Filing at a Glance

Company:	Metropolitan Life Insurance Company
Product Name:	Individual Long-Term Care Insurance
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	05/25/2022
SERFF Tr Num:	META-133266856
SERFF Status:	Closed-Approved
State Tr Num:	META-133266856
State Status:	Approved
Co Tr Num:	CT22-240 LTC97 (RATE) KB
Effective Date Requested:	On Approval
Author(s):	Cherise Livingston, Cory Searles, Patricia Brabant, Keith Bal
Reviewer(s):	Michael Hibbert (primary), Jim Laverty
Disposition Date:	01/12/2023
Disposition Status:	Approved
Effective Date:	

State Filing Description:

Proposed 66.82% increase on 687 policyholders of MetLife forms 1LTC-97-PA and 2LTC-97-PA (the LTC-97 block).

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*		

General Information

Project Name: 2022 IB Rate Increase Filings
Project Number: CT22-240 LTC97 (RATE)
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Keith Bal

Status of Filing in Domicile: Authorized
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 01/12/2023
State Status Changed: 01/12/2023
Created By: Keith Bal
Corresponding Filing Tracking Number: META-133266981
State TOI: LTC03I Individual Long Term Care

Filing Description:

This is a premium rate schedule increase filing for individual long-term care insurance policies. Please see our filing letter for details.

Company and Contact

Filing Contact Information

Keith Bal, Product Consultant II
501 Route 22 West
01C-306C
Bridgewater, NJ 08807

kbal@metlife.com
908-253-1004 [Phone]

Filing Company Information

Metropolitan Life Insurance Company
MetLife
200 Park Avenue
New York, NY 10166
(212) 578-2211 ext. [Phone]

CoCode: 65978
Group Code: 241
Group Name:
FEIN Number: 13-5581829

State of Domicile: New York
Company Type: Life
State ID Number:

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*		

Filing Fees

State Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Michael Hibbert	01/12/2023	01/12/2023

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Michael Hibbert	10/26/2022	10/26/2022
Disapproved	Michael Hibbert	07/28/2022	07/28/2022

Response Letters

Responded By	Created On	Date Submitted
Keith Bal	01/11/2023	01/11/2023
Keith Bal	09/30/2022	09/30/2022

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	PA_LTC97_rates_73.28%Increase_Phase1_30%	Keith Bal	01/12/2023	01/12/2023
Rate	PA_LTC97_rates_73.28%Increase_Phase2_30%	Keith Bal	01/12/2023	01/12/2023
Rate	PA_LTC97_rates_73.28%Increase_Phase3_2.53%	Keith Bal	01/12/2023	01/12/2023
Supporting Document	IB_PA_LTC97_InflationType_All_BenefitPeriod_All_Exhibits_Acturial Equiv Increase 30-2_53%	Keith Bal	01/12/2023	01/12/2023

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Disposition

Disposition Date: 01/12/2023
Effective Date:
Status: Approved

Comment: Jan 12, 2022

Keith Bal, Product Consultant II
Metropolitan Life Insurance Company
501 Route 22 West, 01C-306C
Bridgewater, NJ 08807

RE: Proposed 66.82% increase on 687 policyholders of MetLife forms 1LTC-97-PA and 2LTC-97-PA (the LTC-97 block).
Pennsylvania Insurance Department ID #: META-133266856

Dear Keith Bal:

The Department approves the rate increases proposed in the file PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LTC97.xlsx submitted on 1/11/2023.

Sincerely,

Michael Hibbert
Actuarial Associate
Bureau of Life, Accident and Health Insurance

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	73.280%	73.280%	$1,591,425	687	$2,171,705	73.280%	73.280%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	PA_LTC97_rates_73.28%Increase_Phase1_30%		Yes
Rate	PA_LTC97_rates_73.28%Increase_Phase2_30%		Yes

State: *Pennsylvania*
Filing Company: *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	PA_LTC97_rates_73.28%Increase_Phase3_2.53%		Yes
Rate	IB_PA_LTC97_InflationType_All_BenefitPeriod_All_Exhibits_Acturial Equiv Increase 30%-30%-2.53%		No
Rate	PA_LTC97_rates_66.82%Increase		No
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		Yes
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Attachment 7 LTC97		Yes
Supporting Document (revised)	LTC97 Policyholders List		Yes
Supporting Document	LTC97 Policyholders List		No
Supporting Document	PA LTC97 7-28-2022 Objection Exhibits		Yes
Supporting Document	Policyholder Letter		Yes
Supporting Document	Objection 2022-07-28 (META-133266856) - Response		Yes
Supporting Document	Objection 2023-01-11 (META-133266856) - Response		Yes
Supporting Document	IB_PA_LTC97_InflationType_All_BenefitPeriod_All_Exhibits_Acturial Equiv Increase 30-2_53%		Yes

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	10/26/2022
Submitted Date	10/26/2022
Respond By Date	

Dear Keith Bal,

Introduction:

Oct 26, 2022

Keith Bal, Product Consultant II
Metropolitan Life Insurance Company
501 Route 22 West, 01C-306C
Bridgewater, NJ 08807

RE: Proposed 66.82% increase on 687 policyholders of MetLife forms 1LTC-97-PA and 2LTC-97-PA (the LTC-97 block).
Pennsylvania Insurance Department ID #: META-133266856

Dear Keith Bal:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

The Department has the following premium increase guidelines: (i) the annual increase on any policyholder should be limited to 30%, (ii) the staging period of the increase should be limited to no more than four years, and (iii) the aggregate increase (weighted upon the current premium column vector in the Excel seriatim policy listing) must be under 100%.

The Department can approve your requested increase, but we need you to structure your request based upon the guidelines above.

Please provide an acceptance letter and provide an Excel seriatim listing of the affected policies.

The Excel seriatim worksheet should include a row for each policy. Each row must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, current premium, and Met Life's suggested premium increase in each year of the implementation period.

Sincerely,

Michael Hibbert
Actuarial Associate
Bureau of Life, Accident and Health Insurance

Conclusion:

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*		

Sincerely,
Michael Hibbert

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	07/28/2022
Submitted Date	07/28/2022
Respond By Date	

Dear Keith Bal,

Introduction:

July 28, 2022

Keith Bal, Product Consultant II
Metropolitan Life Insurance Company
501 Route 22 West, 01C-306C
Bridgewater, NJ 08807

RE: Proposed 66.82% increase on 687 policyholders of MetLife forms 1LTC-97-PA and 2LTC-97-PA (the LTC-97 block).
Pennsylvania Insurance Department ID #: META-133266856

Dear Keith Bal:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. Please provide an Excel spreadsheet that incorporates the four calendar-year column vectors requested below:
(a) Provide the historical (from inception) and projected nationwide calendar-year earned premium that will be collected at the original rate level. In terms of the 58%/85% Re-Rating Method, this would be the premium column vector that would be subject to a .58 factor. Perhaps this is the same as the premium vector in Attachment 16.

(b) Provide the historical (from the date of the first premium increase) and projected nationwide calendar-year earned premium that will be collected at a "higher than original" rate level. In terms of the 58%/85% Method, this would be a premium column vector that would be subject to a .85 factor. Please do not include premium that would be generated by the current proposed increase in this premium vector.

(c) Provide the projected nationwide calendar-year earned premium (from the effective date of the proposed increase) that will be collected at a "higher than original" rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor.

(d) Lastly, provide a column vector of the historical (from inception) and projected nationwide incurred claims on a calendar year basis.

2. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit I-A) for this nationwide block of policies which shows the

historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the original rate level.

If Attachment 16 provides this information, then simply confirm this fact.

3. Page 2 of the cover letter the company explains that the rate increase request is caused by pricing assumption updates.

Please discuss further the adverse morbidity and persistency experience that resulted in the need for the current rate increase. In particular, discuss re-pricing assumptions that have changed from the last increase approved nationwide, discuss any changes due to internal experience studies, and discuss any changes due to updated consultant data.

4. Please provide the cumulative weighted average increase granted on policies in force on this block in PA. If the answer is 122.99%, then simply confirm this.

5. Please provide the percent of active policyholders remaining on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?

6. The memo mentions that policyholders can reduce their coverage. Please describe the options policyholders have to mitigate the rate increase.

7. Please provide a table in Excel for the 687 Pennsylvania policies in force.
Each row should contain the following information:
(a) Policy number,
(b) Policy form,
(c) Issue age,
(d) Inflation status indicator,
(e) Benefit period,
(f) Issue date,
(g) Requested rate increase.

8. Please provide a listing of the past requested increases and approved increases by state. Also include a column showing the cumulative increases approved in each state.

9. Please provide the letter that will be sent to policyholders to inform them of the increase and their available options.

10. Has Covid 19 been factored into your projections.

Sincerely,

Michael Hibbert
Actuarial Associate
Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely,
Michael Hibbert

State:	Pennsylvania	**Filing Company:**	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/11/2023
Submitted Date	01/11/2023

Dear Michael Hibbert,

Introduction:

Dear Mr. Hibbert:

Thank you for your objection dated October 26, 2022. Here are the responses to your objections:

Response 1

Comments:

Comments:

The Department has the following premium increase guidelines: (i) the annual increase on any policyholder should be limited to 30%, (ii) the staging period of the increase should be limited to no more than four years, and (iii) the aggregate increase (weighted upon the current premium column vector in the Excel seriatim policy listing) must be under 100%.

The Department can approve your requested increase, but we need you to structure your request based upon the guidelines above.

Please provide an acceptance letter and provide an Excel seriatim listing of the affected policies.

The Excel seriatim worksheet should include a row for each policy. Each row must contain the policys unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, current premium, and Met Lifes suggested premium increase in each year of the implementation period.

[MetLife Response] Per our conversation during the conference call on Monday 1/9, this letter serves as confirmation that we accept the guidelines for a rate increase:
We will spread the rate increase over the course of 3 years. The updated rate documents have been attached to the Rate/Rule Schedule tab;
No annual increase in any of the 3 years will exceed 30%. The amounts per year will be 30%, 30%, 2.53%.
See the attached file named PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LTC97 as requested.

Changed Items:

No Form Schedule items changed.

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	IB_PA_LTC97_InflationType_All_BenefitPeriod_All_Exhibits_Actuarial Equiv Increase 30%-30%-2.53%	1LTC-97-PA, 2LTC-97-PA	Revised	Previous State Filing Number: META-132090066 Percent Rate Change Request: 73.28	IB_PA_LTC97_InflationType_All_BenefitPeriod_All_Exhibits_Actuarial Equiv Increase 30%-30%-2.53%.pdf,	01/11/2023 By: Keith Bal
Previous Version						
1	*PA_LTC97_rates_66.82%Increase*	*1LTC-97-PA, 2LTC-97-PA*	*Revised*	*Previous State Filing Number: META-132090066 Percent Rate Change Request: 66.82*	*PA_LTC97_rates_66.82%Increase.pdf,*	*05/25/2022 By: Keith Bal*

Supporting Document Schedule Item Changes

Satisfied - Item:	LTC97 Policyholders List
Comments:	Please see the revised LTC97 Policyholders List
Attachment(s):	PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LTC97.xlsx PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LTC97.pdf
Previous Version	
Satisfied - Item:	*LTC97 Policyholders List*
Comments:	
Attachment(s):	*LTC97 Policyholders List.xlsx* *LTC97 Policyholders List.pdf*

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Supporting Document Schedule Item Changes	
Satisfied - Item:	LTC97 Policyholders List
Comments:	Please see the revised LTC97 Policyholders List
Attachment(s):	PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LTC97.xlsx PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LTC97.pdf
Previous Version	
Satisfied - Item:	*LTC97 Policyholders List*
Comments:	
Attachment(s):	*LTC97 Policyholders List.xlsx* *LTC97 Policyholders List.pdf*

Satisfied - Item:	Objection 2023-01-11 (META-133266856) - Response
Comments:	Please see the Objection 2023-01-11 (META-133266856) - Response
Attachment(s):	PA CT22-240 LTC97 (Rate) Objection 2023-01-11 (META-133266856) - Response.pdf

Conclusion:

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

Sincerely,
Keith Bal

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/30/2022
Submitted Date	09/30/2022

Dear Michael Hibbert,

Introduction:

Dear Mr. Hibbert:

Thank you for your objection dated July 28, 2022. Here are the responses to your objections:

Response 1

Comments:

Please note, the full text of the state's questions and MetLife's responses exceeds the SERFF limit of 4000 characters. Therefore, it cannot be included here. To read the questions and MetLife's responses, see the attached document named "PA CT22-240 LTC97 (Rate) Objection 2022-07-28 (META-133266856) - Response."

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 7 LTC97
Comments:	Please see the attached Attachment 7 LTC97
Attachment(s):	Attachment 7 LTC97.xlsx Attachment 7 LTC97.pdf

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 7 LTC97
Comments:	Please see the attached Attachment 7 LTC97
Attachment(s):	Attachment 7 LTC97.xlsx Attachment 7 LTC97.pdf

Satisfied - Item:	LTC97 Policyholders List
Comments:	
Attachment(s):	LTC97 Policyholders List.xlsx LTC97 Policyholders List.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 7 LTC97
Comments:	Please see the attached Attachment 7 LTC97
Attachment(s):	Attachment 7 LTC97.xlsx Attachment 7 LTC97.pdf

Satisfied - Item:	LTC97 Policyholders List
Comments:	
Attachment(s):	LTC97 Policyholders List.xlsx LTC97 Policyholders List.pdf

Satisfied - Item:	PA LTC97 7-28-2022 Objection Exhibits
Comments:	Please see the attached PA LTC97 7-28-2022 Objection Exhibits
Attachment(s):	PA LTC97 7-28-2022 Objection Exhibits.xlsx PA LTC97 7-28-2022 Objection Exhibits.pdf

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 7 LTC97
Comments:	Please see the attached Attachment 7 LTC97
Attachment(s):	Attachment 7 LTC97.xlsx Attachment 7 LTC97.pdf

Satisfied - Item:	LTC97 Policyholders List
Comments:	
Attachment(s):	LTC97 Policyholders List.xlsx LTC97 Policyholders List.pdf

Satisfied - Item:	PA LTC97 7-28-2022 Objection Exhibits
Comments:	Please see the attached PA LTC97 7-28-2022 Objection Exhibits
Attachment(s):	PA LTC97 7-28-2022 Objection Exhibits.xlsx PA LTC97 7-28-2022 Objection Exhibits.pdf

Satisfied - Item:	Policyholder Letter
Comments:	Please see the attached Policyholder Letter
Attachment(s):	IB PH Ltr.pdf

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 7 LTC97
Comments:	Please see the attached Attachment 7 LTC97
Attachment(s):	Attachment 7 LTC97.xlsx Attachment 7 LTC97.pdf

Satisfied - Item:	LTC97 Policyholders List
Comments:	
Attachment(s):	LTC97 Policyholders List.xlsx LTC97 Policyholders List.pdf

Satisfied - Item:	PA LTC97 7-28-2022 Objection Exhibits
Comments:	Please see the attached PA LTC97 7-28-2022 Objection Exhibits
Attachment(s):	PA LTC97 7-28-2022 Objection Exhibits.xlsx PA LTC97 7-28-2022 Objection Exhibits.pdf

Satisfied - Item:	Policyholder Letter
Comments:	Please see the attached Policyholder Letter
Attachment(s):	IB PH Ltr.pdf

Satisfied - Item:	Objection 2022-07-28 (META-133266856) - Response
Comments:	Please see the attached Objection 2022-07-28 (META-133266856) - Response
Attachment(s):	PA CT22-240 LTC97 (Rate) Objection 2022-07-28 (META-133266856) - Response.pdf

Conclusion:

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 timely response and consideration.
Sincerely,

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

Sincerely,
Keith Bal

State: *Pennsylvania*
Filing Company: *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Amendment Letter

Submitted Date: 01/12/2023
Comments:
Dear Michael Hibbert,

The rate sheets on the Rate/Rule Schedule tab have updated, and the "IB_PA_LTC97_InflationType_All_BenefitPeriod_All_Exhibits_Acturial Equiv Increase 30-2_53%" file moved to the Supporting Documentation tab.

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

Keith Bal
Product Consultant II
Changed Items:
No Form Schedule Items Changed.

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	PA_LTC97_rates_73.28%Increase_Phase1_30%	1LTC-97-PA, 2LTC-97-PA	Revised	Previous State Filing Number: META-132090066 Percent Rate Change Request: 73.28	PA_LTC97_rates_73.28%Increase_Phase1_30%.pdf,	01/12/2023 By: Keith Bal
Previous Version						
1	*IB_PA_LTC97_InflationType_All_BenefitPeriod_All_Exhibits_Actuarial Equiv Increase 30%-30%-2.53%*	*1LTC-97-PA, 2LTC-97-PA*	*Revised*	*Previous State Filing Number: META-132090066 Percent Rate Change Request: 73.28*	*IB_PA_LTC97_InflationType_All_BenefitPeriod_All_Exhibits_Actuarial Equiv Increase 30%-30%-2.53%.pdf,*	*01/11/2023 By: Keith Bal*
Previous Version						
1	*PA_LTC97_rates_66.82%Increase*	*1LTC-97-PA, 2LTC-97-PA*	*Revised*	*Previous State Filing Number: META-132090066 Percent Rate Change Request: 66.82*	*PA_LTC97_rates_66.82%Increase.pdf,*	*05/25/2022 By: Keith Bal*
2	PA_LTC97_rates_73.28%Increase_Phase2_30%	1LTC-97-PA, 2LTC-97-PA	Revised	Previous State Filing Number: META-132090066 Percent Rate Change Request: 73.28	PA_LTC97_rates_73.28%Increase_Phase2_30%.pdf,	01/12/2023 By: Keith Bal
3	PA_LTC97_rates_73.28%Increase_Phase3_2.53%	1LTC-97-PA, 2LTC-97-PA	Revised	Previous State Filing Number: META-132090066 Percent Rate Change Request: 73.28	PA_LTC97_rates_73.28%Increase_Phase3_2.53%.pdf,	01/12/2023 By: Keith Bal

State: *Pennsylvania*
Filing Company: *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Supporting Document Schedule Item Changes	
Satisfied - Item:	IB_PA_LTC97_InflationType_All_BenefitPeriod_All_Exhibits_Acturial Equiv Increase 30-2_53%
Comments:	Please see the attached IB_PA_LTC97_InflationType_All_BenefitPeriod_All_Exhibits_Acturial Equiv Increase 30-2_53%
Attachment(s):	IB_PA_LTC97_InflationType_All_BenefitPeriod_All_Exhibits_Acturial Equiv Increase 30-2_53%.pdf

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*		

Post Submission Update Request Processed On 01/12/2023

Status:	Allowed
Created By:	Keith Bal
Processed By:	Michael Hibbert
Comments:	

Company Rate Information:

Company Name:Metropolitan Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	73.280%	66.820%
Overall % Rate Impact	73.280%	66.820%
Written Premium Change for this Program	$1591425	$1451134
Maximum %Change (where required)	73.280%	66.820%
Minimum %Change (where required)	73.280%	66.820%

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 10.390%
Effective Date of Last Rate Revision: 10/30/2019
Filing Method of Last Filing: See section 16 of the actuarial memorandum
SERFF Tracking Number of Last Filing: META-132090066

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	73.280%	73.280%	$1,591,425	687	$2,171,705	73.280%	73.280%

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (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_LTC97_rates_73.28%Increase_Phase1_30%	1LTC-97-PA, 2LTC-97-PA	Revised	Previous State Filing Number: META-132090066 Percent Rate Change Request: 73.28	PA_LTC97_rates_73.28%Increase_Phase1_30%.pdf,
2		PA_LTC97_rates_73.28%Increase_Phase2_30%	1LTC-97-PA, 2LTC-97-PA	Revised	Previous State Filing Number: META-132090066 Percent Rate Change Request: 73.28	PA_LTC97_rates_73.28%Increase_Phase2_30%.pdf,
3		PA_LTC97_rates_73.28%Increase_Phase3_2.53%	1LTC-97-PA, 2LTC-97-PA	Revised	Previous State Filing Number: META-132090066 Percent Rate Change Request: 73.28	PA_LTC97_rates_73.28%Increase_Phase3_2.53%.pdf,

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
19	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
20	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
21	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
22	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
23	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
24	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
25	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
26	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
27	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
28	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
29	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
30	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
31	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
32	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
33	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
34	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
35	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
36	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
37	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
38	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
39	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
40	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
41	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
42	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
43	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
44	75.37	72.48	66.68	84.06	81.17	75.37	89.88	84.06	78.27	95.68	89.88	84.06	121.73	113.04	104.38
45	89.88	86.98	81.17	104.38	101.47	92.77	113.04	107.26	98.57	121.73	115.96	107.26	156.52	144.94	136.24
46	89.88	86.98	81.17	104.38	101.47	92.77	113.04	107.26	98.57	121.73	115.96	107.26	156.52	144.94	136.24
47	89.88	86.98	81.17	104.38	101.47	92.77	113.04	107.26	98.57	121.73	115.96	107.26	156.52	144.94	136.24
48	89.88	86.98	81.17	104.38	101.47	92.77	113.04	107.26	98.57	121.73	115.96	107.26	156.52	144.94	136.24
49	89.88	86.98	81.17	104.38	101.47	92.77	113.04	107.26	98.57	121.73	115.96	107.26	156.52	144.94	136.24
50	101.47	95.68	89.88	118.85	113.04	104.38	127.53	118.85	110.16	136.24	130.44	118.85	176.84	165.23	153.63
51	104.38	101.47	95.68	124.67	118.85	110.16	136.24	127.53	118.85	144.94	136.24	127.53	188.42	176.84	162.34
52	110.16	107.26	101.47	130.44	124.67	115.96	142.04	136.24	124.67	153.63	144.94	136.24	200.01	188.42	173.93
53	115.96	113.04	104.38	139.14	130.44	121.73	150.74	142.04	133.37	165.23	153.63	142.04	211.61	200.01	182.62
54	124.67	118.85	113.04	147.84	142.04	130.44	162.34	153.63	142.04	176.84	165.23	153.63	229.00	214.51	197.13
55	133.37	127.53	118.85	159.45	150.74	139.14	173.93	165.23	150.74	188.42	176.84	165.23	246.40	231.92	211.61
56	142.04	136.24	127.53	171.03	162.34	150.74	185.51	176.84	162.34	202.92	191.32	176.84	263.80	249.31	229.00
57	150.74	144.94	136.24	182.62	171.03	159.45	200.01	188.42	173.93	217.41	205.83	188.42	284.09	266.68	246.40
58	159.45	153.63	144.94	194.21	185.51	171.03	214.51	202.92	185.51	234.82	220.31	202.92	304.40	286.99	266.68
59	171.03	162.34	153.63	208.72	197.13	182.62	229.00	217.41	200.01	249.31	237.71	217.41	327.57	307.29	284.09
60	182.62	173.93	162.34	223.21	211.61	197.13	243.50	231.92	214.51	266.68	252.20	234.82	350.78	330.46	304.40
61	194.21	185.51	173.93	237.71	226.11	208.72	260.90	249.31	229.00	286.99	272.49	252.20	376.87	353.67	327.57
62	205.83	197.13	185.51	252.20	240.62	223.21	278.30	263.80	246.40	307.29	289.89	269.61	402.92	379.77	350.78
63	220.31	211.61	197.13	269.61	257.99	240.62	298.58	284.09	263.80	327.57	310.18	289.89	429.03	405.83	376.87
64	234.82	226.11	214.51	292.79	278.30	260.90	321.79	307.29	284.09	353.67	336.27	313.09	466.73	440.62	408.73
65	255.10	243.50	229.00	315.98	301.47	281.19	347.87	333.37	310.18	382.64	365.25	339.14	504.40	478.31	443.52
66	272.49	263.80	249.31	339.14	324.68	304.40	376.87	359.45	336.27	414.54	394.25	368.15	544.99	518.88	481.21
67	295.69	284.09	266.68	368.15	350.78	330.46	408.73	388.44	362.35	449.33	429.03	400.04	591.34	562.38	524.71
68	318.88	307.29	289.89	397.14	379.77	356.55	440.62	420.33	394.25	487.02	463.81	434.82	640.65	608.75	568.19
69	359.45	347.87	327.57	449.33	431.93	402.92	498.60	478.31	446.41	550.78	527.59	492.80	721.81	689.92	643.54
70	405.83	391.34	371.05	507.30	487.02	458.03	565.28	539.20	507.30	623.25	594.28	556.57	814.59	779.79	730.51
71	455.12	440.62	417.43	571.08	550.78	518.88	634.84	611.68	573.98	701.51	672.53	631.96	918.93	881.23	826.18
72	513.10	495.72	469.61	643.54	620.33	585.57	716.01	689.92	646.44	791.39	759.50	713.13	1,034.89	994.32	930.54
73	576.88	559.49	530.50	724.71	698.63	658.03	805.90	776.91	730.51	889.94	855.15	802.98	1,165.35	1,118.96	1,052.29
74	626.16	608.75	576.88	788.49	762.40	721.81	878.36	846.46	797.19	968.21	933.43	878.36	1,269.70	1,220.43	1,147.95
75	684.14	663.82	631.96	860.95	834.86	788.49	959.53	924.73	872.55	1,055.16	1,020.41	962.42	1,382.76	1,333.46	1,258.10
76	745.00	724.71	689.92	939.22	910.22	860.95	1,043.59	1,011.70	953.71	1,150.84	1,113.15	1,052.29	1,507.40	1,455.23	1,374.05
77	811.69	791.39	753.70	1,023.31	994.32	942.12	1,139.26	1,104.47	1,043.59	1,255.22	1,217.52	1,150.84	1,643.64	1,591.46	1,501.62
78	884.16	863.85	820.39	1,116.05	1,087.06	1,029.11	1,243.61	1,205.93	1,142.14	1,368.25	1,330.56	1,258.10	1,791.50	1,736.41	1,643.64
79	982.70	959.53	916.05	1,240.72	1,208.82	1,147.95	1,379.86	1,342.16	1,272.58	1,521.90	1,478.41	1,403.04	1,988.64	1,933.53	1,832.06
80	1,089.96	1,066.79	1,020.41	1,379.86	1,345.05	1,281.29	1,533.49	1,495.82	1,420.45	1,690.04	1,646.55	1,565.40	2,211.83	2,153.85	2,043.70
81	1,211.73	1,188.53	1,136.34	1,533.49	1,498.71	1,426.23	1,704.53	1,663.94	1,582.78	1,878.45	1,832.06	1,745.12	2,458.24	2,397.36	2,278.52
82	1,347.97	1,321.89	1,266.80	1,704.53	1,666.85	1,591.46	1,892.96	1,852.36	1,765.40	2,087.16	2,040.78	1,945.14	2,730.72	2,666.94	2,542.29
83	1,498.71	1,469.72	1,408.85	1,895.84	1,858.17	1,774.11	2,104.57	2,061.11	1,965.43	2,319.08	2,269.81	2,168.34	3,035.10	2,971.33	2,835.08
84	1,663.94	1,637.86	1,571.17	2,107.47	2,066.88	1,977.01	2,339.36	2,292.99	2,191.54	2,579.98	2,527.79	2,417.64	3,374.25	3,307.59	3,162.65
85	1,849.47	1,820.48	1,750.91	2,342.28	2,301.68	2,206.05	2,600.27	2,553.89	2,443.74	2,864.07	2,814.80	2,695.94	3,751.11	3,681.55	3,525.00
86	2,055.27	2,026.31	1,950.92	2,603.17	2,562.57	2,458.24	2,890.16	2,840.88	2,724.93	3,182.95	3,130.76	3,003.23	4,168.55	4,098.97	3,933.75
87	2,284.30	2,255.32	2,174.15	2,893.06	2,852.47	2,739.40	3,209.01	3,162.65	3,038.00	3,539.51	3,484.42	3,348.19	4,632.37	4,565.69	4,385.97
88	2,539.39	2,507.52	2,420.55	3,214.84	3,174.25	3,055.38	3,568.50	3,519.19	3,385.88	3,930.86	3,878.67	3,733.72	5,148.38	5,081.70	4,890.37
89	2,823.48	2,791.59	2,695.94	3,574.30	3,533.70	3,406.16	3,965.65	3,919.25	3,777.20	4,368.57	4,319.30	4,162.77	5,722.34	5,658.56	5,455.63
90	3,136.55	3,104.69	3,006.11	3,974.33	3,933.75	3,797.50	4,406.26	4,359.88	4,209.13	4,855.59	4,806.31	4,641.08	6,360.07	6,299.22	6,081.80
91	3,487.32	3,455.41	3,348.19	4,417.86	4,377.27	4,235.23	4,896.14	4,852.68	4,693.23	5,394.79	5,351.29	5,174.44	7,070.28	7,012.33	6,783.32
92	3,872.88	3,843.88	3,730.82	4,910.65	4,872.99	4,722.22	5,441.15	5,403.45	5,232.44	5,994.83	5,954.23	5,771.62	7,858.80	7,809.50	7,566.00
93	4,304.79	4,278.70	4,156.96	5,458.54	5,426.64	5,264.32	6,047.03	6,012.23	5,832.50	6,661.56	6,629.68	6,432.54	8,734.26	8,693.67	8,438.59
94	4,786.02	4,759.91	4,629.47	6,067.31	6,038.33	5,867.29	6,719.56	6,693.45	6,505.02	7,403.66	7,377.58	7,171.76	9,705.36	9,679.25	9,409.70
95	5,316.49	5,296.21	5,159.96	6,745.64	6,722.44	6,542.71	7,467.45	7,450.05	7,250.04	8,226.96	8,212.46	7,997.94	10,786.65	10,775.04	10,493.85
96	5,910.75	5,893.39	5,748.44	7,496.45	7,484.84	7,293.53	8,296.52	8,293.65	8,084.88	9,140.09	9,140.09	8,916.88	11,989.68	11,998.35	11,702.68
97	6,568.81	6,557.21	6,403.57	8,334.21	8,331.30	8,131.29	9,221.26	9,229.95	9,012.52	10,157.56	10,174.97	9,940.15	13,326.03	13,357.93	13,050.64
98	7,299.33	7,296.39	7,134.09	9,264.75	9,273.43	9,067.62	10,247.45	10,273.54	10,047.43	11,288.13	11,325.82	11,082.32	14,810.24	14,871.13	14,555.15
99	8,110.99	8,119.70	7,948.66	10,296.73	10,322.83	10,108.31	11,386.70	11,433.07	11,201.15	12,543.35	12,607.11	12,357.81	16,462.58	16,555.37	16,233.58

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
19	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
20	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
21	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
22	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
23	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
24	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
25	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
26	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
27	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
28	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
29	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
30	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
31	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
32	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
33	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
34	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
35	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
36	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
37	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
38	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
39	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
40	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
41	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
42	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
43	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
44	97.97	94.21	86.68	109.30	105.52	97.97	116.82	109.30	101.75	124.35	116.82	109.30	158.29	146.99	135.64
45	116.82	113.04	105.52	135.64	131.91	120.60	146.99	139.43	128.14	158.29	150.74	139.43	203.50	188.42	177.11
46	116.82	113.04	105.52	135.64	131.91	120.60	146.99	139.43	128.14	158.29	150.74	139.43	203.50	188.42	177.11
47	116.82	113.04	105.52	135.64	131.91	120.60	146.99	139.43	128.14	158.29	150.74	139.43	203.50	188.42	177.11
48	116.82	113.04	105.52	135.64	131.91	120.60	146.99	139.43	128.14	158.29	150.74	139.43	203.50	188.42	177.11
49	116.82	113.04	105.52	135.64	131.91	120.60	146.99	139.43	128.14	158.29	150.74	139.43	203.50	188.42	177.11
50	131.91	124.35	116.82	154.51	146.99	135.64	165.83	154.51	143.21	177.11	169.60	154.51	229.87	214.81	199.72
51	135.64	131.91	124.35	162.03	154.51	143.21	177.11	165.83	154.51	188.42	177.11	165.83	244.95	229.87	211.03
52	143.21	139.43	131.91	169.60	162.03	150.74	184.67	177.11	162.03	199.72	188.42	177.11	260.04	244.95	226.11
53	150.74	146.99	135.64	180.90	169.60	158.29	195.96	184.67	173.33	214.81	199.72	184.67	275.12	260.04	237.41
54	162.03	154.51	146.99	192.21	184.67	169.60	211.03	199.72	184.67	229.87	214.81	199.72	297.74	278.86	256.24
55	173.33	165.83	154.51	207.27	195.96	180.90	226.11	214.81	195.96	244.95	229.87	214.81	320.32	301.47	275.12
56	184.67	177.11	165.83	222.35	211.03	195.96	241.19	229.87	211.03	263.80	248.73	229.87	342.93	324.06	297.74
57	195.96	188.42	177.11	237.41	222.35	207.27	260.04	244.95	226.11	282.63	267.55	244.95	369.32	346.71	320.32
58	207.27	199.72	188.42	252.50	241.19	222.35	278.86	263.80	241.19	305.24	286.42	263.80	395.69	373.09	346.71
59	222.35	211.03	199.72	271.35	256.24	237.41	297.74	282.63	260.04	324.06	309.02	282.63	425.84	399.45	369.32
60	237.41	226.11	211.03	290.17	275.12	256.24	316.56	301.47	278.86	346.71	327.86	305.24	455.98	429.64	395.69
61	252.50	241.19	226.11	309.02	293.94	271.35	339.14	324.06	297.74	373.09	354.25	327.86	489.91	459.77	425.84
62	267.55	256.24	241.19	327.86	312.78	290.17	361.76	342.93	320.32	399.45	376.87	350.47	523.85	493.66	455.98
63	286.42	275.12	256.24	350.47	335.41	312.78	388.15	369.32	342.93	425.84	403.22	376.87	557.74	527.59	489.91
64	305.24	293.94	278.86	380.61	361.76	339.14	418.28	399.45	369.32	459.77	437.15	406.99	606.71	572.81	531.35
65	331.63	316.56	297.74	410.77	391.94	365.55	452.23	433.38	403.22	497.46	474.84	440.93	655.73	621.80	576.58
66	340.63	329.78	311.62	423.98	405.83	380.50	471.07	449.33	420.33	518.19	492.80	460.21	681.23	648.64	601.51
67	369.60	355.11	333.37	460.21	438.49	413.10	510.95	485.58	452.96	561.68	536.29	500.05	739.22	702.99	655.90
68	398.59	384.10	362.35	496.44	474.72	445.72	550.78	525.43	492.80	608.75	579.77	543.53	800.84	760.94	710.22
69	449.33	434.82	409.49	561.68	539.93	503.70	623.25	597.91	558.04	688.48	659.49	616.01	902.29	862.41	804.43
70	507.30	489.20	463.81	634.14	608.75	572.52	706.62	673.99	634.14	779.09	742.85	695.72	1,018.25	974.75	913.15
71	568.92	550.78	521.81	713.86	688.48	648.64	793.59	764.61	717.46	876.92	840.66	789.93	1,148.69	1,101.57	1,032.73
72	641.39	619.66	587.02	804.43	775.45	731.95	895.04	862.41	808.08	989.25	949.39	891.40	1,293.63	1,242.90	1,163.20
73	721.11	699.36	663.13	905.89	873.31	822.56	1,007.34	971.11	913.15	1,112.45	1,068.96	1,003.74	1,456.68	1,398.70	1,315.37
74	782.69	760.94	721.11	985.62	953.02	902.29	1,097.95	1,058.10	996.50	1,210.29	1,166.80	1,097.95	1,587.12	1,525.55	1,434.93
75	855.15	829.82	789.93	1,076.22	1,043.59	985.62	1,199.43	1,155.95	1,090.73	1,318.99	1,275.51	1,203.03	1,728.45	1,666.85	1,572.64
76	931.27	905.89	862.41	1,174.04	1,137.81	1,076.22	1,304.49	1,264.65	1,192.18	1,438.57	1,391.46	1,315.37	1,884.26	1,819.04	1,717.57
77	1,014.60	989.25	942.12	1,279.14	1,242.90	1,177.67	1,424.07	1,380.61	1,304.49	1,569.02	1,521.90	1,438.57	2,054.59	1,989.36	1,877.01
78	1,105.21	1,079.82	1,025.49	1,395.10	1,358.85	1,286.38	1,554.54	1,507.40	1,427.70	1,710.33	1,663.25	1,572.64	2,239.35	2,170.55	2,054.59
79	1,228.42	1,199.43	1,145.04	1,550.87	1,511.04	1,434.93	1,724.81	1,677.73	1,590.77	1,902.38	1,848.03	1,753.82	2,485.76	2,416.95	2,290.09
80	1,362.45	1,333.46	1,275.51	1,724.81	1,681.34	1,601.63	1,916.89	1,869.75	1,775.55	2,112.55	2,058.17	1,956.73	2,764.79	2,692.33	2,554.63
81	1,514.64	1,485.65	1,420.45	1,916.89	1,873.42	1,782.81	2,130.65	2,079.94	1,978.46	2,348.06	2,290.09	2,181.39	3,072.78	2,996.71	2,848.12
82	1,684.97	1,652.34	1,583.52	2,130.65	2,083.56	1,989.36	2,366.20	2,315.48	2,206.78	2,608.97	2,550.99	2,431.44	3,413.40	3,333.68	3,177.89
83	1,873.42	1,837.16	1,761.05	2,369.82	2,322.74	2,217.63	2,630.69	2,576.38	2,456.78	2,898.86	2,837.26	2,710.44	3,793.89	3,714.18	3,543.85
84	2,079.94	2,047.33	1,963.98	2,634.36	2,583.62	2,471.27	2,924.25	2,866.27	2,739.40	3,224.98	3,159.75	3,022.06	4,217.84	4,134.52	3,953.34
85	2,311.83	2,275.59	2,188.64	2,927.85	2,877.11	2,757.56	3,250.36	3,192.38	3,054.68	3,580.08	3,518.50	3,369.91	4,688.91	4,601.92	4,406.26
86	2,569.14	2,532.89	2,438.67	3,253.97	3,203.24	3,072.78	3,612.71	3,551.09	3,406.16	3,978.68	3,913.46	3,754.01	5,210.69	5,123.73	4,917.20
87	2,855.37	2,819.14	2,717.68	3,616.31	3,565.60	3,424.29	4,011.31	3,953.34	3,797.50	4,424.41	4,355.53	4,185.23	5,790.46	5,707.13	5,482.46
88	3,174.25	3,134.40	3,025.70	4,018.56	3,967.82	3,819.26	4,460.64	4,399.02	4,232.32	4,913.55	4,848.32	4,667.14	6,435.46	6,352.13	6,112.98
89	3,529.37	3,489.51	3,369.91	4,467.88	4,417.17	4,257.71	4,957.03	4,899.08	4,721.52	5,460.74	5,399.12	5,203.43	7,152.94	7,073.20	6,819.55
90	3,920.70	3,880.88	3,757.66	4,967.94	4,917.20	4,746.87	5,507.83	5,449.85	5,261.43	6,069.51	6,007.87	5,801.35	7,950.11	7,874.02	7,602.24
91	4,359.17	4,319.30	4,185.23	5,522.32	5,471.60	5,294.06	6,120.23	6,065.85	5,866.58	6,743.48	6,689.11	6,468.09	8,837.91	8,765.43	8,479.16
92	4,841.08	4,804.84	4,663.54	6,138.33	6,091.24	5,902.82	6,801.46	6,754.35	6,540.56	7,493.54	7,442.81	7,214.56	9,823.52	9,761.90	9,457.51
93	5,381.01	5,348.38	5,196.20	6,823.19	6,783.32	6,580.41	7,558.76	7,515.29	7,290.62	8,326.96	8,287.11	8,040.72	10,917.83	10,867.12	10,548.24
94	5,982.54	5,949.91	5,786.86	7,584.15	7,547.90	7,334.11	8,399.42	8,366.85	8,131.29	9,254.60	9,222.01	8,964.71	12,131.70	12,099.11	11,762.09
95	6,645.64	6,620.28	6,449.95	8,432.07	8,403.08	8,178.40	9,334.30	9,312.58	9,062.57	10,283.69	10,265.59	9,997.44	13,483.33	13,468.82	13,117.31
96	7,388.47	7,366.74	7,185.56	9,370.53	9,356.05	9,116.89	10,370.65	10,367.06	10,106.15	11,425.13	11,425.13	11,146.08	14,987.06	14,997.97	14,628.35
97	8,211.00	8,196.51	8,004.49	10,417.77	10,414.14	10,164.13	11,526.59	11,537.45	11,265.70	12,696.98	12,718.72	12,425.24	16,657.56	16,697.40	16,313.30
98	9,124.14	9,120.54	8,917.62	11,580.92	11,591.83	11,334.52	12,809.33	12,841.92	12,559.27	14,110.19	14,157.30	13,852.92	18,512.83	18,588.91	18,193.96
99	10,138.74	10,149.65	9,935.82	12,870.91	12,903.55	12,635.40	14,233.38	14,291.36	14,001.48	15,679.20	15,758.93	15,447.28	20,578.27	20,694.23	20,291.97

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
19	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
20	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
21	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
22	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
23	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
24	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
25	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
26	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
27	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
28	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
29	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
30	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
31	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
32	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
33	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
34	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
35	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
36	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
37	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
38	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
39	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
40	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
41	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
42	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
43	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
44	156.52	150.74	139.14	185.51	179.73	168.14	205.83	191.32	179.73	223.21	211.61	197.13	307.29	284.09	263.80
45	182.62	176.84	165.23	223.21	217.41	197.13	246.40	234.82	214.51	272.49	260.90	240.62	371.05	344.97	324.68
46	182.62	176.84	165.23	223.21	217.41	197.13	246.40	234.82	214.51	272.49	260.90	240.62	371.05	344.97	324.68
47	182.62	176.84	165.23	223.21	217.41	197.13	246.40	234.82	214.51	272.49	260.90	240.62	371.05	344.97	324.68
48	182.62	176.84	165.23	223.21	217.41	197.13	246.40	234.82	214.51	272.49	260.90	240.62	371.05	344.97	324.68
49	182.62	176.84	165.23	223.21	217.41	197.13	246.40	234.82	214.51	272.49	260.90	240.62	371.05	344.97	324.68
50	202.92	191.32	179.73	249.31	237.71	220.31	272.49	255.10	234.82	298.58	284.09	260.90	408.73	379.77	353.67
51	208.72	202.92	191.32	257.99	246.40	229.00	289.89	269.61	252.20	313.09	295.69	275.39	429.03	402.92	368.15
52	217.41	211.61	200.01	269.61	257.99	237.71	298.58	286.99	260.90	327.57	310.18	289.89	449.33	423.24	388.44
53	226.11	220.31	205.83	284.09	266.68	249.31	313.09	295.69	278.30	347.87	324.68	298.58	466.73	440.62	402.92
54	240.62	229.00	217.41	295.69	284.09	260.90	330.46	313.09	289.89	368.15	342.08	318.88	495.72	463.81	426.13
55	255.10	243.50	226.11	315.98	298.58	275.39	350.78	333.37	301.47	385.55	359.45	336.27	521.81	492.80	449.33
56	266.68	257.99	240.62	333.37	315.98	292.79	365.25	350.78	321.79	405.83	382.64	353.67	547.87	518.88	475.40
57	281.19	269.61	252.20	350.78	327.57	304.40	388.44	365.25	339.14	429.03	405.83	371.05	579.77	544.99	501.50
58	292.79	281.19	266.68	368.15	350.78	321.79	408.73	388.44	353.67	455.12	426.13	391.34	608.75	573.98	533.39
59	313.09	295.69	281.19	391.34	371.05	342.08	434.82	414.54	379.77	478.31	458.03	417.43	649.34	611.68	565.28
60	333.37	315.98	295.69	417.43	397.14	368.15	460.92	437.72	405.83	510.20	481.21	449.33	692.81	652.24	600.05
61	353.67	336.27	315.98	443.52	420.33	388.44	489.91	469.61	431.93	544.99	518.88	478.31	739.22	692.81	640.65
62	373.93	356.55	336.27	466.73	446.41	414.54	521.81	492.80	460.92	582.67	547.87	510.20	785.60	739.22	684.14
63	400.04	382.64	356.55	498.60	478.31	443.52	556.57	530.50	492.80	617.45	585.57	544.99	831.96	785.60	730.51
64	417.43	402.92	382.64	530.50	504.40	472.51	588.47	562.38	518.88	652.24	620.33	576.88	884.16	834.86	773.98
65	446.41	426.13	400.04	562.38	536.29	501.50	623.25	597.18	556.57	692.81	660.93	614.55	936.33	887.06	823.28
66	466.73	452.23	429.03	591.34	565.28	530.50	663.82	631.96	591.34	736.29	698.63	652.24	991.41	945.02	875.45
67	498.60	478.31	449.33	629.03	600.05	565.28	704.43	669.64	626.16	782.69	745.00	695.72	1,052.29	1,003.02	933.43
68	527.59	507.30	478.31	666.74	637.74	600.05	745.00	710.22	666.74	829.09	791.39	742.12	1,116.05	1,061.00	991.41
69	588.47	568.19	536.29	745.00	716.01	669.64	834.86	800.09	745.00	927.63	889.94	829.09	1,243.61	1,188.53	1,107.35
70	655.14	631.96	600.05	831.96	797.19	750.80	933.43	889.94	837.75	1,037.80	988.52	924.73	1,385.66	1,324.77	1,240.72
71	727.61	704.43	666.74	924.73	889.94	840.66	1,034.89	997.20	936.33	1,150.84	1,104.47	1,037.80	1,539.30	1,478.41	1,385.66
72	808.76	779.79	739.22	1,029.11	991.41	936.33	1,150.84	1,110.27	1,040.69	1,281.29	1,229.11	1,156.64	1,710.33	1,643.64	1,539.30
73	898.64	869.65	826.18	1,142.14	1,101.57	1,037.80	1,278.41	1,232.01	1,159.54	1,423.34	1,368.25	1,284.21	1,898.75	1,823.37	1,716.12
74	956.63	930.54	881.23	1,220.43	1,179.83	1,118.96	1,371.15	1,318.99	1,243.61	1,521.90	1,466.83	1,379.86	2,032.11	1,953.84	1,837.86
75	1,029.11	997.20	950.83	1,310.30	1,269.70	1,200.11	1,469.72	1,417.52	1,336.37	1,629.15	1,574.08	1,484.21	2,174.15	2,095.86	1,977.01
76	1,101.57	1,069.67	1,020.41	1,403.04	1,359.55	1,287.09	1,571.17	1,521.90	1,434.93	1,745.12	1,687.13	1,594.36	2,324.88	2,246.62	2,121.95
77	1,176.94	1,147.95	1,092.88	1,504.50	1,461.02	1,382.76	1,684.24	1,634.93	1,545.10	1,869.75	1,814.68	1,713.23	2,490.11	2,411.84	2,275.59
78	1,261.00	1,232.01	1,171.13	1,611.77	1,568.29	1,484.21	1,808.87	1,753.82	1,661.04	2,003.12	1,948.02	1,840.76	2,666.94	2,582.88	2,446.63
79	1,376.95	1,345.05	1,284.21	1,759.60	1,716.12	1,629.15	1,971.23	1,916.16	1,817.58	2,188.64	2,127.75	2,017.61	2,907.55	2,826.38	2,678.55
80	1,501.62	1,469.72	1,405.94	1,924.83	1,875.55	1,785.71	2,153.85	2,101.67	1,994.42	2,388.66	2,327.78	2,211.83	-	-	-
81	1,640.76	1,608.87	1,539.30	2,101.67	2,052.39	1,953.84	2,353.87	2,295.88	2,185.73	2,608.97	2,545.19	2,423.46	-	-	-
82	1,791.50	1,756.72	1,684.24	2,295.88	2,243.72	2,142.24	2,568.40	2,513.29	2,394.46	2,849.59	2,785.81	2,655.35	-	-	-
83	1,959.63	1,921.95	1,840.76	2,507.52	2,458.24	2,348.06	2,806.09	2,748.12	2,620.55	3,113.37	3,046.69	2,910.44	-	-	-
84	2,136.46	2,101.67	2,017.61	2,739.40	2,687.24	2,571.28	3,067.00	3,006.11	2,872.77	3,403.26	3,333.68	3,188.74	-	-	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
19	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
20	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
21	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
22	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
23	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
24	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
25	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
26	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
27	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
28	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
29	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
30	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
31	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
32	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
33	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
34	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
35	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
36	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
37	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
38	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
39	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
40	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
41	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
42	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
43	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
44	203.50	195.96	180.90	241.19	233.66	218.56	267.55	248.73	233.66	290.17	275.12	256.24	399.45	369.32	342.93
45	237.41	229.87	214.81	290.17	282.63	256.24	320.32	305.24	278.86	354.25	339.14	312.78	482.35	448.46	422.07
46	237.41	229.87	214.81	290.17	282.63	256.24	320.32	305.24	278.86	354.25	339.14	312.78	482.35	448.46	422.07
47	237.41	229.87	214.81	290.17	282.63	256.24	320.32	305.24	278.86	354.25	339.14	312.78	482.35	448.46	422.07
48	237.41	229.87	214.81	290.17	282.63	256.24	320.32	305.24	278.86	354.25	339.14	312.78	482.35	448.46	422.07
49	237.41	229.87	214.81	290.17	282.63	256.24	320.32	305.24	278.86	354.25	339.14	312.78	482.35	448.46	422.07
50	263.80	248.73	233.66	324.06	309.02	286.42	354.25	331.63	305.24	388.15	369.32	339.14	531.35	493.66	459.77
51	271.35	263.80	248.73	335.41	320.32	297.74	376.87	350.47	327.86	406.99	384.38	358.02	557.74	523.85	478.61
52	282.63	275.12	260.04	350.47	335.41	309.02	388.15	373.09	339.14	425.84	403.22	376.87	584.10	550.19	504.97
53	293.94	286.42	267.55	369.32	346.71	324.06	406.99	384.38	361.76	452.23	422.07	388.15	606.71	572.81	523.85
54	312.78	297.74	282.63	384.38	369.32	339.14	429.64	406.99	376.87	478.61	444.67	414.54	644.38	602.98	553.98
55	331.63	316.56	293.94	410.77	388.15	358.02	455.98	433.38	391.94	501.20	467.29	437.15	678.33	640.65	584.10
56	346.71	335.41	312.78	433.38	410.77	380.61	474.84	455.98	418.28	527.59	497.46	459.77	712.26	674.57	618.06
57	365.55	350.47	327.86	455.98	425.84	395.69	504.97	474.84	440.93	557.74	527.59	482.35	753.70	708.46	651.95
58	380.61	365.55	346.71	478.61	455.98	418.28	531.35	504.97	459.77	591.67	553.98	508.74	791.39	746.17	693.41
59	406.99	384.38	365.55	508.74	482.35	444.67	565.28	538.90	493.66	621.80	595.41	542.69	844.16	795.15	734.88
60	433.38	410.77	384.38	542.69	516.30	478.61	599.20	569.04	527.59	663.26	625.56	584.10	900.69	847.93	780.09
61	459.77	437.15	410.77	576.58	546.43	504.97	636.88	610.49	561.51	708.46	674.57	621.80	960.96	900.69	832.83
62	486.15	463.53	437.15	606.71	580.37	538.90	678.33	640.65	599.20	757.47	712.26	663.26	1,021.25	960.96	889.34
63	520.05	497.46	463.53	648.18	621.80	576.58	723.58	689.62	640.65	802.70	761.23	708.46	1,081.56	1,021.25	949.68
64	542.69	523.85	497.46	689.62	655.73	614.26	765.01	731.09	674.57	847.93	806.48	749.93	1,149.40	1,085.33	1,006.20
65	580.37	553.98	520.05	731.09	697.19	651.95	810.21	776.30	723.58	900.69	859.22	798.93	1,217.24	1,153.17	1,070.26
66	583.43	565.28	536.29	739.22	706.62	663.13	829.82	789.93	739.22	920.40	873.31	815.32	1,239.26	1,181.28	1,094.33
67	623.25	597.91	561.68	786.33	750.10	706.62	880.54	837.07	782.69	978.35	931.27	869.65	1,315.37	1,253.75	1,166.80
68	659.49	634.14	597.91	833.42	797.19	750.10	931.27	887.80	833.42	1,036.33	989.25	927.63	1,395.10	1,326.22	1,239.26
69	735.61	710.22	670.38	931.27	895.04	837.07	1,043.59	1,000.10	931.27	1,159.54	1,112.45	1,036.33	1,554.54	1,485.65	1,384.21
70	818.92	789.93	750.10	1,039.99	996.50	938.52	1,166.80	1,112.45	1,047.23	1,297.23	1,235.66	1,155.95	1,732.06	1,655.98	1,550.87
71	909.55	880.54	833.42	1,155.95	1,112.45	1,050.83	1,293.63	1,246.52	1,170.43	1,438.57	1,380.61	1,297.23	1,924.14	1,848.03	1,732.06
72	1,011.00	974.75	924.03	1,286.38	1,239.26	1,170.43	1,438.57	1,387.84	1,300.90	1,601.63	1,536.41	1,445.83	2,137.92	2,054.59	1,924.14
73	1,123.30	1,087.06	1,032.73	1,427.70	1,376.95	1,297.23	1,598.03	1,540.03	1,449.42	1,779.21	1,710.33	1,605.25	2,373.45	2,279.25	2,145.16
74	1,195.77	1,163.20	1,101.57	1,525.55	1,474.81	1,398.70	1,713.96	1,648.74	1,554.54	1,902.38	1,833.52	1,724.81	2,540.15	2,442.28	2,297.35
75	1,286.38	1,246.52	1,188.53	1,637.86	1,587.12	1,500.16	1,837.16	1,771.95	1,670.49	2,036.45	1,967.62	1,855.27	2,717.68	2,619.85	2,471.27
76	1,376.95	1,337.13	1,275.51	1,753.82	1,699.48	1,608.87	1,963.98	1,902.38	1,793.68	2,181.39	2,108.93	1,992.97	2,906.10	2,808.29	2,652.46
77	1,471.16	1,434.93	1,366.11	1,880.66	1,826.28	1,728.45	2,105.32	2,043.70	1,931.37	2,337.22	2,268.34	2,141.56	3,112.67	3,014.80	2,844.53
78	1,576.26	1,540.03	1,463.93	2,014.70	1,960.37	1,855.27	2,261.12	2,192.27	2,076.32	2,503.90	2,435.04	2,300.97	3,333.68	3,228.62	3,058.29
79	1,721.21	1,681.34	1,605.25	2,199.54	2,145.16	2,036.45	2,464.03	2,395.20	2,272.00	2,735.81	2,659.70	2,521.99	3,634.46	3,533.00	3,348.19
80	1,877.01	1,837.16	1,757.44	2,406.05	2,344.47	2,232.11	2,692.33	2,627.11	2,493.02	2,985.83	2,909.74	2,764.79	-	-	-
81	2,050.93	2,011.09	1,924.14	2,627.11	2,565.49	2,442.28	2,942.34	2,869.87	2,732.17	3,261.21	3,181.49	3,029.29	-	-	-
82	2,239.35	2,195.87	2,105.32	2,869.87	2,804.65	2,677.84	3,210.48	3,141.66	2,993.06	3,561.99	3,482.27	3,319.19	-	-	-
83	2,449.53	2,402.44	2,300.97	3,134.40	3,072.78	2,935.09	3,507.61	3,435.15	3,275.70	3,891.72	3,808.40	3,638.08	-	-	-
84	2,670.59	2,627.11	2,521.99	3,424.29	3,359.07	3,214.12	3,833.73	3,757.66	3,590.99	4,254.08	4,167.10	3,985.92	-	-	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	49.27	55.07	57.98	63.78	75.37
19	49.27	55.07	57.98	63.78	75.37
20	49.27	55.07	57.98	63.78	75.37
21	49.27	55.07	57.98	63.78	75.37
22	49.27	55.07	57.98	63.78	75.37
23	49.27	55.07	57.98	63.78	75.37
24	49.27	55.07	57.98	63.78	75.37
25	49.27	55.07	57.98	63.78	75.37
26	49.27	55.07	57.98	63.78	75.37
27	49.27	55.07	57.98	63.78	75.37
28	49.27	55.07	57.98	63.78	75.37
29	49.27	55.07	57.98	63.78	75.37
30	49.27	55.07	57.98	63.78	75.37
31	49.27	55.07	57.98	63.78	75.37
32	49.27	55.07	57.98	63.78	75.37
33	49.27	55.07	57.98	63.78	75.37
34	49.27	55.07	57.98	63.78	75.37
35	49.27	55.07	57.98	63.78	75.37
36	49.27	55.07	57.98	63.78	75.37
37	49.27	55.07	57.98	63.78	75.37
38	49.27	55.07	57.98	63.78	75.37
39	49.27	55.07	57.98	63.78	75.37
40	49.27	55.07	57.98	63.78	75.37
41	49.27	55.07	57.98	63.78	75.37
42	49.27	55.07	57.98	63.78	75.37
43	49.27	55.07	57.98	63.78	75.37
44	49.27	55.07	57.98	63.78	75.37
45	60.89	66.68	72.48	78.27	95.68
46	60.89	66.68	72.48	78.27	95.68
47	60.89	66.68	72.48	78.27	95.68
48	60.89	66.68	72.48	78.27	95.68
49	60.89	66.68	72.48	78.27	95.68
50	66.68	75.37	81.17	86.98	107.26
51	69.58	78.27	86.98	92.77	113.04
52	72.48	84.06	89.88	98.57	121.73
53	75.37	86.98	95.68	101.47	127.53
54	78.27	92.77	101.47	110.16	136.24
55	84.06	98.57	110.16	118.85	147.84
56	89.88	104.38	115.96	127.53	159.45
57	95.68	113.04	124.67	136.24	171.03
58	101.47	121.73	133.37	144.94	182.62
59	110.16	130.44	147.84	159.45	200.01
60	118.85	144.94	159.45	173.93	217.41
61	130.44	156.52	173.93	191.32	237.71
62	139.14	171.03	191.32	208.72	260.90
63	150.74	185.51	208.72	226.11	284.09
64	165.23	200.01	226.11	246.40	310.18
65	176.84	217.41	246.40	266.68	336.27
66	191.32	237.71	266.68	292.79	365.25
67	208.72	257.99	289.89	315.98	397.14
68	223.21	278.30	315.98	344.97	431.93
69	249.31	310.18	350.78	385.55	481.21
70	278.30	344.97	391.34	429.03	536.29
71	307.29	385.55	434.82	475.40	597.18
72	342.08	429.03	484.09	530.50	663.82
73	379.77	475.40	539.20	588.47	736.29
74	417.43	524.71	594.28	649.34	811.69
75	460.92	579.77	655.14	716.01	895.74
76	507.30	637.74	721.81	788.49	985.62
77	559.49	704.43	797.19	869.65	1,084.16
78	614.55	776.91	878.36	959.53	1,194.32
79	678.33	855.15	968.21	1,058.10	1,316.07
80	747.92	945.02	1,069.67	1,168.25	1,449.42
81	823.28	1,040.69	1,179.83	1,287.09	1,597.27
82	907.34	1,147.95	1,298.69	1,417.52	1,759.60
83	997.20	1,266.80	1,434.93	1,565.40	1,939.33
84	1,098.66	1,397.24	1,579.86	1,724.81	2,136.46
85	1,211.73	1,539.30	1,742.22	1,901.65	2,353.87
86	1,336.37	1,698.75	1,921.95	2,095.86	2,591.56
87	1,469.72	1,872.66	2,119.07	2,313.29	2,855.37
88	1,620.45	2,063.98	2,339.36	2,550.99	3,145.26
89	1,785.71	2,275.59	2,579.98	2,811.87	3,464.14
90	1,965.43	2,510.42	2,843.78	3,098.86	3,814.90
91	2,165.44	2,768.40	3,136.55	3,417.74	4,203.33
92	2,385.76	3,052.49	3,458.35	3,768.51	4,629.47
93	2,629.25	3,365.58	3,814.90	4,154.07	5,099.08
94	2,895.96	3,710.55	4,206.23	4,583.10	5,615.09
95	3,188.74	4,093.18	4,638.17	5,052.71	6,186.15
96	3,513.41	4,513.51	5,113.58	5,571.59	6,815.21
97	3,869.97	4,977.32	5,641.19	6,142.66	7,505.12
98	4,264.22	5,487.53	6,220.96	6,771.74	8,267.55
99	4,696.13	6,049.91	6,858.68	7,467.45	9,108.19

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	64.08	71.63	75.37	82.91	97.97
19	64.08	71.63	75.37	82.91	97.97
20	64.08	71.63	75.37	82.91	97.97
21	64.08	71.63	75.37	82.91	97.97
22	64.08	71.63	75.37	82.91	97.97
23	64.08	71.63	75.37	82.91	97.97
24	64.08	71.63	75.37	82.91	97.97
25	64.08	71.63	75.37	82.91	97.97
26	64.08	71.63	75.37	82.91	97.97
27	64.08	71.63	75.37	82.91	97.97
28	64.08	71.63	75.37	82.91	97.97
29	64.08	71.63	75.37	82.91	97.97
30	64.08	71.63	75.37	82.91	97.97
31	64.08	71.63	75.37	82.91	97.97
32	64.08	71.63	75.37	82.91	97.97
33	64.08	71.63	75.37	82.91	97.97
34	64.08	71.63	75.37	82.91	97.97
35	64.08	71.63	75.37	82.91	97.97
36	64.08	71.63	75.37	82.91	97.97
37	64.08	71.63	75.37	82.91	97.97
38	64.08	71.63	75.37	82.91	97.97
39	64.08	71.63	75.37	82.91	97.97
40	64.08	71.63	75.37	82.91	97.97
41	64.08	71.63	75.37	82.91	97.97
42	64.08	71.63	75.37	82.91	97.97
43	64.08	71.63	75.37	82.91	97.97
44	64.08	71.63	75.37	82.91	97.97
45	79.13	86.68	94.21	101.75	124.35
46	79.13	86.68	94.21	101.75	124.35
47	79.13	86.68	94.21	101.75	124.35
48	79.13	86.68	94.21	101.75	124.35
49	79.13	86.68	94.21	101.75	124.35
50	86.68	97.97	105.52	113.04	139.43
51	90.45	101.75	113.04	120.60	146.99
52	94.21	109.30	116.82	128.14	158.29
53	97.97	113.04	124.35	131.91	165.83
54	101.75	120.60	131.91	143.21	177.11
55	109.30	128.14	143.21	154.51	192.21
56	116.82	135.64	150.74	165.83	207.27
57	124.35	146.99	162.03	177.11	222.35
58	131.91	158.29	173.33	188.42	237.41
59	143.21	169.60	192.21	207.27	260.04
60	154.51	188.42	207.27	226.11	282.63
61	169.60	203.50	226.11	248.73	309.02
62	180.90	222.35	248.73	271.35	339.14
63	195.96	241.19	271.35	293.94	369.32
64	214.81	260.04	293.94	320.32	403.22
65	229.87	282.63	320.32	346.71	437.15
66	239.15	297.13	333.37	366.02	456.57
67	260.90	322.52	362.35	394.99	496.44
68	279.03	347.87	394.99	431.22	539.93
69	311.62	387.74	438.49	481.95	601.51
70	347.87	431.22	489.20	536.29	670.38
71	384.10	481.95	543.53	594.28	746.45
72	427.58	536.29	605.15	663.13	829.82
73	474.72	594.28	673.99	735.61	920.40
74	521.81	655.90	742.85	811.69	1,014.60
75	576.16	724.71	818.92	895.04	1,119.72
76	634.14	797.19	902.29	985.62	1,232.01
77	699.36	880.54	996.50	1,087.06	1,355.22
78	768.20	971.11	1,097.95	1,199.43	1,492.92
79	847.93	1,068.96	1,210.29	1,322.62	1,645.11
80	934.88	1,181.28	1,337.13	1,460.32	1,811.78
81	1,029.11	1,300.90	1,474.81	1,608.87	1,996.62
82	1,134.20	1,434.93	1,623.35	1,771.95	2,199.54
83	1,246.52	1,583.52	1,793.68	1,956.73	2,424.19
84	1,373.36	1,746.56	1,974.86	2,156.04	2,670.59
85	1,514.64	1,924.14	2,177.79	2,377.05	2,942.34
86	1,670.49	2,123.41	2,402.44	2,619.85	3,239.47
87	1,837.16	2,340.82	2,648.85	2,891.60	3,569.23
88	2,025.60	2,579.98	2,924.25	3,188.74	3,931.59
89	2,232.11	2,844.53	3,224.98	3,514.86	4,330.18
90	2,456.78	3,137.99	3,554.76	3,873.61	4,768.61
91	2,706.83	3,460.52	3,920.70	4,272.20	5,254.18
92	2,982.20	3,815.63	4,322.93	4,710.63	5,786.86
93	3,286.60	4,207.00	4,768.61	5,192.59	6,373.87
94	3,619.97	4,638.17	5,257.82	5,728.89	7,018.87
95	3,985.92	5,116.49	5,797.71	6,315.88	7,732.70
96	4,391.78	5,641.92	6,391.97	6,964.49	8,519.03
97	4,837.48	6,221.68	7,051.46	7,678.37	9,381.44
98	5,330.30	6,859.44	7,776.17	8,464.65	10,334.42
99	5,870.19	7,562.40	8,573.36	9,334.30	11,385.26

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	95.68	118.85	133.37	147.84	197.13
19	95.68	118.85	133.37	147.84	197.13
20	95.68	118.85	133.37	147.84	197.13
21	95.68	118.85	133.37	147.84	197.13
22	95.68	118.85	133.37	147.84	197.13
23	95.68	118.85	133.37	147.84	197.13
24	95.68	118.85	133.37	147.84	197.13
25	95.68	118.85	133.37	147.84	197.13
26	95.68	118.85	133.37	147.84	197.13
27	95.68	118.85	133.37	147.84	197.13
28	95.68	118.85	133.37	147.84	197.13
29	95.68	118.85	133.37	147.84	197.13
30	95.68	118.85	133.37	147.84	197.13
31	95.68	118.85	133.37	147.84	197.13
32	95.68	118.85	133.37	147.84	197.13
33	95.68	118.85	133.37	147.84	197.13
34	95.68	118.85	133.37	147.84	197.13
35	95.68	118.85	133.37	147.84	197.13
36	95.68	118.85	133.37	147.84	197.13
37	95.68	118.85	133.37	147.84	197.13
38	95.68	118.85	133.37	147.84	197.13
39	95.68	118.85	133.37	147.84	197.13
40	95.68	118.85	133.37	147.84	197.13
41	95.68	118.85	133.37	147.84	197.13
42	95.68	118.85	133.37	147.84	197.13
43	95.68	118.85	133.37	147.84	197.13
44	95.68	118.85	133.37	147.84	197.13
45	115.96	142.04	162.34	179.73	237.71
46	115.96	142.04	162.34	179.73	237.71
47	115.96	142.04	162.34	179.73	237.71
48	115.96	142.04	162.34	179.73	237.71
49	115.96	142.04	162.34	179.73	237.71
50	124.67	156.52	179.73	197.13	263.80
51	130.44	165.23	188.42	208.72	275.39
52	136.24	173.93	197.13	217.41	289.89
53	144.94	182.62	208.72	229.00	304.40
54	150.74	191.32	220.31	243.50	321.79
55	159.45	202.92	231.92	255.10	339.14
56	168.14	211.61	243.50	269.61	356.55
57	176.84	223.21	257.99	286.99	376.87
58	185.51	237.71	272.49	301.47	397.14
59	200.01	252.20	292.79	324.68	426.13
60	214.51	272.49	313.09	347.87	455.12
61	229.00	289.89	336.27	371.05	487.02
62	243.50	313.09	359.45	397.14	518.88
63	260.90	333.37	385.55	426.13	556.57
64	278.30	353.67	408.73	452.23	591.34
65	295.69	376.87	434.82	481.21	626.16
66	313.09	402.92	463.81	513.10	666.74
67	333.37	426.13	492.80	544.99	707.32
68	353.67	455.12	524.71	579.77	753.70
69	388.44	501.50	576.88	640.65	829.09
70	429.03	553.70	637.74	707.32	913.15
71	472.51	608.75	701.51	776.91	1,003.02
72	518.88	669.64	773.98	855.15	1,101.57
73	571.08	736.29	849.38	939.22	1,208.82
74	617.45	797.19	918.93	1,014.60	1,301.59
75	666.74	860.95	991.41	1,095.77	1,403.04
76	718.91	930.54	1,069.67	1,182.74	1,513.20
77	776.91	1,005.90	1,156.64	1,278.41	1,632.06
78	840.66	1,084.16	1,249.42	1,379.86	1,756.72
79	907.34	1,174.04	1,347.97	1,490.00	1,895.84
80	979.81	1,266.80	1,458.13	1,608.87	-
81	1,058.10	1,368.25	1,574.08	1,736.41	-
82	1,142.14	1,478.41	1,701.62	1,875.55	-
83	1,234.91	1,597.27	1,837.86	2,026.31	-
84	1,333.46	1,727.73	1,982.81	2,188.64	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	124.35	154.51	173.33	192.21	256.24
19	124.35	154.51	173.33	192.21	256.24
20	124.35	154.51	173.33	192.21	256.24
21	124.35	154.51	173.33	192.21	256.24
22	124.35	154.51	173.33	192.21	256.24
23	124.35	154.51	173.33	192.21	256.24
24	124.35	154.51	173.33	192.21	256.24
25	124.35	154.51	173.33	192.21	256.24
26	124.35	154.51	173.33	192.21	256.24
27	124.35	154.51	173.33	192.21	256.24
28	124.35	154.51	173.33	192.21	256.24
29	124.35	154.51	173.33	192.21	256.24
30	124.35	154.51	173.33	192.21	256.24
31	124.35	154.51	173.33	192.21	256.24
32	124.35	154.51	173.33	192.21	256.24
33	124.35	154.51	173.33	192.21	256.24
34	124.35	154.51	173.33	192.21	256.24
35	124.35	154.51	173.33	192.21	256.24
36	124.35	154.51	173.33	192.21	256.24
37	124.35	154.51	173.33	192.21	256.24
38	124.35	154.51	173.33	192.21	256.24
39	124.35	154.51	173.33	192.21	256.24
40	124.35	154.51	173.33	192.21	256.24
41	124.35	154.51	173.33	192.21	256.24
42	124.35	154.51	173.33	192.21	256.24
43	124.35	154.51	173.33	192.21	256.24
44	124.35	154.51	173.33	192.21	256.24
45	150.74	184.67	211.03	233.66	309.02
46	150.74	184.67	211.03	233.66	309.02
47	150.74	184.67	211.03	233.66	309.02
48	150.74	184.67	211.03	233.66	309.02
49	150.74	184.67	211.03	233.66	309.02
50	162.03	203.50	233.66	256.24	342.93
51	169.60	214.81	244.95	271.35	358.02
52	177.11	226.11	256.24	282.63	376.87
53	188.42	237.41	271.35	297.74	395.69
54	195.96	248.73	286.42	316.56	418.28
55	207.27	263.80	301.47	331.63	440.93
56	218.56	275.12	316.56	350.47	463.53
57	229.87	290.17	335.41	373.09	489.91
58	241.19	309.02	354.25	391.94	516.30
59	260.04	327.86	380.61	422.07	553.98
60	278.86	354.25	406.99	452.23	591.67
61	297.74	376.87	437.15	482.35	633.10
62	316.56	406.99	467.29	516.30	674.57
63	339.14	433.38	501.20	553.98	723.58
64	361.76	459.77	531.35	587.87	768.79
65	384.38	489.91	565.28	625.56	813.98
66	391.34	503.70	579.77	641.39	833.42
67	416.73	532.69	616.01	681.23	884.16
68	442.08	568.92	655.90	724.71	942.12
69	485.58	626.90	721.11	800.84	1,036.33
70	536.29	692.13	797.19	884.16	1,141.44
71	590.66	760.94	876.92	971.11	1,253.75
72	648.64	837.07	967.51	1,068.96	1,376.95
73	713.86	920.40	1,061.72	1,174.04	1,511.04
74	771.84	996.50	1,148.69	1,268.24	1,627.02
75	833.42	1,076.22	1,239.26	1,369.71	1,753.82
76	898.64	1,163.20	1,337.13	1,478.41	1,891.51
77	971.11	1,257.40	1,445.83	1,598.03	2,040.08
78	1,050.83	1,355.22	1,561.78	1,724.81	2,195.87
79	1,134.20	1,467.56	1,684.97	1,862.52	2,369.82
80	1,224.76	1,583.52	1,822.67	2,011.09	-
81	1,322.62	1,710.33	1,967.62	2,170.55	-
82	1,427.70	1,848.03	2,127.06	2,344.47	-
83	1,543.63	1,996.62	2,297.35	2,532.89	-
84	1,666.85	2,159.64	2,478.53	2,735.81	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
19	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
20	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
21	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
22	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
23	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
24	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
25	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
26	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
27	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
28	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
29	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
30	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
31	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
32	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
33	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
34	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
35	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
36	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
37	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
38	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
39	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
40	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
41	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
42	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
43	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
44	71.98	69.23	63.67	80.33	77.51	71.98	85.85	80.33	74.75	91.38	85.85	80.33	116.29	107.99	99.67
45	85.85	83.04	77.51	99.67	96.93	88.57	107.99	102.45	94.09	116.29	110.76	102.45	149.47	138.42	130.12
46	85.85	83.04	77.51	99.67	96.93	88.57	107.99	102.45	94.09	116.29	110.76	102.45	149.47	138.42	130.12
47	85.85	83.04	77.51	99.67	96.93	88.57	107.99	102.45	94.09	116.29	110.76	102.45	149.47	138.42	130.12
48	85.85	83.04	77.51	99.67	96.93	88.57	107.99	102.45	94.09	116.29	110.76	102.45	149.47	138.42	130.12
49	85.85	83.04	77.51	99.67	96.93	88.57	107.99	102.45	94.09	116.29	110.76	102.45	149.47	138.42	130.12
50	96.93	91.38	85.85	113.52	107.99	99.67	121.81	113.52	105.20	130.12	124.59	113.52	168.90	157.83	146.74
51	99.67	96.93	91.38	119.04	113.52	105.20	130.12	121.81	113.52	138.42	130.12	121.81	179.95	168.90	155.05
52	105.20	102.45	96.93	124.59	119.04	110.76	135.64	130.12	119.04	146.74	138.42	130.12	191.02	179.95	166.10
53	110.76	107.99	99.67	132.89	124.59	116.29	143.95	135.64	127.35	157.83	146.74	135.64	202.10	191.02	174.42
54	119.04	113.52	107.99	141.22	135.64	124.59	155.05	146.74	135.64	168.90	157.83	146.74	218.74	204.85	188.25
55	127.35	121.81	113.52	152.30	143.95	132.89	166.10	157.83	143.95	179.95	168.90	157.83	235.33	221.47	202.10
56	135.64	130.12	121.81	163.36	155.05	143.95	177.18	168.90	155.05	193.79	182.73	168.90	251.93	238.08	218.74
57	143.95	138.42	130.12	174.42	163.36	152.30	191.02	179.95	166.10	207.62	196.56	179.95	271.32	254.67	235.33
58	152.30	146.74	138.42	185.50	177.18	163.36	204.85	193.79	177.18	224.26	210.38	193.79	290.71	274.08	254.67
59	163.36	155.05	146.74	199.33	188.25	174.42	218.74	207.62	191.02	238.08	227.02	207.62	312.85	293.46	271.32
60	174.42	166.10	155.05	213.20	202.10	188.25	232.56	221.47	204.85	254.67	240.88	224.26	334.98	315.60	290.71
61	185.50	177.18	166.10	227.02	215.94	199.33	249.15	238.08	218.74	274.08	260.23	240.88	359.91	337.75	312.85
62	196.56	188.25	177.18	240.88	229.80	213.20	265.76	251.93	235.33	293.46	276.85	257.47	384.84	362.69	334.98
63	210.38	202.10	188.25	257.47	246.40	229.80	285.18	271.32	251.93	312.85	296.23	276.85	409.72	387.57	359.91
64	224.26	215.94	204.85	279.60	265.76	249.15	307.31	293.46	271.32	337.75	321.13	299.00	445.74	420.81	390.36
65	243.62	232.56	218.74	301.78	287.92	268.55	332.23	318.37	296.23	365.43	348.82	323.91	481.72	456.79	423.58
66	260.23	251.93	238.08	323.91	310.05	290.71	359.91	343.29	321.13	395.89	376.51	351.60	520.47	495.55	459.56
67	282.37	271.32	254.67	351.60	334.98	315.60	390.36	370.96	346.07	429.13	409.72	382.03	564.76	537.07	501.07
68	304.53	293.46	276.85	379.28	362.69	340.51	420.81	401.44	376.51	465.09	442.94	415.29	611.83	581.37	542.59
69	343.29	332.23	312.85	429.13	412.50	384.84	476.19	456.79	426.34	525.99	503.85	470.61	689.34	658.88	614.58
70	387.57	373.75	354.37	484.48	465.09	437.41	539.85	514.90	484.48	595.22	567.53	531.52	777.92	744.71	697.66
71	434.66	420.81	398.63	545.40	525.99	495.55	606.31	584.16	548.16	669.94	642.28	603.50	877.60	841.61	789.00
72	490.02	473.42	448.47	614.58	592.44	559.22	683.80	658.88	617.36	755.79	725.32	681.03	988.34	949.59	888.68
73	550.93	534.33	506.65	692.13	667.21	628.43	769.63	741.94	697.66	849.90	816.70	766.87	1,112.88	1,068.61	1,004.94
74	597.97	581.37	550.93	753.00	728.12	689.34	838.84	808.37	761.32	924.64	891.42	838.84	1,212.56	1,165.50	1,096.28
75	653.34	633.98	603.50	822.25	797.32	753.00	916.34	883.16	833.30	1,007.71	974.47	919.11	1,320.55	1,273.45	1,201.47
76	711.49	692.13	658.88	896.97	869.28	822.25	996.62	966.17	910.82	1,099.07	1,063.09	1,004.94	1,439.59	1,389.74	1,312.23
77	775.16	755.79	719.78	977.25	949.59	899.74	1,088.01	1,054.77	996.62	1,198.73	1,162.73	1,099.07	1,569.70	1,519.86	1,434.04
78	844.36	824.99	783.46	1,065.84	1,038.15	982.79	1,187.68	1,151.66	1,090.75	1,306.71	1,270.71	1,201.47	1,710.87	1,658.28	1,569.70
79	938.52	916.34	874.81	1,184.87	1,154.43	1,096.28	1,317.76	1,281.77	1,215.34	1,453.44	1,411.88	1,339.90	1,899.12	1,846.55	1,749.63
80	1,040.90	1,018.78	974.47	1,317.76	1,284.54	1,223.64	1,464.50	1,428.52	1,356.51	1,614.02	1,572.47	1,494.96	2,112.31	2,056.94	1,951.73
81	1,157.18	1,135.06	1,085.21	1,464.50	1,431.29	1,362.04	1,627.83	1,589.07	1,511.56	1,793.94	1,749.63	1,666.56	2,347.61	2,289.48	2,175.97
82	1,287.30	1,262.40	1,209.81	1,627.83	1,591.82	1,519.86	1,807.77	1,769.03	1,685.98	1,993.25	1,948.97	1,857.62	2,607.84	2,546.93	2,427.91
83	1,431.29	1,403.58	1,345.44	1,810.54	1,774.57	1,694.26	2,009.88	1,968.36	1,876.98	2,214.72	2,167.67	2,070.76	2,898.53	2,837.64	2,707.51
84	1,589.07	1,564.16	1,500.50	2,012.63	1,973.91	1,888.07	2,234.10	2,189.81	2,092.94	2,463.89	2,414.06	2,308.84	3,222.43	3,158.77	3,020.33
85	1,766.23	1,738.56	1,672.13	2,236.88	2,198.11	2,106.78	2,483.29	2,438.96	2,333.79	2,735.20	2,688.15	2,574.61	3,582.32	3,515.86	3,366.38
86	1,962.83	1,935.13	1,863.15	2,486.03	2,447.26	2,347.61	2,760.15	2,713.04	2,602.31	3,039.73	2,989.87	2,868.06	3,980.96	3,914.55	3,756.74
87	2,181.50	2,153.84	2,076.32	2,762.88	2,724.11	2,616.16	3,064.65	3,020.33	2,901.30	3,380.23	3,327.62	3,197.53	4,423.91	4,360.24	4,188.61
88	2,425.11	2,394.65	2,311.62	3,070.18	3,031.42	2,917.90	3,407.90	3,360.85	3,233.49	3,753.97	3,704.13	3,565.72	4,916.68	4,853.02	4,670.32
89	2,696.42	2,665.99	2,574.61	3,413.45	3,374.71	3,252.89	3,787.17	3,742.90	3,607.27	4,171.99	4,124.94	3,975.44	5,464.84	5,403.93	5,210.17
90	2,995.42	2,964.99	2,870.84	3,795.52	3,756.74	3,626.62	4,207.98	4,163.69	4,019.72	4,637.07	4,590.03	4,432.22	6,073.87	6,015.75	5,808.13
91	3,330.41	3,299.92	3,197.53	4,219.06	4,180.29	4,044.66	4,675.84	4,634.32	4,482.06	5,152.02	5,110.47	4,941.59	6,752.15	6,696.81	6,478.08
92	3,698.59	3,670.90	3,562.98	4,689.66	4,653.69	4,509.78	5,196.32	5,160.31	4,996.97	5,725.07	5,686.30	5,511.91	7,505.17	7,458.09	7,225.53
93	4,111.09	4,086.15	3,969.88	5,212.92	5,182.45	5,027.43	5,774.89	5,741.68	5,570.02	6,361.80	6,331.39	6,143.10	8,341.23	8,302.46	8,058.83
94	4,570.64	4,545.71	4,421.17	5,794.30	5,766.62	5,603.26	6,417.16	6,392.24	6,212.28	7,070.49	7,045.61	6,849.05	9,268.62	9,243.74	8,986.25
95	5,077.27	5,057.87	4,927.75	6,442.09	6,419.96	6,248.29	7,131.40	7,114.81	6,923.80	7,856.72	7,842.89	7,638.03	10,301.25	10,290.19	10,021.64
96	5,644.81	5,628.18	5,489.77	7,159.09	7,148.04	6,965.31	7,923.19	7,920.42	7,721.09	8,728.79	8,728.79	8,515.61	11,450.14	11,458.46	11,176.06
97	6,273.20	6,262.13	6,115.43	7,959.17	7,956.39	7,765.39	8,806.29	8,814.60	8,606.99	9,700.50	9,717.10	9,492.89	12,726.39	12,756.82	12,463.35
98	6,970.85	6,968.08	6,813.05	8,847.83	8,856.15	8,659.57	9,786.34	9,811.24	9,595.31	10,780.19	10,816.17	10,583.61	14,143.81	14,201.93	13,900.17
99	7,746.01	7,754.32	7,590.96	9,833.38	9,858.33	9,653.45	10,874.29	10,918.58	10,697.12	11,978.89	12,039.79	11,801.74	15,721.78	15,810.39	15,503.07

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
19	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
20	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
21	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
22	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
23	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
24	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
25	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
26	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
27	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
28	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
29	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
30	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
31	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
32	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
33	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
34	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
35	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
36	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
37	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
38	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
39	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
40	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
41	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
42	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
43	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
44	93.59	90.00	82.77	104.38	100.75	93.59	111.58	104.38	97.15	118.76	111.58	104.38	151.16	140.36	129.56
45	111.58	107.99	100.75	129.56	125.94	115.18	140.36	133.17	122.36	151.16	143.95	133.17	194.35	179.95	169.14
46	111.58	107.99	100.75	129.56	125.94	115.18	140.36	133.17	122.36	151.16	143.95	133.17	194.35	179.95	169.14
47	111.58	107.99	100.75	129.56	125.94	115.18	140.36	133.17	122.36	151.16	143.95	133.17	194.35	179.95	169.14
48	111.58	107.99	100.75	129.56	125.94	115.18	140.36	133.17	122.36	151.16	143.95	133.17	194.35	179.95	169.14
49	111.58	107.99	100.75	129.56	125.94	115.18	140.36	133.17	122.36	151.16	143.95	133.17	194.35	179.95	169.14
50	125.94	118.76	111.58	147.54	140.36	129.56	158.34	147.54	136.75	169.14	161.97	147.54	219.52	205.14	190.74
51	129.56	125.94	118.76	154.75	147.54	136.75	169.14	158.34	147.54	179.95	169.14	158.34	233.96	219.52	201.53
52	136.75	133.17	125.94	161.97	154.75	143.95	176.36	169.14	154.75	190.74	179.95	169.14	248.33	233.96	215.94
53	143.95	140.36	129.56	172.76	161.97	151.16	187.15	176.36	165.56	205.14	190.74	176.36	262.73	248.33	226.73
54	154.75	147.54	140.36	183.55	176.36	161.97	201.53	190.74	176.36	219.52	205.14	190.74	284.34	266.32	244.73
55	165.56	158.34	147.54	197.93	187.15	172.76	215.94	205.14	187.15	233.96	219.52	205.14	305.94	287.92	262.73
56	176.36	169.14	158.34	212.37	201.53	187.15	230.33	219.52	201.53	251.93	237.55	219.52	327.52	309.52	284.34
57	187.15	179.95	169.14	226.73	212.37	197.93	248.33	233.96	215.94	269.91	255.53	233.96	352.70	331.11	305.94
58	197.93	190.74	179.95	241.12	230.33	212.37	266.32	251.93	230.33	291.51	273.51	251.93	377.88	356.30	331.11
59	212.37	201.53	190.74	259.14	244.73	226.73	284.34	269.91	248.33	309.52	295.09	269.91	406.68	381.50	352.70
60	226.73	215.94	201.53	277.12	262.73	244.73	302.32	287.92	266.32	331.11	313.11	291.51	435.46	410.27	377.88
61	241.12	230.33	215.94	295.09	280.71	259.14	323.91	309.52	284.34	356.30	338.30	313.11	467.87	439.05	406.68
62	255.53	244.73	230.33	313.11	298.71	277.12	345.48	327.52	305.94	381.50	359.91	334.70	500.25	471.48	435.46
63	273.51	262.73	244.73	334.70	320.31	298.71	370.68	352.70	327.52	406.68	385.09	359.91	532.61	503.85	467.87
64	291.51	280.71	266.32	363.49	345.48	323.91	399.49	381.50	352.70	439.05	417.46	388.66	579.42	547.05	507.44
65	316.71	302.32	284.34	392.28	374.30	349.13	431.87	413.86	385.09	475.09	453.47	421.10	626.21	593.81	550.64
66	325.29	314.90	297.60	404.87	387.57	363.35	449.85	429.13	401.44	494.88	470.61	439.50	650.60	619.42	574.44
67	352.98	339.13	318.37	439.50	418.73	394.51	487.94	463.70	432.58	536.38	512.17	477.54	705.97	671.37	626.35
68	380.67	366.83	346.07	474.11	453.34	425.63	525.99	501.77	470.61	581.37	553.70	519.06	764.78	726.69	678.28
69	429.13	415.29	391.01	536.38	515.62	481.01	595.22	570.97	532.92	657.49	629.81	588.28	861.65	823.60	768.22
70	484.48	467.17	442.94	605.58	581.37	546.74	674.80	643.66	605.58	744.03	709.40	664.42	972.39	930.88	872.08
71	543.32	525.99	498.32	681.72	657.49	619.42	757.86	730.15	685.18	837.45	802.84	754.40	1,096.99	1,051.97	986.26
72	612.48	591.73	560.61	768.22	740.55	699.04	854.74	823.60	771.71	944.71	906.65	851.27	1,235.40	1,186.97	1,110.80
73	688.65	667.86	633.28	865.14	833.95	785.53	962.00	927.43	872.08	1,062.39	1,020.86	958.57	1,391.12	1,335.78	1,256.18
74	747.46	726.69	688.65	941.28	910.10	861.65	1,048.55	1,010.48	951.63	1,155.82	1,114.31	1,048.55	1,515.68	1,456.88	1,370.38
75	816.70	792.48	754.40	1,027.77	996.62	941.28	1,145.42	1,103.93	1,041.61	1,259.65	1,218.11	1,148.90	1,650.68	1,591.82	1,501.88
76	889.33	865.14	823.60	1,121.22	1,086.59	1,027.77	1,245.80	1,207.73	1,138.49	1,373.85	1,328.83	1,256.18	1,799.47	1,737.18	1,640.30
77	968.94	944.71	899.74	1,221.56	1,186.97	1,124.66	1,359.98	1,318.47	1,245.80	1,498.38	1,453.44	1,373.85	1,962.12	1,899.83	1,792.52
78	1,055.46	1,031.21	979.32	1,332.29	1,297.70	1,228.46	1,484.55	1,439.59	1,363.44	1,633.36	1,588.37	1,501.88	2,138.60	2,072.85	1,962.12
79	1,173.08	1,145.42	1,093.53	1,481.12	1,443.00	1,370.38	1,647.20	1,602.24	1,519.17	1,816.79	1,764.87	1,674.91	2,373.88	2,308.15	2,187.03
80	1,301.13	1,273.45	1,218.11	1,647.20	1,605.66	1,529.55	1,830.61	1,785.64	1,695.68	2,017.50	1,965.56	1,868.67	2,640.37	2,571.15	2,439.66
81	1,446.50	1,418.82	1,356.51	1,830.61	1,789.07	1,702.58	2,034.81	1,986.32	1,889.45	2,242.41	2,187.03	2,083.25	2,934.49	2,861.83	2,719.96
82	1,609.13	1,577.99	1,512.25	2,034.81	1,989.78	1,899.83	2,259.73	2,211.29	2,107.43	2,491.55	2,436.19	2,322.02	3,259.78	3,183.69	3,034.88
83	1,789.07	1,754.45	1,681.80	2,263.18	2,218.16	2,117.84	2,512.32	2,460.45	2,346.21	2,768.40	2,709.59	2,588.48	3,623.17	3,547.02	3,384.38
84	1,986.32	1,955.17	1,875.56	2,515.80	2,467.34	2,360.10	2,792.62	2,737.29	2,616.16	3,079.86	3,017.56	2,886.07	4,028.06	3,948.44	3,775.40
85	2,207.80	2,173.20	2,090.17	2,796.09	2,747.65	2,633.44	3,104.08	3,048.70	2,917.20	3,419.01	3,360.14	3,218.25	4,477.89	4,394.85	4,207.98
86	2,453.49	2,418.90	2,328.90	3,107.55	3,059.11	2,934.49	3,450.14	3,391.31	3,252.89	3,799.64	3,737.36	3,585.09	4,976.19	4,893.15	4,695.93
87	2,726.89	2,692.27	2,595.37	3,453.57	3,405.14	3,270.18	3,830.78	3,775.40	3,626.62	4,225.27	4,159.52	3,996.88	5,529.90	5,450.32	5,235.75
88	3,031.42	2,993.33	2,889.52	3,837.70	3,789.28	3,647.38	4,259.88	4,201.05	4,041.84	4,692.45	4,630.17	4,457.13	6,145.85	6,066.27	5,837.87
89	3,370.54	3,332.45	3,218.25	4,266.81	4,218.34	4,066.11	4,733.98	4,678.60	4,509.06	5,214.99	5,156.15	4,969.30	6,831.02	6,754.92	6,512.69
90	3,744.29	3,706.21	3,588.56	4,744.32	4,695.93	4,533.27	5,259.98	5,204.60	5,024.68	5,796.36	5,737.52	5,540.26	7,592.38	7,519.69	7,260.15
91	4,162.98	4,124.94	3,996.88	5,273.83	5,225.35	5,055.79	5,844.79	5,792.90	5,602.55	6,440.01	6,388.08	6,176.99	8,440.17	8,370.95	8,097.61
92	4,623.22	4,588.62	4,453.68	5,862.09	5,817.08	5,637.16	6,495.39	6,450.39	6,246.21	7,156.33	7,107.85	6,889.90	9,381.45	9,322.60	9,031.92
93	5,138.85	5,107.73	4,962.36	6,516.15	6,478.08	6,284.25	7,218.61	7,177.11	6,962.55	7,952.23	7,914.21	7,678.88	10,426.53	10,378.06	10,073.53
94	5,713.31	5,682.16	5,526.46	7,242.85	7,208.23	7,004.06	8,021.46	7,990.31	7,765.39	8,838.15	8,806.99	8,561.31	11,585.80	11,554.63	11,232.78
95	6,346.57	6,322.34	6,159.73	8,052.59	8,024.94	7,810.34	8,914.27	8,893.51	8,654.72	9,820.89	9,803.61	9,547.55	12,876.55	12,862.71	12,527.07
96	7,056.00	7,035.21	6,862.19	8,948.88	8,935.03	8,706.66	9,903.97	9,900.54	9,651.36	10,910.97	10,910.97	10,644.56	14,312.66	14,323.04	13,970.06
97	7,841.52	7,827.66	7,644.26	9,948.97	9,945.49	9,706.72	11,007.89	11,018.24	10,758.72	12,125.61	12,146.36	11,866.09	15,907.96	15,946.02	15,579.20
98	8,713.55	8,710.09	8,516.33	11,059.79	11,070.19	10,824.48	12,232.90	12,264.03	11,994.13	13,475.20	13,520.21	13,229.54	17,679.73	17,752.42	17,375.22
99	9,682.50	9,692.85	9,488.71	12,291.75	12,322.86	12,066.80	13,592.88	13,648.25	13,371.41	14,973.61	15,049.75	14,752.13	19,652.23	19,762.96	19,378.84

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
19	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
20	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
21	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
22	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
23	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
24	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
25	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
26	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
27	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
28	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
29	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
30	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
31	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
32	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
33	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
34	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
35	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
36	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
37	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
38	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
39	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
40	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
41	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
42	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
43	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
44	149.47	143.95	132.89	177.18	171.65	160.58	196.56	182.73	171.65	213.20	202.10	188.25	293.46	271.32	251.93
45	174.42	168.90	157.83	213.20	207.62	188.25	235.33	224.26	204.85	260.23	249.15	229.80	354.37	329.46	310.05
46	174.42	168.90	157.83	213.20	207.62	188.25	235.33	224.26	204.85	260.23	249.15	229.80	354.37	329.46	310.05
47	174.42	168.90	157.83	213.20	207.62	188.25	235.33	224.26	204.85	260.23	249.15	229.80	354.37	329.46	310.05
48	174.42	168.90	157.83	213.20	207.62	188.25	235.33	224.26	204.85	260.23	249.15	229.80	354.37	329.46	310.05
49	174.42	168.90	157.83	213.20	207.62	188.25	235.33	224.26	204.85	260.23	249.15	229.80	354.37	329.46	310.05
50	193.79	182.73	171.65	238.08	227.02	210.38	260.23	243.62	224.26	285.18	271.32	249.15	390.36	362.69	337.75
51	199.33	193.79	182.73	246.40	235.33	218.74	276.85	257.47	240.88	299.00	282.37	263.00	409.72	384.84	351.60
52	207.62	202.10	191.02	257.47	246.40	227.02	285.18	274.08	249.15	312.85	296.23	276.85	429.13	404.20	370.96
53	215.94	210.38	196.56	271.32	254.67	238.08	299.00	282.37	265.76	332.23	310.05	285.18	445.74	420.81	384.84
54	229.80	218.74	207.62	282.37	271.32	249.15	315.60	299.00	276.85	351.60	326.65	304.53	473.42	442.94	406.98
55	243.62	232.56	215.94	301.78	285.18	263.00	334.98	318.37	287.92	368.21	343.29	321.13	498.32	470.61	429.13
56	254.67	246.40	229.80	318.37	301.78	279.60	348.82	334.98	307.31	387.57	365.43	337.75	523.25	495.55	454.00
57	268.55	257.47	240.88	334.98	312.85	290.71	370.96	348.82	323.91	409.72	387.57	354.37	553.70	520.47	478.95
58	279.60	268.55	254.67	351.60	334.98	307.31	390.36	370.96	337.75	434.66	406.98	373.75	581.37	548.16	509.38
59	299.00	282.37	268.55	373.75	354.37	326.65	415.29	395.89	362.69	456.79	437.41	398.63	620.14	584.16	539.85
60	318.37	301.78	282.37	398.63	379.28	351.60	440.18	418.04	387.57	487.24	459.56	429.13	661.69	622.90	573.05
61	337.75	321.13	301.78	423.58	401.44	370.96	467.87	448.47	412.50	520.47	495.55	456.79	705.97	661.69	611.83
62	357.16	340.51	321.13	445.74	426.34	395.89	498.32	470.61	440.18	556.45	523.25	487.24	750.27	705.97	653.34
63	382.03	365.43	340.51	476.19	456.79	423.58	531.52	506.65	470.61	589.69	559.22	520.47	794.56	750.27	697.66
64	398.63	384.84	365.43	506.65	481.72	451.27	561.99	537.07	495.55	622.90	592.44	550.93	844.36	797.32	739.18
65	426.34	406.98	382.03	537.07	512.17	478.95	595.22	570.28	531.52	661.69	631.19	586.90	894.21	847.13	786.23
66	445.74	431.87	409.72	564.76	539.85	506.65	633.98	603.50	564.76	703.18	667.21	622.90	946.80	902.50	836.04
67	476.19	456.79	429.13	600.74	573.05	539.85	672.74	639.51	597.97	747.46	711.49	664.42	1,004.94	957.88	891.42
68	503.85	484.48	456.79	636.75	609.05	573.05	711.49	678.28	636.75	791.75	755.79	708.72	1,065.84	1,013.25	946.80
69	561.99	542.59	512.17	711.49	683.80	639.51	797.32	764.06	711.49	885.90	849.90	791.75	1,187.68	1,135.06	1,057.56
70	625.66	603.50	573.05	794.56	761.32	717.02	891.42	849.90	800.09	991.09	944.06	883.16	1,323.31	1,265.17	1,184.87
71	694.89	672.74	636.75	883.16	849.90	802.84	988.34	952.33	894.21	1,099.07	1,054.77	991.09	1,470.04	1,411.88	1,323.31
72	772.40	744.71	705.97	982.79	946.80	894.21	1,099.07	1,060.32	993.86	1,223.64	1,173.80	1,104.60	1,633.36	1,569.70	1,470.04
73	858.22	830.52	789.00	1,090.75	1,051.97	991.09	1,220.87	1,176.60	1,107.35	1,359.28	1,306.71	1,226.39	1,813.34	1,741.36	1,638.88
74	913.58	888.68	841.61	1,165.50	1,126.75	1,068.61	1,309.49	1,259.65	1,187.68	1,453.44	1,400.80	1,317.76	1,940.67	1,865.92	1,755.16
75	982.79	952.33	908.02	1,251.33	1,212.56	1,146.13	1,403.58	1,353.76	1,276.25	1,555.84	1,503.26	1,417.40	2,076.32	2,001.56	1,888.07
76	1,051.97	1,021.55	974.47	1,339.90	1,298.38	1,229.16	1,500.50	1,453.44	1,370.38	1,666.56	1,611.22	1,522.64	2,220.24	2,145.52	2,026.47
77	1,123.97	1,096.28	1,043.69	1,436.83	1,395.28	1,320.55	1,608.45	1,561.37	1,475.57	1,785.64	1,733.03	1,636.14	2,378.05	2,303.31	2,173.20
78	1,204.27	1,176.60	1,118.42	1,539.23	1,497.73	1,417.40	1,727.51	1,674.91	1,586.30	1,912.99	1,860.38	1,757.96	2,546.93	2,466.66	2,336.53
79	1,315.02	1,284.54	1,226.39	1,680.43	1,638.88	1,555.84	1,882.50	1,829.93	1,735.80	2,090.17	2,032.00	1,926.80	2,776.74	2,699.23	2,558.01
80	1,434.04	1,403.58	1,342.68	1,838.21	1,791.17	1,705.33	2,056.94	2,007.11	1,904.66	2,281.18	2,223.05	2,112.31	-	-	-
81	1,566.94	1,536.50	1,470.04	2,007.11	1,960.04	1,865.92	2,247.93	2,192.57	2,087.37	2,491.55	2,430.65	2,314.39	-	-	-
82	1,710.87	1,677.65	1,608.45	2,192.57	2,142.74	2,045.88	2,452.80	2,400.24	2,286.70	2,721.37	2,660.46	2,535.87	-	-	-
83	1,871.44	1,835.47	1,757.96	2,394.65	2,347.61	2,242.41	2,679.82	2,624.44	2,502.63	2,973.27	2,909.62	2,779.49	-	-	-
84	2,040.34	2,007.11	1,926.80	2,616.16	2,566.32	2,455.60	2,928.97	2,870.84	2,743.48	3,250.12	3,183.69	3,045.25	-	-	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
19	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
20	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
21	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
22	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
23	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
24	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
25	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
26	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
27	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
28	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
29	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
30	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
31	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
32	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
33	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
34	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
35	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
36	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
37	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
38	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
39	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
40	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
41	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
42	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
43	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
44	194.35	187.15	172.76	230.33	223.11	208.73	255.53	237.55	223.11	277.12	262.73	244.73	381.50	352.70	327.52
45	226.73	219.52	205.14	277.12	269.91	244.73	305.94	291.51	266.32	338.30	323.91	298.71	460.64	428.29	403.09
46	226.73	219.52	205.14	277.12	269.91	244.73	305.94	291.51	266.32	338.30	323.91	298.71	460.64	428.29	403.09
47	226.73	219.52	205.14	277.12	269.91	244.73	305.94	291.51	266.32	338.30	323.91	298.71	460.64	428.29	403.09
48	226.73	219.52	205.14	277.12	269.91	244.73	305.94	291.51	266.32	338.30	323.91	298.71	460.64	428.29	403.09
49	226.73	219.52	205.14	277.12	269.91	244.73	305.94	291.51	266.32	338.30	323.91	298.71	460.64	428.29	403.09
50	251.93	237.55	223.11	309.52	295.09	273.51	338.30	316.71	291.51	370.68	352.70	323.91	507.44	471.48	439.05
51	259.14	251.93	237.55	320.31	305.94	284.34	359.91	334.70	313.11	388.66	367.07	341.89	532.61	500.25	457.05
52	269.91	262.73	248.33	334.70	320.31	295.09	370.68	356.30	323.91	406.68	385.09	359.91	557.83	525.45	482.24
53	280.71	273.51	255.53	352.70	331.11	309.52	388.66	367.07	345.48	431.87	403.09	370.68	579.42	547.05	500.25
54	298.71	284.34	269.91	367.07	352.70	323.91	410.27	388.66	359.91	457.05	424.68	395.89	615.42	575.85	529.04
55	316.71	302.32	280.71	392.28	370.68	341.89	435.46	413.86	374.30	478.65	446.28	417.46	647.80	611.83	557.83
56	331.11	320.31	298.71	413.86	392.28	363.49	453.47	435.46	399.49	503.85	475.09	439.05	680.21	644.22	590.23
57	349.13	334.70	313.11	435.46	406.68	377.88	482.24	453.47	421.10	532.61	503.85	460.64	719.78	676.60	622.62
58	363.49	349.13	331.11	457.05	435.46	399.49	507.44	482.24	439.05	565.05	529.04	485.85	755.79	712.60	662.19
59	388.66	367.07	349.13	485.85	460.64	424.68	539.85	514.66	471.48	593.81	568.63	518.25	806.18	759.38	701.78
60	413.86	392.28	367.07	518.25	493.08	457.05	572.23	543.43	503.85	633.41	597.45	557.83	860.16	809.76	744.99
61	439.05	417.46	392.28	550.64	521.83	482.24	608.23	583.01	536.26	676.60	644.22	593.81	917.70	860.16	795.35
62	464.27	442.68	417.46	579.42	554.22	514.66	647.80	611.83	572.23	723.37	680.21	633.41	975.31	917.70	849.36
63	496.65	475.09	442.68	619.05	593.81	550.64	691.02	658.58	611.83	766.58	726.96	676.60	1,032.90	975.31	906.92
64	518.25	500.25	475.09	658.58	626.21	586.61	730.56	698.19	644.22	809.76	770.16	716.20	1,097.68	1,036.49	960.92
65	554.22	529.04	496.65	698.19	665.78	622.62	773.76	741.40	691.02	860.16	820.55	763.00	1,162.43	1,101.28	1,022.10
66	557.14	539.85	512.17	705.97	674.80	633.28	792.48	754.40	705.97	878.97	833.95	778.62	1,183.49	1,128.13	1,045.07
67	595.22	570.97	536.38	750.92	716.34	674.80	840.89	799.41	747.46	934.35	889.33	830.52	1,256.18	1,197.35	1,114.31
68	629.81	605.58	570.97	795.93	761.32	716.34	889.33	847.82	795.93	989.69	944.71	885.90	1,332.29	1,266.53	1,183.49
69	702.48	678.28	640.19	889.33	854.74	799.41	996.62	955.12	889.33	1,107.35	1,062.39	989.69	1,484.55	1,418.82	1,321.91
70	782.07	754.40	716.34	993.19	951.63	896.27	1,114.31	1,062.39	1,000.09	1,238.85	1,180.02	1,103.93	1,654.12	1,581.46	1,481.12
71	868.56	840.89	795.93	1,103.93	1,062.39	1,003.55	1,235.40	1,190.42	1,117.75	1,373.85	1,318.47	1,238.85	1,837.55	1,764.87	1,654.12
72	965.48	930.88	882.44	1,228.46	1,183.49	1,117.75	1,373.85	1,325.39	1,242.35	1,529.55	1,467.26	1,380.77	2,041.70	1,962.12	1,837.55
73	1,072.75	1,038.15	986.26	1,363.44	1,315.02	1,238.85	1,526.08	1,470.70	1,384.21	1,699.11	1,633.36	1,532.99	2,266.64	2,176.68	2,048.63
74	1,141.97	1,110.80	1,051.97	1,456.88	1,408.42	1,335.78	1,636.83	1,574.55	1,484.55	1,816.79	1,751.01	1,647.20	2,425.83	2,332.40	2,193.96
75	1,228.46	1,190.42	1,135.06	1,564.16	1,515.68	1,432.64	1,754.45	1,692.16	1,595.31	1,944.83	1,879.07	1,771.78	2,595.37	2,501.93	2,360.10
76	1,315.02	1,276.93	1,218.11	1,674.91	1,623.00	1,536.50	1,875.56	1,816.79	1,712.95	2,083.25	2,014.03	1,903.28	2,775.33	2,681.91	2,533.10
77	1,404.96	1,370.38	1,304.60	1,796.02	1,744.11	1,650.68	2,010.54	1,951.73	1,844.45	2,232.01	2,166.28	2,045.16	2,972.58	2,879.16	2,716.49
78	1,505.32	1,470.70	1,398.06	1,924.05	1,872.14	1,771.78	2,159.37	2,093.60	1,982.86	2,391.22	2,325.45	2,197.46	3,183.69	3,083.30	2,920.70
79	1,643.75	1,605.66	1,532.99	2,100.54	2,048.63	1,944.83	2,353.16	2,287.39	2,169.74	2,612.68	2,540.02	2,408.51	3,470.87	3,373.99	3,197.53
80	1,792.52	1,754.45	1,678.34	2,297.79	2,238.95	2,131.66	2,571.15	2,508.86	2,380.82	2,851.46	2,778.76	2,640.37	-	-	-
81	1,958.66	1,920.59	1,837.55	2,508.86	2,450.03	2,332.40	2,809.94	2,740.73	2,609.24	3,114.46	3,038.31	2,893.01	-	-	-
82	2,138.60	2,097.04	2,010.54	2,740.73	2,678.40	2,557.30	3,066.01	3,000.27	2,858.40	3,401.68	3,325.53	3,169.84	-	-	-
83	2,339.34	2,294.32	2,197.46	2,993.33	2,934.49	2,803.02	3,349.78	3,280.58	3,128.31	3,716.60	3,636.98	3,474.37	-	-	-
84	2,550.38	2,508.86	2,408.51	3,270.18	3,207.89	3,069.47	3,661.24	3,588.56	3,429.37	4,062.62	3,979.57	3,806.57	-	-	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	47.07	52.61	55.38	60.91	71.98
19	47.07	52.61	55.38	60.91	71.98
20	47.07	52.61	55.38	60.91	71.98
21	47.07	52.61	55.38	60.91	71.98
22	47.07	52.61	55.38	60.91	71.98
23	47.07	52.61	55.38	60.91	71.98
24	47.07	52.61	55.38	60.91	71.98
25	47.07	52.61	55.38	60.91	71.98
26	47.07	52.61	55.38	60.91	71.98
27	47.07	52.61	55.38	60.91	71.98
28	47.07	52.61	55.38	60.91	71.98
29	47.07	52.61	55.38	60.91	71.98
30	47.07	52.61	55.38	60.91	71.98
31	47.07	52.61	55.38	60.91	71.98
32	47.07	52.61	55.38	60.91	71.98
33	47.07	52.61	55.38	60.91	71.98
34	47.07	52.61	55.38	60.91	71.98
35	47.07	52.61	55.38	60.91	71.98
36	47.07	52.61	55.38	60.91	71.98
37	47.07	52.61	55.38	60.91	71.98
38	47.07	52.61	55.38	60.91	71.98
39	47.07	52.61	55.38	60.91	71.98
40	47.07	52.61	55.38	60.91	71.98
41	47.07	52.61	55.38	60.91	71.98
42	47.07	52.61	55.38	60.91	71.98
43	47.07	52.61	55.38	60.91	71.98
44	47.07	52.61	55.38	60.91	71.98
45	58.14	63.67	69.23	74.75	91.38
46	58.14	63.67	69.23	74.75	91.38
47	58.14	63.67	69.23	74.75	91.38
48	58.14	63.67	69.23	74.75	91.38
49	58.14	63.67	69.23	74.75	91.38
50	63.67	71.98	77.51	83.04	102.45
51	66.44	74.75	83.04	88.57	107.99
52	69.23	80.33	85.85	94.09	116.29
53	71.98	83.04	91.38	96.93	121.81
54	74.75	88.57	96.93	105.20	130.12
55	80.33	94.09	105.20	113.52	141.22
56	85.85	99.67	110.76	121.81	152.30
57	91.38	107.99	119.04	130.12	163.36
58	96.93	116.29	127.35	138.42	174.42
59	105.20	124.59	141.22	152.30	191.02
60	113.52	138.42	152.30	166.10	207.62
61	124.59	149.47	166.10	182.73	227.02
62	132.89	163.36	182.73	199.33	249.15
63	143.95	177.18	199.33	215.94	271.32
64	157.83	191.02	215.94	235.33	296.23
65	168.90	207.62	235.33	254.67	321.13
66	182.73	227.02	254.67	279.60	348.82
67	199.33	246.40	276.85	301.78	379.28
68	213.20	265.76	301.78	329.46	412.50
69	238.08	296.23	334.98	368.21	459.56
70	265.76	329.46	373.75	409.72	512.17
71	293.46	368.21	415.29	454.00	570.28
72	326.65	409.72	462.35	506.65	633.98
73	362.69	454.00	514.90	561.99	703.18
74	398.63	501.07	567.53	620.14	775.16
75	440.18	553.70	625.66	683.80	855.44
76	484.48	609.05	689.34	753.00	941.28
77	534.33	672.74	761.32	830.52	1,035.37
78	586.90	741.94	838.84	916.34	1,140.59
79	647.80	816.70	924.64	1,010.48	1,256.85
80	714.25	902.50	1,021.55	1,115.70	1,384.21
81	786.23	993.86	1,126.75	1,229.16	1,525.41
82	866.55	1,096.28	1,240.23	1,353.76	1,680.43
83	952.33	1,209.81	1,370.38	1,494.96	1,852.08
84	1,049.24	1,334.37	1,508.79	1,647.20	2,040.34
85	1,157.18	1,470.04	1,663.81	1,816.09	2,247.93
86	1,276.25	1,622.27	1,835.47	2,001.56	2,474.97
87	1,403.58	1,788.41	2,023.71	2,209.18	2,726.89
88	1,547.55	1,971.10	2,234.10	2,436.19	3,003.74
89	1,705.33	2,173.20	2,463.89	2,685.35	3,308.27
90	1,876.98	2,397.46	2,715.82	2,959.42	3,643.22
91	2,068.01	2,643.86	2,995.42	3,263.95	4,014.19
92	2,278.42	2,915.15	3,302.74	3,598.91	4,421.17
93	2,510.94	3,214.15	3,643.22	3,967.12	4,869.62
94	2,765.67	3,543.57	4,016.97	4,376.87	5,362.40
95	3,045.25	3,908.98	4,429.46	4,825.35	5,907.77
96	3,355.30	4,310.42	4,883.46	5,320.89	6,508.53
97	3,695.84	4,753.36	5,387.33	5,866.28	7,167.42
98	4,072.35	5,240.64	5,941.01	6,467.02	7,895.49
99	4,484.82	5,777.68	6,550.06	7,131.40	8,698.31

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	61.19	68.39	71.98	79.18	93.59
19	61.19	68.39	71.98	79.18	93.59
20	61.19	68.39	71.98	79.18	93.59
21	61.19	68.39	71.98	79.18	93.59
22	61.19	68.39	71.98	79.18	93.59
23	61.19	68.39	71.98	79.18	93.59
24	61.19	68.39	71.98	79.18	93.59
25	61.19	68.39	71.98	79.18	93.59
26	61.19	68.39	71.98	79.18	93.59
27	61.19	68.39	71.98	79.18	93.59
28	61.19	68.39	71.98	79.18	93.59
29	61.19	68.39	71.98	79.18	93.59
30	61.19	68.39	71.98	79.18	93.59
31	61.19	68.39	71.98	79.18	93.59
32	61.19	68.39	71.98	79.18	93.59
33	61.19	68.39	71.98	79.18	93.59
34	61.19	68.39	71.98	79.18	93.59
35	61.19	68.39	71.98	79.18	93.59
36	61.19	68.39	71.98	79.18	93.59
37	61.19	68.39	71.98	79.18	93.59
38	61.19	68.39	71.98	79.18	93.59
39	61.19	68.39	71.98	79.18	93.59
40	61.19	68.39	71.98	79.18	93.59
41	61.19	68.39	71.98	79.18	93.59
42	61.19	68.39	71.98	79.18	93.59
43	61.19	68.39	71.98	79.18	93.59
44	61.19	68.39	71.98	79.18	93.59
45	75.56	82.77	90.00	97.15	118.76
46	75.56	82.77	90.00	97.15	118.76
47	75.56	82.77	90.00	97.15	118.76
48	75.56	82.77	90.00	97.15	118.76
49	75.56	82.77	90.00	97.15	118.76
50	82.77	93.59	100.75	107.99	133.17
51	86.37	97.15	107.99	115.18	140.36
52	90.00	104.38	111.58	122.36	151.16
53	93.59	107.99	118.76	125.94	158.34
54	97.15	115.18	125.94	136.75	169.14
55	104.38	122.36	136.75	147.54	183.55
56	111.58	129.56	143.95	158.34	197.93
57	118.76	140.36	154.75	169.14	212.37
58	125.94	151.16	165.56	179.95	226.73
59	136.75	161.97	183.55	197.93	248.33
60	147.54	179.95	197.93	215.94	269.91
61	161.97	194.35	215.94	237.55	295.09
62	172.76	212.37	237.55	259.14	323.91
63	187.15	230.33	259.14	280.71	352.70
64	205.14	248.33	280.71	305.94	385.09
65	219.52	269.91	305.94	331.11	417.46
66	228.37	283.75	318.37	349.49	436.02
67	249.15	307.97	346.07	377.20	474.11
68	266.46	332.23	377.20	411.81	515.62
69	297.60	370.27	418.73	460.24	574.44
70	332.23	411.81	467.17	512.17	640.19
71	366.83	460.24	519.06	567.53	712.84
72	408.32	512.17	577.92	633.28	792.48
73	453.34	567.53	643.66	702.48	878.97
74	498.32	626.35	709.40	775.16	968.94
75	550.26	692.13	782.07	854.74	1,069.30
76	605.58	761.32	861.65	941.28	1,176.60
77	667.86	840.89	951.63	1,038.15	1,294.22
78	733.64	927.43	1,048.55	1,145.42	1,425.74
79	809.76	1,020.86	1,155.82	1,263.09	1,571.04
80	892.83	1,128.13	1,276.93	1,394.56	1,730.26
81	982.79	1,242.35	1,408.42	1,536.50	1,906.76
82	1,083.15	1,370.38	1,550.29	1,692.16	2,100.54
83	1,190.42	1,512.25	1,712.95	1,868.67	2,315.07
84	1,311.53	1,667.97	1,885.99	2,058.99	2,550.38
85	1,446.50	1,837.55	2,079.77	2,270.09	2,809.94
86	1,595.31	2,027.87	2,294.32	2,501.93	3,093.68
87	1,754.45	2,235.47	2,529.63	2,761.49	3,408.59
88	1,934.45	2,463.89	2,792.62	3,045.25	3,754.66
89	2,131.66	2,716.49	3,079.86	3,356.70	4,135.30
90	2,346.21	2,996.80	3,394.76	3,699.28	4,554.04
91	2,585.01	3,304.80	3,744.29	4,079.93	5,017.74
92	2,848.00	3,643.91	4,128.40	4,498.68	5,526.46
93	3,138.67	4,017.64	4,554.04	4,958.90	6,087.07
94	3,457.04	4,429.46	5,021.19	5,471.08	6,702.98
95	3,806.57	4,886.26	5,536.80	6,031.69	7,384.72
96	4,194.15	5,388.03	6,104.35	6,651.10	8,135.66
97	4,619.77	5,941.69	6,734.17	7,332.83	8,959.26
98	5,090.41	6,550.77	7,426.24	8,083.75	9,869.38
99	5,606.06	7,222.07	8,187.53	8,914.27	10,872.93

