

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/CT20-220 FC2 (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-132324340
SERFF Status: Assigned
State Tr Num: META-132324340
State Status: Received Review in Progress
Co Tr Num: CT20-220 FC2 (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 99 policyholders of MetLife's group LTC forms GCLTCAARP-06-FC 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: CT20-220 FC2 (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-06-FC approved by your Department on July 7, 2006

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

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/CT20-220 FC2 (RATE)

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

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

Filing Fees

| | |
|------------------|----|
| Fee Required? | No |
| Retaliatory? | No |
| Fee Explanation: | |

SERFF Tracking #:

META-132324340

State Tracking #:

META-132324340

Company Tracking #:

CT20-220 FC2 (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/CT20-220 FC2 (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
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/CT20-220 FC2 (RATE)

Note To Reviewer

Created By:

Keith Bal on 04/07/2020 09:57 AM

Last Edited By:

Keith Bal

Submitted On:

04/07/2020 09:57 AM

Subject:

Excel File Attached

Comments:

Mr. Lavery,

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
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/CT20-220 FC2 (RATE)

Attachment PA_FlexChoice2_Exhibits_Attachments.xlsx is not a PDF document and cannot be reproduced here.

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/CT20-220 FC2 (RATE)

Note To Filer

Created By:

Jim Laverty on 04/04/2020 03:35 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.

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/CT20-220 FC2 (RATE)

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-130989999

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% | \$42,359 | 99 | \$201,711 | 21.000% | 21.000% |

SERFF Tracking #:

META-132324340

State Tracking #:

META-132324340

Company Tracking #:

CT20-220 FC2 (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/CT20-220 FC2 (RATE)

Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
|----------|----------------------|---|---|-------------|---|--|
| 1 | | PA_Flex2_Rates_with_21%_Increase_Phase1_10% | GCLTCAARP-06-FC, G.LTC1697 | Revised | Previous State Filing Number: META-130989999 Percent Rate Change Request: 21 | PA_Flex2_Rates_with_21%_Increase_Phase1_10%.pdf, |
| 2 | | PA_Flex2_Rates_with_21%_Increase_Phase2_10% | GCLTCAARP-06-FC, G.LTC1697 | Revised | Previous State Filing Number: META-130989999 Percent Rate Change Request: 21 | PA_Flex2_Rates_with_21%_Increase_Phase2_10%.pdf, |

Certificate Form GLTCAARP-06-FC

| Issue Age | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|---------|---------|----------|----------|----------------------------|---------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|------------|----------|
| | Comprehensive - 20 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year | Lifetime |
| 25 | \$3.73 | \$4.55 | \$5.26 | \$5.83 | \$7.10 | \$7.95 | \$5.54 | \$6.88 | \$8.03 | \$9.11 | \$11.37 | \$12.90 | \$10.71 | \$13.51 | \$15.96 | \$18.41 | \$23.42 | \$26.59 | 25 |
| 26 | \$3.74 | \$4.58 | \$5.28 | \$5.87 | \$7.15 | \$8.02 | \$5.63 | \$6.99 | \$8.16 | \$9.25 | \$11.58 | \$13.15 | \$10.84 | \$13.66 | \$16.14 | \$18.63 | \$23.72 | \$26.93 | 26 |
| 27 | \$3.77 | \$4.60 | \$5.31 | \$5.92 | \$7.21 | \$8.10 | \$5.70 | \$7.08 | \$8.29 | \$9.43 | \$11.78 | \$13.38 | \$10.96 | \$13.83 | \$16.35 | \$18.85 | \$24.01 | \$27.28 | 27 |
| 28 | \$3.80 | \$4.63 | \$5.37 | \$5.95 | \$7.26 | \$8.15 | \$5.79 | \$7.18 | \$8.44 | \$9.58 | \$11.99 | \$13.59 | \$11.09 | \$13.99 | \$16.52 | \$19.10 | \$24.32 | \$27.62 | 28 |
| 29 | \$3.81 | \$4.68 | \$5.40 | \$6.01 | \$7.33 | \$8.22 | \$5.87 | \$7.29 | \$8.57 | \$9.74 | \$12.19 | \$13.84 | \$11.23 | \$14.16 | \$16.73 | \$19.33 | \$24.63 | \$27.98 | 29 |
| 30 | \$3.83 | \$4.70 | \$5.45 | \$6.05 | \$7.39 | \$8.27 | \$5.97 | \$7.43 | \$8.71 | \$9.89 | \$12.41 | \$14.08 | \$11.36 | \$14.31 | \$16.93 | \$19.56 | \$24.94 | \$28.34 | 30 |
| 31 | \$3.84 | \$4.72 | \$5.47 | \$6.11 | \$7.44 | \$8.35 | \$6.06 | \$7.55 | \$8.84 | \$10.07 | \$12.63 | \$14.32 | \$11.50 | \$14.49 | \$17.14 | \$19.80 | \$25.23 | \$28.71 | 31 |
| 32 | \$3.88 | \$4.75 | \$5.52 | \$6.14 | \$7.49 | \$8.40 | \$6.17 | \$7.67 | \$8.99 | \$10.23 | \$12.84 | \$14.60 | \$11.64 | \$14.65 | \$17.34 | \$20.04 | \$25.58 | \$29.07 | 32 |
| 33 | \$3.89 | \$4.77 | \$5.56 | \$6.18 | \$7.55 | \$8.48 | \$6.26 | \$7.79 | \$9.14 | \$10.41 | \$13.07 | \$14.85 | \$11.77 | \$14.84 | \$17.55 | \$20.30 | \$25.88 | \$29.46 | 33 |
| 34 | \$3.92 | \$4.83 | \$5.59 | \$6.24 | \$7.60 | \$8.54 | \$6.36 | \$7.90 | \$9.31 | \$10.58 | \$13.30 | \$15.11 | \$11.91 | \$15.00 | \$17.75 | \$20.54 | \$26.22 | \$29.83 | 34 |
| 35 | \$3.93 | \$4.85 | \$5.63 | \$6.27 | \$7.67 | \$8.60 | \$6.45 | \$8.04 | \$9.45 | \$10.79 | \$13.52 | \$15.36 | \$12.05 | \$15.18 | \$17.97 | \$20.80 | \$26.55 | \$30.21 | 35 |
| 36 | \$3.96 | \$4.91 | \$5.70 | \$6.36 | \$7.77 | \$8.75 | \$6.57 | \$8.22 | \$9.63 | \$10.98 | \$13.82 | \$15.71 | \$12.20 | \$15.39 | \$18.22 | \$21.08 | \$26.93 | \$30.65 | 36 |
| 37 | \$4.02 | \$4.96 | \$5.78 | \$6.44 | \$7.87 | \$8.86 | \$6.68 | \$8.37 | \$9.82 | \$11.22 | \$14.11 | \$16.03 | \$12.35 | \$15.59 | \$18.46 | \$21.36 | \$27.31 | \$31.10 | 37 |
| 38 | \$4.05 | \$5.02 | \$5.83 | \$6.51 | \$7.98 | \$8.98 | \$6.81 | \$8.53 | \$10.02 | \$11.45 | \$14.41 | \$16.38 | \$12.54 | \$15.80 | \$18.70 | \$21.66 | \$27.68 | \$31.53 | 38 |
| 39 | \$4.08 | \$5.06 | \$5.92 | \$6.60 | \$8.10 | \$9.10 | \$6.94 | \$8.70 | \$10.23 | \$11.67 | \$14.72 | \$16.73 | \$12.69 | \$16.01 | \$18.96 | \$21.95 | \$28.07 | \$31.98 | 39 |
| 40 | \$4.14 | \$5.14 | \$5.98 | \$6.68 | \$8.21 | \$9.22 | \$7.08 | \$8.88 | \$10.43 | \$11.92 | \$15.02 | \$17.08 | \$12.85 | \$16.23 | \$19.22 | \$22.25 | \$28.47 | \$32.45 | 40 |
| 41 | \$4.18 | \$5.18 | \$6.05 | \$6.78 | \$8.29 | \$9.35 | \$7.22 | \$9.05 | \$10.64 | \$12.17 | \$15.33 | \$17.45 | \$13.02 | \$16.45 | \$19.47 | \$22.56 | \$28.88 | \$32.89 | 41 |
| 42 | \$4.21 | \$5.25 | \$6.14 | \$6.86 | \$8.40 | \$9.47 | \$7.35 | \$9.22 | \$10.85 | \$12.41 | \$15.65 | \$17.83 | \$13.21 | \$16.65 | \$19.73 | \$22.88 | \$29.28 | \$33.36 | 42 |
| 43 | \$4.26 | \$5.29 | \$6.20 | \$6.93 | \$8.51 | \$9.59 | \$7.49 | \$9.39 | \$11.07 | \$12.67 | \$15.98 | \$18.19 | \$13.39 | \$16.89 | \$20.01 | \$23.18 | \$29.68 | \$33.85 | 43 |
| 44 | \$4.30 | \$5.36 | \$6.27 | \$7.02 | \$8.62 | \$9.72 | \$7.62 | \$9.59 | \$11.29 | \$12.91 | \$16.34 | \$18.59 | \$13.55 | \$17.12 | \$20.28 | \$23.51 | \$30.11 | \$34.34 | 44 |
| 45 | \$4.33 | \$5.41 | \$6.36 | \$7.10 | \$8.75 | \$9.85 | \$7.77 | \$9.76 | \$11.52 | \$13.19 | \$16.67 | \$18.99 | \$13.73 | \$17.35 | \$20.56 | \$23.83 | \$30.53 | \$34.82 | 45 |
| 46 | \$4.42 | \$5.53 | \$6.49 | \$7.27 | \$8.95 | \$10.08 | \$8.12 | \$10.19 | \$11.96 | \$13.63 | \$17.11 | \$19.47 | \$13.95 | \$17.62 | \$20.89 | \$24.22 | \$31.03 | \$35.40 | 46 |
| 47 | \$4.48 | \$5.64 | \$6.62 | \$7.44 | \$9.15 | \$10.32 | \$8.47 | \$10.62 | \$12.42 | \$14.07 | \$17.55 | \$19.98 | \$14.17 | \$17.90 | \$21.21 | \$24.61 | \$31.54 | \$35.99 | 47 |
| 48 | \$4.57 | \$5.74 | \$6.78 | \$7.60 | \$9.37 | \$10.57 | \$8.83 | \$11.08 | \$12.90 | \$14.53 | \$17.99 | \$20.48 | \$14.38 | \$18.18 | \$21.55 | \$25.00 | \$32.08 | \$36.59 | 48 |
| 49 | \$4.64 | \$5.85 | \$6.91 | \$7.76 | \$9.58 | \$10.81 | \$9.21 | \$11.55 | \$13.41 | \$15.02 | \$18.45 | \$21.02 | \$14.62 | \$18.47 | \$21.89 | \$25.41 | \$32.60 | \$37.20 | 49 |
| 50 | \$4.72 | \$5.95 | \$7.04 | \$7.92 | \$9.79 | \$11.04 | \$9.61 | \$12.06 | \$13.94 | \$15.52 | \$18.93 | \$21.56 | \$14.85 | \$18.78 | \$22.24 | \$25.82 | \$33.14 | \$37.82 | 50 |
| 51 | \$4.79 | \$6.08 | \$7.18 | \$8.10 | \$10.00 | \$11.29 | \$10.04 | \$12.57 | \$14.49 | \$16.03 | \$19.40 | \$22.12 | \$15.07 | \$19.07 | \$22.59 | \$26.24 | \$33.69 | \$38.46 | 51 |
| 52 | \$4.88 | \$6.19 | \$7.33 | \$8.25 | \$10.21 | \$11.53 | \$10.46 | \$13.12 | \$15.05 | \$16.57 | \$19.91 | \$22.68 | \$15.30 | \$19.36 | \$22.94 | \$26.66 | \$34.24 | \$39.11 | 52 |
| 53 | \$4.96 | \$6.30 | \$7.48 | \$8.40 | \$10.42 | \$11.77 | \$10.93 | \$13.67 | \$15.62 | \$17.11 | \$20.43 | \$23.27 | \$15.54 | \$19.68 | \$23.30 | \$27.08 | \$34.80 | \$39.75 | 53 |
| 54 | \$5.04 | \$6.40 | \$7.61 | \$8.57 | \$10.64 | \$12.01 | \$11.41 | \$14.26 | \$16.24 | \$17.69 | \$20.96 | \$23.86 | \$15.80 | \$19.99 | \$23.67 | \$27.52 | \$35.38 | \$40.40 | 54 |
| 55 | \$5.12 | \$6.51 | \$7.74 | \$8.75 | \$10.84 | \$12.23 | \$11.92 | \$14.87 | \$16.87 | \$18.27 | \$21.49 | \$24.48 | \$16.05 | \$20.32 | \$24.08 | \$27.98 | \$35.97 | \$41.07 | 55 |
| 56 | \$5.61 | \$7.06 | \$8.36 | \$9.45 | \$11.74 | \$13.29 | \$12.51 | \$15.59 | \$17.70 | \$19.13 | \$22.79 | \$25.98 | \$16.71 | \$21.20 | \$25.15 | \$29.28 | \$37.70 | \$43.08 | 56 |
| 57 | \$6.11 | \$7.62 | \$8.97 | \$10.13 | \$12.67 | \$14.34 | \$13.12 | \$16.36 | \$18.55 | \$20.04 | \$24.20 | \$27.58 | \$17.40 | \$22.12 | \$26.29 | \$30.64 | \$39.52 | \$45.20 | 57 |
| 58 | \$6.60 | \$8.21 | \$9.57 | \$10.84 | \$13.56 | \$15.39 | \$13.76 | \$17.15 | \$19.44 | \$21.01 | \$25.67 | \$29.28 | \$18.12 | \$23.07 | \$27.47 | \$32.05 | \$41.44 | \$47.40 | 58 |
| 59 | \$7.08 | \$8.76 | \$10.18 | \$11.54 | \$14.50 | \$16.42 | \$14.41 | \$17.97 | \$20.36 | \$22.01 | \$27.24 | \$31.10 | \$18.88 | \$24.09 | \$28.70 | \$33.55 | \$43.44 | \$49.72 | 59 |
| 60 | \$7.58 | \$9.32 | \$10.78 | \$12.23 | \$15.40 | \$17.48 | \$15.13 | \$18.83 | \$21.34 | \$23.06 | \$28.90 | \$33.01 | \$19.67 | \$25.12 | \$29.99 | \$35.10 | \$45.53 | \$52.16 | 60 |
| 61 | \$8.09 | \$9.86 | \$11.37 | \$12.95 | \$16.29 | \$18.54 | \$15.85 | \$19.77 | \$22.37 | \$24.16 | \$30.66 | \$35.05 | \$20.47 | \$26.22 | \$31.34 | \$36.72 | \$47.73 | \$54.70 | 61 |
| 62 | \$8.56 | \$10.42 | \$11.99 | \$13.65 | \$17.23 | \$19.58 | \$16.63 | \$20.71 | \$23.46 | \$25.33 | \$32.51 | \$37.20 | \$21.34 | \$27.37 | \$32.75 | \$38.43 | \$50.02 | \$57.39 | 62 |
| 63 | \$9.47 | \$11.52 | \$13.27 | \$15.13 | \$19.07 | \$21.68 | \$17.56 | \$21.86 | \$24.75 | \$27.32 | \$35.04 | \$40.05 | \$22.89 | \$29.30 | \$35.04 | \$41.01 | \$53.21 | \$60.96 | 63 |
| 64 | \$10.36 | \$12.63 | \$14.53 | \$16.57 | \$20.91 | \$23.78 | \$18.54 | \$23.06 | \$26.10 | \$29.47 | \$37.74 | \$43.10 | \$24.54 | \$31.38 | \$37.47 | \$43.75 | \$56.60 | \$64.77 | 64 |
| 65 | \$11.25 | \$13.71 | \$15.81 | \$18.02 | \$22.77 | \$25.87 | \$19.56 | \$24.34 | \$27.53 | \$31.79 | \$40.65 | \$46.41 | \$26.35 | \$33.61 | \$40.08 | \$46.68 | \$60.20 | \$68.83 | 65 |
| 66 | \$12.17 | \$14.81 | \$17.08 | \$19.48 | \$24.61 | \$27.98 | \$20.64 | \$25.69 | \$29.03 | \$34.30 | \$43.78 | \$49.95 | \$28.26 | \$35.98 | \$42.87 | \$49.82 | \$64.03 | \$73.13 | 66 |
| 67 | \$13.05 | \$15.93 | \$18.36 | \$20.94 | \$26.46 | \$30.09 | \$21.77 | \$27.09 | \$30.62 | \$36.98 | \$47.17 | \$53.77 | \$30.29 | \$38.54 | \$45.85 | \$53.16 | \$68.10 | \$77.69 | 67 |
| 68 | \$14.84 | \$18.12 | \$20.93 | \$23.83 | \$30.02 | \$34.10 | \$23.95 | \$29.93 | \$34.13 | \$40.73 | \$51.71 | \$58.86 | \$33.03 | \$42.10 | \$50.12 | \$57.90 | \$73.79 | \$84.01 | 68 |
| 69 | \$16.61 | \$20.33 | \$23.51 | \$26.71 | \$33.58 | \$38.12 | \$26.36 | \$33.07 | \$38.07 | \$44.84 | \$56.71 | \$64.43 | \$36.01 | \$45.99 | \$54.81 | \$63.06 | \$79.95 | \$90.86 | 69 |
| 70 | \$18.38 | \$22.52 | \$26.08 | \$29.59 | \$37.13 | \$42.12 | \$29.00 | \$36.52 | \$42.44 | \$49.38 | \$62.15 | \$70.52 | \$39.26 | \$50.23 | \$59.94 | \$68.67 | \$86.64 | \$98.26 | 70 |
| 71 | \$20.16 | \$24.74 | \$28.66 | \$32.48 | \$40.68 | \$46.13 | \$31.91 | \$40.33 | \$47.31 | \$54.38 | \$68.13 | \$77.20 | \$42.81 | \$54.86 | \$65.53 | \$74.81 | \$93.86 | \$106.26 | 71 |
| 72 | \$21.92 | \$26.93 | \$31.20 | \$35.35 | \$44.24 | \$50.14 | \$35.11 | \$44.53 | \$52.79 | \$59.91 | \$74.71 | \$84.48 | \$46.68 | \$59.91 | \$71.67 | \$81.50 | \$101.68 | \$114.92 | 72 |
| 73 | \$25.10 | \$31.01 | \$36.06 | \$40.73 | \$50.72 | \$57.40 | \$38.92 | \$49.52 | \$58.86 | \$66.63 | \$82.76 | \$93.47 | \$51.26 | \$66.02 | \$79.19 | \$89.78 | \$111.56 | \$125.91 | 73 |
| 74 | \$28.29 | \$35.09 | \$40.92 | \$46.09 | \$57.20 | \$64.64 | \$43.15 | \$55.10 | \$65.65 | \$74.11 | \$91.71 | \$103.42 | \$56.29 | \$72.77 | \$87.49 | \$98.91 | \$122.41 | \$137.94 | 74 |
| 75 | \$31.49 | \$39.16 | \$45.79 | \$51.46 | \$63.68 | \$71.89 | \$47.84 | \$61.30 | \$73.22 | \$82.43 | \$101.61 | \$114.41 | \$61.81 | \$80.19 | \$96.66 | \$108.98 | \$134.32 | \$151.13 | 75 |
| 76 | \$34.67 | \$43.24 | \$50.64 | \$56.84 | \$70.17 | \$79.13 | \$53.03 | \$68.20 | \$81.65 | \$91.67 | \$112.57 | \$126.59 | \$67.87 | \$88.40 | \$106.79 | \$120.07 | \$147.37 | \$165.58 | 76 |
| 77 | \$37.86 | \$47.31 | \$55.52 | \$62.19 | \$76.65 | \$86.38 | \$58.76 | \$75.87 | \$91.06 | \$101.96 | \$124.74 | \$140.05 | \$74.54 | \$97.39 | \$117.98 | \$132.26 | \$161.72 | \$181.39 | 77 |
| 78 | \$40.79 | \$51.08 | \$60.05 | \$67.24 | \$82.73 | \$93.15 | \$62.54 | \$80.88 | \$97.24 | \$108.82 | \$132.91 | \$149.02 | \$78.69 | \$103.06 | \$125.05 | \$140.07 | \$171.01 | \$191.54 | 78 |
| 79 | \$43.74 | \$54.87 | \$64.58 | \$72.28 | \$88.84 | \$99.89 | \$66.52 | \$86.25 | \$103.83 | \$116.14 | \$141.61 | \$158.59 | \$83.09 | \$109.05 | \$132.52 | \$148.35 | \$180.83 | \$202.28 | 79 |
| 80 | \$46.68 | \$58.63 | \$69.10 | \$77.33 | \$94.92 | \$106.66 | \$70.79 | \$91.95 | \$110.88 | \$123.94 | \$150.90 | \$168.76 | \$87.73 | \$115.38 | \$140.45 | \$157.11 | \$191.21 | \$213.60 | 80 |
| 81 | \$49.62 | \$62.40 | \$73.65 | \$82.37 | \$101.02 | \$113.40 | \$75.31 | \$98.02 | \$118.40 | \$132.26 | \$160.78 | \$179.59 | \$92.61 | \$122.10 | \$148.84 | \$166.40 | \$202.19 | \$225.57 | 81 |
| 82 | \$52.56 | \$66.18 | \$78.17 | \$87.41 | \$107.11 | \$120.16 | \$80.14 | \$104.52 | \$126.46 | \$141.12 | \$171.33 | \$191.11 | \$97.77 | \$129.18 | \$157.73 | \$176.23 | \$213.82 | \$238.19 | 82 |
| 83 | \$56.42 | \$71.15 | \$84.22 | \$94.15 | \$115.30 | \$129.24 | \$85.28 | \$111.41 | \$134.93 | \$150.54 | \$182.58 | \$203.51 | \$103.49 | \$136.93 | \$167.40 | \$186.98 | \$226.66 | \$252.27 | 83 |
| 84 | \$60.29 | \$76.15 | \$90.23 | \$100.90 | \$123.49 | \$138.33 | \$90.75 | \$118.73 | \$143.97 | \$160.57 | \$194.59 | \$216.70 | \$109.53 | \$145.16 | \$177.66 | \$198.36 | \$240.27 | \$267.20 | 84 |
| 85 | \$64.15 | \$81.14 | \$96.27 | \$107.62 | \$131.68 | \$147.39 | \$95.67 | \$126.53 | \$153.63 | \$171.28 | \$207.37 | \$230.76 | \$115.92 | \$153.87 | \$188.54 | \$210.45 | \$264.71 | \$293.02</ | |

Certificate Form GLTCARP-06-FC

| Issue Age | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 20 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | Lifetime | | | | |
| 25 | \$10.96 | \$13.39 | \$15.46 | \$17.16 | \$20.88 | \$23.39 | \$16.27 | \$20.20 | \$23.61 | \$26.81 | \$33.45 | \$37.94 | \$31.50 | \$39.69 | \$46.89 | \$54.12 | \$68.84 | \$78.16 | 25 |
| 26 | \$10.98 | \$13.45 | \$15.53 | \$17.28 | \$21.02 | \$23.56 | \$16.52 | \$20.50 | \$24.01 | \$27.24 | \$34.05 | \$38.62 | \$31.86 | \$40.17 | \$47.44 | \$54.79 | \$69.72 | \$79.17 | 26 |
| 27 | \$11.07 | \$13.54 | \$15.64 | \$17.40 | \$21.18 | \$23.77 | \$16.76 | \$20.83 | \$24.40 | \$27.67 | \$34.64 | \$39.29 | \$32.21 | \$40.66 | \$48.03 | \$55.47 | \$70.59 | \$80.18 | 27 |
| 28 | \$11.14 | \$13.62 | \$15.76 | \$17.51 | \$21.34 | \$23.97 | \$17.01 | \$21.14 | \$24.82 | \$28.16 | \$35.23 | \$39.99 | \$32.62 | \$41.13 | \$48.59 | \$56.14 | \$71.48 | \$81.24 | 28 |
| 29 | \$11.20 | \$13.73 | \$15.88 | \$17.69 | \$21.55 | \$24.13 | \$17.28 | \$21.47 | \$25.20 | \$28.63 | \$35.84 | \$40.71 | \$33.01 | \$41.60 | \$49.17 | \$56.83 | \$72.39 | \$82.29 | 29 |
| 30 | \$11.28 | \$13.82 | \$16.01 | \$17.80 | \$21.69 | \$24.33 | \$17.57 | \$21.81 | \$25.60 | \$29.11 | \$36.47 | \$41.42 | \$33.41 | \$42.10 | \$49.78 | \$57.50 | \$73.30 | \$83.33 | 30 |
| 31 | \$11.32 | \$13.90 | \$16.09 | \$17.92 | \$21.86 | \$24.52 | \$17.84 | \$22.19 | \$26.00 | \$29.57 | \$37.10 | \$42.13 | \$33.81 | \$42.57 | \$50.37 | \$58.21 | \$74.22 | \$84.41 | 31 |
| 32 | \$11.40 | \$13.98 | \$16.21 | \$18.04 | \$22.02 | \$24.74 | \$18.12 | \$22.53 | \$26.43 | \$30.06 | \$37.75 | \$42.88 | \$34.20 | \$43.08 | \$50.96 | \$58.93 | \$75.19 | \$85.48 | 32 |
| 33 | \$11.43 | \$14.06 | \$16.34 | \$18.16 | \$22.19 | \$24.92 | \$18.39 | \$22.90 | \$26.88 | \$30.58 | \$38.42 | \$43.63 | \$34.61 | \$43.59 | \$51.57 | \$59.63 | \$76.12 | \$86.61 | 33 |
| 34 | \$11.52 | \$14.18 | \$16.45 | \$18.32 | \$22.33 | \$25.12 | \$18.68 | \$23.25 | \$27.32 | \$31.11 | \$39.11 | \$44.40 | \$34.99 | \$44.12 | \$52.20 | \$60.36 | \$77.09 | \$87.73 | 34 |
| 35 | \$11.55 | \$14.26 | \$16.52 | \$18.44 | \$22.53 | \$25.29 | \$18.95 | \$23.65 | \$27.74 | \$31.65 | \$39.78 | \$45.20 | \$35.40 | \$44.65 | \$52.83 | \$61.12 | \$78.03 | \$88.84 | 35 |
| 36 | \$11.66 | \$14.41 | \$16.76 | \$18.68 | \$22.87 | \$25.69 | \$19.32 | \$24.13 | \$28.30 | \$32.27 | \$40.62 | \$46.15 | \$35.87 | \$45.23 | \$53.55 | \$61.96 | \$79.17 | \$90.10 | 36 |
| 37 | \$11.78 | \$14.58 | \$16.96 | \$18.93 | \$23.13 | \$26.05 | \$19.67 | \$24.61 | \$28.88 | \$32.97 | \$41.48 | \$47.15 | \$36.34 | \$45.83 | \$54.27 | \$62.79 | \$80.28 | \$91.38 | 37 |
| 38 | \$11.91 | \$14.74 | \$17.16 | \$19.15 | \$23.46 | \$26.39 | \$20.03 | \$25.08 | \$29.47 | \$33.64 | \$42.36 | \$48.13 | \$36.84 | \$46.43 | \$54.99 | \$63.67 | \$81.38 | \$92.69 | 38 |
| 39 | \$12.03 | \$14.89 | \$17.40 | \$19.39 | \$23.77 | \$26.76 | \$20.43 | \$25.56 | \$30.06 | \$34.32 | \$43.24 | \$49.17 | \$37.31 | \$47.07 | \$55.75 | \$64.55 | \$82.56 | \$94.01 | 39 |
| 40 | \$12.16 | \$15.09 | \$17.60 | \$19.67 | \$24.10 | \$27.10 | \$20.83 | \$26.09 | \$30.66 | \$35.05 | \$44.15 | \$50.22 | \$37.79 | \$47.70 | \$56.50 | \$65.41 | \$83.70 | \$95.36 | 40 |
| 41 | \$12.28 | \$15.26 | \$17.80 | \$19.91 | \$24.40 | \$27.48 | \$21.22 | \$26.60 | \$31.26 | \$35.75 | \$45.07 | \$51.29 | \$38.30 | \$48.35 | \$57.21 | \$66.34 | \$84.90 | \$96.71 | 41 |
| 42 | \$12.38 | \$15.41 | \$18.04 | \$20.16 | \$24.74 | \$27.84 | \$21.63 | \$27.10 | \$31.90 | \$36.47 | \$46.04 | \$52.40 | \$38.83 | \$48.98 | \$58.01 | \$67.25 | \$86.09 | \$98.10 | 42 |
| 43 | \$12.51 | \$15.58 | \$18.25 | \$20.39 | \$25.04 | \$28.19 | \$22.02 | \$27.62 | \$32.53 | \$37.22 | \$46.98 | \$53.52 | \$39.36 | \$49.65 | \$58.81 | \$68.17 | \$87.26 | \$99.51 | 43 |
| 44 | \$12.63 | \$15.73 | \$18.44 | \$20.63 | \$25.37 | \$28.59 | \$22.42 | \$28.19 | \$33.17 | \$37.99 | \$47.98 | \$54.67 | \$39.85 | \$50.34 | \$59.60 | \$69.08 | \$88.52 | \$100.94 | 44 |
| 45 | \$12.75 | \$15.93 | \$18.68 | \$20.88 | \$25.69 | \$28.94 | \$22.87 | \$28.71 | \$33.85 | \$38.79 | \$49.02 | \$55.81 | \$40.37 | \$51.01 | \$60.45 | \$70.03 | \$89.75 | \$102.38 | 45 |
| 46 | \$12.97 | \$16.25 | \$19.07 | \$21.38 | \$26.31 | \$29.62 | \$23.85 | \$29.94 | \$35.17 | \$40.06 | \$50.28 | \$57.27 | \$41.01 | \$51.81 | \$61.39 | \$71.19 | \$91.23 | \$104.08 | 46 |
| 47 | \$13.18 | \$16.57 | \$19.47 | \$21.86 | \$26.92 | \$30.33 | \$24.89 | \$31.23 | \$36.52 | \$41.38 | \$51.57 | \$58.74 | \$41.65 | \$52.65 | \$62.34 | \$72.35 | \$92.73 | \$105.84 | 47 |
| 48 | \$13.42 | \$16.89 | \$19.91 | \$22.33 | \$27.54 | \$31.05 | \$25.97 | \$32.58 | \$37.94 | \$42.74 | \$52.87 | \$60.24 | \$42.27 | \$53.47 | \$63.36 | \$73.50 | \$94.28 | \$107.58 | 48 |
| 49 | \$13.65 | \$17.20 | \$20.31 | \$22.83 | \$28.16 | \$31.78 | \$27.07 | \$33.97 | \$39.42 | \$44.15 | \$54.22 | \$61.80 | \$42.96 | \$54.31 | \$64.35 | \$74.70 | \$95.85 | \$109.37 | 49 |
| 50 | \$13.90 | \$17.51 | \$20.70 | \$23.29 | \$28.80 | \$32.46 | \$28.27 | \$35.44 | \$40.98 | \$45.63 | \$55.63 | \$63.38 | \$43.63 | \$55.19 | \$65.37 | \$75.89 | \$97.42 | \$111.20 | 50 |
| 51 | \$14.10 | \$17.88 | \$21.14 | \$23.77 | \$29.39 | \$33.17 | \$29.51 | \$36.95 | \$42.57 | \$47.15 | \$57.05 | \$65.02 | \$44.31 | \$56.07 | \$66.41 | \$77.14 | \$99.02 | \$113.09 | 51 |
| 52 | \$14.32 | \$18.19 | \$21.55 | \$24.24 | \$30.03 | \$33.88 | \$30.78 | \$38.54 | \$44.23 | \$48.71 | \$58.53 | \$66.70 | \$44.98 | \$56.93 | \$67.44 | \$78.38 | \$100.65 | \$114.96 | 52 |
| 53 | \$14.58 | \$18.51 | \$21.98 | \$24.74 | \$30.62 | \$34.61 | \$32.13 | \$40.22 | \$45.95 | \$50.28 | \$60.05 | \$68.41 | \$45.71 | \$57.85 | \$68.53 | \$79.64 | \$102.33 | \$116.86 | 53 |
| 54 | \$14.81 | \$18.83 | \$22.37 | \$25.20 | \$31.26 | \$35.29 | \$33.52 | \$41.94 | \$47.75 | \$51.96 | \$61.59 | \$70.16 | \$46.43 | \$58.76 | \$69.60 | \$80.89 | \$104.04 | \$118.81 | 54 |
| 55 | \$15.00 | \$19.15 | \$22.78 | \$25.69 | \$31.86 | \$35.99 | \$35.05 | \$43.71 | \$49.61 | \$53.71 | \$63.15 | \$71.94 | \$47.18 | \$59.72 | \$70.75 | \$82.26 | \$105.75 | \$120.77 | 55 |
| 56 | \$16.49 | \$20.80 | \$24.56 | \$27.74 | \$34.52 | \$39.05 | \$36.75 | \$45.83 | \$52.00 | \$56.25 | \$67.01 | \$76.36 | \$49.14 | \$62.30 | \$73.95 | \$86.09 | \$110.85 | \$126.65 | 56 |
| 57 | \$17.92 | \$22.42 | \$26.36 | \$29.79 | \$37.22 | \$42.15 | \$38.54 | \$48.06 | \$54.52 | \$58.93 | \$71.12 | \$81.08 | \$51.17 | \$65.02 | \$77.30 | \$90.07 | \$116.19 | \$132.87 | 57 |
| 58 | \$19.39 | \$24.10 | \$28.12 | \$31.86 | \$39.90 | \$45.23 | \$40.40 | \$50.40 | \$57.13 | \$61.77 | \$75.45 | \$86.09 | \$53.27 | \$67.85 | \$80.74 | \$94.25 | \$121.78 | \$139.36 | 58 |
| 59 | \$20.83 | \$25.72 | \$29.91 | \$33.94 | \$42.81 | \$48.30 | \$42.36 | \$52.83 | \$59.88 | \$64.71 | \$80.06 | \$91.38 | \$55.51 | \$70.80 | \$84.37 | \$98.62 | \$127.70 | \$146.17 | 59 |
| 60 | \$22.25 | \$27.36 | \$31.65 | \$35.99 | \$45.28 | \$51.41 | \$44.43 | \$55.40 | \$62.74 | \$67.82 | \$84.96 | \$97.04 | \$57.82 | \$73.85 | \$88.15 | \$103.19 | \$133.85 | \$153.33 | 60 |
| 61 | \$23.73 | \$28.97 | \$33.45 | \$38.07 | \$47.94 | \$54.46 | \$46.59 | \$58.09 | \$65.78 | \$71.04 | \$90.15 | \$103.02 | \$60.20 | \$77.09 | \$92.13 | \$107.98 | \$140.32 | \$160.82 | 61 |
| 62 | \$25.16 | \$30.62 | \$35.23 | \$40.14 | \$50.64 | \$57.53 | \$48.88 | \$60.92 | \$69.96 | \$74.46 | \$95.56 | \$109.37 | \$62.74 | \$80.48 | \$96.28 | \$113.00 | \$147.08 | \$168.71 | 62 |
| 63 | \$27.84 | \$33.85 | \$38.98 | \$44.43 | \$56.07 | \$63.76 | \$51.60 | \$64.26 | \$72.74 | \$80.31 | \$102.96 | \$117.73 | \$67.30 | \$86.16 | \$102.96 | \$120.55 | \$156.44 | \$179.26 | 63 |
| 64 | \$30.46 | \$37.10 | \$42.74 | \$48.71 | \$61.47 | \$69.92 | \$54.46 | \$67.82 | \$76.73 | \$86.64 | \$110.92 | \$126.73 | \$72.18 | \$92.25 | \$110.13 | \$128.65 | \$166.40 | \$190.44 | 64 |
| 65 | \$33.09 | \$40.34 | \$46.46 | \$52.99 | \$66.94 | \$76.09 | \$57.50 | \$71.54 | \$80.96 | \$93.45 | \$119.49 | \$136.40 | \$77.44 | \$98.77 | \$117.81 | \$137.25 | \$176.99 | \$202.35 | 65 |
| 66 | \$35.75 | \$43.56 | \$50.22 | \$57.30 | \$72.35 | \$82.26 | \$60.69 | \$75.48 | \$85.35 | \$100.82 | \$128.73 | \$146.85 | \$83.06 | \$105.79 | \$126.03 | \$146.43 | \$188.24 | \$215.01 | 66 |
| 67 | \$38.38 | \$46.82 | \$53.94 | \$61.56 | \$77.81 | \$88.47 | \$64.00 | \$79.67 | \$90.02 | \$108.74 | \$138.68 | \$158.07 | \$89.08 | \$113.31 | \$134.78 | \$156.28 | \$200.23 | \$228.43 | 67 |
| 68 | \$43.59 | \$53.27 | \$61.51 | \$70.03 | \$88.24 | \$100.25 | \$70.40 | \$88.00 | \$100.38 | \$119.74 | \$152.03 | \$173.05 | \$97.12 | \$123.75 | \$147.36 | \$170.23 | \$216.95 | \$247.02 | 68 |
| 69 | \$48.80 | \$59.75 | \$69.08 | \$78.53 | \$98.70 | \$112.04 | \$77.47 | \$97.21 | \$111.91 | \$131.82 | \$166.68 | \$189.42 | \$105.88 | \$135.17 | \$161.14 | \$185.39 | \$235.08 | \$267.12 | 69 |
| 70 | \$54.03 | \$66.22 | \$76.66 | \$87.00 | \$109.15 | \$123.83 | \$85.26 | \$107.35 | \$124.78 | \$145.17 | \$182.72 | \$207.33 | \$115.42 | \$147.64 | \$176.19 | \$201.92 | \$254.71 | \$288.87 | 70 |
| 71 | \$59.26 | \$72.71 | \$84.22 | \$95.48 | \$119.61 | \$135.62 | \$93.82 | \$118.53 | \$139.12 | \$159.85 | \$200.31 | \$226.95 | \$125.85 | \$161.26 | \$192.68 | \$219.96 | \$275.97 | \$312.39 | 71 |
| 72 | \$64.47 | \$79.17 | \$91.73 | \$103.96 | \$130.09 | \$147.46 | \$103.24 | \$130.88 | \$155.17 | \$176.10 | \$219.63 | \$248.37 | \$137.25 | \$176.10 | \$210.69 | \$239.61 | \$298.94 | \$337.84 | 72 |
| 73 | \$73.82 | \$91.19 | \$106.03 | \$119.74 | \$149.11 | \$168.75 | \$114.44 | \$145.62 | \$173.05 | \$195.90 | \$243.36 | \$274.81 | \$150.71 | \$194.12 | \$232.80 | \$263.98 | \$328.01 | \$370.13 | 73 |
| 74 | \$83.18 | \$103.17 | \$120.33 | \$135.54 | \$168.19 | \$190.05 | \$126.85 | \$161.98 | \$193.00 | \$217.89 | \$269.64 | \$304.04 | \$165.48 | \$213.95 | \$257.20 | \$290.82 | \$359.91 | \$405.53 | 74 |
| 75 | \$92.59 | \$115.14 | \$134.61 | \$151.31 | \$187.22 | \$211.35 | \$140.62 | \$180.21 | \$215.25 | \$242.32 | \$298.75 | \$336.37 | \$181.72 | \$235.80 | \$284.16 | \$320.40 | \$394.90 | \$444.31 | 75 |
| 76 | \$101.93 | \$127.14 | \$148.93 | \$167.07 | \$206.29 | \$232.65 | \$155.88 | \$200.46 | \$240.05 | \$269.51 | \$330.99 | \$372.16 | \$199.56 | \$259.88 | \$313.95 | \$352.97 | \$433.27 | \$486.78 | 76 |
| 77 | \$111.29 | \$139.12 | \$163.21 | \$182.86 | \$225.31 | \$253.95 | \$172.77 | \$223.06 | \$267.74 | \$299.78 | \$366.74 | \$411.74 | \$219.15 | \$286.35 | \$346.86 | \$388.84 | \$475.45 | \$533.30 | 77 |
| 78 | \$119.93 | \$150.19 | \$176.55 | \$197.69 | \$243.23 | \$273.81 | \$183.82 | \$237.83 | \$285.88 | \$319.92 | \$390.75 | \$438.14 | \$231.36 | \$303.00 | \$367.63 | \$411.82 | \$502.76 | \$563.16 | 78 |
| 79 | \$128.61 | \$161.29 | \$189.85 | \$212.50 | \$261.14 | \$293.68 | \$195.58 | \$253.54 | \$305.27 | \$341.43 | \$416.36 | \$466.25 | \$244.28 | \$320.60 | \$389.61 | \$436.16 | \$531.63 | \$594.69 | 79 |
| 80 | \$137.25 | \$172.37 | \$203.18 | \$227.35 | \$279.07 | \$313.56 | \$208.07 | \$270.33 | \$325.99 | \$364.35 | \$443.63 | \$496.16 | \$257.88 | \$339.23 | \$412.91 | \$461.91 | \$562.17 | \$627.99 | 80 |
| 81 | \$145.88 | \$183.45 | \$216.54 | \$242.17 | \$296.98 | \$333.42 | \$221.38 | \$288.20 | \$348.10 | \$388.84 | \$472.69 | \$527.95 | \$272.26 | \$358.93 | \$437.58 | \$489.18 | \$594.44 | \$663.15 | 81 |
| 82 | \$154.53 | \$194.55 | \$229.82 | \$256.98 | \$314.90 | \$353.30 | \$235.60 | \$307.30 | \$371.77 | \$414.90 | \$503.68 | \$561.89 | \$287.43 | \$379.82 | \$463.69 | \$518.12 | \$628.63 | \$700.29 | 82 |
| 83 | \$165.87 | \$209.20 | \$247.58 | \$276.80 | \$338.99 | \$379.96 | \$250.71 | \$327.51 | \$396.68 | \$442.56 | \$536.80 | \$598.31 | \$304.25 | \$ | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|---|----------|----------|----------|------------|------------|----------------------------|------------|------------|------------|------------|------------|----------------------------|------------|------------|------------|------------|------------|----------|
| | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | | Auto 5% Compound Inflation | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year | Lifetime |
| 25 | \$41.12 | \$50.24 | \$58.01 | \$64.44 | \$78.35 | \$87.76 | \$61.16 | \$75.81 | \$88.67 | \$100.62 | \$125.59 | \$142.48 | \$118.27 | \$149.07 | \$176.13 | \$203.18 | \$258.51 | \$293.50 | 25 |
| 26 | \$41.27 | \$51.85 | \$58.32 | \$64.88 | \$78.94 | \$88.52 | \$62.05 | \$77.01 | \$90.16 | \$102.27 | \$127.83 | \$145.04 | \$119.61 | \$150.85 | \$178.23 | \$205.73 | \$261.79 | \$297.24 | 26 |
| 27 | \$41.57 | \$51.83 | \$58.76 | \$65.33 | \$79.53 | \$89.27 | \$62.94 | \$78.19 | \$91.66 | \$103.91 | \$130.09 | \$147.58 | \$120.95 | \$152.66 | \$180.31 | \$208.29 | \$265.08 | \$301.14 | 27 |
| 28 | \$41.86 | \$51.14 | \$59.21 | \$65.79 | \$80.14 | \$90.01 | \$63.84 | \$79.39 | \$93.16 | \$105.71 | \$132.32 | \$150.11 | \$122.45 | \$154.43 | \$182.41 | \$210.82 | \$268.39 | \$305.01 | 28 |
| 29 | \$42.01 | \$51.59 | \$59.66 | \$66.39 | \$80.88 | \$90.61 | \$64.88 | \$80.60 | \$94.64 | \$107.50 | \$134.56 | \$152.80 | \$123.95 | \$156.24 | \$184.65 | \$213.36 | \$271.82 | \$308.90 | 29 |
| 30 | \$42.31 | \$51.88 | \$60.10 | \$66.85 | \$81.49 | \$91.36 | \$65.95 | \$81.94 | \$96.14 | \$109.30 | \$136.95 | \$155.50 | \$125.44 | \$158.04 | \$186.89 | \$215.91 | \$275.26 | \$312.94 | 30 |
| 31 | \$42.46 | \$52.18 | \$60.40 | \$67.29 | \$82.08 | \$92.10 | \$66.99 | \$83.27 | \$97.64 | \$111.09 | \$139.35 | \$158.18 | \$126.93 | \$159.83 | \$189.15 | \$218.58 | \$278.71 | \$316.99 | 31 |
| 32 | \$42.76 | \$52.48 | \$60.84 | \$67.73 | \$82.69 | \$92.85 | \$68.02 | \$84.62 | \$99.28 | \$112.89 | \$141.75 | \$161.03 | \$128.43 | \$161.78 | \$191.37 | \$221.28 | \$282.28 | \$321.00 | 32 |
| 33 | \$42.91 | \$52.79 | \$61.30 | \$68.18 | \$83.27 | \$93.59 | \$69.07 | \$85.97 | \$100.93 | \$114.84 | \$144.29 | \$163.87 | \$129.92 | \$163.72 | \$193.63 | \$223.97 | \$285.87 | \$325.18 | 33 |
| 34 | \$43.22 | \$53.22 | \$61.77 | \$68.78 | \$83.86 | \$94.35 | \$70.14 | \$87.32 | \$102.55 | \$116.77 | \$146.63 | \$166.72 | \$131.41 | \$165.66 | \$196.00 | \$226.67 | \$289.45 | \$329.37 | 34 |
| 35 | \$43.36 | \$53.53 | \$62.05 | \$69.22 | \$84.62 | \$94.93 | \$71.17 | \$88.81 | \$104.23 | \$118.88 | \$149.37 | \$169.69 | \$132.94 | \$167.61 | \$198.41 | \$229.50 | \$293.04 | \$333.56 | 35 |
| 36 | \$43.62 | \$54.13 | \$62.94 | \$70.14 | \$85.82 | \$96.44 | \$72.50 | \$90.61 | \$106.29 | \$121.25 | \$152.50 | \$173.29 | \$134.72 | \$169.85 | \$201.09 | \$232.65 | \$297.24 | \$338.35 | 36 |
| 37 | \$44.26 | \$54.74 | \$63.69 | \$71.02 | \$86.77 | \$97.78 | \$73.85 | \$92.40 | \$108.38 | \$123.81 | \$155.79 | \$177.02 | \$136.51 | \$172.10 | \$203.80 | \$235.79 | \$301.42 | \$343.15 | 37 |
| 38 | \$44.70 | \$55.33 | \$64.44 | \$71.91 | \$88.07 | \$99.13 | \$75.21 | \$94.19 | \$110.65 | \$126.35 | \$159.09 | \$180.76 | \$138.29 | \$174.34 | \$206.48 | \$239.07 | \$306.61 | \$348.06 | 38 |
| 39 | \$45.16 | \$55.91 | \$65.33 | \$72.81 | \$89.27 | \$100.47 | \$76.70 | \$96.00 | \$112.89 | \$128.89 | \$162.37 | \$184.65 | \$140.09 | \$176.72 | \$209.32 | \$242.37 | \$309.96 | \$353.00 | 39 |
| 40 | \$45.60 | \$56.66 | \$66.09 | \$73.85 | \$90.45 | \$101.82 | \$78.19 | \$97.92 | \$115.13 | \$131.58 | \$165.80 | \$188.53 | \$141.90 | \$179.12 | \$212.17 | \$245.65 | \$314.28 | \$358.00 | 40 |
| 41 | \$46.05 | \$57.27 | \$66.85 | \$74.76 | \$91.66 | \$103.17 | \$79.68 | \$99.88 | \$117.37 | \$134.27 | \$169.26 | \$192.58 | \$143.83 | \$181.51 | \$215.01 | \$249.08 | \$318.76 | \$363.18 | 41 |
| 42 | \$46.50 | \$57.85 | \$67.73 | \$75.66 | \$92.85 | \$104.51 | \$81.20 | \$101.82 | \$119.76 | \$136.95 | \$172.83 | \$196.77 | \$145.77 | \$183.91 | \$217.84 | \$252.54 | \$323.25 | \$368.40 | 42 |
| 43 | \$46.95 | \$58.47 | \$68.48 | \$76.55 | \$94.04 | \$105.86 | \$82.69 | \$103.76 | \$122.16 | \$139.79 | \$176.43 | \$200.95 | \$147.73 | \$186.45 | \$220.84 | \$255.96 | \$327.73 | \$373.64 | 43 |
| 44 | \$47.40 | \$59.06 | \$69.22 | \$77.45 | \$95.24 | \$107.36 | \$84.19 | \$105.86 | \$124.55 | \$142.64 | \$180.16 | \$205.28 | \$149.67 | \$189.00 | \$223.83 | \$259.40 | \$332.38 | \$379.03 | 44 |
| 45 | \$47.85 | \$59.82 | \$70.14 | \$78.35 | \$96.44 | \$108.70 | \$85.82 | \$107.81 | \$127.08 | \$145.63 | \$184.05 | \$209.63 | \$151.62 | \$191.52 | \$226.97 | \$262.99 | \$337.00 | \$384.40 | 45 |
| 46 | \$48.74 | \$60.98 | \$71.62 | \$80.29 | \$98.84 | \$111.24 | \$89.55 | \$112.43 | \$132.01 | \$150.41 | \$188.64 | \$215.01 | \$154.00 | \$194.51 | \$230.55 | \$267.33 | \$342.54 | \$390.84 | 46 |
| 47 | \$49.48 | \$62.19 | \$73.12 | \$82.08 | \$101.07 | \$113.92 | \$93.45 | \$117.22 | \$137.10 | \$155.35 | \$193.63 | \$220.53 | \$156.40 | \$197.67 | \$234.15 | \$271.68 | \$348.21 | \$397.40 | 47 |
| 48 | \$50.38 | \$63.39 | \$74.76 | \$83.86 | \$103.47 | \$116.61 | \$97.48 | \$122.30 | \$142.48 | \$160.44 | \$198.55 | \$226.22 | \$158.77 | \$200.81 | \$237.89 | \$276.01 | \$354.06 | \$403.99 | 48 |
| 49 | \$51.29 | \$64.59 | \$76.24 | \$85.68 | \$105.71 | \$119.32 | \$101.67 | \$127.53 | \$148.02 | \$165.80 | \$203.63 | \$232.05 | \$161.32 | \$203.95 | \$241.63 | \$280.49 | \$359.88 | \$410.72 | 49 |
| 50 | \$52.18 | \$65.79 | \$77.76 | \$87.46 | \$108.10 | \$121.87 | \$106.15 | \$133.08 | \$153.86 | \$171.35 | \$208.88 | \$238.03 | \$163.87 | \$207.22 | \$245.51 | \$284.98 | \$365.87 | \$417.60 | 50 |
| 51 | \$52.93 | \$67.13 | \$79.39 | \$89.27 | \$110.35 | \$124.55 | \$110.79 | \$138.75 | \$159.83 | \$177.02 | \$214.25 | \$244.16 | \$166.42 | \$210.51 | \$249.40 | \$289.60 | \$371.83 | \$424.62 | 51 |
| 52 | \$53.81 | \$68.33 | \$80.88 | \$91.05 | \$112.73 | \$127.25 | \$115.58 | \$144.74 | \$166.11 | \$182.85 | \$219.79 | \$250.44 | \$168.95 | \$213.81 | \$253.28 | \$294.25 | \$377.97 | \$431.64 | 52 |
| 53 | \$54.74 | \$69.53 | \$82.52 | \$92.85 | \$114.98 | \$129.92 | \$120.66 | \$151.01 | \$172.54 | \$188.84 | \$225.47 | \$256.87 | \$171.63 | \$217.25 | \$257.31 | \$299.04 | \$384.25 | \$438.81 | 53 |
| 54 | \$55.63 | \$70.72 | \$84.01 | \$94.64 | \$117.37 | \$132.46 | \$125.91 | \$157.44 | \$179.27 | \$195.12 | \$231.31 | \$263.44 | \$174.34 | \$220.69 | \$261.36 | \$303.81 | \$390.69 | \$446.15 | 54 |
| 55 | \$56.36 | \$71.91 | \$85.54 | \$96.44 | \$119.61 | \$135.16 | \$131.58 | \$164.16 | \$186.30 | \$201.69 | \$237.13 | \$270.16 | \$177.17 | \$224.28 | \$265.68 | \$308.90 | \$397.10 | \$453.46 | 55 |
| 56 | \$61.91 | \$78.05 | \$92.25 | \$104.23 | \$129.64 | \$146.66 | \$138.01 | \$172.10 | \$195.26 | \$211.27 | \$251.63 | \$286.77 | \$184.49 | \$234.00 | \$277.64 | \$323.25 | \$416.25 | \$475.61 | 56 |
| 57 | \$67.29 | \$84.19 | \$98.98 | \$111.84 | \$139.79 | \$158.33 | \$144.74 | \$180.47 | \$204.69 | \$221.28 | \$267.04 | \$304.41 | \$192.13 | \$244.16 | \$290.21 | \$338.20 | \$436.29 | \$498.92 | 57 |
| 58 | \$72.81 | \$90.45 | \$105.55 | \$119.61 | \$149.81 | \$169.85 | \$151.77 | \$189.30 | \$214.54 | \$231.90 | \$283.33 | \$323.25 | \$200.06 | \$254.76 | \$303.22 | \$353.90 | \$457.36 | \$523.29 | 58 |
| 59 | \$78.19 | \$96.59 | \$112.29 | \$127.39 | \$159.97 | \$181.37 | \$159.09 | \$198.41 | \$224.86 | \$242.96 | \$300.66 | \$343.15 | \$208.43 | \$265.84 | \$316.81 | \$370.35 | \$479.50 | \$548.87 | 59 |
| 60 | \$83.58 | \$102.71 | \$118.68 | \$135.16 | \$169.99 | \$193.03 | \$168.86 | \$207.98 | \$235.63 | \$254.62 | \$319.07 | \$364.35 | \$217.09 | \$277.35 | \$331.03 | \$387.55 | \$502.67 | \$575.78 | 60 |
| 61 | \$89.11 | \$108.95 | \$125.59 | \$142.92 | \$180.00 | \$204.53 | \$174.94 | \$218.14 | \$246.99 | \$266.74 | \$338.51 | \$386.79 | \$226.05 | \$289.45 | \$345.98 | \$405.47 | \$526.90 | \$603.69 | 61 |
| 62 | \$94.50 | \$114.86 | \$132.32 | \$150.71 | \$190.18 | \$216.05 | \$183.60 | \$228.76 | \$258.95 | \$279.60 | \$359.84 | \$410.72 | \$236.63 | \$302.16 | \$361.54 | \$424.33 | \$552.31 | \$633.48 | 62 |
| 63 | \$104.51 | \$127.08 | \$146.38 | \$166.86 | \$210.51 | \$239.37 | \$193.78 | \$241.32 | \$273.16 | \$301.59 | \$386.64 | \$442.11 | \$252.68 | \$323.55 | \$386.64 | \$452.73 | \$587.43 | \$673.10 | 63 |
| 64 | \$114.39 | \$139.35 | \$160.44 | \$182.85 | \$230.86 | \$262.56 | \$204.53 | \$254.62 | \$288.10 | \$325.35 | \$416.54 | \$475.89 | \$271.08 | \$346.43 | \$413.57 | \$483.08 | \$624.82 | \$715.11 | 64 |
| 65 | \$124.23 | \$151.46 | \$174.48 | \$198.99 | \$251.33 | \$285.73 | \$215.91 | \$268.68 | \$303.95 | \$350.91 | \$448.69 | \$512.24 | \$290.81 | \$370.94 | \$442.41 | \$515.38 | \$664.59 | \$759.84 | 65 |
| 66 | \$134.27 | \$163.58 | \$188.53 | \$215.16 | \$271.68 | \$308.90 | \$227.87 | \$283.48 | \$320.56 | \$378.57 | \$483.37 | \$551.42 | \$311.88 | \$397.25 | \$473.22 | \$549.92 | \$706.90 | \$807.38 | 66 |
| 67 | \$144.13 | \$175.82 | \$202.60 | \$231.15 | \$292.15 | \$332.21 | \$240.27 | \$299.18 | \$338.05 | \$408.32 | \$520.75 | \$593.57 | \$334.47 | \$425.51 | \$506.10 | \$586.85 | \$751.91 | \$857.76 | 67 |
| 68 | \$163.72 | \$200.06 | \$231.00 | \$262.99 | \$331.33 | \$376.49 | \$264.34 | \$330.43 | \$376.93 | \$449.59 | \$570.86 | \$649.79 | \$364.67 | \$464.68 | \$553.36 | \$639.18 | \$814.70 | \$927.58 | 68 |
| 69 | \$183.32 | \$224.42 | \$259.40 | \$294.84 | \$370.66 | \$420.74 | \$290.95 | \$364.97 | \$420.28 | \$495.03 | \$625.86 | \$711.24 | \$397.56 | \$507.61 | \$605.09 | \$696.12 | \$882.73 | \$1,003.08 | 69 |
| 70 | \$202.88 | \$248.66 | \$287.82 | \$326.68 | \$409.83 | \$464.98 | \$320.12 | \$403.08 | \$468.58 | \$545.13 | \$686.13 | \$778.51 | \$433.46 | \$554.40 | \$661.60 | \$758.18 | \$956.44 | \$1,084.73 | 70 |
| 71 | \$222.49 | \$273.02 | \$316.23 | \$358.53 | \$449.13 | \$509.23 | \$352.25 | \$445.10 | \$522.40 | \$600.31 | \$752.20 | \$852.24 | \$472.62 | \$605.53 | \$723.50 | \$825.91 | \$1,036.28 | \$1,173.08 | 71 |
| 72 | \$242.06 | \$297.24 | \$344.49 | \$390.38 | \$488.48 | \$553.65 | \$387.70 | \$491.45 | \$582.66 | \$661.30 | \$824.74 | \$932.68 | \$515.38 | \$661.30 | \$791.23 | \$899.78 | \$1,122.55 | \$1,268.62 | 72 |
| 73 | \$277.20 | \$342.39 | \$398.17 | \$449.59 | \$559.93 | \$633.66 | \$429.70 | \$546.77 | \$649.79 | \$735.61 | \$913.83 | \$1,031.95 | \$565.92 | \$728.88 | \$874.21 | \$991.29 | \$1,231.70 | \$1,389.88 | 73 |
| 74 | \$312.33 | \$387.41 | \$451.83 | \$508.95 | \$631.54 | \$713.63 | \$476.34 | \$608.22 | \$724.69 | \$818.14 | \$1,012.51 | \$1,141.68 | \$621.38 | \$803.34 | \$965.86 | \$1,092.05 | \$1,351.46 | \$1,522.80 | 74 |
| 75 | \$347.63 | \$432.40 | \$505.51 | \$568.15 | \$703.01 | \$793.62 | \$528.08 | \$676.70 | \$808.27 | \$909.94 | \$1,121.80 | \$1,263.10 | \$682.40 | \$885.42 | \$1,067.07 | \$1,203.14 | \$1,482.90 | \$1,668.44 | 75 |
| 76 | \$382.75 | \$477.40 | \$559.19 | \$627.36 | \$774.63 | \$873.62 | \$585.34 | \$752.81 | \$901.42 | \$1,012.06 | \$1,242.91 | \$1,397.51 | \$749.36 | \$975.88 | \$1,178.91 | \$1,325.45 | \$1,627.01 | \$1,827.96 | 76 |
| 77 | \$417.89 | \$522.40 | \$612.85 | \$686.73 | \$846.10 | \$953.59 | \$648.74 | \$837.58 | \$1,005.33 | \$1,125.69 | \$1,377.17 | \$1,546.13 | \$822.92 | \$1,075.31 | \$1,302.57 | \$1,460.16 | \$1,785.34 | \$2,002.59 | 77 |
| 78 | \$450.33 | \$563.97 | \$662.95 | \$742.35 | \$913.37 | \$1,028.20 | \$690.31 | \$893.05 | \$1,073.50 | \$1,201.34 | \$1,467.33 | \$1,645.24 | \$868.81 | \$1,137.80 | \$1,380.46 | \$1,546.44 | \$1,887.91 | \$2,114.73 | 78 |
| 79 | \$482.93 | \$605.68 | \$712.89 | \$797.95 | \$980.65 | \$1,102.81 | \$734.40 | \$952.11 | \$1,146.32 | \$1,282.09 | \$1,563.47 | \$1,750.80 | \$917.26 | \$1,203.87 | \$1,462.99 | \$1,637.78 | \$1,996.31 | \$2,233.13 | 79 |
| 80 | \$515.38 | \$647.24 | \$762.97 | \$853.72 | \$1,047.95 | \$1,177.42 | \$781.37 | \$1,015.06 | \$1,224.06 | \$1,368.20 | \$1,665.90 | \$1,863.09 | \$968.41 | \$1,273.87 | \$1,550.46 | \$1, | | | |

Certificate Form GLTCAARP-06-FC

| 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 3% Compound Inflation | | | | | | Auto 5% Compound Inflation | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$4.35 | \$5.26 | \$6.01 | \$6.64 | \$8.04 | \$9.01 | \$6.33 | \$7.79 | \$9.03 | \$10.21 | \$12.71 | \$14.48 | \$11.87 | \$14.80 | \$17.35 | \$19.92 | \$25.23 | \$28.61 | 25 |
| 26 | \$4.38 | \$5.29 | \$6.05 | \$6.68 | \$8.12 | \$9.08 | \$6.41 | \$7.90 | \$9.19 | \$10.38 | \$12.91 | \$14.73 | \$12.01 | \$14.98 | \$17.56 | \$20.17 | \$25.56 | \$28.97 | 26 |
| 27 | \$4.39 | \$5.31 | \$6.11 | \$6.75 | \$8.17 | \$9.15 | \$6.51 | \$8.03 | \$9.34 | \$10.57 | \$13.15 | \$14.98 | \$12.14 | \$15.16 | \$17.77 | \$20.42 | \$25.87 | \$29.37 | 27 |
| 28 | \$4.42 | \$5.37 | \$6.15 | \$6.80 | \$8.24 | \$9.22 | \$6.61 | \$8.15 | \$9.48 | \$10.74 | \$13.38 | \$15.25 | \$12.29 | \$15.33 | \$17.99 | \$20.66 | \$26.21 | \$29.76 | 28 |
| 29 | \$4.44 | \$5.39 | \$6.19 | \$6.85 | \$8.29 | \$9.32 | \$6.72 | \$8.27 | \$9.63 | \$10.92 | \$13.59 | \$15.51 | \$12.43 | \$15.51 | \$18.19 | \$20.91 | \$26.53 | \$30.12 | 29 |
| 30 | \$4.47 | \$5.42 | \$6.24 | \$6.90 | \$8.37 | \$9.37 | \$6.81 | \$8.40 | \$9.77 | \$11.09 | \$13.83 | \$15.79 | \$12.58 | \$15.71 | \$18.43 | \$21.16 | \$26.86 | \$30.51 | 30 |
| 31 | \$4.48 | \$5.46 | \$6.27 | \$6.94 | \$8.44 | \$9.46 | \$6.92 | \$8.54 | \$9.94 | \$11.29 | \$14.07 | \$16.05 | \$12.73 | \$15.88 | \$18.63 | \$21.42 | \$27.21 | \$30.90 | 31 |
| 32 | \$4.51 | \$5.51 | \$6.31 | \$7.00 | \$8.49 | \$9.52 | \$7.03 | \$8.69 | \$10.11 | \$11.47 | \$14.31 | \$16.35 | \$12.88 | \$16.08 | \$18.84 | \$21.68 | \$27.54 | \$31.30 | 32 |
| 33 | \$4.54 | \$5.53 | \$6.36 | \$7.04 | \$8.56 | \$9.60 | \$7.14 | \$8.82 | \$10.26 | \$11.66 | \$14.56 | \$16.62 | \$13.02 | \$16.26 | \$19.09 | \$21.95 | \$27.91 | \$31.71 | 33 |
| 34 | \$4.57 | \$5.57 | \$6.40 | \$7.10 | \$8.62 | \$9.67 | \$7.25 | \$8.95 | \$10.43 | \$11.86 | \$14.81 | \$16.90 | \$13.16 | \$16.47 | \$19.32 | \$22.23 | \$28.26 | \$32.11 | 34 |
| 35 | \$4.59 | \$5.59 | \$6.45 | \$7.14 | \$8.69 | \$9.75 | \$7.35 | \$9.10 | \$10.60 | \$12.05 | \$15.07 | \$17.19 | \$13.34 | \$16.64 | \$19.55 | \$22.50 | \$28.60 | \$32.53 | 35 |
| 36 | \$4.63 | \$5.67 | \$6.52 | \$7.23 | \$8.81 | \$9.88 | \$7.49 | \$9.28 | \$10.82 | \$12.29 | \$15.39 | \$17.56 | \$13.52 | \$16.87 | \$19.80 | \$22.80 | \$29.01 | \$33.00 | 36 |
| 37 | \$4.68 | \$5.73 | \$6.61 | \$7.33 | \$8.93 | \$10.02 | \$7.62 | \$9.46 | \$11.04 | \$12.55 | \$15.72 | \$17.92 | \$13.68 | \$17.11 | \$20.06 | \$23.12 | \$29.41 | \$33.46 | 37 |
| 38 | \$4.72 | \$5.80 | \$6.68 | \$7.43 | \$9.05 | \$10.18 | \$7.77 | \$9.64 | \$11.25 | \$12.80 | \$16.03 | \$18.30 | \$13.87 | \$17.34 | \$20.34 | \$23.43 | \$29.83 | \$33.95 | 38 |
| 39 | \$4.76 | \$5.86 | \$6.78 | \$7.52 | \$9.17 | \$10.31 | \$7.92 | \$9.83 | \$11.47 | \$13.05 | \$16.38 | \$18.68 | \$14.06 | \$17.57 | \$20.60 | \$23.75 | \$30.25 | \$34.43 | 39 |
| 40 | \$4.83 | \$5.92 | \$6.86 | \$7.61 | \$9.31 | \$10.44 | \$8.09 | \$10.02 | \$11.69 | \$13.32 | \$16.71 | \$19.07 | \$14.25 | \$17.80 | \$20.90 | \$24.09 | \$30.69 | \$34.93 | 40 |
| 41 | \$4.87 | \$5.98 | \$6.93 | \$7.71 | \$9.44 | \$10.59 | \$8.23 | \$10.21 | \$11.94 | \$13.59 | \$17.07 | \$19.47 | \$14.44 | \$18.04 | \$21.18 | \$24.40 | \$31.13 | \$35.42 | 41 |
| 42 | \$4.92 | \$6.05 | \$7.03 | \$7.82 | \$9.56 | \$10.73 | \$8.37 | \$10.42 | \$12.17 | \$13.87 | \$17.44 | \$19.89 | \$14.63 | \$18.29 | \$21.47 | \$24.75 | \$31.55 | \$35.92 | 42 |
| 43 | \$4.96 | \$6.13 | \$7.12 | \$7.90 | \$9.67 | \$10.86 | \$8.53 | \$10.62 | \$12.41 | \$14.16 | \$17.80 | \$20.31 | \$14.81 | \$18.54 | \$21.76 | \$25.08 | \$32.00 | \$36.43 | 43 |
| 44 | \$5.02 | \$6.19 | \$7.18 | \$8.01 | \$9.79 | \$10.99 | \$8.70 | \$10.82 | \$12.65 | \$14.44 | \$18.17 | \$20.72 | \$15.02 | \$18.78 | \$22.04 | \$25.43 | \$32.46 | \$36.95 | 44 |
| 45 | \$5.05 | \$6.26 | \$7.27 | \$8.11 | \$9.92 | \$11.14 | \$8.86 | \$11.02 | \$12.90 | \$14.74 | \$18.57 | \$21.16 | \$15.22 | \$19.04 | \$22.35 | \$25.77 | \$32.90 | \$37.50 | 45 |
| 46 | \$5.15 | \$6.38 | \$7.44 | \$8.27 | \$10.14 | \$11.42 | \$9.20 | \$11.45 | \$13.37 | \$15.17 | \$19.05 | \$21.70 | \$15.47 | \$19.33 | \$22.69 | \$26.21 | \$33.45 | \$38.12 | 46 |
| 47 | \$5.24 | \$6.50 | \$7.60 | \$8.47 | \$10.38 | \$11.68 | \$9.53 | \$11.89 | \$13.83 | \$15.61 | \$19.54 | \$22.26 | \$15.72 | \$19.65 | \$23.06 | \$26.63 | \$34.00 | \$38.75 | 47 |
| 48 | \$5.31 | \$6.63 | \$7.74 | \$8.66 | \$10.62 | \$11.96 | \$9.88 | \$12.32 | \$14.31 | \$16.08 | \$20.03 | \$22.85 | \$15.96 | \$19.94 | \$23.43 | \$27.06 | \$34.56 | \$39.40 | 48 |
| 49 | \$5.41 | \$6.77 | \$7.90 | \$8.83 | \$10.86 | \$12.22 | \$10.25 | \$12.80 | \$14.81 | \$16.54 | \$20.55 | \$23.42 | \$16.21 | \$20.27 | \$23.80 | \$27.49 | \$35.12 | \$40.05 | 49 |
| 50 | \$5.52 | \$6.90 | \$8.09 | \$9.02 | \$11.09 | \$12.51 | \$10.64 | \$13.29 | \$15.33 | \$17.04 | \$21.08 | \$24.01 | \$16.48 | \$20.58 | \$24.20 | \$27.94 | \$35.72 | \$40.72 | 50 |
| 51 | \$5.59 | \$7.02 | \$8.24 | \$9.21 | \$11.34 | \$12.77 | \$11.02 | \$13.79 | \$15.87 | \$17.55 | \$21.63 | \$24.63 | \$16.73 | \$20.91 | \$24.56 | \$28.39 | \$36.31 | \$41.39 | 51 |
| 52 | \$5.69 | \$7.15 | \$8.39 | \$9.38 | \$11.58 | \$13.04 | \$11.45 | \$14.31 | \$16.42 | \$18.05 | \$22.18 | \$25.26 | \$16.98 | \$21.24 | \$24.96 | \$28.84 | \$36.92 | \$42.09 | 52 |
| 53 | \$5.79 | \$7.27 | \$8.56 | \$9.58 | \$11.80 | \$13.32 | \$11.89 | \$14.86 | \$17.02 | \$18.59 | \$22.75 | \$25.89 | \$17.25 | \$21.57 | \$25.36 | \$29.33 | \$37.52 | \$42.79 | 53 |
| 54 | \$5.86 | \$7.40 | \$8.72 | \$9.76 | \$12.06 | \$13.59 | \$12.32 | \$15.42 | \$17.61 | \$19.15 | \$23.31 | \$26.58 | \$17.51 | \$21.91 | \$25.75 | \$29.80 | \$38.15 | \$43.49 | 54 |
| 55 | \$5.95 | \$7.54 | \$8.89 | \$9.94 | \$12.29 | \$13.87 | \$12.80 | \$16.03 | \$18.22 | \$19.75 | \$23.88 | \$27.26 | \$17.80 | \$22.26 | \$26.18 | \$30.28 | \$38.76 | \$44.22 | 55 |
| 56 | \$6.03 | \$7.68 | \$9.08 | \$10.15 | \$12.52 | \$14.15 | \$13.42 | \$16.61 | \$19.09 | \$20.76 | \$24.45 | \$28.94 | \$18.09 | \$22.54 | \$26.63 | \$30.79 | \$39.37 | \$44.95 | 56 |
| 57 | \$7.12 | \$8.82 | \$10.26 | \$11.55 | \$14.36 | \$16.24 | \$14.07 | \$17.62 | \$19.99 | \$21.82 | \$26.91 | \$30.73 | \$19.31 | \$24.26 | \$28.59 | \$33.17 | \$42.60 | \$48.65 | 57 |
| 58 | \$7.70 | \$9.46 | \$10.96 | \$12.34 | \$15.39 | \$17.42 | \$14.75 | \$18.47 | \$20.94 | \$22.97 | \$28.55 | \$32.63 | \$20.09 | \$25.32 | \$29.89 | \$34.71 | \$44.66 | \$51.05 | 58 |
| 59 | \$8.26 | \$10.11 | \$11.65 | \$13.16 | \$16.42 | \$18.60 | \$15.47 | \$19.36 | \$21.93 | \$24.15 | \$30.27 | \$34.63 | \$20.94 | \$26.41 | \$31.23 | \$36.32 | \$46.81 | \$53.54 | 59 |
| 60 | \$8.84 | \$10.74 | \$12.33 | \$13.95 | \$17.46 | \$19.80 | \$16.21 | \$20.31 | \$22.99 | \$25.40 | \$32.11 | \$36.75 | \$21.90 | \$27.57 | \$32.63 | \$38.02 | \$49.07 | \$56.16 | 60 |
| 61 | \$9.43 | \$11.40 | \$13.02 | \$14.75 | \$18.50 | \$20.98 | \$17.01 | \$21.27 | \$24.09 | \$26.71 | \$34.08 | \$39.02 | \$22.73 | \$28.77 | \$34.09 | \$39.78 | \$51.44 | \$58.69 | 61 |
| 62 | \$10.00 | \$12.03 | \$13.71 | \$15.55 | \$19.54 | \$22.18 | \$17.82 | \$22.29 | \$25.23 | \$28.12 | \$36.16 | \$41.42 | \$23.65 | \$30.02 | \$35.62 | \$41.60 | \$53.92 | \$61.78 | 62 |
| 63 | \$11.04 | \$13.30 | \$15.18 | \$17.22 | \$21.64 | \$24.54 | \$18.70 | \$23.51 | \$27.08 | \$30.35 | \$38.94 | \$44.57 | \$25.37 | \$32.13 | \$38.09 | \$44.40 | \$57.37 | \$65.64 | 63 |
| 64 | \$12.08 | \$14.58 | \$16.64 | \$18.88 | \$23.72 | \$26.93 | \$19.81 | \$24.78 | \$29.06 | \$32.77 | \$41.95 | \$47.97 | \$27.21 | \$34.42 | \$40.76 | \$47.38 | \$61.02 | \$69.73 | 64 |
| 65 | \$13.15 | \$15.85 | \$18.11 | \$20.54 | \$25.82 | \$29.30 | \$20.90 | \$26.14 | \$31.19 | \$35.38 | \$45.19 | \$51.62 | \$29.19 | \$36.85 | \$43.58 | \$50.55 | \$64.89 | \$74.10 | 65 |
| 66 | \$14.18 | \$17.12 | \$19.58 | \$22.20 | \$27.92 | \$31.69 | \$22.04 | \$27.57 | \$33.46 | \$38.20 | \$48.66 | \$55.56 | \$31.30 | \$39.47 | \$46.62 | \$53.92 | \$69.04 | \$78.72 | 66 |
| 67 | \$15.25 | \$18.39 | \$21.03 | \$23.86 | \$30.01 | \$34.08 | \$23.27 | \$29.06 | \$35.90 | \$41.26 | \$52.44 | \$59.82 | \$33.58 | \$42.24 | \$49.85 | \$57.53 | \$73.41 | \$83.64 | 67 |
| 68 | \$17.30 | \$20.94 | \$23.97 | \$27.13 | \$34.02 | \$38.61 | \$25.93 | \$32.41 | \$39.66 | \$45.42 | \$57.48 | \$65.44 | \$36.60 | \$46.15 | \$54.52 | \$62.67 | \$79.53 | \$90.45 | 68 |
| 69 | \$19.36 | \$23.49 | \$26.92 | \$30.44 | \$38.07 | \$43.16 | \$28.88 | \$36.16 | \$43.79 | \$50.01 | \$63.01 | \$71.61 | \$39.91 | \$50.39 | \$59.60 | \$68.26 | \$86.17 | \$97.82 | 69 |
| 70 | \$21.44 | \$26.02 | \$29.88 | \$33.72 | \$42.11 | \$47.70 | \$32.16 | \$40.33 | \$48.39 | \$55.07 | \$69.06 | \$78.35 | \$43.51 | \$55.03 | \$65.16 | \$74.35 | \$93.36 | \$105.78 | 70 |
| 71 | \$23.52 | \$28.57 | \$32.79 | \$37.00 | \$46.15 | \$52.24 | \$35.84 | \$44.96 | \$53.46 | \$60.64 | \$75.69 | \$85.72 | \$47.43 | \$60.12 | \$71.26 | \$80.99 | \$101.16 | \$114.40 | 71 |
| 72 | \$25.68 | \$31.12 | \$35.74 | \$40.27 | \$50.18 | \$56.78 | \$39.93 | \$50.13 | \$59.06 | \$66.75 | \$82.96 | \$93.82 | \$51.73 | \$65.66 | \$77.95 | \$88.20 | \$109.58 | \$123.68 | 72 |
| 73 | \$29.29 | \$35.83 | \$41.33 | \$46.41 | \$57.52 | \$65.00 | \$44.26 | \$55.76 | \$65.85 | \$74.22 | \$91.86 | \$103.73 | \$56.83 | \$72.36 | \$86.11 | \$97.17 | \$120.25 | \$135.52 | 73 |
| 74 | \$33.01 | \$40.51 | \$46.88 | \$52.53 | \$64.87 | \$73.17 | \$49.04 | \$62.02 | \$73.40 | \$82.50 | \$101.73 | \$114.70 | \$62.39 | \$79.76 | \$95.13 | \$107.06 | \$131.93 | \$148.47 | 74 |
| 75 | \$36.72 | \$45.23 | \$52.45 | \$58.64 | \$72.22 | \$81.39 | \$54.34 | \$68.97 | \$81.83 | \$91.72 | \$112.66 | \$126.81 | \$68.50 | \$87.90 | \$105.09 | \$117.94 | \$144.76 | \$162.66 | 75 |
| 76 | \$40.45 | \$49.95 | \$58.01 | \$64.75 | \$79.56 | \$89.61 | \$60.23 | \$76.70 | \$91.23 | \$101.97 | \$124.76 | \$140.22 | \$75.22 | \$96.88 | \$116.11 | \$129.95 | \$158.83 | \$178.22 | 76 |
| 77 | \$44.15 | \$54.66 | \$63.59 | \$70.87 | \$86.91 | \$97.80 | \$66.74 | \$85.31 | \$101.71 | \$113.38 | \$138.16 | \$155.07 | \$82.60 | \$106.77 | \$128.29 | \$143.15 | \$174.31 | \$195.26 | 77 |
| 78 | \$47.59 | \$59.00 | \$68.78 | \$76.62 | \$93.83 | \$105.47 | \$70.96 | \$90.89 | \$108.54 | \$120.90 | \$147.10 | \$164.87 | \$87.20 | \$112.98 | \$135.96 | \$151.62 | \$184.31 | \$206.20 | 78 |
| 79 | \$51.02 | \$63.37 | \$73.98 | \$82.36 | \$100.74 | \$113.11 | \$75.46 | \$96.86 | \$115.82 | \$128.92 | \$156.61 | \$175.30 | \$92.07 | \$119.55 | \$144.08 | \$160.58 | \$194.90 | \$217.75 | 79 |
| 80 | \$54.44 | \$67.72 | \$79.17 | \$88.11 | \$107.64 | \$120.77 | \$80.25 | \$103.20 | \$123.60 | \$137.48 | \$166.74 | \$186.37 | \$97.21 | \$126.49 | \$152.70 | \$170.07 | \$206.10 | \$229.94 | 80 |
| 81 | \$57.87 | \$72.07 | \$84.35 | \$93.85 | \$114.57 | \$128.41 | \$85.33 | \$109.97 | \$131.89 | \$146.59 | \$177.53 | \$198.17 | \$102.62 | \$133.84 | \$161.82 | \$180.13 | \$217.93 | \$242.81 | 81 |
| 82 | \$61.31 | \$76.42 | \$89.54 | \$99.59 | \$121.47 | \$136.07 | \$90.75 | \$117.16 | \$140.73 | \$156.32 | \$189.01 | \$210.67 | \$108.34 | \$141.61 | \$171.50 | \$190.75 | \$230.46 | \$256.41 | 82 |
| 83 | \$65.82 | \$82.20 | \$96.45 | \$107.27 | \$130.76 | \$146.36 | \$96.54 | \$124.78 | \$150.07 | \$166.62 | \$201.28 | \$224.14 | \$114.66 | \$150.11 | \$182.02 | \$202.37 | \$244.30 | \$271.58 | 83 |
| 84 | \$70.31 | \$87.98 | \$103.37 | \$114.96 | \$140.03 | \$156.84 | \$102.69 | \$132.91 | \$160.02 | \$177.58 | \$214.34 | \$238.47 | \$121.37 | \$159.12 | \$193.17 | \$214.71 | \$258.96 | \$287.64 | 84 |
| 85 | \$74.83 | \$93.72 | \$110.26 | \$122.64 | \$149.33 | \$166.93 | \$109.23 | \$141.56 | \$170.62 | \$189.30 | \$229.24 | \$255.70 | \$128.48 | \$1 | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Quarterly 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 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$12.78 | \$15.46 | \$17.69 | \$19.56 | \$23.65 | \$26.48 | \$18.59 | \$22.90 | \$26.57 | \$30.03 | \$37.35 | \$42.52 | \$34.88 | \$43.51 | \$51.01 | \$58.59 | \$74.22 | \$84.13 | 25 |
| 26 | \$12.87 | \$15.58 | \$17.80 | \$19.67 | \$23.85 | \$26.69 | \$18.88 | \$23.25 | \$26.98 | \$30.55 | \$37.99 | \$43.30 | \$35.29 | \$44.04 | \$51.60 | \$59.30 | \$75.13 | \$85.21 | 26 |
| 27 | \$12.90 | \$15.64 | \$17.92 | \$19.82 | \$24.06 | \$26.92 | \$19.15 | \$23.61 | \$27.45 | \$31.05 | \$38.62 | \$44.04 | \$35.67 | \$44.56 | \$52.24 | \$60.01 | \$76.09 | \$86.32 | 27 |
| 28 | \$12.97 | \$15.76 | \$18.08 | \$19.99 | \$24.22 | \$27.10 | \$19.44 | \$23.97 | \$27.87 | \$31.56 | \$39.29 | \$44.80 | \$36.11 | \$45.07 | \$52.87 | \$60.72 | \$77.04 | \$87.44 | 28 |
| 29 | \$13.05 | \$15.85 | \$18.19 | \$20.11 | \$24.40 | \$27.36 | \$19.71 | \$24.33 | \$28.30 | \$32.10 | \$39.99 | \$45.58 | \$36.55 | \$45.58 | \$53.52 | \$61.47 | \$78.00 | \$88.55 | 29 |
| 30 | \$13.15 | \$15.97 | \$18.32 | \$20.27 | \$24.61 | \$27.54 | \$20.03 | \$24.74 | \$28.75 | \$32.62 | \$40.66 | \$46.40 | \$36.98 | \$46.15 | \$54.15 | \$62.24 | \$79.00 | \$89.71 | 30 |
| 31 | \$13.18 | \$16.05 | \$18.44 | \$20.43 | \$24.82 | \$27.79 | \$20.34 | \$25.12 | \$29.23 | \$33.17 | \$41.38 | \$47.18 | \$37.43 | \$46.71 | \$54.79 | \$62.99 | \$79.99 | \$90.86 | 31 |
| 32 | \$13.27 | \$16.16 | \$18.56 | \$20.55 | \$24.96 | \$28.00 | \$20.67 | \$25.53 | \$29.69 | \$33.73 | \$42.10 | \$48.03 | \$37.87 | \$47.27 | \$55.42 | \$63.76 | \$80.99 | \$92.00 | 32 |
| 33 | \$13.34 | \$16.25 | \$18.68 | \$20.70 | \$25.16 | \$28.22 | \$20.98 | \$25.93 | \$30.18 | \$34.28 | \$42.81 | \$48.85 | \$38.30 | \$47.82 | \$56.10 | \$64.55 | \$82.02 | \$93.21 | 33 |
| 34 | \$13.42 | \$16.37 | \$18.83 | \$20.88 | \$25.37 | \$28.42 | \$21.30 | \$26.31 | \$30.66 | \$34.84 | \$43.56 | \$49.70 | \$38.75 | \$48.38 | \$56.77 | \$65.35 | \$83.06 | \$94.41 | 34 |
| 35 | \$13.51 | \$16.45 | \$18.95 | \$20.98 | \$25.53 | \$28.68 | \$21.63 | \$26.76 | \$31.17 | \$35.40 | \$44.31 | \$50.52 | \$39.23 | \$48.92 | \$57.45 | \$66.12 | \$84.08 | \$95.65 | 35 |
| 36 | \$13.62 | \$16.64 | \$19.20 | \$21.26 | \$25.87 | \$29.06 | \$22.02 | \$27.28 | \$31.81 | \$36.11 | \$45.23 | \$51.60 | \$39.73 | \$49.61 | \$58.21 | \$67.06 | \$85.28 | \$97.00 | 36 |
| 37 | \$13.73 | \$16.84 | \$19.44 | \$21.55 | \$26.24 | \$29.47 | \$22.42 | \$27.79 | \$32.46 | \$36.86 | \$46.18 | \$52.68 | \$40.25 | \$50.28 | \$59.00 | \$67.97 | \$86.49 | \$98.40 | 37 |
| 38 | \$13.90 | \$17.04 | \$19.67 | \$21.81 | \$26.60 | \$29.91 | \$22.87 | \$28.34 | \$33.09 | \$37.63 | \$47.15 | \$53.79 | \$40.78 | \$50.96 | \$59.82 | \$68.89 | \$87.73 | \$99.79 | 38 |
| 39 | \$14.03 | \$17.24 | \$19.91 | \$22.11 | \$26.95 | \$30.29 | \$23.29 | \$28.90 | \$33.73 | \$38.38 | \$48.13 | \$54.90 | \$41.34 | \$51.63 | \$60.61 | \$69.84 | \$88.96 | \$101.20 | 39 |
| 40 | \$14.18 | \$17.40 | \$20.16 | \$22.37 | \$27.32 | \$30.70 | \$23.73 | \$29.47 | \$34.40 | \$39.17 | \$49.14 | \$56.07 | \$41.88 | \$52.32 | \$61.44 | \$70.80 | \$90.22 | \$102.64 | 40 |
| 41 | \$14.29 | \$17.60 | \$20.39 | \$22.65 | \$27.71 | \$31.14 | \$24.18 | \$30.03 | \$35.08 | \$39.99 | \$50.15 | \$57.27 | \$42.44 | \$53.04 | \$62.27 | \$71.75 | \$91.50 | \$104.13 | 41 |
| 42 | \$14.45 | \$17.80 | \$20.67 | \$22.98 | \$28.07 | \$31.53 | \$24.61 | \$30.62 | \$35.75 | \$40.78 | \$51.24 | \$58.45 | \$43.00 | \$53.76 | \$63.12 | \$72.74 | \$92.77 | \$105.60 | 42 |
| 43 | \$14.58 | \$18.00 | \$20.91 | \$23.25 | \$28.42 | \$31.93 | \$25.08 | \$31.23 | \$36.47 | \$41.60 | \$52.32 | \$59.69 | \$43.56 | \$54.46 | \$63.94 | \$73.74 | \$94.08 | \$107.11 | 43 |
| 44 | \$14.74 | \$18.19 | \$21.14 | \$23.54 | \$28.80 | \$32.34 | \$25.56 | \$31.81 | \$37.19 | \$42.44 | \$53.44 | \$60.95 | \$44.15 | \$55.19 | \$64.82 | \$74.73 | \$95.39 | \$108.61 | 44 |
| 45 | \$14.86 | \$18.39 | \$21.38 | \$23.80 | \$29.15 | \$32.77 | \$26.05 | \$32.41 | \$37.94 | \$43.33 | \$54.58 | \$62.24 | \$44.77 | \$55.94 | \$65.70 | \$75.82 | \$96.75 | \$110.21 | 45 |
| 46 | \$15.14 | \$18.76 | \$21.86 | \$24.33 | \$29.82 | \$33.56 | \$27.04 | \$33.64 | \$39.26 | \$44.59 | \$55.99 | \$63.82 | \$45.46 | \$56.83 | \$66.73 | \$77.04 | \$98.35 | \$112.04 | 46 |
| 47 | \$15.38 | \$19.11 | \$22.33 | \$24.89 | \$30.55 | \$34.36 | \$28.04 | \$34.93 | \$40.66 | \$45.91 | \$57.41 | \$65.45 | \$46.18 | \$57.73 | \$67.82 | \$78.28 | \$99.97 | \$113.91 | 47 |
| 48 | \$15.64 | \$19.53 | \$22.78 | \$25.45 | \$31.23 | \$35.17 | \$28.06 | \$36.23 | \$42.10 | \$47.27 | \$58.88 | \$67.13 | \$46.89 | \$58.65 | \$68.89 | \$79.54 | \$101.61 | \$115.82 | 48 |
| 49 | \$15.93 | \$19.87 | \$23.25 | \$25.97 | \$31.93 | \$35.96 | \$30.15 | \$37.63 | \$43.56 | \$48.65 | \$60.40 | \$68.84 | \$47.66 | \$59.57 | \$70.00 | \$80.83 | \$103.28 | \$117.73 | 49 |
| 50 | \$16.21 | \$20.27 | \$23.73 | \$26.51 | \$32.62 | \$36.75 | \$31.26 | \$39.05 | \$45.07 | \$50.09 | \$61.96 | \$70.59 | \$48.42 | \$60.53 | \$71.12 | \$82.14 | \$105.00 | \$119.69 | 50 |
| 51 | \$16.45 | \$20.63 | \$24.22 | \$27.07 | \$33.33 | \$37.54 | \$32.41 | \$40.52 | \$46.67 | \$51.57 | \$63.54 | \$72.39 | \$49.17 | \$61.47 | \$72.23 | \$83.45 | \$106.74 | \$121.68 | 51 |
| 52 | \$16.73 | \$21.02 | \$24.70 | \$27.59 | \$34.05 | \$38.34 | \$33.64 | \$42.10 | \$48.30 | \$53.08 | \$65.18 | \$74.25 | \$49.94 | \$62.44 | \$73.38 | \$84.81 | \$108.50 | \$123.72 | 52 |
| 53 | \$17.01 | \$21.38 | \$25.16 | \$28.16 | \$34.72 | \$39.17 | \$34.93 | \$43.68 | \$50.10 | \$54.67 | \$66.86 | \$76.16 | \$50.73 | \$63.42 | \$74.54 | \$86.21 | \$110.29 | \$125.79 | 53 |
| 54 | \$17.24 | \$21.75 | \$25.63 | \$28.71 | \$35.44 | \$39.99 | \$36.23 | \$45.35 | \$51.76 | \$56.30 | \$68.56 | \$78.12 | \$51.51 | \$64.43 | \$75.72 | \$87.60 | \$112.12 | \$127.89 | 54 |
| 55 | \$17.51 | \$22.15 | \$26.13 | \$29.23 | \$36.11 | \$40.78 | \$37.63 | \$47.15 | \$53.55 | \$58.07 | \$70.25 | \$80.15 | \$52.32 | \$65.45 | \$76.96 | \$89.02 | \$113.95 | \$130.00 | 55 |
| 56 | \$19.23 | \$24.01 | \$28.16 | \$31.60 | \$39.17 | \$44.23 | \$39.47 | \$49.41 | \$56.10 | \$61.04 | \$74.54 | \$85.09 | \$54.46 | \$68.33 | \$80.43 | \$93.18 | \$119.45 | \$136.38 | 56 |
| 57 | \$20.91 | \$25.93 | \$30.18 | \$33.97 | \$42.21 | \$47.75 | \$41.38 | \$51.81 | \$58.76 | \$64.17 | \$79.08 | \$90.34 | \$56.75 | \$71.32 | \$84.05 | \$97.50 | \$125.22 | \$143.06 | 57 |
| 58 | \$22.62 | \$27.79 | \$32.21 | \$36.31 | \$45.23 | \$51.21 | \$43.36 | \$54.31 | \$61.56 | \$67.49 | \$83.91 | \$95.91 | \$59.08 | \$74.43 | \$87.85 | \$102.06 | \$131.26 | \$150.07 | 58 |
| 59 | \$24.28 | \$29.69 | \$34.24 | \$38.67 | \$48.30 | \$54.71 | \$45.46 | \$56.93 | \$64.50 | \$70.99 | \$88.99 | \$101.82 | \$61.56 | \$77.64 | \$91.80 | \$106.79 | \$137.61 | \$157.39 | 59 |
| 60 | \$26.00 | \$31.56 | \$36.29 | \$41.01 | \$51.33 | \$58.21 | \$47.65 | \$59.69 | \$67.57 | \$74.66 | \$94.41 | \$108.06 | \$64.10 | \$81.03 | \$95.91 | \$111.77 | \$144.27 | \$165.08 | 60 |
| 61 | \$27.67 | \$33.48 | \$38.30 | \$43.36 | \$54.40 | \$61.67 | \$49.97 | \$62.56 | \$70.80 | \$78.53 | \$100.19 | \$114.71 | \$66.76 | \$84.58 | \$100.22 | \$116.95 | \$151.22 | \$173.17 | 61 |
| 62 | \$29.39 | \$35.35 | \$40.34 | \$45.76 | \$57.41 | \$65.18 | \$52.36 | \$65.49 | \$74.22 | \$82.64 | \$106.27 | \$121.76 | \$69.52 | \$88.24 | \$104.72 | \$122.32 | \$158.55 | \$181.60 | 62 |
| 63 | \$32.46 | \$39.11 | \$44.65 | \$50.61 | \$63.59 | \$72.18 | \$55.23 | \$69.08 | \$79.64 | \$89.24 | \$114.48 | \$131.04 | \$74.59 | \$94.50 | \$112.00 | \$130.52 | \$168.63 | \$192.95 | 63 |
| 64 | \$35.51 | \$42.83 | \$48.92 | \$55.51 | \$69.72 | \$79.17 | \$58.25 | \$72.86 | \$85.45 | \$96.37 | \$123.32 | \$141.01 | \$79.99 | \$101.18 | \$119.80 | \$139.27 | \$179.38 | \$205.02 | 64 |
| 65 | \$38.62 | \$46.59 | \$53.23 | \$60.36 | \$75.89 | \$86.16 | \$61.44 | \$76.84 | \$91.70 | \$104.04 | \$132.84 | \$151.78 | \$85.81 | \$108.34 | \$128.13 | \$148.59 | \$190.80 | \$217.84 | 65 |
| 66 | \$41.69 | \$50.34 | \$57.53 | \$65.26 | \$82.06 | \$93.18 | \$64.82 | \$81.03 | \$98.40 | \$112.32 | \$143.10 | \$163.36 | \$92.00 | \$116.02 | \$137.04 | \$158.55 | \$202.94 | \$231.45 | 66 |
| 67 | \$44.80 | \$54.08 | \$61.84 | \$70.16 | \$88.19 | \$100.19 | \$68.41 | \$85.45 | \$105.55 | \$121.29 | \$154.17 | \$175.82 | \$98.70 | \$124.19 | \$146.55 | \$169.14 | \$215.84 | \$245.89 | 67 |
| 68 | \$50.83 | \$61.56 | \$70.47 | \$79.79 | \$100.06 | \$113.51 | \$76.21 | \$95.28 | \$116.58 | \$133.55 | \$168.98 | \$192.40 | \$107.62 | \$135.66 | \$160.27 | \$184.22 | \$233.85 | \$265.94 | 68 |
| 69 | \$56.93 | \$69.05 | \$79.12 | \$89.47 | \$111.91 | \$126.90 | \$84.90 | \$106.27 | \$128.77 | \$147.04 | \$185.24 | \$210.51 | \$117.33 | \$148.16 | \$175.23 | \$200.68 | \$253.35 | \$287.61 | 69 |
| 70 | \$63.03 | \$76.49 | \$87.79 | \$99.11 | \$123.78 | \$140.24 | \$94.57 | \$118.53 | \$142.27 | \$161.89 | \$203.02 | \$230.34 | \$127.93 | \$161.81 | \$191.60 | \$218.60 | \$274.49 | \$310.99 | 70 |
| 71 | \$69.11 | \$83.96 | \$96.44 | \$108.78 | \$135.66 | \$153.57 | \$105.36 | \$132.20 | \$157.15 | \$178.26 | \$222.54 | \$252.03 | \$139.48 | \$176.75 | \$209.52 | \$238.10 | \$297.40 | \$336.33 | 71 |
| 72 | \$75.19 | \$91.45 | \$105.08 | \$118.42 | \$147.52 | \$166.95 | \$117.43 | \$147.39 | \$173.62 | \$196.25 | \$242.88 | \$275.80 | \$152.10 | \$193.03 | \$229.14 | \$259.31 | \$322.19 | \$363.65 | 72 |
| 73 | \$86.13 | \$105.31 | \$121.48 | \$136.40 | \$169.10 | \$191.08 | \$130.12 | \$163.91 | \$193.58 | \$218.19 | \$270.07 | \$304.95 | \$167.02 | \$212.74 | \$253.15 | \$285.70 | \$353.52 | \$398.41 | 73 |
| 74 | \$97.04 | \$119.13 | \$137.85 | \$154.40 | \$190.72 | \$215.17 | \$144.18 | \$182.31 | \$215.81 | \$242.55 | \$299.10 | \$337.21 | \$183.40 | \$234.49 | \$279.68 | \$314.75 | \$387.88 | \$436.49 | 74 |
| 75 | \$107.98 | \$132.99 | \$154.22 | \$172.40 | \$212.30 | \$239.29 | \$159.79 | \$202.77 | \$240.56 | \$269.68 | \$331.23 | \$372.83 | \$201.40 | \$258.45 | \$308.97 | \$346.74 | \$425.60 | \$478.23 | 75 |
| 76 | \$118.90 | \$146.85 | \$170.59 | \$190.37 | \$233.93 | \$263.43 | \$177.06 | \$225.52 | \$268.19 | \$299.82 | \$366.84 | \$412.27 | \$221.14 | \$284.85 | \$341.36 | \$382.03 | \$466.96 | \$523.94 | 76 |
| 77 | \$129.79 | \$160.70 | \$186.92 | \$208.36 | \$255.50 | \$287.56 | \$196.22 | \$250.80 | \$299.02 | \$333.34 | \$406.20 | \$455.90 | \$242.84 | \$313.92 | \$377.19 | \$420.86 | \$512.44 | \$574.08 | 77 |
| 78 | \$139.91 | \$173.48 | \$202.18 | \$225.25 | \$275.85 | \$310.05 | \$208.65 | \$267.25 | \$319.09 | \$355.44 | \$432.48 | \$484.73 | \$256.38 | \$332.15 | \$399.73 | \$445.73 | \$541.85 | \$606.21 | 78 |
| 79 | \$150.00 | \$186.30 | \$217.47 | \$242.13 | \$296.16 | \$332.55 | \$221.86 | \$284.77 | \$340.51 | \$379.03 | \$460.44 | \$515.38 | \$270.68 | \$351.46 | \$423.61 | \$472.11 | \$573.00 | \$640.17 | 79 |
| 80 | \$160.05 | \$199.08 | \$232.72 | \$259.02 | \$316.46 | \$355.05 | \$235.92 | \$303.45 | \$363.35 | \$404.17 | \$490.22 | \$547.95 | \$285.76 | \$371.89 | \$448.93 | \$500.02 | \$605.92 | \$676.01 | 80 |
| 81 | \$170.18 | \$211.90 | \$247.97 | \$275.91 | \$336.81 | \$377.54 | \$250.89 | \$323.31 | \$387.77 | \$430.98 | \$521.92 | \$582.59 | \$301.69 | \$393.50 | \$475.76 | \$529.55 | \$640.72 | \$713.86 | 81 |
| 82 | \$180.25 | \$224.68 | \$263.26 | \$292.81 | \$357.12 | \$400.03 | \$266.81 | \$344.45 | \$413.77 | \$459.60 | \$555.68 | \$619.39 | \$318.53 | \$416.36 | \$504.23 | \$560.81 | \$677.55 | \$753.84 | 82 |
| 83 | \$193.51 | \$241.65 | \$283.57 | \$315.39 | \$384.44 | \$430.27 | \$283.81 | \$366.87 | \$441. | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Annual 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 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime |
| 25 | \$47.99 | \$58.01 | \$66.39 | \$73.41 | \$88.81 | \$99.43 | \$69.83 | \$85.97 | \$99.73 | \$112.73 | \$140.25 | \$159.69 | \$130.98 | \$163.43 | \$191.52 | \$219.93 | \$278.71 | \$315.93 |
| 26 | \$48.30 | \$58.47 | \$66.85 | \$73.85 | \$89.55 | \$100.19 | \$70.87 | \$87.32 | \$101.37 | \$114.69 | \$142.64 | \$162.51 | \$132.46 | \$165.36 | \$193.78 | \$222.63 | \$282.13 | \$319.97 |
| 27 | \$48.46 | \$58.76 | \$67.29 | \$74.46 | \$90.31 | \$101.07 | \$71.91 | \$88.67 | \$103.03 | \$116.61 | \$145.04 | \$165.36 | \$133.96 | \$167.31 | \$196.15 | \$225.31 | \$285.73 | \$324.16 |
| 28 | \$48.74 | \$59.21 | \$67.87 | \$75.05 | \$90.89 | \$101.82 | \$72.97 | \$90.01 | \$104.67 | \$118.57 | \$147.58 | \$168.20 | \$135.60 | \$169.26 | \$198.55 | \$228.02 | \$289.30 | \$328.33 |
| 29 | \$49.04 | \$59.50 | \$68.33 | \$75.50 | \$91.66 | \$102.71 | \$74.02 | \$91.36 | \$106.29 | \$120.51 | \$150.11 | \$171.20 | \$137.27 | \$171.20 | \$200.95 | \$230.86 | \$292.90 | \$332.52 |
| 30 | \$49.34 | \$59.96 | \$68.78 | \$76.10 | \$92.40 | \$103.47 | \$75.21 | \$92.85 | \$107.95 | \$122.45 | \$152.66 | \$174.19 | \$138.90 | \$173.29 | \$203.34 | \$233.70 | \$296.63 | \$336.85 |
| 31 | \$49.48 | \$60.25 | \$69.22 | \$76.70 | \$93.16 | \$104.37 | \$76.40 | \$94.35 | \$109.74 | \$124.55 | \$155.35 | \$177.17 | \$140.56 | \$175.38 | \$205.73 | \$236.53 | \$300.38 | \$341.18 |
| 32 | \$49.79 | \$60.70 | \$69.69 | \$77.17 | \$93.74 | \$105.11 | \$77.59 | \$95.85 | \$111.54 | \$126.64 | \$158.04 | \$180.31 | \$142.19 | \$177.45 | \$208.13 | \$239.37 | \$304.11 | \$345.51 |
| 33 | \$50.08 | \$60.98 | \$70.14 | \$77.76 | \$94.50 | \$106.01 | \$78.79 | \$97.34 | \$113.33 | \$128.73 | \$160.73 | \$183.46 | \$143.83 | \$179.58 | \$210.86 | \$242.37 | \$308.00 | \$350.02 |
| 34 | \$50.38 | \$61.45 | \$70.72 | \$78.35 | \$95.24 | \$106.76 | \$79.99 | \$98.84 | \$115.13 | \$130.83 | \$163.58 | \$186.60 | \$145.43 | \$181.67 | \$213.20 | \$245.37 | \$311.88 | \$354.50 |
| 35 | \$50.69 | \$61.77 | \$71.17 | \$78.79 | \$95.85 | \$107.65 | \$81.20 | \$100.47 | \$117.06 | \$132.94 | \$166.42 | \$189.74 | \$147.26 | \$183.76 | \$215.74 | \$248.34 | \$315.78 | \$359.14 |
| 36 | \$51.14 | \$62.51 | \$72.06 | \$79.85 | \$97.19 | \$109.15 | \$82.69 | \$102.41 | \$119.46 | \$135.60 | \$169.85 | \$193.78 | \$149.22 | \$186.30 | \$218.58 | \$251.78 | \$320.27 | \$364.20 |
| 37 | \$51.69 | \$63.25 | \$72.97 | \$80.88 | \$98.53 | \$110.65 | \$84.19 | \$104.37 | \$121.87 | \$138.45 | \$173.44 | \$197.81 | \$151.15 | \$188.84 | \$221.57 | \$255.22 | \$324.75 | \$369.46 |
| 38 | \$52.18 | \$64.00 | \$73.85 | \$81.94 | \$99.88 | \$112.29 | \$85.82 | \$106.45 | \$124.23 | \$141.30 | \$177.02 | \$202.00 | \$153.11 | \$191.37 | \$224.57 | \$258.65 | \$329.37 | \$374.68 |
| 39 | \$52.64 | \$64.74 | \$74.76 | \$82.98 | \$101.21 | \$113.77 | \$87.46 | \$108.56 | \$126.64 | \$144.13 | \$180.76 | \$206.17 | \$155.21 | \$193.92 | \$227.56 | \$262.24 | \$334.00 | \$380.06 |
| 40 | \$53.22 | \$65.33 | \$75.66 | \$84.01 | \$102.55 | \$115.27 | \$89.11 | \$110.65 | \$129.18 | \$147.11 | \$184.49 | \$210.51 | \$157.29 | \$196.47 | \$230.71 | \$265.84 | \$338.81 | \$385.45 |
| 41 | \$53.67 | \$66.09 | \$76.55 | \$85.07 | \$104.06 | \$116.92 | \$90.75 | \$112.73 | \$131.73 | \$150.11 | \$188.39 | \$215.01 | \$159.39 | \$199.16 | \$233.85 | \$269.41 | \$343.59 | \$390.98 |
| 42 | \$54.29 | \$66.85 | \$77.59 | \$86.27 | \$105.40 | \$118.42 | \$92.40 | \$114.98 | \$134.27 | \$153.11 | \$192.42 | \$219.49 | \$161.47 | \$201.84 | \$236.98 | \$273.16 | \$348.37 | \$396.52 |
| 43 | \$54.74 | \$67.58 | \$78.51 | \$87.32 | \$106.76 | \$119.90 | \$94.19 | \$117.22 | \$136.95 | \$156.24 | \$196.47 | \$224.11 | \$163.58 | \$204.53 | \$240.11 | \$276.90 | \$353.31 | \$402.20 |
| 44 | \$55.33 | \$68.33 | \$79.39 | \$88.37 | \$108.10 | \$121.40 | \$96.00 | \$119.46 | \$139.63 | \$159.39 | \$200.66 | \$228.90 | \$165.80 | \$207.22 | \$243.41 | \$280.63 | \$358.24 | \$407.88 |
| 45 | \$55.77 | \$69.07 | \$80.29 | \$89.41 | \$109.44 | \$123.06 | \$97.78 | \$121.72 | \$142.48 | \$162.67 | \$205.00 | \$233.70 | \$168.06 | \$210.06 | \$246.71 | \$284.67 | \$363.32 | \$413.86 |
| 46 | \$56.83 | \$70.42 | \$82.08 | \$91.36 | \$111.99 | \$126.05 | \$101.53 | \$126.35 | \$147.41 | \$167.46 | \$210.21 | \$239.68 | \$170.75 | \$213.36 | \$250.58 | \$289.30 | \$369.30 | \$420.74 |
| 47 | \$57.71 | \$71.76 | \$83.86 | \$93.45 | \$114.69 | \$129.04 | \$105.26 | \$131.12 | \$152.66 | \$172.39 | \$215.60 | \$245.81 | \$173.44 | \$216.80 | \$254.62 | \$293.96 | \$375.42 | \$427.76 |
| 48 | \$58.76 | \$73.27 | \$85.54 | \$95.55 | \$117.22 | \$132.01 | \$109.15 | \$136.06 | \$158.04 | \$177.45 | \$221.13 | \$252.07 | \$176.13 | \$220.23 | \$258.65 | \$298.73 | \$381.56 | \$434.94 |
| 49 | \$59.82 | \$74.61 | \$87.32 | \$97.48 | \$119.90 | \$135.01 | \$113.18 | \$141.30 | \$163.58 | \$182.71 | \$226.82 | \$258.51 | \$178.98 | \$223.69 | \$262.85 | \$303.51 | \$387.84 | \$442.11 |
| 50 | \$60.84 | \$76.10 | \$89.11 | \$99.58 | \$122.45 | \$138.01 | \$117.37 | \$146.66 | \$169.26 | \$188.09 | \$232.65 | \$265.08 | \$181.82 | \$227.26 | \$267.04 | \$308.45 | \$394.25 | \$449.50 |
| 51 | \$61.77 | \$77.45 | \$90.89 | \$101.67 | \$125.14 | \$140.99 | \$121.72 | \$152.21 | \$175.23 | \$193.63 | \$238.62 | \$271.82 | \$184.65 | \$230.86 | \$271.23 | \$313.38 | \$400.85 | \$456.91 |
| 52 | \$62.80 | \$78.94 | \$92.71 | \$103.62 | \$127.83 | \$143.99 | \$126.35 | \$158.04 | \$181.37 | \$199.31 | \$244.75 | \$278.85 | \$187.48 | \$234.44 | \$275.56 | \$318.47 | \$407.42 | \$464.53 |
| 53 | \$63.84 | \$80.29 | \$94.50 | \$105.71 | \$130.38 | \$147.11 | \$131.12 | \$164.01 | \$187.79 | \$205.28 | \$251.04 | \$286.02 | \$190.49 | \$238.18 | \$279.90 | \$323.70 | \$414.16 | \$472.31 |
| 54 | \$64.74 | \$81.64 | \$96.29 | \$107.81 | \$133.08 | \$150.11 | \$136.06 | \$170.30 | \$194.37 | \$211.42 | \$257.47 | \$293.35 | \$193.49 | \$241.91 | \$284.38 | \$328.93 | \$421.04 | \$480.24 |
| 55 | \$65.79 | \$83.13 | \$98.08 | \$109.74 | \$135.60 | \$153.11 | \$141.30 | \$177.02 | \$201.09 | \$218.00 | \$263.75 | \$300.98 | \$196.47 | \$245.81 | \$289.00 | \$334.31 | \$427.91 | \$488.17 |
| 56 | \$72.22 | \$90.16 | \$105.71 | \$118.72 | \$147.11 | \$166.11 | \$148.18 | \$185.55 | \$210.66 | \$229.20 | \$279.90 | \$319.51 | \$204.53 | \$256.58 | \$302.02 | \$349.87 | \$448.54 | \$512.08 |
| 57 | \$78.51 | \$97.34 | \$113.33 | \$127.53 | \$158.48 | \$179.27 | \$155.35 | \$194.51 | \$220.69 | \$241.02 | \$296.93 | \$339.25 | \$213.06 | \$267.78 | \$315.63 | \$366.17 | \$470.22 | \$537.21 |
| 58 | \$84.93 | \$104.37 | \$120.95 | \$136.36 | \$169.85 | \$192.28 | \$162.83 | \$203.95 | \$231.15 | \$253.42 | \$315.03 | \$360.18 | \$221.87 | \$279.44 | \$329.82 | \$383.22 | \$492.95 | \$563.52 |
| 59 | \$91.20 | \$111.54 | \$128.57 | \$145.18 | \$181.37 | \$205.44 | \$170.75 | \$213.81 | \$242.22 | \$266.57 | \$334.15 | \$382.31 | \$231.15 | \$291.56 | \$344.63 | \$400.99 | \$516.71 | \$591.03 |
| 60 | \$97.64 | \$118.57 | \$136.20 | \$154.00 | \$192.72 | \$218.58 | \$176.98 | \$224.11 | \$253.74 | \$280.34 | \$354.50 | \$405.78 | \$240.70 | \$304.26 | \$360.18 | \$419.66 | \$541.70 | \$619.88 |
| 61 | \$103.91 | \$125.75 | \$143.63 | \$162.83 | \$204.24 | \$231.59 | \$187.64 | \$234.88 | \$265.84 | \$294.84 | \$376.19 | \$430.76 | \$250.73 | \$317.57 | \$376.33 | \$438.12 | \$567.85 | \$650.23 |
| 62 | \$110.35 | \$132.77 | \$151.46 | \$171.80 | \$215.60 | \$244.75 | \$196.61 | \$245.96 | \$278.71 | \$310.39 | \$399.06 | \$457.22 | \$261.05 | \$331.33 | \$393.23 | \$459.32 | \$595.36 | \$681.92 |
| 63 | \$121.87 | \$146.83 | \$167.61 | \$190.04 | \$238.77 | \$271.08 | \$207.36 | \$259.40 | \$299.04 | \$335.07 | \$429.85 | \$492.05 | \$280.05 | \$354.81 | \$420.60 | \$490.11 | \$633.18 | \$724.55 |
| 64 | \$133.38 | \$160.89 | \$183.76 | \$208.43 | \$261.79 | \$297.24 | \$218.75 | \$273.60 | \$320.86 | \$361.83 | \$463.05 | \$529.57 | \$300.38 | \$379.92 | \$449.88 | \$523.01 | \$673.56 | \$769.86 |
| 65 | \$145.04 | \$174.94 | \$199.90 | \$226.67 | \$284.98 | \$323.55 | \$230.71 | \$288.56 | \$344.33 | \$390.69 | \$498.77 | \$569.93 | \$322.20 | \$406.82 | \$481.14 | \$557.98 | \$716.46 | \$817.99 |
| 66 | \$156.55 | \$189.00 | \$216.05 | \$245.07 | \$308.14 | \$349.87 | \$243.41 | \$304.26 | \$369.46 | \$421.77 | \$537.36 | \$613.46 | \$345.51 | \$435.69 | \$514.64 | \$595.36 | \$762.08 | \$869.13 |
| 67 | \$168.20 | \$203.03 | \$232.20 | \$263.44 | \$331.18 | \$376.19 | \$256.87 | \$320.86 | \$396.36 | \$455.42 | \$578.92 | \$660.25 | \$370.66 | \$466.33 | \$550.36 | \$635.14 | \$810.51 | \$923.40 |
| 68 | \$190.94 | \$231.15 | \$264.65 | \$299.62 | \$375.73 | \$426.26 | \$286.17 | \$357.79 | \$437.78 | \$501.47 | \$634.54 | \$722.46 | \$404.14 | \$509.38 | \$601.80 | \$691.80 | \$878.10 | \$998.60 |
| 69 | \$213.81 | \$259.25 | \$297.09 | \$335.96 | \$420.28 | \$476.49 | \$318.76 | \$399.06 | \$483.52 | \$552.16 | \$695.54 | \$790.48 | \$440.63 | \$556.35 | \$658.02 | \$753.56 | \$951.37 | \$1,079.95 |
| 70 | \$236.68 | \$287.22 | \$329.67 | \$372.15 | \$464.84 | \$526.58 | \$355.09 | \$445.10 | \$534.22 | \$607.94 | \$762.37 | \$864.93 | \$480.39 | \$607.63 | \$719.46 | \$820.83 | \$1,030.76 | \$1,167.85 |
| 71 | \$259.56 | \$315.32 | \$362.12 | \$408.47 | \$509.38 | \$576.68 | \$395.62 | \$496.39 | \$590.14 | \$669.38 | \$835.64 | \$946.42 | \$523.74 | \$663.71 | \$786.73 | \$894.09 | \$1,116.72 | \$1,262.95 |
| 72 | \$282.28 | \$343.44 | \$394.58 | \$444.65 | \$553.94 | \$626.91 | \$440.91 | \$553.50 | \$652.03 | \$736.96 | \$915.77 | \$1,035.67 | \$571.14 | \$724.83 | \$860.45 | \$973.79 | \$1,209.88 | \$1,365.51 |
| 73 | \$323.41 | \$395.46 | \$456.16 | \$512.24 | \$635.00 | \$717.52 | \$488.62 | \$615.55 | \$726.94 | \$819.34 | \$1,014.15 | \$1,145.12 | \$627.21 | \$798.86 | \$950.60 | \$1,072.75 | \$1,327.54 | \$1,496.03 |
| 74 | \$364.35 | \$447.35 | \$517.61 | \$579.81 | \$716.18 | \$807.97 | \$541.39 | \$684.62 | \$810.37 | \$910.84 | \$1,123.14 | \$1,266.24 | \$688.67 | \$880.51 | \$1,050.19 | \$1,181.91 | \$1,456.57 | \$1,639.13 |
| 75 | \$405.47 | \$499.38 | \$579.06 | \$647.38 | \$797.20 | \$898.58 | \$600.00 | \$761.49 | \$903.35 | \$1,012.65 | \$1,243.81 | \$1,400.06 | \$756.23 | \$970.50 | \$1,160.23 | \$1,302.11 | \$1,598.17 | \$1,795.81 |
| 76 | \$446.45 | \$551.42 | \$640.52 | \$714.82 | \$878.39 | \$989.20 | \$664.91 | \$846.85 | \$1,007.13 | \$1,125.83 | \$1,377.48 | \$1,548.06 | \$830.40 | \$1,069.62 | \$1,281.79 | \$1,434.59 | \$1,753.51 | \$1,967.45 |
| 77 | \$487.41 | \$603.43 | \$701.98 | \$782.40 | \$959.43 | \$1,079.78 | \$736.81 | \$941.80 | \$1,122.85 | \$1,251.73 | \$1,525.34 | \$1,711.94 | \$911.89 | \$1,178.76 | \$1,416.35 | \$1,580.36 | \$1,924.25 | \$2,155.70 |
| 78 | \$525.42 | \$651.43 | \$759.23 | \$845.79 | \$1,035.84 | \$1,164.26 | \$783.46 | \$1,003.53 | \$1,198.21 | \$1,334.71 | \$1,624.02 | \$1,820.18 | \$962.73 | \$1,247.26 | \$1,500.97 | \$1,673.80 | \$2,034.73 | \$2,276.34 |
| 79 | \$563.23 | \$699.58 | \$816.64 | \$909.19 | \$1,112.10 | \$1,248.74 | \$833.11 | \$1,069.32 | \$1,278.64 | \$1,423.22 | \$1,728.98 | \$1,935.31 | \$1,016.40 | \$1,319.77 | \$1,590.69 | \$1,772.78 | \$2,151.67 | \$2,403.89 |
| 80 | \$601.05 | \$747.57 | \$873.91 | \$972.60 | \$1,188.34 | \$1,333.22 | \$885.86 | \$1,139.46 | \$1,364.46 | \$1,517.71 | \$1,840.81 | \$2,057.61 | \$1,073.06 | \$1,396.46 | \$1,685.77 | \$1,877.59 | \$2,275.32 | \$2,538.45 |
| 81 | \$639.02 | \$795.72 | \$931.17 | \$1,036.13 | \$1,264.74 | \$1,417.69 | \$942.08 | \$1,214.06 | \$1,456.13 | \$1,618.34 | \$1,959.82 | \$2,187.69 | \$1,132.87 | \$1,477.64 | \$1,786.54 | \$1,988.54 | \$2,405.99 | \$2,680.6 |

Certificate Form GLTCAARP-06-FC

| 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 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$4.69 | \$5.71 | \$6.53 | \$7.21 | \$8.72 | \$9.75 | \$6.75 | \$8.34 | \$9.67 | \$10.92 | \$13.56 | \$15.52 | \$12.40 | \$15.39 | \$18.00 | \$20.63 | \$26.09 | \$29.56 | 25 |
| 26 | \$4.71 | \$5.76 | \$6.59 | \$7.26 | \$8.79 | \$9.83 | \$6.85 | \$8.47 | \$9.82 | \$11.09 | \$13.81 | \$15.80 | \$12.55 | \$15.58 | \$18.22 | \$20.89 | \$26.41 | \$29.94 | 26 |
| 27 | \$4.72 | \$5.80 | \$6.63 | \$7.30 | \$8.86 | \$9.92 | \$6.94 | \$8.60 | \$9.99 | \$11.28 | \$14.04 | \$16.07 | \$12.69 | \$15.76 | \$18.44 | \$21.14 | \$26.75 | \$30.32 | 27 |
| 28 | \$4.75 | \$5.82 | \$6.67 | \$7.37 | \$8.93 | \$10.00 | \$7.05 | \$8.75 | \$10.14 | \$11.46 | \$14.27 | \$16.35 | \$12.84 | \$15.96 | \$18.66 | \$21.40 | \$27.08 | \$30.72 | 28 |
| 29 | \$4.77 | \$5.86 | \$6.74 | \$7.43 | \$8.99 | \$10.08 | \$7.16 | \$8.88 | \$10.31 | \$11.65 | \$14.52 | \$16.62 | \$12.99 | \$16.14 | \$18.85 | \$21.66 | \$27.43 | \$31.12 | 29 |
| 30 | \$4.82 | \$5.91 | \$6.78 | \$7.48 | \$9.06 | \$10.16 | \$7.27 | \$9.01 | \$10.46 | \$11.83 | \$14.76 | \$16.90 | \$13.15 | \$16.35 | \$19.10 | \$21.92 | \$27.78 | \$31.52 | 30 |
| 31 | \$4.84 | \$5.94 | \$6.81 | \$7.54 | \$9.12 | \$10.23 | \$7.39 | \$9.14 | \$10.64 | \$12.03 | \$15.02 | \$17.20 | \$13.29 | \$16.52 | \$19.33 | \$22.20 | \$28.14 | \$31.92 | 31 |
| 32 | \$4.87 | \$5.97 | \$6.88 | \$7.59 | \$9.20 | \$10.31 | \$7.49 | \$9.31 | \$10.80 | \$12.22 | \$15.28 | \$17.49 | \$13.44 | \$16.73 | \$19.56 | \$22.47 | \$28.48 | \$32.34 | 32 |
| 33 | \$4.90 | \$6.01 | \$6.91 | \$7.63 | \$9.28 | \$10.38 | \$7.60 | \$9.45 | \$10.97 | \$12.43 | \$15.53 | \$17.80 | \$13.62 | \$16.93 | \$19.79 | \$22.75 | \$28.84 | \$32.75 | 33 |
| 34 | \$4.92 | \$6.05 | \$6.96 | \$7.70 | \$9.35 | \$10.46 | \$7.71 | \$9.59 | \$11.14 | \$12.64 | \$15.81 | \$18.11 | \$13.78 | \$17.14 | \$20.02 | \$23.02 | \$28.22 | \$33.17 | 34 |
| 35 | \$4.95 | \$6.11 | \$7.01 | \$7.74 | \$9.43 | \$10.56 | \$7.83 | \$9.72 | \$11.33 | \$12.85 | \$16.09 | \$18.43 | \$13.94 | \$17.33 | \$20.28 | \$23.29 | \$28.56 | \$33.61 | 35 |
| 36 | \$5.01 | \$6.17 | \$7.10 | \$7.85 | \$9.56 | \$10.70 | \$7.98 | \$9.92 | \$11.55 | \$13.12 | \$16.42 | \$18.80 | \$14.12 | \$17.56 | \$20.55 | \$23.62 | \$29.99 | \$34.08 | 36 |
| 37 | \$5.04 | \$6.24 | \$7.17 | \$7.95 | \$9.67 | \$10.86 | \$8.13 | \$10.11 | \$11.78 | \$13.39 | \$16.76 | \$19.20 | \$14.31 | \$17.78 | \$20.82 | \$23.95 | \$30.42 | \$34.56 | 37 |
| 38 | \$5.09 | \$6.30 | \$7.27 | \$8.07 | \$9.80 | \$11.00 | \$8.27 | \$10.30 | \$12.02 | \$13.65 | \$17.12 | \$19.60 | \$14.51 | \$18.02 | \$21.10 | \$24.27 | \$30.84 | \$35.06 | 38 |
| 39 | \$5.15 | \$6.38 | \$7.37 | \$8.16 | \$9.94 | \$11.15 | \$8.42 | \$10.49 | \$12.27 | \$13.93 | \$17.47 | \$20.01 | \$14.70 | \$18.27 | \$21.38 | \$24.61 | \$31.27 | \$35.56 | 39 |
| 40 | \$5.18 | \$6.45 | \$7.46 | \$8.26 | \$10.08 | \$11.32 | \$8.58 | \$10.70 | \$12.51 | \$14.20 | \$17.84 | \$20.43 | \$14.88 | \$18.51 | \$21.67 | \$24.95 | \$31.72 | \$36.05 | 40 |
| 41 | \$5.25 | \$6.51 | \$7.55 | \$8.37 | \$10.20 | \$11.46 | \$8.76 | \$10.91 | \$12.75 | \$14.50 | \$18.22 | \$20.85 | \$15.09 | \$18.76 | \$21.96 | \$25.29 | \$32.16 | \$36.56 | 41 |
| 42 | \$5.29 | \$6.60 | \$7.63 | \$8.48 | \$10.33 | \$11.61 | \$8.91 | \$11.10 | \$13.00 | \$14.78 | \$18.59 | \$21.27 | \$15.29 | \$19.01 | \$22.26 | \$25.63 | \$32.62 | \$37.09 | 42 |
| 43 | \$5.36 | \$6.66 | \$7.72 | \$8.57 | \$10.46 | \$11.77 | \$9.08 | \$11.33 | \$13.27 | \$15.09 | \$18.99 | \$21.71 | \$15.49 | \$19.27 | \$22.56 | \$25.99 | \$33.08 | \$37.63 | 43 |
| 44 | \$5.39 | \$6.74 | \$7.82 | \$8.69 | \$10.60 | \$11.92 | \$9.23 | \$11.54 | \$13.52 | \$15.39 | \$19.37 | \$22.18 | \$15.71 | \$19.54 | \$22.88 | \$26.35 | \$33.53 | \$38.17 | 44 |
| 45 | \$5.45 | \$6.80 | \$7.90 | \$8.78 | \$10.73 | \$12.07 | \$9.43 | \$11.76 | \$13.78 | \$15.71 | \$19.79 | \$22.64 | \$15.90 | \$19.79 | \$23.18 | \$26.70 | \$34.00 | \$38.73 | 45 |
| 46 | \$5.54 | \$6.94 | \$8.09 | \$8.98 | \$10.98 | \$12.35 | \$9.74 | \$12.18 | \$14.23 | \$16.13 | \$20.30 | \$23.21 | \$16.15 | \$20.09 | \$23.55 | \$27.12 | \$34.57 | \$39.38 | 46 |
| 47 | \$5.65 | \$7.08 | \$8.25 | \$9.19 | \$11.25 | \$12.65 | \$10.08 | \$12.61 | \$14.72 | \$16.58 | \$20.81 | \$23.80 | \$16.41 | \$20.43 | \$23.93 | \$27.57 | \$35.16 | \$40.03 | 47 |
| 48 | \$5.74 | \$7.22 | \$8.42 | \$9.38 | \$11.52 | \$12.95 | \$10.43 | \$13.05 | \$15.19 | \$17.04 | \$21.33 | \$24.41 | \$16.67 | \$20.75 | \$24.32 | \$28.02 | \$35.73 | \$40.68 | 48 |
| 49 | \$5.83 | \$7.35 | \$8.60 | \$9.59 | \$11.77 | \$13.26 | \$10.80 | \$13.53 | \$15.71 | \$17.50 | \$21.88 | \$25.04 | \$16.93 | \$21.08 | \$24.71 | \$28.47 | \$36.32 | \$41.36 | 49 |
| 50 | \$5.93 | \$7.50 | \$8.78 | \$9.79 | \$12.03 | \$13.54 | \$11.18 | \$14.03 | \$16.21 | \$18.00 | \$22.43 | \$25.69 | \$17.20 | \$21.41 | \$25.09 | \$28.93 | \$36.93 | \$42.06 | 50 |
| 51 | \$6.03 | \$7.63 | \$8.95 | \$10.00 | \$12.29 | \$13.83 | \$11.56 | \$14.52 | \$16.74 | \$18.50 | \$23.00 | \$26.32 | \$17.47 | \$21.76 | \$25.50 | \$29.40 | \$37.53 | \$42.76 | 51 |
| 52 | \$6.14 | \$7.77 | \$9.12 | \$10.19 | \$12.55 | \$14.12 | \$11.97 | \$15.04 | \$17.30 | \$19.01 | \$23.58 | \$26.98 | \$17.74 | \$22.09 | \$25.89 | \$29.89 | \$38.16 | \$43.47 | 52 |
| 53 | \$6.24 | \$7.90 | \$9.32 | \$10.38 | \$12.80 | \$14.43 | \$12.40 | \$15.58 | \$17.86 | \$19.55 | \$24.18 | \$27.68 | \$18.02 | \$22.44 | \$26.31 | \$30.36 | \$38.79 | \$44.20 | 53 |
| 54 | \$6.33 | \$8.07 | \$9.48 | \$10.59 | \$13.05 | \$14.73 | \$12.83 | \$16.13 | \$18.46 | \$20.08 | \$24.78 | \$28.39 | \$18.32 | \$22.79 | \$26.73 | \$30.86 | \$39.42 | \$44.94 | 54 |
| 55 | \$6.41 | \$8.21 | \$9.65 | \$10.80 | \$13.31 | \$15.02 | \$13.28 | \$16.71 | \$19.06 | \$20.69 | \$25.43 | \$29.11 | \$18.59 | \$23.16 | \$27.16 | \$31.36 | \$40.08 | \$45.67 | 55 |
| 56 | \$7.04 | \$8.90 | \$10.41 | \$11.66 | \$14.44 | \$16.28 | \$13.92 | \$17.50 | \$19.94 | \$21.80 | \$26.96 | \$30.88 | \$19.36 | \$24.16 | \$28.38 | \$32.79 | \$42.01 | \$47.92 | 56 |
| 57 | \$7.67 | \$9.59 | \$11.15 | \$12.54 | \$15.54 | \$17.58 | \$14.58 | \$18.36 | \$20.89 | \$22.99 | \$28.60 | \$32.76 | \$20.17 | \$25.21 | \$29.65 | \$34.32 | \$44.04 | \$50.26 | 57 |
| 58 | \$8.28 | \$10.30 | \$11.91 | \$13.41 | \$16.67 | \$18.85 | \$15.27 | \$19.23 | \$21.88 | \$24.22 | \$30.33 | \$34.76 | \$21.01 | \$26.31 | \$30.98 | \$35.92 | \$46.17 | \$52.71 | 58 |
| 59 | \$8.90 | \$10.99 | \$12.67 | \$14.27 | \$17.80 | \$20.16 | \$15.99 | \$20.16 | \$22.90 | \$25.51 | \$32.18 | \$36.89 | \$21.88 | \$27.47 | \$32.37 | \$37.59 | \$48.40 | \$55.29 | 59 |
| 60 | \$9.52 | \$11.68 | \$13.41 | \$15.15 | \$18.92 | \$21.44 | \$16.75 | \$21.12 | \$23.99 | \$26.88 | \$34.12 | \$39.14 | \$22.78 | \$28.67 | \$33.63 | \$39.31 | \$50.74 | \$58.00 | 60 |
| 61 | \$10.14 | \$12.40 | \$14.17 | \$16.01 | \$20.03 | \$22.73 | \$17.56 | \$22.12 | \$25.10 | \$28.33 | \$36.20 | \$41.54 | \$23.73 | \$29.91 | \$35.33 | \$41.15 | \$53.20 | \$60.84 | 61 |
| 62 | \$10.78 | \$13.09 | \$14.92 | \$16.87 | \$21.15 | \$24.00 | \$18.41 | \$23.14 | \$26.30 | \$29.88 | \$38.38 | \$44.09 | \$24.73 | \$31.20 | \$36.95 | \$43.07 | \$55.75 | \$63.81 | 62 |
| 63 | \$11.90 | \$14.49 | \$16.51 | \$18.69 | \$23.43 | \$26.59 | \$19.73 | \$24.77 | \$28.31 | \$32.22 | \$41.32 | \$47.40 | \$26.50 | \$33.41 | \$39.52 | \$45.96 | \$59.30 | \$67.82 | 63 |
| 64 | \$13.02 | \$15.86 | \$18.10 | \$20.48 | \$25.70 | \$29.16 | \$21.15 | \$26.51 | \$30.49 | \$34.76 | \$44.46 | \$50.96 | \$28.42 | \$35.78 | \$42.26 | \$49.03 | \$63.07 | \$72.05 | 64 |
| 65 | \$14.16 | \$17.24 | \$19.68 | \$22.30 | \$27.97 | \$31.74 | \$22.68 | \$28.39 | \$32.81 | \$37.52 | \$47.86 | \$54.80 | \$30.49 | \$38.31 | \$45.21 | \$52.32 | \$67.08 | \$76.56 | 65 |
| 66 | \$15.29 | \$18.63 | \$21.26 | \$24.10 | \$30.23 | \$34.32 | \$24.33 | \$30.39 | \$35.33 | \$40.48 | \$51.51 | \$58.92 | \$32.69 | \$41.02 | \$48.36 | \$55.81 | \$71.36 | \$81.35 | 66 |
| 67 | \$16.41 | \$20.02 | \$22.87 | \$25.88 | \$32.51 | \$36.89 | \$26.08 | \$32.53 | \$38.04 | \$43.66 | \$55.47 | \$63.35 | \$35.08 | \$43.93 | \$51.71 | \$59.57 | \$75.88 | \$86.42 | 67 |
| 68 | \$18.66 | \$22.78 | \$26.06 | \$29.46 | \$36.86 | \$41.81 | \$28.70 | \$35.86 | \$41.99 | \$48.03 | \$60.72 | \$69.21 | \$38.25 | \$47.98 | \$56.54 | \$64.87 | \$82.21 | \$93.45 | 68 |
| 69 | \$20.88 | \$25.56 | \$29.26 | \$33.02 | \$41.24 | \$46.73 | \$31.59 | \$39.55 | \$46.32 | \$52.82 | \$66.48 | \$75.64 | \$41.70 | \$52.42 | \$61.83 | \$70.65 | \$89.06 | \$101.06 | 69 |
| 70 | \$23.11 | \$28.31 | \$32.47 | \$36.58 | \$45.62 | \$51.66 | \$34.78 | \$43.60 | \$51.14 | \$58.10 | \$72.80 | \$82.64 | \$45.46 | \$57.26 | \$67.61 | \$76.96 | \$96.50 | \$109.29 | 70 |
| 71 | \$25.33 | \$31.10 | \$35.66 | \$40.16 | \$49.97 | \$56.57 | \$38.29 | \$48.08 | \$56.43 | \$63.91 | \$79.71 | \$90.33 | \$49.58 | \$62.54 | \$73.94 | \$83.83 | \$104.53 | \$118.18 | 71 |
| 72 | \$27.57 | \$33.86 | \$38.86 | \$43.71 | \$54.34 | \$61.48 | \$42.15 | \$53.01 | \$62.29 | \$70.30 | \$87.25 | \$98.73 | \$54.05 | \$68.29 | \$80.84 | \$91.32 | \$113.27 | \$127.80 | 72 |
| 73 | \$31.56 | \$38.98 | \$44.91 | \$50.36 | \$62.30 | \$70.38 | \$46.70 | \$58.92 | \$69.40 | \$78.09 | \$96.54 | \$109.05 | \$59.35 | \$75.26 | \$89.33 | \$100.61 | \$124.29 | \$140.01 | 73 |
| 74 | \$35.57 | \$44.11 | \$50.96 | \$56.99 | \$70.27 | \$79.26 | \$51.72 | \$65.46 | \$77.40 | \$86.76 | \$106.81 | \$120.44 | \$65.16 | \$82.96 | \$98.68 | \$110.83 | \$136.37 | \$153.40 | 74 |
| 75 | \$39.57 | \$49.24 | \$57.01 | \$63.62 | \$78.22 | \$88.14 | \$57.29 | \$72.75 | \$86.10 | \$96.35 | \$118.17 | \$133.05 | \$71.56 | \$91.43 | \$109.02 | \$122.11 | \$149.62 | \$168.06 | 75 |
| 76 | \$43.58 | \$54.36 | \$63.07 | \$70.27 | \$86.19 | \$97.02 | \$63.45 | \$80.85 | \$95.90 | \$107.01 | \$130.72 | \$146.96 | \$78.57 | \$100.76 | \$120.44 | \$134.52 | \$164.16 | \$184.13 | 76 |
| 77 | \$47.59 | \$59.48 | \$69.11 | \$76.91 | \$94.14 | \$105.91 | \$70.30 | \$89.87 | \$106.82 | \$118.88 | \$144.63 | \$162.34 | \$86.30 | \$111.05 | \$133.08 | \$148.20 | \$180.16 | \$201.74 | 77 |
| 78 | \$51.29 | \$64.22 | \$74.76 | \$83.14 | \$101.62 | \$114.20 | \$74.76 | \$95.71 | \$113.92 | \$126.70 | \$153.90 | \$172.50 | \$91.10 | \$117.50 | \$141.01 | \$156.96 | \$190.51 | \$213.03 | 78 |
| 79 | \$54.99 | \$68.96 | \$80.41 | \$89.38 | \$109.12 | \$122.49 | \$79.49 | \$101.94 | \$121.51 | \$135.04 | \$163.77 | \$183.32 | \$96.17 | \$124.32 | \$149.47 | \$166.24 | \$201.45 | \$224.96 | 79 |
| 80 | \$58.69 | \$73.70 | \$86.05 | \$95.60 | \$116.60 | \$130.76 | \$84.52 | \$108.58 | \$129.61 | \$143.94 | \$174.30 | \$194.79 | \$101.55 | \$131.56 | \$158.41 | \$176.06 | \$213.03 | \$237.56 | 80 |
| 81 | \$62.39 | \$78.43 | \$91.69 | \$101.84 | \$124.08 | \$139.04 | \$89.88 | \$115.64 | \$138.24 | \$153.42 | \$185.48 | \$206.99 | \$107.22 | \$139.22 | \$167.87 | \$186.47 | \$225.27 | \$250.86 | 81 |
| 82 | \$66.08 | \$83.17 | \$97.34 | \$108.08 | \$131.58 | \$147.33 | \$95.56 | \$123.16 | \$147.47 | \$163.54 | \$197.40 | \$219.98 | \$113.21 | \$147.28 | \$177.90 | \$197.48 | \$238.22 | \$264.91 | 82 |
| 83 | \$70.93 | \$89.46 | \$104.85 | \$116.41 | \$141.63 | \$158.47 | \$101.62 | \$131.13 | \$157.20 | \$174.27 | \$210.17 | \$234.00 | \$119.81 | \$156.12 | \$188.80 | \$209.53 | \$252.54 | \$280.59 | 83 |
| 84 | \$75.80 | \$95.73 | \$112.37 | \$124.74 | \$151.69 | \$169.80 | \$108.09 | \$139.63 | \$167.57 | \$185.70 | \$223.75 | \$248.91 | \$126.81 | \$165.50 | \$200.38 | \$222.30 | \$267.71 | \$297.19 | 84 |
| 85 | \$80.63 | \$101.98 | \$119.87 | \$133.08 | \$161.74 | \$180.74 | \$114.96 | \$14 | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|------------------------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|
| | | Comprehensive - 20 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | | 7 Year | Lifetime |
| 25 | \$13.78 | \$16.81 | \$19.23 | \$21.18 | \$25.63 | \$28.68 | \$19.82 | \$24.49 | \$28.42 | \$32.10 | \$39.90 | \$45.63 | \$36.43 | \$45.23 | \$52.92 | \$60.65 | \$76.68 | \$86.92 | 25 |
| 26 | \$13.86 | \$16.93 | \$19.35 | \$21.34 | \$25.84 | \$28.90 | \$20.11 | \$24.89 | \$28.88 | \$32.62 | \$40.58 | \$46.43 | \$36.86 | \$45.79 | \$53.55 | \$61.39 | \$77.64 | \$88.03 | 26 |
| 27 | \$13.90 | \$17.04 | \$19.53 | \$21.52 | \$26.05 | \$29.15 | \$20.43 | \$25.29 | \$29.35 | \$33.13 | \$41.26 | \$47.23 | \$37.31 | \$46.33 | \$54.19 | \$62.15 | \$78.65 | \$89.14 | 27 |
| 28 | \$13.98 | \$17.12 | \$19.62 | \$21.66 | \$26.24 | \$29.39 | \$20.75 | \$25.69 | \$29.82 | \$33.69 | \$41.98 | \$48.03 | \$37.75 | \$46.89 | \$54.82 | \$62.91 | \$79.64 | \$90.31 | 28 |
| 29 | \$14.06 | \$17.24 | \$19.79 | \$21.81 | \$26.43 | \$29.62 | \$21.07 | \$26.09 | \$30.29 | \$34.24 | \$42.69 | \$48.85 | \$38.18 | \$47.44 | \$55.47 | \$63.67 | \$80.63 | \$91.45 | 29 |
| 30 | \$14.14 | \$17.36 | \$19.91 | \$21.98 | \$26.64 | \$29.88 | \$21.38 | \$26.48 | \$30.78 | \$34.80 | \$43.42 | \$49.70 | \$38.62 | \$48.03 | \$56.14 | \$64.47 | \$81.66 | \$92.65 | 30 |
| 31 | \$14.22 | \$17.48 | \$20.03 | \$22.15 | \$26.84 | \$30.06 | \$21.69 | \$26.88 | \$31.26 | \$35.35 | \$44.15 | \$50.57 | \$39.05 | \$48.59 | \$56.83 | \$65.26 | \$82.70 | \$93.85 | 31 |
| 32 | \$14.29 | \$17.57 | \$20.20 | \$22.30 | \$27.04 | \$30.29 | \$22.02 | \$27.32 | \$31.74 | \$35.96 | \$44.91 | \$51.44 | \$39.53 | \$49.17 | \$57.50 | \$66.06 | \$83.73 | \$95.05 | 32 |
| 33 | \$14.37 | \$17.69 | \$20.31 | \$22.45 | \$27.28 | \$30.55 | \$22.33 | \$27.74 | \$32.24 | \$36.55 | \$45.66 | \$52.32 | \$40.03 | \$49.78 | \$58.18 | \$66.86 | \$84.81 | \$96.28 | 33 |
| 34 | \$14.45 | \$17.80 | \$20.46 | \$22.62 | \$27.48 | \$30.78 | \$22.65 | \$28.19 | \$32.77 | \$37.15 | \$46.46 | \$53.23 | \$40.49 | \$50.37 | \$58.85 | \$67.69 | \$85.89 | \$97.50 | 34 |
| 35 | \$14.53 | \$17.92 | \$20.58 | \$22.78 | \$27.67 | \$31.01 | \$23.01 | \$28.59 | \$33.29 | \$37.79 | \$47.30 | \$54.15 | \$40.98 | \$50.93 | \$59.60 | \$68.49 | \$86.92 | \$98.77 | 35 |
| 36 | \$14.70 | \$18.12 | \$20.88 | \$23.10 | \$28.07 | \$31.46 | \$23.46 | \$29.15 | \$33.97 | \$38.54 | \$48.30 | \$55.26 | \$41.53 | \$51.60 | \$60.40 | \$69.44 | \$88.15 | \$100.19 | 36 |
| 37 | \$14.81 | \$18.32 | \$21.10 | \$23.39 | \$28.42 | \$31.93 | \$23.88 | \$29.69 | \$34.64 | \$39.36 | \$49.29 | \$56.42 | \$42.10 | \$52.28 | \$61.20 | \$70.40 | \$89.39 | \$101.61 | 37 |
| 38 | \$14.97 | \$18.51 | \$21.38 | \$23.68 | \$28.83 | \$32.37 | \$24.33 | \$30.25 | \$35.32 | \$40.14 | \$50.34 | \$57.61 | \$42.65 | \$52.99 | \$62.04 | \$71.36 | \$90.65 | \$103.05 | 38 |
| 39 | \$15.14 | \$18.76 | \$21.66 | \$24.01 | \$29.23 | \$32.81 | \$24.77 | \$30.87 | \$36.04 | \$40.92 | \$51.36 | \$58.81 | \$43.21 | \$53.71 | \$62.87 | \$72.35 | \$91.94 | \$104.52 | 39 |
| 40 | \$15.26 | \$18.95 | \$21.90 | \$24.28 | \$29.62 | \$33.25 | \$25.23 | \$31.46 | \$36.75 | \$41.76 | \$52.44 | \$60.05 | \$43.75 | \$54.43 | \$63.70 | \$73.35 | \$93.25 | \$106.00 | 40 |
| 41 | \$15.41 | \$19.15 | \$22.19 | \$24.61 | \$29.99 | \$33.69 | \$25.72 | \$32.05 | \$37.48 | \$42.61 | \$53.55 | \$61.29 | \$44.35 | \$55.14 | \$64.59 | \$74.34 | \$94.57 | \$107.50 | 41 |
| 42 | \$15.58 | \$19.39 | \$22.45 | \$24.92 | \$30.37 | \$34.12 | \$26.21 | \$32.65 | \$38.21 | \$43.47 | \$54.67 | \$62.56 | \$44.95 | \$55.90 | \$65.45 | \$75.37 | \$95.89 | \$109.07 | 42 |
| 43 | \$15.73 | \$19.59 | \$22.69 | \$25.20 | \$30.78 | \$34.61 | \$26.69 | \$33.29 | \$38.98 | \$44.35 | \$55.81 | \$63.88 | \$45.54 | \$56.66 | \$66.34 | \$76.41 | \$97.23 | \$110.61 | 43 |
| 44 | \$15.85 | \$19.79 | \$22.98 | \$25.53 | \$31.17 | \$35.05 | \$27.16 | \$33.94 | \$39.73 | \$45.23 | \$56.98 | \$65.18 | \$46.15 | \$57.41 | \$67.25 | \$77.44 | \$98.58 | \$112.20 | 44 |
| 45 | \$16.01 | \$19.99 | \$23.25 | \$25.81 | \$31.53 | \$35.48 | \$27.67 | \$34.56 | \$40.49 | \$46.15 | \$58.18 | \$66.58 | \$46.75 | \$58.18 | \$68.17 | \$78.50 | \$99.97 | \$113.84 | 45 |
| 46 | \$16.27 | \$20.43 | \$23.73 | \$26.39 | \$32.27 | \$36.34 | \$28.63 | \$35.79 | \$41.84 | \$47.42 | \$59.63 | \$68.24 | \$47.50 | \$59.08 | \$69.23 | \$79.76 | \$101.66 | \$115.75 | 46 |
| 47 | \$16.61 | \$20.83 | \$24.24 | \$26.98 | \$33.09 | \$37.19 | \$29.62 | \$37.07 | \$43.24 | \$48.74 | \$61.17 | \$70.00 | \$48.25 | \$60.05 | \$70.37 | \$81.03 | \$103.32 | \$117.67 | 47 |
| 48 | \$16.89 | \$21.22 | \$24.77 | \$27.59 | \$33.85 | \$38.07 | \$30.66 | \$38.38 | \$44.68 | \$50.09 | \$62.71 | \$71.79 | \$49.02 | \$60.98 | \$71.48 | \$82.35 | \$105.04 | \$119.61 | 48 |
| 49 | \$17.16 | \$21.63 | \$25.29 | \$28.19 | \$34.61 | \$38.94 | \$31.74 | \$39.78 | \$46.15 | \$51.47 | \$64.31 | \$73.62 | \$49.78 | \$61.96 | \$72.63 | \$83.70 | \$106.79 | \$121.61 | 49 |
| 50 | \$17.45 | \$22.06 | \$25.81 | \$28.80 | \$35.35 | \$39.81 | \$32.86 | \$41.21 | \$47.66 | \$52.92 | \$65.95 | \$75.48 | \$50.57 | \$62.94 | \$73.78 | \$85.05 | \$108.54 | \$123.63 | 50 |
| 51 | \$17.72 | \$22.45 | \$26.31 | \$29.39 | \$36.11 | \$40.66 | \$34.00 | \$42.69 | \$49.21 | \$54.40 | \$67.61 | \$77.41 | \$51.36 | \$63.94 | \$74.98 | \$86.44 | \$110.34 | \$125.71 | 51 |
| 52 | \$18.04 | \$22.87 | \$26.84 | \$29.94 | \$36.86 | \$41.53 | \$35.20 | \$44.19 | \$50.83 | \$55.90 | \$69.32 | \$79.35 | \$52.16 | \$64.96 | \$76.16 | \$87.85 | \$112.16 | \$127.81 | 52 |
| 53 | \$18.32 | \$23.25 | \$27.36 | \$30.55 | \$37.63 | \$42.39 | \$36.43 | \$45.79 | \$52.53 | \$57.45 | \$71.07 | \$81.38 | \$52.99 | \$65.98 | \$77.35 | \$89.27 | \$114.03 | \$129.97 | 53 |
| 54 | \$18.59 | \$23.68 | \$27.87 | \$31.14 | \$38.38 | \$43.30 | \$37.70 | \$47.42 | \$54.27 | \$59.05 | \$72.86 | \$83.45 | \$53.83 | \$67.01 | \$78.60 | \$90.71 | \$115.90 | \$132.12 | 54 |
| 55 | \$18.88 | \$24.10 | \$28.39 | \$31.74 | \$39.14 | \$44.15 | \$39.02 | \$49.14 | \$56.03 | \$60.83 | \$74.73 | \$85.57 | \$54.67 | \$68.08 | \$79.85 | \$92.18 | \$117.81 | \$134.31 | 55 |
| 56 | \$20.70 | \$26.17 | \$30.58 | \$34.28 | \$42.44 | \$47.91 | \$40.89 | \$51.47 | \$58.65 | \$64.10 | \$79.28 | \$90.77 | \$56.93 | \$71.04 | \$83.41 | \$96.44 | \$123.51 | \$140.87 | 56 |
| 57 | \$22.53 | \$28.19 | \$32.81 | \$36.84 | \$45.71 | \$51.69 | \$42.83 | \$53.94 | \$61.39 | \$67.57 | \$84.08 | \$96.32 | \$59.30 | \$74.13 | \$87.16 | \$100.90 | \$129.48 | \$147.75 | 57 |
| 58 | \$24.37 | \$30.25 | \$34.99 | \$39.42 | \$49.02 | \$55.47 | \$44.86 | \$56.54 | \$64.31 | \$71.19 | \$89.20 | \$102.21 | \$61.77 | \$77.35 | \$91.06 | \$105.60 | \$135.72 | \$155.00 | 58 |
| 59 | \$26.17 | \$32.34 | \$37.22 | \$41.98 | \$52.32 | \$59.26 | \$47.03 | \$59.26 | \$67.33 | \$75.01 | \$94.60 | \$108.47 | \$64.31 | \$80.74 | \$95.17 | \$110.51 | \$142.32 | \$162.56 | 59 |
| 60 | \$28.00 | \$34.36 | \$39.42 | \$44.53 | \$55.57 | \$63.03 | \$49.26 | \$62.06 | \$70.52 | \$79.05 | \$100.34 | \$115.08 | \$66.98 | \$84.25 | \$99.42 | \$115.63 | \$149.19 | \$170.53 | 60 |
| 61 | \$29.82 | \$36.43 | \$41.65 | \$47.07 | \$58.88 | \$66.76 | \$51.60 | \$65.02 | \$73.82 | \$83.29 | \$106.44 | \$122.12 | \$69.76 | \$87.91 | \$103.87 | \$121.01 | \$156.40 | \$178.89 | 61 |
| 62 | \$31.65 | \$38.50 | \$43.88 | \$49.61 | \$62.18 | \$70.55 | \$54.12 | \$68.04 | \$77.32 | \$87.79 | \$112.84 | \$129.61 | \$72.68 | \$91.73 | \$108.61 | \$126.61 | \$163.88 | \$187.61 | 62 |
| 63 | \$34.96 | \$42.57 | \$48.53 | \$54.95 | \$68.89 | \$78.16 | \$58.01 | \$72.83 | \$83.26 | \$94.71 | \$121.44 | \$139.36 | \$77.92 | \$98.23 | \$116.19 | \$135.09 | \$174.32 | \$199.36 | 63 |
| 64 | \$38.30 | \$46.63 | \$53.20 | \$60.24 | \$75.54 | \$85.72 | \$62.18 | \$77.97 | \$89.63 | \$102.21 | \$130.71 | \$149.82 | \$83.58 | \$105.18 | \$124.27 | \$144.13 | \$185.43 | \$211.83 | 64 |
| 65 | \$41.60 | \$50.69 | \$57.85 | \$65.53 | \$82.23 | \$93.29 | \$66.70 | \$83.45 | \$96.48 | \$110.29 | \$140.71 | \$161.11 | \$89.63 | \$112.64 | \$132.91 | \$153.80 | \$197.21 | \$225.08 | 65 |
| 66 | \$44.95 | \$54.79 | \$62.52 | \$70.83 | \$88.87 | \$100.90 | \$71.51 | \$89.35 | \$103.87 | \$119.02 | \$151.46 | \$173.21 | \$96.12 | \$120.62 | \$142.15 | \$164.13 | \$209.76 | \$239.14 | 66 |
| 67 | \$48.25 | \$58.85 | \$67.21 | \$76.12 | \$95.56 | \$108.47 | \$76.66 | \$95.65 | \$111.84 | \$128.38 | \$163.04 | \$186.22 | \$103.14 | \$129.16 | \$152.03 | \$175.11 | \$223.09 | \$254.07 | 67 |
| 68 | \$54.82 | \$66.98 | \$76.62 | \$86.61 | \$108.37 | \$122.91 | \$84.37 | \$105.44 | \$123.43 | \$141.20 | \$178.53 | \$203.50 | \$112.44 | \$141.08 | \$166.24 | \$190.72 | \$241.69 | \$274.75 | 68 |
| 69 | \$61.36 | \$75.13 | \$86.00 | \$97.09 | \$121.24 | \$137.37 | \$92.90 | \$116.27 | \$136.21 | \$155.29 | \$195.46 | \$222.38 | \$122.60 | \$154.10 | \$181.75 | \$207.72 | \$261.82 | \$297.11 | 69 |
| 70 | \$67.94 | \$83.26 | \$95.44 | \$107.55 | \$134.10 | \$151.84 | \$102.26 | \$128.21 | \$150.34 | \$170.81 | \$214.02 | \$243.00 | \$133.67 | \$168.30 | \$198.76 | \$226.28 | \$283.70 | \$321.28 | 70 |
| 71 | \$74.46 | \$91.38 | \$104.84 | \$118.06 | \$146.93 | \$166.31 | \$112.55 | \$141.35 | \$165.91 | \$187.89 | \$234.31 | \$265.57 | \$145.73 | \$183.82 | \$217.35 | \$246.47 | \$307.34 | \$347.42 | 71 |
| 72 | \$81.03 | \$99.55 | \$114.25 | \$128.52 | \$159.79 | \$180.77 | \$123.95 | \$155.85 | \$183.15 | \$206.69 | \$256.53 | \$290.27 | \$158.91 | \$200.75 | \$237.67 | \$268.48 | \$333.03 | \$375.71 | 72 |
| 73 | \$92.81 | \$114.59 | \$132.02 | \$148.03 | \$183.19 | \$206.88 | \$137.29 | \$173.21 | \$204.03 | \$229.58 | \$283.81 | \$320.60 | \$174.47 | \$221.27 | \$262.59 | \$295.79 | \$365.39 | \$411.62 | 73 |
| 74 | \$104.54 | \$129.69 | \$149.82 | \$167.55 | \$206.57 | \$233.01 | \$152.06 | \$192.47 | \$227.24 | \$255.02 | \$314.00 | \$354.12 | \$191.60 | \$243.88 | \$290.10 | \$325.85 | \$400.91 | \$450.96 | 74 |
| 75 | \$116.35 | \$144.74 | \$167.63 | \$187.04 | \$229.98 | \$259.13 | \$168.42 | \$213.88 | \$253.12 | \$283.26 | \$347.40 | \$391.16 | \$210.40 | \$268.80 | \$320.52 | \$358.99 | \$439.89 | \$494.08 | 75 |
| 76 | \$128.13 | \$159.82 | \$185.43 | \$206.57 | \$253.39 | \$285.24 | \$186.54 | \$237.71 | \$281.94 | \$314.63 | \$384.35 | \$432.05 | \$231.01 | \$296.23 | \$354.12 | \$395.48 | \$482.66 | \$541.30 | 76 |
| 77 | \$139.91 | \$174.86 | \$203.24 | \$226.13 | \$276.77 | \$311.37 | \$206.69 | \$264.19 | \$314.04 | \$349.45 | \$425.21 | \$477.24 | \$253.72 | \$326.46 | \$391.24 | \$435.70 | \$529.67 | \$593.09 | 77 |
| 78 | \$150.79 | \$188.80 | \$219.79 | \$244.43 | \$298.78 | \$335.73 | \$219.79 | \$281.39 | \$334.93 | \$372.47 | \$452.46 | \$507.14 | \$267.85 | \$345.44 | \$414.60 | \$461.48 | \$560.10 | \$626.31 | 78 |
| 79 | \$161.66 | \$202.74 | \$236.40 | \$262.75 | \$320.82 | \$360.10 | \$233.68 | \$299.70 | \$357.25 | \$397.02 | \$481.49 | \$538.91 | \$282.78 | \$365.51 | \$439.42 | \$488.75 | \$592.27 | \$661.39 | 79 |
| 80 | \$172.52 | \$216.68 | \$253.00 | \$281.05 | \$342.80 | \$384.44 | \$248.50 | \$319.21 | \$381.05 | \$423.17 | \$512.40 | \$572.68 | \$298.54 | \$386.78 | \$465.70 | \$517.61 | \$626.31 | \$698.42 | 80 |
| 81 | \$183.40 | \$230.59 | \$269.54 | \$299.42 | \$364.79 | \$408.79 | \$264.22 | \$340.01 | \$406.41 | \$451.02 | \$545.28 | \$608.56 | \$315.18 | \$409.27 | \$493.53 | \$548.20 | \$662.30 | \$737.52 | 81 |
| 82 | \$194.26 | \$244.52 | \$286.15 | \$317.74 | \$386.82 | \$433.15 | \$280.95 | \$362.09 | \$433.52 | \$480.79 | \$580.33 | \$646.72 | \$332.82 | \$433.00 | \$523.03 | \$580.60 | \$700.38 | \$778.84 | 82 |
| 83 | \$208.53 | \$262.99 | \$308.25 | \$342.22 | \$416 | | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Annual 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 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | |
| 25 | \$51.73 | \$63.11 | \$72.22 | \$79.53 | \$96.29 | \$107.65 | \$74.46 | \$91.96 | \$106.76 | \$120.51 | \$149.81 | \$171.35 | \$136.81 | \$169.85 | \$198.70 | \$227.71 | \$287.96 | \$326.38 | 25 |
| 26 | \$52.03 | \$63.54 | \$72.67 | \$80.14 | \$97.04 | \$108.56 | \$75.50 | \$93.45 | \$108.38 | \$122.45 | \$152.36 | \$174.34 | \$138.45 | \$171.95 | \$201.09 | \$230.55 | \$291.56 | \$330.57 | 26 |
| 27 | \$52.18 | \$64.00 | \$73.27 | \$80.74 | \$97.78 | \$109.44 | \$76.70 | \$94.93 | \$110.19 | \$124.39 | \$154.89 | \$177.31 | \$140.09 | \$174.04 | \$203.49 | \$233.39 | \$295.28 | \$334.76 | 27 |
| 28 | \$52.48 | \$64.30 | \$73.71 | \$81.35 | \$98.53 | \$110.35 | \$77.90 | \$96.44 | \$111.99 | \$126.49 | \$157.59 | \$180.31 | \$141.75 | \$176.13 | \$205.88 | \$236.23 | \$299.04 | \$339.10 | 28 |
| 29 | \$52.79 | \$64.74 | \$74.32 | \$81.94 | \$99.28 | \$111.24 | \$79.09 | \$97.92 | \$113.77 | \$128.57 | \$160.29 | \$183.46 | \$143.39 | \$178.23 | \$208.29 | \$239.07 | \$302.76 | \$343.44 | 29 |
| 30 | \$53.08 | \$65.18 | \$74.76 | \$82.52 | \$100.03 | \$112.13 | \$80.29 | \$99.43 | \$115.58 | \$130.67 | \$162.98 | \$186.60 | \$145.04 | \$180.31 | \$210.82 | \$242.06 | \$306.65 | \$347.92 | 30 |
| 31 | \$53.37 | \$65.65 | \$75.21 | \$83.13 | \$100.78 | \$112.89 | \$81.49 | \$100.93 | \$117.37 | \$132.77 | \$165.80 | \$189.88 | \$146.66 | \$182.41 | \$213.36 | \$245.07 | \$310.54 | \$352.40 | 31 |
| 32 | \$53.67 | \$66.95 | \$75.81 | \$83.72 | \$101.53 | \$113.77 | \$82.69 | \$102.55 | \$119.16 | \$135.01 | \$168.65 | \$193.17 | \$148.47 | \$184.65 | \$215.91 | \$248.05 | \$314.44 | \$356.88 | 32 |
| 33 | \$53.97 | \$66.39 | \$76.24 | \$84.34 | \$102.41 | \$114.69 | \$83.86 | \$104.23 | \$121.10 | \$137.27 | \$171.49 | \$196.47 | \$150.27 | \$186.89 | \$218.44 | \$251.04 | \$318.47 | \$361.54 | 33 |
| 34 | \$54.29 | \$66.85 | \$76.86 | \$84.93 | \$103.17 | \$115.58 | \$85.07 | \$105.86 | \$123.06 | \$139.49 | \$174.48 | \$199.90 | \$152.06 | \$189.15 | \$220.99 | \$254.18 | \$322.49 | \$366.17 | 34 |
| 35 | \$54.57 | \$67.29 | \$77.31 | \$85.54 | \$103.91 | \$116.47 | \$86.42 | \$107.36 | \$124.98 | \$144.90 | \$177.64 | \$203.34 | \$153.86 | \$191.22 | \$223.83 | \$257.17 | \$326.38 | \$370.94 | 35 |
| 36 | \$55.17 | \$68.02 | \$78.35 | \$86.71 | \$105.40 | \$118.12 | \$88.07 | \$109.44 | \$127.53 | \$144.74 | \$181.37 | \$207.53 | \$155.96 | \$193.78 | \$226.82 | \$260.76 | \$331.03 | \$376.19 | 36 |
| 37 | \$55.63 | \$68.78 | \$79.24 | \$87.76 | \$106.76 | \$119.90 | \$89.71 | \$111.54 | \$130.09 | \$147.73 | \$185.11 | \$211.86 | \$158.04 | \$196.33 | \$229.80 | \$264.34 | \$335.67 | \$381.56 | 37 |
| 38 | \$56.22 | \$69.53 | \$80.29 | \$88.97 | \$108.24 | \$121.56 | \$91.36 | \$113.63 | \$132.61 | \$150.71 | \$189.00 | \$216.35 | \$160.13 | \$198.99 | \$232.94 | \$267.93 | \$340.44 | \$386.95 | 38 |
| 39 | \$56.83 | \$70.42 | \$81.35 | \$90.16 | \$109.74 | \$123.21 | \$92.99 | \$115.87 | \$135.31 | \$153.69 | \$192.89 | \$220.84 | \$162.23 | \$201.69 | \$236.08 | \$271.68 | \$345.22 | \$392.48 | 39 |
| 40 | \$57.27 | \$71.17 | \$82.24 | \$91.20 | \$111.24 | \$124.84 | \$94.79 | \$118.12 | \$138.01 | \$156.84 | \$196.91 | \$225.47 | \$164.32 | \$204.39 | \$239.22 | \$275.42 | \$350.17 | \$398.00 | 40 |
| 41 | \$57.85 | \$71.91 | \$83.27 | \$92.40 | \$112.57 | \$126.49 | \$96.59 | \$120.36 | \$140.70 | \$159.97 | \$201.09 | \$230.11 | \$166.56 | \$207.08 | \$242.52 | \$279.14 | \$355.09 | \$403.69 | 41 |
| 42 | \$58.47 | \$72.81 | \$84.34 | \$93.59 | \$114.08 | \$128.13 | \$98.37 | \$122.61 | \$143.53 | \$163.27 | \$205.28 | \$234.88 | \$168.80 | \$209.91 | \$245.81 | \$283.04 | \$360.02 | \$409.52 | 42 |
| 43 | \$59.06 | \$73.57 | \$85.22 | \$94.64 | \$115.58 | \$129.92 | \$100.19 | \$124.98 | \$146.38 | \$166.56 | \$209.63 | \$239.82 | \$171.04 | \$212.76 | \$249.08 | \$286.94 | \$365.12 | \$415.35 | 43 |
| 44 | \$59.50 | \$74.32 | \$86.27 | \$95.85 | \$117.06 | \$131.58 | \$101.96 | \$127.39 | \$149.22 | \$169.85 | \$213.96 | \$244.75 | \$173.29 | \$215.60 | \$252.54 | \$290.81 | \$370.21 | \$421.33 | 44 |
| 45 | \$60.10 | \$75.05 | \$87.32 | \$96.88 | \$118.42 | \$133.22 | \$103.91 | \$129.78 | \$152.06 | \$173.29 | \$218.44 | \$250.00 | \$175.53 | \$218.44 | \$255.96 | \$294.70 | \$375.42 | \$427.45 | 45 |
| 46 | \$61.16 | \$76.70 | \$89.11 | \$99.13 | \$121.25 | \$136.51 | \$107.50 | \$134.42 | \$157.14 | \$178.07 | \$223.97 | \$256.28 | \$178.38 | \$221.87 | \$260.02 | \$299.46 | \$381.71 | \$434.63 | 46 |
| 47 | \$62.34 | \$78.19 | \$91.05 | \$101.37 | \$124.23 | \$139.63 | \$111.24 | \$139.21 | \$162.37 | \$183.00 | \$229.65 | \$262.85 | \$181.20 | \$225.47 | \$264.20 | \$304.26 | \$387.99 | \$441.82 | 47 |
| 48 | \$63.39 | \$79.68 | \$92.99 | \$103.62 | \$127.08 | \$142.92 | \$115.13 | \$144.13 | \$167.76 | \$188.09 | \$235.49 | \$269.59 | \$184.05 | \$229.04 | \$268.39 | \$309.19 | \$394.43 | \$449.13 | 48 |
| 49 | \$64.44 | \$81.20 | \$94.93 | \$105.86 | \$129.92 | \$146.23 | \$119.16 | \$149.37 | \$173.29 | \$193.33 | \$241.47 | \$276.44 | \$186.89 | \$232.65 | \$272.71 | \$314.28 | \$400.99 | \$456.62 | 49 |
| 50 | \$65.49 | \$82.84 | \$96.88 | \$108.10 | \$132.77 | \$149.51 | \$123.35 | \$154.75 | \$178.98 | \$198.70 | \$247.59 | \$283.48 | \$189.88 | \$236.38 | \$277.05 | \$319.35 | \$407.58 | \$464.24 | 50 |
| 51 | \$66.53 | \$84.34 | \$98.84 | \$110.35 | \$135.60 | \$152.66 | \$127.69 | \$160.29 | \$184.80 | \$204.24 | \$253.88 | \$290.65 | \$192.89 | \$240.11 | \$281.53 | \$324.61 | \$414.30 | \$472.01 | 51 |
| 52 | \$67.73 | \$85.82 | \$100.78 | \$112.43 | \$138.45 | \$155.96 | \$132.18 | \$165.95 | \$190.94 | \$209.91 | \$260.30 | \$297.98 | \$195.86 | \$243.86 | \$286.02 | \$329.82 | \$421.19 | \$479.93 | 52 |
| 53 | \$68.78 | \$87.32 | \$102.71 | \$114.69 | \$141.30 | \$159.24 | \$136.81 | \$171.95 | \$197.21 | \$215.74 | \$266.88 | \$305.61 | \$198.99 | \$247.73 | \$290.51 | \$335.21 | \$428.22 | \$488.03 | 53 |
| 54 | \$69.83 | \$88.97 | \$104.67 | \$116.92 | \$144.13 | \$162.51 | \$141.59 | \$178.07 | \$203.80 | \$221.73 | \$273.60 | \$313.38 | \$202.15 | \$251.63 | \$295.13 | \$340.59 | \$435.24 | \$496.09 | 54 |
| 55 | \$70.87 | \$90.45 | \$106.61 | \$119.16 | \$146.97 | \$165.80 | \$146.52 | \$184.49 | \$210.36 | \$228.46 | \$280.63 | \$321.31 | \$205.28 | \$255.67 | \$299.78 | \$346.13 | \$442.41 | \$504.32 | 55 |
| 56 | \$77.76 | \$98.23 | \$114.84 | \$128.73 | \$159.39 | \$179.86 | \$153.55 | \$193.33 | \$220.23 | \$240.70 | \$297.68 | \$340.89 | \$213.81 | \$266.74 | \$313.24 | \$362.12 | \$463.79 | \$528.99 | 56 |
| 57 | \$84.62 | \$105.86 | \$123.21 | \$138.29 | \$171.63 | \$194.06 | \$160.89 | \$202.60 | \$230.55 | \$253.74 | \$315.78 | \$361.69 | \$222.63 | \$278.39 | \$327.29 | \$378.86 | \$486.21 | \$554.85 | 57 |
| 58 | \$91.50 | \$113.63 | \$131.41 | \$148.02 | \$184.05 | \$208.29 | \$168.50 | \$212.32 | \$241.47 | \$267.33 | \$334.92 | \$383.80 | \$231.90 | \$290.51 | \$341.94 | \$396.52 | \$509.70 | \$582.07 | 58 |
| 59 | \$98.23 | \$121.40 | \$139.79 | \$157.59 | \$196.47 | \$222.49 | \$176.57 | \$222.49 | \$252.84 | \$281.68 | \$355.23 | \$407.28 | \$241.47 | \$303.22 | \$357.36 | \$414.91 | \$534.37 | \$610.46 | 59 |
| 60 | \$105.11 | \$129.04 | \$148.02 | \$167.16 | \$208.71 | \$236.98 | \$184.94 | \$233.08 | \$264.79 | \$296.78 | \$376.77 | \$433.11 | \$251.48 | \$316.38 | \$373.34 | \$434.19 | \$560.23 | \$640.35 | 60 |
| 61 | \$111.99 | \$136.81 | \$156.40 | \$176.72 | \$221.13 | \$250.73 | \$193.78 | \$244.16 | \$277.20 | \$312.80 | \$390.65 | \$456.57 | \$261.95 | \$330.12 | \$390.07 | \$454.38 | \$587.29 | \$671.76 | 61 |
| 62 | \$118.88 | \$144.58 | \$164.77 | \$186.30 | \$233.53 | \$264.94 | \$203.18 | \$255.52 | \$290.36 | \$329.67 | \$423.73 | \$486.67 | \$272.87 | \$344.49 | \$407.88 | \$475.45 | \$615.41 | \$704.51 | 62 |
| 63 | \$131.26 | \$159.83 | \$182.26 | \$206.34 | \$258.65 | \$293.50 | \$217.84 | \$273.46 | \$312.64 | \$355.69 | \$456.02 | \$523.29 | \$292.61 | \$368.86 | \$438.29 | \$507.31 | \$654.57 | \$748.63 | 63 |
| 64 | \$143.83 | \$175.09 | \$199.74 | \$226.22 | \$283.62 | \$321.90 | \$233.53 | \$292.75 | \$336.56 | \$383.80 | \$490.84 | \$562.63 | \$313.83 | \$395.03 | \$466.64 | \$541.24 | \$696.28 | \$795.42 | 64 |
| 65 | \$156.24 | \$190.33 | \$217.25 | \$246.10 | \$308.76 | \$350.32 | \$250.44 | \$313.38 | \$362.27 | \$414.16 | \$528.39 | \$604.95 | \$336.56 | \$422.97 | \$499.08 | \$577.58 | \$740.54 | \$845.21 | 65 |
| 66 | \$168.80 | \$205.73 | \$234.74 | \$265.98 | \$333.72 | \$378.86 | \$268.53 | \$335.51 | \$390.07 | \$446.91 | \$568.76 | \$650.39 | \$360.93 | \$452.87 | \$533.76 | \$616.31 | \$787.66 | \$897.99 | 66 |
| 67 | \$181.20 | \$220.99 | \$252.40 | \$285.87 | \$358.84 | \$407.28 | \$287.82 | \$359.14 | \$419.98 | \$482.03 | \$612.26 | \$699.27 | \$387.23 | \$485.02 | \$570.86 | \$657.56 | \$837.73 | \$954.05 | 67 |
| 68 | \$205.88 | \$251.48 | \$287.67 | \$325.18 | \$406.98 | \$461.55 | \$316.81 | \$395.91 | \$463.50 | \$530.18 | \$670.41 | \$764.17 | \$422.24 | \$529.74 | \$624.22 | \$716.18 | \$907.54 | \$1,031.65 | 68 |
| 69 | \$230.40 | \$282.13 | \$322.95 | \$364.53 | \$455.28 | \$515.83 | \$348.81 | \$436.59 | \$511.50 | \$583.11 | \$733.98 | \$835.03 | \$460.35 | \$578.63 | \$682.54 | \$780.03 | \$983.20 | \$1,115.66 | 69 |
| 70 | \$255.07 | \$312.64 | \$358.38 | \$403.83 | \$503.56 | \$570.26 | \$383.96 | \$481.44 | \$564.58 | \$641.42 | \$803.64 | \$912.49 | \$501.92 | \$631.99 | \$746.37 | \$849.68 | \$1,065.30 | \$1,206.43 | 70 |
| 71 | \$279.60 | \$343.15 | \$393.68 | \$443.31 | \$551.72 | \$624.51 | \$422.68 | \$530.77 | \$623.02 | \$705.56 | \$879.89 | \$997.26 | \$547.23 | \$690.31 | \$816.19 | \$925.50 | \$1,154.10 | \$1,304.67 | 71 |
| 72 | \$304.26 | \$373.78 | \$428.96 | \$482.64 | \$600.00 | \$678.79 | \$465.45 | \$585.20 | \$687.75 | \$776.14 | \$963.31 | \$1,089.96 | \$596.72 | \$753.85 | \$892.45 | \$1,008.17 | \$1,250.54 | \$1,410.81 | 72 |
| 73 | \$348.51 | \$430.30 | \$495.79 | \$555.90 | \$687.93 | \$776.88 | \$515.53 | \$650.39 | \$766.12 | \$862.10 | \$1,065.72 | \$1,203.87 | \$655.17 | \$830.84 | \$986.05 | \$1,110.75 | \$1,372.09 | \$1,545.69 | 73 |
| 74 | \$392.62 | \$486.96 | \$562.63 | \$629.16 | \$775.69 | \$874.96 | \$571.00 | \$722.74 | \$853.28 | \$957.63 | \$1,179.07 | \$1,329.78 | \$719.46 | \$915.77 | \$1,089.35 | \$1,223.62 | \$1,505.46 | \$1,693.40 | 74 |
| 75 | \$436.89 | \$543.48 | \$629.45 | \$702.42 | \$863.59 | \$973.03 | \$632.45 | \$803.20 | \$950.46 | \$1,063.65 | \$1,304.51 | \$1,468.83 | \$790.03 | \$1,009.36 | \$1,203.59 | \$1,348.03 | \$1,651.84 | \$1,855.33 | 75 |
| 76 | \$481.14 | \$600.16 | \$696.28 | \$775.69 | \$951.52 | \$1,071.13 | \$700.46 | \$892.61 | \$1,058.70 | \$1,181.46 | \$1,443.27 | \$1,622.39 | \$867.47 | \$1,112.39 | \$1,329.78 | \$1,485.12 | \$1,812.42 | \$2,032.65 | 76 |
| 77 | \$525.42 | \$656.68 | \$763.11 | \$849.10 | \$1,039.27 | \$1,169.20 | \$776.14 | \$992.02 | \$1,179.21 | \$1,312.29 | \$1,596.66 | \$1,792.08 | \$952.71 | \$1,225.87 | \$1,469.13 | \$1,636.13 | \$1,988.99 | \$2,227.16 | 77 |
| 78 | \$566.20 | \$709.01 | \$825.32 | \$917.87 | \$1,121.95 | \$1,260.70 | \$825.32 | \$1,056.62 | \$1,257.71 | \$1,398.71 | \$1,699.09 | \$1,904.36 | \$1,005.79 | \$1,297.18 | \$1,556.90 | \$1,732.86 | \$2,103.21 | \$2,351.86 | 78 |
| 79 | \$607.01 | \$761.33 | \$887.66 | \$986.65 | \$1,204.62 | \$1,352.21 | \$877.49 | \$1,125.40 | \$1,341.44 | \$1,490.81 | \$1,808.08 | \$2,023.67 | \$1,061.85 | \$1,372.54 | \$1,650.03 | \$1,835.30 | \$2,224.01 | \$2,483.57 | 79 |
| 80 | \$647.85 | \$813.66 | \$950.00 | \$1, | | | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | | |
|-----------|-----|--|---------|---------|---------|----------|----------------------------|---------|---------|----------|----------|----------------------------|----------|---------|----------|----------|-----------|----------|----------|----------|
| | | Facility - 20 Day EP | | | | | | | | | | | | | | | | | | |
| Issue Age | Age | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year | Lifetime |
| 25 | | \$2.85 | \$3.65 | \$4.29 | \$4.82 | \$5.90 | \$6.61 | \$4.31 | \$5.57 | \$6.63 | \$7.61 | \$9.58 | \$10.86 | \$8.62 | \$11.30 | \$13.62 | \$15.85 | \$20.31 | \$23.11 | 25 |
| 26 | | \$2.86 | \$3.66 | \$4.32 | \$4.85 | \$5.93 | \$6.66 | \$4.38 | \$5.67 | \$6.75 | \$7.74 | \$9.75 | \$11.07 | \$8.72 | \$11.43 | \$13.78 | \$16.03 | \$20.56 | \$23.41 | 26 |
| 27 | | \$2.90 | \$3.69 | \$4.35 | \$4.88 | \$5.98 | \$6.73 | \$4.44 | \$5.76 | \$6.86 | \$7.88 | \$9.93 | \$11.28 | \$8.83 | \$11.56 | \$13.94 | \$16.23 | \$20.82 | \$23.71 | 27 |
| 28 | | \$2.93 | \$3.71 | \$4.38 | \$4.92 | \$6.03 | \$6.78 | \$4.51 | \$5.85 | \$6.99 | \$8.02 | \$10.11 | \$11.47 | \$8.94 | \$11.69 | \$14.10 | \$16.42 | \$21.08 | \$24.01 | 28 |
| 29 | | \$2.94 | \$3.74 | \$4.41 | \$4.96 | \$6.08 | \$6.85 | \$4.58 | \$5.94 | \$7.10 | \$8.15 | \$10.29 | \$11.67 | \$9.05 | \$11.83 | \$14.26 | \$16.63 | \$21.34 | \$24.33 | 29 |
| 30 | | \$2.95 | \$3.76 | \$4.44 | \$4.99 | \$6.13 | \$6.90 | \$4.64 | \$6.04 | \$7.22 | \$8.28 | \$10.46 | \$11.90 | \$9.15 | \$11.97 | \$14.44 | \$16.83 | \$21.63 | \$24.64 | 30 |
| 31 | | \$2.96 | \$3.78 | \$4.47 | \$5.03 | \$6.18 | \$6.94 | \$4.71 | \$6.14 | \$7.34 | \$8.42 | \$10.67 | \$12.10 | \$9.25 | \$12.10 | \$14.62 | \$17.04 | \$21.89 | \$24.95 | 31 |
| 32 | | \$2.97 | \$3.81 | \$4.50 | \$5.06 | \$6.23 | \$7.01 | \$4.79 | \$6.24 | \$7.47 | \$8.57 | \$10.85 | \$12.32 | \$9.37 | \$12.27 | \$14.78 | \$17.24 | \$22.17 | \$25.28 | 32 |
| 33 | | \$2.99 | \$3.83 | \$4.52 | \$5.09 | \$6.26 | \$7.05 | \$4.88 | \$6.33 | \$7.59 | \$8.72 | \$11.04 | \$12.56 | \$9.48 | \$12.41 | \$14.97 | \$17.46 | \$22.44 | \$25.60 | 33 |
| 34 | | \$3.00 | \$3.84 | \$4.57 | \$5.14 | \$6.31 | \$7.12 | \$4.96 | \$6.44 | \$7.71 | \$8.88 | \$11.24 | \$12.78 | \$9.59 | \$12.56 | \$15.15 | \$17.69 | \$22.74 | \$25.93 | 34 |
| 35 | | \$3.03 | \$3.88 | \$4.59 | \$5.17 | \$6.36 | \$7.16 | \$5.04 | \$6.53 | \$7.84 | \$9.02 | \$11.43 | \$13.00 | \$9.70 | \$12.71 | \$15.31 | \$17.89 | \$23.01 | \$26.26 | 35 |
| 36 | | \$3.06 | \$3.92 | \$4.64 | \$5.25 | \$6.45 | \$7.26 | \$5.15 | \$6.66 | \$8.01 | \$9.21 | \$11.67 | \$13.29 | \$9.83 | \$12.88 | \$15.52 | \$18.13 | \$23.33 | \$26.64 | 36 |
| 37 | | \$3.08 | \$3.96 | \$4.71 | \$5.30 | \$6.53 | \$7.37 | \$5.26 | \$6.79 | \$8.16 | \$9.39 | \$11.92 | \$13.56 | \$9.98 | \$13.05 | \$15.74 | \$18.38 | \$23.66 | \$27.03 | 37 |
| 38 | | \$3.11 | \$4.02 | \$4.76 | \$5.38 | \$6.62 | \$7.47 | \$5.37 | \$6.92 | \$8.34 | \$9.60 | \$12.18 | \$13.87 | \$10.11 | \$13.24 | \$15.96 | \$18.63 | \$24.00 | \$27.41 | 38 |
| 39 | | \$3.15 | \$4.05 | \$4.83 | \$5.45 | \$6.73 | \$7.58 | \$5.47 | \$7.05 | \$8.49 | \$9.80 | \$12.43 | \$14.17 | \$10.24 | \$13.41 | \$16.16 | \$18.91 | \$24.34 | \$27.80 | 39 |
| 40 | | \$3.17 | \$4.09 | \$4.90 | \$5.52 | \$6.80 | \$7.68 | \$5.59 | \$7.18 | \$8.67 | \$10.01 | \$12.71 | \$14.49 | \$10.37 | \$13.57 | \$16.39 | \$19.15 | \$24.67 | \$28.19 | 40 |
| 41 | | \$3.21 | \$4.15 | \$4.95 | \$5.58 | \$6.90 | \$7.77 | \$5.71 | \$7.33 | \$8.84 | \$10.21 | \$12.97 | \$14.78 | \$10.51 | \$13.77 | \$16.61 | \$19.40 | \$25.03 | \$28.60 | 41 |
| 42 | | \$3.23 | \$4.20 | \$5.01 | \$5.65 | \$7.00 | \$7.88 | \$5.83 | \$7.47 | \$9.02 | \$10.43 | \$13.26 | \$15.13 | \$10.66 | \$13.95 | \$16.83 | \$19.68 | \$25.38 | \$29.01 | 42 |
| 43 | | \$3.27 | \$4.24 | \$5.06 | \$5.71 | \$7.06 | \$7.98 | \$5.95 | \$7.61 | \$9.20 | \$10.66 | \$13.53 | \$15.43 | \$10.79 | \$14.14 | \$17.07 | \$19.94 | \$25.73 | \$29.43 | 43 |
| 44 | | \$3.29 | \$4.29 | \$5.13 | \$5.79 | \$7.16 | \$8.10 | \$6.08 | \$7.76 | \$9.38 | \$10.86 | \$13.82 | \$15.79 | \$10.93 | \$14.32 | \$17.30 | \$20.22 | \$26.10 | \$29.84 | 44 |
| 45 | | \$3.33 | \$4.33 | \$5.17 | \$5.85 | \$7.25 | \$8.17 | \$6.24 | \$7.90 | \$9.58 | \$11.09 | \$14.12 | \$16.12 | \$11.07 | \$14.52 | \$17.51 | \$20.50 | \$26.46 | \$30.27 | 45 |
| 46 | | \$3.39 | \$4.42 | \$5.29 | \$5.98 | \$7.43 | \$8.38 | \$6.53 | \$8.32 | \$10.01 | \$11.53 | \$14.50 | \$16.53 | \$11.24 | \$14.75 | \$17.82 | \$20.85 | \$26.91 | \$30.77 | 46 |
| 47 | | \$3.43 | \$4.51 | \$5.40 | \$6.13 | \$7.60 | \$8.58 | \$6.89 | \$8.75 | \$10.45 | \$11.97 | \$14.86 | \$16.97 | \$11.42 | \$14.98 | \$18.10 | \$21.18 | \$27.35 | \$31.28 | 47 |
| 48 | | \$3.51 | \$4.59 | \$5.53 | \$6.26 | \$7.77 | \$8.79 | \$7.23 | \$9.19 | \$10.93 | \$12.43 | \$16.25 | \$17.40 | \$11.59 | \$15.22 | \$18.38 | \$21.53 | \$27.79 | \$31.80 | 48 |
| 49 | | \$3.56 | \$4.69 | \$5.64 | \$6.39 | \$7.95 | \$8.98 | \$7.60 | \$9.65 | \$11.43 | \$12.91 | \$16.62 | \$17.85 | \$11.77 | \$15.47 | \$18.68 | \$21.88 | \$28.26 | \$32.34 | 49 |
| 50 | | \$3.64 | \$4.76 | \$5.76 | \$6.52 | \$8.13 | \$9.19 | \$7.98 | \$10.14 | \$11.95 | \$13.42 | \$16.03 | \$18.32 | \$11.96 | \$15.72 | \$18.98 | \$22.23 | \$28.71 | \$32.87 | 50 |
| 51 | | \$3.69 | \$4.87 | \$5.86 | \$6.66 | \$8.29 | \$9.38 | \$8.38 | \$10.67 | \$12.49 | \$13.94 | \$16.45 | \$18.79 | \$12.16 | \$15.96 | \$19.27 | \$22.59 | \$29.19 | \$33.41 | 51 |
| 52 | | \$3.76 | \$4.95 | \$5.98 | \$6.80 | \$8.47 | \$9.59 | \$8.81 | \$11.21 | \$13.05 | \$14.49 | \$16.86 | \$19.27 | \$12.33 | \$16.21 | \$19.59 | \$22.97 | \$29.67 | \$33.97 | 52 |
| 53 | | \$3.81 | \$5.04 | \$6.11 | \$6.93 | \$8.65 | \$9.79 | \$9.24 | \$11.77 | \$13.65 | \$15.04 | \$17.30 | \$19.78 | \$12.54 | \$16.48 | \$19.90 | \$23.31 | \$30.16 | \$34.54 | 53 |
| 54 | | \$3.86 | \$5.13 | \$6.23 | \$7.06 | \$8.82 | \$9.99 | \$9.72 | \$12.35 | \$14.27 | \$15.61 | \$17.74 | \$20.30 | \$12.73 | \$16.73 | \$20.21 | \$23.71 | \$30.66 | \$35.10 | 54 |
| 55 | | \$3.93 | \$5.21 | \$6.33 | \$7.18 | \$8.99 | \$10.19 | \$10.23 | \$13.00 | \$14.91 | \$16.23 | \$18.18 | \$20.82 | \$12.94 | \$17.01 | \$20.53 | \$24.09 | \$31.17 | \$35.71 | 55 |
| 56 | | \$4.31 | \$5.67 | \$6.82 | \$7.77 | \$9.75 | \$11.06 | \$10.73 | \$13.64 | \$15.64 | \$17.02 | \$19.31 | \$22.11 | \$13.49 | \$17.74 | \$21.44 | \$25.20 | \$32.67 | \$37.46 | 56 |
| 57 | | \$4.69 | \$6.12 | \$7.30 | \$8.36 | \$10.51 | \$11.94 | \$11.25 | \$14.31 | \$16.40 | \$17.84 | \$20.47 | \$23.47 | \$14.04 | \$18.51 | \$22.40 | \$26.37 | \$34.27 | \$39.27 | 57 |
| 58 | | \$5.06 | \$6.53 | \$7.80 | \$8.94 | \$11.28 | \$12.80 | \$11.80 | \$15.02 | \$17.20 | \$18.70 | \$21.75 | \$24.92 | \$14.62 | \$19.32 | \$23.41 | \$27.59 | \$35.92 | \$41.20 | 58 |
| 59 | | \$5.45 | \$7.00 | \$8.29 | \$9.52 | \$12.03 | \$13.66 | \$12.40 | \$15.76 | \$18.04 | \$19.61 | \$23.06 | \$26.46 | \$15.22 | \$20.16 | \$24.46 | \$28.88 | \$37.65 | \$43.22 | 59 |
| 60 | | \$5.82 | \$7.44 | \$8.79 | \$10.10 | \$12.77 | \$14.54 | \$13.00 | \$16.53 | \$18.93 | \$20.56 | \$24.48 | \$28.11 | \$15.86 | \$21.03 | \$25.56 | \$30.21 | \$39.47 | \$45.33 | 60 |
| 61 | | \$6.20 | \$7.88 | \$9.31 | \$10.68 | \$13.53 | \$15.41 | \$13.65 | \$17.35 | \$19.84 | \$21.56 | \$25.98 | \$29.83 | \$16.52 | \$21.95 | \$26.71 | \$31.63 | \$41.38 | \$47.54 | 61 |
| 62 | | \$6.69 | \$8.34 | \$9.77 | \$11.25 | \$14.29 | \$16.27 | \$14.36 | \$18.22 | \$20.83 | \$22.61 | \$27.59 | \$31.67 | \$17.20 | \$22.90 | \$27.93 | \$33.09 | \$43.37 | \$49.87 | 62 |
| 63 | | \$7.27 | \$9.21 | \$10.82 | \$12.45 | \$15.83 | \$18.02 | \$15.17 | \$19.23 | \$21.98 | \$23.85 | \$29.70 | \$34.09 | \$18.45 | \$24.52 | \$29.88 | \$36.31 | \$46.15 | \$52.99 | 63 |
| 64 | | \$7.96 | \$10.10 | \$11.87 | \$13.66 | \$17.36 | \$19.79 | \$16.02 | \$20.31 | \$23.19 | \$25.16 | \$32.01 | \$36.69 | \$19.79 | \$26.26 | \$31.93 | \$37.68 | \$49.08 | \$56.31 | 64 |
| 65 | | \$8.66 | \$10.97 | \$12.90 | \$14.86 | \$18.91 | \$21.54 | \$16.91 | \$21.44 | \$24.49 | \$26.55 | \$34.50 | \$39.50 | \$21.22 | \$28.12 | \$34.14 | \$40.21 | \$52.22 | \$59.84 | 65 |
| 66 | | \$9.35 | \$11.86 | \$13.94 | \$16.07 | \$20.43 | \$23.28 | \$17.86 | \$22.63 | \$25.84 | \$28.02 | \$37.16 | \$42.50 | \$22.77 | \$30.11 | \$36.53 | \$42.89 | \$55.53 | \$63.56 | 66 |
| 67 | | \$10.04 | \$12.73 | \$14.98 | \$17.27 | \$21.95 | \$25.03 | \$18.85 | \$23.90 | \$27.28 | \$29.54 | \$40.04 | \$45.76 | \$24.41 | \$32.24 | \$39.09 | \$45.77 | \$59.05 | \$67.55 | 67 |
| 68 | | \$11.40 | \$14.50 | \$17.08 | \$19.65 | \$24.90 | \$28.38 | \$20.33 | \$25.98 | \$30.01 | \$32.87 | \$43.90 | \$50.07 | \$26.63 | \$35.22 | \$42.75 | \$49.84 | \$63.98 | \$73.03 | 68 |
| 69 | | \$12.76 | \$16.25 | \$19.18 | \$22.02 | \$27.86 | \$31.71 | \$21.90 | \$28.24 | \$33.00 | \$36.58 | \$48.11 | \$54.80 | \$29.03 | \$38.48 | \$46.74 | \$54.29 | \$69.31 | \$78.98 | 69 |
| 70 | | \$14.11 | \$18.01 | \$21.27 | \$24.39 | \$30.81 | \$35.05 | \$23.60 | \$30.69 | \$36.30 | \$40.72 | \$52.76 | \$59.97 | \$31.67 | \$42.02 | \$51.11 | \$59.13 | \$75.10 | \$85.43 | 70 |
| 71 | | \$15.48 | \$19.78 | \$23.39 | \$26.79 | \$33.76 | \$38.38 | \$25.43 | \$33.35 | \$39.92 | \$45.31 | \$57.83 | \$65.65 | \$34.52 | \$45.90 | \$55.89 | \$64.41 | \$81.37 | \$92.36 | 71 |
| 72 | | \$16.83 | \$21.54 | \$25.48 | \$29.15 | \$36.71 | \$41.71 | \$27.38 | \$36.28 | \$43.92 | \$50.39 | \$63.38 | \$71.86 | \$37.63 | \$50.12 | \$61.11 | \$70.16 | \$88.15 | \$99.88 | 72 |
| 73 | | \$19.28 | \$24.79 | \$29.43 | \$33.58 | \$42.10 | \$47.75 | \$30.33 | \$40.34 | \$48.96 | \$56.05 | \$70.22 | \$79.50 | \$41.32 | \$55.24 | \$67.52 | \$77.30 | \$96.72 | \$109.43 | 73 |
| 74 | | \$21.75 | \$28.06 | \$33.40 | \$38.01 | \$47.48 | \$53.77 | \$33.61 | \$44.85 | \$54.60 | \$62.32 | \$77.79 | \$87.93 | \$45.35 | \$60.90 | \$74.59 | \$85.15 | \$106.13 | \$119.88 | 74 |
| 75 | | \$24.18 | \$31.32 | \$37.37 | \$42.43 | \$52.84 | \$59.81 | \$37.21 | \$49.87 | \$60.90 | \$69.31 | \$86.17 | \$97.28 | \$49.81 | \$67.11 | \$82.39 | \$93.81 | \$116.45 | \$131.34 | 75 |
| 76 | | \$26.63 | \$34.58 | \$41.34 | \$46.85 | \$58.22 | \$65.82 | \$41.22 | \$55.48 | \$67.88 | \$77.09 | \$95.46 | \$107.62 | \$54.69 | \$73.96 | \$91.03 | \$103.33 | \$127.77 | \$143.90 | 76 |
| 77 | | \$29.07 | \$37.83 | \$45.31 | \$51.28 | \$63.60 | \$71.85 | \$45.65 | \$61.70 | \$75.70 | \$85.71 | \$105.75 | \$119.06 | \$60.07 | \$81.50 | \$100.58 | \$113.85 | \$140.18 | \$157.66 | 77 |
| 78 | | \$31.34 | \$40.87 | \$49.01 | \$55.43 | \$68.66 | \$77.46 | \$48.53 | \$65.77 | \$80.83 | \$91.45 | \$112.67 | \$126.70 | \$63.40 | \$86.25 | \$106.60 | \$120.57 | \$148.25 | \$166.47 | 78 |
| 79 | | \$33.59 | \$43.88 | \$52.69 | \$59.59 | \$73.71 | \$83.09 | \$51.60 | \$70.09 | \$86.28 | \$97.59 | \$120.04 | \$134.81 | \$66.95 | \$91.26 | \$112.97 | \$127.70 | \$156.76 | \$175.80 | 79 |
| 80 | | \$35.85 | \$46.88 | \$56.39 | \$63.76 | \$78.78 | \$88.72 | \$54.86 | \$74.70 | \$92.11 | \$104.13 | \$127.90 | \$143.44 | \$70.69 | \$96.55 | \$119.70 | \$135.25 | \$165.76 | \$185.65 | 80 |
| 81 | | \$38.12 | \$49.91 | \$60.10 | \$67.90 | \$83.83 | \$94.33 | \$58.31 | \$79.61 | \$98.35 | \$111.09 | \$136.27 | \$152.64 | \$74.62 | \$102.16 | \$126.85 | \$143.23 | \$175.29 | \$196.04 | 81 |
| 82 | | \$40.37 | \$52.92 | \$63.80 | \$72.06 | \$88.89 | \$99.96 | \$62.00 | \$84.83 | \$104.98 | \$118.53 | \$145.18 | \$162.40 | \$78.78 | \$108.09 | \$134.44 | \$151.68 | \$185.36 | \$207.01 | 82 |
| 83 | | \$43.34 | \$56.90 | \$68.71 | \$77.61 | \$95.69 | \$107.50 | \$65.93 | \$90.41 | \$112.04 | \$126.46 | \$154.77 | \$172.98 | \$83.38 | \$114.58 | \$142.68 | \$160.93 | \$196.48 | \$219.25 | 83 |
| 84 | | \$46.30 | \$60.91 | \$73.65 | \$83.17 | \$102.48 | \$115.07 | \$70.13 | \$96.37 | \$119.57 | \$134.92 | \$164.99 | \$184.26 | \$88.26 | \$121.44 | \$151.43 | \$170.74 | \$208.29 | \$232.21 | 84 |
| 85 | | \$49.27 | \$ | | | | | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|------------------------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|-----------|
| | | Facility - 20 Day EP | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | | Auto 5% Compound Inflation | | | | | | Issue Age |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$8.39 | \$10.71 | \$12.58 | \$14.14 | \$17.33 | \$19.44 | \$12.67 | \$16.37 | \$19.53 | \$22.37 | \$28.16 | \$31.93 | \$25.37 | \$33.21 | \$40.03 | \$46.59 | \$59.69 | \$67.94 | 25 |
| 26 | \$8.44 | \$10.75 | \$12.71 | \$14.26 | \$17.45 | \$19.59 | \$12.87 | \$16.64 | \$19.82 | \$22.78 | \$28.68 | \$32.53 | \$25.63 | \$33.61 | \$40.49 | \$47.15 | \$60.45 | \$68.81 | 26 |
| 27 | \$8.51 | \$10.84 | \$12.78 | \$14.32 | \$17.60 | \$19.75 | \$13.05 | \$16.93 | \$20.16 | \$23.17 | \$29.19 | \$33.13 | \$25.97 | \$34.00 | \$40.98 | \$47.70 | \$61.20 | \$69.69 | 27 |
| 28 | \$8.56 | \$10.92 | \$12.87 | \$14.45 | \$17.72 | \$19.91 | \$13.27 | \$17.20 | \$20.50 | \$23.56 | \$29.69 | \$33.73 | \$26.27 | \$34.40 | \$41.46 | \$48.30 | \$61.96 | \$70.59 | 28 |
| 29 | \$8.60 | \$10.98 | \$12.95 | \$14.58 | \$17.88 | \$20.11 | \$13.45 | \$17.48 | \$20.88 | \$23.97 | \$30.21 | \$34.32 | \$26.60 | \$34.80 | \$41.94 | \$48.88 | \$62.74 | \$71.51 | 29 |
| 30 | \$8.65 | \$11.02 | \$13.05 | \$14.65 | \$18.00 | \$20.27 | \$13.65 | \$17.75 | \$21.22 | \$24.37 | \$30.78 | \$34.96 | \$26.92 | \$35.20 | \$42.44 | \$49.48 | \$63.54 | \$72.42 | 30 |
| 31 | \$8.69 | \$11.10 | \$13.15 | \$14.77 | \$18.16 | \$20.43 | \$13.86 | \$18.04 | \$21.57 | \$24.77 | \$31.34 | \$35.60 | \$27.24 | \$35.60 | \$42.96 | \$50.09 | \$64.35 | \$73.35 | 31 |
| 32 | \$8.72 | \$11.20 | \$13.22 | \$14.89 | \$18.27 | \$20.58 | \$14.10 | \$18.32 | \$21.93 | \$25.20 | \$31.90 | \$36.23 | \$27.54 | \$36.04 | \$43.47 | \$50.69 | \$65.14 | \$74.31 | 32 |
| 33 | \$8.81 | \$11.28 | \$13.30 | \$14.97 | \$18.39 | \$20.75 | \$14.32 | \$18.59 | \$22.30 | \$25.63 | \$32.46 | \$36.92 | \$27.87 | \$36.47 | \$44.00 | \$51.33 | \$65.98 | \$75.26 | 33 |
| 34 | \$8.84 | \$11.32 | \$13.42 | \$15.09 | \$18.56 | \$20.91 | \$14.58 | \$18.93 | \$22.65 | \$26.09 | \$33.04 | \$37.59 | \$28.19 | \$36.92 | \$44.53 | \$51.96 | \$66.80 | \$76.21 | 34 |
| 35 | \$8.89 | \$11.40 | \$13.51 | \$15.21 | \$18.68 | \$21.07 | \$14.81 | \$19.29 | \$23.05 | \$26.51 | \$33.61 | \$38.21 | \$28.52 | \$37.35 | \$45.03 | \$52.59 | \$67.65 | \$77.21 | 35 |
| 36 | \$8.97 | \$11.52 | \$13.65 | \$15.41 | \$18.95 | \$21.34 | \$15.14 | \$19.59 | \$23.54 | \$27.07 | \$34.32 | \$39.05 | \$28.90 | \$37.87 | \$45.63 | \$53.32 | \$68.51 | \$78.31 | 36 |
| 37 | \$9.03 | \$11.66 | \$13.86 | \$15.60 | \$19.23 | \$21.66 | \$15.46 | \$19.94 | \$24.01 | \$27.62 | \$35.05 | \$39.90 | \$29.30 | \$38.38 | \$46.27 | \$54.03 | \$69.56 | \$79.43 | 37 |
| 38 | \$9.15 | \$11.78 | \$14.03 | \$15.81 | \$19.47 | \$21.93 | \$15.76 | \$20.34 | \$24.49 | \$28.22 | \$35.79 | \$40.78 | \$29.69 | \$38.90 | \$46.89 | \$54.79 | \$70.55 | \$80.60 | 38 |
| 39 | \$9.23 | \$11.91 | \$14.18 | \$16.01 | \$19.75 | \$22.25 | \$16.09 | \$20.75 | \$24.96 | \$28.83 | \$36.55 | \$41.65 | \$30.11 | \$39.42 | \$47.53 | \$55.54 | \$71.54 | \$81.75 | 39 |
| 40 | \$9.33 | \$12.07 | \$14.37 | \$16.21 | \$19.99 | \$22.57 | \$16.45 | \$21.14 | \$25.49 | \$29.43 | \$37.35 | \$42.57 | \$30.50 | \$39.93 | \$48.17 | \$56.30 | \$72.55 | \$82.90 | 40 |
| 41 | \$9.45 | \$12.19 | \$14.53 | \$16.40 | \$20.27 | \$22.87 | \$16.81 | \$21.55 | \$26.00 | \$30.03 | \$38.16 | \$43.47 | \$30.89 | \$40.46 | \$48.80 | \$57.05 | \$73.58 | \$84.08 | 41 |
| 42 | \$9.52 | \$12.33 | \$14.70 | \$16.61 | \$20.55 | \$23.17 | \$17.16 | \$21.93 | \$26.51 | \$30.66 | \$38.94 | \$44.43 | \$31.30 | \$41.01 | \$49.48 | \$57.85 | \$74.62 | \$85.28 | 42 |
| 43 | \$9.60 | \$12.45 | \$14.89 | \$16.81 | \$20.80 | \$23.46 | \$17.51 | \$22.37 | \$27.04 | \$31.30 | \$39.78 | \$45.40 | \$31.69 | \$41.57 | \$50.15 | \$58.65 | \$75.66 | \$86.53 | 43 |
| 44 | \$9.67 | \$12.58 | \$15.05 | \$17.01 | \$21.07 | \$23.77 | \$17.88 | \$22.83 | \$27.59 | \$31.93 | \$40.62 | \$46.40 | \$32.13 | \$42.13 | \$50.83 | \$59.44 | \$76.73 | \$87.76 | 44 |
| 45 | \$9.79 | \$12.75 | \$15.21 | \$17.20 | \$21.30 | \$24.06 | \$18.32 | \$23.25 | \$28.16 | \$32.62 | \$41.53 | \$47.39 | \$32.53 | \$42.69 | \$51.51 | \$60.28 | \$77.81 | \$88.99 | 45 |
| 46 | \$9.97 | \$12.97 | \$15.58 | \$17.60 | \$21.81 | \$24.65 | \$19.23 | \$24.45 | \$29.43 | \$33.88 | \$42.61 | \$48.62 | \$33.04 | \$43.36 | \$52.36 | \$61.29 | \$79.08 | \$90.46 | 46 |
| 47 | \$10.12 | \$13.27 | \$15.88 | \$18.00 | \$22.33 | \$25.23 | \$20.23 | \$25.69 | \$30.75 | \$35.20 | \$43.68 | \$49.89 | \$33.56 | \$44.04 | \$53.20 | \$62.27 | \$80.40 | \$91.97 | 47 |
| 48 | \$10.31 | \$13.51 | \$16.25 | \$18.39 | \$22.87 | \$25.84 | \$21.26 | \$26.98 | \$32.13 | \$36.55 | \$44.80 | \$51.17 | \$34.09 | \$44.77 | \$54.03 | \$63.27 | \$81.71 | \$93.48 | 48 |
| 49 | \$10.46 | \$13.78 | \$16.57 | \$18.80 | \$23.39 | \$26.39 | \$22.33 | \$28.39 | \$33.61 | \$37.99 | \$45.95 | \$52.48 | \$34.61 | \$45.46 | \$54.90 | \$64.31 | \$83.06 | \$95.05 | 49 |
| 50 | \$10.68 | \$14.03 | \$16.93 | \$19.20 | \$23.88 | \$26.98 | \$23.46 | \$29.82 | \$35.11 | \$39.47 | \$47.15 | \$53.83 | \$35.17 | \$46.18 | \$55.78 | \$65.35 | \$84.41 | \$96.64 | 50 |
| 51 | \$10.84 | \$14.29 | \$17.24 | \$19.59 | \$24.40 | \$27.59 | \$24.65 | \$31.34 | \$36.71 | \$40.98 | \$48.35 | \$55.23 | \$35.72 | \$46.89 | \$56.66 | \$66.41 | \$85.81 | \$98.23 | 51 |
| 52 | \$11.02 | \$14.53 | \$17.60 | \$19.99 | \$24.89 | \$28.19 | \$25.87 | \$32.91 | \$38.38 | \$42.57 | \$49.58 | \$56.66 | \$36.28 | \$47.66 | \$57.57 | \$67.49 | \$87.24 | \$99.86 | 52 |
| 53 | \$11.20 | \$14.81 | \$17.92 | \$20.39 | \$25.41 | \$28.80 | \$27.20 | \$34.61 | \$40.14 | \$44.19 | \$50.83 | \$58.12 | \$36.84 | \$48.42 | \$58.49 | \$68.56 | \$88.67 | \$101.54 | 53 |
| 54 | \$11.35 | \$15.05 | \$18.27 | \$20.80 | \$25.93 | \$29.35 | \$28.59 | \$36.34 | \$41.98 | \$45.91 | \$52.16 | \$59.63 | \$37.43 | \$49.17 | \$59.41 | \$69.69 | \$90.15 | \$103.19 | 54 |
| 55 | \$11.55 | \$15.33 | \$18.59 | \$21.14 | \$26.43 | \$29.94 | \$30.06 | \$38.21 | \$43.85 | \$47.70 | \$53.47 | \$61.20 | \$38.03 | \$49.97 | \$60.31 | \$70.80 | \$91.66 | \$104.96 | 55 |
| 56 | \$12.67 | \$16.64 | \$20.06 | \$22.87 | \$28.68 | \$32.49 | \$31.53 | \$40.11 | \$46.00 | \$50.01 | \$56.75 | \$64.99 | \$39.62 | \$52.16 | \$63.03 | \$74.10 | \$96.06 | \$110.09 | 56 |
| 57 | \$13.78 | \$17.96 | \$21.52 | \$24.56 | \$30.89 | \$35.08 | \$33.09 | \$42.10 | \$48.21 | \$52.44 | \$60.20 | \$69.01 | \$41.26 | \$54.43 | \$65.86 | \$77.52 | \$100.74 | \$115.48 | 57 |
| 58 | \$14.89 | \$19.23 | \$22.92 | \$26.27 | \$33.13 | \$37.63 | \$34.72 | \$44.15 | \$50.57 | \$54.99 | \$63.91 | \$73.27 | \$42.96 | \$56.77 | \$68.81 | \$81.11 | \$105.60 | \$121.11 | 58 |
| 59 | \$16.01 | \$20.55 | \$24.40 | \$28.00 | \$35.35 | \$40.17 | \$36.43 | \$46.33 | \$53.04 | \$57.65 | \$67.82 | \$77.81 | \$44.77 | \$59.26 | \$71.91 | \$84.90 | \$110.68 | \$127.06 | 59 |
| 60 | \$17.12 | \$21.86 | \$25.84 | \$29.66 | \$37.54 | \$42.77 | \$38.21 | \$48.62 | \$55.63 | \$60.45 | \$71.94 | \$82.62 | \$46.63 | \$61.84 | \$75.13 | \$89.04 | \$116.02 | \$133.25 | 60 |
| 61 | \$18.25 | \$23.17 | \$27.32 | \$31.38 | \$39.78 | \$45.32 | \$40.14 | \$51.01 | \$58.33 | \$63.38 | \$76.36 | \$87.73 | \$48.59 | \$64.55 | \$78.53 | \$92.97 | \$121.64 | \$139.79 | 61 |
| 62 | \$19.36 | \$24.49 | \$28.76 | \$33.09 | \$42.01 | \$47.86 | \$42.21 | \$53.55 | \$61.24 | \$66.46 | \$81.11 | \$93.09 | \$50.57 | \$67.33 | \$82.09 | \$97.26 | \$127.53 | \$146.64 | 62 |
| 63 | \$21.38 | \$27.07 | \$31.81 | \$36.64 | \$46.51 | \$52.99 | \$44.59 | \$56.54 | \$64.63 | \$70.13 | \$87.36 | \$100.22 | \$54.22 | \$72.11 | \$87.79 | \$103.81 | \$135.66 | \$155.79 | 63 |
| 64 | \$23.42 | \$29.66 | \$34.88 | \$40.17 | \$51.05 | \$58.18 | \$47.11 | \$59.69 | \$68.21 | \$73.99 | \$94.13 | \$107.86 | \$58.18 | \$77.21 | \$93.90 | \$110.77 | \$144.31 | \$165.57 | 64 |
| 65 | \$25.45 | \$32.24 | \$37.94 | \$43.68 | \$55.54 | \$63.32 | \$49.73 | \$63.03 | \$72.01 | \$78.03 | \$101.42 | \$116.11 | \$62.40 | \$82.64 | \$100.43 | \$118.18 | \$153.49 | \$175.91 | 65 |
| 66 | \$27.48 | \$34.84 | \$40.98 | \$47.23 | \$60.05 | \$68.44 | \$52.53 | \$66.53 | \$75.98 | \$82.05 | \$104.25 | \$124.98 | \$66.94 | \$88.52 | \$107.38 | \$126.09 | \$163.24 | \$186.89 | 66 |
| 67 | \$29.51 | \$37.43 | \$44.04 | \$50.77 | \$64.55 | \$73.58 | \$55.47 | \$70.28 | \$80.18 | \$86.83 | \$117.70 | \$134.49 | \$71.79 | \$94.80 | \$114.92 | \$134.53 | \$173.59 | \$198.56 | 67 |
| 68 | \$33.48 | \$42.61 | \$50.22 | \$57.73 | \$73.24 | \$83.41 | \$59.75 | \$76.36 | \$88.19 | \$96.64 | \$129.05 | \$147.20 | \$78.28 | \$103.57 | \$125.66 | \$146.52 | \$188.10 | \$214.73 | 68 |
| 69 | \$37.51 | \$47.78 | \$56.38 | \$64.74 | \$81.91 | \$93.21 | \$64.38 | \$83.02 | \$97.00 | \$107.55 | \$141.47 | \$161.11 | \$85.35 | \$113.12 | \$137.41 | \$159.59 | \$203.79 | \$232.21 | 69 |
| 70 | \$41.48 | \$52.95 | \$62.56 | \$71.72 | \$90.60 | \$103.02 | \$69.34 | \$90.22 | \$106.71 | \$119.69 | \$155.08 | \$176.31 | \$93.09 | \$123.55 | \$150.28 | \$173.84 | \$220.77 | \$251.13 | 70 |
| 71 | \$45.51 | \$58.12 | \$68.71 | \$78.71 | \$99.25 | \$112.84 | \$74.73 | \$98.07 | \$117.38 | \$133.18 | \$170.02 | \$193.00 | \$101.49 | \$134.94 | \$164.32 | \$189.33 | \$239.22 | \$271.56 | 71 |
| 72 | \$49.48 | \$63.32 | \$74.89 | \$85.69 | \$107.94 | \$122.64 | \$80.52 | \$106.62 | \$129.12 | \$148.16 | \$186.34 | \$211.27 | \$110.61 | \$147.36 | \$179.65 | \$206.24 | \$259.16 | \$293.65 | 72 |
| 73 | \$56.72 | \$72.90 | \$86.53 | \$98.70 | \$123.75 | \$140.35 | \$89.20 | \$118.57 | \$143.97 | \$164.77 | \$206.45 | \$233.72 | \$121.44 | \$162.40 | \$198.48 | \$227.24 | \$284.37 | \$321.72 | 73 |
| 74 | \$63.91 | \$82.50 | \$98.20 | \$111.74 | \$139.57 | \$158.07 | \$98.77 | \$131.87 | \$160.53 | \$183.23 | \$228.71 | \$258.56 | \$133.34 | \$179.01 | \$219.27 | \$250.32 | \$312.00 | \$352.46 | 74 |
| 75 | \$71.07 | \$92.09 | \$109.85 | \$124.74 | \$155.36 | \$175.79 | \$109.42 | \$146.64 | \$179.01 | \$203.79 | \$253.35 | \$286.03 | \$146.40 | \$197.30 | \$242.25 | \$275.76 | \$342.34 | \$386.13 | 75 |
| 76 | \$78.28 | \$101.70 | \$121.52 | \$137.72 | \$171.17 | \$193.51 | \$121.19 | \$163.09 | \$199.60 | \$226.62 | \$280.67 | \$316.42 | \$160.78 | \$217.44 | \$267.64 | \$303.80 | \$375.63 | \$423.05 | 76 |
| 77 | \$85.48 | \$111.24 | \$133.18 | \$150.74 | \$186.98 | \$211.23 | \$134.22 | \$181.42 | \$222.59 | \$252.00 | \$310.92 | \$350.05 | \$176.58 | \$239.61 | \$295.71 | \$334.70 | \$412.14 | \$463.52 | 77 |
| 78 | \$92.13 | \$120.13 | \$144.06 | \$162.97 | \$201.88 | \$227.76 | \$142.70 | \$193.36 | \$237.63 | \$268.87 | \$331.28 | \$372.47 | \$186.42 | \$253.54 | \$313.40 | \$354.49 | \$435.82 | \$489.46 | 78 |
| 79 | \$98.74 | \$129.02 | \$154.92 | \$175.20 | \$216.71 | \$244.28 | \$151.69 | \$206.06 | \$253.67 | \$286.88 | \$352.94 | \$396.34 | \$196.81 | \$268.28 | \$332.11 | \$375.42 | \$460.88 | \$516.85 | 79 |
| 80 | \$105.39 | \$137.85 | \$165.79 | \$187.42 | \$231.61 | \$260.80 | \$161.26 | \$219.58 | \$270.83 | \$306.11 | \$372.02 | \$421.72 | \$207.80 | \$283.86 | \$351.95 | \$397.62 | \$487.37 | \$545.80 | 80 |
| 81 | \$112.04 | \$146.72 | \$176.70 | \$199.64 | \$246.47 | \$277.33 | \$171.41 | \$234.04 | \$289.15 | \$326.62 | \$400.62 | \$448.73 | \$219.38 | \$300.33 | \$372.96 | \$421.08 | \$515.34 | \$576.35 | 81 |
| 82 | \$118.69 | \$155.57 | \$187.57 | \$211.86 | \$261.36 | \$293.88 | \$182.24 | \$249.41 | \$308.66 | \$348.47 | \$426.83 | \$477.48 | \$231.61 | \$317.77 | \$395.25 | \$445.94 | \$544.93 | \$608.60 | 82 |
| 83 | \$127.41 | \$167.31 | \$202.04 | \$228.18 | \$281.30 | \$316.06 | \$193.82 | \$265.82 | \$329.41 | \$371.77 | \$455.02 | \$508.57 | \$245.15 | \$336.84 | \$419.46 | \$473.14 | \$ | | |

Certificate Form GLTCARP-06-FC

| Issue Age | | Annual 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 3% Compound Inflation | | | | | | Auto 5% Compound Inflation | | | | | | | |
| 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | | | |
| 25 | \$31.54 | \$40.23 | \$47.26 | \$53.08 | \$65.03 | \$72.97 | \$47.54 | \$61.45 | \$73.27 | \$84.01 | \$105.71 | \$119.90 | \$95.24 | \$124.70 | \$150.27 | \$174.94 | \$224.11 | \$255.07 | 25 | | |
| 26 | \$31.69 | \$40.37 | \$47.70 | \$53.53 | \$65.49 | \$73.57 | \$48.30 | \$62.51 | \$74.46 | \$85.54 | \$107.65 | \$122.16 | \$96.29 | \$126.19 | \$152.06 | \$177.02 | \$226.97 | \$258.37 | 26 | | |
| 27 | \$32.00 | \$40.67 | \$47.99 | \$53.81 | \$65.09 | \$74.16 | \$49.04 | \$63.54 | \$75.66 | \$87.02 | \$109.58 | \$124.39 | \$97.48 | \$127.69 | \$153.86 | \$179.12 | \$229.80 | \$261.65 | 27 | | |
| 28 | \$32.14 | \$40.98 | \$48.30 | \$54.29 | \$66.53 | \$74.76 | \$49.79 | \$64.59 | \$77.01 | \$88.52 | \$111.54 | \$126.64 | \$98.68 | \$129.18 | \$155.64 | \$181.37 | \$232.65 | \$265.08 | 28 | | |
| 29 | \$32.31 | \$41.27 | \$48.60 | \$54.74 | \$67.13 | \$75.50 | \$50.55 | \$65.65 | \$78.35 | \$90.01 | \$113.48 | \$128.89 | \$99.88 | \$130.67 | \$157.44 | \$183.60 | \$235.63 | \$268.53 | 29 | | |
| 30 | \$32.46 | \$41.42 | \$49.04 | \$55.02 | \$67.58 | \$76.10 | \$51.29 | \$66.68 | \$79.68 | \$91.50 | \$115.58 | \$131.26 | \$101.07 | \$132.18 | \$159.39 | \$185.86 | \$238.62 | \$271.96 | 30 | | |
| 31 | \$32.60 | \$41.71 | \$49.34 | \$55.48 | \$68.18 | \$76.70 | \$52.03 | \$67.73 | \$81.04 | \$92.99 | \$117.67 | \$133.67 | \$102.27 | \$133.67 | \$161.32 | \$188.09 | \$241.63 | \$275.42 | 31 | | |
| 32 | \$32.75 | \$42.01 | \$49.64 | \$55.91 | \$68.62 | \$77.31 | \$52.93 | \$68.78 | \$82.38 | \$94.64 | \$119.76 | \$136.06 | \$103.47 | \$135.31 | \$163.27 | \$190.33 | \$244.60 | \$278.99 | 32 | | |
| 33 | \$33.04 | \$42.31 | \$49.94 | \$56.22 | \$69.07 | \$77.90 | \$53.81 | \$69.83 | \$83.72 | \$96.29 | \$121.87 | \$138.60 | \$104.67 | \$136.95 | \$165.21 | \$192.72 | \$247.73 | \$282.59 | 33 | | |
| 34 | \$33.20 | \$42.46 | \$50.38 | \$56.66 | \$69.69 | \$78.51 | \$54.74 | \$71.02 | \$85.07 | \$97.92 | \$124.09 | \$141.14 | \$105.86 | \$138.60 | \$167.16 | \$195.12 | \$250.89 | \$286.17 | 34 | | |
| 35 | \$33.34 | \$42.76 | \$50.69 | \$57.11 | \$70.14 | \$79.09 | \$55.63 | \$72.27 | \$86.56 | \$99.58 | \$126.19 | \$143.53 | \$107.06 | \$140.25 | \$169.10 | \$197.51 | \$254.02 | \$289.92 | 35 | | |
| 36 | \$33.64 | \$43.22 | \$51.29 | \$57.85 | \$71.17 | \$80.14 | \$56.63 | \$73.57 | \$88.37 | \$101.67 | \$128.89 | \$146.66 | \$108.56 | \$142.19 | \$171.35 | \$200.20 | \$257.61 | \$294.11 | 36 | | |
| 37 | \$33.95 | \$43.82 | \$52.03 | \$58.62 | \$72.22 | \$81.35 | \$58.01 | \$74.90 | \$90.16 | \$103.76 | \$131.58 | \$149.81 | \$110.04 | \$144.13 | \$173.73 | \$202.88 | \$261.21 | \$298.29 | 37 | | |
| 38 | \$34.39 | \$44.26 | \$52.64 | \$59.36 | \$73.12 | \$82.38 | \$59.21 | \$76.40 | \$91.96 | \$106.01 | \$134.42 | \$153.11 | \$111.54 | \$146.08 | \$176.13 | \$205.73 | \$264.94 | \$302.62 | 38 | | |
| 39 | \$34.68 | \$44.70 | \$53.22 | \$60.10 | \$74.16 | \$83.58 | \$60.40 | \$77.90 | \$93.74 | \$108.24 | \$137.27 | \$156.40 | \$113.04 | \$148.02 | \$178.52 | \$208.57 | \$268.68 | \$306.96 | 39 | | |
| 40 | \$34.98 | \$45.31 | \$53.97 | \$60.84 | \$75.05 | \$84.79 | \$61.77 | \$79.39 | \$95.70 | \$110.51 | \$140.25 | \$159.83 | \$114.53 | \$149.95 | \$180.91 | \$211.42 | \$272.43 | \$311.29 | 40 | | |
| 41 | \$35.43 | \$45.76 | \$54.57 | \$61.59 | \$76.10 | \$85.82 | \$63.11 | \$80.88 | \$97.64 | \$112.73 | \$143.23 | \$163.27 | \$116.02 | \$151.92 | \$183.32 | \$214.25 | \$276.30 | \$315.78 | 41 | | |
| 42 | \$35.74 | \$46.33 | \$55.17 | \$62.34 | \$77.17 | \$87.02 | \$64.44 | \$82.38 | \$99.58 | \$115.13 | \$146.23 | \$166.86 | \$117.52 | \$154.00 | \$185.86 | \$217.25 | \$280.19 | \$320.27 | 42 | | |
| 43 | \$36.04 | \$46.81 | \$55.91 | \$63.11 | \$78.05 | \$88.07 | \$65.79 | \$84.01 | \$101.53 | \$117.52 | \$149.37 | \$170.47 | \$119.02 | \$156.10 | \$188.39 | \$220.23 | \$284.08 | \$324.90 | 43 | | |
| 44 | \$36.33 | \$47.26 | \$56.51 | \$63.84 | \$79.09 | \$89.27 | \$67.13 | \$85.68 | \$103.62 | \$119.90 | \$152.50 | \$174.19 | \$120.66 | \$158.18 | \$190.94 | \$223.22 | \$288.10 | \$329.53 | 44 | | |
| 45 | \$36.80 | \$47.85 | \$57.11 | \$64.59 | \$79.99 | \$90.31 | \$68.78 | \$87.32 | \$105.71 | \$122.45 | \$155.96 | \$177.93 | \$122.16 | \$160.29 | \$193.49 | \$226.38 | \$292.15 | \$334.15 | 45 | | |
| 46 | \$37.38 | \$48.74 | \$58.47 | \$66.09 | \$81.94 | \$92.55 | \$72.22 | \$91.82 | \$110.51 | \$127.25 | \$159.97 | \$182.56 | \$124.09 | \$162.83 | \$196.61 | \$230.11 | \$296.93 | \$339.69 | 46 | | |
| 47 | \$37.96 | \$49.79 | \$59.66 | \$67.58 | \$83.86 | \$94.79 | \$75.96 | \$96.44 | \$115.42 | \$132.18 | \$164.01 | \$187.34 | \$126.05 | \$165.36 | \$199.74 | \$233.85 | \$301.87 | \$345.37 | 47 | | |
| 48 | \$38.73 | \$50.69 | \$60.98 | \$69.07 | \$85.82 | \$97.04 | \$78.85 | \$101.37 | \$120.66 | \$137.27 | \$168.20 | \$192.13 | \$127.99 | \$168.06 | \$202.88 | \$237.58 | \$306.80 | \$351.05 | 48 | | |
| 49 | \$39.31 | \$51.73 | \$62.19 | \$70.57 | \$87.76 | \$99.13 | \$83.86 | \$106.61 | \$126.19 | \$142.64 | \$172.54 | \$197.07 | \$129.92 | \$170.75 | \$206.17 | \$241.47 | \$311.88 | \$356.88 | 49 | | |
| 50 | \$40.08 | \$52.64 | \$63.54 | \$72.06 | \$89.71 | \$101.37 | \$88.07 | \$111.99 | \$131.87 | \$148.18 | \$177.02 | \$202.15 | \$132.01 | \$173.44 | \$209.47 | \$245.37 | \$316.99 | \$362.86 | 50 | | |
| 51 | \$40.67 | \$53.67 | \$64.74 | \$73.57 | \$91.66 | \$103.62 | \$92.55 | \$117.67 | \$137.86 | \$153.86 | \$181.51 | \$207.36 | \$134.11 | \$176.13 | \$212.76 | \$249.40 | \$322.20 | \$368.86 | 51 | | |
| 52 | \$41.42 | \$54.57 | \$66.09 | \$75.05 | \$93.45 | \$105.86 | \$97.19 | \$123.64 | \$144.13 | \$159.83 | \$186.15 | \$212.76 | \$136.20 | \$178.98 | \$216.19 | \$253.42 | \$327.59 | \$374.98 | 52 | | |
| 53 | \$42.01 | \$55.63 | \$67.29 | \$76.55 | \$95.39 | \$108.10 | \$102.11 | \$129.92 | \$150.71 | \$165.95 | \$190.94 | \$218.28 | \$138.29 | \$181.82 | \$219.64 | \$257.47 | \$332.98 | \$381.26 | 53 | | |
| 54 | \$42.61 | \$56.51 | \$68.62 | \$78.05 | \$97.34 | \$110.19 | \$107.36 | \$136.51 | \$157.59 | \$172.39 | \$195.86 | \$223.97 | \$140.56 | \$184.65 | \$223.08 | \$261.65 | \$338.51 | \$387.55 | 54 | | |
| 55 | \$43.36 | \$57.56 | \$69.83 | \$79.39 | \$99.28 | \$112.43 | \$112.89 | \$143.53 | \$164.62 | \$179.12 | \$200.81 | \$229.80 | \$142.78 | \$187.64 | \$226.52 | \$265.84 | \$344.18 | \$394.11 | 55 | | |
| 56 | \$44.74 | \$62.51 | \$75.35 | \$85.82 | \$107.65 | \$122.01 | \$118.42 | \$150.56 | \$172.69 | \$187.79 | \$213.06 | \$244.01 | \$148.78 | \$195.86 | \$236.68 | \$278.25 | \$360.78 | \$413.41 | 56 | | |
| 57 | \$51.73 | \$67.43 | \$80.74 | \$92.25 | \$116.02 | \$131.73 | \$124.23 | \$158.04 | \$181.06 | \$199.88 | \$226.05 | \$259.11 | \$154.89 | \$204.39 | \$247.30 | \$291.12 | \$378.26 | \$433.60 | 57 | | |
| 58 | \$55.91 | \$72.22 | \$86.13 | \$98.68 | \$124.39 | \$141.30 | \$130.38 | \$165.80 | \$189.88 | \$206.48 | \$239.97 | \$275.11 | \$161.32 | \$213.20 | \$258.37 | \$304.56 | \$396.52 | \$454.82 | 58 | | |
| 59 | \$60.10 | \$77.17 | \$91.66 | \$105.11 | \$132.77 | \$150.85 | \$136.81 | \$174.04 | \$199.16 | \$216.51 | \$254.62 | \$292.15 | \$168.06 | \$222.49 | \$270.02 | \$318.76 | \$415.65 | \$477.10 | 59 | | |
| 60 | \$64.30 | \$82.08 | \$97.04 | \$111.40 | \$140.99 | \$160.58 | \$143.53 | \$182.56 | \$208.88 | \$228.97 | \$270.16 | \$310.24 | \$175.09 | \$232.20 | \$282.13 | \$333.55 | \$435.69 | \$500.42 | 60 | | |
| 61 | \$68.48 | \$87.02 | \$102.55 | \$117.82 | \$149.37 | \$170.15 | \$150.71 | \$191.52 | \$219.03 | \$238.03 | \$286.77 | \$329.37 | \$182.41 | \$242.37 | \$294.84 | \$348.12 | \$456.76 | \$524.94 | 61 | | |
| 62 | \$72.67 | \$91.96 | \$107.95 | \$124.23 | \$157.74 | \$179.72 | \$158.48 | \$201.09 | \$229.97 | \$249.55 | \$304.56 | \$349.57 | \$189.88 | \$252.84 | \$308.29 | \$365.27 | \$478.90 | \$550.66 | 62 | | |
| 63 | \$80.29 | \$101.67 | \$119.46 | \$137.56 | \$174.65 | \$198.99 | \$167.46 | \$212.32 | \$242.66 | \$263.30 | \$328.03 | \$376.33 | \$203.63 | \$270.75 | \$329.67 | \$389.77 | \$509.38 | \$585.06 | 63 | | |
| 64 | \$87.91 | \$111.40 | \$130.98 | \$150.85 | \$191.68 | \$218.44 | \$176.88 | \$224.11 | \$256.11 | \$277.78 | \$353.46 | \$405.03 | \$218.44 | \$289.92 | \$352.55 | \$415.93 | \$541.84 | \$621.67 | 64 | | |
| 65 | \$95.55 | \$121.10 | \$142.48 | \$164.01 | \$208.57 | \$237.73 | \$186.75 | \$236.68 | \$270.33 | \$293.04 | \$380.81 | \$435.99 | \$234.29 | \$310.39 | \$377.08 | \$443.76 | \$576.38 | \$660.56 | 65 | | |
| 66 | \$103.17 | \$130.83 | \$153.86 | \$177.31 | \$225.47 | \$257.03 | \$197.21 | \$249.84 | \$285.26 | \$309.19 | \$410.26 | \$469.34 | \$251.33 | \$332.38 | \$403.24 | \$473.51 | \$613.00 | \$701.81 | 66 | | |
| 67 | \$110.79 | \$140.56 | \$165.36 | \$190.63 | \$242.37 | \$276.30 | \$208.29 | \$263.91 | \$301.14 | \$326.10 | \$441.96 | \$505.05 | \$269.59 | \$356.00 | \$431.50 | \$505.20 | \$651.87 | \$745.62 | 67 | | |
| 68 | \$125.75 | \$159.97 | \$188.53 | \$216.80 | \$274.96 | \$313.24 | \$224.42 | \$286.77 | \$331.18 | \$362.86 | \$484.58 | \$552.76 | \$293.96 | \$388.89 | \$471.87 | \$550.21 | \$706.30 | \$806.33 | 68 | | |
| 69 | \$140.84 | \$179.42 | \$211.72 | \$243.11 | \$307.55 | \$350.02 | \$241.77 | \$311.73 | \$364.20 | \$403.83 | \$531.23 | \$604.95 | \$320.56 | \$424.78 | \$515.98 | \$599.25 | \$765.20 | \$871.96 | 69 | | |
| 70 | \$155.79 | \$198.85 | \$234.88 | \$269.27 | \$340.15 | \$386.79 | \$260.46 | \$338.81 | \$400.71 | \$449.45 | \$582.36 | \$662.05 | \$349.57 | \$463.94 | \$564.27 | \$652.78 | \$829.06 | \$942.98 | 70 | | |
| 71 | \$170.80 | \$218.28 | \$258.06 | \$295.59 | \$372.75 | \$423.73 | \$280.63 | \$368.26 | \$440.77 | \$500.13 | \$638.43 | \$724.69 | \$381.12 | \$506.72 | \$617.05 | \$710.95 | \$898.27 | \$1,019.68 | 71 | | |
| 72 | \$185.86 | \$237.73 | \$281.24 | \$321.75 | \$405.33 | \$460.49 | \$302.32 | \$400.40 | \$484.87 | \$556.35 | \$699.72 | \$793.32 | \$415.35 | \$553.36 | \$674.60 | \$774.49 | \$973.19 | \$1,102.66 | 72 | | |
| 73 | \$212.91 | \$273.76 | \$324.90 | \$370.66 | \$464.68 | \$527.04 | \$334.92 | \$445.26 | \$540.64 | \$618.68 | \$775.23 | \$877.66 | \$456.02 | \$609.87 | \$745.32 | \$853.28 | \$1,067.84 | \$1,208.06 | 73 | | |
| 74 | \$239.97 | \$309.79 | \$368.72 | \$419.54 | \$524.05 | \$593.57 | \$370.94 | \$495.18 | \$602.83 | \$688.07 | \$858.81 | \$970.94 | \$500.72 | \$672.22 | \$823.37 | \$938.99 | \$1,171.59 | \$1,323.50 | 74 | | |
| 75 | \$266.88 | \$345.84 | \$412.51 | \$468.42 | \$583.41 | \$660.11 | \$410.86 | \$550.66 | \$672.22 | \$765.20 | \$951.37 | \$1,074.10 | \$549.76 | \$740.83 | \$909.63 | \$1,035.53 | \$1,285.52 | \$1,449.99 | 75 | | |
| 76 | \$293.96 | \$381.87 | \$456.30 | \$517.18 | \$642.76 | \$726.63 | \$455.14 | \$612.41 | \$749.52 | \$851.04 | \$1,053.92 | \$1,188.20 | \$603.75 | \$816.50 | \$1,005.03 | \$1,140.80 | \$1,410.51 | \$1,588.59 | 76 | | |
| 77 | \$321.00 | \$417.75 | \$500.13 | \$566.06 | \$702.12 | \$793.17 | \$504.02 | \$681.19 | \$835.79 | \$946.28 | \$1,167.55 | \$1,314.52 | \$663.09 | \$899.78 | \$1,110.43 | \$1,256.81 | \$1,547.62 | \$1,740.50 | 77 | | |
| 78 | \$345.98 | \$451.09 | \$540.95 | \$611.97 | \$758.03 | \$855.22 | \$535.85 | \$726.03 | \$892.31 | \$1,009.67 | \$1,243.96 | \$1,398.71 | \$700.03 | \$952.11 | \$1,176.84 | \$1,331.12 | \$1,636.58 | \$1,837.99 | 78 | | |
| 79 | \$370.80 | \$484.43 | \$581.77 | \$657.87 | \$813.80 | \$917.26 | \$569.65 | \$773.74 | \$952.56 | \$1,077.24 | \$1,325.30 | \$1,488.26 | \$739.06 | \$1,007.44 | \$1,247.10 | \$1,409.77 | \$1,730.63 | \$1,940.84 | 79 | | |
| 80 | \$395.77 | \$517.61 | \$622.58 | \$703.76 | \$869.73 | \$979.31 | \$605.53 | \$824.58 | \$1,016.98 | \$1,149.47 | \$1,412.02 | \$1,583.66 | \$780.32 | \$1,065.88 | \$1,321.55 | \$1,493.04 | \$1,830.05 | \$2,049.54 | 80 | | |
| 81 | \$420.74 | \$550.95 | \$66 | | | | | | | | | | | | | | | | | | |

Certificate Form GLTCAAP-06-FC

| | | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|------------------------|--|---------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|
| | | Comprehensive - 30 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | | 7 Year | Lifetime |
| 25 | \$3.67 | \$4.48 | \$5.17 | \$5.74 | \$7.00 | \$7.83 | \$5.50 | \$6.80 | \$7.95 | \$9.02 | \$11.25 | \$12.77 | \$10.60 | \$13.38 | \$15.81 | \$18.22 | \$23.17 | \$26.30 | 25 |
| 26 | \$3.69 | \$4.51 | \$5.21 | \$5.79 | \$7.04 | \$7.89 | \$5.57 | \$6.91 | \$8.10 | \$9.17 | \$11.46 | \$13.00 | \$10.73 | \$13.53 | \$15.99 | \$18.44 | \$23.47 | \$26.64 | 26 |
| 27 | \$3.71 | \$4.54 | \$5.25 | \$5.83 | \$7.10 | \$7.96 | \$5.65 | \$7.02 | \$8.23 | \$9.33 | \$11.66 | \$13.24 | \$10.85 | \$13.68 | \$16.19 | \$18.67 | \$23.77 | \$26.97 | 27 |
| 28 | \$3.73 | \$4.57 | \$5.28 | \$5.87 | \$7.15 | \$8.03 | \$5.73 | \$7.13 | \$8.36 | \$9.47 | \$11.87 | \$13.45 | \$10.97 | \$13.86 | \$16.38 | \$18.91 | \$24.08 | \$27.34 | 28 |
| 29 | \$3.76 | \$4.59 | \$5.31 | \$5.92 | \$7.21 | \$8.10 | \$5.81 | \$7.23 | \$8.49 | \$9.63 | \$12.07 | \$13.70 | \$11.10 | \$14.03 | \$16.57 | \$19.12 | \$24.37 | \$27.68 | 29 |
| 30 | \$3.77 | \$4.63 | \$5.37 | \$5.95 | \$7.27 | \$8.15 | \$5.91 | \$7.35 | \$8.62 | \$9.79 | \$12.29 | \$13.95 | \$11.24 | \$14.18 | \$16.76 | \$19.35 | \$24.67 | \$28.04 | 30 |
| 31 | \$3.80 | \$4.65 | \$5.39 | \$6.00 | \$7.33 | \$8.23 | \$6.00 | \$7.48 | \$8.77 | \$9.97 | \$12.51 | \$14.19 | \$11.37 | \$14.34 | \$16.97 | \$19.59 | \$24.99 | \$28.40 | 31 |
| 32 | \$3.81 | \$4.69 | \$5.42 | \$6.04 | \$7.39 | \$8.28 | \$6.11 | \$7.60 | \$8.91 | \$10.12 | \$12.72 | \$14.44 | \$11.52 | \$14.52 | \$17.18 | \$19.82 | \$25.31 | \$28.77 | 32 |
| 33 | \$3.83 | \$4.71 | \$5.47 | \$6.11 | \$7.44 | \$8.35 | \$6.19 | \$7.72 | \$9.06 | \$10.29 | \$12.94 | \$14.70 | \$11.65 | \$14.70 | \$17.37 | \$20.06 | \$25.62 | \$29.14 | 33 |
| 34 | \$3.84 | \$4.74 | \$5.51 | \$6.14 | \$7.49 | \$8.40 | \$6.28 | \$7.84 | \$9.21 | \$10.45 | \$13.17 | \$14.94 | \$11.78 | \$14.87 | \$17.58 | \$20.32 | \$25.96 | \$29.51 | 34 |
| 35 | \$3.88 | \$4.76 | \$5.54 | \$6.18 | \$7.55 | \$8.48 | \$6.38 | \$7.96 | \$9.35 | \$10.66 | \$13.39 | \$15.21 | \$11.92 | \$15.05 | \$17.80 | \$20.57 | \$26.26 | \$29.91 | 35 |
| 36 | \$3.92 | \$4.83 | \$5.61 | \$6.26 | \$7.66 | \$8.60 | \$6.50 | \$8.13 | \$9.53 | \$10.86 | \$13.66 | \$15.53 | \$12.08 | \$15.26 | \$18.04 | \$20.86 | \$26.63 | \$30.32 | 36 |
| 37 | \$3.94 | \$4.88 | \$5.69 | \$6.35 | \$7.76 | \$8.72 | \$6.62 | \$8.28 | \$9.72 | \$11.09 | \$13.95 | \$15.86 | \$12.23 | \$15.46 | \$18.29 | \$21.14 | \$26.99 | \$30.76 | 37 |
| 38 | \$3.97 | \$4.95 | \$5.76 | \$6.41 | \$7.87 | \$8.84 | \$6.75 | \$8.45 | \$9.92 | \$11.33 | \$14.25 | \$16.20 | \$12.41 | \$15.65 | \$18.54 | \$21.42 | \$27.38 | \$31.19 | 38 |
| 39 | \$4.03 | \$5.01 | \$5.82 | \$6.50 | \$7.96 | \$8.97 | \$6.89 | \$8.61 | \$10.12 | \$11.55 | \$14.54 | \$16.54 | \$12.57 | \$15.86 | \$18.78 | \$21.71 | \$27.76 | \$31.64 | 39 |
| 40 | \$4.06 | \$5.05 | \$5.90 | \$6.59 | \$8.09 | \$9.09 | \$7.02 | \$8.78 | \$10.32 | \$11.79 | \$14.86 | \$16.90 | \$12.73 | \$16.08 | \$19.04 | \$22.02 | \$28.16 | \$32.09 | 40 |
| 41 | \$4.09 | \$5.12 | \$5.97 | \$6.66 | \$8.17 | \$9.21 | \$7.15 | \$8.95 | \$10.53 | \$12.05 | \$15.17 | \$17.27 | \$12.90 | \$16.28 | \$19.28 | \$22.32 | \$28.56 | \$32.54 | 41 |
| 42 | \$4.15 | \$5.16 | \$6.04 | \$6.75 | \$8.28 | \$9.34 | \$7.28 | \$9.12 | \$10.74 | \$12.29 | \$15.49 | \$17.63 | \$13.08 | \$16.51 | \$19.55 | \$22.63 | \$28.95 | \$33.01 | 42 |
| 43 | \$4.19 | \$5.21 | \$6.12 | \$6.82 | \$8.39 | \$9.46 | \$7.43 | \$9.32 | \$10.96 | \$12.55 | \$15.83 | \$18.01 | \$13.27 | \$16.73 | \$19.80 | \$22.94 | \$29.37 | \$33.47 | 43 |
| 44 | \$4.22 | \$5.27 | \$6.18 | \$6.92 | \$8.50 | \$9.58 | \$7.56 | \$9.48 | \$11.18 | \$12.80 | \$16.15 | \$18.39 | \$13.43 | \$16.96 | \$20.06 | \$23.25 | \$29.79 | \$33.96 | 44 |
| 45 | \$4.28 | \$5.32 | \$6.26 | \$7.01 | \$8.60 | \$9.70 | \$7.71 | \$9.67 | \$11.40 | \$13.05 | \$16.50 | \$18.79 | \$13.62 | \$17.19 | \$20.34 | \$23.58 | \$30.20 | \$34.45 | 45 |
| 46 | \$4.33 | \$5.45 | \$6.39 | \$7.15 | \$8.82 | \$9.93 | \$8.04 | \$10.10 | \$11.83 | \$13.50 | \$16.91 | \$19.27 | \$13.83 | \$17.46 | \$20.67 | \$23.96 | \$30.70 | \$35.04 | 46 |
| 47 | \$4.42 | \$5.56 | \$6.52 | \$7.30 | \$9.02 | \$10.18 | \$8.39 | \$10.53 | \$12.30 | \$13.94 | \$17.35 | \$19.78 | \$14.05 | \$17.74 | \$21.00 | \$24.35 | \$31.23 | \$35.61 | 47 |
| 48 | \$4.50 | \$5.67 | \$6.66 | \$7.48 | \$9.22 | \$10.41 | \$8.77 | \$10.97 | \$12.77 | \$14.40 | \$17.80 | \$20.30 | \$14.26 | \$18.02 | \$21.33 | \$24.75 | \$31.74 | \$36.20 | 48 |
| 49 | \$4.57 | \$5.78 | \$6.80 | \$7.63 | \$9.44 | \$10.66 | \$9.14 | \$11.45 | \$13.28 | \$14.87 | \$18.26 | \$20.82 | \$14.50 | \$18.32 | \$21.67 | \$25.15 | \$32.25 | \$36.82 | 49 |
| 50 | \$4.64 | \$5.87 | \$6.94 | \$7.80 | \$9.64 | \$10.87 | \$9.53 | \$11.94 | \$13.79 | \$15.36 | \$18.72 | \$21.36 | \$14.73 | \$18.60 | \$22.02 | \$25.56 | \$32.78 | \$37.42 | 50 |
| 51 | \$4.72 | \$5.98 | \$7.08 | \$7.96 | \$9.85 | \$11.11 | \$9.97 | \$12.44 | \$14.32 | \$15.86 | \$19.21 | \$21.91 | \$14.94 | \$18.92 | \$22.37 | \$25.98 | \$33.33 | \$38.04 | 51 |
| 52 | \$4.78 | \$6.11 | \$7.22 | \$8.12 | \$10.05 | \$11.35 | \$10.38 | \$12.97 | \$14.88 | \$16.39 | \$19.69 | \$22.48 | \$15.18 | \$19.21 | \$22.74 | \$26.39 | \$33.88 | \$38.68 | 52 |
| 53 | \$4.89 | \$6.20 | \$7.35 | \$8.27 | \$10.26 | \$11.59 | \$10.84 | \$13.53 | \$15.47 | \$16.93 | \$20.20 | \$23.06 | \$15.42 | \$19.53 | \$23.10 | \$26.83 | \$34.44 | \$39.31 | 53 |
| 54 | \$4.96 | \$6.31 | \$7.49 | \$8.44 | \$10.46 | \$11.81 | \$11.32 | \$14.11 | \$16.08 | \$17.48 | \$20.70 | \$23.66 | \$15.68 | \$19.82 | \$23.46 | \$27.26 | \$35.01 | \$39.99 | 54 |
| 55 | \$5.03 | \$6.41 | \$7.63 | \$8.60 | \$10.68 | \$12.06 | \$11.79 | \$14.73 | \$16.70 | \$18.06 | \$21.25 | \$24.22 | \$15.92 | \$20.13 | \$23.84 | \$27.70 | \$35.60 | \$40.65 | 55 |
| 56 | \$5.52 | \$6.96 | \$8.24 | \$9.31 | \$11.56 | \$13.09 | \$12.38 | \$15.43 | \$17.49 | \$18.94 | \$22.55 | \$25.71 | \$16.58 | \$21.01 | \$24.90 | \$28.97 | \$37.31 | \$42.64 | 56 |
| 57 | \$6.00 | \$7.52 | \$8.83 | \$9.99 | \$12.46 | \$14.12 | \$12.99 | \$16.19 | \$18.34 | \$19.84 | \$23.91 | \$27.30 | \$17.27 | \$21.91 | \$26.03 | \$30.32 | \$39.12 | \$44.72 | 57 |
| 58 | \$6.49 | \$8.07 | \$9.44 | \$10.68 | \$13.38 | \$15.16 | \$13.63 | \$16.97 | \$19.22 | \$20.80 | \$25.38 | \$28.96 | \$17.99 | \$22.87 | \$27.20 | \$31.74 | \$41.00 | \$46.89 | 58 |
| 59 | \$6.99 | \$8.61 | \$10.02 | \$11.37 | \$14.26 | \$16.19 | \$14.29 | \$17.80 | \$20.15 | \$21.78 | \$26.93 | \$30.76 | \$18.72 | \$23.85 | \$28.41 | \$33.21 | \$42.97 | \$49.19 | 59 |
| 60 | \$7.47 | \$9.15 | \$10.60 | \$12.07 | \$15.17 | \$17.22 | \$14.99 | \$18.67 | \$21.12 | \$22.83 | \$28.57 | \$32.65 | \$19.49 | \$24.89 | \$29.68 | \$34.75 | \$45.05 | \$51.69 | 60 |
| 61 | \$7.94 | \$9.71 | \$11.21 | \$12.76 | \$16.07 | \$18.25 | \$15.73 | \$19.58 | \$22.13 | \$23.91 | \$30.31 | \$34.67 | \$20.32 | \$25.98 | \$31.01 | \$36.37 | \$47.22 | \$54.13 | 61 |
| 62 | \$8.42 | \$10.25 | \$11.79 | \$13.44 | \$16.96 | \$19.28 | \$16.48 | \$20.53 | \$23.21 | \$25.06 | \$32.14 | \$36.81 | \$21.14 | \$27.10 | \$32.42 | \$38.03 | \$49.50 | \$56.77 | 62 |
| 63 | \$9.33 | \$11.34 | \$13.05 | \$14.88 | \$18.79 | \$21.36 | \$17.37 | \$21.65 | \$24.49 | \$27.03 | \$34.63 | \$39.60 | \$22.66 | \$29.03 | \$34.68 | \$40.58 | \$52.65 | \$60.31 | 63 |
| 64 | \$10.20 | \$12.42 | \$14.31 | \$16.34 | \$20.59 | \$23.43 | \$18.34 | \$22.85 | \$25.83 | \$29.15 | \$37.31 | \$42.63 | \$24.33 | \$31.11 | \$37.09 | \$43.31 | \$55.99 | \$64.09 | 64 |
| 65 | \$11.08 | \$13.52 | \$15.58 | \$17.75 | \$22.42 | \$25.49 | \$19.35 | \$24.10 | \$27.24 | \$31.43 | \$40.21 | \$45.88 | \$26.09 | \$33.29 | \$39.68 | \$46.19 | \$59.55 | \$68.09 | 65 |
| 66 | \$11.96 | \$14.61 | \$16.82 | \$19.20 | \$24.24 | \$27.57 | \$20.43 | \$25.43 | \$28.72 | \$33.89 | \$43.31 | \$49.38 | \$27.98 | \$35.65 | \$42.44 | \$49.29 | \$63.35 | \$72.35 | 66 |
| 67 | \$12.85 | \$15.69 | \$18.08 | \$20.63 | \$26.06 | \$29.63 | \$21.56 | \$26.83 | \$30.29 | \$36.58 | \$46.64 | \$53.16 | \$30.02 | \$38.17 | \$45.39 | \$52.59 | \$67.38 | \$76.86 | 67 |
| 68 | \$14.61 | \$17.85 | \$20.60 | \$23.47 | \$29.56 | \$33.59 | \$23.73 | \$29.63 | \$33.77 | \$40.27 | \$51.14 | \$58.19 | \$32.73 | \$41.69 | \$49.62 | \$57.29 | \$73.00 | \$83.11 | 68 |
| 69 | \$16.35 | \$20.02 | \$23.14 | \$26.30 | \$33.08 | \$37.54 | \$26.11 | \$32.73 | \$37.66 | \$44.35 | \$56.06 | \$63.68 | \$35.67 | \$45.53 | \$54.26 | \$62.40 | \$79.08 | \$89.87 | 69 |
| 70 | \$18.08 | \$22.19 | \$25.69 | \$29.15 | \$36.56 | \$41.48 | \$28.72 | \$36.15 | \$42.00 | \$48.84 | \$61.45 | \$69.70 | \$38.90 | \$49.73 | \$59.32 | \$67.96 | \$85.68 | \$97.15 | 70 |
| 71 | \$19.82 | \$24.35 | \$28.20 | \$31.99 | \$40.08 | \$45.44 | \$31.60 | \$39.90 | \$46.82 | \$53.78 | \$67.35 | \$76.27 | \$42.39 | \$54.31 | \$64.86 | \$74.02 | \$92.81 | \$105.05 | 71 |
| 72 | \$21.57 | \$26.51 | \$30.75 | \$34.82 | \$43.58 | \$49.39 | \$34.76 | \$44.06 | \$52.20 | \$59.22 | \$73.84 | \$83.50 | \$46.23 | \$59.31 | \$70.93 | \$80.61 | \$100.56 | \$113.62 | 72 |
| 73 | \$24.71 | \$30.55 | \$35.53 | \$40.12 | \$49.96 | \$56.52 | \$38.53 | \$49.02 | \$58.21 | \$65.87 | \$81.83 | \$92.37 | \$50.77 | \$65.36 | \$78.38 | \$88.80 | \$110.34 | \$124.48 | 73 |
| 74 | \$27.85 | \$34.55 | \$40.33 | \$45.40 | \$56.34 | \$63.67 | \$42.70 | \$54.53 | \$64.90 | \$73.27 | \$90.65 | \$102.20 | \$55.76 | \$72.04 | \$86.56 | \$97.83 | \$121.06 | \$136.37 | 74 |
| 75 | \$30.98 | \$38.57 | \$45.10 | \$50.69 | \$62.71 | \$70.81 | \$47.34 | \$60.67 | \$72.39 | \$81.49 | \$100.44 | \$113.07 | \$61.23 | \$79.39 | \$95.65 | \$107.78 | \$132.84 | \$149.39 | 75 |
| 76 | \$34.11 | \$42.58 | \$49.87 | \$55.98 | \$69.10 | \$77.95 | \$52.46 | \$67.49 | \$80.73 | \$90.63 | \$111.28 | \$125.10 | \$67.22 | \$87.51 | \$105.66 | \$118.73 | \$145.74 | \$163.67 | 76 |
| 77 | \$37.25 | \$46.61 | \$54.67 | \$61.27 | \$75.48 | \$85.07 | \$58.15 | \$75.06 | \$90.05 | \$100.79 | \$123.28 | \$138.39 | \$73.81 | \$96.43 | \$116.73 | \$130.80 | \$159.90 | \$179.32 | 77 |
| 78 | \$40.14 | \$50.33 | \$59.14 | \$66.24 | \$81.49 | \$91.72 | \$61.89 | \$80.04 | \$96.15 | \$107.55 | \$131.35 | \$147.26 | \$77.92 | \$102.03 | \$123.70 | \$138.52 | \$169.05 | \$189.34 | 78 |
| 79 | \$43.04 | \$54.02 | \$63.60 | \$71.19 | \$87.49 | \$98.40 | \$65.84 | \$85.33 | \$102.67 | \$114.75 | \$139.95 | \$156.71 | \$82.28 | \$107.94 | \$131.09 | \$146.70 | \$178.75 | \$199.94 | 79 |
| 80 | \$45.94 | \$57.73 | \$68.07 | \$76.16 | \$93.49 | \$105.04 | \$70.05 | \$90.98 | \$109.64 | \$122.46 | \$149.11 | \$166.75 | \$86.85 | \$114.21 | \$138.91 | \$155.35 | \$189.01 | \$211.11 | 80 |
| 81 | \$48.83 | \$61.45 | \$72.53 | \$81.14 | \$99.51 | \$111.71 | \$74.53 | \$97.00 | \$117.06 | \$130.69 | \$158.86 | \$177.43 | \$91.69 | \$120.85 | \$147.20 | \$164.52 | \$199.85 | \$222.92 | 81 |
| 82 | \$51.72 | \$65.15 | \$76.99 | \$86.10 | \$105.50 | \$118.35 | \$79.30 | \$103.41 | \$124.99 | \$139.46 | \$169.27 | \$188.80 | \$96.79 | \$127.86 | \$155.99 | \$174.23 | \$211.31 | \$235.38 | 82 |
| 83 | \$55.53 | \$70.07 | \$82.94 | \$92.73 | \$113.59 | \$127.29 | \$84.37 | \$110.19 | \$133.38 | \$148.73 | \$180.37 | \$201.01 | \$102.43 | \$135.52 | \$165.52 | \$184.83 | \$223.99 | \$249.28 | 83 |
| 84 | \$59.32 | \$74.99 | \$88.87 | \$99.37 | \$121.63 | \$136.25 | \$89.77 | \$117.43 | \$142.30 | \$158.62 | \$192.20 | \$214.03 | \$108.43 | \$143.64 | \$175.65 | \$196.09 | \$237.44 | \$263.99 | 84 |
| 85 | \$63.13 | \$79.89 | \$94.81 | \$106.02 | \$128.71 | \$145.18 | \$95.52 | \$125.13 | \$151.81 | \$169.19 | \$204.82 | \$227.89 | \$114.73 | \$152.22 | \$186.37 | \$208.0 | | | |

