	1,0000	0.991	0.957	4.20%	0.9023		
	2022	16,880,099	16,709,223	99.0%	7,760	14,617,689	14,469,714	99.0%	1,4051	1,0000	0.0080	1,0000	0.992	0.953	4.20%	0.8660		
	2023	16,960,155	18,598,804	109.7%	7,699	14,095,402	15,457,265	109.7%	1,4888	1,0000	0.0080	1,0000	0.992	0.948	4.20%	0.8311		
	2024	16,007,040	20,556,123	128.4%	7,637	12,767,403	16,395,805	128.4%	1,4897	1,0000	0.0079	1,0000	0.992	0.943	4.20%	0.7976		
	2025	14,992,688	22,504,867	150.1%	7,576	11,476,645	17,227,089	150.1%	1,4897	1,0000	0.0079	1,0000	0.992	0.937	4.20%	0.7655		
	2026	13,933,312	24,360,567	174.8%	7,516	10,236,068	17,896,445	174.8%	1,4897	1,0000	0.0080	1,0000	0.992	0.929	4.20%	0.7346		
	2027	12,863,703	26,113,506	203.0%	7,455	9,069,624	18,411,471	203.0%	1,4897	1,0000	0.0080	1,0000	0.992	0.923	4.20%	0.7051		
	2028	11,794,160	27,864,476	224.9%	7,386	8,000	17,000,000	20,000,000	1,4897	1,0000	0.0079	1,0000	0.992	0.917	4.20%	0.6707		
	2029	10,771,519	20,163,017	270.0%	7,308	6,995,006	15,051,401	270.0%	1,4897	1,0000	0.0079	1,0000	0.992	0.912	4.20%	0.6494		
	2030	9,762,408	30,412,042	311.5%	7,280	6,084,320	18,963,989	311.5%	1,4897	1,0000	0.0079	1,0000	0.992	0.906	4.20%	0.6232		
	2031	8,791,605	31,413,590	357.3%	7,222	5,256,564	18,789,557	357.3%	1,4897	1,0000	0.0080	1,0000	0.992	0.901	4.20%	0.5981		
	2032	7,882,104	32,136,586	408.8%	7,164	4,513,170	18,447,716	408.8%	1,4897	1,0000	0.0080	1,0000	0.992	0.894	4.20%	0.5740		
	2033	6,981,504	32,593,482	466.9%	7,105	3,845,235	17,956,329	466.9%	1,4897	1,0000	0.0082	1,0000	0.992	0.888	4.20%	0.5509		
	2034	6,153,765	32,738,959	532.0%	7,049	3,253,636	17,309,941	532.0%	1,4897	1,0000	0.0079	1,0000	0.992	0.881	4.20%	0.5287		
	2035	5,383,047	32,556,422	604.8%	6,991	2,751,310	16,520,048	604.8%	1,4897	1,0000	0.0082	1,0000	0.992	0.875	4.20%	0.5074		
	2036	4,672,749	30,060,078	686.1%	6,933	2,275,574	15,612,884	686.1%	1,4897	1,0000	0.0084	1,0000	0.992	0.868	4.20%	0.4870		
	2037	4,024,295	31,281,441	777.3%	6,868	1,880,842	14,620,062	777.3%	1,4897	1,0000	0.0092	1,0000	0.991	0.861	4.20%	0.4674		
	2038	3,437,233	30,233,700	879.6%	6,811	1,541,755	13,560,806	879.6%	1,4897	1,0000	0.0083	1,0000	0.991	0.854	4.20%	0.4435		
	2039	2,916,740	26,047,426	960.0%	6,747	1,247,104	12,367,000	960.0%	1,4897	1,0000	0.0094	1,0000	0.991	0.847	4.20%	0.4265		
	2040	2,446,238	25,370,449	118.8%	6,674	1,010,632	11,307,740	118.8%	1,4897	1,0000	0.0108	1,0000	0.991	0.840	4.20%	0.4131		
	2041	2,037,330	25,635,195	125.8%	6,584	807,792	10,164,237	125.8%	1,4897	1,0000	0.0136	1,0000	0.986	0.833	4.20%	0.3985		
	2042	1,681,862	23,754,230	1412.4%	6,478	6,339,989	9,039,055	1412.4%	1,4897	1,0000	0.0161	1,0000	0.984	0.826	4.20%	0.3805		
	2043	1,375,785	21,769,752	1582.4%	6,355	5,023,431	7,950,225	1582.4%	1,4897	1,0000	0.0119	1,0000	0.981	0.818	4.20%	0.3652		
	2044	1,115,152	19,728,817	1769.2%	6,210	3,905,845	6,915,012	1769.2%	1,4897	1,0000	0.0228	1,0000	0.977	0.811	4.20%	0.3505		
	2045	895,318	3,173,686	1975.5%	6,014	3,011,566	5,949,314	1975.5%	1,4897	1,0000	0.0316	1,0000	0.968	0.803	4.20%	0.3364		
	2046	711,681	16,584,337	2203.8%	5,802	2,724,848	5,063,186	2203.8%	1,4897	1,0000	0.0351	1,0000	0.965	0.795	4.20%	0.3228		
	2047	559,967	13,752,600	2456.0%	5,533	1,743,486	4,260,754	2456.0%	1,4897	1,0000	0.0464	1,0000	0.954	0.787	4.20%	0.3098		
	2048	435,914	10,221,412	306.5%	4,903	95,805	2,916,754	306.5%	1,4897	1,0000	0.0520	1,0000	0.944	0.778	4.20%	0.2973		
	2049	337,736	9,038,936	3266.6%	4,805	70,002	2,336,589	3266.6%	1,4897	1,0000	0.0625	1,0000	0.936	0.770	4.20%	0.2854		
	2050	255,929	8,045,542	3476.8%	4,606	50,668	1,909,149	3476.8%	1,4897	1,0000	0.0631	1,0000	0.925	0.762	4.20%	0.2769		
	2051	192,776	7,263,775	3768.0%	4,064	444	71,427	11,099,636	3768.0%	1,4897	1,0000	0.0941	1,0000	0.906	0.754	4.20%	0.2628	
	2052	143,628	6,023,035	4193.5%	3,648	36,229	1,519,276	4193.5%	1,4897	1,0000	0.1024	1,0000	0.898	0.745	4.20%	0.2522		
	2053	105,742	4,929,500	4661.8%	3,228	25,598	1,193,372	4661.8%	1,4897	1,0000	0.1150	1,0000	0.885	0.736	4.20%	0.2421		
	2054	8,732	3,973,154	5165.8%	2,876	17,869	923,091	5165.8%	1,4897	1,0000	0.1091	1,0000	0.891	0.727	4.20%	0.2323		
	2055	55,228	3,158,775	5719.5%	2,513	12,314	704,323	5719.5%	1,4897	1,0000	0.1263	1,0000	0.874	0.718				

