

**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/CT22-243 VIP2-NEW (RATE)

### Filing at a Glance

Company: Metropolitan Life Insurance Company  
 Product Name: Individual Long-Term Care Insurance  
 State: Pennsylvania  
 TOI: LTC03I Individual Long Term Care  
 Sub-TOI: LTC03I.001 Qualified  
 Filing Type: Rate - Other (Not M.U. or G.I. Product)  
 Date Submitted: 05/25/2022  
 SERFF Tr Num: META-133266971  
 SERFF Status: Assigned  
 State Tr Num: META-133266971  
 State Status: Received Review in Progress  
 Co Tr Num: CT22-243 VIP2-NEW (RATE) KB  
  
 Effective: On Approval  
 Date Requested:  
 Author(s): Cherise Livingston, Cory Searles, Patricia Brabant, Keith Bal  
 Reviewer(s): Jim Laverty (primary)  
 Disposition Date:  
 Disposition Status:  
 Effective Date:

**State Filing Description:**  
 Proposed 28.08% increase on 255 policyholders of MetLife forms LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA-ML, LTC2-FAC-PA-ML, LTC2-VAL-PA-ML, and LTC2-PREM-PA-ML (the VIP-2 block).

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**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/CT22-243 VIP2-NEW (RATE)

## General Information

Project Name: 2022 IB Rate Increase Filings  
Project Number: CT22-243 VIP2-NEW (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: 05/26/2022  
State Status Changed: 05/30/2022  
Created By: Keith Bal  
Corresponding Filing Tracking Number: META-133266993  
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/CT22-243 VIP2-NEW (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/CT22-243 VIP2-NEW (RATE)

### Rate Information

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 5.970%  
**Effective Date of Last Rate Revision:** 10/30/2019  
**Filing Method of Last Filing:** Prior Approval  
**SERFF Tracking Number of Last Filing:** META-132090682

### 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	28.080%	28.080%	\$244,250	255	\$869,836	28.080%	28.080%

**SERFF Tracking #:**

META-133266971

**State Tracking #:**

META-133266971

**Company Tracking #:**

CT22-243 VIP2-NEW (RATE) KB

**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/CT22-243 VIP2-NEW (RATE)

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_VIP2new_rates_28.08%Increase	LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA-ML, LTC2-FAC-PA-ML, LTC2-VAL-PA-ML, LTC2-PREM-PA-ML	Revised	Previous State Filing Number: META-132090682 Percent Rate Change Request: 28.08	PA_VIP2new_rates_28.08%Increase.pdf,

**Policy Form Series: LTC2-FAC  
Facilities Only  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
No Home Care  
No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$37.23	\$41.52	\$44.99	\$48.22	\$51.53	\$54.96	\$58.87
31	\$37.92	\$42.34	\$45.90	\$49.26	\$52.67	\$56.20	\$60.20
32	\$38.65	\$43.20	\$46.86	\$50.32	\$53.83	\$57.44	\$61.58
33	\$39.38	\$44.07	\$47.83	\$51.39	\$55.00	\$58.72	\$62.98
34	\$40.14	\$44.96	\$48.82	\$52.49	\$56.21	\$60.04	\$64.41
35	\$40.90	\$45.87	\$49.85	\$53.61	\$57.44	\$61.39	\$65.90
36	\$42.16	\$47.45	\$51.71	\$55.69	\$59.79	\$63.98	\$68.71
37	\$43.48	\$49.11	\$53.64	\$57.89	\$62.22	\$66.68	\$71.69
38	\$44.85	\$50.82	\$55.64	\$60.15	\$64.76	\$69.48	\$74.77
39	\$46.25	\$52.59	\$57.70	\$62.50	\$67.37	\$72.39	\$77.99
40	\$47.71	\$54.42	\$59.84	\$64.95	\$70.12	\$75.45	\$81.36
41	\$49.20	\$56.33	\$62.08	\$67.49	\$72.98	\$78.63	\$84.84
42	\$50.73	\$58.28	\$64.41	\$70.12	\$75.96	\$81.93	\$88.49
43	\$52.35	\$60.33	\$66.79	\$72.88	\$79.05	\$85.39	\$92.29
44	\$53.97	\$62.43	\$69.29	\$75.73	\$82.27	\$88.99	\$96.26
45	\$55.66	\$64.62	\$71.88	\$78.68	\$85.63	\$92.74	\$100.41
46	\$58.05	\$67.65	\$75.44	\$82.73	\$90.16	\$97.74	\$105.95
47	\$60.52	\$70.83	\$79.15	\$86.98	\$94.91	\$103.04	\$111.79
48	\$63.12	\$74.13	\$83.07	\$91.42	\$99.94	\$108.62	\$117.96
49	\$65.85	\$77.60	\$87.16	\$96.12	\$105.22	\$114.50	\$124.46
50	\$68.68	\$81.27	\$91.49	\$101.07	\$110.76	\$120.72	\$131.32
51	\$71.61	\$85.07	\$96.00	\$106.23	\$116.63	\$127.26	\$138.54
52	\$74.67	\$89.08	\$100.73	\$111.67	\$122.79	\$134.14	\$146.19
53	\$77.89	\$93.24	\$105.72	\$117.40	\$129.30	\$141.40	\$154.23
54	\$81.20	\$97.61	\$110.96	\$123.43	\$136.14	\$149.06	\$162.75
55	\$84.70	\$102.22	\$116.44	\$129.77	\$143.31	\$157.14	\$171.70
56	\$89.45	\$108.16	\$123.35	\$137.61	\$152.11	\$166.88	\$182.49
57	\$94.43	\$114.44	\$130.72	\$145.93	\$161.42	\$177.24	\$193.94
58	\$99.74	\$121.11	\$138.48	\$154.75	\$171.33	\$188.23	\$206.11
59	\$105.32	\$128.17	\$146.72	\$164.12	\$181.81	\$199.91	\$219.03
60	\$111.20	\$135.62	\$155.46	\$174.05	\$192.97	\$212.31	\$232.80
61	\$117.41	\$143.50	\$164.69	\$184.58	\$204.80	\$225.48	\$247.40
62	\$123.99	\$151.88	\$174.51	\$195.72	\$217.34	\$239.46	\$262.94
63	\$130.73	\$160.57	\$184.81	\$207.55	\$230.71	\$254.43	\$279.64
64	\$137.81	\$169.78	\$195.74	\$220.11	\$244.94	\$270.36	\$297.41
65	\$145.27	\$179.53	\$207.31	\$233.40	\$260.02	\$287.27	\$316.32
66	\$153.16	\$189.80	\$219.57	\$247.50	\$276.00	\$305.24	\$336.45
67	\$161.47	\$200.70	\$232.53	\$262.45	\$293.00	\$324.32	\$357.83
68	\$176.37	\$218.80	\$253.29	\$285.72	\$318.83	\$352.83	\$389.26
69	\$192.62	\$238.57	\$275.92	\$311.07	\$346.96	\$383.86	\$423.48
70	\$210.38	\$260.13	\$300.55	\$338.64	\$377.59	\$417.64	\$460.69
71	\$229.80	\$283.63	\$327.40	\$368.67	\$410.89	\$454.39	\$501.18
72	\$251.00	\$309.24	\$356.65	\$401.35	\$447.15	\$494.32	\$545.22
73	\$270.76	\$334.74	\$386.93	\$436.21	\$486.70	\$538.77	\$594.93
74	\$292.10	\$362.38	\$419.78	\$474.08	\$529.75	\$587.20	\$649.16
75	\$315.10	\$392.27	\$455.43	\$515.23	\$576.62	\$639.96	\$708.33
76	\$339.90	\$424.65	\$494.09	\$559.95	\$627.60	\$697.51	\$772.90
77	\$366.71	\$459.70	\$536.05	\$608.58	\$683.13	\$760.21	\$843.33
78	\$393.58	\$493.59	\$575.77	\$653.94	\$734.41	\$817.87	\$908.23
79	\$422.42	\$529.98	\$618.41	\$702.66	\$789.56	\$879.94	\$978.12
80	\$453.42	\$569.09	\$664.22	\$755.03	\$848.85	\$946.68	\$1,053.39
81	\$486.68	\$611.04	\$713.43	\$811.30	\$912.60	\$1,018.52	\$1,134.43
82	\$522.35	\$656.09	\$766.26	\$871.78	\$981.13	\$1,095.79	\$1,221.74
83	\$556.25	\$697.97	\$814.63	\$926.44	\$1,042.56	\$1,164.87	\$1,299.79
84	\$592.29	\$742.52	\$866.04	\$984.55	\$1,107.85	\$1,238.34	\$1,382.88
85	\$630.73	\$789.91	\$920.68	\$1,046.29	\$1,177.25	\$1,316.41	\$1,471.25
86	\$671.63	\$840.35	\$978.79	\$1,111.90	\$1,251.00	\$1,399.41	\$1,565.29
87	\$715.20	\$893.99	\$1,040.55	\$1,181.63	\$1,329.34	\$1,487.66	\$1,665.33
88	\$747.19	\$930.54	\$1,079.89	\$1,223.63	\$1,374.53	\$1,537.33	\$1,721.01
89	\$780.62	\$968.59	\$1,120.76	\$1,267.08	\$1,421.23	\$1,588.68	\$1,778.57
90	\$815.54	\$1,008.22	\$1,163.13	\$1,312.12	\$1,469.55	\$1,641.73	\$1,838.05
91	\$852.03	\$1,049.46	\$1,207.13	\$1,358.71	\$1,519.49	\$1,696.53	\$1,899.49
92	\$890.14	\$1,092.37	\$1,252.78	\$1,407.01	\$1,571.13	\$1,753.20	\$1,963.01
93	\$918.62	\$1,122.01	\$1,281.70	\$1,435.25	\$1,599.51	\$1,783.13	\$1,995.78
94	\$948.00	\$1,152.41	\$1,311.28	\$1,464.07	\$1,628.41	\$1,813.59	\$2,029.08
95	\$978.31	\$1,183.70	\$1,341.57	\$1,493.48	\$1,657.82	\$1,844.57	\$2,062.93
96	\$1,009.60	\$1,215.79	\$1,372.53	\$1,523.46	\$1,687.76	\$1,876.08	\$2,097.36
97	\$1,041.88	\$1,248.75	\$1,404.24	\$1,554.05	\$1,718.26	\$1,908.12	\$2,132.37
98	\$1,068.55	\$1,275.86	\$1,430.17	\$1,579.01	\$1,743.07	\$1,934.20	\$2,160.81
99	\$1,090.42	\$1,297.99	\$1,451.31	\$1,599.31	\$1,763.23	\$1,955.35	\$2,183.89
100	\$1,108.29	\$1,316.03	\$1,468.48	\$1,615.75	\$1,779.53	\$1,972.44	\$2,202.55

**Policy Form Series: LTC2-FAC  
Facilities Only  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
No Home Care  
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$71.07	\$84.26	\$94.94	\$104.91	\$114.70	\$124.66	\$136.08
31	\$72.10	\$85.52	\$96.36	\$106.51	\$116.45	\$126.55	\$138.12
32	\$73.18	\$86.80	\$97.81	\$108.12	\$118.22	\$128.50	\$140.25
33	\$74.24	\$88.10	\$99.31	\$109.77	\$120.01	\$130.46	\$142.38
34	\$75.35	\$89.42	\$100.79	\$111.43	\$121.85	\$132.43	\$144.54
35	\$76.46	\$90.76	\$102.32	\$113.13	\$123.70	\$134.47	\$146.76
36	\$79.06	\$94.06	\$106.21	\$117.51	\$128.62	\$139.88	\$152.67
37	\$81.81	\$97.50	\$110.21	\$122.08	\$133.71	\$145.50	\$158.84
38	\$84.61	\$101.07	\$114.42	\$126.84	\$139.01	\$151.34	\$165.25
39	\$87.50	\$104.74	\$118.73	\$131.78	\$144.50	\$157.41	\$171.90
40	\$90.53	\$108.56	\$123.23	\$136.92	\$150.25	\$163.71	\$178.85
41	\$93.63	\$112.54	\$127.87	\$142.22	\$156.19	\$170.30	\$186.05
42	\$96.84	\$116.63	\$132.75	\$147.79	\$162.39	\$177.13	\$193.54
43	\$100.18	\$120.90	\$137.75	\$153.51	\$168.85	\$184.24	\$201.36
44	\$103.63	\$125.33	\$143.00	\$159.49	\$175.54	\$191.62	\$209.46
45	\$107.17	\$129.92	\$148.41	\$165.68	\$182.50	\$199.33	\$217.94
46	\$111.69	\$135.65	\$155.17	\$173.39	\$191.11	\$208.79	\$228.37
47	\$116.39	\$141.63	\$162.20	\$181.43	\$200.08	\$218.73	\$239.33
48	\$121.28	\$147.87	\$169.56	\$189.84	\$209.53	\$229.13	\$250.80
49	\$126.41	\$154.41	\$177.29	\$198.66	\$219.40	\$240.04	\$262.82
50	\$131.72	\$161.23	\$185.36	\$207.89	\$229.70	\$251.48	\$275.41
51	\$137.25	\$168.36	\$193.79	\$217.54	\$240.52	\$263.43	\$288.60
52	\$143.03	\$175.79	\$202.59	\$227.62	\$251.87	\$275.95	\$302.42
53	\$149.05	\$183.56	\$211.82	\$238.21	\$263.73	\$289.10	\$316.90
54	\$155.31	\$191.70	\$221.45	\$249.24	\$276.16	\$302.87	\$332.10
55	\$161.84	\$200.18	\$231.53	\$260.82	\$289.14	\$317.27	\$347.99
56	\$169.19	\$209.37	\$242.31	\$273.09	\$302.85	\$332.38	\$364.72
57	\$176.84	\$219.03	\$253.64	\$285.92	\$317.17	\$348.20	\$382.22
58	\$184.86	\$229.15	\$265.43	\$299.35	\$332.20	\$364.79	\$400.56
59	\$193.25	\$239.71	\$277.82	\$313.44	\$347.90	\$382.16	\$419.78
60	\$202.01	\$250.76	\$290.78	\$328.18	\$364.38	\$400.36	\$439.92
61	\$211.14	\$262.35	\$304.32	\$343.58	\$381.63	\$419.42	\$461.04
62	\$220.70	\$274.45	\$318.51	\$359.73	\$399.67	\$439.38	\$483.19
63	\$230.25	\$286.68	\$332.97	\$376.28	\$418.27	\$460.05	\$506.20
64	\$240.16	\$299.44	\$348.07	\$393.61	\$437.76	\$481.72	\$530.35
65	\$250.53	\$312.77	\$363.85	\$411.71	\$458.16	\$504.39	\$555.68
66	\$261.34	\$326.67	\$380.36	\$430.65	\$479.49	\$528.16	\$582.20
67	\$272.59	\$341.23	\$397.60	\$450.45	\$501.81	\$552.99	\$609.97
68	\$291.04	\$363.72	\$423.51	\$479.61	\$534.11	\$588.45	\$649.10
69	\$310.70	\$387.72	\$451.08	\$510.61	\$568.46	\$626.23	\$690.80
70	\$331.72	\$413.29	\$480.46	\$543.61	\$605.06	\$666.41	\$735.13
71	\$354.17	\$440.55	\$511.77	\$578.76	\$643.98	\$709.19	\$782.32
72	\$378.13	\$469.60	\$545.11	\$616.17	\$685.43	\$754.67	\$832.54
73	\$402.64	\$501.17	\$582.69	\$659.45	\$734.30	\$809.16	\$893.43
74	\$428.80	\$534.89	\$622.83	\$705.78	\$786.69	\$867.61	\$958.79
75	\$456.64	\$570.88	\$665.75	\$755.35	\$842.83	\$930.25	\$1,028.90
76	\$486.24	\$609.26	\$711.62	\$808.41	\$902.93	\$997.45	\$1,104.19
77	\$517.82	\$650.26	\$760.66	\$865.21	\$967.35	\$1,069.50	\$1,184.96
78	\$547.60	\$687.50	\$804.23	\$914.88	\$1,023.28	\$1,132.06	\$1,255.47
79	\$579.07	\$726.85	\$850.27	\$967.43	\$1,082.45	\$1,198.35	\$1,330.20
80	\$612.41	\$768.48	\$898.97	\$1,022.97	\$1,145.07	\$1,268.46	\$1,409.36
81	\$647.66	\$812.50	\$950.45	\$1,081.70	\$1,211.30	\$1,342.72	\$1,493.21
82	\$684.91	\$859.02	\$1,004.85	\$1,143.83	\$1,281.35	\$1,421.28	\$1,582.08
83	\$721.31	\$903.23	\$1,055.52	\$1,200.66	\$1,344.84	\$1,492.49	\$1,662.69
84	\$759.59	\$949.72	\$1,108.69	\$1,260.33	\$1,411.46	\$1,567.29	\$1,747.49
85	\$798.03	\$997.11	\$1,163.33	\$1,322.07	\$1,480.86	\$1,645.36	\$1,835.86
86	\$838.93	\$1,047.55	\$1,221.44	\$1,387.68	\$1,554.61	\$1,728.36	\$1,929.90
87	\$882.50	\$1,101.19	\$1,283.20	\$1,457.41	\$1,632.95	\$1,816.61	\$2,029.94
88	\$914.49	\$1,137.74	\$1,322.54	\$1,499.41	\$1,678.14	\$1,866.28	\$2,085.62
89	\$947.92	\$1,175.79	\$1,363.41	\$1,542.86	\$1,724.84	\$1,917.63	\$2,143.18
90	\$982.84	\$1,215.42	\$1,405.78	\$1,587.90	\$1,773.16	\$1,970.68	\$2,202.66
91	\$1,019.33	\$1,256.66	\$1,449.78	\$1,634.49	\$1,823.10	\$2,025.48	\$2,264.10
92	\$1,057.44	\$1,299.57	\$1,495.43	\$1,682.79	\$1,874.74	\$2,082.15	\$2,327.62
93	\$1,085.92	\$1,329.21	\$1,524.35	\$1,711.03	\$1,903.12	\$2,112.08	\$2,360.39
94	\$1,115.30	\$1,359.61	\$1,553.93	\$1,739.85	\$1,932.02	\$2,142.54	\$2,393.69
95	\$1,145.61	\$1,390.90	\$1,584.22	\$1,769.26	\$1,961.43	\$2,173.52	\$2,427.54
96	\$1,176.90	\$1,422.99	\$1,615.18	\$1,799.24	\$1,991.37	\$2,205.03	\$2,461.97
97	\$1,209.18	\$1,455.95	\$1,646.89	\$1,829.83	\$2,021.87	\$2,237.07	\$2,496.98
98	\$1,235.85	\$1,483.06	\$1,672.82	\$1,854.79	\$2,046.68	\$2,263.15	\$2,525.42
99	\$1,257.72	\$1,505.19	\$1,693.96	\$1,875.09	\$2,066.84	\$2,284.30	\$2,548.50
100	\$1,275.59	\$1,523.23	\$1,711.13	\$1,891.53	\$2,083.14	\$2,301.39	\$2,567.16

**Policy Form Series: LTC2-FAC  
Facilities Only  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
No Home Care  
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$186.16	\$229.59	\$263.66	\$294.44	\$324.52	\$355.82	\$391.10
31	\$188.35	\$232.26	\$266.72	\$297.91	\$328.31	\$359.99	\$395.67
32	\$190.55	\$235.01	\$269.87	\$301.38	\$332.16	\$364.22	\$400.31
33	\$192.77	\$237.77	\$273.01	\$304.92	\$336.05	\$368.46	\$404.99
34	\$195.04	\$240.55	\$276.21	\$308.50	\$340.00	\$372.79	\$409.75
35	\$197.35	\$243.39	\$279.46	\$312.11	\$343.98	\$377.17	\$414.56
36	\$199.56	\$246.26	\$282.95	\$316.06	\$348.38	\$381.95	\$419.70
37	\$201.86	\$249.25	\$286.50	\$320.17	\$352.87	\$386.85	\$425.01
38	\$204.18	\$252.29	\$290.17	\$324.34	\$357.51	\$391.90	\$430.47
39	\$206.55	\$255.40	\$293.88	\$328.60	\$362.22	\$397.06	\$436.05
40	\$209.00	\$258.58	\$297.66	\$332.98	\$367.07	\$402.37	\$441.80
41	\$211.48	\$261.85	\$301.58	\$337.46	\$372.05	\$407.83	\$447.69
42	\$214.01	\$265.15	\$305.61	\$342.05	\$377.18	\$413.40	\$453.77
43	\$216.63	\$268.56	\$309.72	\$346.78	\$382.46	\$419.18	\$460.01
44	\$219.24	\$272.03	\$313.91	\$351.63	\$387.83	\$425.11	\$466.44
45	\$221.95	\$275.63	\$318.23	\$356.58	\$393.38	\$431.19	\$473.06
46	\$226.18	\$281.03	\$324.59	\$363.80	\$401.36	\$439.91	\$482.67
47	\$230.51	\$286.61	\$331.13	\$371.24	\$409.59	\$448.98	\$492.62
48	\$234.98	\$292.34	\$337.92	\$378.93	\$418.15	\$458.36	\$502.94
49	\$239.62	\$298.26	\$344.92	\$386.93	\$427.00	\$468.08	\$513.66
50	\$244.37	\$304.42	\$352.20	\$395.18	\$436.15	\$478.17	\$524.79
51	\$249.23	\$310.72	\$359.65	\$403.70	\$445.68	\$488.65	\$536.31
52	\$254.24	\$317.27	\$367.39	\$412.53	\$455.54	\$499.50	\$548.31
53	\$259.46	\$323.99	\$375.42	\$421.72	\$465.78	\$510.76	\$560.74
54	\$264.79	\$330.96	\$383.73	\$431.22	\$476.38	\$522.46	\$573.69
55	\$270.30	\$338.19	\$392.31	\$441.06	\$487.36	\$534.67	\$587.13
56	\$275.88	\$345.12	\$400.28	\$450.01	\$497.23	\$545.43	\$599.12
57	\$281.73	\$352.37	\$408.74	\$459.42	\$507.61	\$556.87	\$611.74
58	\$287.90	\$360.06	\$417.57	\$469.34	\$518.62	\$568.90	\$625.11
59	\$294.33	\$368.10	\$426.88	\$479.82	\$530.15	\$581.64	\$639.21
60	\$301.08	\$376.55	\$436.71	\$490.87	\$542.40	\$595.12	\$654.21
61	\$308.16	\$385.44	\$447.03	\$502.51	\$555.32	\$609.34	\$670.00
62	\$315.61	\$394.83	\$457.95	\$514.78	\$568.92	\$624.39	\$686.76
63	\$322.62	\$403.68	\$468.33	\$526.61	\$582.29	\$639.36	\$703.46
64	\$329.94	\$413.04	\$479.30	\$539.17	\$596.52	\$655.29	\$721.23
65	\$337.67	\$422.96	\$490.96	\$552.46	\$611.60	\$672.20	\$740.14
66	\$345.84	\$433.38	\$503.27	\$566.56	\$627.58	\$690.17	\$760.27
67	\$354.40	\$444.44	\$516.29	\$581.51	\$644.58	\$709.25	\$781.65
68	\$369.67	\$462.78	\$537.18	\$604.78	\$670.41	\$737.76	\$813.08
69	\$386.32	\$482.79	\$559.91	\$630.13	\$698.54	\$768.79	\$847.30
70	\$404.46	\$504.61	\$584.67	\$667.71	\$729.17	\$802.57	\$884.51
71	\$424.30	\$528.38	\$611.62	\$687.74	\$762.47	\$839.32	\$925.00
72	\$445.87	\$554.22	\$640.99	\$720.42	\$798.73	\$879.25	\$969.04
73	\$467.91	\$582.34	\$674.21	\$758.10	\$840.16	\$924.64	\$1,019.98
74	\$491.56	\$612.67	\$710.05	\$798.79	\$885.06	\$974.04	\$1,075.44
75	\$516.92	\$645.27	\$748.68	\$842.82	\$933.80	\$1,027.74	\$1,135.85
76	\$544.09	\$680.39	\$790.36	\$890.42	\$986.67	\$1,086.25	\$1,201.66
77	\$573.29	\$718.19	\$835.41	\$941.95	\$1,044.10	\$1,149.88	\$1,273.33
78	\$598.87	\$749.58	\$871.55	\$982.47	\$1,089.10	\$1,200.01	\$1,330.01
79	\$626.43	\$783.49	\$910.64	\$1,026.41	\$1,138.09	\$1,254.69	\$1,391.83
80	\$656.16	\$820.15	\$952.96	\$1,074.06	\$1,191.32	\$1,314.21	\$1,459.20
81	\$688.15	\$859.69	\$998.73	\$1,125.69	\$1,249.12	\$1,378.94	\$1,532.46
82	\$722.58	\$902.32	\$1,048.15	\$1,181.61	\$1,311.82	\$1,449.25	\$1,612.17
83	\$754.95	\$940.75	\$1,091.22	\$1,229.20	\$1,367.43	\$1,512.90	\$1,684.62
84	\$789.49	\$981.89	\$1,137.42	\$1,280.41	\$1,426.99	\$1,581.03	\$1,762.19
85	\$827.93	\$1,029.28	\$1,192.06	\$1,342.15	\$1,496.39	\$1,659.10	\$1,850.56
86	\$868.83	\$1,079.72	\$1,250.17	\$1,407.76	\$1,570.14	\$1,742.10	\$1,944.60
87	\$912.40	\$1,133.36	\$1,311.93	\$1,477.49	\$1,648.48	\$1,830.35	\$2,044.64
88	\$944.39	\$1,169.91	\$1,351.27	\$1,519.49	\$1,693.67	\$1,880.02	\$2,100.32
89	\$977.82	\$1,207.96	\$1,392.14	\$1,562.94	\$1,740.37	\$1,931.37	\$2,157.88
90	\$1,012.74	\$1,247.59	\$1,434.51	\$1,607.98	\$1,788.69	\$1,984.42	\$2,217.36
91	\$1,049.23	\$1,288.83	\$1,478.51	\$1,654.57	\$1,838.63	\$2,039.22	\$2,278.80
92	\$1,087.34	\$1,331.74	\$1,524.16	\$1,702.87	\$1,890.27	\$2,095.89	\$2,342.32
93	\$1,115.82	\$1,361.38	\$1,553.08	\$1,731.11	\$1,918.65	\$2,125.82	\$2,375.09
94	\$1,145.20	\$1,391.78	\$1,582.66	\$1,759.93	\$1,947.55	\$2,156.28	\$2,408.39
95	\$1,175.51	\$1,423.07	\$1,612.95	\$1,789.34	\$1,976.96	\$2,187.26	\$2,442.24
96	\$1,206.80	\$1,455.16	\$1,643.91	\$1,819.32	\$2,006.90	\$2,218.77	\$2,476.67
97	\$1,239.08	\$1,488.12	\$1,675.62	\$1,849.91	\$2,037.40	\$2,250.81	\$2,511.68
98	\$1,265.75	\$1,515.23	\$1,701.55	\$1,874.87	\$2,062.21	\$2,276.89	\$2,540.12
99	\$1,287.62	\$1,537.36	\$1,722.69	\$1,895.17	\$2,082.37	\$2,298.04	\$2,563.20
100	\$1,305.49	\$1,555.40	\$1,739.86	\$1,911.61	\$2,098.67	\$2,315.13	\$2,581.86