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	91.38	113.52	127.35	141.22	188.25
19	91.38	113.52	127.35	141.22	188.25
20	91.38	113.52	127.35	141.22	188.25
21	91.38	113.52	127.35	141.22	188.25
22	91.38	113.52	127.35	141.22	188.25
23	91.38	113.52	127.35	141.22	188.25
24	91.38	113.52	127.35	141.22	188.25
25	91.38	113.52	127.35	141.22	188.25
26	91.38	113.52	127.35	141.22	188.25
27	91.38	113.52	127.35	141.22	188.25
28	91.38	113.52	127.35	141.22	188.25
29	91.38	113.52	127.35	141.22	188.25
30	91.38	113.52	127.35	141.22	188.25
31	91.38	113.52	127.35	141.22	188.25
32	91.38	113.52	127.35	141.22	188.25
33	91.38	113.52	127.35	141.22	188.25
34	91.38	113.52	127.35	141.22	188.25
35	91.38	113.52	127.35	141.22	188.25
36	91.38	113.52	127.35	141.22	188.25
37	91.38	113.52	127.35	141.22	188.25
38	91.38	113.52	127.35	141.22	188.25
39	91.38	113.52	127.35	141.22	188.25
40	91.38	113.52	127.35	141.22	188.25
41	91.38	113.52	127.35	141.22	188.25
42	91.38	113.52	127.35	141.22	188.25
43	91.38	113.52	127.35	141.22	188.25
44	91.38	113.52	127.35	141.22	188.25
45	110.76	135.64	155.05	171.65	227.02
46	110.76	135.64	155.05	171.65	227.02
47	110.76	135.64	155.05	171.65	227.02
48	110.76	135.64	155.05	171.65	227.02
49	110.76	135.64	155.05	171.65	227.02
50	119.04	149.47	171.65	188.25	251.93
51	124.59	157.83	179.95	199.33	263.00
52	130.12	166.10	188.25	207.62	276.85
53	138.42	174.42	199.33	218.74	290.71
54	143.95	182.73	210.38	232.56	307.31
55	152.30	193.79	221.47	243.62	323.91
56	160.58	202.10	232.56	257.47	340.51
57	168.90	213.20	246.40	274.08	359.91
58	177.18	227.02	260.23	287.92	379.28
59	191.02	240.88	279.60	310.05	406.98
60	204.85	260.23	299.00	332.23	434.66
61	218.74	276.85	321.13	354.37	465.09
62	232.56	299.00	343.29	379.28	495.55
63	249.15	318.37	368.21	406.98	531.52
64	265.76	337.75	390.36	431.87	564.76
65	282.37	359.91	415.29	459.56	597.97
66	299.00	384.84	442.94	490.02	636.75
67	318.37	406.98	470.61	520.47	675.47
68	337.75	434.66	501.07	553.70	719.78
69	370.96	478.95	550.93	611.83	791.75
70	409.72	528.78	609.05	675.47	872.08
71	451.27	581.37	669.94	741.94	957.88
72	495.55	639.51	739.18	816.70	1,051.97
73	545.40	703.18	811.17	896.97	1,154.43
74	589.69	761.32	877.60	968.94	1,243.03
75	636.75	822.25	946.80	1,046.45	1,339.90
76	686.56	888.68	1,021.55	1,129.53	1,445.12
77	741.94	960.65	1,104.60	1,220.87	1,558.64
78	802.84	1,035.37	1,193.21	1,317.76	1,677.65
79	866.55	1,121.22	1,287.30	1,422.99	1,810.54
80	935.71	1,209.81	1,392.53	1,536.50	-
81	1,010.48	1,306.71	1,503.26	1,658.28	-
82	1,090.75	1,411.88	1,625.08	1,791.17	-
83	1,179.32	1,525.41	1,755.16	1,935.13	-
84	1,273.45	1,649.97	1,893.59	2,090.17	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	118.76	147.54	165.56	183.55	244.73
19	118.76	147.54	165.56	183.55	244.73
20	118.76	147.54	165.56	183.55	244.73
21	118.76	147.54	165.56	183.55	244.73
22	118.76	147.54	165.56	183.55	244.73
23	118.76	147.54	165.56	183.55	244.73
24	118.76	147.54	165.56	183.55	244.73
25	118.76	147.54	165.56	183.55	244.73
26	118.76	147.54	165.56	183.55	244.73
27	118.76	147.54	165.56	183.55	244.73
28	118.76	147.54	165.56	183.55	244.73
29	118.76	147.54	165.56	183.55	244.73
30	118.76	147.54	165.56	183.55	244.73
31	118.76	147.54	165.56	183.55	244.73
32	118.76	147.54	165.56	183.55	244.73
33	118.76	147.54	165.56	183.55	244.73
34	118.76	147.54	165.56	183.55	244.73
35	118.76	147.54	165.56	183.55	244.73
36	118.76	147.54	165.56	183.55	244.73
37	118.76	147.54	165.56	183.55	244.73
38	118.76	147.54	165.56	183.55	244.73
39	118.76	147.54	165.56	183.55	244.73
40	118.76	147.54	165.56	183.55	244.73
41	118.76	147.54	165.56	183.55	244.73
42	118.76	147.54	165.56	183.55	244.73
43	118.76	147.54	165.56	183.55	244.73
44	118.76	147.54	165.56	183.55	244.73
45	143.95	176.36	201.53	223.11	295.09
46	143.95	176.36	201.53	223.11	295.09
47	143.95	176.36	201.53	223.11	295.09
48	143.95	176.36	201.53	223.11	295.09
49	143.95	176.36	201.53	223.11	295.09
50	154.75	194.35	223.11	244.73	327.52
51	161.97	205.14	233.96	259.14	341.89
52	169.14	215.94	244.73	269.91	359.91
53	179.95	226.73	259.14	284.34	377.88
54	187.15	237.55	273.51	302.32	399.49
55	197.93	251.93	287.92	316.71	421.10
56	208.73	262.73	302.32	334.70	442.68
57	219.52	277.12	320.31	356.30	467.87
58	230.33	295.09	338.30	374.30	493.08
59	248.33	313.11	363.49	403.09	529.04
60	266.32	338.30	388.66	431.87	565.05
61	284.34	359.91	417.46	460.64	604.60
62	302.32	388.66	446.28	493.08	644.22
63	323.91	413.86	478.65	529.04	691.02
64	345.48	439.05	507.44	561.43	734.20
65	367.07	467.87	539.85	597.45	777.36
66	373.75	481.01	553.70	612.48	795.93
67	397.96	508.70	588.28	650.60	844.36
68	422.20	543.32	626.35	692.13	899.74
69	463.70	598.66	688.65	764.78	989.69
70	512.17	660.96	761.32	844.36	1,090.05
71	564.04	726.69	837.45	927.43	1,197.35
72	619.42	799.41	923.94	1,020.86	1,315.02
73	681.72	878.97	1,013.95	1,121.22	1,443.00
74	737.10	951.63	1,096.99	1,211.17	1,553.75
75	795.93	1,027.77	1,183.49	1,308.06	1,674.91
76	858.22	1,110.80	1,276.93	1,411.88	1,806.39
77	927.43	1,200.80	1,380.77	1,526.08	1,948.25
78	1,003.55	1,294.22	1,491.48	1,647.20	2,097.04
79	1,083.15	1,401.50	1,609.13	1,778.73	2,263.18
80	1,169.65	1,512.25	1,740.64	1,920.59	-
81	1,263.09	1,633.36	1,879.07	2,072.85	-
82	1,363.44	1,764.87	2,031.32	2,238.95	-
83	1,474.20	1,906.76	2,193.96	2,418.90	-
84	1,591.82	2,062.49	2,367.00	2,612.68	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
19	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
20	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
21	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
22	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
23	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
24	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
25	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
26	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
27	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
28	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
29	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
30	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
31	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
32	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
33	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
34	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
35	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
36	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
37	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
38	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
39	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
40	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
41	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
42	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
43	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
44	65.59	63.06	58.01	73.11	70.60	65.59	78.17	73.11	68.09	83.24	78.17	73.11	105.92	98.37	90.79
45	78.17	75.66	70.60	90.79	88.27	80.69	98.37	93.33	85.75	105.92	100.85	93.33	136.20	126.11	118.53
46	78.17	75.66	70.60	90.79	88.27	80.69	98.37	93.33	85.75	105.92	100.85	93.33	136.20	126.11	118.53
47	78.17	75.66	70.60	90.79	88.27	80.69	98.37	93.33	85.75	105.92	100.85	93.33	136.20	126.11	118.53
48	78.17	75.66	70.60	90.79	88.27	80.69	98.37	93.33	85.75	105.92	100.85	93.33	136.20	126.11	118.53
49	78.17	75.66	70.60	90.79	88.27	80.69	98.37	93.33	85.75	105.92	100.85	93.33	136.20	126.11	118.53
50	88.27	83.24	78.17	103.40	98.37	90.79	110.96	103.40	95.82	118.53	113.50	103.40	153.83	143.75	133.67
51	90.79	88.27	83.24	108.43	103.40	95.82	118.53	110.96	103.40	126.11	118.53	110.96	163.94	153.83	141.25
52	95.82	93.33	88.27	113.50	108.43	100.85	123.57	118.53	108.43	133.67	126.11	118.53	174.03	163.94	151.33
53	100.85	98.37	90.79	121.08	113.50	105.92	131.13	123.57	116.00	143.75	133.67	123.57	184.12	174.03	158.89
54	108.43	103.40	98.37	128.64	123.57	113.50	141.25	133.67	123.57	153.83	143.75	133.67	199.23	186.62	171.50
55	116.00	110.96	103.40	138.70	131.13	121.08	151.33	143.75	131.13	163.94	153.83	143.75	214.36	201.77	184.12
56	123.57	118.53	110.96	148.80	141.25	131.13	161.41	153.83	141.25	176.54	166.45	153.83	229.50	216.89	199.23
57	131.13	126.11	118.53	158.89	148.80	138.70	174.03	163.94	151.33	189.16	179.06	163.94	247.16	232.04	214.36
58	138.70	133.67	126.11	168.97	161.41	148.80	186.62	176.54	161.41	204.28	191.66	176.54	264.81	249.68	232.04
59	148.80	141.25	133.67	181.60	171.50	158.89	199.23	189.16	174.03	216.89	206.80	189.16	284.99	267.32	247.16
60	158.89	151.33	141.25	194.19	184.12	171.50	211.86	201.77	186.62	232.04	219.39	204.28	305.15	287.52	264.81
61	168.97	161.41	151.33	206.80	196.70	181.60	226.97	216.89	199.23	249.68	237.07	219.39	327.86	307.70	284.99
62	179.06	171.50	161.41	219.39	209.34	194.19	242.10	229.50	214.36	267.32	252.20	234.52	350.57	330.38	305.15
63	191.66	184.12	171.50	234.52	224.46	209.34	259.78	247.16	229.50	284.99	269.85	252.20	373.28	353.05	327.86
64	204.28	196.70	186.62	254.74	242.10	226.97	279.94	267.32	247.16	307.70	292.57	272.36	406.06	383.33	355.60
65	221.94	211.86	199.23	274.90	262.29	244.63	302.64	290.03	269.85	332.89	317.77	295.06	438.84	416.13	385.87
66	237.07	229.50	216.89	295.06	282.48	264.81	327.86	312.73	292.57	360.63	342.99	320.31	474.14	451.43	418.65
67	257.23	247.16	232.04	320.31	305.15	287.52	355.60	337.94	315.28	390.90	373.28	348.04	514.50	489.27	456.47
68	277.43	267.32	252.20	345.50	330.38	310.19	383.33	365.70	342.99	423.70	403.53	378.31	557.36	529.63	494.30
69	312.73	302.64	284.99	390.90	375.78	350.57	433.81	416.13	388.39	479.17	459.00	428.73	627.98	600.25	559.90
70	353.05	340.47	322.80	441.35	423.70	398.48	491.82	469.09	441.35	542.23	517.01	484.24	708.67	678.43	635.53
71	395.97	383.33	363.17	496.83	479.17	451.43	552.34	532.14	499.34	610.35	585.09	549.80	799.47	766.70	718.78
72	446.39	431.26	408.55	559.90	539.72	509.43	622.93	600.25	562.41	688.49	660.75	620.41	900.37	865.03	809.56
73	501.88	486.75	461.54	630.51	607.79	572.51	701.10	675.91	635.53	774.25	744.00	698.59	1,013.84	973.48	915.50
74	544.77	529.63	501.88	686.01	663.30	627.98	764.17	736.42	693.55	842.35	812.10	764.17	1,104.65	1,061.76	998.73
75	595.21	577.53	549.80	749.03	726.34	686.01	834.77	804.54	759.12	918.00	887.73	837.30	1,203.01	1,160.13	1,094.55
76	648.17	630.51	600.25	817.13	791.90	749.03	907.95	880.19	829.73	1,001.22	968.42	915.50	1,311.44	1,266.03	1,195.44
77	706.17	688.49	655.73	890.27	865.03	819.66	991.15	960.88	907.95	1,092.01	1,059.23	1,001.22	1,429.97	1,384.57	1,306.42
78	769.21	751.56	713.75	970.98	945.79	895.31	1,081.94	1,049.17	993.68	1,190.40	1,157.60	1,094.55	1,558.61	1,510.67	1,429.97
79	854.96	834.77	796.97	1,079.42	1,051.67	998.73	1,200.46	1,167.70	1,107.17	1,324.05	1,286.22	1,220.62	1,730.11	1,682.17	1,593.89
80	948.27	928.11	887.73	1,200.46	1,170.20	1,114.72	1,334.14	1,301.38	1,235.78	1,470.33	1,432.50	1,361.88	1,924.30	1,873.83	1,778.01
81	1,054.20	1,034.02	988.64	1,334.14	1,303.87	1,240.84	1,482.94	1,447.62	1,377.00	1,634.27	1,593.89	1,518.23	2,138.66	2,085.71	1,982.31
82	1,172.73	1,150.03	1,102.10	1,482.94	1,450.16	1,384.57	1,646.85	1,611.57	1,535.90	1,815.84	1,775.51	1,692.26	2,375.72	2,320.23	2,211.82
83	1,303.87	1,278.68	1,225.71	1,649.41	1,616.59	1,543.48	1,830.96	1,793.13	1,709.92	2,017.61	1,974.74	1,886.47	2,640.53	2,585.05	2,466.50
84	1,447.62	1,424.96	1,366.92	1,833.51	1,798.19	1,720.00	2,035.25	1,994.90	1,906.63	2,244.57	2,199.20	2,103.34	2,935.61	2,877.60	2,751.49
85	1,609.02	1,583.82	1,523.30	2,037.79	2,002.47	1,919.24	2,262.25	2,221.88	2,126.03	2,491.75	2,448.88	2,345.47	3,263.47	3,202.95	3,066.77
86	1,788.11	1,762.87	1,697.32	2,264.77	2,229.44	2,138.66	2,514.42	2,471.56	2,370.68	2,769.17	2,723.77	2,612.79	3,626.64	3,566.11	3,422.35
87	1,987.32	1,962.12	1,891.51	2,516.97	2,481.64	2,383.29	2,791.87	2,751.49	2,643.07	3,079.39	3,031.43	2,912.90	4,030.17	3,972.18	3,815.81
88	2,209.26	2,181.52	2,105.87	2,796.91	2,761.60	2,658.21	3,104.58	3,061.71	2,945.70	3,419.83	3,374.44	3,248.32	4,479.09	4,421.08	4,254.61
89	2,456.44	2,428.70	2,345.47	3,109.64	3,074.33	2,963.36	3,450.10	3,409.74	3,286.17	3,800.67	3,757.78	3,621.61	4,978.43	4,922.93	4,746.39
90	2,728.82	2,701.08	2,615.31	3,457.66	3,422.35	3,303.83	3,833.44	3,793.09	3,661.94	4,224.36	4,181.46	4,037.75	5,533.27	5,480.31	5,291.16
91	3,033.97	3,006.22	2,912.90	3,843.55	3,808.23	3,684.64	4,259.67	4,221.84	4,083.13	4,693.44	4,655.60	4,501.78	6,151.18	6,100.73	5,901.48
92	3,369.41	3,344.16	3,245.83	4,272.26	4,239.47	4,108.35	4,733.81	4,701.02	4,552.20	5,215.51	5,180.20	5,021.32	6,837.14	6,794.28	6,582.43
93	3,745.17	3,722.47	3,616.54	4,748.94	4,721.20	4,579.95	5,260.91	5,230.63	5,074.26	5,795.57	5,767.81	5,596.34	7,598.81	7,563.47	7,341.54
94	4,163.82	4,141.14	4,027.65	5,278.53	5,253.33	5,104.54	5,846.00	5,823.30	5,659.38	6,441.21	6,418.50	6,239.43	8,443.67	8,420.97	8,186.41
95	4,625.36	4,607.69	4,489.16	5,868.72	5,848.54	5,692.18	6,496.66	6,481.55	6,307.55	7,157.45	7,144.84	6,958.21	9,384.40	9,374.27	9,129.65
96	5,142.37	5,127.25	5,001.14	6,521.91	6,511.82	6,345.38	7,217.99	7,215.43	7,033.88	7,951.87	7,951.87	7,757.67	10,430.99	10,438.57	10,181.31
97	5,714.88	5,704.76	5,571.10	7,250.79	7,248.25	7,074.22	8,022.48	8,030.06	7,840.91	8,837.10	8,852.23	8,647.95	11,593.66	11,621.39	11,354.04
98	6,350.44	6,347.87	6,206.63	8,060.30	8,067.88	7,888.83	8,915.28	8,937.96	8,741.28	9,820.68	9,853.48	9,641.62	12,884.92	12,937.87	12,662.98
99	7,056.57	7,064.14	6,915.35	8,958.17	8,980.84	8,794.21	9,906.43	9,946.78	9,745.03	10,912.71	10,968.18	10,751.31	14,322.44	14,403.16	14,123.21

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
19	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
20	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
21	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
22	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
23	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
24	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
25	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
26	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
27	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
28	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
29	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
30	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
31	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
32	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
33	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
34	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
35	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
36	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
37	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
38	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
39	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
40	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
41	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
42	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
43	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
44	85.24	81.97	75.40	95.07	91.81	85.24	101.63	95.07	88.54	108.19	101.63	95.07	137.70	127.87	118.04
45	101.63	98.37	91.81	118.04	114.76	104.91	127.87	121.32	111.45	137.70	131.13	121.32	177.02	163.94	154.13
46	101.63	98.37	91.81	118.04	114.76	104.91	127.87	121.32	111.45	137.70	131.13	121.32	177.02	163.94	154.13
47	101.63	98.37	91.81	118.04	114.76	104.91	127.87	121.32	111.45	137.70	131.13	121.32	177.02	163.94	154.13
48	101.63	98.37	91.81	118.04	114.76	104.91	127.87	121.32	111.45	137.70	131.13	121.32	177.02	163.94	154.13
49	101.63	98.37	91.81	118.04	114.76	104.91	127.87	121.32	111.45	137.70	131.13	121.32	177.02	163.94	154.13
50	114.76	108.19	101.63	134.42	127.87	118.04	144.24	134.42	124.59	154.13	147.54	134.42	199.99	186.88	173.77
51	118.04	114.76	108.19	140.97	134.42	124.59	154.13	144.24	134.42	163.94	154.13	144.24	213.11	199.99	183.61
52	124.59	121.32	114.76	147.54	140.97	131.13	160.67	154.13	140.97	173.77	163.94	154.13	226.24	213.11	196.70
53	131.13	127.87	118.04	157.35	147.54	137.70	170.50	160.67	150.84	186.88	173.77	160.67	239.32	226.24	206.57
54	140.97	134.42	127.87	167.18	160.67	147.54	183.61	173.77	160.67	199.99	186.88	173.77	259.00	242.59	222.94
55	150.84	144.24	134.42	180.35	170.50	157.35	196.70	186.88	170.50	213.11	199.99	186.88	278.71	262.29	239.32
56	160.67	154.13	144.24	193.45	183.61	170.50	209.82	199.99	183.61	229.50	216.41	199.99	298.36	282.00	259.00
57	170.50	163.94	154.13	206.57	193.45	180.35	226.24	213.11	196.70	245.90	232.77	213.11	321.31	301.64	278.71
58	180.35	173.77	163.94	219.66	209.82	193.45	242.59	229.50	209.82	265.56	249.18	229.50	344.28	324.57	301.64
59	193.45	183.61	173.77	236.05	222.94	206.57	259.00	245.90	226.24	282.00	268.83	245.90	370.46	347.53	321.31
60	206.57	196.70	183.61	252.46	239.32	222.94	275.39	262.29	242.59	301.64	285.25	265.56	396.71	373.75	344.28
61	219.66	209.82	196.70	268.83	255.72	236.05	295.06	282.00	259.00	324.57	308.19	285.25	426.23	400.00	370.46
62	232.77	222.94	209.82	285.25	272.10	252.46	314.74	298.36	278.71	347.53	327.86	304.89	455.72	429.51	396.71
63	249.18	239.32	222.94	304.89	291.81	272.10	337.69	321.31	298.36	370.46	350.81	327.86	485.23	459.00	426.23
64	265.56	255.72	242.59	331.14	314.74	295.06	363.92	347.53	321.31	400.00	380.34	354.11	527.87	498.33	462.27
65	288.54	275.39	259.00	357.36	340.96	318.05	393.45	377.07	350.81	432.76	413.11	383.60	570.45	540.98	501.63
66	296.36	286.85	271.14	368.84	353.05	331.02	409.85	390.90	365.70	450.80	428.73	400.36	592.67	564.30	523.35
67	321.58	308.95	290.03	400.36	381.49	359.40	444.51	422.45	394.07	488.64	466.56	435.06	643.11	611.60	570.60
68	346.79	334.19	315.28	431.90	412.96	387.75	479.17	457.12	428.73	529.63	504.40	472.89	696.70	662.05	617.89
69	390.90	378.31	356.23	488.64	469.73	438.18	542.23	520.18	485.51	598.99	573.77	535.94	784.98	750.30	699.87
70	441.35	425.59	403.53	551.68	529.63	498.10	614.74	586.38	551.68	677.79	646.27	605.27	885.87	848.04	794.44
71	494.92	479.17	453.97	621.04	598.99	564.30	690.42	665.16	624.21	762.92	731.37	687.26	999.35	958.37	898.48
72	558.00	539.07	510.72	699.87	674.64	636.79	778.66	750.30	703.00	860.65	825.97	775.55	1,125.44	1,081.31	1,011.97
73	627.34	608.43	576.90	788.14	759.76	715.60	876.41	844.87	794.44	967.80	929.98	873.24	1,267.31	1,216.88	1,144.35
74	680.94	662.05	627.34	857.47	829.10	784.98	955.20	920.53	866.93	1,052.95	1,015.11	955.20	1,380.81	1,327.21	1,248.39
75	744.00	721.93	687.26	936.31	907.95	857.47	1,043.47	1,005.63	948.90	1,147.50	1,109.67	1,046.64	1,503.75	1,450.16	1,368.22
76	810.20	788.14	750.30	1,021.38	989.91	936.31	1,134.90	1,100.24	1,037.18	1,251.55	1,210.55	1,144.35	1,639.31	1,582.58	1,494.30
77	882.70	860.65	819.66	1,112.85	1,081.31	1,024.57	1,238.94	1,201.10	1,134.90	1,365.05	1,324.05	1,251.55	1,787.45	1,730.74	1,633.02
78	961.51	939.46	892.15	1,213.71	1,182.18	1,119.13	1,352.43	1,311.44	1,242.11	1,487.98	1,446.98	1,368.22	1,948.25	1,888.34	1,787.45
79	1,068.68	1,043.47	996.20	1,349.28	1,314.60	1,248.39	1,500.62	1,459.60	1,383.94	1,655.07	1,607.78	1,525.81	2,162.64	2,102.70	1,992.37
80	1,185.34	1,160.13	1,109.67	1,500.62	1,462.77	1,393.42	1,667.68	1,626.69	1,544.74	1,837.91	1,790.62	1,702.36	2,405.35	2,342.30	2,222.52
81	1,317.76	1,292.54	1,235.78	1,667.68	1,629.85	1,551.04	1,853.67	1,809.55	1,721.28	2,042.82	1,992.37	1,897.79	2,673.33	2,607.11	2,477.88
82	1,465.91	1,437.54	1,377.65	1,853.67	1,812.69	1,730.74	2,058.59	2,014.44	1,919.88	2,269.81	2,219.36	2,115.32	2,969.69	2,900.30	2,764.75
83	1,629.85	1,598.30	1,532.14	2,061.75	2,020.76	1,929.32	2,288.75	2,241.42	2,137.41	2,521.99	2,468.40	2,358.07	3,300.66	3,231.32	3,083.13
84	1,809.55	1,781.18	1,708.69	2,291.85	2,247.74	2,150.02	2,544.07	2,493.62	2,383.29	2,805.74	2,748.98	2,629.22	3,669.52	3,597.02	3,439.35
85	2,011.31	1,979.78	1,904.11	2,547.23	2,503.11	2,399.06	2,827.83	2,777.36	2,657.58	3,114.66	3,061.07	2,931.85	4,079.36	4,003.70	3,833.44
86	2,235.16	2,203.60	2,121.65	2,830.95	2,786.81	2,673.33	3,143.05	3,089.46	2,963.36	3,461.45	3,404.70	3,266.00	4,533.31	4,457.65	4,277.95
87	2,484.18	2,452.65	2,364.39	3,146.22	3,102.06	2,979.11	3,489.80	3,439.35	3,303.83	3,849.20	3,789.31	3,641.14	5,037.71	4,965.19	4,769.73
88	2,761.60	2,726.91	2,632.32	3,496.14	3,451.99	3,322.75	3,880.73	3,827.15	3,682.13	4,274.80	4,218.06	4,060.45	5,598.84	5,526.35	5,318.27
89	3,070.55	3,035.85	2,931.85	3,887.04	3,842.92	3,704.19	4,312.65	4,262.17	4,107.70	4,750.80	4,697.24	4,527.00	6,223.05	6,153.68	5,933.02
90	3,411.03	3,376.33	3,269.16	4,322.07	4,277.95	4,129.78	4,791.81	4,741.36	4,577.44	5,280.44	5,226.86	5,047.19	6,916.61	6,850.40	6,613.95
91	3,792.46	3,757.78	3,641.14	4,804.40	4,760.29	4,605.81	5,324.58	5,277.31	5,103.92	5,866.82	5,819.54	5,627.21	7,688.94	7,625.90	7,376.86
92	4,211.73	4,180.24	4,057.27	5,340.36	5,299.39	5,135.44	5,917.25	5,876.29	5,690.27	6,519.37	6,475.25	6,276.63	8,546.43	8,492.86	8,228.06
93	4,681.48	4,653.12	4,520.72	5,936.16	5,901.48	5,724.95	6,576.15	6,538.31	6,342.86	7,244.46	7,209.77	6,995.40	9,498.53	9,454.34	9,176.95
94	5,204.77	5,176.42	5,034.54	6,598.20	6,566.66	6,380.66	7,307.53	7,279.17	7,074.22	8,051.52	8,023.12	7,799.30	10,554.58	10,526.19	10,233.07
95	5,781.72	5,759.61	5,611.48	7,335.86	7,310.63	7,115.21	8,120.84	8,101.95	7,884.42	8,946.82	8,931.05	8,697.75	11,730.51	11,717.86	11,412.08
96	6,427.94	6,409.04	6,251.41	8,152.40	8,139.79	7,931.70	9,022.48	9,019.34	8,792.36	9,939.85	9,939.85	9,697.13	13,038.73	13,048.20	12,726.68
97	7,143.58	7,130.98	6,963.89	9,063.44	9,060.31	8,842.77	10,028.11	10,037.57	9,801.16	11,046.36	11,065.29	10,809.94	14,492.05	14,526.75	14,192.59
98	7,938.03	7,934.86	7,758.32	10,075.40	10,084.84	9,861.05	11,144.11	11,172.47	10,926.59	12,275.87	12,316.82	12,052.01	16,106.17	16,172.38	15,828.74
99	8,820.73	8,830.17	8,644.18	11,197.68	11,226.09	10,992.77	12,383.05	12,433.47	12,181.29	13,640.87	13,710.26	13,439.11	17,903.05	18,003.95	17,654.03

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
19	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
20	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
21	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
22	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
23	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
24	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
25	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
26	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
27	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
28	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
29	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
30	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
31	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
32	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
33	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
34	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
35	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
36	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
37	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
38	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
39	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
40	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
41	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
42	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
43	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
44	136.20	131.13	121.08	161.41	156.38	146.28	179.06	166.45	156.38	194.19	184.12	171.50	267.32	247.16	229.50
45	158.89	153.83	143.75	194.19	189.16	171.50	214.36	204.28	186.62	237.07	226.97	209.34	322.80	300.12	282.48
46	158.89	153.83	143.75	194.19	189.16	171.50	214.36	204.28	186.62	237.07	226.97	209.34	322.80	300.12	282.48
47	158.89	153.83	143.75	194.19	189.16	171.50	214.36	204.28	186.62	237.07	226.97	209.34	322.80	300.12	282.48
48	158.89	153.83	143.75	194.19	189.16	171.50	214.36	204.28	186.62	237.07	226.97	209.34	322.80	300.12	282.48
49	158.89	153.83	143.75	194.19	189.16	171.50	214.36	204.28	186.62	237.07	226.97	209.34	322.80	300.12	282.48
50	176.54	166.45	156.38	216.89	206.80	191.66	237.07	221.94	204.28	259.78	247.16	226.97	355.60	330.38	307.70
51	181.60	176.54	166.45	224.46	214.36	199.23	252.20	234.52	219.39	272.36	257.23	239.62	373.28	350.57	320.31
52	189.16	184.12	174.03	234.52	224.46	206.80	259.78	249.68	226.97	284.99	269.85	252.20	390.90	368.21	337.94
53	196.70	191.66	179.06	247.16	232.04	216.89	272.36	257.23	242.10	302.64	282.48	259.78	406.06	383.33	350.57
54	209.34	199.23	189.16	257.23	247.16	226.97	287.52	272.36	252.20	320.31	297.60	277.43	431.26	403.53	370.73
55	221.94	211.86	196.70	274.90	259.78	239.62	305.15	290.03	262.29	335.44	312.73	292.57	453.97	428.73	390.90
56	232.04	224.46	209.34	290.03	274.90	254.74	317.77	305.15	279.94	353.05	332.89	307.70	476.67	451.43	413.61
57	244.63	234.52	219.39	305.15	284.99	264.81	337.94	317.77	295.06	373.28	353.05	322.80	504.40	474.14	436.29
58	254.74	244.63	232.04	320.31	305.15	279.94	355.60	337.94	307.70	395.97	370.73	340.47	529.63	499.34	464.04
59	272.36	257.23	244.63	340.47	322.80	297.60	378.31	360.63	330.38	416.13	398.48	363.17	564.93	532.14	491.82
60	290.03	274.90	257.23	363.17	345.50	320.31	401.01	380.81	353.05	443.87	418.65	390.90	602.77	567.48	522.05
61	307.70	292.57	274.90	385.87	365.70	337.94	426.23	408.55	375.78	474.14	451.43	416.13	643.11	602.77	557.36
62	325.33	310.19	292.57	406.06	388.39	360.63	453.97	428.73	401.01	506.92	476.67	443.87	683.46	643.11	595.21
63	348.04	332.89	310.19	433.81	416.13	385.87	484.24	461.54	428.73	537.19	509.43	474.14	723.80	683.46	635.53
64	363.17	350.57	332.89	461.54	438.84	411.10	511.98	489.27	451.43	567.48	539.72	501.88	769.21	726.34	673.36
65	388.39	370.73	348.04	489.27	466.56	436.29	542.23	519.56	484.24	602.77	574.99	534.66	814.61	771.73	716.24
66	406.06	393.45	373.28	514.50	491.82	461.54	577.53	549.80	514.50	640.59	607.79	567.48	862.52	822.17	761.64
67	433.81	416.13	390.90	547.25	522.05	491.82	612.83	582.57	544.77	680.94	648.17	605.27	915.50	872.61	812.10
68	459.00	441.35	416.13	580.06	554.83	522.05	648.17	617.89	580.06	721.29	688.49	645.62	970.98	923.07	862.52
69	511.98	494.30	466.56	648.17	622.93	582.57	726.34	696.07	648.17	807.03	774.25	721.29	1,081.94	1,034.02	963.40
70	569.97	549.80	522.05	723.80	693.55	653.20	812.10	774.25	728.87	902.86	859.99	804.54	1,205.50	1,152.57	1,079.42
71	633.04	612.83	580.06	804.54	774.25	731.37	900.37	867.57	814.61	1,001.22	960.88	902.86	1,339.17	1,286.22	1,205.50
72	703.63	678.43	643.11	895.31	862.52	814.61	1,001.22	965.95	905.40	1,114.72	1,069.34	1,006.27	1,487.98	1,429.97	1,339.17
73	781.82	756.61	718.78	993.68	958.37	902.86	1,112.23	1,071.85	1,008.80	1,238.29	1,190.40	1,117.25	1,651.90	1,586.35	1,493.04
74	832.29	809.56	766.70	1,061.76	1,026.48	973.48	1,192.92	1,147.50	1,081.94	1,324.05	1,276.13	1,200.46	1,767.94	1,699.84	1,598.94
75	895.31	867.57	827.19	1,139.92	1,104.65	1,044.10	1,278.68	1,233.26	1,162.64	1,417.38	1,369.45	1,291.26	1,891.51	1,823.42	1,720.00
76	958.37	930.63	887.73	1,220.62	1,182.84	1,119.76	1,366.92	1,324.05	1,248.39	1,518.23	1,467.82	1,387.11	2,022.64	1,954.56	1,846.09
77	1,023.93	998.73	950.81	1,308.92	1,271.10	1,203.01	1,465.28	1,422.40	1,344.23	1,626.69	1,578.77	1,490.49	2,166.40	2,098.30	1,979.78
78	1,097.07	1,071.85	1,018.90	1,402.23	1,364.39	1,291.26	1,573.73	1,525.81	1,445.12	1,742.70	1,694.80	1,601.47	2,320.23	2,247.10	2,128.57
79	1,197.96	1,170.20	1,117.25	1,530.88	1,493.04	1,417.38	1,714.96	1,667.06	1,581.31	1,904.11	1,851.12	1,755.29	2,529.57	2,458.98	2,330.34
80	1,306.42	1,278.68	1,223.18	1,674.60	1,631.73	1,553.57	1,873.83	1,828.46	1,735.12	2,078.13	2,025.17	1,924.30	-	-	-
81	1,427.45	1,399.70	1,339.17	1,828.46	1,785.59	1,699.84	2,047.86	1,997.44	1,901.59	2,269.81	2,214.30	2,108.41	-	-	-
82	1,558.61	1,528.33	1,465.28	1,997.44	1,952.04	1,863.77	2,234.51	2,186.56	2,083.16	2,479.14	2,423.63	2,310.17	-	-	-
83	1,704.90	1,672.10	1,601.47	2,181.52	2,138.66	2,042.82	2,441.30	2,390.86	2,279.90	2,708.64	2,650.64	2,532.10	-	-	-
84	1,858.70	1,828.46	1,755.29	2,383.29	2,337.91	2,237.00	2,668.26	2,615.31	2,499.30	2,960.85	2,900.30	2,774.19	-	-	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
19	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
20	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
21	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
22	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
23	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
24	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
25	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
26	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
27	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
28	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
29	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
30	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
31	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
32	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
33	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
34	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
35	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
36	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
37	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
38	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
39	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
40	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
41	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
42	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
43	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
44	177.02	170.50	157.35	209.82	203.28	190.18	232.77	216.41	203.28	252.46	239.32	222.94	347.53	321.31	298.36
45	206.57	199.99	186.88	252.46	245.90	222.94	278.71	265.56	242.59	308.19	295.06	272.10	419.67	390.17	367.19
46	206.57	199.99	186.88	252.46	245.90	222.94	278.71	265.56	242.59	308.19	295.06	272.10	419.67	390.17	367.19
47	206.57	199.99	186.88	252.46	245.90	222.94	278.71	265.56	242.59	308.19	295.06	272.10	419.67	390.17	367.19
48	206.57	199.99	186.88	252.46	245.90	222.94	278.71	265.56	242.59	308.19	295.06	272.10	419.67	390.17	367.19
49	206.57	199.99	186.88	252.46	245.90	222.94	278.71	265.56	242.59	308.19	295.06	272.10	419.67	390.17	367.19
50	229.50	216.41	203.28	282.00	268.83	249.18	308.19	288.54	265.56	337.69	321.31	295.06	462.27	429.51	400.00
51	236.05	229.50	216.41	291.81	278.71	259.00	327.86	304.89	285.25	354.11	334.40	311.48	485.23	455.72	416.40
52	245.90	239.32	226.24	304.89	291.81	268.83	337.69	324.57	295.06	370.46	350.81	327.86	508.20	478.67	439.34
53	255.72	249.18	232.77	321.31	301.64	282.00	354.11	334.40	314.74	393.45	367.19	337.69	527.87	498.33	455.72
54	272.10	259.00	245.90	334.40	321.31	295.06	373.75	354.11	327.86	416.40	386.89	360.63	560.63	524.58	481.99
55	288.54	275.39	255.72	357.36	337.69	311.48	396.71	377.07	340.96	436.06	406.54	380.34	590.14	557.36	508.20
56	301.64	291.81	272.10	377.07	357.36	331.14	413.11	396.71	363.92	459.00	432.76	400.00	619.68	586.87	537.68
57	318.05	304.89	285.25	396.71	370.46	344.28	439.34	413.11	383.60	485.23	459.00	419.67	655.73	616.38	567.20
58	331.14	318.05	301.64	416.40	396.71	363.92	462.27	439.34	400.00	514.76	481.99	442.60	688.49	649.17	603.25
59	354.11	334.40	318.05	442.60	419.67	386.89	491.82	468.82	429.51	540.98	518.04	472.08	734.40	691.80	639.34
60	377.07	357.36	334.40	472.08	449.18	416.40	521.30	495.05	459.00	577.04	544.27	508.20	783.59	737.71	678.68
61	400.00	380.34	357.36	501.63	475.40	439.34	554.10	531.13	488.50	616.38	586.87	540.98	836.04	783.59	724.58
62	422.94	403.27	380.34	527.87	504.87	468.82	590.14	557.36	521.30	659.00	619.68	577.04	888.50	836.04	773.76
63	452.44	432.76	403.27	563.93	540.98	501.63	629.51	599.96	557.36	698.32	662.27	616.38	940.99	888.50	826.19
64	472.08	455.72	432.76	599.96	570.45	534.40	665.55	636.04	586.87	737.71	701.62	652.44	999.99	944.24	875.41
65	504.87	481.99	452.44	636.04	606.57	567.20	704.93	675.42	629.51	783.59	747.54	695.06	1,058.99	1,003.28	931.10
66	507.57	491.82	466.56	643.11	614.74	576.90	721.93	687.26	643.11	800.76	759.76	709.33	1,078.18	1,027.74	952.07
67	542.23	520.18	488.64	684.10	652.57	614.74	766.06	728.22	680.94	851.20	810.20	756.61	1,144.35	1,090.77	1,015.11
68	573.77	551.68	520.18	725.09	693.55	652.57	810.20	772.38	725.09	901.63	860.65	807.03	1,213.71	1,153.84	1,078.18
69	639.95	617.89	583.21	810.20	778.66	728.22	907.95	870.10	810.20	1,008.80	967.80	901.63	1,352.43	1,292.54	1,204.27
70	712.47	687.26	652.57	904.77	866.93	816.49	1,015.11	967.80	911.08	1,128.61	1,075.01	1,005.63	1,506.92	1,440.71	1,349.28
71	791.27	766.06	725.09	1,005.63	967.80	914.25	1,125.44	1,084.49	1,018.26	1,251.55	1,201.10	1,128.61	1,673.97	1,607.78	1,506.92
72	879.52	848.04	803.91	1,119.13	1,078.18	1,018.26	1,251.55	1,207.41	1,131.74	1,393.42	1,336.65	1,257.83	1,859.98	1,787.45	1,673.97
73	977.26	945.79	898.48	1,242.11	1,197.96	1,128.61	1,390.27	1,339.81	1,261.00	1,547.87	1,487.98	1,396.58	2,064.91	1,982.94	1,866.28
74	1,040.35	1,011.97	958.37	1,327.21	1,283.06	1,216.88	1,491.15	1,434.39	1,352.43	1,655.07	1,595.19	1,500.62	2,209.90	2,124.81	1,998.71
75	1,119.13	1,084.49	1,034.02	1,424.96	1,380.81	1,305.14	1,598.30	1,541.57	1,453.31	1,771.72	1,711.80	1,614.05	2,364.39	2,279.26	2,150.02
76	1,197.96	1,163.27	1,109.67	1,525.81	1,478.54	1,399.70	1,708.69	1,655.07	1,560.49	1,897.79	1,834.78	1,733.88	2,528.31	2,443.18	2,307.63
77	1,279.94	1,248.39	1,188.51	1,636.14	1,588.86	1,503.75	1,831.61	1,778.01	1,680.33	2,033.38	1,973.48	1,863.13	2,707.99	2,622.88	2,474.71
78	1,371.32	1,339.81	1,273.61	1,752.80	1,705.52	1,614.05	1,967.16	1,907.27	1,806.39	2,178.35	2,118.48	2,001.83	2,900.30	2,808.86	2,660.70
79	1,497.44	1,462.77	1,396.58	1,913.56	1,866.28	1,771.72	2,143.71	2,083.82	1,976.61	2,380.12	2,313.95	2,194.14	3,161.96	3,073.69	2,912.90
80	1,633.02	1,598.30	1,528.98	2,093.27	2,039.65	1,941.95	2,342.30	2,285.58	2,168.93	2,597.67	2,531.46	2,405.35	-	-	-
81	1,784.35	1,749.63	1,673.97	2,285.58	2,231.98	2,124.81	2,559.83	2,496.78	2,377.02	2,837.26	2,767.92	2,635.49	-	-	-
82	1,948.25	1,910.44	1,831.61	2,496.78	2,440.05	2,329.69	2,793.13	2,733.21	2,603.97	3,098.90	3,029.56	2,887.69	-	-	-
83	2,131.12	2,090.11	2,001.83	2,726.91	2,673.33	2,553.56	3,051.65	2,988.56	2,849.86	3,385.80	3,313.27	3,165.11	-	-	-
84	2,323.40	2,285.58	2,194.14	2,979.11	2,922.36	2,796.27	3,335.36	3,269.16	3,124.13	3,701.06	3,625.39	3,467.78	-	-	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	42.86	47.92	50.44	55.50	65.59
19	42.86	47.92	50.44	55.50	65.59
20	42.86	47.92	50.44	55.50	65.59
21	42.86	47.92	50.44	55.50	65.59
22	42.86	47.92	50.44	55.50	65.59
23	42.86	47.92	50.44	55.50	65.59
24	42.86	47.92	50.44	55.50	65.59
25	42.86	47.92	50.44	55.50	65.59
26	42.86	47.92	50.44	55.50	65.59
27	42.86	47.92	50.44	55.50	65.59
28	42.86	47.92	50.44	55.50	65.59
29	42.86	47.92	50.44	55.50	65.59
30	42.86	47.92	50.44	55.50	65.59
31	42.86	47.92	50.44	55.50	65.59
32	42.86	47.92	50.44	55.50	65.59
33	42.86	47.92	50.44	55.50	65.59
34	42.86	47.92	50.44	55.50	65.59
35	42.86	47.92	50.44	55.50	65.59
36	42.86	47.92	50.44	55.50	65.59
37	42.86	47.92	50.44	55.50	65.59
38	42.86	47.92	50.44	55.50	65.59
39	42.86	47.92	50.44	55.50	65.59
40	42.86	47.92	50.44	55.50	65.59
41	42.86	47.92	50.44	55.50	65.59
42	42.86	47.92	50.44	55.50	65.59
43	42.86	47.92	50.44	55.50	65.59
44	42.86	47.92	50.44	55.50	65.59
45	52.95	58.01	63.06	68.09	83.24
46	52.95	58.01	63.06	68.09	83.24
47	52.95	58.01	63.06	68.09	83.24
48	52.95	58.01	63.06	68.09	83.24
49	52.95	58.01	63.06	68.09	83.24
50	58.01	65.59	70.60	75.66	93.33
51	60.53	68.09	75.66	80.69	98.37
52	63.06	73.11	78.17	85.75	105.92
53	65.59	75.66	83.24	88.27	110.96
54	68.09	80.69	88.27	95.82	118.53
55	73.11	85.75	95.82	103.40	128.64
56	78.17	90.79	100.85	110.96	138.70
57	83.24	98.37	108.43	118.53	148.80
58	88.27	105.92	116.00	126.11	158.89
59	95.82	113.50	128.64	138.70	174.03
60	103.40	126.11	138.70	151.33	189.16
61	113.50	136.20	151.33	166.45	206.80
62	121.08	148.80	166.45	181.60	226.97
63	131.13	161.41	181.60	196.70	247.16
64	143.75	174.03	196.70	214.36	269.85
65	153.83	189.16	214.36	232.04	292.57
66	166.45	206.80	232.04	254.74	317.77
67	181.60	224.46	252.20	274.90	345.50
68	194.19	242.10	274.90	300.12	375.78
69	216.89	269.85	305.15	335.44	418.65
70	242.10	300.12	340.47	373.28	466.56
71	267.32	335.44	378.31	413.61	519.56
72	297.60	373.28	421.17	461.54	577.53
73	330.38	413.61	469.09	511.98	640.59
74	363.17	456.47	517.01	564.93	706.17
75	401.01	504.40	569.97	622.93	779.29
76	441.35	554.83	627.98	686.01	857.47
77	486.75	612.83	693.55	756.61	943.24
78	534.66	675.91	764.17	834.77	1,039.06
79	590.14	744.00	842.35	920.53	1,145.01
80	650.68	822.17	930.63	1,016.37	1,261.00
81	716.24	905.40	1,026.48	1,119.76	1,389.64
82	789.40	998.73	1,129.86	1,233.26	1,530.88
83	867.57	1,102.10	1,248.39	1,361.88	1,687.23
84	955.84	1,215.60	1,374.49	1,500.62	1,858.70
85	1,054.20	1,339.17	1,515.74	1,654.43	2,047.86
86	1,162.64	1,477.91	1,672.10	1,823.42	2,254.68
87	1,278.68	1,629.21	1,843.58	2,012.58	2,484.18
88	1,409.80	1,795.68	2,035.25	2,219.36	2,736.38
89	1,553.57	1,979.78	2,244.57	2,446.34	3,013.80
90	1,709.92	2,184.08	2,474.07	2,696.03	3,318.95
91	1,883.93	2,408.51	2,728.82	2,973.44	3,656.90
92	2,075.59	2,655.67	3,008.76	3,278.61	4,027.65
93	2,287.47	2,928.04	3,318.95	3,614.04	4,436.20
94	2,519.47	3,228.16	3,659.44	3,987.27	4,885.09
95	2,774.19	3,561.05	4,035.19	4,395.85	5,381.95
96	3,056.66	3,926.75	4,448.81	4,847.31	5,929.24
97	3,366.86	4,330.26	4,907.80	5,344.13	6,529.47
98	3,709.88	4,774.13	5,412.23	5,891.41	7,192.74
99	4,085.64	5,263.40	5,967.08	6,496.66	7,924.15

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	55.76	62.30	65.59	72.12	85.24
19	55.76	62.30	65.59	72.12	85.24
20	55.76	62.30	65.59	72.12	85.24
21	55.76	62.30	65.59	72.12	85.24
22	55.76	62.30	65.59	72.12	85.24
23	55.76	62.30	65.59	72.12	85.24
24	55.76	62.30	65.59	72.12	85.24
25	55.76	62.30	65.59	72.12	85.24
26	55.76	62.30	65.59	72.12	85.24
27	55.76	62.30	65.59	72.12	85.24
28	55.76	62.30	65.59	72.12	85.24
29	55.76	62.30	65.59	72.12	85.24
30	55.76	62.30	65.59	72.12	85.24
31	55.76	62.30	65.59	72.12	85.24
32	55.76	62.30	65.59	72.12	85.24
33	55.76	62.30	65.59	72.12	85.24
34	55.76	62.30	65.59	72.12	85.24
35	55.76	62.30	65.59	72.12	85.24
36	55.76	62.30	65.59	72.12	85.24
37	55.76	62.30	65.59	72.12	85.24
38	55.76	62.30	65.59	72.12	85.24
39	55.76	62.30	65.59	72.12	85.24
40	55.76	62.30	65.59	72.12	85.24
41	55.76	62.30	65.59	72.12	85.24
42	55.76	62.30	65.59	72.12	85.24
43	55.76	62.30	65.59	72.12	85.24
44	55.76	62.30	65.59	72.12	85.24
45	68.87	75.40	81.97	88.54	108.19
46	68.87	75.40	81.97	88.54	108.19
47	68.87	75.40	81.97	88.54	108.19
48	68.87	75.40	81.97	88.54	108.19
49	68.87	75.40	81.97	88.54	108.19
50	75.40	85.24	91.81	98.37	121.32
51	78.70	88.54	98.37	104.91	127.87
52	81.97	95.07	101.63	111.45	137.70
53	85.24	98.37	108.19	114.76	144.24
54	88.54	104.91	114.76	124.59	154.13
55	95.07	111.45	124.59	134.42	167.18
56	101.63	118.04	131.13	144.24	180.35
57	108.19	127.87	140.97	154.13	193.45
58	114.76	137.70	150.84	163.94	206.57
59	124.59	147.54	167.18	180.35	226.24
60	134.42	163.94	180.35	196.70	245.90
61	147.54	177.02	196.70	216.41	268.83
62	157.35	193.45	216.41	236.05	295.06
63	170.50	209.82	236.05	255.72	321.31
64	186.88	226.24	255.72	278.71	350.81
65	199.99	245.90	278.71	301.64	380.34
66	208.09	258.53	290.03	318.41	397.24
67	226.97	280.57	315.28	343.64	431.90
68	242.72	302.64	343.64	375.14	469.73
69	271.14	337.30	381.49	419.30	523.35
70	302.64	375.14	425.59	466.56	583.21
71	334.19	419.30	472.89	517.01	649.44
72	372.01	466.56	526.46	576.90	721.93
73	412.96	517.01	586.38	639.95	800.76
74	453.97	570.60	646.27	706.17	882.70
75	501.24	630.51	712.47	778.66	974.16
76	551.68	693.55	784.98	857.47	1,071.85
77	608.43	766.06	866.93	945.79	1,179.05
78	668.33	844.87	955.20	1,043.47	1,298.84
79	737.71	929.98	1,052.95	1,150.67	1,431.24
80	813.36	1,027.74	1,163.27	1,270.46	1,576.26
81	895.31	1,131.74	1,283.06	1,399.70	1,737.02
82	986.74	1,248.39	1,412.33	1,541.57	1,913.56
83	1,084.49	1,377.65	1,560.49	1,702.36	2,109.04
84	1,194.78	1,519.52	1,718.11	1,875.73	2,323.40
85	1,317.76	1,673.97	1,894.69	2,068.03	2,559.83
86	1,453.31	1,847.39	2,090.11	2,279.26	2,818.36
87	1,598.30	2,036.55	2,304.46	2,515.72	3,105.22
88	1,762.24	2,244.57	2,544.07	2,774.19	3,420.50
89	1,941.95	2,474.71	2,805.74	3,057.94	3,767.24
90	2,137.41	2,730.08	3,092.61	3,370.03	4,148.70
91	2,354.91	3,010.63	3,411.03	3,716.80	4,571.14
92	2,594.50	3,319.59	3,760.93	4,098.29	5,034.54
93	2,859.31	3,660.07	4,148.70	4,517.55	5,545.25
94	3,149.33	4,035.19	4,574.27	4,984.11	6,106.41
95	3,467.78	4,451.34	5,044.01	5,494.81	6,727.45
96	3,820.83	4,908.42	5,561.01	6,059.12	7,411.53
97	4,208.58	5,412.85	6,134.78	6,680.14	8,161.84
98	4,637.33	5,967.72	6,765.29	7,364.24	8,990.96
99	5,107.08	6,579.26	7,458.85	8,120.84	9,905.19

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	83.24	103.40	116.00	128.64	171.50
19	83.24	103.40	116.00	128.64	171.50
20	83.24	103.40	116.00	128.64	171.50
21	83.24	103.40	116.00	128.64	171.50
22	83.24	103.40	116.00	128.64	171.50
23	83.24	103.40	116.00	128.64	171.50
24	83.24	103.40	116.00	128.64	171.50
25	83.24	103.40	116.00	128.64	171.50
26	83.24	103.40	116.00	128.64	171.50
27	83.24	103.40	116.00	128.64	171.50
28	83.24	103.40	116.00	128.64	171.50
29	83.24	103.40	116.00	128.64	171.50
30	83.24	103.40	116.00	128.64	171.50
31	83.24	103.40	116.00	128.64	171.50
32	83.24	103.40	116.00	128.64	171.50
33	83.24	103.40	116.00	128.64	171.50
34	83.24	103.40	116.00	128.64	171.50
35	83.24	103.40	116.00	128.64	171.50
36	83.24	103.40	116.00	128.64	171.50
37	83.24	103.40	116.00	128.64	171.50
38	83.24	103.40	116.00	128.64	171.50
39	83.24	103.40	116.00	128.64	171.50
40	83.24	103.40	116.00	128.64	171.50
41	83.24	103.40	116.00	128.64	171.50
42	83.24	103.40	116.00	128.64	171.50
43	83.24	103.40	116.00	128.64	171.50
44	83.24	103.40	116.00	128.64	171.50
45	100.85	123.57	141.25	156.38	206.80
46	100.85	123.57	141.25	156.38	206.80
47	100.85	123.57	141.25	156.38	206.80
48	100.85	123.57	141.25	156.38	206.80
49	100.85	123.57	141.25	156.38	206.80
50	108.43	136.20	156.38	171.50	229.50
51	113.50	143.75	163.94	181.60	239.62
52	118.53	151.33	171.50	189.16	252.20
53	126.11	158.89	181.60	199.23	264.81
54	131.13	166.45	191.66	211.86	279.94
55	138.70	176.54	201.77	221.94	295.06
56	146.28	184.12	211.86	234.52	310.19
57	153.83	194.19	224.46	249.68	327.86
58	161.41	206.80	237.07	262.29	345.50
59	174.03	219.39	254.74	282.48	370.73
60	186.62	237.07	272.36	302.64	395.97
61	199.23	252.20	292.57	322.80	423.70
62	211.86	272.36	312.73	345.50	451.43
63	226.97	290.03	335.44	370.73	484.24
64	242.10	307.70	355.60	393.45	514.50
65	257.23	327.86	378.31	418.65	544.77
66	272.36	350.57	403.53	446.39	580.06
67	290.03	370.73	428.73	474.14	615.37
68	307.70	395.97	456.47	504.40	655.73
69	337.94	436.29	501.88	557.36	721.29
70	373.28	481.72	554.83	615.37	794.44
71	411.10	529.63	610.35	675.91	872.61
72	451.43	582.57	673.36	744.00	958.37
73	496.83	640.59	738.95	817.13	1,051.67
74	537.19	693.55	799.47	882.70	1,132.39
75	580.06	749.03	862.52	953.30	1,220.62
76	625.46	809.56	930.63	1,028.96	1,316.48
77	675.91	875.15	1,006.27	1,112.23	1,419.91
78	731.37	943.24	1,086.97	1,200.46	1,528.33
79	789.40	1,021.38	1,172.73	1,296.30	1,649.41
80	852.45	1,102.10	1,268.58	1,399.70	-
81	920.53	1,190.40	1,369.45	1,510.67	-
82	993.68	1,286.22	1,480.40	1,631.73	-
83	1,074.39	1,389.64	1,598.94	1,762.87	-
84	1,160.13	1,503.09	1,725.06	1,904.11	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	108.19	134.42	150.84	167.18	222.94
19	108.19	134.42	150.84	167.18	222.94
20	108.19	134.42	150.84	167.18	222.94
21	108.19	134.42	150.84	167.18	222.94
22	108.19	134.42	150.84	167.18	222.94
23	108.19	134.42	150.84	167.18	222.94
24	108.19	134.42	150.84	167.18	222.94
25	108.19	134.42	150.84	167.18	222.94
26	108.19	134.42	150.84	167.18	222.94
27	108.19	134.42	150.84	167.18	222.94
28	108.19	134.42	150.84	167.18	222.94
29	108.19	134.42	150.84	167.18	222.94
30	108.19	134.42	150.84	167.18	222.94
31	108.19	134.42	150.84	167.18	222.94
32	108.19	134.42	150.84	167.18	222.94
33	108.19	134.42	150.84	167.18	222.94
34	108.19	134.42	150.84	167.18	222.94
35	108.19	134.42	150.84	167.18	222.94
36	108.19	134.42	150.84	167.18	222.94
37	108.19	134.42	150.84	167.18	222.94
38	108.19	134.42	150.84	167.18	222.94
39	108.19	134.42	150.84	167.18	222.94
40	108.19	134.42	150.84	167.18	222.94
41	108.19	134.42	150.84	167.18	222.94
42	108.19	134.42	150.84	167.18	222.94
43	108.19	134.42	150.84	167.18	222.94
44	108.19	134.42	150.84	167.18	222.94
45	131.13	160.67	183.61	203.28	268.83
46	131.13	160.67	183.61	203.28	268.83
47	131.13	160.67	183.61	203.28	268.83
48	131.13	160.67	183.61	203.28	268.83
49	131.13	160.67	183.61	203.28	268.83
50	140.97	177.02	203.28	222.94	298.36
51	147.54	186.88	213.11	236.05	311.48
52	154.13	196.70	222.94	245.90	327.86
53	163.94	206.57	236.05	259.00	344.28
54	170.50	216.41	249.18	275.39	363.92
55	180.35	229.50	262.29	288.54	383.60
56	190.18	239.32	275.39	304.89	403.27
57	199.99	252.46	291.81	324.57	426.23
58	209.82	268.83	308.19	340.96	449.18
59	226.24	285.25	331.14	367.19	481.99
60	242.59	308.19	354.11	393.45	514.76
61	259.00	327.86	380.34	419.67	550.81
62	275.39	354.11	406.54	449.18	586.87
63	295.06	377.07	436.06	481.99	629.51
64	314.74	400.00	462.27	511.47	668.82
65	334.40	426.23	491.82	544.27	708.16
66	340.47	438.18	504.40	558.00	725.09
67	362.53	463.40	535.94	592.67	769.21
68	384.61	494.92	570.60	630.51	819.66
69	422.45	545.40	627.34	696.70	901.63
70	466.56	602.12	693.55	769.21	993.01
71	513.85	662.05	762.92	844.87	1,090.77
72	564.30	728.22	841.70	929.98	1,197.96
73	621.04	800.76	923.70	1,021.38	1,314.60
74	671.50	866.93	999.35	1,103.39	1,415.48
75	725.09	936.31	1,078.18	1,191.66	1,525.81
76	781.82	1,011.97	1,163.27	1,286.22	1,645.62
77	844.87	1,093.91	1,257.83	1,390.27	1,774.85
78	914.25	1,179.05	1,358.73	1,500.62	1,910.44
79	986.74	1,276.77	1,465.91	1,620.41	2,061.75
80	1,065.56	1,377.65	1,585.68	1,749.63	-
81	1,150.67	1,487.98	1,711.80	1,888.34	-
82	1,242.11	1,607.78	1,850.50	2,039.65	-
83	1,342.97	1,737.02	1,998.71	2,203.60	-
84	1,450.16	1,878.89	2,156.31	2,380.12	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
19	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
20	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
21	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
22	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
23	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
24	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
25	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
26	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
27	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
28	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
29	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
30	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
31	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
32	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
33	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
34	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
35	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
36	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
37	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
38	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
39	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
40	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
41	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
42	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
43	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
44	59.92	57.63	53.03	66.85	64.52	59.92	71.46	66.85	62.24	76.06	71.46	66.85	96.80	89.90	82.95
45	71.46	69.12	64.52	82.95	80.68	73.74	89.90	85.28	78.36	96.80	92.16	85.28	124.45	115.23	108.33
46	71.46	69.12	64.52	82.95	80.68	73.74	89.90	85.28	78.36	96.80	92.16	85.28	124.45	115.23	108.33
47	71.46	69.12	64.52	82.95	80.68	73.74	89.90	85.28	78.36	96.80	92.16	85.28	124.45	115.23	108.33
48	71.46	69.12	64.52	82.95	80.68	73.74	89.90	85.28	78.36	96.80	92.16	85.28	124.45	115.23	108.33
49	71.46	69.12	64.52	82.95	80.68	73.74	89.90	85.28	78.36	96.80	92.16	85.28	124.45	115.23	108.33
50	80.68	76.06	71.46	94.50	89.90	82.95	101.41	94.50	87.58	108.33	103.71	94.50	140.61	131.39	122.19
51	82.95	80.68	76.06	99.11	94.50	87.58	108.33	101.41	94.50	115.23	108.33	101.41	149.83	140.61	129.05
52	87.58	85.28	80.68	103.71	99.11	92.16	112.93	108.33	99.11	122.19	115.23	108.33	159.03	149.83	138.28
53	92.16	89.90	82.95	110.63	103.71	96.80	119.85	112.93	106.02	131.39	122.19	112.93	168.26	159.03	145.21
54	99.11	94.50	89.90	117.55	112.93	103.71	129.05	122.19	112.93	140.61	131.39	122.19	182.08	170.53	156.72
55	106.02	101.41	94.50	126.76	119.85	110.63	138.28	131.39	119.85	149.83	140.61	131.39	195.90	184.37	168.26
56	112.93	108.33	101.41	135.97	129.05	119.85	147.50	140.61	129.05	161.32	152.09	140.61	209.72	198.20	182.08
57	119.85	115.23	108.33	145.21	135.97	126.76	159.03	149.83	138.28	172.85	163.64	149.83	225.84	212.02	195.90
58	126.76	122.19	115.23	154.43	147.50	135.97	170.53	161.32	147.50	186.69	175.15	161.32	242.00	228.18	212.02
59	135.97	129.05	122.19	165.92	156.72	145.21	182.08	172.85	159.03	198.20	188.96	172.85	260.42	244.31	225.84
60	145.21	138.28	129.05	177.48	168.26	156.72	193.58	184.37	170.53	212.02	200.51	186.69	278.86	262.73	242.00
61	154.43	147.50	138.28	188.96	179.74	165.92	207.42	198.20	182.08	228.18	216.62	200.51	299.60	281.18	260.42
62	163.64	156.72	147.50	200.51	191.30	177.48	221.23	209.72	195.90	244.31	230.44	214.34	320.35	301.93	278.86
63	175.15	168.26	156.72	214.34	205.13	191.30	237.39	225.84	209.72	260.42	246.60	230.44	341.08	322.65	299.60
64	186.69	179.74	170.53	232.77	221.23	207.42	255.83	244.31	225.84	281.18	267.32	248.87	371.05	350.30	324.97
65	202.79	193.58	182.08	251.21	239.66	223.56	276.54	265.04	246.60	304.23	290.38	269.63	401.01	380.26	352.63
66	216.62	209.72	198.20	269.63	258.13	242.00	299.60	285.75	267.32	329.56	313.43	292.68	433.26	412.56	382.54
67	235.09	225.84	212.02	292.68	278.86	262.73	324.97	308.83	288.08	357.21	341.08	318.05	470.13	447.10	417.13
68	253.51	244.31	230.44	315.76	301.93	283.47	350.30	334.19	313.43	387.17	368.75	345.70	509.35	483.96	451.70
69	285.75	276.54	260.42	357.21	343.40	320.35	396.38	380.26	354.91	437.88	419.45	391.81	573.86	548.48	511.62
70	322.65	311.14	295.01	403.30	387.17	364.12	449.44	428.68	403.30	495.52	472.47	442.49	647.61	619.93	580.76
71	361.84	350.30	331.88	454.00	437.88	412.56	504.73	486.30	456.31	557.70	534.66	502.40	730.56	700.58	656.81
72	407.91	394.08	373.33	511.62	493.18	465.54	569.24	548.48	513.94	629.17	603.81	566.90	822.76	790.47	739.79
73	458.65	444.78	421.77	576.16	555.43	523.16	640.68	617.63	580.76	707.51	679.87	638.39	926.46	889.59	836.59
74	497.80	483.96	458.65	626.83	606.15	573.86	698.31	672.95	633.79	769.76	742.08	698.31	1,009.41	970.27	912.64
75	543.88	527.77	502.40	684.48	663.70	626.83	762.83	735.18	693.68	838.85	811.20	765.13	1,099.32	1,060.12	1,000.21
76	592.29	576.16	548.48	746.68	723.62	684.48	829.66	804.31	758.23	914.93	884.98	836.59	1,198.37	1,156.91	1,092.38
77	645.28	629.17	599.20	813.54	790.47	749.01	905.71	878.05	829.66	997.89	967.93	914.93	1,306.72	1,265.21	1,193.79
78	702.92	686.75	652.22	887.26	864.23	818.14	988.69	958.71	908.01	1,087.78	1,057.82	1,000.21	1,424.25	1,380.47	1,306.72
79	781.25	762.83	728.26	986.36	961.03	912.64	1,096.99	1,067.04	1,011.74	1,209.92	1,175.34	1,115.43	1,580.96	1,537.16	1,456.51
80	866.55	848.07	811.20	1,096.99	1,069.34	1,018.63	1,219.14	1,189.16	1,129.25	1,343.59	1,309.00	1,244.46	1,758.43	1,712.31	1,624.75
81	963.34	944.88	903.42	1,219.14	1,191.48	1,133.86	1,355.08	1,322.82	1,258.30	1,493.38	1,456.51	1,387.39	1,954.29	1,905.89	1,811.41
82	1,071.63	1,050.87	1,007.14	1,355.08	1,325.14	1,265.21	1,504.93	1,472.64	1,403.49	1,659.29	1,622.41	1,546.38	2,170.94	2,120.21	2,021.12
83	1,191.48	1,168.44	1,120.03	1,507.19	1,477.28	1,410.41	1,673.11	1,638.60	1,562.52	1,843.69	1,804.52	1,723.84	2,412.93	2,362.22	2,253.88
84	1,322.82	1,302.11	1,249.08	1,675.44	1,643.19	1,571.73	1,859.81	1,822.94	1,742.26	2,051.09	2,009.59	1,922.05	2,682.55	2,629.56	2,514.30
85	1,470.33	1,447.30	1,391.98	1,862.12	1,829.83	1,753.82	2,067.25	2,030.34	1,942.77	2,276.92	2,237.78	2,143.26	2,982.15	2,926.85	2,802.38
86	1,633.97	1,610.93	1,551.00	2,069.51	2,037.27	1,954.29	2,297.69	2,258.50	2,166.29	2,530.45	2,488.97	2,387.54	3,314.01	3,258.67	3,127.33
87	1,816.00	1,792.96	1,728.45	2,299.96	2,267.71	2,177.85	2,551.21	2,514.30	2,415.22	2,813.93	2,770.12	2,661.82	3,682.73	3,629.72	3,486.85
88	2,018.85	1,993.47	1,924.34	2,555.81	2,523.57	2,429.04	2,836.96	2,797.76	2,691.77	3,125.01	3,083.55	2,968.29	4,092.96	4,039.97	3,887.86
89	2,244.67	2,219.35	2,143.26	2,841.57	2,809.31	2,707.87	3,152.68	3,115.80	3,002.88	3,473.02	3,433.82	3,309.38	4,549.25	4,498.55	4,337.23
90	2,493.53	2,468.22	2,389.88	3,159.61	3,127.33	3,019.02	3,502.97	3,466.10	3,346.25	3,860.19	3,821.00	3,689.66	5,056.29	5,007.89	4,835.03
91	2,772.45	2,747.07	2,661.82	3,512.17	3,479.94	3,367.01	3,892.47	3,857.88	3,731.16	4,288.86	4,254.28	4,113.68	5,620.91	5,574.80	5,392.74
92	3,078.93	3,055.88	2,966.02	3,903.97	3,874.03	3,754.19	4,325.74	4,295.76	4,159.82	4,765.89	4,733.64	4,588.44	6,247.77	6,208.57	6,014.98
93	3,422.33	3,401.58	3,304.80	4,339.57	4,314.18	4,185.14	4,807.39	4,779.71	4,636.84	5,295.94	5,270.63	5,113.90	6,943.74	6,911.49	6,708.68
94	3,804.89	3,784.13	3,680.46	4,823.53	4,800.48	4,664.48	5,342.04	5,321.33	5,171.50	5,885.92	5,865.17	5,701.57	7,715.76	7,695.04	7,480.69
95	4,226.64	4,210.48	4,102.18	5,362.79	5,344.37	5,201.47	5,936.63	5,922.79	5,763.78	6,540.43	6,528.91	6,358.35	8,575.40	8,566.17	8,342.59
96	4,699.07	4,685.23	4,570.01	5,959.67	5,950.44	5,798.34	6,595.72	6,593.44	6,427.53	7,266.39	7,266.39	7,088.91	9,531.80	9,538.70	9,303.65
97	5,222.20	5,212.99	5,090.84	6,625.71	6,623.38	6,464.41	7,330.90	7,337.81	7,164.98	8,075.26	8,089.12	7,902.44	10,594.21	10,619.53	10,375.29
98	5,802.97	5,800.65	5,671.60	7,365.46	7,372.42	7,208.77	8,146.75	8,167.47	7,987.69	8,974.07	9,004.03	8,810.45	11,774.17	11,822.54	11,571.35
99	6,448.23	6,455.16	6,319.17	8,185.89	8,206.67	8,036.12	9,052.43	9,089.30	8,904.94	9,971.96	10,022.66	9,824.49	13,087.79	13,161.53	12,905.70

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
19	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
20	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
21	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
22	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
23	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
24	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
25	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
26	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
27	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
28	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
29	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
30	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
31	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
32	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
33	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
34	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
35	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
36	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
37	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
38	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
39	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
40	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
41	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
42	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
43	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
44	77.90	74.91	68.91	86.87	83.92	77.90	92.87	86.87	80.86	98.88	92.87	86.87	125.81	116.86	107.87
45	92.87	89.90	83.92	107.87	104.85	95.85	116.86	110.85	101.86	125.81	119.85	110.85	161.80	149.83	140.78
46	92.87	89.90	83.92	107.87	104.85	95.85	116.86	110.85	101.86	125.81	119.85	110.85	161.80	149.83	140.78
47	92.87	89.90	83.92	107.87	104.85	95.85	116.86	110.85	101.86	125.81	119.85	110.85	161.80	149.83	140.78
48	92.87	89.90	83.92	107.87	104.85	95.85	116.86	110.85	101.86	125.81	119.85	110.85	161.80	149.83	140.78
49	92.87	89.90	83.92	107.87	104.85	95.85	116.86	110.85	101.86	125.81	119.85	110.85	161.80	149.83	140.78
50	104.85	98.88	92.87	122.82	116.86	107.87	131.81	122.82	113.84	140.78	134.82	122.82	182.74	170.76	158.80
51	107.87	104.85	98.88	128.84	122.82	113.84	140.78	131.81	122.82	149.83	140.78	131.81	194.73	182.74	167.79
52	113.84	110.85	104.85	134.82	128.84	119.85	146.81	140.78	128.84	158.80	149.83	140.78	206.74	194.73	179.74
53	119.85	116.86	107.87	143.82	134.82	125.81	155.78	146.81	137.81	170.76	158.80	146.81	218.74	206.74	188.76
54	128.84	122.82	116.86	152.80	146.81	134.82	167.79	158.80	146.81	182.74	170.76	158.80	236.69	221.72	203.74
55	137.81	131.81	122.82	164.76	155.78	143.82	179.74	170.76	155.78	194.73	182.74	170.76	254.66	239.66	218.74
56	146.81	140.78	131.81	176.77	167.79	155.78	191.74	182.74	167.79	209.72	197.74	182.74	272.65	257.65	236.69
57	155.78	149.83	140.78	188.76	176.77	164.76	206.74	194.73	179.74	224.68	212.72	194.73	293.59	275.63	254.66
58	164.76	158.80	149.83	200.71	191.74	176.77	221.72	209.72	191.74	242.68	227.72	209.72	314.56	296.63	275.63
59	176.77	167.79	158.80	215.70	203.74	188.76	236.69	224.68	206.74	257.65	245.69	224.68	338.55	317.55	293.59
60	188.76	179.74	167.79	230.69	218.74	203.74	251.67	239.66	221.72	275.63	260.62	242.68	362.51	341.56	314.56
61	200.71	191.74	179.74	245.69	233.68	215.70	269.63	257.65	236.69	296.63	281.63	260.62	389.48	365.52	338.55
62	212.72	203.74	191.74	260.62	248.65	230.69	287.63	272.65	254.66	317.55	299.60	278.62	416.44	392.46	362.51
63	227.72	218.74	203.74	278.62	266.66	248.65	308.58	293.59	272.65	338.55	320.57	299.60	443.40	419.45	389.48
64	242.68	233.68	221.72	302.59	287.63	269.63	332.55	317.55	293.59	365.52	347.53	323.57	482.34	455.39	422.42
65	263.65	251.67	236.69	326.56	311.58	290.62	359.52	344.53	320.57	395.49	377.49	350.55	521.30	494.36	458.39
66	270.75	262.15	247.74	337.05	322.65	302.46	374.50	357.21	334.19	411.97	391.81	365.87	541.59	515.66	478.19
67	293.81	282.31	265.04	365.87	348.56	328.41	406.19	386.02	360.10	446.51	426.35	397.57	587.68	558.87	521.42
68	316.89	305.36	288.08	394.67	377.36	354.33	437.88	417.72	391.81	483.96	460.92	432.09	636.65	604.96	564.64
69	357.21	345.70	325.51	446.51	429.22	400.41	495.52	475.32	443.65	547.34	524.28	489.74	717.30	685.61	639.51
70	403.30	388.91	368.75	504.13	483.96	455.13	561.74	535.82	504.13	619.36	590.56	553.09	809.47	774.94	725.96
71	452.26	437.88	414.83	567.50	547.34	515.66	630.88	607.83	570.39	697.15	668.33	628.02	913.17	875.77	821.02
72	509.89	492.58	466.69	639.51	616.47	581.91	711.54	685.61	642.41	786.42	754.72	708.64	1,028.43	988.09	924.72
73	573.29	555.96	527.18	720.19	694.24	653.91	800.85	772.04	725.96	884.38	849.84	797.97	1,158.08	1,111.98	1,045.69
74	622.25	604.96	573.29	783.55	757.64	717.30	872.87	841.18	792.18	962.16	927.62	872.87	1,261.77	1,212.81	1,140.79
75	679.87	659.70	628.02	855.56	829.66	783.55	953.52	918.96	867.10	1,048.61	1,014.00	956.44	1,374.11	1,325.14	1,250.24
76	740.34	720.19	685.61	933.40	904.57	855.56	1,037.09	1,005.38	947.77	1,143.66	1,106.21	1,045.69	1,497.98	1,446.12	1,365.49
77	806.62	786.42	749.01	1,016.89	988.09	936.22	1,132.13	1,097.54	1,037.09	1,247.35	1,209.92	1,143.66	1,633.39	1,581.50	1,492.22
78	878.63	858.49	815.23	1,109.08	1,080.29	1,022.67	1,235.85	1,198.37	1,135.02	1,359.74	1,322.26	1,250.24	1,780.32	1,725.58	1,633.39
79	976.55	953.52	910.33	1,232.97	1,201.27	1,140.79	1,371.25	1,333.80	1,264.67	1,512.39	1,469.18	1,394.29	1,976.18	1,921.44	1,820.61
80	1,083.16	1,060.12	1,014.00	1,371.25	1,336.65	1,273.29	1,523.87	1,486.49	1,411.58	1,679.46	1,636.26	1,555.59	2,198.00	2,140.37	2,030.93
81	1,204.15	1,181.12	1,129.25	1,523.87	1,489.35	1,417.36	1,693.89	1,653.54	1,572.90	1,866.71	1,820.61	1,734.20	2,442.88	2,382.35	2,264.29
82	1,339.52	1,313.61	1,258.91	1,693.89	1,656.42	1,581.50	1,881.15	1,840.79	1,754.35	2,074.14	2,028.05	1,933.00	2,713.65	2,650.28	2,526.39
83	1,489.35	1,460.51	1,400.02	1,883.99	1,846.55	1,763.02	2,091.40	2,048.22	1,953.15	2,304.58	2,255.62	2,154.82	3,016.14	2,952.77	2,817.37
84	1,653.54	1,627.61	1,561.34	2,094.30	2,053.97	1,964.68	2,324.74	2,278.67	2,177.85	2,563.87	2,512.02	2,402.52	3,353.19	3,286.93	3,142.88
85	1,837.91	1,809.11	1,739.96	2,327.64	2,287.31	2,192.23	2,584.01	2,537.94	2,428.44	2,846.17	2,797.20	2,679.09	3,727.65	3,658.54	3,502.97
86	2,042.43	2,013.62	1,938.70	2,586.88	2,546.61	2,442.88	2,872.10	2,823.15	2,707.87	3,163.07	3,111.21	2,984.46	4,142.50	4,073.36	3,909.17
87	2,270.03	2,241.23	2,160.54	2,874.99	2,834.64	2,722.30	3,188.95	3,142.88	3,019.02	3,517.40	3,462.65	3,327.26	4,603.40	4,537.17	4,358.55
88	2,523.57	2,491.84	2,405.40	3,194.74	3,154.42	3,036.29	3,546.21	3,497.18	3,364.71	3,906.31	3,854.46	3,710.38	5,116.20	5,049.93	4,859.79
89	2,805.82	2,774.16	2,679.09	3,551.93	3,511.61	3,384.89	3,940.85	3,894.75	3,753.59	4,341.26	4,292.29	4,136.78	5,686.56	5,623.18	5,421.55
90	3,116.97	3,085.29	2,987.31	3,949.49	3,909.17	3,773.76	4,378.71	4,332.64	4,182.85	4,825.25	4,776.28	4,612.04	6,320.35	6,259.85	6,043.78
91	3,465.53	3,433.82	3,327.26	4,390.27	4,349.90	4,208.76	4,865.55	4,822.38	4,663.93	5,361.04	5,317.82	5,142.10	7,026.15	6,968.51	6,740.94
92	3,848.68	3,819.86	3,707.51	4,879.94	4,842.51	4,692.73	5,407.13	5,369.68	5,199.73	5,957.38	5,917.03	5,735.56	7,809.70	7,760.70	7,518.72
93	4,277.88	4,251.99	4,131.00	5,424.42	5,392.74	5,231.43	6,009.20	5,974.67	5,796.08	6,619.95	6,588.26	6,392.33	8,679.66	8,639.33	8,385.83
94	4,756.08	4,730.18	4,600.53	6,029.39	6,000.59	5,830.60	6,677.54	6,651.62	6,464.41	7,357.42	7,331.48	7,126.96	9,644.71	9,618.75	9,350.87
95	5,283.28	5,263.09	5,127.73	6,703.49	6,680.44	6,501.82	7,420.78	7,403.51	7,204.74	8,175.53	8,161.11	7,947.98	10,719.22	10,707.72	10,428.28
96	5,873.84	5,856.54	5,712.51	7,449.60	7,438.04	7,247.96	8,244.67	8,241.79	8,034.36	9,082.96	9,082.96	8,861.15	11,914.76	11,923.37	11,629.54
97	6,527.74	6,516.20	6,363.53	8,282.12	8,279.25	8,080.45	9,163.61	9,172.27	8,956.22	10,094.11	10,111.37	9,878.05	13,242.74	13,274.44	12,969.06
98	7,253.69	7,250.82	7,089.50	9,206.85	9,215.51	9,010.94	10,183.42	10,209.33	9,984.62	11,217.58	11,255.04	11,013.07	14,717.69	14,778.18	14,464.18
99	8,060.29	8,068.93	7,898.97	10,232.37	10,258.29	10,045.15	11,315.53	11,361.62	11,131.15	12,464.96	12,528.33	12,280.58	16,359.71	16,451.90	16,132.13

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
19	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
20	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
21	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
22	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
23	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
24	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
25	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
26	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
27	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
28	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
29	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
30	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
31	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
32	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
33	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
34	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
35	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
36	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
37	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
38	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
39	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
40	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
41	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
42	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
43	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
44	124.45	119.85	110.63	147.50	142.87	133.67	163.64	152.09	142.87	177.48	168.26	156.72	244.31	225.84	209.72
45	145.21	140.61	131.39	177.48	172.85	156.72	195.90	186.69	170.53	216.62	207.42	191.30	295.01	274.26	258.13
46	145.21	140.61	131.39	177.48	172.85	156.72	195.90	186.69	170.53	216.62	207.42	191.30	295.01	274.26	258.13
47	145.21	140.61	131.39	177.48	172.85	156.72	195.90	186.69	170.53	216.62	207.42	191.30	295.01	274.26	258.13
48	145.21	140.61	131.39	177.48	172.85	156.72	195.90	186.69	170.53	216.62	207.42	191.30	295.01	274.26	258.13
49	145.21	140.61	131.39	177.48	172.85	156.72	195.90	186.69	170.53	216.62	207.42	191.30	295.01	274.26	258.13
50	161.32	152.09	142.87	198.20	188.96	175.15	216.62	202.79	186.69	237.39	225.84	207.42	324.97	301.93	281.18
51	165.92	161.32	152.09	205.13	195.90	182.08	230.44	214.34	200.51	248.87	235.09	218.96	341.08	320.35	292.68
52	172.85	168.26	159.03	214.34	205.13	188.96	237.39	228.18	207.42	260.42	246.60	230.44	357.21	336.47	308.83
53	179.74	175.15	163.64	225.84	212.02	198.20	248.87	235.09	221.23	276.54	258.13	237.39	371.05	350.30	320.35
54	191.30	182.08	172.85	235.09	225.84	207.42	262.73	248.87	230.44	292.68	271.96	253.51	394.08	368.75	338.79
55	202.79	193.58	179.74	251.21	237.39	218.96	278.86	265.04	239.66	306.50	285.75	267.32	414.83	391.81	357.21
56	212.02	205.13	191.30	265.04	251.21	232.77	290.38	278.86	255.83	322.65	304.23	281.18	435.58	412.56	377.95
57	223.56	214.34	200.51	278.86	260.42	242.00	308.83	290.38	269.63	341.08	322.65	295.01	460.92	433.26	398.71
58	232.77	223.56	212.02	292.68	278.86	255.83	324.97	308.83	281.18	361.84	338.79	311.14	483.96	456.31	424.05
59	248.87	235.09	223.56	311.14	295.01	271.96	345.70	329.56	301.93	380.26	364.12	331.88	516.22	486.30	449.44
60	265.04	251.21	235.09	331.88	315.76	292.68	366.43	348.01	322.65	405.63	382.54	357.21	550.81	518.56	477.07
61	281.18	267.32	251.21	352.63	334.19	308.83	389.48	373.33	343.40	433.26	412.56	380.26	587.68	550.81	509.35
62	297.28	283.47	267.32	371.05	354.91	329.56	414.83	391.81	366.43	463.22	435.58	405.63	624.57	587.68	543.88
63	318.05	304.23	283.47	396.38	380.26	352.63	442.49	421.77	391.81	490.89	465.54	433.26	661.44	624.57	580.76
64	331.88	320.35	304.23	421.77	401.01	375.66	467.86	447.10	412.56	518.56	493.18	458.65	702.92	663.70	615.36
65	354.91	338.79	318.05	447.10	426.35	398.71	495.52	474.75	442.49	550.81	525.45	488.58	744.38	705.20	654.50
66	371.05	359.52	341.08	470.13	449.44	421.77	527.77	502.40	470.13	585.38	555.43	518.56	788.18	751.28	695.98
67	396.38	380.26	357.21	500.10	477.07	449.44	560.03	532.38	497.80	622.25	592.29	553.09	836.59	797.39	742.08
68	419.45	403.30	380.26	530.05	507.01	477.07	592.29	564.64	530.05	659.11	629.17	589.97	887.26	843.47	788.18
69	467.86	451.70	426.35	592.29	569.24	532.38	663.70	636.06	592.29	737.46	707.51	659.11	988.69	944.88	880.33
70	520.83	502.40	477.07	661.44	633.79	596.90	742.08	707.51	666.04	825.05	785.89	735.18	1,101.59	1,053.21	986.36
71	578.46	560.03	530.05	735.18	707.51	668.33	822.76	792.79	744.38	914.93	878.05	825.05	1,223.76	1,175.34	1,101.59
72	643.01	619.93	587.68	818.14	788.18	744.38	914.93	882.67	827.36	1,018.63	977.15	919.53	1,359.74	1,306.72	1,223.76
73	714.40	691.38	656.81	908.01	875.77	825.05	1,016.34	979.47	921.84	1,131.57	1,087.78	1,020.96	1,509.51	1,449.59	1,364.34
74	760.50	739.79	700.58	970.27	937.96	889.59	1,090.10	1,048.61	988.69	1,209.92	1,166.13	1,096.99	1,615.54	1,553.31	1,461.12
75	818.14	792.79	755.92	1,041.66	1,009.41	954.10	1,168.44	1,126.97	1,062.43	1,295.16	1,251.39	1,179.95	1,728.45	1,666.24	1,571.73
76	875.77	850.40	811.20	1,115.43	1,080.83	1,023.23	1,249.08	1,209.92	1,140.79	1,387.39	1,341.25	1,267.53	1,848.30	1,786.07	1,686.97
77	935.66	912.64	868.83	1,196.10	1,161.50	1,099.32	1,338.97	1,299.79	1,228.34	1,486.49	1,442.68	1,362.01	1,979.65	1,917.42	1,809.11
78	1,002.52	979.47	931.06	1,281.35	1,246.79	1,179.95	1,438.06	1,394.29	1,320.55	1,592.50	1,548.69	1,463.42	2,120.21	2,053.39	1,945.09
79	1,094.69	1,069.34	1,020.96	1,398.89	1,364.34	1,295.16	1,567.12	1,523.35	1,444.99	1,739.96	1,691.57	1,603.99	2,311.50	2,246.99	2,129.43
80	1,193.79	1,168.44	1,117.75	1,530.26	1,491.09	1,419.63	1,712.31	1,670.85	1,585.55	1,898.99	1,850.59	1,758.43	-	-	-
81	1,304.38	1,279.07	1,223.76	1,670.85	1,631.63	1,553.31	1,871.35	1,825.27	1,737.67	2,074.14	2,023.44	1,926.64	-	-	-
82	1,424.25	1,396.59	1,338.97	1,825.27	1,783.74	1,703.10	2,041.87	1,998.09	1,903.58	2,265.43	2,214.72	2,111.01	-	-	-
83	1,557.91	1,527.94	1,463.42	1,993.47	1,954.29	1,866.71	2,230.84	2,184.75	2,083.35	2,475.11	2,422.13	2,313.79	-	-	-
84	1,698.50	1,670.85	1,603.99	2,177.85	2,136.34	2,044.17	2,438.24	2,389.88	2,283.85	2,705.60	2,650.28	2,535.05	-	-	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
19	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
20	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
21	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
22	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
23	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
24	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
25	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
26	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
27	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
28	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
29	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
30	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
31	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
32	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
33	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
34	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
35	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
36	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
37	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
38	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
39	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
40	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
41	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
42	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
43	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
44	161.80	155.78	143.82	191.74	185.76	173.77	212.72	197.74	185.76	230.69	218.74	203.74	317.55	293.59	272.65
45	188.76	182.74	170.76	230.69	224.68	203.74	254.66	242.68	221.72	281.63	269.63	248.65	383.47	356.54	335.56
46	188.76	182.74	170.76	230.69	224.68	203.74	254.66	242.68	221.72	281.63	269.63	248.65	383.47	356.54	335.56
47	188.76	182.74	170.76	230.69	224.68	203.74	254.66	242.68	221.72	281.63	269.63	248.65	383.47	356.54	335.56
48	188.76	182.74	170.76	230.69	224.68	203.74	254.66	242.68	221.72	281.63	269.63	248.65	383.47	356.54	335.56
49	188.76	182.74	170.76	230.69	224.68	203.74	254.66	242.68	221.72	281.63	269.63	248.65	383.47	356.54	335.56
50	209.72	197.74	185.76	257.65	245.69	227.72	281.63	263.65	242.68	308.58	293.59	269.63	422.42	392.46	365.52
51	215.70	209.72	197.74	266.66	254.66	236.69	299.60	278.62	260.62	323.57	305.62	284.61	443.40	416.44	380.50
52	224.68	218.74	206.74	278.62	266.66	245.69	308.58	296.63	269.63	338.55	320.57	299.60	464.35	437.41	401.47
53	233.68	227.72	212.72	293.59	275.63	257.65	323.57	305.62	287.63	359.52	335.56	308.58	482.34	455.39	416.44
54	248.65	236.69	224.68	305.62	293.59	269.63	341.56	323.57	299.60	380.50	353.51	329.56	512.32	479.34	440.39
55	263.65	251.67	233.68	326.56	308.58	284.61	362.51	344.53	311.58	398.48	371.49	347.53	539.27	509.35	464.35
56	275.63	266.66	248.65	344.53	326.56	302.59	377.49	362.51	332.55	419.45	395.49	365.52	566.24	536.29	491.32
57	290.62	278.62	260.62	362.51	338.55	314.56	401.47	377.49	350.55	443.40	419.45	383.47	599.20	563.23	518.32
58	302.59	290.62	275.63	380.50	362.51	332.55	422.42	401.47	365.52	470.35	440.39	404.44	629.17	593.19	551.25
59	323.57	305.62	290.62	404.44	383.47	353.51	449.44	428.42	392.46	494.36	473.34	431.41	671.09	632.15	584.21
60	344.53	326.56	305.62	431.41	410.48	380.50	476.37	452.40	419.45	527.29	497.34	464.35	716.03	674.12	620.17
61	365.52	347.53	326.56	458.39	434.42	401.47	506.31	485.36	446.39	563.23	536.29	494.36	763.98	716.03	662.09
62	386.48	368.50	347.53	482.34	461.37	428.42	539.27	509.35	476.37	602.17	566.24	527.29	811.90	763.98	707.04
63	413.43	395.49	368.50	515.31	494.36	458.39	575.24	548.24	509.35	638.14	605.19	563.23	859.83	811.90	754.98
64	431.41	416.44	395.49	548.24	521.30	488.35	608.15	581.22	536.29	674.12	641.15	596.22	913.78	862.86	799.90
65	461.37	440.39	413.43	581.22	554.27	518.32	644.15	617.15	575.24	716.03	683.10	635.15	967.69	916.79	850.84
66	463.80	449.44	426.35	587.68	561.74	527.18	659.70	628.02	587.68	731.68	694.24	648.17	985.21	939.09	869.99
67	495.52	475.32	446.51	625.12	596.35	561.74	700.02	665.47	622.25	777.80	740.34	691.38	1,045.69	996.76	927.62
68	524.28	504.13	475.32	662.56	633.79	596.35	740.34	705.78	662.56	823.89	786.42	737.46	1,109.08	1,054.35	985.21
69	584.79	564.64	532.92	740.34	711.54	665.47	829.66	795.11	740.34	921.84	884.38	823.89	1,235.85	1,181.12	1,100.44
70	651.05	628.02	596.35	826.79	792.18	746.11	927.62	884.38	832.51	1,031.30	982.33	918.96	1,376.97	1,316.48	1,232.97
71	723.07	700.02	662.56	918.96	884.38	835.39	1,028.43	990.98	930.48	1,143.66	1,097.54	1,031.30	1,529.66	1,469.18	1,376.97
72	803.74	774.94	734.57	1,022.67	985.21	930.48	1,143.66	1,103.32	1,034.22	1,273.29	1,221.43	1,149.42	1,699.62	1,633.39	1,529.66
73	893.01	864.23	821.02	1,135.02	1,094.69	1,031.30	1,270.39	1,224.30	1,152.29	1,414.44	1,359.74	1,276.15	1,886.89	1,811.99	1,705.39
74	950.65	924.72	875.77	1,212.81	1,172.46	1,111.98	1,362.58	1,310.75	1,235.85	1,512.39	1,457.64	1,371.25	2,019.38	1,941.60	1,826.40
75	1,022.67	990.98	944.88	1,302.11	1,261.77	1,192.61	1,460.51	1,408.67	1,328.03	1,618.97	1,564.25	1,474.94	2,160.54	2,082.76	1,964.68
76	1,094.69	1,062.98	1,014.00	1,394.29	1,351.06	1,279.07	1,561.34	1,512.39	1,425.97	1,734.20	1,676.56	1,584.40	2,310.36	2,232.59	2,108.72
77	1,169.57	1,140.79	1,086.05	1,495.12	1,451.89	1,374.11	1,673.72	1,624.75	1,535.43	1,858.08	1,803.35	1,702.56	2,474.55	2,396.76	2,261.36
78	1,253.12	1,224.30	1,163.84	1,601.73	1,558.47	1,474.94	1,797.58	1,742.86	1,650.68	1,990.59	1,935.86	1,829.27	2,650.28	2,566.72	2,431.35
79	1,368.35	1,336.65	1,276.15	1,748.63	1,705.39	1,618.97	1,958.92	1,904.18	1,806.22	2,174.97	2,114.45	2,005.00	2,889.37	2,808.70	2,661.82
80	1,492.22	1,460.51	1,397.14	1,912.79	1,863.85	1,774.54	2,140.37	2,088.53	1,981.94	2,373.72	2,313.23	2,198.00	-	-	-
81	1,630.49	1,598.81	1,529.66	2,088.53	2,039.54	1,941.60	2,339.18	2,281.53	2,172.08	2,592.68	2,529.27	2,408.30	-	-	-
82	1,780.32	1,745.73	1,673.72	2,281.53	2,229.68	2,128.87	2,552.33	2,497.59	2,379.49	2,831.78	2,768.38	2,638.78	-	-	-
83	1,947.39	1,909.93	1,829.27	2,491.84	2,442.88	2,333.41	2,788.54	2,730.95	2,604.17	3,093.92	3,027.65	2,892.27	-	-	-
84	2,123.08	2,088.53	2,005.00	2,722.30	2,670.46	2,555.22	3,047.81	2,987.31	2,854.84	3,381.99	3,312.83	3,168.80	-	-	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	39.20	43.81	46.09	50.70	59.92
19	39.20	43.81	46.09	50.70	59.92
20	39.20	43.81	46.09	50.70	59.92
21	39.20	43.81	46.09	50.70	59.92
22	39.20	43.81	46.09	50.70	59.92
23	39.20	43.81	46.09	50.70	59.92
24	39.20	43.81	46.09	50.70	59.92
25	39.20	43.81	46.09	50.70	59.92
26	39.20	43.81	46.09	50.70	59.92
27	39.20	43.81	46.09	50.70	59.92
28	39.20	43.81	46.09	50.70	59.92
29	39.20	43.81	46.09	50.70	59.92
30	39.20	43.81	46.09	50.70	59.92
31	39.20	43.81	46.09	50.70	59.92
32	39.20	43.81	46.09	50.70	59.92
33	39.20	43.81	46.09	50.70	59.92
34	39.20	43.81	46.09	50.70	59.92
35	39.20	43.81	46.09	50.70	59.92
36	39.20	43.81	46.09	50.70	59.92
37	39.20	43.81	46.09	50.70	59.92
38	39.20	43.81	46.09	50.70	59.92
39	39.20	43.81	46.09	50.70	59.92
40	39.20	43.81	46.09	50.70	59.92
41	39.20	43.81	46.09	50.70	59.92
42	39.20	43.81	46.09	50.70	59.92
43	39.20	43.81	46.09	50.70	59.92
44	39.20	43.81	46.09	50.70	59.92
45	48.43	53.03	57.63	62.24	76.06
46	48.43	53.03	57.63	62.24	76.06
47	48.43	53.03	57.63	62.24	76.06
48	48.43	53.03	57.63	62.24	76.06
49	48.43	53.03	57.63	62.24	76.06
50	53.03	59.92	64.52	69.12	85.28
51	55.29	62.24	69.12	73.74	89.90
52	57.63	66.85	71.46	78.36	96.80
53	59.92	69.12	76.06	80.68	101.41
54	62.24	73.74	80.68	87.58	108.33
55	66.85	78.36	87.58	94.50	117.55
56	71.46	82.95	92.16	101.41	126.76
57	76.06	89.90	99.11	108.33	135.97
58	80.68	96.80	106.02	115.23	145.21
59	87.58	103.71	117.55	126.76	159.03
60	94.50	115.23	126.76	138.28	172.85
61	103.71	124.45	138.28	152.09	188.96
62	110.63	135.97	152.09	165.92	207.42
63	119.85	147.50	165.92	179.74	225.84
64	131.39	159.03	179.74	195.90	246.60
65	140.61	172.85	195.90	212.02	267.32
66	152.09	188.96	212.02	232.77	290.38
67	165.92	205.13	230.44	251.21	315.76
68	177.48	221.23	251.21	274.26	343.40
69	198.20	246.60	278.86	306.50	382.54
70	221.23	274.26	311.14	341.08	426.35
71	244.31	306.50	345.70	377.95	474.75
72	271.96	341.08	384.87	421.77	527.77
73	301.93	377.95	428.68	467.86	585.38
74	331.88	417.13	472.47	516.22	645.28
75	366.43	460.92	520.83	569.24	712.14
76	403.30	507.01	573.86	626.83	783.55
77	444.78	560.03	633.79	691.38	861.91
78	488.58	617.63	698.31	762.83	949.49
79	539.27	679.87	769.76	841.18	1,046.29
80	594.59	751.28	850.40	928.75	1,152.29
81	654.50	827.36	937.96	1,023.23	1,269.85
82	721.36	912.64	1,032.45	1,126.97	1,398.89
83	792.79	1,007.14	1,140.79	1,244.46	1,541.76
84	873.46	1,110.80	1,256.01	1,371.25	1,698.50
85	963.34	1,223.76	1,385.06	1,511.81	1,871.35
86	1,062.43	1,350.52	1,527.94	1,666.24	2,060.31
87	1,168.44	1,488.76	1,684.67	1,839.05	2,270.03
88	1,288.27	1,640.87	1,859.81	2,028.05	2,500.49
89	1,419.63	1,809.11	2,051.09	2,235.45	2,754.01
90	1,562.52	1,995.76	2,260.83	2,463.62	3,032.85
91	1,721.54	2,200.90	2,493.53	2,717.14	3,341.66
92	1,896.67	2,426.76	2,749.40	2,995.98	3,680.46
93	2,090.28	2,675.65	3,032.85	3,302.48	4,053.78
94	2,302.30	2,949.86	3,343.99	3,643.56	4,464.02
95	2,535.05	3,254.08	3,687.35	4,016.91	4,918.00
96	2,793.18	3,588.26	4,065.30	4,429.43	5,418.13
97	3,076.63	3,956.98	4,484.73	4,883.44	5,966.61
98	3,390.06	4,362.62	4,945.64	5,383.52	6,572.68
99	3,733.42	4,809.70	5,452.66	5,936.63	7,241.00

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	50.95	56.94	59.92	65.92	77.90
19	50.95	56.94	59.92	65.92	77.90
20	50.95	56.94	59.92	65.92	77.90
21	50.95	56.94	59.92	65.92	77.90
22	50.95	56.94	59.92	65.92	77.90
23	50.95	56.94	59.92	65.92	77.90
24	50.95	56.94	59.92	65.92	77.90
25	50.95	56.94	59.92	65.92	77.90
26	50.95	56.94	59.92	65.92	77.90
27	50.95	56.94	59.92	65.92	77.90
28	50.95	56.94	59.92	65.92	77.90
29	50.95	56.94	59.92	65.92	77.90
30	50.95	56.94	59.92	65.92	77.90
31	50.95	56.94	59.92	65.92	77.90
32	50.95	56.94	59.92	65.92	77.90
33	50.95	56.94	59.92	65.92	77.90
34	50.95	56.94	59.92	65.92	77.90
35	50.95	56.94	59.92	65.92	77.90
36	50.95	56.94	59.92	65.92	77.90
37	50.95	56.94	59.92	65.92	77.90
38	50.95	56.94	59.92	65.92	77.90
39	50.95	56.94	59.92	65.92	77.90
40	50.95	56.94	59.92	65.92	77.90
41	50.95	56.94	59.92	65.92	77.90
42	50.95	56.94	59.92	65.92	77.90
43	50.95	56.94	59.92	65.92	77.90
44	50.95	56.94	59.92	65.92	77.90
45	62.91	68.91	74.91	80.86	98.88
46	62.91	68.91	74.91	80.86	98.88
47	62.91	68.91	74.91	80.86	98.88
48	62.91	68.91	74.91	80.86	98.88
49	62.91	68.91	74.91	80.86	98.88
50	68.91	77.90	83.92	89.90	110.85
51	71.86	80.86	89.90	95.85	116.86
52	74.91	86.87	92.87	101.86	125.81
53	77.90	89.90	98.88	104.85	131.81
54	80.86	95.85	104.85	113.84	140.78
55	86.87	101.86	113.84	122.82	152.80
56	92.87	107.87	119.85	131.81	164.76
57	98.88	116.86	128.84	140.78	176.77
58	104.85	125.81	137.81	149.83	188.76
59	113.84	134.82	152.80	164.76	206.74
60	122.82	149.83	164.76	179.74	224.68
61	134.82	161.80	179.74	197.74	245.69
62	143.82	176.77	197.74	215.70	269.63
63	155.78	191.74	215.70	233.68	293.59
64	170.76	206.74	233.68	254.66	320.57
65	182.74	224.68	254.66	275.63	347.53
66	190.15	236.22	265.04	290.98	362.97
67	207.42	256.37	288.08	314.00	394.67
68	221.82	276.54	314.00	342.82	429.22
69	247.74	308.23	348.56	383.14	478.19
70	276.54	342.82	388.91	426.35	532.92
71	305.36	383.14	432.09	472.47	593.41
72	339.92	426.35	481.09	527.18	659.70
73	377.36	472.47	535.82	584.79	731.68
74	414.83	521.42	590.56	645.28	806.62
75	458.04	576.16	651.05	711.54	890.15
76	504.13	633.79	717.30	783.55	979.47
77	555.96	700.02	792.18	864.23	1,077.38
78	610.73	772.04	872.87	953.52	1,186.89
79	674.12	849.84	962.16	1,051.47	1,307.85
80	743.24	939.09	1,062.98	1,160.94	1,440.37
81	818.14	1,034.22	1,172.46	1,279.07	1,587.29
82	901.68	1,140.79	1,290.59	1,408.67	1,748.63
83	990.98	1,258.91	1,425.97	1,555.59	1,927.22
84	1,091.78	1,388.52	1,570.01	1,714.04	2,123.08
85	1,204.15	1,529.66	1,731.31	1,889.77	2,339.18
86	1,328.03	1,688.12	1,909.93	2,082.76	2,575.37
87	1,460.51	1,860.92	2,105.83	2,298.82	2,837.52
88	1,610.34	2,051.09	2,324.74	2,535.05	3,125.60
89	1,774.54	2,261.36	2,563.87	2,794.32	3,442.49
90	1,953.15	2,494.74	2,826.02	3,079.52	3,791.07
91	2,151.92	2,751.11	3,116.97	3,396.37	4,177.07
92	2,370.85	3,033.43	3,436.72	3,744.98	4,600.53
93	2,612.82	3,344.52	3,791.07	4,128.10	5,067.23
94	2,877.88	3,687.35	4,179.97	4,554.43	5,579.96
95	3,168.80	4,067.61	4,609.19	5,021.13	6,147.49
96	3,491.49	4,485.33	5,081.62	5,536.79	6,772.62
97	3,845.79	4,946.24	5,605.91	6,104.31	7,458.23
98	4,237.58	5,453.25	6,182.07	6,729.40	8,215.87
99	4,666.81	6,012.08	6,815.82	7,420.78	9,051.26

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	76.06	94.50	106.02	117.55	156.72
19	76.06	94.50	106.02	117.55	156.72
20	76.06	94.50	106.02	117.55	156.72
21	76.06	94.50	106.02	117.55	156.72
22	76.06	94.50	106.02	117.55	156.72
23	76.06	94.50	106.02	117.55	156.72
24	76.06	94.50	106.02	117.55	156.72
25	76.06	94.50	106.02	117.55	156.72
26	76.06	94.50	106.02	117.55	156.72
27	76.06	94.50	106.02	117.55	156.72
28	76.06	94.50	106.02	117.55	156.72
29	76.06	94.50	106.02	117.55	156.72
30	76.06	94.50	106.02	117.55	156.72
31	76.06	94.50	106.02	117.55	156.72
32	76.06	94.50	106.02	117.55	156.72
33	76.06	94.50	106.02	117.55	156.72
34	76.06	94.50	106.02	117.55	156.72
35	76.06	94.50	106.02	117.55	156.72
36	76.06	94.50	106.02	117.55	156.72
37	76.06	94.50	106.02	117.55	156.72
38	76.06	94.50	106.02	117.55	156.72
39	76.06	94.50	106.02	117.55	156.72
40	76.06	94.50	106.02	117.55	156.72
41	76.06	94.50	106.02	117.55	156.72
42	76.06	94.50	106.02	117.55	156.72
43	76.06	94.50	106.02	117.55	156.72
44	76.06	94.50	106.02	117.55	156.72
45	92.16	112.93	129.05	142.87	188.96
46	92.16	112.93	129.05	142.87	188.96
47	92.16	112.93	129.05	142.87	188.96
48	92.16	112.93	129.05	142.87	188.96
49	92.16	112.93	129.05	142.87	188.96
50	99.11	124.45	142.87	156.72	209.72
51	103.71	131.39	149.83	165.92	218.96
52	108.33	138.28	156.72	172.85	230.44
53	115.23	145.21	165.92	182.08	242.00
54	119.85	152.09	175.15	193.58	255.83
55	126.76	161.32	184.37	202.79	269.63
56	133.67	168.26	193.58	214.34	283.47
57	140.61	177.48	205.13	228.18	299.60
58	147.50	188.96	216.62	239.66	315.76
59	159.03	200.51	232.77	258.13	338.79
60	170.53	216.62	248.87	276.54	361.84
61	182.08	230.44	267.32	295.01	387.17
62	193.58	248.87	285.75	315.76	412.56
63	207.42	265.04	306.50	338.79	442.49
64	221.23	281.18	324.97	359.52	470.13
65	235.09	299.60	345.70	382.54	497.80
66	248.87	320.35	368.75	407.91	530.05
67	265.04	338.79	391.81	433.26	562.33
68	281.18	361.84	417.13	460.92	599.20
69	308.83	398.71	458.65	509.35	659.11
70	341.08	440.18	507.01	562.33	725.96
71	375.66	483.96	557.70	617.63	797.39
72	412.56	532.38	615.36	679.87	875.77
73	454.00	585.38	675.26	746.68	961.03
74	490.89	633.79	730.56	806.62	1,034.76
75	530.05	684.48	788.18	871.13	1,115.43
76	571.55	739.79	850.40	940.28	1,203.01
77	617.63	799.72	919.53	1,016.34	1,297.50
78	668.33	861.91	993.32	1,096.99	1,396.59
79	721.36	933.40	1,071.63	1,184.55	1,507.19
80	778.97	1,007.14	1,159.22	1,279.07	-
81	841.18	1,087.78	1,251.39	1,380.47	-
82	908.01	1,175.34	1,352.79	1,491.09	-
83	981.76	1,269.85	1,461.12	1,610.93	-
84	1,060.12	1,373.55	1,576.34	1,739.96	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 1 (Resulting in 30% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	98.88	122.82	137.81	152.80	203.74
19	98.88	122.82	137.81	152.80	203.74
20	98.88	122.82	137.81	152.80	203.74
21	98.88	122.82	137.81	152.80	203.74
22	98.88	122.82	137.81	152.80	203.74
23	98.88	122.82	137.81	152.80	203.74
24	98.88	122.82	137.81	152.80	203.74
25	98.88	122.82	137.81	152.80	203.74
26	98.88	122.82	137.81	152.80	203.74
27	98.88	122.82	137.81	152.80	203.74
28	98.88	122.82	137.81	152.80	203.74
29	98.88	122.82	137.81	152.80	203.74
30	98.88	122.82	137.81	152.80	203.74
31	98.88	122.82	137.81	152.80	203.74
32	98.88	122.82	137.81	152.80	203.74
33	98.88	122.82	137.81	152.80	203.74
34	98.88	122.82	137.81	152.80	203.74
35	98.88	122.82	137.81	152.80	203.74
36	98.88	122.82	137.81	152.80	203.74
37	98.88	122.82	137.81	152.80	203.74
38	98.88	122.82	137.81	152.80	203.74
39	98.88	122.82	137.81	152.80	203.74
40	98.88	122.82	137.81	152.80	203.74
41	98.88	122.82	137.81	152.80	203.74
42	98.88	122.82	137.81	152.80	203.74
43	98.88	122.82	137.81	152.80	203.74
44	98.88	122.82	137.81	152.80	203.74
45	119.85	146.81	167.79	185.76	245.69
46	119.85	146.81	167.79	185.76	245.69
47	119.85	146.81	167.79	185.76	245.69
48	119.85	146.81	167.79	185.76	245.69
49	119.85	146.81	167.79	185.76	245.69
50	128.84	161.80	185.76	203.74	272.65
51	134.82	170.76	194.73	215.70	284.61
52	140.78	179.74	203.74	224.68	299.60
53	149.83	188.76	215.70	236.69	314.56
54	155.78	197.74	227.72	251.67	332.55
55	164.76	209.72	239.66	263.65	350.55
56	173.77	218.74	251.67	278.62	368.50
57	182.74	230.69	266.66	296.63	389.48
58	191.74	245.69	281.63	311.58	410.48
59	206.74	260.62	302.59	335.56	440.39
60	221.72	281.63	323.57	359.52	470.35
61	236.69	299.60	347.53	383.47	503.32
62	251.67	323.57	371.49	410.48	536.29
63	269.63	344.53	398.48	440.39	575.24
64	287.63	365.52	422.42	467.38	611.18
65	305.62	389.48	449.44	497.34	647.13
66	311.14	400.41	460.92	509.89	662.56
67	331.27	423.45	489.74	541.59	702.92
68	351.43	452.26	521.42	576.16	749.01
69	386.02	498.37	573.29	636.65	823.89
70	426.35	550.26	633.79	702.92	907.44
71	469.57	604.96	697.15	772.04	996.76
72	515.66	665.47	769.16	849.84	1,094.69
73	567.50	731.68	844.06	933.40	1,201.27
74	613.57	792.18	913.17	1,008.25	1,293.44
75	662.56	855.56	985.21	1,088.93	1,394.29
76	714.40	924.72	1,062.98	1,175.34	1,503.75
77	772.04	999.62	1,149.42	1,270.39	1,621.87
78	835.39	1,077.38	1,241.62	1,371.25	1,745.73
79	901.68	1,166.69	1,339.52	1,480.73	1,883.99
80	973.70	1,258.91	1,449.02	1,598.81	-
81	1,051.47	1,359.74	1,564.25	1,725.58	-
82	1,135.02	1,469.18	1,691.00	1,863.85	-
83	1,227.20	1,587.29	1,826.40	2,013.62	-
84	1,325.14	1,716.94	1,970.44	2,174.97	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
19	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
20	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
21	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
22	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
23	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
24	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
25	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
26	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
27	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
28	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
29	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
30	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
31	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
32	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
33	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
34	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
35	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
36	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
37	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
38	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
39	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
40	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
41	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
42	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
43	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
44	97.98	94.22	86.68	109.28	105.52	97.98	116.84	109.28	101.75	124.38	116.84	109.28	158.25	146.95	135.69
45	116.84	113.07	105.52	135.69	131.91	120.60	146.95	139.44	128.14	158.25	150.75	139.44	203.48	188.42	177.11
46	116.84	113.07	105.52	135.69	131.91	120.60	146.95	139.44	128.14	158.25	150.75	139.44	203.48	188.42	177.11
47	116.84	113.07	105.52	135.69	131.91	120.60	146.95	139.44	128.14	158.25	150.75	139.44	203.48	188.42	177.11
48	116.84	113.07	105.52	135.69	131.91	120.60	146.95	139.44	128.14	158.25	150.75	139.44	203.48	188.42	177.11
49	116.84	113.07	105.52	135.69	131.91	120.60	146.95	139.44	128.14	158.25	150.75	139.44	203.48	188.42	177.11
50	131.91	124.38	116.84	154.51	146.95	135.69	165.79	154.51	143.21	177.11	169.57	154.51	229.89	214.80	199.72
51	135.69	131.91	124.38	162.07	154.51	143.21	177.11	165.79	154.51	188.42	177.11	165.79	244.95	229.89	211.04
52	143.21	139.44	131.91	169.57	162.07	150.75	184.65	177.11	162.07	199.72	188.42	177.11	260.01	244.95	226.11
53	150.75	146.95	135.69	180.88	169.57	158.25	195.96	184.65	173.38	214.80	199.72	184.65	275.09	260.01	237.41
54	162.07	154.51	146.95	192.19	184.65	169.57	211.04	199.72	184.65	229.89	214.80	199.72	297.70	278.86	256.27
55	173.38	165.79	154.51	207.29	195.96	180.88	226.11	214.80	195.96	244.95	229.89	214.80	320.32	301.50	275.09
56	184.65	177.11	165.79	222.34	211.04	195.96	241.16	229.89	211.04	263.80	248.72	229.89	342.94	324.10	297.70
57	195.96	188.42	177.11	237.41	222.34	207.29	260.01	244.95	226.11	282.63	267.58	244.95	369.32	346.68	320.32
58	207.29	199.72	188.42	252.47	241.16	222.34	278.86	263.80	241.16	305.27	286.40	263.80	395.72	373.09	346.68
59	222.34	211.04	199.72	271.34	256.27	237.41	297.70	282.63	260.01	324.10	309.02	282.63	425.84	399.48	369.32
60	237.41	226.11	211.04	290.17	275.09	256.27	316.55	301.50	278.86	346.68	327.86	305.27	456.01	429.60	395.72
61	252.47	241.16	226.11	309.02	293.94	271.34	339.17	324.10	297.70	373.09	354.24	327.86	489.93	459.77	425.84
62	267.58	256.27	241.16	327.86	312.81	290.17	361.79	342.94	320.32	399.48	376.86	350.49	523.80	493.70	456.01
63	286.40	275.09	256.27	350.49	335.39	312.81	388.15	369.32	342.94	425.84	403.23	376.86	557.74	527.58	489.93
64	305.27	293.94	278.86	380.63	361.79	339.17	418.33	399.48	369.32	459.77	437.15	407.02	606.75	572.81	531.35
65	331.63	316.55	297.70	410.77	391.91	365.55	452.23	433.38	403.23	497.43	474.83	440.88	655.72	621.80	576.58
66	354.24	342.94	324.10	440.88	422.08	395.72	489.93	467.29	437.15	538.90	512.53	478.60	708.49	674.54	625.57
67	384.40	369.32	346.68	478.60	456.01	429.60	531.35	504.97	471.06	584.13	557.74	520.05	768.74	731.09	682.12
68	414.54	399.48	376.86	516.28	493.70	463.52	572.81	546.43	512.53	633.13	602.95	565.27	832.85	791.38	738.65
69	467.29	452.23	425.84	584.13	561.51	523.80	648.18	621.80	580.33	716.01	685.87	640.64	938.35	896.90	836.60
70	527.58	508.74	482.37	659.49	633.13	595.44	734.86	700.96	659.49	810.23	772.56	723.54	1,058.97	1,013.73	949.66
71	591.66	572.81	542.66	742.40	716.01	674.54	825.29	795.18	746.17	911.96	874.29	821.55	1,194.61	1,145.60	1,074.03
72	667.03	644.44	610.49	836.60	806.43	761.24	930.81	896.90	840.37	1,028.81	987.35	927.07	1,345.36	1,292.62	1,209.70
73	749.94	727.34	689.65	942.12	908.22	855.44	1,047.67	1,009.98	949.66	1,156.92	1,111.70	1,043.87	1,514.96	1,454.65	1,367.98
74	814.01	791.38	749.94	1,025.04	991.12	938.35	1,141.87	1,100.40	1,036.35	1,258.67	1,213.46	1,141.87	1,650.61	1,586.56	1,492.34
75	889.38	862.97	821.55	1,119.24	1,085.32	1,025.04	1,247.39	1,202.15	1,134.32	1,371.71	1,326.53	1,251.15	1,797.59	1,733.50	1,635.53
76	968.50	942.12	896.90	1,220.99	1,183.29	1,119.24	1,356.67	1,315.21	1,239.82	1,496.09	1,447.10	1,367.98	1,959.62	1,891.80	1,786.27
77	1,055.20	1,028.81	979.81	1,330.30	1,292.62	1,224.76	1,481.04	1,435.81	1,356.67	1,631.79	1,582.78	1,496.09	2,136.73	2,068.90	1,952.11
78	1,149.41	1,123.01	1,066.51	1,450.87	1,413.18	1,337.84	1,616.69	1,567.71	1,484.78	1,778.73	1,729.73	1,635.53	2,328.95	2,257.33	2,136.73
79	1,277.51	1,247.39	1,190.87	1,612.94	1,571.47	1,492.34	1,793.82	1,744.81	1,654.35	1,978.47	1,921.93	1,823.95	2,585.23	2,513.59	2,381.68
80	1,416.95	1,386.83	1,326.53	1,793.82	1,748.57	1,665.68	1,993.54	1,944.57	1,846.59	2,197.05	2,140.52	2,035.02	2,875.38	2,800.01	2,656.81
81	1,575.25	1,545.09	1,477.24	1,993.54	1,948.32	1,854.10	2,215.89	2,163.12	2,057.61	2,441.99	2,381.68	2,268.66	3,195.71	3,116.57	2,962.08
82	1,752.36	1,718.46	1,646.84	2,215.89	2,166.91	2,068.90	2,460.85	2,408.07	2,295.02	2,713.31	2,653.01	2,528.68	3,549.94	3,467.02	3,304.98
83	1,948.32	1,910.64	1,831.51	2,464.59	2,415.62	2,306.34	2,735.94	2,679.44	2,555.06	3,014.80	2,950.75	2,818.84	3,945.63	3,862.73	3,685.60
84	2,163.12	2,129.22	2,042.52	2,739.71	2,686.94	2,570.11	3,041.17	2,980.89	2,849.00	3,353.97	3,286.13	3,142.93	4,386.53	4,299.87	4,111.45
85	2,404.31	2,366.62	2,276.18	3,044.96	2,992.18	2,867.87	3,380.35	3,320.06	3,176.86	3,723.29	3,659.24	3,504.72	4,876.44	4,786.02	4,582.50
86	2,671.85	2,634.20	2,536.20	3,384.12	3,331.34	3,195.71	3,757.21	3,693.14	3,542.41	4,137.84	4,069.99	3,904.20	5,419.12	5,328.66	5,113.88
87	2,969.59	2,931.92	2,826.40	3,760.98	3,708.21	3,561.22	4,171.71	4,111.45	3,949.40	4,601.36	4,529.75	4,352.65	6,022.08	5,935.40	5,701.76
88	3,301.21	3,259.78	3,146.72	4,179.29	4,126.53	3,971.99	4,639.05	4,574.95	4,401.64	5,110.12	5,042.27	4,853.84	6,692.89	6,606.21	6,357.48
89	3,670.52	3,629.07	3,504.72	4,646.59	4,593.81	4,428.01	5,155.35	5,095.03	4,910.36	5,679.14	5,615.09	5,411.60	7,439.04	7,356.13	7,092.32
90	4,077.52	4,036.10	3,907.94	5,166.63	5,113.88	4,936.75	5,728.14	5,667.84	5,471.87	6,312.27	6,248.20	6,033.40	8,268.09	8,188.99	7,906.34
91	4,533.52	4,492.03	4,352.65	5,743.22	5,690.45	5,505.80	6,364.98	6,308.48	6,101.20	7,013.23	6,956.68	6,726.77	9,191.36	9,116.03	8,818.32
92	5,034.74	4,997.04	4,850.07	6,383.85	6,334.89	6,138.89	7,073.50	7,024.49	6,802.17	7,793.28	7,740.50	7,503.11	10,216.44	10,152.35	9,835.80
93	5,596.23	5,562.31	5,404.05	7,096.10	7,054.63	6,843.62	7,861.14	7,815.90	7,582.25	8,660.03	8,618.58	8,362.30	11,354.54	11,301.77	10,970.17
94	6,221.83	6,187.88	6,018.31	7,887.50	7,849.83	7,627.48	8,735.43	8,701.49	8,456.53	9,624.76	9,590.85	9,323.29	12,616.97	12,583.03	12,232.61
95	6,911.44	6,885.07	6,707.95	8,769.33	8,739.17	8,505.52	9,707.69	9,685.07	9,425.05	10,695.05	10,676.20	10,397.32	14,022.65	14,007.55	13,642.01
96	7,683.98	7,661.41	7,472.97	9,745.39	9,730.29	9,481.59	10,785.48	10,781.75	10,510.34	11,882.12	11,882.12	11,591.94	15,586.58	15,597.86	15,213.48
97	8,539.45	8,524.37	8,324.64	10,834.47	10,830.69	10,570.68	11,987.64	11,998.94	11,716.28	13,204.83	13,227.46	12,922.20	17,323.84	17,365.31	16,965.83
98	9,489.13	9,485.31	9,274.32	12,044.18	12,055.46	11,787.91	13,321.69	13,355.60	13,061.66	14,674.57	14,723.57	14,407.02	19,253.31	19,332.47	18,921.70
99	10,544.29	10,555.61	10,333.26	13,385.75	13,419.68	13,140.80	14,802.71	14,862.99	14,561.50	16,306.36	16,389.24	16,065.15	21,401.35	21,521.98	21,103.65

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
19	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
20	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
21	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
22	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
23	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
24	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
25	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
26	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
27	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
28	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
29	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
30	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
31	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
32	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
33	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
34	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
35	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
36	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
37	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
38	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
39	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
40	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
41	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
42	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
43	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
44	127.36	122.47	112.68	142.09	137.18	127.36	151.87	142.09	132.28	161.66	151.87	142.09	205.78	191.09	176.33
45	151.87	146.95	137.18	176.33	171.48	156.78	191.09	181.26	166.58	205.78	195.96	181.26	264.55	244.95	230.24
46	151.87	146.95	137.18	176.33	171.48	156.78	191.09	181.26	166.58	205.78	195.96	181.26	264.55	244.95	230.24
47	151.87	146.95	137.18	176.33	171.48	156.78	191.09	181.26	166.58	205.78	195.96	181.26	264.55	244.95	230.24
48	151.87	146.95	137.18	176.33	171.48	156.78	191.09	181.26	166.58	205.78	195.96	181.26	264.55	244.95	230.24
49	151.87	146.95	137.18	176.33	171.48	156.78	191.09	181.26	166.58	205.78	195.96	181.26	264.55	244.95	230.24
50	171.48	161.66	151.87	200.86	191.09	176.33	215.58	200.86	186.17	230.24	220.48	200.86	298.83	279.25	259.64
51	176.33	171.48	161.66	210.64	200.86	186.17	230.24	215.58	200.86	244.95	230.24	215.58	318.44	298.83	274.34
52	186.17	181.26	171.48	220.48	210.64	195.96	240.07	230.24	210.64	259.64	244.95	230.24	338.05	318.44	293.94
53	195.96	191.09	176.33	235.17	220.48	205.78	254.75	240.07	225.33	279.25	259.64	240.07	357.66	338.05	308.63
54	210.64	200.86	191.09	249.87	240.07	220.48	274.34	259.64	240.07	298.83	279.25	259.64	387.06	362.52	333.11
55	225.33	215.58	200.86	269.45	254.75	235.17	293.94	279.25	254.75	318.44	298.83	279.25	416.42	391.91	357.66
56	240.07	230.24	215.58	289.06	274.34	254.75	313.55	298.83	274.34	342.94	323.35	298.83	445.81	421.28	387.06
57	254.75	244.95	230.24	308.63	289.06	269.45	338.05	318.44	293.94	367.42	347.82	318.44	480.12	450.72	416.42
58	269.45	259.64	244.95	328.25	313.55	289.06	362.52	342.94	313.55	396.81	372.35	342.94	514.40	485.02	450.72
59	289.06	274.34	259.64	352.76	333.11	308.63	387.06	367.42	338.05	421.28	401.73	367.42	553.59	519.29	480.12
60	308.63	293.94	274.34	377.22	357.66	333.11	411.53	391.91	362.52	450.72	426.22	396.81	592.77	558.53	514.40
61	328.25	313.55	293.94	401.73	382.12	352.76	440.88	421.28	387.06	485.02	460.53	426.22	636.88	597.70	553.59
62	347.82	333.11	313.55	426.22	406.61	377.22	470.29	445.81	416.42	519.29	489.93	455.61	681.01	641.76	592.77
63	372.35	357.66	333.11	455.61	436.03	406.61	504.60	480.12	445.81	553.59	524.19	489.93	725.06	685.87	636.88
64	396.81	382.12	362.52	494.79	470.29	440.88	543.76	519.29	480.12	597.70	568.30	529.09	788.72	744.65	690.76
65	431.12	411.53	387.06	534.00	509.52	475.22	587.90	563.39	524.19	646.70	617.29	573.21	852.45	808.34	749.55
66	442.82	428.71	405.11	551.17	527.58	494.65	612.39	584.13	546.43	673.65	640.64	598.27	885.60	843.23	781.96
67	480.48	461.64	433.38	598.27	570.04	537.03	664.24	631.25	588.85	730.18	697.18	650.07	960.99	913.89	852.67
68	518.17	499.33	471.06	645.37	617.14	579.44	716.01	683.06	640.64	791.38	753.70	706.59	1,041.09	989.22	923.29
69	584.13	565.27	532.34	730.18	701.91	654.81	810.23	777.28	725.45	895.02	857.34	800.81	1,172.98	1,121.13	1,045.76
70	659.49	635.96	602.95	824.38	791.38	744.28	918.61	876.19	824.38	1,012.82	965.71	904.44	1,323.73	1,267.18	1,187.10
71	739.60	716.01	678.35	928.02	895.02	843.23	1,031.67	993.99	932.70	1,140.00	1,092.86	1,026.91	1,493.30	1,432.04	1,342.55
72	833.81	805.56	763.13	1,045.76	1,008.09	951.54	1,163.55	1,121.13	1,050.50	1,286.03	1,234.21	1,158.82	1,681.72	1,615.77	1,512.16
73	937.44	909.17	862.07	1,177.66	1,135.30	1,069.33	1,309.54	1,262.44	1,187.10	1,446.19	1,389.65	1,304.86	1,893.68	1,818.31	1,709.98
74	1,017.50	989.22	937.44	1,281.31	1,238.93	1,172.98	1,427.34	1,375.53	1,295.45	1,573.38	1,516.84	1,427.34	2,063.26	1,983.22	1,865.41
75	1,111.70	1,078.77	1,026.91	1,399.09	1,356.67	1,281.31	1,559.26	1,502.74	1,417.95	1,714.69	1,658.16	1,563.94	2,246.99	2,166.91	2,044.43
76	1,210.65	1,177.66	1,121.13	1,526.25	1,479.15	1,399.09	1,695.84	1,644.05	1,549.83	1,870.14	1,808.90	1,709.98	2,449.54	2,364.75	2,232.84
77	1,318.98	1,286.03	1,224.76	1,662.88	1,615.77	1,530.97	1,851.29	1,794.79	1,695.84	2,039.73	1,978.47	1,870.14	2,670.97	2,586.17	2,440.11
78	1,436.77	1,403.77	1,333.14	1,813.63	1,766.51	1,672.29	2,020.90	1,959.62	1,856.01	2,223.43	2,162.23	2,044.43	2,911.16	2,821.72	2,670.97
79	1,596.95	1,559.26	1,488.55	2,016.13	1,964.35	1,865.41	2,242.25	2,181.05	2,068.00	2,473.09	2,402.44	2,279.97	3,231.49	3,142.04	2,977.12
80	1,771.19	1,733.50	1,658.16	2,242.25	2,185.74	2,082.12	2,491.96	2,430.68	2,308.22	2,746.32	2,675.62	2,543.75	3,594.23	3,500.03	3,321.02
81	1,969.03	1,931.35	1,846.59	2,491.96	2,435.45	2,317.65	2,769.85	2,703.92	2,572.00	3,052.48	2,977.12	2,835.81	3,994.61	3,895.72	3,702.56
82	2,190.46	2,148.04	2,058.58	2,769.85	2,708.63	2,586.17	3,076.06	3,010.12	2,868.81	3,391.66	3,316.29	3,160.87	4,437.42	4,333.78	4,131.26
83	2,435.45	2,388.31	2,289.37	3,080.77	3,019.56	2,882.92	3,419.90	3,349.29	3,193.81	3,768.52	3,688.44	3,523.57	4,932.06	4,828.43	4,607.01
84	2,703.92	2,661.53	2,553.17	3,424.67	3,358.71	3,212.65	3,801.53	3,726.15	3,561.22	4,192.47	4,107.68	3,928.68	5,483.19	5,374.88	5,139.34
85	3,005.38	2,958.27	2,845.23	3,806.21	3,740.24	3,584.83	4,225.47	4,150.09	3,971.08	4,654.10	4,574.05	4,380.88	6,095.58	5,982.50	5,728.14
86	3,339.88	3,292.76	3,170.27	4,230.16	4,164.21	3,994.61	4,696.52	4,616.42	4,428.01	5,172.28	5,087.50	4,880.21	6,773.90	6,660.85	6,392.36
87	3,711.98	3,664.88	3,532.98	4,701.20	4,635.28	4,451.58	5,214.70	5,139.34	4,936.75	5,751.73	5,662.19	5,440.80	7,527.60	7,419.27	7,127.20
88	4,126.53	4,074.72	3,933.41	5,224.13	5,158.17	4,965.04	5,798.83	5,718.73	5,502.02	6,387.62	6,302.82	6,067.28	8,366.10	8,257.77	7,946.87
89	4,588.18	4,536.36	4,380.88	5,808.24	5,742.32	5,535.02	6,444.14	6,368.80	6,137.98	7,098.96	7,018.86	6,764.46	9,298.82	9,195.16	8,865.42
90	5,096.91	5,045.14	4,884.96	6,458.32	6,392.36	6,170.93	7,160.18	7,084.81	6,839.86	7,890.36	7,810.23	7,541.76	10,335.14	10,236.23	9,882.91
91	5,666.92	5,615.09	5,440.80	7,179.02	7,113.08	6,882.28	7,956.30	7,885.61	7,626.55	8,766.52	8,695.84	8,408.52	11,489.28	11,395.06	11,022.91
92	6,293.40	6,246.29	6,062.60	7,979.83	7,918.61	7,673.67	8,841.90	8,780.66	8,502.73	9,741.60	9,675.65	9,378.93	12,770.58	12,690.47	12,294.76
93	6,995.31	6,952.89	6,755.06	8,870.15	8,818.32	8,554.53	9,826.39	9,769.88	9,477.81	10,825.05	10,773.24	10,452.94	14,193.18	14,127.26	13,712.71
94	7,777.30	7,734.88	7,522.92	9,859.40	9,812.27	9,534.34	10,919.25	10,876.91	10,570.68	12,030.98	11,988.61	11,654.12	15,771.21	15,728.84	15,290.72
95	8,639.33	8,606.36	8,384.94	10,961.69	10,924.00	10,631.92	12,134.59	12,106.35	11,781.34	13,368.80	13,345.27	12,996.67	17,528.33	17,509.47	17,052.50
96	9,605.01	9,576.76	9,341.23	12,181.69	12,162.87	11,851.96	13,481.85	13,477.18	13,138.00	14,852.67	14,852.67	14,489.90	19,483.18	19,497.36	19,016.86
97	10,674.30	10,655.46	10,405.84	13,543.10	13,538.38	13,213.37	14,984.57	14,998.69	14,645.41	16,506.07	16,534.34	16,152.81	21,654.83	21,706.62	21,207.29
98	11,861.38	11,856.70	11,592.91	15,055.20	15,069.38	14,734.88	16,652.13	16,694.50	16,327.05	18,343.25	18,404.49	18,008.80	24,066.68	24,165.58	23,652.15
99	13,180.36	13,194.55	12,916.57	16,732.18	16,774.62	16,426.02	18,503.39	18,578.77	18,201.92	20,382.96	20,486.61	20,081.46	26,751.75	26,902.50	26,379.56