Exhibit II-A

**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	267,830,015	x	58% =	155,341,409
2a	Accumulated value of earned premium	268,371,177			
2b	Accumulated value of prior premium rate schedule increases (2a-1)	541,163		85% =	459,988
3	Present value of future projected initial earned premium	121,295,869		58% =	70,351,604
4a	Present value of future projected premium	169,347,006			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	48,051,137		85% =	40,843,467
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b				266,996,467
6a	Accumulated value of incurred claims without the inclusion of active life reserves				56,024,632
6b	Present value of future projected incurred claims without the inclusion of active life reserves				416,579,491
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b				472,604,123
8	Test: 7 is not less than 5				TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases)
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	Mid-Year Disc / Accum Int Rate			
	Earned Premium	Inured Claims	Loss Ratio	Life Years	Earned Premium	Inured Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency				
Historical Experience	1997	-	-	N/A	-	-	-	N/A						4.20%	2.4205		
	1998	-	-	N/A	-	-	-	N/A						4.20%	2.3230		
	1999	-	-	N/A	-	-	-	N/A						4.20%	2.2294		
	2000	-	-	N/A	-	-	-	N/A						4.20%	2.1396		
	2001	-	-	N/A	-	-	-	N/A						4.20%	2.0534		
	2002	-	-	N/A	-	-	-	N/A						4.20%	1.9707		
	2003	-	-	N/A	-	-	-	N/A						4.20%	1.8913		
	2004	-	-	N/A	-	-	-	N/A						4.20%	1.8152		
	2005	354	-	0.0%	4	634	-	0.0%						4.20%	1.7420		
	2006	145,764	-	0.0%	183	243,697	-	0.0%						4.20%	1.6719		
	2007	314,746	-	0.0%	182	505,016	-	0.0%						4.20%	1.6045		
	2008	300,999	-	0.0%	178	463,505	-	0.0%						4.20%	1.5399		
	2009	300,386	-	0.0%	176	443,928	-	0.0%						4.20%	1.4779		
	2010	296,508	-	0.0%	171	421,545	-	0.0%						4.20%	1.4183		
	2011	289,833	-	0.0%	167	394,520	-	0.0%						4.20%	1.3612		
	2012	289,049	480,088	166.1%	163	377,604	627,170	166.1%						4.20%	1.3064		
	2013	278,515	-	0.0%	156	349,166	-	0.0%						4.20%	1.2537		
	2014	276,227	-	0.0%	155	332,368	-	0.0%						4.20%	1.2032		
	2015	274,082	289,892	105.8%	151	316,502	334,863	105.8%						4.20%	1.1548		
	2016	267,171	240,079	99.9%	148	296,094	269,093	89.9%						4.20%	1.0953		
	2017	263,346	139,768	52.2%	144	280,507	148,891	52.2%						4.20%	1.0361		
	2018	248,222	209,726	84.8%	135	293,378	214,092	84.5%						4.20%	1.0208		
Projected Future Experience	2019	263,046	200,118	76.1%	133	267,693	196,048	76.1%	1,1413	N/A	0.0137	N/A	0.987	0.084	4.20%	0.9707	
	2020	269,049	226,819	84.3%	131	252,957	213,253	84.3%	1,2173	N/A	0.0135	N/A	0.986	0.959	4.20%	0.9402	
	2021	260,017	256,199	98.5%	130	234,618	231,173	98.5%	1,2310	N/A	0.0087	N/A	0.991	0.956	4.20%	0.9023	
	2022	247,115	287,079	116.2%	129	213,995	248,603	116.2%	1,2312	N/A	0.0079	N/A	0.992	0.950	4.20%	0.8660	
	2023	233,494	319,126	136.7%	128	194,055	265,222	136.7%	1,2312	N/A	0.0080	N/A	0.993	0.945	4.20%	0.8311	
	2024	219,439	351,993	160.4%	127	175,027	260,754	160.4%	1,2312	N/A	0.0080	N/A	0.994	0.940	4.20%	0.7976	
	2025	204,957	383,957	187.3%	126	156,891	293,912	187.3%	1,2312	N/A	0.0079	N/A	0.992	0.934	4.20%	0.7655	
	2026	189,623	413,941	218.3%	125	139,306	304,101	218.3%	1,2312	N/A	0.0078	N/A	0.992	0.925	4.20%	0.7346	
	2027	174,157	440,840	253.1%	124	122,790	310,816	253.1%	1,2312	N/A	0.0081	N/A	0.992	0.918	4.20%	0.7051	
	2028	159,962	460,449	281.1%	123	107,374	319,922	282.1%	1,2312	N/A	0.0080	N/A	0.992	0.912	4.20%	0.6767	