Certificate Form GLTCARP-06-FC

| | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|--------|
| | | Comprehensive - 30 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | |
| Issue Age | Age | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year |
| 25 | \$10.80 | \$13.18 | \$15.21 | \$16.89 | \$20.55 | \$23.01 | \$16.13 | \$19.99 | \$23.39 | \$26.51 | \$33.09 | \$37.54 | \$31.17 | \$39.29 | \$46.46 | \$53.55 | \$68.12 | \$77.32 | 25 |
| 26 | \$10.84 | \$13.27 | \$15.33 | \$17.01 | \$20.70 | \$23.21 | \$16.37 | \$20.31 | \$23.77 | \$26.95 | \$33.69 | \$38.21 | \$31.53 | \$39.78 | \$47.03 | \$54.19 | \$69.01 | \$78.31 | 26 |
| 27 | \$10.92 | \$13.34 | \$15.41 | \$17.16 | \$20.88 | \$23.42 | \$16.61 | \$20.63 | \$24.18 | \$27.40 | \$34.28 | \$38.90 | \$31.90 | \$40.25 | \$47.56 | \$54.87 | \$69.88 | \$79.31 | 27 |
| 28 | \$10.96 | \$13.42 | \$15.53 | \$17.28 | \$21.02 | \$23.61 | \$16.84 | \$20.94 | \$24.56 | \$27.84 | \$34.88 | \$39.57 | \$32.24 | \$40.74 | \$48.13 | \$55.54 | \$70.75 | \$80.36 | 28 |
| 29 | \$11.02 | \$13.51 | \$15.64 | \$17.40 | \$21.18 | \$23.77 | \$17.08 | \$21.26 | \$24.96 | \$28.30 | \$35.48 | \$40.29 | \$32.65 | \$41.21 | \$48.71 | \$56.22 | \$71.63 | \$81.38 | 29 |
| 30 | \$11.07 | \$13.62 | \$15.76 | \$17.51 | \$21.38 | \$23.97 | \$17.36 | \$21.63 | \$25.37 | \$28.80 | \$36.11 | \$41.01 | \$33.04 | \$41.69 | \$49.29 | \$56.89 | \$72.55 | \$82.43 | 30 |
| 31 | \$11.14 | \$13.68 | \$15.85 | \$17.63 | \$21.55 | \$24.18 | \$17.63 | \$21.98 | \$25.75 | \$29.27 | \$36.75 | \$41.72 | \$33.45 | \$42.15 | \$49.89 | \$57.57 | \$73.46 | \$83.50 | 31 |
| 32 | \$11.20 | \$13.78 | \$15.97 | \$17.75 | \$21.69 | \$24.37 | \$17.92 | \$22.33 | \$26.21 | \$29.76 | \$37.39 | \$42.44 | \$33.85 | \$42.69 | \$50.49 | \$58.28 | \$74.37 | \$84.58 | 32 |
| 33 | \$11.28 | \$13.86 | \$16.09 | \$17.92 | \$21.86 | \$24.52 | \$18.19 | \$22.69 | \$26.64 | \$30.21 | \$38.03 | \$43.21 | \$34.24 | \$43.21 | \$51.08 | \$59.00 | \$75.33 | \$85.65 | 33 |
| 34 | \$11.32 | \$13.94 | \$16.16 | \$18.04 | \$22.02 | \$24.74 | \$18.47 | \$23.05 | \$27.07 | \$30.75 | \$38.71 | \$43.97 | \$34.64 | \$43.71 | \$51.69 | \$59.72 | \$76.29 | \$86.77 | 34 |
| 35 | \$11.40 | \$14.03 | \$16.27 | \$18.16 | \$22.19 | \$24.92 | \$18.76 | \$23.42 | \$27.48 | \$31.30 | \$39.36 | \$44.72 | \$35.05 | \$44.23 | \$52.32 | \$60.49 | \$77.21 | \$87.91 | 35 |
| 36 | \$11.52 | \$14.18 | \$16.49 | \$18.39 | \$22.50 | \$25.29 | \$19.11 | \$23.88 | \$28.04 | \$31.93 | \$40.17 | \$45.66 | \$35.51 | \$44.83 | \$53.04 | \$61.33 | \$78.28 | \$89.14 | 36 |
| 37 | \$11.59 | \$14.32 | \$16.73 | \$18.63 | \$22.83 | \$25.63 | \$19.47 | \$24.37 | \$28.59 | \$32.62 | \$41.01 | \$46.63 | \$35.99 | \$45.44 | \$53.76 | \$62.15 | \$79.39 | \$90.43 | 37 |
| 38 | \$11.69 | \$14.53 | \$16.93 | \$18.88 | \$23.13 | \$26.00 | \$19.82 | \$24.86 | \$29.15 | \$33.29 | \$41.88 | \$47.62 | \$36.47 | \$46.04 | \$54.46 | \$62.99 | \$80.52 | \$91.70 | 38 |
| 39 | \$11.81 | \$14.70 | \$17.12 | \$19.11 | \$23.42 | \$26.36 | \$20.23 | \$25.33 | \$29.76 | \$33.97 | \$42.77 | \$48.65 | \$36.95 | \$46.63 | \$55.19 | \$63.88 | \$81.63 | \$93.02 | 39 |
| 40 | \$11.95 | \$14.86 | \$17.33 | \$19.35 | \$23.73 | \$26.72 | \$20.63 | \$25.81 | \$30.33 | \$34.68 | \$43.68 | \$49.70 | \$37.43 | \$47.27 | \$55.94 | \$64.74 | \$82.76 | \$94.33 | 40 |
| 41 | \$12.07 | \$15.00 | \$17.57 | \$19.59 | \$24.06 | \$27.07 | \$21.02 | \$26.31 | \$30.92 | \$35.40 | \$44.59 | \$50.77 | \$37.94 | \$47.91 | \$56.72 | \$65.63 | \$83.94 | \$95.69 | 41 |
| 42 | \$12.19 | \$15.17 | \$17.75 | \$19.82 | \$24.37 | \$27.45 | \$21.42 | \$26.84 | \$31.56 | \$36.11 | \$45.54 | \$51.84 | \$38.46 | \$48.53 | \$57.45 | \$66.53 | \$85.14 | \$97.04 | 42 |
| 43 | \$12.30 | \$15.33 | \$17.96 | \$20.06 | \$24.70 | \$27.79 | \$21.81 | \$27.36 | \$32.21 | \$36.86 | \$46.51 | \$52.95 | \$38.98 | \$49.17 | \$58.21 | \$67.44 | \$86.32 | \$98.44 | 43 |
| 44 | \$12.42 | \$15.49 | \$18.16 | \$20.34 | \$25.00 | \$28.16 | \$22.23 | \$27.87 | \$32.86 | \$37.63 | \$47.50 | \$54.08 | \$39.50 | \$49.85 | \$59.00 | \$68.37 | \$87.56 | \$99.83 | 44 |
| 45 | \$12.55 | \$15.69 | \$18.39 | \$20.58 | \$25.29 | \$28.52 | \$22.65 | \$28.42 | \$33.48 | \$38.38 | \$48.50 | \$55.23 | \$40.03 | \$50.52 | \$59.82 | \$69.32 | \$88.79 | \$101.29 | 45 |
| 46 | \$12.75 | \$16.01 | \$18.80 | \$21.02 | \$25.93 | \$29.19 | \$23.65 | \$29.66 | \$34.80 | \$39.66 | \$49.73 | \$56.66 | \$40.66 | \$51.33 | \$60.76 | \$70.43 | \$90.27 | \$102.96 | 46 |
| 47 | \$12.97 | \$16.34 | \$19.20 | \$21.52 | \$26.51 | \$29.91 | \$24.70 | \$30.92 | \$36.17 | \$40.98 | \$51.01 | \$58.12 | \$41.29 | \$52.16 | \$61.71 | \$71.60 | \$91.80 | \$104.68 | 47 |
| 48 | \$13.22 | \$16.64 | \$19.59 | \$21.98 | \$27.10 | \$30.58 | \$25.75 | \$32.24 | \$37.54 | \$42.33 | \$52.32 | \$59.63 | \$41.94 | \$52.99 | \$62.71 | \$72.74 | \$93.29 | \$106.44 | 48 |
| 49 | \$13.42 | \$16.96 | \$19.99 | \$22.45 | \$27.71 | \$31.30 | \$26.88 | \$33.64 | \$39.02 | \$43.71 | \$53.67 | \$61.20 | \$42.61 | \$53.83 | \$63.70 | \$73.95 | \$94.83 | \$108.22 | 49 |
| 50 | \$13.65 | \$17.28 | \$20.43 | \$22.92 | \$28.34 | \$31.98 | \$28.04 | \$35.08 | \$40.52 | \$45.16 | \$55.07 | \$62.79 | \$43.30 | \$54.71 | \$64.74 | \$75.13 | \$96.40 | \$110.01 | 50 |
| 51 | \$13.90 | \$17.60 | \$20.83 | \$23.42 | \$28.94 | \$32.69 | \$29.27 | \$36.59 | \$42.13 | \$46.63 | \$56.46 | \$64.43 | \$43.97 | \$55.57 | \$65.78 | \$76.36 | \$97.99 | \$111.84 | 51 |
| 52 | \$14.10 | \$17.92 | \$21.22 | \$23.85 | \$29.54 | \$33.36 | \$30.55 | \$38.16 | \$43.75 | \$48.17 | \$57.90 | \$66.09 | \$44.65 | \$56.46 | \$66.80 | \$77.59 | \$99.63 | \$113.73 | 52 |
| 53 | \$14.32 | \$18.25 | \$21.63 | \$24.33 | \$30.18 | \$34.09 | \$31.86 | \$39.78 | \$45.46 | \$49.78 | \$59.37 | \$67.82 | \$45.35 | \$57.39 | \$67.88 | \$78.87 | \$101.24 | \$115.63 | 53 |
| 54 | \$14.58 | \$18.56 | \$22.02 | \$24.82 | \$30.78 | \$34.76 | \$33.25 | \$41.48 | \$47.27 | \$51.41 | \$60.89 | \$69.56 | \$46.07 | \$58.28 | \$68.96 | \$80.15 | \$102.93 | \$117.55 | 54 |
| 55 | \$14.77 | \$18.88 | \$22.45 | \$25.29 | \$31.38 | \$35.44 | \$34.68 | \$43.30 | \$49.10 | \$53.11 | \$62.47 | \$71.19 | \$46.79 | \$59.18 | \$70.07 | \$81.41 | \$104.64 | \$119.49 | 55 |
| 56 | \$16.21 | \$20.46 | \$24.22 | \$27.32 | \$34.00 | \$38.50 | \$36.40 | \$45.40 | \$51.44 | \$55.66 | \$66.31 | \$75.57 | \$48.74 | \$61.77 | \$73.24 | \$85.21 | \$109.70 | \$125.35 | 56 |
| 57 | \$17.63 | \$22.11 | \$25.97 | \$29.35 | \$36.67 | \$41.53 | \$38.18 | \$47.56 | \$53.91 | \$58.33 | \$70.31 | \$80.22 | \$50.77 | \$64.43 | \$76.54 | \$89.14 | \$114.99 | \$131.48 | 57 |
| 58 | \$19.07 | \$23.68 | \$27.71 | \$31.38 | \$39.29 | \$44.56 | \$40.06 | \$49.89 | \$56.50 | \$61.12 | \$74.62 | \$85.17 | \$52.87 | \$67.21 | \$79.95 | \$93.29 | \$120.52 | \$137.89 | 58 |
| 59 | \$20.50 | \$25.33 | \$29.47 | \$33.45 | \$41.94 | \$47.56 | \$42.01 | \$52.32 | \$59.21 | \$64.03 | \$79.17 | \$90.43 | \$55.07 | \$70.13 | \$83.55 | \$97.64 | \$126.35 | \$144.62 | 59 |
| 60 | \$21.93 | \$26.92 | \$31.17 | \$35.48 | \$44.59 | \$50.61 | \$44.09 | \$54.87 | \$62.06 | \$67.09 | \$83.96 | \$96.00 | \$57.34 | \$73.17 | \$87.26 | \$102.17 | \$132.43 | \$151.63 | 60 |
| 61 | \$23.33 | \$28.56 | \$32.91 | \$37.51 | \$47.23 | \$53.64 | \$46.21 | \$57.53 | \$65.05 | \$70.31 | \$89.11 | \$101.93 | \$59.72 | \$76.36 | \$91.19 | \$106.90 | \$138.80 | \$159.10 | 61 |
| 62 | \$24.77 | \$30.15 | \$34.68 | \$39.53 | \$49.85 | \$56.72 | \$48.42 | \$60.31 | \$68.24 | \$73.66 | \$94.53 | \$108.19 | \$62.15 | \$79.73 | \$95.32 | \$111.82 | \$145.54 | \$166.90 | 62 |
| 63 | \$27.40 | \$33.33 | \$38.38 | \$43.75 | \$55.23 | \$62.79 | \$51.08 | \$63.62 | \$72.01 | \$79.43 | \$101.82 | \$116.44 | \$66.65 | \$85.35 | \$101.96 | \$119.30 | \$154.77 | \$177.35 | 63 |
| 64 | \$29.99 | \$36.52 | \$42.10 | \$47.98 | \$60.57 | \$68.89 | \$53.91 | \$67.13 | \$75.94 | \$85.69 | \$109.70 | \$125.30 | \$71.51 | \$91.42 | \$109.07 | \$127.29 | \$164.59 | \$188.41 | 64 |
| 65 | \$32.58 | \$39.73 | \$45.79 | \$52.20 | \$65.90 | \$74.93 | \$56.89 | \$70.83 | \$80.06 | \$92.41 | \$118.18 | \$134.86 | \$76.68 | \$97.88 | \$116.66 | \$135.81 | \$175.08 | \$200.19 | 65 |
| 66 | \$35.17 | \$42.92 | \$49.45 | \$56.42 | \$71.27 | \$81.03 | \$60.05 | \$74.73 | \$84.46 | \$99.67 | \$127.29 | \$145.17 | \$82.26 | \$104.80 | \$124.78 | \$144.94 | \$186.22 | \$212.71 | 66 |
| 67 | \$37.79 | \$46.12 | \$53.16 | \$60.65 | \$76.62 | \$87.12 | \$63.38 | \$78.87 | \$89.08 | \$107.55 | \$137.13 | \$156.28 | \$88.24 | \$112.20 | \$133.43 | \$154.65 | \$198.10 | \$225.96 | 67 |
| 68 | \$42.92 | \$52.48 | \$60.61 | \$69.01 | \$86.92 | \$98.74 | \$69.76 | \$87.12 | \$99.30 | \$118.42 | \$150.34 | \$171.04 | \$96.18 | \$122.55 | \$145.88 | \$168.42 | \$214.62 | \$244.31 | 68 |
| 69 | \$48.03 | \$58.85 | \$68.04 | \$77.32 | \$97.23 | \$110.39 | \$76.77 | \$96.18 | \$110.73 | \$130.41 | \$164.81 | \$187.22 | \$104.87 | \$133.85 | \$159.51 | \$183.45 | \$232.50 | \$264.19 | 69 |
| 70 | \$53.16 | \$65.23 | \$75.48 | \$85.69 | \$107.50 | \$121.97 | \$84.46 | \$106.23 | \$123.48 | \$143.57 | \$180.64 | \$204.89 | \$114.36 | \$146.22 | \$174.41 | \$199.79 | \$251.88 | \$285.65 | 70 |
| 71 | \$58.28 | \$71.60 | \$82.94 | \$94.04 | \$117.81 | \$133.58 | \$92.93 | \$117.29 | \$137.64 | \$158.11 | \$198.06 | \$224.25 | \$124.67 | \$159.67 | \$190.69 | \$217.59 | \$272.67 | \$308.87 | 71 |
| 72 | \$63.42 | \$77.97 | \$90.38 | \$102.38 | \$128.13 | \$145.20 | \$102.21 | \$129.53 | \$153.45 | \$174.12 | \$217.12 | \$245.48 | \$135.94 | \$174.35 | \$208.53 | \$237.00 | \$295.64 | \$334.02 | 72 |
| 73 | \$72.63 | \$89.78 | \$104.43 | \$117.93 | \$146.89 | \$166.20 | \$113.27 | \$144.09 | \$171.14 | \$193.67 | \$240.56 | \$271.59 | \$149.26 | \$192.15 | \$230.37 | \$261.09 | \$324.38 | \$365.95 | 73 |
| 74 | \$81.87 | \$101.57 | \$118.53 | \$133.47 | \$165.63 | \$187.18 | \$125.54 | \$160.30 | \$190.83 | \$215.41 | \$266.53 | \$300.45 | \$163.91 | \$211.78 | \$254.50 | \$287.64 | \$356.93 | \$400.91 | 74 |
| 75 | \$91.06 | \$113.39 | \$132.58 | \$149.02 | \$184.39 | \$208.15 | \$139.16 | \$178.34 | \$212.82 | \$239.58 | \$295.27 | \$332.43 | \$180.00 | \$233.40 | \$281.18 | \$316.87 | \$390.53 | \$439.21 | 75 |
| 76 | \$100.31 | \$125.18 | \$146.64 | \$164.56 | \$203.18 | \$229.14 | \$154.25 | \$198.41 | \$237.35 | \$266.44 | \$327.13 | \$367.79 | \$197.64 | \$257.26 | \$310.65 | \$349.07 | \$428.46 | \$481.17 | 76 |
| 77 | \$109.49 | \$137.02 | \$160.74 | \$180.14 | \$221.95 | \$250.13 | \$170.96 | \$220.70 | \$264.74 | \$296.31 | \$362.45 | \$406.88 | \$217.00 | \$283.49 | \$343.18 | \$384.56 | \$470.07 | \$527.21 | 77 |
| 78 | \$118.02 | \$147.91 | \$173.88 | \$194.76 | \$239.58 | \$269.68 | \$181.92 | \$235.31 | \$282.69 | \$316.18 | \$386.19 | \$432.97 | \$229.11 | \$299.94 | \$363.68 | \$407.24 | \$497.02 | \$556.66 | 78 |
| 79 | \$126.53 | \$158.83 | \$186.98 | \$209.32 | \$257.20 | \$289.27 | \$193.55 | \$250.89 | \$301.85 | \$337.41 | \$411.46 | \$460.71 | \$241.89 | \$317.34 | \$385.39 | \$431.29 | \$525.55 | \$587.80 | 79 |
| 80 | \$135.05 | \$169.73 | \$200.11 | \$223.94 | \$274.90 | \$308.81 | \$205.94 | \$267.49 | \$322.31 | \$360.06 | \$438.37 | \$490.26 | \$255.33 | \$335.76 | \$408.41 | \$456.74 | \$555.68 | \$620.65 | 80 |
| 81 | \$143.54 | \$180.64 | \$213.26 | \$238.55 | \$292.52 | \$328.39 | \$219.12 | \$285.16 | \$344.16 | \$384.23 | \$467.08 | \$521.68 | \$269.54 | \$355.29 | \$432.77 | \$483.69 | \$587.59 | \$655.34 | 81 |
| 82 | \$152.06 | \$191.54 | \$226.36 | \$253.12 | \$310.17 | \$347.95 | \$233.13 | \$304.00 | \$367.51 | \$409.98 | \$497.62 | \$555.09 | \$284.56 | \$375.91 | \$458.60 | \$512.24 | \$621.29 | \$692.01 | 82 |
| 83 | \$163.24 | \$206.01 | \$243.85 | \$272.61 | \$333.91 | \$374.23 | \$248.06 | \$323.95 | \$392. | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|---|----------|----------|----------|------------|----------------------------|----------|------------|------------|------------|----------------------------|------------|----------|------------|------------|------------|------------|------------|----|
| | Comprehensive - 30 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$40.51 | \$49.48 | \$57.11 | \$63.39 | \$77.17 | \$86.42 | \$60.56 | \$75.05 | \$87.76 | \$99.58 | \$124.23 | \$140.99 | \$117.06 | \$147.58 | \$174.48 | \$201.09 | \$255.82 | \$290.36 | 25 |
| 26 | \$40.67 | \$49.79 | \$57.56 | \$63.84 | \$77.76 | \$87.16 | \$61.45 | \$76.24 | \$89.27 | \$101.21 | \$126.49 | \$143.53 | \$118.42 | \$149.37 | \$176.57 | \$203.49 | \$259.11 | \$294.11 | 26 |
| 27 | \$40.98 | \$50.08 | \$57.85 | \$64.44 | \$78.35 | \$87.91 | \$62.34 | \$77.45 | \$90.75 | \$102.88 | \$128.73 | \$146.08 | \$119.76 | \$151.15 | \$178.66 | \$206.02 | \$262.39 | \$297.84 | 27 |
| 28 | \$41.12 | \$50.38 | \$58.32 | \$64.88 | \$78.94 | \$88.67 | \$63.25 | \$78.65 | \$92.25 | \$104.51 | \$130.98 | \$148.61 | \$121.10 | \$152.94 | \$180.76 | \$208.57 | \$265.68 | \$301.73 | 28 |
| 29 | \$41.42 | \$50.69 | \$58.76 | \$65.33 | \$79.53 | \$89.27 | \$64.14 | \$79.85 | \$93.74 | \$106.29 | \$133.22 | \$151.31 | \$122.61 | \$154.75 | \$182.85 | \$211.11 | \$268.98 | \$305.61 | 29 |
| 30 | \$41.57 | \$51.14 | \$59.21 | \$65.79 | \$80.29 | \$90.01 | \$65.18 | \$81.20 | \$95.24 | \$108.10 | \$135.60 | \$154.00 | \$124.09 | \$156.55 | \$185.11 | \$213.65 | \$272.43 | \$309.50 | 30 |
| 31 | \$41.86 | \$51.44 | \$59.50 | \$66.24 | \$80.88 | \$90.75 | \$66.24 | \$82.52 | \$96.73 | \$109.89 | \$138.01 | \$156.70 | \$125.59 | \$158.33 | \$187.34 | \$216.19 | \$275.86 | \$313.53 | 31 |
| 32 | \$42.01 | \$51.73 | \$59.96 | \$66.68 | \$81.49 | \$91.50 | \$67.29 | \$83.86 | \$98.37 | \$111.69 | \$140.40 | \$159.39 | \$127.08 | \$160.29 | \$189.59 | \$218.89 | \$279.30 | \$317.57 | 32 |
| 33 | \$42.31 | \$52.03 | \$60.40 | \$67.29 | \$82.08 | \$92.10 | \$68.33 | \$85.22 | \$100.03 | \$113.48 | \$142.78 | \$162.23 | \$128.57 | \$162.23 | \$191.82 | \$221.57 | \$282.89 | \$321.61 | 33 |
| 34 | \$42.46 | \$52.33 | \$60.70 | \$67.73 | \$82.69 | \$92.85 | \$69.38 | \$86.56 | \$101.67 | \$115.42 | \$145.32 | \$165.07 | \$130.09 | \$164.16 | \$194.06 | \$224.28 | \$286.47 | \$325.79 | 34 |
| 35 | \$42.76 | \$52.64 | \$61.16 | \$68.16 | \$83.27 | \$93.59 | \$70.42 | \$87.91 | \$103.17 | \$117.52 | \$147.73 | \$167.92 | \$131.58 | \$166.11 | \$196.47 | \$227.12 | \$289.92 | \$330.12 | 35 |
| 36 | \$43.22 | \$53.22 | \$61.91 | \$69.07 | \$84.48 | \$94.93 | \$71.76 | \$89.71 | \$105.26 | \$119.90 | \$150.95 | \$171.49 | \$133.38 | \$168.34 | \$199.16 | \$230.25 | \$293.96 | \$334.76 | 36 |
| 37 | \$43.51 | \$53.81 | \$62.80 | \$69.97 | \$85.68 | \$96.29 | \$73.12 | \$91.50 | \$107.36 | \$122.45 | \$154.00 | \$175.09 | \$135.16 | \$170.61 | \$201.84 | \$233.39 | \$298.13 | \$339.55 | 37 |
| 38 | \$43.97 | \$54.57 | \$63.54 | \$70.87 | \$86.87 | \$97.64 | \$74.46 | \$93.30 | \$109.44 | \$124.98 | \$157.29 | \$178.82 | \$136.95 | \$172.83 | \$204.53 | \$236.53 | \$302.32 | \$344.33 | 38 |
| 39 | \$44.41 | \$55.17 | \$64.30 | \$71.76 | \$87.91 | \$98.98 | \$75.96 | \$95.08 | \$111.69 | \$127.53 | \$160.58 | \$182.71 | \$138.75 | \$175.09 | \$207.22 | \$239.82 | \$306.50 | \$349.26 | 39 |
| 40 | \$44.85 | \$55.77 | \$65.03 | \$72.67 | \$89.11 | \$100.33 | \$77.45 | \$96.88 | \$113.92 | \$130.24 | \$164.01 | \$186.60 | \$140.56 | \$177.45 | \$210.06 | \$243.11 | \$310.84 | \$354.20 | 40 |
| 41 | \$45.31 | \$56.36 | \$65.95 | \$73.57 | \$90.31 | \$101.67 | \$78.94 | \$98.84 | \$116.18 | \$132.94 | \$167.46 | \$190.63 | \$142.48 | \$179.86 | \$212.91 | \$246.39 | \$315.17 | \$359.28 | 41 |
| 42 | \$45.76 | \$56.97 | \$66.68 | \$74.46 | \$91.50 | \$103.03 | \$80.44 | \$100.78 | \$118.57 | \$135.60 | \$171.04 | \$194.66 | \$144.44 | \$182.26 | \$215.74 | \$249.84 | \$319.66 | \$364.35 | 42 |
| 43 | \$46.19 | \$57.56 | \$67.43 | \$75.35 | \$92.71 | \$104.37 | \$81.94 | \$102.71 | \$120.95 | \$138.45 | \$174.65 | \$198.85 | \$146.38 | \$184.65 | \$218.58 | \$253.28 | \$324.16 | \$369.60 | 43 |
| 44 | \$46.64 | \$58.18 | \$68.18 | \$76.40 | \$93.90 | \$105.71 | \$83.42 | \$104.67 | \$123.35 | \$141.30 | \$178.38 | \$203.03 | \$148.32 | \$187.19 | \$221.57 | \$256.72 | \$328.79 | \$374.84 | 44 |
| 45 | \$47.11 | \$58.92 | \$69.07 | \$77.31 | \$94.93 | \$107.06 | \$85.07 | \$106.76 | \$125.75 | \$144.13 | \$182.12 | \$207.36 | \$150.27 | \$189.74 | \$224.57 | \$260.30 | \$333.41 | \$380.38 | 45 |
| 46 | \$47.85 | \$60.10 | \$70.57 | \$78.94 | \$97.34 | \$109.58 | \$88.81 | \$111.40 | \$130.67 | \$148.93 | \$186.75 | \$212.76 | \$152.66 | \$192.72 | \$228.16 | \$264.50 | \$338.95 | \$386.64 | 46 |
| 47 | \$48.74 | \$61.30 | \$72.06 | \$80.74 | \$99.58 | \$112.29 | \$92.71 | \$116.18 | \$135.75 | \$153.86 | \$191.52 | \$218.28 | \$155.03 | \$195.86 | \$231.74 | \$268.83 | \$344.63 | \$393.07 | 47 |
| 48 | \$49.64 | \$62.51 | \$73.57 | \$82.52 | \$101.82 | \$114.84 | \$96.73 | \$121.10 | \$140.99 | \$158.95 | \$196.47 | \$223.97 | \$157.44 | \$198.99 | \$235.49 | \$273.16 | \$350.32 | \$399.65 | 48 |
| 49 | \$50.38 | \$63.69 | \$75.05 | \$84.34 | \$104.06 | \$117.52 | \$100.93 | \$126.35 | \$146.52 | \$164.16 | \$201.54 | \$229.80 | \$159.97 | \$202.15 | \$239.22 | \$277.64 | \$356.15 | \$406.38 | 49 |
| 50 | \$51.29 | \$64.88 | \$76.70 | \$86.13 | \$106.45 | \$120.07 | \$105.26 | \$131.73 | \$152.21 | \$169.54 | \$206.78 | \$235.79 | \$162.51 | \$205.44 | \$243.11 | \$282.13 | \$361.98 | \$413.11 | 50 |
| 51 | \$52.18 | \$66.09 | \$78.19 | \$87.91 | \$108.70 | \$122.75 | \$109.89 | \$137.41 | \$158.18 | \$175.09 | \$212.03 | \$241.91 | \$165.07 | \$208.71 | \$246.99 | \$286.77 | \$367.95 | \$419.98 | 51 |
| 52 | \$52.93 | \$67.29 | \$79.68 | \$89.55 | \$110.94 | \$125.30 | \$114.69 | \$143.23 | \$164.32 | \$180.91 | \$217.39 | \$248.19 | \$167.61 | \$212.03 | \$250.89 | \$291.41 | \$374.08 | \$427.01 | 52 |
| 53 | \$53.81 | \$68.48 | \$81.20 | \$91.36 | \$113.33 | \$127.99 | \$119.61 | \$149.37 | \$170.75 | \$186.89 | \$222.94 | \$254.62 | \$170.30 | \$215.46 | \$254.93 | \$296.19 | \$380.22 | \$434.19 | 53 |
| 54 | \$54.74 | \$69.69 | \$82.69 | \$93.16 | \$115.58 | \$130.53 | \$124.84 | \$155.79 | \$177.45 | \$193.03 | \$228.60 | \$261.21 | \$172.98 | \$218.89 | \$258.95 | \$300.98 | \$386.49 | \$441.36 | 54 |
| 55 | \$55.48 | \$70.87 | \$84.34 | \$94.93 | \$117.82 | \$133.08 | \$130.24 | \$162.51 | \$184.34 | \$199.45 | \$234.59 | \$267.33 | \$175.68 | \$222.18 | \$263.13 | \$305.77 | \$392.91 | \$448.69 | 55 |
| 56 | \$56.84 | \$72.86 | \$86.89 | \$102.55 | \$127.69 | \$144.58 | \$136.66 | \$170.47 | \$193.17 | \$209.02 | \$248.94 | \$283.78 | \$183.00 | \$231.90 | \$274.96 | \$319.97 | \$411.92 | \$470.67 | 56 |
| 57 | \$58.24 | \$74.86 | \$89.48 | \$110.19 | \$137.71 | \$155.96 | \$143.39 | \$178.66 | \$202.44 | \$219.03 | \$264.06 | \$301.28 | \$190.63 | \$241.91 | \$287.36 | \$334.76 | \$431.79 | \$493.69 | 57 |
| 58 | \$71.62 | \$88.97 | \$104.06 | \$117.82 | \$147.58 | \$167.31 | \$150.41 | \$187.34 | \$222.17 | \$229.50 | \$280.19 | \$319.83 | \$198.55 | \$252.40 | \$300.22 | \$350.32 | \$452.58 | \$517.78 | 58 |
| 59 | \$77.01 | \$95.08 | \$110.65 | \$125.59 | \$157.44 | \$178.66 | \$157.74 | \$196.47 | \$232.33 | \$240.42 | \$297.24 | \$339.55 | \$206.78 | \$263.30 | \$313.68 | \$366.61 | \$474.41 | \$543.04 | 59 |
| 60 | \$82.38 | \$101.07 | \$117.06 | \$133.22 | \$167.45 | \$190.04 | \$165.51 | \$206.02 | \$233.08 | \$251.92 | \$313.32 | \$360.48 | \$215.31 | \$274.81 | \$327.73 | \$383.66 | \$497.29 | \$569.65 | 60 |
| 61 | \$87.62 | \$107.22 | \$123.64 | \$140.64 | \$177.31 | \$201.40 | \$173.58 | \$216.65 | \$244.30 | \$264.06 | \$334.62 | \$382.75 | \$224.28 | \$286.77 | \$342.39 | \$401.45 | \$521.20 | \$597.47 | 61 |
| 62 | \$92.99 | \$113.18 | \$130.24 | \$148.47 | \$187.19 | \$212.91 | \$181.82 | \$226.52 | \$256.28 | \$276.60 | \$354.95 | \$406.24 | \$233.39 | \$299.32 | \$357.94 | \$419.83 | \$546.47 | \$626.77 | 62 |
| 63 | \$102.88 | \$125.14 | \$144.13 | \$164.32 | \$207.36 | \$235.79 | \$191.82 | \$238.93 | \$270.33 | \$298.29 | \$382.31 | \$437.18 | \$250.28 | \$320.56 | \$382.90 | \$447.94 | \$581.15 | \$665.93 | 63 |
| 64 | \$112.57 | \$137.10 | \$158.04 | \$180.16 | \$227.41 | \$258.65 | \$202.44 | \$252.07 | \$285.12 | \$321.75 | \$411.92 | \$470.53 | \$268.53 | \$343.29 | \$409.52 | \$478.01 | \$618.08 | \$707.50 | 64 |
| 65 | \$122.30 | \$149.22 | \$171.95 | \$196.00 | \$247.45 | \$281.39 | \$213.65 | \$265.98 | \$300.66 | \$347.03 | \$443.76 | \$506.40 | \$287.96 | \$367.51 | \$438.08 | \$509.98 | \$657.42 | \$751.75 | 65 |
| 66 | \$132.01 | \$161.17 | \$185.69 | \$211.86 | \$267.63 | \$304.26 | \$225.47 | \$280.63 | \$317.13 | \$374.23 | \$478.01 | \$545.13 | \$308.90 | \$393.51 | \$468.58 | \$544.25 | \$699.27 | \$798.71 | 66 |
| 67 | \$141.90 | \$173.13 | \$199.60 | \$227.71 | \$287.67 | \$327.15 | \$238.03 | \$296.19 | \$334.47 | \$403.83 | \$514.92 | \$586.85 | \$331.33 | \$421.33 | \$501.03 | \$580.71 | \$743.83 | \$848.50 | 67 |
| 68 | \$161.17 | \$197.07 | \$227.56 | \$259.11 | \$326.38 | \$370.80 | \$261.95 | \$327.15 | \$372.89 | \$444.65 | \$564.58 | \$642.31 | \$361.23 | \$460.21 | \$547.83 | \$632.45 | \$805.89 | \$917.41 | 68 |
| 69 | \$180.31 | \$220.99 | \$255.52 | \$290.36 | \$365.12 | \$414.45 | \$288.27 | \$361.23 | \$415.79 | \$489.67 | \$618.86 | \$703.01 | \$393.82 | \$502.67 | \$598.95 | \$688.81 | \$873.02 | \$992.62 | 69 |
| 70 | \$199.60 | \$244.90 | \$283.48 | \$321.75 | \$403.69 | \$457.97 | \$317.13 | \$398.92 | \$463.65 | \$539.14 | \$678.35 | \$769.40 | \$429.41 | \$549.01 | \$654.87 | \$750.27 | \$945.82 | \$1,072.61 | 70 |
| 71 | \$218.89 | \$268.83 | \$311.44 | \$353.14 | \$442.41 | \$501.61 | \$348.96 | \$440.47 | \$516.87 | \$593.71 | \$743.68 | \$842.07 | \$468.13 | \$599.54 | \$716.03 | \$817.10 | \$1,024.62 | \$1,159.77 | 71 |
| 72 | \$238.18 | \$292.75 | \$339.41 | \$384.40 | \$481.14 | \$545.28 | \$383.80 | \$486.35 | \$576.22 | \$653.83 | \$815.30 | \$921.76 | \$510.44 | \$654.72 | \$783.00 | \$889.90 | \$1,110.14 | \$1,254.29 | 72 |
| 73 | \$272.71 | \$337.16 | \$392.17 | \$442.85 | \$551.56 | \$624.07 | \$425.37 | \$541.09 | \$642.62 | \$727.24 | \$903.35 | \$1,019.83 | \$560.53 | \$721.56 | \$865.10 | \$980.36 | \$1,218.10 | \$1,374.20 | 73 |
| 74 | \$307.41 | \$381.40 | \$445.10 | \$501.18 | \$621.97 | \$702.87 | \$471.42 | \$601.94 | \$716.63 | \$808.87 | \$1,000.85 | \$1,128.24 | \$615.55 | \$795.26 | \$955.70 | \$1,080.09 | \$1,336.52 | \$1,505.46 | 74 |
| 75 | \$341.94 | \$425.82 | \$497.87 | \$559.64 | \$692.41 | \$781.66 | \$522.56 | \$669.67 | \$799.16 | \$899.64 | \$1,108.80 | \$1,248.29 | \$675.95 | \$876.45 | \$1,055.86 | \$1,189.83 | \$1,466.43 | \$1,649.29 | 75 |
| 76 | \$376.63 | \$470.07 | \$550.66 | \$617.94 | \$762.97 | \$860.45 | \$579.23 | \$745.02 | \$891.25 | \$1,000.55 | \$1,228.43 | \$1,381.05 | \$742.18 | \$966.00 | \$1,166.51 | \$1,310.79 | \$1,608.92 | \$1,806.87 | 76 |
| 77 | \$411.17 | \$514.48 | \$603.59 | \$676.41 | \$833.39 | \$939.25 | \$642.03 | \$828.77 | \$994.13 | \$1,112.69 | \$1,361.03 | \$1,527.89 | \$814.86 | \$1,064.55 | \$1,288.66 | \$1,444.00 | \$1,765.16 | \$1,979.71 | 77 |
| 78 | \$443.17 | \$555.45 | \$652.93 | \$731.28 | \$899.64 | \$1,012.65 | \$683.13 | \$883.63 | \$1,061.54 | \$1,187.30 | \$1,450.14 | \$1,625.81 | \$860.30 | \$1,126.28 | \$1,365.65 | \$1,529.23 | \$1,866.37 | \$2,090.35 | 78 |
| 79 | \$475.16 | \$596.42 | \$702.12 | \$785.99 | \$965.86 | \$1,086.23 | \$726.78 | \$942.08 | \$1,133.45 | \$1,266.98 | \$1,545.08 | \$1,730.03 | \$908.30 | \$1,191.63 | \$1,447.15 | \$1,619.53 | \$1,973.44 | \$2,207.27 | 79 |
| 80 | \$507.16 | \$637.38 | \$751.47 | \$840.87 | \$1,032.24 | \$1,159.63 | \$773.29 | \$1,004.43 | \$1,210.32 | \$1,352.07 | \$1,646.15 | \$1,840.97 | \$958. | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | | | | |
|-----------|------------------------|--|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----|--|--|-----------|
| | | Comprehensive - 30 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | | Auto 3% Compound Inflation | | | | | | | Auto 5% Compound Inflation | | | | | | | Issue Age |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | | | |
| 25 | \$4.28 | \$5.16 | \$5.92 | \$6.53 | \$7.90 | \$8.86 | \$6.27 | \$7.71 | \$8.94 | \$10.11 | \$12.57 | \$14.31 | \$11.76 | \$14.65 | \$17.18 | \$19.72 | \$24.97 | \$28.31 | 25 | | | |
| 26 | \$4.30 | \$5.19 | \$5.95 | \$6.59 | \$7.98 | \$8.93 | \$6.37 | \$7.83 | \$9.09 | \$10.26 | \$12.78 | \$14.56 | \$11.90 | \$14.84 | \$17.37 | \$19.95 | \$25.29 | \$28.69 | 26 | | | |
| 27 | \$4.32 | \$5.24 | \$6.00 | \$6.63 | \$8.04 | \$9.01 | \$6.47 | \$7.95 | \$9.23 | \$10.44 | \$13.00 | \$14.81 | \$12.03 | \$15.00 | \$17.58 | \$20.21 | \$25.61 | \$29.05 | 27 | | | |
| 28 | \$4.35 | \$5.27 | \$6.04 | \$6.67 | \$8.11 | \$9.08 | \$6.55 | \$8.09 | \$9.38 | \$10.62 | \$13.24 | \$15.07 | \$12.17 | \$15.18 | \$17.80 | \$20.45 | \$25.95 | \$29.43 | 28 | | | |
| 29 | \$4.36 | \$5.29 | \$6.08 | \$6.74 | \$8.16 | \$9.14 | \$6.64 | \$8.21 | \$9.53 | \$10.80 | \$13.45 | \$15.33 | \$12.30 | \$15.36 | \$18.01 | \$20.69 | \$26.26 | \$29.81 | 29 | | | |
| 30 | \$4.39 | \$5.32 | \$6.13 | \$6.79 | \$8.24 | \$9.22 | \$6.75 | \$8.34 | \$9.69 | \$10.97 | \$13.68 | \$15.60 | \$12.44 | \$15.53 | \$18.24 | \$20.96 | \$26.59 | \$30.18 | 30 | | | |
| 31 | \$4.42 | \$5.37 | \$6.17 | \$6.82 | \$8.28 | \$9.31 | \$6.86 | \$8.47 | \$9.85 | \$11.14 | \$13.93 | \$15.87 | \$12.60 | \$15.73 | \$18.45 | \$21.21 | \$26.93 | \$30.58 | 31 | | | |
| 32 | \$4.44 | \$5.40 | \$6.20 | \$6.89 | \$8.36 | \$9.37 | \$6.96 | \$8.60 | \$10.01 | \$11.34 | \$14.17 | \$16.14 | \$12.75 | \$15.92 | \$18.67 | \$21.47 | \$27.26 | \$30.98 | 32 | | | |
| 33 | \$4.46 | \$5.42 | \$6.26 | \$6.92 | \$8.40 | \$9.45 | \$7.06 | \$8.75 | \$10.18 | \$11.53 | \$14.41 | \$16.42 | \$12.89 | \$16.10 | \$18.88 | \$21.71 | \$27.60 | \$31.37 | 33 | | | |
| 34 | \$4.48 | \$5.47 | \$6.30 | \$6.99 | \$8.48 | \$9.50 | \$7.17 | \$8.88 | \$10.33 | \$11.72 | \$14.65 | \$16.71 | \$13.04 | \$16.28 | \$19.11 | \$21.99 | \$27.95 | \$31.78 | 34 | | | |
| 35 | \$4.51 | \$5.51 | \$6.35 | \$7.03 | \$8.54 | \$9.59 | \$7.28 | \$9.01 | \$10.49 | \$11.91 | \$14.91 | \$17.02 | \$13.21 | \$16.49 | \$19.34 | \$22.26 | \$28.30 | \$32.18 | 35 | | | |
| 36 | \$4.55 | \$5.57 | \$6.41 | \$7.12 | \$8.67 | \$9.72 | \$7.43 | \$9.19 | \$10.70 | \$12.16 | \$15.22 | \$17.36 | \$13.30 | \$16.70 | \$19.60 | \$22.57 | \$28.70 | \$32.64 | 36 | | | |
| 37 | \$4.60 | \$5.64 | \$6.50 | \$7.21 | \$8.79 | \$9.86 | \$7.56 | \$9.36 | \$10.92 | \$12.40 | \$15.54 | \$17.73 | \$13.55 | \$16.93 | \$19.87 | \$22.89 | \$29.11 | \$33.10 | 37 | | | |
| 38 | \$4.64 | \$5.69 | \$6.59 | \$7.29 | \$8.90 | \$10.00 | \$7.70 | \$9.53 | \$11.12 | \$12.65 | \$15.87 | \$18.10 | \$13.73 | \$17.16 | \$20.15 | \$23.19 | \$29.51 | \$33.58 | 38 | | | |
| 39 | \$4.69 | \$5.76 | \$6.66 | \$7.40 | \$9.02 | \$10.13 | \$7.84 | \$9.72 | \$11.35 | \$12.90 | \$16.21 | \$18.47 | \$13.93 | \$17.38 | \$20.42 | \$23.53 | \$29.93 | \$34.05 | 39 | | | |
| 40 | \$4.74 | \$5.82 | \$6.75 | \$7.49 | \$9.14 | \$10.26 | \$7.99 | \$9.92 | \$11.58 | \$13.17 | \$16.54 | \$18.85 | \$14.11 | \$17.62 | \$20.68 | \$23.85 | \$30.35 | \$34.54 | 40 | | | |
| 41 | \$4.77 | \$5.90 | \$6.82 | \$7.59 | \$9.25 | \$10.42 | \$8.14 | \$10.11 | \$11.80 | \$13.43 | \$16.90 | \$19.25 | \$14.30 | \$17.86 | \$20.97 | \$24.18 | \$30.78 | \$35.01 | 41 | | | |
| 42 | \$4.84 | \$5.94 | \$6.91 | \$7.68 | \$9.38 | \$10.56 | \$8.28 | \$10.30 | \$12.05 | \$13.70 | \$17.25 | \$19.67 | \$14.50 | \$18.11 | \$21.25 | \$24.50 | \$31.23 | \$35.53 | 42 | | | |
| 43 | \$4.88 | \$6.01 | \$7.00 | \$7.77 | \$9.50 | \$10.69 | \$8.44 | \$10.49 | \$12.29 | \$13.99 | \$17.62 | \$20.06 | \$14.67 | \$18.36 | \$21.54 | \$24.84 | \$31.65 | \$36.03 | 43 | | | |
| 44 | \$4.92 | \$6.08 | \$7.06 | \$7.87 | \$9.63 | \$10.82 | \$8.60 | \$10.70 | \$12.54 | \$14.27 | \$17.99 | \$20.48 | \$14.87 | \$18.59 | \$21.81 | \$25.18 | \$32.10 | \$36.54 | 44 | | | |
| 45 | \$4.97 | \$6.15 | \$7.15 | \$7.96 | \$9.74 | \$10.96 | \$8.78 | \$10.92 | \$12.77 | \$14.58 | \$18.37 | \$20.94 | \$15.07 | \$18.83 | \$22.12 | \$25.51 | \$32.55 | \$37.08 | 45 | | | |
| 46 | \$5.05 | \$6.27 | \$7.30 | \$8.14 | \$9.99 | \$11.23 | \$9.10 | \$11.34 | \$13.22 | \$15.00 | \$18.83 | \$21.49 | \$15.31 | \$19.13 | \$22.47 | \$25.95 | \$33.10 | \$37.70 | 46 | | | |
| 47 | \$5.10 | \$6.39 | \$7.47 | \$8.34 | \$10.21 | \$11.50 | \$9.45 | \$11.77 | \$13.67 | \$15.46 | \$19.32 | \$22.03 | \$15.55 | \$19.44 | \$22.83 | \$26.36 | \$33.64 | \$38.32 | 47 | | | |
| 48 | \$5.24 | \$6.52 | \$7.62 | \$8.50 | \$10.44 | \$11.76 | \$9.79 | \$12.21 | \$14.16 | \$15.92 | \$19.80 | \$22.61 | \$15.81 | \$19.75 | \$23.18 | \$26.80 | \$34.20 | \$38.97 | 48 | | | |
| 49 | \$5.31 | \$6.64 | \$7.79 | \$8.70 | \$10.69 | \$12.03 | \$10.16 | \$12.68 | \$14.65 | \$16.39 | \$20.31 | \$23.18 | \$16.05 | \$20.05 | \$23.55 | \$27.23 | \$34.76 | \$39.62 | 49 | | | |
| 50 | \$5.41 | \$6.78 | \$7.94 | \$8.88 | \$10.92 | \$12.30 | \$10.54 | \$13.17 | \$15.17 | \$16.87 | \$20.82 | \$23.78 | \$16.29 | \$20.36 | \$23.93 | \$27.67 | \$35.33 | \$40.27 | 50 | | | |
| 51 | \$5.51 | \$6.90 | \$8.11 | \$9.05 | \$11.14 | \$12.57 | \$10.93 | \$13.66 | \$15.71 | \$17.37 | \$21.34 | \$24.39 | \$16.57 | \$20.69 | \$24.32 | \$28.12 | \$35.92 | \$40.95 | 51 | | | |
| 52 | \$5.59 | \$7.03 | \$8.26 | \$9.23 | \$11.37 | \$12.84 | \$11.34 | \$14.18 | \$16.25 | \$17.89 | \$21.89 | \$25.01 | \$16.82 | \$21.02 | \$24.71 | \$28.58 | \$36.52 | \$41.62 | 52 | | | |
| 53 | \$5.68 | \$7.15 | \$8.40 | \$9.43 | \$11.62 | \$13.09 | \$11.76 | \$14.73 | \$16.82 | \$18.43 | \$22.44 | \$25.64 | \$17.09 | \$21.36 | \$25.09 | \$29.03 | \$37.13 | \$42.33 | 53 | | | |
| 54 | \$5.78 | \$7.27 | \$8.57 | \$9.60 | \$11.86 | \$13.38 | \$12.20 | \$15.28 | \$17.42 | \$18.96 | \$23.01 | \$26.31 | \$17.36 | \$21.69 | \$25.50 | \$29.51 | \$37.74 | \$43.03 | 54 | | | |
| 55 | \$5.86 | \$7.40 | \$8.75 | \$9.77 | \$12.08 | \$13.64 | \$12.69 | \$15.87 | \$18.02 | \$19.54 | \$23.62 | \$26.96 | \$17.62 | \$22.04 | \$25.89 | \$29.96 | \$38.36 | \$43.74 | 55 | | | |
| 56 | \$6.41 | \$8.03 | \$9.43 | \$10.57 | \$13.09 | \$14.80 | \$13.30 | \$16.63 | \$18.88 | \$20.55 | \$25.06 | \$28.61 | \$18.36 | \$23.01 | \$27.07 | \$31.37 | \$40.22 | \$45.89 | 56 | | | |
| 57 | \$7.00 | \$8.67 | \$10.10 | \$11.36 | \$14.12 | \$15.97 | \$13.94 | \$17.44 | \$19.78 | \$21.63 | \$26.59 | \$30.37 | \$19.11 | \$24.01 | \$28.29 | \$32.81 | \$42.14 | \$48.13 | 57 | | | |
| 58 | \$7.56 | \$9.31 | \$10.78 | \$12.16 | \$15.15 | \$17.14 | \$14.62 | \$18.27 | \$20.71 | \$22.75 | \$28.20 | \$32.24 | \$19.91 | \$25.06 | \$29.56 | \$34.34 | \$44.10 | \$50.49 | 58 | | | |
| 59 | \$8.13 | \$9.93 | \$11.46 | \$12.94 | \$16.15 | \$18.30 | \$15.31 | \$19.15 | \$21.70 | \$23.91 | \$29.93 | \$34.23 | \$20.72 | \$26.15 | \$30.89 | \$35.93 | \$46.30 | \$52.95 | 59 | | | |
| 60 | \$8.69 | \$10.57 | \$12.14 | \$13.71 | \$17.18 | \$19.46 | \$16.07 | \$20.06 | \$22.75 | \$25.15 | \$31.77 | \$36.33 | \$21.58 | \$27.30 | \$32.26 | \$37.60 | \$48.53 | \$55.54 | 60 | | | |
| 61 | \$9.24 | \$11.20 | \$12.82 | \$14.51 | \$18.18 | \$20.64 | \$16.83 | \$21.03 | \$23.83 | \$26.44 | \$33.70 | \$38.56 | \$22.48 | \$28.48 | \$33.73 | \$39.36 | \$50.89 | \$58.26 | 61 | | | |
| 62 | \$9.82 | \$11.81 | \$13.50 | \$15.30 | \$19.21 | \$21.80 | \$17.64 | \$22.04 | \$24.97 | \$27.80 | \$35.74 | \$40.95 | \$23.42 | \$29.70 | \$35.23 | \$41.15 | \$53.34 | \$61.11 | 62 | | | |
| 63 | \$10.85 | \$13.07 | \$14.92 | \$16.93 | \$21.26 | \$24.15 | \$18.62 | \$23.25 | \$26.80 | \$30.03 | \$38.50 | \$44.07 | \$25.12 | \$31.81 | \$37.69 | \$43.91 | \$56.74 | \$64.92 | 63 | | | |
| 64 | \$11.89 | \$14.32 | \$16.38 | \$18.57 | \$23.31 | \$26.48 | \$19.65 | \$24.52 | \$28.73 | \$32.42 | \$41.48 | \$47.42 | \$26.95 | \$34.07 | \$40.33 | \$46.85 | \$60.34 | \$68.97 | 64 | | | |
| 65 | \$12.90 | \$15.58 | \$17.82 | \$20.20 | \$25.38 | \$28.82 | \$20.71 | \$25.86 | \$30.84 | \$35.01 | \$44.69 | \$51.05 | \$28.92 | \$36.47 | \$43.11 | \$49.98 | \$64.16 | \$73.28 | 65 | | | |
| 66 | \$13.94 | \$16.83 | \$19.24 | \$21.82 | \$27.46 | \$31.16 | \$21.86 | \$27.28 | \$33.09 | \$37.80 | \$48.15 | \$54.93 | \$31.01 | \$39.05 | \$46.13 | \$53.33 | \$68.24 | \$77.86 | 66 | | | |
| 67 | \$14.98 | \$18.08 | \$20.68 | \$23.47 | \$29.51 | \$33.50 | \$23.05 | \$28.75 | \$35.51 | \$40.79 | \$51.84 | \$59.11 | \$33.25 | \$41.82 | \$49.34 | \$56.90 | \$72.61 | \$82.72 | 67 | | | |
| 68 | \$17.02 | \$20.58 | \$23.56 | \$26.70 | \$33.47 | \$37.96 | \$25.69 | \$32.08 | \$39.23 | \$44.91 | \$56.84 | \$64.68 | \$36.27 | \$45.67 | \$53.93 | \$62.00 | \$78.66 | \$89.46 | 68 | | | |
| 69 | \$19.05 | \$23.07 | \$26.46 | \$29.93 | \$37.43 | \$42.44 | \$28.60 | \$35.77 | \$43.33 | \$49.45 | \$62.28 | \$70.79 | \$39.53 | \$49.89 | \$58.98 | \$67.52 | \$85.21 | \$96.72 | 69 | | | |
| 70 | \$21.08 | \$25.59 | \$29.37 | \$33.15 | \$41.40 | \$46.90 | \$31.87 | \$39.89 | \$47.86 | \$54.44 | \$68.28 | \$77.44 | \$43.09 | \$54.48 | \$64.49 | \$73.54 | \$92.32 | \$104.60 | 70 | | | |
| 71 | \$23.11 | \$28.07 | \$32.25 | \$36.40 | \$45.38 | \$51.37 | \$35.49 | \$44.47 | \$52.87 | \$59.95 | \$74.83 | \$84.72 | \$46.98 | \$59.50 | \$70.52 | \$80.09 | \$100.01 | \$113.10 | 71 | | | |
| 72 | \$25.14 | \$30.58 | \$35.16 | \$39.62 | \$49.34 | \$55.84 | \$39.55 | \$49.61 | \$58.39 | \$65.98 | \$81.98 | \$92.71 | \$51.22 | \$64.99 | \$77.10 | \$87.23 | \$108.35 | \$122.29 | 72 | | | |
| 73 | \$28.80 | \$35.21 | \$40.62 | \$45.63 | \$56.57 | \$63.91 | \$43.82 | \$55.15 | \$65.11 | \$73.36 | \$90.78 | \$102.50 | \$56.24 | \$71.62 | \$85.17 | \$96.11 | \$118.90 | \$133.97 | 73 | | | |
| 74 | \$32.46 | \$39.83 | \$46.09 | \$51.63 | \$63.79 | \$72.00 | \$48.53 | \$61.34 | \$72.58 | \$81.53 | \$100.54 | \$113.33 | \$61.77 | \$78.93 | \$94.09 | \$105.88 | \$130.45 | \$146.77 | 74 | | | |
| 75 | \$36.09 | \$44.46 | \$51.58 | \$57.66 | \$71.02 | \$80.05 | \$53.78 | \$68.22 | \$80.89 | \$90.65 | \$111.33 | \$125.30 | \$67.82 | \$86.99 | \$103.96 | \$116.61 | \$143.13 | \$160.80 | 75 | | | |
| 76 | \$39.75 | \$49.10 | \$57.04 | \$63.68 | \$78.25 | \$88.13 | \$59.59 | \$75.86 | \$90.20 | \$100.79 | \$123.29 | \$138.55 | \$74.46 | \$95.88 | \$114.85 | \$128.48 | \$157.05 | \$176.18 | 76 | | | |
| 77 | \$43.42 | \$53.72 | \$62.52 | \$69.70 | \$85.47 | \$96.18 | \$66.03 | \$84.37 | \$100.54 | \$112.05 | \$136.52 | \$153.20 | \$81.76 | \$105.66 | \$126.89 | \$141.53 | \$172.28 | \$193.01 | 77 | | | |
| 78 | \$46.77 | \$58.00 | \$67.62 | \$75.34 | \$92.26 | \$103.71 | \$70.22 | \$89.90 | \$107.28 | \$119.47 | \$145.34 | \$162.88 | \$86.31 | \$111.80 | \$134.45 | \$149.88 | \$182.18 | \$203.80 | 78 | | | |
| 79 | \$50.14 | \$62.28 | \$72.73 | \$80.99 | \$99.08 | \$111.24 | \$74.66 | \$95.79 | \$114.48 | \$127.39 | \$154.74 | \$173.15 | \$91.11 | \$118.28 | \$142.48 | \$158.72 | \$192.63 | \$215.18 | 79 | | | |
| 80 | \$53.53 | \$66.57 | \$77.84 | \$86.64 | \$105.88 | \$118.78 | \$79.39 | \$102.07 | \$122.16 | \$135.82 | \$164.73 | \$184.07 | \$96.18 | \$125.16 | \$150.99 | \$168.09 | \$203.68 | \$227.22 | 80 | | | |
| 81 | \$56.89 | \$70.84 | \$82.94 | \$92.30 | \$112.66 | \$126.29 | \$84.41 | \$108.74 | \$130.36 | \$144.80 | \$175.35 | \$195.70 | \$101.56 | \$132.42 | \$160.02 | \$178.02 | \$215.37 | \$239.92 | 81 | | | |
| 82 | \$60.27 | \$75.12 | \$88.04 | \$97.94 | \$119.45 | \$133.82 | \$89.77 | \$115.86 | \$139.07 | \$154.42 | \$186.67 | \$208.05 | \$107.23 | \$140.09 | \$169.57 | \$188.53 | \$227.74 | \$253.34 | 82 | | | |
| 83 | \$64.70 | \$80.80 | \$94.83 | \$105.49 | \$128.60 | \$143.94 | \$95.48 | \$123.39 | \$148.27 | \$164.58 | \$198.78 | \$221.33 | \$113.48 | \$148.47 | \$179.95 | \$200.01 | \$241.38 | \$268.29 | 83 | | | |
| 84 | \$69.11 | \$86.45 | \$101.62 | \$113.05 | \$137.72 | \$154.03 | \$101.55 | \$131.40 | \$158.07 | \$175.41 | \$211.65 | \$235.47 | \$120.11 | \$157.37 | \$190.96 | \$212.17 | \$255.86 | \$284.14 | 84 | | | |
| 85 | \$73.55 | \$92.11 | \$108.44 | \$120.62 | \$146.85 | \$164.15 | \$107.99 | \$139.95 | \$168.52 | \$188. | | | | | | | | | | | | |

| Issue Age | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 30 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$12.55 | \$15.17 | \$17.40 | \$19.23 | \$23.25 | \$26.05 | \$18.44 | \$22.65 | \$26.27 | \$29.69 | \$36.95 | \$42.10 | \$34.56 | \$43.08 | \$50.49 | \$57.98 | \$73.41 | \$83.26 | 25 |
| 26 | \$12.63 | \$15.29 | \$17.51 | \$19.35 | \$23.46 | \$26.24 | \$18.71 | \$23.01 | \$26.72 | \$30.18 | \$37.59 | \$42.81 | \$34.96 | \$43.59 | \$51.08 | \$58.70 | \$74.34 | \$84.34 | 26 |
| 27 | \$12.71 | \$15.38 | \$17.63 | \$19.53 | \$23.65 | \$26.48 | \$18.99 | \$23.39 | \$27.16 | \$30.70 | \$38.21 | \$43.56 | \$35.35 | \$44.12 | \$51.69 | \$59.41 | \$75.31 | \$85.42 | 27 |
| 28 | \$12.78 | \$15.49 | \$17.75 | \$19.62 | \$23.80 | \$26.69 | \$19.27 | \$23.73 | \$27.59 | \$31.23 | \$38.90 | \$44.31 | \$35.75 | \$44.65 | \$52.32 | \$60.12 | \$76.24 | \$86.53 | 28 |
| 29 | \$12.83 | \$15.58 | \$17.88 | \$19.79 | \$24.01 | \$26.88 | \$19.56 | \$24.10 | \$28.04 | \$31.74 | \$39.57 | \$45.07 | \$36.17 | \$45.16 | \$52.95 | \$60.83 | \$77.21 | \$87.64 | 29 |
| 30 | \$12.90 | \$15.69 | \$18.00 | \$19.94 | \$24.22 | \$27.10 | \$19.82 | \$24.49 | \$28.47 | \$32.24 | \$40.25 | \$45.88 | \$36.59 | \$45.66 | \$53.59 | \$61.59 | \$78.16 | \$88.75 | 30 |
| 31 | \$12.97 | \$15.76 | \$18.12 | \$20.06 | \$24.37 | \$27.32 | \$20.16 | \$24.89 | \$28.94 | \$32.77 | \$40.92 | \$46.67 | \$37.03 | \$46.21 | \$54.22 | \$62.34 | \$79.17 | \$89.91 | 31 |
| 32 | \$13.05 | \$15.88 | \$18.25 | \$20.23 | \$24.56 | \$27.54 | \$20.46 | \$25.29 | \$29.43 | \$33.33 | \$41.65 | \$47.44 | \$37.48 | \$46.79 | \$54.87 | \$63.12 | \$80.15 | \$91.06 | 32 |
| 33 | \$13.09 | \$15.97 | \$18.39 | \$20.34 | \$24.74 | \$27.74 | \$20.80 | \$25.69 | \$29.91 | \$33.88 | \$42.36 | \$48.30 | \$37.91 | \$47.36 | \$55.51 | \$63.88 | \$81.15 | \$92.21 | 33 |
| 34 | \$13.17 | \$16.09 | \$18.51 | \$20.50 | \$24.92 | \$27.95 | \$21.10 | \$26.09 | \$30.37 | \$34.44 | \$43.08 | \$49.14 | \$38.34 | \$47.91 | \$56.18 | \$64.67 | \$82.19 | \$93.41 | 34 |
| 35 | \$13.27 | \$16.16 | \$18.63 | \$20.67 | \$25.12 | \$28.19 | \$21.42 | \$26.48 | \$30.87 | \$34.99 | \$43.85 | \$50.01 | \$38.83 | \$48.47 | \$56.86 | \$65.45 | \$83.23 | \$94.60 | 35 |
| 36 | \$13.39 | \$16.37 | \$18.88 | \$20.91 | \$25.49 | \$28.59 | \$21.81 | \$26.98 | \$31.46 | \$35.72 | \$44.77 | \$51.05 | \$39.36 | \$49.10 | \$57.61 | \$66.37 | \$84.37 | \$95.95 | 36 |
| 37 | \$13.54 | \$16.57 | \$19.11 | \$21.18 | \$25.84 | \$28.97 | \$22.23 | \$27.52 | \$32.10 | \$36.43 | \$45.71 | \$52.11 | \$39.85 | \$49.78 | \$58.40 | \$67.30 | \$85.57 | \$97.31 | 37 |
| 38 | \$13.65 | \$16.73 | \$19.35 | \$21.47 | \$26.17 | \$29.39 | \$22.62 | \$28.04 | \$32.74 | \$37.19 | \$46.67 | \$53.20 | \$40.37 | \$50.46 | \$59.21 | \$68.21 | \$86.77 | \$98.70 | 38 |
| 39 | \$13.78 | \$16.93 | \$19.59 | \$21.75 | \$26.51 | \$29.79 | \$23.05 | \$28.59 | \$33.36 | \$37.94 | \$47.66 | \$54.31 | \$40.92 | \$51.13 | \$60.01 | \$69.17 | \$88.00 | \$100.10 | 39 |
| 40 | \$13.94 | \$17.12 | \$19.82 | \$22.02 | \$26.88 | \$30.18 | \$23.51 | \$29.15 | \$34.05 | \$38.71 | \$48.65 | \$55.47 | \$41.48 | \$51.81 | \$60.80 | \$70.13 | \$89.24 | \$101.54 | 40 |
| 41 | \$14.06 | \$17.33 | \$20.06 | \$22.30 | \$27.24 | \$30.62 | \$23.93 | \$29.69 | \$34.72 | \$39.50 | \$49.70 | \$56.63 | \$42.06 | \$52.53 | \$61.63 | \$71.07 | \$90.51 | \$102.96 | 41 |
| 42 | \$14.22 | \$17.48 | \$20.31 | \$22.57 | \$27.59 | \$31.01 | \$24.37 | \$30.25 | \$35.40 | \$40.29 | \$50.73 | \$57.82 | \$42.61 | \$53.23 | \$62.47 | \$72.03 | \$91.80 | \$104.43 | 42 |
| 43 | \$14.32 | \$17.69 | \$20.55 | \$22.87 | \$27.95 | \$31.42 | \$24.82 | \$30.87 | \$36.11 | \$41.13 | \$51.81 | \$59.00 | \$43.16 | \$53.94 | \$63.32 | \$73.02 | \$93.05 | \$105.91 | 43 |
| 44 | \$14.45 | \$17.88 | \$20.80 | \$23.13 | \$28.30 | \$31.81 | \$25.29 | \$31.46 | \$36.84 | \$41.98 | \$52.87 | \$60.24 | \$43.71 | \$54.67 | \$64.14 | \$74.02 | \$94.38 | \$107.43 | 44 |
| 45 | \$14.62 | \$18.08 | \$21.02 | \$23.42 | \$28.63 | \$32.21 | \$25.81 | \$32.10 | \$37.54 | \$42.83 | \$54.00 | \$61.56 | \$44.31 | \$55.40 | \$65.02 | \$75.01 | \$95.73 | \$109.02 | 45 |
| 46 | \$14.86 | \$18.44 | \$21.52 | \$23.93 | \$29.35 | \$33.01 | \$26.76 | \$33.33 | \$38.86 | \$44.12 | \$55.40 | \$63.15 | \$45.03 | \$56.25 | \$66.06 | \$76.24 | \$97.31 | \$110.85 | 46 |
| 47 | \$15.14 | \$18.80 | \$21.93 | \$24.49 | \$30.03 | \$33.81 | \$27.74 | \$34.61 | \$40.22 | \$45.44 | \$56.77 | \$64.77 | \$45.76 | \$57.13 | \$67.09 | \$77.47 | \$98.90 | \$112.67 | 47 |
| 48 | \$15.38 | \$19.20 | \$22.42 | \$25.00 | \$30.70 | \$34.56 | \$28.80 | \$35.92 | \$41.60 | \$46.79 | \$58.21 | \$66.46 | \$46.46 | \$58.07 | \$68.17 | \$78.76 | \$100.54 | \$114.54 | 48 |
| 49 | \$15.64 | \$19.56 | \$22.90 | \$25.56 | \$31.42 | \$35.35 | \$29.88 | \$37.27 | \$43.08 | \$48.17 | \$59.69 | \$68.17 | \$47.18 | \$58.96 | \$69.23 | \$80.03 | \$102.21 | \$116.47 | 49 |
| 50 | \$15.93 | \$19.91 | \$23.33 | \$26.09 | \$32.10 | \$36.17 | \$30.98 | \$38.71 | \$44.59 | \$49.61 | \$61.20 | \$69.92 | \$47.94 | \$59.88 | \$70.37 | \$81.35 | \$103.87 | \$118.42 | 50 |
| 51 | \$16.16 | \$20.27 | \$23.80 | \$26.60 | \$32.77 | \$36.95 | \$32.13 | \$40.17 | \$46.15 | \$51.08 | \$62.74 | \$71.72 | \$48.71 | \$60.83 | \$71.48 | \$82.64 | \$105.60 | \$120.41 | 51 |
| 52 | \$16.45 | \$20.67 | \$24.28 | \$27.16 | \$33.45 | \$37.75 | \$33.33 | \$41.69 | \$47.78 | \$52.59 | \$64.35 | \$73.54 | \$49.45 | \$61.80 | \$72.63 | \$84.00 | \$107.35 | \$122.40 | 52 |
| 53 | \$16.69 | \$21.02 | \$24.74 | \$27.67 | \$34.17 | \$38.50 | \$34.56 | \$43.30 | \$49.45 | \$54.15 | \$66.98 | \$75.42 | \$50.25 | \$62.79 | \$73.78 | \$85.35 | \$109.15 | \$124.44 | 53 |
| 54 | \$16.96 | \$21.38 | \$25.20 | \$28.22 | \$34.84 | \$39.29 | \$35.87 | \$44.91 | \$51.21 | \$55.75 | \$67.66 | \$77.35 | \$51.05 | \$63.79 | \$74.98 | \$86.77 | \$110.92 | \$126.49 | 54 |
| 55 | \$17.24 | \$21.75 | \$25.69 | \$28.75 | \$35.51 | \$40.11 | \$37.31 | \$46.67 | \$52.99 | \$57.41 | \$69.44 | \$79.28 | \$51.81 | \$64.82 | \$76.16 | \$88.12 | \$112.76 | \$128.61 | 55 |
| 56 | \$18.88 | \$23.61 | \$27.67 | \$31.05 | \$38.50 | \$43.51 | \$39.11 | \$48.88 | \$55.51 | \$60.40 | \$73.66 | \$84.13 | \$53.94 | \$67.66 | \$79.60 | \$92.21 | \$118.22 | \$134.90 | 56 |
| 57 | \$20.55 | \$25.49 | \$29.66 | \$33.41 | \$41.53 | \$46.94 | \$40.98 | \$51.24 | \$58.12 | \$63.54 | \$78.16 | \$89.30 | \$56.18 | \$70.59 | \$83.18 | \$96.48 | \$123.90 | \$141.50 | 57 |
| 58 | \$22.23 | \$27.32 | \$31.65 | \$35.72 | \$44.53 | \$50.37 | \$42.96 | \$53.71 | \$60.92 | \$66.86 | \$82.94 | \$94.80 | \$58.53 | \$73.66 | \$86.92 | \$100.94 | \$129.88 | \$148.43 | 58 |
| 59 | \$23.88 | \$29.19 | \$33.69 | \$38.03 | \$47.50 | \$53.79 | \$45.03 | \$56.30 | \$63.82 | \$70.31 | \$88.00 | \$100.61 | \$60.95 | \$76.89 | \$90.83 | \$105.63 | \$136.14 | \$155.68 | 59 |
| 60 | \$25.53 | \$31.05 | \$35.67 | \$40.34 | \$50.49 | \$57.22 | \$47.23 | \$59.00 | \$66.86 | \$73.95 | \$93.36 | \$106.79 | \$63.47 | \$80.22 | \$94.89 | \$110.53 | \$142.70 | \$163.28 | 60 |
| 61 | \$27.20 | \$32.88 | \$37.66 | \$42.65 | \$53.47 | \$60.69 | \$49.48 | \$61.84 | \$70.03 | \$77.77 | \$99.08 | \$113.36 | \$66.09 | \$83.73 | \$99.14 | \$115.68 | \$149.60 | \$171.29 | 61 |
| 62 | \$28.88 | \$34.76 | \$39.66 | \$44.98 | \$56.46 | \$64.10 | \$51.88 | \$64.82 | \$73.41 | \$81.75 | \$105.08 | \$120.41 | \$68.84 | \$87.36 | \$103.61 | \$121.01 | \$156.84 | \$179.65 | 62 |
| 63 | \$31.90 | \$38.42 | \$43.88 | \$49.78 | \$62.52 | \$70.99 | \$54.76 | \$68.37 | \$78.76 | \$88.28 | \$113.19 | \$129.57 | \$73.85 | \$93.53 | \$110.80 | \$129.07 | \$166.80 | \$190.86 | 63 |
| 64 | \$34.93 | \$42.13 | \$48.13 | \$54.58 | \$68.56 | \$77.85 | \$57.73 | \$72.11 | \$84.49 | \$95.32 | \$121.97 | \$139.45 | \$79.24 | \$100.13 | \$118.53 | \$137.72 | \$177.39 | \$202.77 | 64 |
| 65 | \$37.94 | \$45.79 | \$52.36 | \$59.37 | \$74.62 | \$84.72 | \$60.92 | \$76.05 | \$90.65 | \$102.93 | \$131.38 | \$150.07 | \$85.02 | \$107.23 | \$126.78 | \$146.97 | \$188.65 | \$215.45 | 65 |
| 66 | \$40.98 | \$49.48 | \$56.58 | \$64.17 | \$80.71 | \$91.62 | \$64.26 | \$80.18 | \$97.26 | \$111.14 | \$141.55 | \$161.51 | \$91.19 | \$114.84 | \$135.62 | \$156.81 | \$200.65 | \$228.90 | 66 |
| 67 | \$44.04 | \$53.16 | \$60.80 | \$69.01 | \$86.77 | \$98.51 | \$67.76 | \$84.54 | \$104.40 | \$119.93 | \$152.41 | \$173.80 | \$97.76 | \$122.96 | \$145.05 | \$167.31 | \$213.46 | \$243.20 | 67 |
| 68 | \$50.01 | \$60.53 | \$69.29 | \$78.50 | \$98.44 | \$111.65 | \$75.48 | \$94.28 | \$115.30 | \$132.02 | \$167.07 | \$190.16 | \$106.59 | \$134.31 | \$158.59 | \$182.24 | \$231.26 | \$262.99 | 68 |
| 69 | \$55.99 | \$67.85 | \$77.81 | \$88.00 | \$110.06 | \$124.78 | \$84.08 | \$105.16 | \$127.38 | \$145.37 | \$183.11 | \$208.07 | \$116.23 | \$146.67 | \$173.39 | \$198.48 | \$250.53 | \$284.37 | 69 |
| 70 | \$61.96 | \$75.22 | \$86.32 | \$97.47 | \$121.73 | \$137.92 | \$93.69 | \$117.25 | \$140.71 | \$160.06 | \$200.72 | \$227.67 | \$126.70 | \$160.18 | \$189.60 | \$216.19 | \$271.43 | \$307.52 | 70 |
| 71 | \$67.94 | \$82.56 | \$94.83 | \$106.99 | \$133.39 | \$151.05 | \$104.37 | \$130.76 | \$155.45 | \$176.22 | \$219.99 | \$249.08 | \$138.13 | \$174.96 | \$207.33 | \$235.48 | \$294.04 | \$332.51 | 71 |
| 72 | \$73.91 | \$89.91 | \$103.32 | \$116.47 | \$145.05 | \$164.16 | \$116.27 | \$145.85 | \$171.69 | \$193.99 | \$241.05 | \$272.54 | \$150.58 | \$191.05 | \$226.67 | \$256.47 | \$318.57 | \$359.54 | 72 |
| 73 | \$84.65 | \$103.52 | \$119.42 | \$134.16 | \$166.31 | \$187.89 | \$128.80 | \$162.18 | \$191.40 | \$215.64 | \$266.93 | \$301.33 | \$165.36 | \$210.55 | \$250.42 | \$282.54 | \$349.55 | \$393.90 | 73 |
| 74 | \$95.39 | \$117.11 | \$135.54 | \$151.81 | \$187.53 | \$211.63 | \$142.70 | \$180.33 | \$213.38 | \$239.73 | \$295.60 | \$333.18 | \$181.57 | \$232.05 | \$276.65 | \$311.25 | \$383.52 | \$431.53 | 74 |
| 75 | \$106.12 | \$130.71 | \$151.64 | \$169.54 | \$208.79 | \$235.36 | \$158.11 | \$200.56 | \$237.86 | \$266.53 | \$327.34 | \$368.38 | \$199.36 | \$255.74 | \$305.62 | \$342.86 | \$420.78 | \$472.78 | 75 |
| 76 | \$116.86 | \$144.34 | \$167.70 | \$187.22 | \$230.07 | \$259.08 | \$175.20 | \$223.01 | \$265.18 | \$296.31 | \$362.49 | \$407.32 | \$218.90 | \$281.85 | \$337.63 | \$377.71 | \$461.67 | \$517.97 | 76 |
| 77 | \$127.62 | \$157.95 | \$183.79 | \$204.89 | \$251.27 | \$282.81 | \$194.15 | \$248.06 | \$295.60 | \$329.45 | \$401.39 | \$450.40 | \$240.37 | \$310.65 | \$373.04 | \$416.09 | \$506.54 | \$567.42 | 77 |
| 78 | \$137.53 | \$170.53 | \$198.80 | \$221.50 | \$271.26 | \$304.93 | \$206.45 | \$264.31 | \$315.43 | \$351.26 | \$427.31 | \$478.83 | \$253.76 | \$328.69 | \$395.30 | \$440.65 | \$535.60 | \$599.16 | 78 |
| 79 | \$147.46 | \$183.11 | \$213.82 | \$238.10 | \$291.26 | \$327.04 | \$219.51 | \$281.63 | \$336.57 | \$374.52 | \$454.91 | \$509.06 | \$267.88 | \$347.77 | \$418.91 | \$466.65 | \$566.36 | \$632.64 | 79 |
| 80 | \$157.36 | \$195.70 | \$228.83 | \$254.71 | \$311.25 | \$349.18 | \$233.40 | \$300.06 | \$359.15 | \$399.31 | \$484.29 | \$541.18 | \$282.81 | \$367.95 | \$443.92 | \$494.20 | \$598.84 | \$667.99 | 80 |
| 81 | \$167.28 | \$208.29 | \$243.85 | \$271.35 | \$331.23 | \$371.31 | \$248.18 | \$319.69 | \$383.24 | \$425.76 | \$515.54 | \$575.34 | \$298.58 | \$389.28 | \$470.44 | \$523.38 | \$633.20 | \$705.34 | 81 |
| 82 | \$177.18 | \$220.86 | \$258.84 | \$287.95 | \$351.18 | \$393.43 | \$263.95 | \$340.64 | \$408.87 | \$454.04 | \$548.83 | \$611.69 | \$315.23 | \$411.85 | \$498.53 | \$554.29 | \$669.55 | \$744.82 | 82 |
| 83 | \$190.19 | \$237.53 | \$278.84 | \$310.13 | \$378.06 | \$423.17 | \$280.71 | \$362.77 | \$435.92 | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | |
|-----------|----------|---|----------|----------|------------|------------|----------------------------|------------|------------|------------|------------|----------------------------|------------|------------|------------|------------|------------|------------|----|
| | | Comprehensive - 30 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | |
| | | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | |
| 25 | \$47.11 | \$56.97 | \$65.33 | \$72.22 | \$87.32 | \$97.78 | \$69.22 | \$85.07 | \$98.68 | \$111.54 | \$138.75 | \$158.04 | \$129.78 | \$161.78 | \$189.59 | \$217.68 | \$275.70 | \$312.64 | 25 |
| 26 | \$47.40 | \$57.41 | \$65.79 | \$72.67 | \$88.07 | \$98.53 | \$70.28 | \$86.42 | \$100.33 | \$113.33 | \$141.14 | \$160.73 | \$131.26 | \$163.72 | \$191.82 | \$220.39 | \$279.14 | \$316.67 | 26 |
| 27 | \$47.70 | \$57.71 | \$66.24 | \$73.27 | \$88.81 | \$99.43 | \$71.32 | \$87.76 | \$101.96 | \$115.27 | \$143.53 | \$163.58 | \$132.77 | \$165.66 | \$194.06 | \$223.08 | \$282.74 | \$320.71 | 27 |
| 28 | \$47.99 | \$58.18 | \$66.68 | \$73.71 | \$89.41 | \$100.19 | \$72.36 | \$89.11 | \$103.62 | \$117.22 | \$146.08 | \$166.42 | \$134.27 | \$167.61 | \$196.47 | \$225.76 | \$286.33 | \$324.90 | 28 |
| 29 | \$48.15 | \$58.47 | \$67.13 | \$74.32 | \$90.16 | \$100.93 | \$73.41 | \$90.45 | \$105.26 | \$119.16 | \$148.61 | \$169.26 | \$135.75 | \$169.54 | \$198.85 | \$228.46 | \$289.92 | \$329.09 | 29 |
| 30 | \$48.46 | \$58.92 | \$67.58 | \$74.90 | \$90.89 | \$101.82 | \$74.46 | \$91.96 | \$106.90 | \$121.10 | \$151.15 | \$172.24 | \$137.41 | \$171.49 | \$201.26 | \$231.31 | \$293.50 | \$333.27 | 30 |
| 31 | \$48.74 | \$59.21 | \$68.02 | \$75.35 | \$91.50 | \$102.55 | \$75.66 | \$93.45 | \$108.70 | \$123.06 | \$153.69 | \$175.23 | \$139.04 | \$173.58 | \$203.63 | \$234.15 | \$297.24 | \$337.60 | 31 |
| 32 | \$49.04 | \$59.66 | \$68.48 | \$75.96 | \$92.25 | \$103.47 | \$76.86 | \$94.93 | \$110.70 | \$125.14 | \$156.40 | \$178.23 | \$140.70 | \$175.68 | \$206.02 | \$236.98 | \$300.98 | \$341.94 | 32 |
| 33 | \$49.19 | \$59.96 | \$69.07 | \$76.40 | \$92.85 | \$104.23 | \$78.05 | \$96.44 | \$112.29 | \$127.25 | \$159.09 | \$181.37 | \$142.34 | \$177.78 | \$208.43 | \$239.82 | \$304.71 | \$346.28 | 33 |
| 34 | \$49.48 | \$60.40 | \$69.53 | \$77.01 | \$93.59 | \$104.96 | \$79.24 | \$97.92 | \$114.08 | \$129.34 | \$161.78 | \$184.49 | \$143.99 | \$179.86 | \$210.97 | \$242.81 | \$308.62 | \$350.76 | 34 |
| 35 | \$49.79 | \$60.70 | \$69.97 | \$77.59 | \$94.35 | \$105.86 | \$80.44 | \$99.43 | \$115.87 | \$131.41 | \$164.62 | \$187.79 | \$145.77 | \$181.97 | \$213.51 | \$245.81 | \$312.49 | \$355.23 | 35 |
| 36 | \$50.24 | \$61.45 | \$70.87 | \$78.51 | \$95.70 | \$107.36 | \$81.94 | \$101.37 | \$118.12 | \$134.11 | \$168.06 | \$191.68 | \$147.73 | \$184.34 | \$216.35 | \$249.24 | \$316.81 | \$360.33 | 36 |
| 37 | \$50.83 | \$62.19 | \$71.76 | \$79.53 | \$97.04 | \$108.85 | \$83.42 | \$103.32 | \$120.51 | \$136.81 | \$171.63 | \$195.71 | \$149.67 | \$186.89 | \$219.35 | \$252.68 | \$321.31 | \$365.41 | 37 |
| 38 | \$51.29 | \$62.80 | \$72.67 | \$80.60 | \$98.23 | \$110.35 | \$84.93 | \$105.26 | \$122.90 | \$139.63 | \$175.23 | \$199.74 | \$151.62 | \$189.44 | \$222.33 | \$256.11 | \$325.79 | \$370.66 | 38 |
| 39 | \$51.73 | \$63.54 | \$73.57 | \$81.64 | \$99.58 | \$111.84 | \$86.56 | \$107.36 | \$125.30 | \$142.48 | \$178.98 | \$203.95 | \$153.69 | \$191.97 | \$225.31 | \$259.70 | \$330.43 | \$375.89 | 39 |
| 40 | \$52.33 | \$64.30 | \$74.46 | \$82.69 | \$100.93 | \$113.33 | \$88.22 | \$109.44 | \$127.83 | \$145.32 | \$182.71 | \$208.29 | \$155.79 | \$194.51 | \$228.31 | \$263.30 | \$335.07 | \$381.26 | 40 |
| 41 | \$52.79 | \$65.03 | \$75.35 | \$83.72 | \$102.27 | \$114.98 | \$89.87 | \$111.54 | \$130.38 | \$148.32 | \$186.60 | \$212.61 | \$157.88 | \$197.21 | \$231.45 | \$266.88 | \$339.83 | \$386.64 | 41 |
| 42 | \$53.37 | \$65.65 | \$76.24 | \$84.79 | \$103.62 | \$116.47 | \$91.50 | \$113.63 | \$132.94 | \$151.31 | \$190.49 | \$217.09 | \$159.97 | \$199.90 | \$234.59 | \$270.47 | \$344.63 | \$392.17 | 42 |
| 43 | \$53.81 | \$66.39 | \$77.17 | \$85.82 | \$104.96 | \$117.96 | \$93.16 | \$115.87 | \$135.60 | \$154.43 | \$194.51 | \$221.57 | \$162.06 | \$202.60 | \$237.73 | \$274.21 | \$349.40 | \$397.71 | 43 |
| 44 | \$54.29 | \$67.13 | \$78.05 | \$86.87 | \$106.29 | \$119.46 | \$94.93 | \$118.12 | \$138.29 | \$157.59 | \$198.55 | \$226.22 | \$164.16 | \$205.28 | \$240.87 | \$277.95 | \$354.35 | \$403.40 | 44 |
| 45 | \$54.88 | \$67.87 | \$78.94 | \$87.91 | \$107.50 | \$120.95 | \$96.88 | \$120.51 | \$140.99 | \$160.89 | \$202.74 | \$231.15 | \$166.42 | \$207.98 | \$244.16 | \$281.68 | \$359.43 | \$409.38 | 45 |
| 46 | \$55.77 | \$68.22 | \$80.74 | \$89.87 | \$110.19 | \$123.95 | \$100.47 | \$125.14 | \$145.93 | \$165.66 | \$207.98 | \$237.13 | \$169.10 | \$211.27 | \$248.05 | \$286.33 | \$365.41 | \$416.25 | 46 |
| 47 | \$56.83 | \$70.57 | \$82.38 | \$91.96 | \$112.73 | \$126.93 | \$104.23 | \$129.92 | \$151.01 | \$170.61 | \$213.20 | \$243.25 | \$171.80 | \$214.54 | \$251.92 | \$290.95 | \$371.39 | \$423.13 | 47 |
| 48 | \$57.71 | \$72.06 | \$84.19 | \$93.90 | \$115.27 | \$129.78 | \$108.10 | \$134.86 | \$156.24 | \$175.68 | \$218.58 | \$249.55 | \$174.48 | \$218.00 | \$255.96 | \$295.74 | \$377.52 | \$430.16 | 48 |
| 49 | \$58.76 | \$73.41 | \$85.97 | \$96.00 | \$117.96 | \$132.77 | \$112.13 | \$139.94 | \$161.78 | \$180.91 | \$224.11 | \$255.96 | \$177.17 | \$221.43 | \$260.02 | \$300.52 | \$383.80 | \$437.33 | 49 |
| 50 | \$59.82 | \$74.76 | \$87.62 | \$97.92 | \$120.51 | \$135.75 | \$116.33 | \$145.32 | \$167.46 | \$186.30 | \$229.80 | \$262.56 | \$180.00 | \$224.86 | \$264.20 | \$305.47 | \$390.07 | \$444.65 | 50 |
| 51 | \$60.70 | \$76.10 | \$89.41 | \$99.88 | \$123.06 | \$138.75 | \$120.66 | \$150.85 | \$173.29 | \$191.82 | \$235.63 | \$269.27 | \$182.85 | \$228.46 | \$268.39 | \$310.39 | \$396.52 | \$452.13 | 51 |
| 52 | \$61.77 | \$77.59 | \$91.20 | \$101.96 | \$125.59 | \$141.75 | \$125.14 | \$156.55 | \$179.42 | \$197.51 | \$241.63 | \$276.16 | \$185.69 | \$232.05 | \$272.71 | \$315.46 | \$403.08 | \$459.61 | 52 |
| 53 | \$62.66 | \$78.94 | \$92.85 | \$103.91 | \$128.28 | \$144.58 | \$129.78 | \$162.51 | \$185.69 | \$203.34 | \$247.73 | \$283.18 | \$188.68 | \$235.79 | \$277.05 | \$320.56 | \$409.83 | \$467.24 | 53 |
| 54 | \$63.69 | \$80.29 | \$94.64 | \$106.01 | \$130.83 | \$147.58 | \$134.72 | \$168.65 | \$192.28 | \$209.32 | \$254.02 | \$290.51 | \$191.68 | \$239.54 | \$281.53 | \$325.79 | \$416.54 | \$475.00 | 54 |
| 55 | \$64.74 | \$81.64 | \$96.44 | \$107.95 | \$133.38 | \$150.56 | \$140.09 | \$175.23 | \$198.99 | \$215.60 | \$260.76 | \$297.68 | \$194.51 | \$243.41 | \$286.02 | \$330.88 | \$423.42 | \$482.93 | 55 |
| 56 | \$70.87 | \$88.67 | \$103.91 | \$116.61 | \$144.58 | \$163.43 | \$146.83 | \$183.60 | \$208.43 | \$226.82 | \$276.60 | \$315.93 | \$202.60 | \$254.02 | \$298.88 | \$346.28 | \$443.92 | \$506.55 | 56 |
| 57 | \$77.17 | \$95.70 | \$111.40 | \$125.44 | \$155.96 | \$176.29 | \$153.86 | \$192.42 | \$218.28 | \$238.62 | \$293.50 | \$335.36 | \$210.97 | \$265.08 | \$312.33 | \$362.27 | \$465.28 | \$531.38 | 57 |
| 58 | \$83.42 | \$102.55 | \$118.88 | \$134.11 | \$167.16 | \$189.15 | \$161.32 | \$201.69 | \$228.76 | \$251.04 | \$311.44 | \$356.00 | \$219.79 | \$276.60 | \$326.38 | \$379.03 | \$487.71 | \$557.39 | 58 |
| 59 | \$89.71 | \$109.58 | \$126.49 | \$142.78 | \$178.38 | \$202.00 | \$169.10 | \$211.42 | \$239.68 | \$264.06 | \$330.43 | \$377.83 | \$228.90 | \$288.71 | \$341.03 | \$396.66 | \$511.19 | \$584.60 | 59 |
| 60 | \$95.85 | \$116.61 | \$133.96 | \$151.46 | \$189.59 | \$214.84 | \$177.31 | \$221.57 | \$251.04 | \$277.64 | \$350.61 | \$400.99 | \$238.34 | \$301.28 | \$356.29 | \$415.05 | \$535.95 | \$613.16 | 60 |
| 61 | \$102.11 | \$123.50 | \$141.44 | \$160.13 | \$200.81 | \$227.87 | \$185.86 | \$232.20 | \$262.99 | \$292.01 | \$372.01 | \$425.67 | \$248.19 | \$314.44 | \$372.30 | \$434.34 | \$561.73 | \$643.20 | 61 |
| 62 | \$108.38 | \$130.53 | \$148.93 | \$168.95 | \$212.03 | \$240.70 | \$194.82 | \$243.41 | \$275.70 | \$306.96 | \$394.58 | \$452.13 | \$258.51 | \$328.03 | \$389.04 | \$454.38 | \$588.95 | \$674.60 | 62 |
| 63 | \$119.76 | \$144.29 | \$164.77 | \$186.88 | \$234.74 | \$266.57 | \$205.58 | \$256.72 | \$295.74 | \$331.47 | \$425.08 | \$486.52 | \$277.35 | \$351.21 | \$416.10 | \$484.73 | \$626.32 | \$716.78 | 63 |
| 64 | \$131.12 | \$158.18 | \$180.76 | \$205.00 | \$257.47 | \$292.29 | \$216.80 | \$270.75 | \$317.27 | \$357.94 | \$457.97 | \$523.60 | \$297.54 | \$376.04 | \$445.10 | \$517.18 | \$666.07 | \$761.49 | 64 |
| 65 | \$142.48 | \$171.95 | \$196.61 | \$222.94 | \$280.19 | \$318.15 | \$228.76 | \$285.58 | \$340.44 | \$386.49 | \$493.39 | \$563.52 | \$319.21 | \$402.64 | \$476.05 | \$551.86 | \$708.41 | \$809.02 | 65 |
| 66 | \$153.86 | \$185.86 | \$212.47 | \$241.02 | \$303.07 | \$344.03 | \$241.32 | \$301.14 | \$365.27 | \$417.29 | \$513.52 | \$606.43 | \$342.39 | \$431.19 | \$509.23 | \$588.80 | \$753.40 | \$859.56 | 66 |
| 67 | \$165.36 | \$199.60 | \$228.31 | \$259.11 | \$325.79 | \$369.89 | \$254.47 | \$317.42 | \$392.03 | \$450.33 | \$572.34 | \$652.63 | \$367.05 | \$461.70 | \$544.69 | \$628.25 | \$801.54 | \$913.23 | 67 |
| 68 | \$187.79 | \$227.26 | \$260.16 | \$294.70 | \$369.60 | \$419.23 | \$283.48 | \$354.06 | \$432.99 | \$495.79 | \$627.36 | \$714.09 | \$400.25 | \$504.32 | \$595.51 | \$684.32 | \$868.37 | \$987.54 | 68 |
| 69 | \$210.21 | \$254.76 | \$292.15 | \$330.43 | \$413.27 | \$468.58 | \$315.78 | \$394.87 | \$478.30 | \$545.89 | \$687.61 | \$781.37 | \$436.44 | \$550.80 | \$651.13 | \$745.32 | \$940.74 | \$1,067.84 | 69 |
| 70 | \$232.65 | \$282.45 | \$324.16 | \$366.01 | \$457.06 | \$517.92 | \$351.81 | \$440.31 | \$528.39 | \$601.05 | \$753.70 | \$854.93 | \$475.75 | \$601.49 | \$711.98 | \$811.86 | \$1,019.25 | \$1,154.69 | 70 |
| 71 | \$255.07 | \$309.96 | \$356.15 | \$401.73 | \$500.86 | \$567.27 | \$391.89 | \$491.01 | \$583.70 | \$661.75 | \$826.08 | \$935.35 | \$518.67 | \$656.96 | \$778.51 | \$884.24 | \$1,104.15 | \$1,248.60 | 71 |
| 72 | \$277.50 | \$337.60 | \$387.99 | \$437.33 | \$544.69 | \$616.45 | \$436.59 | \$547.67 | \$644.69 | \$728.44 | \$895.16 | \$1,023.43 | \$565.46 | \$717.38 | \$851.19 | \$963.03 | \$1,196.25 | \$1,350.11 | 72 |
| 73 | \$317.87 | \$388.73 | \$448.39 | \$503.71 | \$624.51 | \$705.56 | \$483.67 | \$608.97 | \$718.72 | \$809.77 | \$1,002.33 | \$1,131.53 | \$620.93 | \$790.64 | \$940.29 | \$1,060.95 | \$1,312.58 | \$1,479.15 | 73 |
| 74 | \$358.24 | \$439.74 | \$508.95 | \$570.11 | \$704.21 | \$794.68 | \$535.85 | \$677.15 | \$801.23 | \$900.23 | \$1,110.00 | \$1,251.13 | \$681.78 | \$871.37 | \$1,038.83 | \$1,168.75 | \$1,440.12 | \$1,620.44 | 74 |
| 75 | \$398.45 | \$490.84 | \$569.34 | \$636.63 | \$784.05 | \$883.77 | \$593.71 | \$753.10 | \$893.20 | \$1,000.85 | \$1,229.16 | \$1,383.31 | \$748.63 | \$960.33 | \$1,147.66 | \$1,287.46 | \$1,580.07 | \$1,775.33 | 75 |
| 76 | \$438.81 | \$541.98 | \$629.75 | \$703.01 | \$863.90 | \$972.88 | \$657.87 | \$837.43 | \$995.76 | \$1,112.69 | \$1,361.17 | \$1,529.52 | \$822.03 | \$1,058.41 | \$1,267.87 | \$1,418.30 | \$1,733.62 | \$1,945.02 | 76 |
| 77 | \$479.18 | \$593.13 | \$690.16 | \$769.40 | \$943.57 | \$1,062.00 | \$729.03 | \$931.47 | \$1,110.00 | \$1,237.08 | \$1,507.24 | \$1,691.28 | \$902.61 | \$1,166.51 | \$1,400.80 | \$1,562.43 | \$1,902.12 | \$2,130.71 | 77 |
| 78 | \$516.42 | \$640.35 | \$746.53 | \$831.75 | \$1,018.66 | \$1,144.97 | \$775.23 | \$992.48 | \$1,184.46 | \$1,319.02 | \$1,604.58 | \$1,798.05 | \$952.85 | \$1,234.24 | \$1,484.38 | \$1,654.68 | \$2,011.26 | \$2,249.89 | 78 |
| 79 | \$553.65 | \$687.61 | \$802.89 | \$894.09 | \$1,093.70 | \$1,228.11 | \$824.27 | \$1,057.52 | \$1,263.83 | \$1,406.33 | \$1,708.20 | \$1,911.54 | \$1,005.94 | \$1,305.85 | \$1,573.04 | \$1,752.31 | \$2,126.69 | \$2,375.64 | 79 |
| 80 | \$590.88 | \$734.87 | \$859.25 | \$956.44 | \$1,168.75 | \$1,311.23 | \$876.45</ | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| 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 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year | Lifetime |
| 25 | \$4.59 | \$5.63 | \$6.41 | \$7.08 | \$8.56 | \$9.58 | \$6.67 | \$8.25 | \$9.57 | \$10.80 | \$13.42 | \$15.36 | \$12.28 | \$15.25 | \$17.82 | \$20.42 | \$25.82 | \$29.26 | 25 |
| 26 | \$4.62 | \$5.65 | \$6.48 | \$7.14 | \$8.62 | \$9.65 | \$6.78 | \$8.37 | \$9.71 | \$10.97 | \$13.65 | \$15.62 | \$12.42 | \$15.41 | \$18.02 | \$20.66 | \$26.14 | \$29.63 | 26 |
| 27 | \$4.64 | \$5.69 | \$6.51 | \$7.18 | \$8.70 | \$9.74 | \$6.88 | \$8.50 | \$9.86 | \$11.14 | \$13.89 | \$15.90 | \$12.57 | \$15.60 | \$18.25 | \$20.91 | \$26.46 | \$30.02 | 27 |
| 28 | \$4.68 | \$5.73 | \$6.55 | \$7.25 | \$8.77 | \$9.82 | \$6.99 | \$8.65 | \$10.02 | \$11.34 | \$14.12 | \$16.16 | \$12.72 | \$15.80 | \$18.46 | \$21.16 | \$26.81 | \$30.42 | 28 |
| 29 | \$4.70 | \$5.76 | \$6.61 | \$7.29 | \$8.84 | \$9.89 | \$7.08 | \$8.78 | \$10.19 | \$11.53 | \$14.37 | \$16.47 | \$12.87 | \$15.98 | \$18.68 | \$21.42 | \$27.13 | \$30.79 | 29 |
| 30 | \$4.72 | \$5.80 | \$6.64 | \$7.35 | \$8.91 | \$9.99 | \$7.18 | \$8.91 | \$10.34 | \$11.72 | \$14.62 | \$16.74 | \$13.01 | \$16.16 | \$18.91 | \$21.68 | \$27.48 | \$31.19 | 30 |
| 31 | \$4.75 | \$5.83 | \$6.72 | \$7.41 | \$8.98 | \$10.05 | \$7.29 | \$9.05 | \$10.51 | \$11.91 | \$14.87 | \$17.03 | \$13.17 | \$16.37 | \$19.12 | \$21.95 | \$27.84 | \$31.59 | 31 |
| 32 | \$4.77 | \$5.87 | \$6.75 | \$7.47 | \$9.05 | \$10.13 | \$7.41 | \$9.19 | \$10.68 | \$12.09 | \$15.14 | \$17.33 | \$13.31 | \$16.54 | \$19.35 | \$22.23 | \$28.18 | \$32.00 | 32 |
| 33 | \$4.82 | \$5.91 | \$6.79 | \$7.50 | \$9.11 | \$10.21 | \$7.52 | \$9.33 | \$10.85 | \$12.30 | \$15.39 | \$17.62 | \$13.49 | \$16.75 | \$19.59 | \$22.50 | \$28.55 | \$32.41 | 33 |
| 34 | \$4.83 | \$5.94 | \$6.85 | \$7.56 | \$9.19 | \$10.30 | \$7.62 | \$9.47 | \$11.02 | \$12.51 | \$15.65 | \$17.92 | \$13.64 | \$16.96 | \$19.81 | \$22.77 | \$28.90 | \$32.82 | 34 |
| 35 | \$4.85 | \$5.98 | \$6.89 | \$7.61 | \$9.24 | \$10.37 | \$7.74 | \$9.61 | \$11.21 | \$12.71 | \$15.92 | \$18.22 | \$13.81 | \$17.15 | \$20.05 | \$23.03 | \$29.26 | \$33.25 | 35 |
| 36 | \$4.91 | \$6.05 | \$6.99 | \$7.72 | \$9.37 | \$10.53 | \$7.89 | \$9.80 | \$11.42 | \$12.96 | \$16.25 | \$18.59 | \$13.99 | \$17.37 | \$20.33 | \$23.35 | \$29.66 | \$33.73 | 36 |
| 37 | \$4.96 | \$6.13 | \$7.05 | \$7.82 | \$9.50 | \$10.68 | \$8.04 | \$10.00 | \$11.65 | \$13.22 | \$16.60 | \$18.99 | \$14.18 | \$17.61 | \$20.59 | \$23.67 | \$30.07 | \$34.21 | 37 |
| 38 | \$5.01 | \$6.19 | \$7.15 | \$7.92 | \$9.63 | \$10.82 | \$8.21 | \$10.19 | \$11.89 | \$13.50 | \$16.94 | \$19.37 | \$14.37 | \$17.84 | \$20.89 | \$24.00 | \$30.50 | \$34.69 | 38 |
| 39 | \$5.05 | \$6.26 | \$7.23 | \$8.02 | \$9.76 | \$10.97 | \$8.35 | \$10.37 | \$12.10 | \$13.77 | \$17.30 | \$19.79 | \$14.56 | \$18.08 | \$21.16 | \$24.33 | \$30.92 | \$35.20 | 39 |
| 40 | \$5.12 | \$6.35 | \$7.33 | \$8.13 | \$9.89 | \$11.11 | \$8.49 | \$10.58 | \$12.34 | \$14.05 | \$17.66 | \$20.21 | \$14.75 | \$18.33 | \$21.45 | \$24.66 | \$31.37 | \$35.71 | 40 |
| 41 | \$5.15 | \$6.40 | \$7.41 | \$8.23 | \$10.02 | \$11.28 | \$8.66 | \$10.79 | \$12.60 | \$14.32 | \$18.02 | \$20.63 | \$14.93 | \$18.57 | \$21.75 | \$25.00 | \$31.81 | \$36.21 | 41 |
| 42 | \$5.19 | \$6.48 | \$7.50 | \$8.34 | \$10.16 | \$11.42 | \$8.82 | \$10.98 | \$12.84 | \$14.62 | \$18.41 | \$21.07 | \$15.15 | \$18.81 | \$22.03 | \$25.34 | \$32.25 | \$36.72 | 42 |
| 43 | \$5.26 | \$6.53 | \$7.59 | \$8.42 | \$10.29 | \$11.55 | \$8.98 | \$11.21 | \$13.09 | \$14.91 | \$18.79 | \$21.51 | \$15.35 | \$19.07 | \$22.33 | \$25.70 | \$32.73 | \$37.26 | 43 |
| 44 | \$5.29 | \$6.61 | \$7.68 | \$8.53 | \$10.42 | \$11.69 | \$9.14 | \$11.42 | \$13.37 | \$15.21 | \$19.18 | \$21.93 | \$15.54 | \$19.33 | \$22.63 | \$26.05 | \$33.19 | \$37.79 | 44 |
| 45 | \$5.36 | \$6.67 | \$7.76 | \$8.62 | \$10.56 | \$11.86 | \$9.33 | \$11.64 | \$13.62 | \$15.53 | \$19.58 | \$22.40 | \$15.75 | \$19.60 | \$22.94 | \$26.42 | \$33.64 | \$38.31 | 45 |
| 46 | \$5.45 | \$6.81 | \$7.94 | \$8.83 | \$10.80 | \$12.16 | \$9.64 | \$12.06 | \$14.06 | \$15.97 | \$20.06 | \$22.98 | \$15.99 | \$19.91 | \$23.30 | \$26.85 | \$34.20 | \$38.95 | 46 |
| 47 | \$5.54 | \$6.96 | \$8.12 | \$9.02 | \$11.06 | \$12.43 | \$9.99 | \$12.49 | \$14.52 | \$16.41 | \$20.58 | \$23.55 | \$16.25 | \$20.22 | \$23.67 | \$27.30 | \$34.76 | \$39.60 | 47 |
| 48 | \$5.64 | \$7.10 | \$8.27 | \$9.22 | \$11.32 | \$12.73 | \$10.33 | \$12.94 | \$14.99 | \$16.87 | \$21.12 | \$24.15 | \$16.51 | \$20.55 | \$24.06 | \$27.73 | \$35.33 | \$40.26 | 48 |
| 49 | \$5.73 | \$7.23 | \$8.45 | \$9.44 | \$11.55 | \$13.01 | \$10.70 | \$13.40 | \$15.49 | \$17.35 | \$21.66 | \$24.76 | \$16.76 | \$20.88 | \$24.42 | \$28.18 | \$35.92 | \$40.94 | 49 |
| 50 | \$5.82 | \$7.37 | \$8.62 | \$9.61 | \$11.80 | \$13.30 | \$11.08 | \$13.87 | \$16.01 | \$17.84 | \$22.21 | \$25.38 | \$17.03 | \$21.20 | \$24.83 | \$28.66 | \$36.52 | \$41.61 | 50 |
| 51 | \$5.92 | \$7.50 | \$8.79 | \$9.82 | \$12.07 | \$13.59 | \$11.47 | \$14.37 | \$16.53 | \$18.34 | \$22.78 | \$26.03 | \$17.30 | \$21.54 | \$25.21 | \$29.11 | \$37.13 | \$42.31 | 51 |
| 52 | \$6.01 | \$7.63 | \$8.97 | \$10.01 | \$12.32 | \$13.89 | \$11.89 | \$14.88 | \$17.08 | \$18.84 | \$23.38 | \$26.70 | \$17.57 | \$21.88 | \$25.62 | \$29.57 | \$37.74 | \$43.01 | 52 |
| 53 | \$6.12 | \$7.77 | \$9.14 | \$10.21 | \$12.57 | \$14.18 | \$12.30 | \$15.41 | \$17.64 | \$19.37 | \$23.96 | \$27.37 | \$17.84 | \$22.23 | \$26.03 | \$30.05 | \$38.36 | \$43.73 | 53 |
| 54 | \$6.23 | \$7.90 | \$9.32 | \$10.41 | \$12.83 | \$14.48 | \$12.73 | \$15.97 | \$18.24 | \$19.92 | \$24.56 | \$28.06 | \$18.12 | \$22.57 | \$26.44 | \$30.55 | \$39.00 | \$44.46 | 54 |
| 55 | \$6.31 | \$8.04 | \$9.48 | \$10.60 | \$13.08 | \$14.75 | \$13.15 | \$16.53 | \$18.84 | \$20.46 | \$25.14 | \$28.80 | \$18.41 | \$22.92 | \$26.86 | \$31.03 | \$39.64 | \$45.20 | 55 |
| 56 | \$6.39 | \$8.15 | \$10.23 | \$11.46 | \$14.18 | \$16.01 | \$13.77 | \$17.33 | \$19.75 | \$21.56 | \$26.66 | \$30.56 | \$19.17 | \$23.93 | \$28.07 | \$32.47 | \$41.56 | \$47.40 | 56 |
| 57 | \$7.54 | \$9.44 | \$10.96 | \$12.31 | \$15.28 | \$17.28 | \$14.43 | \$18.14 | \$20.68 | \$22.74 | \$28.27 | \$32.42 | \$19.95 | \$24.97 | \$29.34 | \$33.97 | \$43.56 | \$49.72 | 57 |
| 58 | \$8.14 | \$10.11 | \$11.69 | \$13.17 | \$16.39 | \$18.55 | \$15.13 | \$19.01 | \$21.66 | \$23.95 | \$29.96 | \$34.40 | \$20.80 | \$26.06 | \$30.65 | \$35.54 | \$45.65 | \$52.15 | 58 |
| 59 | \$8.76 | \$10.80 | \$12.43 | \$14.03 | \$17.48 | \$19.80 | \$15.84 | \$19.92 | \$22.66 | \$25.22 | \$31.79 | \$36.51 | \$21.66 | \$27.20 | \$32.03 | \$37.19 | \$47.86 | \$54.69 | 59 |
| 60 | \$9.36 | \$11.48 | \$13.18 | \$14.87 | \$18.58 | \$21.07 | \$16.60 | \$20.88 | \$23.74 | \$26.59 | \$33.72 | \$38.73 | \$22.55 | \$28.38 | \$33.46 | \$38.91 | \$50.18 | \$57.37 | 60 |
| 61 | \$9.98 | \$12.18 | \$13.93 | \$15.74 | \$19.68 | \$22.32 | \$17.38 | \$21.86 | \$24.87 | \$28.03 | \$35.75 | \$41.07 | \$23.49 | \$29.61 | \$34.87 | \$40.72 | \$52.59 | \$60.16 | 61 |
| 62 | \$10.58 | \$12.85 | \$14.65 | \$16.60 | \$20.80 | \$23.58 | \$18.24 | \$22.90 | \$26.02 | \$29.64 | \$37.94 | \$43.58 | \$24.48 | \$30.89 | \$36.55 | \$42.61 | \$55.13 | \$63.13 | 62 |
| 63 | \$11.67 | \$14.22 | \$16.21 | \$18.36 | \$23.01 | \$26.13 | \$19.55 | \$24.51 | \$28.02 | \$31.87 | \$40.85 | \$46.86 | \$26.25 | \$33.08 | \$39.11 | \$45.46 | \$58.64 | \$67.07 | 63 |
| 64 | \$12.78 | \$15.58 | \$17.78 | \$20.13 | \$25.23 | \$28.67 | \$20.96 | \$26.25 | \$30.15 | \$34.39 | \$43.97 | \$50.38 | \$28.16 | \$35.42 | \$41.82 | \$48.51 | \$62.38 | \$71.25 | 64 |
| 65 | \$13.90 | \$16.94 | \$19.34 | \$21.90 | \$27.48 | \$31.19 | \$22.45 | \$28.11 | \$32.46 | \$37.09 | \$47.31 | \$54.18 | \$30.20 | \$37.92 | \$44.73 | \$51.76 | \$66.34 | \$75.70 | 65 |
| 66 | \$15.00 | \$18.30 | \$20.90 | \$23.67 | \$29.69 | \$33.73 | \$24.08 | \$30.07 | \$34.94 | \$40.05 | \$50.94 | \$58.25 | \$32.40 | \$40.60 | \$47.85 | \$55.23 | \$70.55 | \$80.43 | 66 |
| 67 | \$16.12 | \$19.67 | \$22.45 | \$25.44 | \$31.93 | \$36.27 | \$25.81 | \$32.20 | \$37.63 | \$43.19 | \$54.82 | \$62.61 | \$34.74 | \$43.48 | \$51.17 | \$58.92 | \$75.04 | \$85.46 | 67 |
| 68 | \$18.32 | \$22.37 | \$25.60 | \$28.94 | \$36.23 | \$41.09 | \$28.40 | \$35.49 | \$41.53 | \$47.49 | \$60.03 | \$68.42 | \$37.87 | \$47.50 | \$55.94 | \$64.16 | \$81.29 | \$92.40 | 68 |
| 69 | \$20.48 | \$25.09 | \$28.73 | \$32.46 | \$40.51 | \$45.93 | \$31.27 | \$39.14 | \$45.83 | \$52.23 | \$65.71 | \$74.77 | \$41.28 | \$51.87 | \$61.18 | \$69.89 | \$88.08 | \$99.92 | 69 |
| 70 | \$22.68 | \$27.81 | \$31.88 | \$35.94 | \$44.81 | \$50.74 | \$34.43 | \$43.15 | \$50.59 | \$57.44 | \$71.93 | \$81.71 | \$45.00 | \$56.65 | \$66.89 | \$76.12 | \$95.43 | \$108.05 | 70 |
| 71 | \$24.88 | \$30.53 | \$35.05 | \$39.45 | \$49.12 | \$55.57 | \$37.91 | \$47.56 | \$55.81 | \$63.16 | \$78.77 | \$89.29 | \$49.07 | \$61.89 | \$73.13 | \$82.91 | \$103.39 | \$116.84 | 71 |
| 72 | \$27.06 | \$33.25 | \$38.18 | \$42.94 | \$53.39 | \$60.41 | \$41.72 | \$52.44 | \$61.59 | \$69.49 | \$86.23 | \$97.55 | \$53.52 | \$67.58 | \$79.95 | \$90.31 | \$112.00 | \$126.34 | 72 |
| 73 | \$31.00 | \$38.29 | \$44.12 | \$49.47 | \$61.22 | \$69.16 | \$46.21 | \$58.27 | \$68.61 | \$77.19 | \$95.39 | \$107.75 | \$58.75 | \$74.48 | \$88.34 | \$99.50 | \$122.88 | \$138.39 | 73 |
| 74 | \$34.94 | \$43.32 | \$50.07 | \$55.99 | \$69.05 | \$77.88 | \$51.19 | \$64.76 | \$76.42 | \$85.72 | \$105.53 | \$119.02 | \$64.50 | \$82.09 | \$97.61 | \$109.58 | \$134.84 | \$151.64 | 74 |
| 75 | \$38.86 | \$48.36 | \$56.02 | \$62.52 | \$76.86 | \$86.61 | \$56.72 | \$71.97 | \$85.12 | \$95.22 | \$116.75 | \$131.47 | \$70.83 | \$90.48 | \$107.83 | \$120.73 | \$147.94 | \$166.12 | 75 |
| 76 | \$42.80 | \$53.38 | \$61.96 | \$69.05 | \$84.68 | \$95.34 | \$62.81 | \$79.98 | \$94.80 | \$105.75 | \$129.16 | \$145.20 | \$77.78 | \$99.72 | \$119.13 | \$132.99 | \$162.34 | \$182.00 | 76 |
| 77 | \$46.73 | \$58.42 | \$67.90 | \$75.56 | \$92.50 | \$104.06 | \$69.58 | \$88.87 | \$105.59 | \$117.46 | \$142.89 | \$160.37 | \$85.43 | \$109.89 | \$131.60 | \$146.51 | \$178.07 | \$199.38 | 77 |
| 78 | \$50.36 | \$63.07 | \$73.45 | \$81.70 | \$99.85 | \$112.20 | \$73.98 | \$94.66 | \$112.62 | \$125.19 | \$152.05 | \$170.39 | \$90.17 | \$116.27 | \$139.46 | \$155.17 | \$188.28 | \$210.53 | 78 |
| 79 | \$53.99 | \$67.73 | \$78.98 | \$87.80 | \$107.22 | \$120.35 | \$78.65 | \$100.80 | \$120.11 | \$133.43 | \$161.80 | \$181.06 | \$95.19 | \$123.00 | \$147.77 | \$164.32 | \$199.09 | \$222.30 | 79 |
| 80 | \$57.61 | \$72.37 | \$84.54 | \$93.94 | \$114.58 | \$128.50 | \$83.61 | \$107.36 | \$128.08 | \$142.20 | \$172.16 | \$192.40 | \$100.50 | \$130.14 | \$156.60 | \$174.01 | \$210.53 | \$234.73 | 80 |
| 81 | \$61.24 | \$77.03 | \$90.08 | \$100.06 | \$121.92 | \$136.64 | \$88.89 | \$114.33 | \$136.62 | \$151.56 | \$183.21 | \$204.45 | \$106.10 | \$137.71 | \$165.94 | \$184.29 | \$222.61 | \$247.85 | 81 |
| 82 | \$64.87 | \$81.70 | \$95.63 | \$106.19 | \$129.28 | \$144.77 | \$94.52 | \$121.76 | \$145.70 | \$161.54 | \$194.93 | \$217.23 | \$112.01 | \$145.70 | \$175.86 | \$195.16 | \$235.38 | \$261.72 | 82 |
| 83 | \$69.64 | \$87.86 | \$103.00 | \$114.38 | \$139.17 | \$155.72 | \$100.50 | \$129.65 | \$155.30 | \$172.12 | \$207.53 | \$231.04 | \$118.54 | \$154.41 | \$186.62 | \$207.05 | \$249.48 | \$277.17 | 83 |
| 84 | \$74.43 | \$94.02 | \$110.39 | \$122.57 | \$149.06 | \$166.67 | \$106.87 | \$138.03 | \$165.54 | \$183.40 | \$220.94 | \$245.74 | \$125.44 | \$163.67 | \$198.02 | \$219.64 | \$264.45 | \$293.52 | 84 |
| 85 | \$79.19 | \$100.19 | \$117.77 | \$130.74 | \$158.94 | \$177.61 | \$113.64 | \$146.96 | \$176.45</ | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Quarterly 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 3% Compound Inflation | | | | | | Auto 5% Compound Inflation | | | | | | |
| 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | |
| 25 | \$13.51 | \$16.52 | \$18.88 | \$20.83 | \$25.16 | \$28.16 | \$19.62 | \$24.24 | \$28.12 | \$31.74 | \$39.47 | \$45.16 | \$36.07 | \$44.80 | \$52.36 | \$60.01 | \$75.89 | \$86.00 | 25 |
| 26 | \$13.57 | \$16.61 | \$19.04 | \$20.98 | \$25.37 | \$28.39 | \$19.91 | \$24.61 | \$28.56 | \$32.24 | \$40.14 | \$45.95 | \$36.52 | \$45.32 | \$52.99 | \$60.72 | \$76.84 | \$87.12 | 26 |
| 27 | \$13.65 | \$16.73 | \$19.15 | \$21.14 | \$25.56 | \$28.63 | \$20.20 | \$25.00 | \$28.97 | \$32.77 | \$40.82 | \$46.75 | \$36.95 | \$45.88 | \$53.64 | \$61.47 | \$77.81 | \$88.24 | 27 |
| 28 | \$13.73 | \$16.84 | \$19.27 | \$21.30 | \$25.75 | \$28.88 | \$20.50 | \$25.41 | \$29.47 | \$33.33 | \$41.53 | \$47.53 | \$37.39 | \$46.43 | \$54.27 | \$62.24 | \$78.79 | \$89.39 | 28 |
| 29 | \$13.82 | \$16.93 | \$19.44 | \$21.47 | \$26.00 | \$29.11 | \$20.83 | \$25.81 | \$29.94 | \$33.88 | \$42.24 | \$48.38 | \$37.82 | \$46.98 | \$54.90 | \$62.99 | \$79.79 | \$90.56 | 29 |
| 30 | \$13.90 | \$17.04 | \$19.56 | \$21.63 | \$26.21 | \$29.35 | \$21.14 | \$26.21 | \$30.43 | \$34.44 | \$42.96 | \$49.21 | \$38.27 | \$47.53 | \$55.54 | \$63.76 | \$80.78 | \$91.70 | 30 |
| 31 | \$13.98 | \$17.16 | \$19.71 | \$21.78 | \$26.39 | \$29.54 | \$21.47 | \$26.60 | \$30.89 | \$34.99 | \$43.71 | \$50.06 | \$38.71 | \$48.10 | \$56.22 | \$64.55 | \$81.83 | \$92.90 | 31 |
| 32 | \$14.06 | \$17.28 | \$19.82 | \$21.93 | \$26.60 | \$29.79 | \$21.78 | \$26.98 | \$31.38 | \$35.56 | \$44.47 | \$50.93 | \$39.14 | \$48.65 | \$56.89 | \$65.35 | \$82.86 | \$94.08 | 32 |
| 33 | \$14.14 | \$17.36 | \$19.94 | \$22.06 | \$26.81 | \$30.03 | \$22.11 | \$27.40 | \$31.90 | \$36.17 | \$45.23 | \$51.81 | \$39.62 | \$49.26 | \$57.57 | \$66.12 | \$83.91 | \$95.28 | 33 |
| 34 | \$14.18 | \$17.48 | \$20.11 | \$22.23 | \$26.98 | \$30.25 | \$22.42 | \$27.84 | \$32.41 | \$36.75 | \$46.04 | \$52.68 | \$40.11 | \$49.85 | \$58.25 | \$66.94 | \$84.96 | \$96.53 | 34 |
| 35 | \$14.26 | \$17.60 | \$20.23 | \$22.37 | \$27.20 | \$30.50 | \$22.76 | \$28.27 | \$32.91 | \$37.36 | \$46.79 | \$53.55 | \$40.58 | \$50.40 | \$58.96 | \$67.73 | \$86.00 | \$97.76 | 35 |
| 36 | \$14.41 | \$17.80 | \$20.50 | \$22.69 | \$27.54 | \$30.92 | \$23.21 | \$28.83 | \$33.56 | \$38.12 | \$47.78 | \$54.67 | \$41.13 | \$51.08 | \$59.75 | \$68.65 | \$87.20 | \$99.14 | 36 |
| 37 | \$14.58 | \$18.00 | \$20.75 | \$22.98 | \$27.95 | \$31.38 | \$23.65 | \$29.39 | \$34.24 | \$38.86 | \$48.77 | \$55.81 | \$41.69 | \$51.76 | \$60.57 | \$69.60 | \$88.43 | \$100.57 | 37 |
| 38 | \$14.70 | \$18.19 | \$21.02 | \$23.29 | \$28.30 | \$31.81 | \$24.10 | \$29.94 | \$34.93 | \$39.66 | \$49.82 | \$56.98 | \$42.24 | \$52.44 | \$61.39 | \$70.55 | \$89.66 | \$102.00 | 38 |
| 39 | \$14.86 | \$18.39 | \$21.26 | \$23.56 | \$28.71 | \$32.24 | \$24.52 | \$30.50 | \$35.60 | \$40.46 | \$50.83 | \$58.18 | \$42.81 | \$53.16 | \$62.24 | \$71.51 | \$90.95 | \$103.49 | 39 |
| 40 | \$15.00 | \$18.63 | \$21.55 | \$23.88 | \$29.11 | \$32.69 | \$24.96 | \$31.11 | \$36.31 | \$41.29 | \$51.92 | \$59.41 | \$43.36 | \$53.88 | \$63.07 | \$72.50 | \$92.21 | \$104.96 | 40 |
| 41 | \$15.14 | \$18.83 | \$21.78 | \$24.18 | \$29.47 | \$33.13 | \$25.45 | \$31.69 | \$37.03 | \$42.13 | \$52.99 | \$60.65 | \$43.92 | \$54.58 | \$63.91 | \$73.50 | \$93.53 | \$106.47 | 41 |
| 42 | \$15.29 | \$19.04 | \$22.06 | \$24.49 | \$29.88 | \$33.56 | \$25.93 | \$32.27 | \$37.75 | \$42.96 | \$54.12 | \$61.92 | \$44.53 | \$55.30 | \$64.77 | \$74.49 | \$94.83 | \$107.98 | 42 |
| 43 | \$15.46 | \$19.23 | \$22.30 | \$24.77 | \$30.21 | \$33.97 | \$26.39 | \$32.91 | \$38.50 | \$43.85 | \$55.23 | \$63.20 | \$45.11 | \$56.07 | \$65.66 | \$75.54 | \$96.18 | \$109.54 | 43 |
| 44 | \$15.58 | \$19.44 | \$22.57 | \$25.08 | \$30.62 | \$34.40 | \$26.88 | \$33.56 | \$39.26 | \$44.72 | \$56.38 | \$64.50 | \$45.71 | \$56.83 | \$66.53 | \$76.57 | \$97.55 | \$111.09 | 44 |
| 45 | \$15.73 | \$19.62 | \$22.83 | \$25.37 | \$31.01 | \$34.84 | \$27.40 | \$34.20 | \$40.03 | \$45.66 | \$57.53 | \$65.86 | \$46.30 | \$57.61 | \$67.44 | \$77.68 | \$98.90 | \$112.64 | 45 |
| 46 | \$16.01 | \$20.03 | \$23.33 | \$25.97 | \$31.74 | \$35.72 | \$28.34 | \$35.44 | \$41.34 | \$46.94 | \$59.00 | \$67.54 | \$47.03 | \$58.53 | \$68.53 | \$78.95 | \$100.54 | \$114.51 | 46 |
| 47 | \$16.27 | \$20.46 | \$23.85 | \$26.51 | \$32.49 | \$36.55 | \$29.35 | \$36.71 | \$42.69 | \$48.25 | \$60.53 | \$69.23 | \$47.78 | \$59.44 | \$69.60 | \$80.22 | \$102.21 | \$116.44 | 47 |
| 48 | \$16.57 | \$20.88 | \$24.33 | \$27.10 | \$33.25 | \$37.43 | \$30.37 | \$38.03 | \$44.09 | \$49.61 | \$62.06 | \$70.99 | \$48.53 | \$60.40 | \$70.71 | \$81.53 | \$103.87 | \$118.38 | 48 |
| 49 | \$16.84 | \$21.26 | \$24.86 | \$27.71 | \$33.97 | \$38.27 | \$31.46 | \$39.39 | \$45.54 | \$51.01 | \$63.67 | \$72.78 | \$49.29 | \$61.36 | \$71.82 | \$82.86 | \$105.60 | \$120.37 | 49 |
| 50 | \$17.12 | \$21.66 | \$25.37 | \$28.27 | \$34.72 | \$39.11 | \$32.58 | \$40.78 | \$47.07 | \$52.44 | \$65.30 | \$74.62 | \$50.06 | \$62.30 | \$72.99 | \$84.22 | \$107.35 | \$122.36 | 50 |
| 51 | \$17.40 | \$22.06 | \$25.84 | \$28.88 | \$35.48 | \$39.99 | \$33.73 | \$42.24 | \$48.62 | \$53.91 | \$66.98 | \$76.54 | \$50.83 | \$63.32 | \$74.13 | \$85.57 | \$109.15 | \$124.39 | 51 |
| 52 | \$17.69 | \$22.45 | \$26.36 | \$29.43 | \$36.23 | \$40.82 | \$34.93 | \$43.75 | \$50.22 | \$55.42 | \$68.68 | \$78.50 | \$51.63 | \$64.31 | \$75.33 | \$86.96 | \$110.92 | \$126.46 | 52 |
| 53 | \$17.96 | \$22.87 | \$26.88 | \$30.03 | \$36.95 | \$41.69 | \$36.17 | \$45.32 | \$51.88 | \$56.98 | \$70.43 | \$80.48 | \$52.44 | \$65.35 | \$76.54 | \$88.35 | \$112.76 | \$128.56 | 53 |
| 54 | \$18.27 | \$23.25 | \$27.36 | \$30.58 | \$37.70 | \$42.52 | \$37.43 | \$46.94 | \$53.59 | \$58.59 | \$72.23 | \$82.50 | \$53.27 | \$66.37 | \$77.77 | \$89.78 | \$114.62 | \$130.71 | 54 |
| 55 | \$18.56 | \$23.65 | \$27.87 | \$31.17 | \$38.46 | \$43.36 | \$38.62 | \$48.62 | \$55.42 | \$60.16 | \$73.91 | \$84.65 | \$54.12 | \$67.41 | \$79.00 | \$91.23 | \$116.55 | \$132.87 | 55 |
| 56 | \$20.34 | \$25.69 | \$30.06 | \$33.69 | \$41.69 | \$47.07 | \$40.46 | \$50.93 | \$58.07 | \$63.38 | \$78.38 | \$89.83 | \$56.34 | \$70.37 | \$82.56 | \$95.44 | \$122.16 | \$139.36 | 56 |
| 57 | \$22.15 | \$27.71 | \$32.21 | \$36.19 | \$44.91 | \$50.80 | \$42.39 | \$53.35 | \$60.80 | \$66.80 | \$83.11 | \$95.32 | \$58.70 | \$73.41 | \$86.25 | \$99.86 | \$128.05 | \$146.17 | 57 |
| 58 | \$23.93 | \$29.69 | \$34.40 | \$38.71 | \$48.17 | \$54.52 | \$44.43 | \$55.90 | \$63.67 | \$70.40 | \$88.12 | \$101.15 | \$61.12 | \$76.62 | \$90.10 | \$104.49 | \$134.22 | \$153.30 | 58 |
| 59 | \$25.72 | \$31.74 | \$36.55 | \$41.21 | \$51.41 | \$58.21 | \$46.55 | \$58.59 | \$66.65 | \$74.18 | \$93.45 | \$107.31 | \$63.67 | \$79.95 | \$94.16 | \$109.33 | \$140.71 | \$160.78 | 59 |
| 60 | \$27.52 | \$33.76 | \$38.75 | \$43.71 | \$54.63 | \$61.92 | \$48.77 | \$61.36 | \$69.80 | \$78.16 | \$99.11 | \$113.84 | \$66.31 | \$83.40 | \$114.40 | \$129.81 | \$147.52 | \$168.63 | 60 |
| 61 | \$29.30 | \$35.79 | \$40.92 | \$46.27 | \$57.85 | \$65.63 | \$51.13 | \$64.26 | \$73.11 | \$82.38 | \$105.12 | \$120.77 | \$69.05 | \$87.04 | \$102.81 | \$115.69 | \$154.65 | \$176.87 | 61 |
| 62 | \$31.11 | \$37.79 | \$43.08 | \$48.77 | \$61.12 | \$69.32 | \$53.59 | \$67.33 | \$76.49 | \$86.83 | \$111.56 | \$128.13 | \$71.94 | \$90.83 | \$107.47 | \$125.26 | \$162.10 | \$185.57 | 62 |
| 63 | \$34.32 | \$41.81 | \$47.66 | \$53.94 | \$67.66 | \$76.80 | \$57.45 | \$72.06 | \$82.35 | \$93.69 | \$120.09 | \$137.75 | \$77.18 | \$97.23 | \$114.96 | \$133.67 | \$172.40 | \$197.18 | 63 |
| 64 | \$37.59 | \$45.79 | \$52.28 | \$59.18 | \$74.22 | \$84.25 | \$61.59 | \$77.18 | \$88.63 | \$101.10 | \$129.24 | \$148.13 | \$82.76 | \$104.13 | \$122.96 | \$142.62 | \$183.36 | \$209.47 | 64 |
| 65 | \$40.85 | \$49.82 | \$56.86 | \$64.38 | \$80.78 | \$91.70 | \$66.02 | \$82.62 | \$95.39 | \$109.07 | \$139.12 | \$159.27 | \$88.79 | \$111.49 | \$131.52 | \$152.19 | \$195.02 | \$222.59 | 65 |
| 66 | \$44.12 | \$53.79 | \$61.44 | \$69.60 | \$87.32 | \$99.14 | \$70.75 | \$88.43 | \$102.69 | \$117.67 | \$149.74 | \$171.26 | \$95.24 | \$119.37 | \$140.68 | \$162.37 | \$207.44 | \$236.48 | 66 |
| 67 | \$47.39 | \$57.82 | \$66.02 | \$74.77 | \$93.90 | \$106.59 | \$75.86 | \$94.64 | \$110.61 | \$126.93 | \$161.17 | \$184.07 | \$102.14 | \$127.84 | \$150.43 | \$173.21 | \$220.63 | \$251.24 | 67 |
| 68 | \$53.83 | \$65.78 | \$75.26 | \$85.09 | \$106.52 | \$120.80 | \$83.50 | \$104.37 | \$122.08 | \$139.60 | \$176.46 | \$201.16 | \$111.32 | \$139.63 | \$164.48 | \$188.65 | \$239.02 | \$271.68 | 68 |
| 69 | \$60.24 | \$73.78 | \$84.49 | \$95.39 | \$119.13 | \$135.03 | \$91.94 | \$115.08 | \$134.74 | \$153.54 | \$193.19 | \$219.84 | \$121.36 | \$152.49 | \$179.85 | \$205.48 | \$258.96 | \$293.76 | 69 |
| 70 | \$66.70 | \$81.79 | \$93.73 | \$105.67 | \$131.75 | \$149.19 | \$101.20 | \$126.85 | \$148.72 | \$168.87 | \$211.51 | \$240.22 | \$132.32 | \$166.55 | \$196.65 | \$223.82 | \$280.56 | \$317.66 | 70 |
| 71 | \$73.14 | \$89.75 | \$103.02 | \$115.97 | \$144.38 | \$163.42 | \$111.44 | \$139.88 | \$164.13 | \$185.69 | \$231.57 | \$262.49 | \$144.27 | \$181.92 | \$215.01 | \$243.76 | \$303.95 | \$343.49 | 71 |
| 72 | \$79.54 | \$97.76 | \$112.26 | \$126.26 | \$156.98 | \$177.63 | \$122.67 | \$154.17 | \$181.08 | \$204.29 | \$253.51 | \$286.80 | \$157.32 | \$198.69 | \$235.08 | \$265.49 | \$329.29 | \$371.40 | 72 |
| 73 | \$91.15 | \$112.55 | \$129.73 | \$145.44 | \$179.97 | \$203.30 | \$135.88 | \$171.34 | \$201.70 | \$226.92 | \$280.47 | \$316.78 | \$172.72 | \$218.99 | \$259.73 | \$292.49 | \$361.31 | \$406.88 | 73 |
| 74 | \$102.69 | \$127.33 | \$147.20 | \$164.59 | \$202.98 | \$228.95 | \$150.49 | \$190.41 | \$224.68 | \$252.03 | \$310.28 | \$349.91 | \$189.64 | \$241.35 | \$286.97 | \$322.19 | \$396.42 | \$445.79 | 74 |
| 75 | \$114.25 | \$142.15 | \$164.68 | \$183.79 | \$225.96 | \$254.62 | \$166.72 | \$211.59 | \$250.25 | \$279.95 | \$343.27 | \$386.50 | \$208.24 | \$266.01 | \$317.02 | \$354.93 | \$434.96 | \$488.39 | 75 |
| 76 | \$125.82 | \$156.95 | \$182.17 | \$202.98 | \$248.96 | \$280.31 | \$184.68 | \$235.13 | \$278.72 | \$310.92 | \$379.73 | \$426.92 | \$228.66 | \$293.16 | \$350.23 | \$391.00 | \$477.24 | \$535.06 | 76 |
| 77 | \$137.37 | \$171.77 | \$199.64 | \$222.12 | \$271.94 | \$305.94 | \$204.53 | \$261.27 | \$310.40 | \$345.33 | \$420.10 | \$471.46 | \$251.13 | \$323.07 | \$386.90 | \$430.74 | \$523.55 | \$586.18 | 77 |
| 78 | \$148.03 | \$185.43 | \$215.93 | \$240.17 | \$293.58 | \$329.88 | \$217.47 | \$278.28 | \$331.08 | \$368.06 | \$447.02 | \$500.96 | \$265.11 | \$341.81 | \$409.98 | \$456.17 | \$553.58 | \$618.94 | 78 |
| 79 | \$158.71 | \$199.11 | \$232.21 | \$258.17 | \$315.18 | \$353.82 | \$231.22 | \$296.34 | \$353.09 | \$392.27 | \$475.68 | \$532.31 | \$279.87 | \$361.64 | \$434.47 | \$483.09 | \$585.33 | \$653.54 | 79 |
| 80 | \$169.39 | \$212.77 | \$248.53 | \$276.17 | \$336.84 | \$377.80 | \$245.83 | \$315.63 | \$376.60 | \$418.08 | \$506.18 | \$565.63 | \$295.48 | \$382.62 | \$460.41 | \$511.60 | \$618.94 | \$690.10 | 80 |
| 81 | \$180.07 | \$226.48 | \$264.81 | \$294.16 | \$358.47 | \$401.71 | \$261.36 | \$336.13 | \$401.63 | \$445.59 | \$538.63 | \$601.03 | \$311.93 | \$404.84 | \$487.87 | \$541.83 | \$654.47 | \$728.68 | 81 |
| 82 | \$190.72 | \$240.17 | \$281.15 | \$312.20 | \$380.08 | \$425.65 | \$277.87 | \$358.00 | \$428.35 | \$474.89 | \$573.11 | \$638.66 | \$329.33 | \$428.35 | \$517.01 | \$573.79 | \$692.01 | \$769.46 | 82 |
| 83 | \$204.73 | \$258.29 | \$302.81 | \$336.25 | \$409.15 | \$457.80 | \$295.48 | \$381.1 | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Annual 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 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$50.69 | \$62.05 | \$70.87 | \$78.19 | \$94.50 | \$105.71 | \$73.71 | \$91.05 | \$105.55 | \$119.16 | \$148.18 | \$169.54 | \$135.45 | \$168.20 | \$196.61 | \$225.31 | \$284.98 | \$322.95 | 25 |
| 26 | \$51.00 | \$62.34 | \$71.48 | \$78.79 | \$95.24 | \$106.61 | \$74.76 | \$92.40 | \$107.22 | \$121.10 | \$150.71 | \$172.54 | \$137.10 | \$170.15 | \$198.99 | \$228.02 | \$288.56 | \$327.15 | 26 |
| 27 | \$51.29 | \$62.80 | \$71.91 | \$79.39 | \$96.00 | \$107.50 | \$75.81 | \$93.90 | \$108.85 | \$123.06 | \$153.26 | \$175.53 | \$138.75 | \$172.24 | \$201.40 | \$230.86 | \$292.15 | \$331.33 | 27 |
| 28 | \$51.59 | \$63.25 | \$72.36 | \$79.99 | \$96.73 | \$108.38 | \$77.01 | \$95.39 | \$110.65 | \$125.14 | \$155.96 | \$178.52 | \$140.40 | \$174.34 | \$203.80 | \$233.70 | \$295.89 | \$335.67 | 28 |
| 29 | \$51.88 | \$63.54 | \$72.97 | \$80.60 | \$97.64 | \$109.30 | \$78.19 | \$96.88 | \$112.43 | \$127.25 | \$158.62 | \$181.67 | \$142.04 | \$176.43 | \$206.17 | \$236.53 | \$299.62 | \$340.01 | 29 |
| 30 | \$52.18 | \$64.00 | \$73.41 | \$81.20 | \$98.37 | \$110.19 | \$79.39 | \$98.37 | \$114.25 | \$129.34 | \$161.32 | \$184.80 | \$143.68 | \$178.52 | \$208.57 | \$239.37 | \$303.36 | \$344.33 | 30 |
| 31 | \$52.48 | \$64.44 | \$74.02 | \$81.79 | \$99.13 | \$110.94 | \$80.60 | \$99.88 | \$116.02 | \$131.41 | \$164.16 | \$187.95 | \$145.32 | \$180.61 | \$211.11 | \$242.37 | \$307.25 | \$348.81 | 31 |
| 32 | \$52.79 | \$64.88 | \$74.46 | \$82.38 | \$99.88 | \$111.84 | \$81.79 | \$101.37 | \$117.82 | \$133.53 | \$167.01 | \$191.22 | \$146.97 | \$182.71 | \$213.65 | \$245.37 | \$311.12 | \$353.31 | 32 |
| 33 | \$53.08 | \$65.18 | \$74.90 | \$82.84 | \$100.62 | \$112.73 | \$82.98 | \$102.88 | \$119.76 | \$135.75 | \$169.85 | \$194.51 | \$148.78 | \$184.94 | \$216.19 | \$248.34 | \$315.03 | \$357.79 | 33 |
| 34 | \$53.22 | \$65.65 | \$75.50 | \$83.42 | \$101.37 | \$113.63 | \$84.19 | \$104.51 | \$121.72 | \$138.01 | \$172.83 | \$197.81 | \$150.56 | \$187.19 | \$218.75 | \$251.33 | \$319.07 | \$362.43 | 34 |
| 35 | \$53.53 | \$66.09 | \$75.96 | \$84.01 | \$102.11 | \$114.53 | \$85.54 | \$106.15 | \$123.64 | \$140.25 | \$175.68 | \$201.09 | \$152.36 | \$189.30 | \$221.43 | \$254.33 | \$322.95 | \$367.05 | 35 |
| 36 | \$54.13 | \$66.85 | \$77.01 | \$85.22 | \$103.47 | \$116.16 | \$87.16 | \$108.24 | \$126.05 | \$143.08 | \$179.42 | \$205.28 | \$154.43 | \$191.82 | \$224.42 | \$257.76 | \$327.45 | \$372.30 | 36 |
| 37 | \$54.74 | \$67.59 | \$77.90 | \$86.27 | \$104.96 | \$117.82 | \$88.81 | \$110.35 | \$128.57 | \$145.93 | \$183.15 | \$209.63 | \$156.55 | \$194.37 | \$227.41 | \$261.36 | \$332.07 | \$377.69 | 37 |
| 38 | \$55.17 | \$68.33 | \$78.94 | \$87.46 | \$106.29 | \$119.46 | \$90.45 | \$112.43 | \$131.12 | \$148.93 | \$187.03 | \$213.96 | \$158.62 | \$196.91 | \$230.55 | \$264.94 | \$336.70 | \$383.04 | 38 |
| 39 | \$55.77 | \$69.07 | \$79.85 | \$88.52 | \$107.81 | \$121.10 | \$92.10 | \$114.53 | \$133.67 | \$151.92 | \$190.94 | \$218.44 | \$160.73 | \$199.60 | \$233.70 | \$268.53 | \$341.50 | \$388.59 | 39 |
| 40 | \$56.36 | \$69.97 | \$80.88 | \$89.71 | \$109.30 | \$122.75 | \$93.74 | \$116.77 | \$136.36 | \$155.03 | \$194.98 | \$223.08 | \$162.83 | \$202.29 | \$236.83 | \$272.26 | \$346.28 | \$394.11 | 40 |
| 41 | \$56.83 | \$70.72 | \$81.79 | \$90.75 | \$110.65 | \$124.39 | \$95.55 | \$119.02 | \$139.04 | \$158.18 | \$198.99 | \$227.71 | \$164.92 | \$205.00 | \$239.97 | \$276.01 | \$351.21 | \$399.80 | 41 |
| 42 | \$57.41 | \$71.48 | \$82.84 | \$91.96 | \$112.13 | \$126.05 | \$97.34 | \$121.25 | \$141.75 | \$161.32 | \$203.18 | \$232.50 | \$167.16 | \$207.69 | \$243.25 | \$279.74 | \$356.15 | \$405.47 | 42 |
| 43 | \$58.01 | \$72.22 | \$83.72 | \$92.99 | \$113.48 | \$127.53 | \$99.13 | \$123.64 | \$144.58 | \$164.62 | \$207.36 | \$237.27 | \$169.40 | \$210.51 | \$246.57 | \$283.62 | \$361.23 | \$411.31 | 43 |
| 44 | \$58.47 | \$72.97 | \$84.79 | \$94.19 | \$114.98 | \$129.18 | \$100.93 | \$126.05 | \$147.41 | \$167.92 | \$211.72 | \$242.22 | \$171.63 | \$213.36 | \$249.84 | \$287.52 | \$366.31 | \$417.14 | 44 |
| 45 | \$59.06 | \$73.71 | \$85.68 | \$95.24 | \$116.47 | \$130.83 | \$102.88 | \$128.43 | \$150.27 | \$171.49 | \$216.05 | \$247.30 | \$173.89 | \$216.35 | \$253.28 | \$291.70 | \$371.39 | \$422.97 | 45 |
| 46 | \$60.10 | \$75.21 | \$87.62 | \$97.48 | \$119.16 | \$134.11 | \$106.45 | \$133.08 | \$155.21 | \$176.29 | \$221.57 | \$253.57 | \$176.57 | \$219.79 | \$257.31 | \$296.48 | \$377.52 | \$430.00 | 46 |
| 47 | \$61.16 | \$76.86 | \$89.55 | \$99.58 | \$122.01 | \$137.27 | \$110.19 | \$137.86 | \$160.29 | \$181.20 | \$227.26 | \$260.02 | \$179.42 | \$223.22 | \$261.36 | \$301.28 | \$383.80 | \$437.18 | 47 |
| 48 | \$62.19 | \$78.35 | \$91.36 | \$101.82 | \$124.84 | \$140.56 | \$114.08 | \$142.78 | \$165.51 | \$186.30 | \$233.08 | \$266.57 | \$182.26 | \$226.82 | \$265.54 | \$306.21 | \$390.07 | \$444.50 | 48 |
| 49 | \$63.25 | \$79.85 | \$93.30 | \$104.06 | \$127.53 | \$143.68 | \$118.12 | \$147.87 | \$171.04 | \$191.52 | \$239.07 | \$273.31 | \$185.11 | \$230.40 | \$269.73 | \$311.12 | \$396.52 | \$451.98 | 49 |
| 50 | \$64.30 | \$81.35 | \$95.24 | \$106.15 | \$130.38 | \$146.83 | \$122.30 | \$153.11 | \$176.72 | \$196.91 | \$245.21 | \$280.19 | \$187.95 | \$234.00 | \$274.07 | \$316.23 | \$403.08 | \$459.46 | 50 |
| 51 | \$65.33 | \$82.84 | \$97.04 | \$108.38 | \$133.22 | \$150.11 | \$126.64 | \$158.62 | \$182.56 | \$202.44 | \$245.48 | \$287.36 | \$190.94 | \$237.73 | \$278.39 | \$321.31 | \$409.83 | \$467.08 | 51 |
| 52 | \$66.39 | \$84.34 | \$98.98 | \$110.51 | \$136.06 | \$153.26 | \$131.12 | \$164.32 | \$188.53 | \$208.13 | \$257.91 | \$294.70 | \$193.92 | \$241.47 | \$282.89 | \$326.54 | \$416.54 | \$474.85 | 52 |
| 53 | \$67.43 | \$85.82 | \$100.93 | \$112.73 | \$138.75 | \$156.55 | \$135.75 | \$170.15 | \$194.82 | \$213.96 | \$264.50 | \$302.16 | \$196.91 | \$245.37 | \$287.36 | \$331.78 | \$423.42 | \$482.78 | 53 |
| 54 | \$68.62 | \$87.32 | \$102.71 | \$114.84 | \$141.59 | \$159.69 | \$140.56 | \$176.29 | \$201.26 | \$219.93 | \$271.23 | \$309.79 | \$200.06 | \$249.24 | \$292.01 | \$337.16 | \$430.44 | \$490.84 | 54 |
| 55 | \$69.69 | \$88.81 | \$104.67 | \$117.06 | \$144.44 | \$162.83 | \$145.04 | \$182.56 | \$208.13 | \$225.91 | \$277.50 | \$317.87 | \$203.18 | \$253.13 | \$296.63 | \$342.54 | \$437.62 | \$498.92 | 55 |
| 56 | \$76.40 | \$96.44 | \$112.89 | \$126.49 | \$156.55 | \$176.72 | \$151.92 | \$191.22 | \$218.00 | \$238.03 | \$294.25 | \$337.30 | \$211.56 | \$264.20 | \$309.96 | \$358.38 | \$458.71 | \$523.29 | 56 |
| 57 | \$83.13 | \$104.06 | \$120.95 | \$135.92 | \$168.65 | \$190.78 | \$159.24 | \$200.34 | \$228.31 | \$250.89 | \$313.03 | \$357.94 | \$220.39 | \$275.70 | \$323.84 | \$374.98 | \$480.85 | \$548.87 | 57 |
| 58 | \$89.87 | \$111.54 | \$129.18 | \$145.32 | \$180.91 | \$204.69 | \$166.86 | \$209.91 | \$239.07 | \$264.34 | \$330.88 | \$379.78 | \$229.50 | \$287.67 | \$338.35 | \$392.33 | \$504.02 | \$575.62 | 58 |
| 59 | \$96.59 | \$119.16 | \$137.27 | \$154.75 | \$193.03 | \$218.58 | \$174.79 | \$219.93 | \$250.28 | \$278.56 | \$350.91 | \$402.94 | \$239.07 | \$300.22 | \$353.61 | \$410.58 | \$528.39 | \$603.75 | 59 |
| 60 | \$103.32 | \$126.79 | \$145.48 | \$164.16 | \$205.14 | \$232.50 | \$183.15 | \$230.40 | \$262.10 | \$293.50 | \$372.15 | \$427.45 | \$248.94 | \$313.24 | \$369.46 | \$429.56 | \$553.94 | \$633.18 | 60 |
| 61 | \$110.04 | \$134.42 | \$153.69 | \$173.73 | \$217.25 | \$246.39 | \$191.97 | \$241.32 | \$274.51 | \$309.35 | \$396.72 | \$453.46 | \$259.25 | \$326.83 | \$386.06 | \$449.45 | \$580.71 | \$664.14 | 61 |
| 62 | \$116.77 | \$141.90 | \$161.78 | \$183.15 | \$229.50 | \$260.30 | \$201.26 | \$252.84 | \$287.22 | \$326.10 | \$418.94 | \$481.14 | \$270.16 | \$341.03 | \$403.55 | \$470.37 | \$608.67 | \$698.88 | 62 |
| 63 | \$128.89 | \$156.98 | \$178.98 | \$202.60 | \$254.02 | \$288.42 | \$215.74 | \$270.61 | \$309.19 | \$351.81 | \$450.95 | \$517.32 | \$288.77 | \$365.12 | \$431.64 | \$501.92 | \$647.38 | \$740.40 | 63 |
| 64 | \$141.14 | \$171.95 | \$196.33 | \$222.18 | \$278.71 | \$316.38 | \$231.31 | \$289.77 | \$332.82 | \$379.62 | \$485.33 | \$556.20 | \$310.84 | \$390.98 | \$461.70 | \$535.56 | \$688.51 | \$786.59 | 64 |
| 65 | \$153.41 | \$187.03 | \$213.51 | \$241.77 | \$303.36 | \$344.33 | \$247.89 | \$310.24 | \$358.24 | \$409.52 | \$522.40 | \$598.06 | \$333.41 | \$418.64 | \$493.85 | \$571.45 | \$732.31 | \$835.79 | 65 |
| 66 | \$165.66 | \$202.00 | \$230.71 | \$261.36 | \$327.89 | \$372.30 | \$265.68 | \$332.07 | \$385.59 | \$441.82 | \$562.31 | \$643.05 | \$357.64 | \$448.25 | \$528.22 | \$609.71 | \$778.97 | \$887.96 | 66 |
| 67 | \$177.93 | \$217.09 | \$247.89 | \$280.79 | \$352.55 | \$400.25 | \$284.81 | \$355.40 | \$415.35 | \$476.66 | \$605.23 | \$691.21 | \$383.52 | \$480.08 | \$564.86 | \$650.39 | \$828.45 | \$943.43 | 67 |
| 68 | \$202.15 | \$246.99 | \$282.59 | \$319.51 | \$399.95 | \$453.63 | \$313.53 | \$391.89 | \$458.41 | \$524.21 | \$662.64 | \$755.34 | \$418.06 | \$524.35 | \$617.65 | \$708.41 | \$897.52 | \$1,020.14 | 68 |
| 69 | \$226.22 | \$277.05 | \$317.27 | \$358.24 | \$447.35 | \$507.01 | \$345.22 | \$432.11 | \$505.96 | \$576.52 | \$725.44 | \$825.47 | \$455.73 | \$572.63 | \$675.37 | \$771.65 | \$972.42 | \$1,103.11 | 69 |
| 70 | \$250.44 | \$307.10 | \$351.96 | \$396.80 | \$494.74 | \$560.23 | \$380.06 | \$476.34 | \$558.43 | \$634.08 | \$794.21 | \$902.00 | \$496.85 | \$625.42 | \$738.46 | \$840.42 | \$1,053.48 | \$1,192.83 | 70 |
| 71 | \$274.65 | \$337.00 | \$386.79 | \$435.55 | \$542.14 | \$613.60 | \$418.48 | \$525.24 | \$616.31 | \$697.33 | \$869.58 | \$985.75 | \$541.70 | \$683.13 | \$807.38 | \$915.33 | \$1,141.39 | \$1,289.86 | 71 |
| 72 | \$298.73 | \$367.05 | \$421.48 | \$474.11 | \$589.53 | \$666.97 | \$460.65 | \$578.92 | \$679.99 | \$767.15 | \$951.95 | \$1,076.94 | \$590.73 | \$746.09 | \$882.73 | \$996.97 | \$1,236.48 | \$1,394.67 | 72 |
| 73 | \$342.24 | \$422.68 | \$487.12 | \$546.17 | \$675.81 | \$763.42 | \$510.30 | \$643.37 | \$757.44 | \$852.08 | \$1,053.18 | \$1,189.53 | \$648.59 | \$822.33 | \$975.28 | \$1,098.33 | \$1,356.70 | \$1,527.89 | 73 |
| 74 | \$385.59 | \$478.16 | \$552.76 | \$618.08 | \$762.22 | \$859.71 | \$565.16 | \$714.97 | \$843.71 | \$946.42 | \$1,165.18 | \$1,313.93 | \$712.13 | \$906.35 | \$1,077.55 | \$1,209.88 | \$1,488.55 | \$1,673.95 | 74 |
| 75 | \$428.96 | \$533.76 | \$618.39 | \$690.16 | \$848.50 | \$956.14 | \$626.01 | \$794.52 | \$939.70 | \$1,051.23 | \$1,288.96 | \$1,451.33 | \$781.96 | \$998.90 | \$1,190.42 | \$1,332.77 | \$1,633.29 | \$1,833.94 | 75 |
| 76 | \$472.47 | \$589.39 | \$684.04 | \$762.22 | \$934.91 | \$1,052.58 | \$693.44 | \$882.87 | \$1,046.60 | \$1,167.55 | \$1,425.91 | \$1,603.10 | \$858.66 | \$1,100.88 | \$1,315.13 | \$1,468.23 | \$1,792.08 | \$2,009.17 | 76 |
| 77 | \$515.83 | \$645.02 | \$749.67 | \$834.13 | \$1,021.17 | \$1,148.85 | \$768.04 | \$981.10 | \$1,165.63 | \$1,296.75 | \$1,577.52 | \$1,770.41 | \$942.98 | \$1,213.17 | \$1,452.84 | \$1,617.44 | \$1,965.96 | \$2,201.14 | 77 |
| 78 | \$555.90 | \$696.28 | \$810.82 | \$901.86 | \$1,102.38 | \$1,238.72 | \$816.64 | \$1,044.97 | \$1,243.22 | \$1,382.11 | \$1,678.60 | \$1,881.19 | \$995.45 | \$1,283.58 | \$1,539.55 | \$1,712.98 | \$2,078.69 | \$2,324.20 | 78 |
| 79 | \$595.97 | \$747.71 | \$871.96 | \$969.44 | \$1,183.56 | \$1,328.57 | \$868.23 | \$1,112.84 | \$1,325.89 | \$1,473.01 | \$1,786.26 | \$1,998.84 | \$1,050.93 | \$1,358.03 | \$1,631.50 | \$1,814.04 | \$2,198.01 | \$2,454.12 | 79 |
| 80 | \$636.02 | \$799.01 | \$933.26 | \$1,037.01 | | | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|---------|--|---------|---------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|--------|
| | | Facility - 30 Day EP | | | | | | | | | | | | | | | | | |
| Issue Age | | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year |
| 25 | \$2.83 | \$3.60 | \$4.24 | \$4.75 | \$5.81 | \$6.52 | \$4.29 | \$5.53 | \$6.59 | \$7.54 | \$9.48 | \$10.75 | \$8.56 | \$11.20 | \$13.49 | \$15.69 | \$20.09 | \$22.88 | 25 |
| 26 | \$2.84 | \$3.62 | \$4.28 | \$4.77 | \$5.86 | \$6.59 | \$4.35 | \$5.63 | \$6.68 | \$7.67 | \$9.64 | \$10.95 | \$8.66 | \$11.33 | \$13.64 | \$15.87 | \$20.35 | \$23.17 | 26 |
| 27 | \$2.85 | \$3.65 | \$4.30 | \$4.83 | \$5.91 | \$6.63 | \$4.42 | \$5.71 | \$6.80 | \$7.80 | \$9.82 | \$11.14 | \$8.76 | \$11.46 | \$13.81 | \$16.07 | \$20.60 | \$23.47 | 27 |
| 28 | \$2.86 | \$3.67 | \$4.32 | \$4.87 | \$5.95 | \$6.68 | \$4.48 | \$5.81 | \$6.91 | \$7.94 | \$10.00 | \$11.35 | \$8.86 | \$11.59 | \$13.96 | \$16.26 | \$20.88 | \$23.77 | 28 |
| 29 | \$2.87 | \$3.69 | \$4.35 | \$4.90 | \$6.00 | \$6.75 | \$4.55 | \$5.91 | \$7.02 | \$8.09 | \$10.18 | \$11.55 | \$8.97 | \$11.73 | \$14.12 | \$16.48 | \$21.13 | \$24.09 | 29 |
| 30 | \$2.90 | \$3.71 | \$4.39 | \$4.93 | \$6.04 | \$6.80 | \$4.62 | \$6.00 | \$7.14 | \$8.22 | \$10.34 | \$11.77 | \$9.08 | \$11.87 | \$14.30 | \$16.67 | \$21.40 | \$24.39 | 30 |
| 31 | \$2.94 | \$3.74 | \$4.42 | \$4.96 | \$6.11 | \$6.86 | \$4.69 | \$6.11 | \$7.26 | \$8.35 | \$10.54 | \$11.99 | \$9.19 | \$12.01 | \$14.49 | \$16.87 | \$21.67 | \$24.71 | 31 |
| 32 | \$2.95 | \$3.76 | \$4.44 | \$5.01 | \$6.14 | \$6.91 | \$4.75 | \$6.19 | \$7.39 | \$8.49 | \$10.73 | \$12.20 | \$9.31 | \$12.16 | \$14.65 | \$17.08 | \$21.93 | \$25.01 | 32 |
| 33 | \$2.96 | \$3.78 | \$4.47 | \$5.04 | \$6.19 | \$6.96 | \$4.83 | \$6.28 | \$7.50 | \$8.65 | \$10.92 | \$12.42 | \$9.39 | \$12.30 | \$14.84 | \$17.28 | \$22.21 | \$25.34 | 33 |
| 34 | \$2.97 | \$3.81 | \$4.51 | \$5.06 | \$6.24 | \$7.02 | \$4.91 | \$6.39 | \$7.62 | \$8.79 | \$11.10 | \$12.65 | \$9.50 | \$12.44 | \$15.00 | \$17.49 | \$22.50 | \$25.67 | 34 |
| 35 | \$2.98 | \$3.83 | \$4.54 | \$5.12 | \$6.28 | \$7.06 | \$5.01 | \$6.49 | \$7.76 | \$8.94 | \$11.32 | \$12.88 | \$9.61 | \$12.60 | \$15.18 | \$17.72 | \$22.78 | \$25.98 | 35 |
| 36 | \$3.00 | \$3.88 | \$4.59 | \$5.17 | \$6.37 | \$7.16 | \$5.12 | \$6.61 | \$7.92 | \$9.12 | \$11.55 | \$13.17 | \$9.75 | \$12.77 | \$15.39 | \$17.96 | \$23.11 | \$26.36 | 36 |
| 37 | \$3.06 | \$3.92 | \$4.64 | \$5.25 | \$6.47 | \$7.27 | \$5.21 | \$6.74 | \$8.10 | \$9.33 | \$11.79 | \$13.44 | \$9.88 | \$12.95 | \$15.59 | \$18.19 | \$23.43 | \$26.73 | 37 |
| 38 | \$3.08 | \$3.96 | \$4.71 | \$5.30 | \$6.53 | \$7.37 | \$5.31 | \$6.88 | \$8.25 | \$9.50 | \$12.06 | \$13.73 | \$10.02 | \$13.13 | \$15.80 | \$18.45 | \$23.75 | \$27.10 | 38 |
| 39 | \$3.10 | \$4.02 | \$4.76 | \$5.38 | \$6.63 | \$7.48 | \$5.42 | \$7.01 | \$8.40 | \$9.71 | \$12.31 | \$14.04 | \$10.16 | \$13.30 | \$16.01 | \$18.70 | \$24.10 | \$27.50 | 39 |
| 40 | \$3.12 | \$4.05 | \$4.83 | \$5.45 | \$6.73 | \$7.58 | \$5.56 | \$7.14 | \$8.58 | \$9.92 | \$12.58 | \$14.32 | \$10.30 | \$13.49 | \$16.23 | \$18.96 | \$24.42 | \$27.91 | 40 |
| 41 | \$3.17 | \$4.08 | \$4.90 | \$5.52 | \$6.81 | \$7.68 | \$5.68 | \$7.27 | \$8.77 | \$10.12 | \$12.85 | \$14.64 | \$10.43 | \$13.65 | \$16.45 | \$19.22 | \$24.77 | \$28.29 | 41 |
| 42 | \$3.20 | \$4.15 | \$4.95 | \$5.58 | \$6.90 | \$7.77 | \$5.80 | \$7.41 | \$8.94 | \$10.33 | \$13.13 | \$14.94 | \$10.57 | \$13.84 | \$16.65 | \$19.47 | \$25.12 | \$28.70 | 42 |
| 43 | \$3.22 | \$4.19 | \$5.01 | \$5.65 | \$7.00 | \$7.88 | \$5.92 | \$7.55 | \$9.11 | \$10.56 | \$13.41 | \$15.28 | \$10.70 | \$14.04 | \$16.89 | \$19.75 | \$25.48 | \$29.11 | 43 |
| 44 | \$3.25 | \$4.22 | \$5.06 | \$5.71 | \$7.06 | \$7.98 | \$6.04 | \$7.70 | \$9.32 | \$10.78 | \$13.68 | \$15.60 | \$10.85 | \$14.22 | \$17.12 | \$20.02 | \$25.83 | \$29.52 | 44 |
| 45 | \$3.29 | \$4.29 | \$5.13 | \$5.79 | \$7.16 | \$8.10 | \$6.18 | \$7.84 | \$9.48 | \$10.98 | \$13.99 | \$15.96 | \$10.98 | \$14.40 | \$17.35 | \$20.31 | \$26.19 | \$29.95 | 45 |
| 46 | \$3.34 | \$4.36 | \$5.24 | \$5.92 | \$7.33 | \$8.27 | \$6.49 | \$8.24 | \$9.92 | \$11.41 | \$14.34 | \$16.37 | \$11.15 | \$14.63 | \$17.62 | \$20.63 | \$26.63 | \$30.46 | 46 |
| 47 | \$3.40 | \$4.46 | \$5.36 | \$6.05 | \$7.50 | \$8.48 | \$6.81 | \$8.66 | \$10.36 | \$11.86 | \$14.72 | \$16.78 | \$11.34 | \$14.86 | \$17.90 | \$20.97 | \$27.07 | \$30.97 | 47 |
| 48 | \$3.47 | \$4.54 | \$5.46 | \$6.18 | \$7.68 | \$8.69 | \$7.16 | \$9.10 | \$10.84 | \$12.31 | \$15.09 | \$17.22 | \$11.52 | \$15.09 | \$18.18 | \$21.30 | \$27.52 | \$31.47 | 48 |
| 49 | \$3.53 | \$4.63 | \$5.57 | \$6.31 | \$7.85 | \$8.88 | \$7.54 | \$9.57 | \$11.33 | \$12.78 | \$15.47 | \$17.66 | \$11.68 | \$15.33 | \$18.47 | \$21.66 | \$27.98 | \$32.00 | 49 |
| 50 | \$3.58 | \$4.71 | \$5.69 | \$6.45 | \$8.02 | \$9.08 | \$7.90 | \$10.05 | \$11.83 | \$13.29 | \$15.86 | \$18.12 | \$11.87 | \$15.58 | \$18.78 | \$22.01 | \$28.44 | \$32.53 | 50 |
| 51 | \$3.65 | \$4.79 | \$5.80 | \$6.59 | \$8.21 | \$9.25 | \$8.32 | \$10.57 | \$12.38 | \$13.81 | \$16.26 | \$18.59 | \$12.06 | \$15.83 | \$19.07 | \$22.36 | \$28.92 | \$33.08 | 51 |
| 52 | \$3.70 | \$4.90 | \$5.91 | \$6.73 | \$8.37 | \$9.47 | \$8.75 | \$11.10 | \$12.94 | \$14.32 | \$16.69 | \$19.09 | \$12.23 | \$16.08 | \$19.36 | \$22.74 | \$29.39 | \$33.63 | 52 |
| 53 | \$3.76 | \$4.97 | \$6.03 | \$6.85 | \$8.53 | \$9.67 | \$9.19 | \$11.67 | \$13.52 | \$14.88 | \$17.11 | \$19.58 | \$12.43 | \$16.35 | \$19.68 | \$23.10 | \$29.89 | \$34.18 | 53 |
| 54 | \$3.82 | \$5.06 | \$6.14 | \$6.99 | \$8.71 | \$9.86 | \$9.64 | \$12.28 | \$14.12 | \$15.47 | \$17.55 | \$20.06 | \$12.63 | \$16.60 | \$19.99 | \$23.47 | \$30.37 | \$34.75 | 54 |
| 55 | \$3.88 | \$5.15 | \$6.25 | \$7.12 | \$8.89 | \$10.07 | \$10.13 | \$12.88 | \$14.76 | \$16.07 | \$18.00 | \$20.59 | \$12.83 | \$16.84 | \$20.33 | \$23.85 | \$30.87 | \$35.33 | 55 |
| 56 | \$4.26 | \$5.59 | \$6.74 | \$7.68 | \$9.63 | \$10.92 | \$10.64 | \$13.52 | \$15.48 | \$16.83 | \$19.11 | \$21.88 | \$13.37 | \$17.58 | \$21.24 | \$24.96 | \$32.36 | \$37.07 | 56 |
| 57 | \$4.62 | \$6.03 | \$7.22 | \$8.25 | \$10.37 | \$11.78 | \$11.15 | \$14.18 | \$16.24 | \$17.64 | \$20.30 | \$23.23 | \$13.92 | \$18.34 | \$22.19 | \$26.11 | \$33.90 | \$38.89 | 57 |
| 58 | \$5.01 | \$6.48 | \$7.71 | \$8.83 | \$11.11 | \$12.64 | \$11.72 | \$14.88 | \$17.04 | \$18.50 | \$21.54 | \$24.66 | \$14.50 | \$19.13 | \$23.18 | \$27.32 | \$35.56 | \$40.78 | 58 |
| 59 | \$5.38 | \$6.91 | \$8.21 | \$9.39 | \$11.89 | \$13.51 | \$12.30 | \$15.61 | \$17.96 | \$19.39 | \$22.87 | \$26.18 | \$15.09 | \$19.95 | \$24.23 | \$28.58 | \$37.27 | \$42.77 | 59 |
| 60 | \$5.74 | \$7.35 | \$8.69 | \$9.98 | \$12.63 | \$14.36 | \$12.90 | \$16.39 | \$18.72 | \$20.33 | \$24.27 | \$27.79 | \$15.72 | \$20.93 | \$25.32 | \$29.91 | \$39.07 | \$44.86 | 60 |
| 61 | \$6.13 | \$7.79 | \$9.17 | \$10.56 | \$13.38 | \$15.22 | \$13.54 | \$17.20 | \$19.66 | \$21.31 | \$25.75 | \$29.51 | \$16.37 | \$21.75 | \$26.44 | \$31.28 | \$40.95 | \$47.07 | 61 |
| 62 | \$6.60 | \$8.24 | \$9.65 | \$11.11 | \$14.11 | \$16.06 | \$14.23 | \$18.05 | \$20.60 | \$22.36 | \$27.31 | \$31.32 | \$17.06 | \$22.69 | \$27.65 | \$32.75 | \$42.93 | \$49.37 | 62 |
| 63 | \$7.17 | \$9.10 | \$10.69 | \$12.31 | \$15.62 | \$17.82 | \$15.04 | \$19.06 | \$21.76 | \$23.60 | \$29.41 | \$33.73 | \$18.29 | \$24.32 | \$29.57 | \$34.95 | \$45.66 | \$52.45 | 63 |
| 64 | \$7.85 | \$9.98 | \$11.72 | \$13.50 | \$17.15 | \$19.54 | \$16.87 | \$20.11 | \$22.97 | \$24.89 | \$31.69 | \$36.30 | \$19.61 | \$26.03 | \$31.64 | \$37.28 | \$48.59 | \$55.74 | 64 |
| 65 | \$8.54 | \$10.84 | \$12.75 | \$14.67 | \$18.66 | \$21.26 | \$16.76 | \$21.24 | \$24.23 | \$26.26 | \$34.13 | \$39.07 | \$21.03 | \$27.87 | \$33.84 | \$39.78 | \$51.68 | \$59.21 | 65 |
| 66 | \$9.22 | \$11.72 | \$13.78 | \$15.86 | \$20.17 | \$22.99 | \$17.71 | \$22.42 | \$25.58 | \$27.71 | \$36.80 | \$42.06 | \$22.56 | \$29.84 | \$36.19 | \$42.44 | \$54.96 | \$62.91 | 66 |
| 67 | \$9.89 | \$12.58 | \$14.80 | \$17.06 | \$21.68 | \$24.73 | \$18.69 | \$23.67 | \$26.98 | \$29.23 | \$39.60 | \$45.25 | \$24.21 | \$31.96 | \$38.71 | \$45.29 | \$58.44 | \$66.81 | 67 |
| 68 | \$11.25 | \$14.31 | \$16.87 | \$19.39 | \$24.60 | \$28.02 | \$20.15 | \$25.73 | \$29.68 | \$32.52 | \$43.42 | \$49.52 | \$26.38 | \$34.89 | \$42.33 | \$49.32 | \$63.32 | \$72.26 | 68 |
| 69 | \$12.60 | \$16.07 | \$18.95 | \$21.76 | \$27.52 | \$31.31 | \$21.69 | \$27.97 | \$32.65 | \$36.19 | \$47.56 | \$54.20 | \$28.77 | \$38.09 | \$46.28 | \$53.72 | \$68.60 | \$78.13 | 69 |
| 70 | \$13.94 | \$17.80 | \$21.02 | \$24.10 | \$30.44 | \$34.61 | \$23.39 | \$30.42 | \$35.92 | \$40.26 | \$52.16 | \$59.32 | \$31.37 | \$41.60 | \$50.60 | \$58.51 | \$74.32 | \$84.48 | 70 |
| 71 | \$15.29 | \$19.55 | \$23.10 | \$26.43 | \$33.34 | \$37.90 | \$25.19 | \$33.04 | \$39.51 | \$44.80 | \$57.16 | \$64.92 | \$34.20 | \$45.44 | \$55.33 | \$63.75 | \$80.50 | \$91.36 | 71 |
| 72 | \$16.63 | \$21.27 | \$25.16 | \$28.80 | \$36.27 | \$41.18 | \$27.12 | \$35.92 | \$43.46 | \$49.85 | \$62.68 | \$71.05 | \$37.29 | \$49.65 | \$60.49 | \$69.43 | \$87.20 | \$98.77 | 72 |
| 73 | \$19.05 | \$24.50 | \$29.07 | \$33.17 | \$41.57 | \$47.15 | \$30.05 | \$39.93 | \$48.47 | \$55.43 | \$69.44 | \$78.58 | \$40.95 | \$54.71 | \$66.81 | \$76.48 | \$95.69 | \$108.22 | 73 |
| 74 | \$21.47 | \$27.72 | \$33.00 | \$37.53 | \$46.88 | \$53.09 | \$33.29 | \$44.42 | \$54.02 | \$61.63 | \$76.92 | \$86.93 | \$44.96 | \$60.30 | \$73.82 | \$84.25 | \$104.98 | \$118.57 | 74 |
| 75 | \$23.87 | \$30.94 | \$36.93 | \$41.90 | \$52.20 | \$59.05 | \$36.88 | \$49.40 | \$60.24 | \$68.54 | \$85.21 | \$96.16 | \$49.37 | \$66.47 | \$81.55 | \$92.81 | \$115.20 | \$129.90 | 75 |
| 76 | \$26.30 | \$34.17 | \$40.84 | \$46.28 | \$57.51 | \$65.00 | \$40.85 | \$54.95 | \$67.17 | \$76.22 | \$94.40 | \$106.38 | \$54.20 | \$73.26 | \$90.10 | \$102.23 | \$126.40 | \$142.33 | 76 |
| 77 | \$28.71 | \$37.39 | \$44.74 | \$50.64 | \$62.81 | \$70.95 | \$45.23 | \$61.09 | \$74.89 | \$84.78 | \$104.56 | \$117.70 | \$59.54 | \$80.73 | \$99.56 | \$112.63 | \$138.67 | \$155.90 | 77 |
| 78 | \$30.94 | \$40.36 | \$48.40 | \$54.76 | \$67.82 | \$76.51 | \$48.09 | \$65.11 | \$79.94 | \$90.44 | \$111.41 | \$125.24 | \$62.85 | \$85.43 | \$105.50 | \$119.27 | \$146.62 | \$164.63 | 78 |
| 79 | \$33.19 | \$43.34 | \$52.05 | \$58.86 | \$72.81 | \$82.06 | \$51.13 | \$69.38 | \$85.34 | \$96.50 | \$118.69 | \$133.24 | \$66.36 | \$90.37 | \$111.80 | \$126.32 | \$155.02 | \$173.84 | 79 |
| 80 | \$35.42 | \$46.31 | \$55.72 | \$62.95 | \$77.79 | \$87.62 | \$54.34 | \$73.95 | \$91.11 | \$102.95 | \$126.46 | \$141.79 | \$70.06 | \$95.62 | \$118.47 | \$133.78 | \$163.91 | \$183.56 | 80 |
| 81 | \$37.64 | \$49.29 | \$59.37 | \$67.07 | \$82.78 | \$93.16 | \$57.77 | \$78.80 | \$97.26 | \$109.85 | \$134.72 | \$150.85 | \$73.96 | \$101.17 | \$125.54 | \$141.68 | \$173.33 | \$193.82 | 81 |
| 82 | \$39.86 | \$52.28 | \$63.02 | \$71.17 | \$87.78 | \$98.70 | \$61.40 | \$83.97 | \$103.83 | \$117.18 | \$143.51 | \$160.51 | \$78.08 | \$107.03 | \$133.03 | \$150.04 | \$183.28 | \$204.64 | 82 |
| 83 | \$42.80 | \$56.22 | \$67.87 | \$76.67 | \$94.51 | \$106.16 | \$65.29 | \$89.50 | \$110.79 | \$125.00 | \$152.98 | \$170.95 | \$82.62 | \$113.45 | \$141.17 | \$159.16 | \$194.28 | \$216.72 | 83 |
| 84 | \$45.75 | \$60.16 | \$72.74 | \$82.15 | \$101.20 | \$113.63 | \$69.43 | \$95.37 | \$118.23 | \$133.38 | \$163.05 | \$182.07 | \$87.45 | \$120.25 | \$149.81 | \$168.84 | \$205.93 | \$229.53 | 84 |
| 85 | \$48.65 | \$64.11 | \$77.61 | \$87.64 | \$107.93 | \$121.09 | \$73.82 | \$101.62 | \$126.17 | \$142.29 | \$173.81 | \$193.92 | \$92.54 | \$127.45 | \$158.98 | \$178.12 | \$218.27 | \$243.08 | 85 |
| 86 | \$51.59 | \$68.06 | \$82.48 | \$93.13 | \$114.62 | \$ | | | | | | | | | | | | | |

Certificate Form GLTCAAP-06-FC

| | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | | | | |
|-----------|------------------------|--|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----|--|--|-----------|
| | | Facility - 30 Day EP | | | | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | | Auto 3% Compound Inflation | | | | | | | Auto 5% Compound Inflation | | | | | | | Issue Age |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | | | |
| 25 | \$8.32 | \$10.56 | \$12.45 | \$13.98 | \$17.08 | \$19.20 | \$12.58 | \$16.25 | \$19.35 | \$22.15 | \$27.87 | \$31.60 | \$25.16 | \$32.88 | \$39.62 | \$46.12 | \$59.08 | \$67.25 | 25 | | | |
| 26 | \$8.36 | \$10.64 | \$12.55 | \$14.06 | \$17.24 | \$19.35 | \$12.78 | \$16.52 | \$19.67 | \$22.53 | \$28.34 | \$32.18 | \$25.45 | \$33.29 | \$40.11 | \$46.67 | \$59.85 | \$68.12 | 26 | | | |
| 27 | \$8.39 | \$10.71 | \$12.63 | \$14.18 | \$17.36 | \$19.53 | \$12.97 | \$16.81 | \$19.99 | \$22.92 | \$28.88 | \$32.77 | \$25.72 | \$33.69 | \$40.58 | \$47.23 | \$60.61 | \$69.01 | 27 | | | |
| 28 | \$8.44 | \$10.80 | \$12.71 | \$14.29 | \$17.51 | \$19.67 | \$13.18 | \$17.08 | \$20.31 | \$23.33 | \$29.39 | \$33.36 | \$26.05 | \$34.09 | \$41.04 | \$47.82 | \$61.36 | \$69.88 | 28 | | | |
| 29 | \$8.48 | \$10.84 | \$12.78 | \$14.37 | \$17.63 | \$19.82 | \$13.39 | \$17.36 | \$20.63 | \$23.73 | \$29.91 | \$33.97 | \$26.36 | \$34.49 | \$41.53 | \$48.42 | \$62.12 | \$70.80 | 29 | | | |
| 30 | \$8.51 | \$10.92 | \$12.90 | \$14.50 | \$17.75 | \$19.99 | \$13.57 | \$17.63 | \$20.98 | \$24.13 | \$30.43 | \$34.61 | \$26.69 | \$34.88 | \$42.06 | \$49.02 | \$62.91 | \$71.72 | 30 | | | |
| 31 | \$8.60 | \$10.98 | \$12.97 | \$14.58 | \$17.92 | \$20.16 | \$13.78 | \$17.92 | \$21.34 | \$24.52 | \$30.98 | \$35.23 | \$26.98 | \$35.29 | \$42.57 | \$49.61 | \$63.70 | \$72.63 | 31 | | | |
| 32 | \$8.65 | \$11.02 | \$13.05 | \$14.70 | \$18.04 | \$20.31 | \$13.98 | \$18.19 | \$21.69 | \$24.96 | \$31.53 | \$35.87 | \$27.32 | \$35.72 | \$43.08 | \$50.22 | \$64.50 | \$73.54 | 32 | | | |
| 33 | \$8.69 | \$11.10 | \$13.15 | \$14.81 | \$18.19 | \$20.46 | \$14.18 | \$18.47 | \$22.06 | \$25.41 | \$32.10 | \$36.52 | \$27.62 | \$36.17 | \$43.59 | \$50.80 | \$65.30 | \$74.49 | 33 | | | |
| 34 | \$8.72 | \$11.20 | \$13.27 | \$14.89 | \$18.32 | \$20.63 | \$14.41 | \$18.80 | \$22.42 | \$25.84 | \$32.65 | \$37.19 | \$27.95 | \$36.69 | \$44.12 | \$51.44 | \$66.12 | \$75.45 | 34 | | | |
| 35 | \$8.77 | \$11.28 | \$13.34 | \$15.00 | \$18.47 | \$20.80 | \$14.70 | \$19.07 | \$22.83 | \$26.27 | \$33.25 | \$37.87 | \$28.27 | \$37.03 | \$44.65 | \$52.09 | \$66.98 | \$76.41 | 35 | | | |
| 36 | \$8.84 | \$11.40 | \$13.51 | \$15.21 | \$18.71 | \$21.07 | \$15.00 | \$19.44 | \$23.29 | \$26.84 | \$33.97 | \$38.71 | \$28.68 | \$37.54 | \$45.23 | \$52.80 | \$67.94 | \$77.47 | 36 | | | |
| 37 | \$8.97 | \$11.52 | \$13.65 | \$15.41 | \$18.99 | \$21.38 | \$15.33 | \$19.79 | \$23.77 | \$27.40 | \$34.68 | \$39.53 | \$29.06 | \$38.07 | \$45.83 | \$53.52 | \$68.89 | \$78.60 | 37 | | | |
| 38 | \$9.03 | \$11.66 | \$13.86 | \$15.60 | \$19.23 | \$21.66 | \$15.64 | \$20.20 | \$24.24 | \$27.95 | \$35.44 | \$40.37 | \$29.47 | \$38.58 | \$46.43 | \$54.22 | \$69.84 | \$79.73 | 38 | | | |
| 39 | \$9.11 | \$11.78 | \$14.03 | \$15.81 | \$19.53 | \$21.98 | \$15.97 | \$20.58 | \$24.74 | \$28.56 | \$36.19 | \$41.26 | \$29.88 | \$39.11 | \$47.07 | \$54.99 | \$70.83 | \$80.86 | 39 | | | |
| 40 | \$9.20 | \$11.91 | \$14.18 | \$16.01 | \$19.75 | \$22.25 | \$16.34 | \$20.98 | \$25.23 | \$29.15 | \$36.98 | \$42.13 | \$30.25 | \$39.62 | \$47.70 | \$55.75 | \$71.82 | \$82.00 | 40 | | | |
| 41 | \$9.33 | \$12.03 | \$14.37 | \$16.21 | \$20.03 | \$22.57 | \$16.69 | \$21.38 | \$25.75 | \$29.76 | \$37.79 | \$43.04 | \$30.66 | \$40.14 | \$48.35 | \$56.50 | \$72.83 | \$83.11 | 41 | | | |
| 42 | \$9.39 | \$12.19 | \$14.53 | \$16.40 | \$20.27 | \$22.87 | \$17.04 | \$21.78 | \$26.27 | \$30.37 | \$38.58 | \$43.97 | \$31.05 | \$40.71 | \$48.98 | \$57.27 | \$73.85 | \$84.37 | 42 | | | |
| 43 | \$9.48 | \$12.30 | \$14.70 | \$16.61 | \$20.55 | \$23.17 | \$17.40 | \$22.19 | \$26.81 | \$31.01 | \$39.42 | \$44.91 | \$31.46 | \$41.26 | \$49.65 | \$58.07 | \$74.89 | \$85.57 | 43 | | | |
| 44 | \$9.57 | \$12.42 | \$14.89 | \$16.81 | \$20.80 | \$23.46 | \$17.75 | \$22.62 | \$27.36 | \$31.65 | \$40.25 | \$45.88 | \$31.90 | \$41.81 | \$50.34 | \$58.85 | \$75.94 | \$86.80 | 44 | | | |
| 45 | \$9.67 | \$12.58 | \$15.05 | \$17.01 | \$21.07 | \$23.77 | \$18.16 | \$23.05 | \$27.87 | \$32.27 | \$41.13 | \$46.89 | \$32.37 | \$42.33 | \$51.01 | \$59.69 | \$77.01 | \$88.07 | 45 | | | |
| 46 | \$9.83 | \$12.83 | \$15.38 | \$17.40 | \$21.55 | \$24.33 | \$19.07 | \$24.22 | \$29.15 | \$33.52 | \$42.15 | \$48.10 | \$32.81 | \$43.00 | \$51.81 | \$60.65 | \$78.28 | \$89.54 | 46 | | | |
| 47 | \$10.00 | \$13.09 | \$15.73 | \$17.80 | \$22.06 | \$24.92 | \$20.03 | \$25.45 | \$30.46 | \$34.84 | \$43.24 | \$49.34 | \$33.33 | \$43.68 | \$52.65 | \$61.63 | \$79.60 | \$91.01 | 47 | | | |
| 48 | \$10.20 | \$13.34 | \$16.05 | \$18.16 | \$22.57 | \$25.53 | \$21.07 | \$26.76 | \$31.86 | \$36.19 | \$44.35 | \$50.61 | \$33.85 | \$44.35 | \$53.47 | \$62.65 | \$80.89 | \$92.54 | 48 | | | |
| 49 | \$10.34 | \$13.62 | \$16.37 | \$18.56 | \$23.10 | \$26.09 | \$22.15 | \$28.12 | \$33.29 | \$37.59 | \$45.46 | \$51.92 | \$34.36 | \$45.07 | \$54.31 | \$63.67 | \$82.26 | \$94.08 | 49 | | | |
| 50 | \$10.51 | \$13.86 | \$16.73 | \$18.95 | \$23.56 | \$26.69 | \$23.25 | \$29.54 | \$34.80 | \$39.05 | \$46.63 | \$53.27 | \$34.88 | \$45.79 | \$55.19 | \$64.71 | \$83.61 | \$95.65 | 50 | | | |
| 51 | \$10.71 | \$14.10 | \$17.04 | \$19.35 | \$24.10 | \$27.24 | \$24.45 | \$31.05 | \$36.40 | \$40.58 | \$47.82 | \$54.67 | \$35.44 | \$46.51 | \$56.07 | \$65.74 | \$85.02 | \$97.23 | 51 | | | |
| 52 | \$10.87 | \$14.37 | \$17.36 | \$19.75 | \$24.61 | \$27.84 | \$25.69 | \$32.65 | \$38.03 | \$42.13 | \$49.05 | \$56.10 | \$35.99 | \$47.27 | \$56.93 | \$66.80 | \$86.41 | \$98.87 | 52 | | | |
| 53 | \$11.02 | \$14.62 | \$17.72 | \$20.11 | \$25.08 | \$28.42 | \$26.98 | \$34.32 | \$39.73 | \$43.75 | \$50.28 | \$57.53 | \$36.55 | \$48.03 | \$57.85 | \$67.88 | \$87.85 | \$100.50 | 53 | | | |
| 54 | \$11.23 | \$14.89 | \$18.04 | \$20.50 | \$25.60 | \$28.97 | \$28.34 | \$36.07 | \$41.53 | \$45.46 | \$51.57 | \$59.00 | \$37.10 | \$48.77 | \$58.76 | \$69.01 | \$89.30 | \$102.17 | 54 | | | |
| 55 | \$11.40 | \$15.14 | \$18.36 | \$20.91 | \$26.13 | \$29.57 | \$29.79 | \$37.87 | \$43.42 | \$47.23 | \$52.92 | \$60.57 | \$37.70 | \$49.52 | \$59.75 | \$70.13 | \$90.74 | \$103.87 | 55 | | | |
| 56 | \$12.51 | \$16.45 | \$19.79 | \$22.57 | \$28.30 | \$32.10 | \$31.26 | \$39.73 | \$45.51 | \$49.48 | \$56.18 | \$64.31 | \$39.26 | \$51.69 | \$62.44 | \$73.38 | \$95.13 | \$108.98 | 56 | | | |
| 57 | \$13.57 | \$17.72 | \$21.22 | \$24.24 | \$30.50 | \$34.64 | \$32.81 | \$41.69 | \$47.75 | \$51.88 | \$59.63 | \$68.29 | \$40.89 | \$53.91 | \$65.23 | \$76.77 | \$99.70 | \$114.32 | 57 | | | |
| 58 | \$14.70 | \$19.04 | \$22.65 | \$25.97 | \$32.69 | \$37.15 | \$34.44 | \$43.75 | \$50.09 | \$54.40 | \$63.32 | \$72.50 | \$42.61 | \$56.25 | \$68.17 | \$80.31 | \$104.52 | \$119.88 | 58 | | | |
| 59 | \$15.81 | \$20.31 | \$24.10 | \$27.62 | \$34.93 | \$39.69 | \$36.17 | \$45.91 | \$52.53 | \$57.01 | \$67.21 | \$76.96 | \$44.35 | \$58.70 | \$71.24 | \$84.00 | \$109.57 | \$125.75 | 59 | | | |
| 60 | \$16.89 | \$21.63 | \$25.53 | \$29.30 | \$37.10 | \$42.21 | \$37.94 | \$48.17 | \$55.07 | \$59.75 | \$71.36 | \$81.71 | \$46.18 | \$61.24 | \$74.43 | \$87.91 | \$114.87 | \$131.90 | 60 | | | |
| 61 | \$18.00 | \$22.90 | \$26.95 | \$31.01 | \$39.29 | \$44.77 | \$39.81 | \$50.57 | \$57.77 | \$62.68 | \$75.72 | \$86.77 | \$48.10 | \$63.91 | \$77.77 | \$91.97 | \$120.41 | \$138.37 | 61 | | | |
| 62 | \$19.11 | \$24.22 | \$28.39 | \$32.69 | \$41.48 | \$47.27 | \$41.84 | \$53.08 | \$60.61 | \$65.74 | \$80.28 | \$92.09 | \$50.12 | \$66.73 | \$81.29 | \$96.28 | \$126.21 | \$145.13 | 62 | | | |
| 63 | \$21.10 | \$26.76 | \$31.42 | \$36.19 | \$45.95 | \$52.36 | \$44.19 | \$56.03 | \$63.94 | \$69.34 | \$86.49 | \$99.14 | \$53.76 | \$71.48 | \$86.96 | \$102.73 | \$134.27 | \$154.22 | 63 | | | |
| 64 | \$23.10 | \$29.30 | \$34.44 | \$39.66 | \$50.40 | \$57.41 | \$46.67 | \$59.13 | \$67.49 | \$73.17 | \$93.18 | \$106.71 | \$57.65 | \$76.54 | \$93.02 | \$109.60 | \$142.82 | \$163.85 | 64 | | | |
| 65 | \$25.12 | \$31.86 | \$37.48 | \$43.16 | \$54.82 | \$62.52 | \$49.29 | \$62.44 | \$71.24 | \$77.21 | \$100.38 | \$114.87 | \$61.84 | \$81.95 | \$99.46 | \$116.95 | \$151.91 | \$174.08 | 65 | | | |
| 66 | \$27.10 | \$34.44 | \$40.49 | \$46.63 | \$59.30 | \$67.57 | \$52.04 | \$65.90 | \$75.19 | \$81.47 | \$108.14 | \$123.63 | \$66.34 | \$87.76 | \$106.39 | \$124.78 | \$161.58 | \$184.94 | 66 | | | |
| 67 | \$29.11 | \$36.98 | \$43.51 | \$50.12 | \$63.76 | \$72.68 | \$54.95 | \$69.60 | \$79.35 | \$85.93 | \$116.44 | \$133.03 | \$71.15 | \$93.93 | \$113.80 | \$133.13 | \$171.82 | \$196.46 | 67 | | | |
| 68 | \$33.09 | \$42.10 | \$49.61 | \$57.01 | \$72.30 | \$82.35 | \$59.21 | \$75.66 | \$87.26 | \$95.60 | \$127.62 | \$145.62 | \$77.56 | \$102.55 | \$124.44 | \$145.01 | \$186.15 | \$212.42 | 68 | | | |
| 69 | \$37.03 | \$47.23 | \$55.69 | \$63.94 | \$80.89 | \$92.06 | \$63.79 | \$82.23 | \$96.00 | \$106.39 | \$139.88 | \$159.35 | \$84.58 | \$112.00 | \$136.06 | \$157.95 | \$201.66 | \$229.70 | 69 | | | |
| 70 | \$40.98 | \$52.32 | \$61.80 | \$70.83 | \$89.47 | \$101.73 | \$68.71 | \$89.39 | \$105.60 | \$118.38 | \$153.33 | \$174.41 | \$92.21 | \$122.32 | \$148.75 | \$172.04 | \$218.48 | \$248.37 | 70 | | | |
| 71 | \$44.95 | \$57.45 | \$67.88 | \$77.73 | \$98.02 | \$111.41 | \$74.06 | \$97.15 | \$116.15 | \$131.73 | \$168.07 | \$190.86 | \$100.54 | \$133.58 | \$162.65 | \$187.39 | \$236.67 | \$268.55 | 71 | | | |
| 72 | \$48.88 | \$62.56 | \$73.99 | \$84.65 | \$106.59 | \$121.09 | \$79.76 | \$105.60 | \$127.77 | \$146.55 | \$184.27 | \$208.88 | \$109.66 | \$145.97 | \$177.82 | \$204.09 | \$256.38 | \$290.41 | 72 | | | |
| 73 | \$55.99 | \$72.03 | \$85.48 | \$97.50 | \$122.20 | \$138.60 | \$88.35 | \$117.43 | \$142.46 | \$162.97 | \$204.13 | \$231.06 | \$120.41 | \$160.88 | \$196.46 | \$224.84 | \$281.30 | \$318.16 | 73 | | | |
| 74 | \$63.12 | \$81.50 | \$97.00 | \$110.34 | \$137.85 | \$156.09 | \$97.88 | \$130.59 | \$158.83 | \$181.20 | \$226.16 | \$255.59 | \$132.20 | \$177.30 | \$217.04 | \$247.70 | \$308.66 | \$348.59 | 74 | | | |
| 75 | \$70.19 | \$90.98 | \$108.54 | \$123.20 | \$153.45 | \$173.59 | \$108.44 | \$145.26 | \$177.11 | \$201.51 | \$250.53 | \$282.74 | \$145.13 | \$195.43 | \$239.79 | \$272.87 | \$338.69 | \$381.91 | 75 | | | |
| 76 | \$77.32 | \$100.46 | \$120.04 | \$136.06 | \$169.05 | \$191.08 | \$120.09 | \$161.55 | \$197.45 | \$224.08 | \$277.52 | \$312.75 | \$159.35 | \$215.36 | \$264.90 | \$300.56 | \$371.60 | \$418.43 | 76 | | | |
| 77 | \$84.41 | \$109.93 | \$131.56 | \$148.93 | \$184.68 | \$208.59 | \$132.99 | \$179.61 | \$220.18 | \$249.21 | \$307.43 | \$346.05 | \$175.03 | \$237.35 | \$292.69 | \$331.11 | \$407.67 | \$458.37 | 77 | | | |
| 78 | \$90.98 | \$118.66 | \$142.32 | \$160.99 | \$199.36 | \$224.93 | \$141.38 | \$191.40 | \$235.05 | \$265.89 | \$327.51 | \$368.19 | \$184.80 | \$251.13 | \$310.17 | \$350.66 | \$431.05 | \$484.01 | 78 | | | |
| 79 | \$97.55 | \$127.41 | \$153.04 | \$173.05 | \$214.06 | \$241.23 | \$150.32 | \$203.98 | \$250.92 | \$283.70 | \$348.95 | \$391.77 | \$195.11 | \$265.69 | \$328.69 | \$371.36 | \$455.77 | \$511.08 | 79 | | | |
| 80 | \$104.13 | \$136.18 | \$163.81 | \$185.11 | \$228.71 | \$257.58 | \$159.79 | \$217.39 | \$267.82 | \$302.69 | \$371.77 | \$416.85 | \$205.98 | \$281.11 | \$348.32 | \$393.31 | \$481.95 | \$539.67 | 80 | | | |
| 81 | \$110.65 | \$144.94 | \$174.56 | \$197.18 | \$243.40 | \$273.85 | \$169.86 | \$231.69 | \$285.97 | \$322.95 | \$396.04 | \$443.51 | \$217.44 | \$297.43 | \$369.09 | \$416.52 | \$509.58 | \$569.86 | 81 | | | |
| 82 | \$117.22 | \$153.68 | \$185.27 | \$209.24 | \$258.09 | \$290.19 | \$180.52 | \$246.90 | \$305.27 | \$344.53 | \$421.89 | \$471.91 | \$229.54 | \$314.71 | \$391.13 | \$441.09 | \$538.85 | \$601.67 | 82 | | | |
| 83 | \$125.82 | \$165.26 | \$199.56 | \$225.39 | \$277.84 | \$312.13 | \$191.95 | \$263.11 | \$325.73 | \$367.54 | \$449.72 | \$502.60 | \$242.92 | \$333.54 | \$415.05 | \$467.93 | \$571 | | | | | |

Certificate Form GLTCARP-06-FC

| | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|------------------------|---|----------|----------|----------|----------|----------------------------|----------|------------|------------|------------|----------------------------|----------|------------|------------|------------|------------|------------|----------|
| | | Facility - 30 Day EP | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | | 7 Year | Lifetime |
| 25 | \$31.25 | \$39.63 | \$46.81 | \$52.48 | \$64.14 | \$72.06 | \$47.26 | \$60.98 | \$72.67 | \$83.13 | \$104.67 | \$118.72 | \$94.50 | \$123.50 | \$148.78 | \$173.13 | \$221.87 | \$252.54 | 25 |
| 26 | \$31.39 | \$39.92 | \$47.11 | \$52.79 | \$64.74 | \$72.67 | \$47.99 | \$62.05 | \$73.85 | \$84.62 | \$106.45 | \$120.80 | \$95.55 | \$124.98 | \$150.56 | \$175.23 | \$224.71 | \$255.82 | 26 |
| 27 | \$31.54 | \$40.23 | \$47.40 | \$53.22 | \$65.18 | \$73.27 | \$48.74 | \$63.11 | \$75.05 | \$86.13 | \$108.38 | \$123.06 | \$96.59 | \$126.49 | \$152.36 | \$177.31 | \$227.56 | \$259.11 | 27 |
| 28 | \$31.69 | \$40.51 | \$47.70 | \$53.67 | \$65.79 | \$73.85 | \$49.48 | \$64.14 | \$76.24 | \$87.62 | \$110.35 | \$125.30 | \$97.78 | \$127.99 | \$154.14 | \$179.58 | \$230.40 | \$262.39 | 28 |
| 29 | \$31.86 | \$40.67 | \$47.99 | \$53.97 | \$66.24 | \$74.46 | \$50.24 | \$65.18 | \$77.45 | \$89.11 | \$112.29 | \$127.53 | \$98.98 | \$129.48 | \$155.96 | \$181.82 | \$233.23 | \$265.84 | 29 |
| 30 | \$32.00 | \$40.98 | \$48.46 | \$54.43 | \$66.68 | \$75.05 | \$51.00 | \$66.24 | \$78.79 | \$90.61 | \$114.25 | \$129.92 | \$100.19 | \$130.98 | \$157.88 | \$184.05 | \$236.23 | \$269.27 | 30 |
| 31 | \$32.31 | \$41.27 | \$48.74 | \$54.74 | \$67.29 | \$75.66 | \$51.73 | \$67.29 | \$80.14 | \$92.10 | \$116.33 | \$132.32 | \$101.37 | \$132.46 | \$159.83 | \$186.30 | \$239.22 | \$272.71 | 31 |
| 32 | \$32.46 | \$41.42 | \$49.04 | \$55.17 | \$67.73 | \$76.24 | \$52.48 | \$68.33 | \$81.49 | \$93.74 | \$118.42 | \$134.72 | \$102.55 | \$134.11 | \$161.78 | \$188.53 | \$242.22 | \$276.16 | 32 |
| 33 | \$32.60 | \$41.71 | \$49.34 | \$55.63 | \$68.33 | \$76.86 | \$53.22 | \$69.38 | \$82.84 | \$95.39 | \$120.51 | \$137.10 | \$103.76 | \$135.75 | \$163.72 | \$190.78 | \$245.21 | \$279.74 | 33 |
| 34 | \$32.75 | \$42.01 | \$49.79 | \$56.11 | \$69.38 | \$77.45 | \$54.13 | \$70.57 | \$84.19 | \$97.04 | \$122.61 | \$139.63 | \$104.96 | \$137.41 | \$165.66 | \$193.17 | \$248.34 | \$283.33 | 34 |
| 35 | \$32.89 | \$42.31 | \$50.08 | \$56.36 | \$69.38 | \$77.45 | \$55.17 | \$71.82 | \$85.68 | \$98.68 | \$124.64 | \$142.19 | \$106.15 | \$139.04 | \$167.61 | \$195.56 | \$251.48 | \$286.94 | 35 |
| 36 | \$33.20 | \$42.76 | \$50.69 | \$57.11 | \$70.28 | \$79.09 | \$56.36 | \$72.97 | \$87.46 | \$100.78 | \$127.53 | \$145.32 | \$107.65 | \$140.99 | \$169.85 | \$198.25 | \$255.07 | \$290.95 | 36 |
| 37 | \$33.64 | \$43.22 | \$51.29 | \$57.85 | \$71.32 | \$80.29 | \$57.56 | \$74.32 | \$89.27 | \$102.88 | \$130.24 | \$148.47 | \$109.15 | \$142.92 | \$172.10 | \$200.95 | \$258.65 | \$295.13 | 37 |
| 38 | \$33.95 | \$43.82 | \$52.03 | \$58.62 | \$72.22 | \$81.35 | \$58.76 | \$75.81 | \$91.05 | \$104.96 | \$133.08 | \$151.62 | \$110.65 | \$144.89 | \$174.34 | \$203.63 | \$262.24 | \$299.32 | 38 |
| 39 | \$34.24 | \$44.26 | \$52.64 | \$59.36 | \$73.27 | \$82.52 | \$59.96 | \$77.31 | \$92.85 | \$107.22 | \$135.92 | \$154.89 | \$112.13 | \$146.83 | \$176.72 | \$206.48 | \$265.98 | \$303.66 | 39 |
| 40 | \$34.54 | \$44.70 | \$53.22 | \$60.10 | \$74.16 | \$83.58 | \$61.30 | \$78.79 | \$94.79 | \$109.44 | \$138.90 | \$158.18 | \$113.63 | \$148.78 | \$179.12 | \$209.32 | \$269.73 | \$308.00 | 40 |
| 41 | \$34.98 | \$45.16 | \$53.97 | \$60.84 | \$75.21 | \$84.79 | \$62.66 | \$80.29 | \$96.73 | \$111.69 | \$141.90 | \$161.62 | \$115.13 | \$150.71 | \$181.51 | \$212.17 | \$273.46 | \$312.33 | 41 |
| 42 | \$35.29 | \$45.76 | \$54.57 | \$61.59 | \$76.10 | \$85.82 | \$64.00 | \$81.79 | \$98.68 | \$114.08 | \$144.89 | \$165.07 | \$116.61 | \$152.80 | \$183.91 | \$215.01 | \$277.35 | \$316.81 | 42 |
| 43 | \$35.60 | \$46.19 | \$55.17 | \$62.34 | \$77.17 | \$87.02 | \$65.33 | \$83.27 | \$100.62 | \$116.47 | \$148.02 | \$168.65 | \$118.12 | \$154.89 | \$186.45 | \$218.00 | \$281.24 | \$321.31 | 43 |
| 44 | \$35.89 | \$46.64 | \$55.91 | \$63.11 | \$78.05 | \$88.07 | \$66.68 | \$84.93 | \$102.71 | \$118.88 | \$151.15 | \$172.24 | \$119.76 | \$156.98 | \$189.00 | \$220.99 | \$285.12 | \$325.94 | 44 |
| 45 | \$36.33 | \$47.26 | \$56.51 | \$63.84 | \$79.09 | \$89.27 | \$68.18 | \$86.56 | \$104.67 | \$121.25 | \$154.43 | \$176.13 | \$121.25 | \$158.95 | \$191.52 | \$224.11 | \$289.16 | \$330.72 | 45 |
| 46 | \$36.94 | \$48.15 | \$57.71 | \$65.33 | \$80.88 | \$91.36 | \$71.62 | \$90.89 | \$109.44 | \$125.91 | \$158.33 | \$180.61 | \$123.21 | \$161.47 | \$194.51 | \$227.71 | \$293.96 | \$336.26 | 46 |
| 47 | \$37.53 | \$49.19 | \$59.06 | \$66.85 | \$82.84 | \$93.59 | \$75.21 | \$95.55 | \$114.39 | \$130.83 | \$162.37 | \$185.26 | \$125.14 | \$164.01 | \$197.67 | \$231.45 | \$298.88 | \$341.78 | 47 |
| 48 | \$38.28 | \$50.08 | \$60.25 | \$68.18 | \$84.79 | \$95.85 | \$79.09 | \$100.47 | \$119.61 | \$135.92 | \$166.56 | \$190.04 | \$127.08 | \$166.56 | \$200.81 | \$235.19 | \$303.81 | \$347.47 | 48 |
| 49 | \$38.87 | \$51.14 | \$61.45 | \$69.69 | \$86.71 | \$97.92 | \$83.13 | \$105.55 | \$124.98 | \$141.14 | \$170.75 | \$194.98 | \$129.04 | \$169.26 | \$203.95 | \$239.07 | \$308.90 | \$353.31 | 49 |
| 50 | \$39.49 | \$52.03 | \$62.80 | \$71.17 | \$88.52 | \$100.19 | \$87.32 | \$110.94 | \$130.67 | \$146.66 | \$175.09 | \$200.06 | \$130.98 | \$171.95 | \$207.22 | \$242.96 | \$313.97 | \$359.14 | 50 |
| 51 | \$40.23 | \$52.93 | \$64.00 | \$72.67 | \$90.45 | \$102.27 | \$91.82 | \$116.61 | \$136.66 | \$152.36 | \$179.58 | \$205.28 | \$133.08 | \$174.65 | \$210.51 | \$246.85 | \$319.21 | \$365.12 | 51 |
| 52 | \$40.82 | \$53.97 | \$65.18 | \$74.16 | \$92.40 | \$104.51 | \$96.44 | \$122.61 | \$142.78 | \$168.18 | \$184.20 | \$210.66 | \$135.16 | \$177.45 | \$213.81 | \$250.89 | \$324.45 | \$371.23 | 52 |
| 53 | \$41.42 | \$54.88 | \$66.53 | \$75.50 | \$94.19 | \$106.76 | \$101.37 | \$128.89 | \$149.22 | \$164.32 | \$188.84 | \$216.05 | \$137.27 | \$180.31 | \$217.25 | \$254.93 | \$329.82 | \$377.38 | 53 |
| 54 | \$42.15 | \$55.91 | \$67.73 | \$77.01 | \$96.14 | \$108.85 | \$106.45 | \$135.45 | \$155.96 | \$170.75 | \$193.63 | \$221.57 | \$139.35 | \$183.15 | \$220.69 | \$259.11 | \$335.36 | \$383.66 | 54 |
| 55 | \$42.76 | \$56.83 | \$68.93 | \$78.51 | \$98.08 | \$111.09 | \$111.84 | \$142.19 | \$162.98 | \$177.31 | \$198.70 | \$227.41 | \$141.59 | \$186.00 | \$224.42 | \$263.30 | \$340.75 | \$390.07 | 55 |
| 56 | \$46.95 | \$61.77 | \$74.32 | \$84.79 | \$106.29 | \$120.51 | \$117.37 | \$149.22 | \$170.90 | \$185.86 | \$210.97 | \$241.47 | \$147.41 | \$194.06 | \$234.44 | \$275.56 | \$357.19 | \$409.22 | 56 |
| 57 | \$51.00 | \$66.53 | \$79.68 | \$91.05 | \$114.53 | \$130.09 | \$123.21 | \$156.55 | \$179.27 | \$194.82 | \$223.97 | \$256.42 | \$153.55 | \$202.44 | \$244.90 | \$288.27 | \$374.37 | \$429.26 | 57 |
| 58 | \$55.17 | \$71.48 | \$86.07 | \$97.48 | \$122.75 | \$139.49 | \$129.34 | \$164.32 | \$188.09 | \$204.24 | \$237.73 | \$272.26 | \$159.97 | \$211.27 | \$255.96 | \$301.59 | \$392.48 | \$450.19 | 58 |
| 59 | \$59.36 | \$76.24 | \$90.45 | \$103.76 | \$131.12 | \$149.07 | \$135.75 | \$172.39 | \$197.21 | \$214.10 | \$252.40 | \$289.00 | \$166.56 | \$220.39 | \$267.49 | \$315.46 | \$411.46 | \$472.15 | 59 |
| 60 | \$63.39 | \$81.20 | \$95.85 | \$110.04 | \$139.35 | \$158.48 | \$142.48 | \$180.91 | \$206.78 | \$224.42 | \$267.93 | \$306.80 | \$173.44 | \$229.97 | \$279.44 | \$330.12 | \$431.34 | \$495.34 | 60 |
| 61 | \$67.58 | \$85.97 | \$101.21 | \$116.47 | \$147.58 | \$168.06 | \$149.51 | \$189.88 | \$216.94 | \$235.35 | \$284.38 | \$325.79 | \$180.61 | \$239.97 | \$292.01 | \$344.37 | \$452.13 | \$519.55 | 61 |
| 62 | \$71.76 | \$90.89 | \$106.61 | \$122.75 | \$155.79 | \$177.45 | \$157.14 | \$199.31 | \$227.56 | \$246.85 | \$301.42 | \$345.84 | \$188.23 | \$250.58 | \$305.31 | \$361.54 | \$473.97 | \$544.98 | 62 |
| 63 | \$79.24 | \$100.47 | \$117.96 | \$135.92 | \$172.54 | \$196.61 | \$165.96 | \$220.36 | \$240.11 | \$260.46 | \$324.75 | \$372.30 | \$201.84 | \$268.39 | \$328.54 | \$385.74 | \$504.16 | \$579.06 | 63 |
| 64 | \$86.71 | \$110.04 | \$129.34 | \$148.93 | \$189.30 | \$215.60 | \$175.23 | \$232.01 | \$253.42 | \$274.81 | \$349.87 | \$400.71 | \$216.51 | \$287.36 | \$349.26 | \$411.61 | \$536.31 | \$615.25 | 64 |
| 65 | \$94.35 | \$119.61 | \$140.70 | \$162.06 | \$205.88 | \$234.74 | \$185.11 | \$234.44 | \$267.49 | \$289.92 | \$376.93 | \$431.34 | \$232.20 | \$307.69 | \$373.49 | \$439.12 | \$570.41 | \$653.68 | 65 |
| 66 | \$101.82 | \$129.34 | \$152.06 | \$175.09 | \$222.63 | \$253.74 | \$195.42 | \$247.45 | \$282.28 | \$305.91 | \$406.09 | \$464.24 | \$249.08 | \$329.53 | \$399.51 | \$468.58 | \$606.73 | \$694.50 | 66 |
| 67 | \$109.30 | \$138.90 | \$163.43 | \$188.23 | \$239.37 | \$272.87 | \$206.34 | \$261.36 | \$297.98 | \$322.64 | \$437.18 | \$499.53 | \$267.18 | \$352.69 | \$427.31 | \$499.98 | \$645.16 | \$737.69 | 67 |
| 68 | \$124.23 | \$158.04 | \$186.30 | \$214.10 | \$271.52 | \$309.19 | \$222.33 | \$284.08 | \$327.73 | \$358.99 | \$479.18 | \$546.77 | \$291.26 | \$385.14 | \$467.24 | \$544.53 | \$698.97 | \$797.65 | 68 |
| 69 | \$139.04 | \$177.31 | \$209.18 | \$240.11 | \$303.81 | \$345.66 | \$239.54 | \$308.76 | \$360.48 | \$399.51 | \$525.24 | \$598.36 | \$317.57 | \$420.60 | \$510.90 | \$593.13 | \$757.30 | \$862.55 | 69 |
| 70 | \$153.86 | \$196.47 | \$232.05 | \$265.98 | \$335.96 | \$382.01 | \$258.06 | \$335.67 | \$396.52 | \$444.50 | \$575.78 | \$654.87 | \$346.28 | \$459.32 | \$558.58 | \$646.04 | \$820.38 | \$932.68 | 70 |
| 71 | \$168.80 | \$215.74 | \$254.93 | \$291.85 | \$368.10 | \$418.34 | \$278.09 | \$364.82 | \$436.13 | \$494.58 | \$631.10 | \$716.78 | \$377.52 | \$501.61 | \$610.76 | \$703.60 | \$888.71 | \$1,008.48 | 71 |
| 72 | \$183.60 | \$234.88 | \$277.78 | \$317.87 | \$400.25 | \$454.67 | \$299.46 | \$396.52 | \$479.79 | \$550.36 | \$691.94 | \$784.36 | \$411.75 | \$548.12 | \$667.74 | \$766.40 | \$962.73 | \$1,090.56 | 72 |
| 73 | \$210.21 | \$270.47 | \$321.00 | \$366.17 | \$458.85 | \$520.45 | \$331.78 | \$440.91 | \$534.95 | \$611.97 | \$766.56 | \$867.64 | \$452.13 | \$604.03 | \$737.69 | \$844.31 | \$1,056.33 | \$1,194.77 | 73 |
| 74 | \$236.98 | \$306.06 | \$364.20 | \$414.30 | \$517.61 | \$586.10 | \$367.51 | \$490.40 | \$596.42 | \$680.44 | \$849.24 | \$959.74 | \$496.39 | \$665.79 | \$815.00 | \$930.13 | \$1,159.03 | \$1,309.00 | 74 |
| 75 | \$263.59 | \$341.64 | \$407.58 | \$462.59 | \$576.22 | \$651.87 | \$407.13 | \$545.42 | \$665.05 | \$756.68 | \$940.74 | \$1,061.71 | \$544.98 | \$733.80 | \$900.37 | \$1,024.62 | \$1,271.77 | \$1,434.15 | 75 |
| 76 | \$290.36 | \$377.22 | \$450.80 | \$510.90 | \$634.84 | \$717.52 | \$450.95 | \$606.57 | \$741.43 | \$841.47 | \$1,042.11 | \$1,174.43 | \$598.36 | \$808.72 | \$994.71 | \$1,128.69 | \$1,395.42 | \$1,571.24 | 76 |
| 77 | \$316.99 | \$412.80 | \$493.99 | \$559.19 | \$693.44 | \$783.31 | \$499.38 | \$674.45 | \$826.82 | \$935.80 | \$1,154.40 | \$1,299.43 | \$657.27 | \$891.25 | \$1,099.08 | \$1,243.36 | \$1,530.88 | \$1,721.19 | 77 |
| 78 | \$341.64 | \$445.56 | \$534.37 | \$604.49 | \$748.63 | \$844.61 | \$530.92 | \$718.72 | \$882.59 | \$998.46 | \$1,229.91 | \$1,382.57 | \$693.90 | \$942.98 | \$1,164.71 | \$1,316.77 | \$1,618.64 | \$1,817.49 | 78 |
| 79 | \$366.31 | \$478.45 | \$574.74 | \$649.79 | \$803.79 | \$905.89 | \$564.41 | \$765.96 | \$942.23 | \$1,065.30 | \$1,310.35 | \$1,471.07 | \$732.62 | \$997.71 | \$1,234.24 | \$1,394.51 | \$1,711.49 | \$1,919.16 | 79 |
| 80 | \$390.98 | \$511.35 | \$615.11 | \$695.10 | \$858.81 | \$967.21 | \$600.00 | \$816.34 | \$1,005.94 | \$1,136.61 | \$1,396.01 | \$1,565.27 | \$773.43 | \$1,055.56 | \$1,307.96 | \$1,476.89 | \$1,809.72 | \$2,026.52 | 80 |
| 81 | \$415.50 | | | | | | | | | | | | | | | | | | |

Certificate Form GLTCARP-06-FC

| Issue Age | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|---------|---------|----------|----------|----------------------------|---------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 60 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$3.49 | \$4.29 | \$4.93 | \$5.50 | \$6.67 | \$7.48 | \$5.31 | \$6.60 | \$7.71 | \$8.75 | \$10.91 | \$12.38 | \$10.31 | \$12.99 | \$15.31 | \$17.64 | \$22.44 | \$25.48 | 25 |
| 26 | \$3.51 | \$4.31 | \$4.97 | \$5.53 | \$6.74 | \$7.55 | \$5.40 | \$6.72 | \$7.83 | \$8.89 | \$11.09 | \$12.60 | \$10.43 | \$13.15 | \$15.51 | \$17.86 | \$22.74 | \$25.81 | 26 |
| 27 | \$3.53 | \$4.33 | \$5.02 | \$5.57 | \$6.78 | \$7.60 | \$5.50 | \$6.81 | \$7.95 | \$9.03 | \$11.29 | \$12.82 | \$10.56 | \$13.30 | \$15.71 | \$18.08 | \$23.01 | \$26.13 | 27 |
| 28 | \$3.55 | \$4.36 | \$5.04 | \$5.61 | \$6.82 | \$7.67 | \$5.57 | \$6.92 | \$8.09 | \$9.19 | \$11.47 | \$13.04 | \$10.68 | \$13.45 | \$15.88 | \$18.30 | \$23.29 | \$26.46 | 28 |
| 29 | \$3.56 | \$4.39 | \$5.08 | \$5.65 | \$6.89 | \$7.72 | \$5.65 | \$7.03 | \$8.22 | \$9.34 | \$11.67 | \$13.28 | \$10.80 | \$13.63 | \$16.08 | \$18.51 | \$23.60 | \$26.81 | 29 |
| 30 | \$3.60 | \$4.42 | \$5.13 | \$5.69 | \$6.93 | \$7.79 | \$5.73 | \$7.14 | \$8.35 | \$9.48 | \$11.89 | \$13.51 | \$10.92 | \$13.79 | \$16.26 | \$18.73 | \$23.88 | \$27.13 | 30 |
| 31 | \$3.61 | \$4.44 | \$5.15 | \$5.73 | \$7.00 | \$7.84 | \$5.82 | \$7.25 | \$8.48 | \$9.64 | \$12.08 | \$13.76 | \$11.04 | \$13.95 | \$16.47 | \$18.98 | \$24.20 | \$27.49 | 31 |
| 32 | \$3.64 | \$4.47 | \$5.18 | \$5.78 | \$7.04 | \$7.90 | \$5.92 | \$7.37 | \$8.61 | \$9.80 | \$12.29 | \$13.99 | \$11.18 | \$14.11 | \$16.65 | \$19.21 | \$24.50 | \$27.85 | 32 |
| 33 | \$3.65 | \$4.50 | \$5.21 | \$5.81 | \$7.10 | \$7.96 | \$6.01 | \$7.49 | \$8.76 | \$9.98 | \$12.51 | \$14.23 | \$11.32 | \$14.27 | \$16.86 | \$19.44 | \$24.82 | \$28.19 | 33 |
| 34 | \$3.66 | \$4.52 | \$5.26 | \$5.85 | \$7.15 | \$8.03 | \$6.12 | \$7.61 | \$8.88 | \$10.13 | \$12.72 | \$14.49 | \$11.45 | \$14.45 | \$17.07 | \$19.69 | \$25.12 | \$28.57 | 34 |
| 35 | \$3.69 | \$4.55 | \$5.29 | \$5.90 | \$7.21 | \$8.11 | \$6.20 | \$7.73 | \$9.05 | \$10.31 | \$13.95 | \$14.74 | \$11.58 | \$14.62 | \$17.25 | \$19.92 | \$25.44 | \$28.94 | 35 |
| 36 | \$3.73 | \$4.60 | \$5.37 | \$5.97 | \$7.29 | \$8.22 | \$6.33 | \$7.88 | \$9.22 | \$10.53 | \$13.22 | \$15.05 | \$11.73 | \$14.80 | \$17.48 | \$20.20 | \$25.77 | \$29.37 | 36 |
| 37 | \$3.76 | \$4.65 | \$5.42 | \$6.05 | \$7.41 | \$8.34 | \$6.45 | \$8.03 | \$9.43 | \$10.74 | \$13.51 | \$15.38 | \$11.90 | \$15.00 | \$17.72 | \$20.47 | \$26.15 | \$29.79 | 37 |
| 38 | \$3.80 | \$4.71 | \$5.51 | \$6.14 | \$7.50 | \$8.44 | \$6.57 | \$8.21 | \$9.60 | \$10.96 | \$13.79 | \$15.71 | \$12.06 | \$15.21 | \$17.96 | \$20.76 | \$26.51 | \$30.20 | 38 |
| 39 | \$3.83 | \$4.76 | \$5.57 | \$6.20 | \$7.61 | \$8.56 | \$6.68 | \$8.36 | \$9.79 | \$11.20 | \$14.08 | \$16.03 | \$12.21 | \$15.41 | \$18.19 | \$21.04 | \$26.91 | \$30.64 | 39 |
| 40 | \$3.88 | \$4.83 | \$5.64 | \$6.28 | \$7.71 | \$8.67 | \$6.81 | \$8.51 | \$10.00 | \$11.42 | \$14.38 | \$16.38 | \$12.38 | \$15.61 | \$18.45 | \$21.33 | \$27.28 | \$31.06 | 40 |
| 41 | \$3.91 | \$4.88 | \$5.70 | \$6.37 | \$7.82 | \$8.79 | \$6.93 | \$8.69 | \$10.20 | \$11.65 | \$14.70 | \$16.73 | \$12.55 | \$15.83 | \$18.69 | \$21.64 | \$27.65 | \$31.52 | 41 |
| 42 | \$3.94 | \$4.93 | \$5.78 | \$6.45 | \$7.90 | \$8.90 | \$7.06 | \$8.86 | \$10.41 | \$11.90 | \$15.00 | \$17.08 | \$12.71 | \$16.03 | \$18.95 | \$21.92 | \$28.05 | \$31.97 | 42 |
| 43 | \$3.97 | \$4.97 | \$5.83 | \$6.52 | \$8.02 | \$9.02 | \$7.21 | \$9.03 | \$10.60 | \$12.14 | \$15.31 | \$17.45 | \$12.88 | \$16.25 | \$19.21 | \$22.23 | \$28.44 | \$32.42 | 43 |
| 44 | \$4.03 | \$5.03 | \$5.91 | \$6.60 | \$8.12 | \$9.14 | \$7.34 | \$9.21 | \$10.82 | \$12.38 | \$15.64 | \$17.82 | \$13.05 | \$16.48 | \$19.46 | \$22.53 | \$28.84 | \$32.88 | 44 |
| 45 | \$4.06 | \$5.08 | \$5.97 | \$6.67 | \$8.23 | \$9.24 | \$7.48 | \$9.38 | \$11.04 | \$12.64 | \$15.97 | \$18.17 | \$13.24 | \$16.70 | \$19.73 | \$22.86 | \$29.26 | \$33.35 | 45 |
| 46 | \$4.14 | \$5.18 | \$6.11 | \$6.82 | \$8.40 | \$9.48 | \$7.80 | \$9.79 | \$11.47 | \$13.05 | \$16.38 | \$18.63 | \$13.43 | \$16.97 | \$20.04 | \$23.21 | \$29.76 | \$33.90 | 46 |
| 47 | \$4.20 | \$5.29 | \$6.24 | \$7.00 | \$8.61 | \$9.71 | \$8.14 | \$10.21 | \$11.92 | \$13.50 | \$16.79 | \$19.11 | \$13.65 | \$17.24 | \$20.36 | \$23.60 | \$30.23 | \$34.49 | 47 |
| 48 | \$4.29 | \$5.39 | \$6.37 | \$7.14 | \$8.81 | \$9.93 | \$8.49 | \$10.66 | \$12.38 | \$13.94 | \$17.23 | \$19.60 | \$13.87 | \$17.50 | \$20.69 | \$23.97 | \$30.73 | \$35.06 | 48 |
| 49 | \$4.35 | \$5.51 | \$6.50 | \$7.28 | \$9.01 | \$10.16 | \$8.86 | \$11.10 | \$12.87 | \$14.40 | \$17.69 | \$20.09 | \$14.08 | \$17.78 | \$21.02 | \$24.37 | \$31.25 | \$35.63 | 49 |
| 50 | \$4.42 | \$5.61 | \$6.62 | \$7.46 | \$9.20 | \$10.38 | \$9.24 | \$11.58 | \$13.38 | \$14.87 | \$18.12 | \$20.60 | \$14.30 | \$18.06 | \$21.36 | \$24.76 | \$31.77 | \$36.23 | 50 |
| 51 | \$4.50 | \$5.70 | \$6.77 | \$7.60 | \$9.39 | \$10.60 | \$9.65 | \$12.08 | \$13.89 | \$15.36 | \$18.58 | \$21.14 | \$14.53 | \$18.36 | \$21.69 | \$25.16 | \$32.27 | \$36.84 | 51 |
| 52 | \$4.57 | \$5.81 | \$6.90 | \$7.74 | \$9.60 | \$10.84 | \$10.08 | \$12.60 | \$14.43 | \$15.87 | \$19.06 | \$21.68 | \$14.76 | \$18.63 | \$22.04 | \$25.58 | \$32.81 | \$37.46 | 52 |
| 53 | \$4.64 | \$5.92 | \$7.03 | \$7.90 | \$9.79 | \$11.07 | \$10.51 | \$13.15 | \$14.98 | \$16.40 | \$19.55 | \$22.24 | \$14.99 | \$18.94 | \$22.40 | \$25.99 | \$33.35 | \$38.07 | 53 |
| 54 | \$4.71 | \$6.01 | \$7.15 | \$8.07 | \$10.00 | \$11.29 | \$10.97 | \$13.70 | \$15.55 | \$16.94 | \$20.04 | \$22.80 | \$15.22 | \$19.23 | \$22.76 | \$26.41 | \$33.90 | \$38.71 | 54 |
| 55 | \$4.77 | \$6.13 | \$7.28 | \$8.22 | \$10.19 | \$11.52 | \$11.46 | \$14.29 | \$16.16 | \$17.49 | \$20.56 | \$23.42 | \$15.47 | \$19.55 | \$23.12 | \$26.83 | \$34.47 | \$39.36 | 55 |
| 56 | \$5.25 | \$6.64 | \$7.85 | \$8.88 | \$11.06 | \$12.51 | \$12.02 | \$14.98 | \$16.94 | \$18.33 | \$21.80 | \$24.86 | \$16.10 | \$20.41 | \$24.15 | \$28.07 | \$36.15 | \$41.27 | 56 |
| 57 | \$5.71 | \$7.16 | \$8.42 | \$9.53 | \$11.91 | \$13.49 | \$12.60 | \$15.72 | \$17.75 | \$19.20 | \$23.13 | \$26.38 | \$16.76 | \$21.29 | \$25.22 | \$29.38 | \$37.87 | \$43.30 | 57 |
| 58 | \$6.18 | \$7.70 | \$8.99 | \$10.20 | \$12.76 | \$14.48 | \$13.21 | \$16.48 | \$18.60 | \$20.09 | \$24.53 | \$28.02 | \$17.46 | \$22.21 | \$26.36 | \$30.73 | \$39.69 | \$45.40 | 58 |
| 59 | \$6.63 | \$8.22 | \$9.57 | \$10.85 | \$13.63 | \$15.46 | \$13.84 | \$17.27 | \$19.49 | \$21.07 | \$26.03 | \$29.73 | \$18.17 | \$23.17 | \$27.53 | \$32.14 | \$41.60 | \$47.62 | 59 |
| 60 | \$7.10 | \$8.75 | \$10.13 | \$11.52 | \$14.49 | \$16.45 | \$14.52 | \$18.11 | \$20.44 | \$22.06 | \$27.61 | \$31.55 | \$18.94 | \$24.18 | \$28.77 | \$33.64 | \$43.60 | \$49.95 | 60 |
| 61 | \$7.56 | \$9.25 | \$10.70 | \$12.18 | \$15.33 | \$17.42 | \$15.22 | \$18.99 | \$21.42 | \$23.12 | \$29.29 | \$33.46 | \$19.72 | \$25.22 | \$30.05 | \$35.20 | \$45.71 | \$52.39 | 61 |
| 62 | \$8.02 | \$9.77 | \$11.28 | \$12.84 | \$16.20 | \$18.41 | \$15.98 | \$19.90 | \$22.47 | \$24.23 | \$31.10 | \$35.57 | \$20.55 | \$26.32 | \$31.42 | \$36.83 | \$47.91 | \$54.92 | 62 |
| 63 | \$8.86 | \$10.82 | \$12.45 | \$14.20 | \$17.93 | \$20.39 | \$16.86 | \$21.00 | \$23.71 | \$26.14 | \$33.47 | \$38.28 | \$22.03 | \$28.19 | \$33.81 | \$39.28 | \$50.95 | \$58.34 | 63 |
| 64 | \$9.71 | \$11.86 | \$13.66 | \$15.58 | \$19.67 | \$22.36 | \$17.80 | \$22.15 | \$25.00 | \$28.19 | \$36.06 | \$41.18 | \$23.64 | \$30.18 | \$35.93 | \$41.93 | \$54.19 | \$61.97 | 64 |
| 65 | \$10.56 | \$12.89 | \$14.86 | \$16.96 | \$21.40 | \$24.34 | \$18.79 | \$23.38 | \$26.37 | \$30.43 | \$38.85 | \$44.32 | \$25.36 | \$32.34 | \$38.42 | \$44.72 | \$57.63 | \$65.84 | 65 |
| 66 | \$11.40 | \$13.93 | \$16.07 | \$18.33 | \$23.14 | \$26.31 | \$19.82 | \$24.65 | \$27.80 | \$32.79 | \$41.83 | \$47.70 | \$27.20 | \$34.62 | \$41.09 | \$47.72 | \$61.29 | \$69.93 | 66 |
| 67 | \$12.22 | \$14.94 | \$17.25 | \$19.69 | \$24.88 | \$28.29 | \$20.91 | \$26.00 | \$29.33 | \$35.35 | \$45.07 | \$51.34 | \$28.16 | \$37.06 | \$43.97 | \$50.92 | \$65.16 | \$74.31 | 67 |
| 68 | \$13.90 | \$17.03 | \$19.68 | \$22.40 | \$28.22 | \$32.05 | \$23.01 | \$28.71 | \$32.67 | \$38.94 | \$49.39 | \$56.19 | \$31.79 | \$40.47 | \$48.06 | \$55.43 | \$70.58 | \$80.32 | 68 |
| 69 | \$15.54 | \$19.10 | \$22.09 | \$25.10 | \$31.56 | \$35.84 | \$25.32 | \$31.71 | \$36.43 | \$42.87 | \$54.14 | \$61.48 | \$34.66 | \$44.19 | \$52.55 | \$60.36 | \$76.47 | \$86.83 | 69 |
| 70 | \$17.22 | \$21.15 | \$24.50 | \$27.81 | \$34.93 | \$39.60 | \$27.85 | \$35.01 | \$40.62 | \$47.20 | \$59.33 | \$67.29 | \$37.79 | \$48.25 | \$57.45 | \$65.73 | \$82.84 | \$93.89 | 70 |
| 71 | \$18.88 | \$23.23 | \$26.93 | \$30.55 | \$38.27 | \$43.37 | \$30.64 | \$38.64 | \$45.28 | \$51.96 | \$65.03 | \$73.63 | \$41.20 | \$52.69 | \$62.81 | \$71.58 | \$89.73 | \$101.52 | 71 |
| 72 | \$20.54 | \$25.31 | \$29.34 | \$33.25 | \$41.60 | \$47.15 | \$33.72 | \$42.68 | \$50.47 | \$57.20 | \$71.27 | \$80.56 | \$44.90 | \$57.53 | \$68.65 | \$77.96 | \$97.17 | \$109.75 | 72 |
| 73 | \$23.52 | \$29.14 | \$33.90 | \$38.30 | \$47.70 | \$53.94 | \$37.37 | \$47.48 | \$56.28 | \$63.61 | \$78.95 | \$89.12 | \$49.29 | \$63.39 | \$75.85 | \$85.86 | \$106.60 | \$120.23 | 73 |
| 74 | \$26.50 | \$32.96 | \$38.48 | \$43.34 | \$53.78 | \$60.78 | \$41.42 | \$52.81 | \$62.74 | \$70.74 | \$87.46 | \$98.59 | \$54.14 | \$69.85 | \$83.79 | \$94.57 | \$116.95 | \$131.69 | 74 |
| 75 | \$29.49 | \$36.80 | \$43.05 | \$48.39 | \$59.87 | \$67.58 | \$45.90 | \$58.74 | \$69.96 | \$78.66 | \$96.88 | \$109.07 | \$59.44 | \$76.97 | \$92.54 | \$104.17 | \$128.29 | \$144.27 | 75 |
| 76 | \$32.48 | \$40.62 | \$47.62 | \$53.45 | \$65.97 | \$74.39 | \$50.88 | \$65.33 | \$78.02 | \$87.48 | \$107.34 | \$120.65 | \$65.26 | \$84.83 | \$102.22 | \$114.74 | \$140.73 | \$158.03 | 76 |
| 77 | \$35.45 | \$44.44 | \$52.18 | \$58.49 | \$72.06 | \$81.22 | \$56.36 | \$72.68 | \$87.00 | \$97.27 | \$118.91 | \$133.44 | \$71.64 | \$93.48 | \$112.93 | \$126.40 | \$154.40 | \$173.10 | 77 |
| 78 | \$38.20 | \$47.98 | \$56.45 | \$63.24 | \$77.79 | \$87.57 | \$59.96 | \$77.46 | \$92.87 | \$103.77 | \$126.67 | \$141.96 | \$75.61 | \$98.89 | \$119.64 | \$133.83 | \$163.23 | \$182.73 | 78 |
| 79 | \$40.98 | \$51.55 | \$60.71 | \$67.97 | \$83.52 | \$93.93 | \$63.78 | \$82.58 | \$99.14 | \$110.72 | \$134.93 | \$151.02 | \$79.82 | \$104.61 | \$126.75 | \$141.70 | \$172.57 | \$192.91 | 79 |
| 80 | \$43.71 | \$55.07 | \$64.98 | \$72.72 | \$89.25 | \$100.27 | \$67.84 | \$88.02 | \$105.84 | \$118.11 | \$143.73 | \$160.66 | \$84.25 | \$110.66 | \$134.30 | \$150.04 | \$182.42 | \$203.64 | 80 |
| 81 | \$46.46 | \$58.62 | \$69.22 | \$77.45 | \$94.96 | \$106.62 | \$72.16 | \$93.82 | \$112.99 | \$125.99 | \$153.11 | \$170.91 | \$88.92 | \$117.06 | \$142.29 | \$158.84 | \$192.85 | \$214.97 | 81 |
| 82 | \$49.24 | \$62.15 | \$73.50 | \$82.20 | \$100.72 | \$112.98 | \$76.78 | \$99.99 | \$120.64 | \$134.44 | \$163.08 | \$181.82 | \$93.86 | \$123.84 | \$150.74 | \$168.19 | \$203.86 | \$226.95 | 82 |
| 83 | \$52.84 | \$66.85 | \$79.17 | \$88.53 | \$108.43 | \$121.52 | \$81.66 | \$106.54 | \$128.66 | \$143.33 | \$173.72 | \$193.53 | \$99.31 | \$131.21 | \$159.92 | \$178.37 | \$216.03 | \$240.28 | 83 |
| 84 | \$56.46 | \$71.52 | \$84.83 | \$94.88 | \$116.12 | \$130.04 | \$86.87 | \$113.48 | \$137.23 | \$152.83 | \$185.06 | \$205.99 | \$105.06 | \$139.02 | \$169.64 | \$189.16 | \$226.90 | \$254.39 | 84 |
| 85 | \$60.08 | \$76.21 | \$90.51 | \$101.20 | \$123.82 | \$138.00 | \$92.40 | \$120.89 | \$146.37 | \$162.95 | \$197.14 | \$219.26 | \$111.16 | \$147.29 | \$179.96 | \$200.60 | \$242.55 | \$269.34 | 85 |
| 86 | | | | | | | | | | | | | | | | | | | |