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
19	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
20	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
21	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
22	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
23	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
24	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
25	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
26	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
27	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
28	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
29	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
30	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
31	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
32	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
33	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
34	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
35	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
36	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
37	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
38	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
39	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
40	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
41	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
42	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
43	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
44	203.48	195.96	180.88	241.16	233.65	218.58	267.58	248.72	233.65	290.17	275.09	256.27	399.48	369.32	342.94
45	237.41	229.89	214.80	290.17	282.63	256.27	320.32	305.27	278.86	354.24	339.17	312.81	482.37	448.46	422.08
46	237.41	229.89	214.80	290.17	282.63	256.27	320.32	305.27	278.86	354.24	339.17	312.81	482.37	448.46	422.08
47	237.41	229.89	214.80	290.17	282.63	256.27	320.32	305.27	278.86	354.24	339.17	312.81	482.37	448.46	422.08
48	237.41	229.89	214.80	290.17	282.63	256.27	320.32	305.27	278.86	354.24	339.17	312.81	482.37	448.46	422.08
49	237.41	229.89	214.80	290.17	282.63	256.27	320.32	305.27	278.86	354.24	339.17	312.81	482.37	448.46	422.08
50	263.80	248.72	233.65	324.10	309.02	286.40	354.24	331.63	305.27	388.15	369.32	339.17	531.35	493.70	459.77
51	271.34	263.80	248.72	335.39	320.32	297.70	376.86	350.49	327.86	407.02	384.40	358.01	557.74	523.80	478.60
52	282.63	275.09	260.01	350.49	335.39	309.02	388.15	373.09	339.17	425.84	403.23	376.86	584.13	550.21	504.97
53	293.94	286.40	267.58	369.32	346.68	324.10	407.02	384.40	361.79	452.23	422.08	388.15	606.75	572.81	523.80
54	312.81	297.70	282.63	384.40	369.32	339.17	429.60	407.02	376.86	478.60	444.70	414.54	644.44	602.95	553.97
55	331.63	316.55	293.94	410.77	388.15	358.01	456.01	433.38	391.91	501.22	467.29	437.15	678.35	640.64	584.13
56	346.68	335.39	312.81	433.38	410.77	380.63	474.83	456.01	418.33	527.58	497.43	459.77	712.23	674.54	618.02
57	365.55	350.49	327.86	456.01	425.84	395.72	504.97	474.83	440.88	557.74	527.58	482.37	753.70	708.49	651.95
58	380.63	365.55	346.68	478.60	456.01	418.33	531.35	504.97	459.77	591.66	553.97	508.74	791.38	746.17	693.41
59	407.02	384.40	365.55	508.74	482.37	444.70	565.27	538.90	493.70	621.80	595.44	542.66	844.14	795.18	734.86
60	433.38	410.77	384.40	542.66	516.28	478.60	599.20	569.04	527.58	663.26	625.57	584.13	900.65	847.91	780.07
61	459.77	437.15	410.77	576.58	546.43	504.97	636.88	610.49	561.51	708.49	674.54	621.80	960.99	900.65	832.85
62	486.11	463.52	437.15	606.75	580.33	538.90	678.35	640.64	599.20	757.47	712.23	663.26	1,021.28	960.99	889.38
63	520.05	497.43	463.52	648.18	621.80	576.58	723.54	689.65	640.64	802.69	761.24	708.49	1,081.55	1,021.28	949.66
64	542.66	523.80	497.43	689.65	655.72	614.26	765.01	731.09	674.54	847.91	806.43	749.94	1,149.41	1,085.32	1,006.17
65	580.33	553.97	520.05	731.09	697.18	651.95	810.23	776.33	723.54	900.65	859.21	798.92	1,217.23	1,153.18	1,070.26
66	606.75	587.90	557.74	768.74	734.86	689.65	862.97	821.55	768.74	957.18	908.22	847.91	1,288.83	1,228.53	1,138.09
67	648.18	621.80	584.13	817.74	780.07	734.86	915.76	870.53	814.01	1,017.50	968.50	904.44	1,367.98	1,303.93	1,213.46
68	685.87	659.49	621.80	866.76	829.06	780.07	968.50	923.29	866.76	1,077.82	1,028.81	964.76	1,450.87	1,379.30	1,288.83
69	765.01	738.65	697.18	968.50	930.81	870.53	1,085.32	1,040.12	968.50	1,205.92	1,156.92	1,077.82	1,616.69	1,545.09	1,439.56
70	851.68	821.55	780.07	1,081.55	1,036.35	976.04	1,213.46	1,156.92	1,089.08	1,349.14	1,285.08	1,202.15	1,801.36	1,722.20	1,612.94
71	945.89	915.76	866.76	1,202.15	1,156.92	1,092.86	1,345.36	1,296.36	1,217.23	1,496.09	1,435.81	1,349.14	2,001.09	1,921.93	1,801.36
72	1,051.39	1,013.73	960.99	1,337.84	1,288.83	1,217.23	1,496.09	1,443.35	1,352.90	1,665.68	1,597.84	1,503.63	2,223.43	2,136.73	2,001.09
73	1,168.23	1,130.55	1,074.03	1,484.78	1,432.04	1,349.14	1,661.93	1,601.61	1,507.40	1,850.34	1,778.73	1,669.47	2,468.38	2,370.38	2,230.96
74	1,243.62	1,209.70	1,145.60	1,586.56	1,533.78	1,454.65	1,782.50	1,714.69	1,616.69	1,978.47	1,906.88	1,793.82	2,641.74	2,539.99	2,389.22
75	1,337.84	1,296.36	1,236.08	1,703.39	1,650.61	1,560.14	1,910.64	1,842.78	1,737.28	2,117.90	2,046.30	1,929.47	2,826.40	2,724.62	2,570.11
76	1,432.04	1,390.57	1,326.53	1,823.95	1,767.42	1,673.22	2,042.52	1,978.47	1,865.41	2,268.66	2,193.27	2,072.67	3,022.34	2,920.61	2,758.54
77	1,530.02	1,492.34	1,420.74	1,955.85	1,899.33	1,797.59	2,189.51	2,125.41	2,008.63	2,430.68	2,359.08	2,227.20	3,237.14	3,135.39	2,958.27
78	1,639.30	1,601.61	1,522.47	2,095.30	2,038.78	1,929.47	2,351.53	2,279.97	2,159.35	2,604.06	2,532.43	2,392.99	3,467.02	3,357.74	3,180.62
79	1,790.04	1,748.57	1,669.47	2,287.48	2,230.96	2,117.90	2,562.60	2,491.01	2,362.85	2,845.23	2,766.08	2,622.89	3,779.82	3,674.29	3,482.12
80	1,952.11	1,910.64	1,827.72	2,502.28	2,438.22	2,321.42	2,800.01	2,732.17	2,592.75	3,105.26	3,026.11	2,875.38	-	-	-
81	2,132.99	2,091.53	2,001.09	2,732.17	2,668.11	2,539.99	3,060.03	2,984.64	2,841.45	3,391.66	3,308.75	3,150.50	-	-	-
82	2,328.95	2,283.74	2,189.51	2,984.64	2,916.84	2,784.91	3,338.92	3,267.28	3,112.80	3,704.47	3,621.55	3,451.96	-	-	-
83	2,547.52	2,498.54	2,392.99	3,259.78	3,195.71	3,052.48	3,647.92	3,572.56	3,406.72	4,047.38	3,960.70	3,783.57	-	-	-
84	2,777.40	2,732.17	2,622.89	3,561.22	3,493.41	3,342.66	3,987.10	3,907.94	3,734.60	4,424.24	4,333.78	4,145.36	-	-	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
19	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
20	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
21	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
22	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
23	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
24	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
25	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
26	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
27	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
28	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
29	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
30	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
31	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
32	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
33	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
34	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
35	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
36	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
37	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
38	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
39	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
40	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
41	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
42	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
43	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
44	264.55	254.75	235.17	313.55	303.76	284.13	347.82	323.35	303.76	377.22	357.66	333.11	519.29	480.12	445.81
45	308.63	298.83	279.25	377.22	367.42	333.11	416.42	396.81	362.52	460.53	440.88	406.61	627.06	583.00	548.69
46	308.63	298.83	279.25	377.22	367.42	333.11	416.42	396.81	362.52	460.53	440.88	406.61	627.06	583.00	548.69
47	308.63	298.83	279.25	377.22	367.42	333.11	416.42	396.81	362.52	460.53	440.88	406.61	627.06	583.00	548.69
48	308.63	298.83	279.25	377.22	367.42	333.11	416.42	396.81	362.52	460.53	440.88	406.61	627.06	583.00	548.69
49	308.63	298.83	279.25	377.22	367.42	333.11	416.42	396.81	362.52	460.53	440.88	406.61	627.06	583.00	548.69
50	342.94	323.35	303.76	421.28	401.73	372.35	460.53	431.12	396.81	504.60	480.12	440.88	690.76	641.76	597.70
51	352.76	342.94	323.35	436.03	416.42	387.06	489.93	455.61	426.22	529.09	499.69	465.43	725.06	681.01	622.19
52	367.42	357.66	338.05	455.61	436.03	401.73	504.60	485.02	440.88	553.59	524.19	489.93	759.33	715.25	656.46
53	382.12	372.35	347.82	480.12	450.72	421.28	529.09	499.69	470.29	587.90	548.69	504.60	788.72	744.65	681.01
54	406.61	387.06	367.42	499.69	480.12	440.88	558.53	529.09	489.93	622.19	578.07	538.90	837.69	783.87	720.17
55	431.12	411.53	382.12	534.00	504.60	465.43	592.77	563.39	509.52	651.56	607.48	568.30	881.83	832.85	759.33
56	450.72	436.03	406.61	563.39	534.00	494.79	617.29	592.77	543.76	685.87	646.70	597.70	925.94	876.94	803.48
57	475.22	455.61	426.22	592.77	553.59	514.40	656.46	617.29	573.21	725.06	685.87	627.06	979.81	921.00	847.54
58	494.79	475.22	450.72	622.19	592.77	543.76	690.76	656.46	597.70	769.17	720.17	661.36	1,028.81	970.02	901.43
59	529.09	499.69	475.22	661.36	627.06	578.07	734.86	700.57	641.76	808.34	774.03	705.50	1,097.41	1,033.70	955.34
60	563.39	534.00	499.69	705.50	671.19	622.19	778.96	739.75	685.87	862.24	813.23	759.33	1,170.90	1,102.31	1,014.12
61	597.70	568.30	534.00	749.55	710.36	656.46	827.94	793.64	729.96	921.00	876.94	808.34	1,249.25	1,170.90	1,082.68
62	632.00	602.59	568.30	788.72	754.48	700.57	881.83	832.85	778.96	984.71	925.94	862.24	1,327.63	1,249.25	1,156.14
63	676.07	646.70	602.59	842.63	808.34	749.55	940.65	896.51	832.85	1,043.51	989.60	921.00	1,406.03	1,327.63	1,234.58
64	705.50	681.01	646.70	896.51	852.45	798.54	994.51	950.42	876.94	1,102.31	1,048.42	974.91	1,494.22	1,410.93	1,308.06
65	754.48	720.17	676.07	950.42	906.35	847.54	1,053.27	1,009.19	940.65	1,170.90	1,116.99	1,038.61	1,582.41	1,499.12	1,391.34
66	758.46	734.86	697.18	960.99	918.61	862.07	1,078.77	1,026.91	960.99	1,196.52	1,135.30	1,059.92	1,611.04	1,535.66	1,422.63
67	810.23	777.28	730.18	1,022.23	975.13	918.61	1,144.70	1,088.19	1,017.50	1,271.86	1,210.65	1,130.55	1,709.98	1,629.88	1,516.84
68	857.34	824.38	777.28	1,083.45	1,036.35	975.13	1,210.65	1,154.14	1,083.45	1,347.23	1,286.03	1,205.92	1,813.63	1,724.09	1,611.04
69	956.29	923.29	871.49	1,210.65	1,163.55	1,088.19	1,356.67	1,300.13	1,210.65	1,507.40	1,446.19	1,347.23	2,020.90	1,931.35	1,799.47
70	1,064.60	1,026.91	975.13	1,351.99	1,295.45	1,220.08	1,516.84	1,446.19	1,361.40	1,686.40	1,606.36	1,502.74	2,251.68	2,152.77	2,016.13
71	1,182.42	1,144.70	1,083.45	1,502.74	1,446.19	1,366.08	1,681.72	1,620.48	1,521.56	1,870.14	1,794.79	1,686.40	2,501.38	2,402.44	2,251.68
72	1,314.30	1,267.18	1,201.24	1,672.29	1,611.04	1,521.56	1,870.14	1,804.19	1,691.17	2,082.12	1,997.33	1,879.58	2,779.30	2,670.97	2,501.38
73	1,460.29	1,413.18	1,342.55	1,856.01	1,790.04	1,686.40	2,077.44	2,002.04	1,884.25	2,312.97	2,223.43	2,086.83	3,085.49	2,963.03	2,788.71
74	1,554.50	1,512.16	1,432.04	1,983.22	1,917.25	1,818.31	2,228.15	2,143.36	2,020.90	2,473.09	2,383.58	2,242.25	3,302.20	3,174.96	2,986.56
75	1,672.29	1,620.48	1,545.09	2,129.22	2,063.26	1,950.21	2,388.31	2,303.54	2,171.64	2,647.39	2,557.91	2,411.85	3,532.98	3,405.81	3,212.65
76	1,790.04	1,738.27	1,658.16	2,279.97	2,209.32	2,091.53	2,553.17	2,473.09	2,331.78	2,835.81	2,741.61	2,590.86	3,777.93	3,650.78	3,448.20
77	1,912.51	1,865.41	1,775.94	2,444.86	2,374.16	2,246.99	2,736.92	2,656.81	2,510.78	3,038.39	2,948.84	2,784.03	4,046.47	3,919.24	3,697.89
78	2,049.14	2,002.04	1,903.11	2,619.11	2,548.48	2,411.85	2,939.46	2,849.95	2,699.22	3,255.07	3,165.55	2,991.26	4,333.78	4,197.21	3,975.78
79	2,237.57	2,185.74	2,086.83	2,859.40	2,788.71	2,647.39	3,203.24	3,113.76	2,953.60	3,556.55	3,457.61	3,278.59	4,724.80	4,592.90	4,352.65
80	2,440.11	2,388.31	2,284.67	3,127.87	3,047.81	2,901.74	3,500.03	3,415.24	3,240.93	3,881.58	3,782.66	3,594.23	-	-	-
81	2,666.21	2,614.42	2,501.38	3,415.24	3,335.14	3,174.96	3,825.04	3,730.83	3,551.82	4,239.57	4,135.94	3,938.08	-	-	-
82	2,911.16	2,854.63	2,736.92	3,730.83	3,646.05	3,481.19	4,173.62	4,084.16	3,890.98	4,630.59	4,526.95	4,314.95	-	-	-
83	3,184.39	3,123.17	2,991.26	4,074.72	3,994.61	3,815.62	4,559.89	4,465.70	4,258.41	5,059.24	4,950.92	4,729.50	-	-	-
84	3,471.77	3,415.24	3,278.59	4,451.58	4,366.79	4,178.36	4,983.85	4,884.96	4,668.29	5,530.30	5,417.23	5,181.70	-	-	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	64.05	71.59	75.37	82.91	97.98
19	64.05	71.59	75.37	82.91	97.98
20	64.05	71.59	75.37	82.91	97.98
21	64.05	71.59	75.37	82.91	97.98
22	64.05	71.59	75.37	82.91	97.98
23	64.05	71.59	75.37	82.91	97.98
24	64.05	71.59	75.37	82.91	97.98
25	64.05	71.59	75.37	82.91	97.98
26	64.05	71.59	75.37	82.91	97.98
27	64.05	71.59	75.37	82.91	97.98
28	64.05	71.59	75.37	82.91	97.98
29	64.05	71.59	75.37	82.91	97.98
30	64.05	71.59	75.37	82.91	97.98
31	64.05	71.59	75.37	82.91	97.98
32	64.05	71.59	75.37	82.91	97.98
33	64.05	71.59	75.37	82.91	97.98
34	64.05	71.59	75.37	82.91	97.98
35	64.05	71.59	75.37	82.91	97.98
36	64.05	71.59	75.37	82.91	97.98
37	64.05	71.59	75.37	82.91	97.98
38	64.05	71.59	75.37	82.91	97.98
39	64.05	71.59	75.37	82.91	97.98
40	64.05	71.59	75.37	82.91	97.98
41	64.05	71.59	75.37	82.91	97.98
42	64.05	71.59	75.37	82.91	97.98
43	64.05	71.59	75.37	82.91	97.98
44	64.05	71.59	75.37	82.91	97.98
45	79.16	86.68	94.22	101.75	124.38
46	79.16	86.68	94.22	101.75	124.38
47	79.16	86.68	94.22	101.75	124.38
48	79.16	86.68	94.22	101.75	124.38
49	79.16	86.68	94.22	101.75	124.38
50	86.68	97.98	105.52	113.07	139.44
51	90.45	101.75	113.07	120.60	146.95
52	94.22	109.28	116.84	128.14	158.25
53	97.98	113.07	124.38	131.91	165.79
54	101.75	120.60	131.91	143.21	177.11
55	109.28	128.14	143.21	154.51	192.19
56	116.84	135.69	150.75	165.79	207.29
57	124.38	146.95	162.07	177.11	222.34
58	131.91	158.25	173.38	188.42	237.41
59	143.21	169.57	192.19	207.29	260.01
60	154.51	188.42	207.29	226.11	282.63
61	169.57	203.48	226.11	248.72	309.02
62	180.88	222.34	248.72	271.34	339.17
63	195.96	241.16	271.34	293.94	369.32
64	214.80	260.01	293.94	320.32	403.23
65	229.89	282.63	320.32	346.68	437.15
66	248.72	309.02	346.68	380.63	474.83
67	271.34	335.39	376.86	410.77	516.28
68	290.17	361.79	410.77	448.46	561.51
69	324.10	403.23	456.01	501.22	625.57
70	361.79	448.46	508.74	557.74	697.18
71	399.48	501.22	565.27	618.02	776.33
72	444.70	557.74	629.32	689.65	862.97
73	493.70	618.02	700.96	765.01	957.18
74	542.66	682.12	772.56	844.14	1,055.20
75	599.20	753.70	851.68	930.81	1,164.46
76	659.49	829.06	938.35	1,025.04	1,281.31
77	727.34	915.76	1,036.35	1,130.55	1,409.41
78	798.92	1,009.98	1,141.87	1,247.39	1,552.62
79	881.83	1,111.70	1,258.67	1,375.53	1,710.89
80	972.30	1,228.53	1,390.57	1,518.73	1,884.25
81	1,070.26	1,352.90	1,533.78	1,673.22	2,076.45
82	1,179.54	1,492.34	1,688.30	1,842.78	2,287.48
83	1,296.36	1,646.84	1,865.41	2,035.02	2,521.13
84	1,428.26	1,816.41	2,053.82	2,242.25	2,777.40
85	1,575.25	2,001.09	2,264.89	2,472.15	3,060.03
86	1,737.28	2,208.38	2,498.54	2,724.62	3,369.03
87	1,910.64	2,434.46	2,754.79	3,007.28	3,711.98
88	2,106.59	2,683.17	3,041.17	3,316.29	4,088.84
89	2,321.42	2,958.27	3,353.97	3,655.43	4,503.38
90	2,555.06	3,263.55	3,696.91	4,028.52	4,959.37
91	2,815.07	3,598.92	4,077.52	4,443.06	5,464.33
92	3,101.49	3,968.24	4,495.86	4,899.06	6,018.31
93	3,418.03	4,375.25	4,959.37	5,400.29	6,628.80
94	3,764.75	4,823.72	5,468.10	5,958.03	7,299.62
95	4,145.36	5,321.13	6,029.62	6,568.52	8,042.00
96	4,567.43	5,867.56	6,647.65	7,243.07	8,859.77
97	5,030.96	6,470.52	7,333.55	7,985.46	9,756.66
98	5,543.49	7,133.79	8,087.25	8,803.26	10,747.82
99	6,104.97	7,864.88	8,916.28	9,707.69	11,840.65

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	83.30	93.12	97.98	107.78	127.36
19	83.30	93.12	97.98	107.78	127.36
20	83.30	93.12	97.98	107.78	127.36
21	83.30	93.12	97.98	107.78	127.36
22	83.30	93.12	97.98	107.78	127.36
23	83.30	93.12	97.98	107.78	127.36
24	83.30	93.12	97.98	107.78	127.36
25	83.30	93.12	97.98	107.78	127.36
26	83.30	93.12	97.98	107.78	127.36
27	83.30	93.12	97.98	107.78	127.36
28	83.30	93.12	97.98	107.78	127.36
29	83.30	93.12	97.98	107.78	127.36
30	83.30	93.12	97.98	107.78	127.36
31	83.30	93.12	97.98	107.78	127.36
32	83.30	93.12	97.98	107.78	127.36
33	83.30	93.12	97.98	107.78	127.36
34	83.30	93.12	97.98	107.78	127.36
35	83.30	93.12	97.98	107.78	127.36
36	83.30	93.12	97.98	107.78	127.36
37	83.30	93.12	97.98	107.78	127.36
38	83.30	93.12	97.98	107.78	127.36
39	83.30	93.12	97.98	107.78	127.36
40	83.30	93.12	97.98	107.78	127.36
41	83.30	93.12	97.98	107.78	127.36
42	83.30	93.12	97.98	107.78	127.36
43	83.30	93.12	97.98	107.78	127.36
44	83.30	93.12	97.98	107.78	127.36
45	102.87	112.68	122.47	132.28	161.66
46	102.87	112.68	122.47	132.28	161.66
47	102.87	112.68	122.47	132.28	161.66
48	102.87	112.68	122.47	132.28	161.66
49	102.87	112.68	122.47	132.28	161.66
50	112.68	127.36	137.18	146.95	181.26
51	117.59	132.28	146.95	156.78	191.09
52	122.47	142.09	151.87	166.58	205.78
53	127.36	146.95	161.66	171.48	215.58
54	132.28	156.78	171.48	186.17	230.24
55	142.09	166.58	186.17	200.86	249.87
56	151.87	176.33	195.96	215.58	269.45
57	161.66	191.09	210.64	230.24	289.06
58	171.48	205.78	225.33	244.95	308.63
59	186.17	220.48	249.87	269.45	338.05
60	200.86	244.95	269.45	293.94	367.42
61	220.48	264.55	293.94	323.35	401.73
62	235.17	289.06	323.35	352.76	440.88
63	254.75	313.55	352.76	382.12	480.12
64	279.25	338.05	382.12	416.42	524.19
65	298.83	367.42	416.42	450.72	568.30
66	310.90	386.27	433.38	475.83	593.54
67	339.17	419.28	471.06	513.49	645.37
68	362.74	452.23	513.49	560.59	701.91
69	405.11	504.06	570.04	626.54	781.96
70	452.23	560.59	635.96	697.18	871.49
71	499.33	626.54	706.59	772.56	970.39
72	555.85	697.18	786.70	862.07	1,078.77
73	617.14	772.56	876.19	956.29	1,196.52
74	678.35	852.67	965.71	1,055.20	1,318.98
75	749.01	942.12	1,064.60	1,163.55	1,455.64
76	824.38	1,036.35	1,172.98	1,281.31	1,601.61
77	909.17	1,144.70	1,295.45	1,413.18	1,761.79
78	998.66	1,262.44	1,427.34	1,559.26	1,940.80
79	1,102.31	1,389.65	1,573.38	1,719.41	2,138.64
80	1,215.34	1,535.66	1,738.27	1,898.42	2,355.31
81	1,337.84	1,691.17	1,917.25	2,091.53	2,595.61
82	1,474.46	1,865.41	2,110.36	2,303.54	2,859.40
83	1,620.48	2,058.58	2,331.78	2,543.75	3,151.45
84	1,785.37	2,270.53	2,567.32	2,802.85	3,471.77
85	1,969.03	2,501.38	2,831.13	3,090.17	3,825.04
86	2,171.64	2,760.43	3,123.17	3,405.81	4,211.31
87	2,388.31	3,043.07	3,443.51	3,759.08	4,640.00
88	2,633.28	3,353.97	3,801.53	4,145.36	5,111.07
89	2,901.74	3,697.89	4,192.47	4,569.32	5,629.23
90	3,193.81	4,079.39	4,621.19	5,035.69	6,199.19
91	3,518.88	4,498.68	5,096.91	5,553.86	6,830.43
92	3,876.86	4,960.32	5,619.81	6,123.82	7,522.92
93	4,272.58	5,469.10	6,199.19	6,750.37	8,286.03
94	4,705.96	6,029.62	6,835.17	7,447.56	9,124.53
95	5,181.70	6,651.44	7,537.02	8,210.64	10,052.51
96	5,709.31	7,334.50	8,309.56	9,053.84	11,074.74
97	6,288.72	8,088.18	9,166.90	9,981.88	12,195.87
98	6,929.39	8,917.27	10,109.02	11,004.05	13,434.75
99	7,631.25	9,831.12	11,145.37	12,134.59	14,800.84

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	124.38	154.51	173.38	192.19	256.27
19	124.38	154.51	173.38	192.19	256.27
20	124.38	154.51	173.38	192.19	256.27
21	124.38	154.51	173.38	192.19	256.27
22	124.38	154.51	173.38	192.19	256.27
23	124.38	154.51	173.38	192.19	256.27
24	124.38	154.51	173.38	192.19	256.27
25	124.38	154.51	173.38	192.19	256.27
26	124.38	154.51	173.38	192.19	256.27
27	124.38	154.51	173.38	192.19	256.27
28	124.38	154.51	173.38	192.19	256.27
29	124.38	154.51	173.38	192.19	256.27
30	124.38	154.51	173.38	192.19	256.27
31	124.38	154.51	173.38	192.19	256.27
32	124.38	154.51	173.38	192.19	256.27
33	124.38	154.51	173.38	192.19	256.27
34	124.38	154.51	173.38	192.19	256.27
35	124.38	154.51	173.38	192.19	256.27
36	124.38	154.51	173.38	192.19	256.27
37	124.38	154.51	173.38	192.19	256.27
38	124.38	154.51	173.38	192.19	256.27
39	124.38	154.51	173.38	192.19	256.27
40	124.38	154.51	173.38	192.19	256.27
41	124.38	154.51	173.38	192.19	256.27
42	124.38	154.51	173.38	192.19	256.27
43	124.38	154.51	173.38	192.19	256.27
44	124.38	154.51	173.38	192.19	256.27
45	150.75	184.65	211.04	233.65	309.02
46	150.75	184.65	211.04	233.65	309.02
47	150.75	184.65	211.04	233.65	309.02
48	150.75	184.65	211.04	233.65	309.02
49	150.75	184.65	211.04	233.65	309.02
50	162.07	203.48	233.65	256.27	342.94
51	169.57	214.80	244.95	271.34	358.01
52	177.11	226.11	256.27	282.63	376.86
53	188.42	237.41	271.34	297.70	395.72
54	195.96	248.72	286.40	316.55	418.33
55	207.29	263.80	301.50	331.63	440.88
56	218.58	275.09	316.55	350.49	463.52
57	229.89	290.17	335.39	373.09	489.93
58	241.16	309.02	354.24	391.91	516.28
59	260.01	327.86	380.63	422.08	553.97
60	278.86	354.24	407.02	452.23	591.66
61	297.70	376.86	437.15	482.37	633.13
62	316.55	407.02	467.29	516.28	674.54
63	339.17	433.38	501.22	553.97	723.54
64	361.79	459.77	531.35	587.90	768.74
65	384.40	489.93	565.27	625.57	814.01
66	407.02	523.80	602.95	667.03	866.76
67	433.38	553.97	640.64	708.49	919.52
68	459.77	591.66	682.12	753.70	979.81
69	504.97	651.95	749.94	832.85	1,077.82
70	557.74	719.81	829.06	919.52	1,187.10
71	614.26	791.38	911.96	1,009.98	1,303.93
72	674.54	870.53	1,006.17	1,111.70	1,432.04
73	742.40	957.18	1,104.19	1,220.99	1,571.47
74	802.69	1,036.35	1,194.61	1,318.98	1,692.07
75	866.76	1,119.24	1,288.83	1,424.50	1,823.95
76	934.58	1,209.70	1,390.57	1,537.56	1,967.16
77	1,009.98	1,307.67	1,503.63	1,661.93	2,121.68
78	1,092.86	1,409.41	1,624.25	1,793.82	2,283.74
79	1,179.54	1,526.25	1,752.36	1,937.00	2,464.59
80	1,273.75	1,646.84	1,895.57	2,091.53	-
81	1,375.53	1,778.73	2,046.30	2,257.33	-
82	1,484.78	1,921.93	2,212.11	2,438.22	-
83	1,605.38	2,076.45	2,389.22	2,634.20	-
84	1,733.50	2,246.05	2,577.65	2,845.23	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	161.66	200.86	225.33	249.87	333.11
19	161.66	200.86	225.33	249.87	333.11
20	161.66	200.86	225.33	249.87	333.11
21	161.66	200.86	225.33	249.87	333.11
22	161.66	200.86	225.33	249.87	333.11
23	161.66	200.86	225.33	249.87	333.11
24	161.66	200.86	225.33	249.87	333.11
25	161.66	200.86	225.33	249.87	333.11
26	161.66	200.86	225.33	249.87	333.11
27	161.66	200.86	225.33	249.87	333.11
28	161.66	200.86	225.33	249.87	333.11
29	161.66	200.86	225.33	249.87	333.11
30	161.66	200.86	225.33	249.87	333.11
31	161.66	200.86	225.33	249.87	333.11
32	161.66	200.86	225.33	249.87	333.11
33	161.66	200.86	225.33	249.87	333.11
34	161.66	200.86	225.33	249.87	333.11
35	161.66	200.86	225.33	249.87	333.11
36	161.66	200.86	225.33	249.87	333.11
37	161.66	200.86	225.33	249.87	333.11
38	161.66	200.86	225.33	249.87	333.11
39	161.66	200.86	225.33	249.87	333.11
40	161.66	200.86	225.33	249.87	333.11
41	161.66	200.86	225.33	249.87	333.11
42	161.66	200.86	225.33	249.87	333.11
43	161.66	200.86	225.33	249.87	333.11
44	161.66	200.86	225.33	249.87	333.11
45	195.96	240.07	274.34	303.76	401.73
46	195.96	240.07	274.34	303.76	401.73
47	195.96	240.07	274.34	303.76	401.73
48	195.96	240.07	274.34	303.76	401.73
49	195.96	240.07	274.34	303.76	401.73
50	210.64	264.55	303.76	333.11	445.81
51	220.48	279.25	318.44	352.76	465.43
52	230.24	293.94	333.11	367.42	489.93
53	244.95	308.63	352.76	387.06	514.40
54	254.75	323.35	372.35	411.53	543.76
55	269.45	342.94	391.91	431.12	573.21
56	284.13	357.66	411.53	455.61	602.59
57	298.83	377.22	436.03	485.02	636.88
58	313.55	401.73	460.53	509.52	671.19
59	338.05	426.22	494.79	548.69	720.17
60	362.52	460.53	529.09	587.90	769.17
61	387.06	489.93	568.30	627.06	823.03
62	411.53	529.09	607.48	671.19	876.94
63	440.88	563.39	651.56	720.17	940.65
64	470.29	597.70	690.76	764.23	999.43
65	499.69	636.88	734.86	813.23	1,058.17
66	508.74	654.81	753.70	833.81	1,083.45
67	541.75	692.50	800.81	885.60	1,149.41
68	574.70	739.60	852.67	942.12	1,224.76
69	631.25	814.97	937.44	1,041.09	1,347.23
70	697.18	899.77	1,036.35	1,149.41	1,483.87
71	767.86	989.22	1,140.00	1,262.44	1,629.88
72	843.23	1,088.19	1,257.76	1,389.65	1,790.04
73	928.02	1,196.52	1,380.24	1,526.25	1,964.35
74	1,003.39	1,295.45	1,493.30	1,648.71	2,115.13
75	1,083.45	1,399.09	1,611.04	1,780.62	2,279.97
76	1,168.23	1,512.16	1,738.27	1,921.93	2,458.96
77	1,262.44	1,634.62	1,879.58	2,077.44	2,652.10
78	1,366.08	1,761.79	2,030.31	2,242.25	2,854.63
79	1,474.46	1,907.83	2,190.46	2,421.28	3,080.77
80	1,592.19	2,058.58	2,369.47	2,614.42	-
81	1,719.41	2,223.43	2,557.91	2,821.72	-
82	1,856.01	2,402.44	2,765.18	3,047.81	-
83	2,006.72	2,595.61	2,986.56	3,292.76	-
84	2,166.91	2,807.53	3,222.09	3,556.55	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
19	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
20	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
21	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
22	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
23	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
24	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
25	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
26	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
27	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
28	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
29	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
30	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
31	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
32	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
33	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
34	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
35	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
36	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
37	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
38	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
39	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
40	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
41	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
42	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
43	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
44	93.57	90.00	82.77	104.43	100.76	93.57	111.61	104.43	97.18	118.79	111.61	104.43	151.18	140.39	129.57
45	111.61	107.95	100.76	129.57	126.01	115.14	140.39	133.19	122.32	151.18	143.99	133.19	194.31	179.95	169.16
46	111.61	107.95	100.76	129.57	126.01	115.14	140.39	133.19	122.32	151.18	143.99	133.19	194.31	179.95	169.16
47	111.61	107.95	100.76	129.57	126.01	115.14	140.39	133.19	122.32	151.18	143.99	133.19	194.31	179.95	169.16
48	111.61	107.95	100.76	129.57	126.01	115.14	140.39	133.19	122.32	151.18	143.99	133.19	194.31	179.95	169.16
49	111.61	107.95	100.76	129.57	126.01	115.14	140.39	133.19	122.32	151.18	143.99	133.19	194.31	179.95	169.16
50	126.01	118.79	111.61	147.58	140.39	129.57	158.35	147.58	136.76	169.16	161.97	147.58	219.57	205.18	190.76
51	129.57	126.01	118.79	154.75	147.58	136.76	169.16	158.35	147.58	179.95	169.16	158.35	233.94	219.57	201.57
52	136.76	133.19	126.01	161.97	154.75	143.99	176.33	169.16	154.75	190.76	179.95	169.16	248.33	233.94	215.93
53	143.99	140.39	129.57	172.76	161.97	151.18	187.14	176.33	165.56	205.18	190.76	176.33	262.73	248.33	226.75
54	154.75	147.58	140.39	183.59	176.33	161.97	201.57	190.76	176.33	219.57	205.18	190.76	284.36	266.31	244.73
55	165.56	158.35	147.58	197.99	187.14	172.76	215.93	205.18	187.14	233.94	219.57	205.18	305.93	287.91	262.73
56	176.33	169.16	158.35	212.37	201.57	187.14	230.33	219.57	201.57	251.93	237.55	219.57	327.51	309.50	284.36
57	187.14	179.95	169.16	226.75	212.37	197.99	248.33	233.94	215.93	269.91	255.53	233.94	352.72	331.07	305.93
58	197.99	190.76	179.95	241.15	230.33	212.37	266.31	251.93	230.33	291.54	273.49	251.93	377.92	356.30	331.07
59	212.37	201.57	190.76	259.13	244.73	226.75	284.36	269.91	248.33	309.50	295.13	269.91	406.71	381.50	352.72
60	226.75	215.93	201.57	277.16	262.73	244.73	302.33	287.91	266.31	331.07	313.14	291.54	435.47	410.28	377.92
61	241.15	230.33	215.93	295.13	280.72	259.13	323.90	309.50	284.36	356.30	338.30	313.14	467.88	439.08	406.71
62	255.53	244.73	230.33	313.14	298.74	277.16	345.49	327.51	305.93	381.50	359.91	334.71	500.29	471.50	435.47
63	273.49	262.73	244.73	334.71	320.32	298.74	370.73	352.72	327.51	406.71	385.10	359.91	532.64	503.84	467.88
64	291.54	280.72	266.31	363.48	345.49	323.90	399.50	381.50	352.72	439.08	417.47	388.70	579.46	547.05	507.47
65	316.71	302.33	284.36	392.31	374.30	349.12	431.90	413.88	385.10	475.06	453.47	421.08	626.24	593.83	550.65
66	338.30	327.51	309.50	421.08	403.07	377.92	467.88	446.28	417.47	514.66	489.46	457.08	676.61	644.22	597.43
67	367.08	352.72	331.07	457.08	435.47	410.28	507.47	482.25	449.89	557.87	532.64	496.64	734.19	698.19	651.39
68	395.89	381.50	359.91	493.06	471.50	442.66	547.05	521.87	489.46	604.62	575.82	539.88	795.38	755.78	705.37
69	446.28	431.90	406.71	557.87	536.25	500.29	619.05	593.83	554.24	683.79	655.01	611.79	896.14	856.54	798.95
70	503.84	485.88	460.68	629.82	604.62	568.63	701.81	669.37	629.82	773.79	737.79	690.98	1,011.30	968.12	906.96
71	565.06	547.05	518.22	709.02	683.79	644.22	788.20	759.41	712.61	870.92	834.96	784.55	1,140.88	1,094.09	1,025.70
72	637.03	615.45	583.01	798.95	770.17	726.99	888.94	856.54	802.57	982.53	942.92	885.34	1,284.84	1,234.47	1,155.28
73	716.21	694.63	658.65	899.77	867.37	816.96	1,000.52	964.52	906.96	1,104.87	1,061.71	996.93	1,446.74	1,389.19	1,306.42
74	777.36	755.78	716.21	978.90	946.56	896.14	1,090.49	1,050.88	989.72	1,202.03	1,158.85	1,090.49	1,576.33	1,515.15	1,425.16
75	849.34	824.17	784.55	1,068.93	1,036.52	978.90	1,191.24	1,148.11	1,083.29	1,310.02	1,266.81	1,194.84	1,716.72	1,655.49	1,561.91
76	924.94	899.77	856.54	1,166.06	1,130.06	1,068.93	1,295.61	1,256.02	1,184.07	1,428.79	1,382.02	1,306.42	1,871.47	1,806.66	1,705.90
77	1,007.71	982.53	935.71	1,270.43	1,234.47	1,169.66	1,414.41	1,371.20	1,295.61	1,558.35	1,511.55	1,428.79	2,040.61	1,975.82	1,864.25
78	1,097.67	1,072.49	1,018.50	1,385.59	1,349.60	1,277.63	1,543.98	1,497.16	1,417.98	1,698.72	1,651.92	1,561.91	2,224.13	2,155.76	2,040.61
79	1,220.08	1,191.24	1,137.25	1,540.33	1,500.76	1,425.16	1,713.09	1,666.30	1,579.94	1,889.47	1,835.44	1,741.87	2,468.86	2,400.52	2,274.52
80	1,353.17	1,324.41	1,266.81	1,713.09	1,669.90	1,590.73	1,903.85	1,857.08	1,763.46	2,098.23	2,044.21	1,943.45	2,746.00	2,674.02	2,537.25
81	1,504.33	1,475.58	1,410.77	1,903.85	1,860.68	1,770.65	2,116.18	2,065.79	1,965.03	2,332.12	2,274.52	2,166.53	3,051.89	2,976.32	2,828.76
82	1,673.49	1,641.12	1,572.75	2,116.18	2,069.37	1,975.82	2,350.10	2,299.74	2,191.77	2,591.23	2,533.66	2,414.91	3,390.19	3,311.01	3,156.28
83	1,860.68	1,824.65	1,749.07	2,353.70	2,306.94	2,202.54	2,612.84	2,558.87	2,440.07	2,879.14	2,817.97	2,691.99	3,768.09	3,688.93	3,519.76
84	2,065.79	2,033.41	1,950.65	2,616.42	2,566.08	2,454.49	2,904.33	2,846.75	2,720.82	3,203.06	3,138.28	3,001.49	4,189.16	4,106.40	3,926.43
85	2,296.10	2,260.13	2,173.77	2,907.94	2,857.54	2,738.81	3,228.28	3,170.65	3,033.93	3,555.76	3,494.60	3,346.99	4,657.02	4,570.62	4,376.29
86	2,551.68	2,515.67	2,422.10	3,231.84	3,181.44	3,051.89	3,588.20	3,526.95	3,383.00	3,951.65	3,886.83	3,728.48	5,175.25	5,088.92	4,883.76
87	2,835.95	2,799.99	2,699.22	3,591.74	3,541.34	3,401.01	3,984.05	3,926.43	3,771.69	4,394.30	4,325.91	4,156.79	5,751.08	5,668.31	5,445.19
88	3,152.64	3,113.05	3,005.11	3,991.23	3,940.85	3,793.27	4,430.27	4,369.11	4,203.54	4,880.16	4,815.37	4,635.44	6,391.68	6,308.93	6,071.42
89	3,505.35	3,465.79	3,346.99	4,437.49	4,387.12	4,228.76	4,923.32	4,865.77	4,689.45	5,423.59	5,362.42	5,168.07	7,104.29	7,025.11	6,773.22
90	3,894.05	3,854.49	3,732.09	4,934.18	4,883.76	4,714.61	5,470.37	5,412.80	5,225.64	6,028.19	5,967.04	5,761.89	7,896.03	7,820.48	7,550.57
91	4,329.53	4,289.90	4,156.79	5,484.78	5,434.38	5,258.06	6,078.59	6,024.62	5,826.68	6,697.63	6,643.61	6,424.07	8,777.80	8,705.85	8,421.50
92	4,808.17	4,772.17	4,631.87	6,096.56	6,049.80	5,862.71	6,755.22	6,708.40	6,496.06	7,442.59	7,392.19	7,165.48	9,756.72	9,695.52	9,393.19
93	5,344.42	5,312.00	5,160.84	6,776.80	6,737.19	6,535.66	7,507.36	7,464.18	7,241.03	8,270.34	8,230.81	7,986.03	10,843.60	10,793.20	10,476.48
94	5,941.83	5,909.42	5,747.52	7,532.59	7,496.61	7,284.24	8,342.31	8,309.91	8,075.96	9,191.64	9,159.29	8,903.77	12,049.21	12,016.86	11,682.13
95	6,600.45	6,575.23	6,406.08	8,374.72	8,345.95	8,122.78	9,270.82	9,249.25	9,000.94	10,213.74	10,195.76	9,929.44	13,391.63	13,377.25	13,028.13
96	7,338.25	7,316.63	7,136.70	9,306.82	9,292.45	9,054.90	10,300.15	10,296.55	10,037.42	11,347.43	11,347.43	11,070.29	14,885.18	14,896.00	14,528.88
97	8,155.16	8,140.77	7,950.06	10,346.92	10,343.31	10,095.01	11,448.18	11,458.98	11,189.09	12,610.65	12,632.23	12,340.76	16,544.31	16,583.87	16,202.36
98	9,062.11	9,058.50	8,856.97	11,502.18	11,513.00	11,257.44	12,722.24	12,754.61	12,473.90	14,014.25	14,061.02	13,758.69	18,386.95	18,462.51	18,070.22
99	10,069.81	10,080.62	9,868.25	12,783.39	12,815.83	12,549.49	14,136.58	14,194.15	13,906.26	15,572.56	15,651.73	15,342.26	20,438.31	20,553.51	20,153.99

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
19	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
20	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
21	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
22	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
23	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
24	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
25	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
26	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
27	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
28	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
29	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
30	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
31	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
32	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
33	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
34	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
35	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
36	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
37	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
38	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
39	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
40	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
41	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
42	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
43	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
44	121.67	117.00	107.60	135.69	130.98	121.67	145.05	135.69	126.30	154.39	145.05	135.69	196.51	182.47	168.43
45	145.05	140.39	130.98	168.43	163.72	149.73	182.47	173.12	159.07	196.51	187.14	173.12	252.66	233.94	219.88
46	145.05	140.39	130.98	168.43	163.72	149.73	182.47	173.12	159.07	196.51	187.14	173.12	252.66	233.94	219.88
47	145.05	140.39	130.98	168.43	163.72	149.73	182.47	173.12	159.07	196.51	187.14	173.12	252.66	233.94	219.88
48	145.05	140.39	130.98	168.43	163.72	149.73	182.47	173.12	159.07	196.51	187.14	173.12	252.66	233.94	219.88
49	145.05	140.39	130.98	168.43	163.72	149.73	182.47	173.12	159.07	196.51	187.14	173.12	252.66	233.94	219.88
50	163.72	154.39	145.05	191.80	182.47	168.43	205.84	191.80	177.78	219.88	210.56	191.80	285.38	266.68	247.96
51	168.43	163.72	154.39	201.18	191.80	177.78	219.88	205.84	191.80	233.94	219.88	205.84	304.15	285.38	261.99
52	177.78	173.12	163.72	210.56	201.18	187.14	229.27	219.88	201.18	247.96	233.94	219.88	322.83	304.15	280.72
53	187.14	182.47	168.43	224.59	210.56	196.51	243.30	229.27	215.23	266.68	247.96	229.27	341.55	322.83	294.75
54	201.18	191.80	182.47	238.62	229.27	210.56	261.99	247.96	229.27	285.38	266.68	247.96	369.64	346.22	318.15
55	215.23	205.84	191.80	257.31	243.30	224.59	280.72	266.68	243.30	304.15	285.38	266.68	397.72	374.30	341.55
56	229.27	219.88	205.84	276.08	261.99	243.30	299.43	285.38	261.99	327.51	308.82	285.38	425.78	402.38	369.64
57	243.30	233.94	219.88	294.75	276.08	257.31	322.83	304.15	280.72	350.88	332.19	304.15	458.51	430.44	397.72
58	257.31	247.96	233.94	313.46	299.43	276.08	346.22	327.51	299.43	378.96	355.56	327.51	491.24	463.19	430.44
59	276.08	261.99	247.96	336.88	318.15	294.75	369.64	350.88	322.83	402.38	383.62	350.88	528.68	495.95	458.51
60	294.75	280.72	261.99	360.26	341.55	318.15	393.02	374.30	346.22	430.44	407.04	378.96	566.10	533.35	491.24
61	313.46	299.43	280.72	383.62	364.92	336.88	421.08	402.38	369.64	463.19	439.79	407.04	608.23	570.77	528.68
62	332.19	318.15	299.43	407.04	388.32	360.26	449.12	425.78	397.72	495.95	467.88	435.11	650.33	612.92	566.10
63	355.56	341.55	318.15	435.11	416.40	388.32	481.88	458.51	425.78	528.68	500.62	467.88	692.39	655.01	608.23
64	378.96	364.92	346.22	472.54	449.12	421.08	519.34	495.95	458.51	570.77	542.70	505.26	753.25	711.17	659.67
65	411.72	393.02	369.64	509.96	486.59	453.87	561.43	538.02	500.62	617.62	589.51	547.43	814.07	771.95	715.83
66	422.88	409.37	386.88	526.33	503.84	472.36	584.81	557.87	521.87	643.34	611.79	571.35	845.78	805.25	746.77
67	458.87	440.87	413.88	571.35	544.35	512.86	634.32	602.81	562.35	697.29	665.82	620.80	917.76	872.78	814.26
68	494.87	476.88	449.89	616.34	589.34	553.32	683.79	652.30	611.79	755.78	719.81	674.78	994.21	944.70	881.76
69	557.87	539.88	508.31	697.29	670.31	625.31	773.79	742.26	692.80	854.74	818.75	764.76	1,120.15	1,070.68	998.69
70	629.82	607.32	575.82	787.25	755.78	710.76	877.24	836.76	787.25	967.24	922.22	863.75	1,264.11	1,210.14	1,133.70
71	706.32	683.79	647.82	886.24	854.74	805.25	985.22	949.20	890.73	1,088.69	1,043.69	980.72	1,426.09	1,367.56	1,282.14
72	796.22	769.25	728.79	998.69	962.72	908.75	1,111.16	1,070.68	1,003.22	1,228.12	1,178.65	1,106.65	1,606.02	1,543.06	1,444.04
73	895.25	868.22	823.26	1,124.68	1,084.14	1,021.19	1,250.60	1,205.66	1,133.70	1,381.11	1,327.12	1,246.14	1,808.46	1,736.51	1,633.03
74	971.70	944.70	895.25	1,223.66	1,183.13	1,120.15	1,363.12	1,313.62	1,237.12	1,502.57	1,448.60	1,363.12	1,970.38	1,893.94	1,781.49
75	1,061.71	1,030.22	980.72	1,336.10	1,295.61	1,223.66	1,489.05	1,435.11	1,354.09	1,637.55	1,583.54	1,493.57	2,145.88	2,069.37	1,952.44
76	1,156.13	1,124.68	1,070.68	1,457.59	1,412.57	1,336.10	1,619.54	1,570.05	1,480.04	1,786.01	1,727.48	1,633.03	2,339.31	2,258.33	2,132.39
77	1,259.62	1,228.12	1,169.66	1,588.03	1,543.06	1,462.06	1,767.97	1,714.01	1,619.54	1,947.89	1,889.47	1,786.01	2,550.76	2,469.78	2,330.28
78	1,372.10	1,340.57	1,273.12	1,731.98	1,687.01	1,597.00	1,929.92	1,871.47	1,772.47	2,123.37	2,064.88	1,952.44	2,780.18	2,694.71	2,550.76
79	1,525.00	1,489.05	1,421.59	1,925.46	1,875.90	1,781.49	2,141.36	2,082.91	1,974.92	2,361.83	2,294.33	2,177.38	3,086.04	3,000.60	2,843.14
80	1,691.47	1,655.49	1,583.54	2,141.36	2,087.36	1,988.42	2,379.79	2,321.33	2,204.38	2,622.75	2,555.23	2,429.27	3,432.48	3,342.50	3,171.56
81	1,880.45	1,844.47	1,763.46	2,379.79	2,325.79	2,213.35	2,645.25	2,582.22	2,456.29	2,915.13	2,843.14	2,708.23	3,814.84	3,720.38	3,535.95
82	2,091.87	2,051.39	1,965.93	2,645.25	2,586.71	2,469.78	2,937.65	2,874.68	2,739.66	3,239.02	3,167.05	3,018.63	4,237.71	4,138.80	3,945.34
83	2,325.79	2,280.79	2,186.34	2,942.13	2,883.61	2,753.19	3,266.02	3,198.59	3,050.07	3,598.92	3,522.47	3,365.02	4,710.12	4,611.13	4,399.69
84	2,582.22	2,541.72	2,438.23	3,270.54	3,207.54	3,068.13	3,630.41	3,558.48	3,401.01	4,003.82	3,922.83	3,751.89	5,236.48	5,132.97	4,908.02
85	2,870.14	2,825.16	2,717.22	3,634.92	3,571.95	3,423.47	4,035.30	3,963.31	3,792.36	4,444.71	4,368.18	4,183.73	5,821.26	5,713.31	5,470.37
86	3,189.54	3,144.57	3,027.57	4,039.82	3,976.84	3,814.84	4,485.18	4,408.70	4,228.76	4,939.53	4,858.57	4,660.62	6,469.05	6,361.10	6,104.71
87	3,544.96	3,499.95	3,373.98	4,489.64	4,426.68	4,251.23	4,980.01	4,908.02	4,714.61	5,492.85	5,407.38	5,195.94	7,188.87	7,085.42	6,806.48
88	3,940.85	3,891.33	3,756.38	4,989.01	4,926.06	4,741.59	5,537.84	5,461.37	5,254.39	6,100.19	6,019.22	5,794.27	7,989.61	7,886.15	7,589.23
89	4,381.70	4,332.19	4,183.73	5,546.85	5,483.84	5,285.94	6,154.17	6,082.18	5,861.78	6,779.49	6,703.00	6,460.09	8,880.33	8,781.40	8,466.50
90	4,867.58	4,818.07	4,665.13	6,167.62	6,104.71	5,893.25	6,837.97	6,765.98	6,532.08	7,535.27	7,458.78	7,202.34	9,870.09	9,775.60	9,438.20
91	5,411.87	5,362.42	5,195.94	6,855.98	6,792.96	6,572.53	7,598.23	7,530.77	7,283.32	8,372.01	8,304.50	8,030.09	10,972.22	10,882.24	10,526.89
92	6,010.19	5,965.21	5,789.78	7,620.72	7,562.20	7,328.31	8,444.01	8,385.51	8,120.07	9,303.23	9,240.21	8,956.87	12,195.89	12,119.38	11,741.50
93	6,680.51	6,640.05	6,451.07	8,471.00	8,421.50	8,169.53	9,384.19	9,330.24	9,051.32	10,337.90	10,288.47	9,982.54	13,554.49	13,491.48	13,095.59
94	7,427.30	7,386.81	7,184.40	9,415.71	9,370.70	9,105.28	10,427.90	10,387.40	10,095.01	11,489.60	11,449.09	11,129.70	15,061.54	15,021.02	14,602.61
95	8,250.54	8,219.04	8,007.65	10,468.37	10,432.42	10,153.44	11,588.55	11,561.56	11,251.14	12,767.16	12,744.69	12,411.82	16,739.52	16,721.52	16,285.19
96	9,172.80	9,145.77	8,920.85	11,633.54	11,615.54	11,318.66	12,875.16	12,870.70	12,546.77	14,184.26	14,184.26	13,837.93	18,606.46	18,619.95	18,161.08
97	10,193.98	10,175.96	9,937.54	12,933.66	12,929.14	12,618.74	14,310.26	14,323.71	13,986.34	15,763.29	15,790.27	15,425.92	20,680.35	20,729.83	20,252.96
98	11,327.62	11,323.12	11,071.23	14,377.73	14,391.25	14,071.82	15,902.77	15,943.24	15,592.37	17,517.76	17,576.27	17,198.40	22,983.65	23,078.15	22,587.79
99	12,587.25	12,600.71	12,335.32	15,979.28	16,019.72	15,686.84	17,670.74	17,742.73	17,382.83	19,465.69	19,564.68	19,177.77	25,547.90	25,691.85	25,192.49

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
19	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
20	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
21	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
22	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
23	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
24	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
25	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
26	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
27	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
28	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
29	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
30	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
31	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
32	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
33	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
34	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
35	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
36	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
37	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
38	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
39	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
40	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
41	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
42	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
43	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
44	194.31	187.14	172.76	230.33	223.15	208.75	255.53	237.55	223.15	277.16	262.73	244.73	381.50	352.72	327.51
45	226.75	219.57	205.18	277.16	269.91	244.73	305.93	291.54	266.31	338.30	323.90	298.74	460.68	428.30	403.07
46	226.75	219.57	205.18	277.16	269.91	244.73	305.93	291.54	266.31	338.30	323.90	298.74	460.68	428.30	403.07
47	226.75	219.57	205.18	277.16	269.91	244.73	305.93	291.54	266.31	338.30	323.90	298.74	460.68	428.30	403.07
48	226.75	219.57	205.18	277.16	269.91	244.73	305.93	291.54	266.31	338.30	323.90	298.74	460.68	428.30	403.07
49	226.75	219.57	205.18	277.16	269.91	244.73	305.93	291.54	266.31	338.30	323.90	298.74	460.68	428.30	403.07
50	251.93	237.55	223.15	309.50	295.13	273.49	338.30	316.71	291.54	370.73	352.72	323.90	507.47	471.50	439.08
51	259.13	251.93	237.55	320.32	305.93	284.36	359.91	334.71	313.14	388.70	367.08	341.90	532.64	500.29	457.08
52	269.91	262.73	248.33	334.71	320.32	295.13	370.73	356.30	323.90	406.71	385.10	359.91	557.87	525.46	482.25
53	280.72	273.49	255.53	352.72	331.07	309.50	388.70	367.08	345.49	431.90	403.07	370.73	579.46	547.05	500.29
54	298.74	284.36	269.91	367.08	352.72	323.90	410.28	388.70	359.91	457.08	424.65	395.89	615.45	575.82	529.07
55	316.71	302.33	280.72	392.31	370.73	341.90	435.47	413.88	374.30	478.67	446.28	417.47	647.82	611.79	557.87
56	331.07	320.32	298.74	413.88	392.31	363.48	453.47	435.47	399.50	503.84	475.06	439.08	680.23	644.22	590.20
57	349.12	334.71	313.14	435.47	406.71	377.92	482.25	453.47	421.08	532.64	503.84	460.68	719.81	676.61	622.64
58	363.48	349.12	331.07	457.08	435.47	399.50	507.47	482.25	439.08	565.06	529.07	485.88	755.78	712.61	662.19
59	388.70	367.08	349.12	485.88	460.68	424.65	539.88	514.66	471.50	593.83	568.63	518.22	806.18	759.41	701.81
60	413.88	392.31	367.08	518.22	493.06	457.08	572.23	543.45	503.84	633.41	597.43	557.87	860.20	809.77	744.97
61	439.08	417.47	392.31	550.65	521.87	482.25	608.23	583.01	536.25	676.61	644.22	593.83	917.76	860.20	795.38
62	464.31	442.66	417.47	579.46	554.24	514.66	647.82	611.79	572.23	723.39	680.23	633.41	975.35	917.76	849.34
63	496.64	475.06	442.66	619.05	593.83	550.65	690.98	658.65	611.79	766.60	726.99	676.61	1,032.93	975.35	906.96
64	518.22	500.29	475.06	658.65	626.24	586.65	730.59	698.19	644.22	809.77	770.17	716.21	1,097.67	1,036.52	960.93
65	554.24	529.07	496.64	698.19	665.82	622.64	773.79	741.36	690.98	860.20	820.55	762.97	1,162.47	1,101.27	1,022.10
66	579.46	561.43	532.64	734.19	701.81	658.65	824.17	784.55	734.19	914.13	867.37	809.77	1,230.84	1,173.25	1,086.85
67	619.05	593.83	557.87	780.96	744.97	701.81	874.56	831.36	777.36	971.70	924.94	863.75	1,306.42	1,245.24	1,158.85
68	655.01	629.82	593.83	827.78	791.77	744.97	924.94	881.76	827.78	1,029.28	982.53	921.34	1,385.59	1,317.23	1,230.84
69	730.59	705.37	665.82	924.94	888.94	831.36	1,036.52	993.28	924.94	1,151.67	1,104.87	1,029.28	1,543.98	1,475.58	1,374.83
70	813.36	784.55	744.97	1,032.93	989.72	932.13	1,158.85	1,104.87	1,040.12	1,288.42	1,227.28	1,148.11	1,720.30	1,644.72	1,540.33
71	903.36	874.56	827.78	1,148.11	1,104.87	1,043.69	1,284.84	1,238.03	1,162.47	1,428.79	1,371.20	1,288.42	1,911.05	1,835.44	1,720.30
72	1,004.12	968.12	917.76	1,277.63	1,230.84	1,162.47	1,428.79	1,378.42	1,292.02	1,590.73	1,525.94	1,435.98	2,123.37	2,040.61	1,911.05
73	1,115.69	1,079.68	1,025.70	1,417.98	1,367.56	1,288.42	1,587.13	1,529.58	1,439.56	1,767.06	1,698.72	1,594.31	2,357.34	2,263.77	2,130.54
74	1,187.65	1,155.28	1,094.09	1,515.15	1,464.78	1,389.19	1,702.34	1,637.55	1,543.98	1,889.47	1,821.04	1,713.09	2,522.87	2,425.70	2,281.71
75	1,277.63	1,238.03	1,180.43	1,626.73	1,576.33	1,489.97	1,824.65	1,759.89	1,659.13	2,022.59	1,954.24	1,842.62	2,699.22	2,602.03	2,454.49
76	1,367.56	1,328.02	1,266.81	1,741.87	1,687.89	1,597.91	1,950.65	1,889.47	1,781.49	2,166.53	2,094.59	1,979.43	2,886.31	2,789.18	2,634.41
77	1,461.16	1,425.16	1,356.80	1,867.88	1,813.86	1,716.72	2,090.99	2,029.78	1,918.24	2,321.33	2,252.94	2,126.98	3,091.47	2,994.30	2,825.16
78	1,565.55	1,529.58	1,453.95	2,001.00	1,947.05	1,842.62	2,245.76	2,177.38	2,062.19	2,486.89	2,418.49	2,285.35	3,311.01	3,206.66	3,037.49
79	1,709.53	1,669.90	1,594.31	2,184.56	2,130.54	2,022.59	2,447.25	2,378.91	2,256.54	2,717.22	2,641.60	2,504.84	3,609.76	3,509.00	3,325.41
80	1,864.25	1,824.65	1,745.48	2,389.67	2,328.52	2,216.93	2,674.02	2,609.24	2,476.06	2,965.53	2,889.97	2,746.00	-	-	-
81	2,037.02	1,997.45	1,911.05	2,609.24	2,548.05	2,425.70	2,922.31	2,850.34	2,713.58	3,239.02	3,159.85	3,008.71	-	-	-
82	2,224.13	2,180.95	2,090.99	2,850.34	2,785.56	2,659.64	3,188.64	3,120.31	2,972.71	3,537.78	3,458.60	3,296.63	-	-	-
83	2,432.87	2,386.11	2,285.35	3,113.05	3,051.89	2,915.13	3,483.77	3,411.77	3,253.42	3,865.25	3,782.51	3,613.34	-	-	-
84	2,652.44	2,609.24	2,504.84	3,401.01	3,336.22	3,192.28	3,807.66	3,732.09	3,566.52	4,225.16	4,138.80	3,958.83	-	-	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
19	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
20	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
21	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
22	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
23	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
24	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
25	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
26	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
27	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
28	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
29	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
30	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
31	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
32	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
33	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
34	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
35	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
36	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
37	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
38	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
39	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
40	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
41	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
42	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
43	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
44	252.66	243.30	224.59	299.43	290.04	271.35	332.19	308.82	290.04	360.26	341.55	318.15	495.95	458.51	425.78
45	294.75	285.38	266.68	360.26	350.88	318.15	397.72	378.96	346.22	439.79	421.08	388.32	598.83	556.78	524.02
46	294.75	285.38	266.68	360.26	350.88	318.15	397.72	378.96	346.22	439.79	421.08	388.32	598.83	556.78	524.02
47	294.75	285.38	266.68	360.26	350.88	318.15	397.72	378.96	346.22	439.79	421.08	388.32	598.83	556.78	524.02
48	294.75	285.38	266.68	360.26	350.88	318.15	397.72	378.96	346.22	439.79	421.08	388.32	598.83	556.78	524.02
49	294.75	285.38	266.68	360.26	350.88	318.15	397.72	378.96	346.22	439.79	421.08	388.32	598.83	556.78	524.02
50	327.51	308.82	290.04	402.38	383.62	355.56	439.79	411.72	378.96	481.88	458.51	421.08	659.67	612.92	570.77
51	336.88	327.51	308.82	416.40	397.72	369.64	467.88	435.11	407.04	505.26	477.19	444.46	692.39	650.33	594.17
52	350.88	341.55	322.83	435.11	416.40	383.62	481.88	463.19	421.08	528.68	500.62	467.88	725.18	683.09	626.91
53	364.92	355.56	332.19	458.51	430.44	402.38	505.26	477.19	449.12	561.43	524.02	481.88	753.25	711.17	650.33
54	388.32	369.64	350.88	477.19	458.51	421.08	533.35	505.26	467.88	594.17	552.08	514.66	800.05	748.61	687.75
55	411.72	393.02	364.92	509.96	481.88	444.46	566.10	538.02	486.59	622.25	580.16	542.70	842.14	795.38	725.18
56	430.44	416.40	388.32	538.02	509.96	472.54	589.51	566.10	519.34	655.01	617.62	570.77	884.27	837.49	767.30
57	453.87	435.11	407.04	566.10	528.68	491.24	626.91	589.51	547.43	692.39	655.01	598.83	935.71	879.58	809.41
58	472.54	453.87	430.44	594.17	566.10	519.34	659.67	626.91	570.77	734.57	687.75	631.61	982.53	926.38	860.85
59	505.26	477.19	453.87	631.61	598.83	552.08	701.81	669.06	612.92	771.95	739.22	673.73	1,048.03	987.19	912.31
60	538.02	509.96	477.19	673.73	641.00	594.17	743.90	706.46	655.01	823.43	776.69	725.18	1,118.21	1,052.69	968.49
61	570.77	542.70	509.96	715.83	678.38	626.91	790.70	757.91	697.14	879.58	837.49	771.95	1,193.01	1,118.21	1,033.96
62	603.55	575.48	542.70	753.25	720.49	669.06	842.14	795.38	743.90	940.38	884.27	823.43	1,267.90	1,193.01	1,104.17
63	645.65	617.62	575.48	804.77	771.95	715.83	898.33	856.15	795.38	996.55	945.05	879.58	1,342.77	1,267.90	1,179.00
64	673.73	650.33	617.62	856.15	814.07	762.59	949.73	907.65	837.49	1,052.69	1,001.21	931.06	1,426.98	1,347.44	1,249.20
65	720.49	687.75	645.65	907.65	865.51	809.41	1,005.89	963.82	898.33	1,118.21	1,066.72	991.90	1,511.16	1,431.66	1,328.73
66	724.28	701.81	665.82	917.76	877.24	823.26	1,030.22	980.72	917.76	1,142.66	1,084.14	1,012.21	1,538.54	1,466.57	1,358.59
67	773.79	742.26	697.29	976.20	931.24	877.24	1,093.16	1,039.23	971.70	1,214.66	1,156.13	1,079.68	1,633.03	1,556.56	1,448.60
68	818.75	787.25	742.26	1,034.71	989.72	931.24	1,156.13	1,102.17	1,034.71	1,286.60	1,228.12	1,151.67	1,731.98	1,646.49	1,538.54
69	913.22	881.76	832.25	1,156.13	1,111.16	1,039.23	1,295.61	1,241.66	1,156.13	1,439.56	1,381.11	1,286.60	1,929.92	1,844.47	1,718.48
70	1,016.69	980.72	931.24	1,291.15	1,237.12	1,165.15	1,448.60	1,381.11	1,300.12	1,610.51	1,534.03	1,435.11	2,150.36	2,055.90	1,925.46
71	1,129.13	1,093.16	1,034.71	1,435.11	1,381.11	1,304.62	1,606.02	1,547.55	1,453.08	1,786.01	1,714.01	1,610.51	2,388.82	2,294.33	2,150.36
72	1,255.12	1,210.14	1,147.17	1,597.00	1,538.54	1,453.08	1,786.01	1,723.01	1,615.06	1,988.42	1,907.44	1,795.00	2,654.21	2,550.76	2,388.82
73	1,394.58	1,349.60	1,282.14	1,772.47	1,709.53	1,610.51	1,983.90	1,911.91	1,799.47	2,208.84	2,123.37	1,992.89	2,946.63	2,829.68	2,663.22
74	1,484.56	1,444.04	1,367.56	1,893.94	1,830.95	1,736.51	2,127.88	2,046.92	1,929.92	2,361.83	2,276.31	2,141.36	3,153.58	3,032.12	2,852.15
75	1,597.00	1,547.55	1,475.58	2,033.41	1,970.38	1,862.43	2,280.79	2,199.81	2,073.90	2,528.28	2,442.79	2,303.31	3,373.98	3,252.51	3,068.13
76	1,709.53	1,660.01	1,583.54	2,177.38	2,109.90	1,997.45	2,438.23	2,361.83	2,226.84	2,708.23	2,618.24	2,474.26	3,607.93	3,486.48	3,293.03
77	1,826.45	1,781.49	1,695.98	2,334.83	2,267.34	2,145.88	2,613.70	2,537.25	2,397.79	2,901.61	2,816.16	2,658.71	3,864.35	3,742.91	3,531.44
78	1,956.92	1,911.91	1,817.48	2,501.27	2,433.78	2,303.31	2,807.18	2,721.68	2,577.72	3,108.59	3,023.09	2,856.70	4,138.80	4,008.29	3,796.91
79	2,136.88	2,087.36	1,992.89	2,730.70	2,663.22	2,528.28	3,059.11	2,973.61	2,820.66	3,396.48	3,302.03	3,131.06	4,512.13	4,386.19	4,156.79
80	2,330.28	2,280.79	2,181.84	2,987.13	2,910.64	2,771.16	3,342.50	3,261.52	3,095.07	3,706.90	3,612.39	3,432.48	-	-	-
81	2,546.26	2,496.77	2,388.82	3,261.52	3,185.04	3,032.12	3,652.92	3,562.95	3,392.01	4,048.80	3,949.80	3,760.91	-	-	-
82	2,780.18	2,726.15	2,613.70	3,562.95	3,481.92	3,324.49	3,985.81	3,900.35	3,715.92	4,422.18	4,323.19	4,120.79	-	-	-
83	3,041.14	2,982.62	2,856.70	3,891.33	3,814.84	3,643.93	4,354.71	4,264.75	4,066.80	4,831.58	4,728.07	4,516.68	-	-	-
84	3,315.49	3,261.52	3,131.06	4,251.23	4,170.26	3,990.31	4,759.61	4,665.13	4,458.18	5,281.41	5,173.44	4,948.54	-	-	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	61.19	68.39	71.99	79.18	93.57
19	61.19	68.39	71.99	79.18	93.57
20	61.19	68.39	71.99	79.18	93.57
21	61.19	68.39	71.99	79.18	93.57
22	61.19	68.39	71.99	79.18	93.57
23	61.19	68.39	71.99	79.18	93.57
24	61.19	68.39	71.99	79.18	93.57
25	61.19	68.39	71.99	79.18	93.57
26	61.19	68.39	71.99	79.18	93.57
27	61.19	68.39	71.99	79.18	93.57
28	61.19	68.39	71.99	79.18	93.57
29	61.19	68.39	71.99	79.18	93.57
30	61.19	68.39	71.99	79.18	93.57
31	61.19	68.39	71.99	79.18	93.57
32	61.19	68.39	71.99	79.18	93.57
33	61.19	68.39	71.99	79.18	93.57
34	61.19	68.39	71.99	79.18	93.57
35	61.19	68.39	71.99	79.18	93.57
36	61.19	68.39	71.99	79.18	93.57
37	61.19	68.39	71.99	79.18	93.57
38	61.19	68.39	71.99	79.18	93.57
39	61.19	68.39	71.99	79.18	93.57
40	61.19	68.39	71.99	79.18	93.57
41	61.19	68.39	71.99	79.18	93.57
42	61.19	68.39	71.99	79.18	93.57
43	61.19	68.39	71.99	79.18	93.57
44	61.19	68.39	71.99	79.18	93.57
45	75.58	82.77	90.00	97.18	118.79
46	75.58	82.77	90.00	97.18	118.79
47	75.58	82.77	90.00	97.18	118.79
48	75.58	82.77	90.00	97.18	118.79
49	75.58	82.77	90.00	97.18	118.79
50	82.77	93.57	100.76	107.95	133.19
51	86.37	97.18	107.95	115.14	140.39
52	90.00	104.43	111.61	122.32	151.18
53	93.57	107.95	118.79	126.01	158.35
54	97.18	115.14	126.01	136.76	169.16
55	104.43	122.32	136.76	147.58	183.59
56	111.61	129.57	143.99	158.35	197.99
57	118.79	140.39	154.75	169.16	212.37
58	126.01	151.18	165.56	179.95	226.75
59	136.76	161.97	183.59	197.99	248.33
60	147.58	179.95	197.99	215.93	269.91
61	161.97	194.31	215.93	237.55	295.13
62	172.76	212.37	237.55	259.13	323.90
63	187.14	230.33	259.13	280.72	352.72
64	205.18	248.33	280.72	305.93	385.10
65	219.57	269.91	305.93	331.07	417.47
66	237.55	295.13	331.07	363.48	453.47
67	259.13	320.32	359.91	392.31	493.06
68	277.16	345.49	392.31	428.30	536.25
69	309.50	385.10	435.47	478.67	597.43
70	345.49	428.30	485.88	532.64	665.82
71	381.50	478.67	539.88	590.20	741.36
72	424.65	532.64	601.06	658.65	824.17
73	471.50	590.20	669.37	730.59	914.13
74	518.22	651.39	737.79	806.18	1,007.71
75	572.23	719.81	813.36	888.94	1,112.07
76	629.82	791.77	896.14	978.90	1,223.66
77	694.63	874.56	989.72	1,079.68	1,345.98
78	762.97	964.52	1,090.49	1,191.24	1,482.77
79	842.14	1,061.71	1,202.03	1,313.62	1,633.91
80	928.53	1,173.25	1,328.02	1,450.41	1,799.47
81	1,022.10	1,292.02	1,464.78	1,597.91	1,983.03
82	1,126.52	1,425.16	1,612.30	1,759.89	2,184.56
83	1,238.03	1,572.75	1,781.49	1,943.45	2,407.70
84	1,364.01	1,734.68	1,961.43	2,141.36	2,652.44
85	1,504.33	1,911.05	2,162.95	2,360.92	2,922.31
86	1,659.13	2,108.95	2,386.11	2,602.03	3,217.46
87	1,824.65	2,324.93	2,630.82	2,871.93	3,544.96
88	2,011.82	2,562.43	2,904.33	3,167.05	3,904.86
89	2,216.93	2,825.16	3,203.06	3,490.96	4,300.75
90	2,440.07	3,116.70	3,530.57	3,847.25	4,736.19
91	2,688.41	3,437.02	3,894.05	4,243.14	5,218.45
92	2,961.95	3,789.70	4,293.56	4,678.58	5,747.52
93	3,264.22	4,178.40	4,736.19	5,157.26	6,330.51
94	3,595.37	4,606.64	5,222.06	5,689.93	6,971.12
95	3,958.83	5,081.67	5,758.30	6,272.96	7,680.10
96	4,361.89	5,603.55	6,348.50	6,917.16	8,461.09
97	4,804.59	6,179.37	7,003.53	7,626.16	9,317.65
98	5,294.06	6,812.83	7,723.31	8,407.13	10,264.14
99	5,830.27	7,510.98	8,515.08	9,270.82	11,307.80

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	79.55	88.91	93.57	102.93	121.67
19	79.55	88.91	93.57	102.93	121.67
20	79.55	88.91	93.57	102.93	121.67
21	79.55	88.91	93.57	102.93	121.67
22	79.55	88.91	93.57	102.93	121.67
23	79.55	88.91	93.57	102.93	121.67
24	79.55	88.91	93.57	102.93	121.67
25	79.55	88.91	93.57	102.93	121.67
26	79.55	88.91	93.57	102.93	121.67
27	79.55	88.91	93.57	102.93	121.67
28	79.55	88.91	93.57	102.93	121.67
29	79.55	88.91	93.57	102.93	121.67
30	79.55	88.91	93.57	102.93	121.67
31	79.55	88.91	93.57	102.93	121.67
32	79.55	88.91	93.57	102.93	121.67
33	79.55	88.91	93.57	102.93	121.67
34	79.55	88.91	93.57	102.93	121.67
35	79.55	88.91	93.57	102.93	121.67
36	79.55	88.91	93.57	102.93	121.67
37	79.55	88.91	93.57	102.93	121.67
38	79.55	88.91	93.57	102.93	121.67
39	79.55	88.91	93.57	102.93	121.67
40	79.55	88.91	93.57	102.93	121.67
41	79.55	88.91	93.57	102.93	121.67
42	79.55	88.91	93.57	102.93	121.67
43	79.55	88.91	93.57	102.93	121.67
44	79.55	88.91	93.57	102.93	121.67
45	98.23	107.60	117.00	126.30	154.39
46	98.23	107.60	117.00	126.30	154.39
47	98.23	107.60	117.00	126.30	154.39
48	98.23	107.60	117.00	126.30	154.39
49	98.23	107.60	117.00	126.30	154.39
50	107.60	121.67	130.98	140.39	173.12
51	112.28	126.30	140.39	149.73	182.47
52	117.00	135.69	145.05	159.07	196.51
53	121.67	140.39	154.39	163.72	205.84
54	126.30	149.73	163.72	177.78	219.88
55	135.69	159.07	177.78	191.80	238.62
56	145.05	168.43	187.14	205.84	257.31
57	154.39	182.47	201.18	219.88	276.08
58	163.72	196.51	215.23	233.94	294.75
59	177.78	210.56	238.62	257.31	322.83
60	191.80	233.94	257.31	280.72	350.88
61	210.56	252.66	280.72	308.82	383.62
62	224.59	276.08	308.82	336.88	421.08
63	243.30	299.43	336.88	364.92	458.51
64	266.68	322.83	364.92	397.72	500.62
65	285.38	350.88	397.72	430.44	542.70
66	296.88	368.88	413.88	454.34	566.83
67	323.90	400.36	449.89	490.36	616.34
68	346.40	431.90	490.36	535.35	670.31
69	386.88	481.35	544.35	598.31	746.77
70	431.90	535.35	607.32	665.82	832.25
71	476.88	598.31	674.78	737.79	926.69
72	530.82	665.82	751.30	823.26	1,030.22
73	589.34	737.79	836.76	913.22	1,142.66
74	647.82	814.26	922.22	1,007.71	1,259.62
75	715.34	899.77	1,016.69	1,111.16	1,390.09
76	787.25	989.72	1,120.15	1,223.66	1,529.58
77	868.22	1,093.16	1,237.12	1,349.60	1,682.49
78	953.73	1,205.66	1,363.12	1,489.05	1,853.46
79	1,052.69	1,327.12	1,502.57	1,642.02	2,042.35
80	1,160.68	1,466.57	1,660.01	1,812.93	2,249.34
81	1,277.63	1,615.06	1,830.95	1,997.45	2,478.79
82	1,408.10	1,781.49	2,015.38	2,199.81	2,730.70
83	1,547.55	1,965.93	2,226.84	2,429.27	3,009.59
84	1,704.99	2,168.36	2,451.79	2,676.69	3,315.49
85	1,880.45	2,388.82	2,703.70	2,951.12	3,652.92
86	2,073.90	2,636.23	2,982.62	3,252.51	4,021.78
87	2,280.79	2,906.11	3,288.52	3,589.94	4,431.17
88	2,514.79	3,203.06	3,630.41	3,958.83	4,881.06
89	2,771.16	3,531.44	4,003.82	4,363.71	5,375.89
90	3,050.07	3,895.84	4,413.19	4,809.06	5,920.25
91	3,360.51	4,296.24	4,867.58	5,303.91	6,523.06
92	3,702.40	4,737.08	5,366.92	5,848.28	7,184.40
93	4,080.27	5,222.93	5,920.25	6,446.57	7,913.19
94	4,494.15	5,758.30	6,527.55	7,112.40	8,713.87
95	4,948.54	6,352.14	7,197.84	7,841.20	9,600.14
96	5,452.40	7,004.44	7,935.66	8,646.43	10,576.36
97	6,005.70	7,724.20	8,754.42	9,532.68	11,647.04
98	6,617.53	8,516.00	9,654.11	10,508.88	12,830.19
99	7,287.88	9,388.69	10,643.79	11,588.55	14,134.81

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	118.79	147.58	165.56	183.59	244.73
19	118.79	147.58	165.56	183.59	244.73
20	118.79	147.58	165.56	183.59	244.73
21	118.79	147.58	165.56	183.59	244.73
22	118.79	147.58	165.56	183.59	244.73
23	118.79	147.58	165.56	183.59	244.73
24	118.79	147.58	165.56	183.59	244.73
25	118.79	147.58	165.56	183.59	244.73
26	118.79	147.58	165.56	183.59	244.73
27	118.79	147.58	165.56	183.59	244.73
28	118.79	147.58	165.56	183.59	244.73
29	118.79	147.58	165.56	183.59	244.73
30	118.79	147.58	165.56	183.59	244.73
31	118.79	147.58	165.56	183.59	244.73
32	118.79	147.58	165.56	183.59	244.73
33	118.79	147.58	165.56	183.59	244.73
34	118.79	147.58	165.56	183.59	244.73
35	118.79	147.58	165.56	183.59	244.73
36	118.79	147.58	165.56	183.59	244.73
37	118.79	147.58	165.56	183.59	244.73
38	118.79	147.58	165.56	183.59	244.73
39	118.79	147.58	165.56	183.59	244.73
40	118.79	147.58	165.56	183.59	244.73
41	118.79	147.58	165.56	183.59	244.73
42	118.79	147.58	165.56	183.59	244.73
43	118.79	147.58	165.56	183.59	244.73
44	118.79	147.58	165.56	183.59	244.73
45	143.99	176.33	201.57	223.15	295.13
46	143.99	176.33	201.57	223.15	295.13
47	143.99	176.33	201.57	223.15	295.13
48	143.99	176.33	201.57	223.15	295.13
49	143.99	176.33	201.57	223.15	295.13
50	154.75	194.31	223.15	244.73	327.51
51	161.97	205.18	233.94	259.13	341.90
52	169.16	215.93	244.73	269.91	359.91
53	179.95	226.75	259.13	284.36	377.92
54	187.14	237.55	273.49	302.33	399.50
55	197.99	251.93	287.91	316.71	421.08
56	208.75	262.73	302.33	334.71	442.66
57	219.57	277.16	320.32	356.30	467.88
58	230.33	295.13	338.30	374.30	493.06
59	248.33	313.14	363.48	403.07	529.07
60	266.31	338.30	388.70	431.90	565.06
61	284.36	359.91	417.47	460.68	604.62
62	302.33	388.70	446.28	493.06	644.22
63	323.90	413.88	478.67	529.07	690.98
64	345.49	439.08	507.47	561.43	734.19
65	367.08	467.88	539.88	597.43	777.36
66	388.70	500.29	575.82	637.03	827.78
67	413.88	529.07	611.79	676.61	878.11
68	439.08	565.06	651.39	719.81	935.71
69	482.25	622.64	716.21	795.38	1,029.28
70	532.64	687.41	791.77	878.11	1,133.70
71	586.65	755.78	870.92	964.52	1,245.24
72	644.22	831.36	960.93	1,061.71	1,367.56
73	709.02	914.13	1,054.52	1,166.06	1,500.76
74	766.60	989.72	1,140.88	1,259.62	1,615.94
75	827.78	1,068.93	1,230.84	1,360.39	1,741.87
76	892.53	1,155.28	1,328.02	1,468.39	1,878.66
77	964.52	1,248.85	1,435.98	1,587.13	2,026.23
78	1,043.69	1,345.98	1,551.17	1,713.09	2,180.95
79	1,126.52	1,457.59	1,673.49	1,849.89	2,353.70
80	1,216.42	1,572.75	1,810.29	1,997.45	-
81	1,313.62	1,698.72	1,954.24	2,155.76	-
82	1,417.98	1,835.44	2,112.60	2,328.52	-
83	1,533.12	1,983.03	2,281.71	2,515.67	-
84	1,655.49	2,144.96	2,461.67	2,717.22	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	154.39	191.80	215.23	238.62	318.15
19	154.39	191.80	215.23	238.62	318.15
20	154.39	191.80	215.23	238.62	318.15
21	154.39	191.80	215.23	238.62	318.15
22	154.39	191.80	215.23	238.62	318.15
23	154.39	191.80	215.23	238.62	318.15
24	154.39	191.80	215.23	238.62	318.15
25	154.39	191.80	215.23	238.62	318.15
26	154.39	191.80	215.23	238.62	318.15
27	154.39	191.80	215.23	238.62	318.15
28	154.39	191.80	215.23	238.62	318.15
29	154.39	191.80	215.23	238.62	318.15
30	154.39	191.80	215.23	238.62	318.15
31	154.39	191.80	215.23	238.62	318.15
32	154.39	191.80	215.23	238.62	318.15
33	154.39	191.80	215.23	238.62	318.15
34	154.39	191.80	215.23	238.62	318.15
35	154.39	191.80	215.23	238.62	318.15
36	154.39	191.80	215.23	238.62	318.15
37	154.39	191.80	215.23	238.62	318.15
38	154.39	191.80	215.23	238.62	318.15
39	154.39	191.80	215.23	238.62	318.15
40	154.39	191.80	215.23	238.62	318.15
41	154.39	191.80	215.23	238.62	318.15
42	154.39	191.80	215.23	238.62	318.15
43	154.39	191.80	215.23	238.62	318.15
44	154.39	191.80	215.23	238.62	318.15
45	187.14	229.27	261.99	290.04	383.62
46	187.14	229.27	261.99	290.04	383.62
47	187.14	229.27	261.99	290.04	383.62
48	187.14	229.27	261.99	290.04	383.62
49	187.14	229.27	261.99	290.04	383.62
50	201.18	252.66	290.04	318.15	425.78
51	210.56	266.68	304.15	336.88	444.46
52	219.88	280.72	318.15	350.88	467.88
53	233.94	294.75	336.88	369.64	491.24
54	243.30	308.82	355.56	393.02	519.34
55	257.31	327.51	374.30	411.72	547.43
56	271.35	341.55	393.02	435.11	575.48
57	285.38	360.26	416.40	463.19	608.23
58	299.43	383.62	439.79	486.59	641.00
59	322.83	407.04	472.54	524.02	687.75
60	346.22	439.79	505.26	561.43	734.57
61	369.64	467.88	542.70	598.83	785.98
62	393.02	505.26	580.16	641.00	837.49
63	421.08	538.02	622.25	687.75	898.33
64	449.12	570.77	659.67	729.86	954.46
65	477.19	608.23	701.81	776.69	1,010.57
66	485.88	625.31	719.81	796.22	1,034.71
67	517.35	661.31	764.76	845.78	1,097.67
68	548.86	706.32	814.26	899.77	1,169.66
69	602.81	778.26	895.25	994.21	1,286.60
70	665.82	859.25	989.72	1,097.67	1,417.07
71	733.25	944.70	1,088.69	1,205.66	1,556.56
72	805.25	1,039.23	1,201.12	1,327.12	1,709.53
73	886.24	1,142.66	1,318.14	1,457.59	1,875.90
74	958.23	1,237.12	1,426.09	1,574.52	2,019.88
75	1,034.71	1,336.10	1,538.54	1,700.48	2,177.38
76	1,115.69	1,444.04	1,660.01	1,835.44	2,348.31
77	1,205.66	1,561.04	1,795.00	1,983.90	2,532.73
78	1,304.62	1,682.49	1,938.92	2,141.36	2,726.15
79	1,408.10	1,821.95	2,091.87	2,312.35	2,942.13
80	1,520.55	1,965.93	2,262.83	2,496.77	-
81	1,642.02	2,123.37	2,442.79	2,694.71	-
82	1,772.47	2,294.33	2,640.72	2,910.64	-
83	1,916.46	2,478.79	2,852.15	3,144.57	-
84	2,069.37	2,681.24	3,077.10	3,396.48	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
19	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
20	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
21	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
22	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
23	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
24	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
25	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
26	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
27	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
28	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
29	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
30	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
31	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
32	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
33	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
34	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
35	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
36	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
37	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
38	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
39	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
40	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
41	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
42	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
43	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
44	85.27	81.98	75.41	95.04	91.78	85.27	101.62	95.04	88.52	108.21	101.62	95.04	137.70	127.88	118.03
45	101.62	98.36	91.78	118.03	114.75	104.90	127.88	121.33	111.48	137.70	131.11	121.33	177.06	163.94	154.09
46	101.62	98.36	91.78	118.03	114.75	104.90	127.88	121.33	111.48	137.70	131.11	121.33	177.06	163.94	154.09
47	101.62	98.36	91.78	118.03	114.75	104.90	127.88	121.33	111.48	137.70	131.11	121.33	177.06	163.94	154.09
48	101.62	98.36	91.78	118.03	114.75	104.90	127.88	121.33	111.48	137.70	131.11	121.33	177.06	163.94	154.09
49	101.62	98.36	91.78	118.03	114.75	104.90	127.88	121.33	111.48	137.70	131.11	121.33	177.06	163.94	154.09
50	114.75	108.21	101.62	134.42	127.88	118.03	144.25	134.42	124.57	154.09	147.55	134.42	199.98	186.88	173.77
51	118.03	114.75	108.21	140.96	134.42	124.57	154.09	144.25	134.42	163.94	154.09	144.25	213.12	199.98	183.63
52	124.57	121.33	114.75	147.55	140.96	131.11	160.64	154.09	140.96	173.77	163.94	154.09	226.24	213.12	196.73
53	131.11	127.88	118.03	157.40	147.55	137.70	170.47	160.64	150.80	186.88	173.77	160.64	239.36	226.24	206.56
54	140.96	134.42	127.88	167.23	160.64	147.55	183.63	173.77	160.64	199.98	186.88	173.77	259.00	242.61	222.95
55	150.80	144.25	134.42	180.31	170.47	157.40	196.73	186.88	170.47	213.12	199.98	186.88	278.67	262.30	239.36
56	160.64	154.09	144.25	193.44	183.63	170.47	209.83	199.98	183.63	229.50	216.39	199.98	298.35	281.96	259.00
57	170.47	163.94	154.09	206.56	193.44	180.31	226.24	213.12	196.73	245.91	232.78	213.12	321.31	301.65	278.67
58	180.31	173.77	163.94	219.66	209.83	193.44	242.61	229.50	209.83	265.56	249.16	229.50	344.25	324.58	301.65
59	193.44	183.63	173.77	236.08	222.95	206.56	259.00	245.91	226.24	281.96	268.84	245.91	370.49	347.52	321.31
60	206.56	196.73	183.63	252.45	239.36	222.95	275.42	262.30	242.61	301.65	285.21	265.56	396.70	373.78	344.25
61	219.66	209.83	196.73	268.84	255.71	236.08	295.06	281.96	259.00	324.58	308.19	285.21	426.22	400.01	370.49
62	232.78	222.95	209.83	285.21	272.14	252.45	314.73	298.35	278.67	347.52	327.86	304.88	455.74	429.49	396.70
63	249.16	239.36	222.95	304.88	291.80	272.14	337.71	321.31	298.35	370.49	350.81	327.86	485.26	458.97	426.22
64	265.56	255.71	242.61	331.16	314.73	295.06	363.92	347.52	321.31	400.01	380.34	354.07	527.88	498.33	462.28
65	288.52	275.42	259.00	357.37	340.98	318.02	393.43	377.04	350.81	432.76	413.10	383.58	570.49	540.97	501.63
66	308.19	298.35	281.96	383.58	367.22	344.25	426.22	406.55	380.34	468.82	445.89	416.40	616.38	586.86	544.25
67	334.40	321.31	301.65	416.40	396.70	373.78	462.28	439.32	409.86	508.17	485.26	452.45	668.85	636.05	593.41
68	360.66	347.52	327.86	449.15	429.49	403.25	498.33	475.41	445.89	550.81	524.59	491.80	724.57	688.52	642.59
69	406.55	393.43	370.49	508.17	488.51	455.74	563.95	540.97	504.91	622.92	596.70	557.35	816.37	780.33	727.87
70	458.97	442.61	419.64	573.76	550.81	518.02	639.37	609.82	573.76	704.90	672.11	629.51	921.27	881.96	826.19
71	514.76	498.33	472.12	645.88	622.92	586.86	718.04	691.78	649.14	793.46	760.62	714.74	1,039.31	996.71	934.41
72	580.31	560.64	531.12	727.87	701.64	662.26	809.81	780.33	731.13	895.04	858.98	806.53	1,170.48	1,124.54	1,052.43
73	652.44	632.78	600.00	819.66	790.13	744.26	911.43	878.68	826.19	1,006.53	967.20	908.17	1,317.99	1,265.52	1,190.15
74	708.20	688.52	652.44	891.81	862.29	816.37	993.42	957.35	901.62	1,095.06	1,055.73	993.42	1,436.05	1,380.29	1,298.35
75	773.77	750.79	714.74	973.74	944.24	891.81	1,085.20	1,045.90	986.86	1,193.40	1,154.05	1,088.49	1,563.91	1,508.17	1,422.92
76	842.62	819.66	780.33	1,062.27	1,029.47	973.74	1,180.34	1,144.25	1,078.65	1,301.59	1,258.95	1,190.15	1,704.87	1,645.84	1,554.07
77	918.02	895.04	852.45	1,157.35	1,124.54	1,065.56	1,288.50	1,249.14	1,180.34	1,419.61	1,377.00	1,301.59	1,858.96	1,799.94	1,698.35
78	999.97	977.03	927.88	1,262.27	1,229.53	1,163.90	1,406.52	1,363.92	1,291.78	1,547.52	1,504.88	1,422.92	2,026.19	1,963.87	1,858.96
79	1,111.45	1,085.20	1,036.06	1,403.25	1,367.17	1,298.35	1,560.60	1,518.01	1,439.32	1,721.27	1,672.09	1,586.81	2,249.14	2,186.82	2,072.06
80	1,232.75	1,206.54	1,154.05	1,560.60	1,521.26	1,449.14	1,734.38	1,691.79	1,606.51	1,911.43	1,862.25	1,770.44	2,501.59	2,435.98	2,311.41
81	1,370.46	1,344.23	1,285.23	1,734.38	1,695.03	1,613.09	1,927.82	1,881.91	1,790.10	2,124.55	2,072.06	1,973.70	2,780.26	2,711.42	2,577.00
82	1,524.55	1,495.04	1,432.73	1,927.82	1,885.21	1,799.94	2,140.91	2,095.04	1,996.67	2,360.59	2,308.16	2,199.94	3,088.44	3,016.30	2,875.37
83	1,695.03	1,662.28	1,593.42	2,144.23	2,101.57	2,006.52	2,380.25	2,331.07	2,222.90	2,622.89	2,567.16	2,452.41	3,432.69	3,360.57	3,206.45
84	1,881.91	1,852.45	1,777.00	2,383.56	2,337.65	2,236.00	2,645.83	2,593.37	2,478.62	2,917.94	2,858.96	2,734.34	3,816.29	3,740.88	3,576.94
85	2,091.73	2,058.97	1,980.29	2,649.13	2,603.21	2,495.01	2,940.93	2,888.44	2,763.84	3,239.28	3,183.54	3,049.11	4,242.51	4,163.84	3,986.80
86	2,324.54	2,291.73	2,206.52	2,944.20	2,898.27	2,780.26	3,268.75	3,213.03	3,081.88	3,599.92	3,540.90	3,396.63	4,714.63	4,635.94	4,449.06
87	2,583.52	2,550.76	2,458.96	3,272.06	3,226.13	3,098.28	3,629.43	3,576.94	3,435.99	4,003.21	3,940.86	3,786.77	5,239.22	5,163.83	4,960.55
88	2,872.04	2,835.98	2,737.63	3,635.98	3,590.08	3,455.67	4,035.95	3,980.22	3,829.41	4,445.78	4,386.77	4,222.82	5,822.82	5,747.40	5,530.99
89	3,193.37	3,157.31	3,049.11	4,042.53	3,996.63	3,852.37	4,485.13	4,432.66	4,272.02	4,940.87	4,885.11	4,708.09	6,471.96	6,399.81	6,170.31
90	3,547.47	3,511.40	3,399.90	4,494.96	4,449.06	4,294.98	4,983.47	4,931.02	4,760.52	5,491.67	5,435.90	5,249.08	7,193.25	7,124.40	6,878.51
91	3,944.16	3,908.09	3,786.77	4,996.62	4,950.70	4,790.03	5,537.57	5,488.39	5,308.07	6,101.47	6,052.28	5,852.31	7,996.53	7,930.95	7,671.92
92	4,380.23	4,347.41	4,219.58	5,553.94	5,511.31	5,340.86	6,153.95	6,111.33	5,917.86	6,780.16	6,734.26	6,527.72	8,888.28	8,832.56	8,557.16
93	4,868.72	4,839.21	4,701.50	6,173.62	6,137.56	5,953.94	6,839.18	6,799.82	6,596.54	7,534.24	7,498.15	7,275.24	9,878.45	9,832.51	9,544.00
94	5,412.97	5,383.48	5,235.95	6,862.09	6,829.33	6,635.90	7,599.80	7,570.29	7,357.19	8,373.57	8,344.05	8,111.26	10,976.77	10,947.26	10,642.33
95	6,012.97	5,990.00	5,835.91	7,629.34	7,603.10	7,399.83	8,445.66	8,426.02	8,199.82	9,304.69	9,288.29	9,045.67	12,199.72	12,186.55	11,868.55
96	6,685.08	6,665.43	6,501.48	8,478.48	8,465.37	8,248.99	9,383.39	9,380.06	9,144.04	10,337.43	10,337.43	10,084.97	13,560.29	13,570.14	13,235.70
97	7,429.34	7,416.19	7,242.43	9,426.03	9,422.73	9,196.49	10,429.22	10,439.08	10,193.18	11,488.23	11,507.90	11,242.34	15,071.76	15,107.81	14,760.25
98	8,255.57	8,252.23	8,068.62	10,478.39	10,488.24	10,255.48	11,589.86	11,619.35	11,363.66	12,766.88	12,809.52	12,534.11	16,750.40	16,819.23	16,461.87
99	9,173.54	9,183.38	8,989.96	11,645.62	11,675.09	11,432.47	12,878.36	12,930.81	12,668.54	14,186.52	14,258.63	13,976.70	18,619.17	18,724.11	18,360.17

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
19	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
20	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
21	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
22	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
23	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
24	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
25	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
26	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
27	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
28	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
29	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
30	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
31	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
32	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
33	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
34	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
35	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
36	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
37	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
38	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
39	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
40	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
41	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
42	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
43	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
44	110.81	106.56	98.02	123.59	119.35	110.81	132.12	123.59	115.10	140.65	132.12	123.59	179.01	166.23	153.45
45	132.12	127.88	119.35	153.45	149.19	136.38	166.23	157.72	144.89	179.01	170.47	157.72	230.13	213.12	200.37
46	132.12	127.88	119.35	153.45	149.19	136.38	166.23	157.72	144.89	179.01	170.47	157.72	230.13	213.12	200.37
47	132.12	127.88	119.35	153.45	149.19	136.38	166.23	157.72	144.89	179.01	170.47	157.72	230.13	213.12	200.37
48	132.12	127.88	119.35	153.45	149.19	136.38	166.23	157.72	144.89	179.01	170.47	157.72	230.13	213.12	200.37
49	132.12	127.88	119.35	153.45	149.19	136.38	166.23	157.72	144.89	179.01	170.47	157.72	230.13	213.12	200.37
50	149.19	140.65	132.12	174.75	166.23	153.45	187.51	174.75	161.97	200.37	191.80	174.75	259.99	242.94	225.90
51	153.45	149.19	140.65	183.26	174.75	161.97	200.37	187.51	174.75	213.12	200.37	187.51	277.04	259.99	238.69
52	161.97	157.72	149.19	191.80	183.26	170.47	208.87	200.37	183.26	225.90	213.12	200.37	294.11	277.04	255.71
53	170.47	166.23	153.45	204.56	191.80	179.01	221.65	208.87	196.09	242.94	225.90	208.87	311.12	294.11	268.54
54	183.26	174.75	166.23	217.33	208.87	191.80	238.69	225.90	208.87	259.99	242.94	225.90	336.70	315.37	289.82
55	196.09	187.51	174.75	234.46	221.65	204.56	255.71	242.94	221.65	277.04	259.99	242.94	362.32	340.98	311.12
56	208.87	200.37	187.51	251.49	238.69	221.65	272.77	259.99	238.69	298.35	281.33	259.99	387.87	366.60	336.70
57	221.65	213.12	200.37	268.54	251.49	234.46	294.11	277.04	255.71	319.67	302.60	277.04	417.70	392.13	362.32
58	234.46	225.90	213.12	285.56	272.77	251.49	315.37	298.35	272.77	345.23	323.93	298.35	447.56	421.94	392.13
59	251.49	238.69	225.90	306.87	289.82	268.54	336.70	319.67	294.11	366.60	349.48	319.67	481.60	451.79	417.70
60	268.54	255.71	238.69	328.20	311.12	289.82	358.01	340.98	315.37	392.13	370.83	345.23	515.72	485.88	447.56
61	285.56	272.77	255.71	349.48	332.44	306.87	383.58	366.60	336.70	421.94	400.65	370.83	554.10	520.00	481.60
62	302.60	289.82	272.77	370.83	353.73	328.20	409.16	387.87	362.32	451.79	426.22	396.36	592.44	558.36	515.72
63	323.93	311.12	289.82	396.36	379.35	353.73	439.00	417.70	387.87	481.60	456.05	426.22	630.80	596.70	554.10
64	345.23	332.44	315.37	430.48	409.16	383.58	473.10	451.79	417.70	520.00	494.44	460.34	686.23	647.83	600.95
65	375.10	358.01	336.70	464.57	443.25	413.47	511.49	490.19	456.05	562.59	537.04	498.68	741.59	703.27	652.12
66	385.27	372.91	352.48	479.49	458.97	430.33	532.81	508.17	475.41	586.04	557.35	520.47	770.47	733.59	680.36
67	418.05	401.64	377.04	520.47	495.94	467.22	577.86	549.19	512.29	635.23	606.53	565.58	836.04	795.08	741.78
68	450.83	434.45	409.86	561.47	536.85	504.08	622.92	594.26	557.35	688.52	655.72	614.76	905.71	860.67	803.26
69	508.17	491.80	463.10	635.23	610.65	569.63	704.90	676.23	631.16	778.69	745.90	696.72	1,020.47	975.39	909.83
70	573.76	553.27	524.59	717.18	688.52	647.53	799.16	762.29	717.18	881.13	840.15	786.85	1,151.63	1,102.45	1,032.77
71	643.40	622.92	590.16	807.35	778.69	733.59	897.55	864.71	811.47	991.80	950.78	893.44	1,299.16	1,245.88	1,168.02
72	725.40	700.79	663.94	909.83	877.03	827.83	1,012.26	975.39	913.90	1,118.85	1,073.76	1,008.22	1,463.07	1,405.70	1,315.56
73	815.54	790.96	749.97	1,024.58	987.69	930.28	1,139.33	1,098.33	1,032.77	1,258.14	1,208.97	1,135.21	1,647.50	1,581.94	1,487.66
74	885.22	860.67	815.54	1,114.71	1,077.83	1,020.47	1,241.76	1,196.69	1,127.01	1,368.84	1,319.64	1,241.76	1,795.05	1,725.37	1,622.91
75	967.20	938.51	893.44	1,217.20	1,180.34	1,114.71	1,356.51	1,307.32	1,233.57	1,491.75	1,442.57	1,360.63	1,954.88	1,885.21	1,778.69
76	1,053.26	1,024.58	975.39	1,327.79	1,286.88	1,217.20	1,475.37	1,430.31	1,348.33	1,627.02	1,573.72	1,487.66	2,131.10	2,057.35	1,942.59
77	1,147.51	1,118.85	1,065.56	1,446.71	1,405.70	1,331.94	1,610.62	1,561.43	1,475.37	1,774.57	1,721.27	1,627.02	2,323.69	2,249.96	2,122.93
78	1,249.96	1,221.30	1,159.80	1,577.82	1,536.83	1,454.87	1,758.16	1,704.87	1,614.74	1,934.37	1,881.07	1,778.69	2,532.73	2,454.84	2,323.69
79	1,389.28	1,356.51	1,295.06	1,754.06	1,708.98	1,622.91	1,950.81	1,897.48	1,799.12	2,151.59	2,090.11	1,983.55	2,811.43	2,733.51	2,590.08
80	1,540.94	1,508.17	1,442.57	1,950.81	1,901.60	1,811.45	2,167.98	2,114.70	2,008.16	2,389.28	2,327.81	2,213.07	3,126.96	3,044.99	2,889.28
81	1,713.09	1,680.30	1,606.51	2,167.98	2,118.81	2,016.35	2,409.77	2,352.42	2,237.66	2,655.67	2,590.08	2,467.13	3,475.33	3,389.24	3,221.24
82	1,905.68	1,868.80	1,790.95	2,409.77	2,356.50	2,249.96	2,676.17	2,618.77	2,495.84	2,950.75	2,885.17	2,749.92	3,860.60	3,770.39	3,594.18
83	2,118.81	2,077.79	1,991.78	2,680.28	2,626.99	2,508.12	2,975.38	2,913.85	2,778.63	3,278.59	3,208.92	3,065.49	4,290.86	4,200.72	4,008.07
84	2,352.42	2,315.53	2,221.30	2,979.41	2,922.06	2,795.03	3,307.29	3,241.71	3,098.28	3,647.46	3,573.67	3,417.99	4,770.38	4,676.13	4,471.16
85	2,614.70	2,573.71	2,475.34	3,311.40	3,254.04	3,118.78	3,676.18	3,610.57	3,454.85	4,049.06	3,979.39	3,811.41	5,303.17	5,204.81	4,983.47
86	2,905.71	2,864.68	2,758.15	3,680.24	3,622.85	3,475.33	4,085.97	4,016.30	3,852.37	4,499.89	4,426.11	4,245.80	5,893.30	5,794.95	5,561.34
87	3,229.43	3,188.45	3,073.71	4,090.09	4,032.68	3,872.84	4,536.74	4,471.16	4,294.98	5,003.96	4,926.10	4,733.48	6,549.02	6,454.75	6,200.65
88	3,590.08	3,544.98	3,422.02	4,544.98	4,487.59	4,319.58	5,044.95	4,975.30	4,786.77	5,557.24	5,483.48	5,278.59	7,278.49	7,184.26	6,913.75
89	3,991.72	3,946.61	3,811.41	5,053.15	4,995.80	4,815.45	5,606.45	5,540.82	5,340.01	6,176.04	6,106.41	5,885.10	8,089.97	7,999.78	7,712.93
90	4,434.34	4,389.23	4,249.91	5,618.69	5,561.34	5,368.71	6,229.35	6,163.77	5,950.67	6,864.57	6,794.92	6,561.35	8,991.59	8,905.52	8,598.14
91	4,930.20	4,885.11	4,733.48	6,245.72	6,188.38	5,987.55	6,921.95	6,860.50	6,635.10	7,626.87	7,565.40	7,315.37	9,995.62	9,913.67	9,589.92
92	5,475.25	5,434.31	5,274.45	6,942.47	6,889.21	6,676.07	7,692.43	7,639.18	7,397.35	8,475.18	8,417.83	8,159.62	11,110.36	11,040.72	10,696.48
93	6,085.92	6,049.06	5,876.94	7,717.01	7,671.92	7,442.44	8,549.00	8,499.80	8,245.72	9,417.80	9,372.70	9,094.02	12,348.09	12,290.64	11,930.04
94	6,766.20	6,729.35	6,544.90	8,577.66	8,536.66	8,294.86	9,499.79	9,462.92	9,196.49	10,466.98	10,430.06	10,139.09	13,720.95	13,684.05	13,302.99
95	7,516.24	7,487.49	7,294.92	9,536.62	9,503.82	9,249.77	10,557.09	10,532.54	10,249.75	11,630.87	11,610.37	11,307.08	15,249.66	15,233.22	14,835.70
96	8,356.32	8,331.75	8,126.83	10,598.12	10,581.73	10,311.21	11,729.22	11,725.14	11,430.07	12,921.81	12,921.81	12,606.27	16,950.35	16,962.66	16,544.68
97	9,286.65	9,270.27	9,053.06	11,782.47	11,778.40	11,495.60	13,036.54	13,048.84	12,741.51	14,360.27	14,384.88	14,052.92	18,839.67	18,884.78	18,450.37
98	10,319.44	10,315.32	10,085.82	13,098.02	13,110.29	12,819.37	14,487.34	14,524.21	14,204.57	15,958.63	16,011.87	15,667.61	20,938.02	21,024.09	20,577.36
99	11,466.95	11,479.22	11,237.43	14,556.98	14,593.92	14,290.60	16,097.97	16,163.51	15,835.68	17,733.13	17,823.34	17,470.84	23,273.97	23,405.14	22,950.24

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
19	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
20	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
21	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
22	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
23	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
24	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
25	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
26	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
27	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
28	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
29	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
30	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
31	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
32	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
33	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
34	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
35	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
36	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
37	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
38	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
39	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
40	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
41	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
42	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
43	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
44	177.06	170.47	157.40	209.83	203.29	190.16	232.78	216.39	203.29	252.45	239.36	222.95	347.52	321.31	298.35
45	206.56	199.98	186.88	252.45	245.91	222.95	278.67	265.56	242.61	308.19	295.06	272.14	419.64	390.16	367.22
46	206.56	199.98	186.88	252.45	245.91	222.95	278.67	265.56	242.61	308.19	295.06	272.14	419.64	390.16	367.22
47	206.56	199.98	186.88	252.45	245.91	222.95	278.67	265.56	242.61	308.19	295.06	272.14	419.64	390.16	367.22
48	206.56	199.98	186.88	252.45	245.91	222.95	278.67	265.56	242.61	308.19	295.06	272.14	419.64	390.16	367.22
49	206.56	199.98	186.88	252.45	245.91	222.95	278.67	265.56	242.61	308.19	295.06	272.14	419.64	390.16	367.22
50	229.50	216.39	203.29	281.96	268.84	249.16	308.19	288.52	265.56	337.71	321.31	295.06	462.28	429.49	400.01
51	236.08	229.50	216.39	291.80	278.67	259.00	327.86	304.88	285.21	354.07	334.40	311.51	485.26	455.74	416.40
52	245.91	239.36	226.24	304.88	291.80	268.84	337.71	324.58	295.06	370.49	350.81	327.86	508.17	478.67	439.32
53	255.71	249.16	232.78	321.31	301.65	281.96	354.07	334.40	314.73	393.43	367.22	337.71	527.88	498.33	455.74
54	272.14	259.00	245.91	334.40	321.31	295.06	373.78	354.07	327.86	416.40	386.88	360.66	560.64	524.59	481.95
55	288.52	275.42	255.71	357.37	337.71	311.51	396.70	377.04	340.98	436.07	406.55	380.34	590.16	557.35	508.17
56	301.65	291.80	272.14	377.04	357.37	331.16	413.10	396.70	363.92	458.97	432.76	400.01	619.67	586.86	537.69
57	318.02	304.88	285.21	396.70	370.49	344.25	439.32	413.10	383.58	485.26	458.97	419.64	655.72	616.38	567.18
58	331.16	318.02	301.65	416.40	396.70	363.92	462.28	439.32	400.01	514.76	481.95	442.61	688.52	649.14	603.25
59	354.07	334.40	318.02	442.61	419.64	386.88	491.80	468.82	429.49	540.97	518.02	472.12	734.41	691.78	639.37
60	377.04	357.37	334.40	472.12	449.15	416.40	521.31	495.05	458.97	577.03	544.25	508.17	783.60	737.72	678.67
61	400.01	380.34	357.37	501.63	475.41	439.32	554.10	531.12	488.51	616.38	586.86	540.97	836.04	783.60	724.57
62	422.93	403.25	380.34	527.88	504.91	468.82	590.16	557.35	521.31	659.00	619.67	577.03	888.50	836.04	773.77
63	452.45	432.76	403.25	563.95	540.97	501.63	629.51	600.00	557.35	698.35	662.26	616.38	940.94	888.50	826.19
64	472.12	455.74	432.76	600.00	570.49	534.43	665.57	636.05	586.86	737.72	701.64	652.44	999.97	944.24	875.37
65	504.91	481.95	452.45	636.05	606.53	567.18	704.90	675.43	629.51	783.60	747.49	695.06	1,058.99	1,003.25	931.11
66	527.88	511.49	485.26	668.85	639.37	600.00	750.79	714.74	668.85	832.77	790.13	737.72	1,121.28	1,068.82	990.13
67	563.95	540.97	508.17	711.43	678.67	639.37	796.68	757.34	708.20	885.22	842.62	786.85	1,190.15	1,134.39	1,055.73
68	596.70	573.76	540.97	754.08	721.28	678.67	842.62	803.26	754.08	937.68	895.04	839.31	1,262.27	1,199.99	1,121.28
69	665.57	642.59	606.53	842.62	809.81	757.34	944.24	904.89	842.62	1,049.14	1,006.53	937.68	1,406.52	1,344.23	1,252.42
70	740.96	714.74	678.67	940.94	901.62	849.16	1,055.73	1,006.53	947.53	1,173.72	1,117.99	1,045.90	1,567.15	1,498.34	1,403.25
71	822.95	796.68	754.08	1,045.90	1,006.53	950.78	1,170.48	1,127.84	1,058.99	1,301.59	1,249.14	1,173.72	1,740.92	1,672.09	1,567.15
72	914.72	881.96	836.04	1,163.90	1,121.28	1,058.99	1,301.59	1,255.74	1,177.02	1,449.14	1,390.14	1,308.15	1,934.37	1,858.96	1,740.92
73	1,016.37	983.59	934.41	1,291.78	1,245.88	1,173.72	1,445.90	1,393.41	1,311.44	1,609.78	1,547.52	1,452.43	2,147.47	2,062.26	1,940.95
74	1,081.98	1,052.43	996.71	1,380.29	1,334.42	1,265.52	1,550.80	1,491.75	1,406.52	1,721.27	1,658.97	1,560.60	2,298.32	2,209.79	2,078.62
75	1,163.90	1,127.84	1,075.35	1,481.90	1,436.05	1,357.33	1,662.28	1,603.24	1,511.43	1,842.59	1,780.29	1,678.64	2,458.96	2,370.45	2,236.00
76	1,245.88	1,209.82	1,154.05	1,586.81	1,537.69	1,455.69	1,777.00	1,721.27	1,622.91	1,973.70	1,908.17	1,803.24	2,629.43	2,540.93	2,399.92
77	1,331.11	1,298.35	1,236.05	1,701.60	1,652.43	1,563.91	1,904.86	1,849.12	1,747.50	2,114.70	2,052.40	1,937.64	2,816.32	2,727.79	2,573.71
78	1,426.19	1,393.41	1,324.57	1,822.90	1,773.71	1,678.64	2,045.85	1,983.55	1,878.66	2,265.51	2,203.24	2,081.91	3,016.30	2,921.23	2,767.14
79	1,557.35	1,521.26	1,452.43	1,990.14	1,940.95	1,842.59	2,229.45	2,167.18	2,055.70	2,475.34	2,406.46	2,281.88	3,288.44	3,196.67	3,029.44
80	1,698.35	1,662.28	1,590.13	2,176.98	2,121.25	2,019.64	2,435.98	2,377.00	2,255.66	2,701.57	2,632.72	2,501.59	-	-	-
81	1,855.69	1,819.61	1,740.92	2,377.00	2,321.27	2,209.79	2,662.22	2,596.67	2,472.07	2,950.75	2,878.59	2,740.93	-	-	-
82	2,026.19	1,986.83	1,904.86	2,596.67	2,537.65	2,422.90	2,904.86	2,842.53	2,708.11	3,222.88	3,150.72	3,003.22	-	-	-
83	2,216.37	2,173.73	2,081.91	2,835.98	2,780.26	2,655.67	3,173.69	3,108.12	2,963.87	3,521.23	3,445.83	3,291.73	-	-	-
84	2,416.31	2,377.00	2,281.88	3,098.28	3,039.28	2,908.10	3,468.74	3,399.90	3,249.09	3,849.11	3,770.39	3,606.45	-	-	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
19	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
20	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
21	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
22	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
23	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
24	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
25	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
26	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
27	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
28	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
29	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
30	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
31	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
32	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
33	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
34	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
35	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
36	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
37	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
38	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
39	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
40	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
41	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
42	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
43	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
44	230.13	221.65	204.56	272.77	264.26	247.23	302.60	281.33	264.26	328.20	311.12	289.82	451.79	417.70	387.87
45	268.54	259.99	242.94	328.20	319.67	289.82	362.32	345.23	315.37	400.65	383.58	353.73	545.57	507.22	477.35
46	268.54	259.99	242.94	328.20	319.67	289.82	362.32	345.23	315.37	400.65	383.58	353.73	545.57	507.22	477.35
47	268.54	259.99	242.94	328.20	319.67	289.82	362.32	345.23	315.37	400.65	383.58	353.73	545.57	507.22	477.35
48	268.54	259.99	242.94	328.20	319.67	289.82	362.32	345.23	315.37	400.65	383.58	353.73	545.57	507.22	477.35
49	268.54	259.99	242.94	328.20	319.67	289.82	362.32	345.23	315.37	400.65	383.58	353.73	545.57	507.22	477.35
50	298.35	281.33	264.26	366.60	349.48	323.93	400.65	375.10	345.23	439.00	417.70	383.58	600.95	558.36	520.00
51	306.87	298.35	281.33	379.35	362.32	336.70	426.22	396.36	370.83	460.34	434.72	404.92	630.80	592.44	541.32
52	319.67	311.12	294.11	396.36	379.35	349.48	439.00	421.94	383.58	481.60	456.05	426.22	660.66	622.27	571.14
53	332.44	323.93	302.60	417.70	392.13	366.60	460.34	434.72	409.16	511.49	477.35	439.00	686.23	647.83	592.44
54	353.73	336.70	319.67	434.72	417.70	383.58	485.88	460.34	426.22	541.32	502.96	468.82	728.82	681.95	626.59
55	375.10	358.01	332.44	464.57	439.00	404.92	515.72	490.19	443.25	566.88	528.50	494.44	767.18	724.57	660.66
56	392.13	379.35	353.73	490.19	464.57	430.48	537.04	515.72	473.10	596.70	562.59	520.00	805.58	762.93	698.98
57	413.47	396.36	370.83	515.72	481.60	447.56	571.14	537.04	498.68	630.80	596.70	545.57	852.45	801.29	737.36
58	430.48	413.47	392.13	541.32	515.72	473.10	600.95	571.14	520.00	669.19	626.59	575.38	895.04	843.92	784.23
59	460.34	434.72	413.47	575.38	545.57	502.96	639.37	609.47	558.36	703.27	673.45	613.70	954.72	899.34	831.14
60	490.19	464.57	434.72	613.70	583.93	541.32	677.69	643.57	596.70	750.15	707.55	660.66	1,018.67	959.02	882.28
61	520.00	494.44	464.57	652.12	618.02	571.14	720.33	690.47	635.05	801.29	762.93	703.27	1,086.85	1,018.67	941.95
62	549.82	524.25	494.44	686.23	656.33	609.47	767.18	724.57	677.69	856.70	805.58	750.15	1,155.05	1,086.85	1,005.89
63	588.17	562.59	524.25	733.11	703.27	652.12	818.36	779.95	724.57	907.82	860.95	801.29	1,223.29	1,155.05	1,074.05
64	613.70	592.44	562.59	779.95	741.59	694.72	865.22	826.85	762.93	959.02	912.11	848.17	1,299.99	1,227.51	1,138.03
65	656.33	626.59	588.17	826.85	788.54	737.36	916.41	878.05	818.36	1,018.67	971.80	903.58	1,376.69	1,304.26	1,210.43
66	659.84	639.37	606.53	836.04	799.16	749.97	938.51	893.44	836.04	1,040.99	987.69	922.13	1,401.63	1,336.06	1,237.69
67	704.90	676.23	635.23	889.33	848.34	799.16	995.88	946.69	885.22	1,106.56	1,053.26	983.59	1,487.66	1,418.00	1,319.64
68	745.90	717.18	676.23	942.62	901.62	848.34	1,053.26	1,004.09	942.62	1,172.12	1,118.85	1,049.14	1,577.82	1,499.99	1,401.63
69	831.94	803.26	758.17	1,053.26	1,012.26	946.69	1,180.34	1,131.13	1,053.26	1,311.44	1,258.14	1,172.12	1,758.16	1,680.30	1,565.55
70	926.21	893.44	848.34	1,176.20	1,127.01	1,061.44	1,319.64	1,258.14	1,184.40	1,467.19	1,397.51	1,307.32	1,959.00	1,872.92	1,754.06
71	1,028.65	995.88	942.62	1,307.32	1,258.14	1,188.53	1,463.07	1,409.84	1,323.74	1,627.02	1,561.43	1,467.19	2,176.16	2,090.11	1,959.00
72	1,143.38	1,102.45	1,045.08	1,454.87	1,401.63	1,323.74	1,627.02	1,569.63	1,471.26	1,811.45	1,737.65	1,635.18	2,417.97	2,323.69	2,176.16
73	1,270.44	1,229.53	1,168.02	1,614.74	1,557.35	1,467.19	1,807.35	1,741.75	1,639.30	2,012.23	1,934.37	1,815.55	2,684.38	2,577.82	2,426.16
74	1,352.46	1,315.56	1,245.88	1,725.37	1,667.98	1,581.94	1,938.50	1,864.71	1,758.16	2,151.59	2,073.75	1,950.81	2,872.87	2,762.25	2,598.32
75	1,454.87	1,409.84	1,344.23	1,852.45	1,795.05	1,696.68	2,077.79	2,004.04	1,889.30	2,303.24	2,225.34	2,098.27	3,073.71	2,963.04	2,795.03
76	1,557.35	1,512.25	1,442.57	1,983.55	1,922.10	1,819.61	2,221.30	2,151.59	2,028.64	2,467.13	2,385.21	2,254.04	3,286.80	3,176.13	2,999.92
77	1,663.92	1,622.91	1,545.06	2,126.98	2,065.52	1,954.88	2,381.09	2,311.41	2,184.43	2,643.39	2,565.52	2,422.07	3,520.39	3,409.74	3,217.12
78	1,782.72	1,741.75	1,655.69	2,278.64	2,217.18	2,098.27	2,557.31	2,479.45	2,348.31	2,831.86	2,754.02	2,602.38	3,770.39	3,651.52	3,458.91
79	1,946.67	1,901.60	1,815.55	2,487.63	2,426.16	2,303.24	2,786.82	2,708.97	2,569.59	3,094.16	3,008.14	2,852.38	4,110.55	3,995.80	3,786.77
80	2,122.93	2,077.79	1,987.67	2,721.25	2,651.55	2,524.54	3,044.99	2,971.25	2,819.61	3,376.97	3,290.90	3,126.96	-	-	-
81	2,319.66	2,274.52	2,176.16	2,971.25	2,901.57	2,762.25	3,327.78	3,245.81	3,090.13	3,688.44	3,598.30	3,426.14	-	-	-
82	2,532.73	2,483.57	2,381.09	3,245.81	3,172.07	3,028.60	3,631.07	3,553.17	3,385.16	4,028.57	3,938.43	3,754.00	-	-	-
83	2,770.46	2,717.14	2,602.38	3,544.98	3,475.33	3,319.63	3,967.15	3,885.13	3,704.82	4,401.54	4,307.25	4,114.64	-	-	-
84	3,020.42	2,971.25	2,852.38	3,872.84	3,799.07	3,635.15	4,335.97	4,249.91	4,061.37	4,811.38	4,713.01	4,508.11	-	-	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	55.72	62.30	65.57	72.15	85.27
19	55.72	62.30	65.57	72.15	85.27
20	55.72	62.30	65.57	72.15	85.27
21	55.72	62.30	65.57	72.15	85.27
22	55.72	62.30	65.57	72.15	85.27
23	55.72	62.30	65.57	72.15	85.27
24	55.72	62.30	65.57	72.15	85.27
25	55.72	62.30	65.57	72.15	85.27
26	55.72	62.30	65.57	72.15	85.27
27	55.72	62.30	65.57	72.15	85.27
28	55.72	62.30	65.57	72.15	85.27
29	55.72	62.30	65.57	72.15	85.27
30	55.72	62.30	65.57	72.15	85.27
31	55.72	62.30	65.57	72.15	85.27
32	55.72	62.30	65.57	72.15	85.27
33	55.72	62.30	65.57	72.15	85.27
34	55.72	62.30	65.57	72.15	85.27
35	55.72	62.30	65.57	72.15	85.27
36	55.72	62.30	65.57	72.15	85.27
37	55.72	62.30	65.57	72.15	85.27
38	55.72	62.30	65.57	72.15	85.27
39	55.72	62.30	65.57	72.15	85.27
40	55.72	62.30	65.57	72.15	85.27
41	55.72	62.30	65.57	72.15	85.27
42	55.72	62.30	65.57	72.15	85.27
43	55.72	62.30	65.57	72.15	85.27
44	55.72	62.30	65.57	72.15	85.27
45	68.84	75.41	81.98	88.52	108.21
46	68.84	75.41	81.98	88.52	108.21
47	68.84	75.41	81.98	88.52	108.21
48	68.84	75.41	81.98	88.52	108.21
49	68.84	75.41	81.98	88.52	108.21
50	75.41	85.27	91.78	98.36	121.33
51	78.69	88.52	98.36	104.90	127.88
52	81.98	95.04	101.62	111.48	137.70
53	85.27	98.36	108.21	114.75	144.25
54	88.52	104.90	114.75	124.57	154.09
55	95.04	111.48	124.57	134.42	167.23
56	101.62	118.03	131.11	144.25	180.31
57	108.21	127.88	140.96	154.09	193.44
58	114.75	137.70	150.80	163.94	206.56
59	124.57	147.55	167.23	180.31	226.24
60	134.42	163.94	180.31	196.73	245.91
61	147.55	177.06	196.73	216.39	268.84
62	157.40	193.44	216.39	236.08	295.06
63	170.47	209.83	236.08	255.71	321.31
64	186.88	226.24	255.71	278.67	350.81
65	199.98	245.91	278.67	301.65	380.34
66	216.39	268.84	301.65	331.16	413.10
67	236.08	291.80	327.86	357.37	449.15
68	252.45	314.73	357.37	390.16	488.51
69	281.96	350.81	396.70	436.07	544.25
70	314.73	390.16	442.61	485.26	606.53
71	347.52	436.07	491.80	537.69	675.43
72	386.88	485.26	547.52	600.00	750.79
73	429.49	537.69	609.82	665.57	832.77
74	472.12	593.41	672.11	734.41	918.02
75	521.31	655.72	740.96	809.81	1,013.08
76	573.76	721.28	816.37	891.81	1,114.71
77	632.78	796.68	901.62	983.59	1,226.21
78	695.06	878.68	993.42	1,085.20	1,350.78
79	767.18	967.20	1,095.06	1,196.69	1,488.51
80	845.88	1,068.82	1,209.82	1,321.28	1,639.30
81	931.11	1,177.02	1,334.42	1,455.69	1,806.53
82	1,026.22	1,298.35	1,468.82	1,603.24	1,990.14
83	1,127.84	1,432.73	1,622.91	1,770.44	2,193.40
84	1,242.59	1,580.28	1,786.84	1,950.81	2,416.31
85	1,370.46	1,740.92	1,970.46	2,150.76	2,662.22
86	1,511.43	1,921.28	2,173.73	2,370.45	2,931.08
87	1,662.28	2,117.97	2,396.65	2,616.35	3,229.43
88	1,832.74	2,334.38	2,645.83	2,885.17	3,557.29
89	2,019.64	2,573.71	2,917.94	3,180.24	3,917.94
90	2,222.90	2,839.30	3,216.29	3,504.84	4,314.64
91	2,449.11	3,131.06	3,547.47	3,865.47	4,753.97
92	2,698.27	3,452.37	3,911.39	4,262.19	5,235.95
93	2,973.71	3,806.45	4,314.64	4,698.25	5,767.06
94	3,275.31	4,196.61	4,757.27	5,183.45	6,350.62
95	3,606.45	4,629.37	5,245.75	5,714.61	6,996.54
96	3,973.66	5,104.78	5,783.45	6,301.50	7,708.01
97	4,376.92	5,629.34	6,380.14	6,947.37	8,488.31
98	4,822.84	6,206.37	7,035.90	7,658.83	9,350.56
99	5,311.33	6,842.42	7,757.20	8,445.66	10,301.40