	2029	144,299	483,157	335.2%	122	93,708	314,151	335.2%	1,2312	N/A	0.0080	N/A	0.992	0.908	4.20%	0.6494	
	2030	130,178	490,812	383.9%	121	81,132	311,503	383.9%	1,2312	N/A	0.0079	N/A	0.992	0.902	4.20%	0.6232	
	2031	116,699	514,138	440.6%	120	69,802	307,524	440.6%	1,2312	N/A	0.0082	N/A	0.992	0.896	4.20%	0.5981	
	2032	103,923	525,555	505.7%	119	59,656	301,690	505.7%	1,2312	N/A	0.0079	N/A	0.992	0.891	4.20%	0.5740	
	2033	91,934	532,941	579.7%	118	50,648	293,607	579.7%	1,2312	N/A	0.0080	N/A	0.992	0.885	4.20%	0.5509	
	2034	80,746	536,702	664.7%	117	42,693	283,768	664.7%	1,2312	N/A	0.0080	N/A	0.992	0.878	4.20%	0.5287	
	2035	70,393	534,749	759.7%	117	35,719	271,347	759.7%	1,2312	N/A	0.0078	N/A	0.992	0.872	4.20%	0.5074	
	2036	60,910	528,311	867.4%	116	29,663	257,281	867.4%	1,2312	N/A	0.0080	N/A	0.992	0.865	4.20%	0.4870	
	2037	52,295	516,882	988.4%	115	24,441	241,576	988.4%	1,2312	N/A	0.0080	N/A	0.992	0.859	4.20%	0.4674	
	2038	44,561	499,468	1120.9%	114	19,988	224,034	1120.9%	1,2312	N/A	0.0079	N/A	0.992	0.852	4.20%	0.4435	
	2039	37,604	476,120	1281.8%	113	16,144	202,120	1281.8%	1,2312	N/A	0.0079	N/A	0.992	0.845	4.20%	0.4265	
	2040	31,577	449,120	1422.3%	111	13,046	185,548	1422.3%	1,2312	N/A	0.0153	N/A	0.995	0.836	4.20%	0.4131	
	2041	26,256	417,638	1590.6%	109	10,411	165,592	1590.6%	1,2312	N/A	0.0153	N/A	0.995	0.832	4.20%	0.3985	
	2042	21,637	383,786	1773.7%	109	8,233	146,040	1773.7%	1,2312	N/A	0.0081	N/A	0.992	0.824	4.20%	0.3805	
	2043	17,668	347,988	1969.5%	107	6,452	127,084	1969.5%	1,2312	N/A	0.0154	N/A	0.995	0.817	4.20%	0.3652	
	2044	14,300	311,825	2180.6%	105	5,012	109,290	2180.6%	1,2312	N/A	0.0154	N/A	0.995	0.809	4.20%	0.3505	
	2045	11,473	276,086	2406.6%	103	3,859	92,666	2406.5%	1,2312	N/A	0.0233	N/A	0.977	0.802	4.20%	0.3364	
	2046	9,117	242,032	2654.8%	96	2,943	78,132	2654.8%	1,2312	N/A	0.0695	N/A	0.931	0.795	4.20%	0.3228	
	2047	7,173	208,955	2913.1%	92	2,222	64,737	2913.1%	1,2312	N/A	0.0408	N/A	0.957	0.787	4.20%	0.3098	
	2048	5,599	177,955	3183.6%	89	1,662	52,912	3183.6%	1,2312	N/A	0.0331	N/A	0.967	0.779	4.20%	0.2973	
	2049	4,309	149,145	3465.8%	82	1,230	42,613	3465.8%	1,2312	N/A	0.0779	N/A	0.922	0.771	4.20%	0.2854	
	2050	3,297	123,343	3752.2%	75	900	30,620	3752.2%	1,2312	N/A	0.0926	N/A	0.977	0.763	4.20%	0.2691	
	2051	2,481	100,061	4057.4%	65	652	26,457	4057.4%	1,2312	N/A	0.1285	N/A	0.970	0.755	4.20%	0.2628	
	2052	1,851	80,652	4356.0%	61	467	20,344	4356.0%	1,2312	N/A	0.0660	N/A	0.934	0.746	4.20%	0.2522	
	2053	1,358	63,233	4656.1%	53	329	15,308	4656.1%	1,2312	N/A	0.1300	N/A	0.870	0.734	4.20%	0.2421	
	2054	981	48,532	4946.0%	50	228	11,275	4946.0%	1,2312	N/A	0.0503	N/A	0.950	0.722	4.20%	0.2323	
	2055	699	36,281	5199.6%	47	156	8,090	5199.6%	1,2312	N/A	0.0659	N/A	0.934	0.711	4.20%	0.2230	
	2056	490	26,398	5302.9%	42	105	5,649	5302.9%	1,2312	N/A	0.1168	N/A	0.883	0.702	4.20%	0.2140	
	2057	337	18,867	5599.0%	33	69	3,875	5599.0%	1,2312	N/A	0.2171	N/A	0.783	0.688	4.20%	0.2054	
	2058	228	13,096	5733.9%	27	45	2,581	5733.9%	1,2312	N/A	0.1619	N/A	0.838	0.678	4.20%	0.1971	
	2059	153	9,042	5924.5%	22	29	1,710	5924.5%	1,2312	N/A	0.1913	N/A	0.809	0.668	4.20%	0.1892	
	2060	100	5,947	5941.5%	18	18	1,000	5941.5%	1,2312	N/A	0.2628	N/A	0.737	0.656	4.20%	0.1815	
	2061	65	3,768	6043.3%	12	11	860	5932.0%	1,2312	N/A	0.2360	N/A	0.645	0.642	4.20%	0.1762	
	2062	40	2,333	5803.4%	10	7	390	5803.4%	1,2312	N/A	0.1226	N/A	0.877	0.622	4.20%	0.1672	
	2063	24	1,216	5487.8%	8	4	211	5487.8%	1,2312	N/A	0.2077	N/A					