**Policy Form Series: LTC2-IDEAL**  
**Ideal**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**100% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$39.79	\$44.82	\$48.98	\$52.87	\$56.88	\$61.08	\$65.90
31	\$40.56	\$45.72	\$50.03	\$54.05	\$58.16	\$62.50	\$67.46
32	\$41.36	\$46.67	\$51.12	\$55.24	\$59.49	\$63.95	\$69.04
33	\$42.15	\$47.66	\$52.21	\$56.46	\$60.85	\$65.44	\$70.67
34	\$42.98	\$48.64	\$53.33	\$57.71	\$62.22	\$66.97	\$72.31
35	\$43.84	\$49.66	\$54.50	\$58.98	\$63.64	\$68.50	\$74.04
36	\$45.30	\$51.50	\$56.64	\$61.43	\$66.37	\$71.55	\$77.39
37	\$46.84	\$53.41	\$58.88	\$63.96	\$69.21	\$74.72	\$80.88
38	\$48.41	\$55.39	\$61.20	\$66.64	\$72.20	\$78.04	\$84.56
39	\$50.04	\$57.44	\$63.62	\$69.38	\$75.30	\$81.48	\$88.39
40	\$51.71	\$59.60	\$66.13	\$72.26	\$78.54	\$85.11	\$92.38
41	\$53.45	\$61.81	\$68.77	\$75.25	\$81.88	\$88.89	\$96.56
42	\$55.24	\$64.09	\$71.48	\$78.36	\$85.43	\$92.83	\$100.93
43	\$57.10	\$66.47	\$74.31	\$81.60	\$89.09	\$96.93	\$105.50
44	\$59.03	\$68.96	\$77.25	\$84.97	\$92.91	\$101.23	\$110.28
45	\$61.00	\$71.52	\$80.29	\$88.49	\$96.92	\$105.72	\$115.27
46	\$63.80	\$75.07	\$84.47	\$93.24	\$102.27	\$111.71	\$121.88
47	\$66.69	\$78.79	\$88.85	\$98.26	\$107.93	\$118.03	\$128.89
48	\$69.78	\$82.71	\$93.49	\$103.53	\$113.88	\$124.69	\$136.28
49	\$72.95	\$86.80	\$98.35	\$109.10	\$120.19	\$131.76	\$144.12
50	\$76.31	\$91.10	\$103.44	\$114.99	\$126.82	\$139.21	\$152.40
51	\$79.79	\$95.61	\$108.83	\$121.16	\$133.83	\$147.07	\$161.18
52	\$83.42	\$100.36	\$114.49	\$127.68	\$141.22	\$155.40	\$170.44
53	\$87.25	\$105.33	\$120.43	\$134.55	\$149.05	\$164.17	\$180.21
54	\$91.22	\$110.55	\$126.70	\$141.77	\$157.27	\$173.47	\$190.56
55	\$95.41	\$116.04	\$133.29	\$149.39	\$165.95	\$183.28	\$201.50
56	\$100.93	\$123.01	\$141.45	\$158.68	\$176.42	\$194.96	\$214.50
57	\$106.78	\$130.42	\$150.11	\$168.55	\$187.53	\$207.39	\$228.32
58	\$112.97	\$138.25	\$159.33	\$179.07	\$199.36	\$220.59	\$243.03
59	\$119.52	\$146.54	\$169.10	\$190.20	\$211.91	\$234.66	\$258.68
60	\$126.45	\$155.35	\$179.45	\$202.03	\$225.27	\$249.62	\$275.35
61	\$133.77	\$164.67	\$190.47	\$214.60	\$239.46	\$265.54	\$293.09
62	\$141.55	\$174.59	\$202.15	\$227.94	\$254.55	\$282.44	\$311.98
63	\$149.65	\$185.06	\$214.62	\$242.29	\$270.84	\$300.81	\$332.60
64	\$158.22	\$196.18	\$227.87	\$257.56	\$288.18	\$320.37	\$354.58
65	\$167.29	\$207.98	\$241.94	\$273.77	\$306.64	\$341.21	\$377.99
66	\$176.87	\$220.46	\$256.88	\$291.00	\$326.27	\$363.38	\$402.95
67	\$187.01	\$233.71	\$272.73	\$309.33	\$347.19	\$387.01	\$429.59
68	\$204.20	\$254.83	\$297.13	\$336.85	\$377.98	\$421.31	\$467.71
69	\$223.01	\$277.82	\$323.70	\$366.83	\$411.50	\$458.63	\$509.21
70	\$243.51	\$302.91	\$352.64	\$399.46	\$448.01	\$499.29	\$554.41
71	\$265.92	\$330.28	\$384.19	\$434.99	\$487.73	\$543.55	\$603.60
72	\$290.37	\$360.10	\$418.54	\$473.70	\$531.02	\$591.70	\$657.17
73	\$314.59	\$391.39	\$455.85	\$516.79	\$580.22	\$647.50	\$720.10
74	\$340.86	\$425.39	\$496.46	\$563.80	\$634.00	\$708.55	\$789.08
75	\$369.31	\$462.34	\$540.69	\$615.08	\$692.76	\$775.38	\$864.64
76	\$400.13	\$502.51	\$588.89	\$671.04	\$756.94	\$848.49	\$947.45
77	\$433.53	\$546.17	\$641.37	\$732.05	\$827.10	\$928.50	\$1,038.19
78	\$467.27	\$588.89	\$691.75	\$790.00	\$893.20	\$1,003.74	\$1,123.85
79	\$503.67	\$634.94	\$746.08	\$852.51	\$964.61	\$1,085.04	\$1,216.57
80	\$542.92	\$684.59	\$804.68	\$919.99	\$1,041.71	\$1,172.94	\$1,316.96
81	\$585.21	\$738.13	\$867.91	\$992.77	\$1,124.95	\$1,267.97	\$1,425.59
82	\$630.81	\$795.86	\$936.07	\$1,071.34	\$1,214.89	\$1,370.70	\$1,543.20
83	\$676.52	\$852.80	\$1,002.52	\$1,147.28	\$1,301.34	\$1,469.44	\$1,656.70
84	\$725.53	\$913.81	\$1,073.69	\$1,228.61	\$1,394.00	\$1,575.31	\$1,778.56
85	\$778.15	\$979.21	\$1,149.89	\$1,315.69	\$1,493.22	\$1,688.79	\$1,909.34
86	\$834.56	\$1,049.27	\$1,231.51	\$1,408.93	\$1,599.51	\$1,810.45	\$2,049.78
87	\$895.05	\$1,124.36	\$1,318.90	\$1,508.78	\$1,713.36	\$1,940.89	\$2,200.53
88	\$941.64	\$1,179.00	\$1,379.38	\$1,575.06	\$1,786.60	\$2,023.36	\$2,295.32
89	\$990.65	\$1,236.29	\$1,442.62	\$1,644.20	\$1,862.95	\$2,109.31	\$2,394.20
90	\$1,042.20	\$1,296.37	\$1,508.76	\$1,716.40	\$1,942.60	\$2,198.94	\$2,497.34
91	\$1,096.45	\$1,359.38	\$1,577.92	\$1,791.76	\$2,025.62	\$2,292.35	\$2,604.92
92	\$1,153.53	\$1,425.45	\$1,650.27	\$1,870.45	\$2,112.19	\$2,389.74	\$2,717.11
93	\$1,197.68	\$1,473.51	\$1,699.70	\$1,921.38	\$2,166.04	\$2,448.95	\$2,784.47
94	\$1,243.52	\$1,523.24	\$1,750.60	\$1,973.69	\$2,221.30	\$2,509.60	\$2,853.47
95	\$1,291.08	\$1,574.62	\$1,803.03	\$2,027.43	\$2,277.93	\$2,571.76	\$2,924.19
96	\$1,340.50	\$1,627.73	\$1,857.04	\$2,082.63	\$2,336.01	\$2,635.44	\$2,996.66
97	\$1,391.79	\$1,682.63	\$1,912.64	\$2,139.35	\$2,395.58	\$2,700.72	\$3,070.94
98	\$1,434.41	\$1,728.04	\$1,958.50	\$2,185.94	\$2,444.43	\$2,754.25	\$3,131.80
99	\$1,469.54	\$1,765.35	\$1,996.02	\$2,224.06	\$2,484.33	\$2,797.89	\$3,181.48
100	\$1,498.34	\$1,795.82	\$2,026.64	\$2,255.04	\$2,516.77	\$2,833.39	\$3,221.87

**Policy Form Series: LTC2-IDEAL  
Ideal  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
100% Home Care  
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$79.03	\$93.99	\$106.07	\$117.33	\$128.62	\$140.14	\$153.37
31	\$80.21	\$95.42	\$107.69	\$119.14	\$130.60	\$142.32	\$155.72
32	\$81.42	\$96.84	\$109.32	\$120.95	\$132.62	\$144.53	\$158.13
33	\$82.62	\$98.33	\$110.99	\$122.79	\$134.68	\$146.77	\$160.56
34	\$83.86	\$99.80	\$112.67	\$124.70	\$136.74	\$149.04	\$163.03
35	\$85.12	\$101.34	\$114.42	\$126.63	\$138.85	\$151.34	\$165.57
36	\$88.14	\$105.15	\$118.86	\$131.68	\$144.51	\$157.57	\$172.40
37	\$91.33	\$109.15	\$123.51	\$136.94	\$150.37	\$164.08	\$179.55
38	\$94.60	\$113.28	\$128.33	\$142.44	\$156.53	\$170.82	\$186.97
39	\$97.98	\$117.55	\$133.36	\$148.12	\$162.88	\$177.85	\$194.72
40	\$101.49	\$122.01	\$138.57	\$154.09	\$169.53	\$185.19	\$202.77
41	\$105.13	\$126.64	\$143.99	\$160.23	\$176.40	\$192.84	\$211.17
42	\$108.89	\$131.41	\$149.62	\$166.66	\$183.60	\$200.76	\$219.90
43	\$112.79	\$136.36	\$155.47	\$173.32	\$191.07	\$209.03	\$229.01
44	\$116.83	\$141.54	\$161.55	\$180.26	\$198.84	\$217.62	\$238.49
45	\$121.02	\$146.92	\$167.86	\$187.46	\$206.95	\$226.60	\$248.35
46	\$126.32	\$153.61	\$175.71	\$196.38	\$216.94	\$237.65	\$260.54
47	\$131.83	\$160.62	\$183.94	\$205.76	\$227.44	\$249.24	\$273.35
48	\$137.60	\$167.95	\$192.55	\$215.55	\$238.42	\$261.39	\$286.77
49	\$143.62	\$175.61	\$201.57	\$225.82	\$249.92	\$274.16	\$300.86
50	\$149.92	\$183.61	\$210.99	\$236.61	\$261.97	\$287.51	\$315.64
51	\$156.45	\$191.98	\$220.85	\$247.87	\$274.63	\$301.52	\$331.18
52	\$163.27	\$200.76	\$231.20	\$259.68	\$287.90	\$316.23	\$347.45
53	\$170.44	\$209.91	\$242.00	\$272.06	\$301.82	\$331.66	\$364.50
54	\$177.88	\$219.49	\$253.32	\$285.01	\$316.37	\$347.83	\$382.40
55	\$185.67	\$229.51	\$265.19	\$298.59	\$331.66	\$364.77	\$401.16
56	\$194.27	\$240.34	\$277.82	\$312.90	\$347.68	\$382.51	\$420.84
57	\$203.31	\$251.66	\$291.02	\$327.89	\$364.47	\$401.12	\$441.47
58	\$212.72	\$263.53	\$304.89	\$343.67	\$382.08	\$420.61	\$463.08
59	\$222.60	\$275.95	\$319.40	\$360.16	\$400.55	\$441.06	\$485.77
60	\$232.92	\$288.99	\$334.58	\$377.41	\$419.89	\$462.49	\$509.56
61	\$243.74	\$302.59	\$350.53	\$395.51	\$440.16	\$484.99	\$534.55
62	\$255.03	\$316.87	\$367.22	\$414.46	\$461.42	\$508.55	\$560.70
63	\$266.52	\$331.47	\$384.47	\$434.19	\$483.64	\$533.33	\$588.40
64	\$278.50	\$346.81	\$402.51	\$454.87	\$506.93	\$559.29	\$617.46
65	\$291.04	\$362.82	\$421.41	\$476.50	\$531.33	\$586.53	\$647.98
66	\$304.12	\$379.56	\$441.23	\$499.16	\$556.88	\$615.08	\$679.99
67	\$317.77	\$397.11	\$461.93	\$522.92	\$583.73	\$645.03	\$713.58
68	\$339.26	\$423.43	\$492.22	\$557.06	\$621.73	\$687.02	\$760.23
69	\$362.19	\$451.42	\$524.49	\$593.39	\$662.22	\$731.75	\$809.93
70	\$386.67	\$481.31	\$558.86	\$632.09	\$705.36	\$779.43	\$862.88
71	\$412.81	\$513.19	\$595.53	\$673.32	\$751.27	\$830.21	\$919.29
72	\$440.71	\$547.14	\$634.59	\$717.24	\$800.19	\$884.25	\$979.37
73	\$470.98	\$585.93	\$680.54	\$770.20	\$860.19	\$951.50	\$1,055.04
74	\$503.34	\$627.46	\$729.85	\$827.02	\$924.70	\$1,023.88	\$1,136.61
75	\$537.95	\$671.94	\$782.74	\$888.02	\$994.03	\$1,101.77	\$1,224.43
76	\$574.92	\$719.62	\$839.45	\$953.55	\$1,068.56	\$1,185.56	\$1,319.04
77	\$614.42	\$770.62	\$900.26	\$1,023.83	\$1,148.63	\$1,275.75	\$1,421.00
78	\$652.23	\$817.88	\$955.54	\$1,087.09	\$1,220.34	\$1,356.75	\$1,513.28
79	\$692.40	\$868.03	\$1,014.22	\$1,154.22	\$1,296.52	\$1,442.87	\$1,611.53
80	\$735.04	\$921.26	\$1,076.50	\$1,225.47	\$1,377.43	\$1,534.46	\$1,716.19
81	\$780.30	\$977.78	\$1,142.60	\$1,301.12	\$1,463.39	\$1,631.87	\$1,827.61
82	\$828.37	\$1,037.74	\$1,212.76	\$1,381.45	\$1,554.75	\$1,735.43	\$1,946.28
83	\$878.19	\$1,098.66	\$1,283.00	\$1,461.02	\$1,644.71	\$1,837.89	\$2,064.34
84	\$931.01	\$1,163.17	\$1,357.32	\$1,545.12	\$1,739.96	\$1,946.36	\$2,189.56
85	\$983.63	\$1,228.57	\$1,433.52	\$1,632.20	\$1,839.18	\$2,059.84	\$2,320.34
86	\$1,040.04	\$1,298.63	\$1,515.14	\$1,725.44	\$1,945.47	\$2,181.50	\$2,460.78
87	\$1,100.53	\$1,373.72	\$1,602.53	\$1,825.29	\$2,059.32	\$2,311.94	\$2,611.53
88	\$1,147.12	\$1,428.36	\$1,663.01	\$1,891.57	\$2,132.56	\$2,394.41	\$2,706.32
89	\$1,196.13	\$1,485.65	\$1,726.25	\$1,960.71	\$2,208.91	\$2,480.36	\$2,805.20
90	\$1,247.68	\$1,545.73	\$1,792.39	\$2,032.91	\$2,288.56	\$2,569.99	\$2,908.34
91	\$1,301.93	\$1,608.74	\$1,861.55	\$2,108.27	\$2,371.58	\$2,663.40	\$3,015.92
92	\$1,359.01	\$1,674.81	\$1,933.90	\$2,186.96	\$2,458.15	\$2,760.79	\$3,128.11
93	\$1,403.16	\$1,722.87	\$1,983.33	\$2,237.89	\$2,512.00	\$2,820.00	\$3,195.47
94	\$1,449.00	\$1,772.60	\$2,034.23	\$2,290.20	\$2,567.26	\$2,880.65	\$3,264.47
95	\$1,496.56	\$1,823.98	\$2,086.66	\$2,343.94	\$2,623.89	\$2,942.81	\$3,335.19
96	\$1,545.98	\$1,877.09	\$2,140.67	\$2,399.14	\$2,681.97	\$3,006.49	\$3,407.66
97	\$1,597.27	\$1,931.99	\$2,196.27	\$2,455.86	\$2,741.54	\$3,071.77	\$3,481.94
98	\$1,639.89	\$1,977.40	\$2,242.13	\$2,502.45	\$2,790.39	\$3,125.30	\$3,542.80
99	\$1,675.02	\$2,014.71	\$2,279.65	\$2,540.57	\$2,830.29	\$3,168.94	\$3,592.48
100	\$1,703.82	\$2,045.18	\$2,310.27	\$2,571.55	\$2,862.73	\$3,204.44	\$3,632.87

**Policy Form Series: LTC2-IDEAL  
Ideal  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
100% Home Care  
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$214.16	\$263.04	\$300.40	\$335.04	\$369.18	\$405.19	\$445.95
31	\$216.70	\$266.11	\$303.91	\$338.96	\$373.49	\$409.92	\$451.17
32	\$219.22	\$269.23	\$307.48	\$342.93	\$377.87	\$414.74	\$456.46
33	\$221.78	\$272.41	\$311.07	\$346.96	\$382.29	\$419.59	\$461.79
34	\$224.39	\$275.60	\$314.73	\$351.03	\$386.79	\$424.52	\$467.19
35	\$227.03	\$278.82	\$318.43	\$355.15	\$391.32	\$429.48	\$472.70
36	\$229.67	\$282.27	\$322.48	\$359.78	\$396.42	\$435.07	\$478.72
37	\$232.38	\$285.79	\$326.66	\$364.50	\$401.63	\$440.77	\$484.91
38	\$235.14	\$289.37	\$330.90	\$369.40	\$407.03	\$446.67	\$491.29
39	\$237.98	\$293.06	\$335.26	\$374.35	\$412.55	\$452.69	\$497.84
40	\$240.83	\$296.86	\$339.73	\$379.47	\$418.21	\$458.91	\$504.57
41	\$243.79	\$300.72	\$344.36	\$384.72	\$423.99	\$465.32	\$511.51
42	\$246.80	\$304.68	\$349.08	\$390.11	\$430.03	\$471.90	\$518.66
43	\$249.89	\$308.73	\$353.91	\$395.64	\$436.17	\$478.65	\$526.03
44	\$253.05	\$312.90	\$358.87	\$401.31	\$442.52	\$485.62	\$533.64
45	\$256.27	\$317.15	\$363.95	\$407.17	\$449.04	\$492.82	\$541.46
46	\$261.26	\$323.51	\$371.37	\$415.54	\$458.29	\$502.98	\$552.66
47	\$266.39	\$330.06	\$379.02	\$424.21	\$467.90	\$513.53	\$564.32
48	\$271.74	\$336.85	\$386.96	\$433.18	\$477.83	\$524.45	\$576.43
49	\$277.20	\$343.83	\$395.16	\$442.52	\$488.19	\$535.83	\$589.01
50	\$282.86	\$351.05	\$403.66	\$452.17	\$498.91	\$547.66	\$602.09
51	\$288.69	\$358.55	\$412.47	\$462.19	\$510.03	\$559.92	\$615.72
52	\$294.66	\$366.28	\$421.60	\$472.59	\$521.58	\$572.71	\$629.89
53	\$300.89	\$374.27	\$431.02	\$483.38	\$533.65	\$585.98	\$644.63
54	\$307.28	\$382.55	\$440.84	\$494.57	\$546.12	\$599.82	\$659.99
55	\$313.90	\$391.16	\$451.02	\$506.18	\$559.10	\$614.26	\$675.99
56	\$320.47	\$399.27	\$462.07	\$516.54	\$570.57	\$626.83	\$690.05
57	\$327.33	\$407.80	\$470.04	\$527.49	\$582.64	\$640.16	\$704.92
58	\$334.57	\$416.81	\$480.35	\$539.06	\$595.45	\$654.27	\$720.69
59	\$342.16	\$426.23	\$491.25	\$551.30	\$608.98	\$669.22	\$737.40
60	\$350.15	\$436.19	\$502.71	\$564.20	\$623.30	\$685.08	\$755.11
61	\$358.52	\$446.70	\$514.86	\$577.86	\$638.47	\$701.95	\$773.93
62	\$367.37	\$457.77	\$527.65	\$592.29	\$654.54	\$719.73	\$793.88
63	\$375.81	\$468.40	\$540.12	\$606.64	\$670.83	\$737.06	\$813.44
64	\$384.73	\$479.70	\$553.37	\$621.91	\$688.17	\$755.60	\$834.32
65	\$394.17	\$491.65	\$567.46	\$638.13	\$706.65	\$775.43	\$856.66
66	\$404.08	\$504.31	\$582.40	\$655.36	\$726.28	\$796.57	\$880.56
67	\$414.58	\$517.71	\$598.25	\$673.69	\$747.20	\$819.19	\$906.14
68	\$432.32	\$539.14	\$622.65	\$701.21	\$777.99	\$853.26	\$944.07
69	\$451.71	\$562.41	\$649.22	\$731.19	\$811.51	\$890.34	\$985.37
70	\$472.75	\$587.79	\$678.19	\$763.82	\$848.02	\$930.77	\$1,030.42
71	\$495.72	\$615.44	\$709.74	\$799.35	\$887.74	\$974.78	\$1,079.42
72	\$520.73	\$645.56	\$744.09	\$838.06	\$931.03	\$1,022.70	\$1,132.81
73	\$548.04	\$680.26	\$784.44	\$883.30	\$980.70	\$1,078.50	\$1,195.74
74	\$577.44	\$717.72	\$828.14	\$932.48	\$1,034.94	\$1,139.55	\$1,264.72
75	\$609.04	\$758.15	\$875.48	\$985.95	\$1,094.16	\$1,206.36	\$1,340.25
76	\$643.08	\$801.88	\$926.82	\$1,044.10	\$1,158.79	\$1,279.47	\$1,423.06
77	\$679.74	\$849.13	\$982.46	\$1,107.32	\$1,229.41	\$1,359.48	\$1,513.80
78	\$712.34	\$889.11	\$1,028.25	\$1,158.86	\$1,287.01	\$1,424.24	\$1,587.94
79	\$747.60	\$932.46	\$1,078.09	\$1,215.07	\$1,350.11	\$1,495.36	\$1,669.41
80	\$785.70	\$979.40	\$1,132.26	\$1,276.35	\$1,419.06	\$1,573.28	\$1,758.82
81	\$826.86	\$1,030.29	\$1,191.11	\$1,343.02	\$1,494.32	\$1,658.58	\$1,856.75
82	\$871.33	\$1,085.37	\$1,254.94	\$1,415.59	\$1,576.46	\$1,751.83	\$1,963.89
83	\$915.88	\$1,138.73	\$1,314.97	\$1,486.31	\$1,659.86	\$1,848.51	\$2,075.64
84	\$963.73	\$1,196.19	\$1,379.92	\$1,562.49	\$1,749.50	\$1,952.29	\$2,195.75
85	\$1,016.35	\$1,261.59	\$1,456.12	\$1,649.57	\$1,848.72	\$2,065.77	\$2,326.53
86	\$1,072.76	\$1,331.65	\$1,537.74	\$1,742.81	\$1,955.01	\$2,187.43	\$2,466.97
87	\$1,133.25	\$1,406.74	\$1,625.13	\$1,842.66	\$2,068.86	\$2,317.87	\$2,617.72
88	\$1,179.84	\$1,461.38	\$1,685.61	\$1,908.94	\$2,142.10	\$2,400.34	\$2,712.51
89	\$1,228.85	\$1,518.67	\$1,748.85	\$1,978.08	\$2,218.45	\$2,486.29	\$2,811.39
90	\$1,280.40	\$1,578.75	\$1,814.99	\$2,050.28	\$2,298.10	\$2,575.92	\$2,914.53
91	\$1,334.65	\$1,641.76	\$1,884.15	\$2,125.64	\$2,381.12	\$2,669.33	\$3,022.11
92	\$1,391.73	\$1,707.83	\$1,956.50	\$2,204.33	\$2,467.69	\$2,766.72	\$3,134.30
93	\$1,435.88	\$1,755.89	\$2,005.93	\$2,255.26	\$2,521.54	\$2,825.93	\$3,201.66
94	\$1,481.72	\$1,805.62	\$2,056.83	\$2,307.57	\$2,576.80	\$2,886.58	\$3,270.66
95	\$1,529.28	\$1,857.00	\$2,109.26	\$2,361.31	\$2,633.43	\$2,948.74	\$3,341.38
96	\$1,578.70	\$1,910.11	\$2,163.27	\$2,416.51	\$2,691.51	\$3,012.42	\$3,413.85
97	\$1,629.99	\$1,965.01	\$2,218.87	\$2,473.23	\$2,751.08	\$3,077.70	\$3,488.13
98	\$1,672.61	\$2,010.42	\$2,264.73	\$2,519.82	\$2,799.93	\$3,131.23	\$3,548.99
99	\$1,707.74	\$2,047.73	\$2,302.25	\$2,557.94	\$2,839.83	\$3,174.87	\$3,598.67
100	\$1,736.54	\$2,078.20	\$2,332.87	\$2,588.92	\$2,872.27	\$3,210.37	\$3,639.06

**Policy Form Series: LTC2-IDEAL**  
**Ideal**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**75% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$39.27	\$44.09	\$48.11	\$51.83	\$55.69	\$59.79	\$64.41
31	\$40.04	\$44.99	\$49.12	\$52.97	\$56.98	\$61.16	\$65.91
32	\$40.84	\$45.93	\$50.17	\$54.15	\$58.25	\$62.54	\$67.46
33	\$41.63	\$46.86	\$51.23	\$55.34	\$59.56	\$63.99	\$69.04
34	\$42.43	\$47.83	\$52.35	\$56.56	\$60.90	\$65.46	\$70.65
35	\$43.27	\$48.81	\$53.45	\$57.80	\$62.27	\$66.99	\$72.31
36	\$44.71	\$50.62	\$55.55	\$60.17	\$64.92	\$69.94	\$75.55
37	\$46.19	\$52.47	\$57.71	\$62.64	\$67.69	\$72.99	\$78.95
38	\$47.71	\$54.40	\$59.99	\$65.21	\$70.56	\$76.21	\$82.51
39	\$49.31	\$56.41	\$62.31	\$67.87	\$73.57	\$79.56	\$86.20
40	\$50.94	\$58.47	\$64.76	\$70.65	\$76.69	\$83.05	\$90.05
41	\$52.64	\$60.62	\$67.29	\$73.53	\$79.96	\$86.70	\$94.10
42	\$54.38	\$62.84	\$69.93	\$76.55	\$83.38	\$90.51	\$98.31
43	\$56.18	\$65.17	\$72.66	\$79.68	\$86.90	\$94.48	\$102.73
44	\$58.05	\$67.55	\$75.50	\$82.94	\$90.62	\$98.63	\$107.34
45	\$59.99	\$70.03	\$78.45	\$86.34	\$94.45	\$102.98	\$112.16
46	\$62.71	\$73.45	\$82.50	\$90.94	\$99.63	\$108.74	\$118.54
47	\$65.53	\$77.09	\$86.71	\$95.78	\$105.12	\$114.86	\$125.33
48	\$68.50	\$80.87	\$91.21	\$100.89	\$110.87	\$121.30	\$132.47
49	\$71.60	\$84.84	\$95.89	\$106.27	\$116.94	\$128.13	\$140.02
50	\$74.85	\$88.99	\$100.84	\$111.93	\$123.35	\$135.32	\$148.02
51	\$78.22	\$93.36	\$106.02	\$117.91	\$130.14	\$142.91	\$156.45
52	\$81.77	\$97.96	\$111.49	\$124.19	\$137.26	\$150.93	\$165.36
53	\$85.45	\$102.75	\$117.24	\$130.82	\$144.79	\$159.41	\$174.80
54	\$89.35	\$107.80	\$123.26	\$137.79	\$152.75	\$168.34	\$184.77
55	\$93.38	\$113.08	\$129.62	\$145.13	\$161.11	\$177.81	\$195.31
56	\$98.75	\$119.84	\$137.52	\$154.12	\$171.22	\$189.10	\$207.85
57	\$104.45	\$127.02	\$145.92	\$163.67	\$181.95	\$201.11	\$221.19
58	\$110.48	\$134.60	\$154.81	\$173.82	\$193.38	\$213.87	\$235.40
59	\$116.85	\$142.64	\$164.28	\$184.58	\$205.52	\$227.44	\$250.50
60	\$123.60	\$151.17	\$174.28	\$195.99	\$218.41	\$241.88	\$266.60
61	\$130.73	\$160.22	\$184.92	\$208.13	\$232.12	\$257.22	\$283.70
62	\$138.28	\$169.78	\$196.19	\$221.03	\$246.66	\$273.55	\$301.91
63	\$146.14	\$179.90	\$208.23	\$234.85	\$262.37	\$291.25	\$321.76
64	\$154.44	\$190.65	\$221.00	\$249.55	\$279.09	\$310.09	\$342.90
65	\$163.23	\$202.01	\$234.54	\$265.18	\$296.85	\$330.16	\$365.48
66	\$172.50	\$214.06	\$248.92	\$281.76	\$315.77	\$351.49	\$389.47
67	\$182.32	\$226.82	\$264.19	\$299.40	\$335.84	\$374.25	\$415.08
68	\$199.10	\$247.34	\$287.85	\$326.07	\$365.71	\$407.44	\$451.96
69	\$217.44	\$269.72	\$313.66	\$355.14	\$398.18	\$443.59	\$492.11
70	\$237.50	\$294.14	\$341.74	\$386.78	\$433.55	\$482.96	\$535.85
71	\$259.39	\$320.75	\$372.37	\$421.26	\$472.06	\$525.82	\$583.46
72	\$283.31	\$349.75	\$405.74	\$458.80	\$514.02	\$572.48	\$635.29
73	\$306.82	\$379.96	\$441.70	\$500.31	\$561.45	\$626.25	\$695.90
74	\$332.25	\$412.76	\$480.83	\$545.60	\$613.22	\$685.05	\$762.28
75	\$359.84	\$448.40	\$523.41	\$594.97	\$669.81	\$749.41	\$835.00
76	\$389.67	\$487.14	\$569.78	\$648.81	\$731.61	\$819.79	\$914.67
77	\$422.01	\$529.20	\$620.27	\$707.51	\$799.10	\$896.79	\$1,001.93
78	\$454.68	\$570.33	\$668.69	\$763.23	\$862.64	\$969.09	\$1,084.22
79	\$489.92	\$614.64	\$720.91	\$823.30	\$931.26	\$1,047.22	\$1,173.26
80	\$527.83	\$662.43	\$777.22	\$888.08	\$1,005.31	\$1,131.65	\$1,269.63
81	\$568.69	\$713.89	\$837.91	\$957.99	\$1,085.27	\$1,222.90	\$1,373.89
82	\$612.73	\$769.38	\$903.32	\$1,033.39	\$1,171.59	\$1,321.49	\$1,486.73
83	\$656.64	\$823.72	\$966.54	\$1,105.61	\$1,253.85	\$1,415.42	\$1,594.62
84	\$703.70	\$881.89	\$1,034.21	\$1,182.90	\$1,341.88	\$1,515.99	\$1,710.34
85	\$754.14	\$944.17	\$1,106.59	\$1,265.58	\$1,436.08	\$1,623.75	\$1,834.45
86	\$808.17	\$1,010.85	\$1,184.06	\$1,354.05	\$1,536.91	\$1,739.13	\$1,967.55
87	\$866.06	\$1,082.24	\$1,266.93	\$1,448.69	\$1,644.83	\$1,862.71	\$2,110.34
88	\$910.34	\$1,133.62	\$1,323.51	\$1,510.60	\$1,713.24	\$1,939.69	\$2,198.84
89	\$956.90	\$1,187.44	\$1,382.62	\$1,575.17	\$1,784.45	\$2,019.82	\$2,291.04
90	\$1,005.81	\$1,243.81	\$1,444.36	\$1,642.50	\$1,858.63	\$2,103.28	\$2,387.13
91	\$1,057.24	\$1,302.88	\$1,508.87	\$1,712.69	\$1,935.90	\$2,190.18	\$2,487.22
92	\$1,111.30	\$1,364.73	\$1,576.25	\$1,785.90	\$2,016.40	\$2,280.68	\$2,591.53
93	\$1,152.68	\$1,409.12	\$1,621.63	\$1,832.54	\$2,065.61	\$2,334.67	\$2,653.13
94	\$1,195.63	\$1,454.94	\$1,668.31	\$1,880.38	\$2,115.98	\$2,389.95	\$2,716.14
95	\$1,240.17	\$1,502.25	\$1,716.32	\$1,929.51	\$2,167.63	\$2,446.53	\$2,780.68
96	\$1,286.38	\$1,551.11	\$1,765.74	\$1,979.91	\$2,220.52	\$2,504.46	\$2,846.74
97	\$1,334.30	\$1,601.54	\$1,816.56	\$2,031.62	\$2,274.71	\$2,563.78	\$2,914.36
98	\$1,374.07	\$1,643.20	\$1,858.39	\$2,074.05	\$2,319.12	\$2,612.35	\$2,969.77
99	\$1,406.83	\$1,677.40	\$1,892.63	\$2,108.71	\$2,355.33	\$2,651.92	\$3,014.93
100	\$1,433.66	\$1,705.32	\$1,920.51	\$2,136.91	\$2,384.77	\$2,684.07	\$3,051.60