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	72.49	80.99	85.27	93.76	110.81
19	72.49	80.99	85.27	93.76	110.81
20	72.49	80.99	85.27	93.76	110.81
21	72.49	80.99	85.27	93.76	110.81
22	72.49	80.99	85.27	93.76	110.81
23	72.49	80.99	85.27	93.76	110.81
24	72.49	80.99	85.27	93.76	110.81
25	72.49	80.99	85.27	93.76	110.81
26	72.49	80.99	85.27	93.76	110.81
27	72.49	80.99	85.27	93.76	110.81
28	72.49	80.99	85.27	93.76	110.81
29	72.49	80.99	85.27	93.76	110.81
30	72.49	80.99	85.27	93.76	110.81
31	72.49	80.99	85.27	93.76	110.81
32	72.49	80.99	85.27	93.76	110.81
33	72.49	80.99	85.27	93.76	110.81
34	72.49	80.99	85.27	93.76	110.81
35	72.49	80.99	85.27	93.76	110.81
36	72.49	80.99	85.27	93.76	110.81
37	72.49	80.99	85.27	93.76	110.81
38	72.49	80.99	85.27	93.76	110.81
39	72.49	80.99	85.27	93.76	110.81
40	72.49	80.99	85.27	93.76	110.81
41	72.49	80.99	85.27	93.76	110.81
42	72.49	80.99	85.27	93.76	110.81
43	72.49	80.99	85.27	93.76	110.81
44	72.49	80.99	85.27	93.76	110.81
45	89.53	98.02	106.56	115.10	140.65
46	89.53	98.02	106.56	115.10	140.65
47	89.53	98.02	106.56	115.10	140.65
48	89.53	98.02	106.56	115.10	140.65
49	89.53	98.02	106.56	115.10	140.65
50	98.02	110.81	119.35	127.88	157.72
51	102.31	115.10	127.88	136.38	166.23
52	106.56	123.59	132.12	144.89	179.01
53	110.81	127.88	140.65	149.19	187.51
54	115.10	136.38	149.19	161.97	200.37
55	123.59	144.89	161.97	174.75	217.33
56	132.12	153.45	170.47	187.51	234.46
57	140.65	166.23	183.26	200.37	251.49
58	149.19	179.01	196.09	213.12	268.54
59	161.97	191.80	217.33	234.46	294.11
60	174.75	213.12	234.46	255.71	319.67
61	191.80	230.13	255.71	281.33	349.48
62	204.56	251.49	281.33	306.87	383.58
63	221.65	272.77	306.87	332.44	417.70
64	242.94	294.11	332.44	362.32	456.05
65	259.99	319.67	362.32	392.13	494.44
66	270.52	336.09	377.04	413.93	516.41
67	295.06	364.74	409.86	446.73	561.47
68	315.54	393.43	446.73	487.68	610.65
69	352.48	438.49	495.94	545.09	680.36
70	393.43	487.68	553.27	606.53	758.17
71	434.45	545.09	614.76	672.11	844.27
72	483.61	606.53	684.40	749.97	938.51
73	536.85	672.11	762.29	831.94	1,040.99
74	590.16	741.78	840.15	918.02	1,147.51
75	651.61	819.66	926.21	1,012.26	1,266.41
76	717.18	901.62	1,020.47	1,114.71	1,393.41
77	790.96	995.88	1,127.01	1,229.53	1,532.77
78	868.83	1,098.33	1,241.76	1,356.51	1,688.49
79	959.02	1,208.97	1,368.84	1,495.87	1,860.61
80	1,057.37	1,336.06	1,512.25	1,651.60	2,049.14
81	1,163.90	1,471.26	1,667.98	1,819.61	2,258.13
82	1,282.76	1,622.91	1,836.03	2,004.04	2,487.63
83	1,409.84	1,790.95	2,028.64	2,213.07	2,741.75
84	1,553.21	1,975.38	2,233.54	2,438.45	3,020.42
85	1,713.09	2,176.16	2,463.10	2,688.44	3,327.78
86	1,889.30	2,401.61	2,717.14	2,963.04	3,663.87
87	2,077.79	2,647.52	2,995.80	3,270.44	4,036.79
88	2,290.91	2,917.94	3,307.29	3,606.45	4,446.65
89	2,524.54	3,217.12	3,647.46	3,975.32	4,897.41
90	2,778.63	3,549.10	4,020.39	4,381.04	5,393.31
91	3,061.38	3,913.82	4,434.34	4,831.84	5,942.48
92	3,372.85	4,315.47	4,889.21	5,327.78	6,544.90
93	3,717.10	4,758.09	5,393.31	5,872.82	7,208.83
94	4,094.13	5,245.75	5,946.55	6,479.34	7,938.33
95	4,508.11	5,786.74	6,557.21	7,143.25	8,745.69
96	4,967.08	6,380.95	7,229.31	7,876.86	9,634.99
97	5,471.15	7,036.71	7,975.21	8,684.18	10,610.39
98	6,028.53	7,758.04	8,794.88	9,573.51	11,688.25
99	6,639.20	8,553.04	9,696.51	10,557.09	12,876.75

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	108.21	134.42	150.80	167.23	222.95
19	108.21	134.42	150.80	167.23	222.95
20	108.21	134.42	150.80	167.23	222.95
21	108.21	134.42	150.80	167.23	222.95
22	108.21	134.42	150.80	167.23	222.95
23	108.21	134.42	150.80	167.23	222.95
24	108.21	134.42	150.80	167.23	222.95
25	108.21	134.42	150.80	167.23	222.95
26	108.21	134.42	150.80	167.23	222.95
27	108.21	134.42	150.80	167.23	222.95
28	108.21	134.42	150.80	167.23	222.95
29	108.21	134.42	150.80	167.23	222.95
30	108.21	134.42	150.80	167.23	222.95
31	108.21	134.42	150.80	167.23	222.95
32	108.21	134.42	150.80	167.23	222.95
33	108.21	134.42	150.80	167.23	222.95
34	108.21	134.42	150.80	167.23	222.95
35	108.21	134.42	150.80	167.23	222.95
36	108.21	134.42	150.80	167.23	222.95
37	108.21	134.42	150.80	167.23	222.95
38	108.21	134.42	150.80	167.23	222.95
39	108.21	134.42	150.80	167.23	222.95
40	108.21	134.42	150.80	167.23	222.95
41	108.21	134.42	150.80	167.23	222.95
42	108.21	134.42	150.80	167.23	222.95
43	108.21	134.42	150.80	167.23	222.95
44	108.21	134.42	150.80	167.23	222.95
45	131.11	160.64	183.63	203.29	268.84
46	131.11	160.64	183.63	203.29	268.84
47	131.11	160.64	183.63	203.29	268.84
48	131.11	160.64	183.63	203.29	268.84
49	131.11	160.64	183.63	203.29	268.84
50	140.96	177.06	203.29	222.95	298.35
51	147.55	186.88	213.12	236.08	311.51
52	154.09	196.73	222.95	245.91	327.86
53	163.94	206.56	236.08	259.00	344.25
54	170.47	216.39	249.16	275.42	363.92
55	180.31	229.50	262.30	288.52	383.58
56	190.16	239.36	275.42	304.88	403.25
57	199.98	252.45	291.80	324.58	426.22
58	209.83	268.84	308.19	340.98	449.15
59	226.24	285.21	331.16	367.22	481.95
60	242.61	308.19	354.07	393.43	514.76
61	259.00	327.86	380.34	419.64	550.81
62	275.42	354.07	406.55	449.15	586.86
63	295.06	377.04	436.07	481.95	629.51
64	314.73	400.01	462.28	511.49	668.85
65	334.40	426.22	491.80	544.25	708.20
66	354.07	455.74	524.59	580.31	754.08
67	377.04	481.95	557.35	616.38	799.98
68	400.01	514.76	593.41	655.72	852.45
69	439.32	567.18	652.44	724.57	937.68
70	485.26	626.24	721.28	799.98	1,032.77
71	534.43	688.52	793.46	878.68	1,134.39
72	586.86	757.34	875.37	967.20	1,245.88
73	645.88	832.77	960.64	1,062.27	1,367.17
74	698.35	901.62	1,039.31	1,147.51	1,472.11
75	754.08	973.74	1,121.28	1,239.29	1,586.81
76	813.10	1,052.43	1,209.82	1,337.65	1,711.42
77	878.68	1,137.70	1,308.15	1,445.90	1,845.88
78	950.78	1,226.21	1,413.06	1,560.60	1,986.83
79	1,026.22	1,327.79	1,524.55	1,685.19	2,144.23
80	1,108.19	1,432.73	1,649.15	1,819.61	-
81	1,196.69	1,547.52	1,780.29	1,963.87	-
82	1,291.78	1,672.09	1,924.52	2,121.25	-
83	1,396.71	1,806.53	2,078.62	2,291.73	-
84	1,508.17	1,954.02	2,242.58	2,475.34	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	140.65	174.75	196.09	217.33	289.82
19	140.65	174.75	196.09	217.33	289.82
20	140.65	174.75	196.09	217.33	289.82
21	140.65	174.75	196.09	217.33	289.82
22	140.65	174.75	196.09	217.33	289.82
23	140.65	174.75	196.09	217.33	289.82
24	140.65	174.75	196.09	217.33	289.82
25	140.65	174.75	196.09	217.33	289.82
26	140.65	174.75	196.09	217.33	289.82
27	140.65	174.75	196.09	217.33	289.82
28	140.65	174.75	196.09	217.33	289.82
29	140.65	174.75	196.09	217.33	289.82
30	140.65	174.75	196.09	217.33	289.82
31	140.65	174.75	196.09	217.33	289.82
32	140.65	174.75	196.09	217.33	289.82
33	140.65	174.75	196.09	217.33	289.82
34	140.65	174.75	196.09	217.33	289.82
35	140.65	174.75	196.09	217.33	289.82
36	140.65	174.75	196.09	217.33	289.82
37	140.65	174.75	196.09	217.33	289.82
38	140.65	174.75	196.09	217.33	289.82
39	140.65	174.75	196.09	217.33	289.82
40	140.65	174.75	196.09	217.33	289.82
41	140.65	174.75	196.09	217.33	289.82
42	140.65	174.75	196.09	217.33	289.82
43	140.65	174.75	196.09	217.33	289.82
44	140.65	174.75	196.09	217.33	289.82
45	170.47	208.87	238.69	264.26	349.48
46	170.47	208.87	238.69	264.26	349.48
47	170.47	208.87	238.69	264.26	349.48
48	170.47	208.87	238.69	264.26	349.48
49	170.47	208.87	238.69	264.26	349.48
50	183.26	230.13	264.26	289.82	387.87
51	191.80	242.94	277.04	306.87	404.92
52	200.37	255.71	289.82	319.67	426.22
53	213.12	268.54	306.87	336.70	447.56
54	221.65	281.33	323.93	358.01	473.10
55	234.46	298.35	340.98	375.10	498.68
56	247.23	311.12	358.01	396.36	524.25
57	259.99	328.20	379.35	421.94	554.10
58	272.77	349.48	400.65	443.25	583.93
59	294.11	370.83	430.48	477.35	626.59
60	315.37	400.65	460.34	511.49	669.19
61	336.70	426.22	494.44	545.57	716.05
62	358.01	460.34	528.50	583.93	762.93
63	383.58	490.19	566.88	626.59	818.36
64	409.16	520.00	600.95	664.91	869.47
65	434.72	554.10	639.37	707.55	920.61
66	442.61	569.63	655.72	725.40	942.62
67	471.29	602.42	696.72	770.47	999.97
68	499.99	643.40	741.78	819.66	1,065.56
69	549.19	709.02	815.54	905.71	1,172.12
70	606.53	782.76	901.62	999.97	1,290.91
71	668.01	860.67	991.80	1,098.33	1,418.00
72	733.59	946.69	1,094.21	1,208.97	1,557.35
73	807.35	1,040.99	1,200.81	1,327.79	1,708.98
74	872.95	1,127.01	1,299.16	1,434.41	1,840.12
75	942.62	1,217.20	1,401.63	1,549.16	1,983.55
76	1,016.37	1,315.56	1,512.25	1,672.09	2,139.31
77	1,098.33	1,422.08	1,635.18	1,807.35	2,307.31
78	1,188.53	1,532.77	1,766.35	1,950.81	2,483.57
79	1,282.76	1,659.80	1,905.68	2,106.53	2,680.28
80	1,385.23	1,790.95	2,061.38	2,274.52	-
81	1,495.87	1,934.37	2,225.34	2,454.84	-
82	1,614.74	2,090.11	2,405.65	2,651.55	-
83	1,745.86	2,258.13	2,598.32	2,864.68	-
84	1,885.21	2,442.56	2,803.20	3,094.16	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
19	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
20	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
21	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
22	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
23	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
24	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
25	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
26	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
27	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
28	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
29	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
30	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
31	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
32	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
33	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
34	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
35	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
36	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
37	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
38	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
39	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
40	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
41	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
42	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
43	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
44	77.90	74.92	68.94	86.91	83.88	77.90	92.90	86.91	80.91	98.88	92.90	86.91	125.84	116.87	107.84
45	92.90	89.86	83.88	107.84	104.88	95.86	116.87	110.86	101.87	125.84	119.81	110.86	161.79	149.80	140.83
46	92.90	89.86	83.88	107.84	104.88	95.86	116.87	110.86	101.87	125.84	119.81	110.86	161.79	149.80	140.83
47	92.90	89.86	83.88	107.84	104.88	95.86	116.87	110.86	101.87	125.84	119.81	110.86	161.79	149.80	140.83
48	92.90	89.86	83.88	107.84	104.88	95.86	116.87	110.86	101.87	125.84	119.81	110.86	161.79	149.80	140.83
49	92.90	89.86	83.88	107.84	104.88	95.86	116.87	110.86	101.87	125.84	119.81	110.86	161.79	149.80	140.83
50	104.88	98.88	92.90	122.85	116.87	107.84	131.83	122.85	113.85	140.83	134.82	122.85	182.79	170.81	158.85
51	107.84	104.88	98.88	128.84	122.85	113.85	140.83	131.83	122.85	149.80	140.83	131.83	194.78	182.79	167.77
52	113.85	110.86	104.88	134.82	128.84	119.81	146.81	140.83	128.84	158.85	149.80	140.83	206.74	194.78	179.76
53	119.81	116.87	107.84	143.82	134.82	125.84	155.81	146.81	137.83	170.81	158.85	146.81	218.74	206.74	188.77
54	128.84	122.85	116.87	152.82	146.81	134.82	167.77	158.85	146.81	182.79	170.81	158.85	236.70	221.69	203.74
55	137.83	131.83	122.85	164.79	155.81	143.82	179.76	170.81	155.81	194.78	182.79	170.81	254.67	239.68	218.74
56	146.81	140.83	131.83	176.76	167.77	155.81	191.75	182.79	167.77	209.72	197.72	182.79	272.64	257.66	236.70
57	155.81	149.80	140.83	188.77	176.76	164.79	206.74	194.78	179.76	224.71	212.73	194.78	293.59	275.63	254.67
58	164.79	158.85	149.80	200.76	191.75	176.76	221.69	209.72	191.75	242.70	227.70	209.72	314.60	296.63	275.63
59	176.76	167.77	158.85	215.70	203.74	188.77	236.70	224.71	206.74	257.66	245.65	224.71	338.55	317.60	293.59
60	188.77	179.76	167.77	230.72	218.74	203.74	251.65	239.68	221.69	275.63	260.66	242.70	362.52	341.55	314.60
61	200.76	191.75	179.76	245.65	233.66	215.70	269.65	257.66	236.70	296.63	281.61	260.66	389.48	365.53	338.55
62	212.73	203.74	191.75	260.66	248.69	230.72	287.60	272.64	254.67	317.60	299.57	278.64	416.46	392.51	362.52
63	227.70	218.74	203.74	278.64	266.67	248.69	308.61	293.59	272.64	338.55	320.58	299.57	443.40	419.45	389.48
64	242.70	233.66	221.69	302.60	287.60	269.65	332.58	317.60	293.59	365.53	347.52	323.53	482.37	455.39	422.46
65	263.63	251.65	236.70	326.57	311.56	290.63	359.50	344.55	320.58	395.50	377.49	350.52	521.31	494.34	458.42
66	281.61	272.64	257.66	350.52	335.57	314.60	389.48	371.48	347.52	428.43	407.46	380.48	563.24	536.33	497.30
67	305.62	293.59	275.63	380.48	362.52	341.55	422.46	401.48	374.50	464.37	443.40	413.47	611.17	581.23	542.27
68	329.56	317.60	299.57	410.49	392.51	368.51	455.39	434.45	407.46	503.32	479.38	449.41	662.16	629.15	587.21
69	371.48	359.50	338.55	464.37	446.42	416.46	515.29	494.34	461.38	569.24	545.29	509.35	746.02	713.02	665.11
70	419.45	404.48	383.51	524.29	503.32	473.36	584.27	557.28	524.29	644.18	614.21	575.24	841.89	805.91	754.99
71	470.39	455.39	431.44	590.20	569.24	536.33	656.15	632.19	593.20	725.01	695.06	653.12	949.73	910.75	853.85
72	530.28	512.30	485.33	665.11	641.13	605.20	740.01	713.02	668.12	817.92	784.95	736.97	1,069.59	1,027.61	961.73
73	596.25	578.21	548.30	749.01	722.06	680.11	832.88	802.92	754.99	919.76	883.83	829.91	1,204.40	1,156.47	1,087.57
74	647.14	629.15	596.25	814.88	788.00	746.02	907.80	874.84	823.93	1,000.69	964.70	907.80	1,312.23	1,261.35	1,186.43
75	707.04	686.10	653.12	889.82	862.81	814.88	991.68	955.73	901.78	1,090.51	1,054.56	994.67	1,429.12	1,378.16	1,300.27
76	769.98	749.01	713.02	970.68	940.71	889.82	1,078.56	1,045.60	985.70	1,189.41	1,150.47	1,087.57	1,557.88	1,503.98	1,420.09
77	838.86	817.92	778.96	1,057.60	1,027.61	973.71	1,177.42	1,141.47	1,078.56	1,297.26	1,258.31	1,189.41	1,698.74	1,644.77	1,551.93
78	913.80	892.78	847.89	1,153.44	1,123.50	1,063.58	1,285.30	1,246.32	1,180.41	1,414.11	1,375.17	1,300.27	1,851.53	1,794.61	1,698.74
79	1,015.63	991.68	946.74	1,282.27	1,249.34	1,186.43	1,426.09	1,387.15	1,315.26	1,572.90	1,527.94	1,450.06	2,055.25	1,998.31	1,893.46
80	1,126.52	1,102.49	1,054.56	1,426.09	1,390.14	1,324.22	1,584.88	1,545.91	1,468.03	1,746.67	1,701.70	1,617.80	2,285.96	2,226.00	2,112.18
81	1,252.34	1,228.34	1,174.45	1,584.88	1,548.92	1,474.02	1,761.60	1,719.67	1,635.79	1,941.39	1,893.46	1,803.61	2,540.58	2,477.66	2,354.83
82	1,393.12	1,366.13	1,309.28	1,761.60	1,722.68	1,644.77	1,956.41	1,914.43	1,824.54	2,157.08	2,109.13	2,010.29	2,822.22	2,756.27	2,627.46
83	1,548.92	1,518.97	1,456.04	1,959.35	1,920.46	1,833.53	2,175.04	2,130.18	2,031.28	2,396.80	2,345.88	2,240.99	3,136.81	3,070.89	2,930.04
84	1,719.67	1,692.74	1,623.80	2,178.07	2,136.15	2,043.25	2,417.75	2,369.82	2,264.94	2,666.42	2,612.47	2,498.67	3,487.32	3,418.43	3,268.59
85	1,911.43	1,881.49	1,809.57	2,420.76	2,378.78	2,279.97	2,687.43	2,639.44	2,525.60	2,960.00	2,909.11	2,786.24	3,876.80	3,804.91	3,643.09
86	2,124.16	2,094.21	2,016.30	2,690.36	2,648.45	2,540.58	2,987.00	2,936.05	2,816.18	3,289.59	3,235.66	3,103.80	4,308.21	4,236.27	4,065.53
87	2,360.80	2,330.85	2,246.99	2,989.95	2,948.02	2,831.21	3,316.57	3,268.59	3,139.79	3,658.11	3,601.16	3,460.37	4,787.55	4,718.64	4,532.91
88	2,624.51	2,591.51	2,501.64	3,322.55	3,280.64	3,157.75	3,688.05	3,637.09	3,499.30	4,062.51	4,008.62	3,858.78	5,320.85	5,251.96	5,054.22
89	2,918.07	2,885.16	2,786.24	3,694.04	3,652.10	3,520.23	4,098.48	4,050.54	3,903.74	4,514.93	4,463.97	4,302.19	5,914.03	5,848.12	5,638.40
90	3,241.59	3,208.69	3,106.84	4,107.49	4,065.53	3,924.73	4,553.86	4,505.93	4,350.13	5,018.25	4,967.30	4,796.56	6,573.18	6,510.26	6,285.54
91	3,604.19	3,571.19	3,460.37	4,565.82	4,523.92	4,377.11	5,060.21	5,015.24	4,850.51	5,575.52	5,530.56	5,347.78	7,307.18	7,247.24	7,010.56
92	4,002.61	3,972.64	3,855.83	5,075.16	5,036.24	4,880.45	5,623.46	5,584.49	5,407.77	6,195.66	6,153.73	5,964.97	8,122.10	8,071.14	7,819.47
93	4,449.03	4,422.05	4,296.24	5,641.44	5,608.43	5,440.68	6,249.61	6,213.62	6,027.89	6,884.72	6,851.82	6,648.07	9,026.86	8,984.94	8,721.28
94	4,946.36	4,919.37	4,784.60	6,270.59	6,240.62	6,063.82	6,944.65	6,917.73	6,722.95	7,651.70	7,624.72	7,412.04	10,030.49	10,003.55	9,724.90
95	5,494.63	5,473.62	5,332.83	6,971.63	6,947.68	6,761.91	7,717.62	7,699.63	7,492.91	8,502.56	8,487.58	8,265.86	11,148.02	11,136.02	10,845.37
96	6,108.79	6,090.80	5,941.01	7,747.57	7,735.57	7,537.84	8,574.44	8,571.47	8,355.79	9,446.31	9,446.31	9,215.58	12,391.34	12,400.31	12,094.75
97	6,788.86	6,776.89	6,618.09	8,613.42	8,610.39	8,403.73	9,530.17	9,539.15	9,314.47	10,497.84	10,515.86	10,273.17	13,772.47	13,805.39	13,487.88
98	7,543.86	7,540.85	7,373.08	9,575.10	9,584.15	9,371.40	10,590.78	10,617.71	10,384.00	11,666.29	11,705.24	11,453.59	15,306.42	15,369.30	15,042.76
99	8,382.70	8,391.71	8,214.92	10,641.66	10,668.67	10,446.96	11,768.16	11,816.09	11,576.42	12,963.55	13,029.46	12,771.84	17,014.13	17,109.99	16,777.41

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
19	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
20	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
21	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
22	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
23	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
24	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
25	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
26	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
27	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
28	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
29	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
30	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
31	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
32	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
33	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
34	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
35	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
36	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
37	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
38	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
39	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
40	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
41	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
42	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
43	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
44	101.27	97.38	89.58	112.93	109.10	101.27	120.73	112.93	105.12	128.54	120.73	112.93	163.55	151.92	140.23
45	120.73	116.87	109.10	140.23	136.31	124.61	151.92	144.11	132.42	163.55	155.81	144.11	210.34	194.78	183.01
46	120.73	116.87	109.10	140.23	136.31	124.61	151.92	144.11	132.42	163.55	155.81	144.11	210.34	194.78	183.01
47	120.73	116.87	109.10	140.23	136.31	124.61	151.92	144.11	132.42	163.55	155.81	144.11	210.34	194.78	183.01
48	120.73	116.87	109.10	140.23	136.31	124.61	151.92	144.11	132.42	163.55	155.81	144.11	210.34	194.78	183.01
49	120.73	116.87	109.10	140.23	136.31	124.61	151.92	144.11	132.42	163.55	155.81	144.11	210.34	194.78	183.01
50	136.31	128.54	120.73	159.67	151.92	140.23	171.35	159.67	147.99	183.01	175.27	159.67	237.56	221.99	206.44
51	140.23	136.31	128.54	167.49	159.67	147.99	183.01	171.35	159.67	194.78	183.01	171.35	253.15	237.56	218.13
52	147.99	144.11	136.31	175.27	167.49	155.81	190.85	183.01	167.49	206.44	194.78	183.01	268.76	253.15	233.66
53	155.81	151.92	140.23	186.97	175.27	163.55	202.51	190.85	179.15	221.99	206.44	190.85	284.36	268.76	245.39
54	167.49	159.67	151.92	198.64	190.85	175.27	218.13	206.44	190.85	237.56	221.99	206.44	307.70	288.24	264.86
55	179.15	171.35	159.67	214.19	202.51	186.97	233.66	221.99	202.51	253.15	237.56	221.99	331.06	311.56	284.36
56	190.85	183.01	171.35	229.80	218.13	202.51	249.26	237.56	218.13	272.64	257.06	237.56	354.45	334.95	307.70
57	202.51	194.78	183.01	245.39	229.80	214.19	268.76	253.15	233.66	292.08	276.54	253.15	381.67	358.32	331.06
58	214.19	206.44	194.78	260.92	249.26	229.80	288.24	272.64	249.26	315.48	296.04	272.64	408.93	385.62	358.32
59	229.80	218.13	206.44	280.41	264.86	245.39	307.70	292.08	268.76	334.95	319.40	292.08	440.12	412.82	381.67
60	245.39	233.66	218.13	299.90	284.36	264.86	327.17	311.56	288.24	358.32	338.81	315.48	471.26	444.03	408.93
61	260.92	249.26	233.66	319.40	303.78	280.41	350.52	334.95	307.70	385.62	366.12	338.81	506.32	475.18	440.12
62	276.54	264.86	249.26	338.81	323.25	299.90	373.92	354.45	331.06	412.82	389.48	362.21	541.37	510.20	471.26
63	296.04	284.36	264.86	362.21	346.66	323.25	401.15	381.67	354.45	440.12	416.74	389.48	576.42	545.29	506.32
64	315.48	303.78	288.24	393.37	373.92	350.52	432.32	412.82	381.67	475.18	451.79	420.64	627.04	592.01	549.15
65	342.75	327.17	307.70	424.53	405.05	377.81	467.38	447.89	416.74	514.14	490.74	455.72	677.69	642.67	595.91
66	351.98	340.80	322.06	438.17	419.45	393.20	486.85	464.37	434.45	535.56	509.35	475.63	704.07	670.36	621.65
67	381.95	367.00	344.55	475.63	453.13	426.93	528.05	501.83	468.13	580.46	554.26	516.84	763.98	726.53	677.85
68	411.96	396.97	374.50	513.07	490.57	460.63	569.24	543.04	509.35	629.15	599.20	561.72	827.65	786.45	734.03
69	464.37	449.41	423.16	580.46	557.99	520.53	644.18	617.92	576.75	711.54	681.56	636.66	932.49	891.29	831.36
70	524.29	505.58	479.38	655.37	629.15	591.67	730.26	696.57	655.37	805.17	767.73	719.02	1,052.31	1,007.42	943.75
71	587.94	569.24	539.28	737.75	711.54	670.36	820.14	790.18	741.51	906.30	868.83	816.43	1,187.12	1,138.50	1,067.33
72	662.86	640.35	606.70	831.36	801.41	756.48	925.00	891.29	835.13	1,022.35	981.14	921.23	1,336.96	1,284.52	1,202.14
73	745.28	722.75	685.33	936.25	902.51	850.08	1,041.11	1,003.65	943.75	1,149.69	1,104.79	1,037.36	1,505.50	1,445.57	1,359.40
74	808.93	786.45	745.28	1,018.62	984.93	932.49	1,134.73	1,093.53	1,029.83	1,250.81	1,205.91	1,134.73	1,640.30	1,576.65	1,483.03
75	883.83	857.61	816.43	1,112.23	1,078.56	1,018.62	1,239.58	1,194.65	1,127.23	1,363.19	1,318.20	1,243.37	1,786.34	1,722.68	1,625.31
76	962.44	936.25	891.29	1,213.42	1,175.94	1,112.23	1,348.22	1,306.99	1,232.10	1,486.76	1,438.07	1,359.40	1,947.37	1,879.96	1,775.14
77	1,048.61	1,022.35	973.71	1,321.96	1,284.52	1,217.09	1,471.77	1,426.80	1,348.22	1,621.56	1,572.90	1,486.76	2,123.41	2,055.95	1,939.89
78	1,142.22	1,116.04	1,059.80	1,441.80	1,404.38	1,329.47	1,606.61	1,557.88	1,475.53	1,767.66	1,718.94	1,625.31	2,314.42	2,243.25	2,123.41
79	1,269.52	1,239.58	1,183.43	1,602.86	1,561.65	1,483.03	1,782.63	1,733.94	1,644.07	1,966.11	1,909.93	1,812.58	2,569.03	2,497.87	2,366.79
80	1,408.11	1,378.16	1,318.20	1,782.63	1,737.65	1,655.28	1,981.03	1,932.44	1,835.05	2,183.30	2,127.14	2,022.27	2,857.40	2,782.48	2,640.21
81	1,565.40	1,535.46	1,468.03	1,981.03	1,936.16	1,842.57	2,202.06	2,149.60	2,044.77	2,426.72	2,366.79	2,254.46	3,175.74	3,097.06	2,943.58
82	1,741.38	1,707.69	1,636.58	2,202.06	2,153.35	2,055.95	2,445.50	2,393.03	2,280.66	2,696.38	2,636.47	2,512.90	3,527.75	3,445.36	3,284.31
83	1,936.16	1,898.66	1,820.03	2,449.19	2,400.52	2,291.93	2,718.82	2,662.69	2,539.10	2,995.95	2,932.31	2,801.27	3,920.98	3,838.60	3,662.58
84	2,149.60	2,115.89	2,029.74	2,722.59	2,670.16	2,554.08	3,022.16	2,962.27	2,831.21	3,333.03	3,265.63	3,123.28	4,359.15	4,273.01	4,085.74
85	2,389.28	2,351.84	2,261.95	3,025.93	2,973.50	2,849.90	3,359.21	3,299.32	3,156.97	3,700.02	3,636.36	3,482.82	4,845.95	4,756.10	4,553.86
86	2,655.16	2,617.71	2,520.31	3,362.94	3,310.59	3,175.74	3,733.73	3,670.10	3,520.23	4,111.99	4,044.57	3,879.80	5,385.25	5,295.37	5,081.92
87	2,951.04	2,913.60	2,808.70	3,737.49	3,685.03	3,538.99	4,145.64	4,085.74	3,924.73	4,572.62	4,501.45	4,325.44	5,984.42	5,898.32	5,666.12
88	3,280.64	3,239.39	3,127.02	4,153.16	4,100.75	3,947.18	4,610.07	4,546.33	4,374.12	5,078.20	5,010.80	4,823.49	6,651.06	6,564.91	6,317.73
89	3,647.57	3,606.41	3,482.82	4,617.51	4,565.09	4,400.36	5,123.11	5,063.18	4,879.67	5,643.64	5,579.98	5,377.81	7,392.53	7,310.13	7,048.02
90	4,052.06	4,010.88	3,883.50	5,134.34	5,081.92	4,905.89	5,692.32	5,632.43	5,437.71	6,272.83	6,209.16	5,995.65	8,216.46	8,137.81	7,856.91
91	4,505.19	4,463.97	4,325.44	5,707.35	5,654.87	5,471.39	6,325.22	6,269.09	6,063.11	6,969.35	6,913.17	6,684.73	9,134.00	9,059.06	8,763.22
92	5,003.28	4,965.82	4,819.76	6,343.92	6,295.26	6,100.55	7,029.27	6,980.58	6,759.65	7,744.59	7,692.14	7,456.23	10,152.61	10,088.91	9,774.34
93	5,561.24	5,527.59	5,370.30	7,051.75	7,010.56	6,800.86	7,811.96	7,767.07	7,534.90	8,605.94	8,564.74	8,310.03	11,283.56	11,231.13	10,901.58
94	6,182.90	6,149.23	5,980.69	7,838.21	7,800.77	7,579.78	8,680.80	8,647.11	8,403.73	9,564.65	9,530.92	9,265.05	12,538.12	12,504.38	12,156.13
95	6,868.26	6,842.02	6,666.05	8,714.54	8,684.57	8,452.37	9,647.01	9,624.56	9,366.16	10,628.19	10,609.44	10,332.37	13,934.99	13,920.04	13,556.76
96	7,635.99	7,613.50	7,426.26	9,684.48	9,669.45	9,422.35	10,718.07	10,714.33	10,444.67	11,807.85	11,807.85	11,519.50	15,489.19	15,500.38	15,118.40
97	8,486.06	8,471.06	8,272.59	10,766.76	10,763.03	10,504.59	11,912.69	11,923.95	11,643.09	13,122.34	13,144.78	12,841.47	17,215.56	17,256.77	16,859.78
98	9,429.80	9,426.07	9,216.35	11,968.91	11,980.16	11,714.22	13,238.45	13,272.13	12,980.01	14,582.85	14,631.55	14,316.99	19,133.00	19,211.63	18,803.43
99	10,478.38	10,489.61	10,268.66	13,302.08	13,335.78	13,058.70	14,710.19	14,770.11	14,470.50	16,204.45	16,286.83	15,964.75	21,267.62	21,387.47	20,971.77

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
19	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
20	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
21	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
22	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
23	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
24	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
25	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
26	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
27	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
28	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
29	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
30	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
31	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
32	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
33	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
34	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
35	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
36	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
37	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
38	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
39	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
40	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
41	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
42	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
43	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
44	161.79	155.81	143.82	191.75	185.73	173.77	212.73	197.72	185.73	230.72	218.74	203.74	317.60	293.59	272.64
45	188.77	182.79	170.81	230.72	224.71	203.74	254.67	242.70	221.69	281.61	269.65	248.69	383.51	356.54	335.57
46	188.77	182.79	170.81	230.72	224.71	203.74	254.67	242.70	221.69	281.61	269.65	248.69	383.51	356.54	335.57
47	188.77	182.79	170.81	230.72	224.71	203.74	254.67	242.70	221.69	281.61	269.65	248.69	383.51	356.54	335.57
48	188.77	182.79	170.81	230.72	224.71	203.74	254.67	242.70	221.69	281.61	269.65	248.69	383.51	356.54	335.57
49	188.77	182.79	170.81	230.72	224.71	203.74	254.67	242.70	221.69	281.61	269.65	248.69	383.51	356.54	335.57
50	209.72	197.72	185.73	257.66	245.65	227.70	281.61	263.63	242.70	308.61	293.59	269.65	422.46	392.51	365.53
51	215.70	209.72	197.72	266.67	254.67	236.70	299.57	278.64	260.66	323.53	305.62	284.65	443.40	416.46	380.48
52	224.71	218.74	206.74	278.64	266.67	245.65	308.61	296.63	269.65	338.55	320.58	299.57	464.37	437.41	401.48
53	233.66	227.70	212.73	293.59	275.63	257.66	323.53	305.62	287.60	359.50	335.57	308.61	482.37	455.39	416.46
54	248.69	236.70	224.71	305.62	293.59	269.65	341.55	323.53	299.57	380.48	353.55	329.56	512.30	479.38	440.43
55	263.63	251.65	233.66	326.57	308.61	284.65	362.52	344.55	311.56	398.45	371.48	347.52	539.28	509.35	464.37
56	275.63	266.67	248.69	344.55	326.57	302.60	377.49	362.52	332.58	419.45	395.50	365.53	566.25	536.33	491.34
57	290.63	278.64	260.66	362.52	338.55	314.60	401.48	377.49	350.52	443.40	419.45	383.51	599.20	563.24	518.32
58	302.60	290.63	275.63	380.48	362.52	332.58	422.46	401.48	365.53	470.39	440.43	404.48	629.15	593.20	551.27
59	323.53	305.62	290.63	404.48	383.51	353.55	449.41	428.43	392.51	494.34	473.36	431.44	671.09	632.19	584.27
60	344.55	326.57	305.62	431.44	410.49	380.48	476.36	452.41	419.45	527.32	497.30	464.37	716.05	674.13	620.19
61	365.53	347.52	326.57	458.42	434.45	401.48	506.32	485.33	446.42	563.24	536.33	494.34	763.98	716.05	662.16
62	386.46	368.51	347.52	482.37	461.38	428.43	539.28	509.35	476.36	602.19	566.25	527.32	811.94	763.98	707.04
63	413.47	395.50	368.51	515.29	494.34	458.42	575.24	548.30	509.35	638.16	605.20	563.24	859.87	811.94	754.99
64	431.44	416.46	395.50	548.30	521.31	488.36	608.22	581.23	536.33	674.13	641.13	596.25	913.80	862.81	799.97
65	461.38	440.43	413.47	581.23	554.26	518.32	644.18	617.18	575.24	716.05	683.09	635.15	967.69	916.76	850.85
66	482.37	467.38	443.40	611.17	584.27	548.30	686.10	653.12	611.17	760.99	722.06	674.13	1,024.63	976.66	904.77
67	515.29	494.34	464.37	650.13	620.19	584.27	728.04	692.09	647.14	808.93	769.98	719.02	1,087.57	1,036.61	964.70
68	545.29	524.29	494.34	689.07	659.11	620.19	769.98	734.03	689.07	856.84	817.92	766.96	1,153.44	1,096.51	1,024.63
69	608.22	587.21	554.26	769.98	740.01	692.09	862.81	826.88	769.98	958.70	919.76	856.84	1,285.30	1,228.34	1,144.43
70	677.08	653.12	620.19	859.87	823.93	775.97	964.70	919.76	865.85	1,072.57	1,021.66	955.73	1,432.07	1,369.17	1,282.27
71	752.00	728.04	689.07	955.73	919.76	868.83	1,069.59	1,030.63	967.69	1,189.41	1,141.47	1,072.57	1,590.89	1,527.94	1,432.07
72	835.91	805.91	763.98	1,063.58	1,024.63	967.69	1,189.41	1,147.47	1,075.57	1,324.22	1,270.30	1,195.39	1,767.66	1,698.74	1,590.89
73	928.72	898.79	853.85	1,180.41	1,138.50	1,072.57	1,321.24	1,273.31	1,198.39	1,471.04	1,414.11	1,327.25	1,962.36	1,884.47	1,773.64
74	988.65	961.73	910.75	1,261.35	1,219.35	1,156.47	1,417.13	1,363.19	1,285.30	1,572.90	1,515.97	1,426.09	2,100.20	2,019.30	1,899.46
75	1,063.58	1,030.63	982.70	1,354.16	1,312.23	1,240.33	1,518.97	1,465.06	1,381.16	1,683.71	1,626.81	1,533.94	2,246.99	2,166.11	2,043.25
76	1,138.50	1,105.52	1,054.56	1,450.06	1,405.08	1,330.20	1,623.80	1,572.90	1,483.03	1,803.61	1,743.63	1,647.79	2,402.79	2,321.89	2,193.06
77	1,216.36	1,186.43	1,129.48	1,554.93	1,509.95	1,429.12	1,740.66	1,689.73	1,596.84	1,932.44	1,875.48	1,770.61	2,573.55	2,492.65	2,351.84
78	1,303.28	1,273.31	1,210.38	1,665.76	1,620.83	1,533.94	1,869.48	1,812.58	1,716.72	2,070.25	2,013.30	1,902.45	2,756.27	2,669.41	2,528.62
79	1,423.10	1,390.14	1,327.25	1,818.56	1,773.64	1,683.71	2,037.26	1,980.36	1,878.49	2,261.95	2,199.04	2,085.19	3,004.95	2,921.09	2,768.26
80	1,551.93	1,518.97	1,453.08	1,989.34	1,938.42	1,845.52	2,226.00	2,172.11	2,061.22	2,468.69	2,405.77	2,285.96	-	-	-
81	1,695.69	1,662.79	1,590.89	2,172.11	2,121.12	2,019.30	2,432.76	2,372.85	2,258.97	2,696.38	2,630.47	2,504.63	-	-	-
82	1,851.53	1,815.57	1,740.66	2,372.85	2,318.86	2,214.03	2,654.43	2,597.52	2,474.65	2,945.06	2,879.14	2,744.31	-	-	-
83	2,025.28	1,986.32	1,902.45	2,591.51	2,540.58	2,426.72	2,900.09	2,840.18	2,708.36	3,217.64	3,148.77	3,007.93	-	-	-
84	2,208.05	2,172.11	2,085.19	2,831.21	2,777.24	2,657.42	3,169.71	3,106.84	2,969.01	3,517.28	3,445.36	3,295.57	-	-	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
19	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
20	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
21	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
22	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
23	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
24	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
25	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
26	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
27	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
28	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
29	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
30	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
31	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
32	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
33	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
34	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
35	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
36	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
37	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
38	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
39	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
40	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
41	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
42	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
43	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
44	210.34	202.51	186.97	249.26	241.49	225.90	276.54	257.06	241.49	299.90	284.36	264.86	412.82	381.67	354.45
45	245.39	237.56	221.99	299.90	292.08	264.86	331.06	315.48	288.24	366.12	350.52	323.25	498.51	463.50	436.23
46	245.39	237.56	221.99	299.90	292.08	264.86	331.06	315.48	288.24	366.12	350.52	323.25	498.51	463.50	436.23
47	245.39	237.56	221.99	299.90	292.08	264.86	331.06	315.48	288.24	366.12	350.52	323.25	498.51	463.50	436.23
48	245.39	237.56	221.99	299.90	292.08	264.86	331.06	315.48	288.24	366.12	350.52	323.25	498.51	463.50	436.23
49	245.39	237.56	221.99	299.90	292.08	264.86	331.06	315.48	288.24	366.12	350.52	323.25	498.51	463.50	436.23
50	272.64	257.06	241.49	334.95	319.40	296.04	366.12	342.75	315.48	401.15	381.67	350.52	549.15	510.20	475.18
51	280.41	272.64	257.06	346.66	331.06	307.70	389.48	362.21	338.81	420.64	397.31	369.99	576.42	541.37	494.65
52	292.08	284.36	268.76	362.21	346.66	319.40	401.15	385.62	350.52	440.12	416.74	389.48	603.66	568.63	521.91
53	303.78	296.04	276.54	381.67	358.32	334.95	420.64	397.31	373.92	467.38	436.23	401.15	627.04	592.01	541.37
54	323.25	307.70	292.08	397.31	381.67	350.52	444.03	420.64	389.48	494.65	459.56	428.43	666.02	623.14	572.51
55	342.75	327.17	303.78	424.53	401.15	369.99	471.26	447.89	405.05	518.02	482.94	451.79	701.05	662.16	603.66
56	358.32	346.66	323.25	447.89	424.53	393.37	490.74	471.26	432.32	545.29	514.14	475.18	736.11	697.18	638.72
57	377.81	362.21	338.81	471.26	440.12	408.93	521.91	490.74	455.72	576.42	545.29	498.51	778.96	732.20	673.82
58	393.37	377.81	358.32	494.65	471.26	432.32	549.15	521.91	475.18	611.46	572.51	525.77	817.92	771.15	716.63
59	420.64	397.31	377.81	525.77	498.51	459.56	584.27	556.95	510.20	642.67	615.34	560.83	872.42	821.80	759.47
60	447.89	424.53	397.31	560.83	533.62	494.65	619.28	588.12	545.29	685.48	646.54	603.66	930.84	876.36	806.22
61	475.18	451.79	424.53	595.91	564.75	521.91	658.20	630.97	580.31	732.20	697.18	642.67	993.17	930.84	860.72
62	502.42	479.05	451.79	627.04	599.78	556.95	701.05	662.16	619.28	782.82	736.11	685.48	1,055.47	993.17	919.15
63	537.46	514.14	479.05	669.90	642.67	595.91	747.81	712.71	662.16	829.58	786.75	732.20	1,117.78	1,055.47	981.47
64	560.83	541.37	514.14	712.71	677.69	634.86	790.60	755.59	697.18	876.36	833.50	775.09	1,187.91	1,121.72	1,039.87
65	599.78	572.51	537.46	755.59	720.55	673.82	837.40	802.30	747.81	930.84	888.03	825.70	1,258.00	1,191.83	1,106.09
66	602.94	584.27	554.26	763.98	730.26	685.33	857.61	816.43	763.98	951.18	902.51	842.62	1,280.77	1,220.82	1,130.99
67	644.18	617.92	580.46	812.66	775.26	730.26	910.03	865.11	808.93	1,011.14	962.44	898.79	1,359.40	1,295.79	1,205.91
68	681.56	655.37	617.92	861.33	823.93	775.26	962.44	917.51	861.33	1,071.06	1,022.35	958.70	1,441.80	1,370.66	1,280.77
69	760.23	734.03	692.80	962.44	925.00	865.11	1,078.56	1,033.64	962.44	1,198.39	1,149.69	1,071.06	1,606.61	1,535.46	1,430.57
70	846.37	816.43	775.26	1,074.83	1,029.83	969.94	1,205.91	1,149.69	1,082.26	1,340.69	1,277.03	1,194.65	1,790.06	1,711.42	1,602.86
71	939.99	910.03	861.33	1,194.65	1,149.69	1,086.01	1,336.96	1,288.27	1,209.62	1,486.76	1,426.80	1,340.69	1,988.56	1,909.93	1,790.06
72	1,044.86	1,007.42	954.94	1,329.47	1,280.77	1,209.62	1,486.76	1,434.32	1,344.49	1,655.28	1,587.86	1,494.25	2,209.51	2,123.41	1,988.56
73	1,160.91	1,123.50	1,067.33	1,475.53	1,423.10	1,340.69	1,651.51	1,591.59	1,497.98	1,838.77	1,767.66	1,659.00	2,452.96	2,355.59	2,217.01
74	1,235.85	1,202.14	1,138.50	1,576.65	1,524.20	1,445.57	1,771.35	1,703.98	1,606.61	1,966.11	1,894.93	1,782.63	2,625.19	2,524.08	2,374.32
75	1,329.47	1,288.27	1,228.34	1,692.74	1,640.30	1,550.39	1,898.66	1,831.27	1,726.44	2,104.66	2,033.53	1,917.42	2,808.70	2,707.59	2,554.08
76	1,423.10	1,381.87	1,318.20	1,812.58	1,756.38	1,662.79	2,029.74	1,966.11	1,853.76	2,254.46	2,179.53	2,059.72	3,003.47	2,902.37	2,741.34
77	1,520.44	1,483.03	1,411.87	1,943.66	1,887.46	1,786.34	2,175.84	2,112.18	1,996.06	2,415.50	2,344.36	2,213.33	3,216.92	3,115.79	2,939.77
78	1,629.06	1,591.59	1,512.99	2,082.25	2,026.01	1,917.42	2,336.85	2,265.72	2,145.88	2,587.77	2,516.62	2,378.05	3,445.36	3,336.74	3,160.76
79	1,778.86	1,737.65	1,659.00	2,273.22	2,217.01	2,104.66	2,546.60	2,475.43	2,348.09	2,827.46	2,748.79	2,606.50	3,756.18	3,651.31	3,460.37
80	1,939.89	1,898.66	1,816.28	2,486.63	2,423.01	2,306.90	2,782.48	2,715.09	2,576.52	3,085.84	3,007.20	2,857.40	-	-	-
81	2,119.64	2,078.45	1,988.56	2,715.09	2,651.40	2,524.08	3,040.93	2,965.99	2,823.70	3,370.48	3,288.05	3,130.79	-	-	-
82	2,314.42	2,269.45	2,175.84	2,965.99	2,898.58	2,767.53	3,318.03	3,246.87	3,093.34	3,681.31	3,598.89	3,430.41	-	-	-
83	2,531.61	2,482.91	2,378.05	3,239.39	3,175.74	3,033.43	3,625.10	3,550.24	3,385.42	4,022.10	3,935.95	3,759.95	-	-	-
84	2,760.00	2,715.09	2,606.50	3,538.99	3,471.60	3,321.79	3,962.15	3,883.50	3,711.29	4,396.59	4,306.68	4,119.44	-	-	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	50.96	56.95	59.92	65.91	77.90
19	50.96	56.95	59.92	65.91	77.90
20	50.96	56.95	59.92	65.91	77.90
21	50.96	56.95	59.92	65.91	77.90
22	50.96	56.95	59.92	65.91	77.90
23	50.96	56.95	59.92	65.91	77.90
24	50.96	56.95	59.92	65.91	77.90
25	50.96	56.95	59.92	65.91	77.90
26	50.96	56.95	59.92	65.91	77.90
27	50.96	56.95	59.92	65.91	77.90
28	50.96	56.95	59.92	65.91	77.90
29	50.96	56.95	59.92	65.91	77.90
30	50.96	56.95	59.92	65.91	77.90
31	50.96	56.95	59.92	65.91	77.90
32	50.96	56.95	59.92	65.91	77.90
33	50.96	56.95	59.92	65.91	77.90
34	50.96	56.95	59.92	65.91	77.90
35	50.96	56.95	59.92	65.91	77.90
36	50.96	56.95	59.92	65.91	77.90
37	50.96	56.95	59.92	65.91	77.90
38	50.96	56.95	59.92	65.91	77.90
39	50.96	56.95	59.92	65.91	77.90
40	50.96	56.95	59.92	65.91	77.90
41	50.96	56.95	59.92	65.91	77.90
42	50.96	56.95	59.92	65.91	77.90
43	50.96	56.95	59.92	65.91	77.90
44	50.96	56.95	59.92	65.91	77.90
45	62.96	68.94	74.92	80.91	98.88
46	62.96	68.94	74.92	80.91	98.88
47	62.96	68.94	74.92	80.91	98.88
48	62.96	68.94	74.92	80.91	98.88
49	62.96	68.94	74.92	80.91	98.88
50	68.94	77.90	83.88	89.86	110.86
51	71.88	80.91	89.86	95.86	116.87
52	74.92	86.91	92.90	101.87	125.84
53	77.90	89.86	98.88	104.88	131.83
54	80.91	95.86	104.88	113.85	140.83
55	86.91	101.87	113.85	122.85	152.82
56	92.90	107.84	119.81	131.83	164.79
57	98.88	116.87	128.84	140.83	176.76
58	104.88	125.84	137.83	149.80	188.77
59	113.85	134.82	152.82	164.79	206.74
60	122.85	149.80	164.79	179.76	224.71
61	134.82	161.79	179.76	197.72	245.65
62	143.82	176.76	197.72	215.70	269.65
63	155.81	191.75	215.70	233.66	293.59
64	170.81	206.74	233.66	254.67	320.58
65	182.79	224.71	254.67	275.63	347.52
66	197.72	245.65	275.63	302.60	377.49
67	215.70	266.67	299.57	326.57	410.49
68	230.72	287.60	326.57	356.54	446.42
69	257.66	320.58	362.52	398.45	497.30
70	287.60	356.54	404.48	443.40	554.26
71	317.60	398.45	449.41	491.34	617.18
72	353.55	443.40	500.33	548.30	686.10
73	392.51	491.34	557.28	608.22	760.99
74	431.44	542.27	614.21	671.09	838.86
75	476.36	599.20	677.08	740.01	925.78
76	524.29	659.11	746.02	814.88	1,018.62
77	578.21	728.04	823.93	898.79	1,120.48
78	635.15	802.92	907.80	991.68	1,234.34
79	701.05	883.83	1,000.69	1,093.53	1,360.18
80	772.97	976.66	1,105.52	1,207.38	1,497.98
81	850.85	1,075.57	1,219.35	1,330.20	1,650.81
82	937.77	1,186.43	1,342.19	1,465.06	1,818.56
83	1,030.63	1,309.28	1,483.03	1,617.80	2,004.29
84	1,135.50	1,444.04	1,632.81	1,782.63	2,208.05
85	1,252.34	1,590.89	1,800.58	1,965.35	2,432.76
86	1,381.16	1,755.68	1,986.32	2,166.11	2,678.40
87	1,518.97	1,935.39	2,190.07	2,390.77	2,951.04
88	1,674.75	2,133.13	2,417.75	2,636.47	3,250.64
89	1,845.52	2,351.84	2,666.42	2,906.09	3,580.21
90	2,031.28	2,594.49	2,939.08	3,202.71	3,942.71
91	2,238.00	2,861.17	3,241.59	3,532.28	4,344.16
92	2,465.67	3,154.79	3,574.22	3,894.77	4,784.60
93	2,717.36	3,478.35	3,942.71	4,293.22	5,269.91
94	2,992.99	3,834.82	4,347.19	4,736.63	5,803.23
95	3,295.57	4,230.30	4,793.56	5,221.98	6,393.40
96	3,631.13	4,664.74	5,284.89	5,758.26	7,043.57
97	3,999.62	5,144.07	5,830.15	6,348.47	7,756.59
98	4,407.08	5,671.41	6,429.33	6,998.58	8,544.48
99	4,853.45	6,252.61	7,088.46	7,717.62	9,413.30

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	66.24	74.02	77.90	85.70	101.27
19	66.24	74.02	77.90	85.70	101.27
20	66.24	74.02	77.90	85.70	101.27
21	66.24	74.02	77.90	85.70	101.27
22	66.24	74.02	77.90	85.70	101.27
23	66.24	74.02	77.90	85.70	101.27
24	66.24	74.02	77.90	85.70	101.27
25	66.24	74.02	77.90	85.70	101.27
26	66.24	74.02	77.90	85.70	101.27
27	66.24	74.02	77.90	85.70	101.27
28	66.24	74.02	77.90	85.70	101.27
29	66.24	74.02	77.90	85.70	101.27
30	66.24	74.02	77.90	85.70	101.27
31	66.24	74.02	77.90	85.70	101.27
32	66.24	74.02	77.90	85.70	101.27
33	66.24	74.02	77.90	85.70	101.27
34	66.24	74.02	77.90	85.70	101.27
35	66.24	74.02	77.90	85.70	101.27
36	66.24	74.02	77.90	85.70	101.27
37	66.24	74.02	77.90	85.70	101.27
38	66.24	74.02	77.90	85.70	101.27
39	66.24	74.02	77.90	85.70	101.27
40	66.24	74.02	77.90	85.70	101.27
41	66.24	74.02	77.90	85.70	101.27
42	66.24	74.02	77.90	85.70	101.27
43	66.24	74.02	77.90	85.70	101.27
44	66.24	74.02	77.90	85.70	101.27
45	81.78	89.58	97.38	105.12	128.54
46	81.78	89.58	97.38	105.12	128.54
47	81.78	89.58	97.38	105.12	128.54
48	81.78	89.58	97.38	105.12	128.54
49	81.78	89.58	97.38	105.12	128.54
50	89.58	101.27	109.10	116.87	144.11
51	93.42	105.12	116.87	124.61	151.92
52	97.38	112.93	120.73	132.42	163.55
53	101.27	116.87	128.54	136.31	171.35
54	105.12	124.61	136.31	147.99	183.01
55	112.93	132.42	147.99	159.67	198.64
56	120.73	140.23	155.81	171.35	214.19
57	128.54	151.92	167.49	183.01	229.80
58	136.31	163.55	179.15	194.78	245.39
59	147.99	175.27	198.64	214.19	268.76
60	159.67	194.78	214.19	233.66	292.08
61	175.27	210.34	233.66	257.06	319.40
62	186.97	229.80	257.06	280.41	350.52
63	202.51	249.26	280.41	303.78	381.67
64	221.99	268.76	303.78	331.06	416.74
65	237.56	292.08	331.06	358.32	451.79
66	247.20	307.09	344.55	378.27	471.86
67	269.65	333.28	374.50	408.20	513.07
68	288.37	359.50	408.20	445.67	557.99
69	322.06	400.70	453.13	498.08	621.65
70	359.50	445.67	505.58	554.26	692.80
71	396.97	498.08	561.72	614.21	771.43
72	441.90	554.26	625.42	685.33	857.61
73	490.57	614.21	696.57	760.23	951.18
74	539.28	677.85	767.73	838.86	1,048.61
75	595.45	749.01	846.37	925.00	1,157.20
76	655.37	823.93	932.49	1,018.62	1,273.31
77	722.75	910.03	1,029.83	1,123.50	1,400.59
78	793.95	1,003.65	1,134.73	1,239.58	1,542.96
79	876.36	1,104.79	1,250.81	1,366.91	1,700.21
80	966.21	1,220.82	1,381.87	1,509.22	1,872.48
81	1,063.58	1,344.49	1,524.20	1,662.79	2,063.48
82	1,172.18	1,483.03	1,677.77	1,831.27	2,273.22
83	1,288.27	1,636.58	1,853.76	2,022.27	2,505.39
84	1,419.31	1,805.08	2,041.01	2,228.25	2,760.00
85	1,565.40	1,988.56	2,250.70	2,456.70	3,040.93
86	1,726.44	2,194.56	2,482.91	2,707.59	3,347.98
87	1,898.66	2,419.20	2,737.58	2,988.47	3,688.78
88	2,093.44	2,666.42	3,022.16	3,295.57	4,063.28
89	2,306.90	2,939.77	3,333.03	3,632.62	4,475.24
90	2,539.10	3,243.16	3,673.83	4,003.38	4,928.39
91	2,797.50	3,576.44	4,052.06	4,415.28	5,430.19
92	3,082.11	3,943.46	4,467.74	4,868.47	5,980.69
93	3,396.67	4,347.88	4,928.39	5,366.53	6,587.40
94	3,741.24	4,793.56	5,433.96	5,920.76	7,253.95
95	4,119.44	5,287.89	5,991.95	6,527.47	7,991.74
96	4,538.94	5,830.93	6,606.11	7,197.83	8,804.41
97	4,999.53	6,430.11	7,287.68	7,935.60	9,695.70
98	5,508.85	7,089.23	8,036.69	8,748.22	10,680.63
99	6,066.85	7,815.70	8,860.57	9,647.01	11,766.64

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	98.88	122.85	137.83	152.82	203.74
19	98.88	122.85	137.83	152.82	203.74
20	98.88	122.85	137.83	152.82	203.74
21	98.88	122.85	137.83	152.82	203.74
22	98.88	122.85	137.83	152.82	203.74
23	98.88	122.85	137.83	152.82	203.74
24	98.88	122.85	137.83	152.82	203.74
25	98.88	122.85	137.83	152.82	203.74
26	98.88	122.85	137.83	152.82	203.74
27	98.88	122.85	137.83	152.82	203.74
28	98.88	122.85	137.83	152.82	203.74
29	98.88	122.85	137.83	152.82	203.74
30	98.88	122.85	137.83	152.82	203.74
31	98.88	122.85	137.83	152.82	203.74
32	98.88	122.85	137.83	152.82	203.74
33	98.88	122.85	137.83	152.82	203.74
34	98.88	122.85	137.83	152.82	203.74
35	98.88	122.85	137.83	152.82	203.74
36	98.88	122.85	137.83	152.82	203.74
37	98.88	122.85	137.83	152.82	203.74
38	98.88	122.85	137.83	152.82	203.74
39	98.88	122.85	137.83	152.82	203.74
40	98.88	122.85	137.83	152.82	203.74
41	98.88	122.85	137.83	152.82	203.74
42	98.88	122.85	137.83	152.82	203.74
43	98.88	122.85	137.83	152.82	203.74
44	98.88	122.85	137.83	152.82	203.74
45	119.81	146.81	167.77	185.73	245.65
46	119.81	146.81	167.77	185.73	245.65
47	119.81	146.81	167.77	185.73	245.65
48	119.81	146.81	167.77	185.73	245.65
49	119.81	146.81	167.77	185.73	245.65
50	128.84	161.79	185.73	203.74	272.64
51	134.82	170.81	194.78	215.70	284.65
52	140.83	179.76	203.74	224.71	299.57
53	149.80	188.77	215.70	236.70	314.60
54	155.81	197.72	227.70	251.65	332.58
55	164.79	209.72	239.68	263.63	350.52
56	173.77	218.74	251.65	278.64	368.51
57	182.79	230.72	266.67	296.63	389.48
58	191.75	245.65	281.61	311.56	410.49
59	206.74	260.66	302.60	335.57	440.43
60	221.69	281.61	323.53	359.50	470.39
61	236.70	299.57	347.52	383.51	503.32
62	251.65	323.53	371.48	410.49	536.33
63	269.65	344.55	398.45	440.43	575.24
64	287.60	365.53	422.46	467.38	611.17
65	305.62	389.48	449.41	497.30	647.14
66	323.53	416.46	479.38	530.28	689.07
67	344.55	440.43	509.35	563.24	731.03
68	365.53	470.39	542.27	599.20	778.96
69	401.48	518.32	596.25	662.16	856.84
70	443.40	572.23	659.11	731.03	943.75
71	488.36	629.15	725.01	802.92	1,036.61
72	536.33	692.09	799.97	883.83	1,138.50
73	590.20	760.99	877.84	970.68	1,249.34
74	638.16	823.93	949.73	1,048.61	1,345.19
75	689.07	889.82	1,024.63	1,132.47	1,450.06
76	743.02	961.73	1,105.52	1,222.36	1,563.91
77	802.92	1,039.64	1,195.39	1,321.24	1,686.75
78	868.83	1,120.48	1,291.32	1,426.09	1,815.57
79	937.77	1,213.42	1,393.12	1,539.92	1,959.35
80	1,012.66	1,309.28	1,506.99	1,662.79	-
81	1,093.53	1,414.11	1,626.81	1,794.61	-
82	1,180.41	1,527.94	1,758.63	1,938.42	-
83	1,276.29	1,650.81	1,899.46	2,094.21	-
84	1,378.16	1,785.62	2,049.24	2,261.95	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 30% Increase Phase 2 (Resulting in 69% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	128.54	159.67	179.15	198.64	264.86
19	128.54	159.67	179.15	198.64	264.86
20	128.54	159.67	179.15	198.64	264.86
21	128.54	159.67	179.15	198.64	264.86
22	128.54	159.67	179.15	198.64	264.86
23	128.54	159.67	179.15	198.64	264.86
24	128.54	159.67	179.15	198.64	264.86
25	128.54	159.67	179.15	198.64	264.86
26	128.54	159.67	179.15	198.64	264.86
27	128.54	159.67	179.15	198.64	264.86
28	128.54	159.67	179.15	198.64	264.86
29	128.54	159.67	179.15	198.64	264.86
30	128.54	159.67	179.15	198.64	264.86
31	128.54	159.67	179.15	198.64	264.86
32	128.54	159.67	179.15	198.64	264.86
33	128.54	159.67	179.15	198.64	264.86
34	128.54	159.67	179.15	198.64	264.86
35	128.54	159.67	179.15	198.64	264.86
36	128.54	159.67	179.15	198.64	264.86
37	128.54	159.67	179.15	198.64	264.86
38	128.54	159.67	179.15	198.64	264.86
39	128.54	159.67	179.15	198.64	264.86
40	128.54	159.67	179.15	198.64	264.86
41	128.54	159.67	179.15	198.64	264.86
42	128.54	159.67	179.15	198.64	264.86
43	128.54	159.67	179.15	198.64	264.86
44	128.54	159.67	179.15	198.64	264.86
45	155.81	190.85	218.13	241.49	319.40
46	155.81	190.85	218.13	241.49	319.40
47	155.81	190.85	218.13	241.49	319.40
48	155.81	190.85	218.13	241.49	319.40
49	155.81	190.85	218.13	241.49	319.40
50	167.49	210.34	241.49	264.86	354.45
51	175.27	221.99	253.15	280.41	369.99
52	183.01	233.66	264.86	292.08	389.48
53	194.78	245.39	280.41	307.70	408.93
54	202.51	257.06	296.04	327.17	432.32
55	214.19	272.64	311.56	342.75	455.72
56	225.90	284.36	327.17	362.21	479.05
57	237.56	299.90	346.66	385.62	506.32
58	249.26	319.40	366.12	405.05	533.62
59	268.76	338.81	393.37	436.23	572.51
60	288.24	366.12	420.64	467.38	611.46
61	307.70	389.48	451.79	498.51	654.32
62	327.17	420.64	482.94	533.62	697.18
63	350.52	447.89	518.02	572.51	747.81
64	373.92	475.18	549.15	607.59	794.53
65	397.31	506.32	584.27	646.54	841.27
66	404.48	520.53	599.20	662.86	861.33
67	430.65	550.49	636.66	704.07	913.80
68	456.86	587.94	677.85	749.01	973.71
69	501.83	647.88	745.28	827.65	1,071.06
70	554.26	715.34	823.93	913.80	1,179.67
71	610.44	786.45	906.30	1,003.65	1,295.79
72	670.36	865.11	999.91	1,104.79	1,423.10
73	737.75	951.18	1,097.28	1,213.42	1,561.65
74	797.64	1,029.83	1,187.12	1,310.73	1,681.47
75	861.33	1,112.23	1,280.77	1,415.61	1,812.58
76	928.72	1,202.14	1,381.87	1,527.94	1,954.88
77	1,003.65	1,299.51	1,494.25	1,651.51	2,108.43
78	1,086.01	1,400.59	1,614.11	1,782.63	2,269.45
79	1,172.18	1,516.70	1,741.38	1,924.95	2,449.19
80	1,265.81	1,636.58	1,883.73	2,078.45	-
81	1,366.91	1,767.66	2,033.53	2,243.25	-
82	1,475.53	1,909.93	2,198.30	2,423.01	-
83	1,595.36	2,063.48	2,374.32	2,617.71	-
84	1,722.68	2,232.02	2,561.57	2,827.46	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
19	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
20	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
21	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
22	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
23	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
24	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
25	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
26	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
27	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
28	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
29	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
30	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
31	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
32	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
33	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
34	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
35	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
36	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
37	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
38	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
39	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
40	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
41	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
42	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
43	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
44	100.46	96.60	88.87	112.04	108.19	100.46	119.80	112.04	104.32	127.53	119.80	112.04	162.25	150.67	139.12
45	119.80	115.93	108.19	139.12	135.25	123.65	150.67	142.97	131.38	162.25	154.56	142.97	208.63	193.19	181.59
46	119.80	115.93	108.19	139.12	135.25	123.65	150.67	142.97	131.38	162.25	154.56	142.97	208.63	193.19	181.59
47	119.80	115.93	108.19	139.12	135.25	123.65	150.67	142.97	131.38	162.25	154.56	142.97	208.63	193.19	181.59
48	119.80	115.93	108.19	139.12	135.25	123.65	150.67	142.97	131.38	162.25	154.56	142.97	208.63	193.19	181.59
49	119.80	115.93	108.19	139.12	135.25	123.65	150.67	142.97	131.38	162.25	154.56	142.97	208.63	193.19	181.59
50	135.25	127.53	119.80	158.42	150.67	139.12	169.98	158.42	146.83	181.59	173.86	158.42	235.71	220.23	204.77
51	139.12	135.25	127.53	166.17	158.42	146.83	181.59	169.98	158.42	193.19	181.59	169.98	251.15	235.71	216.38
52	146.83	142.97	135.25	173.86	166.17	154.56	189.32	181.59	166.17	204.77	193.19	181.59	266.59	251.15	231.83
53	154.56	150.67	139.12	185.46	173.86	162.25	200.92	189.32	177.77	220.23	204.77	189.32	282.05	266.59	243.42
54	166.17	158.42	150.67	197.05	189.32	173.86	216.38	204.77	189.32	235.71	220.23	204.77	305.23	285.92	262.75
55	177.77	169.98	158.42	212.53	200.92	185.46	231.83	220.23	200.92	251.15	235.71	220.23	328.42	309.13	282.05
56	189.32	181.59	169.98	227.97	216.38	200.92	247.26	235.71	216.38	270.47	255.01	235.71	351.62	332.30	305.23
57	200.92	193.19	181.59	243.42	227.97	212.53	266.59	251.15	231.83	289.78	274.35	251.15	378.66	355.45	328.42
58	212.53	204.77	193.19	258.86	247.26	227.97	285.92	270.47	247.26	312.99	293.65	270.47	405.73	382.53	355.45
59	227.97	216.38	204.77	278.20	262.75	243.42	305.23	289.78	266.59	332.30	316.84	289.78	436.61	409.59	378.66
60	243.42	231.83	216.38	297.51	282.05	262.75	324.56	309.13	285.92	355.45	336.15	312.99	467.55	440.47	405.73
61	258.86	247.26	231.83	316.84	301.38	278.20	347.75	332.30	305.23	382.53	363.20	336.15	502.33	471.40	436.61
62	274.35	262.75	247.26	336.15	320.72	297.51	370.94	351.62	328.42	409.59	386.39	359.36	537.05	506.19	467.55
63	293.65	282.05	262.75	359.36	343.88	320.72	397.97	378.66	351.62	436.61	413.43	386.39	571.85	540.93	502.33
64	312.99	301.38	285.92	390.26	370.94	347.75	428.91	409.59	378.66	471.40	448.21	417.32	622.10	587.30	544.79
65	340.02	324.56	305.23	421.16	401.83	374.80	463.67	444.34	413.43	510.01	486.84	452.03	672.31	637.53	591.17
66	363.20	351.62	332.30	452.03	432.76	405.73	502.33	479.11	448.21	552.53	525.50	490.71	726.41	691.61	641.40
67	394.13	378.66	355.45	490.71	467.55	440.47	544.79	517.75	482.98	598.91	571.85	533.21	788.19	749.59	699.38
68	425.03	409.59	386.39	529.34	506.19	475.25	587.30	560.25	525.50	649.15	618.20	579.57	853.92	811.40	757.34
69	479.11	463.67	436.61	598.91	575.72	537.05	664.58	637.53	595.01	734.13	703.22	656.85	962.09	919.59	857.77
70	540.93	521.61	494.57	676.18	649.15	610.50	753.45	718.69	676.18	830.73	792.11	741.85	1,085.76	1,039.38	973.69
71	606.63	587.30	556.39	761.18	734.13	691.61	846.17	815.30	765.05	935.03	896.41	842.34	1,224.83	1,174.58	1,101.20
72	683.91	660.74	625.94	857.77	826.83	780.50	954.36	919.59	861.63	1,054.84	1,012.33	950.52	1,379.40	1,325.32	1,240.31
73	768.91	745.74	707.10	965.96	931.20	877.08	1,074.18	1,035.53	973.69	1,186.19	1,139.83	1,070.28	1,553.29	1,491.45	1,402.59
74	834.60	811.40	768.91	1,050.97	1,016.20	962.09	1,170.76	1,128.24	1,062.57	1,290.51	1,244.16	1,170.76	1,692.37	1,626.70	1,530.10
75	911.88	884.80	842.34	1,147.56	1,112.78	1,050.97	1,278.95	1,232.56	1,163.02	1,406.41	1,360.09	1,282.80	1,843.07	1,777.36	1,676.91
76	993.00	965.96	919.59	1,251.88	1,213.23	1,147.56	1,390.99	1,348.48	1,271.19	1,533.94	1,483.71	1,402.59	2,009.20	1,939.66	1,831.46
77	1,081.90	1,054.84	1,004.60	1,363.96	1,325.32	1,255.75	1,518.51	1,472.14	1,390.99	1,673.07	1,622.82	1,533.94	2,190.79	2,121.24	2,001.50
78	1,178.49	1,151.42	1,093.49	1,487.58	1,448.93	1,371.69	1,657.59	1,607.37	1,522.34	1,823.73	1,773.49	1,676.91	2,387.87	2,314.44	2,190.79
79	1,309.83	1,278.95	1,221.00	1,653.75	1,611.23	1,530.10	1,839.20	1,788.95	1,696.21	2,028.53	1,970.55	1,870.10	2,650.64	2,577.18	2,441.94
80	1,452.80	1,421.92	1,360.09	1,839.20	1,792.81	1,707.82	2,043.98	1,993.77	1,893.31	2,252.64	2,194.68	2,086.51	2,948.13	2,870.85	2,724.03
81	1,615.10	1,584.18	1,514.61	2,043.98	1,997.61	1,901.01	2,271.95	2,217.85	2,109.67	2,503.77	2,441.94	2,326.06	3,276.56	3,195.42	3,037.02
82	1,796.69	1,761.94	1,688.51	2,271.95	2,221.73	2,121.24	2,523.11	2,468.99	2,353.08	2,781.96	2,720.13	2,592.66	3,639.75	3,554.74	3,388.60
83	1,997.61	1,958.98	1,877.85	2,526.94	2,476.74	2,364.69	2,805.16	2,747.23	2,619.70	3,091.07	3,025.40	2,890.16	4,045.45	3,960.46	3,778.85
84	2,217.85	2,183.09	2,094.20	2,809.02	2,754.92	2,635.13	3,118.11	3,056.31	2,921.08	3,438.83	3,369.27	3,222.45	4,497.51	4,408.66	4,215.47
85	2,465.14	2,426.50	2,333.77	3,122.00	3,067.88	2,940.43	3,465.87	3,404.06	3,257.23	3,817.49	3,751.82	3,593.39	4,999.81	4,907.11	4,698.44
86	2,739.45	2,700.85	2,600.37	3,469.74	3,415.62	3,276.56	3,852.27	3,786.58	3,632.03	4,242.53	4,172.96	4,002.98	5,556.22	5,463.48	5,243.26
87	3,044.72	3,006.10	2,897.91	3,856.13	3,802.03	3,651.32	4,277.25	4,215.47	4,049.32	4,717.77	4,644.35	4,462.77	6,174.44	6,085.57	5,846.01
88	3,384.73	3,342.25	3,226.33	4,285.03	4,230.93	4,072.48	4,756.42	4,690.70	4,513.00	5,239.41	5,169.84	4,976.64	6,862.22	6,773.35	6,518.32
89	3,763.38	3,720.89	3,593.39	4,764.15	4,710.03	4,540.04	5,285.78	5,223.93	5,034.59	5,822.82	5,757.15	5,548.51	7,627.25	7,542.24	7,271.76
90	4,180.68	4,138.21	4,006.81	5,297.35	5,243.26	5,061.65	5,873.06	5,811.24	5,610.31	6,471.97	6,406.28	6,186.05	8,477.27	8,396.17	8,106.37
91	4,648.22	4,605.68	4,462.77	5,888.52	5,834.42	5,645.10	6,526.01	6,468.08	6,255.56	7,190.66	7,132.68	6,896.96	9,423.90	9,346.67	9,041.42
92	5,162.12	5,123.47	4,972.78	6,545.36	6,495.16	6,294.20	7,252.46	7,202.21	6,974.26	7,990.45	7,936.33	7,692.94	10,474.92	10,409.20	10,084.65
93	5,737.81	5,703.04	5,540.77	7,275.63	7,233.11	7,016.76	8,060.03	8,013.64	7,774.08	8,879.13	8,836.63	8,573.87	11,641.81	11,587.70	11,247.72
94	6,379.24	6,344.43	6,170.57	8,087.05	8,048.43	7,820.46	8,956.44	8,921.64	8,670.48	9,868.27	9,833.50	9,559.17	12,936.18	12,901.38	12,542.10
95	7,086.30	7,059.26	6,877.66	8,991.19	8,960.27	8,720.71	9,953.29	9,930.10	9,663.50	10,965.63	10,946.31	10,660.37	14,377.42	14,361.94	13,987.15
96	7,878.38	7,855.24	7,662.04	9,991.95	9,976.47	9,721.47	11,058.35	11,054.53	10,776.25	12,182.74	12,182.74	11,885.22	15,980.92	15,992.49	15,598.38
97	8,755.50	8,740.04	8,535.25	11,108.58	11,104.71	10,838.12	12,290.93	12,302.51	12,012.70	13,538.91	13,562.11	13,249.13	17,762.13	17,804.65	17,395.07
98	9,729.20	9,725.29	9,508.96	12,348.90	12,360.46	12,086.14	13,658.73	13,693.50	13,392.12	15,045.84	15,096.08	14,771.52	19,740.42	19,821.58	19,400.42
99	10,811.06	10,822.67	10,594.69	13,724.41	13,759.20	13,473.26	15,177.22	15,239.02	14,929.91	16,718.91	16,803.89	16,471.60	21,942.80	22,066.49	21,637.57

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
19	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
20	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
21	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
22	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
23	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
24	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
25	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
26	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
27	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
28	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
29	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
30	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
31	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
32	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
33	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
34	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
35	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
36	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
37	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
38	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
39	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
40	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
41	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
42	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
43	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
44	130.58	125.57	115.53	145.68	140.65	130.58	155.71	145.68	135.63	165.75	155.71	145.68	210.99	195.92	180.79
45	155.71	150.67	140.65	180.79	175.82	160.75	195.92	185.85	170.79	210.99	200.92	185.85	271.24	251.15	236.07
46	155.71	150.67	140.65	180.79	175.82	160.75	195.92	185.85	170.79	210.99	200.92	185.85	271.24	251.15	236.07
47	155.71	150.67	140.65	180.79	175.82	160.75	195.92	185.85	170.79	210.99	200.92	185.85	271.24	251.15	236.07
48	155.71	150.67	140.65	180.79	175.82	160.75	195.92	185.85	170.79	210.99	200.92	185.85	271.24	251.15	236.07
49	155.71	150.67	140.65	180.79	175.82	160.75	195.92	185.85	170.79	210.99	200.92	185.85	271.24	251.15	236.07
50	175.82	165.75	155.71	205.94	195.92	180.79	221.03	205.94	190.88	236.07	226.06	205.94	306.39	286.32	266.21
51	180.79	175.82	165.75	215.97	205.94	190.88	236.07	221.03	205.94	251.15	236.07	221.03	326.50	306.39	281.28
52	190.88	185.85	175.82	226.06	215.97	200.92	246.14	236.07	215.97	266.21	251.15	236.07	346.60	326.50	301.38
53	200.92	195.92	180.79	241.12	226.06	210.99	261.20	246.14	231.03	286.32	266.21	246.14	366.71	346.60	316.44
54	215.97	205.94	195.92	256.19	246.14	226.06	281.28	266.21	246.14	306.39	286.32	266.21	396.85	371.69	341.54
55	231.03	221.03	205.94	276.27	261.20	241.12	301.38	286.32	261.20	326.50	306.39	286.32	426.96	401.83	366.71
56	246.14	236.07	221.03	296.37	281.28	261.20	321.48	306.39	281.28	351.62	331.53	306.39	457.09	431.94	396.85
57	261.20	251.15	236.07	316.44	296.37	276.27	346.60	326.50	301.38	376.72	356.62	326.50	492.27	462.12	426.96
58	276.27	266.21	251.15	336.55	321.48	296.37	371.69	351.62	321.48	406.85	381.77	351.62	527.41	497.29	462.12
59	296.37	281.28	266.21	361.68	341.54	316.44	396.85	376.72	346.60	431.94	411.89	376.72	567.60	532.43	492.27
60	316.44	301.38	281.28	386.76	366.71	341.54	421.94	401.83	371.69	462.12	437.00	406.85	607.77	572.66	527.41
61	336.55	321.48	301.38	411.89	391.79	361.68	452.03	431.94	396.85	497.29	472.18	437.00	652.99	612.82	567.60
62	356.62	341.54	321.48	437.00	416.90	386.76	482.19	457.09	426.96	532.43	502.33	467.14	698.24	658.00	607.77
63	381.77	366.71	341.54	467.14	447.06	416.90	517.37	492.27	457.09	567.60	537.45	502.33	743.40	703.22	652.99
64	406.85	391.79	371.69	507.31	482.19	452.03	557.52	532.43	492.27	612.82	582.68	542.48	808.67	763.49	708.24
65	442.03	421.94	396.85	547.51	522.41	487.24	602.77	577.64	537.45	663.06	632.91	587.71	874.02	828.79	768.51
66	454.02	439.56	415.36	565.11	540.93	507.16	627.88	598.91	560.25	690.69	656.85	613.41	908.01	864.56	801.74
67	492.64	473.32	444.34	613.41	584.46	550.62	681.05	647.22	603.75	748.65	714.82	666.52	985.30	937.01	874.24
68	531.28	511.96	482.98	661.70	632.75	594.10	734.13	700.34	656.85	811.40	772.77	724.47	1,067.43	1,014.25	946.65
69	598.91	579.57	545.81	748.65	719.67	671.38	830.73	796.95	743.80	917.66	879.03	821.07	1,202.66	1,149.49	1,072.22
70	676.18	652.05	618.20	845.24	811.40	763.11	941.85	898.36	845.24	1,038.44	990.14	927.32	1,357.22	1,299.24	1,217.13
71	758.31	734.13	695.51	951.50	917.66	864.56	1,057.77	1,019.14	956.30	1,168.84	1,120.51	1,052.89	1,531.08	1,468.27	1,376.52
72	854.91	825.94	782.44	1,072.22	1,033.59	975.61	1,192.99	1,149.49	1,077.08	1,318.57	1,265.44	1,188.14	1,724.27	1,656.65	1,550.42
73	961.16	932.17	883.88	1,207.45	1,164.02	1,096.38	1,342.67	1,294.38	1,217.13	1,482.78	1,424.81	1,337.87	1,941.59	1,864.31	1,753.24
74	1,043.24	1,014.25	961.16	1,313.73	1,270.27	1,202.66	1,463.45	1,410.33	1,328.22	1,613.19	1,555.22	1,463.45	2,115.46	2,033.40	1,912.60
75	1,139.83	1,106.06	1,052.89	1,434.49	1,390.99	1,313.73	1,598.71	1,540.76	1,453.82	1,758.07	1,700.11	1,603.51	2,303.84	2,221.73	2,096.15
76	1,241.28	1,207.45	1,149.49	1,564.86	1,516.57	1,434.49	1,738.74	1,685.64	1,589.04	1,917.45	1,854.67	1,753.24	2,511.51	2,424.58	2,289.33
77	1,352.35	1,318.57	1,255.75	1,704.95	1,656.65	1,569.70	1,898.13	1,840.20	1,738.74	2,091.34	2,028.53	1,917.45	2,738.55	2,651.60	2,501.84
78	1,473.12	1,439.29	1,366.87	1,859.51	1,811.20	1,714.60	2,072.03	2,009.20	1,902.97	2,279.68	2,216.93	2,096.15	2,984.81	2,893.11	2,738.55
79	1,637.35	1,598.71	1,526.21	2,067.14	2,014.05	1,912.60	2,298.98	2,236.23	2,120.32	2,535.66	2,463.22	2,337.65	3,313.25	3,221.53	3,052.44
80	1,816.00	1,777.36	1,700.11	2,298.98	2,241.04	2,134.80	2,555.01	2,492.18	2,366.62	2,815.80	2,743.31	2,608.11	3,685.16	3,588.58	3,405.04
81	2,018.85	1,980.21	1,893.31	2,555.01	2,497.07	2,376.29	2,839.93	2,772.33	2,637.07	3,129.71	3,052.44	2,907.56	4,095.67	3,994.28	3,796.23
82	2,245.88	2,202.39	2,110.66	2,839.93	2,777.16	2,651.60	3,153.88	3,086.28	2,941.39	3,477.47	3,400.19	3,240.84	4,549.69	4,443.42	4,235.78
83	2,497.07	2,448.73	2,347.29	3,158.71	3,095.95	2,955.86	3,506.42	3,434.03	3,274.61	3,863.86	3,781.76	3,612.72	5,056.84	4,950.59	4,723.57
84	2,772.33	2,728.87	2,617.77	3,511.31	3,443.69	3,293.93	3,897.71	3,820.42	3,651.32	4,298.54	4,211.60	4,028.08	5,621.91	5,510.86	5,269.37
85	3,081.42	3,033.11	2,917.21	3,902.51	3,834.87	3,675.53	4,332.37	4,255.09	4,071.55	4,771.85	4,689.77	4,491.72	6,249.80	6,133.86	5,873.06
86	3,424.38	3,376.07	3,250.48	4,337.18	4,269.56	4,095.67	4,815.34	4,733.22	4,540.04	5,303.14	5,216.21	5,003.68	6,945.28	6,829.37	6,554.09
87	3,805.89	3,757.60	3,622.36	4,820.14	4,752.55	4,564.20	5,346.63	5,269.37	5,061.65	5,897.25	5,805.44	5,578.45	7,718.05	7,606.98	7,307.52
88	4,230.93	4,177.81	4,032.93	5,356.30	5,288.67	5,090.66	5,945.54	5,863.41	5,641.22	6,549.23	6,462.28	6,220.78	8,577.76	8,466.69	8,147.93
89	4,704.26	4,651.13	4,491.72	5,955.19	5,887.60	5,675.06	6,607.18	6,529.93	6,293.27	7,278.56	7,196.44	6,935.60	9,534.08	9,427.80	9,089.72
90	5,225.86	5,172.78	5,008.55	6,621.72	6,554.09	6,327.05	7,341.33	7,264.06	7,012.91	8,089.99	8,007.83	7,732.57	10,596.62	10,495.21	10,132.95
91	5,810.29	5,757.15	5,578.45	7,360.65	7,293.04	7,056.40	8,157.59	8,085.12	7,819.50	8,988.31	8,915.84	8,621.26	11,779.96	11,683.36	11,301.79
92	6,452.62	6,404.32	6,215.98	8,181.72	8,118.95	7,867.81	9,065.60	9,002.81	8,717.85	9,988.06	9,920.44	9,616.22	13,093.68	13,011.54	12,605.82
93	7,172.29	7,128.80	6,925.96	9,094.56	9,041.42	8,770.96	10,075.00	10,017.06	9,717.60	11,098.92	11,045.80	10,717.40	14,552.27	14,484.68	14,059.64
94	7,974.07	7,930.57	7,713.25	10,108.84	10,060.52	9,775.56	11,195.51	11,152.10	10,838.12	12,335.36	12,291.92	11,948.97	16,170.22	16,126.78	15,677.58
95	8,857.91	8,824.10	8,597.08	11,239.02	11,200.38	10,900.91	12,441.60	12,412.64	12,079.41	13,707.03	13,682.91	13,325.49	17,971.80	17,952.46	17,483.93
96	9,848.02	9,819.05	9,577.56	12,489.89	12,470.59	12,151.81	13,822.94	13,818.15	13,470.39	15,228.44	15,228.44	14,856.49	19,976.10	19,990.64	19,497.99
97	10,944.36	10,925.04	10,669.11	13,885.74	13,880.90	13,547.67	15,363.68	15,378.16	15,015.94	16,923.67	16,952.66	16,561.48	22,202.70	22,255.80	21,743.83
98	12,161.47	12,156.67	11,886.21	15,436.10	15,450.64	15,107.67	17,073.43	17,116.87	16,740.12	18,807.33	18,870.12	18,464.42	24,675.57	24,776.97	24,250.55
99	13,513.82	13,528.37	13,243.36	17,155.50	17,199.02	16,841.60	18,971.53	19,048.81	18,662.43	20,898.65	21,004.92	20,589.52	27,428.57	27,583.13	27,046.96

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
19	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
20	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
21	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
22	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
23	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
24	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
25	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
26	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
27	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
28	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
29	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
30	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
31	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
32	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
33	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
34	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
35	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
36	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
37	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
38	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
39	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
40	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
41	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
42	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
43	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
44	208.63	200.92	185.46	247.26	239.56	224.11	274.35	255.01	239.56	297.51	282.05	262.75	409.59	378.66	351.62
45	243.42	235.71	220.23	297.51	289.78	262.75	328.42	312.99	285.92	363.20	347.75	320.72	494.57	459.81	432.76
46	243.42	235.71	220.23	297.51	289.78	262.75	328.42	312.99	285.92	363.20	347.75	320.72	494.57	459.81	432.76
47	243.42	235.71	220.23	297.51	289.78	262.75	328.42	312.99	285.92	363.20	347.75	320.72	494.57	459.81	432.76
48	243.42	235.71	220.23	297.51	289.78	262.75	328.42	312.99	285.92	363.20	347.75	320.72	494.57	459.81	432.76
49	243.42	235.71	220.23	297.51	289.78	262.75	328.42	312.99	285.92	363.20	347.75	320.72	494.57	459.81	432.76
50	270.47	255.01	239.56	332.30	316.84	293.65	363.20	340.02	312.99	397.97	378.66	347.75	544.79	506.19	471.40
51	278.20	270.47	255.01	343.88	328.42	305.23	386.39	359.36	336.15	417.32	394.13	367.07	571.85	537.05	490.71
52	289.78	282.05	266.59	359.36	343.88	316.84	397.97	382.53	347.75	436.61	413.43	386.39	598.91	564.13	517.75
53	301.38	293.65	274.35	378.66	355.45	332.30	417.32	394.13	370.94	463.67	432.76	397.97	622.10	587.30	537.05
54	320.72	305.23	289.78	394.13	378.66	347.75	440.47	417.32	386.39	490.71	455.95	425.03	660.74	618.20	567.99
55	340.02	324.56	301.38	421.16	397.97	367.07	467.55	444.34	401.83	513.90	479.11	448.21	695.51	656.85	598.91
56	355.45	343.88	320.72	444.34	421.16	390.26	486.84	467.55	428.91	540.93	510.01	471.40	730.25	691.61	633.66
57	374.80	359.36	336.15	467.55	436.61	405.73	517.75	486.84	452.03	571.85	540.93	494.57	772.77	726.41	668.44
58	390.26	374.80	355.45	490.71	467.55	428.91	544.79	517.75	471.40	606.63	567.99	521.61	811.40	765.05	710.95
59	417.32	394.13	374.80	521.61	494.57	455.95	579.57	552.53	506.19	637.53	610.50	556.39	865.50	815.30	753.45
60	444.34	421.16	394.13	556.39	529.34	490.71	614.36	583.44	540.93	680.04	641.40	598.91	923.44	869.36	799.81
61	471.40	448.21	421.16	591.17	560.25	517.75	652.99	625.94	575.72	726.41	691.61	637.53	985.30	923.44	853.92
62	498.41	475.25	448.21	622.10	595.01	552.53	695.51	656.85	614.36	776.63	730.25	680.04	1,047.12	985.30	911.88
63	533.21	510.01	475.25	664.58	637.53	591.17	741.85	707.10	656.85	823.00	780.50	726.41	1,108.91	1,047.12	973.69
64	556.39	537.05	510.01	707.10	672.31	629.80	784.36	749.59	691.61	869.36	826.83	768.91	1,178.49	1,112.78	1,031.63
65	595.01	567.99	533.21	749.59	714.82	668.44	830.73	795.97	741.85	923.44	880.95	819.13	1,248.03	1,182.36	1,097.34
66	622.10	602.77	571.85	788.19	753.45	707.10	884.80	842.34	788.19	981.40	931.20	869.36	1,321.44	1,259.61	1,166.88
67	664.58	637.53	598.91	838.43	799.81	753.45	938.93	892.55	834.60	1,043.24	993.00	927.32	1,402.59	1,336.92	1,244.16
68	703.22	676.18	637.53	888.69	850.04	799.81	993.00	946.65	888.69	1,105.09	1,054.84	989.17	1,487.58	1,414.20	1,321.44
69	784.36	757.34	714.82	993.00	954.36	892.55	1,112.78	1,066.44	993.00	1,236.43	1,186.19	1,105.09	1,657.59	1,584.18	1,475.98
70	873.23	842.34	799.81	1,108.91	1,062.57	1,000.73	1,244.16	1,186.19	1,116.63	1,383.27	1,317.59	1,232.56	1,846.93	1,765.77	1,653.75
71	969.82	938.93	888.69	1,232.56	1,186.19	1,120.51	1,379.40	1,329.16	1,248.03	1,533.94	1,472.14	1,383.27	2,051.72	1,970.55	1,846.93
72	1,077.99	1,039.38	985.30	1,371.69	1,321.44	1,248.03	1,533.94	1,479.87	1,387.13	1,707.82	1,638.27	1,541.67	2,279.68	2,190.79	2,051.72
73	1,197.79	1,159.15	1,101.20	1,522.34	1,468.27	1,383.27	1,703.98	1,642.13	1,545.54	1,897.15	1,823.73	1,711.71	2,530.83	2,430.35	2,287.40
74	1,275.08	1,240.31	1,174.58	1,626.70	1,572.58	1,491.45	1,827.60	1,758.07	1,657.59	2,028.53	1,955.12	1,839.20	2,708.58	2,604.25	2,449.67
75	1,371.69	1,329.16	1,267.35	1,746.49	1,692.37	1,599.61	1,958.98	1,889.40	1,781.23	2,171.48	2,098.07	1,978.29	2,897.91	2,793.55	2,635.13
76	1,468.27	1,425.75	1,360.09	1,870.10	1,812.14	1,715.55	2,094.20	2,028.53	1,912.60	2,326.06	2,248.76	2,125.11	3,098.81	2,994.50	2,828.33
77	1,568.73	1,530.10	1,456.68	2,005.33	1,947.38	1,843.07	2,244.90	2,179.18	2,059.45	2,492.18	2,418.76	2,283.55	3,319.04	3,214.72	3,033.11
78	1,680.77	1,642.13	1,560.99	2,148.31	2,090.36	1,978.29	2,411.02	2,337.65	2,213.98	2,669.94	2,596.50	2,453.53	3,554.74	3,442.69	3,261.09
79	1,835.33	1,792.81	1,711.71	2,345.35	2,287.40	2,171.48	2,627.43	2,554.03	2,422.63	2,917.21	2,836.06	2,689.25	3,875.45	3,767.25	3,570.22
80	2,001.50	1,958.98	1,873.96	2,565.59	2,499.91	2,380.15	2,870.85	2,801.29	2,658.35	3,183.82	3,102.67	2,948.13	-	-	-
81	2,186.95	2,144.45	2,051.72	2,801.29	2,735.61	2,604.25	3,137.45	3,060.15	2,913.34	3,477.47	3,392.46	3,230.21	-	-	-
82	2,387.87	2,341.52	2,244.90	3,060.15	2,990.64	2,855.37	3,423.39	3,349.94	3,191.55	3,798.19	3,713.18	3,539.29	-	-	-
83	2,611.97	2,561.75	2,453.53	3,342.25	3,276.56	3,129.71	3,740.21	3,662.95	3,492.91	4,149.78	4,060.91	3,879.29	-	-	-
84	2,847.67	2,801.29	2,689.25	3,651.32	3,581.79	3,427.23	4,087.97	4,006.81	3,829.09	4,536.17	4,443.42	4,250.24	-	-	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
19	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
20	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
21	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
22	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
23	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
24	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
25	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
26	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
27	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
28	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
29	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
30	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
31	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
32	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
33	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
34	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
35	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
36	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
37	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
38	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
39	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
40	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
41	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
42	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
43	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
44	271.24	261.20	241.12	321.48	311.45	291.32	356.62	331.53	311.45	386.76	366.71	341.54	532.43	492.27	457.09
45	316.44	306.39	286.32	386.76	376.72	341.54	426.96	406.85	371.69	472.18	452.03	416.90	642.92	597.75	562.57
46	316.44	306.39	286.32	386.76	376.72	341.54	426.96	406.85	371.69	472.18	452.03	416.90	642.92	597.75	562.57
47	316.44	306.39	286.32	386.76	376.72	341.54	426.96	406.85	371.69	472.18	452.03	416.90	642.92	597.75	562.57
48	316.44	306.39	286.32	386.76	376.72	341.54	426.96	406.85	371.69	472.18	452.03	416.90	642.92	597.75	562.57
49	316.44	306.39	286.32	386.76	376.72	341.54	426.96	406.85	371.69	472.18	452.03	416.90	642.92	597.75	562.57
50	351.62	331.53	311.45	431.94	411.89	381.77	472.18	442.03	406.85	517.37	492.27	452.03	708.24	658.00	612.82
51	361.68	351.62	331.53	447.06	426.96	396.85	502.33	467.14	437.00	542.48	512.33	477.21	743.40	698.24	637.93
52	376.72	366.71	346.60	467.14	447.06	411.89	517.37	497.29	452.03	567.60	537.45	502.33	778.54	733.35	673.07
53	391.79	381.77	356.62	492.27	462.12	431.94	542.48	512.33	482.19	602.77	562.57	517.37	808.67	763.49	698.24
54	416.90	396.85	376.72	512.33	492.27	452.03	572.66	542.48	502.33	637.93	592.70	552.53	858.88	803.70	738.39
55	442.03	421.94	391.79	547.51	517.37	477.21	607.77	577.64	522.41	668.04	622.85	582.68	904.14	853.92	778.54
56	462.12	447.06	416.90	577.64	547.51	507.31	632.91	607.77	557.52	703.22	663.06	612.82	949.37	899.13	823.81
57	487.24	467.14	437.00	607.77	567.60	527.41	673.07	632.91	587.71	743.40	703.22	642.92	1,004.60	944.30	868.98
58	507.31	487.24	462.12	637.93	607.77	557.52	708.24	673.07	612.82	788.63	738.39	678.09	1,054.84	994.56	924.24
59	542.48	512.33	487.24	678.09	642.92	592.70	753.45	718.29	658.00	828.79	793.61	723.35	1,125.17	1,059.85	979.51
60	577.64	547.51	512.33	723.35	688.17	637.93	798.67	758.47	703.22	884.05	833.80	778.54	1,200.52	1,130.20	1,039.78
61	612.82	582.68	547.51	768.51	728.33	673.07	848.89	813.72	748.43	944.30	899.13	828.79	1,280.86	1,200.52	1,110.07
62	647.99	617.84	582.68	808.67	773.57	718.29	904.14	853.92	798.67	1,009.62	949.37	884.05	1,361.22	1,280.86	1,185.39
63	693.17	663.06	617.84	863.95	828.79	768.51	964.45	919.19	853.92	1,069.91	1,014.64	944.30	1,441.60	1,361.22	1,265.81
64	723.35	698.24	663.06	919.19	874.02	818.74	1,019.67	974.47	899.13	1,130.20	1,074.95	999.58	1,532.02	1,446.63	1,341.15
65	773.57	738.39	693.17	974.47	929.28	868.98	1,079.92	1,034.72	964.45	1,200.52	1,145.25	1,064.89	1,622.44	1,537.05	1,426.54
66	777.65	753.45	714.82	985.30	941.85	883.88	1,106.06	1,052.89	985.30	1,226.79	1,164.02	1,086.74	1,651.80	1,574.51	1,458.62
67	830.73	796.95	748.65	1,048.09	999.80	941.85	1,173.66	1,115.72	1,043.24	1,304.04	1,241.28	1,159.15	1,753.24	1,671.12	1,555.22
68	879.03	845.24	796.95	1,110.86	1,062.57	999.80	1,241.28	1,183.34	1,110.86	1,381.31	1,318.57	1,236.43	1,859.51	1,767.71	1,651.80
69	980.48	946.65	893.54	1,241.28	1,192.99	1,115.72	1,390.99	1,333.02	1,241.28	1,545.54	1,482.78	1,381.31	2,072.03	1,980.21	1,845.00
70	1,091.53	1,052.89	999.80	1,386.20	1,328.22	1,250.95	1,555.22	1,482.78	1,395.84	1,729.07	1,647.00	1,540.76	2,308.65	2,207.24	2,067.14
71	1,212.34	1,173.66	1,110.86	1,540.76	1,482.78	1,400.64	1,724.27	1,661.48	1,560.06	1,917.45	1,840.20	1,729.07	2,564.66	2,463.22	2,308.65
72	1,347.55	1,299.24	1,231.63	1,714.60	1,651.80	1,560.06	1,917.45	1,849.84	1,733.96	2,134.80	2,047.86	1,927.13	2,849.62	2,738.55	2,564.66
73	1,497.24	1,448.93	1,376.52	1,902.97	1,835.33	1,729.07	2,130.00	2,052.69	1,931.92	2,371.49	2,279.68	2,139.63	3,163.55	3,037.99	2,859.26
74	1,593.83	1,550.42	1,468.27	2,033.40	1,965.76	1,864.31	2,284.52	2,197.59	2,072.03	2,535.66	2,443.88	2,298.98	3,385.75	3,255.29	3,062.12
75	1,714.60	1,661.48	1,584.18	2,183.09	2,115.46	1,999.55	2,448.73	2,361.82	2,226.58	2,714.37	2,622.63	2,472.87	3,622.36	3,491.98	3,293.93
76	1,835.33	1,782.25	1,700.11	2,337.65	2,265.22	2,144.45	2,617.77	2,535.66	2,390.77	2,907.56	2,810.97	2,656.41	3,873.51	3,743.14	3,535.44
77	1,960.90	1,912.60	1,820.87	2,506.71	2,434.23	2,303.84	2,806.16	2,724.03	2,574.30	3,115.26	3,023.45	2,854.47	4,148.85	4,018.40	3,791.45
78	2,100.98	2,052.69	1,951.26	2,685.37	2,612.96	2,472.87	3,013.83	2,922.05	2,767.51	3,337.42	3,245.64	3,066.94	4,443.42	4,303.40	4,076.37
79	2,294.18	2,241.04	2,139.63	2,931.74	2,859.26	2,714.37	3,284.28	3,192.54	3,028.33	3,646.53	3,545.09	3,361.54	4,844.34	4,709.10	4,462.77
80	2,501.84	2,448.73	2,342.47	3,207.01	3,124.92	2,975.15	3,588.58	3,501.65	3,322.93	3,979.78	3,878.36	3,685.16	-	-	-
81	2,733.67	2,680.56	2,564.66	3,501.65	3,419.52	3,255.29	3,921.81	3,825.22	3,641.68	4,346.83	4,240.58	4,037.71	-	-	-
82	2,984.81	2,926.85	2,806.16	3,825.22	3,738.30	3,569.26	4,279.21	4,187.49	3,989.42	4,747.74	4,641.48	4,424.12	-	-	-
83	3,264.96	3,202.19	3,066.94	4,177.81	4,095.67	3,912.16	4,675.26	4,578.68	4,366.15	5,187.24	5,076.18	4,849.16	-	-	-
84	3,559.61	3,501.65	3,361.54	4,564.20	4,477.27	4,284.07	5,109.94	5,008.55	4,786.40	5,670.22	5,554.29	5,312.80	-	-	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	65.67	73.40	77.28	85.01	100.46
19	65.67	73.40	77.28	85.01	100.46
20	65.67	73.40	77.28	85.01	100.46
21	65.67	73.40	77.28	85.01	100.46
22	65.67	73.40	77.28	85.01	100.46
23	65.67	73.40	77.28	85.01	100.46
24	65.67	73.40	77.28	85.01	100.46
25	65.67	73.40	77.28	85.01	100.46
26	65.67	73.40	77.28	85.01	100.46
27	65.67	73.40	77.28	85.01	100.46
28	65.67	73.40	77.28	85.01	100.46
29	65.67	73.40	77.28	85.01	100.46
30	65.67	73.40	77.28	85.01	100.46
31	65.67	73.40	77.28	85.01	100.46
32	65.67	73.40	77.28	85.01	100.46
33	65.67	73.40	77.28	85.01	100.46
34	65.67	73.40	77.28	85.01	100.46
35	65.67	73.40	77.28	85.01	100.46
36	65.67	73.40	77.28	85.01	100.46
37	65.67	73.40	77.28	85.01	100.46
38	65.67	73.40	77.28	85.01	100.46
39	65.67	73.40	77.28	85.01	100.46
40	65.67	73.40	77.28	85.01	100.46
41	65.67	73.40	77.28	85.01	100.46
42	65.67	73.40	77.28	85.01	100.46
43	65.67	73.40	77.28	85.01	100.46
44	65.67	73.40	77.28	85.01	100.46
45	81.16	88.87	96.60	104.32	127.53
46	81.16	88.87	96.60	104.32	127.53
47	81.16	88.87	96.60	104.32	127.53
48	81.16	88.87	96.60	104.32	127.53
49	81.16	88.87	96.60	104.32	127.53
50	88.87	100.46	108.19	115.93	142.97
51	92.74	104.32	115.93	123.65	150.67
52	96.60	112.04	119.80	131.38	162.25
53	100.46	115.93	127.53	135.25	169.98
54	104.32	123.65	135.25	146.83	181.59
55	112.04	131.38	146.83	158.42	197.05
56	119.80	139.12	154.56	169.98	212.53
57	127.53	150.67	166.17	181.59	227.97
58	135.25	162.25	177.77	193.19	243.42
59	146.83	173.86	197.05	212.53	266.59
60	158.42	193.19	212.53	231.83	289.78
61	173.86	208.63	231.83	255.01	316.84
62	185.46	227.97	255.01	278.20	347.75
63	200.92	247.26	278.20	301.38	378.66
64	220.23	266.59	301.38	328.42	413.43
65	235.71	289.78	328.42	355.45	448.21
66	255.01	316.84	355.45	390.26	486.84
67	278.20	343.88	386.39	421.16	529.34
68	297.51	370.94	421.16	459.81	575.72
69	332.30	413.43	467.55	513.90	641.40
70	370.94	459.81	521.61	571.85	714.82
71	409.59	513.90	579.57	633.66	795.97
72	455.95	571.85	645.24	707.10	884.80
73	506.19	633.66	718.69	784.36	981.40
74	556.39	699.38	792.11	865.50	1,081.90
75	614.36	772.77	873.23	954.36	1,193.92
76	676.18	850.04	962.09	1,050.97	1,313.73
77	745.74	938.93	1,062.57	1,159.15	1,445.07
78	819.13	1,035.53	1,170.76	1,278.95	1,591.90
79	904.14	1,139.83	1,290.51	1,410.33	1,754.18
80	996.90	1,259.61	1,425.75	1,557.15	1,931.92
81	1,097.34	1,387.13	1,572.58	1,715.55	2,128.98
82	1,209.38	1,530.10	1,731.01	1,889.40	2,345.35
83	1,329.16	1,688.51	1,912.60	2,086.51	2,584.91
84	1,464.39	1,862.37	2,105.78	2,298.98	2,847.67
85	1,615.10	2,051.72	2,322.19	2,534.70	3,137.45
86	1,781.23	2,264.25	2,561.75	2,793.55	3,454.27
87	1,958.98	2,496.05	2,824.49	3,083.36	3,805.89
88	2,159.89	2,751.05	3,118.11	3,400.19	4,192.29
89	2,380.15	3,033.11	3,438.83	3,747.91	4,617.32
90	2,619.70	3,346.12	3,790.44	4,130.44	5,084.84
91	2,886.29	3,689.97	4,180.68	4,555.47	5,602.58
92	3,179.96	4,068.64	4,609.61	5,023.01	6,170.57
93	3,504.51	4,485.94	5,084.84	5,536.92	6,796.51
94	3,860.00	4,945.76	5,606.44	6,108.77	7,484.30
95	4,250.24	5,455.75	6,182.17	6,734.70	8,245.46
96	4,682.99	6,016.01	6,815.84	7,426.32	9,083.92
97	5,158.24	6,634.22	7,519.09	8,187.49	10,003.50
98	5,683.74	7,314.27	8,291.86	9,025.98	11,019.74
99	6,259.43	8,063.86	9,141.86	9,953.29	12,140.22

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	85.41	95.48	100.46	110.51	130.58
19	85.41	95.48	100.46	110.51	130.58
20	85.41	95.48	100.46	110.51	130.58
21	85.41	95.48	100.46	110.51	130.58
22	85.41	95.48	100.46	110.51	130.58
23	85.41	95.48	100.46	110.51	130.58
24	85.41	95.48	100.46	110.51	130.58
25	85.41	95.48	100.46	110.51	130.58
26	85.41	95.48	100.46	110.51	130.58
27	85.41	95.48	100.46	110.51	130.58
28	85.41	95.48	100.46	110.51	130.58
29	85.41	95.48	100.46	110.51	130.58
30	85.41	95.48	100.46	110.51	130.58
31	85.41	95.48	100.46	110.51	130.58
32	85.41	95.48	100.46	110.51	130.58
33	85.41	95.48	100.46	110.51	130.58
34	85.41	95.48	100.46	110.51	130.58
35	85.41	95.48	100.46	110.51	130.58
36	85.41	95.48	100.46	110.51	130.58
37	85.41	95.48	100.46	110.51	130.58
38	85.41	95.48	100.46	110.51	130.58
39	85.41	95.48	100.46	110.51	130.58
40	85.41	95.48	100.46	110.51	130.58
41	85.41	95.48	100.46	110.51	130.58
42	85.41	95.48	100.46	110.51	130.58
43	85.41	95.48	100.46	110.51	130.58
44	85.41	95.48	100.46	110.51	130.58
45	105.47	115.53	125.57	135.63	165.75
46	105.47	115.53	125.57	135.63	165.75
47	105.47	115.53	125.57	135.63	165.75
48	105.47	115.53	125.57	135.63	165.75
49	105.47	115.53	125.57	135.63	165.75
50	115.53	130.58	140.65	150.67	185.85
51	120.57	135.63	150.67	160.75	195.92
52	125.57	145.68	155.71	170.79	210.99
53	130.58	150.67	165.75	175.82	221.03
54	135.63	160.75	175.82	190.88	236.07
55	145.68	170.79	190.88	205.94	256.19
56	155.71	180.79	200.92	221.03	276.27
57	165.75	195.92	215.97	236.07	296.37
58	175.82	210.99	231.03	251.15	316.44
59	190.88	226.06	256.19	276.27	346.60
60	205.94	251.15	276.27	301.38	376.72
61	226.06	271.24	301.38	331.53	411.89
62	241.12	296.37	331.53	361.68	452.03
63	261.20	321.48	361.68	391.79	492.27
64	286.32	346.60	391.79	426.96	537.45
65	306.39	376.72	426.96	462.12	582.68
66	318.77	396.04	444.34	487.87	608.56
67	347.75	429.89	482.98	526.48	661.70
68	371.92	463.67	526.48	574.77	719.67
69	415.36	516.81	584.46	642.39	801.74
70	463.67	574.77	652.05	714.82	893.54
71	511.96	642.39	724.47	792.11	994.94
72	569.91	714.82	806.60	883.88	1,106.06
73	632.75	792.11	898.36	980.48	1,226.79
74	695.51	874.24	990.14	1,081.90	1,352.35
75	767.96	965.96	1,091.53	1,192.99	1,492.47
76	845.24	1,062.57	1,202.66	1,313.73	1,642.13
77	932.17	1,173.66	1,328.22	1,448.93	1,806.36
78	1,023.93	1,294.38	1,463.45	1,598.71	1,989.90
79	1,130.20	1,424.81	1,613.19	1,762.91	2,192.75
80	1,246.09	1,574.51	1,782.25	1,946.45	2,414.90
81	1,371.69	1,733.96	1,965.76	2,144.45	2,661.28
82	1,511.76	1,912.60	2,163.75	2,361.82	2,931.74
83	1,661.48	2,110.66	2,390.77	2,608.11	3,231.18
84	1,830.54	2,327.97	2,632.27	2,873.76	3,559.61
85	2,018.85	2,564.66	2,902.76	3,168.35	3,921.81
86	2,226.58	2,830.27	3,202.19	3,491.98	4,317.86
87	2,448.73	3,120.06	3,530.63	3,854.18	4,757.39
88	2,699.90	3,438.83	3,897.71	4,250.24	5,240.38
89	2,975.15	3,791.45	4,298.54	4,684.92	5,771.65
90	3,274.61	4,182.60	4,738.11	5,163.09	6,356.03
91	3,607.91	4,612.50	5,225.86	5,694.37	7,003.24
92	3,974.94	5,085.82	5,761.99	6,278.75	7,713.25
93	4,380.68	5,607.47	6,356.03	6,921.15	8,495.67
94	4,825.02	6,182.17	7,008.10	7,635.98	9,355.38
95	5,312.80	6,819.72	7,727.71	8,418.37	10,306.84
96	5,853.76	7,520.06	8,519.79	9,282.90	11,354.93
97	6,447.82	8,292.81	9,398.82	10,234.42	12,504.43
98	7,104.70	9,142.88	10,364.78	11,282.45	13,774.65
99	7,824.32	10,079.85	11,427.35	12,441.60	15,175.30

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	127.53	158.42	177.77	197.05	262.75
19	127.53	158.42	177.77	197.05	262.75
20	127.53	158.42	177.77	197.05	262.75
21	127.53	158.42	177.77	197.05	262.75
22	127.53	158.42	177.77	197.05	262.75
23	127.53	158.42	177.77	197.05	262.75
24	127.53	158.42	177.77	197.05	262.75
25	127.53	158.42	177.77	197.05	262.75
26	127.53	158.42	177.77	197.05	262.75
27	127.53	158.42	177.77	197.05	262.75
28	127.53	158.42	177.77	197.05	262.75
29	127.53	158.42	177.77	197.05	262.75
30	127.53	158.42	177.77	197.05	262.75
31	127.53	158.42	177.77	197.05	262.75
32	127.53	158.42	177.77	197.05	262.75
33	127.53	158.42	177.77	197.05	262.75
34	127.53	158.42	177.77	197.05	262.75
35	127.53	158.42	177.77	197.05	262.75
36	127.53	158.42	177.77	197.05	262.75
37	127.53	158.42	177.77	197.05	262.75
38	127.53	158.42	177.77	197.05	262.75
39	127.53	158.42	177.77	197.05	262.75
40	127.53	158.42	177.77	197.05	262.75
41	127.53	158.42	177.77	197.05	262.75
42	127.53	158.42	177.77	197.05	262.75
43	127.53	158.42	177.77	197.05	262.75
44	127.53	158.42	177.77	197.05	262.75
45	154.56	189.32	216.38	239.56	316.84
46	154.56	189.32	216.38	239.56	316.84
47	154.56	189.32	216.38	239.56	316.84
48	154.56	189.32	216.38	239.56	316.84
49	154.56	189.32	216.38	239.56	316.84
50	166.17	208.63	239.56	262.75	351.62
51	173.86	220.23	251.15	278.20	367.07
52	181.59	231.83	262.75	289.78	386.39
53	193.19	243.42	278.20	305.23	405.73
54	200.92	255.01	293.65	324.56	428.91
55	212.53	270.47	309.13	340.02	452.03
56	224.11	282.05	324.56	359.36	475.25
57	235.71	297.51	343.88	382.53	502.33
58	247.26	316.84	363.20	401.83	529.34
59	266.59	336.15	390.26	432.76	567.99
60	285.92	363.20	417.32	463.67	606.63
61	305.23	386.39	448.21	494.57	649.15
62	324.56	417.32	479.11	529.34	691.61
63	347.75	444.34	513.90	567.99	741.85
64	370.94	471.40	544.79	602.77	788.19
65	394.13	502.33	579.57	641.40	834.60
66	417.32	537.05	618.20	683.91	888.69
67	444.34	567.99	656.85	726.41	942.78
68	471.40	606.63	699.38	772.77	1,004.60
69	517.75	668.44	768.91	853.92	1,105.09
70	571.85	738.02	850.04	942.78	1,217.13
71	629.80	811.40	935.03	1,035.53	1,336.92
72	691.61	892.55	1,031.63	1,139.83	1,468.27
73	761.18	981.40	1,132.13	1,251.88	1,611.23
74	823.00	1,062.57	1,224.83	1,352.35	1,734.88
75	888.69	1,147.56	1,321.44	1,460.54	1,870.10
76	958.22	1,240.31	1,425.75	1,576.46	2,016.93
77	1,035.53	1,340.75	1,541.67	1,703.98	2,175.36
78	1,120.51	1,445.07	1,665.34	1,839.20	2,341.52
79	1,209.38	1,564.86	1,796.69	1,986.01	2,526.94
80	1,305.98	1,688.51	1,943.53	2,144.45	-
81	1,410.33	1,823.73	2,098.07	2,314.44	-
82	1,522.34	1,970.55	2,268.08	2,499.91	-
83	1,646.00	2,128.98	2,449.67	2,700.85	-
84	1,777.36	2,302.88	2,642.86	2,917.21	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 20 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	165.75	205.94	231.03	256.19	341.54
19	165.75	205.94	231.03	256.19	341.54
20	165.75	205.94	231.03	256.19	341.54
21	165.75	205.94	231.03	256.19	341.54
22	165.75	205.94	231.03	256.19	341.54
23	165.75	205.94	231.03	256.19	341.54
24	165.75	205.94	231.03	256.19	341.54
25	165.75	205.94	231.03	256.19	341.54
26	165.75	205.94	231.03	256.19	341.54
27	165.75	205.94	231.03	256.19	341.54
28	165.75	205.94	231.03	256.19	341.54
29	165.75	205.94	231.03	256.19	341.54
30	165.75	205.94	231.03	256.19	341.54
31	165.75	205.94	231.03	256.19	341.54
32	165.75	205.94	231.03	256.19	341.54
33	165.75	205.94	231.03	256.19	341.54
34	165.75	205.94	231.03	256.19	341.54
35	165.75	205.94	231.03	256.19	341.54
36	165.75	205.94	231.03	256.19	341.54
37	165.75	205.94	231.03	256.19	341.54
38	165.75	205.94	231.03	256.19	341.54
39	165.75	205.94	231.03	256.19	341.54
40	165.75	205.94	231.03	256.19	341.54
41	165.75	205.94	231.03	256.19	341.54
42	165.75	205.94	231.03	256.19	341.54
43	165.75	205.94	231.03	256.19	341.54
44	165.75	205.94	231.03	256.19	341.54
45	200.92	246.14	281.28	311.45	411.89
46	200.92	246.14	281.28	311.45	411.89
47	200.92	246.14	281.28	311.45	411.89
48	200.92	246.14	281.28	311.45	411.89
49	200.92	246.14	281.28	311.45	411.89
50	215.97	271.24	311.45	341.54	457.09
51	226.06	286.32	326.50	361.68	477.21
52	236.07	301.38	341.54	376.72	502.33
53	251.15	316.44	361.68	396.85	527.41
54	261.20	331.53	381.77	421.94	557.52
55	276.27	351.62	401.83	442.03	587.71
56	291.32	366.71	421.94	467.14	617.84
57	306.39	386.76	447.06	497.29	652.99
58	321.48	411.89	472.18	522.41	688.17
59	346.60	437.00	507.31	562.57	738.39
60	371.69	472.18	542.48	602.77	788.63
61	396.85	502.33	582.68	642.92	843.85
62	421.94	542.48	622.85	688.17	899.13
63	452.03	577.64	668.04	738.39	964.45
64	482.19	612.82	708.24	783.57	1,024.72
65	512.33	652.99	753.45	833.80	1,084.94
66	521.61	671.38	772.77	854.91	1,110.86
67	555.46	710.02	821.07	908.01	1,178.49
68	589.24	758.31	874.24	965.96	1,255.75
69	647.22	835.59	961.16	1,067.43	1,381.31
70	714.82	922.53	1,062.57	1,178.49	1,521.41
71	787.29	1,014.25	1,168.84	1,294.38	1,671.12
72	864.56	1,115.72	1,289.58	1,424.81	1,835.33
73	951.50	1,226.79	1,415.16	1,564.86	2,014.05
74	1,028.78	1,328.22	1,531.08	1,690.42	2,168.64
75	1,110.86	1,434.49	1,651.80	1,825.67	2,337.65
76	1,197.79	1,550.42	1,782.25	1,970.55	2,521.17
77	1,294.38	1,675.98	1,927.13	2,130.00	2,719.20
78	1,400.64	1,806.36	2,081.68	2,298.98	2,926.85
79	1,511.76	1,956.10	2,245.88	2,482.54	3,158.71
80	1,632.47	2,110.66	2,429.42	2,680.56	-
81	1,762.91	2,279.68	2,622.63	2,893.11	-
82	1,902.97	2,463.22	2,835.14	3,124.92	-
83	2,057.49	2,661.28	3,062.12	3,376.07	-
84	2,221.73	2,878.56	3,303.61	3,646.53	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
19	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
20	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
21	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
22	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
23	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
24	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
25	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
26	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
27	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
28	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
29	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
30	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
31	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
32	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
33	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
34	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
35	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
36	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
37	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
38	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
39	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
40	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
41	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
42	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
43	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
44	95.94	92.28	84.86	107.07	103.31	95.94	114.43	107.07	99.64	121.80	114.43	107.07	155.00	143.94	132.85
45	114.43	110.68	103.31	132.85	129.20	118.05	143.94	136.56	125.41	155.00	147.63	136.56	199.23	184.50	173.44
46	114.43	110.68	103.31	132.85	129.20	118.05	143.94	136.56	125.41	155.00	147.63	136.56	199.23	184.50	173.44
47	114.43	110.68	103.31	132.85	129.20	118.05	143.94	136.56	125.41	155.00	147.63	136.56	199.23	184.50	173.44
48	114.43	110.68	103.31	132.85	129.20	118.05	143.94	136.56	125.41	155.00	147.63	136.56	199.23	184.50	173.44
49	114.43	110.68	103.31	132.85	129.20	118.05	143.94	136.56	125.41	155.00	147.63	136.56	199.23	184.50	173.44
50	129.20	121.80	114.43	151.31	143.94	132.85	162.36	151.31	140.22	173.44	166.07	151.31	225.13	210.37	195.59
51	132.85	129.20	121.80	158.67	151.31	140.22	173.44	162.36	151.31	184.50	173.44	162.36	239.86	225.13	206.67
52	140.22	136.56	129.20	166.07	158.67	147.63	180.79	173.44	158.67	195.59	184.50	173.44	254.61	239.86	221.39
53	147.63	143.94	132.85	177.13	166.07	155.00	191.87	180.79	169.75	210.37	195.59	180.79	269.38	254.61	232.49
54	158.67	151.31	143.94	188.23	180.79	166.07	206.67	195.59	180.79	225.13	210.37	195.59	291.55	273.05	250.92
55	169.75	162.36	151.31	203.00	191.87	177.13	221.39	210.37	191.87	239.86	225.13	210.37	313.67	295.19	269.38
56	180.79	173.44	162.36	217.74	206.67	191.87	236.16	225.13	206.67	258.30	243.56	225.13	335.80	317.33	291.55
57	191.87	184.50	173.44	232.49	217.74	203.00	254.61	239.86	221.39	276.74	261.99	239.86	361.64	339.45	313.67
58	203.00	195.59	184.50	247.25	236.16	217.74	273.05	258.30	236.16	298.92	280.41	258.30	387.48	365.31	339.45
59	217.74	206.67	195.59	265.69	250.92	232.49	291.55	276.74	254.61	317.33	302.60	276.74	417.00	391.15	361.64
60	232.49	221.39	206.67	284.17	269.38	250.92	309.98	295.19	273.05	339.45	321.06	298.92	446.49	420.66	387.48
61	247.25	236.16	221.39	302.60	287.82	265.69	332.09	317.33	291.55	365.31	346.86	321.06	479.72	450.19	417.00
62	261.99	250.92	236.16	321.06	306.30	284.17	354.23	335.80	313.67	391.15	369.02	343.18	512.95	483.43	446.49
63	280.41	269.38	250.92	343.18	328.42	306.30	380.11	361.64	335.80	417.00	394.84	369.02	546.12	516.59	479.72
64	298.92	287.82	273.05	372.68	354.23	332.09	409.61	391.15	361.64	450.19	428.03	398.53	594.12	560.89	520.31
65	324.72	309.98	291.55	402.24	383.77	357.95	442.83	424.35	394.84	487.08	464.94	431.73	642.08	608.85	564.58
66	346.86	335.80	317.33	431.73	413.27	387.48	479.72	457.57	428.03	527.68	501.84	468.64	693.73	660.52	612.54
67	376.37	361.64	339.45	468.64	446.49	420.66	520.31	494.45	461.27	571.98	546.12	509.20	752.77	715.85	667.87
68	405.91	391.15	369.02	505.53	483.43	453.86	560.89	535.07	501.84	619.92	590.39	553.54	815.50	774.90	723.22
69	457.57	442.83	417.00	571.98	549.82	512.95	634.71	608.85	568.26	701.09	671.58	627.27	918.81	878.21	819.16
70	516.59	498.17	472.34	645.75	619.92	583.02	719.57	686.31	645.75	793.37	756.46	708.46	1,036.89	992.61	929.91
71	579.36	560.89	531.33	726.96	701.09	660.52	808.14	778.62	730.64	892.95	856.08	804.40	1,169.74	1,121.77	1,051.65
72	653.15	631.02	597.76	819.16	789.66	745.38	911.43	878.21	822.88	1,007.39	966.78	907.74	1,317.35	1,265.70	1,184.51
73	734.33	712.20	675.31	922.53	889.31	837.63	1,025.83	988.92	929.91	1,132.82	1,088.57	1,022.15	1,483.34	1,424.34	1,339.47
74	797.03	774.90	734.33	1,003.67	970.51	918.81	1,118.08	1,077.47	1,014.76	1,232.44	1,188.17	1,118.08	1,616.21	1,553.48	1,461.22
75	870.83	845.02	804.40	1,095.97	1,062.74	1,003.67	1,221.38	1,177.16	1,110.70	1,343.16	1,298.86	1,225.07	1,760.15	1,697.37	1,601.43
76	948.34	922.53	878.21	1,195.56	1,158.65	1,095.97	1,328.39	1,287.80	1,214.03	1,464.94	1,416.99	1,339.47	1,918.82	1,852.37	1,749.06
77	1,033.21	1,007.39	959.38	1,302.57	1,265.70	1,199.25	1,450.19	1,405.89	1,328.39	1,597.78	1,549.79	1,464.94	2,092.24	2,025.81	1,911.42
78	1,125.44	1,099.62	1,044.27	1,420.65	1,383.74	1,309.95	1,583.04	1,535.04	1,453.85	1,741.70	1,693.71	1,601.43	2,280.40	2,210.30	2,092.24
79	1,250.95	1,221.38	1,166.02	1,579.30	1,538.73	1,461.22	1,756.43	1,708.46	1,619.91	1,937.27	1,881.88	1,785.94	2,531.32	2,461.25	2,332.07
80	1,387.41	1,357.92	1,298.86	1,756.43	1,712.15	1,630.98	1,952.02	1,904.06	1,808.08	2,151.32	2,095.93	1,992.62	2,815.47	2,741.67	2,601.44
81	1,542.39	1,512.91	1,446.46	1,952.02	1,907.76	1,815.45	2,169.72	2,118.05	2,014.75	2,391.12	2,332.07	2,221.34	3,129.10	3,051.62	2,900.33
82	1,715.83	1,682.64	1,612.54	2,169.72	2,121.73	2,025.81	2,409.56	2,357.92	2,247.22	2,656.79	2,597.76	2,476.01	3,475.96	3,394.78	3,236.13
83	1,907.76	1,870.81	1,793.32	2,413.25	2,365.31	2,258.26	2,678.94	2,623.61	2,501.80	2,951.98	2,889.26	2,760.10	3,863.42	3,782.26	3,608.81
84	2,118.05	2,084.86	2,000.00	2,682.62	2,631.00	2,516.59	2,977.81	2,918.77	2,789.66	3,284.10	3,217.68	3,077.43	4,295.15	4,210.29	4,025.77
85	2,354.19	2,317.31	2,228.77	2,981.51	2,929.84	2,808.10	3,309.96	3,250.87	3,110.69	3,645.72	3,583.01	3,431.67	4,774.84	4,686.26	4,487.01
86	2,616.24	2,579.32	2,483.38	3,313.61	3,261.93	3,129.10	3,678.98	3,616.18	3,468.59	4,051.63	3,985.17	3,822.81	5,306.18	5,217.67	5,007.32
87	2,907.70	2,870.83	2,767.51	3,682.61	3,630.94	3,487.06	4,084.85	4,025.77	3,867.11	4,505.48	4,435.36	4,261.96	5,896.58	5,811.72	5,582.95
88	3,232.40	3,191.81	3,081.14	4,092.21	4,040.55	3,889.24	4,542.36	4,479.65	4,309.89	5,003.63	4,937.20	4,752.72	6,553.39	6,468.55	6,225.03
89	3,594.04	3,553.47	3,431.67	4,549.76	4,498.11	4,335.75	5,047.88	4,988.87	4,808.09	5,560.81	5,498.09	5,298.82	7,284.03	7,202.85	6,944.58
90	3,992.57	3,952.01	3,826.51	5,059.01	5,007.32	4,833.89	5,608.77	5,549.74	5,357.85	6,180.70	6,118.01	5,907.67	8,095.80	8,018.34	7,741.60
91	4,439.07	4,398.43	4,261.96	5,623.54	5,571.87	5,391.09	6,232.38	6,177.04	5,974.10	6,867.08	6,811.69	6,586.60	8,999.88	8,926.11	8,634.56
92	4,929.82	4,892.91	4,749.06	6,250.80	6,202.86	6,011.04	6,926.13	6,878.12	6,660.41	7,630.89	7,579.21	7,346.77	10,003.57	9,940.82	9,630.84
93	5,479.63	5,446.39	5,291.41	6,948.25	6,907.64	6,701.01	7,697.30	7,653.02	7,424.23	8,479.58	8,439.05	8,188.08	11,117.94	11,066.27	10,741.53
94	6,092.16	6,058.93	5,892.93	7,723.16	7,686.27	7,468.53	8,553.37	8,520.15	8,280.28	9,424.19	9,391.02	9,129.04	12,354.06	12,320.89	11,977.69
95	6,767.44	6,741.58	6,568.15	8,586.60	8,557.10	8,328.29	9,505.37	9,483.26	9,228.66	10,472.15	10,453.71	10,180.65	13,730.44	13,715.69	13,357.74
96	7,523.91	7,501.74	7,317.26	9,542.28	9,527.55	9,283.99	10,560.74	10,557.05	10,291.37	11,634.52	11,634.52	11,350.37	15,261.78	15,272.87	14,896.46
97	8,361.49	8,346.73	8,151.20	10,608.70	10,605.00	10,350.41	11,737.82	11,748.89	11,472.17	12,929.70	12,951.83	12,652.98	16,962.88	17,003.44	16,612.28
98	9,291.38	9,287.68	9,081.05	11,793.19	11,804.28	11,542.25	13,044.11	13,077.30	12,789.49	14,368.81	14,416.76	14,106.78	18,852.14	18,929.61	18,527.40
99	10,324.58	10,335.66	10,117.92	13,106.81	13,140.07	12,866.99	14,494.24	14,553.26	14,258.09	15,966.55	16,047.72	15,730.42	20,955.40	21,073.51	20,663.89