Certificate Form GLTCARP-06-FC

| Issue Age | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 60 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$10.29 | \$12.58 | \$14.50 | \$16.13 | \$19.62 | \$21.98 | \$15.64 | \$19.39 | \$22.65 | \$25.69 | \$32.05 | \$36.40 | \$30.29 | \$38.18 | \$45.03 | \$51.88 | \$65.98 | \$74.89 | 25 |
| 26 | \$10.31 | \$12.67 | \$14.62 | \$16.25 | \$19.79 | \$22.19 | \$15.88 | \$19.71 | \$23.01 | \$26.13 | \$32.62 | \$37.03 | \$30.66 | \$38.62 | \$45.58 | \$52.53 | \$66.80 | \$75.86 | 26 |
| 27 | \$10.34 | \$12.75 | \$14.74 | \$16.37 | \$19.91 | \$22.33 | \$16.13 | \$20.03 | \$23.39 | \$26.57 | \$33.17 | \$37.66 | \$31.01 | \$39.11 | \$46.15 | \$53.16 | \$67.66 | \$76.80 | 27 |
| 28 | \$10.43 | \$12.83 | \$14.81 | \$16.49 | \$20.06 | \$22.53 | \$16.37 | \$20.34 | \$23.73 | \$26.98 | \$33.73 | \$38.34 | \$31.38 | \$39.57 | \$46.71 | \$53.79 | \$68.49 | \$77.81 | 28 |
| 29 | \$10.46 | \$12.90 | \$14.93 | \$16.61 | \$20.23 | \$22.69 | \$16.61 | \$20.67 | \$24.13 | \$27.45 | \$34.32 | \$39.02 | \$31.74 | \$40.06 | \$47.27 | \$54.43 | \$69.34 | \$78.79 | 29 |
| 30 | \$10.56 | \$12.97 | \$15.05 | \$16.73 | \$20.39 | \$22.90 | \$16.84 | \$20.98 | \$24.52 | \$27.87 | \$34.93 | \$39.69 | \$32.10 | \$40.52 | \$47.82 | \$55.11 | \$70.25 | \$79.79 | 30 |
| 31 | \$10.59 | \$13.05 | \$15.14 | \$16.84 | \$20.55 | \$23.05 | \$17.12 | \$21.30 | \$24.92 | \$28.34 | \$35.51 | \$40.40 | \$32.46 | \$41.01 | \$48.38 | \$55.78 | \$71.12 | \$80.83 | 31 |
| 32 | \$10.68 | \$13.15 | \$15.26 | \$16.96 | \$20.70 | \$23.25 | \$17.40 | \$21.66 | \$25.33 | \$28.83 | \$36.11 | \$41.13 | \$32.86 | \$41.48 | \$48.98 | \$56.46 | \$72.03 | \$81.87 | 32 |
| 33 | \$10.71 | \$13.22 | \$15.33 | \$17.08 | \$20.88 | \$23.42 | \$17.69 | \$22.02 | \$25.72 | \$29.30 | \$36.75 | \$41.84 | \$33.25 | \$41.98 | \$49.58 | \$57.13 | \$72.95 | \$82.90 | 33 |
| 34 | \$10.75 | \$13.30 | \$15.46 | \$17.20 | \$21.02 | \$23.61 | \$17.96 | \$22.37 | \$26.13 | \$29.79 | \$37.39 | \$42.57 | \$33.64 | \$42.48 | \$50.15 | \$57.85 | \$73.85 | \$83.96 | 34 |
| 35 | \$10.84 | \$13.39 | \$15.58 | \$17.33 | \$21.19 | \$23.80 | \$18.25 | \$22.75 | \$26.60 | \$30.29 | \$38.07 | \$43.33 | \$34.05 | \$42.96 | \$50.73 | \$58.59 | \$74.77 | \$85.09 | 35 |
| 36 | \$10.96 | \$13.54 | \$15.76 | \$17.57 | \$21.47 | \$24.13 | \$18.59 | \$23.17 | \$27.10 | \$30.92 | \$38.86 | \$44.23 | \$34.49 | \$43.51 | \$51.41 | \$59.37 | \$75.82 | \$86.32 | 36 |
| 37 | \$11.02 | \$13.68 | \$15.97 | \$17.80 | \$21.78 | \$24.49 | \$18.95 | \$23.61 | \$27.67 | \$31.56 | \$39.69 | \$45.20 | \$34.96 | \$44.12 | \$52.09 | \$60.20 | \$76.89 | \$87.56 | 37 |
| 38 | \$11.14 | \$13.86 | \$16.16 | \$18.04 | \$22.06 | \$24.82 | \$19.32 | \$24.10 | \$28.22 | \$32.21 | \$40.52 | \$46.15 | \$35.44 | \$44.72 | \$52.80 | \$61.04 | \$77.97 | \$88.79 | 38 |
| 39 | \$11.28 | \$14.03 | \$16.37 | \$18.25 | \$22.37 | \$25.16 | \$19.67 | \$24.56 | \$28.80 | \$32.88 | \$41.42 | \$47.15 | \$35.92 | \$45.32 | \$53.52 | \$61.89 | \$79.08 | \$90.07 | 39 |
| 40 | \$11.40 | \$14.18 | \$16.57 | \$18.47 | \$22.65 | \$25.49 | \$20.03 | \$25.04 | \$29.39 | \$33.56 | \$42.27 | \$48.13 | \$36.40 | \$45.91 | \$54.22 | \$62.71 | \$80.18 | \$91.33 | 40 |
| 41 | \$11.47 | \$14.32 | \$16.76 | \$18.71 | \$22.98 | \$25.84 | \$20.39 | \$25.53 | \$29.99 | \$34.24 | \$43.21 | \$49.17 | \$36.86 | \$46.51 | \$54.95 | \$63.59 | \$81.29 | \$92.65 | 41 |
| 42 | \$11.59 | \$14.50 | \$16.96 | \$18.95 | \$23.25 | \$26.17 | \$20.80 | \$26.05 | \$30.58 | \$34.96 | \$44.12 | \$50.22 | \$37.35 | \$47.15 | \$55.69 | \$64.47 | \$82.47 | \$93.96 | 42 |
| 43 | \$11.69 | \$14.62 | \$17.16 | \$19.20 | \$23.56 | \$26.51 | \$21.18 | \$26.57 | \$31.17 | \$35.67 | \$45.03 | \$51.29 | \$37.87 | \$47.78 | \$56.46 | \$65.35 | \$83.61 | \$95.32 | 43 |
| 44 | \$11.81 | \$14.77 | \$17.36 | \$19.39 | \$23.85 | \$26.88 | \$21.57 | \$27.07 | \$31.81 | \$36.40 | \$46.00 | \$52.36 | \$38.38 | \$48.42 | \$57.22 | \$66.25 | \$84.81 | \$96.67 | 44 |
| 45 | \$11.95 | \$14.93 | \$17.57 | \$19.62 | \$24.18 | \$27.20 | \$21.98 | \$27.59 | \$32.46 | \$37.15 | \$46.94 | \$53.44 | \$38.90 | \$49.10 | \$58.01 | \$67.18 | \$86.00 | \$98.07 | 45 |
| 46 | \$12.16 | \$15.26 | \$17.92 | \$20.06 | \$24.74 | \$27.87 | \$22.92 | \$28.80 | \$33.73 | \$38.38 | \$48.13 | \$54.79 | \$39.50 | \$49.89 | \$58.93 | \$68.24 | \$87.44 | \$99.70 | 46 |
| 47 | \$12.33 | \$15.58 | \$18.32 | \$20.55 | \$25.33 | \$28.56 | \$23.93 | \$30.03 | \$35.05 | \$39.66 | \$49.38 | \$56.18 | \$40.14 | \$50.69 | \$59.88 | \$69.34 | \$88.87 | \$101.37 | 47 |
| 48 | \$12.58 | \$15.85 | \$18.71 | \$20.98 | \$25.87 | \$29.19 | \$24.96 | \$31.30 | \$36.40 | \$40.98 | \$50.64 | \$57.61 | \$40.78 | \$51.47 | \$60.83 | \$70.47 | \$90.34 | \$103.05 | 48 |
| 49 | \$12.78 | \$16.16 | \$19.11 | \$21.42 | \$26.48 | \$29.88 | \$26.05 | \$32.65 | \$37.82 | \$42.33 | \$51.96 | \$59.08 | \$41.42 | \$52.28 | \$61.80 | \$71.63 | \$91.86 | \$104.76 | 49 |
| 50 | \$12.97 | \$16.49 | \$19.47 | \$21.90 | \$27.04 | \$30.55 | \$27.20 | \$34.05 | \$39.29 | \$43.71 | \$53.27 | \$60.61 | \$42.06 | \$53.11 | \$62.79 | \$72.78 | \$93.36 | \$106.52 | 50 |
| 51 | \$13.22 | \$16.76 | \$19.87 | \$22.33 | \$27.62 | \$31.17 | \$28.39 | \$35.51 | \$40.82 | \$45.16 | \$54.63 | \$62.15 | \$42.74 | \$53.94 | \$63.79 | \$73.99 | \$94.92 | \$108.31 | 51 |
| 52 | \$13.42 | \$17.08 | \$20.27 | \$22.78 | \$28.22 | \$31.86 | \$29.62 | \$37.03 | \$42.39 | \$46.67 | \$56.03 | \$63.76 | \$43.42 | \$54.79 | \$64.82 | \$75.19 | \$96.48 | \$110.09 | 52 |
| 53 | \$13.65 | \$17.40 | \$20.67 | \$23.25 | \$28.80 | \$32.53 | \$30.89 | \$38.62 | \$44.04 | \$48.21 | \$57.45 | \$65.37 | \$44.09 | \$55.66 | \$65.86 | \$76.41 | \$98.07 | \$111.91 | 53 |
| 54 | \$13.86 | \$17.69 | \$21.02 | \$23.68 | \$29.39 | \$33.17 | \$32.24 | \$40.29 | \$45.76 | \$49.82 | \$58.93 | \$67.06 | \$44.77 | \$56.54 | \$66.89 | \$77.64 | \$99.70 | \$113.80 | 54 |
| 55 | \$14.06 | \$18.00 | \$21.42 | \$24.13 | \$29.94 | \$33.85 | \$33.69 | \$42.01 | \$47.53 | \$51.44 | \$60.45 | \$68.84 | \$45.46 | \$57.45 | \$67.97 | \$78.87 | \$101.32 | \$115.68 | 55 |
| 56 | \$15.41 | \$19.56 | \$23.10 | \$26.09 | \$32.49 | \$36.75 | \$35.32 | \$44.04 | \$49.82 | \$53.88 | \$64.10 | \$73.07 | \$47.36 | \$59.97 | \$70.99 | \$82.56 | \$106.23 | \$121.32 | 56 |
| 57 | \$16.81 | \$21.07 | \$24.77 | \$28.04 | \$34.99 | \$39.62 | \$37.03 | \$46.18 | \$52.20 | \$56.42 | \$68.00 | \$77.96 | \$49.29 | \$62.59 | \$74.18 | \$86.37 | \$111.32 | \$127.26 | 57 |
| 58 | \$18.16 | \$22.62 | \$26.43 | \$29.99 | \$37.51 | \$42.52 | \$38.83 | \$48.42 | \$57.31 | \$59.08 | \$72.15 | \$82.35 | \$51.33 | \$65.30 | \$77.47 | \$90.34 | \$116.70 | \$133.47 | 58 |
| 59 | \$19.53 | \$24.13 | \$28.12 | \$31.90 | \$40.06 | \$45.44 | \$40.71 | \$50.77 | \$54.74 | \$61.92 | \$76.54 | \$87.40 | \$53.44 | \$68.12 | \$80.96 | \$94.53 | \$122.32 | \$140.00 | 59 |
| 60 | \$20.88 | \$25.69 | \$29.79 | \$33.85 | \$42.57 | \$48.35 | \$42.69 | \$53.23 | \$60.09 | \$67.86 | \$81.20 | \$92.77 | \$55.66 | \$71.07 | \$84.58 | \$98.90 | \$128.21 | \$146.85 | 60 |
| 61 | \$22.23 | \$27.24 | \$31.46 | \$35.79 | \$45.07 | \$51.21 | \$44.77 | \$55.81 | \$62.99 | \$67.97 | \$86.13 | \$98.47 | \$57.98 | \$74.18 | \$88.35 | \$103.49 | \$134.39 | \$154.01 | 61 |
| 62 | \$23.56 | \$28.75 | \$33.13 | \$37.75 | \$47.62 | \$54.12 | \$46.98 | \$58.49 | \$66.06 | \$71.24 | \$91.38 | \$104.54 | \$60.40 | \$77.41 | \$92.37 | \$108.25 | \$140.83 | \$161.45 | 62 |
| 63 | \$26.05 | \$31.81 | \$36.64 | \$41.76 | \$52.71 | \$59.94 | \$49.58 | \$61.71 | \$69.69 | \$76.84 | \$98.44 | \$112.52 | \$64.77 | \$82.90 | \$98.77 | \$115.51 | \$149.79 | \$171.53 | 63 |
| 64 | \$28.56 | \$34.84 | \$40.17 | \$45.79 | \$57.82 | \$65.74 | \$52.32 | \$65.11 | \$73.50 | \$82.90 | \$106.03 | \$121.09 | \$69.48 | \$88.75 | \$105.63 | \$123.23 | \$159.30 | \$182.19 | 64 |
| 65 | \$31.01 | \$37.91 | \$43.68 | \$49.85 | \$62.91 | \$71.54 | \$55.23 | \$68.68 | \$77.52 | \$89.42 | \$114.20 | \$130.33 | \$74.54 | \$95.05 | \$112.97 | \$131.48 | \$169.42 | \$193.55 | 65 |
| 66 | \$33.48 | \$40.92 | \$47.23 | \$53.88 | \$68.04 | \$77.35 | \$58.28 | \$72.47 | \$81.75 | \$96.44 | \$122.99 | \$140.24 | \$79.95 | \$101.78 | \$120.80 | \$140.27 | \$180.17 | \$205.60 | 66 |
| 67 | \$35.96 | \$43.97 | \$50.73 | \$57.90 | \$73.14 | \$83.18 | \$61.47 | \$76.46 | \$86.21 | \$103.96 | \$132.50 | \$150.95 | \$85.72 | \$108.93 | \$129.24 | \$149.67 | \$191.60 | \$218.44 | 67 |
| 68 | \$40.85 | \$50.06 | \$57.85 | \$65.86 | \$82.98 | \$94.25 | \$67.66 | \$84.41 | \$96.06 | \$114.48 | \$145.20 | \$165.20 | \$93.45 | \$118.98 | \$141.31 | \$162.97 | \$207.52 | \$236.15 | 68 |
| 69 | \$45.71 | \$56.14 | \$64.96 | \$73.82 | \$92.81 | \$105.36 | \$74.43 | \$93.21 | \$107.11 | \$126.03 | \$159.15 | \$180.77 | \$101.88 | \$129.91 | \$154.50 | \$177.45 | \$224.80 | \$255.30 | 69 |
| 70 | \$50.61 | \$62.18 | \$72.03 | \$81.79 | \$102.64 | \$116.44 | \$81.87 | \$102.93 | \$119.42 | \$138.77 | \$174.44 | \$197.81 | \$111.09 | \$141.87 | \$168.89 | \$193.24 | \$243.52 | \$276.01 | 70 |
| 71 | \$55.51 | \$68.29 | \$79.17 | \$89.78 | \$112.50 | \$127.53 | \$90.07 | \$113.64 | \$133.10 | \$152.78 | \$191.20 | \$216.48 | \$121.11 | \$154.92 | \$184.68 | \$210.43 | \$263.79 | \$298.43 | 71 |
| 72 | \$60.36 | \$74.37 | \$86.25 | \$97.76 | \$122.32 | \$138.60 | \$99.11 | \$125.46 | \$148.35 | \$168.19 | \$209.55 | \$236.86 | \$131.99 | \$169.14 | \$201.83 | \$229.19 | \$285.70 | \$322.69 | 72 |
| 73 | \$69.11 | \$85.65 | \$99.70 | \$112.60 | \$140.24 | \$158.62 | \$109.85 | \$139.57 | \$165.45 | \$187.01 | \$232.12 | \$262.03 | \$144.94 | \$186.37 | \$222.97 | \$252.44 | \$313.40 | \$353.45 | 73 |
| 74 | \$77.92 | \$96.87 | \$113.12 | \$127.41 | \$158.11 | \$178.65 | \$121.76 | \$155.24 | \$184.46 | \$207.97 | \$257.15 | \$289.85 | \$159.15 | \$205.38 | \$246.31 | \$278.04 | \$343.83 | \$387.18 | 74 |
| 75 | \$86.68 | \$108.14 | \$126.58 | \$142.27 | \$176.03 | \$198.69 | \$134.94 | \$172.69 | \$205.70 | \$231.26 | \$284.85 | \$320.64 | \$174.75 | \$226.31 | \$272.06 | \$306.26 | \$377.19 | \$424.13 | 75 |
| 76 | \$95.48 | \$119.42 | \$140.00 | \$157.11 | \$193.94 | \$218.75 | \$149.56 | \$192.07 | \$229.38 | \$257.17 | \$315.55 | \$354.70 | \$191.88 | \$249.41 | \$300.53 | \$337.36 | \$413.77 | \$464.56 | 76 |
| 77 | \$104.25 | \$130.67 | \$153.42 | \$171.97 | \$211.86 | \$238.77 | \$165.72 | \$213.65 | \$255.79 | \$286.00 | \$349.58 | \$392.32 | \$210.63 | \$274.87 | \$331.99 | \$371.60 | \$453.95 | \$508.89 | 77 |
| 78 | \$112.32 | \$141.08 | \$165.95 | \$185.91 | \$228.71 | \$257.46 | \$176.28 | \$227.76 | \$273.06 | \$305.11 | \$372.41 | \$417.36 | \$222.34 | \$290.75 | \$351.74 | \$393.46 | \$479.91 | \$537.24 | 78 |
| 79 | \$120.44 | \$151.51 | \$178.50 | \$199.84 | \$245.54 | \$276.13 | \$187.48 | \$242.77 | \$291.50 | \$325.51 | \$396.68 | \$443.98 | \$234.67 | \$307.55 | \$372.65 | \$416.59 | \$507.33 | \$567.15 | 79 |
| 80 | \$128.52 | \$161.89 | \$190.99 | \$213.77 | \$262.39 | \$294.81 | \$199.44 | \$258.78 | \$311.17 | \$347.24 | \$422.57 | \$472.35 | \$247.70 | \$325.35 | \$394.81 | \$441.09 | \$536.33 | \$598.72 | 80 |
| 81 | \$136.62 | \$172.32 | \$203.53 | \$227.71 | \$279.24 | \$313.48 | \$212.14 | \$275.80 | \$332.18 | \$370.45 | \$450.13 | \$502.48 | \$261.43 | \$344.16 | \$418.32 | \$466.99 | \$567.00 | \$632.05 | 81 |
| 82 | \$144.74 | \$182.72 | \$216.08 | \$241.65 | \$296.12 | \$332.15 | \$225.72 | \$294.01 | \$354.66 | \$395.25 | \$479.44 | \$534.55 | \$275.97 | \$364.07 | \$443.20 | \$494.47 | \$599.36 | \$667.25 | 82 |
| 83 | \$155.36 | \$196.49 | \$232.72 | \$260.28 | \$318.74 | \$357.28 | \$240.09 | \$313.20 | \$378.25 | \$421.42 | \$510.72 | \$568.98 | \$291.98 | | | | | | |

Certificate Form GLTCARP-06-FC

| Issue Age | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|---|----------|----------|----------|----------|----------------------------|----------|----------|------------|------------|----------------------------|------------|----------|------------|------------|------------|------------|------------|----|
| | Comprehensive - 60 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | Lifetime | | | | |
| 25 | \$38.57 | \$47.26 | \$54.43 | \$60.56 | \$73.71 | \$82.52 | \$58.76 | \$72.81 | \$85.07 | \$96.44 | \$120.36 | \$136.66 | \$113.77 | \$143.39 | \$169.10 | \$194.82 | \$247.73 | \$281.24 | 25 |
| 26 | \$38.73 | \$47.54 | \$54.88 | \$60.98 | \$74.32 | \$83.27 | \$59.66 | \$74.02 | \$86.42 | \$98.08 | \$122.45 | \$139.04 | \$115.13 | \$145.04 | \$171.20 | \$197.21 | \$250.89 | \$284.81 | 26 |
| 27 | \$38.87 | \$47.85 | \$55.33 | \$61.45 | \$74.76 | \$83.86 | \$60.56 | \$75.21 | \$87.76 | \$99.73 | \$124.55 | \$141.44 | \$116.47 | \$146.83 | \$173.29 | \$199.60 | \$254.02 | \$288.42 | 27 |
| 28 | \$39.16 | \$48.15 | \$55.63 | \$61.91 | \$75.35 | \$84.62 | \$61.45 | \$76.40 | \$89.11 | \$101.37 | \$126.64 | \$143.99 | \$117.82 | \$148.61 | \$175.38 | \$202.00 | \$257.17 | \$292.15 | 28 |
| 29 | \$39.31 | \$48.46 | \$56.07 | \$62.34 | \$75.96 | \$85.22 | \$62.34 | \$77.59 | \$90.61 | \$103.03 | \$128.89 | \$146.52 | \$119.16 | \$150.41 | \$177.45 | \$204.39 | \$260.46 | \$295.89 | 29 |
| 30 | \$39.63 | \$48.74 | \$56.51 | \$62.80 | \$76.55 | \$85.97 | \$63.25 | \$78.79 | \$92.10 | \$104.67 | \$131.12 | \$149.07 | \$120.51 | \$152.21 | \$179.58 | \$206.93 | \$263.75 | \$299.62 | 30 |
| 31 | \$39.78 | \$49.04 | \$56.83 | \$63.25 | \$77.17 | \$86.56 | \$64.30 | \$79.99 | \$93.59 | \$106.45 | \$133.38 | \$151.77 | \$121.87 | \$154.00 | \$181.67 | \$209.47 | \$267.04 | \$303.51 | 31 |
| 32 | \$40.08 | \$49.34 | \$57.27 | \$63.69 | \$77.76 | \$87.32 | \$65.33 | \$81.35 | \$95.08 | \$108.24 | \$135.60 | \$154.43 | \$123.35 | \$155.79 | \$183.91 | \$212.03 | \$270.47 | \$307.41 | 32 |
| 33 | \$40.23 | \$49.64 | \$57.56 | \$64.14 | \$78.35 | \$87.91 | \$66.39 | \$82.69 | \$96.59 | \$110.04 | \$138.01 | \$157.14 | \$124.84 | \$157.59 | \$186.15 | \$214.54 | \$273.91 | \$311.29 | 33 |
| 34 | \$40.37 | \$49.94 | \$58.01 | \$64.59 | \$78.94 | \$88.67 | \$67.43 | \$84.01 | \$98.08 | \$111.84 | \$140.40 | \$159.83 | \$126.35 | \$159.53 | \$188.39 | \$217.25 | \$277.35 | \$315.32 | 34 |
| 35 | \$40.67 | \$50.24 | \$58.47 | \$65.03 | \$79.53 | \$89.41 | \$68.48 | \$85.36 | \$99.88 | \$113.77 | \$143.92 | \$162.67 | \$127.63 | \$161.32 | \$190.49 | \$219.93 | \$280.79 | \$319.51 | 35 |
| 36 | \$41.12 | \$50.63 | \$59.21 | \$65.95 | \$80.60 | \$90.61 | \$69.83 | \$87.02 | \$101.82 | \$116.18 | \$145.93 | \$166.11 | \$128.48 | \$163.43 | \$193.03 | \$222.94 | \$284.67 | \$324.16 | 36 |
| 37 | \$41.42 | \$51.44 | \$59.96 | \$66.85 | \$81.79 | \$91.96 | \$71.17 | \$88.67 | \$103.91 | \$118.57 | \$149.07 | \$169.69 | \$131.26 | \$165.66 | \$195.56 | \$226.05 | \$288.71 | \$328.79 | 37 |
| 38 | \$41.86 | \$52.03 | \$60.70 | \$67.73 | \$82.84 | \$93.16 | \$72.50 | \$90.45 | \$106.01 | \$120.95 | \$152.21 | \$173.29 | \$133.08 | \$167.92 | \$198.25 | \$229.20 | \$292.75 | \$333.41 | 38 |
| 39 | \$42.31 | \$52.64 | \$61.45 | \$68.48 | \$84.01 | \$94.50 | \$73.85 | \$92.25 | \$108.10 | \$123.50 | \$155.50 | \$177.02 | \$134.86 | \$170.15 | \$200.95 | \$232.34 | \$296.93 | \$338.20 | 39 |
| 40 | \$42.76 | \$53.22 | \$62.19 | \$69.38 | \$85.07 | \$95.70 | \$75.21 | \$94.04 | \$110.35 | \$126.05 | \$158.77 | \$180.76 | \$136.66 | \$172.39 | \$203.63 | \$235.49 | \$301.14 | \$342.99 | 40 |
| 41 | \$43.07 | \$53.81 | \$62.94 | \$70.28 | \$86.27 | \$97.04 | \$76.55 | \$95.85 | \$112.57 | \$128.57 | \$162.23 | \$184.65 | \$138.45 | \$174.65 | \$206.34 | \$238.77 | \$305.31 | \$347.92 | 41 |
| 42 | \$43.51 | \$54.43 | \$63.69 | \$71.17 | \$87.32 | \$98.23 | \$78.05 | \$97.78 | \$114.84 | \$131.26 | \$165.66 | \$188.53 | \$140.25 | \$177.02 | \$209.18 | \$242.06 | \$309.64 | \$352.85 | 42 |
| 43 | \$43.97 | \$54.88 | \$64.44 | \$72.06 | \$88.52 | \$99.58 | \$79.53 | \$99.73 | \$117.06 | \$133.96 | \$169.10 | \$192.58 | \$142.19 | \$179.42 | \$212.03 | \$245.37 | \$313.97 | \$357.94 | 43 |
| 44 | \$44.41 | \$55.48 | \$65.18 | \$72.81 | \$89.55 | \$100.93 | \$81.04 | \$101.67 | \$119.46 | \$136.66 | \$172.69 | \$196.61 | \$144.13 | \$181.82 | \$214.84 | \$248.80 | \$318.47 | \$363.04 | 44 |
| 45 | \$44.85 | \$56.07 | \$65.95 | \$73.71 | \$90.75 | \$102.11 | \$82.52 | \$103.62 | \$121.87 | \$139.49 | \$176.29 | \$200.66 | \$146.08 | \$184.34 | \$217.84 | \$252.22 | \$322.95 | \$368.26 | 45 |
| 46 | \$45.60 | \$57.27 | \$67.29 | \$75.35 | \$92.85 | \$104.67 | \$86.13 | \$108.10 | \$126.64 | \$144.13 | \$180.76 | \$205.73 | \$148.32 | \$187.34 | \$221.28 | \$256.28 | \$328.33 | \$374.37 | 46 |
| 47 | \$46.33 | \$58.47 | \$68.78 | \$77.17 | \$95.08 | \$107.22 | \$89.87 | \$112.73 | \$131.58 | \$148.93 | \$185.41 | \$210.97 | \$150.71 | \$190.33 | \$224.86 | \$260.46 | \$333.72 | \$380.67 | 47 |
| 48 | \$47.26 | \$59.50 | \$70.28 | \$78.79 | \$97.19 | \$109.58 | \$93.74 | \$117.52 | \$136.66 | \$153.86 | \$190.18 | \$216.35 | \$153.11 | \$193.33 | \$228.46 | \$264.65 | \$339.25 | \$386.95 | 48 |
| 49 | \$47.99 | \$60.70 | \$71.76 | \$80.44 | \$99.43 | \$112.13 | \$97.78 | \$122.61 | \$142.04 | \$158.95 | \$195.12 | \$221.87 | \$155.50 | \$196.33 | \$232.05 | \$268.98 | \$344.93 | \$393.37 | 49 |
| 50 | \$48.74 | \$61.91 | \$73.12 | \$82.24 | \$101.53 | \$114.69 | \$102.11 | \$127.83 | \$147.58 | \$164.16 | \$200.06 | \$227.56 | \$157.88 | \$199.45 | \$235.79 | \$273.31 | \$350.61 | \$399.50 | 50 |
| 51 | \$49.64 | \$62.94 | \$74.61 | \$83.86 | \$103.76 | \$117.06 | \$106.61 | \$133.38 | \$153.26 | \$169.54 | \$205.14 | \$233.39 | \$160.44 | \$202.60 | \$239.54 | \$277.78 | \$356.43 | \$406.68 | 51 |
| 52 | \$50.38 | \$64.14 | \$76.10 | \$85.54 | \$106.01 | \$119.61 | \$111.24 | \$139.04 | \$159.24 | \$175.23 | \$210.36 | \$239.37 | \$162.98 | \$205.73 | \$243.41 | \$282.28 | \$362.27 | \$413.41 | 52 |
| 53 | \$51.29 | \$65.33 | \$77.59 | \$87.32 | \$108.10 | \$122.16 | \$116.02 | \$145.04 | \$165.36 | \$181.06 | \$215.74 | \$245.51 | \$165.51 | \$209.02 | \$247.30 | \$286.94 | \$368.26 | \$420.28 | 53 |
| 54 | \$52.03 | \$66.39 | \$78.94 | \$88.97 | \$110.35 | \$124.55 | \$121.10 | \$151.31 | \$171.80 | \$187.03 | \$221.28 | \$251.78 | \$168.06 | \$212.32 | \$251.19 | \$291.56 | \$374.37 | \$427.31 | 54 |
| 55 | \$52.79 | \$67.58 | \$80.44 | \$90.61 | \$112.43 | \$127.08 | \$126.49 | \$157.74 | \$178.52 | \$193.17 | \$226.97 | \$258.51 | \$170.75 | \$215.74 | \$255.22 | \$296.19 | \$380.52 | \$434.34 | 55 |
| 56 | \$53.85 | \$73.41 | \$86.71 | \$97.92 | \$122.01 | \$138.01 | \$132.61 | \$165.36 | \$187.03 | \$202.29 | \$240.70 | \$274.35 | \$177.78 | \$225.17 | \$266.57 | \$309.96 | \$398.92 | \$455.57 | 56 |
| 57 | \$56.11 | \$79.09 | \$92.99 | \$105.26 | \$131.41 | \$148.78 | \$139.04 | \$173.44 | \$196.00 | \$211.86 | \$255.37 | \$291.26 | \$185.11 | \$235.05 | \$278.56 | \$324.30 | \$418.06 | \$477.84 | 57 |
| 58 | \$58.18 | \$84.93 | \$99.28 | \$112.57 | \$140.84 | \$159.69 | \$145.77 | \$181.82 | \$205.44 | \$221.87 | \$270.91 | \$309.19 | \$192.72 | \$245.21 | \$290.95 | \$339.25 | \$438.22 | \$501.18 | 58 |
| 59 | \$73.27 | \$90.61 | \$105.55 | \$119.76 | \$150.41 | \$170.61 | \$152.80 | \$190.63 | \$215.31 | \$232.50 | \$287.36 | \$328.19 | \$200.66 | \$255.82 | \$303.95 | \$354.95 | \$459.32 | \$525.70 | 59 |
| 60 | \$78.35 | \$96.44 | \$111.84 | \$127.08 | \$159.83 | \$181.51 | \$160.29 | \$199.90 | \$225.62 | \$243.55 | \$304.87 | \$348.37 | \$209.02 | \$266.98 | \$317.57 | \$371.39 | \$461.44 | \$551.42 | 60 |
| 61 | \$83.42 | \$102.27 | \$118.12 | \$134.42 | \$169.26 | \$192.28 | \$168.06 | \$209.63 | \$236.53 | \$255.22 | \$323.41 | \$369.74 | \$217.68 | \$278.56 | \$331.78 | \$388.59 | \$504.61 | \$578.31 | 61 |
| 62 | \$88.52 | \$107.95 | \$124.39 | \$141.75 | \$178.82 | \$203.18 | \$176.43 | \$219.64 | \$248.06 | \$267.49 | \$343.15 | \$392.62 | \$226.82 | \$290.65 | \$346.86 | \$406.64 | \$528.83 | \$606.28 | 62 |
| 63 | \$97.78 | \$119.46 | \$137.56 | \$156.84 | \$197.97 | \$225.03 | \$186.15 | \$231.74 | \$261.65 | \$288.56 | \$369.60 | \$422.53 | \$243.25 | \$311.29 | \$370.94 | \$433.74 | \$562.46 | \$644.11 | 63 |
| 64 | \$107.22 | \$130.83 | \$150.85 | \$171.95 | \$217.09 | \$246.85 | \$196.47 | \$244.45 | \$276.01 | \$311.29 | \$398.17 | \$454.67 | \$260.91 | \$333.27 | \$396.66 | \$462.76 | \$598.20 | \$684.18 | 64 |
| 65 | \$116.47 | \$142.34 | \$164.01 | \$187.19 | \$236.23 | \$268.68 | \$207.36 | \$257.91 | \$291.12 | \$335.82 | \$428.80 | \$489.36 | \$279.90 | \$356.88 | \$424.16 | \$493.69 | \$636.19 | \$726.78 | 65 |
| 66 | \$125.75 | \$153.69 | \$177.31 | \$202.29 | \$255.52 | \$290.51 | \$218.89 | \$272.11 | \$306.96 | \$362.12 | \$461.85 | \$526.58 | \$300.22 | \$382.16 | \$453.63 | \$526.74 | \$676.56 | \$772.09 | 66 |
| 67 | \$135.01 | \$165.07 | \$190.49 | \$217.39 | \$274.65 | \$312.33 | \$230.86 | \$287.08 | \$323.70 | \$390.38 | \$497.59 | \$566.81 | \$321.90 | \$409.08 | \$485.33 | \$562.02 | \$719.46 | \$820.23 | 67 |
| 68 | \$153.41 | \$187.95 | \$217.25 | \$247.30 | \$311.59 | \$353.90 | \$254.02 | \$316.99 | \$360.78 | \$429.85 | \$545.28 | \$620.35 | \$350.91 | \$446.77 | \$530.63 | \$611.97 | \$779.25 | \$886.78 | 68 |
| 69 | \$171.63 | \$210.82 | \$243.86 | \$277.20 | \$348.51 | \$395.62 | \$279.44 | \$350.02 | \$402.20 | \$473.22 | \$597.61 | \$678.79 | \$382.60 | \$487.87 | \$580.12 | \$666.39 | \$844.16 | \$958.68 | 69 |
| 70 | \$190.04 | \$233.53 | \$270.47 | \$307.10 | \$385.45 | \$437.18 | \$307.41 | \$386.49 | \$448.39 | \$521.05 | \$655.02 | \$742.79 | \$417.14 | \$532.73 | \$634.25 | \$725.60 | \$914.43 | \$1,036.43 | 70 |
| 71 | \$208.43 | \$256.42 | \$297.24 | \$337.16 | \$422.38 | \$478.90 | \$338.20 | \$426.71 | \$499.84 | \$573.68 | \$717.97 | \$812.90 | \$454.82 | \$581.77 | \$693.44 | \$790.17 | \$990.53 | \$1,120.61 | 71 |
| 72 | \$226.67 | \$279.30 | \$323.84 | \$367.05 | \$459.32 | \$520.45 | \$372.15 | \$471.13 | \$557.10 | \$631.54 | \$786.89 | \$889.47 | \$495.65 | \$635.14 | \$757.89 | \$860.61 | \$1,072.75 | \$1,211.66 | 72 |
| 73 | \$259.56 | \$321.61 | \$374.37 | \$422.82 | \$526.58 | \$595.65 | \$412.51 | \$524.05 | \$621.23 | \$702.27 | \$871.66 | \$983.94 | \$544.25 | \$699.88 | \$837.28 | \$947.91 | \$1,176.84 | \$1,327.23 | 73 |
| 74 | \$292.61 | \$363.77 | \$424.78 | \$478.45 | \$639.71 | \$707.87 | \$457.22 | \$582.96 | \$692.69 | \$780.91 | \$965.57 | \$1,088.46 | \$597.61 | \$771.19 | \$924.88 | \$1,044.04 | \$1,291.05 | \$1,453.87 | 74 |
| 75 | \$325.49 | \$406.09 | \$475.31 | \$534.22 | \$706.01 | \$774.09 | \$506.72 | \$648.44 | \$772.40 | \$868.37 | \$1,069.62 | \$1,204.05 | \$656.23 | \$849.84 | \$1,021.63 | \$1,150.06 | \$1,416.35 | \$1,592.62 | 75 |
| 76 | \$358.53 | \$448.39 | \$525.70 | \$589.97 | \$778.29 | \$821.43 | \$561.57 | \$721.26 | \$861.34 | \$965.71 | \$1,184.90 | \$1,331.86 | \$720.51 | \$936.56 | \$1,128.53 | \$1,266.84 | \$1,553.75 | \$1,744.55 | 76 |
| 77 | \$391.42 | \$490.70 | \$576.08 | \$645.76 | \$839.56 | \$896.64 | \$622.27 | \$802.30 | \$960.48 | \$1,073.95 | \$1,312.73 | \$1,473.16 | \$790.93 | \$1,032.10 | \$1,246.65 | \$1,395.42 | \$1,704.60 | \$1,910.93 | 77 |
| 78 | \$421.77 | \$529.74 | \$623.18 | \$698.08 | \$908.81 | \$966.77 | \$661.89 | \$855.22 | \$1,025.35 | \$1,145.73 | \$1,398.40 | \$1,567.19 | \$834.88 | \$1,091.75 | \$1,320.80 | \$1,477.50 | \$1,802.10 | \$2,017.39 | 78 |
| 79 | \$452.29 | \$568.91 | \$670.26 | \$750.41 | \$922.05 | \$1,036.87 | \$704.07 | \$911.58 | \$1,094.59 | \$1,222.28 | \$1,489.61 | \$1,667.24 | \$881.24 | \$1,154.85 | \$1,399.30 | \$1,564.37 | \$1,905.11 | \$2,129.68 | 79 |
| 80 | \$482.64 | \$607.94 | \$717.22 | \$802.74 | \$985.30 | \$1,107.00 | \$748.91 | \$971.69 | \$1,168.46 | \$1,303.92 | \$1,586.81 | \$1,773.70 | \$930.13 | \$1,221.68 | \$1,482.58 | \$1,656.31 | \$2,013.96 | | |

Certificate Form GLTCAARP-06-FC

| | | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|---------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|--------|
| | | Comprehensive - 60 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | |
| Issue Age | Age | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year |
| 25 | \$4.04 | \$4.91 | \$5.63 | \$6.20 | \$7.52 | \$8.40 | \$6.06 | \$7.47 | \$8.66 | \$9.76 | \$12.17 | \$13.87 | \$11.41 | \$14.20 | \$16.63 | \$19.09 | \$24.16 | \$27.41 | 25 |
| 26 | \$4.06 | \$4.93 | \$5.67 | \$6.26 | \$7.59 | \$8.49 | \$6.17 | \$7.59 | \$8.79 | \$9.93 | \$12.35 | \$14.11 | \$11.54 | \$14.38 | \$16.83 | \$19.32 | \$24.46 | \$27.76 | 26 |
| 27 | \$4.08 | \$4.97 | \$5.70 | \$6.30 | \$7.63 | \$8.56 | \$6.26 | \$7.71 | \$8.93 | \$10.10 | \$12.58 | \$14.36 | \$11.67 | \$14.56 | \$17.04 | \$19.55 | \$24.77 | \$28.12 | 27 |
| 28 | \$4.09 | \$5.01 | \$5.74 | \$6.36 | \$7.70 | \$8.62 | \$6.36 | \$7.83 | \$9.08 | \$10.25 | \$12.80 | \$14.61 | \$11.80 | \$14.74 | \$17.24 | \$19.79 | \$25.08 | \$28.48 | 28 |
| 29 | \$4.14 | \$5.03 | \$5.79 | \$6.39 | \$7.76 | \$8.70 | \$6.45 | \$7.95 | \$9.22 | \$10.43 | \$13.01 | \$14.86 | \$11.95 | \$14.91 | \$17.45 | \$20.03 | \$25.40 | \$28.84 | 29 |
| 30 | \$4.17 | \$5.06 | \$5.82 | \$6.45 | \$7.82 | \$8.77 | \$6.53 | \$8.09 | \$9.37 | \$10.60 | \$13.26 | \$15.13 | \$12.08 | \$15.09 | \$17.64 | \$20.28 | \$25.72 | \$29.22 | 30 |
| 31 | \$4.18 | \$5.09 | \$5.85 | \$6.49 | \$7.88 | \$8.83 | \$6.63 | \$8.21 | \$9.52 | \$10.79 | \$13.49 | \$15.38 | \$12.22 | \$15.27 | \$17.86 | \$20.53 | \$26.05 | \$29.59 | 31 |
| 32 | \$4.20 | \$5.13 | \$5.90 | \$6.52 | \$7.94 | \$8.90 | \$6.74 | \$8.34 | \$9.67 | \$10.96 | \$13.70 | \$15.64 | \$12.38 | \$15.43 | \$18.08 | \$20.77 | \$26.37 | \$29.96 | 32 |
| 33 | \$4.22 | \$5.16 | \$5.93 | \$6.59 | \$8.01 | \$8.97 | \$6.85 | \$8.47 | \$9.83 | \$11.12 | \$13.94 | \$15.92 | \$12.54 | \$15.62 | \$18.30 | \$21.03 | \$26.71 | \$30.35 | 33 |
| 34 | \$4.24 | \$5.18 | \$5.97 | \$6.62 | \$8.07 | \$9.03 | \$6.94 | \$8.60 | \$10.00 | \$11.33 | \$14.18 | \$16.19 | \$12.68 | \$15.83 | \$18.51 | \$21.29 | \$27.05 | \$30.75 | 34 |
| 35 | \$4.28 | \$5.21 | \$6.01 | \$6.67 | \$8.12 | \$9.11 | \$7.05 | \$8.72 | \$10.16 | \$11.52 | \$14.43 | \$16.47 | \$12.83 | \$15.99 | \$18.73 | \$21.55 | \$27.38 | \$31.15 | 35 |
| 36 | \$4.31 | \$5.28 | \$6.11 | \$6.77 | \$8.24 | \$9.23 | \$7.18 | \$8.90 | \$10.36 | \$11.74 | \$14.73 | \$16.79 | \$13.00 | \$16.21 | \$19.00 | \$21.84 | \$27.78 | \$31.59 | 36 |
| 37 | \$4.35 | \$5.32 | \$6.18 | \$6.86 | \$8.35 | \$9.37 | \$7.33 | \$9.08 | \$10.57 | \$11.99 | \$15.04 | \$17.15 | \$13.18 | \$16.42 | \$19.25 | \$22.15 | \$28.17 | \$32.04 | 37 |
| 38 | \$4.41 | \$5.40 | \$6.25 | \$6.93 | \$8.47 | \$9.49 | \$7.47 | \$9.24 | \$10.78 | \$12.22 | \$15.35 | \$17.50 | \$13.37 | \$16.64 | \$19.53 | \$22.44 | \$28.57 | \$32.51 | 38 |
| 39 | \$4.44 | \$5.46 | \$6.33 | \$7.03 | \$8.57 | \$9.63 | \$7.60 | \$9.44 | \$10.98 | \$12.46 | \$15.68 | \$17.88 | \$13.53 | \$16.86 | \$19.78 | \$22.76 | \$28.96 | \$32.97 | 39 |
| 40 | \$4.48 | \$5.53 | \$6.40 | \$7.12 | \$8.69 | \$9.76 | \$7.74 | \$9.61 | \$11.21 | \$12.73 | \$15.99 | \$18.26 | \$13.70 | \$17.09 | \$20.04 | \$23.06 | \$29.38 | \$33.44 | 40 |
| 41 | \$4.52 | \$5.58 | \$6.49 | \$7.21 | \$8.81 | \$9.88 | \$7.89 | \$9.80 | \$11.42 | \$12.99 | \$16.35 | \$18.63 | \$13.89 | \$17.33 | \$20.32 | \$23.39 | \$29.80 | \$33.90 | 41 |
| 42 | \$4.57 | \$5.65 | \$6.55 | \$7.29 | \$8.91 | \$10.02 | \$8.04 | \$10.00 | \$11.65 | \$13.27 | \$16.67 | \$19.04 | \$14.07 | \$17.56 | \$20.58 | \$23.71 | \$30.21 | \$34.40 | 42 |
| 43 | \$4.62 | \$5.71 | \$6.63 | \$7.39 | \$9.03 | \$10.16 | \$8.21 | \$10.19 | \$11.89 | \$13.53 | \$17.03 | \$19.42 | \$14.26 | \$17.78 | \$20.86 | \$24.02 | \$30.64 | \$34.89 | 43 |
| 44 | \$4.65 | \$5.78 | \$6.73 | \$7.48 | \$9.14 | \$10.29 | \$8.35 | \$10.38 | \$12.10 | \$13.81 | \$17.37 | \$19.82 | \$14.45 | \$18.02 | \$21.14 | \$24.35 | \$31.06 | \$35.38 | 44 |
| 45 | \$4.70 | \$5.83 | \$6.79 | \$7.56 | \$9.25 | \$10.42 | \$8.50 | \$10.58 | \$12.35 | \$14.08 | \$17.74 | \$20.26 | \$14.64 | \$18.27 | \$21.42 | \$24.71 | \$31.50 | \$35.89 | 45 |
| 46 | \$4.77 | \$5.94 | \$6.93 | \$7.73 | \$9.48 | \$10.68 | \$8.83 | \$10.98 | \$12.80 | \$14.51 | \$18.18 | \$20.76 | \$14.87 | \$18.56 | \$21.77 | \$25.10 | \$32.03 | \$36.48 | 46 |
| 47 | \$4.87 | \$6.06 | \$7.08 | \$7.90 | \$9.70 | \$10.93 | \$9.15 | \$11.41 | \$13.26 | \$14.93 | \$18.66 | \$21.29 | \$15.11 | \$18.84 | \$22.12 | \$25.51 | \$32.55 | \$37.09 | 47 |
| 48 | \$4.96 | \$6.19 | \$7.25 | \$8.10 | \$9.93 | \$11.18 | \$9.49 | \$11.83 | \$13.70 | \$15.39 | \$19.12 | \$21.82 | \$15.35 | \$19.15 | \$22.47 | \$25.95 | \$33.10 | \$37.72 | 48 |
| 49 | \$5.04 | \$6.31 | \$7.40 | \$8.25 | \$10.14 | \$11.43 | \$9.85 | \$12.29 | \$14.18 | \$15.85 | \$19.61 | \$22.39 | \$15.59 | \$19.46 | \$22.85 | \$26.36 | \$33.64 | \$38.34 | 49 |
| 50 | \$5.13 | \$6.41 | \$7.55 | \$8.42 | \$10.37 | \$11.68 | \$10.21 | \$12.76 | \$14.67 | \$16.34 | \$20.11 | \$22.97 | \$15.84 | \$19.78 | \$23.19 | \$26.80 | \$34.20 | \$38.98 | 50 |
| 51 | \$5.19 | \$6.53 | \$7.70 | \$8.60 | \$10.59 | \$11.95 | \$10.59 | \$13.26 | \$15.19 | \$16.81 | \$20.63 | \$23.54 | \$16.08 | \$20.08 | \$23.56 | \$27.23 | \$34.76 | \$39.63 | 51 |
| 52 | \$5.29 | \$6.66 | \$7.84 | \$8.78 | \$10.82 | \$12.19 | \$10.98 | \$13.76 | \$15.73 | \$17.31 | \$21.15 | \$24.13 | \$16.35 | \$20.42 | \$23.95 | \$27.67 | \$35.33 | \$40.29 | 52 |
| 53 | \$5.38 | \$6.79 | \$7.99 | \$8.95 | \$11.04 | \$12.44 | \$11.40 | \$14.27 | \$16.27 | \$17.83 | \$21.69 | \$24.76 | \$16.60 | \$20.72 | \$24.33 | \$28.12 | \$35.92 | \$40.95 | 53 |
| 54 | \$5.46 | \$6.91 | \$8.14 | \$9.11 | \$11.25 | \$12.71 | \$11.81 | \$14.81 | \$16.84 | \$18.36 | \$22.25 | \$25.40 | \$16.84 | \$21.07 | \$24.73 | \$28.58 | \$36.52 | \$41.62 | 54 |
| 55 | \$5.54 | \$7.02 | \$8.28 | \$9.31 | \$11.48 | \$12.96 | \$12.30 | \$15.39 | \$17.45 | \$18.91 | \$22.85 | \$26.08 | \$17.12 | \$21.40 | \$25.10 | \$29.01 | \$37.13 | \$42.33 | 55 |
| 56 | \$5.68 | \$7.62 | \$8.94 | \$10.04 | \$12.44 | \$14.07 | \$12.89 | \$16.12 | \$18.27 | \$19.87 | \$24.23 | \$27.67 | \$17.83 | \$22.33 | \$26.24 | \$30.35 | \$38.91 | \$44.39 | 56 |
| 57 | \$5.81 | \$8.23 | \$9.59 | \$10.80 | \$13.42 | \$15.17 | \$13.52 | \$16.89 | \$19.13 | \$20.90 | \$25.71 | \$29.37 | \$18.56 | \$23.30 | \$27.41 | \$31.77 | \$40.78 | \$46.55 | 57 |
| 58 | \$5.95 | \$8.82 | \$10.23 | \$11.54 | \$14.38 | \$16.27 | \$14.17 | \$17.71 | \$20.04 | \$21.98 | \$27.28 | \$31.16 | \$19.33 | \$24.33 | \$28.66 | \$33.23 | \$42.75 | \$48.83 | 58 |
| 59 | \$7.68 | \$9.44 | \$10.87 | \$12.29 | \$15.35 | \$17.38 | \$14.85 | \$18.56 | \$21.00 | \$23.12 | \$28.94 | \$33.08 | \$20.13 | \$25.38 | \$29.93 | \$34.78 | \$44.80 | \$51.21 | 59 |
| 60 | \$8.23 | \$10.02 | \$11.53 | \$13.04 | \$16.34 | \$18.50 | \$15.55 | \$19.45 | \$21.99 | \$24.32 | \$30.70 | \$35.10 | \$20.97 | \$26.48 | \$31.27 | \$36.40 | \$46.95 | \$53.70 | 60 |
| 61 | \$8.77 | \$10.62 | \$12.18 | \$13.79 | \$17.28 | \$19.61 | \$16.29 | \$20.39 | \$23.03 | \$25.58 | \$32.58 | \$37.26 | \$21.82 | \$27.62 | \$32.07 | \$38.07 | \$49.21 | \$56.31 | 61 |
| 62 | \$9.31 | \$11.22 | \$12.82 | \$14.53 | \$18.26 | \$20.71 | \$17.11 | \$21.34 | \$24.15 | \$26.86 | \$34.54 | \$39.56 | \$22.75 | \$28.82 | \$34.13 | \$39.83 | \$51.59 | \$59.07 | 62 |
| 63 | \$10.26 | \$12.41 | \$14.18 | \$16.08 | \$20.21 | \$22.94 | \$18.04 | \$22.51 | \$25.89 | \$29.01 | \$37.19 | \$42.57 | \$24.39 | \$30.87 | \$36.52 | \$42.49 | \$54.87 | \$62.76 | 63 |
| 64 | \$11.24 | \$13.59 | \$15.54 | \$17.63 | \$22.18 | \$25.16 | \$19.04 | \$23.74 | \$27.79 | \$31.31 | \$40.05 | \$45.80 | \$26.17 | \$33.04 | \$39.04 | \$45.34 | \$58.34 | \$66.67 | 64 |
| 65 | \$12.21 | \$14.77 | \$16.90 | \$19.20 | \$24.12 | \$27.40 | \$20.06 | \$25.04 | \$29.81 | \$33.81 | \$43.13 | \$49.28 | \$28.06 | \$35.38 | \$41.75 | \$48.38 | \$62.05 | \$70.83 | 65 |
| 66 | \$13.19 | \$15.97 | \$18.27 | \$20.72 | \$26.09 | \$29.62 | \$21.16 | \$26.41 | \$31.98 | \$36.51 | \$46.45 | \$53.04 | \$30.09 | \$37.90 | \$44.66 | \$51.61 | \$65.99 | \$75.25 | 66 |
| 67 | \$14.17 | \$17.16 | \$19.65 | \$22.30 | \$28.04 | \$31.85 | \$22.33 | \$27.85 | \$34.32 | \$39.40 | \$50.05 | \$57.07 | \$32.26 | \$40.57 | \$47.77 | \$55.06 | \$70.19 | \$79.93 | 67 |
| 68 | \$16.09 | \$19.54 | \$22.39 | \$25.37 | \$31.80 | \$36.09 | \$24.88 | \$31.04 | \$37.91 | \$43.36 | \$54.84 | \$62.44 | \$35.19 | \$44.29 | \$52.23 | \$59.96 | \$76.03 | \$86.42 | 68 |
| 69 | \$18.01 | \$21.90 | \$25.14 | \$28.42 | \$35.59 | \$40.34 | \$27.71 | \$34.62 | \$41.86 | \$47.75 | \$60.09 | \$68.30 | \$38.36 | \$48.37 | \$57.09 | \$65.29 | \$82.36 | \$93.43 | 69 |
| 70 | \$19.93 | \$24.27 | \$27.90 | \$31.50 | \$39.36 | \$44.58 | \$30.87 | \$38.60 | \$46.23 | \$52.55 | \$65.85 | \$74.72 | \$41.81 | \$52.81 | \$62.41 | \$71.10 | \$89.21 | \$101.02 | 70 |
| 71 | \$21.86 | \$26.64 | \$30.64 | \$34.56 | \$43.11 | \$48.83 | \$34.38 | \$43.04 | \$51.07 | \$57.84 | \$72.16 | \$81.74 | \$45.57 | \$57.65 | \$68.22 | \$77.43 | \$96.64 | \$109.21 | 71 |
| 72 | \$23.78 | \$29.01 | \$33.39 | \$37.64 | \$46.88 | \$53.08 | \$38.28 | \$47.98 | \$56.41 | \$63.68 | \$79.08 | \$89.40 | \$49.70 | \$62.95 | \$74.59 | \$84.29 | \$104.67 | \$118.07 | 72 |
| 73 | \$27.25 | \$33.41 | \$38.58 | \$43.35 | \$53.76 | \$60.74 | \$42.39 | \$53.35 | \$62.87 | \$70.80 | \$87.56 | \$98.84 | \$54.55 | \$69.38 | \$82.38 | \$92.85 | \$114.83 | \$129.34 | 73 |
| 74 | \$30.70 | \$37.80 | \$43.78 | \$49.07 | \$60.62 | \$68.41 | \$46.98 | \$59.33 | \$70.07 | \$78.68 | \$96.94 | \$109.25 | \$59.91 | \$76.47 | \$90.99 | \$102.28 | \$125.96 | \$141.68 | 74 |
| 75 | \$34.14 | \$42.20 | \$48.99 | \$54.79 | \$67.49 | \$76.08 | \$52.04 | \$65.98 | \$78.10 | \$87.46 | \$107.34 | \$120.78 | \$65.77 | \$84.26 | \$100.51 | \$112.65 | \$138.17 | \$155.20 | 75 |
| 76 | \$37.63 | \$46.59 | \$54.18 | \$60.50 | \$74.35 | \$83.73 | \$57.66 | \$73.38 | \$87.05 | \$97.22 | \$118.84 | \$133.53 | \$72.22 | \$92.86 | \$111.05 | \$124.08 | \$151.58 | \$169.99 | 76 |
| 77 | \$41.07 | \$50.97 | \$59.37 | \$66.22 | \$81.22 | \$91.42 | \$63.90 | \$81.61 | \$97.05 | \$108.06 | \$131.59 | \$147.62 | \$79.28 | \$102.33 | \$122.66 | \$136.68 | \$166.30 | \$186.20 | 77 |
| 78 | \$44.26 | \$55.03 | \$64.22 | \$71.58 | \$87.67 | \$98.57 | \$67.94 | \$86.92 | \$103.54 | \$115.20 | \$140.05 | \$156.89 | \$83.69 | \$108.24 | \$129.97 | \$144.71 | \$175.79 | \$196.56 | 78 |
| 79 | \$47.44 | \$59.09 | \$69.07 | \$76.95 | \$94.14 | \$105.72 | \$72.23 | \$92.60 | \$110.46 | \$122.82 | \$149.06 | \$166.75 | \$88.32 | \$114.51 | \$137.69 | \$153.21 | \$185.82 | \$207.49 | 79 |
| 80 | \$50.64 | \$63.16 | \$73.92 | \$82.32 | \$100.58 | \$112.86 | \$76.79 | \$98.63 | \$117.83 | \$130.92 | \$158.64 | \$177.24 | \$93.23 | \$121.12 | \$145.88 | \$162.23 | \$196.45 | \$219.07 | 80 |
| 81 | \$53.83 | \$67.21 | \$78.77 | \$87.67 | \$107.03 | \$120.02 | \$81.64 | \$105.06 | \$125.71 | \$139.57 | \$168.84 | \$188.38 | \$98.41 | \$128.13 | \$154.56 | \$171.75 | \$207.67 | \$231.25 | 81 |
| 82 | \$57.02 | \$71.27 | \$83.61 | \$93.05 | \$113.50 | \$127.17 | \$86.80 | \$111.91 | \$134.09 | \$148.75 | \$179.71 | \$200.20 | \$103.87 | \$135.54 | \$163.74 | \$181.85 | \$219.53 | \$244.12 | 82 |
| 83 | \$61.22 | \$76.66 | \$90.08 | \$100.22 | \$122.18 | \$136.77 | \$92.28 | \$119.15 | \$142.90 | \$158.48 | \$191.28 | \$212.91 | \$109.89 | \$143.61 | \$173.70 | \$192.85 | \$232.64 | \$258.43 | 83 |
| 84 | \$65.41 | \$82.03 | \$96.53 | \$107.39 | \$130.87 | \$146.39 | \$98.10 | \$126.84 | \$152.31 | \$168.84 | \$203.60 | \$226.41 | \$116.25 | \$152.16 | \$184.26 | \$204.51 | \$246.49 | \$273.60 | 84 |
| 85 | \$69.60 | \$87.41 | \$102.95 | \$114.58 | \$139.52 | \$156.00 | \$104.29 | \$135.04 | \$162.34 | \$179.87 | \$216.72 | | | | | | | | |

Certificate Form GLTCARP-06-FC

| Issue Age | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----------|
| | Comprehensive - 60 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year | Lifetime |
| 25 | \$11.87 | \$14.41 | \$16.52 | \$18.25 | \$22.11 | \$24.74 | \$17.84 | \$21.93 | \$25.45 | \$28.71 | \$35.75 | \$40.78 | \$33.52 | \$41.76 | \$48.88 | \$56.10 | \$71.04 | \$80.60 | 25 |
| 26 | \$11.95 | \$14.50 | \$16.64 | \$18.39 | \$22.30 | \$24.96 | \$18.12 | \$22.30 | \$25.84 | \$29.19 | \$36.34 | \$41.48 | \$33.94 | \$42.27 | \$49.48 | \$56.77 | \$71.91 | \$81.63 | 26 |
| 27 | \$12.03 | \$14.62 | \$16.76 | \$18.51 | \$22.45 | \$25.16 | \$18.39 | \$22.65 | \$26.24 | \$29.66 | \$36.98 | \$42.21 | \$34.32 | \$42.81 | \$50.09 | \$57.45 | \$72.83 | \$82.64 | 27 |
| 28 | \$12.07 | \$14.70 | \$16.89 | \$18.68 | \$22.62 | \$25.37 | \$18.68 | \$23.01 | \$26.69 | \$30.15 | \$37.63 | \$42.92 | \$34.72 | \$43.33 | \$50.69 | \$58.18 | \$73.74 | \$83.73 | 28 |
| 29 | \$12.16 | \$14.77 | \$17.01 | \$18.80 | \$22.83 | \$25.56 | \$18.95 | \$23.39 | \$27.10 | \$30.66 | \$38.27 | \$43.68 | \$35.11 | \$43.85 | \$51.29 | \$58.88 | \$74.66 | \$84.81 | 29 |
| 30 | \$12.22 | \$14.89 | \$17.12 | \$18.95 | \$22.98 | \$25.75 | \$19.23 | \$23.73 | \$27.54 | \$31.17 | \$38.94 | \$44.43 | \$35.51 | \$44.35 | \$51.88 | \$59.60 | \$75.60 | \$85.89 | 30 |
| 31 | \$12.28 | \$14.97 | \$17.20 | \$19.07 | \$23.17 | \$25.97 | \$19.53 | \$24.10 | \$28.00 | \$31.69 | \$39.62 | \$45.20 | \$35.96 | \$44.86 | \$52.53 | \$60.31 | \$76.57 | \$87.00 | 31 |
| 32 | \$12.33 | \$15.05 | \$17.33 | \$19.20 | \$23.33 | \$26.17 | \$19.79 | \$24.49 | \$28.42 | \$32.21 | \$40.29 | \$46.00 | \$36.40 | \$45.40 | \$53.16 | \$61.07 | \$77.52 | \$88.12 | 32 |
| 33 | \$12.42 | \$15.17 | \$17.45 | \$19.35 | \$23.54 | \$26.36 | \$20.11 | \$24.89 | \$28.90 | \$32.74 | \$40.98 | \$46.79 | \$36.84 | \$45.95 | \$53.79 | \$61.84 | \$78.53 | \$89.24 | 33 |
| 34 | \$12.45 | \$15.26 | \$17.57 | \$19.47 | \$23.68 | \$26.57 | \$20.43 | \$25.29 | \$29.39 | \$33.29 | \$41.69 | \$47.56 | \$37.27 | \$46.51 | \$54.43 | \$62.59 | \$79.51 | \$90.38 | 34 |
| 35 | \$12.55 | \$15.33 | \$17.69 | \$19.62 | \$23.85 | \$26.81 | \$20.75 | \$25.63 | \$29.88 | \$33.86 | \$42.39 | \$48.38 | \$37.70 | \$47.03 | \$55.11 | \$63.36 | \$80.52 | \$91.58 | 35 |
| 36 | \$12.67 | \$15.53 | \$17.92 | \$19.87 | \$24.22 | \$27.16 | \$21.14 | \$26.17 | \$30.46 | \$34.62 | \$43.30 | \$49.38 | \$38.21 | \$47.66 | \$55.87 | \$64.22 | \$81.65 | \$92.90 | 36 |
| 37 | \$12.78 | \$15.69 | \$18.16 | \$20.16 | \$24.52 | \$27.54 | \$21.55 | \$26.69 | \$31.05 | \$35.23 | \$44.19 | \$50.40 | \$38.75 | \$48.30 | \$56.63 | \$65.11 | \$82.83 | \$94.20 | 37 |
| 38 | \$12.95 | \$15.88 | \$18.36 | \$20.39 | \$24.89 | \$27.92 | \$21.93 | \$27.20 | \$31.65 | \$35.96 | \$45.11 | \$51.47 | \$39.26 | \$48.92 | \$57.39 | \$66.08 | \$83.96 | \$95.56 | 38 |
| 39 | \$13.05 | \$16.05 | \$18.59 | \$20.67 | \$25.20 | \$28.30 | \$22.33 | \$27.71 | \$32.27 | \$36.67 | \$46.07 | \$52.56 | \$39.78 | \$49.58 | \$58.12 | \$66.89 | \$85.17 | \$96.92 | 39 |
| 40 | \$13.18 | \$16.25 | \$18.83 | \$20.91 | \$25.53 | \$28.71 | \$22.78 | \$28.27 | \$32.91 | \$37.43 | \$47.03 | \$53.67 | \$40.29 | \$50.25 | \$58.93 | \$67.82 | \$86.37 | \$98.32 | 40 |
| 41 | \$13.30 | \$16.40 | \$19.07 | \$21.18 | \$25.87 | \$29.06 | \$23.21 | \$28.83 | \$33.56 | \$38.18 | \$48.03 | \$54.79 | \$40.82 | \$50.93 | \$59.72 | \$68.71 | \$87.60 | \$99.70 | 41 |
| 42 | \$13.42 | \$16.61 | \$19.27 | \$21.47 | \$26.21 | \$29.47 | \$23.65 | \$29.39 | \$34.24 | \$38.98 | \$49.02 | \$55.94 | \$41.38 | \$51.60 | \$60.53 | \$69.69 | \$88.84 | \$101.15 | 42 |
| 43 | \$13.57 | \$16.81 | \$19.53 | \$21.69 | \$26.57 | \$29.88 | \$24.10 | \$29.94 | \$34.93 | \$39.78 | \$50.06 | \$57.10 | \$41.94 | \$52.28 | \$61.33 | \$70.64 | \$90.07 | \$102.55 | 43 |
| 44 | \$13.68 | \$16.96 | \$19.75 | \$21.98 | \$26.88 | \$30.21 | \$24.52 | \$30.55 | \$35.60 | \$40.58 | \$51.08 | \$58.28 | \$42.48 | \$52.99 | \$62.15 | \$71.60 | \$91.33 | \$104.04 | 44 |
| 45 | \$13.82 | \$17.16 | \$19.94 | \$22.23 | \$27.24 | \$30.62 | \$25.00 | \$31.11 | \$36.34 | \$41.42 | \$52.16 | \$59.53 | \$43.04 | \$53.71 | \$62.99 | \$72.63 | \$92.61 | \$105.51 | 45 |
| 46 | \$14.06 | \$17.48 | \$20.39 | \$22.75 | \$27.87 | \$31.38 | \$25.97 | \$32.27 | \$37.63 | \$42.65 | \$53.47 | \$61.04 | \$43.71 | \$54.55 | \$64.00 | \$73.82 | \$94.16 | \$107.26 | 46 |
| 47 | \$14.29 | \$17.84 | \$20.83 | \$23.25 | \$28.52 | \$32.13 | \$26.92 | \$33.52 | \$38.94 | \$43.92 | \$54.82 | \$62.59 | \$44.40 | \$55.42 | \$65.02 | \$75.01 | \$95.73 | \$109.07 | 47 |
| 48 | \$14.58 | \$18.19 | \$21.30 | \$23.77 | \$29.19 | \$32.86 | \$27.92 | \$34.80 | \$40.29 | \$45.23 | \$56.22 | \$64.17 | \$45.11 | \$56.30 | \$66.06 | \$76.24 | \$97.31 | \$110.89 | 48 |
| 49 | \$14.81 | \$18.56 | \$21.75 | \$24.24 | \$29.82 | \$33.61 | \$28.94 | \$36.11 | \$41.69 | \$46.59 | \$57.65 | \$65.82 | \$45.83 | \$57.22 | \$67.13 | \$77.47 | \$98.90 | \$112.72 | 49 |
| 50 | \$15.05 | \$18.88 | \$22.19 | \$24.77 | \$30.50 | \$34.36 | \$30.03 | \$37.51 | \$43.16 | \$47.98 | \$59.13 | \$67.49 | \$46.55 | \$58.12 | \$68.21 | \$78.76 | \$100.54 | \$114.59 | 50 |
| 51 | \$15.29 | \$19.23 | \$22.62 | \$25.29 | \$31.14 | \$35.11 | \$31.14 | \$38.94 | \$44.68 | \$49.41 | \$60.65 | \$69.20 | \$47.27 | \$59.05 | \$69.29 | \$80.03 | \$102.21 | \$116.49 | 51 |
| 52 | \$15.58 | \$19.59 | \$23.05 | \$25.81 | \$31.81 | \$35.84 | \$32.27 | \$40.40 | \$46.21 | \$50.89 | \$62.18 | \$70.95 | \$48.03 | \$60.01 | \$70.40 | \$81.35 | \$103.87 | \$118.46 | 52 |
| 53 | \$15.81 | \$19.94 | \$23.51 | \$26.31 | \$32.46 | \$36.59 | \$33.48 | \$41.98 | \$47.86 | \$52.40 | \$63.79 | \$72.78 | \$48.77 | \$60.95 | \$71.51 | \$82.64 | \$105.60 | \$120.41 | 53 |
| 54 | \$16.05 | \$20.31 | \$23.93 | \$26.81 | \$33.09 | \$37.35 | \$34.76 | \$43.56 | \$49.52 | \$53.94 | \$65.41 | \$74.66 | \$49.52 | \$61.92 | \$72.68 | \$84.00 | \$107.35 | \$122.40 | 54 |
| 55 | \$16.27 | \$20.63 | \$24.37 | \$27.32 | \$33.76 | \$38.12 | \$36.17 | \$45.23 | \$51.29 | \$55.54 | \$67.13 | \$76.66 | \$50.34 | \$62.91 | \$73.82 | \$85.28 | \$109.15 | \$124.44 | 55 |
| 56 | \$17.88 | \$22.42 | \$26.27 | \$29.51 | \$36.59 | \$41.38 | \$37.91 | \$47.39 | \$53.71 | \$58.40 | \$71.24 | \$81.35 | \$52.40 | \$65.66 | \$77.14 | \$89.24 | \$114.40 | \$130.47 | 56 |
| 57 | \$19.44 | \$24.18 | \$28.19 | \$31.74 | \$39.47 | \$44.59 | \$39.73 | \$49.65 | \$56.25 | \$61.44 | \$75.57 | \$86.32 | \$54.55 | \$68.53 | \$80.60 | \$93.36 | \$119.88 | \$136.86 | 57 |
| 58 | \$21.02 | \$25.93 | \$30.06 | \$33.94 | \$42.27 | \$47.86 | \$41.65 | \$52.04 | \$58.93 | \$64.63 | \$80.18 | \$91.62 | \$56.83 | \$71.51 | \$84.22 | \$97.72 | \$125.66 | \$143.54 | 58 |
| 59 | \$22.57 | \$27.71 | \$31.98 | \$36.11 | \$45.11 | \$51.13 | \$43.63 | \$54.55 | \$61.71 | \$67.97 | \$85.09 | \$97.23 | \$59.18 | \$74.62 | \$88.00 | \$102.26 | \$131.73 | \$150.55 | 59 |
| 60 | \$24.18 | \$29.47 | \$33.88 | \$38.34 | \$47.98 | \$54.40 | \$45.76 | \$57.17 | \$64.67 | \$71.48 | \$90.27 | \$103.19 | \$61.63 | \$77.85 | \$91.84 | \$106.99 | \$138.04 | \$157.87 | 60 |
| 61 | \$25.75 | \$31.23 | \$35.79 | \$40.52 | \$50.80 | \$57.65 | \$47.94 | \$59.34 | \$67.73 | \$75.19 | \$95.77 | \$109.54 | \$64.17 | \$81.24 | \$96.06 | \$111.91 | \$144.68 | \$165.57 | 61 |
| 62 | \$27.32 | \$32.97 | \$37.66 | \$42.74 | \$53.67 | \$60.92 | \$50.28 | \$62.74 | \$70.99 | \$79.00 | \$101.54 | \$116.31 | \$66.86 | \$84.72 | \$100.38 | \$117.11 | \$151.66 | \$173.68 | 62 |
| 63 | \$30.18 | \$36.47 | \$41.89 | \$47.30 | \$59.41 | \$67.44 | \$53.04 | \$66.18 | \$76.16 | \$85.28 | \$109.33 | \$125.14 | \$71.72 | \$90.74 | \$107.35 | \$124.95 | \$161.29 | \$184.50 | 63 |
| 64 | \$33.04 | \$39.99 | \$45.71 | \$51.84 | \$65.18 | \$73.99 | \$55.94 | \$69.80 | \$81.71 | \$92.06 | \$117.73 | \$134.66 | \$76.92 | \$97.15 | \$114.79 | \$133.30 | \$171.53 | \$196.01 | 64 |
| 65 | \$35.92 | \$43.45 | \$49.70 | \$56.42 | \$70.92 | \$80.55 | \$59.00 | \$73.62 | \$87.64 | \$99.37 | \$126.81 | \$144.90 | \$82.50 | \$104.04 | \$122.75 | \$142.22 | \$182.44 | \$208.24 | 65 |
| 66 | \$38.79 | \$46.94 | \$53.71 | \$60.95 | \$76.68 | \$87.08 | \$62.24 | \$77.64 | \$94.01 | \$107.31 | \$136.57 | \$155.91 | \$88.47 | \$111.41 | \$131.26 | \$151.72 | \$194.03 | \$221.23 | 66 |
| 67 | \$41.65 | \$50.46 | \$57.73 | \$65.53 | \$82.43 | \$93.60 | \$65.66 | \$81.87 | \$100.90 | \$115.82 | \$147.11 | \$167.78 | \$94.89 | \$119.25 | \$140.44 | \$161.85 | \$206.37 | \$234.99 | 67 |
| 68 | \$47.30 | \$57.41 | \$65.82 | \$74.59 | \$93.48 | \$106.12 | \$73.14 | \$91.26 | \$111.44 | \$127.49 | \$161.21 | \$183.55 | \$103.44 | \$130.21 | \$153.54 | \$176.28 | \$223.54 | \$254.07 | 68 |
| 69 | \$52.95 | \$64.38 | \$73.91 | \$83.58 | \$104.60 | \$118.57 | \$81.47 | \$101.78 | \$123.08 | \$140.35 | \$176.67 | \$200.79 | \$112.76 | \$142.19 | \$167.82 | \$191.95 | \$242.13 | \$274.68 | 69 |
| 70 | \$58.62 | \$71.36 | \$81.97 | \$92.61 | \$115.68 | \$131.08 | \$90.74 | \$113.48 | \$135.94 | \$154.50 | \$193.58 | \$219.66 | \$122.91 | \$155.24 | \$183.48 | \$209.04 | \$262.27 | \$296.98 | 70 |
| 71 | \$64.26 | \$78.31 | \$90.07 | \$101.61 | \$126.78 | \$143.54 | \$101.06 | \$126.53 | \$150.16 | \$170.06 | \$212.14 | \$240.30 | \$133.97 | \$169.51 | \$200.56 | \$227.63 | \$284.10 | \$321.08 | 71 |
| 72 | \$69.92 | \$85.28 | \$98.14 | \$110.65 | \$137.85 | \$156.04 | \$112.52 | \$141.08 | \$165.84 | \$187.22 | \$232.50 | \$262.83 | \$146.09 | \$185.11 | \$219.27 | \$247.82 | \$307.69 | \$347.12 | 72 |
| 73 | \$80.11 | \$98.23 | \$113.43 | \$127.45 | \$158.04 | \$178.59 | \$124.67 | \$156.87 | \$184.82 | \$208.11 | \$257.41 | \$290.53 | \$160.38 | \$203.98 | \$242.20 | \$272.99 | \$337.57 | \$380.26 | 73 |
| 74 | \$90.27 | \$111.14 | \$128.73 | \$144.27 | \$178.22 | \$201.11 | \$138.13 | \$174.44 | \$206.01 | \$231.33 | \$285.02 | \$321.20 | \$176.10 | \$224.80 | \$267.52 | \$300.69 | \$370.34 | \$416.52 | 74 |
| 75 | \$100.43 | \$124.03 | \$144.01 | \$161.05 | \$198.41 | \$223.65 | \$153.01 | \$193.99 | \$229.63 | \$257.15 | \$315.55 | \$355.08 | \$193.36 | \$247.73 | \$295.52 | \$331.20 | \$406.25 | \$456.25 | 75 |
| 76 | \$110.61 | \$136.97 | \$159.27 | \$177.86 | \$218.60 | \$246.19 | \$169.54 | \$215.72 | \$255.94 | \$285.79 | \$349.39 | \$392.55 | \$212.30 | \$273.03 | \$326.46 | \$364.79 | \$445.67 | \$499.76 | 76 |
| 77 | \$120.77 | \$149.86 | \$174.56 | \$194.66 | \$238.77 | \$268.76 | \$187.86 | \$239.90 | \$285.33 | \$317.69 | \$386.86 | \$434.01 | \$233.08 | \$300.86 | \$360.62 | \$401.82 | \$488.90 | \$547.43 | 77 |
| 78 | \$130.12 | \$161.81 | \$188.80 | \$210.43 | \$257.77 | \$289.78 | \$199.72 | \$255.55 | \$304.39 | \$338.69 | \$411.74 | \$461.27 | \$246.03 | \$318.25 | \$382.06 | \$425.44 | \$516.81 | \$577.90 | 78 |
| 79 | \$139.51 | \$173.76 | \$203.05 | \$226.25 | \$276.77 | \$310.82 | \$212.34 | \$272.23 | \$324.75 | \$361.06 | \$438.22 | \$490.26 | \$259.69 | \$336.64 | \$404.81 | \$450.44 | \$546.32 | \$610.07 | 79 |
| 80 | \$148.93 | \$185.69 | \$217.33 | \$242.00 | \$295.71 | \$331.83 | \$225.76 | \$289.97 | \$346.45 | \$384.90 | \$466.40 | \$521.08 | \$274.10 | \$356.13 | \$428.91 | \$476.93 | \$577.54 | \$644.04 | 80 |
| 81 | \$158.28 | \$197.60 | \$231.57 | \$257.77 | \$314.71 | \$352.85 | \$240.00 | \$308.90 | \$369.58 | \$410.32 | \$496.39 | \$553.80 | \$289.30 | \$376.71 | \$454.42 | \$504.96 | \$610.54 | \$679.87 | 81 |
| 82 | \$167.66 | \$209.55 | \$245.83 | \$273.58 | \$333.70 | \$373.89 | \$255.18 | \$329.04 | \$394.22 | \$437.34 | \$528.32 | \$588.60 | \$305.40 | \$398.49 | \$481.39 | \$534.66 | \$645.41 | \$717.68 | 82 |
| 83 | \$179.97 | \$225.35 | \$264.81 | \$294.65 | \$359.24 | \$402.11 | \$271.30 | \$350.31 | \$420.15 | \$465.92 | \$562 | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|---|----------|----------|----------|------------|----------------------------|----------|------------|------------|------------|----------------------------|------------|----------|------------|------------|------------|------------|------------|----|
| | Comprehensive - 60 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$44.56 | \$54.13 | \$62.05 | \$68.48 | \$82.98 | \$92.85 | \$66.99 | \$82.38 | \$95.55 | \$107.81 | \$134.27 | \$153.11 | \$125.91 | \$156.84 | \$183.60 | \$210.66 | \$266.74 | \$302.62 | 25 |
| 26 | \$44.85 | \$54.43 | \$62.51 | \$69.07 | \$83.72 | \$93.74 | \$68.02 | \$83.72 | \$97.04 | \$109.58 | \$136.51 | \$155.79 | \$127.39 | \$158.77 | \$185.86 | \$213.20 | \$270.02 | \$306.50 | 26 |
| 27 | \$45.16 | \$54.88 | \$62.94 | \$69.53 | \$84.34 | \$94.50 | \$69.07 | \$85.07 | \$98.53 | \$111.40 | \$138.90 | \$158.48 | \$128.89 | \$160.73 | \$188.09 | \$215.74 | \$273.46 | \$310.39 | 27 |
| 28 | \$45.31 | \$55.17 | \$63.39 | \$70.14 | \$84.93 | \$95.24 | \$70.14 | \$86.42 | \$100.19 | \$113.18 | \$141.30 | \$161.17 | \$130.38 | \$162.67 | \$190.33 | \$218.44 | \$276.90 | \$314.44 | 28 |
| 29 | \$45.60 | \$55.48 | \$63.84 | \$70.57 | \$85.68 | \$96.00 | \$71.17 | \$87.76 | \$101.82 | \$115.13 | \$143.68 | \$164.01 | \$131.87 | \$164.62 | \$192.58 | \$221.13 | \$280.34 | \$318.47 | 29 |
| 30 | \$45.90 | \$55.91 | \$64.30 | \$71.17 | \$86.27 | \$96.73 | \$72.22 | \$89.11 | \$103.47 | \$117.06 | \$146.23 | \$166.86 | \$133.38 | \$166.56 | \$194.82 | \$223.83 | \$283.93 | \$322.49 | 30 |
| 31 | \$46.05 | \$56.22 | \$64.59 | \$71.62 | \$87.02 | \$97.48 | \$73.27 | \$90.45 | \$105.11 | \$119.02 | \$148.78 | \$169.69 | \$135.01 | \$168.50 | \$197.21 | \$226.52 | \$287.52 | \$326.68 | 31 |
| 32 | \$46.33 | \$56.51 | \$65.03 | \$72.06 | \$87.62 | \$98.23 | \$74.32 | \$91.96 | \$106.76 | \$120.95 | \$151.31 | \$172.69 | \$136.66 | \$170.47 | \$199.60 | \$229.36 | \$291.12 | \$330.88 | 32 |
| 33 | \$46.64 | \$56.97 | \$65.49 | \$72.67 | \$88.37 | \$99.38 | \$75.50 | \$93.45 | \$108.56 | \$122.90 | \$153.86 | \$175.88 | \$138.29 | \$172.54 | \$202.00 | \$232.20 | \$294.84 | \$335.07 | 33 |
| 34 | \$46.81 | \$57.27 | \$65.95 | \$73.12 | \$88.97 | \$99.73 | \$76.70 | \$94.93 | \$110.35 | \$124.98 | \$156.55 | \$178.66 | \$139.94 | \$174.65 | \$204.39 | \$235.05 | \$298.58 | \$339.41 | 34 |
| 35 | \$47.11 | \$57.56 | \$66.39 | \$73.71 | \$89.55 | \$100.62 | \$77.90 | \$96.29 | \$112.13 | \$127.08 | \$159.24 | \$181.67 | \$141.59 | \$176.57 | \$206.93 | \$237.89 | \$302.32 | \$343.88 | 35 |
| 36 | \$47.54 | \$58.32 | \$67.29 | \$74.61 | \$90.89 | \$101.96 | \$79.39 | \$98.23 | \$114.39 | \$129.64 | \$162.51 | \$185.41 | \$143.53 | \$178.98 | \$209.77 | \$241.18 | \$306.65 | \$348.81 | 36 |
| 37 | \$47.99 | \$58.92 | \$68.18 | \$75.66 | \$92.10 | \$103.47 | \$80.88 | \$100.19 | \$116.61 | \$132.32 | \$165.95 | \$189.30 | \$145.48 | \$181.37 | \$212.61 | \$244.45 | \$310.98 | \$353.75 | 37 |
| 38 | \$48.60 | \$59.66 | \$68.93 | \$76.55 | \$93.45 | \$104.81 | \$82.38 | \$102.11 | \$118.88 | \$135.01 | \$169.40 | \$193.33 | \$147.41 | \$183.76 | \$215.46 | \$247.73 | \$315.32 | \$358.84 | 38 |
| 39 | \$49.04 | \$60.25 | \$69.83 | \$77.59 | \$94.64 | \$106.29 | \$83.86 | \$104.06 | \$121.25 | \$137.71 | \$172.98 | \$197.36 | \$149.37 | \$186.15 | \$218.28 | \$251.19 | \$319.83 | \$363.91 | 39 |
| 40 | \$49.48 | \$60.98 | \$70.72 | \$78.51 | \$95.85 | \$107.81 | \$85.54 | \$106.15 | \$123.64 | \$140.56 | \$176.57 | \$201.54 | \$151.31 | \$188.68 | \$221.28 | \$254.62 | \$324.30 | \$369.15 | 40 |
| 41 | \$49.94 | \$61.59 | \$71.62 | \$79.53 | \$97.19 | \$109.15 | \$87.16 | \$108.24 | \$126.05 | \$143.39 | \$180.31 | \$205.73 | \$153.26 | \$191.22 | \$224.28 | \$258.06 | \$328.93 | \$373.47 | 41 |
| 42 | \$50.38 | \$62.34 | \$72.36 | \$80.60 | \$98.37 | \$110.65 | \$88.81 | \$110.35 | \$128.57 | \$146.38 | \$184.05 | \$210.06 | \$155.35 | \$193.78 | \$227.26 | \$261.65 | \$333.56 | \$379.78 | 42 |
| 43 | \$51.00 | \$63.11 | \$73.27 | \$81.49 | \$99.73 | \$112.13 | \$90.45 | \$112.43 | \$131.12 | \$149.37 | \$187.95 | \$214.39 | \$157.44 | \$196.33 | \$230.25 | \$265.24 | \$338.20 | \$385.14 | 43 |
| 44 | \$51.44 | \$63.69 | \$74.16 | \$82.52 | \$100.93 | \$113.48 | \$92.10 | \$114.69 | \$133.67 | \$152.36 | \$191.82 | \$218.89 | \$159.53 | \$198.99 | \$233.39 | \$268.83 | \$342.99 | \$390.69 | 44 |
| 45 | \$51.88 | \$64.44 | \$74.90 | \$83.42 | \$102.27 | \$114.98 | \$93.90 | \$116.77 | \$136.51 | \$155.50 | \$195.86 | \$223.54 | \$161.62 | \$201.69 | \$236.53 | \$272.71 | \$347.78 | \$396.22 | 45 |
| 46 | \$52.79 | \$65.65 | \$75.55 | \$85.36 | \$104.67 | \$117.82 | \$97.48 | \$121.25 | \$141.30 | \$160.13 | \$200.81 | \$229.20 | \$164.16 | \$204.84 | \$240.27 | \$277.20 | \$353.61 | \$402.80 | 46 |
| 47 | \$53.67 | \$66.99 | \$78.19 | \$87.32 | \$107.06 | \$120.66 | \$101.07 | \$125.91 | \$146.23 | \$164.92 | \$205.88 | \$235.05 | \$166.72 | \$208.13 | \$244.16 | \$281.68 | \$359.43 | \$409.52 | 47 |
| 48 | \$54.74 | \$68.33 | \$79.99 | \$89.27 | \$109.58 | \$123.35 | \$104.81 | \$130.67 | \$151.31 | \$169.85 | \$211.11 | \$241.02 | \$169.40 | \$211.42 | \$248.05 | \$286.33 | \$365.41 | \$416.39 | 48 |
| 49 | \$55.63 | \$69.69 | \$81.64 | \$91.05 | \$111.99 | \$126.19 | \$108.70 | \$135.60 | \$156.55 | \$174.94 | \$216.51 | \$247.14 | \$172.10 | \$214.84 | \$252.07 | \$290.95 | \$371.39 | \$423.27 | 49 |
| 50 | \$56.51 | \$70.87 | \$83.27 | \$92.99 | \$114.53 | \$129.04 | \$112.73 | \$140.84 | \$162.06 | \$180.16 | \$222.01 | \$253.42 | \$174.79 | \$218.28 | \$256.11 | \$295.74 | \$377.52 | \$430.30 | 50 |
| 51 | \$57.41 | \$72.22 | \$84.93 | \$94.93 | \$116.92 | \$131.87 | \$116.92 | \$146.23 | \$167.76 | \$185.55 | \$227.71 | \$259.86 | \$177.45 | \$221.73 | \$260.16 | \$300.52 | \$383.80 | \$437.47 | 51 |
| 52 | \$58.47 | \$73.57 | \$86.56 | \$96.88 | \$119.46 | \$134.56 | \$121.25 | \$151.77 | \$173.58 | \$191.08 | \$233.53 | \$266.43 | \$180.31 | \$225.31 | \$264.34 | \$305.47 | \$390.07 | \$444.80 | 52 |
| 53 | \$59.36 | \$74.90 | \$88.22 | \$98.84 | \$121.87 | \$137.41 | \$125.75 | \$157.59 | \$179.72 | \$196.77 | \$239.54 | \$273.31 | \$183.15 | \$228.90 | \$268.53 | \$310.39 | \$396.52 | \$452.13 | 53 |
| 54 | \$60.25 | \$76.24 | \$89.87 | \$100.62 | \$124.23 | \$140.25 | \$130.53 | \$163.58 | \$186.00 | \$202.60 | \$245.65 | \$280.34 | \$186.00 | \$232.50 | \$272.87 | \$315.46 | \$403.08 | \$459.61 | 54 |
| 55 | \$61.16 | \$77.45 | \$91.50 | \$102.55 | \$126.79 | \$143.09 | \$135.75 | \$169.85 | \$192.58 | \$208.57 | \$252.07 | \$287.82 | \$189.00 | \$236.23 | \$277.20 | \$320.27 | \$409.83 | \$467.24 | 55 |
| 56 | \$62.13 | \$78.19 | \$94.68 | \$110.79 | \$137.41 | \$155.35 | \$142.34 | \$177.93 | \$201.69 | \$219.35 | \$267.49 | \$305.47 | \$196.77 | \$246.57 | \$289.60 | \$335.07 | \$429.56 | \$489.96 | 56 |
| 57 | \$72.97 | \$90.75 | \$105.86 | \$119.16 | \$148.18 | \$167.46 | \$149.22 | \$186.45 | \$211.27 | \$230.71 | \$283.78 | \$324.16 | \$204.84 | \$257.31 | \$302.62 | \$350.61 | \$450.19 | \$513.87 | 57 |
| 58 | \$78.94 | \$97.34 | \$112.89 | \$127.39 | \$158.77 | \$179.72 | \$156.40 | \$195.42 | \$221.28 | \$242.66 | \$301.14 | \$344.03 | \$213.36 | \$268.53 | \$316.23 | \$366.91 | \$471.87 | \$539.00 | 58 |
| 59 | \$84.79 | \$104.06 | \$120.07 | \$135.60 | \$169.40 | \$191.97 | \$163.87 | \$204.84 | \$231.74 | \$255.22 | \$319.51 | \$365.12 | \$222.18 | \$280.19 | \$330.43 | \$383.96 | \$494.58 | \$565.31 | 59 |
| 60 | \$90.75 | \$110.65 | \$127.25 | \$143.99 | \$180.16 | \$204.24 | \$171.80 | \$214.70 | \$242.81 | \$269.39 | \$338.95 | \$387.55 | \$231.45 | \$292.29 | \$345.22 | \$401.73 | \$516.36 | \$592.82 | 60 |
| 61 | \$96.73 | \$117.22 | \$134.42 | \$152.21 | \$190.78 | \$216.51 | \$180.00 | \$225.03 | \$254.33 | \$282.28 | \$359.58 | \$411.31 | \$241.02 | \$305.01 | \$360.78 | \$420.28 | \$543.33 | \$621.67 | 61 |
| 62 | \$102.55 | \$123.81 | \$141.44 | \$160.44 | \$201.54 | \$228.76 | \$188.84 | \$235.63 | \$266.57 | \$296.63 | \$381.26 | \$436.73 | \$251.04 | \$318.15 | \$376.93 | \$439.74 | \$569.40 | \$652.18 | 62 |
| 63 | \$113.33 | \$136.95 | \$156.55 | \$177.64 | \$223.08 | \$253.28 | \$199.16 | \$248.49 | \$286.02 | \$320.27 | \$410.59 | \$469.93 | \$269.27 | \$340.75 | \$403.08 | \$469.18 | \$605.68 | \$692.85 | 63 |
| 64 | \$124.09 | \$150.11 | \$171.63 | \$194.66 | \$244.75 | \$277.78 | \$210.06 | \$262.10 | \$306.80 | \$345.66 | \$442.11 | \$505.66 | \$288.86 | \$364.82 | \$431.05 | \$500.58 | \$644.11 | \$736.07 | 64 |
| 65 | \$134.86 | \$163.13 | \$186.60 | \$211.86 | \$266.28 | \$302.47 | \$221.57 | \$276.44 | \$329.09 | \$373.20 | \$476.20 | \$544.09 | \$309.79 | \$390.69 | \$460.96 | \$534.07 | \$685.07 | \$781.96 | 65 |
| 66 | \$145.63 | \$176.29 | \$201.69 | \$228.90 | \$287.96 | \$328.98 | \$233.70 | \$291.56 | \$353.00 | \$402.94 | \$512.83 | \$585.50 | \$332.21 | \$418.34 | \$492.95 | \$569.79 | \$728.59 | \$830.70 | 66 |
| 67 | \$156.40 | \$189.44 | \$216.80 | \$246.10 | \$309.50 | \$351.52 | \$246.57 | \$307.41 | \$378.86 | \$434.94 | \$552.45 | \$630.06 | \$356.29 | \$447.80 | \$527.34 | \$607.78 | \$774.93 | \$882.43 | 67 |
| 68 | \$177.64 | \$215.60 | \$247.14 | \$280.05 | \$351.05 | \$398.45 | \$274.65 | \$342.68 | \$418.48 | \$478.75 | \$605.39 | \$689.25 | \$388.43 | \$488.91 | \$576.52 | \$661.89 | \$839.38 | \$954.05 | 68 |
| 69 | \$198.85 | \$241.77 | \$277.50 | \$313.83 | \$392.77 | \$445.26 | \$305.91 | \$382.16 | \$462.17 | \$527.04 | \$663.38 | \$754.01 | \$423.42 | \$533.92 | \$630.20 | \$720.81 | \$909.19 | \$1,031.50 | 69 |
| 70 | \$220.09 | \$267.93 | \$307.84 | \$347.78 | \$434.34 | \$492.21 | \$340.75 | \$426.11 | \$510.44 | \$580.12 | \$726.94 | \$824.88 | \$461.55 | \$582.96 | \$688.95 | \$784.95 | \$984.84 | \$1,115.22 | 70 |
| 71 | \$241.32 | \$294.11 | \$338.20 | \$381.56 | \$476.05 | \$539.00 | \$379.47 | \$475.16 | \$563.83 | \$638.57 | \$796.61 | \$902.32 | \$503.13 | \$636.48 | \$753.10 | \$854.78 | \$1,066.78 | \$1,205.69 | 71 |
| 72 | \$262.56 | \$320.27 | \$368.56 | \$415.50 | \$517.61 | \$585.95 | \$422.53 | \$529.74 | \$622.73 | \$703.01 | \$873.02 | \$986.94 | \$548.58 | \$695.10 | \$823.37 | \$930.57 | \$1,155.45 | \$1,303.47 | 72 |
| 73 | \$300.81 | \$368.86 | \$425.96 | \$478.59 | \$593.43 | \$670.56 | \$468.13 | \$589.09 | \$694.05 | \$781.52 | \$966.60 | \$1,091.01 | \$602.25 | \$765.96 | \$909.49 | \$1,025.07 | \$1,267.59 | \$1,427.87 | 73 |
| 74 | \$338.95 | \$417.29 | \$483.37 | \$541.70 | \$669.23 | \$755.19 | \$518.67 | \$655.02 | \$773.59 | \$868.67 | \$1,070.21 | \$1,206.14 | \$661.30 | \$844.16 | \$1,004.60 | \$1,129.12 | \$1,390.62 | \$1,564.06 | 74 |
| 75 | \$377.08 | \$465.74 | \$540.80 | \$604.79 | \$745.02 | \$839.82 | \$574.59 | \$728.44 | \$862.26 | \$965.57 | \$1,184.90 | \$1,333.38 | \$726.03 | \$930.28 | \$1,109.69 | \$1,243.66 | \$1,525.49 | \$1,713.28 | 75 |
| 76 | \$415.35 | \$514.34 | \$598.06 | \$667.89 | \$820.83 | \$924.44 | \$636.63 | \$810.08 | \$961.08 | \$1,073.22 | \$1,311.98 | \$1,474.06 | \$797.20 | \$1,025.21 | \$1,225.87 | \$1,369.84 | \$1,673.52 | \$1,876.69 | 76 |
| 77 | \$453.46 | \$562.78 | \$655.47 | \$730.98 | \$896.64 | \$1,009.22 | \$705.42 | \$900.82 | \$1,071.41 | \$1,192.97 | \$1,452.68 | \$1,629.71 | \$875.26 | \$1,129.72 | \$1,354.14 | \$1,508.90 | \$1,835.88 | \$2,055.67 | 77 |
| 78 | \$488.62 | \$607.63 | \$709.01 | \$790.17 | \$967.95 | \$1,088.15 | \$749.98 | \$959.59 | \$1,143.03 | \$1,271.77 | \$1,546.13 | \$1,732.12 | \$923.85 | \$1,195.07 | \$1,434.73 | \$1,597.55 | \$1,940.69 | \$2,170.06 | 78 |
| 79 | \$523.89 | \$652.49 | \$762.51 | \$849.53 | \$1,039.27 | \$1,167.11 | \$797.36 | \$1,022.22 | \$1,219.44 | \$1,355.79 | \$1,645.56 | \$1,840.97 | \$975.13 | \$1,264.14 | \$1,520.11 | \$1,691.47 | \$2,051.49 | \$2,290.86 | 79 |
| 80 | \$559.19 | \$697.33 | \$816.05 | \$908.74 | \$1,110.43 | \$1,246.05 | \$847.76 | \$1,088.90 | \$1,300.93 | \$1,445 | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | | | | |
|-----------|------------------------|--|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----|--|--|-----------|
| | | Comprehensive - 60 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | | Auto 3% Compound Inflation | | | | | | | Auto 5% Compound Inflation | | | | | | | Issue Age |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | | | |
| 25 | \$4.35 | \$5.31 | \$6.08 | \$6.73 | \$8.12 | \$9.09 | \$6.47 | \$7.98 | \$9.24 | \$10.43 | \$12.97 | \$14.87 | \$11.91 | \$14.77 | \$17.24 | \$19.75 | \$24.97 | \$28.30 | 25 | | | |
| 26 | \$4.38 | \$5.36 | \$6.13 | \$6.77 | \$8.17 | \$9.15 | \$6.55 | \$8.11 | \$9.39 | \$10.60 | \$13.19 | \$15.14 | \$12.05 | \$14.94 | \$17.45 | \$19.99 | \$25.29 | \$28.68 | 26 | | | |
| 27 | \$4.41 | \$5.39 | \$6.18 | \$6.81 | \$8.25 | \$9.23 | \$6.64 | \$8.23 | \$9.56 | \$10.79 | \$13.42 | \$15.39 | \$12.18 | \$15.14 | \$17.64 | \$20.23 | \$25.61 | \$29.03 | 27 | | | |
| 28 | \$4.42 | \$5.41 | \$6.23 | \$6.88 | \$8.32 | \$9.32 | \$6.75 | \$8.36 | \$9.70 | \$10.96 | \$13.65 | \$15.64 | \$12.32 | \$15.30 | \$17.86 | \$20.47 | \$25.95 | \$29.41 | 28 | | | |
| 29 | \$4.44 | \$5.46 | \$6.26 | \$6.92 | \$8.37 | \$9.38 | \$6.86 | \$8.49 | \$9.85 | \$11.12 | \$13.89 | \$15.92 | \$12.46 | \$15.48 | \$18.08 | \$20.72 | \$26.26 | \$29.80 | 29 | | | |
| 30 | \$4.47 | \$5.50 | \$6.30 | \$6.96 | \$8.44 | \$9.46 | \$6.96 | \$8.62 | \$10.01 | \$11.33 | \$14.12 | \$16.19 | \$12.63 | \$15.68 | \$18.30 | \$21.00 | \$26.59 | \$30.17 | 30 | | | |
| 31 | \$4.50 | \$5.53 | \$6.35 | \$7.02 | \$8.50 | \$9.53 | \$7.06 | \$8.77 | \$10.18 | \$11.52 | \$14.37 | \$16.47 | \$12.77 | \$15.86 | \$18.51 | \$21.25 | \$26.93 | \$30.57 | 31 | | | |
| 32 | \$4.51 | \$5.56 | \$6.39 | \$7.06 | \$8.57 | \$9.60 | \$7.17 | \$8.90 | \$10.33 | \$11.69 | \$14.62 | \$16.74 | \$12.91 | \$16.05 | \$18.72 | \$21.52 | \$27.26 | \$30.97 | 32 | | | |
| 33 | \$4.54 | \$5.59 | \$6.44 | \$7.12 | \$8.62 | \$9.69 | \$7.28 | \$9.03 | \$10.49 | \$11.90 | \$14.86 | \$17.03 | \$13.07 | \$16.24 | \$18.96 | \$21.77 | \$27.60 | \$31.36 | 33 | | | |
| 34 | \$4.57 | \$5.63 | \$6.48 | \$7.16 | \$8.70 | \$9.75 | \$7.40 | \$9.17 | \$10.67 | \$12.08 | \$15.13 | \$17.33 | \$13.22 | \$16.42 | \$19.16 | \$22.03 | \$27.95 | \$31.77 | 34 | | | |
| 35 | \$4.59 | \$5.67 | \$6.51 | \$7.22 | \$8.77 | \$9.83 | \$7.50 | \$9.33 | \$10.84 | \$12.29 | \$15.38 | \$17.62 | \$13.39 | \$16.63 | \$19.42 | \$22.31 | \$28.30 | \$32.16 | 35 | | | |
| 36 | \$4.63 | \$5.73 | \$6.60 | \$7.30 | \$8.89 | \$9.98 | \$7.63 | \$9.49 | \$11.06 | \$12.54 | \$15.71 | \$17.99 | \$13.55 | \$16.84 | \$19.68 | \$22.62 | \$28.70 | \$32.63 | 36 | | | |
| 37 | \$4.69 | \$5.80 | \$6.68 | \$7.41 | \$9.01 | \$10.12 | \$7.77 | \$9.67 | \$11.28 | \$12.78 | \$16.02 | \$18.37 | \$13.73 | \$17.08 | \$19.94 | \$22.92 | \$29.11 | \$33.09 | 37 | | | |
| 38 | \$4.72 | \$5.86 | \$6.78 | \$7.50 | \$9.12 | \$10.25 | \$7.92 | \$9.86 | \$11.48 | \$13.04 | \$16.37 | \$18.73 | \$13.93 | \$17.31 | \$20.22 | \$23.24 | \$29.51 | \$33.56 | 38 | | | |
| 39 | \$4.77 | \$5.93 | \$6.86 | \$7.60 | \$9.24 | \$10.38 | \$8.09 | \$10.05 | \$11.72 | \$13.30 | \$16.70 | \$19.13 | \$14.11 | \$17.55 | \$20.48 | \$23.56 | \$29.93 | \$34.02 | 39 | | | |
| 40 | \$4.83 | \$5.98 | \$6.93 | \$7.70 | \$9.37 | \$10.54 | \$8.23 | \$10.24 | \$11.95 | \$13.56 | \$17.06 | \$19.54 | \$14.30 | \$17.77 | \$20.76 | \$23.88 | \$30.35 | \$34.52 | 40 | | | |
| 41 | \$4.88 | \$6.05 | \$7.02 | \$7.79 | \$9.50 | \$10.68 | \$8.37 | \$10.44 | \$12.18 | \$13.84 | \$17.40 | \$19.93 | \$14.50 | \$18.01 | \$21.04 | \$24.22 | \$30.77 | \$35.01 | 41 | | | |
| 42 | \$4.92 | \$6.13 | \$7.10 | \$7.88 | \$9.63 | \$10.82 | \$8.51 | \$10.66 | \$12.42 | \$14.12 | \$17.77 | \$20.35 | \$14.67 | \$18.26 | \$21.33 | \$24.54 | \$31.20 | \$35.51 | 42 | | | |
| 43 | \$4.96 | \$6.19 | \$7.18 | \$7.98 | \$9.75 | \$10.96 | \$8.69 | \$10.85 | \$12.67 | \$14.41 | \$18.13 | \$20.77 | \$14.88 | \$18.50 | \$21.63 | \$24.89 | \$31.64 | \$36.01 | 43 | | | |
| 44 | \$5.02 | \$6.26 | \$7.27 | \$8.10 | \$9.87 | \$11.09 | \$8.84 | \$11.06 | \$12.90 | \$14.72 | \$18.51 | \$21.21 | \$15.09 | \$18.73 | \$21.91 | \$25.22 | \$32.09 | \$36.53 | 44 | | | |
| 45 | \$5.05 | \$6.33 | \$7.35 | \$8.17 | \$10.00 | \$11.24 | \$9.02 | \$11.28 | \$13.17 | \$15.00 | \$18.92 | \$21.65 | \$15.29 | \$19.00 | \$22.21 | \$25.58 | \$32.54 | \$37.07 | 45 | | | |
| 46 | \$5.15 | \$6.45 | \$7.52 | \$8.36 | \$10.24 | \$11.52 | \$9.34 | \$11.67 | \$13.59 | \$15.42 | \$19.37 | \$22.20 | \$15.53 | \$19.31 | \$22.56 | \$25.99 | \$33.09 | \$37.69 | 46 | | | |
| 47 | \$5.25 | \$6.59 | \$7.68 | \$8.54 | \$10.46 | \$11.78 | \$9.65 | \$12.09 | \$14.05 | \$15.86 | \$19.87 | \$22.77 | \$15.79 | \$19.61 | \$22.92 | \$26.41 | \$33.63 | \$38.31 | 47 | | | |
| 48 | \$5.31 | \$6.73 | \$7.84 | \$8.75 | \$10.71 | \$12.07 | \$10.00 | \$12.54 | \$14.51 | \$16.29 | \$20.36 | \$23.35 | \$16.02 | \$19.92 | \$23.29 | \$26.84 | \$34.18 | \$38.95 | 48 | | | |
| 49 | \$5.41 | \$6.85 | \$8.01 | \$8.93 | \$10.96 | \$12.33 | \$10.34 | \$12.97 | \$14.98 | \$16.76 | \$20.89 | \$23.95 | \$16.27 | \$20.23 | \$23.67 | \$27.28 | \$34.75 | \$39.60 | 49 | | | |
| 50 | \$5.52 | \$6.99 | \$8.16 | \$9.11 | \$11.21 | \$12.61 | \$10.71 | \$13.43 | \$15.48 | \$17.24 | \$21.41 | \$24.54 | \$16.53 | \$20.56 | \$24.06 | \$27.72 | \$35.32 | \$40.26 | 50 | | | |
| 51 | \$5.61 | \$7.10 | \$8.34 | \$9.32 | \$11.43 | \$12.88 | \$11.09 | \$13.93 | \$15.99 | \$17.73 | \$21.95 | \$25.18 | \$16.79 | \$20.89 | \$24.42 | \$28.17 | \$35.90 | \$40.92 | 51 | | | |
| 52 | \$5.69 | \$7.23 | \$8.49 | \$9.48 | \$11.67 | \$13.17 | \$11.48 | \$14.43 | \$16.52 | \$18.24 | \$22.51 | \$25.82 | \$17.06 | \$21.22 | \$24.83 | \$28.63 | \$36.51 | \$41.60 | 52 | | | |
| 53 | \$5.79 | \$7.35 | \$8.66 | \$9.67 | \$11.92 | \$13.43 | \$11.90 | \$14.93 | \$17.07 | \$18.73 | \$23.07 | \$26.46 | \$17.33 | \$21.56 | \$25.21 | \$29.08 | \$37.10 | \$42.30 | 53 | | | |
| 54 | \$5.87 | \$7.49 | \$8.82 | \$9.86 | \$12.16 | \$13.70 | \$12.31 | \$15.48 | \$17.63 | \$19.27 | \$23.66 | \$27.13 | \$17.60 | \$21.90 | \$25.62 | \$29.56 | \$37.72 | \$43.00 | 54 | | | |
| 55 | \$5.95 | \$7.61 | \$8.98 | \$10.05 | \$12.40 | \$13.98 | \$12.73 | \$16.02 | \$18.24 | \$19.78 | \$24.29 | \$27.81 | \$17.86 | \$22.25 | \$26.03 | \$30.03 | \$38.36 | \$43.71 | 55 | | | |
| 56 | \$6.03 | \$7.74 | \$9.14 | \$10.26 | \$13.43 | \$15.18 | \$13.34 | \$16.78 | \$19.09 | \$20.83 | \$25.75 | \$29.51 | \$18.60 | \$23.21 | \$27.20 | \$31.42 | \$40.21 | \$45.87 | 56 | | | |
| 57 | \$7.12 | \$8.91 | \$10.37 | \$11.66 | \$14.49 | \$16.38 | \$13.98 | \$17.58 | \$19.98 | \$21.95 | \$27.32 | \$31.31 | \$19.37 | \$24.22 | \$28.41 | \$32.87 | \$42.13 | \$48.09 | 57 | | | |
| 58 | \$7.70 | \$9.57 | \$11.08 | \$12.46 | \$15.52 | \$17.57 | \$14.64 | \$18.43 | \$20.91 | \$23.13 | \$28.96 | \$33.22 | \$20.19 | \$25.28 | \$29.68 | \$34.39 | \$44.17 | \$50.44 | 58 | | | |
| 59 | \$8.27 | \$10.21 | \$11.78 | \$13.29 | \$16.57 | \$18.78 | \$15.35 | \$19.31 | \$21.90 | \$24.38 | \$30.72 | \$35.23 | \$21.02 | \$26.37 | \$31.01 | \$35.98 | \$46.29 | \$52.91 | 59 | | | |
| 60 | \$8.84 | \$10.86 | \$12.49 | \$14.10 | \$17.61 | \$19.95 | \$16.08 | \$20.22 | \$22.92 | \$25.70 | \$32.58 | \$37.38 | \$21.89 | \$27.52 | \$32.41 | \$37.65 | \$46.52 | \$55.50 | 60 | | | |
| 61 | \$9.44 | \$11.52 | \$13.18 | \$14.91 | \$18.66 | \$21.15 | \$16.84 | \$21.18 | \$24.01 | \$27.07 | \$34.54 | \$39.66 | \$22.79 | \$28.71 | \$33.86 | \$39.40 | \$50.85 | \$58.20 | 61 | | | |
| 62 | \$10.00 | \$12.17 | \$13.89 | \$15.72 | \$19.69 | \$22.38 | \$17.66 | \$22.18 | \$25.12 | \$28.53 | \$36.65 | \$42.09 | \$23.74 | \$29.96 | \$35.38 | \$41.22 | \$53.31 | \$61.03 | 62 | | | |
| 63 | \$11.06 | \$13.45 | \$15.36 | \$17.38 | \$21.80 | \$24.76 | \$18.94 | \$23.73 | \$27.07 | \$30.77 | \$39.44 | \$45.23 | \$25.47 | \$32.09 | \$37.86 | \$43.99 | \$56.71 | \$64.83 | 63 | | | |
| 64 | \$12.09 | \$14.75 | \$16.83 | \$19.07 | \$23.91 | \$27.16 | \$20.31 | \$25.40 | \$29.15 | \$33.20 | \$42.44 | \$48.63 | \$27.31 | \$34.35 | \$40.48 | \$46.93 | \$60.29 | \$68.87 | 64 | | | |
| 65 | \$13.16 | \$16.03 | \$18.32 | \$20.75 | \$26.03 | \$29.56 | \$21.77 | \$27.19 | \$31.38 | \$35.81 | \$45.67 | \$52.28 | \$29.28 | \$36.78 | \$43.31 | \$50.07 | \$64.13 | \$73.15 | 65 | | | |
| 66 | \$14.19 | \$17.33 | \$19.79 | \$22.43 | \$28.15 | \$31.97 | \$23.33 | \$29.08 | \$33.77 | \$38.62 | \$49.16 | \$56.21 | \$31.41 | \$39.38 | \$46.30 | \$53.42 | \$68.21 | \$77.73 | 66 | | | |
| 67 | \$15.26 | \$18.60 | \$21.26 | \$24.11 | \$30.25 | \$34.36 | \$25.00 | \$31.15 | \$36.34 | \$41.69 | \$52.91 | \$60.41 | \$33.70 | \$42.17 | \$49.51 | \$56.98 | \$72.53 | \$82.58 | 67 | | | |
| 68 | \$17.31 | \$21.18 | \$24.24 | \$27.43 | \$34.34 | \$38.94 | \$27.52 | \$34.35 | \$40.12 | \$45.85 | \$57.92 | \$66.00 | \$36.72 | \$46.05 | \$54.14 | \$62.04 | \$78.56 | \$89.27 | 68 | | | |
| 69 | \$19.37 | \$23.75 | \$27.23 | \$30.75 | \$38.40 | \$43.53 | \$30.29 | \$37.87 | \$44.26 | \$50.40 | \$63.39 | \$72.13 | \$40.05 | \$50.28 | \$59.19 | \$67.56 | \$85.09 | \$96.50 | 69 | | | |
| 70 | \$21.45 | \$26.32 | \$30.20 | \$34.07 | \$42.47 | \$48.10 | \$33.35 | \$41.73 | \$48.84 | \$55.43 | \$69.40 | \$78.79 | \$43.66 | \$54.92 | \$64.70 | \$73.57 | \$92.18 | \$104.31 | 70 | | | |
| 71 | \$23.53 | \$28.89 | \$33.19 | \$37.38 | \$46.54 | \$52.68 | \$36.71 | \$46.02 | \$53.89 | \$60.95 | \$75.97 | \$86.10 | \$47.61 | \$59.97 | \$70.72 | \$80.11 | \$99.84 | \$112.78 | 71 | | | |
| 72 | \$25.60 | \$31.46 | \$36.17 | \$40.71 | \$50.61 | \$57.27 | \$40.40 | \$50.72 | \$59.47 | \$67.05 | \$83.14 | \$94.06 | \$51.88 | \$65.48 | \$77.32 | \$87.24 | \$108.16 | \$121.94 | 72 | | | |
| 73 | \$29.30 | \$36.23 | \$41.78 | \$46.87 | \$58.01 | \$65.53 | \$44.77 | \$56.35 | \$66.23 | \$74.45 | \$91.97 | \$103.86 | \$56.97 | \$72.16 | \$85.42 | \$96.11 | \$118.66 | \$133.57 | 73 | | | |
| 74 | \$33.03 | \$41.00 | \$47.41 | \$53.05 | \$65.42 | \$73.81 | \$49.58 | \$62.61 | \$73.76 | \$82.69 | \$101.73 | \$114.70 | \$62.55 | \$79.51 | \$94.35 | \$105.86 | \$130.16 | \$146.31 | 74 | | | |
| 75 | \$36.75 | \$45.77 | \$53.05 | \$59.24 | \$72.84 | \$82.08 | \$54.89 | \$69.58 | \$82.14 | \$91.83 | \$112.53 | \$126.65 | \$68.66 | \$87.63 | \$104.23 | \$116.59 | \$142.78 | \$160.29 | 75 | | | |
| 76 | \$40.47 | \$50.52 | \$58.69 | \$65.41 | \$80.26 | \$90.35 | \$60.80 | \$77.31 | \$91.47 | \$101.97 | \$124.48 | \$139.88 | \$75.38 | \$96.56 | \$115.12 | \$128.43 | \$156.64 | \$175.57 | 76 | | | |
| 77 | \$44.19 | \$55.29 | \$64.32 | \$71.60 | \$87.66 | \$98.63 | \$67.32 | \$85.90 | \$101.86 | \$113.25 | \$137.69 | \$154.48 | \$82.76 | \$106.40 | \$127.17 | \$141.46 | \$171.84 | \$192.31 | 77 | | | |
| 78 | \$47.62 | \$59.70 | \$69.56 | \$77.41 | \$94.64 | \$106.35 | \$71.56 | \$91.47 | \$108.63 | \$120.67 | \$146.49 | \$164.11 | \$87.37 | \$112.55 | \$134.73 | \$149.78 | \$181.64 | \$203.01 | 78 | | | |
| 79 | \$51.06 | \$64.10 | \$74.81 | \$83.19 | \$101.60 | \$114.07 | \$76.08 | \$97.38 | \$115.83 | \$128.57 | \$155.84 | \$174.33 | \$92.21 | \$119.05 | \$142.74 | \$158.58 | \$192.03 | \$214.30 | 79 | | | |
| 80 | \$54.48 | \$68.50 | \$80.06 | \$89.00 | \$108.58 | \$121.78 | \$80.86 | \$103.70 | \$123.51 | \$137.01 | \$165.76 | \$185.19 | \$97.34 | \$125.94 | \$151.23 | \$167.90 | \$202.99 | \$226.25 | 80 | | | |
| 81 | \$57.94 | \$72.90 | \$85.32 | \$94.80 | \$115.56 | \$129.49 | \$85.95 | \$110.42 | \$131.71 | \$145.98 | \$176.34 | \$196.74 | \$102.75 | \$133.22 | \$160.23 | \$177.77 | \$214.60 | \$238.83 | 81 | | | |
| 82 | \$61.35 | \$77.31 | \$90.57 | \$100.61 | \$122.52 | \$137.23 | \$91.37 | \$117.57 | \$140.44 | \$155.54 | \$187.61 | \$208.98 | \$108.45 | \$140.93 | \$169.74 | \$188.21 | \$226.85 | \$252.12 | 82 | | | |
| 83 | \$65.86 | \$83.14 | \$97.55 | \$108.36 | \$131.88 | \$147.60 | \$97.12 | \$125.13 | \$149.63 | \$165.67 | \$199.66 | \$222.20 | \$114.72 | \$149.31 | \$180.08 | \$199.58 | \$240.36 | \$266.92 | 83 | | | |
| 84 | \$70.38 | \$88.98 | \$104.53 | \$116.12 | \$141.25 | \$157.96 | \$103.24 | \$133.17 | \$159.43 | \$176.46 | \$212.49 | \$236.24 | \$121.37 | \$158.19 | \$191.00 | \$211.65 | \$254.69 | \$282.59 | 84 | | | |
| 85 | \$74.88 | \$94.80 | \$111.53 | \$123.88 | \$150.60 | \$168.32 | \$109.74 | \$141.74 | \$16 | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 60 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$12.78 | \$15.64 | \$17.88 | \$19.75 | \$23.85 | \$26.72 | \$18.99 | \$23.46 | \$27.20 | \$30.66 | \$38.16 | \$43.71 | \$34.99 | \$43.45 | \$50.69 | \$58.07 | \$73.41 | \$83.23 | 25 |
| 26 | \$12.87 | \$15.73 | \$18.00 | \$19.87 | \$24.06 | \$26.92 | \$19.27 | \$23.80 | \$27.62 | \$31.17 | \$38.79 | \$44.47 | \$35.40 | \$43.97 | \$51.29 | \$58.76 | \$74.34 | \$84.29 | 26 |
| 27 | \$12.95 | \$15.85 | \$18.16 | \$20.03 | \$24.24 | \$27.16 | \$19.56 | \$24.18 | \$28.07 | \$31.69 | \$39.47 | \$45.23 | \$35.79 | \$44.47 | \$51.88 | \$59.48 | \$75.31 | \$85.35 | 27 |
| 28 | \$12.97 | \$15.93 | \$18.27 | \$20.20 | \$24.45 | \$27.36 | \$19.82 | \$24.56 | \$28.52 | \$32.21 | \$40.14 | \$46.00 | \$36.23 | \$44.98 | \$52.53 | \$60.20 | \$76.24 | \$86.49 | 28 |
| 29 | \$13.05 | \$16.05 | \$18.39 | \$20.34 | \$24.61 | \$27.59 | \$20.16 | \$24.96 | \$28.94 | \$32.74 | \$40.82 | \$46.79 | \$36.67 | \$45.51 | \$53.16 | \$60.95 | \$77.21 | \$87.60 | 29 |
| 30 | \$13.15 | \$16.13 | \$18.51 | \$20.46 | \$24.82 | \$27.79 | \$20.46 | \$25.37 | \$29.43 | \$33.29 | \$41.53 | \$47.56 | \$37.10 | \$46.07 | \$53.79 | \$61.71 | \$78.16 | \$88.72 | 30 |
| 31 | \$13.22 | \$16.25 | \$18.63 | \$20.63 | \$25.00 | \$28.04 | \$20.80 | \$25.75 | \$29.91 | \$33.85 | \$42.24 | \$48.38 | \$37.54 | \$46.63 | \$54.43 | \$62.47 | \$79.17 | \$89.88 | 31 |
| 32 | \$13.27 | \$16.34 | \$18.80 | \$20.80 | \$25.20 | \$28.22 | \$21.10 | \$26.17 | \$30.37 | \$34.40 | \$42.96 | \$48.21 | \$37.99 | \$47.18 | \$55.07 | \$63.24 | \$80.15 | \$91.01 | 32 |
| 33 | \$13.34 | \$16.45 | \$18.93 | \$20.91 | \$25.37 | \$28.47 | \$21.42 | \$26.57 | \$30.87 | \$34.96 | \$43.68 | \$50.06 | \$38.42 | \$47.75 | \$55.75 | \$64.00 | \$81.15 | \$92.18 | 33 |
| 34 | \$13.42 | \$16.52 | \$19.04 | \$21.07 | \$25.56 | \$28.68 | \$21.75 | \$26.95 | \$31.34 | \$35.51 | \$44.43 | \$50.93 | \$38.86 | \$48.30 | \$56.42 | \$64.77 | \$82.19 | \$93.36 | 34 |
| 35 | \$13.51 | \$16.64 | \$19.15 | \$21.22 | \$25.75 | \$28.90 | \$22.06 | \$27.40 | \$31.86 | \$36.11 | \$45.20 | \$51.81 | \$39.36 | \$48.88 | \$57.10 | \$65.58 | \$83.23 | \$94.57 | 35 |
| 36 | \$13.62 | \$16.84 | \$19.39 | \$21.52 | \$26.13 | \$29.30 | \$22.45 | \$27.92 | \$32.49 | \$36.84 | \$46.15 | \$52.87 | \$39.85 | \$49.52 | \$57.85 | \$66.50 | \$84.37 | \$95.91 | 36 |
| 37 | \$13.78 | \$17.04 | \$19.67 | \$21.78 | \$26.48 | \$29.76 | \$22.87 | \$28.42 | \$33.13 | \$37.69 | \$47.11 | \$54.00 | \$40.37 | \$50.22 | \$58.65 | \$67.41 | \$85.57 | \$97.26 | 37 |
| 38 | \$13.90 | \$17.24 | \$19.91 | \$22.06 | \$26.84 | \$30.15 | \$23.29 | \$28.97 | \$33.76 | \$38.34 | \$48.10 | \$55.11 | \$40.92 | \$50.89 | \$59.44 | \$68.33 | \$86.77 | \$98.66 | 38 |
| 39 | \$14.06 | \$17.45 | \$20.16 | \$22.33 | \$27.20 | \$30.55 | \$23.73 | \$29.54 | \$34.44 | \$39.11 | \$49.10 | \$56.25 | \$41.48 | \$51.57 | \$60.24 | \$69.29 | \$88.00 | \$100.06 | 39 |
| 40 | \$14.18 | \$17.60 | \$20.39 | \$22.62 | \$27.54 | \$30.98 | \$24.18 | \$30.11 | \$35.11 | \$39.90 | \$50.12 | \$57.41 | \$42.06 | \$52.24 | \$61.04 | \$70.25 | \$89.24 | \$101.49 | 40 |
| 41 | \$14.32 | \$17.80 | \$20.63 | \$22.90 | \$27.95 | \$31.38 | \$24.61 | \$30.70 | \$35.79 | \$40.71 | \$51.17 | \$58.62 | \$42.61 | \$52.95 | \$61.89 | \$71.19 | \$90.46 | \$102.93 | 41 |
| 42 | \$14.45 | \$18.00 | \$20.88 | \$23.17 | \$28.30 | \$31.81 | \$25.04 | \$31.30 | \$36.52 | \$41.53 | \$52.24 | \$59.85 | \$43.16 | \$53.67 | \$62.71 | \$72.18 | \$91.73 | \$104.40 | 42 |
| 43 | \$14.58 | \$18.19 | \$21.14 | \$23.46 | \$28.68 | \$32.21 | \$25.53 | \$31.90 | \$37.22 | \$42.36 | \$53.32 | \$61.07 | \$43.75 | \$54.40 | \$63.54 | \$73.17 | \$93.02 | \$105.88 | 43 |
| 44 | \$14.74 | \$18.39 | \$21.38 | \$23.77 | \$29.02 | \$32.62 | \$26.00 | \$32.49 | \$37.94 | \$43.24 | \$54.43 | \$62.34 | \$44.35 | \$55.11 | \$64.43 | \$74.18 | \$94.33 | \$107.38 | 44 |
| 45 | \$14.86 | \$18.59 | \$21.63 | \$24.06 | \$29.39 | \$33.04 | \$26.51 | \$33.13 | \$38.71 | \$44.12 | \$55.57 | \$63.62 | \$44.95 | \$55.87 | \$65.30 | \$75.19 | \$95.69 | \$108.98 | 45 |
| 46 | \$15.14 | \$18.95 | \$22.11 | \$24.56 | \$30.11 | \$33.85 | \$27.45 | \$34.32 | \$39.99 | \$45.35 | \$56.98 | \$65.26 | \$45.66 | \$56.75 | \$66.34 | \$76.41 | \$97.26 | \$110.80 | 46 |
| 47 | \$15.41 | \$19.35 | \$22.57 | \$25.12 | \$30.78 | \$34.64 | \$28.39 | \$35.56 | \$41.29 | \$46.63 | \$58.40 | \$66.94 | \$46.40 | \$57.65 | \$67.41 | \$77.64 | \$98.87 | \$112.64 | 47 |
| 48 | \$15.64 | \$19.75 | \$23.05 | \$25.69 | \$31.50 | \$35.48 | \$29.39 | \$36.84 | \$42.65 | \$47.94 | \$59.88 | \$68.65 | \$47.11 | \$58.59 | \$68.49 | \$78.91 | \$100.50 | \$114.51 | 48 |
| 49 | \$15.93 | \$20.11 | \$23.54 | \$26.24 | \$32.21 | \$36.28 | \$30.43 | \$38.16 | \$44.04 | \$49.29 | \$61.39 | \$70.40 | \$47.86 | \$59.48 | \$69.60 | \$80.18 | \$102.17 | \$116.44 | 49 |
| 50 | \$16.21 | \$20.50 | \$24.01 | \$26.81 | \$32.91 | \$37.07 | \$31.50 | \$39.50 | \$45.51 | \$50.69 | \$62.94 | \$72.18 | \$48.62 | \$60.45 | \$70.71 | \$81.50 | \$103.85 | \$118.38 | 50 |
| 51 | \$16.49 | \$20.88 | \$24.49 | \$27.36 | \$33.61 | \$37.87 | \$32.62 | \$40.92 | \$47.03 | \$52.11 | \$64.55 | \$74.02 | \$49.38 | \$61.39 | \$71.82 | \$82.83 | \$105.55 | \$120.33 | 51 |
| 52 | \$16.73 | \$21.26 | \$24.96 | \$27.87 | \$34.32 | \$38.71 | \$33.76 | \$42.39 | \$48.59 | \$53.59 | \$66.18 | \$75.89 | \$50.12 | \$62.40 | \$72.99 | \$84.18 | \$107.31 | \$122.32 | 52 |
| 53 | \$17.01 | \$21.63 | \$25.45 | \$28.42 | \$35.05 | \$39.50 | \$34.96 | \$43.92 | \$50.15 | \$55.11 | \$67.85 | \$77.81 | \$50.93 | \$63.38 | \$74.13 | \$85.54 | \$109.11 | \$124.34 | 53 |
| 54 | \$17.28 | \$22.02 | \$25.93 | \$28.97 | \$35.72 | \$40.29 | \$36.19 | \$45.51 | \$51.84 | \$56.66 | \$69.56 | \$79.79 | \$51.72 | \$64.38 | \$75.33 | \$86.92 | \$110.89 | \$126.43 | 54 |
| 55 | \$17.51 | \$22.37 | \$26.39 | \$29.54 | \$36.43 | \$41.09 | \$37.43 | \$47.11 | \$53.59 | \$58.12 | \$71.42 | \$81.79 | \$52.53 | \$65.41 | \$76.54 | \$88.28 | \$112.76 | \$128.52 | 55 |
| 56 | \$17.23 | \$24.28 | \$28.47 | \$31.93 | \$39.50 | \$44.65 | \$39.23 | \$49.34 | \$56.10 | \$61.24 | \$75.72 | \$86.77 | \$54.71 | \$68.24 | \$79.95 | \$92.37 | \$118.18 | \$134.83 | 56 |
| 57 | \$20.91 | \$26.21 | \$30.50 | \$34.28 | \$42.57 | \$48.13 | \$41.09 | \$51.69 | \$58.74 | \$64.55 | \$80.31 | \$92.06 | \$56.98 | \$71.19 | \$83.55 | \$96.64 | \$123.87 | \$141.38 | 57 |
| 58 | \$22.62 | \$28.12 | \$32.58 | \$36.67 | \$45.63 | \$51.63 | \$43.04 | \$54.15 | \$61.47 | \$68.00 | \$85.17 | \$97.67 | \$59.33 | \$74.31 | \$87.26 | \$101.10 | \$129.84 | \$148.28 | 58 |
| 59 | \$24.33 | \$30.03 | \$34.64 | \$39.05 | \$48.71 | \$55.19 | \$45.11 | \$56.75 | \$64.38 | \$71.67 | \$90.31 | \$103.61 | \$61.80 | \$77.52 | \$91.19 | \$105.79 | \$136.09 | \$155.52 | 59 |
| 60 | \$26.00 | \$31.93 | \$36.71 | \$41.46 | \$51.76 | \$58.70 | \$47.27 | \$59.44 | \$67.41 | \$75.64 | \$95.77 | \$109.89 | \$64.35 | \$80.89 | \$95.28 | \$110.66 | \$142.66 | \$163.13 | 60 |
| 61 | \$27.71 | \$33.85 | \$38.75 | \$43.85 | \$54.82 | \$62.18 | \$49.52 | \$62.27 | \$70.59 | \$79.60 | \$101.54 | \$116.58 | \$67.01 | \$84.41 | \$99.55 | \$115.82 | \$149.56 | \$171.09 | 61 |
| 62 | \$29.39 | \$35.75 | \$40.82 | \$46.18 | \$57.90 | \$65.74 | \$51.92 | \$65.18 | \$73.95 | \$83.85 | \$107.75 | \$123.72 | \$69.80 | \$88.12 | \$104.04 | \$121.19 | \$156.72 | \$179.42 | 62 |
| 63 | \$32.49 | \$39.57 | \$45.16 | \$51.13 | \$64.10 | \$72.78 | \$55.66 | \$69.76 | \$79.60 | \$90.46 | \$115.94 | \$132.99 | \$74.86 | \$94.33 | \$111.29 | \$129.32 | \$166.68 | \$190.60 | 63 |
| 64 | \$35.56 | \$43.36 | \$49.48 | \$56.07 | \$70.31 | \$79.85 | \$59.69 | \$74.66 | \$85.69 | \$97.60 | \$124.78 | \$142.99 | \$80.28 | \$100.98 | \$119.02 | \$137.97 | \$177.27 | \$202.48 | 64 |
| 65 | \$38.67 | \$47.15 | \$53.83 | \$60.98 | \$76.54 | \$86.92 | \$64.00 | \$79.92 | \$92.25 | \$105.27 | \$134.31 | \$153.68 | \$86.09 | \$108.10 | \$127.29 | \$147.20 | \$188.53 | \$215.08 | 65 |
| 66 | \$41.72 | \$50.93 | \$58.18 | \$65.95 | \$82.73 | \$93.96 | \$68.61 | \$85.54 | \$99.30 | \$113.56 | \$144.53 | \$165.23 | \$92.33 | \$115.75 | \$136.14 | \$157.05 | \$200.53 | \$228.50 | 66 |
| 67 | \$44.83 | \$54.71 | \$62.52 | \$70.87 | \$88.96 | \$101.02 | \$73.50 | \$91.58 | \$106.87 | \$122.55 | \$155.52 | \$177.63 | \$99.08 | \$123.99 | \$145.57 | \$167.52 | \$213.26 | \$242.77 | 67 |
| 68 | \$50.89 | \$62.27 | \$71.27 | \$80.63 | \$100.94 | \$114.48 | \$80.89 | \$100.98 | \$117.93 | \$134.78 | \$170.25 | \$194.06 | \$107.98 | \$135.39 | \$159.15 | \$182.40 | \$230.98 | \$262.44 | 68 |
| 69 | \$56.98 | \$69.84 | \$80.03 | \$90.38 | \$112.89 | \$127.96 | \$89.08 | \$111.32 | \$130.12 | \$148.20 | \$186.37 | \$212.04 | \$117.73 | \$147.84 | \$174.00 | \$198.62 | \$250.16 | \$283.70 | 69 |
| 70 | \$63.07 | \$77.41 | \$88.79 | \$100.13 | \$124.86 | \$141.43 | \$98.07 | \$122.72 | \$143.57 | \$162.97 | \$204.03 | \$231.66 | \$128.38 | \$161.45 | \$190.19 | \$216.28 | \$271.00 | \$306.71 | 70 |
| 71 | \$69.17 | \$84.93 | \$97.55 | \$109.89 | \$136.81 | \$154.89 | \$107.94 | \$135.30 | \$158.43 | \$179.21 | \$223.32 | \$253.12 | \$139.95 | \$176.31 | \$207.92 | \$235.51 | \$293.52 | \$331.57 | 71 |
| 72 | \$75.26 | \$92.50 | \$106.32 | \$119.66 | \$148.81 | \$168.33 | \$118.81 | \$149.11 | \$174.83 | \$197.09 | \$244.43 | \$276.52 | \$152.53 | \$192.52 | \$227.29 | \$256.49 | \$317.98 | \$358.51 | 72 |
| 73 | \$86.16 | \$106.52 | \$122.84 | \$137.80 | \$170.59 | \$192.68 | \$131.60 | \$165.67 | \$194.71 | \$218.87 | \$270.40 | \$305.35 | \$167.48 | \$212.14 | \$251.09 | \$282.54 | \$348.82 | \$392.71 | 73 |
| 74 | \$97.12 | \$120.52 | \$139.39 | \$155.97 | \$192.35 | \$217.00 | \$145.73 | \$184.07 | \$216.83 | \$243.08 | \$299.10 | \$337.21 | \$183.89 | \$233.77 | \$277.37 | \$311.21 | \$382.67 | \$430.18 | 74 |
| 75 | \$108.06 | \$134.53 | \$155.97 | \$174.16 | \$214.13 | \$241.32 | \$161.38 | \$204.53 | \$241.48 | \$269.95 | \$330.83 | \$372.37 | \$201.88 | \$257.61 | \$306.38 | \$342.77 | \$419.78 | \$471.24 | 75 |
| 76 | \$118.98 | \$148.56 | \$172.52 | \$192.31 | \$235.94 | \$265.66 | \$178.74 | \$227.27 | \$268.92 | \$299.82 | \$365.95 | \$411.21 | \$221.62 | \$283.89 | \$338.44 | \$377.58 | \$460.50 | \$516.18 | 76 |
| 77 | \$129.91 | \$162.56 | \$189.09 | \$210.47 | \$257.73 | \$289.97 | \$197.93 | \$252.55 | \$299.51 | \$332.94 | \$404.81 | \$454.15 | \$243.36 | \$312.84 | \$373.89 | \$415.88 | \$505.19 | \$565.39 | 77 |
| 78 | \$140.00 | \$175.52 | \$204.50 | \$227.55 | \$278.25 | \$312.69 | \$210.40 | \$268.92 | \$319.36 | \$354.77 | \$430.65 | \$482.45 | \$256.86 | \$330.90 | \$396.09 | \$440.31 | \$534.05 | \$596.85 | 78 |
| 79 | \$150.11 | \$188.46 | \$219.96 | \$244.59 | \$298.71 | \$335.37 | \$223.65 | \$286.33 | \$340.55 | \$378.00 | \$458.13 | \$512.51 | \$271.11 | \$350.03 | \$419.67 | \$466.20 | \$564.56 | \$630.06 | 79 |
| 80 | \$160.18 | \$201.40 | \$235.39 | \$261.67 | \$319.21 | \$358.06 | \$237.75 | \$304.88 | \$363.12 | \$402.79 | \$487.37 | \$544.45 | \$286.15 | \$370.25 | \$444.62 | \$493.60 | \$596.82 | \$665.13 | 80 |
| 81 | \$170.28 | \$214.34 | \$250.83 | \$278.72 | \$339.70 | \$380.71 | \$252.71 | \$324.63 | \$387.21 | \$429.18 | \$518.45 | \$578.37 | \$302.04 | \$391.67 | \$471.06 | \$522.62 | \$630.87 | \$702.16 | 81 |
| 82 | \$180.37 | \$227.27 | \$266.26 | \$295.79 | \$360.18 | \$403.43 | \$268.60 | \$345.63 | \$412.86 | \$457.29 | \$551.57 | \$614.41 | \$318.81 | \$414.33 | \$499.06 | \$553.32 | \$666.93 | \$741.21 | 82 |
| 83 | \$193.63 | \$244.43 | \$286.80 | \$318.62 | \$387.73 | \$433.91 | \$285.52 | \$367.86 | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | |
|-----------|----------|---|----------|----------|------------|------------|----------------------------|------------|------------|------------|------------|----------------------------|------------|------------|------------|------------|------------|------------|----|
| | | Comprehensive - 60 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | |
| | | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | |
| 25 | \$47.99 | \$58.76 | \$67.13 | \$74.16 | \$89.55 | \$100.33 | \$71.32 | \$88.07 | \$102.11 | \$115.13 | \$143.23 | \$164.16 | \$131.41 | \$163.13 | \$190.33 | \$218.00 | \$275.70 | \$312.49 | 25 |
| 26 | \$48.30 | \$59.06 | \$67.58 | \$74.61 | \$90.31 | \$101.07 | \$72.36 | \$89.41 | \$103.76 | \$117.06 | \$145.63 | \$167.01 | \$132.94 | \$165.07 | \$192.58 | \$220.69 | \$279.14 | \$316.53 | 26 |
| 27 | \$48.60 | \$59.50 | \$68.18 | \$75.21 | \$91.05 | \$101.96 | \$73.41 | \$90.75 | \$105.40 | \$119.02 | \$148.18 | \$169.85 | \$134.42 | \$167.01 | \$194.82 | \$223.37 | \$282.74 | \$320.56 | 27 |
| 28 | \$48.74 | \$59.82 | \$68.62 | \$75.81 | \$91.82 | \$102.71 | \$74.46 | \$92.25 | \$107.06 | \$120.95 | \$150.71 | \$172.69 | \$136.06 | \$168.95 | \$197.21 | \$226.05 | \$286.33 | \$324.75 | 28 |
| 29 | \$49.04 | \$60.25 | \$69.07 | \$76.40 | \$92.40 | \$103.62 | \$75.66 | \$93.74 | \$108.70 | \$122.90 | \$153.26 | \$175.68 | \$137.71 | \$170.90 | \$199.60 | \$228.90 | \$289.92 | \$328.93 | 29 |
| 30 | \$49.34 | \$60.56 | \$69.53 | \$76.86 | \$93.16 | \$104.37 | \$76.86 | \$95.24 | \$110.51 | \$124.98 | \$155.96 | \$178.66 | \$139.35 | \$172.98 | \$202.00 | \$231.74 | \$293.50 | \$333.12 | 30 |
| 31 | \$49.64 | \$60.98 | \$69.97 | \$77.45 | \$93.90 | \$105.26 | \$78.05 | \$96.73 | \$112.29 | \$127.08 | \$158.62 | \$181.67 | \$140.99 | \$175.09 | \$204.39 | \$234.59 | \$297.24 | \$337.46 | 31 |
| 32 | \$49.79 | \$61.30 | \$70.57 | \$78.05 | \$94.64 | \$106.01 | \$79.24 | \$98.23 | \$114.08 | \$129.18 | \$161.32 | \$184.80 | \$142.64 | \$177.17 | \$206.78 | \$237.44 | \$300.98 | \$341.78 | 32 |
| 33 | \$50.08 | \$61.77 | \$71.02 | \$78.51 | \$95.24 | \$106.90 | \$80.44 | \$99.73 | \$115.87 | \$131.26 | \$164.01 | \$187.95 | \$144.29 | \$179.27 | \$209.32 | \$240.27 | \$304.71 | \$346.13 | 33 |
| 34 | \$50.38 | \$62.05 | \$71.48 | \$79.09 | \$96.00 | \$107.65 | \$81.64 | \$101.21 | \$117.67 | \$133.38 | \$166.86 | \$191.22 | \$145.93 | \$181.37 | \$211.86 | \$243.25 | \$308.62 | \$350.61 | 34 |
| 35 | \$50.69 | \$62.51 | \$71.91 | \$79.69 | \$96.73 | \$108.56 | \$82.84 | \$102.88 | \$119.61 | \$135.60 | \$169.69 | \$194.51 | \$147.73 | \$183.60 | \$214.39 | \$246.25 | \$312.49 | \$355.09 | 35 |
| 36 | \$51.14 | \$63.25 | \$72.81 | \$80.74 | \$98.08 | \$110.04 | \$84.34 | \$104.81 | \$122.01 | \$138.29 | \$173.29 | \$198.55 | \$149.67 | \$186.00 | \$217.25 | \$249.69 | \$316.81 | \$360.18 | 36 |
| 37 | \$51.73 | \$64.00 | \$73.85 | \$81.79 | \$99.43 | \$111.69 | \$85.82 | \$106.76 | \$124.39 | \$141.14 | \$176.88 | \$202.74 | \$151.62 | \$188.53 | \$220.23 | \$253.13 | \$321.31 | \$365.27 | 37 |
| 38 | \$52.18 | \$64.74 | \$74.76 | \$82.84 | \$100.78 | \$113.18 | \$87.46 | \$108.85 | \$126.79 | \$143.99 | \$180.61 | \$206.93 | \$153.69 | \$191.08 | \$223.22 | \$256.58 | \$325.79 | \$370.49 | 38 |
| 39 | \$52.79 | \$65.49 | \$75.66 | \$83.86 | \$102.11 | \$114.69 | \$89.11 | \$110.94 | \$129.34 | \$146.83 | \$184.34 | \$211.27 | \$155.79 | \$193.63 | \$226.22 | \$260.16 | \$330.43 | \$375.73 | 39 |
| 40 | \$53.22 | \$66.09 | \$76.55 | \$84.93 | \$103.47 | \$116.33 | \$90.75 | \$113.04 | \$131.87 | \$149.81 | \$188.23 | \$215.60 | \$157.88 | \$196.15 | \$229.20 | \$263.75 | \$335.07 | \$381.12 | 40 |
| 41 | \$53.81 | \$66.85 | \$77.45 | \$85.97 | \$104.96 | \$117.82 | \$92.40 | \$115.27 | \$134.42 | \$152.80 | \$192.13 | \$220.09 | \$159.97 | \$198.85 | \$232.34 | \$267.33 | \$339.69 | \$386.49 | 41 |
| 42 | \$54.29 | \$67.58 | \$78.35 | \$87.02 | \$106.29 | \$119.46 | \$94.04 | \$117.52 | \$137.10 | \$155.96 | \$196.15 | \$224.71 | \$162.06 | \$201.54 | \$235.49 | \$271.08 | \$344.49 | \$392.03 | 42 |
| 43 | \$54.74 | \$68.33 | \$79.39 | \$88.07 | \$107.65 | \$120.95 | \$95.85 | \$119.76 | \$139.79 | \$159.09 | \$200.20 | \$229.36 | \$164.32 | \$204.24 | \$238.62 | \$274.81 | \$349.26 | \$397.56 | 43 |
| 44 | \$55.33 | \$69.07 | \$80.29 | \$89.27 | \$108.99 | \$122.45 | \$97.64 | \$122.01 | \$142.48 | \$162.37 | \$204.39 | \$234.15 | \$166.56 | \$206.93 | \$241.91 | \$278.56 | \$354.20 | \$403.24 | 44 |
| 45 | \$55.77 | \$69.83 | \$81.20 | \$90.31 | \$110.35 | \$124.09 | \$99.58 | \$124.39 | \$145.32 | \$165.66 | \$208.71 | \$238.93 | \$168.80 | \$209.77 | \$245.21 | \$282.28 | \$359.28 | \$409.22 | 45 |
| 46 | \$56.83 | \$71.17 | \$82.98 | \$92.25 | \$113.04 | \$127.08 | \$103.03 | \$128.89 | \$150.11 | \$170.30 | \$213.96 | \$245.07 | \$171.49 | \$213.06 | \$249.08 | \$286.94 | \$365.27 | \$416.10 | 46 |
| 47 | \$57.85 | \$72.67 | \$84.79 | \$94.35 | \$115.58 | \$130.09 | \$106.61 | \$133.53 | \$155.03 | \$175.09 | \$219.35 | \$251.33 | \$174.19 | \$216.51 | \$253.13 | \$291.56 | \$371.23 | \$422.97 | 47 |
| 48 | \$58.76 | \$74.16 | \$86.56 | \$96.44 | \$118.27 | \$133.22 | \$110.35 | \$138.29 | \$160.13 | \$180.00 | \$224.86 | \$257.76 | \$176.88 | \$219.93 | \$257.17 | \$296.33 | \$377.38 | \$430.00 | 48 |
| 49 | \$59.82 | \$75.50 | \$88.37 | \$98.53 | \$120.95 | \$136.20 | \$114.25 | \$143.23 | \$165.36 | \$185.11 | \$230.55 | \$264.34 | \$179.72 | \$223.37 | \$261.36 | \$301.14 | \$383.66 | \$437.18 | 49 |
| 50 | \$60.84 | \$77.01 | \$90.16 | \$100.62 | \$123.64 | \$139.21 | \$118.27 | \$148.32 | \$170.90 | \$190.33 | \$236.38 | \$271.08 | \$182.56 | \$226.97 | \$265.54 | \$306.06 | \$389.93 | \$444.50 | 50 |
| 51 | \$61.91 | \$78.35 | \$91.96 | \$102.71 | \$126.19 | \$142.19 | \$122.45 | \$153.69 | \$176.57 | \$195.71 | \$242.37 | \$277.95 | \$185.41 | \$230.55 | \$269.73 | \$310.98 | \$396.36 | \$451.83 | 51 |
| 52 | \$62.80 | \$79.85 | \$93.74 | \$104.67 | \$128.89 | \$145.32 | \$126.79 | \$159.24 | \$182.41 | \$201.26 | \$248.49 | \$284.98 | \$188.23 | \$234.29 | \$274.07 | \$316.07 | \$402.94 | \$459.32 | 52 |
| 53 | \$63.84 | \$81.20 | \$95.55 | \$106.76 | \$131.58 | \$148.32 | \$131.26 | \$164.92 | \$188.39 | \$206.93 | \$254.76 | \$292.15 | \$191.22 | \$238.03 | \$278.39 | \$321.16 | \$409.68 | \$466.94 | 53 |
| 54 | \$64.88 | \$82.69 | \$97.34 | \$108.85 | \$134.11 | \$151.31 | \$135.92 | \$170.90 | \$194.66 | \$212.76 | \$261.21 | \$299.62 | \$194.23 | \$241.77 | \$282.89 | \$326.38 | \$416.39 | \$474.71 | 54 |
| 55 | \$65.79 | \$84.01 | \$99.13 | \$110.94 | \$136.81 | \$154.29 | \$140.56 | \$176.88 | \$201.26 | \$218.28 | \$268.24 | \$307.10 | \$197.21 | \$245.65 | \$287.36 | \$331.47 | \$423.42 | \$482.64 | 55 |
| 56 | \$72.22 | \$91.20 | \$106.90 | \$119.90 | \$148.32 | \$167.61 | \$147.26 | \$185.26 | \$210.66 | \$229.97 | \$284.38 | \$325.79 | \$205.44 | \$256.28 | \$300.22 | \$346.86 | \$443.76 | \$506.25 | 56 |
| 57 | \$78.51 | \$98.37 | \$114.53 | \$128.73 | \$159.83 | \$180.76 | \$154.29 | \$194.06 | \$220.53 | \$242.37 | \$301.59 | \$345.66 | \$213.96 | \$267.33 | \$313.68 | \$362.86 | \$465.14 | \$530.92 | 57 |
| 58 | \$84.93 | \$105.55 | \$122.30 | \$137.71 | \$171.35 | \$193.92 | \$161.62 | \$203.34 | \$230.86 | \$255.37 | \$319.83 | \$366.75 | \$222.78 | \$278.99 | \$327.73 | \$379.62 | \$487.55 | \$556.79 | 58 |
| 59 | \$91.36 | \$112.73 | \$130.09 | \$146.66 | \$182.85 | \$207.22 | \$169.40 | \$213.06 | \$241.77 | \$269.13 | \$339.10 | \$389.04 | \$232.05 | \$291.12 | \$342.39 | \$397.25 | \$511.05 | \$583.99 | 59 |
| 60 | \$97.64 | \$119.90 | \$137.96 | \$155.64 | \$194.37 | \$220.39 | \$177.45 | \$223.22 | \$253.13 | \$283.62 | \$359.58 | \$412.65 | \$241.63 | \$303.61 | \$357.79 | \$415.65 | \$535.71 | \$612.56 | 60 |
| 61 | \$104.06 | \$127.08 | \$145.48 | \$164.62 | \$205.88 | \$233.53 | \$186.00 | \$233.85 | \$265.08 | \$298.88 | \$381.26 | \$437.78 | \$251.63 | \$316.99 | \$373.78 | \$434.94 | \$561.57 | \$642.47 | 61 |
| 62 | \$110.35 | \$134.27 | \$153.26 | \$173.44 | \$217.39 | \$246.85 | \$194.98 | \$244.75 | \$277.64 | \$314.88 | \$404.58 | \$464.53 | \$262.10 | \$330.88 | \$390.69 | \$455.14 | \$588.48 | \$673.71 | 62 |
| 63 | \$122.01 | \$148.61 | \$169.54 | \$191.97 | \$240.70 | \$273.31 | \$208.02 | \$261.95 | \$298.98 | \$339.69 | \$435.39 | \$499.38 | \$281.08 | \$354.20 | \$417.89 | \$485.62 | \$625.86 | \$715.72 | 63 |
| 64 | \$133.53 | \$162.83 | \$185.86 | \$210.51 | \$264.06 | \$299.78 | \$224.11 | \$280.34 | \$321.75 | \$366.47 | \$468.58 | \$536.91 | \$301.42 | \$379.17 | \$446.91 | \$518.07 | \$665.64 | \$760.28 | 64 |
| 65 | \$145.18 | \$177.02 | \$202.15 | \$229.04 | \$287.36 | \$326.38 | \$240.27 | \$300.07 | \$346.43 | \$395.32 | \$504.32 | \$577.12 | \$323.25 | \$405.93 | \$478.01 | \$552.76 | \$707.94 | \$807.68 | 65 |
| 66 | \$156.70 | \$191.22 | \$218.44 | \$247.59 | \$310.70 | \$352.85 | \$257.61 | \$321.16 | \$372.89 | \$426.43 | \$524.74 | \$620.49 | \$346.72 | \$434.63 | \$511.19 | \$589.69 | \$752.95 | \$858.08 | 66 |
| 67 | \$168.34 | \$205.44 | \$234.74 | \$266.13 | \$334.00 | \$379.31 | \$276.01 | \$343.88 | \$401.28 | \$460.21 | \$583.99 | \$666.97 | \$372.01 | \$465.60 | \$546.62 | \$629.00 | \$800.79 | \$911.58 | 67 |
| 68 | \$191.08 | \$233.85 | \$267.63 | \$302.76 | \$379.03 | \$429.85 | \$303.81 | \$379.17 | \$442.85 | \$506.10 | \$633.33 | \$728.73 | \$405.47 | \$508.35 | \$597.61 | \$684.92 | \$867.33 | \$985.46 | 68 |
| 69 | \$213.96 | \$262.24 | \$300.52 | \$339.41 | \$423.87 | \$480.54 | \$334.47 | \$418.06 | \$488.62 | \$556.49 | \$699.88 | \$796.17 | \$442.11 | \$555.15 | \$653.39 | \$745.79 | \$939.39 | \$1,065.30 | 69 |
| 70 | \$236.83 | \$290.65 | \$333.41 | \$376.04 | \$468.86 | \$531.07 | \$368.26 | \$460.80 | \$539.14 | \$611.97 | \$766.12 | \$869.87 | \$482.03 | \$606.28 | \$714.23 | \$812.16 | \$1,017.59 | \$1,151.71 | 70 |
| 71 | \$259.70 | \$318.91 | \$366.31 | \$412.65 | \$513.72 | \$581.61 | \$405.33 | \$508.05 | \$594.91 | \$672.96 | \$838.62 | \$950.46 | \$525.56 | \$662.05 | \$780.77 | \$884.38 | \$1,102.22 | \$1,245.16 | 71 |
| 72 | \$282.59 | \$347.33 | \$399.21 | \$449.28 | \$568.73 | \$632.15 | \$446.15 | \$559.93 | \$656.54 | \$740.09 | \$917.87 | \$1,038.38 | \$572.78 | \$722.90 | \$853.58 | \$963.17 | \$1,194.02 | \$1,346.21 | 72 |
| 73 | \$323.55 | \$399.95 | \$461.24 | \$517.46 | \$640.52 | \$723.50 | \$494.15 | \$622.13 | \$731.14 | \$821.89 | \$1,015.36 | \$1,146.63 | \$628.85 | \$796.61 | \$942.83 | \$1,060.95 | \$1,309.88 | \$1,474.67 | 73 |
| 74 | \$364.67 | \$452.58 | \$523.45 | \$585.65 | \$722.29 | \$814.86 | \$547.23 | \$691.21 | \$814.25 | \$912.78 | \$1,123.14 | \$1,266.24 | \$690.46 | \$877.80 | \$1,041.52 | \$1,168.61 | \$1,436.99 | \$1,615.35 | 74 |
| 75 | \$405.78 | \$505.20 | \$585.65 | \$653.98 | \$804.08 | \$906.19 | \$605.98 | \$768.04 | \$906.81 | \$1,013.71 | \$1,242.30 | \$1,398.25 | \$758.03 | \$967.36 | \$1,150.51 | \$1,287.17 | \$1,576.34 | \$1,769.49 | 75 |
| 76 | \$446.77 | \$557.83 | \$647.85 | \$722.15 | \$886.02 | \$997.57 | \$671.18 | \$853.42 | \$1,009.81 | \$1,125.83 | \$1,374.20 | \$1,544.17 | \$832.19 | \$1,066.04 | \$1,270.86 | \$1,417.83 | \$1,729.29 | \$1,938.31 | 76 |
| 77 | \$487.87 | \$610.46 | \$710.04 | \$790.33 | \$967.80 | \$1,088.90 | \$743.24 | \$948.38 | \$1,124.64 | \$1,250.24 | \$1,520.11 | \$1,705.34 | \$913.83 | \$1,174.73 | \$1,403.94 | \$1,561.67 | \$1,897.04 | \$2,123.11 | 77 |
| 78 | \$525.70 | \$659.04 | \$767.90 | \$854.47 | \$1,044.81 | \$1,174.14 | \$790.03 | \$1,009.81 | \$1,199.25 | \$1,332.17 | \$1,617.14 | \$1,811.67 | \$964.51 | \$1,242.60 | \$1,487.38 | \$1,653.47 | \$2,005.44 | \$2,241.22 | 78 |
| 79 | \$563.86 | \$707.64 | \$825.91 | \$918.47 | \$1,121.65 | \$1,259.36 | \$839.82 | \$1,075.16 | \$1,278.79 | \$1,419.48 | \$1,720.31 | \$1,924.55 | \$1,018.04 | \$1,314.38 | \$1,575.88 | \$1,750.65 | \$2,119.96 | \$2,365.91 | 79 |
| 80 | \$601.49 | \$756.23 | \$883.93 | \$982.61 | \$1,198.66 | \$1,344 | | | | | | | | | | | | | |

Certificate Form GLTCARP-06-FC

| Issue Age | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|---------|---------|---------|----------|----------|----------------------------|----------|----------|------------|----------|----------------------------|---------|----------|----------|-----------|----------|----------|----|
| | Facility - 60 Day EP | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$2.72 | \$3.47 | \$4.07 | \$4.58 | \$5.59 | \$6.28 | \$4.17 | \$5.37 | \$6.38 | \$7.30 | \$9.19 | \$10.43 | \$8.35 | \$10.88 | \$13.08 | \$15.22 | \$19.47 | \$22.17 | 25 |
| 26 | \$2.73 | \$3.48 | \$4.09 | \$4.60 | \$5.64 | \$6.35 | \$4.22 | \$5.45 | \$6.49 | \$7.44 | \$9.35 | \$10.62 | \$8.44 | \$11.02 | \$13.26 | \$15.41 | \$19.72 | \$22.44 | 26 |
| 27 | \$2.74 | \$3.51 | \$4.14 | \$4.64 | \$5.69 | \$6.39 | \$4.30 | \$5.54 | \$6.60 | \$7.56 | \$9.50 | \$10.81 | \$8.53 | \$11.15 | \$13.41 | \$15.60 | \$19.95 | \$22.74 | 27 |
| 28 | \$2.75 | \$3.54 | \$4.17 | \$4.68 | \$5.73 | \$6.44 | \$4.36 | \$5.64 | \$6.72 | \$7.70 | \$9.69 | \$10.99 | \$8.62 | \$11.30 | \$13.56 | \$15.80 | \$20.22 | \$23.02 | 28 |
| 29 | \$2.78 | \$3.55 | \$4.20 | \$4.71 | \$5.78 | \$6.49 | \$4.43 | \$5.73 | \$6.81 | \$7.83 | \$9.86 | \$11.21 | \$8.72 | \$11.43 | \$13.73 | \$15.98 | \$20.47 | \$23.31 | 29 |
| 30 | \$2.79 | \$3.58 | \$4.22 | \$4.74 | \$5.82 | \$6.53 | \$4.50 | \$5.82 | \$6.92 | \$7.96 | \$10.04 | \$11.41 | \$8.83 | \$11.56 | \$13.90 | \$16.16 | \$20.72 | \$23.62 | 30 |
| 31 | \$2.82 | \$3.61 | \$4.26 | \$4.77 | \$5.86 | \$6.60 | \$4.57 | \$5.92 | \$7.04 | \$8.11 | \$10.21 | \$11.61 | \$8.94 | \$11.69 | \$14.06 | \$16.38 | \$21.00 | \$23.93 | 31 |
| 32 | \$2.83 | \$3.62 | \$4.29 | \$4.82 | \$5.91 | \$6.64 | \$4.63 | \$6.01 | \$7.16 | \$8.24 | \$10.38 | \$11.80 | \$9.05 | \$11.83 | \$14.22 | \$16.58 | \$21.26 | \$24.24 | 32 |
| 33 | \$2.84 | \$3.65 | \$4.31 | \$4.85 | \$5.94 | \$6.72 | \$4.70 | \$6.12 | \$7.28 | \$8.37 | \$10.58 | \$12.03 | \$9.15 | \$11.97 | \$14.40 | \$16.78 | \$21.54 | \$24.54 | 33 |
| 34 | \$2.85 | \$3.67 | \$4.33 | \$4.88 | \$6.00 | \$6.75 | \$4.76 | \$6.20 | \$7.41 | \$8.51 | \$10.78 | \$12.23 | \$9.25 | \$12.13 | \$14.58 | \$16.98 | \$21.80 | \$24.87 | 34 |
| 35 | \$2.86 | \$3.69 | \$4.38 | \$4.92 | \$6.04 | \$6.80 | \$4.87 | \$6.31 | \$7.54 | \$8.67 | \$11.06 | \$12.46 | \$9.37 | \$12.27 | \$14.74 | \$17.19 | \$22.08 | \$25.19 | 35 |
| 36 | \$2.90 | \$3.73 | \$4.43 | \$4.99 | \$6.13 | \$6.90 | \$4.97 | \$6.44 | \$7.68 | \$8.84 | \$11.20 | \$12.75 | \$9.49 | \$12.42 | \$14.93 | \$17.42 | \$22.39 | \$25.56 | 36 |
| 37 | \$2.94 | \$3.78 | \$4.48 | \$5.04 | \$6.23 | \$7.01 | \$5.08 | \$6.55 | \$7.84 | \$9.03 | \$11.43 | \$13.01 | \$9.61 | \$12.58 | \$15.15 | \$17.66 | \$22.69 | \$25.93 | 37 |
| 38 | \$2.96 | \$3.82 | \$4.54 | \$5.12 | \$6.30 | \$7.10 | \$5.18 | \$6.67 | \$8.01 | \$9.22 | \$11.67 | \$13.30 | \$9.74 | \$12.75 | \$15.35 | \$17.90 | \$23.02 | \$26.29 | 38 |
| 39 | \$2.99 | \$3.86 | \$4.59 | \$5.17 | \$6.38 | \$7.18 | \$5.29 | \$6.80 | \$8.16 | \$9.43 | \$11.92 | \$13.57 | \$9.87 | \$12.91 | \$15.54 | \$18.14 | \$23.35 | \$26.68 | 39 |
| 40 | \$3.03 | \$3.91 | \$4.64 | \$5.25 | \$6.47 | \$7.28 | \$5.40 | \$6.93 | \$8.34 | \$9.60 | \$12.18 | \$13.89 | \$10.01 | \$13.09 | \$15.75 | \$18.39 | \$23.67 | \$27.05 | 40 |
| 41 | \$3.06 | \$3.94 | \$4.70 | \$5.30 | \$6.55 | \$7.39 | \$5.53 | \$7.06 | \$8.50 | \$9.80 | \$12.43 | \$14.18 | \$10.14 | \$13.28 | \$15.97 | \$18.66 | \$24.01 | \$27.45 | 41 |
| 42 | \$3.08 | \$4.00 | \$4.75 | \$5.38 | \$6.63 | \$7.49 | \$5.65 | \$7.21 | \$8.69 | \$10.01 | \$12.71 | \$14.50 | \$10.29 | \$13.44 | \$16.19 | \$18.92 | \$24.35 | \$27.84 | 42 |
| 43 | \$3.10 | \$4.04 | \$4.83 | \$5.42 | \$6.73 | \$7.59 | \$5.78 | \$7.34 | \$8.86 | \$10.21 | \$12.97 | \$14.80 | \$10.42 | \$13.63 | \$16.40 | \$19.17 | \$24.70 | \$28.22 | 43 |
| 44 | \$3.12 | \$4.07 | \$4.88 | \$5.51 | \$6.80 | \$7.68 | \$5.90 | \$7.48 | \$9.03 | \$10.43 | \$13.27 | \$15.14 | \$10.56 | \$13.81 | \$16.62 | \$19.42 | \$25.04 | \$28.63 | 44 |
| 45 | \$3.17 | \$4.10 | \$4.93 | \$5.57 | \$6.90 | \$7.77 | \$6.01 | \$7.62 | \$9.21 | \$10.66 | \$13.54 | \$15.46 | \$10.70 | \$14.00 | \$16.84 | \$19.71 | \$25.40 | \$29.03 | 45 |
| 46 | \$3.22 | \$4.20 | \$5.04 | \$5.70 | \$7.05 | \$7.96 | \$6.33 | \$8.02 | \$9.63 | \$11.06 | \$13.90 | \$15.86 | \$10.86 | \$14.22 | \$17.12 | \$20.03 | \$25.82 | \$29.52 | 46 |
| 47 | \$3.28 | \$4.30 | \$5.15 | \$5.82 | \$7.22 | \$8.15 | \$6.64 | \$8.42 | \$10.07 | \$11.48 | \$14.25 | \$16.26 | \$11.04 | \$14.45 | \$17.38 | \$20.35 | \$26.25 | \$30.02 | 47 |
| 48 | \$3.33 | \$4.38 | \$5.26 | \$5.94 | \$7.39 | \$8.35 | \$7.00 | \$8.86 | \$10.53 | \$11.94 | \$14.62 | \$16.69 | \$11.22 | \$14.67 | \$17.69 | \$20.68 | \$26.69 | \$30.51 | 48 |
| 49 | \$3.39 | \$4.46 | \$5.37 | \$6.08 | \$7.56 | \$8.53 | \$7.34 | \$9.32 | \$10.99 | \$12.40 | \$14.99 | \$17.12 | \$11.40 | \$14.91 | \$17.96 | \$21.02 | \$27.12 | \$31.01 | 49 |
| 50 | \$3.45 | \$4.54 | \$5.47 | \$6.20 | \$7.72 | \$8.72 | \$7.72 | \$9.77 | \$11.50 | \$12.87 | \$15.38 | \$17.57 | \$11.56 | \$15.16 | \$18.25 | \$21.36 | \$27.58 | \$31.53 | 50 |
| 51 | \$3.51 | \$4.62 | \$5.58 | \$6.35 | \$7.88 | \$8.91 | \$8.12 | \$10.29 | \$12.02 | \$13.38 | \$15.76 | \$18.02 | \$11.74 | \$15.40 | \$18.55 | \$21.69 | \$28.04 | \$32.05 | 51 |
| 52 | \$3.56 | \$4.71 | \$5.69 | \$6.47 | \$8.04 | \$9.10 | \$8.51 | \$10.81 | \$12.56 | \$13.89 | \$16.16 | \$18.49 | \$11.94 | \$15.64 | \$18.83 | \$22.04 | \$28.49 | \$32.59 | 52 |
| 53 | \$3.62 | \$4.79 | \$5.80 | \$6.59 | \$8.23 | \$9.31 | \$8.95 | \$11.36 | \$13.13 | \$14.43 | \$16.60 | \$18.96 | \$12.13 | \$15.88 | \$19.13 | \$22.40 | \$28.96 | \$33.13 | 53 |
| 54 | \$3.67 | \$4.88 | \$5.91 | \$6.73 | \$8.38 | \$9.48 | \$9.43 | \$11.95 | \$13.71 | \$14.98 | \$17.02 | \$19.45 | \$12.31 | \$16.14 | \$19.45 | \$22.77 | \$29.44 | \$33.69 | 54 |
| 55 | \$3.73 | \$4.96 | \$6.01 | \$6.85 | \$8.54 | \$9.67 | \$9.87 | \$12.54 | \$14.32 | \$15.58 | \$17.45 | \$19.94 | \$12.52 | \$16.40 | \$19.75 | \$23.13 | \$29.93 | \$34.24 | 55 |
| 56 | \$4.08 | \$5.39 | \$6.49 | \$7.40 | \$9.25 | \$10.51 | \$10.36 | \$13.16 | \$15.04 | \$16.34 | \$18.51 | \$21.18 | \$13.02 | \$17.12 | \$20.63 | \$24.21 | \$31.37 | \$35.90 | 56 |
| 57 | \$4.46 | \$5.81 | \$6.96 | \$7.95 | \$9.99 | \$11.34 | \$10.87 | \$13.81 | \$15.76 | \$17.11 | \$19.66 | \$22.48 | \$13.56 | \$17.86 | \$21.55 | \$25.33 | \$32.87 | \$37.65 | 57 |
| 58 | \$4.82 | \$6.24 | \$7.43 | \$8.49 | \$10.70 | \$12.17 | \$11.42 | \$14.49 | \$16.53 | \$17.93 | \$20.86 | \$23.86 | \$14.12 | \$18.63 | \$22.51 | \$26.50 | \$34.45 | \$39.50 | 58 |
| 59 | \$5.17 | \$6.64 | \$7.89 | \$9.05 | \$11.42 | \$12.99 | \$11.99 | \$15.19 | \$17.34 | \$18.80 | \$22.13 | \$25.33 | \$14.72 | \$19.45 | \$23.53 | \$27.73 | \$36.10 | \$41.42 | 59 |
| 60 | \$5.54 | \$7.08 | \$8.37 | \$9.60 | \$12.16 | \$13.82 | \$12.58 | \$15.95 | \$18.17 | \$19.71 | \$23.49 | \$26.89 | \$15.31 | \$20.30 | \$24.59 | \$29.02 | \$37.83 | \$43.44 | 60 |
| 61 | \$5.90 | \$7.50 | \$8.83 | \$10.16 | \$12.87 | \$14.64 | \$13.21 | \$16.73 | \$19.06 | \$20.66 | \$24.92 | \$28.55 | \$15.96 | \$21.16 | \$25.69 | \$30.36 | \$39.66 | \$45.55 | 61 |
| 62 | \$6.26 | \$7.92 | \$9.32 | \$10.70 | \$13.67 | \$15.47 | \$13.86 | \$17.55 | \$19.99 | \$21.66 | \$26.42 | \$30.29 | \$16.62 | \$22.09 | \$26.84 | \$31.77 | \$41.59 | \$47.80 | 62 |
| 63 | \$6.91 | \$8.77 | \$10.30 | \$11.86 | \$15.04 | \$17.14 | \$14.63 | \$18.51 | \$21.10 | \$22.86 | \$28.47 | \$32.62 | \$17.83 | \$23.65 | \$28.71 | \$33.88 | \$44.23 | \$50.77 | 63 |
| 64 | \$7.58 | \$9.60 | \$11.29 | \$12.99 | \$16.50 | \$18.80 | \$15.43 | \$19.55 | \$22.26 | \$24.11 | \$30.66 | \$35.10 | \$19.11 | \$25.32 | \$30.70 | \$36.16 | \$47.04 | \$53.93 | 64 |
| 65 | \$8.23 | \$10.44 | \$12.28 | \$14.12 | \$17.95 | \$20.45 | \$16.29 | \$20.63 | \$23.51 | \$25.44 | \$33.03 | \$37.79 | \$20.48 | \$27.09 | \$32.82 | \$38.56 | \$50.02 | \$57.30 | 65 |
| 66 | \$8.89 | \$11.29 | \$13.27 | \$15.28 | \$19.40 | \$22.12 | \$17.22 | \$21.78 | \$24.79 | \$26.83 | \$35.59 | \$40.67 | \$21.98 | \$29.01 | \$35.10 | \$41.13 | \$53.21 | \$60.89 | 66 |
| 67 | \$9.53 | \$12.13 | \$14.25 | \$16.41 | \$20.88 | \$23.78 | \$18.18 | \$23.00 | \$26.17 | \$28.29 | \$38.31 | \$43.75 | \$23.58 | \$31.10 | \$37.55 | \$43.90 | \$56.58 | \$64.67 | 67 |
| 68 | \$10.84 | \$13.81 | \$16.25 | \$18.68 | \$23.67 | \$26.95 | \$19.60 | \$24.99 | \$28.79 | \$31.47 | \$41.99 | \$47.88 | \$25.71 | \$33.95 | \$41.04 | \$47.80 | \$61.30 | \$69.91 | 68 |
| 69 | \$12.13 | \$15.47 | \$18.25 | \$20.94 | \$26.48 | \$30.12 | \$21.12 | \$27.16 | \$31.65 | \$35.01 | \$46.01 | \$52.39 | \$28.03 | \$37.06 | \$44.88 | \$52.04 | \$66.40 | \$75.58 | 69 |
| 70 | \$13.42 | \$17.15 | \$20.23 | \$23.19 | \$29.28 | \$33.29 | \$22.75 | \$29.51 | \$34.80 | \$38.95 | \$50.42 | \$57.32 | \$30.56 | \$40.47 | \$49.07 | \$56.68 | \$71.92 | \$81.72 | 70 |
| 71 | \$14.73 | \$18.82 | \$22.24 | \$25.47 | \$32.09 | \$36.45 | \$24.49 | \$32.08 | \$38.28 | \$43.34 | \$55.25 | \$62.71 | \$33.31 | \$44.19 | \$53.65 | \$61.71 | \$77.91 | \$88.35 | 71 |
| 72 | \$16.01 | \$20.48 | \$24.23 | \$27.71 | \$34.89 | \$39.63 | \$26.37 | \$34.84 | \$42.09 | \$48.21 | \$60.57 | \$68.62 | \$36.31 | \$48.25 | \$58.64 | \$67.21 | \$84.37 | \$95.51 | 72 |
| 73 | \$18.34 | \$23.61 | \$28.02 | \$31.92 | \$40.01 | \$45.35 | \$29.22 | \$38.75 | \$46.90 | \$53.60 | \$67.09 | \$75.92 | \$39.86 | \$53.17 | \$64.77 | \$74.04 | \$92.58 | \$104.64 | 73 |
| 74 | \$20.67 | \$26.71 | \$31.78 | \$36.15 | \$45.11 | \$51.07 | \$32.36 | \$43.09 | \$52.31 | \$59.60 | \$74.32 | \$83.96 | \$43.77 | \$58.61 | \$71.56 | \$81.55 | \$101.55 | \$114.61 | 74 |
| 75 | \$23.00 | \$29.81 | \$35.56 | \$40.35 | \$50.23 | \$56.79 | \$35.84 | \$47.93 | \$58.32 | \$66.26 | \$82.32 | \$92.87 | \$48.06 | \$64.58 | \$79.06 | \$89.83 | \$111.41 | \$125.55 | 75 |
| 76 | \$25.32 | \$32.90 | \$39.31 | \$44.55 | \$55.33 | \$62.54 | \$39.69 | \$53.31 | \$65.02 | \$73.67 | \$91.18 | \$102.75 | \$52.79 | \$71.15 | \$87.33 | \$98.96 | \$122.21 | \$137.54 | 76 |
| 77 | \$27.64 | \$36.01 | \$43.09 | \$48.75 | \$60.45 | \$68.26 | \$43.97 | \$59.27 | \$72.48 | \$81.94 | \$100.99 | \$113.63 | \$57.95 | \$78.43 | \$96.47 | \$108.99 | \$134.08 | \$150.68 | 77 |
| 78 | \$29.80 | \$38.89 | \$46.62 | \$52.70 | \$65.25 | \$73.59 | \$46.73 | \$63.15 | \$77.35 | \$87.40 | \$107.57 | \$120.88 | \$61.17 | \$82.97 | \$102.21 | \$115.40 | \$141.75 | \$159.07 | 78 |
| 79 | \$31.93 | \$41.75 | \$50.13 | \$56.66 | \$70.06 | \$78.93 | \$49.67 | \$67.30 | \$82.58 | \$93.21 | \$114.58 | \$128.57 | \$64.56 | \$87.77 | \$108.30 | \$122.20 | \$149.85 | \$167.93 | 79 |
| 80 | \$34.09 | \$44.64 | \$53.66 | \$60.62 | \$74.86 | \$84.28 | \$52.80 | \$71.72 | \$88.13 | \$99.43 | \$122.03 | \$136.79 | \$68.16 | \$92.85 | \$114.73 | \$129.38 | \$158.43 | \$177.28 | 80 |
| 81 | \$36.25 | \$47.50 | \$57.17 | \$64.58 | \$79.66 | \$89.62 | \$56.11 | \$76.41 | \$94.06 | \$106.07 | \$129.99 | \$145.51 | \$71.93 | \$98.23 | \$121.56 | \$137.01 | \$167.49 | \$187.15 | 81 |
| 82 | \$38.38 | \$50.36 | \$60.69 | \$68.52 | \$84.47 | \$94.94 | \$59.62 | \$81.40 | \$100.39 | \$113.16 | \$138.45 | \$154.79 | \$75.94 | \$103.91 | \$128.79 | \$145.06 | \$177.06 | \$197.59 | 82 |
| 83 | \$41.20 | \$54.16 | \$65.37 | \$73.81 | \$90.93 | \$102.14 | \$63.39 | \$86.71 | \$107.10 | \$120.68 | \$147.53 | \$164.82 | \$80.34 | \$110.10 | \$136.64 | \$153.86 | \$187.62 | \$209.21 | 83 |
| 84 | \$44.03 | \$57.96 | \$70.06 | \$79.09 | \$97.38 | \$109.31 | \$67.39 | \$92.37 | \$114.26 | \$128.70 | \$157.22 | \$175.48 | \$85.00 | \$116.66 | \$144.95 | \$163.16 | \$198.83 | \$221.51 | 84 |
| 85 | \$46.85 | \$61.77 | \$74.75 | \$84.37 | \$103.85 | \$116.48 | \$71.64 | \$96.41 | \$121.88 | \$137.28 | \$167.54 | \$186.85 | \$89.03 | \$123.61 | \$153.76 | \$173.05 | \$210.68 | \$234.53 | 85 |
| 86 | \$49.67 | \$65.54 | \$79.41 | \$89.65 | \$110.31 | \$123.65 | \$75.15 | \$104.82 | \$130.01 | \$146.40</ | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | | |
|-----------|--|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----------|
| | | Facility - 60 Day EP | | | | | | | | | | | | | | | | | | |
| Issue Age | | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year | Lifetime |
| 25 | | \$8.01 | \$10.20 | \$11.99 | \$13.45 | \$16.45 | \$18.47 | \$12.22 | \$15.76 | \$18.76 | \$21.52 | \$26.98 | \$30.66 | \$24.52 | \$32.01 | \$38.46 | \$44.77 | \$57.27 | \$65.14 | 25 |
| 26 | | \$8.04 | \$10.24 | \$12.07 | \$13.54 | \$16.57 | \$18.63 | \$12.42 | \$16.01 | \$19.07 | \$21.86 | \$27.48 | \$31.23 | \$24.82 | \$32.41 | \$38.94 | \$45.32 | \$57.98 | \$65.98 | 26 |
| 27 | | \$8.10 | \$10.31 | \$12.16 | \$13.65 | \$16.73 | \$18.80 | \$12.63 | \$16.27 | \$19.39 | \$22.23 | \$27.95 | \$31.78 | \$25.08 | \$32.81 | \$39.42 | \$45.88 | \$58.70 | \$66.80 | 27 |
| 28 | | \$8.13 | \$10.38 | \$12.22 | \$13.73 | \$16.84 | \$18.93 | \$12.83 | \$16.57 | \$19.71 | \$22.62 | \$28.47 | \$32.34 | \$25.37 | \$33.21 | \$39.90 | \$46.43 | \$59.44 | \$67.69 | 28 |
| 29 | | \$8.16 | \$10.43 | \$12.33 | \$13.86 | \$16.96 | \$19.07 | \$13.01 | \$16.84 | \$20.03 | \$23.01 | \$28.97 | \$32.91 | \$25.63 | \$33.61 | \$40.37 | \$46.98 | \$60.20 | \$68.56 | 29 |
| 30 | | \$8.22 | \$10.51 | \$12.42 | \$13.94 | \$17.12 | \$19.23 | \$13.22 | \$17.12 | \$20.34 | \$23.42 | \$29.51 | \$33.52 | \$25.97 | \$34.00 | \$40.85 | \$47.53 | \$60.95 | \$69.44 | 30 |
| 31 | | \$8.28 | \$10.59 | \$12.51 | \$14.06 | \$17.24 | \$19.39 | \$13.42 | \$17.40 | \$20.70 | \$23.80 | \$30.03 | \$34.12 | \$26.27 | \$34.40 | \$41.34 | \$48.13 | \$61.71 | \$70.37 | 31 |
| 32 | | \$8.32 | \$10.64 | \$12.58 | \$14.14 | \$17.36 | \$19.56 | \$13.62 | \$17.69 | \$21.07 | \$24.22 | \$30.55 | \$34.72 | \$26.60 | \$34.80 | \$41.81 | \$48.74 | \$62.52 | \$71.27 | 32 |
| 33 | | \$8.36 | \$10.71 | \$12.67 | \$14.26 | \$17.48 | \$19.71 | \$13.82 | \$17.96 | \$21.42 | \$24.61 | \$31.11 | \$35.35 | \$26.92 | \$35.20 | \$42.33 | \$49.34 | \$63.32 | \$72.18 | 33 |
| 34 | | \$8.39 | \$10.80 | \$12.75 | \$14.32 | \$17.63 | \$19.82 | \$14.03 | \$18.25 | \$21.78 | \$25.04 | \$31.65 | \$35.99 | \$27.24 | \$35.63 | \$42.83 | \$49.94 | \$64.10 | \$73.11 | 34 |
| 35 | | \$8.44 | \$10.84 | \$12.87 | \$14.45 | \$17.75 | \$19.99 | \$14.29 | \$18.56 | \$22.15 | \$25.49 | \$32.21 | \$36.67 | \$27.54 | \$36.04 | \$43.33 | \$50.52 | \$64.89 | \$74.06 | 35 |
| 36 | | \$8.51 | \$10.95 | \$13.01 | \$14.65 | \$18.00 | \$20.27 | \$14.62 | \$18.93 | \$22.57 | \$26.00 | \$32.88 | \$37.48 | \$27.92 | \$36.52 | \$43.92 | \$51.21 | \$65.82 | \$75.13 | 36 |
| 37 | | \$8.60 | \$11.10 | \$13.18 | \$14.81 | \$18.27 | \$20.58 | \$14.93 | \$19.27 | \$23.05 | \$26.57 | \$33.61 | \$38.27 | \$28.27 | \$36.98 | \$44.53 | \$51.92 | \$66.73 | \$76.21 | 37 |
| 38 | | \$8.69 | \$11.23 | \$13.34 | \$15.00 | \$18.51 | \$20.88 | \$15.26 | \$19.62 | \$23.54 | \$27.10 | \$34.32 | \$39.11 | \$28.63 | \$37.48 | \$45.11 | \$52.65 | \$67.69 | \$77.30 | 38 |
| 39 | | \$8.81 | \$11.35 | \$13.51 | \$15.21 | \$18.76 | \$21.14 | \$15.58 | \$19.99 | \$24.01 | \$27.67 | \$35.05 | \$39.93 | \$29.02 | \$37.99 | \$45.71 | \$53.35 | \$68.65 | \$78.41 | 39 |
| 40 | | \$8.89 | \$11.47 | \$13.65 | \$15.41 | \$18.99 | \$21.42 | \$15.88 | \$20.39 | \$24.49 | \$28.22 | \$35.79 | \$40.82 | \$29.43 | \$38.50 | \$46.30 | \$54.08 | \$69.60 | \$79.51 | 40 |
| 41 | | \$8.97 | \$11.59 | \$13.82 | \$15.60 | \$19.27 | \$21.69 | \$16.25 | \$20.80 | \$25.00 | \$28.83 | \$36.55 | \$41.69 | \$29.82 | \$39.02 | \$46.84 | \$54.82 | \$70.59 | \$80.66 | 41 |
| 42 | | \$9.03 | \$11.74 | \$13.98 | \$15.81 | \$19.53 | \$22.02 | \$16.61 | \$21.18 | \$25.53 | \$29.43 | \$37.35 | \$42.61 | \$30.21 | \$39.53 | \$47.56 | \$55.57 | \$71.60 | \$81.83 | 42 |
| 43 | | \$9.11 | \$11.87 | \$14.18 | \$15.97 | \$19.75 | \$22.30 | \$16.96 | \$21.57 | \$26.05 | \$30.03 | \$38.16 | \$43.51 | \$30.62 | \$40.06 | \$48.21 | \$56.34 | \$72.60 | \$82.98 | 43 |
| 44 | | \$9.20 | \$11.99 | \$14.32 | \$16.16 | \$19.99 | \$22.57 | \$17.33 | \$21.98 | \$26.57 | \$30.66 | \$38.98 | \$44.47 | \$31.01 | \$40.58 | \$48.85 | \$57.10 | \$73.62 | \$84.18 | 44 |
| 45 | | \$9.33 | \$12.10 | \$14.50 | \$16.37 | \$20.27 | \$22.87 | \$17.69 | \$22.42 | \$27.07 | \$31.30 | \$39.81 | \$45.44 | \$31.46 | \$41.16 | \$49.52 | \$57.95 | \$74.66 | \$85.35 | 45 |
| 46 | | \$9.48 | \$12.33 | \$14.81 | \$16.76 | \$20.75 | \$23.42 | \$18.59 | \$23.56 | \$28.30 | \$32.49 | \$40.85 | \$46.63 | \$31.93 | \$41.81 | \$50.34 | \$58.88 | \$75.89 | \$86.80 | 46 |
| 47 | | \$9.63 | \$12.63 | \$15.14 | \$17.12 | \$21.22 | \$23.97 | \$19.56 | \$24.77 | \$29.57 | \$33.76 | \$41.88 | \$47.82 | \$32.46 | \$42.48 | \$51.13 | \$59.85 | \$77.18 | \$88.24 | 47 |
| 48 | | \$9.79 | \$12.87 | \$15.46 | \$17.48 | \$21.69 | \$24.52 | \$20.55 | \$26.05 | \$30.92 | \$35.08 | \$42.96 | \$49.05 | \$32.97 | \$43.16 | \$51.96 | \$60.80 | \$78.44 | \$89.71 | 48 |
| 49 | | \$9.97 | \$13.09 | \$15.76 | \$17.88 | \$22.23 | \$25.08 | \$21.57 | \$27.36 | \$32.34 | \$36.43 | \$44.09 | \$50.34 | \$33.48 | \$43.85 | \$52.80 | \$61.80 | \$79.76 | \$91.19 | 49 |
| 50 | | \$10.16 | \$13.34 | \$16.09 | \$18.25 | \$22.69 | \$25.63 | \$22.69 | \$28.75 | \$33.81 | \$37.82 | \$45.20 | \$51.63 | \$34.00 | \$44.56 | \$53.64 | \$62.79 | \$81.08 | \$92.69 | 50 |
| 51 | | \$10.31 | \$13.57 | \$16.40 | \$18.63 | \$23.17 | \$26.21 | \$23.85 | \$30.21 | \$35.32 | \$39.29 | \$46.33 | \$52.99 | \$34.52 | \$45.28 | \$54.52 | \$63.79 | \$82.43 | \$94.25 | 51 |
| 52 | | \$10.46 | \$13.86 | \$16.73 | \$18.99 | \$23.65 | \$26.76 | \$25.04 | \$31.78 | \$36.92 | \$40.82 | \$47.53 | \$54.34 | \$35.08 | \$46.00 | \$55.40 | \$64.82 | \$83.79 | \$95.80 | 52 |
| 53 | | \$10.64 | \$14.10 | \$17.04 | \$19.35 | \$24.18 | \$27.32 | \$26.31 | \$33.41 | \$38.58 | \$42.39 | \$48.77 | \$55.75 | \$35.63 | \$46.71 | \$56.25 | \$65.86 | \$85.17 | \$97.38 | 53 |
| 54 | | \$10.80 | \$14.32 | \$17.36 | \$19.75 | \$24.65 | \$27.87 | \$27.67 | \$35.11 | \$40.34 | \$44.04 | \$50.01 | \$57.17 | \$36.19 | \$47.44 | \$57.17 | \$66.94 | \$86.56 | \$99.02 | 54 |
| 55 | | \$10.96 | \$14.58 | \$17.69 | \$20.11 | \$25.12 | \$28.42 | \$29.02 | \$36.84 | \$42.13 | \$45.79 | \$51.29 | \$58.65 | \$36.81 | \$48.21 | \$58.07 | \$68.00 | \$88.00 | \$100.65 | 55 |
| 56 | | \$12.03 | \$15.85 | \$19.07 | \$21.75 | \$27.24 | \$30.89 | \$30.46 | \$38.67 | \$44.19 | \$47.98 | \$54.43 | \$62.27 | \$38.30 | \$50.34 | \$60.65 | \$71.15 | \$92.21 | \$105.55 | 56 |
| 57 | | \$13.09 | \$17.08 | \$20.46 | \$23.39 | \$29.35 | \$33.33 | \$31.98 | \$40.58 | \$46.33 | \$50.28 | \$57.77 | \$66.09 | \$39.90 | \$52.53 | \$63.36 | \$74.46 | \$96.64 | \$110.68 | 57 |
| 58 | | \$14.14 | \$18.32 | \$21.81 | \$24.96 | \$31.46 | \$35.75 | \$33.56 | \$42.57 | \$48.62 | \$52.71 | \$61.33 | \$70.16 | \$41.53 | \$54.79 | \$66.18 | \$77.92 | \$101.29 | \$116.11 | 58 |
| 59 | | \$15.21 | \$19.56 | \$23.21 | \$26.60 | \$33.56 | \$38.18 | \$35.23 | \$44.68 | \$50.96 | \$55.26 | \$65.05 | \$74.46 | \$43.24 | \$57.17 | \$69.17 | \$81.53 | \$106.15 | \$121.76 | 59 |
| 60 | | \$16.27 | \$20.83 | \$24.61 | \$28.22 | \$35.72 | \$40.62 | \$36.98 | \$46.86 | \$53.44 | \$57.95 | \$69.05 | \$79.05 | \$45.03 | \$59.63 | \$72.27 | \$85.32 | \$111.24 | \$127.70 | 60 |
| 61 | | \$17.33 | \$22.06 | \$25.97 | \$29.88 | \$37.92 | \$43.04 | \$38.83 | \$49.17 | \$56.03 | \$60.72 | \$73.27 | \$83.91 | \$46.89 | \$62.24 | \$75.46 | \$89.27 | \$116.58 | \$133.94 | 61 |
| 62 | | \$18.39 | \$23.29 | \$27.36 | \$31.46 | \$39.93 | \$45.46 | \$40.74 | \$51.57 | \$58.76 | \$63.67 | \$77.68 | \$89.08 | \$48.85 | \$64.96 | \$78.91 | \$93.36 | \$122.28 | \$140.51 | 62 |
| 63 | | \$20.31 | \$25.75 | \$30.25 | \$34.84 | \$44.19 | \$50.37 | \$43.00 | \$54.43 | \$62.04 | \$67.18 | \$83.70 | \$95.89 | \$52.40 | \$69.52 | \$84.41 | \$99.63 | \$130.03 | \$149.26 | 63 |
| 64 | | \$22.25 | \$28.22 | \$33.17 | \$38.18 | \$48.50 | \$55.26 | \$46.40 | \$57.45 | \$65.45 | \$70.87 | \$90.15 | \$103.19 | \$56.18 | \$74.43 | \$90.27 | \$106.27 | \$138.28 | \$158.59 | 64 |
| 65 | | \$24.18 | \$30.70 | \$36.07 | \$41.53 | \$52.78 | \$60.12 | \$47.94 | \$60.65 | \$69.08 | \$74.77 | \$97.12 | \$111.09 | \$60.24 | \$79.67 | \$96.53 | \$113.36 | \$147.08 | \$168.45 | 65 |
| 66 | | \$26.13 | \$33.17 | \$38.98 | \$44.91 | \$57.05 | \$65.02 | \$50.61 | \$64.03 | \$72.90 | \$78.87 | \$104.60 | \$119.57 | \$64.63 | \$85.28 | \$103.19 | \$120.92 | \$156.44 | \$178.98 | 66 |
| 67 | | \$28.04 | \$35.63 | \$41.88 | \$48.25 | \$61.36 | \$69.92 | \$53.47 | \$67.61 | \$76.92 | \$83.18 | \$112.64 | \$128.65 | \$69.32 | \$91.38 | \$110.42 | \$129.05 | \$166.34 | \$190.12 | 67 |
| 68 | | \$31.86 | \$40.58 | \$47.78 | \$54.90 | \$69.60 | \$79.24 | \$57.61 | \$73.46 | \$84.61 | \$92.54 | \$123.43 | \$140.75 | \$75.57 | \$99.79 | \$120.68 | \$140.51 | \$180.21 | \$205.52 | 68 |
| 69 | | \$35.63 | \$45.46 | \$53.64 | \$61.56 | \$77.85 | \$88.55 | \$62.06 | \$79.85 | \$93.05 | \$102.93 | \$135.26 | \$154.01 | \$82.38 | \$108.93 | \$131.95 | \$153.01 | \$195.23 | \$222.21 | 69 |
| 70 | | \$39.47 | \$50.40 | \$59.48 | \$68.21 | \$86.09 | \$97.88 | \$66.86 | \$86.77 | \$102.33 | \$114.51 | \$148.25 | \$168.50 | \$89.83 | \$118.98 | \$144.27 | \$166.63 | \$211.46 | \$240.25 | 70 |
| 71 | | \$43.30 | \$55.36 | \$65.37 | \$74.86 | \$94.33 | \$107.18 | \$72.01 | \$94.28 | \$112.52 | \$127.41 | \$162.46 | \$184.39 | \$97.90 | \$129.91 | \$157.72 | \$181.46 | \$229.06 | \$259.77 | 71 |
| 72 | | \$47.07 | \$60.24 | \$71.24 | \$81.47 | \$102.55 | \$116.49 | \$77.52 | \$102.45 | \$123.72 | \$141.75 | \$178.06 | \$201.75 | \$106.74 | \$141.87 | \$172.40 | \$197.60 | \$248.06 | \$280.83 | 72 |
| 73 | | \$53.91 | \$69.40 | \$82.35 | \$93.85 | \$117.62 | \$133.34 | \$85.89 | \$113.91 | \$137.92 | \$157.60 | \$197.25 | \$223.18 | \$117.22 | \$156.31 | \$190.44 | \$217.67 | \$272.16 | \$307.62 | 73 |
| 74 | | \$60.76 | \$78.53 | \$93.41 | \$106.23 | \$132.62 | \$150.16 | \$95.13 | \$126.70 | \$153.76 | \$175.23 | \$218.48 | \$246.86 | \$128.68 | \$172.27 | \$210.40 | \$239.79 | \$298.54 | \$336.96 | 74 |
| 75 | | \$67.61 | \$87.64 | \$104.52 | \$118.60 | \$147.64 | \$166.98 | \$105.36 | \$140.92 | \$171.46 | \$194.82 | \$242.00 | \$273.06 | \$141.31 | \$189.85 | \$232.41 | \$264.10 | \$327.51 | \$369.14 | 75 |
| 76 | | \$74.43 | \$96.75 | \$115.63 | \$130.97 | \$162.65 | \$183.82 | \$116.70 | \$156.72 | \$191.17 | \$216.60 | \$268.04 | \$302.04 | \$155.17 | \$209.20 | \$256.73 | \$290.91 | \$359.30 | \$404.38 | 76 |
| 77 | | \$81.27 | \$105.88 | \$126.70 | \$143.33 | \$177.69 | \$200.68 | \$129.24 | \$174.23 | \$213.10 | \$240.90 | \$296.91 | \$334.06 | \$170.34 | \$230.59 | \$283.61 | \$320.44 | \$394.19 | \$442.97 | 77 |
| 78 | | \$87.60 | \$114.32 | \$137.04 | \$154.96 | \$191.84 | \$216.36 | \$137.37 | \$185.66 | \$227.43 | \$256.94 | \$316.25 | \$355.37 | \$179.82 | \$243.90 | \$300.50 | \$339.33 | \$416.72 | \$467.63 | 78 |
| 79 | | \$93.90 | \$122.75 | \$147.39 | \$166.58 | \$205.98 | \$232.05 | \$146.00 | \$197.85 | \$242.77 | \$274.07 | \$336.84 | \$378.00 | \$189.82 | \$258.04 | \$318.37 | \$359.27 | \$440.56 | \$493.68 | 79 |
| 80 | | \$100.22 | \$131.20 | \$157.75 | \$178.22 | \$220.06 | \$247.79 | \$155.21 | \$210.83 | \$259.08 | \$292.33 | \$358.78 | \$402.14 | \$200.34 | \$272.99 | \$337.33 | \$380.41 | \$465.76 | \$521.20 | 80 |
| 81 | | \$106.55 | \$139.63 | \$168.10 | \$189.85 | \$234.19 | \$263.46 | \$164.96 | \$224.64 | \$276.52 | \$311.85 | \$382.16 | \$427.79 | \$211.51 | \$288.79 | \$357.39 | \$402.79 | \$492.42 | \$550.22 | 81 |
| 82 | | \$112.84 | \$148.03 | \$178.41 | \$201.42 | \$248.34 | \$279.14 | \$175.32 | \$239.33 | \$295.14 | \$332.66 | \$407.04 | \$455.09 | \$223.26 | \$305.53 | \$378.65 | \$42 | | | |

Certificate Form GLTCARP-06-FC

| | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | | |
|-----------|--|---|----------|----------|----------|----------|----------------------------|----------|----------|----------|------------|----------------------------|------------|----------|----------|------------|------------|------------|------------|----------|
| | | Facility - 60 Day EP | | | | | | | | | | | | | | | | | | |
| Issue Age | | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year | Lifetime |
| 25 | | \$30.05 | \$38.28 | \$45.00 | \$50.55 | \$61.77 | \$69.38 | \$45.90 | \$59.21 | \$70.42 | \$80.74 | \$101.37 | \$115.13 | \$92.10 | \$120.21 | \$144.44 | \$168.06 | \$215.01 | \$244.60 | 25 |
| 26 | | \$30.20 | \$38.42 | \$45.31 | \$50.83 | \$62.19 | \$69.97 | \$46.64 | \$60.10 | \$71.62 | \$82.08 | \$103.17 | \$117.22 | \$93.16 | \$121.72 | \$146.23 | \$170.15 | \$217.68 | \$247.73 | 26 |
| 27 | | \$30.35 | \$38.73 | \$45.60 | \$51.29 | \$62.80 | \$70.57 | \$47.40 | \$61.16 | \$72.81 | \$83.42 | \$104.96 | \$119.32 | \$94.19 | \$123.21 | \$148.02 | \$172.24 | \$220.39 | \$250.89 | 27 |
| 28 | | \$30.50 | \$39.02 | \$45.90 | \$51.59 | \$63.25 | \$71.02 | \$48.15 | \$62.19 | \$74.02 | \$84.93 | \$106.90 | \$121.40 | \$95.24 | \$124.70 | \$149.81 | \$174.34 | \$223.22 | \$254.18 | 28 |
| 29 | | \$30.65 | \$39.16 | \$46.33 | \$52.03 | \$63.69 | \$71.62 | \$48.88 | \$63.25 | \$75.21 | \$86.42 | \$108.85 | \$123.64 | \$96.29 | \$126.19 | \$151.62 | \$176.43 | \$226.05 | \$257.47 | 29 |
| 30 | | \$30.79 | \$39.49 | \$46.64 | \$52.33 | \$64.30 | \$72.22 | \$49.64 | \$64.30 | \$76.40 | \$87.91 | \$110.79 | \$125.91 | \$97.48 | \$127.69 | \$153.41 | \$178.52 | \$228.90 | \$260.76 | 30 |
| 31 | | \$31.11 | \$39.78 | \$46.95 | \$52.79 | \$64.74 | \$72.81 | \$50.38 | \$65.33 | \$77.76 | \$89.41 | \$112.73 | \$128.13 | \$98.68 | \$129.18 | \$155.21 | \$180.76 | \$231.74 | \$264.20 | 31 |
| 32 | | \$31.25 | \$39.92 | \$47.26 | \$53.08 | \$65.18 | \$73.41 | \$51.14 | \$66.39 | \$79.09 | \$90.89 | \$114.69 | \$130.38 | \$99.88 | \$130.67 | \$156.98 | \$183.00 | \$234.74 | \$267.63 | 32 |
| 33 | | \$31.39 | \$40.23 | \$47.54 | \$53.53 | \$65.65 | \$74.02 | \$51.88 | \$67.43 | \$80.44 | \$92.40 | \$116.77 | \$132.77 | \$101.07 | \$132.18 | \$158.95 | \$185.26 | \$237.73 | \$271.08 | 33 |
| 34 | | \$31.54 | \$40.51 | \$47.85 | \$53.81 | \$66.24 | \$74.46 | \$52.64 | \$68.48 | \$81.79 | \$94.04 | \$118.88 | \$135.16 | \$102.27 | \$133.62 | \$160.89 | \$187.48 | \$240.70 | \$274.51 | 34 |
| 35 | | \$31.69 | \$40.67 | \$48.30 | \$54.29 | \$66.88 | \$75.05 | \$53.67 | \$69.62 | \$83.13 | \$95.70 | \$120.95 | \$137.71 | \$103.47 | \$135.31 | \$162.67 | \$189.74 | \$243.72 | \$278.09 | 35 |
| 36 | | \$32.00 | \$41.12 | \$48.88 | \$55.02 | \$67.58 | \$76.10 | \$54.88 | \$71.02 | \$84.79 | \$97.64 | \$123.50 | \$140.70 | \$104.81 | \$137.10 | \$164.92 | \$192.28 | \$247.14 | \$282.13 | 36 |
| 37 | | \$32.31 | \$41.71 | \$49.48 | \$55.63 | \$68.62 | \$77.31 | \$56.07 | \$72.36 | \$86.56 | \$99.73 | \$126.19 | \$143.68 | \$106.15 | \$138.90 | \$167.16 | \$194.98 | \$250.58 | \$286.17 | 37 |
| 38 | | \$32.60 | \$42.15 | \$50.08 | \$56.36 | \$69.53 | \$78.35 | \$57.27 | \$73.71 | \$88.37 | \$101.82 | \$128.89 | \$146.83 | \$107.50 | \$140.70 | \$169.40 | \$197.67 | \$254.18 | \$290.21 | 38 |
| 39 | | \$33.04 | \$42.61 | \$50.69 | \$57.11 | \$70.42 | \$79.39 | \$58.47 | \$75.05 | \$90.16 | \$103.91 | \$131.58 | \$149.95 | \$108.99 | \$142.64 | \$171.63 | \$200.34 | \$257.76 | \$294.39 | 39 |
| 40 | | \$33.34 | \$43.07 | \$51.29 | \$57.85 | \$71.32 | \$80.44 | \$59.66 | \$76.55 | \$91.96 | \$106.01 | \$134.42 | \$153.26 | \$110.51 | \$144.58 | \$173.89 | \$203.03 | \$261.36 | \$298.58 | 40 |
| 41 | | \$33.64 | \$43.51 | \$51.88 | \$58.62 | \$72.36 | \$81.49 | \$60.98 | \$78.05 | \$93.90 | \$108.24 | \$137.27 | \$156.55 | \$111.99 | \$146.52 | \$176.29 | \$205.88 | \$265.08 | \$302.92 | 41 |
| 42 | | \$33.95 | \$44.11 | \$52.48 | \$59.36 | \$73.27 | \$82.69 | \$62.34 | \$79.53 | \$95.85 | \$110.51 | \$140.25 | \$159.97 | \$113.48 | \$148.47 | \$178.66 | \$208.71 | \$268.83 | \$307.25 | 42 |
| 43 | | \$34.24 | \$44.56 | \$53.22 | \$59.96 | \$74.16 | \$83.72 | \$63.69 | \$81.04 | \$97.78 | \$112.73 | \$143.23 | \$163.43 | \$114.98 | \$150.41 | \$181.06 | \$211.56 | \$272.57 | \$311.59 | 43 |
| 44 | | \$34.54 | \$45.00 | \$53.81 | \$60.70 | \$75.05 | \$84.79 | \$65.03 | \$82.52 | \$99.73 | \$115.13 | \$146.38 | \$167.01 | \$116.47 | \$152.36 | \$183.46 | \$214.39 | \$276.44 | \$316.07 | 44 |
| 45 | | \$34.98 | \$45.45 | \$54.43 | \$61.45 | \$76.10 | \$85.82 | \$66.39 | \$84.19 | \$101.67 | \$117.52 | \$149.51 | \$170.61 | \$118.12 | \$154.61 | \$186.00 | \$217.54 | \$280.34 | \$320.56 | 45 |
| 46 | | \$35.60 | \$46.33 | \$55.63 | \$62.94 | \$77.90 | \$87.91 | \$69.83 | \$88.52 | \$106.29 | \$122.01 | \$153.41 | \$175.09 | \$119.90 | \$156.98 | \$189.00 | \$221.13 | \$284.98 | \$325.94 | 46 |
| 47 | | \$36.19 | \$47.40 | \$56.83 | \$64.30 | \$79.68 | \$90.01 | \$73.41 | \$92.99 | \$111.09 | \$126.79 | \$157.29 | \$179.58 | \$121.87 | \$159.53 | \$191.97 | \$224.71 | \$289.77 | \$331.33 | 47 |
| 48 | | \$36.80 | \$48.30 | \$58.01 | \$65.65 | \$81.49 | \$92.10 | \$77.17 | \$97.78 | \$116.18 | \$131.73 | \$161.32 | \$184.20 | \$123.81 | \$162.06 | \$195.12 | \$228.31 | \$294.55 | \$336.85 | 48 |
| 49 | | \$37.38 | \$49.19 | \$59.21 | \$67.13 | \$83.42 | \$94.19 | \$81.04 | \$102.71 | \$121.40 | \$136.81 | \$165.51 | \$189.00 | \$125.75 | \$164.62 | \$198.25 | \$232.05 | \$299.46 | \$342.39 | 49 |
| 50 | | \$38.14 | \$50.08 | \$60.40 | \$68.48 | \$85.22 | \$96.29 | \$85.22 | \$107.95 | \$126.93 | \$142.04 | \$169.69 | \$193.92 | \$127.69 | \$167.31 | \$201.40 | \$235.79 | \$304.41 | \$348.06 | 50 |
| 51 | | \$38.73 | \$51.00 | \$61.59 | \$69.97 | \$87.02 | \$98.37 | \$89.55 | \$113.48 | \$132.61 | \$147.58 | \$174.04 | \$198.99 | \$129.64 | \$169.99 | \$204.69 | \$239.54 | \$309.50 | \$353.90 | 51 |
| 52 | | \$39.31 | \$52.03 | \$62.80 | \$71.32 | \$88.81 | \$100.47 | \$94.04 | \$119.32 | \$138.60 | \$153.26 | \$178.52 | \$204.09 | \$131.73 | \$172.69 | \$207.98 | \$243.41 | \$314.58 | \$359.72 | 52 |
| 53 | | \$39.92 | \$52.93 | \$64.00 | \$72.67 | \$90.75 | \$102.55 | \$98.84 | \$125.44 | \$144.89 | \$159.24 | \$183.15 | \$209.32 | \$133.82 | \$175.38 | \$211.27 | \$247.30 | \$319.83 | \$365.71 | 53 |
| 54 | | \$40.51 | \$53.81 | \$65.18 | \$74.16 | \$92.55 | \$104.67 | \$103.91 | \$131.87 | \$151.46 | \$165.36 | \$187.79 | \$214.70 | \$135.92 | \$178.23 | \$214.70 | \$251.33 | \$325.04 | \$371.83 | 54 |
| 55 | | \$41.12 | \$54.74 | \$66.39 | \$75.50 | \$94.35 | \$106.76 | \$108.99 | \$138.29 | \$158.18 | \$171.95 | \$192.58 | \$220.23 | \$138.15 | \$181.06 | \$218.00 | \$255.37 | \$330.43 | \$377.97 | 55 |
| 56 | | \$45.16 | \$59.50 | \$71.62 | \$81.64 | \$102.27 | \$116.02 | \$114.39 | \$145.18 | \$165.95 | \$180.16 | \$204.39 | \$233.85 | \$143.83 | \$189.00 | \$227.71 | \$267.18 | \$346.28 | \$396.36 | 56 |
| 57 | | \$49.19 | \$64.14 | \$76.86 | \$87.76 | \$110.19 | \$125.14 | \$120.07 | \$152.36 | \$174.04 | \$188.84 | \$216.94 | \$248.19 | \$149.81 | \$197.21 | \$237.89 | \$279.60 | \$362.86 | \$415.65 | 57 |
| 58 | | \$53.08 | \$68.78 | \$81.94 | \$93.74 | \$118.12 | \$134.27 | \$126.05 | \$159.83 | \$182.56 | \$197.97 | \$230.25 | \$263.44 | \$155.96 | \$205.73 | \$248.49 | \$292.61 | \$380.38 | \$435.99 | 58 |
| 59 | | \$57.11 | \$73.41 | \$87.16 | \$99.88 | \$126.05 | \$143.39 | \$132.32 | \$167.76 | \$191.37 | \$207.53 | \$244.30 | \$279.60 | \$162.37 | \$214.70 | \$259.70 | \$306.21 | \$398.61 | \$457.22 | 59 |
| 60 | | \$61.16 | \$78.19 | \$92.40 | \$106.01 | \$134.11 | \$152.50 | \$138.90 | \$175.97 | \$200.98 | \$217.54 | \$259.25 | \$296.78 | \$168.10 | \$223.97 | \$271.57 | \$320.42 | \$417.75 | \$479.50 | 60 |
| 61 | | \$65.03 | \$82.84 | \$97.48 | \$112.13 | \$142.04 | \$161.62 | \$145.77 | \$184.65 | \$210.36 | \$228.02 | \$275.11 | \$315.03 | \$176.13 | \$233.70 | \$283.48 | \$335.21 | \$437.78 | \$502.96 | 61 |
| 62 | | \$69.07 | \$87.46 | \$102.71 | \$118.12 | \$149.95 | \$170.75 | \$152.94 | \$193.63 | \$220.69 | \$239.07 | \$291.70 | \$334.47 | \$183.46 | \$243.86 | \$296.33 | \$350.61 | \$459.15 | \$527.64 | 62 |
| 63 | | \$76.24 | \$96.73 | \$113.63 | \$130.83 | \$165.95 | \$189.15 | \$161.47 | \$204.39 | \$232.94 | \$252.22 | \$314.28 | \$360.02 | \$196.77 | \$261.05 | \$316.99 | \$374.08 | \$488.32 | \$560.53 | 63 |
| 64 | | \$83.58 | \$106.01 | \$124.55 | \$143.39 | \$182.12 | \$207.53 | \$170.47 | \$215.74 | \$245.81 | \$266.13 | \$338.51 | \$387.55 | \$210.97 | \$279.44 | \$338.95 | \$399.06 | \$519.27 | \$595.51 | 64 |
| 65 | | \$90.75 | \$115.27 | \$135.45 | \$155.96 | \$198.11 | \$225.76 | \$180.00 | \$227.71 | \$259.40 | \$280.79 | \$364.67 | \$417.14 | \$226.22 | \$299.18 | \$362.43 | \$425.67 | \$552.31 | \$632.59 | 65 |
| 66 | | \$98.08 | \$124.55 | \$146.38 | \$168.65 | \$214.25 | \$244.16 | \$190.04 | \$240.42 | \$273.76 | \$296.19 | \$392.77 | \$448.99 | \$242.66 | \$320.27 | \$387.55 | \$454.07 | \$587.43 | \$672.08 | 66 |
| 67 | | \$105.26 | \$133.82 | \$157.29 | \$181.20 | \$230.40 | \$262.56 | \$200.81 | \$253.88 | \$288.86 | \$312.33 | \$422.97 | \$483.08 | \$260.30 | \$343.15 | \$414.60 | \$484.58 | \$624.68 | \$713.93 | 67 |
| 68 | | \$119.61 | \$152.36 | \$179.42 | \$206.17 | \$261.36 | \$297.54 | \$216.35 | \$275.86 | \$317.72 | \$347.47 | \$463.50 | \$528.53 | \$283.78 | \$374.68 | \$453.18 | \$527.64 | \$676.70 | \$771.79 | 68 |
| 69 | | \$133.82 | \$170.75 | \$201.40 | \$231.15 | \$292.29 | \$332.52 | \$233.08 | \$299.78 | \$349.40 | \$386.49 | \$507.89 | \$578.31 | \$309.35 | \$409.08 | \$495.51 | \$574.59 | \$733.06 | \$834.44 | 69 |
| 70 | | \$148.18 | \$189.30 | \$223.37 | \$256.11 | \$323.25 | \$367.51 | \$251.04 | \$325.79 | \$384.25 | \$430.00 | \$556.63 | \$632.73 | \$337.30 | \$446.77 | \$541.70 | \$625.70 | \$794.07 | \$902.18 | 70 |
| 71 | | \$162.51 | \$207.83 | \$245.51 | \$281.08 | \$354.20 | \$402.49 | \$270.33 | \$354.06 | \$422.53 | \$478.45 | \$610.02 | \$692.41 | \$367.65 | \$487.87 | \$592.22 | \$681.33 | \$860.15 | \$975.44 | 71 |
| 72 | | \$176.72 | \$226.22 | \$267.49 | \$305.91 | \$385.14 | \$437.47 | \$291.12 | \$384.71 | \$464.53 | \$532.26 | \$668.62 | \$757.59 | \$400.85 | \$532.73 | \$647.38 | \$742.04 | \$931.47 | \$1,054.53 | 72 |
| 73 | | \$202.44 | \$260.60 | \$309.19 | \$352.40 | \$441.66 | \$500.72 | \$322.49 | \$427.76 | \$517.92 | \$591.78 | \$740.69 | \$838.02 | \$440.17 | \$586.99 | \$715.11 | \$817.40 | \$1,021.92 | \$1,155.15 | 73 |
| 74 | | \$228.16 | \$294.84 | \$350.76 | \$398.92 | \$498.03 | \$563.83 | \$357.19 | \$475.75 | \$577.42 | \$670.58 | \$820.38 | \$926.98 | \$483.23 | \$646.95 | \$790.03 | \$900.37 | \$1,121.07 | \$1,265.34 | 74 |
| 75 | | \$253.88 | \$329.09 | \$392.48 | \$445.40 | \$554.40 | \$627.06 | \$395.62 | \$529.13 | \$643.81 | \$731.58 | \$908.74 | \$1,025.35 | \$530.63 | \$712.89 | \$872.71 | \$991.73 | \$1,229.91 | \$1,386.14 | 75 |
| 76 | | \$279.44 | \$363.32 | \$434.19 | \$491.76 | \$610.76 | \$690.31 | \$438.22 | \$588.48 | \$717.81 | \$813.36 | \$1,006.52 | \$1,134.20 | \$582.66 | \$785.53 | \$964.07 | \$1,092.34 | \$1,349.23 | \$1,518.45 | 76 |
| 77 | | \$305.16 | \$397.56 | \$475.75 | \$538.25 | \$667.28 | \$753.56 | \$485.33 | \$654.27 | \$800.21 | \$904.55 | \$1,114.93 | \$1,254.43 | \$639.62 | \$865.84 | \$1,064.99 | \$1,203.29 | \$1,480.19 | \$1,663.34 | 77 |
| 78 | | \$328.93 | \$429.26 | \$514.64 | \$581.92 | \$720.36 | \$812.45 | \$515.83 | \$697.19 | \$854.02 | \$964.82 | \$1,187.59 | \$1,334.41 | \$675.21 | \$915.92 | \$1,128.38 | \$1,274.15 | \$1,564.83 | \$1,756.05 | 78 |
| 79 | | \$352.55 | \$460.96 | \$553.50 | \$625.56 | \$773.43 | \$871.37 | \$548.26 | \$742.94 | \$911.58 | \$1,029.11 | \$1,264.89 | \$1,419.48 | \$712.73 | \$969.00 | \$1,195.51 | \$1,349.06 | \$1,654.38 | \$1,853.83 | 79 |
| 80 | | \$376.33 | \$492.66 | \$592.36 | | | | | | | | | | | | | | | | |

Certificate Form GLTCAAP-06-FC

| Issue Age | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|---------|---------|---------|----------|----------|---------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 90 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$3.30 | \$4.06 | \$4.70 | \$5.24 | \$6.36 | \$7.13 | \$5.16 | \$6.39 | \$7.46 | \$8.45 | \$10.56 | \$11.97 | \$10.01 | \$12.60 | \$14.84 | \$17.08 | \$21.69 | \$24.64 | 25 |
| 26 | \$3.33 | \$4.08 | \$4.74 | \$5.27 | \$6.40 | \$7.17 | \$5.25 | \$6.50 | \$7.58 | \$8.58 | \$10.73 | \$12.19 | \$10.13 | \$12.75 | \$15.00 | \$17.28 | \$21.96 | \$24.95 | 26 |
| 27 | \$3.34 | \$4.10 | \$4.76 | \$5.30 | \$6.47 | \$7.23 | \$5.31 | \$6.61 | \$7.70 | \$8.75 | \$10.92 | \$12.41 | \$10.25 | \$12.89 | \$15.18 | \$17.49 | \$22.24 | \$25.28 | 27 |
| 28 | \$3.37 | \$4.15 | \$4.82 | \$5.32 | \$6.50 | \$7.29 | \$5.40 | \$6.73 | \$7.82 | \$8.89 | \$11.10 | \$12.63 | \$10.37 | \$13.04 | \$15.36 | \$17.72 | \$22.52 | \$25.60 | 28 |
| 29 | \$3.39 | \$4.18 | \$4.84 | \$5.38 | \$6.55 | \$7.35 | \$5.50 | \$6.82 | \$7.94 | \$9.03 | \$11.30 | \$12.84 | \$10.49 | \$13.19 | \$15.54 | \$17.93 | \$22.80 | \$25.93 | 29 |
| 30 | \$3.40 | \$4.20 | \$4.88 | \$5.41 | \$6.61 | \$7.41 | \$5.57 | \$6.93 | \$8.09 | \$9.19 | \$11.48 | \$13.07 | \$10.62 | \$13.37 | \$15.74 | \$18.14 | \$23.10 | \$26.26 | 30 |
| 31 | \$3.42 | \$4.22 | \$4.91 | \$5.46 | \$6.66 | \$7.48 | \$5.65 | \$7.04 | \$8.22 | \$9.34 | \$11.68 | \$13.30 | \$10.74 | \$13.52 | \$15.93 | \$18.37 | \$23.40 | \$26.60 | 31 |
| 32 | \$3.43 | \$4.26 | \$4.93 | \$5.51 | \$6.72 | \$7.54 | \$5.73 | \$7.15 | \$8.35 | \$9.48 | \$11.90 | \$13.53 | \$10.86 | \$13.67 | \$16.12 | \$18.59 | \$23.68 | \$26.94 | 32 |
| 33 | \$3.45 | \$4.29 | \$4.97 | \$5.54 | \$6.77 | \$7.59 | \$5.82 | \$7.26 | \$8.48 | \$9.64 | \$12.09 | \$13.78 | \$10.98 | \$13.84 | \$16.29 | \$18.82 | \$23.99 | \$27.30 | 33 |
| 34 | \$3.48 | \$4.31 | \$5.01 | \$5.58 | \$6.81 | \$7.69 | \$5.92 | \$7.39 | \$8.61 | \$9.80 | \$12.30 | \$14.03 | \$11.11 | \$14.00 | \$16.50 | \$19.06 | \$24.28 | \$27.64 | 34 |
| 35 | \$3.49 | \$4.33 | \$5.04 | \$5.63 | \$6.88 | \$7.71 | \$6.01 | \$7.49 | \$8.77 | \$9.98 | \$12.54 | \$14.25 | \$11.25 | \$14.18 | \$16.71 | \$19.28 | \$24.60 | \$28.00 | 35 |
| 36 | \$3.54 | \$4.38 | \$5.12 | \$5.69 | \$6.96 | \$7.82 | \$6.13 | \$7.63 | \$8.94 | \$10.18 | \$12.78 | \$14.54 | \$11.41 | \$14.37 | \$16.94 | \$19.56 | \$24.95 | \$28.40 | 36 |
| 37 | \$3.56 | \$4.43 | \$5.16 | \$5.78 | \$7.05 | \$7.92 | \$6.26 | \$7.79 | \$9.11 | \$10.37 | \$13.05 | \$14.86 | \$11.55 | \$14.56 | \$17.18 | \$19.82 | \$25.31 | \$28.81 | 37 |
| 38 | \$3.61 | \$4.48 | \$5.24 | \$5.83 | \$7.15 | \$8.04 | \$6.37 | \$7.94 | \$9.31 | \$10.59 | \$13.32 | \$15.17 | \$11.69 | \$14.75 | \$17.40 | \$20.09 | \$25.64 | \$29.22 | 38 |
| 39 | \$3.65 | \$4.54 | \$5.29 | \$5.92 | \$7.25 | \$8.15 | \$6.49 | \$8.10 | \$9.48 | \$10.81 | \$13.62 | \$15.49 | \$11.87 | \$14.94 | \$17.63 | \$20.36 | \$26.02 | \$29.63 | 39 |
| 40 | \$3.67 | \$4.58 | \$5.37 | \$5.98 | \$7.34 | \$8.26 | \$6.61 | \$8.25 | \$9.67 | \$11.02 | \$13.90 | \$15.83 | \$12.03 | \$15.16 | \$17.88 | \$20.66 | \$26.38 | \$30.05 | 40 |
| 41 | \$3.71 | \$4.63 | \$5.42 | \$6.06 | \$7.44 | \$8.37 | \$6.74 | \$8.40 | \$9.86 | \$11.25 | \$14.19 | \$16.15 | \$12.19 | \$15.36 | \$18.12 | \$20.94 | \$26.75 | \$30.49 | 41 |
| 42 | \$3.74 | \$4.69 | \$5.50 | \$6.14 | \$7.54 | \$8.48 | \$6.86 | \$8.57 | \$10.07 | \$11.48 | \$14.50 | \$16.50 | \$12.34 | \$15.55 | \$18.37 | \$21.22 | \$27.12 | \$30.91 | 42 |
| 43 | \$3.78 | \$4.74 | \$5.56 | \$6.23 | \$7.63 | \$8.58 | \$7.00 | \$8.75 | \$10.26 | \$11.72 | \$14.80 | \$16.84 | \$12.52 | \$15.76 | \$18.60 | \$21.53 | \$27.50 | \$31.37 | 43 |
| 44 | \$3.82 | \$4.77 | \$5.63 | \$6.28 | \$7.73 | \$8.71 | \$7.13 | \$8.91 | \$10.46 | \$11.96 | \$15.13 | \$17.20 | \$12.68 | \$15.98 | \$18.85 | \$21.81 | \$27.91 | \$31.81 | 44 |
| 45 | \$3.84 | \$4.84 | \$5.69 | \$6.37 | \$7.83 | \$8.82 | \$7.25 | \$9.09 | \$10.69 | \$12.21 | \$15.42 | \$17.57 | \$12.85 | \$16.21 | \$19.11 | \$22.12 | \$28.29 | \$32.25 | 45 |
| 46 | \$3.92 | \$4.95 | \$5.81 | \$6.51 | \$8.02 | \$9.03 | \$7.56 | \$9.48 | \$11.10 | \$12.63 | \$15.83 | \$18.01 | \$13.05 | \$16.48 | \$19.42 | \$22.47 | \$28.77 | \$32.79 | 46 |
| 47 | \$4.00 | \$5.04 | \$5.93 | \$6.64 | \$8.22 | \$9.23 | \$7.88 | \$9.88 | \$11.54 | \$13.04 | \$16.23 | \$18.47 | \$13.27 | \$16.73 | \$19.73 | \$22.85 | \$29.25 | \$33.34 | 47 |
| 48 | \$4.06 | \$5.14 | \$6.05 | \$6.80 | \$8.38 | \$9.46 | \$8.23 | \$10.31 | \$11.99 | \$13.49 | \$16.64 | \$18.95 | \$13.45 | \$17.01 | \$20.04 | \$23.19 | \$29.73 | \$33.89 | 48 |
| 49 | \$4.14 | \$5.24 | \$6.19 | \$6.94 | \$8.57 | \$9.67 | \$8.58 | \$10.75 | \$12.44 | \$13.93 | \$17.07 | \$19.44 | \$13.67 | \$17.27 | \$20.36 | \$23.58 | \$30.21 | \$34.47 | 49 |
| 50 | \$4.20 | \$5.32 | \$6.31 | \$7.10 | \$8.77 | \$9.88 | \$8.97 | \$11.22 | \$12.94 | \$14.38 | \$17.49 | \$19.93 | \$13.90 | \$17.55 | \$20.69 | \$23.96 | \$30.72 | \$35.05 | 50 |
| 51 | \$4.28 | \$5.42 | \$6.44 | \$7.23 | \$8.95 | \$10.11 | \$9.36 | \$11.69 | \$13.43 | \$14.86 | \$17.95 | \$20.45 | \$14.11 | \$17.83 | \$21.02 | \$24.35 | \$31.24 | \$35.62 | 51 |
| 52 | \$4.33 | \$5.53 | \$6.57 | \$7.39 | \$9.14 | \$10.32 | \$9.76 | \$12.20 | \$13.96 | \$15.35 | \$18.41 | \$20.98 | \$14.32 | \$18.11 | \$21.36 | \$24.75 | \$31.75 | \$36.21 | 52 |
| 53 | \$4.41 | \$5.64 | \$6.68 | \$7.54 | \$9.34 | \$10.54 | \$10.20 | \$12.73 | \$14.51 | \$15.85 | \$18.88 | \$21.53 | \$14.56 | \$18.39 | \$21.69 | \$25.15 | \$32.26 | \$36.82 | 53 |
| 54 | \$4.47 | \$5.73 | \$6.81 | \$7.68 | \$9.52 | \$10.75 | \$10.66 | \$13.28 | \$15.07 | \$16.38 | \$19.36 | \$22.08 | \$14.78 | \$18.69 | \$22.04 | \$25.56 | \$32.79 | \$37.42 | 54 |
| 55 | \$4.54 | \$5.82 | \$6.93 | \$7.82 | \$9.71 | \$10.97 | \$11.11 | \$13.86 | \$15.65 | \$16.91 | \$19.87 | \$22.63 | \$15.04 | \$18.98 | \$22.40 | \$25.98 | \$33.34 | \$38.04 | 55 |
| 56 | \$4.99 | \$6.33 | \$7.48 | \$8.45 | \$10.53 | \$11.91 | \$11.66 | \$14.52 | \$16.40 | \$17.72 | \$21.08 | \$24.01 | \$15.65 | \$19.80 | \$23.41 | \$27.17 | \$34.95 | \$39.90 | 56 |
| 57 | \$5.41 | \$6.82 | \$8.02 | \$9.08 | \$11.34 | \$12.84 | \$12.22 | \$15.22 | \$17.19 | \$18.56 | \$22.35 | \$25.49 | \$16.29 | \$20.66 | \$24.45 | \$28.42 | \$36.61 | \$41.83 | 57 |
| 58 | \$5.86 | \$7.30 | \$8.56 | \$9.71 | \$12.17 | \$13.78 | \$12.83 | \$15.96 | \$18.01 | \$19.44 | \$23.71 | \$27.05 | \$16.98 | \$21.55 | \$25.55 | \$29.67 | \$38.38 | \$43.87 | 58 |
| 59 | \$6.30 | \$7.82 | \$9.10 | \$10.33 | \$12.97 | \$14.73 | \$13.44 | \$16.73 | \$18.88 | \$20.35 | \$25.14 | \$28.70 | \$17.70 | \$22.48 | \$26.69 | \$31.12 | \$40.23 | \$46.01 | 59 |
| 60 | \$6.74 | \$8.32 | \$9.64 | \$10.97 | \$13.79 | \$15.65 | \$14.10 | \$17.55 | \$19.79 | \$21.31 | \$26.68 | \$30.46 | \$18.43 | \$23.46 | \$27.87 | \$32.54 | \$42.15 | \$48.24 | 60 |
| 61 | \$7.17 | \$8.82 | \$10.19 | \$11.59 | \$14.61 | \$16.60 | \$14.78 | \$18.39 | \$20.72 | \$22.33 | \$28.29 | \$32.34 | \$19.18 | \$24.48 | \$29.13 | \$34.05 | \$44.19 | \$50.59 | 61 |
| 62 | \$7.61 | \$9.32 | \$10.73 | \$12.22 | \$15.42 | \$17.51 | \$15.49 | \$19.27 | \$21.71 | \$23.42 | \$30.02 | \$34.32 | \$19.95 | \$25.56 | \$30.44 | \$35.62 | \$46.30 | \$53.06 | 62 |
| 63 | \$8.40 | \$10.30 | \$11.87 | \$13.53 | \$17.08 | \$19.40 | \$16.36 | \$20.33 | \$22.91 | \$25.26 | \$32.34 | \$36.94 | \$21.41 | \$27.35 | \$32.54 | \$38.01 | \$49.25 | \$56.36 | 63 |
| 64 | \$9.21 | \$11.29 | \$13.01 | \$14.85 | \$18.72 | \$21.29 | \$17.25 | \$21.44 | \$24.16 | \$27.24 | \$34.82 | \$39.75 | \$22.98 | \$29.28 | \$34.80 | \$40.52 | \$52.36 | \$59.87 | 64 |
| 65 | \$10.01 | \$12.28 | \$14.16 | \$16.14 | \$20.39 | \$23.18 | \$18.19 | \$22.62 | \$25.49 | \$29.38 | \$37.51 | \$42.77 | \$24.64 | \$31.36 | \$37.21 | \$43.24 | \$55.67 | \$63.60 | 65 |
| 66 | \$10.81 | \$13.26 | \$15.29 | \$17.46 | \$22.03 | \$25.07 | \$19.21 | \$23.86 | \$26.88 | \$31.68 | \$40.38 | \$46.02 | \$26.42 | \$33.58 | \$39.80 | \$46.13 | \$59.21 | \$67.56 | 66 |
| 67 | \$11.61 | \$14.23 | \$16.45 | \$18.76 | \$23.71 | \$26.95 | \$20.28 | \$25.18 | \$28.34 | \$34.14 | \$43.48 | \$49.52 | \$28.31 | \$35.93 | \$42.56 | \$49.21 | \$62.95 | \$71.75 | 67 |
| 68 | \$13.19 | \$16.20 | \$18.72 | \$21.34 | \$26.88 | \$30.55 | \$22.31 | \$27.79 | \$31.59 | \$37.60 | \$47.66 | \$54.19 | \$30.87 | \$39.24 | \$46.51 | \$53.58 | \$68.20 | \$77.56 | 68 |
| 69 | \$14.76 | \$18.17 | \$21.03 | \$23.91 | \$30.06 | \$34.12 | \$24.53 | \$30.68 | \$35.21 | \$41.38 | \$52.23 | \$59.29 | \$33.64 | \$42.83 | \$50.82 | \$58.33 | \$73.84 | \$83.83 | 69 |
| 70 | \$16.36 | \$20.15 | \$23.33 | \$26.50 | \$33.25 | \$37.72 | \$26.98 | \$33.87 | \$39.25 | \$45.54 | \$57.23 | \$64.86 | \$36.67 | \$46.76 | \$55.55 | \$63.50 | \$79.98 | \$90.62 | 70 |
| 71 | \$17.92 | \$22.11 | \$25.63 | \$29.08 | \$36.43 | \$41.33 | \$29.68 | \$37.39 | \$43.74 | \$50.13 | \$62.71 | \$70.95 | \$39.99 | \$51.06 | \$60.71 | \$69.15 | \$86.61 | \$97.94 | 71 |
| 72 | \$19.48 | \$24.08 | \$27.94 | \$31.67 | \$39.63 | \$44.91 | \$32.65 | \$41.29 | \$48.73 | \$55.17 | \$68.71 | \$77.63 | \$43.57 | \$55.75 | \$66.37 | \$75.30 | \$93.80 | \$105.89 | 72 |
| 73 | \$22.32 | \$27.72 | \$32.27 | \$36.47 | \$45.42 | \$51.40 | \$36.19 | \$45.93 | \$54.32 | \$61.35 | \$76.11 | \$85.86 | \$47.84 | \$61.42 | \$73.30 | \$82.91 | \$102.88 | \$115.96 | 73 |
| 74 | \$25.16 | \$31.37 | \$36.65 | \$41.28 | \$51.23 | \$57.87 | \$40.11 | \$51.07 | \$60.57 | \$68.22 | \$84.32 | \$94.95 | \$52.53 | \$67.68 | \$80.98 | \$91.31 | \$112.84 | \$127.03 | 74 |
| 75 | \$28.00 | \$35.01 | \$41.00 | \$46.08 | \$57.02 | \$64.37 | \$44.43 | \$56.79 | \$67.54 | \$75.85 | \$93.39 | \$105.03 | \$57.65 | \$74.58 | \$89.43 | \$100.56 | \$123.77 | \$139.12 | 75 |
| 76 | \$30.82 | \$38.64 | \$45.34 | \$50.92 | \$62.83 | \$70.86 | \$49.25 | \$63.18 | \$75.30 | \$84.33 | \$103.43 | \$116.17 | \$63.28 | \$82.16 | \$98.77 | \$110.76 | \$135.77 | \$152.36 | 76 |
| 77 | \$33.66 | \$42.30 | \$49.71 | \$55.72 | \$68.64 | \$77.34 | \$54.56 | \$70.28 | \$83.94 | \$93.76 | \$114.53 | \$128.48 | \$69.48 | \$90.56 | \$109.12 | \$122.00 | \$148.94 | \$166.86 | 77 |
| 78 | \$36.28 | \$45.66 | \$53.76 | \$60.23 | \$74.10 | \$83.39 | \$58.04 | \$74.89 | \$89.60 | \$99.99 | \$121.98 | \$136.64 | \$73.33 | \$95.77 | \$115.58 | \$129.15 | \$157.41 | \$176.10 | 78 |
| 79 | \$38.89 | \$49.04 | \$57.82 | \$64.75 | \$79.54 | \$89.46 | \$61.71 | \$79.81 | \$95.62 | \$106.67 | \$129.89 | \$145.31 | \$77.39 | \$101.29 | \$122.42 | \$136.73 | \$166.35 | \$185.89 | 79 |
| 80 | \$41.49 | \$52.42 | \$61.89 | \$69.26 | \$85.02 | \$95.50 | \$65.65 | \$85.05 | \$102.06 | \$113.77 | \$138.33 | \$154.55 | \$81.66 | \$107.12 | \$129.69 | \$144.73 | \$175.82 | \$196.20 | 80 |
| 81 | \$44.12 | \$55.77 | \$65.93 | \$73.77 | \$90.46 | \$101.56 | \$69.82 | \$90.64 | \$108.91 | \$121.36 | \$147.31 | \$164.37 | \$86.19 | \$113.30 | \$137.37 | \$153.20 | \$185.83 | \$207.06 | 81 |
| 82 | \$46.74 | \$59.14 | \$69.99 | \$78.29 | \$95.92 | \$107.61 | \$74.25 | \$96.60 | \$116.27 | \$129.43 | \$156.87 | \$174.82 | \$90.95 | \$119.82 | \$145.51 | \$162.16 | \$196.39 | \$218.54 | 82 |
| 83 | \$50.15 | \$63.61 | \$75.39 | \$84.34 | \$103.27 | \$115.74 | \$78.95 | \$102.88 | \$123.96 | \$137.96 | \$167.07 | \$186.03 | \$96.16 | \$126.91 | \$154.29 | \$171.91 | \$208.04 | \$231.30 | 83 |
| 84 | \$53.60 | \$68.07 | \$80.78 | \$90.35 | \$110.59 | \$123.87 | \$83.95 | \$109.55 | \$132.18 | \$147.04 | \$177.91 | \$197.96 | \$101.71 | \$134.42 | \$163.61 | \$182.26 | \$220.39 | \$244.79 | 84 |
| 85 | \$57.02 | \$72.52 | \$86.19 | \$96.40 | \$117.93 | \$132.00 | \$89.28 | \$116.66 | \$140.82 | \$156.72 | \$189.46 | \$210.62 | \$107.56 | \$142.36 | \$173.49 | \$193.22 | \$233.45 | \$259.07 | 85 |
| 86 | \$60.48 | \$76.99 | | | | | | | | | | | | | | | | | |

| Issue Age | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|------------|----------|-----------|----------|----------|----|
| | Comprehensive - 90 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$9.71 | \$11.95 | \$13.82 | \$15.38 | \$18.68 | \$20.94 | \$15.17 | \$18.80 | \$21.90 | \$24.86 | \$31.01 | \$35.20 | \$29.43 | \$37.03 | \$43.59 | \$50.22 | \$63.79 | \$72.42 | 25 |
| 26 | \$9.79 | \$12.03 | \$13.94 | \$15.49 | \$18.83 | \$21.10 | \$15.41 | \$19.11 | \$22.25 | \$25.23 | \$31.53 | \$35.84 | \$29.79 | \$37.48 | \$44.12 | \$50.80 | \$64.59 | \$73.35 | 26 |
| 27 | \$9.83 | \$12.10 | \$14.03 | \$15.60 | \$18.99 | \$21.26 | \$15.64 | \$19.44 | \$22.62 | \$25.69 | \$32.10 | \$36.47 | \$30.15 | \$37.91 | \$44.65 | \$51.44 | \$65.37 | \$74.31 | 27 |
| 28 | \$9.92 | \$12.19 | \$14.14 | \$15.69 | \$19.11 | \$21.47 | \$15.88 | \$19.75 | \$22.98 | \$26.13 | \$32.65 | \$37.10 | \$30.50 | \$38.34 | \$45.16 | \$52.09 | \$66.22 | \$75.26 | 28 |
| 29 | \$9.97 | \$12.28 | \$14.22 | \$15.81 | \$19.27 | \$21.63 | \$16.13 | \$20.06 | \$23.33 | \$26.57 | \$33.21 | \$37.75 | \$30.87 | \$38.79 | \$45.71 | \$52.71 | \$67.06 | \$76.21 | 29 |
| 30 | \$10.00 | \$12.33 | \$14.32 | \$15.93 | \$19.44 | \$21.78 | \$16.37 | \$20.39 | \$23.73 | \$26.98 | \$33.76 | \$38.42 | \$31.23 | \$39.26 | \$46.27 | \$53.35 | \$67.88 | \$77.21 | 30 |
| 31 | \$10.08 | \$12.42 | \$14.41 | \$16.05 | \$19.59 | \$21.98 | \$16.61 | \$20.70 | \$24.13 | \$27.45 | \$34.36 | \$39.11 | \$31.56 | \$39.73 | \$46.82 | \$54.00 | \$68.77 | \$78.19 | 31 |
| 32 | \$10.12 | \$12.51 | \$14.50 | \$16.16 | \$19.71 | \$22.15 | \$16.84 | \$21.02 | \$24.52 | \$27.87 | \$34.96 | \$39.78 | \$31.93 | \$40.22 | \$47.39 | \$54.67 | \$69.64 | \$79.20 | 32 |
| 33 | \$10.16 | \$12.58 | \$14.62 | \$16.27 | \$19.87 | \$22.30 | \$17.12 | \$21.34 | \$24.92 | \$28.34 | \$35.56 | \$40.49 | \$32.27 | \$40.71 | \$47.94 | \$55.36 | \$70.52 | \$80.22 | 33 |
| 34 | \$10.24 | \$12.67 | \$14.70 | \$16.40 | \$20.03 | \$22.50 | \$17.40 | \$21.69 | \$25.33 | \$28.83 | \$36.17 | \$41.21 | \$32.69 | \$41.16 | \$48.50 | \$56.03 | \$71.39 | \$81.27 | 34 |
| 35 | \$10.29 | \$12.75 | \$14.81 | \$16.52 | \$20.20 | \$22.65 | \$17.69 | \$22.02 | \$25.75 | \$29.30 | \$36.84 | \$41.88 | \$33.09 | \$41.89 | \$49.14 | \$56.72 | \$72.30 | \$82.31 | 35 |
| 36 | \$10.38 | \$12.87 | \$15.00 | \$16.73 | \$20.46 | \$22.98 | \$18.00 | \$22.45 | \$26.27 | \$30.91 | \$37.59 | \$42.77 | \$33.52 | \$42.24 | \$49.82 | \$57.50 | \$73.35 | \$83.50 | 36 |
| 37 | \$10.46 | \$13.01 | \$15.17 | \$16.96 | \$20.75 | \$23.29 | \$18.36 | \$22.90 | \$26.81 | \$30.50 | \$38.38 | \$43.68 | \$33.97 | \$42.81 | \$50.49 | \$58.28 | \$74.37 | \$84.68 | 37 |
| 38 | \$10.59 | \$13.18 | \$15.38 | \$17.16 | \$21.02 | \$23.65 | \$18.71 | \$23.33 | \$27.32 | \$31.14 | \$39.17 | \$44.59 | \$34.40 | \$43.36 | \$51.17 | \$59.08 | \$75.42 | \$85.89 | 38 |
| 39 | \$10.71 | \$13.34 | \$15.58 | \$17.40 | \$21.30 | \$23.97 | \$19.07 | \$23.77 | \$27.87 | \$31.78 | \$40.03 | \$45.54 | \$34.88 | \$43.97 | \$51.84 | \$59.88 | \$76.49 | \$87.12 | 39 |
| 40 | \$10.80 | \$13.45 | \$15.76 | \$17.60 | \$21.57 | \$24.28 | \$19.44 | \$24.24 | \$28.42 | \$32.41 | \$40.85 | \$46.51 | \$35.35 | \$44.56 | \$52.56 | \$60.72 | \$77.56 | \$88.35 | 40 |
| 41 | \$10.92 | \$13.62 | \$15.97 | \$17.84 | \$21.86 | \$24.61 | \$19.79 | \$24.74 | \$28.97 | \$33.09 | \$41.72 | \$47.50 | \$35.84 | \$45.16 | \$53.27 | \$61.56 | \$78.65 | \$89.63 | 41 |
| 42 | \$10.98 | \$13.78 | \$16.13 | \$18.04 | \$22.15 | \$24.92 | \$20.16 | \$25.20 | \$29.57 | \$33.76 | \$42.61 | \$48.50 | \$36.31 | \$45.76 | \$54.00 | \$62.40 | \$79.76 | \$90.89 | 42 |
| 43 | \$11.10 | \$13.94 | \$16.34 | \$18.27 | \$22.45 | \$25.23 | \$20.55 | \$25.69 | \$30.18 | \$34.44 | \$43.51 | \$49.52 | \$36.81 | \$46.33 | \$54.71 | \$63.27 | \$80.86 | \$92.21 | 43 |
| 44 | \$11.23 | \$14.06 | \$16.52 | \$18.47 | \$22.75 | \$25.60 | \$20.94 | \$26.21 | \$30.78 | \$35.17 | \$44.43 | \$50.57 | \$37.27 | \$46.98 | \$55.47 | \$64.14 | \$82.02 | \$93.53 | 44 |
| 45 | \$11.32 | \$14.22 | \$16.73 | \$18.71 | \$23.01 | \$25.93 | \$21.30 | \$26.72 | \$31.42 | \$35.92 | \$45.35 | \$51.63 | \$37.79 | \$47.66 | \$56.18 | \$65.02 | \$83.18 | \$94.83 | 45 |
| 46 | \$11.52 | \$14.53 | \$17.08 | \$19.15 | \$23.56 | \$26.57 | \$22.23 | \$27.87 | \$32.65 | \$37.10 | \$46.51 | \$52.95 | \$38.38 | \$48.42 | \$57.10 | \$66.06 | \$84.58 | \$96.44 | 46 |
| 47 | \$11.74 | \$14.81 | \$17.45 | \$19.56 | \$24.13 | \$27.16 | \$23.17 | \$29.06 | \$33.94 | \$38.34 | \$47.70 | \$54.31 | \$38.98 | \$49.17 | \$58.01 | \$67.13 | \$85.95 | \$98.02 | 47 |
| 48 | \$11.95 | \$15.09 | \$17.80 | \$19.99 | \$24.65 | \$27.79 | \$24.18 | \$30.29 | \$35.23 | \$39.62 | \$48.92 | \$55.69 | \$39.57 | \$49.97 | \$58.93 | \$68.21 | \$87.40 | \$99.67 | 48 |
| 49 | \$12.16 | \$15.38 | \$18.19 | \$20.43 | \$25.20 | \$28.42 | \$25.23 | \$31.60 | \$36.59 | \$40.92 | \$50.15 | \$57.13 | \$40.22 | \$50.77 | \$59.88 | \$69.32 | \$88.84 | \$101.32 | 49 |
| 50 | \$12.33 | \$15.69 | \$18.56 | \$20.88 | \$25.75 | \$29.06 | \$26.36 | \$32.97 | \$38.03 | \$42.27 | \$51.44 | \$58.62 | \$40.85 | \$51.57 | \$60.83 | \$70.43 | \$90.31 | \$103.02 | 50 |
| 51 | \$12.55 | \$15.97 | \$18.93 | \$21.26 | \$26.31 | \$29.69 | \$27.52 | \$34.40 | \$39.50 | \$43.68 | \$52.78 | \$60.12 | \$41.48 | \$52.40 | \$61.80 | \$71.60 | \$91.83 | \$104.72 | 51 |
| 52 | \$12.75 | \$16.25 | \$19.32 | \$21.69 | \$26.88 | \$30.33 | \$28.71 | \$35.87 | \$41.04 | \$45.11 | \$54.12 | \$61.67 | \$42.13 | \$53.23 | \$62.79 | \$72.74 | \$93.32 | \$106.47 | 52 |
| 53 | \$12.95 | \$16.57 | \$19.67 | \$22.15 | \$27.45 | \$30.98 | \$29.99 | \$37.43 | \$42.65 | \$46.59 | \$55.51 | \$63.27 | \$42.81 | \$54.08 | \$63.79 | \$73.95 | \$94.89 | \$108.22 | 53 |
| 54 | \$13.15 | \$16.84 | \$20.03 | \$22.57 | \$28.00 | \$31.60 | \$31.30 | \$39.02 | \$44.31 | \$48.13 | \$56.93 | \$64.89 | \$43.47 | \$54.95 | \$64.82 | \$75.13 | \$96.44 | \$110.01 | 54 |
| 55 | \$13.34 | \$17.12 | \$20.39 | \$22.98 | \$28.56 | \$32.24 | \$32.69 | \$40.74 | \$46.04 | \$49.73 | \$58.40 | \$66.53 | \$44.19 | \$55.78 | \$65.86 | \$76.36 | \$98.02 | \$111.84 | 55 |
| 56 | \$14.65 | \$18.59 | \$21.98 | \$24.86 | \$30.92 | \$34.99 | \$34.28 | \$42.69 | \$48.21 | \$52.09 | \$61.96 | \$70.59 | \$46.04 | \$58.21 | \$68.81 | \$79.88 | \$102.73 | \$117.29 | 56 |
| 57 | \$15.93 | \$20.06 | \$23.96 | \$26.69 | \$33.33 | \$37.75 | \$35.96 | \$44.77 | \$50.52 | \$54.55 | \$65.70 | \$74.93 | \$47.94 | \$60.72 | \$71.87 | \$83.58 | \$107.67 | \$122.99 | 57 |
| 58 | \$17.24 | \$21.52 | \$25.16 | \$28.56 | \$35.75 | \$40.49 | \$37.70 | \$46.89 | \$52.95 | \$57.13 | \$69.69 | \$79.51 | \$49.94 | \$63.36 | \$75.10 | \$87.44 | \$112.84 | \$128.98 | 58 |
| 59 | \$18.51 | \$22.98 | \$26.76 | \$30.37 | \$38.16 | \$43.30 | \$39.53 | \$49.17 | \$55.51 | \$59.85 | \$73.91 | \$84.37 | \$52.00 | \$66.09 | \$78.44 | \$91.45 | \$118.26 | \$135.26 | 59 |
| 60 | \$19.79 | \$24.45 | \$28.34 | \$32.24 | \$40.52 | \$46.04 | \$41.46 | \$51.57 | \$58.18 | \$62.59 | \$78.41 | \$89.54 | \$54.15 | \$68.95 | \$81.95 | \$95.69 | \$123.95 | \$141.82 | 60 |
| 61 | \$21.10 | \$25.93 | \$29.94 | \$34.09 | \$42.92 | \$48.77 | \$43.47 | \$54.08 | \$60.95 | \$65.66 | \$83.18 | \$95.05 | \$56.38 | \$71.94 | \$85.60 | \$100.10 | \$129.91 | \$148.72 | 61 |
| 62 | \$22.37 | \$27.36 | \$31.53 | \$35.96 | \$45.35 | \$51.51 | \$45.54 | \$56.66 | \$63.88 | \$68.84 | \$88.24 | \$100.90 | \$58.70 | \$75.10 | \$89.47 | \$104.72 | \$136.14 | \$156.00 | 62 |
| 63 | \$24.74 | \$30.25 | \$34.88 | \$39.78 | \$50.22 | \$57.05 | \$48.06 | \$59.75 | \$67.35 | \$74.25 | \$95.05 | \$108.58 | \$62.94 | \$80.40 | \$95.69 | \$111.74 | \$144.77 | \$165.72 | 63 |
| 64 | \$27.07 | \$33.17 | \$38.27 | \$43.63 | \$55.07 | \$62.59 | \$50.73 | \$63.03 | \$71.04 | \$80.06 | \$102.38 | \$116.86 | \$67.54 | \$86.09 | \$102.33 | \$119.16 | \$153.93 | \$176.03 | 64 |
| 65 | \$29.43 | \$36.07 | \$41.60 | \$47.44 | \$59.94 | \$68.17 | \$53.52 | \$66.50 | \$74.93 | \$86.37 | \$110.25 | \$125.75 | \$72.42 | \$92.18 | \$109.42 | \$127.14 | \$163.69 | \$186.98 | 65 |
| 66 | \$31.78 | \$38.94 | \$44.95 | \$51.33 | \$64.77 | \$73.70 | \$56.46 | \$70.16 | \$79.05 | \$93.15 | \$118.73 | \$135.30 | \$77.68 | \$98.70 | \$117.03 | \$135.62 | \$174.08 | \$198.62 | 66 |
| 67 | \$34.12 | \$41.84 | \$48.35 | \$55.14 | \$69.69 | \$79.24 | \$59.60 | \$74.02 | \$83.33 | \$100.43 | \$127.84 | \$145.62 | \$83.26 | \$105.63 | \$125.10 | \$144.68 | \$185.11 | \$210.95 | 67 |
| 68 | \$38.79 | \$47.62 | \$55.07 | \$62.74 | \$79.05 | \$89.78 | \$65.58 | \$81.71 | \$92.90 | \$110.53 | \$140.12 | \$159.30 | \$90.74 | \$115.35 | \$136.74 | \$157.51 | \$200.46 | \$228.03 | 68 |
| 69 | \$43.42 | \$53.44 | \$61.84 | \$70.31 | \$88.40 | \$100.34 | \$72.15 | \$90.19 | \$103.52 | \$121.64 | \$153.54 | \$174.27 | \$98.90 | \$125.94 | \$149.44 | \$171.49 | \$217.12 | \$246.47 | 69 |
| 70 | \$48.06 | \$59.21 | \$68.61 | \$77.92 | \$97.76 | \$110.89 | \$79.35 | \$99.58 | \$115.38 | \$133.90 | \$168.26 | \$190.69 | \$107.83 | \$137.49 | \$163.33 | \$186.71 | \$235.13 | \$266.42 | 70 |
| 71 | \$52.68 | \$64.99 | \$75.37 | \$85.54 | \$107.11 | \$121.48 | \$87.26 | \$109.93 | \$128.61 | \$147.39 | \$184.39 | \$208.59 | \$117.55 | \$150.11 | \$178.50 | \$203.27 | \$254.62 | \$287.95 | 71 |
| 72 | \$57.30 | \$70.75 | \$82.14 | \$93.09 | \$116.49 | \$132.02 | \$96.00 | \$121.40 | \$143.26 | \$162.23 | \$202.04 | \$228.23 | \$128.08 | \$163.88 | \$195.14 | \$221.33 | \$275.74 | \$311.29 | 72 |
| 73 | \$65.63 | \$81.50 | \$94.92 | \$107.23 | \$133.55 | \$151.10 | \$106.39 | \$135.03 | \$159.70 | \$180.37 | \$223.77 | \$252.44 | \$140.62 | \$180.57 | \$215.52 | \$243.76 | \$302.45 | \$340.95 | 73 |
| 74 | \$73.99 | \$92.21 | \$107.75 | \$121.36 | \$150.61 | \$170.18 | \$117.90 | \$150.16 | \$178.06 | \$200.56 | \$247.86 | \$279.20 | \$154.40 | \$198.96 | \$238.06 | \$268.43 | \$331.76 | \$373.43 | 74 |
| 75 | \$82.31 | \$102.93 | \$120.52 | \$135.51 | \$167.66 | \$189.24 | \$130.64 | \$166.98 | \$198.53 | \$222.97 | \$274.53 | \$308.78 | \$169.51 | \$219.24 | \$262.96 | \$295.64 | \$363.89 | \$408.99 | 75 |
| 76 | \$90.62 | \$113.64 | \$133.30 | \$149.67 | \$184.76 | \$208.32 | \$144.77 | \$185.75 | \$221.33 | \$247.89 | \$304.07 | \$341.51 | \$186.07 | \$241.57 | \$290.41 | \$325.61 | \$399.16 | \$447.93 | 76 |
| 77 | \$98.96 | \$124.34 | \$146.12 | \$163.81 | \$201.80 | \$227.39 | \$160.42 | \$206.61 | \$246.77 | \$275.65 | \$336.72 | \$377.71 | \$204.25 | \$266.21 | \$320.82 | \$358.67 | \$437.86 | \$490.58 | 77 |
| 78 | \$106.62 | \$134.27 | \$158.04 | \$177.06 | \$217.84 | \$245.20 | \$170.62 | \$220.18 | \$263.38 | \$294.01 | \$358.60 | \$401.71 | \$215.57 | \$281.55 | \$339.79 | \$379.70 | \$462.79 | \$517.78 | 78 |
| 79 | \$114.32 | \$144.18 | \$169.98 | \$190.37 | \$233.89 | \$262.99 | \$181.46 | \$234.64 | \$281.11 | \$313.59 | \$381.89 | \$427.23 | \$227.51 | \$297.79 | \$359.95 | \$401.94 | \$489.12 | \$546.48 | 79 |
| 80 | \$122.00 | \$154.10 | \$181.92 | \$203.62 | \$249.92 | \$280.79 | \$193.00 | \$250.04 | \$300.01 | \$334.50 | \$406.68 | \$454.38 | \$240.09 | \$314.94 | \$381.27 | \$425.48 | \$516.93 | \$576.79 | 80 |
| 81 | \$129.73 | \$163.97 | \$193.82 | \$216.88 | \$265.97 | \$298.58 | \$205.26 | \$266.50 | \$320.20 | \$356.80 | \$433.08 | \$483.25 | \$253.39 | \$333.11 | \$403.84 | \$450.40 | \$546.36 | \$608.76 | 81 |
| 82 | \$137.41 | \$173.88 | \$205.77 | \$230.19 | \$282.02 | \$316.38 | \$218.31 | \$284.01 | \$341.81 | \$380.53 | \$461.23 | \$513.99 | \$267.37 | \$352.29 | \$427.79 | \$476.75 | \$577.42 | \$642.48 | 82 |
| 83 | \$147.49 | \$187.01 | \$221.66 | \$247.94 | \$303.61 | \$340.27 | \$232.12 | \$302.45 | \$364.44 | \$405.57 | \$491.18 | \$546.91 | \$282.74 | \$373.12</ | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|------------------------|---|----------|----------|----------|----------|----------|----------------------------|------------|------------|------------|------------|----------------------------|------------|------------|------------|------------|------------|----------|
| | | Comprehensive - 90 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | | Lifetime |
| 25 | \$36.48 | \$44.85 | \$51.88 | \$57.71 | \$70.14 | \$78.65 | \$66.97 | \$70.57 | \$82.24 | \$93.30 | \$116.47 | \$132.18 | \$110.51 | \$139.04 | \$163.72 | \$188.53 | \$239.54 | \$271.96 | 25 |
| 26 | \$36.80 | \$45.16 | \$52.33 | \$58.18 | \$70.72 | \$79.24 | \$67.30 | \$71.76 | \$83.58 | \$94.79 | \$118.42 | \$134.56 | \$111.84 | \$140.70 | \$165.66 | \$190.78 | \$242.52 | \$275.42 | 26 |
| 27 | \$36.94 | \$45.45 | \$52.64 | \$58.62 | \$71.32 | \$79.85 | \$68.76 | \$73.27 | \$84.93 | \$96.44 | \$120.51 | \$136.95 | \$113.18 | \$142.34 | \$167.61 | \$193.17 | \$245.51 | \$278.99 | 27 |
| 28 | \$37.22 | \$45.76 | \$53.08 | \$59.92 | \$71.76 | \$80.60 | \$69.66 | \$74.16 | \$86.27 | \$98.08 | \$122.61 | \$139.35 | \$114.53 | \$143.99 | \$169.54 | \$195.56 | \$248.66 | \$282.59 | 28 |
| 29 | \$37.38 | \$46.05 | \$53.37 | \$60.26 | \$72.36 | \$81.20 | \$70.56 | \$75.35 | \$87.62 | \$99.73 | \$124.70 | \$141.75 | \$115.87 | \$145.63 | \$171.63 | \$197.97 | \$251.78 | \$286.17 | 29 |
| 30 | \$37.53 | \$46.33 | \$53.81 | \$60.70 | \$72.97 | \$81.79 | \$71.45 | \$76.55 | \$89.11 | \$101.37 | \$126.79 | \$144.29 | \$117.22 | \$147.41 | \$173.73 | \$200.34 | \$254.93 | \$289.92 | 30 |
| 31 | \$37.82 | \$46.64 | \$54.13 | \$61.25 | \$73.57 | \$82.52 | \$72.34 | \$77.76 | \$90.61 | \$103.03 | \$129.04 | \$146.83 | \$118.57 | \$149.22 | \$175.82 | \$202.74 | \$258.21 | \$293.65 | 31 |
| 32 | \$37.96 | \$46.95 | \$54.43 | \$61.70 | \$74.02 | \$83.13 | \$73.25 | \$78.94 | \$92.10 | \$104.67 | \$131.26 | \$149.37 | \$119.90 | \$151.01 | \$177.93 | \$205.28 | \$261.50 | \$297.40 | 32 |
| 33 | \$38.14 | \$47.26 | \$54.88 | \$61.16 | \$74.61 | \$83.72 | \$74.30 | \$80.14 | \$93.59 | \$106.45 | \$133.53 | \$152.06 | \$121.25 | \$152.80 | \$180.00 | \$207.83 | \$264.79 | \$301.28 | 33 |
| 34 | \$38.42 | \$47.54 | \$55.17 | \$61.59 | \$75.21 | \$84.48 | \$75.33 | \$81.49 | \$95.08 | \$108.24 | \$135.75 | \$154.75 | \$122.75 | \$154.61 | \$182.12 | \$210.36 | \$268.09 | \$305.16 | 34 |
| 35 | \$38.57 | \$47.85 | \$55.63 | \$62.05 | \$75.81 | \$85.07 | \$76.39 | \$82.59 | \$96.73 | \$110.04 | \$138.29 | \$157.29 | \$124.23 | \$156.55 | \$184.49 | \$212.91 | \$271.52 | \$309.05 | 35 |
| 36 | \$39.02 | \$48.30 | \$56.36 | \$62.80 | \$76.86 | \$86.27 | \$77.58 | \$84.34 | \$98.68 | \$112.29 | \$141.14 | \$160.58 | \$125.91 | \$158.62 | \$187.03 | \$215.91 | \$275.42 | \$319.53 | 36 |
| 37 | \$39.31 | \$48.88 | \$56.97 | \$63.69 | \$77.90 | \$87.46 | \$78.93 | \$85.97 | \$100.62 | \$114.53 | \$144.13 | \$164.01 | \$127.53 | \$160.73 | \$189.59 | \$218.89 | \$279.30 | \$318.01 | 37 |
| 38 | \$39.78 | \$49.48 | \$57.71 | \$64.44 | \$78.94 | \$88.81 | \$79.28 | \$87.62 | \$102.55 | \$116.92 | \$147.11 | \$167.46 | \$129.18 | \$162.83 | \$192.13 | \$221.87 | \$283.18 | \$322.49 | 38 |
| 39 | \$40.23 | \$50.08 | \$58.47 | \$65.33 | \$79.99 | \$90.01 | \$79.62 | \$89.27 | \$104.67 | \$119.32 | \$150.27 | \$171.04 | \$130.98 | \$165.07 | \$194.66 | \$224.86 | \$287.22 | \$327.15 | 39 |
| 40 | \$40.51 | \$50.55 | \$59.21 | \$66.09 | \$81.04 | \$91.20 | \$79.97 | \$91.05 | \$106.76 | \$121.72 | \$153.41 | \$174.65 | \$132.77 | \$167.31 | \$197.36 | \$228.02 | \$291.26 | \$331.78 | 40 |
| 41 | \$40.98 | \$51.14 | \$59.96 | \$66.99 | \$82.08 | \$92.40 | \$79.32 | \$92.85 | \$108.85 | \$124.23 | \$156.70 | \$178.38 | \$134.56 | \$169.54 | \$200.06 | \$231.15 | \$295.28 | \$336.56 | 41 |
| 42 | \$41.27 | \$51.73 | \$60.56 | \$67.73 | \$83.13 | \$93.59 | \$79.66 | \$94.64 | \$111.09 | \$126.79 | \$159.97 | \$182.12 | \$136.36 | \$171.80 | \$202.74 | \$234.29 | \$299.46 | \$341.33 | 42 |
| 43 | \$41.71 | \$52.33 | \$61.30 | \$68.62 | \$84.34 | \$94.79 | \$79.77 | \$96.44 | \$113.33 | \$129.34 | \$163.43 | \$186.00 | \$138.15 | \$174.04 | \$205.44 | \$237.58 | \$303.66 | \$346.28 | 43 |
| 44 | \$42.15 | \$52.79 | \$62.05 | \$69.38 | \$85.36 | \$96.14 | \$78.65 | \$98.37 | \$115.58 | \$132.01 | \$166.86 | \$189.88 | \$139.94 | \$176.43 | \$208.29 | \$240.87 | \$308.00 | \$351.21 | 44 |
| 45 | \$42.46 | \$53.37 | \$62.80 | \$70.28 | \$86.42 | \$97.34 | \$79.99 | \$100.33 | \$117.96 | \$134.86 | \$170.30 | \$193.92 | \$141.90 | \$178.98 | \$210.97 | \$244.16 | \$312.33 | \$356.15 | 45 |
| 46 | \$43.22 | \$54.57 | \$64.14 | \$71.91 | \$88.52 | \$99.73 | \$83.42 | \$104.67 | \$122.61 | \$139.35 | \$174.65 | \$198.85 | \$144.13 | \$181.82 | \$214.39 | \$248.05 | \$317.57 | \$362.12 | 46 |
| 47 | \$44.11 | \$55.63 | \$65.49 | \$73.41 | \$90.61 | \$101.96 | \$87.02 | \$109.15 | \$127.39 | \$143.99 | \$179.12 | \$203.95 | \$146.38 | \$184.65 | \$217.84 | \$252.07 | \$322.81 | \$368.10 | 47 |
| 48 | \$44.85 | \$56.66 | \$66.85 | \$75.05 | \$92.55 | \$104.37 | \$90.75 | \$113.77 | \$132.32 | \$148.78 | \$183.76 | \$209.18 | \$148.61 | \$187.64 | \$221.28 | \$256.11 | \$328.19 | \$374.23 | 48 |
| 49 | \$45.60 | \$57.71 | \$68.33 | \$76.70 | \$94.64 | \$106.76 | \$94.79 | \$118.72 | \$137.41 | \$153.69 | \$188.39 | \$214.54 | \$151.01 | \$190.63 | \$224.86 | \$260.30 | \$333.56 | \$380.52 | 49 |
| 50 | \$46.33 | \$58.92 | \$69.69 | \$78.35 | \$96.73 | \$109.15 | \$98.98 | \$123.81 | \$142.78 | \$158.77 | \$193.17 | \$220.09 | \$153.41 | \$193.63 | \$228.46 | \$264.50 | \$339.10 | \$386.79 | 50 |
| 51 | \$47.11 | \$59.96 | \$71.02 | \$79.85 | \$98.84 | \$111.54 | \$103.32 | \$129.18 | \$148.32 | \$164.01 | \$198.11 | \$225.76 | \$155.79 | \$196.77 | \$232.05 | \$268.83 | \$344.77 | \$393.23 | 51 |
| 52 | \$47.85 | \$60.98 | \$72.50 | \$81.49 | \$100.93 | \$113.92 | \$107.81 | \$134.72 | \$154.14 | \$169.40 | \$203.18 | \$231.59 | \$158.18 | \$199.90 | \$235.79 | \$273.16 | \$350.47 | \$399.80 | 52 |
| 53 | \$48.60 | \$62.19 | \$73.85 | \$83.13 | \$103.03 | \$116.33 | \$112.57 | \$140.56 | \$160.13 | \$174.94 | \$208.43 | \$237.58 | \$160.73 | \$203.03 | \$239.54 | \$277.64 | \$356.29 | \$406.38 | 53 |
| 54 | \$49.34 | \$63.25 | \$75.21 | \$84.79 | \$105.11 | \$118.72 | \$117.52 | \$146.52 | \$166.42 | \$180.76 | \$213.81 | \$243.72 | \$163.27 | \$206.34 | \$243.41 | \$282.13 | \$362.12 | \$413.11 | 54 |
| 55 | \$50.08 | \$64.30 | \$76.55 | \$86.27 | \$107.22 | \$121.10 | \$122.75 | \$152.94 | \$172.83 | \$186.75 | \$219.35 | \$249.84 | \$165.96 | \$209.47 | \$247.30 | \$286.77 | \$368.10 | \$419.98 | 55 |
| 56 | \$50.82 | \$65.33 | \$78.52 | \$88.30 | \$109.15 | \$123.41 | \$128.73 | \$160.29 | \$181.06 | \$195.56 | \$232.65 | \$265.08 | \$172.83 | \$218.58 | \$258.37 | \$299.93 | \$385.74 | \$440.47 | 56 |
| 57 | \$51.82 | \$66.33 | \$80.52 | \$90.19 | \$125.14 | \$141.75 | \$135.01 | \$168.06 | \$189.74 | \$204.84 | \$246.71 | \$281.39 | \$180.00 | \$228.02 | \$269.87 | \$313.83 | \$404.28 | \$461.85 | 57 |
| 58 | \$52.74 | \$67.44 | \$82.50 | \$92.22 | \$127.27 | \$145.06 | \$141.59 | \$176.13 | \$198.85 | \$214.54 | \$261.65 | \$298.58 | \$187.48 | \$237.89 | \$281.97 | \$328.33 | \$423.73 | \$484.29 | 58 |
| 59 | \$53.53 | \$68.27 | \$84.07 | \$94.08 | \$129.34 | \$148.47 | \$148.47 | \$184.85 | \$208.43 | \$224.71 | \$277.50 | \$316.81 | \$195.26 | \$248.19 | \$294.55 | \$343.44 | \$444.06 | \$507.89 | 59 |
| 60 | \$54.32 | \$69.12 | \$85.85 | \$96.11 | \$131.10 | \$150.21 | \$155.64 | \$193.63 | \$216.44 | \$235.35 | \$294.99 | \$336.26 | \$203.34 | \$258.95 | \$307.69 | \$359.28 | \$465.45 | \$532.57 | 60 |
| 61 | \$55.14 | \$70.04 | \$87.54 | \$98.11 | \$133.09 | \$152.11 | \$163.15 | \$193.27 | \$220.03 | \$238.90 | \$296.57 | \$332.33 | \$211.72 | \$270.16 | \$321.46 | \$375.89 | \$487.87 | \$555.43 | 61 |
| 62 | \$56.01 | \$71.02 | \$89.14 | \$100.00 | \$135.03 | \$154.06 | \$171.04 | \$202.76 | \$228.82 | \$256.51 | \$321.33 | \$378.86 | \$220.39 | \$281.97 | \$335.96 | \$393.23 | \$511.19 | \$585.81 | 62 |
| 63 | \$56.92 | \$72.05 | \$91.30 | \$102.00 | \$137.00 | \$156.00 | \$180.47 | \$224.42 | \$252.99 | \$278.85 | \$356.88 | \$407.74 | \$236.38 | \$301.87 | \$359.28 | \$419.54 | \$543.63 | \$622.27 | 63 |
| 64 | \$57.85 | \$73.12 | \$93.43 | \$104.00 | \$139.00 | \$158.00 | \$190.49 | \$236.68 | \$266.74 | \$300.66 | \$384.40 | \$438.81 | \$253.57 | \$323.25 | \$384.25 | \$447.50 | \$578.03 | \$661.04 | 64 |
| 65 | \$58.80 | \$74.23 | \$95.54 | \$106.00 | \$141.00 | \$160.00 | \$200.95 | \$249.69 | \$281.39 | \$324.30 | \$414.01 | \$472.15 | \$271.96 | \$346.13 | \$410.86 | \$477.40 | \$614.65 | \$702.12 | 65 |
| 66 | \$59.82 | \$75.37 | \$97.68 | \$108.00 | \$143.00 | \$162.00 | \$212.03 | \$263.44 | \$296.78 | \$349.72 | \$445.84 | \$508.05 | \$291.70 | \$370.66 | \$439.43 | \$509.23 | \$653.68 | \$745.79 | 66 |
| 67 | \$60.88 | \$76.54 | \$100.00 | \$110.00 | \$145.00 | \$164.00 | \$223.83 | \$277.95 | \$312.94 | \$377.08 | \$480.08 | \$546.77 | \$312.64 | \$396.66 | \$469.79 | \$543.33 | \$695.10 | \$792.13 | 67 |
| 68 | \$61.96 | \$77.72 | \$101.00 | \$111.00 | \$146.00 | \$165.00 | \$246.25 | \$306.80 | \$348.81 | \$415.05 | \$526.15 | \$598.20 | \$340.75 | \$433.14 | \$513.43 | \$591.47 | \$752.81 | \$856.27 | 68 |
| 69 | \$63.06 | \$78.97 | \$102.00 | \$112.00 | \$147.00 | \$166.00 | \$270.91 | \$338.67 | \$388.73 | \$456.76 | \$576.52 | \$654.41 | \$371.39 | \$472.91 | \$561.12 | \$643.95 | \$815.30 | \$925.50 | 69 |
| 70 | \$64.18 | \$80.22 | \$103.00 | \$113.00 | \$148.00 | \$167.00 | \$297.98 | \$373.93 | \$433.28 | \$502.82 | \$631.85 | \$716.03 | \$404.89 | \$516.26 | \$613.32 | \$701.07 | \$882.87 | \$1,000.41 | 70 |
| 71 | \$65.32 | \$81.49 | \$104.00 | \$114.00 | \$149.00 | \$168.00 | \$327.73 | \$412.80 | \$482.93 | \$553.50 | \$692.41 | \$783.31 | \$441.36 | \$563.66 | \$670.26 | \$763.27 | \$956.14 | \$1,081.29 | 71 |
| 72 | \$66.48 | \$82.78 | \$105.00 | \$115.00 | \$150.00 | \$169.00 | \$360.48 | \$455.87 | \$537.94 | \$609.13 | \$758.64 | \$857.01 | \$481.00 | \$615.41 | \$732.78 | \$831.15 | \$1,035.39 | \$1,168.90 | 72 |
| 73 | \$67.66 | \$84.06 | \$106.00 | \$116.00 | \$151.00 | \$170.00 | \$399.51 | \$507.01 | \$599.70 | \$677.29 | \$840.28 | \$947.91 | \$528.08 | \$678.04 | \$809.33 | \$915.33 | \$1,135.72 | \$1,280.30 | 73 |
| 74 | \$68.86 | \$85.28 | \$107.00 | \$117.00 | \$152.00 | \$171.00 | \$442.71 | \$563.83 | \$668.62 | \$753.10 | \$930.72 | \$1,048.38 | \$579.81 | \$747.12 | \$893.95 | \$1,008.03 | \$1,245.75 | \$1,402.29 | 74 |
| 75 | \$70.08 | \$86.54 | \$108.00 | \$118.00 | \$153.00 | \$172.00 | \$490.55 | \$627.06 | \$745.48 | \$837.28 | \$1,030.90 | \$1,159.49 | \$636.48 | \$823.23 | \$987.39 | \$1,110.14 | \$1,366.42 | \$1,535.80 | 75 |
| 76 | \$71.32 | \$87.81 | \$109.00 | \$119.00 | \$154.00 | \$173.00 | \$543.63 | \$697.49 | \$831.15 | \$930.88 | \$1,141.82 | \$1,282.38 | \$698.68 | \$907.10 | \$1,090.56 | \$1,222.73 | \$1,498.88 | \$1,682.03 | 76 |
| 77 | \$72.58 | \$89.12 | \$110.00 | \$120.00 | \$155.00 | \$174.00 | \$602.39 | \$775.84 | \$926.70 | \$1,035.08 | \$1,264.44 | \$1,418.30 | \$767.01 | \$999.64 | \$1,204.62 | \$1,346.82 | \$1,644.21 | \$1,842.16 | 77 |
| 78 | \$73.86 | \$90.44 | \$111.00 | \$121.00 | \$156.00 | \$175.00 | \$660.67 | \$826.82 | \$989.03 | \$1,104.00 | \$1,346.52 | \$1,508.45 | \$809.48 | \$1,057.21 | \$1,275.96 | \$1,425.77 | \$1,737.80 | \$1,944.27 | 78 |
| 79 | \$75.16 | \$91.78 | \$112.00 | \$122.00 | \$157.00 | \$176.00 | \$720.00 | \$881.10 | \$1,055.56 | \$1,177.57 | \$1,433.99 | \$1,604.28 | \$854.33 | \$1,118.22 | \$1,351.60 | \$1,509.34 | \$1,836.64 | \$2,052.08 | 79 |
| 80 | \$76.48 | \$93.12 | \$113.00 | \$123.00 | \$158.00 | \$177.00 | \$774.69 | \$938.94 | \$1,126.59 | \$1,256.07 | \$1,527.14 | \$1,706.25 | \$901.57 | \$1,182.65 | \$1,431.75 | \$1,597.70 | \$1,941.14 | \$2,165.86 | 80 |