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases) and With 21% 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	Mid-Year Disc/ Accrued Int Rate		
	Earned Premium	Inured Claims	Loss Ratio	Life Years	Earned Premium	Inured Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency						
Historical Experience	1997	-	-	N/A	-	-	-	-	-	N/A	-	-	-	-	4.20%	2.4205			
	1998	-	-	N/A	-	-	-	-	-	N/A	-	-	-	-	4.20%	2.3230			
	1999	-	-	N/A	-	-	-	-	-	N/A	-	-	-	-	4.20%	2.2294			
	2000	-	-	N/A	-	-	-	-	-	N/A	-	-	-	-	4.20%	2.1396			
	2001	-	-	N/A	-	-	-	-	-	N/A	-	-	-	-	4.20%	2.0534			
	2002	-	-	N/A	-	-	-	-	-	N/A	-	-	-	-	4.20%	1.9707			
	2003	-	-	N/A	-	-	-	-	-	N/A	-	-	-	-	4.20%	1.8913			
	2004	-	-	N/A	-	-	-	-	-	N/A	-	-	-	-	4.20%	1.8152			
	2005	364	-	0.0%	4	634	-	0.0%	-	-	-	-	-	-	4.20%	1.7401			
	2006	145,764	-	0.0%	183	243,697	-	0.0%	-	-	-	-	-	-	4.20%	1.6719			
	2007	314,746	-	0.0%	182	505,016	-	0.0%	-	-	-	-	-	-	4.20%	1.6045			
	2008	300,999	-	0.0%	178	463,505	-	0.0%	-	-	-	-	-	-	4.20%	1.5399			
	2009	300,386	-	0.0%	176	443,928	-	0.0%	-	-	-	-	-	-	4.20%	1.4779			
	2010	296,508	-	0.0%	171	420,545	-	0.0%	-	-	-	-	-	-	4.20%	1.4183			
	2011	289,833	-	0.0%	167	394,520	-	0.0%	-	-	-	-	-	-	4.20%	1.3612			
	2012	289,049	480,088	166.1%	163	377,604	627,170	166.1%	-	-	-	-	-	-	4.20%	1.3064			
	2013	278,515	-	0.0%	156	349,166	-	0.0%	-	-	-	-	-	-	4.20%	1.2537			
	2014	276,227	-	0.0%	152	332,368	-	0.0%	-	-	-	-	-	-	4.20%	1.2032			
	2015	274,082	289,982	105.8%	151	316,502	334,685	105.8%	-	-	-	-	-	-	4.20%	1.1548			
	2016	267,171	240,079	99.9%	148	266,004	265,089	99.9%	-	-	-	-	-	-	4.20%	1.1033			
	2017	263,045	139,708	52.2%	144	255,097	146,891	52.2%	-	-	-	-	-	-	4.20%	1.0636			
	2018	248,222	209,726	84.5%	135	253,378	214,082	84.5%	-	-	-	-	-	-	4.20%	1.0208			
Projected Future Experience	2019	263,045	200,116	76.1%	133	257,693	196,045	76.1%	1,1413	1,0000	0.0127	1,0000	0.987	0.984	4.20%	0.9797			
	2020	269,049	226,819	84.3%	131	252,957	213,253	84.3%	1,2173	1,0000	0.0135	1,0000	0.986	0.959	4.20%	0.9402			
	2021	269,948	256,199	94.9%	130	243,579	231,173	94.9%	1,2780	1,0000	0.0087	1,0000	0.991	0.956	4.20%	0.9023			
	2022	282,031	287,079	101.8%	129	244,231	248,603	101.8%	1,4051	1,0000	0.0079	1,0000	0.992	0.950	4.20%	0.8660			
	2023	282,350	319,126	113.0%	128	234,658	265,222	113.0%	1,4688	1,0000	0.0080	1,0000	0.992	0.945	4.20%	0.8311			
	2024	265,521	351,993	132.6%	127	211,783	280,754	132.6%	1,4897	1,0000	0.0080	1,0000	0.992	0.940	4.20%	0.7976			
	2025	247,998	383,957	154.8%	126	189,838	293,912	154.8%	1,4897	1,0000	0.0079	1,0000	0.991	0.934	4.20%	0.7655			
	2026	229,444	413,941	180.4%	125	168,561	304,101	180.4%	1,4897	1,0000	0.0078	1,0000	0.991	0.925	4.20%	0.7346			
	2027	210,730	440,030	200.2%	124	148,576	310,816	200.2%	1,4897	1,0000	0.0081	1,0000	0.991	0.918	4.20%	0.7051			
	2028	192,999	464,542	241.1%	123	134,571	314,241	241.1%	1,4897	1,0000	0.0080	1,0000	0.991	0.912	4.20%	0.6777			
	2029	174,602	483,757	277.1%	122	113,386	314,151	277.1%	1,4897	1,0000	0.0080	1,0000	0.992	0.908	4.20%	0.6404			
	2030	157,515	490,812	317.3%	121	98,170	311,503	317.3%	1,4897	1,0000	0.0079	1,0000	0.992	0.902	4.20%	0.6232			
	2031	141,205	514,138	364.1%	120	84,460	307,524	364.1%	1,4897	1,0000	0.0082	1,0000	0.992	0.896	4.20%	0.5981			
	2032	125,747	525,555	417.9%	119	72,184	301,690	417.9%	1,4897	1,0000	0.0079	1,0000	0.992	0.891	4.20%	0.5740			
	2033	111,241	532,941	479.1%	118	61,284	293,607	479.1%	1,4897	1,0000	0.0080	1,0000	0.992	0.885	4.20%	0.5509			
	2034	97,703	536,702	549.3%	117	51,658	283,768	549.3%	1,4897	1,0000	0.0080	1,0000	0.991	0.878	4.20%	0.5287			
	2035	85,176	534,749	627.8%	117	43,220	271,347	627.8%	1,4897	1,0000	0.0078	1,0000	0.992	0.872	4.20%	0.5074			
	2036	73,701	528,311	716.8%	116	35,892	257,281	716.8%	1,4897	1,0000	0.0080	1,0000	0.991	0.865	4.20%	0.4870			
	2037	63,277	516,882	816.8%	115	29,574	251,576	816.8%	1,4897	1,0000	0.0080	1,0000	0.992	0.859	4.20%	0.4674			
	2038	53,019	499,374	903.4%	114	24,485	224,924	903.4%	1,4897	1,0000	0.0079	1,0000	0.992	0.852	4.20%	0.4565			
	2039	45,574	476,374	1045.3%	113	19,619	203,063	1045.3%	1,4897	1,0000	0.0078	1,0000	0.992	0.845	4.20%	0.4365			
	2040	38,208	440,120	1175.5%	111	15,785	185,548	1175.5%	1,4897	1,0000	0.0153	1,0000	0.985	0.838	4.20%	0.4131			
	2041	31,770	417,638	1314.6%	109	12,597	165,592	1314.6%	1,4897	1,0000	0.0153	1,0000	0.985	0.832	4.20%	0.3965			
	2042	26,181	383,786	1465.9%	109	9,962	146,040	1465.9%	1,4897	1,0000	0.0081	1,0000	0.992	0.824	4.20%	0.3805			
	2043	21,379	347,988	1627.7%	107	7,807	127,084	1627.7%	1,4897	1,0000	0.0154	1,0000	0.985	0.817	4.20%	0.3652			
	2044	17,303	311,825	1802.1%	105	6,064	109,290	1802.1%	1,4897	1,0000	0.0154	1,0000	0.985	0.809	4.20%	0.3505			
	2045	13,882	276,086	1988.8%	103	4,669	92,866	1988.8%	1,4897	1,0000	0.0233	1,0000	0.977	0.802	4.20%	0.3384			
	2046	11,031	242,032	2194.1%	96	3,561	78,132	2194.1%	1,4897	1,0000	0.0095	1,0000	0.931	0.795	4.20%	0.3228			
	2047	8,679	208,955	2407.5%	92	2,689	64,737	2407.5%	1,4897	1,0000	0.0408	1,0000	0.951	0.787	4.20%	0.3098			
	2048	7,763	177,955	2631.1%	89	2,011	52,912	2631.1%	1,4897	1,0000	0.0331	1,0000	0.967	0.779	4.20%	0.2973			
	2049	5,213	149,351	2697.3%	82	1,458	42,613	2697.3%	1,4897	1,0000	0.0079	1,0000	0.922	0.771	4.20%	0.2841			
	2050	3,976	123,543	3106.0%	75	1,089	31,000	3106.0%	1,4897	1,0000	0.0092	1,0000	0.917	0.763	4.20%	0.2739			
	2051	3,002	100,661	333.3%	65	789	26,457	333.3%	1,4897	1,0000	0.1295	1,0000	0.870	0.755	4.20%	0.2628			
	2052	2,240	80,652	3600.7%	61	565	20,344	3600.7%	1,4897	1,0000	0.0660	1,0000	0.934	0.748	4.20%	0.2522			
	2053	1,643	63,233	3848.0%	53	398	15,308	3848.0%	1,4897	1,0000	0.1300	1,0000	0.870	0.734	4.20%	0.2421			
	2054	1,187	48,532	4088.4%	50	276	11,275	4088.4%	1,4897	1,0000	0.0503	1,0000	0.950	0.722	4.20%	0.2323			
	2055	844	36,281	4297.2%	47	188	8,090	4297.2%	1,4897	1,0000	0.0659	1,0000	0.934	0.711	4.20%	0.2230			
	2056	592	26,398	4456.9%	42	127	5,649	4456.9%	1,4897	1,0000	0.1168	1,0000	0.883	0.702	4.20%	0.2140			
	2057	408	18,867	4627.2%	33	84	3,875	4627.2%	1,4897	1,0000	0.2171	1,0000	0.783	0.688	4.20%	0.2054			
	2058	276	13,096	4738.8%	27	54	2,581	4738.8%	1,4897	1,0000	0.1619	1,0000	0.834	0.678	4.20%	0.1971			
	2059	185	9,042	4895.2%	22	35	1,710	4895.2%	1,4897	1,0000	0.1913								