**Policy Form Series: LTC2-IDEAL  
Ideal  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
75% Home Care  
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$77.18	\$91.35	\$102.83	\$113.56	\$124.32	\$135.33	\$147.91
31	\$78.34	\$92.74	\$104.36	\$115.29	\$126.26	\$137.41	\$150.19
32	\$79.51	\$94.14	\$105.95	\$117.08	\$128.19	\$139.54	\$152.49
33	\$80.71	\$95.56	\$107.57	\$118.84	\$130.17	\$141.68	\$154.84
34	\$81.89	\$96.99	\$109.23	\$120.69	\$132.19	\$143.90	\$157.22
35	\$83.14	\$98.47	\$110.88	\$122.53	\$134.20	\$146.13	\$159.63
36	\$86.09	\$102.20	\$115.17	\$127.42	\$139.64	\$152.10	\$166.21
37	\$89.16	\$106.02	\$119.65	\$132.48	\$145.28	\$158.32	\$173.05
38	\$92.33	\$110.01	\$124.32	\$137.77	\$151.17	\$164.83	\$180.20
39	\$95.62	\$114.16	\$129.12	\$143.25	\$157.31	\$171.57	\$187.60
40	\$99.03	\$118.41	\$134.14	\$148.92	\$163.67	\$178.60	\$195.31
41	\$102.57	\$122.88	\$139.36	\$154.86	\$170.28	\$185.89	\$203.38
42	\$106.20	\$127.48	\$144.79	\$161.02	\$177.20	\$193.52	\$211.72
43	\$110.00	\$132.30	\$150.42	\$167.44	\$184.37	\$201.48	\$220.45
44	\$113.91	\$137.26	\$156.23	\$174.08	\$191.83	\$209.73	\$229.52
45	\$117.97	\$142.42	\$162.32	\$181.00	\$199.58	\$218.30	\$238.97
46	\$123.10	\$148.86	\$169.86	\$189.61	\$209.18	\$228.88	\$250.64
47	\$128.43	\$155.65	\$177.75	\$198.58	\$219.24	\$240.01	\$262.91
48	\$134.01	\$162.71	\$186.03	\$207.99	\$229.79	\$251.65	\$275.77
49	\$139.84	\$170.09	\$194.69	\$217.85	\$240.82	\$263.89	\$289.22
50	\$145.92	\$177.81	\$203.78	\$228.18	\$252.39	\$276.68	\$303.38
51	\$152.28	\$185.87	\$213.24	\$239.01	\$264.53	\$290.10	\$318.22
52	\$158.89	\$194.31	\$223.16	\$250.34	\$277.25	\$304.19	\$333.75
53	\$165.78	\$203.14	\$233.54	\$262.22	\$290.57	\$318.96	\$350.08
54	\$173.02	\$212.35	\$244.42	\$274.63	\$304.55	\$334.43	\$367.19
55	\$180.53	\$221.99	\$255.79	\$287.66	\$319.17	\$350.68	\$385.12
56	\$188.88	\$232.40	\$267.94	\$301.41	\$334.55	\$367.67	\$403.97
57	\$197.63	\$243.36	\$280.65	\$315.80	\$350.66	\$385.51	\$423.68
58	\$206.80	\$254.79	\$293.97	\$330.95	\$367.54	\$404.18	\$444.40
59	\$216.36	\$266.74	\$307.92	\$346.74	\$385.27	\$423.79	\$466.12
60	\$226.36	\$279.30	\$322.53	\$363.33	\$403.79	\$444.32	\$488.92
61	\$236.84	\$292.41	\$337.83	\$380.70	\$423.27	\$465.88	\$512.81
62	\$247.80	\$306.15	\$353.87	\$398.91	\$443.63	\$488.47	\$537.86
63	\$258.89	\$320.21	\$370.39	\$417.80	\$464.90	\$512.16	\$564.31
64	\$270.47	\$334.96	\$387.71	\$437.60	\$487.18	\$536.97	\$592.05
65	\$282.56	\$350.33	\$405.83	\$458.32	\$510.54	\$563.00	\$621.20
66	\$295.20	\$366.42	\$424.79	\$479.99	\$535.02	\$590.28	\$651.74
67	\$308.43	\$383.27	\$444.64	\$502.73	\$560.65	\$618.92	\$683.79
68	\$323.31	\$408.70	\$473.85	\$535.61	\$597.24	\$659.30	\$728.56
69	\$351.64	\$435.81	\$505.02	\$570.63	\$636.20	\$702.30	\$776.26
70	\$375.48	\$464.78	\$538.19	\$607.95	\$677.72	\$748.12	\$827.08
71	\$400.94	\$495.59	\$573.57	\$647.71	\$721.94	\$796.91	\$881.26
72	\$428.13	\$528.50	\$611.27	\$690.06	\$769.05	\$848.93	\$938.94
73	\$457.45	\$565.78	\$655.34	\$740.72	\$826.46	\$913.20	\$1,011.19
74	\$488.70	\$605.67	\$702.55	\$795.10	\$888.13	\$982.40	\$1,088.99
75	\$522.18	\$648.38	\$753.19	\$853.47	\$954.44	\$1,056.80	\$1,172.81
76	\$557.89	\$694.13	\$807.43	\$916.14	\$1,025.69	\$1,136.85	\$1,263.05
77	\$596.07	\$743.08	\$865.65	\$983.38	\$1,102.23	\$1,222.97	\$1,360.25
78	\$632.54	\$788.35	\$918.39	\$1,043.71	\$1,170.60	\$1,300.13	\$1,448.06
79	\$671.28	\$836.33	\$974.39	\$1,107.71	\$1,243.17	\$1,382.14	\$1,541.54
80	\$712.34	\$887.27	\$1,033.82	\$1,175.63	\$1,320.26	\$1,469.33	\$1,641.05
81	\$755.96	\$941.28	\$1,096.84	\$1,247.72	\$1,402.14	\$1,562.06	\$1,746.97
82	\$802.20	\$998.60	\$1,163.69	\$1,324.25	\$1,489.11	\$1,660.59	\$1,859.76
83	\$849.84	\$1,056.33	\$1,229.90	\$1,399.09	\$1,573.74	\$1,756.87	\$1,970.60
84	\$900.33	\$1,117.37	\$1,299.89	\$1,478.21	\$1,663.21	\$1,858.74	\$2,088.05
85	\$950.77	\$1,179.65	\$1,372.27	\$1,560.89	\$1,757.41	\$1,966.50	\$2,212.16
86	\$1,004.80	\$1,246.33	\$1,449.74	\$1,649.36	\$1,858.24	\$2,081.88	\$2,345.26
87	\$1,062.69	\$1,317.72	\$1,532.61	\$1,744.00	\$1,966.16	\$2,205.46	\$2,488.05
88	\$1,106.97	\$1,369.10	\$1,589.19	\$1,805.91	\$2,034.57	\$2,282.44	\$2,576.55
89	\$1,153.53	\$1,422.92	\$1,648.30	\$1,870.48	\$2,105.78	\$2,362.57	\$2,668.75
90	\$1,202.44	\$1,479.29	\$1,710.04	\$1,937.81	\$2,179.96	\$2,446.03	\$2,764.84
91	\$1,253.87	\$1,538.36	\$1,774.55	\$2,008.00	\$2,257.23	\$2,532.93	\$2,864.93
92	\$1,307.93	\$1,600.21	\$1,841.93	\$2,081.21	\$2,337.73	\$2,623.43	\$2,969.24
93	\$1,349.31	\$1,644.60	\$1,887.31	\$2,127.85	\$2,386.94	\$2,677.42	\$3,030.84
94	\$1,392.26	\$1,690.42	\$1,933.99	\$2,175.69	\$2,437.31	\$2,732.70	\$3,093.85
95	\$1,436.80	\$1,737.73	\$1,982.00	\$2,224.82	\$2,488.96	\$2,789.28	\$3,158.39
96	\$1,483.01	\$1,786.59	\$2,031.42	\$2,275.22	\$2,541.85	\$2,847.21	\$3,224.45
97	\$1,530.93	\$1,837.02	\$2,082.24	\$2,326.93	\$2,596.04	\$2,906.53	\$3,292.07
98	\$1,570.70	\$1,878.68	\$2,124.07	\$2,369.36	\$2,640.45	\$2,955.10	\$3,347.48
99	\$1,603.46	\$1,912.88	\$2,158.31	\$2,404.02	\$2,676.66	\$2,994.67	\$3,392.64
100	\$1,630.29	\$1,940.80	\$2,186.19	\$2,432.22	\$2,706.10	\$3,026.82	\$3,429.31

**Policy Form Series: LTC2-IDEAL  
Ideal  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
75% Home Care  
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$207.22	\$253.01	\$288.07	\$320.75	\$352.86	\$386.82	\$425.07
31	\$209.66	\$255.98	\$291.42	\$324.50	\$357.03	\$391.34	\$430.05
32	\$212.10	\$258.99	\$294.84	\$328.32	\$361.21	\$395.91	\$435.10
33	\$214.61	\$262.01	\$298.31	\$332.15	\$365.43	\$400.56	\$440.20
34	\$217.12	\$265.08	\$301.82	\$336.04	\$369.71	\$405.24	\$445.35
35	\$219.66	\$268.19	\$305.32	\$339.97	\$374.03	\$410.03	\$450.58
36	\$222.24	\$271.53	\$309.25	\$344.39	\$378.91	\$415.33	\$456.31
37	\$224.87	\$274.89	\$313.23	\$348.95	\$383.92	\$420.77	\$462.20
38	\$227.56	\$278.39	\$317.34	\$353.61	\$389.06	\$426.39	\$468.27
39	\$230.31	\$281.95	\$321.49	\$358.37	\$394.32	\$432.15	\$474.50
40	\$233.11	\$285.58	\$325.81	\$363.26	\$399.73	\$438.07	\$480.89
41	\$235.99	\$289.29	\$330.24	\$368.29	\$405.31	\$444.15	\$487.50
42	\$238.94	\$293.12	\$334.77	\$373.45	\$411.06	\$450.41	\$494.31
43	\$241.92	\$297.03	\$339.40	\$378.75	\$416.91	\$456.87	\$501.31
44	\$244.98	\$301.04	\$344.16	\$384.17	\$422.97	\$463.53	\$508.56
45	\$248.15	\$305.13	\$349.03	\$389.79	\$429.17	\$470.39	\$516.00
46	\$252.99	\$311.22	\$356.14	\$397.78	\$438.02	\$480.04	\$526.64
47	\$257.96	\$317.56	\$363.41	\$406.08	\$447.20	\$490.11	\$537.73
48	\$263.12	\$324.08	\$371.06	\$414.66	\$456.67	\$500.51	\$549.23
49	\$268.43	\$330.80	\$378.91	\$423.56	\$466.51	\$511.36	\$561.16
50	\$273.90	\$337.75	\$387.05	\$432.77	\$476.72	\$522.60	\$573.60
51	\$279.52	\$344.95	\$395.44	\$442.35	\$487.37	\$534.27	\$586.52
52	\$285.37	\$352.39	\$404.18	\$452.27	\$498.38	\$546.45	\$599.97
53	\$291.35	\$360.08	\$413.25	\$462.59	\$509.86	\$559.11	\$614.01
54	\$297.58	\$368.05	\$422.62	\$473.28	\$521.80	\$572.28	\$628.61
55	\$303.96	\$376.28	\$432.36	\$484.39	\$534.17	\$586.03	\$643.82
56	\$310.31	\$384.07	\$441.22	\$494.29	\$545.07	\$598.00	\$657.14
57	\$316.97	\$392.31	\$450.61	\$504.76	\$556.62	\$610.68	\$671.26
58	\$323.98	\$400.93	\$460.50	\$515.82	\$568.86	\$624.11	\$686.27
59	\$331.32	\$410.02	\$470.94	\$527.51	\$581.79	\$638.38	\$702.16
60	\$339.08	\$419.63	\$481.93	\$539.85	\$595.49	\$653.52	\$719.04
61	\$347.19	\$429.73	\$493.58	\$552.93	\$609.99	\$669.56	\$736.94
62	\$355.72	\$440.36	\$505.84	\$566.77	\$625.35	\$686.57	\$755.93
63	\$363.89	\$450.55	\$517.89	\$580.59	\$640.28	\$703.00	\$774.46
64	\$372.47	\$461.37	\$530.66	\$595.29	\$656.21	\$720.61	\$794.25
65	\$381.57	\$472.82	\$544.24	\$610.93	\$673.21	\$739.45	\$815.49
66	\$391.16	\$484.94	\$558.62	\$627.51	\$691.36	\$759.57	\$838.15
67	\$401.26	\$497.79	\$573.90	\$645.15	\$710.67	\$781.10	\$862.43
68	\$418.53	\$518.43	\$597.56	\$671.82	\$740.46	\$812.72	\$897.50
69	\$437.31	\$540.98	\$623.38	\$700.89	\$772.88	\$847.32	\$935.86
70	\$457.85	\$565.53	\$651.46	\$732.56	\$808.22	\$885.14	\$977.79
71	\$480.21	\$592.28	\$682.11	\$767.04	\$846.68	\$926.47	\$1,023.62
72	\$504.61	\$621.43	\$715.48	\$804.58	\$888.59	\$971.60	\$1,073.66
73	\$531.02	\$654.67	\$753.64	\$847.18	\$936.02	\$1,025.37	\$1,134.27
74	\$559.40	\$690.55	\$794.97	\$893.57	\$987.79	\$1,084.17	\$1,200.63
75	\$589.96	\$729.28	\$839.75	\$944.03	\$1,044.34	\$1,148.51	\$1,273.35
76	\$622.83	\$771.16	\$888.37	\$998.99	\$1,106.14	\$1,218.89	\$1,353.01
77	\$658.20	\$816.41	\$941.10	\$1,058.80	\$1,173.63	\$1,295.89	\$1,440.27
78	\$689.54	\$854.48	\$984.50	\$1,107.52	\$1,227.99	\$1,356.88	\$1,509.97
79	\$723.47	\$895.78	\$1,031.77	\$1,160.77	\$1,287.64	\$1,423.99	\$1,586.75
80	\$760.09	\$940.56	\$1,083.23	\$1,218.83	\$1,352.93	\$1,497.73	\$1,671.22
81	\$799.64	\$989.07	\$1,139.13	\$1,282.19	\$1,424.35	\$1,578.62	\$1,763.94
82	\$842.40	\$1,041.64	\$1,199.81	\$1,351.13	\$1,502.36	\$1,667.10	\$1,865.57
83	\$884.80	\$1,091.77	\$1,257.04	\$1,418.60	\$1,582.12	\$1,759.58	\$1,972.43
84	\$930.35	\$1,145.79	\$1,318.83	\$1,491.19	\$1,667.66	\$1,858.69	\$2,087.11
85	\$980.79	\$1,208.07	\$1,391.21	\$1,573.87	\$1,761.86	\$1,966.45	\$2,211.22
86	\$1,034.82	\$1,274.75	\$1,468.68	\$1,662.34	\$1,862.69	\$2,081.83	\$2,344.32
87	\$1,092.71	\$1,346.14	\$1,551.55	\$1,756.98	\$1,970.61	\$2,205.41	\$2,487.11
88	\$1,136.99	\$1,397.52	\$1,608.13	\$1,818.89	\$2,039.02	\$2,282.39	\$2,575.61
89	\$1,183.55	\$1,451.34	\$1,667.24	\$1,883.46	\$2,110.23	\$2,362.52	\$2,667.81
90	\$1,232.46	\$1,507.71	\$1,728.98	\$1,950.79	\$2,184.41	\$2,445.98	\$2,763.90
91	\$1,283.89	\$1,566.78	\$1,793.49	\$2,020.98	\$2,261.68	\$2,532.88	\$2,863.99
92	\$1,337.95	\$1,628.63	\$1,860.87	\$2,094.19	\$2,342.18	\$2,623.38	\$2,968.30
93	\$1,379.33	\$1,673.02	\$1,906.25	\$2,140.83	\$2,391.39	\$2,677.37	\$3,029.90
94	\$1,422.28	\$1,718.84	\$1,952.93	\$2,188.67	\$2,441.76	\$2,732.65	\$3,092.91
95	\$1,466.82	\$1,766.15	\$2,000.94	\$2,237.80	\$2,493.41	\$2,789.23	\$3,157.45
96	\$1,513.03	\$1,815.01	\$2,050.36	\$2,288.20	\$2,546.30	\$2,847.16	\$3,223.51
97	\$1,560.95	\$1,865.44	\$2,101.18	\$2,339.91	\$2,600.49	\$2,906.48	\$3,291.13
98	\$1,600.72	\$1,907.10	\$2,143.01	\$2,382.34	\$2,644.90	\$2,955.05	\$3,346.54
99	\$1,633.48	\$1,941.30	\$2,177.25	\$2,417.00	\$2,681.11	\$2,994.62	\$3,391.70
100	\$1,660.31	\$1,969.22	\$2,205.13	\$2,445.20	\$2,710.55	\$3,026.77	\$3,428.37

**Policy Form Series: LTC2-IDEAL**  
**Ideal**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**50% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$38.42	\$43.01	\$46.85	\$50.46	\$54.19	\$58.10	\$62.54
31	\$39.15	\$43.87	\$47.83	\$51.58	\$55.41	\$59.43	\$63.99
32	\$39.92	\$44.76	\$48.88	\$52.69	\$56.64	\$60.79	\$65.51
33	\$40.68	\$45.69	\$49.89	\$53.84	\$57.90	\$62.16	\$67.04
34	\$41.46	\$46.61	\$50.94	\$55.01	\$59.21	\$63.60	\$68.60
35	\$42.25	\$47.56	\$52.03	\$56.21	\$60.52	\$65.05	\$70.18
36	\$43.62	\$49.27	\$54.04	\$58.47	\$63.07	\$67.88	\$73.30
37	\$45.05	\$51.05	\$56.11	\$60.85	\$65.71	\$70.83	\$76.55
38	\$46.52	\$52.88	\$58.25	\$63.28	\$68.47	\$73.89	\$79.93
39	\$48.02	\$54.79	\$60.49	\$65.85	\$71.33	\$77.10	\$83.47
40	\$49.58	\$56.77	\$62.82	\$68.50	\$74.32	\$80.46	\$87.17
41	\$51.19	\$58.83	\$65.23	\$71.25	\$77.45	\$83.94	\$91.04
42	\$52.85	\$60.94	\$67.75	\$74.12	\$80.70	\$87.57	\$95.09
43	\$54.57	\$63.14	\$70.34	\$77.12	\$84.08	\$91.39	\$99.29
44	\$56.34	\$65.41	\$73.04	\$80.23	\$87.61	\$95.34	\$103.69
45	\$58.17	\$67.77	\$75.86	\$83.46	\$91.31	\$99.48	\$108.29
46	\$60.75	\$71.03	\$79.72	\$87.86	\$96.24	\$105.01	\$114.41
47	\$63.45	\$74.44	\$83.75	\$92.49	\$101.45	\$110.84	\$120.88
48	\$66.29	\$78.05	\$88.02	\$97.34	\$106.96	\$117.01	\$127.72
49	\$69.21	\$81.83	\$92.49	\$102.46	\$112.77	\$123.51	\$134.92
50	\$72.29	\$85.79	\$97.17	\$107.86	\$118.90	\$130.37	\$142.55
51	\$75.50	\$89.94	\$102.11	\$113.54	\$125.34	\$137.61	\$150.61
52	\$78.85	\$94.29	\$107.29	\$119.54	\$132.13	\$145.26	\$159.10
53	\$82.36	\$98.83	\$112.75	\$125.83	\$139.31	\$153.34	\$168.11
54	\$86.01	\$103.59	\$118.47	\$132.46	\$146.86	\$161.87	\$177.61
55	\$89.81	\$108.61	\$124.48	\$139.43	\$154.82	\$170.87	\$187.64
56	\$94.97	\$115.03	\$132.02	\$148.02	\$164.47	\$181.66	\$199.64
57	\$100.39	\$121.86	\$140.02	\$157.13	\$174.74	\$193.11	\$212.38
58	\$106.11	\$129.08	\$148.51	\$166.80	\$185.64	\$205.31	\$225.95
59	\$112.17	\$136.71	\$157.50	\$177.06	\$197.20	\$218.29	\$240.37
60	\$118.59	\$144.82	\$167.03	\$187.96	\$209.53	\$232.06	\$255.74
61	\$125.34	\$153.43	\$177.15	\$199.52	\$222.59	\$246.71	\$272.07
62	\$132.51	\$162.51	\$187.87	\$211.81	\$236.46	\$262.30	\$289.45
63	\$139.94	\$172.09	\$199.29	\$224.93	\$251.40	\$279.12	\$308.34
64	\$147.77	\$182.23	\$211.37	\$238.88	\$267.29	\$297.06	\$328.47
65	\$156.05	\$192.97	\$224.20	\$253.70	\$284.18	\$316.11	\$349.90
66	\$164.79	\$204.33	\$237.82	\$269.42	\$302.12	\$336.41	\$372.76
67	\$174.02	\$216.39	\$252.25	\$286.14	\$321.21	\$358.03	\$397.10
68	\$190.12	\$236.01	\$274.91	\$311.72	\$349.81	\$389.85	\$432.42
69	\$207.73	\$257.44	\$299.63	\$339.55	\$380.95	\$424.51	\$470.91
70	\$226.96	\$280.82	\$326.55	\$369.90	\$414.88	\$462.27	\$512.83
71	\$247.95	\$306.32	\$355.90	\$402.94	\$451.83	\$503.35	\$558.45
72	\$270.88	\$334.14	\$387.88	\$438.93	\$492.04	\$548.11	\$608.15
73	\$293.09	\$362.67	\$421.95	\$478.38	\$537.17	\$599.31	\$665.89
74	\$317.13	\$393.69	\$459.04	\$521.36	\$586.41	\$655.26	\$729.08
75	\$343.11	\$427.34	\$499.40	\$568.23	\$640.20	\$716.47	\$798.25
76	\$371.21	\$463.87	\$543.28	\$619.32	\$698.88	\$783.40	\$873.99
77	\$401.63	\$503.52	\$591.01	\$674.98	\$762.96	\$856.56	\$956.95
78	\$432.42	\$542.32	\$636.81	\$727.74	\$823.26	\$925.17	\$1,035.08
79	\$465.57	\$584.10	\$686.18	\$784.62	\$888.30	\$999.33	\$1,119.55
80	\$501.27	\$629.12	\$739.35	\$845.97	\$958.51	\$1,079.41	\$1,210.95
81	\$539.68	\$677.59	\$796.66	\$912.10	\$1,034.23	\$1,165.89	\$1,309.80
82	\$581.05	\$729.80	\$858.40	\$983.41	\$1,115.97	\$1,259.30	\$1,416.71
83	\$621.84	\$780.31	\$917.33	\$1,050.85	\$1,192.86	\$1,347.12	\$1,517.65
84	\$665.50	\$834.33	\$980.34	\$1,122.92	\$1,275.04	\$1,441.08	\$1,625.77
85	\$712.23	\$892.06	\$1,047.62	\$1,199.93	\$1,362.89	\$1,541.58	\$1,741.57
86	\$762.24	\$953.80	\$1,119.53	\$1,282.23	\$1,456.79	\$1,649.11	\$1,865.63
87	\$815.77	\$1,019.82	\$1,196.40	\$1,370.17	\$1,557.16	\$1,764.12	\$1,998.52
88	\$856.18	\$1,066.70	\$1,248.13	\$1,426.75	\$1,619.57	\$1,834.27	\$2,079.21
89	\$898.62	\$1,115.74	\$1,302.05	\$1,485.64	\$1,684.47	\$1,907.24	\$2,163.13
90	\$943.14	\$1,167.01	\$1,358.33	\$1,546.98	\$1,751.98	\$1,983.10	\$2,250.47
91	\$989.88	\$1,220.69	\$1,417.04	\$1,610.85	\$1,822.19	\$2,062.00	\$2,341.32
92	\$1,038.93	\$1,276.79	\$1,478.27	\$1,677.36	\$1,895.23	\$2,144.01	\$2,435.85
93	\$1,076.01	\$1,316.61	\$1,518.99	\$1,719.04	\$1,938.94	\$2,191.79	\$2,490.26
94	\$1,114.40	\$1,357.69	\$1,560.83	\$1,761.74	\$1,983.66	\$2,240.64	\$2,545.87
95	\$1,154.15	\$1,400.06	\$1,603.80	\$1,805.51	\$2,029.40	\$2,290.57	\$2,602.71
96	\$1,195.33	\$1,443.72	\$1,647.98	\$1,850.37	\$2,076.22	\$2,341.62	\$2,660.85
97	\$1,238.00	\$1,488.76	\$1,693.37	\$1,896.33	\$2,124.10	\$2,393.80	\$2,720.28
98	\$1,273.32	\$1,525.93	\$1,730.69	\$1,934.05	\$2,163.30	\$2,436.50	\$2,768.86
99	\$1,302.39	\$1,556.40	\$1,761.20	\$1,964.79	\$2,195.23	\$2,471.25	\$2,808.45
100	\$1,326.18	\$1,581.25	\$1,786.02	\$1,989.76	\$2,221.14	\$2,499.44	\$2,840.56

**Policy Form Series: LTC2-IDEAL**  
**Ideal**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**50% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$74.03	\$87.39	\$98.26	\$108.53	\$118.76	\$129.20	\$141.13
31	\$75.10	\$88.70	\$99.74	\$110.20	\$120.62	\$131.18	\$143.30
32	\$76.24	\$90.02	\$101.29	\$111.86	\$122.45	\$133.19	\$145.52
33	\$77.36	\$91.40	\$102.83	\$113.58	\$124.32	\$135.24	\$147.74
34	\$78.51	\$92.74	\$104.37	\$115.30	\$126.25	\$137.35	\$150.01
35	\$79.67	\$94.14	\$105.96	\$117.07	\$128.18	\$139.46	\$152.32
36	\$82.48	\$97.66	\$110.05	\$121.68	\$133.33	\$145.15	\$158.54
37	\$85.37	\$101.28	\$114.27	\$126.50	\$138.68	\$151.06	\$165.00
38	\$88.38	\$105.03	\$118.65	\$131.48	\$144.25	\$157.18	\$171.75
39	\$91.49	\$108.94	\$123.21	\$136.68	\$150.05	\$163.57	\$178.76
40	\$94.69	\$113.00	\$127.94	\$142.03	\$156.07	\$170.24	\$186.06
41	\$98.03	\$117.20	\$132.88	\$147.62	\$162.33	\$177.13	\$193.67
42	\$101.46	\$121.55	\$137.99	\$153.47	\$168.86	\$184.33	\$201.58
43	\$105.02	\$126.07	\$143.29	\$159.53	\$175.63	\$191.83	\$209.82
44	\$108.71	\$130.74	\$148.79	\$165.81	\$182.70	\$199.64	\$218.37
45	\$112.54	\$135.60	\$154.53	\$172.36	\$190.03	\$207.73	\$227.33
46	\$117.39	\$141.68	\$161.65	\$180.45	\$199.09	\$217.77	\$238.35
47	\$122.42	\$148.06	\$169.09	\$188.95	\$208.59	\$228.25	\$249.93
48	\$127.69	\$154.71	\$176.92	\$197.83	\$218.54	\$239.26	\$262.08
49	\$133.17	\$161.66	\$185.08	\$207.13	\$228.99	\$250.81	\$274.78
50	\$138.89	\$168.94	\$193.60	\$216.88	\$239.91	\$262.89	\$288.14
51	\$144.87	\$176.53	\$202.54	\$227.08	\$251.37	\$275.58	\$302.15
52	\$151.13	\$184.47	\$211.87	\$237.78	\$263.36	\$288.88	\$316.82
53	\$157.61	\$192.75	\$221.67	\$248.95	\$275.95	\$302.80	\$332.22
54	\$164.38	\$201.39	\$231.88	\$260.69	\$289.12	\$317.42	\$348.35
55	\$171.45	\$210.46	\$242.57	\$272.91	\$302.92	\$332.72	\$365.26
56	\$179.34	\$220.27	\$254.04	\$285.95	\$317.46	\$348.80	\$383.05
57	\$187.60	\$230.59	\$266.04	\$299.55	\$332.69	\$365.61	\$401.71
58	\$196.20	\$241.38	\$278.60	\$313.85	\$348.65	\$383.29	\$421.27
59	\$205.25	\$252.65	\$291.77	\$328.76	\$365.37	\$401.79	\$441.79
60	\$214.71	\$264.46	\$305.54	\$344.42	\$382.91	\$421.20	\$463.31
61	\$224.59	\$276.85	\$319.97	\$360.84	\$401.26	\$441.53	\$485.86
62	\$234.91	\$289.78	\$335.09	\$378.01	\$420.52	\$462.87	\$509.53
63	\$245.34	\$302.97	\$350.63	\$395.79	\$440.54	\$485.15	\$534.45
64	\$256.18	\$316.79	\$366.87	\$414.39	\$461.50	\$508.53	\$560.56
65	\$267.49	\$331.22	\$383.86	\$433.84	\$483.51	\$533.00	\$587.98
66	\$279.37	\$346.28	\$401.70	\$454.25	\$506.51	\$558.69	\$616.73
67	\$291.73	\$362.08	\$420.30	\$475.61	\$530.63	\$585.62	\$646.89
68	\$311.60	\$386.20	\$448.05	\$506.82	\$565.34	\$623.93	\$689.31
69	\$332.86	\$411.96	\$477.62	\$540.08	\$602.35	\$664.75	\$734.54
70	\$355.58	\$439.43	\$509.12	\$575.52	\$641.77	\$708.22	\$782.72
71	\$379.80	\$468.74	\$542.73	\$613.29	\$683.77	\$754.53	\$834.05
72	\$405.68	\$499.98	\$578.55	\$653.53	\$728.51	\$803.89	\$888.77
73	\$433.17	\$534.91	\$619.90	\$701.16	\$782.56	\$864.41	\$956.81
74	\$462.50	\$572.31	\$664.21	\$752.29	\$840.58	\$929.49	\$1,029.99
75	\$493.83	\$612.27	\$711.73	\$807.14	\$902.96	\$999.46	\$1,108.78
76	\$527.25	\$655.06	\$762.62	\$866.00	\$969.92	\$1,074.73	\$1,193.60
77	\$562.96	\$700.84	\$817.14	\$929.14	\$1,041.87	\$1,155.65	\$1,284.94
78	\$597.03	\$743.07	\$866.48	\$985.63	\$1,105.93	\$1,227.94	\$1,367.20
79	\$633.20	\$787.84	\$918.81	\$1,045.54	\$1,173.93	\$1,304.80	\$1,454.72
80	\$671.55	\$835.34	\$974.30	\$1,109.11	\$1,246.13	\$1,386.43	\$1,547.89
81	\$712.19	\$885.68	\$1,033.19	\$1,176.52	\$1,322.73	\$1,473.18	\$1,647.00
82	\$755.30	\$939.08	\$1,095.60	\$1,248.06	\$1,404.10	\$1,565.35	\$1,752.45
83	\$799.08	\$992.00	\$1,156.38	\$1,316.86	\$1,481.90	\$1,653.83	\$1,854.39
84	\$845.40	\$1,047.90	\$1,220.57	\$1,389.44	\$1,564.01	\$1,747.34	\$1,962.24
85	\$892.13	\$1,105.63	\$1,287.85	\$1,466.45	\$1,651.86	\$1,847.84	\$2,078.04
86	\$942.14	\$1,167.37	\$1,359.76	\$1,548.75	\$1,745.76	\$1,955.37	\$2,202.10
87	\$995.67	\$1,233.39	\$1,436.63	\$1,636.69	\$1,846.13	\$2,070.38	\$2,334.99
88	\$1,036.08	\$1,280.27	\$1,488.36	\$1,693.27	\$1,908.54	\$2,140.53	\$2,415.68
89	\$1,078.52	\$1,329.31	\$1,542.28	\$1,752.16	\$1,973.44	\$2,213.50	\$2,499.60
90	\$1,123.04	\$1,380.58	\$1,598.56	\$1,813.50	\$2,040.95	\$2,289.36	\$2,586.94
91	\$1,169.78	\$1,434.26	\$1,657.27	\$1,877.37	\$2,111.16	\$2,368.26	\$2,677.79
92	\$1,218.83	\$1,490.36	\$1,718.50	\$1,943.88	\$2,184.20	\$2,450.27	\$2,772.32
93	\$1,255.91	\$1,530.18	\$1,759.22	\$1,985.56	\$2,227.91	\$2,498.05	\$2,826.73
94	\$1,294.30	\$1,571.26	\$1,801.06	\$2,028.26	\$2,272.63	\$2,546.90	\$2,882.34
95	\$1,334.05	\$1,613.63	\$1,844.03	\$2,072.03	\$2,318.37	\$2,596.83	\$2,939.18
96	\$1,375.23	\$1,657.29	\$1,888.21	\$2,116.89	\$2,365.19	\$2,647.88	\$2,997.32
97	\$1,417.90	\$1,702.33	\$1,933.60	\$2,162.85	\$2,413.07	\$2,700.06	\$3,056.75
98	\$1,453.22	\$1,739.50	\$1,970.92	\$2,200.57	\$2,452.27	\$2,742.76	\$3,105.33
99	\$1,482.29	\$1,769.97	\$2,001.43	\$2,231.31	\$2,484.20	\$2,777.51	\$3,144.92
100	\$1,506.08	\$1,794.82	\$2,026.25	\$2,256.28	\$2,510.11	\$2,805.70	\$3,177.03