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
19	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
20	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
21	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
22	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
23	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
24	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
25	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
26	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
27	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
28	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
29	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
30	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
31	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
32	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
33	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
34	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
35	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
36	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
37	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
38	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
39	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
40	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
41	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
42	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
43	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
44	124.75	119.96	110.32	139.12	134.29	124.75	148.72	139.12	129.50	158.30	148.72	139.12	201.48	187.09	172.69
45	148.72	143.94	134.29	172.69	167.86	153.52	187.09	177.50	163.09	201.48	191.87	177.50	259.05	239.86	225.44
46	148.72	143.94	134.29	172.69	167.86	153.52	187.09	177.50	163.09	201.48	191.87	177.50	259.05	239.86	225.44
47	148.72	143.94	134.29	172.69	167.86	153.52	187.09	177.50	163.09	201.48	191.87	177.50	259.05	239.86	225.44
48	148.72	143.94	134.29	172.69	167.86	153.52	187.09	177.50	163.09	201.48	191.87	177.50	259.05	239.86	225.44
49	148.72	143.94	134.29	172.69	167.86	153.52	187.09	177.50	163.09	201.48	191.87	177.50	259.05	239.86	225.44
50	167.86	158.30	148.72	196.65	187.09	172.69	211.05	196.65	182.28	225.44	215.89	196.65	292.60	273.43	254.23
51	172.69	167.86	158.30	206.27	196.65	182.28	225.44	211.05	196.65	239.86	225.44	211.05	311.84	292.60	268.62
52	182.28	177.50	167.86	215.89	206.27	191.87	235.07	225.44	206.27	254.23	239.86	225.44	331.00	311.84	287.82
53	191.87	187.09	172.69	230.27	215.89	201.48	249.46	235.07	220.68	273.43	254.23	235.07	350.19	331.00	302.21
54	206.27	196.65	187.09	244.66	235.07	215.89	268.62	254.23	235.07	292.60	273.43	254.23	378.99	354.98	326.20
55	220.68	211.05	196.65	263.82	249.46	230.27	287.82	273.43	249.46	311.84	292.60	273.43	407.78	383.77	350.19
56	235.07	225.44	211.05	283.06	268.62	249.46	307.01	292.60	268.62	335.80	316.63	292.60	436.55	412.56	378.99
57	249.46	239.86	225.44	302.21	283.06	263.82	331.00	311.84	287.82	359.76	340.59	311.84	470.11	441.33	407.78
58	263.82	254.23	239.86	321.39	307.01	283.06	354.98	335.80	307.01	388.55	364.56	335.80	503.67	474.91	441.33
59	283.06	268.62	254.23	345.40	326.20	302.21	378.99	359.76	331.00	412.56	393.33	359.76	542.06	508.50	470.11
60	302.21	287.82	268.62	369.37	350.19	326.20	402.96	383.77	354.98	441.33	417.34	388.55	580.42	546.84	503.67
61	321.39	307.01	287.82	393.33	374.15	345.40	431.73	412.56	378.99	474.91	450.92	417.34	623.62	585.21	542.06
62	340.59	326.20	307.01	417.34	398.14	369.37	460.48	436.55	407.78	508.50	479.72	446.12	666.78	628.43	580.42
63	364.56	350.19	326.20	446.12	426.93	398.14	494.07	470.11	436.55	542.06	513.29	479.72	709.91	671.58	623.62
64	388.55	374.15	354.98	484.50	460.48	431.73	532.48	508.50	470.11	585.21	556.43	518.04	772.31	729.16	676.36
65	422.14	402.96	378.99	522.86	498.90	465.35	575.63	551.63	513.29	633.25	604.42	561.28	834.67	791.48	733.94
66	433.58	419.73	396.67	539.65	516.59	484.31	599.61	571.98	535.07	659.62	627.27	585.81	867.18	825.62	765.66
67	470.48	452.02	424.35	585.81	558.12	525.84	650.37	618.06	576.58	714.93	682.67	636.51	940.98	894.86	834.86
68	507.39	488.95	461.27	631.93	604.25	567.32	701.09	668.80	627.27	774.90	738.02	691.85	1,019.36	968.60	904.07
69	571.98	553.54	521.17	714.93	687.27	641.13	793.37	761.04	710.33	876.36	839.46	784.11	1,148.49	1,097.77	1,023.96
70	645.75	622.69	590.39	807.17	774.90	728.74	899.43	857.93	807.17	991.71	945.55	885.60	1,296.09	1,240.76	1,162.38
71	724.19	701.09	664.21	908.66	876.36	825.62	1,010.15	973.21	913.27	1,116.23	1,070.10	1,005.53	1,462.17	1,402.16	1,314.58
72	816.36	788.71	747.23	1,023.96	987.08	931.74	1,139.27	1,097.77	1,028.60	1,259.19	1,208.47	1,134.65	1,646.65	1,582.10	1,480.57
73	917.90	890.19	844.09	1,153.13	1,111.57	1,047.03	1,282.24	1,236.16	1,162.38	1,416.05	1,360.70	1,277.67	1,854.21	1,780.44	1,674.35
74	996.28	968.60	917.90	1,254.62	1,213.06	1,148.49	1,397.61	1,346.85	1,268.42	1,540.59	1,485.25	1,397.61	2,020.23	1,941.86	1,826.56
75	1,088.57	1,056.28	1,005.53	1,369.90	1,328.39	1,254.62	1,526.72	1,471.42	1,388.35	1,678.98	1,623.60	1,531.36	2,200.17	2,121.73	2,001.84
76	1,185.38	1,153.13	1,097.77	1,494.47	1,448.31	1,369.90	1,660.51	1,609.77	1,517.49	1,831.20	1,771.19	1,674.35	2,398.49	2,315.47	2,186.34
77	1,291.49	1,259.19	1,199.25	1,628.21	1,582.10	1,499.05	1,812.70	1,757.37	1,660.51	1,997.17	1,937.27	1,831.20	2,615.29	2,532.27	2,389.24
78	1,406.81	1,374.49	1,305.33	1,775.80	1,729.69	1,637.40	1,978.75	1,918.82	1,817.31	2,177.09	2,117.12	2,001.84	2,850.52	2,762.89	2,615.29
79	1,563.58	1,526.72	1,457.56	1,974.17	1,923.36	1,826.56	2,195.54	2,135.61	2,024.89	2,421.58	2,352.38	2,232.47	3,164.12	3,076.52	2,915.07
80	1,734.26	1,697.37	1,623.60	2,195.54	2,140.17	2,038.73	2,440.00	2,380.06	2,260.15	2,689.11	2,619.88	2,490.73	3,519.32	3,427.07	3,251.80
81	1,928.03	1,891.14	1,808.08	2,440.00	2,384.63	2,269.35	2,712.17	2,647.55	2,518.43	2,988.88	2,915.07	2,776.75	3,911.36	3,814.51	3,625.41
82	2,144.79	2,103.29	2,015.67	2,712.17	2,652.15	2,532.27	3,011.97	2,947.41	2,808.97	3,320.97	3,247.18	3,095.00	4,344.92	4,243.51	4,045.16
83	2,384.63	2,338.49	2,241.65	3,016.57	2,956.57	2,822.85	3,348.65	3,279.51	3,127.24	3,689.97	3,611.59	3,450.16	4,829.29	4,727.79	4,511.00
84	2,647.55	2,606.03	2,499.92	3,353.28	3,288.69	3,145.75	3,722.26	3,648.51	3,487.06	4,105.12	4,022.08	3,846.81	5,368.96	5,262.83	5,032.19
85	2,942.75	2,896.64	2,785.97	3,726.88	3,662.32	3,510.08	4,137.39	4,063.58	3,888.31	4,557.16	4,478.69	4,289.58	5,968.54	5,857.86	5,608.77
86	3,270.24	3,224.13	3,104.17	4,142.03	4,077.45	3,911.36	4,598.66	4,520.24	4,335.75	5,064.50	4,981.49	4,778.53	6,632.72	6,522.04	6,259.16
87	3,634.65	3,588.50	3,459.34	4,603.23	4,538.68	4,358.79	5,106.00	5,032.19	4,833.89	5,631.82	5,544.19	5,327.40	7,370.75	7,264.68	6,978.68
88	4,040.55	3,989.78	3,851.42	5,115.23	5,050.69	4,861.55	5,677.95	5,599.54	5,387.33	6,254.52	6,171.51	5,940.87	8,191.75	8,085.67	7,781.24
89	4,492.56	4,441.79	4,289.58	5,687.19	5,622.58	5,419.67	6,309.87	6,236.06	6,010.08	6,951.01	6,872.59	6,623.53	9,105.00	9,003.57	8,680.70
90	4,990.73	4,939.97	4,783.16	6,323.66	6,259.16	6,042.35	7,010.97	6,937.16	6,697.34	7,725.91	7,647.49	7,384.56	10,119.80	10,022.92	9,676.99
91	5,548.79	5,498.09	5,327.40	7,029.44	6,964.82	6,738.82	7,790.47	7,721.30	7,467.59	8,583.82	8,514.60	8,233.25	11,249.82	11,157.56	10,793.22
92	6,162.25	6,116.13	5,936.26	7,813.52	7,753.52	7,513.72	8,657.64	8,597.66	8,325.51	9,538.60	9,473.99	9,183.48	12,504.45	12,426.00	12,038.56
93	6,849.53	6,808.04	6,614.28	8,685.32	8,634.56	8,376.22	9,621.61	9,566.30	9,280.32	10,599.45	10,548.77	10,235.10	13,897.42	13,832.81	13,426.91
94	7,615.21	7,573.70	7,366.17	9,653.93	9,607.78	9,335.64	10,691.73	10,650.20	10,350.41	11,780.29	11,738.75	11,411.28	15,442.60	15,401.05	14,972.06
95	8,459.28	8,426.98	8,210.24	10,733.22	10,696.36	10,410.32	11,881.74	11,854.07	11,535.79	13,090.17	13,067.13	12,725.84	17,163.03	17,144.57	16,697.21
96	9,404.87	9,377.16	9,146.55	11,927.87	11,909.41	11,605.02	13,200.90	13,196.33	12,864.20	14,543.12	14,543.12	14,188.03	19,077.20	19,091.03	18,620.56
97	10,451.89	10,433.41	10,188.96	13,260.88	13,256.25	12,937.99	14,672.31	14,686.10	14,340.19	16,162.10	16,189.76	15,816.20	21,203.56	21,254.29	20,765.36
98	11,614.21	11,609.59	11,351.33	14,741.49	14,755.35	14,427.84	16,305.11	16,346.60	15,986.86	17,960.96	18,020.95	17,633.52	23,565.14	23,662.03	23,159.26
99	12,905.71	12,919.51	12,647.40	16,383.56	16,425.02	16,083.72	18,117.81	18,191.62	17,822.62	19,958.17	20,059.67	19,662.97	26,194.26	26,341.85	25,829.86

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
19	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
20	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
21	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
22	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
23	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
24	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
25	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
26	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
27	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
28	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
29	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
30	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
31	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
32	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
33	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
34	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
35	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
36	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
37	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
38	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
39	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
40	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
41	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
42	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
43	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
44	199.23	191.87	177.13	236.16	228.80	214.03	261.99	243.56	228.80	284.17	269.38	250.92	391.15	361.64	335.80
45	232.49	225.13	210.37	284.17	276.74	250.92	313.67	298.92	273.05	346.86	332.09	306.30	472.34	439.14	413.27
46	232.49	225.13	210.37	284.17	276.74	250.92	313.67	298.92	273.05	346.86	332.09	306.30	472.34	439.14	413.27
47	232.49	225.13	210.37	284.17	276.74	250.92	313.67	298.92	273.05	346.86	332.09	306.30	472.34	439.14	413.27
48	232.49	225.13	210.37	284.17	276.74	250.92	313.67	298.92	273.05	346.86	332.09	306.30	472.34	439.14	413.27
49	232.49	225.13	210.37	284.17	276.74	250.92	313.67	298.92	273.05	346.86	332.09	306.30	472.34	439.14	413.27
50	258.30	243.56	228.80	317.33	302.60	280.41	346.86	324.72	298.92	380.11	361.64	332.09	520.31	483.43	450.19
51	265.69	258.30	243.56	328.42	313.67	291.55	369.02	343.18	321.06	398.53	376.37	350.55	546.12	512.95	468.64
52	276.74	269.38	254.61	343.18	328.42	302.60	380.11	365.31	332.09	417.00	394.84	369.02	571.98	538.75	494.45
53	287.82	280.41	261.99	361.64	339.45	317.33	398.53	376.37	354.23	442.83	413.27	380.11	594.12	560.89	512.95
54	306.30	291.55	276.74	376.37	361.64	332.09	420.66	398.53	369.02	468.64	435.39	405.91	631.02	590.39	542.46
55	324.72	309.98	287.82	402.24	380.11	350.55	446.49	424.35	383.77	490.78	457.57	428.03	664.21	627.27	571.98
56	339.45	328.42	306.30	424.35	402.24	372.68	464.94	446.49	409.61	516.59	487.08	450.19	697.44	660.52	605.13
57	357.95	343.18	321.06	446.49	417.00	387.48	494.45	464.94	431.73	546.12	516.59	472.34	738.02	693.73	638.39
58	372.68	357.95	339.45	468.64	446.49	409.61	520.31	494.45	450.19	579.36	542.46	498.17	774.90	730.64	678.94
59	398.53	376.37	357.95	498.17	472.34	435.39	553.54	527.68	483.43	608.85	583.02	531.33	826.58	778.62	719.57
60	424.35	402.24	376.37	531.33	505.53	468.64	586.71	557.20	516.59	649.44	612.54	571.98	881.96	830.26	763.82
61	450.19	428.03	402.24	564.58	535.07	494.45	623.62	597.76	549.82	693.73	660.52	608.85	940.98	881.96	815.50
62	476.06	453.86	428.03	594.12	568.26	527.68	664.21	627.27	586.71	741.69	697.44	649.44	1,000.03	940.98	870.83
63	509.20	487.08	453.86	634.71	608.85	564.58	708.46	675.31	627.27	785.99	745.38	693.73	1,059.06	1,000.03	929.91
64	531.33	512.95	487.08	675.31	642.08	601.49	749.07	715.85	660.52	830.26	789.66	734.33	1,125.44	1,062.74	985.24
65	568.26	542.46	509.20	715.85	682.67	638.39	793.37	760.12	708.46	881.96	841.31	782.27	1,191.88	1,129.13	1,047.96
66	594.12	575.63	546.12	752.77	719.57	675.31	845.02	804.40	752.77	937.26	889.31	830.26	1,261.98	1,202.93	1,114.35
67	634.71	608.85	571.98	800.72	763.82	719.57	896.69	852.39	797.03	996.28	948.34	885.60	1,339.47	1,276.74	1,188.17
68	671.58	645.75	608.85	848.72	811.80	763.82	948.34	904.07	848.72	1,055.32	1,007.39	944.65	1,420.65	1,350.56	1,261.98
69	749.07	723.22	682.67	948.34	911.43	852.39	1,062.74	1,018.41	948.34	1,180.81	1,132.82	1,055.32	1,583.04	1,512.91	1,409.61
70	833.94	804.40	763.82	1,059.06	1,014.76	955.71	1,188.17	1,132.82	1,066.44	1,321.02	1,258.33	1,177.16	1,763.82	1,686.33	1,579.30
71	926.22	896.69	848.72	1,177.16	1,132.82	1,070.10	1,317.35	1,269.35	1,191.88	1,464.94	1,405.89	1,321.02	1,959.40	1,881.88	1,763.82
72	1,029.52	992.61	940.98	1,309.95	1,261.98	1,191.88	1,464.94	1,413.29	1,324.71	1,630.98	1,564.55	1,472.31	2,177.09	2,092.24	1,959.40
73	1,143.92	1,107.00	1,051.65	1,453.85	1,402.16	1,321.02	1,627.28	1,568.28	1,475.98	1,811.77	1,741.70	1,634.65	2,416.98	2,321.04	2,184.44
74	1,217.70	1,184.51	1,121.77	1,553.48	1,501.84	1,424.34	1,745.41	1,678.98	1,583.04	1,937.27	1,867.11	1,756.43	2,586.70	2,487.07	2,339.44
75	1,309.95	1,269.35	1,210.29	1,667.89	1,616.21	1,527.67	1,870.81	1,804.42	1,701.11	2,073.76	2,003.68	1,889.24	2,767.51	2,667.86	2,516.59
76	1,402.16	1,361.62	1,298.86	1,785.94	1,730.59	1,638.34	2,000.00	1,937.27	1,826.56	2,221.34	2,147.58	2,029.51	2,959.33	2,859.75	2,701.06
77	1,498.13	1,461.22	1,391.13	1,915.14	1,859.75	1,760.15	2,143.89	2,081.13	1,966.77	2,380.06	2,309.94	2,180.79	3,169.68	3,070.06	2,896.64
78	1,605.16	1,568.28	1,490.73	2,051.63	1,996.31	1,889.24	2,302.58	2,232.47	2,114.36	2,549.81	2,479.68	2,343.17	3,394.78	3,287.79	3,114.34
79	1,752.78	1,712.15	1,634.65	2,239.83	2,184.44	2,073.76	2,509.17	2,439.10	2,313.63	2,785.97	2,708.43	2,568.21	3,701.09	3,597.78	3,409.54
80	1,911.42	1,870.81	1,789.64	2,450.13	2,387.43	2,273.02	2,741.67	2,675.25	2,538.70	3,040.56	2,963.09	2,815.47	-	-	-
81	2,088.56	2,047.99	1,959.40	2,675.25	2,612.52	2,487.07	2,996.24	2,922.45	2,782.23	3,320.97	3,239.79	3,084.83	-	-	-
82	2,280.40	2,236.13	2,143.89	2,922.45	2,856.03	2,726.93	3,269.31	3,199.25	3,047.92	3,627.29	3,546.10	3,380.03	-	-	-
83	2,494.42	2,446.48	2,343.17	3,191.81	3,129.10	2,988.88	3,571.91	3,498.09	3,335.73	3,963.04	3,878.21	3,704.76	-	-	-
84	2,719.55	2,675.25	2,568.21	3,487.06	3,420.63	3,273.04	3,903.99	3,826.51	3,656.75	4,332.06	4,243.51	4,058.99	-	-	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
19	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
20	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
21	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
22	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
23	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
24	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
25	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
26	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
27	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
28	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
29	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
30	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
31	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
32	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
33	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
34	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
35	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
36	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
37	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
38	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
39	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
40	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
41	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
42	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
43	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
44	259.05	249.46	230.27	307.01	297.38	278.22	340.59	316.63	297.38	369.37	350.19	326.20	508.50	470.11	436.55
45	302.21	292.60	273.43	369.37	359.76	326.20	407.78	388.55	354.98	450.92	431.73	398.14	613.98	570.87	537.28
46	302.21	292.60	273.43	369.37	359.76	326.20	407.78	388.55	354.98	450.92	431.73	398.14	613.98	570.87	537.28
47	302.21	292.60	273.43	369.37	359.76	326.20	407.78	388.55	354.98	450.92	431.73	398.14	613.98	570.87	537.28
48	302.21	292.60	273.43	369.37	359.76	326.20	407.78	388.55	354.98	450.92	431.73	398.14	613.98	570.87	537.28
49	302.21	292.60	273.43	369.37	359.76	326.20	407.78	388.55	354.98	450.92	431.73	398.14	613.98	570.87	537.28
50	335.80	316.63	297.38	412.56	393.33	364.56	450.92	422.14	388.55	494.07	470.11	431.73	676.36	628.43	585.21
51	345.40	335.80	316.63	426.93	407.78	378.99	479.72	446.12	417.34	518.04	489.26	455.70	709.91	666.78	609.20
52	359.76	350.19	331.00	446.12	426.93	393.33	494.07	474.91	431.73	542.06	513.29	479.72	743.53	700.37	642.77
53	374.15	364.56	340.59	470.11	441.33	412.56	518.04	489.26	460.48	575.63	537.28	494.07	772.31	729.16	666.78
54	398.14	378.99	359.76	489.26	470.11	431.73	546.84	518.04	479.72	609.20	566.05	527.68	820.29	767.55	705.15
55	422.14	402.96	374.15	522.86	494.07	455.70	580.42	551.63	498.90	637.99	594.84	556.43	863.45	815.50	743.53
56	441.33	426.93	398.14	551.63	522.86	484.50	604.42	580.42	532.48	671.58	633.25	585.21	906.64	858.68	786.71
57	465.35	446.12	417.34	580.42	542.06	503.67	642.77	604.42	561.28	709.91	671.58	613.98	959.38	901.83	829.89
58	484.50	465.35	441.33	609.20	580.42	532.48	676.36	642.77	585.21	753.15	705.15	647.59	1,007.39	949.82	882.63
59	518.04	489.26	465.35	647.59	613.98	566.05	719.57	685.99	628.43	791.48	757.92	690.78	1,074.55	1,012.17	935.39
60	551.63	522.86	489.26	690.78	657.22	609.20	762.72	724.33	671.58	844.26	796.34	743.53	1,146.50	1,079.32	992.99
61	585.21	556.43	522.86	733.94	695.54	642.77	810.70	777.09	714.78	901.83	858.68	791.48	1,223.19	1,146.50	1,060.12
62	618.82	590.04	556.43	772.31	738.72	685.99	863.45	815.50	762.72	964.17	906.64	844.26	1,299.98	1,223.19	1,132.11
63	661.98	633.25	590.04	825.13	791.48	733.94	921.06	877.81	815.50	1,021.76	968.96	901.83	1,376.74	1,299.98	1,208.83
64	690.78	666.78	633.25	877.81	834.67	781.88	973.76	930.61	858.68	1,079.32	1,026.54	954.62	1,463.08	1,381.53	1,280.80
65	738.72	705.15	661.98	930.61	887.41	829.89	1,031.34	988.20	921.06	1,146.50	1,093.71	1,017.00	1,549.39	1,467.88	1,362.35
66	742.60	719.57	682.67	940.98	899.43	844.09	1,056.28	1,005.53	940.98	1,171.57	1,111.57	1,037.82	1,577.47	1,503.67	1,392.96
67	793.37	761.04	714.93	1,000.90	954.80	899.43	1,120.82	1,065.52	996.28	1,245.39	1,185.38	1,107.00	1,674.35	1,595.94	1,485.25
68	839.46	807.17	761.04	1,060.89	1,014.76	954.80	1,185.38	1,130.05	1,060.89	1,319.15	1,259.19	1,180.81	1,775.80	1,688.15	1,577.47
69	936.32	904.07	853.31	1,185.38	1,139.27	1,065.52	1,328.39	1,273.07	1,185.38	1,475.98	1,416.05	1,319.15	1,978.75	1,891.14	1,761.96
70	1,042.41	1,005.53	954.80	1,323.82	1,268.42	1,194.63	1,485.25	1,416.05	1,333.01	1,651.26	1,572.84	1,471.42	2,204.76	2,107.91	1,974.17
71	1,157.70	1,120.82	1,060.89	1,471.42	1,416.05	1,337.63	1,646.65	1,586.70	1,489.84	1,831.20	1,757.37	1,651.26	2,449.26	2,352.38	2,204.76
72	1,286.87	1,240.76	1,176.19	1,637.40	1,577.47	1,489.84	1,831.20	1,766.60	1,655.92	2,038.73	1,955.70	1,840.41	2,721.36	2,615.29	2,449.26
73	1,429.86	1,383.74	1,314.58	1,817.31	1,752.78	1,651.26	2,034.09	1,960.28	1,845.00	2,264.72	2,177.09	2,043.31	3,021.18	2,901.27	2,730.60
74	1,522.12	1,480.57	1,402.16	1,941.86	1,877.27	1,780.44	2,181.72	2,098.71	1,978.75	2,421.58	2,333.90	2,195.54	3,233.37	3,108.83	2,924.31
75	1,637.40	1,586.70	1,512.91	2,084.86	2,020.23	1,909.55	2,338.49	2,255.47	2,126.37	2,592.25	2,504.59	2,361.58	3,459.34	3,334.80	3,145.75
76	1,752.78	1,702.01	1,623.60	2,232.47	2,163.28	2,047.99	2,499.92	2,421.58	2,283.18	2,776.75	2,684.48	2,536.86	3,699.21	3,574.69	3,376.34
77	1,872.66	1,826.56	1,738.89	2,393.90	2,324.70	2,200.17	2,679.83	2,601.44	2,458.45	2,975.02	2,887.41	2,725.98	3,962.12	3,837.61	3,620.79
78	2,006.43	1,960.28	1,863.46	2,564.55	2,495.35	2,361.58	2,878.20	2,790.54	2,642.94	3,187.24	3,099.57	2,928.97	4,243.51	4,109.70	3,892.97
79	2,190.94	2,140.17	2,043.31	2,799.79	2,730.60	2,592.25	3,136.51	3,048.84	2,892.02	3,482.41	3,385.57	3,210.28	4,626.29	4,497.16	4,261.96
80	2,389.24	2,338.49	2,237.04	3,062.70	2,984.28	2,841.27	3,427.07	3,344.04	3,173.38	3,800.68	3,703.78	3,519.32	-	-	-
81	2,610.68	2,559.94	2,449.26	3,344.04	3,265.62	3,108.83	3,745.34	3,653.09	3,477.83	4,151.23	4,049.73	3,856.06	-	-	-
82	2,850.52	2,795.12	2,679.83	3,653.09	3,570.01	3,408.60	4,086.65	3,999.03	3,809.93	4,534.06	4,432.57	4,225.05	-	-	-
83	3,118.08	3,058.08	2,928.97	3,989.78	3,911.36	3,736.12	4,464.88	4,372.65	4,169.69	4,953.82	4,847.69	4,630.95	-	-	-
84	3,399.37	3,344.04	3,210.28	4,358.79	4,275.77	4,091.26	4,880.03	4,783.16	4,570.97	5,415.03	5,304.33	5,073.74	-	-	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	62.74	70.12	73.81	81.18	95.94
19	62.74	70.12	73.81	81.18	95.94
20	62.74	70.12	73.81	81.18	95.94
21	62.74	70.12	73.81	81.18	95.94
22	62.74	70.12	73.81	81.18	95.94
23	62.74	70.12	73.81	81.18	95.94
24	62.74	70.12	73.81	81.18	95.94
25	62.74	70.12	73.81	81.18	95.94
26	62.74	70.12	73.81	81.18	95.94
27	62.74	70.12	73.81	81.18	95.94
28	62.74	70.12	73.81	81.18	95.94
29	62.74	70.12	73.81	81.18	95.94
30	62.74	70.12	73.81	81.18	95.94
31	62.74	70.12	73.81	81.18	95.94
32	62.74	70.12	73.81	81.18	95.94
33	62.74	70.12	73.81	81.18	95.94
34	62.74	70.12	73.81	81.18	95.94
35	62.74	70.12	73.81	81.18	95.94
36	62.74	70.12	73.81	81.18	95.94
37	62.74	70.12	73.81	81.18	95.94
38	62.74	70.12	73.81	81.18	95.94
39	62.74	70.12	73.81	81.18	95.94
40	62.74	70.12	73.81	81.18	95.94
41	62.74	70.12	73.81	81.18	95.94
42	62.74	70.12	73.81	81.18	95.94
43	62.74	70.12	73.81	81.18	95.94
44	62.74	70.12	73.81	81.18	95.94
45	77.49	84.86	92.28	99.64	121.80
46	77.49	84.86	92.28	99.64	121.80
47	77.49	84.86	92.28	99.64	121.80
48	77.49	84.86	92.28	99.64	121.80
49	77.49	84.86	92.28	99.64	121.80
50	84.86	95.94	103.31	110.68	136.56
51	88.56	99.64	110.68	118.05	143.94
52	92.28	107.07	114.43	125.41	155.00
53	95.94	110.68	121.80	129.20	162.36
54	99.64	118.05	129.20	140.22	173.44
55	107.07	125.41	140.22	151.31	188.23
56	114.43	132.85	147.63	162.36	203.00
57	121.80	143.94	158.67	173.44	217.74
58	129.20	155.00	169.75	184.50	232.49
59	140.22	166.07	188.23	203.00	254.61
60	151.31	184.50	203.00	221.39	276.74
61	166.07	199.23	221.39	243.56	302.60
62	177.13	217.74	243.56	265.69	332.09
63	191.87	236.16	265.69	287.82	361.64
64	210.37	254.61	287.82	313.67	394.84
65	225.13	276.74	313.67	339.45	428.03
66	243.56	302.60	339.45	372.68	464.94
67	265.69	328.42	369.02	402.24	505.53
68	284.17	354.23	402.24	439.14	549.82
69	317.33	394.84	446.49	490.78	612.54
70	354.23	439.14	498.17	546.12	682.67
71	391.15	490.78	553.54	605.13	760.12
72	435.39	546.12	616.27	675.31	845.02
73	483.43	605.13	686.31	749.07	937.26
74	531.33	667.87	756.46	826.58	1,033.21
75	586.71	738.02	833.94	911.43	1,140.21
76	645.75	811.80	918.81	1,003.67	1,254.62
77	712.20	896.69	1,014.76	1,107.00	1,380.03
78	782.27	988.92	1,118.08	1,221.38	1,520.28
79	863.45	1,088.57	1,232.44	1,346.85	1,675.25
80	952.02	1,202.93	1,361.62	1,487.11	1,845.00
81	1,047.96	1,324.71	1,501.84	1,638.34	2,033.20
82	1,155.02	1,461.22	1,653.09	1,804.42	2,239.83
83	1,269.35	1,612.54	1,826.56	1,992.62	2,468.61
84	1,398.52	1,778.57	2,011.05	2,195.54	2,719.55
85	1,542.39	1,959.40	2,217.67	2,420.65	2,996.24
86	1,701.11	2,162.31	2,446.48	2,667.86	3,298.86
87	1,870.81	2,383.75	2,697.38	2,944.59	3,634.65
88	2,062.72	2,627.26	2,977.81	3,247.18	4,003.65
89	2,273.02	2,896.64	3,284.10	3,579.28	4,409.56
90	2,501.80	3,195.55	3,619.89	3,944.59	4,856.02
91	2,756.43	3,523.98	3,992.57	4,350.49	5,350.48
92	3,036.89	3,885.58	4,402.19	4,796.95	5,892.93
93	3,346.80	4,284.11	4,856.02	5,287.74	6,490.67
94	3,686.33	4,723.19	5,354.18	5,833.89	7,147.49
95	4,058.99	5,210.24	5,903.98	6,431.67	7,874.41
96	4,472.25	5,745.32	6,509.12	7,092.16	8,675.16
97	4,926.15	6,335.71	7,180.72	7,819.10	9,553.39
98	5,428.00	6,985.19	7,918.71	8,619.83	10,523.82
99	5,977.78	7,701.01	8,730.51	9,505.37	11,593.89

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	81.56	91.16	95.94	105.53	124.75
19	81.56	91.16	95.94	105.53	124.75
20	81.56	91.16	95.94	105.53	124.75
21	81.56	91.16	95.94	105.53	124.75
22	81.56	91.16	95.94	105.53	124.75
23	81.56	91.16	95.94	105.53	124.75
24	81.56	91.16	95.94	105.53	124.75
25	81.56	91.16	95.94	105.53	124.75
26	81.56	91.16	95.94	105.53	124.75
27	81.56	91.16	95.94	105.53	124.75
28	81.56	91.16	95.94	105.53	124.75
29	81.56	91.16	95.94	105.53	124.75
30	81.56	91.16	95.94	105.53	124.75
31	81.56	91.16	95.94	105.53	124.75
32	81.56	91.16	95.94	105.53	124.75
33	81.56	91.16	95.94	105.53	124.75
34	81.56	91.16	95.94	105.53	124.75
35	81.56	91.16	95.94	105.53	124.75
36	81.56	91.16	95.94	105.53	124.75
37	81.56	91.16	95.94	105.53	124.75
38	81.56	91.16	95.94	105.53	124.75
39	81.56	91.16	95.94	105.53	124.75
40	81.56	91.16	95.94	105.53	124.75
41	81.56	91.16	95.94	105.53	124.75
42	81.56	91.16	95.94	105.53	124.75
43	81.56	91.16	95.94	105.53	124.75
44	81.56	91.16	95.94	105.53	124.75
45	100.72	110.32	119.96	129.50	158.30
46	100.72	110.32	119.96	129.50	158.30
47	100.72	110.32	119.96	129.50	158.30
48	100.72	110.32	119.96	129.50	158.30
49	100.72	110.32	119.96	129.50	158.30
50	110.32	124.75	134.29	143.94	177.50
51	115.12	129.50	143.94	153.52	187.09
52	119.96	139.12	148.72	163.09	201.48
53	124.75	143.94	158.30	167.86	211.05
54	129.50	153.52	167.86	182.28	225.44
55	139.12	163.09	182.28	196.65	244.66
56	148.72	172.69	191.87	211.05	263.82
57	158.30	187.09	206.27	225.44	283.06
58	167.86	201.48	220.68	239.86	302.21
59	182.28	215.89	244.66	263.82	331.00
60	196.65	239.86	263.82	287.82	359.76
61	215.89	259.05	287.82	316.63	393.33
62	230.27	283.06	316.63	345.40	431.73
63	249.46	307.01	345.40	374.15	470.11
64	273.43	331.00	374.15	407.78	513.29
65	292.60	359.76	407.78	441.33	556.43
66	304.39	378.21	424.35	465.83	581.17
67	332.09	410.49	461.27	502.77	631.93
68	355.16	442.83	502.77	548.89	687.27
69	396.67	493.53	558.12	613.45	765.66
70	442.83	548.89	622.69	682.67	853.31
71	488.95	613.45	691.85	756.46	950.14
72	544.25	682.67	770.31	844.09	1,056.28
73	604.25	756.46	857.93	936.32	1,171.57
74	664.21	834.86	945.55	1,033.21	1,291.49
75	733.44	922.53	1,042.41	1,139.27	1,425.26
76	807.17	1,014.76	1,148.49	1,254.62	1,568.28
77	890.19	1,120.82	1,268.42	1,383.74	1,725.06
78	977.86	1,236.16	1,397.61	1,526.72	1,900.35
79	1,079.32	1,360.70	1,540.59	1,683.56	2,094.02
80	1,190.05	1,503.67	1,702.01	1,858.80	2,306.25
81	1,309.95	1,655.92	1,877.27	2,047.99	2,541.50
82	1,443.72	1,826.56	2,066.37	2,255.47	2,799.79
83	1,586.70	2,015.67	2,283.18	2,490.73	3,085.73
84	1,748.13	2,223.22	2,513.82	2,744.41	3,399.37
85	1,928.03	2,449.26	2,772.10	3,025.78	3,745.34
86	2,126.37	2,702.93	3,058.08	3,334.80	4,123.53
87	2,338.49	2,979.63	3,371.72	3,680.77	4,543.28
88	2,578.41	3,284.10	3,722.26	4,058.99	5,004.55
89	2,841.27	3,620.79	4,105.12	4,474.11	5,511.90
90	3,127.24	3,994.40	4,524.84	4,930.73	6,070.03
91	3,445.53	4,404.93	4,990.73	5,438.10	6,688.09
92	3,796.07	4,856.93	5,502.70	5,996.24	7,366.17
93	4,183.50	5,355.07	6,070.03	6,609.67	8,113.39
94	4,607.85	5,903.98	6,692.70	7,292.34	8,934.33
95	5,073.74	6,512.85	7,379.95	8,039.58	9,843.02
96	5,590.35	7,181.65	8,136.43	8,865.18	10,843.94
97	6,157.64	7,919.62	8,975.91	9,773.86	11,941.71
98	6,784.95	8,731.45	9,898.36	10,774.75	13,154.79
99	7,472.26	9,626.22	10,913.08	11,881.74	14,492.42

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	121.80	151.31	169.75	188.23	250.92
19	121.80	151.31	169.75	188.23	250.92
20	121.80	151.31	169.75	188.23	250.92
21	121.80	151.31	169.75	188.23	250.92
22	121.80	151.31	169.75	188.23	250.92
23	121.80	151.31	169.75	188.23	250.92
24	121.80	151.31	169.75	188.23	250.92
25	121.80	151.31	169.75	188.23	250.92
26	121.80	151.31	169.75	188.23	250.92
27	121.80	151.31	169.75	188.23	250.92
28	121.80	151.31	169.75	188.23	250.92
29	121.80	151.31	169.75	188.23	250.92
30	121.80	151.31	169.75	188.23	250.92
31	121.80	151.31	169.75	188.23	250.92
32	121.80	151.31	169.75	188.23	250.92
33	121.80	151.31	169.75	188.23	250.92
34	121.80	151.31	169.75	188.23	250.92
35	121.80	151.31	169.75	188.23	250.92
36	121.80	151.31	169.75	188.23	250.92
37	121.80	151.31	169.75	188.23	250.92
38	121.80	151.31	169.75	188.23	250.92
39	121.80	151.31	169.75	188.23	250.92
40	121.80	151.31	169.75	188.23	250.92
41	121.80	151.31	169.75	188.23	250.92
42	121.80	151.31	169.75	188.23	250.92
43	121.80	151.31	169.75	188.23	250.92
44	121.80	151.31	169.75	188.23	250.92
45	147.63	180.79	206.67	228.80	302.60
46	147.63	180.79	206.67	228.80	302.60
47	147.63	180.79	206.67	228.80	302.60
48	147.63	180.79	206.67	228.80	302.60
49	147.63	180.79	206.67	228.80	302.60
50	158.67	199.23	228.80	250.92	335.80
51	166.07	210.37	239.86	265.69	350.55
52	173.44	221.39	250.92	276.74	369.02
53	184.50	232.49	265.69	291.55	387.48
54	191.87	243.56	280.41	309.98	409.61
55	203.00	258.30	295.19	324.72	431.73
56	214.03	269.38	309.98	343.18	453.86
57	225.13	284.17	328.42	365.31	479.72
58	236.16	302.60	346.86	383.77	505.53
59	254.61	321.06	372.68	413.27	542.46
60	273.05	346.86	398.53	442.83	579.36
61	291.55	369.02	428.03	472.34	619.92
62	309.98	398.53	457.57	505.53	660.52
63	332.09	424.35	490.78	542.46	708.46
64	354.23	450.19	520.31	575.63	752.77
65	376.37	479.72	553.54	612.54	797.03
66	398.53	512.95	590.39	653.15	848.72
67	424.35	542.46	627.27	693.73	900.33
68	450.19	579.36	667.87	738.02	959.38
69	494.45	638.39	734.33	815.50	1,055.32
70	546.12	704.80	811.80	900.33	1,162.38
71	601.49	774.90	892.95	988.92	1,276.74
72	660.52	852.39	985.24	1,088.57	1,402.16
73	726.96	937.26	1,081.20	1,195.56	1,538.73
74	785.99	1,014.76	1,169.74	1,291.49	1,656.82
75	848.72	1,095.97	1,261.98	1,394.81	1,785.94
76	915.11	1,184.51	1,361.62	1,505.54	1,926.19
77	988.92	1,280.45	1,472.31	1,627.28	2,077.49
78	1,070.10	1,380.03	1,590.41	1,756.43	2,236.13
79	1,155.02	1,494.47	1,715.83	1,896.69	2,413.25
80	1,247.20	1,612.54	1,856.09	2,047.99	-
81	1,346.85	1,741.70	2,003.68	2,210.30	-
82	1,453.85	1,881.88	2,166.05	2,387.43	-
83	1,571.91	2,033.20	2,339.44	2,579.32	-
84	1,697.37	2,199.23	2,523.95	2,785.97	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 45 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	158.30	196.65	220.68	244.66	326.20
19	158.30	196.65	220.68	244.66	326.20
20	158.30	196.65	220.68	244.66	326.20
21	158.30	196.65	220.68	244.66	326.20
22	158.30	196.65	220.68	244.66	326.20
23	158.30	196.65	220.68	244.66	326.20
24	158.30	196.65	220.68	244.66	326.20
25	158.30	196.65	220.68	244.66	326.20
26	158.30	196.65	220.68	244.66	326.20
27	158.30	196.65	220.68	244.66	326.20
28	158.30	196.65	220.68	244.66	326.20
29	158.30	196.65	220.68	244.66	326.20
30	158.30	196.65	220.68	244.66	326.20
31	158.30	196.65	220.68	244.66	326.20
32	158.30	196.65	220.68	244.66	326.20
33	158.30	196.65	220.68	244.66	326.20
34	158.30	196.65	220.68	244.66	326.20
35	158.30	196.65	220.68	244.66	326.20
36	158.30	196.65	220.68	244.66	326.20
37	158.30	196.65	220.68	244.66	326.20
38	158.30	196.65	220.68	244.66	326.20
39	158.30	196.65	220.68	244.66	326.20
40	158.30	196.65	220.68	244.66	326.20
41	158.30	196.65	220.68	244.66	326.20
42	158.30	196.65	220.68	244.66	326.20
43	158.30	196.65	220.68	244.66	326.20
44	158.30	196.65	220.68	244.66	326.20
45	191.87	235.07	268.62	297.38	393.33
46	191.87	235.07	268.62	297.38	393.33
47	191.87	235.07	268.62	297.38	393.33
48	191.87	235.07	268.62	297.38	393.33
49	191.87	235.07	268.62	297.38	393.33
50	206.27	259.05	297.38	326.20	436.55
51	215.89	273.43	311.84	345.40	455.70
52	225.44	287.82	326.20	359.76	479.72
53	239.86	302.21	345.40	378.99	503.67
54	249.46	316.63	364.56	402.96	532.48
55	263.82	335.80	383.77	422.14	561.28
56	278.22	350.19	402.96	446.12	590.04
57	292.60	369.37	426.93	474.91	623.62
58	307.01	393.33	450.92	498.90	657.22
59	331.00	417.34	484.50	537.28	705.15
60	354.98	450.92	518.04	575.63	753.15
61	378.99	479.72	556.43	613.98	805.87
62	402.96	518.04	594.84	657.22	858.68
63	431.73	551.63	637.99	705.15	921.06
64	460.48	585.21	676.36	748.33	978.61
65	489.26	623.62	719.57	796.34	1,036.14
66	498.17	641.13	738.02	816.36	1,060.89
67	530.44	678.04	784.11	867.18	1,125.44
68	562.75	724.19	834.86	922.53	1,199.25
69	618.06	797.95	917.90	1,019.36	1,319.15
70	682.67	880.99	1,014.76	1,125.44	1,452.92
71	751.80	968.60	1,116.23	1,236.16	1,595.94
72	825.62	1,065.52	1,231.51	1,360.70	1,752.78
73	908.66	1,171.57	1,351.49	1,494.47	1,923.36
74	982.47	1,268.42	1,462.17	1,614.36	2,070.98
75	1,060.89	1,369.90	1,577.47	1,743.50	2,232.47
76	1,143.92	1,480.57	1,702.01	1,881.88	2,407.72
77	1,236.16	1,600.53	1,840.41	2,034.09	2,596.81
78	1,337.63	1,725.06	1,987.97	2,195.54	2,795.12
79	1,443.72	1,868.05	2,144.79	2,370.85	3,016.57
80	1,559.02	2,015.67	2,320.08	2,559.94	-
81	1,683.56	2,177.09	2,504.59	2,762.89	-
82	1,817.31	2,352.38	2,707.53	2,984.28	-
83	1,964.95	2,541.50	2,924.31	3,224.13	-
84	2,121.73	2,749.08	3,154.95	3,482.41	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
19	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
20	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
21	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
22	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
23	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
24	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
25	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
26	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
27	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
28	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
29	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
30	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
31	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
32	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
33	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
34	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
35	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
36	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
37	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
38	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
39	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
40	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
41	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
42	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
43	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
44	87.43	84.05	77.32	97.44	94.10	87.43	104.19	97.44	90.76	110.95	104.19	97.44	141.18	131.12	121.02
45	104.19	100.85	94.10	121.02	117.65	107.55	131.12	124.40	114.30	141.18	134.43	124.40	181.54	168.09	157.99
46	104.19	100.85	94.10	121.02	117.65	107.55	131.12	124.40	114.30	141.18	134.43	124.40	181.54	168.09	157.99
47	104.19	100.85	94.10	121.02	117.65	107.55	131.12	124.40	114.30	141.18	134.43	124.40	181.54	168.09	157.99
48	104.19	100.85	94.10	121.02	117.65	107.55	131.12	124.40	114.30	141.18	134.43	124.40	181.54	168.09	157.99
49	104.19	100.85	94.10	121.02	117.65	107.55	131.12	124.40	114.30	141.18	134.43	124.40	181.54	168.09	157.99
50	117.65	110.95	104.19	137.82	131.12	121.02	147.90	137.82	127.72	157.99	151.28	137.82	205.04	191.61	178.17
51	121.02	117.65	110.95	144.53	137.82	127.72	157.99	147.90	137.82	168.09	157.99	147.90	218.51	205.04	188.28
52	127.72	124.40	117.65	151.28	144.53	134.43	164.70	157.99	144.53	178.17	168.09	157.99	231.96	218.51	201.71
53	134.43	131.12	121.02	161.38	151.28	141.18	174.78	164.70	154.62	191.61	178.17	164.70	245.42	231.96	211.79
54	144.53	137.82	131.12	171.46	164.70	151.28	188.28	178.17	164.70	205.04	191.61	178.17	265.55	248.75	228.59
55	154.62	147.90	137.82	184.87	174.78	161.38	201.71	191.61	174.78	218.51	205.04	191.61	285.72	268.94	245.42
56	164.70	157.99	147.90	198.33	188.28	174.78	215.14	205.04	188.28	235.31	221.86	205.04	305.90	289.09	265.55
57	174.78	168.09	157.99	211.79	198.33	184.87	231.96	218.51	201.71	252.13	238.67	218.51	329.44	309.28	285.72
58	184.87	178.17	168.09	225.22	215.14	198.33	248.75	235.31	215.14	272.28	255.46	235.31	352.96	332.79	309.28
59	198.33	188.28	178.17	242.05	228.59	211.79	265.55	252.13	231.96	289.09	275.64	252.13	379.86	356.31	329.44
60	211.79	201.71	188.28	258.84	245.42	228.59	282.39	268.94	248.75	309.28	292.43	272.28	406.74	383.24	352.96
61	225.22	215.14	201.71	275.64	262.18	242.05	302.53	289.09	265.55	332.79	315.99	292.43	437.00	410.13	379.86
62	238.67	228.59	215.14	292.43	279.03	258.84	322.69	305.90	285.72	356.31	336.15	312.59	467.27	440.36	406.74
63	255.46	245.42	228.59	312.59	299.18	279.03	346.25	329.44	305.90	379.86	359.69	336.15	497.54	470.58	437.00
64	272.28	262.18	248.75	339.54	322.69	302.53	373.13	356.31	329.44	410.13	389.96	363.03	541.24	510.94	473.98
65	295.82	282.39	265.55	366.41	349.61	326.07	403.38	386.58	359.69	443.71	423.55	393.28	584.92	554.66	514.32
66	315.99	305.90	289.09	393.28	376.51	352.96	437.00	416.84	389.96	480.68	457.17	426.93	631.97	601.71	558.02
67	342.86	329.44	309.28	426.93	406.74	383.24	473.98	450.43	420.23	521.03	497.54	463.90	685.77	652.14	608.42
68	369.78	356.31	336.15	460.51	440.36	413.45	510.94	487.44	457.17	564.75	537.86	504.24	742.90	705.94	658.85
69	416.84	403.38	379.86	521.03	500.87	467.27	578.22	554.66	517.68	638.68	611.80	571.45	837.02	800.07	746.29
70	470.58	453.81	430.26	588.28	564.75	531.13	655.55	625.25	588.28	722.73	689.11	645.44	944.58	904.27	847.09
71	527.78	510.94	484.06	662.22	638.68	601.71	736.21	709.28	665.56	813.53	779.86	732.82	1,065.60	1,021.93	958.05
72	594.99	574.82	544.56	746.29	719.39	679.02	830.30	800.07	749.63	917.68	880.71	826.94	1,200.09	1,152.99	1,079.06
73	668.95	648.79	615.18	840.40	810.12	763.09	934.49	900.91	847.09	1,032.00	991.67	931.15	1,351.34	1,297.54	1,220.26
74	726.12	705.94	668.95	914.37	884.11	837.02	1,018.55	981.57	924.43	1,122.77	1,082.44	1,018.55	1,472.38	1,415.21	1,331.20
75	793.35	769.78	732.82	998.38	968.13	914.37	1,112.66	1,072.36	1,011.83	1,223.59	1,183.25	1,116.03	1,603.48	1,546.33	1,458.92
76	863.94	840.40	800.07	1,089.15	1,055.52	998.38	1,210.20	1,173.20	1,105.94	1,334.52	1,290.80	1,220.26	1,748.00	1,687.48	1,593.39
77	941.25	917.68	874.02	1,186.63	1,152.99	1,092.52	1,321.10	1,280.74	1,210.20	1,455.53	1,411.84	1,334.52	1,905.99	1,845.48	1,741.32
78	1,025.27	1,001.75	951.36	1,294.21	1,260.64	1,193.35	1,442.10	1,398.43	1,324.46	1,586.67	1,542.95	1,458.92	2,077.45	2,013.56	1,905.99
79	1,139.57	1,112.66	1,062.27	1,438.75	1,401.76	1,331.20	1,600.08	1,556.42	1,475.73	1,764.82	1,714.39	1,626.96	2,306.04	2,242.15	2,124.48
80	1,263.94	1,237.07	1,183.25	1,600.08	1,559.75	1,485.80	1,778.26	1,734.59	1,647.15	1,959.79	1,909.36	1,815.23	2,564.88	2,497.61	2,369.89
81	1,405.13	1,378.24	1,317.75	1,778.26	1,737.91	1,653.90	1,976.59	1,929.52	1,835.39	2,178.30	2,124.48	2,023.63	2,850.60	2,780.02	2,642.20
82	1,563.12	1,532.86	1,468.98	1,976.59	1,932.91	1,845.48	2,195.08	2,148.04	2,047.19	2,420.31	2,366.56	2,255.60	3,166.58	3,092.61	2,948.12
83	1,737.91	1,704.34	1,633.73	2,198.48	2,154.74	2,057.28	2,440.47	2,390.05	2,279.14	2,689.25	2,632.11	2,514.46	3,519.54	3,445.59	3,287.57
84	1,929.52	1,899.32	1,821.96	2,443.86	2,396.79	2,292.57	2,712.77	2,658.98	2,541.33	2,991.76	2,931.29	2,803.52	3,912.84	3,835.52	3,667.44
85	2,144.65	2,111.06	2,030.39	2,716.15	2,669.07	2,558.13	3,015.34	2,961.52	2,833.77	3,321.23	3,264.08	3,126.25	4,349.85	4,269.19	4,087.67
86	2,383.35	2,349.71	2,262.34	3,018.69	2,971.60	2,850.60	3,351.45	3,294.32	3,159.85	3,691.00	3,630.48	3,482.56	4,833.91	4,753.23	4,561.62
87	2,648.88	2,615.29	2,521.17	3,354.84	3,307.75	3,176.67	3,721.25	3,667.44	3,522.92	4,104.49	4,040.56	3,882.58	5,371.77	5,294.47	5,086.05
88	2,944.70	2,907.73	2,806.89	3,727.97	3,680.91	3,543.10	4,138.06	4,080.92	3,926.29	4,558.26	4,497.76	4,329.66	5,970.14	5,892.81	5,670.92
89	3,274.16	3,237.19	3,126.25	4,144.81	4,097.74	3,949.83	4,598.60	4,544.81	4,380.10	5,065.87	5,008.70	4,827.20	6,635.70	6,561.73	6,326.42
90	3,637.22	3,600.24	3,485.92	4,608.68	4,561.62	4,403.64	5,109.55	5,055.77	4,880.96	5,630.61	5,573.43	5,381.88	7,375.24	7,304.65	7,052.54
91	4,043.95	4,006.96	3,882.58	5,123.03	5,075.95	4,911.22	5,677.67	5,627.25	5,442.36	6,255.84	6,205.40	6,000.37	8,198.84	8,131.60	7,866.02
92	4,491.05	4,457.40	4,326.34	5,694.45	5,650.75	5,475.98	6,309.64	6,265.95	6,067.58	6,951.70	6,904.64	6,692.87	9,113.15	9,056.02	8,773.66
93	4,991.90	4,961.64	4,820.45	6,329.81	6,292.84	6,104.57	7,012.21	6,971.86	6,763.43	7,724.86	7,687.85	7,459.30	10,128.37	10,081.27	9,785.46
94	5,549.92	5,519.68	5,368.42	7,035.70	7,002.11	6,803.79	7,792.07	7,761.82	7,543.33	8,585.42	8,555.15	8,316.47	11,254.48	11,224.23	10,911.58
95	6,165.10	6,141.55	5,983.56	7,822.36	7,795.46	7,587.05	8,659.34	8,639.20	8,407.28	9,540.10	9,523.28	9,274.53	12,508.37	12,494.87	12,168.82
96	6,854.21	6,834.07	6,665.97	8,692.99	8,679.54	8,457.69	9,620.79	9,617.38	9,375.38	10,598.97	10,598.97	10,340.12	13,903.37	13,913.46	13,570.56
97	7,617.30	7,603.82	7,425.66	9,664.51	9,661.13	9,429.16	10,693.08	10,703.19	10,451.07	11,778.88	11,799.05	11,526.77	15,453.08	15,490.04	15,133.68
98	8,464.44	8,461.01	8,272.76	10,743.49	10,753.59	10,514.94	11,883.08	11,913.32	11,651.16	13,089.88	13,133.60	12,851.22	17,174.19	17,244.76	16,878.36
99	9,405.63	9,415.72	9,217.41	11,940.25	11,970.47	11,721.71	13,204.18	13,257.96	12,989.05	14,545.44	14,619.37	14,330.31	19,090.24	19,197.83	18,824.68

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
19	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
20	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
21	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
22	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
23	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
24	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
25	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
26	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
27	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
28	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
29	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
30	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
31	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
32	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
33	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
34	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
35	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
36	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
37	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
38	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
39	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
40	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
41	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
42	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
43	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
44	113.61	109.26	100.50	126.72	122.37	113.61	135.46	126.72	118.01	144.21	135.46	126.72	183.54	170.44	157.33
45	135.46	131.12	122.37	157.33	152.96	139.83	170.44	161.71	148.56	183.54	174.78	161.71	235.95	218.51	205.44
46	135.46	131.12	122.37	157.33	152.96	139.83	170.44	161.71	148.56	183.54	174.78	161.71	235.95	218.51	205.44
47	135.46	131.12	122.37	157.33	152.96	139.83	170.44	161.71	148.56	183.54	174.78	161.71	235.95	218.51	205.44
48	135.46	131.12	122.37	157.33	152.96	139.83	170.44	161.71	148.56	183.54	174.78	161.71	235.95	218.51	205.44
49	135.46	131.12	122.37	157.33	152.96	139.83	170.44	161.71	148.56	183.54	174.78	161.71	235.95	218.51	205.44
50	152.96	144.21	135.46	179.17	170.44	157.33	192.25	179.17	166.07	205.44	196.65	179.17	266.57	249.09	231.62
51	157.33	152.96	144.21	187.90	179.17	166.07	205.44	192.25	179.17	218.51	205.44	192.25	284.05	266.57	244.73
52	166.07	161.71	152.96	196.65	187.90	174.78	214.15	205.44	187.90	231.62	218.51	205.44	301.55	284.05	262.18
53	174.78	170.44	157.33	209.74	196.65	183.54	227.26	214.15	201.05	249.09	231.62	214.15	318.99	301.55	275.33
54	187.90	179.17	170.44	222.83	214.15	196.65	244.73	231.62	214.15	266.57	249.09	231.62	345.22	323.35	297.15
55	201.05	192.25	179.17	240.39	227.26	209.74	262.18	249.09	227.26	284.05	266.57	249.09	371.49	349.61	318.99
56	214.15	205.44	192.25	257.85	244.73	227.26	279.67	266.57	244.73	305.90	288.45	266.57	397.68	375.87	345.22
57	227.26	218.51	205.44	275.33	257.85	240.39	301.55	284.05	262.18	327.76	310.26	284.05	428.27	402.05	371.49
58	240.39	231.62	218.51	292.78	279.67	257.85	323.35	305.90	279.67	353.96	332.13	305.90	458.88	432.62	402.05
59	257.85	244.73	231.62	314.63	297.15	275.33	345.22	327.76	301.55	375.87	358.32	327.76	493.78	463.22	428.27
60	275.33	262.18	244.73	336.50	318.99	297.15	367.07	349.61	323.35	402.05	380.21	353.96	528.77	498.17	458.88
61	292.78	279.67	262.18	358.32	340.85	314.63	393.28	375.87	345.22	432.62	410.79	380.21	568.12	533.16	493.78
62	310.26	297.15	279.67	380.21	362.68	336.50	419.51	397.68	371.49	463.22	437.00	406.39	607.43	572.49	528.77
63	332.13	318.99	297.15	406.39	388.95	362.68	450.11	428.27	397.68	493.78	467.59	437.00	646.76	611.80	568.12
64	353.96	340.85	323.35	441.37	419.51	393.28	485.07	463.22	428.27	533.16	506.95	471.99	703.59	664.22	616.15
65	384.59	367.07	345.22	476.32	454.46	423.93	524.43	502.59	467.59	576.82	550.63	511.30	760.35	721.06	668.62
66	395.02	382.34	361.40	491.62	470.58	441.22	546.29	521.03	487.44	600.87	571.45	533.64	789.96	752.15	697.57
67	428.63	411.80	386.58	533.64	508.49	479.04	592.48	563.08	525.25	651.30	621.88	579.89	857.19	815.20	760.55
68	462.24	445.44	420.23	575.68	550.43	516.83	638.68	609.29	571.45	705.94	672.31	630.31	928.62	882.44	823.58
69	521.03	504.24	474.82	651.30	626.10	584.04	722.73	693.34	647.13	798.39	764.77	714.35	1,046.29	1,000.07	932.85
70	588.28	567.27	537.86	735.32	705.94	663.91	819.38	781.58	735.32	903.42	861.41	806.76	1,180.77	1,130.34	1,058.90
71	659.68	638.68	605.09	827.78	798.39	752.15	920.26	886.59	832.00	1,016.89	974.83	916.04	1,332.03	1,277.40	1,197.57
72	743.75	718.52	680.74	932.85	899.22	848.77	1,037.87	1,000.07	937.02	1,147.16	1,100.93	1,033.73	1,500.09	1,441.26	1,348.84
73	836.17	810.97	768.94	1,050.50	1,012.68	953.82	1,168.16	1,126.12	1,058.90	1,289.97	1,239.56	1,163.93	1,689.18	1,621.96	1,525.30
74	907.62	882.44	836.17	1,142.91	1,105.10	1,046.29	1,273.18	1,226.97	1,155.52	1,403.47	1,353.03	1,273.18	1,840.46	1,769.02	1,663.97
75	991.67	962.25	916.04	1,248.00	1,210.20	1,142.91	1,390.83	1,340.40	1,264.78	1,529.49	1,479.07	1,395.05	2,004.34	1,932.91	1,823.69
76	1,079.91	1,050.50	1,000.07	1,361.38	1,319.44	1,248.00	1,512.70	1,466.50	1,382.44	1,668.18	1,613.54	1,525.30	2,185.02	2,109.40	1,991.74
77	1,176.54	1,147.16	1,092.52	1,483.31	1,441.26	1,365.64	1,651.37	1,600.93	1,512.70	1,819.47	1,764.82	1,668.18	2,382.48	2,306.88	2,176.64
78	1,281.58	1,252.20	1,189.14	1,617.74	1,575.71	1,491.68	1,802.64	1,748.00	1,655.59	1,983.31	1,928.66	1,823.69	2,596.81	2,516.95	2,382.48
79	1,424.43	1,390.83	1,327.83	1,798.44	1,752.22	1,663.97	2,000.17	1,945.49	1,844.64	2,206.03	2,142.99	2,033.73	2,882.56	2,802.67	2,655.61
80	1,579.93	1,546.33	1,479.07	2,000.17	1,949.71	1,857.28	2,222.83	2,168.20	2,058.97	2,449.73	2,386.70	2,269.06	3,206.07	3,122.03	2,962.38
81	1,756.43	1,722.81	1,647.15	2,222.83	2,172.42	2,067.36	2,470.74	2,411.94	2,294.27	2,722.86	2,655.61	2,529.55	3,563.26	3,474.99	3,302.74
82	1,953.89	1,916.08	1,836.26	2,470.74	2,416.12	2,306.88	2,743.88	2,685.02	2,558.98	3,025.40	2,958.16	2,819.49	3,958.27	3,865.78	3,685.11
83	2,172.42	2,130.36	2,042.17	2,748.09	2,693.45	2,571.58	3,050.66	2,987.57	2,848.93	3,361.54	3,290.11	3,143.05	4,399.42	4,307.00	4,109.47
84	2,411.94	2,374.11	2,277.50	3,054.79	2,995.99	2,865.74	3,390.96	3,323.73	3,176.67	3,739.74	3,664.08	3,504.47	4,891.07	4,794.44	4,584.28
85	2,680.85	2,638.82	2,537.97	3,395.18	3,336.37	3,197.69	3,769.19	3,701.92	3,542.26	4,151.50	4,080.07	3,907.84	5,437.34	5,336.49	5,109.55
86	2,979.22	2,937.16	2,827.93	3,773.35	3,714.51	3,563.26	4,189.35	4,117.91	3,949.83	4,613.74	4,538.09	4,353.22	6,042.40	5,941.56	5,702.04
87	3,311.13	3,269.12	3,151.47	4,193.57	4,134.71	3,970.82	4,651.52	4,584.28	4,403.64	5,130.56	5,050.73	4,853.24	6,714.71	6,618.06	6,357.53
88	3,680.91	3,634.67	3,508.60	4,659.97	4,601.13	4,428.87	5,172.59	5,101.18	4,907.88	5,697.84	5,622.21	5,412.14	7,462.64	7,366.02	7,088.67
89	4,092.71	4,046.46	3,907.84	5,180.99	5,122.19	4,937.28	5,748.29	5,681.00	5,475.11	6,332.29	6,260.90	6,033.99	8,294.65	8,202.17	7,908.07
90	4,546.53	4,500.28	4,357.43	5,760.84	5,702.04	5,504.54	6,386.95	6,319.71	6,101.22	7,038.24	6,966.83	6,727.35	9,219.08	9,130.83	8,815.67
91	5,054.93	5,008.70	4,853.24	6,403.74	6,344.95	6,139.04	7,097.08	7,034.07	6,802.97	7,819.83	7,756.80	7,500.45	10,248.51	10,164.49	9,832.54
92	5,613.77	5,571.80	5,407.89	7,118.11	7,063.51	6,844.97	7,887.05	7,832.45	7,584.50	8,689.60	8,630.80	8,366.06	11,391.45	11,320.05	10,967.10
93	6,239.89	6,202.10	6,025.63	7,912.25	7,866.02	7,630.73	8,765.29	8,714.84	8,454.34	9,656.07	9,609.83	9,324.10	12,660.50	12,601.59	12,231.87
94	6,937.38	6,899.60	6,710.49	8,794.67	8,752.64	8,504.72	9,740.13	9,702.33	9,429.16	10,731.79	10,693.94	10,395.61	14,068.09	14,030.26	13,639.56
95	7,706.40	7,676.92	7,479.48	9,777.90	9,744.27	9,483.79	10,824.18	10,799.01	10,509.07	11,925.13	11,904.11	11,593.15	15,635.48	15,618.62	15,211.04
96	8,567.73	8,542.54	8,332.44	10,866.25	10,849.45	10,572.08	12,025.97	12,021.79	11,719.25	13,248.73	13,248.73	12,925.21	17,379.19	17,391.82	16,963.26
97	9,521.60	9,504.81	9,282.10	12,080.57	12,076.39	11,786.44	13,366.36	13,378.98	13,063.87	14,723.58	14,748.82	14,408.46	19,316.31	19,362.56	18,917.16
98	10,580.52	10,576.30	10,340.99	13,429.40	13,441.98	13,143.70	14,853.87	14,891.67	14,563.95	16,362.38	16,416.97	16,064.00	21,467.75	21,556.00	21,097.97
99	11,757.06	11,769.64	11,521.74	14,925.27	14,963.15	14,652.15	16,505.25	16,572.45	16,236.32	18,181.78	18,274.27	17,912.85	23,862.80	23,997.29	23,530.88

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
19	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
20	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
21	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
22	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
23	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
24	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
25	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
26	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
27	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
28	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
29	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
30	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
31	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
32	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
33	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
34	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
35	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
36	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
37	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
38	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
39	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
40	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
41	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
42	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
43	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
44	181.54	174.78	161.38	215.14	208.43	194.97	238.67	221.86	208.43	258.84	245.42	228.59	356.31	329.44	305.90
45	211.79	205.04	191.61	258.84	252.13	228.59	285.72	272.28	248.75	315.99	302.53	279.03	430.26	400.03	376.51
46	211.79	205.04	191.61	258.84	252.13	228.59	285.72	272.28	248.75	315.99	302.53	279.03	430.26	400.03	376.51
47	211.79	205.04	191.61	258.84	252.13	228.59	285.72	272.28	248.75	315.99	302.53	279.03	430.26	400.03	376.51
48	211.79	205.04	191.61	258.84	252.13	228.59	285.72	272.28	248.75	315.99	302.53	279.03	430.26	400.03	376.51
49	211.79	205.04	191.61	258.84	252.13	228.59	285.72	272.28	248.75	315.99	302.53	279.03	430.26	400.03	376.51
50	235.31	221.86	208.43	289.09	275.64	255.46	315.99	295.82	272.28	346.25	329.44	302.53	473.98	440.36	410.13
51	242.05	235.31	221.86	299.18	285.72	265.55	336.15	312.59	292.43	363.03	342.86	319.39	497.54	467.27	426.93
52	252.13	245.42	231.96	312.59	299.18	275.64	346.25	332.79	302.53	379.86	359.69	336.15	521.03	490.78	450.43
53	262.18	255.46	238.67	329.44	309.28	289.09	363.03	342.86	322.69	403.38	376.51	346.25	541.24	510.94	467.27
54	279.03	265.55	252.13	342.86	329.44	302.53	383.24	363.03	336.15	426.93	396.67	369.78	574.82	537.86	494.14
55	295.82	282.39	262.18	366.41	346.25	319.39	406.74	386.58	349.61	447.10	416.84	389.96	605.09	571.45	521.03
56	309.28	299.18	279.03	386.58	366.41	339.54	423.55	406.74	373.13	470.58	443.71	410.13	635.35	601.71	551.29
57	326.07	312.59	292.43	406.74	379.86	352.96	450.43	423.55	393.28	497.54	470.58	430.26	672.31	631.97	581.53
58	339.54	326.07	309.28	426.93	406.74	373.13	473.98	450.43	410.13	527.78	494.14	453.81	705.94	665.56	618.51
59	363.03	342.86	326.07	453.81	430.26	396.67	504.24	480.68	440.36	554.66	531.13	484.06	752.99	709.28	655.55
60	386.58	366.41	342.86	484.06	460.51	426.93	534.50	507.57	470.58	591.63	558.02	521.03	803.43	756.38	695.84
61	410.13	389.96	366.41	514.32	487.44	450.43	568.12	544.56	500.87	631.97	601.71	554.66	857.19	803.43	742.90
62	433.63	413.45	389.96	541.24	517.68	480.68	605.09	571.45	534.50	675.67	635.35	591.63	910.98	857.19	793.35
63	463.90	443.71	413.45	578.22	554.66	514.32	645.44	615.18	571.45	716.02	679.02	631.97	964.75	910.98	847.09
64	484.06	467.27	443.71	615.18	584.92	547.95	682.41	652.14	601.71	756.38	719.39	668.95	1,025.27	968.13	897.52
65	517.68	494.14	463.90	652.14	621.88	581.53	722.73	692.52	645.44	803.43	766.40	712.65	1,085.78	1,028.63	954.67
66	541.24	524.43	497.54	685.77	655.55	615.18	769.78	732.82	685.77	853.84	810.12	756.38	1,149.65	1,095.86	1,015.18
67	578.22	554.66	521.03	729.43	695.84	655.55	816.84	776.50	726.12	907.62	863.94	806.76	1,220.26	1,163.09	1,082.44
68	611.80	588.28	554.66	773.16	739.53	695.84	863.94	823.58	773.16	961.40	917.68	860.54	1,294.21	1,230.35	1,149.65
69	682.41	658.85	621.88	863.94	830.30	776.50	968.13	927.78	863.94	1,075.68	1,032.00	961.40	1,442.10	1,378.24	1,284.11
70	759.71	732.82	695.84	964.75	924.43	870.64	1,082.44	1,032.00	971.50	1,203.42	1,146.28	1,072.36	1,606.80	1,536.25	1,438.75
71	843.77	816.84	773.16	1,072.36	1,032.00	974.83	1,200.09	1,156.37	1,085.78	1,334.52	1,280.74	1,203.42	1,784.97	1,714.39	1,606.80
72	937.86	904.27	857.19	1,193.35	1,149.65	1,085.78	1,334.52	1,287.51	1,206.80	1,485.80	1,425.31	1,341.25	1,983.31	1,905.99	1,784.97
73	1,042.08	1,008.47	958.05	1,324.46	1,277.40	1,203.42	1,482.48	1,428.66	1,344.62	1,650.51	1,586.67	1,489.18	2,201.80	2,114.44	1,990.06
74	1,109.35	1,079.06	1,021.93	1,415.21	1,368.18	1,297.54	1,590.04	1,529.49	1,442.10	1,764.82	1,700.94	1,600.08	2,356.47	2,265.70	2,131.21
75	1,193.35	1,156.37	1,102.56	1,519.39	1,472.38	1,391.67	1,704.34	1,643.80	1,549.67	1,889.21	1,825.33	1,721.11	2,521.17	2,430.42	2,292.57
76	1,277.40	1,240.43	1,183.25	1,626.96	1,576.59	1,492.52	1,821.96	1,764.82	1,663.97	2,023.63	1,956.45	1,848.86	2,695.95	2,605.22	2,460.64
77	1,364.79	1,331.20	1,267.32	1,744.65	1,694.24	1,603.48	1,953.05	1,895.90	1,791.71	2,168.20	2,104.33	1,986.66	2,887.57	2,796.80	2,638.82
78	1,462.27	1,428.66	1,358.08	1,869.02	1,818.58	1,721.11	2,097.61	2,033.73	1,926.19	2,322.83	2,258.98	2,134.58	3,092.61	2,995.14	2,837.15
79	1,596.75	1,559.75	1,489.18	2,040.49	1,990.06	1,889.21	2,285.86	2,222.01	2,107.71	2,537.97	2,467.34	2,339.61	3,371.64	3,277.55	3,106.08
80	1,741.32	1,704.34	1,630.36	2,232.06	2,174.92	2,070.74	2,497.61	2,437.14	2,312.73	2,769.92	2,699.33	2,564.88	-	-	-
81	1,902.64	1,865.65	1,784.97	2,437.14	2,380.00	2,265.70	2,729.57	2,662.37	2,534.61	3,025.40	2,951.42	2,810.28	-	-	-
82	2,077.45	2,037.10	1,953.05	2,662.37	2,601.85	2,484.20	2,978.35	2,914.45	2,776.63	3,304.42	3,230.43	3,079.20	-	-	-
83	2,272.44	2,228.73	2,134.58	2,907.73	2,850.60	2,722.86	3,253.98	3,186.76	3,038.86	3,610.32	3,533.01	3,375.01	-	-	-
84	2,477.44	2,437.14	2,339.61	3,176.67	3,116.17	2,981.67	3,556.50	3,485.92	3,331.29	3,946.49	3,865.78	3,697.69	-	-	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
19	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
20	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
21	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
22	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
23	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
24	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
25	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
26	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
27	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
28	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
29	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
30	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
31	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
32	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
33	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
34	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
35	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
36	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
37	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
38	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
39	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
40	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
41	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
42	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
43	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
44	235.95	227.26	209.74	279.67	270.95	253.48	310.26	288.45	270.95	336.50	318.99	297.15	463.22	428.27	397.68
45	275.33	266.57	249.09	336.50	327.76	297.15	371.49	353.96	323.35	410.79	393.28	362.68	559.37	520.05	489.43
46	275.33	266.57	249.09	336.50	327.76	297.15	371.49	353.96	323.35	410.79	393.28	362.68	559.37	520.05	489.43
47	275.33	266.57	249.09	336.50	327.76	297.15	371.49	353.96	323.35	410.79	393.28	362.68	559.37	520.05	489.43
48	275.33	266.57	249.09	336.50	327.76	297.15	371.49	353.96	323.35	410.79	393.28	362.68	559.37	520.05	489.43
49	275.33	266.57	249.09	336.50	327.76	297.15	371.49	353.96	323.35	410.79	393.28	362.68	559.37	520.05	489.43
50	305.90	288.45	270.95	375.87	358.32	332.13	410.79	384.59	353.96	450.11	428.27	393.28	616.15	572.49	533.16
51	314.63	305.90	288.45	388.95	371.49	345.22	437.00	406.39	380.21	471.99	445.72	415.16	646.76	607.43	555.02
52	327.76	318.99	301.55	406.39	388.95	358.32	450.11	432.62	393.28	493.78	467.59	437.00	677.37	638.01	585.59
53	340.85	332.13	310.26	428.27	402.05	375.87	471.99	445.72	419.51	524.43	489.43	450.11	703.59	664.22	607.43
54	362.68	345.22	327.76	445.72	428.27	393.28	498.17	471.99	437.00	555.02	515.68	480.68	747.26	699.20	642.44
55	384.59	367.07	340.85	476.32	450.11	415.16	528.77	502.59	454.46	581.22	541.87	506.95	786.59	742.90	677.37
56	402.05	388.95	362.68	502.59	476.32	441.37	550.63	528.77	485.07	611.80	576.82	533.16	825.96	782.23	716.66
57	423.93	406.39	380.21	528.77	493.78	458.88	585.59	550.63	511.30	646.76	611.80	559.37	874.02	821.56	756.02
58	441.37	423.93	402.05	555.02	528.77	485.07	616.15	585.59	533.16	686.12	642.44	589.94	917.68	865.27	804.07
59	471.99	445.72	423.93	589.94	559.37	515.68	655.55	624.89	572.49	721.06	690.49	629.23	978.87	922.09	852.17
60	502.59	476.32	445.72	629.23	598.70	555.02	694.84	659.85	611.80	769.13	725.45	677.37	1,044.44	983.28	904.60
61	533.16	506.95	476.32	668.62	633.66	585.59	738.55	707.94	651.12	821.56	782.23	721.06	1,114.35	1,044.44	965.78
62	563.73	537.51	506.95	703.59	672.94	624.89	786.59	742.90	694.84	878.37	825.96	769.13	1,184.27	1,114.35	1,031.34
63	603.05	576.82	537.51	751.66	721.06	668.62	839.06	799.68	742.90	930.79	882.73	821.56	1,254.24	1,184.27	1,101.22
64	629.23	607.43	576.82	799.68	760.35	712.30	887.11	847.77	782.23	983.28	935.19	869.63	1,332.88	1,258.57	1,166.82
65	672.94	642.44	603.05	847.77	808.49	756.02	939.60	900.26	839.06	1,044.44	996.39	926.44	1,411.52	1,337.26	1,241.05
66	676.53	655.55	621.88	857.19	819.38	768.94	962.25	916.04	857.19	1,067.33	1,012.68	945.46	1,437.09	1,369.86	1,269.00
67	722.73	693.34	651.30	911.83	869.80	819.38	1,021.08	970.64	907.62	1,134.56	1,079.91	1,008.47	1,525.30	1,453.88	1,353.03
68	764.77	735.32	693.34	966.47	924.43	869.80	1,079.91	1,029.49	966.47	1,201.77	1,147.16	1,075.68	1,617.74	1,537.94	1,437.09
69	852.99	823.58	777.35	1,079.91	1,037.87	970.64	1,210.20	1,159.75	1,079.91	1,344.62	1,289.97	1,201.77	1,802.64	1,722.81	1,605.16
70	949.64	916.04	869.80	1,205.96	1,155.52	1,088.29	1,353.03	1,289.97	1,214.37	1,504.31	1,432.87	1,340.40	2,008.56	1,920.30	1,798.44
71	1,054.67	1,021.08	966.47	1,340.40	1,289.97	1,218.60	1,500.09	1,445.51	1,357.23	1,668.18	1,600.93	1,504.31	2,231.22	2,142.99	2,008.56
72	1,172.31	1,130.34	1,071.52	1,491.68	1,437.09	1,357.23	1,668.18	1,609.34	1,508.48	1,857.28	1,781.61	1,676.55	2,479.14	2,382.48	2,231.22
73	1,302.58	1,260.64	1,197.57	1,655.59	1,596.75	1,504.31	1,853.08	1,785.82	1,680.77	2,063.14	1,983.31	1,861.48	2,752.29	2,643.04	2,487.54
74	1,386.68	1,348.84	1,277.40	1,769.02	1,710.18	1,621.96	1,987.54	1,911.89	1,802.64	2,206.03	2,126.22	2,000.17	2,945.55	2,832.13	2,664.06
75	1,491.68	1,445.51	1,378.24	1,899.32	1,840.46	1,739.61	2,130.36	2,054.74	1,937.10	2,361.51	2,281.64	2,151.36	3,151.47	3,038.00	2,865.74
76	1,596.75	1,550.51	1,479.07	2,033.73	1,970.73	1,865.65	2,277.50	2,206.03	2,079.96	2,529.55	2,445.56	2,311.07	3,369.96	3,256.49	3,075.82
77	1,706.02	1,663.97	1,584.15	2,180.79	2,117.78	2,004.34	2,441.33	2,369.89	2,239.70	2,710.27	2,630.43	2,483.35	3,609.46	3,496.01	3,298.51
78	1,827.82	1,785.82	1,697.58	2,336.29	2,273.27	2,151.36	2,622.01	2,542.18	2,407.72	2,903.51	2,823.70	2,668.22	3,865.78	3,743.90	3,546.42
79	1,995.92	1,949.71	1,861.48	2,550.57	2,487.54	2,361.51	2,857.33	2,777.51	2,634.60	3,172.44	3,084.25	2,924.55	4,214.55	4,096.89	3,882.58
80	2,176.64	2,130.36	2,037.96	2,790.10	2,718.63	2,588.41	3,122.03	3,046.42	2,890.95	3,462.41	3,374.16	3,206.07	-	-	-
81	2,378.35	2,332.07	2,231.22	3,046.42	2,974.98	2,832.13	3,411.97	3,327.93	3,168.31	3,781.76	3,689.34	3,512.82	-	-	-
82	2,596.81	2,546.40	2,441.33	3,327.93	3,252.32	3,105.22	3,722.94	3,643.07	3,470.80	4,130.49	4,038.07	3,848.98	-	-	-
83	2,840.55	2,785.88	2,668.22	3,634.67	3,563.26	3,403.62	4,067.52	3,983.42	3,798.55	4,512.90	4,416.22	4,218.74	-	-	-
84	3,096.84	3,046.42	2,924.55	3,970.82	3,895.19	3,727.12	4,445.67	4,357.43	4,164.12	4,933.11	4,832.25	4,622.17	-	-	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	57.13	63.88	67.23	73.98	87.43
19	57.13	63.88	67.23	73.98	87.43
20	57.13	63.88	67.23	73.98	87.43
21	57.13	63.88	67.23	73.98	87.43
22	57.13	63.88	67.23	73.98	87.43
23	57.13	63.88	67.23	73.98	87.43
24	57.13	63.88	67.23	73.98	87.43
25	57.13	63.88	67.23	73.98	87.43
26	57.13	63.88	67.23	73.98	87.43
27	57.13	63.88	67.23	73.98	87.43
28	57.13	63.88	67.23	73.98	87.43
29	57.13	63.88	67.23	73.98	87.43
30	57.13	63.88	67.23	73.98	87.43
31	57.13	63.88	67.23	73.98	87.43
32	57.13	63.88	67.23	73.98	87.43
33	57.13	63.88	67.23	73.98	87.43
34	57.13	63.88	67.23	73.98	87.43
35	57.13	63.88	67.23	73.98	87.43
36	57.13	63.88	67.23	73.98	87.43
37	57.13	63.88	67.23	73.98	87.43
38	57.13	63.88	67.23	73.98	87.43
39	57.13	63.88	67.23	73.98	87.43
40	57.13	63.88	67.23	73.98	87.43
41	57.13	63.88	67.23	73.98	87.43
42	57.13	63.88	67.23	73.98	87.43
43	57.13	63.88	67.23	73.98	87.43
44	57.13	63.88	67.23	73.98	87.43
45	70.58	77.32	84.05	90.76	110.95
46	70.58	77.32	84.05	90.76	110.95
47	70.58	77.32	84.05	90.76	110.95
48	70.58	77.32	84.05	90.76	110.95
49	70.58	77.32	84.05	90.76	110.95
50	77.32	87.43	94.10	100.85	124.40
51	80.68	90.76	100.85	107.55	131.12
52	84.05	97.44	104.19	114.30	141.18
53	87.43	100.85	110.95	117.65	147.90
54	90.76	107.55	117.65	127.72	157.99
55	97.44	114.30	127.72	137.82	171.46
56	104.19	121.02	134.43	147.90	184.87
57	110.95	131.12	144.53	157.99	198.33
58	117.65	141.18	154.62	168.09	211.79
59	127.72	151.28	171.46	184.87	231.96
60	137.82	168.09	184.87	201.71	252.13
61	151.28	181.54	201.71	221.86	275.64
62	161.38	198.33	221.86	242.05	302.53
63	174.78	215.14	242.05	262.18	329.44
64	191.61	231.96	262.18	285.72	359.69
65	205.04	252.13	285.72	309.28	389.96
66	221.86	275.64	309.28	339.54	423.55
67	242.05	299.18	336.15	366.41	460.51
68	258.84	322.69	366.41	400.03	500.87
69	289.09	359.69	406.74	447.10	558.02
70	322.69	400.03	453.81	497.54	621.88
71	356.31	447.10	504.24	551.29	692.52
72	396.67	497.54	561.37	615.18	769.78
73	440.36	551.29	625.25	682.41	853.84
74	484.06	608.42	689.11	752.99	941.25
75	534.50	672.31	759.71	830.30	1,038.71
76	588.28	739.53	837.02	914.37	1,142.91
77	648.79	816.84	924.43	1,008.47	1,257.23
78	712.65	900.91	1,018.55	1,112.66	1,384.95
79	786.59	991.67	1,122.77	1,226.97	1,526.17
80	867.28	1,095.86	1,240.43	1,354.71	1,680.77
81	954.67	1,206.80	1,368.18	1,492.52	1,852.24
82	1,052.18	1,331.20	1,505.98	1,643.80	2,040.49
83	1,156.37	1,468.98	1,663.97	1,815.23	2,248.89
84	1,274.03	1,620.26	1,832.05	2,000.17	2,477.44
85	1,405.13	1,784.97	2,020.31	2,205.17	2,729.57
86	1,549.67	1,969.89	2,228.73	2,430.42	3,005.24
87	1,704.34	2,171.55	2,457.29	2,682.54	3,311.13
88	1,879.11	2,393.44	2,712.77	2,958.16	3,647.29
89	2,070.74	2,638.82	2,991.76	3,260.70	4,017.06
90	2,279.14	2,911.13	3,297.66	3,593.51	4,423.80
91	2,511.07	3,210.28	3,637.22	3,963.27	4,874.25
92	2,766.54	3,539.71	4,010.35	4,370.02	5,368.42
93	3,048.94	3,902.75	4,423.80	4,817.12	5,912.97
94	3,358.18	4,302.78	4,877.63	5,314.59	6,511.29
95	3,697.69	4,746.49	5,378.47	5,859.19	7,173.55
96	4,074.19	5,233.93	5,929.77	6,460.93	7,903.02
97	4,487.66	5,771.76	6,541.56	7,123.14	8,703.06
98	4,944.86	6,363.39	7,213.91	7,852.60	9,587.13
99	5,445.71	7,015.53	7,953.46	8,659.34	10,562.03

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	74.32	83.04	87.43	96.13	113.61
19	74.32	83.04	87.43	96.13	113.61
20	74.32	83.04	87.43	96.13	113.61
21	74.32	83.04	87.43	96.13	113.61
22	74.32	83.04	87.43	96.13	113.61
23	74.32	83.04	87.43	96.13	113.61
24	74.32	83.04	87.43	96.13	113.61
25	74.32	83.04	87.43	96.13	113.61
26	74.32	83.04	87.43	96.13	113.61
27	74.32	83.04	87.43	96.13	113.61
28	74.32	83.04	87.43	96.13	113.61
29	74.32	83.04	87.43	96.13	113.61
30	74.32	83.04	87.43	96.13	113.61
31	74.32	83.04	87.43	96.13	113.61
32	74.32	83.04	87.43	96.13	113.61
33	74.32	83.04	87.43	96.13	113.61
34	74.32	83.04	87.43	96.13	113.61
35	74.32	83.04	87.43	96.13	113.61
36	74.32	83.04	87.43	96.13	113.61
37	74.32	83.04	87.43	96.13	113.61
38	74.32	83.04	87.43	96.13	113.61
39	74.32	83.04	87.43	96.13	113.61
40	74.32	83.04	87.43	96.13	113.61
41	74.32	83.04	87.43	96.13	113.61
42	74.32	83.04	87.43	96.13	113.61
43	74.32	83.04	87.43	96.13	113.61
44	74.32	83.04	87.43	96.13	113.61
45	91.80	100.50	109.26	118.01	144.21
46	91.80	100.50	109.26	118.01	144.21
47	91.80	100.50	109.26	118.01	144.21
48	91.80	100.50	109.26	118.01	144.21
49	91.80	100.50	109.26	118.01	144.21
50	100.50	113.61	122.37	131.12	161.71
51	104.90	118.01	131.12	139.83	170.44
52	109.26	126.72	135.46	148.56	183.54
53	113.61	131.12	144.21	152.96	192.25
54	118.01	139.83	152.96	166.07	205.44
55	126.72	148.56	166.07	179.17	222.83
56	135.46	157.33	174.78	192.25	240.39
57	144.21	170.44	187.90	205.44	257.85
58	152.96	183.54	201.05	218.51	275.33
59	166.07	196.65	222.83	240.39	301.55
60	179.17	218.51	240.39	262.18	327.76
61	196.65	235.95	262.18	288.45	358.32
62	209.74	257.85	288.45	314.63	393.28
63	227.26	279.67	314.63	340.85	428.27
64	249.09	301.55	340.85	371.49	467.59
65	266.57	327.76	371.49	402.05	506.95
66	277.36	344.59	386.58	424.40	529.48
67	302.53	373.97	420.23	458.03	575.68
68	323.52	403.38	458.03	500.02	626.10
69	361.40	449.58	508.49	558.88	697.57
70	403.38	500.02	567.27	621.88	777.35
71	445.44	558.88	630.31	689.11	865.63
72	495.85	621.88	701.72	768.94	962.25
73	550.43	689.11	781.58	852.99	1,067.33
74	605.09	760.55	861.41	941.25	1,176.54
75	668.10	840.40	949.64	1,037.87	1,298.45
76	735.32	924.43	1,046.29	1,142.91	1,428.66
77	810.97	1,021.08	1,155.52	1,260.64	1,571.55
78	890.81	1,126.12	1,273.18	1,390.83	1,731.21
79	983.28	1,239.56	1,403.47	1,533.72	1,907.68
80	1,084.12	1,369.86	1,550.51	1,693.39	2,100.98
81	1,193.35	1,508.48	1,710.18	1,865.65	2,315.26
82	1,315.21	1,663.97	1,882.48	2,054.74	2,550.57
83	1,445.51	1,836.26	2,079.96	2,269.06	2,811.12
84	1,592.51	2,025.36	2,290.05	2,500.14	3,096.84
85	1,756.43	2,231.22	2,525.42	2,756.46	3,411.97
86	1,937.10	2,462.37	2,785.88	3,038.00	3,756.57
87	2,130.36	2,714.50	3,071.59	3,353.18	4,138.92
88	2,348.87	2,991.76	3,390.96	3,697.69	4,559.15
89	2,588.41	3,298.51	3,739.74	4,075.90	5,021.31
90	2,848.93	3,638.89	4,122.11	4,491.88	5,529.76
91	3,138.83	4,012.84	4,546.53	4,954.09	6,092.82
92	3,458.18	4,424.65	5,012.91	5,462.57	6,710.49
93	3,811.14	4,878.47	5,529.76	6,021.40	7,391.21
94	4,197.71	5,378.47	6,097.00	6,643.27	8,139.17
95	4,622.17	5,933.14	6,723.11	7,323.97	8,966.96
96	5,092.75	6,542.39	7,412.21	8,076.14	9,878.76
97	5,609.57	7,214.74	8,176.98	8,903.89	10,878.83
98	6,181.05	7,954.32	9,017.39	9,815.72	11,983.96
99	6,807.17	8,769.43	9,941.83	10,824.18	13,202.53

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	110.95	137.82	154.62	171.46	228.59
19	110.95	137.82	154.62	171.46	228.59
20	110.95	137.82	154.62	171.46	228.59
21	110.95	137.82	154.62	171.46	228.59
22	110.95	137.82	154.62	171.46	228.59
23	110.95	137.82	154.62	171.46	228.59
24	110.95	137.82	154.62	171.46	228.59
25	110.95	137.82	154.62	171.46	228.59
26	110.95	137.82	154.62	171.46	228.59
27	110.95	137.82	154.62	171.46	228.59
28	110.95	137.82	154.62	171.46	228.59
29	110.95	137.82	154.62	171.46	228.59
30	110.95	137.82	154.62	171.46	228.59
31	110.95	137.82	154.62	171.46	228.59
32	110.95	137.82	154.62	171.46	228.59
33	110.95	137.82	154.62	171.46	228.59
34	110.95	137.82	154.62	171.46	228.59
35	110.95	137.82	154.62	171.46	228.59
36	110.95	137.82	154.62	171.46	228.59
37	110.95	137.82	154.62	171.46	228.59
38	110.95	137.82	154.62	171.46	228.59
39	110.95	137.82	154.62	171.46	228.59
40	110.95	137.82	154.62	171.46	228.59
41	110.95	137.82	154.62	171.46	228.59
42	110.95	137.82	154.62	171.46	228.59
43	110.95	137.82	154.62	171.46	228.59
44	110.95	137.82	154.62	171.46	228.59
45	134.43	164.70	188.28	208.43	275.64
46	134.43	164.70	188.28	208.43	275.64
47	134.43	164.70	188.28	208.43	275.64
48	134.43	164.70	188.28	208.43	275.64
49	134.43	164.70	188.28	208.43	275.64
50	144.53	181.54	208.43	228.59	305.90
51	151.28	191.61	218.51	242.05	319.39
52	157.99	201.71	228.59	252.13	336.15
53	168.09	211.79	242.05	265.55	352.96
54	174.78	221.86	255.46	282.39	373.13
55	184.87	235.31	268.94	295.82	393.28
56	194.97	245.42	282.39	312.59	413.45
57	205.04	258.84	299.18	332.79	437.00
58	215.14	275.64	315.99	349.61	460.51
59	231.96	292.43	339.54	376.51	494.14
60	248.75	315.99	363.03	403.38	527.78
61	265.55	336.15	389.96	430.26	564.75
62	282.39	363.03	416.84	460.51	601.71
63	302.53	386.58	447.10	494.14	645.44
64	322.69	410.13	473.98	524.43	685.77
65	342.86	437.00	504.24	558.02	726.12
66	363.03	467.27	537.86	594.99	773.16
67	386.58	494.14	571.45	631.97	820.22
68	410.13	527.78	608.42	672.31	874.02
69	450.43	581.53	668.95	742.90	961.40
70	497.54	642.08	739.53	820.22	1,058.90
71	547.95	705.94	813.53	900.91	1,163.09
72	601.71	776.50	897.52	991.67	1,277.40
73	662.22	853.84	984.94	1,089.15	1,401.76
74	716.02	924.43	1,065.60	1,176.54	1,509.35
75	773.16	998.38	1,149.65	1,270.64	1,626.96
76	833.67	1,079.06	1,240.43	1,371.49	1,754.72
77	900.91	1,166.48	1,341.25	1,482.48	1,892.58
78	974.83	1,257.23	1,448.81	1,600.08	2,037.10
79	1,052.18	1,361.38	1,563.12	1,727.83	2,198.48
80	1,136.23	1,468.98	1,690.87	1,865.65	-
81	1,226.97	1,586.67	1,825.33	2,013.56	-
82	1,324.46	1,714.39	1,973.21	2,174.92	-
83	1,432.05	1,852.24	2,131.21	2,349.71	-
84	1,546.33	2,003.46	2,299.32	2,537.97	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 100 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	144.21	179.17	201.05	222.83	297.15
19	144.21	179.17	201.05	222.83	297.15
20	144.21	179.17	201.05	222.83	297.15
21	144.21	179.17	201.05	222.83	297.15
22	144.21	179.17	201.05	222.83	297.15
23	144.21	179.17	201.05	222.83	297.15
24	144.21	179.17	201.05	222.83	297.15
25	144.21	179.17	201.05	222.83	297.15
26	144.21	179.17	201.05	222.83	297.15
27	144.21	179.17	201.05	222.83	297.15
28	144.21	179.17	201.05	222.83	297.15
29	144.21	179.17	201.05	222.83	297.15
30	144.21	179.17	201.05	222.83	297.15
31	144.21	179.17	201.05	222.83	297.15
32	144.21	179.17	201.05	222.83	297.15
33	144.21	179.17	201.05	222.83	297.15
34	144.21	179.17	201.05	222.83	297.15
35	144.21	179.17	201.05	222.83	297.15
36	144.21	179.17	201.05	222.83	297.15
37	144.21	179.17	201.05	222.83	297.15
38	144.21	179.17	201.05	222.83	297.15
39	144.21	179.17	201.05	222.83	297.15
40	144.21	179.17	201.05	222.83	297.15
41	144.21	179.17	201.05	222.83	297.15
42	144.21	179.17	201.05	222.83	297.15
43	144.21	179.17	201.05	222.83	297.15
44	144.21	179.17	201.05	222.83	297.15
45	174.78	214.15	244.73	270.95	358.32
46	174.78	214.15	244.73	270.95	358.32
47	174.78	214.15	244.73	270.95	358.32
48	174.78	214.15	244.73	270.95	358.32
49	174.78	214.15	244.73	270.95	358.32
50	187.90	235.95	270.95	297.15	397.68
51	196.65	249.09	284.05	314.63	415.16
52	205.44	262.18	297.15	327.76	437.00
53	218.51	275.33	314.63	345.22	458.88
54	227.26	288.45	332.13	367.07	485.07
55	240.39	305.90	349.61	384.59	511.30
56	253.48	318.99	367.07	406.39	537.51
57	266.57	336.50	388.95	432.62	568.12
58	279.67	358.32	410.79	454.46	598.70
59	301.55	380.21	441.37	489.43	642.44
60	323.35	410.79	471.99	524.43	686.12
61	345.22	437.00	506.95	559.37	734.17
62	367.07	471.99	541.87	598.70	782.23
63	393.28	502.59	581.22	642.44	839.06
64	419.51	533.16	616.15	681.73	891.47
65	445.72	568.12	655.55	725.45	943.90
66	453.81	584.04	672.31	743.75	966.47
67	483.21	617.66	714.35	789.96	1,025.27
68	512.64	659.68	760.55	840.40	1,092.52
69	563.08	726.96	836.17	928.62	1,201.77
70	621.88	802.56	924.43	1,025.27	1,323.57
71	684.91	882.44	1,016.89	1,126.12	1,453.88
72	752.15	970.64	1,121.89	1,239.56	1,596.75
73	827.78	1,067.33	1,231.19	1,361.38	1,752.22
74	895.04	1,155.52	1,332.03	1,470.70	1,886.68
75	966.47	1,248.00	1,437.09	1,588.35	2,033.73
76	1,042.08	1,348.84	1,550.51	1,714.39	2,193.43
77	1,126.12	1,458.06	1,676.55	1,853.08	2,365.68
78	1,218.60	1,571.55	1,811.04	2,000.17	2,546.40
79	1,315.21	1,701.79	1,953.89	2,159.83	2,748.09
80	1,420.28	1,836.26	2,113.53	2,332.07	-
81	1,533.72	1,983.31	2,281.64	2,516.95	-
82	1,655.59	2,142.99	2,466.51	2,718.63	-
83	1,790.03	2,315.26	2,664.06	2,937.16	-
84	1,932.91	2,504.36	2,874.12	3,172.44	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
19	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
20	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
21	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
22	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
23	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
24	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
25	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
26	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
27	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
28	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
29	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
30	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
31	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
32	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
33	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
34	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
35	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
36	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
37	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
38	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
39	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
40	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
41	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
42	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
43	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
44	79.87	76.82	70.68	89.11	86.00	79.87	95.25	89.11	82.96	101.38	95.25	89.11	129.02	119.83	110.57
45	95.25	92.13	86.00	110.57	107.53	98.29	119.83	113.66	104.45	129.02	122.84	113.66	165.88	153.59	144.39
46	95.25	92.13	86.00	110.57	107.53	98.29	119.83	113.66	104.45	129.02	122.84	113.66	165.88	153.59	144.39
47	95.25	92.13	86.00	110.57	107.53	98.29	119.83	113.66	104.45	129.02	122.84	113.66	165.88	153.59	144.39
48	95.25	92.13	86.00	110.57	107.53	98.29	119.83	113.66	104.45	129.02	122.84	113.66	165.88	153.59	144.39
49	95.25	92.13	86.00	110.57	107.53	98.29	119.83	113.66	104.45	129.02	122.84	113.66	165.88	153.59	144.39
50	107.53	101.38	95.25	125.96	119.83	110.57	135.17	125.96	116.73	144.39	138.23	125.96	187.41	175.13	162.87
51	110.57	107.53	101.38	132.10	125.96	116.73	144.39	135.17	125.96	153.59	144.39	135.17	199.71	187.41	172.01
52	116.73	113.66	107.53	138.23	132.10	122.84	150.52	144.39	132.10	162.87	153.59	144.39	211.97	199.71	184.31
53	122.84	119.83	110.57	147.46	138.23	129.02	159.75	150.52	141.32	175.13	162.87	150.52	224.27	211.97	193.55
54	132.10	125.96	119.83	156.69	150.52	138.23	172.01	162.87	150.52	187.41	175.13	162.87	242.69	227.30	208.89
55	141.32	135.17	125.96	168.96	159.75	147.46	184.31	175.13	159.75	199.71	187.41	175.13	261.11	245.74	224.27
56	150.52	144.39	135.17	181.23	172.01	159.75	196.60	187.41	172.01	215.03	202.72	187.41	279.54	264.18	242.69
57	159.75	153.59	144.39	193.55	181.23	168.96	211.97	199.71	184.31	230.40	218.11	199.71	301.02	282.60	261.11
58	168.96	162.87	153.59	205.84	196.60	181.23	227.30	215.03	196.60	248.84	233.46	215.03	322.56	304.13	282.60
59	181.23	172.01	162.87	221.16	208.89	193.55	242.69	230.40	211.97	264.18	251.86	230.40	347.12	325.64	301.02
60	193.55	184.31	172.01	236.56	224.27	208.89	258.02	245.74	227.30	282.60	267.25	248.84	371.69	350.19	322.56
61	205.84	196.60	184.31	251.86	239.57	221.16	276.47	264.18	242.69	304.13	288.73	267.25	399.33	374.78	347.12
62	218.11	208.89	196.60	267.25	254.98	236.56	294.88	279.54	261.11	325.64	307.15	285.69	427.00	402.44	371.69
63	233.46	224.27	208.89	285.69	273.42	254.98	316.42	301.02	279.54	347.12	328.69	307.15	454.62	430.06	399.33
64	248.84	239.57	227.30	310.26	294.88	276.47	340.99	325.64	301.02	374.78	356.31	331.72	494.57	466.91	433.15
65	270.30	258.02	242.69	334.83	319.44	297.98	368.60	353.27	328.69	405.51	387.04	359.39	534.50	506.85	470.02
66	288.73	279.54	264.18	359.39	344.06	322.56	399.33	380.88	356.31	439.27	417.77	390.11	577.49	549.90	509.88
67	313.35	301.02	282.60	390.11	371.69	350.19	433.15	411.64	383.97	476.12	454.62	423.93	626.63	595.94	555.99
68	337.90	325.64	307.15	420.88	402.44	377.83	466.91	445.44	417.77	516.05	491.51	460.78	678.91	645.07	602.07
69	380.88	368.60	347.12	476.12	457.71	427.00	528.33	506.85	473.05	583.64	559.09	522.24	764.89	731.06	681.94
70	430.06	414.71	393.21	537.55	516.05	485.34	599.05	571.38	537.55	660.48	629.75	589.79	863.19	826.30	774.09
71	482.29	466.91	442.36	605.13	583.64	549.90	672.75	648.18	608.21	743.35	712.65	669.64	973.76	933.79	875.45
72	543.70	525.26	497.61	681.94	657.35	620.51	758.73	731.06	685.02	838.61	804.81	755.62	1,096.65	1,053.61	986.06
73	611.34	592.84	562.17	767.96	740.33	697.32	853.95	823.23	774.09	943.03	906.19	850.91	1,234.87	1,185.73	1,115.09
74	663.51	645.07	611.34	835.50	807.94	764.89	930.77	896.97	844.78	1,026.01	989.11	930.77	1,345.43	1,293.26	1,216.45
75	724.93	703.46	669.64	912.33	884.64	835.50	1,016.77	979.91	924.60	1,118.10	1,081.24	1,019.84	1,465.28	1,413.03	1,333.17
76	789.46	767.96	731.06	995.24	964.51	912.33	1,105.85	1,072.05	1,010.64	1,219.50	1,179.58	1,115.09	1,597.29	1,542.03	1,456.02
77	860.08	838.61	798.67	1,084.36	1,053.61	998.34	1,207.21	1,170.35	1,105.85	1,330.08	1,290.15	1,219.50	1,741.72	1,686.38	1,591.19
78	936.92	915.37	869.34	1,182.62	1,151.92	1,090.49	1,317.82	1,277.85	1,210.27	1,449.89	1,409.96	1,333.17	1,898.37	1,840.01	1,741.72
79	1,041.33	1,016.77	970.69	1,314.71	1,280.95	1,216.45	1,462.17	1,422.24	1,348.54	1,612.69	1,566.60	1,486.75	2,107.25	2,048.87	1,941.36
80	1,155.02	1,130.38	1,081.24	1,462.17	1,425.31	1,357.72	1,624.98	1,585.02	1,505.17	1,790.86	1,744.75	1,658.73	2,343.79	2,282.32	2,165.62
81	1,284.02	1,259.42	1,204.16	1,624.98	1,588.11	1,511.31	1,806.17	1,763.18	1,677.18	1,990.51	1,941.36	1,849.24	2,604.86	2,540.34	2,414.41
82	1,428.37	1,400.69	1,342.40	1,806.17	1,766.26	1,686.38	2,005.91	1,962.87	1,870.70	2,211.65	2,162.49	2,061.15	2,893.62	2,826.00	2,693.93
83	1,588.11	1,557.40	1,492.88	2,008.92	1,969.05	1,879.92	2,230.07	2,184.07	2,082.67	2,457.44	2,405.23	2,297.69	3,216.17	3,148.58	3,004.17
84	1,763.18	1,735.57	1,664.88	2,233.18	2,190.19	2,094.94	2,478.92	2,429.78	2,322.24	2,733.88	2,678.57	2,561.89	3,575.55	3,504.92	3,351.29
85	1,959.79	1,929.09	1,855.35	2,482.01	2,438.96	2,337.65	2,755.42	2,706.22	2,589.50	3,034.89	2,982.71	2,856.73	3,974.88	3,901.17	3,735.26
86	2,177.90	2,147.19	2,067.31	2,758.43	2,715.46	2,604.86	3,062.57	3,010.33	2,887.43	3,372.82	3,317.52	3,182.33	4,417.21	4,343.45	4,168.39
87	2,420.53	2,389.82	2,303.84	3,065.60	3,022.60	2,902.84	3,400.48	3,351.29	3,219.23	3,750.66	3,692.27	3,547.92	4,908.68	4,838.02	4,647.59
88	2,690.91	2,657.08	2,564.93	3,406.61	3,363.64	3,237.64	3,781.36	3,729.11	3,587.83	4,165.29	4,110.04	3,956.41	5,455.47	5,384.83	5,182.09
89	2,991.90	2,958.15	2,856.73	3,787.50	3,744.50	3,609.29	4,202.17	4,153.02	4,002.50	4,629.16	4,576.91	4,411.04	6,063.65	5,996.08	5,781.05
90	3,323.60	3,289.87	3,185.44	4,211.41	4,168.39	4,024.03	4,669.07	4,619.93	4,460.19	5,145.21	5,092.97	4,917.91	6,739.48	6,674.97	6,444.56
91	3,695.38	3,661.54	3,547.92	4,681.34	4,638.38	4,487.85	5,188.23	5,142.13	4,973.23	5,716.58	5,670.48	5,483.08	7,492.05	7,430.60	7,187.93
92	4,103.88	4,073.15	3,953.38	5,203.56	5,163.66	5,003.93	5,765.73	5,725.78	5,544.59	6,352.41	6,309.42	6,115.88	8,327.59	8,275.34	8,017.30
93	4,561.59	4,533.93	4,404.93	5,784.17	5,750.32	5,578.33	6,407.73	6,370.82	6,180.40	7,058.90	7,025.17	6,816.27	9,255.24	9,212.26	8,941.93
94	5,071.50	5,043.83	4,905.65	6,429.24	6,398.51	6,217.23	7,120.35	7,092.75	6,893.04	7,845.29	7,817.63	7,599.56	10,284.26	10,256.64	9,970.94
95	5,633.64	5,612.10	5,467.75	7,148.01	7,123.46	6,932.99	7,912.88	7,894.43	7,682.48	8,717.67	8,702.32	8,474.99	11,430.06	11,417.76	11,119.76
96	6,263.34	6,244.90	6,091.32	7,943.58	7,931.28	7,728.55	8,791.37	8,788.33	8,567.19	9,685.30	9,685.30	9,448.73	12,704.84	12,714.04	12,400.75
97	6,960.62	6,948.35	6,785.53	8,831.34	8,828.23	8,616.34	9,771.28	9,780.49	9,550.13	10,763.44	10,781.91	10,533.08	14,120.91	14,154.67	13,829.12
98	7,734.72	7,731.63	7,559.62	9,817.35	9,826.63	9,608.50	10,858.73	10,886.34	10,646.72	11,961.45	12,001.38	11,743.37	15,693.67	15,758.14	15,423.34
99	8,594.78	8,604.02	8,422.76	10,910.89	10,938.59	10,711.27	12,065.89	12,115.04	11,869.30	13,291.53	13,359.11	13,094.97	17,444.59	17,542.87	17,201.88

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
19	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
20	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
21	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
22	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
23	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
24	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
25	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
26	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
27	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
28	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
29	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
30	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
31	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
32	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
33	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
34	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
35	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
36	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
37	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
38	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
39	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
40	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
41	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
42	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
43	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
44	103.83	99.84	91.85	115.79	111.86	103.83	123.78	115.79	107.78	131.79	123.78	115.79	167.69	155.76	143.78
45	123.78	119.83	111.86	143.78	139.76	127.76	155.76	147.76	135.77	167.69	159.75	147.76	215.66	199.71	187.64
46	123.78	119.83	111.86	143.78	139.76	127.76	155.76	147.76	135.77	167.69	159.75	147.76	215.66	199.71	187.64
47	123.78	119.83	111.86	143.78	139.76	127.76	155.76	147.76	135.77	167.69	159.75	147.76	215.66	199.71	187.64
48	123.78	119.83	111.86	143.78	139.76	127.76	155.76	147.76	135.77	167.69	159.75	147.76	215.66	199.71	187.64
49	123.78	119.83	111.86	143.78	139.76	127.76	155.76	147.76	135.77	167.69	159.75	147.76	215.66	199.71	187.64
50	139.76	131.79	123.78	163.71	155.76	143.78	175.69	163.71	151.73	187.64	179.70	163.71	243.57	227.61	211.66
51	143.78	139.76	131.79	171.73	163.71	151.73	187.64	175.69	163.71	199.71	187.64	175.69	259.55	243.57	223.65
52	151.73	147.76	139.76	179.70	171.73	159.75	195.68	187.64	171.73	211.66	199.71	187.64	275.56	259.55	239.57
53	159.75	155.76	143.78	191.70	179.70	167.69	207.63	195.68	183.68	227.61	211.66	195.68	291.55	275.56	251.60
54	171.73	163.71	155.76	203.67	195.68	179.70	223.65	211.66	195.68	243.57	227.61	211.66	315.48	295.53	271.56
55	183.68	175.69	163.71	219.61	207.63	191.70	239.57	227.61	207.63	259.55	243.57	227.61	339.44	319.44	291.55
56	195.68	187.64	175.69	235.61	223.65	207.63	255.57	243.57	223.65	279.54	263.56	243.57	363.42	343.42	315.48
57	207.63	199.71	187.64	251.60	235.61	219.61	275.56	259.55	239.57	299.47	283.54	259.55	391.33	367.39	339.44
58	219.61	211.66	199.71	267.52	255.57	235.61	295.53	279.54	255.57	323.46	303.53	279.54	419.28	395.38	367.39
59	235.61	223.65	211.66	287.50	271.56	251.60	315.48	299.47	275.56	343.42	327.48	299.47	451.26	423.26	391.33
60	251.60	239.57	223.65	307.49	291.55	271.56	335.45	319.44	295.53	367.39	347.38	323.46	483.18	455.26	419.28
61	267.52	255.57	239.57	327.48	311.47	287.50	359.39	343.42	315.48	395.38	375.38	347.38	519.13	487.20	451.26
62	283.54	271.56	255.57	347.38	331.43	307.49	383.38	363.42	339.44	423.26	399.33	371.37	555.07	523.11	483.18
63	303.53	291.55	271.56	371.37	355.43	331.43	411.30	391.33	363.42	451.26	427.28	399.33	591.00	559.09	519.13
64	323.46	311.47	295.53	403.32	383.38	359.39	443.26	423.26	391.33	487.20	463.22	431.28	642.90	606.99	563.04
65	351.42	335.45	315.48	435.27	415.30	387.37	479.20	459.22	427.28	527.15	503.16	467.25	694.84	658.93	610.99
66	360.89	349.42	330.21	449.26	430.06	403.15	499.17	476.12	445.44	549.11	522.24	487.66	721.88	687.32	637.38
67	391.61	376.29	353.27	487.66	464.59	437.73	541.41	514.53	479.97	595.15	568.28	529.92	783.31	744.91	695.00
68	422.38	407.01	383.97	526.05	502.98	472.28	583.64	556.78	522.24	645.07	614.36	575.93	848.59	806.35	752.60
69	476.12	460.78	433.87	595.15	572.11	533.70	660.48	633.55	591.34	729.54	698.80	652.77	956.08	913.84	852.39
70	537.55	518.37	491.51	671.95	645.07	606.64	748.74	714.19	671.95	825.54	787.15	737.21	1,078.93	1,032.91	967.63
71	602.81	583.64	552.92	756.42	729.54	687.32	840.89	810.17	760.27	929.23	890.81	837.09	1,217.15	1,167.30	1,094.33
72	679.63	656.55	622.05	852.39	821.69	775.62	948.40	913.84	856.26	1,048.22	1,005.96	944.54	1,370.79	1,317.02	1,232.55
73	764.14	741.04	702.67	959.94	925.34	871.59	1,067.45	1,029.04	967.63	1,178.78	1,132.74	1,063.61	1,543.59	1,482.14	1,393.79
74	829.40	806.35	764.14	1,044.39	1,009.85	956.08	1,163.44	1,121.20	1,055.88	1,282.46	1,236.42	1,163.44	1,681.80	1,616.54	1,520.55
75	906.19	879.31	837.09	1,140.37	1,105.85	1,044.39	1,270.94	1,224.87	1,155.75	1,397.68	1,351.55	1,274.83	1,831.53	1,766.26	1,666.43
76	986.79	959.94	913.84	1,244.12	1,205.69	1,140.37	1,382.33	1,340.06	1,263.27	1,524.38	1,474.45	1,393.79	1,996.64	1,927.52	1,820.05
77	1,075.14	1,048.22	998.34	1,355.41	1,317.02	1,247.88	1,509.01	1,462.90	1,382.33	1,662.59	1,612.69	1,524.38	2,177.13	2,107.97	1,988.97
78	1,171.12	1,144.28	1,086.61	1,478.28	1,439.91	1,363.11	1,647.26	1,597.29	1,512.86	1,812.38	1,762.43	1,666.43	2,372.97	2,300.00	2,177.13
79	1,301.64	1,270.94	1,213.37	1,643.41	1,601.16	1,520.55	1,827.73	1,777.81	1,685.66	2,015.85	1,958.25	1,858.44	2,634.03	2,561.07	2,426.67
80	1,443.74	1,413.03	1,351.55	1,827.73	1,781.61	1,697.16	2,031.15	1,981.33	1,881.48	2,238.54	2,180.96	2,073.43	2,929.69	2,852.88	2,707.01
81	1,605.00	1,574.31	1,505.17	2,031.15	1,985.14	1,889.19	2,257.77	2,203.98	2,096.50	2,488.12	2,426.67	2,311.50	3,256.09	3,175.42	3,018.05
82	1,785.44	1,750.89	1,677.99	2,257.77	2,207.83	2,107.97	2,507.37	2,453.57	2,338.36	2,764.60	2,703.17	2,576.48	3,617.00	3,532.53	3,367.40
83	1,985.14	1,946.70	1,866.08	2,511.15	2,461.25	2,349.92	2,787.61	2,730.06	2,603.34	3,071.75	3,006.50	2,872.14	4,020.18	3,935.72	3,755.24
84	2,203.98	2,169.42	2,081.09	2,791.47	2,737.72	2,618.70	3,098.62	3,037.22	2,902.84	3,417.36	3,348.25	3,202.30	4,469.44	4,381.12	4,189.11
85	2,449.73	2,411.34	2,319.18	3,102.49	3,048.73	2,922.00	3,444.20	3,382.79	3,236.84	3,793.63	3,728.36	3,570.94	4,968.55	4,876.43	4,669.07
86	2,722.34	2,683.94	2,584.07	3,448.02	3,394.35	3,256.09	3,828.19	3,762.95	3,609.29	4,216.02	4,146.90	3,977.96	5,521.50	5,429.34	5,210.49
87	3,025.70	2,987.31	2,879.76	3,832.05	3,778.26	3,628.53	4,250.52	4,189.11	4,024.03	4,688.31	4,615.34	4,434.87	6,135.83	6,047.55	5,809.47
88	3,363.64	3,321.35	3,206.13	4,258.23	4,204.50	4,047.04	4,726.70	4,661.35	4,484.79	5,206.68	5,137.57	4,945.52	6,819.33	6,731.00	6,477.57
89	3,739.85	3,697.65	3,570.94	4,734.33	4,680.59	4,511.69	5,252.72	5,191.28	5,003.13	5,786.42	5,721.15	5,513.87	7,579.56	7,495.08	7,226.33
90	4,154.58	4,112.36	3,981.75	5,264.24	5,210.49	5,030.01	5,836.34	5,774.93	5,575.28	6,431.53	6,366.25	6,147.34	8,424.34	8,343.70	8,055.69
91	4,619.17	4,576.91	4,434.87	5,851.75	5,797.94	5,609.82	6,485.25	6,427.70	6,216.51	7,145.67	7,088.07	6,853.85	9,365.09	9,288.25	8,984.93
92	5,129.86	5,091.46	4,941.70	6,504.42	6,454.53	6,254.89	7,207.11	7,157.19	6,930.67	7,940.53	7,886.75	7,644.87	10,409.47	10,344.16	10,021.63
93	5,701.94	5,667.44	5,506.17	7,230.16	7,187.93	6,972.92	8,009.60	7,963.58	7,725.53	8,823.67	8,781.43	8,520.27	11,569.03	11,515.28	11,177.39
94	6,339.33	6,304.81	6,132.00	8,036.52	7,998.13	7,771.55	8,900.42	8,865.88	8,616.34	9,806.64	9,772.05	9,499.46	12,855.33	12,820.74	12,463.68
95	7,042.03	7,015.12	6,834.70	8,935.02	8,904.29	8,666.21	9,891.08	9,868.06	9,603.12	10,897.08	10,877.86	10,593.78	14,287.55	14,272.22	13,899.75
96	7,829.18	7,806.12	7,614.14	9,929.50	9,914.09	9,660.74	10,989.24	10,985.40	10,708.92	12,106.59	12,106.59	11,810.94	15,881.07	15,892.54	15,500.90
97	8,700.76	8,685.38	8,481.89	11,039.16	11,035.33	10,770.36	12,214.08	12,225.63	11,937.66	13,454.34	13,477.34	13,166.36	17,651.11	17,693.37	17,286.33
98	9,668.37	9,664.55	9,449.52	12,271.72	12,283.26	12,010.59	13,573.38	13,607.91	13,308.40	14,951.80	15,001.73	14,679.21	19,617.06	19,697.68	19,279.16
99	10,743.48	10,755.00	10,528.46	13,638.62	13,673.18	13,389.09	15,082.36	15,143.79	14,836.60	16,614.42	16,698.89	16,368.66	21,805.69	21,928.57	21,502.36