Exhibit II-B

**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	4,672,745	x	58% =	2,710,192
2a	Accumulated value of earned premium	4,682,073			
2b	Accumulated value of prior premium rate schedule increases (2a-1)	9,328		85% =	7,929
3	Present value of future projected initial earned premium	1,997,983		58% =	1,158,830
4a	Present value of future projected premium	2,785,967			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	787,985		85% =	669,787
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b				4,546,738
6a	Accumulated value of incurred claims without the inclusion of active life reserves				1,590,876
6b	Present value of future projected incurred claims without the inclusion of active life reserves				6,866,148
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b				8,457,024
8	Test: 7 is not less than 5				TRUE

Attachment 1
Metropolitan Life Insurance Company
Group Policy Form: G.LGC1697, Certificate Form: GCLTCAARP-04-OP
Comparison of Original Pricing and Current Best Estimate Assumptions

Original Pricing Assumptions		Current Best Estimate Assumptions																																										
Discount Rate	5.50%		4.20%																																									
Voluntary Lapse Rates	<table border="1"> <thead> <tr> <th>Policy Duration</th> <th>Lapse Rate</th> </tr> </thead> <tbody> <tr><td>1</td><td>6.25%</td></tr> <tr><td>2</td><td>3.50%</td></tr> <tr><td>3-7</td><td>3.00%</td></tr> <tr><td>8</td><td>2.50%</td></tr> <tr><td>9</td><td>2.25%</td></tr> <tr><td>10-12</td><td>2.00%</td></tr> <tr><td>13-14</td><td>1.75%</td></tr> <tr><td>15+</td><td>1.50%</td></tr> </tbody> </table>	Policy Duration	Lapse Rate	1	6.25%	2	3.50%	3-7	3.00%	8	2.50%	9	2.25%	10-12	2.00%	13-14	1.75%	15+	1.50%	<table border="1"> <thead> <tr> <th>Policy Duration</th> <th>Lapse Rate</th> </tr> </thead> <tbody> <tr><td>1</td><td>5.50%</td></tr> <tr><td>2</td><td>3.50%</td></tr> <tr><td>3</td><td>2.50%</td></tr> <tr><td>4</td><td>2.00%</td></tr> <tr><td>5</td><td>1.50%</td></tr> <tr><td>6</td><td>1.25%</td></tr> <tr><td>7</td><td>0.90%</td></tr> <tr><td>8</td><td>0.80%</td></tr> <tr><td>9</td><td>0.80%</td></tr> <tr><td>10</td><td>0.80%</td></tr> <tr><td>11+</td><td>0.70%</td></tr> </tbody> </table>	Policy Duration	Lapse Rate	1	5.50%	2	3.50%	3	2.50%	4	2.00%	5	1.50%	6	1.25%	7	0.90%	8	0.80%	9	0.80%	10	0.80%	11+	0.70%
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Active Life Mortality Rates	Mortality was based on 105% of the Annuity 2000 Basic mortality table with Projection Scale H.		93% Annuity 2000 Basic Table with Mortality Selection Factors of:																																									
Morbidity:																																												
Incidence	<p>Incidence rates for nursing home care and home health care were based on studies from the 1985 and 1997 National Nursing Home Survey and 1982-84-89 National 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.</p>																																											
Continuance	<p>Continuance rates for nursing home care and home health care were based on studies from the 1985 and 1997 National Nursing Home Survey and 1982-84-89 National 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.</p>																																											
Utilization	<p>Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.</p>																																											
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<p style="text-align: center;">Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)</p> <table border="1"> <thead> <tr> <th rowspan="2">Attained Age</th> <th colspan="2">Facility Care</th> <th colspan="2">Home Care</th> </tr> <tr> <th>Male</th> <th>Female</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr><td>80</td><td>1.43%</td><td>1.56%</td><td>1.18%</td><td>1.29%</td></tr> <tr><td>81</td><td>1.72%</td><td>1.84%</td><td>1.37%</td><td>1.48%</td></tr> <tr><td>82</td><td>2.06%</td><td>2.17%</td><td>1.59%</td><td>1.68%</td></tr> <tr><td>83</td><td>2.45%</td><td>2.53%</td><td>1.84%</td><td>1.91%</td></tr> <tr><td>84</td><td>2.89%</td><td>2.94%</td><td>2.11%</td><td>2.16%</td></tr> <tr><td>85</td><td>3.37%</td><td>3.39%</td><td>2.42%</td><td>2.44%</td></tr> </tbody> </table> <p>Continuance curves were constructed in 2016 by gender and care path separately for deaths and recoveries. Coefficients to an exponential shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves.</p> <p>Death and recovery termination rates are recombined into a single termination table for modeling and valuation uses.</p> <p>In 2019, there were some minor refinements to the coefficients of the curves</p>				Attained Age	Facility Care		Home Care		Male	Female	Male	Female	80	1.43%	1.56%	1.18%	1.29%	81	1.72%	1.84%	1.37%	1.48%	82	2.06%	2.17%	1.59%	1.68%	83	2.45%	2.53%	1.84%	1.91%	84	2.89%	2.94%	2.11%	2.16%	85	3.37%	3.39%	2.42%	2.44%		
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Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Group Policy Form: G.LTC.1697