**Policy Form Series: LTC2-IDEAL**  
**Ideal**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**50% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$195.15	\$237.93	\$270.79	\$301.52	\$331.64	\$363.35	\$399.22
31	\$197.42	\$240.73	\$273.96	\$305.08	\$335.55	\$367.59	\$403.88
32	\$199.75	\$243.53	\$277.20	\$308.66	\$339.48	\$371.88	\$408.64
33	\$202.10	\$246.40	\$280.43	\$312.27	\$343.44	\$376.25	\$413.45
34	\$204.47	\$249.30	\$283.71	\$315.92	\$347.47	\$380.67	\$418.27
35	\$206.85	\$252.21	\$287.04	\$319.63	\$351.52	\$385.12	\$423.18
36	\$209.29	\$255.31	\$290.71	\$323.77	\$356.09	\$390.09	\$428.56
37	\$211.77	\$258.49	\$294.44	\$328.05	\$360.81	\$395.22	\$434.07
38	\$214.30	\$261.74	\$298.28	\$332.40	\$365.60	\$400.44	\$439.72
39	\$216.91	\$265.07	\$302.20	\$336.89	\$370.52	\$405.84	\$445.56
40	\$219.55	\$268.49	\$306.25	\$341.48	\$375.62	\$411.42	\$451.56
41	\$222.25	\$271.99	\$310.36	\$346.16	\$380.86	\$417.10	\$457.76
42	\$225.02	\$275.55	\$314.62	\$351.00	\$386.20	\$422.97	\$464.14
43	\$227.84	\$279.21	\$318.96	\$355.99	\$391.70	\$429.05	\$470.68
44	\$230.73	\$282.95	\$323.41	\$361.08	\$397.40	\$435.28	\$477.47
45	\$233.68	\$286.80	\$328.00	\$366.32	\$403.25	\$441.68	\$484.46
46	\$238.24	\$292.51	\$334.65	\$373.84	\$411.48	\$450.72	\$494.40
47	\$242.90	\$298.40	\$341.50	\$381.59	\$420.05	\$460.10	\$504.74
48	\$247.77	\$304.50	\$348.62	\$389.63	\$428.94	\$469.84	\$515.51
49	\$252.72	\$310.80	\$355.95	\$397.94	\$438.16	\$479.98	\$526.65
50	\$257.87	\$317.32	\$363.56	\$406.57	\$447.75	\$490.49	\$538.28
51	\$263.15	\$324.06	\$371.45	\$415.53	\$457.68	\$501.42	\$550.37
52	\$268.63	\$331.03	\$379.61	\$424.84	\$467.99	\$512.80	\$562.94
53	\$274.25	\$338.20	\$388.08	\$434.48	\$478.73	\$524.64	\$576.07
54	\$280.06	\$345.65	\$396.84	\$444.48	\$489.91	\$537.00	\$589.73
55	\$286.02	\$353.37	\$405.92	\$454.87	\$501.52	\$549.85	\$603.95
56	\$292.03	\$360.66	\$414.26	\$464.19	\$511.71	\$561.03	\$616.40
57	\$298.31	\$368.39	\$423.08	\$474.00	\$522.55	\$572.88	\$629.59
58	\$304.89	\$376.50	\$432.37	\$484.39	\$534.00	\$585.50	\$643.61
59	\$311.82	\$385.03	\$442.17	\$495.36	\$546.14	\$598.88	\$658.49
60	\$319.11	\$394.04	\$452.51	\$506.98	\$559.03	\$613.07	\$674.29
61	\$326.72	\$403.56	\$463.42	\$519.27	\$572.65	\$628.15	\$691.07
62	\$334.77	\$413.55	\$474.97	\$532.29	\$587.08	\$644.12	\$708.91
63	\$342.38	\$423.13	\$486.39	\$545.41	\$600.89	\$659.42	\$726.12
64	\$350.41	\$433.28	\$498.47	\$559.39	\$615.63	\$675.82	\$744.58
65	\$358.88	\$444.02	\$511.32	\$574.21	\$631.39	\$693.34	\$764.34
66	\$367.82	\$455.39	\$524.94	\$589.94	\$648.19	\$712.13	\$785.56
67	\$377.24	\$467.45	\$539.37	\$606.66	\$666.17	\$732.23	\$808.22
68	\$393.63	\$487.07	\$562.03	\$631.82	\$693.32	\$761.42	\$840.55
69	\$411.56	\$508.50	\$586.76	\$659.22	\$723.03	\$793.47	\$876.09
70	\$431.08	\$531.90	\$613.68	\$689.18	\$755.51	\$828.63	\$915.05
71	\$452.37	\$557.40	\$643.04	\$721.81	\$791.02	\$867.12	\$957.75
72	\$475.59	\$585.22	\$675.02	\$757.39	\$829.80	\$909.33	\$1,004.56
73	\$500.26	\$615.96	\$710.01	\$796.84	\$874.93	\$959.87	\$1,061.44
74	\$526.77	\$649.21	\$748.01	\$839.79	\$924.17	\$1,015.14	\$1,123.80
75	\$555.26	\$685.10	\$789.32	\$886.66	\$977.95	\$1,075.68	\$1,192.11
76	\$585.91	\$723.91	\$834.12	\$937.74	\$1,036.63	\$1,141.95	\$1,267.02
77	\$618.90	\$765.83	\$882.78	\$993.40	\$1,100.71	\$1,214.44	\$1,349.12
78	\$647.99	\$801.04	\$922.92	\$1,038.39	\$1,150.85	\$1,272.04	\$1,415.26
79	\$679.49	\$839.29	\$966.71	\$1,087.70	\$1,206.04	\$1,335.51	\$1,488.10
80	\$713.51	\$880.82	\$1,014.45	\$1,141.67	\$1,266.70	\$1,405.23	\$1,568.22
81	\$750.26	\$925.85	\$1,066.38	\$1,200.57	\$1,333.14	\$1,481.68	\$1,656.14
82	\$790.00	\$974.66	\$1,122.90	\$1,264.84	\$1,405.89	\$1,565.35	\$1,752.45
83	\$828.57	\$1,019.96	\$1,176.47	\$1,328.28	\$1,481.10	\$1,651.27	\$1,851.46
84	\$870.06	\$1,068.88	\$1,234.22	\$1,396.38	\$1,561.58	\$1,743.37	\$1,957.70
85	\$916.79	\$1,126.61	\$1,301.50	\$1,473.39	\$1,649.43	\$1,843.87	\$2,073.50
86	\$966.80	\$1,188.35	\$1,373.41	\$1,555.69	\$1,743.33	\$1,951.40	\$2,197.56
87	\$1,020.33	\$1,254.37	\$1,450.28	\$1,643.63	\$1,843.70	\$2,066.41	\$2,330.45
88	\$1,060.74	\$1,301.25	\$1,502.01	\$1,700.21	\$1,906.11	\$2,136.56	\$2,411.14
89	\$1,103.18	\$1,350.29	\$1,555.93	\$1,759.10	\$1,971.01	\$2,209.53	\$2,495.06
90	\$1,147.70	\$1,401.56	\$1,612.21	\$1,820.44	\$2,038.52	\$2,285.39	\$2,582.40
91	\$1,194.44	\$1,455.24	\$1,670.92	\$1,884.31	\$2,108.73	\$2,364.29	\$2,673.25
92	\$1,243.49	\$1,511.34	\$1,732.15	\$1,950.82	\$2,181.77	\$2,446.30	\$2,767.78
93	\$1,280.57	\$1,551.16	\$1,772.87	\$1,992.50	\$2,225.48	\$2,494.08	\$2,822.19
94	\$1,318.96	\$1,592.24	\$1,814.71	\$2,035.20	\$2,270.20	\$2,542.93	\$2,877.80
95	\$1,358.71	\$1,634.61	\$1,857.68	\$2,078.97	\$2,315.94	\$2,592.86	\$2,934.64
96	\$1,399.89	\$1,678.27	\$1,901.86	\$2,123.83	\$2,362.76	\$2,643.91	\$2,992.78
97	\$1,442.56	\$1,723.31	\$1,947.25	\$2,169.79	\$2,410.64	\$2,696.09	\$3,052.21
98	\$1,477.88	\$1,760.48	\$1,984.57	\$2,207.51	\$2,449.84	\$2,738.79	\$3,100.79
99	\$1,506.95	\$1,790.95	\$2,015.08	\$2,238.25	\$2,481.77	\$2,773.54	\$3,140.38
100	\$1,530.74	\$1,815.80	\$2,039.90	\$2,263.22	\$2,507.68	\$2,801.73	\$3,172.49

**Policy Form Series: LTC2-PREM  
Premier  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
100% Home Care  
No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$51.99	\$60.98	\$68.43	\$75.34	\$82.41	\$89.96
31	\$53.14	\$62.41	\$70.06	\$77.21	\$84.47	\$92.27
32	\$54.31	\$63.85	\$71.74	\$79.08	\$86.58	\$94.59
33	\$55.50	\$65.32	\$73.45	\$81.01	\$88.73	\$97.01
34	\$56.74	\$66.83	\$75.22	\$83.00	\$90.96	\$99.48
35	\$57.98	\$68.39	\$77.03	\$85.03	\$93.24	\$101.99
36	\$60.33	\$71.39	\$80.58	\$89.09	\$97.80	\$107.13
37	\$62.77	\$74.53	\$84.29	\$93.34	\$102.60	\$112.48
38	\$65.31	\$77.80	\$88.16	\$97.79	\$107.61	\$118.09
39	\$67.95	\$81.20	\$92.22	\$102.44	\$112.89	\$124.01
40	\$70.71	\$84.78	\$96.46	\$107.33	\$118.41	\$130.26
41	\$73.56	\$88.50	\$100.91	\$112.42	\$124.21	\$136.78
42	\$76.55	\$92.38	\$105.55	\$117.80	\$130.30	\$143.62
43	\$79.63	\$96.44	\$110.40	\$123.41	\$136.67	\$150.79
44	\$82.88	\$100.67	\$115.49	\$129.28	\$143.37	\$158.38
45	\$86.22	\$105.10	\$120.81	\$135.43	\$150.40	\$166.29
46	\$90.83	\$111.03	\$127.86	\$143.54	\$159.57	\$176.62
47	\$95.66	\$117.31	\$135.35	\$152.13	\$169.32	\$187.57
48	\$100.73	\$123.94	\$143.30	\$161.27	\$179.66	\$199.23
49	\$106.11	\$130.96	\$151.66	\$170.94	\$190.66	\$211.61
50	\$111.78	\$138.38	\$160.54	\$181.19	\$202.29	\$224.75
51	\$117.72	\$146.19	\$169.91	\$192.04	\$214.65	\$238.70
52	\$123.98	\$154.45	\$179.88	\$203.53	\$227.78	\$253.51
53	\$130.59	\$163.19	\$190.38	\$215.75	\$241.69	\$269.25
54	\$137.57	\$172.42	\$201.56	\$228.67	\$256.45	\$285.98
55	\$144.88	\$182.16	\$213.34	\$242.38	\$272.12	\$303.74
56	\$153.98	\$193.93	\$227.30	\$258.44	\$290.31	\$324.22
57	\$163.67	\$206.43	\$242.19	\$275.54	\$309.72	\$346.08
58	\$173.93	\$219.76	\$258.04	\$293.79	\$330.42	\$369.46
59	\$184.86	\$233.93	\$274.95	\$313.26	\$352.54	\$394.40
60	\$196.47	\$249.01	\$292.97	\$333.99	\$376.09	\$421.02
61	\$208.81	\$265.07	\$312.13	\$356.11	\$401.24	\$449.42
62	\$221.94	\$282.17	\$332.59	\$379.69	\$428.08	\$479.74
63	\$236.21	\$300.94	\$355.11	\$405.78	\$457.87	\$513.55
64	\$251.38	\$320.94	\$379.18	\$433.68	\$489.74	\$549.74
65	\$267.53	\$342.28	\$404.85	\$463.47	\$523.81	\$588.48
66	\$284.72	\$365.03	\$432.28	\$495.34	\$560.29	\$629.95
67	\$303.02	\$389.29	\$461.59	\$529.37	\$599.27	\$674.34
68	\$330.41	\$424.15	\$502.70	\$576.53	\$652.76	\$734.73
69	\$360.26	\$462.10	\$547.52	\$627.89	\$710.98	\$800.53
70	\$392.83	\$503.43	\$596.33	\$683.81	\$774.42	\$872.22
71	\$428.35	\$548.50	\$649.48	\$744.72	\$843.52	\$950.33
72	\$467.06	\$597.56	\$707.36	\$811.05	\$918.78	\$1,035.44
73	\$510.62	\$655.07	\$776.88	\$892.26	\$1,012.40	\$1,142.74
74	\$558.19	\$718.09	\$853.28	\$981.61	\$1,115.55	\$1,261.19
75	\$610.24	\$787.21	\$937.16	\$1,079.86	\$1,229.20	\$1,391.88
76	\$667.10	\$862.95	\$1,029.28	\$1,187.97	\$1,354.43	\$1,536.17
77	\$729.29	\$945.97	\$1,130.47	\$1,306.89	\$1,492.44	\$1,695.37
78	\$793.66	\$1,030.20	\$1,231.99	\$1,425.59	\$1,630.05	\$1,854.92
79	\$863.73	\$1,121.93	\$1,342.59	\$1,555.06	\$1,780.35	\$2,029.47
80	\$939.99	\$1,221.83	\$1,463.12	\$1,696.28	\$1,944.51	\$2,220.45
81	\$1,022.97	\$1,330.61	\$1,594.48	\$1,850.33	\$2,123.82	\$2,429.41
82	\$1,113.27	\$1,449.08	\$1,737.64	\$2,018.37	\$2,319.66	\$2,657.99
83	\$1,214.62	\$1,581.19	\$1,896.81	\$2,205.37	\$2,538.57	\$2,915.13
84	\$1,325.15	\$1,725.31	\$2,070.58	\$2,409.74	\$2,778.14	\$3,197.12
85	\$1,445.74	\$1,882.60	\$2,260.25	\$2,633.03	\$3,040.34	\$3,506.38
86	\$1,577.33	\$2,054.19	\$2,467.33	\$2,876.98	\$3,327.26	\$3,845.58
87	\$1,720.90	\$2,241.45	\$2,693.34	\$3,143.56	\$3,641.26	\$4,217.57
88	\$1,841.48	\$2,395.65	\$2,875.99	\$3,355.82	\$3,888.36	\$4,510.32
89	\$1,970.52	\$2,560.45	\$3,071.01	\$3,582.41	\$4,152.20	\$4,823.36
90	\$2,108.63	\$2,736.61	\$3,279.26	\$3,824.32	\$4,433.96	\$5,158.15
91	\$2,256.39	\$2,924.87	\$3,501.62	\$4,082.58	\$4,734.84	\$5,516.19
92	\$2,414.50	\$3,126.10	\$3,739.08	\$4,358.24	\$5,056.14	\$5,899.04
93	\$2,544.66	\$3,288.67	\$3,927.04	\$4,572.88	\$5,305.43	\$6,196.31
94	\$2,681.79	\$3,459.71	\$4,124.47	\$4,798.08	\$5,567.02	\$6,508.50
95	\$2,826.34	\$3,639.62	\$4,331.83	\$5,034.36	\$5,841.50	\$6,836.47
96	\$2,978.67	\$3,828.93	\$4,549.62	\$5,282.28	\$6,129.52	\$7,180.95
97	\$3,139.22	\$4,028.04	\$4,778.36	\$5,542.42	\$6,431.73	\$7,542.78
98	\$3,274.56	\$4,195.64	\$4,970.52	\$5,760.77	\$6,685.43	\$7,846.85
99	\$3,387.52	\$4,335.29	\$5,130.46	\$5,942.34	\$6,896.39	\$8,099.89
100	\$3,481.00	\$4,450.73	\$5,262.51	\$6,092.16	\$7,070.50	\$8,308.87

**Policy Form Series: LTC2-PREM  
Premier  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
100% Home Care  
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$123.14	\$154.61	\$180.59	\$204.65	\$229.24	\$255.46
31	\$125.04	\$157.04	\$183.45	\$207.93	\$232.90	\$259.57
32	\$126.97	\$159.51	\$186.33	\$211.19	\$236.64	\$263.72
33	\$128.93	\$161.98	\$189.27	\$214.56	\$240.39	\$267.98
34	\$130.92	\$164.53	\$192.27	\$218.00	\$244.26	\$272.29
35	\$132.96	\$167.09	\$195.31	\$221.45	\$248.15	\$276.67
36	\$138.13	\$173.92	\$203.51	\$230.90	\$258.92	\$288.80
37	\$143.52	\$181.02	\$212.04	\$240.76	\$270.15	\$301.46
38	\$149.16	\$188.42	\$220.91	\$251.05	\$281.86	\$314.68
39	\$154.97	\$196.07	\$230.16	\$261.78	\$294.10	\$328.49
40	\$161.01	\$204.10	\$239.79	\$272.96	\$306.85	\$342.92
41	\$167.31	\$212.40	\$249.85	\$284.61	\$320.16	\$357.96
42	\$173.87	\$221.09	\$260.30	\$296.77	\$334.04	\$373.65
43	\$180.65	\$230.10	\$271.20	\$309.45	\$348.51	\$390.04
44	\$187.73	\$239.51	\$282.58	\$322.66	\$363.64	\$407.19
45	\$195.05	\$249.27	\$294.44	\$336.43	\$379.42	\$425.02
46	\$204.22	\$261.36	\$308.99	\$353.34	\$398.68	\$446.86
47	\$213.81	\$274.04	\$324.31	\$371.10	\$418.99	\$469.76
48	\$223.81	\$287.34	\$340.38	\$389.74	\$440.26	\$493.88
49	\$234.34	\$301.29	\$357.22	\$409.36	\$462.65	\$519.21
50	\$245.35	\$315.94	\$374.92	\$429.92	\$486.18	\$545.85
51	\$256.87	\$331.25	\$393.49	\$451.52	\$510.87	\$573.83
52	\$268.90	\$347.34	\$412.97	\$474.23	\$536.85	\$603.27
53	\$281.52	\$364.21	\$433.42	\$498.06	\$564.14	\$634.23
54	\$294.76	\$381.88	\$454.93	\$523.10	\$592.83	\$666.79
55	\$308.58	\$400.42	\$477.45	\$549.39	\$622.97	\$700.98
56	\$323.49	\$420.04	\$501.03	\$576.71	\$654.11	\$736.27
57	\$339.09	\$440.59	\$525.75	\$605.37	\$686.81	\$773.30
58	\$355.44	\$462.15	\$551.71	\$635.44	\$721.17	\$812.25
59	\$372.60	\$484.77	\$578.97	\$667.06	\$757.25	\$853.14
60	\$390.58	\$508.49	\$607.59	\$700.21	\$795.09	\$896.11
61	\$409.41	\$533.40	\$637.57	\$735.01	\$834.85	\$941.20
62	\$429.16	\$559.50	\$669.07	\$771.54	\$876.63	\$988.59
63	\$449.94	\$587.19	\$702.64	\$810.70	\$921.62	\$1,039.93
64	\$471.68	\$616.23	\$737.91	\$851.86	\$968.94	\$1,093.96
65	\$494.50	\$646.71	\$774.94	\$895.07	\$1,018.70	\$1,150.76
66	\$518.41	\$678.72	\$813.78	\$940.53	\$1,071.01	\$1,210.55
67	\$543.49	\$712.31	\$854.64	\$988.28	\$1,126.00	\$1,273.42
68	\$579.14	\$758.59	\$910.02	\$1,052.40	\$1,199.30	\$1,356.80
69	\$617.15	\$807.84	\$968.99	\$1,120.68	\$1,277.38	\$1,445.66
70	\$657.64	\$860.30	\$1,031.76	\$1,193.40	\$1,360.54	\$1,540.34
71	\$700.79	\$916.18	\$1,098.64	\$1,270.85	\$1,449.13	\$1,641.18
72	\$746.76	\$975.68	\$1,169.81	\$1,353.30	\$1,543.46	\$1,748.64
73	\$802.69	\$1,050.84	\$1,261.88	\$1,461.95	\$1,669.68	\$1,894.28
74	\$862.78	\$1,131.79	\$1,361.22	\$1,579.30	\$1,806.22	\$2,052.07
75	\$927.38	\$1,218.97	\$1,468.38	\$1,706.04	\$1,953.94	\$2,222.97
76	\$996.77	\$1,312.87	\$1,583.96	\$1,842.96	\$2,113.73	\$2,408.14
77	\$1,071.42	\$1,413.99	\$1,708.61	\$1,990.88	\$2,286.59	\$2,608.75
78	\$1,146.26	\$1,513.30	\$1,829.56	\$2,133.54	\$2,453.22	\$2,803.25
79	\$1,226.38	\$1,619.62	\$1,959.03	\$2,286.44	\$2,632.01	\$3,012.29
80	\$1,312.08	\$1,733.39	\$2,097.69	\$2,450.30	\$2,823.83	\$3,236.91
81	\$1,403.75	\$1,855.16	\$2,246.13	\$2,625.85	\$3,029.65	\$3,478.30
82	\$1,501.83	\$1,985.48	\$2,405.13	\$2,814.04	\$3,250.47	\$3,737.64
83	\$1,616.56	\$2,136.76	\$2,588.86	\$3,031.24	\$3,505.98	\$4,038.92
84	\$1,740.04	\$2,299.58	\$2,786.65	\$3,265.24	\$3,781.58	\$4,364.45
85	\$1,860.63	\$2,456.87	\$2,976.32	\$3,488.53	\$4,043.78	\$4,673.71
86	\$1,992.22	\$2,628.46	\$3,183.40	\$3,732.48	\$4,330.70	\$5,012.91
87	\$2,135.79	\$2,815.72	\$3,409.41	\$3,999.06	\$4,644.70	\$5,384.90
88	\$2,256.37	\$2,969.92	\$3,592.06	\$4,211.32	\$4,891.80	\$5,677.65
89	\$2,385.41	\$3,134.72	\$3,787.08	\$4,437.91	\$5,155.64	\$5,990.69
90	\$2,523.52	\$3,310.88	\$3,995.33	\$4,679.82	\$5,437.40	\$6,325.48
91	\$2,671.28	\$3,499.14	\$4,217.69	\$4,938.08	\$5,738.28	\$6,683.52
92	\$2,829.39	\$3,700.37	\$4,455.15	\$5,213.74	\$6,059.58	\$7,066.37
93	\$2,959.55	\$3,862.94	\$4,643.11	\$5,428.38	\$6,308.87	\$7,363.64
94	\$3,096.68	\$4,033.98	\$4,840.54	\$5,653.58	\$6,570.46	\$7,675.83
95	\$3,241.23	\$4,213.89	\$5,047.90	\$5,889.86	\$6,844.94	\$8,003.80
96	\$3,393.56	\$4,403.20	\$5,265.69	\$6,137.78	\$7,132.96	\$8,348.28
97	\$3,554.11	\$4,602.31	\$5,494.43	\$6,397.92	\$7,435.17	\$8,710.11
98	\$3,689.45	\$4,769.91	\$5,686.59	\$6,616.27	\$7,688.87	\$9,014.18
99	\$3,802.41	\$4,909.56	\$5,846.53	\$6,797.84	\$7,899.83	\$9,267.22
100	\$3,895.89	\$5,025.00	\$5,978.58	\$6,947.66	\$8,073.94	\$9,476.20

**Policy Form Series: LTC2-PREM  
Premier  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
100% Home Care  
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$359.84	\$469.50	\$560.37	\$644.17	\$729.71	\$820.52
31	\$364.09	\$475.03	\$566.90	\$651.73	\$738.28	\$830.16
32	\$368.34	\$480.61	\$573.57	\$659.35	\$746.93	\$839.86
33	\$372.65	\$486.23	\$580.28	\$667.09	\$755.68	\$849.72
34	\$377.03	\$491.93	\$587.08	\$674.91	\$764.53	\$859.69
35	\$381.45	\$497.68	\$593.97	\$682.80	\$773.50	\$869.75
36	\$385.91	\$503.85	\$601.65	\$691.91	\$784.04	\$881.85
37	\$390.42	\$510.08	\$609.41	\$701.12	\$794.78	\$894.06
38	\$394.98	\$516.37	\$617.25	\$710.49	\$805.59	\$906.45
39	\$399.61	\$522.74	\$625.20	\$719.96	\$816.60	\$919.03
40	\$404.29	\$529.23	\$633.27	\$729.57	\$827.74	\$931.80
41	\$409.03	\$535.76	\$641.42	\$739.27	\$839.04	\$944.73
42	\$413.81	\$542.40	\$649.69	\$749.14	\$850.51	\$957.81
43	\$418.66	\$549.10	\$658.06	\$759.11	\$862.12	\$971.08
44	\$423.59	\$555.89	\$666.55	\$769.23	\$873.90	\$984.60
45	\$428.53	\$562.77	\$675.15	\$779.49	\$885.81	\$998.25
46	\$437.35	\$574.72	\$689.81	\$796.72	\$905.71	\$1,020.95
47	\$446.37	\$586.93	\$704.82	\$814.35	\$926.07	\$1,044.14
48	\$455.56	\$599.37	\$720.13	\$832.40	\$946.87	\$1,067.88
49	\$464.95	\$612.11	\$735.76	\$850.84	\$968.17	\$1,092.15
50	\$474.55	\$625.11	\$751.77	\$869.66	\$989.88	\$1,116.97
51	\$484.34	\$638.36	\$768.07	\$888.90	\$1,012.13	\$1,142.36
52	\$494.30	\$651.91	\$784.79	\$908.57	\$1,034.88	\$1,168.33
53	\$504.49	\$665.76	\$801.82	\$928.72	\$1,058.14	\$1,194.86
54	\$514.88	\$679.89	\$819.26	\$949.26	\$1,081.90	\$1,222.05
55	\$525.47	\$694.31	\$837.05	\$970.27	\$1,106.20	\$1,249.82
56	\$537.48	\$710.18	\$856.21	\$992.61	\$1,131.86	\$1,279.07
57	\$549.74	\$726.40	\$875.81	\$1,015.50	\$1,158.12	\$1,308.99
58	\$562.28	\$742.98	\$895.84	\$1,038.86	\$1,184.98	\$1,339.63
59	\$575.12	\$759.98	\$916.35	\$1,062.81	\$1,212.51	\$1,371.01
60	\$588.24	\$777.31	\$937.35	\$1,087.28	\$1,240.62	\$1,403.09
61	\$601.66	\$795.05	\$958.79	\$1,112.32	\$1,269.42	\$1,435.94
62	\$615.41	\$813.20	\$980.75	\$1,137.94	\$1,298.86	\$1,469.56
63	\$631.39	\$834.76	\$1,007.09	\$1,168.84	\$1,334.58	\$1,510.59
64	\$647.81	\$856.87	\$1,034.14	\$1,200.65	\$1,371.30	\$1,552.77
65	\$664.69	\$879.56	\$1,061.87	\$1,233.26	\$1,409.03	\$1,596.12
66	\$681.96	\$902.88	\$1,090.37	\$1,266.75	\$1,447.82	\$1,640.71
67	\$699.70	\$926.78	\$1,119.67	\$1,301.18	\$1,487.65	\$1,686.52
68	\$730.65	\$966.91	\$1,167.72	\$1,356.93	\$1,551.59	\$1,759.47
69	\$762.96	\$1,008.75	\$1,217.87	\$1,415.07	\$1,618.23	\$1,835.57
70	\$796.69	\$1,052.42	\$1,270.15	\$1,475.72	\$1,687.76	\$1,914.97
71	\$831.96	\$1,097.96	\$1,324.68	\$1,538.93	\$1,760.29	\$1,997.78
72	\$868.72	\$1,145.50	\$1,381.55	\$1,604.89	\$1,835.95	\$2,084.20
73	\$919.81	\$1,214.66	\$1,466.85	\$1,706.11	\$1,954.12	\$2,221.24
74	\$973.85	\$1,288.02	\$1,557.44	\$1,813.68	\$2,079.92	\$2,367.31
75	\$1,031.10	\$1,365.80	\$1,653.61	\$1,928.04	\$2,213.83	\$2,522.98
76	\$1,091.71	\$1,448.29	\$1,755.70	\$2,049.62	\$2,356.34	\$2,688.90
77	\$1,155.87	\$1,535.74	\$1,864.13	\$2,178.85	\$2,508.01	\$2,865.73
78	\$1,222.37	\$1,624.03	\$1,971.75	\$2,306.02	\$2,656.92	\$3,039.84
79	\$1,292.71	\$1,717.41	\$2,085.57	\$2,440.62	\$2,814.61	\$3,224.56
80	\$1,367.10	\$1,816.15	\$2,205.95	\$2,583.03	\$2,981.71	\$3,420.47
81	\$1,445.75	\$1,920.56	\$2,333.28	\$2,733.79	\$3,158.71	\$3,628.29
82	\$1,528.92	\$2,031.00	\$2,468.00	\$2,893.36	\$3,346.22	\$3,848.74
83	\$1,639.85	\$2,175.87	\$2,642.86	\$3,099.41	\$3,588.34	\$4,134.66
84	\$1,758.83	\$2,331.05	\$2,830.13	\$3,320.15	\$3,848.03	\$4,441.80
85	\$1,879.42	\$2,488.34	\$3,019.80	\$3,543.44	\$4,110.23	\$4,751.06
86	\$2,011.01	\$2,659.93	\$3,226.88	\$3,787.39	\$4,397.15	\$5,090.26
87	\$2,154.58	\$2,847.19	\$3,452.89	\$4,053.97	\$4,711.15	\$5,462.25
88	\$2,275.16	\$3,001.39	\$3,635.54	\$4,266.23	\$4,958.25	\$5,755.00
89	\$2,404.20	\$3,166.19	\$3,830.56	\$4,492.82	\$5,222.09	\$6,068.04
90	\$2,542.31	\$3,342.35	\$4,038.81	\$4,734.73	\$5,503.85	\$6,402.83
91	\$2,690.07	\$3,530.61	\$4,261.17	\$4,992.99	\$5,804.73	\$6,760.87
92	\$2,848.18	\$3,731.84	\$4,498.63	\$5,268.65	\$6,126.03	\$7,143.72
93	\$2,978.38	\$3,894.41	\$4,686.59	\$5,483.29	\$6,375.32	\$7,440.99
94	\$3,115.47	\$4,065.45	\$4,884.02	\$5,708.49	\$6,636.91	\$7,753.18
95	\$3,260.02	\$4,245.36	\$5,091.38	\$5,944.77	\$6,911.39	\$8,081.15
96	\$3,412.35	\$4,434.67	\$5,309.17	\$6,192.69	\$7,199.41	\$8,425.63
97	\$3,572.90	\$4,633.78	\$5,537.91	\$6,452.83	\$7,501.62	\$8,787.46
98	\$3,708.24	\$4,801.38	\$5,730.07	\$6,671.18	\$7,755.32	\$9,091.53
99	\$3,821.20	\$4,941.03	\$5,890.01	\$6,852.75	\$7,966.28	\$9,344.57
100	\$3,914.68	\$5,056.47	\$6,022.06	\$7,002.57	\$8,140.39	\$9,553.55