Certificate Form GLTCAARP-06-FC

| Issue Age | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|---------|---------|---------|---------|----------------------------|---------|---------|---------|---------|----------------------------|----------|---------|---------|---------|-----------|---------|----------|----|
| | Comprehensive - 90 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$3.81 | \$4.63 | \$5.31 | \$5.87 | \$7.13 | \$7.98 | \$5.87 | \$7.22 | \$8.37 | \$9.45 | \$11.74 | \$13.42 | \$11.06 | \$13.77 | \$16.09 | \$18.45 | \$23.38 | \$26.50 | 25 |
| 26 | \$3.83 | \$4.68 | \$5.37 | \$5.93 | \$7.17 | \$8.04 | \$5.97 | \$7.33 | \$8.50 | \$9.60 | \$11.95 | \$13.65 | \$11.20 | \$13.93 | \$16.27 | \$18.68 | \$23.66 | \$26.84 | 26 |
| 27 | \$3.86 | \$4.70 | \$5.39 | \$5.97 | \$7.25 | \$8.12 | \$6.06 | \$7.46 | \$8.65 | \$9.76 | \$12.16 | \$13.89 | \$11.33 | \$14.08 | \$16.48 | \$18.92 | \$23.96 | \$27.19 | 27 |
| 28 | \$3.88 | \$4.72 | \$5.42 | \$6.01 | \$7.29 | \$8.16 | \$6.17 | \$7.58 | \$8.78 | \$9.93 | \$12.34 | \$14.12 | \$11.46 | \$14.25 | \$16.67 | \$19.13 | \$24.26 | \$27.53 | 28 |
| 29 | \$3.91 | \$4.75 | \$5.47 | \$6.05 | \$7.35 | \$8.24 | \$6.26 | \$7.70 | \$8.91 | \$10.10 | \$12.57 | \$14.37 | \$11.59 | \$14.43 | \$16.87 | \$19.36 | \$24.56 | \$27.90 | 29 |
| 30 | \$3.92 | \$4.77 | \$5.52 | \$6.12 | \$7.41 | \$8.29 | \$6.36 | \$7.82 | \$9.06 | \$10.25 | \$12.78 | \$14.62 | \$11.73 | \$14.61 | \$17.08 | \$19.60 | \$24.88 | \$28.24 | 30 |
| 31 | \$3.94 | \$4.83 | \$5.56 | \$6.15 | \$7.47 | \$8.37 | \$6.45 | \$7.94 | \$9.21 | \$10.43 | \$13.00 | \$14.86 | \$11.87 | \$14.77 | \$17.28 | \$19.84 | \$25.19 | \$28.60 | 31 |
| 32 | \$3.95 | \$4.85 | \$5.58 | \$6.19 | \$7.52 | \$8.44 | \$6.53 | \$8.07 | \$9.36 | \$10.60 | \$13.22 | \$15.13 | \$12.01 | \$14.94 | \$17.48 | \$20.08 | \$25.50 | \$28.96 | 32 |
| 33 | \$3.97 | \$4.88 | \$5.63 | \$6.24 | \$7.59 | \$8.50 | \$6.63 | \$8.17 | \$9.50 | \$10.79 | \$13.44 | \$15.38 | \$12.14 | \$15.14 | \$17.71 | \$20.33 | \$25.83 | \$29.34 | 33 |
| 34 | \$4.00 | \$4.91 | \$5.67 | \$6.28 | \$7.63 | \$8.57 | \$6.74 | \$8.29 | \$9.65 | \$10.96 | \$13.67 | \$15.62 | \$12.29 | \$15.30 | \$17.92 | \$20.57 | \$26.15 | \$29.50 | 34 |
| 35 | \$4.03 | \$4.95 | \$5.70 | \$6.33 | \$7.70 | \$8.62 | \$6.82 | \$8.44 | \$9.82 | \$11.12 | \$13.93 | \$15.90 | \$12.43 | \$15.49 | \$18.13 | \$20.83 | \$26.48 | \$30.11 | 35 |
| 36 | \$4.06 | \$5.01 | \$5.78 | \$6.40 | \$7.80 | \$8.76 | \$6.94 | \$8.60 | \$10.01 | \$11.36 | \$14.22 | \$16.24 | \$12.60 | \$15.71 | \$18.38 | \$21.12 | \$26.84 | \$30.55 | 36 |
| 37 | \$4.09 | \$5.05 | \$5.85 | \$6.49 | \$7.90 | \$8.89 | \$7.08 | \$8.77 | \$10.21 | \$11.59 | \$14.52 | \$16.58 | \$12.76 | \$15.92 | \$18.62 | \$21.41 | \$27.23 | \$30.98 | 37 |
| 38 | \$4.15 | \$5.12 | \$5.92 | \$6.57 | \$8.02 | \$9.01 | \$7.22 | \$8.94 | \$10.42 | \$11.81 | \$14.81 | \$16.93 | \$12.94 | \$16.13 | \$18.88 | \$21.70 | \$27.60 | \$31.42 | 38 |
| 39 | \$4.19 | \$5.17 | \$5.98 | \$6.66 | \$8.13 | \$9.12 | \$7.35 | \$9.11 | \$10.62 | \$12.07 | \$15.14 | \$17.28 | \$13.12 | \$16.36 | \$19.13 | \$22.01 | \$28.00 | \$31.87 | 39 |
| 40 | \$4.22 | \$5.24 | \$6.06 | \$6.75 | \$8.24 | \$9.24 | \$7.49 | \$9.31 | \$10.84 | \$12.31 | \$15.43 | \$17.64 | \$13.29 | \$16.57 | \$19.39 | \$22.31 | \$28.39 | \$32.34 | 40 |
| 41 | \$4.28 | \$5.28 | \$6.14 | \$6.82 | \$8.35 | \$9.37 | \$7.62 | \$9.47 | \$11.06 | \$12.56 | \$15.76 | \$18.01 | \$13.45 | \$16.78 | \$19.66 | \$22.62 | \$28.79 | \$32.78 | 41 |
| 42 | \$4.31 | \$5.32 | \$6.23 | \$6.91 | \$8.45 | \$9.49 | \$7.77 | \$9.65 | \$11.28 | \$12.82 | \$16.09 | \$18.39 | \$13.64 | \$17.02 | \$19.92 | \$22.92 | \$29.19 | \$33.26 | 42 |
| 43 | \$4.35 | \$5.40 | \$6.28 | \$7.01 | \$8.56 | \$9.61 | \$7.92 | \$9.85 | \$11.48 | \$13.12 | \$16.42 | \$18.78 | \$13.83 | \$17.24 | \$20.20 | \$23.24 | \$29.59 | \$33.74 | 43 |
| 44 | \$4.39 | \$5.46 | \$6.36 | \$7.08 | \$8.67 | \$9.75 | \$8.09 | \$10.04 | \$11.72 | \$13.34 | \$16.76 | \$19.17 | \$14.03 | \$17.47 | \$20.46 | \$23.56 | \$30.02 | \$34.23 | 44 |
| 45 | \$4.43 | \$5.52 | \$6.44 | \$7.16 | \$8.78 | \$9.87 | \$8.23 | \$10.23 | \$11.95 | \$13.62 | \$17.14 | \$19.56 | \$14.20 | \$17.72 | \$20.72 | \$23.88 | \$30.45 | \$34.68 | 45 |
| 46 | \$4.51 | \$5.64 | \$6.57 | \$7.33 | \$8.98 | \$10.12 | \$8.53 | \$10.62 | \$12.35 | \$14.03 | \$17.57 | \$20.05 | \$14.44 | \$18.00 | \$21.08 | \$24.28 | \$30.94 | \$35.26 | 46 |
| 47 | \$4.59 | \$5.74 | \$6.73 | \$7.49 | \$9.20 | \$10.34 | \$8.86 | \$11.02 | \$12.80 | \$14.44 | \$18.01 | \$20.57 | \$14.66 | \$18.29 | \$21.41 | \$24.67 | \$31.46 | \$35.85 | 47 |
| 48 | \$4.68 | \$5.85 | \$6.86 | \$7.66 | \$9.39 | \$10.59 | \$9.20 | \$11.45 | \$13.26 | \$14.87 | \$18.47 | \$21.10 | \$14.89 | \$18.58 | \$21.76 | \$25.08 | \$31.99 | \$36.44 | 48 |
| 49 | \$4.75 | \$5.97 | \$7.01 | \$7.82 | \$9.61 | \$10.84 | \$9.56 | \$11.89 | \$13.70 | \$15.31 | \$18.95 | \$21.65 | \$15.14 | \$18.88 | \$22.11 | \$25.49 | \$32.52 | \$37.06 | 49 |
| 50 | \$4.84 | \$6.08 | \$7.14 | \$7.99 | \$9.83 | \$11.08 | \$9.92 | \$12.33 | \$14.18 | \$15.79 | \$19.44 | \$22.20 | \$15.38 | \$19.18 | \$22.45 | \$25.89 | \$33.07 | \$37.68 | 50 |
| 51 | \$4.92 | \$6.19 | \$7.28 | \$8.15 | \$10.04 | \$11.33 | \$10.30 | \$12.82 | \$14.67 | \$16.25 | \$19.93 | \$22.77 | \$15.61 | \$19.48 | \$22.83 | \$26.32 | \$33.61 | \$38.30 | 51 |
| 52 | \$4.99 | \$6.31 | \$7.43 | \$8.32 | \$10.25 | \$11.55 | \$10.69 | \$13.30 | \$15.19 | \$16.74 | \$20.45 | \$23.35 | \$15.86 | \$19.80 | \$23.18 | \$26.76 | \$34.14 | \$38.94 | 52 |
| 53 | \$5.06 | \$6.41 | \$7.58 | \$8.48 | \$10.45 | \$11.79 | \$11.09 | \$13.82 | \$15.73 | \$17.24 | \$20.98 | \$23.95 | \$16.10 | \$20.11 | \$23.55 | \$27.20 | \$34.72 | \$39.59 | 53 |
| 54 | \$5.15 | \$6.52 | \$7.71 | \$8.65 | \$10.68 | \$12.05 | \$11.52 | \$14.34 | \$16.27 | \$17.75 | \$21.53 | \$24.54 | \$16.37 | \$20.44 | \$23.93 | \$27.64 | \$35.31 | \$40.25 | 54 |
| 55 | \$5.24 | \$6.63 | \$7.85 | \$8.81 | \$10.87 | \$12.29 | \$11.91 | \$14.88 | \$16.86 | \$18.25 | \$22.04 | \$25.18 | \$16.62 | \$20.75 | \$24.32 | \$28.06 | \$35.89 | \$40.91 | 55 |
| 56 | \$5.33 | \$6.74 | \$8.07 | \$9.05 | \$11.12 | \$12.54 | \$12.46 | \$15.40 | \$17.66 | \$19.18 | \$23.40 | \$26.72 | \$17.31 | \$21.65 | \$25.40 | \$29.37 | \$37.62 | \$42.91 | 56 |
| 57 | \$5.42 | \$6.85 | \$8.30 | \$9.29 | \$11.37 | \$12.79 | \$13.07 | \$15.96 | \$18.50 | \$20.17 | \$24.82 | \$28.35 | \$18.02 | \$22.57 | \$26.53 | \$30.72 | \$39.41 | \$44.98 | 57 |
| 58 | \$5.51 | \$6.96 | \$8.59 | \$9.59 | \$11.63 | \$13.04 | \$13.70 | \$16.54 | \$19.37 | \$21.21 | \$26.31 | \$30.09 | \$18.78 | \$23.55 | \$27.72 | \$32.13 | \$41.32 | \$47.18 | 58 |
| 59 | \$5.60 | \$7.07 | \$8.81 | \$10.00 | \$11.89 | \$13.33 | \$14.37 | \$17.16 | \$20.31 | \$22.31 | \$27.92 | \$31.93 | \$19.55 | \$24.56 | \$28.96 | \$33.63 | \$43.30 | \$49.48 | 59 |
| 60 | \$5.69 | \$7.18 | \$9.03 | \$10.34 | \$12.19 | \$13.62 | \$15.06 | \$18.12 | \$21.26 | \$23.46 | \$29.61 | \$33.89 | \$20.35 | \$25.63 | \$30.27 | \$35.19 | \$45.35 | \$51.90 | 60 |
| 61 | \$5.78 | \$7.29 | \$9.25 | \$10.65 | \$12.53 | \$13.91 | \$15.80 | \$19.17 | \$22.29 | \$24.66 | \$31.41 | \$35.96 | \$21.20 | \$26.75 | \$31.63 | \$36.82 | \$47.53 | \$54.42 | 61 |
| 62 | \$5.87 | \$7.40 | \$9.42 | \$10.95 | \$12.87 | \$14.19 | \$16.64 | \$20.26 | \$23.33 | \$25.95 | \$33.32 | \$38.16 | \$22.06 | \$27.83 | \$33.03 | \$38.49 | \$49.84 | \$57.05 | 62 |
| 63 | \$5.96 | \$7.51 | \$9.65 | \$11.28 | \$13.21 | \$14.48 | \$17.46 | \$21.37 | \$24.03 | \$26.80 | \$34.40 | \$39.67 | \$22.91 | \$28.75 | \$34.14 | \$39.80 | \$52.24 | \$60.01 | 63 |
| 64 | \$6.05 | \$7.62 | \$9.88 | \$11.61 | \$13.54 | \$14.75 | \$18.31 | \$22.48 | \$25.14 | \$28.00 | \$35.50 | \$41.07 | \$23.76 | \$29.65 | \$35.14 | \$40.91 | \$54.45 | \$62.22 | 64 |
| 65 | \$6.14 | \$7.73 | \$10.15 | \$11.94 | \$13.81 | \$15.02 | \$19.16 | \$23.59 | \$26.45 | \$29.70 | \$36.60 | \$42.50 | \$24.61 | \$30.59 | \$36.14 | \$42.02 | \$56.66 | \$64.37 | 65 |
| 66 | \$6.23 | \$7.84 | \$10.48 | \$12.23 | \$14.08 | \$15.29 | \$20.01 | \$24.70 | \$27.80 | \$30.89 | \$37.70 | \$44.00 | \$25.46 | \$31.57 | \$37.14 | \$43.13 | \$58.87 | \$66.38 | 66 |
| 67 | \$6.32 | \$7.95 | \$10.81 | \$12.52 | \$14.35 | \$15.56 | \$20.86 | \$25.81 | \$28.90 | \$32.00 | \$38.80 | \$45.50 | \$26.31 | \$32.55 | \$38.24 | \$44.24 | \$61.08 | \$68.39 | 67 |
| 68 | \$6.41 | \$8.06 | \$11.14 | \$12.81 | \$14.62 | \$15.83 | \$21.71 | \$26.92 | \$30.00 | \$33.10 | \$40.00 | \$47.00 | \$27.16 | \$33.53 | \$39.34 | \$45.35 | \$63.29 | \$70.40 | 68 |
| 69 | \$6.50 | \$8.17 | \$11.47 | \$13.10 | \$14.89 | \$16.10 | \$22.56 | \$28.03 | \$31.10 | \$34.20 | \$41.10 | \$48.00 | \$28.01 | \$34.51 | \$40.44 | \$46.45 | \$65.19 | \$72.41 | 69 |
| 70 | \$6.59 | \$8.28 | \$11.80 | \$13.39 | \$15.16 | \$16.37 | \$23.41 | \$29.14 | \$32.20 | \$35.30 | \$42.20 | \$49.10 | \$28.86 | \$35.49 | \$41.54 | \$47.56 | \$67.10 | \$74.42 | 70 |
| 71 | \$6.68 | \$8.39 | \$12.13 | \$13.68 | \$15.43 | \$16.64 | \$24.26 | \$30.25 | \$33.30 | \$36.40 | \$43.30 | \$50.20 | \$29.71 | \$36.47 | \$42.64 | \$48.67 | \$69.01 | \$76.43 | 71 |
| 72 | \$6.77 | \$8.50 | \$12.46 | \$13.97 | \$15.70 | \$16.91 | \$25.11 | \$31.36 | \$34.40 | \$37.50 | \$44.40 | \$51.30 | \$30.56 | \$37.45 | \$43.74 | \$49.78 | \$70.92 | \$78.44 | 72 |
| 73 | \$6.86 | \$8.61 | \$12.79 | \$14.26 | \$15.97 | \$17.18 | \$25.96 | \$32.41 | \$35.50 | \$38.60 | \$45.50 | \$52.40 | \$31.41 | \$38.43 | \$44.84 | \$50.89 | \$72.83 | \$80.45 | 73 |
| 74 | \$6.95 | \$8.72 | \$13.12 | \$14.55 | \$16.24 | \$17.45 | \$26.81 | \$33.46 | \$36.60 | \$39.70 | \$46.60 | \$53.50 | \$32.26 | \$39.41 | \$45.94 | \$52.00 | \$74.74 | \$82.46 | 74 |
| 75 | \$7.04 | \$8.83 | \$13.45 | \$14.84 | \$16.51 | \$17.72 | \$27.66 | \$34.51 | \$37.70 | \$40.80 | \$47.70 | \$54.60 | \$33.11 | \$40.39 | \$47.04 | \$53.11 | \$76.65 | \$84.47 | 75 |
| 76 | \$7.13 | \$8.94 | \$13.78 | \$15.13 | \$16.78 | \$18.00 | \$28.51 | \$35.56 | \$38.80 | \$41.90 | \$48.80 | \$55.70 | \$33.96 | \$41.37 | \$48.14 | \$54.22 | \$78.56 | \$86.48 | 76 |
| 77 | \$7.22 | \$9.05 | \$14.11 | \$15.42 | \$17.05 | \$18.27 | \$29.36 | \$36.61 | \$39.90 | \$43.00 | \$49.90 | \$56.80 | \$34.81 | \$42.35 | \$49.24 | \$55.33 | \$80.47 | \$88.49 | 77 |
| 78 | \$7.31 | \$9.16 | \$14.44 | \$15.71 | \$17.32 | \$18.54 | \$30.21 | \$37.66 | \$41.00 | \$44.10 | \$51.00 | \$57.90 | \$35.66 | \$43.33 | \$50.34 | \$56.44 | \$82.40 | \$90.50 | 78 |
| 79 | \$7.40 | \$9.27 | \$14.77 | \$16.00 | \$17.59 | \$18.81 | \$31.06 | \$38.71 | \$42.10 | \$45.20 | \$52.10 | \$59.00 | \$36.51 | \$44.31 | \$51.44 | \$57.55 | \$84.31 | \$92.51 | 79 |
| 80 | \$7.49 | \$9.38 | \$15.10 | \$16.29 | \$17.86 | \$19.08 | \$31.91 | \$39.76 | \$43.20 | \$46.30 | \$53.20 | \$60.10 | \$37.36 | \$45.29 | \$52.54 | \$58.66 | \$86.22 | \$94.52 | 80 |
| 81 | \$7.58 | \$9.49 | \$15.43 | \$16.58 | \$18.13 | \$19.35 | \$32.76 | \$40.81 | \$44.30 | \$47.40 | \$54.30 | \$61.20 | \$38.21 | \$46.27 | \$53.64 | \$59.77 | \$88.13 | \$96.53 | 81 |
| 82 | \$7.67 | \$9.60 | \$15.76 | \$16.87 | \$18.40 | \$19.62 | \$33.61 | \$41.86 | \$45.40 | \$48.50 | \$55.40 | \$62.30 | \$39.06 | \$47.25 | \$54.74 | \$60.88 | \$90.44 | \$98.54 | 82 |
| 83 | \$7.76 | \$9.71 | \$16.09 | \$17.16 | \$18.67 | \$19.89 | \$34.46 | \$42.91 | \$46.50 | \$49.60 | \$56.50 | \$63.40 | \$39.91 | \$48.23 | \$55.84 | \$61.99 | \$92.35 | \$100.55 | 83 |
| 84 | \$7.85 | \$9.82 | \$16.42 | \$17.45 | \$18.94 | \$20.16 | \$35.31 | \$43.96 | \$47.60 | \$50.70 | \$57.60 | \$64.50 | \$40.76 | \$49.21 | \$56.94 | \$63.10 | \$94.26 | \$102.56 | 84 |
| 85 | \$7.94 | \$9.93 | \$16.75 | \$17.74 | \$19.21 | \$20.43 | \$36.16 | \$45.01 | \$48.70 | \$51.80 | \$58.70 | \$65.60 | \$41.61 | \$50.19 | \$58.04 | \$64.21 | \$96.17 | \$104.57 | 85 |
| 86 | \$8.03 | \$10.04 | \$17.08 | \$18.03 | \$19.48 | \$20.70 | \$37.01 | \$46.06 | \$49.80 | \$52.90 | \$59.80 | \$66.70 | \$42.46 | \$51.17 | | | | | |

Certificate Form GLTCARP-06-FC

| Issue Age | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | |
|-----------|----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----|
| | | Comprehensive - 90 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | |
| | | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | |
| 25 | \$11.20 | \$13.62 | \$15.64 | \$17.28 | \$20.94 | \$23.46 | \$17.28 | \$21.22 | \$24.61 | \$27.74 | \$34.52 | \$39.47 | \$32.49 | \$40.46 | \$47.30 | \$54.22 | \$68.68 | \$77.92 | 25 |
| 26 | \$11.28 | \$13.73 | \$15.76 | \$17.45 | \$21.10 | \$23.65 | \$17.57 | \$21.55 | \$25.00 | \$28.22 | \$35.11 | \$40.14 | \$32.88 | \$40.92 | \$47.86 | \$54.90 | \$69.56 | \$78.91 | 26 |
| 27 | \$11.35 | \$13.82 | \$15.85 | \$17.57 | \$21.30 | \$23.85 | \$17.84 | \$21.90 | \$25.41 | \$28.71 | \$35.72 | \$40.82 | \$33.29 | \$41.42 | \$48.42 | \$55.57 | \$70.43 | \$79.92 | 27 |
| 28 | \$11.40 | \$13.90 | \$15.97 | \$17.69 | \$21.47 | \$24.01 | \$18.12 | \$22.25 | \$25.81 | \$29.19 | \$36.31 | \$41.53 | \$33.69 | \$41.88 | \$49.02 | \$56.25 | \$71.32 | \$80.96 | 28 |
| 29 | \$11.47 | \$13.98 | \$16.09 | \$17.80 | \$21.63 | \$24.22 | \$18.39 | \$22.62 | \$26.21 | \$29.66 | \$36.95 | \$42.24 | \$34.09 | \$42.39 | \$49.61 | \$56.93 | \$72.23 | \$81.97 | 29 |
| 30 | \$11.52 | \$14.06 | \$16.21 | \$17.96 | \$21.78 | \$24.40 | \$18.68 | \$22.98 | \$26.64 | \$30.15 | \$37.59 | \$42.96 | \$34.49 | \$42.92 | \$50.22 | \$57.61 | \$73.14 | \$83.02 | 30 |
| 31 | \$11.59 | \$14.18 | \$16.34 | \$18.08 | \$21.93 | \$24.61 | \$18.95 | \$23.33 | \$27.07 | \$30.66 | \$38.21 | \$43.68 | \$34.88 | \$43.45 | \$50.80 | \$58.33 | \$74.06 | \$84.08 | 31 |
| 32 | \$11.62 | \$14.26 | \$16.40 | \$18.19 | \$22.11 | \$24.82 | \$19.23 | \$23.68 | \$27.52 | \$31.17 | \$38.86 | \$44.43 | \$35.29 | \$43.97 | \$51.41 | \$59.05 | \$74.98 | \$85.17 | 32 |
| 33 | \$11.69 | \$14.32 | \$16.52 | \$18.32 | \$22.30 | \$25.00 | \$19.53 | \$24.06 | \$27.95 | \$31.69 | \$39.53 | \$45.20 | \$35.67 | \$44.47 | \$52.04 | \$59.75 | \$75.94 | \$86.25 | 33 |
| 34 | \$11.74 | \$14.41 | \$16.64 | \$18.47 | \$22.45 | \$25.20 | \$19.79 | \$24.40 | \$28.39 | \$32.21 | \$40.22 | \$45.95 | \$36.11 | \$44.98 | \$52.68 | \$60.49 | \$76.89 | \$87.36 | 34 |
| 35 | \$11.81 | \$14.53 | \$16.76 | \$18.59 | \$22.62 | \$25.37 | \$20.06 | \$24.82 | \$28.88 | \$32.74 | \$40.92 | \$46.75 | \$36.55 | \$45.54 | \$53.32 | \$61.24 | \$77.85 | \$88.52 | 35 |
| 36 | \$11.95 | \$14.70 | \$16.96 | \$18.83 | \$22.92 | \$25.72 | \$20.43 | \$25.29 | \$29.43 | \$33.41 | \$41.81 | \$47.75 | \$37.03 | \$46.15 | \$54.03 | \$62.06 | \$78.91 | \$89.78 | 36 |
| 37 | \$12.07 | \$14.86 | \$17.20 | \$19.07 | \$23.25 | \$26.13 | \$20.83 | \$25.75 | \$30.03 | \$34.09 | \$42.69 | \$48.74 | \$37.51 | \$46.79 | \$54.76 | \$62.94 | \$80.03 | \$91.06 | 37 |
| 38 | \$12.19 | \$15.00 | \$17.40 | \$19.32 | \$23.56 | \$26.48 | \$21.22 | \$26.27 | \$30.62 | \$34.76 | \$43.56 | \$49.78 | \$38.03 | \$47.42 | \$55.51 | \$63.82 | \$81.15 | \$92.37 | 38 |
| 39 | \$12.30 | \$15.21 | \$17.60 | \$19.59 | \$23.88 | \$26.84 | \$21.63 | \$26.81 | \$31.23 | \$35.48 | \$44.47 | \$50.80 | \$38.54 | \$48.06 | \$56.25 | \$64.71 | \$82.31 | \$93.69 | 39 |
| 40 | \$12.42 | \$15.38 | \$17.84 | \$19.82 | \$24.22 | \$27.20 | \$22.02 | \$27.32 | \$31.86 | \$36.19 | \$45.40 | \$51.88 | \$39.05 | \$48.71 | \$57.01 | \$65.58 | \$83.45 | \$95.05 | 40 |
| 41 | \$12.55 | \$15.53 | \$18.04 | \$20.06 | \$24.52 | \$27.54 | \$22.42 | \$27.84 | \$32.49 | \$36.92 | \$46.33 | \$52.95 | \$39.57 | \$49.34 | \$57.77 | \$66.50 | \$84.61 | \$96.40 | 41 |
| 42 | \$12.67 | \$15.69 | \$18.27 | \$20.31 | \$24.86 | \$27.92 | \$22.87 | \$28.39 | \$33.13 | \$37.66 | \$47.30 | \$54.08 | \$40.11 | \$50.01 | \$58.59 | \$67.41 | \$85.81 | \$97.79 | 42 |
| 43 | \$12.78 | \$15.88 | \$18.47 | \$20.58 | \$25.16 | \$28.27 | \$23.29 | \$28.94 | \$33.76 | \$38.42 | \$48.30 | \$55.19 | \$40.66 | \$50.69 | \$59.37 | \$68.33 | \$87.00 | \$99.19 | 43 |
| 44 | \$12.90 | \$16.05 | \$18.68 | \$20.83 | \$25.49 | \$28.68 | \$23.73 | \$29.51 | \$34.44 | \$39.23 | \$49.29 | \$56.34 | \$41.21 | \$51.36 | \$60.16 | \$69.29 | \$88.24 | \$100.61 | 44 |
| 45 | \$13.01 | \$16.21 | \$18.93 | \$21.07 | \$25.81 | \$29.02 | \$24.18 | \$30.06 | \$35.11 | \$40.03 | \$50.37 | \$57.50 | \$41.76 | \$52.09 | \$60.95 | \$70.25 | \$89.51 | \$101.96 | 45 |
| 46 | \$13.27 | \$16.57 | \$19.32 | \$21.55 | \$26.39 | \$29.76 | \$25.08 | \$31.23 | \$36.34 | \$41.21 | \$51.63 | \$58.96 | \$42.44 | \$52.92 | \$61.96 | \$71.39 | \$90.98 | \$103.69 | 46 |
| 47 | \$13.51 | \$16.89 | \$19.75 | \$22.02 | \$27.04 | \$30.43 | \$26.05 | \$32.41 | \$37.63 | \$42.44 | \$52.95 | \$60.49 | \$43.11 | \$53.76 | \$62.94 | \$72.55 | \$92.50 | \$105.39 | 47 |
| 48 | \$13.73 | \$17.20 | \$20.16 | \$22.50 | \$27.62 | \$31.14 | \$27.04 | \$33.64 | \$38.94 | \$43.71 | \$54.31 | \$62.04 | \$43.79 | \$54.63 | \$63.94 | \$73.74 | \$94.04 | \$107.15 | 48 |
| 49 | \$13.98 | \$17.57 | \$20.58 | \$22.98 | \$28.27 | \$31.86 | \$28.07 | \$34.93 | \$40.29 | \$45.03 | \$55.69 | \$63.62 | \$44.47 | \$55.51 | \$64.99 | \$74.93 | \$95.60 | \$108.93 | 49 |
| 50 | \$14.22 | \$17.88 | \$20.98 | \$23.51 | \$28.90 | \$32.58 | \$29.15 | \$36.28 | \$41.69 | \$46.40 | \$57.13 | \$65.26 | \$45.20 | \$56.38 | \$66.02 | \$76.16 | \$97.21 | \$110.77 | 50 |
| 51 | \$14.45 | \$18.19 | \$21.42 | \$23.97 | \$29.51 | \$33.29 | \$30.25 | \$37.66 | \$43.16 | \$47.78 | \$58.62 | \$66.94 | \$45.91 | \$57.30 | \$67.09 | \$77.41 | \$98.77 | \$112.60 | 51 |
| 52 | \$14.65 | \$18.56 | \$21.81 | \$24.45 | \$30.15 | \$33.97 | \$31.42 | \$39.11 | \$44.68 | \$49.21 | \$60.12 | \$68.65 | \$46.63 | \$58.21 | \$68.17 | \$78.67 | \$100.43 | \$114.48 | 52 |
| 53 | \$14.89 | \$18.88 | \$22.25 | \$24.92 | \$30.75 | \$34.68 | \$32.62 | \$40.62 | \$46.21 | \$50.69 | \$61.67 | \$70.40 | \$47.36 | \$59.13 | \$69.23 | \$79.95 | \$102.09 | \$116.38 | 53 |
| 54 | \$15.14 | \$19.20 | \$22.65 | \$25.41 | \$31.38 | \$35.40 | \$33.85 | \$42.15 | \$47.86 | \$52.20 | \$63.27 | \$72.18 | \$48.10 | \$60.08 | \$70.37 | \$81.27 | \$103.81 | \$118.34 | 54 |
| 55 | \$15.38 | \$19.53 | \$23.10 | \$25.87 | \$31.98 | \$36.11 | \$34.99 | \$43.75 | \$49.58 | \$53.64 | \$64.82 | \$74.02 | \$48.85 | \$60.98 | \$71.48 | \$82.50 | \$105.51 | \$120.29 | 55 |
| 56 | \$15.64 | \$20.18 | \$24.89 | \$26.80 | \$33.68 | \$39.17 | \$36.67 | \$45.88 | \$51.92 | \$56.38 | \$68.77 | \$78.56 | \$50.89 | \$63.62 | \$74.66 | \$86.32 | \$110.56 | \$126.14 | 56 |
| 57 | \$15.86 | \$22.87 | \$26.69 | \$30.06 | \$37.39 | \$42.27 | \$38.42 | \$48.06 | \$54.40 | \$59.30 | \$72.95 | \$83.37 | \$52.99 | \$66.37 | \$78.00 | \$90.31 | \$115.86 | \$132.28 | 57 |
| 58 | \$19.82 | \$24.52 | \$28.47 | \$32.13 | \$40.06 | \$45.35 | \$40.29 | \$50.37 | \$56.98 | \$62.34 | \$77.35 | \$88.47 | \$55.19 | \$69.23 | \$81.50 | \$94.50 | \$121.44 | \$138.72 | 58 |
| 59 | \$21.30 | \$26.21 | \$30.29 | \$34.24 | \$42.77 | \$48.47 | \$42.24 | \$52.80 | \$59.69 | \$65.58 | \$82.06 | \$93.90 | \$57.45 | \$72.23 | \$85.17 | \$98.87 | \$127.26 | \$145.49 | 59 |
| 60 | \$22.83 | \$27.87 | \$32.10 | \$36.31 | \$45.46 | \$51.57 | \$44.28 | \$55.36 | \$62.52 | \$68.96 | \$87.04 | \$99.63 | \$59.85 | \$75.37 | \$89.89 | \$103.44 | \$133.34 | \$152.58 | 60 |
| 61 | \$24.38 | \$29.54 | \$33.88 | \$38.38 | \$48.13 | \$54.63 | \$46.43 | \$58.01 | \$65.49 | \$72.50 | \$92.33 | \$105.72 | \$62.30 | \$78.65 | \$92.97 | \$108.22 | \$139.78 | \$159.97 | 61 |
| 62 | \$25.75 | \$31.23 | \$35.67 | \$40.49 | \$50.83 | \$57.73 | \$48.65 | \$60.72 | \$68.61 | \$76.24 | \$97.94 | \$112.16 | \$64.86 | \$82.09 | \$97.12 | \$113.16 | \$146.52 | \$167.75 | 62 |
| 63 | \$28.47 | \$34.52 | \$39.50 | \$44.80 | \$56.30 | \$63.91 | \$51.33 | \$64.03 | \$73.58 | \$82.31 | \$105.48 | \$120.68 | \$69.56 | \$87.91 | \$103.85 | \$120.73 | \$155.79 | \$178.19 | 63 |
| 64 | \$31.17 | \$37.82 | \$43.30 | \$49.14 | \$61.77 | \$70.13 | \$54.15 | \$67.54 | \$78.91 | \$88.84 | \$113.61 | \$129.84 | \$74.62 | \$94.13 | \$111.06 | \$128.80 | \$165.67 | \$189.24 | 64 |
| 65 | \$33.88 | \$41.13 | \$47.07 | \$53.44 | \$67.21 | \$76.33 | \$57.10 | \$71.24 | \$84.65 | \$95.89 | \$122.32 | \$139.71 | \$80.03 | \$100.78 | \$118.78 | \$137.41 | \$176.19 | \$201.03 | 65 |
| 66 | \$36.59 | \$44.40 | \$50.89 | \$57.77 | \$72.68 | \$82.56 | \$60.20 | \$75.13 | \$90.83 | \$103.49 | \$131.73 | \$150.32 | \$85.84 | \$107.90 | \$127.03 | \$146.61 | \$187.39 | \$213.53 | 66 |
| 67 | \$39.29 | \$47.70 | \$54.67 | \$62.06 | \$78.12 | \$88.72 | \$63.50 | \$79.20 | \$97.42 | \$111.77 | \$141.87 | \$161.73 | \$92.00 | \$115.51 | \$135.81 | \$156.35 | \$199.30 | \$226.83 | 67 |
| 68 | \$44.65 | \$54.31 | \$62.30 | \$70.64 | \$88.61 | \$100.54 | \$70.71 | \$88.28 | \$107.58 | \$122.99 | \$155.45 | \$176.90 | \$100.31 | \$126.09 | \$148.43 | \$170.25 | \$215.81 | \$245.20 | 68 |
| 69 | \$49.97 | \$60.92 | \$70.00 | \$79.20 | \$99.11 | \$112.38 | \$78.76 | \$98.40 | \$118.81 | \$135.39 | \$170.28 | \$193.46 | \$109.33 | \$137.69 | \$162.26 | \$185.39 | \$233.72 | \$265.02 | 69 |
| 70 | \$55.30 | \$67.49 | \$77.64 | \$87.76 | \$109.60 | \$124.19 | \$87.73 | \$109.70 | \$131.20 | \$148.98 | \$186.59 | \$211.59 | \$119.16 | \$150.34 | \$177.35 | \$201.83 | \$253.12 | \$286.47 | 70 |
| 71 | \$60.65 | \$74.10 | \$85.28 | \$96.28 | \$120.13 | \$136.02 | \$97.72 | \$122.28 | \$144.90 | \$163.97 | \$204.41 | \$231.42 | \$129.88 | \$164.16 | \$193.82 | \$219.76 | \$274.10 | \$309.64 | 71 |
| 72 | \$65.98 | \$80.71 | \$92.93 | \$104.84 | \$130.59 | \$147.87 | \$108.82 | \$136.33 | \$159.97 | \$180.44 | \$223.97 | \$253.09 | \$141.59 | \$179.21 | \$211.86 | \$239.22 | \$296.84 | \$334.70 | 72 |
| 73 | \$75.57 | \$92.93 | \$107.43 | \$120.77 | \$149.74 | \$169.24 | \$120.55 | \$151.58 | \$178.30 | \$200.56 | \$247.94 | \$279.74 | \$155.45 | \$197.45 | \$234.00 | \$263.46 | \$325.57 | \$366.55 | 73 |
| 74 | \$85.14 | \$105.12 | \$121.91 | \$136.69 | \$168.87 | \$190.60 | \$133.55 | \$168.55 | \$198.73 | \$222.88 | \$274.45 | \$309.21 | \$170.65 | \$217.55 | \$258.45 | \$290.15 | \$357.12 | \$401.47 | 74 |
| 75 | \$94.71 | \$117.33 | \$136.38 | \$152.58 | \$188.01 | \$211.95 | \$147.96 | \$187.42 | \$221.45 | \$247.70 | \$303.84 | \$341.78 | \$187.34 | \$239.70 | \$285.45 | \$319.53 | \$391.71 | \$439.68 | 75 |
| 76 | \$104.31 | \$129.57 | \$150.87 | \$168.50 | \$207.12 | \$233.32 | \$163.91 | \$208.41 | \$246.83 | \$275.29 | \$336.37 | \$377.80 | \$205.66 | \$264.10 | \$315.27 | \$351.89 | \$429.67 | \$481.54 | 76 |
| 77 | \$113.91 | \$141.79 | \$165.32 | \$184.43 | \$226.28 | \$254.65 | \$181.57 | \$231.69 | \$275.06 | \$305.94 | \$372.32 | \$417.56 | \$225.80 | \$291.02 | \$348.18 | \$387.57 | \$471.24 | \$527.41 | 77 |
| 78 | \$122.75 | \$153.08 | \$178.82 | \$199.41 | \$244.23 | \$274.62 | \$193.00 | \$246.74 | \$293.37 | \$326.06 | \$396.17 | \$443.67 | \$238.32 | \$307.78 | \$368.82 | \$410.26 | \$498.03 | \$556.62 | 78 |
| 79 | \$131.60 | \$164.36 | \$192.31 | \$214.34 | \$262.23 | \$294.51 | \$205.14 | \$262.78 | \$312.87 | \$347.47 | \$421.54 | \$471.43 | \$251.48 | \$325.51 | \$390.63 | \$434.28 | \$526.33 | \$587.47 | 79 |
| 80 | \$140.44 | \$175.67 | \$205.82 | \$229.30 | \$280.23 | \$314.47 | \$218.06 | \$279.87 | \$333.70 | \$370.34 | \$448.53 | \$500.93 | \$265.39 | \$344.25 | \$413.77 | \$459.68 | \$556.28 | \$619.98 | 80 |
| 81 | \$149.31 | \$186.98 | \$219.31 | \$244.23 | \$298.22 | \$334.38 | \$231.81 | \$298.07 | \$355.93 | \$394.66 | \$477.28 | \$532.26 | \$280.07 | \$364.07 | \$438.26 | \$486.60 | \$587.88 | \$654.29 | 81 |
| 82 | \$158.16 | \$198.24 | \$232.84 | \$259.19 | \$316.21 | \$354.32 | \$246.43 | \$317.49 | \$379.57 | \$420.62 | \$507.86 | \$565.55 | \$295.52 | \$385.11 | \$464.22 | \$515.06 | \$621.34 | \$690.57 | 82 |
| 83 | \$169.77 | \$213.21 | \$250.80 | \$279.14 | \$340.38 | \$381.08 | \$261.87 | \$337.88 | \$404.38 | \$447.98 | \$540.39 | | | | | | | | |

Certificate Form GLTCARP-06-FC

| | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|----------|---|----------|----------|------------|------------|----------------------------|------------|------------|------------|------------|----------------------------|----------|------------|------------|------------|------------|------------|--------|
| | | Comprehensive - 90 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | |
| Issue Age | Age | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year |
| 25 | \$42.01 | \$51.14 | \$58.76 | \$64.88 | \$78.65 | \$88.07 | \$64.88 | \$79.68 | \$92.40 | \$104.23 | \$129.64 | \$148.18 | \$122.01 | \$151.92 | \$177.64 | \$203.63 | \$257.91 | \$292.61 | 25 |
| 26 | \$42.31 | \$51.59 | \$59.21 | \$65.49 | \$79.24 | \$88.81 | \$65.95 | \$80.88 | \$93.90 | \$106.01 | \$131.87 | \$150.71 | \$123.50 | \$153.69 | \$179.72 | \$206.17 | \$261.21 | \$296.33 | 26 |
| 27 | \$42.61 | \$51.88 | \$59.50 | \$65.95 | \$79.99 | \$89.55 | \$66.99 | \$82.24 | \$95.39 | \$107.81 | \$134.11 | \$153.26 | \$124.98 | \$155.50 | \$181.82 | \$208.71 | \$264.50 | \$300.07 | 27 |
| 28 | \$42.76 | \$52.18 | \$59.96 | \$66.39 | \$80.60 | \$90.16 | \$68.02 | \$83.58 | \$96.88 | \$109.58 | \$136.36 | \$155.96 | \$126.49 | \$157.29 | \$184.05 | \$211.27 | \$267.78 | \$303.95 | 28 |
| 29 | \$43.07 | \$52.48 | \$60.40 | \$66.85 | \$81.20 | \$90.89 | \$69.07 | \$84.93 | \$98.37 | \$111.40 | \$138.75 | \$158.62 | \$127.99 | \$159.24 | \$186.30 | \$213.81 | \$271.23 | \$307.84 | 29 |
| 30 | \$43.22 | \$52.79 | \$60.84 | \$67.43 | \$81.79 | \$91.66 | \$70.14 | \$86.27 | \$100.03 | \$113.18 | \$141.14 | \$161.32 | \$129.48 | \$161.17 | \$188.53 | \$216.35 | \$274.65 | \$311.73 | 30 |
| 31 | \$43.51 | \$53.22 | \$61.30 | \$67.87 | \$82.38 | \$92.40 | \$71.17 | \$87.62 | \$101.67 | \$115.13 | \$143.53 | \$164.01 | \$130.98 | \$163.13 | \$190.78 | \$219.03 | \$278.09 | \$315.78 | 31 |
| 32 | \$43.66 | \$53.53 | \$61.59 | \$68.33 | \$82.98 | \$93.16 | \$72.22 | \$88.97 | \$103.32 | \$117.06 | \$145.93 | \$166.86 | \$132.46 | \$165.07 | \$193.03 | \$221.73 | \$281.53 | \$319.83 | 32 |
| 33 | \$43.97 | \$53.81 | \$62.05 | \$68.78 | \$83.72 | \$93.90 | \$73.27 | \$90.31 | \$104.96 | \$119.02 | \$148.47 | \$169.69 | \$133.96 | \$167.01 | \$195.42 | \$224.12 | \$285.12 | \$323.84 | 33 |
| 34 | \$44.11 | \$54.13 | \$62.51 | \$69.38 | \$84.34 | \$94.64 | \$74.32 | \$91.66 | \$106.61 | \$120.95 | \$151.01 | \$172.54 | \$135.60 | \$168.95 | \$197.81 | \$227.12 | \$288.71 | \$332.03 | 34 |
| 35 | \$44.41 | \$54.47 | \$62.94 | \$69.83 | \$84.93 | \$95.24 | \$75.35 | \$93.16 | \$108.38 | \$122.90 | \$153.69 | \$175.53 | \$137.27 | \$171.04 | \$200.20 | \$229.97 | \$292.29 | \$332.38 | 35 |
| 36 | \$44.85 | \$55.17 | \$63.69 | \$70.72 | \$86.13 | \$96.59 | \$76.70 | \$94.93 | \$110.51 | \$125.44 | \$156.98 | \$179.27 | \$139.04 | \$173.29 | \$202.88 | \$233.08 | \$296.33 | \$337.16 | 36 |
| 37 | \$45.31 | \$55.77 | \$64.69 | \$71.62 | \$87.32 | \$98.08 | \$78.19 | \$96.73 | \$112.73 | \$127.99 | \$160.29 | \$183.00 | \$140.84 | \$175.68 | \$205.58 | \$236.38 | \$300.52 | \$341.94 | 37 |
| 38 | \$45.76 | \$56.36 | \$65.33 | \$72.50 | \$88.52 | \$99.43 | \$79.68 | \$98.68 | \$114.98 | \$130.53 | \$163.58 | \$186.89 | \$142.78 | \$178.07 | \$208.43 | \$239.68 | \$304.71 | \$346.86 | 38 |
| 39 | \$46.19 | \$57.11 | \$66.09 | \$73.57 | \$89.71 | \$100.78 | \$81.20 | \$100.62 | \$117.22 | \$133.22 | \$167.01 | \$190.78 | \$144.74 | \$180.47 | \$211.27 | \$242.96 | \$309.05 | \$351.81 | 39 |
| 40 | \$46.64 | \$57.71 | \$66.99 | \$74.46 | \$90.89 | \$102.11 | \$82.69 | \$102.55 | \$119.61 | \$135.92 | \$170.47 | \$194.82 | \$146.66 | \$182.85 | \$214.10 | \$246.25 | \$313.38 | \$356.88 | 40 |
| 41 | \$47.11 | \$58.32 | \$67.73 | \$75.35 | \$92.10 | \$103.47 | \$84.19 | \$104.51 | \$122.01 | \$138.60 | \$174.04 | \$198.85 | \$148.61 | \$185.26 | \$216.94 | \$249.69 | \$317.72 | \$361.98 | 41 |
| 42 | \$47.54 | \$58.92 | \$68.62 | \$76.24 | \$93.30 | \$104.81 | \$85.82 | \$106.61 | \$124.39 | \$141.44 | \$177.64 | \$203.03 | \$150.56 | \$187.79 | \$219.93 | \$253.13 | \$322.20 | \$367.20 | 42 |
| 43 | \$47.99 | \$59.66 | \$69.38 | \$77.31 | \$94.50 | \$106.15 | \$87.46 | \$108.70 | \$126.79 | \$144.29 | \$181.37 | \$207.22 | \$152.66 | \$190.33 | \$222.94 | \$256.58 | \$326.68 | \$372.44 | 43 |
| 44 | \$48.46 | \$60.25 | \$70.14 | \$78.19 | \$95.70 | \$107.65 | \$89.11 | \$110.79 | \$129.34 | \$147.26 | \$185.11 | \$211.56 | \$154.75 | \$192.89 | \$225.91 | \$260.16 | \$331.33 | \$377.83 | 44 |
| 45 | \$48.88 | \$60.84 | \$71.02 | \$79.09 | \$96.88 | \$108.99 | \$90.75 | \$112.89 | \$131.87 | \$150.27 | \$189.15 | \$215.91 | \$156.84 | \$195.56 | \$228.90 | \$263.75 | \$336.12 | \$382.90 | 45 |
| 46 | \$49.79 | \$62.19 | \$72.50 | \$80.88 | \$99.13 | \$111.69 | \$94.19 | \$117.22 | \$136.51 | \$154.75 | \$193.92 | \$221.43 | \$159.39 | \$198.70 | \$232.65 | \$268.09 | \$341.64 | \$389.33 | 46 |
| 47 | \$50.69 | \$63.39 | \$74.16 | \$82.69 | \$101.53 | \$114.25 | \$97.78 | \$121.72 | \$141.30 | \$159.39 | \$198.85 | \$227.12 | \$161.92 | \$201.84 | \$236.38 | \$272.43 | \$347.33 | \$395.77 | 47 |
| 48 | \$51.59 | \$64.59 | \$75.66 | \$84.48 | \$103.76 | \$116.92 | \$101.53 | \$126.35 | \$146.23 | \$164.16 | \$203.95 | \$232.94 | \$164.46 | \$205.14 | \$240.11 | \$276.90 | \$353.14 | \$402.35 | 48 |
| 49 | \$52.48 | \$65.95 | \$77.31 | \$86.27 | \$106.15 | \$119.61 | \$105.40 | \$131.12 | \$151.31 | \$169.10 | \$209.18 | \$238.93 | \$167.01 | \$208.43 | \$244.01 | \$281.39 | \$358.99 | \$409.08 | 49 |
| 50 | \$53.37 | \$67.13 | \$78.79 | \$88.22 | \$108.56 | \$122.30 | \$109.44 | \$136.20 | \$156.55 | \$174.19 | \$214.54 | \$245.07 | \$169.69 | \$211.72 | \$247.89 | \$286.02 | \$364.97 | \$415.93 | 50 |
| 51 | \$54.29 | \$68.33 | \$80.44 | \$90.01 | \$110.79 | \$124.98 | \$113.63 | \$141.44 | \$162.06 | \$179.42 | \$220.09 | \$251.33 | \$172.39 | \$215.16 | \$251.92 | \$290.65 | \$370.94 | \$422.82 | 51 |
| 52 | \$55.02 | \$69.69 | \$81.94 | \$91.82 | \$113.18 | \$127.53 | \$117.96 | \$146.83 | \$167.76 | \$184.80 | \$225.76 | \$257.76 | \$175.09 | \$218.58 | \$255.96 | \$295.45 | \$377.08 | \$429.85 | 52 |
| 53 | \$55.91 | \$70.87 | \$83.58 | \$93.59 | \$115.42 | \$130.24 | \$122.45 | \$152.50 | \$173.58 | \$190.33 | \$231.59 | \$264.34 | \$177.78 | \$222.01 | \$260.02 | \$300.22 | \$383.36 | \$437.03 | 53 |
| 54 | \$56.83 | \$72.06 | \$85.07 | \$95.39 | \$117.82 | \$132.94 | \$127.08 | \$158.33 | \$179.72 | \$196.00 | \$237.58 | \$271.08 | \$180.61 | \$225.62 | \$264.20 | \$305.16 | \$389.77 | \$444.36 | 54 |
| 55 | \$57.71 | \$73.27 | \$86.71 | \$97.19 | \$120.07 | \$135.60 | \$131.41 | \$164.32 | \$186.15 | \$201.40 | \$243.41 | \$277.95 | \$183.46 | \$229.04 | \$268.39 | \$309.79 | \$396.22 | \$451.68 | 55 |
| 56 | \$58.63 | \$74.53 | \$89.45 | \$100.11 | \$122.89 | \$140.11 | \$137.71 | \$172.24 | \$194.98 | \$211.72 | \$258.21 | \$294.99 | \$191.08 | \$238.93 | \$280.34 | \$324.16 | \$415.20 | \$473.67 | 56 |
| 57 | \$59.63 | \$75.82 | \$90.19 | \$101.89 | \$124.89 | \$148.77 | \$144.29 | \$180.47 | \$204.24 | \$222.63 | \$273.91 | \$313.09 | \$198.99 | \$249.24 | \$292.90 | \$339.10 | \$435.08 | \$496.69 | 57 |
| 58 | \$74.46 | \$92.10 | \$106.90 | \$120.66 | \$150.41 | \$170.30 | \$151.31 | \$189.15 | \$213.96 | \$234.15 | \$290.51 | \$332.21 | \$207.22 | \$260.02 | \$306.06 | \$354.81 | \$456.02 | \$520.89 | 58 |
| 59 | \$79.99 | \$98.37 | \$113.77 | \$128.57 | \$160.58 | \$181.97 | \$158.62 | \$198.25 | \$224.11 | \$246.25 | \$308.14 | \$352.55 | \$215.74 | \$271.23 | \$319.83 | \$371.23 | \$474.84 | \$546.32 | 59 |
| 60 | \$85.68 | \$104.67 | \$120.51 | \$136.36 | \$170.75 | \$193.63 | \$169.25 | \$207.83 | \$234.74 | \$259.95 | \$326.83 | \$374.08 | \$224.71 | \$283.04 | \$334.15 | \$386.43 | \$500.72 | \$572.95 | 60 |
| 61 | \$91.20 | \$110.94 | \$127.25 | \$144.13 | \$180.76 | \$205.14 | \$174.34 | \$217.84 | \$245.96 | \$272.26 | \$346.72 | \$396.96 | \$234.00 | \$295.28 | \$349.12 | \$406.38 | \$524.80 | \$600.75 | 61 |
| 62 | \$96.73 | \$117.22 | \$133.96 | \$152.06 | \$190.94 | \$216.80 | \$182.71 | \$228.02 | \$257.61 | \$286.33 | \$367.80 | \$421.19 | \$243.55 | \$308.29 | \$364.67 | \$424.92 | \$550.21 | \$629.90 | 62 |
| 63 | \$106.90 | \$129.64 | \$148.32 | \$168.20 | \$211.42 | \$239.97 | \$192.72 | \$240.42 | \$276.30 | \$309.05 | \$396.07 | \$453.18 | \$261.21 | \$330.12 | \$389.93 | \$453.32 | \$585.06 | \$669.06 | 63 |
| 64 | \$117.06 | \$142.04 | \$162.51 | \$184.49 | \$231.90 | \$263.30 | \$203.34 | \$253.57 | \$296.33 | \$333.56 | \$426.57 | \$487.55 | \$280.19 | \$353.46 | \$417.00 | \$483.67 | \$622.13 | \$710.63 | 64 |
| 65 | \$127.25 | \$154.43 | \$176.72 | \$200.66 | \$252.40 | \$286.62 | \$214.39 | \$267.49 | \$317.87 | \$360.02 | \$459.32 | \$524.63 | \$300.52 | \$378.42 | \$446.00 | \$515.98 | \$661.60 | \$754.90 | 65 |
| 66 | \$137.41 | \$166.72 | \$191.08 | \$216.94 | \$272.87 | \$309.96 | \$226.05 | \$282.13 | \$341.03 | \$388.59 | \$494.58 | \$564.41 | \$322.34 | \$405.19 | \$476.96 | \$550.51 | \$703.60 | \$801.86 | 66 |
| 67 | \$147.58 | \$179.12 | \$205.28 | \$233.08 | \$293.35 | \$333.12 | \$238.48 | \$297.40 | \$365.87 | \$419.68 | \$532.73 | \$607.32 | \$345.51 | \$433.74 | \$509.98 | \$587.14 | \$748.32 | \$851.80 | 67 |
| 68 | \$167.61 | \$203.95 | \$234.00 | \$265.24 | \$332.66 | \$377.52 | \$265.54 | \$331.47 | \$403.99 | \$461.85 | \$583.70 | \$664.30 | \$376.63 | \$473.51 | \$557.39 | \$639.33 | \$810.37 | \$920.70 | 68 |
| 69 | \$187.64 | \$228.76 | \$262.85 | \$297.40 | \$372.15 | \$421.94 | \$295.74 | \$369.46 | \$446.15 | \$508.35 | \$639.47 | \$726.48 | \$410.58 | \$517.01 | \$609.28 | \$696.12 | \$877.66 | \$995.16 | 69 |
| 70 | \$207.69 | \$253.42 | \$291.56 | \$329.53 | \$411.61 | \$466.33 | \$329.37 | \$411.92 | \$492.66 | \$559.48 | \$700.61 | \$794.52 | \$447.50 | \$564.58 | \$665.93 | \$757.89 | \$950.46 | \$1,075.76 | 70 |
| 71 | \$227.71 | \$278.25 | \$320.27 | \$361.54 | \$451.09 | \$510.74 | \$366.91 | \$459.15 | \$544.09 | \$615.70 | \$767.60 | \$868.97 | \$487.71 | \$616.45 | \$727.84 | \$825.17 | \$1,029.25 | \$1,162.77 | 71 |
| 72 | \$247.73 | \$303.07 | \$348.96 | \$393.68 | \$490.40 | \$555.29 | \$408.62 | \$511.93 | \$606.75 | \$677.59 | \$841.02 | \$950.31 | \$531.66 | \$672.96 | \$795.56 | \$898.27 | \$1,114.62 | \$1,256.81 | 72 |
| 73 | \$283.78 | \$348.96 | \$403.40 | \$453.46 | \$562.31 | \$635.44 | \$452.73 | \$569.20 | \$669.53 | \$753.10 | \$931.03 | \$1,050.48 | \$583.70 | \$741.43 | \$878.69 | \$989.34 | \$1,222.57 | \$1,376.42 | 73 |
| 74 | \$319.66 | \$394.72 | \$457.80 | \$513.28 | \$634.08 | \$715.72 | \$501.47 | \$632.90 | \$746.23 | \$836.98 | \$1,030.60 | \$1,161.13 | \$640.82 | \$816.95 | \$970.50 | \$1,089.50 | \$1,341.00 | \$1,507.55 | 74 |
| 75 | \$355.69 | \$440.63 | \$512.08 | \$572.95 | \$706.00 | \$795.86 | \$555.61 | \$703.76 | \$831.58 | \$930.13 | \$1,140.94 | \$1,283.43 | \$703.46 | \$900.08 | \$1,071.87 | \$1,199.86 | \$1,470.92 | \$1,651.10 | 75 |
| 76 | \$391.74 | \$486.52 | \$566.51 | \$632.73 | \$777.77 | \$876.14 | \$615.55 | \$782.55 | \$926.84 | \$1,033.74 | \$1,263.10 | \$1,418.59 | \$772.23 | \$991.73 | \$1,183.86 | \$1,321.41 | \$1,613.41 | \$1,808.22 | 76 |
| 77 | \$427.76 | \$532.40 | \$620.79 | \$692.55 | \$849.68 | \$956.29 | \$681.78 | \$870.02 | \$1,032.83 | \$1,148.85 | \$1,398.11 | \$1,567.95 | \$847.90 | \$1,092.80 | \$1,307.50 | \$1,455.37 | \$1,769.49 | \$1,980.47 | 77 |
| 78 | \$460.96 | \$574.88 | \$671.47 | \$748.77 | \$917.11 | \$1,031.20 | \$724.69 | \$926.55 | \$1,101.62 | \$1,224.38 | \$1,487.66 | \$1,666.04 | \$894.83 | \$1,155.74 | \$1,384.94 | \$1,540.59 | \$1,870.12 | \$2,090.20 | 78 |
| 79 | \$494.15 | \$617.19 | \$722.15 | \$804.83 | \$984.70 | \$1,105.95 | \$770.30 | \$986.79 | \$1,174.88 | \$1,304.81 | \$1,582.90 | \$1,770.25 | \$944.34 | \$1,222.28 | \$1,466.87 | \$1,630.74 | \$1,976.43 | \$2,205.92 | 79 |
| 80 | \$527.34 | \$659.65 | \$772.84 | \$861.05 | \$1,052.28 | \$1,180.85 | \$818.88 | \$1,050.93 | \$1,253.08 | \$ | | | | | | | | | |

Certificate Form GLTCARP-06-FC

| | | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | | |
|-----------|---------|--|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|-----------|
| | | Comprehensive - 90 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | | |
| Issue Age | | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | | Auto 5% Compound Inflation | | | | | | Issue Age |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$4.09 | \$5.02 | \$5.74 | \$6.35 | \$7.67 | \$8.58 | \$6.26 | \$7.72 | \$8.94 | \$10.08 | \$12.54 | \$14.40 | \$11.54 | \$14.31 | \$16.69 | \$19.09 | \$24.13 | \$27.37 | 25 | |
| 26 | \$4.10 | \$5.05 | \$5.79 | \$6.39 | \$7.73 | \$8.66 | \$6.36 | \$7.84 | \$9.09 | \$10.24 | \$12.75 | \$14.64 | \$11.67 | \$14.50 | \$16.89 | \$19.32 | \$24.42 | \$27.72 | 26 | |
| 27 | \$4.15 | \$5.08 | \$5.82 | \$6.44 | \$7.79 | \$8.72 | \$6.45 | \$7.96 | \$9.23 | \$10.41 | \$12.96 | \$14.88 | \$11.80 | \$14.66 | \$17.09 | \$19.56 | \$24.75 | \$28.07 | 27 | |
| 28 | \$4.18 | \$5.12 | \$5.86 | \$6.49 | \$7.85 | \$8.79 | \$6.53 | \$8.10 | \$9.38 | \$10.58 | \$13.18 | \$15.15 | \$11.95 | \$14.85 | \$17.30 | \$19.80 | \$25.06 | \$28.44 | 28 | |
| 29 | \$4.19 | \$5.15 | \$5.91 | \$6.52 | \$7.90 | \$8.86 | \$6.63 | \$8.22 | \$9.53 | \$10.75 | \$13.41 | \$15.40 | \$12.08 | \$15.02 | \$17.49 | \$20.04 | \$25.37 | \$28.81 | 29 | |
| 30 | \$4.21 | \$5.17 | \$5.94 | \$6.59 | \$7.98 | \$8.94 | \$6.74 | \$8.34 | \$9.69 | \$10.93 | \$13.64 | \$15.65 | \$12.22 | \$15.19 | \$17.71 | \$20.30 | \$25.70 | \$29.17 | 30 | |
| 31 | \$4.24 | \$5.21 | \$5.98 | \$6.62 | \$8.03 | \$9.01 | \$6.82 | \$8.47 | \$9.83 | \$11.10 | \$13.87 | \$15.93 | \$12.38 | \$15.38 | \$17.92 | \$20.54 | \$26.02 | \$29.55 | 31 | |
| 32 | \$4.26 | \$5.25 | \$6.03 | \$6.67 | \$8.11 | \$9.08 | \$6.93 | \$8.60 | \$10.00 | \$11.30 | \$14.11 | \$16.20 | \$12.54 | \$15.55 | \$18.13 | \$20.80 | \$26.35 | \$29.93 | 32 | |
| 33 | \$4.29 | \$5.27 | \$6.06 | \$6.73 | \$8.15 | \$9.14 | \$7.04 | \$8.75 | \$10.16 | \$11.48 | \$14.36 | \$16.48 | \$12.68 | \$15.75 | \$18.36 | \$21.04 | \$26.68 | \$30.31 | 33 | |
| 34 | \$4.31 | \$5.30 | \$6.12 | \$6.78 | \$8.23 | \$9.22 | \$7.15 | \$8.88 | \$10.32 | \$11.67 | \$14.61 | \$16.75 | \$12.83 | \$15.95 | \$18.57 | \$21.30 | \$26.99 | \$30.70 | 34 | |
| 35 | \$4.32 | \$5.32 | \$6.15 | \$6.81 | \$8.27 | \$9.31 | \$7.26 | \$9.01 | \$10.46 | \$11.87 | \$14.85 | \$17.03 | \$12.97 | \$16.12 | \$18.79 | \$21.56 | \$27.35 | \$31.11 | 35 | |
| 36 | \$4.38 | \$5.40 | \$6.24 | \$6.91 | \$8.39 | \$9.44 | \$7.40 | \$9.19 | \$10.68 | \$12.10 | \$15.16 | \$17.37 | \$13.16 | \$16.35 | \$19.05 | \$21.86 | \$27.73 | \$31.54 | 36 | |
| 37 | \$4.42 | \$5.47 | \$6.31 | \$7.01 | \$8.50 | \$9.56 | \$7.54 | \$9.36 | \$10.87 | \$12.34 | \$15.47 | \$17.74 | \$13.32 | \$16.54 | \$19.31 | \$22.17 | \$28.14 | \$31.99 | 37 | |
| 38 | \$4.46 | \$5.53 | \$6.39 | \$7.08 | \$8.62 | \$9.69 | \$7.67 | \$9.53 | \$11.09 | \$12.60 | \$15.80 | \$18.11 | \$13.51 | \$16.76 | \$19.56 | \$22.45 | \$28.53 | \$32.46 | 38 | |
| 39 | \$4.50 | \$5.59 | \$6.48 | \$7.17 | \$8.76 | \$9.82 | \$7.82 | \$9.72 | \$11.32 | \$12.85 | \$16.12 | \$18.49 | \$13.67 | \$17.01 | \$19.82 | \$22.77 | \$28.93 | \$32.90 | 39 | |
| 40 | \$4.55 | \$5.65 | \$6.55 | \$7.27 | \$8.86 | \$9.97 | \$7.96 | \$9.92 | \$11.53 | \$13.12 | \$16.47 | \$18.85 | \$13.86 | \$17.23 | \$20.09 | \$23.07 | \$29.34 | \$33.39 | 40 | |
| 41 | \$4.59 | \$5.71 | \$6.62 | \$7.35 | \$8.98 | \$10.10 | \$8.12 | \$10.11 | \$11.76 | \$13.39 | \$16.79 | \$19.25 | \$14.05 | \$17.46 | \$20.36 | \$23.40 | \$29.77 | \$33.86 | 41 | |
| 42 | \$4.63 | \$5.79 | \$6.72 | \$7.46 | \$9.09 | \$10.23 | \$8.26 | \$10.30 | \$11.99 | \$13.65 | \$17.15 | \$19.66 | \$14.23 | \$17.70 | \$20.64 | \$23.72 | \$30.17 | \$34.35 | 42 | |
| 43 | \$4.68 | \$5.83 | \$6.79 | \$7.55 | \$9.21 | \$10.34 | \$8.40 | \$10.49 | \$12.21 | \$13.93 | \$17.49 | \$20.05 | \$14.43 | \$17.93 | \$20.93 | \$24.05 | \$30.60 | \$34.83 | 43 | |
| 44 | \$4.72 | \$5.91 | \$6.88 | \$7.63 | \$9.34 | \$10.47 | \$8.57 | \$10.70 | \$12.45 | \$14.20 | \$17.86 | \$20.47 | \$14.62 | \$18.17 | \$21.21 | \$24.37 | \$31.03 | \$35.33 | 44 | |
| 45 | \$4.76 | \$5.97 | \$6.94 | \$7.72 | \$9.45 | \$10.62 | \$8.75 | \$10.91 | \$12.72 | \$14.50 | \$18.25 | \$20.90 | \$14.81 | \$18.43 | \$21.51 | \$24.73 | \$31.46 | \$35.83 | 45 | |
| 46 | \$4.85 | \$6.11 | \$7.10 | \$7.89 | \$9.67 | \$10.87 | \$9.05 | \$11.30 | \$13.15 | \$14.89 | \$18.70 | \$21.42 | \$15.05 | \$18.71 | \$21.82 | \$25.12 | \$31.98 | \$36.42 | 46 | |
| 47 | \$4.95 | \$6.23 | \$7.25 | \$8.09 | \$9.89 | \$11.12 | \$9.36 | \$11.69 | \$13.56 | \$15.31 | \$19.18 | \$21.96 | \$15.29 | \$19.01 | \$22.19 | \$25.53 | \$32.51 | \$37.03 | 47 | |
| 48 | \$5.03 | \$6.33 | \$7.41 | \$8.25 | \$10.12 | \$11.41 | \$9.69 | \$12.13 | \$14.03 | \$15.75 | \$19.67 | \$22.52 | \$15.53 | \$19.32 | \$22.53 | \$25.96 | \$33.04 | \$37.65 | 48 | |
| 49 | \$5.12 | \$6.45 | \$7.56 | \$8.42 | \$10.34 | \$11.66 | \$10.02 | \$12.56 | \$14.49 | \$16.20 | \$20.17 | \$23.10 | \$15.79 | \$19.62 | \$22.90 | \$26.37 | \$33.59 | \$38.28 | 49 | |
| 50 | \$5.18 | \$6.57 | \$7.71 | \$8.61 | \$10.58 | \$11.92 | \$10.37 | \$13.00 | \$14.94 | \$16.64 | \$20.68 | \$23.67 | \$16.02 | \$19.93 | \$23.27 | \$26.81 | \$34.13 | \$38.91 | 50 | |
| 51 | \$5.28 | \$6.68 | \$7.87 | \$8.79 | \$10.81 | \$12.18 | \$10.74 | \$13.45 | \$15.46 | \$17.11 | \$21.21 | \$24.27 | \$16.27 | \$20.26 | \$23.64 | \$27.24 | \$34.71 | \$39.56 | 51 | |
| 52 | \$5.37 | \$6.81 | \$8.02 | \$8.97 | \$11.02 | \$12.43 | \$11.11 | \$13.95 | \$15.97 | \$17.58 | \$21.76 | \$24.89 | \$16.53 | \$20.57 | \$24.01 | \$27.68 | \$35.29 | \$40.23 | 52 | |
| 53 | \$5.45 | \$6.93 | \$8.16 | \$9.14 | \$11.25 | \$12.69 | \$11.52 | \$14.45 | \$16.50 | \$18.06 | \$22.31 | \$25.53 | \$16.79 | \$20.90 | \$24.39 | \$28.14 | \$35.86 | \$40.89 | 53 | |
| 54 | \$5.54 | \$7.05 | \$8.34 | \$9.33 | \$11.48 | \$12.95 | \$11.92 | \$14.97 | \$17.04 | \$18.57 | \$22.88 | \$26.18 | \$17.07 | \$21.24 | \$24.78 | \$28.59 | \$36.45 | \$41.57 | 54 | |
| 55 | \$5.63 | \$7.17 | \$8.48 | \$9.49 | \$11.72 | \$13.22 | \$12.32 | \$15.51 | \$17.61 | \$19.10 | \$23.44 | \$26.85 | \$17.34 | \$21.57 | \$25.19 | \$29.03 | \$37.07 | \$42.25 | 55 | |
| 56 | \$5.72 | \$7.30 | \$8.64 | \$9.65 | \$12.01 | \$13.51 | \$12.71 | \$16.04 | \$18.14 | \$20.13 | \$24.86 | \$28.48 | \$17.61 | \$21.90 | \$25.51 | \$30.37 | \$38.86 | \$44.31 | 56 | |
| 57 | \$5.82 | \$7.43 | \$8.80 | \$9.87 | \$12.30 | \$13.81 | \$13.14 | \$16.57 | \$18.67 | \$21.21 | \$26.36 | \$30.21 | \$17.89 | \$22.39 | \$25.82 | \$31.79 | \$40.73 | \$46.46 | 57 | |
| 58 | \$5.92 | \$7.56 | \$9.00 | \$10.15 | \$12.60 | \$14.11 | \$13.57 | \$17.10 | \$19.18 | \$22.35 | \$27.94 | \$32.04 | \$18.17 | \$22.80 | \$26.13 | \$33.25 | \$42.69 | \$48.73 | 58 | |
| 59 | \$6.02 | \$7.69 | \$9.25 | \$10.45 | \$12.90 | \$14.41 | \$14.00 | \$17.63 | \$19.71 | \$23.49 | \$29.63 | \$33.99 | \$18.45 | \$23.29 | \$26.44 | \$34.78 | \$44.74 | \$51.10 | 59 | |
| 60 | \$6.12 | \$7.82 | \$9.40 | \$10.75 | \$13.20 | \$14.71 | \$14.49 | \$18.16 | \$20.75 | \$24.64 | \$31.42 | \$36.05 | \$18.73 | \$23.78 | \$26.69 | \$35.86 | \$46.89 | \$53.59 | 60 | |
| 61 | \$6.22 | \$7.95 | \$9.60 | \$11.05 | \$13.50 | \$15.01 | \$14.98 | \$18.69 | \$21.84 | \$25.79 | \$33.32 | \$38.25 | \$19.01 | \$24.27 | \$27.95 | \$37.07 | \$49.15 | \$56.21 | 61 | |
| 62 | \$6.32 | \$8.08 | \$9.85 | \$11.40 | \$13.80 | \$15.31 | \$15.47 | \$19.22 | \$22.92 | \$26.92 | \$35.33 | \$40.58 | \$19.29 | \$24.76 | \$29.05 | \$38.33 | \$51.49 | \$58.93 | 62 | |
| 63 | \$10.42 | \$12.69 | \$14.51 | \$16.42 | \$20.60 | \$23.40 | \$18.33 | \$22.97 | \$26.14 | \$29.68 | \$38.03 | \$43.60 | \$24.70 | \$31.11 | \$36.59 | \$42.49 | \$54.76 | \$62.59 | 63 | |
| 64 | \$11.41 | \$13.92 | \$15.90 | \$18.01 | \$22.61 | \$25.67 | \$19.65 | \$24.56 | \$28.14 | \$32.03 | \$40.92 | \$46.87 | \$26.48 | \$33.29 | \$39.14 | \$45.34 | \$58.22 | \$66.50 | 64 | |
| 65 | \$12.40 | \$15.14 | \$17.30 | \$19.60 | \$24.60 | \$27.93 | \$21.04 | \$26.29 | \$30.28 | \$34.55 | \$44.04 | \$50.38 | \$28.40 | \$35.65 | \$41.86 | \$48.38 | \$61.92 | \$70.64 | 65 | |
| 66 | \$13.39 | \$16.35 | \$18.69 | \$21.18 | \$26.60 | \$30.20 | \$22.56 | \$28.14 | \$32.60 | \$37.27 | \$47.40 | \$54.16 | \$30.46 | \$38.17 | \$44.78 | \$51.61 | \$65.85 | \$75.04 | 66 | |
| 67 | \$14.37 | \$17.56 | \$20.08 | \$22.77 | \$28.59 | \$32.48 | \$24.21 | \$30.12 | \$35.09 | \$40.21 | \$51.00 | \$58.22 | \$32.66 | \$40.87 | \$47.88 | \$55.03 | \$70.02 | \$79.68 | 67 | |
| 68 | \$16.34 | \$19.98 | \$22.89 | \$25.88 | \$32.45 | \$36.81 | \$26.64 | \$33.20 | \$38.71 | \$44.19 | \$55.80 | \$63.60 | \$35.61 | \$44.61 | \$52.33 | \$59.94 | \$75.83 | \$86.14 | 68 | |
| 69 | \$18.27 | \$22.40 | \$25.71 | \$29.03 | \$36.29 | \$41.13 | \$29.33 | \$36.59 | \$42.70 | \$48.60 | \$61.07 | \$69.48 | \$38.82 | \$48.71 | \$57.19 | \$65.25 | \$82.12 | \$93.09 | 69 | |
| 70 | \$20.22 | \$24.84 | \$28.52 | \$32.16 | \$40.13 | \$45.45 | \$32.26 | \$40.34 | \$47.11 | \$53.44 | \$66.86 | \$75.89 | \$42.31 | \$53.17 | \$62.52 | \$71.05 | \$88.94 | \$100.62 | 70 | |
| 71 | \$22.18 | \$27.26 | \$31.32 | \$35.31 | \$43.97 | \$49.79 | \$35.53 | \$44.44 | \$51.96 | \$58.75 | \$73.15 | \$82.91 | \$46.12 | \$58.06 | \$68.33 | \$77.35 | \$96.32 | \$108.76 | 71 | |
| 72 | \$24.12 | \$29.68 | \$34.13 | \$38.43 | \$47.81 | \$54.13 | \$38.09 | \$49.01 | \$57.34 | \$64.59 | \$80.06 | \$90.56 | \$50.26 | \$63.38 | \$74.68 | \$84.21 | \$104.30 | \$117.57 | 72 | |
| 73 | \$27.62 | \$34.18 | \$39.45 | \$44.28 | \$54.81 | \$61.93 | \$43.30 | \$54.44 | \$63.87 | \$71.72 | \$88.54 | \$99.97 | \$55.17 | \$69.84 | \$82.48 | \$92.73 | \$114.41 | \$128.76 | 73 | |
| 74 | \$31.14 | \$38.68 | \$44.78 | \$50.11 | \$61.81 | \$69.75 | \$47.93 | \$60.49 | \$71.10 | \$79.62 | \$97.92 | \$110.40 | \$60.57 | \$76.95 | \$91.09 | \$102.14 | \$125.49 | \$141.00 | 74 | |
| 75 | \$34.64 | \$43.19 | \$50.08 | \$55.94 | \$68.82 | \$77.57 | \$53.08 | \$67.20 | \$79.18 | \$88.41 | \$108.31 | \$121.89 | \$66.48 | \$84.80 | \$100.61 | \$112.49 | \$137.63 | \$154.42 | 75 | |
| 76 | \$38.16 | \$47.67 | \$55.41 | \$61.79 | \$75.82 | \$85.40 | \$58.77 | \$74.66 | \$88.17 | \$98.16 | \$119.77 | \$134.57 | \$72.99 | \$93.43 | \$111.13 | \$123.87 | \$150.96 | \$169.13 | 76 | |
| 77 | \$41.65 | \$52.16 | \$60.71 | \$67.62 | \$82.83 | \$93.20 | \$65.10 | \$82.94 | \$98.16 | \$109.02 | \$132.47 | \$148.59 | \$80.14 | \$102.93 | \$122.74 | \$136.40 | \$165.59 | \$185.25 | 77 | |
| 78 | \$44.88 | \$56.31 | \$65.69 | \$73.11 | \$89.41 | \$100.50 | \$69.17 | \$88.29 | \$104.67 | \$116.14 | \$140.89 | \$157.81 | \$84.56 | \$108.86 | \$130.01 | \$144.39 | \$175.00 | \$195.50 | 78 | |
| 79 | \$48.11 | \$60.48 | \$70.64 | \$78.58 | \$96.00 | \$107.80 | \$73.50 | \$93.98 | \$111.56 | \$123.70 | \$149.85 | \$167.57 | \$89.24 | \$115.13 | \$137.71 | \$152.83 | \$184.94 | \$206.32 | 79 | |
| 80 | \$51.35 | \$64.63 | \$75.59 | \$84.06 | \$102.56 | \$115.09 | \$78.10 | \$100.06 | \$118.93 | \$131.77 | \$159.38 | \$177.97 | \$94.16 | \$121.75 | \$145.86 | \$161.78 | \$195.46 | \$217.75 | 80 | |
| 81 | \$54.58 | \$68.78 | \$80.55 | \$89.54 | \$109.18 | \$122.38 | \$83.00 | \$106.52 | \$126.79 | \$140.37 | \$169.51 | \$189.01 | \$99.36 | \$128.77 | \$154.51 | \$171.24 | \$206.56 | \$229.80 | 81 | |
| 82 | \$57.83 | \$72.93 | \$85.51 | \$95.04 | \$115.75 | \$129.68 | \$88.20 | \$113.38 | \$135.15 | \$149.55 | \$180.27 | \$200.73 | \$104.86 | \$136.18 | \$163.64 | \$181.24 | \$218.31 | \$242.53 | 82 | |
| 83 | \$62.07 | \$78.43 | \$92.10 | \$102.36 | \$124.60 | \$139.47 | \$93.72 | \$120.64 | \$143.95 | \$159.23 | \$191.79 | \$213.35 | \$110.89 | \$144.21 | \$173.50 | \$192.14 | \$231.25 | \$256.66 | 83 | |
| 84 | \$66.34 | \$83.94 | \$98.70 | \$109.69 | \$133.45 | \$149.26 | \$99.58 | \$128.34 | \$153.33 | \$169.54 | \$204.03 | \$226.75 | \$117.27 | \$152.75 | \$183.99 | \$203.67 | \$244.95 | \$271.63 | 84 | |
| 85 | \$70.58 | \$89.43 | \$105.30 | \$117.01 | \$142.30 | \$159.07 | \$105.80 | \$136.52 | \$163.33 | \$180.52 | \$217.05 | | | | | | | | | |

| Issue Age | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 90 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$12.07 | \$14.74 | \$16.89 | \$18.63 | \$22.53 | \$25.23 | \$18.39 | \$22.69 | \$26.27 | \$29.62 | \$36.84 | \$42.33 | \$33.94 | \$42.10 | \$49.05 | \$56.10 | \$70.95 | \$80.48 | 25 |
| 26 | \$12.10 | \$14.86 | \$17.01 | \$18.80 | \$22.75 | \$25.45 | \$18.68 | \$23.05 | \$26.72 | \$30.11 | \$37.48 | \$43.04 | \$34.32 | \$42.61 | \$49.65 | \$56.77 | \$71.82 | \$81.50 | 26 |
| 27 | \$12.19 | \$14.93 | \$17.12 | \$18.93 | \$22.90 | \$25.63 | \$18.95 | \$23.42 | \$27.16 | \$30.58 | \$38.12 | \$43.75 | \$34.72 | \$43.11 | \$50.25 | \$57.50 | \$72.74 | \$82.56 | 27 |
| 28 | \$12.28 | \$15.00 | \$17.24 | \$19.07 | \$23.10 | \$25.84 | \$19.23 | \$23.77 | \$27.59 | \$31.11 | \$38.75 | \$44.53 | \$35.11 | \$43.63 | \$50.83 | \$58.21 | \$73.66 | \$83.61 | 28 |
| 29 | \$12.30 | \$15.14 | \$17.36 | \$19.20 | \$23.25 | \$26.05 | \$19.53 | \$24.13 | \$28.04 | \$31.60 | \$39.42 | \$45.28 | \$35.51 | \$44.15 | \$51.44 | \$58.93 | \$74.59 | \$84.68 | 29 |
| 30 | \$12.38 | \$15.21 | \$17.48 | \$19.35 | \$23.46 | \$26.27 | \$19.79 | \$24.49 | \$28.47 | \$32.13 | \$40.11 | \$46.04 | \$35.96 | \$44.68 | \$52.04 | \$59.63 | \$75.54 | \$85.77 | 30 |
| 31 | \$12.45 | \$15.33 | \$17.60 | \$19.47 | \$23.61 | \$26.48 | \$20.06 | \$24.89 | \$28.90 | \$32.65 | \$40.78 | \$46.82 | \$36.40 | \$45.20 | \$52.68 | \$60.36 | \$76.49 | \$86.89 | 31 |
| 32 | \$12.51 | \$15.41 | \$17.72 | \$19.62 | \$23.80 | \$26.69 | \$20.39 | \$25.29 | \$29.39 | \$33.21 | \$41.48 | \$47.62 | \$36.84 | \$45.76 | \$53.32 | \$61.12 | \$77.44 | \$88.00 | 32 |
| 33 | \$12.58 | \$15.49 | \$17.84 | \$19.75 | \$23.97 | \$26.88 | \$20.70 | \$25.69 | \$29.88 | \$33.76 | \$42.21 | \$48.42 | \$37.27 | \$46.30 | \$53.94 | \$61.89 | \$78.41 | \$89.11 | 33 |
| 34 | \$12.67 | \$15.60 | \$17.96 | \$19.91 | \$24.18 | \$27.10 | \$21.02 | \$26.09 | \$30.33 | \$34.32 | \$42.92 | \$49.26 | \$37.70 | \$46.86 | \$54.58 | \$62.65 | \$79.39 | \$90.27 | 34 |
| 35 | \$12.71 | \$15.69 | \$18.08 | \$20.03 | \$24.33 | \$27.32 | \$21.34 | \$26.48 | \$30.78 | \$34.88 | \$43.63 | \$50.06 | \$38.16 | \$47.39 | \$55.23 | \$63.38 | \$80.40 | \$91.42 | 35 |
| 36 | \$12.87 | \$15.88 | \$18.32 | \$20.31 | \$24.70 | \$27.71 | \$21.75 | \$26.98 | \$31.38 | \$35.60 | \$44.56 | \$51.08 | \$38.67 | \$48.03 | \$55.99 | \$64.26 | \$81.53 | \$92.73 | 36 |
| 37 | \$12.97 | \$16.09 | \$18.56 | \$20.58 | \$25.00 | \$28.07 | \$22.15 | \$27.52 | \$31.98 | \$36.31 | \$45.46 | \$52.16 | \$39.17 | \$48.65 | \$56.75 | \$65.14 | \$82.70 | \$94.04 | 37 |
| 38 | \$13.09 | \$16.25 | \$18.80 | \$20.83 | \$25.37 | \$28.47 | \$22.53 | \$28.04 | \$32.62 | \$37.03 | \$46.43 | \$53.23 | \$39.69 | \$49.29 | \$57.50 | \$66.02 | \$83.85 | \$95.39 | 38 |
| 39 | \$13.22 | \$16.45 | \$19.04 | \$21.10 | \$25.72 | \$28.88 | \$22.98 | \$28.59 | \$33.25 | \$37.79 | \$47.39 | \$54.34 | \$40.22 | \$49.97 | \$58.28 | \$66.94 | \$85.05 | \$96.75 | 39 |
| 40 | \$13.39 | \$16.61 | \$19.27 | \$21.38 | \$26.05 | \$29.27 | \$23.42 | \$29.15 | \$33.88 | \$38.54 | \$48.38 | \$55.47 | \$40.74 | \$50.64 | \$59.08 | \$67.85 | \$86.25 | \$98.14 | 40 |
| 41 | \$13.51 | \$16.81 | \$19.47 | \$21.63 | \$26.39 | \$29.66 | \$23.85 | \$29.69 | \$34.56 | \$39.64 | \$49.38 | \$56.63 | \$41.29 | \$51.33 | \$59.88 | \$68.77 | \$87.48 | \$99.55 | 41 |
| 42 | \$13.62 | \$17.01 | \$19.71 | \$21.90 | \$26.72 | \$30.06 | \$24.28 | \$30.25 | \$35.23 | \$40.14 | \$50.40 | \$57.77 | \$41.84 | \$52.00 | \$60.69 | \$69.72 | \$88.72 | \$100.98 | 42 |
| 43 | \$13.73 | \$17.16 | \$19.94 | \$22.19 | \$27.07 | \$30.43 | \$24.74 | \$30.87 | \$35.92 | \$40.92 | \$51.44 | \$58.96 | \$42.39 | \$52.71 | \$61.51 | \$70.69 | \$89.95 | \$102.41 | 43 |
| 44 | \$13.90 | \$17.36 | \$20.20 | \$22.45 | \$27.45 | \$30.82 | \$25.20 | \$31.46 | \$36.64 | \$41.76 | \$52.53 | \$60.20 | \$42.96 | \$53.44 | \$62.34 | \$71.63 | \$91.23 | \$103.87 | 44 |
| 45 | \$14.03 | \$17.57 | \$20.43 | \$22.69 | \$27.74 | \$31.23 | \$25.69 | \$32.05 | \$37.39 | \$42.61 | \$53.64 | \$61.44 | \$43.56 | \$54.15 | \$63.20 | \$72.68 | \$92.50 | \$105.31 | 45 |
| 46 | \$14.26 | \$17.92 | \$20.88 | \$23.21 | \$28.42 | \$31.98 | \$26.60 | \$33.21 | \$38.62 | \$43.79 | \$54.99 | \$62.99 | \$44.23 | \$55.02 | \$64.17 | \$73.85 | \$94.01 | \$107.07 | 46 |
| 47 | \$14.53 | \$18.27 | \$21.30 | \$23.73 | \$29.11 | \$32.74 | \$27.52 | \$34.40 | \$39.90 | \$45.03 | \$56.38 | \$64.59 | \$44.95 | \$55.90 | \$65.23 | \$75.05 | \$95.56 | \$108.86 | 47 |
| 48 | \$14.77 | \$18.59 | \$21.78 | \$24.24 | \$29.76 | \$33.52 | \$28.47 | \$35.63 | \$41.21 | \$46.30 | \$57.82 | \$66.22 | \$45.66 | \$56.77 | \$66.25 | \$76.29 | \$97.15 | \$110.68 | 48 |
| 49 | \$15.00 | \$18.95 | \$22.23 | \$24.77 | \$30.43 | \$34.28 | \$29.47 | \$36.92 | \$42.57 | \$47.62 | \$59.30 | \$67.88 | \$46.40 | \$57.70 | \$67.33 | \$77.52 | \$98.74 | \$112.52 | 49 |
| 50 | \$15.26 | \$19.32 | \$22.65 | \$25.33 | \$31.11 | \$35.05 | \$30.50 | \$38.21 | \$43.97 | \$48.92 | \$60.80 | \$69.60 | \$47.11 | \$58.62 | \$68.41 | \$78.79 | \$100.38 | \$114.40 | 50 |
| 51 | \$15.53 | \$19.67 | \$23.13 | \$25.84 | \$31.78 | \$35.79 | \$31.56 | \$39.57 | \$45.44 | \$50.28 | \$62.34 | \$71.36 | \$47.86 | \$59.53 | \$69.48 | \$80.06 | \$102.06 | \$116.31 | 51 |
| 52 | \$15.76 | \$20.03 | \$23.56 | \$26.36 | \$32.41 | \$36.55 | \$32.69 | \$41.01 | \$46.94 | \$51.69 | \$63.94 | \$73.17 | \$48.62 | \$60.49 | \$70.59 | \$81.38 | \$103.73 | \$118.26 | 52 |
| 53 | \$16.01 | \$20.39 | \$24.01 | \$26.88 | \$33.09 | \$37.31 | \$33.85 | \$42.48 | \$48.50 | \$53.11 | \$65.58 | \$75.05 | \$49.38 | \$61.44 | \$71.72 | \$82.70 | \$105.44 | \$120.21 | 53 |
| 54 | \$16.27 | \$20.75 | \$24.49 | \$27.40 | \$33.76 | \$38.07 | \$35.05 | \$44.00 | \$50.09 | \$54.58 | \$67.25 | \$76.96 | \$50.15 | \$62.44 | \$72.86 | \$84.05 | \$107.18 | \$122.20 | 54 |
| 55 | \$16.52 | \$21.10 | \$24.92 | \$27.92 | \$34.44 | \$38.86 | \$36.23 | \$45.58 | \$51.76 | \$56.14 | \$68.93 | \$78.95 | \$50.96 | \$63.42 | \$74.06 | \$85.35 | \$108.98 | \$124.22 | 55 |
| 56 | \$16.78 | \$22.92 | \$26.88 | \$30.15 | \$37.31 | \$42.15 | \$37.99 | \$47.75 | \$54.19 | \$59.18 | \$73.07 | \$83.73 | \$53.08 | \$66.18 | \$77.35 | \$89.30 | \$114.25 | \$130.28 | 56 |
| 57 | \$17.91 | \$24.74 | \$28.83 | \$32.41 | \$40.22 | \$45.51 | \$39.81 | \$50.01 | \$56.75 | \$62.34 | \$77.47 | \$88.84 | \$55.26 | \$69.05 | \$80.83 | \$93.45 | \$119.74 | \$136.62 | 57 |
| 58 | \$21.30 | \$26.51 | \$30.75 | \$34.64 | \$43.11 | \$48.80 | \$41.72 | \$52.40 | \$59.41 | \$65.70 | \$82.14 | \$94.20 | \$57.53 | \$72.03 | \$84.46 | \$97.76 | \$125.50 | \$143.26 | 58 |
| 59 | \$22.90 | \$28.34 | \$32.69 | \$36.92 | \$46.04 | \$52.11 | \$43.71 | \$54.87 | \$62.18 | \$69.20 | \$87.12 | \$99.94 | \$59.94 | \$75.19 | \$88.24 | \$102.26 | \$131.56 | \$150.23 | 59 |
| 60 | \$24.52 | \$30.15 | \$34.64 | \$39.14 | \$48.92 | \$55.47 | \$45.83 | \$57.45 | \$65.11 | \$72.90 | \$92.37 | \$106.00 | \$62.40 | \$78.44 | \$92.18 | \$106.99 | \$137.89 | \$157.55 | 60 |
| 61 | \$26.13 | \$31.93 | \$36.59 | \$41.42 | \$51.81 | \$58.76 | \$48.03 | \$60.16 | \$68.17 | \$76.80 | \$97.94 | \$112.44 | \$64.99 | \$81.87 | \$96.32 | \$111.91 | \$144.50 | \$165.23 | 61 |
| 62 | \$27.71 | \$33.76 | \$38.54 | \$43.63 | \$54.71 | \$62.12 | \$50.25 | \$62.07 | \$71.39 | \$80.89 | \$103.87 | \$119.30 | \$67.69 | \$85.42 | \$100.61 | \$117.11 | \$151.39 | \$173.24 | 62 |
| 63 | \$30.62 | \$37.31 | \$42.65 | \$48.30 | \$60.61 | \$68.77 | \$53.88 | \$67.49 | \$76.84 | \$87.26 | \$111.82 | \$128.21 | \$72.80 | \$91.42 | \$107.58 | \$124.95 | \$160.99 | \$184.04 | 63 |
| 64 | \$33.52 | \$40.89 | \$46.75 | \$52.95 | \$66.46 | \$75.45 | \$57.73 | \$72.23 | \$82.70 | \$94.16 | \$120.33 | \$137.80 | \$77.85 | \$97.88 | \$115.08 | \$133.30 | \$171.17 | \$195.50 | 64 |
| 65 | \$36.43 | \$44.47 | \$50.83 | \$57.61 | \$72.30 | \$82.09 | \$61.89 | \$77.30 | \$89.02 | \$101.57 | \$129.48 | \$148.13 | \$83.50 | \$104.80 | \$123.08 | \$142.22 | \$182.05 | \$207.69 | 65 |
| 66 | \$39.36 | \$48.03 | \$54.95 | \$62.27 | \$78.19 | \$88.79 | \$66.34 | \$82.70 | \$95.85 | \$109.57 | \$139.36 | \$159.23 | \$89.54 | \$112.20 | \$131.64 | \$151.72 | \$193.58 | \$220.63 | 66 |
| 67 | \$42.24 | \$51.60 | \$59.05 | \$66.94 | \$84.05 | \$95.48 | \$71.15 | \$88.55 | \$103.17 | \$118.18 | \$149.91 | \$171.17 | \$96.03 | \$120.13 | \$140.75 | \$161.81 | \$205.85 | \$234.28 | 67 |
| 68 | \$47.98 | \$58.74 | \$67.30 | \$76.12 | \$95.36 | \$108.19 | \$78.31 | \$97.60 | \$113.80 | \$129.91 | \$164.10 | \$186.98 | \$104.68 | \$131.14 | \$153.86 | \$176.19 | \$222.94 | \$253.23 | 68 |
| 69 | \$53.71 | \$65.86 | \$75.57 | \$85.35 | \$106.67 | \$120.92 | \$86.21 | \$107.58 | \$125.54 | \$142.86 | \$179.58 | \$204.25 | \$114.11 | \$143.18 | \$168.16 | \$191.84 | \$241.45 | \$273.70 | 69 |
| 70 | \$59.44 | \$73.02 | \$83.82 | \$94.57 | \$117.96 | \$133.63 | \$94.89 | \$118.57 | \$138.49 | \$157.08 | \$196.53 | \$223.14 | \$124.39 | \$156.31 | \$183.79 | \$208.88 | \$261.48 | \$295.83 | 70 |
| 71 | \$65.18 | \$80.15 | \$92.09 | \$103.81 | \$129.24 | \$146.37 | \$104.43 | \$130.67 | \$152.78 | \$172.72 | \$215.08 | \$243.76 | \$135.58 | \$170.65 | \$200.87 | \$227.43 | \$283.17 | \$319.76 | 71 |
| 72 | \$70.92 | \$87.26 | \$100.38 | \$113.00 | \$140.56 | \$159.10 | \$114.92 | \$144.06 | \$168.59 | \$189.88 | \$235.39 | \$266.21 | \$147.75 | \$186.34 | \$219.54 | \$247.54 | \$306.66 | \$345.63 | 72 |
| 73 | \$81.24 | \$100.50 | \$115.97 | \$130.16 | \$161.14 | \$182.09 | \$127.26 | \$160.06 | \$187.74 | \$210.83 | \$260.32 | \$293.92 | \$162.23 | \$205.34 | \$242.50 | \$272.61 | \$336.37 | \$378.54 | 73 |
| 74 | \$91.54 | \$113.73 | \$131.64 | \$147.32 | \$181.72 | \$205.06 | \$140.92 | \$177.82 | \$209.04 | \$234.07 | \$287.91 | \$324.53 | \$178.06 | \$226.25 | \$267.80 | \$300.26 | \$368.94 | \$414.56 | 74 |
| 75 | \$101.85 | \$126.93 | \$147.24 | \$164.48 | \$202.30 | \$228.06 | \$156.04 | \$197.57 | \$232.77 | \$259.91 | \$318.41 | \$358.35 | \$195.46 | \$249.29 | \$295.79 | \$330.68 | \$404.66 | \$454.04 | 75 |
| 76 | \$112.16 | \$140.15 | \$162.90 | \$181.63 | \$222.88 | \$251.05 | \$172.81 | \$219.51 | \$259.19 | \$288.62 | \$352.13 | \$395.67 | \$214.57 | \$274.68 | \$326.70 | \$364.16 | \$443.83 | \$497.23 | 76 |
| 77 | \$122.44 | \$153.33 | \$178.50 | \$198.80 | \$243.49 | \$274.01 | \$191.36 | \$243.85 | \$288.62 | \$320.52 | \$389.49 | \$436.87 | \$235.60 | \$302.60 | \$360.86 | \$401.03 | \$486.83 | \$544.59 | 77 |
| 78 | \$131.95 | \$165.57 | \$193.12 | \$214.93 | \$262.87 | \$295.48 | \$203.36 | \$259.57 | \$307.69 | \$341.43 | \$414.26 | \$463.94 | \$248.61 | \$320.05 | \$382.24 | \$424.48 | \$514.50 | \$574.75 | 78 |
| 79 | \$141.47 | \$177.78 | \$207.69 | \$231.06 | \$282.22 | \$316.89 | \$216.08 | \$276.32 | \$328.01 | \$363.68 | \$440.56 | \$492.69 | \$262.35 | \$338.47 | \$404.84 | \$449.34 | \$543.73 | \$606.56 | 79 |
| 80 | \$150.98 | \$190.00 | \$222.24 | \$247.14 | \$301.59 | \$338.35 | \$229.63 | \$294.16 | \$349.67 | \$387.42 | \$468.57 | \$523.24 | \$276.85 | \$357.95 | \$428.81 | \$475.61 | \$574.62 | \$640.17 | 80 |
| 81 | \$160.50 | \$202.18 | \$236.83 | \$263.26 | \$320.96 | \$359.79 | \$244.00 | \$313.16 | \$372.76 | \$412.69 | \$498.34 | \$555.68 | \$292.14 | \$378.58 | \$454.22 | \$503.43 | \$607.29 | \$675.61 | 81 |
| 82 | \$170.02 | \$214.41 | \$251.39 | \$279.39 | \$340.31 | \$381.25 | \$259.31 | \$333.34 | \$397.32 | \$439.64 | \$529.99 | \$590.17 | \$308.29 | \$400.36 | \$481.10 | \$532.86 | \$641.84 | \$713.04 | 82 |
| 83 | \$182.52 | \$230.59 | \$270.80 | \$300.94 | \$366.31 | \$410.03 | \$275.54 | \$354.66 | \$423.20 | \$468. | | | | | | | | | |

Certificate Form GLTCARP-06-FC

| Issue Age | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | |
|-----------|----------|---|----------|----------|------------|------------|----------------------------|------------|------------|------------|------------|----------------------------|----------|------------|------------|------------|------------|------------|----|
| | | Comprehensive - 90 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | |
| | | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | |
| 25 | \$45.31 | \$55.33 | \$63.39 | \$69.97 | \$84.62 | \$94.79 | \$69.07 | \$85.22 | \$98.68 | \$111.24 | \$138.29 | \$158.95 | \$127.39 | \$158.04 | \$184.20 | \$210.66 | \$266.43 | \$302.16 | 25 |
| 26 | \$45.45 | \$55.77 | \$63.84 | \$70.57 | \$85.36 | \$95.55 | \$70.14 | \$86.56 | \$100.33 | \$113.04 | \$140.70 | \$161.62 | \$128.89 | \$159.97 | \$186.45 | \$213.20 | \$269.73 | \$306.06 | 26 |
| 27 | \$45.76 | \$56.07 | \$64.30 | \$71.02 | \$85.97 | \$96.29 | \$71.17 | \$87.91 | \$101.96 | \$114.84 | \$143.09 | \$164.32 | \$130.38 | \$161.92 | \$188.68 | \$215.91 | \$273.16 | \$309.96 | 27 |
| 28 | \$46.05 | \$56.36 | \$64.74 | \$71.62 | \$86.71 | \$97.04 | \$72.22 | \$89.27 | \$103.62 | \$116.77 | \$145.48 | \$167.16 | \$131.87 | \$163.87 | \$190.94 | \$218.58 | \$276.60 | \$313.97 | 28 |
| 29 | \$46.19 | \$56.83 | \$65.18 | \$72.06 | \$87.32 | \$97.78 | \$73.27 | \$90.61 | \$105.26 | \$118.72 | \$148.02 | \$169.99 | \$133.38 | \$165.80 | \$193.17 | \$221.28 | \$280.05 | \$318.01 | 29 |
| 30 | \$46.50 | \$57.11 | \$65.65 | \$72.67 | \$88.07 | \$98.68 | \$74.32 | \$91.96 | \$106.90 | \$120.66 | \$150.56 | \$172.83 | \$135.01 | \$167.76 | \$195.42 | \$223.97 | \$283.62 | \$322.06 | 30 |
| 31 | \$46.81 | \$57.56 | \$66.09 | \$73.12 | \$88.67 | \$99.43 | \$75.35 | \$93.45 | \$108.56 | \$122.61 | \$153.11 | \$175.82 | \$136.66 | \$169.69 | \$197.81 | \$226.67 | \$287.22 | \$326.24 | 31 |
| 32 | \$46.95 | \$57.85 | \$66.53 | \$73.71 | \$89.41 | \$100.19 | \$76.55 | \$94.93 | \$110.55 | \$124.70 | \$155.79 | \$178.82 | \$138.29 | \$171.80 | \$200.20 | \$229.50 | \$290.81 | \$330.43 | 32 |
| 33 | \$47.26 | \$58.18 | \$66.99 | \$74.16 | \$90.01 | \$100.93 | \$77.76 | \$96.44 | \$112.13 | \$126.79 | \$158.48 | \$181.82 | \$139.94 | \$173.89 | \$202.60 | \$232.34 | \$294.39 | \$334.62 | 33 |
| 34 | \$47.54 | \$58.62 | \$67.43 | \$74.76 | \$90.75 | \$101.82 | \$78.94 | \$97.92 | \$113.32 | \$128.89 | \$161.17 | \$184.94 | \$141.59 | \$175.97 | \$205.00 | \$235.19 | \$298.13 | \$338.95 | 34 |
| 35 | \$47.70 | \$59.92 | \$67.87 | \$75.21 | \$91.36 | \$102.55 | \$80.14 | \$99.47 | \$115.58 | \$130.98 | \$163.87 | \$187.95 | \$143.23 | \$177.93 | \$207.36 | \$238.03 | \$301.87 | \$343.29 | 35 |
| 36 | \$48.30 | \$59.66 | \$68.78 | \$76.24 | \$92.71 | \$104.06 | \$81.64 | \$101.37 | \$117.82 | \$133.67 | \$167.31 | \$191.82 | \$145.18 | \$180.31 | \$210.21 | \$241.32 | \$306.21 | \$348.21 | 36 |
| 37 | \$48.74 | \$60.40 | \$69.69 | \$77.31 | \$93.90 | \$105.40 | \$83.13 | \$103.32 | \$120.07 | \$136.36 | \$170.75 | \$195.86 | \$147.11 | \$182.71 | \$213.06 | \$244.60 | \$310.54 | \$353.14 | 37 |
| 38 | \$49.19 | \$60.98 | \$70.57 | \$78.19 | \$95.24 | \$106.90 | \$84.62 | \$105.26 | \$122.45 | \$139.04 | \$174.34 | \$199.90 | \$149.07 | \$185.11 | \$215.91 | \$247.89 | \$314.88 | \$358.24 | 38 |
| 39 | \$49.64 | \$61.77 | \$71.48 | \$79.24 | \$96.59 | \$108.38 | \$86.27 | \$107.36 | \$124.84 | \$141.90 | \$177.93 | \$204.09 | \$151.01 | \$187.64 | \$218.89 | \$251.33 | \$319.35 | \$363.32 | 39 |
| 40 | \$50.24 | \$62.34 | \$72.36 | \$80.29 | \$97.78 | \$109.89 | \$87.91 | \$109.44 | \$127.25 | \$144.74 | \$181.67 | \$208.29 | \$152.94 | \$190.18 | \$221.87 | \$254.76 | \$323.84 | \$368.50 | 40 |
| 41 | \$50.69 | \$63.11 | \$73.12 | \$81.20 | \$99.13 | \$111.40 | \$89.55 | \$111.54 | \$129.78 | \$147.73 | \$185.41 | \$212.61 | \$155.03 | \$192.72 | \$224.86 | \$258.21 | \$328.49 | \$373.78 | 41 |
| 42 | \$51.14 | \$63.84 | \$74.02 | \$82.24 | \$100.33 | \$112.89 | \$91.20 | \$113.63 | \$132.32 | \$150.71 | \$189.30 | \$216.94 | \$157.14 | \$195.26 | \$227.87 | \$261.79 | \$333.12 | \$379.17 | 42 |
| 43 | \$51.59 | \$64.44 | \$74.90 | \$83.27 | \$101.67 | \$114.25 | \$92.85 | \$115.87 | \$134.86 | \$153.69 | \$193.17 | \$221.43 | \$159.24 | \$197.97 | \$231.00 | \$265.40 | \$337.74 | \$384.56 | 43 |
| 44 | \$52.18 | \$65.18 | \$75.81 | \$84.34 | \$103.03 | \$115.73 | \$94.64 | \$118.12 | \$137.56 | \$156.84 | \$197.21 | \$226.05 | \$161.32 | \$200.66 | \$234.15 | \$268.98 | \$342.54 | \$390.07 | 44 |
| 45 | \$52.64 | \$65.95 | \$76.70 | \$85.22 | \$104.23 | \$117.22 | \$96.44 | \$120.36 | \$140.40 | \$159.97 | \$201.40 | \$230.71 | \$163.58 | \$203.34 | \$237.27 | \$272.87 | \$347.33 | \$395.46 | 45 |
| 46 | \$53.53 | \$67.29 | \$78.35 | \$87.16 | \$106.76 | \$120.07 | \$98.88 | \$124.70 | \$145.04 | \$164.46 | \$206.48 | \$236.53 | \$166.11 | \$206.62 | \$241.02 | \$277.35 | \$353.00 | \$402.06 | 46 |
| 47 | \$54.57 | \$68.62 | \$79.99 | \$89.11 | \$109.30 | \$122.90 | \$103.32 | \$129.18 | \$149.81 | \$169.10 | \$211.72 | \$242.52 | \$168.80 | \$209.91 | \$244.90 | \$281.83 | \$358.84 | \$408.76 | 47 |
| 48 | \$55.48 | \$69.83 | \$81.79 | \$91.05 | \$111.69 | \$125.91 | \$106.90 | \$133.82 | \$154.75 | \$173.89 | \$217.09 | \$248.66 | \$171.49 | \$213.20 | \$248.80 | \$286.47 | \$364.82 | \$415.65 | 48 |
| 49 | \$56.36 | \$71.17 | \$83.42 | \$92.99 | \$114.25 | \$128.73 | \$110.65 | \$138.60 | \$159.83 | \$178.82 | \$222.63 | \$254.93 | \$174.19 | \$216.66 | \$252.84 | \$291.12 | \$370.80 | \$422.53 | 49 |
| 50 | \$57.27 | \$72.50 | \$85.07 | \$95.08 | \$116.77 | \$131.58 | \$114.53 | \$143.53 | \$165.07 | \$183.76 | \$228.31 | \$261.36 | \$176.88 | \$220.09 | \$256.87 | \$295.89 | \$376.93 | \$429.56 | 50 |
| 51 | \$58.32 | \$73.85 | \$86.87 | \$97.04 | \$119.32 | \$134.42 | \$116.57 | \$148.61 | \$170.61 | \$188.84 | \$234.15 | \$267.93 | \$179.72 | \$223.54 | \$260.91 | \$300.66 | \$383.22 | \$436.73 | 51 |
| 52 | \$59.21 | \$75.21 | \$88.52 | \$98.98 | \$121.72 | \$137.27 | \$122.75 | \$154.00 | \$176.29 | \$194.06 | \$240.11 | \$274.81 | \$182.56 | \$227.12 | \$265.08 | \$305.61 | \$389.49 | \$444.06 | 52 |
| 53 | \$60.10 | \$76.55 | \$90.16 | \$100.93 | \$124.23 | \$140.09 | \$127.08 | \$159.53 | \$182.12 | \$199.45 | \$246.25 | \$281.83 | \$185.41 | \$230.71 | \$269.27 | \$310.54 | \$395.91 | \$451.39 | 53 |
| 54 | \$61.16 | \$77.90 | \$91.96 | \$102.88 | \$126.79 | \$142.92 | \$131.58 | \$165.21 | \$188.09 | \$205.00 | \$252.54 | \$289.00 | \$188.39 | \$234.44 | \$273.60 | \$315.63 | \$402.49 | \$458.85 | 54 |
| 55 | \$62.05 | \$79.24 | \$93.59 | \$104.81 | \$129.34 | \$145.93 | \$136.06 | \$171.20 | \$194.37 | \$210.82 | \$258.81 | \$296.48 | \$191.37 | \$238.18 | \$278.09 | \$320.56 | \$409.22 | \$466.49 | 55 |
| 56 | \$68.02 | \$86.13 | \$100.93 | \$113.18 | \$140.09 | \$158.33 | \$142.64 | \$179.27 | \$203.49 | \$222.18 | \$274.35 | \$314.44 | \$199.31 | \$248.49 | \$290.51 | \$335.36 | \$428.96 | \$489.21 | 56 |
| 57 | \$74.02 | \$92.85 | \$108.24 | \$121.72 | \$151.01 | \$170.90 | \$149.51 | \$187.79 | \$213.06 | \$234.15 | \$290.95 | \$333.56 | \$207.53 | \$259.25 | \$303.51 | \$350.91 | \$449.59 | \$512.99 | 57 |
| 58 | \$79.99 | \$99.58 | \$115.42 | \$130.09 | \$161.92 | \$183.32 | \$156.70 | \$196.77 | \$223.08 | \$246.71 | \$308.45 | \$353.75 | \$216.05 | \$270.47 | \$317.13 | \$363.95 | \$471.27 | \$537.94 | 58 |
| 59 | \$85.97 | \$106.45 | \$122.75 | \$138.60 | \$172.83 | \$195.71 | \$164.16 | \$206.02 | \$233.53 | \$259.86 | \$327.15 | \$375.28 | \$225.03 | \$282.28 | \$331.33 | \$383.96 | \$493.99 | \$564.11 | 59 |
| 60 | \$92.10 | \$113.18 | \$130.09 | \$146.97 | \$183.76 | \$208.29 | \$172.10 | \$215.74 | \$244.45 | \$273.76 | \$346.86 | \$399.00 | \$234.29 | \$294.55 | \$346.13 | \$401.73 | \$517.78 | \$591.62 | 60 |
| 61 | \$98.08 | \$119.90 | \$137.41 | \$155.50 | \$194.51 | \$220.69 | \$180.31 | \$225.91 | \$255.96 | \$288.42 | \$367.80 | \$422.24 | \$244.01 | \$307.41 | \$361.69 | \$420.28 | \$542.58 | \$620.49 | 61 |
| 62 | \$104.06 | \$126.79 | \$144.74 | \$163.87 | \$205.44 | \$233.23 | \$188.68 | \$236.83 | \$268.09 | \$303.81 | \$390.07 | \$447.94 | \$254.18 | \$320.71 | \$377.83 | \$439.74 | \$568.45 | \$650.54 | 62 |
| 63 | \$114.98 | \$140.09 | \$160.13 | \$181.37 | \$227.56 | \$258.21 | \$202.29 | \$253.42 | \$288.56 | \$327.73 | \$419.83 | \$481.44 | \$272.57 | \$343.29 | \$403.99 | \$469.18 | \$604.49 | \$691.06 | 63 |
| 64 | \$125.91 | \$153.55 | \$175.53 | \$198.85 | \$249.55 | \$283.33 | \$216.80 | \$271.23 | \$310.53 | \$353.61 | \$451.83 | \$517.46 | \$292.29 | \$367.51 | \$432.11 | \$500.58 | \$642.76 | \$734.12 | 64 |
| 65 | \$136.81 | \$167.01 | \$190.94 | \$216.35 | \$271.52 | \$308.29 | \$232.34 | \$290.21 | \$334.31 | \$381.40 | \$486.21 | \$556.20 | \$313.53 | \$393.51 | \$462.17 | \$534.07 | \$683.58 | \$779.87 | 65 |
| 66 | \$147.73 | \$180.31 | \$206.34 | \$233.85 | \$293.65 | \$333.41 | \$249.08 | \$310.54 | \$359.88 | \$411.46 | \$523.29 | \$597.91 | \$336.26 | \$421.33 | \$494.30 | \$569.79 | \$726.94 | \$828.45 | 66 |
| 67 | \$158.62 | \$193.78 | \$221.73 | \$251.33 | \$315.63 | \$358.53 | \$267.18 | \$332.52 | \$387.41 | \$443.76 | \$562.93 | \$642.76 | \$360.62 | \$451.09 | \$528.53 | \$607.63 | \$773.00 | \$879.75 | 67 |
| 68 | \$180.16 | \$220.53 | \$252.68 | \$285.87 | \$358.09 | \$406.24 | \$294.11 | \$366.47 | \$427.31 | \$487.87 | \$616.15 | \$702.12 | \$393.07 | \$492.50 | \$577.73 | \$661.60 | \$837.12 | \$950.91 | 68 |
| 69 | \$201.69 | \$247.30 | \$283.78 | \$320.56 | \$400.54 | \$454.07 | \$323.70 | \$403.99 | \$471.42 | \$536.46 | \$674.30 | \$767.01 | \$428.52 | \$537.66 | \$631.39 | \$720.36 | \$906.66 | \$1,027.76 | 69 |
| 70 | \$223.22 | \$274.21 | \$314.72 | \$355.09 | \$443.01 | \$501.78 | \$356.29 | \$445.26 | \$520.61 | \$589.83 | \$737.99 | \$837.88 | \$467.08 | \$586.99 | \$690.16 | \$784.36 | \$981.86 | \$1,110.89 | 70 |
| 71 | \$244.75 | \$300.98 | \$345.84 | \$389.77 | \$485.33 | \$549.60 | \$392.17 | \$490.70 | \$573.68 | \$648.59 | \$807.68 | \$915.33 | \$509.09 | \$640.82 | \$754.30 | \$854.02 | \$1,063.35 | \$1,200.74 | 71 |
| 72 | \$266.28 | \$327.73 | \$376.93 | \$424.33 | \$527.78 | \$597.47 | \$431.50 | \$540.95 | \$633.04 | \$713.04 | \$883.93 | \$999.64 | \$554.85 | \$699.72 | \$824.43 | \$929.53 | \$1,151.56 | \$1,297.92 | 72 |
| 73 | \$305.01 | \$377.38 | \$435.55 | \$488.76 | \$605.09 | \$683.74 | \$477.84 | \$601.05 | \$704.96 | \$791.68 | \$977.53 | \$1,103.72 | \$609.13 | \$771.05 | \$910.55 | \$1,023.73 | \$1,263.10 | \$1,421.74 | 73 |
| 74 | \$343.73 | \$427.01 | \$494.30 | \$553.20 | \$682.40 | \$770.00 | \$529.13 | \$667.74 | \$784.95 | \$878.98 | \$1,081.12 | \$1,218.69 | \$668.62 | \$849.53 | \$1,005.63 | \$1,127.49 | \$1,385.41 | \$1,556.73 | 74 |
| 75 | \$382.45 | \$476.66 | \$552.92 | \$617.65 | \$759.67 | \$856.42 | \$585.95 | \$741.88 | \$874.06 | \$976.03 | \$1,195.67 | \$1,345.63 | \$733.98 | \$936.10 | \$1,110.75 | \$1,241.71 | \$1,519.52 | \$1,704.91 | 75 |
| 76 | \$421.19 | \$526.30 | \$611.67 | \$682.07 | \$836.98 | \$942.69 | \$648.90 | \$824.27 | \$973.34 | \$1,083.83 | \$1,322.30 | \$1,485.70 | \$805.75 | \$1,031.50 | \$1,226.75 | \$1,367.45 | \$1,666.63 | \$1,867.14 | 76 |
| 77 | \$459.76 | \$575.78 | \$670.26 | \$746.53 | \$914.29 | \$1,028.96 | \$718.56 | \$915.63 | \$1,083.83 | \$1,203.59 | \$1,462.54 | \$1,640.46 | \$884.68 | \$1,136.30 | \$1,355.06 | \$1,505.92 | \$1,828.11 | \$2,045.07 | 77 |
| 78 | \$495.51 | \$621.67 | \$725.14 | \$807.07 | \$987.10 | \$1,109.55 | \$763.57 | \$974.69 | \$1,155.45 | \$1,282.09 | \$1,555.54 | \$1,742.14 | \$933.57 | \$1,201.79 | \$1,435.32 | \$1,593.97 | \$1,932.03 | \$2,158.22 | 78 |
| 79 | \$531.23 | \$667.58 | \$779.87 | \$867.64 | \$1,059.76 | \$1,189.98 | \$811.42 | \$1,037.63 | \$1,231.70 | \$1,365.85 | \$1,654.38 | \$1,850.09 | \$985.15 | \$1,271.02 | \$1,520.27 | \$1,687.27 | \$2,041.75 | \$2,277.68 | 79 |
| 80 | \$566.95 | \$713.48 | \$834.59 | \$928.04 | \$1,132.43 | \$1,270.58 | \$862.26 | \$1,104.61 | \$1,313 | | | | | | | | | | |

Certificate Form GLTCARP-06-FC

| | | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | | | |
|-----------|-----|--|---------|---------|---------|-----------|----------|----------------------------|---------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|-----------|--|
| | | Facility - 90 Day EP | | | | | | | | | | | | | | | | | | | |
| Issue Age | Age | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | | Auto 5% Compound Inflation | | | | | | Issue Age | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | |
| 25 | | \$2.61 | \$3.33 | \$3.92 | \$4.41 | \$5.38 | \$6.04 | \$4.05 | \$5.21 | \$6.19 | \$7.08 | \$8.90 | \$10.10 | \$8.12 | \$10.59 | \$12.69 | \$14.75 | \$18.85 | \$21.45 | 25 | |
| 26 | | \$2.62 | \$3.36 | \$3.95 | \$4.43 | \$5.41 | \$6.08 | \$4.10 | \$5.29 | \$6.30 | \$7.21 | \$9.06 | \$10.29 | \$8.22 | \$10.71 | \$12.84 | \$14.92 | \$19.11 | \$21.71 | 26 | |
| 27 | | \$2.65 | \$3.37 | \$3.97 | \$4.46 | \$5.46 | \$6.14 | \$4.19 | \$5.38 | \$6.40 | \$7.33 | \$9.22 | \$10.46 | \$8.29 | \$10.84 | \$12.99 | \$15.11 | \$19.35 | \$22.01 | 27 | |
| 28 | | \$2.66 | \$3.40 | \$4.02 | \$4.50 | \$5.51 | \$6.19 | \$4.26 | \$5.46 | \$6.51 | \$7.46 | \$9.38 | \$10.67 | \$8.39 | \$10.97 | \$13.16 | \$15.29 | \$19.60 | \$22.30 | 28 | |
| 29 | | \$2.67 | \$3.41 | \$4.04 | \$4.52 | \$5.56 | \$6.24 | \$4.32 | \$5.56 | \$6.62 | \$7.58 | \$9.56 | \$10.85 | \$8.49 | \$11.10 | \$13.31 | \$15.48 | \$19.84 | \$22.57 | 29 | |
| 30 | | \$2.68 | \$3.43 | \$4.06 | \$4.57 | \$5.59 | \$6.28 | \$4.39 | \$5.65 | \$6.74 | \$7.71 | \$9.71 | \$11.06 | \$8.58 | \$11.24 | \$13.49 | \$15.68 | \$20.08 | \$22.88 | 30 | |
| 31 | | \$2.70 | \$3.45 | \$4.08 | \$4.59 | \$5.64 | \$6.35 | \$4.46 | \$5.74 | \$6.85 | \$7.84 | \$9.88 | \$11.25 | \$8.70 | \$11.37 | \$13.64 | \$15.86 | \$20.34 | \$23.17 | 31 | |
| 32 | | \$2.72 | \$3.48 | \$4.10 | \$4.62 | \$5.68 | \$6.38 | \$4.52 | \$5.83 | \$6.94 | \$7.98 | \$10.07 | \$11.46 | \$8.81 | \$11.52 | \$13.81 | \$16.05 | \$20.59 | \$23.47 | 32 | |
| 33 | | \$2.73 | \$3.51 | \$4.15 | \$4.65 | \$5.71 | \$6.44 | \$4.59 | \$5.93 | \$7.06 | \$8.12 | \$10.24 | \$11.66 | \$8.91 | \$11.65 | \$13.96 | \$16.25 | \$20.86 | \$23.77 | 33 | |
| 34 | | \$2.74 | \$3.53 | \$4.18 | \$4.69 | \$5.76 | \$6.49 | \$4.65 | \$6.03 | \$7.18 | \$8.25 | \$10.42 | \$11.89 | \$9.02 | \$11.78 | \$14.12 | \$16.47 | \$21.12 | \$24.09 | 34 | |
| 35 | | \$2.75 | \$3.55 | \$4.20 | \$4.72 | \$5.81 | \$6.52 | \$4.72 | \$6.13 | \$7.29 | \$8.39 | \$10.60 | \$12.08 | \$9.12 | \$11.92 | \$14.30 | \$16.65 | \$21.38 | \$24.39 | 35 | |
| 36 | | \$2.79 | \$3.60 | \$4.26 | \$4.77 | \$5.90 | \$6.62 | \$4.84 | \$6.25 | \$7.46 | \$8.57 | \$10.84 | \$12.33 | \$9.24 | \$12.08 | \$14.50 | \$16.89 | \$21.68 | \$24.75 | 36 | |
| 37 | | \$2.82 | \$3.64 | \$4.31 | \$4.85 | \$5.97 | \$6.73 | \$4.95 | \$6.37 | \$7.60 | \$8.76 | \$11.07 | \$12.61 | \$9.37 | \$12.23 | \$14.67 | \$17.12 | \$21.99 | \$25.09 | 37 | |
| 38 | | \$2.84 | \$3.67 | \$4.36 | \$4.92 | \$6.05 | \$6.81 | \$5.05 | \$6.49 | \$7.74 | \$8.93 | \$11.32 | \$12.88 | \$9.49 | \$12.41 | \$14.88 | \$17.35 | \$22.31 | \$25.45 | 38 | |
| 39 | | \$2.86 | \$3.71 | \$4.42 | \$4.97 | \$6.14 | \$6.91 | \$5.16 | \$6.61 | \$7.90 | \$9.11 | \$11.55 | \$13.16 | \$9.61 | \$12.57 | \$15.09 | \$17.60 | \$22.62 | \$25.82 | 39 | |
| 40 | | \$2.90 | \$3.76 | \$4.47 | \$5.04 | \$6.23 | \$7.01 | \$5.27 | \$6.74 | \$8.09 | \$9.32 | \$11.79 | \$13.43 | \$9.75 | \$12.75 | \$15.29 | \$17.84 | \$22.94 | \$26.18 | 40 | |
| 41 | | \$2.94 | \$3.80 | \$4.52 | \$5.12 | \$6.30 | \$7.10 | \$5.38 | \$6.88 | \$8.24 | \$9.49 | \$12.06 | \$13.71 | \$9.88 | \$12.91 | \$15.49 | \$18.08 | \$23.27 | \$26.57 | 41 | |
| 42 | | \$2.96 | \$3.83 | \$4.58 | \$5.16 | \$6.38 | \$7.18 | \$5.51 | \$7.01 | \$8.39 | \$9.70 | \$12.31 | \$14.03 | \$10.02 | \$13.09 | \$15.71 | \$18.33 | \$23.60 | \$26.94 | 42 | |
| 43 | | \$2.98 | \$3.88 | \$4.63 | \$5.24 | \$6.47 | \$7.28 | \$5.63 | \$7.14 | \$8.57 | \$9.89 | \$12.57 | \$14.31 | \$10.16 | \$13.28 | \$15.92 | \$18.58 | \$23.93 | \$27.32 | 43 | |
| 44 | | \$3.00 | \$3.93 | \$4.69 | \$5.29 | \$6.53 | \$7.39 | \$5.74 | \$7.27 | \$8.76 | \$10.11 | \$12.84 | \$14.63 | \$10.30 | \$13.44 | \$16.13 | \$18.83 | \$24.27 | \$27.71 | 44 | |
| 45 | | \$3.06 | \$3.96 | \$4.74 | \$5.36 | \$6.62 | \$7.48 | \$5.85 | \$7.41 | \$8.93 | \$10.31 | \$13.12 | \$14.94 | \$10.43 | \$13.63 | \$16.37 | \$19.10 | \$24.60 | \$28.11 | 45 | |
| 46 | | \$3.10 | \$4.05 | \$4.85 | \$5.47 | \$6.79 | \$7.66 | \$6.15 | \$7.79 | \$9.34 | \$10.70 | \$13.44 | \$15.35 | \$10.59 | \$13.84 | \$16.62 | \$19.40 | \$25.00 | \$28.58 | 46 | |
| 47 | | \$3.16 | \$4.14 | \$4.95 | \$5.59 | \$6.93 | \$7.83 | \$6.47 | \$8.17 | \$9.75 | \$11.11 | \$13.79 | \$15.74 | \$10.75 | \$14.06 | \$16.89 | \$19.72 | \$25.43 | \$29.05 | 47 | |
| 48 | | \$3.21 | \$4.20 | \$5.05 | \$5.71 | \$7.10 | \$8.02 | \$6.79 | \$8.60 | \$10.20 | \$11.55 | \$14.14 | \$16.14 | \$10.92 | \$14.29 | \$17.16 | \$20.04 | \$25.84 | \$29.54 | 48 | |
| 49 | | \$3.27 | \$4.29 | \$5.16 | \$5.83 | \$7.26 | \$8.21 | \$7.13 | \$9.03 | \$10.67 | \$12.01 | \$14.51 | \$16.57 | \$11.09 | \$14.52 | \$17.44 | \$20.36 | \$26.27 | \$30.03 | 49 | |
| 50 | | \$3.32 | \$4.36 | \$5.27 | \$5.95 | \$7.41 | \$8.38 | \$7.49 | \$9.49 | \$11.14 | \$12.45 | \$14.87 | \$17.01 | \$11.28 | \$14.75 | \$17.72 | \$20.69 | \$26.71 | \$30.53 | 50 | |
| 51 | | \$3.37 | \$4.44 | \$5.37 | \$6.11 | \$7.58 | \$8.56 | \$7.87 | \$9.99 | \$11.65 | \$12.95 | \$15.26 | \$17.44 | \$11.45 | \$14.98 | \$18.00 | \$21.03 | \$27.16 | \$31.03 | 51 | |
| 52 | | \$3.42 | \$4.52 | \$5.47 | \$6.23 | \$7.73 | \$8.76 | \$8.27 | \$10.49 | \$12.18 | \$13.44 | \$15.64 | \$17.88 | \$11.62 | \$15.22 | \$18.29 | \$21.37 | \$27.60 | \$31.54 | 52 | |
| 53 | | \$3.48 | \$4.60 | \$5.58 | \$6.35 | \$7.89 | \$8.93 | \$8.70 | \$11.02 | \$12.73 | \$13.96 | \$16.05 | \$18.34 | \$11.79 | \$15.47 | \$18.58 | \$21.71 | \$28.06 | \$32.08 | 53 | |
| 54 | | \$3.54 | \$4.69 | \$5.69 | \$6.47 | \$8.04 | \$9.11 | \$9.14 | \$11.58 | \$13.30 | \$14.51 | \$16.47 | \$18.81 | \$11.99 | \$15.72 | \$18.88 | \$22.08 | \$28.53 | \$32.60 | 54 | |
| 55 | | \$3.60 | \$4.76 | \$5.79 | \$6.59 | \$8.22 | \$9.31 | \$9.60 | \$12.18 | \$13.89 | \$15.07 | \$16.87 | \$19.31 | \$12.19 | \$15.96 | \$19.17 | \$22.43 | \$28.97 | \$33.14 | 55 | |
| 56 | | \$3.93 | \$5.17 | \$6.25 | \$7.12 | \$8.90 | \$10.10 | \$10.08 | \$12.77 | \$14.56 | \$15.81 | \$17.90 | \$20.47 | \$12.69 | \$16.64 | \$20.02 | \$23.46 | \$30.37 | \$34.75 | 56 | |
| 57 | | \$4.29 | \$5.58 | \$6.68 | \$7.63 | \$9.59 | \$10.88 | \$10.58 | \$13.40 | \$15.27 | \$16.57 | \$19.00 | \$21.75 | \$13.22 | \$17.36 | \$20.91 | \$24.53 | \$31.85 | \$36.44 | 57 | |
| 58 | | \$4.63 | \$6.00 | \$7.14 | \$8.16 | \$10.29 | \$11.67 | \$11.10 | \$14.06 | \$16.01 | \$17.36 | \$20.17 | \$23.06 | \$13.77 | \$18.12 | \$21.84 | \$25.69 | \$33.36 | \$38.21 | 58 | |
| 59 | | \$4.97 | \$6.40 | \$7.60 | \$8.70 | \$10.97 | \$12.46 | \$11.66 | \$14.75 | \$16.79 | \$18.19 | \$21.40 | \$24.48 | \$14.32 | \$18.92 | \$22.83 | \$26.85 | \$34.97 | \$40.08 | 59 | |
| 60 | | \$5.31 | \$6.81 | \$8.04 | \$9.22 | \$11.66 | \$13.28 | \$12.23 | \$15.48 | \$17.61 | \$19.09 | \$22.69 | \$25.98 | \$14.92 | \$19.72 | \$23.84 | \$28.11 | \$36.05 | \$42.02 | 60 | |
| 61 | | \$5.67 | \$7.22 | \$8.49 | \$9.75 | \$12.34 | \$14.06 | \$12.85 | \$16.24 | \$18.46 | \$20.01 | \$24.09 | \$27.58 | \$15.54 | \$20.57 | \$24.90 | \$29.40 | \$38.41 | \$44.07 | 61 | |
| 62 | | \$6.01 | \$7.62 | \$8.96 | \$10.30 | \$13.04 | \$14.86 | \$13.45 | \$17.04 | \$19.36 | \$20.96 | \$25.65 | \$29.28 | \$16.19 | \$21.47 | \$26.03 | \$30.76 | \$40.25 | \$46.21 | 62 | |
| 63 | | \$6.63 | \$8.44 | \$9.89 | \$11.40 | \$14.45 | \$16.47 | \$14.22 | \$17.99 | \$20.44 | \$22.11 | \$27.50 | \$31.52 | \$17.36 | \$22.99 | \$27.84 | \$32.81 | \$42.80 | \$49.10 | 63 | |
| 64 | | \$7.27 | \$9.23 | \$10.85 | \$12.49 | \$15.85 | \$18.05 | \$15.02 | \$18.99 | \$21.56 | \$23.30 | \$29.62 | \$33.90 | \$18.62 | \$24.61 | \$29.78 | \$35.01 | \$45.51 | \$52.16 | 64 | |
| 65 | | \$7.90 | \$10.05 | \$11.79 | \$13.57 | \$17.24 | \$19.66 | \$15.86 | \$20.04 | \$22.76 | \$24.59 | \$31.90 | \$36.51 | \$19.98 | \$26.35 | \$31.85 | \$37.35 | \$48.39 | \$55.41 | 65 | |
| 66 | | \$8.53 | \$10.85 | \$12.76 | \$14.67 | \$18.66 | \$21.24 | \$16.75 | \$21.15 | \$24.01 | \$25.93 | \$34.35 | \$39.27 | \$21.42 | \$28.19 | \$34.05 | \$39.84 | \$51.45 | \$58.86 | 66 | |
| 67 | | \$9.17 | \$11.66 | \$13.70 | \$15.79 | \$20.04 | \$22.85 | \$17.69 | \$22.32 | \$25.33 | \$27.36 | \$37.02 | \$42.25 | \$22.97 | \$30.20 | \$36.41 | \$42.49 | \$54.74 | \$62.57 | 67 | |
| 68 | | \$10.42 | \$13.28 | \$15.62 | \$17.96 | \$22.75 | \$25.87 | \$19.04 | \$24.26 | \$27.85 | \$30.44 | \$40.57 | \$46.21 | \$25.03 | \$32.99 | \$39.79 | \$46.27 | \$59.27 | \$67.58 | 68 | |
| 69 | | \$11.66 | \$14.88 | \$17.55 | \$20.13 | \$25.44 | \$28.93 | \$20.48 | \$26.36 | \$30.62 | \$33.85 | \$44.44 | \$50.57 | \$27.28 | \$36.01 | \$43.48 | \$50.37 | \$64.17 | \$73.04 | 69 | |
| 70 | | \$12.90 | \$16.50 | \$19.46 | \$22.30 | \$28.14 | \$31.98 | \$22.08 | \$28.63 | \$33.68 | \$37.65 | \$48.71 | \$55.33 | \$29.73 | \$39.30 | \$47.53 | \$54.84 | \$69.51 | \$78.96 | 70 | |
| 71 | | \$14.14 | \$18.11 | \$21.38 | \$24.48 | \$30.82 | \$35.04 | \$23.78 | \$31.12 | \$37.02 | \$41.87 | \$53.35 | \$60.53 | \$32.41 | \$42.93 | \$51.95 | \$59.70 | \$75.27 | \$85.35 | 71 | |
| 72 | | \$15.39 | \$19.72 | \$23.29 | \$26.64 | \$33.52 | \$38.06 | \$25.61 | \$33.80 | \$40.71 | \$46.57 | \$58.45 | \$66.21 | \$35.32 | \$46.86 | \$56.78 | \$65.01 | \$81.52 | \$92.25 | 72 | |
| 73 | | \$17.62 | \$22.69 | \$26.93 | \$30.69 | \$38.43 | \$43.56 | \$28.35 | \$37.57 | \$45.38 | \$51.78 | \$64.74 | \$73.22 | \$38.78 | \$51.63 | \$62.73 | \$71.61 | \$89.43 | \$101.05 | 73 | |
| 74 | | \$19.87 | \$25.70 | \$30.56 | \$34.74 | \$43.34 | \$49.07 | \$31.41 | \$41.78 | \$50.57 | \$57.56 | \$71.69 | \$80.98 | \$42.57 | \$56.90 | \$69.29 | \$78.86 | \$98.10 | \$110.67 | 74 | |
| 75 | | \$22.11 | \$28.68 | \$34.18 | \$38.78 | \$48.25 | \$54.56 | \$34.78 | \$46.45 | \$56.36 | \$64.00 | \$79.40 | \$89.55 | \$46.74 | \$62.70 | \$76.54 | \$86.85 | \$107.61 | \$121.23 | 75 | |
| 76 | | \$24.34 | \$31.67 | \$37.81 | \$42.82 | \$53.16 | \$60.07 | \$38.51 | \$51.66 | \$62.83 | \$71.14 | \$87.92 | \$99.06 | \$51.32 | \$69.09 | \$84.54 | \$95.66 | \$118.05 | \$132.77 | 76 | |
| 77 | | \$26.58 | \$34.64 | \$41.45 | \$46.87 | \$58.08 | \$65.57 | \$42.68 | \$57.44 | \$70.06 | \$79.09 | \$97.39 | \$109.54 | \$56.34 | \$76.12 | \$93.39 | \$105.37 | \$129.49 | \$145.43 | 77 | |
| 78 | | \$28.66 | \$37.40 | \$44.83 | \$50.67 | \$62.69 | \$70.69 | \$45.35 | \$61.19 | \$74.76 | \$84.35 | \$103.73 | \$116.49 | \$59.47 | \$80.53 | \$98.91 | \$111.54 | \$136.88 | \$153.52 | 78 | |
| 79 | | \$30.70 | \$40.16 | \$48.21 | \$54.46 | \$67.31 | \$75.82 | \$48.20 | \$65.20 | \$79.78 | \$89.96 | \$110.46 | \$123.90 | \$62.78 | \$85.17 | \$104.79 | \$118.09 | \$144.67 | \$162.02 | 79 | |
| 80 | | \$32.76 | \$42.92 | \$51.60 | \$58.26 | \$71.92 | \$80.96 | \$51.23 | \$69.47 | \$85.15 | \$95.93 | \$116.65 | \$131.78 | \$66.25 | \$90.09 | \$111.01 | \$124.99 | \$152.92 | \$171.02 | 80 | |
| 81 | | \$34.83 | \$45.67 | \$54.98 | \$62.06 | \$76.54 | \$86.09 | \$54.45 | \$74.02 | \$90.86 | \$102.32 | \$125.28 | \$140.17 | \$69.92 | \$95.29 | \$117.58 | \$132.33 | \$161.65 | \$180.51 | 81 | |
| 82 | | \$36.89 | \$48.46 | \$58.36 | \$65.86 | \$81.15 | \$91.20 | \$57.86 | \$78.84 | \$96.97 | \$109.13 | \$133.42 | \$149.08 | \$73.79 | \$100.79 | \$124.56 | \$140.11 | \$170.85 | \$190.55 | 82 | |
| 83 | | \$39.60 | \$52.09 | \$62.87 | \$70.94 | \$87.37 | \$98.09 | \$61.50 | \$83.96 | \$103.39 | \$116.35 | \$142.14 | \$158.70 | \$78.05 | \$106.74 | \$132.09 | \$148.54 | \$180.98 | \$201.69 | 83 | |
| 84 | | \$42.33 | \$55.75 | \$67.35 | \$76.01 | \$93.57 | \$104.98 | \$65.36 | \$89.41 | \$110.25 | \$124.06 | \$151.43 | \$168.92 | \$82.56 | \$113.06 | \$140.07 | \$157.48 | \$191.74 | \$213.49 | 84 | |
| 85 | | \$45.03 | \$59.41 | \$71.87 | \$81.10 | \$99.77</ | | | | | | | | | | | | | | | |

Certificate Form GLTCARP-06-FC

| | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | | | | |
|-----------|------------------------|--|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----|--|--|-----------|
| | | Facility - 90 Day EP | | | | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | | Auto 3% Compound Inflation | | | | | | | Auto 5% Compound Inflation | | | | | | | Issue Age |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | | | |
| 25 | \$7.68 | \$9.79 | \$11.52 | \$12.95 | \$15.81 | \$17.75 | \$11.91 | \$15.33 | \$18.19 | \$20.83 | \$26.17 | \$29.66 | \$23.85 | \$31.14 | \$37.31 | \$43.36 | \$55.47 | \$63.07 | 25 | | | |
| 26 | \$7.72 | \$9.87 | \$11.62 | \$13.01 | \$15.93 | \$17.88 | \$12.10 | \$15.58 | \$18.51 | \$21.18 | \$26.64 | \$30.21 | \$24.13 | \$31.50 | \$37.75 | \$43.88 | \$56.18 | \$63.88 | 26 | | | |
| 27 | \$7.76 | \$9.92 | \$11.69 | \$13.09 | \$16.05 | \$18.04 | \$12.30 | \$15.81 | \$18.83 | \$21.55 | \$27.10 | \$30.78 | \$24.40 | \$31.86 | \$38.18 | \$44.40 | \$56.89 | \$64.71 | 27 | | | |
| 28 | \$7.80 | \$10.00 | \$11.78 | \$13.22 | \$16.16 | \$18.19 | \$12.51 | \$16.05 | \$19.15 | \$21.90 | \$27.59 | \$31.34 | \$24.70 | \$32.24 | \$38.67 | \$44.95 | \$57.61 | \$65.53 | 28 | | | |
| 29 | \$7.84 | \$10.04 | \$11.87 | \$13.30 | \$16.34 | \$18.32 | \$12.71 | \$16.34 | \$19.47 | \$22.25 | \$28.07 | \$31.90 | \$24.96 | \$32.65 | \$39.14 | \$45.51 | \$58.33 | \$66.37 | 29 | | | |
| 30 | \$7.88 | \$10.12 | \$11.95 | \$13.42 | \$16.45 | \$18.47 | \$12.90 | \$16.61 | \$19.79 | \$22.65 | \$28.56 | \$32.49 | \$25.23 | \$33.04 | \$39.62 | \$46.07 | \$59.05 | \$67.25 | 30 | | | |
| 31 | \$7.92 | \$10.16 | \$12.03 | \$13.51 | \$16.57 | \$18.63 | \$13.09 | \$16.89 | \$20.11 | \$23.05 | \$29.06 | \$33.09 | \$25.56 | \$33.45 | \$40.11 | \$46.63 | \$59.82 | \$68.12 | 31 | | | |
| 32 | \$8.01 | \$10.24 | \$12.10 | \$13.57 | \$16.69 | \$18.76 | \$13.30 | \$17.16 | \$20.43 | \$23.46 | \$29.57 | \$33.69 | \$25.87 | \$33.85 | \$40.58 | \$47.18 | \$60.57 | \$69.01 | 32 | | | |
| 33 | \$8.04 | \$10.31 | \$12.19 | \$13.68 | \$16.81 | \$18.93 | \$13.51 | \$17.45 | \$20.80 | \$23.85 | \$30.11 | \$34.28 | \$26.21 | \$34.24 | \$41.04 | \$47.78 | \$61.33 | \$69.88 | 33 | | | |
| 34 | \$8.10 | \$10.34 | \$12.28 | \$13.78 | \$16.93 | \$19.07 | \$13.68 | \$17.72 | \$21.14 | \$24.24 | \$30.62 | \$34.93 | \$26.51 | \$34.64 | \$41.53 | \$48.38 | \$62.06 | \$70.80 | 34 | | | |
| 35 | \$8.13 | \$10.43 | \$12.33 | \$13.90 | \$17.08 | \$19.20 | \$13.90 | \$18.00 | \$21.47 | \$24.70 | \$31.17 | \$35.51 | \$26.84 | \$35.05 | \$42.06 | \$48.98 | \$62.87 | \$71.72 | 35 | | | |
| 36 | \$8.22 | \$10.56 | \$12.51 | \$14.06 | \$17.33 | \$19.47 | \$14.22 | \$18.36 | \$21.90 | \$25.20 | \$31.86 | \$36.28 | \$27.20 | \$35.51 | \$42.61 | \$49.65 | \$63.76 | \$72.74 | 36 | | | |
| 37 | \$8.28 | \$10.68 | \$12.67 | \$14.26 | \$17.57 | \$19.75 | \$14.53 | \$18.71 | \$22.33 | \$25.72 | \$32.53 | \$37.07 | \$27.54 | \$35.99 | \$43.16 | \$50.34 | \$64.67 | \$73.78 | 37 | | | |
| 38 | \$8.36 | \$10.80 | \$12.83 | \$14.45 | \$17.80 | \$20.03 | \$14.86 | \$19.07 | \$22.78 | \$26.24 | \$33.25 | \$37.87 | \$27.92 | \$36.47 | \$43.75 | \$51.01 | \$65.58 | \$74.81 | 38 | | | |
| 39 | \$8.44 | \$10.92 | \$12.97 | \$14.62 | \$18.04 | \$20.31 | \$15.17 | \$19.44 | \$23.25 | \$26.81 | \$33.97 | \$38.67 | \$28.27 | \$36.95 | \$44.35 | \$51.72 | \$66.50 | \$75.89 | 39 | | | |
| 40 | \$8.51 | \$11.02 | \$13.15 | \$14.81 | \$18.27 | \$20.58 | \$15.49 | \$19.79 | \$23.73 | \$27.36 | \$34.68 | \$39.50 | \$28.68 | \$37.48 | \$44.95 | \$52.44 | \$67.44 | \$76.90 | 40 | | | |
| 41 | \$8.60 | \$11.14 | \$13.30 | \$15.00 | \$18.51 | \$20.88 | \$15.81 | \$20.20 | \$24.22 | \$27.92 | \$35.44 | \$40.34 | \$29.06 | \$37.99 | \$45.54 | \$53.16 | \$68.41 | \$78.08 | 41 | | | |
| 42 | \$8.69 | \$11.28 | \$13.45 | \$15.17 | \$18.76 | \$21.14 | \$16.16 | \$20.58 | \$24.70 | \$28.52 | \$36.19 | \$41.21 | \$29.47 | \$38.50 | \$46.15 | \$53.88 | \$69.34 | \$79.20 | 42 | | | |
| 43 | \$8.77 | \$11.40 | \$13.62 | \$15.38 | \$18.99 | \$21.42 | \$16.52 | \$20.98 | \$25.20 | \$29.11 | \$36.95 | \$42.10 | \$29.88 | \$39.02 | \$46.79 | \$54.63 | \$70.37 | \$80.31 | 43 | | | |
| 44 | \$8.84 | \$11.55 | \$13.78 | \$15.58 | \$19.23 | \$21.69 | \$16.89 | \$21.38 | \$25.72 | \$29.69 | \$37.75 | \$43.00 | \$30.25 | \$39.53 | \$47.42 | \$55.40 | \$71.36 | \$81.47 | 44 | | | |
| 45 | \$8.97 | \$11.66 | \$13.94 | \$15.73 | \$19.47 | \$21.98 | \$17.20 | \$21.78 | \$26.24 | \$30.29 | \$38.54 | \$43.97 | \$30.66 | \$40.06 | \$48.10 | \$56.14 | \$72.30 | \$82.62 | 45 | | | |
| 46 | \$9.11 | \$11.91 | \$14.26 | \$16.09 | \$19.94 | \$22.50 | \$18.08 | \$22.90 | \$27.45 | \$31.46 | \$39.53 | \$45.11 | \$31.14 | \$40.71 | \$48.85 | \$57.05 | \$73.50 | \$84.00 | 46 | | | |
| 47 | \$9.28 | \$12.16 | \$14.53 | \$16.45 | \$20.39 | \$23.01 | \$18.99 | \$24.06 | \$28.68 | \$32.69 | \$40.52 | \$46.27 | \$31.60 | \$41.34 | \$49.65 | \$57.98 | \$74.73 | \$85.42 | 47 | | | |
| 48 | \$9.45 | \$12.33 | \$14.86 | \$16.81 | \$20.88 | \$23.56 | \$19.94 | \$25.29 | \$29.99 | \$33.97 | \$41.57 | \$47.44 | \$32.10 | \$42.01 | \$50.46 | \$58.93 | \$75.98 | \$86.83 | 48 | | | |
| 49 | \$9.60 | \$12.58 | \$15.17 | \$17.16 | \$21.34 | \$24.10 | \$20.94 | \$26.57 | \$31.34 | \$34.29 | \$42.65 | \$48.71 | \$32.62 | \$42.69 | \$51.24 | \$59.88 | \$77.24 | \$88.28 | 49 | | | |
| 50 | \$9.75 | \$12.83 | \$15.49 | \$17.51 | \$21.78 | \$24.65 | \$22.02 | \$27.92 | \$32.77 | \$36.64 | \$43.71 | \$49.97 | \$33.13 | \$43.36 | \$52.09 | \$60.83 | \$78.53 | \$89.75 | 50 | | | |
| 51 | \$9.92 | \$13.05 | \$15.76 | \$17.92 | \$22.25 | \$25.16 | \$23.13 | \$29.35 | \$34.24 | \$38.07 | \$44.83 | \$51.24 | \$33.64 | \$44.04 | \$52.92 | \$61.84 | \$79.85 | \$91.23 | 51 | | | |
| 52 | \$10.08 | \$13.30 | \$16.09 | \$18.27 | \$22.75 | \$25.72 | \$24.33 | \$30.87 | \$35.79 | \$39.53 | \$46.00 | \$52.56 | \$34.17 | \$44.77 | \$53.76 | \$62.82 | \$81.15 | \$92.73 | 52 | | | |
| 53 | \$10.24 | \$13.54 | \$16.40 | \$18.63 | \$23.21 | \$26.24 | \$25.56 | \$32.41 | \$37.43 | \$41.04 | \$47.18 | \$53.91 | \$34.68 | \$45.46 | \$54.63 | \$63.88 | \$82.50 | \$94.28 | 53 | | | |
| 54 | \$10.38 | \$13.78 | \$16.73 | \$18.99 | \$23.65 | \$26.81 | \$26.88 | \$34.05 | \$39.11 | \$42.65 | \$48.38 | \$55.30 | \$35.23 | \$46.18 | \$55.51 | \$64.89 | \$83.85 | \$95.85 | 54 | | | |
| 55 | \$10.56 | \$14.03 | \$17.01 | \$19.35 | \$24.13 | \$27.32 | \$28.22 | \$35.79 | \$40.82 | \$44.31 | \$49.61 | \$56.75 | \$35.84 | \$46.89 | \$56.34 | \$65.95 | \$85.21 | \$97.42 | 55 | | | |
| 56 | \$11.55 | \$15.21 | \$18.36 | \$20.91 | \$26.17 | \$29.66 | \$29.62 | \$37.54 | \$42.81 | \$46.46 | \$52.65 | \$60.20 | \$37.31 | \$48.82 | \$58.85 | \$68.96 | \$89.30 | \$102.17 | 56 | | | |
| 57 | \$12.58 | \$16.40 | \$19.67 | \$22.45 | \$28.19 | \$32.01 | \$31.11 | \$39.39 | \$44.86 | \$48.71 | \$55.87 | \$63.91 | \$38.86 | \$51.05 | \$61.47 | \$72.15 | \$93.60 | \$107.15 | 57 | | | |
| 58 | \$13.62 | \$17.63 | \$20.98 | \$24.01 | \$30.21 | \$34.32 | \$32.65 | \$41.34 | \$47.07 | \$51.05 | \$59.30 | \$67.82 | \$40.46 | \$53.27 | \$64.22 | \$75.48 | \$98.10 | \$112.38 | 58 | | | |
| 59 | \$14.62 | \$18.83 | \$22.33 | \$25.56 | \$32.24 | \$36.67 | \$34.28 | \$43.36 | \$49.38 | \$53.52 | \$62.91 | \$71.94 | \$42.13 | \$55.57 | \$67.09 | \$78.95 | \$102.81 | \$117.81 | 59 | | | |
| 60 | \$15.64 | \$20.03 | \$23.65 | \$27.10 | \$34.28 | \$39.02 | \$35.99 | \$45.51 | \$51.76 | \$56.10 | \$66.73 | \$76.36 | \$43.88 | \$57.98 | \$70.07 | \$82.62 | \$107.75 | \$123.55 | 60 | | | |
| 61 | \$16.64 | \$21.22 | \$24.96 | \$28.68 | \$36.31 | \$41.34 | \$37.79 | \$47.75 | \$54.27 | \$59.81 | \$70.80 | \$81.08 | \$45.71 | \$60.49 | \$73.24 | \$86.44 | \$112.93 | \$129.57 | 61 | | | |
| 62 | \$17.69 | \$22.42 | \$26.31 | \$30.25 | \$38.34 | \$43.68 | \$39.57 | \$50.09 | \$56.93 | \$61.69 | \$75.10 | \$86.09 | \$47.56 | \$63.12 | \$76.54 | \$90.43 | \$118.34 | \$135.88 | 62 | | | |
| 63 | \$19.53 | \$24.82 | \$29.11 | \$33.48 | \$42.48 | \$48.38 | \$41.81 | \$52.87 | \$60.08 | \$64.99 | \$80.86 | \$92.65 | \$51.05 | \$67.57 | \$81.83 | \$96.48 | \$125.82 | \$144.34 | 63 | | | |
| 64 | \$21.38 | \$27.16 | \$31.90 | \$36.71 | \$46.59 | \$53.08 | \$44.15 | \$55.81 | \$63.38 | \$68.53 | \$87.08 | \$99.70 | \$54.76 | \$72.35 | \$87.52 | \$102.93 | \$133.78 | \$153.33 | 64 | | | |
| 65 | \$23.25 | \$29.54 | \$34.68 | \$39.93 | \$50.69 | \$57.77 | \$46.63 | \$58.93 | \$66.89 | \$72.27 | \$93.78 | \$107.31 | \$58.74 | \$77.44 | \$93.60 | \$109.82 | \$142.27 | \$162.90 | 65 | | | |
| 66 | \$25.08 | \$31.90 | \$37.51 | \$43.16 | \$54.82 | \$62.44 | \$49.26 | \$62.18 | \$70.59 | \$77.21 | \$100.98 | \$115.48 | \$62.99 | \$82.90 | \$100.10 | \$117.13 | \$151.27 | \$173.05 | 66 | | | |
| 67 | \$26.95 | \$34.28 | \$40.29 | \$46.40 | \$58.93 | \$67.13 | \$51.96 | \$65.63 | \$74.46 | \$80.43 | \$108.82 | \$124.22 | \$67.49 | \$88.79 | \$107.02 | \$124.95 | \$160.91 | \$183.79 | 67 | | | |
| 68 | \$30.62 | \$39.02 | \$45.95 | \$52.80 | \$66.86 | \$76.09 | \$55.94 | \$71.32 | \$81.87 | \$89.47 | \$119.25 | \$135.88 | \$73.58 | \$96.97 | \$116.99 | \$136.02 | \$174.23 | \$198.69 | 68 | | | |
| 69 | \$34.28 | \$43.75 | \$51.57 | \$59.18 | \$74.77 | \$85.05 | \$60.24 | \$77.47 | \$90.02 | \$99.51 | \$130.67 | \$148.68 | \$80.18 | \$105.88 | \$127.84 | \$148.08 | \$188.69 | \$214.76 | 69 | | | |
| 70 | \$37.94 | \$48.50 | \$57.22 | \$65.53 | \$82.70 | \$94.01 | \$64.89 | \$84.18 | \$98.99 | \$110.68 | \$143.18 | \$162.65 | \$87.40 | \$115.60 | \$139.76 | \$161.21 | \$204.34 | \$232.17 | 70 | | | |
| 71 | \$41.57 | \$53.23 | \$62.87 | \$71.94 | \$90.62 | \$102.96 | \$69.92 | \$91.45 | \$108.82 | \$123.10 | \$156.87 | \$177.94 | \$95.28 | \$126.21 | \$152.75 | \$175.52 | \$221.31 | \$250.95 | 71 | | | |
| 72 | \$45.23 | \$57.98 | \$68.49 | \$78.31 | \$98.56 | \$111.88 | \$75.31 | \$99.34 | \$119.66 | \$136.93 | \$171.85 | \$194.62 | \$103.85 | \$137.75 | \$166.95 | \$191.11 | \$239.70 | \$271.23 | 72 | | | |
| 73 | \$51.81 | \$66.73 | \$79.17 | \$90.22 | \$113.00 | \$128.05 | \$83.37 | \$110.46 | \$133.39 | \$152.22 | \$190.32 | \$215.25 | \$113.99 | \$151.81 | \$184.43 | \$210.51 | \$262.96 | \$297.07 | 73 | | | |
| 74 | \$58.40 | \$75.54 | \$89.83 | \$102.14 | \$127.41 | \$144.27 | \$92.33 | \$122.84 | \$148.68 | \$169.24 | \$210.78 | \$238.06 | \$125.14 | \$167.31 | \$203.71 | \$231.86 | \$288.43 | \$325.39 | 74 | | | |
| 75 | \$64.99 | \$84.29 | \$100.50 | \$113.99 | \$141.87 | \$160.42 | \$102.26 | \$136.57 | \$165.72 | \$188.13 | \$233.44 | \$263.31 | \$137.41 | \$184.34 | \$225.01 | \$255.33 | \$316.38 | \$356.40 | 75 | | | |
| 76 | \$71.54 | \$93.09 | \$111.17 | \$125.91 | \$156.28 | \$176.58 | \$113.23 | \$151.84 | \$184.76 | \$209.15 | \$258.52 | \$291.20 | \$150.87 | \$203.15 | \$248.53 | \$281.23 | \$347.05 | \$390.36 | 76 | | | |
| 77 | \$78.12 | \$101.85 | \$121.85 | \$137.80 | \$170.74 | \$192.75 | \$125.46 | \$168.87 | \$205.98 | \$232.54 | \$286.35 | \$322.05 | \$165.63 | \$223.82 | \$274.53 | \$309.76 | \$380.71 | \$427.59 | 77 | | | |
| 78 | \$84.22 | \$109.97 | \$131.78 | \$148.96 | \$184.31 | \$207.80 | \$133.34 | \$179.88 | \$219.79 | \$247.97 | \$304.95 | \$342.51 | \$174.83 | \$236.74 | \$290.82 | \$327.93 | \$402.44 | \$451.33 | 78 | | | |
| 79 | \$90.27 | \$118.06 | \$141.75 | \$160.15 | \$197.88 | \$222.88 | \$141.70 | \$191.68 | \$234.56 | \$264.45 | \$324.75 | \$364.29 | \$184.56 | \$250.42 | \$308.07 | \$347.16 | \$425.36 | \$476.36 | 79 | | | |
| 80 | \$96.32 | \$126.18 | \$151.69 | \$171.29 | \$211.46 | \$237.97 | \$150.61 | \$204.22 | \$250.32 | \$282.06 | \$345.85 | \$387.45 | \$194.78 | \$264.86 | \$326.34 | \$367.51 | \$449.60 | \$502.80 | 80 | | | |
| 81 | \$102.41 | \$134.31 | \$161.61 | \$182.47 | \$225.01 | \$253.09 | \$160.09 | \$217.59 | \$267.12 | \$300.81 | \$368.31 | \$412.09 | \$205.57 | \$280.16 | \$345.70 | \$389.05 | \$475.21 | \$530.72 | 81 | | | |
| 82 | \$108.47 | \$142.43 | \$171.57 | \$193.63 | \$238.58 | \$268.13 | \$170.14 | \$231.81 | \$285.04 | \$320.85 | \$392.23 | \$438.30 | \$216.95 | \$296.31 | \$366.19 | \$411.90 | \$502.28 | \$560.22 | 82 | | | |
| 83 | \$116.44 | \$153.13 | \$184.82 | \$208.56 | \$256.86 | \$288.38 | \$180.82 | \$246.86 | \$303.95 | \$342.07 | \$417.87 | \$468.58 | \$229.46 | \$313.83 | \$388.32 | \$436.71 | \$532.10 | \$592.98 | 83 | | | |

Certificate Form GLTCARP-06-FC

| | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|------------------------|---|----------|----------|----------|----------|----------------------------|----------|----------|------------|------------|----------------------------|----------|----------|------------|------------|------------|------------|----------|
| | | Facility - 90 Day EP | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | | 7 Year | Lifetime |
| 25 | \$28.85 | \$36.80 | \$43.22 | \$48.60 | \$59.36 | \$66.68 | \$44.70 | \$57.56 | \$68.33 | \$78.19 | \$98.23 | \$111.40 | \$89.55 | \$116.92 | \$140.09 | \$162.83 | \$208.29 | \$236.83 | 25 |
| 26 | \$29.01 | \$37.08 | \$43.66 | \$48.88 | \$59.82 | \$67.13 | \$45.45 | \$58.47 | \$69.53 | \$79.53 | \$100.03 | \$113.48 | \$90.61 | \$118.27 | \$141.75 | \$164.77 | \$210.97 | \$239.82 | 26 |
| 27 | \$29.16 | \$37.22 | \$43.97 | \$49.19 | \$60.25 | \$67.73 | \$46.19 | \$59.36 | \$70.72 | \$80.88 | \$101.82 | \$115.58 | \$91.66 | \$119.61 | \$143.39 | \$166.72 | \$213.65 | \$242.96 | 27 |
| 28 | \$29.30 | \$37.53 | \$44.26 | \$49.64 | \$60.70 | \$68.33 | \$46.95 | \$60.25 | \$71.91 | \$82.24 | \$103.62 | \$117.67 | \$92.71 | \$121.10 | \$145.18 | \$168.80 | \$216.35 | \$246.10 | 28 |
| 29 | \$29.46 | \$37.68 | \$44.56 | \$49.94 | \$61.30 | \$68.78 | \$47.70 | \$61.30 | \$73.12 | \$83.58 | \$105.40 | \$119.76 | \$93.74 | \$122.61 | \$146.97 | \$170.90 | \$219.03 | \$249.24 | 29 |
| 30 | \$29.61 | \$37.96 | \$44.85 | \$50.38 | \$61.77 | \$69.38 | \$48.46 | \$62.34 | \$74.32 | \$85.07 | \$107.22 | \$122.01 | \$94.79 | \$124.09 | \$148.78 | \$172.98 | \$221.73 | \$252.54 | 30 |
| 31 | \$29.77 | \$38.14 | \$45.16 | \$50.89 | \$62.19 | \$69.97 | \$49.19 | \$63.39 | \$75.50 | \$86.56 | \$109.15 | \$124.23 | \$96.00 | \$125.59 | \$150.56 | \$175.09 | \$224.57 | \$255.82 | 31 |
| 32 | \$30.05 | \$38.42 | \$45.45 | \$51.00 | \$62.66 | \$70.42 | \$49.94 | \$64.44 | \$76.70 | \$88.07 | \$111.09 | \$126.49 | \$97.19 | \$127.08 | \$152.36 | \$177.17 | \$227.41 | \$259.11 | 32 |
| 33 | \$30.20 | \$38.73 | \$45.76 | \$51.44 | \$63.11 | \$71.02 | \$50.69 | \$65.49 | \$78.05 | \$89.55 | \$113.04 | \$128.73 | \$98.37 | \$128.57 | \$154.14 | \$179.42 | \$230.25 | \$262.39 | 33 |
| 34 | \$30.35 | \$39.07 | \$46.05 | \$51.73 | \$63.54 | \$71.62 | \$51.44 | \$66.53 | \$79.39 | \$91.05 | \$114.98 | \$131.12 | \$99.58 | \$130.09 | \$155.96 | \$181.67 | \$233.08 | \$265.84 | 34 |
| 35 | \$30.50 | \$39.16 | \$46.33 | \$52.18 | \$64.14 | \$72.06 | \$52.18 | \$67.59 | \$80.60 | \$92.71 | \$117.06 | \$133.38 | \$100.78 | \$131.58 | \$157.89 | \$183.91 | \$236.08 | \$269.27 | 35 |
| 36 | \$30.79 | \$39.63 | \$46.95 | \$52.79 | \$65.03 | \$73.12 | \$53.37 | \$68.93 | \$82.24 | \$94.64 | \$119.61 | \$136.20 | \$102.11 | \$133.38 | \$159.97 | \$186.45 | \$239.37 | \$273.16 | 36 |
| 37 | \$31.11 | \$40.08 | \$47.54 | \$53.53 | \$65.95 | \$74.16 | \$54.57 | \$70.28 | \$83.86 | \$96.59 | \$122.16 | \$139.21 | \$103.47 | \$135.16 | \$162.06 | \$189.00 | \$242.81 | \$277.05 | 37 |
| 38 | \$31.39 | \$40.51 | \$48.15 | \$54.29 | \$66.85 | \$75.21 | \$55.77 | \$71.62 | \$85.54 | \$98.53 | \$124.84 | \$142.19 | \$104.81 | \$136.95 | \$164.32 | \$191.52 | \$246.25 | \$280.93 | 38 |
| 39 | \$31.69 | \$40.98 | \$48.74 | \$54.88 | \$67.73 | \$76.24 | \$56.97 | \$72.97 | \$87.32 | \$100.62 | \$127.53 | \$145.18 | \$106.15 | \$138.75 | \$166.56 | \$194.23 | \$249.69 | \$284.98 | 39 |
| 40 | \$32.00 | \$41.42 | \$49.34 | \$55.63 | \$68.62 | \$77.31 | \$58.18 | \$74.32 | \$89.11 | \$102.71 | \$130.24 | \$148.32 | \$107.65 | \$140.70 | \$168.80 | \$196.91 | \$253.28 | \$289.00 | 40 |
| 41 | \$32.31 | \$41.86 | \$49.94 | \$56.36 | \$69.53 | \$78.35 | \$59.36 | \$75.81 | \$90.89 | \$104.81 | \$133.08 | \$151.46 | \$109.15 | \$142.64 | \$171.04 | \$199.60 | \$256.87 | \$293.18 | 41 |
| 42 | \$32.60 | \$42.31 | \$50.55 | \$56.97 | \$70.42 | \$79.39 | \$60.70 | \$77.31 | \$92.71 | \$107.06 | \$135.92 | \$154.75 | \$110.65 | \$144.58 | \$173.29 | \$202.29 | \$260.46 | \$297.40 | 42 |
| 43 | \$32.89 | \$42.76 | \$51.14 | \$57.71 | \$71.32 | \$80.44 | \$62.05 | \$78.79 | \$94.64 | \$109.30 | \$138.75 | \$158.04 | \$112.13 | \$146.52 | \$175.68 | \$205.14 | \$264.20 | \$301.59 | 43 |
| 44 | \$33.20 | \$43.36 | \$51.73 | \$58.47 | \$72.22 | \$81.49 | \$63.39 | \$80.29 | \$96.59 | \$111.54 | \$141.75 | \$161.47 | \$113.63 | \$148.47 | \$178.07 | \$207.98 | \$267.93 | \$305.91 | 44 |
| 45 | \$33.64 | \$43.82 | \$52.33 | \$59.06 | \$73.12 | \$82.52 | \$64.59 | \$81.79 | \$98.53 | \$113.77 | \$144.74 | \$165.07 | \$115.13 | \$150.41 | \$180.61 | \$210.82 | \$271.52 | \$310.24 | 45 |
| 46 | \$34.24 | \$44.70 | \$53.53 | \$60.40 | \$74.90 | \$84.48 | \$67.87 | \$85.97 | \$103.03 | \$118.12 | \$148.47 | \$169.40 | \$116.92 | \$152.80 | \$183.46 | \$214.25 | \$276.01 | \$315.46 | 46 |
| 47 | \$34.83 | \$45.60 | \$54.57 | \$61.77 | \$76.55 | \$86.42 | \$71.32 | \$90.31 | \$107.65 | \$122.75 | \$152.21 | \$173.73 | \$118.72 | \$155.21 | \$186.45 | \$217.68 | \$280.63 | \$320.71 | 47 |
| 48 | \$35.43 | \$46.33 | \$55.77 | \$63.11 | \$78.35 | \$88.52 | \$74.90 | \$94.93 | \$112.57 | \$127.53 | \$156.10 | \$178.23 | \$120.51 | \$157.74 | \$189.44 | \$221.28 | \$285.26 | \$326.10 | 48 |
| 49 | \$36.04 | \$47.26 | \$56.97 | \$64.44 | \$80.14 | \$90.45 | \$78.65 | \$99.73 | \$117.67 | \$132.46 | \$160.13 | \$182.85 | \$122.45 | \$160.29 | \$192.42 | \$224.86 | \$290.07 | \$331.47 | 49 |
| 50 | \$36.64 | \$48.15 | \$58.18 | \$65.79 | \$81.79 | \$92.55 | \$82.69 | \$104.81 | \$123.06 | \$137.56 | \$164.16 | \$187.64 | \$124.39 | \$162.83 | \$195.56 | \$228.46 | \$294.84 | \$337.00 | 50 |
| 51 | \$37.22 | \$49.04 | \$59.21 | \$67.29 | \$83.58 | \$94.50 | \$86.87 | \$110.19 | \$128.57 | \$142.92 | \$168.34 | \$192.42 | \$126.35 | \$165.36 | \$198.70 | \$232.20 | \$299.78 | \$342.54 | 51 |
| 52 | \$37.82 | \$49.94 | \$60.40 | \$68.62 | \$85.36 | \$96.59 | \$91.36 | \$115.87 | \$134.42 | \$148.47 | \$172.69 | \$197.36 | \$128.28 | \$168.06 | \$201.84 | \$235.93 | \$304.71 | \$348.21 | 52 |
| 53 | \$38.42 | \$50.83 | \$61.59 | \$69.97 | \$87.16 | \$98.53 | \$96.00 | \$121.72 | \$140.56 | \$154.14 | \$177.17 | \$202.44 | \$130.24 | \$170.75 | \$205.14 | \$239.82 | \$309.79 | \$354.06 | 53 |
| 54 | \$39.02 | \$51.73 | \$62.80 | \$71.32 | \$88.81 | \$100.62 | \$100.93 | \$127.83 | \$146.83 | \$160.13 | \$181.67 | \$207.69 | \$132.32 | \$173.44 | \$208.43 | \$243.72 | \$314.88 | \$359.88 | 54 |
| 55 | \$39.63 | \$52.64 | \$63.84 | \$72.67 | \$90.61 | \$102.55 | \$106.01 | \$134.42 | \$153.26 | \$166.42 | \$186.30 | \$213.06 | \$134.56 | \$176.13 | \$211.56 | \$247.59 | \$319.97 | \$365.87 | 55 |
| 56 | \$43.36 | \$57.11 | \$68.93 | \$78.51 | \$98.23 | \$111.40 | \$111.24 | \$140.99 | \$160.73 | \$174.48 | \$197.67 | \$226.05 | \$140.09 | \$183.76 | \$220.99 | \$258.95 | \$335.36 | \$383.66 | 56 |
| 57 | \$47.26 | \$61.59 | \$73.85 | \$84.34 | \$105.86 | \$120.21 | \$116.77 | \$147.87 | \$168.50 | \$182.85 | \$209.77 | \$239.97 | \$145.93 | \$191.68 | \$230.86 | \$270.91 | \$351.52 | \$402.35 | 57 |
| 58 | \$51.14 | \$66.24 | \$78.79 | \$90.16 | \$113.48 | \$128.89 | \$122.61 | \$155.21 | \$176.72 | \$191.68 | \$222.63 | \$254.62 | \$151.92 | \$200.06 | \$241.18 | \$283.48 | \$368.40 | \$421.94 | 58 |
| 59 | \$54.88 | \$70.72 | \$83.86 | \$96.00 | \$121.10 | \$137.71 | \$128.73 | \$162.83 | \$185.41 | \$200.95 | \$236.23 | \$270.16 | \$158.18 | \$208.71 | \$251.92 | \$296.48 | \$386.06 | \$442.41 | 59 |
| 60 | \$58.76 | \$75.21 | \$88.81 | \$101.82 | \$128.73 | \$146.52 | \$135.16 | \$170.90 | \$194.37 | \$210.66 | \$250.58 | \$286.77 | \$164.77 | \$217.68 | \$263.13 | \$310.24 | \$404.58 | \$463.94 | 60 |
| 61 | \$62.51 | \$79.68 | \$93.74 | \$107.65 | \$136.36 | \$155.21 | \$141.90 | \$179.27 | \$203.90 | \$220.84 | \$265.84 | \$304.41 | \$171.63 | \$227.12 | \$274.96 | \$324.61 | \$424.02 | \$486.52 | 61 |
| 62 | \$66.39 | \$84.19 | \$99.84 | \$113.63 | \$143.99 | \$164.01 | \$148.61 | \$188.09 | \$213.81 | \$231.31 | \$281.97 | \$323.25 | \$178.66 | \$236.96 | \$287.36 | \$339.55 | \$444.36 | \$510.30 | 62 |
| 63 | \$73.27 | \$93.16 | \$109.30 | \$125.75 | \$159.63 | \$181.67 | \$158.98 | \$198.55 | \$225.62 | \$244.01 | \$303.66 | \$347.92 | \$191.68 | \$253.74 | \$307.25 | \$362.27 | \$472.47 | \$541.98 | 63 |
| 64 | \$80.29 | \$101.96 | \$119.76 | \$137.86 | \$174.94 | \$199.31 | \$165.80 | \$209.63 | \$238.03 | \$257.31 | \$326.98 | \$374.37 | \$205.58 | \$271.68 | \$328.64 | \$386.49 | \$502.35 | \$575.78 | 64 |
| 65 | \$87.32 | \$110.94 | \$130.24 | \$149.95 | \$190.33 | \$216.94 | \$175.09 | \$221.28 | \$251.19 | \$271.37 | \$352.11 | \$402.94 | \$220.53 | \$290.81 | \$351.52 | \$412.36 | \$534.22 | \$611.67 | 65 |
| 66 | \$94.19 | \$119.76 | \$140.84 | \$162.06 | \$205.88 | \$234.44 | \$184.94 | \$233.53 | \$265.08 | \$286.17 | \$379.17 | \$433.60 | \$236.53 | \$311.29 | \$375.89 | \$439.88 | \$568.01 | \$649.79 | 66 |
| 67 | \$101.21 | \$128.73 | \$151.31 | \$174.19 | \$221.28 | \$252.07 | \$195.12 | \$246.39 | \$279.60 | \$302.02 | \$408.62 | \$466.49 | \$253.42 | \$333.41 | \$401.90 | \$469.18 | \$604.19 | \$690.16 | 67 |
| 68 | \$114.98 | \$146.52 | \$172.54 | \$198.25 | \$251.04 | \$285.73 | \$210.06 | \$267.78 | \$307.41 | \$335.96 | \$447.80 | \$510.30 | \$276.30 | \$364.06 | \$439.29 | \$510.74 | \$654.27 | \$746.09 | 68 |
| 69 | \$128.73 | \$164.32 | \$193.63 | \$222.18 | \$280.79 | \$319.35 | \$226.22 | \$290.95 | \$338.05 | \$373.64 | \$490.70 | \$558.28 | \$301.14 | \$397.56 | \$480.08 | \$556.04 | \$708.55 | \$806.49 | 69 |
| 70 | \$142.48 | \$182.12 | \$214.84 | \$246.10 | \$310.54 | \$353.00 | \$243.72 | \$316.07 | \$371.69 | \$415.65 | \$537.66 | \$610.76 | \$328.19 | \$434.04 | \$524.80 | \$605.39 | \$767.31 | \$871.81 | 70 |
| 71 | \$156.10 | \$199.90 | \$236.08 | \$270.16 | \$340.30 | \$386.64 | \$262.56 | \$343.44 | \$408.62 | \$462.31 | \$589.09 | \$668.18 | \$357.79 | \$473.97 | \$573.53 | \$659.04 | \$831.00 | \$942.38 | 71 |
| 72 | \$169.85 | \$217.68 | \$257.17 | \$294.11 | \$370.05 | \$420.12 | \$282.74 | \$373.04 | \$449.28 | \$514.18 | \$645.30 | \$730.83 | \$389.93 | \$517.32 | \$626.91 | \$717.66 | \$900.08 | \$1,018.47 | 72 |
| 73 | \$194.51 | \$250.58 | \$297.24 | \$338.81 | \$424.33 | \$480.85 | \$313.09 | \$414.76 | \$500.86 | \$571.60 | \$714.67 | \$808.27 | \$428.07 | \$570.11 | \$692.55 | \$790.48 | \$987.39 | \$1,115.52 | 73 |
| 74 | \$219.35 | \$283.62 | \$337.30 | \$383.52 | \$478.45 | \$541.70 | \$346.72 | \$461.24 | \$558.28 | \$635.44 | \$791.54 | \$893.95 | \$469.93 | \$628.25 | \$764.92 | \$870.63 | \$1,083.07 | \$1,221.83 | 74 |
| 75 | \$244.01 | \$316.53 | \$377.38 | \$428.07 | \$532.73 | \$602.39 | \$383.96 | \$512.83 | \$622.27 | \$706.45 | \$876.61 | \$988.75 | \$515.98 | \$692.25 | \$844.91 | \$958.84 | \$1,188.04 | \$1,338.29 | 75 |
| 76 | \$268.68 | \$349.57 | \$417.45 | \$472.76 | \$586.85 | \$663.09 | \$425.23 | \$570.26 | \$693.76 | \$785.39 | \$970.79 | \$1,093.55 | \$566.51 | \$762.83 | \$933.26 | \$1,056.02 | \$1,303.18 | \$1,465.84 | 76 |
| 77 | \$293.35 | \$382.45 | \$457.50 | \$517.46 | \$641.11 | \$723.81 | \$471.13 | \$634.08 | \$773.43 | \$873.16 | \$1,075.31 | \$1,209.27 | \$621.97 | \$840.42 | \$1,030.90 | \$1,163.22 | \$1,429.64 | \$1,605.64 | 77 |
| 78 | \$316.23 | \$412.95 | \$494.89 | \$559.34 | \$692.09 | \$780.32 | \$500.72 | \$675.51 | \$825.32 | \$931.17 | \$1,145.12 | \$1,286.12 | \$656.54 | \$889.01 | \$1,092.05 | \$1,231.40 | \$1,511.14 | \$1,694.74 | 78 |
| 79 | \$338.95 | \$443.31 | \$532.26 | \$601.34 | \$743.09 | \$836.98 | \$532.11 | \$719.76 | \$880.79 | \$993.08 | \$1,219.44 | \$1,367.92 | \$693.00 | \$940.29 | \$1,156.79 | \$1,303.61 | \$1,597.24 | \$1,788.79 | 79 |
| 80 | \$361.69 | \$473.83 | \$569.65 | \$643.20 | \$794.07 | \$893.65 | \$565.60 | \$766.85 | \$939.99 | \$1,059.16 | \$1,298.67 | \$1,454.92 | \$731.43 | \$994.57 | \$1,225.41 | \$1,380.02 | \$1,688.31 | \$1,888.05 | 80 |
| 81 | \$384.56 | \$504.32 | \$606.87 | \$685.22 | \$844 | | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|---------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 20 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$4.10 | \$5.01 | \$5.79 | \$6.41 | \$7.81 | \$8.75 | \$6.09 | \$7.57 | \$8.83 | \$10.02 | \$12.51 | \$14.19 | \$11.78 | \$14.86 | \$17.56 | \$20.25 | \$25.76 | \$29.25 | 25 |
| 26 | \$4.11 | \$5.04 | \$5.81 | \$6.46 | \$7.87 | \$8.82 | \$6.19 | \$7.69 | \$8.98 | \$10.18 | \$12.74 | \$14.47 | \$11.92 | \$15.03 | \$17.75 | \$20.49 | \$26.09 | \$29.62 | 26 |
| 27 | \$4.15 | \$5.06 | \$5.84 | \$6.51 | \$7.93 | \$8.91 | \$6.27 | \$7.79 | \$9.12 | \$10.37 | \$12.96 | \$14.72 | \$12.06 | \$15.21 | \$17.99 | \$20.74 | \$26.41 | \$30.01 | 27 |
| 28 | \$4.18 | \$5.09 | \$5.91 | \$6.55 | \$7.99 | \$8.97 | \$6.37 | \$7.90 | \$9.28 | \$10.54 | \$13.19 | \$14.95 | \$12.20 | \$15.39 | \$18.17 | \$21.01 | \$26.75 | \$30.38 | 28 |
| 29 | \$4.19 | \$5.15 | \$5.94 | \$6.61 | \$8.06 | \$9.04 | \$6.46 | \$8.02 | \$9.43 | \$10.71 | \$13.41 | \$15.22 | \$12.35 | \$15.58 | \$18.40 | \$21.26 | \$27.09 | \$30.78 | 29 |
| 30 | \$4.21 | \$5.17 | \$6.00 | \$6.66 | \$8.13 | \$9.10 | \$6.57 | \$8.17 | \$9.58 | \$10.88 | \$13.65 | \$15.49 | \$12.50 | \$15.74 | \$18.62 | \$21.52 | \$27.43 | \$31.17 | 30 |
| 31 | \$4.22 | \$5.19 | \$6.02 | \$6.72 | \$8.18 | \$9.19 | \$6.67 | \$8.31 | \$9.72 | \$11.08 | \$13.89 | \$15.75 | \$12.65 | \$15.94 | \$18.85 | \$21.78 | \$27.75 | \$31.58 | 31 |
| 32 | \$4.27 | \$5.23 | \$6.07 | \$6.75 | \$8.24 | \$9.24 | \$6.79 | \$8.44 | \$9.89 | \$11.25 | \$14.12 | \$16.06 | \$12.80 | \$16.12 | \$19.07 | \$22.04 | \$28.14 | \$31.98 | 32 |
| 33 | \$4.28 | \$5.25 | \$6.12 | \$6.80 | \$8.31 | \$9.33 | \$6.89 | \$8.57 | \$10.05 | \$11.45 | \$14.38 | \$16.34 | \$12.95 | \$16.32 | \$19.31 | \$22.33 | \$28.47 | \$32.41 | 33 |
| 34 | \$4.31 | \$5.31 | \$6.15 | \$6.86 | \$8.36 | \$9.39 | \$7.00 | \$8.69 | \$10.24 | \$11.64 | \$14.63 | \$16.62 | \$13.10 | \$16.50 | \$19.53 | \$22.59 | \$28.84 | \$32.81 | 34 |
| 35 | \$4.32 | \$5.34 | \$6.19 | \$6.90 | \$8.44 | \$9.46 | \$7.10 | \$8.84 | \$10.40 | \$11.86 | \$14.88 | \$16.92 | \$13.25 | \$16.70 | \$19.77 | \$22.88 | \$29.21 | \$33.23 | 35 |
| 36 | \$4.36 | \$5.40 | \$6.27 | \$7.00 | \$8.55 | \$9.63 | \$7.23 | \$9.04 | \$10.59 | \$12.08 | \$15.20 | \$17.28 | \$13.42 | \$16.93 | \$20.04 | \$23.19 | \$29.62 | \$33.72 | 36 |
| 37 | \$4.42 | \$5.46 | \$6.36 | \$7.08 | \$8.66 | \$9.75 | \$7.35 | \$9.21 | \$10.80 | \$12.34 | \$15.62 | \$17.63 | \$13.59 | \$17.15 | \$20.31 | \$23.50 | \$30.04 | \$34.21 | 37 |
| 38 | \$4.46 | \$5.52 | \$6.41 | \$7.16 | \$8.78 | \$9.88 | \$7.49 | \$9.38 | \$11.02 | \$12.60 | \$15.85 | \$18.02 | \$13.79 | \$17.38 | \$20.57 | \$23.83 | \$30.45 | \$34.68 | 38 |
| 39 | \$4.49 | \$5.57 | \$6.51 | \$7.26 | \$8.91 | \$10.01 | \$7.63 | \$9.57 | \$11.25 | \$12.84 | \$16.19 | \$18.40 | \$13.96 | \$17.61 | \$20.86 | \$24.15 | \$30.88 | \$35.18 | 39 |
| 40 | \$4.55 | \$5.65 | \$6.58 | \$7.35 | \$9.03 | \$10.14 | \$7.79 | \$9.77 | \$11.47 | \$13.11 | \$16.52 | \$18.79 | \$14.14 | \$17.85 | \$21.14 | \$24.48 | \$31.32 | \$35.70 | 40 |
| 41 | \$4.60 | \$5.70 | \$6.66 | \$7.46 | \$9.12 | \$10.29 | \$7.94 | \$9.96 | \$11.70 | \$13.39 | \$16.86 | \$19.20 | \$14.32 | \$18.10 | \$21.42 | \$24.82 | \$31.77 | \$36.18 | 41 |
| 42 | \$4.63 | \$5.78 | \$6.75 | \$7.55 | \$9.24 | \$10.42 | \$8.09 | \$10.14 | \$11.94 | \$13.65 | \$17.22 | \$19.61 | \$14.53 | \$18.32 | \$21.70 | \$25.17 | \$32.21 | \$36.70 | 42 |
| 43 | \$4.69 | \$5.82 | \$6.82 | \$7.62 | \$9.36 | \$10.55 | \$8.24 | \$10.33 | \$12.18 | \$13.94 | \$17.58 | \$20.01 | \$14.73 | \$18.58 | \$22.01 | \$25.50 | \$32.65 | \$37.24 | 43 |
| 44 | \$4.73 | \$5.90 | \$6.90 | \$7.72 | \$9.48 | \$10.69 | \$8.38 | \$10.55 | \$12.42 | \$14.20 | \$17.97 | \$20.45 | \$14.91 | \$18.83 | \$22.31 | \$25.86 | \$33.12 | \$37.77 | 44 |
| 45 | \$4.76 | \$5.95 | \$7.00 | \$7.81 | \$9.63 | \$10.84 | \$8.55 | \$10.74 | \$12.67 | \$14.51 | \$18.34 | \$20.89 | \$15.10 | \$19.09 | \$22.62 | \$26.21 | \$33.58 | \$38.30 | 45 |
| 46 | \$4.86 | \$6.08 | \$7.14 | \$8.00 | \$9.85 | \$11.09 | \$8.93 | \$11.21 | \$13.16 | \$14.99 | \$18.82 | \$21.42 | \$15.35 | \$19.38 | \$22.98 | \$26.64 | \$34.13 | \$38.94 | 46 |
| 47 | \$4.93 | \$6.20 | \$7.28 | \$8.18 | \$10.07 | \$11.35 | \$9.32 | \$11.68 | \$13.66 | \$15.48 | \$19.31 | \$21.98 | \$15.59 | \$19.69 | \$23.33 | \$27.07 | \$34.69 | \$39.59 | 47 |
| 48 | \$5.03 | \$6.31 | \$7.46 | \$8.36 | \$10.31 | \$11.63 | \$9.71 | \$12.19 | \$14.19 | \$15.98 | \$19.79 | \$22.53 | \$15.82 | \$20.00 | \$23.71 | \$27.50 | \$35.29 | \$40.25 | 48 |
| 49 | \$5.10 | \$6.44 | \$7.60 | \$8.54 | \$10.54 | \$11.89 | \$10.13 | \$12.71 | \$14.75 | \$16.52 | \$20.30 | \$23.12 | \$16.08 | \$20.32 | \$24.08 | \$27.95 | \$35.86 | \$40.92 | 49 |
| 50 | \$5.19 | \$6.55 | \$7.74 | \$8.71 | \$10.77 | \$12.14 | \$10.57 | \$13.27 | \$15.33 | \$17.07 | \$20.82 | \$23.72 | \$16.34 | \$20.66 | \$24.46 | \$28.40 | \$36.45 | \$41.60 | 50 |
| 51 | \$5.27 | \$6.69 | \$7.90 | \$8.91 | \$11.00 | \$12.42 | \$11.04 | \$13.83 | \$15.94 | \$17.63 | \$21.34 | \$24.33 | \$16.58 | \$20.98 | \$24.85 | \$28.86 | \$37.06 | \$42.31 | 51 |
| 52 | \$5.37 | \$6.81 | \$8.06 | \$9.08 | \$11.23 | \$12.68 | \$11.51 | \$14.43 | \$16.56 | \$18.23 | \$21.90 | \$24.95 | \$16.83 | \$21.30 | \$25.23 | \$29.33 | \$37.66 | \$43.02 | 52 |
| 53 | \$5.46 | \$6.93 | \$8.23 | \$9.24 | \$11.46 | \$12.95 | \$12.02 | \$15.04 | \$17.18 | \$18.82 | \$22.47 | \$25.60 | \$17.09 | \$21.65 | \$25.63 | \$29.79 | \$38.28 | \$43.73 | 53 |
| 54 | \$5.54 | \$7.04 | \$8.37 | \$9.43 | \$11.70 | \$13.21 | \$12.55 | \$15.69 | \$17.86 | \$19.46 | \$23.06 | \$26.25 | \$17.38 | \$21.99 | \$26.04 | \$30.27 | \$38.92 | \$44.44 | 54 |
| 55 | \$5.63 | \$7.16 | \$8.51 | \$9.63 | \$11.92 | \$13.45 | \$13.11 | \$16.36 | \$18.56 | \$20.10 | \$23.64 | \$26.93 | \$17.66 | \$22.35 | \$26.49 | \$30.78 | \$39.57 | \$45.18 | 55 |
| 56 | \$6.17 | \$7.77 | \$9.20 | \$10.40 | \$12.91 | \$14.62 | \$13.76 | \$17.15 | \$19.47 | \$21.04 | \$25.07 | \$28.58 | \$18.38 | \$23.32 | \$27.67 | \$32.21 | \$41.47 | \$47.39 | 56 |
| 57 | \$6.72 | \$8.38 | \$9.87 | \$11.14 | \$13.94 | \$15.77 | \$14.43 | \$18.00 | \$20.41 | \$22.04 | \$26.62 | \$30.34 | \$19.14 | \$24.33 | \$28.92 | \$33.70 | \$43.47 | \$49.72 | 57 |
| 58 | \$7.26 | \$9.03 | \$10.53 | \$11.92 | \$14.92 | \$16.93 | \$15.14 | \$18.87 | \$21.38 | \$23.11 | \$28.24 | \$32.21 | \$19.93 | \$25.38 | \$30.22 | \$35.26 | \$45.58 | \$52.14 | 58 |
| 59 | \$7.79 | \$9.64 | \$11.20 | \$12.69 | \$15.95 | \$18.06 | \$15.85 | \$19.77 | \$22.40 | \$24.21 | \$29.96 | \$34.21 | \$20.77 | \$26.50 | \$31.57 | \$36.91 | \$47.78 | \$54.69 | 59 |
| 60 | \$8.34 | \$10.25 | \$11.86 | \$13.45 | \$16.94 | \$19.23 | \$16.64 | \$20.71 | \$23.47 | \$25.37 | \$31.79 | \$36.31 | \$21.64 | \$27.63 | \$32.99 | \$38.61 | \$50.08 | \$57.38 | 60 |
| 61 | \$8.90 | \$10.85 | \$12.51 | \$14.25 | \$17.92 | \$20.39 | \$17.44 | \$21.75 | \$24.61 | \$26.58 | \$33.73 | \$38.56 | \$22.52 | \$28.84 | \$34.47 | \$40.39 | \$52.50 | \$60.17 | 61 |
| 62 | \$9.42 | \$11.46 | \$13.19 | \$15.02 | \$18.95 | \$21.54 | \$18.29 | \$22.78 | \$25.81 | \$27.86 | \$35.76 | \$40.92 | \$23.47 | \$30.11 | \$36.03 | \$42.27 | \$55.02 | \$63.13 | 62 |
| 63 | \$10.42 | \$12.67 | \$14.60 | \$16.64 | \$20.98 | \$23.85 | \$19.32 | \$24.05 | \$27.23 | \$30.05 | \$38.54 | \$44.06 | \$25.18 | \$32.23 | \$38.54 | \$45.11 | \$58.53 | \$67.06 | 63 |
| 64 | \$11.40 | \$13.89 | \$15.98 | \$18.23 | \$23.00 | \$26.16 | \$20.39 | \$25.37 | \$28.71 | \$32.42 | \$41.51 | \$47.41 | \$26.99 | \$34.52 | \$41.22 | \$48.13 | \$62.26 | \$71.25 | 64 |
| 65 | \$12.38 | \$15.08 | \$17.39 | \$19.82 | \$25.05 | \$28.46 | \$21.52 | \$26.77 | \$30.28 | \$34.97 | \$44.72 | \$51.05 | \$28.99 | \$36.97 | \$44.09 | \$51.35 | \$66.22 | \$75.71 | 65 |
| 66 | \$13.39 | \$16.29 | \$18.79 | \$21.43 | \$27.07 | \$30.78 | \$22.70 | \$28.26 | \$31.93 | \$37.73 | \$48.16 | \$54.95 | \$31.09 | \$39.58 | \$47.16 | \$54.80 | \$70.43 | \$80.44 | 66 |
| 67 | \$14.36 | \$17.52 | \$20.20 | \$23.03 | \$29.11 | \$33.10 | \$23.95 | \$29.80 | \$33.68 | \$40.68 | \$51.89 | \$59.15 | \$33.32 | \$42.39 | \$50.44 | \$58.48 | \$74.91 | \$85.46 | 67 |
| 68 | \$16.32 | \$19.93 | \$23.02 | \$26.21 | \$33.02 | \$37.51 | \$26.35 | \$32.92 | \$37.54 | \$44.80 | \$56.88 | \$64.75 | \$36.33 | \$46.31 | \$55.13 | \$63.69 | \$81.17 | \$92.41 | 68 |
| 69 | \$18.27 | \$22.36 | \$25.86 | \$29.38 | \$36.94 | \$41.93 | \$29.00 | \$36.38 | \$41.88 | \$49.32 | \$62.38 | \$70.87 | \$39.61 | \$50.59 | \$60.29 | \$69.37 | \$87.95 | \$99.69 | 69 |
| 70 | \$20.22 | \$24.77 | \$28.69 | \$32.55 | \$40.84 | \$46.33 | \$31.90 | \$40.17 | \$46.68 | \$54.32 | \$68.37 | \$77.57 | \$43.19 | \$55.25 | \$65.93 | \$75.54 | \$95.30 | \$108.09 | 70 |
| 71 | \$22.18 | \$27.21 | \$31.53 | \$35.73 | \$44.75 | \$50.74 | \$35.10 | \$44.36 | \$52.04 | \$59.82 | \$74.94 | \$84.92 | \$47.09 | \$60.35 | \$72.08 | \$82.29 | \$103.25 | \$116.89 | 71 |
| 72 | \$24.11 | \$29.62 | \$34.32 | \$38.89 | \$48.66 | \$55.15 | \$38.62 | \$48.98 | \$58.07 | \$65.90 | \$82.18 | \$92.93 | \$51.35 | \$65.90 | \$78.84 | \$89.65 | \$111.85 | \$126.41 | 72 |
| 73 | \$27.61 | \$34.11 | \$39.67 | \$44.80 | \$55.79 | \$63.14 | \$42.81 | \$54.47 | \$64.75 | \$73.29 | \$91.04 | \$102.82 | \$56.39 | \$72.62 | \$87.11 | \$98.76 | \$122.72 | \$138.50 | 73 |
| 74 | \$31.12 | \$38.60 | \$45.01 | \$50.70 | \$62.92 | \$71.10 | \$47.47 | \$60.61 | \$72.22 | \$81.52 | \$100.88 | \$113.76 | \$61.92 | \$80.05 | \$96.24 | \$108.80 | \$134.65 | \$151.73 | 74 |
| 75 | \$34.64 | \$43.08 | \$50.37 | \$56.61 | \$70.05 | \$79.08 | \$52.62 | \$67.43 | \$80.54 | \$90.67 | \$111.77 | \$125.85 | \$67.99 | \$88.21 | \$106.33 | \$119.88 | \$147.75 | \$166.24 | 75 |
| 76 | \$38.14 | \$47.56 | \$55.70 | \$62.52 | \$77.19 | \$87.04 | \$58.33 | \$75.02 | \$89.82 | \$100.84 | \$123.83 | \$139.25 | \$74.66 | \$97.24 | \$117.47 | \$132.08 | \$162.11 | \$182.14 | 76 |
| 77 | \$41.65 | \$52.04 | \$61.07 | \$68.41 | \$84.32 | \$95.02 | \$64.64 | \$83.46 | \$100.17 | \$112.16 | \$137.21 | \$154.06 | \$81.99 | \$107.13 | \$129.78 | \$145.49 | \$177.89 | \$199.53 | 77 |
| 78 | \$44.87 | \$56.19 | \$66.06 | \$73.96 | \$91.00 | \$102.47 | \$68.79 | \$88.97 | \$106.96 | \$119.70 | \$146.20 | \$163.92 | \$86.56 | \$113.37 | \$137.56 | \$154.08 | \$188.11 | \$210.69 | 78 |
| 79 | \$48.11 | \$60.36 | \$71.04 | \$79.51 | \$97.72 | \$109.88 | \$73.17 | \$94.88 | \$114.21 | \$127.75 | \$155.77 | \$174.45 | \$91.40 | \$119.96 | \$145.77 | \$163.19 | \$198.91 | \$222.51 | 79 |
| 80 | \$51.35 | \$64.49 | \$76.01 | \$85.06 | \$104.41 | \$117.33 | \$77.87 | \$101.15 | \$121.97 | \$136.33 | \$165.99 | \$185.64 | \$96.50 | \$126.92 | \$154.50 | \$172.82 | \$210.33 | \$234.96 | 80 |
| 81 | \$54.58 | \$68.64 | \$81.02 | \$90.61 | \$111.12 | \$124.74 | \$82.84 | \$107.82 | \$130.24 | \$145.49 | \$176.86 | \$197.55 | \$101.87 | \$134.31 | \$163.72 | \$183.04 | \$222.41 | \$248.13 | 81 |
| 82 | \$57.82 | \$72.80 | \$85.99 | \$96.15 | \$117.82 | \$132.18 | \$86.15 | \$114.97 | \$139.11 | \$155.23 | \$188.46 | \$210.22 | \$107.55 | \$142.10 | \$173.50 | \$193.85 | \$235.20 | \$262.01 | 82 |
| 83 | \$62.06 | \$78.27 | \$92.64 | \$103.57 | \$126.83 | \$142.16 | \$93.81 | \$122.55 | \$148.42 | \$165.59 | \$200.84 | \$223.86 | \$113.84 | \$150.62 | \$184.14 | \$205.68 | \$249.33 | \$277.50 | 83 |
| 84 | \$66.32 | \$83.77 | \$99.25 | \$110.99 | \$135.84 | \$152.16 | \$99.83 | \$130.60 | \$158.37 | \$176.63 | \$214.05 | \$238.37 | \$120.48 | \$159.68 | \$195.43 | \$218.20 | \$264.30 | \$293.92 | 84 |
| 85 | \$70.57 | \$89.25 | \$105.90 | \$118.38 | \$144.85 | \$162.13 | \$106.23 | \$138.18 | \$169.99 | \$188.41 | \$228.11 | \$253.94 | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 20 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$12.06 | \$14.73 | \$17.01 | \$18.88 | \$22.97 | \$25.73 | \$17.90 | \$22.22 | \$25.97 | \$29.49 | \$36.80 | \$41.73 | \$34.65 | \$43.66 | \$51.58 | \$59.53 | \$75.72 | \$85.98 | 25 |
| 26 | \$12.08 | \$14.80 | \$17.08 | \$19.01 | \$23.12 | \$25.92 | \$18.17 | \$22.55 | \$26.41 | \$29.96 | \$37.46 | \$42.48 | \$35.05 | \$44.19 | \$52.18 | \$60.27 | \$76.69 | \$87.09 | 26 |
| 27 | \$12.18 | \$14.89 | \$17.20 | \$19.14 | \$23.30 | \$26.15 | \$18.44 | \$22.91 | \$26.84 | \$30.44 | \$38.10 | \$43.22 | \$35.43 | \$44.73 | \$52.83 | \$61.02 | \$77.65 | \$88.20 | 27 |
| 28 | \$12.25 | \$14.98 | \$17.34 | \$19.26 | \$23.47 | \$26.37 | \$18.71 | \$23.25 | \$27.30 | \$30.98 | \$38.75 | \$43.99 | \$35.88 | \$45.24 | \$53.45 | \$61.75 | \$78.63 | \$89.36 | 28 |
| 29 | \$12.32 | \$15.10 | \$17.47 | \$19.46 | \$23.71 | \$26.54 | \$19.01 | \$23.62 | \$27.72 | \$31.49 | \$39.42 | \$44.78 | \$36.31 | \$45.76 | \$54.09 | \$62.51 | \$79.63 | \$90.49 | 29 |
| 30 | \$12.41 | \$15.20 | \$17.61 | \$19.58 | \$23.86 | \$26.76 | \$19.33 | \$23.99 | \$28.16 | \$32.02 | \$40.12 | \$45.56 | \$36.75 | \$46.31 | \$54.76 | \$63.25 | \$80.63 | \$91.66 | 30 |
| 31 | \$12.45 | \$15.29 | \$17.70 | \$19.71 | \$24.05 | \$26.97 | \$19.62 | \$24.41 | \$28.60 | \$32.53 | \$40.81 | \$46.34 | \$37.19 | \$46.83 | \$55.41 | \$64.03 | \$81.64 | \$92.85 | 31 |
| 32 | \$12.54 | \$15.38 | \$17.83 | \$19.84 | \$24.22 | \$27.21 | \$19.93 | \$24.78 | \$29.07 | \$33.07 | \$41.53 | \$47.17 | \$37.62 | \$47.39 | \$56.06 | \$64.82 | \$82.71 | \$94.03 | 32 |
| 33 | \$12.57 | \$15.47 | \$17.97 | \$19.98 | \$24.41 | \$27.41 | \$20.23 | \$25.19 | \$29.57 | \$33.64 | \$42.26 | \$47.99 | \$38.07 | \$47.95 | \$56.73 | \$65.59 | \$83.73 | \$95.27 | 33 |
| 34 | \$12.67 | \$15.60 | \$18.10 | \$20.15 | \$24.56 | \$27.63 | \$20.55 | \$25.58 | \$30.05 | \$34.22 | \$43.02 | \$48.84 | \$38.49 | \$48.53 | \$57.42 | \$66.40 | \$84.80 | \$96.50 | 34 |
| 35 | \$12.71 | \$15.69 | \$18.17 | \$20.28 | \$24.78 | \$27.82 | \$20.85 | \$25.92 | \$30.51 | \$34.82 | \$43.76 | \$49.72 | \$38.94 | \$49.12 | \$58.11 | \$67.23 | \$85.83 | \$97.72 | 35 |
| 36 | \$12.83 | \$15.85 | \$18.44 | \$20.55 | \$25.16 | \$28.26 | \$21.25 | \$26.54 | \$31.13 | \$35.50 | \$44.68 | \$50.77 | \$39.46 | \$49.75 | \$58.91 | \$68.16 | \$87.09 | \$99.11 | 36 |
| 37 | \$12.96 | \$16.04 | \$18.66 | \$20.82 | \$25.44 | \$28.66 | \$21.64 | \$27.07 | \$31.77 | \$36.27 | \$45.63 | \$51.87 | \$39.97 | \$50.41 | \$59.70 | \$69.07 | \$88.31 | \$100.52 | 37 |
| 38 | \$13.10 | \$16.21 | \$18.88 | \$21.07 | \$25.81 | \$29.03 | \$22.03 | \$27.59 | \$32.42 | \$37.00 | \$46.60 | \$52.94 | \$40.52 | \$51.07 | \$60.49 | \$70.04 | \$89.52 | \$101.96 | 38 |
| 39 | \$13.23 | \$16.38 | \$19.14 | \$21.33 | \$26.15 | \$29.44 | \$22.47 | \$28.12 | \$33.07 | \$37.75 | \$47.56 | \$54.09 | \$41.04 | \$51.78 | \$61.33 | \$71.01 | \$90.82 | \$103.41 | 39 |
| 40 | \$13.38 | \$16.60 | \$19.36 | \$21.64 | \$26.51 | \$29.81 | \$22.91 | \$28.70 | \$33.73 | \$38.56 | \$48.57 | \$55.24 | \$41.57 | \$52.47 | \$62.15 | \$71.95 | \$92.07 | \$104.90 | 40 |
| 41 | \$13.51 | \$16.79 | \$19.58 | \$21.90 | \$26.84 | \$30.23 | \$23.34 | \$29.26 | \$34.39 | \$39.33 | \$49.58 | \$56.42 | \$42.13 | \$53.19 | \$63.00 | \$72.97 | \$93.39 | \$106.38 | 41 |
| 42 | \$13.62 | \$16.95 | \$19.84 | \$22.18 | \$27.21 | \$30.62 | \$23.79 | \$29.81 | \$35.09 | \$40.12 | \$50.64 | \$57.64 | \$42.71 | \$53.88 | \$63.81 | \$73.98 | \$94.70 | \$107.91 | 42 |
| 43 | \$13.76 | \$17.14 | \$20.08 | \$22.43 | \$27.54 | \$31.01 | \$24.22 | \$30.38 | \$35.78 | \$40.94 | \$51.68 | \$58.87 | \$43.30 | \$54.62 | \$64.69 | \$74.99 | \$95.99 | \$109.46 | 43 |
| 44 | \$13.89 | \$17.30 | \$20.28 | \$22.69 | \$27.91 | \$31.45 | \$24.66 | \$31.01 | \$36.49 | \$41.79 | \$52.78 | \$60.14 | \$43.84 | \$55.37 | \$65.56 | \$75.99 | \$97.37 | \$111.03 | 44 |
| 45 | \$14.03 | \$17.52 | \$20.55 | \$22.97 | \$28.26 | \$31.83 | \$25.16 | \$31.58 | \$37.24 | \$42.67 | \$53.92 | \$61.39 | \$44.41 | \$56.11 | \$66.50 | \$77.03 | \$98.73 | \$112.62 | 45 |
| 46 | \$14.27 | \$17.88 | \$20.98 | \$23.52 | \$28.94 | \$32.58 | \$26.24 | \$32.93 | \$38.69 | \$44.07 | \$55.31 | \$63.00 | \$45.11 | \$56.99 | \$67.53 | \$78.31 | \$100.35 | \$114.49 | 46 |
| 47 | \$14.50 | \$18.23 | \$21.42 | \$24.05 | \$29.61 | \$33.36 | \$27.38 | \$33.35 | \$40.17 | \$45.52 | \$56.73 | \$64.61 | \$45.82 | \$57.92 | \$68.57 | \$79.59 | \$102.00 | \$116.42 | 47 |
| 48 | \$14.76 | \$18.58 | \$21.90 | \$24.56 | \$30.29 | \$34.16 | \$28.57 | \$35.84 | \$41.73 | \$47.01 | \$58.16 | \$66.26 | \$46.50 | \$58.82 | \$69.70 | \$80.85 | \$103.71 | \$118.34 | 48 |
| 49 | \$15.02 | \$18.92 | \$22.34 | \$25.11 | \$30.98 | \$34.96 | \$29.78 | \$37.37 | \$43.36 | \$48.57 | \$59.64 | \$67.98 | \$47.26 | \$59.74 | \$70.79 | \$82.17 | \$105.44 | \$120.31 | 49 |
| 50 | \$15.29 | \$19.26 | \$22.77 | \$25.62 | \$31.68 | \$35.71 | \$31.10 | \$38.98 | \$45.08 | \$50.19 | \$61.19 | \$69.72 | \$47.99 | \$60.71 | \$71.91 | \$83.48 | \$107.16 | \$122.32 | 50 |
| 51 | \$15.51 | \$19.67 | \$23.25 | \$26.15 | \$32.33 | \$36.49 | \$32.46 | \$40.65 | \$46.83 | \$51.87 | \$62.76 | \$71.52 | \$48.74 | \$61.68 | \$73.05 | \$84.85 | \$108.92 | \$124.40 | 51 |
| 52 | \$15.75 | \$20.01 | \$23.71 | \$26.66 | \$33.03 | \$37.27 | \$33.86 | \$42.39 | \$48.65 | \$53.58 | \$64.38 | \$73.37 | \$49.48 | \$62.62 | \$74.18 | \$86.22 | \$110.72 | \$126.46 | 52 |
| 53 | \$16.04 | \$20.36 | \$24.18 | \$27.21 | \$33.68 | \$38.07 | \$35.34 | \$44.24 | \$50.55 | \$55.31 | \$66.06 | \$75.25 | \$50.28 | \$63.64 | \$75.38 | \$87.60 | \$112.56 | \$128.55 | 53 |
| 54 | \$16.29 | \$20.71 | \$24.61 | \$27.72 | \$34.39 | \$38.82 | \$36.87 | \$46.13 | \$52.53 | \$57.16 | \$67.75 | \$77.18 | \$51.07 | \$64.64 | \$76.56 | \$88.98 | \$114.44 | \$130.69 | 54 |
| 55 | \$16.50 | \$21.07 | \$25.06 | \$28.26 | \$35.05 | \$39.59 | \$38.56 | \$48.08 | \$54.57 | \$59.08 | \$69.47 | \$79.13 | \$51.90 | \$65.69 | \$77.83 | \$90.49 | \$116.33 | \$132.85 | 55 |
| 56 | \$16.14 | \$22.88 | \$27.02 | \$30.51 | \$37.97 | \$42.96 | \$40.43 | \$50.41 | \$57.20 | \$61.88 | \$73.71 | \$84.00 | \$54.05 | \$68.53 | \$81.35 | \$94.70 | \$121.94 | \$139.32 | 56 |
| 57 | \$19.71 | \$24.66 | \$29.00 | \$32.77 | \$40.94 | \$46.37 | \$42.39 | \$52.87 | \$59.97 | \$64.82 | \$78.23 | \$89.19 | \$56.29 | \$71.52 | \$85.03 | \$99.08 | \$127.81 | \$146.16 | 57 |
| 58 | \$21.33 | \$26.51 | \$30.93 | \$35.05 | \$43.89 | \$49.75 | \$44.44 | \$55.44 | \$62.84 | \$67.95 | \$83.00 | \$94.70 | \$58.60 | \$74.64 | \$88.81 | \$103.68 | \$133.96 | \$153.30 | 58 |
| 59 | \$22.91 | \$28.29 | \$32.90 | \$37.33 | \$46.87 | \$53.13 | \$46.80 | \$58.11 | \$65.87 | \$71.18 | \$88.07 | \$100.52 | \$61.06 | \$77.88 | \$92.81 | \$108.48 | \$140.47 | \$160.79 | 59 |
| 60 | \$24.48 | \$30.10 | \$34.82 | \$39.59 | \$49.81 | \$56.55 | \$48.87 | \$60.94 | \$69.01 | \$74.60 | \$93.46 | \$106.74 | \$63.60 | \$81.24 | \$96.97 | \$113.51 | \$147.24 | \$169.66 | 60 |
| 61 | \$26.10 | \$31.87 | \$36.80 | \$41.88 | \$52.73 | \$59.91 | \$51.25 | \$63.90 | \$72.36 | \$78.14 | \$99.17 | \$113.32 | \$66.22 | \$84.80 | \$101.34 | \$118.78 | \$154.35 | \$176.90 | 61 |
| 62 | \$27.68 | \$33.68 | \$38.75 | \$44.15 | \$55.70 | \$63.28 | \$53.77 | \$67.01 | \$75.86 | \$81.91 | \$105.12 | \$120.31 | \$69.01 | \$88.53 | \$105.91 | \$124.30 | \$161.79 | \$185.58 | 62 |
| 63 | \$30.62 | \$37.24 | \$42.88 | \$48.87 | \$61.88 | \$70.14 | \$56.76 | \$70.69 | \$80.01 | \$88.34 | \$113.26 | \$129.50 | \$74.03 | \$94.78 | \$113.26 | \$132.61 | \$172.08 | \$197.19 | 63 |
| 64 | \$33.51 | \$40.81 | \$47.01 | \$53.58 | \$67.62 | \$76.91 | \$59.91 | \$74.60 | \$84.40 | \$95.30 | \$122.01 | \$139.40 | \$79.40 | \$101.48 | \$121.14 | \$141.52 | \$183.04 | \$209.48 | 64 |
| 65 | \$36.40 | \$44.37 | \$51.11 | \$58.29 | \$73.63 | \$83.70 | \$63.25 | \$78.69 | \$89.06 | \$102.80 | \$131.44 | \$150.04 | \$85.18 | \$108.65 | \$129.59 | \$150.98 | \$194.69 | \$222.59 | 65 |
| 66 | \$39.33 | \$47.92 | \$55.24 | \$63.03 | \$79.59 | \$90.49 | \$66.76 | \$83.03 | \$93.89 | \$110.90 | \$141.60 | \$161.54 | \$91.37 | \$116.37 | \$138.63 | \$161.07 | \$207.06 | \$236.51 | 66 |
| 67 | \$42.22 | \$51.50 | \$59.33 | \$67.72 | \$85.59 | \$97.32 | \$70.40 | \$87.64 | \$99.02 | \$119.61 | \$152.55 | \$173.88 | \$97.99 | \$124.64 | \$148.26 | \$171.91 | \$220.25 | \$251.27 | 67 |
| 68 | \$47.95 | \$58.60 | \$67.66 | \$77.03 | \$97.06 | \$110.28 | \$77.44 | \$96.80 | \$110.42 | \$131.71 | \$167.23 | \$190.36 | \$106.83 | \$136.13 | \$162.10 | \$187.25 | \$238.65 | \$271.72 | 68 |
| 69 | \$53.68 | \$65.73 | \$75.99 | \$86.38 | \$108.57 | \$123.24 | \$85.22 | \$106.93 | \$123.10 | \$145.00 | \$183.35 | \$208.36 | \$116.47 | \$148.69 | \$177.25 | \$203.93 | \$258.59 | \$293.83 | 69 |
| 70 | \$59.43 | \$72.84 | \$84.33 | \$95.70 | \$120.07 | \$136.21 | \$93.79 | \$118.09 | \$137.26 | \$159.69 | \$200.99 | \$228.06 | \$126.96 | \$162.40 | \$193.81 | \$222.11 | \$280.18 | \$317.76 | 70 |
| 71 | \$65.19 | \$79.98 | \$92.64 | \$105.03 | \$131.57 | \$149.18 | \$103.20 | \$130.38 | \$153.03 | \$175.84 | \$220.34 | \$249.65 | \$138.44 | \$177.39 | \$211.95 | \$241.96 | \$303.57 | \$343.63 | 71 |
| 72 | \$70.92 | \$87.09 | \$100.90 | \$114.36 | \$143.10 | \$162.21 | \$113.56 | \$143.97 | \$170.69 | \$193.71 | \$241.59 | \$273.21 | \$150.98 | \$193.71 | \$231.76 | \$263.57 | \$328.83 | \$371.62 | 72 |
| 73 | \$81.20 | \$100.31 | \$116.63 | \$131.71 | \$164.02 | \$185.63 | \$125.88 | \$160.18 | \$190.36 | \$215.49 | \$267.70 | \$302.29 | \$165.78 | \$213.53 | \$256.08 | \$290.38 | \$360.81 | \$407.14 | 73 |
| 74 | \$91.50 | \$113.49 | \$132.36 | \$149.09 | \$185.01 | \$209.06 | \$139.54 | \$178.18 | \$212.30 | \$239.68 | \$296.60 | \$334.44 | \$182.03 | \$235.35 | \$282.92 | \$319.90 | \$395.90 | \$446.08 | 74 |
| 75 | \$101.85 | \$126.65 | \$148.07 | \$166.44 | \$205.94 | \$232.49 | \$154.68 | \$198.23 | \$236.78 | \$266.55 | \$328.63 | \$370.01 | \$199.89 | \$259.38 | \$312.58 | \$352.44 | \$434.39 | \$488.74 | 75 |
| 76 | \$112.12 | \$139.85 | \$163.82 | \$183.78 | \$226.92 | \$255.92 | \$171.47 | \$220.51 | \$264.06 | \$296.46 | \$364.09 | \$409.38 | \$219.52 | \$285.87 | \$345.35 | \$388.27 | \$476.60 | \$535.46 | 76 |
| 77 | \$122.42 | \$153.03 | \$179.53 | \$201.15 | \$247.84 | \$279.35 | \$190.05 | \$245.37 | \$294.51 | \$329.76 | \$403.41 | \$452.91 | \$241.07 | \$314.99 | \$381.55 | \$427.72 | \$523.00 | \$586.63 | 77 |
| 78 | \$131.92 | \$165.21 | \$194.21 | \$217.46 | \$267.55 | \$301.19 | \$202.20 | \$261.61 | \$314.47 | \$351.91 | \$429.83 | \$481.95 | \$254.50 | \$333.30 | \$404.39 | \$453.00 | \$553.04 | \$619.48 | 78 |
| 79 | \$141.47 | \$177.42 | \$208.84 | \$233.75 | \$287.25 | \$323.05 | \$215.14 | \$278.89 | \$335.80 | \$375.57 | \$458.00 | \$512.88 | \$268.71 | \$352.66 | \$428.57 | \$479.78 | \$584.79 | \$654.16 | 79 |
| 80 | \$150.98 | \$189.61 | \$223.50 | \$250.09 | \$306.98 | \$344.92 | \$228.88 | \$297.36 | \$358.59 | \$400.79 | \$487.99 | \$545.78 | \$283.67 | \$373.15 | \$454.20 | \$508.10 | \$618.39 | \$690.79 | 80 |
| 81 | \$160.47 | \$201.80 | \$238.19 | \$266.39 | \$326.68 | \$366.76 | \$243.52 | \$317.02 | \$382.91 | \$427.72 | \$519.96 | \$580.75 | \$299.49 | \$394.82 | \$481.34 | \$538.10 | \$653.88 | \$729.47 | 81 |
| 82 | \$169.98 | \$214.01 | \$252.80 | \$282.68 | \$346.39 | \$388.63 | \$259.16 | \$338.03 | \$408.95 | \$456.39 | \$554.05 | \$618.08 | \$316.17 | \$417.80 | \$501.06 | \$556.93 | \$691.49 | \$770.32 | 82 |
| 83 | \$182.46 | \$230.12 | \$272.34 | \$304.48 | \$372.89 | \$417.96 | \$275.78 | \$360.26 | | | | | | | | | | | |