	Calendar Year	Actual / Projected Experience			Reproduced Expected Pricing Experience			Accumulative Loss Ratio as of 12/31/2018			
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	J = H / I	
		Earned Premium	Inurred Claims	Loss Ratio	Earned Premium	Inurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4% (on C)	Expected at 6% (on F)	
Historical Experience	2004	15,224	0	0.0%	15,224	520	3.4%	0.00	0.0%	3.4%	0.00
	2005	3,072,136	33,318	1.1%	863,918	35,102	4.1%	0.27	1.1%	4.1%	0.27
	2006	11,981,616	727,300	6.1%	7,710,584	539,518	7.0%	0.87	5.0%	6.7%	0.75
	2007	16,482,858	169,408	1.0%	15,081,579	1,340,409	8.9%	0.12	3.0%	8.1%	0.37
	2008	16,826,547	1,712,877	10.2%	15,930,501	1,913,097	12.0%	0.85	5.4%	9.6%	0.56
	2009	16,435,961	1,174,914	7.1%	15,394,390	2,463,946	16.0%	0.45	5.8%	11.2%	0.52
	2010	16,136,980	3,128,563	19.4%	14,764,562	3,162,324	21.4%	0.91	8.3%	13.2%	0.63
	2011	15,773,830	1,852,409	11.7%	14,140,956	3,858,423	27.3%	0.43	8.8%	15.3%	0.58
	2012	15,645,657	3,776,592	24.1%	13,523,578	4,333,320	32.0%	0.75	10.7%	17.3%	0.62
	2013	15,359,441	2,734,046	17.8%	12,934,417	4,747,869	36.7%	0.48	11.4%	19.1%	0.60
	2014	15,229,966	4,124,495	27.1%	12,390,316	5,188,295	41.9%	0.65	12.8%	21.0%	0.61
	2015	14,957,661	4,761,014	31.8%	11,876,427	5,606,464	47.2%	0.67	14.3%	22.8%	0.63
	2016	14,654,901	8,762,298	59.8%	11,376,611	6,076,757	53.4%	1.12	17.4%	24.6%	0.71
	2017	14,778,947	4,784,946	32.4%	10,876,958	6,598,865	60.7%	0.53	18.3%	26.4%	0.69
	2018	14,399,961	9,329,976	64.8%	10,385,297	7,059,654	68.0%	0.95	20.9%	28.2%	0.74
Projected Experience	2019	15,649,015	11,565,128	73.9%	9,904,031	7,555,080	76.3%	0.97	23.7%	30.0%	0.79
	2020	16,032,725	13,172,530	82.2%	9,431,488	8,117,186	86.1%	0.95	26.7%	31.9%	0.84
	2021	15,518,451	14,901,734	96.0%	8,967,652	8,625,502	96.2%	1.00	29.8%	33.7%	0.88
	2022	14,790,330	16,709,223	113.0%	8,502,737	9,163,142	107.8%	1.05	33.1%	35.6%	0.93
	2023	14,025,512	18,598,804	132.6%	8,035,698	9,726,578	121.0%	1.10	36.5%	37.5%	0.97
	2024	13,228,959	20,556,123	155.4%	7,567,973	10,204,255	134.8%	1.15	40.1%	39.4%	1.02
	2025	12,390,651	22,504,867	181.6%	7,101,354	10,712,994	150.9%	1.20	43.9%	41.3%	1.06
	2026	11,515,134	24,360,567	211.6%	6,637,745	11,269,317	169.8%	1.25	47.7%	43.2%	1.11
	2027	10,631,160	26,113,506	245.6%	6,179,000	11,752,047	190.2%	1.29	51.7%	45.1%	1.15
	2028	9,757,984	27,740,128	284.3%	5,726,994	12,225,768	213.5%	1.33	55.8%	47.0%	1.19
	2029	8,902,082	29,183,017	327.8%	5,283,811	12,715,561	240.7%	1.36	59.8%	48.9%	1.22
	2030	8,068,106	30,412,042	376.9%	4,851,585	13,159,078	271.2%	1.39	63.9%	50.7%	1.26
	2031	7,265,789	31,413,590	432.3%	4,432,342	13,619,977	307.3%	1.41	68.0%	52.6%	1.29
	2032	6,497,606	32,136,586	494.6%	4,027,977	14,098,171	350.0%	1.41	72.0%	54.4%	1.32
	2033	5,769,838	32,593,482	564.9%	3,640,221	14,462,185	397.3%	1.42	75.9%	56.2%	1.35
	2034	5,085,756	32,738,959	643.7%	3,270,436	14,817,285	453.1%	1.42	79.6%	58.0%	1.37
	2035	4,448,799	32,556,422	731.8%	2,919,785	15,210,988	521.0%	1.40	83.3%	59.7%	1.39
	2036	3,861,776	32,060,078	830.2%	2,589,381	15,497,300	598.5%	1.39	86.7%	61.4%	1.41
	2037	3,325,863	31,281,441	940.6%	2,280,046	15,736,324	690.2%	1.36	89.9%	63.1%	1.43
	2038	2,840,689	30,232,853	1064.3%	1,992,265	15,826,953	794.4%	1.34	92.9%	64.7%	1.44
	2039	2,406,542	28,914,755	1201.5%	1,726,263	15,762,212	913.1%	1.32	95.7%	66.2%	1.45
	2040	2,021,684	27,370,448	1353.8%	1,482,245	15,666,332	1056.9%	1.28	98.3%	67.6%	1.45
	2041	1,683,744	25,635,195	1522.5%	1,260,312	15,402,704	1222.1%	1.25	100.6%	69.0%	1.46
	2042	1,389,969	23,754,230	1709.0%	1,060,323	14,768,681	1392.8%	1.23	102.6%	70.2%	1.46
	2043	1,137,013	21,769,752	1914.6%	881,980	13,894,170	1575.3%	1.22	104.4%	71.3%	1.47
	2044	921,613	19,729,817	2140.8%	724,752	13,158,373	1815.6%	1.18	106.0%	72.3%	1.47
	2045	739,933	17,686,956	2390.3%	588,045	11,814,078	2009.0%	1.19	107.4%	73.1%	1.47
	2046	588,166	15,684,337	2666.6%	470,945	9,659,180	2051.0%	1.30	108.6%	73.8%	1.47
	2047	462,782	13,752,600	2971.7%	372,070	7,644,386	2054.6%	1.45	109.5%	74.3%	1.48
	2048	360,259	11,921,280	3309.1%	289,915	5,956,518	2054.6%	1.61	110.4%	74.6%	1.48
	2049	277,468	10,221,412	3683.8%	222,666	4,574,929	2054.6%	1.79	111.0%	74.9%	1.48
	2050	211,429	8,663,804	4097.7%	168,524	3,462,630	2054.7%	1.99	111.6%	75.1%	1.49
	2051	159,319	7,263,775	4559.3%	125,640	2,581,514	2054.7%	2.22	112.0%	75.2%	1.49
	2052	118,701	6,023,035	5074.1%	92,072	1,891,782	2054.7%	2.47	112.4%	75.3%	1.49
	2053	87,390	4,929,590	5640.9%	66,196	1,360,116	2054.7%	2.75	112.7%	75.4%	1.50
	2054	63,564	3,973,154	6250.6%	46,499	955,401	2054.7%	3.04	112.9%	75.4%	1.50
	2055	45,643	3,158,775	6920.6%	31,866	654,735	2054.7%	3.37	113.1%	75.4%	1.50
	2056	32,360	2,470,574	7634.7%	21,338	438,419	2054.7%	3.72	113.2%	75.5%	1.50
	2057	22,669	1,906,827	8411.5%	13,882	285,230	2054.7%	4.09	113.3%	75.5%	1.50
	2058	15,680	1,448,967	9240.9%	8,766	180,107	2054.7%	4.50	113.4%	75.5%	1.50
	2059	10,708	1,085,951	10141.3%	5,395	110,840	2054.7%	4.94	113.4%	75.5%	1.50
	2060	7,217	804,522	11147.8%	3,266	67,099	2054.7%	5.43	113.4%	75.5%	1.50
	2061	4,815	588,642	12226.0%	1,878	38,579	2054.7%	5.95	113.5%	75.5%	1.50
	2062	3,181	427,171	13430.6%	1,062	21,823	2054.7%	6.54	113.5%	75.5%	1.50
	2063	2,092	307,032	14675.1%	700	14,380	2054.7%	7.14	113.5%	75.5%	1.50
	2064	1,383	221,635	16029.1%	341	7,003	2054.7%	7.80	113.5%	75.5%	1.50
	2065	934	160,488	17187.1%	56	1,149	2054.7%	8.36	113.5%	75.5%	1.50
	2066	642	116,504	18151.3%	4	76	2054.7%	8.83	113.5%	75.5%	1.50
	2067	448	83,821	18730.1%	0	1	2054.7%	9.12	113.5%	75.5%	1.50
	2068	312	59,666	19146.9%	0	1	2054.7%	9.32	113.5%	75.5%	1.50
	2069	216	41,028	19013.2%	0	1	2054.7%	9.25	113.5%	75.5%	1.50
	2070	389	71,318	18335.4%	0	0	N/A	113.5%	75.5%	113.5%	1.50

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Group Policy Form: G.LTC.1697