**Policy Form Series: LTC2-PREM  
Premier  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
75% Home Care  
No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$50.50	\$58.20	\$64.49	\$70.38	\$76.46	\$83.03
31	\$51.60	\$59.54	\$66.00	\$72.08	\$78.37	\$85.11
32	\$52.74	\$60.90	\$67.56	\$73.84	\$80.29	\$87.26
33	\$53.88	\$62.30	\$69.16	\$75.63	\$82.27	\$89.45
34	\$55.06	\$63.71	\$70.80	\$77.44	\$84.30	\$91.69
35	\$56.25	\$65.19	\$72.48	\$79.31	\$86.38	\$93.99
36	\$58.49	\$68.00	\$75.75	\$83.00	\$90.51	\$98.60
37	\$60.85	\$70.92	\$79.15	\$86.88	\$94.87	\$103.44
38	\$63.27	\$73.98	\$82.74	\$90.94	\$99.40	\$108.51
39	\$65.78	\$77.14	\$86.47	\$95.19	\$104.18	\$113.85
40	\$68.42	\$80.49	\$90.36	\$99.62	\$109.18	\$119.43
41	\$71.15	\$83.96	\$94.45	\$104.27	\$114.41	\$125.31
42	\$73.99	\$87.57	\$98.72	\$109.14	\$119.91	\$131.45
43	\$76.92	\$91.36	\$103.18	\$114.22	\$125.66	\$137.93
44	\$80.02	\$95.29	\$107.83	\$119.55	\$131.68	\$144.69
45	\$83.20	\$99.40	\$112.70	\$125.13	\$137.99	\$151.81
46	\$87.58	\$104.96	\$119.20	\$132.52	\$146.32	\$161.10
47	\$92.20	\$110.78	\$126.08	\$140.34	\$155.12	\$170.96
48	\$97.05	\$117.00	\$133.33	\$148.64	\$164.45	\$181.43
49	\$102.17	\$123.51	\$141.02	\$157.41	\$174.36	\$192.52
50	\$107.56	\$130.40	\$149.15	\$166.71	\$184.85	\$204.31
51	\$113.22	\$137.69	\$157.77	\$176.56	\$195.98	\$216.80
52	\$119.18	\$145.35	\$166.86	\$186.97	\$207.77	\$230.10
53	\$125.45	\$153.45	\$176.47	\$198.01	\$220.26	\$244.17
54	\$132.08	\$162.01	\$186.64	\$209.69	\$233.53	\$259.11
55	\$139.04	\$171.04	\$197.41	\$222.08	\$247.58	\$274.96
56	\$147.70	\$182.00	\$210.24	\$236.67	\$264.00	\$293.37
57	\$156.94	\$193.67	\$223.91	\$252.20	\$281.51	\$313.01
58	\$166.72	\$206.06	\$238.46	\$268.78	\$300.18	\$333.98
59	\$177.16	\$219.25	\$253.94	\$286.44	\$320.10	\$356.36
60	\$188.23	\$233.30	\$270.42	\$305.27	\$341.33	\$380.22
61	\$199.98	\$248.24	\$288.01	\$325.30	\$363.96	\$405.65
62	\$212.48	\$264.17	\$306.71	\$346.67	\$388.11	\$432.83
63	\$226.02	\$281.53	\$327.28	\$370.25	\$414.86	\$463.02
64	\$240.46	\$300.08	\$349.22	\$395.42	\$443.45	\$495.35
65	\$255.79	\$319.85	\$372.62	\$422.32	\$474.01	\$529.92
66	\$272.12	\$340.90	\$397.62	\$451.03	\$506.67	\$566.88
67	\$289.49	\$363.35	\$424.27	\$481.72	\$541.57	\$606.47
68	\$315.73	\$395.98	\$462.19	\$524.73	\$590.03	\$660.89
69	\$344.38	\$431.51	\$503.48	\$571.60	\$642.81	\$720.23
70	\$375.62	\$470.25	\$548.50	\$622.65	\$700.30	\$784.89
71	\$409.70	\$512.46	\$597.51	\$678.25	\$762.93	\$855.36
72	\$446.87	\$558.49	\$650.92	\$738.83	\$831.18	\$932.15
73	\$488.37	\$611.92	\$714.46	\$812.21	\$915.16	\$1,028.02
74	\$533.71	\$670.45	\$784.17	\$892.85	\$1,007.64	\$1,133.74
75	\$583.28	\$734.59	\$860.72	\$981.50	\$1,109.45	\$1,250.34
76	\$637.44	\$804.87	\$944.72	\$1,078.97	\$1,221.56	\$1,378.92
77	\$696.63	\$881.88	\$1,036.92	\$1,186.11	\$1,344.99	\$1,520.73
78	\$757.89	\$959.77	\$1,129.08	\$1,292.70	\$1,467.72	\$1,662.41
79	\$824.52	\$1,044.52	\$1,229.43	\$1,408.84	\$1,601.64	\$1,817.28
80	\$896.98	\$1,136.76	\$1,338.68	\$1,535.44	\$1,747.78	\$1,986.58
81	\$975.84	\$1,237.16	\$1,457.67	\$1,673.38	\$1,907.23	\$2,171.65
82	\$1,061.64	\$1,346.43	\$1,587.22	\$1,823.74	\$2,081.26	\$2,373.99
83	\$1,157.42	\$1,467.35	\$1,729.99	\$1,989.39	\$2,273.60	\$2,598.85
84	\$1,261.84	\$1,599.13	\$1,885.64	\$2,170.10	\$2,483.71	\$2,844.99
85	\$1,375.66	\$1,742.75	\$2,055.27	\$2,367.24	\$2,713.23	\$3,114.46
86	\$1,499.78	\$1,899.26	\$2,240.20	\$2,582.30	\$2,964.00	\$3,409.45
87	\$1,635.07	\$2,069.80	\$2,441.72	\$2,816.86	\$3,237.91	\$3,732.38
88	\$1,748.34	\$2,208.97	\$2,602.15	\$3,000.20	\$3,449.14	\$3,981.49
89	\$1,869.44	\$2,357.45	\$2,773.11	\$3,195.47	\$3,674.14	\$4,247.24
90	\$1,998.93	\$2,515.93	\$2,955.31	\$3,403.43	\$3,913.82	\$4,530.68
91	\$2,137.42	\$2,685.07	\$3,149.46	\$3,624.97	\$4,169.14	\$4,833.09
92	\$2,285.46	\$2,865.57	\$3,356.39	\$3,860.89	\$4,441.11	\$5,155.64
93	\$2,406.99	\$3,009.61	\$3,516.59	\$4,039.82	\$4,647.24	\$5,401.18
94	\$2,534.98	\$3,160.87	\$3,684.44	\$4,227.05	\$4,862.93	\$5,658.43
95	\$2,669.79	\$3,319.73	\$3,860.28	\$4,422.96	\$5,088.59	\$5,927.91
96	\$2,811.77	\$3,486.58	\$4,044.54	\$4,627.94	\$5,324.77	\$6,210.24
97	\$2,961.29	\$3,661.82	\$4,237.58	\$4,842.44	\$5,571.90	\$6,506.03
98	\$3,087.25	\$3,809.04	\$4,399.37	\$5,021.97	\$5,778.78	\$6,753.90
99	\$3,192.33	\$3,931.56	\$4,533.76	\$5,170.92	\$5,950.43	\$6,959.78
100	\$3,279.25	\$4,032.73	\$4,644.55	\$5,293.61	\$6,091.84	\$7,129.47

**Policy Form Series: LTC2-PREM  
Premier  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
75% Home Care  
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$118.16	\$145.10	\$167.06	\$187.62	\$208.82	\$231.65
31	\$119.99	\$147.36	\$169.68	\$190.58	\$212.19	\$235.36
32	\$121.84	\$149.70	\$172.36	\$193.65	\$215.56	\$239.14
33	\$123.72	\$152.02	\$175.08	\$196.72	\$219.00	\$242.98
34	\$125.63	\$154.42	\$177.85	\$199.83	\$222.49	\$246.87
35	\$127.55	\$156.82	\$180.66	\$202.98	\$226.04	\$250.82
36	\$132.51	\$163.20	\$188.20	\$211.61	\$235.77	\$261.75
37	\$137.70	\$169.84	\$196.02	\$220.58	\$245.93	\$273.13
38	\$143.06	\$176.71	\$204.19	\$229.92	\$256.50	\$285.06
39	\$148.61	\$183.84	\$212.69	\$239.69	\$267.56	\$297.48
40	\$154.41	\$191.36	\$221.57	\$249.83	\$279.08	\$310.41
41	\$160.42	\$199.13	\$230.79	\$260.44	\$291.10	\$323.96
42	\$166.64	\$207.20	\$240.40	\$271.48	\$303.63	\$338.07
43	\$173.11	\$215.62	\$250.45	\$282.98	\$316.70	\$352.78
44	\$179.86	\$224.37	\$260.86	\$295.02	\$330.34	\$368.15
45	\$186.87	\$233.46	\$271.75	\$307.50	\$344.54	\$384.20
46	\$195.60	\$244.78	\$285.13	\$322.89	\$361.98	\$403.82
47	\$204.76	\$256.59	\$299.18	\$339.03	\$380.27	\$424.42
48	\$214.35	\$269.02	\$313.92	\$356.00	\$399.50	\$446.08
49	\$224.38	\$282.01	\$329.40	\$373.80	\$419.70	\$468.83
50	\$234.86	\$295.65	\$345.64	\$392.48	\$440.92	\$492.76
51	\$245.86	\$309.96	\$362.70	\$412.12	\$463.21	\$517.88
52	\$257.35	\$324.92	\$380.56	\$432.73	\$486.60	\$544.33
53	\$269.40	\$340.63	\$399.32	\$454.37	\$511.22	\$572.08
54	\$282.04	\$357.09	\$419.02	\$477.07	\$537.07	\$601.28
55	\$295.21	\$374.34	\$439.67	\$500.95	\$564.21	\$631.93
56	\$309.40	\$392.65	\$461.30	\$525.77	\$592.33	\$663.65
57	\$324.31	\$411.79	\$484.04	\$551.80	\$621.86	\$696.94
58	\$339.94	\$431.90	\$507.85	\$579.16	\$652.84	\$731.90
59	\$356.33	\$452.98	\$532.85	\$607.86	\$685.38	\$768.61
60	\$373.50	\$475.10	\$559.06	\$637.97	\$719.55	\$807.17
61	\$391.47	\$498.30	\$586.59	\$669.58	\$755.41	\$847.63
62	\$410.35	\$522.65	\$615.46	\$702.75	\$793.05	\$890.18
63	\$430.12	\$548.35	\$646.17	\$738.22	\$833.55	\$936.12
64	\$450.91	\$575.38	\$678.40	\$775.46	\$876.08	\$984.50
65	\$472.63	\$603.70	\$712.24	\$814.58	\$920.78	\$1,035.32
66	\$495.41	\$633.42	\$747.79	\$855.67	\$967.80	\$1,088.79
67	\$519.32	\$664.62	\$785.08	\$898.86	\$1,017.16	\$1,145.03
68	\$553.54	\$707.96	\$836.15	\$957.37	\$1,083.61	\$1,220.22
69	\$590.05	\$754.16	\$890.51	\$1,019.70	\$1,154.37	\$1,300.36
70	\$628.92	\$803.36	\$948.44	\$1,086.08	\$1,229.76	\$1,385.74
71	\$670.41	\$855.74	\$1,010.13	\$1,156.81	\$1,310.09	\$1,476.74
72	\$714.60	\$911.59	\$1,075.83	\$1,232.09	\$1,395.65	\$1,573.73
73	\$768.06	\$981.67	\$1,160.22	\$1,330.51	\$1,509.12	\$1,704.08
74	\$825.54	\$1,057.12	\$1,251.19	\$1,436.75	\$1,631.84	\$1,845.19
75	\$887.29	\$1,138.41	\$1,349.32	\$1,551.48	\$1,764.52	\$1,998.02
76	\$953.67	\$1,225.91	\$1,455.14	\$1,675.39	\$1,907.97	\$2,163.51
77	\$1,025.01	\$1,320.16	\$1,569.28	\$1,809.21	\$2,063.11	\$2,342.70
78	\$1,096.44	\$1,412.25	\$1,679.30	\$1,937.48	\$2,211.88	\$2,515.55
79	\$1,172.83	\$1,510.73	\$1,796.99	\$2,074.87	\$2,371.35	\$2,701.16
80	\$1,254.54	\$1,616.07	\$1,922.96	\$2,222.01	\$2,542.32	\$2,900.48
81	\$1,341.97	\$1,728.82	\$2,057.74	\$2,379.54	\$2,725.61	\$3,114.50
82	\$1,435.47	\$1,849.39	\$2,201.99	\$2,548.30	\$2,922.13	\$3,344.32
83	\$1,544.29	\$1,988.25	\$2,367.11	\$2,740.93	\$3,146.71	\$3,607.75
84	\$1,661.32	\$2,137.58	\$2,544.62	\$2,948.12	\$3,388.56	\$3,891.89
85	\$1,775.14	\$2,281.20	\$2,714.25	\$3,145.26	\$3,618.08	\$4,161.36
86	\$1,899.26	\$2,437.71	\$2,899.18	\$3,360.32	\$3,868.85	\$4,456.35
87	\$2,034.55	\$2,608.25	\$3,100.70	\$3,594.88	\$4,142.76	\$4,779.28
88	\$2,147.82	\$2,747.42	\$3,261.13	\$3,778.22	\$4,353.99	\$5,028.39
89	\$2,268.92	\$2,895.90	\$3,432.09	\$3,973.49	\$4,578.99	\$5,294.14
90	\$2,398.41	\$3,054.38	\$3,614.29	\$4,181.45	\$4,818.67	\$5,577.58
91	\$2,536.90	\$3,223.52	\$3,808.44	\$4,402.99	\$5,073.99	\$5,879.99
92	\$2,684.94	\$3,404.02	\$4,015.37	\$4,638.91	\$5,345.96	\$6,202.54
93	\$2,806.47	\$3,548.06	\$4,175.57	\$4,817.84	\$5,552.09	\$6,448.08
94	\$2,934.46	\$3,699.32	\$4,343.42	\$5,005.07	\$5,767.78	\$6,705.33
95	\$3,069.27	\$3,858.18	\$4,519.26	\$5,200.98	\$5,993.44	\$6,974.81
96	\$3,211.25	\$4,025.03	\$4,703.52	\$5,405.96	\$6,229.62	\$7,257.14
97	\$3,360.77	\$4,200.27	\$4,896.56	\$5,620.46	\$6,476.75	\$7,552.93
98	\$3,486.73	\$4,347.49	\$5,058.35	\$5,799.99	\$6,683.63	\$7,800.80
99	\$3,591.81	\$4,470.01	\$5,192.74	\$5,948.94	\$6,855.28	\$8,006.68
100	\$3,678.73	\$4,571.18	\$5,303.53	\$6,071.63	\$6,996.69	\$8,176.37

**Policy Form Series: LTC2-PREM  
Premier  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
75% Home Care  
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$344.56	\$438.96	\$515.97	\$588.03	\$662.35	\$741.84
31	\$348.58	\$444.07	\$522.02	\$594.90	\$670.15	\$750.55
32	\$352.68	\$449.30	\$528.14	\$601.90	\$677.99	\$759.35
33	\$356.80	\$454.56	\$534.31	\$608.97	\$685.94	\$768.25
34	\$360.99	\$459.90	\$540.58	\$616.09	\$693.99	\$777.24
35	\$365.20	\$465.30	\$546.94	\$623.32	\$702.12	\$786.35
36	\$369.53	\$471.13	\$554.09	\$631.72	\$711.77	\$797.31
37	\$373.89	\$477.02	\$561.33	\$640.22	\$721.54	\$808.43
38	\$378.32	\$483.02	\$568.66	\$648.83	\$731.46	\$819.71
39	\$382.78	\$489.05	\$576.12	\$657.59	\$741.51	\$831.15
40	\$387.31	\$495.21	\$583.66	\$666.43	\$751.71	\$842.71
41	\$391.89	\$501.41	\$591.27	\$675.39	\$762.06	\$854.50
42	\$396.51	\$507.71	\$599.03	\$684.50	\$772.53	\$866.39
43	\$401.17	\$514.06	\$606.85	\$693.69	\$783.15	\$878.48
44	\$405.95	\$520.50	\$614.80	\$703.04	\$793.89	\$890.72
45	\$410.73	\$527.05	\$622.86	\$712.52	\$804.79	\$903.15
46	\$419.20	\$538.28	\$636.43	\$728.31	\$822.90	\$923.69
47	\$427.83	\$549.74	\$650.32	\$744.48	\$841.41	\$944.69
48	\$436.69	\$561.46	\$664.50	\$761.02	\$860.33	\$966.16
49	\$445.71	\$573.44	\$678.98	\$777.89	\$879.68	\$988.11
50	\$454.91	\$585.65	\$693.82	\$795.15	\$899.46	\$1,010.56
51	\$464.31	\$598.16	\$708.96	\$812.81	\$919.68	\$1,033.57
52	\$473.90	\$610.91	\$724.42	\$830.83	\$940.36	\$1,057.09
53	\$483.69	\$623.90	\$740.23	\$849.27	\$961.50	\$1,081.10
54	\$493.69	\$637.20	\$756.38	\$868.10	\$983.14	\$1,105.68
55	\$503.88	\$650.78	\$772.87	\$887.38	\$1,005.24	\$1,130.78
56	\$515.38	\$665.66	\$790.57	\$907.80	\$1,028.55	\$1,157.24
57	\$527.14	\$680.89	\$808.66	\$928.69	\$1,052.40	\$1,184.30
58	\$539.16	\$696.40	\$827.17	\$950.09	\$1,076.78	\$1,212.02
59	\$551.46	\$712.32	\$846.11	\$971.98	\$1,101.76	\$1,240.37
60	\$564.08	\$728.59	\$865.44	\$994.35	\$1,127.29	\$1,269.38
61	\$576.96	\$745.24	\$885.25	\$1,017.21	\$1,153.41	\$1,299.05
62	\$590.14	\$762.30	\$905.51	\$1,040.66	\$1,180.17	\$1,329.44
63	\$605.44	\$782.37	\$929.74	\$1,068.81	\$1,212.53	\$1,366.41
64	\$621.18	\$803.04	\$954.59	\$1,097.71	\$1,245.74	\$1,404.44
65	\$637.29	\$824.23	\$980.09	\$1,127.41	\$1,279.89	\$1,443.49
66	\$653.82	\$846.00	\$1,006.31	\$1,157.90	\$1,314.97	\$1,483.60
67	\$670.81	\$868.29	\$1,033.19	\$1,189.23	\$1,350.97	\$1,524.91
68	\$700.64	\$906.14	\$1,077.84	\$1,240.48	\$1,409.36	\$1,591.15
69	\$731.81	\$945.60	\$1,124.39	\$1,293.95	\$1,470.22	\$1,660.32
70	\$764.38	\$986.78	\$1,172.97	\$1,349.71	\$1,533.72	\$1,732.48
71	\$798.38	\$1,029.80	\$1,223.63	\$1,407.87	\$1,599.97	\$1,807.75
72	\$833.91	\$1,074.65	\$1,276.49	\$1,468.55	\$1,669.09	\$1,886.33
73	\$882.95	\$1,139.53	\$1,355.17	\$1,560.82	\$1,776.02	\$2,009.77
74	\$934.83	\$1,208.30	\$1,438.70	\$1,658.88	\$1,889.82	\$2,141.31
75	\$989.81	\$1,281.22	\$1,527.38	\$1,763.10	\$2,010.90	\$2,281.42
76	\$1,047.96	\$1,358.53	\$1,621.49	\$1,873.86	\$2,139.74	\$2,430.70
77	\$1,109.57	\$1,440.54	\$1,721.46	\$1,991.61	\$2,276.86	\$2,589.79
78	\$1,173.22	\$1,522.73	\$1,819.82	\$2,106.55	\$2,410.45	\$2,745.39
79	\$1,240.51	\$1,609.58	\$1,923.76	\$2,228.10	\$2,551.90	\$2,910.30
80	\$1,311.61	\$1,701.41	\$2,033.68	\$2,356.69	\$2,701.66	\$3,085.13
81	\$1,386.84	\$1,798.50	\$2,149.89	\$2,492.67	\$2,860.18	\$3,270.49
82	\$1,466.37	\$1,901.11	\$2,272.72	\$2,636.52	\$3,028.01	\$3,466.97
83	\$1,570.81	\$2,032.61	\$2,427.74	\$2,816.58	\$3,237.63	\$3,713.21
84	\$1,682.69	\$2,173.25	\$2,593.37	\$3,008.97	\$3,461.74	\$3,976.91
85	\$1,796.51	\$2,316.87	\$2,763.00	\$3,206.11	\$3,691.26	\$4,246.38
86	\$1,920.63	\$2,473.38	\$2,947.93	\$3,421.17	\$3,942.03	\$4,541.37
87	\$2,055.92	\$2,643.92	\$3,149.45	\$3,655.73	\$4,215.94	\$4,864.30
88	\$2,169.19	\$2,783.09	\$3,309.88	\$3,839.07	\$4,427.17	\$5,113.41
89	\$2,290.29	\$2,931.57	\$3,480.84	\$4,034.34	\$4,652.17	\$5,379.16
90	\$2,419.78	\$3,090.05	\$3,663.04	\$4,242.30	\$4,891.85	\$5,662.60
91	\$2,558.27	\$3,259.19	\$3,857.19	\$4,463.84	\$5,147.17	\$5,965.01
92	\$2,706.31	\$3,439.69	\$4,064.12	\$4,699.76	\$5,419.14	\$6,287.56
93	\$2,827.84	\$3,583.73	\$4,224.32	\$4,878.69	\$5,625.27	\$6,533.10
94	\$2,955.83	\$3,734.99	\$4,392.17	\$5,065.92	\$5,840.96	\$6,790.35
95	\$3,090.64	\$3,893.85	\$4,568.01	\$5,261.83	\$6,066.62	\$7,059.83
96	\$3,232.62	\$4,060.70	\$4,752.27	\$5,466.81	\$6,302.80	\$7,342.16
97	\$3,382.14	\$4,235.94	\$4,945.31	\$5,681.31	\$6,549.93	\$7,637.95
98	\$3,508.10	\$4,383.16	\$5,107.10	\$5,860.84	\$6,756.81	\$7,885.82
99	\$3,613.18	\$4,505.68	\$5,241.49	\$6,009.79	\$6,928.46	\$8,091.70
100	\$3,700.10	\$4,606.85	\$5,352.28	\$6,132.48	\$7,069.87	\$8,261.39

**Policy Form Series: LTC2-PREM  
Premier  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
50% Home Care  
No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$48.11	\$54.38	\$59.61	\$64.62	\$69.83	\$75.45
31	\$49.12	\$55.61	\$60.98	\$66.13	\$71.52	\$77.31
32	\$50.17	\$56.85	\$62.39	\$67.69	\$73.24	\$79.22
33	\$51.24	\$58.12	\$63.85	\$69.29	\$75.00	\$81.16
34	\$52.35	\$59.43	\$65.31	\$70.94	\$76.82	\$83.15
35	\$53.45	\$60.77	\$66.81	\$72.61	\$78.68	\$85.21
36	\$55.54	\$63.30	\$69.74	\$75.90	\$82.33	\$89.27
37	\$57.70	\$65.96	\$72.80	\$79.35	\$86.19	\$93.54
38	\$59.94	\$68.70	\$75.98	\$82.94	\$90.19	\$98.01
39	\$62.27	\$71.60	\$79.31	\$86.68	\$94.41	\$102.72
40	\$64.67	\$74.58	\$82.78	\$90.63	\$98.83	\$107.61
41	\$67.20	\$77.69	\$86.39	\$94.72	\$103.42	\$112.76
42	\$69.80	\$80.95	\$90.18	\$99.03	\$108.24	\$118.17
43	\$72.52	\$84.34	\$94.13	\$103.50	\$113.29	\$123.81
44	\$75.34	\$87.86	\$98.25	\$108.18	\$118.58	\$129.73
45	\$78.27	\$91.54	\$102.54	\$113.08	\$124.11	\$135.94
46	\$82.30	\$96.53	\$108.30	\$119.61	\$131.42	\$144.10
47	\$86.56	\$101.79	\$114.41	\$126.50	\$139.16	\$152.76
48	\$91.00	\$107.33	\$120.87	\$133.82	\$147.36	\$161.92
49	\$95.69	\$113.18	\$127.68	\$141.54	\$156.04	\$171.64
50	\$100.63	\$119.36	\$134.87	\$149.70	\$165.25	\$181.92
51	\$105.81	\$125.85	\$142.45	\$158.32	\$174.98	\$192.85
52	\$111.26	\$132.70	\$150.47	\$167.49	\$185.28	\$204.42
53	\$117.03	\$139.94	\$158.95	\$177.15	\$196.19	\$216.67
54	\$123.03	\$147.57	\$167.87	\$187.37	\$207.76	\$229.69
55	\$129.39	\$155.59	\$177.34	\$198.19	\$220.02	\$243.49
56	\$137.39	\$165.45	\$188.74	\$211.04	\$234.44	\$259.61
57	\$145.90	\$175.92	\$200.83	\$224.75	\$249.82	\$276.81
58	\$154.90	\$187.06	\$213.74	\$239.34	\$266.21	\$295.15
59	\$164.47	\$198.90	\$227.47	\$254.87	\$283.66	\$314.72
60	\$174.62	\$211.47	\$242.07	\$271.43	\$302.28	\$335.58
61	\$185.43	\$224.86	\$257.59	\$289.04	\$322.11	\$357.83
62	\$196.88	\$239.10	\$274.13	\$307.81	\$343.24	\$381.51
63	\$209.28	\$254.57	\$292.21	\$328.44	\$366.54	\$407.81
64	\$222.42	\$271.07	\$311.49	\$350.43	\$391.46	\$435.87
65	\$236.41	\$288.64	\$332.05	\$373.90	\$418.04	\$465.89
66	\$251.27	\$307.33	\$353.96	\$398.93	\$446.45	\$497.96
67	\$267.09	\$327.23	\$377.31	\$425.66	\$476.78	\$532.26
68	\$291.43	\$356.75	\$411.19	\$463.84	\$519.59	\$580.23
69	\$318.02	\$388.93	\$448.10	\$505.44	\$566.27	\$632.52
70	\$347.02	\$424.01	\$488.32	\$550.80	\$617.12	\$689.53
71	\$378.67	\$462.23	\$532.16	\$600.21	\$672.55	\$751.68
72	\$413.21	\$503.94	\$579.93	\$654.03	\$732.96	\$819.44
73	\$451.21	\$551.58	\$635.80	\$718.18	\$806.21	\$902.89
74	\$492.75	\$603.73	\$697.06	\$788.64	\$886.81	\$994.86
75	\$538.09	\$660.82	\$764.24	\$865.99	\$975.42	\$1,096.17
76	\$587.63	\$723.28	\$837.86	\$950.93	\$1,072.91	\$1,207.81
77	\$641.68	\$791.66	\$918.56	\$1,044.22	\$1,180.14	\$1,330.82
78	\$697.52	\$860.63	\$999.10	\$1,136.76	\$1,286.49	\$1,453.39
79	\$758.23	\$935.61	\$1,086.62	\$1,237.52	\$1,402.40	\$1,587.26
80	\$824.22	\$1,017.12	\$1,181.82	\$1,347.21	\$1,528.75	\$1,733.47
81	\$895.96	\$1,105.74	\$1,285.37	\$1,466.62	\$1,666.49	\$1,893.12
82	\$973.96	\$1,202.07	\$1,398.01	\$1,596.61	\$1,816.64	\$2,067.51
83	\$1,060.20	\$1,307.45	\$1,520.37	\$1,737.55	\$1,979.82	\$2,258.06
84	\$1,154.10	\$1,422.05	\$1,653.47	\$1,890.92	\$2,157.71	\$2,466.19
85	\$1,256.34	\$1,546.69	\$1,798.24	\$2,057.86	\$2,351.55	\$2,693.48
86	\$1,367.59	\$1,682.32	\$1,955.65	\$2,239.52	\$2,562.82	\$2,941.74
87	\$1,488.74	\$1,829.75	\$2,126.87	\$2,437.20	\$2,793.05	\$3,212.90
88	\$1,589.24	\$1,947.99	\$2,260.13	\$2,588.06	\$2,966.45	\$3,417.42
89	\$1,696.53	\$2,073.86	\$2,401.73	\$2,748.25	\$3,150.61	\$3,634.91
90	\$1,811.08	\$2,207.86	\$2,552.20	\$2,918.39	\$3,346.19	\$3,866.30
91	\$1,933.37	\$2,350.51	\$2,712.11	\$3,099.02	\$3,553.93	\$4,112.39
92	\$2,063.87	\$2,502.40	\$2,882.03	\$3,290.85	\$3,774.56	\$4,374.16
93	\$2,169.85	\$2,620.53	\$3,009.87	\$3,432.80	\$3,938.27	\$4,569.64
94	\$2,281.27	\$2,744.22	\$3,143.38	\$3,580.87	\$4,109.06	\$4,773.86
95	\$2,398.41	\$2,873.76	\$3,282.84	\$3,735.30	\$4,287.26	\$4,987.22
96	\$2,521.54	\$3,009.42	\$3,428.46	\$3,896.41	\$4,473.14	\$5,210.09
97	\$2,651.03	\$3,151.47	\$3,580.55	\$4,064.47	\$4,667.16	\$5,442.94
98	\$2,759.91	\$3,270.47	\$3,707.60	\$4,204.70	\$4,829.06	\$5,637.54
99	\$2,850.59	\$3,369.27	\$3,812.86	\$4,320.78	\$4,963.07	\$5,798.77
100	\$2,925.55	\$3,450.71	\$3,899.46	\$4,416.20	\$5,073.29	\$5,931.46