Certificate Form GLTCARP-06-FC

| Issue Age | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|---|----------|----------|----------|------------|----------------------------|----------|------------|------------|------------|----------------------------|------------|------------|------------|------------|------------|------------|------------|----------|
| | Comprehensive - 20 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year | Lifetime |
| 25 | \$45.23 | \$55.26 | \$63.81 | \$70.88 | \$86.19 | \$96.54 | \$67.28 | \$83.39 | \$97.54 | \$110.68 | \$138.15 | \$156.73 | \$130.10 | \$163.98 | \$193.74 | \$223.50 | \$284.36 | \$322.85 | 25 |
| 26 | \$45.40 | \$55.61 | \$64.15 | \$71.37 | \$86.83 | \$97.37 | \$68.26 | \$84.71 | \$99.18 | \$112.50 | \$140.61 | \$159.54 | \$131.57 | \$165.94 | \$196.05 | \$226.30 | \$287.97 | \$326.96 | 26 |
| 27 | \$45.73 | \$55.91 | \$64.64 | \$71.86 | \$87.48 | \$98.20 | \$69.23 | \$86.01 | \$100.83 | \$114.30 | \$143.10 | \$162.34 | \$133.05 | \$167.93 | \$198.34 | \$229.12 | \$291.59 | \$331.25 | 27 |
| 28 | \$46.05 | \$56.25 | \$65.13 | \$72.37 | \$88.15 | \$99.01 | \$70.22 | \$87.33 | \$102.48 | \$116.28 | \$145.55 | \$165.12 | \$134.70 | \$169.87 | \$200.65 | \$231.90 | \$295.23 | \$335.51 | 28 |
| 29 | \$46.21 | \$56.75 | \$65.63 | \$73.03 | \$88.97 | \$99.67 | \$71.37 | \$88.66 | \$104.10 | \$118.25 | \$148.02 | \$168.08 | \$136.35 | \$171.86 | \$203.12 | \$234.70 | \$299.00 | \$339.79 | 29 |
| 30 | \$46.54 | \$57.07 | \$66.11 | \$73.54 | \$89.64 | \$100.50 | \$72.55 | \$90.13 | \$105.75 | \$120.23 | \$150.65 | \$171.05 | \$137.98 | \$173.84 | \$205.58 | \$237.50 | \$302.79 | \$344.23 | 30 |
| 31 | \$46.71 | \$57.40 | \$66.44 | \$74.02 | \$90.29 | \$101.31 | \$73.69 | \$91.60 | \$107.40 | \$122.20 | \$153.29 | \$174.00 | \$139.62 | \$175.81 | \$208.07 | \$240.44 | \$306.58 | \$348.69 | 31 |
| 32 | \$47.04 | \$57.73 | \$66.92 | \$74.50 | \$90.96 | \$102.14 | \$74.82 | \$93.08 | \$109.21 | \$124.18 | \$155.93 | \$177.13 | \$141.27 | \$177.96 | \$210.51 | \$243.41 | \$310.51 | \$353.10 | 32 |
| 33 | \$47.20 | \$58.07 | \$67.43 | \$75.00 | \$91.60 | \$102.95 | \$75.98 | \$94.57 | \$111.02 | \$126.32 | \$158.72 | \$180.26 | \$142.91 | \$180.09 | \$212.99 | \$246.37 | \$314.46 | \$357.70 | 33 |
| 34 | \$47.54 | \$58.54 | \$67.95 | \$75.66 | \$92.25 | \$103.79 | \$77.15 | \$96.05 | \$112.81 | \$128.45 | \$161.51 | \$183.39 | \$144.55 | \$182.23 | \$215.60 | \$249.34 | \$318.40 | \$362.31 | 34 |
| 35 | \$47.70 | \$58.88 | \$68.26 | \$76.14 | \$93.08 | \$104.42 | \$78.29 | \$97.69 | \$114.65 | \$130.77 | \$164.31 | \$186.66 | \$146.23 | \$184.37 | \$218.25 | \$252.45 | \$322.34 | \$366.92 | 35 |
| 36 | \$48.20 | \$59.64 | \$69.23 | \$77.15 | \$94.40 | \$106.06 | \$79.75 | \$99.67 | \$116.92 | \$133.38 | \$167.75 | \$190.62 | \$148.19 | \$186.84 | \$221.20 | \$255.92 | \$326.96 | \$372.19 | 36 |
| 37 | \$48.69 | \$60.21 | \$70.06 | \$78.12 | \$95.56 | \$107.56 | \$81.24 | \$101.64 | \$119.22 | \$136.19 | \$171.37 | \$194.72 | \$150.16 | \$189.31 | \$224.18 | \$259.37 | \$331.56 | \$377.47 | 37 |
| 38 | \$49.17 | \$60.86 | \$70.88 | \$79.10 | \$96.88 | \$109.04 | \$82.73 | \$103.61 | \$121.72 | \$138.99 | \$175.00 | \$198.84 | \$152.12 | \$191.77 | \$227.13 | \$262.98 | \$336.17 | \$382.87 | 38 |
| 39 | \$49.68 | \$61.50 | \$71.86 | \$80.09 | \$98.20 | \$110.52 | \$84.37 | \$105.60 | \$124.18 | \$141.78 | \$178.61 | \$203.12 | \$154.10 | \$194.39 | \$230.25 | \$266.61 | \$340.96 | \$388.30 | 39 |
| 40 | \$50.16 | \$62.33 | \$72.70 | \$81.24 | \$99.50 | \$112.00 | \$86.01 | \$107.71 | \$126.64 | \$144.74 | \$182.38 | \$207.38 | \$156.09 | \$197.03 | \$233.39 | \$270.22 | \$345.71 | \$393.90 | 40 |
| 41 | \$50.66 | \$63.00 | \$73.54 | \$82.24 | \$100.83 | \$113.49 | \$87.65 | \$109.87 | \$129.11 | \$147.70 | \$186.19 | \$211.84 | \$158.21 | \$199.66 | \$236.51 | \$273.99 | \$350.64 | \$399.50 | 41 |
| 42 | \$51.15 | \$63.64 | \$74.50 | \$83.23 | \$102.14 | \$114.96 | \$89.32 | \$112.00 | \$131.74 | \$150.65 | \$190.11 | \$216.45 | \$160.35 | \$202.30 | \$239.62 | \$277.79 | \$355.58 | \$405.24 | 42 |
| 43 | \$51.65 | \$64.32 | \$75.33 | \$84.21 | \$103.44 | \$116.45 | \$90.96 | \$114.14 | \$134.38 | \$153.77 | \$194.07 | \$221.05 | \$162.50 | \$205.10 | \$242.92 | \$281.56 | \$360.50 | \$411.00 | 43 |
| 44 | \$52.14 | \$64.97 | \$76.14 | \$85.20 | \$104.76 | \$118.10 | \$92.61 | \$116.45 | \$137.01 | \$156.90 | \$198.18 | \$225.81 | \$164.64 | \$207.90 | \$246.21 | \$285.34 | \$365.62 | \$416.93 | 44 |
| 45 | \$52.64 | \$65.80 | \$77.15 | \$86.19 | \$106.08 | \$119.57 | \$94.40 | \$118.59 | \$139.79 | \$160.19 | \$202.46 | \$230.59 | \$166.78 | \$210.67 | \$249.67 | \$289.29 | \$370.70 | \$422.84 | 45 |
| 46 | \$53.61 | \$67.08 | \$78.78 | \$88.32 | \$108.72 | \$122.36 | \$98.51 | \$123.67 | \$145.21 | \$165.45 | \$207.72 | \$236.51 | \$169.40 | \$213.96 | \$253.61 | \$294.06 | \$376.79 | \$429.92 | 46 |
| 47 | \$54.43 | \$68.41 | \$80.43 | \$90.29 | \$111.18 | \$125.31 | \$102.80 | \$128.94 | \$150.81 | \$170.89 | \$212.99 | \$242.58 | \$172.04 | \$217.44 | \$257.57 | \$298.85 | \$383.03 | \$437.14 | 47 |
| 48 | \$55.42 | \$69.73 | \$82.24 | \$92.25 | \$113.82 | \$128.27 | \$107.23 | \$134.53 | \$156.73 | \$176.48 | \$218.41 | \$248.84 | \$174.65 | \$220.89 | \$261.68 | \$303.61 | \$389.47 | \$444.39 | 48 |
| 49 | \$56.42 | \$71.05 | \$83.86 | \$94.25 | \$116.28 | \$131.25 | \$111.84 | \$140.28 | \$162.82 | \$182.38 | \$223.99 | \$255.26 | \$177.45 | \$224.35 | \$265.79 | \$308.54 | \$395.87 | \$451.79 | 49 |
| 50 | \$57.40 | \$72.37 | \$85.54 | \$96.21 | \$118.91 | \$134.06 | \$116.77 | \$146.39 | \$169.25 | \$188.49 | \$229.77 | \$261.83 | \$180.26 | \$227.94 | \$270.06 | \$313.48 | \$402.46 | \$459.36 | 50 |
| 51 | \$58.22 | \$73.84 | \$87.33 | \$98.20 | \$121.39 | \$137.01 | \$121.87 | \$152.63 | \$175.81 | \$194.72 | \$235.68 | \$268.58 | \$183.06 | \$231.56 | \$274.34 | \$318.56 | \$409.01 | \$467.08 | 51 |
| 52 | \$59.19 | \$75.16 | \$88.97 | \$100.16 | \$124.00 | \$139.98 | \$127.14 | \$159.21 | \$182.72 | \$201.14 | \$241.77 | \$275.48 | \$185.85 | \$235.19 | \$278.61 | \$323.68 | \$415.77 | \$474.80 | 52 |
| 53 | \$60.21 | \$76.48 | \$90.77 | \$102.14 | \$126.48 | \$142.91 | \$132.73 | \$166.11 | \$189.79 | \$207.72 | \$248.02 | \$282.56 | \$188.79 | \$238.98 | \$283.04 | \$328.94 | \$422.68 | \$482.69 | 53 |
| 54 | \$61.19 | \$77.79 | \$92.41 | \$104.10 | \$129.11 | \$145.71 | \$138.50 | \$173.18 | \$197.20 | \$214.63 | \$254.44 | \$289.78 | \$191.77 | \$242.76 | \$287.50 | \$334.19 | \$429.76 | \$490.77 | 54 |
| 55 | \$62.00 | \$79.10 | \$94.09 | \$106.08 | \$131.57 | \$148.68 | \$144.74 | \$180.58 | \$204.93 | \$221.86 | \$260.84 | \$297.18 | \$194.89 | \$246.71 | \$292.25 | \$339.79 | \$436.81 | \$498.81 | 55 |
| 56 | \$68.10 | \$85.86 | \$101.48 | \$114.65 | \$142.60 | \$161.33 | \$151.81 | \$189.31 | \$214.79 | \$232.40 | \$276.79 | \$315.45 | \$202.94 | \$257.40 | \$305.40 | \$355.58 | \$457.88 | \$523.17 | 56 |
| 57 | \$74.02 | \$92.61 | \$108.88 | \$123.02 | \$153.77 | \$174.16 | \$159.21 | \$198.52 | \$225.16 | \$243.41 | \$293.74 | \$334.85 | \$211.34 | \$268.58 | \$319.23 | \$372.02 | \$479.92 | \$548.81 | 57 |
| 58 | \$80.01 | \$99.50 | \$116.11 | \$131.57 | \$164.79 | \$186.84 | \$166.95 | \$208.23 | \$235.99 | \$255.09 | \$311.66 | \$355.58 | \$220.07 | \$280.24 | \$333.54 | \$389.29 | \$503.10 | \$575.62 | 58 |
| 59 | \$86.01 | \$106.25 | \$123.52 | \$140.13 | \$175.97 | \$199.51 | \$175.00 | \$218.25 | \$247.35 | \$267.26 | \$330.73 | \$377.47 | \$229.27 | \$292.42 | \$348.49 | \$407.39 | \$527.45 | \$603.76 | 59 |
| 60 | \$91.94 | \$112.99 | \$130.77 | \$148.68 | \$186.98 | \$212.33 | \$183.55 | \$228.78 | \$259.19 | \$280.08 | \$350.98 | \$400.79 | \$238.80 | \$305.09 | \$364.13 | \$426.31 | \$552.94 | \$633.36 | 60 |
| 61 | \$98.02 | \$119.74 | \$138.15 | \$157.21 | \$198.00 | \$224.98 | \$192.43 | \$239.95 | \$271.69 | \$293.41 | \$372.36 | \$425.47 | \$248.65 | \$318.40 | \$380.58 | \$446.02 | \$571.59 | \$664.28 | 61 |
| 62 | \$103.95 | \$126.48 | \$145.55 | \$165.78 | \$209.20 | \$237.66 | \$201.96 | \$251.64 | \$284.85 | \$307.56 | \$394.72 | \$451.79 | \$259.19 | \$332.38 | \$397.69 | \$466.76 | \$607.54 | \$696.83 | 62 |
| 63 | \$114.96 | \$139.79 | \$161.02 | \$183.55 | \$231.56 | \$263.31 | \$213.16 | \$265.45 | \$300.48 | \$331.75 | \$425.30 | \$486.32 | \$277.95 | \$355.91 | \$425.30 | \$498.00 | \$646.17 | \$740.41 | 63 |
| 64 | \$125.83 | \$153.29 | \$176.48 | \$201.14 | \$253.95 | \$288.82 | \$224.98 | \$280.08 | \$316.91 | \$357.89 | \$458.19 | \$523.48 | \$298.19 | \$381.07 | \$454.93 | \$531.39 | \$687.30 | \$786.62 | 64 |
| 65 | \$136.65 | \$166.61 | \$191.93 | \$218.89 | \$276.46 | \$314.30 | \$237.50 | \$295.55 | \$334.35 | \$386.00 | \$493.56 | \$563.46 | \$319.89 | \$408.03 | \$486.65 | \$566.92 | \$731.05 | \$835.82 | 65 |
| 66 | \$147.70 | \$179.94 | \$207.38 | \$236.68 | \$298.85 | \$339.79 | \$250.66 | \$311.83 | \$352.62 | \$416.43 | \$531.71 | \$606.56 | \$343.07 | \$436.98 | \$520.54 | \$604.91 | \$777.59 | \$888.12 | 66 |
| 67 | \$158.54 | \$193.40 | \$222.86 | \$254.27 | \$321.37 | \$365.43 | \$264.30 | \$329.10 | \$371.86 | \$449.15 | \$572.83 | \$652.93 | \$367.92 | \$468.06 | \$556.71 | \$645.54 | \$827.10 | \$943.54 | 67 |
| 68 | \$180.09 | \$220.07 | \$254.10 | \$289.29 | \$364.46 | \$414.14 | \$290.77 | \$363.47 | \$414.62 | \$494.55 | \$627.95 | \$714.77 | \$401.14 | \$511.15 | \$608.70 | \$703.10 | \$896.17 | \$1,020.34 | 68 |
| 69 | \$201.65 | \$246.86 | \$285.34 | \$324.32 | \$407.73 | \$462.81 | \$320.05 | \$401.47 | \$462.31 | \$544.53 | \$688.45 | \$782.36 | \$437.32 | \$558.37 | \$665.60 | \$765.73 | \$971.00 | \$1,103.39 | 69 |
| 70 | \$223.17 | \$273.53 | \$316.60 | \$359.35 | \$450.81 | \$511.48 | \$352.13 | \$443.39 | \$515.44 | \$599.64 | \$754.74 | \$856.36 | \$476.81 | \$609.84 | \$727.76 | \$834.00 | \$1,052.08 | \$1,193.20 | 70 |
| 71 | \$244.74 | \$300.32 | \$347.85 | \$394.38 | \$494.04 | \$560.15 | \$387.48 | \$489.61 | \$574.64 | \$660.34 | \$827.42 | \$937.46 | \$519.88 | \$666.08 | \$795.85 | \$908.50 | \$1,139.91 | \$1,290.39 | 71 |
| 72 | \$266.27 | \$326.96 | \$378.94 | \$429.42 | \$537.33 | \$609.02 | \$426.47 | \$540.60 | \$640.93 | \$727.43 | \$907.21 | \$1,025.95 | \$566.92 | \$727.43 | \$870.35 | \$989.76 | \$1,234.81 | \$1,395.48 | 72 |
| 73 | \$304.92 | \$376.63 | \$437.99 | \$494.55 | \$615.92 | \$697.03 | \$472.67 | \$601.45 | \$714.77 | \$809.17 | \$1,005.21 | \$1,135.15 | \$622.51 | \$801.77 | \$961.63 | \$1,090.42 | \$1,354.87 | \$1,528.87 | 73 |
| 74 | \$343.56 | \$426.15 | \$497.01 | \$559.85 | \$694.69 | \$784.99 | \$523.97 | \$669.04 | \$797.16 | \$899.95 | \$1,113.76 | \$1,255.85 | \$683.52 | \$883.67 | \$1,062.45 | \$1,201.26 | \$1,486.61 | \$1,675.08 | 74 |
| 75 | \$382.39 | \$475.64 | \$556.06 | \$624.97 | \$773.31 | \$872.98 | \$580.89 | \$744.37 | \$889.10 | \$1,000.93 | \$1,233.98 | \$1,389.41 | \$750.64 | \$973.96 | \$1,173.78 | \$1,323.45 | \$1,631.19 | \$1,835.28 | 75 |
| 76 | \$421.03 | \$525.14 | \$615.11 | \$690.10 | \$852.09 | \$960.98 | \$643.87 | \$828.09 | \$991.56 | \$1,113.27 | \$1,367.20 | \$1,537.26 | \$824.30 | \$1,073.47 | \$1,296.80 | \$1,458.00 | \$1,789.71 | \$2,010.76 | 76 |
| 77 | \$459.68 | \$574.64 | \$674.14 | \$755.40 | \$930.71 | \$1,048.95 | \$713.61 | \$921.34 | \$1,105.86 | \$1,238.26 | \$1,514.89 | \$1,700.74 | \$905.21 | \$1,182.84 | \$1,432.83 | \$1,606.18 | \$1,963.87 | \$2,202.85 | 77 |
| 78 | \$495.36 | \$620.37 | \$729.25 | \$816.59 | \$1,004.71 | \$1,131.02 | \$759.34 | \$982.36 | \$1,180.85 | \$1,321.47 | \$1,614.06 | \$1,809.76 | \$955.69 | \$1,251.58 | \$1,518.51 | \$1,701.08 | \$2,076.70 | \$2,326.20 | 78 |
| 79 | \$531.22 | \$666.25 | \$784.18 | \$877.75 | \$1,078.72 | \$1,213.09 | \$807.84 | \$1,047.32 | \$1,260.95 | \$1,410.30 | \$1,719.82 | \$1,925.88 | \$1,008.99 | \$1,324.26 | \$1,609.29 | \$1,801.56 | \$2,195.94 | \$2,456.44 | 79 |
| 80 | \$566.92 | \$711.96 | \$839.27 | \$939.09 | \$1,152.75 | \$1,295.16 | \$859.51 | \$1,116.57 | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|-----------|----------|----------|----------|
| | Comprehensive - 20 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year | Lifetime |
| 25 | \$4.79 | \$5.79 | \$6.61 | \$7.30 | \$8.84 | \$9.91 | \$6.96 | \$8.57 | \$9.93 | \$11.23 | \$13.98 | \$15.93 | \$13.06 | \$16.28 | \$19.09 | \$21.91 | \$27.75 | \$31.47 | 25 |
| 26 | \$4.82 | \$5.82 | \$6.66 | \$7.35 | \$8.93 | \$9.99 | \$7.05 | \$8.69 | \$10.11 | \$11.42 | \$14.20 | \$16.20 | \$13.21 | \$16.48 | \$19.32 | \$22.19 | \$28.12 | \$31.87 | 26 |
| 27 | \$4.83 | \$5.84 | \$6.72 | \$7.43 | \$8.99 | \$10.07 | \$7.16 | \$8.83 | \$10.27 | \$11.63 | \$14.47 | \$16.48 | \$13.35 | \$16.68 | \$19.55 | \$22.46 | \$28.46 | \$32.31 | 27 |
| 28 | \$4.86 | \$5.91 | \$6.77 | \$7.48 | \$9.06 | \$10.14 | \$7.27 | \$8.97 | \$10.43 | \$11.81 | \$14.72 | \$16.78 | \$13.52 | \$16.86 | \$19.79 | \$22.73 | \$28.83 | \$32.74 | 28 |
| 29 | \$4.88 | \$5.93 | \$6.81 | \$7.54 | \$9.12 | \$10.25 | \$7.39 | \$9.10 | \$10.59 | \$12.01 | \$14.95 | \$17.06 | \$13.67 | \$17.06 | \$20.01 | \$23.00 | \$29.18 | \$33.13 | 29 |
| 30 | \$4.92 | \$5.96 | \$6.86 | \$7.59 | \$9.21 | \$10.31 | \$7.49 | \$9.24 | \$10.75 | \$12.20 | \$15.21 | \$17.37 | \$13.84 | \$17.28 | \$20.27 | \$23.28 | \$29.55 | \$33.56 | 30 |
| 31 | \$4.93 | \$6.01 | \$6.90 | \$7.63 | \$9.28 | \$10.41 | \$7.61 | \$9.39 | \$10.93 | \$12.42 | \$15.48 | \$17.66 | \$14.00 | \$17.47 | \$20.49 | \$23.56 | \$29.93 | \$33.99 | 31 |
| 32 | \$4.96 | \$6.06 | \$6.94 | \$7.70 | \$9.34 | \$10.47 | \$7.73 | \$9.56 | \$11.12 | \$12.62 | \$15.74 | \$17.99 | \$14.17 | \$17.69 | \$20.72 | \$23.85 | \$30.29 | \$34.43 | 32 |
| 33 | \$4.99 | \$6.08 | \$7.00 | \$7.74 | \$9.42 | \$10.56 | \$7.85 | \$9.70 | \$11.29 | \$12.83 | \$16.02 | \$18.28 | \$14.32 | \$17.89 | \$21.00 | \$24.15 | \$30.70 | \$34.88 | 33 |
| 34 | \$5.03 | \$6.13 | \$7.04 | \$7.81 | \$9.48 | \$10.64 | \$7.98 | \$9.85 | \$11.47 | \$13.05 | \$16.29 | \$18.59 | \$14.50 | \$18.12 | \$21.25 | \$24.45 | \$31.09 | \$35.32 | 34 |
| 35 | \$5.05 | \$6.15 | \$7.10 | \$7.85 | \$9.56 | \$10.73 | \$8.09 | \$10.01 | \$11.66 | \$13.26 | \$16.58 | \$18.91 | \$14.67 | \$18.30 | \$21.51 | \$24.75 | \$31.46 | \$35.78 | 35 |
| 36 | \$5.09 | \$6.24 | \$7.17 | \$7.95 | \$9.69 | \$10.87 | \$8.24 | \$10.21 | \$11.90 | \$13.52 | \$16.93 | \$19.32 | \$14.87 | \$18.56 | \$21.78 | \$25.08 | \$31.91 | \$36.30 | 36 |
| 37 | \$5.15 | \$6.30 | \$7.27 | \$8.06 | \$9.82 | \$11.02 | \$8.38 | \$10.41 | \$12.14 | \$13.81 | \$17.29 | \$19.71 | \$15.05 | \$18.82 | \$22.07 | \$25.43 | \$32.35 | \$36.81 | 37 |
| 38 | \$5.19 | \$6.38 | \$7.35 | \$8.17 | \$9.96 | \$11.20 | \$8.55 | \$10.60 | \$12.38 | \$14.08 | \$17.63 | \$20.13 | \$15.26 | \$19.07 | \$22.37 | \$25.77 | \$32.81 | \$37.35 | 38 |
| 39 | \$5.24 | \$6.45 | \$7.46 | \$8.27 | \$10.09 | \$11.34 | \$8.71 | \$10.81 | \$12.62 | \$14.36 | \$18.02 | \$20.55 | \$15.47 | \$19.33 | \$22.66 | \$26.13 | \$33.28 | \$37.87 | 39 |
| 40 | \$5.31 | \$6.51 | \$7.55 | \$8.37 | \$10.24 | \$11.48 | \$8.90 | \$11.02 | \$12.86 | \$14.65 | \$18.38 | \$20.98 | \$15.68 | \$19.58 | \$22.99 | \$26.50 | \$33.76 | \$38.42 | 40 |
| 41 | \$5.36 | \$6.58 | \$7.62 | \$8.48 | \$10.38 | \$11.65 | \$9.05 | \$11.23 | \$13.13 | \$14.95 | \$18.78 | \$21.42 | \$15.88 | \$19.84 | \$23.30 | \$26.84 | \$34.24 | \$38.96 | 41 |
| 42 | \$5.41 | \$6.66 | \$7.73 | \$8.60 | \$10.52 | \$11.80 | \$9.21 | \$11.46 | \$13.39 | \$15.26 | \$19.18 | \$21.88 | \$16.09 | \$20.12 | \$23.62 | \$27.23 | \$34.71 | \$39.51 | 42 |
| 43 | \$5.46 | \$6.74 | \$7.83 | \$8.69 | \$10.64 | \$11.95 | \$9.38 | \$11.68 | \$13.65 | \$15.58 | \$19.58 | \$22.34 | \$16.29 | \$20.39 | \$23.94 | \$27.59 | \$35.20 | \$40.07 | 43 |
| 44 | \$5.52 | \$6.81 | \$7.90 | \$8.81 | \$10.77 | \$12.09 | \$9.57 | \$11.90 | \$13.92 | \$15.88 | \$19.99 | \$22.79 | \$16.52 | \$20.66 | \$24.24 | \$27.97 | \$35.71 | \$40.65 | 44 |
| 45 | \$5.56 | \$6.89 | \$8.00 | \$8.92 | \$10.91 | \$12.25 | \$9.75 | \$12.12 | \$14.19 | \$16.21 | \$20.43 | \$23.28 | \$16.74 | \$20.94 | \$24.59 | \$28.35 | \$36.19 | \$41.25 | 45 |
| 46 | \$5.67 | \$7.02 | \$8.18 | \$9.10 | \$11.15 | \$12.56 | \$10.12 | \$12.60 | \$14.71 | \$16.69 | \$20.96 | \$23.87 | \$17.02 | \$21.26 | \$24.96 | \$28.83 | \$36.80 | \$41.93 | 46 |
| 47 | \$5.76 | \$7.15 | \$8.36 | \$9.32 | \$11.42 | \$12.85 | \$10.48 | \$13.08 | \$15.21 | \$17.17 | \$21.49 | \$24.49 | \$17.29 | \$21.62 | \$25.37 | \$29.29 | \$37.40 | \$42.63 | 47 |
| 48 | \$5.84 | \$7.29 | \$8.51 | \$9.53 | \$11.68 | \$13.16 | \$10.87 | \$13.55 | \$15.74 | \$17.69 | \$22.03 | \$25.14 | \$17.56 | \$21.93 | \$25.77 | \$29.77 | \$38.02 | \$43.34 | 48 |
| 49 | \$5.95 | \$7.45 | \$8.69 | \$9.71 | \$11.95 | \$13.44 | \$11.28 | \$14.08 | \$16.29 | \$18.19 | \$22.61 | \$25.76 | \$17.83 | \$22.30 | \$26.18 | \$30.24 | \$38.63 | \$44.06 | 49 |
| 50 | \$6.07 | \$7.59 | \$8.90 | \$9.92 | \$12.20 | \$13.76 | \$11.70 | \$14.62 | \$16.86 | \$18.74 | \$23.19 | \$26.41 | \$18.13 | \$22.64 | \$26.62 | \$30.73 | \$39.29 | \$44.79 | 50 |
| 51 | \$6.15 | \$7.72 | \$9.06 | \$10.13 | \$12.47 | \$14.05 | \$12.12 | \$15.17 | \$17.46 | \$19.31 | \$23.79 | \$27.09 | \$18.40 | \$23.00 | \$27.02 | \$31.23 | \$39.94 | \$45.53 | 51 |
| 52 | \$6.26 | \$7.87 | \$9.23 | \$10.32 | \$12.74 | \$14.34 | \$12.60 | \$15.74 | \$18.06 | \$19.86 | \$24.40 | \$27.79 | \$18.68 | \$23.36 | \$27.46 | \$31.72 | \$40.61 | \$46.30 | 52 |
| 53 | \$6.37 | \$8.00 | \$9.42 | \$10.54 | \$12.98 | \$14.65 | \$13.08 | \$16.35 | \$18.72 | \$20.45 | \$25.03 | \$28.48 | \$18.98 | \$23.73 | \$27.90 | \$32.26 | \$41.27 | \$47.07 | 53 |
| 54 | \$6.45 | \$8.14 | \$9.59 | \$10.74 | \$13.27 | \$14.95 | \$13.55 | \$16.96 | \$19.37 | \$21.07 | \$25.64 | \$29.24 | \$19.26 | \$24.10 | \$28.33 | \$32.78 | \$41.97 | \$47.84 | 54 |
| 55 | \$6.55 | \$8.29 | \$9.78 | \$10.93 | \$13.52 | \$15.26 | \$14.08 | \$17.63 | \$20.04 | \$21.73 | \$26.27 | \$29.99 | \$19.58 | \$24.49 | \$28.80 | \$33.31 | \$42.64 | \$48.64 | 55 |
| 56 | \$7.18 | \$8.98 | \$10.54 | \$11.83 | \$14.65 | \$16.56 | \$14.76 | \$18.49 | \$21.00 | \$22.84 | \$27.90 | \$31.83 | \$20.39 | \$25.56 | \$30.10 | \$34.86 | \$44.69 | \$51.04 | 56 |
| 57 | \$7.83 | \$9.70 | \$11.29 | \$12.71 | \$15.80 | \$17.86 | \$15.48 | \$19.38 | \$22.99 | \$24.00 | \$29.60 | \$33.80 | \$21.24 | \$26.69 | \$31.45 | \$36.49 | \$46.86 | \$53.52 | 57 |
| 58 | \$8.47 | \$10.41 | \$12.06 | \$13.57 | \$16.93 | \$19.16 | \$16.23 | \$20.32 | \$23.03 | \$25.27 | \$31.41 | \$35.89 | \$22.10 | \$27.85 | \$32.88 | \$38.18 | \$49.13 | \$56.16 | 58 |
| 59 | \$9.09 | \$11.12 | \$12.82 | \$14.48 | \$18.06 | \$20.46 | \$17.02 | \$21.30 | \$24.12 | \$26.57 | \$33.30 | \$38.09 | \$23.03 | \$29.05 | \$34.35 | \$39.95 | \$51.49 | \$58.89 | 59 |
| 60 | \$9.72 | \$11.81 | \$13.56 | \$15.35 | \$19.21 | \$21.78 | \$17.83 | \$22.34 | \$25.29 | \$27.94 | \$35.32 | \$40.43 | \$23.98 | \$30.33 | \$35.89 | \$41.82 | \$53.98 | \$61.78 | 60 |
| 61 | \$10.37 | \$12.54 | \$14.32 | \$16.23 | \$20.35 | \$23.08 | \$18.71 | \$23.40 | \$26.50 | \$29.38 | \$37.49 | \$42.92 | \$25.00 | \$31.65 | \$37.60 | \$45.76 | \$56.58 | \$64.78 | 61 |
| 62 | \$11.00 | \$13.23 | \$15.08 | \$17.11 | \$21.49 | \$24.40 | \$19.60 | \$24.52 | \$27.75 | \$30.83 | \$39.78 | \$45.56 | \$26.02 | \$33.02 | \$39.18 | \$47.76 | \$59.31 | \$67.96 | 62 |
| 63 | \$12.14 | \$14.63 | \$16.70 | \$18.94 | \$23.80 | \$28.99 | \$20.67 | \$25.86 | \$29.79 | \$33.39 | \$42.83 | \$49.03 | \$27.91 | \$35.34 | \$41.90 | \$48.84 | \$63.11 | \$72.20 | 63 |
| 64 | \$13.29 | \$16.04 | \$18.30 | \$20.77 | \$26.09 | \$29.62 | \$21.79 | \$27.26 | \$31.97 | \$36.05 | \$46.15 | \$52.77 | \$29.93 | \$37.86 | \$44.84 | \$52.12 | \$67.12 | \$76.70 | 64 |
| 65 | \$14.47 | \$17.44 | \$19.92 | \$22.59 | \$28.40 | \$32.23 | \$22.99 | \$28.75 | \$34.31 | \$38.92 | \$49.71 | \$56.78 | \$32.11 | \$40.54 | \$47.94 | \$55.61 | \$71.38 | \$81.51 | 65 |
| 66 | \$15.60 | \$18.83 | \$21.54 | \$24.42 | \$30.71 | \$34.86 | \$24.24 | \$30.33 | \$36.81 | \$42.02 | \$53.53 | \$61.12 | \$34.43 | \$43.42 | \$51.28 | \$59.31 | \$75.94 | \$86.59 | 66 |
| 67 | \$16.78 | \$20.23 | \$23.13 | \$26.25 | \$33.01 | \$37.49 | \$25.60 | \$31.97 | \$39.49 | \$45.39 | \$57.68 | \$65.80 | \$36.94 | \$46.46 | \$54.84 | \$63.28 | \$80.75 | \$92.00 | 67 |
| 68 | \$19.03 | \$23.03 | \$26.37 | \$29.84 | \$37.42 | \$42.47 | \$28.52 | \$35.65 | \$43.63 | \$49.96 | \$63.23 | \$71.98 | \$40.26 | \$50.77 | \$59.97 | \$68.94 | \$87.48 | \$99.50 | 68 |
| 69 | \$21.30 | \$25.84 | \$29.61 | \$33.48 | \$41.88 | \$47.48 | \$31.77 | \$39.78 | \$48.17 | \$55.01 | \$69.31 | \$78.77 | \$43.90 | \$55.43 | \$65.56 | \$75.09 | \$94.79 | \$107.60 | 69 |
| 70 | \$23.58 | \$28.62 | \$32.87 | \$37.09 | \$46.32 | \$52.47 | \$35.38 | \$44.36 | \$53.23 | \$60.58 | \$75.97 | \$86.19 | \$47.86 | \$60.53 | \$71.68 | \$81.79 | \$102.70 | \$116.36 | 70 |
| 71 | \$25.87 | \$31.43 | \$36.07 | \$40.70 | \$50.77 | \$57.46 | \$39.42 | \$49.46 | \$58.81 | \$66.70 | \$83.26 | \$94.29 | \$52.17 | \$66.13 | \$78.39 | \$89.09 | \$111.28 | \$125.84 | 71 |
| 72 | \$28.14 | \$34.23 | \$39.31 | \$44.30 | \$55.20 | \$62.46 | \$43.92 | \$55.14 | \$64.97 | \$73.43 | \$91.26 | \$103.20 | \$56.90 | \$72.23 | \$85.75 | \$97.02 | \$120.54 | \$136.05 | 72 |
| 73 | \$32.22 | \$39.41 | \$45.46 | \$51.05 | \$63.27 | \$71.50 | \$48.69 | \$61.34 | \$72.44 | \$81.64 | \$101.05 | \$114.10 | \$62.51 | \$79.60 | \$94.72 | \$106.89 | \$132.28 | \$149.07 | 73 |
| 74 | \$36.31 | \$44.56 | \$51.57 | \$57.78 | \$71.36 | \$80.49 | \$53.94 | \$68.22 | \$80.74 | \$90.75 | \$111.90 | \$126.17 | \$68.63 | \$87.74 | \$104.64 | \$117.77 | \$145.12 | \$163.32 | 74 |
| 75 | \$40.39 | \$49.75 | \$57.70 | \$64.50 | \$79.44 | \$89.53 | \$59.77 | \$75.87 | \$90.01 | \$100.89 | \$123.93 | \$139.49 | \$75.35 | \$96.69 | \$115.60 | \$129.73 | \$159.24 | \$178.93 | 75 |
| 76 | \$44.50 | \$54.95 | \$63.81 | \$71.23 | \$87.52 | \$98.57 | \$66.25 | \$84.37 | \$100.35 | \$112.17 | \$137.24 | \$154.24 | \$82.74 | \$106.57 | \$127.72 | \$142.95 | \$174.71 | \$196.04 | 76 |
| 77 | \$48.57 | \$60.13 | \$69.95 | \$77.96 | \$95.60 | \$107.58 | \$73.41 | \$93.84 | \$111.88 | \$124.72 | \$151.98 | \$170.58 | \$90.86 | \$117.45 | \$141.12 | \$157.47 | \$191.74 | \$214.79 | 77 |
| 78 | \$52.35 | \$64.90 | \$75.66 | \$84.28 | \$103.21 | \$116.02 | \$78.06 | \$99.98 | \$119.39 | \$132.99 | \$161.81 | \$181.36 | \$95.92 | \$124.28 | \$149.56 | \$166.78 | \$202.74 | \$226.82 | 78 |
| 79 | \$56.12 | \$69.71 | \$81.38 | \$90.60 | \$110.81 | \$124.42 | \$83.01 | \$106.55 | \$127.40 | \$141.81 | \$172.27 | \$192.83 | \$101.28 | \$131.51 | \$158.49 | \$176.64 | \$214.39 | \$239.53 | 79 |
| 80 | \$59.88 | \$74.49 | \$87.09 | \$96.92 | \$118.40 | \$132.85 | \$88.28 | \$113.52 | \$135.96 | \$151.23 | \$183.41 | \$205.01 | \$106.93 | \$139.14 | \$167.97 | \$187.08 | \$226.71 | \$252.93 | 80 |
| 81 | \$63.66 | \$79.28 | \$92.79 | \$103.24 | \$126.03 | \$141.25 | \$93.86 | \$120.97 | \$145.08 | \$161.25 | \$195.28 | \$217.99 | \$112.88 | \$147.22 | \$178.00 | \$198.14 | \$239.72 | \$267.09 | 81 |
| 82 | \$67.44 | \$84.06 | \$98.49 | \$109.55 | \$133.62 | \$149.88 | \$99.83 | \$128.88 | \$154.80 | \$171.95 | \$207.91 | \$231.74 | \$119.17 | \$155.77 | \$188.65 | \$209.83 | \$253.51 | \$282.05 | 82 |
| 83 | \$72.40 | \$90.42 | \$106.10 | \$118.00 | \$143.84 | \$161.00 | \$106.19 | \$137.26 | \$165.08 | \$183.28 | \$221.41 | \$246.55 | \$126.13 | \$165.12 | \$200.22 | \$222.61 | \$268.73 | \$298.74 | 83 |
| 84 | \$77.34 | \$96.78 | \$113.71 | \$126.46 | \$154.03 | \$172.30 | \$112.96 | \$146.20 | \$176.02 | \$195.34 | \$235.77 | \$262.32 | \$133.51 | \$175.03 | \$212.49 | \$236.18 | \$284.88 | \$316.40 | 84 |
| 85 | \$82.31 | \$103.09 | \$121.29 | \$134.90 | \$164.26 | \$183.62 | \$120.1 | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | | Issue Age |
|-----------|--|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|-----------|
| | Comprehensive - 20 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | | Auto 5% Compound Inflation | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$14.06 | \$17.01 | \$19.46 | \$21.52 | \$26.02 | \$29.13 | \$20.45 | \$25.19 | \$29.23 | \$33.03 | \$41.09 | \$46.77 | \$38.37 | \$47.86 | \$56.11 | \$64.45 | \$81.64 | \$92.54 | 25 |
| 26 | \$14.16 | \$17.14 | \$19.58 | \$21.64 | \$26.24 | \$29.36 | \$20.77 | \$25.58 | \$29.68 | \$33.61 | \$41.79 | \$47.63 | \$38.82 | \$48.44 | \$56.76 | \$65.23 | \$82.64 | \$93.73 | 26 |
| 27 | \$14.19 | \$17.20 | \$19.71 | \$21.80 | \$26.47 | \$29.61 | \$21.07 | \$25.97 | \$30.20 | \$34.16 | \$42.48 | \$48.44 | \$39.24 | \$49.02 | \$57.46 | \$66.01 | \$83.70 | \$94.95 | 27 |
| 28 | \$14.27 | \$17.34 | \$19.89 | \$21.99 | \$26.64 | \$29.81 | \$21.38 | \$26.37 | \$30.66 | \$34.72 | \$43.22 | \$49.28 | \$39.72 | \$49.58 | \$58.16 | \$66.79 | \$84.74 | \$96.18 | 28 |
| 29 | \$14.36 | \$17.44 | \$20.01 | \$22.12 | \$26.84 | \$30.10 | \$21.68 | \$26.76 | \$31.13 | \$35.31 | \$43.99 | \$50.14 | \$40.21 | \$50.14 | \$58.87 | \$67.62 | \$85.80 | \$97.41 | 29 |
| 30 | \$14.47 | \$17.57 | \$20.15 | \$22.30 | \$27.07 | \$30.29 | \$22.03 | \$27.21 | \$31.63 | \$35.88 | \$44.73 | \$51.04 | \$40.68 | \$50.77 | \$59.57 | \$68.46 | \$86.90 | \$98.68 | 30 |
| 31 | \$14.50 | \$17.66 | \$20.28 | \$22.47 | \$27.30 | \$30.57 | \$22.37 | \$27.63 | \$32.15 | \$36.49 | \$45.52 | \$51.90 | \$41.17 | \$51.38 | \$60.27 | \$69.29 | \$87.99 | \$99.95 | 31 |
| 32 | \$14.60 | \$17.78 | \$20.42 | \$22.61 | \$27.46 | \$30.80 | \$22.74 | \$28.08 | \$32.66 | \$37.10 | \$46.31 | \$52.83 | \$41.66 | \$52.00 | \$60.96 | \$70.14 | \$89.09 | \$101.20 | 32 |
| 33 | \$14.67 | \$17.88 | \$20.55 | \$22.77 | \$27.68 | \$31.04 | \$23.08 | \$28.52 | \$33.20 | \$37.71 | \$47.09 | \$53.74 | \$42.13 | \$52.60 | \$61.71 | \$71.01 | \$90.22 | \$102.53 | 33 |
| 34 | \$14.76 | \$18.01 | \$20.71 | \$22.97 | \$27.91 | \$31.26 | \$23.43 | \$28.94 | \$33.73 | \$38.32 | \$47.92 | \$54.67 | \$42.63 | \$53.22 | \$62.45 | \$71.89 | \$91.37 | \$103.85 | 34 |
| 35 | \$14.86 | \$18.10 | \$20.85 | \$23.08 | \$28.08 | \$31.55 | \$23.79 | \$29.44 | \$34.29 | \$38.94 | \$48.74 | \$55.57 | \$43.15 | \$53.81 | \$63.20 | \$72.73 | \$92.49 | \$105.25 | 35 |
| 36 | \$14.98 | \$18.30 | \$21.12 | \$23.39 | \$28.46 | \$31.97 | \$24.22 | \$30.01 | \$34.99 | \$39.72 | \$49.75 | \$56.76 | \$43.70 | \$54.57 | \$64.03 | \$73.77 | \$93.81 | \$106.70 | 36 |
| 37 | \$15.10 | \$18.62 | \$21.38 | \$23.71 | \$28.86 | \$32.42 | \$24.66 | \$30.57 | \$35.71 | \$40.55 | \$50.80 | \$57.95 | \$44.28 | \$55.31 | \$64.90 | \$74.77 | \$95.14 | \$108.24 | 37 |
| 38 | \$15.29 | \$18.74 | \$21.64 | \$23.99 | \$29.26 | \$32.90 | \$25.16 | \$31.17 | \$36.40 | \$41.39 | \$51.87 | \$59.17 | \$44.86 | \$56.06 | \$65.80 | \$75.78 | \$96.50 | \$109.77 | 38 |
| 39 | \$15.43 | \$18.96 | \$21.90 | \$24.32 | \$29.65 | \$33.32 | \$25.62 | \$31.79 | \$37.10 | \$42.22 | \$52.94 | \$60.39 | \$45.47 | \$56.79 | \$66.67 | \$76.82 | \$97.86 | \$111.32 | 39 |
| 40 | \$15.60 | \$19.14 | \$22.18 | \$24.61 | \$30.05 | \$33.77 | \$26.10 | \$32.42 | \$37.84 | \$43.09 | \$54.05 | \$61.68 | \$46.07 | \$57.55 | \$67.58 | \$77.88 | \$99.24 | \$112.90 | 40 |
| 41 | \$15.72 | \$19.36 | \$22.43 | \$24.92 | \$30.48 | \$34.25 | \$26.60 | \$33.03 | \$38.59 | \$43.99 | \$55.17 | \$63.00 | \$46.68 | \$58.34 | \$68.50 | \$78.93 | \$100.65 | \$114.54 | 41 |
| 42 | \$15.90 | \$19.58 | \$22.74 | \$25.28 | \$30.88 | \$34.68 | \$27.07 | \$33.68 | \$39.33 | \$44.86 | \$56.36 | \$64.30 | \$47.30 | \$59.14 | \$69.43 | \$80.01 | \$102.05 | \$116.16 | 42 |
| 43 | \$16.04 | \$19.80 | \$23.00 | \$25.58 | \$31.26 | \$35.12 | \$27.59 | \$34.35 | \$40.12 | \$45.76 | \$57.55 | \$65.66 | \$47.92 | \$59.91 | \$70.33 | \$81.11 | \$103.49 | \$117.82 | 43 |
| 44 | \$16.21 | \$20.01 | \$23.25 | \$25.89 | \$31.68 | \$35.57 | \$28.12 | \$34.99 | \$40.91 | \$46.68 | \$58.78 | \$67.05 | \$48.57 | \$60.71 | \$71.30 | \$82.20 | \$104.93 | \$119.47 | 44 |
| 45 | \$16.35 | \$20.23 | \$23.52 | \$26.18 | \$32.07 | \$36.05 | \$28.66 | \$35.65 | \$41.73 | \$47.66 | \$60.04 | \$68.46 | \$49.25 | \$61.53 | \$72.27 | \$83.40 | \$106.43 | \$121.23 | 45 |
| 46 | \$16.65 | \$20.64 | \$24.05 | \$26.76 | \$32.80 | \$36.92 | \$29.74 | \$37.00 | \$43.19 | \$49.05 | \$61.59 | \$70.20 | \$50.01 | \$62.51 | \$73.40 | \$84.74 | \$108.19 | \$123.24 | 46 |
| 47 | \$16.92 | \$21.02 | \$24.56 | \$27.38 | \$33.61 | \$37.80 | \$30.84 | \$38.42 | \$44.73 | \$50.50 | \$63.15 | \$72.00 | \$50.80 | \$63.50 | \$74.60 | \$86.11 | \$109.97 | \$125.30 | 47 |
| 48 | \$17.20 | \$21.48 | \$25.06 | \$28.00 | \$34.35 | \$38.69 | \$31.97 | \$39.85 | \$46.31 | \$52.00 | \$64.77 | \$73.84 | \$51.58 | \$64.52 | \$75.78 | \$87.49 | \$111.77 | \$127.40 | 48 |
| 49 | \$17.52 | \$21.86 | \$25.58 | \$28.57 | \$35.12 | \$39.56 | \$33.17 | \$41.39 | \$47.92 | \$53.52 | \$66.44 | \$75.72 | \$52.43 | \$65.53 | \$77.00 | \$88.91 | \$113.61 | \$129.50 | 49 |
| 50 | \$17.83 | \$22.30 | \$26.10 | \$29.16 | \$35.88 | \$40.43 | \$34.39 | \$42.96 | \$49.58 | \$55.10 | \$68.16 | \$77.65 | \$53.26 | \$66.58 | \$78.23 | \$90.35 | \$115.50 | \$131.66 | 50 |
| 51 | \$18.10 | \$22.69 | \$26.64 | \$29.78 | \$36.66 | \$41.29 | \$35.65 | \$44.57 | \$51.34 | \$56.73 | \$69.89 | \$79.63 | \$54.09 | \$67.62 | \$79.45 | \$91.80 | \$117.41 | \$133.85 | 51 |
| 52 | \$18.40 | \$23.12 | \$27.17 | \$30.35 | \$37.46 | \$42.17 | \$37.00 | \$46.31 | \$53.13 | \$58.39 | \$71.70 | \$81.68 | \$54.93 | \$68.68 | \$80.72 | \$93.29 | \$119.35 | \$136.09 | 52 |
| 53 | \$18.71 | \$23.52 | \$27.68 | \$30.98 | \$38.19 | \$43.09 | \$38.42 | \$48.05 | \$55.01 | \$60.14 | \$73.55 | \$83.78 | \$55.80 | \$69.76 | \$81.99 | \$94.83 | \$121.32 | \$138.37 | 53 |
| 54 | \$18.96 | \$23.93 | \$28.19 | \$31.58 | \$38.98 | \$43.99 | \$39.85 | \$49.89 | \$56.94 | \$61.93 | \$75.42 | \$85.93 | \$56.66 | \$70.87 | \$83.29 | \$96.36 | \$123.33 | \$140.68 | 54 |
| 55 | \$19.26 | \$24.37 | \$28.74 | \$32.15 | \$39.72 | \$44.86 | \$41.39 | \$51.87 | \$58.91 | \$63.88 | \$77.28 | \$88.17 | \$57.55 | \$72.00 | \$84.66 | \$97.92 | \$125.35 | \$143.00 | 55 |
| 56 | \$21.15 | \$26.41 | \$30.98 | \$37.76 | \$43.09 | \$48.65 | \$43.42 | \$54.35 | \$61.71 | \$67.14 | \$81.99 | \$93.60 | \$59.91 | \$75.16 | \$88.47 | \$102.50 | \$131.40 | \$150.02 | 56 |
| 57 | \$23.00 | \$28.52 | \$33.20 | \$37.37 | \$46.43 | \$52.53 | \$45.52 | \$56.99 | \$64.64 | \$70.59 | \$86.99 | \$99.37 | \$62.43 | \$78.45 | \$92.46 | \$107.25 | \$137.74 | \$157.37 | 57 |
| 58 | \$24.88 | \$30.57 | \$35.43 | \$39.94 | \$49.75 | \$56.33 | \$47.70 | \$59.74 | \$67.72 | \$74.24 | \$92.30 | \$105.50 | \$64.99 | \$81.87 | \$96.64 | \$112.27 | \$144.39 | \$165.08 | 58 |
| 59 | \$26.71 | \$32.66 | \$37.66 | \$42.54 | \$53.13 | \$60.18 | \$50.01 | \$62.62 | \$70.95 | \$78.09 | \$97.89 | \$112.00 | \$67.72 | \$85.40 | \$100.98 | \$117.47 | \$151.37 | \$173.13 | 59 |
| 60 | \$28.60 | \$34.72 | \$39.91 | \$45.11 | \$56.46 | \$64.03 | \$52.43 | \$65.95 | \$74.33 | \$82.13 | \$103.85 | \$118.87 | \$70.51 | \$89.13 | \$105.50 | \$122.95 | \$158.70 | \$181.59 | 60 |
| 61 | \$30.44 | \$36.83 | \$42.13 | \$47.70 | \$59.84 | \$67.84 | \$54.97 | \$68.82 | \$77.98 | \$86.38 | \$110.21 | \$126.18 | \$73.44 | \$93.04 | \$110.24 | \$128.66 | \$166.34 | \$190.49 | 61 |
| 62 | \$32.33 | \$38.89 | \$44.37 | \$50.34 | \$63.15 | \$71.70 | \$57.60 | \$72.04 | \$81.64 | \$90.90 | \$116.90 | \$133.94 | \$76.47 | \$97.06 | \$115.19 | \$134.55 | \$174.41 | \$199.76 | 62 |
| 63 | \$35.71 | \$43.02 | \$49.12 | \$55.67 | \$69.95 | \$79.40 | \$60.75 | \$75.99 | \$87.60 | \$98.16 | \$125.93 | \$144.14 | \$82.05 | \$103.95 | \$123.20 | \$143.57 | \$185.49 | \$212.25 | 63 |
| 64 | \$39.06 | \$47.11 | \$53.81 | \$61.06 | \$76.69 | \$87.09 | \$64.08 | \$80.15 | \$94.00 | \$106.01 | \$135.65 | \$155.11 | \$87.99 | \$111.30 | \$131.78 | \$153.20 | \$197.32 | \$225.52 | 64 |
| 65 | \$42.48 | \$51.25 | \$58.55 | \$66.40 | \$83.48 | \$94.78 | \$67.58 | \$84.52 | \$100.87 | \$114.44 | \$146.12 | \$166.96 | \$94.39 | \$119.17 | \$140.94 | \$163.45 | \$209.88 | \$239.62 | 65 |
| 66 | \$45.86 | \$55.37 | \$63.28 | \$71.79 | \$90.27 | \$102.50 | \$71.30 | \$89.13 | \$108.24 | \$123.55 | \$157.41 | \$179.70 | \$101.20 | \$127.62 | \$150.74 | \$174.41 | \$223.23 | \$254.60 | 66 |
| 67 | \$49.28 | \$59.49 | \$68.02 | \$77.18 | \$97.01 | \$110.21 | \$75.25 | \$94.00 | \$116.11 | \$133.42 | \$169.59 | \$193.40 | \$108.57 | \$136.61 | \$161.21 | \$186.05 | \$237.42 | \$270.48 | 67 |
| 68 | \$55.91 | \$67.72 | \$77.52 | \$87.77 | \$110.07 | \$124.86 | \$83.83 | \$104.81 | \$128.24 | \$146.91 | \$185.88 | \$211.64 | \$118.38 | \$149.23 | \$176.30 | \$202.64 | \$257.24 | \$292.53 | 68 |
| 69 | \$62.62 | \$75.96 | \$87.03 | \$98.42 | \$123.10 | \$139.59 | \$93.39 | \$116.90 | \$141.65 | \$161.74 | \$203.76 | \$231.56 | \$129.06 | \$162.98 | \$192.75 | \$220.75 | \$278.69 | \$316.37 | 69 |
| 70 | \$69.33 | \$84.14 | \$96.57 | \$109.02 | \$136.16 | \$154.26 | \$104.03 | \$130.38 | \$156.50 | \$178.08 | \$223.32 | \$253.37 | \$140.72 | \$177.99 | \$210.76 | \$240.46 | \$301.94 | \$342.09 | 70 |
| 71 | \$76.02 | \$92.36 | \$106.08 | \$119.66 | \$149.23 | \$168.93 | \$115.90 | \$145.42 | \$172.87 | \$196.09 | \$244.79 | \$277.23 | \$153.43 | \$194.43 | \$230.47 | \$261.91 | \$327.14 | \$369.96 | 71 |
| 72 | \$82.71 | \$100.60 | \$115.59 | \$130.26 | \$162.27 | \$183.65 | \$129.17 | \$162.13 | \$190.98 | \$215.88 | \$268.27 | \$303.38 | \$167.31 | \$212.33 | \$252.05 | \$285.24 | \$354.41 | \$400.02 | 72 |
| 73 | \$94.74 | \$115.84 | \$133.63 | \$150.04 | \$186.01 | \$210.19 | \$143.13 | \$180.30 | \$212.94 | \$240.01 | \$297.08 | \$335.45 | \$183.72 | \$234.01 | \$278.47 | \$314.27 | \$388.87 | \$438.25 | 73 |
| 74 | \$106.74 | \$131.04 | \$151.64 | \$169.84 | \$209.79 | \$236.69 | \$158.60 | \$200.54 | \$237.39 | \$266.81 | \$329.01 | \$370.93 | \$201.74 | \$257.94 | \$307.65 | \$346.23 | \$426.67 | \$480.14 | 74 |
| 75 | \$118.78 | \$146.29 | \$169.64 | \$189.64 | \$233.53 | \$263.22 | \$175.77 | \$223.05 | \$264.62 | \$296.65 | \$364.35 | \$410.11 | \$221.54 | \$284.30 | \$339.87 | \$381.41 | \$468.16 | \$526.05 | 75 |
| 76 | \$130.79 | \$161.54 | \$187.65 | \$209.41 | \$257.32 | \$289.77 | \$194.77 | \$248.07 | \$295.01 | \$329.80 | \$403.52 | \$453.50 | \$243.25 | \$313.34 | \$375.50 | \$420.23 | \$513.66 | \$576.33 | 76 |
| 77 | \$142.77 | \$176.77 | \$205.61 | \$229.20 | \$281.05 | \$316.32 | \$215.84 | \$275.88 | \$328.92 | \$366.67 | \$446.82 | \$501.49 | \$267.12 | \$345.31 | \$414.91 | \$462.95 | \$563.68 | \$631.49 | 77 |
| 78 | \$153.90 | \$190.83 | \$222.40 | \$247.78 | \$303.44 | \$341.06 | \$229.52 | \$293.98 | \$351.00 | \$390.98 | \$475.73 | \$533.20 | \$282.02 | \$365.37 | \$439.70 | \$490.30 | \$596.04 | \$666.83 | 78 |
| 79 | \$165.00 | \$204.93 | \$239.22 | \$266.34 | \$325.78 | \$365.81 | \$244.05 | \$313.25 | \$374.56 | \$416.93 | \$506.48 | \$566.92 | \$297.75 | \$386.61 | \$465.97 | \$519.32 | \$630.30 | \$704.19 | 79 |
| 80 | \$176.07 | \$218.99 | \$255.99 | \$284.92 | \$348.11 | \$390.56 | \$259.51 | \$333.80 | \$399.69 | \$444.59 | \$539.24 | \$602.75 | \$314.34 | \$409.08 | \$493.82 | \$550.02 | \$666.51 | \$743.61 | 80 |
| 81 | \$187.20 | \$233.09 | \$272.77 | \$303.50 | \$370.49 | \$415.29 | \$275.98 | \$355.64 | \$426.55 | \$474.08 | \$574.11 | \$640.85 | \$331.86 | \$432.85 | \$523.34 | \$582.51 | \$704.79 | \$785.25 | 81 |
| 82 | \$198.28 | \$247.15 | \$289.59 | \$322.09 | \$392.83 | \$440.03 | \$293.49 | \$378.90 | \$455.15 | \$505.96 | \$611.25 | \$681.33 | \$350.38 | \$458.00 | \$554.65 | \$616.89 | \$745.31 | \$829.22 | 82 |
| 83 | \$212.86 | \$265.82 | \$311.93 | \$346.93 | \$422.88 | \$473.30 | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | |
|-----------|---|----------|------------|------------|------------|----------------------------|------------|------------|------------|------------|----------------------------|------------|--------------|------------|------------|------------|------------|------------|
| | Comprehensive - 20 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime |
| 25 | \$52.79 | \$63.81 | \$73.03 | \$80.75 | \$97.69 | \$109.37 | \$76.81 | \$94.57 | \$109.70 | \$124.00 | \$154.28 | \$175.66 | \$144.08 | \$179.77 | \$210.67 | \$241.92 | \$306.58 | \$347.52 |
| 26 | \$53.13 | \$64.32 | \$73.54 | \$81.24 | \$98.51 | \$110.21 | \$77.96 | \$96.05 | \$111.51 | \$126.16 | \$156.90 | \$178.76 | \$145.71 | \$181.90 | \$213.16 | \$244.89 | \$310.34 | \$351.97 |
| 27 | \$53.31 | \$64.64 | \$74.02 | \$81.91 | \$99.34 | \$111.18 | \$79.10 | \$97.54 | \$113.33 | \$128.27 | \$159.54 | \$181.90 | \$147.36 | \$184.04 | \$215.77 | \$247.84 | \$314.30 | \$356.58 |
| 28 | \$53.61 | \$65.13 | \$74.66 | \$82.56 | \$99.98 | \$112.00 | \$80.27 | \$99.01 | \$115.14 | \$130.43 | \$162.34 | \$185.02 | \$149.16 | \$186.19 | \$218.41 | \$250.82 | \$318.23 | \$361.16 |
| 29 | \$53.94 | \$65.45 | \$75.16 | \$83.05 | \$100.83 | \$112.98 | \$81.42 | \$100.50 | \$116.92 | \$132.56 | \$165.12 | \$188.32 | \$151.00 | \$188.32 | \$221.05 | \$253.95 | \$322.19 | \$365.77 |
| 30 | \$54.27 | \$65.96 | \$75.66 | \$83.71 | \$101.64 | \$113.82 | \$82.73 | \$102.14 | \$118.75 | \$134.70 | \$167.93 | \$191.61 | \$152.79 | \$190.62 | \$223.67 | \$257.07 | \$326.29 | \$370.54 |
| 31 | \$54.43 | \$66.28 | \$76.14 | \$84.37 | \$102.48 | \$114.81 | \$84.04 | \$103.79 | \$120.71 | \$137.01 | \$170.89 | \$194.89 | \$154.62 | \$192.92 | \$226.30 | \$260.18 | \$330.42 | \$375.30 |
| 32 | \$54.77 | \$66.77 | \$76.66 | \$84.89 | \$103.11 | \$115.62 | \$85.35 | \$105.44 | \$122.69 | \$139.30 | \$173.84 | \$198.34 | \$156.41 | \$195.20 | \$228.94 | \$263.31 | \$334.52 | \$380.06 |
| 33 | \$55.09 | \$67.08 | \$77.15 | \$85.54 | \$103.95 | \$116.61 | \$86.67 | \$107.07 | \$124.66 | \$141.60 | \$176.80 | \$201.81 | \$158.21 | \$197.54 | \$231.73 | \$266.61 | \$338.80 | \$385.02 |
| 34 | \$55.42 | \$67.60 | \$77.79 | \$86.19 | \$104.76 | \$117.44 | \$87.99 | \$108.72 | \$126.64 | \$143.91 | \$179.94 | \$205.26 | \$160.03 | \$199.84 | \$234.52 | \$269.91 | \$343.07 | \$389.95 |
| 35 | \$55.76 | \$67.95 | \$78.29 | \$86.67 | \$105.44 | \$118.42 | \$89.32 | \$110.52 | \$128.77 | \$146.23 | \$183.06 | \$208.71 | \$161.99 | \$202.14 | \$237.31 | \$273.17 | \$347.36 | \$395.05 |
| 36 | \$56.25 | \$68.76 | \$79.27 | \$87.84 | \$106.91 | \$120.07 | \$90.96 | \$112.65 | \$131.41 | \$149.16 | \$186.84 | \$213.16 | \$164.14 | \$204.93 | \$240.44 | \$276.96 | \$352.30 | \$400.62 |
| 37 | \$56.75 | \$69.58 | \$80.27 | \$88.97 | \$108.38 | \$121.72 | \$92.61 | \$114.81 | \$134.06 | \$152.30 | \$190.78 | \$217.59 | \$166.27 | \$207.72 | \$243.73 | \$280.74 | \$357.23 | \$406.41 |
| 38 | \$57.40 | \$70.40 | \$81.24 | \$90.13 | \$109.87 | \$123.52 | \$94.40 | \$117.10 | \$136.65 | \$155.43 | \$194.72 | \$222.20 | \$168.42 | \$210.51 | \$247.03 | \$284.52 | \$362.31 | \$412.15 |
| 39 | \$57.90 | \$71.21 | \$82.24 | \$91.28 | \$111.33 | \$125.15 | \$96.21 | \$119.42 | \$139.30 | \$158.54 | \$198.84 | \$226.79 | \$170.73 | \$213.31 | \$250.32 | \$288.46 | \$367.40 | \$418.07 |
| 40 | \$58.54 | \$71.86 | \$83.23 | \$92.41 | \$112.81 | \$126.80 | \$98.02 | \$121.72 | \$142.10 | \$161.82 | \$202.94 | \$231.56 | \$173.02 | \$216.12 | \$253.78 | \$292.42 | \$372.69 | \$424.00 |
| 41 | \$59.04 | \$72.70 | \$84.21 | \$93.58 | \$114.47 | \$128.61 | \$99.83 | \$124.00 | \$144.90 | \$165.12 | \$207.23 | \$236.51 | \$175.33 | \$219.08 | \$257.24 | \$296.35 | \$377.95 | \$430.08 |
| 42 | \$59.72 | \$73.54 | \$85.35 | \$94.90 | \$115.94 | \$130.26 | \$101.64 | \$126.48 | \$147.70 | \$168.42 | \$211.66 | \$241.44 | \$177.62 | \$222.02 | \$260.68 | \$300.48 | \$383.21 | \$436.17 |
| 43 | \$60.21 | \$74.34 | \$86.36 | \$96.05 | \$117.44 | \$131.89 | \$103.61 | \$128.94 | \$150.65 | \$171.86 | \$216.12 | \$246.52 | \$179.94 | \$224.98 | \$264.12 | \$304.59 | \$388.64 | \$442.42 |
| 44 | \$60.86 | \$75.16 | \$87.33 | \$97.21 | \$118.91 | \$133.54 | \$105.60 | \$131.41 | \$153.59 | \$175.33 | \$220.73 | \$251.79 | \$182.38 | \$227.94 | \$267.75 | \$308.69 | \$394.06 | \$448.67 |
| 45 | \$61.35 | \$75.98 | \$88.32 | \$98.35 | \$120.38 | \$135.37 | \$107.56 | \$133.89 | \$156.73 | \$178.94 | \$225.50 | \$257.07 | \$184.87 | \$231.07 | \$271.38 | \$313.14 | \$399.65 | \$455.25 |
| 46 | \$62.51 | \$77.46 | \$90.29 | \$100.50 | \$123.19 | \$138.66 | \$111.68 | \$138.99 | \$162.15 | \$184.21 | \$231.23 | \$263.65 | \$187.83 | \$234.70 | \$275.04 | \$318.23 | \$406.23 | \$462.81 |
| 47 | \$63.48 | \$78.94 | \$92.25 | \$102.80 | \$126.16 | \$141.94 | \$115.79 | \$144.23 | \$167.93 | \$189.63 | \$237.16 | \$270.39 | \$190.78 | \$238.48 | \$280.08 | \$323.36 | \$412.96 | \$470.54 |
| 48 | \$64.64 | \$80.60 | \$94.09 | \$105.11 | \$128.94 | \$145.21 | \$120.07 | \$149.67 | \$173.84 | \$195.20 | \$243.24 | \$277.28 | \$193.74 | \$242.25 | \$284.52 | \$328.60 | \$419.72 | \$478.43 |
| 49 | \$65.80 | \$82.07 | \$96.05 | \$107.23 | \$131.89 | \$148.51 | \$124.50 | \$155.43 | \$179.94 | \$200.98 | \$249.50 | \$284.36 | \$196.88 | \$246.06 | \$289.14 | \$333.86 | \$426.62 | \$486.32 |
| 50 | \$66.92 | \$83.71 | \$98.02 | \$109.54 | \$134.70 | \$151.81 | \$129.11 | \$161.33 | \$186.19 | \$206.90 | \$255.92 | \$291.59 | \$200.00 | \$249.99 | \$293.74 | \$339.30 | \$433.68 | \$494.40 |
| 51 | \$67.95 | \$85.20 | \$99.98 | \$111.84 | \$137.65 | \$155.09 | \$133.89 | \$167.43 | \$192.75 | \$212.99 | \$262.48 | \$299.00 | \$203.12 | \$253.95 | \$298.35 | \$344.72 | \$440.94 | \$502.60 |
| 52 | \$69.08 | \$86.83 | \$101.98 | \$113.98 | \$140.61 | \$158.39 | \$138.99 | \$173.84 | \$199.51 | \$219.24 | \$269.23 | \$306.74 | \$206.23 | \$257.88 | \$303.12 | \$350.32 | \$448.16 | \$510.98 |
| 53 | \$70.22 | \$88.32 | \$103.95 | \$116.28 | \$143.42 | \$161.82 | \$144.23 | \$180.41 | \$206.57 | \$225.81 | \$276.14 | \$314.62 | \$209.54 | \$262.00 | \$307.89 | \$356.07 | \$455.58 | \$519.54 |
| 54 | \$71.21 | \$89.80 | \$105.92 | \$118.59 | \$146.39 | \$165.12 | \$149.67 | \$187.33 | \$213.81 | \$232.56 | \$283.22 | \$322.69 | \$212.84 | \$266.10 | \$312.82 | \$361.82 | \$463.14 | \$528.26 |
| 55 | \$72.37 | \$91.44 | \$107.89 | \$120.71 | \$149.16 | \$168.42 | \$155.43 | \$194.72 | \$221.20 | \$239.80 | \$290.13 | \$331.08 | \$216.12 | \$270.39 | \$317.90 | \$367.74 | \$470.70 | \$536.99 |
| 56 | \$73.44 | \$93.18 | \$110.21 | \$123.52 | \$151.81 | \$171.86 | \$163.00 | \$204.11 | \$231.73 | \$252.12 | \$307.89 | \$351.46 | \$224.98 | \$282.24 | \$332.22 | \$384.86 | \$493.39 | \$563.29 |
| 57 | \$74.34 | \$94.99 | \$112.69 | \$126.66 | \$154.28 | \$174.33 | \$170.89 | \$213.96 | \$242.76 | \$265.12 | \$326.62 | \$373.18 | \$234.37 | \$294.56 | \$347.19 | \$402.79 | \$517.24 | \$590.93 |
| 58 | \$75.42 | \$96.81 | \$115.18 | \$130.26 | \$156.80 | \$176.81 | \$179.11 | \$224.35 | \$254.27 | \$278.76 | \$346.53 | \$396.20 | \$244.06 | \$307.38 | \$362.80 | \$421.54 | \$542.25 | \$619.87 |
| 59 | \$76.51 | \$98.72 | \$118.14 | \$134.33 | \$159.54 | \$181.51 | \$187.83 | \$235.19 | \$266.44 | \$293.23 | \$367.57 | \$420.54 | \$254.27 | \$320.72 | \$379.09 | \$441.09 | \$568.38 | \$650.13 |
| 60 | \$77.61 | \$100.73 | \$121.18 | \$138.99 | \$164.00 | \$186.80 | \$196.88 | \$246.52 | \$279.11 | \$308.37 | \$389.95 | \$446.36 | \$264.77 | \$334.69 | \$396.20 | \$461.65 | \$595.87 | \$691.87 |
| 61 | \$78.72 | \$102.84 | \$124.33 | \$144.19 | \$169.54 | \$191.81 | \$206.40 | \$258.37 | \$292.42 | \$324.32 | \$413.81 | \$473.94 | \$275.80 | \$349.33 | \$413.96 | \$483.03 | \$624.64 | \$715.25 |
| 62 | \$79.84 | \$105.05 | \$126.61 | \$148.98 | \$174.33 | \$197.23 | \$216.27 | \$270.56 | \$306.58 | \$341.43 | \$438.97 | \$502.94 | \$287.16 | \$364.46 | \$432.65 | \$505.25 | \$654.90 | \$750.11 |
| 63 | \$134.06 | \$161.51 | \$184.37 | \$209.04 | \$262.65 | \$298.19 | \$228.10 | \$285.34 | \$328.94 | \$368.58 | \$472.84 | \$541.26 | \$308.06 | \$390.29 | \$462.66 | \$539.12 | \$696.50 | \$797.01 |
| 64 | \$146.72 | \$176.98 | \$202.14 | \$229.27 | \$287.97 | \$326.96 | \$240.63 | \$300.96 | \$352.95 | \$398.01 | \$509.36 | \$582.53 | \$330.42 | \$417.91 | \$494.87 | \$575.31 | \$740.92 | \$846.85 |
| 65 | \$159.54 | \$192.43 | \$219.89 | \$249.34 | \$313.48 | \$355.91 | \$253.78 | \$317.42 | \$376.76 | \$429.76 | \$548.65 | \$626.92 | \$354.42 | \$447.50 | \$529.25 | \$613.78 | \$788.11 | \$899.79 |
| 66 | \$172.21 | \$207.90 | \$237.66 | \$269.58 | \$338.95 | \$384.86 | \$267.75 | \$334.69 | \$406.41 | \$463.95 | \$591.10 | \$674.81 | \$380.06 | \$479.26 | \$566.10 | \$654.90 | \$838.29 | \$956.04 |
| 67 | \$185.02 | \$223.33 | \$255.42 | \$289.78 | \$364.30 | \$413.81 | \$282.56 | \$352.95 | \$436.00 | \$500.96 | \$636.81 | \$726.28 | \$407.73 | \$512.96 | \$605.40 | \$698.65 | \$891.56 | \$1,015.74 |
| 68 | \$210.03 | \$254.27 | \$291.12 | \$329.58 | \$413.30 | \$468.89 | \$314.79 | \$393.57 | \$481.56 | \$551.62 | \$697.99 | \$794.71 | \$444.55 | \$560.32 | \$661.98 | \$760.98 | \$965.91 | \$1,098.46 |
| 69 | \$235.19 | \$285.18 | \$326.80 | \$369.56 | \$462.31 | \$524.14 | \$350.64 | \$438.97 | \$531.87 | \$607.38 | \$765.09 | \$869.53 | \$484.69 | \$611.99 | \$723.82 | \$828.92 | \$1,046.51 | \$1,187.95 |
| 70 | \$260.35 | \$315.94 | \$362.64 | \$409.37 | \$511.32 | \$579.24 | \$390.60 | \$489.61 | \$587.64 | \$668.73 | \$838.61 | \$951.42 | \$528.43 | \$668.39 | \$791.41 | \$902.91 | \$1,133.84 | \$1,284.64 |
| 71 | \$285.52 | \$346.85 | \$398.33 | \$449.32 | \$560.32 | \$634.35 | \$435.18 | \$546.03 | \$649.15 | \$736.32 | \$919.20 | \$1,041.06 | \$576.11 | \$730.08 | \$865.40 | \$983.50 | \$1,228.39 | \$1,389.25 |
| 72 | \$310.51 | \$377.78 | \$434.04 | \$489.12 | \$609.33 | \$689.60 | \$485.00 | \$608.85 | \$717.23 | \$810.66 | \$1,007.35 | \$1,139.24 | \$628.25 | \$797.31 | \$946.50 | \$1,071.17 | \$1,330.87 | \$1,502.06 |
| 73 | \$355.75 | \$435.01 | \$501.78 | \$563.46 | \$698.50 | \$789.27 | \$537.48 | \$677.11 | \$799.63 | \$901.27 | \$1,115.57 | \$1,259.63 | \$689.93 | \$878.75 | \$1,045.66 | \$1,180.03 | \$1,460.29 | \$1,645.63 |
| 74 | \$400.79 | \$492.09 | \$569.37 | \$637.79 | \$787.80 | \$888.77 | \$595.53 | \$753.08 | \$891.41 | \$1,001.92 | \$1,235.45 | \$1,392.86 | \$757.54 | \$968.56 | \$1,155.21 | \$1,300.10 | \$1,602.23 | \$1,803.04 |
| 75 | \$446.02 | \$549.32 | \$636.97 | \$712.12 | \$876.92 | \$988.44 | \$660.00 | \$837.64 | \$993.69 | \$1,113.92 | \$1,368.19 | \$1,540.07 | \$831.85 | \$1,067.55 | \$1,276.25 | \$1,432.32 | \$1,757.99 | \$1,975.39 |
| 76 | \$491.10 | \$606.56 | \$704.57 | \$786.30 | \$966.23 | \$1,088.12 | \$731.40 | \$931.54 | \$1,107.84 | \$1,238.41 | \$1,515.23 | \$1,702.87 | \$913.44 | \$1,176.58 | \$1,409.97 | \$1,578.05 | \$1,928.86 | \$2,164.20 |
| 77 | \$536.15 | \$663.77 | \$772.18 | \$860.64 | \$1,055.37 | \$1,187.76 | \$810.49 | \$1,035.98 | \$1,235.14 | \$1,376.90 | \$1,677.87 | \$1,883.13 | \$1,003.08 | \$1,296.64 | \$1,557.99 | \$1,738.40 | \$2,116.68 | \$2,371.27 |
| 78 | \$577.96 | \$716.57 | \$835.15 | \$930.37 | \$1,139.42 | \$1,280.69 | \$861.81 | \$1,103.88 | \$1,318.03 | \$1,468.18 | \$1,786.42 | \$2,002.20 | \$1,059.00 | \$1,371.99 | \$1,651.07 | \$1,841.18 | \$2,238.20 | \$2,503.97 |
| 79 | \$619.55 | \$769.54 | \$898.30 | \$1,000.11 | \$1,223.31 | \$1,373.61 | \$916.42 | \$1,176.25 | \$1,406.50 | \$1,565.54 | \$1,901.88 | \$2,128.84 | \$1,118.04 | \$1,451.75 | \$1,749.76 | \$1,950.06 | \$2,366.84 | \$2,644.28 |
| 80 | \$661.16 | \$822.33 | \$961.30 | \$1,069.86 | \$1,307.17 | \$1,466.54 | \$974.45 | \$1,253.41 | \$1,500.91 | \$1,669.48 | \$2,024.89 | \$2,263.37 | \$1,180.37 | \$1,536.11 | \$1,854.35 | \$2,065.35 | \$2,502.85 | \$2,792.30 |
| 81 | \$702.92 | \$875.29 | \$1,024.29 | \$1,139.74 | \$1,391.21 | \$1,559.46 | \$1,036.29 | \$1,335.47 | \$1,601.74 | \$1,780.17 | \$2,155.80 | \$2,406.46 | \$1,246.16</ | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | | |
|-----------|--|--|---------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----------|
| | | Comprehensive - 20 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | | |
| Issue Age | | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year | Lifetime |
| 25 | | \$5.16 | \$6.28 | \$7.18 | \$7.93 | \$9.59 | \$10.73 | \$7.43 | \$9.17 | \$10.64 | \$12.01 | \$14.92 | \$17.07 | \$13.64 | \$16.93 | \$19.80 | \$22.69 | \$28.70 | \$32.52 | 25 |
| 26 | | \$5.18 | \$6.34 | \$7.25 | \$7.99 | \$9.67 | \$10.81 | \$7.54 | \$9.32 | \$10.80 | \$12.20 | \$15.19 | \$17.38 | \$13.81 | \$17.14 | \$20.04 | \$22.98 | \$29.05 | \$32.93 | 26 |
| 27 | | \$5.19 | \$6.38 | \$7.29 | \$8.03 | \$9.75 | \$10.91 | \$7.63 | \$9.46 | \$10.99 | \$12.41 | \$15.44 | \$17.68 | \$13.96 | \$17.34 | \$20.28 | \$23.25 | \$29.43 | \$33.35 | 27 |
| 28 | | \$5.23 | \$6.40 | \$7.34 | \$8.11 | \$9.82 | \$11.00 | \$7.76 | \$9.63 | \$11.15 | \$12.61 | \$15.70 | \$17.99 | \$14.12 | \$17.56 | \$20.53 | \$23.54 | \$29.79 | \$33.79 | 28 |
| 29 | | \$5.25 | \$6.45 | \$7.41 | \$8.17 | \$9.89 | \$11.09 | \$7.88 | \$9.77 | \$11.34 | \$12.82 | \$15.97 | \$18.28 | \$14.29 | \$17.75 | \$20.74 | \$23.83 | \$30.17 | \$34.23 | 29 |
| 30 | | \$5.30 | \$6.50 | \$7.46 | \$8.23 | \$9.97 | \$11.18 | \$8.00 | \$9.91 | \$11.51 | \$13.01 | \$16.24 | \$18.59 | \$14.47 | \$17.99 | \$21.01 | \$24.11 | \$30.56 | \$34.67 | 30 |
| 31 | | \$5.32 | \$6.53 | \$7.49 | \$8.29 | \$10.03 | \$11.25 | \$8.13 | \$10.05 | \$11.70 | \$13.23 | \$16.52 | \$18.92 | \$14.62 | \$18.17 | \$21.26 | \$24.42 | \$30.95 | \$35.11 | 31 |
| 32 | | \$5.36 | \$6.57 | \$7.57 | \$8.35 | \$10.12 | \$11.34 | \$8.24 | \$10.24 | \$11.88 | \$13.44 | \$16.81 | \$19.24 | \$14.78 | \$18.40 | \$21.52 | \$24.72 | \$31.33 | \$35.57 | 32 |
| 33 | | \$5.39 | \$6.61 | \$7.60 | \$8.39 | \$10.21 | \$11.42 | \$8.36 | \$10.40 | \$12.07 | \$13.67 | \$17.08 | \$19.58 | \$14.98 | \$18.62 | \$21.77 | \$25.03 | \$31.72 | \$36.03 | 33 |
| 34 | | \$5.41 | \$6.66 | \$7.66 | \$8.47 | \$10.29 | \$11.51 | \$8.48 | \$10.55 | \$12.25 | \$13.90 | \$17.39 | \$19.92 | \$15.16 | \$18.85 | \$22.02 | \$25.32 | \$32.14 | \$36.49 | 34 |
| 35 | | \$5.45 | \$6.72 | \$7.71 | \$8.51 | \$10.37 | \$11.62 | \$8.61 | \$10.69 | \$12.46 | \$14.14 | \$17.70 | \$20.27 | \$15.33 | \$19.06 | \$22.31 | \$25.62 | \$32.52 | \$36.97 | 35 |
| 36 | | \$5.51 | \$6.79 | \$7.81 | \$8.64 | \$10.52 | \$11.77 | \$8.78 | \$10.91 | \$12.71 | \$14.43 | \$18.06 | \$20.68 | \$15.53 | \$19.32 | \$22.61 | \$25.98 | \$32.99 | \$37.49 | 36 |
| 37 | | \$5.54 | \$6.86 | \$7.89 | \$8.75 | \$10.64 | \$11.95 | \$8.94 | \$11.12 | \$12.96 | \$14.73 | \$18.44 | \$21.12 | \$15.74 | \$19.56 | \$22.90 | \$26.35 | \$33.46 | \$38.02 | 37 |
| 38 | | \$5.60 | \$6.93 | \$8.00 | \$8.88 | \$10.78 | \$12.10 | \$9.10 | \$11.33 | \$13.22 | \$15.02 | \$18.83 | \$21.56 | \$15.96 | \$19.82 | \$23.21 | \$26.70 | \$33.92 | \$38.57 | 38 |
| 39 | | \$5.67 | \$7.02 | \$8.11 | \$8.98 | \$10.93 | \$12.27 | \$9.26 | \$11.54 | \$13.50 | \$15.32 | \$19.22 | \$22.01 | \$16.17 | \$20.10 | \$23.52 | \$27.07 | \$34.40 | \$39.12 | 39 |
| 40 | | \$5.70 | \$7.10 | \$8.21 | \$9.09 | \$11.09 | \$12.45 | \$9.44 | \$11.77 | \$13.76 | \$15.62 | \$19.62 | \$22.47 | \$16.37 | \$20.36 | \$23.84 | \$27.45 | \$34.89 | \$39.66 | 40 |
| 41 | | \$5.78 | \$7.16 | \$8.31 | \$9.21 | \$11.22 | \$12.61 | \$9.64 | \$12.00 | \$14.03 | \$15.95 | \$20.04 | \$22.94 | \$16.60 | \$20.64 | \$24.16 | \$27.82 | \$35.38 | \$40.22 | 41 |
| 42 | | \$5.82 | \$7.26 | \$8.39 | \$9.33 | \$11.36 | \$12.77 | \$9.80 | \$12.21 | \$14.30 | \$16.26 | \$20.45 | \$23.40 | \$16.82 | \$20.91 | \$24.49 | \$28.19 | \$35.88 | \$40.80 | 42 |
| 43 | | \$5.90 | \$7.33 | \$8.49 | \$9.43 | \$11.51 | \$12.95 | \$9.99 | \$12.46 | \$14.60 | \$16.60 | \$20.89 | \$23.88 | \$17.04 | \$21.20 | \$24.82 | \$28.59 | \$36.39 | \$41.39 | 43 |
| 44 | | \$5.93 | \$7.41 | \$8.60 | \$9.56 | \$11.66 | \$13.11 | \$10.15 | \$12.69 | \$14.87 | \$16.93 | \$21.31 | \$24.40 | \$17.28 | \$21.49 | \$25.17 | \$28.99 | \$36.88 | \$41.99 | 44 |
| 45 | | \$6.00 | \$7.48 | \$8.69 | \$9.66 | \$11.80 | \$13.28 | \$10.37 | \$12.94 | \$15.16 | \$17.28 | \$21.77 | \$24.90 | \$17.49 | \$21.77 | \$25.50 | \$29.37 | \$37.40 | \$42.60 | 45 |
| 46 | | \$6.09 | \$7.63 | \$8.90 | \$9.88 | \$12.08 | \$13.59 | \$10.71 | \$13.40 | \$15.65 | \$17.74 | \$22.33 | \$25.53 | \$17.77 | \$22.10 | \$25.91 | \$29.83 | \$38.03 | \$43.32 | 46 |
| 47 | | \$6.22 | \$7.79 | \$9.08 | \$10.11 | \$12.38 | \$13.92 | \$11.09 | \$13.87 | \$16.19 | \$18.24 | \$22.89 | \$26.18 | \$18.05 | \$22.47 | \$26.32 | \$30.33 | \$38.68 | \$44.03 | 47 |
| 48 | | \$6.31 | \$7.94 | \$9.26 | \$10.32 | \$12.67 | \$14.25 | \$11.47 | \$14.36 | \$16.71 | \$18.74 | \$23.46 | \$26.85 | \$18.34 | \$22.83 | \$26.75 | \$30.82 | \$39.30 | \$44.75 | 48 |
| 49 | | \$6.41 | \$8.09 | \$9.46 | \$10.55 | \$12.95 | \$14.59 | \$11.88 | \$14.88 | \$17.28 | \$19.25 | \$24.07 | \$27.54 | \$18.62 | \$23.19 | \$27.18 | \$31.32 | \$39.95 | \$45.50 | 49 |
| 50 | | \$6.52 | \$8.25 | \$9.66 | \$10.77 | \$13.23 | \$14.89 | \$12.30 | \$15.43 | \$17.83 | \$19.80 | \$24.67 | \$28.26 | \$18.92 | \$23.55 | \$27.60 | \$31.82 | \$40.62 | \$46.27 | 50 |
| 51 | | \$6.63 | \$8.39 | \$9.85 | \$11.00 | \$13.52 | \$15.21 | \$12.72 | \$15.97 | \$18.41 | \$20.35 | \$25.30 | \$28.95 | \$19.22 | \$23.94 | \$28.05 | \$32.34 | \$41.28 | \$47.04 | 51 |
| 52 | | \$6.75 | \$8.55 | \$10.03 | \$11.21 | \$13.81 | \$15.53 | \$13.17 | \$16.54 | \$19.03 | \$20.91 | \$25.94 | \$29.68 | \$19.51 | \$24.30 | \$28.48 | \$32.88 | \$41.98 | \$47.82 | 52 |
| 53 | | \$6.86 | \$8.69 | \$10.25 | \$11.42 | \$14.08 | \$15.87 | \$13.64 | \$17.14 | \$19.65 | \$21.51 | \$26.60 | \$30.45 | \$19.82 | \$24.68 | \$28.94 | \$33.40 | \$42.67 | \$48.62 | 53 |
| 54 | | \$6.96 | \$8.88 | \$10.43 | \$11.65 | \$14.36 | \$16.20 | \$14.11 | \$17.74 | \$20.31 | \$22.09 | \$27.26 | \$31.23 | \$20.15 | \$25.07 | \$29.40 | \$33.95 | \$43.36 | \$49.43 | 54 |
| 55 | | \$7.05 | \$9.03 | \$10.62 | \$11.88 | \$14.64 | \$16.52 | \$14.61 | \$18.38 | \$20.97 | \$22.76 | \$27.97 | \$32.02 | \$20.45 | \$25.48 | \$29.88 | \$34.50 | \$44.09 | \$50.24 | 55 |
| 56 | | \$7.74 | \$9.79 | \$11.45 | \$12.83 | \$15.88 | \$17.91 | \$15.31 | \$19.25 | \$21.93 | \$23.98 | \$29.66 | \$33.97 | \$21.30 | \$26.58 | \$31.22 | \$36.07 | \$46.21 | \$52.71 | 56 |
| 57 | | \$8.44 | \$10.55 | \$12.27 | \$13.79 | \$17.09 | \$19.34 | \$16.04 | \$20.20 | \$22.98 | \$25.29 | \$31.46 | \$36.04 | \$22.19 | \$27.73 | \$32.62 | \$37.75 | \$48.44 | \$55.29 | 57 |
| 58 | | \$9.11 | \$11.33 | \$13.10 | \$14.75 | \$18.34 | \$20.74 | \$16.80 | \$21.15 | \$24.07 | \$26.64 | \$33.36 | \$38.24 | \$23.11 | \$28.94 | \$34.08 | \$39.51 | \$50.79 | \$57.98 | 58 |
| 59 | | \$9.79 | \$12.09 | \$13.94 | \$15.70 | \$19.58 | \$22.18 | \$17.59 | \$22.18 | \$25.19 | \$28.06 | \$35.40 | \$40.58 | \$24.07 | \$30.22 | \$35.61 | \$41.35 | \$53.24 | \$60.82 | 59 |
| 60 | | \$10.47 | \$12.85 | \$14.75 | \$16.67 | \$20.81 | \$23.58 | \$18.43 | \$23.23 | \$26.39 | \$29.67 | \$37.53 | \$43.95 | \$25.06 | \$31.54 | \$37.21 | \$43.24 | \$55.81 | \$63.80 | 60 |
| 61 | | \$11.15 | \$13.64 | \$15.59 | \$17.61 | \$22.03 | \$25.00 | \$19.32 | \$24.33 | \$27.61 | \$31.16 | \$39.82 | \$45.69 | \$26.10 | \$32.90 | \$38.86 | \$45.27 | \$58.52 | \$66.92 | 61 |
| 62 | | \$11.86 | \$14.40 | \$16.41 | \$18.56 | \$23.27 | \$26.40 | \$20.25 | \$25.45 | \$28.98 | \$32.87 | \$42.22 | \$48.50 | \$27.20 | \$34.32 | \$40.65 | \$47.38 | \$61.33 | \$70.19 | 62 |
| 63 | | \$13.09 | \$15.94 | \$18.16 | \$20.56 | \$25.77 | \$29.25 | \$21.70 | \$27.25 | \$31.14 | \$35.44 | \$45.45 | \$52.14 | \$29.15 | \$36.75 | \$43.47 | \$50.55 | \$65.23 | \$74.60 | 63 |
| 64 | | \$14.32 | \$17.45 | \$19.91 | \$22.53 | \$28.27 | \$32.08 | \$23.27 | \$29.16 | \$33.54 | \$38.24 | \$48.91 | \$56.06 | \$31.26 | \$39.36 | \$46.49 | \$53.93 | \$69.38 | \$79.26 | 64 |
| 65 | | \$15.58 | \$18.96 | \$21.65 | \$24.53 | \$30.77 | \$34.91 | \$24.95 | \$31.23 | \$36.09 | \$41.27 | \$52.65 | \$60.28 | \$33.54 | \$42.14 | \$49.73 | \$57.55 | \$73.79 | \$84.22 | 65 |
| 66 | | \$16.82 | \$20.49 | \$23.39 | \$26.51 | \$33.25 | \$37.75 | \$26.76 | \$33.43 | \$38.86 | \$44.53 | \$56.66 | \$64.81 | \$35.96 | \$45.12 | \$53.20 | \$61.39 | \$78.50 | \$89.49 | 66 |
| 67 | | \$18.05 | \$22.02 | \$25.16 | \$28.47 | \$35.76 | \$40.58 | \$28.69 | \$35.78 | \$41.84 | \$48.03 | \$61.02 | \$69.69 | \$38.59 | \$48.32 | \$56.88 | \$65.53 | \$83.47 | \$95.06 | 67 |
| 68 | | \$20.53 | \$25.06 | \$28.67 | \$32.41 | \$40.55 | \$45.99 | \$31.57 | \$39.45 | \$46.19 | \$52.83 | \$66.79 | \$76.13 | \$42.08 | \$52.78 | \$62.19 | \$71.36 | \$90.43 | \$102.80 | 68 |
| 69 | | \$22.97 | \$28.12 | \$32.19 | \$36.32 | \$45.36 | \$51.40 | \$34.75 | \$43.51 | \$50.95 | \$58.10 | \$73.13 | \$83.20 | \$45.87 | \$57.66 | \$68.01 | \$77.72 | \$97.97 | \$111.17 | 69 |
| 70 | | \$25.42 | \$31.14 | \$35.72 | \$40.24 | \$50.18 | \$56.83 | \$38.26 | \$47.96 | \$56.25 | \$63.91 | \$80.08 | \$90.90 | \$50.01 | \$62.99 | \$74.37 | \$84.66 | \$106.15 | \$120.22 | 70 |
| 71 | | \$27.86 | \$34.21 | \$39.23 | \$44.18 | \$54.97 | \$62.23 | \$42.12 | \$52.89 | \$62.07 | \$70.30 | \$87.68 | \$99.36 | \$54.54 | \$68.79 | \$81.33 | \$92.21 | \$114.98 | \$130.00 | 71 |
| 72 | | \$30.33 | \$37.25 | \$42.75 | \$48.08 | \$59.77 | \$67.63 | \$46.37 | \$58.31 | \$68.52 | \$77.33 | \$95.98 | \$108.60 | \$59.46 | \$75.12 | \$88.92 | \$100.45 | \$124.60 | \$140.58 | 72 |
| 73 | | \$34.72 | \$42.88 | \$49.40 | \$55.40 | \$68.53 | \$77.42 | \$51.37 | \$64.81 | \$76.34 | \$85.90 | \$106.19 | \$119.96 | \$65.29 | \$82.79 | \$98.26 | \$110.67 | \$136.72 | \$154.01 | 73 |
| 74 | | \$39.13 | \$48.52 | \$56.06 | \$62.69 | \$77.30 | \$87.19 | \$56.89 | \$72.01 | \$85.03 | \$95.44 | \$117.49 | \$132.48 | \$71.68 | \$91.26 | \$108.55 | \$121.91 | \$150.01 | \$168.74 | 74 |
| 75 | | \$43.53 | \$54.16 | \$62.71 | \$69.98 | \$86.04 | \$96.95 | \$63.02 | \$80.03 | \$94.71 | \$105.99 | \$129.99 | \$146.36 | \$78.72 | \$100.57 | \$119.92 | \$134.32 | \$164.58 | \$184.87 | 75 |
| 76 | | \$47.94 | \$59.80 | \$69.38 | \$77.30 | \$94.81 | \$106.72 | \$69.80 | \$88.94 | \$105.49 | \$117.71 | \$143.79 | \$161.66 | \$86.43 | \$110.84 | \$132.48 | \$147.97 | \$180.58 | \$202.54 | 76 |
| 77 | | \$52.35 | \$65.43 | \$76.02 | \$84.60 | \$103.55 | \$116.50 | \$77.33 | \$98.86 | \$117.50 | \$130.77 | \$159.09 | \$178.57 | \$94.93 | \$122.16 | \$146.39 | \$163.02 | \$198.18 | \$221.91 | 77 |
| 78 | | \$56.42 | \$70.64 | \$82.24 | \$91.45 | \$111.78 | \$125.62 | \$82.24 | \$105.28 | \$125.31 | \$139.37 | \$169.29 | \$189.75 | \$100.21 | \$129.25 | \$155.11 | \$172.66 | \$209.56 | \$234.33 | 78 |
| 79 | | \$60.49 | \$75.86 | \$88.45 | \$98.32 | \$120.03 | \$134.74 | \$87.44 | \$112.13 | \$133.66 | \$148.54 | \$180.15 | \$201.65 | \$105.79 | \$136.75 | \$164.42 | \$182.86 | \$221.60 | \$247.46 | 79 |
| 80 | | \$64.56 | \$81.07 | \$94.66 | \$105.16 | \$128.26 | \$143.84 | \$92.97 | \$119.44 | \$142.57 | \$158.33 | \$191.73 | \$214.27 | \$111.71 | \$144.72 | \$174.25 | \$193.67 | \$234.33 | \$262.32 | 80 |
| 81 | | \$68.63 | \$86.27 | \$100.86 | \$112.02 | \$136.49 | \$152.94 | \$98.87 | \$127.20 | \$152.06 | \$168.76 | \$204.03 | \$227.69 | \$117.94 | \$153.14 | \$184.66 | \$205.12 | \$247.80 | \$275.95 | 81 |
| 82 | | \$72.69 | \$91.49 | \$107.07 | \$118.89 | \$144.74 | \$162.06 | \$105.12 | \$135.48 | \$162.22 | \$179.89 | \$217.14 | \$241.98 | \$124.53 | \$162.01 | \$195.69 | \$217.23 | \$262.04 | \$291.40 | 82 |
| 83 | | \$78.02 | \$98.41 | \$115.34 | \$128.05 | \$155.79 | \$174.32 | \$111.78 | \$144.24 | \$172.92 | \$191.70 | \$231.19 | \$257.40 | \$131.79 | \$171.73 | \$207.68 | \$230.48 | \$277.79 | \$ | |

Certificate Form GLTCARP-06-FC

| | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|------------------------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|
| | | Comprehensive - 20 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | | 7 Year | Lifetime |
| 25 | \$15.16 | \$18.49 | \$21.15 | \$23.30 | \$28.19 | \$31.55 | \$21.80 | \$26.94 | \$31.26 | \$35.31 | \$43.89 | \$50.19 | \$40.07 | \$49.75 | \$58.21 | \$66.72 | \$84.35 | \$95.61 | 25 |
| 26 | \$15.25 | \$18.62 | \$21.29 | \$23.47 | \$28.42 | \$31.79 | \$22.12 | \$27.38 | \$31.77 | \$35.88 | \$44.64 | \$51.07 | \$40.55 | \$50.37 | \$58.91 | \$67.53 | \$85.40 | \$96.83 | 26 |
| 27 | \$15.29 | \$18.74 | \$21.48 | \$23.67 | \$28.66 | \$32.07 | \$22.47 | \$27.82 | \$32.29 | \$36.44 | \$45.39 | \$51.95 | \$41.04 | \$50.96 | \$59.61 | \$68.37 | \$86.52 | \$98.05 | 27 |
| 28 | \$15.38 | \$18.83 | \$21.58 | \$23.83 | \$28.86 | \$32.33 | \$22.83 | \$28.26 | \$32.80 | \$37.06 | \$46.18 | \$52.83 | \$41.53 | \$51.58 | \$60.30 | \$69.20 | \$87.60 | \$99.34 | 28 |
| 29 | \$15.47 | \$18.96 | \$21.77 | \$23.99 | \$29.07 | \$32.58 | \$23.18 | \$28.70 | \$33.32 | \$37.66 | \$46.96 | \$53.74 | \$42.00 | \$52.18 | \$61.02 | \$70.04 | \$88.69 | \$100.60 | 29 |
| 30 | \$15.55 | \$19.10 | \$21.90 | \$24.18 | \$29.30 | \$32.87 | \$23.52 | \$29.13 | \$33.86 | \$38.28 | \$47.76 | \$54.67 | \$42.48 | \$52.83 | \$61.75 | \$70.92 | \$89.83 | \$101.92 | 30 |
| 31 | \$15.64 | \$19.23 | \$22.03 | \$24.37 | \$29.52 | \$33.07 | \$23.86 | \$29.57 | \$34.39 | \$38.89 | \$48.57 | \$55.63 | \$42.96 | \$53.45 | \$62.51 | \$71.79 | \$90.97 | \$103.24 | 31 |
| 32 | \$15.72 | \$19.33 | \$22.22 | \$24.53 | \$29.74 | \$33.32 | \$24.22 | \$30.05 | \$34.91 | \$39.56 | \$49.40 | \$56.58 | \$43.48 | \$54.09 | \$63.25 | \$72.67 | \$92.10 | \$104.56 | 32 |
| 33 | \$15.81 | \$19.46 | \$22.34 | \$24.70 | \$30.01 | \$33.61 | \$24.56 | \$30.51 | \$35.46 | \$40.21 | \$50.23 | \$57.55 | \$44.03 | \$54.76 | \$64.00 | \$73.55 | \$93.29 | \$105.91 | 33 |
| 34 | \$15.90 | \$19.58 | \$22.51 | \$24.88 | \$30.23 | \$33.86 | \$24.92 | \$31.01 | \$36.05 | \$41.07 | \$51.11 | \$58.55 | \$44.54 | \$55.41 | \$64.74 | \$74.46 | \$94.48 | \$107.25 | 34 |
| 35 | \$15.98 | \$19.71 | \$22.64 | \$25.06 | \$30.44 | \$34.11 | \$25.31 | \$31.45 | \$36.62 | \$41.57 | \$52.03 | \$59.57 | \$45.08 | \$56.02 | \$65.56 | \$75.34 | \$95.61 | \$108.65 | 35 |
| 36 | \$16.17 | \$19.93 | \$22.97 | \$25.41 | \$30.88 | \$34.61 | \$25.81 | \$32.07 | \$37.37 | \$42.39 | \$53.13 | \$60.79 | \$45.68 | \$56.76 | \$66.44 | \$76.38 | \$96.97 | \$110.21 | 36 |
| 37 | \$16.29 | \$20.15 | \$23.21 | \$25.73 | \$31.26 | \$35.12 | \$26.27 | \$32.66 | \$38.10 | \$43.30 | \$54.22 | \$62.06 | \$46.31 | \$57.51 | \$67.32 | \$77.44 | \$98.33 | \$111.77 | 37 |
| 38 | \$16.47 | \$20.38 | \$23.52 | \$26.05 | \$31.71 | \$35.61 | \$26.76 | \$33.28 | \$38.85 | \$44.15 | \$55.37 | \$63.37 | \$46.92 | \$58.29 | \$68.24 | \$78.50 | \$99.72 | \$113.36 | 38 |
| 39 | \$16.65 | \$20.64 | \$23.83 | \$26.41 | \$32.15 | \$36.09 | \$27.25 | \$33.96 | \$39.64 | \$45.01 | \$56.50 | \$64.69 | \$47.53 | \$59.08 | \$69.16 | \$79.59 | \$101.13 | \$114.97 | 39 |
| 40 | \$16.79 | \$20.85 | \$24.09 | \$26.71 | \$32.58 | \$36.58 | \$27.75 | \$34.61 | \$40.43 | \$45.94 | \$57.68 | \$66.06 | \$48.13 | \$59.87 | \$70.07 | \$80.69 | \$102.58 | \$116.60 | 40 |
| 41 | \$16.95 | \$21.07 | \$24.41 | \$27.07 | \$32.99 | \$37.06 | \$28.29 | \$35.26 | \$41.23 | \$46.87 | \$58.91 | \$67.42 | \$48.79 | \$60.65 | \$71.05 | \$81.77 | \$104.03 | \$118.25 | 41 |
| 42 | \$17.14 | \$21.33 | \$24.70 | \$27.41 | \$33.41 | \$37.53 | \$28.83 | \$35.92 | \$42.03 | \$47.82 | \$60.14 | \$68.82 | \$49.45 | \$61.49 | \$72.00 | \$82.91 | \$105.48 | \$119.98 | 42 |
| 43 | \$17.30 | \$21.55 | \$24.96 | \$27.72 | \$33.86 | \$38.07 | \$29.36 | \$36.62 | \$42.88 | \$48.79 | \$61.39 | \$70.27 | \$50.09 | \$62.33 | \$72.97 | \$84.05 | \$106.95 | \$121.67 | 43 |
| 44 | \$17.44 | \$21.77 | \$25.28 | \$28.08 | \$34.29 | \$38.56 | \$29.88 | \$37.33 | \$43.70 | \$49.75 | \$62.68 | \$71.70 | \$50.77 | \$63.15 | \$73.98 | \$85.18 | \$108.44 | \$123.42 | 44 |
| 45 | \$17.61 | \$21.99 | \$25.58 | \$28.39 | \$34.68 | \$39.03 | \$30.44 | \$38.02 | \$44.54 | \$50.77 | \$64.00 | \$73.24 | \$51.43 | \$64.00 | \$74.99 | \$86.35 | \$109.97 | \$125.22 | 45 |
| 46 | \$17.90 | \$22.47 | \$26.10 | \$29.03 | \$35.50 | \$39.97 | \$31.49 | \$39.37 | \$46.02 | \$52.16 | \$65.59 | \$75.06 | \$52.25 | \$64.99 | \$76.15 | \$87.74 | \$111.83 | \$127.33 | 46 |
| 47 | \$18.27 | \$22.91 | \$26.66 | \$29.68 | \$36.40 | \$40.91 | \$32.58 | \$40.78 | \$47.56 | \$53.61 | \$67.29 | \$77.00 | \$53.08 | \$66.06 | \$77.41 | \$89.13 | \$113.65 | \$129.44 | 47 |
| 48 | \$18.58 | \$23.34 | \$27.25 | \$30.35 | \$37.24 | \$41.88 | \$33.73 | \$42.22 | \$49.15 | \$55.10 | \$68.98 | \$78.97 | \$53.92 | \$67.08 | \$78.63 | \$90.59 | \$115.54 | \$131.57 | 48 |
| 49 | \$18.88 | \$23.79 | \$27.82 | \$31.01 | \$38.07 | \$42.83 | \$34.91 | \$43.76 | \$50.77 | \$56.62 | \$70.74 | \$80.98 | \$54.76 | \$68.16 | \$79.89 | \$92.07 | \$117.47 | \$133.77 | 49 |
| 50 | \$19.20 | \$24.27 | \$28.39 | \$31.68 | \$38.89 | \$43.79 | \$36.15 | \$45.33 | \$52.43 | \$58.21 | \$72.55 | \$83.03 | \$55.63 | \$69.23 | \$81.16 | \$93.56 | \$119.39 | \$135.99 | 50 |
| 51 | \$19.84 | \$24.70 | \$28.94 | \$32.33 | \$39.72 | \$44.73 | \$37.40 | \$46.96 | \$54.13 | \$59.84 | \$74.37 | \$85.15 | \$56.50 | \$70.33 | \$82.48 | \$95.08 | \$121.37 | \$138.28 | 51 |
| 52 | \$19.84 | \$25.16 | \$29.52 | \$32.93 | \$40.55 | \$45.68 | \$38.72 | \$48.61 | \$55.91 | \$61.49 | \$76.25 | \$87.29 | \$57.38 | \$71.46 | \$83.78 | \$96.64 | \$123.38 | \$140.59 | 52 |
| 53 | \$20.15 | \$25.58 | \$30.10 | \$33.61 | \$41.39 | \$46.63 | \$40.07 | \$50.37 | \$57.78 | \$63.20 | \$78.18 | \$89.52 | \$58.29 | \$72.58 | \$85.09 | \$98.20 | \$125.43 | \$142.97 | 53 |
| 54 | \$20.45 | \$26.05 | \$30.66 | \$34.25 | \$42.22 | \$47.63 | \$41.47 | \$52.16 | \$59.70 | \$64.96 | \$80.15 | \$91.80 | \$59.21 | \$73.71 | \$86.46 | \$99.78 | \$127.49 | \$145.33 | 54 |
| 55 | \$20.77 | \$26.51 | \$31.23 | \$34.91 | \$43.05 | \$48.57 | \$42.92 | \$54.05 | \$61.63 | \$66.91 | \$82.20 | \$94.13 | \$60.14 | \$74.89 | \$87.84 | \$101.40 | \$129.59 | \$147.74 | 55 |
| 56 | \$22.77 | \$28.79 | \$33.64 | \$37.71 | \$46.68 | \$52.70 | \$44.98 | \$56.62 | \$64.52 | \$70.51 | \$87.21 | \$99.85 | \$62.62 | \$78.14 | \$91.75 | \$106.08 | \$135.86 | \$154.96 | 56 |
| 57 | \$24.78 | \$31.01 | \$36.09 | \$40.52 | \$50.28 | \$56.86 | \$47.11 | \$59.33 | \$67.53 | \$74.33 | \$92.49 | \$105.95 | \$65.23 | \$81.54 | \$95.88 | \$110.99 | \$142.43 | \$162.53 | 57 |
| 58 | \$26.81 | \$33.28 | \$38.49 | \$43.36 | \$53.92 | \$61.02 | \$49.35 | \$62.19 | \$70.74 | \$78.31 | \$98.12 | \$112.43 | \$67.95 | \$85.09 | \$100.17 | \$116.16 | \$149.29 | \$170.50 | 58 |
| 59 | \$28.79 | \$35.57 | \$40.94 | \$46.18 | \$57.55 | \$65.19 | \$51.73 | \$65.19 | \$74.06 | \$82.51 | \$104.06 | \$119.32 | \$70.74 | \$88.81 | \$104.69 | \$121.56 | \$156.55 | \$178.82 | 59 |
| 60 | \$30.80 | \$37.80 | \$43.36 | \$48.98 | \$61.13 | \$69.33 | \$54.19 | \$68.27 | \$77.57 | \$86.96 | \$110.37 | \$126.59 | \$73.68 | \$92.68 | \$109.36 | \$127.19 | \$164.11 | \$187.58 | 60 |
| 61 | \$32.80 | \$40.07 | \$45.82 | \$51.78 | \$64.77 | \$73.44 | \$56.76 | \$71.52 | \$81.20 | \$91.62 | \$117.08 | \$134.33 | \$76.74 | \$96.70 | \$114.26 | \$133.11 | \$172.04 | \$196.78 | 61 |
| 62 | \$34.82 | \$42.35 | \$48.27 | \$54.57 | \$68.40 | \$77.61 | \$59.53 | \$74.84 | \$85.05 | \$96.57 | \$124.12 | \$142.57 | \$79.95 | \$100.90 | \$119.47 | \$139.27 | \$180.27 | \$206.37 | 62 |
| 63 | \$38.46 | \$46.83 | \$53.38 | \$60.45 | \$75.78 | \$85.98 | \$63.81 | \$80.11 | \$91.59 | \$104.18 | \$133.58 | \$153.30 | \$85.71 | \$108.05 | \$127.81 | \$148.60 | \$191.75 | \$219.30 | 63 |
| 64 | \$42.13 | \$51.29 | \$58.52 | \$66.26 | \$83.09 | \$94.29 | \$68.40 | \$85.77 | \$98.59 | \$112.43 | \$143.78 | \$164.80 | \$91.94 | \$115.70 | \$136.70 | \$158.54 | \$203.97 | \$233.01 | 64 |
| 65 | \$45.76 | \$55.76 | \$63.64 | \$72.08 | \$90.45 | \$102.62 | \$73.37 | \$91.80 | \$106.13 | \$121.32 | \$154.78 | \$177.22 | \$98.59 | \$123.90 | \$146.20 | \$169.18 | \$216.93 | \$247.59 | 65 |
| 66 | \$49.45 | \$60.27 | \$68.77 | \$77.91 | \$97.76 | \$110.99 | \$78.66 | \$98.29 | \$114.26 | \$130.92 | \$166.61 | \$190.53 | \$105.73 | \$132.68 | \$156.37 | \$180.54 | \$230.74 | \$263.05 | 66 |
| 67 | \$53.08 | \$64.74 | \$73.93 | \$83.73 | \$105.12 | \$119.32 | \$84.33 | \$105.22 | \$123.02 | \$141.22 | \$179.34 | \$204.84 | \$113.45 | \$142.08 | \$167.23 | \$192.62 | \$245.40 | \$279.48 | 67 |
| 68 | \$60.30 | \$73.68 | \$84.28 | \$95.27 | \$119.21 | \$135.20 | \$92.81 | \$115.98 | \$135.77 | \$155.32 | \$196.38 | \$223.85 | \$123.68 | \$155.19 | \$182.86 | \$209.79 | \$265.86 | \$302.23 | 68 |
| 69 | \$67.50 | \$82.64 | \$94.60 | \$106.80 | \$133.36 | \$151.11 | \$102.19 | \$127.90 | \$149.83 | \$170.82 | \$215.01 | \$244.62 | \$134.86 | \$169.51 | \$199.93 | \$228.49 | \$288.00 | \$326.82 | 69 |
| 70 | \$74.73 | \$91.59 | \$104.98 | \$118.31 | \$147.51 | \$167.02 | \$112.49 | \$141.03 | \$165.37 | \$187.89 | \$235.42 | \$267.30 | \$147.04 | \$185.13 | \$218.64 | \$248.91 | \$312.07 | \$353.41 | 70 |
| 71 | \$81.91 | \$100.52 | \$115.32 | \$129.87 | \$161.62 | \$182.94 | \$123.81 | \$155.49 | \$182.50 | \$206.68 | \$257.74 | \$292.13 | \$160.30 | \$202.20 | \$239.09 | \$271.12 | \$338.07 | \$382.16 | 71 |
| 72 | \$89.13 | \$109.51 | \$125.68 | \$141.37 | \$175.77 | \$198.85 | \$136.35 | \$171.44 | \$201.47 | \$227.36 | \$282.18 | \$319.30 | \$174.80 | \$220.83 | \$261.44 | \$295.33 | \$366.33 | \$413.28 | 72 |
| 73 | \$102.09 | \$126.05 | \$145.22 | \$162.83 | \$201.51 | \$227.57 | \$151.02 | \$190.53 | \$224.43 | \$252.54 | \$312.19 | \$352.66 | \$191.92 | \$243.40 | \$288.85 | \$325.37 | \$401.93 | \$452.78 | 73 |
| 74 | \$114.99 | \$142.66 | \$164.80 | \$184.31 | \$227.23 | \$256.31 | \$167.27 | \$211.72 | \$249.96 | \$280.52 | \$345.40 | \$389.53 | \$210.76 | \$268.27 | \$319.11 | \$358.44 | \$441.00 | \$496.06 | 74 |
| 75 | \$127.99 | \$159.21 | \$184.39 | \$205.74 | \$252.98 | \$285.04 | \$185.26 | \$235.27 | \$278.43 | \$311.59 | \$382.14 | \$430.28 | \$231.44 | \$295.68 | \$352.57 | \$394.89 | \$483.88 | \$543.49 | 75 |
| 76 | \$140.94 | \$175.80 | \$203.97 | \$227.23 | \$278.73 | \$313.76 | \$205.19 | \$261.48 | \$310.13 | \$346.09 | \$422.79 | \$475.26 | \$254.11 | \$325.85 | \$389.53 | \$435.03 | \$530.93 | \$595.43 | 76 |
| 77 | \$153.90 | \$192.35 | \$223.56 | \$248.74 | \$304.45 | \$342.51 | \$227.36 | \$290.61 | \$345.44 | \$384.40 | \$467.73 | \$524.96 | \$279.09 | \$359.11 | \$430.36 | \$479.27 | \$582.64 | \$652.40 | 77 |
| 78 | \$165.87 | \$207.68 | \$241.77 | \$268.87 | \$328.66 | \$369.30 | \$241.77 | \$309.53 | \$368.42 | \$409.72 | \$497.71 | \$557.85 | \$294.64 | \$379.98 | \$456.06 | \$507.63 | \$616.11 | \$688.94 | 78 |
| 79 | \$177.83 | \$223.01 | \$260.04 | \$289.03 | \$352.90 | \$396.11 | \$257.05 | \$329.67 | \$392.98 | \$436.72 | \$529.64 | \$592.80 | \$311.06 | \$402.06 | \$483.36 | \$537.63 | \$651.50 | \$727.53 | 79 |
| 80 | \$189.77 | \$238.35 | \$278.30 | \$309.16 | \$377.08 | \$422.88 | \$273.35 | \$351.13 | \$419.16 | \$465.49 | \$563.64 | \$629.95 | \$328.39 | \$425.46 | \$512.27 | \$569.37 | \$688.94 | \$768.26 | 80 |
| 81 | \$201.74 | \$253.65 | \$296.49 | \$329.36 | \$401.27 | \$449.67 | \$290.64 | \$374.01 | \$447.05 | \$496.12 | \$599.81 | \$669.42 | \$346.70 | \$450.20 | \$542.88 | \$603.02 | \$728.53 | \$811.27 | 81 |
| 82 | \$213.69 | \$268.97 | \$314.77 | \$349.51 | \$425.50 | \$476.47 | \$309.05 | \$398.30 | \$476.87 | \$528.87 | \$636.36 | \$711.39 | \$366.10 | \$476.30 | \$575.33 | \$636.66 | \$770.42 | \$856.72 | 82 |
| 83 | \$229.38 | \$28 | | | | | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Annual 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 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$56.90 | \$69.42 | \$79.44 | \$87.48 | \$105.92 | \$118.42 | \$81.91 | \$101.16 | \$117.44 | \$132.56 | \$164.79 | \$188.49 | \$150.49 | \$186.84 | \$218.57 | \$250.48 | \$316.76 | \$359.02 | 25 |
| 26 | \$57.23 | \$69.89 | \$79.94 | \$88.15 | \$106.74 | \$119.42 | \$83.05 | \$102.80 | \$119.22 | \$134.70 | \$167.60 | \$191.77 | \$152.30 | \$189.15 | \$221.20 | \$253.61 | \$320.72 | \$363.63 | 26 |
| 27 | \$57.40 | \$70.40 | \$80.60 | \$88.81 | \$107.56 | \$120.38 | \$84.37 | \$104.42 | \$121.21 | \$136.83 | \$170.38 | \$195.04 | \$154.10 | \$191.44 | \$223.84 | \$256.73 | \$324.81 | \$368.24 | 27 |
| 28 | \$57.73 | \$70.73 | \$81.08 | \$89.49 | \$108.38 | \$121.39 | \$85.69 | \$106.08 | \$123.19 | \$139.14 | \$173.35 | \$198.34 | \$155.93 | \$193.74 | \$226.47 | \$259.85 | \$328.94 | \$373.01 | 28 |
| 29 | \$58.07 | \$71.21 | \$81.75 | \$90.13 | \$109.21 | \$122.36 | \$87.00 | \$107.71 | \$125.15 | \$141.43 | \$176.32 | \$201.81 | \$157.73 | \$196.05 | \$229.12 | \$262.98 | \$333.04 | \$377.78 | 29 |
| 30 | \$58.39 | \$71.70 | \$82.24 | \$90.77 | \$110.03 | \$123.34 | \$88.32 | \$109.37 | \$127.14 | \$143.74 | \$179.28 | \$205.26 | \$159.54 | \$198.34 | \$231.90 | \$266.27 | \$337.32 | \$382.71 | 30 |
| 31 | \$58.71 | \$72.22 | \$82.73 | \$91.44 | \$110.86 | \$124.18 | \$89.64 | \$111.02 | \$129.11 | \$146.05 | \$182.38 | \$208.87 | \$161.33 | \$200.65 | \$234.70 | \$269.58 | \$341.59 | \$387.64 | 31 |
| 32 | \$59.04 | \$72.55 | \$83.39 | \$92.09 | \$111.68 | \$125.15 | \$90.96 | \$112.81 | \$131.08 | \$148.51 | \$186.52 | \$212.49 | \$163.32 | \$203.12 | \$237.50 | \$272.86 | \$345.88 | \$392.57 | 32 |
| 33 | \$59.37 | \$73.03 | \$83.86 | \$92.77 | \$112.65 | \$126.16 | \$92.25 | \$114.65 | \$133.21 | \$151.00 | \$188.64 | \$216.12 | \$165.30 | \$205.58 | \$240.28 | \$276.14 | \$350.32 | \$397.69 | 33 |
| 34 | \$59.72 | \$73.54 | \$84.55 | \$93.42 | \$113.49 | \$127.14 | \$93.58 | \$116.45 | \$135.37 | \$153.44 | \$191.93 | \$219.89 | \$167.27 | \$208.07 | \$243.09 | \$279.60 | \$354.74 | \$402.79 | 34 |
| 35 | \$60.03 | \$74.02 | \$85.04 | \$94.09 | \$114.30 | \$128.12 | \$95.06 | \$118.10 | \$137.48 | \$156.09 | \$195.40 | \$223.67 | \$169.25 | \$210.34 | \$246.21 | \$282.89 | \$359.02 | \$408.03 | 35 |
| 36 | \$60.69 | \$74.82 | \$86.19 | \$95.38 | \$115.94 | \$129.93 | \$96.88 | \$120.38 | \$140.28 | \$159.21 | \$199.51 | \$228.28 | \$171.56 | \$213.16 | \$249.50 | \$286.84 | \$364.13 | \$413.81 | 36 |
| 37 | \$61.19 | \$75.66 | \$87.16 | \$96.54 | \$117.44 | \$131.89 | \$98.68 | \$122.69 | \$143.10 | \$162.50 | \$203.62 | \$233.05 | \$173.84 | \$215.96 | \$252.78 | \$290.77 | \$369.24 | \$419.72 | 37 |
| 38 | \$61.84 | \$76.48 | \$88.32 | \$97.87 | \$119.06 | \$133.72 | \$100.50 | \$124.99 | \$145.87 | \$165.78 | \$207.99 | \$237.99 | \$176.14 | \$218.89 | \$256.23 | \$294.72 | \$374.48 | \$425.65 | 38 |
| 39 | \$62.51 | \$77.46 | \$89.49 | \$99.18 | \$120.71 | \$135.53 | \$102.29 | \$127.46 | \$148.84 | \$169.06 | \$212.18 | \$242.92 | \$178.45 | \$221.86 | \$259.69 | \$298.85 | \$379.74 | \$431.73 | 39 |
| 40 | \$63.00 | \$78.29 | \$90.46 | \$100.32 | \$122.36 | \$137.32 | \$104.27 | \$129.93 | \$151.81 | \$172.52 | \$216.60 | \$248.02 | \$180.75 | \$224.83 | \$263.14 | \$302.96 | \$385.19 | \$437.80 | 40 |
| 41 | \$63.64 | \$79.10 | \$91.60 | \$101.64 | \$123.83 | \$139.14 | \$106.25 | \$132.40 | \$154.77 | \$175.97 | \$221.20 | \$253.12 | \$183.22 | \$227.79 | \$266.77 | \$307.05 | \$390.60 | \$444.06 | 41 |
| 42 | \$64.32 | \$80.09 | \$92.77 | \$102.95 | \$125.49 | \$140.94 | \$108.21 | \$134.87 | \$157.88 | \$179.60 | \$225.81 | \$258.37 | \$185.68 | \$230.90 | \$270.39 | \$311.34 | \$396.02 | \$450.47 | 42 |
| 43 | \$64.97 | \$80.93 | \$93.74 | \$104.10 | \$127.14 | \$142.91 | \$110.21 | \$137.48 | \$161.02 | \$183.22 | \$230.59 | \$263.80 | \$188.14 | \$234.04 | \$273.99 | \$315.63 | \$401.63 | \$456.89 | 43 |
| 44 | \$65.45 | \$81.75 | \$94.90 | \$105.44 | \$128.77 | \$144.74 | \$112.16 | \$140.13 | \$164.14 | \$186.84 | \$235.36 | \$269.23 | \$190.62 | \$237.16 | \$277.79 | \$319.89 | \$407.23 | \$463.46 | 44 |
| 45 | \$66.11 | \$82.56 | \$96.05 | \$106.57 | \$130.26 | \$146.54 | \$114.30 | \$142.76 | \$167.27 | \$190.62 | \$240.28 | \$275.00 | \$193.08 | \$240.28 | \$281.56 | \$324.17 | \$412.96 | \$470.20 | 45 |
| 46 | \$66.28 | \$84.37 | \$98.02 | \$109.04 | \$133.38 | \$150.16 | \$118.25 | \$147.86 | \$172.85 | \$195.88 | \$246.37 | \$281.91 | \$196.22 | \$244.06 | \$286.02 | \$329.41 | \$419.88 | \$478.09 | 46 |
| 47 | \$68.57 | \$86.01 | \$100.16 | \$111.51 | \$136.65 | \$153.59 | \$122.36 | \$153.13 | \$178.61 | \$201.30 | \$252.62 | \$289.14 | \$199.32 | \$248.02 | \$290.62 | \$334.69 | \$426.79 | \$486.00 | 47 |
| 48 | \$69.73 | \$87.65 | \$102.29 | \$113.98 | \$139.79 | \$157.21 | \$126.64 | \$158.54 | \$184.54 | \$206.90 | \$259.04 | \$296.55 | \$202.46 | \$251.94 | \$295.23 | \$340.11 | \$433.87 | \$494.04 | 48 |
| 49 | \$70.88 | \$89.32 | \$104.42 | \$116.45 | \$142.91 | \$160.85 | \$131.08 | \$164.31 | \$190.62 | \$212.66 | \$265.62 | \$304.08 | \$205.58 | \$255.92 | \$299.98 | \$345.71 | \$441.09 | \$502.28 | 49 |
| 50 | \$72.04 | \$91.12 | \$106.57 | \$118.91 | \$146.05 | \$164.46 | \$136.69 | \$170.23 | \$196.88 | \$218.57 | \$272.35 | \$311.83 | \$208.87 | \$260.02 | \$304.76 | \$351.29 | \$448.34 | \$510.66 | 50 |
| 51 | \$73.18 | \$92.77 | \$108.72 | \$121.39 | \$149.16 | \$167.93 | \$140.46 | \$176.32 | \$203.28 | \$224.66 | \$279.27 | \$319.72 | \$212.18 | \$264.12 | \$309.68 | \$357.07 | \$455.73 | \$519.21 | 51 |
| 52 | \$74.50 | \$94.40 | \$110.86 | \$123.67 | \$152.30 | \$171.56 | \$145.40 | \$182.55 | \$210.03 | \$230.90 | \$286.33 | \$327.78 | \$215.45 | \$268.25 | \$314.62 | \$362.80 | \$463.31 | \$527.92 | 52 |
| 53 | \$75.66 | \$96.05 | \$112.98 | \$126.16 | \$155.43 | \$175.16 | \$150.49 | \$189.15 | \$216.93 | \$237.31 | \$293.57 | \$336.17 | \$218.89 | \$272.50 | \$319.56 | \$368.73 | \$471.04 | \$536.83 | 53 |
| 54 | \$76.81 | \$97.87 | \$115.14 | \$128.61 | \$158.54 | \$178.76 | \$155.75 | \$195.88 | \$224.18 | \$243.90 | \$300.96 | \$344.72 | \$222.37 | \$276.79 | \$324.64 | \$374.65 | \$478.76 | \$545.70 | 54 |
| 55 | \$77.96 | \$99.50 | \$117.27 | \$131.08 | \$161.67 | \$182.38 | \$161.17 | \$202.94 | \$231.40 | \$251.31 | \$308.69 | \$353.44 | \$225.81 | \$281.24 | \$329.76 | \$380.74 | \$486.65 | \$554.75 | 55 |
| 56 | \$85.54 | \$108.05 | \$126.32 | \$141.60 | \$175.33 | \$197.85 | \$168.91 | \$212.66 | \$242.25 | \$264.77 | \$327.45 | \$374.98 | \$235.19 | \$293.41 | \$344.56 | \$398.33 | \$510.17 | \$581.89 | 56 |
| 57 | \$93.08 | \$116.45 | \$135.53 | \$152.12 | \$188.79 | \$213.47 | \$176.98 | \$222.86 | \$253.61 | \$279.11 | \$347.36 | \$397.86 | \$244.89 | \$306.23 | \$360.02 | \$416.75 | \$534.83 | \$610.34 | 57 |
| 58 | \$100.85 | \$124.99 | \$144.55 | \$162.82 | \$202.46 | \$229.12 | \$185.35 | \$233.55 | \$265.62 | \$294.06 | \$368.41 | \$422.18 | \$255.09 | \$319.56 | \$376.13 | \$436.17 | \$560.67 | \$640.28 | 58 |
| 59 | \$108.05 | \$133.54 | \$153.77 | \$173.35 | \$216.12 | \$244.74 | \$194.23 | \$244.74 | \$278.12 | \$309.85 | \$390.75 | \$448.01 | \$265.62 | \$333.54 | \$393.10 | \$456.40 | \$587.81 | \$671.51 | 59 |
| 60 | \$115.62 | \$141.94 | \$162.82 | \$183.88 | \$229.59 | \$260.35 | \$203.43 | \$256.39 | \$291.27 | \$322.46 | \$414.45 | \$475.32 | \$276.63 | \$348.02 | \$410.67 | \$477.61 | \$616.25 | \$704.39 | 60 |
| 61 | \$123.19 | \$150.49 | \$172.04 | \$194.39 | \$243.24 | \$275.80 | \$213.16 | \$268.58 | \$304.92 | \$344.08 | \$439.62 | \$504.43 | \$288.15 | \$363.13 | \$429.08 | \$498.82 | \$646.02 | \$738.94 | 61 |
| 62 | \$130.77 | \$159.04 | \$181.25 | \$204.93 | \$256.88 | \$291.43 | \$223.50 | \$281.07 | \$319.40 | \$362.64 | \$466.10 | \$535.34 | \$300.16 | \$378.94 | \$448.67 | \$523.00 | \$676.95 | \$774.96 | 62 |
| 63 | \$144.39 | \$175.81 | \$200.49 | \$226.97 | \$284.52 | \$322.85 | \$239.62 | \$300.81 | \$343.90 | \$391.26 | \$501.62 | \$575.62 | \$321.87 | \$405.75 | \$479.92 | \$558.04 | \$720.03 | \$823.49 | 63 |
| 64 | \$158.21 | \$192.60 | \$219.71 | \$248.84 | \$311.98 | \$354.09 | \$256.88 | \$322.03 | \$370.22 | \$422.18 | \$539.92 | \$618.89 | \$345.21 | \$434.53 | \$513.30 | \$595.36 | \$765.91 | \$874.96 | 64 |
| 65 | \$171.86 | \$209.36 | \$238.98 | \$270.71 | \$339.64 | \$385.35 | \$275.48 | \$344.72 | \$398.50 | \$455.58 | \$581.23 | \$665.45 | \$370.22 | \$465.27 | \$548.99 | \$635.34 | \$814.59 | \$929.73 | 65 |
| 66 | \$185.68 | \$226.30 | \$258.21 | \$292.58 | \$367.09 | \$416.75 | \$295.38 | \$369.06 | \$429.58 | \$491.60 | \$625.64 | \$715.43 | \$397.02 | \$498.16 | \$587.14 | \$677.94 | \$866.43 | \$987.79 | 66 |
| 67 | \$199.32 | \$243.09 | \$277.64 | \$314.46 | \$394.72 | \$448.01 | \$316.60 | \$395.05 | \$461.98 | \$530.23 | \$673.49 | \$769.20 | \$425.95 | \$533.52 | \$627.95 | \$723.32 | \$921.50 | \$1,049.46 | 67 |
| 68 | \$226.47 | \$276.63 | \$316.44 | \$357.70 | \$447.68 | \$507.71 | \$348.49 | \$435.50 | \$509.85 | \$583.20 | \$737.45 | \$840.59 | \$464.46 | \$582.71 | \$686.64 | \$787.80 | \$998.29 | \$1,134.82 | 68 |
| 69 | \$253.44 | \$310.34 | \$355.25 | \$400.98 | \$500.81 | \$567.41 | \$383.69 | \$480.25 | \$562.65 | \$641.42 | \$807.38 | \$918.53 | \$506.39 | \$636.49 | \$750.79 | \$858.03 | \$1,081.52 | \$1,227.23 | 69 |
| 70 | \$280.58 | \$343.90 | \$394.22 | \$444.21 | \$553.92 | \$627.29 | \$422.36 | \$529.58 | \$621.04 | \$705.56 | \$884.00 | \$1,003.74 | \$552.11 | \$695.19 | \$821.01 | \$934.65 | \$1,171.83 | \$1,327.07 | 70 |
| 71 | \$307.56 | \$377.47 | \$433.05 | \$487.64 | \$606.89 | \$686.96 | \$464.95 | \$583.85 | \$685.32 | \$776.12 | \$967.88 | \$1,096.99 | \$601.95 | \$759.34 | \$897.81 | \$1,018.05 | \$1,269.51 | \$1,435.14 | 71 |
| 72 | \$334.69 | \$411.16 | \$471.86 | \$530.90 | \$660.00 | \$746.67 | \$512.00 | \$643.72 | \$756.53 | \$865.75 | \$1,059.64 | \$1,198.96 | \$656.39 | \$829.24 | \$981.70 | \$1,108.99 | \$1,375.59 | \$1,551.89 | 72 |
| 73 | \$383.36 | \$473.33 | \$545.37 | \$611.49 | \$756.72 | \$854.57 | \$567.08 | \$715.43 | \$842.73 | \$948.31 | \$1,172.29 | \$1,324.26 | \$720.69 | \$913.92 | \$1,084.66 | \$1,221.83 | \$1,509.30 | \$1,700.26 | 73 |
| 74 | \$431.88 | \$535.66 | \$618.89 | \$692.08 | \$853.26 | \$962.46 | \$628.10 | \$795.01 | \$938.61 | \$1,053.39 | \$1,296.98 | \$1,462.76 | \$791.41 | \$1,007.35 | \$1,198.29 | \$1,345.98 | \$1,656.01 | \$1,862.74 | 74 |
| 75 | \$480.58 | \$597.83 | \$692.40 | \$772.66 | \$949.95 | \$1,070.33 | \$695.70 | \$883.52 | \$1,045.51 | \$1,170.02 | \$1,434.96 | \$1,615.71 | \$869.03 | \$1,110.30 | \$1,323.95 | \$1,482.83 | \$1,817.02 | \$2,040.86 | 75 |
| 76 | \$529.25 | \$660.18 | \$765.91 | \$853.26 | \$1,046.67 | \$1,178.24 | \$770.51 | \$981.87 | \$1,164.57 | \$1,299.61 | \$1,587.60 | \$1,784.63 | \$954.22 | \$1,223.63 | \$1,462.76 | \$1,633.63 | \$1,993.66 | \$2,235.92 | 76 |
| 77 | \$577.96 | \$722.35 | \$839.42 | \$934.01 | \$1,143.20 | \$1,286.12 | \$853.75 | \$1,091.22 | \$1,297.13 | \$1,443.52 | \$1,756.33 | \$1,971.29 | \$1,047.98 | \$1,348.46 | \$1,616.04 | \$1,799.74 | \$2,187.89 | \$2,449.88 | 77 |
| 78 | \$622.82 | \$779.91 | \$907.85 | \$1,009.66 | \$1,234.15 | \$1,386.77 | \$907.85 | \$1,162.28 | \$1,383.48 | \$1,538.58 | \$1,869.00 | \$2,094.80 | \$1,106.37 | \$1,426.90 | \$1,712.59 | \$1,906.15 | \$2,313.53 | \$2,587.05 | 78 |
| 79 | \$667.71 | \$837.46 | \$976.43 | \$1,085.32 | \$1,325.08 | \$1,487.43 | \$965.24 | \$1,237.94 | \$1,475.58 | \$1,639.89 | \$1,988.89 | \$2,226.04 | \$1,168.04 | \$1,509.79 | \$1,815.03 | \$2,018.83 | \$2,446.41 | | |

Certificate Form GLTCARP-06-FC

| 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 | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year | Lifetime |
| 25 | \$3.14 | \$4.02 | \$4.72 | \$5.30 | \$6.49 | \$7.27 | \$4.74 | \$6.13 | \$7.29 | \$8.37 | \$10.54 | \$11.95 | \$9.48 | \$12.43 | \$14.98 | \$17.44 | \$22.34 | \$25.42 | 25 |
| 26 | \$3.15 | \$4.03 | \$4.75 | \$5.34 | \$6.52 | \$7.33 | \$4.82 | \$6.24 | \$7.43 | \$8.51 | \$10.73 | \$12.18 | \$9.59 | \$12.57 | \$15.16 | \$17.63 | \$22.62 | \$25.75 | 26 |
| 27 | \$3.19 | \$4.06 | \$4.79 | \$5.37 | \$6.58 | \$7.40 | \$4.88 | \$6.34 | \$7.55 | \$8.67 | \$10.92 | \$12.41 | \$9.71 | \$12.72 | \$15.33 | \$17.85 | \$22.90 | \$26.08 | 27 |
| 28 | \$3.22 | \$4.08 | \$4.82 | \$5.41 | \$6.63 | \$7.46 | \$4.96 | \$6.44 | \$7.69 | \$8.82 | \$11.12 | \$12.62 | \$9.83 | \$12.86 | \$15.51 | \$18.06 | \$23.19 | \$26.41 | 28 |
| 29 | \$3.23 | \$4.11 | \$4.85 | \$5.46 | \$6.69 | \$7.54 | \$5.04 | \$6.53 | \$7.81 | \$8.97 | \$11.32 | \$12.84 | \$9.96 | \$13.01 | \$15.69 | \$18.29 | \$23.47 | \$26.76 | 29 |
| 30 | \$3.25 | \$4.14 | \$4.88 | \$5.49 | \$6.74 | \$7.59 | \$5.10 | \$6.64 | \$7.94 | \$9.11 | \$11.51 | \$13.09 | \$10.07 | \$13.17 | \$15.88 | \$18.51 | \$23.79 | \$27.10 | 30 |
| 31 | \$3.26 | \$4.16 | \$4.92 | \$5.53 | \$6.80 | \$7.63 | \$5.18 | \$6.75 | \$8.07 | \$9.26 | \$11.74 | \$13.31 | \$10.18 | \$13.31 | \$16.08 | \$18.74 | \$24.08 | \$27.45 | 31 |
| 32 | \$3.27 | \$4.19 | \$4.95 | \$5.57 | \$6.85 | \$7.71 | \$5.27 | \$6.86 | \$8.22 | \$9.43 | \$11.94 | \$13.55 | \$10.31 | \$13.50 | \$16.26 | \$18.96 | \$24.39 | \$27.81 | 32 |
| 33 | \$3.29 | \$4.21 | \$4.97 | \$5.60 | \$6.89 | \$7.76 | \$5.37 | \$6.96 | \$8.35 | \$9.59 | \$12.14 | \$13.82 | \$10.43 | \$13.65 | \$16.47 | \$19.21 | \$24.68 | \$28.16 | 33 |
| 34 | \$3.30 | \$4.22 | \$5.03 | \$5.65 | \$6.94 | \$7.83 | \$5.46 | \$7.08 | \$8.48 | \$9.77 | \$12.36 | \$14.06 | \$10.55 | \$13.82 | \$16.67 | \$19.46 | \$25.01 | \$28.52 | 34 |
| 35 | \$3.33 | \$4.27 | \$5.05 | \$5.69 | \$7.00 | \$7.88 | \$5.54 | \$7.18 | \$8.62 | \$9.92 | \$12.57 | \$14.30 | \$10.67 | \$13.98 | \$16.84 | \$19.68 | \$25.31 | \$28.89 | 35 |
| 36 | \$3.37 | \$4.31 | \$5.10 | \$5.78 | \$7.10 | \$7.99 | \$5.67 | \$7.33 | \$8.81 | \$10.13 | \$12.84 | \$14.62 | \$10.81 | \$14.17 | \$17.07 | \$19.94 | \$25.66 | \$29.30 | 36 |
| 37 | \$3.39 | \$4.36 | \$5.18 | \$5.83 | \$7.18 | \$8.11 | \$5.79 | \$7.47 | \$8.98 | \$10.33 | \$13.11 | \$14.92 | \$10.98 | \$14.36 | \$17.31 | \$20.22 | \$26.03 | \$29.73 | 37 |
| 38 | \$3.42 | \$4.42 | \$5.24 | \$5.92 | \$7.28 | \$8.22 | \$5.91 | \$7.61 | \$9.17 | \$10.56 | \$13.40 | \$15.26 | \$11.12 | \$14.56 | \$17.56 | \$20.49 | \$26.40 | \$30.15 | 38 |
| 39 | \$3.47 | \$4.46 | \$5.31 | \$6.00 | \$7.40 | \$8.34 | \$6.02 | \$7.76 | \$9.34 | \$10.78 | \$13.67 | \$15.59 | \$11.26 | \$14.75 | \$17.78 | \$20.80 | \$26.77 | \$30.58 | 39 |
| 40 | \$3.49 | \$4.50 | \$5.39 | \$6.07 | \$7.48 | \$8.45 | \$6.15 | \$7.90 | \$9.54 | \$11.01 | \$13.98 | \$15.94 | \$11.41 | \$14.93 | \$18.03 | \$21.07 | \$27.14 | \$31.01 | 40 |
| 41 | \$3.53 | \$4.57 | \$5.45 | \$6.14 | \$7.59 | \$8.55 | \$6.28 | \$8.06 | \$9.72 | \$11.23 | \$14.27 | \$16.26 | \$11.56 | \$15.15 | \$18.27 | \$21.34 | \$27.53 | \$31.46 | 41 |
| 42 | \$3.55 | \$4.62 | \$5.51 | \$6.22 | \$7.70 | \$8.67 | \$6.41 | \$8.22 | \$9.92 | \$11.47 | \$14.59 | \$16.64 | \$11.73 | \$15.35 | \$18.51 | \$21.65 | \$27.92 | \$31.91 | 42 |
| 43 | \$3.60 | \$4.66 | \$5.57 | \$6.28 | \$7.77 | \$8.78 | \$6.55 | \$8.37 | \$10.12 | \$11.73 | \$14.88 | \$16.97 | \$11.87 | \$15.55 | \$18.78 | \$21.93 | \$28.30 | \$32.37 | 43 |
| 44 | \$3.62 | \$4.72 | \$5.64 | \$6.37 | \$7.88 | \$8.91 | \$6.69 | \$8.54 | \$10.32 | \$11.95 | \$15.20 | \$17.37 | \$12.02 | \$15.75 | \$19.03 | \$22.24 | \$28.71 | \$32.82 | 44 |
| 45 | \$3.66 | \$4.76 | \$5.69 | \$6.44 | \$7.98 | \$8.99 | \$6.86 | \$8.69 | \$10.54 | \$12.20 | \$15.53 | \$17.73 | \$12.18 | \$15.97 | \$19.26 | \$22.55 | \$29.11 | \$33.30 | 45 |
| 46 | \$3.73 | \$4.86 | \$5.82 | \$6.58 | \$8.17 | \$9.22 | \$7.18 | \$9.15 | \$11.01 | \$12.68 | \$15.95 | \$18.18 | \$12.36 | \$16.23 | \$19.60 | \$22.94 | \$29.60 | \$33.85 | 46 |
| 47 | \$3.77 | \$4.96 | \$5.94 | \$6.74 | \$8.36 | \$9.44 | \$7.58 | \$9.63 | \$11.50 | \$13.17 | \$16.35 | \$18.67 | \$12.56 | \$16.48 | \$19.91 | \$23.30 | \$30.09 | \$34.41 | 47 |
| 48 | \$3.86 | \$5.05 | \$6.08 | \$6.89 | \$8.55 | \$9.67 | \$7.95 | \$10.11 | \$12.02 | \$13.67 | \$16.78 | \$19.14 | \$12.75 | \$16.74 | \$20.22 | \$23.68 | \$30.57 | \$34.98 | 48 |
| 49 | \$3.92 | \$5.16 | \$6.20 | \$7.03 | \$8.75 | \$9.88 | \$8.36 | \$10.62 | \$12.57 | \$14.20 | \$17.18 | \$19.64 | \$12.95 | \$17.02 | \$20.55 | \$24.07 | \$31.09 | \$35.57 | 49 |
| 50 | \$4.00 | \$5.24 | \$6.34 | \$7.17 | \$8.94 | \$10.11 | \$8.78 | \$11.15 | \$13.15 | \$14.76 | \$17.63 | \$20.15 | \$13.16 | \$17.29 | \$20.88 | \$24.45 | \$31.58 | \$36.16 | 50 |
| 51 | \$4.06 | \$5.36 | \$6.45 | \$7.33 | \$9.12 | \$10.32 | \$9.22 | \$11.74 | \$13.74 | \$15.33 | \$18.10 | \$20.67 | \$13.38 | \$17.56 | \$21.20 | \$24.85 | \$32.11 | \$36.75 | 51 |
| 52 | \$4.14 | \$5.45 | \$6.58 | \$7.48 | \$9.32 | \$10.55 | \$9.69 | \$12.33 | \$14.36 | \$15.94 | \$18.55 | \$21.20 | \$13.56 | \$17.83 | \$21.55 | \$25.27 | \$32.64 | \$37.37 | 52 |
| 53 | \$4.19 | \$5.54 | \$6.72 | \$7.62 | \$9.52 | \$10.77 | \$10.16 | \$12.95 | \$15.02 | \$16.54 | \$19.03 | \$21.76 | \$13.79 | \$18.13 | \$21.89 | \$25.64 | \$33.18 | \$37.99 | 53 |
| 54 | \$4.25 | \$5.64 | \$6.85 | \$7.77 | \$9.70 | \$10.99 | \$10.69 | \$13.59 | \$15.70 | \$17.17 | \$19.51 | \$22.33 | \$14.00 | \$18.40 | \$22.23 | \$26.08 | \$33.73 | \$38.61 | 54 |
| 55 | \$4.32 | \$5.73 | \$6.96 | \$7.90 | \$9.89 | \$11.21 | \$11.25 | \$14.30 | \$16.40 | \$17.85 | \$20.00 | \$22.90 | \$14.23 | \$18.71 | \$22.58 | \$26.50 | \$34.29 | \$39.28 | 55 |
| 56 | \$4.74 | \$6.24 | \$7.50 | \$8.55 | \$10.73 | \$12.17 | \$11.80 | \$15.00 | \$17.20 | \$18.72 | \$21.24 | \$24.32 | \$14.84 | \$19.51 | \$23.58 | \$27.72 | \$35.94 | \$41.21 | 56 |
| 57 | \$5.16 | \$6.73 | \$8.03 | \$9.20 | \$11.56 | \$13.13 | \$12.38 | \$15.74 | \$18.04 | \$19.62 | \$22.52 | \$25.82 | \$15.44 | \$20.36 | \$24.64 | \$29.01 | \$37.70 | \$43.20 | 57 |
| 58 | \$5.57 | \$7.18 | \$8.58 | \$9.83 | \$12.41 | \$14.08 | \$12.98 | \$16.52 | \$18.92 | \$20.57 | \$23.93 | \$27.41 | \$16.08 | \$21.25 | \$25.75 | \$30.35 | \$39.51 | \$45.32 | 58 |
| 59 | \$6.00 | \$7.70 | \$9.12 | \$10.47 | \$13.23 | \$15.03 | \$13.64 | \$17.34 | \$19.84 | \$21.57 | \$25.37 | \$29.11 | \$16.74 | \$22.18 | \$26.91 | \$31.77 | \$41.42 | \$47.54 | 59 |
| 60 | \$6.40 | \$8.18 | \$9.67 | \$11.11 | \$14.05 | \$15.99 | \$14.30 | \$18.18 | \$20.82 | \$22.82 | \$26.93 | \$30.92 | \$17.45 | \$23.13 | \$28.12 | \$33.23 | \$43.42 | \$49.86 | 60 |
| 61 | \$6.82 | \$8.67 | \$10.24 | \$11.75 | \$14.88 | \$16.95 | \$15.02 | \$19.09 | \$21.82 | \$23.72 | \$28.58 | \$32.81 | \$18.17 | \$24.15 | \$29.38 | \$34.79 | \$45.52 | \$52.29 | 61 |
| 62 | \$7.25 | \$9.17 | \$10.75 | \$12.38 | \$15.72 | \$17.90 | \$15.80 | \$20.04 | \$22.91 | \$24.87 | \$30.35 | \$34.84 | \$18.92 | \$25.19 | \$30.72 | \$36.40 | \$47.71 | \$54.86 | 62 |
| 63 | \$8.00 | \$10.13 | \$11.90 | \$13.70 | \$17.41 | \$19.82 | \$16.69 | \$21.15 | \$24.18 | \$26.24 | \$32.67 | \$37.50 | \$20.30 | \$26.97 | \$32.87 | \$38.84 | \$50.77 | \$58.29 | 63 |
| 64 | \$8.76 | \$11.11 | \$13.06 | \$15.03 | \$19.10 | \$21.77 | \$17.62 | \$22.34 | \$25.51 | \$27.68 | \$35.21 | \$40.36 | \$21.77 | \$28.89 | \$35.12 | \$41.45 | \$53.99 | \$61.94 | 64 |
| 65 | \$9.53 | \$12.07 | \$14.19 | \$16.35 | \$20.80 | \$23.69 | \$18.60 | \$23.58 | \$26.94 | \$29.21 | \$37.95 | \$43.45 | \$23.34 | \$30.93 | \$37.55 | \$44.23 | \$57.44 | \$65.82 | 65 |
| 66 | \$10.29 | \$13.05 | \$15.33 | \$17.68 | \$22.47 | \$25.61 | \$19.65 | \$24.89 | \$28.42 | \$30.82 | \$40.88 | \$46.75 | \$25.05 | \$33.12 | \$40.18 | \$47.18 | \$61.08 | \$69.92 | 66 |
| 67 | \$11.04 | \$14.00 | \$16.48 | \$19.00 | \$24.15 | \$27.53 | \$20.74 | \$26.29 | \$30.01 | \$32.49 | \$44.04 | \$50.34 | \$26.85 | \$35.46 | \$43.00 | \$50.35 | \$64.96 | \$74.31 | 67 |
| 68 | \$12.54 | \$15.95 | \$18.79 | \$21.62 | \$27.39 | \$31.22 | \$22.36 | \$28.58 | \$33.01 | \$36.16 | \$48.29 | \$55.08 | \$29.29 | \$38.74 | \$47.03 | \$54.82 | \$70.38 | \$80.33 | 68 |
| 69 | \$14.04 | \$17.88 | \$21.10 | \$24.22 | \$30.65 | \$34.88 | \$24.09 | \$31.06 | \$36.30 | \$40.24 | \$52.92 | \$60.28 | \$31.93 | \$42.33 | \$51.41 | \$59.72 | \$76.24 | \$86.88 | 69 |
| 70 | \$15.52 | \$19.81 | \$23.40 | \$26.83 | \$33.89 | \$38.56 | \$25.96 | \$33.76 | \$39.93 | \$44.79 | \$58.04 | \$66.97 | \$34.84 | \$46.22 | \$56.22 | \$65.04 | \$82.61 | \$93.97 | 70 |
| 71 | \$17.03 | \$21.76 | \$25.73 | \$29.47 | \$37.14 | \$42.22 | \$27.97 | \$36.69 | \$43.91 | \$49.84 | \$63.61 | \$72.22 | \$37.97 | \$50.49 | \$61.48 | \$70.85 | \$89.51 | \$101.60 | 71 |
| 72 | \$18.51 | \$23.69 | \$28.03 | \$32.07 | \$40.38 | \$45.88 | \$30.12 | \$39.91 | \$48.31 | \$55.43 | \$69.72 | \$79.05 | \$41.39 | \$55.13 | \$67.22 | \$77.18 | \$96.97 | \$109.87 | 72 |
| 73 | \$21.21 | \$27.27 | \$32.37 | \$36.94 | \$46.31 | \$52.53 | \$33.36 | \$44.37 | \$53.88 | \$61.66 | \$77.24 | \$87.45 | \$45.45 | \$60.76 | \$74.27 | \$85.03 | \$106.39 | \$120.37 | 73 |
| 74 | \$23.93 | \$30.87 | \$36.74 | \$41.81 | \$52.23 | \$59.15 | \$36.97 | \$49.34 | \$60.06 | \$68.55 | \$85.57 | \$96.72 | \$49.89 | \$66.99 | \$82.05 | \$93.67 | \$116.74 | \$131.87 | 74 |
| 75 | \$26.60 | \$34.45 | \$41.11 | \$46.67 | \$58.12 | \$65.79 | \$40.93 | \$54.86 | \$66.99 | \$76.24 | \$94.79 | \$107.01 | \$54.79 | \$73.82 | \$90.63 | \$103.19 | \$128.10 | \$144.47 | 75 |
| 76 | \$29.29 | \$38.04 | \$45.47 | \$51.54 | \$64.04 | \$72.40 | \$45.34 | \$61.03 | \$74.67 | \$84.80 | \$105.01 | \$118.38 | \$60.16 | \$81.36 | \$100.13 | \$113.66 | \$140.55 | \$158.29 | 76 |
| 77 | \$31.98 | \$41.61 | \$49.84 | \$56.41 | \$69.96 | \$79.04 | \$50.22 | \$67.87 | \$83.27 | \$94.28 | \$116.33 | \$130.97 | \$66.08 | \$89.65 | \$110.64 | \$125.24 | \$154.20 | \$173.43 | 77 |
| 78 | \$34.47 | \$44.96 | \$53.91 | \$60.97 | \$75.53 | \$85.21 | \$53.38 | \$72.35 | \$88.91 | \$100.60 | \$123.94 | \$139.37 | \$69.74 | \$94.88 | \$117.26 | \$132.63 | \$163.08 | \$183.12 | 78 |
| 79 | \$36.95 | \$48.27 | \$57.96 | \$65.55 | \$81.08 | \$91.40 | \$56.76 | \$77.10 | \$94.91 | \$107.35 | \$132.04 | \$148.29 | \$73.65 | \$100.39 | \$124.27 | \$140.47 | \$172.44 | \$193.38 | 79 |
| 80 | \$39.44 | \$51.57 | \$62.03 | \$70.14 | \$86.66 | \$97.59 | \$60.35 | \$82.17 | \$101.32 | \$114.54 | \$140.69 | \$157.78 | \$77.76 | \$106.21 | \$131.67 | \$148.78 | \$182.34 | \$202.80 | 80 |
| 81 | \$41.93 | \$54.90 | \$66.11 | \$74.69 | \$92.21 | \$103.76 | \$64.14 | \$87.57 | \$108.19 | \$122.20 | \$149.90 | \$167.90 | \$82.08 | \$112.38 | \$139.54 | \$157.55 | \$192.82 | \$215.64 | 81 |
| 82 | \$44.41 | \$58.21 | \$70.18 | \$79.27 | \$97.78 | \$109.96 | \$68.20 | \$93.31 | \$115.48 | \$130.38 | \$159.70 | \$178.64 | \$86.66 | \$118.90 | \$147.88 | \$166.85 | \$203.90 | \$227.71 | 82 |
| 83 | \$47.67 | \$62.59 | \$75.58 | \$85.37 | \$105.26 | \$118.25 | \$72.52 | \$99.45 | \$123.24 | \$139.11 | \$170.25 | \$190.28 | \$91.72 | \$126.04 | \$156.95 | \$177.02 | \$216.13 | \$241.18 | 83 |
| 84 | \$50.93 | \$67.00 | \$81.02 | \$91.49 | \$112.73 | \$126.58 | \$77.14 | \$106.01 | \$131.53 | \$148.41 | \$181.49 | \$202.69 | \$97.09 | \$133.58 | \$166.57 | \$187.81 | \$229.12 | \$255.43 | 84 |
| 85 | \$54.20 | \$71.37 | \$86.42 | \$97.61 | \$120.22 | \$134.86 | \$82.04 | \$112.97 | \$140.36 | \$159.33 | \$193.49 | \$215.89 | \$102.76 | \$141.60 | \$176.77 | \$199.25 | \$242.96 | \$270.55 | 85 |
| 86 | \$57.46 | \$75.78 | \$91.85 | \$103.7 | | | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | | | | |
|-----------|------------------------|--|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----|--|--|-----------|
| | | Facility - 20 Day EP | | | | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | | Auto 3% Compound Inflation | | | | | | | Auto 5% Compound Inflation | | | | | | | Issue Age |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | | | |
| 25 | \$9.23 | \$11.78 | \$13.84 | \$15.55 | \$19.06 | \$21.38 | \$13.94 | \$18.01 | \$21.48 | \$24.61 | \$30.98 | \$35.12 | \$27.91 | \$36.53 | \$44.03 | \$51.25 | \$65.66 | \$74.73 | 25 | | | |
| 26 | \$9.28 | \$11.83 | \$13.98 | \$15.69 | \$19.20 | \$21.55 | \$14.16 | \$18.30 | \$21.80 | \$25.06 | \$31.55 | \$35.78 | \$28.19 | \$36.97 | \$44.54 | \$51.87 | \$66.50 | \$75.69 | 26 | | | |
| 27 | \$9.36 | \$11.92 | \$14.06 | \$15.75 | \$19.36 | \$21.73 | \$14.36 | \$18.62 | \$22.18 | \$25.49 | \$32.11 | \$36.44 | \$28.57 | \$37.40 | \$45.08 | \$52.47 | \$67.32 | \$76.66 | 27 | | | |
| 28 | \$9.42 | \$12.01 | \$14.16 | \$15.90 | \$19.49 | \$21.90 | \$14.60 | \$18.92 | \$22.55 | \$25.92 | \$32.66 | \$37.10 | \$28.90 | \$37.84 | \$45.61 | \$53.13 | \$68.16 | \$77.65 | 28 | | | |
| 29 | \$9.46 | \$12.08 | \$14.25 | \$16.04 | \$19.67 | \$22.12 | \$14.80 | \$19.23 | \$22.97 | \$26.37 | \$33.23 | \$37.75 | \$29.26 | \$38.28 | \$46.13 | \$53.77 | \$69.01 | \$78.66 | 29 | | | |
| 30 | \$9.52 | \$12.12 | \$14.36 | \$16.12 | \$19.80 | \$22.30 | \$15.02 | \$19.53 | \$23.34 | \$26.81 | \$33.86 | \$38.46 | \$29.61 | \$38.72 | \$46.68 | \$54.43 | \$69.89 | \$79.66 | 30 | | | |
| 31 | \$9.56 | \$12.21 | \$14.47 | \$16.25 | \$19.98 | \$22.47 | \$15.25 | \$19.84 | \$23.73 | \$27.25 | \$34.47 | \$39.16 | \$29.96 | \$39.16 | \$47.26 | \$55.10 | \$70.79 | \$80.69 | 31 | | | |
| 32 | \$9.59 | \$12.32 | \$14.54 | \$16.38 | \$20.10 | \$22.64 | \$15.51 | \$20.15 | \$24.12 | \$27.72 | \$35.09 | \$39.85 | \$30.29 | \$39.64 | \$47.82 | \$55.76 | \$71.65 | \$81.74 | 32 | | | |
| 33 | \$9.69 | \$12.41 | \$14.63 | \$16.47 | \$20.23 | \$22.83 | \$15.75 | \$20.45 | \$24.53 | \$28.19 | \$35.71 | \$40.61 | \$30.66 | \$40.12 | \$48.40 | \$56.46 | \$72.58 | \$82.79 | 33 | | | |
| 34 | \$9.72 | \$12.45 | \$14.76 | \$16.60 | \$20.42 | \$23.00 | \$16.04 | \$20.82 | \$24.92 | \$28.70 | \$36.34 | \$41.35 | \$31.01 | \$40.61 | \$48.98 | \$57.16 | \$73.48 | \$83.83 | 34 | | | |
| 35 | \$9.78 | \$12.54 | \$14.86 | \$16.73 | \$20.55 | \$23.18 | \$16.29 | \$21.15 | \$25.36 | \$29.16 | \$36.97 | \$42.03 | \$31.37 | \$41.09 | \$49.53 | \$57.85 | \$74.43 | \$84.93 | 35 | | | |
| 36 | \$9.87 | \$12.67 | \$15.02 | \$16.95 | \$20.85 | \$23.47 | \$16.65 | \$21.55 | \$25.89 | \$29.78 | \$37.75 | \$42.96 | \$31.79 | \$41.66 | \$50.19 | \$58.65 | \$75.47 | \$86.14 | 36 | | | |
| 37 | \$9.93 | \$12.83 | \$15.25 | \$17.16 | \$21.15 | \$23.83 | \$17.01 | \$21.93 | \$26.41 | \$30.38 | \$38.56 | \$43.89 | \$32.23 | \$42.22 | \$50.90 | \$59.43 | \$76.52 | \$87.37 | 37 | | | |
| 38 | \$10.07 | \$12.96 | \$15.43 | \$17.39 | \$21.42 | \$24.12 | \$17.34 | \$22.37 | \$26.94 | \$31.04 | \$39.37 | \$44.86 | \$32.66 | \$42.79 | \$51.58 | \$60.27 | \$77.61 | \$88.66 | 38 | | | |
| 39 | \$10.15 | \$13.10 | \$15.60 | \$17.61 | \$21.73 | \$24.48 | \$17.70 | \$22.83 | \$27.46 | \$31.71 | \$40.21 | \$45.82 | \$33.12 | \$43.36 | \$52.28 | \$61.09 | \$78.69 | \$89.93 | 39 | | | |
| 40 | \$10.26 | \$13.28 | \$15.81 | \$17.83 | \$21.99 | \$24.83 | \$18.10 | \$23.25 | \$28.04 | \$32.37 | \$41.09 | \$46.83 | \$33.55 | \$43.92 | \$52.99 | \$61.93 | \$79.81 | \$91.19 | 40 | | | |
| 41 | \$10.40 | \$13.41 | \$15.98 | \$18.04 | \$22.30 | \$25.16 | \$18.49 | \$23.71 | \$28.60 | \$33.03 | \$41.98 | \$47.82 | \$33.98 | \$44.51 | \$53.68 | \$62.76 | \$80.94 | \$92.49 | 41 | | | |
| 42 | \$10.47 | \$13.56 | \$16.17 | \$18.27 | \$22.61 | \$25.49 | \$18.88 | \$24.12 | \$29.16 | \$33.73 | \$42.83 | \$48.87 | \$34.43 | \$45.11 | \$54.43 | \$63.64 | \$82.08 | \$93.81 | 42 | | | |
| 43 | \$10.56 | \$13.70 | \$16.38 | \$18.49 | \$22.88 | \$25.81 | \$19.26 | \$24.61 | \$29.74 | \$34.43 | \$43.76 | \$49.94 | \$34.86 | \$45.73 | \$55.17 | \$64.52 | \$83.23 | \$95.18 | 43 | | | |
| 44 | \$10.64 | \$13.84 | \$16.56 | \$18.71 | \$23.18 | \$26.15 | \$19.67 | \$25.11 | \$30.35 | \$35.12 | \$44.68 | \$51.04 | \$35.34 | \$46.34 | \$55.91 | \$65.38 | \$84.40 | \$96.54 | 44 | | | |
| 45 | \$10.77 | \$14.03 | \$16.73 | \$18.92 | \$23.43 | \$26.47 | \$20.15 | \$25.58 | \$30.98 | \$35.88 | \$45.68 | \$52.13 | \$35.78 | \$46.96 | \$56.66 | \$66.31 | \$85.59 | \$97.89 | 45 | | | |
| 46 | \$10.97 | \$14.27 | \$17.14 | \$19.36 | \$23.99 | \$27.12 | \$21.15 | \$26.90 | \$32.37 | \$37.27 | \$46.87 | \$53.48 | \$36.34 | \$47.70 | \$57.60 | \$67.42 | \$86.99 | \$99.51 | 46 | | | |
| 47 | \$11.13 | \$14.60 | \$17.47 | \$19.80 | \$24.56 | \$27.75 | \$22.25 | \$28.26 | \$33.83 | \$38.72 | \$48.05 | \$54.88 | \$36.92 | \$48.44 | \$58.52 | \$68.50 | \$88.44 | \$101.17 | 47 | | | |
| 48 | \$11.34 | \$14.86 | \$17.88 | \$20.23 | \$25.16 | \$28.42 | \$23.39 | \$29.68 | \$35.34 | \$40.21 | \$49.28 | \$56.29 | \$37.50 | \$49.25 | \$59.43 | \$69.60 | \$89.88 | \$102.83 | 48 | | | |
| 49 | \$11.51 | \$15.16 | \$18.23 | \$20.68 | \$25.73 | \$29.03 | \$24.56 | \$31.23 | \$36.97 | \$41.79 | \$50.55 | \$57.73 | \$38.07 | \$50.01 | \$60.39 | \$70.74 | \$91.37 | \$104.56 | 49 | | | |
| 50 | \$11.75 | \$15.43 | \$18.62 | \$21.12 | \$26.27 | \$29.68 | \$25.81 | \$32.80 | \$38.62 | \$43.42 | \$51.87 | \$59.21 | \$38.69 | \$50.80 | \$61.36 | \$71.89 | \$92.85 | \$106.30 | 50 | | | |
| 51 | \$11.92 | \$15.72 | \$18.96 | \$21.55 | \$26.84 | \$30.35 | \$27.12 | \$34.47 | \$40.38 | \$45.08 | \$53.19 | \$60.75 | \$39.29 | \$51.58 | \$62.33 | \$73.05 | \$94.39 | \$108.05 | 51 | | | |
| 52 | \$12.12 | \$15.98 | \$19.36 | \$21.99 | \$27.38 | \$31.01 | \$28.46 | \$36.20 | \$42.22 | \$46.83 | \$54.54 | \$62.33 | \$39.91 | \$52.43 | \$63.33 | \$74.24 | \$95.96 | \$109.85 | 52 | | | |
| 53 | \$12.32 | \$16.29 | \$19.71 | \$22.43 | \$27.95 | \$31.68 | \$29.92 | \$38.07 | \$44.15 | \$48.61 | \$55.91 | \$63.93 | \$40.52 | \$53.26 | \$64.34 | \$75.42 | \$97.54 | \$111.69 | 53 | | | |
| 54 | \$12.49 | \$16.56 | \$20.10 | \$22.88 | \$28.52 | \$32.29 | \$31.45 | \$39.97 | \$46.18 | \$50.50 | \$57.38 | \$65.59 | \$41.17 | \$54.09 | \$65.35 | \$76.66 | \$99.17 | \$113.51 | 54 | | | |
| 55 | \$12.71 | \$16.86 | \$20.45 | \$23.25 | \$29.07 | \$32.93 | \$33.07 | \$42.03 | \$48.24 | \$52.47 | \$58.82 | \$67.32 | \$41.83 | \$54.97 | \$66.34 | \$77.88 | \$100.83 | \$115.46 | 55 | | | |
| 56 | \$13.94 | \$18.30 | \$22.07 | \$25.16 | \$31.55 | \$35.74 | \$34.68 | \$44.12 | \$50.60 | \$55.01 | \$62.43 | \$71.49 | \$43.58 | \$57.38 | \$69.33 | \$81.51 | \$105.67 | \$121.10 | 56 | | | |
| 57 | \$15.16 | \$19.76 | \$23.67 | \$27.02 | \$33.98 | \$38.59 | \$36.40 | \$46.31 | \$53.03 | \$57.68 | \$66.22 | \$75.91 | \$45.39 | \$59.87 | \$72.45 | \$85.27 | \$110.81 | \$127.03 | 57 | | | |
| 58 | \$16.38 | \$21.15 | \$25.21 | \$28.90 | \$36.44 | \$41.39 | \$38.19 | \$48.57 | \$55.63 | \$60.49 | \$70.30 | \$80.60 | \$47.26 | \$62.45 | \$75.69 | \$89.22 | \$116.16 | \$133.22 | 58 | | | |
| 59 | \$17.61 | \$22.61 | \$26.84 | \$30.80 | \$38.89 | \$44.19 | \$40.07 | \$50.96 | \$58.34 | \$63.42 | \$74.60 | \$85.59 | \$49.25 | \$65.19 | \$79.10 | \$93.39 | \$121.75 | \$139.77 | 59 | | | |
| 60 | \$18.83 | \$24.05 | \$28.42 | \$32.63 | \$41.29 | \$47.05 | \$42.03 | \$53.48 | \$61.19 | \$66.50 | \$79.13 | \$90.89 | \$51.29 | \$68.02 | \$82.64 | \$97.72 | \$127.62 | \$146.58 | 60 | | | |
| 61 | \$20.08 | \$25.49 | \$30.05 | \$34.52 | \$43.76 | \$49.85 | \$44.15 | \$56.11 | \$64.16 | \$69.72 | \$84.00 | \$96.50 | \$53.49 | \$71.01 | \$86.38 | \$102.27 | \$133.80 | \$153.77 | 61 | | | |
| 62 | \$21.29 | \$26.94 | \$31.63 | \$36.40 | \$46.21 | \$52.65 | \$46.43 | \$59.91 | \$67.36 | \$73.11 | \$89.22 | \$102.40 | \$55.63 | \$74.06 | \$90.30 | \$106.99 | \$140.28 | \$161.30 | 62 | | | |
| 63 | \$23.52 | \$29.78 | \$34.99 | \$40.30 | \$51.16 | \$58.29 | \$49.05 | \$62.19 | \$71.09 | \$77.14 | \$96.10 | \$110.24 | \$59.64 | \$79.32 | \$96.57 | \$114.19 | \$149.23 | \$171.37 | 63 | | | |
| 64 | \$25.76 | \$32.63 | \$38.37 | \$44.19 | \$56.16 | \$64.00 | \$51.82 | \$65.66 | \$75.03 | \$81.39 | \$103.54 | \$118.65 | \$64.00 | \$84.93 | \$103.29 | \$121.85 | \$158.74 | \$182.13 | 64 | | | |
| 65 | \$28.00 | \$35.46 | \$41.73 | \$48.05 | \$61.09 | \$69.65 | \$54.70 | \$69.33 | \$79.21 | \$85.83 | \$111.56 | \$127.72 | \$68.64 | \$90.90 | \$110.47 | \$130.00 | \$168.84 | \$193.50 | 65 | | | |
| 66 | \$30.23 | \$38.32 | \$45.08 | \$51.95 | \$66.06 | \$75.28 | \$57.78 | \$73.18 | \$83.58 | \$90.59 | \$120.18 | \$137.48 | \$73.63 | \$97.37 | \$118.12 | \$138.70 | \$179.56 | \$205.58 | 66 | | | |
| 67 | \$32.46 | \$41.17 | \$48.44 | \$55.85 | \$71.01 | \$80.94 | \$61.02 | \$77.31 | \$88.20 | \$95.51 | \$129.47 | \$147.94 | \$78.97 | \$104.28 | \$126.41 | \$147.98 | \$190.95 | \$218.42 | 67 | | | |
| 68 | \$36.83 | \$46.87 | \$55.24 | \$63.50 | \$80.56 | \$91.75 | \$65.73 | \$84.00 | \$97.01 | \$106.30 | \$141.96 | \$161.92 | \$86.11 | \$113.93 | \$138.23 | \$161.17 | \$206.91 | \$236.20 | 68 | | | |
| 69 | \$41.26 | \$52.56 | \$62.02 | \$71.21 | \$90.10 | \$102.53 | \$70.82 | \$91.32 | \$106.70 | \$118.31 | \$155.62 | \$177.22 | \$93.89 | \$124.43 | \$151.15 | \$175.55 | \$224.17 | \$255.43 | 69 | | | |
| 70 | \$45.63 | \$58.25 | \$68.82 | \$78.89 | \$99.66 | \$113.32 | \$76.27 | \$99.24 | \$117.38 | \$131.66 | \$170.59 | \$193.94 | \$102.40 | \$135.91 | \$165.31 | \$191.22 | \$242.85 | \$276.24 | 70 | | | |
| 71 | \$50.06 | \$63.93 | \$75.58 | \$86.58 | \$109.18 | \$124.12 | \$82.20 | \$107.88 | \$129.12 | \$146.50 | \$187.02 | \$212.30 | \$111.64 | \$148.43 | \$180.75 | \$208.26 | \$263.14 | \$298.72 | 71 | | | |
| 72 | \$54.43 | \$69.65 | \$82.38 | \$94.26 | \$118.73 | \$134.90 | \$88.57 | \$117.28 | \$142.03 | \$162.98 | \$204.97 | \$232.40 | \$121.67 | \$162.10 | \$197.62 | \$226.86 | \$285.08 | \$323.02 | 72 | | | |
| 73 | \$62.39 | \$80.19 | \$95.18 | \$108.57 | \$136.13 | \$154.39 | \$98.12 | \$130.43 | \$158.37 | \$181.25 | \$227.10 | \$257.09 | \$133.58 | \$178.64 | \$218.33 | \$249.96 | \$312.81 | \$353.89 | 73 | | | |
| 74 | \$70.30 | \$90.75 | \$108.02 | \$122.91 | \$153.53 | \$173.88 | \$108.65 | \$145.06 | \$176.58 | \$201.55 | \$251.58 | \$284.42 | \$146.67 | \$196.91 | \$241.20 | \$275.35 | \$343.20 | \$387.71 | 74 | | | |
| 75 | \$78.18 | \$101.30 | \$120.84 | \$137.21 | \$170.90 | \$193.37 | \$120.36 | \$161.30 | \$196.91 | \$224.17 | \$278.69 | \$314.63 | \$161.04 | \$217.03 | \$266.48 | \$303.34 | \$376.57 | \$424.74 | 75 | | | |
| 76 | \$86.11 | \$111.87 | \$133.67 | \$151.49 | \$188.29 | \$212.86 | \$133.31 | \$179.40 | \$219.56 | \$249.28 | \$308.74 | \$348.06 | \$176.86 | \$239.18 | \$294.40 | \$334.18 | \$413.19 | \$465.36 | 76 | | | |
| 77 | \$94.03 | \$122.36 | \$146.50 | \$165.81 | \$205.68 | \$232.35 | \$147.64 | \$199.56 | \$244.85 | \$277.20 | \$342.01 | \$385.06 | \$194.24 | \$263.57 | \$325.28 | \$368.17 | \$453.35 | \$509.87 | 77 | | | |
| 78 | \$101.34 | \$132.14 | \$158.47 | \$179.27 | \$222.07 | \$250.54 | \$156.97 | \$212.70 | \$261.39 | \$295.76 | \$364.41 | \$409.72 | \$205.06 | \$278.89 | \$344.74 | \$389.94 | \$479.40 | \$538.41 | 78 | | | |
| 79 | \$108.61 | \$141.92 | \$170.41 | \$192.72 | \$238.38 | \$268.71 | \$166.86 | \$226.67 | \$279.04 | \$315.57 | \$388.23 | \$435.97 | \$216.49 | \$295.11 | \$365.32 | \$412.96 | \$506.97 | \$568.54 | 79 | | | |
| 80 | \$115.93 | \$151.64 | \$182.37 | \$206.16 | \$254.77 | \$286.88 | \$177.39 | \$241.54 | \$297.91 | \$336.72 | \$413.62 | \$463.89 | \$228.58 | \$312.25 | \$387.15 | \$437.38 | \$536.11 | \$600.38 | 80 | | | |
| 81 | \$123.24 | \$161.39 | \$194.37 | \$219.60 | \$271.12 | \$305.06 | \$188.55 | \$257.44 | \$318.07 | \$359.28 | \$440.68 | \$493.60 | \$241.32 | \$330.36 | \$410.26 | \$463.19 | \$566.87 | \$633.99 | 81 | | | |
| 82 | \$130.56 | \$171.13 | \$206.33 | \$233.05 | \$287.50 | \$323.27 | \$200.46 | \$274.35 | \$339.53 | \$383.32 | \$469.51 | \$525.23 | \$254.77 | \$349.55 | \$434.78 | \$490.53 | \$599.42 | \$669.46 | 82 | | | |
| 83 | \$140.15 | \$184.04 | \$222.24 | \$251.00 | \$309.43 | \$347.67 | \$213.20 | \$292.40 | \$362.35 | \$408.95 | \$500.52 | \$559.43 | \$269.67 | | | | | | | | | |

Certificate Form GLTCAAP-06-FC

| Issue Age | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | |
|-----------|----------|---|----------|----------|----------|------------|----------------------------|----------|------------|------------|------------|----------------------------|----------|------------|------------|------------|------------|------------|----|
| | | Facility - 20 Day EP | | | | | | | | | | | | | | | | | |
| | | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | |
| 25 | \$34.69 | \$44.25 | \$51.99 | \$58.39 | \$71.53 | \$80.27 | \$52.29 | \$67.60 | \$80.60 | \$92.41 | \$116.28 | \$131.89 | \$104.76 | \$137.17 | \$165.30 | \$192.43 | \$246.52 | \$280.58 | 25 |
| 26 | \$34.86 | \$44.41 | \$52.47 | \$58.88 | \$72.04 | \$80.93 | \$53.13 | \$68.76 | \$81.91 | \$94.09 | \$118.42 | \$134.38 | \$105.92 | \$138.81 | \$167.27 | \$194.72 | \$249.67 | \$284.21 | 26 |
| 27 | \$35.20 | \$44.74 | \$52.79 | \$59.19 | \$72.70 | \$81.58 | \$53.94 | \$69.89 | \$83.23 | \$95.72 | \$120.54 | \$136.83 | \$107.23 | \$140.46 | \$169.25 | \$197.03 | \$252.78 | \$287.82 | 27 |
| 28 | \$35.35 | \$45.08 | \$53.13 | \$59.72 | \$73.18 | \$82.24 | \$54.77 | \$71.05 | \$84.71 | \$97.37 | \$122.69 | \$139.30 | \$108.55 | \$142.10 | \$171.20 | \$199.51 | \$255.92 | \$291.59 | 28 |
| 29 | \$35.54 | \$45.40 | \$53.46 | \$60.21 | \$73.84 | \$83.05 | \$55.61 | \$72.22 | \$86.19 | \$99.01 | \$124.83 | \$141.78 | \$109.87 | \$143.74 | \$173.18 | \$201.96 | \$259.19 | \$295.38 | 29 |
| 30 | \$35.71 | \$45.56 | \$53.94 | \$60.52 | \$74.34 | \$83.71 | \$56.42 | \$73.35 | \$87.65 | \$100.65 | \$127.14 | \$144.39 | \$111.18 | \$145.40 | \$175.33 | \$204.45 | \$262.48 | \$299.16 | 30 |
| 31 | \$35.86 | \$45.88 | \$54.27 | \$61.03 | \$75.00 | \$84.37 | \$57.23 | \$74.50 | \$89.14 | \$102.29 | \$129.44 | \$147.04 | \$112.50 | \$147.04 | \$177.45 | \$206.90 | \$265.79 | \$302.96 | 31 |
| 32 | \$36.03 | \$46.21 | \$54.60 | \$61.50 | \$75.48 | \$85.04 | \$58.22 | \$75.66 | \$90.62 | \$104.10 | \$131.74 | \$148.67 | \$113.82 | \$148.84 | \$179.60 | \$209.36 | \$269.06 | \$306.89 | 32 |
| 33 | \$36.34 | \$46.54 | \$54.93 | \$61.84 | \$75.98 | \$85.69 | \$59.19 | \$76.81 | \$92.09 | \$105.92 | \$134.06 | \$152.46 | \$115.14 | \$150.65 | \$181.73 | \$211.99 | \$272.50 | \$310.85 | 33 |
| 34 | \$36.52 | \$46.71 | \$55.76 | \$62.33 | \$76.66 | \$86.36 | \$60.21 | \$78.12 | \$93.58 | \$107.71 | \$136.50 | \$155.25 | \$116.44 | \$152.46 | \$183.88 | \$214.63 | \$275.92 | \$314.79 | 34 |
| 35 | \$36.67 | \$47.04 | \$55.76 | \$62.82 | \$77.15 | \$87.00 | \$61.19 | \$79.44 | \$95.22 | \$109.54 | \$138.81 | \$157.28 | \$117.77 | \$154.28 | \$186.01 | \$217.26 | \$279.42 | \$318.91 | 35 |
| 36 | \$37.00 | \$47.54 | \$56.42 | \$63.64 | \$78.29 | \$88.15 | \$62.51 | \$80.93 | \$97.21 | \$111.84 | \$141.78 | \$161.33 | \$119.42 | \$156.41 | \$188.49 | \$220.22 | \$283.37 | \$323.52 | 36 |
| 37 | \$37.35 | \$48.20 | \$57.23 | \$64.48 | \$79.44 | \$89.49 | \$63.81 | \$82.39 | \$99.18 | \$114.14 | \$144.74 | \$164.79 | \$121.04 | \$158.54 | \$191.10 | \$223.17 | \$287.33 | \$328.12 | 37 |
| 38 | \$37.83 | \$48.69 | \$57.90 | \$65.30 | \$80.43 | \$90.62 | \$65.13 | \$84.04 | \$101.16 | \$116.61 | \$147.86 | \$168.42 | \$122.69 | \$160.69 | \$193.74 | \$226.30 | \$291.43 | \$332.88 | 38 |
| 39 | \$38.15 | \$49.17 | \$58.54 | \$66.11 | \$81.58 | \$91.94 | \$66.44 | \$85.69 | \$103.11 | \$119.06 | \$151.00 | \$172.04 | \$124.34 | \$162.82 | \$196.37 | \$229.43 | \$295.55 | \$337.66 | 39 |
| 40 | \$38.48 | \$49.84 | \$59.37 | \$66.92 | \$82.56 | \$93.27 | \$67.95 | \$87.33 | \$105.27 | \$121.56 | \$154.28 | \$175.81 | \$125.98 | \$164.95 | \$199.00 | \$232.56 | \$299.67 | \$342.40 | 40 |
| 41 | \$38.97 | \$50.34 | \$60.03 | \$67.75 | \$83.71 | \$94.40 | \$69.42 | \$88.97 | \$107.40 | \$124.00 | \$157.55 | \$179.60 | \$127.62 | \$167.11 | \$201.65 | \$235.68 | \$303.93 | \$347.36 | 41 |
| 42 | \$39.31 | \$50.96 | \$60.69 | \$68.57 | \$84.89 | \$95.72 | \$70.88 | \$90.62 | \$109.54 | \$126.64 | \$160.85 | \$183.55 | \$129.27 | \$169.40 | \$204.45 | \$238.98 | \$308.21 | \$352.30 | 42 |
| 43 | \$39.64 | \$51.49 | \$61.50 | \$69.42 | \$85.86 | \$96.88 | \$72.37 | \$92.41 | \$111.68 | \$129.27 | \$164.31 | \$187.52 | \$130.92 | \$171.71 | \$207.23 | \$242.25 | \$312.49 | \$357.39 | 43 |
| 44 | \$39.96 | \$51.99 | \$62.16 | \$70.22 | \$87.00 | \$98.20 | \$73.84 | \$94.25 | \$113.98 | \$131.89 | \$167.75 | \$191.61 | \$132.73 | \$174.00 | \$210.03 | \$245.54 | \$316.91 | \$362.48 | 44 |
| 45 | \$40.48 | \$52.64 | \$62.82 | \$71.05 | \$87.99 | \$99.34 | \$75.66 | \$96.05 | \$116.28 | \$134.70 | \$171.56 | \$195.72 | \$134.38 | \$176.32 | \$212.84 | \$249.02 | \$321.37 | \$367.57 | 45 |
| 46 | \$41.12 | \$53.61 | \$64.32 | \$72.70 | \$90.13 | \$101.81 | \$79.44 | \$101.00 | \$121.56 | \$139.98 | \$175.97 | \$200.82 | \$136.50 | \$179.11 | \$216.27 | \$253.12 | \$326.62 | \$373.66 | 46 |
| 47 | \$41.76 | \$54.77 | \$65.63 | \$74.34 | \$92.25 | \$104.27 | \$83.56 | \$106.08 | \$126.96 | \$145.40 | \$180.41 | \$206.07 | \$138.66 | \$181.90 | \$219.71 | \$257.24 | \$332.06 | \$379.91 | 47 |
| 48 | \$42.60 | \$55.76 | \$67.08 | \$75.98 | \$94.40 | \$106.74 | \$87.84 | \$111.51 | \$132.73 | \$151.00 | \$185.02 | \$211.34 | \$140.79 | \$184.87 | \$223.17 | \$261.34 | \$337.48 | \$386.16 | 48 |
| 49 | \$43.24 | \$56.90 | \$68.41 | \$77.63 | \$96.54 | \$109.04 | \$92.25 | \$117.27 | \$138.81 | \$156.90 | \$189.79 | \$216.78 | \$142.91 | \$187.83 | \$226.79 | \$265.62 | \$343.07 | \$392.57 | 49 |
| 50 | \$44.09 | \$57.90 | \$69.89 | \$79.27 | \$98.68 | \$111.51 | \$96.88 | \$123.19 | \$145.06 | \$163.00 | \$194.72 | \$222.37 | \$145.21 | \$190.78 | \$230.42 | \$269.91 | \$348.69 | \$399.15 | 50 |
| 51 | \$44.74 | \$59.04 | \$71.21 | \$80.93 | \$100.83 | \$113.98 | \$101.81 | \$129.44 | \$151.65 | \$169.25 | \$199.66 | \$228.10 | \$147.52 | \$193.74 | \$234.04 | \$274.34 | \$354.42 | \$405.75 | 51 |
| 52 | \$45.56 | \$60.03 | \$72.70 | \$82.56 | \$102.80 | \$116.45 | \$106.91 | \$136.00 | \$158.54 | \$175.81 | \$204.77 | \$234.04 | \$149.82 | \$196.88 | \$237.81 | \$278.76 | \$360.35 | \$412.48 | 52 |
| 53 | \$46.21 | \$61.19 | \$74.02 | \$84.21 | \$104.93 | \$118.91 | \$112.32 | \$142.91 | \$165.78 | \$182.55 | \$210.03 | \$240.11 | \$152.12 | \$200.00 | \$241.60 | \$283.22 | \$366.28 | \$419.39 | 53 |
| 54 | \$46.87 | \$62.16 | \$75.48 | \$85.86 | \$107.07 | \$121.21 | \$118.10 | \$150.16 | \$173.35 | \$189.63 | \$215.45 | \$246.37 | \$154.62 | \$203.12 | \$245.39 | \$287.82 | \$372.36 | \$426.31 | 54 |
| 55 | \$47.70 | \$63.32 | \$76.81 | \$87.33 | \$109.21 | \$123.67 | \$124.18 | \$157.88 | \$181.08 | \$197.03 | \$220.89 | \$252.78 | \$157.06 | \$206.40 | \$249.17 | \$292.42 | \$378.60 | \$433.52 | 55 |
| 56 | \$52.29 | \$68.76 | \$82.89 | \$94.40 | \$118.42 | \$134.21 | \$130.26 | \$165.62 | \$189.96 | \$206.57 | \$234.37 | \$268.41 | \$163.66 | \$215.45 | \$260.35 | \$306.08 | \$396.86 | \$454.75 | 56 |
| 57 | \$56.90 | \$74.17 | \$88.81 | \$101.48 | \$127.62 | \$144.90 | \$136.65 | \$173.84 | \$199.17 | \$216.60 | \$248.66 | \$285.02 | \$170.38 | \$224.83 | \$272.03 | \$320.23 | \$416.09 | \$476.96 | 57 |
| 58 | \$61.50 | \$79.44 | \$94.74 | \$108.55 | \$136.83 | \$155.43 | \$143.42 | \$182.38 | \$208.87 | \$227.13 | \$263.97 | \$302.62 | \$177.45 | \$234.52 | \$284.21 | \$335.02 | \$436.17 | \$500.30 | 58 |
| 59 | \$66.11 | \$84.89 | \$100.83 | \$115.62 | \$146.05 | \$165.94 | \$150.49 | \$191.44 | \$219.08 | \$238.16 | \$280.08 | \$321.37 | \$184.87 | \$244.74 | \$297.02 | \$350.64 | \$457.22 | \$524.81 | 59 |
| 60 | \$70.73 | \$90.29 | \$106.74 | \$122.54 | \$155.09 | \$176.84 | \$157.88 | \$200.82 | \$229.77 | \$249.67 | \$297.18 | \$341.26 | \$192.60 | \$255.42 | \$310.34 | \$366.92 | \$478.26 | \$550.46 | 60 |
| 61 | \$75.33 | \$95.72 | \$112.81 | \$129.60 | \$164.31 | \$187.17 | \$165.78 | \$210.67 | \$240.93 | \$261.83 | \$315.45 | \$362.31 | \$200.65 | \$266.61 | \$324.32 | \$384.03 | \$502.44 | \$577.43 | 61 |
| 62 | \$79.94 | \$101.16 | \$118.75 | \$136.65 | \$173.51 | \$197.69 | \$174.33 | \$221.20 | \$252.97 | \$274.51 | \$335.02 | \$384.53 | \$208.87 | \$278.12 | \$339.12 | \$401.80 | \$526.79 | \$605.73 | 62 |
| 63 | \$88.32 | \$111.84 | \$131.41 | \$151.32 | \$192.12 | \$218.89 | \$184.21 | \$233.55 | \$266.93 | \$289.63 | \$360.83 | \$413.96 | \$223.99 | \$297.83 | \$362.64 | \$428.75 | \$560.32 | \$643.57 | 63 |
| 64 | \$96.70 | \$122.54 | \$144.08 | \$165.94 | \$210.85 | \$240.28 | \$194.57 | \$246.52 | \$281.72 | \$305.56 | \$388.81 | \$445.53 | \$240.28 | \$318.91 | \$387.81 | \$457.52 | \$596.02 | \$683.84 | 64 |
| 65 | \$105.11 | \$133.21 | \$156.73 | \$180.41 | \$229.43 | \$261.50 | \$205.43 | \$260.35 | \$297.36 | \$322.34 | \$418.89 | \$479.59 | \$257.72 | \$341.43 | \$414.79 | \$488.14 | \$634.02 | \$726.62 | 65 |
| 66 | \$113.49 | \$143.91 | \$169.25 | \$195.04 | \$248.02 | \$282.73 | \$216.93 | \$274.82 | \$313.79 | \$340.11 | \$415.29 | \$516.27 | \$276.46 | \$365.62 | \$443.56 | \$520.86 | \$674.30 | \$771.99 | 66 |
| 67 | \$121.87 | \$154.62 | \$181.90 | \$209.69 | \$266.61 | \$303.93 | \$229.12 | \$290.30 | \$331.25 | \$358.71 | \$486.16 | \$555.56 | \$296.55 | \$391.60 | \$474.65 | \$555.72 | \$717.06 | \$820.18 | 67 |
| 68 | \$138.33 | \$175.97 | \$207.38 | \$238.48 | \$302.46 | \$344.56 | \$246.86 | \$315.45 | \$364.30 | \$399.15 | \$533.04 | \$608.04 | \$323.36 | \$427.78 | \$519.06 | \$605.23 | \$776.93 | \$886.96 | 68 |
| 69 | \$154.92 | \$197.36 | \$232.89 | \$267.42 | \$338.31 | \$385.02 | \$265.95 | \$342.90 | \$400.62 | \$444.21 | \$584.35 | \$665.45 | \$352.62 | \$467.26 | \$567.58 | \$659.18 | \$841.72 | \$959.16 | 69 |
| 70 | \$171.37 | \$218.74 | \$258.37 | \$296.20 | \$374.17 | \$425.47 | \$286.51 | \$372.69 | \$440.78 | \$494.40 | \$640.60 | \$728.26 | \$384.53 | \$510.33 | \$620.70 | \$718.06 | \$911.97 | \$1,037.28 | 70 |
| 71 | \$187.99 | \$240.11 | \$283.87 | \$325.15 | \$410.03 | \$466.10 | \$308.69 | \$405.09 | \$484.85 | \$550.14 | \$702.27 | \$797.16 | \$419.23 | \$557.39 | \$678.76 | \$782.05 | \$988.10 | \$1,121.65 | 71 |
| 72 | \$204.45 | \$261.50 | \$309.36 | \$353.93 | \$445.86 | \$506.54 | \$332.55 | \$440.44 | \$533.36 | \$611.99 | \$769.69 | \$872.65 | \$456.89 | \$608.70 | \$742.06 | \$851.94 | \$1,070.51 | \$1,212.93 | 72 |
| 73 | \$234.20 | \$301.14 | \$357.39 | \$407.73 | \$511.15 | \$579.74 | \$368.41 | \$489.79 | \$594.70 | \$680.55 | \$852.75 | \$965.43 | \$501.62 | \$670.86 | \$819.85 | \$938.61 | \$1,174.62 | \$1,328.87 | 73 |
| 74 | \$263.97 | \$340.77 | \$405.59 | \$461.49 | \$576.46 | \$652.93 | \$408.03 | \$544.70 | \$663.11 | \$756.88 | \$944.69 | \$1,068.03 | \$550.79 | \$739.44 | \$905.71 | \$1,033.99 | \$1,288.75 | \$1,455.85 | 74 |
| 75 | \$293.57 | \$380.42 | \$453.76 | \$515.26 | \$641.75 | \$726.12 | \$451.95 | \$605.73 | \$739.44 | \$841.72 | \$1,046.51 | \$1,181.51 | \$604.74 | \$814.91 | \$1,000.59 | \$1,139.08 | \$1,414.07 | \$1,594.99 | 75 |
| 76 | \$323.36 | \$420.06 | \$501.93 | \$568.90 | \$707.04 | \$799.29 | \$500.65 | \$673.65 | \$824.47 | \$936.14 | \$1,159.31 | \$1,307.02 | \$664.13 | \$898.15 | \$1,105.53 | \$1,254.88 | \$1,551.56 | \$1,747.45 | 76 |
| 77 | \$353.10 | \$459.53 | \$550.14 | \$622.67 | \$772.33 | \$872.49 | \$554.42 | \$749.31 | \$919.37 | \$1,040.91 | \$1,284.31 | \$1,445.97 | \$729.40 | \$989.76 | \$1,221.47 | \$1,382.49 | \$1,702.38 | \$1,914.55 | 77 |
| 78 | \$380.58 | \$496.20 | \$595.05 | \$673.17 | \$833.83 | \$940.74 | \$589.44 | \$798.63 | \$981.54 | \$1,110.64 | \$1,368.36 | \$1,538.58 | \$770.03 | \$1,047.32 | \$1,294.52 | \$1,464.23 | \$1,800.24 | \$2,021.79 | 78 |
| 79 | \$407.88 | \$532.87 | \$639.95 | \$723.66 | \$895.18 | \$1,008.99 | \$626.62 | \$851.11 | \$1,047.82 | \$1,184.96 | \$1,457.83 | \$1,637.09 | \$812.97 | \$1,108.18 | \$1,371.81 | \$1,550.75 | \$1,903.69 | \$2,134.92 | 79 |
| 80 | \$435.35 | \$569.37 | \$684.84 | \$774.14 | \$956.70 | \$1,077.24 | \$666.08 | \$907.04 | \$1,118.68 | \$1,264.42 | \$1,553.22 | \$1,742.03 | \$858.35 | \$1,172.47 | \$1,453.71 | \$1,642.34 | \$2,013.06 | | |

Certificate Form GLTCARP-06-FC

| Issue Age | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|---------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|------------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 30 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$4.04 | \$4.93 | \$5.69 | \$6.31 | \$7.70 | \$8.61 | \$6.05 | \$7.48 | \$8.75 | \$9.92 | \$12.38 | \$14.05 | \$11.66 | \$14.72 | \$17.39 | \$20.04 | \$25.49 | \$28.93 | 25 |
| 26 | \$4.06 | \$4.96 | \$5.73 | \$6.37 | \$7.74 | \$8.68 | \$6.13 | \$7.60 | \$8.91 | \$10.09 | \$12.61 | \$14.30 | \$11.80 | \$14.88 | \$17.59 | \$20.28 | \$25.82 | \$29.30 | 26 |
| 27 | \$4.08 | \$4.99 | \$5.78 | \$6.41 | \$7.81 | \$8.76 | \$6.22 | \$7.72 | \$9.05 | \$10.26 | \$12.83 | \$14.56 | \$11.94 | \$15.05 | \$17.81 | \$20.54 | \$26.15 | \$29.67 | 27 |
| 28 | \$4.10 | \$5.03 | \$5.81 | \$6.46 | \$7.87 | \$8.83 | \$6.30 | \$7.84 | \$9.20 | \$10.42 | \$13.06 | \$14.80 | \$12.07 | \$15.25 | \$18.02 | \$20.80 | \$26.49 | \$30.07 | 28 |
| 29 | \$4.14 | \$5.05 | \$5.84 | \$6.51 | \$7.93 | \$8.91 | \$6.39 | \$7.95 | \$9.34 | \$10.59 | \$13.28 | \$15.07 | \$12.21 | \$15.43 | \$18.23 | \$21.03 | \$26.81 | \$30.45 | 29 |
| 30 | \$4.15 | \$5.09 | \$5.91 | \$6.55 | \$8.00 | \$8.97 | \$6.50 | \$8.09 | \$9.48 | \$10.77 | \$13.52 | \$15.35 | \$12.36 | \$15.60 | \$18.44 | \$21.29 | \$27.14 | \$30.84 | 30 |
| 31 | \$4.18 | \$5.12 | \$5.93 | \$6.60 | \$8.06 | \$9.05 | \$6.60 | \$8.23 | \$9.65 | \$10.97 | \$13.76 | \$15.61 | \$12.51 | \$15.77 | \$18.67 | \$21.55 | \$27.49 | \$31.24 | 31 |
| 32 | \$4.19 | \$5.16 | \$5.96 | \$6.64 | \$8.13 | \$9.11 | \$6.72 | \$8.36 | \$9.80 | \$11.13 | \$13.99 | \$15.88 | \$12.67 | \$15.97 | \$18.90 | \$21.80 | \$27.84 | \$31.65 | 32 |
| 33 | \$4.21 | \$5.18 | \$6.02 | \$6.72 | \$8.18 | \$9.19 | \$6.81 | \$8.49 | \$9.97 | \$11.32 | \$14.23 | \$16.17 | \$12.82 | \$16.17 | \$19.11 | \$22.07 | \$28.18 | \$32.05 | 33 |
| 34 | \$4.22 | \$5.21 | \$6.06 | \$6.75 | \$8.24 | \$9.24 | \$6.91 | \$8.62 | \$10.13 | \$11.50 | \$14.49 | \$16.43 | \$12.96 | \$16.36 | \$19.34 | \$22.35 | \$28.56 | \$32.46 | 34 |
| 35 | \$4.27 | \$5.24 | \$6.09 | \$6.80 | \$8.31 | \$9.33 | \$7.02 | \$8.76 | \$10.29 | \$11.73 | \$14.73 | \$16.73 | \$13.11 | \$16.56 | \$19.58 | \$22.63 | \$28.89 | \$32.90 | 35 |
| 36 | \$4.31 | \$5.31 | \$6.17 | \$6.89 | \$8.43 | \$9.46 | \$7.15 | \$8.94 | \$10.48 | \$11.95 | \$15.03 | \$17.08 | \$13.29 | \$16.79 | \$19.84 | \$22.95 | \$29.29 | \$33.35 | 36 |
| 37 | \$4.33 | \$5.37 | \$6.26 | \$6.99 | \$8.54 | \$9.59 | \$7.28 | \$9.11 | \$10.69 | \$12.20 | \$15.35 | \$17.45 | \$13.45 | \$17.01 | \$20.12 | \$23.25 | \$29.69 | \$33.84 | 37 |
| 38 | \$4.37 | \$5.45 | \$6.34 | \$7.05 | \$8.66 | \$9.72 | \$7.43 | \$9.30 | \$10.91 | \$12.46 | \$15.68 | \$17.82 | \$13.65 | \$17.22 | \$20.39 | \$23.56 | \$30.12 | \$34.31 | 38 |
| 39 | \$4.43 | \$5.51 | \$6.40 | \$7.15 | \$8.76 | \$9.87 | \$7.58 | \$9.47 | \$11.13 | \$12.71 | \$15.99 | \$18.19 | \$13.83 | \$17.45 | \$20.66 | \$23.88 | \$30.54 | \$34.80 | 39 |
| 40 | \$4.47 | \$5.56 | \$6.49 | \$7.25 | \$8.90 | \$10.00 | \$7.72 | \$9.66 | \$11.35 | \$12.97 | \$16.35 | \$18.59 | \$14.00 | \$17.69 | \$20.94 | \$24.22 | \$30.98 | \$35.30 | 40 |
| 41 | \$4.50 | \$5.63 | \$6.57 | \$7.33 | \$8.99 | \$10.13 | \$7.87 | \$9.85 | \$11.58 | \$13.26 | \$16.69 | \$19.00 | \$14.19 | \$17.91 | \$21.21 | \$24.55 | \$31.42 | \$35.79 | 41 |
| 42 | \$4.57 | \$5.68 | \$6.64 | \$7.43 | \$9.11 | \$10.27 | \$8.01 | \$10.03 | \$11.81 | \$13.52 | \$17.04 | \$19.39 | \$14.39 | \$18.16 | \$21.51 | \$24.89 | \$31.85 | \$36.31 | 42 |
| 43 | \$4.61 | \$5.73 | \$6.73 | \$7.50 | \$9.23 | \$10.41 | \$8.17 | \$10.25 | \$12.06 | \$13.81 | \$17.41 | \$19.81 | \$14.60 | \$18.40 | \$21.78 | \$25.23 | \$32.31 | \$36.82 | 43 |
| 44 | \$4.64 | \$5.80 | \$6.80 | \$7.61 | \$9.35 | \$10.54 | \$8.32 | \$10.43 | \$12.30 | \$14.08 | \$17.77 | \$20.23 | \$14.77 | \$18.66 | \$22.07 | \$25.58 | \$32.77 | \$37.36 | 44 |
| 45 | \$4.71 | \$5.85 | \$6.89 | \$7.71 | \$9.46 | \$10.67 | \$8.48 | \$10.64 | \$12.54 | \$14.36 | \$18.15 | \$20.67 | \$14.98 | \$18.91 | \$22.37 | \$25.94 | \$33.22 | \$37.90 | 45 |
| 46 | \$4.76 | \$6.00 | \$7.03 | \$7.87 | \$9.70 | \$10.92 | \$8.84 | \$11.11 | \$13.01 | \$14.85 | \$18.60 | \$21.20 | \$15.21 | \$19.21 | \$22.74 | \$26.36 | \$33.77 | \$38.54 | 46 |
| 47 | \$4.86 | \$6.12 | \$7.17 | \$8.03 | \$9.92 | \$11.20 | \$9.23 | \$11.58 | \$13.53 | \$15.33 | \$19.09 | \$21.76 | \$15.46 | \$19.51 | \$23.10 | \$26.79 | \$34.35 | \$39.17 | 47 |
| 48 | \$4.95 | \$6.24 | \$7.33 | \$8.23 | \$10.14 | \$11.45 | \$9.65 | \$12.07 | \$14.05 | \$15.84 | \$19.58 | \$22.33 | \$15.69 | \$19.82 | \$23.46 | \$27.23 | \$34.91 | \$39.82 | 48 |
| 49 | \$5.03 | \$6.36 | \$7.48 | \$8.39 | \$10.38 | \$11.73 | \$10.05 | \$12.60 | \$14.61 | \$16.36 | \$20.09 | \$22.90 | \$15.95 | \$20.15 | \$23.84 | \$27.67 | \$35.48 | \$40.50 | 49 |
| 50 | \$5.10 | \$6.46 | \$7.63 | \$8.58 | \$10.60 | \$11.96 | \$10.48 | \$13.13 | \$15.17 | \$16.90 | \$20.59 | \$23.50 | \$16.20 | \$20.46 | \$24.22 | \$28.12 | \$36.06 | \$41.16 | 50 |
| 51 | \$5.19 | \$6.58 | \$7.79 | \$8.76 | \$10.84 | \$12.22 | \$10.97 | \$13.68 | \$15.75 | \$17.45 | \$21.13 | \$24.10 | \$16.43 | \$20.81 | \$24.61 | \$28.58 | \$36.66 | \$41.84 | 51 |
| 52 | \$5.27 | \$6.72 | \$7.94 | \$8.93 | \$11.06 | \$12.49 | \$11.42 | \$14.27 | \$16.37 | \$18.03 | \$21.66 | \$24.73 | \$16.70 | \$21.13 | \$25.01 | \$29.03 | \$37.27 | \$42.55 | 52 |
| 53 | \$5.37 | \$6.82 | \$8.09 | \$9.10 | \$11.29 | \$12.75 | \$11.92 | \$14.88 | \$17.02 | \$18.62 | \$22.22 | \$25.37 | \$16.96 | \$21.48 | \$25.41 | \$29.51 | \$37.88 | \$43.24 | 53 |
| 54 | \$5.46 | \$6.94 | \$8.24 | \$9.28 | \$11.51 | \$12.99 | \$12.45 | \$15.52 | \$17.69 | \$19.23 | \$22.77 | \$26.03 | \$17.25 | \$21.80 | \$25.81 | \$29.99 | \$38.51 | \$43.99 | 54 |
| 55 | \$5.53 | \$7.05 | \$8.39 | \$9.46 | \$11.75 | \$13.27 | \$12.97 | \$16.20 | \$18.37 | \$19.87 | \$23.38 | \$26.64 | \$17.51 | \$22.14 | \$26.22 | \$30.47 | \$39.16 | \$44.72 | 55 |
| 56 | \$6.07 | \$7.66 | \$9.06 | \$10.24 | \$12.72 | \$14.40 | \$13.62 | \$16.97 | \$19.24 | \$20.83 | \$24.81 | \$28.28 | \$18.24 | \$23.11 | \$27.39 | \$31.87 | \$41.04 | \$46.90 | 56 |
| 57 | \$6.60 | \$8.27 | \$9.71 | \$10.99 | \$13.71 | \$15.53 | \$14.29 | \$17.81 | \$20.17 | \$21.82 | \$26.30 | \$30.03 | \$19.00 | \$24.10 | \$28.63 | \$33.35 | \$43.03 | \$49.19 | 57 |
| 58 | \$7.14 | \$8.88 | \$10.38 | \$11.75 | \$14.72 | \$16.68 | \$14.99 | \$18.67 | \$21.14 | \$22.88 | \$27.92 | \$31.86 | \$19.79 | \$25.16 | \$29.92 | \$34.91 | \$45.10 | \$51.58 | 58 |
| 59 | \$7.69 | \$9.47 | \$11.02 | \$12.51 | \$15.69 | \$17.81 | \$15.72 | \$19.58 | \$22.17 | \$23.96 | \$29.62 | \$33.84 | \$20.59 | \$26.24 | \$31.25 | \$36.53 | \$47.27 | \$54.11 | 59 |
| 60 | \$8.22 | \$10.07 | \$11.66 | \$13.28 | \$16.89 | \$19.24 | \$16.49 | \$20.54 | \$23.23 | \$25.11 | \$31.43 | \$35.92 | \$21.44 | \$27.38 | \$32.65 | \$38.23 | \$49.56 | \$56.76 | 60 |
| 61 | \$8.73 | \$10.68 | \$12.33 | \$14.04 | \$17.68 | \$20.08 | \$17.30 | \$21.54 | \$24.34 | \$26.30 | \$33.34 | \$38.14 | \$22.35 | \$28.58 | \$34.11 | \$40.01 | \$51.94 | \$59.54 | 61 |
| 62 | \$9.26 | \$11.28 | \$12.97 | \$14.78 | \$18.66 | \$21.21 | \$18.13 | \$22.58 | \$25.53 | \$27.57 | \$35.35 | \$40.49 | \$23.25 | \$29.81 | \$35.66 | \$41.83 | \$54.45 | \$62.45 | 62 |
| 63 | \$10.26 | \$12.47 | \$14.36 | \$16.37 | \$20.67 | \$23.50 | \$19.11 | \$23.82 | \$26.94 | \$29.73 | \$38.09 | \$43.56 | \$24.93 | \$31.93 | \$38.15 | \$44.64 | \$57.92 | \$66.34 | 63 |
| 64 | \$11.22 | \$13.66 | \$15.74 | \$17.97 | \$22.65 | \$25.77 | \$20.17 | \$25.14 | \$28.41 | \$32.07 | \$41.04 | \$46.89 | \$26.76 | \$34.22 | \$40.80 | \$47.64 | \$61.59 | \$70.50 | 64 |
| 65 | \$12.19 | \$14.87 | \$17.14 | \$19.53 | \$24.66 | \$28.04 | \$21.29 | \$26.51 | \$29.96 | \$34.57 | \$44.23 | \$50.47 | \$28.70 | \$36.62 | \$43.65 | \$50.81 | \$65.51 | \$74.90 | 65 |
| 66 | \$13.16 | \$16.07 | \$18.50 | \$21.12 | \$26.66 | \$30.33 | \$22.47 | \$27.97 | \$31.59 | \$37.28 | \$47.64 | \$54.32 | \$30.78 | \$39.22 | \$46.68 | \$54.22 | \$69.69 | \$79.59 | 66 |
| 67 | \$14.14 | \$17.26 | \$19.89 | \$22.69 | \$28.67 | \$32.59 | \$23.72 | \$29.51 | \$33.32 | \$40.24 | \$51.30 | \$58.48 | \$33.02 | \$41.99 | \$49.93 | \$57.85 | \$74.12 | \$84.55 | 67 |
| 68 | \$16.07 | \$19.64 | \$22.66 | \$25.82 | \$32.52 | \$36.95 | \$26.10 | \$32.59 | \$37.15 | \$44.30 | \$56.25 | \$64.01 | \$36.00 | \$45.86 | \$54.58 | \$63.02 | \$80.30 | \$91.42 | 68 |
| 69 | \$17.99 | \$22.02 | \$25.45 | \$28.93 | \$36.39 | \$41.29 | \$28.72 | \$36.00 | \$41.43 | \$48.79 | \$61.67 | \$70.05 | \$39.24 | \$50.08 | \$59.69 | \$68.64 | \$86.99 | \$98.69 | 69 |
| 70 | \$19.89 | \$24.41 | \$28.26 | \$32.07 | \$40.22 | \$45.63 | \$31.59 | \$39.77 | \$46.20 | \$53.72 | \$67.60 | \$76.67 | \$42.79 | \$54.70 | \$65.25 | \$74.76 | \$94.25 | \$106.87 | 70 |
| 71 | \$21.80 | \$26.79 | \$31.02 | \$35.19 | \$44.09 | \$49.98 | \$34.76 | \$43.89 | \$51.50 | \$59.16 | \$74.09 | \$83.90 | \$46.63 | \$59.74 | \$71.35 | \$81.42 | \$102.09 | \$115.56 | 71 |
| 72 | \$23.73 | \$29.16 | \$33.83 | \$38.30 | \$47.94 | \$54.33 | \$38.24 | \$48.47 | \$57.42 | \$65.14 | \$81.22 | \$91.85 | \$50.85 | \$65.24 | \$78.02 | \$88.67 | \$110.62 | \$124.98 | 72 |
| 73 | \$27.18 | \$33.61 | \$39.08 | \$44.13 | \$54.96 | \$62.17 | \$42.38 | \$53.92 | \$64.03 | \$72.46 | \$90.01 | \$101.61 | \$55.85 | \$71.90 | \$86.22 | \$97.68 | \$121.37 | \$136.93 | 73 |
| 74 | \$30.64 | \$38.01 | \$44.36 | \$49.94 | \$61.97 | \$70.04 | \$46.97 | \$59.98 | \$71.39 | \$80.60 | \$99.72 | \$112.42 | \$61.34 | \$79.24 | \$95.22 | \$107.61 | \$133.17 | \$150.01 | 74 |
| 75 | \$34.08 | \$42.43 | \$49.61 | \$55.76 | \$68.98 | \$77.89 | \$52.07 | \$66.74 | \$79.63 | \$89.64 | \$110.48 | \$124.38 | \$67.35 | \$87.33 | \$105.22 | \$118.56 | \$146.12 | \$164.33 | 75 |
| 76 | \$37.52 | \$46.84 | \$54.86 | \$61.58 | \$76.01 | \$85.75 | \$57.71 | \$74.24 | \$88.80 | \$99.69 | \$122.41 | \$137.61 | \$73.94 | \$96.26 | \$116.23 | \$130.60 | \$160.31 | \$180.04 | 76 |
| 77 | \$40.98 | \$51.27 | \$60.14 | \$67.40 | \$83.03 | \$93.58 | \$63.97 | \$82.57 | \$99.06 | \$110.87 | \$135.61 | \$152.23 | \$81.19 | \$106.07 | \$128.40 | \$143.88 | \$175.89 | \$197.25 | 77 |
| 78 | \$44.15 | \$55.36 | \$65.05 | \$72.86 | \$89.64 | \$100.89 | \$68.08 | \$88.04 | \$105.77 | \$118.31 | \$144.49 | \$161.99 | \$85.71 | \$112.23 | \$136.07 | \$152.37 | \$185.96 | \$208.27 | 78 |
| 79 | \$47.34 | \$59.42 | \$69.96 | \$78.31 | \$96.24 | \$108.24 | \$72.42 | \$93.86 | \$112.94 | \$126.23 | \$153.95 | \$172.38 | \$90.51 | \$118.73 | \$144.20 | \$161.37 | \$196.63 | \$219.93 | 79 |
| 80 | \$50.53 | \$63.50 | \$74.88 | \$83.78 | \$102.84 | \$115.54 | \$77.06 | \$100.08 | \$120.60 | \$134.71 | \$164.02 | \$183.43 | \$95.54 | \$125.63 | \$152.80 | \$170.89 | \$207.91 | \$232.22 | 80 |
| 81 | \$53.71 | \$67.60 | \$79.78 | \$89.25 | \$109.46 | \$122.88 | \$81.98 | \$106.70 | \$128.77 | \$143.76 | \$174.75 | \$195.17 | \$100.86 | \$132.94 | \$161.92 | \$180.97 | \$219.84 | \$245.21 | 81 |
| 82 | \$56.89 | \$71.67 | \$84.69 | \$94.71 | \$116.05 | \$130.19 | \$87.23 | \$113.75 | \$137.49 | \$153.41 | \$186.20 | \$207.68 | \$106.47 | \$140.65 | \$171.59 | \$191.65 | \$232.44 | \$258.92 | 82 |
| 83 | \$61.08 | \$77.08 | \$91.23 | \$102.00 | \$124.95 | \$140.02 | \$92.81 | \$121.21 | \$146.72 | \$163.60 | \$198.41 | \$221.11 | \$112.67 | \$149.07 | \$182.07 | \$203.31 | \$246.39 | \$274.21 | 83 |
| 84 | \$65.25 | \$82.49 | \$97.76 | \$109.31 | \$133.79 | \$149.88 | \$98.75 | \$129.17 | \$156.53 | \$174.48 | \$211.42 | \$235.43 | \$119.27 | \$158.00 | \$193.22 | \$215.70 | \$261.18 | \$290.39 | 84 |
| 85 | \$69.44 | \$87.98 | \$104.29 | \$116.62 | \$142.68 | \$159.70 | \$105.07 | \$137.64 | \$165.99 | \$186.11 | \$225.30 | \$250.68 | \$126.20</ | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 30 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$11.88 | \$14.50 | \$16.73 | \$18.58 | \$22.61 | \$25.31 | \$17.74 | \$21.99 | \$25.73 | \$29.16 | \$36.40 | \$41.29 | \$34.29 | \$43.22 | \$51.11 | \$58.91 | \$74.93 | \$85.05 | 25 |
| 26 | \$11.92 | \$14.60 | \$16.86 | \$18.71 | \$22.77 | \$25.53 | \$18.01 | \$22.34 | \$26.15 | \$29.65 | \$37.06 | \$42.03 | \$34.68 | \$43.76 | \$51.73 | \$59.61 | \$75.91 | \$86.14 | 26 |
| 27 | \$12.01 | \$14.67 | \$16.95 | \$18.88 | \$22.97 | \$25.76 | \$18.27 | \$22.69 | \$26.60 | \$30.14 | \$37.71 | \$42.79 | \$35.09 | \$44.28 | \$52.32 | \$60.36 | \$76.87 | \$87.24 | 27 |
| 28 | \$12.06 | \$14.76 | \$17.08 | \$19.01 | \$23.12 | \$25.97 | \$18.52 | \$23.03 | \$27.02 | \$30.62 | \$38.37 | \$43.53 | \$35.46 | \$44.81 | \$52.94 | \$61.09 | \$77.83 | \$88.40 | 28 |
| 29 | \$12.12 | \$14.86 | \$17.20 | \$19.14 | \$23.30 | \$26.15 | \$18.79 | \$23.39 | \$27.46 | \$31.13 | \$39.03 | \$44.32 | \$35.92 | \$45.33 | \$53.58 | \$61.84 | \$78.79 | \$89.52 | 29 |
| 30 | \$12.18 | \$14.98 | \$17.34 | \$19.26 | \$23.52 | \$26.37 | \$19.10 | \$23.79 | \$27.91 | \$31.68 | \$39.72 | \$45.11 | \$36.34 | \$45.86 | \$54.22 | \$62.58 | \$79.81 | \$90.67 | 30 |
| 31 | \$12.25 | \$15.05 | \$17.44 | \$19.39 | \$23.71 | \$26.60 | \$19.39 | \$24.18 | \$28.33 | \$32.20 | \$40.43 | \$45.89 | \$36.80 | \$46.37 | \$54.88 | \$63.33 | \$80.81 | \$91.85 | 31 |
| 32 | \$12.32 | \$15.16 | \$17.57 | \$19.53 | \$23.86 | \$26.81 | \$19.71 | \$24.56 | \$28.83 | \$32.74 | \$41.13 | \$46.68 | \$37.24 | \$46.96 | \$55.54 | \$64.11 | \$81.81 | \$93.04 | 32 |
| 33 | \$12.41 | \$15.25 | \$17.70 | \$19.71 | \$24.05 | \$27.07 | \$20.01 | \$24.96 | \$29.30 | \$33.23 | \$41.83 | \$47.53 | \$37.66 | \$47.53 | \$56.19 | \$64.90 | \$82.86 | \$94.22 | 33 |
| 34 | \$12.45 | \$15.33 | \$17.78 | \$19.84 | \$24.22 | \$27.21 | \$20.32 | \$25.36 | \$29.78 | \$33.83 | \$42.58 | \$48.37 | \$38.10 | \$48.08 | \$56.86 | \$65.69 | \$83.92 | \$95.45 | 34 |
| 35 | \$12.54 | \$15.43 | \$17.90 | \$19.98 | \$24.41 | \$27.41 | \$20.64 | \$25.76 | \$30.23 | \$34.43 | \$43.30 | \$49.19 | \$38.56 | \$48.65 | \$57.55 | \$66.54 | \$84.93 | \$96.70 | 35 |
| 36 | \$12.67 | \$15.60 | \$18.14 | \$20.23 | \$24.75 | \$27.82 | \$21.02 | \$26.27 | \$30.84 | \$35.12 | \$44.19 | \$50.23 | \$39.06 | \$49.31 | \$58.34 | \$67.46 | \$86.11 | \$98.05 | 36 |
| 37 | \$12.75 | \$15.75 | \$18.40 | \$20.49 | \$25.11 | \$28.19 | \$21.42 | \$26.81 | \$31.45 | \$36.88 | \$45.11 | \$51.29 | \$39.59 | \$49.98 | \$59.14 | \$68.37 | \$87.33 | \$99.47 | 37 |
| 38 | \$12.86 | \$15.98 | \$18.62 | \$20.77 | \$25.44 | \$28.60 | \$21.80 | \$27.35 | \$32.07 | \$37.62 | \$46.07 | \$52.38 | \$40.12 | \$50.64 | \$59.91 | \$69.29 | \$88.57 | \$100.87 | 38 |
| 39 | \$12.99 | \$16.17 | \$18.83 | \$21.02 | \$25.76 | \$29.00 | \$22.25 | \$27.86 | \$32.74 | \$37.37 | \$47.05 | \$53.52 | \$40.65 | \$51.29 | \$60.71 | \$70.27 | \$89.79 | \$102.32 | 39 |
| 40 | \$13.15 | \$16.35 | \$19.06 | \$21.29 | \$26.10 | \$29.39 | \$22.69 | \$28.39 | \$33.36 | \$38.15 | \$48.05 | \$54.67 | \$41.17 | \$52.00 | \$61.53 | \$71.21 | \$91.04 | \$103.76 | 40 |
| 41 | \$13.28 | \$16.50 | \$19.33 | \$21.55 | \$26.47 | \$29.78 | \$23.12 | \$28.94 | \$34.01 | \$38.94 | \$49.05 | \$55.85 | \$41.73 | \$52.70 | \$62.39 | \$72.19 | \$92.33 | \$105.26 | 41 |
| 42 | \$13.41 | \$16.69 | \$19.53 | \$21.80 | \$26.81 | \$30.20 | \$23.56 | \$29.52 | \$34.72 | \$39.72 | \$50.09 | \$57.02 | \$42.31 | \$53.38 | \$63.20 | \$73.18 | \$93.65 | \$106.74 | 42 |
| 43 | \$13.53 | \$16.86 | \$19.76 | \$22.07 | \$27.17 | \$30.57 | \$23.99 | \$30.10 | \$35.43 | \$40.55 | \$51.16 | \$58.25 | \$42.88 | \$54.09 | \$64.03 | \$74.18 | \$94.95 | \$108.28 | 43 |
| 44 | \$13.66 | \$17.04 | \$19.98 | \$22.37 | \$27.50 | \$30.98 | \$24.45 | \$30.66 | \$36.15 | \$41.39 | \$52.25 | \$59.49 | \$43.45 | \$54.84 | \$64.90 | \$75.21 | \$96.32 | \$109.81 | 44 |
| 45 | \$13.81 | \$17.26 | \$20.23 | \$22.64 | \$27.82 | \$31.37 | \$24.92 | \$31.26 | \$36.83 | \$42.22 | \$53.35 | \$60.75 | \$44.03 | \$55.57 | \$65.80 | \$76.25 | \$97.67 | \$111.42 | 45 |
| 46 | \$14.03 | \$17.61 | \$20.68 | \$23.12 | \$28.52 | \$32.11 | \$26.02 | \$32.63 | \$38.28 | \$43.63 | \$54.70 | \$62.33 | \$44.73 | \$56.46 | \$66.84 | \$77.47 | \$99.30 | \$113.26 | 46 |
| 47 | \$14.27 | \$17.97 | \$21.12 | \$23.67 | \$29.16 | \$32.90 | \$27.17 | \$34.01 | \$39.79 | \$45.08 | \$56.11 | \$63.93 | \$45.42 | \$57.38 | \$67.88 | \$78.76 | \$100.98 | \$115.15 | 47 |
| 48 | \$14.54 | \$18.30 | \$21.55 | \$24.18 | \$29.81 | \$33.64 | \$28.33 | \$35.46 | \$41.29 | \$46.56 | \$57.55 | \$65.59 | \$46.13 | \$58.29 | \$68.96 | \$80.01 | \$102.62 | \$117.08 | 48 |
| 49 | \$14.76 | \$18.66 | \$21.99 | \$24.70 | \$30.48 | \$34.43 | \$29.57 | \$37.00 | \$42.92 | \$48.08 | \$59.04 | \$67.32 | \$46.87 | \$59.21 | \$70.07 | \$81.35 | \$104.31 | \$119.04 | 49 |
| 50 | \$15.02 | \$19.01 | \$22.47 | \$25.21 | \$31.17 | \$35.18 | \$30.84 | \$38.59 | \$44.57 | \$49.68 | \$60.58 | \$69.07 | \$47.63 | \$60.18 | \$71.21 | \$82.64 | \$106.04 | \$121.01 | 50 |
| 51 | \$15.29 | \$19.36 | \$22.91 | \$25.76 | \$31.83 | \$35.96 | \$32.20 | \$40.25 | \$46.34 | \$51.29 | \$62.11 | \$70.87 | \$48.37 | \$61.13 | \$72.36 | \$84.00 | \$107.79 | \$123.02 | 51 |
| 52 | \$15.51 | \$19.71 | \$23.34 | \$26.24 | \$32.49 | \$36.70 | \$33.61 | \$41.98 | \$48.13 | \$52.99 | \$63.69 | \$72.70 | \$49.12 | \$62.11 | \$73.48 | \$85.35 | \$109.59 | \$125.10 | 52 |
| 53 | \$15.75 | \$20.08 | \$23.79 | \$26.76 | \$33.20 | \$37.50 | \$35.05 | \$43.76 | \$50.01 | \$54.76 | \$65.31 | \$74.60 | \$49.89 | \$63.13 | \$74.67 | \$86.76 | \$111.36 | \$127.19 | 53 |
| 54 | \$16.04 | \$20.42 | \$24.22 | \$27.30 | \$33.86 | \$38.24 | \$36.58 | \$45.63 | \$52.00 | \$56.55 | \$66.98 | \$76.52 | \$50.68 | \$64.11 | \$75.86 | \$88.17 | \$113.22 | \$129.31 | 54 |
| 55 | \$16.25 | \$20.77 | \$24.70 | \$27.82 | \$34.52 | \$38.98 | \$38.15 | \$47.63 | \$54.01 | \$58.42 | \$68.72 | \$78.31 | \$51.47 | \$65.10 | \$77.08 | \$89.55 | \$115.10 | \$131.44 | 55 |
| 56 | \$17.83 | \$22.51 | \$26.64 | \$30.05 | \$37.40 | \$42.35 | \$40.04 | \$49.94 | \$56.58 | \$61.23 | \$72.94 | \$83.13 | \$53.61 | \$67.95 | \$80.56 | \$93.73 | \$120.67 | \$137.89 | 56 |
| 57 | \$19.39 | \$24.32 | \$28.57 | \$32.29 | \$40.34 | \$45.68 | \$42.00 | \$52.32 | \$59.30 | \$64.16 | \$77.34 | \$88.24 | \$55.85 | \$70.87 | \$84.19 | \$98.05 | \$126.49 | \$144.63 | 57 |
| 58 | \$20.98 | \$26.05 | \$30.48 | \$34.52 | \$43.22 | \$49.02 | \$44.07 | \$54.88 | \$62.15 | \$67.23 | \$82.08 | \$93.69 | \$58.16 | \$73.93 | \$87.95 | \$102.62 | \$132.57 | \$151.68 | 58 |
| 59 | \$22.55 | \$27.86 | \$32.42 | \$36.80 | \$46.13 | \$52.32 | \$46.21 | \$57.55 | \$65.13 | \$70.43 | \$87.09 | \$99.47 | \$60.58 | \$77.14 | \$91.91 | \$107.40 | \$138.99 | \$159.08 | 59 |
| 60 | \$24.12 | \$29.61 | \$34.29 | \$39.03 | \$49.05 | \$55.67 | \$48.50 | \$60.36 | \$68.27 | \$73.80 | \$92.36 | \$105.60 | \$63.07 | \$80.49 | \$95.99 | \$112.39 | \$145.67 | \$168.86 | 60 |
| 61 | \$25.66 | \$31.42 | \$36.20 | \$41.26 | \$51.95 | \$59.00 | \$50.83 | \$63.28 | \$71.56 | \$77.34 | \$98.02 | \$112.12 | \$65.69 | \$84.00 | \$100.31 | \$117.59 | \$152.68 | \$175.01 | 61 |
| 62 | \$27.25 | \$33.17 | \$38.15 | \$43.48 | \$54.84 | \$62.39 | \$53.26 | \$66.34 | \$75.06 | \$81.03 | \$103.98 | \$119.01 | \$68.37 | \$87.70 | \$104.85 | \$123.00 | \$160.09 | \$183.59 | 62 |
| 63 | \$30.14 | \$36.66 | \$42.22 | \$48.13 | \$60.75 | \$69.07 | \$56.19 | \$69.98 | \$79.21 | \$87.37 | \$112.00 | \$128.08 | \$73.32 | \$93.89 | \$112.16 | \$131.23 | \$170.25 | \$195.09 | 63 |
| 64 | \$32.99 | \$40.17 | \$46.31 | \$52.78 | \$66.63 | \$75.78 | \$59.30 | \$73.84 | \$83.53 | \$94.26 | \$120.67 | \$137.83 | \$78.66 | \$100.56 | \$119.98 | \$140.02 | \$181.05 | \$207.25 | 64 |
| 65 | \$35.84 | \$43.70 | \$50.37 | \$57.42 | \$72.49 | \$82.42 | \$62.58 | \$77.91 | \$88.07 | \$101.65 | \$130.00 | \$148.35 | \$84.35 | \$107.67 | \$128.33 | \$149.39 | \$192.59 | \$220.21 | 65 |
| 66 | \$38.69 | \$47.21 | \$54.40 | \$62.06 | \$78.40 | \$89.13 | \$66.06 | \$82.20 | \$92.91 | \$109.64 | \$140.02 | \$159.69 | \$90.49 | \$115.28 | \$137.26 | \$159.43 | \$204.84 | \$233.98 | 66 |
| 67 | \$41.57 | \$50.73 | \$58.48 | \$66.72 | \$84.28 | \$95.83 | \$69.72 | \$86.76 | \$97.99 | \$118.31 | \$150.84 | \$171.91 | \$97.06 | \$123.42 | \$146.77 | \$170.12 | \$217.91 | \$248.56 | 67 |
| 68 | \$47.21 | \$57.73 | \$66.67 | \$75.91 | \$95.61 | \$108.61 | \$76.74 | \$95.83 | \$109.23 | \$130.26 | \$165.37 | \$188.14 | \$105.80 | \$134.81 | \$160.47 | \$185.26 | \$236.08 | \$268.74 | 68 |
| 69 | \$52.83 | \$64.74 | \$74.84 | \$85.05 | \$106.95 | \$121.43 | \$84.45 | \$105.80 | \$121.80 | \$143.45 | \$181.29 | \$205.94 | \$115.36 | \$147.24 | \$175.46 | \$201.80 | \$255.75 | \$290.61 | 69 |
| 70 | \$58.48 | \$71.75 | \$83.03 | \$94.26 | \$118.25 | \$134.17 | \$92.91 | \$116.85 | \$135.83 | \$157.93 | \$198.70 | \$225.38 | \$125.80 | \$160.84 | \$191.85 | \$219.77 | \$277.07 | \$314.22 | 70 |
| 71 | \$64.11 | \$78.76 | \$91.23 | \$103.44 | \$129.59 | \$146.94 | \$102.22 | \$129.02 | \$151.40 | \$173.92 | \$217.87 | \$246.68 | \$137.14 | \$175.64 | \$209.76 | \$239.35 | \$300.16 | \$339.76 | 71 |
| 72 | \$69.76 | \$85.77 | \$99.42 | \$112.62 | \$140.94 | \$159.72 | \$112.43 | \$142.48 | \$168.80 | \$191.53 | \$238.83 | \$270.03 | \$149.53 | \$191.79 | \$229.38 | \$260.70 | \$325.20 | \$367.42 | 72 |
| 73 | \$79.89 | \$98.76 | \$114.87 | \$129.72 | \$161.58 | \$182.82 | \$124.60 | \$158.50 | \$188.25 | \$213.04 | \$264.62 | \$298.75 | \$164.19 | \$211.37 | \$253.41 | \$287.20 | \$356.82 | \$402.55 | 73 |
| 74 | \$90.06 | \$111.73 | \$130.38 | \$146.82 | \$182.19 | \$205.90 | \$138.09 | \$176.33 | \$209.91 | \$236.95 | \$293.18 | \$330.50 | \$180.30 | \$232.96 | \$279.95 | \$316.40 | \$391.52 | \$441.00 | 74 |
| 75 | \$100.17 | \$124.73 | \$145.84 | \$163.92 | \$202.83 | \$228.97 | \$153.08 | \$196.17 | \$234.10 | \$263.54 | \$324.80 | \$365.67 | \$198.00 | \$256.74 | \$309.30 | \$348.56 | \$429.58 | \$483.13 | 75 |
| 76 | \$110.34 | \$137.70 | \$161.30 | \$181.02 | \$223.50 | \$252.05 | \$169.68 | \$218.25 | \$261.09 | \$293.08 | \$359.84 | \$404.57 | \$217.40 | \$282.99 | \$341.72 | \$383.98 | \$471.31 | \$529.29 | 76 |
| 77 | \$120.44 | \$150.72 | \$176.81 | \$198.15 | \$244.15 | \$275.14 | \$188.06 | \$242.77 | \$291.21 | \$325.94 | \$398.70 | \$447.57 | \$238.70 | \$311.84 | \$377.50 | \$423.02 | \$517.08 | \$579.93 | 77 |
| 78 | \$129.82 | \$162.70 | \$191.27 | \$214.24 | \$263.54 | \$296.65 | \$200.11 | \$258.84 | \$310.96 | \$347.80 | \$424.81 | \$476.27 | \$252.02 | \$329.93 | \$400.05 | \$447.96 | \$546.72 | \$612.33 | 78 |
| 79 | \$139.18 | \$174.71 | \$205.68 | \$230.25 | \$282.92 | \$318.20 | \$212.91 | \$275.98 | \$332.04 | \$371.15 | \$452.61 | \$506.78 | \$266.08 | \$349.07 | \$423.93 | \$474.42 | \$578.11 | \$646.58 | 79 |
| 80 | \$148.56 | \$186.70 | \$220.12 | \$246.33 | \$302.39 | \$339.69 | \$226.53 | \$294.24 | \$354.54 | \$396.07 | \$482.21 | \$539.29 | \$280.86 | \$369.34 | \$449.25 | \$502.41 | \$611.25 | \$682.72 | 80 |
| 81 | \$157.89 | \$198.70 | \$234.59 | \$262.41 | \$321.77 | \$361.23 | \$241.03 | \$313.68 | \$378.58 | \$422.65 | \$513.79 | \$573.85 | \$296.49 | \$390.82 | \$476.05 | \$532.06 | \$646.35 | \$720.87 | 81 |
| 82 | \$167.27 | \$210.69 | \$249.00 | \$278.43 | \$341.19 | \$382.75 | \$256.44 | \$334.40 | \$404.26 | \$450.98 | \$547.38 | \$610.80 | \$313.02 | \$413.50 | \$504.46 | \$563.46 | \$683.42 | \$761.21 | 82 |
| 83 | \$179.56 | \$226.61 | \$268.24 | \$299.87 | \$367.30 | \$411.65 | \$272.87 | \$356.35 | \$431.32 | | | | | | | | | | |