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F	
	Actual Experience through 12/31/2018 Projections based on Current Assumptions			Reproduced based on Original Pricing Assumptions since inception				
	A Earned Premium	B Incurred Claims	C = B / A	D Earned Premium	E Incurred Claims	F = E / D		
1	9,160,850	414,834	4.5%	9,160,850	312,836	3.4%	1.33	
2	17,359,560	417,725	2.4%	17,359,560	1,399,713	8.1%	0.30	
3	16,868,254	917,576	5.4%	16,538,969	1,956,663	11.8%	0.46	
4	16,518,113	1,354,352	8.2%	15,822,344	2,513,648	15.9%	0.52	
5	16,189,298	2,405,319	14.9%	15,116,519	3,155,088	20.9%	0.71	
6	15,914,952	2,659,444	16.7%	14,422,405	4,110,874	28.5%	0.59	
7	15,685,648	2,803,112	17.9%	13,739,098	4,632,265	33.7%	0.53	
8	15,457,003	2,895,868	18.7%	13,065,702	4,990,647	38.2%	0.49	
9	15,237,664	4,453,222	29.2%	12,464,279	5,477,834	43.9%	0.66	
10	15,061,689	4,861,153	32.3%	11,896,125	5,912,487	49.7%	0.65	
11	14,799,939	6,005,144	40.6%	11,356,597	6,309,731	55.6%	0.73	
12	14,736,764	7,563,342	51.3%	10,818,528	6,898,547	63.8%	0.80	
13	14,805,209	7,264,682	49.1%	10,282,155	7,388,643	71.9%	0.68	
14	15,730,949	10,883,983	69.2%	9,773,726	7,774,931	79.5%	0.87	
15	16,289,939	12,735,105	78.2%	9,265,785	8,396,821	90.6%	0.86	
16	15,633,352	14,383,669	92.0%	8,782,437	8,918,810	101.6%	0.91	
17	14,910,005	16,175,669	108.5%	8,299,242	9,351,018	112.7%	0.96	
18	14,156,025	18,040,925	127.4%	7,817,322	9,986,181	127.7%	1.00	
19	13,375,610	19,976,926	149.4%	7,338,196	10,447,895	142.4%	1.05	
20	12,563,835	21,956,121	174.8%	6,863,526	10,837,999	157.9%	1.11	
21	11,696,271	23,843,918	203.9%	6,395,068	11,429,934	178.7%	1.14	
22	10,814,861	25,620,093	236.9%	5,934,609	11,904,073	200.6%	1.18	
23	9,944,201	27,283,317	274.4%	5,483,670	12,273,111	223.8%	1.23	
24	9,089,187	28,791,185	316.8%	5,044,075	12,767,812	253.1%	1.25	
25	8,254,279	30,082,131	364.4%	4,617,746	13,164,508	285.1%	1.28	
26	7,448,555	31,150,626	418.2%	4,206,459	13,524,759	321.5%	1.30	
27	6,676,282	31,964,206	478.8%	3,811,804	13,989,208	367.0%	1.30	
28	5,942,163	32,501,503	547.0%	3,435,265	14,372,646	418.4%	1.31	
29	5,250,504	32,741,419	623.6%	3,078,064	14,529,242	472.0%	1.32	
30	4,604,524	32,655,266	709.2%	2,740,860	14,962,959	545.9%	1.30	
31	4,007,359	32,249,267	804.8%	2,424,583	15,196,903	626.8%	1.28	
32	3,460,569	31,561,526	912.0%	2,129,813	15,341,893	720.3%	1.27	
33	2,964,223	30,583,405	1031.8%	1,856,822	15,527,937	836.3%	1.23	
34	2,518,255	29,348,536	1165.4%	1,605,554	15,314,068	953.8%	1.22	
35	2,121,633	27,865,264	1313.4%	1,375,847	15,212,559	1105.7%	1.19	
36	1,772,308	26,181,222	1477.2%	1,167,712	14,997,956	1284.4%	1.15	
37	1,467,573	24,337,515	1658.4%	980,743	14,509,547	1479.4%	1.12	
38	1,204,309	22,380,340	1858.4%	814,483	13,493,575	1656.7%	1.12	
39	979,238	20,347,057	2077.8%	668,299	12,633,311	1890.4%	1.10	
40	788,757	18,293,238	2319.2%	541,303	12,103,263	2236.0%	1.04	
41	629,159	16,275,545	2586.9%	432,870	9,678,774	2236.0%	1.16	
42	496,756	14,317,360	2882.2%	341,435	7,634,322	2236.0%	1.29	
43	388,056	12,448,965	3208.0%	265,579	5,938,218	2236.0%	1.43	
44	299,928	10,706,810	3569.8%	203,708	4,554,818	2236.0%	1.60	
45	229,311	9,100,880	3968.8%	153,821	3,439,358	2236.0%	1.77	
46	173,431	7,653,309	4412.9%	114,577	2,561,875	2236.0%	1.97	
47	129,674	6,367,188	4910.2%	83,862	1,875,112	2236.0%	2.20	
48	95,815	5,224,201	5452.4%	60,243	1,347,007	2236.0%	2.44	
49	69,929	4,228,134	6046.3%	42,370	947,379	2236.0%	2.70	
50	50,380	3,371,588	6692.4%	28,907	646,349	2236.0%	2.99	
51	35,807	2,647,657	7394.3%	19,384	433,424	2236.0%	3.31	
52	25,123	2,048,149	8152.5%	12,597	281,652	2236.0%	3.65	
53	17,410	1,558,758	8953.0%	7,930	177,322	2236.0%	4.00	
54	11,900	1,169,286	9826.3%	4,855	108,550	2236.0%	4.39	
55	8,022	865,942	10794.1%	2,917	65,231	2236.0%	4.83	
56	5,346	634,133	11862.9%	1,749	39,117	2236.0%	5.31	
57	3,523	459,412	13041.6%	860	19,236	2236.0%	5.83	
58	2,304	330,059	14323.8%	611	13,656	2236.0%	6.41	
59	1,507	235,641	15638.5%	421	9,416	2236.0%	6.99	
60	997	169,948	17042.7%	0	0	0.0%	0.00	

Lifetime	404,134,088	817,762,171	202.3%	290,274,839	437,792,708	150.8%	1.34
Lifetime*	236,143,829	267,934,235	113.5%	161,117,259	120,850,672	75.0%	1.51

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.

- Figures in column D do not reflect any rate action.

* Columns A and B are discounted back to the inception date at an interest rate of 4.2%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 5.5%.

Attachment 4
Metropolitan Life Insurance Company
Actual-to-Expected Results - Lapse
Group Policy Form: G.LTC1697

Lapse			
Policy Duration	Actual	Expected ^{1,2}	A/E%
1	6,620	6,653	99.5%
2	3,764	4,040	93.2%
3	2,701	2,795	96.6%
4	2,059	2,177	94.6%
5	1,545	1,595	96.8%
6	1,403	1,301	107.8%
7	1,196	917	130.5%
8	1,032	797	129.5%
9	893	780	114.6%
10	852	761	111.9%
11	794	728	109.0%
12	651	678	96.0%
13+	2,013	2,328	86.5%

Attachment 4
Metropolitan Life Insurance Company
Actual-to-Expected Results - Mortality
Group Policy Form: G.LTC1697

Mortality			
Policy Duration	Actual	Expected ¹	A/E%
1	291	260	111.93%
2	499	438	113.93%
3	541	478	113.13%
4	691	608	113.58%
5	795	700	113.50%
6	870	767	113.37%
7	1,034	905	114.21%
8	1,152	1,017	113.29%
9	1,199	1,107	108.34%
10	1,388	1,218	113.94%
11	1,494	1,314	113.72%
12	1,592	1,409	113.02%
13	1,715	1,434	119.60%
14	1,577	1,391	113.35%
15	1,474	1,302	113.22%
16	1,353	1,194	113.29%
17	980	981	99.86%
18	665	692	96.12%
19	339	349	97.14%
20+	154	113	136.05%

¹ The expecteds are based on current best estimate assumptions.

² Experience based on most recent five years only. The majority of the remaining policies are in their 13th duration or later, as a result, the results for duration 12 and before are no longer relevant.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
Group Policy Form: G.LTC1697

Attained Age	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%
under 50	0	0	0%	0	0	0%	0	0	0%	0	0	0%
50 to 54	1	3	35%	4	4	102%	1	1	79%	2	2	115%
55 to 59	22	28	79%	48	42	116%	4	16	26%	28	22	128%
60 to 64	62	87	71%	135	142	95%	50	54	92%	86	78	111%
65 to 69	189	205	92%	291	321	91%	118	125	94%	162	181	89%
70 to 74	581	567	102%	473	512	92%	365	284	128%	329	301	109%
75 to 79	1,224	1,162	105%	715	729	98%	680	658	103%	438	477	92%
80 to 84	1,513	1,475	103%	734	702	104%	796	855	93%	458	471	97%
85 to 89	1,077	1,067	101%	413	412	100%	547	548	100%	262	261	100%
over 89	296	317	93%	107	91	117%	136	98	139%	63	62	101%
Total	4,965	4,911	101%	2,920	2,956	99%	2,697	2,640	102%	1,828	1,855	99%

¹ Based on actual experience through 6/30/2018.

² The expected claims are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Termination
All Business (exclude AARP-Pru)

Claim Duration (Months)	Actual Deaths	Expected Deaths ¹	Actual Recoveries	Expected Recoveries ¹	Deaths A/E%	Recoveries A/E%	Total A/E%
1	970	678	69	107	143%	64%	132%
2	850	1,334	180	257	64%	70%	65%
3	891	1,224	251	254	73%	99%	77%
4	1,019	1,394	336	294	73%	114%	80%
5	1,036	1,191	312	246	87%	127%	94%
6	885	1,001	228	201	88%	113%	93%
7	799	844	203	168	95%	121%	99%
8	722	734	151	139	98%	108%	100%
9	668	649	126	117	103%	108%	104%
10	618	588	124	100	105%	124%	108%
11	553	544	98	87	102%	112%	103%
12	616	512	94	77	120%	122%	121%
13	500	483	89	69	103%	129%	107%
14+	15,204	13,659	1,350	1,476	111%	91%	109%
Total	25,331	24,835	3,611	3,594	102%	100%	102%

¹ The expected deaths and recoveries are based on current best estimate assumptions.