**Policy Form Series: LTC2-PREM  
Premier  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
50% Home Care  
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$109.96	\$131.98	\$150.29	\$167.76	\$186.00	\$205.62
31	\$111.64	\$134.06	\$152.62	\$170.43	\$188.97	\$208.90
32	\$113.35	\$136.13	\$155.06	\$173.11	\$191.94	\$212.22
33	\$115.09	\$138.27	\$157.49	\$175.85	\$195.00	\$215.61
34	\$116.89	\$140.41	\$159.95	\$178.62	\$198.10	\$219.06
35	\$118.66	\$142.61	\$162.47	\$181.44	\$201.24	\$222.55
36	\$123.23	\$148.33	\$169.16	\$189.05	\$209.81	\$232.17
37	\$127.98	\$154.31	\$176.11	\$196.97	\$218.75	\$242.15
38	\$132.92	\$160.51	\$183.36	\$205.24	\$228.03	\$252.60
39	\$138.04	\$166.96	\$190.93	\$213.83	\$237.78	\$263.49
40	\$143.35	\$173.65	\$198.78	\$222.81	\$247.92	\$274.83
41	\$148.89	\$180.64	\$206.95	\$232.14	\$258.44	\$286.69
42	\$154.64	\$187.90	\$215.49	\$241.88	\$269.44	\$299.07
43	\$160.58	\$195.45	\$224.36	\$252.01	\$280.90	\$311.95
44	\$166.81	\$203.29	\$233.60	\$262.57	\$292.88	\$325.40
45	\$173.24	\$211.47	\$243.22	\$273.59	\$305.33	\$339.42
46	\$181.25	\$221.59	\$255.09	\$287.14	\$320.63	\$356.60
47	\$189.70	\$232.21	\$267.56	\$301.33	\$336.70	\$374.66
48	\$198.48	\$243.35	\$280.62	\$316.28	\$353.58	\$393.62
49	\$207.71	\$254.99	\$294.31	\$331.96	\$371.29	\$413.52
50	\$217.35	\$267.22	\$308.70	\$348.36	\$389.90	\$434.44
51	\$227.45	\$280.01	\$323.75	\$365.60	\$409.43	\$456.41
52	\$237.98	\$293.44	\$339.57	\$383.73	\$429.95	\$479.54
53	\$249.05	\$307.53	\$356.14	\$402.71	\$451.50	\$503.80
54	\$260.61	\$322.26	\$373.52	\$422.67	\$474.13	\$529.29
55	\$272.72	\$337.69	\$391.76	\$443.60	\$497.92	\$556.11
56	\$285.81	\$354.10	\$410.93	\$465.46	\$522.58	\$583.84
57	\$299.56	\$371.29	\$431.05	\$488.40	\$548.52	\$612.99
58	\$313.89	\$389.34	\$452.17	\$512.51	\$575.72	\$643.59
59	\$328.96	\$408.23	\$474.32	\$537.73	\$604.27	\$675.73
60	\$344.72	\$428.05	\$497.53	\$564.26	\$634.24	\$709.48
61	\$361.30	\$448.85	\$521.90	\$592.06	\$665.68	\$744.90
62	\$378.63	\$470.67	\$547.43	\$621.25	\$698.71	\$782.07
63	\$396.75	\$493.61	\$574.49	\$652.35	\$734.04	\$822.11
64	\$415.72	\$517.70	\$602.88	\$684.96	\$771.17	\$864.22
65	\$435.65	\$542.97	\$632.68	\$719.20	\$810.18	\$908.48
66	\$456.52	\$569.48	\$663.96	\$755.17	\$851.17	\$954.98
67	\$478.37	\$597.25	\$696.79	\$792.96	\$894.23	\$1,003.88
68	\$510.13	\$636.44	\$742.34	\$844.81	\$952.90	\$1,070.10
69	\$544.02	\$678.20	\$790.88	\$900.07	\$1,015.43	\$1,140.66
70	\$580.11	\$722.72	\$842.56	\$958.93	\$1,082.04	\$1,215.90
71	\$618.63	\$770.12	\$897.65	\$1,021.66	\$1,153.03	\$1,296.12
72	\$659.73	\$820.68	\$956.32	\$1,088.48	\$1,228.68	\$1,381.60
73	\$708.87	\$883.35	\$1,030.66	\$1,174.61	\$1,327.76	\$1,495.16
74	\$761.74	\$950.79	\$1,110.77	\$1,267.57	\$1,434.85	\$1,618.07
75	\$818.50	\$1,023.40	\$1,197.11	\$1,367.85	\$1,550.52	\$1,751.09
76	\$879.51	\$1,101.53	\$1,290.19	\$1,476.08	\$1,675.55	\$1,895.06
77	\$945.09	\$1,185.63	\$1,390.45	\$1,592.90	\$1,810.67	\$2,050.85
78	\$1,010.36	\$1,267.30	\$1,486.60	\$1,704.28	\$1,939.56	\$2,200.38
79	\$1,080.18	\$1,354.55	\$1,589.32	\$1,823.45	\$2,077.54	\$2,360.77
80	\$1,154.79	\$1,447.84	\$1,699.19	\$1,950.97	\$2,225.36	\$2,532.91
81	\$1,234.60	\$1,547.54	\$1,816.61	\$2,087.37	\$2,383.71	\$2,717.55
82	\$1,319.93	\$1,654.10	\$1,942.18	\$2,233.33	\$2,553.33	\$2,915.69
83	\$1,418.25	\$1,775.34	\$2,083.73	\$2,397.07	\$2,743.65	\$3,138.62
84	\$1,523.89	\$1,905.44	\$2,235.61	\$2,572.78	\$2,948.17	\$3,378.63
85	\$1,626.13	\$2,030.08	\$2,380.38	\$2,739.72	\$3,142.01	\$3,605.92
86	\$1,737.38	\$2,165.71	\$2,537.79	\$2,921.38	\$3,353.28	\$3,854.18
87	\$1,858.53	\$2,313.14	\$2,709.01	\$3,119.06	\$3,583.51	\$4,125.34
88	\$1,959.03	\$2,431.38	\$2,842.27	\$3,269.92	\$3,756.91	\$4,329.86
89	\$2,066.32	\$2,557.25	\$2,983.87	\$3,430.11	\$3,941.07	\$4,547.35
90	\$2,180.87	\$2,691.25	\$3,134.34	\$3,600.25	\$4,136.65	\$4,778.74
91	\$2,303.16	\$2,833.90	\$3,294.25	\$3,780.88	\$4,344.39	\$5,024.83
92	\$2,433.66	\$2,985.79	\$3,464.17	\$3,972.71	\$4,565.02	\$5,286.60
93	\$2,539.64	\$3,103.92	\$3,592.01	\$4,114.66	\$4,728.73	\$5,482.08
94	\$2,651.06	\$3,227.61	\$3,725.52	\$4,262.73	\$4,899.52	\$5,686.30
95	\$2,768.20	\$3,357.15	\$3,864.98	\$4,417.16	\$5,077.72	\$5,899.66
96	\$2,891.33	\$3,492.81	\$4,010.60	\$4,578.27	\$5,263.60	\$6,122.53
97	\$3,020.82	\$3,634.86	\$4,162.69	\$4,746.33	\$5,457.62	\$6,355.38
98	\$3,129.70	\$3,753.86	\$4,289.74	\$4,886.56	\$5,619.52	\$6,549.98
99	\$3,220.38	\$3,852.66	\$4,395.00	\$5,002.64	\$5,753.53	\$6,711.21
100	\$3,295.34	\$3,934.10	\$4,481.60	\$5,098.06	\$5,863.75	\$6,843.90

**Policy Form Series: LTC2-PREM  
Premier  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
50% Home Care  
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$318.32	\$395.92	\$460.63	\$522.45	\$586.85	\$655.68
31	\$322.02	\$400.57	\$466.02	\$528.56	\$593.74	\$663.39
32	\$325.81	\$405.24	\$471.52	\$534.75	\$600.70	\$671.15
33	\$329.61	\$410.01	\$477.02	\$541.03	\$607.72	\$679.02
34	\$333.52	\$414.80	\$482.62	\$547.37	\$614.87	\$686.97
35	\$337.40	\$419.68	\$488.27	\$553.78	\$622.06	\$695.04
36	\$341.47	\$425.01	\$494.71	\$561.27	\$630.63	\$704.73
37	\$345.55	\$430.44	\$501.21	\$568.87	\$639.34	\$714.59
38	\$349.67	\$435.89	\$507.81	\$576.53	\$648.13	\$724.58
39	\$353.88	\$441.46	\$514.50	\$584.32	\$657.07	\$734.71
40	\$358.10	\$447.05	\$521.29	\$592.24	\$666.12	\$744.95
41	\$362.42	\$452.76	\$528.14	\$600.24	\$675.30	\$755.39
42	\$366.75	\$458.54	\$535.12	\$608.34	\$684.60	\$765.93
43	\$371.15	\$464.34	\$542.17	\$616.58	\$694.06	\$776.62
44	\$375.61	\$470.26	\$549.32	\$624.89	\$703.61	\$787.46
45	\$380.13	\$476.25	\$556.55	\$633.33	\$713.30	\$798.47
46	\$387.99	\$486.44	\$568.67	\$647.36	\$729.31	\$816.61
47	\$396.05	\$496.84	\$581.10	\$661.68	\$745.68	\$835.16
48	\$404.23	\$507.46	\$593.78	\$676.37	\$762.43	\$854.12
49	\$412.62	\$518.28	\$606.72	\$691.39	\$779.53	\$873.49
50	\$421.16	\$529.40	\$619.97	\$706.68	\$797.06	\$893.30
51	\$429.90	\$540.70	\$633.48	\$722.32	\$814.93	\$913.58
52	\$438.79	\$552.25	\$647.28	\$738.36	\$833.22	\$934.30
53	\$447.90	\$564.06	\$661.42	\$754.70	\$851.93	\$955.53
54	\$457.17	\$576.13	\$675.81	\$771.43	\$871.07	\$977.20
55	\$466.65	\$588.42	\$690.57	\$788.54	\$890.65	\$999.41
56	\$477.29	\$601.88	\$706.39	\$806.65	\$911.25	\$1,022.74
57	\$488.25	\$615.63	\$722.54	\$825.21	\$932.35	\$1,046.62
58	\$499.37	\$629.72	\$739.10	\$844.18	\$953.95	\$1,071.07
59	\$510.77	\$644.09	\$756.02	\$863.58	\$976.02	\$1,096.10
60	\$522.45	\$658.82	\$773.32	\$883.49	\$998.65	\$1,121.71
61	\$534.38	\$673.90	\$791.02	\$903.79	\$1,021.76	\$1,147.92
62	\$546.58	\$689.29	\$809.13	\$924.58	\$1,045.44	\$1,174.71
63	\$559.03	\$705.03	\$827.59	\$945.96	\$1,069.71	\$1,202.12
64	\$571.75	\$721.13	\$846.64	\$967.97	\$1,094.62	\$1,230.12
65	\$584.75	\$737.60	\$866.32	\$990.64	\$1,120.19	\$1,258.74
66	\$598.03	\$754.44	\$886.64	\$1,013.99	\$1,146.44	\$1,287.99
67	\$611.59	\$771.66	\$907.64	\$1,037.97	\$1,173.33	\$1,317.87
68	\$625.43	\$789.27	\$929.44	\$1,062.62	\$1,200.77	\$1,348.37
69	\$639.54	\$807.28	\$951.94	\$1,087.97	\$1,228.82	\$1,379.49
70	\$653.92	\$825.69	\$975.14	\$1,114.04	\$1,257.52	\$1,411.23
71	\$668.57	\$844.50	\$999.04	\$1,140.87	\$1,286.77	\$1,443.59
72	\$683.49	\$863.72	\$1,023.64	\$1,168.47	\$1,316.62	\$1,476.47
73	\$698.68	\$883.35	\$1,048.94	\$1,196.87	\$1,347.07	\$1,509.87
74	\$714.14	\$903.40	\$1,074.94	\$1,226.00	\$1,378.12	\$1,543.87
75	\$729.87	\$923.87	\$1,101.64	\$1,255.89	\$1,409.77	\$1,578.37
76	\$745.87	\$944.76	\$1,129.04	\$1,286.47	\$1,442.02	\$1,613.37
77	\$762.14	\$966.07	\$1,157.14	\$1,317.77	\$1,474.87	\$1,648.87
78	\$778.68	\$987.80	\$1,185.94	\$1,349.82	\$1,508.32	\$1,684.87
79	\$795.49	\$1,009.95	\$1,215.44	\$1,382.57	\$1,542.37	\$1,721.37
80	\$812.57	\$1,032.52	\$1,245.64	\$1,416.04	\$1,576.92	\$1,758.37
81	\$829.92	\$1,055.52	\$1,276.44	\$1,450.27	\$1,612.07	\$1,795.87
82	\$847.54	\$1,078.84	\$1,307.84	\$1,485.19	\$1,647.82	\$1,833.87
83	\$865.43	\$1,102.59	\$1,340.04	\$1,520.82	\$1,684.17	\$1,872.37
84	\$883.59	\$1,126.77	\$1,373.44	\$1,557.19	\$1,721.12	\$1,911.37
85	\$902.02	\$1,151.38	\$1,407.14	\$1,594.32	\$1,757.57	\$1,950.87
86	\$920.72	\$1,176.42	\$1,442.14	\$1,632.24	\$1,794.57	\$1,990.87
87	\$939.69	\$1,201.89	\$1,478.44	\$1,670.97	\$1,832.12	\$2,031.37
88	\$958.92	\$1,227.79	\$1,515.14	\$1,710.54	\$1,870.32	\$2,072.37
89	\$978.41	\$1,254.12	\$1,552.24	\$1,750.97	\$1,909.07	\$2,113.87
90	\$998.16	\$1,280.88	\$1,590.74	\$1,792.27	\$1,948.37	\$2,155.87
91	\$1,018.17	\$1,308.07	\$1,629.64	\$1,834.47	\$1,988.22	\$2,198.37
92	\$1,038.44	\$1,335.69	\$1,668.94	\$1,877.57	\$2,028.62	\$2,241.37
93	\$1,058.97	\$1,363.74	\$1,708.74	\$1,921.57	\$2,069.57	\$2,284.87
94	\$1,079.76	\$1,392.22	\$1,749.94	\$1,966.47	\$2,111.07	\$2,328.87
95	\$1,100.81	\$1,421.13	\$1,791.54	\$2,012.27	\$2,153.12	\$2,373.37
96	\$1,122.12	\$1,450.47	\$1,833.64	\$2,058.87	\$2,195.72	\$2,418.37
97	\$1,143.69	\$1,480.24	\$1,877.14	\$2,106.27	\$2,238.87	\$2,463.87
98	\$1,165.52	\$1,510.44	\$1,921.14	\$2,153.47	\$2,282.57	\$2,509.87
99	\$1,187.61	\$1,541.07	\$1,966.64	\$2,201.47	\$2,326.82	\$2,556.37
100	\$1,210.06	\$1,572.14	\$2,013.64	\$2,250.27	\$2,371.62	\$2,603.37

**Policy Form Series: LTC2-VAL**  
**Value**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**100% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$39.05	\$43.48	\$47.13	\$50.55	\$54.09	\$57.75	\$61.88
31	\$39.81	\$44.38	\$48.13	\$51.64	\$55.28	\$59.04	\$63.32
32	\$40.59	\$45.29	\$49.16	\$52.79	\$56.53	\$60.40	\$64.78
33	\$41.37	\$46.21	\$50.18	\$53.93	\$57.78	\$61.79	\$66.31
34	\$42.16	\$47.15	\$51.24	\$55.10	\$59.07	\$63.18	\$67.83
35	\$43.01	\$48.13	\$52.35	\$56.33	\$60.39	\$64.63	\$69.41
36	\$44.42	\$49.87	\$54.38	\$58.60	\$62.93	\$67.43	\$72.49
37	\$45.89	\$51.69	\$56.46	\$60.97	\$65.55	\$70.34	\$75.68
38	\$47.42	\$53.60	\$58.66	\$63.43	\$68.33	\$73.38	\$79.04
39	\$48.98	\$55.54	\$60.91	\$65.99	\$71.19	\$76.55	\$82.52
40	\$50.60	\$57.56	\$63.28	\$68.68	\$74.16	\$79.86	\$86.19
41	\$52.27	\$59.65	\$65.73	\$71.43	\$77.28	\$83.32	\$89.98
42	\$53.99	\$61.82	\$68.25	\$74.32	\$80.51	\$86.93	\$93.96
43	\$55.77	\$64.08	\$70.92	\$77.33	\$83.89	\$90.71	\$98.12
44	\$57.62	\$66.41	\$73.65	\$80.47	\$87.44	\$94.61	\$102.45
45	\$59.54	\$68.83	\$76.49	\$83.71	\$91.10	\$98.70	\$107.00
46	\$62.22	\$72.20	\$80.41	\$88.14	\$96.03	\$104.19	\$113.03
47	\$65.03	\$75.70	\$84.52	\$92.78	\$101.26	\$109.98	\$119.41
48	\$67.95	\$79.40	\$88.82	\$97.70	\$106.77	\$116.09	\$126.15
49	\$71.02	\$83.28	\$93.36	\$102.84	\$112.54	\$122.53	\$133.27
50	\$74.22	\$87.34	\$98.12	\$108.27	\$118.65	\$129.32	\$140.80
51	\$77.58	\$91.60	\$103.13	\$113.99	\$125.08	\$136.51	\$148.74
52	\$81.07	\$96.05	\$108.41	\$120.01	\$131.88	\$144.10	\$157.15
53	\$84.74	\$100.73	\$113.93	\$126.36	\$139.06	\$152.10	\$166.03
54	\$88.58	\$105.67	\$119.75	\$133.01	\$146.60	\$160.54	\$175.41
55	\$92.55	\$110.81	\$125.89	\$140.06	\$154.55	\$169.44	\$185.29
56	\$97.89	\$117.40	\$133.52	\$148.70	\$164.19	\$180.14	\$197.15
57	\$103.51	\$124.40	\$141.63	\$157.86	\$174.44	\$191.56	\$209.77
58	\$109.48	\$131.81	\$150.24	\$167.59	\$185.34	\$203.65	\$223.17
59	\$115.78	\$139.66	\$159.34	\$177.93	\$196.91	\$216.52	\$237.42
60	\$122.44	\$147.97	\$169.01	\$188.89	\$209.22	\$230.21	\$252.60
61	\$129.50	\$156.81	\$179.30	\$200.53	\$222.28	\$244.75	\$268.74
62	\$136.94	\$166.13	\$190.20	\$212.89	\$236.18	\$260.21	\$285.93
63	\$144.73	\$175.98	\$201.79	\$226.14	\$251.14	\$276.93	\$304.61
64	\$152.94	\$186.43	\$214.09	\$240.23	\$267.01	\$294.74	\$324.53
65	\$161.60	\$197.52	\$227.15	\$255.14	\$283.91	\$313.69	\$345.78
66	\$170.77	\$209.23	\$241.01	\$271.04	\$301.90	\$333.88	\$368.36
67	\$180.45	\$221.67	\$255.70	\$287.90	\$321.01	\$355.35	\$392.46
68	\$197.12	\$241.75	\$278.68	\$313.62	\$349.61	\$386.96	\$427.43
69	\$215.30	\$263.67	\$303.69	\$341.64	\$380.73	\$421.37	\$465.52
70	\$235.17	\$287.58	\$330.97	\$372.15	\$414.65	\$458.89	\$506.99
71	\$256.88	\$313.66	\$360.67	\$405.40	\$451.57	\$499.70	\$552.17
72	\$280.57	\$342.09	\$393.08	\$441.61	\$491.78	\$544.15	\$601.36
73	\$303.82	\$371.55	\$427.81	\$481.45	\$536.99	\$595.05	\$658.52
74	\$329.04	\$403.57	\$465.62	\$524.91	\$586.38	\$650.71	\$721.13
75	\$356.29	\$438.35	\$506.77	\$572.26	\$640.27	\$711.56	\$789.70
76	\$385.84	\$476.12	\$551.54	\$623.89	\$699.14	\$778.11	\$864.78
77	\$417.85	\$517.17	\$600.29	\$680.19	\$763.41	\$850.89	\$946.97
78	\$450.14	\$557.28	\$647.06	\$733.60	\$823.99	\$919.41	\$1,024.73
79	\$484.94	\$600.49	\$697.50	\$791.23	\$889.40	\$993.47	\$1,108.87
80	\$522.45	\$647.06	\$751.84	\$853.37	\$960.00	\$1,073.48	\$1,199.92
81	\$562.85	\$697.24	\$810.45	\$920.38	\$1,036.21	\$1,159.94	\$1,298.42
82	\$606.39	\$751.33	\$873.60	\$992.66	\$1,118.45	\$1,253.37	\$1,405.02
83	\$649.75	\$804.19	\$934.57	\$1,061.86	\$1,196.86	\$1,342.56	\$1,507.31
84	\$696.18	\$860.77	\$999.79	\$1,135.88	\$1,280.79	\$1,438.10	\$1,617.04
85	\$745.95	\$921.37	\$1,069.57	\$1,215.08	\$1,370.58	\$1,540.43	\$1,734.73
86	\$799.28	\$986.22	\$1,144.20	\$1,299.77	\$1,466.64	\$1,650.07	\$1,861.02
87	\$856.42	\$1,055.65	\$1,224.07	\$1,390.39	\$1,569.48	\$1,767.47	\$1,996.49
88	\$899.90	\$1,105.23	\$1,278.14	\$1,449.19	\$1,634.38	\$1,840.73	\$2,080.88
89	\$945.64	\$1,157.14	\$1,334.58	\$1,510.50	\$1,701.95	\$1,917.00	\$2,168.83
90	\$993.66	\$1,211.52	\$1,393.51	\$1,574.40	\$1,772.32	\$1,996.43	\$2,260.50
91	\$1,044.15	\$1,268.43	\$1,455.05	\$1,640.99	\$1,845.59	\$2,079.19	\$2,356.03
92	\$1,097.18	\$1,328.00	\$1,519.32	\$1,710.38	\$1,921.90	\$2,165.33	\$2,455.63
93	\$1,137.68	\$1,370.42	\$1,562.10	\$1,754.18	\$1,968.30	\$2,216.83	\$2,514.67
94	\$1,179.71	\$1,414.18	\$1,606.08	\$1,799.09	\$2,015.84	\$2,269.54	\$2,575.14
95	\$1,223.25	\$1,459.33	\$1,651.31	\$1,845.16	\$2,064.51	\$2,323.50	\$2,637.04
96	\$1,268.41	\$1,505.95	\$1,697.80	\$1,892.41	\$2,114.37	\$2,378.73	\$2,700.43
97	\$1,315.25	\$1,554.05	\$1,745.63	\$1,940.85	\$2,165.44	\$2,435.30	\$2,765.36
98	\$1,354.09	\$1,593.74	\$1,784.94	\$1,980.60	\$2,207.27	\$2,481.60	\$2,818.53
99	\$1,386.09	\$1,626.30	\$1,817.12	\$2,013.07	\$2,241.36	\$2,519.38	\$2,861.91
100	\$1,412.29	\$1,652.89	\$1,843.31	\$2,039.44	\$2,269.09	\$2,550.03	\$2,897.14

**Policy Form Series: LTC2-VAL**  
**Value**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**100% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$76.92	\$90.95	\$102.20	\$112.72	\$123.07	\$133.87	\$146.17
31	\$78.05	\$92.32	\$103.78	\$114.46	\$124.98	\$135.90	\$148.43
32	\$79.23	\$93.72	\$105.36	\$116.22	\$126.88	\$138.00	\$150.70
33	\$80.41	\$95.12	\$106.95	\$118.01	\$128.85	\$140.16	\$153.07
34	\$81.58	\$96.56	\$108.57	\$119.83	\$130.82	\$142.32	\$155.39
35	\$82.82	\$98.02	\$110.25	\$121.66	\$132.87	\$144.53	\$157.77
36	\$85.78	\$101.70	\$114.53	\$126.51	\$138.23	\$150.44	\$164.27
37	\$88.82	\$105.53	\$118.96	\$131.53	\$143.79	\$156.58	\$171.02
38	\$92.00	\$109.52	\$123.61	\$136.77	\$149.64	\$162.98	\$178.08
39	\$95.27	\$113.64	\$128.38	\$142.21	\$155.67	\$169.64	\$185.41
40	\$98.64	\$117.91	\$133.35	\$147.86	\$161.97	\$176.57	\$193.03
41	\$102.16	\$122.35	\$138.56	\$153.73	\$168.50	\$183.81	\$200.95
42	\$105.80	\$126.92	\$143.92	\$159.85	\$175.31	\$191.33	\$209.19
43	\$109.56	\$131.69	\$149.52	\$166.22	\$182.40	\$199.17	\$217.84
44	\$113.46	\$136.66	\$155.34	\$172.84	\$189.79	\$207.31	\$226.76
45	\$117.51	\$141.78	\$161.36	\$179.69	\$197.47	\$215.77	\$236.10
46	\$122.61	\$148.23	\$168.89	\$188.22	\$206.93	\$226.25	\$247.63
47	\$127.93	\$154.96	\$176.75	\$197.13	\$216.88	\$237.23	\$259.73
48	\$133.49	\$162.00	\$184.96	\$206.50	\$227.31	\$248.73	\$272.42
49	\$139.30	\$169.36	\$193.57	\$216.28	\$238.22	\$260.79	\$285.74
50	\$145.36	\$177.02	\$202.57	\$226.53	\$249.65	\$273.42	\$299.68
51	\$151.69	\$185.05	\$211.99	\$237.25	\$261.65	\$286.70	\$314.33
52	\$158.29	\$193.44	\$221.88	\$248.50	\$274.22	\$300.59	\$329.69
53	\$165.20	\$202.22	\$232.20	\$260.28	\$287.38	\$315.18	\$345.80
54	\$172.37	\$211.41	\$242.99	\$272.62	\$301.18	\$330.44	\$362.71
55	\$179.84	\$221.00	\$254.33	\$285.56	\$315.65	\$346.47	\$380.42
56	\$188.17	\$231.39	\$266.39	\$299.22	\$330.82	\$363.26	\$399.03
57	\$196.87	\$242.26	\$279.03	\$313.52	\$346.77	\$380.89	\$418.53
58	\$206.01	\$253.67	\$292.28	\$328.50	\$363.47	\$399.36	\$438.98
59	\$215.50	\$265.58	\$306.15	\$344.24	\$380.99	\$418.73	\$460.45
60	\$225.48	\$278.05	\$320.66	\$360.70	\$399.33	\$439.02	\$482.94
61	\$235.92	\$291.15	\$335.89	\$377.93	\$418.56	\$460.31	\$506.53
62	\$246.82	\$304.83	\$351.85	\$396.01	\$438.74	\$482.61	\$531.31
63	\$257.90	\$318.80	\$368.28	\$414.78	\$459.77	\$505.98	\$557.41
64	\$269.42	\$333.45	\$385.46	\$434.41	\$481.77	\$530.52	\$584.84
65	\$281.44	\$348.81	\$403.49	\$454.97	\$504.85	\$556.24	\$613.62
66	\$294.06	\$364.81	\$422.35	\$476.53	\$529.05	\$583.23	\$643.77
67	\$307.21	\$381.62	\$442.08	\$499.08	\$554.41	\$611.50	\$675.44
68	\$320.86	\$406.91	\$471.17	\$531.75	\$590.64	\$651.39	\$719.73
69	\$335.01	\$433.97	\$502.15	\$566.59	\$629.21	\$693.92	\$766.92
70	\$374.10	\$462.81	\$535.19	\$603.67	\$670.32	\$739.27	\$817.16
71	\$399.47	\$493.56	\$570.36	\$643.19	\$714.11	\$787.55	\$870.70
72	\$426.57	\$526.35	\$607.92	\$685.31	\$760.74	\$838.98	\$927.78
73	\$455.75	\$563.48	\$651.77	\$735.64	\$817.52	\$902.54	\$999.17
74	\$486.98	\$603.27	\$698.79	\$789.72	\$878.57	\$970.88	\$1,076.09
75	\$520.30	\$645.85	\$749.19	\$847.75	\$944.13	\$1,044.41	\$1,158.97
76	\$555.93	\$691.45	\$803.24	\$910.03	\$1,014.63	\$1,123.52	\$1,248.16
77	\$594.01	\$740.27	\$861.16	\$976.90	\$1,090.33	\$1,208.64	\$1,344.25
78	\$630.36	\$785.38	\$913.71	\$1,036.84	\$1,158.00	\$1,284.96	\$1,431.15
79	\$668.91	\$833.22	\$969.47	\$1,100.49	\$1,229.91	\$1,366.13	\$1,523.62
80	\$709.88	\$884.01	\$1,028.61	\$1,168.02	\$1,306.25	\$1,452.40	\$1,622.10
81	\$753.33	\$937.86	\$1,091.39	\$1,239.67	\$1,387.34	\$1,544.14	\$1,726.91
82	\$799.46	\$995.04	\$1,157.96	\$1,315.75	\$1,473.47	\$1,641.68	\$1,838.52
83	\$846.94	\$1,052.59	\$1,223.94	\$1,390.27	\$1,557.48	\$1,737.23	\$1,948.56
84	\$897.21	\$1,113.48	\$1,293.68	\$1,468.99	\$1,646.33	\$1,838.36	\$2,065.15
85	\$946.98	\$1,174.08	\$1,363.46	\$1,548.19	\$1,736.12	\$1,940.69	\$2,182.84
86	\$1,000.31	\$1,238.93	\$1,438.09	\$1,632.88	\$1,832.18	\$2,050.33	\$2,309.13
87	\$1,057.45	\$1,308.36	\$1,517.96	\$1,723.50	\$1,935.02	\$2,167.73	\$2,444.60
88	\$1,100.93	\$1,357.94	\$1,572.03	\$1,782.30	\$1,999.92	\$2,240.99	\$2,528.99
89	\$1,146.67	\$1,409.85	\$1,628.47	\$1,843.61	\$2,067.49	\$2,317.26	\$2,616.94
90	\$1,194.69	\$1,464.23	\$1,687.40	\$1,907.51	\$2,137.86	\$2,396.69	\$2,708.61
91	\$1,245.18	\$1,521.14	\$1,748.94	\$1,974.10	\$2,211.13	\$2,479.45	\$2,804.14
92	\$1,298.21	\$1,580.71	\$1,813.21	\$2,043.49	\$2,287.44	\$2,565.59	\$2,903.74
93	\$1,338.71	\$1,623.13	\$1,855.99	\$2,087.29	\$2,333.84	\$2,617.09	\$2,962.78
94	\$1,380.74	\$1,666.89	\$1,899.97	\$2,132.20	\$2,381.38	\$2,669.80	\$3,023.25
95	\$1,424.28	\$1,712.04	\$1,945.20	\$2,178.27	\$2,430.05	\$2,723.76	\$3,085.15
96	\$1,469.44	\$1,758.66	\$1,991.69	\$2,225.52	\$2,479.91	\$2,778.99	\$3,148.54
97	\$1,516.28	\$1,806.76	\$2,039.52	\$2,273.96	\$2,530.98	\$2,835.56	\$3,213.47
98	\$1,555.12	\$1,846.45	\$2,078.83	\$2,313.71	\$2,572.81	\$2,881.86	\$3,266.64
99	\$1,587.12	\$1,879.01	\$2,111.01	\$2,346.18	\$2,606.90	\$2,919.64	\$3,310.02
100	\$1,613.32	\$1,905.60	\$2,137.20	\$2,372.55	\$2,634.63	\$2,950.29	\$3,345.25