Certificate Form GLTCARP-06-FC

| | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|----------|---|----------|----------|------------|------------|----------------------------|------------|------------|------------|------------|----------------------------|----------|------------|------------|------------|------------|------------|----------|
| | | Comprehensive - 30 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | |
| Issue Age | Age | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | |
| | | 2 Year | 3 Year | 4 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | | 7 Year | Lifetime |
| 25 | \$44.56 | \$54.43 | \$62.82 | \$69.73 | \$84.89 | \$95.06 | \$66.62 | \$82.56 | \$96.54 | \$109.54 | \$136.65 | \$155.09 | \$128.77 | \$162.34 | \$191.93 | \$221.20 | \$281.40 | \$319.40 | 25 |
| 26 | \$44.74 | \$54.77 | \$63.32 | \$70.22 | \$85.54 | \$95.88 | \$67.60 | \$83.86 | \$98.20 | \$111.33 | \$139.14 | \$157.88 | \$130.26 | \$164.31 | \$194.23 | \$223.84 | \$285.02 | \$323.52 | 26 |
| 27 | \$45.08 | \$55.09 | \$63.64 | \$70.88 | \$86.19 | \$96.70 | \$68.57 | \$85.20 | \$99.83 | \$113.17 | \$141.60 | \$160.69 | \$131.74 | \$166.27 | \$196.53 | \$226.62 | \$288.63 | \$327.62 | 27 |
| 28 | \$45.23 | \$55.42 | \$64.15 | \$71.37 | \$86.83 | \$97.54 | \$69.58 | \$86.52 | \$101.48 | \$114.96 | \$144.08 | \$163.47 | \$133.21 | \$168.23 | \$198.84 | \$229.43 | \$292.25 | \$331.90 | 28 |
| 29 | \$45.56 | \$55.76 | \$64.64 | \$71.86 | \$87.48 | \$98.20 | \$70.55 | \$87.84 | \$103.11 | \$116.92 | \$146.54 | \$166.44 | \$134.87 | \$170.23 | \$201.14 | \$232.22 | \$295.88 | \$336.17 | 29 |
| 30 | \$45.73 | \$56.25 | \$65.13 | \$72.37 | \$88.32 | \$99.01 | \$71.70 | \$89.32 | \$104.76 | \$118.91 | \$149.16 | \$169.40 | \$136.50 | \$172.21 | \$203.62 | \$235.02 | \$299.67 | \$340.45 | 30 |
| 31 | \$46.05 | \$56.58 | \$65.45 | \$72.86 | \$88.97 | \$99.83 | \$72.86 | \$90.77 | \$106.40 | \$120.88 | \$151.81 | \$172.37 | \$138.15 | \$174.16 | \$206.07 | \$237.81 | \$303.45 | \$344.88 | 31 |
| 32 | \$46.21 | \$56.90 | \$65.96 | \$73.35 | \$89.64 | \$100.65 | \$74.02 | \$92.25 | \$108.21 | \$122.86 | \$154.44 | \$175.33 | \$139.79 | \$176.32 | \$208.55 | \$240.78 | \$307.23 | \$349.33 | 32 |
| 33 | \$46.54 | \$57.23 | \$66.44 | \$74.02 | \$90.29 | \$101.31 | \$75.16 | \$93.74 | \$110.03 | \$124.83 | \$157.06 | \$178.45 | \$141.43 | \$178.45 | \$211.00 | \$243.73 | \$311.18 | \$353.77 | 33 |
| 34 | \$46.71 | \$57.56 | \$66.77 | \$74.50 | \$90.96 | \$102.14 | \$76.32 | \$95.22 | \$111.84 | \$126.96 | \$159.85 | \$181.58 | \$143.10 | \$180.58 | \$213.47 | \$246.71 | \$315.12 | \$358.37 | 34 |
| 35 | \$47.04 | \$57.90 | \$67.28 | \$75.00 | \$91.60 | \$102.95 | \$77.46 | \$96.70 | \$113.49 | \$129.27 | \$162.50 | \$184.71 | \$144.74 | \$182.72 | \$216.12 | \$249.83 | \$318.91 | \$363.13 | 35 |
| 36 | \$47.54 | \$58.54 | \$68.10 | \$75.98 | \$92.93 | \$104.42 | \$78.94 | \$98.68 | \$115.79 | \$131.80 | \$165.94 | \$188.64 | \$146.72 | \$185.17 | \$219.06 | \$253.28 | \$323.36 | \$368.24 | 36 |
| 37 | \$47.86 | \$59.19 | \$69.08 | \$76.97 | \$94.25 | \$105.92 | \$80.43 | \$100.65 | \$118.10 | \$134.70 | \$169.40 | \$192.60 | \$148.68 | \$187.67 | \$222.02 | \$256.73 | \$327.94 | \$373.51 | 37 |
| 38 | \$48.37 | \$60.03 | \$69.89 | \$77.96 | \$95.56 | \$107.40 | \$81.91 | \$102.63 | \$120.38 | \$137.48 | \$173.02 | \$196.70 | \$150.65 | \$190.11 | \$224.98 | \$260.18 | \$332.55 | \$378.76 | 38 |
| 39 | \$48.85 | \$60.69 | \$70.73 | \$78.94 | \$96.70 | \$108.88 | \$83.56 | \$104.59 | \$122.86 | \$140.28 | \$176.64 | \$200.98 | \$152.63 | \$192.60 | \$227.94 | \$263.80 | \$337.15 | \$384.19 | 39 |
| 40 | \$49.34 | \$61.35 | \$71.53 | \$79.94 | \$98.02 | \$110.36 | \$85.20 | \$106.57 | \$125.31 | \$143.26 | \$180.41 | \$205.26 | \$154.62 | \$195.20 | \$231.07 | \$267.42 | \$341.92 | \$389.62 | 40 |
| 41 | \$49.84 | \$62.00 | \$72.55 | \$80.93 | \$99.34 | \$111.84 | \$86.83 | \$108.72 | \$127.80 | \$146.23 | \$184.21 | \$209.69 | \$156.73 | \$197.85 | \$234.20 | \$271.03 | \$346.69 | \$395.21 | 41 |
| 42 | \$50.34 | \$62.67 | \$73.35 | \$81.91 | \$100.65 | \$113.33 | \$88.48 | \$110.86 | \$130.43 | \$149.16 | \$188.14 | \$214.13 | \$158.88 | \$200.49 | \$237.31 | \$274.82 | \$351.63 | \$400.79 | 42 |
| 43 | \$50.81 | \$63.32 | \$74.17 | \$82.89 | \$101.98 | \$114.81 | \$90.13 | \$112.98 | \$133.05 | \$152.30 | \$192.12 | \$218.74 | \$161.02 | \$203.12 | \$240.44 | \$278.61 | \$356.58 | \$406.56 | 43 |
| 44 | \$51.30 | \$64.00 | \$75.00 | \$84.04 | \$103.29 | \$116.28 | \$91.76 | \$115.14 | \$136.69 | \$155.43 | \$196.22 | \$223.33 | \$163.15 | \$205.91 | \$243.73 | \$282.39 | \$361.67 | \$412.32 | 44 |
| 45 | \$51.82 | \$64.81 | \$75.98 | \$85.04 | \$104.42 | \$117.77 | \$93.58 | \$117.44 | \$138.33 | \$158.54 | \$200.33 | \$228.10 | \$165.30 | \$208.71 | \$247.03 | \$286.33 | \$366.75 | \$418.42 | 45 |
| 46 | \$52.64 | \$66.11 | \$77.63 | \$86.83 | \$107.07 | \$120.54 | \$97.69 | \$122.54 | \$143.74 | \$163.82 | \$205.43 | \$234.04 | \$167.93 | \$211.99 | \$250.98 | \$290.95 | \$372.85 | \$425.30 | 46 |
| 47 | \$53.61 | \$67.43 | \$79.27 | \$88.81 | \$109.54 | \$123.52 | \$101.98 | \$127.80 | \$149.33 | \$169.25 | \$210.67 | \$240.11 | \$170.53 | \$215.45 | \$254.91 | \$295.71 | \$379.09 | \$432.38 | 47 |
| 48 | \$54.60 | \$68.76 | \$80.93 | \$90.77 | \$112.00 | \$126.32 | \$106.40 | \$133.21 | \$155.09 | \$174.85 | \$216.12 | \$246.37 | \$173.18 | \$218.89 | \$259.04 | \$300.48 | \$385.35 | \$439.62 | 48 |
| 49 | \$55.42 | \$70.06 | \$82.56 | \$92.77 | \$114.47 | \$129.27 | \$111.02 | \$138.99 | \$161.17 | \$180.58 | \$221.69 | \$252.78 | \$175.97 | \$222.37 | \$263.14 | \$305.40 | \$391.77 | \$447.02 | 49 |
| 50 | \$56.42 | \$71.37 | \$84.37 | \$94.74 | \$117.10 | \$132.08 | \$115.79 | \$144.90 | \$167.43 | \$186.49 | \$227.46 | \$259.37 | \$178.76 | \$225.98 | \$267.42 | \$310.34 | \$398.18 | \$454.52 | 50 |
| 51 | \$57.40 | \$72.70 | \$86.01 | \$96.70 | \$119.57 | \$135.03 | \$120.88 | \$151.15 | \$174.00 | \$192.60 | \$233.23 | \$266.10 | \$181.58 | \$229.58 | \$271.69 | \$315.45 | \$404.75 | \$461.98 | 51 |
| 52 | \$58.22 | \$74.02 | \$87.65 | \$98.51 | \$122.03 | \$137.83 | \$126.16 | \$157.55 | \$180.75 | \$199.00 | \$239.13 | \$273.01 | \$184.37 | \$233.23 | \$275.98 | \$320.55 | \$411.49 | \$469.71 | 52 |
| 53 | \$59.19 | \$75.33 | \$89.32 | \$100.50 | \$124.66 | \$140.79 | \$131.57 | \$164.31 | \$187.83 | \$205.58 | \$245.23 | \$280.08 | \$187.33 | \$237.01 | \$280.42 | \$325.81 | \$418.24 | \$477.61 | 53 |
| 54 | \$60.21 | \$76.66 | \$90.96 | \$102.48 | \$127.14 | \$143.58 | \$137.32 | \$171.37 | \$195.20 | \$212.33 | \$251.46 | \$287.33 | \$190.28 | \$240.78 | \$284.85 | \$331.08 | \$425.14 | \$485.50 | 54 |
| 55 | \$61.03 | \$77.96 | \$92.77 | \$104.42 | \$129.60 | \$146.39 | \$143.26 | \$178.76 | \$202.77 | \$222.40 | \$258.05 | \$294.06 | \$193.25 | \$244.40 | \$289.44 | \$336.35 | \$432.20 | \$493.56 | 55 |
| 56 | \$66.92 | \$84.55 | \$99.98 | \$112.81 | \$140.46 | \$159.04 | \$150.33 | \$187.52 | \$212.48 | \$229.92 | \$273.83 | \$312.16 | \$201.30 | \$255.09 | \$302.46 | \$351.97 | \$453.11 | \$517.74 | 56 |
| 57 | \$72.86 | \$91.28 | \$107.23 | \$121.21 | \$151.48 | \$171.56 | \$157.73 | \$196.53 | \$222.68 | \$240.93 | \$290.47 | \$331.41 | \$209.69 | \$266.10 | \$316.10 | \$368.24 | \$474.97 | \$543.06 | 57 |
| 58 | \$78.78 | \$97.87 | \$114.47 | \$129.60 | \$162.34 | \$184.04 | \$165.45 | \$206.07 | \$233.39 | \$252.45 | \$308.21 | \$351.81 | \$218.41 | \$277.64 | \$330.24 | \$385.35 | \$497.84 | \$569.56 | 58 |
| 59 | \$84.71 | \$104.59 | \$121.72 | \$138.15 | \$173.18 | \$196.53 | \$173.51 | \$216.12 | \$244.56 | \$264.46 | \$326.96 | \$373.51 | \$227.46 | \$289.63 | \$345.05 | \$403.27 | \$521.85 | \$597.34 | 59 |
| 60 | \$90.62 | \$111.18 | \$128.77 | \$146.54 | \$184.21 | \$209.04 | \$182.06 | \$226.62 | \$256.39 | \$277.11 | \$346.85 | \$396.53 | \$236.84 | \$302.29 | \$360.50 | \$422.03 | \$547.02 | \$626.62 | 60 |
| 61 | \$96.38 | \$117.94 | \$136.00 | \$154.92 | \$195.04 | \$221.54 | \$190.94 | \$237.66 | \$268.73 | \$290.47 | \$358.08 | \$421.03 | \$246.71 | \$315.45 | \$376.63 | \$441.60 | \$573.32 | \$657.22 | 61 |
| 62 | \$102.29 | \$124.50 | \$143.26 | \$163.32 | \$205.91 | \$234.20 | \$200.00 | \$249.17 | \$281.91 | \$304.26 | \$390.45 | \$446.86 | \$256.73 | \$329.25 | \$393.73 | \$461.81 | \$601.12 | \$689.45 | 62 |
| 63 | \$113.17 | \$137.65 | \$158.54 | \$180.75 | \$228.10 | \$259.37 | \$211.00 | \$262.82 | \$297.36 | \$328.12 | \$420.54 | \$480.90 | \$275.31 | \$352.62 | \$421.19 | \$492.73 | \$639.27 | \$732.52 | 63 |
| 64 | \$123.83 | \$150.81 | \$173.84 | \$198.18 | \$250.15 | \$284.52 | \$222.68 | \$277.28 | \$313.63 | \$353.93 | \$453.11 | \$517.58 | \$295.38 | \$377.62 | \$450.47 | \$525.81 | \$679.89 | \$778.25 | 64 |
| 65 | \$134.53 | \$164.14 | \$189.15 | \$215.60 | \$272.20 | \$309.53 | \$235.02 | \$292.58 | \$330.73 | \$381.73 | \$488.14 | \$557.04 | \$316.76 | \$404.26 | \$481.89 | \$560.98 | \$723.16 | \$826.93 | 65 |
| 66 | \$145.21 | \$177.29 | \$204.26 | \$233.05 | \$294.39 | \$334.69 | \$248.02 | \$308.69 | \$348.84 | \$411.65 | \$525.81 | \$599.64 | \$339.79 | \$432.86 | \$515.44 | \$598.68 | \$769.20 | \$878.58 | 66 |
| 67 | \$156.09 | \$190.44 | \$219.56 | \$250.48 | \$316.44 | \$359.87 | \$261.83 | \$325.81 | \$367.92 | \$444.21 | \$566.41 | \$645.54 | \$364.46 | \$463.46 | \$551.13 | \$638.78 | \$818.21 | \$933.35 | 67 |
| 68 | \$177.29 | \$216.78 | \$250.32 | \$285.02 | \$359.02 | \$407.88 | \$288.15 | \$359.87 | \$410.18 | \$489.12 | \$621.04 | \$706.54 | \$397.35 | \$506.23 | \$602.61 | \$695.70 | \$886.48 | \$1,009.15 | 68 |
| 69 | \$198.34 | \$243.09 | \$281.07 | \$319.40 | \$401.63 | \$455.90 | \$317.10 | \$397.35 | \$457.37 | \$538.64 | \$680.75 | \$773.31 | \$433.20 | \$552.94 | \$658.85 | \$757.69 | \$960.32 | \$1,091.22 | 69 |
| 70 | \$219.56 | \$269.39 | \$311.83 | \$353.93 | \$444.06 | \$503.77 | \$348.84 | \$438.81 | \$510.02 | \$593.05 | \$746.19 | \$846.34 | \$472.35 | \$603.91 | \$720.36 | \$825.30 | \$1,040.40 | \$1,179.87 | 70 |
| 71 | \$240.78 | \$295.71 | \$342.58 | \$388.45 | \$486.65 | \$551.77 | \$383.86 | \$484.52 | \$568.56 | \$653.08 | \$818.05 | \$926.28 | \$514.94 | \$659.49 | \$787.63 | \$898.81 | \$1,127.08 | \$1,275.75 | 71 |
| 72 | \$263.03 | \$322.03 | \$373.35 | \$422.84 | \$529.25 | \$599.81 | \$422.18 | \$534.99 | \$633.84 | \$719.21 | \$896.83 | \$1,013.94 | \$561.48 | \$720.19 | \$861.30 | \$978.89 | \$1,221.15 | \$1,379.72 | 72 |
| 73 | \$299.98 | \$370.88 | \$431.39 | \$487.14 | \$606.72 | \$686.48 | \$467.91 | \$595.20 | \$706.88 | \$799.96 | \$993.69 | \$1,121.81 | \$616.58 | \$793.72 | \$951.61 | \$1,078.40 | \$1,339.91 | \$1,511.62 | 73 |
| 74 | \$338.15 | \$419.54 | \$489.61 | \$551.30 | \$684.17 | \$773.16 | \$518.56 | \$662.13 | \$788.29 | \$889.76 | \$1,100.94 | \$1,241.06 | \$677.11 | \$874.79 | \$1,051.27 | \$1,188.10 | \$1,470.17 | \$1,656.01 | 74 |
| 75 | \$376.13 | \$468.40 | \$547.66 | \$615.60 | \$761.65 | \$859.83 | \$574.82 | \$736.64 | \$879.08 | \$989.60 | \$1,219.68 | \$1,373.12 | \$743.55 | \$964.10 | \$1,161.45 | \$1,308.81 | \$1,613.07 | \$1,814.22 | 75 |
| 76 | \$414.29 | \$517.08 | \$605.73 | \$679.73 | \$839.27 | \$946.50 | \$637.15 | \$819.52 | \$980.38 | \$1,100.61 | \$1,351.27 | \$1,519.16 | \$816.40 | \$1,062.60 | \$1,283.16 | \$1,441.87 | \$1,769.81 | \$1,987.56 | 76 |
| 77 | \$452.29 | \$565.93 | \$663.95 | \$744.05 | \$916.73 | \$1,033.18 | \$706.23 | \$911.65 | \$1,093.54 | \$1,223.96 | \$1,497.13 | \$1,680.68 | \$896.35 | \$1,171.01 | \$1,417.53 | \$1,588.40 | \$1,941.68 | \$2,177.68 | 77 |
| 78 | \$487.49 | \$611.00 | \$718.22 | \$804.41 | \$989.60 | \$1,113.92 | \$751.44 | \$971.99 | \$1,167.69 | \$1,306.03 | \$1,595.15 | \$1,788.39 | \$946.33 | \$1,238.91 | \$1,502.22 | \$1,682.15 | \$2,053.01 | \$2,299.39 | 78 |
| 79 | \$522.68 | \$656.06 | \$772.33 | \$864.59 | \$1,062.45 | \$1,194.85 | \$799.46 | \$1,036.29 | \$1,246.80 | \$1,393.68 | \$1,699.59 | \$1,903.03 | \$999.13 | \$1,310.79 | \$1,591.87 | \$1,781.48 | \$2,170.78 | \$2,428.00 | 79 |
| 80 | \$557.88 | \$701.12 | \$826.62 | \$924.96 | \$1,135.46 | \$1,275.59 | \$85 | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 30 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$4.71 | \$5.68 | \$6.51 | \$7.18 | \$8.69 | \$9.75 | \$6.90 | \$8.48 | \$9.83 | \$11.12 | \$13.83 | \$15.74 | \$12.94 | \$16.12 | \$18.90 | \$21.69 | \$27.47 | \$31.14 | 25 |
| 26 | \$4.73 | \$5.71 | \$6.55 | \$7.25 | \$8.78 | \$9.82 | \$7.01 | \$8.61 | \$10.00 | \$11.29 | \$14.06 | \$16.02 | \$13.09 | \$16.32 | \$19.11 | \$21.95 | \$27.82 | \$31.56 | 26 |
| 27 | \$4.75 | \$5.76 | \$6.60 | \$7.29 | \$8.84 | \$9.91 | \$7.12 | \$8.75 | \$10.15 | \$11.48 | \$14.30 | \$16.29 | \$13.23 | \$16.50 | \$19.34 | \$22.23 | \$28.17 | \$31.96 | 27 |
| 28 | \$4.79 | \$5.80 | \$6.64 | \$7.34 | \$8.92 | \$9.99 | \$7.21 | \$8.90 | \$10.32 | \$11.68 | \$14.56 | \$16.58 | \$13.39 | \$16.70 | \$19.58 | \$22.50 | \$28.55 | \$32.37 | 28 |
| 29 | \$4.80 | \$5.82 | \$6.69 | \$7.41 | \$8.98 | \$10.05 | \$7.30 | \$9.03 | \$10.48 | \$11.88 | \$14.80 | \$16.86 | \$13.53 | \$16.90 | \$19.81 | \$22.76 | \$28.89 | \$32.79 | 29 |
| 30 | \$4.83 | \$5.85 | \$6.74 | \$7.47 | \$9.06 | \$10.14 | \$7.43 | \$9.17 | \$10.66 | \$12.07 | \$15.05 | \$17.16 | \$13.68 | \$17.08 | \$20.06 | \$23.06 | \$29.25 | \$33.20 | 30 |
| 31 | \$4.86 | \$5.91 | \$6.79 | \$7.50 | \$9.11 | \$10.24 | \$7.55 | \$9.32 | \$10.84 | \$12.25 | \$15.32 | \$17.46 | \$13.86 | \$17.30 | \$20.30 | \$23.33 | \$29.62 | \$33.64 | 31 |
| 32 | \$4.88 | \$5.94 | \$6.82 | \$7.58 | \$9.20 | \$10.31 | \$7.66 | \$9.46 | \$11.01 | \$12.47 | \$15.59 | \$17.75 | \$14.03 | \$17.51 | \$20.54 | \$23.62 | \$29.99 | \$34.08 | 32 |
| 33 | \$4.91 | \$5.96 | \$6.89 | \$7.61 | \$9.24 | \$10.40 | \$7.77 | \$9.63 | \$11.20 | \$12.68 | \$15.85 | \$18.06 | \$14.18 | \$17.71 | \$20.77 | \$23.88 | \$30.36 | \$34.51 | 33 |
| 34 | \$4.93 | \$6.02 | \$6.93 | \$7.69 | \$9.33 | \$10.45 | \$7.89 | \$9.77 | \$11.36 | \$12.89 | \$16.12 | \$18.38 | \$14.34 | \$17.91 | \$21.02 | \$24.19 | \$30.75 | \$34.96 | 34 |
| 35 | \$4.96 | \$6.06 | \$6.99 | \$7.73 | \$9.39 | \$10.55 | \$8.01 | \$9.91 | \$11.54 | \$13.10 | \$16.40 | \$18.72 | \$14.53 | \$18.14 | \$21.27 | \$24.49 | \$31.13 | \$35.40 | 35 |
| 36 | \$5.01 | \$6.13 | \$7.05 | \$7.83 | \$9.54 | \$10.69 | \$8.17 | \$10.11 | \$11.77 | \$13.38 | \$16.74 | \$19.10 | \$14.73 | \$18.37 | \$21.56 | \$24.83 | \$31.57 | \$35.90 | 36 |
| 37 | \$5.06 | \$6.20 | \$7.15 | \$7.93 | \$9.67 | \$10.85 | \$8.32 | \$10.30 | \$12.01 | \$13.64 | \$17.09 | \$19.50 | \$14.91 | \$18.62 | \$21.86 | \$25.18 | \$32.02 | \$36.41 | 37 |
| 38 | \$5.10 | \$6.26 | \$7.25 | \$8.02 | \$9.79 | \$11.00 | \$8.47 | \$10.48 | \$12.23 | \$13.92 | \$17.46 | \$19.91 | \$15.10 | \$18.88 | \$22.17 | \$25.51 | \$32.46 | \$36.94 | 38 |
| 39 | \$5.16 | \$6.34 | \$7.33 | \$8.14 | \$9.92 | \$11.14 | \$8.62 | \$10.69 | \$12.49 | \$14.19 | \$17.83 | \$20.32 | \$15.32 | \$19.12 | \$22.46 | \$25.88 | \$32.92 | \$37.46 | 39 |
| 40 | \$5.21 | \$6.40 | \$7.43 | \$8.24 | \$10.05 | \$11.29 | \$8.79 | \$10.91 | \$12.74 | \$14.49 | \$18.19 | \$20.74 | \$15.52 | \$19.38 | \$22.75 | \$26.24 | \$33.39 | \$37.99 | 40 |
| 41 | \$5.25 | \$6.49 | \$7.50 | \$8.35 | \$10.18 | \$11.46 | \$8.95 | \$11.12 | \$12.98 | \$14.77 | \$18.59 | \$21.18 | \$15.73 | \$19.65 | \$23.07 | \$26.60 | \$33.86 | \$38.54 | 41 |
| 42 | \$5.32 | \$6.53 | \$7.60 | \$8.45 | \$10.32 | \$11.62 | \$9.11 | \$11.33 | \$13.26 | \$15.07 | \$18.98 | \$21.64 | \$15.95 | \$19.92 | \$23.38 | \$26.95 | \$34.35 | \$39.08 | 42 |
| 43 | \$5.37 | \$6.61 | \$7.70 | \$8.55 | \$10.45 | \$11.76 | \$9.28 | \$11.54 | \$13.52 | \$15.39 | \$19.38 | \$22.07 | \$16.14 | \$20.20 | \$23.69 | \$27.32 | \$34.82 | \$39.63 | 43 |
| 44 | \$5.41 | \$6.69 | \$7.77 | \$8.66 | \$10.59 | \$11.90 | \$9.46 | \$11.77 | \$13.79 | \$15.70 | \$19.79 | \$22.53 | \$16.36 | \$20.45 | \$23.99 | \$27.70 | \$35.31 | \$40.19 | 44 |
| 45 | \$5.47 | \$6.77 | \$7.87 | \$8.76 | \$10.71 | \$12.06 | \$9.66 | \$12.01 | \$14.05 | \$16.04 | \$20.21 | \$23.03 | \$16.58 | \$20.71 | \$24.33 | \$28.06 | \$35.81 | \$40.79 | 45 |
| 46 | \$5.56 | \$6.90 | \$8.03 | \$8.95 | \$10.99 | \$12.35 | \$10.01 | \$12.47 | \$14.54 | \$16.50 | \$20.71 | \$23.64 | \$16.84 | \$21.04 | \$24.72 | \$28.55 | \$36.41 | \$41.47 | 46 |
| 47 | \$5.67 | \$7.03 | \$8.22 | \$9.17 | \$11.23 | \$12.65 | \$10.40 | \$12.95 | \$15.04 | \$17.01 | \$21.25 | \$24.23 | \$17.11 | \$21.38 | \$25.11 | \$29.00 | \$37.00 | \$42.15 | 47 |
| 48 | \$5.76 | \$7.17 | \$8.38 | \$9.35 | \$11.48 | \$12.94 | \$10.77 | \$13.43 | \$15.58 | \$17.51 | \$21.78 | \$24.87 | \$17.39 | \$21.73 | \$25.50 | \$29.48 | \$37.62 | \$42.87 | 48 |
| 49 | \$5.84 | \$7.30 | \$8.57 | \$9.57 | \$11.76 | \$13.23 | \$11.18 | \$13.95 | \$16.12 | \$18.03 | \$22.34 | \$25.50 | \$17.66 | \$22.06 | \$25.91 | \$29.95 | \$38.24 | \$43.58 | 49 |
| 50 | \$5.95 | \$7.46 | \$8.73 | \$9.77 | \$12.01 | \$13.53 | \$11.59 | \$14.49 | \$16.69 | \$18.56 | \$22.90 | \$26.16 | \$17.92 | \$22.40 | \$26.32 | \$30.44 | \$38.86 | \$44.30 | 50 |
| 51 | \$6.06 | \$7.59 | \$8.92 | \$9.96 | \$12.25 | \$13.83 | \$12.02 | \$15.03 | \$17.28 | \$19.11 | \$23.47 | \$26.83 | \$18.23 | \$22.76 | \$26.75 | \$30.93 | \$39.51 | \$45.05 | 51 |
| 52 | \$6.15 | \$7.73 | \$9.09 | \$10.15 | \$12.51 | \$14.12 | \$12.47 | \$15.60 | \$17.88 | \$19.68 | \$24.08 | \$27.51 | \$18.50 | \$23.12 | \$27.18 | \$31.44 | \$40.17 | \$45.78 | 52 |
| 53 | \$6.25 | \$7.87 | \$9.24 | \$10.37 | \$12.78 | \$14.40 | \$12.94 | \$16.20 | \$18.50 | \$20.27 | \$24.68 | \$28.20 | \$18.80 | \$23.50 | \$27.60 | \$31.93 | \$40.84 | \$46.56 | 53 |
| 54 | \$6.36 | \$8.00 | \$9.43 | \$10.56 | \$13.05 | \$14.72 | \$13.42 | \$16.81 | \$19.16 | \$20.86 | \$25.31 | \$28.94 | \$19.10 | \$23.86 | \$28.05 | \$32.46 | \$41.51 | \$47.33 | 54 |
| 55 | \$6.45 | \$8.14 | \$9.63 | \$10.75 | \$13.29 | \$15.00 | \$13.96 | \$17.46 | \$19.82 | \$21.49 | \$25.98 | \$29.66 | \$19.38 | \$24.24 | \$28.48 | \$32.96 | \$42.20 | \$48.11 | 55 |
| 56 | \$7.05 | \$8.83 | \$10.37 | \$11.63 | \$14.40 | \$16.28 | \$14.63 | \$18.29 | \$20.77 | \$22.61 | \$27.57 | \$31.47 | \$20.20 | \$25.31 | \$29.78 | \$34.51 | \$44.24 | \$50.48 | 56 |
| 57 | \$7.70 | \$9.54 | \$11.11 | \$12.50 | \$15.53 | \$17.57 | \$15.33 | \$19.18 | \$21.76 | \$23.79 | \$29.25 | \$33.41 | \$21.02 | \$26.41 | \$31.12 | \$36.09 | \$46.35 | \$52.94 | 57 |
| 58 | \$8.32 | \$10.24 | \$11.86 | \$13.38 | \$16.67 | \$18.85 | \$16.08 | \$20.10 | \$22.78 | \$25.03 | \$31.02 | \$35.46 | \$21.90 | \$27.57 | \$32.52 | \$37.77 | \$48.60 | \$55.54 | 58 |
| 59 | \$8.94 | \$10.92 | \$12.61 | \$14.23 | \$17.77 | \$20.13 | \$16.84 | \$21.07 | \$23.87 | \$26.30 | \$32.92 | \$37.65 | \$22.79 | \$28.77 | \$33.98 | \$39.52 | \$50.93 | \$58.25 | 59 |
| 60 | \$9.56 | \$11.63 | \$13.35 | \$15.08 | \$18.90 | \$21.41 | \$17.68 | \$22.07 | \$25.03 | \$27.67 | \$34.95 | \$39.95 | \$23.74 | \$30.03 | \$35.49 | \$41.36 | \$53.38 | \$61.09 | 60 |
| 61 | \$10.16 | \$12.32 | \$14.10 | \$15.96 | \$20.00 | \$22.70 | \$18.51 | \$23.13 | \$26.21 | \$29.08 | \$37.07 | \$42.42 | \$24.73 | \$31.33 | \$37.10 | \$43.30 | \$55.98 | \$64.09 | 61 |
| 62 | \$10.80 | \$12.99 | \$14.85 | \$16.83 | \$21.13 | \$23.98 | \$19.40 | \$24.24 | \$27.47 | \$30.68 | \$39.31 | \$45.06 | \$25.76 | \$32.67 | \$38.75 | \$45.27 | \$58.67 | \$67.22 | 62 |
| 63 | \$11.94 | \$14.38 | \$16.41 | \$18.62 | \$23.39 | \$26.57 | \$20.48 | \$25.58 | \$29.48 | \$33.03 | \$42.35 | \$48.48 | \$27.63 | \$34.99 | \$41.46 | \$48.30 | \$62.41 | \$71.41 | 63 |
| 64 | \$13.08 | \$15.75 | \$18.02 | \$20.43 | \$25.64 | \$29.13 | \$21.62 | \$26.97 | \$31.60 | \$35.66 | \$45.63 | \$52.16 | \$29.65 | \$37.48 | \$44.36 | \$51.54 | \$66.37 | \$75.87 | 64 |
| 65 | \$14.19 | \$17.14 | \$19.60 | \$22.22 | \$27.92 | \$31.70 | \$22.78 | \$28.45 | \$33.92 | \$38.51 | \$49.16 | \$56.16 | \$31.81 | \$40.12 | \$47.42 | \$54.98 | \$70.58 | \$80.61 | 65 |
| 66 | \$15.33 | \$18.51 | \$21.16 | \$24.00 | \$30.21 | \$34.28 | \$24.05 | \$30.01 | \$36.40 | \$41.58 | \$52.97 | \$60.42 | \$34.11 | \$42.96 | \$50.74 | \$58.66 | \$75.06 | \$85.65 | 66 |
| 67 | \$16.48 | \$19.89 | \$22.75 | \$25.82 | \$32.46 | \$36.85 | \$25.36 | \$31.63 | \$39.06 | \$44.87 | \$57.02 | \$65.02 | \$36.58 | \$46.00 | \$54.27 | \$62.59 | \$79.87 | \$90.99 | 67 |
| 68 | \$18.72 | \$22.64 | \$25.92 | \$29.37 | \$36.82 | \$41.76 | \$28.26 | \$35.29 | \$43.15 | \$49.40 | \$62.52 | \$71.15 | \$39.90 | \$50.24 | \$59.32 | \$68.20 | \$86.53 | \$98.41 | 68 |
| 69 | \$20.96 | \$25.38 | \$29.11 | \$32.92 | \$41.17 | \$46.68 | \$31.46 | \$39.35 | \$47.66 | \$54.40 | \$68.51 | \$77.87 | \$43.48 | \$54.88 | \$64.88 | \$74.27 | \$93.73 | \$106.39 | 69 |
| 70 | \$23.19 | \$28.15 | \$32.31 | \$36.47 | \$45.54 | \$51.59 | \$35.06 | \$43.88 | \$52.65 | \$59.88 | \$75.11 | \$85.18 | \$47.40 | \$59.93 | \$70.94 | \$80.89 | \$101.55 | \$115.06 | 70 |
| 71 | \$25.42 | \$30.88 | \$35.48 | \$40.04 | \$49.92 | \$56.51 | \$39.04 | \$48.92 | \$58.16 | \$65.95 | \$82.31 | \$93.19 | \$51.68 | \$65.45 | \$77.57 | \$88.10 | \$110.01 | \$124.41 | 71 |
| 72 | \$27.65 | \$33.64 | \$38.68 | \$43.58 | \$54.27 | \$61.42 | \$43.54 | \$51.57 | \$64.23 | \$72.58 | \$90.18 | \$101.98 | \$56.34 | \$71.49 | \$84.81 | \$95.95 | \$119.19 | \$134.52 | 72 |
| 73 | \$31.68 | \$38.73 | \$44.68 | \$50.19 | \$62.23 | \$70.30 | \$48.20 | \$60.67 | \$71.62 | \$80.70 | \$99.86 | \$112.75 | \$61.86 | \$78.78 | \$93.69 | \$105.72 | \$130.79 | \$147.37 | 73 |
| 74 | \$35.71 | \$43.81 | \$50.70 | \$56.79 | \$70.17 | \$79.20 | \$53.38 | \$67.47 | \$79.84 | \$89.68 | \$110.59 | \$124.66 | \$67.95 | \$86.82 | \$103.50 | \$116.47 | \$143.50 | \$161.45 | 74 |
| 75 | \$39.70 | \$48.91 | \$56.74 | \$63.43 | \$78.12 | \$88.06 | \$59.16 | \$75.04 | \$88.98 | \$99.72 | \$122.46 | \$137.83 | \$74.60 | \$95.69 | \$114.36 | \$128.27 | \$157.44 | \$176.88 | 75 |
| 76 | \$43.73 | \$54.01 | \$62.74 | \$70.05 | \$86.08 | \$96.94 | \$65.55 | \$83.45 | \$99.22 | \$110.87 | \$135.62 | \$152.41 | \$81.91 | \$105.47 | \$126.34 | \$141.33 | \$172.76 | \$193.80 | 76 |
| 77 | \$47.76 | \$59.09 | \$68.77 | \$76.67 | \$94.02 | \$105.80 | \$72.63 | \$92.81 | \$110.59 | \$123.26 | \$150.17 | \$168.52 | \$89.94 | \$116.23 | \$139.58 | \$155.68 | \$189.51 | \$212.31 | 77 |
| 78 | \$51.45 | \$63.80 | \$74.38 | \$82.87 | \$101.49 | \$114.08 | \$77.24 | \$98.89 | \$118.01 | \$131.42 | \$159.87 | \$179.17 | \$94.94 | \$122.98 | \$147.90 | \$164.87 | \$200.40 | \$224.18 | 78 |
| 79 | \$55.15 | \$68.51 | \$80.00 | \$89.09 | \$108.99 | \$122.36 | \$82.13 | \$105.37 | \$125.93 | \$140.13 | \$170.21 | \$190.47 | \$100.22 | \$130.11 | \$156.73 | \$174.59 | \$211.89 | \$236.70 | 79 |
| 80 | \$58.88 | \$73.23 | \$85.62 | \$95.30 | \$116.47 | \$130.66 | \$87.33 | \$112.28 | \$134.38 | \$149.40 | \$181.20 | \$202.48 | \$105.80 | \$137.68 | \$166.09 | \$184.90 | \$224.05 | \$249.94 | 80 |
| 81 | \$62.58 | \$77.92 | \$91.23 | \$101.53 | \$123.93 | \$138.92 | \$92.85 | \$119.61 | \$143.40 | \$159.28 | \$192.89 | \$215.27 | \$111.72 | \$145.66 | \$176.02 | \$195.82 | \$236.91 | \$263.91 | 81 |
| 82 | \$66.30 | \$82.63 | \$96.84 | \$107.73 | \$131.40 | \$147.20 | \$98.75 | \$127.45 | \$152.98 | \$169.86 | \$205.34 | \$228.86 | \$117.95 | \$154.10 | \$186.53 | \$207.38 | \$250.51 | \$278.67 | 82 |
| 83 | \$71.17 | \$88.88 | \$104.31 | \$116.04 | \$141.46 | \$158.33 | \$105.03 | \$135.73 | \$163.10 | \$181.04 | \$218.66 | \$243.46 | \$124.83 | \$163.32 | \$197.95 | \$220.01 | \$265.52 | \$295.12 | 83 |
| 84 | \$76.02 | \$95.10 | \$111.78 | \$124.36 | \$151.49 | \$169.43 | \$111.71 | \$144.54 | \$173.88 | \$192.95 | \$232.82 | \$259.02 | \$132.12 | \$173.11 | \$210.06 | \$233.39 | \$281.45 | \$312.55 | 84 |
| 85 | \$80.91 | \$101.32 | \$119.28 | \$132.68 | \$161.54 | \$180.57 | \$118.79 | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|------------------------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|-----------|
| | | Comprehensive - 30 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | | Auto 5% Compound Inflation | | | | | | Issue Age |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$13.81 | \$16.69 | \$19.14 | \$21.15 | \$25.58 | \$28.66 | \$20.28 | \$24.92 | \$28.90 | \$32.66 | \$40.65 | \$46.31 | \$38.02 | \$47.39 | \$55.54 | \$63.78 | \$80.75 | \$91.59 | 25 |
| 26 | \$13.89 | \$16.82 | \$19.26 | \$21.29 | \$25.81 | \$28.86 | \$20.58 | \$25.31 | \$29.39 | \$33.20 | \$41.35 | \$47.09 | \$38.46 | \$47.95 | \$56.19 | \$64.57 | \$81.77 | \$92.77 | 26 |
| 27 | \$13.98 | \$16.92 | \$19.39 | \$21.48 | \$26.02 | \$29.13 | \$20.89 | \$25.73 | \$29.88 | \$33.77 | \$42.03 | \$47.92 | \$38.89 | \$48.53 | \$56.86 | \$65.35 | \$82.84 | \$93.96 | 27 |
| 28 | \$14.06 | \$17.04 | \$19.53 | \$21.58 | \$26.18 | \$29.36 | \$21.20 | \$26.10 | \$30.25 | \$34.35 | \$42.79 | \$48.74 | \$39.33 | \$49.12 | \$57.55 | \$66.13 | \$83.86 | \$95.18 | 28 |
| 29 | \$14.11 | \$17.14 | \$19.67 | \$21.77 | \$26.41 | \$29.57 | \$21.52 | \$26.51 | \$30.84 | \$34.91 | \$43.53 | \$49.58 | \$39.79 | \$49.68 | \$58.25 | \$66.91 | \$84.93 | \$96.40 | 29 |
| 30 | \$14.19 | \$17.26 | \$19.80 | \$21.93 | \$26.64 | \$29.81 | \$21.80 | \$26.94 | \$31.32 | \$35.46 | \$44.28 | \$50.47 | \$40.25 | \$50.23 | \$58.95 | \$67.75 | \$85.98 | \$97.63 | 30 |
| 31 | \$14.27 | \$17.34 | \$19.93 | \$22.07 | \$26.81 | \$30.05 | \$22.18 | \$27.38 | \$31.83 | \$36.05 | \$45.01 | \$51.34 | \$40.73 | \$50.83 | \$59.64 | \$68.57 | \$87.09 | \$98.90 | 31 |
| 32 | \$14.36 | \$17.47 | \$20.08 | \$22.25 | \$27.02 | \$30.29 | \$22.51 | \$27.82 | \$32.37 | \$36.66 | \$45.82 | \$52.18 | \$41.23 | \$51.47 | \$60.36 | \$69.43 | \$88.17 | \$100.17 | 32 |
| 33 | \$14.40 | \$17.57 | \$20.23 | \$22.37 | \$27.21 | \$30.51 | \$22.88 | \$28.26 | \$32.90 | \$37.27 | \$46.60 | \$53.13 | \$41.70 | \$52.10 | \$61.06 | \$70.27 | \$89.27 | \$101.43 | 33 |
| 34 | \$14.50 | \$17.70 | \$20.36 | \$22.55 | \$27.41 | \$30.75 | \$23.21 | \$28.70 | \$33.41 | \$37.88 | \$47.39 | \$54.05 | \$42.17 | \$52.70 | \$61.80 | \$71.14 | \$90.41 | \$102.75 | 34 |
| 35 | \$14.60 | \$17.78 | \$20.49 | \$22.74 | \$27.63 | \$31.01 | \$23.56 | \$29.13 | \$33.96 | \$38.49 | \$48.24 | \$55.01 | \$42.71 | \$53.32 | \$62.55 | \$72.00 | \$91.55 | \$104.06 | 35 |
| 36 | \$14.73 | \$18.01 | \$20.77 | \$23.00 | \$28.04 | \$31.45 | \$23.99 | \$29.68 | \$34.61 | \$39.29 | \$49.25 | \$56.16 | \$43.30 | \$54.01 | \$63.37 | \$73.01 | \$92.81 | \$105.56 | 36 |
| 37 | \$14.89 | \$18.23 | \$21.02 | \$23.30 | \$28.42 | \$31.87 | \$24.45 | \$30.27 | \$35.31 | \$40.07 | \$50.28 | \$57.32 | \$43.84 | \$54.76 | \$64.24 | \$74.03 | \$94.13 | \$107.04 | 37 |
| 38 | \$15.02 | \$18.40 | \$21.29 | \$23.62 | \$28.79 | \$32.33 | \$24.88 | \$30.84 | \$36.01 | \$40.91 | \$51.34 | \$58.52 | \$44.41 | \$55.51 | \$65.13 | \$75.03 | \$95.45 | \$108.57 | 38 |
| 39 | \$15.16 | \$18.62 | \$21.55 | \$23.93 | \$29.16 | \$32.77 | \$25.36 | \$31.45 | \$36.70 | \$41.73 | \$52.43 | \$59.74 | \$45.01 | \$56.24 | \$66.01 | \$76.09 | \$96.80 | \$110.11 | 39 |
| 40 | \$15.33 | \$18.83 | \$21.80 | \$24.22 | \$29.57 | \$33.20 | \$25.86 | \$32.07 | \$37.46 | \$42.58 | \$53.52 | \$61.02 | \$45.63 | \$56.99 | \$66.88 | \$77.14 | \$98.16 | \$111.69 | 40 |
| 41 | \$15.47 | \$19.06 | \$22.07 | \$24.53 | \$29.96 | \$33.68 | \$26.32 | \$32.66 | \$38.19 | \$43.45 | \$54.67 | \$62.29 | \$46.27 | \$57.78 | \$67.79 | \$78.18 | \$99.56 | \$113.26 | 41 |
| 42 | \$15.64 | \$19.23 | \$22.34 | \$24.83 | \$30.35 | \$34.11 | \$26.81 | \$33.28 | \$38.94 | \$44.32 | \$55.80 | \$63.60 | \$46.87 | \$58.55 | \$68.72 | \$79.23 | \$100.98 | \$114.87 | 42 |
| 43 | \$15.75 | \$19.46 | \$22.61 | \$25.16 | \$30.75 | \$34.56 | \$27.30 | \$33.96 | \$39.72 | \$45.24 | \$56.99 | \$64.90 | \$47.48 | \$59.33 | \$69.65 | \$80.32 | \$102.36 | \$116.50 | 43 |
| 44 | \$15.90 | \$19.67 | \$22.88 | \$25.44 | \$31.13 | \$34.99 | \$27.82 | \$34.61 | \$40.52 | \$46.18 | \$58.16 | \$66.26 | \$48.08 | \$60.14 | \$70.55 | \$81.42 | \$103.82 | \$118.17 | 44 |
| 45 | \$16.08 | \$19.89 | \$23.12 | \$25.76 | \$31.49 | \$35.43 | \$28.39 | \$35.31 | \$41.29 | \$47.11 | \$59.40 | \$67.72 | \$48.74 | \$60.94 | \$71.52 | \$82.51 | \$105.30 | \$119.92 | 45 |
| 46 | \$16.35 | \$20.28 | \$23.67 | \$26.32 | \$32.29 | \$36.31 | \$29.44 | \$36.66 | \$42.75 | \$48.53 | \$60.94 | \$69.47 | \$49.53 | \$61.88 | \$72.67 | \$83.86 | \$107.04 | \$121.94 | 46 |
| 47 | \$16.65 | \$20.68 | \$24.12 | \$26.94 | \$33.03 | \$37.19 | \$30.51 | \$38.07 | \$44.24 | \$49.98 | \$62.45 | \$71.25 | \$50.34 | \$62.84 | \$73.80 | \$85.22 | \$108.79 | \$123.94 | 47 |
| 48 | \$16.92 | \$21.12 | \$24.66 | \$27.50 | \$33.77 | \$38.02 | \$31.68 | \$39.51 | \$45.76 | \$51.47 | \$64.03 | \$73.11 | \$51.11 | \$63.88 | \$74.99 | \$86.64 | \$110.59 | \$125.99 | 48 |
| 49 | \$17.20 | \$21.52 | \$25.19 | \$28.12 | \$34.56 | \$38.89 | \$32.87 | \$41.00 | \$47.39 | \$52.99 | \$66.66 | \$74.99 | \$51.90 | \$64.86 | \$76.15 | \$88.03 | \$112.43 | \$128.12 | 49 |
| 50 | \$17.52 | \$21.90 | \$25.66 | \$28.70 | \$35.31 | \$39.79 | \$34.08 | \$42.58 | \$49.05 | \$54.57 | \$67.32 | \$76.91 | \$52.73 | \$65.87 | \$77.41 | \$89.49 | \$114.26 | \$130.26 | 50 |
| 51 | \$17.78 | \$22.30 | \$26.18 | \$29.26 | \$36.05 | \$40.65 | \$35.34 | \$44.19 | \$50.77 | \$56.19 | \$69.01 | \$78.89 | \$53.58 | \$66.91 | \$78.63 | \$90.90 | \$116.16 | \$132.45 | 51 |
| 52 | \$18.10 | \$22.74 | \$26.71 | \$29.88 | \$36.80 | \$41.53 | \$36.66 | \$45.86 | \$52.56 | \$57.85 | \$70.79 | \$80.89 | \$54.40 | \$67.98 | \$79.89 | \$92.40 | \$118.09 | \$134.64 | 52 |
| 53 | \$18.36 | \$23.12 | \$27.21 | \$30.44 | \$37.59 | \$42.35 | \$38.02 | \$47.63 | \$54.40 | \$59.57 | \$72.58 | \$82.96 | \$55.28 | \$69.07 | \$81.16 | \$93.89 | \$120.07 | \$136.88 | 53 |
| 54 | \$18.66 | \$23.52 | \$27.72 | \$31.04 | \$38.32 | \$43.22 | \$39.46 | \$49.40 | \$56.33 | \$61.33 | \$74.43 | \$85.09 | \$56.16 | \$70.17 | \$82.48 | \$95.45 | \$122.01 | \$139.14 | 54 |
| 55 | \$18.96 | \$23.93 | \$28.26 | \$31.63 | \$39.06 | \$44.12 | \$41.04 | \$51.34 | \$58.29 | \$63.15 | \$76.38 | \$87.21 | \$56.99 | \$71.30 | \$83.78 | \$96.93 | \$124.04 | \$141.47 | 55 |
| 56 | \$20.77 | \$25.97 | \$30.44 | \$34.16 | \$42.35 | \$47.86 | \$43.02 | \$53.77 | \$61.06 | \$66.44 | \$81.03 | \$92.54 | \$59.33 | \$74.43 | \$87.56 | \$101.43 | \$130.04 | \$148.39 | 56 |
| 57 | \$22.61 | \$28.04 | \$32.63 | \$36.75 | \$45.68 | \$51.63 | \$45.08 | \$56.36 | \$63.93 | \$69.89 | \$85.98 | \$98.23 | \$61.80 | \$77.65 | \$91.50 | \$106.13 | \$136.29 | \$155.65 | 57 |
| 58 | \$24.45 | \$30.05 | \$34.82 | \$39.29 | \$48.98 | \$55.41 | \$47.26 | \$59.08 | \$67.01 | \$73.55 | \$91.23 | \$104.28 | \$64.38 | \$81.03 | \$95.61 | \$111.03 | \$142.87 | \$163.27 | 58 |
| 59 | \$26.27 | \$32.11 | \$37.06 | \$41.83 | \$52.25 | \$59.17 | \$49.53 | \$61.93 | \$70.20 | \$77.34 | \$96.80 | \$110.67 | \$67.05 | \$84.58 | \$99.91 | \$116.19 | \$149.75 | \$171.25 | 59 |
| 60 | \$28.08 | \$34.16 | \$39.24 | \$44.37 | \$55.54 | \$62.94 | \$51.95 | \$64.90 | \$73.55 | \$81.35 | \$102.70 | \$117.47 | \$69.92 | \$88.24 | \$104.38 | \$121.58 | \$156.97 | \$179.61 | 60 |
| 61 | \$29.92 | \$36.17 | \$41.43 | \$46.92 | \$59.82 | \$66.76 | \$54.43 | \$68.02 | \$77.03 | \$85.55 | \$106.99 | \$124.70 | \$72.70 | \$92.10 | \$109.05 | \$127.25 | \$164.56 | \$188.42 | 61 |
| 62 | \$31.77 | \$38.24 | \$43.63 | \$49.48 | \$62.11 | \$70.51 | \$57.07 | \$71.30 | \$80.75 | \$89.83 | \$115.59 | \$132.45 | \$75.72 | \$96.10 | \$113.97 | \$133.11 | \$172.52 | \$197.62 | 62 |
| 63 | \$35.09 | \$42.26 | \$48.27 | \$54.76 | \$68.77 | \$78.09 | \$60.24 | \$75.21 | \$86.64 | \$97.11 | \$124.51 | \$142.53 | \$81.24 | \$102.88 | \$121.88 | \$141.98 | \$183.48 | \$209.95 | 63 |
| 64 | \$38.42 | \$46.34 | \$52.94 | \$60.04 | \$75.42 | \$85.64 | \$63.50 | \$79.32 | \$92.94 | \$104.85 | \$134.17 | \$153.40 | \$87.16 | \$110.14 | \$130.38 | \$151.49 | \$195.13 | \$223.05 | 64 |
| 65 | \$41.73 | \$50.37 | \$57.60 | \$65.31 | \$82.08 | \$93.19 | \$67.01 | \$83.66 | \$99.72 | \$113.22 | \$144.52 | \$165.08 | \$93.52 | \$117.95 | \$139.46 | \$161.67 | \$207.52 | \$237.00 | 65 |
| 66 | \$45.08 | \$54.43 | \$62.24 | \$70.59 | \$88.78 | \$100.78 | \$70.69 | \$88.20 | \$106.99 | \$122.25 | \$155.71 | \$177.66 | \$100.31 | \$126.32 | \$149.18 | \$172.49 | \$220.72 | \$251.79 | 66 |
| 67 | \$48.44 | \$58.48 | \$66.88 | \$75.91 | \$95.45 | \$108.36 | \$74.54 | \$92.99 | \$114.84 | \$131.92 | \$167.65 | \$191.18 | \$107.54 | \$135.26 | \$159.56 | \$184.04 | \$234.81 | \$267.52 | 67 |
| 68 | \$55.01 | \$66.58 | \$76.22 | \$86.35 | \$108.28 | \$122.82 | \$83.03 | \$103.71 | \$126.83 | \$145.22 | \$183.78 | \$209.18 | \$117.25 | \$147.74 | \$174.45 | \$200.46 | \$254.39 | \$289.29 | 68 |
| 69 | \$61.59 | \$74.64 | \$85.59 | \$96.80 | \$121.07 | \$137.26 | \$92.49 | \$115.68 | \$140.12 | \$159.91 | \$201.42 | \$228.88 | \$127.85 | \$161.34 | \$190.73 | \$218.33 | \$275.58 | \$312.81 | 69 |
| 70 | \$68.16 | \$82.74 | \$94.95 | \$107.22 | \$133.90 | \$151.71 | \$103.06 | \$128.98 | \$154.78 | \$176.07 | \$220.79 | \$250.44 | \$139.37 | \$176.20 | \$208.56 | \$237.81 | \$298.57 | \$338.27 | 70 |
| 71 | \$74.73 | \$90.82 | \$104.31 | \$117.69 | \$146.73 | \$166.16 | \$114.81 | \$143.84 | \$171.00 | \$193.84 | \$241.99 | \$273.99 | \$151.94 | \$192.46 | \$228.06 | \$259.03 | \$323.44 | \$365.76 | 71 |
| 72 | \$81.30 | \$98.90 | \$113.65 | \$128.12 | \$159.56 | \$180.58 | \$127.90 | \$160.44 | \$188.86 | \$213.39 | \$265.16 | \$299.79 | \$165.64 | \$210.16 | \$249.34 | \$282.12 | \$350.43 | \$395.49 | 72 |
| 73 | \$93.12 | \$113.87 | \$131.36 | \$147.58 | \$182.94 | \$206.68 | \$141.68 | \$178.40 | \$210.54 | \$237.20 | \$293.62 | \$331.46 | \$181.90 | \$231.61 | \$275.46 | \$310.79 | \$384.51 | \$433.29 | 73 |
| 74 | \$104.93 | \$128.82 | \$149.09 | \$166.99 | \$206.28 | \$232.79 | \$156.97 | \$198.36 | \$234.72 | \$263.70 | \$325.16 | \$366.50 | \$199.73 | \$255.26 | \$304.32 | \$342.38 | \$421.87 | \$474.68 | 74 |
| 75 | \$116.73 | \$143.78 | \$166.80 | \$186.49 | \$229.67 | \$258.90 | \$173.92 | \$220.62 | \$261.65 | \$293.18 | \$360.07 | \$405.22 | \$219.30 | \$281.31 | \$336.18 | \$377.15 | \$462.86 | \$520.06 | 75 |
| 76 | \$128.55 | \$158.77 | \$184.47 | \$205.94 | \$253.08 | \$284.99 | \$192.72 | \$245.31 | \$291.70 | \$325.94 | \$398.74 | \$448.05 | \$240.79 | \$310.04 | \$371.39 | \$415.48 | \$507.84 | \$569.77 | 76 |
| 77 | \$140.38 | \$173.75 | \$202.17 | \$225.38 | \$276.40 | \$311.09 | \$213.57 | \$272.87 | \$325.16 | \$362.40 | \$441.53 | \$495.44 | \$264.41 | \$341.72 | \$410.34 | \$457.70 | \$557.19 | \$624.16 | 77 |
| 78 | \$151.28 | \$187.58 | \$218.68 | \$243.65 | \$298.39 | \$335.42 | \$227.10 | \$290.74 | \$346.97 | \$386.39 | \$470.04 | \$526.71 | \$279.14 | \$361.56 | \$434.83 | \$484.72 | \$589.16 | \$659.08 | 78 |
| 79 | \$162.21 | \$201.42 | \$235.20 | \$261.91 | \$320.39 | \$359.74 | \$241.46 | \$309.79 | \$370.23 | \$411.97 | \$500.40 | \$559.97 | \$294.67 | \$382.55 | \$460.80 | \$513.32 | \$623.00 | \$695.90 | 79 |
| 80 | \$173.10 | \$215.27 | \$251.71 | \$280.18 | \$342.38 | \$384.10 | \$256.74 | \$330.07 | \$395.07 | \$439.24 | \$532.72 | \$595.30 | \$311.09 | \$404.75 | \$488.31 | \$543.62 | \$658.72 | \$734.79 | 80 |
| 81 | \$184.01 | \$229.12 | \$268.24 | \$298.49 | \$364.35 | \$408.44 | \$273.00 | \$351.66 | \$421.56 | \$468.34 | \$567.09 | \$632.87 | \$328.44 | \$428.21 | \$517.48 | \$575.72 | \$696.52 | \$775.87 | 81 |
| 82 | \$194.90 | \$242.95 | \$284.72 | \$316.75 | \$386.30 | \$432.77 | \$290.35 | \$374.70 | \$449.76 | \$499.44 | \$603.71 | \$672.86 | \$346.75 | \$453.04 | \$548.38 | \$609.72 | \$736.51 | \$819.30 | 82 |
| 83 | \$209.21 | \$261.28 | \$306.72 | \$341 | | | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | |
|-----------|----------|---|----------|----------|------------|------------|----------------------------|------------|------------|------------|------------|----------------------------|------------|------------|------------|------------|------------|------------|----|
| | | Comprehensive - 30 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | |
| | | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | |
| 25 | \$51.82 | \$62.67 | \$71.86 | \$79.44 | \$96.05 | \$107.56 | \$76.14 | \$93.58 | \$108.55 | \$122.69 | \$152.63 | \$173.84 | \$142.76 | \$177.96 | \$208.55 | \$239.45 | \$303.27 | \$343.90 | 25 |
| 26 | \$52.14 | \$63.15 | \$72.37 | \$79.94 | \$96.88 | \$108.38 | \$77.31 | \$95.06 | \$110.36 | \$124.66 | \$155.25 | \$176.80 | \$144.39 | \$180.09 | \$211.00 | \$242.43 | \$307.05 | \$348.34 | 26 |
| 27 | \$52.47 | \$63.48 | \$72.86 | \$80.60 | \$97.69 | \$109.37 | \$78.45 | \$96.54 | \$112.16 | \$126.80 | \$157.88 | \$179.94 | \$146.05 | \$182.23 | \$213.47 | \$245.39 | \$311.01 | \$352.78 | 27 |
| 28 | \$52.79 | \$64.00 | \$73.35 | \$81.08 | \$98.35 | \$110.21 | \$79.60 | \$98.02 | \$113.98 | \$128.94 | \$160.69 | \$183.06 | \$147.70 | \$184.37 | \$216.12 | \$248.34 | \$314.96 | \$357.39 | 28 |
| 29 | \$52.97 | \$64.32 | \$73.84 | \$81.75 | \$99.18 | \$111.02 | \$80.75 | \$99.50 | \$115.79 | \$131.08 | \$163.47 | \$186.19 | \$149.33 | \$186.49 | \$218.74 | \$251.31 | \$318.91 | \$362.00 | 29 |
| 30 | \$53.31 | \$64.81 | \$74.34 | \$82.39 | \$99.98 | \$112.00 | \$81.91 | \$101.16 | \$117.59 | \$133.21 | \$166.27 | \$189.46 | \$151.15 | \$188.64 | \$221.39 | \$254.44 | \$322.85 | \$366.60 | 30 |
| 31 | \$53.61 | \$65.13 | \$74.82 | \$82.89 | \$100.65 | \$112.81 | \$83.23 | \$102.80 | \$119.57 | \$135.37 | \$169.06 | \$192.75 | \$152.94 | \$190.94 | \$223.99 | \$257.57 | \$326.96 | \$371.36 | 31 |
| 32 | \$53.94 | \$65.63 | \$75.33 | \$83.56 | \$101.48 | \$113.82 | \$84.55 | \$104.42 | \$121.56 | \$137.65 | \$172.04 | \$196.05 | \$154.77 | \$193.25 | \$226.62 | \$260.68 | \$331.08 | \$376.13 | 32 |
| 33 | \$54.11 | \$65.96 | \$75.98 | \$84.04 | \$102.14 | \$114.65 | \$85.86 | \$106.08 | \$123.52 | \$139.98 | \$175.00 | \$199.51 | \$156.57 | \$195.56 | \$229.27 | \$263.80 | \$335.18 | \$380.91 | 33 |
| 34 | \$54.43 | \$66.44 | \$76.48 | \$84.71 | \$102.95 | \$115.46 | \$87.16 | \$107.71 | \$125.49 | \$142.27 | \$177.96 | \$202.94 | \$158.39 | \$197.85 | \$232.07 | \$267.09 | \$339.48 | \$385.64 | 34 |
| 35 | \$54.77 | \$66.77 | \$76.97 | \$85.35 | \$103.79 | \$116.45 | \$88.48 | \$108.37 | \$127.46 | \$144.55 | \$181.08 | \$206.57 | \$160.35 | \$200.17 | \$234.86 | \$270.39 | \$343.74 | \$390.75 | 35 |
| 36 | \$55.26 | \$67.60 | \$77.96 | \$86.36 | \$105.27 | \$118.10 | \$90.13 | \$111.51 | \$129.93 | \$147.52 | \$184.87 | \$210.85 | \$162.50 | \$202.77 | \$237.99 | \$274.16 | \$348.49 | \$396.36 | 36 |
| 37 | \$55.91 | \$68.41 | \$78.94 | \$87.48 | \$106.74 | \$119.74 | \$91.76 | \$113.65 | \$132.56 | \$150.49 | \$188.79 | \$215.28 | \$164.64 | \$205.58 | \$241.29 | \$277.95 | \$353.44 | \$401.95 | 37 |
| 38 | \$56.42 | \$69.08 | \$79.94 | \$88.66 | \$108.05 | \$121.39 | \$93.42 | \$115.79 | \$135.19 | \$153.59 | \$192.75 | \$219.71 | \$166.78 | \$208.38 | \$244.56 | \$281.72 | \$358.37 | \$407.73 | 38 |
| 39 | \$56.90 | \$69.89 | \$80.93 | \$89.80 | \$109.54 | \$123.02 | \$95.22 | \$118.10 | \$137.83 | \$156.73 | \$196.88 | \$224.35 | \$169.06 | \$211.17 | \$247.84 | \$285.67 | \$363.47 | \$413.48 | 39 |
| 40 | \$57.56 | \$70.73 | \$81.91 | \$90.96 | \$111.02 | \$124.66 | \$97.04 | \$120.38 | \$140.61 | \$159.85 | \$200.98 | \$229.12 | \$171.37 | \$213.96 | \$251.14 | \$289.63 | \$368.58 | \$419.39 | 40 |
| 41 | \$58.07 | \$71.53 | \$82.89 | \$92.09 | \$112.50 | \$126.48 | \$98.86 | \$122.69 | \$143.42 | \$163.15 | \$205.26 | \$233.87 | \$173.67 | \$216.93 | \$254.60 | \$293.57 | \$373.81 | \$425.30 | 41 |
| 42 | \$58.71 | \$72.22 | \$83.86 | \$93.27 | \$113.98 | \$128.12 | \$100.65 | \$124.99 | \$146.23 | \$166.44 | \$209.54 | \$238.80 | \$175.97 | \$219.89 | \$258.05 | \$297.52 | \$379.09 | \$431.39 | 42 |
| 43 | \$59.19 | \$73.03 | \$84.89 | \$94.40 | \$115.46 | \$129.76 | \$102.48 | \$127.46 | \$149.16 | \$169.87 | \$213.96 | \$243.73 | \$178.27 | \$222.86 | \$261.50 | \$301.63 | \$384.34 | \$437.48 | 43 |
| 44 | \$59.72 | \$73.84 | \$85.86 | \$95.56 | \$116.92 | \$131.41 | \$104.42 | \$129.93 | \$152.12 | \$173.35 | \$218.41 | \$248.84 | \$180.58 | \$225.81 | \$264.96 | \$305.75 | \$389.79 | \$443.74 | 44 |
| 45 | \$60.37 | \$74.66 | \$86.83 | \$96.70 | \$118.25 | \$133.05 | \$106.57 | \$132.56 | \$155.09 | \$176.98 | \$223.01 | \$254.27 | \$183.06 | \$228.78 | \$268.58 | \$309.85 | \$395.37 | \$450.32 | 45 |
| 46 | \$61.35 | \$76.14 | \$88.81 | \$98.86 | \$121.21 | \$136.35 | \$110.52 | \$137.65 | \$160.52 | \$182.23 | \$228.78 | \$260.84 | \$186.01 | \$232.40 | \$272.86 | \$314.96 | \$401.95 | \$457.88 | 46 |
| 47 | \$62.51 | \$77.63 | \$90.62 | \$101.16 | \$124.00 | \$139.62 | \$114.65 | \$142.91 | \$166.11 | \$187.67 | \$234.52 | \$267.58 | \$188.98 | \$235.99 | \$277.11 | \$320.05 | \$408.53 | \$465.44 | 47 |
| 48 | \$63.48 | \$78.27 | \$92.61 | \$103.29 | \$126.80 | \$142.76 | \$118.91 | \$148.35 | \$171.86 | \$193.25 | \$240.44 | \$274.51 | \$191.93 | \$239.80 | \$281.56 | \$325.31 | \$415.27 | \$473.18 | 48 |
| 49 | \$64.64 | \$80.75 | \$94.57 | \$105.60 | \$129.76 | \$146.05 | \$123.34 | \$153.93 | \$177.96 | \$199.00 | \$246.52 | \$281.56 | \$194.89 | \$243.57 | \$286.02 | \$330.57 | \$422.18 | \$481.06 | 49 |
| 50 | \$65.80 | \$82.24 | \$96.38 | \$107.71 | \$132.56 | \$149.33 | \$127.96 | \$159.85 | \$184.21 | \$204.93 | \$252.78 | \$288.82 | \$198.00 | \$247.35 | \$290.62 | \$336.02 | \$429.08 | \$489.12 | 50 |
| 51 | \$66.77 | \$83.71 | \$98.35 | \$109.87 | \$135.37 | \$152.63 | \$132.73 | \$165.94 | \$190.62 | \$211.00 | \$259.19 | \$296.20 | \$201.14 | \$251.31 | \$295.23 | \$341.43 | \$436.17 | \$497.34 | 51 |
| 52 | \$67.95 | \$85.35 | \$100.32 | \$112.16 | \$138.15 | \$155.93 | \$137.65 | \$172.21 | \$197.36 | \$217.26 | \$265.79 | \$303.78 | \$204.26 | \$255.26 | \$299.98 | \$347.01 | \$443.39 | \$505.57 | 52 |
| 53 | \$68.93 | \$86.83 | \$102.14 | \$114.30 | \$141.11 | \$159.04 | \$142.76 | \$178.76 | \$204.26 | \$223.67 | \$272.50 | \$311.50 | \$207.55 | \$259.37 | \$304.76 | \$352.62 | \$450.81 | \$513.96 | 53 |
| 54 | \$70.06 | \$88.32 | \$104.10 | \$116.61 | \$143.91 | \$162.34 | \$148.19 | \$185.52 | \$211.51 | \$230.25 | \$279.42 | \$319.56 | \$210.85 | \$263.49 | \$309.68 | \$358.37 | \$458.19 | \$522.50 | 54 |
| 55 | \$71.21 | \$89.80 | \$106.08 | \$118.75 | \$146.72 | \$165.62 | \$154.10 | \$192.75 | \$218.89 | \$237.16 | \$286.84 | \$327.45 | \$213.96 | \$267.75 | \$314.62 | \$363.97 | \$465.76 | \$531.25 | 55 |
| 56 | \$72.96 | \$91.76 | \$108.37 | \$121.21 | \$149.33 | \$169.06 | \$161.51 | \$201.96 | \$229.27 | \$249.50 | \$304.26 | \$347.52 | \$222.86 | \$279.42 | \$328.77 | \$380.91 | \$488.31 | \$557.21 | 56 |
| 57 | \$74.89 | \$94.27 | \$110.21 | \$124.00 | \$152.63 | \$173.84 | \$169.25 | \$211.66 | \$240.11 | \$262.48 | \$322.85 | \$368.90 | \$232.07 | \$291.59 | \$343.56 | \$398.50 | \$511.81 | \$584.52 | 57 |
| 58 | \$76.91 | \$97.16 | \$112.81 | \$130.77 | \$147.52 | \$183.88 | \$177.45 | \$221.86 | \$251.64 | \$276.14 | \$342.58 | \$391.61 | \$241.77 | \$304.26 | \$359.02 | \$416.93 | \$536.48 | \$613.13 | 58 |
| 59 | \$79.68 | \$100.54 | \$115.46 | \$137.06 | \$152.63 | \$196.06 | \$186.01 | \$232.56 | \$263.65 | \$290.47 | \$363.47 | \$415.61 | \$251.79 | \$317.58 | \$375.13 | \$436.33 | \$562.31 | \$643.06 | 59 |
| 60 | \$105.44 | \$120.27 | \$147.35 | \$166.61 | \$208.55 | \$236.32 | \$195.04 | \$243.73 | \$276.14 | \$330.40 | \$386.67 | \$441.09 | \$262.17 | \$331.41 | \$391.92 | \$455.56 | \$588.44 | \$674.48 | 60 |
| 61 | \$112.32 | \$135.85 | \$155.58 | \$176.14 | \$220.89 | \$250.66 | \$204.45 | \$255.42 | \$289.29 | \$321.21 | \$400.21 | \$468.24 | \$273.01 | \$345.88 | \$409.53 | \$477.77 | \$617.90 | \$707.52 | 61 |
| 62 | \$119.22 | \$143.59 | \$163.82 | \$185.85 | \$233.23 | \$264.77 | \$214.30 | \$267.75 | \$303.27 | \$337.66 | \$434.04 | \$497.34 | \$284.36 | \$360.83 | \$427.94 | \$499.82 | \$647.85 | \$742.06 | 62 |
| 63 | \$131.74 | \$158.72 | \$181.25 | \$205.58 | \$258.21 | \$293.23 | \$226.14 | \$282.39 | \$325.31 | \$364.62 | \$467.59 | \$535.17 | \$305.09 | \$386.33 | \$457.71 | \$533.20 | \$688.95 | \$788.46 | 63 |
| 64 | \$144.23 | \$174.00 | \$198.84 | \$225.50 | \$283.22 | \$321.52 | \$238.48 | \$297.83 | \$349.00 | \$393.73 | \$503.77 | \$575.96 | \$327.29 | \$413.64 | \$489.61 | \$568.90 | \$732.68 | \$837.64 | 64 |
| 65 | \$156.73 | \$189.15 | \$216.27 | \$245.23 | \$308.21 | \$349.97 | \$251.64 | \$314.14 | \$374.48 | \$425.14 | \$542.73 | \$619.87 | \$351.13 | \$442.90 | \$523.66 | \$607.05 | \$779.25 | \$889.92 | 65 |
| 66 | \$169.25 | \$204.45 | \$233.72 | \$265.12 | \$333.38 | \$378.43 | \$265.45 | \$331.25 | \$401.80 | \$459.02 | \$584.67 | \$667.07 | \$376.63 | \$474.31 | \$560.15 | \$647.68 | \$828.74 | \$945.52 | 66 |
| 67 | \$181.90 | \$219.56 | \$251.14 | \$285.02 | \$358.37 | \$406.88 | \$279.92 | \$349.16 | \$431.23 | \$495.36 | \$629.57 | \$717.89 | \$403.76 | \$507.87 | \$599.16 | \$691.08 | \$881.69 | \$1,004.55 | 67 |
| 68 | \$206.57 | \$249.99 | \$286.18 | \$324.17 | \$406.56 | \$461.15 | \$311.83 | \$389.47 | \$476.29 | \$545.37 | \$690.10 | \$785.50 | \$440.28 | \$554.75 | \$655.06 | \$752.75 | \$955.21 | \$1,086.29 | 68 |
| 69 | \$231.23 | \$280.24 | \$321.37 | \$363.47 | \$454.60 | \$515.44 | \$347.36 | \$434.36 | \$526.13 | \$600.48 | \$756.37 | \$859.51 | \$480.08 | \$605.88 | \$716.24 | \$819.85 | \$1,034.81 | \$1,174.62 | 69 |
| 70 | \$255.92 | \$310.70 | \$356.58 | \$402.61 | \$502.77 | \$569.71 | \$386.99 | \$484.34 | \$581.23 | \$661.16 | \$829.07 | \$940.42 | \$523.33 | \$661.64 | \$783.18 | \$893.05 | \$1,121.18 | \$1,270.16 | 70 |
| 71 | \$280.58 | \$340.96 | \$391.77 | \$441.90 | \$550.95 | \$624.00 | \$431.08 | \$540.11 | \$642.07 | \$727.93 | \$908.69 | \$1,028.89 | \$570.54 | \$722.66 | \$856.36 | \$972.66 | \$1,214.57 | \$1,373.46 | 71 |
| 72 | \$305.25 | \$371.36 | \$426.79 | \$481.06 | \$599.16 | \$678.10 | \$480.25 | \$602.44 | \$709.16 | \$801.28 | \$995.68 | \$1,125.77 | \$622.01 | \$789.12 | \$936.31 | \$1,059.33 | \$1,315.88 | \$1,485.12 | 72 |
| 73 | \$349.66 | \$427.60 | \$493.23 | \$554.08 | \$686.96 | \$776.12 | \$532.04 | \$669.87 | \$790.59 | \$890.75 | \$1,102.56 | \$1,244.68 | \$683.02 | \$869.70 | \$1,034.32 | \$1,167.05 | \$1,443.84 | \$1,627.07 | 73 |
| 74 | \$394.06 | \$483.71 | \$559.85 | \$627.12 | \$774.63 | \$874.15 | \$588.44 | \$744.87 | \$881.36 | \$990.25 | \$1,221.00 | \$1,376.24 | \$749.96 | \$958.51 | \$1,142.71 | \$1,285.63 | \$1,584.13 | \$1,782.48 | 74 |
| 75 | \$438.30 | \$539.92 | \$626.27 | \$700.29 | \$862.46 | \$972.15 | \$653.08 | \$828.41 | \$982.52 | \$1,100.94 | \$1,352.08 | \$1,521.64 | \$823.49 | \$1,056.36 | \$1,262.43 | \$1,416.21 | \$1,738.08 | \$1,952.86 | 75 |
| 76 | \$482.69 | \$596.18 | \$692.73 | \$773.31 | \$950.29 | \$1,070.17 | \$723.66 | \$921.17 | \$1,095.34 | \$1,223.96 | \$1,497.29 | \$1,682.47 | \$904.23 | \$1,164.25 | \$1,394.66 | \$1,560.13 | \$1,906.98 | \$2,139.52 | 76 |
| 77 | \$527.10 | \$652.44 | \$759.18 | \$846.34 | \$1,037.93 | \$1,168.20 | \$801.93 | \$1,024.62 | \$1,221.00 | \$1,360.79 | \$1,657.96 | \$1,860.41 | \$992.87 | \$1,283.16 | \$1,540.88 | \$1,718.67 | \$2,092.33 | \$2,343.78 | 77 |
| 78 | \$568.06 | \$704.39 | \$821.18 | \$914.93 | \$1,120.53 | \$1,259.47 | \$852.75 | \$1,091.73 | \$1,302.91 | \$1,450.92 | \$1,765.04 | \$1,977.86 | \$1,048.14 | \$1,357.66 | \$1,632.82 | \$1,820.15 | \$2,212.39 | \$2,474.88 | 78 |
| 79 | \$609.02 | \$756.37 | \$883.18 | \$983.50 | \$1,203.07 | \$1,350.92 | \$906.70 | \$1,163.27 | \$1,390.21 | \$1,546.96 | \$1,879.02 | \$2,102.69 | \$1,106.53 | \$1,436.44 | \$1,730.34 | \$1,927.54 | \$2,339.36 | \$2,613.20 | 79 |
| 80 | \$649.97 | \$808.36 | | | | | | | | | | | | | | | | | |

Certificate Form GLTCAAR-06-FC

| | | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|------------------------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|
| | | Comprehensive - 30 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | | 7 Year | Lifetime |
| 25 | \$5.05 | \$6.19 | \$7.05 | \$7.79 | \$9.42 | \$10.54 | \$7.34 | \$9.08 | \$10.53 | \$11.88 | \$14.76 | \$16.90 | \$13.51 | \$16.78 | \$19.60 | \$22.46 | \$28.40 | \$32.19 | 25 |
| 26 | \$5.08 | \$6.22 | \$7.13 | \$7.85 | \$9.48 | \$10.62 | \$7.46 | \$9.21 | \$10.68 | \$12.07 | \$15.02 | \$17.18 | \$13.66 | \$16.95 | \$19.82 | \$22.73 | \$28.75 | \$32.59 | 26 |
| 27 | \$5.10 | \$6.26 | \$7.16 | \$7.90 | \$9.57 | \$10.71 | \$7.57 | \$9.35 | \$10.85 | \$12.25 | \$15.28 | \$17.49 | \$13.83 | \$17.16 | \$20.08 | \$23.00 | \$29.11 | \$33.02 | 27 |
| 28 | \$5.15 | \$6.30 | \$7.21 | \$7.98 | \$9.65 | \$10.80 | \$7.69 | \$9.52 | \$11.02 | \$12.47 | \$15.53 | \$17.78 | \$13.99 | \$17.38 | \$20.31 | \$23.28 | \$29.49 | \$33.46 | 28 |
| 29 | \$5.17 | \$6.34 | \$7.27 | \$8.02 | \$9.72 | \$10.88 | \$7.79 | \$9.66 | \$11.21 | \$12.68 | \$15.81 | \$18.12 | \$14.16 | \$17.58 | \$20.55 | \$23.56 | \$29.84 | \$33.87 | 29 |
| 30 | \$5.19 | \$6.38 | \$7.30 | \$8.09 | \$9.80 | \$10.99 | \$7.90 | \$9.80 | \$11.37 | \$12.89 | \$16.08 | \$18.41 | \$14.31 | \$17.78 | \$20.80 | \$23.85 | \$30.23 | \$34.31 | 30 |
| 31 | \$5.23 | \$6.41 | \$7.39 | \$8.15 | \$9.88 | \$11.06 | \$8.02 | \$9.96 | \$11.56 | \$13.10 | \$16.36 | \$18.73 | \$14.49 | \$18.01 | \$21.03 | \$24.15 | \$30.62 | \$34.75 | 31 |
| 32 | \$5.25 | \$6.46 | \$7.43 | \$8.22 | \$9.96 | \$11.14 | \$8.15 | \$10.11 | \$11.75 | \$13.30 | \$16.65 | \$19.06 | \$14.64 | \$18.19 | \$21.29 | \$24.45 | \$31.00 | \$35.20 | 32 |
| 33 | \$5.30 | \$6.50 | \$7.47 | \$8.25 | \$10.02 | \$11.23 | \$8.27 | \$10.26 | \$11.94 | \$13.53 | \$16.93 | \$19.38 | \$14.84 | \$18.43 | \$21.55 | \$24.75 | \$31.41 | \$35.65 | 33 |
| 34 | \$5.31 | \$6.53 | \$7.54 | \$8.32 | \$10.11 | \$11.33 | \$8.38 | \$10.42 | \$12.12 | \$13.76 | \$17.22 | \$19.71 | \$15.00 | \$18.66 | \$21.79 | \$25.05 | \$31.79 | \$36.10 | 34 |
| 35 | \$5.34 | \$6.58 | \$7.58 | \$8.37 | \$10.16 | \$11.41 | \$8.51 | \$10.57 | \$12.33 | \$13.98 | \$17.51 | \$20.04 | \$15.19 | \$18.87 | \$22.06 | \$25.33 | \$32.19 | \$36.58 | 35 |
| 36 | \$5.40 | \$6.65 | \$7.69 | \$8.49 | \$10.31 | \$11.58 | \$8.68 | \$10.78 | \$12.56 | \$14.26 | \$17.88 | \$20.45 | \$15.39 | \$19.11 | \$22.36 | \$25.69 | \$32.63 | \$37.10 | 36 |
| 37 | \$5.46 | \$6.74 | \$7.76 | \$8.60 | \$10.45 | \$11.75 | \$8.84 | \$11.00 | \$12.82 | \$14.54 | \$18.26 | \$20.89 | \$15.60 | \$19.37 | \$22.65 | \$26.04 | \$33.08 | \$37.63 | 37 |
| 38 | \$5.51 | \$6.81 | \$7.87 | \$8.71 | \$10.59 | \$11.90 | \$9.03 | \$11.21 | \$13.08 | \$14.85 | \$18.63 | \$21.31 | \$15.81 | \$19.62 | \$22.98 | \$26.40 | \$33.55 | \$38.16 | 38 |
| 39 | \$5.56 | \$6.89 | \$7.95 | \$8.82 | \$10.74 | \$12.07 | \$9.19 | \$11.41 | \$13.31 | \$15.15 | \$19.03 | \$21.77 | \$16.02 | \$19.89 | \$23.28 | \$26.76 | \$34.01 | \$38.72 | 39 |
| 40 | \$5.63 | \$6.99 | \$8.06 | \$8.94 | \$10.88 | \$12.22 | \$9.34 | \$11.64 | \$13.57 | \$15.46 | \$19.43 | \$22.23 | \$16.23 | \$20.16 | \$23.60 | \$27.13 | \$34.51 | \$39.28 | 40 |
| 41 | \$5.67 | \$7.04 | \$8.15 | \$9.05 | \$11.02 | \$12.41 | \$9.53 | \$11.87 | \$13.86 | \$15.75 | \$19.82 | \$22.69 | \$16.42 | \$20.43 | \$23.93 | \$27.50 | \$34.99 | \$39.83 | 41 |
| 42 | \$5.71 | \$7.13 | \$8.25 | \$9.17 | \$11.18 | \$12.56 | \$9.70 | \$12.08 | \$14.12 | \$16.08 | \$20.25 | \$23.18 | \$16.67 | \$20.69 | \$24.23 | \$27.87 | \$35.48 | \$40.39 | 42 |
| 43 | \$5.79 | \$7.18 | \$8.35 | \$9.26 | \$11.32 | \$12.71 | \$9.88 | \$12.33 | \$14.40 | \$16.40 | \$20.67 | \$23.66 | \$16.89 | \$20.98 | \$24.56 | \$28.27 | \$36.00 | \$40.99 | 43 |
| 44 | \$5.82 | \$7.27 | \$8.45 | \$9.38 | \$11.46 | \$12.86 | \$10.05 | \$12.56 | \$14.71 | \$16.73 | \$21.10 | \$24.12 | \$17.09 | \$21.26 | \$24.89 | \$28.66 | \$36.51 | \$41.57 | 44 |
| 45 | \$5.90 | \$7.34 | \$8.54 | \$9.48 | \$11.62 | \$13.05 | \$10.26 | \$12.80 | \$14.98 | \$17.08 | \$21.54 | \$24.64 | \$17.33 | \$21.56 | \$25.23 | \$29.06 | \$37.00 | \$42.14 | 45 |
| 46 | \$6.00 | \$7.49 | \$8.73 | \$9.71 | \$11.88 | \$13.38 | \$10.60 | \$13.27 | \$15.47 | \$17.57 | \$22.07 | \$25.28 | \$17.59 | \$21.90 | \$25.63 | \$29.54 | \$37.62 | \$42.85 | 46 |
| 47 | \$6.09 | \$7.66 | \$8.93 | \$9.92 | \$12.17 | \$13.67 | \$10.99 | \$13.74 | \$15.97 | \$18.05 | \$22.64 | \$25.91 | \$17.88 | \$22.24 | \$26.04 | \$30.03 | \$38.24 | \$43.56 | 47 |
| 48 | \$6.20 | \$7.81 | \$9.10 | \$10.14 | \$12.45 | \$14.00 | \$11.36 | \$14.23 | \$16.49 | \$18.56 | \$23.23 | \$26.57 | \$18.16 | \$22.61 | \$26.47 | \$30.50 | \$38.86 | \$44.29 | 48 |
| 49 | \$6.30 | \$7.95 | \$9.30 | \$10.38 | \$12.71 | \$14.31 | \$11.77 | \$14.74 | \$17.04 | \$19.09 | \$23.83 | \$27.24 | \$18.44 | \$22.97 | \$26.86 | \$31.00 | \$39.51 | \$45.03 | 49 |
| 50 | \$6.40 | \$8.11 | \$9.48 | \$10.57 | \$12.98 | \$14.63 | \$12.19 | \$15.26 | \$17.61 | \$19.62 | \$24.43 | \$27.92 | \$18.73 | \$23.32 | \$27.31 | \$31.53 | \$40.17 | \$45.77 | 50 |
| 51 | \$6.51 | \$8.25 | \$9.67 | \$10.80 | \$13.28 | \$14.95 | \$12.62 | \$15.81 | \$18.18 | \$20.17 | \$25.06 | \$28.63 | \$19.03 | \$23.69 | \$27.73 | \$32.02 | \$40.84 | \$46.54 | 51 |
| 52 | \$6.61 | \$8.39 | \$9.87 | \$11.01 | \$13.55 | \$15.28 | \$13.08 | \$16.37 | \$18.79 | \$20.72 | \$25.72 | \$29.37 | \$19.33 | \$24.07 | \$28.18 | \$32.53 | \$41.51 | \$47.31 | 52 |
| 53 | \$6.73 | \$8.55 | \$10.05 | \$11.23 | \$13.83 | \$15.60 | \$13.53 | \$16.95 | \$19.40 | \$21.31 | \$26.36 | \$30.11 | \$19.62 | \$24.45 | \$28.63 | \$33.06 | \$42.20 | \$48.10 | 53 |
| 54 | \$6.85 | \$8.69 | \$10.25 | \$11.45 | \$14.11 | \$15.93 | \$14.00 | \$17.57 | \$20.06 | \$21.91 | \$27.02 | \$30.87 | \$19.93 | \$24.83 | \$29.08 | \$33.61 | \$42.90 | \$48.91 | 54 |
| 55 | \$6.94 | \$8.84 | \$10.43 | \$11.66 | \$14.39 | \$16.23 | \$14.47 | \$18.18 | \$20.72 | \$22.51 | \$27.65 | \$31.68 | \$20.25 | \$25.21 | \$29.55 | \$34.13 | \$43.60 | \$49.72 | 55 |
| 56 | \$7.61 | \$9.63 | \$11.25 | \$12.61 | \$15.60 | \$17.61 | \$15.15 | \$19.06 | \$21.73 | \$23.72 | \$29.33 | \$33.62 | \$21.09 | \$26.32 | \$30.88 | \$35.72 | \$45.72 | \$52.14 | 56 |
| 57 | \$8.29 | \$10.38 | \$12.06 | \$13.54 | \$16.81 | \$19.01 | \$15.87 | \$19.95 | \$22.75 | \$25.01 | \$31.10 | \$35.66 | \$21.95 | \$27.47 | \$32.27 | \$37.37 | \$47.92 | \$54.69 | 57 |
| 58 | \$8.95 | \$11.12 | \$12.86 | \$14.49 | \$18.03 | \$20.41 | \$16.64 | \$20.91 | \$23.83 | \$26.35 | \$32.96 | \$37.84 | \$22.88 | \$28.67 | \$33.72 | \$39.09 | \$50.22 | \$57.37 | 58 |
| 59 | \$9.64 | \$11.88 | \$13.67 | \$15.43 | \$19.23 | \$21.78 | \$17.42 | \$21.91 | \$24.93 | \$27.74 | \$34.97 | \$40.16 | \$23.83 | \$29.92 | \$35.23 | \$40.91 | \$52.65 | \$60.16 | 59 |
| 60 | \$10.30 | \$12.63 | \$14.50 | \$16.36 | \$20.44 | \$23.18 | \$18.25 | \$22.97 | \$26.11 | \$29.25 | \$37.09 | \$42.80 | \$24.81 | \$31.22 | \$36.81 | \$42.80 | \$55.20 | \$63.11 | 60 |
| 61 | \$10.98 | \$13.40 | \$15.32 | \$17.31 | \$21.65 | \$24.55 | \$19.12 | \$24.05 | \$27.36 | \$30.63 | \$39.33 | \$45.18 | \$25.84 | \$32.57 | \$38.47 | \$44.79 | \$57.85 | \$66.18 | 61 |
| 62 | \$11.64 | \$14.14 | \$16.12 | \$18.26 | \$22.88 | \$25.94 | \$20.06 | \$25.19 | \$28.62 | \$32.49 | \$41.73 | \$47.94 | \$26.93 | \$33.98 | \$40.21 | \$46.87 | \$60.64 | \$69.44 | 62 |
| 63 | \$12.84 | \$15.64 | \$17.83 | \$20.20 | \$25.31 | \$28.74 | \$21.51 | \$26.96 | \$30.82 | \$35.06 | \$44.94 | \$51.55 | \$28.88 | \$36.39 | \$43.02 | \$50.01 | \$64.50 | \$73.78 | 63 |
| 64 | \$14.06 | \$17.14 | \$19.56 | \$22.14 | \$27.75 | \$31.54 | \$23.06 | \$28.88 | \$33.17 | \$37.83 | \$48.37 | \$55.42 | \$30.98 | \$38.96 | \$46.00 | \$53.36 | \$68.62 | \$78.38 | 64 |
| 65 | \$15.29 | \$18.63 | \$21.27 | \$24.09 | \$30.23 | \$34.31 | \$24.70 | \$30.92 | \$35.71 | \$40.80 | \$52.04 | \$59.60 | \$33.22 | \$41.71 | \$49.20 | \$56.94 | \$72.97 | \$83.27 | 65 |
| 66 | \$16.50 | \$20.13 | \$22.99 | \$26.04 | \$32.66 | \$37.10 | \$26.49 | \$33.08 | \$38.43 | \$44.03 | \$56.03 | \$64.08 | \$35.64 | \$44.66 | \$52.64 | \$60.75 | \$77.61 | \$88.47 | 66 |
| 67 | \$17.73 | \$21.64 | \$24.70 | \$27.98 | \$35.12 | \$39.90 | \$28.39 | \$35.42 | \$41.39 | \$47.51 | \$60.30 | \$68.87 | \$38.21 | \$47.83 | \$56.29 | \$64.81 | \$82.54 | \$94.01 | 67 |
| 68 | \$20.15 | \$24.61 | \$28.16 | \$31.83 | \$39.85 | \$45.20 | \$31.24 | \$39.04 | \$45.68 | \$52.24 | \$66.03 | \$75.26 | \$41.66 | \$52.25 | \$61.53 | \$70.58 | \$89.42 | \$101.64 | 68 |
| 69 | \$22.53 | \$27.60 | \$31.60 | \$35.71 | \$44.56 | \$50.52 | \$34.40 | \$43.05 | \$50.41 | \$57.45 | \$72.28 | \$82.25 | \$45.41 | \$57.06 | \$67.30 | \$76.88 | \$96.89 | \$109.91 | 69 |
| 70 | \$24.95 | \$30.59 | \$35.07 | \$39.53 | \$49.29 | \$55.81 | \$37.87 | \$47.47 | \$55.65 | \$63.18 | \$79.12 | \$89.88 | \$49.50 | \$62.32 | \$73.58 | \$83.73 | \$104.97 | \$118.86 | 70 |
| 71 | \$27.37 | \$33.58 | \$38.56 | \$43.40 | \$54.03 | \$61.13 | \$41.70 | \$52.32 | \$61.39 | \$69.48 | \$86.65 | \$98.22 | \$53.98 | \$68.08 | \$80.44 | \$91.20 | \$113.73 | \$128.52 | 71 |
| 72 | \$29.77 | \$36.58 | \$42.00 | \$47.23 | \$58.73 | \$66.45 | \$45.89 | \$57.68 | \$67.75 | \$76.44 | \$94.85 | \$107.31 | \$58.87 | \$74.34 | \$87.95 | \$99.34 | \$123.20 | \$138.97 | 72 |
| 73 | \$34.10 | \$42.12 | \$48.53 | \$54.42 | \$67.34 | \$76.08 | \$50.83 | \$64.10 | \$75.47 | \$84.91 | \$104.93 | \$118.53 | \$64.63 | \$81.93 | \$97.17 | \$109.45 | \$135.17 | \$152.23 | 73 |
| 74 | \$38.43 | \$47.65 | \$55.08 | \$61.59 | \$75.96 | \$85.67 | \$56.31 | \$71.24 | \$84.06 | \$94.29 | \$116.08 | \$130.92 | \$70.95 | \$90.30 | \$107.37 | \$120.54 | \$148.32 | \$166.80 | 74 |
| 75 | \$42.75 | \$53.20 | \$61.62 | \$68.77 | \$84.55 | \$95.27 | \$62.39 | \$79.17 | \$93.63 | \$104.74 | \$128.43 | \$144.62 | \$77.91 | \$99.53 | \$118.61 | \$132.80 | \$162.73 | \$182.73 | 75 |
| 76 | \$47.08 | \$58.72 | \$68.16 | \$75.96 | \$93.15 | \$104.87 | \$69.09 | \$87.98 | \$104.28 | \$116.33 | \$142.08 | \$159.72 | \$85.56 | \$109.69 | \$131.04 | \$146.29 | \$178.57 | \$200.20 | 76 |
| 77 | \$51.40 | \$64.26 | \$74.69 | \$83.12 | \$101.75 | \$114.47 | \$76.54 | \$97.76 | \$116.15 | \$129.21 | \$157.18 | \$176.41 | \$93.97 | \$120.88 | \$144.76 | \$161.16 | \$195.88 | \$219.32 | 77 |
| 78 | \$55.40 | \$69.38 | \$80.80 | \$89.87 | \$109.84 | \$123.42 | \$81.38 | \$104.13 | \$123.88 | \$137.71 | \$167.26 | \$187.43 | \$99.19 | \$127.90 | \$153.41 | \$170.69 | \$207.11 | \$231.58 | 78 |
| 79 | \$59.39 | \$74.50 | \$86.88 | \$96.58 | \$117.94 | \$132.39 | \$86.52 | \$110.88 | \$132.12 | \$146.77 | \$177.98 | \$199.17 | \$104.71 | \$135.30 | \$162.55 | \$180.75 | \$219.00 | \$244.53 | 79 |
| 80 | \$63.37 | \$79.61 | \$92.99 | \$103.33 | \$126.04 | \$141.35 | \$91.97 | \$118.10 | \$140.89 | \$156.42 | \$189.38 | \$211.64 | \$110.55 | \$143.15 | \$172.26 | \$191.41 | \$231.58 | \$258.20 | 80 |
| 81 | \$67.36 | \$84.73 | \$99.09 | \$110.07 | \$134.11 | \$150.30 | \$97.78 | \$125.76 | \$150.28 | \$166.72 | \$201.53 | \$224.90 | \$116.71 | \$151.48 | \$182.53 | \$202.72 | \$244.87 | \$272.64 | 81 |
| 82 | \$71.36 | \$89.87 | \$105.19 | \$116.81 | \$142.21 | \$159.25 | \$103.97 | \$133.94 | \$160.27 | \$177.69 | \$214.42 | \$238.95 | \$123.21 | \$160.27 | \$193.45 | \$214.68 | \$258.92 | \$287.89 | 82 |
| 83 | \$75.60 | \$96.65 | \$113.30 | \$125.82 | \$153.09 | \$171.29 | \$110.55 | \$142.62 | \$170.83 | \$189.33 | \$228.28 | \$254.14 | \$130.39 | \$169.85 | \$205.28 | \$227.76 | \$274.43 | \$304.89 | 83 |
| 84 | \$81.87 | \$103.42 | \$121.43 | \$134.83 | \$163.97 | \$183.34 | \$117.56 | \$151.83 | \$182.09 | \$201.74 | \$243.03 | \$270.31 | \$137.98 | \$180.04 | \$217.82 | \$241.60 | \$290.90 | \$322.87 | 84 |
| 85 | \$87.11 | | | | | | | | | | | | | | | | | | |

Certificate Form GLTCARP-06-FC

| | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|------------------------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|-----------|
| | | Comprehensive - 30 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | | Auto 5% Compound Inflation | | | | | | Issue Age |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$14.86 | \$18.17 | \$20.77 | \$22.91 | \$27.68 | \$30.98 | \$21.58 | \$26.66 | \$30.93 | \$34.91 | \$43.42 | \$49.68 | \$39.68 | \$49.28 | \$57.60 | \$66.01 | \$83.48 | \$94.60 | 25 |
| 26 | \$14.93 | \$18.27 | \$20.94 | \$23.08 | \$27.91 | \$31.23 | \$21.90 | \$27.07 | \$31.42 | \$35.46 | \$44.15 | \$50.55 | \$40.17 | \$49.85 | \$58.29 | \$66.79 | \$84.52 | \$95.83 | 26 |
| 27 | \$15.02 | \$18.40 | \$21.07 | \$23.25 | \$28.12 | \$31.49 | \$22.22 | \$27.50 | \$31.87 | \$36.05 | \$44.90 | \$51.43 | \$40.65 | \$50.47 | \$59.00 | \$67.62 | \$85.59 | \$97.06 | 27 |
| 28 | \$15.10 | \$18.52 | \$21.20 | \$23.43 | \$28.33 | \$31.77 | \$22.55 | \$27.95 | \$32.42 | \$36.66 | \$45.68 | \$52.28 | \$41.13 | \$51.07 | \$59.70 | \$68.46 | \$86.67 | \$98.33 | 28 |
| 29 | \$15.20 | \$18.62 | \$21.38 | \$23.62 | \$28.60 | \$32.02 | \$22.91 | \$28.39 | \$32.93 | \$37.27 | \$46.46 | \$53.22 | \$41.60 | \$51.68 | \$60.39 | \$69.29 | \$87.77 | \$99.62 | 29 |
| 30 | \$15.29 | \$18.74 | \$21.52 | \$23.79 | \$28.83 | \$32.29 | \$23.25 | \$28.83 | \$33.47 | \$37.88 | \$47.26 | \$54.13 | \$42.10 | \$52.28 | \$61.09 | \$70.14 | \$88.86 | \$100.87 | 30 |
| 31 | \$15.38 | \$18.88 | \$21.68 | \$23.96 | \$29.03 | \$32.49 | \$23.62 | \$29.26 | \$33.98 | \$38.49 | \$48.08 | \$55.07 | \$42.58 | \$52.91 | \$61.84 | \$71.01 | \$90.01 | \$102.19 | 31 |
| 32 | \$15.47 | \$19.01 | \$21.80 | \$24.12 | \$29.26 | \$32.77 | \$23.96 | \$29.68 | \$34.52 | \$39.12 | \$48.92 | \$56.02 | \$43.05 | \$53.52 | \$62.58 | \$71.89 | \$91.15 | \$103.49 | 32 |
| 33 | \$15.55 | \$19.10 | \$21.93 | \$24.27 | \$29.49 | \$33.03 | \$24.32 | \$30.14 | \$35.09 | \$39.79 | \$49.75 | \$56.99 | \$43.58 | \$54.19 | \$63.33 | \$72.73 | \$92.30 | \$104.81 | 33 |
| 34 | \$15.60 | \$19.23 | \$22.12 | \$24.45 | \$29.68 | \$33.26 | \$24.66 | \$30.62 | \$35.65 | \$40.43 | \$50.64 | \$57.95 | \$44.12 | \$54.84 | \$64.08 | \$73.63 | \$93.46 | \$106.18 | 34 |
| 35 | \$15.69 | \$19.36 | \$22.25 | \$24.61 | \$29.92 | \$33.55 | \$25.06 | \$31.10 | \$36.20 | \$41.98 | \$51.47 | \$59.91 | \$44.64 | \$55.44 | \$64.86 | \$74.50 | \$94.60 | \$107.54 | 35 |
| 36 | \$15.85 | \$19.58 | \$22.55 | \$24.96 | \$30.29 | \$34.01 | \$25.53 | \$31.71 | \$36.92 | \$42.93 | \$52.56 | \$60.14 | \$45.24 | \$56.19 | \$65.73 | \$75.52 | \$95.92 | \$109.05 | 36 |
| 37 | \$16.04 | \$19.80 | \$22.83 | \$25.28 | \$30.75 | \$34.52 | \$26.02 | \$32.33 | \$37.66 | \$43.75 | \$53.65 | \$61.39 | \$45.86 | \$56.94 | \$66.63 | \$76.56 | \$97.27 | \$110.63 | 37 |
| 38 | \$16.17 | \$20.01 | \$23.12 | \$25.62 | \$31.13 | \$34.99 | \$26.51 | \$32.93 | \$38.42 | \$44.63 | \$54.80 | \$62.68 | \$46.46 | \$57.68 | \$67.53 | \$77.61 | \$98.63 | \$112.20 | 38 |
| 39 | \$16.35 | \$20.23 | \$23.39 | \$25.92 | \$31.58 | \$35.46 | \$26.97 | \$33.55 | \$39.16 | \$45.51 | \$55.91 | \$64.00 | \$47.09 | \$58.48 | \$68.46 | \$78.66 | \$100.05 | \$113.84 | 39 |
| 40 | \$16.50 | \$20.49 | \$23.71 | \$26.27 | \$32.02 | \$35.96 | \$27.46 | \$34.22 | \$39.94 | \$46.42 | \$57.11 | \$65.35 | \$47.70 | \$59.27 | \$69.38 | \$79.75 | \$101.43 | \$115.46 | 40 |
| 41 | \$16.65 | \$20.71 | \$23.96 | \$26.60 | \$32.42 | \$36.44 | \$28.00 | \$34.86 | \$40.73 | \$46.34 | \$58.29 | \$66.72 | \$48.31 | \$60.04 | \$70.30 | \$80.85 | \$102.88 | \$117.12 | 41 |
| 42 | \$16.82 | \$20.94 | \$24.27 | \$26.94 | \$32.87 | \$36.92 | \$28.52 | \$35.50 | \$41.53 | \$47.26 | \$59.53 | \$68.11 | \$48.98 | \$60.83 | \$71.25 | \$81.94 | \$104.31 | \$118.78 | 42 |
| 43 | \$17.01 | \$21.15 | \$24.53 | \$27.25 | \$33.23 | \$37.37 | \$29.03 | \$36.20 | \$42.35 | \$48.24 | \$60.75 | \$69.52 | \$49.62 | \$61.68 | \$72.23 | \$83.09 | \$105.80 | \$120.49 | 43 |
| 44 | \$17.14 | \$21.38 | \$24.83 | \$27.59 | \$33.68 | \$37.84 | \$29.57 | \$36.92 | \$43.19 | \$49.19 | \$62.02 | \$70.95 | \$50.28 | \$62.51 | \$73.18 | \$84.23 | \$107.31 | \$122.20 | 44 |
| 45 | \$17.30 | \$21.58 | \$25.11 | \$27.91 | \$34.11 | \$38.32 | \$30.14 | \$37.62 | \$44.03 | \$50.23 | \$63.28 | \$72.45 | \$50.93 | \$63.37 | \$74.18 | \$85.45 | \$108.79 | \$123.90 | 45 |
| 46 | \$17.61 | \$22.03 | \$25.66 | \$28.57 | \$34.91 | \$39.29 | \$31.17 | \$38.98 | \$45.47 | \$51.63 | \$64.90 | \$74.29 | \$51.73 | \$64.38 | \$75.38 | \$86.85 | \$110.59 | \$125.96 | 46 |
| 47 | \$17.90 | \$22.51 | \$26.24 | \$29.16 | \$35.74 | \$40.21 | \$32.29 | \$40.38 | \$46.96 | \$53.08 | \$66.58 | \$76.15 | \$52.56 | \$65.38 | \$76.56 | \$88.24 | \$112.43 | \$128.08 | 47 |
| 48 | \$18.23 | \$22.97 | \$26.76 | \$29.81 | \$36.58 | \$41.17 | \$33.41 | \$41.83 | \$48.50 | \$54.57 | \$68.27 | \$78.09 | \$53.38 | \$66.44 | \$77.78 | \$89.68 | \$114.26 | \$130.22 | 48 |
| 49 | \$18.52 | \$23.39 | \$27.35 | \$30.48 | \$37.37 | \$42.10 | \$34.61 | \$43.33 | \$50.09 | \$56.11 | \$70.04 | \$80.06 | \$54.22 | \$67.50 | \$79.00 | \$91.15 | \$116.16 | \$132.41 | 49 |
| 50 | \$18.83 | \$23.83 | \$27.91 | \$31.10 | \$38.19 | \$43.02 | \$35.84 | \$44.86 | \$51.78 | \$57.68 | \$71.83 | \$82.08 | \$55.07 | \$68.53 | \$80.29 | \$92.64 | \$118.09 | \$134.60 | 50 |
| 51 | \$19.14 | \$24.27 | \$28.42 | \$31.77 | \$39.03 | \$43.99 | \$37.10 | \$46.46 | \$53.48 | \$59.30 | \$73.68 | \$84.19 | \$55.91 | \$69.65 | \$81.54 | \$94.13 | \$120.07 | \$136.83 | 51 |
| 52 | \$19.46 | \$24.70 | \$29.00 | \$32.37 | \$39.85 | \$44.90 | \$38.42 | \$48.13 | \$55.24 | \$60.96 | \$75.55 | \$86.35 | \$56.79 | \$70.74 | \$82.86 | \$95.66 | \$122.01 | \$139.11 | 52 |
| 53 | \$19.76 | \$25.16 | \$29.57 | \$33.03 | \$40.65 | \$45.86 | \$39.79 | \$49.85 | \$57.07 | \$62.68 | \$77.47 | \$88.53 | \$57.68 | \$71.89 | \$84.19 | \$97.19 | \$124.04 | \$141.42 | 53 |
| 54 | \$20.10 | \$25.58 | \$30.10 | \$33.64 | \$41.47 | \$46.77 | \$41.17 | \$51.63 | \$58.95 | \$64.45 | \$79.45 | \$90.75 | \$58.60 | \$73.01 | \$85.55 | \$98.76 | \$126.08 | \$143.78 | 54 |
| 55 | \$20.42 | \$26.02 | \$30.66 | \$34.29 | \$42.31 | \$47.70 | \$42.48 | \$53.48 | \$60.96 | \$66.18 | \$81.30 | \$93.12 | \$59.53 | \$74.15 | \$86.90 | \$100.35 | \$128.21 | \$146.16 | 55 |
| 56 | \$22.37 | \$28.26 | \$33.07 | \$37.06 | \$45.86 | \$51.78 | \$44.51 | \$56.02 | \$63.88 | \$69.72 | \$86.22 | \$98.81 | \$61.97 | \$77.41 | \$90.82 | \$104.98 | \$134.38 | \$153.30 | 56 |
| 57 | \$24.37 | \$30.48 | \$35.43 | \$39.81 | \$49.40 | \$55.88 | \$46.63 | \$58.69 | \$66.88 | \$73.48 | \$91.42 | \$104.85 | \$64.57 | \$80.75 | \$94.88 | \$109.85 | \$140.86 | \$160.79 | 57 |
| 58 | \$26.32 | \$32.66 | \$37.84 | \$42.58 | \$52.99 | \$59.97 | \$48.87 | \$61.49 | \$70.04 | \$77.44 | \$96.93 | \$111.27 | \$67.23 | \$84.28 | \$99.11 | \$114.94 | \$147.64 | \$168.63 | 58 |
| 59 | \$28.29 | \$34.91 | \$40.21 | \$45.33 | \$56.55 | \$64.03 | \$51.21 | \$64.45 | \$73.32 | \$81.60 | \$102.80 | \$118.04 | \$70.04 | \$87.95 | \$103.58 | \$120.26 | \$154.78 | \$176.86 | 59 |
| 60 | \$30.27 | \$37.14 | \$42.63 | \$48.08 | \$60.09 | \$68.11 | \$53.65 | \$67.50 | \$76.78 | \$85.98 | \$109.02 | \$125.22 | \$72.94 | \$91.75 | \$108.24 | \$125.84 | \$162.27 | \$185.49 | 60 |
| 61 | \$32.23 | \$39.37 | \$45.01 | \$50.90 | \$63.64 | \$72.19 | \$56.24 | \$70.69 | \$80.42 | \$90.62 | \$115.63 | \$132.65 | \$75.96 | \$95.74 | \$113.09 | \$131.66 | \$170.12 | \$194.56 | 61 |
| 62 | \$34.22 | \$41.57 | \$47.39 | \$53.65 | \$67.23 | \$76.25 | \$58.95 | \$74.06 | \$84.14 | \$95.51 | \$122.72 | \$140.94 | \$79.13 | \$99.91 | \$118.22 | \$137.79 | \$178.31 | \$204.13 | 62 |
| 63 | \$37.75 | \$45.99 | \$52.43 | \$58.33 | \$74.43 | \$84.48 | \$63.20 | \$79.27 | \$90.59 | \$103.06 | \$132.10 | \$151.53 | \$84.90 | \$106.95 | \$128.46 | \$147.04 | \$189.64 | \$216.90 | 63 |
| 64 | \$41.35 | \$50.37 | \$57.51 | \$65.10 | \$81.64 | \$92.68 | \$67.75 | \$84.90 | \$97.49 | \$111.21 | \$142.16 | \$162.94 | \$91.04 | \$114.54 | \$135.26 | \$156.88 | \$201.70 | \$230.42 | 64 |
| 65 | \$44.94 | \$54.80 | \$62.55 | \$70.82 | \$88.86 | \$100.87 | \$72.62 | \$90.88 | \$104.93 | \$119.98 | \$153.03 | \$175.20 | \$97.67 | \$122.64 | \$144.67 | \$167.41 | \$214.52 | \$244.85 | 65 |
| 66 | \$48.53 | \$59.17 | \$67.58 | \$76.56 | \$96.05 | \$109.05 | \$77.83 | \$97.27 | \$112.96 | \$129.44 | \$164.71 | \$188.39 | \$104.76 | \$131.31 | \$154.75 | \$178.61 | \$228.18 | \$260.13 | 66 |
| 67 | \$52.13 | \$63.60 | \$72.62 | \$82.25 | \$103.29 | \$117.25 | \$83.45 | \$104.10 | \$121.67 | \$139.62 | \$177.29 | \$202.48 | \$112.35 | \$140.62 | \$165.47 | \$190.53 | \$242.69 | \$276.36 | 67 |
| 68 | \$59.21 | \$72.36 | \$82.79 | \$93.60 | \$117.17 | \$132.88 | \$91.85 | \$114.81 | \$134.29 | \$153.56 | \$194.11 | \$221.28 | \$122.45 | \$153.59 | \$180.93 | \$207.52 | \$262.92 | \$298.85 | 68 |
| 69 | \$66.26 | \$81.16 | \$92.94 | \$104.93 | \$131.04 | \$148.53 | \$101.13 | \$126.59 | \$148.21 | \$168.89 | \$212.51 | \$241.82 | \$133.50 | \$167.74 | \$197.84 | \$226.03 | \$284.86 | \$323.14 | 69 |
| 70 | \$73.37 | \$89.97 | \$103.10 | \$116.24 | \$144.93 | \$164.11 | \$111.32 | \$139.54 | \$163.59 | \$185.76 | \$232.66 | \$264.24 | \$145.55 | \$183.21 | \$216.32 | \$246.20 | \$308.62 | \$349.43 | 70 |
| 71 | \$80.45 | \$98.73 | \$113.32 | \$127.57 | \$158.82 | \$179.76 | \$122.58 | \$153.87 | \$180.54 | \$204.26 | \$254.73 | \$288.74 | \$158.70 | \$200.11 | \$236.51 | \$268.14 | \$334.35 | \$377.84 | 71 |
| 72 | \$87.49 | \$107.54 | \$123.49 | \$138.89 | \$172.68 | \$195.39 | \$134.94 | \$169.59 | \$199.19 | \$224.72 | \$278.86 | \$315.48 | \$173.05 | \$218.56 | \$258.59 | \$292.04 | \$362.22 | \$408.54 | 72 |
| 73 | \$100.27 | \$123.81 | \$142.70 | \$159.98 | \$197.97 | \$223.63 | \$149.47 | \$188.47 | \$221.87 | \$249.61 | \$308.52 | \$348.46 | \$189.99 | \$240.89 | \$285.70 | \$321.74 | \$397.44 | \$447.57 | 73 |
| 74 | \$112.96 | \$140.06 | \$161.92 | \$181.05 | \$223.28 | \$251.85 | \$165.54 | \$209.45 | \$247.15 | \$277.23 | \$341.31 | \$384.90 | \$208.60 | \$265.49 | \$315.67 | \$354.41 | \$436.06 | \$490.37 | 74 |
| 75 | \$125.68 | \$156.37 | \$181.15 | \$202.17 | \$248.56 | \$280.08 | \$183.39 | \$232.75 | \$275.28 | \$307.95 | \$377.60 | \$425.15 | \$229.06 | \$292.61 | \$348.72 | \$390.42 | \$478.46 | \$537.23 | 75 |
| 76 | \$138.40 | \$172.65 | \$200.39 | \$223.28 | \$273.86 | \$308.34 | \$203.15 | \$258.64 | \$306.59 | \$342.01 | \$417.70 | \$469.61 | \$251.53 | \$322.48 | \$385.25 | \$430.10 | \$524.96 | \$588.57 | 76 |
| 77 | \$151.11 | \$188.95 | \$219.60 | \$244.33 | \$299.13 | \$336.53 | \$224.98 | \$287.40 | \$341.44 | \$379.86 | \$462.11 | \$518.61 | \$276.24 | \$355.38 | \$425.59 | \$473.81 | \$575.91 | \$644.80 | 77 |
| 78 | \$162.83 | \$203.97 | \$237.52 | \$264.19 | \$322.94 | \$362.87 | \$239.22 | \$306.11 | \$364.19 | \$404.87 | \$491.72 | \$551.06 | \$291.62 | \$375.99 | \$450.98 | \$501.79 | \$608.94 | \$680.83 | 78 |
| 79 | \$174.58 | \$219.02 | \$255.43 | \$283.99 | \$346.70 | \$389.20 | \$254.34 | \$325.97 | \$388.40 | \$431.50 | \$523.25 | \$585.54 | \$307.86 | \$397.80 | \$477.92 | \$531.40 | \$643.86 | \$718.89 | 79 |
| 80 | \$186.33 | \$234.05 | \$273.38 | \$303.79 | \$370.52 | \$415.58 | \$270.41 | \$347.19 | \$414.26 | \$459.89 | \$556.80 | \$622.19 | \$325.03 | \$420.88 | \$506.45 | \$562.76 | \$680.83 | \$759.11 | 80 |
| 81 | \$198.08 | \$249.13 | \$291.29 | \$323.58 | \$394.32 | \$441.88 | \$287.50 | \$369.74 | \$441.79 | \$490.15 | \$592.49 | \$661.13 | \$343.12 | \$445.32 | \$536.66 | \$596.01 | \$719.92 | \$801.55 | 81 |
| 82 | \$209.79 | \$264.19 | \$309.27 | \$343.42 | \$418.09 | \$468.22 | \$305.66 | \$393.80 | \$471.19 | \$522.38 | \$630.42 | \$702.53 | \$362.26 | \$471.19 | \$568.71 | \$631.17 | \$761.21 | \$846.41 | 82 |
| 83 | \$225.20 | \$284.12 | | | | | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|---|----------|----------|------------|------------|------------|----------------------------|------------|------------|------------|------------|----------------------------|------------|------------|------------|------------|------------|------------|----|
| | Comprehensive - 30 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$55.76 | \$68.26 | \$77.96 | \$86.01 | \$103.95 | \$116.28 | \$81.08 | \$100.16 | \$116.11 | \$131.08 | \$163.00 | \$186.49 | \$149.00 | \$185.02 | \$216.27 | \$247.84 | \$313.48 | \$355.25 | 25 |
| 26 | \$56.10 | \$68.57 | \$78.63 | \$86.67 | \$104.76 | \$117.27 | \$82.24 | \$101.64 | \$117.94 | \$133.21 | \$165.78 | \$189.79 | \$150.81 | \$187.17 | \$218.89 | \$250.82 | \$317.42 | \$359.87 | 26 |
| 27 | \$56.42 | \$69.08 | \$79.10 | \$87.33 | \$105.60 | \$118.25 | \$83.39 | \$103.29 | \$119.74 | \$135.37 | \$168.59 | \$193.08 | \$152.63 | \$189.46 | \$221.54 | \$253.95 | \$321.37 | \$364.46 | 27 |
| 28 | \$56.75 | \$69.58 | \$79.60 | \$87.99 | \$106.40 | \$119.22 | \$84.71 | \$104.93 | \$121.72 | \$137.65 | \$171.56 | \$196.37 | \$154.44 | \$191.77 | \$224.18 | \$257.07 | \$325.48 | \$369.24 | 28 |
| 29 | \$57.07 | \$69.89 | \$80.27 | \$88.66 | \$107.40 | \$120.23 | \$86.01 | \$106.57 | \$123.67 | \$139.98 | \$174.48 | \$199.84 | \$156.24 | \$194.07 | \$226.79 | \$260.18 | \$329.58 | \$374.01 | 29 |
| 30 | \$57.40 | \$70.40 | \$80.75 | \$89.32 | \$108.21 | \$121.21 | \$87.33 | \$108.21 | \$125.68 | \$142.27 | \$177.45 | \$203.28 | \$158.05 | \$196.37 | \$229.43 | \$263.31 | \$333.70 | \$378.76 | 30 |
| 31 | \$57.73 | \$70.88 | \$81.42 | \$89.97 | \$109.04 | \$122.03 | \$88.66 | \$109.87 | \$127.62 | \$144.55 | \$180.58 | \$206.75 | \$159.85 | \$198.67 | \$232.22 | \$266.61 | \$337.98 | \$383.69 | 31 |
| 32 | \$58.07 | \$71.37 | \$81.91 | \$90.62 | \$109.87 | \$123.02 | \$89.97 | \$111.51 | \$129.60 | \$146.88 | \$183.71 | \$210.34 | \$161.67 | \$200.98 | \$235.02 | \$269.91 | \$342.23 | \$388.64 | 32 |
| 33 | \$58.39 | \$71.70 | \$82.39 | \$91.12 | \$110.68 | \$124.00 | \$91.28 | \$113.17 | \$131.74 | \$149.33 | \$186.84 | \$213.96 | \$163.66 | \$203.43 | \$237.81 | \$273.17 | \$346.53 | \$393.57 | 33 |
| 34 | \$58.54 | \$72.22 | \$83.05 | \$91.76 | \$111.51 | \$124.99 | \$92.61 | \$114.96 | \$133.89 | \$151.81 | \$190.11 | \$217.59 | \$165.62 | \$205.91 | \$240.63 | \$276.46 | \$350.98 | \$398.67 | 34 |
| 35 | \$58.88 | \$72.70 | \$83.56 | \$92.41 | \$112.32 | \$125.98 | \$94.09 | \$116.77 | \$136.00 | \$154.28 | \$193.25 | \$221.20 | \$167.60 | \$208.23 | \$243.57 | \$279.76 | \$355.25 | \$403.76 | 35 |
| 36 | \$59.54 | \$73.54 | \$84.71 | \$93.74 | \$113.82 | \$127.80 | \$95.88 | \$119.06 | \$138.66 | \$157.40 | \$197.36 | \$225.81 | \$169.87 | \$211.00 | \$246.86 | \$283.54 | \$360.20 | \$409.53 | 36 |
| 37 | \$60.21 | \$74.34 | \$85.69 | \$94.90 | \$115.46 | \$129.60 | \$97.69 | \$121.39 | \$141.43 | \$160.52 | \$201.47 | \$230.59 | \$172.21 | \$213.81 | \$250.15 | \$287.50 | \$365.28 | \$415.46 | 37 |
| 38 | \$60.69 | \$75.16 | \$86.83 | \$96.21 | \$116.92 | \$131.41 | \$99.50 | \$123.67 | \$144.23 | \$163.82 | \$205.73 | \$235.36 | \$174.48 | \$216.60 | \$253.61 | \$291.43 | \$370.37 | \$421.34 | 38 |
| 39 | \$61.35 | \$75.98 | \$87.84 | \$97.37 | \$118.59 | \$133.21 | \$101.31 | \$125.98 | \$147.04 | \$167.11 | \$210.03 | \$240.28 | \$176.80 | \$219.56 | \$257.07 | \$295.38 | \$375.65 | \$427.45 | 39 |
| 40 | \$62.00 | \$76.97 | \$88.97 | \$98.68 | \$120.23 | \$135.03 | \$103.11 | \$128.45 | \$150.00 | \$170.53 | \$214.48 | \$245.39 | \$179.11 | \$222.52 | \$260.51 | \$299.49 | \$380.91 | \$433.52 | 40 |
| 41 | \$62.51 | \$77.79 | \$89.97 | \$99.83 | \$121.72 | \$136.83 | \$105.11 | \$130.92 | \$152.94 | \$174.00 | \$218.89 | \$250.48 | \$181.41 | \$225.50 | \$263.97 | \$303.61 | \$386.33 | \$439.78 | 41 |
| 42 | \$63.15 | \$78.63 | \$91.12 | \$101.16 | \$123.34 | \$138.66 | \$107.07 | \$133.38 | \$155.93 | \$177.45 | \$223.50 | \$255.75 | \$183.88 | \$228.46 | \$267.58 | \$307.71 | \$391.77 | \$446.02 | 42 |
| 43 | \$63.81 | \$79.44 | \$92.09 | \$102.29 | \$124.83 | \$140.28 | \$109.04 | \$136.00 | \$159.04 | \$181.08 | \$228.10 | \$261.00 | \$186.34 | \$231.56 | \$271.23 | \$311.98 | \$397.35 | \$452.44 | 43 |
| 44 | \$64.32 | \$80.27 | \$93.27 | \$103.61 | \$126.48 | \$142.10 | \$111.02 | \$138.66 | \$162.15 | \$184.71 | \$232.89 | \$266.44 | \$188.79 | \$234.70 | \$274.82 | \$316.27 | \$402.94 | \$458.85 | 44 |
| 45 | \$64.97 | \$81.08 | \$94.25 | \$104.76 | \$128.12 | \$143.91 | \$113.17 | \$141.27 | \$165.30 | \$188.64 | \$237.66 | \$272.03 | \$191.28 | \$237.99 | \$278.61 | \$320.87 | \$408.53 | \$465.27 | 45 |
| 46 | \$66.11 | \$82.73 | \$96.38 | \$107.23 | \$131.08 | \$147.52 | \$117.10 | \$146.39 | \$170.73 | \$193.92 | \$243.73 | \$278.93 | \$194.23 | \$241.77 | \$283.04 | \$326.13 | \$415.27 | \$473.00 | 46 |
| 47 | \$67.28 | \$84.55 | \$98.51 | \$109.54 | \$134.21 | \$151.00 | \$121.21 | \$151.65 | \$176.32 | \$199.32 | \$249.99 | \$286.02 | \$197.36 | \$245.54 | \$287.50 | \$331.41 | \$422.18 | \$480.90 | 47 |
| 48 | \$68.41 | \$86.19 | \$100.50 | \$112.00 | \$137.32 | \$154.62 | \$125.49 | \$157.06 | \$182.06 | \$204.93 | \$256.39 | \$293.23 | \$200.49 | \$249.50 | \$292.09 | \$336.83 | \$429.08 | \$488.95 | 48 |
| 49 | \$69.58 | \$87.84 | \$102.63 | \$114.47 | \$140.28 | \$158.05 | \$129.93 | \$162.66 | \$188.14 | \$210.67 | \$262.98 | \$300.64 | \$203.62 | \$253.44 | \$296.70 | \$342.23 | \$436.17 | \$497.18 | 49 |
| 50 | \$70.73 | \$89.49 | \$104.76 | \$116.77 | \$143.42 | \$161.51 | \$134.53 | \$168.42 | \$194.39 | \$216.60 | \$269.73 | \$308.21 | \$206.75 | \$257.40 | \$301.48 | \$347.85 | \$443.39 | \$505.41 | 50 |
| 51 | \$71.86 | \$91.12 | \$106.74 | \$119.22 | \$146.54 | \$165.12 | \$139.30 | \$174.48 | \$200.82 | \$222.68 | \$276.63 | \$316.10 | \$210.03 | \$261.50 | \$306.23 | \$353.44 | \$450.81 | \$513.79 | 51 |
| 52 | \$73.03 | \$92.77 | \$108.88 | \$121.56 | \$149.67 | \$168.59 | \$144.23 | \$180.75 | \$207.38 | \$228.94 | \$283.70 | \$324.17 | \$213.31 | \$265.62 | \$311.18 | \$359.19 | \$458.19 | \$522.34 | 52 |
| 53 | \$74.17 | \$94.40 | \$111.02 | \$124.00 | \$152.63 | \$172.21 | \$149.33 | \$187.17 | \$214.30 | \$235.36 | \$290.95 | \$332.38 | \$216.60 | \$269.91 | \$316.10 | \$364.96 | \$465.76 | \$531.06 | 53 |
| 54 | \$75.48 | \$96.05 | \$112.98 | \$126.32 | \$155.75 | \$175.66 | \$154.62 | \$193.92 | \$221.39 | \$241.92 | \$298.35 | \$340.77 | \$220.07 | \$274.16 | \$321.21 | \$370.88 | \$473.48 | \$539.92 | 54 |
| 55 | \$76.66 | \$97.69 | \$115.14 | \$128.77 | \$158.88 | \$179.11 | \$159.54 | \$200.82 | \$228.94 | \$248.50 | \$305.25 | \$349.66 | \$223.50 | \$278.44 | \$326.29 | \$376.79 | \$481.38 | \$548.81 | 55 |
| 56 | \$84.04 | \$106.08 | \$124.18 | \$139.14 | \$172.21 | \$194.39 | \$167.11 | \$210.34 | \$239.80 | \$261.83 | \$323.68 | \$371.03 | \$232.72 | \$290.62 | \$340.96 | \$394.22 | \$504.58 | \$575.62 | 56 |
| 57 | \$91.44 | \$114.47 | \$133.05 | \$149.51 | \$185.52 | \$209.86 | \$175.16 | \$220.37 | \$251.14 | \$275.98 | \$343.23 | \$393.73 | \$242.43 | \$303.27 | \$356.22 | \$412.48 | \$528.94 | \$603.76 | 57 |
| 58 | \$98.86 | \$122.69 | \$142.10 | \$159.85 | \$199.00 | \$225.16 | \$183.55 | \$230.90 | \$262.98 | \$290.77 | \$363.97 | \$417.76 | \$252.45 | \$316.44 | \$372.19 | \$431.56 | \$554.42 | \$633.18 | 58 |
| 59 | \$106.25 | \$131.08 | \$151.00 | \$170.23 | \$212.33 | \$240.44 | \$192.27 | \$241.92 | \$275.31 | \$306.42 | \$386.00 | \$443.23 | \$262.98 | \$330.24 | \$388.97 | \$451.64 | \$581.23 | \$664.13 | 59 |
| 60 | \$113.65 | \$139.47 | \$169.03 | \$190.58 | \$225.65 | \$255.75 | \$201.47 | \$253.44 | \$288.31 | \$322.85 | \$409.37 | \$470.20 | \$273.83 | \$344.56 | \$406.41 | \$472.52 | \$609.33 | \$696.50 | 60 |
| 61 | \$121.04 | \$147.86 | \$169.06 | \$191.10 | \$238.98 | \$271.03 | \$211.17 | \$265.45 | \$301.96 | \$340.29 | \$434.19 | \$498.81 | \$285.18 | \$359.51 | \$424.67 | \$494.40 | \$638.78 | \$730.55 | 61 |
| 62 | \$128.45 | \$156.09 | \$177.96 | \$201.47 | \$252.45 | \$286.33 | \$221.39 | \$278.12 | \$315.94 | \$358.71 | \$460.83 | \$529.25 | \$297.18 | \$375.13 | \$443.91 | \$517.41 | \$669.54 | \$766.57 | 62 |
| 63 | \$141.78 | \$172.68 | \$196.88 | \$222.86 | \$279.42 | \$317.26 | \$237.31 | \$297.67 | \$340.11 | \$386.99 | \$496.05 | \$569.05 | \$318.75 | \$401.63 | \$474.80 | \$552.11 | \$712.12 | \$814.44 | 63 |
| 64 | \$155.25 | \$189.15 | \$215.96 | \$244.40 | \$306.58 | \$348.02 | \$254.44 | \$318.75 | \$366.10 | \$417.58 | \$533.86 | \$611.82 | \$341.92 | \$430.08 | \$507.87 | \$589.12 | \$757.36 | \$865.25 | 64 |
| 65 | \$168.75 | \$205.73 | \$234.86 | \$265.95 | \$333.70 | \$378.76 | \$272.68 | \$341.26 | \$394.06 | \$450.47 | \$574.64 | \$657.87 | \$366.75 | \$460.50 | \$543.24 | \$628.60 | \$805.54 | \$919.37 | 65 |
| 66 | \$182.23 | \$222.20 | \$253.78 | \$287.50 | \$360.68 | \$409.53 | \$292.25 | \$365.28 | \$424.15 | \$486.00 | \$618.54 | \$707.36 | \$393.40 | \$493.08 | \$581.04 | \$670.68 | \$856.87 | \$976.76 | 66 |
| 67 | \$195.72 | \$238.80 | \$272.68 | \$308.87 | \$387.81 | \$440.28 | \$313.29 | \$390.94 | \$456.89 | \$524.33 | \$665.75 | \$760.33 | \$421.87 | \$528.09 | \$621.35 | \$715.43 | \$911.30 | \$1,037.77 | 67 |
| 68 | \$222.37 | \$271.69 | \$310.85 | \$351.46 | \$439.95 | \$498.99 | \$344.88 | \$431.08 | \$504.25 | \$575.63 | \$728.90 | \$830.87 | \$459.87 | \$576.79 | \$679.42 | \$779.25 | \$987.27 | \$1,122.15 | 68 |
| 69 | \$248.84 | \$304.76 | \$349.00 | \$394.06 | \$492.09 | \$557.71 | \$379.74 | \$475.32 | \$556.56 | \$634.17 | \$797.98 | \$908.02 | \$501.30 | \$629.89 | \$742.91 | \$848.82 | \$1,069.66 | \$1,213.42 | 69 |
| 70 | \$275.48 | \$337.81 | \$387.16 | \$436.48 | \$544.21 | \$616.25 | \$418.07 | \$523.97 | \$614.27 | \$697.49 | \$873.63 | \$992.20 | \$546.54 | \$687.96 | \$812.31 | \$924.46 | \$1,158.83 | \$1,312.11 | 70 |
| 71 | \$302.12 | \$370.70 | \$425.47 | \$479.11 | \$596.35 | \$674.96 | \$460.33 | \$577.76 | \$677.94 | \$767.06 | \$956.54 | \$1,084.33 | \$595.87 | \$751.44 | \$888.12 | \$1,006.86 | \$1,255.53 | \$1,418.85 | 71 |
| 72 | \$328.60 | \$403.76 | \$463.63 | \$521.52 | \$648.48 | \$733.67 | \$506.72 | \$636.81 | \$747.99 | \$843.87 | \$1,047.15 | \$1,184.63 | \$649.80 | \$820.70 | \$971.00 | \$1,096.67 | \$1,360.13 | \$1,534.14 | 72 |
| 73 | \$376.46 | \$464.95 | \$535.83 | \$600.79 | \$743.39 | \$839.76 | \$561.33 | \$707.71 | \$833.18 | \$937.29 | \$1,158.50 | \$1,308.48 | \$713.45 | \$904.56 | \$1,072.81 | \$1,208.16 | \$1,492.37 | \$1,680.68 | 73 |
| 74 | \$424.15 | \$525.98 | \$608.04 | \$679.89 | \$838.44 | \$945.68 | \$621.68 | \$786.47 | \$928.08 | \$1,041.06 | \$1,281.70 | \$1,445.32 | \$783.34 | \$996.99 | \$1,185.31 | \$1,330.87 | \$1,637.41 | \$1,841.35 | 74 |
| 75 | \$471.86 | \$587.14 | \$680.23 | \$759.18 | \$933.35 | \$1,051.75 | \$688.61 | \$873.97 | \$1,033.67 | \$1,156.35 | \$1,417.86 | \$1,596.46 | \$860.16 | \$1,098.79 | \$1,309.46 | \$1,466.05 | \$1,796.62 | \$2,017.33 | 75 |
| 76 | \$519.72 | \$648.33 | \$752.44 | \$838.44 | \$1,028.40 | \$1,157.84 | \$762.78 | \$971.16 | \$1,151.26 | \$1,284.31 | \$1,568.50 | \$1,763.41 | \$944.53 | \$1,210.97 | \$1,446.64 | \$1,615.05 | \$1,971.29 | \$2,210.09 | 76 |
| 77 | \$567.41 | \$709.52 | \$824.64 | \$917.54 | \$1,123.29 | \$1,263.74 | \$844.84 | \$1,079.21 | \$1,282.19 | \$1,426.43 | \$1,735.27 | \$1,947.45 | \$1,037.28 | \$1,334.49 | \$1,598.12 | \$1,779.18 | \$2,162.56 | \$2,421.25 | 77 |
| 78 | \$611.49 | \$765.91 | \$891.90 | \$992.05 | \$1,212.62 | \$1,362.59 | \$898.30 | \$1,149.47 | \$1,367.54 | \$1,520.32 | \$1,846.46 | \$2,069.31 | \$1,095.00 | \$1,411.94 | \$1,693.51 | \$1,884.28 | \$2,286.56 | \$2,556.62 | 78 |
| 79 | \$655.57 | \$822.48 | \$959.16 | \$1,066.38 | \$1,301.92 | \$1,461.43 | \$955.05 | \$1,224.12 | \$1,458.48 | \$1,620.31 | \$1,964.89 | \$2,198.72 | \$1,156.02 | \$1,493.83 | \$1,794.65 | \$1,995.44 | \$2,417.81 | \$2,699.53 | |

Certificate Form GLTCAARP-06-FC

| 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 3% Compound Inflation | | | | | | | Auto 5% Compound Inflation | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | | | |
| 25 | \$3.11 | \$3.96 | \$4.66 | \$5.23 | \$6.39 | \$7.17 | \$4.72 | \$6.08 | \$7.25 | \$8.29 | \$10.43 | \$11.83 | \$9.42 | \$12.32 | \$14.84 | \$17.26 | \$22.10 | \$25.17 | 25 | | | |
| 26 | \$3.12 | \$3.98 | \$4.71 | \$5.25 | \$6.45 | \$7.25 | \$4.79 | \$6.19 | \$7.35 | \$8.44 | \$10.60 | \$12.05 | \$9.53 | \$12.46 | \$15.00 | \$17.46 | \$22.39 | \$25.49 | 26 | | | |
| 27 | \$3.14 | \$4.02 | \$4.73 | \$5.31 | \$6.50 | \$7.29 | \$4.86 | \$6.28 | \$7.48 | \$8.58 | \$10.80 | \$12.25 | \$9.64 | \$12.61 | \$15.19 | \$17.68 | \$22.66 | \$25.82 | 27 | | | |
| 28 | \$3.15 | \$4.04 | \$4.75 | \$5.36 | \$6.55 | \$7.35 | \$4.93 | \$6.39 | \$7.60 | \$8.73 | \$11.00 | \$12.49 | \$9.75 | \$12.75 | \$15.36 | \$17.89 | \$22.97 | \$26.15 | 28 | | | |
| 29 | \$3.16 | \$4.06 | \$4.79 | \$5.39 | \$6.60 | \$7.43 | \$5.01 | \$6.50 | \$7.72 | \$8.90 | \$11.20 | \$12.71 | \$9.87 | \$12.90 | \$15.53 | \$18.13 | \$23.24 | \$26.50 | 29 | | | |
| 30 | \$3.19 | \$4.08 | \$4.83 | \$5.42 | \$6.64 | \$7.48 | \$5.08 | \$6.60 | \$7.85 | \$9.04 | \$11.37 | \$12.95 | \$9.99 | \$13.06 | \$15.73 | \$18.34 | \$23.54 | \$26.83 | 30 | | | |
| 31 | \$3.23 | \$4.11 | \$4.86 | \$5.46 | \$6.72 | \$7.55 | \$5.16 | \$6.72 | \$7.99 | \$9.19 | \$11.59 | \$13.19 | \$10.11 | \$13.21 | \$15.94 | \$18.56 | \$23.84 | \$27.18 | 31 | | | |
| 32 | \$3.25 | \$4.14 | \$4.88 | \$5.51 | \$6.75 | \$7.60 | \$5.23 | \$6.81 | \$8.13 | \$9.34 | \$11.80 | \$13.42 | \$10.24 | \$13.38 | \$16.12 | \$18.79 | \$24.12 | \$27.51 | 32 | | | |
| 33 | \$3.26 | \$4.16 | \$4.92 | \$5.54 | \$6.81 | \$7.66 | \$5.31 | \$6.91 | \$8.25 | \$9.52 | \$12.01 | \$13.66 | \$10.33 | \$13.53 | \$16.32 | \$19.01 | \$24.43 | \$27.87 | 33 | | | |
| 34 | \$3.27 | \$4.19 | \$4.96 | \$5.57 | \$6.86 | \$7.72 | \$5.40 | \$7.03 | \$8.38 | \$9.67 | \$12.21 | \$13.92 | \$10.45 | \$13.68 | \$16.50 | \$19.24 | \$24.75 | \$28.24 | 34 | | | |
| 35 | \$3.28 | \$4.21 | \$4.99 | \$5.63 | \$6.91 | \$7.77 | \$5.51 | \$7.14 | \$8.54 | \$9.83 | \$12.45 | \$14.17 | \$10.57 | \$13.86 | \$16.70 | \$19.49 | \$25.06 | \$28.59 | 35 | | | |
| 36 | \$3.30 | \$4.27 | \$5.05 | \$5.69 | \$7.01 | \$7.88 | \$5.63 | \$7.27 | \$8.71 | \$10.03 | \$12.71 | \$14.49 | \$10.73 | \$14.05 | \$16.93 | \$19.76 | \$25.42 | \$29.00 | 36 | | | |
| 37 | \$3.37 | \$4.31 | \$5.10 | \$5.78 | \$7.12 | \$8.00 | \$5.73 | \$7.41 | \$8.91 | \$10.26 | \$12.97 | \$14.78 | \$10.87 | \$14.25 | \$17.15 | \$20.01 | \$25.77 | \$29.40 | 37 | | | |
| 38 | \$3.39 | \$4.36 | \$5.18 | \$5.83 | \$7.18 | \$8.11 | \$5.84 | \$7.57 | \$9.08 | \$10.45 | \$13.27 | \$15.10 | \$11.02 | \$14.44 | \$17.38 | \$20.30 | \$26.13 | \$29.81 | 38 | | | |
| 39 | \$3.41 | \$4.42 | \$5.24 | \$5.92 | \$7.29 | \$8.23 | \$5.96 | \$7.71 | \$9.24 | \$10.68 | \$13.54 | \$15.44 | \$11.18 | \$14.63 | \$17.61 | \$20.57 | \$26.51 | \$30.25 | 39 | | | |
| 40 | \$3.43 | \$4.46 | \$5.31 | \$6.00 | \$7.40 | \$8.34 | \$6.12 | \$7.85 | \$9.44 | \$10.91 | \$13.84 | \$15.75 | \$11.33 | \$14.84 | \$17.85 | \$20.86 | \$26.86 | \$30.70 | 40 | | | |
| 41 | \$3.49 | \$4.49 | \$5.39 | \$6.07 | \$7.49 | \$8.45 | \$6.25 | \$8.00 | \$9.65 | \$11.13 | \$14.14 | \$16.10 | \$11.47 | \$15.02 | \$18.10 | \$21.14 | \$27.25 | \$31.12 | 41 | | | |
| 42 | \$3.52 | \$4.57 | \$5.45 | \$6.14 | \$7.59 | \$8.55 | \$6.38 | \$8.15 | \$9.83 | \$11.36 | \$14.44 | \$16.43 | \$11.63 | \$15.22 | \$18.32 | \$21.42 | \$27.63 | \$31.57 | 42 | | | |
| 43 | \$3.54 | \$4.61 | \$5.51 | \$6.22 | \$7.70 | \$8.67 | \$6.51 | \$8.31 | \$10.02 | \$11.62 | \$14.75 | \$16.81 | \$11.77 | \$15.44 | \$18.58 | \$21.73 | \$28.03 | \$32.02 | 43 | | | |
| 44 | \$3.58 | \$4.64 | \$5.57 | \$6.28 | \$7.77 | \$8.78 | \$6.64 | \$8.47 | \$10.25 | \$11.86 | \$15.05 | \$17.16 | \$11.94 | \$15.64 | \$18.83 | \$22.02 | \$28.41 | \$32.47 | 44 | | | |
| 45 | \$3.62 | \$4.72 | \$5.64 | \$6.37 | \$7.88 | \$8.91 | \$6.80 | \$8.62 | \$10.43 | \$12.08 | \$15.39 | \$17.56 | \$12.08 | \$15.84 | \$19.09 | \$22.34 | \$28.81 | \$32.95 | 45 | | | |
| 46 | \$3.67 | \$4.80 | \$5.76 | \$6.51 | \$8.06 | \$9.10 | \$7.14 | \$9.06 | \$10.91 | \$12.55 | \$15.77 | \$18.01 | \$12.27 | \$16.09 | \$19.38 | \$22.69 | \$29.29 | \$33.51 | 46 | | | |
| 47 | \$3.74 | \$4.91 | \$5.90 | \$6.66 | \$8.25 | \$9.33 | \$7.49 | \$9.53 | \$11.40 | \$13.05 | \$16.19 | \$18.46 | \$12.47 | \$16.35 | \$19.69 | \$23.07 | \$29.78 | \$34.07 | 47 | | | |
| 48 | \$3.82 | \$4.99 | \$6.01 | \$6.80 | \$8.45 | \$9.56 | \$7.88 | \$10.01 | \$11.92 | \$13.54 | \$16.60 | \$18.94 | \$12.67 | \$16.60 | \$20.00 | \$23.43 | \$30.27 | \$34.62 | 48 | | | |
| 49 | \$3.88 | \$5.09 | \$6.13 | \$6.94 | \$8.64 | \$9.77 | \$8.29 | \$10.53 | \$12.46 | \$14.06 | \$17.02 | \$19.43 | \$12.85 | \$16.86 | \$20.32 | \$23.83 | \$30.78 | \$35.20 | 49 | | | |
| 50 | \$3.94 | \$5.18 | \$6.26 | \$7.10 | \$8.82 | \$9.99 | \$8.69 | \$11.06 | \$13.01 | \$14.62 | \$17.45 | \$19.93 | \$13.06 | \$17.14 | \$20.66 | \$24.21 | \$31.28 | \$35.78 | 50 | | | |
| 51 | \$4.02 | \$5.27 | \$6.38 | \$7.25 | \$9.03 | \$10.18 | \$9.15 | \$11.63 | \$13.62 | \$15.19 | \$17.89 | \$20.45 | \$13.27 | \$17.41 | \$20.98 | \$24.60 | \$31.81 | \$36.39 | 51 | | | |
| 52 | \$4.07 | \$5.39 | \$6.50 | \$7.40 | \$9.21 | \$10.42 | \$9.63 | \$12.21 | \$14.23 | \$15.75 | \$18.36 | \$21.00 | \$13.45 | \$17.69 | \$21.30 | \$25.01 | \$32.33 | \$36.99 | 52 | | | |
| 53 | \$4.14 | \$5.47 | \$6.63 | \$7.54 | \$9.38 | \$10.64 | \$10.11 | \$12.84 | \$14.87 | \$16.37 | \$18.82 | \$21.54 | \$13.67 | \$17.99 | \$21.65 | \$25.41 | \$32.88 | \$37.60 | 53 | | | |
| 54 | \$4.20 | \$5.57 | \$6.75 | \$7.69 | \$9.58 | \$10.85 | \$10.60 | \$13.51 | \$15.53 | \$17.02 | \$19.31 | \$22.07 | \$13.89 | \$18.26 | \$21.99 | \$25.82 | \$33.41 | \$38.23 | 54 | | | |
| 55 | \$4.27 | \$5.67 | \$6.88 | \$7.83 | \$9.78 | \$11.08 | \$11.14 | \$14.17 | \$16.24 | \$17.68 | \$19.80 | \$22.65 | \$14.11 | \$18.52 | \$22.36 | \$26.24 | \$33.96 | \$38.86 | 55 | | | |
| 56 | \$4.69 | \$6.15 | \$7.41 | \$8.45 | \$10.59 | \$12.01 | \$11.70 | \$14.87 | \$17.03 | \$18.51 | \$21.02 | \$24.07 | \$14.71 | \$19.34 | \$23.36 | \$27.46 | \$35.60 | \$40.78 | 56 | | | |
| 57 | \$5.08 | \$6.63 | \$7.94 | \$9.08 | \$11.41 | \$12.96 | \$12.27 | \$15.60 | \$17.86 | \$19.40 | \$22.33 | \$25.55 | \$15.31 | \$20.17 | \$24.41 | \$28.72 | \$37.29 | \$42.78 | 57 | | | |
| 58 | \$5.51 | \$7.13 | \$8.48 | \$9.71 | \$12.22 | \$13.90 | \$12.89 | \$16.37 | \$18.74 | \$20.35 | \$23.69 | \$27.13 | \$15.95 | \$21.04 | \$25.50 | \$30.05 | \$39.12 | \$44.86 | 58 | | | |
| 59 | \$5.92 | \$7.60 | \$9.03 | \$10.33 | \$13.08 | \$14.86 | \$13.53 | \$17.17 | \$19.65 | \$21.33 | \$25.16 | \$28.80 | \$16.60 | \$21.95 | \$26.65 | \$31.44 | \$41.00 | \$47.05 | 59 | | | |
| 60 | \$6.31 | \$8.09 | \$9.56 | \$10.98 | \$13.89 | \$15.80 | \$14.19 | \$18.03 | \$20.59 | \$22.36 | \$26.70 | \$30.57 | \$17.29 | \$22.91 | \$27.85 | \$33.90 | \$42.98 | \$49.35 | 60 | | | |
| 61 | \$6.74 | \$8.57 | \$10.09 | \$11.62 | \$14.72 | \$16.74 | \$14.89 | \$18.92 | \$21.63 | \$23.44 | \$28.33 | \$32.46 | \$18.01 | \$23.93 | \$29.08 | \$34.41 | \$45.05 | \$51.78 | 61 | | | |
| 62 | \$7.15 | \$9.06 | \$10.62 | \$12.22 | \$15.62 | \$17.69 | \$15.65 | \$19.86 | \$22.66 | \$24.60 | \$30.04 | \$34.45 | \$18.77 | \$24.96 | \$30.42 | \$36.03 | \$47.22 | \$54.31 | 62 | | | |
| 63 | \$7.89 | \$10.01 | \$11.76 | \$13.54 | \$17.18 | \$19.60 | \$16.54 | \$20.97 | \$23.94 | \$25.96 | \$32.35 | \$37.10 | \$20.12 | \$26.75 | \$32.53 | \$38.45 | \$50.23 | \$57.70 | 63 | | | |
| 64 | \$8.64 | \$10.98 | \$12.89 | \$14.85 | \$18.87 | \$21.49 | \$17.46 | \$22.12 | \$25.27 | \$27.38 | \$34.86 | \$39.93 | \$21.57 | \$28.63 | \$34.80 | \$41.01 | \$53.45 | \$61.31 | 64 | | | |
| 65 | \$9.39 | \$11.92 | \$14.03 | \$16.14 | \$20.53 | \$23.39 | \$18.44 | \$23.36 | \$26.65 | \$28.89 | \$37.54 | \$42.98 | \$23.13 | \$30.66 | \$37.22 | \$43.76 | \$56.85 | \$65.13 | 65 | | | |
| 66 | \$10.14 | \$12.89 | \$15.16 | \$17.45 | \$22.19 | \$25.29 | \$19.48 | \$24.66 | \$28.14 | \$30.48 | \$40.48 | \$46.27 | \$24.82 | \$32.82 | \$39.81 | \$46.68 | \$60.46 | \$69.20 | 66 | | | |
| 67 | \$10.88 | \$13.84 | \$16.28 | \$18.77 | \$23.85 | \$27.20 | \$20.56 | \$26.04 | \$29.68 | \$32.15 | \$43.56 | \$49.78 | \$26.63 | \$35.16 | \$42.58 | \$49.82 | \$64.28 | \$73.49 | 67 | | | |
| 68 | \$12.38 | \$15.74 | \$18.56 | \$21.33 | \$27.06 | \$30.82 | \$22.17 | \$28.30 | \$32.65 | \$35.77 | \$47.76 | \$54.47 | \$29.02 | \$38.38 | \$46.56 | \$54.25 | \$69.65 | \$79.49 | 68 | | | |
| 69 | \$13.86 | \$17.68 | \$20.85 | \$23.94 | \$30.27 | \$34.44 | \$23.86 | \$30.77 | \$35.92 | \$39.81 | \$52.32 | \$59.62 | \$31.65 | \$41.90 | \$50.91 | \$59.09 | \$75.46 | \$85.94 | 69 | | | |
| 70 | \$15.33 | \$19.58 | \$23.12 | \$26.51 | \$33.48 | \$38.07 | \$25.73 | \$33.46 | \$39.51 | \$44.29 | \$57.38 | \$65.25 | \$34.51 | \$45.76 | \$55.66 | \$64.36 | \$81.75 | \$92.93 | 70 | | | |
| 71 | \$16.82 | \$21.51 | \$25.41 | \$29.07 | \$36.67 | \$41.69 | \$27.71 | \$36.34 | \$43.46 | \$49.28 | \$62.88 | \$71.41 | \$37.62 | \$49.98 | \$60.86 | \$70.13 | \$88.55 | \$100.50 | 71 | | | |
| 72 | \$18.29 | \$23.40 | \$27.68 | \$31.68 | \$39.90 | \$45.30 | \$29.83 | \$39.51 | \$47.81 | \$54.84 | \$68.95 | \$78.16 | \$41.02 | \$54.62 | \$66.54 | \$76.37 | \$95.92 | \$108.65 | 72 | | | |
| 73 | \$20.96 | \$26.95 | \$31.98 | \$36.49 | \$45.73 | \$51.87 | \$33.06 | \$43.92 | \$53.32 | \$60.97 | \$76.38 | \$86.44 | \$45.05 | \$60.18 | \$73.49 | \$84.13 | \$105.26 | \$119.04 | 73 | | | |
| 74 | \$23.62 | \$30.49 | \$36.30 | \$41.28 | \$51.57 | \$58.40 | \$36.62 | \$48.86 | \$59.42 | \$67.79 | \$84.61 | \$95.62 | \$49.46 | \$66.33 | \$81.20 | \$92.68 | \$115.48 | \$130.43 | 74 | | | |
| 75 | \$26.26 | \$34.03 | \$40.62 | \$46.09 | \$57.42 | \$64.96 | \$40.57 | \$54.34 | \$66.26 | \$75.39 | \$93.73 | \$105.78 | \$54.31 | \$73.12 | \$89.71 | \$102.09 | \$126.72 | \$142.89 | 75 | | | |
| 76 | \$28.93 | \$37.59 | \$44.92 | \$50.91 | \$63.26 | \$71.50 | \$44.94 | \$60.45 | \$73.89 | \$83.84 | \$103.84 | \$117.02 | \$59.62 | \$80.59 | \$99.11 | \$112.45 | \$139.04 | \$156.56 | 76 | | | |
| 77 | \$31.58 | \$41.13 | \$49.21 | \$55.70 | \$69.09 | \$78.05 | \$49.75 | \$67.20 | \$82.38 | \$93.26 | \$115.02 | \$129.47 | \$65.49 | \$88.80 | \$109.52 | \$123.89 | \$152.54 | \$171.49 | 77 | | | |
| 78 | \$34.03 | \$44.40 | \$53.24 | \$60.24 | \$74.60 | \$84.16 | \$52.90 | \$71.62 | \$87.93 | \$99.48 | \$122.55 | \$137.76 | \$69.14 | \$93.97 | \$116.05 | \$131.20 | \$161.28 | \$181.09 | 78 | | | |
| 79 | \$36.51 | \$47.67 | \$57.26 | \$64.75 | \$80.09 | \$90.27 | \$56.24 | \$76.32 | \$93.87 | \$106.15 | \$130.56 | \$146.56 | \$73.00 | \$99.41 | \$122.98 | \$138.95 | \$170.52 | \$191.22 | 79 | | | |
| 80 | \$38.96 | \$50.94 | \$61.29 | \$69.25 | \$85.57 | \$96.38 | \$59.77 | \$81.35 | \$100.22 | \$113.25 | \$139.11 | \$155.97 | \$77.07 | \$105.18 | \$130.32 | \$147.16 | \$180.30 | \$201.92 | 80 | | | |
| 81 | \$41.40 | \$54.22 | \$65.31 | \$73.78 | \$91.06 | \$102.48 | \$63.55 | \$86.68 | \$106.99 | \$120.84 | \$148.19 | \$165.94 | \$81.36 | \$111.29 | \$138.09 | \$155.85 | \$190.66 | \$213.20 | 81 | | | |
| 82 | \$43.85 | \$57.51 | \$69.32 | \$78.29 | \$96.56 | \$108.57 | \$67.54 | \$92.37 | \$114.21 | \$128.90 | \$157.86 | \$176.56 | \$85.89 | \$117.73 | \$146.33 | \$165.04 | \$201.61 | \$225.10 | 82 | | | |
| 83 | \$47.08 | \$61.84 | \$74.66 | \$84.34 | \$103.96 | \$116.78 | \$71.82 | \$98.45 | \$121.87 | \$137.50 | \$168.28 | \$188.05 | \$90.88 | \$124.80 | \$155.29 | \$175.08 | \$213.71 | \$238.39 | 83 | | | |
| 84 | \$50.33 | \$66.18 | \$80.01 | \$90.37 | \$111.32 | \$124.99 | \$76.37 | \$104.91 | \$130.05 | \$146.72 | \$179.36 | \$200.28 | \$96.20 | \$132.28 | \$164.79 | \$185.72 | \$225.52 | \$252.48 | 84 | | | |
| 85 | \$53.52 | \$70.52 | \$85.37 | \$96.40 | \$118.72 | \$133.20 | \$81.20 | \$111.78 | \$138.79 | \$156.52 | \$191.19 | \$213.31 | \$101.79 | \$140.20 | \$174.88 | \$197.03 | \$240.10 | \$267.39 | 85 | | | |
| 86 | \$56.75 | \$74.87 | \$90.73 | \$102.44 | | | | | | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|------------------------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|-----------|
| | | Facility - 30 Day EP | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | | Auto 5% Compound Inflation | | | | | | Issue Age |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$9.15 | \$11.62 | \$13.70 | \$15.38 | \$18.79 | \$21.12 | \$13.84 | \$17.88 | \$21.29 | \$24.37 | \$30.66 | \$34.76 | \$27.68 | \$36.17 | \$43.58 | \$50.73 | \$64.99 | \$73.98 | 25 |
| 26 | \$9.20 | \$11.70 | \$13.81 | \$15.47 | \$18.96 | \$21.29 | \$14.06 | \$18.17 | \$21.64 | \$24.78 | \$31.17 | \$35.40 | \$28.00 | \$36.62 | \$44.12 | \$51.34 | \$65.84 | \$74.93 | 26 |
| 27 | \$9.23 | \$11.78 | \$13.89 | \$15.60 | \$19.10 | \$21.48 | \$14.27 | \$18.49 | \$21.99 | \$25.21 | \$31.77 | \$36.05 | \$28.29 | \$37.06 | \$44.64 | \$51.95 | \$66.67 | \$75.91 | 27 |
| 28 | \$9.28 | \$11.88 | \$13.98 | \$15.72 | \$19.26 | \$21.64 | \$14.50 | \$18.79 | \$22.34 | \$25.66 | \$32.33 | \$36.70 | \$28.66 | \$37.50 | \$45.14 | \$52.60 | \$67.50 | \$76.87 | 28 |
| 29 | \$9.33 | \$11.92 | \$14.06 | \$15.81 | \$19.39 | \$21.80 | \$14.73 | \$19.10 | \$22.69 | \$26.10 | \$32.90 | \$37.37 | \$29.00 | \$37.94 | \$45.68 | \$53.26 | \$68.33 | \$77.88 | 29 |
| 30 | \$9.36 | \$12.01 | \$14.19 | \$15.95 | \$19.53 | \$21.99 | \$14.93 | \$19.39 | \$23.08 | \$26.54 | \$33.47 | \$38.07 | \$29.36 | \$38.37 | \$46.27 | \$53.92 | \$69.20 | \$78.89 | 30 |
| 31 | \$9.46 | \$12.08 | \$14.27 | \$16.04 | \$19.71 | \$22.18 | \$15.16 | \$19.71 | \$23.47 | \$26.97 | \$34.08 | \$38.75 | \$29.68 | \$38.82 | \$46.83 | \$54.57 | \$70.07 | \$79.89 | 31 |
| 32 | \$9.52 | \$12.12 | \$14.36 | \$16.17 | \$19.84 | \$22.34 | \$15.38 | \$20.01 | \$23.86 | \$27.46 | \$34.68 | \$39.46 | \$30.05 | \$39.29 | \$47.39 | \$55.24 | \$70.95 | \$80.89 | 32 |
| 33 | \$9.56 | \$12.21 | \$14.47 | \$16.29 | \$20.01 | \$22.51 | \$15.60 | \$20.32 | \$24.27 | \$27.95 | \$35.31 | \$40.17 | \$30.38 | \$39.79 | \$47.95 | \$55.88 | \$71.83 | \$81.94 | 33 |
| 34 | \$9.59 | \$12.32 | \$14.60 | \$16.38 | \$20.15 | \$22.69 | \$15.85 | \$20.68 | \$24.66 | \$28.42 | \$35.92 | \$40.91 | \$30.75 | \$40.25 | \$48.53 | \$56.58 | \$72.73 | \$83.00 | 34 |
| 35 | \$9.65 | \$12.41 | \$14.67 | \$16.50 | \$20.32 | \$22.98 | \$16.17 | \$20.98 | \$25.11 | \$29.50 | \$36.58 | \$41.66 | \$31.10 | \$40.73 | \$49.12 | \$57.30 | \$73.68 | \$84.05 | 35 |
| 36 | \$9.72 | \$12.54 | \$14.86 | \$16.73 | \$20.56 | \$23.18 | \$16.50 | \$21.38 | \$25.62 | \$29.92 | \$37.37 | \$42.58 | \$31.55 | \$41.29 | \$49.75 | \$58.08 | \$74.73 | \$85.22 | 36 |
| 37 | \$9.87 | \$12.67 | \$15.02 | \$16.95 | \$20.89 | \$23.52 | \$16.86 | \$21.77 | \$26.15 | \$30.14 | \$38.15 | \$43.48 | \$31.97 | \$41.88 | \$50.41 | \$58.87 | \$75.78 | \$86.46 | 37 |
| 38 | \$9.93 | \$12.83 | \$15.25 | \$17.16 | \$21.15 | \$23.83 | \$17.20 | \$22.22 | \$26.66 | \$30.75 | \$38.98 | \$44.41 | \$32.42 | \$42.44 | \$51.07 | \$59.64 | \$76.82 | \$87.70 | 38 |
| 39 | \$10.02 | \$12.96 | \$15.43 | \$17.39 | \$21.48 | \$24.18 | \$17.57 | \$22.64 | \$27.21 | \$31.42 | \$39.81 | \$45.39 | \$32.87 | \$43.02 | \$51.78 | \$60.49 | \$77.91 | \$88.95 | 39 |
| 40 | \$10.12 | \$13.10 | \$15.60 | \$17.61 | \$21.73 | \$24.48 | \$17.97 | \$23.08 | \$27.75 | \$32.07 | \$40.68 | \$46.34 | \$33.28 | \$43.58 | \$52.47 | \$61.33 | \$79.00 | \$90.22 | 40 |
| 41 | \$10.26 | \$13.23 | \$15.81 | \$17.83 | \$22.03 | \$24.83 | \$18.36 | \$23.52 | \$28.33 | \$32.74 | \$41.57 | \$47.34 | \$33.73 | \$44.15 | \$53.19 | \$62.15 | \$80.11 | \$91.50 | 41 |
| 42 | \$10.33 | \$13.41 | \$15.98 | \$18.04 | \$22.30 | \$25.16 | \$18.74 | \$23.96 | \$28.90 | \$33.41 | \$42.44 | \$48.37 | \$34.16 | \$44.78 | \$53.88 | \$63.00 | \$81.24 | \$92.81 | 42 |
| 43 | \$10.43 | \$13.53 | \$16.17 | \$18.27 | \$22.61 | \$25.49 | \$19.14 | \$24.41 | \$29.49 | \$34.11 | \$43.36 | \$49.40 | \$34.61 | \$45.39 | \$54.62 | \$63.88 | \$82.38 | \$94.13 | 43 |
| 44 | \$10.53 | \$13.66 | \$16.38 | \$18.49 | \$22.88 | \$25.81 | \$19.53 | \$24.88 | \$30.10 | \$34.82 | \$44.28 | \$50.47 | \$35.09 | \$45.99 | \$55.37 | \$64.74 | \$83.53 | \$95.48 | 44 |
| 45 | \$10.64 | \$13.84 | \$16.56 | \$18.71 | \$23.18 | \$26.15 | \$19.98 | \$25.36 | \$30.66 | \$35.50 | \$45.24 | \$51.58 | \$35.50 | \$46.56 | \$56.11 | \$65.66 | \$84.71 | \$96.88 | 45 |
| 46 | \$10.81 | \$14.11 | \$16.92 | \$19.14 | \$23.71 | \$26.76 | \$20.98 | \$26.64 | \$32.07 | \$36.87 | \$46.37 | \$52.91 | \$36.09 | \$47.30 | \$56.99 | \$66.72 | \$86.11 | \$98.49 | 46 |
| 47 | \$11.00 | \$14.40 | \$17.30 | \$19.58 | \$24.27 | \$27.41 | \$22.03 | \$28.00 | \$33.51 | \$38.32 | \$47.56 | \$54.27 | \$36.66 | \$48.05 | \$57.92 | \$67.79 | \$87.56 | \$100.11 | 47 |
| 48 | \$11.22 | \$14.67 | \$17.66 | \$19.98 | \$24.83 | \$28.08 | \$23.18 | \$29.44 | \$35.05 | \$39.81 | \$48.79 | \$55.67 | \$37.24 | \$48.79 | \$58.82 | \$68.92 | \$88.98 | \$101.79 | 48 |
| 49 | \$11.37 | \$14.98 | \$18.01 | \$20.42 | \$25.41 | \$28.70 | \$24.37 | \$30.93 | \$36.62 | \$41.35 | \$50.01 | \$57.11 | \$37.80 | \$49.58 | \$59.74 | \$70.04 | \$90.49 | \$103.49 | 49 |
| 50 | \$11.56 | \$15.25 | \$18.40 | \$20.85 | \$25.92 | \$29.36 | \$25.58 | \$32.49 | \$38.28 | \$42.96 | \$51.29 | \$58.60 | \$38.37 | \$50.37 | \$60.71 | \$71.18 | \$91.97 | \$105.22 | 50 |
| 51 | \$11.78 | \$15.51 | \$18.74 | \$21.29 | \$26.51 | \$29.96 | \$26.90 | \$34.16 | \$40.04 | \$44.64 | \$52.60 | \$60.14 | \$38.98 | \$51.16 | \$61.68 | \$72.31 | \$93.52 | \$106.95 | 51 |
| 52 | \$11.96 | \$15.81 | \$19.10 | \$21.73 | \$27.07 | \$30.62 | \$28.26 | \$35.92 | \$41.83 | \$46.34 | \$53.96 | \$61.71 | \$39.59 | \$52.00 | \$62.62 | \$73.48 | \$95.05 | \$108.76 | 52 |
| 53 | \$12.12 | \$16.08 | \$19.49 | \$22.12 | \$27.59 | \$31.26 | \$29.68 | \$37.75 | \$43.70 | \$48.13 | \$55.31 | \$63.28 | \$40.21 | \$52.83 | \$63.64 | \$74.67 | \$96.64 | \$110.55 | 53 |
| 54 | \$12.35 | \$16.38 | \$19.84 | \$22.55 | \$28.16 | \$31.87 | \$31.17 | \$39.68 | \$45.68 | \$50.01 | \$56.73 | \$64.90 | \$40.81 | \$53.65 | \$64.64 | \$75.91 | \$98.23 | \$112.39 | 54 |
| 55 | \$12.54 | \$16.65 | \$20.20 | \$23.00 | \$28.74 | \$32.53 | \$32.77 | \$41.66 | \$47.76 | \$51.95 | \$58.21 | \$66.63 | \$41.47 | \$54.47 | \$65.73 | \$77.14 | \$99.81 | \$114.26 | 55 |
| 56 | \$13.76 | \$18.10 | \$21.77 | \$24.83 | \$31.13 | \$35.31 | \$34.39 | \$43.70 | \$50.06 | \$54.43 | \$61.80 | \$70.74 | \$43.19 | \$56.86 | \$68.68 | \$80.72 | \$104.64 | \$119.88 | 56 |
| 57 | \$14.93 | \$19.49 | \$23.34 | \$26.66 | \$33.55 | \$38.10 | \$36.09 | \$45.86 | \$52.53 | \$57.07 | \$65.59 | \$75.12 | \$44.98 | \$59.30 | \$71.75 | \$84.45 | \$109.67 | \$125.75 | 57 |
| 58 | \$16.17 | \$20.94 | \$24.92 | \$28.57 | \$35.96 | \$40.87 | \$37.88 | \$48.13 | \$55.10 | \$59.84 | \$69.65 | \$79.75 | \$46.87 | \$61.88 | \$74.99 | \$88.34 | \$114.97 | \$131.87 | 58 |
| 59 | \$17.39 | \$22.34 | \$26.51 | \$30.38 | \$38.42 | \$43.66 | \$39.79 | \$50.50 | \$57.78 | \$62.71 | \$73.93 | \$84.66 | \$48.79 | \$64.57 | \$78.36 | \$92.40 | \$120.53 | \$138.33 | 59 |
| 60 | \$18.58 | \$23.79 | \$28.08 | \$32.23 | \$40.81 | \$46.43 | \$41.73 | \$52.99 | \$60.58 | \$65.73 | \$78.50 | \$89.89 | \$50.80 | \$67.36 | \$81.87 | \$96.70 | \$126.36 | \$145.09 | 60 |
| 61 | \$19.80 | \$25.19 | \$29.65 | \$34.11 | \$43.22 | \$49.25 | \$43.79 | \$55.63 | \$63.55 | \$68.95 | \$83.29 | \$95.45 | \$52.91 | \$70.30 | \$85.55 | \$101.17 | \$132.45 | \$152.21 | 61 |
| 62 | \$21.02 | \$26.64 | \$31.23 | \$35.96 | \$45.63 | \$52.00 | \$46.02 | \$58.39 | \$67.62 | \$72.31 | \$88.31 | \$101.30 | \$55.13 | \$72.40 | \$89.42 | \$105.91 | \$138.83 | \$159.64 | 62 |
| 63 | \$23.21 | \$29.44 | \$34.56 | \$39.81 | \$50.55 | \$57.60 | \$48.61 | \$61.63 | \$70.33 | \$76.27 | \$95.14 | \$109.05 | \$58.14 | \$78.63 | \$95.66 | \$113.00 | \$147.70 | \$169.64 | 63 |
| 64 | \$25.41 | \$32.23 | \$37.88 | \$43.63 | \$55.44 | \$63.15 | \$51.34 | \$65.04 | \$74.24 | \$80.49 | \$102.50 | \$117.38 | \$63.42 | \$84.19 | \$102.32 | \$120.56 | \$157.10 | \$180.24 | 64 |
| 65 | \$27.63 | \$35.05 | \$41.23 | \$47.48 | \$60.30 | \$68.77 | \$54.22 | \$68.68 | \$78.36 | \$84.93 | \$110.42 | \$126.36 | \$68.02 | \$90.15 | \$109.41 | \$128.65 | \$167.10 | \$191.49 | 65 |
| 66 | \$29.81 | \$37.88 | \$44.54 | \$51.29 | \$65.23 | \$74.33 | \$57.24 | \$72.49 | \$82.71 | \$89.62 | \$118.95 | \$135.99 | \$72.97 | \$96.54 | \$117.03 | \$137.26 | \$177.74 | \$203.43 | 66 |
| 67 | \$32.02 | \$40.68 | \$47.86 | \$55.13 | \$70.14 | \$79.95 | \$60.45 | \$76.56 | \$87.29 | \$94.52 | \$128.08 | \$146.33 | \$78.27 | \$103.32 | \$125.18 | \$146.44 | \$189.00 | \$216.11 | 67 |
| 68 | \$36.40 | \$46.31 | \$54.57 | \$62.71 | \$79.53 | \$90.59 | \$65.13 | \$83.23 | \$95.99 | \$105.16 | \$140.38 | \$160.18 | \$85.32 | \$112.81 | \$136.88 | \$159.51 | \$204.77 | \$233.66 | 68 |
| 69 | \$40.73 | \$51.95 | \$61.26 | \$70.33 | \$88.98 | \$101.27 | \$70.17 | \$90.45 | \$105.60 | \$117.03 | \$153.87 | \$175.29 | \$93.04 | \$123.20 | \$149.67 | \$173.75 | \$221.83 | \$252.67 | 69 |
| 70 | \$45.08 | \$57.55 | \$67.98 | \$77.91 | \$98.42 | \$111.90 | \$75.58 | \$98.33 | \$116.16 | \$130.22 | \$168.66 | \$191.85 | \$101.43 | \$134.55 | \$163.63 | \$189.24 | \$240.33 | \$273.21 | 70 |
| 71 | \$49.45 | \$63.20 | \$74.67 | \$85.50 | \$107.82 | \$122.55 | \$81.47 | \$106.87 | \$127.77 | \$144.90 | \$184.88 | \$209.95 | \$110.59 | \$146.94 | \$178.92 | \$206.13 | \$260.34 | \$295.41 | 71 |
| 72 | \$53.77 | \$68.82 | \$81.39 | \$93.12 | \$117.25 | \$133.20 | \$87.74 | \$116.16 | \$140.55 | \$161.21 | \$202.70 | \$229.77 | \$120.63 | \$160.57 | \$195.60 | \$224.50 | \$282.02 | \$319.45 | 72 |
| 73 | \$61.59 | \$78.23 | \$94.03 | \$107.25 | \$134.42 | \$152.46 | \$97.19 | \$129.17 | \$156.71 | \$179.27 | \$224.54 | \$254.17 | \$132.45 | \$176.97 | \$216.11 | \$247.32 | \$309.43 | \$349.98 | 73 |
| 74 | \$69.43 | \$89.65 | \$106.70 | \$121.37 | \$151.64 | \$171.70 | \$107.67 | \$143.65 | \$171.71 | \$199.32 | \$248.78 | \$281.15 | \$145.42 | \$195.03 | \$238.74 | \$272.47 | \$339.53 | \$383.45 | 74 |
| 75 | \$77.21 | \$100.08 | \$119.39 | \$135.52 | \$168.80 | \$190.95 | \$119.28 | \$159.79 | \$194.82 | \$221.66 | \$275.58 | \$311.01 | \$159.64 | \$214.97 | \$263.77 | \$300.16 | \$372.56 | \$420.10 | 75 |
| 76 | \$85.05 | \$110.51 | \$132.04 | \$149.67 | \$185.96 | \$210.19 | \$132.10 | \$177.71 | \$212.20 | \$246.49 | \$305.27 | \$344.03 | \$175.29 | \$236.90 | \$291.39 | \$330.62 | \$408.76 | \$460.27 | 76 |
| 77 | \$92.85 | \$120.92 | \$144.72 | \$163.82 | \$203.15 | \$229.45 | \$146.29 | \$197.57 | \$242.20 | \$274.13 | \$338.17 | \$380.66 | \$192.53 | \$261.09 | \$321.96 | \$364.22 | \$448.44 | \$504.21 | 77 |
| 78 | \$100.08 | \$130.53 | \$156.55 | \$177.09 | \$219.30 | \$247.42 | \$155.52 | \$210.54 | \$258.56 | \$292.48 | \$360.26 | \$405.01 | \$203.28 | \$276.24 | \$341.19 | \$385.73 | \$474.16 | \$532.41 | 78 |
| 79 | \$107.31 | \$140.15 | \$168.34 | \$190.36 | \$235.47 | \$265.35 | \$165.35 | \$224.38 | \$276.01 | \$312.07 | \$383.85 | \$430.95 | \$214.62 | \$292.26 | \$361.56 | \$408.50 | \$501.35 | \$562.19 | 79 |
| 80 | \$114.54 | \$149.80 | \$180.19 | \$203.62 | \$251.58 | \$283.34 | \$175.77 | \$239.13 | \$294.67 | \$332.96 | \$408.95 | \$458.54 | \$226.58 | \$309.22 | \$383.15 | \$432.64 | \$530.15 | \$593.64 | 80 |
| 81 | \$121.72 | \$159.43 | \$192.02 | \$216.90 | \$267.74 | \$301.24 | \$186.85 | \$254.86 | \$314.57 | \$355.25 | \$435.64 | \$487.86 | \$239.18 | \$327.17 | \$406.00 | \$458.17 | \$560.54 | \$626.85 | 81 |
| 82 | \$128.94 | \$169.05 | \$203.80 | \$230.16 | \$283.90 | \$319.21 | \$198.57 | \$271.59 | \$335.80 | \$378.98 | \$464.08 | \$519.10 | \$252.49 | \$346.18 | \$430.24 | \$485.20 | \$592.74 | \$661.84 | 82 |
| 83 | \$138.40 | \$181.79 | \$219.52 | \$247.93 | \$305.62 | \$343.34 | \$211.15 | \$289.42 | \$358.30 | \$404.29 | \$494.69 | \$552.86 | \$267.21 | \$ | | | | | |

| | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | | | | |
|-----------|------------------------|---|----------|----------|----------|------------|----------|----------------------------|------------|------------|------------|------------|----------|------------|----------------------------|--------------|------------|------------|----|--|--|-----------|
| | | Facility - 30 Day EP | | | | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | | Auto 3% Compound Inflation | | | | | | | Auto 5% Compound Inflation | | | | | | | Issue Age |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | | | |
| 25 | \$34.38 | \$43.59 | \$51.49 | \$57.73 | \$70.55 | \$79.27 | \$51.99 | \$67.08 | \$79.94 | \$91.44 | \$115.14 | \$130.59 | \$103.95 | \$135.85 | \$163.66 | \$190.44 | \$244.06 | \$277.79 | 25 | | | |
| 26 | \$34.53 | \$43.91 | \$51.82 | \$58.07 | \$71.21 | \$79.94 | \$52.79 | \$68.26 | \$81.24 | \$93.08 | \$117.10 | \$132.88 | \$105.11 | \$137.48 | \$165.62 | \$192.75 | \$247.18 | \$281.40 | 26 | | | |
| 27 | \$34.69 | \$44.25 | \$52.14 | \$58.54 | \$71.70 | \$80.60 | \$53.61 | \$69.42 | \$82.56 | \$94.74 | \$119.22 | \$135.37 | \$106.25 | \$139.14 | \$167.60 | \$195.04 | \$250.32 | \$285.02 | 27 | | | |
| 28 | \$34.86 | \$44.56 | \$52.47 | \$59.04 | \$72.37 | \$81.24 | \$54.43 | \$70.55 | \$83.86 | \$96.38 | \$121.39 | \$137.83 | \$107.56 | \$140.79 | \$169.55 | \$197.54 | \$253.44 | \$288.63 | 28 | | | |
| 29 | \$35.05 | \$44.74 | \$52.79 | \$59.37 | \$72.86 | \$81.91 | \$55.26 | \$71.70 | \$85.20 | \$98.02 | \$123.52 | \$140.28 | \$108.88 | \$142.43 | \$171.56 | \$200.00 | \$256.55 | \$292.42 | 29 | | | |
| 30 | \$35.20 | \$45.08 | \$53.31 | \$59.87 | \$73.35 | \$82.56 | \$56.10 | \$72.86 | \$86.67 | \$99.67 | \$125.68 | \$142.91 | \$110.21 | \$144.08 | \$173.67 | \$202.46 | \$259.85 | \$296.20 | 30 | | | |
| 31 | \$35.54 | \$45.40 | \$53.61 | \$60.21 | \$74.02 | \$83.23 | \$56.90 | \$74.02 | \$88.15 | \$101.31 | \$127.96 | \$145.55 | \$111.51 | \$145.71 | \$175.81 | \$204.93 | \$263.14 | \$299.98 | 31 | | | |
| 32 | \$35.71 | \$45.56 | \$53.94 | \$60.69 | \$74.50 | \$83.86 | \$57.73 | \$75.16 | \$89.64 | \$103.11 | \$130.26 | \$148.19 | \$112.81 | \$147.52 | \$177.96 | \$207.38 | \$266.44 | \$303.78 | 32 | | | |
| 33 | \$35.86 | \$45.88 | \$54.27 | \$61.19 | \$75.16 | \$84.55 | \$58.54 | \$76.32 | \$91.12 | \$104.93 | \$132.56 | \$150.81 | \$114.14 | \$149.33 | \$180.09 | \$209.86 | \$269.73 | \$307.71 | 33 | | | |
| 34 | \$36.03 | \$46.21 | \$54.77 | \$61.50 | \$75.66 | \$85.20 | \$59.54 | \$77.63 | \$92.61 | \$106.74 | \$134.87 | \$153.59 | \$115.46 | \$151.15 | \$182.23 | \$212.49 | \$273.17 | \$311.66 | 34 | | | |
| 35 | \$36.18 | \$46.54 | \$55.09 | \$62.00 | \$76.32 | \$85.86 | \$60.69 | \$78.78 | \$94.25 | \$108.55 | \$140.32 | \$156.41 | \$116.77 | \$152.94 | \$184.37 | \$215.12 | \$276.63 | \$315.63 | 35 | | | |
| 36 | \$36.52 | \$47.04 | \$55.76 | \$62.92 | \$77.31 | \$87.00 | \$62.00 | \$80.27 | \$96.21 | \$110.86 | \$140.28 | \$159.85 | \$118.42 | \$155.09 | \$186.84 | \$218.08 | \$280.58 | \$320.05 | 36 | | | |
| 37 | \$37.00 | \$47.54 | \$56.42 | \$63.64 | \$78.45 | \$88.32 | \$63.32 | \$81.75 | \$98.20 | \$113.17 | \$143.26 | \$163.32 | \$120.07 | \$157.21 | \$189.31 | \$221.05 | \$284.52 | \$324.64 | 37 | | | |
| 38 | \$37.35 | \$48.20 | \$57.23 | \$64.48 | \$79.44 | \$89.49 | \$64.64 | \$83.39 | \$100.16 | \$115.46 | \$146.39 | \$166.78 | \$121.72 | \$159.38 | \$191.77 | \$223.99 | \$288.46 | \$329.25 | 38 | | | |
| 39 | \$37.66 | \$48.69 | \$57.90 | \$65.30 | \$80.60 | \$90.77 | \$65.96 | \$85.04 | \$102.14 | \$117.94 | \$149.51 | \$170.38 | \$123.34 | \$161.51 | \$194.39 | \$227.13 | \$292.58 | \$334.03 | 39 | | | |
| 40 | \$37.99 | \$49.17 | \$58.54 | \$66.11 | \$81.58 | \$91.94 | \$67.43 | \$86.67 | \$104.27 | \$120.38 | \$152.79 | \$174.00 | \$124.99 | \$163.66 | \$197.03 | \$230.25 | \$296.70 | \$338.40 | 40 | | | |
| 41 | \$38.48 | \$49.68 | \$59.37 | \$66.92 | \$82.73 | \$93.27 | \$68.93 | \$88.32 | \$106.40 | \$122.86 | \$156.09 | \$177.78 | \$126.64 | \$165.78 | \$199.66 | \$233.39 | \$300.81 | \$343.56 | 41 | | | |
| 42 | \$38.82 | \$50.34 | \$60.03 | \$67.75 | \$83.71 | \$94.40 | \$70.40 | \$89.97 | \$108.55 | \$125.49 | \$159.38 | \$181.58 | \$128.27 | \$168.08 | \$202.30 | \$236.51 | \$305.09 | \$348.49 | 42 | | | |
| 43 | \$39.16 | \$50.81 | \$60.69 | \$68.57 | \$84.89 | \$95.72 | \$71.86 | \$91.60 | \$110.68 | \$128.12 | \$162.82 | \$185.52 | \$129.93 | \$170.38 | \$205.10 | \$239.80 | \$309.36 | \$353.44 | 43 | | | |
| 44 | \$39.48 | \$51.30 | \$61.50 | \$69.42 | \$85.86 | \$96.88 | \$73.35 | \$93.42 | \$112.98 | \$130.77 | \$166.27 | \$189.46 | \$131.74 | \$172.68 | \$207.90 | \$243.09 | \$313.63 | \$358.53 | 44 | | | |
| 45 | \$39.96 | \$51.99 | \$62.16 | \$70.22 | \$87.00 | \$98.20 | \$75.00 | \$95.22 | \$115.14 | \$133.38 | \$169.87 | \$193.74 | \$133.38 | \$174.85 | \$210.67 | \$246.52 | \$318.08 | \$363.79 | 45 | | | |
| 46 | \$40.63 | \$52.97 | \$63.48 | \$71.86 | \$88.97 | \$100.50 | \$78.78 | \$99.98 | \$120.38 | \$138.50 | \$174.16 | \$198.67 | \$135.53 | \$177.62 | \$213.96 | \$250.48 | \$323.36 | \$369.89 | 46 | | | |
| 47 | \$41.28 | \$54.11 | \$64.97 | \$73.54 | \$91.12 | \$102.95 | \$82.73 | \$105.11 | \$125.83 | \$143.91 | \$178.61 | \$203.79 | \$137.65 | \$180.41 | \$217.44 | \$254.60 | \$328.77 | \$375.96 | 47 | | | |
| 48 | \$42.11 | \$55.09 | \$66.28 | \$75.00 | \$93.27 | \$105.44 | \$87.00 | \$110.52 | \$131.57 | \$149.51 | \$183.22 | \$209.04 | \$139.79 | \$183.22 | \$220.89 | \$258.71 | \$334.19 | \$382.22 | 48 | | | |
| 49 | \$42.76 | \$56.25 | \$67.60 | \$76.66 | \$95.38 | \$107.71 | \$91.44 | \$116.11 | \$137.48 | \$155.25 | \$187.83 | \$214.48 | \$141.94 | \$186.19 | \$224.35 | \$262.98 | \$339.79 | \$388.64 | 49 | | | |
| 50 | \$43.44 | \$57.23 | \$69.08 | \$78.29 | \$97.37 | \$110.21 | \$96.05 | \$122.03 | \$143.74 | \$161.33 | \$192.60 | \$220.07 | \$144.08 | \$189.15 | \$227.94 | \$267.26 | \$345.37 | \$395.05 | 50 | | | |
| 51 | \$44.25 | \$58.22 | \$70.40 | \$79.94 | \$99.50 | \$112.50 | \$101.00 | \$128.27 | \$150.33 | \$167.60 | \$197.54 | \$225.81 | \$146.39 | \$192.12 | \$231.56 | \$271.54 | \$351.13 | \$401.63 | 51 | | | |
| 52 | \$44.90 | \$59.37 | \$71.70 | \$81.58 | \$101.64 | \$114.96 | \$106.08 | \$134.87 | \$157.06 | \$174.00 | \$202.62 | \$231.73 | \$148.68 | \$195.20 | \$235.19 | \$275.98 | \$356.90 | \$408.35 | 52 | | | |
| 53 | \$45.56 | \$60.37 | \$73.18 | \$83.05 | \$103.61 | \$117.44 | \$111.51 | \$141.78 | \$164.14 | \$180.75 | \$207.72 | \$237.66 | \$151.00 | \$198.34 | \$238.98 | \$280.42 | \$362.80 | \$415.12 | 53 | | | |
| 54 | \$46.37 | \$61.50 | \$74.50 | \$84.71 | \$105.75 | \$119.74 | \$117.10 | \$149.00 | \$171.56 | \$187.83 | \$212.99 | \$243.73 | \$153.29 | \$201.47 | \$242.76 | \$285.02 | \$368.90 | \$422.03 | 54 | | | |
| 55 | \$47.04 | \$62.51 | \$75.82 | \$86.36 | \$107.89 | \$122.20 | \$123.02 | \$156.41 | \$179.28 | \$195.04 | \$218.57 | \$250.15 | \$155.75 | \$204.60 | \$246.86 | \$289.63 | \$374.83 | \$429.08 | 55 | | | |
| 56 | \$51.65 | \$67.95 | \$81.75 | \$93.27 | \$116.92 | \$132.56 | \$129.11 | \$164.14 | \$187.99 | \$204.45 | \$232.07 | \$265.62 | \$162.15 | \$213.47 | \$257.88 | \$303.12 | \$392.91 | \$450.14 | 56 | | | |
| 57 | \$56.10 | \$73.18 | \$87.65 | \$100.16 | \$125.98 | \$143.10 | \$135.53 | \$172.21 | \$197.20 | \$214.30 | \$246.37 | \$282.06 | \$168.91 | \$222.68 | \$269.39 | \$317.10 | \$411.81 | \$472.19 | 57 | | | |
| 58 | \$60.69 | \$78.63 | \$93.58 | \$107.23 | \$135.03 | \$153.44 | \$142.27 | \$180.75 | \$206.90 | \$224.66 | \$261.50 | \$299.49 | \$175.97 | \$232.40 | \$281.56 | \$331.75 | \$431.73 | \$495.21 | 58 | | | |
| 59 | \$65.30 | \$83.86 | \$99.50 | \$114.14 | \$144.23 | \$163.98 | \$149.33 | \$189.63 | \$216.93 | \$235.51 | \$277.64 | \$317.90 | \$183.22 | \$242.43 | \$294.24 | \$347.01 | \$452.61 | \$519.37 | 59 | | | |
| 60 | \$69.73 | \$89.32 | \$105.44 | \$121.04 | \$153.29 | \$174.33 | \$156.73 | \$199.00 | \$227.46 | \$246.86 | \$294.72 | \$337.48 | \$190.78 | \$252.97 | \$307.38 | \$363.13 | \$474.47 | \$544.87 | 60 | | | |
| 61 | \$74.34 | \$94.57 | \$111.33 | \$128.12 | \$162.34 | \$184.87 | \$164.46 | \$208.87 | \$236.63 | \$258.89 | \$312.82 | \$356.37 | \$198.67 | \$263.97 | \$322.21 | \$379.91 | \$497.34 | \$571.51 | 61 | | | |
| 62 | \$78.94 | \$99.08 | \$117.27 | \$135.03 | \$171.37 | \$195.20 | \$172.85 | \$219.24 | \$250.32 | \$271.64 | \$331.56 | \$380.42 | \$207.05 | \$275.64 | \$335.64 | \$397.69 | \$521.37 | \$599.48 | 62 | | | |
| 63 | \$87.16 | \$110.52 | \$129.76 | \$149.51 | \$189.79 | \$216.27 | \$182.55 | \$231.40 | \$264.12 | \$286.51 | \$357.23 | \$409.53 | \$222.02 | \$295.23 | \$359.19 | \$424.31 | \$554.58 | \$636.97 | 63 | | | |
| 64 | \$95.38 | \$121.04 | \$142.27 | \$163.82 | \$208.23 | \$237.16 | \$192.75 | \$244.21 | \$278.76 | \$302.29 | \$384.86 | \$440.78 | \$238.16 | \$316.10 | \$384.19 | \$452.77 | \$589.94 | \$676.78 | 64 | | | |
| 65 | \$103.79 | \$131.57 | \$154.77 | \$178.27 | \$226.47 | \$258.21 | \$203.62 | \$257.88 | \$294.24 | \$318.91 | \$414.62 | \$474.47 | \$255.42 | \$338.46 | \$410.84 | \$483.03 | \$627.45 | \$719.05 | 65 | | | |
| 66 | \$112.00 | \$142.27 | \$167.27 | \$192.60 | \$244.89 | \$279.11 | \$214.96 | \$272.20 | \$310.51 | \$336.50 | \$446.70 | \$510.66 | \$273.99 | \$362.48 | \$439.46 | \$515.44 | \$667.40 | \$763.95 | 66 | | | |
| 67 | \$120.23 | \$152.79 | \$179.77 | \$207.05 | \$263.31 | \$300.16 | \$226.97 | \$287.50 | \$327.78 | \$354.90 | \$480.90 | \$549.48 | \$293.90 | \$387.96 | \$470.04 | \$549.98 | \$709.68 | \$811.46 | 67 | | | |
| 68 | \$136.65 | \$173.84 | \$204.93 | \$235.51 | \$298.67 | \$340.11 | \$244.56 | \$312.49 | \$360.50 | \$394.89 | \$527.10 | \$601.45 | \$320.39 | \$423.65 | \$513.96 | \$598.98 | \$768.87 | \$877.42 | 68 | | | |
| 69 | \$152.94 | \$195.04 | \$230.10 | \$264.12 | \$334.19 | \$380.23 | \$263.49 | \$339.64 | \$396.53 | \$439.46 | \$577.76 | \$658.20 | \$349.33 | \$462.66 | \$561.99 | \$652.44 | \$833.03 | \$948.81 | 69 | | | |
| 70 | \$169.25 | \$216.12 | \$255.26 | \$292.58 | \$369.56 | \$420.21 | \$283.87 | \$369.24 | \$436.17 | \$488.95 | \$633.36 | \$720.36 | \$380.91 | \$505.25 | \$614.44 | \$710.64 | \$902.42 | \$1,025.95 | 70 | | | |
| 71 | \$185.68 | \$237.31 | \$280.42 | \$321.04 | \$404.91 | \$460.17 | \$305.90 | \$401.30 | \$479.74 | \$544.04 | \$694.21 | \$788.46 | \$415.27 | \$551.77 | \$671.84 | \$773.96 | \$977.58 | \$1,109.33 | 71 | | | |
| 72 | \$201.96 | \$258.37 | \$305.56 | \$349.66 | \$440.28 | \$500.14 | \$329.41 | \$436.17 | \$527.77 | \$605.40 | \$761.13 | \$862.80 | \$452.93 | \$602.93 | \$734.51 | \$843.04 | \$1,059.00 | \$1,199.62 | 72 | | | |
| 73 | \$231.23 | \$297.52 | \$353.10 | \$402.79 | \$504.74 | \$572.50 | \$364.96 | \$485.00 | \$588.45 | \$673.17 | \$843.22 | \$954.40 | \$497.34 | \$664.43 | \$811.46 | \$928.74 | \$1,161.96 | \$1,314.25 | 73 | | | |
| 74 | \$260.68 | \$336.67 | \$400.62 | \$455.73 | \$569.37 | \$644.71 | \$404.26 | \$539.44 | \$656.06 | \$748.48 | \$934.16 | \$1,055.71 | \$546.03 | \$732.37 | \$896.50 | \$1,023.14 | \$1,274.93 | \$1,439.90 | 74 | | | |
| 75 | \$289.95 | \$375.80 | \$448.34 | \$508.85 | \$633.84 | \$717.06 | \$447.84 | \$599.96 | \$731.56 | \$832.35 | \$1,034.81 | \$1,167.88 | \$599.48 | \$807.18 | \$990.41 | \$1,127.08 | \$1,398.95 | \$1,577.57 | 75 | | | |
| 76 | \$319.40 | \$414.94 | \$495.88 | \$561.99 | \$698.32 | \$789.27 | \$496.05 | \$667.23 | \$815.57 | \$925.62 | \$1,146.32 | \$1,291.87 | \$658.20 | \$889.59 | \$1,094.18 | \$1,241.56 | \$1,534.96 | \$1,728.36 | 76 | | | |
| 77 | \$348.69 | \$454.08 | \$543.39 | \$615.11 | \$762.78 | \$861.64 | \$549.32 | \$741.90 | \$909.50 | \$1,029.38 | \$1,269.84 | \$1,429.37 | \$723.00 | \$980.38 | \$1,208.99 | \$1,367.70 | \$1,683.97 | \$1,893.31 | 77 | | | |
| 78 | \$375.80 | \$490.12 | \$587.81 | \$664.94 | \$823.49 | \$929.07 | \$584.01 | \$790.59 | \$970.85 | \$1,098.31 | \$1,352.90 | \$1,520.83 | \$763.29 | \$1,037.28 | \$1,281.18 | \$1,448.45 | \$1,780.50 | \$1,999.24 | 78 | | | |
| 79 | \$402.94 | \$526.30 | \$632.21 | \$714.77 | \$884.17 | \$996.48 | \$620.85 | \$842.56 | \$1,036.45 | \$1,171.83 | \$1,441.39 | \$1,618.18 | \$805.88 | \$1,097.48 | \$1,357.66 | \$1,533.96 | \$1,882.64 | \$2,111.08 | 79 | | | |
| 80 | \$430.08 | \$562.49 | \$676.62 | \$764.61 | \$944.69 | \$1,063.93 | \$660.00 | \$897.97 | \$1,106.53 | \$1,250.27 | \$1,535.61 | \$1,721.80 | \$850.77 | \$1,161.12 | \$1,438.76 | \$1,624.58</ | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|---------|---------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 60 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$3.84 | \$4.72 | \$5.42 | \$6.05 | \$7.34 | \$8.23 | \$5.84 | \$7.26 | \$8.48 | \$9.63 | \$12.00 | \$13.62 | \$11.34 | \$14.29 | \$16.84 | \$19.40 | \$24.68 | \$28.03 | 25 |
| 26 | \$3.86 | \$4.74 | \$5.47 | \$6.08 | \$7.41 | \$8.31 | \$5.94 | \$7.39 | \$8.61 | \$9.78 | \$12.20 | \$13.86 | \$11.47 | \$14.47 | \$17.06 | \$19.65 | \$25.01 | \$28.39 | 26 |
| 27 | \$3.88 | \$4.76 | \$5.52 | \$6.13 | \$7.46 | \$8.36 | \$6.05 | \$7.49 | \$8.75 | \$9.93 | \$12.42 | \$14.10 | \$11.62 | \$14.63 | \$17.28 | \$19.89 | \$25.31 | \$28.74 | 27 |
| 28 | \$3.91 | \$4.80 | \$5.54 | \$6.17 | \$7.50 | \$8.44 | \$6.13 | \$7.61 | \$8.90 | \$10.11 | \$12.62 | \$14.34 | \$11.75 | \$14.80 | \$17.47 | \$20.13 | \$25.62 | \$29.11 | 28 |
| 29 | \$3.92 | \$4.83 | \$5.59 | \$6.22 | \$7.58 | \$8.49 | \$6.22 | \$7.73 | \$9.04 | \$10.27 | \$12.84 | \$14.61 | \$11.88 | \$14.99 | \$17.69 | \$20.36 | \$25.96 | \$29.49 | 29 |
| 30 | \$3.96 | \$4.86 | \$5.64 | \$6.26 | \$7.62 | \$8.57 | \$6.30 | \$7.85 | \$9.19 | \$10.43 | \$13.08 | \$14.86 | \$12.01 | \$15.17 | \$17.89 | \$20.60 | \$26.27 | \$29.84 | 30 |
| 31 | \$3.97 | \$4.88 | \$5.67 | \$6.30 | \$7.70 | \$8.62 | \$6.40 | \$7.98 | \$9.33 | \$10.60 | \$13.29 | \$15.14 | \$12.14 | \$15.35 | \$18.12 | \$20.88 | \$26.62 | \$30.24 | 31 |
| 32 | \$4.00 | \$4.92 | \$5.70 | \$6.36 | \$7.74 | \$8.69 | \$6.51 | \$8.11 | \$9.47 | \$10.78 | \$13.52 | \$15.39 | \$12.30 | \$15.52 | \$18.32 | \$21.13 | \$26.95 | \$30.64 | 32 |
| 33 | \$4.02 | \$4.95 | \$5.73 | \$6.39 | \$7.81 | \$8.76 | \$6.61 | \$8.24 | \$9.64 | \$11.08 | \$13.76 | \$15.65 | \$12.45 | \$15.70 | \$18.55 | \$21.38 | \$27.30 | \$31.01 | 33 |
| 34 | \$4.03 | \$4.97 | \$5.79 | \$6.44 | \$7.87 | \$8.83 | \$6.73 | \$8.37 | \$9.78 | \$11.14 | \$13.99 | \$15.94 | \$12.60 | \$15.90 | \$18.78 | \$21.65 | \$27.63 | \$31.43 | 34 |
| 35 | \$4.06 | \$5.01 | \$5.82 | \$6.49 | \$7.93 | \$8.92 | \$6.82 | \$8.50 | \$9.95 | \$11.34 | \$14.25 | \$16.21 | \$12.74 | \$16.08 | \$18.98 | \$21.91 | \$27.98 | \$31.83 | 35 |
| 36 | \$4.10 | \$5.06 | \$5.91 | \$6.57 | \$8.02 | \$9.04 | \$6.96 | \$8.67 | \$10.14 | \$11.58 | \$14.54 | \$16.56 | \$12.90 | \$16.28 | \$19.23 | \$22.22 | \$28.35 | \$32.31 | 36 |
| 37 | \$4.14 | \$5.12 | \$5.96 | \$6.66 | \$8.15 | \$9.17 | \$7.10 | \$8.83 | \$10.37 | \$11.81 | \$14.86 | \$16.92 | \$13.09 | \$16.50 | \$19.49 | \$22.52 | \$28.77 | \$32.77 | 37 |
| 38 | \$4.18 | \$5.18 | \$6.06 | \$6.75 | \$8.25 | \$9.28 | \$7.23 | \$9.03 | \$10.56 | \$12.06 | \$15.17 | \$17.28 | \$13.27 | \$16.73 | \$19.76 | \$22.84 | \$29.16 | \$33.22 | 38 |
| 39 | \$4.21 | \$5.24 | \$6.13 | \$6.82 | \$8.37 | \$9.42 | \$7.35 | \$9.20 | \$10.77 | \$12.32 | \$15.49 | \$17.63 | \$13.43 | \$16.95 | \$20.01 | \$23.14 | \$29.60 | \$33.70 | 39 |
| 40 | \$4.27 | \$5.31 | \$6.20 | \$6.91 | \$8.48 | \$9.54 | \$7.49 | \$9.36 | \$11.00 | \$12.56 | \$15.82 | \$18.02 | \$13.62 | \$17.17 | \$20.30 | \$23.46 | \$30.01 | \$34.17 | 40 |
| 41 | \$4.30 | \$5.37 | \$6.27 | \$7.01 | \$8.60 | \$9.67 | \$7.62 | \$9.56 | \$11.22 | \$12.82 | \$16.17 | \$18.40 | \$13.81 | \$17.41 | \$20.56 | \$23.80 | \$30.42 | \$34.67 | 41 |
| 42 | \$4.33 | \$5.42 | \$6.36 | \$7.10 | \$8.69 | \$9.79 | \$7.77 | \$9.75 | \$11.45 | \$13.09 | \$16.50 | \$18.79 | \$13.98 | \$17.63 | \$20.85 | \$24.11 | \$30.86 | \$35.17 | 42 |
| 43 | \$4.37 | \$5.47 | \$6.41 | \$7.17 | \$8.82 | \$9.92 | \$7.93 | \$9.93 | \$11.66 | \$13.35 | \$16.84 | \$19.20 | \$14.17 | \$17.88 | \$21.13 | \$24.45 | \$31.28 | \$35.66 | 43 |
| 44 | \$4.43 | \$5.53 | \$6.50 | \$7.26 | \$8.93 | \$10.05 | \$8.07 | \$10.13 | \$11.90 | \$13.62 | \$17.20 | \$19.60 | \$14.36 | \$18.13 | \$21.41 | \$24.78 | \$31.72 | \$36.17 | 44 |
| 45 | \$4.47 | \$5.59 | \$6.57 | \$7.34 | \$9.05 | \$10.16 | \$8.23 | \$10.32 | \$12.14 | \$13.90 | \$17.57 | \$19.99 | \$14.56 | \$18.37 | \$21.70 | \$25.15 | \$32.19 | \$36.69 | 45 |
| 46 | \$4.55 | \$5.70 | \$6.72 | \$7.50 | \$9.24 | \$10.43 | \$8.58 | \$10.77 | \$12.62 | \$14.36 | \$18.02 | \$20.49 | \$14.77 | \$18.67 | \$22.04 | \$25.53 | \$32.74 | \$37.29 | 46 |
| 47 | \$4.62 | \$5.82 | \$6.86 | \$7.70 | \$9.47 | \$10.68 | \$8.95 | \$11.23 | \$13.11 | \$14.85 | \$18.47 | \$21.02 | \$15.02 | \$18.96 | \$22.40 | \$25.96 | \$33.25 | \$37.94 | 47 |
| 48 | \$4.72 | \$5.93 | \$7.01 | \$7.85 | \$9.69 | \$10.92 | \$9.34 | \$11.73 | \$13.62 | \$15.33 | \$18.95 | \$21.56 | \$15.26 | \$19.25 | \$22.76 | \$26.37 | \$33.80 | \$38.57 | 48 |
| 49 | \$4.79 | \$6.06 | \$7.15 | \$8.01 | \$9.91 | \$11.18 | \$9.75 | \$12.21 | \$14.16 | \$15.84 | \$19.46 | \$22.10 | \$15.49 | \$19.56 | \$23.12 | \$26.81 | \$34.38 | \$39.19 | 49 |
| 50 | \$4.86 | \$6.17 | \$7.28 | \$8.21 | \$10.12 | \$11.42 | \$10.16 | \$12.74 | \$14.72 | \$16.36 | \$19.93 | \$22.66 | \$15.73 | \$19.87 | \$23.50 | \$27.24 | \$34.95 | \$39.85 | 50 |
| 51 | \$4.95 | \$6.27 | \$7.45 | \$8.36 | \$10.33 | \$11.66 | \$10.62 | \$13.29 | \$15.28 | \$16.90 | \$20.44 | \$23.25 | \$15.98 | \$20.20 | \$23.86 | \$27.68 | \$35.50 | \$40.52 | 51 |
| 52 | \$5.03 | \$6.39 | \$7.59 | \$8.51 | \$10.56 | \$11.92 | \$11.09 | \$13.86 | \$15.87 | \$17.46 | \$20.97 | \$23.85 | \$16.24 | \$20.49 | \$24.24 | \$28.14 | \$36.09 | \$41.21 | 52 |
| 53 | \$5.10 | \$6.51 | \$7.73 | \$8.69 | \$10.77 | \$12.18 | \$11.56 | \$14.47 | \$16.48 | \$18.04 | \$21.51 | \$24.46 | \$16.49 | \$20.83 | \$24.64 | \$28.59 | \$36.69 | \$41.88 | 53 |
| 54 | \$5.18 | \$6.61 | \$7.87 | \$8.88 | \$11.00 | \$12.42 | \$12.07 | \$15.07 | \$17.11 | \$18.63 | \$22.04 | \$25.08 | \$16.74 | \$21.15 | \$25.04 | \$29.05 | \$37.29 | \$42.58 | 54 |
| 55 | \$5.25 | \$6.74 | \$8.01 | \$9.04 | \$11.21 | \$12.67 | \$12.61 | \$15.72 | \$17.78 | \$19.24 | \$22.62 | \$25.76 | \$17.02 | \$21.51 | \$25.43 | \$29.51 | \$37.92 | \$43.30 | 55 |
| 56 | \$5.78 | \$7.30 | \$8.64 | \$9.77 | \$12.17 | \$13.76 | \$13.22 | \$16.48 | \$18.63 | \$20.16 | \$23.98 | \$27.35 | \$17.71 | \$22.45 | \$26.57 | \$30.88 | \$39.77 | \$45.40 | 56 |
| 57 | \$6.28 | \$7.88 | \$9.26 | \$10.48 | \$13.10 | \$14.84 | \$13.86 | \$17.29 | \$19.53 | \$21.12 | \$25.44 | \$29.02 | \$18.44 | \$23.42 | \$27.74 | \$32.32 | \$41.66 | \$47.63 | 57 |
| 58 | \$6.80 | \$8.47 | \$9.89 | \$11.22 | \$14.04 | \$15.93 | \$14.53 | \$18.13 | \$20.46 | \$22.10 | \$26.98 | \$30.82 | \$19.21 | \$24.43 | \$29.00 | \$33.80 | \$43.66 | \$49.94 | 58 |
| 59 | \$7.29 | \$9.04 | \$10.53 | \$11.94 | \$14.99 | \$17.01 | \$15.22 | \$19.00 | \$21.44 | \$23.18 | \$28.63 | \$32.70 | \$19.99 | \$25.49 | \$30.28 | \$35.35 | \$45.76 | \$52.38 | 59 |
| 60 | \$7.81 | \$9.63 | \$11.14 | \$12.67 | \$15.94 | \$18.10 | \$15.97 | \$19.92 | \$22.49 | \$24.27 | \$30.37 | \$34.71 | \$20.83 | \$26.60 | \$31.65 | \$37.00 | \$47.96 | \$54.95 | 60 |
| 61 | \$8.32 | \$10.18 | \$11.77 | \$13.40 | \$16.86 | \$19.16 | \$16.74 | \$20.89 | \$23.56 | \$25.43 | \$32.22 | \$36.83 | \$21.69 | \$27.74 | \$33.06 | \$38.72 | \$50.28 | \$57.63 | 61 |
| 62 | \$8.82 | \$10.75 | \$12.41 | \$14.12 | \$17.82 | \$20.25 | \$17.58 | \$21.89 | \$24.72 | \$26.65 | \$34.21 | \$39.13 | \$22.61 | \$28.95 | \$34.56 | \$40.51 | \$52.70 | \$60.41 | 62 |
| 63 | \$9.75 | \$11.90 | \$13.70 | \$15.62 | \$19.72 | \$22.43 | \$18.55 | \$23.10 | \$26.08 | \$28.75 | \$36.82 | \$42.11 | \$24.23 | \$31.01 | \$36.97 | \$43.21 | \$56.05 | \$64.17 | 63 |
| 64 | \$10.68 | \$13.05 | \$15.03 | \$17.14 | \$21.64 | \$24.60 | \$19.58 | \$24.37 | \$27.50 | \$31.01 | \$39.67 | \$45.30 | \$26.00 | \$33.20 | \$39.52 | \$46.12 | \$59.61 | \$68.17 | 64 |
| 65 | \$11.62 | \$14.18 | \$16.35 | \$18.66 | \$23.54 | \$26.77 | \$20.67 | \$25.72 | \$29.01 | \$33.47 | \$42.74 | \$48.75 | \$27.90 | \$35.57 | \$42.26 | \$49.19 | \$63.39 | \$72.42 | 65 |
| 66 | \$12.54 | \$15.32 | \$17.68 | \$20.16 | \$25.45 | \$28.94 | \$21.80 | \$27.12 | \$30.58 | \$36.07 | \$46.01 | \$52.47 | \$29.92 | \$38.08 | \$45.20 | \$52.49 | \$67.42 | \$76.92 | 66 |
| 67 | \$13.44 | \$16.43 | \$18.98 | \$21.66 | \$27.37 | \$31.12 | \$23.00 | \$28.60 | \$32.26 | \$38.89 | \$49.58 | \$56.47 | \$32.08 | \$40.77 | \$48.37 | \$56.01 | \$71.68 | \$81.74 | 67 |
| 68 | \$15.29 | \$18.73 | \$21.65 | \$24.64 | \$31.04 | \$35.26 | \$25.31 | \$31.58 | \$35.94 | \$42.83 | \$54.33 | \$61.81 | \$34.97 | \$44.52 | \$52.87 | \$60.97 | \$77.64 | \$88.35 | 68 |
| 69 | \$17.09 | \$21.01 | \$24.30 | \$27.61 | \$34.72 | \$39.42 | \$27.85 | \$34.88 | \$40.07 | \$47.16 | \$59.55 | \$67.63 | \$38.13 | \$48.61 | \$57.81 | \$66.40 | \$84.12 | \$95.51 | 69 |
| 70 | \$18.94 | \$23.27 | \$26.95 | \$30.59 | \$38.42 | \$43.56 | \$30.64 | \$38.51 | \$44.68 | \$51.92 | \$65.26 | \$74.02 | \$41.57 | \$53.08 | \$63.20 | \$72.30 | \$91.12 | \$103.28 | 70 |
| 71 | \$20.77 | \$25.55 | \$29.62 | \$33.61 | \$42.10 | \$47.71 | \$33.70 | \$42.50 | \$48.81 | \$57.16 | \$71.53 | \$80.99 | \$45.32 | \$57.96 | \$69.09 | \$78.74 | \$98.70 | \$111.67 | 71 |
| 72 | \$22.59 | \$27.84 | \$32.27 | \$36.58 | \$45.76 | \$51.87 | \$37.09 | \$46.95 | \$55.52 | \$62.92 | \$78.40 | \$88.62 | \$49.39 | \$63.28 | \$75.52 | \$85.76 | \$106.89 | \$120.73 | 72 |
| 73 | \$25.87 | \$32.05 | \$37.29 | \$42.13 | \$52.47 | \$59.33 | \$41.11 | \$52.23 | \$61.91 | \$69.97 | \$86.85 | \$98.03 | \$54.22 | \$69.73 | \$83.44 | \$94.45 | \$117.26 | \$132.25 | 73 |
| 74 | \$29.15 | \$36.26 | \$42.33 | \$47.67 | \$59.16 | \$66.86 | \$45.56 | \$58.09 | \$69.01 | \$77.81 | \$96.21 | \$108.45 | \$59.55 | \$76.84 | \$92.17 | \$104.03 | \$128.65 | \$144.86 | 74 |
| 75 | \$32.44 | \$40.48 | \$47.36 | \$53.23 | \$65.86 | \$74.34 | \$50.49 | \$64.61 | \$76.96 | \$86.53 | \$106.57 | \$119.98 | \$65.38 | \$84.67 | \$101.79 | \$114.59 | \$141.12 | \$158.70 | 75 |
| 76 | \$35.73 | \$44.68 | \$52.38 | \$58.80 | \$72.57 | \$81.83 | \$55.97 | \$71.86 | \$85.82 | \$96.23 | \$118.07 | \$132.72 | \$71.79 | \$93.31 | \$112.44 | \$126.21 | \$154.80 | \$173.83 | 76 |
| 77 | \$39.00 | \$48.88 | \$57.40 | \$64.34 | \$79.27 | \$89.34 | \$62.00 | \$79.95 | \$95.70 | \$107.00 | \$130.80 | \$146.78 | \$78.80 | \$102.83 | \$124.22 | \$139.04 | \$169.84 | \$190.41 | 77 |
| 78 | \$42.02 | \$52.78 | \$62.10 | \$69.56 | \$85.57 | \$96.33 | \$65.96 | \$85.21 | \$102.16 | \$114.15 | \$139.34 | \$156.16 | \$83.17 | \$108.78 | \$131.60 | \$147.21 | \$179.55 | \$201.00 | 78 |
| 79 | \$45.08 | \$56.71 | \$66.78 | \$74.77 | \$91.87 | \$103.32 | \$70.16 | \$90.84 | \$109.05 | \$121.79 | \$148.42 | \$166.12 | \$87.80 | \$115.07 | \$139.43 | \$155.87 | \$189.83 | \$212.20 | 79 |
| 80 | \$48.08 | \$60.58 | \$71.48 | \$79.99 | \$98.18 | \$110.30 | \$74.62 | \$96.82 | \$116.42 | \$129.92 | \$158.10 | \$176.73 | \$92.68 | \$121.73 | \$147.73 | \$165.04 | \$200.66 | \$224.00 | 80 |
| 81 | \$51.11 | \$64.48 | \$76.14 | \$85.20 | \$104.46 | \$117.28 | \$79.38 | \$103.20 | \$124.29 | \$138.59 | \$168.42 | \$188.00 | \$97.81 | \$128.77 | \$156.52 | \$174.72 | \$212.14 | \$236.47 | 81 |
| 82 | \$54.16 | \$68.37 | \$80.85 | \$90.42 | \$110.79 | \$124.28 | \$84.46 | \$109.99 | \$132.70 | \$147.88 | \$179.39 | \$200.00 | \$103.25 | \$136.22 | \$165.81 | \$185.01 | \$224.25 | \$249.65 | 82 |
| 83 | \$58.12 | \$73.54 | \$87.09 | \$97.38 | \$119.27 | \$133.67 | \$89.83 | \$117.19 | \$141.53 | \$157.66 | \$191.09 | \$212.88 | \$109.24 | \$144.33 | \$175.91 | \$196.21 | \$237.63 | \$264.31 | 83 |
| 84 | \$62.11 | \$78.67 | \$93.31 | \$104.37 | \$127.73 | \$143.04 | \$95.56 | \$124.83 | \$150.95 | \$168.11 | \$203.57 | \$226.59 | \$115.57 | \$152.92 | \$186.60 | \$208.08 | \$251.79 | \$279.83 | 84 |
| 85 | \$66.09 | \$83.63 | \$99.56 | \$111.32 | \$136.20 | \$152.46 | \$101.64 | \$132.98 | \$161.01 | \$179.25 | \$216.85 | \$241.19 | \$122.28 | \$162.02 | \$197.96 | | | | |

Certificate Form GLTCAAP-06-FC

| | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | | |
|-----------|-----|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----|
| | | Comprehensive - 60 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| Issue Age | Age | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | | |
| | | 2 Year | 3 Year | 4 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | | 7 Year | Lifetime | |
| 25 | | \$11.32 | \$13.84 | \$15.95 | \$17.74 | \$21.58 | \$24.18 | \$17.20 | \$21.33 | \$24.92 | \$28.26 | \$35.26 | \$40.04 | \$33.32 | \$42.00 | \$49.53 | \$57.07 | \$72.58 | \$82.38 | 25 |
| 26 | | \$11.34 | \$13.94 | \$16.08 | \$17.88 | \$21.77 | \$24.41 | \$17.47 | \$21.68 | \$25.31 | \$28.74 | \$35.88 | \$40.73 | \$33.73 | \$42.48 | \$50.14 | \$57.78 | \$73.48 | \$83.45 | 26 |
| 27 | | \$11.37 | \$14.03 | \$16.21 | \$18.01 | \$21.90 | \$24.56 | \$17.74 | \$22.03 | \$25.73 | \$29.23 | \$36.49 | \$41.43 | \$34.11 | \$43.02 | \$50.77 | \$58.48 | \$74.43 | \$84.48 | 27 |
| 28 | | \$11.47 | \$14.11 | \$16.29 | \$18.14 | \$22.07 | \$24.78 | \$18.01 | \$22.37 | \$26.10 | \$29.68 | \$37.10 | \$42.17 | \$34.52 | \$43.53 | \$51.38 | \$59.17 | \$75.34 | \$85.59 | 28 |
| 29 | | \$11.51 | \$14.19 | \$16.42 | \$18.27 | \$22.25 | \$24.96 | \$18.27 | \$22.74 | \$26.54 | \$30.20 | \$37.75 | \$42.92 | \$34.91 | \$44.07 | \$52.00 | \$59.87 | \$76.27 | \$86.67 | 29 |
| 30 | | \$11.62 | \$14.27 | \$16.56 | \$18.40 | \$22.43 | \$25.19 | \$18.52 | \$23.08 | \$26.97 | \$30.66 | \$38.42 | \$43.66 | \$35.31 | \$44.57 | \$52.60 | \$60.62 | \$77.28 | \$87.77 | 30 |
| 31 | | \$11.65 | \$14.36 | \$16.65 | \$18.52 | \$22.61 | \$25.36 | \$18.83 | \$23.43 | \$27.41 | \$31.17 | \$39.06 | \$44.44 | \$35.71 | \$45.11 | \$53.22 | \$61.36 | \$78.23 | \$88.91 | 31 |
| 32 | | \$11.75 | \$14.47 | \$16.79 | \$18.66 | \$22.77 | \$25.58 | \$19.14 | \$23.83 | \$27.86 | \$31.71 | \$39.72 | \$45.24 | \$36.15 | \$45.63 | \$53.88 | \$62.11 | \$79.23 | \$90.06 | 32 |
| 33 | | \$11.78 | \$14.54 | \$16.86 | \$18.79 | \$22.97 | \$25.76 | \$19.46 | \$24.22 | \$28.29 | \$32.23 | \$40.43 | \$46.02 | \$36.58 | \$46.18 | \$54.54 | \$62.84 | \$80.25 | \$91.19 | 33 |
| 34 | | \$11.83 | \$14.63 | \$17.01 | \$18.92 | \$23.12 | \$25.97 | \$19.76 | \$24.61 | \$28.74 | \$32.77 | \$41.13 | \$46.83 | \$37.00 | \$46.73 | \$55.17 | \$63.64 | \$81.24 | \$92.36 | 34 |
| 35 | | \$11.92 | \$14.73 | \$17.14 | \$19.06 | \$23.30 | \$26.18 | \$20.08 | \$25.03 | \$29.26 | \$33.32 | \$41.98 | \$47.66 | \$37.46 | \$47.26 | \$55.80 | \$64.45 | \$82.25 | \$93.60 | 35 |
| 36 | | \$12.06 | \$14.89 | \$17.34 | \$19.33 | \$23.62 | \$26.54 | \$20.45 | \$25.49 | \$29.81 | \$34.01 | \$42.75 | \$48.65 | \$37.94 | \$47.86 | \$56.55 | \$65.31 | \$83.40 | \$94.95 | 36 |
| 37 | | \$12.12 | \$15.05 | \$17.57 | \$19.58 | \$23.96 | \$26.94 | \$20.85 | \$25.97 | \$30.44 | \$34.72 | \$43.66 | \$49.72 | \$38.46 | \$48.53 | \$57.30 | \$66.22 | \$84.58 | \$96.32 | 37 |
| 38 | | \$12.25 | \$15.25 | \$17.78 | \$19.84 | \$24.27 | \$27.30 | \$21.25 | \$26.51 | \$31.04 | \$35.43 | \$44.57 | \$50.77 | \$38.98 | \$49.19 | \$58.08 | \$67.14 | \$85.77 | \$97.67 | 38 |
| 39 | | \$12.41 | \$15.43 | \$18.01 | \$20.08 | \$24.61 | \$27.68 | \$21.64 | \$27.02 | \$31.68 | \$36.17 | \$45.56 | \$51.87 | \$39.51 | \$49.85 | \$58.87 | \$68.08 | \$86.99 | \$99.08 | 39 |
| 40 | | \$12.54 | \$15.60 | \$18.23 | \$20.32 | \$24.92 | \$28.04 | \$22.03 | \$27.54 | \$32.33 | \$36.92 | \$46.50 | \$52.94 | \$40.04 | \$50.50 | \$59.64 | \$68.98 | \$88.20 | \$100.46 | 40 |
| 41 | | \$12.62 | \$15.75 | \$18.44 | \$20.58 | \$25.28 | \$28.42 | \$22.43 | \$28.08 | \$32.99 | \$37.66 | \$47.53 | \$54.09 | \$40.55 | \$51.16 | \$60.45 | \$69.95 | \$89.42 | \$101.92 | 41 |
| 42 | | \$12.75 | \$15.95 | \$18.66 | \$20.85 | \$25.58 | \$28.79 | \$22.88 | \$28.66 | \$33.64 | \$38.46 | \$48.53 | \$55.24 | \$41.09 | \$51.87 | \$61.26 | \$70.92 | \$90.72 | \$103.36 | 42 |
| 43 | | \$12.86 | \$16.08 | \$18.88 | \$21.12 | \$25.92 | \$29.16 | \$23.30 | \$29.23 | \$34.29 | \$39.24 | \$49.53 | \$56.42 | \$41.66 | \$52.56 | \$62.11 | \$71.89 | \$91.97 | \$104.85 | 43 |
| 44 | | \$12.99 | \$16.25 | \$19.10 | \$21.33 | \$26.24 | \$29.57 | \$23.73 | \$29.78 | \$34.99 | \$40.04 | \$50.60 | \$57.60 | \$42.22 | \$53.26 | \$62.94 | \$72.88 | \$93.29 | \$106.34 | 44 |
| 45 | | \$13.15 | \$16.42 | \$19.33 | \$21.58 | \$26.60 | \$29.92 | \$24.18 | \$30.35 | \$35.71 | \$40.87 | \$51.63 | \$58.78 | \$42.79 | \$54.01 | \$63.81 | \$73.90 | \$94.60 | \$107.88 | 45 |
| 46 | | \$13.38 | \$16.79 | \$19.71 | \$22.07 | \$27.21 | \$30.66 | \$25.21 | \$31.68 | \$37.10 | \$42.22 | \$52.94 | \$60.27 | \$43.45 | \$54.88 | \$64.82 | \$75.06 | \$96.18 | \$109.67 | 46 |
| 47 | | \$13.56 | \$17.14 | \$20.15 | \$22.61 | \$27.86 | \$31.42 | \$26.32 | \$33.03 | \$38.56 | \$43.63 | \$54.32 | \$61.80 | \$44.15 | \$55.76 | \$65.87 | \$76.27 | \$97.76 | \$111.51 | 47 |
| 48 | | \$13.84 | \$17.44 | \$20.58 | \$23.08 | \$28.46 | \$32.11 | \$27.46 | \$34.43 | \$40.04 | \$45.08 | \$55.70 | \$63.37 | \$44.86 | \$56.62 | \$66.91 | \$77.52 | \$99.37 | \$113.36 | 48 |
| 49 | | \$14.06 | \$17.78 | \$21.02 | \$23.56 | \$29.13 | \$32.87 | \$28.66 | \$35.92 | \$41.60 | \$46.56 | \$57.16 | \$64.99 | \$45.56 | \$57.51 | \$67.98 | \$78.79 | \$101.05 | \$115.24 | 49 |
| 50 | | \$14.27 | \$18.14 | \$21.42 | \$24.09 | \$29.74 | \$33.61 | \$29.92 | \$37.46 | \$43.22 | \$48.08 | \$58.60 | \$66.67 | \$46.27 | \$58.42 | \$69.07 | \$80.06 | \$102.70 | \$117.17 | 50 |
| 51 | | \$14.54 | \$18.44 | \$21.86 | \$24.56 | \$30.38 | \$34.29 | \$31.23 | \$39.06 | \$44.90 | \$49.68 | \$60.09 | \$68.37 | \$47.01 | \$59.33 | \$70.17 | \$81.39 | \$104.41 | \$119.14 | 51 |
| 52 | | \$14.76 | \$18.79 | \$22.30 | \$25.06 | \$31.04 | \$35.05 | \$32.58 | \$40.73 | \$46.63 | \$51.34 | \$61.63 | \$70.14 | \$47.76 | \$60.27 | \$71.30 | \$82.71 | \$106.13 | \$121.10 | 52 |
| 53 | | \$15.02 | \$19.14 | \$22.74 | \$25.58 | \$31.68 | \$35.78 | \$33.98 | \$42.48 | \$48.44 | \$53.03 | \$63.20 | \$71.91 | \$48.50 | \$61.23 | \$72.45 | \$84.05 | \$107.88 | \$123.10 | 53 |
| 54 | | \$15.25 | \$19.46 | \$23.12 | \$26.05 | \$32.33 | \$36.49 | \$35.46 | \$44.32 | \$50.34 | \$54.80 | \$64.82 | \$73.77 | \$49.25 | \$62.19 | \$73.58 | \$85.40 | \$109.67 | \$125.18 | 54 |
| 55 | | \$15.47 | \$19.80 | \$23.56 | \$26.54 | \$32.93 | \$37.24 | \$37.06 | \$46.21 | \$52.28 | \$56.58 | \$66.50 | \$75.72 | \$50.01 | \$63.20 | \$74.77 | \$86.76 | \$111.45 | \$127.25 | 55 |
| 56 | | \$16.95 | \$21.52 | \$25.41 | \$28.70 | \$35.74 | \$40.43 | \$38.85 | \$48.44 | \$54.80 | \$59.27 | \$70.51 | \$80.38 | \$52.10 | \$65.97 | \$78.09 | \$90.82 | \$116.86 | \$133.45 | 56 |
| 57 | | \$18.49 | \$23.18 | \$27.25 | \$30.84 | \$38.49 | \$43.58 | \$40.73 | \$50.80 | \$57.42 | \$62.06 | \$74.80 | \$85.32 | \$54.22 | \$68.85 | \$81.60 | \$95.01 | \$122.45 | \$139.99 | 57 |
| 58 | | \$19.98 | \$24.88 | \$29.07 | \$32.99 | \$41.26 | \$46.77 | \$42.71 | \$53.26 | \$60.18 | \$64.99 | \$79.37 | \$90.59 | \$56.46 | \$71.83 | \$85.22 | \$99.37 | \$128.37 | \$146.82 | 58 |
| 59 | | \$21.48 | \$26.54 | \$30.93 | \$35.09 | \$44.07 | \$49.98 | \$44.78 | \$55.85 | \$63.07 | \$68.11 | \$84.19 | \$96.14 | \$58.78 | \$74.93 | \$89.06 | \$103.98 | \$134.55 | \$154.00 | 59 |
| 60 | | \$22.97 | \$28.26 | \$32.77 | \$37.24 | \$46.83 | \$53.19 | \$46.96 | \$58.55 | \$66.09 | \$71.35 | \$89.32 | \$102.05 | \$61.23 | \$78.18 | \$93.04 | \$108.79 | \$141.03 | \$161.54 | 60 |
| 61 | | \$24.45 | \$29.96 | \$34.81 | \$39.37 | \$49.58 | \$56.33 | \$49.25 | \$61.39 | \$69.29 | \$74.77 | \$94.74 | \$108.32 | \$63.78 | \$81.60 | \$97.19 | \$113.84 | \$147.83 | \$169.41 | 61 |
| 62 | | \$25.92 | \$31.63 | \$36.44 | \$41.53 | \$52.38 | \$59.53 | \$51.68 | \$64.34 | \$72.67 | \$78.36 | \$100.52 | \$114.99 | \$66.44 | \$85.15 | \$101.61 | \$119.08 | \$154.91 | \$177.60 | 62 |
| 63 | | \$28.66 | \$34.99 | \$40.30 | \$45.94 | \$57.98 | \$65.93 | \$54.54 | \$67.88 | \$76.66 | \$84.52 | \$108.28 | \$123.77 | \$71.25 | \$91.19 | \$108.65 | \$127.06 | \$164.77 | \$188.68 | 63 |
| 64 | | \$31.42 | \$38.32 | \$44.19 | \$50.37 | \$63.60 | \$72.31 | \$57.55 | \$71.62 | \$80.85 | \$91.19 | \$116.63 | \$133.20 | \$76.43 | \$97.63 | \$116.19 | \$135.55 | \$175.23 | \$200.41 | 64 |
| 65 | | \$34.11 | \$41.70 | \$48.05 | \$54.84 | \$69.20 | \$78.69 | \$60.75 | \$75.55 | \$85.27 | \$98.36 | \$125.62 | \$143.36 | \$81.99 | \$104.56 | \$124.27 | \$144.63 | \$186.36 | \$212.91 | 65 |
| 66 | | \$36.83 | \$45.01 | \$51.95 | \$59.27 | \$74.84 | \$85.09 | \$64.11 | \$79.72 | \$89.93 | \$106.08 | \$135.29 | \$154.26 | \$87.95 | \$111.96 | \$132.88 | \$154.30 | \$198.19 | \$226.16 | 66 |
| 67 | | \$39.56 | \$48.37 | \$55.80 | \$63.69 | \$80.45 | \$91.50 | \$67.62 | \$84.11 | \$94.83 | \$114.36 | \$145.75 | \$166.05 | \$94.29 | \$119.82 | \$142.16 | \$164.64 | \$210.76 | \$240.28 | 67 |
| 68 | | \$44.94 | \$55.07 | \$63.64 | \$72.45 | \$91.28 | \$103.68 | \$74.43 | \$92.85 | \$105.67 | \$125.93 | \$159.72 | \$181.72 | \$102.80 | \$130.88 | \$155.44 | \$179.27 | \$228.27 | \$259.77 | 68 |
| 69 | | \$50.28 | \$61.75 | \$71.46 | \$81.20 | \$102.09 | \$115.90 | \$81.87 | \$102.53 | \$117.82 | \$138.63 | \$175.07 | \$198.85 | \$112.07 | \$142.90 | \$169.95 | \$195.20 | \$247.28 | \$280.83 | 69 |
| 70 | | \$55.67 | \$68.40 | \$79.23 | \$89.97 | \$112.90 | \$128.08 | \$90.06 | \$113.22 | \$131.36 | \$152.65 | \$191.88 | \$217.59 | \$122.20 | \$156.06 | \$185.78 | \$212.56 | \$267.87 | \$303.61 | 70 |
| 71 | | \$61.06 | \$75.12 | \$87.09 | \$98.76 | \$123.75 | \$140.28 | \$99.08 | \$125.00 | \$146.41 | \$168.06 | \$210.32 | \$238.13 | \$133.22 | \$170.41 | \$203.15 | \$231.47 | \$290.17 | \$328.27 | 71 |
| 72 | | \$66.40 | \$81.81 | \$94.88 | \$107.54 | \$134.55 | \$152.46 | \$109.02 | \$138.01 | \$161.19 | \$185.01 | \$230.51 | \$260.55 | \$145.19 | \$186.05 | \$222.01 | \$252.11 | \$314.27 | \$354.96 | 72 |
| 73 | | \$76.02 | \$94.22 | \$109.67 | \$123.86 | \$154.26 | \$174.48 | \$120.84 | \$153.53 | \$182.00 | \$205.71 | \$255.33 | \$288.23 | \$159.43 | \$205.01 | \$245.27 | \$277.68 | \$344.74 | \$388.80 | 73 |
| 74 | | \$85.71 | \$106.56 | \$124.43 | \$140.15 | \$173.92 | \$196.52 | \$133.94 | \$170.76 | \$202.91 | \$228.77 | \$282.87 | \$318.84 | \$175.07 | \$225.92 | \$270.94 | \$305.84 | \$378.21 | \$425.90 | 74 |
| 75 | | \$95.35 | \$118.95 | \$139.24 | \$156.50 | \$193.63 | \$218.56 | \$148.43 | \$189.96 | \$226.27 | \$254.39 | \$313.34 | \$352.70 | \$192.23 | \$248.94 | \$299.27 | \$336.89 | \$414.91 | \$466.54 | 75 |
| 76 | | \$105.03 | \$131.36 | \$154.00 | \$172.82 | \$213.33 | \$240.63 | \$164.52 | \$211.28 | \$252.32 | \$282.89 | \$347.11 | \$390.17 | \$211.07 | \$274.35 | \$330.58 | \$371.10 | \$455.15 | \$511.02 | 76 |
| 77 | | \$114.68 | \$143.74 | \$168.76 | \$189.17 | \$233.05 | \$262.65 | \$182.29 | \$235.02 | \$281.37 | \$314.60 | \$384.54 | \$431.55 | \$231.69 | \$302.36 | \$365.19 | \$408.76 | \$499.35 | \$559.78 | 77 |
| 78 | | \$123.55 | \$165.19 | \$182.55 | \$204.50 | \$251.58 | \$283.21 | \$193.91 | \$250.54 | \$300.37 | \$335.62 | \$409.65 | \$459.10 | \$244.57 | \$319.83 | \$386.91 | \$432.81 | \$527.90 | \$590.96 | 78 |
| 79 | | \$132.48 | \$166.66 | \$196.35 | \$219.82 | \$270.09 | \$303.74 | \$206.23 | \$267.05 | \$320.65 | \$358.06 | \$436.35 | \$488.38 | \$258.14 | \$338.31 | \$409.92 | \$458.25 | \$558.06 | \$623.87 | 79 |
| 80 | | \$141.37 | \$178.08 | \$210.09 | \$235.15 | \$288.63 | \$324.29 | \$219.38 | \$284.66 | \$342.29 | \$381.96 | \$464.83 | \$519.59 | \$272.47 | \$357.89 | \$434.29 | \$485.20 | \$589.96 | \$658.59 | 80 |
| 81 | | \$150.28 | \$189.55 | \$223.88 | \$250.48 | \$307.16 | \$344.83 | \$233.35 | \$303.38 | \$365.40 | \$407.50 | \$495.14 | \$552.73 | \$287.57 | \$378.58 | \$460.15 | \$513.69 | \$623.70 | \$695.26 | 81 |
| 82 | | \$159.21 | \$200.99 | \$237.69 | \$265.82 | \$325.73 | \$365.37 | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|---|----------|----------|----------|------------|----------------------------|----------|------------|------------|------------|----------------------------|------------|----------|------------|------------|------------|------------|------------|----|
| | Comprehensive - 60 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$42.43 | \$51.99 | \$59.87 | \$66.62 | \$81.08 | \$90.77 | \$64.64 | \$80.09 | \$93.58 | \$106.08 | \$132.40 | \$150.33 | \$125.15 | \$157.73 | \$186.01 | \$214.30 | \$272.50 | \$309.36 | 25 |
| 26 | \$42.60 | \$52.37 | \$60.37 | \$67.08 | \$81.75 | \$91.60 | \$65.63 | \$81.42 | \$95.06 | \$107.89 | \$134.70 | \$152.94 | \$126.64 | \$159.54 | \$188.32 | \$216.93 | \$275.98 | \$313.29 | 26 |
| 27 | \$42.76 | \$52.64 | \$60.86 | \$67.60 | \$82.24 | \$92.25 | \$66.62 | \$82.73 | \$96.54 | \$109.70 | \$137.01 | \$155.58 | \$128.12 | \$161.51 | \$190.62 | \$219.56 | \$279.42 | \$317.26 | 27 |
| 28 | \$43.08 | \$52.97 | \$61.19 | \$68.10 | \$82.89 | \$93.08 | \$67.60 | \$84.04 | \$98.02 | \$111.51 | \$139.30 | \$158.39 | \$129.60 | \$163.47 | \$192.92 | \$222.20 | \$282.89 | \$321.37 | 28 |
| 29 | \$43.24 | \$53.31 | \$61.68 | \$68.57 | \$83.56 | \$93.74 | \$68.57 | \$85.35 | \$99.67 | \$113.33 | \$141.78 | \$161.17 | \$131.08 | \$165.45 | \$195.20 | \$224.83 | \$286.51 | \$325.48 | 29 |
| 30 | \$43.59 | \$53.61 | \$62.16 | \$69.08 | \$84.21 | \$94.57 | \$69.58 | \$86.67 | \$101.31 | \$115.14 | \$144.23 | \$163.98 | \$132.56 | \$167.43 | \$197.54 | \$227.62 | \$290.13 | \$329.58 | 30 |
| 31 | \$43.76 | \$53.94 | \$62.51 | \$69.58 | \$84.89 | \$95.22 | \$70.73 | \$87.99 | \$102.95 | \$117.10 | \$146.72 | \$166.95 | \$134.06 | \$169.40 | \$199.84 | \$230.42 | \$293.74 | \$333.86 | 31 |
| 32 | \$44.09 | \$54.27 | \$63.00 | \$70.06 | \$85.54 | \$96.05 | \$71.86 | \$89.49 | \$104.59 | \$119.06 | \$149.16 | \$169.87 | \$135.69 | \$171.37 | \$202.30 | \$233.23 | \$297.52 | \$338.15 | 32 |
| 33 | \$44.25 | \$54.60 | \$63.32 | \$70.55 | \$86.19 | \$96.70 | \$73.03 | \$90.96 | \$106.25 | \$121.04 | \$151.81 | \$172.85 | \$137.32 | \$173.35 | \$204.77 | \$235.99 | \$301.30 | \$342.42 | 33 |
| 34 | \$44.41 | \$54.93 | \$63.61 | \$71.05 | \$86.83 | \$97.54 | \$74.17 | \$92.41 | \$107.89 | \$123.02 | \$154.44 | \$175.81 | \$138.99 | \$175.47 | \$207.23 | \$238.98 | \$306.09 | \$346.85 | 34 |
| 35 | \$44.74 | \$55.26 | \$64.32 | \$71.53 | \$87.48 | \$98.35 | \$75.33 | \$93.90 | \$109.87 | \$125.15 | \$157.21 | \$178.94 | \$140.61 | \$177.45 | \$209.54 | \$241.92 | \$308.87 | \$351.46 | 35 |
| 36 | \$45.23 | \$55.91 | \$65.13 | \$72.25 | \$88.66 | \$99.67 | \$76.81 | \$95.72 | \$112.00 | \$127.80 | \$160.52 | \$182.72 | \$142.43 | \$179.77 | \$212.33 | \$245.23 | \$313.14 | \$356.58 | 36 |
| 37 | \$45.56 | \$56.58 | \$65.96 | \$73.54 | \$89.97 | \$101.16 | \$78.29 | \$97.54 | \$114.30 | \$130.43 | \$163.98 | \$186.66 | \$144.39 | \$182.23 | \$215.12 | \$248.66 | \$317.58 | \$361.67 | 37 |
| 38 | \$46.05 | \$57.23 | \$66.77 | \$74.50 | \$91.12 | \$102.48 | \$79.75 | \$99.50 | \$116.61 | \$133.05 | \$167.43 | \$190.62 | \$146.39 | \$184.71 | \$218.08 | \$252.12 | \$322.03 | \$366.75 | 38 |
| 39 | \$46.54 | \$57.90 | \$67.60 | \$75.33 | \$92.41 | \$103.95 | \$81.24 | \$101.48 | \$118.91 | \$135.85 | \$171.05 | \$194.72 | \$148.35 | \$187.17 | \$221.05 | \$255.57 | \$326.62 | \$372.02 | 39 |
| 40 | \$47.04 | \$58.54 | \$68.41 | \$76.32 | \$93.58 | \$105.27 | \$82.73 | \$103.44 | \$121.39 | \$138.66 | \$174.65 | \$198.84 | \$150.33 | \$189.63 | \$223.99 | \$259.04 | \$331.25 | \$377.29 | 40 |
| 41 | \$47.38 | \$59.19 | \$69.23 | \$77.31 | \$94.90 | \$106.74 | \$84.21 | \$105.44 | \$123.83 | \$141.43 | \$178.45 | \$203.12 | \$152.30 | \$192.12 | \$226.97 | \$262.65 | \$335.84 | \$382.71 | 41 |
| 42 | \$47.86 | \$59.87 | \$70.06 | \$78.29 | \$96.05 | \$108.05 | \$85.86 | \$107.56 | \$126.32 | \$144.39 | \$182.23 | \$207.38 | \$154.28 | \$194.72 | \$230.10 | \$266.27 | \$340.60 | \$388.14 | 42 |
| 43 | \$48.37 | \$60.37 | \$70.88 | \$79.27 | \$97.37 | \$109.54 | \$87.48 | \$109.70 | \$128.77 | \$147.36 | \$186.01 | \$211.84 | \$156.41 | \$197.36 | \$233.23 | \$269.91 | \$345.37 | \$393.73 | 43 |
| 44 | \$48.85 | \$61.03 | \$71.70 | \$80.09 | \$98.51 | \$111.02 | \$89.14 | \$111.84 | \$131.41 | \$150.33 | \$189.96 | \$216.27 | \$158.54 | \$200.00 | \$236.32 | \$273.68 | \$350.32 | \$399.33 | 44 |
| 45 | \$49.34 | \$61.68 | \$72.55 | \$81.08 | \$99.83 | \$112.32 | \$90.77 | \$113.98 | \$134.06 | \$153.44 | \$193.92 | \$220.73 | \$160.69 | \$202.77 | \$239.62 | \$277.44 | \$355.25 | \$405.09 | 45 |
| 46 | \$50.16 | \$63.00 | \$74.02 | \$82.89 | \$102.14 | \$115.14 | \$94.74 | \$118.91 | \$139.30 | \$158.54 | \$198.84 | \$226.30 | \$163.15 | \$206.07 | \$243.41 | \$281.91 | \$361.16 | \$411.81 | 46 |
| 47 | \$50.96 | \$64.32 | \$75.66 | \$84.89 | \$104.59 | \$117.94 | \$98.86 | \$124.00 | \$144.74 | \$163.82 | \$203.95 | \$232.07 | \$165.78 | \$209.36 | \$247.35 | \$286.51 | \$367.09 | \$418.74 | 47 |
| 48 | \$51.99 | \$65.45 | \$77.31 | \$86.67 | \$106.91 | \$120.54 | \$103.11 | \$129.27 | \$150.33 | \$169.25 | \$209.20 | \$237.99 | \$168.42 | \$212.66 | \$251.31 | \$291.12 | \$373.18 | \$425.65 | 48 |
| 49 | \$52.79 | \$66.77 | \$78.94 | \$88.48 | \$109.37 | \$123.34 | \$107.56 | \$134.87 | \$156.24 | \$174.85 | \$214.63 | \$244.06 | \$171.05 | \$215.96 | \$255.26 | \$295.88 | \$379.42 | \$432.71 | 49 |
| 50 | \$53.61 | \$68.10 | \$80.43 | \$90.46 | \$111.68 | \$126.16 | \$112.32 | \$140.61 | \$162.34 | \$180.58 | \$220.07 | \$250.32 | \$173.67 | \$219.40 | \$259.37 | \$300.64 | \$385.67 | \$439.95 | 50 |
| 51 | \$54.60 | \$69.23 | \$82.07 | \$92.25 | \$114.14 | \$128.77 | \$117.27 | \$146.72 | \$168.59 | \$186.49 | \$225.65 | \$256.73 | \$176.48 | \$222.86 | \$263.49 | \$305.56 | \$392.07 | \$447.35 | 51 |
| 52 | \$55.42 | \$70.55 | \$83.71 | \$94.09 | \$116.61 | \$131.57 | \$122.36 | \$152.94 | \$175.16 | \$192.75 | \$231.40 | \$263.31 | \$179.28 | \$226.30 | \$267.75 | \$310.51 | \$398.50 | \$454.75 | 52 |
| 53 | \$56.42 | \$71.86 | \$85.35 | \$96.05 | \$118.91 | \$134.38 | \$127.62 | \$159.54 | \$181.90 | \$199.17 | \$237.31 | \$270.06 | \$182.06 | \$229.92 | \$272.03 | \$315.63 | \$405.09 | \$462.31 | 53 |
| 54 | \$57.23 | \$73.03 | \$86.83 | \$97.87 | \$121.39 | \$137.01 | \$133.21 | \$166.44 | \$188.98 | \$205.73 | \$243.41 | \$276.96 | \$184.87 | \$233.55 | \$276.31 | \$320.72 | \$411.81 | \$470.04 | 54 |
| 55 | \$58.07 | \$74.34 | \$88.48 | \$99.67 | \$123.67 | \$139.79 | \$139.14 | \$173.51 | \$196.37 | \$212.49 | \$249.67 | \$284.36 | \$187.83 | \$237.31 | \$280.74 | \$325.81 | \$418.57 | \$477.77 | 55 |
| 56 | \$63.64 | \$80.75 | \$95.38 | \$107.71 | \$134.21 | \$151.81 | \$145.87 | \$181.90 | \$205.73 | \$222.52 | \$264.77 | \$301.79 | \$195.56 | \$247.69 | \$293.23 | \$340.96 | \$438.81 | \$501.13 | 56 |
| 57 | \$69.42 | \$87.00 | \$102.29 | \$115.79 | \$144.55 | \$163.66 | \$152.94 | \$190.78 | \$215.60 | \$233.05 | \$280.91 | \$320.39 | \$203.62 | \$258.56 | \$306.42 | \$356.73 | \$459.87 | \$525.62 | 57 |
| 58 | \$75.00 | \$93.42 | \$109.21 | \$123.83 | \$154.92 | \$175.66 | \$160.35 | \$200.00 | \$225.98 | \$244.06 | \$298.00 | \$340.11 | \$211.99 | \$269.73 | \$320.05 | \$373.18 | \$482.04 | \$551.30 | 58 |
| 59 | \$80.60 | \$99.67 | \$116.11 | \$131.74 | \$165.45 | \$187.67 | \$168.08 | \$209.69 | \$236.84 | \$255.75 | \$316.10 | \$361.01 | \$220.73 | \$281.40 | \$334.35 | \$390.45 | \$505.25 | \$578.27 | 59 |
| 60 | \$86.19 | \$106.08 | \$123.02 | \$139.79 | \$175.81 | \$199.66 | \$176.32 | \$219.89 | \$249.19 | \$267.91 | \$335.36 | \$383.21 | \$229.92 | \$293.57 | \$349.33 | \$408.53 | \$529.58 | \$606.56 | 60 |
| 61 | \$91.76 | \$112.50 | \$129.83 | \$147.86 | \$186.19 | \$211.51 | \$184.87 | \$230.59 | \$260.18 | \$280.74 | \$355.75 | \$406.71 | \$239.45 | \$306.42 | \$364.96 | \$427.45 | \$555.07 | \$636.14 | 61 |
| 62 | \$97.37 | \$118.75 | \$136.83 | \$155.93 | \$196.70 | \$223.50 | \$194.07 | \$241.60 | \$272.86 | \$294.24 | \$377.47 | \$431.88 | \$249.50 | \$319.72 | \$381.55 | \$447.19 | \$581.71 | \$666.91 | 62 |
| 63 | \$107.56 | \$131.41 | \$151.32 | \$172.52 | \$217.77 | \$247.53 | \$204.77 | \$254.91 | \$287.82 | \$317.42 | \$406.56 | \$464.78 | \$267.58 | \$342.42 | \$408.03 | \$477.11 | \$618.71 | \$708.52 | 63 |
| 64 | \$117.94 | \$143.91 | \$165.94 | \$189.15 | \$238.80 | \$271.54 | \$216.12 | \$268.90 | \$303.61 | \$342.42 | \$437.99 | \$500.14 | \$287.00 | \$366.60 | \$436.33 | \$509.04 | \$658.02 | \$752.60 | 64 |
| 65 | \$128.12 | \$156.57 | \$180.41 | \$205.91 | \$259.85 | \$295.55 | \$228.10 | \$283.70 | \$320.23 | \$369.40 | \$471.68 | \$538.30 | \$307.89 | \$392.57 | \$466.58 | \$543.06 | \$699.81 | \$799.46 | 65 |
| 66 | \$138.33 | \$169.06 | \$195.04 | \$222.52 | \$281.07 | \$319.56 | \$240.78 | \$299.32 | \$337.66 | \$398.33 | \$508.04 | \$579.24 | \$330.24 | \$420.38 | \$498.99 | \$579.41 | \$744.22 | \$849.30 | 66 |
| 67 | \$148.51 | \$181.58 | \$209.54 | \$239.13 | \$302.12 | \$343.56 | \$253.95 | \$315.79 | \$356.07 | \$429.42 | \$547.35 | \$623.49 | \$354.09 | \$449.99 | \$533.86 | \$618.22 | \$791.41 | \$902.25 | 67 |
| 68 | \$168.75 | \$206.75 | \$238.98 | \$272.03 | \$342.75 | \$389.29 | \$279.42 | \$348.69 | \$396.86 | \$472.84 | \$599.81 | \$682.39 | \$386.00 | \$491.45 | \$583.69 | \$673.17 | \$857.18 | \$975.46 | 68 |
| 69 | \$188.79 | \$231.90 | \$268.25 | \$304.92 | \$383.36 | \$435.18 | \$307.38 | \$385.02 | \$442.22 | \$520.54 | \$657.37 | \$746.67 | \$420.86 | \$536.66 | \$638.13 | \$733.03 | \$928.58 | \$1,054.55 | 69 |
| 70 | \$209.04 | \$256.88 | \$297.52 | \$337.81 | \$424.00 | \$480.90 | \$338.15 | \$425.14 | \$493.23 | \$573.16 | \$720.52 | \$817.07 | \$458.85 | \$586.00 | \$697.68 | \$798.16 | \$1,005.87 | \$1,140.07 | 70 |
| 71 | \$229.27 | \$282.06 | \$326.96 | \$370.88 | \$464.62 | \$526.79 | \$372.02 | \$469.38 | \$549.82 | \$631.05 | \$789.77 | \$894.19 | \$500.30 | \$639.95 | \$762.78 | \$869.19 | \$1,089.58 | \$1,232.67 | 71 |
| 72 | \$249.34 | \$307.23 | \$356.22 | \$403.76 | \$505.25 | \$572.50 | \$409.37 | \$518.24 | \$612.81 | \$694.69 | \$865.58 | \$978.42 | \$545.22 | \$698.65 | \$833.68 | \$946.67 | \$1,180.03 | \$1,332.83 | 72 |
| 73 | \$285.52 | \$353.77 | \$411.81 | \$465.10 | \$579.24 | \$655.22 | \$453.76 | \$576.46 | \$683.35 | \$772.50 | \$958.83 | \$1,082.33 | \$598.68 | \$769.87 | \$921.01 | \$1,042.70 | \$1,294.52 | \$1,459.95 | 73 |
| 74 | \$321.87 | \$400.15 | \$467.26 | \$526.30 | \$653.08 | \$737.96 | \$502.94 | \$641.26 | \$761.96 | \$859.00 | \$1,062.13 | \$1,197.31 | \$657.37 | \$848.31 | \$1,017.37 | \$1,148.44 | \$1,420.16 | \$1,599.26 | 74 |
| 75 | \$358.04 | \$446.70 | \$522.84 | \$587.64 | \$727.11 | \$820.70 | \$557.39 | \$713.28 | \$849.64 | \$955.21 | \$1,176.58 | \$1,324.46 | \$721.85 | \$934.82 | \$1,123.79 | \$1,265.07 | \$1,557.99 | \$1,751.88 | 75 |
| 76 | \$394.38 | \$493.23 | \$578.27 | \$648.97 | \$801.12 | \$903.57 | \$617.73 | \$793.39 | \$947.47 | \$1,062.28 | \$1,303.39 | \$1,465.05 | \$792.56 | \$1,030.22 | \$1,241.38 | \$1,393.52 | \$1,709.13 | \$1,919.01 | 76 |
| 77 | \$430.56 | \$539.77 | \$633.69 | \$710.34 | \$875.12 | \$986.30 | \$684.50 | \$882.53 | \$1,056.53 | \$1,181.35 | \$1,444.00 | \$1,620.48 | \$870.02 | \$1,135.31 | \$1,371.32 | \$1,534.96 | \$1,875.06 | \$2,102.02 | 77 |
| 78 | \$463.95 | \$582.71 | \$685.50 | \$767.89 | \$944.69 | \$1,063.45 | \$728.08 | \$940.74 | \$1,127.89 | \$1,260.30 | \$1,538.24 | \$1,723.91 | \$918.37 | \$1,200.93 | \$1,452.88 | \$1,625.25 | \$1,982.31 | \$2,219.13 | 78 |
| 79 | \$497.52 | \$625.80 | \$737.29 | \$825.45 | \$1,014.26 | \$1,140.56 | \$774.48 | \$1,002.74 | \$1,204.05 | \$1,344.51 | \$1,638.57 | \$1,833.96 | \$969.36 | \$1,270.34 | \$1,539.23 | \$1,720.81 | \$2,095.62 | \$2,342.65 | 79 |
| 80 | \$530.90 | \$668.73 | \$788.94 | \$883.01 | \$1,083.83 | \$1,217.70 | \$823.80 | \$1,068.86 | \$1,285.31 | \$1,434.31 | \$ | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | | |
|-----------|-----|--|---------|----------|------------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----------|
| | | Comprehensive - 60 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | | |
| Issue Age | Age | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year | Lifetime |
| 25 | | \$4.44 | \$5.40 | \$6.19 | \$6.82 | \$8.27 | \$9.24 | \$6.67 | \$8.22 | \$9.53 | \$10.74 | \$13.39 | \$15.26 | \$12.55 | \$15.62 | \$18.29 | \$21.00 | \$26.58 | \$30.15 | 25 |
| 26 | | \$4.47 | \$5.42 | \$6.24 | \$6.89 | \$8.35 | \$9.34 | \$6.79 | \$8.35 | \$9.67 | \$10.92 | \$13.59 | \$15.52 | \$12.69 | \$15.82 | \$18.51 | \$21.25 | \$26.91 | \$30.54 | 26 |
| 27 | | \$4.49 | \$5.47 | \$6.27 | \$6.93 | \$8.39 | \$9.42 | \$6.89 | \$8.48 | \$9.82 | \$11.11 | \$13.84 | \$15.80 | \$12.84 | \$16.02 | \$18.74 | \$21.51 | \$27.25 | \$30.93 | 27 |
| 28 | | \$4.50 | \$5.51 | \$6.31 | \$7.00 | \$8.47 | \$9.48 | \$7.00 | \$8.61 | \$9.99 | \$11.28 | \$14.08 | \$16.07 | \$12.98 | \$16.21 | \$18.96 | \$21.77 | \$27.59 | \$31.33 | 28 |
| 29 | | \$4.55 | \$5.53 | \$6.37 | \$7.03 | \$8.54 | \$9.57 | \$7.10 | \$8.75 | \$10.14 | \$11.47 | \$14.31 | \$16.35 | \$13.15 | \$16.40 | \$19.20 | \$22.03 | \$27.94 | \$31.72 | 29 |
| 30 | | \$4.59 | \$5.57 | \$6.40 | \$7.10 | \$8.60 | \$9.65 | \$7.18 | \$8.90 | \$10.31 | \$11.66 | \$14.59 | \$16.64 | \$13.29 | \$16.60 | \$19.40 | \$22.31 | \$28.29 | \$32.14 | 30 |
| 31 | | \$4.60 | \$5.60 | \$6.44 | \$7.14 | \$8.67 | \$9.71 | \$7.29 | \$9.03 | \$10.47 | \$11.87 | \$14.84 | \$16.92 | \$13.44 | \$16.80 | \$19.65 | \$22.58 | \$28.66 | \$32.55 | 31 |
| 32 | | \$4.62 | \$5.64 | \$6.49 | \$7.17 | \$8.73 | \$9.79 | \$7.41 | \$9.17 | \$10.64 | \$12.06 | \$15.07 | \$17.20 | \$13.62 | \$16.97 | \$19.89 | \$22.85 | \$29.01 | \$32.96 | 32 |
| 33 | | \$4.64 | \$5.68 | \$6.52 | \$7.25 | \$8.81 | \$9.87 | \$7.54 | \$9.32 | \$10.81 | \$12.23 | \$15.33 | \$17.51 | \$13.79 | \$17.18 | \$20.13 | \$23.13 | \$29.38 | \$33.39 | 33 |
| 34 | | \$4.66 | \$5.70 | \$6.57 | \$7.28 | \$8.88 | \$9.93 | \$7.63 | \$9.46 | \$11.01 | \$12.46 | \$15.60 | \$17.81 | \$13.95 | \$17.41 | \$20.36 | \$23.42 | \$29.76 | \$33.83 | 34 |
| 35 | | \$4.71 | \$5.73 | \$6.61 | \$7.34 | \$8.93 | \$10.02 | \$7.76 | \$9.59 | \$11.18 | \$12.67 | \$16.07 | \$18.12 | \$14.11 | \$17.59 | \$20.60 | \$23.71 | \$30.12 | \$34.27 | 35 |
| 36 | | \$4.74 | \$5.81 | \$6.72 | \$7.45 | \$9.06 | \$10.15 | \$7.90 | \$9.79 | \$11.40 | \$12.91 | \$16.20 | \$18.47 | \$14.30 | \$17.83 | \$20.90 | \$24.02 | \$30.56 | \$34.75 | 36 |
| 37 | | \$4.79 | \$5.85 | \$6.80 | \$7.55 | \$9.19 | \$10.31 | \$8.06 | \$9.99 | \$11.63 | \$13.19 | \$16.54 | \$18.87 | \$14.50 | \$18.06 | \$21.18 | \$24.37 | \$30.99 | \$35.24 | 37 |
| 38 | | \$4.85 | \$5.94 | \$6.88 | \$7.62 | \$9.32 | \$10.44 | \$8.22 | \$10.16 | \$11.86 | \$13.44 | \$16.89 | \$19.25 | \$14.71 | \$18.30 | \$21.48 | \$24.68 | \$31.43 | \$35.76 | 38 |
| 39 | | \$4.88 | \$6.01 | \$6.96 | \$7.73 | \$9.43 | \$10.59 | \$8.36 | \$10.38 | \$12.08 | \$13.71 | \$17.25 | \$19.67 | \$14.88 | \$18.55 | \$21.76 | \$25.04 | \$31.86 | \$36.27 | 39 |
| 40 | | \$4.93 | \$6.08 | \$7.04 | \$7.83 | \$9.56 | \$10.74 | \$8.51 | \$10.57 | \$12.33 | \$14.00 | \$17.59 | \$20.09 | \$15.07 | \$18.80 | \$22.04 | \$25.37 | \$32.32 | \$36.78 | 40 |
| 41 | | \$4.97 | \$6.14 | \$7.14 | \$7.93 | \$9.69 | \$10.87 | \$8.68 | \$10.78 | \$12.56 | \$14.29 | \$17.99 | \$20.49 | \$15.28 | \$19.06 | \$22.35 | \$25.73 | \$32.78 | \$37.29 | 41 |
| 42 | | \$5.03 | \$6.22 | \$7.21 | \$8.02 | \$9.80 | \$11.02 | \$8.84 | \$11.00 | \$12.82 | \$14.60 | \$18.34 | \$20.94 | \$15.48 | \$19.32 | \$22.64 | \$26.08 | \$33.23 | \$37.84 | 42 |
| 43 | | \$5.08 | \$6.28 | \$7.29 | \$8.13 | \$9.93 | \$11.18 | \$9.03 | \$11.21 | \$13.08 | \$14.88 | \$18.73 | \$21.36 | \$15.69 | \$19.56 | \$22.95 | \$26.42 | \$33.70 | \$38.38 | 43 |
| 44 | | \$5.12 | \$6.36 | \$7.40 | \$8.23 | \$10.05 | \$11.32 | \$9.19 | \$11.42 | \$13.31 | \$15.19 | \$19.11 | \$21.80 | \$15.90 | \$19.82 | \$23.25 | \$26.79 | \$34.17 | \$38.92 | 44 |
| 45 | | \$5.17 | \$6.41 | \$7.47 | \$8.32 | \$10.18 | \$11.46 | \$9.35 | \$11.64 | \$13.59 | \$15.49 | \$19.51 | \$22.29 | \$16.10 | \$20.10 | \$23.56 | \$27.18 | \$34.65 | \$39.48 | 45 |
| 46 | | \$5.25 | \$6.53 | \$7.62 | \$8.50 | \$10.43 | \$11.75 | \$9.71 | \$12.08 | \$14.06 | \$15.96 | \$20.00 | \$22.84 | \$16.36 | \$20.42 | \$23.95 | \$27.61 | \$35.23 | \$40.13 | 46 |
| 47 | | \$5.36 | \$6.67 | \$7.79 | \$8.69 | \$10.67 | \$12.02 | \$10.07 | \$12.55 | \$14.59 | \$16.42 | \$20.53 | \$23.42 | \$16.62 | \$20.72 | \$24.33 | \$28.06 | \$35.81 | \$40.80 | 47 |
| 48 | | \$5.46 | \$6.81 | \$7.98 | \$8.91 | \$10.92 | \$12.30 | \$10.44 | \$13.01 | \$15.07 | \$16.93 | \$21.03 | \$24.00 | \$16.89 | \$21.07 | \$24.72 | \$28.55 | \$36.41 | \$41.49 | 48 |
| 49 | | \$5.54 | \$6.94 | \$8.14 | \$9.08 | \$11.15 | \$12.57 | \$10.84 | \$13.52 | \$15.60 | \$17.44 | \$21.57 | \$24.63 | \$17.15 | \$21.41 | \$25.14 | \$29.00 | \$37.00 | \$42.17 | 49 |
| 50 | | \$5.64 | \$7.05 | \$8.31 | \$9.26 | \$11.41 | \$12.85 | \$11.23 | \$14.04 | \$16.14 | \$17.97 | \$22.12 | \$25.27 | \$17.42 | \$21.76 | \$25.51 | \$29.48 | \$37.62 | \$42.88 | 50 |
| 51 | | \$5.71 | \$7.18 | \$8.47 | \$9.46 | \$11.65 | \$13.15 | \$11.65 | \$14.59 | \$16.71 | \$18.49 | \$22.69 | \$25.89 | \$17.69 | \$22.09 | \$25.92 | \$29.95 | \$38.24 | \$43.59 | 51 |
| 52 | | \$5.82 | \$7.33 | \$8.62 | \$9.66 | \$11.90 | \$13.41 | \$12.08 | \$15.14 | \$17.30 | \$19.04 | \$23.27 | \$26.54 | \$17.99 | \$22.46 | \$26.35 | \$30.44 | \$38.86 | \$44.32 | 52 |
| 53 | | \$5.92 | \$7.47 | \$8.79 | \$9.85 | \$12.14 | \$13.68 | \$12.54 | \$15.70 | \$17.30 | \$19.61 | \$23.86 | \$27.24 | \$18.26 | \$22.79 | \$26.76 | \$30.93 | \$39.51 | \$45.05 | 53 |
| 54 | | \$6.01 | \$7.60 | \$8.95 | \$10.02 | \$12.38 | \$13.98 | \$12.99 | \$16.29 | \$18.52 | \$20.20 | \$24.48 | \$27.94 | \$18.52 | \$23.18 | \$27.20 | \$31.44 | \$40.17 | \$45.78 | 54 |
| 55 | | \$6.09 | \$7.72 | \$9.11 | \$10.24 | \$12.63 | \$14.26 | \$13.53 | \$16.93 | \$19.20 | \$20.80 | \$25.14 | \$28.69 | \$18.83 | \$23.54 | \$27.61 | \$31.91 | \$40.84 | \$46.56 | 55 |
| 56 | | \$6.69 | \$8.38 | \$9.83 | \$11.04 | \$13.68 | \$15.48 | \$14.18 | \$17.73 | \$20.10 | \$21.86 | \$26.65 | \$30.44 | \$19.61 | \$24.56 | \$28.86 | \$33.39 | \$42.80 | \$48.83 | 56 |
| 57 | | \$7.27 | \$9.05 | \$10.55 | \$11.88 | \$14.76 | \$16.69 | \$14.87 | \$18.58 | \$21.04 | \$22.99 | \$28.28 | \$32.31 | \$20.42 | \$25.63 | \$30.15 | \$34.95 | \$44.86 | \$51.21 | 57 |
| 58 | | \$7.87 | \$9.70 | \$11.25 | \$12.69 | \$15.82 | \$17.90 | \$15.59 | \$19.48 | \$22.04 | \$24.18 | \$30.01 | \$34.28 | \$21.26 | \$26.67 | \$31.53 | \$36.55 | \$47.03 | \$53.71 | 58 |
| 59 | | \$8.45 | \$10.38 | \$11.96 | \$13.52 | \$16.89 | \$19.12 | \$16.34 | \$20.42 | \$23.10 | \$25.43 | \$31.83 | \$36.39 | \$22.14 | \$27.92 | \$32.92 | \$38.26 | \$49.28 | \$56.33 | 59 |
| 60 | | \$9.05 | \$11.02 | \$12.69 | \$14.34 | \$17.97 | \$20.35 | \$17.11 | \$21.40 | \$24.19 | \$26.75 | \$33.77 | \$38.61 | \$23.07 | \$29.13 | \$34.40 | \$40.04 | \$51.65 | \$59.07 | 60 |
| 61 | | \$9.65 | \$11.68 | \$13.40 | \$15.17 | \$19.01 | \$21.57 | \$17.92 | \$22.43 | \$25.33 | \$28.14 | \$35.84 | \$40.99 | \$24.00 | \$30.38 | \$35.84 | \$41.88 | \$54.13 | \$61.94 | 61 |
| 62 | | \$10.24 | \$12.34 | \$14.10 | \$15.98 | \$20.09 | \$22.78 | \$18.82 | \$23.47 | \$26.57 | \$29.65 | \$37.99 | \$43.52 | \$25.03 | \$31.70 | \$37.64 | \$43.81 | \$56.76 | \$64.98 | 62 |
| 63 | | \$11.29 | \$13.65 | \$15.60 | \$17.70 | \$22.23 | \$25.23 | \$19.84 | \$24.76 | \$28.48 | \$31.91 | \$40.91 | \$46.83 | \$26.83 | \$33.96 | \$40.17 | \$46.74 | \$60.36 | \$69.04 | 63 |
| 64 | | \$12.36 | \$14.95 | \$17.09 | \$19.39 | \$24.40 | \$27.68 | \$20.94 | \$26.11 | \$30.57 | \$34.44 | \$44.06 | \$50.38 | \$28.79 | \$36.34 | \$42.94 | \$49.87 | \$64.17 | \$73.34 | 64 |
| 65 | | \$13.43 | \$16.25 | \$18.59 | \$21.12 | \$26.53 | \$30.14 | \$22.07 | \$27.54 | \$32.79 | \$37.19 | \$47.44 | \$54.21 | \$30.87 | \$38.92 | \$45.93 | \$53.22 | \$68.26 | \$77.91 | 65 |
| 66 | | \$14.51 | \$17.57 | \$20.10 | \$22.79 | \$28.70 | \$32.58 | \$23.28 | \$29.05 | \$35.18 | \$40.16 | \$51.10 | \$58.34 | \$33.10 | \$41.69 | \$49.13 | \$56.77 | \$72.59 | \$82.78 | 66 |
| 67 | | \$15.59 | \$18.88 | \$21.62 | \$24.53 | \$30.84 | \$35.04 | \$24.56 | \$30.64 | \$37.75 | \$43.34 | \$55.06 | \$62.78 | \$35.49 | \$44.63 | \$52.55 | \$60.57 | \$77.21 | \$87.92 | 67 |
| 68 | | \$17.70 | \$21.49 | \$24.63 | \$27.91 | \$34.98 | \$39.70 | \$27.37 | \$34.14 | \$41.70 | \$47.70 | \$60.32 | \$68.68 | \$38.71 | \$48.72 | \$57.45 | \$65.96 | \$83.63 | \$95.06 | 68 |
| 69 | | \$19.81 | \$24.09 | \$27.65 | \$31.26 | \$39.15 | \$44.37 | \$30.48 | \$38.08 | \$46.05 | \$52.53 | \$66.10 | \$75.13 | \$42.20 | \$53.21 | \$62.80 | \$71.82 | \$90.60 | \$102.77 | 69 |
| 70 | | \$21.92 | \$26.70 | \$30.69 | \$34.65 | \$43.30 | \$49.04 | \$33.96 | \$42.46 | \$50.85 | \$57.81 | \$72.44 | \$82.19 | \$45.99 | \$58.09 | \$68.65 | \$78.21 | \$98.13 | \$111.12 | 70 |
| 71 | | \$24.05 | \$29.30 | \$33.70 | \$38.02 | \$47.42 | \$53.71 | \$37.82 | \$47.34 | \$56.18 | \$63.62 | \$79.38 | \$89.91 | \$50.13 | \$63.42 | \$75.04 | \$85.17 | \$106.30 | \$120.13 | 71 |
| 72 | | \$26.16 | \$31.91 | \$36.73 | \$41.40 | \$51.57 | \$58.39 | \$42.11 | \$52.78 | \$62.05 | \$70.05 | \$86.99 | \$98.34 | \$54.67 | \$69.25 | \$82.05 | \$92.72 | \$115.14 | \$129.88 | 72 |
| 73 | | \$29.98 | \$36.75 | \$42.44 | \$47.69 | \$59.14 | \$66.81 | \$46.63 | \$58.69 | \$69.16 | \$77.88 | \$96.32 | \$108.72 | \$60.01 | \$76.32 | \$90.62 | \$102.14 | \$126.31 | \$142.27 | 73 |
| 74 | | \$33.77 | \$41.58 | \$48.16 | \$53.98 | \$66.68 | \$75.25 | \$51.68 | \$65.26 | \$77.08 | \$86.55 | \$106.63 | \$120.18 | \$65.90 | \$84.12 | \$100.09 | \$112.51 | \$138.56 | \$155.85 | 74 |
| 75 | | \$37.55 | \$46.42 | \$53.89 | \$60.27 | \$74.24 | \$83.69 | \$57.24 | \$72.58 | \$85.91 | \$96.21 | \$118.07 | \$132.86 | \$72.35 | \$92.69 | \$110.56 | \$123.92 | \$151.99 | \$170.72 | 75 |
| 76 | | \$41.39 | \$51.25 | \$59.60 | \$66.55 | \$81.79 | \$92.10 | \$63.43 | \$80.72 | \$95.76 | \$106.94 | \$130.72 | \$146.88 | \$79.44 | \$102.15 | \$122.16 | \$136.49 | \$166.74 | \$186.99 | 76 |
| 77 | | \$45.18 | \$56.07 | \$65.31 | \$72.84 | \$89.34 | \$100.56 | \$70.29 | \$89.77 | \$106.76 | \$118.87 | \$144.75 | \$162.38 | \$87.21 | \$112.56 | \$134.93 | \$150.35 | \$182.93 | \$204.82 | 77 |
| 78 | | \$48.69 | \$60.53 | \$70.64 | \$78.74 | \$96.44 | \$108.43 | \$74.73 | \$95.61 | \$113.89 | \$126.72 | \$154.06 | \$172.58 | \$92.06 | \$119.06 | \$142.97 | \$159.18 | \$193.37 | \$216.22 | 78 |
| 79 | | \$52.18 | \$65.00 | \$75.98 | \$84.65 | \$103.55 | \$116.29 | \$79.45 | \$101.86 | \$121.51 | \$135.10 | \$163.97 | \$183.43 | \$97.15 | \$125.96 | \$151.46 | \$168.53 | \$204.40 | \$228.24 | 79 |
| 80 | | \$55.70 | \$69.48 | \$81.31 | \$90.55 | \$110.64 | \$124.15 | \$84.47 | \$108.49 | \$129.61 | \$144.01 | \$174.50 | \$194.96 | \$102.55 | \$133.23 | \$160.47 | \$178.45 | \$216.10 | \$240.98 | 80 |
| 81 | | \$59.21 | \$73.93 | \$86.65 | \$96.44 | \$117.73 | \$132.02 | \$89.80 | \$115.57 | \$138.28 | \$153.53 | \$185.72 | \$207.22 | \$108.25 | \$140.94 | \$170.02 | \$188.93 | \$228.44 | \$254.38 | 81 |
| 82 | | \$62.72 | \$78.40 | \$91.97 | \$102.36 | \$124.85 | \$139.89 | \$95.48 | \$123.10 | \$147.50 | \$163.63 | \$197.68 | \$220.22 | \$114.26 | \$149.09 | \$180.11 | \$200.04 | \$241.48 | \$268.53 | 82 |
| 83 | | \$67.34 | \$84.33 | \$99.09 | \$110.24 | \$134.40 | \$150.45 | \$101.51 | \$131.07 | \$157.19 | \$174.33 | \$210.41 | \$234.20 | \$120.88 | \$157.97 | \$191.07 | \$212.14 | \$255.90 | \$284.27 | 83 |
| 84 | | \$71.95 | \$90.23 | \$106.18 | \$118.13</ | | | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 60 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$13.06 | \$15.85 | \$18.17 | \$20.08 | \$24.32 | \$27.21 | \$19.62 | \$24.12 | \$28.00 | \$31.58 | \$39.33 | \$44.86 | \$36.87 | \$45.94 | \$53.77 | \$61.71 | \$78.14 | \$88.66 | 25 |
| 26 | \$13.15 | \$15.95 | \$18.30 | \$20.23 | \$24.53 | \$27.46 | \$19.93 | \$24.53 | \$28.42 | \$32.11 | \$39.97 | \$45.63 | \$37.33 | \$46.50 | \$54.43 | \$62.45 | \$79.10 | \$89.79 | 26 |
| 27 | \$13.23 | \$16.08 | \$18.44 | \$20.36 | \$24.70 | \$27.68 | \$20.23 | \$24.92 | \$28.86 | \$32.63 | \$40.68 | \$46.43 | \$37.75 | \$47.09 | \$55.10 | \$63.20 | \$80.11 | \$90.90 | 27 |
| 28 | \$13.28 | \$16.17 | \$18.58 | \$20.55 | \$24.88 | \$27.91 | \$20.55 | \$25.31 | \$29.36 | \$33.17 | \$41.39 | \$47.21 | \$38.19 | \$47.66 | \$55.76 | \$64.00 | \$81.11 | \$92.10 | 28 |
| 29 | \$13.38 | \$16.25 | \$18.71 | \$20.68 | \$25.11 | \$28.12 | \$20.85 | \$25.73 | \$29.81 | \$33.73 | \$42.10 | \$48.05 | \$38.62 | \$48.24 | \$56.42 | \$64.77 | \$82.13 | \$93.29 | 29 |
| 30 | \$13.44 | \$16.38 | \$18.83 | \$20.85 | \$25.28 | \$28.33 | \$21.15 | \$26.10 | \$30.29 | \$34.29 | \$42.83 | \$48.87 | \$39.06 | \$48.79 | \$57.07 | \$65.56 | \$83.16 | \$94.48 | 30 |
| 31 | \$13.51 | \$16.47 | \$18.92 | \$20.98 | \$25.49 | \$28.57 | \$21.48 | \$26.51 | \$30.80 | \$34.86 | \$43.58 | \$49.72 | \$39.56 | \$49.35 | \$57.78 | \$66.34 | \$84.23 | \$95.70 | 31 |
| 32 | \$13.56 | \$16.56 | \$19.06 | \$21.12 | \$25.66 | \$28.79 | \$21.77 | \$26.94 | \$31.26 | \$35.43 | \$44.32 | \$50.60 | \$40.04 | \$49.94 | \$58.48 | \$67.18 | \$85.27 | \$96.93 | 32 |
| 33 | \$13.66 | \$16.69 | \$19.20 | \$21.29 | \$25.89 | \$29.00 | \$22.12 | \$27.38 | \$31.79 | \$36.01 | \$45.08 | \$51.47 | \$40.52 | \$50.55 | \$59.17 | \$68.02 | \$86.38 | \$98.16 | 33 |
| 34 | \$13.70 | \$16.79 | \$19.33 | \$21.42 | \$26.05 | \$29.23 | \$22.47 | \$27.82 | \$32.33 | \$36.62 | \$45.86 | \$52.32 | \$41.00 | \$51.16 | \$59.87 | \$68.85 | \$87.46 | \$99.42 | 34 |
| 35 | \$13.81 | \$16.86 | \$19.46 | \$21.58 | \$26.24 | \$29.49 | \$22.83 | \$28.19 | \$32.87 | \$37.24 | \$46.63 | \$53.22 | \$41.47 | \$51.73 | \$60.62 | \$69.70 | \$88.57 | \$100.74 | 35 |
| 36 | \$13.94 | \$17.08 | \$19.71 | \$21.86 | \$26.64 | \$29.88 | \$23.25 | \$28.79 | \$33.51 | \$37.97 | \$47.63 | \$54.32 | \$42.03 | \$52.43 | \$61.46 | \$70.64 | \$89.83 | \$102.19 | 36 |
| 37 | \$14.06 | \$17.26 | \$19.98 | \$22.18 | \$26.97 | \$30.29 | \$23.71 | \$29.36 | \$34.16 | \$38.75 | \$48.61 | \$55.44 | \$42.63 | \$53.13 | \$62.29 | \$71.62 | \$91.11 | \$103.62 | 37 |
| 38 | \$14.25 | \$17.47 | \$20.20 | \$22.43 | \$27.38 | \$30.71 | \$24.12 | \$29.92 | \$34.82 | \$39.56 | \$49.62 | \$56.62 | \$43.19 | \$53.81 | \$63.13 | \$72.58 | \$92.36 | \$105.12 | 38 |
| 39 | \$14.36 | \$17.66 | \$20.45 | \$22.74 | \$27.72 | \$31.13 | \$24.56 | \$30.48 | \$35.50 | \$40.34 | \$50.68 | \$57.82 | \$43.76 | \$54.54 | \$63.93 | \$73.58 | \$93.69 | \$106.61 | 39 |
| 40 | \$14.50 | \$17.88 | \$20.71 | \$23.00 | \$28.08 | \$31.58 | \$25.06 | \$31.10 | \$36.20 | \$41.17 | \$51.73 | \$59.04 | \$44.32 | \$55.28 | \$64.82 | \$74.60 | \$95.01 | \$108.15 | 40 |
| 41 | \$14.63 | \$18.04 | \$20.98 | \$23.30 | \$28.46 | \$31.97 | \$25.53 | \$31.71 | \$36.92 | \$42.00 | \$52.83 | \$60.27 | \$44.90 | \$56.02 | \$65.69 | \$75.58 | \$96.36 | \$109.67 | 41 |
| 42 | \$14.76 | \$18.27 | \$21.20 | \$23.62 | \$28.83 | \$32.42 | \$26.02 | \$32.33 | \$37.66 | \$42.88 | \$53.92 | \$61.53 | \$45.52 | \$56.76 | \$66.58 | \$76.66 | \$97.72 | \$111.27 | 42 |
| 43 | \$14.93 | \$18.49 | \$21.48 | \$23.86 | \$29.23 | \$32.87 | \$26.51 | \$32.93 | \$38.42 | \$43.76 | \$55.07 | \$62.81 | \$46.13 | \$57.51 | \$67.46 | \$77.70 | \$99.08 | \$112.81 | 43 |
| 44 | \$15.05 | \$18.66 | \$21.73 | \$24.18 | \$29.57 | \$33.23 | \$26.97 | \$33.61 | \$39.16 | \$44.64 | \$56.19 | \$64.11 | \$46.73 | \$58.29 | \$68.37 | \$78.76 | \$100.46 | \$114.44 | 44 |
| 45 | \$15.20 | \$18.88 | \$21.93 | \$24.45 | \$29.96 | \$33.68 | \$27.50 | \$34.22 | \$39.97 | \$45.56 | \$57.38 | \$65.48 | \$47.34 | \$59.08 | \$69.29 | \$79.89 | \$101.87 | \$116.06 | 45 |
| 46 | \$15.47 | \$19.23 | \$22.43 | \$25.03 | \$30.66 | \$34.52 | \$28.57 | \$35.50 | \$41.39 | \$46.92 | \$58.82 | \$67.14 | \$48.08 | \$60.01 | \$70.40 | \$81.20 | \$103.58 | \$117.99 | 46 |
| 47 | \$15.72 | \$19.62 | \$22.91 | \$25.58 | \$31.37 | \$35.34 | \$29.61 | \$36.87 | \$42.83 | \$48.31 | \$60.30 | \$68.85 | \$48.84 | \$60.96 | \$71.52 | \$82.51 | \$105.30 | \$119.98 | 47 |
| 48 | \$16.04 | \$20.01 | \$23.43 | \$26.15 | \$32.11 | \$36.15 | \$30.71 | \$38.28 | \$44.32 | \$49.75 | \$61.84 | \$70.59 | \$49.62 | \$61.93 | \$72.67 | \$83.86 | \$107.04 | \$121.98 | 48 |
| 49 | \$16.29 | \$20.42 | \$23.93 | \$26.66 | \$32.80 | \$36.97 | \$31.83 | \$39.72 | \$45.86 | \$51.25 | \$63.42 | \$72.40 | \$50.41 | \$62.94 | \$73.84 | \$85.22 | \$108.79 | \$123.99 | 49 |
| 50 | \$16.56 | \$20.77 | \$24.41 | \$27.25 | \$33.55 | \$37.80 | \$33.03 | \$41.26 | \$47.48 | \$52.78 | \$65.04 | \$74.24 | \$51.21 | \$63.93 | \$75.03 | \$86.64 | \$110.59 | \$126.05 | 50 |
| 51 | \$16.82 | \$21.15 | \$24.88 | \$27.82 | \$34.25 | \$38.62 | \$34.25 | \$42.83 | \$49.15 | \$54.35 | \$66.72 | \$76.12 | \$52.00 | \$64.96 | \$76.22 | \$88.03 | \$112.43 | \$128.14 | 51 |
| 52 | \$17.14 | \$21.55 | \$25.36 | \$28.39 | \$34.99 | \$39.42 | \$35.50 | \$44.44 | \$50.83 | \$55.98 | \$68.40 | \$78.05 | \$52.83 | \$66.01 | \$77.44 | \$89.49 | \$114.26 | \$130.31 | 52 |
| 53 | \$17.39 | \$21.93 | \$25.86 | \$28.94 | \$35.71 | \$40.25 | \$36.83 | \$46.18 | \$52.65 | \$57.64 | \$70.17 | \$80.06 | \$53.65 | \$67.05 | \$78.66 | \$90.90 | \$116.16 | \$132.45 | 53 |
| 54 | \$17.66 | \$22.34 | \$26.32 | \$29.49 | \$36.40 | \$41.09 | \$38.24 | \$47.92 | \$54.47 | \$59.33 | \$71.95 | \$82.13 | \$54.47 | \$68.11 | \$79.95 | \$92.40 | \$118.09 | \$134.64 | 54 |
| 55 | \$17.90 | \$22.69 | \$26.81 | \$30.05 | \$37.14 | \$41.93 | \$39.79 | \$49.75 | \$56.42 | \$61.09 | \$73.84 | \$84.33 | \$55.37 | \$69.20 | \$81.20 | \$93.81 | \$120.07 | \$136.88 | 55 |
| 56 | \$19.67 | \$24.66 | \$28.90 | \$32.46 | \$40.25 | \$45.52 | \$41.70 | \$52.13 | \$59.08 | \$64.24 | \$78.36 | \$89.49 | \$57.64 | \$72.23 | \$84.85 | \$98.16 | \$125.84 | \$143.52 | 56 |
| 57 | \$21.38 | \$26.60 | \$31.01 | \$34.91 | \$43.42 | \$49.05 | \$43.70 | \$54.62 | \$61.88 | \$67.58 | \$83.13 | \$94.95 | \$60.01 | \$75.38 | \$88.66 | \$102.70 | \$131.87 | \$150.55 | 57 |
| 58 | \$23.12 | \$28.52 | \$33.07 | \$37.33 | \$46.50 | \$52.65 | \$45.82 | \$57.24 | \$64.82 | \$71.09 | \$88.20 | \$100.78 | \$62.51 | \$78.66 | \$92.64 | \$107.49 | \$138.23 | \$157.89 | 58 |
| 59 | \$24.83 | \$30.48 | \$35.18 | \$39.72 | \$49.62 | \$56.24 | \$47.99 | \$60.01 | \$67.88 | \$74.77 | \$93.60 | \$106.95 | \$65.10 | \$82.08 | \$96.80 | \$112.49 | \$144.90 | \$165.61 | 59 |
| 60 | \$26.60 | \$32.42 | \$37.27 | \$42.17 | \$52.78 | \$59.84 | \$50.34 | \$62.89 | \$71.14 | \$78.63 | \$99.30 | \$113.51 | \$67.79 | \$85.64 | \$101.13 | \$117.69 | \$151.84 | \$173.66 | 60 |
| 61 | \$28.33 | \$34.35 | \$39.37 | \$44.57 | \$55.88 | \$63.42 | \$52.73 | \$65.93 | \$74.50 | \$82.71 | \$105.35 | \$120.49 | \$70.59 | \$89.36 | \$105.67 | \$123.10 | \$159.15 | \$182.13 | 61 |
| 62 | \$30.05 | \$36.27 | \$41.43 | \$47.01 | \$59.04 | \$67.01 | \$55.31 | \$69.01 | \$78.09 | \$86.90 | \$111.69 | \$127.94 | \$73.55 | \$93.19 | \$110.42 | \$128.82 | \$166.83 | \$191.05 | 62 |
| 63 | \$33.20 | \$40.12 | \$45.86 | \$52.03 | \$65.35 | \$74.18 | \$58.34 | \$72.80 | \$83.78 | \$93.81 | \$120.26 | \$137.65 | \$78.89 | \$99.81 | \$118.09 | \$137.45 | \$177.42 | \$202.95 | 63 |
| 64 | \$36.34 | \$43.99 | \$50.28 | \$57.02 | \$71.70 | \$81.39 | \$61.53 | \$76.78 | \$89.88 | \$101.27 | \$129.50 | \$148.13 | \$84.61 | \$106.87 | \$126.27 | \$146.63 | \$188.68 | \$215.61 | 64 |
| 65 | \$39.51 | \$47.80 | \$54.67 | \$62.06 | \$78.01 | \$88.61 | \$64.90 | \$80.98 | \$96.40 | \$109.31 | \$139.49 | \$159.39 | \$90.75 | \$114.44 | \$135.03 | \$156.44 | \$200.68 | \$229.06 | 65 |
| 66 | \$42.67 | \$51.63 | \$59.08 | \$67.05 | \$84.35 | \$95.79 | \$68.46 | \$85.40 | \$103.41 | \$118.04 | \$150.23 | \$171.50 | \$97.32 | \$122.55 | \$144.39 | \$166.89 | \$213.43 | \$243.35 | 66 |
| 67 | \$45.82 | \$55.51 | \$63.50 | \$72.08 | \$90.67 | \$102.96 | \$72.23 | \$90.06 | \$110.99 | \$127.40 | \$161.82 | \$184.56 | \$104.38 | \$131.18 | \$154.48 | \$178.04 | \$227.01 | \$258.49 | 67 |
| 68 | \$52.03 | \$63.15 | \$72.40 | \$82.05 | \$102.83 | \$116.73 | \$80.45 | \$100.39 | \$122.58 | \$140.24 | \$177.33 | \$201.91 | \$113.78 | \$143.23 | \$168.89 | \$193.91 | \$245.89 | \$279.48 | 68 |
| 69 | \$58.25 | \$70.82 | \$81.30 | \$91.94 | \$115.06 | \$130.43 | \$89.62 | \$111.96 | \$135.39 | \$154.39 | \$194.34 | \$220.87 | \$124.04 | \$156.41 | \$184.60 | \$211.15 | \$266.34 | \$302.15 | 69 |
| 70 | \$64.48 | \$78.50 | \$90.17 | \$101.87 | \$127.25 | \$144.19 | \$99.81 | \$124.83 | \$149.53 | \$169.95 | \$212.94 | \$241.63 | \$135.20 | \$170.76 | \$201.83 | \$229.94 | \$288.50 | \$326.68 | 70 |
| 71 | \$70.69 | \$86.14 | \$99.08 | \$111.77 | \$139.46 | \$157.89 | \$111.17 | \$139.18 | \$165.18 | \$187.07 | \$233.35 | \$264.33 | \$147.37 | \$186.46 | \$220.62 | \$250.39 | \$312.51 | \$353.19 | 71 |
| 72 | \$76.91 | \$93.81 | \$107.95 | \$121.72 | \$151.64 | \$171.64 | \$123.77 | \$155.19 | \$182.42 | \$205.94 | \$255.75 | \$289.11 | \$160.70 | \$203.62 | \$241.20 | \$272.60 | \$338.46 | \$381.83 | 72 |
| 73 | \$88.12 | \$108.05 | \$124.77 | \$140.20 | \$173.84 | \$196.45 | \$137.14 | \$172.56 | \$203.30 | \$228.92 | \$283.15 | \$319.58 | \$176.42 | \$224.38 | \$266.42 | \$300.29 | \$371.33 | \$418.29 | 73 |
| 74 | \$99.30 | \$122.25 | \$141.60 | \$158.70 | \$196.04 | \$221.22 | \$151.94 | \$191.88 | \$226.61 | \$254.46 | \$313.52 | \$353.32 | \$193.71 | \$247.28 | \$294.27 | \$330.76 | \$407.37 | \$458.17 | 74 |
| 75 | \$110.47 | \$136.43 | \$158.41 | \$177.16 | \$218.25 | \$246.02 | \$168.31 | \$213.39 | \$252.59 | \$282.87 | \$347.11 | \$390.59 | \$212.70 | \$272.50 | \$325.07 | \$364.32 | \$446.88 | \$501.88 | 75 |
| 76 | \$121.67 | \$150.67 | \$175.20 | \$195.65 | \$240.46 | \$270.81 | \$186.49 | \$237.29 | \$281.53 | \$314.37 | \$384.33 | \$431.81 | \$233.53 | \$300.33 | \$359.11 | \$401.27 | \$490.24 | \$549.74 | 76 |
| 77 | \$132.85 | \$164.85 | \$192.02 | \$214.13 | \$262.65 | \$295.64 | \$206.65 | \$263.89 | \$313.86 | \$349.46 | \$425.55 | \$477.41 | \$256.39 | \$330.95 | \$396.68 | \$442.00 | \$537.79 | \$602.17 | 77 |
| 78 | \$143.13 | \$177.99 | \$207.68 | \$231.47 | \$283.55 | \$318.76 | \$219.69 | \$281.11 | \$334.83 | \$372.56 | \$452.91 | \$507.40 | \$270.63 | \$350.08 | \$420.27 | \$467.98 | \$568.49 | \$635.69 | 78 |
| 79 | \$153.46 | \$191.14 | \$223.36 | \$248.88 | \$304.45 | \$341.90 | \$233.57 | \$299.45 | \$357.23 | \$397.17 | \$482.04 | \$539.29 | \$285.66 | \$370.30 | \$445.29 | \$495.48 | \$600.95 | \$671.08 | 79 |
| 80 | \$163.82 | \$204.26 | \$239.06 | \$266.20 | \$325.28 | \$365.01 | \$248.34 | \$318.97 | \$381.10 | \$423.39 | \$513.04 | \$573.19 | \$301.51 | \$391.74 | \$471.80 | \$524.62 | \$635.29 | \$708.44 | 80 |
| 81 | \$174.11 | \$217.36 | \$254.73 | \$283.55 | \$346.18 | \$388.14 | \$264.00 | \$339.79 | \$406.54 | \$451.35 | \$546.03 | \$609.18 | \$318.23 | \$414.38 | \$499.86 | \$555.46 | \$671.59 | \$747.86 | 81 |
| 82 | \$184.43 | \$230.51 | \$270.41 | \$300.94 | \$367.07 | \$411.28 | \$280.70 | \$361.94 | \$433.64 | \$481.07 | \$581.15 | \$647.46 | \$335.94 | \$438.34 | \$529.53 | \$588.13 | \$709.95 | \$789.45 | 82 |
| 83 | \$197.97 | \$247.89 | \$291.29 | \$324.12 | \$395.16 | \$442.32 | \$298.43 | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | | | |
|-----------|-----|---|----------|----------|----------|------------|------------|----------------------------|------------|------------|------------|------------|------------|----------------------------|------------|------------|------------|------------|------------|-----------|--|
| | | Comprehensive - 60 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | | | |
| Issue Age | Age | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | | Auto 5% Compound Inflation | | | | | | Issue Age | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | |
| 25 | | \$49.02 | \$59.54 | \$68.26 | \$75.33 | \$91.28 | \$102.14 | \$73.69 | \$90.62 | \$105.11 | \$118.59 | \$147.70 | \$168.42 | \$138.50 | \$172.52 | \$201.96 | \$231.73 | \$293.41 | \$332.88 | 25 | |
| 26 | | \$49.34 | \$59.87 | \$68.76 | \$75.98 | \$92.09 | \$103.11 | \$74.82 | \$92.09 | \$106.74 | \$120.54 | \$150.16 | \$171.37 | \$140.13 | \$174.65 | \$204.45 | \$234.52 | \$297.02 | \$337.15 | 26 | |
| 27 | | \$49.68 | \$60.37 | \$69.23 | \$76.48 | \$92.77 | \$103.95 | \$75.98 | \$93.58 | \$108.38 | \$122.54 | \$152.79 | \$174.33 | \$141.78 | \$176.80 | \$206.90 | \$237.31 | \$300.81 | \$341.43 | 27 | |
| 28 | | \$49.84 | \$60.69 | \$69.73 | \$77.15 | \$93.42 | \$104.76 | \$77.15 | \$95.06 | \$110.21 | \$124.50 | \$155.43 | \$177.29 | \$143.42 | \$178.94 | \$209.36 | \$240.28 | \$304.59 | \$345.88 | 28 | |
| 29 | | \$50.16 | \$61.03 | \$70.22 | \$77.63 | \$94.25 | \$105.60 | \$78.29 | \$96.54 | \$112.00 | \$126.64 | \$158.05 | \$180.41 | \$145.06 | \$181.08 | \$211.84 | \$243.24 | \$308.37 | \$350.32 | 29 | |
| 30 | | \$50.49 | \$61.50 | \$70.73 | \$78.29 | \$94.90 | \$106.40 | \$79.44 | \$98.02 | \$113.82 | \$128.77 | \$160.85 | \$183.55 | \$146.72 | \$183.22 | \$214.30 | \$246.21 | \$312.32 | \$354.74 | 30 | |
| 31 | | \$50.86 | \$61.84 | \$71.05 | \$78.78 | \$95.72 | \$107.23 | \$80.60 | \$99.50 | \$115.62 | \$130.92 | \$163.66 | \$186.66 | \$148.51 | \$185.35 | \$216.93 | \$249.17 | \$316.27 | \$359.35 | 31 | |
| 32 | | \$50.96 | \$62.16 | \$71.53 | \$79.27 | \$96.38 | \$108.05 | \$81.75 | \$101.16 | \$117.44 | \$133.05 | \$166.44 | \$189.96 | \$150.33 | \$187.52 | \$219.56 | \$252.30 | \$320.23 | \$363.97 | 32 | |
| 33 | | \$51.30 | \$62.67 | \$72.04 | \$79.94 | \$97.21 | \$108.88 | \$83.05 | \$102.80 | \$119.42 | \$135.19 | \$169.25 | \$193.25 | \$152.12 | \$189.79 | \$222.20 | \$255.42 | \$324.32 | \$368.58 | 33 | |
| 34 | | \$51.49 | \$63.00 | \$72.55 | \$80.43 | \$97.67 | \$109.70 | \$84.37 | \$104.42 | \$121.39 | \$137.48 | \$172.21 | \$196.53 | \$153.93 | \$192.12 | \$224.63 | \$258.56 | \$328.44 | \$373.35 | 34 | |
| 35 | | \$51.82 | \$63.32 | \$73.03 | \$81.09 | \$98.51 | \$110.68 | \$85.69 | \$105.92 | \$123.34 | \$139.79 | \$175.16 | \$199.84 | \$155.75 | \$194.23 | \$227.62 | \$261.68 | \$332.55 | \$378.27 | 35 | |
| 36 | | \$52.29 | \$64.15 | \$74.02 | \$82.07 | \$99.98 | \$112.16 | \$87.33 | \$108.05 | \$125.83 | \$142.60 | \$178.76 | \$203.95 | \$157.88 | \$196.88 | \$230.75 | \$265.30 | \$337.32 | \$383.69 | 36 | |
| 37 | | \$52.79 | \$64.81 | \$75.00 | \$83.23 | \$101.31 | \$113.82 | \$88.97 | \$110.21 | \$128.27 | \$145.55 | \$182.55 | \$208.23 | \$160.03 | \$199.51 | \$233.87 | \$268.90 | \$342.08 | \$389.13 | 37 | |
| 38 | | \$53.46 | \$65.63 | \$75.82 | \$84.21 | \$102.80 | \$115.29 | \$90.62 | \$112.32 | \$130.77 | \$148.51 | \$186.34 | \$212.66 | \$162.15 | \$202.14 | \$237.01 | \$272.50 | \$346.85 | \$394.72 | 38 | |
| 39 | | \$53.94 | \$66.28 | \$76.81 | \$85.35 | \$104.10 | \$116.92 | \$92.25 | \$114.47 | \$133.38 | \$151.48 | \$190.28 | \$217.10 | \$164.31 | \$204.77 | \$240.11 | \$276.31 | \$351.81 | \$400.30 | 39 | |
| 40 | | \$54.43 | \$67.08 | \$77.79 | \$86.36 | \$105.44 | \$118.59 | \$94.09 | \$116.77 | \$136.00 | \$154.62 | \$194.23 | \$221.69 | \$166.44 | \$207.55 | \$243.41 | \$280.08 | \$356.73 | \$406.07 | 40 | |
| 41 | | \$54.93 | \$67.75 | \$78.78 | \$87.48 | \$106.91 | \$120.07 | \$95.88 | \$119.06 | \$138.66 | \$157.73 | \$198.34 | \$226.30 | \$168.59 | \$210.34 | \$246.71 | \$283.87 | \$361.82 | \$411.41 | 41 | |
| 42 | | \$55.42 | \$68.57 | \$79.60 | \$88.66 | \$108.21 | \$121.72 | \$97.69 | \$121.39 | \$141.43 | \$161.02 | \$202.46 | \$231.07 | \$170.89 | \$213.16 | \$249.99 | \$287.82 | \$366.92 | \$417.76 | 42 | |
| 43 | | \$56.10 | \$69.42 | \$80.60 | \$89.64 | \$109.70 | \$123.34 | \$99.50 | \$123.67 | \$144.23 | \$164.31 | \$206.75 | \$235.83 | \$173.18 | \$215.96 | \$253.28 | \$291.76 | \$372.02 | \$423.65 | 43 | |
| 44 | | \$56.58 | \$70.06 | \$81.58 | \$90.77 | \$111.02 | \$124.83 | \$101.31 | \$126.16 | \$147.04 | \$167.60 | \$211.00 | \$240.78 | \$175.48 | \$218.89 | \$256.73 | \$295.71 | \$377.29 | \$429.76 | 44 | |
| 45 | | \$57.07 | \$70.88 | \$82.39 | \$91.76 | \$112.50 | \$126.48 | \$103.29 | \$128.45 | \$150.16 | \$171.05 | \$215.45 | \$245.89 | \$177.78 | \$221.86 | \$260.18 | \$299.98 | \$382.56 | \$435.84 | 45 | |
| 46 | | \$58.07 | \$72.22 | \$84.21 | \$93.90 | \$115.14 | \$129.60 | \$107.23 | \$133.38 | \$155.43 | \$176.14 | \$220.89 | \$252.12 | \$180.58 | \$225.32 | \$264.30 | \$304.92 | \$388.97 | \$443.06 | 46 | |
| 47 | | \$59.04 | \$73.69 | \$86.01 | \$96.05 | \$117.77 | \$132.73 | \$111.18 | \$138.50 | \$160.85 | \$181.41 | \$226.47 | \$258.56 | \$183.39 | \$228.94 | \$268.58 | \$309.85 | \$395.37 | \$450.47 | 47 | |
| 48 | | \$60.21 | \$75.16 | \$87.99 | \$98.20 | \$120.54 | \$135.69 | \$115.29 | \$143.74 | \$166.44 | \$186.84 | \$232.22 | \$265.12 | \$186.34 | \$232.56 | \$272.86 | \$314.96 | \$401.95 | \$458.03 | 48 | |
| 49 | | \$61.19 | \$76.66 | \$89.80 | \$100.16 | \$123.19 | \$138.81 | \$119.57 | \$149.16 | \$172.21 | \$192.43 | \$238.16 | \$271.85 | \$189.31 | \$236.32 | \$277.28 | \$320.05 | \$408.53 | \$465.60 | 49 | |
| 50 | | \$62.16 | \$77.96 | \$91.60 | \$102.29 | \$125.98 | \$141.94 | \$124.00 | \$154.92 | \$178.27 | \$198.18 | \$244.21 | \$278.76 | \$192.27 | \$240.11 | \$281.72 | \$325.31 | \$415.27 | \$473.30 | 50 | |
| 51 | | \$63.15 | \$79.44 | \$93.42 | \$104.42 | \$128.61 | \$145.06 | \$126.61 | \$160.85 | \$184.54 | \$204.11 | \$250.48 | \$285.85 | \$195.20 | \$243.90 | \$286.18 | \$330.57 | \$422.18 | \$481.22 | 51 | |
| 52 | | \$64.32 | \$80.93 | \$95.22 | \$106.57 | \$131.41 | \$148.02 | \$133.38 | \$166.95 | \$190.94 | \$210.19 | \$256.88 | \$293.07 | \$198.34 | \$247.84 | \$290.77 | \$336.02 | \$429.08 | \$489.28 | 52 | |
| 53 | | \$65.30 | \$82.39 | \$97.04 | \$108.72 | \$134.06 | \$151.15 | \$138.33 | \$173.35 | \$197.69 | \$216.45 | \$263.49 | \$300.64 | \$201.47 | \$251.79 | \$295.38 | \$341.43 | \$436.17 | \$497.34 | 53 | |
| 54 | | \$66.28 | \$83.86 | \$98.86 | \$110.68 | \$136.65 | \$154.28 | \$143.58 | \$179.94 | \$204.60 | \$222.86 | \$270.22 | \$308.37 | \$204.60 | \$255.75 | \$300.16 | \$347.01 | \$443.39 | \$505.57 | 54 | |
| 55 | | \$67.28 | \$85.20 | \$100.65 | \$112.81 | \$139.47 | \$157.40 | \$149.33 | \$186.84 | \$211.84 | \$229.43 | \$277.28 | \$316.60 | \$207.90 | \$259.85 | \$304.92 | \$352.30 | \$450.81 | \$513.96 | 55 | |
| 56 | | \$73.84 | \$92.61 | \$108.55 | \$121.87 | \$151.15 | \$170.89 | \$156.57 | \$195.72 | \$221.86 | \$241.29 | \$294.24 | \$336.02 | \$216.45 | \$271.23 | \$318.56 | \$368.58 | \$472.52 | \$538.96 | 56 | |
| 57 | | \$80.27 | \$99.83 | \$116.45 | \$131.08 | \$163.00 | \$184.21 | \$164.14 | \$205.10 | \$232.40 | \$253.78 | \$312.16 | \$356.58 | \$225.32 | \$283.04 | \$332.88 | \$385.67 | \$495.21 | \$565.26 | 57 | |
| 58 | | \$86.83 | \$107.07 | \$124.18 | \$140.13 | \$174.65 | \$197.69 | \$172.04 | \$214.96 | \$243.41 | \$266.93 | \$331.25 | \$378.43 | \$234.70 | \$295.38 | \$347.85 | \$403.60 | \$519.06 | \$592.90 | 58 | |
| 59 | | \$93.27 | \$114.47 | \$132.08 | \$149.16 | \$186.34 | \$211.17 | \$180.26 | \$225.32 | \$254.91 | \$280.74 | \$351.46 | \$401.63 | \$244.40 | \$308.21 | \$363.47 | \$422.36 | \$544.04 | \$621.84 | 59 | |
| 60 | | \$99.83 | \$121.72 | \$139.98 | \$158.39 | \$198.18 | \$224.66 | \$188.98 | \$236.17 | \$267.98 | \$295.23 | \$372.85 | \$426.31 | \$254.60 | \$321.52 | \$379.74 | \$441.90 | \$570.20 | \$652.10 | 60 | |
| 61 | | \$106.40 | \$129.94 | \$147.86 | \$167.43 | \$209.86 | \$238.16 | \$198.00 | \$247.53 | \$279.76 | \$310.51 | \$385.54 | \$452.44 | \$265.12 | \$335.51 | \$396.86 | \$462.31 | \$597.66 | \$683.84 | 61 | |
| 62 | | \$112.81 | \$136.19 | \$155.58 | \$176.48 | \$221.69 | \$261.64 | \$207.72 | \$259.19 | \$293.23 | \$326.29 | \$419.39 | \$480.40 | \$276.14 | \$349.97 | \$414.62 | \$483.71 | \$626.44 | \$717.40 | 62 | |
| 63 | | \$124.66 | \$150.65 | \$172.21 | \$195.40 | \$245.39 | \$278.61 | \$219.08 | \$273.34 | \$314.62 | \$352.30 | \$451.64 | \$516.92 | \$296.20 | \$374.83 | \$443.39 | \$516.10 | \$666.25 | \$762.14 | 63 | |
| 64 | | \$136.50 | \$165.12 | \$188.79 | \$214.13 | \$269.23 | \$305.56 | \$231.07 | \$288.31 | \$337.48 | \$380.23 | \$486.32 | \$556.23 | \$317.75 | \$401.30 | \$474.16 | \$550.64 | \$708.52 | \$809.68 | 64 | |
| 65 | | \$148.35 | \$179.44 | \$205.26 | \$233.05 | \$292.91 | \$332.72 | \$243.73 | \$304.08 | \$362.00 | \$410.52 | \$523.82 | \$598.50 | \$340.77 | \$429.76 | \$507.06 | \$587.48 | \$753.58 | \$860.16 | 65 | |
| 66 | | \$160.19 | \$193.92 | \$221.86 | \$251.79 | \$316.76 | \$359.68 | \$257.07 | \$320.72 | \$388.30 | \$443.23 | \$564.11 | \$644.05 | \$365.43 | \$460.17 | \$542.25 | \$626.77 | \$801.45 | \$913.77 | 66 | |
| 67 | | \$172.04 | \$208.38 | \$238.48 | \$270.71 | \$340.45 | \$386.67 | \$271.23 | \$338.15 | \$416.75 | \$478.43 | \$607.70 | \$693.07 | \$391.92 | \$492.58 | \$580.07 | \$668.56 | \$852.42 | \$970.67 | 67 | |
| 68 | | \$195.40 | \$237.16 | \$271.85 | \$308.06 | \$386.16 | \$438.30 | \$302.12 | \$376.95 | \$460.33 | \$526.63 | \$665.93 | \$758.18 | \$427.27 | \$537.80 | \$634.17 | \$728.08 | \$923.32 | \$1,049.46 | 68 | |
| 69 | | \$218.74 | \$265.95 | \$305.25 | \$345.21 | \$432.05 | \$489.79 | \$336.50 | \$420.38 | \$508.39 | \$579.74 | \$729.72 | \$829.41 | \$465.76 | \$587.31 | \$693.22 | \$792.89 | \$1,000.11 | \$1,134.65 | 69 | |
| 70 | | \$242.10 | \$294.72 | \$338.62 | \$382.56 | \$477.77 | \$541.43 | \$374.83 | \$468.72 | \$561.48 | \$638.13 | \$799.63 | \$907.37 | \$507.71 | \$641.26 | \$757.85 | \$863.45 | \$1,083.32 | \$1,226.74 | 70 | |
| 71 | | \$265.45 | \$323.52 | \$372.02 | \$419.72 | \$523.66 | \$592.90 | \$417.42 | \$522.68 | \$620.21 | \$702.43 | \$876.27 | \$992.55 | \$553.44 | \$700.13 | \$828.41 | \$940.26 | \$1,173.46 | \$1,326.26 | 71 | |
| 72 | | \$288.82 | \$352.30 | \$405.42 | \$457.05 | \$569.37 | \$644.55 | \$464.78 | \$582.71 | \$685.00 | \$773.31 | \$960.32 | \$1,085.63 | \$603.44 | \$764.61 | \$905.71 | \$1,023.63 | \$1,271.00 | \$1,433.82 | 72 | |
| 73 | | \$330.89 | \$405.75 | \$468.56 | \$526.45 | \$652.77 | \$737.62 | \$514.94 | \$648.00 | \$763.46 | \$859.67 | \$1,063.26 | \$1,200.11 | \$662.48 | \$842.56 | \$1,000.44 | \$1,127.58 | \$1,394.35 | \$1,570.66 | 73 | |
| 74 | | \$372.85 | \$459.02 | \$531.71 | \$595.87 | \$736.15 | \$830.71 | \$570.54 | \$720.52 | \$850.95 | \$955.54 | \$1,177.23 | \$1,326.75 | \$727.43 | \$928.58 | \$1,105.06 | \$1,242.03 | \$1,529.68 | \$1,720.47 | 74 | |
| 75 | | \$414.79 | \$512.31 | \$594.88 | \$665.27 | \$819.52 | \$923.80 | \$632.05 | \$801.28 | \$948.49 | \$1,062.13 | \$1,303.39 | \$1,466.72 | \$798.63 | \$1,023.31 | \$1,220.66 | \$1,368.03 | \$1,678.04 | \$1,884.61 | 75 | |
| 76 | | \$456.89 | \$565.77 | \$657.87 | \$734.68 | \$902.91 | \$1,016.88 | \$700.29 | \$891.09 | \$1,057.19 | \$1,180.54 | \$1,443.18 | \$1,621.47 | \$876.92 | \$1,127.73 | \$1,348.46 | \$1,506.82 | \$1,840.87 | \$2,064.36 | 76 | |
| 77 | | \$498.81 | \$619.06 | \$721.02 | \$804.08 | \$986.30 | \$1,110.14 | \$775.96 | \$990.90 | \$1,178.55 | \$1,312.27 | \$1,597.95 | \$1,792.68 | \$962.79 | \$1,242.69 | \$1,489.55 | \$1,659.79 | \$2,019.47 | \$2,261.24 | 77 | |
| 78 | | \$537.48 | \$668.39 | \$779.91 | \$869.19 | \$1,064.75 | \$1,196.97 | \$824.98 | \$1,055.55 | \$1,257.33 | \$1,398.95 | \$1,700.74 | \$1,905.33 | \$1,016.24 | \$1,314.58 | \$1,578.20 | \$1,757.31 | \$2,134.76 | \$2,387.07 | 78 | |
| 79 | | \$576.28 | \$717.74 | \$838.76 | | | | | | | | | | | | | | | | | |