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
19	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
20	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
21	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
22	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
23	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
24	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
25	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
26	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
27	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
28	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
29	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
30	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
31	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
32	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
33	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
34	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
35	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
36	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
37	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
38	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
39	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
40	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
41	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
42	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
43	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
44	165.88	159.75	147.46	196.60	190.43	178.17	218.11	202.72	190.43	236.56	224.27	208.89	325.64	301.02	279.54
45	193.55	187.41	175.13	236.56	230.40	208.89	261.11	248.84	227.30	288.73	276.47	254.98	393.21	365.56	344.06
46	193.55	187.41	175.13	236.56	230.40	208.89	261.11	248.84	227.30	288.73	276.47	254.98	393.21	365.56	344.06
47	193.55	187.41	175.13	236.56	230.40	208.89	261.11	248.84	227.30	288.73	276.47	254.98	393.21	365.56	344.06
48	193.55	187.41	175.13	236.56	230.40	208.89	261.11	248.84	227.30	288.73	276.47	254.98	393.21	365.56	344.06
49	193.55	187.41	175.13	236.56	230.40	208.89	261.11	248.84	227.30	288.73	276.47	254.98	393.21	365.56	344.06
50	215.03	202.72	190.43	264.18	251.86	233.46	288.73	270.30	248.84	316.42	301.02	276.47	433.15	402.44	374.78
51	221.16	215.03	202.72	273.42	261.11	242.69	307.15	285.69	267.25	331.72	313.35	291.85	454.62	427.00	390.11
52	230.40	224.27	211.97	285.69	273.42	251.86	316.42	304.13	276.47	347.12	328.69	307.15	476.12	448.48	411.64
53	239.57	233.46	218.11	301.02	282.60	264.18	331.72	313.35	294.88	368.60	344.06	316.42	494.57	466.91	427.00
54	254.98	242.69	230.40	313.35	301.02	276.47	350.19	331.72	307.15	390.11	362.49	337.90	525.26	491.51	451.57
55	270.30	258.02	239.57	334.83	316.42	291.85	371.69	353.27	319.44	408.53	380.88	356.31	552.92	522.24	476.12
56	282.60	273.42	254.98	353.27	334.83	310.26	387.04	371.69	340.99	430.06	405.51	374.78	580.58	549.90	503.77
57	297.98	285.69	267.25	371.69	347.12	322.56	411.64	387.04	359.39	454.62	430.06	393.21	614.36	577.49	531.43
58	310.26	297.98	282.60	390.11	371.69	340.99	433.15	411.64	374.78	482.29	451.57	414.71	645.07	608.21	565.22
59	331.72	313.35	297.98	414.71	393.21	362.49	460.78	439.27	402.44	506.85	485.34	442.36	688.07	648.18	599.05
60	353.27	334.83	313.35	442.36	420.88	390.11	488.41	463.86	430.06	540.66	509.88	476.12	734.17	691.19	635.88
61	374.78	356.31	334.83	470.02	445.44	411.64	519.13	497.61	457.71	577.49	549.90	506.85	783.31	734.17	678.91
62	396.24	377.83	356.31	494.57	473.05	439.27	552.92	522.24	488.41	617.43	580.58	540.66	832.48	783.31	724.93
63	423.93	405.51	377.83	528.33	506.85	470.02	589.79	562.17	522.24	654.31	620.51	577.49	881.62	832.48	774.09
64	442.36	427.00	405.51	562.17	534.50	500.72	623.61	595.94	549.90	691.19	657.35	611.34	936.92	884.64	820.21
65	473.05	451.57	423.93	595.94	568.28	531.43	660.48	632.79	589.79	734.17	700.37	651.22	992.17	939.95	872.38
66	494.57	479.20	454.62	626.63	599.05	562.17	703.46	669.64	626.63	780.24	740.33	691.19	1,050.55	1,001.37	927.66
67	528.33	506.85	476.12	666.58	635.88	599.05	746.46	709.60	663.51	829.40	789.46	737.21	1,115.09	1,062.84	989.11
68	559.09	537.55	506.85	706.50	675.79	635.88	789.46	752.60	706.50	878.52	838.61	786.36	1,182.62	1,124.25	1,050.55
69	623.61	602.07	568.28	789.46	758.73	709.60	884.64	847.80	789.46	982.96	943.03	878.52	1,317.82	1,259.42	1,173.38
70	694.21	669.64	635.88	881.62	844.78	795.60	989.11	943.03	887.76	1,099.71	1,047.51	979.91	1,468.30	1,403.81	1,314.71
71	771.03	746.46	706.50	979.91	943.03	890.81	1,096.65	1,056.70	992.17	1,219.50	1,170.35	1,099.71	1,631.14	1,566.60	1,468.30
72	857.06	826.30	783.31	1,090.49	1,050.55	992.17	1,219.50	1,176.50	1,102.78	1,357.72	1,302.44	1,225.63	1,812.38	1,741.72	1,631.14
73	952.22	921.53	875.45	1,210.27	1,167.30	1,099.71	1,354.67	1,305.52	1,228.71	1,508.26	1,449.89	1,360.83	2,012.01	1,932.15	1,818.51
74	1,013.66	986.06	933.79	1,293.26	1,250.20	1,185.73	1,452.98	1,397.68	1,317.82	1,612.69	1,554.32	1,462.17	2,153.34	2,070.39	1,947.52
75	1,090.49	1,056.70	1,007.56	1,388.42	1,345.43	1,271.71	1,557.40	1,502.13	1,416.10	1,726.31	1,667.97	1,572.75	2,303.84	2,220.91	2,094.94
76	1,167.30	1,133.49	1,081.24	1,486.75	1,440.63	1,363.85	1,664.88	1,612.69	1,520.55	1,849.24	1,787.74	1,689.48	2,463.58	2,380.63	2,248.54
77	1,247.13	1,216.45	1,158.06	1,594.27	1,548.15	1,465.28	1,784.70	1,732.48	1,637.24	1,981.33	1,922.93	1,815.41	2,638.66	2,555.71	2,411.34
78	1,336.25	1,305.52	1,241.00	1,707.90	1,661.84	1,572.75	1,916.78	1,858.44	1,760.15	2,122.63	2,064.24	1,950.58	2,826.00	2,736.95	2,592.59
79	1,459.10	1,425.31	1,360.83	1,864.57	1,818.51	1,726.31	2,088.80	2,030.46	1,926.02	2,319.18	2,254.68	2,137.95	3,080.98	2,994.99	2,838.30
80	1,591.19	1,557.40	1,489.84	2,039.67	1,987.46	1,892.21	2,282.32	2,227.06	2,113.37	2,531.15	2,466.64	2,343.79	-	-	-
81	1,738.59	1,704.86	1,631.14	2,227.06	2,174.78	2,070.39	2,494.31	2,432.88	2,316.12	2,764.60	2,697.02	2,568.00	-	-	-
82	1,898.37	1,861.50	1,784.70	2,432.88	2,377.53	2,270.04	2,721.59	2,663.24	2,537.26	3,019.57	2,951.98	2,813.74	-	-	-
83	2,076.52	2,036.57	1,950.58	2,657.08	2,604.86	2,488.12	2,973.46	2,912.04	2,776.88	3,299.05	3,228.43	3,084.03	-	-	-
84	2,263.91	2,227.06	2,137.95	2,902.84	2,847.50	2,724.65	3,249.90	3,185.44	3,044.13	3,606.27	3,532.53	3,378.95	-	-	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
19	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
20	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
21	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
22	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
23	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
24	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
25	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
26	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
27	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
28	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
29	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
30	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
31	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
32	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
33	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
34	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
35	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
36	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
37	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
38	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
39	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
40	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
41	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
42	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
43	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
44	215.66	207.63	191.70	255.57	247.60	231.62	283.54	263.56	247.60	307.49	291.55	271.56	423.26	391.33	363.42
45	251.60	243.57	227.61	307.49	299.47	271.56	339.44	323.46	295.53	375.38	359.39	331.43	511.12	475.23	447.27
46	251.60	243.57	227.61	307.49	299.47	271.56	339.44	323.46	295.53	375.38	359.39	331.43	511.12	475.23	447.27
47	251.60	243.57	227.61	307.49	299.47	271.56	339.44	323.46	295.53	375.38	359.39	331.43	511.12	475.23	447.27
48	251.60	243.57	227.61	307.49	299.47	271.56	339.44	323.46	295.53	375.38	359.39	331.43	511.12	475.23	447.27
49	251.60	243.57	227.61	307.49	299.47	271.56	339.44	323.46	295.53	375.38	359.39	331.43	511.12	475.23	447.27
50	279.54	263.56	247.60	343.42	327.48	303.53	375.38	351.42	323.46	411.30	391.33	359.39	563.04	523.11	487.20
51	287.50	279.54	263.56	355.43	339.44	315.48	399.33	371.37	347.38	431.28	407.36	379.35	591.00	555.07	507.16
52	299.47	291.55	275.56	371.37	355.43	327.48	411.30	395.38	359.39	451.26	427.28	399.33	618.93	583.02	535.11
53	311.47	303.53	283.54	391.33	367.39	343.42	431.28	407.36	383.38	479.20	447.27	411.30	642.90	606.99	555.07
54	331.43	315.48	299.47	407.36	391.33	359.39	455.26	431.28	399.33	507.16	471.19	439.27	682.87	638.91	586.99
55	351.42	335.45	311.47	435.27	411.30	379.35	483.18	459.22	415.30	531.13	495.16	463.22	718.79	678.91	618.93
56	367.39	355.43	331.43	459.22	435.27	403.32	503.16	483.18	443.26	559.09	527.15	487.20	754.73	714.82	654.88
57	387.37	371.37	347.38	483.18	451.26	419.28	535.11	503.16	467.25	591.00	559.09	511.12	798.67	750.72	690.87
58	403.32	387.37	367.39	507.16	483.18	443.26	563.04	535.11	487.20	626.93	586.99	539.07	838.61	790.66	734.76
59	431.28	407.36	387.37	539.07	511.12	471.19	599.05	571.04	523.11	658.93	630.91	575.02	894.49	842.59	778.68
60	459.22	435.27	407.36	575.02	547.12	507.16	634.95	603.00	559.09	702.82	662.90	618.93	954.39	898.53	826.62
61	487.20	463.22	435.27	610.99	579.04	535.11	674.85	646.93	594.99	750.72	714.82	658.93	1,018.30	954.39	882.50
62	515.13	491.17	463.22	642.90	614.95	571.04	718.79	678.91	634.95	802.63	754.73	702.82	1,082.17	1,018.30	942.40
63	551.06	527.15	491.17	686.85	658.93	610.99	766.73	730.74	678.91	850.57	806.65	750.72	1,146.06	1,082.17	1,006.30
64	575.02	555.07	527.15	730.74	694.84	650.92	810.60	774.71	714.82	898.53	854.59	794.70	1,217.96	1,150.10	1,066.18
65	614.95	586.99	551.06	774.71	738.78	690.87	858.59	822.60	766.73	954.39	910.50	846.59	1,289.83	1,221.98	1,134.07
66	618.19	599.05	568.28	783.31	748.74	702.67	879.31	837.09	783.31	975.24	925.34	863.94	1,313.17	1,251.71	1,159.60
67	660.48	633.55	595.15	833.22	794.87	748.74	933.05	887.00	829.40	1,036.72	986.79	921.53	1,393.79	1,328.57	1,236.42
68	698.80	671.95	633.55	883.12	844.78	794.87	986.79	940.72	883.12	1,098.16	1,048.22	982.96	1,478.28	1,405.34	1,313.17
69	779.46	752.60	710.33	986.79	948.40	887.00	1,105.85	1,059.79	986.79	1,228.71	1,178.78	1,098.16	1,647.26	1,574.31	1,466.76
70	867.78	837.09	794.87	1,102.02	1,055.88	994.48	1,236.42	1,178.78	1,109.64	1,374.61	1,309.34	1,224.87	1,835.35	1,754.72	1,643.41
71	963.77	933.05	883.12	1,224.87	1,178.78	1,113.49	1,370.79	1,320.86	1,240.22	1,524.38	1,462.90	1,374.61	2,038.87	1,958.25	1,835.35
72	1,071.29	1,032.91	979.10	1,363.11	1,313.17	1,240.22	1,524.38	1,470.61	1,378.51	1,697.16	1,628.03	1,532.05	2,265.41	2,177.13	2,038.87
73	1,190.28	1,151.92	1,094.33	1,512.86	1,459.10	1,374.61	1,693.29	1,631.86	1,535.88	1,885.29	1,812.38	1,700.97	2,515.02	2,415.19	2,273.10
74	1,267.12	1,232.55	1,167.30	1,616.54	1,562.76	1,482.14	1,816.17	1,747.09	1,647.26	2,015.85	1,942.87	1,827.73	2,691.61	2,587.94	2,434.39
75	1,363.11	1,320.86	1,259.42	1,735.57	1,681.80	1,589.61	1,946.70	1,877.60	1,770.12	2,157.91	2,084.98	1,965.93	2,879.76	2,776.09	2,618.70
76	1,459.10	1,416.83	1,351.55	1,858.44	1,800.82	1,704.86	2,081.09	2,015.85	1,900.66	2,311.50	2,234.67	2,111.83	3,079.46	2,975.80	2,810.70
77	1,558.91	1,520.55	1,447.59	1,992.83	1,935.21	1,831.53	2,230.89	2,165.62	2,046.56	2,476.61	2,403.67	2,269.33	3,298.31	3,194.62	3,014.15
78	1,670.28	1,631.86	1,551.27	2,134.93	2,077.27	1,965.93	2,395.97	2,323.04	2,200.17	2,653.24	2,580.29	2,438.21	3,532.53	3,421.16	3,240.73
79	1,823.87	1,781.61	1,700.97	2,330.73	2,273.10	2,157.91	2,611.03	2,538.06	2,407.50	2,898.99	2,818.33	2,672.44	3,851.21	3,743.69	3,547.92
80	1,988.97	1,946.70	1,862.23	2,549.54	2,484.31	2,365.26	2,852.88	2,783.78	2,641.71	3,163.91	3,083.28	2,929.69	-	-	-
81	2,173.27	2,131.03	2,038.87	2,783.78	2,718.48	2,587.94	3,117.87	3,041.03	2,895.14	3,455.75	3,371.24	3,210.00	-	-	-
82	2,372.97	2,326.87	2,230.89	3,041.03	2,971.91	2,837.55	3,401.98	3,329.02	3,171.60	3,774.45	3,689.94	3,517.20	-	-	-
83	2,595.66	2,545.73	2,438.21	3,321.35	3,256.09	3,110.18	3,716.82	3,640.06	3,471.07	4,123.86	4,035.53	3,855.08	-	-	-
84	2,829.83	2,783.78	2,672.44	3,628.53	3,559.43	3,405.83	4,062.39	3,981.75	3,805.19	4,507.82	4,415.64	4,223.66	-	-	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection without Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	52.25	58.39	61.44	67.58	79.87
19	52.25	58.39	61.44	67.58	79.87
20	52.25	58.39	61.44	67.58	79.87
21	52.25	58.39	61.44	67.58	79.87
22	52.25	58.39	61.44	67.58	79.87
23	52.25	58.39	61.44	67.58	79.87
24	52.25	58.39	61.44	67.58	79.87
25	52.25	58.39	61.44	67.58	79.87
26	52.25	58.39	61.44	67.58	79.87
27	52.25	58.39	61.44	67.58	79.87
28	52.25	58.39	61.44	67.58	79.87
29	52.25	58.39	61.44	67.58	79.87
30	52.25	58.39	61.44	67.58	79.87
31	52.25	58.39	61.44	67.58	79.87
32	52.25	58.39	61.44	67.58	79.87
33	52.25	58.39	61.44	67.58	79.87
34	52.25	58.39	61.44	67.58	79.87
35	52.25	58.39	61.44	67.58	79.87
36	52.25	58.39	61.44	67.58	79.87
37	52.25	58.39	61.44	67.58	79.87
38	52.25	58.39	61.44	67.58	79.87
39	52.25	58.39	61.44	67.58	79.87
40	52.25	58.39	61.44	67.58	79.87
41	52.25	58.39	61.44	67.58	79.87
42	52.25	58.39	61.44	67.58	79.87
43	52.25	58.39	61.44	67.58	79.87
44	52.25	58.39	61.44	67.58	79.87
45	64.55	70.68	76.82	82.96	101.38
46	64.55	70.68	76.82	82.96	101.38
47	64.55	70.68	76.82	82.96	101.38
48	64.55	70.68	76.82	82.96	101.38
49	64.55	70.68	76.82	82.96	101.38
50	70.68	79.87	86.00	92.13	113.66
51	73.70	82.96	92.13	98.29	119.83
52	76.82	89.11	95.25	104.45	129.02
53	79.87	92.13	101.38	107.53	135.17
54	82.96	98.29	107.53	116.73	144.39
55	89.11	104.45	116.73	125.96	156.69
56	95.25	110.57	122.84	135.17	168.96
57	101.38	119.83	132.10	144.39	181.23
58	107.53	129.02	141.32	153.59	193.55
59	116.73	138.23	156.69	168.96	211.97
60	125.96	153.59	168.96	184.31	230.40
61	138.23	165.88	184.31	202.72	251.86
62	147.46	181.23	202.72	221.16	276.47
63	159.75	196.60	221.16	239.57	301.02
64	175.13	211.97	239.57	261.11	328.69
65	187.41	230.40	261.11	282.60	356.31
66	202.72	251.86	282.60	310.26	387.04
67	221.16	273.42	307.15	334.83	420.88
68	236.56	294.88	334.83	365.56	457.71
69	264.18	328.69	371.69	408.53	509.88
70	294.88	365.56	414.71	454.62	568.28
71	325.64	408.53	460.78	503.77	632.79
72	362.49	454.62	512.99	562.17	703.46
73	402.44	503.77	571.38	623.61	780.24
74	442.36	555.99	629.75	688.07	860.08
75	488.41	614.36	694.21	758.73	949.20
76	537.55	675.79	764.89	835.50	1,044.39
77	592.84	746.46	844.78	921.53	1,148.83
78	651.22	823.23	930.77	1,016.77	1,265.57
79	718.79	906.19	1,026.01	1,121.20	1,394.59
80	792.53	1,001.37	1,133.49	1,237.93	1,535.88
81	872.38	1,102.78	1,250.20	1,363.85	1,692.58
82	961.50	1,216.45	1,376.15	1,502.13	1,864.57
83	1,056.70	1,342.40	1,520.55	1,658.73	2,055.00
84	1,164.23	1,480.57	1,674.12	1,827.73	2,263.91
85	1,284.02	1,631.14	1,846.13	2,015.07	2,494.31
86	1,416.10	1,800.10	2,036.57	2,220.91	2,746.16
87	1,557.40	1,984.36	2,245.48	2,451.26	3,025.70
88	1,717.12	2,187.10	2,478.92	2,703.17	3,332.88
89	1,892.21	2,411.34	2,733.88	2,979.61	3,670.79
90	2,082.67	2,660.13	3,013.44	3,283.74	4,042.46
91	2,294.62	2,933.56	3,323.60	3,621.65	4,454.07
92	2,528.05	3,234.61	3,664.65	3,993.31	4,905.65
93	2,786.11	3,566.35	4,042.46	4,401.84	5,403.24
94	3,068.71	3,931.84	4,457.17	4,856.47	5,950.05
95	3,378.95	4,337.33	4,914.84	5,354.10	6,555.15
96	3,723.00	4,782.76	5,418.60	5,903.94	7,221.77
97	4,100.81	5,274.21	5,977.65	6,509.09	7,952.83
98	4,518.58	5,814.90	6,591.99	7,175.64	8,760.66
99	4,976.24	6,410.80	7,267.80	7,912.88	9,651.46

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Optional Inflation Protection with Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	67.92	75.89	79.87	87.87	103.83
19	67.92	75.89	79.87	87.87	103.83
20	67.92	75.89	79.87	87.87	103.83
21	67.92	75.89	79.87	87.87	103.83
22	67.92	75.89	79.87	87.87	103.83
23	67.92	75.89	79.87	87.87	103.83
24	67.92	75.89	79.87	87.87	103.83
25	67.92	75.89	79.87	87.87	103.83
26	67.92	75.89	79.87	87.87	103.83
27	67.92	75.89	79.87	87.87	103.83
28	67.92	75.89	79.87	87.87	103.83
29	67.92	75.89	79.87	87.87	103.83
30	67.92	75.89	79.87	87.87	103.83
31	67.92	75.89	79.87	87.87	103.83
32	67.92	75.89	79.87	87.87	103.83
33	67.92	75.89	79.87	87.87	103.83
34	67.92	75.89	79.87	87.87	103.83
35	67.92	75.89	79.87	87.87	103.83
36	67.92	75.89	79.87	87.87	103.83
37	67.92	75.89	79.87	87.87	103.83
38	67.92	75.89	79.87	87.87	103.83
39	67.92	75.89	79.87	87.87	103.83
40	67.92	75.89	79.87	87.87	103.83
41	67.92	75.89	79.87	87.87	103.83
42	67.92	75.89	79.87	87.87	103.83
43	67.92	75.89	79.87	87.87	103.83
44	67.92	75.89	79.87	87.87	103.83
45	83.85	91.85	99.84	107.78	131.79
46	83.85	91.85	99.84	107.78	131.79
47	83.85	91.85	99.84	107.78	131.79
48	83.85	91.85	99.84	107.78	131.79
49	83.85	91.85	99.84	107.78	131.79
50	91.85	103.83	111.86	119.83	147.76
51	95.78	107.78	119.83	127.76	155.76
52	99.84	115.79	123.78	135.77	167.69
53	103.83	119.83	131.79	139.76	175.69
54	107.78	127.76	139.76	151.73	187.64
55	115.79	135.77	151.73	163.71	203.67
56	123.78	143.78	159.75	175.69	219.61
57	131.79	155.76	171.73	187.64	235.61
58	139.76	167.69	183.68	199.71	251.60
59	151.73	179.70	203.67	219.61	275.56
60	163.71	199.71	219.61	239.57	299.47
61	179.70	215.66	239.57	263.56	327.48
62	191.70	235.61	263.56	287.50	359.39
63	207.63	255.57	287.50	311.47	391.33
64	227.61	275.56	311.47	339.44	427.28
65	243.57	299.47	339.44	367.39	463.22
66	253.45	314.86	353.27	387.84	483.80
67	276.47	341.71	383.97	418.53	526.05
68	295.67	368.60	418.53	456.95	572.11
69	330.21	410.84	464.59	510.68	637.38
70	368.60	456.95	518.37	568.28	710.33
71	407.01	510.68	575.93	629.75	790.95
72	453.08	568.28	641.24	702.67	879.31
73	502.98	629.75	714.19	779.46	975.24
74	552.92	695.00	787.15	860.08	1,075.14
75	610.51	767.96	867.78	948.40	1,186.48
76	671.95	844.78	956.08	1,044.39	1,305.52
77	741.04	933.05	1,055.88	1,151.92	1,436.02
78	814.04	1,029.04	1,163.44	1,270.94	1,582.00
79	898.53	1,132.74	1,282.46	1,401.49	1,743.23
80	990.66	1,251.71	1,416.83	1,547.40	1,919.85
81	1,090.49	1,378.51	1,562.76	1,704.86	2,115.69
82	1,201.84	1,520.55	1,720.22	1,877.60	2,330.73
83	1,320.86	1,677.99	1,900.66	2,073.43	2,568.78
84	1,455.22	1,850.75	2,092.65	2,284.62	2,829.83
85	1,605.00	2,038.87	2,307.64	2,518.85	3,117.87
86	1,770.12	2,250.08	2,545.73	2,776.09	3,432.68
87	1,946.70	2,480.41	2,806.84	3,064.08	3,782.11
88	2,146.40	2,733.88	3,098.62	3,378.95	4,166.08
89	2,365.26	3,014.15	3,417.36	3,724.53	4,588.46
90	2,603.34	3,325.21	3,766.78	4,104.67	5,053.08
91	2,868.28	3,666.92	4,154.58	4,526.99	5,567.57
92	3,160.09	4,043.23	4,580.77	4,991.64	6,132.00
93	3,482.61	4,457.88	5,053.08	5,502.30	6,754.06
94	3,835.89	4,914.84	5,571.44	6,070.56	7,437.47
95	4,223.66	5,421.67	6,143.55	6,692.61	8,193.93
96	4,653.78	5,978.45	6,773.24	7,379.94	9,027.16
97	5,126.02	6,592.79	7,472.06	8,136.37	9,941.00
98	5,648.22	7,268.59	8,240.02	8,969.55	10,950.85
99	6,220.34	8,013.44	9,084.74	9,891.08	12,064.34

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection without Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	101.38	125.96	141.32	156.69	208.89
19	101.38	125.96	141.32	156.69	208.89
20	101.38	125.96	141.32	156.69	208.89
21	101.38	125.96	141.32	156.69	208.89
22	101.38	125.96	141.32	156.69	208.89
23	101.38	125.96	141.32	156.69	208.89
24	101.38	125.96	141.32	156.69	208.89
25	101.38	125.96	141.32	156.69	208.89
26	101.38	125.96	141.32	156.69	208.89
27	101.38	125.96	141.32	156.69	208.89
28	101.38	125.96	141.32	156.69	208.89
29	101.38	125.96	141.32	156.69	208.89
30	101.38	125.96	141.32	156.69	208.89
31	101.38	125.96	141.32	156.69	208.89
32	101.38	125.96	141.32	156.69	208.89
33	101.38	125.96	141.32	156.69	208.89
34	101.38	125.96	141.32	156.69	208.89
35	101.38	125.96	141.32	156.69	208.89
36	101.38	125.96	141.32	156.69	208.89
37	101.38	125.96	141.32	156.69	208.89
38	101.38	125.96	141.32	156.69	208.89
39	101.38	125.96	141.32	156.69	208.89
40	101.38	125.96	141.32	156.69	208.89
41	101.38	125.96	141.32	156.69	208.89
42	101.38	125.96	141.32	156.69	208.89
43	101.38	125.96	141.32	156.69	208.89
44	101.38	125.96	141.32	156.69	208.89
45	122.84	150.52	172.01	190.43	251.86
46	122.84	150.52	172.01	190.43	251.86
47	122.84	150.52	172.01	190.43	251.86
48	122.84	150.52	172.01	190.43	251.86
49	122.84	150.52	172.01	190.43	251.86
50	132.10	165.88	190.43	208.89	279.54
51	138.23	175.13	199.71	221.16	291.85
52	144.39	184.31	208.89	230.40	307.15
53	153.59	193.55	221.16	242.69	322.56
54	159.75	202.72	233.46	258.02	340.99
55	168.96	215.03	245.74	270.30	359.39
56	178.17	224.27	258.02	285.69	377.83
57	187.41	236.56	273.42	304.13	399.33
58	196.60	251.86	288.73	319.44	420.88
59	211.97	267.25	310.26	344.06	451.57
60	227.30	288.73	331.72	368.60	482.29
61	242.69	307.15	356.31	393.21	516.05
62	258.02	331.72	380.88	420.88	549.90
63	276.47	353.27	408.53	451.57	589.79
64	294.88	374.78	433.15	479.20	626.63
65	313.35	399.33	460.78	509.88	663.51
66	331.72	427.00	491.51	543.70	706.50
67	353.27	451.57	522.24	577.49	749.53
68	374.78	482.29	555.99	614.36	798.67
69	411.64	531.43	611.34	678.91	878.52
70	454.62	586.71	675.79	749.53	967.63
71	500.72	645.07	743.35	823.23	1,062.84
72	549.90	709.60	820.21	906.19	1,167.30
73	605.13	780.24	900.05	995.24	1,280.95
74	654.31	844.78	973.76	1,075.14	1,379.22
75	706.50	912.33	1,050.55	1,161.12	1,486.75
76	761.82	986.06	1,133.49	1,253.29	1,603.48
77	823.23	1,065.94	1,225.63	1,354.67	1,729.42
78	890.81	1,148.83	1,323.99	1,462.17	1,861.50
79	961.50	1,244.12	1,428.37	1,578.88	2,008.92
80	1,038.28	1,342.40	1,545.12	1,704.86	-
81	1,121.20	1,449.89	1,667.97	1,840.01	-
82	1,210.27	1,566.60	1,803.12	1,987.46	-
83	1,308.58	1,692.58	1,947.52	2,147.19	-
84	1,413.03	1,830.80	2,101.09	2,319.18	-

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
Compound Inflation Protection with Nonforfeiture
Assumes 180 Day Elimination Period
Standard Annual Premium Rates - $10 Increments 2.53% Increase Phase 3 (Resulting in 73.28% Cumulative Increase)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	131.79	163.71	183.68	203.67	271.56
19	131.79	163.71	183.68	203.67	271.56
20	131.79	163.71	183.68	203.67	271.56
21	131.79	163.71	183.68	203.67	271.56
22	131.79	163.71	183.68	203.67	271.56
23	131.79	163.71	183.68	203.67	271.56
24	131.79	163.71	183.68	203.67	271.56
25	131.79	163.71	183.68	203.67	271.56
26	131.79	163.71	183.68	203.67	271.56
27	131.79	163.71	183.68	203.67	271.56
28	131.79	163.71	183.68	203.67	271.56
29	131.79	163.71	183.68	203.67	271.56
30	131.79	163.71	183.68	203.67	271.56
31	131.79	163.71	183.68	203.67	271.56
32	131.79	163.71	183.68	203.67	271.56
33	131.79	163.71	183.68	203.67	271.56
34	131.79	163.71	183.68	203.67	271.56
35	131.79	163.71	183.68	203.67	271.56
36	131.79	163.71	183.68	203.67	271.56
37	131.79	163.71	183.68	203.67	271.56
38	131.79	163.71	183.68	203.67	271.56
39	131.79	163.71	183.68	203.67	271.56
40	131.79	163.71	183.68	203.67	271.56
41	131.79	163.71	183.68	203.67	271.56
42	131.79	163.71	183.68	203.67	271.56
43	131.79	163.71	183.68	203.67	271.56
44	131.79	163.71	183.68	203.67	271.56
45	159.75	195.68	223.65	247.60	327.48
46	159.75	195.68	223.65	247.60	327.48
47	159.75	195.68	223.65	247.60	327.48
48	159.75	195.68	223.65	247.60	327.48
49	159.75	195.68	223.65	247.60	327.48
50	171.73	215.66	247.60	271.56	363.42
51	179.70	227.61	259.55	287.50	379.35
52	187.64	239.57	271.56	299.47	399.33
53	199.71	251.60	287.50	315.48	419.28
54	207.63	263.56	303.53	335.45	443.26
55	219.61	279.54	319.44	351.42	467.25
56	231.62	291.55	335.45	371.37	491.17
57	243.57	307.49	355.43	395.38	519.13
58	255.57	327.48	375.38	415.30	547.12
59	275.56	347.38	403.32	447.27	586.99
60	295.53	375.38	431.28	479.20	626.93
61	315.48	399.33	463.22	511.12	670.87
62	335.45	431.28	495.16	547.12	714.82
63	359.39	459.22	531.13	586.99	766.73
64	383.38	487.20	563.04	622.96	814.63
65	407.36	519.13	599.05	662.90	862.55
66	414.71	533.70	614.36	679.63	883.12
67	441.55	564.42	652.77	721.88	936.92
68	468.42	602.81	695.00	767.96	998.34
69	514.53	664.27	764.14	848.59	1,098.16
70	568.28	733.44	844.78	936.92	1,209.52
71	625.88	806.35	929.23	1,029.04	1,328.57
72	687.32	887.00	1,025.21	1,132.74	1,459.10
73	756.42	975.24	1,125.04	1,244.12	1,601.16
74	817.82	1,055.88	1,217.15	1,343.89	1,724.01
75	883.12	1,140.37	1,313.17	1,451.42	1,858.44
76	952.22	1,232.55	1,416.83	1,566.60	2,004.34
77	1,029.04	1,332.39	1,532.05	1,693.29	2,161.77
78	1,113.49	1,436.02	1,654.95	1,827.73	2,326.87
79	1,201.84	1,555.07	1,785.44	1,973.65	2,511.15
80	1,297.83	1,677.99	1,931.39	2,131.03	-
81	1,401.49	1,812.38	2,084.98	2,300.00	-
82	1,512.86	1,958.25	2,253.92	2,484.31	-
83	1,635.72	2,115.69	2,434.39	2,683.94	-
84	1,766.26	2,288.49	2,626.38	2,898.99	-

State: *Pennsylvania*
Filing Company: *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached Filing Letter
Attachment(s):	PA_LTC97_Filing Ltr_extend use infl_decrease_2022.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, Explanatory Information (A&H) and Rate Exhibits in Excel.
Attachment(s):	Pennsylvania_LTC97_Rate Stability.pdf IB_Pennsylvania_LTC97_Exhibits Excel Format.xlsx
Item Status:	
Status Date:	

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

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

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

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Status Date:	

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

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

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

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

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

Satisfied - Item:	Attachment 7 LTC97
Comments:	Please see the attached Attachment 7 LTC97
Attachment(s):	Attachment 7 LTC97.xlsx Attachment 7 LTC97.pdf
Item Status:	
Status Date:	

State: *Pennsylvania*
Filing Company: *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)*

Satisfied - Item:	LTC97 Policyholders List
Comments:	Please see the revised LTC97 Policyholders List
Attachment(s):	PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LTC97.xlsx PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LTC97.pdf
Item Status:	
Status Date:	

Satisfied - Item:	PA LTC97 7-28-2022 Objection Exhibits
Comments:	Please see the attached PA LTC97 7-28-2022 Objection Exhibits
Attachment(s):	PA LTC97 7-28-2022 Objection Exhibits.xlsx PA LTC97 7-28-2022 Objection Exhibits.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Policyholder Letter
Comments:	Please see the attached Policyholder Letter
Attachment(s):	IB PH Ltr.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Objection 2022-07-28 (META-133266856) - Response
Comments:	Please see the attached Objection 2022-07-28 (META-133266856) - Response
Attachment(s):	PA CT22-240 LTC97 (Rate) Objection 2022-07-28 (META-133266856) - Response.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Objection 2023-01-11 (META-133266856) - Response
Comments:	Please see the Objection 2023-01-11 (META-133266856) - Response
Attachment(s):	PA CT22-240 LTC97 (Rate) Objection 2023-01-11 (META-133266856) - Response.pdf
Item Status:	
Status Date:	

Satisfied - Item:	IB_PA_LTC97_InflationType_All_BenefitPeriod_All_Exhibits_Acturial Equiv Increase 30-2_53%
Comments:	Please see the attached IB_PA_LTC97_InflationType_All_BenefitPeriod_All_Exhibits_Acturial Equiv Increase 30-2_53%
Attachment(s):	IB_PA_LTC97_InflationType_All_BenefitPeriod_All_Exhibits_Acturial Equiv Increase 30-2_53%.pdf
Item Status:	
Status Date:	

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)

Filing Company: Metropolitan Life Insurance Company

State:	Pennsylvania	**Filing Company:**	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2022 IB Rate Increase Filings/CT22-240 LTC97 (RATE)		

Attachment IB_Pennsylvania_LTC97_Exhibits Excel Format.xlsx is not a PDF document and cannot be reproduced here.

Attachment Attachment 7 LTC97.xlsx is not a PDF document and cannot be reproduced here.

Attachment PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LTC97.xlsx is not a PDF document and cannot be reproduced here.

Attachment PA LTC97 7-28-2022 Objection Exhibits.xlsx is not a PDF document and cannot be reproduced here.

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

MetLife

Thomas G. Reilly
Assistant Vice President
Product Management and Compliance

May 24, 2022

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms 1LTC-97-PA, et al.
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 66.82% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

1LTC-97-PA - approved by your Department in 1999
2LTC-97-PA - approved by your Department in 1999

The inforce premium rate schedule increase for which we are seeking authorization in this filing will apply to the above listed policies, along with those riders and endorsements that were contemporaneously or subsequently authorized for use by your Department. They were issued in your state from January, 2000 to October, 2003 and are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2006.

While we may offer inflation decreases with this filing, please note we also plan to use the rate factors that were previously authorized by your Department on October 30, 2019, and inflation modification rider that was previously authorized by your Department on May 21, 2018, as we would like to have additional inflation decrease options available to insureds, outside of this or any subsequent requested rate increase.

Note that previously, a premium rate increase request of 18% was submitted on December 14, 2008, and your Department authorized 18% on March 13, 2009.

Note that previously, a premium rate increase request of 58% was submitted on January 2, 2013, and your Department authorized 20% on May 1, 2013.

Note that previously, a premium rate increase request of 42.65% was submitted on February 3, 2016, and your Department authorized 20% on April 5, 2016.

Note that previously, a premium rate increase request of 18.88% was submitted on May 1, 2018, and your Department authorized 18.88% on May 16, 2018.

Note that previously, a premium rate increase request of 10.39% was submitted on September 20, 2019, and your Department authorized 10.39% on October 30, 2019.

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

Notification to Policyholders of Premium Rate Schedule Increase

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

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;

- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;

- The current premium rate and the premium rate after the increase is applied;

- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;

- The following options available to the policyholder:

    1. the policyholder can continue his/her current coverage by paying the new premium amount when due;

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

    3. if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.
        - If the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.

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

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

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.
We have included a copy of our policyholder notification letter and coverage change form for informational purposes.

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on March 28, 2013.

The contact person for this filing is:

Keith Bal
501 Route 22 West
Bridgewater, NJ 08807
Telephone: (551) 556-5126
kbal@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: mark.newton@metlife.com

Mark D. Newton, FSA, MAAA

April 28, 2022

Pennsylvania Department of Insurance

Re: 1LTC-97-PA, 2LTC-97-PA
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on 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") • ***Nationwide*** experience • Without/with proposed rate increase of 66.82% • Weighted average statutory rate 4.50% LLR without rate increase – 113.7% LLR with rate increase – 103.2%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations based on ***Nationwide*** experience
Exhibit I-B	Lifetime Loss Ratio ("LLR") • ***Pennsylvania*** experience • Without/with proposed rate increase of 66.82% • Weighted average statutory rate 4.50% LLR without rate increase – 99.7% LLR with rate increase – 91.0%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations based on ***Pennsylvania*** experience

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 9-A – Nationwide Lifetime Loss Ratio with Earned Premium and Paid Claims Attachment 9-A – Pennsylvania Lifetime Loss Ratio with Earned Premium and Paid Claims Attachment 16 – Lifetime Loss Ratio at Initial Rates Since Inception Attachment 19 – Nationwide and Pennsylvania Reserve Experience

Rationale for the Rate Increase Request

Exhibit I 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 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.

Calculation of the Rate Request

MetLife's evaluation of the Justifiable Rate Increase ("JRI") uses the Prospective Present Value Method ("PPV") as described in the document titled "Approaches to Reviewing Premium Rate Increases" published by the NAIC LTC Pricing Subgroup in October 2018. This method aims at preventing companies from the recoupment of past losses by considering only future projections.

Our prior method of determining the JRI was based on the "If-Knew" method, which calculates the premium needed at time zero to achieve the original loss ratio if all current experience had been known at inception. The change was made as a result of the Company observing the PPV method being adopted by an increasing number of states in recent years. However, please note that neither method allows for any recoupment of past losses and MetLife cannot retroactively charge such premiums, so all historical losses stemming from past premium shortfalls are taken by the Company.

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. In general, the rate action restricts consideration of recovering historical losses by focusing on lifetime experience. 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,

Mark D. Newton, FSA, MAAA
AVP & Actuary, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

April 28, 2022

Policy Forms

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

- 1LTC-97-PA
- 2LTC-97-PA

These forms were developed as part of a nationwide series and were issued in Pennsylvania from January 2000 to October 2003, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2003.

Policy forms 1LTC-97-PA and 2LTC-97-PA (subsequently referred to as 1LTC-97 and 2LTC-97 respectively) are existing individual tax-qualified policy forms and were previously approved in 2000, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms.

Policy form 1LTC-97 provides comprehensive coverage. Policy form 2LTC-97 provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility.

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

1LTC-97 and 2LTC-97 are part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

1LTC-97 also includes a home/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

For both policy forms, the daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for initial care advisory service and transition expenses are also provided. In addition, 1LTC-97 provides benefits for respite care, caregiver training, chore/transportation services, and alternate services.

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

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

At issue, the insured chose one of three inflation options: Automatic Simple Inflation Protection, Automatic Compound Inflation Protection, or Optional Inflation Protection. The insured could also elect nonforfeiture coverage at issue. For married couples that each had a primary policy, a Survivorship/Joint Waiver of Premium Rider was also available that provides for premiums to be waived when premiums are being waived on the spouse's policy and for a policy to become paid up when the spouse's policy is terminated due to death or exhaustion of the total lifetime benefit.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

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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 March 31, 2020.

b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2020 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	4.1%
2	3.7%
3	3.3%
4	2.9%
5	2.6%
6	2.3%
7	2.0%
8	1.8%
9	1.5%
10	1.4%
11	1.2%
12	1.1%
13	1.0%
14	0.9%
15	0.9%
16	0.9%
17	0.9%
18+	0.9%

In the year of rate increase implementation, it is assumed that an additional 2.00% of policies lapse and there is 0.50% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

c. Mortality is assumed to be multiples of the 2012 IAM Table with G2 mortality improvement. The multiples are as follows:

Attained Age	Males	Females
0-24	60%	55%
25-29	60%	55%
30-34	60%	55%
35-39	60%	55%
40-44	60%	55%
45-49	60%	55%
50-54	60%	55%
55-59	60%	55%
60-64	60%	55%
65-69	60%	55%
70-74	70%	65%
75-79	85%	80%
80-84	100%	95%
85-89	110%	95%
90+	120%	110%

d. Expenses Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for these particular policy forms. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

6. Marketing Method

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

7. Underwriting Description

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

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, and the selection of any other options or riders.

9. Issue Age Range

The issue ages are from 20 to 85 except for the unlimited benefit period option which was only issued to age 81.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

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

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2020 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, 2020 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide and Pennsylvania experience for policy form series 1LTC-97 and 2LTC-97 are shown in Exhibit I-A and I-B.

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 4.50%. Incurred but not reported reserve

balances as of December 31, 2020 have been allocated to a calendar year of incurral and included in historical incurred claims.

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

A lifetime loss ratio as of December 31, 2020 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 4.50%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2021 through 2100 are developed by multiplying each prior period's earned premium (starting with December 31, 2020 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

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

Present and accumulated values in the lifetime projections in Exhibit I-A and I-B 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 4.50%.

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

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	18.00%	03/13/2009	10/01/2009
2	20.00%	05/01/2013	10/01/2013
3	20.00%	04/05/2016	08/01/2016
4	18.88%	05/16/2018	01/01/2019
5	10.39%	10/30/2019	05/01/2020

The 2009 premium rate increase applied to policyholders with an issue age under 70, except when reduced by new business caps that were based on policies with similar benefits that were available for sale from MetLife.

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

17. Requested Rate Increase

The company is requesting an increase of 66.82% for the policy forms listed above. Corresponding rate tables reflecting the 66.82% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. The rate tables reflect the prior authorized increases, but do not reflect any issue age and/or new business cap associated with the 2009 rate increase.

18. Analysis Performed

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

a. Incidence and claim termination rates: The original pricing expected claim costs for nursing home care were derived from the 1985 National Nursing Home Survey (TSA, 88-90 Reports). The incidence rates and lengths of stay vary by age and sex. The effects of selection at issue were assumed to reduce nursing home admission rates for the first seven policy durations.

Home Care prevalence rates were derived from the 1982-1984 National Long-Term Care Surveys. These prevalence rates vary by age and sex. The effects of selection were assumed to reduce home care prevalence rates for the first nine policy durations.

The original pricing expected claim costs for nursing home, home and community care, and additional benefits were also adjusted to reflect the benefits available under these policy forms.

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

Duration	Lapse Rate
1	10.0%
2	9.0%
3	8.0%
4	7.5%
5	7.0%
6	6.5%
7	6.0%
8	5.5%
9	5.0%
10+	4.5%

c. The original pricing expected mortality rates were based on the 1983 Group Annuity Mortality Table, adjusted to remove loading. These mortality rates vary by age and sex. The effects of selection at issue were assumed to reduce mortality rates for the first six durations.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions 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 experience assumptions, plus a margin for adverse deviation, combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

Similar analyses were done for the prior premium rate increases. Since then, morbidity levels have been worse than that assumed in the prior rate increase.

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

19. Loss Ratio Requirement Compliance Demonstration

Projected experience, assuming the increase is implemented, is shown in Exhibit I-A and I-B. As shown in these exhibits, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum requirements under rate stability regulations.

20. Average Annual Premium

The average September 30, 2021 annualized premium for all premium-paying policies issued in Pennsylvania, before and after the current requested increase of 66.82% are:

Before increase:	$3,161
After current requested increase:	$5,273

21. Proposed Effective Date

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

22. Nationwide Distribution of Business as of September 30, 2021 (based on premium-paying policies inforce count)

By Gender

Gender	%
Female	63%
Male	37%
Total	100%

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By Issue Age

Issue Age	**%**
<45	4%
45-49	9%
50-54	22%
55-59	26%
60-64	22%
65-69	12%
70-74	4%
75+	1%
Total	100%

By Benefit Period

Benefit Period	**%**
1 Year	0%
1.5 Year	0%
2 Year	6%
3 Year	16%
4 Year	13%
5 Year	20%
6 Year	0%
7 Year	0%
Lifetime	45%
Total	100%

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By Inflation Type

Inflation Type	%
Compound 3%	0%
Compound 5%	42%
Simple 5%	30%
FPO	27%
None	0%
Total	100%

By Home Care Percentage

Home Care Percentage	%
None (FC Only)	5%
50%	1%
60%	10%
75%	0%
80%	11%
100%	72%
Total	100%

23. Number of Policyholders

As of September 30, 2021, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Issued Before Rate Stability Regulation Effective Date		Issued On or After Rate Stability Regulation Effective Date	
	Number of Insured	2021 Annualized Premium	Number of Insured	2021 Annualized Premium
Pennsylvania	471	$1,492,436	216	$679,269
Nationwide	12,008	$35,356,805	1,061	$2,777,389

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

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24. Actuarial Certification

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

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

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. I certify that (1) if the requested premium rate schedule increase is implemented and (2) unless underlying best estimate assumptions plus the moderately adverse conditions are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate 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 similar lifetime loss ratios.

I further certify that:

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

Mark D. Newton, FSA, MAAA
AVP & Actuary, Metropolitan Life Insurance Company

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: 1LTC-97, 2LTC-97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	168,478	-	0.0%	384	453,586	-	0.0%							4.50%	2.6923
	1999	2,560,824	6,275	0.2%	2,943	6,597,509	16,166	0.2%							4.50%	2.5763
	2000	11,397,865	830,464	7.3%	9,072	28,100,074	2,047,411	7.3%							4.50%	2.4654
	2001	26,360,752	1,875,618	7.1%	16,387	62,190,702	4,424,988	7.1%							4.50%	2.3592
	2002	40,904,169	5,968,549	14.6%	23,449	92,346,183	13,474,732	14.6%							4.50%	2.2576
	2003	45,925,078	7,744,932	16.9%	23,141	99,216,748	16,732,185	16.9%							4.50%	2.1604
	2004	43,349,383	4,679,934	10.8%	22,211	89,619,335	9,675,167	10.8%							4.50%	2.0674
	2005	41,843,807	7,761,316	18.5%	21,513	82,781,576	15,354,577	18.5%							4.50%	1.9783
	2006	40,591,229	12,409,888	30.6%	20,962	76,845,495	23,493,843	30.6%							4.50%	1.8932
	2007	39,489,293	16,228,821	41.1%	20,533	71,540,057	29,400,647	41.1%							4.50%	1.8116
	2008	38,481,304	21,399,995	55.6%	20,074	66,711,915	37,099,436	55.6%							4.50%	1.7336
	2009	37,379,740	15,541,423	41.6%	19,485	62,011,698	25,782,684	41.6%							4.50%	1.6590
	2010	39,075,844	17,071,734	43.7%	18,919	62,033,948	27,101,834	43.7%							4.50%	1.5875
	2011	38,835,741	18,467,758	47.6%	18,419	58,997,873	28,055,560	47.6%							4.50%	1.5192
	2012	37,402,851	27,015,737	72.2%	17,773	54,374,238	39,274,014	72.2%							4.50%	1.4537
	2013	36,638,845	21,379,269	58.4%	17,302	50,969,920	29,741,649	58.4%							4.50%	1.3911
	2014	39,324,016	30,147,528	76.7%	16,889	52,349,647	40,133,552	76.7%							4.50%	1.3312
	2015	37,997,436	27,660,466	72.8%	16,395	48,405,408	35,237,013	72.8%							4.50%	1.2739
	2016	36,788,366	33,407,525	90.8%	15,851	44,847,042	40,725,611	90.8%							4.50%	1.2191
	2017	39,535,186	41,873,244	105.9%	15,379	46,120,160	48,847,644	105.9%							4.50%	1.1666
	2018	35,184,383	41,462,939	117.8%	14,851	39,277,213	46,286,123	117.8%							4.50%	1.1163
	2019	42,463,146	55,872,740	131.6%	14,276	45,361,416	59,686,266	131.6%							4.50%	1.0683
	2020	40,386,837	53,293,019	132.0%	13,631	41,285,542	54,478,918	132.0%							4.50%	1.0223
Projected Future Experience	2021	40,316,205	46,926,787	116.4%	13,121	39,438,601	45,905,283	116.4%	2.1995	N/A	0.0374	N/A	0.963	0.931	4.50%	0.9782
	2022	38,248,523	52,175,084	136.4%	12,594	35,804,716	48,841,470	136.4%	2.2082	N/A	0.0402	N/A	0.960	0.945	4.50%	0.9361
	2023	36,008,085	57,124,254	158.6%	12,049	32,255,910	51,171,697	158.6%	2.2082	N/A	0.0433	N/A	0.957	0.941	4.50%	0.8958
	2024	33,755,426	61,777,526	183.0%	11,489	28,935,872	52,957,015	183.0%	2.2082	N/A	0.0465	N/A	0.954	0.937	4.50%	0.8572
	2025	31,496,127	66,247,364	210.3%	10,916	25,836,510	54,343,211	210.3%	2.2082	N/A	0.0499	N/A	0.950	0.933	4.50%	0.8203
	2026	29,241,176	70,630,952	241.5%	10,332	22,953,834	55,444,116	241.5%	2.2082	N/A	0.0535	N/A	0.947	0.928	4.50%	0.7850
	2027	27,012,773	74,935,010	277.4%	9,741	20,291,460	56,289,694	277.4%	2.2082	N/A	0.0573	N/A	0.943	0.924	4.50%	0.7512
	2028	24,825,886	79,069,329	318.5%	9,144	17,845,658	56,837,619	318.5%	2.2082	N/A	0.0613	N/A	0.939	0.919	4.50%	0.7188
	2029	22,698,749	82,906,324	365.2%	8,544	15,613,974	57,029,451	365.2%	2.2082	N/A	0.0655	N/A	0.934	0.914	4.50%	0.6879
	2030	20,643,845	86,329,482	418.2%	7,948	13,588,948	56,826,954	418.2%	2.2082	N/A	0.0698	N/A	0.930	0.909	4.50%	0.6583
	2031	18,672,750	89,238,039	477.9%	7,357	11,762,164	56,211,991	477.9%	2.2082	N/A	0.0743	N/A	0.926	0.905	4.50%	0.6299
	2032	16,792,755	91,520,646	545.0%	6,775	10,122,426	55,167,301	545.0%	2.2082	N/A	0.0791	N/A	0.921	0.899	4.50%	0.6028
	2033	15,009,962	93,062,161	620.0%	6,206	8,658,167	53,680,865	620.0%	2.2082	N/A	0.0840	N/A	0.916	0.894	4.50%	0.5768
	2034	13,331,325	93,785,391	703.5%	5,653	7,358,739	51,768,463	703.5%	2.2082	N/A	0.0891	N/A	0.911	0.888	4.50%	0.5520
	2035	11,763,243	93,642,905	796.1%	5,120	6,213,565	49,463,936	796.1%	2.2082	N/A	0.0943	N/A	0.906	0.882	4.50%	0.5282
	2036	10,309,911	92,623,645	898.4%	4,610	5,211,376	46,818,702	898.4%	2.2082	N/A	0.0996	N/A	0.900	0.876	4.50%	0.5055
	2037	8,972,603	90,723,473	1011.1%	4,124	4,340,099	43,883,461	1011.1%	2.2082	N/A	0.1054	N/A	0.895	0.870	4.50%	0.4837
	2038	7,748,574	87,917,274	1134.6%	3,666	3,586,631	40,694,820	1134.6%	2.2082	N/A	0.1112	N/A	0.889	0.864	4.50%	0.4629
	2039	6,639,284	84,251,601	1269.0%	3,236	2,940,830	37,318,724	1269.0%	2.2082	N/A	0.1173	N/A	0.883	0.857	4.50%	0.4429
	2040	5,643,825	79,824,873	1414.4%	2,836	2,392,246	33,835,342	1414.4%	2.2082	N/A	0.1234	N/A	0.877	0.850	4.50%	0.4239
	2041	4,758,451	74,767,953	1571.3%	2,469	1,930,108	30,327,146	1571.3%	2.2082	N/A	0.1294	N/A	0.871	0.843	4.50%	0.4056
	2042	3,980,043	69,235,137	1739.6%	2,134	1,544,854	26,873,629	1739.6%	2.2082	N/A	0.1360	N/A	0.864	0.836	4.50%	0.3882
	2043	3,301,564	63,384,146	1919.8%	1,830	1,226,318	23,543,125	1919.8%	2.2082	N/A	0.1422	N/A	0.858	0.830	4.50%	0.3714
	2044	2,715,908	57,377,441	2112.6%	1,558	965,344	20,394,279	2112.6%	2.2082	N/A	0.1489	N/A	0.851	0.823	4.50%	0.3554
	2045	2,215,326	51,367,899	2318.8%	1,316	753,509	17,472,003	2318.8%	2.2082	N/A	0.1553	N/A	0.845	0.816	4.50%	0.3401
	2046	1,791,149	45,493,697	2539.9%	1,103	582,997	14,807,639	2539.9%	2.2082	N/A	0.1619	N/A	0.838	0.809	4.50%	0.3255
	2047	1,435,494	39,871,303	2777.5%	917	447,115	12,418,774	2777.5%	2.2082	N/A	0.1686	N/A	0.831	0.801	4.50%	0.3115
	2048	1,140,302	34,584,803	3033.0%	756	339,877	10,308,307	3033.0%	2.2082	N/A	0.1750	N/A	0.825	0.794	4.50%	0.2981
	2049	897,978	29,690,323	3306.4%	619	256,125	8,468,386	3306.4%	2.2082	N/A	0.1817	N/A	0.818	0.787	4.50%	0.2852
	2050	700,839	25,224,229	3599.1%	502	191,288	6,884,737	3599.1%	2.2082	N/A	0.1885	N/A	0.812	0.780	4.50%	0.2729
	2051	542,005	21,201,831	3911.7%	404	141,565	5,537,663	3911.7%	2.2082	N/A	0.1949	N/A	0.805	0.773	4.50%	0.2612
	2052	415,503	17,624,033	4241.6%	323	103,851	4,404,962	4241.6%	2.2082	N/A	0.2015	N/A	0.798	0.767	4.50%	0.2499
	2053	315,739	14,480,374	4586.2%	255	75,518	3,463,382	4586.2%	2.2082	N/A	0.2092	N/A	0.791	0.760	4.50%	0.2392
	2054	237,932	11,750,018	4938.4%	200	54,457	2,689,322	4938.4%	2.2082	N/A	0.2155	N/A	0.785	0.754	4.50%	0.2289
	2055	177,714	9,411,025	5295.6%	156	38,923	2,061,223	5295.6%	2.2082	N/A	0.2225	N/A	0.777	0.747	4.50%	0.2190
	2056	131,430	7,436,271	5658.0%	120	27,546	1,558,572	5658.0%	2.2082	N/A	0.2280	N/A	0.772	0.740	4.50%	0.2096
	2057	96,230	5,803,232	6030.6%	92	19,300	1,163,926	6030.6%	2.2082	N/A	0.2388	N/A	0.761	0.732	4.50%	0.2006
	2058	69,715	4,466,718	6407.1%	69	13,380	857,290	6407.1%	2.2082	N/A	0.2442	N/A	0.756	0.724	4.50%	0.1919
	2059	49,947	3,389,017	6785.2%	52	9,173	622,439	6785.2%	2.2082	N/A	0.2533	N/A	0.747	0.716	4.50%	0.1837
	2060	35,418	2,534,528	7156.0%	38	6,225	445,455	7156.0%	2.2082	N/A	0.2580	N/A	0.742	0.709	4.50%	0.1758
	2061	24,833	1,868,848	7525.6%	28	4,177	314,314	7525.6%	2.2082	N/A	0.2645	N/A	0.735	0.701	4.50%	0.1682
	2062	17,197	1,355,788	7883.8%	20	2,768	218,205	7883.8%	2.2082	N/A	0.2781	N/A	0.722	0.692	4.50%	0.1609
	2063	11,734	968,768	8255.8%	14	1,807	149,203	8255.8%	2.2082	N/A	0.2880	N/A	0.712	0.682	4.50%	0.1540
	2064	7,880	678,170	8606.5%	10	1,161	99,949	8606.5%	2.2082	N/A	0.2871	N/A	0.713	0.672	4.50%	0.1474
	2065	5,215	466,902	8952.4%	7	736	65,849	8952.4%	2.2082	N/A	0.2982	N/A	0.702	0.662	4.50%	0.1410
	2066	3,407	312,794	9180.1%	5	460	42,215	9180.1%	2.2082	N/A	0.3048	N/A	0.695	0.653	4.50%	0.1350
	2067	2,203	203,579	9240.0%	3	285	26,292	9240.0%	2.2082	N/A	0.3254	N/A	0.675	0.647	4.50%	0.1291
	2068	1,411	129,667	9190.1%	2	174	16,025	9190.1%	2.2082	N/A	0.3324	N/A	0.668	0.640	4.50%	0.1236
	2069	895	79,908	8924.1%	2	106	9,450	8924.1%	2.2082	N/A	0.3348	N/A	0.665	0.635	4.50%	0.1183
	2070+	1,259	112,954	8969.4%	1	143	12,783	8969.4%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1132
	Past	792,084,572	462,099,174	58.3%	379,839	1,282,437,280	627,070,020	48.9%								
	Future	444,215,751	2,169,983,478	488.5%	170,468	323,891,019	1,199,746,656	370.4%								
	Lifetime	1,236,300,323	2,632,082,652	212.9%	550,307	1,606,328,299	1,826,816,676	113.7%								

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 6/30/2020.

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 66.82% Future Increase
Policy Forms: 1LTC-97, 2LTC-97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	168,478	-	0.0%	384	453,586	-	0.0%							4.50%	2.6923
	1999	2,560,824	6,275	0.2%	2,943	6,597,509	16,166	0.2%							4.50%	2.5763
	2000	11,397,865	830,464	7.3%	9,072	28,100,074	2,047,411	7.3%							4.50%	2.4654
	2001	26,360,752	1,875,618	7.1%	16,387	62,190,702	4,424,988	7.1%							4.50%	2.3592
	2002	40,904,169	5,968,549	14.6%	23,449	92,346,183	13,474,732	14.6%							4.50%	2.2576
	2003	45,925,078	7,744,932	16.9%	23,141	99,216,748	16,732,185	16.9%							4.50%	2.1604
	2004	43,349,383	4,679,934	10.8%	22,211	89,619,335	9,675,167	10.8%							4.50%	2.0674
	2005	41,843,807	7,761,316	18.5%	21,513	82,781,576	15,354,577	18.5%							4.50%	1.9783
	2006	40,591,229	12,409,888	30.6%	20,962	76,845,495	23,493,843	30.6%							4.50%	1.8932
	2007	39,489,293	16,228,821	41.1%	20,533	71,540,057	29,400,647	41.1%							4.50%	1.8116
	2008	38,481,304	21,399,995	55.6%	20,074	66,711,915	37,099,436	55.6%							4.50%	1.7336
	2009	37,379,740	15,541,423	41.6%	19,485	62,011,698	25,782,684	41.6%							4.50%	1.6590
	2010	39,075,844	17,071,734	43.7%	18,919	62,033,948	27,101,834	43.7%							4.50%	1.5875
	2011	38,835,741	18,467,758	47.6%	18,419	58,997,873	28,055,560	47.6%							4.50%	1.5192
	2012	37,402,851	27,015,737	72.2%	17,773	54,374,238	39,274,014	72.2%							4.50%	1.4537
	2013	36,638,845	21,379,269	58.4%	17,302	50,969,920	29,741,649	58.4%							4.50%	1.3911
	2014	39,324,016	30,147,528	76.7%	16,889	52,349,647	40,133,552	76.7%							4.50%	1.3312
	2015	37,997,436	27,660,466	72.8%	16,395	48,405,408	35,237,013	72.8%							4.50%	1.2739
	2016	36,788,366	33,407,525	90.8%	15,851	44,847,042	40,725,611	90.8%							4.50%	1.2191
	2017	39,535,186	41,873,244	105.9%	15,379	46,120,160	48,847,644	105.9%							4.50%	1.1666
	2018	35,184,383	41,462,939	117.8%	14,851	39,277,213	46,286,123	117.8%							4.50%	1.1163
	2019	42,463,146	55,872,740	131.6%	14,276	45,361,416	59,686,266	131.6%							4.50%	1.0683
	2020	40,386,837	53,293,019	132.0%	13,631	41,285,542	54,478,918	132.0%							4.50%	1.0223
Projected Future Experience	2021	40,316,205	46,926,787	116.4%	13,121	39,438,601	45,905,283	116.4%	2.1995	1.0000	0.0374	1.0000	0.963	0.931	4.50%	0.9782
	2022	38,248,523	52,175,084	136.4%	12,594	35,804,716	48,841,470	136.4%	2.2082	1.0000	0.0402	1.0000	0.960	0.945	4.50%	0.9361
	2023	40,488,907	56,846,783	140.4%	12,002	36,269,814	50,923,139	140.4%	2.4951	0.9990	0.0470	0.9961	0.953	0.941	4.50%	0.8958
	2024	53,475,628	60,345,690	112.8%	11,275	45,840,450	51,729,614	112.8%	3.5812	0.9953	0.0606	0.9814	0.939	0.937	4.50%	0.8572
	2025	51,233,548	64,597,805	126.1%	10,698	42,027,264	52,990,065	126.1%	3.6837	0.9950	0.0512	0.9800	0.949	0.933	4.50%	0.8203
	2026	47,565,504	68,872,241	144.8%	10,126	37,338,125	54,063,557	144.8%	3.6837	0.9950	0.0535	0.9800	0.947	0.928	4.50%	0.7850
	2027	43,940,647	73,069,129	166.3%	9,546	33,007,343	54,888,080	166.3%	3.6837	0.9950	0.0573	0.9800	0.943	0.924	4.50%	0.7512
	2028	40,383,321	77,100,503	190.9%	8,961	29,028,851	55,422,362	190.9%	3.6837	0.9950	0.0613	0.9800	0.939	0.919	4.50%	0.7188
	2029	36,923,189	80,841,957	218.9%	8,374	25,398,656	55,609,418	218.9%	3.6837	0.9950	0.0655	0.9800	0.934	0.914	4.50%	0.6879
	2030	33,580,554	84,179,878	250.7%	7,789	22,104,622	55,411,963	250.7%	3.6837	0.9950	0.0698	0.9800	0.930	0.909	4.50%	0.6583
	2031	30,374,250	87,016,011	286.5%	7,210	19,133,063	54,812,312	286.5%	3.6837	0.9950	0.0743	0.9800	0.926	0.905	4.50%	0.6299
	2032	27,316,134	89,241,782	326.7%	6,640	16,465,764	53,793,635	326.7%	3.6837	0.9950	0.0791	0.9800	0.921	0.899	4.50%	0.6028
	2033	24,416,133	90,744,913	371.7%	6,082	14,083,910	52,344,211	371.7%	3.6837	0.9950	0.0840	0.9800	0.916	0.894	4.50%	0.5768
	2034	21,685,558	91,450,135	421.7%	5,540	11,970,180	50,479,429	421.7%	3.6837	0.9950	0.0891	0.9800	0.911	0.888	4.50%	0.5520
	2035	19,134,819	91,311,197	477.2%	5,018	10,107,370	48,232,284	477.2%	3.6837	0.9950	0.0943	0.9800	0.906	0.882	4.50%	0.5282
	2036	16,770,739	90,317,316	538.5%	4,518	8,477,147	45,652,916	538.5%	3.6837	0.9950	0.0996	0.9800	0.900	0.876	4.50%	0.5055
	2037	14,595,391	88,464,458	606.1%	4,041	7,059,874	42,790,763	606.1%	3.6837	0.9950	0.1054	0.9800	0.895	0.870	4.50%	0.4837
	2038	12,604,309	85,728,133	680.1%	3,592	5,834,236	39,681,519	680.1%	3.6837	0.9950	0.1112	0.9800	0.889	0.864	4.50%	0.4629
	2039	10,799,870	82,153,736	760.7%	3,171	4,783,735	36,389,488	760.7%	3.6837	0.9950	0.1173	0.9800	0.883	0.857	4.50%	0.4429
	2040	9,180,594	77,837,234	847.8%	2,780	3,891,375	32,992,842	847.8%	3.6837	0.9950	0.1234	0.9800	0.877	0.850	4.50%	0.4239
	2041	7,740,391	72,906,231	941.9%	2,420	3,139,634	29,572,000	941.9%	3.6837	0.9950	0.1294	0.9800	0.871	0.843	4.50%	0.4056
	2042	6,474,184	67,511,183	1042.8%	2,091	2,512,956	26,204,475	1042.8%	3.6837	0.9950	0.1360	0.9800	0.864	0.836	4.50%	0.3882
	2043	5,370,528	61,805,881	1150.8%	1,794	1,994,805	22,956,901	1150.8%	3.6837	0.9950	0.1422	0.9800	0.858	0.830	4.50%	0.3714
	2044	4,417,864	55,948,743	1266.4%	1,526	1,570,289	19,886,461	1266.4%	3.6837	0.9950	0.1489	0.9800	0.851	0.823	4.50%	0.3554
	2045	3,603,586	50,088,838	1390.0%	1,289	1,225,704	17,036,950	1390.0%	3.6837	0.9950	0.1553	0.9800	0.845	0.816	4.50%	0.3401
	2046	2,913,594	44,360,904	1522.5%	1,081	948,339	14,438,929	1522.5%	3.6837	0.9950	0.1619	0.9800	0.838	0.809	4.50%	0.3255
	2047	2,335,063	38,878,507	1665.0%	898	727,305	12,109,547	1665.0%	3.6837	0.9950	0.1686	0.9800	0.831	0.801	4.50%	0.3115
	2048	1,854,886	33,723,642	1818.1%	741	552,865	10,051,630	1818.1%	3.6837	0.9950	0.1750	0.9800	0.825	0.794	4.50%	0.2981
	2049	1,460,706	28,951,034	1982.0%	607	416,628	8,257,523	1982.0%	3.6837	0.9950	0.1817	0.9800	0.818	0.787	4.50%	0.2852
	2050	1,140,028	24,596,145	2157.5%	492	311,161	6,713,307	2157.5%	3.6837	0.9950	0.1885	0.9800	0.812	0.780	4.50%	0.2729
	2051	881,659	20,673,906	2344.9%	396	230,279	5,399,775	2344.9%	3.6837	0.9950	0.1949	0.9800	0.805	0.773	4.50%	0.2612
	2052	675,883	17,185,195	2542.6%	316	168,931	4,295,278	2542.6%	3.6837	0.9950	0.2015	0.9800	0.798	0.767	4.50%	0.2499
	2053	513,600	14,119,813	2749.2%	250	122,842	3,377,143	2749.2%	3.6837	0.9950	0.2092	0.9800	0.791	0.760	4.50%	0.2392
	2054	387,034	11,457,443	2960.3%	196	88,584	2,622,358	2960.3%	3.6837	0.9950	0.2155	0.9800	0.785	0.754	4.50%	0.2289
	2055	289,080	9,176,691	3174.4%	153	63,315	2,009,898	3174.4%	3.6837	0.9950	0.2225	0.9800	0.777	0.747	4.50%	0.2190
	2056	213,792	7,251,107	3391.7%	118	44,809	1,519,764	3391.7%	3.6837	0.9950	0.2280	0.9800	0.772	0.740	4.50%	0.2096
	2057	156,533	5,658,732	3615.0%	90	31,395	1,134,944	3615.0%	3.6837	0.9950	0.2388	0.9800	0.761	0.732	4.50%	0.2006
	2058	113,403	4,355,497	3840.7%	68	21,765	835,943	3840.7%	3.6837	0.9950	0.2442	0.9800	0.756	0.724	4.50%	0.1919
	2059	81,247	3,304,631	4067.4%	51	14,922	606,940	4067.4%	3.6837	0.9950	0.2533	0.9800	0.747	0.716	4.50%	0.1837
	2060	57,613	2,471,418	4289.7%	38	10,126	434,363	4289.7%	3.6837	0.9950	0.2580	0.9800	0.742	0.709	4.50%	0.1758
	2061	40,395	1,822,313	4511.2%	28	6,794	306,488	4511.2%	3.6837	0.9950	0.2645	0.9800	0.735	0.701	4.50%	0.1682
	2062	27,974	1,322,029	4726.0%	20	4,502	212,772	4726.0%	3.6837	0.9950	0.2781	0.9800	0.722	0.692	4.50%	0.1609
	2063	19,088	944,645	4948.9%	14	2,940	145,488	4948.9%	3.6837	0.9950	0.2880	0.9800	0.712	0.682	4.50%	0.1540
	2064	12,818	661,283	5159.2%	10	1,889	97,461	5159.2%	3.6837	0.9950	0.2871	0.9800	0.713	0.672	4.50%	0.1474
	2065	8,484	455,276	5366.5%	7	1,196	64,210	5366.5%	3.6837	0.9950	0.2982	0.9800	0.702	0.662	4.50%	0.1410
	2066	5,543	305,005	5503.0%	5	748	41,164	5503.0%	3.6837	0.9950	0.3048	0.9800	0.695	0.653	4.50%	0.1350
	2067	3,584	198,510	5538.9%	3	463	25,637	5538.9%	3.6837	0.9950	0.3254	0.9800	0.675	0.647	4.50%	0.1291
	2068	2,295	126,438	5509.0%	2	284	15,626	5509.0%	3.6837	0.9950	0.3324	0.9800	0.668	0.640	4.50%	0.1236
	2069	1,457	77,919	5349.5%	1	172	9,215	5349.5%	3.6837	0.9950	0.3348	0.9800	0.665	0.635	4.50%	0.1183
	2070+	2,049	110,142	5376.7%	1	232	12,465	5376.7%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1132
	Past	792,084,572	462,099,174	58.3%	379,839	1,282,437,280	627,070,020	48.9%								
	Future	653,838,182	2,119,669,873	324.2%	167,783	462,280,969	1,173,349,005	253.8%								
	Lifetime	1,445,922,755	2,581,769,047	178.6%	547,622	1,744,718,250	1,800,419,025	103.2%								

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 current requested increase of 66.82% is assumed to be implemented starting 6/1/2023.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Exhibit II-A
Demonstration that Nationwide Lifetime Incurred Claims with Requested Increase are
Not Less than Nationwide Lifetime Earned Premium with Prescribed Factors
Policy Forms: 1LTC-97, 2LTC-97

1 Accumulated value of initial earned premium	1,142,142,048	x	58%	=	662,442,388
2a Accumulated value of earned premium	1,282,437,280				
2b Accumulated value of prior premium rate schedule increases (2a-1)	140,295,233		85%	=	119,250,948
3 Present value of future projected initial earned premium	146,747,365		58%	=	85,113,471
4a Present value of future projected premium	462,280,969				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	315,533,605		85%	=	268,203,564
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**1,135,010,371**
6a Accumulated value of incurred claims without the inclusion of active life reserves					627,070,020
6b Present value of future projected incurred claims without the inclusion of active life reserves					1,173,349,005
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**1,800,419,025**
8 Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases)
Policy Forms: 1LTC-97, 2LTC-97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.50%	2.6923
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.5763
	2000	338,600	-	0.0%	350	834,778	-	0.0%							4.50%	2.4654
	2001	1,052,546	284,581	27.0%	645	2,483,183	671,389	27.0%							4.50%	2.3592
	2002	1,855,292	192,199	10.4%	1,174	4,188,550	433,912	10.4%							4.50%	2.2576
	2003	2,637,046	270,374	10.3%	1,309	5,697,086	584,117	10.3%							4.50%	2.1604
	2004	2,552,978	230,307	9.0%	1,250	5,277,956	476,131	9.0%							4.50%	2.0674
	2005	2,450,147	259,395	10.6%	1,204	4,847,242	513,173	10.6%							4.50%	1.9783
	2006	2,388,863	268,315	11.2%	1,172	4,522,488	507,963	11.2%							4.50%	1.8932
	2007	2,331,921	1,275,093	54.7%	1,147	4,224,583	2,309,999	54.7%							4.50%	1.8116
	2008	2,274,195	1,362,962	59.9%	1,116	3,942,588	2,362,857	59.9%							4.50%	1.7336
	2009	2,203,425	323,541	14.7%	1,084	3,655,405	536,743	14.7%							4.50%	1.6590
	2010	2,255,122	955,684	42.4%	1,049	3,580,066	1,517,174	42.4%							4.50%	1.5875
	2011	2,259,491	288,729	12.8%	1,018	3,432,539	438,627	12.8%							4.50%	1.5192
	2012	2,203,079	712,110	32.3%	973	3,202,717	1,035,227	32.3%							4.50%	1.4537
	2013	2,134,442	1,839,907	86.2%	954	2,969,316	2,559,576	86.2%							4.50%	1.3911
	2014	2,234,039	1,084,832	48.6%	925	2,974,038	1,444,170	48.6%							4.50%	1.3312
	2015	2,166,185	1,367,811	63.1%	888	2,759,530	1,742,471	63.1%							4.50%	1.2739
	2016	2,078,794	1,630,251	78.4%	857	2,534,165	1,987,365	78.4%							4.50%	1.2191
	2017	2,165,180	1,466,279	67.7%	827	2,525,812	1,710,503	67.7%							4.50%	1.1666
	2018	1,960,241	1,246,032	63.6%	792	2,188,267	1,390,977	63.6%							4.50%	1.1163
	2019	2,264,104	2,654,208	117.2%	758	2,418,637	2,835,367	117.2%							4.50%	1.0683
	2020	2,144,026	2,001,667	93.4%	723	2,191,736	2,046,209	93.4%							4.50%	1.0223
Projected Future Experience	2021	2,028,578	2,370,986	116.9%	693	1,984,420	2,319,374	116.9%	2.1995	N/A	0.0414	N/A	0.959	0.883	4.50%	0.9782
	2022	1,914,393	2,593,926	135.5%	662	1,792,077	2,428,192	135.5%	2.2082	N/A	0.0442	N/A	0.956	0.940	4.50%	0.9361
	2023	1,793,425	2,799,664	156.1%	631	1,606,543	2,507,929	156.1%	2.2082	N/A	0.0472	N/A	0.953	0.937	4.50%	0.8958
	2024	1,673,268	2,987,926	178.6%	599	1,434,361	2,561,314	178.6%	2.2082	N/A	0.0503	N/A	0.950	0.933	4.50%	0.8572
	2025	1,554,527	3,166,724	203.7%	568	1,275,190	2,597,687	203.7%	2.2082	N/A	0.0532	N/A	0.947	0.929	4.50%	0.8203
	2026	1,437,848	3,340,873	232.4%	535	1,128,687	2,622,529	232.4%	2.2082	N/A	0.0567	N/A	0.943	0.925	4.50%	0.7850
	2027	1,324,484	3,513,506	265.3%	503	994,926	2,639,276	265.3%	2.2082	N/A	0.0599	N/A	0.940	0.921	4.50%	0.7512
	2028	1,215,215	3,683,260	303.1%	471	873,536	2,647,648	303.1%	2.2082	N/A	0.0636	N/A	0.936	0.918	4.50%	0.7188
	2029	1,110,480	3,844,176	346.2%	440	763,875	2,644,325	346.2%	2.2082	N/A	0.0674	N/A	0.933	0.914	4.50%	0.6879
	2030	1,010,294	3,993,451	395.3%	408	665,033	2,628,715	395.3%	2.2082	N/A	0.0713	N/A	0.929	0.910	4.50%	0.6583
	2031	914,909	4,126,152	451.0%	378	576,311	2,599,107	451.0%	2.2082	N/A	0.0752	N/A	0.925	0.906	4.50%	0.6299
	2032	824,462	4,238,529	514.1%	348	496,974	2,554,923	514.1%	2.2082	N/A	0.0794	N/A	0.921	0.901	4.50%	0.6028
	2033	739,160	4,325,765	585.2%	318	426,368	2,495,223	585.2%	2.2082	N/A	0.0840	N/A	0.916	0.897	4.50%	0.5768
	2034	659,085	4,383,286	665.1%	290	363,807	2,419,524	665.1%	2.2082	N/A	0.0884	N/A	0.912	0.892	4.50%	0.5520
	2035	584,484	4,410,781	754.6%	263	308,735	2,329,857	754.6%	2.2082	N/A	0.0931	N/A	0.907	0.887	4.50%	0.5282
	2036	515,395	4,407,767	855.2%	238	260,518	2,228,005	855.2%	2.2082	N/A	0.0975	N/A	0.903	0.882	4.50%	0.5055
	2037	451,762	4,373,154	968.0%	213	218,520	2,115,320	968.0%	2.2082	N/A	0.1029	N/A	0.897	0.877	4.50%	0.4837
	2038	393,440	4,302,958	1093.7%	190	182,114	1,991,737	1093.7%	2.2082	N/A	0.1076	N/A	0.892	0.871	4.50%	0.4629
	2039	340,408	4,196,760	1232.9%	169	150,782	1,858,929	1232.9%	2.2082	N/A	0.1133	N/A	0.887	0.865	4.50%	0.4429
	2040	292,434	4,052,267	1385.7%	149	123,954	1,717,633	1385.7%	2.2082	N/A	0.1186	N/A	0.881	0.859	4.50%	0.4239
	2041	249,431	3,873,239	1552.8%	130	101,173	1,571,051	1552.8%	2.2082	N/A	0.1243	N/A	0.876	0.853	4.50%	0.4056
	2042	211,156	3,663,451	1734.9%	113	81,960	1,421,969	1734.9%	2.2082	N/A	0.1299	N/A	0.870	0.847	4.50%	0.3882
	2043	177,472	3,428,456	1931.8%	98	65,920	1,273,451	1931.8%	2.2082	N/A	0.1357	N/A	0.864	0.840	4.50%	0.3714
	2044	147,989	3,172,131	2143.5%	84	52,601	1,127,505	2143.5%	2.2082	N/A	0.1417	N/A	0.858	0.834	4.50%	0.3554
	2045	122,474	2,903,961	2371.1%	72	41,657	987,738	2371.1%	2.2082	N/A	0.1471	N/A	0.853	0.828	4.50%	0.3401
	2046	100,514	2,629,665	2616.2%	61	32,716	855,924	2616.2%	2.2082	N/A	0.1540	N/A	0.846	0.821	4.50%	0.3255
	2047	81,824	2,358,221	2882.1%	51	25,486	734,518	2882.1%	2.2082	N/A	0.1592	N/A	0.841	0.814	4.50%	0.3115
	2048	66,101	2,096,942	3172.4%	43	19,702	625,012	3172.4%	2.2082	N/A	0.1660	N/A	0.834	0.808	4.50%	0.2981
	2049	52,991	1,852,101	3495.2%	35	15,114	528,263	3495.2%	2.2082	N/A	0.1708	N/A	0.829	0.802	4.50%	0.2852
	2050	42,087	1,622,406	3854.9%	29	11,487	442,822	3854.9%	2.2082	N/A	0.1791	N/A	0.821	0.794	4.50%	0.2729
	2051	33,092	1,409,038	4258.0%	24	8,643	368,024	4258.0%	2.2082	N/A	0.1846	N/A	0.815	0.786	4.50%	0.2612
	2052	25,733	1,212,099	4710.2%	19	6,432	302,953	4710.2%	2.2082	N/A	0.1908	N/A	0.809	0.778	4.50%	0.2499
	2053	19,786	1,029,717	5204.2%	15	4,732	246,285	5204.2%	2.2082	N/A	0.1985	N/A	0.801	0.769	4.50%	0.2392
	2054	15,045	863,599	5740.1%	12	3,443	197,659	5740.1%	2.2082	N/A	0.2065	N/A	0.793	0.760	4.50%	0.2289
	2055	11,308	713,266	6307.5%	10	2,477	156,221	6307.5%	2.2082	N/A	0.2166	N/A	0.783	0.752	4.50%	0.2190
	2056	8,382	578,940	6906.8%	7	1,757	121,340	6906.8%	2.2082	N/A	0.2187	N/A	0.781	0.741	4.50%	0.2096
	2057	6,118	461,288	7540.1%	6	1,227	92,518	7540.1%	2.2082	N/A	0.2342	N/A	0.766	0.730	4.50%	0.2006
	2058	4,389	361,063	8225.7%	4	842	69,298	8225.7%	2.2082	N/A	0.2337	N/A	0.766	0.717	4.50%	0.1919
	2059	3,102	277,927	8959.2%	3	570	51,045	8959.2%	2.2082	N/A	0.2477	N/A	0.752	0.707	4.50%	0.1837
	2060	2,149	209,837	9763.0%	2	378	36,880	9763.0%	2.2082	N/A	0.2622	N/A	0.738	0.693	4.50%	0.1758
	2061	1,456	155,621	10686.1%	2	245	26,173	10686.1%	2.2082	N/A	0.2686	N/A	0.731	0.678	4.50%	0.1682
	2062	955	113,120	11840.7%	1	154	18,206	11840.7%	2.2082	N/A	0.2938	N/A	0.706	0.656	4.50%	0.1609
	2063	598	79,960	13370.3%	1	92	12,315	13370.3%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1540
	2064	353	54,776	15535.7%	1	52	8,073	15535.7%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1474
	2065	196	36,708	18709.5%	0	28	5,177	18709.5%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1410
	2066	101	22,798	22473.2%	0	14	3,077	22473.2%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1350
	2067	47	12,879	27278.9%	0	6	1,663	27278.9%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1291
	2068	20	6,296	30926.1%	0	3	778	30926.1%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1236
	2069	8	2,809	34851.2%	0	1	332	34851.2%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1183
	2070+	2	548	26223.0%	0	0	62	26223.0%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1132
	Past	43,949,715	19,714,277	44.9%	20,215	70,450,681	27,103,950	38.5%								
	Future	22,162,929	110,314,772	497.7%	8,890	16,105,642	59,193,579	367.5%								
	Lifetime	66,112,644	130,029,049	196.7%	29,105	86,556,323	86,297,529	99.7%								

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 6/30/2020.

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases) and With 66.82% Future Increase
Policy Forms: 1LTC-97, 2LTC-97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.50%	2.6923
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.5763
	2000	338,600	-	0.0%	350	834,778	-	0.0%							4.50%	2.4654
	2001	1,052,546	284,581	27.0%	645	2,483,183	671,389	27.0%							4.50%	2.3592
	2002	1,855,292	192,199	10.4%	1,174	4,188,550	433,912	10.4%							4.50%	2.2576
	2003	2,637,046	270,374	10.3%	1,309	5,697,086	584,117	10.3%							4.50%	2.1604
	2004	2,552,978	230,307	9.0%	1,250	5,277,956	476,131	9.0%							4.50%	2.0674
	2005	2,450,147	259,395	10.6%	1,204	4,847,242	513,173	10.6%							4.50%	1.9783
	2006	2,388,863	268,315	11.2%	1,172	4,522,488	507,963	11.2%							4.50%	1.8932
	2007	2,331,921	1,275,093	54.7%	1,147	4,224,583	2,309,999	54.7%							4.50%	1.8116
	2008	2,274,195	1,362,962	59.9%	1,116	3,942,588	2,362,857	59.9%							4.50%	1.7336
	2009	2,203,425	323,541	14.7%	1,084	3,655,405	536,743	14.7%							4.50%	1.6590
	2010	2,255,122	955,684	42.4%	1,049	3,580,066	1,517,174	42.4%							4.50%	1.5875
	2011	2,259,491	288,729	12.8%	1,018	3,432,539	438,627	12.8%							4.50%	1.5192
	2012	2,203,079	712,110	32.3%	973	3,202,717	1,035,227	32.3%							4.50%	1.4537
	2013	2,134,442	1,839,907	86.2%	954	2,969,316	2,559,576	86.2%							4.50%	1.3911
	2014	2,234,039	1,084,832	48.6%	925	2,974,038	1,444,170	48.6%							4.50%	1.3312
	2015	2,166,185	1,367,811	63.1%	888	2,759,530	1,742,471	63.1%							4.50%	1.2739
	2016	2,078,794	1,630,251	78.4%	857	2,534,165	1,987,365	78.4%							4.50%	1.2191
	2017	2,165,180	1,466,279	67.7%	827	2,525,812	1,710,503	67.7%							4.50%	1.1666
	2018	1,960,241	1,246,032	63.6%	792	2,188,267	1,390,977	63.6%							4.50%	1.1163
	2019	2,264,104	2,654,208	117.2%	758	2,418,637	2,835,367	117.2%							4.50%	1.0683
	2020	2,144,026	2,001,667	93.4%	723	2,191,736	2,046,209	93.4%							4.50%	1.0223
Projected Future Experience	2021	2,028,578	2,370,986	116.9%	693	1,984,420	2,319,374	116.9%	2.1995	1.0000	0.0414	1.0000	0.959	0.883	4.50%	0.9782
	2022	1,914,393	2,593,926	135.5%	662	1,792,077	2,428,192	135.5%	2.2082	1.0000	0.0442	1.0000	0.956	0.940	4.50%	0.9361
	2023	2,016,597	2,786,065	138.2%	629	1,806,460	2,495,747	138.2%	2.4951	0.9990	0.0509	0.9961	0.949	0.937	4.50%	0.8958
	2024	2,650,804	2,918,674	110.1%	588	2,272,326	2,501,949	110.1%	3.5812	0.9953	0.0643	0.9814	0.936	0.933	4.50%	0.8572
	2025	2,528,690	3,087,872	122.1%	556	2,074,303	2,533,005	122.1%	3.6837	0.9950	0.0546	0.9800	0.945	0.929	4.50%	0.8203
	2026	2,338,893	3,257,685	139.3%	525	1,835,992	2,557,228	139.3%	3.6837	0.9950	0.0567	0.9800	0.943	0.925	4.50%	0.7850
	2027	2,154,487	3,426,020	159.0%	493	1,618,408	2,573,558	159.0%	3.6837	0.9950	0.0599	0.9800	0.940	0.921	4.50%	0.7512
	2028	1,976,744	3,591,547	181.7%	462	1,420,948	2,581,722	181.7%	3.6837	0.9950	0.0636	0.9800	0.936	0.918	4.50%	0.7188
	2029	1,806,375	3,748,456	207.5%	431	1,242,566	2,578,481	207.5%	3.6837	0.9950	0.0674	0.9800	0.933	0.914	4.50%	0.6879
	2030	1,643,407	3,894,014	236.9%	400	1,081,783	2,563,260	236.9%	3.6837	0.9950	0.0713	0.9800	0.929	0.910	4.50%	0.6583
	2031	1,488,248	4,023,411	270.3%	370	937,463	2,534,389	270.3%	3.6837	0.9950	0.0752	0.9800	0.925	0.906	4.50%	0.6299
	2032	1,341,121	4,132,990	308.2%	341	808,408	2,491,306	308.2%	3.6837	0.9950	0.0794	0.9800	0.921	0.901	4.50%	0.6028
	2033	1,202,363	4,218,054	350.8%	312	693,556	2,433,092	350.8%	3.6837	0.9950	0.0840	0.9800	0.916	0.897	4.50%	0.5768
	2034	1,072,108	4,274,142	398.7%	284	591,791	2,359,278	398.7%	3.6837	0.9950	0.0884	0.9800	0.912	0.892	4.50%	0.5520
	2035	950,757	4,300,953	452.4%	258	502,208	2,271,844	452.4%	3.6837	0.9950	0.0931	0.9800	0.907	0.887	4.50%	0.5282
	2036	838,373	4,298,013	512.7%	233	423,775	2,172,527	512.7%	3.6837	0.9950	0.0975	0.9800	0.903	0.882	4.50%	0.5055
	2037	734,864	4,264,263	580.3%	209	355,458	2,062,648	580.3%	3.6837	0.9950	0.1029	0.9800	0.897	0.877	4.50%	0.4837
	2038	639,994	4,195,815	655.6%	186	296,238	1,942,143	655.6%	3.6837	0.9950	0.1076	0.9800	0.892	0.871	4.50%	0.4629
	2039	553,728	4,092,261	739.0%	165	245,271	1,812,642	739.0%	3.6837	0.9950	0.1133	0.9800	0.887	0.865	4.50%	0.4429
	2040	475,691	3,951,366	830.7%	146	201,631	1,674,864	830.7%	3.6837	0.9950	0.1186	0.9800	0.881	0.859	4.50%	0.4239
	2041	405,740	3,776,795	930.8%	128	164,575	1,531,932	930.8%	3.6837	0.9950	0.1243	0.9800	0.876	0.853	4.50%	0.4056
	2042	343,480	3,572,231	1040.0%	111	133,322	1,386,562	1040.0%	3.6837	0.9950	0.1299	0.9800	0.870	0.847	4.50%	0.3882
	2043	288,687	3,343,088	1158.0%	96	107,229	1,241,742	1158.0%	3.6837	0.9950	0.1357	0.9800	0.864	0.840	4.50%	0.3714
	2044	240,727	3,093,145	1284.9%	82	85,564	1,099,430	1284.9%	3.6837	0.9950	0.1417	0.9800	0.858	0.834	4.50%	0.3554
	2045	199,223	2,831,653	1421.3%	70	67,763	963,143	1421.3%	3.6837	0.9950	0.1471	0.9800	0.853	0.828	4.50%	0.3401
	2046	163,502	2,564,187	1568.3%	59	53,218	834,611	1568.3%	3.6837	0.9950	0.1540	0.9800	0.846	0.821	4.50%	0.3255
	2047	133,099	2,299,501	1727.7%	50	41,457	716,229	1727.7%	3.6837	0.9950	0.1592	0.9800	0.841	0.814	4.50%	0.3115
	2048	107,523	2,044,728	1901.7%	42	32,048	609,449	1901.7%	3.6837	0.9950	0.1660	0.9800	0.834	0.808	4.50%	0.2981
	2049	86,198	1,805,983	2095.2%	35	24,586	515,109	2095.2%	3.6837	0.9950	0.1708	0.9800	0.829	0.802	4.50%	0.2852
	2050	68,461	1,582,008	2310.8%	28	18,686	431,796	2310.8%	3.6837	0.9950	0.1791	0.9800	0.821	0.794	4.50%	0.2729
	2051	53,829	1,373,953	2552.4%	23	14,059	358,860	2552.4%	3.6837	0.9950	0.1846	0.9800	0.815	0.786	4.50%	0.2612
	2052	41,860	1,181,918	2823.5%	19	10,462	295,409	2823.5%	3.6837	0.9950	0.1908	0.9800	0.809	0.778	4.50%	0.2499
	2053	32,185	1,004,077	3119.7%	15	7,698	240,153	3119.7%	3.6837	0.9950	0.1985	0.9800	0.801	0.769	4.50%	0.2392
	2054	24,473	842,095	3440.9%	12	5,601	192,737	3440.9%	3.6837	0.9950	0.2065	0.9800	0.793	0.760	4.50%	0.2289
	2055	18,395	695,505	3781.0%	9	4,029	152,331	3781.0%	3.6837	0.9950	0.2166	0.9800	0.783	0.752	4.50%	0.2190
	2056	13,635	564,524	4140.3%	7	2,858	118,319	4140.3%	3.6837	0.9950	0.2187	0.9800	0.781	0.741	4.50%	0.2096
	2057	9,952	449,802	4519.9%	6	1,996	90,215	4519.9%	3.6837	0.9950	0.2342	0.9800	0.766	0.730	4.50%	0.2006
	2058	7,140	352,073	4930.9%	4	1,370	67,573	4930.9%	3.6837	0.9950	0.2337	0.9800	0.766	0.717	4.50%	0.1919
	2059	5,046	271,007	5370.6%	3	927	49,774	5370.6%	3.6837	0.9950	0.2477	0.9800	0.752	0.707	4.50%	0.1837
	2060	3,496	204,612	5852.4%	2	614	35,962	5852.4%	3.6837	0.9950	0.2622	0.9800	0.738	0.693	4.50%	0.1758
	2061	2,369	151,746	6405.7%	2	398	25,522	6405.7%	3.6837	0.9950	0.2686	0.9800	0.731	0.678	4.50%	0.1682
	2062	1,554	110,303	7097.9%	1	250	17,753	7097.9%	3.6837	0.9950	0.2938	0.9800	0.706	0.656	4.50%	0.1609
	2063	973	77,969	8014.8%	1	150	12,008	8014.8%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1540
	2064	574	53,412	9312.9%	1	85	7,872	9312.9%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1474
	2065	319	35,794	11215.4%	0	45	5,048	11215.4%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1410
	2066	165	22,230	13471.5%	0	22	3,000	13471.5%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1350
	2067	77	12,558	16352.3%	0	10	1,622	16352.3%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1291
	2068	33	6,140	18538.6%	0	4	759	18538.6%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1236
	2069	13	2,739	20891.5%	0	2	324	20891.5%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1183
	2070+	3	534	15719.3%	0	0	60	15719.3%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1132
	Past	43,949,715	19,714,277	44.9%	20,215	70,450,681	27,103,950	38.5%								
	Future	32,608,947	107,752,821	330.4%	8,750	22,964,111	57,892,552	252.1%								
	Lifetime	76,558,663	127,467,098	166.5%	28,965	93,414,792	84,996,501	91.0%								

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The current requested increase of 66.82% is assumed to be implemented starting 6/1/2023.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Exhibit II-B
Demonstration that Pennsylvania Lifetime Incurred Claims with Requested Increase are Not Less than Pennsylvania Lifetime Earned Premium with Prescribed Factors
Policy Forms: 1LTC-97, 2LTC-97

1 Accumulated value of initial earned premium	62,650,544	x	58%	=	36,337,315
2a Accumulated value of earned premium	70,450,681				
2b Accumulated value of prior premium rate schedule increases (2a-1)	7,800,138		85%	=	6,630,117
3 Present value of future projected initial earned premium	7,297,127		58%	=	4,232,334
4a Present value of future projected premium	22,964,111				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	15,666,984		85%	=	13,316,936
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**60,516,702**
6a Accumulated value of incurred claims without the inclusion of active life reserves					27,103,950
6b Present value of future projected incurred claims without the inclusion of active life reserves					57,892,552
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**84,996,501**
8 Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Policy Forms: 1LTC97 and 2LTC97
Assumptions Summary

	Original Pricing Assumptions	2021 Rate Action Assumptions
Interest Rate:	6.00%	Maximum valuation interest rate for contract reserves, which average to 4.50%
Mortality:	1983 GAM Basic Mortality Table With Mortality Selection Factors of:	2012 Individual Annuity Morality (IAM) table with G2 Morality Improvement with attained age/gender multiples of:

Original Pricing Assumptions — Mortality:

Duration	Mortality Selection
1	50%
2	60%
3	70%
4	80%
5	90%
6+	100%

2021 Rate Action Assumptions — Mortality:

Males	
Attained Age	Multiple
< 65	60%
65-69	60%
70-74	70%
75-79	85%
80-84	100%
85-89	110%
90+	120%

Females	
Attained Age	Multiple
< 65	55%
65-69	55%
70-74	65%
75-79	80%
80-84	95%
85-89	95%
90+	110%

Voluntary Lapse Rates:

Original Pricing Assumptions — Voluntary Lapse Rates:

Duration	Lapse Rate
1	10.00%
2	9.00%
3	8.00%
4	7.50%
5	7.00%
6	6.50%
7	6.00%
8	5.50%
9	5.00%
10+	4.50%

2021 Rate Action Assumptions — Voluntary Lapse Rates:

Duration	Lapse Rate
1	4.1%
2	3.7%
3	3.3%
4	2.9%
5	2.6%
6	2.3%
7	2.0%
8	1.8%
9	1.5%
10	1.4%
11+	1.2%
12	1.1%
13	1.0%
14	0.9%
15	0.9%
16	0.9%
17+	0.9%

Morbidity:

Original Pricing Assumptions — Morbidity:

Morbidity underwriting savings vary by duration. However, we do not have the actual rates.

2021 Rate Action Assumptions — Morbidity:

Current IB block experience with morbidity U/W Selection Factors of:

Duration	U/W Selection
1	64%
2	77%
3	100%
4+	100%

Incidence:

Original Pricing Assumptions — Incidence:

Incidence rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.

2021 Rate Action Assumptions — Incidence:

Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)

Attained	Male		Female	
Age	Facility Care	Home Care	Facility Care	Home Care
81	1.23%	1.19%	1.59%	1.20%
82	1.48%	1.38%	1.92%	1.40%
83	1.78%	1.60%	2.28%	1.62%
84	2.10%	1.84%	2.69%	1.85%
85	2.47%	2.09%	3.13%	2.09%

Change
Incidence curves were reshaped to better reflect the emerged experience over the years.

Continuance:

Original Pricing Assumptions — Continuance:

Continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.

2021 Rate Action Assumptions — Continuance:

In 2016, termination curves were constructed separately for deaths and recoveries, gender and care path. 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. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses. Minor adjustments made to recovery curves.

Utilization:

Original Pricing Assumptions — Utilization:

Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.

2021 Rate Action Assumptions — Utilization:

Home Care	Facility Care
61%	79%

Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: 1LTC-97, 2LTC-97

		Actual / Projected Experience			Reproduced Expected Pricing Experience				Accumulative Loss Ratio as of 12/31/2020		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4.5% (on C)	Expected at 6% (on F)	Actual to Expected Ratio
	1998	168,478	0	0.0%	168,478	11,803	7.0%	0.00	0.0%	7.0%	0.00
Historical Experience	1999	2,560,824	6,275	0.2%	1,864,239	140,409	7.5%	0.03	0.2%	7.5%	0.03
	2000	11,397,865	830,464	7.3%	8,310,508	682,074	8.2%	0.89	5.9%	8.1%	0.73
	2001	26,360,752	1,875,618	7.1%	20,326,258	1,854,753	9.1%	0.78	6.7%	8.7%	0.76
	2002	40,904,169	5,968,549	14.6%	33,664,281	3,501,929	10.4%	1.40	10.5%	9.6%	1.10
	2003	45,925,078	7,744,932	16.9%	42,688,292	5,305,724	12.4%	1.36	12.7%	10.6%	1.19
	2004	43,349,383	4,679,934	10.8%	41,236,659	6,640,748	16.1%	0.67	12.3%	12.0%	1.02
	2005	41,843,807	7,761,316	18.5%	37,736,048	7,890,510	20.9%	0.89	13.4%	13.6%	0.98
	2006	40,591,229	12,409,888	30.6%	34,629,083	9,032,733	26.1%	1.17	15.8%	15.3%	1.03
	2007	39,489,293	16,228,821	41.1%	31,847,943	10,049,752	31.6%	1.30	18.8%	17.0%	1.10
	2008	38,481,304	21,399,995	55.6%	29,349,309	10,954,971	37.3%	1.49	22.4%	18.7%	1.20
	2009	37,379,740	15,541,423	41.6%	27,085,293	11,860,346	43.8%	0.95	24.0%	20.4%	1.18
	2010	39,075,844	17,071,734	43.7%	25,012,269	12,732,642	50.9%	0.86	25.6%	22.1%	1.16
	2011	38,835,741	18,467,758	47.6%	23,089,702	13,441,853	58.2%	0.82	27.1%	23.8%	1.14
	2012	37,402,851	27,015,737	72.2%	21,287,359	14,040,148	66.0%	1.10	29.8%	25.4%	1.17
	2013	36,638,845	21,379,269	58.4%	19,578,342	14,657,722	74.9%	0.78	31.3%	27.0%	1.16
	2014	39,324,016	30,147,528	76.7%	17,961,298	15,288,023	85.1%	0.90	33.6%	28.6%	1.17
	2015	37,997,436	27,660,466	72.8%	16,433,598	15,911,664	96.8%	0.75	35.4%	30.2%	1.17
	2016	36,788,366	33,407,525	90.8%	14,995,146	16,431,928	109.6%	0.83	37.6%	31.7%	1.19
	2017	39,535,186	41,873,244	105.9%	13,644,619	16,877,733	123.7%	0.86	40.3%	33.3%	1.21
	2018	35,184,383	41,462,939	117.8%	12,380,169	17,238,191	139.2%	0.85	42.9%	34.7%	1.23
	2019	42,463,146	55,872,740	131.6%	11,199,596	17,612,922	157.3%	0.84	46.1%	36.2%	1.28
	2020	40,386,837	53,293,019	132.0%	10,100,470	18,141,089	179.6%	0.73	48.9%	37.6%	1.30
Projected Experience	2021	40,316,205	46,926,787	116.4%	9,080,411	18,853,403	207.6%	0.56	50.9%	39.0%	1.31
	2022	38,248,523	52,175,084	136.4%	8,136,922	19,733,123	242.5%	0.56	53.2%	40.4%	1.32
	2023	36,008,085	57,124,254	158.6%	7,266,946	20,498,503	282.1%	0.56	55.6%	41.8%	1.33
	2024	33,755,426	61,777,526	183.0%	6,467,180	21,198,160	327.8%	0.56	58.2%	43.2%	1.35
	2025	31,496,127	66,247,364	210.3%	5,734,292	21,845,383	381.0%	0.55	60.9%	44.6%	1.37
	2026	29,241,176	70,630,952	241.5%	5,065,209	22,455,284	443.3%	0.54	63.8%	45.9%	1.39
	2027	27,012,773	74,935,010	277.4%	4,456,916	22,962,522	515.2%	0.54	66.7%	47.2%	1.41
	2028	24,825,886	79,069,329	318.5%	3,905,984	23,307,693	596.7%	0.53	69.7%	48.5%	1.44
	2029	22,698,749	82,906,324	365.2%	3,408,852	23,501,205	689.4%	0.53	72.7%	49.7%	1.46
	2030	20,643,845	86,329,482	418.2%	2,962,020	23,501,943	793.4%	0.53	75.7%	50.9%	1.49
	2031	18,672,750	89,238,039	477.9%	2,562,286	23,340,443	910.9%	0.52	78.8%	52.0%	1.52
	2032	16,792,755	91,520,646	545.0%	2,206,546	22,982,195	1041.5%	0.52	81.8%	53.0%	1.54
	2033	15,009,962	93,062,161	620.0%	1,891,358	22,478,407	1188.5%	0.52	84.8%	53.9%	1.57
	2034	13,331,325	93,785,391	703.5%	1,613,181	21,760,938	1348.9%	0.52	87.7%	54.8%	1.60
	2035	11,763,243	93,642,905	796.1%	1,368,577	20,814,010	1520.9%	0.52	90.5%	55.6%	1.63
	2036	10,309,911	92,623,645	898.4%	1,154,471	19,710,941	1707.4%	0.53	93.2%	56.3%	1.66
	2037	8,972,603	90,723,473	1011.1%	968,148	18,449,420	1905.6%	0.53	95.7%	56.9%	1.68
	2038	7,748,574	87,917,274	1134.6%	806,986	17,075,681	2116.0%	0.54	98.0%	57.4%	1.71
	2039	6,639,284	84,251,601	1269.0%	668,455	15,633,519	2338.8%	0.54	100.2%	57.9%	1.73
	2040	5,643,825	79,824,873	1414.4%	550,094	14,183,438	2578.4%	0.55	102.1%	58.3%	1.75
	2041	4,758,451	74,767,953	1571.3%	449,593	12,824,197	2852.4%	0.55	103.9%	58.6%	1.77
	2042	3,980,043	69,235,137	1739.6%	364,776	11,510,242	3155.4%	0.55	105.5%	58.9%	1.79
	2043	3,301,564	63,384,146	1919.8%	293,780	10,375,009	3531.6%	0.54	106.9%	59.2%	1.81
	2044	2,715,908	57,377,441	2112.6%	234,985	9,284,539	3951.1%	0.53	108.1%	59.4%	1.82
	2045	2,215,326	51,367,899	2318.8%	186,748	8,196,827	4389.2%	0.53	109.1%	59.6%	1.83
	2046	1,791,149	45,493,697	2539.9%	147,502	7,138,175	4839.4%	0.52	110.0%	59.7%	1.84
	2047	1,435,494	39,871,303	2777.5%	115,830	6,130,585	5292.8%	0.52	110.7%	59.8%	1.85
	2048	1,140,302	34,584,803	3033.0%	90,479	5,239,385	5790.7%	0.52	111.4%	59.9%	1.86
	2049	897,978	29,690,323	3306.4%	70,345	4,436,952	6307.4%	0.52	111.9%	60.0%	1.86
	2050	700,839	25,224,229	3599.1%	54,467	3,709,398	6810.3%	0.53	112.3%	60.1%	1.87
	2051	542,005	21,201,831	3911.7%	42,042	3,058,161	7274.1%	0.54	112.6%	60.1%	1.87
	2052	415,503	17,624,033	4241.6%	32,380	2,463,024	7606.7%	0.56	112.9%	60.1%	1.88
	2053	315,739	14,480,374	4586.2%	24,926	1,971,010	7907.5%	0.58	113.1%	60.2%	1.88
	2054	237,932	11,750,018	4938.4%	19,188	1,577,280	8220.3%	0.60	113.3%	60.2%	1.88
	2055	177,714	9,411,025	5295.6%	14,770	1,262,200	8545.5%	0.62	113.4%	60.2%	1.88
	2056	131,430	7,436,271	5658.0%	11,370	1,010,051	8883.6%	0.64	113.5%	60.2%	1.88
	2057	96,230	5,803,232	6030.6%	8,752	808,280	9235.2%	0.65	113.5%	60.2%	1.89
	2058	69,715	4,466,718	6407.1%	6,737	646,804	9600.6%	0.67	113.6%	60.2%	1.89
	2059	49,947	3,389,017	6785.2%	5,186	517,590	9980.6%	0.68	113.6%	60.2%	1.89
	2060	35,418	2,534,528	7156.0%	3,992	414,189	10375.7%	0.69	113.7%	60.2%	1.89
	2061	24,833	1,868,848	7525.6%	3,073	331,430	10786.1%	0.70	113.7%	60.2%	1.89
	2062	17,197	1,355,788	7883.8%	2,365	265,210	11212.8%	0.70	113.7%	60.2%	1.89
	2063	11,734	968,768	8255.8%	1,821	212,215	11656.1%	0.71	113.7%	60.2%	1.89
	2064	7,880	678,170	8606.5%	1,401	169,809	12117.0%	0.71	113.7%	60.2%	1.89
	2065	5,215	466,902	8952.4%	1,079	135,877	12596.0%	0.71	113.7%	60.2%	1.89
	2066	3,407	312,794	9180.1%	830	108,726	13094.0%	0.70	113.7%	60.2%	1.89
	2067	2,203	203,579	9240.0%	639	87,000	13611.7%	0.68	113.7%	60.2%	1.89
	2068	1,411	129,667	9190.1%	492	69,615	14149.9%	0.65	113.7%	60.2%	1.89
	2069	895	79,908	8924.1%	379	55,704	14709.3%	0.61	113.7%	60.2%	1.89
	2070	1,259	112,954	8969.4%	292	44,573	15290.9%	0.59	113.7%	60.2%	1.89
	Past	792,084,572	462,099,174	58.3%	494,588,960	240,299,667	48.6%	1.20	48.9%	37.6%	1.30
	Future	444,215,751	2,169,983,478	488.5%	72,465,051	508,340,270	701.5%	0.70	370.4%	518.5%	0.71
	Lifetime	1,236,300,323	2,632,082,652	212.9%	567,054,010	748,639,937	132.0%	1.61	113.7%	60.0%	1.90

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
Policy Forms: 1LTC-97, 2LTC-97

	Actual / Projected Experience			Expected Pricing Experience			
	Actual Experience through 12/31/2020 Projections based on Current Assumptions			Reproduced based on Original Pricing Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	G = C / F
Duration	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio
1	30,912,645	645,190	2.1%	30,912,645	2,165,681	7.0%	0.30
2	50,292,772	4,780,180	9.5%	50,292,772	4,890,425	9.7%	0.98
3	45,881,498	5,589,378	12.2%	45,403,087	5,964,079	13.1%	0.93
4	43,455,778	8,665,244	19.9%	41,226,908	7,426,894	18.0%	1.11
5	41,799,688	7,009,605	16.8%	37,568,810	8,831,751	23.5%	0.71
6	40,558,393	11,588,547	28.6%	34,292,006	10,324,990	30.1%	0.95
7	42,057,756	12,899,157	30.7%	31,388,147	11,075,646	35.3%	0.87
8	41,021,336	19,064,437	46.5%	28,788,661	11,851,236	41.2%	1.13
9	40,221,395	19,087,245	47.5%	26,446,496	13,102,981	49.5%	0.96
10	39,681,292	14,580,429	36.7%	24,302,226	14,044,950	57.8%	0.64
11	39,257,577	21,744,445	55.4%	22,341,563	14,547,439	65.1%	0.85
12	38,643,359	21,527,245	55.7%	20,485,798	15,078,436	73.6%	0.76
13	38,045,578	28,232,602	74.2%	18,738,501	15,589,532	83.2%	0.89
14	37,725,826	31,634,089	83.9%	17,096,330	16,392,886	95.9%	0.87
15	37,788,924	28,007,490	74.1%	15,556,443	16,859,790	108.4%	0.68
16	37,724,907	35,217,893	93.4%	14,116,795	17,393,205	123.2%	0.76
17	37,261,334	34,060,713	91.4%	12,774,611	17,741,302	138.9%	0.66
18	37,456,271	45,670,285	121.9%	11,527,176	18,023,823	156.4%	0.78
19	37,644,071	51,250,191	136.1%	10,370,271	18,175,818	175.3%	0.78
20	38,969,961	49,670,517	127.5%	9,300,151	18,285,073	196.6%	0.65
21	38,862,841	52,236,096	134.4%	8,314,152	19,475,905	234.3%	0.57
22	37,803,967	54,657,065	144.6%	7,408,516	20,190,722	272.5%	0.53
23	36,066,120	57,775,480	160.2%	6,579,598	20,903,652	317.7%	0.50
24	33,842,169	62,446,297	184.5%	5,822,461	21,354,999	366.8%	0.50
25	31,560,416	67,238,690	213.0%	5,132,869	21,963,273	427.9%	0.50
26	29,286,817	71,895,035	245.5%	4,507,872	22,574,988	500.8%	0.49
27	27,036,523	76,394,838	282.6%	3,943,632	22,893,412	580.5%	0.49
28	24,827,000	80,672,762	324.9%	3,436,447	23,162,226	674.0%	0.48
29	22,675,754	84,626,414	373.2%	2,981,611	23,209,665	778.4%	0.48
30	20,596,562	88,127,793	427.9%	2,575,169	23,224,459	901.9%	0.47
31	18,601,026	91,066,113	489.6%	2,214,321	22,708,451	1025.5%	0.48
32	16,698,164	93,317,131	558.8%	1,895,473	22,380,439	1180.7%	0.47
33	14,895,393	94,769,466	636.2%	1,615,244	21,879,646	1354.6%	0.47
34	13,200,907	95,356,305	722.3%	1,369,529	20,946,364	1529.5%	0.47
35	11,620,637	95,046,755	817.9%	1,154,593	19,956,139	1728.4%	0.47
36	10,157,372	93,816,660	923.6%	967,817	18,789,871	1941.5%	0.48
37	8,812,602	91,644,858	1039.9%	806,460	17,542,176	2175.2%	0.48
38	7,586,096	88,556,821	1167.4%	667,866	16,052,191	2403.5%	0.49
39	6,478,473	84,617,446	1306.1%	549,496	14,519,573	2642.3%	0.49
40	5,487,031	79,923,151	1456.6%	449,372	13,340,035	2968.6%	0.49
41	4,608,167	74,595,209	1618.8%	364,860	11,615,929	3183.7%	0.51
42	3,837,351	68,802,146	1793.0%	293,766	10,545,822	3589.9%	0.50
43	3,168,152	62,701,828	1979.1%	234,856	9,484,588	4038.5%	0.49
44	2,593,273	56,483,544	2178.1%	186,512	8,456,081	4533.8%	0.48
45	2,103,948	50,302,517	2390.9%	147,169	7,454,372	5065.2%	0.47
46	1,691,729	44,319,950	2619.8%	115,402	6,334,478	5489.1%	0.48
47	1,347,861	38,635,044	2866.4%	89,972	5,460,420	6069.0%	0.47
48	1,063,980	33,322,251	3131.8%	69,783	4,615,798	6614.5%	0.47
49	832,181	28,431,475	3416.5%	53,873	3,864,943	7174.2%	0.48
50	644,764	23,993,767	3721.3%	41,449	3,295,426	7950.6%	0.47
51	494,673	20,021,094	4047.3%	31,737	2,623,056	8264.9%	0.49
52	375,994	16,509,543	4390.9%	24,301	2,087,871	8591.7%	0.51
53	283,288	13,442,589	4745.2%	18,607	1,661,881	8931.4%	0.53
54	211,481	10,800,377	5107.0%	14,247	1,322,805	9284.5%	0.55
55	156,392	8,559,612	5473.2%	10,909	1,052,912	9651.6%	0.57
56	114,582	6,696,016	5843.8%	8,353	838,085	10033.2%	0.58
57	83,137	5,168,886	6217.3%	6,396	667,090	10429.8%	0.60
58	59,667	3,932,613	6591.0%	4,897	530,983	10842.2%	0.61
59	42,331	2,955,308	6981.5%	3,750	422,646	11270.9%	0.62
60	29,671	2,187,697	7373.2%	2,871	336,413	11716.5%	0.63
Lifetime	1,236,238,849	2,626,971,523	212.5%	567,045,601	747,505,718	131.8%	1.61
Lifetime*	653,650,003	740,412,922	113.3%	344,652,356	210,227,609	61.0%	1.86

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 4.5%, 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 6%.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Lapse/Mortality
Individual Business

Lapse			
Policy Duration	Actual	Expected *	A/E%
1-10	60,752	49,456	122.84%
11	1,464	1,427	102.56%
12	1,159	1,117	103.79%
13	875	846	103.48%
14	659	649	101.57%
15	504	499	101.04%
16	317	319	99.47%
17+	372	380	98.00%

Mortality						
	Female			Male		
Attained Age	Actual	Expected *	A/E%	Actual	Expected *	A/E%
< 65	607	565	107.51%	539	559	96.47%
65-69	841	895	93.96%	861	860	100.16%
70-74	1,405	1,423	98.76%	1,496	1,476	101.36%
75-79	1,821	1,854	98.23%	2,081	2,065	100.79%
80-84	2,300	2,357	97.56%	2,477	2,469	100.31%
85-89	2,240	2,193	102.14%	2,187	2,170	100.80%
90+	1,592	1,567	101.60%	1,305	1,292	100.99%

* The expecteds are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
Individual Business

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	2	10	20%	5	12	41%	6	6	99%	6	8	71%
50 to 54	4	18	22%	15	24	64%	2	10	21%	13	15	86%
55 to 59	20	48	42%	52	68	76%	12	25	48%	42	43	97%
60 to 64	65	102	64%	130	159	82%	32	55	59%	100	106	94%
65 to 69	163	165	99%	282	250	113%	109	94	116%	200	182	110%
70 to 74	384	356	108%	369	343	108%	234	213	110%	325	300	109%
75 to 79	605	591	102%	456	480	95%	356	345	103%	344	381	90%
80 to 84	723	703	103%	446	476	94%	336	351	96%	285	309	92%
85 to 89	556	549	101%	300	311	96%	183	209	88%	146	154	95%
over 89	211	215	98%	107	106	101%	76	60	126%	36	42	87%
Total	**2,733**	**2,758**	**99%**	**2,162**	**2,228**	**97%**	**1,346**	**1,366**	**99%**	**1,497**	**1,541**	**97%**

[1] Based on actual experience from last 10 years through 12/31/2019
[2] The expected claims are based on current best estimate assumptions with adjustments for incurred but not reported claims.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Termination

Claim Duration (Months)	Actual Deaths	Expected Deaths[1]	Actual Recoveries	Expected Recoveries[1]	Deaths A/E%	Recoveries A/E%	Total A/E%
1	1,133	791	85	128	143%	66%	132%
2	987	1,563	196	313	63%	63%	63%
3	1,059	1,433	286	305	74%	94%	77%
4	1,213	1,652	397	352	73%	113%	80%
5	1,220	1,422	352	292	86%	121%	92%
6	1,056	1,207	265	238	88%	111%	91%
7	966	1,025	230	197	94%	117%	98%
8	859	896	168	163	96%	103%	97%
9	834	797	149	136	105%	110%	105%
10	746	725	135	115	103%	117%	105%
11	695	672	121	99	103%	122%	106%
12	662	632	100	87	105%	115%	106%
13	612	603	104	77	102%	135%	105%
14+	19,456	17,280	1,517	1,578	113%	96%	111%
Total	**31,498**	**30,698**	**4,105**	**4,080**	**103%**	**101%**	**102%**

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

Attachment 9-A
Metropolitan Life Insurance Company
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: 1LTC-97, 2LTC-97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	168,478	-	0.0%	384	453,586	-	0.0%							4.50%	2.6923
	1999	2,560,824	6,275	0.2%	2,943	6,597,509	16,166	0.2%							4.50%	2.5763
	2000	11,397,865	746,247	6.5%	9,072	28,100,074	1,839,782	6.5%							4.50%	2.4654
	2001	26,360,752	1,875,618	7.1%	16,387	62,190,702	4,424,988	7.1%							4.50%	2.3592
	2002	40,904,169	5,679,720	13.9%	23,449	92,346,183	12,822,665	13.9%							4.50%	2.2576
	2003	45,925,078	7,461,920	16.2%	23,141	99,216,748	16,120,767	16.2%							4.50%	2.1604
	2004	43,349,383	4,657,758	10.7%	22,211	89,619,335	9,629,321	10.7%							4.50%	2.0674
	2005	41,843,807	7,761,316	18.5%	21,513	82,781,576	15,354,577	18.5%							4.50%	1.9783
	2006	40,591,229	11,868,367	29.2%	20,962	76,845,495	22,468,660	29.2%							4.50%	1.8932
	2007	39,489,293	15,295,754	38.7%	20,533	71,540,057	27,710,273	38.7%							4.50%	1.8116
	2008	38,481,304	20,037,720	52.1%	20,074	66,711,915	34,737,769	52.1%							4.50%	1.7336
	2009	37,379,740	15,367,104	41.1%	19,485	62,011,698	25,493,495	41.1%							4.50%	1.6590
	2010	39,075,844	16,445,197	42.1%	18,919	62,033,948	26,107,190	42.1%							4.50%	1.5875
	2011	38,835,741	17,451,331	44.9%	18,419	58,997,873	26,511,441	44.9%							4.50%	1.5192
	2012	37,402,851	24,681,707	66.0%	17,773	54,374,238	35,880,928	66.0%							4.50%	1.4537
	2013	36,638,845	19,166,020	52.3%	17,302	50,969,920	26,662,699	52.3%							4.50%	1.3911
	2014	39,324,016	26,086,739	66.3%	16,889	52,349,647	34,727,673	66.3%							4.50%	1.3312
	2015	37,997,436	21,997,045	57.9%	16,395	48,405,408	28,022,311	57.9%							4.50%	1.2739
	2016	36,788,366	23,659,528	64.3%	15,851	44,847,042	28,842,267	64.3%							4.50%	1.2191
	2017	39,535,186	24,529,443	62.0%	15,379	46,120,160	28,615,063	62.0%							4.50%	1.1666
	2018	35,184,383	17,160,614	48.8%	14,851	39,277,213	19,156,825	48.8%							4.50%	1.1163
	2019	42,463,146	12,143,599	28.6%	14,276	45,361,416	12,972,446	28.6%							4.50%	1.0683
	2020	40,386,837	1,633,840	4.0%	13,631	41,285,542	1,670,197	4.0%							4.50%	1.0223
Projected Future Experience	2021	40,316,205	4,339,097	10.8%	13,121	39,438,601	4,244,644	10.8%	2.1995	N/A	0.0374	N/A	0.963	0.931	4.50%	0.9782
	2022	38,248,523	15,560,871	40.7%	12,594	35,804,716	14,566,642	40.7%	2.2082	N/A	0.0402	N/A	0.960	0.945	4.50%	0.9361
	2023	36,008,085	26,236,832	72.9%	12,049	32,255,910	23,502,858	72.9%	2.2082	N/A	0.0433	N/A	0.957	0.941	4.50%	0.8958
	2024	33,755,426	35,651,517	105.6%	11,489	28,935,872	30,561,242	105.6%	2.2082	N/A	0.0465	N/A	0.954	0.937	4.50%	0.8572
	2025	31,496,127	43,816,295	139.1%	10,916	25,836,510	35,942,836	139.1%	2.2082	N/A	0.0499	N/A	0.950	0.933	4.50%	0.8203
	2026	29,241,176	50,790,873	173.7%	10,332	22,953,834	39,869,986	173.7%	2.2082	N/A	0.0535	N/A	0.947	0.928	4.50%	0.7850
	2027	27,012,773	57,125,446	211.5%	9,741	20,291,460	42,911,502	211.5%	2.2082	N/A	0.0573	N/A	0.943	0.924	4.50%	0.7512
	2028	24,825,886	62,880,641	253.3%	9,144	17,845,658	45,200,661	253.3%	2.2082	N/A	0.0613	N/A	0.939	0.919	4.50%	0.7188
	2029	22,698,749	68,232,725	300.6%	8,544	15,613,974	46,935,802	300.6%	2.2082	N/A	0.0655	N/A	0.934	0.914	4.50%	0.6879
	2030	20,643,845	73,265,262	354.9%	7,948	13,588,948	48,227,344	354.9%	2.2082	N/A	0.0698	N/A	0.930	0.909	4.50%	0.6583
	2031	18,672,750	77,919,881	417.3%	7,357	11,762,164	49,082,563	417.3%	2.2082	N/A	0.0743	N/A	0.926	0.905	4.50%	0.6299
	2032	16,792,755	82,151,343	489.2%	6,775	10,122,426	49,519,623	489.2%	2.2082	N/A	0.0791	N/A	0.921	0.899	4.50%	0.6028
	2033	15,009,962	85,906,199	572.3%	6,206	8,658,167	49,553,105	572.3%	2.2082	N/A	0.0840	N/A	0.916	0.894	4.50%	0.5768
	2034	13,331,325	89,105,629	668.4%	5,653	7,358,739	49,185,288	668.4%	2.2082	N/A	0.0891	N/A	0.911	0.888	4.50%	0.5520
	2035	11,763,243	91,669,641	779.3%	5,120	6,213,565	48,421,621	779.3%	2.2082	N/A	0.0943	N/A	0.906	0.882	4.50%	0.5282
	2036	10,309,911	93,528,303	907.2%	4,610	5,211,376	47,275,981	907.2%	2.2082	N/A	0.0996	N/A	0.900	0.876	4.50%	0.5055
	2037	8,972,603	94,619,245	1054.5%	4,124	4,340,099	45,767,869	1054.5%	2.2082	N/A	0.1054	N/A	0.895	0.870	4.50%	0.4837
	2038	7,748,574	94,889,684	1224.6%	3,666	3,586,631	43,922,183	1224.6%	2.2082	N/A	0.1112	N/A	0.889	0.864	4.50%	0.4629
	2039	6,639,284	94,300,871	1420.3%	3,236	2,940,830	41,769,986	1420.3%	2.2082	N/A	0.1173	N/A	0.883	0.857	4.50%	0.4429
	2040	5,643,825	92,836,956	1644.9%	2,836	2,392,246	39,350,769	1644.9%	2.2082	N/A	0.1234	N/A	0.877	0.850	4.50%	0.4239
	2041	4,758,451	90,513,949	1902.2%	2,469	1,930,108	36,713,988	1902.2%	2.2082	N/A	0.1294	N/A	0.871	0.843	4.50%	0.4056
	2042	3,980,043	87,386,226	2195.6%	2,134	1,544,854	33,918,976	2195.6%	2.2082	N/A	0.1360	N/A	0.864	0.836	4.50%	0.3882
	2043	3,301,564	83,525,627	2529.9%	1,830	1,226,318	31,024,387	2529.9%	2.2082	N/A	0.1422	N/A	0.858	0.830	4.50%	0.3714
	2044	2,715,908	79,029,331	2909.9%	1,558	965,344	28,090,242	2909.9%	2.2082	N/A	0.1489	N/A	0.851	0.823	4.50%	0.3554
	2045	2,215,326	74,010,182	3340.8%	1,316	753,509	25,173,428	3340.8%	2.2082	N/A	0.1553	N/A	0.845	0.816	4.50%	0.3401
	2046	1,791,149	68,604,105	3830.2%	1,103	582,997	22,329,793	3830.2%	2.2082	N/A	0.1619	N/A	0.838	0.809	4.50%	0.3255
	2047	1,435,494	62,946,101	4385.0%	917	447,115	19,605,916	4385.0%	2.2082	N/A	0.1686	N/A	0.831	0.801	4.50%	0.3115
	2048	1,140,302	57,167,816	5013.4%	756	339,877	17,039,373	5013.4%	2.2082	N/A	0.1750	N/A	0.825	0.794	4.50%	0.2981
	2049	897,978	51,400,880	5724.1%	619	256,125	14,660,753	5724.1%	2.2082	N/A	0.1817	N/A	0.818	0.787	4.50%	0.2852
	2050	700,839	45,767,170	6530.3%	502	191,288	12,491,756	6530.3%	2.2082	N/A	0.1885	N/A	0.812	0.780	4.50%	0.2729
	2051	542,005	40,346,117	7443.9%	404	141,565	10,537,920	7443.9%	2.2082	N/A	0.1949	N/A	0.805	0.773	4.50%	0.2612
	2052	415,503	35,208,344	8473.7%	323	103,851	8,799,995	8473.7%	2.2082	N/A	0.2015	N/A	0.798	0.767	4.50%	0.2499
	2053	315,739	30,415,597	9633.2%	255	75,518	7,274,730	9633.2%	2.2082	N/A	0.2092	N/A	0.791	0.760	4.50%	0.2392
	2054	237,932	26,010,210	10931.8%	200	54,457	5,953,168	10931.8%	2.2082	N/A	0.2155	N/A	0.785	0.754	4.50%	0.2289
	2055	177,714	22,022,625	12392.2%	156	38,923	4,823,442	12392.2%	2.2082	N/A	0.2225	N/A	0.777	0.747	4.50%	0.2190
	2056	131,430	18,445,649	14034.6%	120	27,546	3,866,034	14034.6%	2.2082	N/A	0.2280	N/A	0.772	0.740	4.50%	0.2096
	2057	96,230	15,259,301	15857.2%	92	19,300	3,060,483	15857.2%	2.2082	N/A	0.2388	N/A	0.761	0.732	4.50%	0.2006
	2058	69,715	12,471,741	17889.6%	69	13,380	2,393,680	17889.6%	2.2082	N/A	0.2442	N/A	0.756	0.724	4.50%	0.1919
	2059	49,947	10,081,840	20185.0%	52	9,173	1,851,666	20185.0%	2.2082	N/A	0.2533	N/A	0.747	0.716	4.50%	0.1837
	2060	35,418	8,059,555	22755.4%	38	6,225	1,416,503	22755.4%	2.2082	N/A	0.2580	N/A	0.742	0.709	4.50%	0.1758
	2061	24,833	6,368,235	25643.9%	28	4,177	1,071,049	25643.9%	2.2082	N/A	0.2645	N/A	0.735	0.701	4.50%	0.1682
	2062	17,197	4,965,621	28874.9%	20	2,768	799,185	28874.9%	2.2082	N/A	0.2781	N/A	0.722	0.692	4.50%	0.1609
	2063	11,734	3,821,244	32564.5%	14	1,807	588,522	32564.5%	2.2082	N/A	0.2880	N/A	0.712	0.682	4.50%	0.1540
	2064	7,880	2,900,060	36804.0%	10	1,161	427,414	36804.0%	2.2082	N/A	0.2871	N/A	0.713	0.672	4.50%	0.1474
	2065	5,215	2,167,706	41563.8%	7	736	305,721	41563.8%	2.2082	N/A	0.2982	N/A	0.702	0.662	4.50%	0.1410
	2066	3,407	1,596,947	46868.3%	5	460	215,526	46868.3%	2.2082	N/A	0.3048	N/A	0.695	0.653	4.50%	0.1350
	2067	2,203	1,158,054	52561.3%	3	285	149,562	52561.3%	2.2082	N/A	0.3254	N/A	0.675	0.647	4.50%	0.1291
	2068	1,411	825,180	58484.2%	2	174	101,982	58484.2%	2.2082	N/A	0.3324	N/A	0.668	0.640	4.50%	0.1236
	2069	895	576,348	64366.1%	2	106	68,162	64366.1%	2.2082	N/A	0.3348	N/A	0.665	0.635	4.50%	0.1183
	2070+	1,259	978,246	77679.9%	1	143	110,711	77679.9%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1132
	Past	792,084,572	295,712,862	37.3%	379,839	1,282,437,280	439,787,502	34.3%								
	Future	444,215,751	2,278,857,317	513.0%	170,468	323,891,019	1,090,676,573	336.7%								
	Lifetime	1,236,300,323	2,574,570,179	208.2%	550,307	1,606,328,299	1,530,464,075	95.3%								

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 6/30/2020.