**Policy Form Series: LTC2-VAL**  
**Value**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**100% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$208.36	\$254.93	\$290.48	\$323.63	\$356.19	\$390.55	\$429.29
31	\$210.80	\$257.91	\$293.89	\$327.41	\$360.37	\$395.11	\$434.33
32	\$213.28	\$260.96	\$297.35	\$331.26	\$364.59	\$399.74	\$439.41
33	\$215.76	\$264.00	\$300.82	\$335.14	\$368.86	\$404.44	\$444.61
34	\$218.30	\$267.08	\$304.34	\$339.05	\$373.17	\$409.16	\$449.78
35	\$220.85	\$270.23	\$307.93	\$343.05	\$377.55	\$413.97	\$455.06
36	\$223.42	\$273.57	\$311.91	\$347.54	\$382.53	\$419.37	\$460.91
37	\$226.10	\$277.01	\$315.92	\$352.15	\$387.56	\$424.92	\$466.89
38	\$228.81	\$280.56	\$320.07	\$356.85	\$392.81	\$430.58	\$473.05
39	\$231.56	\$284.11	\$324.31	\$361.68	\$398.13	\$436.43	\$479.38
40	\$234.38	\$287.78	\$328.64	\$366.65	\$403.59	\$442.43	\$485.88
41	\$237.26	\$291.55	\$333.10	\$371.70	\$409.21	\$448.60	\$492.55
42	\$240.19	\$295.37	\$337.64	\$376.90	\$414.98	\$454.93	\$499.38
43	\$243.20	\$299.34	\$342.33	\$382.24	\$420.89	\$461.48	\$506.48
44	\$246.28	\$303.36	\$347.11	\$387.75	\$427.02	\$468.12	\$513.73
45	\$249.44	\$307.49	\$352.02	\$393.34	\$433.27	\$475.00	\$521.25
46	\$252.67	\$311.76	\$357.07	\$400.14	\$440.24	\$482.44	\$529.28
47	\$255.95	\$316.16	\$362.36	\$407.17	\$447.93	\$490.47	\$537.88
48	\$259.30	\$320.69	\$368.34	\$414.44	\$456.35	\$499.12	\$547.00
49	\$262.72	\$325.36	\$374.95	\$421.96	\$465.44	\$508.37	\$556.70
50	\$266.22	\$331.17	\$382.30	\$429.71	\$475.24	\$518.27	\$567.19
51	\$269.80	\$337.14	\$390.50	\$437.72	\$485.81	\$528.83	\$579.76
52	\$273.47	\$343.27	\$399.01	\$446.98	\$497.02	\$539.96	\$592.82
53	\$277.24	\$349.56	\$407.81	\$456.58	\$509.08	\$552.14	\$606.42
54	\$281.11	\$356.01	\$416.92	\$466.58	\$521.95	\$566.40	\$620.53
55	\$285.08	\$362.63	\$426.36	\$477.00	\$535.33	\$581.73	\$635.23
56	\$289.16	\$369.43	\$436.16	\$488.89	\$549.38	\$599.10	\$650.48
57	\$293.35	\$376.42	\$446.16	\$498.99	\$560.48	\$604.11	\$664.13
58	\$297.65	\$383.61	\$454.66	\$509.61	\$572.22	\$617.08	\$678.56
59	\$302.06	\$391.01	\$464.68	\$520.80	\$584.59	\$630.71	\$693.76
60	\$306.58	\$398.62	\$475.16	\$532.61	\$597.66	\$645.11	\$709.82
61	\$311.21	\$406.45	\$486.25	\$545.04	\$601.45	\$660.35	\$726.82
62	\$315.95	\$414.51	\$497.95	\$558.17	\$616.01	\$676.46	\$744.79
63	\$320.80	\$422.80	\$510.27	\$572.01	\$631.43	\$693.49	\$763.82
64	\$325.76	\$431.32	\$522.27	\$585.57	\$646.55	\$710.26	\$782.73
65	\$330.83	\$440.05	\$534.96	\$599.98	\$662.57	\$728.16	\$802.87
66	\$336.01	\$448.99	\$548.43	\$615.22	\$679.66	\$747.20	\$824.35
67	\$341.30	\$458.14	\$562.68	\$631.43	\$697.83	\$767.48	\$847.16
68	\$346.70	\$467.51	\$577.78	\$648.61	\$717.10	\$789.03	\$871.48
69	\$352.21	\$477.10	\$601.45	\$674.92	\$746.02	\$820.70	\$906.68
70	\$357.83	\$486.91	\$627.17	\$703.54	\$777.44	\$855.19	\$945.01
71	\$363.56	\$496.94	\$655.17	\$734.63	\$811.65	\$892.81	\$986.73
72	\$369.40	\$507.20	\$685.56	\$768.47	\$848.89	\$933.69	\$1,032.15
73	\$375.35	\$517.69	\$718.67	\$805.29	\$889.42	\$978.21	\$1,081.57
74	\$381.41	\$528.40	\$758.00	\$850.00	\$939.37	\$1,033.85	\$1,144.30
75	\$387.58	\$539.33	\$800.47	\$898.40	\$993.55	\$1,094.30	\$1,212.51
76	\$393.86	\$550.48	\$846.35	\$950.76	\$1,052.29	\$1,159.98	\$1,286.75
77	\$400.25	\$561.85	\$895.92	\$1,007.45	\$1,116.05	\$1,231.44	\$1,367.57
78	\$406.75	\$573.44	\$949.53	\$1,068.87	\$1,185.29	\$1,309.16	\$1,455.56
79	\$413.36	\$585.25	\$993.90	\$1,118.81	\$1,241.24	\$1,372.15	\$1,527.64
80	\$420.08	\$597.28	\$1,041.95	\$1,173.02	\$1,302.07	\$1,440.73	\$1,606.15
81	\$426.91	\$609.53	\$1,093.93	\$1,231.77	\$1,368.13	\$1,515.34	\$1,691.67
82	\$433.85	\$622.01	\$1,150.18	\$1,295.42	\$1,439.85	\$1,596.48	\$1,784.68
83	\$440.90	\$634.71	\$1,210.99	\$1,364.35	\$1,517.68	\$1,684.64	\$1,885.85
84	\$448.06	\$647.64	\$1,268.51	\$1,428.39	\$1,591.12	\$1,769.69	\$1,984.31
85	\$455.33	\$660.80	\$1,330.31	\$1,497.31	\$1,670.11	\$1,861.15	\$2,090.24
86	\$462.71	\$674.19	\$1,400.09	\$1,576.51	\$1,759.90	\$1,963.48	\$2,207.93
87	\$470.20	\$687.81	\$1,474.72	\$1,661.20	\$1,855.96	\$2,073.12	\$2,334.22
88	\$477.80	\$701.66	\$1,554.59	\$1,751.82	\$1,958.80	\$2,190.52	\$2,469.69
89	\$485.51	\$715.74	\$1,608.66	\$1,810.62	\$2,023.70	\$2,263.78	\$2,554.08
90	\$493.33	\$730.05	\$1,665.10	\$1,871.93	\$2,091.27	\$2,340.05	\$2,642.03
91	\$501.26	\$744.59	\$1,724.03	\$1,935.83	\$2,161.64	\$2,419.48	\$2,733.70
92	\$509.30	\$759.36	\$1,785.57	\$2,002.42	\$2,234.91	\$2,502.24	\$2,829.23
93	\$517.45	\$774.37	\$1,849.84	\$2,071.81	\$2,311.22	\$2,588.38	\$2,928.83
94	\$525.71	\$789.61	\$1,892.62	\$2,115.61	\$2,357.62	\$2,639.88	\$2,987.87
95	\$534.08	\$805.08	\$1,936.60	\$2,160.52	\$2,405.16	\$2,692.59	\$3,048.34
96	\$542.56	\$820.78	\$1,981.83	\$2,206.59	\$2,453.83	\$2,746.55	\$3,110.24
97	\$551.15	\$836.71	\$2,028.32	\$2,253.84	\$2,503.69	\$2,801.78	\$3,173.63
98	\$559.85	\$852.87	\$2,076.15	\$2,302.28	\$2,554.76	\$2,858.35	\$3,238.56
99	\$568.66	\$869.26	\$2,115.46	\$2,342.03	\$2,596.59	\$2,904.65	\$3,291.73
100	\$577.58	\$885.97	\$2,147.64	\$2,374.50	\$2,630.68	\$2,942.43	\$3,335.11
100	\$1,652.25	\$1,948.52	\$2,173.83	\$2,400.87	\$2,658.41	\$2,973.08	\$3,370.34

**Policy Form Series: LTC2-VAL**  
**Value**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**75% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$38.19	\$42.20	\$45.44	\$48.52	\$51.63	\$54.82	\$58.46
31	\$38.92	\$43.03	\$46.40	\$49.57	\$52.77	\$56.02	\$59.80
32	\$39.69	\$43.93	\$47.36	\$50.63	\$53.93	\$57.30	\$61.16
33	\$40.43	\$44.82	\$48.35	\$51.71	\$55.10	\$58.58	\$62.54
34	\$41.20	\$45.71	\$49.36	\$52.82	\$56.33	\$59.89	\$63.96
35	\$42.01	\$46.63	\$50.41	\$53.95	\$57.57	\$61.25	\$65.44
36	\$43.37	\$48.30	\$52.30	\$56.09	\$59.93	\$63.82	\$68.25
37	\$44.76	\$50.00	\$54.29	\$58.30	\$62.39	\$66.52	\$71.20
38	\$46.21	\$51.80	\$56.33	\$60.61	\$64.95	\$69.32	\$74.29
39	\$47.71	\$53.64	\$58.46	\$62.99	\$67.60	\$72.26	\$77.49
40	\$49.26	\$55.54	\$60.67	\$65.50	\$70.35	\$75.30	\$80.83
41	\$50.85	\$57.52	\$62.95	\$68.10	\$73.24	\$78.46	\$84.33
42	\$52.50	\$59.58	\$65.32	\$70.75	\$76.25	\$81.78	\$87.95
43	\$54.19	\$61.68	\$67.81	\$73.56	\$79.37	\$85.22	\$91.74
44	\$55.96	\$63.89	\$70.35	\$76.45	\$82.62	\$88.82	\$95.70
45	\$57.78	\$66.14	\$73.03	\$79.50	\$86.01	\$92.56	\$99.84
46	\$60.33	\$69.33	\$76.67	\$83.61	\$90.58	\$97.61	\$105.36
47	\$63.00	\$72.65	\$80.51	\$87.94	\$95.42	\$102.94	\$111.21
48	\$65.78	\$76.13	\$84.56	\$92.50	\$100.50	\$108.52	\$117.39
49	\$68.70	\$79.76	\$88.80	\$97.29	\$105.86	\$114.44	\$123.89
50	\$71.75	\$83.59	\$93.23	\$102.32	\$111.49	\$120.68	\$130.76
51	\$74.94	\$87.57	\$97.92	\$107.63	\$117.41	\$127.26	\$138.02
52	\$78.26	\$91.77	\$102.80	\$113.22	\$123.69	\$134.16	\$145.69
53	\$81.72	\$96.15	\$107.96	\$119.08	\$130.28	\$141.49	\$153.73
54	\$85.33	\$100.76	\$113.36	\$125.25	\$137.24	\$149.20	\$162.28
55	\$89.12	\$105.56	\$119.05	\$131.73	\$144.55	\$157.32	\$171.29
56	\$93.20	\$111.80	\$126.21	\$139.77	\$153.47	\$167.18	\$182.14
57	\$99.60	\$118.40	\$133.82	\$148.32	\$162.97	\$177.63	\$193.68
58	\$105.26	\$125.36	\$141.86	\$157.38	\$173.05	\$188.76	\$205.95
59	\$111.26	\$132.78	\$150.38	\$167.00	\$183.74	\$200.59	\$219.00
60	\$117.60	\$140.61	\$159.43	\$177.20	\$195.14	\$213.16	\$232.90
61	\$124.34	\$148.92	\$169.01	\$188.02	\$207.21	\$226.51	\$247.66
62	\$131.42	\$157.70	\$179.20	\$199.52	\$220.04	\$240.70	\$263.36
63	\$138.76	\$166.93	\$189.99	\$211.79	\$233.80	\$255.99	\$280.38
64	\$146.54	\$176.71	\$201.42	\$224.78	\$248.44	\$272.26	\$298.52
65	\$154.73	\$187.07	\$213.53	\$238.59	\$263.97	\$289.56	\$317.83
66	\$163.39	\$198.01	\$226.41	\$253.27	\$280.48	\$307.97	\$338.41
67	\$172.54	\$209.63	\$240.03	\$268.81	\$298.03	\$327.54	\$360.29
68	\$182.18	\$228.70	\$261.67	\$292.94	\$324.67	\$356.81	\$392.53
69	\$205.99	\$249.50	\$285.27	\$319.20	\$353.71	\$388.68	\$427.63
70	\$225.07	\$272.22	\$310.99	\$347.85	\$385.33	\$423.39	\$465.89
71	\$245.93	\$297.02	\$339.05	\$379.03	\$419.78	\$461.23	\$507.58
72	\$268.71	\$324.03	\$369.64	\$413.06	\$457.35	\$502.42	\$552.99
73	\$290.77	\$351.69	\$402.00	\$450.01	\$499.03	\$548.99	\$605.13
74	\$314.64	\$381.70	\$437.20	\$490.25	\$544.48	\$599.89	\$662.21
75	\$340.48	\$414.27	\$475.47	\$534.11	\$594.10	\$655.48	\$724.64
76	\$368.41	\$449.64	\$517.12	\$581.87	\$648.25	\$716.24	\$792.98
77	\$398.69	\$488.02	\$562.40	\$633.91	\$707.31	\$782.59	\$867.78
78	\$429.23	\$525.55	\$605.90	\$683.33	\$763.08	\$845.29	\$938.67
79	\$462.15	\$565.96	\$652.75	\$736.63	\$823.26	\$913.01	\$1,015.37
80	\$497.58	\$609.48	\$703.22	\$794.06	\$888.18	\$986.10	\$1,098.34
81	\$535.72	\$656.36	\$757.61	\$855.95	\$958.22	\$1,065.11	\$1,188.11
82	\$576.80	\$706.82	\$816.20	\$922.68	\$1,033.75	\$1,150.43	\$1,285.18
83	\$617.35	\$755.72	\$872.20	\$985.96	\$1,105.14	\$1,231.28	\$1,377.76
84	\$660.78	\$808.01	\$932.06	\$1,053.55	\$1,181.46	\$1,317.85	\$1,477.02
85	\$707.27	\$863.91	\$996.01	\$1,125.78	\$1,263.04	\$1,410.49	\$1,583.41
86	\$757.04	\$923.69	\$1,064.37	\$1,202.95	\$1,350.23	\$1,509.65	\$1,697.47
87	\$810.29	\$987.60	\$1,137.41	\$1,285.45	\$1,443.46	\$1,615.78	\$1,819.76
88	\$850.28	\$1,032.44	\$1,185.91	\$1,337.96	\$1,501.35	\$1,681.33	\$1,895.43
89	\$892.28	\$1,079.34	\$1,236.48	\$1,392.63	\$1,561.55	\$1,749.53	\$1,974.23
90	\$936.32	\$1,128.35	\$1,289.23	\$1,449.52	\$1,624.16	\$1,820.53	\$2,056.32
91	\$982.54	\$1,179.62	\$1,344.21	\$1,508.74	\$1,689.29	\$1,894.38	\$2,141.83
92	\$1,031.07	\$1,233.18	\$1,401.53	\$1,570.36	\$1,757.01	\$1,971.23	\$2,230.88
93	\$1,067.56	\$1,270.58	\$1,438.91	\$1,608.49	\$1,797.56	\$2,016.73	\$2,283.37
94	\$1,105.32	\$1,309.11	\$1,477.30	\$1,647.53	\$1,839.05	\$2,063.30	\$2,337.09
95	\$1,144.45	\$1,348.80	\$1,516.71	\$1,687.51	\$1,881.46	\$2,110.94	\$2,392.07
96	\$1,184.94	\$1,389.71	\$1,557.16	\$1,728.47	\$1,924.88	\$2,159.70	\$2,448.33
97	\$1,226.87	\$1,431.84	\$1,598.69	\$1,770.40	\$1,969.28	\$2,209.53	\$2,505.91
98	\$1,261.59	\$1,466.57	\$1,632.83	\$1,804.78	\$2,005.62	\$2,250.35	\$2,553.11
99	\$1,290.18	\$1,495.03	\$1,660.70	\$1,832.81	\$2,035.24	\$2,283.62	\$2,591.53
100	\$1,313.56	\$1,518.23	\$1,683.38	\$1,855.60	\$2,059.30	\$2,310.59	\$2,622.73

**Policy Form Series: LTC2-VAL**  
**Value**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**75% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$74.03	\$86.62	\$96.39	\$105.41	\$114.38	\$123.92	\$134.90
31	\$75.12	\$87.90	\$97.88	\$107.04	\$116.16	\$125.81	\$136.94
32	\$76.24	\$89.24	\$99.35	\$108.65	\$117.92	\$127.76	\$139.07
33	\$77.34	\$90.60	\$100.86	\$110.31	\$119.73	\$129.72	\$141.19
34	\$78.51	\$91.96	\$102.40	\$111.99	\$121.57	\$131.72	\$143.36
35	\$79.70	\$93.37	\$103.96	\$113.71	\$123.45	\$133.76	\$145.55
36	\$82.50	\$96.82	\$107.95	\$118.17	\$128.38	\$139.13	\$151.45
37	\$85.39	\$100.41	\$112.09	\$122.83	\$133.49	\$144.76	\$157.62
38	\$88.41	\$104.16	\$116.40	\$127.66	\$138.81	\$150.61	\$164.05
39	\$91.53	\$108.02	\$120.89	\$132.67	\$144.36	\$156.69	\$170.71
40	\$94.77	\$112.06	\$125.52	\$137.88	\$150.09	\$163.01	\$177.65
41	\$98.10	\$116.21	\$130.32	\$143.31	\$156.08	\$169.58	\$184.86
42	\$101.55	\$120.53	\$135.34	\$148.92	\$162.33	\$176.41	\$192.37
43	\$105.13	\$125.00	\$140.55	\$154.76	\$168.77	\$183.53	\$200.19
44	\$108.84	\$129.67	\$145.92	\$160.84	\$175.52	\$190.94	\$208.31
45	\$112.68	\$134.48	\$151.53	\$167.18	\$182.54	\$198.66	\$216.78
46	\$117.54	\$140.53	\$158.51	\$175.02	\$191.20	\$208.16	\$227.25
47	\$122.60	\$146.87	\$165.82	\$183.23	\$200.29	\$218.17	\$238.28
48	\$127.89	\$153.46	\$173.49	\$191.84	\$209.80	\$228.62	\$249.81
49	\$133.39	\$160.37	\$181.50	\$200.82	\$219.77	\$239.59	\$261.91
50	\$139.17	\$167.58	\$189.85	\$210.27	\$230.22	\$251.12	\$274.58
51	\$145.18	\$175.13	\$198.62	\$220.14	\$241.12	\$263.17	\$287.87
52	\$151.42	\$183.01	\$207.77	\$230.46	\$252.62	\$275.75	\$301.82
53	\$157.95	\$191.24	\$217.34	\$241.29	\$264.61	\$289.00	\$316.40
54	\$164.74	\$199.83	\$227.36	\$252.60	\$277.19	\$302.87	\$331.70
55	\$171.86	\$208.81	\$237.88	\$264.43	\$290.36	\$317.41	\$347.77
56	\$179.76	\$218.59	\$249.12	\$277.03	\$304.26	\$332.71	\$364.71
57	\$188.08	\$228.83	\$260.88	\$290.22	\$318.87	\$348.77	\$382.47
58	\$196.73	\$239.50	\$273.19	\$304.06	\$334.15	\$365.61	\$401.09
59	\$205.78	\$250.74	\$286.09	\$318.52	\$350.14	\$383.27	\$420.61
60	\$215.29	\$262.48	\$299.63	\$333.68	\$366.93	\$401.78	\$441.12
61	\$225.22	\$274.77	\$313.75	\$349.58	\$384.52	\$421.15	\$462.59
62	\$235.57	\$287.65	\$328.59	\$366.23	\$402.96	\$441.49	\$485.10
63	\$246.03	\$300.71	\$343.84	\$383.43	\$422.12	\$462.71	\$508.81
64	\$256.94	\$314.45	\$359.79	\$401.43	\$442.21	\$484.99	\$533.66
65	\$268.36	\$328.76	\$376.45	\$420.27	\$463.21	\$508.32	\$559.73
66	\$280.26	\$343.75	\$393.91	\$440.05	\$485.24	\$532.79	\$587.08
67	\$292.70	\$359.45	\$412.17	\$460.71	\$508.31	\$558.39	\$615.75
68	\$312.67	\$383.45	\$439.46	\$491.04	\$541.73	\$595.08	\$656.31
69	\$334.01	\$409.06	\$468.53	\$523.39	\$577.32	\$634.15	\$699.56
70	\$356.79	\$436.39	\$499.55	\$557.88	\$615.22	\$675.78	\$745.62
71	\$381.14	\$465.56	\$532.64	\$594.60	\$655.66	\$720.16	\$794.75
72	\$407.15	\$496.68	\$567.92	\$633.78	\$698.76	\$767.48	\$847.10
73	\$434.87	\$531.50	\$608.62	\$680.04	\$750.52	\$825.16	\$911.92
74	\$464.48	\$568.80	\$652.25	\$729.64	\$806.11	\$887.21	\$981.68
75	\$496.06	\$608.70	\$699.00	\$782.92	\$865.83	\$953.89	\$1,056.76
76	\$529.82	\$651.42	\$749.15	\$840.08	\$929.97	\$1,025.62	\$1,137.59
77	\$565.89	\$697.11	\$802.84	\$901.37	\$998.86	\$1,102.69	\$1,224.64
78	\$600.24	\$739.24	\$851.45	\$956.32	\$1,060.53	\$1,172.02	\$1,303.40
79	\$636.71	\$783.91	\$903.03	\$1,014.63	\$1,126.03	\$1,245.71	\$1,387.29
80	\$675.39	\$831.29	\$957.71	\$1,076.45	\$1,195.55	\$1,324.01	\$1,476.56
81	\$716.40	\$881.52	\$1,015.73	\$1,142.06	\$1,269.33	\$1,407.24	\$1,571.59
82	\$759.90	\$934.80	\$1,077.23	\$1,211.65	\$1,347.71	\$1,495.72	\$1,672.69
83	\$804.23	\$987.84	\$1,137.42	\$1,279.07	\$1,423.44	\$1,581.68	\$1,771.62
84	\$851.16	\$1,043.89	\$1,200.96	\$1,350.21	\$1,503.45	\$1,672.59	\$1,876.40
85	\$897.65	\$1,099.79	\$1,264.91	\$1,422.44	\$1,585.03	\$1,765.23	\$1,982.79
86	\$947.42	\$1,159.57	\$1,333.27	\$1,499.61	\$1,672.22	\$1,864.39	\$2,096.85
87	\$1,000.67	\$1,223.48	\$1,406.31	\$1,582.11	\$1,765.45	\$1,970.52	\$2,219.14
88	\$1,040.66	\$1,268.32	\$1,454.81	\$1,634.62	\$1,823.34	\$2,036.07	\$2,294.81
89	\$1,082.66	\$1,315.22	\$1,505.38	\$1,689.29	\$1,883.54	\$2,104.27	\$2,373.61
90	\$1,126.70	\$1,364.23	\$1,558.13	\$1,746.18	\$1,946.15	\$2,175.27	\$2,455.70
91	\$1,172.92	\$1,415.50	\$1,613.11	\$1,805.40	\$2,011.28	\$2,249.12	\$2,541.21
92	\$1,221.45	\$1,469.06	\$1,670.43	\$1,867.02	\$2,079.00	\$2,325.97	\$2,630.26
93	\$1,257.94	\$1,506.46	\$1,707.81	\$1,905.15	\$2,119.55	\$2,371.47	\$2,682.75
94	\$1,295.70	\$1,544.99	\$1,746.20	\$1,944.19	\$2,161.04	\$2,418.04	\$2,736.47
95	\$1,334.83	\$1,584.68	\$1,785.61	\$1,984.17	\$2,203.45	\$2,465.68	\$2,791.45
96	\$1,375.32	\$1,625.59	\$1,826.06	\$2,025.13	\$2,246.87	\$2,514.44	\$2,847.71
97	\$1,417.25	\$1,667.72	\$1,867.59	\$2,067.06	\$2,291.27	\$2,564.27	\$2,905.29
98	\$1,451.97	\$1,702.45	\$1,901.73	\$2,101.44	\$2,327.61	\$2,605.09	\$2,952.49
99	\$1,480.56	\$1,730.91	\$1,929.60	\$2,129.47	\$2,357.23	\$2,638.36	\$2,990.91
100	\$1,503.94	\$1,754.11	\$1,952.28	\$2,152.26	\$2,381.29	\$2,665.33	\$3,022.11