Attachment 5
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697, Certificate Forms: GCLTCAARP-04-OP
Historial Claim and Active Life Reserves

Nationwide

Calendar Year	Claim Reserves	Active Life Reserves ¹
2006	115,868	
2007	-	
2008	-	
2009	61,052	
2010	134,712	
2011	82,461	
2012	206,768	
2013	1,622	
2014	654,366	
2015	1,093,129	
2016	4,122,725	
2017	2,844,509	
2018	8,846,901	172,610,181

State of Pennsylvania

Calendar Year	Claim Reserves	Active Life Reserves ¹
2006	-	
2007	-	
2008	-	
2009	-	
2010	-	
2011	-	
2012	37,874	
2013	-	
2014	-	
2015	125,275	
2016	113,963	
2017	89,179	
2018	201,804	2,823,236

¹ Figure as of 12/31/2018

Metropolitan Life Insurance Company
Long-Term Care
PO Box 30607
Salt Lake City, UT 84130-0607

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

[Mail Date]



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

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

Premium (Contribution) Increase Notification – Please review

Why MetLife is contacting you

This letter is to inform you of a premium increase that is being implemented on your AARP Long-Term Care Insurance Underwritten by Metropolitan Life Insurance Company ("MetLife").

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 [XX%] premium increase on your Certificate [over a 2 year period]. [The information below indicates the effective date and amount of your initial increase of approximately [XX%]. The second increase of approximately [XX%] will occur no sooner than one year from the date indicated below and will be based on your premium in effect at that time. You will be notified separately prior to the second increase.]

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.** [Because the increase needed was higher than the increase being implemented, it is our intent to request an additional increase [of XX%], and if authorized, the additional increase will be implemented no sooner than one year from the date indicated above.] [Please note, however, that MetLife will not implement another premium rate increase for a period of [X] years from the effective date of this increase.]

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].

If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.

Your Options

MetLife understands that a premium increase may not be affordable for some insureds. Therefore, we are 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. If you are set up for automatic deductions from your bank account, you do not need to take any action. The increased premium will be deducted on the next scheduled electronic funds transfer date after the rate increase effective date.

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 effective 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 [(866) 894-6035]. 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, Assistant Vice President

Product Management & Compliance

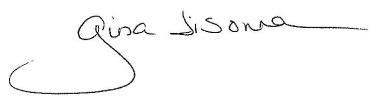
Metropolitan Life Insurance Company

Encl: [Frequently Asked Questions, Coverage Change Form, Business Reply Envelope]

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of Pennsylvania						
2.	Department Use Only						
	State Tracking ID _____						
3.	Insurer Name & Address Metropolitan Life Insurance Company Insurance Products Contracts 1095 Avenue of the Americas New York, NY 10036-6796	Domicile NY	Insurer License Type	NAIC Group # 241	NAIC # 65978	FEIN # 13-5581829	State #
4.	Contact Name & Address Gina Jisonna Metropolitan Life Insurance Co. 1300 Hall Blvd Bloomfield, CT 06002	Telephone # 860-656-3809	Fax # n/a	E-mail Address gjisonna@metlife.com			
5.	Requested Filing Mode	<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): _____					
6.	Company Tracking Number	CT20-219 FC1					
7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____					
8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Group <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: _____					
9.	Type of Insurance (TOI)	LTC03G – Group Long-Term Care Insurance					
10.	Sub-Type of Insurance (Sub-TOI)	LTC03G.001 – Qualified					
11.	Submitted Documents	<input type="checkbox"/> FORMS <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 Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____					
		SUPPORTING DOCUMENTATION <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 _____					

12	Filing Submission Date	April 1, 2020		
13	Filing Fee (If required)	Amount _____ Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No	Check Date _____ Check Number _____	
14	Date of Domiciliary Approval	Not Applicable		
15	Filing Description:	<p>This is a filing of a premium rate schedule increase and nonforfeiture endorsement(s) for group long-term care insurance policies. Please see our filing letter for details.</p>		

16	Certification (If required)			
<p>I HEREBY CERTIFY 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>Gina Jisonna</u>		Title	<u>Manager – Product Development</u>	
				
Signature <u>Gina Jisonna</u>		Date	<u>April 1, 2020</u>	

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

	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 _____	

LH FFA-1

18.	Rate Filing Attachment		
This filing transmittal is part of company tracking number			
This filing corresponds to form filing company tracking number			
Overall percentage rate indication (when applicable)			
Overall percentage rate impact for this filing		21%	
	Document Name	Affected Form Numbers	Previous State Filing Number
01	Actuarial Memorandum Rates	GCLTCAARP-04-OP	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 21% - ____% <input type="checkbox"/> Other _____
02	Actuarial Memorandum Rates	G.LTC1697	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 21% - ____% <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 _____

LH RFA-1



Long-Term Care Insurance
underwritten by MetLife

Metropolitan Life Insurance Company
Long-Term Care
PO Box 30607
Salt Lake City, UT 84130-0607

Metropolitan Life Insurance Company

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

[First Name] [Middle Initial] [Last Name]
Increased Premium Amount Date: [Effective Date of Increase]

Premium (Contribution) Increase Coverage Change Request Form

If you intend to maintain your current coverage at the new increased premium, there is no need to return this form.

Please use this form to request a decrease in your long-term care insurance coverage, if available, or to cancel your coverage. If you have any questions, you can speak with our **Customer Service team at [(866) 894-6035]**. If you would like to consider alternative options, please call the Customer Service team.

[

To request a coverage change check only ONE box below			
<p>Keep current coverage and pay premium increase (No Action Required)</p> <p>Daily Benefit Amount: [\$XXX.XX]</p> <p>Total Lifetime Benefit: [X] Years</p> <p>Premium: [\$XXX.XX][mode]</p> <p>Note: If you do not submit a selection, your coverage will remain the same and your new premium will become effective on [DATE].</p>	<input type="checkbox"/> Reduce Daily Benefit and Minimize Premium Increase Daily Benefit Amount: [\$XXX.XX]	<input type="checkbox"/> Reduce Lifetime Benefit and Minimize Premium Increase Total Lifetime Benefit: [X] Years	<input type="checkbox"/> Customized Decrease Option <i>Please call the Customer Service team for available options</i>
	<input type="checkbox"/> Coverage Termination [Please CANCEL my coverage. I understand that I will be provided coverage under a Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL"). As you consider this option, please note that this is limited coverage and does not provide the same level of coverage you currently have.] [Please CANCEL my coverage. I understand that this will trigger coverage under the Nonforfeiture feature which I purchased with my certificate. As you consider this option, please note that this is limited coverage and does not provide the same level of coverage you currently have.]		

] 1

I understand the certificate change(s) I have selected above. I agree that any change(s) will become effective on the premium rate increase date outlined above.

Signature: _____

Date: _____

Please sign, date and return this form to the address listed below by [Coverage Change Receipt Date]. No Response is required if you are not making any changes.

*Metropolitan Life Insurance Company
[Long-Term Care * PO Box 14634 * Lexington, KY * 40512-9938]*