Attachment 9-A
Metropolitan Life Insurance Company
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 66.82% Future Increase
Policy Forms: 1LTC-97, 2LTC-97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	168,478	-	0.0%	384	453,586	-	0.0%							4.50%	2.6923
	1999	2,560,824	6,275	0.2%	2,943	6,597,509	16,166	0.2%							4.50%	2.5763
	2000	11,397,865	746,247	6.5%	9,072	28,100,074	1,839,782	6.5%							4.50%	2.4654
	2001	26,360,752	1,875,618	7.1%	16,387	62,190,702	4,424,988	7.1%							4.50%	2.3592
	2002	40,904,169	5,679,720	13.9%	23,449	92,346,183	12,822,665	13.9%							4.50%	2.2576
	2003	45,925,078	7,461,920	16.2%	23,141	99,216,748	16,120,767	16.2%							4.50%	2.1604
	2004	43,349,383	4,657,758	10.7%	22,211	89,619,335	9,629,321	10.7%							4.50%	2.0674
	2005	41,843,807	7,761,316	18.5%	21,513	82,781,576	15,354,577	18.5%							4.50%	1.9783
	2006	40,591,229	11,868,367	29.2%	20,962	76,845,495	22,468,660	29.2%							4.50%	1.8932
	2007	39,489,293	15,295,754	38.7%	20,533	71,540,057	27,710,273	38.7%							4.50%	1.8116
	2008	38,481,304	20,037,720	52.1%	20,074	66,711,915	34,737,769	52.1%							4.50%	1.7336
	2009	37,379,740	15,367,104	41.1%	19,485	62,011,698	25,493,495	41.1%							4.50%	1.6590
	2010	39,075,844	16,445,197	42.1%	18,919	62,033,948	26,107,190	42.1%							4.50%	1.5875
	2011	38,835,741	17,451,331	44.9%	18,419	58,997,873	26,511,441	44.9%							4.50%	1.5192
	2012	37,402,851	24,681,707	66.0%	17,773	54,374,238	35,880,928	66.0%							4.50%	1.4537
	2013	36,638,845	19,166,020	52.3%	17,302	50,969,920	26,662,699	52.3%							4.50%	1.3911
	2014	39,324,016	26,086,739	66.3%	16,889	52,349,647	34,727,673	66.3%							4.50%	1.3312
	2015	37,997,436	21,997,045	57.9%	16,395	48,405,408	28,022,311	57.9%							4.50%	1.2739
	2016	36,788,366	23,659,528	64.3%	15,851	44,847,042	28,842,267	64.3%							4.50%	1.2191
	2017	39,535,186	24,529,443	62.0%	15,379	46,120,160	28,615,063	62.0%							4.50%	1.1666
	2018	35,184,383	17,160,614	48.8%	14,851	39,277,213	19,156,825	48.8%							4.50%	1.1163
	2019	42,463,146	12,143,599	28.6%	14,276	45,361,416	12,972,446	28.6%							4.50%	1.0683
	2020	40,386,837	1,633,840	4.0%	13,631	41,285,542	1,670,197	4.0%							4.50%	1.0223
Projected Future Experience	2021	40,316,205	4,339,097	10.8%	13,121	39,438,601	4,244,644	10.8%	2.1995	1.0000	0.0374	1.0000	0.963	0.931	4.50%	0.9782
	2022	38,248,523	15,560,871	40.7%	12,594	35,804,716	14,566,642	40.7%	2.2082	1.0000	0.0402	1.0000	0.960	0.945	4.50%	0.9361
	2023	40,488,907	26,109,391	64.5%	12,002	36,269,814	23,388,697	64.5%	2.4951	0.9990	0.0470	0.9961	0.953	0.941	4.50%	0.8958
	2024	53,475,628	34,825,212	65.1%	11,275	45,840,450	29,852,915	65.1%	3.5812	0.9953	0.0606	0.9814	0.939	0.937	4.50%	0.8572
	2025	51,233,548	42,725,269	83.4%	10,698	42,027,264	35,047,860	83.4%	3.6837	0.9950	0.0512	0.9800	0.949	0.933	4.50%	0.8203
	2026	47,565,504	49,526,181	104.1%	10,126	37,338,125	38,877,223	104.1%	3.6837	0.9950	0.0535	0.9800	0.947	0.928	4.50%	0.7850
	2027	43,940,647	55,703,023	126.8%	9,546	33,007,343	41,843,006	126.8%	3.6837	0.9950	0.0573	0.9800	0.943	0.924	4.50%	0.7512
	2028	40,383,321	61,314,913	151.8%	8,961	29,028,851	44,075,164	151.8%	3.6837	0.9950	0.0613	0.9800	0.939	0.919	4.50%	0.7188
	2029	36,923,189	66,533,730	180.2%	8,374	25,398,656	45,767,101	180.2%	3.6837	0.9950	0.0655	0.9800	0.934	0.914	4.50%	0.6879
	2030	33,580,554	71,440,957	212.7%	7,789	22,104,622	47,026,483	212.7%	3.6837	0.9950	0.0698	0.9800	0.930	0.909	4.50%	0.6583
	2031	30,374,250	75,979,676	250.1%	7,210	19,133,063	47,860,407	250.1%	3.6837	0.9950	0.0743	0.9800	0.926	0.905	4.50%	0.6299
	2032	27,316,134	80,105,774	293.3%	6,640	16,465,764	48,286,584	293.3%	3.6837	0.9950	0.0791	0.9800	0.921	0.899	4.50%	0.6028
	2033	24,416,133	83,767,135	343.1%	6,082	14,083,910	48,319,233	343.1%	3.6837	0.9950	0.0840	0.9800	0.916	0.894	4.50%	0.5768
	2034	21,685,558	86,886,899	400.7%	5,540	11,970,180	47,960,574	400.7%	3.6837	0.9950	0.0891	0.9800	0.911	0.888	4.50%	0.5520
	2035	19,134,819	89,387,067	467.1%	5,018	10,107,370	47,215,922	467.1%	3.6837	0.9950	0.0943	0.9800	0.906	0.882	4.50%	0.5282
	2036	16,770,739	91,199,448	543.8%	4,518	8,477,147	46,098,809	543.8%	3.6837	0.9950	0.0996	0.9800	0.900	0.876	4.50%	0.5055
	2037	14,595,391	92,263,226	632.1%	4,041	7,059,874	44,628,249	632.1%	3.6837	0.9950	0.1054	0.9800	0.895	0.870	4.50%	0.4837
	2038	12,604,309	92,526,930	734.1%	3,592	5,834,236	42,828,520	734.1%	3.6837	0.9950	0.1112	0.9800	0.889	0.864	4.50%	0.4629
	2039	10,799,870	91,952,780	851.4%	3,171	4,783,735	40,729,914	851.4%	3.6837	0.9950	0.1173	0.9800	0.883	0.857	4.50%	0.4429
	2040	9,180,594	90,525,315	986.1%	2,780	3,891,375	38,370,935	986.1%	3.6837	0.9950	0.1234	0.9800	0.877	0.850	4.50%	0.4239
	2041	7,740,391	88,260,152	1140.3%	2,420	3,139,634	35,799,809	1140.3%	3.6837	0.9950	0.1294	0.9800	0.871	0.843	4.50%	0.4056
	2042	6,474,184	85,210,309	1316.2%	2,091	2,512,956	33,074,394	1316.2%	3.6837	0.9950	0.1360	0.9800	0.864	0.836	4.50%	0.3882
	2043	5,370,528	81,445,839	1516.5%	1,794	1,994,805	30,251,880	1516.5%	3.6837	0.9950	0.1422	0.9800	0.858	0.830	4.50%	0.3714
	2044	4,417,864	77,061,500	1744.3%	1,526	1,570,289	27,390,795	1744.3%	3.6837	0.9950	0.1489	0.9800	0.851	0.823	4.50%	0.3554
	2045	3,603,586	72,167,329	2002.7%	1,289	1,225,704	24,546,610	2002.7%	3.6837	0.9950	0.1553	0.9800	0.845	0.816	4.50%	0.3401
	2046	2,913,594	66,895,863	2296.0%	1,081	948,339	21,773,781	2296.0%	3.6837	0.9950	0.1619	0.9800	0.838	0.809	4.50%	0.3255
	2047	2,335,063	61,378,743	2628.6%	898	727,305	19,117,729	2628.6%	3.6837	0.9950	0.1686	0.9800	0.831	0.801	4.50%	0.3115
	2048	1,854,886	55,744,338	3005.3%	741	552,865	16,615,093	3005.3%	3.6837	0.9950	0.1750	0.9800	0.825	0.794	4.50%	0.2981
	2049	1,460,706	50,120,998	3431.3%	607	416,628	14,295,700	3431.3%	3.6837	0.9950	0.1817	0.9800	0.818	0.787	4.50%	0.2852
	2050	1,140,028	44,627,568	3914.6%	492	311,161	12,180,711	3914.6%	3.6837	0.9950	0.1885	0.9800	0.812	0.780	4.50%	0.2729
	2051	881,659	39,341,499	4462.2%	396	230,279	10,275,525	4462.2%	3.6837	0.9950	0.1949	0.9800	0.805	0.773	4.50%	0.2612
	2052	675,883	34,331,656	5079.5%	316	168,931	8,580,876	5079.5%	3.6837	0.9950	0.2015	0.9800	0.798	0.767	4.50%	0.2499
	2053	513,600	29,658,248	5774.6%	250	122,842	7,093,590	5774.6%	3.6837	0.9950	0.2092	0.9800	0.791	0.760	4.50%	0.2392
	2054	387,034	25,362,556	6553.0%	196	88,584	5,804,934	6553.0%	3.6837	0.9950	0.2155	0.9800	0.785	0.754	4.50%	0.2289
	2055	289,080	21,474,262	7428.5%	153	63,315	4,703,338	7428.5%	3.6837	0.9950	0.2225	0.9800	0.777	0.747	4.50%	0.2190
	2056	213,792	17,986,352	8413.0%	118	44,809	3,769,769	8413.0%	3.6837	0.9950	0.2280	0.9800	0.772	0.740	4.50%	0.2096
	2057	156,533	14,879,344	9505.6%	90	31,395	2,984,277	9505.6%	3.6837	0.9950	0.2388	0.9800	0.761	0.732	4.50%	0.2006
	2058	113,403	12,161,194	10723.9%	68	21,765	2,334,078	10723.9%	3.6837	0.9950	0.2442	0.9800	0.756	0.724	4.50%	0.1919
	2059	81,247	9,830,803	12099.9%	51	14,922	1,805,559	12099.9%	3.6837	0.9950	0.2533	0.9800	0.747	0.716	4.50%	0.1837
	2060	57,613	7,858,872	13640.7%	38	10,126	1,381,232	13640.7%	3.6837	0.9950	0.2580	0.9800	0.742	0.709	4.50%	0.1758
	2061	40,395	6,209,666	15372.2%	28	6,794	1,044,380	15372.2%	3.6837	0.9950	0.2645	0.9800	0.735	0.701	4.50%	0.1682
	2062	27,974	4,841,977	17309.0%	20	4,502	779,286	17309.0%	3.6837	0.9950	0.2781	0.9800	0.722	0.692	4.50%	0.1609
	2063	19,088	3,726,095	19520.8%	14	2,940	573,867	19520.8%	3.6837	0.9950	0.2880	0.9800	0.712	0.682	4.50%	0.1540
	2064	12,818	2,827,849	22062.1%	10	1,889	416,771	22062.1%	3.6837	0.9950	0.2871	0.9800	0.713	0.672	4.50%	0.1474
	2065	8,484	2,113,730	24915.3%	7	1,196	298,109	24915.3%	3.6837	0.9950	0.2982	0.9800	0.702	0.662	4.50%	0.1410
	2066	5,543	1,557,183	28095.2%	5	748	210,159	28095.2%	3.6837	0.9950	0.3048	0.9800	0.695	0.653	4.50%	0.1350
	2067	3,584	1,129,218	31507.8%	3	463	145,838	31507.8%	3.6837	0.9950	0.3254	0.9800	0.675	0.647	4.50%	0.1291
	2068	2,295	804,633	35058.2%	2	284	99,443	35058.2%	3.6837	0.9950	0.3324	0.9800	0.668	0.640	4.50%	0.1236
	2069	1,457	561,997	38584.2%	1	172	66,465	38584.2%	3.6837	0.9950	0.3348	0.9800	0.665	0.635	4.50%	0.1183
	2070+	2,049	953,888	46565.1%	1	232	107,955	46565.1%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1132
	Past	792,084,572	295,712,862	37.3%	379,839	1,282,437,280	439,787,502	34.3%								
	Future	653,838,182	2,223,196,552	340.0%	167,783	462,280,969	1,064,510,836	230.3%								
	Lifetime	1,445,922,755	2,518,909,414	174.2%	547,622	1,744,718,250	1,504,298,338	86.2%								

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 current requested increase of 66.82% is assumed to be implemented starting 6/1/2023.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Attachment 9-B
Metropolitan Life Insurance Company
Pennsylvannia Earned Premium and Paid Claims Experience Projections (Premium Includes Prior Authorized Increases)
Policy Forms: 1LTC-97, 2LTC-97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.50%	2.6923
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.5763
	2000	338,600	-	0.0%	350	834,778	-	0.0%							4.50%	2.4654
	2001	1,052,546	284,581	27.0%	645	2,483,183	671,389	27.0%							4.50%	2.3592
	2002	1,855,292	192,199	10.4%	1,174	4,188,550	433,912	10.4%							4.50%	2.2576
	2003	2,637,046	270,374	10.3%	1,309	5,697,086	584,117	10.3%							4.50%	2.1604
	2004	2,552,978	230,307	9.0%	1,250	5,277,956	476,131	9.0%							4.50%	2.0674
	2005	2,450,147	259,395	10.6%	1,204	4,847,242	513,173	10.6%							4.50%	1.9783
	2006	2,388,863	268,315	11.2%	1,172	4,522,488	507,963	11.2%							4.50%	1.8932
	2007	2,331,921	1,275,093	54.7%	1,147	4,224,583	2,309,999	54.7%							4.50%	1.8116
	2008	2,274,195	1,362,962	59.9%	1,116	3,942,588	2,362,857	59.9%							4.50%	1.7336
	2009	2,203,425	323,541	14.7%	1,084	3,655,405	536,743	14.7%							4.50%	1.6590
	2010	2,255,122	955,684	42.4%	1,049	3,580,066	1,517,174	42.4%							4.50%	1.5875
	2011	2,259,491	288,729	12.8%	1,018	3,432,539	438,627	12.8%							4.50%	1.5192
	2012	2,203,079	712,110	32.3%	973	3,202,717	1,035,227	32.3%							4.50%	1.4537
	2013	2,134,442	1,714,636	80.3%	954	2,969,316	2,385,307	80.3%							4.50%	1.3911
	2014	2,234,039	1,084,832	48.6%	925	2,974,038	1,444,170	48.6%							4.50%	1.3312
	2015	2,166,185	1,367,811	63.1%	888	2,759,530	1,742,471	63.1%							4.50%	1.2739
	2016	2,078,794	970,971	46.7%	857	2,534,165	1,183,667	46.7%							4.50%	1.2191
	2017	2,165,180	966,998	44.7%	827	2,525,812	1,128,061	44.7%							4.50%	1.1666
	2018	1,960,241	682,147	34.8%	792	2,188,267	761,498	34.8%							4.50%	1.1163
	2019	2,264,104	612,109	27.0%	758	2,418,637	653,887	27.0%							4.50%	1.0683
	2020	2,144,026	71,937	3.4%	723	2,191,736	73,538	3.4%							4.50%	1.0223
Projected Future Experience	2021	2,028,578	227,745	11.2%	693	1,984,420	222,788	11.2%	2.1995	N/A	0.0414	N/A	0.959	0.883	4.50%	0.9782
	2022	1,914,393	810,981	42.4%	662	1,792,077	759,165	42.4%	2.2082	N/A	0.0442	N/A	0.956	0.940	4.50%	0.9361
	2023	1,793,425	1,352,645	75.4%	631	1,606,543	1,211,695	75.4%	2.2082	N/A	0.0472	N/A	0.953	0.937	4.50%	0.8958
	2024	1,673,268	1,808,234	108.1%	599	1,434,361	1,550,057	108.1%	2.2082	N/A	0.0503	N/A	0.950	0.933	4.50%	0.8572
	2025	1,554,527	2,184,215	140.5%	568	1,275,190	1,791,728	140.5%	2.2082	N/A	0.0532	N/A	0.947	0.929	4.50%	0.8203
	2026	1,437,848	2,489,806	173.2%	535	1,128,687	1,954,456	173.2%	2.2082	N/A	0.0567	N/A	0.943	0.925	4.50%	0.7850
	2027	1,324,484	2,758,429	208.3%	503	994,926	2,072,077	208.3%	2.2082	N/A	0.0599	N/A	0.940	0.921	4.50%	0.7512
	2028	1,215,215	2,996,972	246.6%	471	873,536	2,154,321	246.6%	2.2082	N/A	0.0636	N/A	0.936	0.918	4.50%	0.7188
	2029	1,110,480	3,217,052	289.7%	440	763,875	2,212,940	289.7%	2.2082	N/A	0.0674	N/A	0.933	0.914	4.50%	0.6879
	2030	1,010,294	3,424,656	339.0%	408	665,033	2,254,302	339.0%	2.2082	N/A	0.0713	N/A	0.929	0.910	4.50%	0.6583
	2031	914,909	3,618,282	395.5%	378	576,311	2,279,194	395.5%	2.2082	N/A	0.0752	N/A	0.925	0.906	4.50%	0.6299
	2032	824,462	3,796,784	460.5%	348	496,974	2,288,645	460.5%	2.2082	N/A	0.0794	N/A	0.921	0.901	4.50%	0.6028
	2033	739,160	3,959,666	535.7%	318	426,368	2,284,047	535.7%	2.2082	N/A	0.0840	N/A	0.916	0.897	4.50%	0.5768
	2034	659,085	4,104,285	622.7%	290	363,807	2,265,518	622.7%	2.2082	N/A	0.0884	N/A	0.912	0.892	4.50%	0.5520
	2035	584,484	4,227,210	723.2%	263	308,735	2,232,892	723.2%	2.2082	N/A	0.0931	N/A	0.907	0.887	4.50%	0.5282
	2036	515,395	4,327,309	839.6%	238	260,518	2,187,336	839.6%	2.2082	N/A	0.0975	N/A	0.903	0.882	4.50%	0.5055
	2037	451,762	4,401,978	974.4%	213	218,520	2,129,262	974.4%	2.2082	N/A	0.1029	N/A	0.897	0.877	4.50%	0.4837
	2038	393,440	4,449,280	1130.9%	190	182,114	2,059,466	1130.9%	2.2082	N/A	0.1076	N/A	0.892	0.871	4.50%	0.4629
	2039	340,408	4,466,653	1312.1%	169	150,782	1,978,476	1312.1%	2.2082	N/A	0.1133	N/A	0.887	0.865	4.50%	0.4429
	2040	292,434	4,451,351	1522.2%	149	123,954	1,886,793	1522.2%	2.2082	N/A	0.1186	N/A	0.881	0.859	4.50%	0.4239
	2041	249,431	4,402,012	1764.8%	130	101,173	1,785,531	1764.8%	2.2082	N/A	0.1243	N/A	0.876	0.853	4.50%	0.4056
	2042	211,156	4,317,674	2044.8%	113	81,960	1,675,906	2044.8%	2.2082	N/A	0.1299	N/A	0.870	0.847	4.50%	0.3882
	2043	177,472	4,197,448	2365.1%	98	65,920	1,559,081	2365.1%	2.2082	N/A	0.1357	N/A	0.864	0.840	4.50%	0.3714
	2044	147,989	4,044,137	2732.7%	84	52,601	1,437,451	2732.7%	2.2082	N/A	0.1417	N/A	0.858	0.834	4.50%	0.3554
	2045	122,474	3,859,104	3151.0%	72	41,657	1,312,615	3151.0%	2.2082	N/A	0.1471	N/A	0.853	0.828	4.50%	0.3401
	2046	100,514	3,648,279	3629.6%	61	32,716	1,187,470	3629.6%	2.2082	N/A	0.1540	N/A	0.846	0.821	4.50%	0.3255
	2047	81,824	3,415,049	4173.7%	51	25,486	1,063,690	4173.7%	2.2082	N/A	0.1592	N/A	0.841	0.814	4.50%	0.3115
	2048	66,101	3,165,228	4788.5%	43	19,702	943,424	4788.5%	2.2082	N/A	0.1660	N/A	0.834	0.808	4.50%	0.2981
	2049	52,991	2,907,058	5486.0%	35	15,114	829,162	5486.0%	2.2082	N/A	0.1708	N/A	0.829	0.802	4.50%	0.2852
	2050	42,087	2,646,466	6288.1%	29	11,487	722,330	6288.1%	2.2082	N/A	0.1791	N/A	0.821	0.794	4.50%	0.2729
	2051	33,092	2,389,111	7219.7%	24	8,643	624,007	7219.7%	2.2082	N/A	0.1846	N/A	0.815	0.786	4.50%	0.2612
	2052	25,733	2,137,700	8307.1%	19	6,432	534,298	8307.1%	2.2082	N/A	0.1908	N/A	0.809	0.778	4.50%	0.2499
	2053	19,786	1,896,268	9583.8%	15	4,732	453,545	9583.8%	2.2082	N/A	0.1985	N/A	0.801	0.769	4.50%	0.2392
	2054	15,045	1,668,437	11089.6%	12	3,443	381,869	11089.6%	2.2082	N/A	0.2065	N/A	0.793	0.760	4.50%	0.2289
	2055	11,308	1,456,056	12876.1%	10	2,477	318,908	12876.1%	2.2082	N/A	0.2166	N/A	0.783	0.752	4.50%	0.2190
	2056	8,382	1,257,388	15000.7%	7	1,757	263,537	15000.7%	2.2082	N/A	0.2187	N/A	0.781	0.741	4.50%	0.2096
	2057	6,118	1,072,367	17528.7%	6	1,227	215,079	17528.7%	2.2082	N/A	0.2342	N/A	0.766	0.730	4.50%	0.2006
	2058	4,389	904,466	20605.4%	4	842	173,593	20605.4%	2.2082	N/A	0.2337	N/A	0.766	0.717	4.50%	0.1919
	2059	3,102	751,088	24212.0%	3	570	137,947	24212.0%	2.2082	N/A	0.2477	N/A	0.752	0.707	4.50%	0.1837
	2060	2,149	617,435	28727.0%	2	378	108,517	28727.0%	2.2082	N/A	0.2622	N/A	0.738	0.693	4.50%	0.1758
	2061	1,456	499,749	34316.3%	2	245	84,051	34316.3%	2.2082	N/A	0.2686	N/A	0.731	0.678	4.50%	0.1682
	2062	955	398,456	41707.7%	1	154	64,129	41707.7%	2.2082	N/A	0.2938	N/A	0.706	0.656	4.50%	0.1609
	2063	598	311,846	52144.3%	1	92	48,028	52144.3%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1540
	2064	353	240,272	68146.5%	1	52	35,412	68146.5%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1474
	2065	196	180,773	92138.0%	0	28	25,495	92138.0%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1410
	2066	101	133,555	131653.0%	0	14	18,025	131653.0%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1350
	2067	47	97,875	207313.3%	0	6	12,640	207313.3%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1291
	2068	20	70,474	346146.3%	0	3	8,710	346146.3%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1236
	2069	8	47,486	589161.7%	0	1	5,616	589161.7%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1183
	2070+	2	61,558	2947047.2%	0	0	6,967	2947047.2%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1132
	Past	43,949,715	13,894,731	31.6%	20,215	70,450,681	20,759,911	29.5%								
	Future	22,162,929	115,868,347	522.8%	8,890	16,105,642	53,812,191	334.1%								
	Lifetime	66,112,644	129,763,079	196.3%	29,105	86,556,323	74,572,102	86.2%								

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 6/30/2020.

Attachment 9-B
Metropolitan Life Insurance Company
Pennsylvannia Earned Premium and Paid Claims Experience Projections (Premium Includes Prior Authorized Increases) and With 66.82% Future Increase
Policy Forms: 1LTC-97, 2LTC-97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.50%	2.6923
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.5763
	2000	338,600	-	0.0%	350	834,778	-	0.0%							4.50%	2.4654
	2001	1,052,546	284,581	27.0%	645	2,483,183	671,389	27.0%							4.50%	2.3592
	2002	1,855,292	192,199	10.4%	1,174	4,188,550	433,912	10.4%							4.50%	2.2576
	2003	2,637,046	270,374	10.3%	1,309	5,697,086	584,117	10.3%							4.50%	2.1604
	2004	2,552,978	230,307	9.0%	1,250	5,277,956	476,131	9.0%							4.50%	2.0674
	2005	2,450,147	259,395	10.6%	1,204	4,847,242	513,173	10.6%							4.50%	1.9783
	2006	2,388,863	268,315	11.2%	1,172	4,522,488	507,963	11.2%							4.50%	1.8932
	2007	2,331,921	1,275,093	54.7%	1,147	4,224,583	2,309,999	54.7%							4.50%	1.8116
	2008	2,274,195	1,362,962	59.9%	1,116	3,942,588	2,362,857	59.9%							4.50%	1.7336
	2009	2,203,425	323,541	14.7%	1,084	3,655,405	536,743	14.7%							4.50%	1.6590
	2010	2,255,122	955,684	42.4%	1,049	3,580,066	1,517,174	42.4%							4.50%	1.5875
	2011	2,259,491	288,729	12.8%	1,018	3,432,539	438,627	12.8%							4.50%	1.5192
	2012	2,203,079	712,110	32.3%	973	3,202,717	1,035,227	32.3%							4.50%	1.4537
	2013	2,134,442	1,714,636	80.3%	954	2,969,316	2,385,307	80.3%							4.50%	1.3911
	2014	2,234,039	1,084,832	48.6%	925	2,974,038	1,444,170	48.6%							4.50%	1.3312
	2015	2,166,185	1,367,811	63.1%	888	2,759,530	1,742,471	63.1%							4.50%	1.2739
	2016	2,078,794	970,971	46.7%	857	2,534,165	1,183,667	46.7%							4.50%	1.2191
	2017	2,165,180	966,998	44.7%	827	2,525,812	1,128,061	44.7%							4.50%	1.1666
	2018	1,960,241	682,147	34.8%	792	2,188,267	761,498	34.8%							4.50%	1.1163
	2019	2,264,104	612,109	27.0%	758	2,418,637	653,887	27.0%							4.50%	1.0683
	2020	2,144,026	71,937	3.4%	723	2,191,736	73,538	3.4%							4.50%	1.0223
Projected Future Experience	2021	2,028,578	227,745	11.2%	693	1,984,420	222,788	11.2%	2.1995	1.0000	0.0414	1.0000	0.959	0.883	4.50%	0.9782
	2022	1,914,393	810,981	42.4%	662	1,792,077	759,165	42.4%	2.2082	1.0000	0.0442	1.0000	0.956	0.940	4.50%	0.9361
	2023	2,016,597	1,346,075	66.7%	629	1,806,460	1,205,809	66.7%	2.4951	0.9990	0.0509	0.9961	0.949	0.937	4.50%	0.8958
	2024	2,650,804	1,766,324	66.6%	588	2,272,326	1,514,131	66.6%	3.5812	0.9953	0.0643	0.9814	0.936	0.933	4.50%	0.8572
	2025	2,528,690	2,129,828	84.2%	556	2,074,303	1,747,114	84.2%	3.6837	0.9950	0.0546	0.9800	0.945	0.929	4.50%	0.8203
	2026	2,338,893	2,427,810	103.8%	525	1,835,992	1,905,790	103.8%	3.6837	0.9950	0.0567	0.9800	0.943	0.925	4.50%	0.7850
	2027	2,154,487	2,689,745	124.8%	493	1,618,408	2,020,483	124.8%	3.6837	0.9950	0.0599	0.9800	0.940	0.921	4.50%	0.7512
	2028	1,976,744	2,922,347	147.8%	462	1,420,948	2,100,679	147.8%	3.6837	0.9950	0.0636	0.9800	0.936	0.918	4.50%	0.7188
	2029	1,806,375	3,136,948	173.7%	431	1,242,566	2,157,838	173.7%	3.6837	0.9950	0.0674	0.9800	0.933	0.914	4.50%	0.6879
	2030	1,643,407	3,339,382	203.2%	400	1,081,783	2,198,170	203.2%	3.6837	0.9950	0.0713	0.9800	0.929	0.910	4.50%	0.6583
	2031	1,488,248	3,528,187	237.1%	370	937,463	2,222,442	237.1%	3.6837	0.9950	0.0752	0.9800	0.925	0.906	4.50%	0.6299
	2032	1,341,121	3,702,244	276.1%	341	808,408	2,231,658	276.1%	3.6837	0.9950	0.0794	0.9800	0.921	0.901	4.50%	0.6028
	2033	1,202,363	3,861,071	321.1%	312	693,556	2,227,174	321.1%	3.6837	0.9950	0.0840	0.9800	0.916	0.897	4.50%	0.5768
	2034	1,072,108	4,002,088	373.3%	284	591,791	2,209,107	373.3%	3.6837	0.9950	0.0884	0.9800	0.912	0.892	4.50%	0.5520
	2035	950,757	4,121,953	433.5%	258	502,208	2,177,293	433.5%	3.6837	0.9950	0.0931	0.9800	0.907	0.887	4.50%	0.5282
	2036	838,373	4,219,559	503.3%	233	423,775	2,132,871	503.3%	3.6837	0.9950	0.0975	0.9800	0.903	0.882	4.50%	0.5055
	2037	734,864	4,292,369	584.1%	209	355,458	2,076,243	584.1%	3.6837	0.9950	0.1029	0.9800	0.897	0.877	4.50%	0.4837
	2038	639,994	4,338,493	677.9%	186	296,238	2,008,185	677.9%	3.6837	0.9950	0.1076	0.9800	0.892	0.871	4.50%	0.4629
	2039	553,728	4,355,434	786.6%	165	245,271	1,929,212	786.6%	3.6837	0.9950	0.1133	0.9800	0.887	0.865	4.50%	0.4429
	2040	475,691	4,340,513	912.5%	146	201,631	1,839,812	912.5%	3.6837	0.9950	0.1186	0.9800	0.881	0.859	4.50%	0.4239
	2041	405,740	4,292,402	1057.9%	128	164,575	1,741,071	1057.9%	3.6837	0.9950	0.1243	0.9800	0.876	0.853	4.50%	0.4056
	2042	343,480	4,210,164	1225.7%	111	133,322	1,634,176	1225.7%	3.6837	0.9950	0.1299	0.9800	0.870	0.847	4.50%	0.3882
	2043	288,687	4,092,931	1417.8%	96	107,229	1,520,260	1417.8%	3.6837	0.9950	0.1357	0.9800	0.864	0.840	4.50%	0.3714
	2044	240,727	3,943,438	1638.1%	82	85,564	1,401,659	1638.1%	3.6837	0.9950	0.1417	0.9800	0.858	0.834	4.50%	0.3554
	2045	199,223	3,763,012	1888.8%	70	67,763	1,279,931	1888.8%	3.6837	0.9950	0.1471	0.9800	0.853	0.828	4.50%	0.3401
	2046	163,502	3,557,437	2175.8%	59	53,218	1,157,902	2175.8%	3.6837	0.9950	0.1540	0.9800	0.846	0.821	4.50%	0.3255
	2047	133,099	3,330,014	2501.9%	50	41,457	1,037,205	2501.9%	3.6837	0.9950	0.1592	0.9800	0.841	0.814	4.50%	0.3115
	2048	107,523	3,086,413	2870.5%	42	32,048	919,933	2870.5%	3.6837	0.9950	0.1660	0.9800	0.834	0.808	4.50%	0.2981
	2049	86,198	2,834,672	3288.6%	35	24,586	808,516	3288.6%	3.6837	0.9950	0.1708	0.9800	0.829	0.802	4.50%	0.2852
	2050	68,461	2,580,569	3769.4%	28	18,686	704,344	3769.4%	3.6837	0.9950	0.1791	0.9800	0.821	0.794	4.50%	0.2729
	2051	53,829	2,329,623	4327.8%	23	14,059	608,469	4327.8%	3.6837	0.9950	0.1846	0.9800	0.815	0.786	4.50%	0.2612
	2052	41,860	2,084,471	4979.7%	19	10,462	520,994	4979.7%	3.6837	0.9950	0.1908	0.9800	0.809	0.778	4.50%	0.2499
	2053	32,185	1,849,051	5745.0%	15	7,698	442,252	5745.0%	3.6837	0.9950	0.1985	0.9800	0.801	0.769	4.50%	0.2392
	2054	24,473	1,626,893	6647.6%	12	5,601	372,360	6647.6%	3.6837	0.9950	0.2065	0.9800	0.793	0.760	4.50%	0.2289
	2055	18,395	1,419,800	7718.5%	9	4,029	310,968	7718.5%	3.6837	0.9950	0.2166	0.9800	0.783	0.752	4.50%	0.2190
	2056	13,635	1,226,079	8992.1%	7	2,858	256,975	8992.1%	3.6837	0.9950	0.2187	0.9800	0.781	0.741	4.50%	0.2096
	2057	9,952	1,045,665	10507.5%	6	1,996	209,724	10507.5%	3.6837	0.9950	0.2342	0.9800	0.766	0.730	4.50%	0.2006
	2058	7,140	881,945	12351.9%	4	1,370	169,270	12351.9%	3.6837	0.9950	0.2337	0.9800	0.766	0.717	4.50%	0.1919
	2059	5,046	732,386	14513.8%	3	927	134,513	14513.8%	3.6837	0.9950	0.2477	0.9800	0.752	0.707	4.50%	0.1837
	2060	3,496	602,061	17220.4%	2	614	105,815	17220.4%	3.6837	0.9950	0.2622	0.9800	0.738	0.693	4.50%	0.1758
	2061	2,369	487,305	20570.8%	2	398	81,958	20570.8%	3.6837	0.9950	0.2686	0.9800	0.731	0.678	4.50%	0.1682
	2062	1,554	388,534	25001.6%	1	250	62,532	25001.6%	3.6837	0.9950	0.2938	0.9800	0.706	0.656	4.50%	0.1609
	2063	973	304,081	31257.8%	1	150	46,832	31257.8%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1540
	2064	574	234,289	40850.3%	1	85	34,530	40850.3%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1474
	2065	319	176,272	55232.0%	0	45	24,860	55232.0%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1410
	2066	165	130,229	78919.2%	0	22	17,576	78919.2%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1350
	2067	77	95,438	124273.7%	0	10	12,326	124273.7%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1291
	2068	33	68,719	207496.9%	0	4	8,493	207496.9%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1236
	2069	13	46,303	353172.1%	0	2	5,476	353172.1%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1183
	2070+	3	60,025	1766603.0%	0	0	6,793	1766603.0%	3.6837	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1132
	Past	43,949,715	13,894,731	31.6%	20,215	70,450,681	20,759,911	29.5%								
	Future	32,608,947	113,039,316	346.7%	8,750	22,964,111	52,523,674	228.7%								
	Lifetime	76,558,663	126,934,047	165.8%	28,965	93,414,792	73,283,585	78.4%								

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The current requested increase of 66.82% is assumed to be implemented starting 6/1/2023.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Attachment 16
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premiums Illustrated As Original Premium Level Without Rate Increase)
Policy Forms: 1LTC-97, 2LTC-97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	168,478	-	0.0%	384	453,586	-	0.0%							4.50%	2.6923
	1999	2,560,824	6,275	0.2%	2,943	6,597,509	16,166	0.2%							4.50%	2.5763
	2000	11,397,865	830,464	7.3%	9,072	28,100,074	2,047,411	7.3%							4.50%	2.4654
	2001	26,360,752	1,875,618	7.1%	16,387	62,190,702	4,424,988	7.1%							4.50%	2.3592
	2002	40,904,169	5,968,549	14.6%	23,449	92,346,183	13,474,732	14.6%							4.50%	2.2576
	2003	45,925,078	7,744,932	16.9%	23,141	99,216,748	16,732,185	16.9%							4.50%	2.1604
	2004	43,349,383	4,679,934	10.8%	22,211	89,619,335	9,675,167	10.8%							4.50%	2.0674
	2005	41,843,807	7,761,316	18.5%	21,513	82,781,576	15,354,577	18.5%							4.50%	1.9783
	2006	40,591,229	12,409,888	30.6%	20,962	76,845,495	23,493,843	30.6%							4.50%	1.8932
	2007	39,489,293	16,228,821	41.1%	20,533	71,540,057	29,400,647	41.1%							4.50%	1.8116
	2008	38,481,304	21,399,995	55.6%	20,074	66,711,915	37,099,436	55.6%							4.50%	1.7336
	2009	37,199,441	15,541,423	41.8%	19,485	61,712,587	25,782,684	41.8%							4.50%	1.6590
	2010	35,710,535	17,071,734	47.8%	18,919	56,691,430	27,101,834	47.8%							4.50%	1.5875
	2011	34,434,316	18,467,758	53.6%	18,419	52,311,385	28,055,560	53.6%							4.50%	1.5192
	2012	33,105,411	27,015,737	81.6%	17,773	48,126,852	39,274,014	81.6%							4.50%	1.4537
	2013	31,709,978	21,379,269	67.4%	17,302	44,113,155	29,741,649	67.4%							4.50%	1.3911
	2014	29,593,710	30,147,528	101.9%	16,889	39,396,287	40,133,552	101.9%							4.50%	1.3312
	2015	27,798,383	27,660,466	99.5%	16,395	35,412,708	35,237,013	99.5%							4.50%	1.2739
	2016	25,906,542	33,407,525	129.0%	15,851	31,581,500	40,725,611	129.0%							4.50%	1.2191
	2017	24,358,862	41,873,244	171.9%	15,379	28,416,070	48,847,644	171.9%							4.50%	1.1666
	2018	21,277,299	41,462,939	194.9%	14,851	23,752,385	46,286,123	194.9%							4.50%	1.1163
	2019	22,567,605	55,872,740	247.6%	14,276	24,107,929	59,686,266	247.6%							4.50%	1.0683
	2020	19,678,684	53,293,019	270.8%	13,631	20,116,582	54,478,918	270.8%							4.50%	1.0223
Projected Future Experience	2021	18,329,449	46,926,787	256.0%	13,121	17,930,453	45,905,283	256.0%	1.0000	N/A	0.0374	N/A	0.963	0.931	4.50%	0.9782
	2022	17,321,198	52,175,084	301.2%	12,594	16,214,497	48,841,470	301.2%	1.0000	N/A	0.0402	N/A	0.960	0.945	4.50%	0.9361
	2023	16,306,595	57,124,254	350.3%	12,049	14,607,387	51,171,697	350.3%	1.0000	N/A	0.0433	N/A	0.957	0.941	4.50%	0.8958
	2024	15,286,457	61,777,526	404.1%	11,489	13,103,878	52,957,015	404.1%	1.0000	N/A	0.0465	N/A	0.954	0.937	4.50%	0.8572
	2025	14,263,313	66,247,364	464.5%	10,916	11,700,303	54,343,211	464.5%	1.0000	N/A	0.0499	N/A	0.950	0.933	4.50%	0.8203
	2026	13,242,137	70,630,952	533.4%	10,332	10,394,856	55,444,116	533.4%	1.0000	N/A	0.0535	N/A	0.947	0.928	4.50%	0.7850
	2027	12,232,985	74,935,010	612.6%	9,741	9,189,175	56,289,694	612.6%	1.0000	N/A	0.0573	N/A	0.943	0.924	4.50%	0.7512
	2028	11,242,632	79,069,329	703.3%	9,144	8,081,572	56,837,619	703.3%	1.0000	N/A	0.0613	N/A	0.939	0.919	4.50%	0.7188
	2029	10,279,339	82,906,324	806.5%	8,544	7,070,933	57,029,451	806.5%	1.0000	N/A	0.0655	N/A	0.934	0.914	4.50%	0.6879
	2030	9,348,756	86,329,482	923.4%	7,948	6,153,881	56,826,954	923.4%	1.0000	N/A	0.0698	N/A	0.930	0.909	4.50%	0.6583
	2031	8,456,128	89,238,039	1055.3%	7,357	5,326,605	56,211,991	1055.3%	1.0000	N/A	0.0743	N/A	0.926	0.905	4.50%	0.6299
	2032	7,604,755	91,520,646	1203.5%	6,775	4,584,034	55,167,301	1203.5%	1.0000	N/A	0.0791	N/A	0.921	0.899	4.50%	0.6028
	2033	6,797,400	93,062,161	1369.1%	6,206	3,920,931	53,680,865	1369.1%	1.0000	N/A	0.0840	N/A	0.916	0.894	4.50%	0.5768
	2034	6,037,214	93,785,391	1553.5%	5,653	3,332,473	51,768,463	1553.5%	1.0000	N/A	0.0891	N/A	0.911	0.888	4.50%	0.5520
	2035	5,327,094	93,642,905	1757.9%	5,120	2,813,871	49,463,936	1757.9%	1.0000	N/A	0.0943	N/A	0.906	0.882	4.50%	0.5282
	2036	4,668,939	92,623,645	1983.8%	4,610	2,360,020	46,818,702	1983.8%	1.0000	N/A	0.0996	N/A	0.900	0.876	4.50%	0.5055
	2037	4,063,326	90,723,473	2232.7%	4,124	1,965,454	43,883,461	2232.7%	1.0000	N/A	0.1054	N/A	0.895	0.870	4.50%	0.4837
	2038	3,509,013	87,917,274	2505.5%	3,666	1,624,239	40,694,820	2505.5%	1.0000	N/A	0.1112	N/A	0.889	0.864	4.50%	0.4629
	2039	3,006,661	84,251,601	2802.2%	3,236	1,331,782	37,318,724	2802.2%	1.0000	N/A	0.1173	N/A	0.883	0.857	4.50%	0.4429
	2040	2,555,858	79,824,873	3123.2%	2,836	1,083,351	33,835,342	3123.2%	1.0000	N/A	0.1234	N/A	0.877	0.850	4.50%	0.4239
	2041	2,154,909	74,767,953	3469.7%	2,469	874,067	30,327,146	3469.7%	1.0000	N/A	0.1294	N/A	0.871	0.843	4.50%	0.4056
	2042	1,802,399	69,235,137	3841.3%	2,134	699,602	26,873,629	3841.3%	1.0000	N/A	0.1360	N/A	0.864	0.836	4.50%	0.3882
	2043	1,495,144	63,384,146	4239.3%	1,830	555,350	23,543,125	4239.3%	1.0000	N/A	0.1422	N/A	0.858	0.830	4.50%	0.3714
	2044	1,229,924	57,377,441	4665.1%	1,558	437,165	20,394,279	4665.1%	1.0000	N/A	0.1489	N/A	0.851	0.823	4.50%	0.3554
	2045	1,003,231	51,367,899	5120.2%	1,316	341,234	17,472,003	5120.2%	1.0000	N/A	0.1553	N/A	0.845	0.816	4.50%	0.3401
	2046	811,139	45,493,697	5608.6%	1,103	264,016	14,807,639	5608.6%	1.0000	N/A	0.1619	N/A	0.838	0.809	4.50%	0.3255
	2047	650,077	39,871,303	6133.3%	917	202,480	12,418,774	6133.3%	1.0000	N/A	0.1686	N/A	0.831	0.801	4.50%	0.3115
	2048	516,397	34,584,803	6697.3%	756	153,917	10,308,307	6697.3%	1.0000	N/A	0.1750	N/A	0.825	0.794	4.50%	0.2981
	2049	406,657	29,690,323	7301.1%	619	115,988	8,468,386	7301.1%	1.0000	N/A	0.1817	N/A	0.818	0.787	4.50%	0.2852
	2050	317,381	25,224,229	7947.6%	502	86,627	6,884,737	7947.6%	1.0000	N/A	0.1885	N/A	0.812	0.780	4.50%	0.2729
	2051	245,452	21,201,831	8637.9%	404	64,109	5,537,663	8637.9%	1.0000	N/A	0.1949	N/A	0.805	0.773	4.50%	0.2612
	2052	188,164	17,624,033	9366.3%	323	47,030	4,404,962	9366.3%	1.0000	N/A	0.2015	N/A	0.798	0.767	4.50%	0.2499
	2053	142,985	14,480,374	10127.2%	255	34,199	3,463,382	10127.2%	1.0000	N/A	0.2092	N/A	0.791	0.760	4.50%	0.2392
	2054	107,750	11,750,018	10904.9%	200	24,662	2,689,322	10904.9%	1.0000	N/A	0.2155	N/A	0.785	0.754	4.50%	0.2289
	2055	80,479	9,411,025	11693.7%	156	17,627	2,061,223	11693.7%	1.0000	N/A	0.2225	N/A	0.777	0.747	4.50%	0.2190
	2056	59,519	7,436,271	12493.9%	120	12,475	1,558,572	12493.9%	1.0000	N/A	0.2280	N/A	0.772	0.740	4.50%	0.2096
	2057	43,579	5,803,232	13316.7%	92	8,740	1,163,926	13316.7%	1.0000	N/A	0.2388	N/A	0.761	0.732	4.50%	0.2006
	2058	31,571	4,466,718	14148.1%	69	6,059	857,290	14148.1%	1.0000	N/A	0.2442	N/A	0.756	0.724	4.50%	0.1919
	2059	22,619	3,389,017	14983.0%	52	4,154	622,439	14983.0%	1.0000	N/A	0.2533	N/A	0.747	0.716	4.50%	0.1837
	2060	16,039	2,534,528	15801.8%	38	2,819	445,455	15801.8%	1.0000	N/A	0.2580	N/A	0.742	0.709	4.50%	0.1758
	2061	11,246	1,868,848	16617.9%	28	1,891	314,314	16617.9%	1.0000	N/A	0.2645	N/A	0.735	0.701	4.50%	0.1682
	2062	7,788	1,355,788	17409.0%	20	1,253	218,205	17409.0%	1.0000	N/A	0.2781	N/A	0.722	0.692	4.50%	0.1609
	2063	5,314	968,768	18230.4%	14	818	149,203	18230.4%	1.0000	N/A	0.2880	N/A	0.712	0.682	4.50%	0.1540
	2064	3,568	678,170	19004.8%	10	526	99,949	19004.8%	1.0000	N/A	0.2871	N/A	0.713	0.672	4.50%	0.1474
	2065	2,362	466,902	19768.7%	7	333	65,849	19768.7%	1.0000	N/A	0.2982	N/A	0.702	0.662	4.50%	0.1410
	2066	1,543	312,794	20271.4%	5	208	42,215	20271.4%	1.0000	N/A	0.3048	N/A	0.695	0.653	4.50%	0.1350
	2067	998	203,579	20403.6%	3	129	26,292	20403.6%	1.0000	N/A	0.3254	N/A	0.675	0.647	4.50%	0.1291
	2068	639	129,667	20293.4%	2	79	16,025	20293.4%	1.0000	N/A	0.3324	N/A	0.668	0.640	4.50%	0.1236
	2069	406	79,908	19706.1%	2	48	9,450	19706.1%	1.0000	N/A	0.3348	N/A	0.665	0.635	4.50%	0.1183
	2070+	570	112,954	19806.1%	1	65	12,783	19806.1%	1.0000	N/A	N/A	N/A	N/A	N/A	4.50%	0.1132
	Past	674,412,947	462,099,174	68.5%	379,839	1,142,142,048	627,070,020	54.9%								
	Future	201,239,098	2,169,983,478	1078.3%	170,468	146,747,365	1,199,746,656	817.6%								
	Lifetime	875,652,046	2,632,082,652	300.6%	550,307	1,288,889,412	1,826,816,676	141.7%								

Note:
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Attachment 19
Metropolitan Life Insurance Company
Policy Forms: 1LTC-97, 2LTC-97
Historial Claim and Active Life Reserves

Nationwide

Calendar Year	A Paid Claims	B Claim Reserves	C IBNR	D = A + B + C Incurred Claims	E Active Life Reserves[1]
1998	-	-		-	
1999	6,275	-		6,275	
2000	746,247	84,218		830,464	
2001	1,875,618	-		1,875,618	
2002	5,679,720	288,829		5,968,549	
2003	7,461,920	283,011		7,744,932	
2004	4,657,758	22,176		4,679,934	
2005	7,761,316	-		7,761,316	
2006	11,868,367	541,521		12,409,888	
2007	15,295,754	933,067		16,228,821	
2008	20,037,720	1,362,276		21,399,995	
2009	15,367,104	174,319		15,541,423	
2010	16,445,197	626,537		17,071,734	
2011	17,451,331	1,016,427		18,467,758	
2012	24,681,707	2,334,030		27,015,737	
2013	19,166,020	2,213,250		21,379,269	
2014	26,086,739	4,060,789		30,147,528	
2015	21,997,045	5,663,420		27,660,466	
2016	23,659,528	9,747,996		33,407,525	
2017	24,529,443	17,343,801		41,873,244	
2018	17,160,614	24,302,325		41,462,939	
2019	12,143,599	42,628,355	1,100,786	55,872,740	
2020	1,633,840	27,993,824	23,665,355	53,293,019	811,763,100

Pennsylvania Only

Calendar Year	A Paid Claims	B Claim Reserves	C IBNR	D = A + B + C Incurred Claims	E Active Life Reserves[1]
1998	-	-		-	
1999	-	-		-	
2000	-	-		-	
2001	284,581	-		284,581	
2002	192,199	-		192,199	
2003	270,374	-		270,374	
2004	230,307	-		230,307	
2005	259,395	-		259,395	
2006	268,315	-		268,315	
2007	1,275,093	-		1,275,093	
2008	1,362,962	-		1,362,962	
2009	323,541	-		323,541	
2010	955,684	-		955,684	
2011	288,729	-		288,729	
2012	712,110	-		712,110	
2013	1,714,636	125,271		1,839,907	
2014	1,084,832	-		1,084,832	
2015	1,367,811	-		1,367,811	
2016	970,971	659,279		1,630,251	
2017	966,998	499,281		1,466,279	
2018	682,147	563,885		1,246,032	
2019	612,109	1,986,411	55,687	2,654,208	
2020	71,937	732,531	1,197,199	2,001,667	41,398,023

[1] Figure as of 12/31/2020
Statutory active life reserves includes additional reserves based on Asset Adequacy Testing

Attachment 7
Metropolitan Life Insurance Company
Rate Action Summary
Policy Forms: 1LTC97 and 2LTC97

State	Pre/Post Rate Stability	Prior Authorized Increase Cumulative	Annualized Premium	Policy Count	Current Increase Request	Status	Date of Disposition	Authorized Increase	Cumulative Total Authorized to Date	Comments
Alabama	Both	132.33%	565,704	219	15.00%	Filed	7/25/2022	15.00%	167.18%	
Alaska	Both	136.40%	72,836	17	57.31%	Authorized	6/25/2021	57.31%	271.88%	
Arizona	Both	130.25%	318,825	135	61.56%	Submitted - Pending MetLife			130.25%	
Arkansas	Both	101.58%	229,145	107	84.54%	Authorized	7/12/2022	25.00%	151.98%	
California	Post	15.00%	519,325	242	629.12%	Authorized	12/31/2020	107.22%	138.30%	
California	Pre	41.60%	430,616	167	148.00%	Authorized	12/31/2020	61.63%	128.87%	
Colorado	Both	86.44%	395,720	172	99.47%	Submitted - Pending DOI			86.44%	
Connecticut	Both	158.02%	1,863,846	511	64.64%	Submitted - Pending DOI			158.02%	
Delaware	Both	136.39%	71,486	22	147.50%	Authorized	1/5/2022	57.32%	271.89%	
District of Columbia	Both	33.10%	46,046	18	10.00%	Authorized	1/10/2022	10.00%	46.41%	
Florida	Both	Varies by issue age	1,895,581	684		Not Submitted			Varies by issue age	
Georgia	Both	89.91%	492,529	204	12.00%	Authorized	6/27/2022	12.00%	112.70%	
Hawaii	Both	104.78%	58,487	21	15.44%	Denied	4/14/2022		104.78%	
Idaho	Both	105.01%	35,067	14	15.31%	Authorized	2/24/2022	15.10%	135.97%	
Illinois	Both	101.99%	2,604,297	876	17.03%	Filed	9/10/2020	17.03%	136.39%	
Indiana	Both	49.92%	181,553	83	148.06%	Authorized	7/1/2022	25.00%	87.40%	
Iowa	Both	178.71%	264,899	117	33.47%	Authorized	8/18/2022	17.90%	228.59%	
Kansas	Both	86.44%	252,487	106	26.79%	Authorized	5/29/2020	26.79%	136.39%	
Kentucky	Both	151.29%	308,637	139	48.03%	Withdrawn	8/8/2022		151.29%	
Louisiana	Both	72.28%	710,978	310	115.86%	Authorized	7/12/2022	20.00%	106.74%	
Maine	Both	86.21%	419,340	127	26.95%	Authorized	11/13/2020	5.00%	95.52%	
Maryland	Both	65.01%	1,000,385	353	15.00%	Authorized	2/18/2020	42.38%	134.95%	
Massachusetts	Both	43.00%	2,168,428	788	55.94%	Authorized	1/22/2021	30.00%	85.90%	
Michigan	Both	136.39%	615,858	210	57.32%	Authorized	5/20/2021	57.32%	271.89%	
Minnesota	Both	97.41%	591,387	228	88.43%	Submitted - Pending MetLife			97.41%	
Mississippi	Both	102.81%	335,586	171	83.42%	Submitted - Pending DOI			102.81%	
Missouri	Both	86.15%	888,032	353	26.99%	Filed	4/15/2020	26.99%	136.39%	
Nebraska	Both	86.15%	95,418	46	26.99%	Filed	3/22/2021	33.82%	149.10%	
Nevada	Both	110.15%	30,845	12	12.49%	Authorized	2/17/2021	12.49%	136.39%	
New Hampshire	Both	57.06%	363,535	124	28.61%	Authorized		28.61%	101.99%	
New Jersey	Both	80.65%	2,086,200	671	105.86%	Submitted - Pending MetLife			80.65%	
New Mexico	Both	56.06%	40,778	19	138.37%	Submitted - Pending DOI			56.06%	
New York	Both	141.97%	7,039,613	1,754	53.73%	Submitted - Pending DOI			141.97%	
North Carolina	Both	101.99%	1,291,227	434	84.11%	Authorized	2/7/2022	84.11%	271.89%	
Ohio	Both	101.99%	897,622	323	84.16%	Submitted - Pending DOI			101.99%	
Oklahoma	Both	120.03%	551,260	198	185.68%	Authorized	7/12/2021	32.25%	190.99%	
Oregon	Both	86.91%	11,123	5	26.47%	Submitted - Pending DOI			86.91%	
Pennsylvania	Both	122.99%	2,171,705	687	66.82%	Submitted - Pending MetLife			122.99%	
Rhode Island	Both	18.00%	229,688	117	574.91%	Authorized	8/31/2021	88.98%	123.00%	
South Carolina	Both	86.91%	237,262	97	98.97%	Authorized	10/21/2021	15.00%	114.95%	
Tennessee	Both	231.88%	919,754	340	12.09%	Submitted - Pending DOI			231.88%	
Texas	Pre	110.03%	1,432,129	539	77.11%	Denied	9/1/2022		110.03%	
Texas	Post	33.38%	693,114	259	84.11%	Denied	8/31/2021		33.38%	
Utah	Both	101.99%	37,271	20	84.11%	Authorized	11/5/2021	17.00%	136.33%	
Vermont	Both	0.00%	106,985	58	123.00%	Authorized	1/13/2022	135.16%	135.16%	
Virginia	Both	123.00%	1,848,204	693	63.83%	Submitted - Pending MetLife			123.00%	
Washington	Both	101.99%	249,690	100	84.11%	Authorized	5/4/2022	30.00%	162.59%	
West Virginia	Both	86.44%	62,391	32	26.80%	Authorized	5/11/2021	26.80%	136.41%	
Wisconsin	Both	99.73%	324,525	124	18.35%	Authorized	7/9/2020	18.35%	136.38%	
Wyoming	Both	136.39%	76,775	23	57.32%	Authorized	9/9/2021	52.09%	259.52%	

73.28% in 3 phases of 30%, 30% and 2.53%

Date	Issue State	Product	Policy Number	Form	Issue Age	Issue Date	Inflation Type	Benefit Period (days)	Annual Premium	Requested Rate Increase	Annual Premium after Phase 1 of 30%	Annual Premium after Phase 2 of 30%	Annual Premium after Phase 3 of 2.53%
9/30/2021	PA	LTC97	1	1-LTC97	67	1/1/2000	Auto 5% Compound	1095	$ 2,062.20	73.28%	$ 2,680.86	$ 3,485.12	$ 3,573.29
9/30/2021	PA	LTC97	2	1-LTC97	68	2/1/2000	Optional	1825	$ 3,247.92	73.28%	$ 4,222.30	$ 5,488.99	$ 5,627.86
9/30/2021	PA	LTC97	3	1-LTC97	49	2/1/2000	Auto 5% Compound	Unlimited	$ 2,053.68	73.28%	$ 2,669.78	$ 3,470.71	$ 3,558.52
9/30/2021	PA	LTC97	4	1-LTC97	61	2/1/2000	Optional	Unlimited	$ 1,543.44	73.28%	$ 2,006.47	$ 2,608.41	$ 2,674.40
9/30/2021	PA	LTC97	5	1-LTC97	74	3/1/2000	Optional	1460	$ 4,521.12	73.28%	$ 5,877.46	$ 7,640.70	$ 7,834.01
9/30/2021	PA	LTC97	6	1-LTC97	65	3/1/2000	Auto 5% Compound	730	$ 2,111.76	73.28%	$ 2,745.29	$ 3,568.88	$ 3,659.17
9/30/2021	PA	LTC97	7	1-LTC97	59	3/1/2000	Optional	Unlimited	$ 2,872.80	73.28%	$ 3,734.64	$ 4,855.03	$ 4,977.86
9/30/2021	PA	LTC97	8	1-LTC97	65	3/1/2000	Optional	1825	$ 8,360.16	73.28%	$ 10,868.21	$ 14,128.67	$ 14,486.13
9/30/2021	PA	LTC97	9	1-LTC97	64	3/1/2000	Optional	1825	$ 4,779.12	73.28%	$ 6,212.86	$ 8,076.72	$ 8,281.06
9/30/2021	PA	LTC97	10	1-LTC97	62	3/1/2000	Auto 5% Compound	1825	$ 3,531.36	73.28%	$ 4,590.77	$ 5,968.00	$ 6,118.99
9/30/2021	PA	LTC97	11	1-LTC97	62	3/1/2000	Auto 5% Compound	1825	$ 3,531.36	73.28%	$ 4,590.77	$ 5,968.00	$ 6,118.99
9/30/2021	PA	LTC97	12	1-LTC97	53	3/1/2000	Auto 5% Compound	1095	$ 1,821.00	73.28%	$ 2,367.30	$ 3,077.49	$ 3,155.35
9/30/2021	PA	LTC97	13	1-LTC97	49	3/1/2000	Auto 5% Compound	Unlimited	$ 2,793.60	73.28%	$ 3,631.68	$ 4,721.18	$ 4,840.63
9/30/2021	PA	LTC97	14	1-LTC97	54	3/1/2000	Auto 5% Compound	Unlimited	$ 3,513.72	73.28%	$ 4,567.84	$ 5,938.19	$ 6,088.43
9/30/2021	PA	LTC97	15	1-LTC97	59	4/1/2000	Optional	1460	$ 4,297.32	73.28%	$ 5,586.52	$ 7,262.48	$ 7,446.22
9/30/2021	PA	LTC97	16	1-LTC97	61	4/1/2000	Optional	Unlimited	$ 3,609.00	73.28%	$ 4,691.70	$ 6,099.21	$ 6,253.52
9/30/2021	PA	LTC97	17	1-LTC97	54	4/1/2000	Optional	1460	$ 1,437.00	73.28%	$ 1,868.10	$ 2,428.53	$ 2,489.97
9/30/2021	PA	LTC97	18	1-LTC97	57	4/1/2000	Optional	1460	$ 1,759.32	73.28%	$ 2,287.12	$ 2,973.26	$ 3,048.48
9/30/2021	PA	LTC97	19	1-LTC97	55	4/1/2000	Optional	Unlimited	$ 6,725.88	73.28%	$ 8,743.64	$ 11,366.73	$ 11,654.31
9/30/2021	PA	LTC97	20	1-LTC97	60	4/1/2000	Optional	1460	$ 2,112.36	73.28%	$ 2,746.07	$ 3,569.89	$ 3,660.21
9/30/2021	PA	LTC97	21	1-LTC97	66	4/1/2000	Optional	1095	$ 3,182.52	73.28%	$ 4,137.28	$ 5,378.46	$ 5,514.54
9/30/2021	PA	LTC97	22	1-LTC97	72	4/1/2000	Optional	Unlimited	$ 5,700.84	73.28%	$ 7,411.09	$ 9,634.42	$ 9,878.17
9/30/2021	PA	LTC97	23	1-LTC97	65	4/1/2000	Auto 5% Compound	Unlimited	$ 8,102.76	73.28%	$ 10,533.59	$ 13,693.67	$ 14,040.12
9/30/2021	PA	LTC97	24	1-LTC97	65	4/1/2000	Auto 5% Compound	Unlimited	$ 9,183.12	73.28%	$ 11,938.06	$ 15,519.48	$ 15,912.12
9/30/2021	PA	LTC97	25	1-LTC97	57	4/1/2000	Auto 5% Compound	1095	$ 3,898.80	73.28%	$ 5,068.44	$ 6,588.97	$ 6,755.67
9/30/2021	PA	LTC97	26	1-LTC97	48	4/1/2000	Auto 5% Compound	Unlimited	$ 3,252.96	73.28%	$ 4,228.85	$ 5,497.51	$ 5,636.60
9/30/2021	PA	LTC97	27	1-LTC97	50	4/1/2000	Auto 5% Compound	730	$ 897.48	73.28%	$ 1,166.72	$ 1,516.74	$ 1,555.11
9/30/2021	PA	LTC97	28	1-LTC97	63	5/1/2000	Optional	1460	$ 3,210.96	73.28%	$ 4,174.25	$ 5,426.53	$ 5,563.82
9/30/2021	PA	LTC97	29	1-LTC97	65	5/1/2000	Auto 5% Compound	730	$ 2,449.92	73.28%	$ 3,184.90	$ 4,140.37	$ 4,245.12
9/30/2021	PA	LTC97	30	1-LTC97	61	5/1/2000	Optional	1095	$ 897.00	73.28%	$ 1,166.10	$ 1,515.93	$ 1,554.28
9/30/2021	PA	LTC97	31	1-LTC97	60	5/1/2000	Optional	1095	$ 791.52	73.28%	$ 1,028.98	$ 1,337.67	$ 1,371.51
9/30/2021	PA	LTC97	32	1-LTC97	59	5/1/2000	Optional	1095	$ 1,300.08	73.28%	$ 1,690.10	$ 2,197.13	$ 2,252.72
9/30/2021	PA	LTC97	33	1-LTC97	59	5/1/2000	Optional	1095	$ 1,395.36	73.28%	$ 1,813.97	$ 2,358.16	$ 2,417.82
9/30/2021	PA	LTC97	34	1-LTC97	59	5/1/2000	Auto 5% Compound	1095	$ 1,892.52	73.28%	$ 2,460.28	$ 3,198.36	$ 3,279.28
9/30/2021	PA	LTC97	35	1-LTC97	57	5/1/2000	Optional	1095	$ 2,082.84	73.28%	$ 2,707.69	$ 3,520.00	$ 3,609.06
9/30/2021	PA	LTC97	36	1-LTC97	63	5/1/2000	Optional	1460	$ 1,334.64	73.28%	$ 1,735.03	$ 2,255.54	$ 2,312.61
9/30/2021	PA	LTC97	37	1-LTC97	68	5/1/2000	Optional	1460	$ 1,359.60	73.28%	$ 1,767.48	$ 2,297.72	$ 2,355.85
9/30/2021	PA	LTC97	38	2-LTC97	60	5/1/2000	Optional	Unlimited	$ 2,606.52	73.28%	$ 3,388.48	$ 4,405.02	$ 4,516.47
9/30/2021	PA	LTC97	39	1-LTC97	61	5/1/2000	Optional	1095	$ 2,866.20	73.28%	$ 3,726.06	$ 4,843.88	$ 4,966.43
9/30/2021	PA	LTC97	40	2-LTC97	66	5/1/2000	Auto 5% Compound	1095	$ 2,281.08	73.28%	$ 2,965.40	$ 3,855.02	$ 3,952.55
9/30/2021	PA	LTC97	41	1-LTC97	60	5/1/2000	Optional	Unlimited	$ 16,084.32	73.28%	$ 20,909.62	$ 27,182.51	$ 27,870.23
9/30/2021	PA	LTC97	42	1-LTC97	52	5/1/2000	Auto 5% Compound	Unlimited	$ 4,140.60	73.28%	$ 5,382.78	$ 6,997.61	$ 7,174.65
9/30/2021	PA	LTC97	43	1-LTC97	53	5/1/2000	Auto 5% Compound	Unlimited	$ 4,874.40	73.28%	$ 6,336.72	$ 8,237.74	$ 8,446.15
9/30/2021	PA	LTC97	44	1-LTC97	47	6/1/2000	Auto 5% Compound	730	$ 1,194.00	73.28%	$ 1,552.20	$ 2,017.86	$ 2,068.91
9/30/2021	PA	LTC97	45	1-LTC97	73	6/1/2000	Auto 5% Compound	730	$ 4,979.40	73.28%	$ 6,473.22	$ 8,415.19	$ 8,628.09
9/30/2021	PA	LTC97	46	1-LTC97	57	6/1/2000	Optional	1825	$ 2,070.24	73.28%	$ 2,691.31	$ 3,498.70	$ 3,587.22
9/30/2021	PA	LTC97	47	1-LTC97	54	6/1/2000	Optional	Unlimited	$ 1,123.92	73.28%	$ 1,461.10	$ 1,899.43	$ 1,947.49
9/30/2021	PA	LTC97	48	1-LTC97	45	6/1/2000	Auto 5% Compound	Unlimited	$ 3,510.48	73.28%	$ 4,563.62	$ 5,932.71	$ 6,082.81
9/30/2021	PA	LTC97	49	1-LTC97	46	6/1/2000	Auto 5% Compound	Unlimited	$ 3,097.44	73.28%	$ 4,026.67	$ 5,234.67	$ 5,367.11
9/30/2021	PA	LTC97	50	1-LTC97	62	6/1/2000	Auto 5% Compound	1095	$ 3,164.52	73.28%	$ 4,113.88	$ 5,348.04	$ 5,483.35
9/30/2021	PA	LTC97	51	1-LTC97	50	6/1/2000	Auto 5% Compound	Unlimited	$ 3,065.40	73.28%	$ 3,985.02	$ 5,180.53	$ 5,311.60
9/30/2021	PA	LTC97	52	1-LTC97	50	6/1/2000	Auto 5% Compound	Unlimited	$ 2,782.80	73.28%	$ 3,617.64	$ 4,702.93	$ 4,821.91
9/30/2021	PA	LTC97	53	1-LTC97	61	6/1/2000	Auto 5% Compound	1460	$ 2,379.24	73.28%	$ 3,093.01	$ 4,020.91	$ 4,122.64
9/30/2021	PA	LTC97	54	1-LTC97	75	6/1/2000	Optional	1095	$ 8,040.00	73.28%	$ 10,452.00	$ 13,587.60	$ 13,931.37
9/30/2021	PA	LTC97	55	1-LTC97	58	6/1/2000	Auto 5% Compound	1825	$ 4,537.20	73.28%	$ 5,898.36	$ 7,667.87	$ 7,861.87
9/30/2021	PA	LTC97	56	1-LTC97	63	6/1/2000	Optional	730	$ 1,072.80	73.28%	$ 1,394.64	$ 1,813.03	$ 1,858.90
9/30/2021	PA	LTC97	57	1-LTC97	52	6/1/2000	Auto 5% Compound	1825	$ 3,765.72	73.28%	$ 4,895.44	$ 6,364.07	$ 6,525.08
9/30/2021	PA	LTC97	58	1-LTC97	64	6/1/2000	Optional	730	$ 1,869.96	73.28%	$ 2,430.95	$ 3,160.24	$ 3,240.19
9/30/2021	PA	LTC97	59	1-LTC97	67	7/1/2000	Auto 5% Compound	Unlimited	$ 5,633.76	73.28%	$ 7,323.89	$ 9,521.06	$ 9,761.94
9/30/2021	PA	LTC97	60	1-LTC97	64	7/1/2000	Auto 5% Compound	730	$ 2,558.88	73.28%	$ 3,326.54	$ 4,324.50	$ 4,433.91
9/30/2021	PA	LTC97	61	2-LTC97	61	7/1/2000	Optional	1095	$ 2,267.40	73.28%	$ 2,947.62	$ 3,831.91	$ 3,928.86
9/30/2021	PA	LTC97	62	1-LTC97	51	7/1/2000	Auto 5% Compound	1825	$ 2,423.52	73.28%	$ 3,150.58	$ 4,095.75	$ 4,199.37
9/30/2021	PA	LTC97	63	1-LTC97	64	7/1/2000	Auto 5% Compound	1460	$ 5,096.40	73.28%	$ 6,625.32	$ 8,612.92	$ 8,830.83
9/30/2021	PA	LTC97	64	1-LTC97	58	7/1/2000	Optional	730	$ 670.68	73.28%	$ 871.88	$ 1,133.44	$ 1,162.12
9/30/2021	PA	LTC97	65	1-LTC97	51	7/1/2000	Auto 5% Compound	1825	$ 2,533.56	73.28%	$ 3,293.63	$ 4,281.72	$ 4,390.05
9/30/2021	PA	LTC97	66	1-LTC97	52	7/1/2000	Auto 5% Compound	1825	$ 2,454.60	73.28%	$ 3,190.98	$ 4,148.27	$ 4,253.22
9/30/2021	PA	LTC97	67	1-LTC97	54	7/1/2000	Optional	1460	$ 2,811.84	73.28%	$ 3,655.39	$ 4,752.01	$ 4,872.24
9/30/2021	PA	LTC97	68	1-LTC97	70	7/1/2000	Optional	1095	$ 4,276.92	73.28%	$ 5,560.00	$ 7,228.00	$ 7,410.87
9/30/2021	PA	LTC97	69	1-LTC97	60	7/1/2000	Auto 5% Compound	1825	$ 2,558.04	73.28%	$ 3,325.45	$ 4,323.09	$ 4,432.46
9/30/2021	PA	LTC97	70	1-LTC97	64	7/1/2000	Auto 5% Compound	1825	$ 3,141.72	73.28%	$ 4,084.24	$ 5,309.51	$ 5,443.84
9/30/2021	PA	LTC97	71	1-LTC97	63	7/1/2000	Auto 5% Compound	1825	$ 3,370.80	73.28%	$ 4,382.04	$ 5,696.65	$ 5,840.78
9/30/2021	PA	LTC97	72	1-LTC97	61	7/1/2000	Auto 5% Compound	1460	$ 2,391.00	73.28%	$ 3,108.30	$ 4,040.79	$ 4,143.02
9/30/2021	PA	LTC97	73	1-LTC97	63	7/1/2000	Auto 5% Compound	1460	$ 2,716.44	73.28%	$ 3,531.37	$ 4,590.78	$ 4,706.93
9/30/2021	PA	LTC97	74	1-LTC97	60	7/1/2000	Optional	1095	$ 3,948.48	73.28%	$ 5,133.02	$ 6,672.93	$ 6,841.76
9/30/2021	PA	LTC97	75	1-LTC97	50	7/1/2000	Optional	Unlimited	$ 5,080.92	73.28%	$ 6,605.20	$ 8,586.76	$ 8,804.01
9/30/2021	PA	LTC97	76	1-LTC97	48	8/1/2000	Auto 5% Compound	1825	$ 2,092.56	73.28%	$ 2,720.33	$ 3,536.43	$ 3,625.90
9/30/2021	PA	LTC97	77	1-LTC97	48	8/1/2000	Auto 5% Compound	Unlimited	$ 1,815.24	73.28%	$ 2,359.81	$ 3,067.75	$ 3,145.36
9/30/2021	PA	LTC97	78	1-LTC97	57	8/1/2000	Auto 5% Compound	1460	$ 3,641.28	73.28%	$ 4,733.66	$ 6,153.76	$ 6,309.45
9/30/2021	PA	LTC97	79	1-LTC97	55	8/1/2000	Optional	1460	$ 1,985.64	73.28%	$ 2,581.33	$ 3,355.73	$ 3,440.63
9/30/2021	PA	LTC97	80	1-LTC97	64	8/1/2000	Auto 5% Compound	Unlimited	$ 5,843.52	73.28%	$ 7,596.58	$ 9,875.55	$ 10,125.40
9/30/2021	PA	LTC97	81	2-LTC97	65	8/1/2000	Auto 5% Compound	1825	$ 3,446.52	73.28%	$ 4,480.48	$ 5,824.62	$ 5,971.98
9/30/2021	PA	LTC97	82	2-LTC97	64	8/1/2000	Auto 5% Compound	1825	$ 3,670.92	73.28%	$ 4,772.20	$ 6,203.86	$ 6,360.82
9/30/2021	PA	LTC97	83	1-LTC97	53	8/1/2000	Auto 5% Compound	1460	$ 2,744.76	73.28%	$ 3,568.19	$ 4,638.65	$ 4,756.01

9/30/2021	PA	LTC97	84	1-LTC97	57	8/1/2000	Auto 5% Compound	1460	$	3,405.48	73.28%	$	4,427.12	$	5,755.26	$	5,900.87
9/30/2021	PA	LTC97	85	1-LTC97	49	8/1/2000	Auto 5% Compound	Unlimited	$	3,476.40	73.28%	$	4,519.32	$	5,875.12	$	6,023.76
9/30/2021	PA	LTC97	86	1-LTC97	37	8/1/2000	Auto 5% Compound	Unlimited	$	2,762.88	73.28%	$	3,591.74	$	4,669.26	$	4,787.39
9/30/2021	PA	LTC97	87	1-LTC97	42	8/1/2000	Auto 5% Compound	Unlimited	$	2,762.88	73.28%	$	3,591.74	$	4,669.26	$	4,787.39
9/30/2021	PA	LTC97	88	1-LTC97	63	8/1/2000	Optional	1095	$	2,717.28	73.28%	$	3,532.46	$	4,592.20	$	4,708.38
9/30/2021	PA	LTC97	89	1-LTC97	58	8/1/2000	Auto 5% Compound	1460	$	2,521.68	73.28%	$	3,278.18	$	4,261.63	$	4,369.45
9/30/2021	PA	LTC97	90	1-LTC97	57	9/1/2000	Optional	1825	$	9,606.48	73.28%	$	12,488.42	$	16,234.95	$	16,645.69
9/30/2021	PA	LTC97	91	1-LTC97	59	9/1/2000	Optional	1825	$	1,485.60	73.28%	$	1,931.28	$	2,510.66	$	2,574.18
9/30/2021	PA	LTC97	92	1-LTC97	66	9/1/2000	Auto 5% Compound	1460	$	4,884.60	73.28%	$	6,349.98	$	8,254.97	$	8,463.82
9/30/2021	PA	LTC97	93	1-LTC97	68	9/1/2000	Auto 5% Compound	1460	$	5,489.64	73.28%	$	7,136.53	$	9,277.49	$	9,512.21
9/30/2021	PA	LTC97	94	1-LTC97	55	9/1/2000	Optional	Unlimited	$	2,292.60	73.28%	$	2,980.38	$	3,874.49	$	3,972.51
9/30/2021	PA	LTC97	95	1-LTC97	51	9/1/2000	Auto 5% Compound	730	$	1,410.48	73.28%	$	1,833.62	$	2,383.71	$	2,444.02
9/30/2021	PA	LTC97	96	1-LTC97	55	9/1/2000	Optional	Unlimited	$	3,531.00	73.28%	$	4,590.30	$	5,967.39	$	6,118.36
9/30/2021	PA	LTC97	97	1-LTC97	54	10/1/2000	Auto 5% Compound	1460	$	2,653.92	73.28%	$	3,450.10	$	4,485.13	$	4,598.60
9/30/2021	PA	LTC97	98	1-LTC97	60	10/1/2000	Optional	730	$	2,163.96	73.28%	$	2,813.15	$	3,657.10	$	3,749.62
9/30/2021	PA	LTC97	99	1-LTC97	54	10/1/2000	Auto 5% Compound	Unlimited	$	5,059.92	73.28%	$	6,577.90	$	8,551.27	$	8,767.62
9/30/2021	PA	LTC97	100	1-LTC97	58	10/1/2000	Optional	1460	$	2,325.72	73.28%	$	3,023.44	$	3,930.47	$	4,029.91
9/30/2021	PA	LTC97	101	1-LTC97	51	10/1/2000	Optional	1095	$	1,740.24	73.28%	$	2,262.31	$	2,941.00	$	3,015.41
9/30/2021	PA	LTC97	102	1-LTC97	54	10/1/2000	Optional	1095	$	2,322.00	73.28%	$	3,018.60	$	3,924.18	$	4,023.46
9/30/2021	PA	LTC97	103	1-LTC97	52	10/1/2000	Auto 5% Compound	1460	$	2,315.16	73.28%	$	3,009.71	$	3,912.62	$	4,011.61
9/30/2021	PA	LTC97	104	1-LTC97	52	10/1/2000	Optional	1095	$	1,381.68	73.28%	$	1,796.18	$	2,335.03	$	2,394.11
9/30/2021	PA	LTC97	105	1-LTC97	53	10/1/2000	Optional	1095	$	1,473.84	73.28%	$	1,915.99	$	2,490.79	$	2,553.81
9/30/2021	PA	LTC97	106	1-LTC97	51	10/1/2000	Auto 5% Compound	1825	$	2,500.44	73.28%	$	3,250.57	$	4,225.74	$	4,332.65
9/30/2021	PA	LTC97	107	2-LTC97	63	10/1/2000	Auto 5% Compound	1095	$	1,204.80	73.28%	$	1,566.24	$	2,036.11	$	2,087.62
9/30/2021	PA	LTC97	108	1-LTC97	51	10/1/2000	Auto 5% Compound	1825	$	1,940.64	73.28%	$	2,522.83	$	3,279.68	$	3,362.66
9/30/2021	PA	LTC97	109	1-LTC97	62	10/1/2000	Optional	1460	$	2,254.08	73.28%	$	2,930.30	$	3,809.39	$	3,905.77
9/30/2021	PA	LTC97	110	1-LTC97	53	10/1/2000	Optional	1460	$	1,308.96	73.28%	$	1,701.65	$	2,212.15	$	2,268.12
9/30/2021	PA	LTC97	111	1-LTC97	57	10/1/2000	Optional	1460	$	1,508.64	73.28%	$	1,961.23	$	2,549.60	$	2,614.10
9/30/2021	PA	LTC97	112	1-LTC97	65	10/1/2000	Auto 5% Compound	1825	$	3,838.32	73.28%	$	4,989.82	$	6,486.77	$	6,650.89
9/30/2021	PA	LTC97	113	1-LTC97	63	10/1/2000	Auto 5% Compound	1825	$	3,857.64	73.28%	$	5,014.93	$	6,519.41	$	6,684.35
9/30/2021	PA	LTC97	114	1-LTC97	72	11/1/2000	Optional	1460	$	8,243.52	73.28%	$	10,716.58	$	13,931.55	$	14,284.02
9/30/2021	PA	LTC97	115	1-LTC97	61	11/1/2000	Optional	1825	$	2,260.56	73.28%	$	2,938.73	$	3,820.35	$	3,917.00
9/30/2021	PA	LTC97	116	1-LTC97	60	11/1/2000	Auto 5% Compound	1825	$	4,435.44	73.28%	$	5,766.07	$	7,495.89	$	7,685.54
9/30/2021	PA	LTC97	117	1-LTC97	68	11/1/2000	Auto 5% Compound	1460	$	4,237.92	73.28%	$	5,509.30	$	7,162.09	$	7,343.29
9/30/2021	PA	LTC97	118	1-LTC97	55	11/1/2000	Optional	Unlimited	$	3,735.60	73.28%	$	4,856.28	$	6,313.16	$	6,472.88
9/30/2021	PA	LTC97	119	1-LTC97	70	11/1/2000	Optional	1460	$	3,036.84	73.28%	$	3,947.89	$	5,132.26	$	5,262.11
9/30/2021	PA	LTC97	120	1-LTC97	66	11/1/2000	Optional	1095	$	4,501.56	73.28%	$	5,852.03	$	7,607.64	$	7,800.11
9/30/2021	PA	LTC97	121	1-LTC97	47	11/1/2000	Auto 5% Compound	Unlimited	$	3,059.40	73.28%	$	3,977.22	$	5,170.39	$	5,301.20
9/30/2021	PA	LTC97	122	1-LTC97	56	11/1/2000	Auto 5% Compound	1825	$	2,199.84	73.28%	$	2,859.79	$	3,717.73	$	3,811.79
9/30/2021	PA	LTC97	123	1-LTC97	60	11/1/2000	Auto 5% Compound	1825	$	2,938.56	73.28%	$	3,820.13	$	4,966.17	$	5,091.81
9/30/2021	PA	LTC97	124	1-LTC97	64	11/1/2000	Optional	1095	$	1,233.84	73.28%	$	1,603.99	$	2,085.19	$	2,137.95
9/30/2021	PA	LTC97	125	1-LTC97	60	11/1/2000	Optional	1095	$	901.32	73.28%	$	1,171.72	$	1,523.24	$	1,561.78
9/30/2021	PA	LTC97	126	1-LTC97	59	11/1/2000	Auto 5% Compound	1460	$	3,416.40	73.28%	$	4,441.32	$	5,773.72	$	5,919.80
9/30/2021	PA	LTC97	127	1-LTC97	60	11/1/2000	Optional	Unlimited	$	4,146.36	73.28%	$	5,390.27	$	7,007.35	$	7,184.64
9/30/2021	PA	LTC97	128	1-LTC97	72	11/1/2000	Optional	1460	$	4,141.92	73.28%	$	5,384.50	$	6,999.85	$	7,176.95
9/30/2021	PA	LTC97	129	1-LTC97	61	11/1/2000	Auto 5% Compound	1460	$	1,600.08	73.28%	$	2,080.10	$	2,704.13	$	2,772.54
9/30/2021	PA	LTC97	130	1-LTC97	52	11/1/2000	Optional	Unlimited	$	1,307.76	73.28%	$	1,700.09	$	2,210.12	$	2,266.04
9/30/2021	PA	LTC97	131	1-LTC97	52	11/1/2000	Optional	Unlimited	$	1,231.92	73.28%	$	1,601.50	$	2,081.95	$	2,134.62
9/30/2021	PA	LTC97	132	1-LTC97	47	11/1/2000	Auto 5% Compound	1095	$	1,248.36	73.28%	$	1,622.87	$	2,109.73	$	2,163.11
9/30/2021	PA	LTC97	133	1-LTC97	49	11/1/2000	Auto 5% Compound	1095	$	1,248.36	73.28%	$	1,622.87	$	2,109.73	$	2,163.11
9/30/2021	PA	LTC97	134	1-LTC97	61	11/1/2000	Optional	1095	$	4,136.76	73.28%	$	5,377.79	$	6,991.13	$	7,168.01
9/30/2021	PA	LTC97	135	1-LTC97	62	11/1/2000	Optional	1825	$	2,739.36	73.28%	$	3,561.17	$	4,629.52	$	4,746.65
9/30/2021	PA	LTC97	136	1-LTC97	70	12/1/2000	Optional	1095	$	3,790.32	73.28%	$	4,927.42	$	6,405.65	$	6,567.71
9/30/2021	PA	LTC97	137	1-LTC97	60	12/1/2000	Optional	Unlimited	$	1,628.16	73.28%	$	2,116.61	$	2,751.59	$	2,821.21
9/30/2021	PA	LTC97	138	1-LTC97	69	12/1/2000	Optional	Unlimited	$	2,082.12	73.28%	$	2,706.76	$	3,518.79	$	3,607.82
9/30/2021	PA	LTC97	139	1-LTC97	54	1/1/2001	Optional	730	$	1,678.56	73.28%	$	2,182.13	$	2,836.77	$	2,908.54
9/30/2021	PA	LTC97	140	1-LTC97	63	1/1/2001	Auto 5% Compound	1460	$	3,174.96	73.28%	$	4,127.45	$	5,365.69	$	5,501.44
9/30/2021	PA	LTC97	141	1-LTC97	66	1/1/2001	Auto 5% Compound	1460	$	2,370.60	73.28%	$	3,081.78	$	4,006.31	$	4,107.67
9/30/2021	PA	LTC97	142	1-LTC97	39	1/1/2001	Auto 5% Compound	Unlimited	$	1,522.08	73.28%	$	1,978.70	$	2,572.31	$	2,637.39
9/30/2021	PA	LTC97	143	1-LTC97	47	1/1/2001	Auto 5% Compound	Unlimited	$	2,083.08	73.28%	$	2,708.00	$	3,520.40	$	3,609.47
9/30/2021	PA	LTC97	144	2-LTC97	63	1/1/2001	Auto 5% Compound	Unlimited	$	3,724.80	73.28%	$	4,842.24	$	6,294.91	$	6,454.17
9/30/2021	PA	LTC97	145	1-LTC97	56	1/1/2001	Auto 5% Compound	Unlimited	$	3,190.92	73.28%	$	4,148.20	$	5,392.66	$	5,529.09
9/30/2021	PA	LTC97	146	1-LTC97	75	1/1/2001	Optional	1095	$	5,248.32	73.28%	$	6,822.82	$	8,869.67	$	9,094.07
9/30/2021	PA	LTC97	147	1-LTC97	50	1/1/2001	Auto 5% Compound	Unlimited	$	1,814.52	73.28%	$	2,358.88	$	3,066.54	$	3,144.12
9/30/2021	PA	LTC97	148	1-LTC97	67	1/1/2001	Optional	Unlimited	$	4,036.68	73.28%	$	5,247.68	$	6,821.98	$	6,994.58
9/30/2021	PA	LTC97	149	1-LTC97	69	1/1/2001	Optional	730	$	1,690.68	73.28%	$	2,197.88	$	2,857.24	$	2,929.53
9/30/2021	PA	LTC97	150	1-LTC97	64	1/1/2001	Optional	1095	$	3,923.64	73.28%	$	5,100.73	$	6,630.95	$	6,798.71
9/30/2021	PA	LTC97	151	1-LTC97	67	1/1/2001	Auto 5% Compound	1460	$	4,327.68	73.28%	$	5,625.98	$	7,313.77	$	7,498.81
9/30/2021	PA	LTC97	152	1-LTC97	66	1/1/2001	Optional	Unlimited	$	3,886.08	73.28%	$	5,051.90	$	6,567.47	$	6,733.63
9/30/2021	PA	LTC97	153	1-LTC97	52	1/1/2001	Auto 5% Compound	1095	$	1,656.24	73.28%	$	2,153.11	$	2,799.04	$	2,869.86
9/30/2021	PA	LTC97	154	1-LTC97	50	2/1/2001	Auto 5% Compound	1825	$	1,872.48	73.28%	$	2,434.22	$	3,164.49	$	3,244.55
9/30/2021	PA	LTC97	155	1-LTC97	61	2/1/2001	Optional	1095	$	2,006.76	73.28%	$	2,608.79	$	3,391.43	$	3,477.23
9/30/2021	PA	LTC97	156	1-LTC97	73	3/1/2001	Optional	730	$	7,866.96	73.28%	$	10,227.05	$	13,295.17	$	13,631.54
9/30/2021	PA	LTC97	157	1-LTC97	53	3/1/2001	Auto 5% Compound	1460	$	1,645.56	73.28%	$	2,139.23	$	2,781.00	$	2,851.36
9/30/2021	PA	LTC97	158	1-LTC97	57	3/1/2001	Auto 5% Compound	1460	$	2,303.76	73.28%	$	2,994.89	$	3,893.36	$	3,991.86
9/30/2021	PA	LTC97	159	1-LTC97	71	3/1/2001	Auto 5% Compound	730	$	5,020.44	73.28%	$	6,526.57	$	8,484.54	$	8,699.20
9/30/2021	PA	LTC97	160	1-LTC97	67	3/1/2001	Auto 5% Compound	Unlimited	$	6,122.16	73.28%	$	7,958.81	$	10,346.45	$	10,608.22
9/30/2021	PA	LTC97	161	1-LTC97	49	3/1/2001	Auto 5% Compound	Unlimited	$	2,129.40	73.28%	$	2,768.22	$	3,598.69	$	3,689.74
9/30/2021	PA	LTC97	162	1-LTC97	54	3/1/2001	Optional	1460	$	1,546.56	73.28%	$	2,010.53	$	2,613.69	$	2,679.82
9/30/2021	PA	LTC97	163	1-LTC97	61	3/1/2001	Optional	1460	$	2,346.84	73.28%	$	3,050.89	$	3,966.16	$	4,066.50
9/30/2021	PA	LTC97	164	1-LTC97	57	3/1/2001	Auto 5% Compound	1095	$	1,830.12	73.28%	$	2,379.16	$	3,092.91	$	3,171.16
9/30/2021	PA	LTC97	165	1-LTC97	58	3/1/2001	Auto 5% Compound	1095	$	1,925.52	73.28%	$	2,503.18	$	3,254.13	$	3,336.46
9/30/2021	PA	LTC97	166	1-LTC97	57	3/1/2001	Optional	Unlimited	$	9,715.68	73.28%	$	12,630.38	$	16,419.49	$	16,834.90
9/30/2021	PA	LTC97	167	1-LTC97	53	3/1/2001	Auto 5% Simple	730	$	1,131.84	73.28%	$	1,471.39	$	1,912.81	$	1,961.20
9/30/2021	PA	LTC97	168	1-LTC97	62	3/1/2001	Auto 5% Compound	Unlimited	$	6,834.60	73.28%	$	8,884.98	$	11,550.47	$	11,842.70
9/30/2021	PA	LTC97	169	1-LTC97	55	3/1/2001	Optional	1095	$	1,385.40	73.28%	$	1,801.02	$	2,341.33	$	2,400.57
9/30/2021	PA	LTC97	170	1-LTC97	52	3/1/2001	Optional	1095	$	1,216.80	73.28%	$	1,581.84	$	2,056.39	$	2,108.42
9/30/2021	PA	LTC97	171	1-LTC97	52	3/1/2001	Optional	Unlimited	$	1,495.44	73.28%	$	1,944.07	$	2,527.29	$	2,591.23

9/30/2021	PA	LTC97	172	1-LTC97	54	3/1/2001	Optional	Unlimited	$	1,712.16	73.28%	$	2,225.81	$	2,893.55	$	2,966.76
9/30/2021	PA	LTC97	173	1-LTC97	50	4/1/2001	Auto 5% Compound	1825	$	1,956.60	73.28%	$	2,543.58	$	3,306.65	$	3,390.31
9/30/2021	PA	LTC97	174	1-LTC97	52	4/1/2001	Optional	1095	$	1,497.96	73.28%	$	1,947.35	$	2,531.56	$	2,595.61
9/30/2021	PA	LTC97	175	1-LTC97	54	4/1/2001	Auto 5% Compound	Unlimited	$	3,390.72	73.28%	$	4,407.94	$	5,730.32	$	5,875.30
9/30/2021	PA	LTC97	176	1-LTC97	52	4/1/2001	Auto 5% Compound	Unlimited	$	3,699.60	73.28%	$	4,809.48	$	6,252.32	$	6,410.50
9/30/2021	PA	LTC97	177	1-LTC97	55	4/1/2001	Auto 5% Compound	Unlimited	$	2,380.20	73.28%	$	3,094.26	$	4,022.54	$	4,124.31
9/30/2021	PA	LTC97	178	1-LTC97	59	4/1/2001	Optional	1095	$	1,483.44	73.28%	$	1,928.47	$	2,507.01	$	2,570.44
9/30/2021	PA	LTC97	179	1-LTC97	65	4/1/2001	Optional	1095	$	2,284.08	73.28%	$	2,969.30	$	3,860.09	$	3,957.75
9/30/2021	PA	LTC97	180	1-LTC97	73	4/1/2001	Optional	1095	$	3,649.80	73.28%	$	4,744.74	$	6,168.16	$	6,324.21
9/30/2021	PA	LTC97	181	1-LTC97	61	4/1/2001	Auto 5% Compound	1825	$	3,750.36	73.28%	$	4,875.47	$	6,338.11	$	6,498.46
9/30/2021	PA	LTC97	182	1-LTC97	61	4/1/2001	Optional	1460	$	3,447.36	73.28%	$	4,481.57	$	5,826.04	$	5,973.44
9/30/2021	PA	LTC97	183	1-LTC97	62	4/1/2001	Optional	1825	$	2,640.00	73.28%	$	3,432.00	$	4,461.60	$	4,574.48
9/30/2021	PA	LTC97	184	1-LTC97	66	4/1/2001	Optional	Unlimited	$	5,312.40	73.28%	$	6,906.12	$	8,977.96	$	9,205.10
9/30/2021	PA	LTC97	185	1-LTC97	62	4/1/2001	Auto 5% Compound	1460	$	1,907.52	73.28%	$	2,479.78	$	3,223.71	$	3,305.27
9/30/2021	PA	LTC97	186	1-LTC97	52	4/1/2001	Auto 5% Compound	1095	$	2,379.60	73.28%	$	3,093.48	$	4,021.52	$	4,123.26
9/30/2021	PA	LTC97	187	1-LTC97	60	4/1/2001	Auto 5% Compound	1095	$	3,901.44	73.28%	$	5,071.87	$	6,593.43	$	6,760.24
9/30/2021	PA	LTC97	188	1-LTC97	73	4/1/2001	Optional	730	$	2,780.88	73.28%	$	3,615.14	$	4,699.68	$	4,818.58
9/30/2021	PA	LTC97	189	1-LTC97	74	5/1/2001	Optional	1825	$	2,800.44	73.28%	$	3,640.57	$	4,732.74	$	4,852.48
9/30/2021	PA	LTC97	190	1-LTC97	48	5/1/2001	Auto 5% Compound	Unlimited	$	1,574.88	73.28%	$	2,047.34	$	2,661.54	$	2,728.88
9/30/2021	PA	LTC97	191	1-LTC97	48	5/1/2001	Auto 5% Compound	Unlimited	$	1,389.60	73.28%	$	1,806.48	$	2,348.42	$	2,407.84
9/30/2021	PA	LTC97	192	1-LTC97	76	6/1/2001	Optional	1095	$	8,663.04	73.28%	$	11,261.95	$	14,640.54	$	15,010.95
9/30/2021	PA	LTC97	193	1-LTC97	60	6/1/2001	Auto 5% Compound	Unlimited	$	3,027.00	73.28%	$	3,935.10	$	5,115.63	$	5,245.06
9/30/2021	PA	LTC97	194	1-LTC97	62	6/1/2001	Auto 5% Compound	Unlimited	$	3,905.40	73.28%	$	5,077.02	$	6,600.13	$	6,767.11
9/30/2021	PA	LTC97	195	1-LTC97	51	6/1/2001	Auto 5% Compound	1825	$	1,780.92	73.28%	$	2,315.20	$	3,009.76	$	3,085.91
9/30/2021	PA	LTC97	196	1-LTC97	52	6/1/2001	Auto 5% Compound	1825	$	2,117.28	73.28%	$	2,752.46	$	3,578.20	$	3,668.73
9/30/2021	PA	LTC97	197	1-LTC97	72	6/1/2001	Optional	730	$	3,077.52	73.28%	$	4,000.78	$	5,201.01	$	5,332.60
9/30/2021	PA	LTC97	198	1-LTC97	56	6/1/2001	Auto 5% Compound	1460	$	1,277.04	73.28%	$	1,660.15	$	2,158.20	$	2,212.80
9/30/2021	PA	LTC97	199	1-LTC97	63	6/1/2001	Optional	1460	$	3,360.96	73.28%	$	4,369.25	$	5,680.03	$	5,823.73
9/30/2021	PA	LTC97	200	1-LTC97	65	6/1/2001	Optional	1460	$	4,634.28	73.28%	$	6,024.56	$	7,831.93	$	8,030.08
9/30/2021	PA	LTC97	201	1-LTC97	53	6/1/2001	Optional	1825	$	2,563.80	73.28%	$	3,332.94	$	4,332.82	$	4,442.44
9/30/2021	PA	LTC97	202	1-LTC97	61	6/1/2001	Optional	Unlimited	$	2,669.16	73.28%	$	3,469.91	$	4,510.88	$	4,625.01
9/30/2021	PA	LTC97	203	1-LTC97	61	6/1/2001	Optional	1460	$	3,490.68	73.28%	$	4,537.88	$	5,899.24	$	6,048.49
9/30/2021	PA	LTC97	204	1-LTC97	68	6/1/2001	Auto 5% Compound	1095	$	3,955.08	73.28%	$	5,141.60	$	6,684.08	$	6,853.19
9/30/2021	PA	LTC97	205	1-LTC97	71	6/1/2001	Auto 5% Compound	1095	$	4,995.84	73.28%	$	6,494.59	$	8,442.97	$	8,656.58
9/30/2021	PA	LTC97	206	2-LTC97	68	6/1/2001	Auto 5% Compound	1460	$	2,671.44	73.28%	$	3,472.87	$	4,514.73	$	4,628.95
9/30/2021	PA	LTC97	207	1-LTC97	58	7/1/2001	Optional	1460	$	1,617.96	73.28%	$	2,103.35	$	2,734.36	$	2,803.54
9/30/2021	PA	LTC97	208	1-LTC97	65	7/1/2001	Optional	1460	$	2,623.80	73.28%	$	3,410.94	$	4,434.22	$	4,546.41
9/30/2021	PA	LTC97	209	1-LTC97	55	7/1/2001	Auto 5% Compound	Unlimited	$	2,956.92	73.28%	$	3,844.00	$	4,997.20	$	5,123.63
9/30/2021	PA	LTC97	210	1-LTC97	56	7/1/2001	Auto 5% Compound	Unlimited	$	3,527.40	73.28%	$	4,585.62	$	5,961.31	$	6,112.13
9/30/2021	PA	LTC97	211	1-LTC97	40	7/1/2001	Auto 5% Compound	Unlimited	$	2,363.88	73.28%	$	3,073.04	$	3,994.95	$	4,096.02
9/30/2021	PA	LTC97	212	1-LTC97	50	7/1/2001	Optional	Unlimited	$	1,401.60	73.28%	$	1,822.08	$	2,368.70	$	2,428.63
9/30/2021	PA	LTC97	213	1-LTC97	71	7/1/2001	Auto 5% Compound	1825	$	4,489.44	73.28%	$	5,836.27	$	7,587.15	$	7,779.10
9/30/2021	PA	LTC97	214	1-LTC97	64	7/1/2001	Optional	Unlimited	$	1,647.84	73.28%	$	2,142.19	$	2,784.85	$	2,855.31
9/30/2021	PA	LTC97	215	1-LTC97	62	7/1/2001	Optional	Unlimited	$	3,033.60	73.28%	$	3,943.68	$	5,126.78	$	5,256.49
9/30/2021	PA	LTC97	216	1-LTC97	59	7/1/2001	Optional	Unlimited	$	2,544.48	73.28%	$	3,307.82	$	4,300.17	$	4,408.96
9/30/2021	PA	LTC97	217	1-LTC97	62	7/1/2001	Optional	Unlimited	$	3,129.84	73.28%	$	4,068.79	$	5,289.43	$	5,423.25
9/30/2021	PA	LTC97	218	1-LTC97	60	7/1/2001	Auto 5% Compound	Unlimited	$	4,882.32	73.28%	$	6,347.02	$	8,251.13	$	8,459.88
9/30/2021	PA	LTC97	219	1-LTC97	56	7/1/2001	Auto 5% Compound	1825	$	2,686.56	73.28%	$	3,492.53	$	4,540.29	$	4,655.16
9/30/2021	PA	LTC97	220	1-LTC97	68	7/1/2001	Optional	1460	$	4,099.80	73.28%	$	5,329.74	$	6,928.66	$	7,103.96
9/30/2021	PA	LTC97	221	1-LTC97	42	7/1/2001	Optional	Unlimited	$	1,358.28	73.28%	$	1,765.76	$	2,295.49	$	2,353.57
9/30/2021	PA	LTC97	222	1-LTC97	55	8/1/2001	Auto 5% Compound	1460	$	2,849.16	73.28%	$	3,703.91	$	4,815.08	$	4,936.90
9/30/2021	PA	LTC97	223	1-LTC97	66	8/1/2001	Auto 5% Compound	1095	$	4,238.52	73.28%	$	5,510.08	$	7,163.10	$	7,344.33
9/30/2021	PA	LTC97	224	1-LTC97	53	8/1/2001	Auto 5% Compound	Unlimited	$	1,980.48	73.28%	$	2,574.62	$	3,347.01	$	3,431.69
9/30/2021	PA	LTC97	225	1-LTC97	53	8/1/2001	Auto 5% Compound	Unlimited	$	1,980.48	73.28%	$	2,574.62	$	3,347.01	$	3,431.69
9/30/2021	PA	LTC97	226	1-LTC97	61	8/1/2001	Optional	1095	$	2,362.56	73.28%	$	3,071.33	$	3,992.73	$	4,093.75
9/30/2021	PA	LTC97	227	2-LTC97	51	8/1/2001	Auto 5% Compound	1825	$	2,505.48	73.28%	$	3,257.12	$	4,234.26	$	4,341.39
9/30/2021	PA	LTC97	228	1-LTC97	69	8/1/2001	Optional	1095	$	2,336.28	73.28%	$	3,037.16	$	3,948.31	$	4,048.20
9/30/2021	PA	LTC97	229	1-LTC97	57	8/1/2001	Optional	1825	$	1,756.08	73.28%	$	2,282.90	$	2,967.77	$	3,042.85
9/30/2021	PA	LTC97	230	1-LTC97	58	9/1/2001	Auto 5% Compound	Unlimited	$	7,778.88	73.28%	$	10,112.54	$	13,146.30	$	13,478.90
9/30/2021	PA	LTC97	231	1-LTC97	42	9/1/2001	Auto 5% Compound	Unlimited	$	1,223.88	73.28%	$	1,591.04	$	2,068.35	$	2,120.68
9/30/2021	PA	LTC97	232	1-LTC97	60	9/1/2001	Optional	1095	$	1,543.32	73.28%	$	2,006.32	$	2,608.22	$	2,674.21
9/30/2021	PA	LTC97	233	1-LTC97	53	9/1/2001	Auto 5% Compound	Unlimited	$	3,166.80	73.28%	$	4,116.84	$	5,351.89	$	5,487.29
9/30/2021	PA	LTC97	234	1-LTC97	65	9/1/2001	Optional	1825	$	4,173.00	73.28%	$	5,424.90	$	7,052.37	$	7,230.79
9/30/2021	PA	LTC97	235	1-LTC97	75	9/1/2001	Optional	730	$	5,043.96	73.28%	$	6,557.15	$	8,524.30	$	8,739.96
9/30/2021	PA	LTC97	236	1-LTC97	68	9/1/2001	Optional	1460	$	2,688.00	73.28%	$	3,494.40	$	4,542.72	$	4,657.65
9/30/2021	PA	LTC97	237	1-LTC97	64	9/1/2001	Optional	1825	$	2,205.96	73.28%	$	2,867.75	$	3,728.08	$	3,822.40
9/30/2021	PA	LTC97	238	1-LTC97	62	9/1/2001	Optional	1825	$	1,756.92	73.28%	$	2,284.00	$	2,969.20	$	3,044.32
9/30/2021	PA	LTC97	239	1-LTC97	57	9/1/2001	Auto 5% Compound	1460	$	2,720.40	73.28%	$	3,536.52	$	4,597.48	$	4,713.80
9/30/2021	PA	LTC97	240	1-LTC97	61	9/1/2001	Auto 5% Compound	1460	$	2,876.76	73.28%	$	3,739.79	$	4,861.73	$	4,984.73
9/30/2021	PA	LTC97	241	1-LTC97	55	9/1/2001	Optional	Unlimited	$	2,132.28	73.28%	$	2,771.96	$	3,603.55	$	3,694.72
9/30/2021	PA	LTC97	242	1-LTC97	67	9/1/2001	Auto 5% Compound	Unlimited	$	4,991.16	73.28%	$	6,488.51	$	8,435.06	$	8,648.47
9/30/2021	PA	LTC97	243	2-LTC97	73	9/1/2001	Optional	1825	$	4,762.68	73.28%	$	6,191.48	$	8,048.92	$	8,252.56
9/30/2021	PA	LTC97	244	1-LTC97	61	10/1/2001	Optional	1095	$	1,389.12	73.28%	$	1,805.86	$	2,347.62	$	2,407.01
9/30/2021	PA	LTC97	245	1-LTC97	70	10/1/2001	Optional	1095	$	2,677.92	73.28%	$	3,481.30	$	4,525.69	$	4,640.19
9/30/2021	PA	LTC97	246	1-LTC97	64	10/1/2001	Auto 5% Compound	Unlimited	$	6,035.28	73.28%	$	7,845.86	$	10,199.62	$	10,457.67
9/30/2021	PA	LTC97	247	1-LTC97	61	10/1/2001	Auto 5% Compound	1825	$	3,382.80	73.28%	$	4,397.64	$	5,716.93	$	5,861.57
9/30/2021	PA	LTC97	248	1-LTC97	60	10/1/2001	Auto 5% Compound	Unlimited	$	6,794.88	73.28%	$	8,833.34	$	11,483.34	$	11,773.87
9/30/2021	PA	LTC97	249	1-LTC97	48	10/1/2001	Auto 5% Compound	Unlimited	$	3,753.36	73.28%	$	4,879.37	$	6,343.18	$	6,503.66
9/30/2021	PA	LTC97	250	1-LTC97	59	10/1/2001	Auto 5% Compound	1460	$	2,839.32	73.28%	$	3,691.12	$	4,798.46	$	4,919.86
9/30/2021	PA	LTC97	251	1-LTC97	58	10/1/2001	Auto 5% Compound	Unlimited	$	4,473.00	73.28%	$	5,814.90	$	7,559.37	$	7,750.62
9/30/2021	PA	LTC97	252	1-LTC97	52	10/1/2001	Optional	1825	$	3,813.12	73.28%	$	4,957.06	$	6,444.18	$	6,607.22
9/30/2021	PA	LTC97	253	1-LTC97	69	10/1/2001	Optional	730	$	3,661.80	73.28%	$	4,760.34	$	6,188.44	$	6,345.01
9/30/2021	PA	LTC97	254	1-LTC97	48	10/1/2001	Optional	Unlimited	$	5,485.92	73.28%	$	7,131.70	$	9,271.21	$	9,505.77
9/30/2021	PA	LTC97	255	1-LTC97	72	10/1/2001	Optional	730	$	3,020.28	73.28%	$	3,926.36	$	5,104.27	$	5,233.41
9/30/2021	PA	LTC97	256	2-LTC97	70	11/1/2001	Auto 5% Compound	730	$	2,079.60	73.28%	$	2,703.48	$	3,514.52	$	3,603.44
9/30/2021	PA	LTC97	257	1-LTC97	55	11/1/2001	Auto 5% Compound	Unlimited	$	4,697.64	73.28%	$	6,106.93	$	7,939.01	$	8,139.87
9/30/2021	PA	LTC97	258	2-LTC97	74	11/1/2001	Optional	730	$	5,382.60	73.28%	$	6,997.38	$	9,096.59	$	9,326.73
9/30/2021	PA	LTC97	259	1-LTC97	58	11/1/2001	Auto 5% Compound	1095	$	1,995.72	73.28%	$	2,594.44	$	3,372.77	$	3,458.10

9/30/2021	PA	LTC97	260	1-LTC97	63	11/1/2001	Auto 5% Compound	1095	$	2,529.96	73.28%	$	3,288.95	$	4,275.64	$	4,383.81
9/30/2021	PA	LTC97	261	1-LTC97	55	11/1/2001	Auto 5% Compound	Unlimited	$	3,482.64	73.28%	$	4,527.43	$	5,885.66	$	6,034.57
9/30/2021	PA	LTC97	262	1-LTC97	64	11/1/2001	Optional	1095	$	2,892.36	73.28%	$	3,760.07	$	4,888.09	$	5,011.76
9/30/2021	PA	LTC97	263	1-LTC97	63	11/1/2001	Auto 5% Compound	1095	$	3,318.60	73.28%	$	4,314.18	$	5,608.43	$	5,750.32
9/30/2021	PA	LTC97	264	1-LTC97	56	12/1/2001	Auto 5% Compound	1825	$	3,346.20	73.28%	$	4,350.06	$	5,655.08	$	5,798.15
9/30/2021	PA	LTC97	265	1-LTC97	47	12/1/2001	Auto 5% Compound	Unlimited	$	3,639.00	73.28%	$	4,730.70	$	6,149.91	$	6,305.50
9/30/2021	PA	LTC97	266	1-LTC97	50	12/1/2001	Auto 5% Compound	Unlimited	$	3,639.00	73.28%	$	4,730.70	$	6,149.91	$	6,305.50
9/30/2021	PA	LTC97	267	1-LTC97	60	12/1/2001	Optional	1095	$	2,876.88	73.28%	$	3,739.94	$	4,861.92	$	4,984.93
9/30/2021	PA	LTC97	268	1-LTC97	59	12/1/2001	Optional	1095	$	2,635.08	73.28%	$	3,425.60	$	4,453.28	$	4,565.95
9/30/2021	PA	LTC97	269	1-LTC97	53	12/1/2001	Auto 5% Compound	1825	$	2,540.28	73.28%	$	3,302.36	$	4,293.07	$	4,401.68
9/30/2021	PA	LTC97	270	1-LTC97	49	12/1/2001	Auto 5% Compound	1825	$	1,580.88	73.28%	$	2,055.14	$	2,671.68	$	2,739.27
9/30/2021	PA	LTC97	271	1-LTC97	68	12/1/2001	Optional	730	$	1,209.96	73.28%	$	1,572.95	$	2,044.84	$	2,096.57
9/30/2021	PA	LTC97	272	1-LTC97	40	12/1/2001	Auto 5% Compound	Unlimited	$	2,587.56	73.28%	$	3,363.83	$	4,372.98	$	4,483.62
9/30/2021	PA	LTC97	273	1-LTC97	70	12/1/2001	Optional	1095	$	4,033.20	73.28%	$	5,243.16	$	6,816.11	$	6,988.56
9/30/2021	PA	LTC97	274	1-LTC97	64	12/1/2001	Optional	1095	$	2,912.52	73.28%	$	3,786.28	$	4,922.16	$	5,046.69
9/30/2021	PA	LTC97	275	1-LTC97	53	12/1/2001	Auto 5% Compound	1825	$	2,795.52	73.28%	$	3,634.18	$	4,724.43	$	4,843.96
9/30/2021	PA	LTC97	276	2-LTC97	74	12/1/2001	Optional	1460	$	2,480.28	73.28%	$	3,224.36	$	4,191.67	$	4,297.72
9/30/2021	PA	LTC97	277	1-LTC97	65	12/1/2001	Optional	1825	$	1,576.08	73.28%	$	2,048.90	$	2,663.57	$	2,730.96
9/30/2021	PA	LTC97	278	1-LTC97	63	12/1/2001	Optional	1825	$	1,529.16	73.28%	$	1,987.91	$	2,584.28	$	2,649.66
9/30/2021	PA	LTC97	279	1-LTC97	54	12/1/2001	Auto 5% Compound	1460	$	1,915.92	73.28%	$	2,490.70	$	3,237.91	$	3,319.83
9/30/2021	PA	LTC97	280	1-LTC97	49	12/1/2001	Auto 5% Compound	1460	$	1,428.48	73.28%	$	1,857.02	$	2,414.13	$	2,475.21
9/30/2021	PA	LTC97	281	1-LTC97	59	12/1/2001	Optional	730	$	1,857.24	73.28%	$	2,414.41	$	3,138.73	$	3,218.14
9/30/2021	PA	LTC97	282	1-LTC97	75	12/1/2001	Optional	1825	$	5,458.20	73.28%	$	7,095.66	$	9,224.36	$	9,457.74
9/30/2021	PA	LTC97	283	1-LTC97	60	1/1/2002	Auto 5% Compound	Unlimited	$	3,601.20	73.28%	$	4,681.56	$	6,086.03	$	6,240.01
9/30/2021	PA	LTC97	284	1-LTC97	51	1/1/2002	Auto 5% Compound	Unlimited	$	2,379.36	73.28%	$	3,093.17	$	4,021.12	$	4,122.85
9/30/2021	PA	LTC97	285	1-LTC97	61	1/1/2002	Auto 5% Compound	730	$	1,614.00	73.28%	$	2,098.20	$	2,727.66	$	2,796.67
9/30/2021	PA	LTC97	286	1-LTC97	58	1/1/2002	Auto 5% Compound	730	$	1,638.48	73.28%	$	2,130.02	$	2,769.03	$	2,839.09
9/30/2021	PA	LTC97	287	1-LTC97	73	1/1/2002	Optional	Unlimited	$	10,569.60	73.28%	$	13,740.48	$	17,862.62	$	18,314.54
9/30/2021	PA	LTC97	288	1-LTC97	65	1/1/2002	Optional	1460	$	1,764.36	73.28%	$	2,293.67	$	2,981.77	$	3,057.21
9/30/2021	PA	LTC97	289	1-LTC97	62	1/1/2002	Auto 5% Compound	Unlimited	$	4,582.68	73.28%	$	5,957.48	$	7,744.72	$	7,940.66
9/30/2021	PA	LTC97	290	1-LTC97	71	1/1/2002	Optional	1095	$	3,324.12	73.28%	$	4,321.36	$	5,617.77	$	5,759.90
9/30/2021	PA	LTC97	291	1-LTC97	61	1/1/2002	Auto 5% Compound	730	$	1,127.76	73.28%	$	1,466.09	$	1,905.92	$	1,954.14
9/30/2021	PA	LTC97	292	1-LTC97	55	1/1/2002	Auto 5% Compound	730	$	1,271.28	73.28%	$	1,652.66	$	2,148.46	$	2,202.82
9/30/2021	PA	LTC97	293	2-LTC97	61	1/1/2002	Auto 5% Compound	730	$	1,367.16	73.28%	$	1,777.31	$	2,310.50	$	2,368.96
9/30/2021	PA	LTC97	294	1-LTC97	65	1/1/2002	Optional	1095	$	1,602.84	73.28%	$	2,083.69	$	2,708.80	$	2,777.33
9/30/2021	PA	LTC97	295	1-LTC97	65	1/1/2002	Auto 5% Compound	Unlimited	$	4,867.08	73.28%	$	6,327.20	$	8,225.36	$	8,433.46
9/30/2021	PA	LTC97	296	1-LTC97	62	1/1/2002	Auto 5% Compound	Unlimited	$	3,603.12	73.28%	$	4,684.06	$	6,089.28	$	6,243.34
9/30/2021	PA	LTC97	297	1-LTC97	56	1/1/2002	Auto 5% Compound	Unlimited	$	4,123.32	73.28%	$	5,360.32	$	6,968.42	$	7,144.72
9/30/2021	PA	LTC97	298	1-LTC97	50	1/1/2002	Auto 5% Compound	1825	$	2,092.44	73.28%	$	2,720.17	$	3,536.22	$	3,625.69
9/30/2021	PA	LTC97	299	1-LTC97	50	1/1/2002	Auto 5% Compound	1825	$	2,092.44	73.28%	$	2,720.17	$	3,536.22	$	3,625.69
9/30/2021	PA	LTC97	300	1-LTC97	51	1/1/2002	Auto 5% Compound	Unlimited	$	3,488.52	73.28%	$	4,535.08	$	5,895.60	$	6,044.76
9/30/2021	PA	LTC97	301	1-LTC97	48	1/1/2002	Auto 5% Compound	Unlimited	$	3,017.16	73.28%	$	3,922.31	$	5,099.00	$	5,228.00
9/30/2021	PA	LTC97	302	1-LTC97	49	1/1/2002	Auto 5% Compound	1095	$	2,141.76	73.28%	$	2,784.29	$	3,619.58	$	3,711.16
9/30/2021	PA	LTC97	303	1-LTC97	64	1/1/2002	Optional	1460	$	1,300.20	73.28%	$	1,690.26	$	2,197.34	$	2,252.93
9/30/2021	PA	LTC97	304	1-LTC97	63	2/1/2002	Auto 5% Compound	1095	$	2,618.88	73.28%	$	3,404.54	$	4,425.90	$	4,537.88
9/30/2021	PA	LTC97	305	1-LTC97	57	2/1/2002	Auto 5% Compound	1095	$	1,625.64	73.28%	$	2,113.33	$	2,747.33	$	2,816.84
9/30/2021	PA	LTC97	306	1-LTC97	47	2/1/2002	Optional	Unlimited	$	4,740.12	73.28%	$	6,162.16	$	8,010.81	$	8,213.48
9/30/2021	PA	LTC97	307	1-LTC97	50	2/1/2002	Optional	Unlimited	$	5,043.84	73.28%	$	6,556.99	$	8,524.09	$	8,739.75
9/30/2021	PA	LTC97	308	1-LTC97	49	2/1/2002	Auto 5% Compound	Unlimited	$	3,419.40	73.28%	$	4,445.22	$	5,778.79	$	5,924.99
9/30/2021	PA	LTC97	309	1-LTC97	66	2/1/2002	Optional	730	$	1,418.04	73.28%	$	1,843.45	$	2,396.49	$	2,457.12
9/30/2021	PA	LTC97	310	1-LTC97	67	2/1/2002	Optional	730	$	1,418.04	73.28%	$	1,843.45	$	2,396.49	$	2,457.12
9/30/2021	PA	LTC97	311	1-LTC97	59	2/1/2002	Auto 5% Compound	1095	$	2,003.52	73.28%	$	2,604.58	$	3,385.95	$	3,471.61
9/30/2021	PA	LTC97	312	1-LTC97	57	2/1/2002	Auto 5% Compound	Unlimited	$	4,207.44	73.28%	$	5,469.67	$	7,110.57	$	7,290.47
9/30/2021	PA	LTC97	313	1-LTC97	56	2/1/2002	Auto 5% Compound	Unlimited	$	4,207.44	73.28%	$	5,469.67	$	7,110.57	$	7,290.47
9/30/2021	PA	LTC97	314	1-LTC97	65	2/1/2002	Auto 5% Compound	1095	$	4,621.56	73.28%	$	6,008.03	$	7,810.44	$	8,008.04
9/30/2021	PA	LTC97	315	1-LTC97	55	3/1/2002	Auto 5% Compound	Unlimited	$	4,673.04	73.28%	$	6,074.95	$	7,897.44	$	8,097.25
9/30/2021	PA	LTC97	316	2-LTC97	53	3/1/2002	Auto 5% Compound	Unlimited	$	2,919.36	73.28%	$	3,795.17	$	4,933.72	$	5,058.54
9/30/2021	PA	LTC97	317	1-LTC97	49	3/1/2002	Auto 5% Compound	Unlimited	$	3,166.08	73.28%	$	4,115.90	$	5,350.67	$	5,486.04
9/30/2021	PA	LTC97	318	1-LTC97	55	3/1/2002	Auto 5% Compound	Unlimited	$	3,928.44	73.28%	$	5,106.97	$	6,639.06	$	6,807.03
9/30/2021	PA	LTC97	319	1-LTC97	54	3/1/2002	Optional	1825	$	1,320.84	73.28%	$	1,717.09	$	2,232.22	$	2,288.70
9/30/2021	PA	LTC97	320	1-LTC97	61	3/1/2002	Optional	1825	$	2,229.24	73.28%	$	2,898.01	$	3,767.41	$	3,862.73
9/30/2021	PA	LTC97	321	1-LTC97	45	3/1/2002	Auto 5% Compound	Unlimited	$	2,040.72	73.28%	$	2,652.94	$	3,448.82	$	3,536.08
9/30/2021	PA	LTC97	322	1-LTC97	51	3/1/2002	Auto 5% Compound	Unlimited	$	2,363.76	73.28%	$	3,072.89	$	3,994.76	$	4,095.83
9/30/2021	PA	LTC97	323	1-LTC97	51	3/1/2002	Auto 5% Compound	Unlimited	$	2,363.76	73.28%	$	3,072.89	$	3,994.76	$	4,095.83
9/30/2021	PA	LTC97	324	1-LTC97	59	3/1/2002	Auto 5% Compound	Unlimited	$	8,091.72	73.28%	$	10,519.24	$	13,675.01	$	14,020.99
9/30/2021	PA	LTC97	325	1-LTC97	72	3/1/2002	Optional	1095	$	5,839.68	73.28%	$	7,591.58	$	9,869.05	$	10,118.74
9/30/2021	PA	LTC97	326	1-LTC97	64	3/1/2002	Optional	1460	$	1,507.32	73.28%	$	1,959.52	$	2,547.38	$	2,611.83
9/30/2021	PA	LTC97	327	1-LTC97	53	3/1/2002	Auto 5% Compound	1825	$	1,849.20	73.28%	$	2,403.96	$	3,125.15	$	3,204.22
9/30/2021	PA	LTC97	328	1-LTC97	52	3/1/2002	Auto 5% Compound	1825	$	1,849.20	73.28%	$	2,403.96	$	3,125.15	$	3,204.22
9/30/2021	PA	LTC97	329	1-LTC97	69	3/1/2002	Auto 5% Compound	1825	$	5,029.56	73.28%	$	6,538.43	$	8,499.96	$	8,715.01
9/30/2021	PA	LTC97	330	1-LTC97	75	3/1/2002	Auto 5% Compound	1825	$	6,807.36	73.28%	$	8,849.57	$	11,504.44	$	11,795.50
9/30/2021	PA	LTC97	331	1-LTC97	47	3/1/2002	Auto 5% Compound	1460	$	2,199.36	73.28%	$	2,859.17	$	3,716.92	$	3,810.96
9/30/2021	PA	LTC97	332	1-LTC97	47	3/1/2002	Auto 5% Compound	1460	$	2,199.36	73.28%	$	2,859.17	$	3,716.92	$	3,810.96
9/30/2021	PA	LTC97	333	1-LTC97	59	3/1/2002	Optional	1460	$	1,322.52	73.28%	$	1,719.28	$	2,235.06	$	2,291.61
9/30/2021	PA	LTC97	334	1-LTC97	59	3/1/2002	Optional	1460	$	1,373.88	73.28%	$	1,786.04	$	2,321.85	$	2,380.59
9/30/2021	PA	LTC97	335	1-LTC97	60	3/1/2002	Auto 5% Compound	1460	$	3,084.72	73.28%	$	4,010.14	$	5,213.18	$	5,345.07
9/30/2021	PA	LTC97	336	1-LTC97	61	3/1/2002	Optional	Unlimited	$	6,972.12	73.28%	$	9,063.76	$	11,782.89	$	12,081.00
9/30/2021	PA	LTC97	337	1-LTC97	59	4/1/2002	Optional	Unlimited	$	7,143.24	73.28%	$	9,286.21	$	12,072.07	$	12,377.49
9/30/2021	PA	LTC97	338	1-LTC97	55	4/1/2002	Optional	730	$	615.00	73.28%	$	799.50	$	1,039.35	$	1,065.65
9/30/2021	PA	LTC97	339	1-LTC97	55	4/1/2002	Optional	730	$	588.84	73.28%	$	765.49	$	995.14	$	1,020.32
9/30/2021	PA	LTC97	340	1-LTC97	56	4/1/2002	Auto 5% Compound	Unlimited	$	5,719.92	73.28%	$	7,435.90	$	9,666.67	$	9,911.24
9/30/2021	PA	LTC97	341	1-LTC97	53	4/1/2002	Auto 5% Compound	Unlimited	$	5,522.04	73.28%	$	7,178.65	$	9,332.25	$	9,568.36
9/30/2021	PA	LTC97	342	1-LTC97	65	4/1/2002	Auto 5% Compound	Unlimited	$	7,202.40	73.28%	$	9,363.12	$	12,172.06	$	12,480.01
9/30/2021	PA	LTC97	343	1-LTC97	48	4/1/2002	Auto 5% Compound	1460	$	1,596.84	73.28%	$	2,075.89	$	2,698.66	$	2,766.94
9/30/2021	PA	LTC97	344	1-LTC97	43	4/1/2002	Auto 5% Compound	1460	$	1,333.68	73.28%	$	1,733.78	$	2,253.91	$	2,310.93
9/30/2021	PA	LTC97	345	2-LTC97	61	4/1/2002	Optional	Unlimited	$	1,488.72	73.28%	$	1,935.34	$	2,515.94	$	2,579.59
9/30/2021	PA	LTC97	346	1-LTC97	61	4/1/2002	Auto 5% Compound	1095	$	2,374.56	73.28%	$	3,086.93	$	4,013.01	$	4,114.54
9/30/2021	PA	LTC97	347	1-LTC97	67	4/1/2002	Auto 5% Compound	1095	$	3,578.28	73.28%	$	4,651.76	$	6,047.29	$	6,200.29