Certificate Form GLTCARP-06-FC

| | | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|------------------------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|
| | | Comprehensive - 60 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | | 7 Year | Lifetime |
| 25 | \$4.79 | \$5.84 | \$6.69 | \$7.40 | \$8.93 | \$10.00 | \$7.12 | \$8.78 | \$10.16 | \$11.47 | \$14.27 | \$16.36 | \$13.10 | \$16.25 | \$18.96 | \$21.73 | \$27.47 | \$31.13 | 25 |
| 26 | \$4.82 | \$5.90 | \$6.74 | \$7.45 | \$8.99 | \$10.07 | \$7.21 | \$8.92 | \$10.33 | \$11.66 | \$14.51 | \$16.65 | \$13.26 | \$16.43 | \$19.20 | \$21.99 | \$27.82 | \$31.55 | 26 |
| 27 | \$4.85 | \$5.93 | \$6.80 | \$7.49 | \$9.08 | \$10.15 | \$7.30 | \$9.05 | \$10.52 | \$11.87 | \$14.76 | \$16.93 | \$13.40 | \$16.65 | \$19.40 | \$22.25 | \$28.17 | \$31.93 | 27 |
| 28 | \$4.86 | \$5.95 | \$6.85 | \$7.57 | \$9.15 | \$10.25 | \$7.43 | \$9.20 | \$10.67 | \$12.06 | \$14.92 | \$17.20 | \$13.55 | \$16.83 | \$19.65 | \$22.52 | \$28.55 | \$32.35 | 28 |
| 29 | \$4.88 | \$6.01 | \$6.89 | \$7.61 | \$9.21 | \$10.32 | \$7.55 | \$9.34 | \$10.84 | \$12.23 | \$15.28 | \$17.51 | \$13.71 | \$17.03 | \$19.89 | \$22.79 | \$28.89 | \$32.78 | 29 |
| 30 | \$4.92 | \$6.05 | \$6.93 | \$7.66 | \$9.28 | \$10.41 | \$7.66 | \$9.48 | \$11.01 | \$12.46 | \$15.53 | \$17.81 | \$13.89 | \$17.25 | \$20.13 | \$23.10 | \$29.25 | \$33.19 | 30 |
| 31 | \$4.95 | \$6.08 | \$6.99 | \$7.72 | \$9.35 | \$10.48 | \$7.77 | \$9.65 | \$11.20 | \$12.67 | \$15.81 | \$18.12 | \$14.05 | \$17.45 | \$20.36 | \$23.38 | \$29.62 | \$33.63 | 31 |
| 32 | \$4.96 | \$6.12 | \$7.03 | \$7.77 | \$9.43 | \$10.56 | \$7.89 | \$9.79 | \$11.36 | \$12.86 | \$16.08 | \$18.41 | \$14.20 | \$17.66 | \$20.59 | \$23.67 | \$29.99 | \$34.07 | 32 |
| 33 | \$4.99 | \$6.15 | \$7.08 | \$7.83 | \$9.48 | \$10.66 | \$8.01 | \$9.93 | \$11.54 | \$13.09 | \$16.35 | \$18.73 | \$14.38 | \$17.86 | \$20.86 | \$23.95 | \$30.36 | \$34.50 | 33 |
| 34 | \$5.03 | \$6.19 | \$7.13 | \$7.88 | \$9.57 | \$10.73 | \$8.14 | \$10.09 | \$11.74 | \$13.29 | \$16.64 | \$19.06 | \$14.54 | \$18.06 | \$21.12 | \$24.23 | \$30.75 | \$34.95 | 34 |
| 35 | \$5.05 | \$6.24 | \$7.16 | \$7.94 | \$9.65 | \$10.81 | \$8.25 | \$10.26 | \$11.92 | \$13.52 | \$16.92 | \$19.38 | \$14.73 | \$18.29 | \$21.36 | \$24.54 | \$31.13 | \$35.38 | 35 |
| 36 | \$5.09 | \$6.30 | \$7.26 | \$8.03 | \$9.78 | \$10.98 | \$8.39 | \$10.44 | \$12.17 | \$13.79 | \$17.28 | \$19.79 | \$14.91 | \$18.52 | \$21.55 | \$24.88 | \$31.57 | \$35.89 | 36 |
| 37 | \$5.16 | \$6.38 | \$7.35 | \$8.15 | \$9.91 | \$11.13 | \$8.55 | \$10.64 | \$12.41 | \$14.06 | \$17.62 | \$20.21 | \$15.10 | \$18.79 | \$21.93 | \$25.21 | \$32.02 | \$36.40 | 37 |
| 38 | \$5.19 | \$6.45 | \$7.46 | \$8.25 | \$10.03 | \$11.28 | \$8.71 | \$10.85 | \$12.63 | \$14.34 | \$18.01 | \$20.60 | \$15.32 | \$19.04 | \$22.24 | \$25.56 | \$32.46 | \$36.92 | 38 |
| 39 | \$5.25 | \$6.52 | \$7.55 | \$8.36 | \$10.16 | \$11.42 | \$8.90 | \$11.06 | \$12.89 | \$14.63 | \$18.37 | \$21.04 | \$15.52 | \$19.31 | \$22.53 | \$25.92 | \$32.92 | \$37.42 | 39 |
| 40 | \$5.31 | \$6.58 | \$7.62 | \$8.47 | \$10.31 | \$11.59 | \$9.05 | \$11.26 | \$13.15 | \$14.92 | \$18.77 | \$21.49 | \$15.73 | \$19.55 | \$22.84 | \$26.27 | \$33.39 | \$37.90 | 40 |
| 41 | \$5.37 | \$6.66 | \$7.72 | \$8.57 | \$10.45 | \$11.75 | \$9.21 | \$11.48 | \$13.40 | \$15.22 | \$19.14 | \$21.92 | \$15.95 | \$19.81 | \$23.14 | \$26.64 | \$33.85 | \$38.51 | 41 |
| 42 | \$5.41 | \$6.74 | \$7.81 | \$8.67 | \$10.59 | \$11.90 | \$9.36 | \$11.73 | \$13.66 | \$15.53 | \$19.55 | \$22.39 | \$16.14 | \$20.09 | \$23.46 | \$26.99 | \$34.32 | \$39.06 | 42 |
| 43 | \$5.46 | \$6.81 | \$7.90 | \$8.78 | \$10.73 | \$12.06 | \$9.56 | \$11.94 | \$13.94 | \$15.85 | \$19.94 | \$22.85 | \$16.37 | \$20.35 | \$23.79 | \$27.38 | \$34.80 | \$39.61 | 43 |
| 44 | \$5.52 | \$6.89 | \$8.00 | \$8.91 | \$10.86 | \$12.20 | \$9.72 | \$12.17 | \$14.19 | \$16.19 | \$20.36 | \$23.33 | \$16.60 | \$20.60 | \$24.10 | \$27.74 | \$35.30 | \$40.18 | 44 |
| 45 | \$5.56 | \$6.96 | \$8.09 | \$8.99 | \$11.00 | \$12.36 | \$9.92 | \$12.41 | \$14.49 | \$16.50 | \$20.81 | \$23.82 | \$16.82 | \$20.90 | \$24.43 | \$28.14 | \$35.79 | \$40.78 | 45 |
| 46 | \$5.67 | \$7.10 | \$8.27 | \$9.20 | \$11.26 | \$12.67 | \$10.27 | \$12.84 | \$14.95 | \$16.96 | \$21.31 | \$24.42 | \$17.08 | \$21.24 | \$24.82 | \$28.59 | \$36.40 | \$41.46 | 46 |
| 47 | \$5.78 | \$7.25 | \$8.45 | \$9.39 | \$11.51 | \$12.96 | \$10.62 | \$13.30 | \$15.46 | \$17.45 | \$21.86 | \$25.05 | \$17.37 | \$21.57 | \$25.21 | \$29.05 | \$36.99 | \$42.14 | 47 |
| 48 | \$5.84 | \$7.40 | \$8.62 | \$9.63 | \$11.78 | \$13.28 | \$11.00 | \$13.79 | \$15.96 | \$17.92 | \$22.40 | \$25.69 | \$17.62 | \$21.91 | \$25.62 | \$29.52 | \$37.60 | \$42.85 | 48 |
| 49 | \$5.95 | \$7.54 | \$8.81 | \$9.82 | \$12.06 | \$13.56 | \$11.37 | \$14.27 | \$16.48 | \$18.44 | \$22.98 | \$26.35 | \$17.90 | \$22.25 | \$26.04 | \$30.01 | \$38.23 | \$43.56 | 49 |
| 50 | \$6.07 | \$7.69 | \$8.98 | \$10.02 | \$12.33 | \$13.87 | \$11.78 | \$14.77 | \$17.03 | \$18.96 | \$23.55 | \$26.99 | \$18.18 | \$22.62 | \$26.47 | \$30.49 | \$38.85 | \$44.29 | 50 |
| 51 | \$6.17 | \$7.81 | \$9.17 | \$10.25 | \$12.57 | \$14.17 | \$12.20 | \$15.32 | \$17.59 | \$19.50 | \$24.15 | \$27.70 | \$18.47 | \$22.98 | \$26.86 | \$30.99 | \$39.49 | \$45.01 | 51 |
| 52 | \$6.26 | \$7.95 | \$9.34 | \$10.43 | \$12.84 | \$14.49 | \$12.63 | \$15.87 | \$18.17 | \$20.06 | \$24.76 | \$28.40 | \$18.77 | \$23.34 | \$27.31 | \$31.49 | \$40.16 | \$45.76 | 52 |
| 53 | \$6.37 | \$8.09 | \$9.53 | \$10.64 | \$13.11 | \$14.77 | \$13.09 | \$16.42 | \$18.78 | \$20.60 | \$25.38 | \$29.11 | \$19.06 | \$23.72 | \$27.73 | \$31.99 | \$40.81 | \$46.53 | 53 |
| 54 | \$6.46 | \$8.24 | \$9.70 | \$10.85 | \$13.38 | \$15.07 | \$13.54 | \$17.03 | \$19.39 | \$21.20 | \$26.03 | \$29.84 | \$19.36 | \$24.09 | \$28.18 | \$32.52 | \$41.49 | \$47.30 | 54 |
| 55 | \$6.55 | \$8.37 | \$9.88 | \$11.06 | \$13.64 | \$15.38 | \$14.00 | \$17.62 | \$20.06 | \$21.76 | \$26.72 | \$30.59 | \$19.65 | \$24.48 | \$28.63 | \$33.03 | \$42.20 | \$48.08 | 55 |
| 56 | \$6.78 | \$9.09 | \$10.66 | \$11.95 | \$14.77 | \$16.70 | \$14.67 | \$18.46 | \$21.00 | \$22.91 | \$28.33 | \$32.46 | \$20.46 | \$25.53 | \$29.92 | \$34.56 | \$44.23 | \$50.46 | 56 |
| 57 | \$7.83 | \$9.80 | \$11.41 | \$12.83 | \$15.94 | \$18.02 | \$15.38 | \$19.34 | \$21.98 | \$24.15 | \$30.05 | \$34.44 | \$21.31 | \$26.64 | \$31.25 | \$36.16 | \$46.34 | \$52.90 | 57 |
| 58 | \$8.47 | \$10.53 | \$12.19 | \$13.71 | \$17.07 | \$19.33 | \$16.10 | \$20.27 | \$23.00 | \$25.44 | \$31.86 | \$36.54 | \$22.21 | \$27.81 | \$32.65 | \$37.83 | \$48.59 | \$55.48 | 58 |
| 59 | \$9.10 | \$11.23 | \$12.96 | \$14.62 | \$18.23 | \$20.66 | \$16.89 | \$21.24 | \$24.09 | \$26.82 | \$33.79 | \$38.75 | \$23.12 | \$29.01 | \$34.11 | \$39.58 | \$50.92 | \$58.20 | 59 |
| 60 | \$9.72 | \$11.95 | \$13.74 | \$15.51 | \$19.37 | \$21.95 | \$17.69 | \$22.24 | \$25.21 | \$28.27 | \$35.84 | \$41.12 | \$24.08 | \$30.27 | \$35.65 | \$41.42 | \$53.37 | \$61.05 | 60 |
| 61 | \$10.38 | \$12.67 | \$14.50 | \$16.40 | \$20.53 | \$23.27 | \$18.52 | \$23.30 | \$26.41 | \$29.78 | \$37.99 | \$43.63 | \$25.07 | \$31.58 | \$37.25 | \$43.34 | \$55.97 | \$64.02 | 61 |
| 62 | \$11.00 | \$13.39 | \$15.28 | \$17.29 | \$21.66 | \$24.60 | \$19.43 | \$24.40 | \$27.67 | \$31.38 | \$40.32 | \$46.30 | \$26.11 | \$32.96 | \$38.92 | \$45.34 | \$58.64 | \$67.13 | 62 |
| 63 | \$12.17 | \$14.80 | \$16.90 | \$19.12 | \$23.98 | \$27.24 | \$20.83 | \$26.10 | \$29.78 | \$33.85 | \$43.38 | \$49.75 | \$28.02 | \$35.30 | \$41.65 | \$48.39 | \$62.38 | \$71.31 | 63 |
| 64 | \$13.30 | \$16.23 | \$18.51 | \$20.98 | \$26.30 | \$29.88 | \$22.34 | \$27.94 | \$32.07 | \$36.52 | \$46.68 | \$53.49 | \$30.04 | \$37.79 | \$44.53 | \$51.62 | \$66.32 | \$75.76 | 64 |
| 65 | \$14.48 | \$17.63 | \$20.15 | \$22.83 | \$28.63 | \$32.52 | \$23.95 | \$29.91 | \$34.52 | \$39.39 | \$50.24 | \$57.51 | \$32.21 | \$40.46 | \$47.64 | \$55.08 | \$70.54 | \$80.47 | 65 |
| 66 | \$15.61 | \$19.06 | \$21.77 | \$24.67 | \$30.97 | \$35.17 | \$25.66 | \$31.99 | \$37.15 | \$42.48 | \$54.08 | \$61.83 | \$34.55 | \$43.32 | \$50.93 | \$58.76 | \$75.03 | \$85.50 | 66 |
| 67 | \$16.79 | \$20.46 | \$23.39 | \$26.52 | \$33.28 | \$37.80 | \$27.50 | \$34.27 | \$39.97 | \$45.86 | \$58.20 | \$66.45 | \$37.07 | \$46.39 | \$54.46 | \$62.68 | \$79.78 | \$90.84 | 67 |
| 68 | \$19.04 | \$23.30 | \$26.66 | \$30.17 | \$37.77 | \$42.83 | \$30.27 | \$37.79 | \$44.13 | \$50.44 | \$63.71 | \$72.60 | \$40.39 | \$50.66 | \$59.55 | \$68.24 | \$86.42 | \$98.20 | 68 |
| 69 | \$21.31 | \$26.13 | \$29.95 | \$33.83 | \$42.24 | \$47.88 | \$33.32 | \$41.66 | \$48.69 | \$55.44 | \$69.73 | \$79.34 | \$44.06 | \$55.31 | \$65.11 | \$74.32 | \$93.60 | \$106.15 | 69 |
| 70 | \$23.60 | \$28.95 | \$33.22 | \$37.48 | \$46.72 | \$52.91 | \$36.69 | \$45.90 | \$53.72 | \$60.97 | \$76.34 | \$86.67 | \$48.03 | \$60.41 | \$71.17 | \$80.93 | \$101.40 | \$114.74 | 70 |
| 71 | \$25.88 | \$31.78 | \$36.51 | \$41.12 | \$51.19 | \$57.95 | \$40.38 | \$50.62 | \$59.28 | \$67.05 | \$83.57 | \$94.71 | \$52.37 | \$65.97 | \$77.79 | \$88.12 | \$109.82 | \$124.06 | 71 |
| 72 | \$28.16 | \$34.61 | \$39.79 | \$44.78 | \$55.67 | \$63.00 | \$44.44 | \$55.79 | \$65.42 | \$73.76 | \$91.45 | \$103.47 | \$57.07 | \$72.03 | \$85.05 | \$95.96 | \$118.98 | \$134.13 | 72 |
| 73 | \$32.23 | \$39.85 | \$45.96 | \$51.56 | \$63.81 | \$72.08 | \$49.25 | \$61.99 | \$72.85 | \$81.90 | \$101.17 | \$114.25 | \$62.67 | \$79.38 | \$93.96 | \$105.72 | \$130.53 | \$146.93 | 73 |
| 74 | \$36.33 | \$45.10 | \$52.15 | \$58.36 | \$71.96 | \$81.19 | \$54.54 | \$68.87 | \$81.14 | \$90.96 | \$111.90 | \$126.17 | \$68.81 | \$87.46 | \$103.79 | \$116.45 | \$143.18 | \$160.94 | 74 |
| 75 | \$40.43 | \$50.35 | \$58.36 | \$65.16 | \$80.12 | \$90.29 | \$60.38 | \$76.54 | \$90.35 | \$101.01 | \$123.78 | \$139.32 | \$75.53 | \$96.39 | \$114.65 | \$128.25 | \$157.06 | \$176.32 | 75 |
| 76 | \$44.52 | \$55.57 | \$64.56 | \$71.95 | \$88.29 | \$99.39 | \$66.88 | \$85.04 | \$100.62 | \$112.17 | \$136.93 | \$153.87 | \$82.92 | \$106.22 | \$126.63 | \$141.27 | \$172.30 | \$193.13 | 76 |
| 77 | \$48.61 | \$60.82 | \$70.75 | \$78.76 | \$96.43 | \$108.49 | \$74.05 | \$94.49 | \$112.05 | \$124.58 | \$151.46 | \$169.93 | \$91.04 | \$117.04 | \$139.89 | \$155.61 | \$189.02 | \$211.54 | 77 |
| 78 | \$52.38 | \$65.67 | \$76.52 | \$85.15 | \$104.10 | \$116.99 | \$78.72 | \$100.62 | \$119.49 | \$132.74 | \$161.14 | \$180.52 | \$96.11 | \$123.81 | \$148.20 | \$164.76 | \$199.80 | \$223.31 | 78 |
| 79 | \$56.17 | \$70.51 | \$82.29 | \$91.51 | \$111.76 | \$125.48 | \$83.69 | \$107.12 | \$127.41 | \$141.43 | \$171.42 | \$191.76 | \$101.43 | \$130.96 | \$157.01 | \$174.44 | \$211.23 | \$235.73 | 79 |
| 80 | \$59.93 | \$75.35 | \$88.07 | \$97.90 | \$119.44 | \$133.96 | \$88.95 | \$114.07 | \$136.86 | \$150.71 | \$182.34 | \$203.71 | \$107.07 | \$138.53 | \$166.35 | \$184.69 | \$223.29 | \$248.88 | 80 |
| 81 | \$63.73 | \$80.19 | \$93.85 | \$104.28 | \$127.12 | \$142.44 | \$94.55 | \$121.46 | \$144.88 | \$160.58 | \$193.97 | \$216.41 | \$113.03 | \$146.54 | \$176.25 | \$195.55 | \$236.06 | \$262.71 | 81 |
| 82 | \$67.49 | \$85.04 | \$99.63 | \$110.67 | \$134.77 | \$150.95 | \$100.51 | \$129.33 | \$154.48 | \$171.09 | \$206.37 | \$229.88 | \$119.30 | \$155.02 | \$186.71 | \$207.03 | \$249.54 | \$277.33 | 82 |
| 83 | \$72.45 | \$91.45 | \$107.31 | \$119.20 | \$145.07 | \$162.36 | \$106.83 | \$137.64 | \$164.59 | \$182.24 | \$219.63 | \$244.42 | \$126.19 | \$164.24 | \$198.09 | \$219.54 | \$264.40 | \$293.61 | 83 |
| 84 | \$77.42 | \$97.88 | \$114.98 | \$127.73 | \$155.38 | \$173.76 | \$113.56 | \$146.49 | \$175.37 | \$194.11 | \$233.74 | \$259.86 | \$133.51 | \$174.01 | \$210.10 | \$232.82 | \$280.16 | \$310.85 | 84 |
| 85 | \$82.37 | \$104.28 | \$122.59 | | | | | | | | | | | | | | | | |

Certificate Form GLTCARP-06-FC

| Issue Age | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 60 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$14.06 | \$17.20 | \$19.67 | \$21.73 | \$26.24 | \$29.39 | \$20.89 | \$25.81 | \$29.92 | \$33.73 | \$41.98 | \$48.08 | \$38.49 | \$47.80 | \$55.76 | \$63.88 | \$80.75 | \$91.55 | 25 |
| 26 | \$14.16 | \$17.30 | \$19.80 | \$21.86 | \$26.47 | \$29.61 | \$21.20 | \$26.18 | \$30.38 | \$34.29 | \$42.67 | \$48.92 | \$38.94 | \$48.37 | \$56.42 | \$64.64 | \$81.77 | \$92.72 | 26 |
| 27 | \$14.25 | \$17.44 | \$19.98 | \$22.03 | \$26.66 | \$29.88 | \$21.52 | \$26.60 | \$30.88 | \$34.86 | \$43.42 | \$49.75 | \$39.37 | \$48.92 | \$57.07 | \$65.43 | \$82.84 | \$93.89 | 27 |
| 28 | \$14.27 | \$17.52 | \$20.10 | \$22.22 | \$26.90 | \$30.10 | \$21.80 | \$27.02 | \$31.37 | \$35.43 | \$44.15 | \$50.60 | \$39.85 | \$49.48 | \$57.78 | \$66.22 | \$83.86 | \$95.14 | 28 |
| 29 | \$14.36 | \$17.66 | \$20.23 | \$22.37 | \$27.07 | \$30.35 | \$22.18 | \$27.46 | \$31.83 | \$36.01 | \$44.90 | \$51.47 | \$40.34 | \$50.06 | \$58.48 | \$67.05 | \$84.93 | \$96.36 | 29 |
| 30 | \$14.47 | \$17.74 | \$20.36 | \$22.51 | \$27.30 | \$30.57 | \$22.51 | \$27.91 | \$32.37 | \$36.62 | \$45.68 | \$52.32 | \$40.81 | \$50.68 | \$59.17 | \$67.88 | \$85.98 | \$97.59 | 30 |
| 31 | \$14.54 | \$17.88 | \$20.49 | \$22.69 | \$27.50 | \$30.84 | \$22.88 | \$28.33 | \$32.90 | \$37.24 | \$46.46 | \$53.22 | \$41.29 | \$51.29 | \$59.87 | \$68.72 | \$87.09 | \$98.87 | 31 |
| 32 | \$14.60 | \$17.97 | \$20.68 | \$22.88 | \$27.72 | \$31.04 | \$23.21 | \$28.79 | \$33.41 | \$37.84 | \$47.26 | \$54.13 | \$41.79 | \$51.90 | \$60.58 | \$69.56 | \$88.17 | \$100.11 | 32 |
| 33 | \$14.67 | \$18.10 | \$20.82 | \$23.00 | \$27.91 | \$31.32 | \$23.56 | \$29.23 | \$33.96 | \$38.46 | \$48.05 | \$55.07 | \$42.26 | \$52.53 | \$61.33 | \$70.40 | \$89.27 | \$101.40 | 33 |
| 34 | \$14.76 | \$18.17 | \$20.94 | \$23.18 | \$28.12 | \$31.55 | \$23.93 | \$29.65 | \$34.47 | \$39.06 | \$48.87 | \$56.02 | \$42.75 | \$53.13 | \$62.06 | \$71.25 | \$90.41 | \$102.70 | 34 |
| 35 | \$14.86 | \$18.30 | \$21.07 | \$23.34 | \$28.33 | \$31.79 | \$24.27 | \$30.14 | \$35.05 | \$39.72 | \$49.72 | \$56.99 | \$43.30 | \$53.77 | \$62.81 | \$72.14 | \$91.55 | \$104.03 | 35 |
| 36 | \$14.98 | \$18.52 | \$21.33 | \$23.67 | \$28.74 | \$32.23 | \$24.70 | \$30.71 | \$35.74 | \$40.52 | \$50.77 | \$58.16 | \$43.84 | \$54.47 | \$63.64 | \$73.15 | \$92.81 | \$105.50 | 36 |
| 37 | \$15.16 | \$18.74 | \$21.64 | \$23.96 | \$29.13 | \$32.74 | \$25.16 | \$31.26 | \$36.44 | \$41.35 | \$51.82 | \$59.40 | \$44.41 | \$55.24 | \$64.52 | \$74.15 | \$94.13 | \$106.99 | 37 |
| 38 | \$15.29 | \$18.96 | \$21.90 | \$24.27 | \$29.52 | \$33.17 | \$25.62 | \$31.87 | \$37.14 | \$42.17 | \$52.91 | \$60.62 | \$45.01 | \$55.98 | \$65.38 | \$75.16 | \$95.45 | \$108.53 | 38 |
| 39 | \$15.47 | \$19.20 | \$22.18 | \$24.56 | \$29.92 | \$33.61 | \$26.10 | \$32.49 | \$37.88 | \$43.02 | \$54.01 | \$61.88 | \$45.63 | \$56.73 | \$66.26 | \$76.22 | \$96.80 | \$110.07 | 39 |
| 40 | \$15.60 | \$19.36 | \$22.43 | \$24.88 | \$30.29 | \$34.08 | \$26.60 | \$33.12 | \$38.62 | \$43.89 | \$55.13 | \$63.15 | \$46.27 | \$57.46 | \$67.14 | \$77.28 | \$98.16 | \$111.64 | 40 |
| 41 | \$15.75 | \$19.58 | \$22.69 | \$25.19 | \$30.75 | \$34.52 | \$27.07 | \$33.77 | \$39.37 | \$44.78 | \$56.29 | \$64.48 | \$46.87 | \$58.25 | \$68.08 | \$78.31 | \$99.51 | \$113.22 | 41 |
| 42 | \$15.90 | \$19.80 | \$22.97 | \$25.49 | \$31.13 | \$34.99 | \$27.54 | \$34.43 | \$40.17 | \$45.68 | \$57.46 | \$65.84 | \$47.48 | \$59.04 | \$68.98 | \$79.40 | \$100.90 | \$114.84 | 42 |
| 43 | \$16.04 | \$20.01 | \$23.25 | \$25.81 | \$31.55 | \$35.43 | \$28.08 | \$35.09 | \$40.94 | \$46.60 | \$58.65 | \$67.18 | \$48.13 | \$59.84 | \$69.89 | \$80.49 | \$102.32 | \$116.47 | 43 |
| 44 | \$16.21 | \$20.23 | \$23.52 | \$26.15 | \$31.92 | \$35.88 | \$28.60 | \$35.74 | \$41.73 | \$47.56 | \$59.87 | \$68.57 | \$48.79 | \$60.62 | \$70.87 | \$81.60 | \$103.76 | \$118.12 | 44 |
| 45 | \$16.35 | \$20.45 | \$23.79 | \$26.47 | \$32.33 | \$36.34 | \$29.16 | \$36.44 | \$42.58 | \$48.53 | \$61.13 | \$69.98 | \$49.45 | \$61.46 | \$71.83 | \$82.71 | \$105.26 | \$119.88 | 45 |
| 46 | \$16.65 | \$20.85 | \$24.32 | \$27.02 | \$33.12 | \$37.24 | \$30.20 | \$37.75 | \$43.99 | \$49.89 | \$62.68 | \$71.79 | \$50.23 | \$62.43 | \$72.97 | \$84.05 | \$106.99 | \$121.88 | 46 |
| 47 | \$16.95 | \$21.29 | \$24.83 | \$27.63 | \$33.86 | \$38.10 | \$31.23 | \$39.12 | \$45.42 | \$51.29 | \$64.24 | \$73.63 | \$51.04 | \$63.42 | \$74.15 | \$85.40 | \$108.76 | \$123.90 | 47 |
| 48 | \$17.20 | \$21.73 | \$25.36 | \$28.26 | \$34.65 | \$39.03 | \$32.33 | \$40.52 | \$46.92 | \$52.73 | \$65.87 | \$75.52 | \$51.82 | \$64.45 | \$75.34 | \$86.80 | \$110.55 | \$125.96 | 48 |
| 49 | \$17.52 | \$22.12 | \$25.89 | \$28.86 | \$35.43 | \$39.91 | \$33.47 | \$41.98 | \$48.44 | \$54.22 | \$67.53 | \$77.44 | \$52.65 | \$65.43 | \$76.56 | \$88.20 | \$112.39 | \$128.08 | 49 |
| 50 | \$17.83 | \$22.55 | \$26.41 | \$29.49 | \$36.20 | \$40.78 | \$34.65 | \$43.45 | \$50.06 | \$55.76 | \$69.23 | \$79.40 | \$53.48 | \$66.50 | \$77.78 | \$89.65 | \$114.24 | \$130.22 | 50 |
| 51 | \$18.14 | \$22.97 | \$26.94 | \$30.10 | \$36.97 | \$41.66 | \$35.88 | \$45.01 | \$51.73 | \$57.32 | \$71.01 | \$81.42 | \$54.32 | \$67.53 | \$79.00 | \$91.11 | \$116.11 | \$132.36 | 51 |
| 52 | \$18.40 | \$23.39 | \$27.46 | \$30.66 | \$37.75 | \$42.58 | \$37.14 | \$46.63 | \$53.45 | \$58.95 | \$72.80 | \$83.48 | \$55.13 | \$68.64 | \$80.29 | \$92.60 | \$118.04 | \$134.55 | 52 |
| 53 | \$18.71 | \$23.79 | \$28.00 | \$31.26 | \$38.56 | \$43.45 | \$38.46 | \$48.31 | \$55.17 | \$60.62 | \$74.64 | \$85.59 | \$56.02 | \$69.72 | \$81.54 | \$94.09 | \$120.02 | \$136.77 | 53 |
| 54 | \$19.01 | \$24.22 | \$28.52 | \$31.87 | \$39.29 | \$44.32 | \$39.81 | \$50.06 | \$57.02 | \$62.33 | \$76.52 | \$87.77 | \$56.89 | \$70.82 | \$82.86 | \$95.61 | \$121.98 | \$139.07 | 54 |
| 55 | \$19.26 | \$24.61 | \$29.03 | \$32.49 | \$40.07 | \$45.20 | \$41.17 | \$51.82 | \$58.95 | \$63.93 | \$78.56 | \$89.97 | \$57.78 | \$71.95 | \$84.19 | \$97.11 | \$124.04 | \$141.37 | 55 |
| 56 | \$21.15 | \$26.71 | \$31.32 | \$35.12 | \$43.45 | \$49.12 | \$43.15 | \$54.27 | \$61.71 | \$67.36 | \$83.29 | \$95.45 | \$60.18 | \$75.06 | \$87.95 | \$101.61 | \$130.00 | \$148.31 | 56 |
| 57 | \$23.00 | \$28.83 | \$33.55 | \$37.71 | \$46.83 | \$52.94 | \$45.20 | \$56.86 | \$64.61 | \$71.01 | \$88.34 | \$101.27 | \$62.68 | \$78.31 | \$91.91 | \$106.30 | \$136.26 | \$155.52 | 57 |
| 58 | \$24.88 | \$30.93 | \$35.84 | \$40.34 | \$50.19 | \$56.79 | \$47.34 | \$59.57 | \$67.62 | \$74.80 | \$93.69 | \$107.44 | \$65.26 | \$81.74 | \$95.99 | \$111.21 | \$142.82 | \$163.11 | 58 |
| 59 | \$26.76 | \$33.03 | \$38.10 | \$42.96 | \$53.58 | \$60.71 | \$49.62 | \$62.43 | \$70.82 | \$78.84 | \$99.34 | \$113.97 | \$67.98 | \$85.27 | \$100.31 | \$116.37 | \$149.70 | \$171.07 | 59 |
| 60 | \$28.60 | \$35.12 | \$40.38 | \$45.61 | \$56.94 | \$64.57 | \$52.00 | \$65.38 | \$74.15 | \$83.09 | \$105.35 | \$120.89 | \$70.79 | \$88.98 | \$104.81 | \$121.75 | \$156.93 | \$179.44 | 60 |
| 61 | \$30.48 | \$37.24 | \$42.63 | \$48.24 | \$60.30 | \$68.40 | \$54.47 | \$68.50 | \$77.65 | \$87.56 | \$111.69 | \$128.24 | \$73.71 | \$92.85 | \$109.51 | \$127.40 | \$164.52 | \$198.20 | 61 |
| 62 | \$32.33 | \$39.33 | \$44.90 | \$50.80 | \$63.69 | \$72.31 | \$57.11 | \$71.70 | \$81.35 | \$92.24 | \$118.63 | \$136.09 | \$76.78 | \$96.93 | \$114.44 | \$133.31 | \$172.39 | \$207.36 | 62 |
| 63 | \$35.74 | \$43.53 | \$49.68 | \$56.24 | \$70.51 | \$80.06 | \$61.23 | \$76.74 | \$87.56 | \$99.51 | \$127.53 | \$146.29 | \$82.35 | \$103.76 | \$122.42 | \$142.25 | \$183.35 | \$209.66 | 63 |
| 64 | \$39.12 | \$47.70 | \$54.43 | \$61.68 | \$77.34 | \$87.84 | \$65.66 | \$82.13 | \$94.26 | \$107.36 | \$137.26 | \$157.29 | \$88.31 | \$111.08 | \$130.92 | \$151.77 | \$195.00 | \$222.73 | 64 |
| 65 | \$42.54 | \$51.87 | \$59.21 | \$67.08 | \$84.19 | \$95.61 | \$70.40 | \$87.91 | \$101.48 | \$115.80 | \$147.74 | \$169.05 | \$94.70 | \$118.91 | \$140.02 | \$161.92 | \$207.38 | \$236.59 | 65 |
| 66 | \$45.89 | \$56.02 | \$64.00 | \$72.55 | \$91.00 | \$103.36 | \$75.47 | \$94.09 | \$109.23 | \$124.92 | \$158.98 | \$181.75 | \$101.56 | \$127.33 | \$149.75 | \$172.76 | \$220.58 | \$251.35 | 66 |
| 67 | \$49.31 | \$60.18 | \$68.77 | \$77.96 | \$97.86 | \$111.12 | \$80.85 | \$100.74 | \$117.56 | \$134.81 | \$171.07 | \$195.39 | \$108.99 | \$136.39 | \$160.13 | \$184.27 | \$234.59 | \$267.05 | 67 |
| 68 | \$55.98 | \$68.50 | \$78.40 | \$88.69 | \$111.03 | \$125.93 | \$88.98 | \$111.08 | \$129.72 | \$148.26 | \$187.28 | \$213.47 | \$118.78 | \$148.93 | \$175.07 | \$200.64 | \$254.08 | \$288.68 | 68 |
| 69 | \$62.68 | \$76.82 | \$88.03 | \$99.42 | \$124.18 | \$140.76 | \$97.99 | \$122.45 | \$143.13 | \$163.02 | \$205.01 | \$233.24 | \$129.50 | \$162.62 | \$191.40 | \$218.48 | \$275.18 | \$312.07 | 69 |
| 70 | \$69.38 | \$85.15 | \$97.67 | \$110.14 | \$137.35 | \$155.57 | \$107.88 | \$134.99 | \$157.93 | \$179.27 | \$224.43 | \$254.83 | \$141.22 | \$177.60 | \$209.21 | \$237.91 | \$298.10 | \$337.38 | 70 |
| 71 | \$76.09 | \$93.42 | \$107.31 | \$120.88 | \$150.49 | \$170.38 | \$118.73 | \$148.83 | \$174.27 | \$197.13 | \$245.65 | \$278.43 | \$153.95 | \$193.94 | \$228.71 | \$259.06 | \$322.87 | \$364.73 | 71 |
| 72 | \$82.79 | \$101.75 | \$116.95 | \$131.63 | \$163.69 | \$185.16 | \$130.69 | \$164.02 | \$192.31 | \$216.80 | \$268.87 | \$304.17 | \$167.78 | \$211.77 | \$250.02 | \$282.14 | \$349.78 | \$394.36 | 72 |
| 73 | \$94.78 | \$117.17 | \$135.12 | \$151.58 | \$187.65 | \$211.95 | \$144.76 | \$182.24 | \$214.18 | \$240.76 | \$297.44 | \$335.89 | \$184.23 | \$233.35 | \$276.20 | \$310.79 | \$383.70 | \$431.98 | 73 |
| 74 | \$106.83 | \$132.57 | \$153.33 | \$171.57 | \$211.59 | \$238.70 | \$160.30 | \$202.48 | \$238.51 | \$267.39 | \$329.01 | \$370.93 | \$202.28 | \$257.15 | \$305.11 | \$342.33 | \$420.94 | \$473.20 | 74 |
| 75 | \$118.87 | \$147.98 | \$171.57 | \$191.58 | \$235.54 | \$265.45 | \$177.52 | \$224.98 | \$265.63 | \$296.95 | \$363.91 | \$409.61 | \$222.07 | \$283.37 | \$337.02 | \$377.05 | \$461.76 | \$518.36 | 75 |
| 76 | \$130.88 | \$163.42 | \$189.77 | \$211.54 | \$259.53 | \$292.23 | \$196.61 | \$250.00 | \$295.81 | \$329.80 | \$402.55 | \$452.33 | \$243.78 | \$312.28 | \$372.28 | \$415.34 | \$506.55 | \$567.80 | 76 |
| 77 | \$142.90 | \$178.82 | \$208.00 | \$231.52 | \$283.50 | \$318.97 | \$217.72 | \$277.81 | \$329.46 | \$366.23 | \$445.29 | \$499.57 | \$267.70 | \$344.12 | \$411.28 | \$457.47 | \$555.71 | \$621.93 | 77 |
| 78 | \$154.00 | \$193.07 | \$224.95 | \$250.31 | \$306.08 | \$343.96 | \$231.44 | \$295.81 | \$351.30 | \$390.25 | \$473.72 | \$530.70 | \$282.55 | \$363.99 | \$435.70 | \$484.34 | \$587.46 | \$666.54 | 78 |
| 79 | \$165.12 | \$207.31 | \$241.96 | \$269.05 | \$328.58 | \$368.91 | \$246.02 | \$314.96 | \$374.61 | \$415.80 | \$503.94 | \$563.76 | \$298.22 | \$385.03 | \$461.64 | \$512.82 | \$621.02 | \$693.07 | 79 |
| 80 | \$176.20 | \$221.54 | \$258.93 | \$287.84 | \$351.13 | \$393.87 | \$261.53 | \$335.37 | \$399.43 | \$443.07 | \$536.11 | \$598.90 | \$314.77 | \$407.28 | \$489.08 | \$542.96 | \$656.50 | \$731.64 | 80 |
| 81 | \$187.31 | \$235.77 | \$275.91 | \$306.59 | \$373.67 | \$418.78 | \$277.98 | \$357.09 | \$425.93 | \$472.10 | \$570.30 | \$636.21 | \$332.24 | \$430.84 | \$518.17 | \$574.88 | \$693.96 | \$772.38 | 81 |
| 82 | \$198.41 | \$250.00 | \$292.89 | \$325.37 | \$396.20 | \$443.77 | \$295.46 | \$380.19 | \$454.15 | \$503.02 | \$606.73 | \$675.85 | \$350.69 | \$455.76 | \$548.97 | \$608.65 | \$733.62 | \$815.33 | 82 |
| 83 | \$212.99 | \$268.87 | \$315.48 | \$350.48 | \$426.50 | \$477 | | | | | | | | | | | | | |

Certificate Form GLTCAAP-06-FC

| Issue Age | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|---|----------|----------|------------|------------|------------|----------------------------|------------|------------|------------|------------|----------------------------|------------|------------|------------|------------|------------|------------|----|
| | Comprehensive - 60 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$52.79 | \$64.64 | \$73.84 | \$81.58 | \$98.51 | \$110.36 | \$78.45 | \$96.88 | \$112.32 | \$126.64 | \$157.55 | \$180.58 | \$144.55 | \$179.44 | \$209.36 | \$239.80 | \$303.27 | \$343.74 | 25 |
| 26 | \$53.13 | \$64.97 | \$74.34 | \$82.07 | \$99.34 | \$111.18 | \$79.60 | \$98.35 | \$114.14 | \$128.77 | \$160.19 | \$183.71 | \$146.23 | \$181.58 | \$211.84 | \$242.76 | \$307.05 | \$348.18 | 26 |
| 27 | \$53.46 | \$65.45 | \$75.00 | \$82.73 | \$100.16 | \$112.16 | \$80.75 | \$99.83 | \$115.94 | \$130.92 | \$163.00 | \$186.84 | \$147.86 | \$183.71 | \$214.30 | \$245.71 | \$311.01 | \$352.62 | 27 |
| 28 | \$53.61 | \$65.80 | \$75.48 | \$83.39 | \$101.00 | \$112.98 | \$81.91 | \$101.48 | \$117.77 | \$133.05 | \$165.78 | \$189.96 | \$149.67 | \$185.85 | \$216.93 | \$248.66 | \$314.96 | \$357.23 | 28 |
| 29 | \$53.94 | \$66.28 | \$75.98 | \$84.04 | \$101.64 | \$113.98 | \$83.23 | \$103.11 | \$119.57 | \$135.19 | \$168.59 | \$193.25 | \$151.48 | \$187.99 | \$219.56 | \$251.79 | \$318.91 | \$361.82 | 29 |
| 30 | \$54.27 | \$66.62 | \$76.48 | \$84.55 | \$102.48 | \$114.81 | \$84.55 | \$104.76 | \$121.56 | \$137.48 | \$171.56 | \$196.53 | \$153.29 | \$190.28 | \$222.20 | \$254.91 | \$322.85 | \$366.43 | 30 |
| 31 | \$54.60 | \$67.08 | \$76.97 | \$85.20 | \$103.29 | \$115.79 | \$85.86 | \$106.40 | \$123.52 | \$139.79 | \$174.48 | \$199.84 | \$155.09 | \$192.60 | \$224.83 | \$258.05 | \$326.96 | \$371.21 | 31 |
| 32 | \$54.77 | \$67.43 | \$77.63 | \$85.86 | \$104.10 | \$116.61 | \$87.16 | \$108.05 | \$125.49 | \$142.10 | \$177.45 | \$203.28 | \$156.90 | \$194.89 | \$227.46 | \$261.18 | \$331.08 | \$375.96 | 32 |
| 33 | \$55.09 | \$67.95 | \$78.12 | \$86.36 | \$104.76 | \$117.59 | \$88.48 | \$109.70 | \$127.46 | \$144.39 | \$180.41 | \$206.75 | \$158.72 | \$197.20 | \$230.25 | \$264.30 | \$335.18 | \$380.74 | 33 |
| 34 | \$55.42 | \$68.26 | \$78.63 | \$87.00 | \$105.60 | \$118.42 | \$89.80 | \$111.33 | \$129.44 | \$146.72 | \$183.55 | \$210.34 | \$160.52 | \$199.51 | \$233.05 | \$267.58 | \$339.48 | \$385.67 | 34 |
| 35 | \$55.76 | \$68.76 | \$79.10 | \$87.65 | \$106.40 | \$119.42 | \$91.12 | \$113.17 | \$131.57 | \$149.16 | \$186.66 | \$213.96 | \$162.50 | \$201.96 | \$235.83 | \$270.88 | \$343.74 | \$390.60 | 35 |
| 36 | \$56.25 | \$69.58 | \$80.09 | \$88.81 | \$107.89 | \$121.04 | \$92.77 | \$115.20 | \$134.21 | \$152.12 | \$190.62 | \$218.41 | \$164.64 | \$204.60 | \$238.98 | \$274.66 | \$348.49 | \$396.20 | 36 |
| 37 | \$56.90 | \$70.40 | \$81.24 | \$89.97 | \$109.37 | \$122.86 | \$94.40 | \$117.44 | \$136.83 | \$155.25 | \$194.57 | \$223.01 | \$166.78 | \$207.38 | \$242.25 | \$278.44 | \$353.44 | \$401.80 | 37 |
| 38 | \$57.40 | \$71.21 | \$82.24 | \$91.12 | \$110.86 | \$124.50 | \$96.21 | \$119.74 | \$139.47 | \$158.39 | \$198.67 | \$227.62 | \$168.06 | \$210.19 | \$245.54 | \$282.24 | \$358.37 | \$407.54 | 38 |
| 39 | \$58.07 | \$72.04 | \$83.23 | \$92.25 | \$112.32 | \$126.16 | \$98.02 | \$122.03 | \$142.27 | \$161.51 | \$202.77 | \$232.40 | \$171.37 | \$212.99 | \$248.84 | \$286.18 | \$363.47 | \$413.30 | 39 |
| 40 | \$58.54 | \$72.70 | \$84.21 | \$93.42 | \$113.82 | \$127.96 | \$99.83 | \$124.34 | \$145.06 | \$164.79 | \$207.05 | \$237.16 | \$173.67 | \$215.77 | \$252.12 | \$290.13 | \$368.58 | \$419.23 | 40 |
| 41 | \$59.19 | \$73.54 | \$85.20 | \$94.57 | \$115.46 | \$129.60 | \$101.64 | \$126.80 | \$147.86 | \$168.08 | \$211.34 | \$242.10 | \$175.97 | \$218.74 | \$255.57 | \$294.06 | \$373.66 | \$425.14 | 41 |
| 42 | \$59.72 | \$74.34 | \$86.19 | \$95.72 | \$116.92 | \$131.41 | \$103.44 | \$129.27 | \$150.81 | \$171.56 | \$215.77 | \$247.18 | \$178.27 | \$221.69 | \$259.04 | \$298.19 | \$378.94 | \$431.23 | 42 |
| 43 | \$60.21 | \$75.16 | \$87.33 | \$96.88 | \$118.42 | \$133.05 | \$105.44 | \$131.74 | \$153.77 | \$175.00 | \$220.22 | \$252.30 | \$180.75 | \$224.66 | \$262.48 | \$302.29 | \$384.19 | \$437.32 | 43 |
| 44 | \$60.86 | \$75.98 | \$88.32 | \$98.20 | \$119.89 | \$134.70 | \$107.40 | \$134.21 | \$156.73 | \$178.61 | \$224.83 | \$257.57 | \$183.22 | \$227.62 | \$266.10 | \$306.42 | \$389.62 | \$443.56 | 44 |
| 45 | \$61.35 | \$76.81 | \$89.32 | \$99.34 | \$121.39 | \$136.50 | \$109.54 | \$136.83 | \$159.85 | \$182.23 | \$229.58 | \$262.82 | \$185.68 | \$230.75 | \$269.73 | \$310.51 | \$395.21 | \$450.14 | 45 |
| 46 | \$62.51 | \$78.29 | \$91.28 | \$101.48 | \$124.34 | \$139.79 | \$113.33 | \$141.78 | \$165.12 | \$187.33 | \$235.36 | \$269.58 | \$188.64 | \$234.37 | \$273.99 | \$315.63 | \$401.80 | \$457.71 | 46 |
| 47 | \$63.64 | \$79.94 | \$93.27 | \$103.79 | \$127.14 | \$143.10 | \$117.27 | \$146.88 | \$170.53 | \$192.60 | \$241.29 | \$276.46 | \$191.61 | \$238.16 | \$278.44 | \$320.72 | \$408.35 | \$465.27 | 47 |
| 48 | \$64.64 | \$81.58 | \$95.22 | \$106.08 | \$130.10 | \$146.54 | \$121.39 | \$152.12 | \$176.14 | \$198.00 | \$247.35 | \$283.54 | \$194.57 | \$241.92 | \$282.89 | \$325.96 | \$415.12 | \$473.00 | 48 |
| 49 | \$65.80 | \$83.05 | \$97.21 | \$108.38 | \$133.05 | \$149.82 | \$125.68 | \$157.55 | \$181.90 | \$203.62 | \$253.61 | \$290.77 | \$197.69 | \$245.71 | \$287.50 | \$331.25 | \$422.03 | \$480.90 | 49 |
| 50 | \$66.92 | \$84.71 | \$99.18 | \$110.68 | \$136.00 | \$153.13 | \$130.10 | \$163.15 | \$187.99 | \$209.36 | \$260.02 | \$298.19 | \$200.82 | \$249.67 | \$292.09 | \$336.67 | \$428.92 | \$488.95 | 50 |
| 51 | \$68.10 | \$86.19 | \$101.16 | \$112.98 | \$138.81 | \$156.41 | \$134.70 | \$169.06 | \$194.23 | \$215.28 | \$266.61 | \$305.75 | \$203.95 | \$253.61 | \$296.70 | \$342.08 | \$436.00 | \$497.01 | 51 |
| 52 | \$69.08 | \$87.84 | \$103.11 | \$115.14 | \$141.78 | \$159.85 | \$139.47 | \$175.16 | \$200.65 | \$221.39 | \$273.34 | \$313.48 | \$207.05 | \$257.72 | \$301.48 | \$347.68 | \$443.23 | \$505.25 | 52 |
| 53 | \$70.22 | \$89.32 | \$105.11 | \$117.44 | \$144.74 | \$163.15 | \$144.39 | \$181.41 | \$207.23 | \$227.62 | \$280.24 | \$321.37 | \$210.34 | \$261.83 | \$306.23 | \$353.28 | \$450.65 | \$513.63 | 53 |
| 54 | \$71.37 | \$90.96 | \$107.07 | \$119.74 | \$147.52 | \$166.44 | \$149.51 | \$187.99 | \$214.13 | \$234.04 | \$287.33 | \$329.58 | \$213.65 | \$265.95 | \$311.18 | \$359.02 | \$458.03 | \$522.18 | 54 |
| 55 | \$72.37 | \$92.41 | \$109.04 | \$122.03 | \$150.49 | \$169.72 | \$154.62 | \$194.57 | \$221.39 | \$240.11 | \$295.06 | \$337.81 | \$216.93 | \$270.22 | \$316.10 | \$364.62 | \$465.76 | \$530.90 | 55 |
| 56 | \$73.44 | \$100.32 | \$117.59 | \$131.89 | \$163.15 | \$184.37 | \$161.99 | \$203.79 | \$231.73 | \$252.97 | \$312.82 | \$358.37 | \$225.98 | \$281.91 | \$330.24 | \$381.55 | \$488.14 | \$556.88 | 56 |
| 57 | \$86.36 | \$108.21 | \$125.98 | \$141.60 | \$175.81 | \$198.84 | \$169.72 | \$213.47 | \$242.58 | \$266.61 | \$331.75 | \$380.23 | \$235.36 | \$294.06 | \$345.05 | \$399.15 | \$511.65 | \$584.01 | 57 |
| 58 | \$93.42 | \$116.11 | \$134.53 | \$151.48 | \$188.49 | \$213.31 | \$177.78 | \$223.67 | \$253.95 | \$280.91 | \$351.81 | \$403.43 | \$245.06 | \$306.89 | \$360.50 | \$417.58 | \$536.31 | \$612.47 | 58 |
| 59 | \$100.50 | \$124.00 | \$143.10 | \$161.33 | \$201.14 | \$227.94 | \$186.34 | \$234.37 | \$265.95 | \$296.04 | \$373.01 | \$427.94 | \$255.26 | \$320.23 | \$376.63 | \$436.98 | \$562.16 | \$642.39 | 59 |
| 60 | \$107.40 | \$131.89 | \$151.85 | \$171.20 | \$213.81 | \$242.43 | \$195.20 | \$245.54 | \$278.44 | \$311.98 | \$385.54 | \$453.92 | \$265.79 | \$334.19 | \$393.57 | \$457.22 | \$588.28 | \$673.92 | 60 |
| 61 | \$114.47 | \$139.79 | \$160.03 | \$181.08 | \$226.47 | \$256.88 | \$204.60 | \$257.24 | \$291.59 | \$328.77 | \$419.39 | \$481.56 | \$276.79 | \$348.69 | \$411.16 | \$476.43 | \$617.73 | \$706.72 | 61 |
| 62 | \$121.39 | \$147.70 | \$168.59 | \$190.78 | \$239.13 | \$271.54 | \$214.48 | \$269.23 | \$305.40 | \$346.37 | \$445.04 | \$510.98 | \$288.31 | \$363.97 | \$429.76 | \$500.65 | \$647.33 | \$741.08 | 62 |
| 63 | \$134.21 | \$163.47 | \$186.49 | \$211.17 | \$264.77 | \$300.64 | \$229.92 | \$288.15 | \$328.77 | \$373.66 | \$478.92 | \$549.32 | \$309.19 | \$389.62 | \$459.68 | \$534.18 | \$688.45 | \$787.29 | 63 |
| 64 | \$146.88 | \$179.11 | \$204.45 | \$231.56 | \$290.47 | \$329.76 | \$246.52 | \$308.37 | \$353.93 | \$403.12 | \$515.44 | \$590.60 | \$331.56 | \$417.09 | \$491.60 | \$569.88 | \$732.20 | \$836.31 | 64 |
| 65 | \$159.70 | \$194.72 | \$222.37 | \$251.94 | \$316.10 | \$359.02 | \$264.30 | \$330.08 | \$381.07 | \$434.85 | \$554.75 | \$634.83 | \$355.58 | \$446.52 | \$525.81 | \$608.04 | \$778.73 | \$888.45 | 65 |
| 66 | \$172.37 | \$210.34 | \$240.28 | \$272.35 | \$341.77 | \$388.14 | \$283.37 | \$353.28 | \$410.18 | \$469.07 | \$597.01 | \$682.54 | \$381.39 | \$478.09 | \$562.31 | \$648.66 | \$828.25 | \$943.89 | 66 |
| 67 | \$185.17 | \$225.98 | \$258.21 | \$292.74 | \$367.40 | \$417.24 | \$303.61 | \$378.27 | \$441.41 | \$506.23 | \$642.39 | \$733.67 | \$409.21 | \$512.16 | \$601.28 | \$691.90 | \$880.87 | \$1,002.74 | 67 |
| 68 | \$210.19 | \$257.24 | \$294.39 | \$333.04 | \$416.93 | \$472.84 | \$334.19 | \$417.09 | \$487.14 | \$556.71 | \$703.26 | \$801.60 | \$446.02 | \$559.19 | \$657.37 | \$753.41 | \$954.06 | \$1,084.01 | 68 |
| 69 | \$235.36 | \$288.46 | \$330.57 | \$373.35 | \$466.26 | \$528.59 | \$367.92 | \$459.87 | \$537.48 | \$612.14 | \$769.87 | \$875.79 | \$486.32 | \$610.67 | \$718.73 | \$820.37 | \$1,033.33 | \$1,171.83 | 69 |
| 70 | \$260.51 | \$319.72 | \$366.75 | \$413.64 | \$515.75 | \$584.18 | \$405.09 | \$506.88 | \$593.05 | \$673.17 | \$842.73 | \$956.86 | \$530.23 | \$666.91 | \$785.65 | \$893.38 | \$1,119.35 | \$1,266.88 | 70 |
| 71 | \$285.67 | \$350.80 | \$402.94 | \$453.92 | \$565.09 | \$639.77 | \$445.86 | \$558.86 | \$654.40 | \$740.26 | \$922.48 | \$1,045.51 | \$578.12 | \$728.26 | \$858.85 | \$972.82 | \$1,212.44 | \$1,369.68 | 71 |
| 72 | \$310.85 | \$382.06 | \$439.13 | \$494.21 | \$614.60 | \$695.37 | \$490.77 | \$615.92 | \$722.19 | \$814.10 | \$1,009.66 | \$1,142.22 | \$630.06 | \$795.19 | \$938.94 | \$1,059.49 | \$1,313.42 | \$1,480.83 | 72 |
| 73 | \$335.91 | \$439.95 | \$507.36 | \$569.21 | \$704.57 | \$795.85 | \$543.57 | \$684.34 | \$804.25 | \$904.08 | \$1,116.90 | \$1,261.29 | \$691.74 | \$876.27 | \$1,037.11 | \$1,167.05 | \$1,440.87 | \$1,622.14 | 73 |
| 74 | \$401.14 | \$497.84 | \$575.80 | \$644.22 | \$794.52 | \$896.35 | \$601.95 | \$760.33 | \$895.68 | \$1,004.06 | \$1,235.45 | \$1,392.86 | \$759.51 | \$965.58 | \$1,145.67 | \$1,285.47 | \$1,580.69 | \$1,776.89 | 74 |
| 75 | \$446.36 | \$555.72 | \$644.22 | \$719.38 | \$884.49 | \$996.81 | \$666.58 | \$844.84 | \$997.49 | \$1,115.08 | \$1,366.53 | \$1,538.08 | \$833.83 | \$1,064.10 | \$1,265.56 | \$1,415.89 | \$1,733.97 | \$1,946.44 | 75 |
| 76 | \$491.45 | \$613.61 | \$712.64 | \$794.37 | \$974.62 | \$1,097.33 | \$738.30 | \$938.76 | \$1,110.79 | \$1,238.41 | \$1,511.62 | \$1,698.59 | \$915.41 | \$1,172.64 | \$1,397.95 | \$1,559.61 | \$1,902.22 | \$2,132.14 | 76 |
| 77 | \$536.66 | \$671.51 | \$781.04 | \$869.36 | \$1,064.58 | \$1,197.79 | \$817.56 | \$1,043.22 | \$1,237.10 | \$1,375.26 | \$1,672.12 | \$1,875.87 | \$1,005.21 | \$1,292.20 | \$1,544.33 | \$1,717.84 | \$2,086.74 | \$2,335.42 | 77 |
| 78 | \$578.27 | \$724.94 | \$844.69 | \$939.92 | \$1,149.29 | \$1,291.55 | \$869.03 | \$1,110.79 | \$1,319.18 | \$1,465.39 | \$1,778.85 | \$1,992.84 | \$1,060.96 | \$1,366.86 | \$1,636.12 | \$1,818.82 | \$2,205.98 | \$2,465.34 | 78 |
| 79 | \$620.03 | \$778.40 | \$908.50 | \$1,010.32 | \$1,233.82 | \$1,385.30 | \$923.80 | \$1,182.68 | \$1,406.67 | \$1,561.43 | \$1,892.34 | \$2,117.01 | \$1,119.84 | \$1,445.82 | \$1,733.47 | \$1,925.72 | \$2,331.96 | \$2,602.50 | 79 |
| 80 | \$ | | | | | | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | | | |
|-----------|--|--|---------|---------|---------|----------|----------|----------------------------|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|-----------|--|
| | | Facility - 60 Day EP | | | | | | | | | | | | | | | | | | | |
| Issue Age | | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | | Auto 5% Compound Inflation | | | | | | Issue Age | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | |
| 25 | | \$2.99 | \$3.82 | \$4.48 | \$5.04 | \$6.15 | \$6.91 | \$4.59 | \$5.91 | \$7.02 | \$8.03 | \$10.11 | \$11.47 | \$9.19 | \$11.97 | \$14.39 | \$16.74 | \$21.42 | \$24.39 | 25 | |
| 26 | | \$3.00 | \$3.83 | \$4.50 | \$5.06 | \$6.20 | \$6.99 | \$4.64 | \$6.00 | \$7.14 | \$8.18 | \$10.29 | \$11.68 | \$9.28 | \$12.12 | \$14.59 | \$16.95 | \$21.69 | \$24.68 | 26 | |
| 27 | | \$3.01 | \$3.86 | \$4.55 | \$5.10 | \$6.26 | \$7.03 | \$4.73 | \$6.09 | \$7.26 | \$8.32 | \$10.45 | \$11.89 | \$9.38 | \$12.27 | \$14.75 | \$17.16 | \$21.95 | \$25.01 | 27 | |
| 28 | | \$3.03 | \$3.89 | \$4.59 | \$5.15 | \$6.30 | \$7.08 | \$4.80 | \$6.20 | \$7.39 | \$8.47 | \$10.66 | \$12.09 | \$9.48 | \$12.43 | \$14.92 | \$17.38 | \$22.24 | \$25.32 | 28 | |
| 29 | | \$3.06 | \$3.91 | \$4.62 | \$5.18 | \$6.36 | \$7.14 | \$4.87 | \$6.30 | \$7.49 | \$8.61 | \$10.85 | \$12.33 | \$9.59 | \$12.57 | \$15.10 | \$17.58 | \$22.52 | \$25.64 | 29 | |
| 30 | | \$3.07 | \$3.94 | \$4.64 | \$5.21 | \$6.40 | \$7.18 | \$4.95 | \$6.40 | \$7.61 | \$8.76 | \$11.04 | \$12.55 | \$9.71 | \$12.72 | \$15.29 | \$17.78 | \$22.79 | \$25.98 | 30 | |
| 31 | | \$3.10 | \$3.97 | \$4.69 | \$5.25 | \$6.45 | \$7.26 | \$5.03 | \$6.51 | \$7.74 | \$8.92 | \$11.23 | \$12.77 | \$9.83 | \$12.86 | \$15.47 | \$18.02 | \$23.10 | \$26.32 | 31 | |
| 32 | | \$3.11 | \$3.98 | \$4.72 | \$5.30 | \$6.50 | \$7.30 | \$5.09 | \$6.61 | \$7.88 | \$9.06 | \$11.42 | \$12.98 | \$9.96 | \$13.01 | \$15.64 | \$18.24 | \$23.39 | \$26.66 | 32 | |
| 33 | | \$3.12 | \$4.02 | \$4.74 | \$5.34 | \$6.53 | \$7.39 | \$5.17 | \$6.73 | \$8.01 | \$9.21 | \$11.64 | \$13.23 | \$10.07 | \$13.17 | \$15.84 | \$18.46 | \$23.69 | \$26.99 | 33 | |
| 34 | | \$3.14 | \$4.04 | \$4.76 | \$5.37 | \$6.60 | \$7.43 | \$5.24 | \$6.82 | \$8.15 | \$9.36 | \$11.86 | \$13.45 | \$10.18 | \$13.34 | \$16.04 | \$18.68 | \$23.98 | \$27.36 | 34 | |
| 35 | | \$3.15 | \$4.06 | \$4.82 | \$5.41 | \$6.64 | \$7.48 | \$5.36 | \$6.94 | \$8.29 | \$9.54 | \$12.06 | \$13.71 | \$10.31 | \$13.50 | \$16.21 | \$18.91 | \$24.29 | \$27.71 | 35 | |
| 36 | | \$3.19 | \$4.10 | \$4.87 | \$5.49 | \$6.74 | \$7.59 | \$5.47 | \$7.08 | \$8.45 | \$9.72 | \$12.32 | \$14.03 | \$10.44 | \$13.66 | \$16.42 | \$19.16 | \$24.63 | \$28.12 | 36 | |
| 37 | | \$3.23 | \$4.16 | \$4.93 | \$5.54 | \$6.85 | \$7.71 | \$5.59 | \$7.21 | \$8.62 | \$9.93 | \$12.57 | \$14.31 | \$10.57 | \$13.84 | \$16.67 | \$19.43 | \$24.96 | \$28.52 | 37 | |
| 38 | | \$3.26 | \$4.20 | \$4.99 | \$5.63 | \$6.93 | \$7.81 | \$5.70 | \$7.34 | \$8.81 | \$10.14 | \$12.84 | \$14.63 | \$10.71 | \$14.03 | \$16.89 | \$19.69 | \$25.32 | \$28.92 | 38 | |
| 39 | | \$3.29 | \$4.25 | \$5.05 | \$5.69 | \$7.02 | \$7.90 | \$5.82 | \$7.48 | \$8.98 | \$10.37 | \$13.11 | \$14.93 | \$10.86 | \$14.20 | \$17.09 | \$19.95 | \$25.69 | \$29.35 | 39 | |
| 40 | | \$3.33 | \$4.30 | \$5.10 | \$5.78 | \$7.12 | \$8.01 | \$5.94 | \$7.62 | \$9.17 | \$10.56 | \$13.40 | \$15.28 | \$11.01 | \$14.40 | \$17.33 | \$20.23 | \$26.04 | \$29.76 | 40 | |
| 41 | | \$3.37 | \$4.33 | \$5.17 | \$5.83 | \$7.21 | \$8.13 | \$6.08 | \$7.77 | \$9.35 | \$10.78 | \$13.67 | \$15.60 | \$11.15 | \$14.61 | \$17.57 | \$20.53 | \$26.41 | \$30.20 | 41 | |
| 42 | | \$3.39 | \$4.40 | \$5.23 | \$5.92 | \$7.29 | \$8.24 | \$6.22 | \$7.93 | \$9.56 | \$11.01 | \$13.98 | \$15.95 | \$11.32 | \$14.78 | \$17.81 | \$20.81 | \$26.79 | \$30.62 | 42 | |
| 43 | | \$3.41 | \$4.44 | \$5.31 | \$5.96 | \$7.40 | \$8.35 | \$6.36 | \$8.07 | \$9.75 | \$11.23 | \$14.27 | \$16.28 | \$11.46 | \$14.99 | \$18.04 | \$21.09 | \$27.17 | \$31.04 | 43 | |
| 44 | | \$3.43 | \$4.48 | \$5.37 | \$6.06 | \$7.48 | \$8.45 | \$6.49 | \$8.23 | \$9.93 | \$11.47 | \$14.60 | \$16.65 | \$11.62 | \$15.19 | \$18.28 | \$21.36 | \$27.54 | \$31.49 | 44 | |
| 45 | | \$3.49 | \$4.51 | \$5.42 | \$6.13 | \$7.59 | \$8.55 | \$6.61 | \$8.38 | \$10.13 | \$11.73 | \$14.89 | \$17.01 | \$11.77 | \$15.40 | \$18.52 | \$21.68 | \$27.94 | \$31.93 | 45 | |
| 46 | | \$3.54 | \$4.62 | \$5.54 | \$6.27 | \$7.76 | \$8.76 | \$6.96 | \$8.82 | \$10.59 | \$12.17 | \$15.29 | \$17.45 | \$11.95 | \$15.64 | \$18.83 | \$22.03 | \$28.40 | \$32.47 | 46 | |
| 47 | | \$3.61 | \$4.73 | \$5.67 | \$6.40 | \$7.94 | \$8.97 | \$7.30 | \$9.26 | \$11.08 | \$12.63 | \$15.68 | \$17.89 | \$12.14 | \$15.90 | \$19.12 | \$22.39 | \$28.88 | \$33.02 | 47 | |
| 48 | | \$3.66 | \$4.82 | \$5.79 | \$6.53 | \$8.13 | \$9.19 | \$7.70 | \$9.75 | \$11.58 | \$13.13 | \$16.08 | \$18.36 | \$12.34 | \$16.14 | \$19.46 | \$22.75 | \$29.36 | \$33.56 | 48 | |
| 49 | | \$3.73 | \$4.91 | \$5.91 | \$6.69 | \$8.32 | \$9.38 | \$8.07 | \$10.25 | \$12.09 | \$13.64 | \$16.49 | \$18.83 | \$12.54 | \$16.40 | \$19.76 | \$23.12 | \$29.83 | \$34.11 | 49 | |
| 50 | | \$3.80 | \$4.99 | \$6.02 | \$6.82 | \$8.49 | \$9.59 | \$8.49 | \$10.75 | \$12.65 | \$14.16 | \$16.92 | \$19.33 | \$12.72 | \$16.68 | \$20.08 | \$23.50 | \$30.34 | \$34.68 | 50 | |
| 51 | | \$3.86 | \$5.08 | \$6.14 | \$6.99 | \$8.67 | \$9.80 | \$8.93 | \$11.32 | \$13.22 | \$14.72 | \$17.34 | \$19.82 | \$12.91 | \$16.94 | \$20.41 | \$23.86 | \$30.84 | \$35.26 | 51 | |
| 52 | | \$3.92 | \$5.18 | \$6.26 | \$7.12 | \$8.84 | \$10.01 | \$9.36 | \$11.89 | \$13.82 | \$15.28 | \$17.78 | \$20.34 | \$13.13 | \$17.20 | \$20.71 | \$24.24 | \$31.34 | \$35.85 | 52 | |
| 53 | | \$3.98 | \$5.27 | \$6.38 | \$7.25 | \$9.05 | \$10.24 | \$9.85 | \$12.50 | \$14.44 | \$15.87 | \$18.26 | \$20.86 | \$13.34 | \$17.47 | \$21.04 | \$24.64 | \$31.86 | \$36.44 | 53 | |
| 54 | | \$4.04 | \$5.37 | \$6.50 | \$7.40 | \$9.22 | \$10.43 | \$10.37 | \$13.15 | \$15.08 | \$16.48 | \$18.72 | \$21.40 | \$13.54 | \$17.75 | \$21.40 | \$25.05 | \$32.38 | \$37.06 | 54 | |
| 55 | | \$4.10 | \$5.46 | \$6.61 | \$7.54 | \$9.39 | \$10.64 | \$10.86 | \$13.79 | \$15.75 | \$17.14 | \$19.20 | \$21.93 | \$13.77 | \$18.04 | \$21.73 | \$25.44 | \$32.92 | \$37.66 | 55 | |
| 56 | | \$4.49 | \$5.93 | \$7.14 | \$8.14 | \$10.18 | \$11.56 | \$11.40 | \$14.48 | \$16.54 | \$17.97 | \$20.36 | \$23.30 | \$14.32 | \$18.83 | \$22.69 | \$26.63 | \$34.51 | \$39.49 | 56 | |
| 57 | | \$4.91 | \$6.39 | \$7.66 | \$8.75 | \$10.99 | \$12.47 | \$11.96 | \$15.19 | \$17.34 | \$18.82 | \$21.63 | \$24.73 | \$14.92 | \$19.65 | \$23.71 | \$27.86 | \$36.16 | \$41.42 | 57 | |
| 58 | | \$5.30 | \$6.86 | \$8.17 | \$9.34 | \$11.77 | \$13.39 | \$12.56 | \$15.94 | \$18.18 | \$19.72 | \$22.95 | \$26.25 | \$15.53 | \$20.49 | \$24.76 | \$29.15 | \$37.90 | \$43.45 | 58 | |
| 59 | | \$5.69 | \$7.30 | \$8.68 | \$9.96 | \$12.56 | \$14.29 | \$13.19 | \$16.71 | \$19.07 | \$20.68 | \$24.34 | \$27.86 | \$16.19 | \$21.40 | \$25.88 | \$30.50 | \$39.71 | \$45.56 | 59 | |
| 60 | | \$6.09 | \$7.79 | \$9.21 | \$10.56 | \$13.38 | \$15.20 | \$13.84 | \$17.55 | \$19.99 | \$21.68 | \$25.84 | \$29.57 | \$16.84 | \$22.33 | \$27.05 | \$31.92 | \$41.61 | \$47.78 | 60 | |
| 61 | | \$6.49 | \$8.25 | \$9.71 | \$11.18 | \$14.16 | \$16.10 | \$14.53 | \$18.40 | \$20.97 | \$22.73 | \$27.41 | \$31.41 | \$17.56 | \$23.28 | \$28.26 | \$33.40 | \$43.63 | \$50.11 | 61 | |
| 62 | | \$6.89 | \$8.71 | \$10.25 | \$11.77 | \$14.83 | \$17.02 | \$15.25 | \$19.31 | \$21.99 | \$23.83 | \$29.06 | \$33.32 | \$18.28 | \$24.30 | \$29.62 | \$34.95 | \$45.75 | \$52.58 | 62 | |
| 63 | | \$7.60 | \$9.65 | \$11.33 | \$13.05 | \$16.54 | \$18.85 | \$16.09 | \$20.36 | \$23.21 | \$25.15 | \$31.32 | \$35.88 | \$19.61 | \$26.02 | \$31.58 | \$37.27 | \$48.65 | \$55.85 | 63 | |
| 64 | | \$8.34 | \$10.56 | \$12.42 | \$14.29 | \$18.15 | \$20.68 | \$16.97 | \$21.51 | \$24.49 | \$26.52 | \$33.73 | \$38.61 | \$21.02 | \$27.85 | \$33.77 | \$39.78 | \$51.74 | \$59.32 | 64 | |
| 65 | | \$9.05 | \$11.48 | \$13.51 | \$15.53 | \$19.75 | \$22.50 | \$17.92 | \$22.69 | \$25.86 | \$27.98 | \$36.33 | \$41.57 | \$22.53 | \$29.80 | \$36.10 | \$42.42 | \$55.02 | \$63.03 | 65 | |
| 66 | | \$9.78 | \$12.42 | \$14.60 | \$16.81 | \$21.34 | \$24.33 | \$18.94 | \$23.96 | \$27.27 | \$29.51 | \$39.15 | \$44.74 | \$24.18 | \$31.91 | \$38.61 | \$45.24 | \$58.53 | \$66.98 | 66 | |
| 67 | | \$10.48 | \$13.34 | \$15.68 | \$18.05 | \$22.97 | \$26.16 | \$20.00 | \$25.30 | \$28.79 | \$31.12 | \$42.14 | \$48.13 | \$25.94 | \$34.21 | \$41.31 | \$48.29 | \$62.24 | \$71.14 | 67 | |
| 68 | | \$11.92 | \$15.19 | \$17.88 | \$20.55 | \$26.04 | \$29.65 | \$21.56 | \$27.49 | \$31.67 | \$34.62 | \$46.19 | \$52.67 | \$28.28 | \$37.35 | \$45.14 | \$52.58 | \$67.43 | \$76.90 | 68 | |
| 69 | | \$13.34 | \$17.02 | \$20.08 | \$23.03 | \$29.13 | \$33.13 | \$23.23 | \$29.88 | \$34.82 | \$38.51 | \$50.61 | \$57.63 | \$30.83 | \$40.77 | \$49.37 | \$57.24 | \$73.04 | \$83.14 | 69 | |
| 70 | | \$14.76 | \$18.87 | \$22.25 | \$25.51 | \$32.21 | \$36.62 | \$25.03 | \$32.46 | \$38.28 | \$43.85 | \$55.46 | \$63.05 | \$33.62 | \$44.52 | \$53.98 | \$62.35 | \$79.11 | \$89.89 | 70 | |
| 71 | | \$16.20 | \$20.70 | \$24.46 | \$28.02 | \$35.30 | \$40.10 | \$26.94 | \$35.29 | \$42.11 | \$47.67 | \$60.78 | \$68.98 | \$36.64 | \$48.61 | \$59.02 | \$67.88 | \$85.70 | \$97.19 | 71 | |
| 72 | | \$17.61 | \$22.53 | \$26.65 | \$30.48 | \$38.38 | \$43.59 | \$29.01 | \$38.32 | \$46.30 | \$53.03 | \$66.63 | \$75.48 | \$39.94 | \$53.08 | \$64.50 | \$73.93 | \$92.81 | \$105.06 | 72 | |
| 73 | | \$20.17 | \$25.97 | \$30.82 | \$35.11 | \$44.01 | \$49.89 | \$32.14 | \$42.63 | \$51.59 | \$58.96 | \$73.80 | \$83.51 | \$43.85 | \$58.49 | \$71.25 | \$81.44 | \$101.84 | \$115.10 | 73 | |
| 74 | | \$22.74 | \$29.38 | \$34.96 | \$39.77 | \$49.62 | \$56.18 | \$35.60 | \$47.40 | \$57.54 | \$65.56 | \$81.75 | \$92.36 | \$48.15 | \$64.47 | \$78.72 | \$89.71 | \$111.71 | \$126.07 | 74 | |
| 75 | | \$25.30 | \$32.79 | \$39.12 | \$44.39 | \$55.25 | \$62.47 | \$39.42 | \$52.72 | \$64.15 | \$72.89 | \$90.55 | \$102.16 | \$52.87 | \$71.04 | \$86.97 | \$98.81 | \$122.55 | \$138.11 | 75 | |
| 76 | | \$27.85 | \$36.19 | \$43.24 | \$49.01 | \$60.86 | \$68.79 | \$43.66 | \$58.64 | \$71.52 | \$81.04 | \$100.30 | \$113.03 | \$58.07 | \$78.27 | \$96.06 | \$108.86 | \$134.43 | \$151.29 | 76 | |
| 77 | | \$30.40 | \$39.61 | \$47.40 | \$53.63 | \$66.50 | \$75.09 | \$48.37 | \$65.20 | \$79.73 | \$90.13 | \$111.09 | \$124.99 | \$63.75 | \$86.27 | \$106.12 | \$119.89 | \$147.49 | \$165.75 | 77 | |
| 78 | | \$32.78 | \$42.78 | \$51.28 | \$57.97 | \$71.78 | \$80.95 | \$51.40 | \$69.47 | \$85.09 | \$96.14 | \$118.33 | \$132.97 | \$67.29 | \$91.27 | \$112.43 | \$126.94 | \$155.93 | \$174.98 | 78 | |
| 79 | | \$35.12 | \$45.93 | \$55.14 | \$62.33 | \$77.07 | \$86.82 | \$54.64 | \$74.03 | \$90.84 | \$102.53 | \$126.04 | \$141.43 | \$71.02 | \$96.55 | \$119.13 | \$134.42 | \$164.84 | \$184.72 | 79 | |
| 80 | | \$37.50 | \$49.10 | \$59.03 | \$66.68 | \$82.35 | \$92.71 | \$58.08 | \$78.89 | \$96.94 | \$109.37 | \$134.23 | \$150.47 | \$74.98 | \$102.14 | \$126.20 | \$142.32 | \$174.27 | \$195.01 | 80 | |
| 81 | | \$39.88 | \$52.25 | \$62.89 | \$71.04 | \$87.63 | \$98.58 | \$61.72 | \$84.05 | \$103.47 | \$116.68 | \$142.99 | \$160.06 | \$79.12 | \$108.05 | \$133.72 | \$150.71 | \$184.24 | \$205.87 | 81 | |
| 82 | | \$42.22 | \$55.40 | \$66.76 | \$75.37 | \$92.92 | \$104.43 | \$65.58 | \$89.54 | \$110.43 | \$124.48 | \$152.30 | \$170.27 | \$83.53 | \$114.30 | \$141.67 | \$159.57 | \$194.77 | \$217.35 | 82 | |
| 83 | | \$45.32 | \$59.58 | \$71.91 | \$81.19 | \$100.02 | \$112.35 | \$69.73 | \$95.38 | \$117.81 | \$132.75 | \$162.28 | \$181.30 | \$88.37 | \$121.11 | \$150.30 | \$169.25 | \$206.38 | \$230.13 | 83 | |
| 84 | | \$48.43 | \$63.76 | \$77.07 | \$87.00 | \$107.12 | \$120.24 | \$74.13 | \$101.61 | \$125.69 | \$141.57 | \$172.94 | \$193.03 | \$93.50 | \$128.33 | \$159.45 | \$179.48 | \$218.71 | \$243.66 | 84 | |

| | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | | |
|-----------|--|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----------|
| | | Facility - 60 Day EP | | | | | | | | | | | | | | | | | | |
| Issue Age | | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year | Lifetime |
| 25 | | \$8.81 | \$11.22 | \$13.19 | \$14.80 | \$18.10 | \$20.32 | \$13.44 | \$17.34 | \$20.64 | \$23.67 | \$29.68 | \$33.73 | \$26.97 | \$35.21 | \$42.31 | \$49.25 | \$63.00 | \$71.65 | 25 |
| 26 | | \$8.84 | \$11.26 | \$13.28 | \$14.89 | \$18.23 | \$20.49 | \$13.66 | \$17.61 | \$20.98 | \$24.05 | \$30.23 | \$34.35 | \$27.30 | \$35.65 | \$42.83 | \$49.85 | \$63.78 | \$72.58 | 26 |
| 27 | | \$8.91 | \$11.34 | \$13.38 | \$15.02 | \$18.40 | \$20.68 | \$13.89 | \$17.90 | \$21.33 | \$24.45 | \$30.75 | \$34.96 | \$27.59 | \$36.09 | \$43.36 | \$50.47 | \$64.57 | \$73.48 | 27 |
| 28 | | \$8.94 | \$11.42 | \$13.44 | \$15.10 | \$18.52 | \$20.82 | \$14.11 | \$18.23 | \$21.63 | \$24.88 | \$31.32 | \$35.57 | \$27.91 | \$36.53 | \$43.89 | \$51.07 | \$65.38 | \$74.46 | 28 |
| 29 | | \$8.98 | \$11.47 | \$13.56 | \$15.25 | \$18.66 | \$20.98 | \$14.31 | \$18.52 | \$22.03 | \$25.31 | \$31.87 | \$36.20 | \$28.19 | \$36.97 | \$44.41 | \$51.68 | \$66.22 | \$75.42 | 29 |
| 30 | | \$9.04 | \$11.56 | \$13.66 | \$15.33 | \$18.83 | \$21.15 | \$14.54 | \$18.83 | \$22.37 | \$25.76 | \$32.46 | \$36.87 | \$28.57 | \$37.40 | \$44.94 | \$52.28 | \$67.05 | \$76.38 | 30 |
| 31 | | \$9.11 | \$11.65 | \$13.76 | \$15.47 | \$18.96 | \$21.33 | \$14.76 | \$19.14 | \$22.77 | \$26.18 | \$33.03 | \$37.53 | \$28.90 | \$37.84 | \$45.47 | \$52.94 | \$67.88 | \$77.41 | 31 |
| 32 | | \$9.15 | \$11.70 | \$13.84 | \$15.55 | \$19.10 | \$21.52 | \$14.98 | \$19.46 | \$23.18 | \$26.64 | \$33.61 | \$38.19 | \$29.26 | \$38.28 | \$45.99 | \$53.61 | \$68.77 | \$78.40 | 32 |
| 33 | | \$9.20 | \$11.78 | \$13.94 | \$15.69 | \$19.23 | \$21.68 | \$15.20 | \$19.76 | \$23.56 | \$27.07 | \$34.22 | \$38.89 | \$29.61 | \$38.72 | \$46.56 | \$54.27 | \$69.65 | \$79.40 | 33 |
| 34 | | \$9.23 | \$11.88 | \$14.03 | \$15.75 | \$19.39 | \$21.80 | \$15.43 | \$20.08 | \$23.96 | \$27.54 | \$34.82 | \$39.59 | \$29.96 | \$39.19 | \$47.11 | \$54.93 | \$70.51 | \$80.42 | 34 |
| 35 | | \$9.28 | \$11.92 | \$14.16 | \$15.90 | \$19.53 | \$21.99 | \$15.72 | \$20.42 | \$24.37 | \$28.04 | \$35.43 | \$40.34 | \$30.29 | \$39.64 | \$47.66 | \$55.57 | \$71.38 | \$81.47 | 35 |
| 36 | | \$9.36 | \$12.06 | \$14.31 | \$16.12 | \$19.80 | \$22.30 | \$16.08 | \$20.82 | \$24.83 | \$28.60 | \$36.17 | \$41.23 | \$30.71 | \$40.17 | \$48.31 | \$56.33 | \$72.40 | \$82.64 | 36 |
| 37 | | \$9.46 | \$12.21 | \$14.50 | \$16.29 | \$20.10 | \$22.64 | \$16.42 | \$21.20 | \$25.36 | \$29.23 | \$36.97 | \$42.10 | \$31.10 | \$40.68 | \$48.98 | \$57.11 | \$73.40 | \$83.83 | 37 |
| 38 | | \$9.56 | \$12.35 | \$14.67 | \$16.50 | \$20.36 | \$22.97 | \$16.79 | \$21.58 | \$25.89 | \$29.81 | \$37.75 | \$43.02 | \$31.49 | \$41.23 | \$49.62 | \$57.92 | \$74.46 | \$85.03 | 38 |
| 39 | | \$9.69 | \$12.49 | \$14.86 | \$16.73 | \$20.64 | \$23.25 | \$17.14 | \$21.99 | \$26.41 | \$30.44 | \$38.56 | \$43.92 | \$31.92 | \$41.79 | \$50.28 | \$58.69 | \$75.52 | \$86.25 | 39 |
| 40 | | \$9.78 | \$12.62 | \$15.02 | \$16.95 | \$20.89 | \$23.56 | \$17.47 | \$22.43 | \$26.94 | \$31.04 | \$39.37 | \$44.90 | \$32.37 | \$42.35 | \$50.93 | \$59.49 | \$76.56 | \$87.40 | 40 |
| 41 | | \$9.87 | \$12.75 | \$15.20 | \$17.16 | \$21.20 | \$23.86 | \$17.88 | \$22.88 | \$27.50 | \$31.71 | \$40.21 | \$45.86 | \$32.80 | \$42.92 | \$51.63 | \$60.30 | \$77.65 | \$88.73 | 41 |
| 42 | | \$9.93 | \$12.91 | \$15.38 | \$17.39 | \$21.48 | \$24.22 | \$18.27 | \$23.30 | \$28.08 | \$32.37 | \$41.09 | \$46.87 | \$33.23 | \$43.48 | \$52.32 | \$61.13 | \$78.76 | \$90.01 | 42 |
| 43 | | \$10.02 | \$13.06 | \$15.60 | \$17.57 | \$21.73 | \$24.53 | \$18.66 | \$23.73 | \$28.66 | \$33.03 | \$41.98 | \$47.86 | \$33.68 | \$44.07 | \$53.03 | \$61.97 | \$79.86 | \$91.28 | 43 |
| 44 | | \$10.12 | \$13.19 | \$15.75 | \$17.78 | \$21.99 | \$24.83 | \$19.06 | \$24.18 | \$29.23 | \$33.73 | \$42.88 | \$48.92 | \$34.11 | \$44.64 | \$53.74 | \$62.81 | \$80.98 | \$92.60 | 44 |
| 45 | | \$10.26 | \$13.31 | \$15.95 | \$18.01 | \$22.30 | \$25.16 | \$19.46 | \$24.66 | \$29.78 | \$34.43 | \$43.79 | \$49.98 | \$34.61 | \$45.28 | \$54.47 | \$63.75 | \$82.13 | \$93.89 | 45 |
| 46 | | \$10.43 | \$13.56 | \$16.29 | \$18.44 | \$22.83 | \$25.76 | \$20.45 | \$25.92 | \$31.13 | \$35.74 | \$44.94 | \$51.29 | \$35.12 | \$45.99 | \$55.37 | \$64.77 | \$83.48 | \$95.48 | 46 |
| 47 | | \$10.59 | \$13.89 | \$16.65 | \$18.83 | \$23.34 | \$26.37 | \$21.52 | \$27.25 | \$32.53 | \$37.14 | \$46.07 | \$52.60 | \$35.71 | \$46.73 | \$56.24 | \$65.84 | \$84.90 | \$97.06 | 47 |
| 48 | | \$10.77 | \$14.16 | \$17.01 | \$19.23 | \$23.86 | \$26.97 | \$22.61 | \$28.66 | \$34.01 | \$38.59 | \$47.26 | \$53.96 | \$36.27 | \$47.48 | \$57.16 | \$66.88 | \$86.28 | \$98.68 | 48 |
| 49 | | \$10.97 | \$14.40 | \$17.34 | \$19.67 | \$24.45 | \$27.59 | \$23.73 | \$30.10 | \$35.57 | \$40.07 | \$48.50 | \$55.37 | \$36.83 | \$48.24 | \$58.08 | \$67.98 | \$87.74 | \$100.31 | 49 |
| 50 | | \$11.18 | \$14.67 | \$17.70 | \$20.08 | \$24.96 | \$28.19 | \$24.96 | \$31.63 | \$37.19 | \$41.60 | \$49.72 | \$56.79 | \$37.40 | \$49.02 | \$59.00 | \$69.07 | \$89.19 | \$101.96 | 50 |
| 51 | | \$11.34 | \$14.93 | \$18.04 | \$20.49 | \$25.49 | \$28.83 | \$26.24 | \$33.23 | \$38.85 | \$43.22 | \$50.96 | \$58.29 | \$37.97 | \$49.81 | \$59.97 | \$70.17 | \$90.67 | \$103.68 | 51 |
| 52 | | \$11.51 | \$15.25 | \$18.40 | \$20.89 | \$26.02 | \$29.44 | \$27.54 | \$34.96 | \$40.61 | \$44.90 | \$52.28 | \$59.77 | \$38.59 | \$50.60 | \$60.94 | \$71.30 | \$92.17 | \$105.38 | 52 |
| 53 | | \$11.70 | \$15.51 | \$18.74 | \$21.29 | \$26.60 | \$30.05 | \$28.94 | \$36.75 | \$42.44 | \$46.63 | \$53.65 | \$61.33 | \$39.19 | \$51.38 | \$61.88 | \$72.45 | \$93.69 | \$107.12 | 53 |
| 54 | | \$11.88 | \$15.75 | \$19.10 | \$21.73 | \$27.12 | \$30.66 | \$30.44 | \$38.62 | \$44.37 | \$48.44 | \$55.01 | \$62.89 | \$39.81 | \$52.18 | \$62.89 | \$73.63 | \$95.22 | \$108.92 | 54 |
| 55 | | \$12.06 | \$16.04 | \$19.46 | \$22.12 | \$27.63 | \$31.26 | \$31.92 | \$40.52 | \$46.34 | \$50.37 | \$56.42 | \$64.52 | \$40.49 | \$53.03 | \$63.88 | \$74.80 | \$96.80 | \$110.72 | 55 |
| 56 | | \$12.33 | \$17.44 | \$20.98 | \$23.93 | \$29.96 | \$33.98 | \$33.51 | \$42.54 | \$48.61 | \$52.78 | \$59.87 | \$68.50 | \$42.13 | \$55.37 | \$66.72 | \$78.27 | \$101.43 | \$116.11 | 56 |
| 57 | | \$14.40 | \$18.79 | \$22.51 | \$25.73 | \$32.29 | \$36.66 | \$35.18 | \$44.64 | \$50.96 | \$55.31 | \$63.55 | \$72.70 | \$43.89 | \$57.78 | \$69.70 | \$81.91 | \$106.30 | \$121.75 | 57 |
| 58 | | \$15.55 | \$20.15 | \$23.99 | \$27.46 | \$34.61 | \$39.33 | \$36.92 | \$46.83 | \$53.48 | \$57.98 | \$67.46 | \$77.18 | \$45.68 | \$60.27 | \$72.80 | \$85.71 | \$111.42 | \$127.72 | 58 |
| 59 | | \$16.73 | \$21.52 | \$25.53 | \$29.26 | \$36.92 | \$42.00 | \$38.75 | \$49.15 | \$56.06 | \$60.79 | \$71.56 | \$81.91 | \$47.56 | \$62.89 | \$76.09 | \$89.68 | \$116.77 | \$133.94 | 59 |
| 60 | | \$17.90 | \$22.91 | \$27.07 | \$31.04 | \$39.29 | \$44.68 | \$40.68 | \$51.55 | \$58.78 | \$63.75 | \$75.96 | \$86.96 | \$49.53 | \$65.59 | \$79.50 | \$93.85 | \$122.36 | \$140.47 | 60 |
| 61 | | \$19.06 | \$24.27 | \$28.57 | \$32.87 | \$41.60 | \$47.94 | \$42.71 | \$54.09 | \$61.63 | \$66.79 | \$80.60 | \$92.30 | \$51.58 | \$68.46 | \$83.03 | \$98.20 | \$128.24 | \$147.33 | 61 |
| 62 | | \$20.23 | \$25.62 | \$30.10 | \$34.61 | \$43.92 | \$50.01 | \$44.81 | \$56.73 | \$64.64 | \$70.04 | \$85.45 | \$97.99 | \$53.74 | \$71.46 | \$86.80 | \$102.70 | \$134.51 | \$154.56 | 62 |
| 63 | | \$22.34 | \$28.33 | \$33.28 | \$38.32 | \$48.61 | \$55.41 | \$47.30 | \$59.87 | \$68.24 | \$73.90 | \$92.07 | \$105.48 | \$57.64 | \$76.47 | \$92.85 | \$109.59 | \$143.03 | \$164.19 | 63 |
| 64 | | \$24.48 | \$31.04 | \$36.49 | \$42.00 | \$53.35 | \$60.79 | \$49.94 | \$63.20 | \$72.00 | \$77.96 | \$99.17 | \$113.51 | \$61.80 | \$81.87 | \$99.30 | \$116.90 | \$152.11 | \$174.45 | 64 |
| 65 | | \$26.60 | \$33.77 | \$39.68 | \$45.68 | \$58.06 | \$66.13 | \$52.73 | \$66.72 | \$75.99 | \$82.25 | \$106.83 | \$122.20 | \$66.26 | \$87.64 | \$106.18 | \$124.70 | \$161.79 | \$185.30 | 65 |
| 66 | | \$28.74 | \$36.49 | \$42.88 | \$49.40 | \$62.76 | \$71.52 | \$55.67 | \$70.43 | \$80.19 | \$86.76 | \$115.06 | \$131.53 | \$71.09 | \$93.81 | \$113.51 | \$133.01 | \$172.08 | \$196.88 | 66 |
| 67 | | \$30.84 | \$39.19 | \$46.07 | \$53.08 | \$67.50 | \$76.91 | \$58.82 | \$74.37 | \$84.61 | \$91.50 | \$123.90 | \$141.52 | \$76.25 | \$100.52 | \$121.46 | \$141.96 | \$182.97 | \$209.13 | 67 |
| 68 | | \$35.05 | \$44.64 | \$52.56 | \$60.39 | \$76.56 | \$87.16 | \$63.37 | \$80.81 | \$93.07 | \$101.79 | \$135.77 | \$154.83 | \$83.13 | \$109.77 | \$132.75 | \$154.56 | \$198.23 | \$226.07 | 68 |
| 69 | | \$39.19 | \$50.01 | \$59.00 | \$67.72 | \$85.64 | \$97.41 | \$68.27 | \$87.84 | \$102.36 | \$113.22 | \$148.79 | \$169.41 | \$90.62 | \$119.82 | \$145.15 | \$168.31 | \$214.75 | \$244.43 | 69 |
| 70 | | \$43.42 | \$55.44 | \$65.43 | \$75.03 | \$94.70 | \$107.67 | \$73.55 | \$95.45 | \$112.56 | \$125.96 | \$163.08 | \$185.35 | \$98.81 | \$130.88 | \$158.70 | \$183.29 | \$232.61 | \$264.28 | 70 |
| 71 | | \$47.63 | \$60.90 | \$71.91 | \$82.35 | \$103.76 | \$117.90 | \$79.21 | \$103.71 | \$123.77 | \$140.15 | \$178.71 | \$202.83 | \$107.69 | \$142.90 | \$173.49 | \$199.61 | \$251.97 | \$285.75 | 71 |
| 72 | | \$51.78 | \$66.26 | \$78.36 | \$89.62 | \$112.81 | \$128.14 | \$85.27 | \$112.70 | \$136.09 | \$155.93 | \$195.87 | \$221.93 | \$117.41 | \$156.06 | \$189.64 | \$217.36 | \$272.87 | \$308.91 | 72 |
| 73 | | \$59.30 | \$76.34 | \$90.59 | \$103.24 | \$129.38 | \$146.67 | \$94.48 | \$125.30 | \$151.71 | \$173.36 | \$216.98 | \$245.50 | \$128.94 | \$171.94 | \$209.48 | \$239.44 | \$299.38 | \$338.38 | 73 |
| 74 | | \$66.84 | \$86.38 | \$102.75 | \$116.85 | \$145.88 | \$165.18 | \$104.64 | \$139.37 | \$169.14 | \$192.75 | \$240.33 | \$271.55 | \$141.55 | \$189.50 | \$231.44 | \$263.77 | \$328.39 | \$370.66 | 74 |
| 75 | | \$74.37 | \$96.40 | \$114.97 | \$130.46 | \$162.40 | \$183.68 | \$115.90 | \$155.01 | \$188.61 | \$214.30 | \$266.20 | \$300.37 | \$155.44 | \$208.84 | \$255.65 | \$290.51 | \$360.26 | \$406.05 | 75 |
| 76 | | \$81.87 | \$106.43 | \$127.19 | \$144.07 | \$178.92 | \$202.20 | \$128.37 | \$172.39 | \$210.29 | \$238.26 | \$294.84 | \$332.24 | \$170.69 | \$230.12 | \$282.40 | \$320.00 | \$395.23 | \$444.82 | 76 |
| 77 | | \$89.40 | \$116.47 | \$139.37 | \$157.66 | \$195.46 | \$220.75 | \$142.16 | \$191.65 | \$234.41 | \$264.99 | \$326.60 | \$367.47 | \$187.37 | \$253.65 | \$311.97 | \$352.48 | \$433.61 | \$487.27 | 77 |
| 78 | | \$96.36 | \$125.75 | \$150.74 | \$170.46 | \$211.02 | \$238.00 | \$151.11 | \$204.23 | \$250.17 | \$282.63 | \$347.88 | \$390.91 | \$197.80 | \$268.29 | \$330.55 | \$373.26 | \$458.39 | \$514.39 | 78 |
| 79 | | \$103.29 | \$135.03 | \$162.13 | \$183.24 | \$226.58 | \$255.26 | \$160.60 | \$217.64 | \$267.05 | \$301.48 | \$370.52 | \$415.80 | \$208.80 | \$283.84 | \$350.21 | \$395.20 | \$484.62 | \$543.05 | 79 |
| 80 | | \$110.24 | \$144.32 | \$173.53 | \$196.04 | \$242.07 | \$272.57 | \$170.73 | \$231.91 | \$284.99 | \$321.56 | \$394.66 | \$442.35 | \$220.37 | \$300.29 | \$371.06 | \$418.45 | \$512.34 | \$573.32 | 80 |
| 81 | | \$117.21 | \$153.59 | \$184.91 | \$208.84 | \$257.61 | \$289.81 | \$181.46 | \$247.10 | \$304.17 | \$343.04 | \$420.38 | \$470.57 | \$232.66 | \$317.67 | \$393.13 | \$443.07 | \$541.66 | \$605.24 | 81 |
| 82 | | \$124.12 | \$162.83 | \$196.25 | \$221.56 | \$273.17 | \$307.05 | \$192.85 | \$263.26 | \$324.65 | \$365.93 | \$447.74 | \$500.60 | \$24 | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|------------------------|---|----------|----------|----------|------------|----------------------------|----------|------------|------------|------------|----------------------------|----------|------------|------------|------------|------------|------------|----------|
| | | Facility - 60 Day EP | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | | 7 Year | Lifetime |
| 25 | \$33.06 | \$42.11 | \$49.50 | \$55.61 | \$67.95 | \$76.32 | \$50.49 | \$65.13 | \$77.46 | \$88.81 | \$111.51 | \$126.64 | \$101.31 | \$132.23 | \$158.88 | \$184.87 | \$236.51 | \$269.06 | 25 |
| 26 | \$33.22 | \$42.26 | \$49.84 | \$55.91 | \$68.41 | \$76.97 | \$51.30 | \$66.11 | \$78.78 | \$90.29 | \$113.49 | \$128.94 | \$102.48 | \$133.89 | \$160.85 | \$187.17 | \$239.45 | \$272.50 | 26 |
| 27 | \$33.39 | \$42.60 | \$50.16 | \$56.42 | \$69.08 | \$77.63 | \$52.14 | \$67.28 | \$80.09 | \$91.76 | \$115.46 | \$131.25 | \$103.61 | \$135.53 | \$162.82 | \$189.46 | \$242.43 | \$275.98 | 27 |
| 28 | \$33.55 | \$42.92 | \$50.49 | \$56.75 | \$69.58 | \$78.12 | \$52.97 | \$68.41 | \$81.42 | \$93.42 | \$117.59 | \$133.54 | \$104.76 | \$137.17 | \$164.79 | \$191.77 | \$245.54 | \$279.60 | 28 |
| 29 | \$33.72 | \$43.08 | \$50.96 | \$57.23 | \$70.06 | \$78.78 | \$53.77 | \$69.58 | \$82.73 | \$95.06 | \$119.74 | \$136.00 | \$105.92 | \$138.81 | \$166.78 | \$194.07 | \$248.66 | \$283.22 | 29 |
| 30 | \$33.87 | \$43.44 | \$51.30 | \$57.56 | \$70.73 | \$79.44 | \$54.60 | \$70.73 | \$84.04 | \$96.70 | \$121.87 | \$138.50 | \$107.23 | \$140.46 | \$168.75 | \$196.37 | \$251.79 | \$286.84 | 30 |
| 31 | \$34.22 | \$43.76 | \$51.65 | \$58.07 | \$71.21 | \$80.09 | \$55.42 | \$71.86 | \$85.54 | \$98.35 | \$124.00 | \$140.94 | \$108.55 | \$142.10 | \$170.73 | \$198.84 | \$254.91 | \$290.62 | 31 |
| 32 | \$34.38 | \$43.91 | \$51.99 | \$58.39 | \$71.70 | \$80.75 | \$56.25 | \$73.03 | \$87.00 | \$99.98 | \$126.16 | \$143.42 | \$109.87 | \$143.74 | \$172.68 | \$201.30 | \$258.21 | \$294.39 | 32 |
| 33 | \$34.53 | \$44.25 | \$52.29 | \$58.88 | \$72.22 | \$81.42 | \$57.07 | \$74.17 | \$88.48 | \$101.64 | \$128.45 | \$146.05 | \$111.18 | \$145.40 | \$174.85 | \$203.79 | \$261.50 | \$298.19 | 33 |
| 34 | \$34.69 | \$44.56 | \$52.64 | \$59.19 | \$72.86 | \$81.91 | \$57.90 | \$75.33 | \$89.97 | \$103.44 | \$130.77 | \$148.68 | \$112.50 | \$147.20 | \$176.98 | \$206.23 | \$264.77 | \$301.96 | 34 |
| 35 | \$34.86 | \$44.74 | \$53.13 | \$59.72 | \$73.35 | \$82.36 | \$59.04 | \$76.66 | \$91.44 | \$105.27 | \$133.05 | \$151.48 | \$113.82 | \$148.84 | \$178.94 | \$208.71 | \$268.09 | \$305.90 | 35 |
| 36 | \$35.20 | \$45.23 | \$53.77 | \$60.52 | \$74.34 | \$83.71 | \$60.37 | \$78.12 | \$93.27 | \$107.40 | \$135.65 | \$154.77 | \$115.29 | \$150.81 | \$181.41 | \$211.51 | \$271.85 | \$310.34 | 36 |
| 37 | \$35.54 | \$45.89 | \$54.43 | \$61.19 | \$75.48 | \$85.04 | \$61.68 | \$79.60 | \$95.22 | \$109.70 | \$138.81 | \$158.05 | \$116.77 | \$152.79 | \$183.88 | \$214.48 | \$275.64 | \$314.79 | 37 |
| 38 | \$35.86 | \$46.37 | \$55.09 | \$62.00 | \$76.48 | \$86.19 | \$63.00 | \$81.08 | \$97.21 | \$112.00 | \$141.78 | \$161.51 | \$118.25 | \$154.77 | \$186.34 | \$217.44 | \$279.60 | \$319.23 | 38 |
| 39 | \$36.34 | \$46.87 | \$55.76 | \$62.82 | \$77.46 | \$87.33 | \$64.32 | \$82.56 | \$99.18 | \$114.30 | \$144.74 | \$164.95 | \$119.89 | \$156.90 | \$188.79 | \$220.37 | \$283.54 | \$323.83 | 39 |
| 40 | \$36.67 | \$47.38 | \$56.42 | \$63.64 | \$78.45 | \$88.48 | \$65.63 | \$84.21 | \$101.16 | \$116.61 | \$147.86 | \$168.59 | \$121.56 | \$159.04 | \$191.28 | \$223.33 | \$287.50 | \$328.44 | 40 |
| 41 | \$37.00 | \$47.86 | \$57.07 | \$64.48 | \$79.60 | \$89.64 | \$67.08 | \$85.86 | \$103.29 | \$119.06 | \$151.00 | \$172.21 | \$123.19 | \$161.17 | \$193.92 | \$226.47 | \$291.59 | \$333.21 | 41 |
| 42 | \$37.35 | \$48.52 | \$57.73 | \$65.30 | \$80.60 | \$90.96 | \$68.57 | \$87.48 | \$105.44 | \$121.56 | \$154.28 | \$175.97 | \$124.83 | \$163.32 | \$196.53 | \$229.58 | \$295.71 | \$337.98 | 42 |
| 43 | \$37.66 | \$49.02 | \$58.54 | \$65.96 | \$81.58 | \$92.09 | \$70.06 | \$89.14 | \$107.56 | \$124.00 | \$157.55 | \$179.77 | \$126.48 | \$165.45 | \$199.17 | \$232.72 | \$299.83 | \$342.75 | 43 |
| 44 | \$37.99 | \$49.50 | \$59.19 | \$66.77 | \$82.56 | \$93.27 | \$71.53 | \$90.77 | \$109.70 | \$126.64 | \$161.02 | \$183.71 | \$128.12 | \$167.60 | \$201.81 | \$235.83 | \$304.08 | \$347.68 | 44 |
| 45 | \$38.48 | \$50.00 | \$59.87 | \$67.60 | \$83.71 | \$94.40 | \$73.03 | \$92.61 | \$111.84 | \$129.27 | \$164.46 | \$187.67 | \$129.93 | \$170.07 | \$204.60 | \$239.29 | \$308.37 | \$352.62 | 45 |
| 46 | \$39.16 | \$50.96 | \$61.19 | \$69.23 | \$85.69 | \$96.70 | \$76.81 | \$97.37 | \$116.92 | \$134.21 | \$168.75 | \$192.60 | \$131.89 | \$172.68 | \$207.90 | \$243.24 | \$313.48 | \$358.53 | 46 |
| 47 | \$39.81 | \$52.14 | \$62.51 | \$70.73 | \$87.65 | \$99.01 | \$80.75 | \$102.29 | \$122.20 | \$139.47 | \$173.02 | \$197.54 | \$134.06 | \$175.48 | \$211.17 | \$247.18 | \$318.75 | \$364.46 | 47 |
| 48 | \$40.48 | \$53.13 | \$63.81 | \$72.22 | \$89.64 | \$101.31 | \$84.89 | \$107.56 | \$127.80 | \$144.90 | \$177.45 | \$202.62 | \$136.19 | \$178.27 | \$214.63 | \$251.14 | \$324.01 | \$370.54 | 48 |
| 49 | \$41.12 | \$54.11 | \$65.13 | \$73.84 | \$91.76 | \$103.61 | \$89.14 | \$112.98 | \$133.54 | \$150.49 | \$182.06 | \$207.90 | \$138.33 | \$181.08 | \$218.08 | \$255.26 | \$329.41 | \$376.63 | 49 |
| 50 | \$41.95 | \$55.09 | \$66.44 | \$75.33 | \$93.74 | \$105.92 | \$93.74 | \$118.75 | \$139.62 | \$156.24 | \$186.66 | \$213.31 | \$140.46 | \$184.04 | \$221.54 | \$259.37 | \$334.85 | \$382.87 | 50 |
| 51 | \$42.60 | \$56.10 | \$67.75 | \$76.97 | \$95.72 | \$108.21 | \$98.51 | \$124.83 | \$145.87 | \$162.34 | \$191.44 | \$218.89 | \$142.60 | \$186.99 | \$225.16 | \$263.49 | \$340.45 | \$389.29 | 51 |
| 52 | \$43.24 | \$57.23 | \$69.08 | \$78.45 | \$97.69 | \$110.52 | \$103.44 | \$131.25 | \$152.46 | \$168.59 | \$196.37 | \$224.50 | \$144.90 | \$189.96 | \$228.78 | \$267.75 | \$346.04 | \$395.69 | 52 |
| 53 | \$43.91 | \$58.22 | \$70.40 | \$79.94 | \$99.83 | \$112.81 | \$108.72 | \$137.98 | \$159.38 | \$175.16 | \$201.47 | \$230.25 | \$147.20 | \$192.92 | \$232.40 | \$272.03 | \$351.81 | \$402.28 | 53 |
| 54 | \$44.56 | \$59.19 | \$71.70 | \$81.58 | \$101.81 | \$115.14 | \$114.30 | \$145.06 | \$166.61 | \$181.90 | \$206.57 | \$236.17 | \$149.51 | \$196.05 | \$236.17 | \$276.46 | \$357.54 | \$409.01 | 54 |
| 55 | \$45.23 | \$60.21 | \$73.03 | \$83.05 | \$103.79 | \$117.44 | \$119.89 | \$152.12 | \$174.00 | \$189.15 | \$211.84 | \$242.25 | \$151.97 | \$199.17 | \$239.80 | \$280.91 | \$363.47 | \$415.77 | 55 |
| 56 | \$45.88 | \$61.45 | \$74.78 | \$85.00 | \$112.50 | \$127.62 | \$125.83 | \$159.70 | \$182.55 | \$198.18 | \$224.83 | \$257.24 | \$158.21 | \$207.90 | \$250.48 | \$293.90 | \$380.91 | \$436.00 | 56 |
| 57 | \$54.11 | \$70.55 | \$84.55 | \$96.54 | \$121.21 | \$137.65 | \$132.08 | \$167.60 | \$191.44 | \$207.72 | \$238.63 | \$273.01 | \$164.79 | \$216.93 | \$261.68 | \$307.56 | \$399.15 | \$457.22 | 57 |
| 58 | \$58.39 | \$75.66 | \$90.13 | \$103.11 | \$129.93 | \$147.70 | \$138.66 | \$175.81 | \$200.82 | \$217.77 | \$253.28 | \$289.78 | \$171.56 | \$226.30 | \$273.34 | \$321.87 | \$418.42 | \$479.59 | 58 |
| 59 | \$62.82 | \$80.75 | \$95.88 | \$109.87 | \$138.66 | \$157.73 | \$145.55 | \$184.54 | \$210.51 | \$228.28 | \$268.73 | \$307.56 | \$178.61 | \$236.17 | \$285.67 | \$336.83 | \$438.47 | \$502.94 | 59 |
| 60 | \$67.28 | \$86.01 | \$101.64 | \$116.61 | \$147.52 | \$167.75 | \$152.79 | \$193.57 | \$220.73 | \$239.29 | \$285.18 | \$326.46 | \$186.01 | \$246.37 | \$298.51 | \$352.46 | \$459.53 | \$527.45 | 60 |
| 61 | \$71.53 | \$91.12 | \$107.23 | \$123.34 | \$156.24 | \$177.78 | \$160.35 | \$203.12 | \$231.40 | \$250.62 | \$300.62 | \$346.53 | \$193.74 | \$257.07 | \$311.83 | \$368.73 | \$481.56 | \$553.26 | 61 |
| 62 | \$75.98 | \$96.21 | \$112.98 | \$129.93 | \$164.95 | \$187.63 | \$168.23 | \$212.99 | \$242.76 | \$262.98 | \$320.87 | \$367.92 | \$201.81 | \$268.25 | \$325.96 | \$385.67 | \$506.07 | \$580.40 | 62 |
| 63 | \$83.86 | \$106.40 | \$124.99 | \$143.91 | \$182.55 | \$208.07 | \$177.62 | \$224.83 | \$256.23 | \$277.44 | \$345.71 | \$396.02 | \$216.45 | \$287.16 | \$348.69 | \$411.49 | \$537.15 | \$616.58 | 63 |
| 64 | \$91.94 | \$116.61 | \$137.01 | \$157.73 | \$200.33 | \$228.28 | \$187.52 | \$237.31 | \$270.39 | \$292.74 | \$372.36 | \$426.31 | \$232.07 | \$307.38 | \$372.85 | \$438.97 | \$571.20 | \$655.06 | 64 |
| 65 | \$99.83 | \$126.80 | \$149.00 | \$171.56 | \$217.92 | \$248.34 | \$198.00 | \$250.48 | \$285.34 | \$308.87 | \$401.14 | \$458.85 | \$248.84 | \$329.10 | \$398.67 | \$468.24 | \$607.54 | \$695.85 | 65 |
| 66 | \$107.89 | \$137.01 | \$161.02 | \$185.52 | \$235.68 | \$268.58 | \$209.04 | \$264.46 | \$301.14 | \$325.81 | \$432.05 | \$493.89 | \$266.93 | \$352.30 | \$426.31 | \$499.48 | \$646.17 | \$739.29 | 66 |
| 67 | \$115.79 | \$147.20 | \$173.02 | \$199.32 | \$253.44 | \$288.82 | \$220.89 | \$279.27 | \$317.75 | \$343.56 | \$465.27 | \$531.39 | \$286.33 | \$377.47 | \$456.06 | \$533.04 | \$687.15 | \$785.32 | 67 |
| 68 | \$131.57 | \$167.60 | \$197.36 | \$226.79 | \$287.50 | \$327.29 | \$237.99 | \$303.45 | \$349.49 | \$382.22 | \$509.85 | \$581.38 | \$312.16 | \$412.15 | \$498.50 | \$580.40 | \$744.37 | \$848.97 | 68 |
| 69 | \$147.20 | \$187.83 | \$221.54 | \$254.27 | \$321.52 | \$365.77 | \$256.39 | \$329.76 | \$384.34 | \$425.14 | \$558.68 | \$636.14 | \$340.29 | \$449.99 | \$545.06 | \$632.05 | \$806.37 | \$917.88 | 69 |
| 70 | \$163.00 | \$208.23 | \$245.71 | \$281.72 | \$355.58 | \$404.26 | \$276.14 | \$358.37 | \$422.68 | \$473.00 | \$612.29 | \$696.00 | \$371.03 | \$491.45 | \$595.87 | \$688.27 | \$873.48 | \$992.40 | 70 |
| 71 | \$178.76 | \$228.61 | \$270.06 | \$309.19 | \$389.62 | \$442.74 | \$297.36 | \$389.47 | \$464.78 | \$526.30 | \$671.02 | \$761.65 | \$404.42 | \$536.66 | \$651.44 | \$749.46 | \$946.17 | \$1,072.98 | 71 |
| 72 | \$194.39 | \$248.84 | \$294.24 | \$336.50 | \$423.65 | \$481.22 | \$320.23 | \$423.18 | \$510.98 | \$585.49 | \$735.48 | \$833.35 | \$440.94 | \$586.00 | \$712.12 | \$816.24 | \$1,024.62 | \$1,159.98 | 72 |
| 73 | \$222.68 | \$286.66 | \$340.11 | \$387.64 | \$485.83 | \$550.79 | \$354.74 | \$470.54 | \$569.71 | \$650.96 | \$814.76 | \$921.82 | \$484.19 | \$645.69 | \$786.62 | \$899.14 | \$1,124.11 | \$1,270.67 | 73 |
| 74 | \$250.98 | \$324.32 | \$385.84 | \$438.81 | \$547.83 | \$620.21 | \$392.91 | \$523.33 | \$635.16 | \$723.82 | \$902.42 | \$1,019.68 | \$531.55 | \$711.65 | \$869.03 | \$990.41 | \$1,233.18 | \$1,391.87 | 74 |
| 75 | \$279.27 | \$362.00 | \$431.73 | \$489.94 | \$609.84 | \$689.77 | \$435.18 | \$582.04 | \$708.19 | \$804.74 | \$999.61 | \$1,127.89 | \$583.69 | \$784.18 | \$959.98 | \$1,090.90 | \$1,352.90 | \$1,524.75 | 75 |
| 76 | \$307.38 | \$399.65 | \$477.61 | \$540.94 | \$671.84 | \$759.34 | \$482.04 | \$647.33 | \$789.59 | \$894.70 | \$1,107.17 | \$1,247.62 | \$640.93 | \$864.08 | \$1,060.48 | \$1,201.57 | \$1,484.15 | \$1,670.30 | 76 |
| 77 | \$335.68 | \$437.32 | \$523.33 | \$592.08 | \$734.01 | \$828.92 | \$533.86 | \$719.70 | \$880.23 | \$995.01 | \$1,226.42 | \$1,379.87 | \$703.58 | \$952.42 | \$1,171.49 | \$1,323.62 | \$1,628.21 | \$1,829.67 | 77 |
| 78 | \$361.82 | \$472.19 | \$566.10 | \$640.11 | \$792.40 | \$893.70 | \$567.41 | \$766.91 | \$939.42 | \$1,061.30 | \$1,306.35 | \$1,467.85 | \$742.73 | \$1,007.51 | \$1,241.22 | \$1,401.57 | \$1,721.31 | \$1,931.66 | 78 |
| 79 | \$387.81 | \$507.06 | \$608.85 | \$688.12 | \$850.77 | \$958.51 | \$603.09 | \$817.23 | \$1,002.74 | \$1,132.02 | \$1,391.38 | \$1,561.43 | \$784.00 | \$1,065.90 | \$1,315.06 | \$1,483.97 | \$1,819.82 | \$2,039.21 | 79 |
| 80 | \$413.96 | \$541.93 | \$651.60 | \$736.15 | \$909.00 | \$1,023.46 | \$641.08 | \$870.85 | \$1,070.17 | \$1,207.50 | \$1,482.00 | \$1,661.09 | \$827.59 | \$1,127.58 | \$1,393.35 | \$1,571.30 | \$1,923.92 | \$2, | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|---------|---------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 90 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$3.63 | \$4.47 | \$5.17 | \$5.76 | \$7.00 | \$7.84 | \$5.68 | \$7.03 | \$8.21 | \$9.30 | \$11.62 | \$13.17 | \$11.01 | \$13.86 | \$16.32 | \$18.79 | \$23.86 | \$27.10 | 25 |
| 26 | \$3.66 | \$4.49 | \$5.21 | \$5.80 | \$7.04 | \$7.89 | \$5.78 | \$7.15 | \$8.34 | \$9.44 | \$11.80 | \$13.41 | \$11.14 | \$14.03 | \$16.50 | \$19.01 | \$24.16 | \$27.45 | 26 |
| 27 | \$3.67 | \$4.51 | \$5.24 | \$5.83 | \$7.12 | \$7.95 | \$5.84 | \$7.27 | \$8.47 | \$9.63 | \$12.01 | \$13.65 | \$11.28 | \$14.18 | \$16.70 | \$19.24 | \$24.46 | \$27.81 | 27 |
| 28 | \$3.71 | \$4.57 | \$5.30 | \$5.85 | \$7.15 | \$8.02 | \$5.94 | \$7.40 | \$8.60 | \$9.78 | \$12.21 | \$13.89 | \$11.41 | \$14.34 | \$16.90 | \$19.49 | \$24.77 | \$28.16 | 28 |
| 29 | \$3.73 | \$4.60 | \$5.32 | \$5.92 | \$7.21 | \$8.09 | \$6.05 | \$7.50 | \$8.73 | \$9.93 | \$12.43 | \$14.12 | \$11.54 | \$14.51 | \$17.09 | \$19.72 | \$25.08 | \$28.52 | 29 |
| 30 | \$3.74 | \$4.62 | \$5.37 | \$5.95 | \$7.27 | \$8.15 | \$6.13 | \$7.62 | \$8.90 | \$10.11 | \$12.63 | \$14.38 | \$11.68 | \$14.71 | \$17.31 | \$19.95 | \$25.41 | \$28.89 | 30 |
| 31 | \$3.76 | \$4.64 | \$5.40 | \$6.01 | \$7.33 | \$8.23 | \$6.22 | \$7.74 | \$9.04 | \$10.27 | \$12.85 | \$14.63 | \$11.81 | \$14.87 | \$17.52 | \$20.21 | \$25.74 | \$29.26 | 31 |
| 32 | \$3.77 | \$4.69 | \$5.42 | \$6.06 | \$7.39 | \$8.29 | \$6.30 | \$7.87 | \$9.19 | \$10.43 | \$13.09 | \$14.88 | \$11.95 | \$15.04 | \$17.73 | \$20.45 | \$26.05 | \$29.63 | 32 |
| 33 | \$3.80 | \$4.72 | \$5.47 | \$6.09 | \$7.45 | \$8.35 | \$6.40 | \$7.99 | \$9.33 | \$10.60 | \$13.30 | \$15.16 | \$12.08 | \$15.22 | \$17.92 | \$20.70 | \$26.39 | \$30.03 | 33 |
| 34 | \$3.83 | \$4.74 | \$5.51 | \$6.14 | \$7.49 | \$8.43 | \$6.51 | \$8.13 | \$9.47 | \$10.78 | \$13.53 | \$15.43 | \$12.22 | \$15.40 | \$18.15 | \$20.97 | \$26.71 | \$30.40 | 34 |
| 35 | \$3.94 | \$4.76 | \$5.54 | \$6.19 | \$7.57 | \$8.49 | \$6.61 | \$8.24 | \$9.65 | \$10.98 | \$13.79 | \$15.68 | \$12.38 | \$15.60 | \$18.38 | \$21.21 | \$27.06 | \$30.80 | 35 |
| 36 | \$3.99 | \$4.82 | \$5.63 | \$6.26 | \$7.66 | \$8.60 | \$6.74 | \$8.39 | \$9.83 | \$11.20 | \$14.06 | \$15.99 | \$12.55 | \$15.81 | \$18.63 | \$21.52 | \$27.45 | \$31.24 | 36 |
| 37 | \$3.92 | \$4.87 | \$5.68 | \$6.36 | \$7.76 | \$8.71 | \$6.88 | \$8.57 | \$10.02 | \$11.41 | \$14.36 | \$16.35 | \$12.71 | \$16.02 | \$18.90 | \$21.84 | \$27.84 | \$31.69 | 37 |
| 38 | \$3.97 | \$4.93 | \$5.76 | \$6.41 | \$7.87 | \$8.84 | \$7.01 | \$8.73 | \$10.24 | \$11.65 | \$14.65 | \$16.69 | \$12.86 | \$16.23 | \$19.14 | \$22.10 | \$28.20 | \$32.14 | 38 |
| 39 | \$4.02 | \$4.99 | \$5.82 | \$6.51 | \$7.98 | \$8.97 | \$7.14 | \$8.91 | \$10.43 | \$11.89 | \$14.98 | \$17.04 | \$13.06 | \$16.43 | \$19.39 | \$22.40 | \$28.62 | \$32.59 | 39 |
| 40 | \$4.04 | \$5.04 | \$5.91 | \$6.58 | \$8.07 | \$9.09 | \$7.27 | \$9.08 | \$10.64 | \$12.12 | \$15.29 | \$17.41 | \$13.23 | \$16.68 | \$19.67 | \$22.73 | \$29.02 | \$33.06 | 40 |
| 41 | \$4.08 | \$5.09 | \$5.96 | \$6.67 | \$8.18 | \$9.21 | \$7.41 | \$9.24 | \$10.85 | \$12.38 | \$15.61 | \$17.77 | \$13.41 | \$16.90 | \$19.93 | \$23.03 | \$29.43 | \$33.54 | 41 |
| 42 | \$4.11 | \$5.16 | \$6.05 | \$6.75 | \$8.29 | \$9.33 | \$7.55 | \$9.43 | \$11.08 | \$12.63 | \$15.95 | \$18.15 | \$13.57 | \$17.11 | \$20.21 | \$23.34 | \$29.83 | \$34.00 | 42 |
| 43 | \$4.16 | \$5.21 | \$6.12 | \$6.85 | \$8.39 | \$9.44 | \$7.70 | \$9.63 | \$11.29 | \$12.89 | \$16.28 | \$18.52 | \$13.77 | \$17.34 | \$20.46 | \$23.68 | \$30.25 | \$34.51 | 43 |
| 44 | \$4.20 | \$5.25 | \$6.19 | \$6.91 | \$8.50 | \$9.58 | \$7.84 | \$9.80 | \$11.51 | \$13.16 | \$16.64 | \$18.92 | \$13.95 | \$17.58 | \$20.74 | \$23.99 | \$30.70 | \$34.99 | 44 |
| 45 | \$4.22 | \$5.32 | \$6.26 | \$7.01 | \$8.61 | \$9.70 | \$7.98 | \$10.00 | \$11.76 | \$13.43 | \$16.96 | \$19.33 | \$14.14 | \$17.83 | \$21.02 | \$24.33 | \$31.12 | \$35.48 | 45 |
| 46 | \$4.31 | \$5.45 | \$6.39 | \$7.16 | \$8.82 | \$9.93 | \$8.32 | \$10.43 | \$12.21 | \$13.89 | \$17.41 | \$19.81 | \$14.36 | \$18.13 | \$21.36 | \$24.72 | \$31.65 | \$36.07 | 46 |
| 47 | \$4.40 | \$5.54 | \$6.52 | \$7.30 | \$9.04 | \$10.15 | \$8.67 | \$10.87 | \$12.69 | \$14.34 | \$17.85 | \$20.32 | \$14.60 | \$18.40 | \$21.70 | \$25.14 | \$32.18 | \$36.67 | 47 |
| 48 | \$4.47 | \$5.65 | \$6.66 | \$7.48 | \$9.22 | \$10.41 | \$9.05 | \$11.34 | \$13.19 | \$14.84 | \$18.30 | \$20.85 | \$14.80 | \$18.71 | \$22.04 | \$25.51 | \$32.70 | \$37.28 | 48 |
| 49 | \$4.55 | \$5.76 | \$6.81 | \$7.63 | \$9.43 | \$10.64 | \$9.44 | \$11.83 | \$13.68 | \$15.32 | \$18.78 | \$21.38 | \$15.04 | \$19.00 | \$22.40 | \$25.94 | \$33.23 | \$37.92 | 49 |
| 50 | \$4.62 | \$5.85 | \$6.94 | \$7.81 | \$9.65 | \$10.87 | \$9.87 | \$12.34 | \$14.23 | \$15.82 | \$19.24 | \$21.92 | \$15.29 | \$19.31 | \$22.76 | \$26.36 | \$33.79 | \$38.56 | 50 |
| 51 | \$4.71 | \$5.96 | \$7.08 | \$7.95 | \$9.85 | \$11.12 | \$10.30 | \$12.86 | \$14.77 | \$16.35 | \$19.75 | \$22.50 | \$15.52 | \$19.61 | \$23.12 | \$26.79 | \$34.36 | \$39.18 | 51 |
| 52 | \$4.76 | \$6.08 | \$7.23 | \$8.13 | \$10.05 | \$11.35 | \$10.74 | \$13.42 | \$15.36 | \$16.89 | \$20.25 | \$23.08 | \$15.75 | \$19.92 | \$23.50 | \$27.23 | \$34.93 | \$39.83 | 52 |
| 53 | \$4.85 | \$6.20 | \$7.35 | \$8.29 | \$10.27 | \$11.59 | \$11.22 | \$14.00 | \$15.96 | \$17.44 | \$20.77 | \$23.68 | \$16.02 | \$20.23 | \$23.86 | \$27.67 | \$35.49 | \$40.50 | 53 |
| 54 | \$4.92 | \$6.30 | \$7.49 | \$8.45 | \$10.47 | \$11.83 | \$11.73 | \$14.61 | \$16.58 | \$18.02 | \$21.30 | \$24.29 | \$16.26 | \$20.56 | \$24.24 | \$28.12 | \$36.07 | \$41.16 | 54 |
| 55 | \$4.99 | \$6.40 | \$7.62 | \$8.60 | \$10.68 | \$12.07 | \$12.22 | \$15.25 | \$17.22 | \$18.60 | \$21.86 | \$24.89 | \$16.54 | \$20.88 | \$24.64 | \$28.58 | \$36.67 | \$41.84 | 55 |
| 56 | \$5.49 | \$6.96 | \$8.23 | \$9.30 | \$11.58 | \$13.10 | \$12.83 | \$15.97 | \$18.04 | \$19.49 | \$23.19 | \$26.41 | \$17.22 | \$21.78 | \$25.75 | \$29.89 | \$38.45 | \$43.89 | 56 |
| 57 | \$5.95 | \$7.50 | \$8.82 | \$9.99 | \$12.47 | \$14.12 | \$13.44 | \$16.74 | \$18.91 | \$20.42 | \$24.59 | \$28.04 | \$17.92 | \$22.73 | \$26.90 | \$31.26 | \$40.27 | \$46.01 | 57 |
| 58 | \$6.45 | \$8.03 | \$9.42 | \$10.68 | \$13.39 | \$15.16 | \$14.11 | \$17.56 | \$19.81 | \$21.38 | \$26.08 | \$29.76 | \$18.68 | \$23.71 | \$28.11 | \$32.74 | \$42.22 | \$48.58 | 58 |
| 59 | \$6.93 | \$8.60 | \$10.01 | \$11.36 | \$14.27 | \$16.20 | \$14.78 | \$18.40 | \$20.77 | \$22.39 | \$27.65 | \$31.57 | \$19.47 | \$24.73 | \$29.36 | \$34.23 | \$44.25 | \$50.61 | 59 |
| 60 | \$7.41 | \$9.15 | \$10.60 | \$12.07 | \$15.17 | \$17.22 | \$15.51 | \$19.31 | \$21.77 | \$23.44 | \$29.35 | \$33.51 | \$20.27 | \$25.91 | \$30.86 | \$35.79 | \$46.37 | \$53.06 | 60 |
| 61 | \$7.99 | \$9.70 | \$11.21 | \$12.75 | \$16.07 | \$18.26 | \$16.26 | \$20.23 | \$22.79 | \$24.56 | \$31.12 | \$35.67 | \$21.10 | \$26.93 | \$32.04 | \$37.46 | \$48.61 | \$55.65 | 61 |
| 62 | \$8.37 | \$10.25 | \$11.80 | \$13.44 | \$16.96 | \$19.26 | \$17.04 | \$21.20 | \$23.88 | \$25.76 | \$33.02 | \$37.75 | \$21.95 | \$28.11 | \$33.48 | \$39.18 | \$50.03 | \$58.37 | 62 |
| 63 | \$9.24 | \$11.33 | \$13.06 | \$14.88 | \$18.79 | \$21.34 | \$18.00 | \$22.36 | \$25.20 | \$27.79 | \$35.57 | \$40.63 | \$23.55 | \$30.09 | \$35.79 | \$41.81 | \$54.18 | \$62.00 | 63 |
| 64 | \$10.13 | \$12.42 | \$14.31 | \$16.34 | \$20.59 | \$23.42 | \$18.98 | \$23.58 | \$26.58 | \$29.96 | \$38.30 | \$43.73 | \$25.28 | \$32.21 | \$38.28 | \$44.57 | \$57.60 | \$65.86 | 64 |
| 65 | \$11.01 | \$13.51 | \$15.58 | \$17.75 | \$22.43 | \$25.50 | \$20.01 | \$24.88 | \$28.04 | \$32.32 | \$41.26 | \$47.05 | \$27.10 | \$34.50 | \$40.93 | \$47.56 | \$61.24 | \$69.96 | 65 |
| 66 | \$11.89 | \$14.59 | \$16.82 | \$19.21 | \$24.23 | \$27.58 | \$21.13 | \$26.25 | \$29.57 | \$34.85 | \$44.42 | \$50.62 | \$29.06 | \$36.94 | \$43.78 | \$50.74 | \$65.13 | \$74.32 | 66 |
| 67 | \$12.77 | \$15.65 | \$18.10 | \$20.64 | \$26.08 | \$29.65 | \$22.31 | \$27.70 | \$31.17 | \$37.55 | \$47.83 | \$54.47 | \$31.14 | \$39.52 | \$46.82 | \$54.13 | \$69.25 | \$78.93 | 67 |
| 68 | \$14.51 | \$17.82 | \$20.59 | \$23.47 | \$29.57 | \$33.61 | \$24.54 | \$30.57 | \$34.75 | \$41.36 | \$52.43 | \$59.61 | \$33.96 | \$43.16 | \$51.16 | \$58.94 | \$75.02 | \$85.32 | 68 |
| 69 | \$16.24 | \$19.99 | \$23.13 | \$26.30 | \$33.07 | \$37.53 | \$26.98 | \$33.75 | \$38.73 | \$45.52 | \$57.45 | \$65.22 | \$37.00 | \$47.11 | \$55.90 | \$64.16 | \$81.22 | \$92.21 | 69 |
| 70 | \$18.00 | \$22.17 | \$25.66 | \$29.15 | \$36.58 | \$41.49 | \$29.68 | \$37.26 | \$43.18 | \$50.09 | \$62.95 | \$71.35 | \$40.34 | \$51.44 | \$61.11 | \$69.85 | \$87.98 | \$99.68 | 70 |
| 71 | \$19.71 | \$24.32 | \$28.19 | \$31.99 | \$40.07 | \$45.46 | \$32.65 | \$41.13 | \$48.11 | \$55.14 | \$68.98 | \$78.05 | \$43.99 | \$56.17 | \$66.78 | \$76.07 | \$95.27 | \$107.73 | 71 |
| 72 | \$21.43 | \$26.49 | \$30.73 | \$34.84 | \$43.59 | \$49.40 | \$35.92 | \$45.42 | \$53.60 | \$60.69 | \$75.58 | \$85.39 | \$47.93 | \$61.33 | \$73.01 | \$82.83 | \$103.18 | \$116.48 | 72 |
| 73 | \$24.55 | \$30.49 | \$35.50 | \$40.12 | \$49.96 | \$56.54 | \$39.81 | \$50.52 | \$59.75 | \$67.49 | \$83.72 | \$94.45 | \$52.62 | \$67.56 | \$80.63 | \$91.20 | \$113.17 | \$127.56 | 73 |
| 74 | \$27.68 | \$34.51 | \$40.32 | \$45.41 | \$56.35 | \$63.66 | \$44.12 | \$56.18 | \$66.63 | \$75.04 | \$92.75 | \$104.45 | \$57.78 | \$74.45 | \$89.08 | \$100.44 | \$124.12 | \$139.73 | 74 |
| 75 | \$30.80 | \$38.51 | \$45.10 | \$50.69 | \$62.72 | \$70.81 | \$48.87 | \$62.47 | \$74.29 | \$83.44 | \$102.73 | \$115.53 | \$63.42 | \$82.04 | \$98.37 | \$110.62 | \$136.15 | \$153.03 | 75 |
| 76 | \$33.90 | \$42.50 | \$49.87 | \$56.01 | \$69.11 | \$77.95 | \$54.18 | \$69.50 | \$82.83 | \$92.76 | \$113.77 | \$127.79 | \$69.61 | \$90.38 | \$108.65 | \$121.84 | \$149.35 | \$167.60 | 76 |
| 77 | \$37.03 | \$46.53 | \$54.68 | \$61.29 | \$75.50 | \$85.07 | \$60.02 | \$77.31 | \$92.33 | \$103.14 | \$125.98 | \$141.33 | \$76.43 | \$99.62 | \$120.03 | \$134.20 | \$163.83 | \$183.55 | 77 |
| 78 | \$39.91 | \$50.23 | \$59.14 | \$66.25 | \$81.51 | \$91.73 | \$63.84 | \$82.38 | \$98.56 | \$109.99 | \$134.18 | \$150.30 | \$80.66 | \$105.35 | \$127.14 | \$142.07 | \$173.15 | \$193.71 | 78 |
| 79 | \$42.78 | \$53.94 | \$63.60 | \$71.23 | \$87.49 | \$98.41 | \$67.88 | \$87.79 | \$105.18 | \$117.34 | \$142.88 | \$159.84 | \$85.13 | \$111.42 | \$134.66 | \$150.40 | \$182.99 | \$204.48 | 79 |
| 80 | \$45.64 | \$57.66 | \$68.08 | \$76.19 | \$93.52 | \$105.05 | \$72.22 | \$93.56 | \$112.27 | \$125.15 | \$152.16 | \$170.01 | \$89.83 | \$117.83 | \$142.66 | \$159.20 | \$193.40 | \$215.82 | 80 |
| 81 | \$48.53 | \$61.35 | \$72.52 | \$81.15 | \$99.51 | \$111.72 | \$76.80 | \$99.70 | \$119.80 | \$133.50 | \$162.04 | \$180.81 | \$94.81 | \$124.63 | \$151.11 | \$168.52 | \$204.41 | \$227.77 | 81 |
| 82 | \$51.41 | \$65.05 | \$76.99 | \$86.12 | \$105.51 | \$118.37 | \$81.68 | \$108.26 | \$127.90 | \$142.37 | \$172.56 | \$192.30 | \$100.05 | \$131.80 | \$160.06 | \$178.38 | \$216.03 | \$240.39 | 82 |
| 83 | \$55.17 | \$69.97 | \$82.93 | \$92.77 | \$113.60 | \$127.31 | \$86.85 | \$113.17 | \$136.36 | \$151.76 | \$183.78 | \$204.63 | \$105.78 | \$139.60 | \$169.72 | \$189.10 | \$228.84 | \$254.43 | 83 |
| 84 | \$58.96 | \$74.88 | \$88.86 | \$99.39 | \$121.65 | \$136.26 | \$92.35 | \$120.51 | \$145.40 | \$161.74 | \$195.70 | \$217.76 | \$111.88 | \$147.86 | \$179.97 | \$200.49 | \$242.43 | \$269.27 | 84 |
| 85 | \$62.72 | \$79.77 | \$94.81 | \$106.04 | \$129.72 | \$145.20 | \$98.21 | \$128.33 | \$155.01 | \$172.39 | \$208.41 | \$231.69 | \$118.32 | \$156.60 | \$190.84 | \$212.54 | \$256.80 | | |

| | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | | | | |
|-----------|------------------------|--|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----|--|--|-----------|
| | | Comprehensive - 90 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | | Auto 3% Compound Inflation | | | | | | | Auto 5% Compound Inflation | | | | | | | Issue Age |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | | | |
| 25 | \$10.68 | \$13.15 | \$15.20 | \$16.92 | \$20.55 | \$23.03 | \$16.69 | \$20.68 | \$24.09 | \$27.35 | \$34.11 | \$38.72 | \$32.37 | \$40.73 | \$47.95 | \$55.24 | \$70.17 | \$79.66 | 25 | | | |
| 26 | \$10.77 | \$13.23 | \$15.33 | \$17.04 | \$20.71 | \$23.21 | \$16.95 | \$21.02 | \$24.48 | \$27.75 | \$34.68 | \$39.42 | \$32.77 | \$41.23 | \$48.53 | \$55.88 | \$71.05 | \$80.69 | 26 | | | |
| 27 | \$10.81 | \$13.31 | \$15.43 | \$17.16 | \$20.89 | \$23.39 | \$17.20 | \$21.38 | \$24.88 | \$28.26 | \$35.31 | \$40.12 | \$33.17 | \$41.70 | \$49.12 | \$56.58 | \$71.91 | \$81.74 | 27 | | | |
| 28 | \$10.91 | \$13.41 | \$15.55 | \$17.26 | \$21.02 | \$23.62 | \$17.47 | \$21.73 | \$25.28 | \$28.74 | \$35.92 | \$40.81 | \$33.55 | \$42.17 | \$49.68 | \$57.30 | \$72.84 | \$82.79 | 28 | | | |
| 29 | \$10.97 | \$13.51 | \$15.64 | \$17.39 | \$21.20 | \$23.79 | \$17.74 | \$22.07 | \$25.66 | \$29.23 | \$36.53 | \$41.53 | \$33.96 | \$42.67 | \$50.28 | \$57.98 | \$73.77 | \$83.83 | 29 | | | |
| 30 | \$11.00 | \$13.56 | \$15.75 | \$17.52 | \$21.38 | \$23.96 | \$18.01 | \$22.43 | \$26.10 | \$29.68 | \$37.14 | \$42.26 | \$34.35 | \$43.19 | \$50.90 | \$58.69 | \$74.67 | \$84.93 | 30 | | | |
| 31 | \$11.09 | \$13.66 | \$15.85 | \$17.66 | \$21.55 | \$24.18 | \$18.27 | \$22.77 | \$26.54 | \$30.20 | \$37.80 | \$43.02 | \$34.72 | \$43.70 | \$51.50 | \$59.40 | \$75.65 | \$86.01 | 31 | | | |
| 32 | \$11.13 | \$13.76 | \$15.95 | \$17.78 | \$21.68 | \$24.37 | \$18.52 | \$23.12 | \$26.97 | \$30.66 | \$38.46 | \$43.76 | \$35.12 | \$44.24 | \$52.13 | \$60.14 | \$76.60 | \$87.12 | 32 | | | |
| 33 | \$11.18 | \$13.84 | \$16.08 | \$17.90 | \$21.86 | \$24.53 | \$18.83 | \$23.47 | \$27.41 | \$31.17 | \$39.12 | \$44.54 | \$35.50 | \$44.78 | \$52.73 | \$60.90 | \$77.57 | \$88.24 | 33 | | | |
| 34 | \$11.26 | \$13.94 | \$16.17 | \$18.04 | \$22.03 | \$24.75 | \$19.14 | \$23.86 | \$27.86 | \$31.71 | \$39.79 | \$45.33 | \$35.96 | \$45.28 | \$53.35 | \$61.63 | \$78.53 | \$89.40 | 34 | | | |
| 35 | \$11.32 | \$14.03 | \$16.29 | \$18.17 | \$22.22 | \$24.92 | \$19.46 | \$24.22 | \$28.33 | \$32.23 | \$40.52 | \$46.07 | \$36.40 | \$45.86 | \$54.05 | \$62.39 | \$79.53 | \$90.54 | 35 | | | |
| 36 | \$11.42 | \$14.16 | \$16.50 | \$18.40 | \$22.51 | \$25.28 | \$19.80 | \$24.70 | \$28.90 | \$33.90 | \$41.35 | \$47.05 | \$36.87 | \$46.46 | \$54.90 | \$63.25 | \$80.69 | \$91.85 | 36 | | | |
| 37 | \$11.51 | \$14.31 | \$16.69 | \$18.66 | \$22.83 | \$25.62 | \$20.20 | \$25.19 | \$29.49 | \$33.55 | \$42.22 | \$48.05 | \$37.37 | \$47.09 | \$55.54 | \$64.11 | \$81.81 | \$93.15 | 37 | | | |
| 38 | \$11.65 | \$14.50 | \$16.92 | \$18.88 | \$23.12 | \$26.02 | \$20.58 | \$25.66 | \$30.05 | \$34.25 | \$43.09 | \$49.05 | \$37.84 | \$47.70 | \$56.29 | \$64.99 | \$82.96 | \$94.48 | 38 | | | |
| 39 | \$11.78 | \$14.67 | \$17.14 | \$19.14 | \$23.43 | \$26.37 | \$20.98 | \$26.15 | \$30.66 | \$34.96 | \$44.03 | \$50.09 | \$38.37 | \$48.37 | \$57.02 | \$65.87 | \$84.14 | \$95.83 | 39 | | | |
| 40 | \$11.88 | \$14.80 | \$17.34 | \$19.36 | \$23.73 | \$26.71 | \$21.38 | \$26.66 | \$31.26 | \$35.65 | \$44.94 | \$51.16 | \$38.89 | \$49.02 | \$57.82 | \$66.79 | \$85.32 | \$97.19 | 40 | | | |
| 41 | \$12.01 | \$14.98 | \$17.57 | \$19.62 | \$24.05 | \$27.07 | \$21.77 | \$27.21 | \$31.87 | \$36.40 | \$45.89 | \$52.25 | \$39.42 | \$49.68 | \$58.60 | \$67.72 | \$86.52 | \$98.59 | 41 | | | |
| 42 | \$12.08 | \$15.16 | \$17.74 | \$19.84 | \$24.37 | \$27.41 | \$22.18 | \$27.72 | \$32.53 | \$37.14 | \$46.87 | \$53.35 | \$39.94 | \$50.34 | \$59.40 | \$68.64 | \$87.74 | \$99.98 | 42 | | | |
| 43 | \$12.21 | \$15.33 | \$17.97 | \$20.10 | \$24.70 | \$27.75 | \$22.61 | \$28.26 | \$33.20 | \$37.88 | \$47.86 | \$54.47 | \$40.49 | \$50.96 | \$60.18 | \$69.60 | \$88.95 | \$101.43 | 43 | | | |
| 44 | \$12.35 | \$15.47 | \$18.17 | \$20.32 | \$25.03 | \$28.16 | \$23.03 | \$28.83 | \$33.86 | \$38.69 | \$48.87 | \$55.63 | \$41.00 | \$51.68 | \$61.02 | \$70.55 | \$90.22 | \$102.88 | 44 | | | |
| 45 | \$12.45 | \$15.64 | \$18.40 | \$20.58 | \$25.31 | \$28.52 | \$23.43 | \$29.39 | \$34.56 | \$39.51 | \$49.89 | \$56.79 | \$41.57 | \$52.43 | \$61.80 | \$71.52 | \$91.50 | \$104.31 | 45 | | | |
| 46 | \$12.67 | \$15.98 | \$18.79 | \$21.07 | \$25.92 | \$29.23 | \$24.45 | \$30.66 | \$36.92 | \$40.81 | \$51.16 | \$58.25 | \$42.22 | \$53.26 | \$62.81 | \$72.67 | \$93.04 | \$106.08 | 46 | | | |
| 47 | \$12.91 | \$16.29 | \$19.20 | \$21.52 | \$26.54 | \$29.88 | \$25.49 | \$31.97 | \$37.33 | \$42.17 | \$52.47 | \$59.74 | \$42.88 | \$54.09 | \$63.81 | \$73.84 | \$94.55 | \$107.82 | 47 | | | |
| 48 | \$13.15 | \$16.60 | \$19.58 | \$21.99 | \$27.12 | \$30.57 | \$26.60 | \$33.32 | \$38.75 | \$43.58 | \$53.81 | \$61.26 | \$43.53 | \$54.97 | \$64.82 | \$75.03 | \$96.14 | \$109.64 | 48 | | | |
| 49 | \$13.38 | \$16.92 | \$20.01 | \$22.47 | \$27.72 | \$31.26 | \$27.72 | \$34.76 | \$40.25 | \$45.01 | \$55.17 | \$62.84 | \$44.24 | \$55.85 | \$65.87 | \$76.25 | \$97.72 | \$111.45 | 49 | | | |
| 50 | \$13.56 | \$17.26 | \$20.42 | \$22.97 | \$28.33 | \$31.97 | \$29.00 | \$36.27 | \$41.83 | \$46.50 | \$56.58 | \$64.48 | \$44.94 | \$56.73 | \$66.91 | \$77.47 | \$99.34 | \$113.32 | 50 | | | |
| 51 | \$13.81 | \$17.57 | \$20.82 | \$23.39 | \$28.94 | \$32.66 | \$30.27 | \$37.84 | \$43.45 | \$48.05 | \$58.06 | \$66.13 | \$45.63 | \$57.64 | \$67.98 | \$78.76 | \$101.01 | \$115.19 | 51 | | | |
| 52 | \$14.03 | \$17.88 | \$21.25 | \$23.86 | \$29.57 | \$33.36 | \$31.58 | \$39.46 | \$45.14 | \$49.62 | \$59.53 | \$67.84 | \$46.34 | \$58.55 | \$69.07 | \$80.01 | \$102.65 | \$117.12 | 52 | | | |
| 53 | \$14.25 | \$18.23 | \$21.64 | \$24.37 | \$30.20 | \$34.08 | \$32.99 | \$41.17 | \$46.92 | \$51.25 | \$61.06 | \$69.60 | \$47.09 | \$59.49 | \$70.17 | \$81.35 | \$104.38 | \$119.04 | 53 | | | |
| 54 | \$14.47 | \$18.52 | \$22.03 | \$24.83 | \$30.80 | \$34.76 | \$34.43 | \$42.92 | \$48.74 | \$52.94 | \$62.62 | \$71.38 | \$47.82 | \$60.45 | \$71.30 | \$82.64 | \$106.08 | \$121.01 | 54 | | | |
| 55 | \$14.67 | \$18.83 | \$22.43 | \$25.28 | \$31.42 | \$35.46 | \$35.96 | \$44.81 | \$50.64 | \$54.70 | \$64.24 | \$73.18 | \$48.61 | \$61.36 | \$72.45 | \$84.00 | \$107.82 | \$123.02 | 55 | | | |
| 56 | \$16.12 | \$20.45 | \$24.18 | \$27.35 | \$34.01 | \$38.49 | \$37.71 | \$46.96 | \$53.03 | \$57.30 | \$68.16 | \$77.65 | \$50.64 | \$64.03 | \$75.69 | \$87.87 | \$113.00 | \$129.02 | 56 | | | |
| 57 | \$17.52 | \$22.07 | \$25.92 | \$29.36 | \$36.66 | \$41.53 | \$39.56 | \$49.25 | \$55.57 | \$60.01 | \$72.27 | \$82.42 | \$52.73 | \$66.79 | \$79.06 | \$91.94 | \$118.44 | \$135.29 | 57 | | | |
| 58 | \$18.96 | \$23.67 | \$27.68 | \$31.42 | \$39.33 | \$44.54 | \$41.47 | \$51.58 | \$58.25 | \$62.84 | \$76.66 | \$87.46 | \$54.93 | \$69.70 | \$82.61 | \$96.18 | \$124.12 | \$141.88 | 58 | | | |
| 59 | \$20.36 | \$25.28 | \$29.44 | \$33.41 | \$41.98 | \$47.63 | \$43.48 | \$54.09 | \$61.06 | \$65.84 | \$81.30 | \$92.81 | \$57.20 | \$72.70 | \$86.28 | \$100.60 | \$130.09 | \$148.79 | 59 | | | |
| 60 | \$21.77 | \$26.90 | \$31.17 | \$35.46 | \$44.57 | \$50.64 | \$45.61 | \$56.73 | \$64.00 | \$68.95 | \$86.25 | \$98.49 | \$59.57 | \$75.86 | \$90.15 | \$105.26 | \$136.35 | \$156.00 | 60 | | | |
| 61 | \$23.21 | \$28.52 | \$33.03 | \$37.50 | \$47.21 | \$53.65 | \$47.92 | \$59.49 | \$67.05 | \$72.23 | \$91.50 | \$104.56 | \$62.02 | \$79.13 | \$94.16 | \$110.11 | \$142.90 | \$163.59 | 61 | | | |
| 62 | \$24.61 | \$30.10 | \$34.68 | \$39.56 | \$49.89 | \$56.66 | \$50.09 | \$62.33 | \$70.27 | \$75.72 | \$97.06 | \$110.99 | \$64.57 | \$82.61 | \$98.42 | \$115.19 | \$149.75 | \$171.60 | 62 | | | |
| 63 | \$27.21 | \$33.28 | \$38.37 | \$43.76 | \$55.24 | \$62.76 | \$52.87 | \$65.73 | \$74.09 | \$81.68 | \$104.56 | \$119.44 | \$69.23 | \$88.44 | \$105.26 | \$122.91 | \$159.25 | \$182.29 | 63 | | | |
| 64 | \$29.78 | \$36.49 | \$42.10 | \$47.99 | \$60.58 | \$68.85 | \$55.80 | \$69.33 | \$78.14 | \$88.07 | \$112.62 | \$128.55 | \$74.29 | \$94.70 | \$112.56 | \$131.08 | \$169.32 | \$193.63 | 64 | | | |
| 65 | \$32.37 | \$39.68 | \$45.76 | \$52.18 | \$65.93 | \$74.99 | \$58.87 | \$73.15 | \$82.42 | \$95.01 | \$121.28 | \$138.33 | \$79.66 | \$101.40 | \$120.36 | \$139.85 | \$180.06 | \$205.68 | 65 | | | |
| 66 | \$34.96 | \$42.83 | \$49.45 | \$56.46 | \$71.25 | \$81.07 | \$62.11 | \$77.18 | \$86.96 | \$102.47 | \$130.60 | \$148.83 | \$85.45 | \$108.57 | \$128.73 | \$149.18 | \$191.49 | \$218.48 | 66 | | | |
| 67 | \$37.53 | \$46.02 | \$53.19 | \$60.65 | \$76.66 | \$87.16 | \$65.56 | \$81.42 | \$91.66 | \$110.47 | \$140.62 | \$160.18 | \$91.59 | \$116.19 | \$137.61 | \$159.15 | \$203.62 | \$232.05 | 67 | | | |
| 68 | \$42.67 | \$52.38 | \$60.58 | \$69.01 | \$86.96 | \$98.76 | \$72.14 | \$89.88 | \$102.19 | \$121.58 | \$154.13 | \$175.23 | \$98.81 | \$126.89 | \$150.41 | \$173.26 | \$220.51 | \$250.83 | 68 | | | |
| 69 | \$47.76 | \$58.78 | \$68.02 | \$77.34 | \$97.24 | \$110.37 | \$79.37 | \$99.21 | \$113.87 | \$133.80 | \$168.89 | \$191.70 | \$108.79 | \$138.53 | \$164.38 | \$188.64 | \$238.83 | \$271.12 | 69 | | | |
| 70 | \$52.87 | \$65.13 | \$75.47 | \$85.71 | \$107.54 | \$121.98 | \$87.29 | \$109.54 | \$126.92 | \$147.29 | \$185.09 | \$209.76 | \$118.61 | \$151.24 | \$179.66 | \$205.38 | \$258.64 | \$293.06 | 70 | | | |
| 71 | \$57.95 | \$71.49 | \$82.91 | \$94.09 | \$117.82 | \$133.63 | \$95.99 | \$120.92 | \$141.47 | \$162.13 | \$202.83 | \$229.45 | \$129.31 | \$165.12 | \$196.35 | \$223.60 | \$280.08 | \$316.75 | 71 | | | |
| 72 | \$63.03 | \$77.83 | \$90.35 | \$102.40 | \$128.14 | \$145.22 | \$105.60 | \$133.54 | \$157.59 | \$178.45 | \$222.24 | \$251.05 | \$140.89 | \$180.27 | \$214.65 | \$243.46 | \$303.31 | \$342.42 | 72 | | | |
| 73 | \$72.19 | \$89.65 | \$104.41 | \$117.95 | \$146.91 | \$166.21 | \$117.03 | \$148.53 | \$176.67 | \$198.41 | \$246.15 | \$277.68 | \$154.68 | \$198.63 | \$237.07 | \$268.14 | \$332.70 | \$375.05 | 73 | | | |
| 74 | \$81.39 | \$101.43 | \$118.53 | \$133.50 | \$165.67 | \$187.20 | \$129.69 | \$165.18 | \$195.87 | \$220.62 | \$272.65 | \$307.12 | \$169.84 | \$218.86 | \$261.87 | \$295.27 | \$364.94 | \$410.77 | 74 | | | |
| 75 | \$90.54 | \$113.22 | \$132.57 | \$149.06 | \$184.43 | \$208.16 | \$143.70 | \$183.68 | \$218.38 | \$245.27 | \$301.98 | \$339.66 | \$186.46 | \$241.16 | \$289.26 | \$325.20 | \$400.28 | \$449.89 | 75 | | | |
| 76 | \$99.68 | \$125.00 | \$146.63 | \$164.64 | \$203.24 | \$229.15 | \$159.25 | \$204.33 | \$243.46 | \$272.68 | \$334.48 | \$375.66 | \$204.68 | \$265.73 | \$319.45 | \$358.17 | \$439.08 | \$492.72 | 76 | | | |
| 77 | \$108.86 | \$136.77 | \$160.73 | \$180.19 | \$221.98 | \$250.13 | \$176.46 | \$227.27 | \$271.45 | \$303.22 | \$370.39 | \$415.48 | \$224.68 | \$292.83 | \$352.90 | \$394.54 | \$481.65 | \$539.64 | 77 | | | |
| 78 | \$117.28 | \$147.70 | \$173.84 | \$194.77 | \$239.62 | \$269.72 | \$187.68 | \$242.20 | \$289.72 | \$323.41 | \$394.46 | \$441.88 | \$237.13 | \$309.71 | \$373.77 | \$417.67 | \$509.07 | \$569.56 | 78 | | | |
| 79 | \$125.75 | \$158.60 | \$186.98 | \$209.41 | \$257.28 | \$289.29 | \$199.61 | \$258.10 | \$309.22 | \$344.95 | \$420.08 | \$469.95 | \$250.26 | \$327.57 | \$395.95 | \$442.13 | \$538.03 | \$601.13 | 79 | | | |
| 80 | \$134.20 | \$169.51 | \$200.11 | \$223.98 | \$274.91 | \$308.87 | \$212.30 | \$275.04 | \$330.01 | \$367.95 | \$447.35 | \$499.82 | \$264.10 | \$346.43 | \$419.40 | \$468.03 | \$568.62 | \$634.47 | 80 | | | |
| 81 | \$142.70 | \$180.37 | \$213.20 | \$238.57 | \$292.57 | \$328.44 | \$225.79 | \$293.15 | \$352.22 | \$392.48 | \$476.39 | \$531.58 | \$278.73 | \$366.42 | \$444.22 | \$495.44 | \$601.00 | \$669.64 | 81 | | | |
| 82 | \$151.15 | \$191.27 | \$226.35 | \$253.21 | \$310.22 | \$348.02 | \$240.14 | \$312.41 | \$375.99 | \$418.58 | \$507.35 | \$565.39 | \$294.11 | \$387.52 | \$470.57 | \$524.43 | \$635.16 | \$706.73 | 82 | | | |
| 83 | \$162.24 | \$205.71 | \$243.83 | \$272.73 | \$333.97 | \$374.30 | \$255.33 | \$332.70 | \$400.88 | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | | | | |
|-----------|------------------------|---|----------|----------|------------|------------|----------|----------------------------|------------|------------|------------|------------|----------|------------|----------------------------|------------|------------|------------|----|--|--|-----------|
| | | Comprehensive - 90 Day EP - 50% Home Care | | | | | | | | | | | | | | | | | | | | |
| Issue Age | Future Purchase Option | | | | | | | Auto 3% Compound Inflation | | | | | | | Auto 5% Compound Inflation | | | | | | | Issue Age |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | | | |
| 25 | \$40.13 | \$49.34 | \$57.07 | \$63.48 | \$77.15 | \$86.52 | \$62.67 | \$77.63 | \$90.46 | \$102.63 | \$128.12 | \$145.40 | \$121.56 | \$152.94 | \$180.09 | \$207.38 | \$263.49 | \$299.16 | 25 | | | |
| 26 | \$40.48 | \$49.68 | \$57.56 | \$64.00 | \$77.79 | \$87.16 | \$63.64 | \$78.94 | \$91.94 | \$104.27 | \$130.26 | \$148.02 | \$123.02 | \$154.77 | \$182.23 | \$209.86 | \$266.77 | \$302.96 | 26 | | | |
| 27 | \$40.63 | \$50.00 | \$57.90 | \$64.48 | \$78.45 | \$87.84 | \$64.64 | \$80.27 | \$93.42 | \$106.08 | \$132.56 | \$150.65 | \$124.50 | \$156.57 | \$184.37 | \$212.49 | \$270.06 | \$306.89 | 27 | | | |
| 28 | \$40.94 | \$50.34 | \$58.39 | \$64.81 | \$78.94 | \$88.66 | \$65.63 | \$81.58 | \$94.90 | \$107.89 | \$134.87 | \$153.29 | \$125.98 | \$158.39 | \$186.49 | \$215.12 | \$273.53 | \$310.85 | 28 | | | |
| 29 | \$41.12 | \$50.66 | \$58.71 | \$65.30 | \$79.60 | \$89.32 | \$66.62 | \$82.89 | \$96.38 | \$109.70 | \$137.17 | \$155.93 | \$127.46 | \$160.19 | \$188.79 | \$217.77 | \$276.96 | \$314.79 | 29 | | | |
| 30 | \$41.28 | \$50.96 | \$59.19 | \$65.80 | \$80.27 | \$89.97 | \$67.60 | \$84.21 | \$98.02 | \$111.51 | \$139.47 | \$158.72 | \$128.94 | \$162.15 | \$191.10 | \$220.37 | \$280.42 | \$318.91 | 30 | | | |
| 31 | \$41.60 | \$51.30 | \$59.54 | \$66.28 | \$80.93 | \$90.77 | \$68.57 | \$85.54 | \$99.67 | \$113.33 | \$141.94 | \$161.51 | \$130.43 | \$164.14 | \$193.40 | \$223.01 | \$284.03 | \$323.02 | 31 | | | |
| 32 | \$41.76 | \$51.65 | \$59.87 | \$66.77 | \$81.42 | \$91.44 | \$69.58 | \$86.83 | \$101.31 | \$115.14 | \$144.39 | \$164.31 | \$131.89 | \$166.11 | \$195.72 | \$225.81 | \$287.65 | \$327.14 | 32 | | | |
| 33 | \$41.95 | \$51.99 | \$60.37 | \$67.28 | \$82.07 | \$92.09 | \$70.73 | \$88.15 | \$102.95 | \$117.10 | \$146.88 | \$167.27 | \$133.38 | \$168.08 | \$198.00 | \$228.61 | \$291.27 | \$331.41 | 33 | | | |
| 34 | \$42.26 | \$52.29 | \$60.69 | \$67.75 | \$82.73 | \$92.93 | \$71.86 | \$89.64 | \$104.59 | \$119.06 | \$149.33 | \$170.23 | \$135.03 | \$170.07 | \$200.33 | \$231.40 | \$294.90 | \$335.68 | 34 | | | |
| 35 | \$42.43 | \$52.64 | \$61.19 | \$68.26 | \$83.39 | \$93.58 | \$73.03 | \$90.96 | \$106.40 | \$121.04 | \$152.12 | \$173.02 | \$136.65 | \$172.21 | \$202.94 | \$234.20 | \$298.67 | \$339.96 | 35 | | | |
| 36 | \$42.92 | \$53.13 | \$62.00 | \$69.08 | \$84.55 | \$94.90 | \$74.34 | \$92.77 | \$108.55 | \$123.52 | \$155.25 | \$176.64 | \$138.50 | \$174.48 | \$205.73 | \$237.50 | \$302.96 | \$344.88 | 36 | | | |
| 37 | \$43.24 | \$53.77 | \$62.67 | \$70.06 | \$85.69 | \$96.21 | \$75.82 | \$94.57 | \$110.68 | \$125.98 | \$158.54 | \$180.41 | \$140.28 | \$176.80 | \$208.55 | \$240.78 | \$307.23 | \$349.81 | 37 | | | |
| 38 | \$43.76 | \$54.43 | \$63.48 | \$70.88 | \$86.83 | \$97.69 | \$77.31 | \$96.38 | \$112.81 | \$128.61 | \$161.82 | \$184.21 | \$142.10 | \$179.11 | \$211.34 | \$244.06 | \$311.50 | \$354.74 | 38 | | | |
| 39 | \$44.25 | \$55.09 | \$64.32 | \$71.86 | \$87.99 | \$99.01 | \$78.78 | \$98.20 | \$115.14 | \$131.25 | \$165.30 | \$188.14 | \$144.08 | \$181.58 | \$214.13 | \$247.35 | \$315.94 | \$359.87 | 39 | | | |
| 40 | \$44.56 | \$55.61 | \$65.13 | \$72.70 | \$89.14 | \$100.32 | \$80.27 | \$100.16 | \$117.44 | \$133.89 | \$168.75 | \$192.12 | \$146.05 | \$184.04 | \$217.10 | \$250.82 | \$320.39 | \$364.96 | 40 | | | |
| 41 | \$45.08 | \$56.25 | \$65.96 | \$73.69 | \$90.29 | \$101.64 | \$81.75 | \$102.14 | \$119.74 | \$136.65 | \$172.37 | \$196.22 | \$148.02 | \$186.49 | \$220.07 | \$254.27 | \$324.81 | \$370.22 | 41 | | | |
| 42 | \$45.40 | \$56.90 | \$66.62 | \$74.50 | \$91.44 | \$102.95 | \$83.23 | \$104.10 | \$122.20 | \$139.47 | \$175.97 | \$200.33 | \$150.00 | \$188.98 | \$223.01 | \$257.72 | \$329.41 | \$375.46 | 42 | | | |
| 43 | \$45.88 | \$57.56 | \$67.43 | \$75.48 | \$92.77 | \$104.27 | \$84.89 | \$106.08 | \$124.66 | \$142.27 | \$179.77 | \$204.60 | \$151.97 | \$191.44 | \$225.98 | \$261.34 | \$334.03 | \$380.91 | 43 | | | |
| 44 | \$46.37 | \$58.07 | \$68.26 | \$76.32 | \$93.90 | \$105.75 | \$86.52 | \$108.21 | \$127.14 | \$145.21 | \$183.55 | \$208.87 | \$153.93 | \$194.07 | \$229.12 | \$264.96 | \$338.80 | \$386.33 | 44 | | | |
| 45 | \$46.71 | \$58.71 | \$69.08 | \$77.31 | \$95.06 | \$107.07 | \$87.99 | \$110.36 | \$129.76 | \$148.35 | \$187.33 | \$213.31 | \$156.09 | \$196.88 | \$232.07 | \$268.58 | \$343.56 | \$391.77 | 45 | | | |
| 46 | \$47.54 | \$60.03 | \$70.55 | \$79.10 | \$97.37 | \$109.70 | \$91.76 | \$115.14 | \$134.87 | \$153.29 | \$192.12 | \$218.74 | \$158.54 | \$200.00 | \$235.83 | \$272.86 | \$349.33 | \$398.33 | 46 | | | |
| 47 | \$48.52 | \$61.19 | \$72.04 | \$80.75 | \$99.67 | \$112.16 | \$95.72 | \$120.07 | \$140.13 | \$158.39 | \$197.03 | \$224.35 | \$161.02 | \$203.12 | \$239.62 | \$277.28 | \$355.09 | \$404.91 | 47 | | | |
| 48 | \$49.34 | \$62.33 | \$73.54 | \$82.56 | \$101.81 | \$114.81 | \$99.83 | \$125.15 | \$145.55 | \$163.66 | \$202.14 | \$230.10 | \$163.47 | \$206.40 | \$243.41 | \$281.72 | \$361.01 | \$411.65 | 48 | | | |
| 49 | \$50.16 | \$63.48 | \$75.16 | \$84.37 | \$104.10 | \$117.44 | \$104.27 | \$130.59 | \$151.15 | \$169.06 | \$207.23 | \$235.99 | \$166.11 | \$209.69 | \$247.35 | \$286.33 | \$366.92 | \$418.57 | 49 | | | |
| 50 | \$50.96 | \$64.81 | \$76.66 | \$86.19 | \$106.40 | \$120.07 | \$108.88 | \$136.19 | \$157.06 | \$174.65 | \$212.49 | \$242.10 | \$168.75 | \$212.99 | \$251.31 | \$290.95 | \$373.01 | \$425.47 | 50 | | | |
| 51 | \$51.82 | \$65.96 | \$78.12 | \$87.84 | \$108.72 | \$122.69 | \$113.65 | \$142.10 | \$163.15 | \$180.41 | \$217.92 | \$248.34 | \$171.37 | \$216.45 | \$255.26 | \$295.71 | \$379.25 | \$432.55 | 51 | | | |
| 52 | \$52.64 | \$67.08 | \$79.75 | \$89.64 | \$111.02 | \$125.31 | \$118.59 | \$148.19 | \$169.55 | \$186.34 | \$223.50 | \$254.75 | \$174.00 | \$219.89 | \$259.37 | \$300.48 | \$385.52 | \$439.78 | 52 | | | |
| 53 | \$53.46 | \$68.41 | \$81.24 | \$91.44 | \$113.33 | \$127.96 | \$123.83 | \$154.62 | \$176.14 | \$192.43 | \$229.27 | \$261.34 | \$176.80 | \$223.33 | \$263.49 | \$305.40 | \$391.92 | \$447.02 | 53 | | | |
| 54 | \$54.27 | \$69.58 | \$82.73 | \$93.27 | \$115.62 | \$130.59 | \$129.27 | \$161.17 | \$183.06 | \$198.84 | \$235.19 | \$268.09 | \$179.60 | \$226.97 | \$267.75 | \$310.34 | \$398.33 | \$454.42 | 54 | | | |
| 55 | \$55.09 | \$70.73 | \$84.21 | \$94.90 | \$117.94 | \$133.21 | \$135.03 | \$168.23 | \$190.11 | \$205.43 | \$241.29 | \$274.82 | \$182.55 | \$230.42 | \$272.03 | \$315.45 | \$404.91 | \$461.98 | 55 | | | |
| 56 | \$60.52 | \$76.81 | \$90.77 | \$102.63 | \$127.80 | \$144.55 | \$141.60 | \$176.32 | \$199.17 | \$215.12 | \$255.92 | \$291.59 | \$190.11 | \$240.44 | \$284.21 | \$329.92 | \$424.31 | \$484.52 | 56 | | | |
| 57 | \$65.80 | \$82.89 | \$97.37 | \$110.21 | \$137.65 | \$155.93 | \$148.51 | \$184.87 | \$208.71 | \$225.32 | \$271.38 | \$309.53 | \$198.00 | \$250.82 | \$296.86 | \$345.21 | \$444.71 | \$508.04 | 57 | | | |
| 58 | \$71.21 | \$88.81 | \$103.95 | \$117.94 | \$147.70 | \$167.27 | \$155.75 | \$193.74 | \$218.74 | \$235.99 | \$287.62 | \$328.44 | \$206.23 | \$261.68 | \$310.17 | \$361.16 | \$466.10 | \$532.72 | 58 | | | |
| 59 | \$76.48 | \$94.90 | \$110.52 | \$125.49 | \$157.55 | \$178.76 | \$163.32 | \$203.12 | \$229.27 | \$247.18 | \$305.25 | \$348.49 | \$214.79 | \$273.01 | \$324.01 | \$377.78 | \$488.47 | \$558.68 | 59 | | | |
| 60 | \$81.75 | \$101.00 | \$117.10 | \$133.21 | \$167.43 | \$190.11 | \$171.20 | \$212.98 | \$240.26 | \$258.98 | \$323.63 | \$369.89 | \$223.67 | \$284.85 | \$338.46 | \$395.21 | \$512.00 | \$585.83 | 60 | | | |
| 61 | \$87.16 | \$107.07 | \$123.67 | \$140.79 | \$177.29 | \$201.47 | \$179.60 | \$223.33 | \$251.79 | \$271.23 | \$343.56 | \$392.97 | \$232.89 | \$297.18 | \$353.61 | \$413.48 | \$536.66 | \$614.27 | 61 | | | |
| 62 | \$92.41 | \$112.98 | \$130.26 | \$148.51 | \$187.33 | \$212.84 | \$188.14 | \$234.04 | \$263.80 | \$284.36 | \$364.46 | \$416.75 | \$242.43 | \$310.17 | \$369.56 | \$432.55 | \$562.31 | \$644.39 | 62 | | | |
| 63 | \$102.14 | \$124.99 | \$144.08 | \$164.31 | \$207.38 | \$235.68 | \$198.52 | \$246.86 | \$278.29 | \$306.74 | \$392.57 | \$448.51 | \$260.02 | \$332.06 | \$395.21 | \$461.49 | \$597.99 | \$684.50 | 63 | | | |
| 64 | \$111.84 | \$137.01 | \$158.05 | \$180.26 | \$227.46 | \$258.56 | \$209.54 | \$260.35 | \$293.41 | \$330.73 | \$422.84 | \$482.69 | \$278.93 | \$355.58 | \$422.68 | \$492.25 | \$635.83 | \$727.11 | 64 | | | |
| 65 | \$121.56 | \$149.00 | \$171.86 | \$196.05 | \$247.53 | \$281.56 | \$221.05 | \$274.66 | \$308.53 | \$356.73 | \$455.41 | \$519.37 | \$299.16 | \$380.74 | \$451.95 | \$525.14 | \$676.12 | \$772.33 | 65 | | | |
| 66 | \$131.25 | \$160.85 | \$185.68 | \$211.99 | \$267.58 | \$304.44 | \$233.23 | \$289.78 | \$326.46 | \$384.69 | \$490.42 | \$558.86 | \$320.87 | \$407.73 | \$483.37 | \$560.15 | \$719.05 | \$820.37 | 66 | | | |
| 67 | \$140.94 | \$172.85 | \$199.66 | \$227.79 | \$287.82 | \$327.29 | \$246.21 | \$305.75 | \$344.23 | \$414.79 | \$528.09 | \$601.45 | \$343.90 | \$436.33 | \$516.77 | \$597.66 | \$764.61 | \$871.34 | 67 | | | |
| 68 | \$160.19 | \$196.70 | \$227.46 | \$259.19 | \$326.46 | \$370.88 | \$270.88 | \$337.48 | \$383.69 | \$456.56 | \$578.77 | \$658.02 | \$374.83 | \$476.45 | \$564.77 | \$650.62 | \$828.09 | \$941.90 | 68 | | | |
| 69 | \$179.28 | \$220.73 | \$255.42 | \$290.47 | \$365.12 | \$414.45 | \$298.00 | \$372.54 | \$427.60 | \$502.44 | \$634.17 | \$719.85 | \$408.53 | \$520.20 | \$617.23 | \$708.35 | \$896.83 | \$1,018.05 | 69 | | | |
| 70 | \$198.52 | \$244.56 | \$283.37 | \$321.87 | \$403.76 | \$458.03 | \$327.78 | \$411.32 | \$476.61 | \$553.10 | \$695.04 | \$787.63 | \$445.38 | \$567.89 | \$674.65 | \$771.18 | \$971.16 | \$1,100.45 | 70 | | | |
| 71 | \$217.59 | \$268.41 | \$311.34 | \$353.28 | \$442.42 | \$501.78 | \$360.50 | \$454.08 | \$531.22 | \$608.85 | \$761.65 | \$861.64 | \$485.50 | \$620.03 | \$737.29 | \$839.60 | \$1,051.75 | \$1,189.42 | 71 | | | |
| 72 | \$236.68 | \$292.25 | \$339.30 | \$384.53 | \$481.22 | \$545.37 | \$396.53 | \$501.46 | \$591.73 | \$670.04 | \$834.50 | \$942.71 | \$529.10 | \$676.95 | \$806.06 | \$914.27 | \$1,138.93 | \$1,285.79 | 72 | | | |
| 73 | \$271.03 | \$336.67 | \$392.07 | \$442.90 | \$551.62 | \$624.15 | \$439.46 | \$557.71 | \$659.67 | \$745.02 | \$924.31 | \$1,042.70 | \$580.89 | \$745.84 | \$890.26 | \$1,006.86 | \$1,249.29 | \$1,408.33 | 73 | | | |
| 74 | \$305.56 | \$380.91 | \$445.04 | \$501.30 | \$622.16 | \$702.92 | \$486.98 | \$620.21 | \$738.48 | \$828.41 | \$1,023.79 | \$1,153.22 | \$637.79 | \$821.83 | \$983.35 | \$1,108.83 | \$1,370.33 | \$1,542.52 | 74 | | | |
| 75 | \$339.96 | \$425.14 | \$497.84 | \$559.69 | \$692.56 | \$781.69 | \$539.61 | \$689.77 | \$820.03 | \$921.01 | \$1,133.99 | \$1,275.44 | \$700.13 | \$905.55 | \$1,086.13 | \$1,221.15 | \$1,503.06 | \$1,689.38 | 75 | | | |
| 76 | \$374.33 | \$469.38 | \$550.64 | \$618.22 | \$763.14 | \$860.48 | \$597.99 | \$767.24 | \$914.27 | \$1,023.97 | \$1,256.00 | \$1,410.62 | \$768.55 | \$997.81 | \$1,199.62 | \$1,345.00 | \$1,648.77 | \$1,850.23 | 76 | | | |
| 77 | \$408.69 | \$513.63 | \$603.59 | \$676.62 | \$833.53 | \$939.25 | \$662.63 | \$853.42 | \$1,019.37 | \$1,138.59 | \$1,390.88 | \$1,560.13 | \$843.71 | \$1,099.60 | \$1,325.08 | \$1,481.50 | \$1,808.63 | \$2,026.38 | 77 | | | |
| 78 | \$440.44 | \$554.58 | \$652.77 | \$731.40 | \$899.79 | \$1,012.77 | \$704.74 | \$909.50 | \$1,087.93 | \$1,214.40 | \$1,481.17 | \$1,659.30 | \$890.43 | \$1,162.93 | \$1,403.56 | \$1,568.35 | \$1,911.58 | \$2,138.70 | 78 | | | |
| 79 | \$472.19 | \$595.53 | \$702.11 | \$786.30 | \$966.06 | \$1,086.29 | \$749.46 | \$969.21 | \$1,161.12 | \$1,295.33 | \$1,577.39 | \$1,764.71 | \$939.76 | \$1,230.04 | \$1,486.76 | \$1,660.27 | \$2,020.30 | \$2,257.29 | 79 | | | |
| 80 | \$503.93 | \$636.49 | \$751.44 | \$841.09 | \$1,032.35 | \$1,159.81 | \$797.16 | \$1,032.83 | \$1,239.25 | \$1,381.68 | | | | | | | | | | | | |

Certificate Form GLTCARP-06-FC

| Issue Age | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|---------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|-----------|----------|----------|----------|
| | Comprehensive - 90 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year | Lifetime |
| 25 | \$4.19 | \$5.09 | \$5.84 | \$6.46 | \$7.84 | \$8.78 | \$6.46 | \$7.94 | \$9.21 | \$10.40 | \$12.91 | \$14.76 | \$12.17 | \$15.15 | \$17.70 | \$20.30 | \$25.72 | \$29.15 | 25 |
| 26 | \$4.21 | \$5.15 | \$5.91 | \$6.52 | \$7.89 | \$8.84 | \$6.57 | \$8.06 | \$9.35 | \$10.56 | \$13.15 | \$15.02 | \$12.32 | \$15.32 | \$17.90 | \$20.55 | \$26.03 | \$29.52 | 26 |
| 27 | \$4.25 | \$5.17 | \$5.93 | \$6.57 | \$7.98 | \$8.93 | \$6.67 | \$8.21 | \$9.52 | \$10.74 | \$13.38 | \$15.28 | \$12.46 | \$15.49 | \$18.13 | \$20.81 | \$26.36 | \$29.91 | 27 |
| 28 | \$4.27 | \$5.19 | \$5.96 | \$6.61 | \$8.02 | \$8.98 | \$6.79 | \$8.34 | \$9.66 | \$10.92 | \$13.57 | \$15.53 | \$12.61 | \$15.68 | \$18.34 | \$21.04 | \$26.69 | \$30.28 | 28 |
| 29 | \$4.30 | \$5.23 | \$6.02 | \$6.66 | \$8.09 | \$9.06 | \$6.89 | \$8.47 | \$9.80 | \$11.11 | \$13.83 | \$15.81 | \$12.75 | \$15.87 | \$18.56 | \$21.30 | \$27.02 | \$30.69 | 29 |
| 30 | \$4.31 | \$5.25 | \$6.07 | \$6.73 | \$8.15 | \$9.12 | \$7.00 | \$8.60 | \$9.97 | \$11.28 | \$14.06 | \$16.08 | \$12.90 | \$16.07 | \$18.79 | \$21.56 | \$27.37 | \$31.06 | 30 |
| 31 | \$4.33 | \$5.31 | \$6.12 | \$6.77 | \$8.22 | \$9.21 | \$7.10 | \$8.73 | \$10.13 | \$11.47 | \$14.30 | \$16.35 | \$13.06 | \$16.25 | \$19.01 | \$21.82 | \$27.71 | \$31.46 | 31 |
| 32 | \$4.35 | \$5.34 | \$6.14 | \$6.81 | \$8.27 | \$9.28 | \$7.18 | \$8.88 | \$10.30 | \$11.66 | \$14.54 | \$16.64 | \$13.21 | \$16.43 | \$19.23 | \$22.09 | \$28.05 | \$31.86 | 32 |
| 33 | \$4.37 | \$5.37 | \$6.19 | \$6.86 | \$8.35 | \$9.35 | \$7.29 | \$8.99 | \$10.45 | \$11.87 | \$14.78 | \$16.92 | \$13.35 | \$16.65 | \$19.48 | \$22.36 | \$28.41 | \$32.27 | 33 |
| 34 | \$4.40 | \$5.40 | \$6.24 | \$6.91 | \$8.39 | \$9.43 | \$7.41 | \$9.12 | \$10.62 | \$12.06 | \$15.04 | \$17.18 | \$13.52 | \$16.83 | \$19.71 | \$22.63 | \$28.77 | \$32.67 | 34 |
| 35 | \$4.43 | \$5.45 | \$6.27 | \$6.96 | \$8.47 | \$9.48 | \$7.50 | \$9.28 | \$10.80 | \$12.23 | \$15.32 | \$17.49 | \$13.67 | \$17.04 | \$19.94 | \$22.91 | \$29.13 | \$33.12 | 35 |
| 36 | \$4.47 | \$5.51 | \$6.36 | \$7.04 | \$8.56 | \$9.64 | \$7.63 | \$9.46 | \$11.01 | \$12.50 | \$15.64 | \$17.86 | \$13.86 | \$17.28 | \$20.22 | \$23.23 | \$29.52 | \$33.61 | 36 |
| 37 | \$4.50 | \$5.56 | \$6.44 | \$7.14 | \$8.69 | \$9.74 | \$7.79 | \$9.65 | \$11.23 | \$12.75 | \$15.97 | \$18.24 | \$14.04 | \$17.51 | \$20.48 | \$23.55 | \$29.95 | \$34.08 | 37 |
| 38 | \$4.57 | \$5.63 | \$6.51 | \$7.23 | \$8.82 | \$9.91 | \$7.94 | \$9.83 | \$11.46 | \$12.99 | \$16.29 | \$18.62 | \$14.23 | \$17.74 | \$20.77 | \$23.87 | \$30.36 | \$34.58 | 38 |
| 39 | \$4.61 | \$5.69 | \$6.58 | \$7.33 | \$8.94 | \$10.03 | \$8.09 | \$10.02 | \$11.68 | \$13.28 | \$16.65 | \$19.01 | \$14.43 | \$18.00 | \$21.04 | \$24.21 | \$30.80 | \$35.06 | 39 |
| 40 | \$4.64 | \$5.76 | \$6.67 | \$7.43 | \$9.06 | \$10.16 | \$8.24 | \$10.24 | \$11.92 | \$13.54 | \$16.97 | \$19.40 | \$14.62 | \$18.23 | \$21.33 | \$24.54 | \$31.23 | \$35.57 | 40 |
| 41 | \$4.71 | \$5.81 | \$6.75 | \$7.50 | \$9.19 | \$10.31 | \$8.38 | \$10.42 | \$12.17 | \$13.82 | \$17.34 | \$19.81 | \$14.80 | \$18.46 | \$21.63 | \$24.88 | \$31.67 | \$36.06 | 41 |
| 42 | \$4.74 | \$5.85 | \$6.85 | \$7.60 | \$9.30 | \$10.44 | \$8.55 | \$10.62 | \$12.41 | \$14.10 | \$17.70 | \$20.23 | \$15.00 | \$18.72 | \$21.91 | \$25.21 | \$32.11 | \$36.59 | 42 |
| 43 | \$4.79 | \$5.94 | \$6.91 | \$7.71 | \$9.42 | \$10.57 | \$8.71 | \$10.84 | \$12.63 | \$14.38 | \$18.06 | \$20.66 | \$15.21 | \$18.96 | \$22.22 | \$25.56 | \$32.55 | \$37.11 | 43 |
| 44 | \$4.83 | \$6.01 | \$7.00 | \$7.79 | \$9.54 | \$10.73 | \$8.90 | \$11.04 | \$12.89 | \$14.67 | \$18.44 | \$21.09 | \$15.43 | \$19.22 | \$22.51 | \$25.92 | \$33.02 | \$37.65 | 44 |
| 45 | \$4.87 | \$6.07 | \$7.08 | \$7.88 | \$9.66 | \$10.86 | \$9.05 | \$11.25 | \$13.15 | \$14.98 | \$18.85 | \$21.52 | \$15.62 | \$19.49 | \$22.79 | \$26.27 | \$33.50 | \$38.15 | 45 |
| 46 | \$4.96 | \$6.20 | \$7.23 | \$8.06 | \$9.88 | \$11.13 | \$9.38 | \$11.68 | \$13.59 | \$15.43 | \$19.33 | \$22.06 | \$15.88 | \$19.80 | \$23.19 | \$26.71 | \$34.03 | \$38.79 | 46 |
| 47 | \$5.05 | \$6.31 | \$7.40 | \$8.24 | \$10.12 | \$11.37 | \$9.75 | \$12.12 | \$14.08 | \$15.88 | \$19.81 | \$22.63 | \$16.13 | \$20.12 | \$23.55 | \$27.14 | \$34.61 | \$39.44 | 47 |
| 48 | \$5.15 | \$6.44 | \$7.55 | \$8.43 | \$10.33 | \$11.65 | \$10.12 | \$12.60 | \$14.59 | \$16.36 | \$20.32 | \$23.21 | \$16.38 | \$20.44 | \$23.94 | \$27.59 | \$35.19 | \$40.08 | 48 |
| 49 | \$5.23 | \$6.57 | \$7.71 | \$8.60 | \$10.57 | \$11.92 | \$10.52 | \$13.08 | \$15.07 | \$16.84 | \$20.85 | \$23.82 | \$16.65 | \$20.77 | \$24.32 | \$28.04 | \$35.77 | \$40.77 | 49 |
| 50 | \$5.32 | \$6.69 | \$7.85 | \$8.79 | \$10.81 | \$12.19 | \$10.91 | \$13.56 | \$15.60 | \$17.37 | \$21.38 | \$24.42 | \$16.92 | \$21.10 | \$24.70 | \$28.48 | \$36.38 | \$41.45 | 50 |
| 51 | \$5.41 | \$6.81 | \$8.01 | \$8.97 | \$11.04 | \$12.46 | \$11.33 | \$14.10 | \$16.14 | \$17.88 | \$21.92 | \$25.05 | \$17.17 | \$21.43 | \$25.11 | \$28.95 | \$36.97 | \$42.13 | 51 |
| 52 | \$5.49 | \$6.94 | \$8.17 | \$9.15 | \$11.28 | \$12.71 | \$11.76 | \$14.63 | \$16.71 | \$18.41 | \$22.50 | \$25.69 | \$17.45 | \$21.78 | \$25.50 | \$29.44 | \$37.55 | \$42.83 | 52 |
| 53 | \$5.57 | \$7.05 | \$8.34 | \$9.33 | \$11.50 | \$12.97 | \$12.20 | \$15.20 | \$17.30 | \$18.96 | \$23.08 | \$26.35 | \$17.71 | \$22.12 | \$25.91 | \$29.92 | \$38.19 | \$43.55 | 53 |
| 54 | \$5.67 | \$7.17 | \$8.48 | \$9.52 | \$11.75 | \$13.26 | \$12.67 | \$15.77 | \$17.90 | \$19.53 | \$23.68 | \$26.99 | \$18.01 | \$22.48 | \$26.32 | \$30.40 | \$38.84 | \$44.28 | 54 |
| 55 | \$5.76 | \$7.29 | \$8.64 | \$9.69 | \$11.96 | \$13.52 | \$13.10 | \$16.37 | \$18.55 | \$20.08 | \$24.24 | \$27.70 | \$18.28 | \$22.83 | \$26.75 | \$30.87 | \$39.48 | \$45.00 | 55 |
| 56 | \$5.86 | \$7.53 | \$9.32 | \$10.47 | \$12.97 | \$14.65 | \$13.71 | \$17.16 | \$19.43 | \$21.10 | \$25.74 | \$29.39 | \$19.04 | \$23.82 | \$27.94 | \$32.31 | \$41.38 | \$47.20 | 56 |
| 57 | \$6.88 | \$8.55 | \$9.99 | \$11.25 | \$13.99 | \$15.82 | \$14.38 | \$18.00 | \$20.35 | \$22.19 | \$27.30 | \$31.19 | \$19.82 | \$24.83 | \$29.18 | \$33.79 | \$43.35 | \$49.48 | 57 |
| 58 | \$7.43 | \$9.19 | \$10.66 | \$12.02 | \$14.99 | \$16.96 | \$15.07 | \$18.85 | \$21.31 | \$23.33 | \$28.94 | \$33.10 | \$20.66 | \$25.91 | \$30.49 | \$35.34 | \$45.45 | \$51.90 | 58 |
| 59 | \$7.98 | \$9.80 | \$11.34 | \$12.82 | \$15.99 | \$18.14 | \$15.81 | \$19.76 | \$22.34 | \$24.54 | \$30.71 | \$35.12 | \$21.51 | \$27.02 | \$31.86 | \$36.99 | \$47.63 | \$54.43 | 59 |
| 60 | \$8.54 | \$10.43 | \$12.01 | \$13.57 | \$17.02 | \$19.31 | \$16.57 | \$20.70 | \$23.39 | \$25.81 | \$32.57 | \$37.27 | \$22.39 | \$28.19 | \$33.30 | \$38.71 | \$49.89 | \$57.09 | 60 |
| 61 | \$9.09 | \$11.06 | \$12.68 | \$14.36 | \$18.02 | \$20.44 | \$17.38 | \$21.70 | \$24.52 | \$27.13 | \$34.55 | \$39.56 | \$23.32 | \$29.43 | \$34.79 | \$40.50 | \$52.28 | \$59.66 | 61 |
| 62 | \$9.65 | \$11.68 | \$13.35 | \$15.16 | \$19.03 | \$21.62 | \$18.19 | \$22.73 | \$25.66 | \$28.55 | \$36.65 | \$41.98 | \$24.27 | \$30.72 | \$36.33 | \$42.34 | \$54.82 | \$62.76 | 62 |
| 63 | \$10.66 | \$12.91 | \$14.77 | \$16.78 | \$21.07 | \$23.93 | \$19.21 | \$23.96 | \$27.53 | \$30.80 | \$39.46 | \$45.14 | \$26.03 | \$32.90 | \$38.85 | \$45.17 | \$58.29 | \$66.67 | 63 |
| 64 | \$11.66 | \$14.16 | \$16.20 | \$18.38 | \$23.11 | \$26.24 | \$20.27 | \$25.28 | \$29.52 | \$33.23 | \$42.49 | \$48.59 | \$27.92 | \$35.21 | \$41.55 | \$48.20 | \$61.99 | \$70.81 | 64 |
| 65 | \$12.68 | \$15.39 | \$17.61 | \$19.99 | \$25.16 | \$28.57 | \$21.36 | \$26.65 | \$31.68 | \$35.88 | \$45.76 | \$52.27 | \$29.95 | \$37.71 | \$44.43 | \$51.41 | \$65.93 | \$75.22 | 65 |
| 66 | \$13.68 | \$16.62 | \$19.04 | \$21.63 | \$27.20 | \$30.88 | \$22.52 | \$28.12 | \$33.98 | \$38.72 | \$49.28 | \$56.24 | \$32.13 | \$40.37 | \$47.53 | \$54.85 | \$70.13 | \$79.89 | 66 |
| 67 | \$14.72 | \$17.85 | \$20.45 | \$23.23 | \$29.24 | \$33.19 | \$23.78 | \$29.63 | \$36.45 | \$41.82 | \$53.08 | \$60.51 | \$34.43 | \$43.21 | \$50.81 | \$58.51 | \$74.57 | \$84.89 | 67 |
| 68 | \$16.70 | \$20.32 | \$23.32 | \$26.42 | \$33.15 | \$37.62 | \$26.47 | \$33.03 | \$40.25 | \$46.01 | \$58.16 | \$66.19 | \$37.52 | \$47.18 | \$55.54 | \$63.71 | \$80.74 | \$91.73 | 68 |
| 69 | \$18.71 | \$22.78 | \$26.18 | \$29.63 | \$37.09 | \$42.03 | \$29.48 | \$36.81 | \$44.44 | \$50.66 | \$63.73 | \$72.39 | \$40.91 | \$51.51 | \$60.71 | \$69.37 | \$87.45 | \$99.17 | 69 |
| 70 | \$20.69 | \$25.27 | \$29.05 | \$32.82 | \$41.01 | \$46.46 | \$32.81 | \$41.04 | \$49.10 | \$55.75 | \$69.82 | \$79.17 | \$44.57 | \$56.25 | \$66.34 | \$75.52 | \$94.71 | \$107.20 | 70 |
| 71 | \$22.69 | \$27.72 | \$31.91 | \$36.03 | \$44.96 | \$50.90 | \$36.55 | \$45.75 | \$54.21 | \$61.35 | \$76.48 | \$86.58 | \$48.60 | \$61.42 | \$72.52 | \$82.23 | \$102.55 | \$115.87 | 71 |
| 72 | \$24.68 | \$30.21 | \$34.76 | \$39.23 | \$48.86 | \$55.33 | \$40.72 | \$51.02 | \$59.86 | \$67.52 | \$83.81 | \$94.70 | \$52.98 | \$67.05 | \$79.27 | \$89.51 | \$111.07 | \$125.24 | 72 |
| 73 | \$28.28 | \$34.76 | \$40.19 | \$45.18 | \$56.03 | \$63.32 | \$45.11 | \$56.73 | \$66.72 | \$75.04 | \$92.77 | \$104.68 | \$58.16 | \$73.89 | \$87.56 | \$98.58 | \$121.83 | \$137.16 | 73 |
| 74 | \$31.85 | \$39.33 | \$45.62 | \$51.15 | \$63.18 | \$71.31 | \$49.96 | \$63.06 | \$74.36 | \$83.40 | \$102.69 | \$115.69 | \$63.87 | \$81.40 | \$96.69 | \$108.56 | \$133.62 | \$150.21 | 74 |
| 75 | \$35.44 | \$43.90 | \$51.04 | \$57.09 | \$70.33 | \$79.30 | \$55.37 | \$70.14 | \$82.86 | \$92.68 | \$113.69 | \$127.88 | \$70.10 | \$89.67 | \$106.81 | \$119.56 | \$146.55 | \$164.52 | 75 |
| 76 | \$39.03 | \$48.48 | \$56.45 | \$63.05 | \$77.48 | \$87.31 | \$61.34 | \$77.97 | \$92.35 | \$102.99 | \$125.85 | \$141.35 | \$76.95 | \$98.81 | \$117.96 | \$131.66 | \$160.75 | \$180.16 | 76 |
| 77 | \$42.63 | \$53.04 | \$61.85 | \$69.00 | \$84.66 | \$95.29 | \$67.95 | \$86.68 | \$102.92 | \$114.47 | \$139.30 | \$156.23 | \$84.48 | \$108.89 | \$130.28 | \$145.00 | \$176.32 | \$197.33 | 77 |
| 78 | \$45.93 | \$57.28 | \$66.90 | \$74.61 | \$91.38 | \$102.75 | \$72.22 | \$92.32 | \$109.77 | \$121.99 | \$148.24 | \$166.00 | \$89.17 | \$115.16 | \$137.98 | \$153.49 | \$186.34 | \$208.26 | 78 |
| 79 | \$49.25 | \$61.49 | \$71.95 | \$80.19 | \$98.12 | \$110.21 | \$76.75 | \$98.33 | \$117.05 | \$130.02 | \$157.73 | \$176.39 | \$94.11 | \$121.79 | \$146.16 | \$162.49 | \$196.93 | \$219.78 | 79 |
| 80 | \$52.55 | \$65.71 | \$77.00 | \$85.80 | \$104.85 | \$117.66 | \$81.60 | \$104.71 | \$124.85 | \$138.56 | \$167.83 | \$187.42 | \$99.30 | \$128.81 | \$154.80 | \$171.99 | \$208.13 | \$231.97 | 80 |
| 81 | \$55.87 | \$69.96 | \$82.06 | \$91.38 | \$111.58 | \$125.11 | \$86.72 | \$111.54 | \$133.17 | \$147.85 | \$178.59 | \$199.16 | \$104.79 | \$136.22 | \$163.98 | \$182.06 | \$219.97 | \$244.81 | 81 |
| 82 | \$59.17 | \$74.17 | \$87.12 | \$96.99 | \$118.32 | \$132.57 | \$92.20 | \$118.79 | \$142.02 | \$157.38 | \$192.01 | \$211.60 | \$110.56 | \$144.09 | \$173.70 | \$192.72 | \$232.47 | \$258.37 | 82 |
| 83 | \$63.51 | \$79.77 | \$93.84 | \$104.43 | \$127.36 | \$142.58 | \$97.99 | \$126.43 | \$151.29 | \$167.61 | \$202.18 | \$224.95 | \$116.92 | \$152.60 | \$184.17 | \$204.27 | \$246.25 | \$273.46 | 83 |
| 84 | \$67.87 | \$85.37 | \$100.56 | \$111.91 | \$136.40 | \$152.80 | \$104.14 | \$134.53 | \$161.18 | \$178.50 | \$215.14 | \$239.13 | \$123.65 | \$161.62 | \$195.31 | \$216.57 | \$260.85 | \$289.41 | 84 |
| 85 | \$72.23 | \$90.97 | \$107.27 | \$119.42 | \$145.44 | \$162.62 | \$110.67 | \$143.18 | \$171.72 | \$190.10 | \$229.91 | \$254.20 | \$13 | | | | | | |