9/30/2021	PA	LTC97	348	1-LTC97	58	4/1/2002	Optional	730	$ 1,225.20	73.28%	$ 1,592.76	$ 2,070.59	$ 2,122.98
9/30/2021	PA	LTC97	349	1-LTC97	64	4/1/2002	Auto 5% Compound	Unlimited	$ 6,034.08	73.28%	$ 7,844.30	$ 10,197.59	$ 10,455.59
9/30/2021	PA	LTC97	350	1-LTC97	46	4/1/2002	Optional	Unlimited	$ 590.76	73.28%	$ 767.99	$ 998.39	$ 1,023.65
9/30/2021	PA	LTC97	351	1-LTC97	45	4/1/2002	Optional	Unlimited	$ 452.52	73.28%	$ 588.28	$ 764.76	$ 784.11
9/30/2021	PA	LTC97	352	1-LTC97	58	4/1/2002	Optional	Unlimited	$ 2,129.04	73.28%	$ 2,767.75	$ 3,598.08	$ 3,689.11
9/30/2021	PA	LTC97	353	1-LTC97	65	4/1/2002	Optional	Unlimited	$ 7,558.92	73.28%	$ 9,826.60	$ 12,774.58	$ 13,097.78
9/30/2021	PA	LTC97	354	1-LTC97	55	4/1/2002	Auto 5% Compound	1095	$ 2,216.76	73.28%	$ 2,881.79	$ 3,746.33	$ 3,841.11
9/30/2021	PA	LTC97	355	1-LTC97	55	4/1/2002	Auto 5% Compound	Unlimited	$ 2,843.04	73.28%	$ 3,695.95	$ 4,804.74	$ 4,926.30
9/30/2021	PA	LTC97	356	1-LTC97	59	4/1/2002	Auto 5% Compound	Unlimited	$ 3,528.72	73.28%	$ 4,587.34	$ 5,963.54	$ 6,114.42
9/30/2021	PA	LTC97	357	1-LTC97	37	4/1/2002	Auto 5% Compound	Unlimited	$ 2,498.52	73.28%	$ 3,248.08	$ 4,222.50	$ 4,329.33
9/30/2021	PA	LTC97	358	1-LTC97	38	4/1/2002	Auto 5% Compound	Unlimited	$ 2,498.52	73.28%	$ 3,248.08	$ 4,222.50	$ 4,329.33
9/30/2021	PA	LTC97	359	1-LTC97	72	4/1/2002	Auto 5% Compound	Unlimited	$ 4,365.00	73.28%	$ 5,674.50	$ 7,376.85	$ 7,563.48
9/30/2021	PA	LTC97	360	1-LTC97	59	5/1/2002	Auto 5% Compound	1095	$ 1,592.76	73.28%	$ 2,070.59	$ 2,691.77	$ 2,759.87
9/30/2021	PA	LTC97	361	1-LTC97	58	5/1/2002	Auto 5% Compound	1095	$ 1,706.40	73.28%	$ 2,218.32	$ 2,883.82	$ 2,956.78
9/30/2021	PA	LTC97	362	1-LTC97	51	5/1/2002	Auto 5% Compound	Unlimited	$ 2,536.68	73.28%	$ 3,297.68	$ 4,286.98	$ 4,395.44
9/30/2021	PA	LTC97	363	2-LTC97	67	5/1/2002	Optional	1825	$ 2,685.72	73.28%	$ 3,491.44	$ 4,538.87	$ 4,653.70
9/30/2021	PA	LTC97	364	1-LTC97	41	5/1/2002	Auto 5% Compound	Unlimited	$ 3,277.08	73.28%	$ 4,260.20	$ 5,538.26	$ 5,678.38
9/30/2021	PA	LTC97	365	1-LTC97	54	5/1/2002	Auto 5% Compound	Unlimited	$ 2,922.84	73.28%	$ 3,799.69	$ 4,939.60	$ 5,064.57
9/30/2021	PA	LTC97	366	1-LTC97	55	5/1/2002	Auto 5% Compound	Unlimited	$ 2,922.84	73.28%	$ 3,799.69	$ 4,939.60	$ 5,064.57
9/30/2021	PA	LTC97	367	1-LTC97	72	5/1/2002	Auto 5% Compound	1460	$ 5,869.44	73.28%	$ 7,630.27	$ 9,919.35	$ 10,170.31
9/30/2021	PA	LTC97	368	1-LTC97	55	5/1/2002	Auto 5% Compound	1825	$ 2,208.24	73.28%	$ 2,870.71	$ 3,731.92	$ 3,826.34
9/30/2021	PA	LTC97	369	1-LTC97	59	5/1/2002	Optional	1095	$ 2,172.12	73.28%	$ 2,823.76	$ 3,670.89	$ 3,763.76
9/30/2021	PA	LTC97	370	1-LTC97	61	5/1/2002	Optional	Unlimited	$ 4,035.12	73.28%	$ 5,245.66	$ 6,819.36	$ 6,991.89
9/30/2021	PA	LTC97	371	1-LTC97	54	5/1/2002	Auto 5% Compound	1095	$ 2,354.16	73.28%	$ 3,060.41	$ 3,978.53	$ 4,079.19
9/30/2021	PA	LTC97	372	1-LTC97	50	5/1/2002	Auto 5% Compound	1095	$ 1,777.32	73.28%	$ 2,310.52	$ 3,003.68	$ 3,079.67
9/30/2021	PA	LTC97	373	1-LTC97	58	5/1/2002	Auto 5% Compound	1825	$ 3,634.92	73.28%	$ 4,725.40	$ 6,143.02	$ 6,298.44
9/30/2021	PA	LTC97	374	1-LTC97	59	5/1/2002	Auto 5% Compound	1825	$ 3,820.08	73.28%	$ 4,966.10	$ 6,455.93	$ 6,619.27
9/30/2021	PA	LTC97	375	1-LTC97	49	5/1/2002	Auto 5% Compound	Unlimited	$ 1,332.60	73.28%	$ 1,732.38	$ 2,252.09	$ 2,309.07
9/30/2021	PA	LTC97	376	1-LTC97	53	5/1/2002	Auto 5% Compound	Unlimited	$ 1,653.84	73.28%	$ 2,149.99	$ 2,794.99	$ 2,865.70
9/30/2021	PA	LTC97	377	1-LTC97	60	5/1/2002	Auto 5% Compound	1460	$ 5,552.28	73.28%	$ 7,217.96	$ 9,383.35	$ 9,620.75
9/30/2021	PA	LTC97	378	1-LTC97	61	5/1/2002	Optional	Unlimited	$ 3,054.24	73.28%	$ 3,970.51	$ 5,161.66	$ 5,292.25
9/30/2021	PA	LTC97	379	1-LTC97	49	5/1/2002	Auto 5% Compound	Unlimited	$ 4,308.48	73.28%	$ 5,601.02	$ 7,281.33	$ 7,465.55
9/30/2021	PA	LTC97	380	1-LTC97	70	5/1/2002	Optional	730	$ 3,092.52	73.28%	$ 4,020.28	$ 5,226.36	$ 5,358.59
9/30/2021	PA	LTC97	381	1-LTC97	54	5/1/2002	Auto 5% Compound	Unlimited	$ 2,485.80	73.28%	$ 3,231.54	$ 4,201.00	$ 4,307.29
9/30/2021	PA	LTC97	382	1-LTC97	53	5/1/2002	Auto 5% Compound	Unlimited	$ 2,361.48	73.28%	$ 3,069.92	$ 3,990.90	$ 4,091.87
9/30/2021	PA	LTC97	383	1-LTC97	62	5/1/2002	Auto 5% Compound	1095	$ 2,774.76	73.28%	$ 3,607.19	$ 4,689.35	$ 4,807.99
9/30/2021	PA	LTC97	384	1-LTC97	58	6/1/2002	Auto 5% Compound	Unlimited	$ 3,250.56	73.28%	$ 4,225.73	$ 5,493.45	$ 5,632.43
9/30/2021	PA	LTC97	385	1-LTC97	41	6/1/2002	Optional	1825	$ 2,021.28	73.28%	$ 2,627.66	$ 3,415.96	$ 3,502.38
9/30/2021	PA	LTC97	386	1-LTC97	59	6/1/2002	Auto 5% Compound	Unlimited	$ 3,259.20	73.28%	$ 4,236.96	$ 5,508.05	$ 5,647.40
9/30/2021	PA	LTC97	387	1-LTC97	64	6/1/2002	Auto 5% Compound	Unlimited	$ 5,029.44	73.28%	$ 6,538.27	$ 8,499.75	$ 8,714.79
9/30/2021	PA	LTC97	388	1-LTC97	67	6/1/2002	Optional	1095	$ 2,770.56	73.28%	$ 3,601.73	$ 4,682.25	$ 4,800.71
9/30/2021	PA	LTC97	389	1-LTC97	55	6/1/2002	Auto 5% Compound	1095	$ 3,793.20	73.28%	$ 4,931.16	$ 6,410.51	$ 6,572.70
9/30/2021	PA	LTC97	390	1-LTC97	57	6/1/2002	Auto 5% Compound	Unlimited	$ 3,700.32	73.28%	$ 4,810.42	$ 6,253.55	$ 6,411.76
9/30/2021	PA	LTC97	391	2-LTC97	60	6/1/2002	Optional	Unlimited	$ 865.68	73.28%	$ 1,125.38	$ 1,462.99	$ 1,500.00
9/30/2021	PA	LTC97	392	1-LTC97	53	6/1/2002	Auto 5% Compound	Unlimited	$ 3,373.32	73.28%	$ 4,385.32	$ 5,700.92	$ 5,845.15
9/30/2021	PA	LTC97	393	1-LTC97	50	6/1/2002	Auto 5% Compound	1460	$ 2,043.60	73.28%	$ 2,656.68	$ 3,453.68	$ 3,541.06
9/30/2021	PA	LTC97	394	1-LTC97	67	6/1/2002	Auto 5% Compound	1460	$ 3,105.60	73.28%	$ 4,037.28	$ 5,248.46	$ 5,381.25
9/30/2021	PA	LTC97	395	1-LTC97	57	6/1/2002	Optional	1095	$ 6,019.56	73.28%	$ 7,825.43	$ 10,173.06	$ 10,430.44
9/30/2021	PA	LTC97	396	1-LTC97	49	6/1/2002	Auto 5% Compound	1095	$ 1,107.72	73.28%	$ 1,440.04	$ 1,872.05	$ 1,919.41
9/30/2021	PA	LTC97	397	1-LTC97	62	6/1/2002	Auto 5% Compound	1460	$ 2,204.88	73.28%	$ 2,866.34	$ 3,726.24	$ 3,820.51
9/30/2021	PA	LTC97	398	1-LTC97	68	7/1/2002	Optional	730	$ 1,471.68	73.28%	$ 1,913.18	$ 2,487.13	$ 2,550.05
9/30/2021	PA	LTC97	399	1-LTC97	70	7/1/2002	Optional	1095	$ 2,530.20	73.28%	$ 3,289.26	$ 4,276.04	$ 4,384.22
9/30/2021	PA	LTC97	400	1-LTC97	69	7/1/2002	Auto 5% Compound	1460	$ 3,039.60	73.28%	$ 3,951.48	$ 5,136.92	$ 5,266.88
9/30/2021	PA	LTC97	401	1-LTC97	69	7/1/2002	Optional	1825	$ 4,923.48	73.28%	$ 6,400.52	$ 8,320.68	$ 8,531.19
9/30/2021	PA	LTC97	402	1-LTC97	64	7/1/2002	Optional	Unlimited	$ 4,677.24	73.28%	$ 6,080.41	$ 7,904.53	$ 8,104.51
9/30/2021	PA	LTC97	403	1-LTC97	59	7/1/2002	Auto 5% Compound	Unlimited	$ 4,190.64	73.28%	$ 5,447.83	$ 7,082.18	$ 7,261.36
9/30/2021	PA	LTC97	404	1-LTC97	60	7/1/2002	Auto 5% Compound	1825	$ 4,772.76	73.28%	$ 6,204.59	$ 8,065.97	$ 8,270.04
9/30/2021	PA	LTC97	405	1-LTC97	60	7/1/2002	Auto 5% Compound	Unlimited	$ 2,276.88	73.28%	$ 2,959.94	$ 3,847.92	$ 3,945.27
9/30/2021	PA	LTC97	406	1-LTC97	59	7/1/2002	Auto 5% Compound	Unlimited	$ 2,276.88	73.28%	$ 2,959.94	$ 3,847.92	$ 3,945.27
9/30/2021	PA	LTC97	407	1-LTC97	53	7/1/2002	Auto 5% Compound	Unlimited	$ 2,867.28	73.28%	$ 3,727.46	$ 4,845.70	$ 4,968.30
9/30/2021	PA	LTC97	408	1-LTC97	56	7/1/2002	Auto 5% Compound	Unlimited	$ 2,969.88	73.28%	$ 3,860.84	$ 5,019.09	$ 5,146.07
9/30/2021	PA	LTC97	409	1-LTC97	72	7/1/2002	Optional	Unlimited	$ 4,685.52	73.28%	$ 6,091.18	$ 7,918.53	$ 8,118.87
9/30/2021	PA	LTC97	410	2-LTC97	56	7/1/2002	Auto 5% Compound	Unlimited	$ 3,991.68	73.28%	$ 5,189.18	$ 6,745.93	$ 6,916.60
9/30/2021	PA	LTC97	411	1-LTC97	74	7/1/2002	Optional	1460	$ 8,027.16	73.28%	$ 10,435.31	$ 13,565.90	$ 13,909.12
9/30/2021	PA	LTC97	412	1-LTC97	71	7/1/2002	Optional	1095	$ 6,353.40	73.28%	$ 8,259.42	$ 10,737.25	$ 11,008.90
9/30/2021	PA	LTC97	413	1-LTC97	62	7/1/2002	Optional	1095	$ 4,583.88	73.28%	$ 5,959.04	$ 7,746.75	$ 7,942.74
9/30/2021	PA	LTC97	414	1-LTC97	55	7/1/2002	Optional	1095	$ 2,649.00	73.28%	$ 3,443.70	$ 4,476.81	$ 4,590.07
9/30/2021	PA	LTC97	415	1-LTC97	59	7/1/2002	Optional	Unlimited	$ 6,766.20	73.28%	$ 8,796.06	$ 11,434.88	$ 11,724.18
9/30/2021	PA	LTC97	416	1-LTC97	41	7/1/2002	Auto 5% Compound	1825	$ 2,194.08	73.28%	$ 2,852.30	$ 3,707.99	$ 3,801.80
9/30/2021	PA	LTC97	417	1-LTC97	46	7/1/2002	Auto 5% Compound	Unlimited	$ 3,769.80	73.28%	$ 4,900.74	$ 6,370.96	$ 6,532.15
9/30/2021	PA	LTC97	418	1-LTC97	52	7/1/2002	Auto 5% Compound	Unlimited	$ 5,173.68	73.28%	$ 6,725.78	$ 8,743.51	$ 8,964.72
9/30/2021	PA	LTC97	419	2-LTC97	65	7/1/2002	Auto 5% Compound	730	$ 1,237.08	73.28%	$ 1,608.20	$ 2,090.66	$ 2,143.55
9/30/2021	PA	LTC97	420	1-LTC97	61	7/1/2002	Auto 5% Compound	1825	$ 3,209.76	73.28%	$ 4,172.69	$ 5,424.50	$ 5,561.74
9/30/2021	PA	LTC97	421	1-LTC97	57	7/1/2002	Auto 5% Compound	1825	$ 2,338.80	73.28%	$ 3,040.44	$ 3,952.57	$ 4,052.57
9/30/2021	PA	LTC97	422	1-LTC97	66	7/1/2002	Optional	Unlimited	$ 4,464.12	73.28%	$ 5,803.36	$ 7,544.37	$ 7,735.24
9/30/2021	PA	LTC97	423	1-LTC97	70	7/1/2002	Optional	1825	$ 5,301.96	73.28%	$ 6,892.55	$ 8,960.32	$ 9,187.02
9/30/2021	PA	LTC97	424	1-LTC97	71	7/1/2002	Optional	Unlimited	$ 5,663.16	73.28%	$ 7,362.11	$ 9,570.74	$ 9,812.88
9/30/2021	PA	LTC97	425	2-LTC97	61	7/1/2002	Auto 5% Compound	1825	$ 2,287.92	73.28%	$ 2,974.30	$ 3,866.59	$ 3,964.41
9/30/2021	PA	LTC97	426	2-LTC97	59	7/1/2002	Auto 5% Compound	1825	$ 2,268.84	73.28%	$ 2,949.49	$ 3,834.34	$ 3,931.35
9/30/2021	PA	LTC97	427	1-LTC97	63	8/1/2002	Optional	Unlimited	$ 5,610.24	73.28%	$ 7,293.31	$ 9,481.30	$ 9,721.18
9/30/2021	PA	LTC97	428	1-LTC97	62	8/1/2002	Optional	1095	$ 4,369.56	73.28%	$ 5,680.43	$ 7,384.56	$ 7,571.39
9/30/2021	PA	LTC97	429	1-LTC97	57	6/1/2002	Auto 5% Compound	Unlimited	$ 4,081.92	73.28%	$ 5,306.50	$ 6,898.45	$ 7,072.98
9/30/2021	PA	LTC97	430	1-LTC97	47	8/1/2002	Auto 5% Compound	Unlimited	$ 2,063.52	73.28%	$ 2,682.58	$ 3,487.35	$ 3,575.58
9/30/2021	PA	LTC97	431	1-LTC97	46	8/1/2002	Auto 5% Compound	Unlimited	$ 2,063.52	73.28%	$ 2,682.58	$ 3,487.35	$ 3,575.58
9/30/2021	PA	LTC97	432	1-LTC97	55	8/1/2002	Auto 5% Compound	1095	$ 2,557.08	73.28%	$ 3,324.20	$ 4,321.46	$ 4,430.79
9/30/2021	PA	LTC97	433	1-LTC97	54	8/1/2002	Auto 5% Compound	Unlimited	$ 3,732.00	73.28%	$ 4,851.60	$ 6,307.08	$ 6,466.65
9/30/2021	PA	LTC97	434	1-LTC97	46	8/1/2002	Auto 5% Compound	1460	$ 2,149.44	73.28%	$ 2,794.27	$ 3,632.55	$ 3,724.45
9/30/2021	PA	LTC97	435	1-LTC97	54	8/1/2002	Auto 5% Compound	1095	$ 2,923.20	73.28%	$ 3,800.16	$ 4,940.21	$ 5,065.20

9/30/2021	PA	LTC97	436	1-LTC97	72	8/1/2002	Optional	1460	$ 2,761.32	73.28%	$ 3,589.72	$ 4,666.64	$ 4,784.71
9/30/2021	PA	LTC97	437	1-LTC97	64	8/1/2002	Optional	1095	$ 2,029.68	73.28%	$ 2,638.58	$ 3,430.15	$ 3,516.93
9/30/2021	PA	LTC97	438	1-LTC97	68	8/1/2002	Optional	1095	$ 1,072.08	73.28%	$ 1,393.70	$ 1,811.81	$ 1,857.65
9/30/2021	PA	LTC97	439	1-LTC97	67	8/1/2002	Optional	1095	$ 2,453.40	73.28%	$ 3,189.42	$ 4,146.25	$ 4,251.15
9/30/2021	PA	LTC97	440	1-LTC97	47	8/1/2002	Auto 5% Compound	Unlimited	$ 3,639.00	73.28%	$ 4,730.70	$ 6,149.91	$ 6,305.50
9/30/2021	PA	LTC97	441	2-LTC97	71	8/1/2002	Auto 5% Compound	730	$ 3,676.08	73.28%	$ 4,778.90	$ 6,212.57	$ 6,369.75
9/30/2021	PA	LTC97	442	1-LTC97	56	8/1/2002	Auto 5% Compound	1460	$ 2,585.88	73.28%	$ 3,361.64	$ 4,370.13	$ 4,480.69
9/30/2021	PA	LTC97	443	1-LTC97	63	8/1/2002	Auto 5% Compound	1095	$ 4,667.04	73.28%	$ 6,067.15	$ 7,887.30	$ 8,086.85
9/30/2021	PA	LTC97	444	1-LTC97	59	8/1/2002	Auto 5% Compound	1825	$ 3,587.28	73.28%	$ 4,663.46	$ 6,062.50	$ 6,215.88
9/30/2021	PA	LTC97	445	1-LTC97	59	8/1/2002	Auto 5% Compound	1825	$ 4,065.60	73.28%	$ 5,285.28	$ 6,870.86	$ 7,044.69
9/30/2021	PA	LTC97	446	1-LTC97	55	8/1/2002	Auto 5% Compound	Unlimited	$ 3,027.48	73.28%	$ 3,935.72	$ 5,116.44	$ 5,245.89
9/30/2021	PA	LTC97	447	1-LTC97	68	8/1/2002	Auto 5% Compound	1460	$ 3,703.20	73.28%	$ 4,814.16	$ 6,258.41	$ 6,416.75
9/30/2021	PA	LTC97	448	1-LTC97	67	9/1/2002	Auto 5% Compound	1460	$ 4,978.20	73.28%	$ 6,471.66	$ 8,413.16	$ 8,626.01
9/30/2021	PA	LTC97	449	1-LTC97	54	9/1/2002	Auto 5% Compound	1460	$ 2,427.60	73.28%	$ 3,155.88	$ 4,102.64	$ 4,206.44
9/30/2021	PA	LTC97	450	1-LTC97	53	9/1/2002	Auto 5% Compound	Unlimited	$ 2,933.16	73.28%	$ 3,813.11	$ 4,957.04	$ 5,082.45
9/30/2021	PA	LTC97	451	1-LTC97	62	9/1/2002	Auto 5% Compound	1460	$ 2,292.36	73.28%	$ 2,980.07	$ 3,874.09	$ 3,972.10
9/30/2021	PA	LTC97	452	1-LTC97	64	9/1/2002	Auto 5% Compound	1825	$ 4,772.64	73.28%	$ 6,204.43	$ 8,065.76	$ 8,269.82
9/30/2021	PA	LTC97	453	1-LTC97	58	9/1/2002	Optional	1095	$ 1,589.16	73.28%	$ 2,065.91	$ 2,685.68	$ 2,753.63
9/30/2021	PA	LTC97	454	1-LTC97	70	9/1/2002	Optional	1460	$ 4,808.76	73.28%	$ 6,251.39	$ 8,126.81	$ 8,332.42
9/30/2021	PA	LTC97	455	2-LTC97	55	9/1/2002	Optional	Unlimited	$ 2,003.52	73.28%	$ 2,604.58	$ 3,385.95	$ 3,471.61
9/30/2021	PA	LTC97	456	1-LTC97	58	9/1/2002	Auto 5% Compound	Unlimited	$ 4,888.80	73.28%	$ 6,355.44	$ 8,262.07	$ 8,471.10
9/30/2021	PA	LTC97	457	2-LTC97	59	9/1/2002	Auto 5% Compound	1095	$ 2,143.68	73.28%	$ 2,786.78	$ 3,622.81	$ 3,714.47
9/30/2021	PA	LTC97	458	1-LTC97	63	9/1/2002	Auto 5% Compound	1460	$ 4,844.04	73.28%	$ 6,297.25	$ 8,186.43	$ 8,393.55
9/30/2021	PA	LTC97	459	1-LTC97	60	9/1/2002	Auto 5% Compound	1460	$ 4,278.96	73.28%	$ 5,562.65	$ 7,231.45	$ 7,414.41
9/30/2021	PA	LTC97	460	2-LTC97	66	9/1/2002	Optional	1095	$ 1,665.60	73.28%	$ 2,165.28	$ 2,814.86	$ 2,886.08
9/30/2021	PA	LTC97	461	1-LTC97	43	9/1/2002	Auto 5% Compound	Unlimited	$ 3,495.84	73.28%	$ 4,544.59	$ 5,907.97	$ 6,057.44
9/30/2021	PA	LTC97	462	1-LTC97	47	9/1/2002	Auto 5% Compound	Unlimited	$ 4,659.96	73.28%	$ 6,057.95	$ 7,875.34	$ 8,074.59
9/30/2021	PA	LTC97	463	1-LTC97	46	9/1/2002	Optional	1825	$ 872.04	73.28%	$ 1,133.65	$ 1,473.75	$ 1,511.04
9/30/2021	PA	LTC97	464	1-LTC97	61	9/1/2002	Optional	Unlimited	$ 4,012.68	73.28%	$ 5,216.48	$ 6,781.42	$ 6,952.99
9/30/2021	PA	LTC97	465	1-LTC97	67	9/1/2002	Auto 5% Compound	1825	$ 4,094.04	73.28%	$ 5,322.25	$ 6,918.93	$ 7,093.98
9/30/2021	PA	LTC97	466	1-LTC97	47	9/1/2002	Optional	1825	$ 872.04	73.28%	$ 1,133.65	$ 1,473.75	$ 1,511.04
9/30/2021	PA	LTC97	467	1-LTC97	71	10/1/2002	Optional	Unlimited	$ 5,422.20	73.28%	$ 7,048.86	$ 9,163.52	$ 9,395.36
9/30/2021	PA	LTC97	468	1-LTC97	52	10/1/2002	Auto 5% Compound	Unlimited	$ 2,986.20	73.28%	$ 3,882.06	$ 5,046.68	$ 5,174.36
9/30/2021	PA	LTC97	469	1-LTC97	54	10/1/2002	Auto 5% Compound	1460	$ 1,216.08	73.28%	$ 1,580.90	$ 2,055.17	$ 2,107.17
9/30/2021	PA	LTC97	470	1-LTC97	56	10/1/2002	Auto 5% Compound	1460	$ 1,290.84	73.28%	$ 1,678.09	$ 2,181.52	$ 2,236.71
9/30/2021	PA	LTC97	471	1-LTC97	69	10/1/2002	Optional	Unlimited	$ 6,206.64	73.28%	$ 8,068.63	$ 10,489.22	$ 10,754.60
9/30/2021	PA	LTC97	472	1-LTC97	60	10/1/2002	Auto 5% Compound	730	$ 1,582.32	73.28%	$ 2,057.02	$ 2,674.13	$ 2,741.79
9/30/2021	PA	LTC97	473	2-LTC97	75	10/1/2002	Optional	Unlimited	$ 5,178.72	73.28%	$ 6,732.34	$ 8,752.04	$ 8,973.47
9/30/2021	PA	LTC97	474	1-LTC97	39	10/1/2002	Auto 5% Compound	Unlimited	$ 2,169.84	73.28%	$ 2,820.79	$ 3,667.03	$ 3,759.81
9/30/2021	PA	LTC97	475	1-LTC97	65	10/1/2002	Auto 5% Compound	1460	$ 1,936.08	73.28%	$ 2,516.90	$ 3,271.97	$ 3,354.75
9/30/2021	PA	LTC97	476	1-LTC97	42	10/1/2002	Auto 5% Compound	1825	$ 1,328.28	73.28%	$ 1,726.76	$ 2,244.79	$ 2,301.58
9/30/2021	PA	LTC97	477	1-LTC97	43	10/1/2002	Auto 5% Compound	1825	$ 1,328.28	73.28%	$ 1,726.76	$ 2,244.79	$ 2,301.58
9/30/2021	PA	LTC97	478	1-LTC97	48	10/1/2002	Auto 5% Compound	Unlimited	$ 3,711.84	73.28%	$ 4,825.39	$ 6,273.01	$ 6,431.72
9/30/2021	PA	LTC97	479	1-LTC97	66	10/1/2002	Optional	730	$ 2,572.80	73.28%	$ 3,344.64	$ 4,348.03	$ 4,458.04
9/30/2021	PA	LTC97	480	1-LTC97	67	10/1/2002	Optional	730	$ 2,720.64	73.28%	$ 3,536.83	$ 4,597.88	$ 4,714.21
9/30/2021	PA	LTC97	481	1-LTC97	52	10/1/2002	Auto 5% Compound	Unlimited	$ 3,110.64	73.28%	$ 4,043.83	$ 5,256.98	$ 5,389.98
9/30/2021	PA	LTC97	482	1-LTC97	54	11/1/2002	Auto 5% Compound	1095	$ 2,226.12	73.28%	$ 2,893.96	$ 3,762.15	$ 3,857.33
9/30/2021	PA	LTC97	483	1-LTC97	60	11/1/2002	Auto 5% Compound	Unlimited	$ 3,369.96	73.28%	$ 4,380.95	$ 5,695.24	$ 5,839.33
9/30/2021	PA	LTC97	484	1-LTC97	64	11/1/2002	Auto 5% Compound	Unlimited	$ 4,599.72	73.28%	$ 5,979.64	$ 7,773.53	$ 7,970.20
9/30/2021	PA	LTC97	485	1-LTC97	59	11/1/2002	Auto 5% Compound	1825	$ 2,423.28	73.28%	$ 3,150.26	$ 4,095.34	$ 4,198.95
9/30/2021	PA	LTC97	486	1-LTC97	60	11/1/2002	Auto 5% Compound	1825	$ 2,584.80	73.28%	$ 3,360.24	$ 4,368.31	$ 4,478.83
9/30/2021	PA	LTC97	487	1-LTC97	73	11/1/2002	Optional	1095	$ 6,418.80	73.28%	$ 8,344.44	$ 10,847.77	$ 11,122.22
9/30/2021	PA	LTC97	488	1-LTC97	63	11/1/2002	Auto 5% Compound	Unlimited	$ 9,463.32	73.28%	$ 12,302.32	$ 15,993.02	$ 16,397.64
9/30/2021	PA	LTC97	489	1-LTC97	50	11/1/2002	Auto 5% Compound	1095	$ 919.92	73.28%	$ 1,195.90	$ 1,554.67	$ 1,594.00
9/30/2021	PA	LTC97	490	1-LTC97	61	11/1/2002	Auto 5% Compound	1460	$ 2,182.44	73.28%	$ 2,837.17	$ 3,688.32	$ 3,781.63
9/30/2021	PA	LTC97	491	1-LTC97	57	11/1/2002	Auto 5% Compound	Unlimited	$ 2,706.12	73.28%	$ 3,517.96	$ 4,573.35	$ 4,689.06
9/30/2021	PA	LTC97	492	2-LTC97	64	11/1/2002	Auto 5% Compound	730	$ 4,525.56	73.28%	$ 5,883.23	$ 7,648.20	$ 7,841.70
9/30/2021	PA	LTC97	493	2-LTC97	61	11/1/2002	Auto 5% Compound	Unlimited	$ 3,324.36	73.28%	$ 4,321.67	$ 5,618.17	$ 5,760.31
9/30/2021	PA	LTC97	494	1-LTC97	52	11/1/2002	Auto 5% Compound	Unlimited	$ 2,536.08	73.28%	$ 3,296.90	$ 4,285.97	$ 4,394.41
9/30/2021	PA	LTC97	495	1-LTC97	72	11/1/2002	Optional	730	$ 3,462.36	73.28%	$ 4,501.07	$ 5,851.39	$ 5,999.43
9/30/2021	PA	LTC97	496	1-LTC97	50	11/1/2002	Auto 5% Compound	Unlimited	$ 1,905.96	73.28%	$ 2,477.75	$ 3,221.08	$ 3,302.57
9/30/2021	PA	LTC97	497	1-LTC97	68	11/1/2002	Auto 5% Compound	1825	$ 6,347.64	73.28%	$ 8,251.93	$ 10,727.51	$ 10,998.92
9/30/2021	PA	LTC97	498	1-LTC97	54	11/1/2002	Auto 5% Compound	Unlimited	$ 2,161.68	73.28%	$ 2,810.18	$ 3,653.23	$ 3,745.66
9/30/2021	PA	LTC97	499	1-LTC97	46	11/1/2002	Auto 5% Compound	Unlimited	$ 1,236.24	73.28%	$ 1,607.11	$ 2,089.24	$ 2,142.10
9/30/2021	PA	LTC97	500	1-LTC97	51	11/1/2002	Auto 5% Compound	Unlimited	$ 1,443.96	73.28%	$ 1,877.15	$ 2,440.30	$ 2,502.04
9/30/2021	PA	LTC97	501	1-LTC97	56	11/1/2002	Optional	1460	$ 1,114.92	73.28%	$ 1,449.40	$ 1,884.22	$ 1,931.89
9/30/2021	PA	LTC97	502	1-LTC97	63	11/1/2002	Auto 5% Compound	Unlimited	$ 3,208.68	73.28%	$ 4,171.28	$ 5,422.66	$ 5,559.85
9/30/2021	PA	LTC97	503	1-LTC97	56	11/1/2002	Auto 5% Compound	Unlimited	$ 2,113.08	73.28%	$ 2,747.00	$ 3,571.10	$ 3,661.45
9/30/2021	PA	LTC97	504	2-LTC97	61	11/1/2002	Auto 5% Compound	Unlimited	$ 2,460.00	73.28%	$ 3,198.00	$ 4,157.40	$ 4,262.58
9/30/2021	PA	LTC97	505	1-LTC97	73	12/1/2002	Optional	1460	$ 3,521.52	73.28%	$ 4,577.98	$ 5,951.37	$ 6,101.94
9/30/2021	PA	LTC97	506	2-LTC97	55	12/1/2002	Auto 5% Compound	Unlimited	$ 3,176.88	73.28%	$ 4,129.94	$ 5,368.92	$ 5,504.75
9/30/2021	PA	LTC97	507	1-LTC97	67	12/1/2002	Auto 5% Compound	1825	$ 4,413.72	73.28%	$ 5,737.84	$ 7,459.19	$ 7,647.91
9/30/2021	PA	LTC97	508	1-LTC97	58	12/1/2002	Auto 5% Compound	1095	$ 3,235.32	73.28%	$ 4,205.92	$ 5,467.70	$ 5,606.03
9/30/2021	PA	LTC97	509	1-LTC97	54	12/1/2002	Auto 5% Compound	1095	$ 2,623.20	73.28%	$ 3,410.16	$ 4,433.21	$ 4,545.37
9/30/2021	PA	LTC97	510	1-LTC97	56	12/1/2002	Optional	1825	$ 1,896.48	73.28%	$ 2,465.42	$ 3,205.05	$ 3,286.14
9/30/2021	PA	LTC97	511	1-LTC97	58	12/1/2002	Optional	1825	$ 2,487.12	73.28%	$ 3,233.26	$ 4,203.24	$ 4,309.58
9/30/2021	PA	LTC97	512	1-LTC97	51	12/1/2002	Auto 5% Compound	Unlimited	$ 3,100.92	73.28%	$ 4,031.20	$ 5,240.56	$ 5,373.15
9/30/2021	PA	LTC97	513	1-LTC97	61	12/1/2002	Auto 5% Compound	1825	$ 2,744.04	73.28%	$ 3,567.25	$ 4,637.43	$ 4,754.76
9/30/2021	PA	LTC97	514	1-LTC97	58	12/1/2002	Auto 5% Compound	1825	$ 2,108.76	73.28%	$ 2,741.39	$ 3,563.81	$ 3,653.97
9/30/2021	PA	LTC97	515	1-LTC97	49	12/1/2002	Auto 5% Compound	1095	$ 1,606.56	73.28%	$ 2,088.53	$ 2,715.09	$ 2,783.78
9/30/2021	PA	LTC97	516	1-LTC97	64	12/1/2002	Auto 5% Compound	1460	$ 3,949.20	73.28%	$ 5,133.96	$ 6,674.15	$ 6,843.01
9/30/2021	PA	LTC97	517	1-LTC97	63	12/1/2002	Auto 5% Compound	1825	$ 4,749.60	73.28%	$ 6,174.48	$ 8,026.82	$ 8,229.90
9/30/2021	PA	LTC97	518	1-LTC97	62	12/1/2002	Auto 5% Compound	1825	$ 3,361.56	73.28%	$ 4,370.03	$ 5,681.04	$ 5,824.77
9/30/2021	PA	LTC97	519	1-LTC97	50	12/1/2002	Auto 5% Compound	Unlimited	$ 3,056.16	73.28%	$ 3,973.01	$ 5,164.91	$ 5,295.58
9/30/2021	PA	LTC97	520	1-LTC97	63	12/1/2002	Optional	1095	$ 1,870.44	73.28%	$ 2,431.57	$ 3,161.04	$ 3,241.01
9/30/2021	PA	LTC97	521	1-LTC97	54	12/1/2002	Auto 5% Compound	Unlimited	$ 1,880.76	73.28%	$ 2,444.99	$ 3,178.49	$ 3,258.91
9/30/2021	PA	LTC97	522	1-LTC97	63	12/1/2002	Auto 5% Compound	1460	$ 2,670.36	73.28%	$ 3,471.47	$ 4,512.91	$ 4,627.09
9/30/2021	PA	LTC97	523	1-LTC97	60	12/1/2002	Optional	Unlimited	$ 4,168.32	73.28%	$ 5,418.82	$ 7,044.47	$ 7,222.70

9/30/2021	PA	LTC97	524	1-LTC97	53	12/1/2002	Optional	Unlimited	$	2,334.72	73.28%	$	3,035.14	$	3,945.68	$	4,045.51
9/30/2021	PA	LTC97	525	1-LTC97	56	1/1/2003	Auto 5% Compound	Unlimited	$	3,349.20	73.28%	$	4,353.96	$	5,660.15	$	5,803.35
9/30/2021	PA	LTC97	526	1-LTC97	56	1/1/2003	Auto 5% Compound	Unlimited	$	3,985.56	73.28%	$	5,181.23	$	6,735.60	$	6,906.01
9/30/2021	PA	LTC97	527	1-LTC97	41	1/1/2003	Auto 5% Compound	1825	$	2,125.32	73.28%	$	2,762.92	$	3,591.80	$	3,682.67
9/30/2021	PA	LTC97	528	1-LTC97	55	1/1/2003	Optional	Unlimited	$	4,917.96	73.28%	$	6,393.35	$	8,311.36	$	8,521.64
9/30/2021	PA	LTC97	529	1-LTC97	58	1/1/2003	Optional	1825	$	2,024.88	73.28%	$	2,632.34	$	3,422.04	$	3,508.62
9/30/2021	PA	LTC97	530	1-LTC97	53	1/1/2003	Auto 5% Compound	Unlimited	$	4,019.76	73.28%	$	5,225.69	$	6,793.40	$	6,965.27
9/30/2021	PA	LTC97	531	1-LTC97	67	1/1/2003	Optional	1095	$	2,400.24	73.28%	$	3,120.31	$	4,056.40	$	4,159.03
9/30/2021	PA	LTC97	532	1-LTC97	66	1/1/2003	Optional	1095	$	2,476.80	73.28%	$	3,219.84	$	4,185.79	$	4,291.69
9/30/2021	PA	LTC97	533	1-LTC97	63	1/1/2003	Auto 5% Compound	1460	$	3,312.60	73.28%	$	4,306.38	$	5,598.29	$	5,739.93
9/30/2021	PA	LTC97	534	1-LTC97	61	1/1/2003	Auto 5% Compound	1460	$	3,344.16	73.28%	$	4,347.41	$	5,651.63	$	5,794.62
9/30/2021	PA	LTC97	535	1-LTC97	61	1/1/2003	Auto 5% Compound	1460	$	3,344.16	73.28%	$	4,347.41	$	5,651.63	$	5,794.62
9/30/2021	PA	LTC97	536	1-LTC97	54	1/1/2003	Optional	Unlimited	$	4,033.44	73.28%	$	5,243.47	$	6,816.51	$	6,988.97
9/30/2021	PA	LTC97	537	1-LTC97	44	1/1/2003	Auto 5% Compound	Unlimited	$	1,903.68	73.28%	$	2,474.78	$	3,217.21	$	3,298.61
9/30/2021	PA	LTC97	538	1-LTC97	45	1/1/2003	Auto 5% Compound	Unlimited	$	2,298.84	73.28%	$	2,988.49	$	3,885.04	$	3,983.33
9/30/2021	PA	LTC97	539	1-LTC97	51	1/1/2003	Auto 5% Compound	1095	$	1,326.00	73.28%	$	1,723.80	$	2,240.94	$	2,297.64
9/30/2021	PA	LTC97	540	1-LTC97	51	1/1/2003	Auto 5% Compound	1460	$	2,302.08	73.28%	$	2,992.70	$	3,890.51	$	3,988.94
9/30/2021	PA	LTC97	541	1-LTC97	51	1/1/2003	Auto 5% Compound	1460	$	2,031.24	73.28%	$	2,640.61	$	3,432.79	$	3,519.64
9/30/2021	PA	LTC97	542	1-LTC97	69	1/1/2003	Auto 5% Compound	730	$	2,345.40	73.28%	$	3,049.02	$	3,963.73	$	4,064.01
9/30/2021	PA	LTC97	543	1-LTC97	59	1/1/2003	Auto 5% Compound	1460	$	3,258.12	73.28%	$	4,235.56	$	5,506.23	$	5,645.54
9/30/2021	PA	LTC97	544	1-LTC97	47	1/1/2003	Optional	1825	$	1,785.60	73.28%	$	2,321.28	$	3,017.66	$	3,094.01
9/30/2021	PA	LTC97	545	1-LTC97	49	1/1/2003	Optional	1825	$	2,112.48	73.28%	$	2,746.22	$	3,570.09	$	3,660.41
9/30/2021	PA	LTC97	546	1-LTC97	64	1/1/2003	Auto 5% Compound	Unlimited	$	3,471.24	73.28%	$	4,512.61	$	5,866.39	$	6,014.81
9/30/2021	PA	LTC97	547	1-LTC97	59	1/1/2003	Auto 5% Compound	1825	$	4,897.44	73.28%	$	6,366.67	$	8,276.67	$	8,486.07
9/30/2021	PA	LTC97	548	2-LTC97	59	1/1/2003	Auto 5% Compound	1460	$	1,998.48	73.28%	$	2,598.02	$	3,377.43	$	3,462.88
9/30/2021	PA	LTC97	549	1-LTC97	53	1/1/2003	Auto 5% Compound	1825	$	1,404.60	73.28%	$	1,825.98	$	2,373.77	$	2,433.83
9/30/2021	PA	LTC97	550	1-LTC97	53	1/1/2003	Auto 5% Compound	1825	$	1,322.76	73.28%	$	1,719.59	$	2,235.47	$	2,292.03
9/30/2021	PA	LTC97	551	1-LTC97	40	1/1/2003	Auto 5% Compound	Unlimited	$	2,621.88	73.28%	$	3,408.44	$	4,430.97	$	4,543.07
9/30/2021	PA	LTC97	552	1-LTC97	62	1/1/2003	Optional	1460	$	4,789.68	73.28%	$	6,226.58	$	8,094.55	$	8,299.34
9/30/2021	PA	LTC97	553	1-LTC97	49	1/1/2003	Auto 5% Compound	Unlimited	$	2,444.40	73.28%	$	3,177.72	$	4,131.04	$	4,235.56
9/30/2021	PA	LTC97	554	1-LTC97	50	1/1/2003	Auto 5% Compound	Unlimited	$	3,017.64	73.28%	$	3,922.93	$	5,099.81	$	5,228.84
9/30/2021	PA	LTC97	555	1-LTC97	54	1/1/2003	Auto 5% Compound	Unlimited	$	2,508.48	73.28%	$	3,261.02	$	4,239.33	$	4,346.59
9/30/2021	PA	LTC97	556	1-LTC97	61	1/1/2003	Optional	1825	$	2,794.92	73.28%	$	3,633.40	$	4,723.42	$	4,842.92
9/30/2021	PA	LTC97	557	1-LTC97	62	1/1/2003	Auto 5% Compound	1825	$	2,389.80	73.28%	$	3,106.74	$	4,038.76	$	4,140.94
9/30/2021	PA	LTC97	558	1-LTC97	57	1/1/2003	Auto 5% Compound	Unlimited	$	2,098.08	73.28%	$	2,727.50	$	3,545.75	$	3,635.46
9/30/2021	PA	LTC97	559	1-LTC97	43	1/1/2003	Auto 5% Compound	Unlimited	$	2,283.12	73.28%	$	2,968.06	$	3,858.48	$	3,956.10
9/30/2021	PA	LTC97	560	1-LTC97	43	1/1/2003	Auto 5% Compound	Unlimited	$	2,283.12	73.28%	$	2,968.06	$	3,858.48	$	3,956.10
9/30/2021	PA	LTC97	561	1-LTC97	61	1/1/2003	Optional	Unlimited	$	2,491.56	73.28%	$	3,239.03	$	4,210.74	$	4,317.27
9/30/2021	PA	LTC97	562	1-LTC97	63	1/1/2003	Optional	Unlimited	$	3,214.68	73.28%	$	4,179.08	$	5,432.80	$	5,570.25
9/30/2021	PA	LTC97	563	1-LTC97	47	1/1/2003	Auto 5% Compound	Unlimited	$	3,881.64	73.28%	$	5,046.13	$	6,559.97	$	6,725.94
9/30/2021	PA	LTC97	564	1-LTC97	47	1/1/2003	Auto 5% Compound	Unlimited	$	3,425.04	73.28%	$	4,452.55	$	5,788.32	$	5,934.76
9/30/2021	PA	LTC97	565	1-LTC97	68	1/1/2003	Auto 5% Compound	1825	$	5,959.68	73.28%	$	7,747.58	$	10,071.85	$	10,326.67
9/30/2021	PA	LTC97	566	1-LTC97	46	1/1/2003	Optional	Unlimited	$	1,053.84	73.28%	$	1,369.99	$	1,780.99	$	1,826.05
9/30/2021	PA	LTC97	567	1-LTC97	46	1/1/2003	Auto 5% Compound	1095	$	1,187.28	73.28%	$	1,543.46	$	2,006.50	$	2,057.26
9/30/2021	PA	LTC97	568	1-LTC97	65	2/1/2003	Auto 5% Compound	1095	$	3,196.68	73.28%	$	4,155.68	$	5,402.38	$	5,539.06
9/30/2021	PA	LTC97	569	2-LTC97	62	2/1/2003	Auto 5% Compound	1095	$	2,601.00	73.28%	$	3,381.30	$	4,395.69	$	4,506.90
9/30/2021	PA	LTC97	570	1-LTC97	56	2/1/2003	Optional	1825	$	2,045.40	73.28%	$	2,659.02	$	3,456.73	$	3,544.19
9/30/2021	PA	LTC97	571	1-LTC97	70	2/1/2003	Auto 5% Compound	Unlimited	$	7,539.12	73.28%	$	9,800.86	$	12,741.12	$	13,063.47
9/30/2021	PA	LTC97	572	1-LTC97	59	2/1/2003	Optional	1095	$	820.20	73.28%	$	1,066.26	$	1,386.14	$	1,421.21
9/30/2021	PA	LTC97	573	1-LTC97	51	2/1/2003	Auto 5% Compound	1095	$	1,446.48	73.28%	$	1,880.42	$	2,444.55	$	2,506.40
9/30/2021	PA	LTC97	574	1-LTC97	67	3/1/2003	Optional	Unlimited	$	4,480.32	73.28%	$	5,824.42	$	7,571.75	$	7,763.32
9/30/2021	PA	LTC97	575	1-LTC97	67	3/1/2003	Optional	Unlimited	$	5,077.68	73.28%	$	6,600.98	$	8,581.27	$	8,798.38
9/30/2021	PA	LTC97	576	1-LTC97	50	2/1/2003	Auto 5% Compound	Unlimited	$	3,168.48	73.28%	$	4,119.02	$	5,354.73	$	5,490.20
9/30/2021	PA	LTC97	577	1-LTC97	60	2/1/2003	Auto 5% Compound	1825	$	4,123.20	73.28%	$	5,360.16	$	6,968.21	$	7,144.51
9/30/2021	PA	LTC97	578	1-LTC97	56	2/1/2003	Auto 5% Compound	1825	$	443.16	73.28%	$	576.11	$	748.94	$	767.89
9/30/2021	PA	LTC97	579	2-LTC97	65	2/1/2003	Auto 5% Compound	1095	$	2,576.88	73.28%	$	3,349.94	$	4,354.92	$	4,465.10
9/30/2021	PA	LTC97	580	2-LTC97	65	2/1/2003	Auto 5% Compound	1095	$	2,576.88	73.28%	$	3,349.94	$	4,354.92	$	4,465.10
9/30/2021	PA	LTC97	581	1-LTC97	59	2/1/2003	Auto 5% Compound	Unlimited	$	7,882.20	73.28%	$	10,246.86	$	13,320.92	$	13,657.94
9/30/2021	PA	LTC97	582	1-LTC97	59	2/1/2003	Auto 5% Compound	1825	$	4,639.44	73.28%	$	6,031.27	$	7,840.65	$	8,039.02
9/30/2021	PA	LTC97	583	1-LTC97	52	2/1/2003	Auto 5% Compound	1825	$	2,616.24	73.28%	$	3,401.11	$	4,421.44	$	4,533.30
9/30/2021	PA	LTC97	584	1-LTC97	49	2/1/2003	Optional	Unlimited	$	2,207.76	73.28%	$	2,870.09	$	3,731.12	$	3,825.52
9/30/2021	PA	LTC97	585	1-LTC97	59	2/1/2003	Optional	1825	$	1,871.88	73.28%	$	2,433.44	$	3,163.47	$	3,243.51
9/30/2021	PA	LTC97	586	1-LTC97	53	2/1/2003	Auto 5% Compound	1460	$	2,421.72	73.28%	$	3,148.24	$	4,092.71	$	4,196.26
9/30/2021	PA	LTC97	587	1-LTC97	55	2/1/2003	Auto 5% Compound	1460	$	2,365.44	73.28%	$	3,075.07	$	3,997.59	$	4,098.73
9/30/2021	PA	LTC97	588	1-LTC97	60	3/1/2003	Optional	1095	$	1,459.44	73.28%	$	1,897.27	$	2,466.45	$	2,528.85
9/30/2021	PA	LTC97	589	1-LTC97	61	3/1/2003	Optional	1095	$	1,371.36	73.28%	$	1,782.77	$	2,317.60	$	2,376.24
9/30/2021	PA	LTC97	590	1-LTC97	51	3/1/2003	Auto 5% Compound	Unlimited	$	3,285.36	73.28%	$	4,270.97	$	5,552.26	$	5,692.73
9/30/2021	PA	LTC97	591	2-LTC97	55	3/1/2003	Auto 5% Compound	Unlimited	$	2,109.84	73.28%	$	2,742.79	$	3,565.63	$	3,655.84
9/30/2021	PA	LTC97	592	2-LTC97	59	3/1/2003	Auto 5% Compound	Unlimited	$	3,004.32	73.28%	$	3,905.62	$	5,077.31	$	5,205.77
9/30/2021	PA	LTC97	593	1-LTC97	62	3/1/2003	Optional	1095	$	834.72	73.28%	$	1,085.14	$	1,410.68	$	1,446.37
9/30/2021	PA	LTC97	594	1-LTC97	71	3/1/2003	Optional	730	$	2,071.44	73.28%	$	2,692.87	$	3,500.73	$	3,589.30
9/30/2021	PA	LTC97	595	1-LTC97	63	3/1/2003	Auto 5% Compound	1460	$	4,212.00	73.28%	$	5,475.60	$	7,118.28	$	7,298.37
9/30/2021	PA	LTC97	596	1-LTC97	43	3/1/2003	Auto 5% Compound	Unlimited	$	2,831.64	73.28%	$	3,681.13	$	4,785.47	$	4,906.54
9/30/2021	PA	LTC97	597	1-LTC97	53	3/1/2003	Auto 5% Compound	1825	$	3,603.24	73.28%	$	4,684.21	$	6,089.47	$	6,243.53
9/30/2021	PA	LTC97	598	1-LTC97	38	3/1/2003	Auto 5% Compound	1825	$	2,166.36	73.28%	$	2,816.27	$	3,661.15	$	3,753.78
9/30/2021	PA	LTC97	599	1-LTC97	53	3/1/2003	Auto 5% Compound	Unlimited	$	4,059.24	73.28%	$	5,277.01	$	6,860.11	$	7,033.67
9/30/2021	PA	LTC97	600	1-LTC97	53	3/1/2003	Auto 5% Compound	1825	$	2,981.88	73.28%	$	3,876.44	$	5,039.37	$	5,166.87
9/30/2021	PA	LTC97	601	1-LTC97	54	3/1/2003	Auto 5% Compound	1825	$	2,302.20	73.28%	$	2,992.86	$	3,890.72	$	3,989.16
9/30/2021	PA	LTC97	602	1-LTC97	74	3/1/2003	Auto 5% Compound	1095	$	6,226.56	73.28%	$	8,094.53	$	10,522.89	$	10,789.12
9/30/2021	PA	LTC97	603	1-LTC97	73	3/1/2003	Optional	1460	$	2,093.28	73.28%	$	2,721.26	$	3,537.64	$	3,627.14
9/30/2021	PA	LTC97	604	1-LTC97	56	3/1/2003	Auto 5% Compound	1825	$	3,315.72	73.28%	$	4,310.44	$	5,603.57	$	5,745.34
9/30/2021	PA	LTC97	605	1-LTC97	44	3/1/2003	Auto 5% Compound	1460	$	1,756.08	73.28%	$	2,282.90	$	2,967.77	$	3,042.85
9/30/2021	PA	LTC97	606	1-LTC97	63	3/1/2003	Optional	730	$	854.76	73.28%	$	1,111.19	$	1,444.55	$	1,481.10
9/30/2021	PA	LTC97	607	1-LTC97	42	4/1/2003	Auto 5% Compound	1460	$	2,041.32	73.28%	$	2,653.72	$	3,449.84	$	3,537.12
9/30/2021	PA	LTC97	608	1-LTC97	52	4/1/2003	Auto 5% Compound	1460	$	2,961.12	73.28%	$	3,849.46	$	5,004.30	$	5,130.91
9/30/2021	PA	LTC97	609	1-LTC97	48	4/1/2003	Auto 5% Compound	1825	$	1,858.44	73.28%	$	2,415.97	$	3,140.76	$	3,220.22
9/30/2021	PA	LTC97	610	1-LTC97	55	4/1/2003	Auto 5% Compound	1825	$	2,629.44	73.28%	$	3,418.27	$	4,443.75	$	4,556.18
9/30/2021	PA	LTC97	611	1-LTC97	51	4/1/2003	Auto 5% Compound	Unlimited	$	2,420.16	73.28%	$	3,146.21	$	4,090.07	$	4,193.55

9/30/2021	PA	LTC97	612	1-LTC97	67	4/1/2003	Auto 5% Compound	730	$ 4,013.64	73.28%	$ 5,217.73	$ 6,783.05	$ 6,954.66
9/30/2021	PA	LTC97	613	1-LTC97	49	4/1/2003	Auto 5% Compound	Unlimited	$ 4,489.68	73.28%	$ 5,836.58	$ 7,587.55	$ 7,779.52
9/30/2021	PA	LTC97	614	1-LTC97	48	4/1/2003	Auto 5% Compound	Unlimited	$ 5,337.24	73.28%	$ 6,938.41	$ 9,019.93	$ 9,248.13
9/30/2021	PA	LTC97	615	1-LTC97	58	4/1/2003	Optional	1095	$ 1,582.92	73.28%	$ 2,057.80	$ 2,675.14	$ 2,742.82
9/30/2021	PA	LTC97	616	2-LTC97	50	4/1/2003	Auto 5% Compound	730	$ 2,105.04	73.28%	$ 2,736.55	$ 3,557.52	$ 3,647.53
9/30/2021	PA	LTC97	617	1-LTC97	70	4/1/2003	Optional	1825	$ 4,158.36	73.28%	$ 5,405.87	$ 7,027.63	$ 7,205.43
9/30/2021	PA	LTC97	618	1-LTC97	50	4/1/2003	Optional	Unlimited	$ 1,250.16	73.28%	$ 1,625.21	$ 2,112.77	$ 2,166.22
9/30/2021	PA	LTC97	619	2-LTC97	53	4/1/2003	Auto 5% Compound	1095	$ 1,164.96	73.28%	$ 1,514.45	$ 1,968.79	$ 2,018.60
9/30/2021	PA	LTC97	620	2-LTC97	55	4/1/2003	Auto 5% Compound	1095	$ 1,294.44	73.28%	$ 1,682.77	$ 2,187.60	$ 2,242.95
9/30/2021	PA	LTC97	621	1-LTC97	72	4/1/2003	Optional	730	$ 4,574.28	73.28%	$ 5,946.56	$ 7,730.53	$ 7,926.11
9/30/2021	PA	LTC97	622	1-LTC97	61	4/1/2003	Auto 5% Compound	Unlimited	$ 2,990.04	73.28%	$ 3,887.05	$ 5,053.17	$ 5,181.02
9/30/2021	PA	LTC97	623	2-LTC97	43	4/1/2003	Auto 5% Compound	Unlimited	$ 1,025.16	73.28%	$ 1,332.71	$ 1,732.52	$ 1,776.35
9/30/2021	PA	LTC97	624	1-LTC97	65	4/1/2003	Auto 5% Compound	1460	$ 6,129.12	73.28%	$ 7,967.86	$ 10,358.22	$ 10,620.28
9/30/2021	PA	LTC97	625	1-LTC97	61	4/1/2003	Auto 5% Compound	1825	$ 3,201.00	73.28%	$ 4,161.30	$ 5,409.69	$ 5,546.56
9/30/2021	PA	LTC97	626	1-LTC97	46	4/1/2003	Auto 5% Compound	Unlimited	$ 4,240.92	73.28%	$ 5,513.20	$ 7,167.16	$ 7,348.49
9/30/2021	PA	LTC97	627	1-LTC97	55	4/1/2003	Auto 5% Compound	1095	$ 2,582.28	73.28%	$ 3,356.96	$ 4,364.05	$ 4,474.46
9/30/2021	PA	LTC97	628	1-LTC97	71	4/1/2003	Auto 5% Compound	1095	$ 4,008.72	73.28%	$ 5,211.34	$ 6,774.74	$ 6,946.14
9/30/2021	PA	LTC97	629	1-LTC97	63	4/1/2003	Optional	Unlimited	$ 3,552.24	73.28%	$ 4,617.91	$ 6,003.28	$ 6,155.16
9/30/2021	PA	LTC97	630	1-LTC97	60	4/1/2003	Optional	Unlimited	$ 3,191.64	73.28%	$ 4,149.13	$ 5,393.87	$ 5,530.33
9/30/2021	PA	LTC97	631	1-LTC97	55	4/1/2003	Auto 5% Compound	Unlimited	$ 4,541.28	73.28%	$ 5,903.66	$ 7,674.76	$ 7,868.93
9/30/2021	PA	LTC97	632	1-LTC97	42	5/1/2003	Auto 5% Compound	1825	$ 1,584.24	73.28%	$ 2,059.51	$ 2,677.36	$ 2,745.10
9/30/2021	PA	LTC97	633	1-LTC97	65	5/1/2003	Auto 5% Compound	Unlimited	$ 10,863.60	73.28%	$ 14,122.68	$ 18,359.48	$ 18,823.97
9/30/2021	PA	LTC97	634	1-LTC97	72	5/1/2003	Optional	730	$ 2,581.20	73.28%	$ 3,355.56	$ 4,362.23	$ 4,472.59
9/30/2021	PA	LTC97	635	1-LTC97	50	5/1/2003	Auto 5% Compound	Unlimited	$ 1,705.32	73.28%	$ 2,216.92	$ 2,882.00	$ 2,954.91
9/30/2021	PA	LTC97	636	1-LTC97	59	5/1/2003	Auto 5% Compound	Unlimited	$ 2,969.16	73.28%	$ 3,859.91	$ 5,017.88	$ 5,144.83
9/30/2021	PA	LTC97	637	1-LTC97	69	5/1/2003	Optional	1825	$ 4,265.88	73.28%	$ 5,545.64	$ 7,209.33	$ 7,391.73
9/30/2021	PA	LTC97	638	1-LTC97	58	5/1/2003	Optional	Unlimited	$ 3,241.92	73.28%	$ 4,214.50	$ 5,478.85	$ 5,617.46
9/30/2021	PA	LTC97	639	1-LTC97	60	5/1/2003	Optional	Unlimited	$ 4,154.28	73.28%	$ 5,400.56	$ 7,020.73	$ 7,198.35
9/30/2021	PA	LTC97	640	1-LTC97	57	5/1/2003	Optional	730	$ 2,311.44	73.28%	$ 3,004.87	$ 3,906.33	$ 4,005.16
9/30/2021	PA	LTC97	641	1-LTC97	58	5/1/2003	Optional	730	$ 2,805.48	73.28%	$ 3,647.12	$ 4,741.26	$ 4,861.21
9/30/2021	PA	LTC97	642	1-LTC97	51	6/1/2003	Auto 5% Compound	Unlimited	$ 3,125.52	73.28%	$ 4,063.18	$ 5,282.13	$ 5,415.77
9/30/2021	PA	LTC97	643	1-LTC97	56	6/1/2003	Auto 5% Compound	Unlimited	$ 3,521.88	73.28%	$ 4,578.44	$ 5,951.97	$ 6,102.55
9/30/2021	PA	LTC97	644	1-LTC97	60	6/1/2003	Optional	1460	$ 1,395.36	73.28%	$ 1,813.97	$ 2,358.16	$ 2,417.82
9/30/2021	PA	LTC97	645	1-LTC97	62	6/1/2003	Optional	Unlimited	$ 10,274.88	73.28%	$ 13,357.34	$ 17,364.54	$ 17,803.86
9/30/2021	PA	LTC97	646	1-LTC97	59	6/1/2003	Optional	Unlimited	$ 9,076.20	73.28%	$ 11,799.06	$ 15,338.78	$ 15,726.85
9/30/2021	PA	LTC97	647	1-LTC97	54	6/1/2003	Auto 5% Compound	Unlimited	$ 4,217.64	73.28%	$ 5,482.93	$ 7,127.81	$ 7,308.14
9/30/2021	PA	LTC97	648	1-LTC97	62	6/1/2003	Auto 5% Compound	1460	$ 4,761.24	73.28%	$ 6,189.61	$ 8,046.49	$ 8,250.07
9/30/2021	PA	LTC97	649	1-LTC97	61	6/1/2003	Auto 5% Compound	Unlimited	$ 4,953.96	73.28%	$ 6,440.15	$ 8,372.20	$ 8,584.02
9/30/2021	PA	LTC97	650	1-LTC97	59	6/1/2003	Auto 5% Compound	Unlimited	$ 5,293.08	73.28%	$ 6,881.00	$ 8,945.30	$ 9,171.62
9/30/2021	PA	LTC97	651	1-LTC97	49	6/1/2003	Auto 5% Compound	Unlimited	$ 2,351.52	73.28%	$ 3,056.98	$ 3,974.07	$ 4,074.61
9/30/2021	PA	LTC97	652	1-LTC97	70	6/1/2003	Optional	Unlimited	$ 7,853.64	73.28%	$ 10,209.73	$ 13,272.65	$ 13,608.45
9/30/2021	PA	LTC97	653	1-LTC97	60	6/1/2003	Optional	Unlimited	$ 3,726.72	73.28%	$ 4,844.74	$ 6,298.16	$ 6,457.50
9/30/2021	PA	LTC97	654	1-LTC97	58	7/1/2003	Auto 5% Compound	1460	$ 2,741.40	73.28%	$ 3,563.82	$ 4,632.97	$ 4,750.18
9/30/2021	PA	LTC97	655	1-LTC97	60	7/1/2003	Auto 5% Compound	1460	$ 2,597.40	73.28%	$ 3,376.62	$ 4,389.61	$ 4,500.67
9/30/2021	PA	LTC97	656	1-LTC97	52	7/1/2003	Auto 5% Compound	Unlimited	$ 3,843.00	73.28%	$ 4,995.90	$ 6,494.67	$ 6,658.99
9/30/2021	PA	LTC97	657	1-LTC97	48	7/1/2003	Auto 5% Compound	Unlimited	$ 2,800.08	73.28%	$ 3,640.10	$ 4,732.13	$ 4,851.85
9/30/2021	PA	LTC97	658	1-LTC97	60	7/1/2003	Auto 5% Compound	Unlimited	$ 5,120.04	73.28%	$ 6,656.05	$ 8,652.87	$ 8,871.79
9/30/2021	PA	LTC97	659	1-LTC97	48	7/1/2003	Auto 5% Compound	1825	$ 1,921.08	73.28%	$ 2,497.40	$ 3,246.62	$ 3,328.76
9/30/2021	PA	LTC97	660	1-LTC97	62	7/1/2003	Optional	1460	$ 3,432.96	73.28%	$ 4,462.85	$ 5,801.71	$ 5,948.49
9/30/2021	PA	LTC97	661	1-LTC97	49	7/1/2003	Optional	Unlimited	$ 1,571.40	73.28%	$ 2,042.82	$ 2,655.67	$ 2,722.86
9/30/2021	PA	LTC97	662	1-LTC97	44	7/1/2003	Auto 5% Compound	Unlimited	$ 2,498.52	73.28%	$ 3,248.08	$ 4,222.50	$ 4,329.33
9/30/2021	PA	LTC97	663	1-LTC97	64	8/1/2003	Optional	1095	$ 3,915.48	73.28%	$ 5,090.12	$ 6,617.16	$ 6,784.57
9/30/2021	PA	LTC97	664	1-LTC97	62	8/1/2003	Auto 5% Compound	Unlimited	$ 6,032.76	73.28%	$ 7,842.59	$ 10,195.37	$ 10,453.31
9/30/2021	PA	LTC97	665	1-LTC97	62	9/1/2003	Optional	1825	$ 4,789.80	73.28%	$ 6,226.74	$ 8,094.76	$ 8,299.56
9/30/2021	PA	LTC97	666	1-LTC97	55	9/1/2003	Optional	Unlimited	$ 2,382.72	73.28%	$ 3,097.54	$ 4,026.80	$ 4,128.68
9/30/2021	PA	LTC97	667	1-LTC97	61	9/1/2003	Optional	Unlimited	$ 3,644.28	73.28%	$ 4,737.56	$ 6,158.83	$ 6,314.65
9/30/2021	PA	LTC97	668	1-LTC97	57	10/1/2003	Optional	730	$ 1,440.12	73.28%	$ 1,872.16	$ 2,433.81	$ 2,495.39
9/30/2021	PA	LTC97	669	1-LTC97	54	10/1/2003	Optional	730	$ 1,191.00	73.28%	$ 1,548.30	$ 2,012.79	$ 2,063.71
9/30/2021	PA	LTC97	670	1-LTC97	52	6/1/2002	Auto 5% Compound	Unlimited	$ 3,475.80	73.28%	$ 4,518.54	$ 5,874.10	$ 6,022.71
9/30/2021	PA	LTC97	671	1-LTC97	52	6/1/2002	Auto 5% Compound	Unlimited	$ 3,475.80	73.28%	$ 4,518.54	$ 5,874.10	$ 6,022.71
9/30/2021	PA	LTC97	672	1-LTC97	51	6/1/2002	Auto 5% Compound	Unlimited	$ 4,425.00	73.28%	$ 5,752.50	$ 7,478.25	$ 7,667.45
9/30/2021	PA	LTC97	673	1-LTC97	54	10/1/2002	Auto 5% Compound	Unlimited	$ 5,462.28	73.28%	$ 7,100.96	$ 9,231.25	$ 9,464.80
9/30/2021	PA	LTC97	674	1-LTC97	61	8/13/2002	Auto 5% Compound	Unlimited	$ 3,784.44	73.28%	$ 4,919.77	$ 6,395.70	$ 6,557.51
9/30/2021	PA	LTC97	675	1-LTC97	60	8/13/2002	Auto 5% Compound	Unlimited	$ 4,020.00	73.28%	$ 5,226.00	$ 6,793.80	$ 6,965.68
9/30/2021	PA	LTC97	676	1-LTC97	51	11/1/2002	Auto 5% Compound	1095	$ 516.60	73.28%	$ 671.58	$ 873.05	$ 895.14
9/30/2021	PA	LTC97	677	1-LTC97	70	11/1/2002	Auto 5% Compound	1095	$ 2,983.32	73.28%	$ 3,878.32	$ 5,041.82	$ 5,169.38
9/30/2021	PA	LTC97	678	1-LTC97	67	12/1/2002	None	1095	$ 1,741.08	73.28%	$ 2,263.40	$ 2,942.42	$ 3,016.86
9/30/2021	PA	LTC97	679	1-LTC97	67	12/1/2002	None	1095	$ 1,973.16	73.28%	$ 2,565.11	$ 3,334.64	$ 3,419.01
9/30/2021	PA	LTC97	680	1-LTC97	69	5/1/2003	Auto 5% Compound	1460	$ 3,378.12	73.28%	$ 4,391.56	$ 5,709.03	$ 5,853.47
9/30/2021	PA	LTC97	681	1-LTC97	56	6/1/2003	Auto 5% Compound	1825	$ 3,139.44	73.28%	$ 4,081.27	$ 5,305.65	$ 5,439.88
9/30/2021	PA	LTC97	682	1-LTC97	48	6/1/2003	Auto 5% Compound	1825	$ 2,107.80	73.28%	$ 2,740.14	$ 3,562.18	$ 3,652.30
9/30/2021	PA	LTC97	683	1-LTC97	47	5/1/2003	Auto 5% Compound	Unlimited	$ 3,753.48	73.28%	$ 4,879.52	$ 6,343.38	$ 6,503.87
9/30/2021	PA	LTC97	684	1-LTC97	60	6/1/2003	Auto 5% Compound	730	$ 2,081.64	73.28%	$ 2,706.13	$ 3,517.97	$ 3,606.97
9/30/2021	PA	LTC97	685	1-LTC97	64	10/1/2003	Auto 5% Compound	1825	$ 6,547.56	73.28%	$ 8,511.83	$ 11,065.38	$ 11,345.33
9/30/2021	PA	LTC97	686	1-LTC97	65	10/1/2003	Auto 5% Compound	1825	$ 7,882.20	73.28%	$ 10,246.86	$ 13,320.92	$ 13,657.94
9/30/2021	PA	LTC97	687	1-LTC97	56	9/1/2003	Auto 5% Compound	1825	$ 4,074.00	73.28%	$ 5,296.20	$ 6,885.06	$ 7,059.25

Objection 1(a)
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premiums Illustrated As Original Premium Level Without Rate Increase)
Policy Forms: 1LTC-97, 2LTC-97

		Loss Ratio Demonstration		Interest Rate Factors	
		Without Interest	With Interest	Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Earned Premium	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	168,478	453,586	4.50%	2.6923
	1999	2,560,824	6,597,509	4.50%	2.5763
	2000	11,397,865	28,100,074	4.50%	2.4654
	2001	26,360,752	62,190,702	4.50%	2.3592
	2002	40,904,169	92,346,183	4.50%	2.2576
	2003	45,925,078	99,216,748	4.50%	2.1604
	2004	43,349,383	89,619,335	4.50%	2.0674
	2005	41,843,807	82,781,576	4.50%	1.9783
	2006	40,591,229	76,845,495	4.50%	1.8932
	2007	39,489,293	71,540,057	4.50%	1.8116
	2008	38,481,304	66,711,915	4.50%	1.7336
	2009	37,199,441	61,712,587	4.50%	1.6590
	2010	35,710,535	56,691,430	4.50%	1.5875
	2011	34,434,316	52,311,385	4.50%	1.5192
	2012	33,105,411	48,126,852	4.50%	1.4537
	2013	31,709,978	44,113,155	4.50%	1.3911
	2014	29,593,710	39,396,287	4.50%	1.3312
	2015	27,798,383	35,412,708	4.50%	1.2739
	2016	25,906,542	31,581,500	4.50%	1.2191
	2017	24,358,862	28,416,070	4.50%	1.1666
	2018	21,277,299	23,752,385	4.50%	1.1163
	2019	22,567,605	24,107,929	4.50%	1.0683
	2020	19,678,684	20,116,582	4.50%	1.0223
Projected Future Experience	2021	18,329,449	17,930,453	4.50%	0.9782
	2022	17,321,198	16,214,497	4.50%	0.9361
	2023	16,306,595	14,607,387	4.50%	0.8958
	2024	15,286,457	13,103,878	4.50%	0.8572
	2025	14,263,313	11,700,303	4.50%	0.8203
	2026	13,242,137	10,394,856	4.50%	0.7850
	2027	12,232,985	9,189,175	4.50%	0.7512
	2028	11,242,632	8,081,572	4.50%	0.7188
	2029	10,279,339	7,070,933	4.50%	0.6879
	2030	9,348,756	6,153,881	4.50%	0.6583
	2031	8,456,128	5,326,605	4.50%	0.6299
	2032	7,604,755	4,584,034	4.50%	0.6028
	2033	6,797,400	3,920,931	4.50%	0.5768
	2034	6,037,214	3,332,473	4.50%	0.5520
	2035	5,327,094	2,813,871	4.50%	0.5282
	2036	4,668,939	2,360,020	4.50%	0.5055
	2037	4,063,326	1,965,454	4.50%	0.4837
	2038	3,509,013	1,624,239	4.50%	0.4629
	2039	3,006,661	1,331,782	4.50%	0.4429
	2040	2,555,858	1,083,351	4.50%	0.4239
	2041	2,154,909	874,067	4.50%	0.4056
	2042	1,802,399	699,602	4.50%	0.3882
	2043	1,495,144	555,350	4.50%	0.3714
	2044	1,229,924	437,165	4.50%	0.3554
	2045	1,003,231	341,234	4.50%	0.3401
	2046	811,139	264,016	4.50%	0.3255
	2047	650,077	202,480	4.50%	0.3115
	2048	516,397	153,917	4.50%	0.2981
	2049	406,657	115,988	4.50%	0.2852
	2050	317,381	86,627	4.50%	0.2729
	2051	245,452	64,109	4.50%	0.2612
	2052	188,164	47,030	4.50%	0.2499
	2053	142,985	34,199	4.50%	0.2392
	2054	107,750	24,662	4.50%	0.2289
	2055	80,479	17,627	4.50%	0.2190
	2056	59,519	12,475	4.50%	0.2096
	2057	43,579	8,740	4.50%	0.2006
	2058	31,571	6,059	4.50%	0.1919
	2059	22,619	4,154	4.50%	0.1837
	2060	16,039	2,819	4.50%	0.1758
	2061	11,246	1,891	4.50%	0.1682
	2062	7,788	1,253	4.50%	0.1609
	2063	5,314	818	4.50%	0.1540
	2064	3,568	526	4.50%	0.1474
	2065	2,362	333	4.50%	0.1410
	2066	1,543	208	4.50%	0.1350
	2067	998	129	4.50%	0.1291
	2068	639	79	4.50%	0.1236
	2069	406	48	4.50%	0.1183
	2070+	570	65	4.50%	0.1132
	Past	674,412,947	1,142,142,048		
	Future	201,239,098	146,747,365		
	Lifetime	875,652,046	1,288,889,412		

Objection 1(b)
Metropolitan Life Insurance Company
Nationwide Experience Projections - Premium Higher Than Original from Date of First Premium Increase
Policy Forms: 1LTC-97, 2LTC-97

		Loss Ratio Demonstration		Interest Rate Factors	
		Without Interest	**With Interest**	Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Earned Premium	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998			4.50%	2.6923
	1999			4.50%	2.5763
	2000			4.50%	2.4654
	2001			4.50%	2.3592
	2002			4.50%	2.2576
	2003			4.50%	2.1604
	2004			4.50%	2.0674
	2005			4.50%	1.9783
	2006			4.50%	1.8932
	2007			4.50%	1.8116
	2008			4.50%	1.7336
	2009	180,300	299,111	4.50%	1.6590
	2010	3,365,309	5,342,518	4.50%	1.5875
	2011	4,401,425	6,686,488	4.50%	1.5192
	2012	4,297,440	6,247,386	4.50%	1.4537
	2013	4,928,867	6,856,765	4.50%	1.3911
	2014	9,730,307	12,953,359	4.50%	1.3312
	2015	10,199,052	12,992,700	4.50%	1.2739
	2016	10,881,824	13,265,542	4.50%	1.2191
	2017	15,176,324	17,704,090	4.50%	1.1666
	2018	13,907,084	15,524,828	4.50%	1.1163
	2019	19,895,541	21,253,486	4.50%	1.0683
	2020	20,708,153	21,168,960	4.50%	1.0223
Projected Future Experience	2021	21,986,756	21,508,147	4.50%	0.9782
	2022	20,927,325	19,590,219	4.50%	0.9361
	2023	19,701,490	17,648,522	4.50%	0.8958
	2024	18,468,969	15,831,995	4.50%	0.8572
	2025	17,232,814	14,136,207	4.50%	0.8203
	2026	15,999,038	12,558,978	4.50%	0.7850
	2027	14,779,789	11,102,284	4.50%	0.7512
	2028	13,583,254	9,764,087	4.50%	0.7188
	2029	12,419,410	8,543,041	4.50%	0.6879
	2030	11,295,089	7,435,067	4.50%	0.6583
	2031	10,216,622	6,435,559	4.50%	0.6299
	2032	9,188,001	5,538,392	4.50%	0.6028
	2033	8,212,562	4,737,236	4.50%	0.5768
	2034	7,294,111	4,026,266	4.50%	0.5520
	2035	6,436,150	3,399,695	4.50%	0.5282
	2036	5,640,972	2,851,356	4.50%	0.5055
	2037	4,909,277	2,374,645	4.50%	0.4837
	2038	4,239,560	1,962,392	4.50%	0.4629
	2039	3,632,623	1,609,048	4.50%	0.4429
	2040	3,087,967	1,308,895	4.50%	0.4239
	2041	2,603,543	1,056,041	4.50%	0.4056
	2042	2,177,644	845,253	4.50%	0.3882
	2043	1,806,420	670,969	4.50%	0.3714
	2044	1,485,984	528,179	4.50%	0.3554
	2045	1,212,095	412,275	4.50%	0.3401
	2046	980,011	318,981	4.50%	0.3255
	2047	785,417	244,635	4.50%	0.3115
	2048	623,906	185,961	4.50%	0.2981
	2049	491,320	140,136	4.50%	0.2852
	2050	383,458	104,661	4.50%	0.2729
	2051	296,553	77,456	4.50%	0.2612
	2052	227,339	56,821	4.50%	0.2499
	2053	172,753	41,319	4.50%	0.2392
	2054	130,182	29,796	4.50%	0.2289
	2055	97,234	21,296	4.50%	0.2190
	2056	71,911	15,072	4.50%	0.2096
	2057	52,651	10,560	4.50%	0.2006
	2058	38,144	7,321	4.50%	0.1919
	2059	27,328	5,019	4.50%	0.1837
	2060	19,379	3,406	4.50%	0.1758
	2061	13,587	2,285	4.50%	0.1682
	2062	9,409	1,514	4.50%	0.1609
	2063	6,420	989	4.50%	0.1540
	2064	4,311	635	4.50%	0.1474
	2065	2,854	402	4.50%	0.1410
	2066	1,864	252	4.50%	0.1350
	2067	1,205	156	4.50%	0.1291
	2068	772	95	4.50%	0.1236
	2069	490	58	4.50%	0.1183
	2070+	689	78	4.50%	0.1132
	Past	117,671,625	140,295,233		
	Future	242,976,653	177,143,654		
	Lifetime	360,648,278	317,438,887		

Objection 1(c)
Metropolitan Life Insurance Company
Nationwide Experience Projections - Premium Higher Than Original from Effective Date of Current Increase Due to Current Requested Increase
Policy Forms: 1LTC-97, 2LTC-97

		Loss Ratio Demonstration		Interest Rate Factors	
		Without Interest	With Interest	Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Earned Premium	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998			4.50%	2.6923
	1999			4.50%	2.5763
	2000			4.50%	2.4654
	2001			4.50%	2.3592
	2002			4.50%	2.2576
	2003			4.50%	2.1604
	2004			4.50%	2.0674
	2005			4.50%	1.9783
	2006			4.50%	1.8932
	2007			4.50%	1.8116
	2008			4.50%	1.7336
	2009			4.50%	1.6590
	2010			4.50%	1.5875
	2011			4.50%	1.5192
	2012			4.50%	1.4537
	2013			4.50%	1.3911
	2014			4.50%	1.3312
	2015			4.50%	1.2739
	2016			4.50%	1.2191
	2017			4.50%	1.1666
	2018			4.50%	1.1163
	2019			4.50%	1.0683
	2020			4.50%	1.0223
Projected Future Experience	2021			4.50%	0.9782
	2022			4.50%	0.9361
	2023	4,480,823	4,013,904	4.50%	0.8958
	2024	19,720,202	16,904,578	4.50%	0.8572
	2025	19,737,420	16,190,754	4.50%	0.8203
	2026	18,324,328	14,384,291	4.50%	0.7850
	2027	16,927,874	12,715,883	4.50%	0.7512
	2028	15,557,435	11,183,193	4.50%	0.7188
	2029	14,224,439	9,784,681	4.50%	0.6879
	2030	12,936,709	8,515,675	4.50%	0.6583
	2031	11,701,500	7,370,899	4.50%	0.6299
	2032	10,523,379	6,343,338	4.50%	0.6028
	2033	9,406,170	5,425,743	4.50%	0.5768
	2034	8,354,233	4,611,441	4.50%	0.5520
	2035	7,371,576	3,893,804	4.50%	0.5282
	2036	6,460,828	3,265,770	4.50%	0.5055
	2037	5,622,788	2,719,774	4.50%	0.4837
	2038	4,855,735	2,247,605	4.50%	0.4629
	2039	4,160,586	1,842,906	4.50%	0.4429
	2040	3,536,770	1,499,129	4.50%	0.4239
	2041	2,981,940	1,209,525	4.50%	0.4056
	2042	2,494,141	968,101	4.50%	0.3882
	2043	2,068,964	768,487	4.50%	0.3714
	2044	1,701,956	604,944	4.50%	0.3554
	2045	1,388,260	472,195	4.50%	0.3401
	2046	1,122,445	365,342	4.50%	0.3255
	2047	899,569	280,190	4.50%	0.3115
	2048	714,584	212,988	4.50%	0.2981
	2049	562,728	160,503	4.50%	0.2852
	2050	439,189	119,873	4.50%	0.2729
	2051	339,654	88,714	4.50%	0.2612
	2052	260,380	65,079	4.50%	0.2499
	2053	197,861	47,324	4.50%	0.2392
	2054	149,103	34,126	4.50%	0.2289
	2055	111,366	24,392	4.50%	0.2190
	2056	82,362	17,262	4.50%	0.2096
	2057	60,303	12,095	4.50%	0.2006
	2058	43,688	8,385	4.50%	0.1919
	2059	31,300	5,749	4.50%	0.1837
	2060	22,195	3,901	4.50%	0.1758
	2061	15,562	2,617	4.50%	0.1682
	2062	10,777	1,734	4.50%	0.1609
	2063	7,353	1,133	4.50%	0.1540
	2064	4,938	728	4.50%	0.1474
	2065	3,268	461	4.50%	0.1410
	2066	2,135	288	4.50%	0.1350
	2067	1,381	178	4.50%	0.1291
	2068	884	109	4.50%	0.1236
	2069	561	66	4.50%	0.1183
	2070+	789	89	4.50%	0.1132
	Past	-	-		
	Future	209,622,431	138,389,950		
	Lifetime	209,622,431	138,389,950		

Objection 1(d)
Metropolitan Life Insurance Company
Incurred Claims on a Nationwide Basis
Policy Forms: 1LTC-97, 2LTC-97

				Interest Rate Factors	
		Without Interest	**With Interest**	Calendar Year	Mid-Year
	Calendar Year	Incurred Claims	Incurred Claims	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	4.50%	2.6923
	1999	6,275	16,166	4.50%	2.5763
	2000	830,464	2,047,411	4.50%	2.4654
	2001	1,875,618	4,424,988	4.50%	2.3592
	2002	5,968,549	13,474,732	4.50%	2.2576
	2003	7,744,932	16,732,185	4.50%	2.1604
	2004	4,679,934	9,675,167	4.50%	2.0674
	2005	7,761,316	15,354,577	4.50%	1.9783
	2006	12,409,888	23,493,843	4.50%	1.8932
	2007	16,228,821	29,400,647	4.50%	1.8116
	2008	21,399,995	37,099,436	4.50%	1.7336
	2009	15,541,423	25,782,684	4.50%	1.6590
	2010	17,071,734	27,101,834	4.50%	1.5875
	2011	18,467,758	28,055,560	4.50%	1.5192
	2012	27,015,737	39,274,014	4.50%	1.4537
	2013	21,379,269	29,741,649	4.50%	1.3911
	2014	30,147,528	40,133,552	4.50%	1.3312
	2015	27,660,466	35,237,013	4.50%	1.2739
	2016	33,407,525	40,725,611	4.50%	1.2191
	2017	41,873,244	48,847,644	4.50%	1.1666
	2018	41,462,939	46,286,123	4.50%	1.1163
	2019	55,872,740	59,686,266	4.50%	1.0683
	2020	53,293,019	54,478,918	4.50%	1.0223
Projected Future Experience	2021	46,926,787	45,905,283	4.50%	0.9782
	2022	52,175,084	48,841,470	4.50%	0.9361
	2023	56,846,783	50,923,139	4.50%	0.8958
	2024	60,345,690	51,729,614	4.50%	0.8572
	2025	64,597,805	52,990,065	4.50%	0.8203
	2026	68,872,241	54,063,557	4.50%	0.7850
	2027	73,069,129	54,888,080	4.50%	0.7512
	2028	77,100,503	55,422,362	4.50%	0.7188
	2029	80,841,957	55,609,418	4.50%	0.6879
	2030	84,179,878	55,411,963	4.50%	0.6583
	2031	87,016,011	54,812,312	4.50%	0.6299
	2032	89,241,782	53,793,635	4.50%	0.6028
	2033	90,744,913	52,344,211	4.50%	0.5768
	2034	91,450,135	50,479,429	4.50%	0.5520
	2035	91,311,197	48,232,284	4.50%	0.5282
	2036	90,317,316	45,652,916	4.50%	0.5055
	2037	88,464,458	42,790,763	4.50%	0.4837
	2038	85,728,133	39,681,519	4.50%	0.4629
	2039	82,153,736	36,389,488	4.50%	0.4429
	2040	77,837,234	32,992,842	4.50%	0.4239
	2041	72,906,231	29,572,000	4.50%	0.4056
	2042	67,511,183	26,204,475	4.50%	0.3882
	2043	61,805,881	22,956,901	4.50%	0.3714
	2044	55,948,743	19,886,461	4.50%	0.3554
	2045	50,088,838	17,036,950	4.50%	0.3401
	2046	44,360,904	14,438,929	4.50%	0.3255
	2047	38,878,507	12,109,547	4.50%	0.3115
	2048	33,723,642	10,051,630	4.50%	0.2981
	2049	28,951,034	8,257,523	4.50%	0.2852
	2050	24,596,145	6,713,307	4.50%	0.2729
	2051	20,673,906	5,399,775	4.50%	0.2612
	2052	17,185,195	4,295,278	4.50%	0.2499
	2053	14,119,813	3,377,143	4.50%	0.2392
	2054	11,457,443	2,622,358	4.50%	0.2289
	2055	9,176,691	2,009,898	4.50%	0.2190
	2056	7,251,107	1,519,764	4.50%	0.2096
	2057	5,658,732	1,134,944	4.50%	0.2006
	2058	4,355,497	835,943	4.50%	0.1919
	2059	3,304,631	606,940	4.50%	0.1837
	2060	2,471,418	434,363	4.50%	0.1758
	2061	1,822,313	306,488	4.50%	0.1682
	2062	1,322,029	212,772	4.50%	0.1609
	2063	944,645	145,488	4.50%	0.1540
	2064	661,283	97,461	4.50%	0.1474
	2065	455,276	64,210	4.50%	0.1410
	2066	305,005	41,164	4.50%	0.1350
	2067	198,510	25,637	4.50%	0.1291
	2068	126,438	15,626	4.50%	0.1236
	2069	77,919	9,215	4.50%	0.1183
	2070+	110,142	12,465	4.50%	0.1132
	Past	462,099,174	627,070,020		
	Future	2,119,669,873	1,173,349,005		
	Lifetime	2,581,769,047	1,800,419,025		

Metropolitan Life Insurance Company
Long-Term Care
[PO Box 64911, St. Paul, MN 55164-0911]
[P.O. Box 990028, Hartford, CT 06199-0028]

Policy #: [##########]

[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]

Dear [First Name] [Last Name]

Premium Increase Notification – Please review

Why we're contacting you

After an in-depth analysis of our Long-Term Care business, Metropolitan Life Insurance Company ("MetLife") has determined that a premium increase is necessary on certain long-term care insurance policies. This letter is to inform you of a premium increase that is being implemented on policy which was issued in [State].

What you need to know

We understand how important your long-term care insurance policy is in planning for your future. **You may be able to reduce the change in premium due to this rate increase by adjusting your coverage. [**You may also have alternative options available, including decreasing automatic inflation protection, to mitigate the premium increase.**]** Please see the "Your Options" section of this letter, and the enclosed Coverage Change Form for more information.

About the Premium Increase

This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors, such as age, health status or claim history.

We [requested a [XX%] premium increase on your policy and] received authority from the [STATE DOI] to implement the [XX%] increase on your policy noted above.

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

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

Your Options

We understand that a premium increase may not be affordable for some insureds. We may offer you personalized options available that may mitigate the impact of the premium increase, and possibly better meet your current coverage needs. Details are in the enclosed Coverage Change Form.

Things to consider

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your policy, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.** [The increase needed was higher than the increase being implemented at this time. As such, MetLife may request an additional increase, and if authorized, the additional increase will be implemented no sooner than one year from the date indicated above.]

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

Any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Please note that all options available may not be of equal value. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect.

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. If you have automatic bill pay with your bank, or if you pay premium through an annuity, you will need to update the payment amount.

Cancellation Requests

If you choose to cancel your long-term care insurance policy, a limited long-term care benefit may still be available to you. (As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.)

[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. Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; or [30 times the Nursing Home Daily] [the Monthly] Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once LCUL goes into effect, your policy will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option.

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

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

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage, you are eligible for the limited coverage as described in your policy under the nonforfeiture feature.]

Next Steps

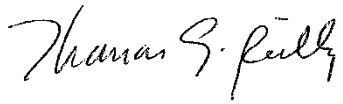
If you select an option to reduce or cancel your coverage, simply complete the Coverage Change Form and return it to MetLife by [DATE].

If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary. Your new increased premium will become effective on [DATE]

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 your agent, or our Customer Service team at [888-285-8140][800-308-0179], Monday through Friday. Our customer service 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

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

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

MetLife

Mark D. Newton, FSA, MAAA

September 30, 2022

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

Re: Objection Letter Dated July 28, 2022
SERFF Tracking #: META-133266856
Company Tracking #: CT22-240 LTC97 (RATE) KB

Dear Mr. Hibbert:

Thank you for your objection dated July 28, 2022. Here are the responses to your objections:

1. Please provide an Excel spreadsheet that incorporates the four calendar-year column vectors requested below:
(a) Provide the historical (from inception) and projected nationwide calendar-year earned premium that will be collected at the original rate level. In terms of the 58%/85% Re-Rating Method, this would be the premium column vector that would be subject to a .58 factor. Perhaps this is the same as the premium vector in Attachment 16.
[MetLife Response] Correct, this is the same as the premium vector in Attachment 16. We have included a vector with the premiums only in the file named "PA LTC97 7-28-2022 Objection Exhibits" included with this response.

(b) Provide the historical (from the date of the first premium increase) and projected nationwide calendar-year earned premium that will be collected at a "higher than original" rate level. In terms of the 58%/85% Method, this would be a premium column vector that would be subject to a .85 factor. Please do not include premium that would be generated by the current proposed increase in this premium vector.
[MetLife Response] Please see the file named "PA LTC97 7-28-2022 Objection Exhibits" provided with this response.

(c) Provide the projected nationwide calendar-year earned premium (from the effective date of the proposed increase) that will be collected at a "higher than original" rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor.
[MetLife Response] Please see the file named "PA LTC97 7-28-2022 Objection Exhibits" provided with this response.

(d) Lastly, provide a column vector of the historical (from inception) and projected nationwide incurred claims on a calendar year basis.
[MetLife Response] [MetLife Response] Please see the file named "PA LTC97 7-28-2022 Objection Exhibits" provided with this response.

2. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit I-A) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the original rate level.

   If Attachment 16 provides this information, then simply confirm this fact.
[MetLife Response] Confirmed.

3. Page 2 of the cover letter the company explains that the rate increase request is caused by pricing assumption

updates.

Please discuss further the adverse morbidity and persistency experience that resulted in the need for the current rate increase. In particular, discuss re-pricing assumptions that have changed from the last increase approved nationwide, discuss any changes due to internal experience studies, and discuss any changes due to updated consultant data.

[MetLife Response] The basis of the experience study is the most recent 10 year of data. The 10 year data period represented the best balance between sufficiency of data and recency of data. Data from the earliest years of long term care may be less relevant in developing projections of future rates.

Since the last filing incidence, claim termination, lapse, and mortality assumptions have been revised to better reflect the company's experience in the Individual LTC business.

The following summarizes the changes made to the assumptions since the last approved filing:

Incidence Rates assumptions:
Curves are fitted to experience for each block/gender/care path. We have made minor adjustments to the coefficients of the curves.

Claim Termination Rates assumptions:
Minor adjustments to the coefficients of the curve for Male Facility Care/Home Care.

Lapse Rates assumptions:
Ultimate lapse rates have not changed.

Mortality assumptions:
Changed from 88% Annuity 2000 Basic table in the 2020 approved filing to 2012 Individual Annuity Morality (IAM) table with G2 Morality Improvement. Mortality Selection Factors were also updated.

See Attachment 1, form more detail on current assumptions.

4. Please provide the cumulative weighted average increase granted on policies in force on this block in PA. If the answer is 122.99%, then simply confirm this.

[MetLife Response] Confirmed.

5. Please provide the percent of active policyholders remaining on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?

[MetLife Response] 28,693 Issued
13,069 Inforce
45.5% remain inforce on a nationwide basis

6. The memo mentions that policyholders can reduce their coverage. Please describe the options policyholders have to mitigate the rate increase.

[MetLife Response] The policyholders will be presented a personalized coverage change form. Depending on the terms of their personal coverage, they may be able to reduce their annual inflation rate, reduce their daily benefit, or reduce their total lifetime benefit.

7. Please provide a table in Excel for the 687 Pennsylvania policies in force. Each row should contain the following information:
(a) Policy number,
(b) Policy form,

(c) Issue age,
(d) Inflation status indicator,
(e) Benefit period,
(f) Issue date,
(g) Requested rate increase.

[MetLife Response] Please see the attached file named "LTC97 Policyholders List".

8. Please provide a listing of the past requested increases and approved increases by state. Also include a column showing the cumulative increases approved in each state.

[MetLife Response] Please see the attached file named "Attachment 7 LTC97".

9. Please provide the letter that will be sent to policyholders to inform them of the increase and their available options.

[MetLife Response] Please see the attached file named "IB PH Ltr".

10. Has Covid 19 been factored into your projections.

[MetLife Response] MetLife continues to monitor the effects of COVID-19 on the LTC business.

MetLife voluntarily postponed any lapse processing for a period in 2020, but since that time lapse processing has shown virtually no difference from the ordinary rate of lapses before COVID began. We do not anticipate any lasting COVID impact on future lapse experience for this block of business.

Mortality was slightly higher from April, 2020 through December, 2020 but has returned towards normal, anticipated levels. Note that MetLife uses a long time period (10 years or more) of its mortality experience to assess and project mortality rates in order to maximize credibility. Based on the very limited number of COVID-related deaths, we do not currently anticipate any material impact on mortality in the future.

Morbidity was lower from April, 2020 through December, 2020 but is also now back within normal levels. We expect no difference in the pace at which people age and gradually decline in health. It is possible that the type and site of care may shift in the future but, since we have no credible lasting information about any shift, we are unable to reflect such speculation in our projections. Note that MetLife uses a ten year history of its morbidity experience to assess and project incidence rates in order to maximize credibility. Based on the very limited time period and number of COVID claims, we currently do not anticipate any material impact on morbidity in the future.

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 timely response and consideration.
Sincerely,

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

January 11, 2023

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

Re: Objection Letter Dated October 26, 2022
SERFF Tracking #: META-133266856
Company Tracking #: CT22-240 LTC97 (RATE) KB

Dear Mr. Hibbert:

Thank you for your objection dated October 26, 2022. Here are the responses to your objections:

Comments:
The Department has the following premium increase guidelines: (i) the annual increase on any policyholder should be limited to 30%, (ii) the staging period of the increase should be limited to no more than four years, and (iii) the aggregate increase (weighted upon the current premium column vector in the Excel seriatim policy listing) must be under 100%.

The Department can approve your requested increase, but we need you to structure your request based upon the guidelines above.

Please provide an acceptance letter and provide an Excel seriatim listing of the affected policies.

The Excel seriatim worksheet should include a row for each policy. Each row must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, current premium, and Met Life's suggested premium increase in each year of the implementation period.

[MetLife Response] Per our conversation during the conference call on Monday 1/9, this letter serves as confirmation that we accept the guidelines for a rate increase:

- We will spread the rate increase over the course of 3 years. The updated rate documents have been attached to the Rate/Rule Schedule tab;
- No annual increase in any of the 3 years will exceed 30%. The amounts per year will be 30%, 30%, 2.53%.
- See the attached file named "PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LTC97" as requested.

The contact person for this filing is:

Keith Bal
501 Route 22 West
Bridgewater, NJ 08807
Telephone: (551) 556-5126
kbal@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

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: 1LTC-97, 2LTC-97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	168,478	-	0.0%	384	453,586	-	0.0%							4.50%	2.6923
	1999	2,560,824	6,275	0.2%	2,943	6,597,509	16,166	0.2%							4.50%	2.5763
	2000	11,397,865	830,464	7.3%	9,072	28,100,074	2,047,411	7.3%							4.50%	2.4654
	2001	26,360,752	1,875,618	7.1%	16,387	62,190,702	4,424,988	7.1%							4.50%	2.3592
	2002	40,904,169	5,968,549	14.6%	23,449	92,346,183	13,474,732	14.6%							4.50%	2.2576
	2003	45,925,078	7,744,932	16.9%	23,141	99,216,748	16,732,185	16.9%							4.50%	2.1604
	2004	43,349,383	4,679,934	10.8%	22,211	89,619,335	9,675,167	10.8%							4.50%	2.0674
	2005	41,843,807	7,761,316	18.5%	21,513	82,781,576	15,354,577	18.5%							4.50%	1.9783
	2006	40,591,229	12,409,888	30.6%	20,962	76,845,495	23,493,843	30.6%							4.50%	1.8932
	2007	39,489,293	16,228,821	41.1%	20,533	71,540,057	29,400,647	41.1%							4.50%	1.8116
	2008	38,481,304	21,399,995	55.6%	20,074	66,711,915	37,099,436	55.6%							4.50%	1.7336
	2009	37,379,740	15,541,423	41.6%	19,485	62,011,698	25,782,684	41.6%							4.50%	1.6590
	2010	39,075,844	17,071,734	43.7%	18,919	62,033,948	27,101,834	43.7%							4.50%	1.5875
	2011	38,835,741	18,467,758	47.6%	18,419	58,997,873	28,055,560	47.6%							4.50%	1.5192
	2012	37,402,851	27,015,737	72.2%	17,773	54,374,238	39,274,014	72.2%							4.50%	1.4537
	2013	36,638,845	21,379,269	58.4%	17,302	50,969,920	29,741,649	58.4%							4.50%	1.3911
	2014	39,324,016	30,147,528	76.7%	16,889	52,349,647	40,133,552	76.7%							4.50%	1.3312
	2015	37,997,436	27,660,466	72.8%	16,395	48,405,408	35,237,013	72.8%							4.50%	1.2739
	2016	36,788,366	33,407,525	90.8%	15,851	44,847,042	40,725,611	90.8%							4.50%	1.2191
	2017	39,535,186	41,873,244	105.9%	15,379	46,120,160	48,847,644	105.9%							4.50%	1.1666
	2018	35,184,383	41,462,939	117.8%	14,851	39,277,213	46,286,123	117.8%							4.50%	1.1163
	2019	42,463,146	55,872,740	131.6%	14,276	45,361,416	59,686,266	131.6%							4.50%	1.0683
	2020	40,386,837	53,293,019	132.0%	13,631	41,285,542	54,478,918	132.0%							4.50%	1.0223
Projected Future Experience	2021	40,316,205	46,926,787	116.4%	13,121	39,438,601	45,905,283	116.4%	2.1995	N/A	0.0374	N/A	0.963	0.931	4.50%	0.9782
	2022	38,248,523	52,175,084	136.4%	12,594	35,804,716	48,841,470	136.4%	2.2082	N/A	0.0402	N/A	0.960	0.945	4.50%	0.9361
	2023	36,008,085	57,124,254	158.6%	12,049	32,255,910	51,171,697	158.6%	2.2082	N/A	0.0433	N/A	0.957	0.941	4.50%	0.8958
	2024	33,755,426	61,777,526	183.0%	11,489	28,935,872	52,957,015	183.0%	2.2082	N/A	0.0465	N/A	0.954	0.937	4.50%	0.8572
	2025	31,496,127	66,247,364	210.3%	10,916	25,836,510	54,343,211	210.3%	2.2082	N/A	0.0499	N/A	0.950	0.933	4.50%	0.8203
	2026	29,241,176	70,630,952	241.5%	10,332	22,953,834	55,444,116	241.5%	2.2082	N/A	0.0535	N/A	0.947	0.928	4.50%	0.7850
	2027	27,012,773	74,935,010	277.4%	9,741	20,291,460	56,289,694	277.4%	2.2082	N/A	0.0573	N/A	0.943	0.924	4.50%	0.7512
	2028	24,825,886	79,069,329	318.5%	9,144	17,845,658	56,837,619	318.5%	2.2082	N/A	0.0613	N/A	0.939	0.919	4.50%	0.7188
	2029	22,698,749	82,906,324	365.2%	8,544	15,613,974	57,029,451	365.2%	2.2082	N/A	0.0655	N/A	0.934	0.914	4.50%	0.6879
	2030	20,643,845	86,329,482	418.2%	7,948	13,588,948	56,826,954	418.2%	2.2082	N/A	0.0698	N/A	0.930	0.909	4.50%	0.6583
	2031	18,672,750	89,238,039	477.9%	7,357	11,762,164	56,211,991	477.9%	2.2082	N/A	0.0743	N/A	0.926	0.905	4.50%	0.6299
	2032	16,792,755	91,520,646	545.0%	6,775	10,122,426	55,167,301	545.0%	2.2082	N/A	0.0791	N/A	0.921	0.899	4.50%	0.6028
	2033	15,009,962	93,062,161	620.0%	6,206	8,658,167	53,680,865	620.0%	2.2082	N/A	0.0840	N/A	0.916	0.894	4.50%	0.5768
	2034	13,331,325	93,785,391	703.5%	5,653	7,358,739	51,768,463	703.5%	2.2082	N/A	0.0891	N/A	0.911	0.888	4.50%	0.5520
	2035	11,763,243	93,642,905	796.1%	5,120	6,213,565	49,463,936	796.1%	2.2082	N/A	0.0943	N/A	0.906	0.882	4.50%	0.5282
	2036	10,309,911	92,623,645	898.4%	4,610	5,211,376	46,818,702	898.4%	2.2082	N/A	0.0996	N/A	0.900	0.876	4.50%	0.5055
	2037	8,972,603	90,723,473	1011.1%	4,124	4,340,099	43,883,461	1011.1%	2.2082	N/A	0.1054	N/A	0.895	0.870	4.50%	0.4837
	2038	7,748,574	87,917,274	1134.6%	3,666	3,586,631	40,694,820	1134.6%	2.2082	N/A	0.1112	N/A	0.889	0.864	4.50%	0.4629
	2039	6,639,284	84,251,601	1269.0%	3,236	2,940,830	37,318,724	1269.0%	2.2082	N/A	0.1173	N/A	0.883	0.857	4.50%	0.4429
	2040	5,643,825	79,824,873	1414.4%	2,836	2,392,246	33,835,342	1414.4%	2.2082	N/A	0.1234	N/A	0.877	0.850	4.50%	0.4239
	2041	4,758,451	74,767,953	1571.3%	2,469	1,930,108	30,327,146	1571.3%	2.2082	N/A	0.1294	N/A	0.871	0.843	4.50%	0.4056
	2042	3,980,043	69,235,137	1739.6%	2,134	1,544,854	26,873,629	1739.6%	2.2082	N/A	0.1360	N/A	0.864	0.836	4.50%	0.3882
	2043	3,301,564	63,384,146	1919.8%	1,830	1,226,318	23,543,125	1919.8%	2.2082	N/A	0.1422	N/A	0.858	0.830	4.50%	0.3714
	2044	2,715,908	57,377,441	2112.6%	1,558	965,344	20,394,279	2112.6%	2.2082	N/A	0.1489	N/A	0.851	0.823	4.50%	0.3554
	2045	2,215,326	51,367,899	2318.8%	1,316	753,509	17,472,003	2318.8%	2.2082	N/A	0.1553	N/A	0.845	0.816	4.50%	0.3401
	2046	1,791,149	45,493,697	2539.9%	1,103	582,997	14,807,639	2539.9%	2.2082	N/A	0.1619	N/A	0.838	0.809	4.50%	0.3255
	2047	1,435,494	39,871,303	2777.5%	917	447,115	12,418,774	2777.5%	2.2082	N/A	0.1686	N/A	0.831	0.801	4.50%	0.3115
	2048	1,140,302	34,584,803	3033.0%	756	339,877	10,308,307	3033.0%	2.2082	N/A	0.1750	N/A	0.825	0.794	4.50%	0.2981
	2049	897,978	29,690,323	3306.4%	619	256,125	8,468,386	3306.4%	2.2082	N/A	0.1817	N/A	0.818	0.787	4.50%	0.2852
	2050	700,839	25,224,229	3599.1%	502	191,288	6,884,737	3599.1%	2.2082	N/A	0.1885	N/A	0.812	0.780	4.50%	0.2729
	2051	542,005	21,201,831	3911.7%	404	141,565	5,537,663	3911.7%	2.2082	N/A	0.1949	N/A	0.805	0.773	4.50%	0.2612
	2052	415,503	17,624,033	4241.6%	323	103,851	4,404,962	4241.6%	2.2082	N/A	0.2015	N/A	0.798	0.767	4.50%	0.2499
	2053	315,739	14,480,374	4586.2%	255	75,518	3,463,382	4586.2%	2.2082	N/A	0.2092	N/A	0.791	0.760	4.50%	0.2392
	2054	237,932	11,750,018	4938.4%	200	54,457	2,689,322	4938.4%	2.2082	N/A	0.2155	N/A	0.785	0.754	4.50%	0.2289
	2055	177,714	9,411,025	5295.6%	156	38,923	2,061,223	5295.6%	2.2082	N/A	0.2225	N/A	0.777	0.747	4.50%	0.2190
	2056	131,430	7,436,271	5658.0%	120	27,546	1,558,572	5658.0%	2.2082	N/A	0.2280	N/A	0.772	0.740	4.50%	0.2096
	2057	96,230	5,803,232	6030.6%	92	19,300	1,163,926	6030.6%	2.2082	N/A	0.2388	N/A	0.761	0.732	4.50%	0.2006
	2058	69,715	4,466,718	6407.1%	69	13,380	857,290	6407.1%	2.2082	N/A	0.2442	N/A	0.756	0.724	4.50%	0.1919
	2059	49,947	3,389,017	6785.2%	52	9,173	622,439	6785.2%	2.2082	N/A	0.2533	N/A	0.747	0.716	4.50%	0.1837
	2060	35,418	2,534,528	7156.0%	38	6,225	445,455	7156.0%	2.2082	N/A	0.2580	N/A	0.742	0.709	4.50%	0.1758
	2061	24,833	1,868,848	7525.6%	28	4,177	314,314	7525.6%	2.2082	N/A	0.2645	N/A	0.735	0.701	4.50%	0.1682
	2062	17,197	1,355,788	7883.8%	20	2,768	218,205	7883.8%	2.2082	N/A	0.2781	N/A	0.722	0.692	4.50%	0.1609
	2063	11,734	968,768	8255.8%	14	1,807	149,203	8255.8%	2.2082	N/A	0.2880	N/A	0.712	0.682	4.50%	0.1540
	2064	7,880	678,170	8606.5%	10	1,161	99,949	8606.5%	2.2082	N/A	0.2871	N/A	0.713	0.672	4.50%	0.1474
	2065	5,215	466,902	8952.4%	7	736	65,849	8952.4%	2.2082	N/A	0.2982	N/A	0.702	0.662	4.50%	0.1410
	2066	3,407	312,794	9180.1%	5	460	42,215	9180.1%	2.2082	N/A	0.3048	N/A	0.695	0.653	4.50%	0.1350
	2067	2,203	203,579	9240.0%	3	285	26,292	9240.0%	2.2082	N/A	0.3254	N/A	0.675	0.647	4.50%	0.1291
	2068	1,411	129,667	9190.1%	2	174	16,025	9190.1%	2.2082	N/A	0.3324	N/A	0.668	0.640	4.50%	0.1236
	2069	895	79,908	8924.1%	2	106	9,450	8924.1%	2.2082	N/A	0.3348	N/A	0.665	0.635	4.50%	0.1183
	2070+	1,259	112,954	8969.4%	1	143	12,783	8969.4%	2.2082	N/A	N/A	N/A	N/A	N/A	4.50%	0.1132
	Past	792,084,572	462,099,174	58.3%	379,839	1,282,437,280	627,070,020	48.9%								
	Future	444,215,751	2,169,983,478	488.5%	170,468	323,891,019	1,199,746,656	370.4%								
	Lifetime	1,236,300,323	2,632,082,652	212.9%	550,307	1,606,328,299	1,826,816,676	113.7%								

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 6/30/2020.

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 73.28% Future Increase (3 Phases - 30% Year 1, 30% Year 2 and 2.53% Year 3)
Policy Forms: 1LTC-97, 2LTC-97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	168,478	-	0.0%	384	453,586	-	0.0%							4.50%	2.6923
	1999	2,560,824	6,275	0.2%	2,943	6,597,509	16,166	0.2%							4.50%	2.5763
	2000	11,397,865	830,464	7.3%	9,072	28,100,074	2,047,411	7.3%							4.50%	2.4654
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	2002	40,904,169	5,968,549	14.6%	23,449	92,346,183	13,474,732	14.6%							4.50%	2.2576
	2003	45,925,078	7,744,932	16.9%	23,141	99,216,748	16,732,185	16.9%							4.50%	2.1604
	2004	43,349,383	4,679,934	10.8%	22,211	89,619,335	9,675,167	10.8%							4.50%	2.0674
	2005	41,843,807	7,761,316	18.5%	21,513	82,781,576	15,354,577	18.5%							4.50%	1.9783
	2006	40,591,229	12,409,888	30.6%	20,962	76,845,495	23,493,843	30.6%							4.50%	1.8932
	2007	39,489,293	16,228,821	41.1%	20,533	71,540,057	29,400,647	41.1%							4.50%	1.8116
	2008	38,481,304	21,399,995	55.6%	20,074	66,711,915	37,099,436	55.6%							4.50%	1.7336
	2009	37,379,740	15,541,423	41.6%	19,485	62,011,698	25,782,684	41.6%							4.50%	1.6590
	2010	39,075,844	17,071,734	43.7%	18,919	62,033,948	27,101,834	43.7%							4.50%	1.5875
	2011	38,835,741	18,467,758	47.6%	18,419	58,997,873	28,055,560	47.6%							4.50%	1.5192
	2012	37,402,851	27,015,737	72.2%	17,773	54,374,238	39,274,014	72.2%							4.50%	1.4537
	2013	36,638,845	21,379,269	58.4%	17,302	50,969,920	29,741,649	58.4%							4.50%	1.3911
	2014	39,324,016	30,147,528	76.7%	16,889	52,349,647	40,133,552	76.7%							4.50%	1.3312
	2015	37,997,436	27,660,466	72.8%	16,395	48,405,408	35,237,013	72.8%							4.50%	1.2739
	2016	36,788,366	33,407,525	90.8%	15,851	44,847,042	40,725,611	90.8%							4.50%	1.2191
	2017	39,535,186	41,873,244	105.9%	15,379	46,120,160	48,847,644	105.9%							4.50%	1.1666
	2018	35,184,383	41,462,939	117.8%	14,851	39,277,213	46,286,123	117.8%							4.50%	1.1163
	2019	42,463,146	55,872,740	131.6%	14,276	45,361,416	59,686,266	131.6%							4.50%	1.0683
	2020	40,386,837	53,293,019	132.0%	13,631	41,285,542	54,478,918	132.0%							4.50%	1.0223
Projected Future Experience	2021	40,316,205	46,926,787	116.4%	13,121	39,438,601	45,905,283	116.4%	2.1995	1.0000	0.0374	1.0000	0.963	0.931	4.50%	0.9782
	2022	38,248,523	52,175,084	136.4%	12,594	35,804,716	48,841,470	136.4%	2.2082	1.0000	0.0402	1.0000	0.960	0.945	4.50%	0.9361
	2023	37,923,451	56,846,783	149.9%	12,002	33,971,687	50,923,139	149.9%	2.3370	0.9990	0.0470	0.9961	0.953	0.941	4.50%	0.8958
	2024	44,638,434	60,345,690	135.2%	11,275	38,265,019	51,729,614	135.2%	2.9894	0.9953	0.0606	0.9814	0.939	0.937	4.50%	0.8572
	2025	51,322,529	64,597,805	125.9%	10,698	42,100,257	52,990,065	125.9%	3.6901	0.9950	0.0512	0.9800	0.949	0.933	4.50%	0.8203
	2026	49,321,560	68,872,241	139.6%	10,126	38,716,600	54,063,557	139.6%	3.8197	0.9950	0.0535	0.9800	0.947	0.928	4.50%	0.7850
	2027	45,641,088	73,069,129	160.1%	9,546	34,284,680	54,888,080	160.1%	3.8263	0.9950	0.0573	0.9800	0.943	0.924	4.50%	0.7512
	2028	41,946,098	77,100,503	183.8%	8,961	30,152,227	55,422,362	183.8%	3.8263	0.9950	0.0613	0.9800	0.939	0.919	4.50%	0.7188
	2029	38,352,064	80,841,957	210.8%	8,374	26,381,548	55,609,418	210.8%	3.8263	0.9950	0.0655	0.9800	0.934	0.914	4.50%	0.6879
	2030	34,880,075	84,179,878	241.3%	7,789	22,960,040	55,411,963	241.3%	3.8263	0.9950	0.0698	0.9800	0.930	0.909	4.50%	0.6583
	2031	31,549,690	87,016,011	275.8%	7,210	19,873,486	54,812,312	275.8%	3.8263	0.9950	0.0743	0.9800	0.926	0.905	4.50%	0.6299
	2032	28,373,230	89,241,782	314.5%	6,640	17,102,966	53,793,635	314.5%	3.8263	0.9950	0.0791	0.9800	0.921	0.899	4.50%	0.6028
	2033	25,361,003	90,744,913	357.8%	6,082	14,628,938	52,344,211	357.8%	3.8263	0.9950	0.0840	0.9800	0.916	0.894	4.50%	0.5768
	2034	22,524,759	91,450,135	406.0%	5,540	12,433,409	50,479,429	406.0%	3.8263	0.9950	0.0891	0.9800	0.911	0.888	4.50%	0.5520
	2035	19,875,310	91,311,197	459.4%	5,018	10,498,511	48,232,284	459.4%	3.8263	0.9950	0.0943	0.9800	0.906	0.882	4.50%	0.5282
	2036	17,419,743	90,317,316	518.5%	4,518	8,805,200	45,652,916	518.5%	3.8263	0.9950	0.0996	0.9800	0.900	0.876	4.50%	0.5055
	2037	15,160,212	88,464,458	583.5%	4,041	7,333,081	42,790,763	583.5%	3.8263	0.9950	0.1054	0.9800	0.895	0.870	4.50%	0.4837
	2038	13,092,078	85,728,133	654.8%	3,592	6,060,012	39,681,519	654.8%	3.8263	0.9950	0.1112	0.9800	0.889	0.864	4.50%	0.4629
	2039	11,217,810	82,153,736	732.4%	3,171	4,968,859	36,389,488	732.4%	3.8263	0.9950	0.1173	0.9800	0.883	0.857	4.50%	0.4429
	2040	9,535,871	77,837,234	816.3%	2,780	4,041,966	32,992,842	816.3%	3.8263	0.9950	0.1234	0.9800	0.877	0.850	4.50%	0.4239
	2041	8,039,933	72,906,231	906.8%	2,420	3,261,133	29,572,000	906.8%	3.8263	0.9950	0.1294	0.9800	0.871	0.843	4.50%	0.4056
	2042	6,724,726	67,511,183	1003.9%	2,091	2,610,204	26,204,475	1003.9%	3.8263	0.9950	0.1360	0.9800	0.864	0.836	4.50%	0.3882
	2043	5,578,360	61,805,881	1108.0%	1,794	2,072,001	22,956,901	1108.0%	3.8263	0.9950	0.1422	0.9800	0.858	0.830	4.50%	0.3714
	2044	4,588,830	55,948,743	1219.2%	1,526	1,631,057	19,886,461	1219.2%	3.8263	0.9950	0.1489	0.9800	0.851	0.823	4.50%	0.3554
	2045	3,743,039	50,088,838	1338.2%	1,289	1,273,137	17,036,950	1338.2%	3.8263	0.9950	0.1553	0.9800	0.845	0.816	4.50%	0.3401
	2046	3,026,346	44,360,904	1465.8%	1,081	985,039	14,438,929	1465.8%	3.8263	0.9950	0.1619	0.9800	0.838	0.809	4.50%	0.3255
	2047	2,425,426	38,878,507	1603.0%	898	755,451	12,109,547	1603.0%	3.8263	0.9950	0.1686	0.9800	0.831	0.801	4.50%	0.3115
	2048	1,926,668	33,723,642	1750.4%	741	574,260	10,051,630	1750.4%	3.8263	0.9950	0.1750	0.9800	0.825	0.794	4.50%	0.2981
	2049	1,517,233	28,951,034	1908.1%	607	432,751	8,257,523	1908.1%	3.8263	0.9950	0.1817	0.9800	0.818	0.787	4.50%	0.2852
	2050	1,184,146	24,596,145	2077.1%	492	323,202	6,713,307	2077.1%	3.8263	0.9950	0.1885	0.9800	0.812	0.780	4.50%	0.2729
	2051	915,778	20,673,906	2257.5%	396	239,190	5,399,775	2257.5%	3.8263	0.9950	0.1949	0.9800	0.805	0.773	4.50%	0.2612
	2052	702,039	17,185,195	2447.9%	316	175,468	4,295,278	2447.9%	3.8263	0.9950	0.2015	0.9800	0.798	0.767	4.50%	0.2499
	2053	533,476	14,119,813	2646.8%	250	127,595	3,377,143	2646.8%	3.8263	0.9950	0.2092	0.9800	0.791	0.760	4.50%	0.2392
	2054	402,012	11,457,443	2850.0%	196	92,012	2,622,358	2850.0%	3.8263	0.9950	0.2155	0.9800	0.785	0.754	4.50%	0.2289
	2055	300,267	9,176,691	3056.2%	153	65,765	2,009,898	3056.2%	3.8263	0.9950	0.2225	0.9800	0.777	0.747	4.50%	0.2190
	2056	222,065	7,251,107	3265.3%	118	46,543	1,519,764	3265.3%	3.8263	0.9950	0.2280	0.9800	0.772	0.740	4.50%	0.2096
	2057	162,591	5,658,732	3480.4%	90	32,610	1,134,944	3480.4%	3.8263	0.9950	0.2388	0.9800	0.761	0.732	4.50%	0.2006
	2058	117,791	4,355,497	3697.6%	68	22,608	835,943	3697.6%	3.8263	0.9950	0.2442	0.9800	0.756	0.724	4.50%	0.1919
	2059	84,391	3,304,631	3915.8%	51	15,500	606,940	3915.8%	3.8263	0.9950	0.2533	0.9800	0.747	0.716	4.50%	0.1837
	2060	59,843	2,471,418	4129.8%	38	10,518	434,363	4129.8%	3.8263	0.9950	0.2580	0.9800	0.742	0.709	4.50%	0.1758
	2061	41,959	1,822,313	4343.1%	28	7,057	306,488	4343.1%	3.8263	0.9950	0.2645	0.9800	0.735	0.701	4.50%	0.1682
	2062	29,056	1,322,029	4549.9%	20	4,676	212,772	4549.9%	3.8263	0.9950	0.2781	0.9800	0.722	0.692	4.50%	0.1609
	2063	19,827	944,645	4764.6%	14	3,054	145,488	4764.6%	3.8263	0.9950	0.2880	0.9800	0.712	0.682	4.50%	0.1540
	2064	13,314	661,283	4966.9%	10	1,962	97,461	4966.9%	3.8263	0.9950	0.2871	0.9800	0.713	0.672	4.50%	0.1474
	2065	8,812	455,276	5166.6%	7	1,243	64,210	5166.6%	3.8263	0.9950	0.2982	0.9800	0.702	0.662	4.50%	0.1410
	2066	5,757	305,005	5298.0%	5	777	41,164	5298.0%	3.8263	0.9950	0.3048	0.9800	0.695	0.653	4.50%	0.1350
	2067	3,723	198,510	5332.5%	3	481	25,637	5332.5%	3.8263	0.9950	0.3254	0.9800	0.675	0.647	4.50%	0.1291
	2068	2,384	126,438	5303.7%	2	295	15,626	5303.7%	3.8263	0.9950	0.3324	0.9800	0.668	0.640	4.50%	0.1236
	2069	1,513	77,919	5150.2%	1	179	9,215	5150.2%	3.8263	0.9950	0.3348	0.9800	0.665	0.635	4.50%	0.1183
	2070+	2,128	110,142	5176.4%	1	241	12,465	5176.4%	3.8263	0.9950	N/A	0.9800	N/A	N/A	4.50%	0.1132
	Past	792,084,572	462,099,174	58.3%	379,839	1,282,437,280	627,070,020	48.9%								
	Future	659,083,164	2,119,669,873	321.6%	167,783	462,587,811	1,173,349,005	253.6%								
	Lifetime	1,451,167,737	2,581,769,047	177.9%	547,622	1,745,025,091	1,800,419,025	103.2%								

Note:
The current requested increase of 73.28% is assumed to be implemented starting 6/1/2023 in 3 Phases (30%, 30% and 2.53%).