Certificate Form GLTCARP-06-FC

| Issue Age | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|----------|----|
| | Comprehensive - 90 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$12.32 | \$14.98 | \$17.20 | \$19.01 | \$23.03 | \$25.81 | \$19.01 | \$23.34 | \$27.07 | \$30.51 | \$37.97 | \$43.42 | \$35.74 | \$44.51 | \$52.03 | \$59.64 | \$75.55 | \$85.71 | 25 |
| 26 | \$12.41 | \$15.10 | \$17.34 | \$19.20 | \$23.21 | \$26.02 | \$19.33 | \$23.71 | \$27.50 | \$31.04 | \$38.62 | \$44.15 | \$36.17 | \$45.01 | \$52.65 | \$60.39 | \$76.52 | \$86.80 | 26 |
| 27 | \$12.49 | \$15.20 | \$17.44 | \$19.33 | \$23.43 | \$26.24 | \$19.62 | \$24.09 | \$27.95 | \$31.58 | \$39.29 | \$44.90 | \$36.62 | \$45.56 | \$53.26 | \$61.13 | \$77.47 | \$87.91 | 27 |
| 28 | \$12.54 | \$15.29 | \$17.57 | \$19.46 | \$23.62 | \$26.41 | \$19.93 | \$24.48 | \$28.39 | \$32.11 | \$39.94 | \$45.68 | \$37.06 | \$46.07 | \$53.92 | \$61.88 | \$78.45 | \$89.06 | 28 |
| 29 | \$12.62 | \$15.38 | \$17.70 | \$19.58 | \$23.79 | \$26.64 | \$20.23 | \$24.88 | \$28.83 | \$32.63 | \$40.65 | \$46.46 | \$37.50 | \$46.63 | \$54.57 | \$62.62 | \$79.45 | \$90.17 | 29 |
| 30 | \$12.67 | \$15.47 | \$17.83 | \$19.76 | \$23.96 | \$26.84 | \$20.55 | \$25.28 | \$29.30 | \$33.17 | \$41.35 | \$47.26 | \$37.94 | \$47.21 | \$55.24 | \$63.37 | \$80.45 | \$91.32 | 30 |
| 31 | \$12.75 | \$15.60 | \$17.97 | \$19.89 | \$24.12 | \$27.07 | \$20.85 | \$25.66 | \$29.78 | \$33.73 | \$42.03 | \$48.05 | \$38.37 | \$47.80 | \$55.88 | \$64.16 | \$81.47 | \$92.49 | 31 |
| 32 | \$12.78 | \$15.69 | \$18.04 | \$20.01 | \$24.32 | \$27.30 | \$21.15 | \$26.05 | \$30.27 | \$34.29 | \$42.75 | \$48.87 | \$38.82 | \$48.37 | \$56.55 | \$64.96 | \$82.48 | \$93.69 | 32 |
| 33 | \$12.86 | \$15.75 | \$18.17 | \$20.15 | \$24.53 | \$27.50 | \$21.48 | \$26.47 | \$30.75 | \$34.86 | \$43.48 | \$49.72 | \$39.24 | \$48.92 | \$57.24 | \$65.73 | \$83.53 | \$94.88 | 33 |
| 34 | \$12.91 | \$15.85 | \$18.30 | \$20.32 | \$24.70 | \$27.72 | \$21.77 | \$26.84 | \$31.23 | \$35.43 | \$44.24 | \$50.55 | \$39.72 | \$49.48 | \$57.95 | \$66.54 | \$84.58 | \$96.10 | 34 |
| 35 | \$12.99 | \$15.98 | \$18.44 | \$20.45 | \$24.88 | \$27.91 | \$22.07 | \$27.30 | \$31.77 | \$36.01 | \$45.01 | \$51.43 | \$40.21 | \$50.09 | \$58.65 | \$67.36 | \$85.64 | \$97.37 | 35 |
| 36 | \$13.15 | \$16.17 | \$18.66 | \$20.71 | \$25.21 | \$28.29 | \$22.47 | \$27.82 | \$32.37 | \$36.75 | \$45.99 | \$52.53 | \$40.73 | \$50.77 | \$59.43 | \$68.27 | \$86.80 | \$98.76 | 36 |
| 37 | \$13.28 | \$16.35 | \$18.92 | \$20.98 | \$25.58 | \$28.74 | \$22.91 | \$28.33 | \$33.03 | \$37.50 | \$46.96 | \$53.61 | \$41.26 | \$51.47 | \$60.24 | \$69.23 | \$88.03 | \$100.17 | 37 |
| 38 | \$13.41 | \$16.50 | \$19.14 | \$21.25 | \$25.92 | \$29.13 | \$23.34 | \$28.90 | \$33.68 | \$38.24 | \$47.92 | \$54.76 | \$41.83 | \$52.16 | \$61.06 | \$70.20 | \$89.27 | \$101.61 | 38 |
| 39 | \$13.53 | \$16.73 | \$19.36 | \$21.55 | \$26.27 | \$29.52 | \$23.79 | \$29.49 | \$34.35 | \$39.03 | \$48.92 | \$55.88 | \$42.39 | \$52.87 | \$61.88 | \$71.18 | \$90.54 | \$103.06 | 39 |
| 40 | \$13.66 | \$16.92 | \$19.62 | \$21.80 | \$26.64 | \$29.92 | \$24.22 | \$30.05 | \$35.05 | \$39.81 | \$49.94 | \$57.07 | \$42.96 | \$53.58 | \$62.71 | \$72.14 | \$91.80 | \$104.56 | 40 |
| 41 | \$13.81 | \$17.08 | \$19.84 | \$22.07 | \$26.97 | \$30.29 | \$24.66 | \$30.62 | \$35.74 | \$40.61 | \$50.96 | \$58.25 | \$43.53 | \$54.27 | \$63.55 | \$73.15 | \$93.07 | \$106.04 | 41 |
| 42 | \$13.94 | \$17.26 | \$20.10 | \$22.34 | \$27.35 | \$30.71 | \$25.16 | \$31.23 | \$36.44 | \$41.43 | \$52.03 | \$59.49 | \$44.12 | \$55.01 | \$64.45 | \$74.15 | \$94.39 | \$107.57 | 42 |
| 43 | \$14.06 | \$17.47 | \$20.32 | \$22.64 | \$27.68 | \$31.10 | \$25.62 | \$31.83 | \$37.14 | \$42.26 | \$53.13 | \$60.71 | \$44.73 | \$55.76 | \$65.31 | \$75.16 | \$95.70 | \$109.11 | 43 |
| 44 | \$14.19 | \$17.66 | \$20.55 | \$22.91 | \$28.04 | \$31.55 | \$26.10 | \$32.46 | \$37.88 | \$43.15 | \$54.22 | \$61.97 | \$45.33 | \$56.50 | \$66.18 | \$76.22 | \$97.06 | \$110.67 | 44 |
| 45 | \$14.31 | \$17.83 | \$20.82 | \$23.18 | \$28.39 | \$31.92 | \$26.60 | \$33.07 | \$38.62 | \$44.03 | \$55.41 | \$63.25 | \$45.94 | \$57.30 | \$67.05 | \$77.28 | \$98.46 | \$112.16 | 45 |
| 46 | \$14.60 | \$18.23 | \$21.25 | \$23.71 | \$29.03 | \$32.74 | \$27.59 | \$34.35 | \$39.97 | \$45.33 | \$56.79 | \$64.86 | \$46.68 | \$58.21 | \$68.16 | \$78.53 | \$100.08 | \$114.06 | 46 |
| 47 | \$14.86 | \$18.58 | \$21.73 | \$24.22 | \$29.74 | \$33.47 | \$28.66 | \$35.65 | \$41.39 | \$46.68 | \$58.25 | \$66.54 | \$47.42 | \$59.14 | \$69.23 | \$79.81 | \$101.75 | \$115.93 | 47 |
| 48 | \$15.10 | \$18.92 | \$22.18 | \$24.75 | \$30.38 | \$34.25 | \$29.74 | \$37.00 | \$42.83 | \$48.08 | \$59.74 | \$68.24 | \$48.17 | \$60.09 | \$70.33 | \$81.11 | \$103.44 | \$117.87 | 48 |
| 49 | \$15.38 | \$19.33 | \$22.64 | \$25.28 | \$31.10 | \$35.05 | \$30.88 | \$38.42 | \$44.32 | \$49.53 | \$61.26 | \$69.98 | \$48.92 | \$61.06 | \$71.49 | \$82.42 | \$105.16 | \$119.82 | 49 |
| 50 | \$15.64 | \$19.67 | \$23.08 | \$25.86 | \$31.79 | \$35.84 | \$32.07 | \$39.91 | \$45.86 | \$51.04 | \$62.84 | \$71.79 | \$49.72 | \$62.02 | \$72.62 | \$83.78 | \$106.93 | \$121.85 | 50 |
| 51 | \$15.90 | \$20.01 | \$23.56 | \$26.37 | \$32.46 | \$36.62 | \$33.28 | \$41.43 | \$47.48 | \$52.56 | \$64.48 | \$73.63 | \$50.50 | \$63.03 | \$73.80 | \$85.15 | \$108.65 | \$123.86 | 51 |
| 52 | \$16.12 | \$20.42 | \$23.99 | \$26.90 | \$33.17 | \$37.37 | \$34.56 | \$43.02 | \$49.15 | \$54.13 | \$66.13 | \$75.52 | \$51.29 | \$64.03 | \$74.99 | \$86.54 | \$110.47 | \$125.93 | 52 |
| 53 | \$16.38 | \$20.77 | \$24.48 | \$27.41 | \$33.83 | \$38.15 | \$35.88 | \$44.68 | \$50.83 | \$55.76 | \$67.84 | \$77.44 | \$52.10 | \$65.04 | \$76.15 | \$87.95 | \$112.30 | \$128.02 | 53 |
| 54 | \$16.65 | \$21.12 | \$24.92 | \$27.95 | \$34.52 | \$38.94 | \$37.24 | \$46.37 | \$52.65 | \$57.42 | \$69.60 | \$79.40 | \$52.91 | \$66.09 | \$77.41 | \$89.40 | \$114.19 | \$130.17 | 54 |
| 55 | \$16.92 | \$21.48 | \$25.41 | \$28.46 | \$35.18 | \$39.72 | \$38.49 | \$48.13 | \$54.54 | \$59.00 | \$71.30 | \$81.42 | \$53.74 | \$67.08 | \$78.63 | \$90.75 | \$116.06 | \$132.32 | 55 |
| 56 | \$18.52 | \$23.30 | \$27.38 | \$30.80 | \$38.15 | \$43.09 | \$40.34 | \$50.47 | \$57.11 | \$62.02 | \$75.65 | \$86.42 | \$55.98 | \$69.98 | \$82.13 | \$94.95 | \$121.62 | \$138.75 | 56 |
| 57 | \$20.20 | \$25.16 | \$29.36 | \$33.07 | \$41.13 | \$46.50 | \$42.26 | \$52.87 | \$59.84 | \$65.23 | \$80.25 | \$91.71 | \$58.29 | \$73.01 | \$85.80 | \$99.34 | \$127.45 | \$145.51 | 57 |
| 58 | \$21.80 | \$26.97 | \$31.32 | \$35.34 | \$44.07 | \$49.89 | \$44.32 | \$55.41 | \$62.68 | \$68.57 | \$85.09 | \$97.32 | \$60.71 | \$76.15 | \$89.65 | \$103.95 | \$133.58 | \$152.59 | 58 |
| 59 | \$23.43 | \$28.83 | \$33.32 | \$37.66 | \$47.05 | \$53.32 | \$46.46 | \$58.08 | \$65.66 | \$72.14 | \$90.27 | \$103.29 | \$63.20 | \$79.45 | \$93.69 | \$108.76 | \$139.99 | \$160.04 | 59 |
| 60 | \$25.11 | \$30.66 | \$35.31 | \$39.94 | \$50.01 | \$56.73 | \$48.71 | \$60.90 | \$68.77 | \$75.86 | \$95.74 | \$109.59 | \$65.84 | \$82.91 | \$97.89 | \$113.78 | \$146.67 | \$167.84 | 60 |
| 61 | \$26.71 | \$32.49 | \$37.27 | \$42.22 | \$52.94 | \$60.09 | \$51.07 | \$63.81 | \$72.04 | \$79.75 | \$101.56 | \$116.29 | \$68.53 | \$86.52 | \$102.27 | \$119.04 | \$153.74 | \$175.97 | 61 |
| 62 | \$28.33 | \$34.35 | \$39.24 | \$44.54 | \$55.91 | \$63.50 | \$53.52 | \$66.79 | \$75.47 | \$83.86 | \$107.73 | \$123.38 | \$71.35 | \$90.30 | \$106.83 | \$124.48 | \$161.17 | \$184.53 | 62 |
| 63 | \$31.32 | \$37.97 | \$43.45 | \$49.28 | \$61.93 | \$70.30 | \$56.46 | \$70.43 | \$80.94 | \$90.54 | \$116.03 | \$132.75 | \$76.52 | \$96.70 | \$114.24 | \$132.80 | \$171.37 | \$196.01 | 63 |
| 64 | \$34.29 | \$41.60 | \$47.63 | \$54.05 | \$67.95 | \$77.14 | \$59.57 | \$74.29 | \$86.80 | \$97.72 | \$124.97 | \$142.82 | \$82.08 | \$103.54 | \$122.17 | \$141.68 | \$182.24 | \$208.16 | 64 |
| 65 | \$37.27 | \$45.24 | \$51.78 | \$58.78 | \$73.93 | \$83.96 | \$62.81 | \$78.36 | \$93.12 | \$105.48 | \$134.55 | \$153.68 | \$88.03 | \$110.86 | \$130.66 | \$151.15 | \$193.81 | \$221.13 | 65 |
| 66 | \$40.25 | \$48.84 | \$55.98 | \$63.55 | \$79.95 | \$90.82 | \$66.22 | \$82.64 | \$99.91 | \$113.84 | \$144.90 | \$165.35 | \$94.42 | \$118.69 | \$139.73 | \$161.27 | \$206.13 | \$234.88 | 66 |
| 67 | \$43.22 | \$52.47 | \$60.14 | \$68.27 | \$85.93 | \$97.59 | \$69.85 | \$87.12 | \$107.16 | \$122.95 | \$156.06 | \$177.90 | \$101.20 | \$127.06 | \$149.39 | \$171.99 | \$219.23 | \$249.51 | 67 |
| 68 | \$49.12 | \$59.74 | \$68.53 | \$77.70 | \$97.47 | \$110.59 | \$77.78 | \$97.11 | \$118.34 | \$135.29 | \$171.00 | \$194.59 | \$110.34 | \$138.70 | \$163.27 | \$187.28 | \$237.39 | \$269.72 | 68 |
| 69 | \$54.97 | \$67.01 | \$77.00 | \$87.12 | \$109.02 | \$123.62 | \$86.64 | \$108.24 | \$130.69 | \$148.93 | \$187.31 | \$212.81 | \$120.26 | \$151.46 | \$178.49 | \$203.93 | \$257.09 | \$291.52 | 69 |
| 70 | \$60.83 | \$74.24 | \$85.40 | \$96.54 | \$120.56 | \$136.61 | \$96.50 | \$120.67 | \$144.32 | \$163.88 | \$205.25 | \$232.75 | \$131.08 | \$165.37 | \$195.09 | \$222.01 | \$278.43 | \$315.12 | 70 |
| 71 | \$66.72 | \$81.51 | \$93.81 | \$105.91 | \$132.14 | \$149.62 | \$107.49 | \$134.51 | \$159.39 | \$180.37 | \$224.85 | \$254.56 | \$142.87 | \$180.58 | \$213.20 | \$241.74 | \$301.51 | \$340.60 | 71 |
| 72 | \$72.58 | \$88.78 | \$102.22 | \$115.32 | \$143.65 | \$162.66 | \$119.70 | \$149.96 | \$175.97 | \$198.48 | \$246.37 | \$278.40 | \$155.75 | \$197.13 | \$233.05 | \$263.14 | \$326.52 | \$368.17 | 72 |
| 73 | \$83.13 | \$102.22 | \$118.17 | \$132.85 | \$164.71 | \$186.16 | \$132.61 | \$166.74 | \$196.13 | \$220.62 | \$272.73 | \$307.71 | \$171.00 | \$217.20 | \$257.40 | \$289.81 | \$358.13 | \$403.21 | 73 |
| 74 | \$93.65 | \$115.63 | \$134.10 | \$150.36 | \$185.76 | \$209.66 | \$146.91 | \$185.41 | \$218.60 | \$245.17 | \$301.90 | \$340.13 | \$187.72 | \$239.31 | \$284.30 | \$319.17 | \$392.83 | \$441.62 | 74 |
| 75 | \$104.18 | \$129.06 | \$150.02 | \$167.84 | \$206.81 | \$233.15 | \$162.76 | \$206.16 | \$243.60 | \$272.47 | \$334.22 | \$375.96 | \$206.07 | \$263.67 | \$314.00 | \$351.48 | \$430.88 | \$483.65 | 75 |
| 76 | \$114.74 | \$142.53 | \$165.96 | \$185.35 | \$227.83 | \$256.65 | \$180.30 | \$229.25 | \$271.51 | \$302.82 | \$370.01 | \$415.58 | \$226.23 | \$290.51 | \$346.80 | \$387.08 | \$472.64 | \$529.69 | 76 |
| 77 | \$125.30 | \$155.97 | \$181.85 | \$202.87 | \$248.91 | \$280.12 | \$199.73 | \$254.86 | \$302.57 | \$336.53 | \$409.55 | \$459.32 | \$248.38 | \$320.12 | \$383.00 | \$426.33 | \$518.36 | \$580.15 | 77 |
| 78 | \$135.03 | \$168.39 | \$196.70 | \$219.35 | \$268.65 | \$302.08 | \$212.30 | \$271.41 | \$322.71 | \$358.67 | \$435.79 | \$488.04 | \$262.15 | \$338.56 | \$405.70 | \$451.29 | \$547.83 | \$612.28 | 78 |
| 79 | \$144.76 | \$180.80 | \$211.54 | \$235.77 | \$288.45 | \$323.96 | \$225.65 | \$289.06 | \$344.16 | \$382.22 | \$463.69 | \$518.57 | \$276.63 | \$358.06 | \$429.69 | \$477.71 | \$578.96 | \$646.22 | 79 |
| 80 | \$154.48 | \$193.24 | \$226.40 | \$252.23 | \$308.25 | \$345.92 | \$239.87 | \$307.86 | \$367.07 | \$407.37 | \$493.38 | \$551.02 | \$291.93 | \$378.68 | \$455.15 | \$505.65 | \$611.91 | \$681.98 | 80 |
| 81 | \$164.24 | \$205.68 | \$241.24 | \$268.65 | \$328.04 | \$367.82 | \$254.99 | \$327.88 | \$391.52 | \$434.13 | \$525.01 | \$585.49 | \$308.08 | \$400.48 | \$482.09 | \$535.26 | \$646.67 | \$719.72 | 81 |
| 82 | \$173.98 | \$218.06 | \$256.12 | \$285.11 | \$347.83 | \$389.75 | \$271.07 | \$349.24 | \$417.53 | \$462.88 | \$558.65 | \$622.11 | \$325.07 | \$423.62 | \$510.64 | \$566.57 | \$683.47 | \$759.63 | 82 |
| 83 | \$186.75 | \$234.53 | \$275.88 | \$307.05 | \$374.42 | \$419.19 | \$288.06 | \$371.67 | \$44 | | | | | | | | | | |

Certificate Form GLTCAAP-06-FC

| Issue Age | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | Issue Age | | | |
|-----------|---|----------|----------|----------|------------|----------------------------|----------|------------|------------|------------|----------------------------|------------|------------|------------|------------|------------|------------|------------|----|
| | Comprehensive - 90 Day EP - 80% Home Care | | | | | | | | | | | | | | | | | | |
| | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$46.21 | \$56.25 | \$64.64 | \$71.37 | \$86.52 | \$96.88 | \$71.37 | \$87.65 | \$101.64 | \$114.65 | \$142.60 | \$163.00 | \$134.21 | \$167.11 | \$195.40 | \$223.99 | \$283.70 | \$321.87 | 25 |
| 26 | \$46.54 | \$56.75 | \$65.13 | \$72.04 | \$87.16 | \$97.69 | \$72.55 | \$88.97 | \$103.29 | \$116.61 | \$145.06 | \$165.78 | \$135.85 | \$169.06 | \$197.69 | \$226.79 | \$287.33 | \$325.96 | 26 |
| 27 | \$47.04 | \$57.07 | \$65.45 | \$72.55 | \$87.99 | \$98.51 | \$73.69 | \$90.46 | \$104.93 | \$118.59 | \$147.52 | \$168.59 | \$137.48 | \$171.05 | \$200.00 | \$229.58 | \$290.95 | \$330.08 | 27 |
| 28 | \$47.04 | \$57.40 | \$65.96 | \$73.03 | \$88.66 | \$99.18 | \$74.82 | \$91.94 | \$106.57 | \$120.54 | \$150.00 | \$171.56 | \$139.14 | \$173.02 | \$202.46 | \$232.40 | \$294.56 | \$334.35 | 28 |
| 29 | \$47.38 | \$57.73 | \$66.44 | \$73.54 | \$89.32 | \$99.98 | \$75.98 | \$93.42 | \$108.21 | \$122.54 | \$152.63 | \$174.48 | \$140.79 | \$175.16 | \$204.93 | \$235.19 | \$298.35 | \$338.62 | 29 |
| 30 | \$47.54 | \$58.07 | \$66.92 | \$74.17 | \$89.97 | \$100.83 | \$77.15 | \$94.90 | \$110.03 | \$124.50 | \$155.25 | \$177.45 | \$142.43 | \$177.29 | \$207.38 | \$237.99 | \$302.12 | \$342.90 | 30 |
| 31 | \$47.86 | \$58.54 | \$67.43 | \$74.66 | \$90.62 | \$101.64 | \$78.29 | \$96.38 | \$111.84 | \$126.64 | \$157.88 | \$180.41 | \$144.08 | \$179.44 | \$209.86 | \$240.93 | \$305.90 | \$347.36 | 31 |
| 32 | \$48.03 | \$58.88 | \$67.75 | \$75.16 | \$91.28 | \$102.48 | \$79.44 | \$97.87 | \$113.65 | \$128.77 | \$160.52 | \$183.55 | \$145.71 | \$181.58 | \$212.33 | \$243.90 | \$309.68 | \$351.81 | 32 |
| 33 | \$48.37 | \$59.19 | \$68.26 | \$75.66 | \$92.09 | \$103.29 | \$80.60 | \$99.34 | \$115.46 | \$130.92 | \$163.32 | \$186.66 | \$147.36 | \$183.71 | \$214.96 | \$246.86 | \$313.63 | \$356.22 | 33 |
| 34 | \$48.52 | \$59.54 | \$68.76 | \$76.32 | \$92.77 | \$104.10 | \$81.75 | \$100.83 | \$117.27 | \$133.05 | \$166.11 | \$189.08 | \$149.16 | \$185.85 | \$217.59 | \$249.83 | \$317.58 | \$360.83 | 34 |
| 35 | \$48.85 | \$60.03 | \$69.23 | \$76.81 | \$93.42 | \$104.76 | \$82.89 | \$102.42 | \$119.22 | \$135.19 | \$169.06 | \$193.08 | \$151.00 | \$188.14 | \$220.22 | \$252.97 | \$321.52 | \$365.62 | 35 |
| 36 | \$49.34 | \$60.69 | \$70.06 | \$77.79 | \$94.74 | \$106.25 | \$84.37 | \$104.42 | \$121.56 | \$137.98 | \$172.68 | \$197.20 | \$152.94 | \$190.62 | \$223.17 | \$256.39 | \$325.96 | \$370.88 | 36 |
| 37 | \$49.84 | \$61.35 | \$71.05 | \$78.78 | \$96.05 | \$107.89 | \$86.01 | \$106.40 | \$124.00 | \$140.79 | \$176.32 | \$201.30 | \$154.92 | \$193.25 | \$226.14 | \$260.02 | \$330.57 | \$376.13 | 37 |
| 38 | \$50.34 | \$62.00 | \$71.86 | \$79.75 | \$97.37 | \$109.37 | \$87.65 | \$108.55 | \$126.48 | \$143.58 | \$179.94 | \$205.58 | \$157.06 | \$195.88 | \$229.27 | \$263.65 | \$335.18 | \$381.55 | 38 |
| 39 | \$50.81 | \$62.82 | \$72.70 | \$80.93 | \$98.68 | \$110.86 | \$89.32 | \$110.68 | \$128.94 | \$146.54 | \$183.71 | \$209.86 | \$159.21 | \$198.52 | \$232.40 | \$267.26 | \$339.96 | \$386.99 | 39 |
| 40 | \$51.30 | \$63.48 | \$73.69 | \$81.91 | \$99.98 | \$112.32 | \$90.96 | \$112.81 | \$131.57 | \$149.51 | \$187.52 | \$214.30 | \$161.33 | \$201.14 | \$235.51 | \$270.88 | \$344.72 | \$392.57 | 40 |
| 41 | \$51.82 | \$64.15 | \$74.50 | \$82.89 | \$101.31 | \$113.82 | \$92.61 | \$114.96 | \$134.21 | \$152.46 | \$191.44 | \$218.74 | \$163.47 | \$203.79 | \$238.63 | \$274.66 | \$349.49 | \$398.11 | 41 |
| 42 | \$52.29 | \$64.81 | \$75.48 | \$83.86 | \$102.63 | \$115.29 | \$94.40 | \$117.27 | \$136.83 | \$155.58 | \$195.40 | \$223.33 | \$165.62 | \$206.57 | \$241.92 | \$278.44 | \$354.42 | \$403.92 | 42 |
| 43 | \$52.79 | \$65.63 | \$76.32 | \$85.04 | \$103.95 | \$116.77 | \$96.21 | \$119.57 | \$139.47 | \$158.72 | \$199.51 | \$227.94 | \$167.93 | \$209.36 | \$245.23 | \$282.24 | \$359.35 | \$409.68 | 43 |
| 44 | \$53.31 | \$66.28 | \$77.15 | \$86.01 | \$105.27 | \$118.42 | \$98.02 | \$121.87 | \$142.27 | \$161.99 | \$203.62 | \$232.72 | \$170.23 | \$212.18 | \$248.50 | \$286.18 | \$364.46 | \$415.61 | 44 |
| 45 | \$53.77 | \$66.92 | \$78.12 | \$87.00 | \$106.57 | \$119.89 | \$99.83 | \$124.18 | \$145.06 | \$165.30 | \$208.07 | \$237.50 | \$172.52 | \$215.12 | \$251.79 | \$290.13 | \$369.73 | \$421.19 | 45 |
| 46 | \$54.77 | \$68.41 | \$79.75 | \$88.97 | \$109.04 | \$122.86 | \$103.61 | \$128.94 | \$150.16 | \$170.23 | \$213.31 | \$243.57 | \$175.33 | \$218.57 | \$255.92 | \$294.90 | \$375.80 | \$428.26 | 46 |
| 47 | \$55.76 | \$69.73 | \$81.58 | \$90.96 | \$111.68 | \$125.68 | \$107.56 | \$133.89 | \$155.43 | \$175.33 | \$218.74 | \$249.83 | \$178.11 | \$222.02 | \$260.02 | \$299.67 | \$382.06 | \$435.35 | 47 |
| 48 | \$56.75 | \$71.05 | \$83.23 | \$92.93 | \$114.14 | \$128.61 | \$111.68 | \$138.99 | \$160.85 | \$180.58 | \$224.35 | \$256.23 | \$180.91 | \$225.65 | \$264.12 | \$304.59 | \$388.45 | \$442.59 | 48 |
| 49 | \$57.73 | \$72.55 | \$85.04 | \$94.90 | \$116.77 | \$131.57 | \$115.94 | \$144.23 | \$166.44 | \$186.01 | \$230.10 | \$262.82 | \$183.71 | \$229.27 | \$268.41 | \$309.53 | \$394.89 | \$449.99 | 49 |
| 50 | \$58.71 | \$73.84 | \$86.67 | \$97.04 | \$119.42 | \$134.53 | \$120.38 | \$149.82 | \$172.21 | \$191.61 | \$235.99 | \$269.58 | \$186.66 | \$232.89 | \$272.68 | \$314.62 | \$401.47 | \$457.52 | 50 |
| 51 | \$59.72 | \$75.16 | \$88.48 | \$99.01 | \$121.87 | \$137.48 | \$124.99 | \$155.58 | \$178.27 | \$197.36 | \$242.10 | \$276.46 | \$189.63 | \$236.68 | \$277.11 | \$319.72 | \$408.03 | \$465.10 | 51 |
| 52 | \$60.52 | \$76.66 | \$90.13 | \$101.00 | \$124.50 | \$140.28 | \$129.76 | \$161.51 | \$184.54 | \$203.28 | \$248.34 | \$283.54 | \$192.60 | \$240.44 | \$281.56 | \$325.00 | \$414.79 | \$472.84 | 52 |
| 53 | \$61.50 | \$77.96 | \$91.94 | \$102.95 | \$126.96 | \$143.26 | \$134.70 | \$167.75 | \$190.94 | \$209.36 | \$254.75 | \$290.77 | \$195.56 | \$244.21 | \$286.02 | \$330.24 | \$421.70 | \$480.73 | 53 |
| 54 | \$62.51 | \$79.27 | \$93.58 | \$104.93 | \$129.60 | \$146.23 | \$139.79 | \$174.16 | \$197.69 | \$215.60 | \$261.34 | \$298.19 | \$198.67 | \$248.18 | \$290.62 | \$335.68 | \$428.75 | \$488.80 | 54 |
| 55 | \$63.48 | \$80.60 | \$95.38 | \$106.91 | \$132.08 | \$149.16 | \$144.55 | \$180.75 | \$204.77 | \$221.54 | \$267.75 | \$305.75 | \$201.81 | \$251.94 | \$295.23 | \$340.77 | \$435.84 | \$496.85 | 55 |
| 56 | \$69.58 | \$87.48 | \$102.80 | \$115.62 | \$143.26 | \$161.82 | \$151.48 | \$189.46 | \$214.48 | \$232.89 | \$284.03 | \$324.49 | \$210.19 | \$262.82 | \$308.37 | \$356.58 | \$456.72 | \$521.04 | 56 |
| 57 | \$75.82 | \$94.40 | \$110.21 | \$124.18 | \$154.44 | \$174.65 | \$158.72 | \$198.52 | \$224.66 | \$244.89 | \$301.30 | \$344.40 | \$218.89 | \$274.16 | \$322.19 | \$373.01 | \$478.59 | \$546.36 | 57 |
| 58 | \$81.91 | \$101.31 | \$117.59 | \$132.73 | \$165.45 | \$187.33 | \$166.44 | \$208.07 | \$235.36 | \$257.57 | \$319.56 | \$365.43 | \$227.94 | \$286.02 | \$336.67 | \$390.29 | \$501.62 | \$572.98 | 58 |
| 59 | \$87.99 | \$108.21 | \$125.15 | \$141.43 | \$176.64 | \$200.17 | \$174.48 | \$218.08 | \$246.52 | \$270.88 | \$338.95 | \$387.81 | \$237.31 | \$298.35 | \$351.81 | \$408.35 | \$525.62 | \$600.95 | 59 |
| 60 | \$94.25 | \$115.14 | \$132.56 | \$150.00 | \$187.83 | \$212.99 | \$182.86 | \$228.61 | \$258.21 | \$284.85 | \$359.51 | \$411.49 | \$247.18 | \$311.34 | \$367.57 | \$427.27 | \$550.79 | \$630.25 | 60 |
| 61 | \$100.32 | \$122.03 | \$139.98 | \$158.54 | \$198.94 | \$225.65 | \$191.77 | \$239.62 | \$270.56 | \$299.49 | \$381.39 | \$436.66 | \$257.40 | \$324.81 | \$384.03 | \$447.02 | \$577.28 | \$660.83 | 61 |
| 62 | \$106.40 | \$128.94 | \$147.36 | \$167.27 | \$210.03 | \$238.48 | \$200.98 | \$250.82 | \$283.37 | \$314.96 | \$404.58 | \$463.31 | \$267.91 | \$339.12 | \$401.14 | \$467.41 | \$605.23 | \$692.89 | 62 |
| 63 | \$117.59 | \$142.60 | \$163.15 | \$185.02 | \$232.56 | \$263.97 | \$211.99 | \$264.46 | \$303.93 | \$339.96 | \$436.68 | \$498.50 | \$287.33 | \$363.13 | \$428.92 | \$498.65 | \$643.57 | \$735.97 | 63 |
| 64 | \$128.77 | \$156.24 | \$178.76 | \$202.94 | \$255.09 | \$289.63 | \$223.67 | \$278.93 | \$325.96 | \$366.92 | \$469.23 | \$536.31 | \$308.21 | \$388.81 | \$458.70 | \$532.04 | \$684.34 | \$781.69 | 64 |
| 65 | \$139.98 | \$169.87 | \$194.39 | \$220.73 | \$277.64 | \$315.28 | \$235.83 | \$294.24 | \$349.66 | \$396.02 | \$505.25 | \$577.09 | \$330.57 | \$416.26 | \$490.60 | \$567.58 | \$727.76 | \$830.39 | 65 |
| 66 | \$151.15 | \$183.39 | \$210.19 | \$238.63 | \$300.16 | \$340.96 | \$248.66 | \$310.34 | \$375.13 | \$427.45 | \$544.04 | \$620.85 | \$354.57 | \$445.71 | \$524.66 | \$605.56 | \$773.96 | \$882.05 | 66 |
| 67 | \$162.34 | \$197.03 | \$225.81 | \$256.39 | \$322.69 | \$366.43 | \$262.33 | \$327.14 | \$402.46 | \$461.65 | \$586.00 | \$668.05 | \$380.06 | \$477.11 | \$560.98 | \$645.85 | \$823.15 | \$936.98 | 67 |
| 68 | \$184.37 | \$224.35 | \$257.40 | \$291.76 | \$365.93 | \$415.27 | \$292.09 | \$364.62 | \$444.39 | \$508.04 | \$642.07 | \$730.73 | \$414.29 | \$520.86 | \$613.13 | \$703.26 | \$891.41 | \$1,012.77 | 68 |
| 69 | \$206.40 | \$251.64 | \$289.14 | \$327.14 | \$409.37 | \$464.13 | \$325.31 | \$406.41 | \$490.77 | \$559.19 | \$703.42 | \$799.13 | \$451.64 | \$568.71 | \$670.21 | \$765.73 | \$965.43 | \$1,094.68 | 69 |
| 70 | \$228.46 | \$278.76 | \$320.72 | \$362.48 | \$452.77 | \$512.96 | \$362.31 | \$453.11 | \$541.93 | \$615.43 | \$770.67 | \$873.97 | \$492.25 | \$621.04 | \$732.52 | \$833.68 | \$1,045.51 | \$1,183.34 | 70 |
| 71 | \$250.48 | \$306.08 | \$352.30 | \$397.69 | \$496.20 | \$561.81 | \$403.60 | \$505.07 | \$598.50 | \$677.27 | \$844.36 | \$955.87 | \$536.48 | \$678.10 | \$800.62 | \$907.69 | \$1,132.18 | \$1,279.05 | 71 |
| 72 | \$272.50 | \$333.38 | \$383.86 | \$433.05 | \$539.44 | \$610.82 | \$449.48 | \$563.12 | \$660.83 | \$745.35 | \$925.12 | \$1,045.34 | \$584.83 | \$740.26 | \$875.12 | \$988.10 | \$1,226.08 | \$1,382.49 | 72 |
| 73 | \$312.16 | \$383.86 | \$443.74 | \$498.81 | \$618.54 | \$698.98 | \$498.00 | \$626.12 | \$736.48 | \$828.41 | \$1,024.13 | \$1,155.53 | \$642.07 | \$815.57 | \$966.56 | \$1,088.27 | \$1,344.83 | \$1,514.06 | 73 |
| 74 | \$351.63 | \$434.19 | \$503.58 | \$564.61 | \$697.49 | \$787.29 | \$551.62 | \$696.19 | \$820.85 | \$920.68 | \$1,133.66 | \$1,277.24 | \$704.90 | \$898.65 | \$1,067.55 | \$1,198.45 | \$1,475.10 | \$1,658.31 | 74 |
| 75 | \$391.26 | \$484.69 | \$563.29 | \$630.25 | \$776.60 | \$875.45 | \$611.17 | \$774.14 | \$914.74 | \$1,023.14 | \$1,255.03 | \$1,411.77 | \$773.81 | \$990.09 | \$1,179.06 | \$1,319.85 | \$1,618.01 | \$1,816.21 | 75 |
| 76 | \$430.91 | \$535.17 | \$623.16 | \$696.00 | \$855.55 | \$963.75 | \$677.11 | \$860.81 | \$1,019.52 | \$1,137.11 | \$1,389.41 | \$1,560.45 | \$849.45 | \$1,090.90 | \$1,302.25 | \$1,453.55 | \$1,774.75 | \$1,989.04 | 76 |
| 77 | \$470.54 | \$585.64 | \$682.87 | \$761.81 | \$934.65 | \$1,051.92 | \$749.96 | \$957.02 | \$1,136.11 | \$1,263.74 | \$1,537.92 | \$1,724.75 | \$932.69 | \$1,202.08 | \$1,438.25 | \$1,600.91 | \$1,946.44 | \$2,178.52 | 77 |
| 78 | \$507.06 | \$632.37 | \$738.62 | \$823.65 | \$1,008.82 | \$1,134.32 | \$797.16 | \$1,019.21 | \$1,211.78 | \$1,346.82 | \$1,636.43 | \$1,832.64 | \$984.31 | \$1,271.31 | \$1,523.43 | \$1,694.65 | \$2,057.13 | \$2,299.22 | 78 |
| 79 | \$543.57 | \$678.91 | \$794.37 | \$885.31 | \$1,083.17 | \$1,216.55 | \$847.33 | \$1,085.47 | \$1,292.37 | \$1,435.29 | \$1,741.19 | \$1,947.28 | \$1,038.77 | \$1,344.51 | \$1,613.56 | \$1,793.81 | \$2,174.07 | \$2,426.51 | 79 |
| 80 | \$580.07 | \$725.62 | \$850.12 | \$947.16 | \$1,157.51 | \$1,298.94 | \$900. | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|---------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|--------|
| | | Comprehensive - 90 Day EP - 100% Home Care | | | | | | | | | | | | | | | | | |
| Issue Age | | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year |
| 25 | \$4.50 | \$5.52 | \$6.31 | \$6.99 | \$8.44 | \$9.44 | \$6.89 | \$8.49 | \$9.83 | \$11.09 | \$13.79 | \$15.84 | \$12.69 | \$15.74 | \$18.36 | \$21.00 | \$26.54 | \$30.11 | 25 |
| 26 | \$4.51 | \$5.56 | \$6.37 | \$7.03 | \$8.50 | \$9.53 | \$7.00 | \$8.62 | \$10.00 | \$11.26 | \$14.03 | \$16.10 | \$12.84 | \$15.95 | \$18.58 | \$21.25 | \$26.86 | \$30.49 | 26 |
| 27 | \$4.57 | \$5.59 | \$6.40 | \$7.08 | \$8.57 | \$9.59 | \$7.10 | \$8.76 | \$10.15 | \$11.45 | \$14.26 | \$16.37 | \$12.98 | \$16.13 | \$18.80 | \$21.52 | \$27.23 | \$30.88 | 27 |
| 28 | \$4.60 | \$5.63 | \$6.45 | \$7.14 | \$8.64 | \$9.67 | \$7.18 | \$8.91 | \$10.32 | \$11.64 | \$14.50 | \$16.67 | \$13.15 | \$16.34 | \$19.03 | \$21.78 | \$27.57 | \$31.28 | 28 |
| 29 | \$4.61 | \$5.67 | \$6.50 | \$7.17 | \$8.69 | \$9.75 | \$7.29 | \$9.04 | \$10.48 | \$11.83 | \$14.75 | \$16.94 | \$13.29 | \$16.52 | \$19.24 | \$22.04 | \$27.91 | \$31.69 | 29 |
| 30 | \$4.63 | \$5.69 | \$6.53 | \$7.25 | \$8.78 | \$9.83 | \$7.41 | \$9.17 | \$10.66 | \$12.02 | \$15.00 | \$17.22 | \$13.44 | \$16.71 | \$19.48 | \$22.33 | \$28.27 | \$32.09 | 30 |
| 31 | \$4.66 | \$5.73 | \$6.58 | \$7.28 | \$8.83 | \$9.91 | \$7.50 | \$9.32 | \$10.81 | \$12.21 | \$15.26 | \$17.52 | \$13.62 | \$16.92 | \$19.71 | \$22.59 | \$28.62 | \$32.51 | 31 |
| 32 | \$4.69 | \$5.78 | \$6.63 | \$7.34 | \$8.92 | \$9.99 | \$7.62 | \$9.46 | \$11.00 | \$12.43 | \$15.52 | \$17.82 | \$13.79 | \$17.11 | \$19.94 | \$22.88 | \$28.99 | \$32.92 | 32 |
| 33 | \$4.72 | \$5.80 | \$6.67 | \$7.40 | \$8.97 | \$10.05 | \$7.74 | \$9.63 | \$11.18 | \$12.63 | \$15.80 | \$18.13 | \$13.95 | \$17.33 | \$20.20 | \$23.14 | \$29.35 | \$33.34 | 33 |
| 34 | \$4.74 | \$5.83 | \$6.73 | \$7.46 | \$9.05 | \$10.14 | \$7.87 | \$9.77 | \$11.35 | \$12.84 | \$16.07 | \$18.43 | \$14.11 | \$17.55 | \$20.43 | \$23.43 | \$29.69 | \$33.77 | 34 |
| 35 | \$4.75 | \$5.85 | \$6.77 | \$7.49 | \$9.10 | \$10.24 | \$7.99 | \$9.91 | \$11.51 | \$13.06 | \$16.34 | \$18.73 | \$14.27 | \$17.73 | \$20.67 | \$23.72 | \$30.09 | \$34.22 | 35 |
| 36 | \$4.82 | \$5.94 | \$6.86 | \$7.60 | \$9.23 | \$10.38 | \$8.14 | \$10.11 | \$11.75 | \$13.31 | \$16.68 | \$19.11 | \$14.46 | \$17.99 | \$20.96 | \$24.05 | \$30.50 | \$34.69 | 36 |
| 37 | \$4.86 | \$6.02 | \$6.94 | \$7.71 | \$9.35 | \$10.52 | \$8.29 | \$10.30 | \$11.96 | \$13.57 | \$17.02 | \$19.51 | \$14.65 | \$18.19 | \$21.24 | \$24.39 | \$30.95 | \$35.19 | 37 |
| 38 | \$4.91 | \$6.08 | \$7.03 | \$7.79 | \$9.48 | \$10.66 | \$8.44 | \$10.48 | \$12.20 | \$13.86 | \$17.38 | \$19.92 | \$14.86 | \$18.44 | \$21.52 | \$24.70 | \$31.38 | \$35.71 | 38 |
| 39 | \$4.95 | \$6.15 | \$7.13 | \$7.89 | \$9.64 | \$10.80 | \$8.60 | \$10.69 | \$12.45 | \$14.14 | \$17.73 | \$20.34 | \$15.04 | \$18.71 | \$21.80 | \$25.05 | \$31.82 | \$36.19 | 39 |
| 40 | \$5.01 | \$6.22 | \$7.21 | \$8.00 | \$9.75 | \$10.97 | \$8.76 | \$10.91 | \$12.68 | \$14.43 | \$18.12 | \$20.74 | \$15.25 | \$18.95 | \$22.10 | \$25.38 | \$32.27 | \$36.70 | 40 |
| 41 | \$5.05 | \$6.28 | \$7.28 | \$8.09 | \$9.88 | \$11.11 | \$8.93 | \$11.12 | \$12.94 | \$14.73 | \$18.47 | \$21.18 | \$15.46 | \$19.21 | \$22.40 | \$25.74 | \$32.75 | \$37.25 | 41 |
| 42 | \$5.09 | \$6.37 | \$7.39 | \$8.21 | \$10.00 | \$11.25 | \$9.09 | \$11.33 | \$13.19 | \$15.02 | \$18.87 | \$21.63 | \$15.65 | \$19.47 | \$22.70 | \$26.09 | \$33.19 | \$37.79 | 42 |
| 43 | \$5.15 | \$6.41 | \$7.47 | \$8.31 | \$10.13 | \$11.37 | \$9.24 | \$11.54 | \$13.43 | \$15.32 | \$19.24 | \$22.06 | \$15.87 | \$19.72 | \$23.02 | \$26.46 | \$33.66 | \$38.31 | 43 |
| 44 | \$5.19 | \$6.50 | \$7.57 | \$8.39 | \$10.27 | \$11.52 | \$9.43 | \$11.77 | \$13.70 | \$15.62 | \$19.65 | \$22.52 | \$16.08 | \$19.99 | \$23.33 | \$26.81 | \$34.13 | \$38.86 | 44 |
| 45 | \$5.24 | \$6.57 | \$7.63 | \$8.49 | \$10.40 | \$11.68 | \$9.63 | \$12.00 | \$13.99 | \$15.95 | \$20.08 | \$22.99 | \$16.29 | \$20.27 | \$23.66 | \$27.20 | \$34.61 | \$39.41 | 45 |
| 46 | \$5.34 | \$6.72 | \$7.81 | \$8.68 | \$10.64 | \$11.96 | \$9.96 | \$12.43 | \$14.47 | \$16.38 | \$20.57 | \$23.56 | \$16.56 | \$20.58 | \$24.00 | \$27.63 | \$35.18 | \$40.06 | 46 |
| 47 | \$5.45 | \$6.85 | \$7.98 | \$8.90 | \$10.88 | \$12.23 | \$10.30 | \$12.86 | \$14.92 | \$16.84 | \$21.10 | \$24.16 | \$16.82 | \$20.91 | \$24.41 | \$28.08 | \$35.76 | \$40.73 | 47 |
| 48 | \$5.53 | \$6.96 | \$8.15 | \$9.08 | \$11.13 | \$12.55 | \$10.66 | \$13.34 | \$15.43 | \$17.33 | \$21.64 | \$24.77 | \$17.08 | \$21.25 | \$24.78 | \$28.56 | \$36.34 | \$41.42 | 48 |
| 49 | \$5.63 | \$7.10 | \$8.32 | \$9.26 | \$11.37 | \$12.83 | \$11.02 | \$13.82 | \$15.94 | \$17.82 | \$22.19 | \$25.41 | \$17.37 | \$21.58 | \$25.19 | \$29.01 | \$36.95 | \$42.11 | 49 |
| 50 | \$5.70 | \$7.23 | \$8.48 | \$9.47 | \$11.64 | \$13.11 | \$11.41 | \$14.30 | \$16.43 | \$18.30 | \$22.75 | \$26.04 | \$17.62 | \$21.92 | \$25.60 | \$29.49 | \$37.54 | \$42.80 | 50 |
| 51 | \$5.81 | \$7.35 | \$8.66 | \$9.67 | \$11.89 | \$13.40 | \$11.81 | \$14.80 | \$17.01 | \$18.82 | \$23.33 | \$26.70 | \$17.90 | \$22.29 | \$26.00 | \$29.96 | \$38.18 | \$43.52 | 51 |
| 52 | \$5.91 | \$7.49 | \$8.82 | \$9.87 | \$12.12 | \$13.67 | \$12.22 | \$15.35 | \$17.57 | \$19.34 | \$23.94 | \$27.38 | \$18.18 | \$22.63 | \$26.41 | \$30.45 | \$38.82 | \$44.25 | 52 |
| 53 | \$6.00 | \$7.62 | \$8.98 | \$10.05 | \$12.38 | \$13.96 | \$12.67 | \$15.90 | \$18.15 | \$19.87 | \$24.54 | \$28.08 | \$18.47 | \$22.99 | \$26.83 | \$30.95 | \$39.45 | \$44.98 | 53 |
| 54 | \$6.09 | \$7.76 | \$9.17 | \$10.26 | \$12.63 | \$14.25 | \$13.11 | \$16.47 | \$18.74 | \$20.43 | \$25.17 | \$28.80 | \$18.78 | \$23.36 | \$27.26 | \$31.45 | \$40.10 | \$45.73 | 54 |
| 55 | \$6.19 | \$7.89 | \$9.33 | \$10.44 | \$12.89 | \$14.54 | \$13.55 | \$17.06 | \$19.37 | \$21.01 | \$25.78 | \$29.54 | \$19.07 | \$23.73 | \$27.71 | \$31.93 | \$40.78 | \$46.48 | 55 |
| 56 | \$6.79 | \$8.58 | \$10.05 | \$11.28 | \$13.96 | \$15.77 | \$14.20 | \$17.86 | \$20.28 | \$22.14 | \$27.35 | \$31.33 | \$19.86 | \$24.76 | \$28.94 | \$33.41 | \$42.75 | \$48.74 | 56 |
| 57 | \$7.39 | \$9.24 | \$10.78 | \$12.12 | \$15.04 | \$17.03 | \$14.89 | \$18.72 | \$21.24 | \$23.33 | \$29.00 | \$33.23 | \$20.68 | \$25.84 | \$30.24 | \$34.97 | \$44.80 | \$51.11 | 57 |
| 58 | \$7.98 | \$9.92 | \$11.50 | \$12.96 | \$16.13 | \$18.27 | \$15.61 | \$19.61 | \$22.23 | \$24.59 | \$30.73 | \$35.24 | \$21.54 | \$26.95 | \$31.59 | \$36.58 | \$46.96 | \$53.60 | 58 |
| 59 | \$8.57 | \$10.60 | \$12.22 | \$13.82 | \$17.22 | \$19.50 | \$16.36 | \$20.54 | \$23.27 | \$25.89 | \$32.59 | \$37.39 | \$22.43 | \$28.14 | \$33.02 | \$38.26 | \$49.21 | \$56.21 | 59 |
| 60 | \$9.19 | \$11.28 | \$12.95 | \$14.64 | \$18.30 | \$20.74 | \$17.15 | \$21.51 | \$24.37 | \$27.27 | \$34.56 | \$39.66 | \$23.34 | \$29.36 | \$34.50 | \$40.04 | \$51.58 | \$58.95 | 60 |
| 61 | \$9.78 | \$11.95 | \$13.69 | \$15.49 | \$19.38 | \$21.99 | \$17.99 | \$22.51 | \$25.50 | \$28.74 | \$36.65 | \$42.08 | \$24.32 | \$30.64 | \$36.04 | \$41.88 | \$54.07 | \$61.83 | 61 |
| 62 | \$10.38 | \$12.63 | \$14.43 | \$16.34 | \$20.36 | \$23.24 | \$18.80 | \$23.60 | \$26.71 | \$30.27 | \$38.86 | \$44.64 | \$25.32 | \$31.96 | \$37.65 | \$43.81 | \$56.64 | \$64.82 | 62 |
| 63 | \$11.46 | \$13.96 | \$15.96 | \$18.06 | \$22.66 | \$25.74 | \$20.16 | \$25.27 | \$28.75 | \$32.65 | \$41.83 | \$47.96 | \$27.17 | \$34.22 | \$40.25 | \$46.74 | \$60.24 | \$68.85 | 63 |
| 64 | \$12.55 | \$15.31 | \$17.49 | \$19.81 | \$24.87 | \$28.24 | \$21.62 | \$27.02 | \$30.95 | \$35.23 | \$45.01 | \$51.56 | \$29.13 | \$36.62 | \$43.05 | \$49.87 | \$64.04 | \$73.15 | 64 |
| 65 | \$13.64 | \$16.65 | \$19.03 | \$21.56 | \$27.06 | \$30.72 | \$23.14 | \$28.92 | \$33.31 | \$38.01 | \$48.44 | \$55.42 | \$31.24 | \$39.22 | \$46.05 | \$53.22 | \$68.11 | \$77.70 | 65 |
| 66 | \$14.73 | \$17.99 | \$20.56 | \$23.30 | \$29.26 | \$33.22 | \$24.82 | \$30.95 | \$35.86 | \$41.00 | \$52.14 | \$59.58 | \$33.51 | \$41.99 | \$49.26 | \$56.77 | \$72.44 | \$82.54 | 66 |
| 67 | \$15.81 | \$19.32 | \$22.09 | \$25.05 | \$31.45 | \$35.73 | \$26.63 | \$33.13 | \$38.60 | \$44.23 | \$56.10 | \$64.04 | \$35.93 | \$44.96 | \$52.67 | \$60.53 | \$77.02 | \$87.65 | 67 |
| 68 | \$17.97 | \$21.98 | \$25.18 | \$28.47 | \$35.70 | \$40.49 | \$29.30 | \$36.52 | \$42.58 | \$48.61 | \$61.38 | \$69.96 | \$39.17 | \$49.07 | \$57.56 | \$65.93 | \$83.41 | \$94.75 | 68 |
| 69 | \$20.10 | \$24.64 | \$28.28 | \$31.93 | \$39.92 | \$45.24 | \$32.26 | \$40.25 | \$46.97 | \$53.46 | \$67.18 | \$76.43 | \$42.70 | \$53.58 | \$62.91 | \$71.78 | \$90.33 | \$102.40 | 69 |
| 70 | \$22.24 | \$27.32 | \$31.37 | \$35.38 | \$44.14 | \$50.00 | \$35.49 | \$44.37 | \$51.82 | \$58.78 | \$73.55 | \$83.48 | \$46.54 | \$58.49 | \$68.77 | \$78.16 | \$97.83 | \$110.68 | 70 |
| 71 | \$24.40 | \$29.99 | \$34.45 | \$38.84 | \$48.37 | \$54.77 | \$39.08 | \$48.88 | \$57.16 | \$64.63 | \$80.47 | \$91.20 | \$50.73 | \$63.87 | \$75.16 | \$85.09 | \$105.95 | \$119.64 | 71 |
| 72 | \$26.53 | \$32.65 | \$37.54 | \$42.27 | \$52.59 | \$59.54 | \$43.00 | \$53.91 | \$63.07 | \$71.05 | \$88.07 | \$99.62 | \$55.29 | \$69.72 | \$82.15 | \$92.63 | \$114.73 | \$129.33 | 72 |
| 73 | \$30.38 | \$37.60 | \$43.40 | \$48.71 | \$60.29 | \$68.12 | \$47.63 | \$59.88 | \$70.26 | \$78.89 | \$97.39 | \$109.97 | \$60.69 | \$76.82 | \$90.73 | \$102.00 | \$125.85 | \$141.64 | 73 |
| 74 | \$34.25 | \$42.55 | \$49.26 | \$55.12 | \$67.99 | \$76.73 | \$52.72 | \$66.54 | \$78.21 | \$87.58 | \$107.71 | \$121.44 | \$66.63 | \$84.65 | \$100.20 | \$112.35 | \$138.04 | \$155.10 | 74 |
| 75 | \$38.10 | \$47.51 | \$55.09 | \$61.53 | \$75.70 | \$85.33 | \$58.39 | \$73.92 | \$87.10 | \$97.25 | \$119.14 | \$134.08 | \$73.13 | \$93.28 | \$110.67 | \$123.74 | \$151.39 | \$169.86 | 75 |
| 76 | \$41.98 | \$52.44 | \$60.95 | \$67.97 | \$83.40 | \$93.94 | \$64.65 | \$82.13 | \$96.99 | \$107.98 | \$131.75 | \$148.03 | \$80.29 | \$102.77 | \$122.24 | \$136.26 | \$166.06 | \$186.04 | 76 |
| 77 | \$45.82 | \$57.38 | \$66.78 | \$74.38 | \$91.11 | \$102.52 | \$71.61 | \$91.23 | \$107.98 | \$119.92 | \$145.72 | \$163.45 | \$88.15 | \$113.22 | \$135.01 | \$150.04 | \$182.15 | \$203.78 | 77 |
| 78 | \$49.37 | \$61.94 | \$72.26 | \$80.42 | \$98.35 | \$110.55 | \$76.09 | \$97.12 | \$115.14 | \$127.75 | \$154.98 | \$173.59 | \$93.02 | \$119.75 | \$143.01 | \$158.83 | \$192.50 | \$215.05 | 78 |
| 79 | \$52.92 | \$66.53 | \$77.70 | \$86.44 | \$105.60 | \$118.58 | \$80.85 | \$103.38 | \$122.72 | \$136.07 | \$164.84 | \$184.33 | \$98.16 | \$126.64 | \$151.48 | \$168.11 | \$203.43 | \$226.95 | 79 |
| 80 | \$56.49 | \$71.09 | \$83.15 | \$92.47 | \$112.82 | \$126.60 | \$85.91 | \$110.07 | \$130.82 | \$144.95 | \$173.32 | \$195.77 | \$103.58 | \$133.93 | \$160.45 | \$177.96 | \$215.01 | \$239.53 | 80 |
| 81 | \$60.04 | \$75.66 | \$88.61 | \$98.49 | \$120.10 | \$134.62 | \$91.30 | \$117.17 | \$139.47 | \$154.41 | \$186.46 | \$207.91 | \$109.30 | \$141.65 | \$169.96 | \$188.36 | \$227.22 | \$252.78 | 81 |
| 82 | \$63.61 | \$80.22 | \$94.06 | \$104.54 | \$127.33 | \$142.65 | \$97.02 | \$124.72 | \$148.67 | \$164.51 | \$198.30 | \$220.80 | \$115.35 | \$149.80 | \$180.00 | \$199.36 | \$240.14 | \$266.78 | 82 |
| 83 | \$68.28 | \$86.27 | \$101.31 | \$112.60 | \$137.06 | \$153.42 | \$103.09 | \$132.70 | \$158.35 | \$175.15 | \$210.97 | \$234.69 | \$121.98 | \$158.63 | \$190.85 | \$211.35 | \$254.38 | \$282.33 | 83 |
| 84 | \$72.97 | \$92.33 | \$108.57 | \$120.66 | \$146.80 | \$164.19 | \$109.54 | \$141.17 | \$168.66 | \$186.49 | \$224.43 | \$249.43 | \$129.00 | \$168.03 | \$202.39 | \$226.45 | \$269.45 | \$298.79 | 84 |
| 85 | \$77.64 | \$98.37 | \$115.83 | \$128.71 | \$156.53 | | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Quarterly 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 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$13.28 | \$16.21 | \$18.58 | \$20.49 | \$24.78 | \$27.75 | \$20.23 | \$24.96 | \$28.90 | \$32.58 | \$40.52 | \$46.56 | \$37.33 | \$46.31 | \$53.96 | \$61.71 | \$78.05 | \$88.53 | 25 |
| 26 | \$13.31 | \$16.35 | \$18.71 | \$20.68 | \$25.03 | \$28.00 | \$20.55 | \$25.36 | \$29.30 | \$33.12 | \$41.23 | \$47.34 | \$37.75 | \$46.87 | \$54.62 | \$62.45 | \$79.00 | \$89.65 | 26 |
| 27 | \$13.41 | \$16.42 | \$18.83 | \$20.82 | \$25.19 | \$28.19 | \$20.85 | \$25.76 | \$29.88 | \$33.64 | \$41.93 | \$48.13 | \$38.19 | \$47.42 | \$55.28 | \$63.25 | \$80.01 | \$90.82 | 27 |
| 28 | \$13.51 | \$16.50 | \$18.96 | \$20.98 | \$25.41 | \$28.42 | \$21.15 | \$26.15 | \$30.35 | \$34.22 | \$42.63 | \$48.98 | \$38.62 | \$47.99 | \$55.91 | \$64.03 | \$81.03 | \$91.97 | 28 |
| 29 | \$13.53 | \$16.65 | \$19.10 | \$21.12 | \$25.58 | \$28.66 | \$21.48 | \$26.54 | \$30.84 | \$34.76 | \$43.36 | \$49.81 | \$39.06 | \$48.57 | \$56.58 | \$64.82 | \$82.05 | \$93.15 | 29 |
| 30 | \$13.62 | \$16.73 | \$19.23 | \$21.29 | \$25.81 | \$28.90 | \$21.77 | \$26.94 | \$31.32 | \$35.34 | \$44.12 | \$50.64 | \$39.56 | \$49.15 | \$57.24 | \$65.59 | \$83.09 | \$94.35 | 30 |
| 31 | \$13.70 | \$16.86 | \$19.36 | \$21.42 | \$25.97 | \$29.13 | \$22.07 | \$27.38 | \$31.79 | \$35.92 | \$44.86 | \$51.50 | \$40.04 | \$49.72 | \$57.95 | \$66.40 | \$84.14 | \$95.58 | 31 |
| 32 | \$13.76 | \$16.95 | \$19.49 | \$21.58 | \$26.18 | \$29.36 | \$22.43 | \$27.82 | \$32.33 | \$36.53 | \$45.63 | \$52.38 | \$40.52 | \$50.34 | \$58.65 | \$67.23 | \$85.18 | \$96.80 | 32 |
| 33 | \$13.84 | \$17.04 | \$19.62 | \$21.73 | \$26.37 | \$29.57 | \$22.77 | \$28.26 | \$32.87 | \$37.14 | \$46.43 | \$53.26 | \$41.00 | \$50.93 | \$59.33 | \$68.08 | \$86.25 | \$98.02 | 33 |
| 34 | \$13.94 | \$17.16 | \$19.76 | \$21.90 | \$26.60 | \$29.81 | \$23.12 | \$28.70 | \$33.36 | \$37.75 | \$47.21 | \$54.19 | \$41.47 | \$51.55 | \$60.04 | \$68.92 | \$87.33 | \$99.30 | 34 |
| 35 | \$13.98 | \$17.26 | \$19.89 | \$22.03 | \$26.76 | \$30.05 | \$23.47 | \$29.13 | \$33.86 | \$38.37 | \$47.99 | \$55.07 | \$41.98 | \$52.13 | \$60.75 | \$69.72 | \$88.44 | \$100.56 | 35 |
| 36 | \$14.16 | \$17.47 | \$20.15 | \$22.34 | \$27.17 | \$30.48 | \$23.93 | \$29.68 | \$34.52 | \$39.16 | \$48.02 | \$56.19 | \$42.54 | \$52.83 | \$61.59 | \$70.69 | \$89.68 | \$102.00 | 36 |
| 37 | \$14.27 | \$17.70 | \$20.42 | \$22.64 | \$27.50 | \$30.88 | \$24.37 | \$30.27 | \$35.18 | \$39.94 | \$50.01 | \$57.38 | \$43.09 | \$53.52 | \$62.43 | \$71.65 | \$90.07 | \$103.44 | 37 |
| 38 | \$14.40 | \$17.88 | \$20.68 | \$22.91 | \$27.91 | \$31.32 | \$24.78 | \$30.84 | \$35.88 | \$40.73 | \$51.07 | \$58.55 | \$43.66 | \$54.22 | \$63.25 | \$72.62 | \$92.24 | \$104.93 | 38 |
| 39 | \$14.54 | \$18.10 | \$20.94 | \$23.21 | \$28.29 | \$31.77 | \$25.28 | \$31.45 | \$36.58 | \$41.57 | \$52.13 | \$59.77 | \$44.24 | \$54.97 | \$64.11 | \$73.63 | \$93.56 | \$106.43 | 39 |
| 40 | \$14.73 | \$18.27 | \$21.20 | \$23.52 | \$28.66 | \$32.20 | \$25.76 | \$32.07 | \$37.27 | \$42.39 | \$53.22 | \$61.02 | \$44.81 | \$55.70 | \$64.99 | \$74.64 | \$94.88 | \$107.95 | 40 |
| 41 | \$14.86 | \$18.49 | \$21.42 | \$23.79 | \$29.03 | \$32.63 | \$26.24 | \$32.66 | \$38.02 | \$43.30 | \$54.32 | \$62.29 | \$45.42 | \$56.46 | \$65.87 | \$75.65 | \$96.23 | \$109.51 | 41 |
| 42 | \$14.98 | \$18.71 | \$21.68 | \$24.09 | \$29.39 | \$33.07 | \$26.71 | \$33.28 | \$38.75 | \$44.15 | \$55.44 | \$63.55 | \$46.02 | \$57.20 | \$66.76 | \$76.69 | \$97.59 | \$111.08 | 42 |
| 43 | \$15.10 | \$18.88 | \$21.93 | \$24.41 | \$29.78 | \$33.47 | \$27.21 | \$33.96 | \$39.51 | \$45.01 | \$56.58 | \$64.86 | \$46.63 | \$57.98 | \$67.66 | \$77.76 | \$98.95 | \$112.65 | 43 |
| 44 | \$15.29 | \$19.10 | \$22.22 | \$24.70 | \$30.20 | \$33.90 | \$27.72 | \$34.61 | \$40.30 | \$45.94 | \$57.78 | \$66.22 | \$47.26 | \$58.78 | \$68.57 | \$78.79 | \$100.35 | \$114.26 | 44 |
| 45 | \$15.43 | \$19.33 | \$22.47 | \$24.96 | \$30.51 | \$34.35 | \$28.26 | \$35.26 | \$41.13 | \$46.87 | \$59.00 | \$67.58 | \$47.92 | \$59.57 | \$69.52 | \$79.95 | \$101.75 | \$115.84 | 45 |
| 46 | \$15.69 | \$19.71 | \$22.97 | \$25.53 | \$31.26 | \$35.18 | \$28.26 | \$36.53 | \$42.48 | \$48.17 | \$60.49 | \$69.29 | \$48.65 | \$60.52 | \$70.59 | \$81.24 | \$103.41 | \$117.78 | 46 |
| 47 | \$15.98 | \$20.10 | \$23.43 | \$26.10 | \$32.02 | \$36.01 | \$30.27 | \$37.84 | \$43.89 | \$49.53 | \$62.02 | \$71.05 | \$49.45 | \$61.49 | \$71.75 | \$82.56 | \$105.12 | \$119.75 | 47 |
| 48 | \$16.25 | \$20.45 | \$23.96 | \$26.66 | \$32.74 | \$36.87 | \$31.32 | \$39.19 | \$45.33 | \$50.93 | \$63.60 | \$72.84 | \$50.23 | \$62.45 | \$72.88 | \$83.92 | \$106.87 | \$121.75 | 48 |
| 49 | \$16.50 | \$20.85 | \$24.45 | \$27.25 | \$33.47 | \$37.71 | \$32.42 | \$40.61 | \$46.83 | \$52.38 | \$65.23 | \$74.67 | \$51.04 | \$63.47 | \$74.06 | \$85.27 | \$108.61 | \$123.77 | 49 |
| 50 | \$16.79 | \$21.25 | \$24.92 | \$27.86 | \$34.22 | \$38.56 | \$33.55 | \$42.03 | \$48.37 | \$53.81 | \$66.88 | \$76.56 | \$51.82 | \$64.48 | \$75.25 | \$86.67 | \$110.42 | \$125.84 | 50 |
| 51 | \$17.08 | \$21.64 | \$25.44 | \$28.42 | \$34.96 | \$39.37 | \$34.72 | \$43.53 | \$49.98 | \$55.31 | \$68.57 | \$78.50 | \$52.65 | \$65.48 | \$76.43 | \$88.07 | \$112.27 | \$127.94 | 51 |
| 52 | \$17.34 | \$22.03 | \$25.92 | \$29.00 | \$35.65 | \$40.21 | \$35.96 | \$45.11 | \$51.63 | \$56.86 | \$70.33 | \$80.49 | \$53.48 | \$66.54 | \$77.65 | \$89.52 | \$114.10 | \$130.09 | 52 |
| 53 | \$17.61 | \$22.43 | \$26.41 | \$29.57 | \$36.40 | \$41.04 | \$37.24 | \$46.73 | \$53.35 | \$58.42 | \$72.14 | \$82.56 | \$54.32 | \$67.58 | \$78.89 | \$90.97 | \$115.98 | \$132.23 | 53 |
| 54 | \$17.90 | \$22.83 | \$26.94 | \$30.14 | \$37.14 | \$41.88 | \$38.56 | \$48.40 | \$55.10 | \$60.04 | \$73.98 | \$84.66 | \$55.17 | \$68.68 | \$80.15 | \$92.46 | \$117.90 | \$134.42 | 54 |
| 55 | \$18.17 | \$23.21 | \$27.41 | \$30.71 | \$37.88 | \$42.75 | \$39.85 | \$50.14 | \$56.94 | \$61.75 | \$75.82 | \$86.85 | \$56.06 | \$69.76 | \$81.47 | \$93.89 | \$119.88 | \$136.64 | 55 |
| 56 | \$19.93 | \$25.21 | \$29.57 | \$33.17 | \$41.04 | \$46.37 | \$41.79 | \$52.53 | \$59.61 | \$65.10 | \$80.38 | \$92.10 | \$58.39 | \$72.80 | \$85.09 | \$98.23 | \$125.68 | \$143.31 | 56 |
| 57 | \$21.68 | \$27.21 | \$31.71 | \$35.65 | \$44.24 | \$50.06 | \$43.79 | \$55.01 | \$62.43 | \$68.57 | \$85.22 | \$97.72 | \$60.79 | \$75.96 | \$88.91 | \$102.80 | \$131.71 | \$150.28 | 57 |
| 58 | \$23.43 | \$29.16 | \$33.83 | \$38.10 | \$47.42 | \$53.68 | \$45.89 | \$57.64 | \$65.35 | \$72.27 | \$90.35 | \$103.62 | \$63.28 | \$79.23 | \$92.91 | \$107.54 | \$138.05 | \$157.59 | 58 |
| 59 | \$25.19 | \$31.17 | \$35.96 | \$40.61 | \$50.64 | \$57.32 | \$48.08 | \$60.36 | \$68.40 | \$76.12 | \$95.83 | \$109.93 | \$65.93 | \$82.71 | \$97.06 | \$112.49 | \$144.72 | \$165.25 | 59 |
| 60 | \$26.97 | \$33.17 | \$38.10 | \$43.05 | \$53.81 | \$61.02 | \$50.41 | \$63.20 | \$71.62 | \$80.19 | \$101.61 | \$116.60 | \$68.64 | \$86.28 | \$101.40 | \$117.69 | \$151.68 | \$173.31 | 60 |
| 61 | \$28.74 | \$35.12 | \$40.25 | \$45.56 | \$56.99 | \$64.64 | \$52.83 | \$66.18 | \$74.99 | \$84.48 | \$107.73 | \$123.68 | \$71.49 | \$90.06 | \$105.95 | \$123.10 | \$158.95 | \$181.75 | 61 |
| 62 | \$30.48 | \$37.14 | \$42.39 | \$47.99 | \$60.18 | \$68.33 | \$55.28 | \$69.38 | \$78.53 | \$88.98 | \$114.26 | \$131.23 | \$74.46 | \$93.96 | \$110.67 | \$128.82 | \$166.53 | \$190.56 | 62 |
| 63 | \$33.68 | \$41.04 | \$46.92 | \$53.13 | \$66.67 | \$75.65 | \$59.27 | \$74.24 | \$84.52 | \$95.99 | \$123.00 | \$141.03 | \$79.86 | \$100.56 | \$118.34 | \$137.45 | \$177.00 | \$202.44 | 63 |
| 64 | \$36.87 | \$44.98 | \$51.43 | \$58.25 | \$73.11 | \$83.00 | \$63.50 | \$79.45 | \$90.97 | \$103.58 | \$132.36 | \$151.58 | \$85.64 | \$107.67 | \$126.59 | \$146.63 | \$188.29 | \$215.05 | 64 |
| 65 | \$40.07 | \$48.92 | \$55.91 | \$63.37 | \$79.53 | \$90.30 | \$68.08 | \$85.03 | \$97.92 | \$111.73 | \$142.43 | \$162.94 | \$91.85 | \$115.28 | \$135.39 | \$156.44 | \$200.26 | \$228.46 | 65 |
| 66 | \$43.30 | \$52.83 | \$60.45 | \$68.50 | \$86.01 | \$97.67 | \$72.97 | \$90.97 | \$105.44 | \$120.53 | \$153.30 | \$175.15 | \$98.49 | \$123.42 | \$144.80 | \$166.89 | \$212.94 | \$242.69 | 66 |
| 67 | \$46.46 | \$56.76 | \$64.96 | \$73.63 | \$92.46 | \$105.03 | \$78.27 | \$97.41 | \$113.49 | \$130.00 | \$164.90 | \$188.29 | \$105.63 | \$132.14 | \$154.83 | \$177.99 | \$226.44 | \$257.71 | 67 |
| 68 | \$52.78 | \$64.61 | \$74.03 | \$83.73 | \$104.90 | \$119.01 | \$86.14 | \$107.36 | \$125.18 | \$142.90 | \$180.51 | \$205.68 | \$115.15 | \$144.25 | \$169.25 | \$193.81 | \$245.23 | \$278.55 | 68 |
| 69 | \$59.08 | \$72.45 | \$83.13 | \$93.89 | \$117.34 | \$133.01 | \$94.83 | \$118.34 | \$138.09 | \$157.15 | \$197.54 | \$224.68 | \$125.52 | \$157.50 | \$184.98 | \$211.02 | \$265.60 | \$301.07 | 69 |
| 70 | \$65.38 | \$80.32 | \$92.20 | \$104.03 | \$129.76 | \$146.99 | \$104.38 | \$130.43 | \$152.34 | \$172.79 | \$216.18 | \$245.45 | \$136.83 | \$171.94 | \$202.17 | \$229.77 | \$287.63 | \$325.41 | 70 |
| 71 | \$71.70 | \$88.17 | \$101.30 | \$114.19 | \$142.16 | \$161.01 | \$114.87 | \$143.74 | \$168.06 | \$189.99 | \$236.59 | \$268.14 | \$149.14 | \$187.72 | \$220.96 | \$250.17 | \$311.49 | \$351.74 | 71 |
| 72 | \$78.01 | \$95.99 | \$110.42 | \$124.30 | \$154.62 | \$175.01 | \$126.41 | \$158.47 | \$185.45 | \$208.87 | \$258.93 | \$292.83 | \$162.53 | \$204.97 | \$241.49 | \$272.29 | \$337.33 | \$380.19 | 72 |
| 73 | \$89.36 | \$110.55 | \$127.57 | \$143.18 | \$177.25 | \$200.30 | \$139.99 | \$176.07 | \$206.51 | \$231.91 | \$286.35 | \$323.31 | \$178.45 | \$225.87 | \$266.75 | \$299.87 | \$370.01 | \$416.39 | 73 |
| 74 | \$100.69 | \$125.10 | \$144.80 | \$162.05 | \$199.89 | \$225.57 | \$155.01 | \$195.60 | \$229.94 | \$257.48 | \$316.70 | \$356.98 | \$195.87 | \$248.88 | \$294.58 | \$330.29 | \$405.83 | \$456.02 | 74 |
| 75 | \$112.04 | \$139.62 | \$161.96 | \$180.93 | \$222.53 | \$250.87 | \$171.64 | \$217.33 | \$256.05 | \$285.90 | \$350.25 | \$394.19 | \$215.01 | \$274.22 | \$325.37 | \$363.75 | \$445.13 | \$499.44 | 75 |
| 76 | \$123.38 | \$154.17 | \$179.19 | \$199.79 | \$245.17 | \$276.16 | \$190.09 | \$241.46 | \$285.11 | \$317.48 | \$387.34 | \$435.24 | \$236.03 | \$302.15 | \$359.37 | \$400.58 | \$488.21 | \$546.95 | 76 |
| 77 | \$134.68 | \$168.66 | \$196.35 | \$218.68 | \$267.84 | \$301.41 | \$210.50 | \$268.24 | \$317.48 | \$352.57 | \$428.44 | \$480.56 | \$259.16 | \$332.86 | \$396.95 | \$441.13 | \$535.51 | \$599.05 | 77 |
| 78 | \$145.15 | \$182.13 | \$212.43 | \$236.42 | \$289.16 | \$325.03 | \$223.70 | \$285.53 | \$338.46 | \$375.57 | \$455.69 | \$510.33 | \$273.47 | \$352.06 | \$420.46 | \$466.93 | \$565.95 | \$632.23 | 78 |
| 79 | \$155.62 | \$195.56 | \$228.46 | \$254.17 | \$310.44 | \$348.58 | \$237.69 | \$303.95 | \$360.81 | \$400.05 | \$484.62 | \$541.96 | \$288.59 | \$372.32 | \$445.32 | \$494.27 | \$598.10 | \$667.22 | 79 |
| 80 | \$166.08 | \$209.00 | \$244.46 | \$271.85 | \$331.75 | \$372.19 | \$252.59 | \$323.58 | \$384.64 | \$426.16 | \$515.43 | \$575.56 | \$304.54 | \$393.75 | \$471.69 | \$523.17 | \$632.08 | \$704.19 | 80 |
| 81 | \$176.55 | \$222.40 | \$260.51 | \$289.59 | \$353.06 | \$395.77 | \$268.40 | \$344.48 | \$410.04 | \$453.96 | \$548.17 | \$611.25 | \$321.35 | \$416.44 | \$499.64 | \$553.77 | \$668.02 | \$743.17 | 81 |
| 82 | \$187.02 | \$235.85 | \$276.53 | \$307.33 | \$374.34 | \$419.38 | \$285.24 | \$366.67 | \$437.03 | \$483.80 | \$582.99 | \$649.19 | \$339.12 | \$440.40 | \$529.21 | \$586.15 | \$706.02 | \$784.34 | 82 |
| 83 | \$200.77 | \$253.65 | \$297.88 | \$331.03 | \$402.94 | \$451.03 | \$303. | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| Issue Age | Annual 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 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | | |
| | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | |
| 25 | \$49.84 | \$60.86 | \$69.73 | \$76.97 | \$93.08 | \$104.27 | \$75.98 | \$93.74 | \$108.55 | \$122.36 | \$152.12 | \$174.85 | \$140.13 | \$173.84 | \$202.62 | \$231.73 | \$293.07 | \$332.38 | 25 |
| 26 | \$50.00 | \$61.35 | \$70.22 | \$77.63 | \$93.90 | \$105.11 | \$77.15 | \$95.22 | \$110.36 | \$124.34 | \$154.77 | \$177.78 | \$141.78 | \$175.97 | \$205.10 | \$234.52 | \$296.70 | \$336.67 | 26 |
| 27 | \$50.34 | \$61.68 | \$70.73 | \$78.12 | \$94.57 | \$105.92 | \$78.29 | \$96.70 | \$112.16 | \$126.32 | \$157.40 | \$180.75 | \$143.42 | \$178.11 | \$207.55 | \$237.50 | \$300.48 | \$340.96 | 27 |
| 28 | \$50.66 | \$62.00 | \$71.21 | \$78.78 | \$95.38 | \$106.74 | \$79.44 | \$98.20 | \$113.98 | \$128.45 | \$160.03 | \$183.88 | \$145.06 | \$180.26 | \$210.03 | \$240.44 | \$304.26 | \$345.37 | 28 |
| 29 | \$50.81 | \$62.51 | \$71.70 | \$79.27 | \$96.05 | \$107.56 | \$80.60 | \$99.67 | \$115.79 | \$130.59 | \$162.82 | \$186.99 | \$146.72 | \$182.38 | \$212.49 | \$243.41 | \$308.06 | \$349.81 | 29 |
| 30 | \$51.15 | \$62.82 | \$72.22 | \$79.94 | \$96.88 | \$108.55 | \$81.75 | \$101.16 | \$117.59 | \$132.73 | \$165.62 | \$190.11 | \$148.51 | \$184.54 | \$214.96 | \$246.37 | \$311.98 | \$354.27 | 30 |
| 31 | \$51.49 | \$63.32 | \$72.70 | \$80.43 | \$97.54 | \$109.37 | \$82.89 | \$102.80 | \$119.42 | \$134.87 | \$168.42 | \$193.40 | \$150.33 | \$186.66 | \$217.59 | \$249.34 | \$315.94 | \$358.86 | 31 |
| 32 | \$51.65 | \$63.64 | \$73.18 | \$81.08 | \$98.35 | \$110.21 | \$84.21 | \$104.42 | \$121.39 | \$137.17 | \$171.37 | \$196.70 | \$152.12 | \$188.98 | \$220.22 | \$252.45 | \$319.89 | \$363.47 | 32 |
| 33 | \$51.99 | \$64.00 | \$73.69 | \$81.58 | \$99.01 | \$111.02 | \$85.54 | \$106.08 | \$123.34 | \$139.47 | \$174.33 | \$200.00 | \$153.93 | \$191.28 | \$222.86 | \$255.57 | \$323.83 | \$368.08 | 33 |
| 34 | \$52.29 | \$64.48 | \$74.17 | \$82.24 | \$99.63 | \$112.00 | \$86.83 | \$107.71 | \$125.31 | \$141.78 | \$177.29 | \$203.43 | \$155.73 | \$193.57 | \$225.50 | \$258.71 | \$327.94 | \$372.85 | 34 |
| 35 | \$52.47 | \$64.81 | \$74.66 | \$82.73 | \$100.50 | \$112.81 | \$88.15 | \$109.37 | \$127.14 | \$144.08 | \$180.26 | \$206.75 | \$157.55 | \$195.72 | \$228.10 | \$261.83 | \$332.06 | \$377.62 | 35 |
| 36 | \$53.13 | \$65.63 | \$75.66 | \$83.86 | \$101.98 | \$114.47 | \$89.80 | \$111.51 | \$129.60 | \$147.04 | \$184.04 | \$211.00 | \$159.70 | \$198.34 | \$231.23 | \$265.45 | \$336.83 | \$383.03 | 36 |
| 37 | \$53.61 | \$66.44 | \$76.66 | \$85.04 | \$103.29 | \$115.94 | \$91.44 | \$113.65 | \$132.08 | \$150.00 | \$187.83 | \$215.45 | \$161.82 | \$200.98 | \$234.37 | \$269.06 | \$341.59 | \$388.45 | 37 |
| 38 | \$54.11 | \$67.08 | \$77.63 | \$86.01 | \$104.76 | \$117.59 | \$93.08 | \$115.79 | \$134.70 | \$152.94 | \$191.77 | \$219.89 | \$163.98 | \$203.62 | \$237.50 | \$272.68 | \$346.37 | \$394.06 | 38 |
| 39 | \$54.60 | \$67.95 | \$78.63 | \$87.16 | \$106.25 | \$119.22 | \$94.90 | \$118.10 | \$137.32 | \$156.09 | \$195.72 | \$224.50 | \$166.11 | \$206.40 | \$240.78 | \$276.46 | \$351.29 | \$399.65 | 39 |
| 40 | \$55.26 | \$68.57 | \$79.60 | \$88.32 | \$107.56 | \$120.88 | \$96.70 | \$120.38 | \$139.98 | \$159.21 | \$199.84 | \$229.12 | \$168.23 | \$209.20 | \$244.06 | \$280.24 | \$356.22 | \$405.42 | 40 |
| 41 | \$55.76 | \$69.42 | \$80.43 | \$89.32 | \$109.04 | \$122.54 | \$98.51 | \$122.69 | \$142.76 | \$162.50 | \$203.95 | \$233.87 | \$170.53 | \$211.99 | \$247.35 | \$284.03 | \$361.34 | \$411.16 | 41 |
| 42 | \$56.25 | \$70.22 | \$81.42 | \$90.46 | \$110.36 | \$124.18 | \$100.32 | \$124.99 | \$145.55 | \$165.78 | \$208.23 | \$238.63 | \$172.85 | \$214.79 | \$250.66 | \$287.97 | \$366.43 | \$417.09 | 42 |
| 43 | \$56.75 | \$70.88 | \$82.39 | \$91.60 | \$111.84 | \$125.68 | \$102.14 | \$127.46 | \$148.35 | \$169.06 | \$212.49 | \$243.57 | \$175.16 | \$217.77 | \$254.10 | \$291.94 | \$371.51 | \$423.02 | 43 |
| 44 | \$57.40 | \$71.70 | \$83.39 | \$92.77 | \$113.33 | \$127.30 | \$104.10 | \$129.93 | \$151.32 | \$172.52 | \$216.93 | \$248.66 | \$177.45 | \$220.73 | \$257.57 | \$295.88 | \$376.79 | \$429.08 | 44 |
| 45 | \$57.90 | \$72.55 | \$84.37 | \$93.74 | \$114.65 | \$128.94 | \$106.08 | \$132.40 | \$154.44 | \$175.97 | \$221.54 | \$253.78 | \$179.94 | \$223.67 | \$261.00 | \$300.16 | \$382.06 | \$435.01 | 45 |
| 46 | \$58.88 | \$74.02 | \$86.19 | \$95.88 | \$117.44 | \$132.08 | \$109.87 | \$137.17 | \$159.54 | \$180.91 | \$227.13 | \$260.18 | \$182.72 | \$227.28 | \$265.12 | \$305.09 | \$388.30 | \$442.27 | 46 |
| 47 | \$60.03 | \$75.48 | \$87.99 | \$98.02 | \$120.23 | \$135.19 | \$113.65 | \$142.10 | \$164.79 | \$186.01 | \$232.89 | \$266.77 | \$185.68 | \$230.90 | \$269.39 | \$310.01 | \$394.72 | \$449.64 | 47 |
| 48 | \$61.03 | \$76.81 | \$89.97 | \$100.16 | \$122.86 | \$138.50 | \$117.59 | \$147.20 | \$170.23 | \$191.28 | \$238.80 | \$273.53 | \$188.64 | \$234.52 | \$273.68 | \$315.12 | \$401.30 | \$457.22 | 48 |
| 49 | \$62.00 | \$78.29 | \$91.76 | \$102.29 | \$125.68 | \$141.60 | \$121.72 | \$152.46 | \$175.81 | \$196.70 | \$244.89 | \$280.42 | \$191.61 | \$238.33 | \$278.12 | \$320.23 | \$407.88 | \$464.78 | 49 |
| 50 | \$63.00 | \$79.75 | \$93.58 | \$104.59 | \$128.45 | \$144.74 | \$125.98 | \$157.88 | \$181.58 | \$202.14 | \$251.14 | \$287.50 | \$194.57 | \$242.10 | \$282.56 | \$325.48 | \$414.62 | \$472.52 | 50 |
| 51 | \$64.15 | \$81.24 | \$95.56 | \$106.74 | \$131.25 | \$147.86 | \$130.43 | \$163.47 | \$187.67 | \$207.72 | \$257.57 | \$294.72 | \$197.69 | \$245.89 | \$287.00 | \$330.73 | \$421.54 | \$480.40 | 51 |
| 52 | \$65.13 | \$82.73 | \$97.37 | \$108.88 | \$133.89 | \$151.00 | \$135.03 | \$169.40 | \$193.92 | \$213.47 | \$264.12 | \$302.29 | \$200.82 | \$249.83 | \$291.59 | \$336.17 | \$428.44 | \$488.47 | 52 |
| 53 | \$66.11 | \$84.21 | \$99.18 | \$111.02 | \$136.65 | \$154.10 | \$139.79 | \$175.48 | \$200.33 | \$219.40 | \$270.88 | \$310.01 | \$203.95 | \$253.78 | \$296.20 | \$341.59 | \$435.50 | \$496.53 | 53 |
| 54 | \$67.28 | \$85.69 | \$101.16 | \$113.17 | \$139.47 | \$157.21 | \$144.74 | \$181.73 | \$206.90 | \$225.50 | \$277.79 | \$317.90 | \$207.23 | \$257.88 | \$300.96 | \$347.19 | \$442.74 | \$504.74 | 54 |
| 55 | \$68.26 | \$87.16 | \$102.95 | \$115.29 | \$142.27 | \$160.52 | \$149.67 | \$188.32 | \$213.81 | \$231.90 | \$284.69 | \$326.13 | \$210.51 | \$262.00 | \$305.90 | \$352.62 | \$450.14 | \$513.14 | 55 |
| 56 | \$74.82 | \$94.74 | \$111.02 | \$124.50 | \$154.10 | \$174.16 | \$156.90 | \$197.20 | \$223.84 | \$244.40 | \$301.79 | \$345.88 | \$219.24 | \$273.34 | \$319.56 | \$368.90 | \$471.86 | \$538.13 | 56 |
| 57 | \$81.42 | \$102.14 | \$119.06 | \$133.89 | \$166.11 | \$187.99 | \$164.46 | \$206.57 | \$234.37 | \$257.57 | \$320.05 | \$366.92 | \$228.28 | \$285.18 | \$333.86 | \$386.00 | \$494.55 | \$564.29 | 57 |
| 58 | \$87.99 | \$109.54 | \$126.96 | \$143.10 | \$178.11 | \$201.65 | \$172.37 | \$216.45 | \$245.39 | \$271.38 | \$339.30 | \$389.13 | \$237.66 | \$297.52 | \$348.84 | \$403.76 | \$518.40 | \$591.73 | 58 |
| 59 | \$94.57 | \$117.10 | \$135.03 | \$152.46 | \$190.11 | \$215.28 | \$180.58 | \$226.62 | \$256.88 | \$285.85 | \$359.87 | \$412.81 | \$247.53 | \$310.51 | \$364.46 | \$422.36 | \$543.39 | \$620.52 | 59 |
| 60 | \$101.31 | \$124.50 | \$143.10 | \$161.67 | \$202.14 | \$229.12 | \$189.31 | \$237.31 | \$268.90 | \$301.14 | \$381.55 | \$437.80 | \$257.72 | \$324.01 | \$380.74 | \$441.90 | \$569.56 | \$650.78 | 60 |
| 61 | \$107.89 | \$131.89 | \$151.15 | \$171.05 | \$213.96 | \$242.76 | \$198.34 | \$248.50 | \$281.56 | \$317.26 | \$404.58 | \$464.46 | \$268.41 | \$338.15 | \$397.86 | \$462.31 | \$596.84 | \$682.54 | 61 |
| 62 | \$114.47 | \$139.47 | \$159.21 | \$180.26 | \$225.88 | \$256.55 | \$207.55 | \$260.51 | \$294.90 | \$334.19 | \$429.08 | \$492.73 | \$279.60 | \$352.78 | \$415.61 | \$483.71 | \$625.30 | \$715.59 | 62 |
| 63 | \$126.48 | \$154.10 | \$176.14 | \$199.51 | \$250.32 | \$284.03 | \$222.52 | \$278.76 | \$317.42 | \$360.50 | \$461.81 | \$529.58 | \$298.83 | \$377.62 | \$444.39 | \$516.10 | \$664.94 | \$760.17 | 63 |
| 64 | \$138.50 | \$168.91 | \$193.08 | \$218.74 | \$274.51 | \$311.66 | \$238.48 | \$298.35 | \$341.59 | \$388.97 | \$497.01 | \$569.21 | \$321.52 | \$404.26 | \$475.32 | \$550.64 | \$707.04 | \$807.53 | 64 |
| 65 | \$150.49 | \$183.71 | \$210.03 | \$237.99 | \$298.67 | \$339.12 | \$255.57 | \$319.23 | \$367.74 | \$419.54 | \$534.83 | \$611.82 | \$344.88 | \$432.86 | \$508.39 | \$587.48 | \$751.94 | \$857.86 | 65 |
| 66 | \$162.50 | \$198.34 | \$226.97 | \$257.24 | \$323.02 | \$366.75 | \$273.99 | \$341.59 | \$395.87 | \$452.61 | \$575.62 | \$667.70 | \$369.89 | \$463.46 | \$543.73 | \$626.77 | \$799.63 | \$911.30 | 66 |
| 67 | \$174.48 | \$213.16 | \$243.90 | \$276.46 | \$347.19 | \$394.38 | \$293.90 | \$365.77 | \$426.15 | \$488.14 | \$619.22 | \$707.04 | \$396.68 | \$496.20 | \$581.38 | \$668.39 | \$850.30 | \$967.73 | 67 |
| 68 | \$198.18 | \$242.58 | \$277.95 | \$314.46 | \$393.90 | \$446.86 | \$323.52 | \$403.12 | \$470.04 | \$536.66 | \$677.77 | \$772.33 | \$432.38 | \$541.75 | \$635.50 | \$727.76 | \$920.83 | \$1,046.00 | 68 |
| 69 | \$221.86 | \$272.03 | \$312.16 | \$352.62 | \$440.59 | \$499.48 | \$356.07 | \$444.39 | \$518.56 | \$590.11 | \$741.73 | \$843.71 | \$471.37 | \$591.43 | \$694.53 | \$792.40 | \$997.33 | \$1,130.54 | 69 |
| 70 | \$245.54 | \$301.63 | \$346.19 | \$390.60 | \$487.31 | \$551.96 | \$391.92 | \$489.79 | \$572.01 | \$648.81 | \$811.79 | \$921.67 | \$513.79 | \$645.69 | \$759.18 | \$862.80 | \$1,080.05 | \$1,221.98 | 70 |
| 71 | \$269.23 | \$331.08 | \$380.42 | \$428.75 | \$533.86 | \$604.56 | \$431.39 | \$539.77 | \$631.05 | \$713.45 | \$888.45 | \$1,006.86 | \$560.00 | \$704.90 | \$829.73 | \$939.42 | \$1,169.69 | \$1,320.81 | 71 |
| 72 | \$292.91 | \$360.50 | \$414.62 | \$466.76 | \$580.56 | \$657.22 | \$474.65 | \$595.05 | \$696.34 | \$784.34 | \$972.32 | \$1,099.60 | \$610.34 | \$769.69 | \$906.87 | \$1,022.48 | \$1,266.72 | \$1,427.71 | 72 |
| 73 | \$335.51 | \$415.12 | \$479.11 | \$537.64 | \$665.60 | \$752.11 | \$525.62 | \$661.16 | \$775.46 | \$870.85 | \$1,075.28 | \$1,214.09 | \$670.04 | \$848.16 | \$1,001.61 | \$1,126.10 | \$1,389.41 | \$1,563.76 | 73 |
| 74 | \$378.10 | \$469.71 | \$543.73 | \$608.52 | \$750.64 | \$847.00 | \$582.04 | \$734.51 | \$863.45 | \$1,000.23 | \$1,240.56 | \$1,400.56 | \$735.48 | \$934.48 | \$1,106.19 | \$1,240.24 | \$1,523.95 | \$1,712.40 | 74 |
| 75 | \$420.70 | \$524.33 | \$608.21 | \$679.42 | \$835.64 | \$942.06 | \$644.55 | \$816.07 | \$961.47 | \$1,073.63 | \$1,315.24 | \$1,480.19 | \$807.38 | \$1,029.71 | \$1,221.83 | \$1,365.88 | \$1,671.47 | \$1,875.40 | 75 |
| 76 | \$463.31 | \$578.93 | \$672.84 | \$750.28 | \$920.68 | \$1,036.96 | \$713.79 | \$906.70 | \$1,070.67 | \$1,192.21 | \$1,454.53 | \$1,634.27 | \$886.33 | \$1,134.65 | \$1,349.43 | \$1,504.20 | \$1,833.29 | \$2,053.85 | 76 |
| 77 | \$505.74 | \$633.36 | \$737.29 | \$821.18 | \$1,005.72 | \$1,131.86 | \$790.42 | \$1,007.19 | \$1,192.21 | \$1,323.95 | \$1,608.79 | \$1,804.51 | \$973.15 | \$1,249.93 | \$1,490.57 | \$1,656.51 | \$2,010.92 | \$2,249.58 | 77 |
| 78 | \$545.06 | \$683.84 | \$797.65 | \$887.78 | \$1,085.81 | \$1,220.51 | \$839.93 | \$1,072.16 | \$1,271.00 | \$1,410.30 | \$1,711.09 | \$1,916.35 | \$1,026.93 | \$1,321.97 | \$1,578.85 | \$1,753.37 | \$2,125.23 | \$2,374.04 | 78 |
| 79 | \$584.35 | \$734.34 | \$857.86 | \$954.40 | \$1,165.74 | \$1,308.98 | \$892.56 | \$1,141.39 | \$1,354.87 | \$1,502.22 | \$1,819.82 | \$2,035.10 | \$1,083.67 | \$1,398.12 | \$1,672.30 | \$1,856.00 | \$2,245.93 | \$2,505.45 | 79 |
| 80 | \$623.65 | \$784.83 | \$918.05 | | | | | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| 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 | | | | | | | | | | | | | | | | | |
| | | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | | | |
| 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | | |
| 25 | \$2.87 | \$3.66 | \$4.31 | \$4.85 | \$5.92 | \$6.64 | \$4.46 | \$5.73 | \$6.81 | \$7.79 | \$9.79 | \$11.11 | \$8.93 | \$11.65 | \$13.96 | \$16.23 | \$20.74 | \$23.60 | 25 |
| 26 | \$2.88 | \$3.70 | \$4.35 | \$4.87 | \$5.95 | \$6.69 | \$4.51 | \$5.82 | \$6.93 | \$7.93 | \$9.97 | \$11.32 | \$9.04 | \$11.78 | \$14.12 | \$16.41 | \$21.02 | \$23.88 | 26 |
| 27 | \$2.92 | \$3.71 | \$4.37 | \$4.91 | \$6.01 | \$6.75 | \$4.61 | \$5.92 | \$7.04 | \$8.06 | \$10.14 | \$11.51 | \$9.12 | \$11.92 | \$14.29 | \$16.62 | \$21.29 | \$24.21 | 27 |
| 28 | \$2.93 | \$3.74 | \$4.42 | \$4.95 | \$6.06 | \$6.81 | \$4.69 | \$6.01 | \$7.16 | \$8.21 | \$10.32 | \$11.74 | \$9.23 | \$12.07 | \$14.48 | \$16.82 | \$21.56 | \$24.53 | 28 |
| 29 | \$2.94 | \$3.75 | \$4.44 | \$4.97 | \$6.12 | \$6.86 | \$4.75 | \$6.12 | \$7.28 | \$8.34 | \$10.52 | \$11.94 | \$9.34 | \$12.21 | \$14.64 | \$17.03 | \$21.82 | \$24.83 | 29 |
| 30 | \$2.95 | \$3.77 | \$4.47 | \$5.03 | \$6.15 | \$6.91 | \$4.83 | \$6.22 | \$7.41 | \$8.48 | \$10.68 | \$12.17 | \$9.44 | \$12.36 | \$14.84 | \$17.25 | \$22.09 | \$25.17 | 30 |
| 31 | \$2.97 | \$3.80 | \$4.49 | \$5.05 | \$6.20 | \$6.99 | \$4.91 | \$6.31 | \$7.54 | \$8.62 | \$10.87 | \$12.38 | \$9.57 | \$12.51 | \$15.00 | \$17.45 | \$22.37 | \$25.49 | 31 |
| 32 | \$2.99 | \$3.83 | \$4.51 | \$5.08 | \$6.25 | \$7.02 | \$4.97 | \$6.41 | \$7.63 | \$8.78 | \$11.08 | \$12.61 | \$9.69 | \$12.67 | \$15.19 | \$17.66 | \$22.65 | \$25.82 | 32 |
| 33 | \$3.00 | \$3.86 | \$4.57 | \$5.12 | \$6.28 | \$7.08 | \$5.05 | \$6.52 | \$7.77 | \$8.93 | \$11.26 | \$12.83 | \$9.80 | \$12.82 | \$15.36 | \$17.88 | \$22.95 | \$26.15 | 33 |
| 34 | \$3.01 | \$3.88 | \$4.60 | \$5.16 | \$6.34 | \$7.14 | \$5.12 | \$6.63 | \$7.90 | \$9.08 | \$11.46 | \$13.08 | \$9.92 | \$12.96 | \$15.53 | \$18.12 | \$23.23 | \$26.50 | 34 |
| 35 | \$3.03 | \$3.91 | \$4.62 | \$5.19 | \$6.39 | \$7.17 | \$5.19 | \$6.74 | \$8.02 | \$9.23 | \$11.66 | \$13.29 | \$10.03 | \$13.11 | \$15.73 | \$18.32 | \$23.52 | \$26.83 | 35 |
| 36 | \$3.07 | \$3.95 | \$4.69 | \$5.25 | \$6.49 | \$7.28 | \$5.32 | \$6.88 | \$8.21 | \$9.43 | \$11.92 | \$13.56 | \$10.16 | \$13.29 | \$15.95 | \$18.58 | \$23.85 | \$27.23 | 36 |
| 37 | \$3.10 | \$4.00 | \$4.74 | \$5.34 | \$6.57 | \$7.40 | \$5.45 | \$7.01 | \$8.36 | \$9.64 | \$12.18 | \$13.87 | \$10.31 | \$13.45 | \$16.14 | \$18.83 | \$24.19 | \$27.60 | 37 |
| 38 | \$3.12 | \$4.04 | \$4.80 | \$5.41 | \$6.66 | \$7.49 | \$5.56 | \$7.14 | \$8.51 | \$9.82 | \$12.45 | \$14.17 | \$10.44 | \$13.65 | \$16.37 | \$19.09 | \$24.54 | \$28.00 | 38 |
| 39 | \$3.15 | \$4.08 | \$4.86 | \$5.47 | \$6.75 | \$7.60 | \$5.68 | \$7.27 | \$8.69 | \$10.02 | \$12.71 | \$14.48 | \$10.57 | \$13.83 | \$16.60 | \$19.36 | \$24.88 | \$28.40 | 39 |
| 40 | \$3.19 | \$4.14 | \$4.92 | \$5.54 | \$6.85 | \$7.71 | \$5.80 | \$7.41 | \$8.90 | \$10.25 | \$12.97 | \$14.77 | \$10.73 | \$14.03 | \$16.82 | \$19.62 | \$25.23 | \$28.80 | 40 |
| 41 | \$3.23 | \$4.18 | \$4.97 | \$5.63 | \$6.93 | \$7.81 | \$5.92 | \$7.57 | \$9.06 | \$10.44 | \$13.27 | \$15.08 | \$10.87 | \$14.20 | \$17.04 | \$19.89 | \$25.60 | \$29.23 | 41 |
| 42 | \$3.26 | \$4.21 | \$5.04 | \$5.68 | \$7.02 | \$7.90 | \$6.06 | \$7.71 | \$9.23 | \$10.67 | \$13.54 | \$15.43 | \$11.02 | \$14.40 | \$17.28 | \$20.16 | \$25.96 | \$29.63 | 42 |
| 43 | \$3.28 | \$4.27 | \$5.09 | \$5.76 | \$7.12 | \$8.01 | \$6.19 | \$7.85 | \$9.43 | \$10.88 | \$13.83 | \$15.74 | \$11.18 | \$14.61 | \$17.51 | \$20.44 | \$26.32 | \$30.05 | 43 |
| 44 | \$3.30 | \$4.32 | \$5.16 | \$5.82 | \$7.18 | \$8.13 | \$6.31 | \$8.00 | \$9.64 | \$11.12 | \$14.12 | \$16.09 | \$11.33 | \$14.78 | \$17.74 | \$20.71 | \$26.70 | \$30.48 | 44 |
| 45 | \$3.37 | \$4.36 | \$5.21 | \$5.90 | \$7.28 | \$8.23 | \$6.44 | \$8.15 | \$9.82 | \$11.34 | \$14.43 | \$16.43 | \$11.47 | \$14.99 | \$18.01 | \$21.01 | \$27.06 | \$30.92 | 45 |
| 46 | \$3.41 | \$4.46 | \$5.34 | \$6.02 | \$7.47 | \$8.43 | \$6.77 | \$8.57 | \$10.27 | \$11.77 | \$14.78 | \$16.89 | \$11.65 | \$15.22 | \$18.28 | \$21.34 | \$27.50 | \$31.44 | 46 |
| 47 | \$3.48 | \$4.55 | \$5.45 | \$6.15 | \$7.62 | \$8.61 | \$7.12 | \$8.99 | \$10.73 | \$12.22 | \$15.17 | \$17.31 | \$11.83 | \$15.47 | \$18.58 | \$21.69 | \$27.97 | \$31.96 | 47 |
| 48 | \$3.53 | \$4.62 | \$5.56 | \$6.28 | \$7.81 | \$8.82 | \$7.47 | \$9.46 | \$11.22 | \$12.71 | \$15.55 | \$17.75 | \$12.01 | \$15.72 | \$18.88 | \$22.04 | \$28.42 | \$32.49 | 48 |
| 49 | \$3.60 | \$4.72 | \$5.68 | \$6.41 | \$7.99 | \$9.03 | \$7.84 | \$9.93 | \$11.74 | \$13.21 | \$15.96 | \$18.23 | \$12.20 | \$15.97 | \$19.18 | \$22.40 | \$28.90 | \$33.03 | 49 |
| 50 | \$3.65 | \$4.80 | \$5.80 | \$6.55 | \$8.15 | \$9.22 | \$8.24 | \$10.44 | \$12.25 | \$13.70 | \$16.36 | \$18.71 | \$12.41 | \$16.23 | \$19.49 | \$22.76 | \$29.38 | \$33.58 | 50 |
| 51 | \$3.71 | \$4.88 | \$5.91 | \$6.72 | \$8.34 | \$9.42 | \$8.66 | \$10.99 | \$12.82 | \$14.25 | \$16.79 | \$19.18 | \$12.60 | \$16.48 | \$19.80 | \$23.13 | \$29.88 | \$34.13 | 51 |
| 52 | \$3.76 | \$4.97 | \$6.02 | \$6.85 | \$8.50 | \$9.64 | \$9.10 | \$11.54 | \$13.40 | \$14.78 | \$17.20 | \$19.67 | \$12.78 | \$16.74 | \$20.12 | \$23.51 | \$30.36 | \$34.69 | 52 |
| 53 | \$3.83 | \$5.06 | \$6.14 | \$6.99 | \$8.68 | \$9.82 | \$9.57 | \$12.12 | \$14.00 | \$15.36 | \$17.66 | \$20.17 | \$12.97 | \$17.02 | \$20.44 | \$23.88 | \$30.87 | \$35.29 | 53 |
| 54 | \$3.89 | \$5.16 | \$6.26 | \$7.12 | \$8.84 | \$10.02 | \$10.05 | \$12.74 | \$14.63 | \$15.96 | \$18.12 | \$20.69 | \$13.19 | \$17.29 | \$20.77 | \$24.29 | \$31.38 | \$35.86 | 54 |
| 55 | \$3.96 | \$5.24 | \$6.37 | \$7.25 | \$9.04 | \$10.24 | \$10.56 | \$13.40 | \$15.28 | \$16.58 | \$18.56 | \$21.24 | \$13.41 | \$17.56 | \$21.09 | \$24.67 | \$31.87 | \$36.45 | 55 |
| 56 | \$4.32 | \$5.69 | \$6.88 | \$7.83 | \$9.79 | \$11.11 | \$11.09 | \$14.05 | \$16.02 | \$17.39 | \$19.69 | \$22.52 | \$13.96 | \$18.30 | \$22.02 | \$25.81 | \$33.41 | \$38.23 | 56 |
| 57 | \$4.72 | \$6.14 | \$7.35 | \$8.39 | \$10.55 | \$11.97 | \$11.64 | \$14.74 | \$16.80 | \$18.23 | \$20.90 | \$23.93 | \$14.54 | \$19.10 | \$23.00 | \$26.98 | \$35.04 | \$40.08 | 57 |
| 58 | \$5.09 | \$6.60 | \$7.85 | \$8.98 | \$11.32 | \$12.84 | \$12.21 | \$15.47 | \$17.61 | \$19.10 | \$22.19 | \$25.37 | \$15.15 | \$19.93 | \$24.02 | \$28.26 | \$36.70 | \$42.03 | 58 |
| 59 | \$5.47 | \$7.04 | \$8.36 | \$9.57 | \$12.07 | \$13.71 | \$12.83 | \$16.23 | \$18.47 | \$20.01 | \$23.54 | \$26.93 | \$15.75 | \$20.81 | \$25.11 | \$29.54 | \$38.47 | \$44.09 | 59 |
| 60 | \$5.84 | \$7.49 | \$8.84 | \$10.14 | \$12.83 | \$14.61 | \$13.45 | \$17.03 | \$19.37 | \$21.00 | \$24.96 | \$28.58 | \$16.41 | \$21.69 | \$26.22 | \$30.92 | \$40.32 | \$46.22 | 60 |
| 61 | \$6.24 | \$7.94 | \$9.34 | \$10.73 | \$13.57 | \$15.47 | \$14.14 | \$17.86 | \$20.31 | \$22.01 | \$26.50 | \$30.34 | \$17.09 | \$22.63 | \$27.39 | \$32.25 | \$42.25 | \$48.46 | 61 |
| 62 | \$6.61 | \$8.38 | \$9.85 | \$11.33 | \$14.34 | \$16.35 | \$14.80 | \$18.74 | \$21.30 | \$23.06 | \$28.11 | \$32.21 | \$17.81 | \$23.62 | \$28.63 | \$33.84 | \$44.28 | \$50.83 | 62 |
| 63 | \$7.29 | \$9.28 | \$10.88 | \$12.54 | \$15.90 | \$18.12 | \$15.64 | \$19.79 | \$22.48 | \$24.32 | \$30.25 | \$34.67 | \$19.10 | \$25.29 | \$30.62 | \$36.09 | \$47.08 | \$54.01 | 63 |
| 64 | \$8.00 | \$10.15 | \$11.94 | \$13.74 | \$17.44 | \$19.86 | \$16.52 | \$20.89 | \$23.72 | \$25.63 | \$32.58 | \$37.29 | \$20.48 | \$27.07 | \$32.76 | \$38.51 | \$50.06 | \$57.38 | 64 |
| 65 | \$8.69 | \$11.06 | \$12.97 | \$14.93 | \$18.96 | \$21.63 | \$17.45 | \$22.04 | \$25.04 | \$27.05 | \$35.09 | \$40.16 | \$21.98 | \$28.99 | \$35.04 | \$41.09 | \$53.23 | \$60.95 | 65 |
| 66 | \$9.38 | \$11.94 | \$14.04 | \$16.14 | \$20.53 | \$23.36 | \$18.43 | \$23.27 | \$26.41 | \$28.52 | \$37.79 | \$43.20 | \$23.56 | \$31.01 | \$37.46 | \$43.82 | \$56.60 | \$64.75 | 66 |
| 67 | \$10.09 | \$12.83 | \$15.07 | \$17.37 | \$22.04 | \$25.14 | \$19.46 | \$24.55 | \$27.86 | \$30.10 | \$40.72 | \$46.48 | \$25.27 | \$33.22 | \$40.05 | \$46.74 | \$60.21 | \$68.77 | 67 |
| 68 | \$11.46 | \$14.61 | \$17.18 | \$19.76 | \$25.03 | \$28.46 | \$20.94 | \$26.69 | \$30.64 | \$33.48 | \$44.63 | \$50.83 | \$27.53 | \$36.29 | \$43.77 | \$50.90 | \$65.20 | \$74.34 | 68 |
| 69 | \$12.83 | \$16.37 | \$19.31 | \$22.14 | \$27.98 | \$31.82 | \$22.53 | \$29.00 | \$33.68 | \$37.24 | \$48.88 | \$55.63 | \$30.01 | \$39.61 | \$47.83 | \$55.41 | \$70.59 | \$80.34 | 69 |
| 70 | \$14.19 | \$18.15 | \$21.41 | \$24.53 | \$30.95 | \$35.18 | \$24.29 | \$31.49 | \$37.05 | \$41.42 | \$53.58 | \$60.86 | \$32.70 | \$43.23 | \$52.28 | \$60.32 | \$76.46 | \$86.86 | 70 |
| 71 | \$15.55 | \$19.92 | \$23.52 | \$26.93 | \$33.90 | \$38.54 | \$26.16 | \$34.23 | \$40.72 | \$46.06 | \$58.69 | \$66.58 | \$35.65 | \$47.22 | \$57.15 | \$65.67 | \$82.80 | \$93.89 | 71 |
| 72 | \$16.93 | \$21.69 | \$25.62 | \$29.30 | \$36.87 | \$41.87 | \$28.17 | \$37.18 | \$44.78 | \$51.23 | \$64.30 | \$72.83 | \$38.85 | \$51.55 | \$62.46 | \$71.51 | \$89.67 | \$101.48 | 72 |
| 73 | \$19.38 | \$24.96 | \$29.62 | \$33.76 | \$42.27 | \$47.92 | \$31.19 | \$41.33 | \$49.92 | \$56.96 | \$71.21 | \$80.54 | \$42.66 | \$56.79 | \$69.00 | \$78.77 | \$98.37 | \$111.16 | 73 |
| 74 | \$21.86 | \$28.27 | \$33.62 | \$38.21 | \$47.67 | \$53.98 | \$34.55 | \$45.96 | \$55.63 | \$63.32 | \$78.86 | \$89.08 | \$46.83 | \$62.59 | \$76.22 | \$86.75 | \$107.91 | \$121.74 | 74 |
| 75 | \$24.32 | \$31.55 | \$37.60 | \$42.66 | \$53.08 | \$60.02 | \$38.26 | \$51.10 | \$62.00 | \$70.40 | \$87.34 | \$98.51 | \$51.41 | \$68.97 | \$84.19 | \$95.54 | \$118.37 | \$133.35 | 75 |
| 76 | \$26.77 | \$34.84 | \$41.59 | \$47.10 | \$58.48 | \$66.08 | \$42.36 | \$56.83 | \$69.11 | \$78.25 | \$96.71 | \$108.97 | \$56.45 | \$76.00 | \$92.99 | \$105.23 | \$129.86 | \$146.05 | 76 |
| 77 | \$29.24 | \$38.10 | \$45.60 | \$51.56 | \$63.89 | \$72.13 | \$46.95 | \$63.18 | \$77.07 | \$87.00 | \$107.13 | \$120.49 | \$61.97 | \$83.73 | \$102.73 | \$115.91 | \$142.44 | \$159.97 | 77 |
| 78 | \$31.53 | \$41.14 | \$49.31 | \$55.74 | \$68.96 | \$77.76 | \$49.89 | \$67.31 | \$82.24 | \$92.79 | \$114.10 | \$128.14 | \$65.42 | \$88.58 | \$108.80 | \$122.69 | \$150.57 | \$168.87 | 78 |
| 79 | \$33.77 | \$44.18 | \$53.03 | \$59.91 | \$74.04 | \$83.40 | \$53.02 | \$71.72 | \$87.76 | \$98.96 | \$121.51 | \$136.29 | \$69.06 | \$93.69 | \$115.27 | \$129.90 | \$159.14 | \$178.22 | 79 |
| 80 | \$36.04 | \$47.21 | \$56.76 | \$64.09 | \$79.11 | \$89.06 | \$56.35 | \$76.42 | \$93.67 | \$105.52 | \$129.42 | \$144.96 | \$72.88 | \$99.10 | \$122.11 | \$137.49 | \$168.21 | \$188.12 | 80 |
| 81 | \$38.31 | \$50.24 | \$60.48 | \$68.27 | \$84.19 | \$94.70 | \$59.90 | \$81.42 | \$99.95 | \$112.55 | \$137.81 | \$154.19 | \$76.91 | \$104.82 | \$129.34 | \$145.56 | \$177.82 | \$198.56 | 81 |
| 82 | \$40.58 | \$53.31 | \$64.20 | \$72.45 | \$89.27 | \$100.32 | \$63.65 | \$86.72 | \$106.67 | \$120.04 | \$146.76 | \$163.99 | \$81.17 | \$110.87 | \$137.02 | \$154.12 | \$187.94 | \$209.61 | 82 |
| 83 | \$43.56 | \$57.30 | \$69.16 | \$78.03 | \$96.11 | \$107.90 | \$67.65 | \$92.36 | \$113.73 | \$127.99 | \$156.35 | \$174.57 | \$85.86 | \$117.41 | \$145.30 | \$163.39 | \$199.08 | \$221.86 | 83 |
| 84 | \$46.56 | \$61.33 | \$74.09 | \$83.61 | \$102.93 | \$115.48 | \$71.90 | \$98.35 | \$121.28 | \$136.47 | \$166.57 | \$185.81 | \$90.82 | \$124.37 | \$154.08 | \$173.23 | \$210.91 | \$234.84 | 84 |
| 85 | \$49.53 | \$65.35 | \$79.06 | \$89.21 | \$109.75 | \$123.07 | \$76.42 | \$104.73 | \$129.34 | \$145.49 | \$177.45 | \$197.40 | \$96.04 | \$131.73 | \$163.42 | \$183.66 | \$223.45 | \$248.58 | 85 |
| 86 | \$52.53 | \$69.37 | \$84.00 | \$94.79 | \$116.59 | \$130.66 | \$81.20</ | | | | | | | | | | | | |

Certificate Form GLTCAARP-06-FC

| | | Quarterly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | |
|-----------|----------|--|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|----------------------------|----------|----------|----------|----------|-----------|----------|--------|
| | | Facility - 90 Day EP | | | | | | | | | | | | | | | | | |
| Issue Age | | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year |
| 25 | \$8.45 | \$10.77 | \$12.67 | \$14.25 | \$17.39 | \$19.53 | \$13.10 | \$16.86 | \$20.01 | \$22.91 | \$28.79 | \$32.63 | \$26.24 | \$34.25 | \$41.04 | \$47.70 | \$61.02 | \$69.38 | 25 |
| 26 | \$8.49 | \$10.86 | \$12.78 | \$14.31 | \$17.52 | \$19.67 | \$13.31 | \$17.14 | \$20.36 | \$23.30 | \$33.23 | \$37.54 | \$30.54 | \$38.65 | \$45.53 | \$52.27 | \$66.80 | \$75.27 | 26 |
| 27 | \$8.54 | \$10.91 | \$12.86 | \$14.40 | \$17.66 | \$19.84 | \$13.53 | \$17.39 | \$20.71 | \$23.71 | \$32.81 | \$37.36 | \$26.84 | \$35.05 | \$42.00 | \$48.84 | \$62.58 | \$71.18 | 27 |
| 28 | \$8.58 | \$11.00 | \$12.96 | \$14.54 | \$17.78 | \$20.01 | \$13.76 | \$17.66 | \$21.07 | \$24.09 | \$30.35 | \$34.47 | \$27.17 | \$35.46 | \$42.54 | \$49.45 | \$63.37 | \$72.08 | 28 |
| 29 | \$8.62 | \$11.04 | \$13.06 | \$14.63 | \$17.97 | \$20.15 | \$13.98 | \$17.97 | \$21.42 | \$24.48 | \$30.88 | \$35.09 | \$27.46 | \$35.92 | \$43.05 | \$50.06 | \$64.16 | \$73.01 | 29 |
| 30 | \$8.67 | \$11.13 | \$13.15 | \$14.76 | \$18.10 | \$20.32 | \$14.19 | \$18.27 | \$21.77 | \$24.92 | \$31.42 | \$35.74 | \$27.75 | \$36.34 | \$43.58 | \$50.68 | \$64.96 | \$73.98 | 30 |
| 31 | \$8.71 | \$11.18 | \$13.23 | \$14.86 | \$18.23 | \$20.49 | \$14.40 | \$18.58 | \$22.12 | \$25.36 | \$31.97 | \$36.40 | \$28.12 | \$36.80 | \$44.12 | \$51.29 | \$65.80 | \$74.93 | 31 |
| 32 | \$8.81 | \$11.26 | \$13.31 | \$14.93 | \$18.36 | \$20.64 | \$14.63 | \$18.88 | \$22.47 | \$25.81 | \$32.53 | \$37.06 | \$28.46 | \$37.24 | \$44.64 | \$51.90 | \$66.63 | \$75.91 | 32 |
| 33 | \$8.84 | \$11.34 | \$13.41 | \$15.05 | \$18.49 | \$20.82 | \$14.86 | \$19.20 | \$22.88 | \$26.24 | \$33.12 | \$37.71 | \$28.83 | \$37.66 | \$45.14 | \$52.56 | \$67.46 | \$76.87 | 33 |
| 34 | \$8.91 | \$11.37 | \$13.51 | \$15.16 | \$18.62 | \$20.98 | \$15.05 | \$19.49 | \$23.25 | \$26.68 | \$33.68 | \$38.42 | \$29.16 | \$38.10 | \$45.68 | \$53.22 | \$68.27 | \$77.88 | 34 |
| 35 | \$8.94 | \$11.47 | \$13.56 | \$15.29 | \$18.79 | \$21.12 | \$15.29 | \$19.80 | \$23.62 | \$27.17 | \$34.29 | \$39.06 | \$29.52 | \$38.56 | \$46.27 | \$53.88 | \$69.16 | \$78.89 | 35 |
| 36 | \$9.04 | \$11.62 | \$13.76 | \$15.47 | \$19.06 | \$21.42 | \$15.64 | \$20.20 | \$24.09 | \$27.72 | \$35.05 | \$39.91 | \$29.92 | \$39.06 | \$46.87 | \$54.62 | \$70.14 | \$80.01 | 36 |
| 37 | \$9.11 | \$11.75 | \$13.94 | \$15.69 | \$19.33 | \$21.73 | \$15.98 | \$20.58 | \$24.56 | \$28.29 | \$35.78 | \$40.78 | \$30.29 | \$39.59 | \$47.48 | \$55.37 | \$71.14 | \$81.16 | 37 |
| 38 | \$9.20 | \$11.88 | \$14.11 | \$15.90 | \$19.58 | \$22.03 | \$16.35 | \$20.98 | \$25.06 | \$28.86 | \$36.58 | \$41.66 | \$30.71 | \$40.12 | \$48.13 | \$56.11 | \$72.14 | \$82.29 | 38 |
| 39 | \$9.28 | \$12.01 | \$14.27 | \$16.08 | \$19.84 | \$22.34 | \$16.69 | \$21.38 | \$25.58 | \$29.49 | \$37.37 | \$42.54 | \$31.10 | \$40.65 | \$48.79 | \$56.89 | \$73.15 | \$83.48 | 39 |
| 40 | \$9.36 | \$12.12 | \$14.47 | \$16.29 | \$20.10 | \$22.64 | \$17.04 | \$21.77 | \$26.10 | \$30.10 | \$38.15 | \$43.45 | \$31.55 | \$41.23 | \$49.45 | \$57.68 | \$74.18 | \$84.66 | 40 |
| 41 | \$9.46 | \$12.25 | \$14.63 | \$16.50 | \$20.36 | \$22.97 | \$17.39 | \$22.22 | \$26.64 | \$30.71 | \$38.98 | \$44.37 | \$31.97 | \$41.79 | \$50.09 | \$58.48 | \$75.25 | \$85.89 | 41 |
| 42 | \$9.56 | \$12.41 | \$14.80 | \$16.69 | \$20.64 | \$23.25 | \$17.78 | \$22.64 | \$27.17 | \$31.37 | \$39.81 | \$45.33 | \$32.42 | \$42.35 | \$50.77 | \$59.27 | \$76.27 | \$87.12 | 42 |
| 43 | \$9.65 | \$12.54 | \$14.98 | \$16.92 | \$20.89 | \$23.56 | \$18.17 | \$23.08 | \$27.72 | \$32.02 | \$40.65 | \$46.31 | \$32.87 | \$42.92 | \$51.47 | \$60.09 | \$77.41 | \$88.34 | 43 |
| 44 | \$9.72 | \$12.71 | \$15.16 | \$17.14 | \$21.15 | \$23.86 | \$18.58 | \$23.52 | \$28.29 | \$32.66 | \$41.53 | \$47.30 | \$33.28 | \$43.48 | \$52.16 | \$60.94 | \$78.50 | \$89.62 | 44 |
| 45 | \$9.87 | \$12.83 | \$15.33 | \$17.30 | \$21.42 | \$24.18 | \$18.92 | \$23.96 | \$28.86 | \$33.32 | \$42.39 | \$48.37 | \$33.73 | \$44.07 | \$52.91 | \$61.75 | \$79.53 | \$90.88 | 45 |
| 46 | \$10.02 | \$13.10 | \$15.69 | \$17.70 | \$21.93 | \$24.75 | \$19.89 | \$25.19 | \$30.20 | \$34.61 | \$43.48 | \$49.62 | \$34.25 | \$44.78 | \$53.74 | \$62.76 | \$80.85 | \$92.40 | 46 |
| 47 | \$10.21 | \$13.38 | \$15.98 | \$18.10 | \$22.43 | \$25.31 | \$20.89 | \$26.47 | \$31.55 | \$35.96 | \$44.57 | \$50.90 | \$34.76 | \$45.47 | \$54.62 | \$63.78 | \$82.20 | \$93.96 | 47 |
| 48 | \$10.40 | \$13.56 | \$16.35 | \$18.49 | \$22.97 | \$25.92 | \$21.93 | \$27.82 | \$32.99 | \$37.37 | \$45.73 | \$52.18 | \$35.31 | \$46.21 | \$55.51 | \$64.82 | \$83.58 | \$95.51 | 48 |
| 49 | \$10.56 | \$13.84 | \$16.69 | \$18.88 | \$23.47 | \$26.51 | \$23.03 | \$29.23 | \$34.47 | \$38.82 | \$46.92 | \$53.58 | \$35.88 | \$46.96 | \$56.36 | \$65.87 | \$84.96 | \$97.11 | 49 |
| 50 | \$10.73 | \$14.11 | \$17.04 | \$19.26 | \$23.96 | \$27.12 | \$24.22 | \$30.71 | \$36.05 | \$40.30 | \$48.08 | \$54.97 | \$36.44 | \$47.70 | \$57.30 | \$66.91 | \$86.38 | \$98.73 | 50 |
| 51 | \$10.91 | \$14.36 | \$17.34 | \$19.71 | \$24.48 | \$27.68 | \$25.44 | \$32.29 | \$37.66 | \$41.88 | \$49.31 | \$56.36 | \$37.00 | \$48.44 | \$58.21 | \$68.02 | \$87.84 | \$100.35 | 51 |
| 52 | \$11.09 | \$14.63 | \$17.70 | \$20.10 | \$25.03 | \$28.29 | \$26.76 | \$33.96 | \$39.37 | \$43.48 | \$50.60 | \$57.82 | \$37.59 | \$49.25 | \$59.14 | \$69.10 | \$89.27 | \$102.00 | 52 |
| 53 | \$11.26 | \$14.89 | \$18.04 | \$20.49 | \$25.53 | \$28.86 | \$28.12 | \$35.65 | \$41.17 | \$45.14 | \$51.90 | \$59.30 | \$38.15 | \$50.01 | \$60.09 | \$70.27 | \$90.75 | \$103.71 | 53 |
| 54 | \$11.42 | \$15.16 | \$18.40 | \$20.89 | \$26.02 | \$29.49 | \$29.57 | \$37.46 | \$43.02 | \$46.92 | \$53.22 | \$60.83 | \$38.75 | \$50.80 | \$61.06 | \$71.38 | \$92.24 | \$105.44 | 54 |
| 55 | \$11.62 | \$15.43 | \$18.71 | \$21.29 | \$26.54 | \$30.05 | \$31.04 | \$39.37 | \$44.90 | \$48.74 | \$54.57 | \$62.43 | \$39.42 | \$51.58 | \$61.97 | \$72.55 | \$93.73 | \$107.16 | 55 |
| 56 | \$12.71 | \$16.73 | \$20.20 | \$23.00 | \$28.79 | \$32.63 | \$32.58 | \$41.29 | \$47.09 | \$51.11 | \$57.92 | \$66.22 | \$41.04 | \$53.81 | \$64.74 | \$75.86 | \$98.23 | \$112.39 | 56 |
| 57 | \$13.84 | \$18.04 | \$21.64 | \$24.70 | \$31.01 | \$35.21 | \$34.22 | \$43.33 | \$49.35 | \$53.58 | \$61.46 | \$70.30 | \$42.75 | \$56.16 | \$67.62 | \$79.37 | \$102.96 | \$117.87 | 57 |
| 58 | \$14.98 | \$19.39 | \$23.08 | \$26.41 | \$33.23 | \$37.75 | \$35.92 | \$45.47 | \$51.78 | \$56.16 | \$65.23 | \$74.60 | \$44.51 | \$58.60 | \$70.64 | \$83.03 | \$107.91 | \$123.62 | 58 |
| 59 | \$16.08 | \$20.71 | \$24.56 | \$28.12 | \$35.46 | \$40.34 | \$37.71 | \$47.70 | \$54.32 | \$58.87 | \$69.20 | \$79.13 | \$46.34 | \$61.13 | \$73.80 | \$86.85 | \$113.09 | \$129.59 | 59 |
| 60 | \$17.20 | \$22.03 | \$26.02 | \$29.81 | \$37.71 | \$42.92 | \$39.59 | \$50.06 | \$56.94 | \$61.71 | \$73.40 | \$84.00 | \$48.27 | \$63.78 | \$77.08 | \$90.88 | \$118.53 | \$135.91 | 60 |
| 61 | \$18.30 | \$23.34 | \$27.46 | \$31.55 | \$39.94 | \$45.47 | \$41.57 | \$52.53 | \$59.70 | \$64.69 | \$77.88 | \$89.19 | \$50.28 | \$66.54 | \$80.56 | \$95.08 | \$124.22 | \$142.53 | 61 |
| 62 | \$19.46 | \$24.66 | \$28.94 | \$33.28 | \$42.17 | \$48.05 | \$43.53 | \$55.10 | \$62.62 | \$67.75 | \$82.61 | \$94.70 | \$52.32 | \$69.43 | \$84.19 | \$99.47 | \$130.17 | \$149.47 | 62 |
| 63 | \$21.48 | \$27.30 | \$32.02 | \$36.83 | \$46.73 | \$53.22 | \$45.99 | \$58.16 | \$66.09 | \$71.49 | \$88.95 | \$101.92 | \$56.16 | \$74.33 | \$90.01 | \$106.13 | \$138.40 | \$158.77 | 63 |
| 64 | \$23.52 | \$29.88 | \$35.09 | \$40.38 | \$51.25 | \$58.39 | \$48.57 | \$61.39 | \$69.72 | \$75.38 | \$95.79 | \$109.67 | \$60.24 | \$79.59 | \$96.27 | \$113.22 | \$147.16 | \$168.66 | 64 |
| 65 | \$25.58 | \$32.49 | \$38.15 | \$43.92 | \$55.76 | \$63.55 | \$51.29 | \$64.82 | \$73.58 | \$79.50 | \$103.16 | \$118.04 | \$64.61 | \$85.18 | \$102.96 | \$120.80 | \$156.50 | \$179.19 | 65 |
| 66 | \$27.59 | \$35.09 | \$41.26 | \$47.48 | \$60.30 | \$68.68 | \$54.19 | \$68.40 | \$77.65 | \$83.83 | \$111.08 | \$127.03 | \$69.29 | \$91.19 | \$110.11 | \$128.84 | \$166.40 | \$190.36 | 66 |
| 67 | \$29.65 | \$37.71 | \$44.32 | \$51.04 | \$64.82 | \$73.84 | \$57.16 | \$72.19 | \$81.91 | \$88.47 | \$119.70 | \$136.64 | \$74.24 | \$97.67 | \$117.72 | \$137.45 | \$177.00 | \$202.17 | 67 |
| 68 | \$33.68 | \$42.92 | \$50.55 | \$58.08 | \$73.55 | \$83.70 | \$61.53 | \$78.45 | \$90.06 | \$98.42 | \$131.18 | \$149.47 | \$80.94 | \$106.67 | \$128.69 | \$149.62 | \$191.65 | \$218.56 | 68 |
| 69 | \$37.71 | \$48.13 | \$56.73 | \$65.10 | \$82.25 | \$93.56 | \$66.26 | \$85.22 | \$99.02 | \$109.46 | \$143.74 | \$163.55 | \$88.20 | \$116.47 | \$140.62 | \$162.89 | \$207.56 | \$236.24 | 69 |
| 70 | \$41.73 | \$53.35 | \$62.94 | \$72.08 | \$90.97 | \$103.41 | \$71.38 | \$92.60 | \$108.89 | \$121.75 | \$157.50 | \$178.92 | \$96.14 | \$127.16 | \$153.74 | \$177.33 | \$224.77 | \$255.39 | 70 |
| 71 | \$45.73 | \$58.55 | \$69.16 | \$79.13 | \$99.68 | \$113.26 | \$76.91 | \$100.60 | \$119.70 | \$135.41 | \$172.56 | \$195.73 | \$104.81 | \$138.83 | \$168.03 | \$193.07 | \$243.44 | \$276.05 | 71 |
| 72 | \$49.75 | \$63.78 | \$75.34 | \$86.14 | \$108.42 | \$123.07 | \$82.84 | \$109.27 | \$131.63 | \$150.62 | \$189.04 | \$214.08 | \$114.24 | \$151.53 | \$183.65 | \$210.22 | \$263.67 | \$298.35 | 72 |
| 73 | \$56.99 | \$73.40 | \$87.09 | \$99.24 | \$124.30 | \$140.86 | \$91.71 | \$121.51 | \$146.73 | \$167.44 | \$209.35 | \$236.78 | \$125.39 | \$166.99 | \$202.87 | \$231.56 | \$289.26 | \$326.78 | 73 |
| 74 | \$64.24 | \$83.09 | \$98.81 | \$112.35 | \$140.15 | \$158.70 | \$101.56 | \$135.12 | \$163.55 | \$186.16 | \$231.86 | \$261.87 | \$137.65 | \$184.04 | \$224.08 | \$255.05 | \$317.27 | \$357.93 | 74 |
| 75 | \$71.49 | \$92.72 | \$110.55 | \$125.39 | \$156.06 | \$176.46 | \$112.49 | \$150.23 | \$182.29 | \$206.94 | \$256.78 | \$289.64 | \$151.15 | \$202.77 | \$247.51 | \$280.86 | \$348.02 | \$392.04 | 75 |
| 76 | \$78.69 | \$102.40 | \$122.29 | \$138.50 | \$171.91 | \$194.24 | \$124.55 | \$167.02 | \$203.24 | \$230.07 | \$284.37 | \$320.32 | \$165.96 | \$223.47 | \$273.38 | \$309.35 | \$381.76 | \$429.40 | 76 |
| 77 | \$85.93 | \$112.04 | \$134.04 | \$151.58 | \$187.81 | \$212.03 | \$138.01 | \$185.76 | \$226.58 | \$255.79 | \$314.99 | \$354.26 | \$182.19 | \$246.20 | \$301.98 | \$340.74 | \$418.78 | \$470.35 | 77 |
| 78 | \$92.64 | \$120.97 | \$144.96 | \$163.86 | \$202.74 | \$228.58 | \$146.67 | \$197.87 | \$241.77 | \$272.77 | \$335.45 | \$376.76 | \$192.31 | \$260.41 | \$319.90 | \$360.72 | \$442.68 | \$496.46 | 78 |
| 79 | \$99.30 | \$129.87 | \$155.93 | \$176.17 | \$217.67 | \$245.17 | \$155.87 | \$210.85 | \$258.02 | \$290.90 | \$357.23 | \$400.72 | \$203.02 | \$275.46 | \$338.88 | \$381.88 | \$467.90 | \$524.00 | 79 |
| 80 | \$105.95 | \$138.80 | \$166.86 | \$188.42 | \$232.61 | \$261.77 | \$165.67 | \$224.64 | \$275.35 | \$310.27 | \$380.44 | \$426.20 | \$214.26 | \$291.35 | \$358.97 | \$404.26 | \$494.56 | \$553.08 | 80 |
| 81 | \$112.65 | \$147.74 | \$177.77 | \$200.72 | \$247.51 | \$278.40 | \$176.10 | \$239.35 | \$293.83 | \$330.89 | \$405.14 | \$453.30 | \$226.13 | \$308.18 | \$380.27 | \$427.96 | \$522.73 | \$583.79 | 81 |
| 82 | \$119.32 | \$156.67 | \$188.73 | \$212.99 | \$262.44 | \$294.94 | \$187.15 | \$254.99 | \$313.54 | \$352.94 | \$431.45 | \$482.13 | \$238.65 | \$325.94 | \$402.81 | \$453.09 | \$552.51 | \$616.24 | 82 |
| 83 | \$128.08 | \$168.44 | \$203.30 | \$229.42 | \$282.55 | \$317.22 | \$198.90 | \$271.55 | \$334.35 | \$376.28 | \$459.66 | \$513.24 | \$252.41 | \$345.21 | \$427.15 | | | | |

Certificate Form GLTCARP-06-FC

| | | Annual Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase) | | | | | | | | | | | | | | | | | | |
|-----------|----|---|----------|----------|----------|----------|----------------------------|----------|----------|----------|------------|----------------------------|------------|----------|------------|------------|------------|------------|------------|----------|
| | | Facility - 90 Day EP | | | | | | | | | | | | | | | | | | |
| Issue Age | | Future Purchase Option | | | | | Auto 3% Compound Inflation | | | | | Auto 5% Compound Inflation | | | | | Issue Age | | | |
| | | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | 5 Year | 7 Year | Lifetime | 2 Year | 3 Year | 4 Year | | 5 Year | 7 Year | Lifetime |
| 25 | | \$31.74 | \$40.48 | \$47.54 | \$53.46 | \$65.30 | \$73.35 | \$49.17 | \$63.32 | \$75.16 | \$86.01 | \$108.05 | \$122.54 | \$98.51 | \$128.61 | \$154.10 | \$179.11 | \$229.12 | \$260.51 | 25 |
| 26 | | \$31.91 | \$40.79 | \$48.03 | \$53.77 | \$65.80 | \$73.84 | \$50.00 | \$64.32 | \$76.48 | \$87.48 | \$110.03 | \$124.83 | \$99.67 | \$130.10 | \$155.93 | \$181.25 | \$232.07 | \$263.80 | 26 |
| 27 | | \$32.08 | \$40.94 | \$48.37 | \$54.11 | \$66.28 | \$74.50 | \$50.81 | \$65.30 | \$77.79 | \$88.97 | \$112.00 | \$127.14 | \$100.83 | \$131.57 | \$157.73 | \$183.39 | \$235.02 | \$267.26 | 27 |
| 28 | | \$32.23 | \$41.28 | \$48.69 | \$54.60 | \$66.77 | \$75.16 | \$51.65 | \$66.28 | \$79.10 | \$90.46 | \$113.98 | \$129.44 | \$101.98 | \$133.21 | \$159.70 | \$185.68 | \$237.99 | \$270.71 | 28 |
| 29 | | \$32.41 | \$41.45 | \$49.02 | \$54.93 | \$67.43 | \$75.66 | \$52.47 | \$67.43 | \$80.43 | \$91.94 | \$115.94 | \$131.74 | \$103.11 | \$134.87 | \$161.67 | \$187.99 | \$240.93 | \$274.16 | 29 |
| 30 | | \$32.57 | \$41.76 | \$49.34 | \$55.42 | \$67.95 | \$76.32 | \$53.31 | \$68.57 | \$81.75 | \$93.58 | \$117.94 | \$134.21 | \$104.27 | \$136.50 | \$163.66 | \$190.28 | \$243.90 | \$277.79 | 30 |
| 31 | | \$32.75 | \$41.95 | \$49.68 | \$55.76 | \$68.41 | \$76.97 | \$54.11 | \$69.73 | \$83.05 | \$95.22 | \$120.07 | \$136.65 | \$105.60 | \$138.15 | \$165.62 | \$192.60 | \$247.03 | \$281.40 | 31 |
| 32 | | \$33.06 | \$42.26 | \$50.00 | \$56.10 | \$68.93 | \$77.46 | \$54.93 | \$70.88 | \$84.37 | \$96.88 | \$122.20 | \$139.14 | \$106.91 | \$139.79 | \$167.60 | \$194.89 | \$250.15 | \$285.02 | 32 |
| 33 | | \$33.22 | \$42.60 | \$50.34 | \$56.58 | \$69.42 | \$78.12 | \$55.76 | \$72.04 | \$85.86 | \$98.51 | \$124.34 | \$141.60 | \$108.21 | \$141.43 | \$169.55 | \$197.36 | \$253.28 | \$288.63 | 33 |
| 34 | | \$33.39 | \$42.76 | \$50.66 | \$56.90 | \$69.89 | \$78.78 | \$56.58 | \$73.18 | \$87.33 | \$101.06 | \$126.48 | \$144.23 | \$109.54 | \$143.10 | \$171.56 | \$199.84 | \$256.39 | \$292.42 | 34 |
| 35 | | \$33.55 | \$43.08 | \$50.96 | \$57.40 | \$70.55 | \$79.27 | \$57.40 | \$74.34 | \$88.66 | \$101.98 | \$128.77 | \$146.72 | \$110.86 | \$144.74 | \$173.67 | \$202.30 | \$259.69 | \$296.20 | 35 |
| 36 | | \$33.87 | \$43.59 | \$51.65 | \$58.07 | \$71.53 | \$80.43 | \$58.71 | \$75.82 | \$90.46 | \$104.10 | \$131.57 | \$149.82 | \$112.32 | \$146.72 | \$175.97 | \$205.10 | \$263.31 | \$300.48 | 36 |
| 37 | | \$34.22 | \$44.09 | \$52.29 | \$58.88 | \$72.55 | \$81.58 | \$60.03 | \$77.31 | \$92.25 | \$106.25 | \$134.38 | \$153.13 | \$113.82 | \$148.68 | \$178.27 | \$207.90 | \$267.09 | \$304.76 | 37 |
| 38 | | \$34.53 | \$44.56 | \$52.97 | \$59.72 | \$73.54 | \$82.73 | \$61.35 | \$78.78 | \$94.09 | \$108.38 | \$137.32 | \$156.41 | \$115.29 | \$150.65 | \$180.75 | \$210.67 | \$270.88 | \$309.02 | 38 |
| 39 | | \$34.86 | \$45.08 | \$53.61 | \$60.37 | \$74.50 | \$83.86 | \$62.67 | \$80.27 | \$96.05 | \$110.68 | \$140.28 | \$159.70 | \$116.77 | \$152.63 | \$183.22 | \$213.65 | \$274.66 | \$313.48 | 39 |
| 40 | | \$35.20 | \$45.56 | \$54.27 | \$61.19 | \$75.48 | \$85.04 | \$64.00 | \$81.75 | \$98.02 | \$112.98 | \$143.26 | \$163.15 | \$118.42 | \$154.77 | \$185.68 | \$216.60 | \$278.61 | \$317.90 | 40 |
| 41 | | \$35.54 | \$46.05 | \$54.93 | \$62.00 | \$76.48 | \$86.19 | \$65.30 | \$83.39 | \$99.98 | \$115.29 | \$146.39 | \$166.61 | \$120.07 | \$156.90 | \$188.14 | \$219.56 | \$282.56 | \$322.50 | 41 |
| 42 | | \$35.86 | \$46.54 | \$55.61 | \$62.67 | \$77.46 | \$87.33 | \$66.77 | \$85.04 | \$101.98 | \$117.77 | \$149.51 | \$170.23 | \$121.72 | \$159.04 | \$190.62 | \$222.52 | \$286.51 | \$327.14 | 42 |
| 43 | | \$36.18 | \$47.04 | \$56.25 | \$63.48 | \$78.45 | \$88.48 | \$68.26 | \$86.67 | \$104.10 | \$120.23 | \$152.63 | \$173.84 | \$123.34 | \$161.17 | \$193.25 | \$225.65 | \$290.62 | \$331.75 | 43 |
| 44 | | \$36.52 | \$47.20 | \$56.90 | \$64.32 | \$79.44 | \$89.64 | \$69.73 | \$88.32 | \$106.25 | \$122.69 | \$155.93 | \$177.62 | \$124.99 | \$163.32 | \$195.88 | \$228.78 | \$294.72 | \$336.50 | 44 |
| 45 | | \$37.00 | \$48.20 | \$57.56 | \$64.97 | \$80.43 | \$90.77 | \$71.05 | \$89.97 | \$108.38 | \$125.15 | \$159.21 | \$181.58 | \$126.64 | \$165.45 | \$198.67 | \$231.90 | \$298.67 | \$341.26 | 45 |
| 46 | | \$37.66 | \$49.17 | \$58.88 | \$66.44 | \$82.39 | \$92.93 | \$74.66 | \$94.57 | \$113.33 | \$129.93 | \$163.32 | \$186.34 | \$128.61 | \$168.08 | \$201.81 | \$235.68 | \$303.61 | \$347.01 | 46 |
| 47 | | \$38.31 | \$50.16 | \$60.03 | \$67.95 | \$84.21 | \$95.06 | \$78.45 | \$99.34 | \$118.42 | \$135.03 | \$167.43 | \$191.10 | \$130.59 | \$170.73 | \$205.10 | \$239.45 | \$308.69 | \$352.78 | 47 |
| 48 | | \$38.97 | \$50.96 | \$61.35 | \$69.42 | \$86.19 | \$97.37 | \$82.39 | \$104.42 | \$123.83 | \$140.28 | \$171.71 | \$196.05 | \$132.56 | \$173.51 | \$208.38 | \$243.41 | \$313.79 | \$358.71 | 48 |
| 49 | | \$39.64 | \$51.99 | \$62.67 | \$70.88 | \$88.15 | \$99.50 | \$86.52 | \$109.70 | \$129.44 | \$145.71 | \$176.14 | \$201.14 | \$134.70 | \$176.32 | \$211.66 | \$247.35 | \$319.08 | \$364.62 | 49 |
| 50 | | \$40.30 | \$52.97 | \$64.00 | \$72.37 | \$89.97 | \$101.81 | \$90.96 | \$115.29 | \$135.37 | \$151.32 | \$180.58 | \$206.40 | \$136.83 | \$179.11 | \$215.12 | \$251.31 | \$324.32 | \$370.70 | 50 |
| 51 | | \$40.94 | \$53.94 | \$65.13 | \$74.02 | \$91.94 | \$103.95 | \$95.56 | \$121.21 | \$141.43 | \$157.21 | \$185.17 | \$211.66 | \$138.99 | \$181.90 | \$218.57 | \$255.42 | \$329.76 | \$376.79 | 51 |
| 52 | | \$41.60 | \$54.93 | \$66.44 | \$75.48 | \$93.90 | \$106.25 | \$100.50 | \$127.46 | \$147.86 | \$163.32 | \$189.96 | \$217.10 | \$141.11 | \$184.87 | \$222.02 | \$259.52 | \$335.18 | \$383.02 | 52 |
| 53 | | \$42.26 | \$55.91 | \$67.75 | \$76.97 | \$95.88 | \$108.38 | \$105.60 | \$133.89 | \$154.62 | \$169.55 | \$194.89 | \$222.68 | \$143.26 | \$187.83 | \$225.65 | \$263.80 | \$340.77 | \$389.47 | 53 |
| 54 | | \$42.92 | \$56.90 | \$69.08 | \$78.45 | \$97.69 | \$110.68 | \$111.02 | \$140.61 | \$161.51 | \$176.14 | \$199.84 | \$228.46 | \$145.55 | \$190.78 | \$229.27 | \$268.09 | \$346.37 | \$395.87 | 54 |
| 55 | | \$43.59 | \$57.90 | \$70.22 | \$79.94 | \$99.67 | \$112.81 | \$116.61 | \$147.86 | \$168.59 | \$183.06 | \$204.93 | \$234.37 | \$148.02 | \$193.74 | \$232.72 | \$272.35 | \$351.97 | \$402.46 | 55 |
| 56 | | \$44.70 | \$62.82 | \$75.82 | \$86.36 | \$108.05 | \$122.54 | \$122.36 | \$155.09 | \$176.80 | \$191.93 | \$217.44 | \$248.66 | \$154.10 | \$202.14 | \$243.09 | \$284.85 | \$368.90 | \$422.03 | 56 |
| 57 | | \$51.99 | \$67.75 | \$81.24 | \$92.77 | \$116.45 | \$132.23 | \$128.45 | \$162.66 | \$185.35 | \$201.14 | \$230.75 | \$263.97 | \$160.52 | \$210.85 | \$253.95 | \$298.00 | \$386.67 | \$442.59 | 57 |
| 58 | | \$56.25 | \$72.86 | \$86.67 | \$99.18 | \$124.83 | \$141.78 | \$134.87 | \$170.73 | \$194.39 | \$210.85 | \$244.89 | \$280.08 | \$167.11 | \$220.07 | \$265.30 | \$311.83 | \$405.24 | \$464.13 | 58 |
| 59 | | \$60.37 | \$77.79 | \$92.25 | \$105.60 | \$133.21 | \$151.48 | \$141.60 | \$179.11 | \$203.95 | \$221.05 | \$259.85 | \$297.18 | \$174.00 | \$229.58 | \$277.11 | \$326.13 | \$424.67 | \$486.65 | 59 |
| 60 | | \$64.64 | \$82.73 | \$97.69 | \$112.00 | \$141.60 | \$161.17 | \$148.68 | \$187.99 | \$213.81 | \$231.73 | \$275.64 | \$315.45 | \$181.25 | \$239.45 | \$289.44 | \$341.26 | \$445.04 | \$510.33 | 60 |
| 61 | | \$68.76 | \$87.65 | \$103.11 | \$118.42 | \$150.00 | \$170.73 | \$158.09 | \$197.20 | \$224.18 | \$242.02 | \$292.42 | \$334.85 | \$188.79 | \$249.83 | \$302.46 | \$357.07 | \$466.42 | \$535.17 | 61 |
| 62 | | \$73.03 | \$92.61 | \$108.72 | \$124.89 | \$158.39 | \$180.41 | \$163.47 | \$206.90 | \$235.19 | \$254.44 | \$310.17 | \$355.58 | \$196.53 | \$260.68 | \$316.10 | \$373.51 | \$488.80 | \$561.33 | 62 |
| 63 | | \$80.60 | \$102.48 | \$120.23 | \$138.33 | \$175.48 | \$199.84 | \$172.68 | \$218.41 | \$248.18 | \$268.41 | \$334.03 | \$382.71 | \$210.85 | \$279.11 | \$337.98 | \$398.50 | \$519.72 | \$596.18 | 63 |
| 64 | | \$88.32 | \$112.16 | \$131.74 | \$151.65 | \$192.43 | \$219.24 | \$182.38 | \$230.59 | \$261.83 | \$283.04 | \$359.68 | \$411.81 | \$226.14 | \$298.85 | \$361.50 | \$425.14 | \$552.59 | \$633.36 | 64 |
| 65 | | \$96.05 | \$122.03 | \$143.26 | \$164.95 | \$209.36 | \$238.63 | \$192.60 | \$243.41 | \$276.31 | \$298.51 | \$387.32 | \$443.23 | \$242.58 | \$319.89 | \$386.67 | \$453.60 | \$587.64 | \$672.84 | 65 |
| 66 | | \$103.61 | \$131.74 | \$154.92 | \$178.27 | \$226.47 | \$257.88 | \$203.43 | \$256.88 | \$291.59 | \$314.79 | \$417.09 | \$476.96 | \$260.18 | \$342.42 | \$413.48 | \$483.87 | \$624.81 | \$714.77 | 66 |
| 67 | | \$111.33 | \$141.60 | \$166.44 | \$191.61 | \$243.41 | \$277.28 | \$214.63 | \$271.03 | \$307.56 | \$332.22 | \$449.48 | \$513.14 | \$278.76 | \$366.75 | \$442.09 | \$516.10 | \$664.61 | \$759.18 | 67 |
| 68 | | \$126.48 | \$161.17 | \$189.79 | \$218.08 | \$276.14 | \$314.30 | \$231.07 | \$294.56 | \$338.15 | \$369.56 | \$492.58 | \$561.33 | \$303.93 | \$400.47 | \$483.22 | \$561.81 | \$719.70 | \$820.70 | 68 |
| 69 | | \$141.60 | \$180.75 | \$212.99 | \$244.40 | \$308.87 | \$351.29 | \$248.84 | \$320.05 | \$371.86 | \$411.00 | \$539.77 | \$614.11 | \$331.25 | \$437.32 | \$528.09 | \$611.64 | \$779.41 | \$887.14 | 69 |
| 70 | | \$156.73 | \$200.33 | \$236.32 | \$270.71 | \$341.59 | \$388.30 | \$268.09 | \$347.68 | \$408.86 | \$457.22 | \$591.43 | \$671.84 | \$361.01 | \$477.44 | \$577.28 | \$665.93 | \$844.04 | \$958.99 | 70 |
| 71 | | \$171.71 | \$219.89 | \$259.69 | \$297.18 | \$374.33 | \$425.30 | \$288.82 | \$377.78 | \$449.48 | \$508.54 | \$648.00 | \$735.00 | \$393.57 | \$521.37 | \$630.88 | \$724.94 | \$914.10 | \$1,036.62 | 71 |
| 72 | | \$186.84 | \$239.45 | \$282.89 | \$323.52 | \$407.06 | \$462.13 | \$311.01 | \$410.34 | \$494.21 | \$565.60 | \$709.83 | \$803.91 | \$428.92 | \$569.05 | \$689.60 | \$789.43 | \$990.09 | \$1,120.32 | 72 |
| 73 | | \$213.96 | \$275.64 | \$326.96 | \$372.69 | \$466.76 | \$528.94 | \$344.40 | \$456.24 | \$550.95 | \$628.76 | \$786.14 | \$889.10 | \$470.88 | \$627.12 | \$761.81 | \$869.53 | \$1,086.13 | \$1,227.07 | 73 |
| 74 | | \$241.29 | \$311.98 | \$371.03 | \$421.87 | \$526.30 | \$595.87 | \$381.39 | \$507.36 | \$614.11 | \$737.66 | \$909.69 | \$983.35 | \$516.92 | \$691.08 | \$841.41 | \$957.69 | \$1,191.38 | \$1,344.01 | 74 |
| 75 | | \$268.41 | \$348.18 | \$415.12 | \$470.88 | \$586.00 | \$662.63 | \$422.36 | \$564.11 | \$684.50 | \$777.10 | \$964.27 | \$1,087.63 | \$567.58 | \$761.48 | \$929.40 | \$1,054.72 | \$1,306.84 | \$1,472.12 | 75 |
| 76 | | \$295.55 | \$384.53 | \$459.20 | \$520.04 | \$645.54 | \$729.40 | \$467.75 | \$627.29 | \$763.14 | \$863.93 | \$1,067.87 | \$1,202.91 | \$623.16 | \$839.11 | \$1,026.59 | \$1,161.62 | \$1,433.50 | \$1,612.42 | 76 |
| 77 | | \$322.69 | \$420.70 | \$503.25 | \$569.21 | \$705.22 | \$796.19 | \$518.24 | \$697.49 | \$850.77 | \$960.48 | \$1,182.84 | \$1,330.20 | \$684.17 | \$924.46 | \$1,133.99 | \$1,279.54 | \$1,572.60 | \$1,766.20 | 77 |
| 78 | | \$347.85 | \$454.25 | \$544.38 | \$615.27 | \$761.30 | \$858.35 | \$550.79 | \$743.06 | \$907.85 | \$1,024.29 | \$1,259.63 | \$1,414.73 | \$722.19 | \$977.91 | \$1,201.26 | \$1,354.54 | \$1,662.25 | \$1,864.21 | 78 |
| 79 | | \$372.85 | \$487.64 | \$585.49 | \$661.47 | \$817.40 | \$920.68 | \$585.32 | \$791.74 | \$968.87 | \$1,092.39 | \$1,341.38 | \$1,504.71 | \$762.30 | \$1,034.32 | \$1,272.47 | \$1,433.97 | \$1,756.96 | \$1,967.67 | 79 |
| 80 | </ | | | | | | | | | | | | | | | | | | | |

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/CT20-220 FC2 (RATE)

Supporting Document Schedules

| | |
|--------------------------|--------------------------------------|
| Satisfied - Item: | Transmittal Letter (A&H) |
| Comments: | Please see the attached Cover Letter |
| Attachment(s): | Flex Choice 2 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 II_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: | |

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|-------------------------|--------------------------------|
| 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-132324340

State Tracking #:

META-132324340

Company Tracking #:

CT20-220 FC2 (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/CT20-220 FC2 (RATE)

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

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

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

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

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

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

| | |
|--------------------------|-----------------------|
| Satisfied - Item: | NAIC Transmittal form |
|--------------------------|-----------------------|

SERFF Tracking #:

META-132324340

State Tracking #:

META-132324340

Company Tracking #:

CT20-220 FC2 (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/CT20-220 FC2 (RATE)

| | |
|--------------------------|---|
| Comments: | Please see the attached NAIC Transmittal form |
| Attachment(s): | AARP FC2 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:

- GCLCAARP-06-FC approved by your Department on July 7, 2006

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-06-FC 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"> • <i>Nationwide</i> experience • Without/with proposed rate increase of 21% • Weighted average statutory rate 4.00% LLR without rate increase – 106.0% LLR with rate increase – 100.0% |
| 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"> • <i>Pennsylvania</i> experience • Without/with proposed rate increase of 21% • Weighted average statutory rate 4.00% LLR without rate increase – 123.9% LLR with rate increase – 116.2% |
| 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-06-FC

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%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

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 November 1, 2006 to February 1, 2008 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 situated). These policy forms are no longer being marketed to AARP members and spouses.

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 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% |

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

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. Enrollment programs hosted by local AARP chapter were also part of the marketing method for this certificate form.

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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 an insured was married or had a domestic partner that did not purchase coverage, then a marital discount was applied. If two or more members of the same household purchased coverage, then a household discount was applied. Additionally, annual premium was equal to monthly premium times 11.04 (i.e., 8% discount off monthly) and quarterly premium was equal to monthly premium times 2.94 (i.e., 2% discount off monthly).

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.

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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.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.00%. Incurred but not reported 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 4.00%.

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 4.00%.

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:

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

15. History of Previous Inforce Rate Increases

| 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 MetLife's experience in the long-term care business that the company issued or administered.
- b. Voluntary termination rates by duration were assumed to be 6.25% in year one, grading down to 1.4% in year five and thereafter.

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- c. Mortality was based on 95% 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: | \$2,037 |
| After all prior authorized increases: | \$2,157 |
| After current requested increase: | \$2,610 |

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 in force count)

By Issue Age:

| Issue Age | Percent |
|------------------|----------------|
| <45 | 0% |
| 45-49 | 1% |
| 50-54 | 11% |
| 55-59 | 27% |
| 60-64 | 30% |
| 65-69 | 22% |
| 70-74 | 7% |
| 75+ | 2% |
| Total | 100% |

By Benefit Period:

| Benefit Period | Percent |
|-----------------------|----------------|
| 2 Year | 7% |
| 3 Year | 32% |
| 4 Year | 52% |
| 5 Year | 4% |
| 7 Year | 1% |
| Unlimited | 4% |
| Total | 100% |

By Inflation Option:

| Inflation | Percent |
|------------------|----------------|
| Optional | 77% |
| Auto 3% Compound | 16% |
| Auto 5% Compound | 7% |
| Total | 100% |

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By Home Care Percentage:

| Home Care % | Percent |
|--------------------|----------------|
| 0% (FC Only) | 15% |
| 50% | 53% |
| 80% | 6% |
| 100% | 25% |
| Total | 100% |

By Elimination Period:

| Days | Percent |
|-------------|----------------|
| 20 | 2% |
| 30 | 34% |
| 45 | - |
| 60 | 53% |
| 90 | 11% |
| Total | 100% |

By Gender:

| Gender | Percent |
|---------------|----------------|
| Female | 61% |
| Male | 39% |
| 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 | - | - | 99 | \$201,711 |
| Nationwide | 517 | \$1,021,719 | 1,950 | \$3,900,712 |

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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- 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-1637

| Calendar Year | Loss Ratio Demonstration | | | | | Factors Derived from Projected Values for Illustrative Purposes Only | | | | | Interest Rate Factors | | | | |
|-----------------------------|--------------------------|-----------------|------------|---------------|----------------|--|-------------------|---------------------|------------|--------------------------|----------------------------------|-----------------------------|-------------|--------------------|---------------------|
| | Without Interest | | | With Interest | | Premium Rate Factor | Benefit Downgrade | Persistence Factors | | | Calendar Year Effective Int Rate | Mid-Year Disc/ Accum Factor | | | |
| | Earned Premium | Incurred Claims | Loss Ratio | Life Years | Earned Premium | | | Incurred Claims | Loss Ratio | Policy Lapse & Mortality | | | Shock Lapse | Policy Persistence | Premium Persistence |
| 1997 | - | - | N/A | - | - | - | - | N/A | - | - | - | 4.00% | 2.3239 | | |
| 1998 | - | - | N/A | - | - | - | - | N/A | - | - | - | 4.00% | 2.2345 | | |
| 1999 | - | - | N/A | - | - | - | - | N/A | - | - | - | 4.00% | 2.1486 | | |
| 2000 | - | - | N/A | - | - | - | - | N/A | - | - | - | 4.00% | 2.0659 | | |
| 2001 | - | - | N/A | - | - | - | - | N/A | - | - | - | 4.00% | 1.9865 | | |
| 2002 | - | - | N/A | - | - | - | - | N/A | - | - | - | 4.00% | 1.9101 | | |
| 2003 | - | - | N/A | - | - | - | - | N/A | - | - | - | 4.00% | 1.8366 | | |
| 2004 | - | - | N/A | - | - | - | - | N/A | - | - | - | 4.00% | 1.7660 | | |
| 2005 | - | - | N/A | - | - | - | - | N/A | - | - | - | 4.00% | 1.6980 | | |
| 2006 | 55,921 | - | 0.0% | 268 | 91,305 | - | 0.0% | - | - | - | - | 4.00% | 1.6327 | | |
| 2007 | 2,754,847 | - | 0.0% | 3,030 | 4,324,949 | - | 0.0% | - | - | - | - | 4.00% | 1.5699 | | |
| 2008 | 5,205,256 | - | 0.0% | 3,163 | 7,857,641 | - | 0.0% | - | - | - | - | 4.00% | 1.5096 | | |
| 2009 | 5,068,886 | 151,899 | 3.0% | 3,092 | 7,357,462 | 220,190 | 3.0% | - | - | - | - | 4.00% | 1.4515 | | |
| 2010 | 4,928,704 | 379,010 | 7.7% | 3,000 | 6,878,855 | 528,974 | 7.7% | - | - | - | - | 4.00% | 1.3957 | | |
| 2011 | 4,821,534 | 493,380 | 10.2% | 2,943 | 6,470,462 | 662,112 | 10.2% | - | - | - | - | 4.00% | 1.3420 | | |
| 2012 | 4,764,399 | 533,033 | 11.2% | 2,873 | 6,147,872 | 687,814 | 11.2% | - | - | - | - | 4.00% | 1.2904 | | |
| 2013 | 4,695,687 | 347,551 | 7.4% | 2,824 | 5,826,162 | 431,223 | 7.4% | - | - | - | - | 4.00% | 1.2407 | | |
| 2014 | 4,671,469 | 1,326,107 | 28.4% | 2,786 | 5,575,185 | 1,582,080 | 28.4% | - | - | - | - | 4.00% | 1.1930 | | |
| 2015 | 4,612,509 | 1,084,072 | 23.5% | 2,739 | 5,291,197 | 1,243,583 | 23.5% | - | - | - | - | 4.00% | 1.1471 | | |
| 2016 | 4,559,010 | 847,298 | 18.6% | 2,692 | 5,028,679 | 934,587 | 18.6% | - | - | - | - | 4.00% | 1.1030 | | |
| 2017 | 4,539,897 | 820,191 | 18.1% | 2,633 | 4,814,997 | 869,891 | 18.1% | - | - | - | - | 4.00% | 1.0606 | | |
| 2018 | 4,341,786 | 2,727,090 | 62.8% | 2,560 | 4,427,770 | 2,781,097 | 62.8% | - | - | - | - | 4.00% | 1.0198 | | |
| Projected Future Experience | 4,753,835 | 2,968,266 | 62.4% | 2,527 | 4,661,518 | 2,910,624 | 62.4% | 1.1401 | N/A | 0.0129 | N/A | 0.987 | 0.996 | 4.00% | 0.9806 |
| 2019 | 4,889,487 | 3,374,274 | 69.0% | 2,462 | 4,609,188 | 3,181,488 | 69.0% | 1.2161 | N/A | 0.0137 | N/A | 0.986 | 0.984 | 4.00% | 0.9429 |
| 2021 | 4,755,184 | 3,815,629 | 80.2% | 2,471 | 4,311,059 | 3,459,256 | 80.2% | 1.2297 | N/A | 0.0086 | N/A | 0.991 | 0.962 | 4.00% | 0.9066 |
| 2022 | 4,557,871 | 4,287,575 | 94.1% | 2,451 | 3,973,245 | 3,737,619 | 94.1% | 1.2299 | N/A | 0.0080 | N/A | 0.992 | 0.958 | 4.00% | 0.8717 |
| 2023 | 4,344,635 | 4,783,767 | 110.1% | 2,432 | 3,641,693 | 4,009,775 | 110.1% | 1.2299 | N/A | 0.0080 | N/A | 0.992 | 0.953 | 4.00% | 0.8382 |
| 2024 | 4,120,727 | 5,300,611 | 128.6% | 2,412 | 3,321,165 | 4,272,111 | 128.6% | 1.2299 | N/A | 0.0080 | N/A | 0.992 | 0.948 | 4.00% | 0.8060 |
| 2025 | 3,890,300 | 5,834,700 | 150.0% | 2,393 | 3,014,855 | 4,521,704 | 150.0% | 1.2299 | N/A | 0.0078 | N/A | 0.992 | 0.944 | 4.00% | 0.7750 |
| 2026 | 3,652,540 | 6,373,131 | 174.5% | 2,374 | 2,721,729 | 4,749,007 | 174.5% | 1.2299 | N/A | 0.0080 | N/A | 0.992 | 0.939 | 4.00% | 0.7452 |
| 2027 | 3,400,755 | 6,873,658 | 202.1% | 2,355 | 2,436,643 | 4,924,981 | 202.1% | 1.2299 | N/A | 0.0081 | N/A | 0.992 | 0.931 | 4.00% | 0.7165 |
| 2028 | 3,145,240 | 7,339,716 | 233.4% | 2,336 | 2,166,891 | 5,056,646 | 233.4% | 1.2299 | N/A | 0.0079 | N/A | 0.992 | 0.925 | 4.00% | 0.6889 |
| 2029 | 2,892,537 | 7,784,590 | 268.4% | 2,318 | 1,916,147 | 5,143,615 | 268.4% | 1.2299 | N/A | 0.0078 | N/A | 0.992 | 0.920 | 4.00% | 0.6624 |
| 2030 | 2,644,263 | 8,135,788 | 307.7% | 2,300 | 1,684,345 | 5,182,255 | 307.7% | 1.2299 | N/A | 0.0079 | N/A | 0.992 | 0.914 | 4.00% | 0.6370 |
| 2031 | 2,402,440 | 8,437,383 | 351.2% | 2,281 | 1,471,417 | 5,167,625 | 351.2% | 1.2299 | N/A | 0.0084 | N/A | 0.992 | 0.909 | 4.00% | 0.6125 |
| 2032 | 2,168,416 | 8,672,208 | 399.9% | 2,261 | 1,277,005 | 5,107,162 | 399.9% | 1.2299 | N/A | 0.0087 | N/A | 0.991 | 0.903 | 4.00% | 0.5889 |
| 2033 | 1,944,275 | 8,833,788 | 454.3% | 2,243 | 1,100,967 | 5,002,229 | 454.3% | 1.2299 | N/A | 0.0078 | N/A | 0.992 | 0.897 | 4.00% | 0.5663 |
| 2034 | 1,731,068 | 8,905,978 | 514.5% | 2,225 | 942,535 | 4,849,141 | 514.5% | 1.2299 | N/A | 0.0079 | N/A | 0.992 | 0.890 | 4.00% | 0.5445 |
| 2035 | 1,529,850 | 8,890,853 | 581.2% | 2,207 | 800,938 | 4,654,723 | 581.2% | 1.2299 | N/A | 0.0083 | N/A | 0.992 | 0.884 | 4.00% | 0.5235 |
| 2036 | 1,341,882 | 8,780,036 | 654.3% | 2,190 | 675,508 | 4,419,904 | 654.3% | 1.2299 | N/A | 0.0078 | N/A | 0.992 | 0.877 | 4.00% | 0.5034 |
| 2037 | 1,167,944 | 8,588,486 | 735.4% | 2,167 | 565,334 | 4,157,190 | 735.4% | 1.2299 | N/A | 0.0103 | N/A | 0.990 | 0.870 | 4.00% | 0.4840 |
| 2038 | 1,008,287 | 8,322,351 | 825.4% | 2,147 | 469,282 | 3,873,432 | 825.4% | 1.2299 | N/A | 0.0096 | N/A | 0.990 | 0.863 | 4.00% | 0.4654 |
| 2039 | 863,488 | 7,975,756 | 923.7% | 2,126 | 386,432 | 3,569,344 | 923.7% | 1.2299 | N/A | 0.0094 | N/A | 0.991 | 0.856 | 4.00% | 0.4475 |
| 2040 | 733,405 | 7,567,100 | 1031.8% | 2,104 | 315,593 | 3,256,212 | 1031.8% | 1.2299 | N/A | 0.0106 | N/A | 0.989 | 0.849 | 4.00% | 0.4303 |
| 2041 | 617,598 | 7,100,839 | 1149.8% | 2,081 | 255,538 | 2,938,052 | 1149.8% | 1.2299 | N/A | 0.0107 | N/A | 0.989 | 0.842 | 4.00% | 0.4138 |
| 2042 | 515,462 | 6,595,910 | 1279.6% | 2,057 | 205,075 | 2,624,166 | 1279.6% | 1.2299 | N/A | 0.0117 | N/A | 0.988 | 0.835 | 4.00% | 0.3978 |
| 2043 | 426,346 | 6,061,880 | 1421.8% | 2,022 | 163,097 | 2,318,945 | 1421.8% | 1.2299 | N/A | 0.0169 | N/A | 0.983 | 0.827 | 4.00% | 0.3825 |
| 2044 | 349,429 | 5,512,534 | 1577.6% | 1,989 | 128,531 | 2,027,688 | 1577.6% | 1.2299 | N/A | 0.0163 | N/A | 0.984 | 0.820 | 4.00% | 0.3678 |
| 2045 | 283,649 | 4,955,559 | 1747.1% | 1,941 | 100,322 | 1,752,706 | 1747.1% | 1.2299 | N/A | 0.0242 | N/A | 0.978 | 0.812 | 4.00% | 0.3537 |
| 2046 | 227,949 | 4,406,489 | 1933.1% | 1,891 | 77,521 | 1,498,566 | 1933.1% | 1.2299 | N/A | 0.0259 | N/A | 0.974 | 0.804 | 4.00% | 0.3401 |
| 2047 | 181,309 | 3,879,724 | 2139.8% | 1,830 | 59,288 | 1,288,676 | 2139.8% | 1.2299 | N/A | 0.0324 | N/A | 0.968 | 0.795 | 4.00% | 0.3270 |
| 2048 | 142,585 | 3,372,587 | 2365.3% | 1,748 | 44,832 | 1,060,424 | 2365.3% | 1.2299 | N/A | 0.0447 | N/A | 0.955 | 0.786 | 4.00% | 0.3144 |
| 2049 | 110,975 | 2,895,426 | 2609.1% | 1,668 | 33,551 | 875,378 | 2609.1% | 1.2299 | N/A | 0.0455 | N/A | 0.954 | 0.778 | 4.00% | 0.3023 |
| 2050 | 85,415 | 2,457,701 | 2877.4% | 1,579 | 24,830 | 714,462 | 2877.4% | 1.2299 | N/A | 0.0534 | N/A | 0.947 | 0.770 | 4.00% | 0.2907 |
| 2051 | 65,000 | 2,063,119 | 3174.0% | 1,472 | 18,169 | 576,688 | 3174.0% | 1.2299 | N/A | 0.0680 | N/A | 0.932 | 0.761 | 4.00% | 0.2795 |
| 2052 | 48,858 | 1,713,233 | 3506.6% | 1,313 | 13,132 | 460,468 | 3506.6% | 1.2299 | N/A | 0.1079 | N/A | 0.892 | 0.752 | 4.00% | 0.2688 |
| 2053 | 36,277 | 1,405,162 | 3873.4% | 1,177 | 9,375 | 363,142 | 3873.4% | 1.2299 | N/A | 0.1037 | N/A | 0.896 | 0.743 | 4.00% | 0.2584 |
| 2054 | 26,607 | 1,136,676 | 4272.1% | 1,075 | 6,612 | 282,458 | 4272.1% | 1.2299 | N/A | 0.0865 | N/A | 0.913 | 0.733 | 4.00% | 0.2485 |
| 2055 | 19,246 | 907,291 | 4714.1% | 964 | 4,599 | 216,785 | 4714.1% | 1.2299 | N/A | 0.1035 | N/A | 0.897 | 0.723 | 4.00% | 0.2389 |
| 2056 | 13,722 | 714,011 | 5203.4% | 847 | 3,153 | 164,042 | 5203.4% | 1.2299 | N/A | 0.1210 | N/A | 0.879 | 0.713 | 4.00% | 0.2297 |
| 2057 | 9,642 | 554,160 | 5747.3% | 705 | 2,130 | 122,420 | 5747.3% | 1.2299 | N/A | 0.1678 | N/A | 0.832 | 0.703 | 4.00% | 0.2209 |
| 2058 | 6,687 | 423,439 | 6332.2% | 575 | 1,420 | 89,944 | 6332.2% | 1.2299 | N/A | 0.1849 | N/A | 0.815 | 0.694 | 4.00% | 0.2124 |
| 2059 | 4,574 | 318,523 | 6963.6% | 473 | 934 | 65,057 | 6963.6% | 1.2299 | N/A | 0.1762 | N/A | 0.824 | 0.684 | 4.00% | 0.2042 |
| 2060 | 3,081 | 235,390 | 7641.0% | 371 | 605 | 46,228 | 7641.0% | 1.2299 | N/A | 0.2156 | N/A | 0.784 | 0.673 | 4.00% | 0.1964 |
| 2061 | 2,041 | 170,970 | 8375.3% | 284 | 385 | 32,285 | 8375.3% | 1.2299 | N/A | 0.2360 | N/A | 0.764 | 0.663 | 4.00% | 0.1888 |
| 2062 | 1,331 | 122,170 | 9178.0% | 213 | 242 | 22,183 | 9178.0% | 1.2299 | N/A | 0.2475 | N/A | 0.753 | 0.652 | 4.00% | 0.1816 |
| 2063 | 850 | 85,453 | 10050.5% | 156 | 148 | 14,919 | 10050.5% | 1.2299 | N/A | 0.2702 | N/A | 0.730 | 0.639 | 4.00% | 0.1746 |
| 2064 | 540 | 58,554 | 10838.1% | 116 | 91 | 9,830 | 10838.1% | 1.2299 | N/A | 0.2527 | N/A | 0.747 | 0.635 | 4.00% | 0.1679 |
| 2065 | 343 | 40,248 | 11748.8% | 79 | 55 | 6,497 | 11748.8% | 1.2299 | N/A | 0.3203 | N/A | 0.680 | 0.634 | 4.00% | 0.1614 |
| 2066 | 221 | 28,329 | 12794.9% | 50 | 34 | 4,397 | 12794.9% | 1.2299 | N/A | 0.3675 | N/A | 0.633 | 0.646 | 4.00% | 0.1552 |
| 2067 | 146 | 20,178 | 13811.2% | 23 | 22 | 3,011 | 13811.2% | 1.2299 | N/A | 0.5319 | N/A | 0.468 | 0.660 | 4.00% | 0.1492 |
| 2068 | 98 | 14,091 | 14382.4% | 18 | 14 | 2,022 | 14382.4% | 1.2299 | N/A | 0.2382 | N/A | 0.762 | 0.671 | 4.00% | 0.1435 |
| 2069 | 66 | 10,072 | 15188.6% | 13 | 9 | 1,390 | 15188.6% | 1.2299 | N/A | 0.2611 | N/A | 0.739 | 0.677 | 4.00% | 0.1380 |
| 2070+ | 117 | 20,778 | 17762.9% | 9 | 16 | 2,757 | 17762.9% | 1.2299 | N/A | 0.3093 | N/A | 0.691 | N/A | 4.00% | 0.1327 |
| Past | 55,019,907 | 8,709,431 | 15.8% | 34,603 | 70,090,556 | 9,941,552 | 14.2% | - | - | - | - | - | - | - | - |
| Future | 65,117,655 | 209,106,152 | 321.1% | 79,556 | 47,617,223 | 114,771,597 | 241.0% | - | - | - | - | - | - | - | - |
| Life | 120,137,561 | 217,815,582 | 181.3% | 114,159 | 117,707,779 | 124,713,149 | 106.0% | - | - | - | - | - | - | - | - |

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate increases authorized by Pennsylvania rather than that authorized by other states.
- The projections are based on the assumptions derived using experience data through 6/30/2018.
- Includes certificate forms GCLTCARP-06-FC issued under group policy G.LTC.1637

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 Factor | Benefit Downgrade | Persistence Factors | | | Calendar Year Effective Int Rate | Mid-Year Disc/ Accum Factor | | | |
| | Earned Premium | Incurred Claims | Loss Ratio | Life Years | Earned Premium | Incurred Claims | | | Loss Ratio | Policy Lapse & Mortality | Shock Lapse | | | Policy Persistence | Premium Persistence | |
| 1997 | - | - | - | N/A | - | - | - | N/A | - | - | - | - | 4.00% | 2.3239 | | |
| 1998 | - | - | - | N/A | - | - | - | N/A | - | - | - | - | 4.00% | 2.2345 | | |
| 1999 | - | - | - | N/A | - | - | - | N/A | - | - | - | - | 4.00% | 2.1486 | | |
| 2000 | - | - | - | N/A | - | - | - | N/A | - | - | - | - | 4.00% | 2.0659 | | |
| 2001 | - | - | - | N/A | - | - | - | N/A | - | - | - | - | 4.00% | 1.9865 | | |
| 2002 | - | - | - | N/A | - | - | - | N/A | - | - | - | - | 4.00% | 1.9101 | | |
| 2003 | - | - | - | N/A | - | - | - | N/A | - | - | - | - | 4.00% | 1.8366 | | |
| 2004 | - | - | - | N/A | - | - | - | N/A | - | - | - | - | 4.00% | 1.7660 | | |
| 2005 | - | - | - | N/A | - | - | - | N/A | - | - | - | - | 4.00% | 1.6980 | | |
| 2006 | 55,921 | - | 0.0% | 268 | 91,305 | - | 0.0% | - | - | - | - | - | 4.00% | 1.6327 | | |
| 2007 | 2,754,847 | - | 0.0% | 3,030 | 4,324,949 | - | 0.0% | - | - | - | - | - | 4.00% | 1.5699 | | |
| 2008 | 5,205,256 | - | 0.0% | 3,163 | 7,857,641 | - | 0.0% | - | - | - | - | - | 4.00% | 1.5096 | | |
| 2009 | 5,068,886 | 151,899 | 3.0% | 3,092 | 7,357,462 | 220,190 | 3.0% | - | - | - | - | - | 4.00% | 1.4515 | | |
| 2010 | 4,928,704 | 379,010 | 7.7% | 3,000 | 6,878,855 | 528,974 | 7.7% | - | - | - | - | - | 4.00% | 1.3957 | | |
| 2011 | 4,821,534 | 493,380 | 10.2% | 2,943 | 6,470,462 | 662,112 | 10.2% | - | - | - | - | - | 4.00% | 1.3420 | | |
| 2012 | 4,764,399 | 533,033 | 11.2% | 2,873 | 6,147,872 | 687,814 | 11.2% | - | - | - | - | - | 4.00% | 1.2904 | | |
| 2013 | 4,695,687 | 347,551 | 7.4% | 2,824 | 5,826,162 | 431,223 | 7.4% | - | - | - | - | - | 4.00% | 1.2407 | | |
| 2014 | 4,671,469 | 1,326,107 | 28.4% | 2,786 | 5,575,185 | 1,582,080 | 28.4% | - | - | - | - | - | 4.00% | 1.1930 | | |
| 2015 | 4,612,509 | 1,084,072 | 23.5% | 2,739 | 5,291,197 | 1,243,583 | 23.5% | - | - | - | - | - | 4.00% | 1.1471 | | |
| 2016 | 4,559,010 | 847,298 | 18.6% | 2,692 | 5,028,679 | 934,587 | 18.6% | - | - | - | - | - | 4.00% | 1.1030 | | |
| 2017 | 4,539,897 | 820,191 | 18.1% | 2,633 | 4,814,997 | 869,891 | 18.1% | - | - | - | - | - | 4.00% | 1.0606 | | |
| 2018 | 4,341,786 | 2,727,000 | 62.8% | 2,560 | 4,427,770 | 2,781,097 | 62.8% | - | - | - | - | - | 4.00% | 1.0198 | | |
| Projected Future Experience | 2019 | 4,753,835 | 2,968,266 | 62.4% | 2,527 | 4,661,518 | 2,910,624 | 62.4% | 1.1401 | 1.0000 | 0.0129 | 1.0000 | 0.987 | 0.996 | 4.00% | 0.9806 |
| | 2020 | 4,889,497 | 3,374,274 | 69.0% | 2,492 | 4,609,198 | 3,181,488 | 69.0% | 1.2161 | 1.0000 | 0.0137 | 1.0000 | 0.986 | 0.984 | 4.00% | 0.9429 |
| | 2021 | 4,936,805 | 3,815,629 | 77.3% | 2,471 | 4,475,717 | 3,459,256 | 77.3% | 1.2767 | 1.0000 | 0.0086 | 1.0000 | 0.991 | 0.962 | 4.00% | 0.9066 |
| | 2022 | 5,201,866 | 4,287,575 | 82.4% | 2,451 | 4,534,637 | 3,737,619 | 82.4% | 1.4037 | 1.0000 | 0.0080 | 1.0000 | 0.992 | 0.958 | 4.00% | 0.8717 |
| | 2023 | 5,253,690 | 4,783,767 | 91.1% | 2,432 | 4,403,666 | 4,009,775 | 91.1% | 1.4872 | 1.0000 | 0.0080 | 1.0000 | 0.992 | 0.953 | 4.00% | 0.8382 |
| | 2024 | 4,986,080 | 5,300,611 | 106.3% | 2,412 | 4,018,610 | 4,272,111 | 106.3% | 1.4882 | 1.0000 | 0.0080 | 1.0000 | 0.992 | 0.948 | 4.00% | 0.8060 |
| | 2025 | 4,707,264 | 5,834,700 | 124.0% | 2,393 | 3,647,975 | 4,521,704 | 124.0% | 1.4882 | 1.0000 | 0.0078 | 1.0000 | 0.992 | 0.944 | 4.00% | 0.7750 |
| | 2026 | 4,419,573 | 6,373,131 | 144.2% | 2,374 | 3,293,292 | 4,749,007 | 144.2% | 1.4882 | 1.0000 | 0.0080 | 1.0000 | 0.992 | 0.939 | 4.00% | 0.7452 |
| | 2027 | 4,114,914 | 6,873,658 | 167.0% | 2,355 | 2,948,339 | 4,924,981 | 167.0% | 1.4882 | 1.0000 | 0.0081 | 1.0000 | 0.992 | 0.931 | 4.00% | 0.7165 |
| | 2028 | 3,805,740 | 7,339,716 | 192.9% | 2,336 | 2,621,938 | 5,056,646 | 192.9% | 1.4882 | 1.0000 | 0.0079 | 1.0000 | 0.992 | 0.925 | 4.00% | 0.6889 |
| | 2029 | 3,499,970 | 7,784,590 | 221.8% | 2,318 | 2,318,538 | 5,143,615 | 221.8% | 1.4882 | 1.0000 | 0.0078 | 1.0000 | 0.992 | 0.920 | 4.00% | 0.6624 |
| | 2030 | 3,199,631 | 8,195,631 | 254.3% | 2,300 | 2,038,058 | 5,182,225 | 254.3% | 1.4882 | 1.0000 | 0.0079 | 1.0000 | 0.992 | 0.914 | 4.00% | 0.6370 |
| | 2031 | 2,906,952 | 8,437,383 | 290.2% | 2,281 | 1,780,415 | 5,167,625 | 290.2% | 1.4882 | 1.0000 | 0.0084 | 1.0000 | 0.992 | 0.909 | 4.00% | 0.6125 |
| | 2032 | 2,623,784 | 8,672,208 | 330.5% | 2,261 | 1,545,176 | 5,107,162 | 330.5% | 1.4882 | 1.0000 | 0.0087 | 1.0000 | 0.991 | 0.903 | 4.00% | 0.5889 |
| | 2033 | 2,352,573 | 8,833,788 | 375.5% | 2,243 | 1,332,170 | 5,002,229 | 375.5% | 1.4882 | 1.0000 | 0.0078 | 1.0000 | 0.992 | 0.897 | 4.00% | 0.5663 |
| | 2034 | 2,094,592 | 8,905,978 | 425.2% | 2,225 | 1,140,467 | 4,849,141 | 425.2% | 1.4882 | 1.0000 | 0.0079 | 1.0000 | 0.992 | 0.890 | 4.00% | 0.5445 |
| | 2035 | 1,851,119 | 8,890,853 | 480.3% | 2,207 | 969,135 | 4,654,723 | 480.3% | 1.4882 | 1.0000 | 0.0083 | 1.0000 | 0.992 | 0.884 | 4.00% | 0.5235 |
| | 2036 | 1,623,677 | 8,780,036 | 540.8% | 2,190 | 817,365 | 4,419,504 | 540.8% | 1.4882 | 1.0000 | 0.0078 | 1.0000 | 0.992 | 0.877 | 4.00% | 0.5034 |
| | 2037 | 1,413,212 | 8,588,486 | 607.7% | 2,167 | 684,054 | 4,157,190 | 607.7% | 1.4882 | 1.0000 | 0.0103 | 1.0000 | 0.990 | 0.870 | 4.00% | 0.4840 |
| | 2038 | 1,220,027 | 8,322,351 | 682.1% | 2,147 | 567,831 | 3,873,432 | 682.1% | 1.4882 | 1.0000 | 0.0096 | 1.0000 | 0.990 | 0.863 | 4.00% | 0.4654 |
| | 2039 | 1,044,820 | 7,975,756 | 763.4% | 2,126 | 467,582 | 3,569,344 | 763.4% | 1.4882 | 1.0000 | 0.0094 | 1.0000 | 0.991 | 0.856 | 4.00% | 0.4475 |
| | 2040 | 887,430 | 7,567,100 | 852.7% | 2,104 | 381,967 | 3,256,212 | 852.7% | 1.4882 | 1.0000 | 0.0106 | 1.0000 | 0.989 | 0.849 | 4.00% | 0.4303 |
| | 2041 | 747,294 | 7,100,839 | 950.2% | 2,081 | 309,201 | 2,938,052 | 950.2% | 1.4882 | 1.0000 | 0.0107 | 1.0000 | 0.989 | 0.842 | 4.00% | 0.4138 |
| | 2042 | 623,709 | 6,595,910 | 1057.5% | 2,057 | 248,141 | 2,624,166 | 1057.5% | 1.4882 | 1.0000 | 0.0117 | 1.0000 | 0.988 | 0.835 | 4.00% | 0.3978 |
| | 2043 | 515,879 | 6,061,880 | 1175.1% | 2,022 | 197,347 | 2,318,945 | 1175.1% | 1.4882 | 1.0000 | 0.0169 | 1.0000 | 0.983 | 0.827 | 4.00% | 0.3825 |
| | 2044 | 422,809 | 5,512,534 | 1303.8% | 1,989 | 155,523 | 2,027,688 | 1303.8% | 1.4882 | 1.0000 | 0.0163 | 1.0000 | 0.984 | 0.820 | 4.00% | 0.3678 |
| | 2045 | 343,216 | 4,955,559 | 1443.9% | 1,941 | 121,390 | 1,752,706 | 1443.9% | 1.4882 | 1.0000 | 0.0242 | 1.0000 | 0.978 | 0.812 | 4.00% | 0.3537 |
| | 2046 | 275,818 | 4,406,489 | 1597.6% | 1,891 | 93,801 | 1,498,566 | 1597.6% | 1.4882 | 1.0000 | 0.0259 | 1.0000 | 0.974 | 0.804 | 4.00% | 0.3401 |
| | 2047 | 219,383 | 3,879,724 | 1768.5% | 1,830 | 71,739 | 1,268,676 | 1768.5% | 1.4882 | 1.0000 | 0.0324 | 1.0000 | 0.968 | 0.795 | 4.00% | 0.3270 |
| | 2048 | 172,528 | 3,372,587 | 1954.8% | 1,748 | 54,247 | 1,060,424 | 1954.8% | 1.4882 | 1.0000 | 0.0447 | 1.0000 | 0.955 | 0.786 | 4.00% | 0.3144 |
| | 2049 | 134,280 | 2,895,426 | 2156.3% | 1,668 | 40,597 | 876,378 | 2156.3% | 1.4882 | 1.0000 | 0.0455 | 1.0000 | 0.954 | 0.778 | 4.00% | 0.3023 |
| | 2050 | 103,352 | 2,457,701 | 2378.0% | 1,579 | 30,045 | 714,462 | 2378.0% | 1.4882 | 1.0000 | 0.0534 | 1.0000 | 0.947 | 0.770 | 4.00% | 0.2907 |
| | 2051 | 78,650 | 2,063,119 | 2623.2% | 1,472 | 21,984 | 576,688 | 2623.2% | 1.4882 | 1.0000 | 0.0680 | 1.0000 | 0.932 | 0.761 | 4.00% | 0.2795 |
| | 2052 | 59,118 | 1,713,233 | 2898.0% | 1,313 | 15,889 | 460,468 | 2898.0% | 1.4882 | 1.0000 | 0.1079 | 1.0000 | 0.892 | 0.752 | 4.00% | 0.2688 |
| | 2053 | 43,895 | 1,405,162 | 3201.2% | 1,177 | 11,344 | 363,142 | 3201.2% | 1.4882 | 1.0000 | 0.1037 | 1.0000 | 0.896 | 0.743 | 4.00% | 0.2584 |
| | 2054 | 32,195 | 1,136,676 | 3530.6% | 1,075 | 8,000 | 282,458 | 3530.6% | 1.4882 | 1.0000 | 0.0865 | 1.0000 | 0.913 | 0.733 | 4.00% | 0.2485 |
| | 2055 | 23,288 | 907,291 | 3896.0% | 964 | 5,564 | 216,785 | 3896.0% | 1.4882 | 1.0000 | 0.1035 | 1.0000 | 0.897 | 0.723 | 4.00% | 0.2389 |
| | 2056 | 16,604 | 714,011 | 4300.3% | 847 | 3,815 | 164,042 | 4300.3% | 1.4882 | 1.0000 | 0.1210 | 1.0000 | 0.879 | 0.713 | 4.00% | 0.2297 |
| | 2057 | 11,667 | 554,160 | 4749.8% | 705 | 2,577 | 122,420 | 4749.8% | 1.4882 | 1.0000 | 0.1678 | 1.0000 | 0.832 | 0.703 | 4.00% | 0.2209 |
| | 2058 | 8,091 | 423,439 | 5233.2% | 575 | 1,719 | 89,944 | 5233.2% | 1.4882 | 1.0000 | 0.1849 | 1.0000 | 0.815 | 0.694 | 4.00% | 0.2124 |
| | 2059 | 5,535 | 318,523 | 5755.0% | 473 | 1,130 | 65,057 | 5755.0% | 1.4882 | 1.0000 | 0.1762 | 1.0000 | 0.824 | 0.684 | 4.00% | 0.2042 |
| | 2060 | 3,728 | 235,390 | 6314.9% | 371 | 732 | 46,228 | 6314.9% | 1.4882 | 1.0000 | 0.2156 | 1.0000 | 0.784 | 0.673 | 4.00% | 0.1964 |
| | 2061 | 2,470 | 170,970 | 6921.7% | 284 | 466 | 32,285 | 6921.7% | 1.4882 | 1.0000 | 0.2360 | 1.0000 | 0.764 | 0.663 | 4.00% | 0.1888 |
| | 2062 | 1,611 | 122,170 | 7585.1% | 213 | 292 | 22,183 | 7585.1% | 1.4882 | 1.0000 | 0.2475 | 1.0000 | 0.753 | 0.652 | 4.00% | 0.1816 |
| | 2063 | 1,029 | 85,453 | 8306.2% | 156 | 180 | 14,919 | 8306.2% | 1.4882 | 1.0000 | 0.2702 | 1.0000 | 0.730 | 0.639 | 4.00% | 0.1746 |
| | 2064 | 654 | 58,554 | 8957.1% | 116 | 110 | 9,830 | 8957.1% | 1.4882 | 1.0000 | 0.2527 | 1.0000 | 0.747 | 0.635 | 4.00% | 0.1679 |
| | 2065 | 415 | 40,248 | 9709.8% | 79 | 67 | 6,497 | 9709.8% | 1.4882 | 1.0000 | 0.3203 | 1.0000 | 0.634 | 0.634 | 4.00% | 0.1614 |
| | 2066 | 268 | 28,329 | 10574.3% | 50 | 42 | 4,397 | 10574.3% | 1.4882 | 1.0000 | 0.3675 | 1.0000 | 0.633 | 0.646 | 4.00% | 0.1552 |
| | 2067 | 177 | 20,178 | 11414.2% | 23 | 26 | 3,011 | 11414.2% | 1.4882 | 1.0000 | 0.5319 | 1.0000 | 0.468 | 0.660 | 4.00% | 0.1492 |
| | 2068 | 119 | 14,091 | 11886.3% | 18 | 17 | 2,022 | 11886.3% | 1.4882 | 1.0000 | 0.2382 | 1.0000 | 0.762 | 0.671 | 4.00% | 0.1435 |
| | 2069 | | | | | | | | | | | | | | | |

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 | 69,932,100 | x | 58% | = | 40,560,618 |
| 2a | Accumulated value of earned premium | 70,090,556 | | | | |
| 2b | Accumulated value of prior premium rate schedule increases (2a-1) | 158,456 | | 85% | = | 134,688 |
| 3 | Present value of future projected initial earned premium | 39,058,065 | | 58% | = | 22,653,678 |
| 4a | Present value of future projected premium | 54,653,555 | | | | |
| 4b | Present value of future projected premium in excess of the projected initial earned premiums (4a-3) | 15,595,490 | | 85% | = | 13,256,167 |
| 5 | Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b | | | | | 76,605,150 |
| 6a | Accumulated value of incurred claims without the inclusion of active life reserves | | | | | 9,941,552 |
| 6b | Present value of future projected incurred claims without the inclusion of active life reserves | | | | | 114,771,597 |
| 7 | Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b | | | | | 124,713,149 |
| 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-1637

| | Calendar Year | Loss Ratio Demonstration | | | | | Factors Derived from Projected Values for Illustrative Purposes Only | | | | | Interest Rate Factors | | | | | |
|-----------------------------|---------------|--------------------------|-----------------|------------|------------|----------------|--|------------|--------------------------|---------------------|-------------------|-----------------------|--------------------|---------------------|----------------------------------|------------------------------|--------|
| | | Without Interest | | | Life Years | | With Interest | | | Premium Rate Factor | Benefit Downgrade | Persistence Factors | | | Calendar Year Effective Int Rate | Mid-Year Disc / Accum Factor | |
| | | Earned Premium | Incurred Claims | Loss Ratio | Life Years | Earned Premium | Incurred Claims | Loss Ratio | Policy Lapse & Mortality | | | Shock Lapse | Policy Persistence | Premium Persistence | | | |
| Historical Experience | 1997 | - | - | N/A | - | - | - | - | N/A | | | | | | | 4.00% | 2.3239 |
| | 1998 | - | - | N/A | - | - | - | - | N/A | | | | | | | 4.00% | 2.2345 |
| | 1999 | - | - | N/A | - | - | - | - | N/A | | | | | | | 4.00% | 2.1486 |
| | 2000 | - | - | N/A | - | - | - | - | N/A | | | | | | | 4.00% | 2.0659 |
| | 2001 | - | - | N/A | - | - | - | - | N/A | | | | | | | 4.00% | 1.9865 |
| | 2002 | - | - | N/A | - | - | - | - | N/A | | | | | | | 4.00% | 1.9101 |
| | 2003 | - | - | N/A | - | - | - | - | N/A | | | | | | | 4.00% | 1.8366 |
| | 2004 | - | - | N/A | - | - | - | - | N/A | | | | | | | 4.00% | 1.7660 |
| | 2005 | - | - | N/A | - | - | - | - | N/A | | | | | | | 4.00% | 1.6980 |
| | 2006 | 681 | - | 0.0% | 4 | 1,111 | - | 0.0% | | | | | | | | 4.00% | 1.6327 |
| | 2007 | 104,890 | - | 0.0% | 131 | 164,670 | - | 0.0% | | | | | | | | 4.00% | 1.5699 |
| | 2008 | 205,397 | - | 0.0% | 137 | 310,059 | - | 0.0% | | | | | | | | 4.00% | 1.5096 |
| | 2009 | 195,859 | - | 0.0% | 130 | 284,288 | - | 0.0% | | | | | | | | 4.00% | 1.4515 |
| | 2010 | 189,800 | - | 0.0% | 125 | 264,898 | - | 0.0% | | | | | | | | 4.00% | 1.3957 |
| | 2011 | 188,770 | - | 0.0% | 124 | 253,328 | - | 0.0% | | | | | | | | 4.00% | 1.3420 |
| | 2012 | 188,600 | 172,361 | 91.4% | 120 | 243,365 | 222,410 | 91.4% | | | | | | | | 4.00% | 1.2904 |
| | 2013 | 177,044 | - | 0.0% | 114 | 219,667 | - | 0.0% | | | | | | | | 4.00% | 1.2407 |
| | 2014 | 179,733 | 199,718 | 111.1% | 113 | 214,427 | 238,269 | 111.1% | | | | | | | | 4.00% | 1.1930 |
| 2015 | 180,458 | 90,635 | 50.2% | 113 | 207,011 | 103,971 | 50.2% | | | | | | | | 4.00% | 1.1471 | |
| 2016 | 180,965 | 146,363 | 80.9% | 111 | 199,608 | 161,441 | 80.9% | | | | | | | | 4.00% | 1.1030 | |
| 2017 | 187,680 | 110,480 | 58.9% | 109 | 199,053 | 117,175 | 58.9% | | | | | | | | 4.00% | 1.0606 | |
| 2018 | 185,541 | 67,683 | 36.5% | 106 | 189,215 | 69,024 | 36.5% | | | | | | | | 4.00% | 1.0198 | |
| Projected Future Experience | 2019 | 208,477 | 104,129 | 49.9% | 105 | 204,429 | 102,107 | 49.9% | 1.1401 | N/A | 0.0127 | N/A | 0.987 | N/A | 4.00% | 0.9806 | |
| | 2020 | 215,691 | 121,156 | 56.2% | 103 | 203,368 | 114,273 | 56.2% | 1.2161 | N/A | 0.0136 | N/A | 0.988 | 0.970 | 4.00% | 0.9429 | |
| | 2021 | 211,133 | 140,212 | 66.4% | 102 | 191,414 | 127,116 | 66.4% | 1.2297 | N/A | 0.0087 | N/A | 0.991 | 0.968 | 4.00% | 0.9066 | |
| | 2022 | 203,745 | 161,265 | 79.2% | 102 | 177,611 | 140,580 | 79.2% | 1.2299 | N/A | 0.0079 | N/A | 0.992 | 0.965 | 4.00% | 0.8717 | |
| | 2023 | 195,698 | 184,169 | 94.1% | 101 | 164,035 | 154,371 | 94.1% | 1.2299 | N/A | 0.0080 | N/A | 0.992 | 0.961 | 4.00% | 0.8382 | |
| | 2024 | 187,114 | 208,822 | 111.6% | 100 | 150,807 | 168,304 | 111.6% | 1.2299 | N/A | 0.0080 | N/A | 0.992 | 0.956 | 4.00% | 0.8060 | |
| | 2025 | 178,055 | 234,955 | 132.0% | 99 | 137,987 | 182,081 | 132.0% | 1.2299 | N/A | 0.0079 | N/A | 0.992 | 0.952 | 4.00% | 0.7750 | |
| | 2026 | 168,517 | 261,545 | 155.2% | 98 | 125,572 | 194,893 | 155.2% | 1.2299 | N/A | 0.0080 | N/A | 0.992 | 0.946 | 4.00% | 0.7452 | |
| | 2027 | 158,247 | 287,532 | 181.7% | 98 | 113,384 | 206,017 | 181.7% | 1.2299 | N/A | 0.0080 | N/A | 0.992 | 0.939 | 4.00% | 0.7165 | |
| | 2028 | 147,585 | 314,444 | 213.1% | 97 | 101,677 | 216,634 | 213.1% | 1.2299 | N/A | 0.0079 | N/A | 0.992 | 0.933 | 4.00% | 0.6889 | |
| | 2029 | 136,762 | 339,488 | 248.2% | 96 | 90,610 | 224,892 | 248.2% | 1.2299 | N/A | 0.0081 | N/A | 0.992 | 0.927 | 4.00% | 0.6624 | |
| | 2030 | 125,971 | 362,555 | 287.8% | 95 | 80,239 | 230,938 | 287.8% | 1.2299 | N/A | 0.0078 | N/A | 0.992 | 0.921 | 4.00% | 0.6370 | |
| | 2031 | 115,241 | 383,981 | 333.2% | 94 | 70,581 | 235,176 | 333.2% | 1.2299 | N/A | 0.0081 | N/A | 0.992 | 0.915 | 4.00% | 0.6125 | |
| | 2032 | 104,676 | 402,216 | 384.2% | 94 | 61,645 | 236,870 | 384.2% | 1.2299 | N/A | 0.0079 | N/A | 0.992 | 0.908 | 4.00% | 0.5889 | |
| | 2033 | 94,388 | 416,832 | 441.6% | 93 | 53,448 | 236,036 | 441.6% | 1.2299 | N/A | 0.0080 | N/A | 0.992 | 0.902 | 4.00% | 0.5663 | |
| | 2034 | 84,450 | 426,444 | 505.0% | 92 | 45,981 | 232,191 | 505.0% | 1.2299 | N/A | 0.0080 | N/A | 0.992 | 0.895 | 4.00% | 0.5445 | |
| | 2035 | 74,961 | 430,894 | 574.8% | 92 | 39,245 | 225,590 | 574.8% | 1.2299 | N/A | 0.0078 | N/A | 0.992 | 0.888 | 4.00% | 0.5235 | |
| | 2036 | 65,996 | 428,633 | 649.5% | 91 | 33,223 | 215,776 | 649.5% | 1.2299 | N/A | 0.0081 | N/A | 0.992 | 0.880 | 4.00% | 0.5034 | |
| | 2037 | 57,618 | 421,992 | 732.4% | 90 | 27,890 | 204,262 | 732.4% | 1.2299 | N/A | 0.0078 | N/A | 0.992 | 0.873 | 4.00% | 0.4840 | |
| | 2038 | 49,873 | 412,457 | 827.0% | 89 | 23,212 | 191,968 | 827.0% | 1.2299 | N/A | 0.0081 | N/A | 0.992 | 0.866 | 4.00% | 0.4654 | |
| | 2039 | 42,802 | 397,808 | 929.4% | 89 | 19,155 | 178,029 | 929.4% | 1.2299 | N/A | 0.0078 | N/A | 0.992 | 0.858 | 4.00% | 0.4475 | |
| | 2040 | 36,423 | 380,480 | 1044.6% | 88 | 15,673 | 163,725 | 1044.6% | 1.2299 | N/A | 0.0079 | N/A | 0.992 | 0.851 | 4.00% | 0.4303 | |
| | 2041 | 30,714 | 360,588 | 1174.0% | 87 | 12,708 | 149,197 | 1174.0% | 1.2299 | N/A | 0.0082 | N/A | 0.992 | 0.843 | 4.00% | 0.4138 | |
| | 2042 | 25,653 | 338,756 | 1320.5% | 87 | 10,206 | 134,773 | 1320.5% | 1.2299 | N/A | 0.0079 | N/A | 0.992 | 0.835 | 4.00% | 0.3978 | |
| | 2043 | 21,224 | 314,356 | 1481.2% | 86 | 8,119 | 120,256 | 1481.2% | 1.2299 | N/A | 0.0080 | N/A | 0.992 | 0.827 | 4.00% | 0.3825 | |
| | 2044 | 17,385 | 290,506 | 1671.0% | 85 | 6,395 | 106,858 | 1671.0% | 1.2299 | N/A | 0.0079 | N/A | 0.992 | 0.819 | 4.00% | 0.3678 | |
| | 2045 | 14,063 | 263,542 | 1871.3% | 84 | 4,981 | 93,211 | 1871.3% | 1.2299 | N/A | 0.0081 | N/A | 0.992 | 0.810 | 4.00% | 0.3537 | |
| | 2046 | 11,284 | 236,653 | 2097.2% | 83 | 3,838 | 80,481 | 2097.2% | 1.2299 | N/A | 0.0174 | N/A | 0.983 | 0.801 | 4.00% | 0.3401 | |
| | 2047 | 8,933 | 209,578 | 2346.2% | 80 | 2,921 | 68,532 | 2346.2% | 1.2299 | N/A | 0.0363 | N/A | 0.964 | 0.792 | 4.00% | 0.3270 | |
| | 2048 | 6,992 | 183,011 | 2617.5% | 75 | 2,198 | 57,543 | 2617.5% | 1.2299 | N/A | 0.0661 | N/A | 0.934 | 0.783 | 4.00% | 0.3144 | |
| | 2049 | 5,406 | 157,094 | 2906.0% | 74 | 1,634 | 47,494 | 2906.0% | 1.2299 | N/A | 0.0079 | N/A | 0.992 | 0.773 | 4.00% | 0.3023 | |
| | 2050 | 4,121 | 133,228 | 3233.0% | 72 | 1,198 | 38,730 | 3233.0% | 1.2299 | N/A | 0.0287 | N/A | 0.971 | 0.762 | 4.00% | 0.2907 | |
| | 2051 | 3,100 | 111,394 | 3593.1% | 67 | 867 | 31,137 | 3593.1% | 1.2299 | N/A | 0.0712 | N/A | 0.929 | 0.752 | 4.00% | 0.2795 | |
| | 2052 | 2,301 | 91,923 | 3994.2% | 63 | 619 | 24,706 | 3994.2% | 1.2299 | N/A | 0.0531 | N/A | 0.947 | 0.742 | 4.00% | 0.2688 | |
| | 2053 | 1,684 | 74,752 | 4439.0% | 57 | 435 | 19,319 | 4439.0% | 1.2299 | N/A | 0.1027 | N/A | 0.897 | 0.732 | 4.00% | 0.2584 | |
| | 2054 | 1,208 | 59,910 | 4958.9% | 52 | 300 | 14,887 | 4958.9% | 1.2299 | N/A | 0.0863 | N/A | 0.914 | 0.717 | 4.00% | 0.2485 | |
| | 2055 | 859 | 46,987 | 5471.8% | 46 | 205 | 11,227 | 5471.8% | 1.2299 | N/A | 0.1070 | N/A | 0.893 | 0.711 | 4.00% | 0.2389 | |
| | 2056 | 604 | 36,452 | 6034.5% | 40 | 139 | 8,375 | 6034.5% | 1.2299 | N/A | 0.1338 | N/A | 0.866 | 0.703 | 4.00% | 0.2297 | |
| | 2057 | 419 | 27,722 | 6616.1% | 30 | 93 | 6,124 | 6616.1% | 1.2299 | N/A | 0.2427 | N/A | 0.757 | 0.694 | 4.00% | 0.2209 | |
| | 2058 | 286 | 20,384 | 7115.5% | 22 | 61 | 4,330 | 7115.5% | 1.2299 | N/A | 0.2674 | N/A | 0.733 | 0.684 | 4.00% | 0.2124 | |
| 2059 | 193 | 14,684 | 7611.5% | 18 | 39 | 2,999 | 7611.5% | 1.2299 | N/A | 0.2007 | N/A | 0.799 | 0.673 | 4.00% | 0.2042 | | |
| 2060 | 127 | 9,979 | 7885.6% | 13 | 25 | 1,960 | 7885.6% | 1.2299 | N/A | 0.2455 | N/A | 0.754 | 0.656 | 4.00% | 0.1964 | | |
| 2061 | 81 | 6,534 | 8063.1% | 11 | 15 | 1,234 | 8063.1% | 1.2299 | N/A | 0.1653 | N/A | 0.835 | 0.640 | 4.00% | 0.1888 | | |
| 2062 | 49 | 4,002 | 8139.4% | 10 | 9 | 727 | 8139.4% | 1.2299 | N/A | 0.1302 | N/A | 0.870 | 0.607 | 4.00% | 0.1816 | | |
| 2063 | 29 | 2,183 | 7532.3% | 7 | 5 | 381 | 7532.3% | 1.2299 | N/A | 0.2923 | N/A | 0.708 | 0.590 | 4.00% | 0.1746 | | |
| 2064 | 17 | 1,102 | 6618.4% | 5 | 3 | 185 | 6618.4% | 1.2299 | N/A | 0.3072 | N/A | 0.693 | 0.574 | 4.00% | 0.1679 | | |
| 2065 | 9 | 490 | 5539.7% | 3 | 1 | 79 | 5539.7% | 1.2299 | N/A | 0.4310 | N/A | 0.569 | 0.531 | 4.00% | 0.1614 | | |
| 2066 | 4 | 106 | 2687.1% | 2 | 1 | 16 | 2687.1% | 1.2299 | N/A | 0.2510 | N/A | 0.739 | 0.445 | 4.00% | 0.1552 | | |
| 2067 | 1 | 95 | 16021.3% | - | 0 | 14 | 16021.3% | 1.2299 | N/A | N/A | N/A | N/A | N/A | 4.00% | 0.1492 | | |
| 2068 | - | - | N/A | - | - | - | N/A | 1.2299 | N/A | N/A | N/A | N/A | N/A | 4.00% | 0.1435 | | |
| 2069 | - | - | N/A | - | - | - | N/A | 1.2299 | N/A | N/A | N/A | N/A | N/A | 4.00% | 0.1380 | | |
| 2070+ | - | - | N/A | - | - | - | N/A | 1.2299 | N/A | N/A | N/A | N/A | N/A | 4.00% | 0.1327 | | |
| | Past | 2,165,417 | 787,241 | 36.4% | 1,438 | 2,750,701 | 912,290 | 33.2% | | | | | | | | | |
| | Future | 3,020,209 | 9,818,066 | 325.1% | 3,366 | 2,188,203 | 5,206,604 | 237.9% | | | | | | | | | |
| | Lifetime | 5,185,626 | 10,605,306 | 204.5% | 4,804 | 4,938,903 | 6,118,895 | 123.9% | | | | | | | | | |

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The projections are based on the assumptions derived using experience data through 6/30/2018.
- Includes certificate forms GCLTCAARP-06-FC issued under group policy G.LTC.1697

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 | Persistence/Factors | | | Calendar Year Effective Int Rate | Mid-Year Disc/ Accum Factor | | | |
| | Earned Premium | Incurred Claims | Loss Ratio | Life Years | Earned Premium | | | Incurred Claims | Loss Ratio | Policy Lapse & Mortality | | | Shock Lapse | Persistence | Premium Persistence |
| 1997 | - | - | N/A | - | - | - | - | - | - | - | - | - | 4.00% | 2.3239 | |
| 1998 | - | - | N/A | - | - | - | - | - | - | - | - | - | 4.00% | 2.2345 | |
| 1999 | - | - | N/A | - | - | - | - | - | - | - | - | - | 4.00% | 2.1486 | |
| 2000 | - | - | N/A | - | - | - | - | - | - | - | - | - | 4.00% | 2.0659 | |
| 2001 | - | - | N/A | - | - | - | - | - | - | - | - | - | 4.00% | 1.9865 | |
| 2002 | - | - | N/A | - | - | - | - | - | - | - | - | - | 4.00% | 1.9101 | |
| 2003 | - | - | N/A | - | - | - | - | - | - | - | - | - | 4.00% | 1.8366 | |
| 2004 | - | - | N/A | - | - | - | - | - | - | - | - | - | 4.00% | 1.7660 | |
| 2005 | - | - | N/A | - | - | - | - | - | - | - | - | - | 4.00% | 1.6980 | |
| 2006 | 681 | - | 0.0% | 4 | 1,111 | - | 0.0% | - | - | - | - | - | 4.00% | 1.6327 | |
| 2007 | 104,890 | - | 0.0% | 131 | 164,670 | - | 0.0% | - | - | - | - | - | 4.00% | 1.5699 | |
| 2008 | 205,397 | - | 0.0% | 137 | 310,059 | - | 0.0% | - | - | - | - | - | 4.00% | 1.5096 | |
| 2009 | 195,859 | - | 0.0% | 130 | 284,288 | - | 0.0% | - | - | - | - | - | 4.00% | 1.4515 | |
| 2010 | 189,800 | - | 0.0% | 129 | 264,898 | - | 0.0% | - | - | - | - | - | 4.00% | 1.3957 | |
| 2011 | 188,770 | - | 0.0% | 124 | 253,328 | - | 0.0% | - | - | - | - | - | 4.00% | 1.3420 | |
| 2012 | 188,600 | 172,361 | 91.4% | 120 | 243,365 | 222,410 | 91.4% | - | - | - | - | - | 4.00% | 1.2904 | |
| 2013 | 177,044 | - | 0.0% | 114 | 219,667 | - | 0.0% | - | - | - | - | - | 4.00% | 1.2407 | |
| 2014 | 179,733 | 199,718 | 111.1% | 113 | 214,427 | 238,269 | 111.1% | - | - | - | - | - | 4.00% | 1.1930 | |
| 2015 | 180,458 | 90,635 | 50.2% | 113 | 207,011 | 103,971 | 50.2% | - | - | - | - | - | 4.00% | 1.1471 | |
| 2016 | 180,965 | 146,363 | 80.9% | 111 | 199,608 | 161,441 | 80.9% | - | - | - | - | - | 4.00% | 1.1030 | |
| 2017 | 187,680 | 110,480 | 58.9% | 109 | 199,053 | 117,175 | 58.9% | - | - | - | - | - | 4.00% | 1.0606 | |
| 2018 | 185,541 | 67,683 | 36.5% | 106 | 189,215 | 69,024 | 36.5% | - | - | - | - | - | 4.00% | 1.0198 | |
| 2019 | 208,477 | 104,129 | 49.9% | 105 | 204,429 | 102,107 | 49.9% | 1.1401 | 1.0000 | 0.0127 | 1.0000 | 0.987 | N/A | 4.00% | 0.9806 |
| 2020 | 215,691 | 103,121 | 56.2% | 103 | 203,368 | 114,273 | 56.2% | 1.2161 | 1.0000 | 0.0136 | 1.0000 | 0.986 | 0.970 | 4.00% | 0.9429 |
| 2021 | 219,197 | 140,212 | 64.0% | 102 | 198,725 | 127,116 | 64.0% | 1.2767 | 1.0000 | 0.0087 | 1.0000 | 0.991 | 0.968 | 4.00% | 0.9066 |
| 2022 | 232,533 | 161,265 | 69.4% | 102 | 202,706 | 140,580 | 69.4% | 1.4037 | 1.0000 | 0.0079 | 1.0000 | 0.992 | 0.965 | 4.00% | 0.8717 |
| 2023 | 236,645 | 184,169 | 77.8% | 101 | 198,357 | 154,371 | 77.8% | 1.4872 | 1.0000 | 0.0080 | 1.0000 | 0.992 | 0.961 | 4.00% | 0.8382 |
| 2024 | 226,407 | 208,822 | 92.2% | 100 | 182,477 | 188,304 | 92.2% | 1.4882 | 1.0000 | 0.0080 | 1.0000 | 0.992 | 0.956 | 4.00% | 0.8060 |
| 2025 | 215,447 | 236,953 | 109.1% | 99 | 166,964 | 237,996 | 109.1% | 1.4882 | 1.0000 | 0.0079 | 1.0000 | 0.992 | 0.952 | 4.00% | 0.7750 |
| 2026 | 203,906 | 261,545 | 128.3% | 98 | 151,943 | 194,893 | 128.3% | 1.4882 | 1.0000 | 0.0080 | 1.0000 | 0.992 | 0.946 | 4.00% | 0.7452 |
| 2027 | 191,479 | 287,532 | 150.2% | 98 | 137,195 | 206,017 | 150.2% | 1.4882 | 1.0000 | 0.0080 | 1.0000 | 0.992 | 0.939 | 4.00% | 0.7165 |
| 2028 | 178,577 | 314,444 | 176.1% | 97 | 123,030 | 216,634 | 176.1% | 1.4882 | 1.0000 | 0.0079 | 1.0000 | 0.992 | 0.933 | 4.00% | 0.6889 |
| 2029 | 165,506 | 338,488 | 205.1% | 96 | 109,639 | 224,892 | 205.1% | 1.4882 | 1.0000 | 0.0081 | 1.0000 | 0.992 | 0.927 | 4.00% | 0.6624 |
| 2030 | 152,425 | 362,550 | 237.9% | 95 | 97,090 | 230,211 | 237.9% | 1.4882 | 1.0000 | 0.0078 | 1.0000 | 0.992 | 0.921 | 4.00% | 0.6370 |
| 2031 | 139,441 | 383,981 | 275.4% | 94 | 85,403 | 235,176 | 275.4% | 1.4882 | 1.0000 | 0.0081 | 1.0000 | 0.992 | 0.915 | 4.00% | 0.6125 |
| 2032 | 126,658 | 402,216 | 317.6% | 94 | 74,590 | 236,870 | 317.6% | 1.4882 | 1.0000 | 0.0079 | 1.0000 | 0.992 | 0.908 | 4.00% | 0.5889 |
| 2033 | 114,209 | 416,832 | 365.0% | 93 | 64,672 | 236,036 | 365.0% | 1.4882 | 1.0000 | 0.0080 | 1.0000 | 0.992 | 0.902 | 4.00% | 0.5663 |
| 2034 | 102,184 | 426,444 | 417.3% | 92 | 55,638 | 232,191 | 417.3% | 1.4882 | 1.0000 | 0.0080 | 1.0000 | 0.992 | 0.895 | 4.00% | 0.5445 |
| 2035 | 90,703 | 430,894 | 476.1% | 92 | 47,487 | 225,930 | 476.1% | 1.4882 | 1.0000 | 0.0078 | 1.0000 | 0.992 | 0.888 | 4.00% | 0.5235 |
| 2036 | 79,855 | 428,633 | 536.8% | 91 | 40,200 | 215,776 | 536.8% | 1.4882 | 1.0000 | 0.0081 | 1.0000 | 0.992 | 0.880 | 4.00% | 0.5034 |
| 2037 | 69,718 | 421,992 | 605.3% | 90 | 33,746 | 204,262 | 605.3% | 1.4882 | 1.0000 | 0.0078 | 1.0000 | 0.992 | 0.873 | 4.00% | 0.4840 |
| 2038 | 60,347 | 412,457 | 683.5% | 89 | 28,087 | 191,968 | 683.5% | 1.4882 | 1.0000 | 0.0081 | 1.0000 | 0.992 | 0.866 | 4.00% | 0.4654 |
| 2039 | 51,791 | 397,808 | 768.1% | 89 | 23,178 | 178,029 | 768.1% | 1.4882 | 1.0000 | 0.0078 | 1.0000 | 0.992 | 0.858 | 4.00% | 0.4475 |
| 2040 | 44,072 | 380,480 | 863.3% | 88 | 19,965 | 163,725 | 863.3% | 1.4882 | 1.0000 | 0.0079 | 1.0000 | 0.992 | 0.851 | 4.00% | 0.4303 |
| 2041 | 37,164 | 360,588 | 970.3% | 87 | 15,377 | 149,197 | 970.3% | 1.4882 | 1.0000 | 0.0082 | 1.0000 | 0.992 | 0.843 | 4.00% | 0.4138 |
| 2042 | 31,040 | 338,756 | 1091.4% | 87 | 12,349 | 134,773 | 1091.4% | 1.4882 | 1.0000 | 0.0079 | 1.0000 | 0.992 | 0.835 | 4.00% | 0.3978 |
| 2043 | 25,681 | 314,356 | 1224.1% | 86 | 9,824 | 120,256 | 1224.1% | 1.4882 | 1.0000 | 0.0080 | 1.0000 | 0.992 | 0.827 | 4.00% | 0.3825 |
| 2044 | 21,036 | 290,506 | 1381.0% | 85 | 7,738 | 106,858 | 1381.0% | 1.4882 | 1.0000 | 0.0079 | 1.0000 | 0.992 | 0.819 | 4.00% | 0.3678 |
| 2045 | 17,041 | 263,542 | 1546.5% | 84 | 6,027 | 93,211 | 1546.5% | 1.4882 | 1.0000 | 0.0081 | 1.0000 | 0.992 | 0.810 | 4.00% | 0.3537 |
| 2046 | 13,654 | 236,653 | 1733.2% | 83 | 4,644 | 80,481 | 1733.2% | 1.4882 | 1.0000 | 0.0174 | 1.0000 | 0.983 | 0.801 | 4.00% | 0.3401 |
| 2047 | 10,809 | 209,578 | 1939.0% | 80 | 3,534 | 68,532 | 1939.0% | 1.4882 | 1.0000 | 0.0363 | 1.0000 | 0.964 | 0.792 | 4.00% | 0.3270 |
| 2048 | 8,460 | 183,011 | 2163.2% | 75 | 2,660 | 57,543 | 2163.2% | 1.4882 | 1.0000 | 0.0661 | 1.0000 | 0.934 | 0.783 | 4.00% | 0.3144 |
| 2049 | 6,541 | 157,094 | 2401.7% | 74 | 1,978 | 47,494 | 2401.7% | 1.4882 | 1.0000 | 0.0079 | 1.0000 | 0.992 | 0.773 | 4.00% | 0.3023 |
| 2050 | 4,986 | 133,228 | 2671.9% | 72 | 1,450 | 38,730 | 2671.9% | 1.4882 | 1.0000 | 0.0287 | 1.0000 | 0.971 | 0.762 | 4.00% | 0.2907 |
| 2051 | 3,751 | 111,394 | 2969.5% | 67 | 1,049 | 31,137 | 2969.5% | 1.4882 | 1.0000 | 0.0712 | 1.0000 | 0.929 | 0.752 | 4.00% | 0.2795 |
| 2052 | 2,785 | 91,923 | 3301.0% | 63 | 748 | 24,706 | 3301.0% | 1.4882 | 1.0000 | 0.0531 | 1.0000 | 0.947 | 0.742 | 4.00% | 0.2688 |
| 2053 | 2,038 | 74,752 | 3668.6% | 57 | 527 | 19,319 | 3668.6% | 1.4882 | 1.0000 | 0.1027 | 1.0000 | 0.897 | 0.732 | 4.00% | 0.2584 |
| 2054 | 1,462 | 59,910 | 4098.3% | 52 | 363 | 14,887 | 4098.3% | 1.4882 | 1.0000 | 0.0863 | 1.0000 | 0.914 | 0.717 | 4.00% | 0.2485 |
| 2055 | 1,039 | 48,987 | 4522.2% | 46 | 248 | 11,227 | 4522.2% | 1.4882 | 1.0000 | 0.1070 | 1.0000 | 0.893 | 0.711 | 4.00% | 0.2389 |
| 2056 | 731 | 36,452 | 4987.2% | 40 | 168 | 8,375 | 4987.2% | 1.4882 | 1.0000 | 0.1338 | 1.0000 | 0.866 | 0.703 | 4.00% | 0.2297 |
| 2057 | 507 | 27,722 | 5467.8% | 30 | 112 | 6,124 | 5467.8% | 1.4882 | 1.0000 | 0.2427 | 1.0000 | 0.757 | 0.694 | 4.00% | 0.2209 |
| 2058 | 347 | 20,384 | 5880.6% | 22 | 74 | 4,330 | 5880.6% | 1.4882 | 1.0000 | 0.2874 | 1.0000 | 0.733 | 0.684 | 4.00% | 0.2124 |
| 2059 | 233 | 14,684 | 6290.5% | 18 | 48 | 2,999 | 6290.5% | 1.4882 | 1.0000 | 0.2007 | 1.0000 | 0.799 | 0.673 | 4.00% | 0.2042 |
| 2060 | 153 | 9,979 | 6517.0% | 13 | 30 | 1,960 | 6517.0% | 1.4882 | 1.0000 | 0.2455 | 1.0000 | 0.754 | 0.656 | 4.00% | 0.1964 |
| 2061 | 98 | 6,534 | 6663.7% | 11 | 19 | 1,234 | 6663.7% | 1.4882 | 1.0000 | 0.1653 | 1.0000 | 0.835 | 0.640 | 4.00% | 0.1888 |
| 2062 | 59 | 4,002 | 6726.8% | 10 | 11 | 727 | 6726.8% | 1.4882 | 1.0000 | 0.1302 | 1.0000 | 0.870 | 0.607 | 4.00% | 0.1816 |
| 2063 | 35 | 2,183 | 6225.0% | 7 | 6 | 381 | 6225.0% | 1.4882 | 1.0000 | 0.2923 | 1.0000 | 0.708 | 0.590 | 4.00% | 0.1746 |
| 2064 | 20 | 1,102 | 5469.8% | 5 | 3 | 185 | 5469.8% | 1.4882 | 1.0000 | 0.3072 | 1.0000 | 0.693 | 0.574 | 4.00% | 0.1679 |
| 2065 | 11 | 490 | 4578.2% | 3 | 2 | 79 | 4578.2% | 1.4882 | 1.0000 | 0.4310 | 1.0000 | 0.569 | 0.531 | 4.00% | 0.1614 |
| 2066 | 5 | 106 | 2220.8% | 2 | 1 | 16 | 2220.8% | 1.4882 | 1.0000 | 0.2610 | 1.0000 | 0.739 | 0.445 | 4.00% | 0.1552 |
| 2067 | 1 | 95 | 13240.7% | - | 0 | 14 | 13240.7% | 1.4882 | 1.0000 | N/A | 1.0000 | N/A | N/A | 4.00% | 0.1492 |
| 2068 | - | - | N/A | - | - | - | N/A | 1.4882 | 1.0000 | N/A | 1.0000 | N/A | N/A | 4.00% | 0.1435 |
| 2069 | - | - | N/A | - | - | - | N/A | 1.4882 | 1.0000 | N/A | 1.0000 | N/A | N/A | 4.00% | 0.1380 |
| 2070+ | - | - | N/A | - | - | - | N/A | 1.4882 | 1.0000 | N/A | 1.0000 | N/A | N/A | 4.00% | 0.1327 |
| Past | 2,165,417 | 787,241 | 36.4% | 1,438 | 2,750,701 | 912,290 | 33.2% | - | - | - | - | - | - | - | - |
| Future | 3,514,955 | 9,818,066 | 279.3% | 3,366 | 2,516,874 | 5,206,604 | 206.9% | - | - | - | - | - | - | - | - |
| Lifetime | 5,680,372 | 10,605,306 | 186.7% | 4,804 | 5,267,574 | 6,118,895 | 116.2% | - | - | - | - | - | - | - | - |

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The projections are based on the assumptions derived using experience data through 6/30/2018.
- Includes certificate forms GCLTCAARP-06-FC issued under group policy G.LTC.1697
- The current requested increase of 21% is assumed to be implemented over 2 phases

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 | 2,743,929 | x | 58% | = | 1,591,479 |
| 2a | Accumulated value of earned premium | 2,750,701 | | | | |
| 2b | Accumulated value of prior premium rate schedule increases (2a-1) | 6,771 | | 85% | = | 5,756 |
| 3 | Present value of future projected initial earned premium | 1,794,170 | | 58% | = | 1,040,618 |
| 4a | Present value of future projected premium | 2,516,874 | | | | |
| 4b | Present value of future projected premium in excess of the projected initial earned premiums (4a-3) | 722,704 | | 85% | = | 614,298 |
| 5 | Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b | | | | | 3,252,152 |
| 6a | Accumulated value of incurred claims without the inclusion of active life reserves | | | | | 912,290 |
| 6b | Present value of future projected incurred claims without the inclusion of active life reserves | | | | | 5,206,604 |
| 7 | Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b | | | | | 6,118,895 |
| 8 | Test: 7 is not less than 5 | | | | | TRUE |

Attachment 1
Metropolitan Life Insurance Company
Group Policy Form: G.LGC1697, Certificate Form: GCLTCAARP-06-FC
Comparison of Original Pricing and Current Best Estimate Assumptions

| | Original Pricing Assumptions | Current Best Estimate Assumptions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------------------------------|---|--|---------------------|---------------------|-----------------|---------------------|-------|------|--------|------|--------|-----|-------|---|-----------------|------------|----|-------|-------|-------|-------|-------|-------|-------|-------|-------|----|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----|-------|-------|-------|-------|-----|----|-----|-----|------|
| <i>Discount Rate</i> | 5.50% | 4.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Voluntary Lapse Rates</i> | <table border="1" style="margin-left: auto; margin-right: auto;"> <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>2.90%</td></tr> <tr><td>3</td><td>2.40%</td></tr> <tr><td>4</td><td>1.90%</td></tr> <tr><td>5+</td><td>1.40%</td></tr> </tbody> </table> | Policy Duration | Lapse Rate | 1 | 6.25% | 2 | 2.90% | 3 | 2.40% | 4 | 1.90% | 5+ | 1.40% | <table border="1" style="margin-left: auto; margin-right: auto;"> <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% | | | | | | | | |
| Policy Duration | Lapse Rate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | 6.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | 2.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | 2.40% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | 1.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5+ | 1.40% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Active Life Mortality Rates</i> | Mortality was based on 95% of the Annuity 2000 Basic mortality table using Projection Scale H. | 93% Annuity 2000 Basic Table with Mortality Selection Factors of: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Policy Duration</th> <th>Mortality Selection</th> <th>Policy Duration</th> <th>Mortality Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>30%</td><td>11</td><td>76%</td></tr> <tr><td>2</td><td>48%</td><td>12</td><td>79%</td></tr> <tr><td>3</td><td>49%</td><td>13</td><td>80%</td></tr> <tr><td>4</td><td>58%</td><td>14</td><td>80%</td></tr> <tr><td>5</td><td>62%</td><td>15</td><td>81%</td></tr> <tr><td>6</td><td>63%</td><td>16</td><td>88%</td></tr> <tr><td>7</td><td>69%</td><td>17</td><td>88%</td></tr> <tr><td>8</td><td>72%</td><td>18</td><td>88%</td></tr> <tr><td>9</td><td>73%</td><td>19</td><td>88%</td></tr> <tr><td>10</td><td>75%</td><td>20+</td><td>100%</td></tr> </tbody> </table> | Policy Duration | Mortality Selection | Policy Duration | Mortality Selection | 1 | 30% | 11 | 76% | 2 | 48% | 12 | 79% | 3 | 49% | 13 | 80% | 4 | 58% | 14 | 80% | 5 | 62% | 15 | 81% | 6 | 63% | 16 | 88% | 7 | 69% | 17 | 88% | 8 | 72% | 18 | 88% | 9 | 73% | 19 | 88% | 10 | 75% | 20+ | 100% |
| Policy Duration | Mortality Selection | Policy Duration | Mortality Selection | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | 30% | 11 | 76% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | 48% | 12 | 79% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | 49% | 13 | 80% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | 58% | 14 | 80% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | 62% | 15 | 81% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | 63% | 16 | 88% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | 69% | 17 | 88% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | 72% | 18 | 88% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | 73% | 19 | 88% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | 75% | 20+ | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Morbidity: | | Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Incidence</i> | Incidence rates for nursing home care and home health care were based on MetLife's experience in the long-term care business that the company issued or administered. | <table border="1" style="margin-left: auto; margin-right: auto;"> <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> | 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% | | | | | |
| 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% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Continuance</i> | Continuance rates for nursing home care and home health care were based on MetLife's experience in the long-term care business that the company issued or administered. | <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> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Utilization</i> | Utilization rates for nursing home care and home health care were based on MetLife's experience in the long-term care business that the company issued or administered. | <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Home Care</th> <th>Facility Care</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">72%</td> <td style="text-align: center;">87%</td> </tr> </tbody> </table> | Home Care | Facility Care | 72% | 87% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Home Care | Facility Care | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 72% | 87% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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 | | | G = C / F Actual to Expected Ratio | Accumulative Loss Ratio as of 12/31/2018 | | |
|-----------------------|---------------|-------------------------------|----------------------|-------------------------|--|----------------------|-------------------------|---------------------------------------|--|----------------------------|---------------------------------------|
| | | A Earned Premium | B Incurred Claims | C = B / A Loss Ratio | D Earned Premium | E Incurred Claims | F = E / D Loss Ratio | | H Actual/Projected at 4% (on C) | I Expected at 6% (on F) | J = H / I Actual to Expected Ratio |
| Historical Experience | 2006 | 55,921 | 0 | 0.0% | 55,921 | 1,615 | 2.9% | 0.00 | 0.0% | 2.9% | 0.00 |
| | 2007 | 2,754,847 | 0 | 0.0% | 978,148 | 43,132 | 4.4% | 0.00 | 0.0% | 4.3% | 0.00 |
| | 2008 | 5,205,256 | 0 | 0.0% | 4,694,657 | 307,844 | 6.6% | 0.00 | 0.0% | 6.1% | 0.00 |
| | 2009 | 5,068,886 | 151,699 | 3.0% | 4,944,730 | 458,775 | 9.3% | 0.32 | 1.1% | 7.5% | 0.15 |
| | 2010 | 4,928,704 | 379,010 | 7.7% | 4,793,756 | 599,356 | 12.5% | 0.62 | 2.8% | 9.0% | 0.31 |
| | 2011 | 4,821,534 | 493,380 | 10.2% | 4,663,044 | 770,580 | 16.5% | 0.62 | 4.3% | 10.6% | 0.40 |
| | 2012 | 4,764,399 | 533,033 | 11.2% | 4,553,770 | 1,009,403 | 22.2% | 0.50 | 5.4% | 12.5% | 0.43 |
| | 2013 | 4,695,687 | 347,551 | 7.4% | 4,442,421 | 1,172,626 | 26.4% | 0.28 | 5.6% | 14.3% | 0.39 |
| | 2014 | 4,671,469 | 1,326,107 | 28.4% | 4,327,977 | 1,300,843 | 30.1% | 0.94 | 8.1% | 16.0% | 0.51 |
| | 2015 | 4,612,509 | 1,084,072 | 23.5% | 4,209,655 | 1,451,600 | 34.5% | 0.68 | 9.6% | 17.7% | 0.54 |
| 2016 | 4,559,010 | 847,298 | 18.6% | 4,087,567 | 1,594,597 | 39.0% | 0.48 | 10.3% | 19.3% | 0.53 | |
| 2017 | 4,539,897 | 820,191 | 18.1% | 3,961,594 | 1,733,523 | 43.8% | 0.41 | 10.9% | 21.0% | 0.52 | |
| 2018 | 4,341,786 | 2,727,090 | 62.8% | 3,832,710 | 1,917,224 | 50.0% | 1.26 | 14.2% | 22.6% | 0.63 | |
| Projected Experience | 2019 | 4,753,835 | 2,968,266 | 62.4% | 3,700,940 | 2,086,009 | 56.4% | 1.11 | 17.2% | 24.3% | 0.71 |
| | 2020 | 4,888,487 | 3,374,274 | 69.0% | 3,566,269 | 2,234,402 | 62.7% | 1.10 | 20.2% | 26.0% | 0.78 |
| | 2021 | 4,755,184 | 3,815,629 | 80.2% | 3,428,722 | 2,437,444 | 71.1% | 1.13 | 23.3% | 27.7% | 0.84 |
| | 2022 | 4,557,871 | 4,287,575 | 94.1% | 3,288,398 | 2,620,835 | 79.7% | 1.18 | 26.5% | 29.4% | 0.90 |
| | 2023 | 4,344,635 | 4,783,767 | 110.1% | 3,145,442 | 2,789,147 | 88.7% | 1.24 | 29.8% | 31.2% | 0.96 |
| | 2024 | 4,120,727 | 5,300,611 | 128.6% | 2,999,968 | 3,005,488 | 100.2% | 1.28 | 33.3% | 33.0% | 1.01 |
| | 2025 | 3,890,300 | 5,834,704 | 150.0% | 2,852,266 | 3,187,937 | 111.8% | 1.34 | 36.9% | 34.8% | 1.06 |
| | 2026 | 3,652,540 | 6,373,131 | 174.5% | 2,702,726 | 3,357,653 | 124.2% | 1.40 | 40.6% | 36.6% | 1.11 |
| | 2027 | 3,400,755 | 6,873,658 | 202.1% | 2,551,814 | 3,578,806 | 140.2% | 1.44 | 44.5% | 38.4% | 1.16 |
| | 2028 | 3,145,240 | 7,339,716 | 233.4% | 2,400,058 | 3,778,104 | 157.4% | 1.48 | 48.4% | 40.2% | 1.20 |
| | 2029 | 2,892,537 | 7,764,590 | 268.4% | 2,247,947 | 3,954,793 | 175.9% | 1.53 | 52.3% | 42.1% | 1.24 |
| | 2030 | 2,644,323 | 8,135,789 | 307.7% | 2,096,167 | 4,163,807 | 198.6% | 1.55 | 56.3% | 43.9% | 1.28 |
| | 2031 | 2,402,440 | 8,437,383 | 351.2% | 1,945,533 | 4,354,178 | 223.8% | 1.57 | 60.2% | 45.8% | 1.31 |
| | 2032 | 2,168,416 | 8,672,208 | 399.9% | 1,796,885 | 4,539,227 | 252.6% | 1.58 | 64.1% | 47.7% | 1.35 |
| | 2033 | 1,944,275 | 8,833,788 | 454.3% | 1,651,060 | 4,754,502 | 288.0% | 1.58 | 67.9% | 49.5% | 1.37 |
| | 2034 | 1,731,068 | 8,905,978 | 514.5% | 1,508,945 | 4,949,046 | 328.0% | 1.57 | 71.7% | 51.4% | 1.39 |
| | 2035 | 1,529,850 | 8,890,863 | 581.2% | 1,371,327 | 5,089,362 | 371.1% | 1.57 | 75.2% | 53.2% | 1.41 |
| | 2036 | 1,341,882 | 8,780,036 | 654.3% | 1,238,789 | 5,301,155 | 427.9% | 1.53 | 78.6% | 55.0% | 1.43 |
| | 2037 | 1,167,944 | 8,588,486 | 735.4% | 1,112,043 | 5,466,670 | 491.6% | 1.50 | 81.9% | 56.8% | 1.44 |
| | 2038 | 1,008,287 | 8,322,351 | 825.4% | 991,681 | 5,606,042 | 565.3% | 1.46 | 84.9% | 58.6% | 1.45 |
| | 2039 | 863,488 | 7,975,756 | 923.7% | 878,174 | 5,748,158 | 654.6% | 1.41 | 87.7% | 60.3% | 1.45 |
| | 2040 | 733,405 | 7,567,100 | 1031.8% | 771,837 | 5,778,414 | 748.7% | 1.38 | 90.2% | 62.0% | 1.46 |
| | 2041 | 617,598 | 7,100,839 | 1149.8% | 672,933 | 5,831,146 | 866.5% | 1.33 | 92.5% | 63.6% | 1.46 |
| | 2042 | 515,462 | 6,595,910 | 1279.6% | 581,750 | 5,848,997 | 1005.4% | 1.27 | 94.6% | 65.1% | 1.45 |
| | 2043 | 426,346 | 6,061,880 | 1421.8% | 498,377 | 5,761,630 | 1156.1% | 1.23 | 96.5% | 66.6% | 1.45 |
| | 2044 | 349,429 | 5,512,534 | 1577.6% | 422,842 | 5,496,062 | 1299.8% | 1.21 | 98.1% | 67.9% | 1.45 |
| | 2045 | 283,649 | 4,955,559 | 1747.1% | 355,086 | 5,270,840 | 1484.4% | 1.18 | 99.5% | 69.1% | 1.44 |
| | 2046 | 227,949 | 4,406,489 | 1933.1% | 294,936 | 5,093,540 | 1727.0% | 1.12 | 100.7% | 70.2% | 1.44 |
| | 2047 | 181,309 | 3,879,724 | 2139.8% | 242,400 | 4,259,887 | 1757.4% | 1.22 | 101.7% | 71.0% | 1.43 |
| | 2048 | 142,585 | 3,372,587 | 2365.3% | 196,983 | 3,462,584 | 1757.8% | 1.35 | 102.6% | 71.7% | 1.43 |
| 2049 | 110,975 | 2,895,426 | 2609.1% | 158,248 | 2,781,886 | 1757.9% | 1.48 | 103.3% | 72.2% | 1.43 | |
| 2050 | 85,415 | 2,457,701 | 2877.4% | 125,661 | 2,209,299 | 1758.1% | 1.64 | 103.9% | 72.6% | 1.43 | |
| 2051 | 65,000 | 2,063,119 | 3174.0% | 98,444 | 1,730,792 | 1758.1% | 1.81 | 104.4% | 72.9% | 1.43 | |
| 2052 | 48,858 | 1,713,233 | 3506.6% | 76,391 | 1,343,068 | 1758.1% | 1.99 | 104.7% | 73.1% | 1.43 | |
| 2053 | 36,277 | 1,405,162 | 3873.4% | 58,488 | 1,028,304 | 1758.1% | 2.20 | 105.0% | 73.3% | 1.43 | |
| 2054 | 26,607 | 1,136,676 | 4272.1% | 44,140 | 776,050 | 1758.1% | 2.43 | 105.3% | 73.4% | 1.43 | |
| 2055 | 19,246 | 907,291 | 4714.1% | 32,770 | 576,141 | 1758.1% | 2.68 | 105.5% | 73.4% | 1.44 | |
| 2056 | 13,722 | 714,011 | 5203.4% | 23,714 | 416,931 | 1758.1% | 2.96 | 105.6% | 73.5% | 1.44 | |
| 2057 | 9,642 | 554,160 | 5747.3% | 17,045 | 299,672 | 1758.1% | 3.27 | 105.7% | 73.5% | 1.44 | |
| 2058 | 6,687 | 423,439 | 6332.2% | 12,008 | 211,110 | 1758.1% | 3.60 | 105.8% | 73.6% | 1.44 | |
| 2059 | 4,574 | 318,523 | 6963.6% | 8,274 | 145,477 | 1758.1% | 3.96 | 105.8% | 73.6% | 1.44 | |
| 2060 | 3,081 | 235,390 | 7641.0% | 5,593 | 98,329 | 1758.1% | 4.35 | 105.9% | 73.6% | 1.44 | |
| 2061 | 2,041 | 170,970 | 8375.3% | 3,729 | 65,560 | 1758.1% | 4.76 | 105.9% | 73.6% | 1.44 | |
| 2062 | 1,331 | 122,170 | 9178.0% | 2,449 | 43,063 | 1758.1% | 5.22 | 105.9% | 73.6% | 1.44 | |
| 2063 | 850 | 85,453 | 10050.5% | 1,406 | 24,715 | 1758.1% | 5.72 | 105.9% | 73.6% | 1.44 | |
| 2064 | 540 | 58,554 | 10838.1% | 995 | 17,497 | 1758.1% | 6.16 | 105.9% | 73.6% | 1.44 | |
| 2065 | 343 | 40,248 | 11748.8% | 718 | 12,626 | 1758.1% | 6.68 | 105.9% | 73.6% | 1.44 | |
| 2066 | 221 | 28,329 | 12794.9% | 503 | 8,849 | 1758.1% | 7.28 | 105.9% | 73.6% | 1.44 | |
| 2067 | 146 | 20,178 | 13811.2% | 340 | 5,985 | 1758.1% | 7.86 | 105.9% | 73.6% | 1.44 | |
| 2068 | 98 | 14,091 | 14382.4% | 221 | 3,881 | 1758.1% | 8.18 | 105.9% | 73.6% | 1.44 | |
| 2069 | 66 | 10,072 | 15188.6% | 130 | 2,278 | 1758.1% | 8.64 | 105.9% | 73.6% | 1.44 | |
| 2070 | 117 | 20,778 | 17762.9% | 13 | 221 | 1758.1% | 10.10 | 106.0% | 73.6% | 1.44 | |
| Past | | 55,019,907 | 8,709,431 | 15.8% | 49,545,950 | 12,361,119 | 24.9% | 0.63 | 14.2% | 22.6% | 0.63 |
| Future | | 65,117,655 | 209,106,152 | 321.1% | 52,183,578 | 141,607,600 | 271.4% | 1.18 | 241.0% | 179.1% | 1.35 |
| Lifetime | | 120,137,561 | 217,815,582 | 181.3% | 101,729,529 | 153,968,719 | 151.4% | 1.20 | 106.0% | 74.0% | 1.43 |

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 Actual Experience through 12/31/2018 Projections based on Current Assumptions | | | Expected Pricing Experience Reproduced based on Original Pricing Assumptions since inception | | | G = C / F Actual to Expected Ratio |
|----------|---|--------------------|---------------|--|--------------------|---------------|--|
| | A | B | C = B / A | D | E | F = E / D | |
| | Earned Premium | Incurred Claims | Loss Ratio | Earned Premium | Incurred Claims | Loss Ratio | |
| 1 | 2,826,629 | 0 | 0.0% | 2,826,629 | 81,630 | 2.9% | 0.00 |
| 2 | 5,252,048 | 46,003 | 0.9% | 5,252,048 | 358,119 | 6.8% | 0.13 |
| 3 | 5,063,046 | 105,695 | 2.1% | 5,047,659 | 505,006 | 10.0% | 0.21 |
| 4 | 4,919,874 | 248,184 | 5.0% | 4,872,258 | 654,580 | 13.4% | 0.38 |
| 5 | 4,829,808 | 851,028 | 17.6% | 4,722,326 | 833,517 | 17.7% | 1.00 |
| 6 | 4,745,043 | 306,211 | 6.5% | 4,595,664 | 1,107,755 | 24.1% | 0.27 |
| 7 | 4,691,523 | 390,799 | 8.3% | 4,467,082 | 1,273,673 | 28.5% | 0.29 |
| 8 | 4,666,124 | 1,223,829 | 26.2% | 4,336,284 | 1,400,685 | 32.3% | 0.81 |
| 9 | 4,621,140 | 1,503,111 | 32.5% | 4,202,386 | 1,561,839 | 37.2% | 0.88 |
| 10 | 4,571,713 | 539,018 | 11.8% | 4,065,690 | 1,708,826 | 42.0% | 0.28 |
| 11 | 4,503,139 | 890,528 | 19.8% | 3,925,950 | 1,844,617 | 47.0% | 0.42 |
| 12 | 4,427,126 | 2,656,608 | 60.0% | 3,784,415 | 2,040,737 | 53.9% | 1.11 |
| 13 | 5,010,536 | 2,959,375 | 59.1% | 3,641,006 | 2,212,589 | 60.8% | 0.97 |
| 14 | 4,910,304 | 3,377,052 | 68.8% | 3,495,737 | 2,351,657 | 67.3% | 1.02 |
| 15 | 4,722,563 | 3,816,388 | 80.8% | 3,348,656 | 2,566,268 | 76.6% | 1.05 |
| 16 | 4,525,648 | 4,286,595 | 94.7% | 3,199,888 | 2,748,055 | 85.9% | 1.10 |
| 17 | 4,313,333 | 4,779,748 | 110.8% | 3,049,608 | 2,905,783 | 95.3% | 1.16 |
| 18 | 4,090,748 | 5,292,992 | 129.4% | 2,897,922 | 3,130,595 | 108.0% | 1.20 |
| 19 | 3,861,924 | 5,823,846 | 150.8% | 2,745,146 | 3,305,246 | 120.4% | 1.25 |
| 20 | 3,626,132 | 6,358,524 | 175.4% | 2,591,671 | 3,460,832 | 133.5% | 1.31 |
| 21 | 3,375,834 | 6,858,877 | 203.2% | 2,437,960 | 3,684,885 | 151.1% | 1.34 |
| 22 | 3,122,154 | 7,320,602 | 234.5% | 2,284,536 | 3,875,254 | 169.6% | 1.38 |
| 23 | 2,871,390 | 7,745,408 | 269.7% | 2,131,838 | 4,034,933 | 189.3% | 1.43 |
| 24 | 2,625,219 | 8,114,343 | 309.1% | 1,980,527 | 4,239,499 | 214.1% | 1.44 |
| 25 | 2,385,371 | 8,419,487 | 353.0% | 1,831,370 | 4,415,190 | 241.1% | 1.46 |
| 26 | 2,153,415 | 8,653,102 | 401.8% | 1,685,140 | 4,581,922 | 271.9% | 1.48 |
| 27 | 1,931,245 | 8,819,593 | 456.7% | 1,542,590 | 4,787,536 | 310.4% | 1.47 |
| 28 | 1,719,832 | 8,896,697 | 517.3% | 1,404,524 | 4,969,406 | 353.8% | 1.46 |
| 29 | 1,520,338 | 8,887,388 | 584.6% | 1,271,643 | 5,076,090 | 399.2% | 1.46 |
| 30 | 1,333,884 | 8,784,814 | 658.6% | 1,144,397 | 5,283,310 | 461.7% | 1.43 |
| 31 | 1,161,235 | 8,595,244 | 740.2% | 1,023,414 | 5,424,605 | 530.1% | 1.40 |
| 32 | 1,002,852 | 8,335,660 | 831.2% | 909,172 | 5,538,373 | 609.2% | 1.36 |
| 33 | 859,035 | 7,992,117 | 930.4% | 802,036 | 5,671,997 | 707.2% | 1.32 |
| 34 | 729,801 | 7,585,364 | 1039.4% | 702,210 | 5,664,109 | 806.6% | 1.29 |
| 35 | 614,684 | 7,121,163 | 1158.5% | 609,848 | 5,702,331 | 935.0% | 1.24 |
| 36 | 513,137 | 6,614,814 | 1289.1% | 525,159 | 5,704,081 | 1086.2% | 1.19 |
| 37 | 424,522 | 6,078,038 | 1431.7% | 448,123 | 5,606,540 | 1251.1% | 1.14 |
| 38 | 347,993 | 5,525,347 | 1587.8% | 378,691 | 5,305,535 | 1401.0% | 1.13 |
| 39 | 282,539 | 4,967,374 | 1758.1% | 316,734 | 5,063,366 | 1598.6% | 1.10 |
| 40 | 227,111 | 4,415,863 | 1944.4% | 261,983 | 4,953,748 | 1890.9% | 1.03 |
| 41 | 180,673 | 3,884,762 | 2150.2% | 214,444 | 4,054,850 | 1890.9% | 1.14 |
| 42 | 142,129 | 3,377,190 | 2376.1% | 173,536 | 3,281,338 | 1890.9% | 1.26 |
| 43 | 110,641 | 2,898,305 | 2619.5% | 138,822 | 2,624,938 | 1890.9% | 1.39 |
| 44 | 85,180 | 2,459,385 | 2887.3% | 109,788 | 2,075,943 | 1890.9% | 1.53 |
| 45 | 64,832 | 2,063,783 | 3183.3% | 85,597 | 1,618,522 | 1890.9% | 1.68 |
| 46 | 48,745 | 1,712,347 | 3512.9% | 66,170 | 1,251,195 | 1890.9% | 1.86 |
| 47 | 36,192 | 1,402,988 | 3876.5% | 50,437 | 953,695 | 1890.9% | 2.05 |
| 48 | 26,551 | 1,134,024 | 4271.1% | 37,895 | 716,539 | 1890.9% | 2.26 |
| 49 | 19,208 | 903,644 | 4704.6% | 28,024 | 529,888 | 1890.9% | 2.49 |
| 50 | 13,695 | 709,909 | 5183.8% | 20,133 | 380,692 | 1890.9% | 2.74 |
| 51 | 9,629 | 550,063 | 5712.4% | 14,432 | 272,891 | 1890.9% | 3.02 |
| 52 | 6,675 | 419,317 | 6281.5% | 10,112 | 191,211 | 1890.9% | 3.32 |
| 53 | 4,569 | 314,822 | 6890.9% | 6,929 | 131,026 | 1890.9% | 3.64 |
| 54 | 3,080 | 232,494 | 7547.4% | 4,657 | 88,064 | 1890.9% | 3.99 |
| 55 | 2,044 | 168,799 | 8256.8% | 3,089 | 58,402 | 1890.9% | 4.37 |
| 56 | 1,334 | 120,522 | 9033.9% | 2,039 | 38,554 | 1890.9% | 4.78 |
| 57 | 854 | 84,468 | 9886.3% | 1,116 | 21,095 | 1890.9% | 5.23 |
| 58 | 542 | 58,156 | 10727.1% | 822 | 15,546 | 1890.9% | 5.67 |
| 59 | 344 | 40,468 | 11768.9% | 591 | 11,169 | 1890.9% | 6.22 |
| 60 | 222 | 28,201 | 12719.9% | 412 | 7,786 | 1890.9% | 6.73 |

| | | | | | | | |
|-----------|-------------|-------------|--------|-------------|-------------|--------|------|
| Lifetime | 120,137,137 | 217,750,479 | 181.3% | 101,728,965 | 153,958,062 | 151.3% | 1.20 |
| Lifetime* | 72,168,490 | 76,388,573 | 105.8% | 53,950,515 | 39,388,296 | 73.0% | 1.45 |

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%, 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 Deaths¹ | Actual Recoveries | Expected Recoveries¹ | 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-06-FC
Historial Claim and Active Life Reserves

Nationwide

| Calendar Year | Claim Reserves | Active Life Reserves¹ |
|----------------------|-----------------------|---|
| 2012 | 36,501 | |
| 2013 | - | |
| 2014 | 60,063 | |
| 2015 | 240,287 | |
| 2016 | 357,106 | |
| 2017 | 594,446 | |
| 2018 | 2,592,810 | 42,880,293 |

State of Pennsylvania

| Calendar Year | Claim Reserves | Active Life Reserves¹ |
|----------------------|-----------------------|---|
| 2012 | - | |
| 2013 | - | |
| 2014 | - | |
| 2015 | - | |
| 2016 | 78,903 | |
| 2017 | 65,576 | |
| 2018 | 67,683 | 1,888,247 |

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

| 4. | Contact Name & Address | Telephone # | Fax # | E-mail Address |
|----|---|--------------|-------|----------------------|
| | Gina Jisonna Metropolitan Life Insurance Co. 1300 Hall Blvd Bloomfield, CT 06002 | 860-656-3809 | n/a | 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 | CT20-220 FC2 |
|-----------|--------------------------------|---------------------|

| | | |
|-----------|--|-----------------------|
| 7. | <input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission | Previous file # _____ |
|-----------|--|-----------------------|

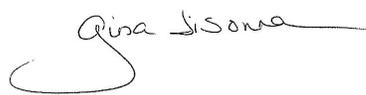
| | | |
|-----------|---------------|---|
| 8. | Market | <input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> 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 <input type="checkbox"/> 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 _____ | Check Date _____ |
| | | Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No | 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 _____ | | 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 |
| | Description | | | |
| 01 | Actuarial Memorandum and Rates | GCLTCAARP-06-FC | <input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 21% - ___% <input type="checkbox"/> Other | |
| 02 | Actuarial Memorandum and Rates | GLTC1697 | <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 | |

LHRFA-1



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</p> <p>(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"/> | <input type="checkbox"/> |
| | <p>Reduce Daily Benefit and Minimize Premium Increase</p> <p>Daily Benefit Amount: [\$XXX.XX]</p> <p>Premium: [\$XXX.XX][mode]</p> | <p>Reduce Lifetime Benefit and Minimize Premium Increase</p> <p>Total Lifetime Benefit: [X] Years</p> <p>Premium: [\$XXX.XX][mode]</p> |
| | <input type="checkbox"/> | <input type="checkbox"/> |
| | <p>Customized Decrease Option <i>Please call the Customer Service team for available options</i></p> <p>OTHER _____</p> | <p>Coverage Termination</p> <p>[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.]</p> <p>[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.]</p> |

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]