**Policy Form Series: LTC2-VAL**  
**Value**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**75% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$198.25	\$238.41	\$269.36	\$297.92	\$325.14	\$356.00	\$390.42
31	\$200.57	\$241.21	\$272.53	\$301.41	\$328.97	\$360.15	\$395.01
32	\$202.93	\$244.04	\$275.70	\$304.96	\$332.84	\$364.38	\$399.65
33	\$205.31	\$246.92	\$278.95	\$308.51	\$336.72	\$368.66	\$404.31
34	\$207.70	\$249.81	\$282.22	\$312.16	\$340.69	\$372.98	\$409.05
35	\$210.17	\$252.74	\$285.53	\$315.78	\$344.67	\$377.35	\$413.84
36	\$212.67	\$255.88	\$289.20	\$319.93	\$349.16	\$382.24	\$419.14
37	\$215.20	\$259.10	\$292.98	\$324.16	\$353.77	\$387.27	\$424.57
38	\$217.77	\$262.40	\$296.84	\$328.49	\$358.50	\$392.41	\$430.19
39	\$220.43	\$265.78	\$300.79	\$332.92	\$363.32	\$397.74	\$435.92
40	\$223.14	\$269.22	\$304.84	\$337.49	\$368.26	\$403.16	\$441.80
41	\$225.90	\$272.75	\$308.95	\$342.18	\$373.38	\$408.70	\$447.87
42	\$228.73	\$276.37	\$313.18	\$346.94	\$378.61	\$414.45	\$454.04
43	\$231.61	\$280.02	\$317.54	\$351.84	\$383.98	\$420.34	\$460.47
44	\$234.58	\$283.82	\$321.98	\$356.86	\$389.51	\$426.37	\$467.03
45	\$237.59	\$287.65	\$326.56	\$362.06	\$395.17	\$432.61	\$473.81
46	\$242.23	\$293.47	\$333.21	\$369.52	\$403.31	\$441.54	\$483.66
47	\$247.03	\$299.44	\$340.10	\$377.25	\$411.74	\$450.81	\$493.85
48	\$251.97	\$305.60	\$347.23	\$385.23	\$420.47	\$460.38	\$504.43
49	\$257.04	\$311.92	\$354.60	\$393.48	\$429.53	\$470.31	\$515.39
50	\$262.31	\$318.49	\$362.19	\$402.01	\$438.89	\$480.64	\$526.80
51	\$267.73	\$325.24	\$370.10	\$410.87	\$448.60	\$491.34	\$538.62
52	\$273.30	\$332.27	\$378.21	\$420.05	\$458.71	\$502.43	\$550.90
53	\$279.04	\$339.48	\$386.65	\$429.55	\$469.15	\$513.95	\$563.62
54	\$284.96	\$346.97	\$395.34	\$439.39	\$480.02	\$525.92	\$576.91
55	\$291.06	\$354.68	\$404.40	\$449.59	\$491.28	\$538.36	\$590.69
56	\$297.17	\$362.08	\$412.76	\$458.88	\$501.39	\$549.51	\$603.05
57	\$303.61	\$369.86	\$421.62	\$468.69	\$512.09	\$561.24	\$616.10
58	\$310.30	\$377.98	\$430.87	\$479.00	\$523.36	\$573.67	\$629.91
59	\$317.34	\$386.62	\$440.62	\$489.86	\$535.27	\$586.79	\$644.49
60	\$324.72	\$395.63	\$450.91	\$501.33	\$547.86	\$600.67	\$659.92
61	\$332.52	\$405.13	\$461.74	\$513.41	\$561.16	\$615.31	\$676.23
62	\$340.65	\$415.13	\$473.17	\$526.19	\$575.19	\$630.82	\$693.48
63	\$348.44	\$424.74	\$484.23	\$538.59	\$588.95	\$646.11	\$710.56
64	\$356.66	\$434.89	\$495.94	\$551.70	\$603.59	\$662.38	\$728.77
65	\$365.29	\$445.64	\$508.31	\$565.67	\$619.12	\$679.69	\$748.14
66	\$374.41	\$456.94	\$521.46	\$580.46	\$635.63	\$698.10	\$768.80
67	\$384.00	\$468.97	\$535.36	\$596.13	\$653.20	\$717.67	\$790.74
68	\$400.71	\$488.65	\$557.48	\$620.54	\$679.84	\$746.94	\$822.98
69	\$418.91	\$510.12	\$581.56	\$647.07	\$708.88	\$778.81	\$858.08
70	\$438.72	\$533.50	\$607.78	\$676.00	\$740.50	\$813.53	\$896.34
71	\$460.31	\$558.94	\$636.32	\$707.47	\$774.97	\$851.37	\$938.03
72	\$483.82	\$586.62	\$667.41	\$741.76	\$812.54	\$892.56	\$983.44
73	\$509.11	\$618.01	\$703.72	\$782.66	\$857.49	\$942.58	\$1,040.12
74	\$536.27	\$651.78	\$742.93	\$826.91	\$906.23	\$996.96	\$1,101.79
75	\$565.47	\$688.18	\$785.26	\$874.82	\$959.18	\$1,056.05	\$1,168.82
76	\$596.76	\$727.45	\$831.01	\$926.67	\$1,016.70	\$1,120.33	\$1,241.85
77	\$630.50	\$769.77	\$880.45	\$982.86	\$1,079.13	\$1,190.24	\$1,321.38
78	\$660.40	\$805.67	\$921.19	\$1,028.39	\$1,129.71	\$1,247.21	\$1,386.45
79	\$692.72	\$844.46	\$965.30	\$1,077.84	\$1,184.75	\$1,309.24	\$1,457.39
80	\$727.53	\$886.38	\$1,013.07	\$1,131.45	\$1,244.61	\$1,376.73	\$1,534.66
81	\$765.06	\$931.67	\$1,064.78	\$1,189.57	\$1,309.68	\$1,450.23	\$1,618.83
82	\$805.53	\$980.51	\$1,120.71	\$1,252.58	\$1,380.28	\$1,530.11	\$1,710.37
83	\$845.55	\$1,027.20	\$1,172.57	\$1,310.26	\$1,447.91	\$1,607.39	\$1,799.78
84	\$888.46	\$1,077.27	\$1,228.37	\$1,372.33	\$1,520.45	\$1,690.42	\$1,895.92
85	\$934.95	\$1,133.17	\$1,292.32	\$1,444.56	\$1,602.03	\$1,783.06	\$2,002.31
86	\$984.72	\$1,192.95	\$1,360.68	\$1,521.73	\$1,689.22	\$1,882.22	\$2,116.37
87	\$1,037.97	\$1,256.86	\$1,433.72	\$1,604.23	\$1,782.45	\$1,988.35	\$2,238.66
88	\$1,077.96	\$1,301.70	\$1,482.22	\$1,656.74	\$1,840.34	\$2,053.90	\$2,314.33
89	\$1,119.96	\$1,348.60	\$1,532.79	\$1,711.41	\$1,900.54	\$2,122.10	\$2,393.13
90	\$1,164.00	\$1,397.61	\$1,585.54	\$1,768.30	\$1,963.15	\$2,193.10	\$2,475.22
91	\$1,210.22	\$1,448.88	\$1,640.52	\$1,827.52	\$2,028.28	\$2,266.95	\$2,560.73
92	\$1,258.75	\$1,502.44	\$1,697.84	\$1,889.14	\$2,096.00	\$2,343.80	\$2,649.78
93	\$1,295.24	\$1,539.84	\$1,735.22	\$1,927.27	\$2,136.55	\$2,389.30	\$2,702.27
94	\$1,333.00	\$1,578.37	\$1,773.61	\$1,966.31	\$2,178.04	\$2,435.87	\$2,755.99
95	\$1,372.13	\$1,618.06	\$1,813.02	\$2,006.29	\$2,220.45	\$2,483.51	\$2,810.97
96	\$1,412.62	\$1,658.97	\$1,853.47	\$2,047.25	\$2,263.87	\$2,532.27	\$2,867.23
97	\$1,454.55	\$1,701.10	\$1,895.00	\$2,089.18	\$2,308.27	\$2,582.10	\$2,924.81
98	\$1,489.27	\$1,735.83	\$1,929.14	\$2,123.56	\$2,344.61	\$2,622.92	\$2,972.01
99	\$1,517.86	\$1,764.29	\$1,957.01	\$2,151.59	\$2,374.23	\$2,656.19	\$3,010.43
100	\$1,541.24	\$1,787.49	\$1,979.69	\$2,174.38	\$2,398.29	\$2,683.16	\$3,041.63



**Policy Form Series: LTC2-VAL**  
**Value**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**50% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$37.05	\$40.63	\$43.51	\$46.17	\$48.80	\$51.53	\$54.73
31	\$37.76	\$41.45	\$44.39	\$47.12	\$49.84	\$52.67	\$55.96
32	\$38.46	\$42.25	\$45.31	\$48.12	\$50.91	\$53.83	\$57.21
33	\$39.19	\$43.10	\$46.25	\$49.12	\$52.01	\$55.00	\$58.48
34	\$39.92	\$43.94	\$47.20	\$50.17	\$53.11	\$56.21	\$59.80
35	\$40.68	\$44.83	\$48.16	\$51.22	\$54.28	\$57.44	\$61.15
36	\$41.96	\$46.36	\$49.94	\$53.18	\$56.42	\$59.80	\$63.69
37	\$43.27	\$47.97	\$51.74	\$55.22	\$58.65	\$62.25	\$66.36
38	\$44.62	\$49.61	\$53.64	\$57.33	\$60.97	\$64.77	\$69.12
39	\$46.02	\$51.35	\$55.61	\$59.52	\$63.39	\$67.43	\$72.03
40	\$47.47	\$53.11	\$57.66	\$61.81	\$65.90	\$70.16	\$75.03
41	\$48.95	\$54.96	\$59.76	\$64.17	\$68.50	\$73.03	\$78.17
42	\$50.50	\$56.84	\$61.94	\$66.60	\$71.23	\$75.99	\$81.43
43	\$52.08	\$58.81	\$64.23	\$69.16	\$74.04	\$79.12	\$84.85
44	\$53.72	\$60.83	\$66.58	\$71.81	\$76.99	\$82.33	\$88.40
45	\$55.41	\$62.93	\$69.02	\$74.57	\$80.02	\$85.70	\$92.10
46	\$57.79	\$65.87	\$72.38	\$78.35	\$84.17	\$90.25	\$97.10
47	\$60.29	\$68.92	\$75.90	\$82.28	\$88.54	\$95.02	\$102.34
48	\$62.89	\$72.15	\$79.61	\$86.45	\$93.14	\$100.08	\$107.91
49	\$65.62	\$75.50	\$83.51	\$90.81	\$97.97	\$105.40	\$113.75
50	\$68.43	\$79.04	\$87.58	\$95.41	\$103.07	\$110.99	\$119.91
51	\$71.38	\$82.71	\$91.87	\$100.24	\$108.41	\$116.87	\$126.40
52	\$74.43	\$86.57	\$96.35	\$105.27	\$114.03	\$123.08	\$133.24
53	\$77.67	\$90.58	\$101.07	\$110.62	\$119.95	\$129.62	\$140.45
54	\$80.98	\$94.80	\$106.00	\$116.19	\$126.17	\$136.48	\$148.07
55	\$84.48	\$99.25	\$111.17	\$122.07	\$132.70	\$143.76	\$156.09
56	\$89.26	\$105.01	\$117.78	\$129.42	\$140.82	\$152.65	\$165.90
57	\$94.25	\$111.12	\$124.78	\$137.25	\$149.42	\$162.09	\$176.28
58	\$99.57	\$117.59	\$132.19	\$145.51	\$158.55	\$172.11	\$187.34
59	\$105.17	\$124.43	\$140.04	\$154.30	\$168.26	\$182.77	\$199.09
60	\$111.10	\$131.68	\$148.37	\$163.61	\$178.54	\$194.07	\$211.56
61	\$117.33	\$139.34	\$157.17	\$173.47	\$189.44	\$206.08	\$224.82
62	\$123.94	\$147.45	\$166.50	\$183.92	\$201.02	\$218.81	\$238.91
63	\$130.73	\$155.94	\$176.37	\$195.04	\$213.39	\$232.52	\$254.14
64	\$137.88	\$164.89	\$186.79	\$206.82	\$226.51	\$247.08	\$270.35
65	\$145.46	\$174.37	\$197.83	\$219.31	\$240.46	\$262.53	\$287.58
66	\$153.44	\$184.40	\$209.54	\$232.54	\$255.24	\$278.93	\$305.92
67	\$161.85	\$195.00	\$221.91	\$246.61	\$270.94	\$296.39	\$325.39
68	\$176.93	\$212.86	\$242.06	\$268.85	\$295.29	\$323.02	\$354.68
69	\$193.41	\$232.35	\$264.01	\$293.10	\$321.87	\$352.03	\$386.56
70	\$211.45	\$253.64	\$287.96	\$319.56	\$350.80	\$383.64	\$421.33
71	\$231.16	\$276.84	\$314.10	\$348.38	\$382.37	\$418.12	\$459.23
72	\$252.71	\$302.19	\$342.59	\$379.81	\$416.76	\$455.66	\$500.55
73	\$273.10	\$327.63	\$372.21	\$413.38	\$454.25	\$497.39	\$547.22
74	\$295.19	\$355.22	\$404.41	\$449.91	\$495.13	\$542.92	\$598.27
75	\$319.03	\$385.10	\$439.39	\$489.65	\$539.68	\$592.61	\$654.07
76	\$344.82	\$417.50	\$477.38	\$532.92	\$588.22	\$646.87	\$715.07
77	\$372.69	\$452.65	\$518.65	\$580.00	\$641.16	\$706.09	\$781.79
78	\$400.88	\$487.11	\$558.38	\$624.77	\$691.29	\$762.22	\$845.23
79	\$431.23	\$524.14	\$601.14	\$673.03	\$745.32	\$822.82	\$913.81
80	\$463.87	\$564.04	\$647.18	\$725.02	\$803.61	\$888.25	\$987.98
81	\$499.00	\$606.92	\$696.74	\$781.01	\$866.44	\$958.86	\$1,068.14
82	\$536.76	\$653.11	\$750.09	\$841.32	\$934.18	\$1,035.08	\$1,154.83
83	\$573.59	\$697.20	\$800.35	\$897.70	\$997.45	\$1,106.59	\$1,236.68
84	\$612.94	\$744.29	\$854.00	\$957.86	\$1,064.99	\$1,183.05	\$1,324.30
85	\$654.98	\$794.53	\$911.23	\$1,022.05	\$1,137.11	\$1,264.79	\$1,418.15
86	\$699.87	\$848.18	\$972.32	\$1,090.54	\$1,214.08	\$1,352.20	\$1,518.66
87	\$747.90	\$905.46	\$1,037.49	\$1,163.61	\$1,296.31	\$1,445.63	\$1,626.27
88	\$783.30	\$944.81	\$1,079.73	\$1,209.08	\$1,346.52	\$1,502.61	\$1,692.04
89	\$820.39	\$985.86	\$1,123.68	\$1,256.30	\$1,398.66	\$1,561.85	\$1,760.47
90	\$859.22	\$1,028.70	\$1,169.42	\$1,305.38	\$1,452.81	\$1,623.41	\$1,831.67
91	\$899.90	\$1,073.37	\$1,217.03	\$1,356.37	\$1,509.08	\$1,687.39	\$1,905.75
92	\$942.52	\$1,120.03	\$1,266.58	\$1,409.35	\$1,567.51	\$1,753.90	\$1,982.79
93	\$974.04	\$1,151.94	\$1,298.09	\$1,441.37	\$1,601.95	\$1,792.83	\$2,027.70
94	\$1,006.63	\$1,184.77	\$1,330.39	\$1,474.12	\$1,637.14	\$1,832.59	\$2,073.56
95	\$1,040.29	\$1,218.53	\$1,363.53	\$1,507.63	\$1,673.12	\$1,873.25	\$2,120.48
96	\$1,075.07	\$1,253.28	\$1,397.46	\$1,541.90	\$1,709.89	\$1,914.82	\$2,168.46
97	\$1,111.02	\$1,289.00	\$1,432.23	\$1,576.93	\$1,747.46	\$1,957.28	\$2,217.53
98	\$1,140.73	\$1,318.39	\$1,460.75	\$1,605.60	\$1,778.17	\$1,992.03	\$2,257.69
99	\$1,165.16	\$1,342.42	\$1,484.02	\$1,628.96	\$1,803.17	\$2,020.30	\$2,290.36
100	\$1,185.10	\$1,362.02	\$1,502.93	\$1,647.92	\$1,823.46	\$2,043.26	\$2,316.92

**Policy Form Series: LTC2-VAL**  
**Value**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**50% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$70.08	\$81.04	\$89.34	\$97.17	\$104.58	\$112.93	\$122.56
31	\$71.14	\$82.27	\$90.68	\$98.65	\$106.18	\$114.67	\$124.44
32	\$72.17	\$83.49	\$92.06	\$100.15	\$107.80	\$116.44	\$126.36
33	\$73.25	\$84.74	\$93.45	\$101.66	\$109.45	\$118.21	\$128.27
34	\$74.32	\$86.00	\$94.86	\$103.21	\$111.10	\$120.03	\$130.23
35	\$75.44	\$87.31	\$96.28	\$104.77	\$112.84	\$121.86	\$132.22
36	\$78.04	\$90.48	\$99.93	\$108.83	\$117.22	\$126.70	\$137.52
37	\$80.75	\$93.81	\$103.70	\$113.02	\$121.83	\$131.73	\$143.02
38	\$83.54	\$97.23	\$107.61	\$117.37	\$126.59	\$136.93	\$148.72
39	\$86.42	\$100.79	\$111.68	\$121.93	\$131.54	\$142.40	\$154.68
40	\$89.43	\$104.48	\$115.91	\$126.66	\$136.69	\$148.01	\$160.84
41	\$92.54	\$108.32	\$120.26	\$131.53	\$142.03	\$153.89	\$167.30
42	\$95.74	\$112.27	\$124.79	\$136.60	\$147.59	\$159.96	\$173.99
43	\$99.06	\$116.37	\$129.54	\$141.90	\$153.39	\$166.36	\$180.97
44	\$102.51	\$120.63	\$134.41	\$147.36	\$159.40	\$172.90	\$188.21
45	\$106.05	\$125.04	\$139.50	\$153.06	\$165.60	\$179.79	\$195.73
46	\$110.55	\$130.60	\$145.83	\$160.18	\$173.35	\$188.30	\$205.11
47	\$115.25	\$136.38	\$152.47	\$167.57	\$181.49	\$197.18	\$214.88
48	\$120.14	\$142.43	\$159.42	\$175.34	\$189.98	\$206.50	\$225.19
49	\$125.27	\$148.74	\$166.66	\$183.44	\$198.88	\$216.28	\$235.91
50	\$130.57	\$155.36	\$174.24	\$191.96	\$208.19	\$226.49	\$247.20
51	\$136.14	\$162.23	\$182.15	\$200.82	\$217.93	\$237.24	\$258.99
52	\$141.90	\$169.45	\$190.45	\$210.09	\$228.14	\$248.44	\$271.40
53	\$147.95	\$176.94	\$199.13	\$219.85	\$238.81	\$260.21	\$284.36
54	\$154.20	\$184.78	\$208.16	\$230.01	\$249.98	\$272.51	\$297.94
55	\$160.79	\$192.99	\$217.63	\$240.66	\$261.68	\$285.43	\$312.22
56	\$168.14	\$201.94	\$227.85	\$252.03	\$274.14	\$299.12	\$327.32
57	\$175.81	\$211.33	\$238.54	\$263.96	\$287.21	\$313.45	\$343.16
58	\$183.87	\$221.17	\$249.72	\$276.46	\$300.89	\$328.48	\$359.76
59	\$192.28	\$231.47	\$261.45	\$289.55	\$315.22	\$344.24	\$377.20
60	\$201.09	\$242.20	\$273.72	\$303.23	\$330.23	\$360.75	\$395.47
61	\$210.29	\$253.46	\$286.56	\$317.57	\$345.93	\$378.05	\$414.61
62	\$219.91	\$265.26	\$299.98	\$332.58	\$362.43	\$396.15	\$434.67
63	\$229.56	\$277.21	\$313.76	\$348.04	\$379.45	\$415.06	\$455.71
64	\$239.58	\$289.68	\$328.14	\$364.22	\$397.30	\$434.82	\$477.75
65	\$250.09	\$302.73	\$343.16	\$381.14	\$416.01	\$455.52	\$500.86
66	\$261.05	\$316.36	\$358.88	\$398.81	\$435.55	\$477.16	\$525.10
67	\$272.49	\$330.60	\$375.34	\$417.37	\$456.03	\$499.90	\$550.46
68	\$291.24	\$352.90	\$400.38	\$445.08	\$486.23	\$532.97	\$586.98
69	\$311.24	\$376.70	\$427.12	\$474.61	\$518.46	\$568.22	\$625.92
70	\$332.69	\$402.08	\$455.66	\$506.16	\$552.76	\$605.79	\$667.42
71	\$355.59	\$429.17	\$486.07	\$539.76	\$589.39	\$645.88	\$711.71
72	\$380.07	\$458.10	\$518.53	\$575.61	\$628.43	\$688.59	\$758.89
73	\$405.61	\$489.91	\$555.35	\$617.21	\$674.48	\$739.85	\$816.42
74	\$432.91	\$523.95	\$594.76	\$661.83	\$723.92	\$794.88	\$878.33
75	\$462.02	\$560.33	\$637.00	\$709.67	\$777.00	\$854.03	\$944.93
76	\$493.10	\$599.21	\$682.23	\$760.95	\$833.95	\$917.62	\$1,016.57
77	\$526.27	\$640.84	\$730.66	\$815.96	\$895.09	\$985.92	\$1,093.65
78	\$557.83	\$679.20	\$774.46	\$865.21	\$949.91	\$1,047.44	\$1,163.53
79	\$591.32	\$719.80	\$820.91	\$917.45	\$1,008.10	\$1,112.82	\$1,237.90
80	\$626.79	\$762.85	\$870.14	\$972.85	\$1,069.88	\$1,182.28	\$1,317.02
81	\$664.38	\$808.49	\$922.30	\$1,031.60	\$1,135.45	\$1,256.04	\$1,401.17
82	\$704.24	\$856.83	\$977.61	\$1,093.91	\$1,204.99	\$1,334.47	\$1,490.75
83	\$744.18	\$904.10	\$1,030.71	\$1,153.12	\$1,271.30	\$1,409.63	\$1,577.22
84	\$786.41	\$953.98	\$1,086.71	\$1,215.54	\$1,341.23	\$1,489.06	\$1,668.69
85	\$828.45	\$1,004.22	\$1,143.94	\$1,279.73	\$1,413.35	\$1,570.80	\$1,762.54
86	\$873.34	\$1,057.87	\$1,205.03	\$1,348.22	\$1,490.32	\$1,658.21	\$1,863.05
87	\$921.37	\$1,115.15	\$1,270.20	\$1,421.29	\$1,572.55	\$1,751.64	\$1,970.66
88	\$956.77	\$1,154.50	\$1,312.44	\$1,466.76	\$1,622.76	\$1,808.62	\$2,036.43
89	\$993.86	\$1,195.55	\$1,356.39	\$1,513.98	\$1,674.90	\$1,867.86	\$2,104.86
90	\$1,032.69	\$1,238.39	\$1,402.13	\$1,563.06	\$1,729.05	\$1,929.42	\$2,176.06
91	\$1,073.37	\$1,283.06	\$1,449.74	\$1,614.05	\$1,785.32	\$1,993.40	\$2,250.14
92	\$1,115.99	\$1,329.72	\$1,499.29	\$1,667.03	\$1,843.75	\$2,059.91	\$2,327.18
93	\$1,147.51	\$1,361.63	\$1,530.80	\$1,699.05	\$1,878.19	\$2,098.84	\$2,372.09
94	\$1,180.10	\$1,394.46	\$1,563.10	\$1,731.80	\$1,913.38	\$2,138.60	\$2,417.95
95	\$1,213.76	\$1,428.22	\$1,596.24	\$1,765.31	\$1,949.36	\$2,179.26	\$2,464.87
96	\$1,248.54	\$1,462.97	\$1,630.17	\$1,799.58	\$1,986.13	\$2,220.83	\$2,512.85
97	\$1,284.49	\$1,498.69	\$1,664.94	\$1,834.61	\$2,023.70	\$2,263.29	\$2,561.92
98	\$1,314.20	\$1,528.08	\$1,693.46	\$1,863.28	\$2,054.41	\$2,298.04	\$2,602.08
99	\$1,338.63	\$1,552.11	\$1,716.73	\$1,886.64	\$2,079.41	\$2,326.31	\$2,634.75
100	\$1,358.57	\$1,571.71	\$1,735.64	\$1,905.60	\$2,099.70	\$2,349.27	\$2,661.31

**Policy Form Series: LTC2-VAL**  
**Value**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**50% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$184.23	\$217.47	\$244.16	\$267.20	\$290.47	\$317.54	\$347.64
31	\$186.40	\$220.02	\$247.00	\$270.33	\$293.85	\$321.24	\$351.74
32	\$188.56	\$222.60	\$249.90	\$273.50	\$297.32	\$325.01	\$355.84
33	\$190.79	\$225.23	\$252.86	\$276.69	\$300.81	\$328.85	\$359.99
34	\$193.01	\$227.85	\$255.83	\$279.96	\$304.33	\$332.68	\$364.23
35	\$195.29	\$230.55	\$258.81	\$283.25	\$307.92	\$336.59	\$368.52
36	\$197.62	\$233.42	\$262.16	\$286.93	\$311.88	\$340.95	\$373.20
37	\$199.99	\$236.38	\$265.57	\$290.70	\$315.96	\$345.38	\$378.03
38	\$202.40	\$239.35	\$269.04	\$294.56	\$320.13	\$349.93	\$382.99
39	\$204.88	\$242.47	\$272.64	\$298.50	\$324.42	\$354.64	\$388.07
40	\$207.42	\$245.59	\$276.33	\$302.59	\$328.78	\$359.42	\$393.28
41	\$209.96	\$248.82	\$280.06	\$306.72	\$333.31	\$364.35	\$398.68
42	\$212.62	\$252.09	\$283.89	\$310.94	\$337.93	\$369.40	\$404.18
43	\$215.31	\$255.46	\$287.86	\$315.33	\$342.67	\$374.61	\$409.85
44	\$218.06	\$258.91	\$291.87	\$319.81	\$347.57	\$379.94	\$415.64
45	\$220.86	\$262.40	\$296.00	\$324.40	\$352.55	\$385.43	\$421.65
46	\$225.16	\$267.69	\$302.03	\$331.06	\$359.76	\$393.34	\$430.38
47	\$229.62	\$273.09	\$308.24	\$337.90	\$367.23	\$401.52	\$439.37
48	\$234.21	\$278.70	\$314.66	\$345.01	\$374.95	\$410.01	\$448.76
49	\$238.93	\$284.46	\$321.32	\$352.32	\$382.96	\$418.82	\$458.44
50	\$243.75	\$290.45	\$328.18	\$359.95	\$391.25	\$427.92	\$468.49
51	\$248.77	\$296.58	\$335.29	\$367.82	\$399.83	\$437.38	\$478.91
52	\$253.88	\$302.95	\$342.60	\$375.92	\$408.70	\$447.17	\$489.74
53	\$259.24	\$309.47	\$350.21	\$384.38	\$417.97	\$457.33	\$500.98
54	\$264.66	\$316.25	\$358.06	\$393.11	\$427.50	\$467.89	\$512.68
55	\$270.30	\$323.27	\$366.19	\$402.16	\$437.42	\$478.88	\$524.82
56	\$276.01	\$330.01	\$373.79	\$410.47	\$446.50	\$488.80	\$535.82
57	\$281.94	\$337.09	\$381.81	\$419.24	\$456.02	\$499.26	\$547.42
58	\$288.21	\$344.55	\$390.21	\$428.48	\$466.07	\$510.32	\$559.69
59	\$294.75	\$352.37	\$399.06	\$438.24	\$476.73	\$522.03	\$572.66
60	\$301.64	\$360.61	\$408.41	\$448.50	\$487.94	\$534.35	\$586.36
61	\$308.82	\$369.26	\$418.21	\$459.33	\$499.78	\$547.40	\$600.85
62	\$316.41	\$378.38	\$428.58	\$470.76	\$512.31	\$561.18	\$616.17
63	\$323.55	\$387.07	\$438.52	\$481.88	\$524.68	\$574.89	\$631.40
64	\$331.11	\$396.23	\$448.98	\$493.66	\$537.80	\$589.45	\$647.61
65	\$339.07	\$405.87	\$460.11	\$506.16	\$551.76	\$604.91	\$664.85
66	\$347.46	\$416.11	\$471.87	\$519.39	\$566.54	\$621.31	\$683.19
67	\$356.25	\$426.91	\$484.31	\$533.46	\$582.24	\$638.77	\$702.66
68	\$371.97	\$445.12	\$504.61	\$555.70	\$606.59	\$665.40	\$731.95
69	\$389.08	\$464.96	\$526.70	\$579.95	\$633.17	\$694.41	\$763.83
70	\$407.75	\$486.62	\$550.82	\$606.45	\$662.10	\$726.02	\$798.63
71	\$428.11	\$510.15	\$577.11	\$635.27	\$693.67	\$760.50	\$836.53
72	\$450.31	\$535.86	\$605.76	\$666.70	\$728.06	\$798.04	\$877.85
73	\$473.60	\$564.27	\$638.39	\$702.61	\$767.12	\$841.68	\$927.35
74	\$498.65	\$594.84	\$673.65	\$741.47	\$809.58	\$889.13	\$981.23
75	\$525.47	\$627.75	\$711.71	\$783.62	\$855.70	\$940.76	\$1,039.91
76	\$554.31	\$663.23	\$752.83	\$829.28	\$905.85	\$996.96	\$1,103.81
77	\$585.28	\$701.47	\$797.25	\$878.79	\$960.37	\$1,058.12	\$1,173.45
78	\$612.71	\$733.77	\$833.68	\$918.97	\$1,004.95	\$1,108.25	\$1,230.71
79	\$642.29	\$768.67	\$873.13	\$962.72	\$1,053.48	\$1,162.95	\$1,293.21
80	\$674.22	\$806.43	\$915.92	\$1,010.27	\$1,106.38	\$1,222.60	\$1,361.37
81	\$708.59	\$847.22	\$962.29	\$1,061.86	\$1,163.91	\$1,287.51	\$1,435.67
82	\$745.62	\$891.33	\$1,012.46	\$1,117.90	\$1,226.47	\$1,358.12	\$1,516.54
83	\$781.54	\$932.25	\$1,057.59	\$1,170.92	\$1,286.95	\$1,426.88	\$1,596.02
84	\$819.96	\$976.23	\$1,106.22	\$1,227.78	\$1,351.74	\$1,500.61	\$1,681.27
85	\$862.00	\$1,026.47	\$1,163.45	\$1,291.97	\$1,423.86	\$1,582.35	\$1,775.12
86	\$906.89	\$1,080.12	\$1,224.54	\$1,360.46	\$1,500.83	\$1,669.76	\$1,875.63
87	\$954.92	\$1,137.40	\$1,289.71	\$1,433.53	\$1,583.06	\$1,763.19	\$1,983.24
88	\$990.32	\$1,176.75	\$1,331.95	\$1,479.00	\$1,633.27	\$1,820.17	\$2,049.01
89	\$1,027.41	\$1,217.80	\$1,375.90	\$1,526.22	\$1,685.41	\$1,879.41	\$2,117.44
90	\$1,066.24	\$1,260.64	\$1,421.64	\$1,575.30	\$1,739.56	\$1,940.97	\$2,188.64
91	\$1,106.92	\$1,305.31	\$1,469.25	\$1,626.29	\$1,795.83	\$2,004.95	\$2,262.72
92	\$1,149.54	\$1,351.97	\$1,518.80	\$1,679.27	\$1,854.26	\$2,071.46	\$2,339.76
93	\$1,181.06	\$1,383.88	\$1,550.31	\$1,711.29	\$1,888.70	\$2,110.39	\$2,384.67
94	\$1,213.65	\$1,416.71	\$1,582.61	\$1,744.04	\$1,923.89	\$2,150.15	\$2,430.53
95	\$1,247.31	\$1,450.47	\$1,615.75	\$1,777.55	\$1,959.87	\$2,190.81	\$2,477.45
96	\$1,282.09	\$1,485.22	\$1,649.68	\$1,811.82	\$1,996.64	\$2,232.38	\$2,525.43
97	\$1,318.04	\$1,520.94	\$1,684.45	\$1,846.85	\$2,034.21	\$2,274.84	\$2,574.50
98	\$1,347.75	\$1,550.33	\$1,712.97	\$1,875.52	\$2,064.92	\$2,309.59	\$2,614.66
99	\$1,372.18	\$1,574.36	\$1,736.24	\$1,898.88	\$2,089.92	\$2,337.86	\$2,647.33
100	\$1,392.12	\$1,593.96	\$1,755.15	\$1,917.84	\$2,110.21	\$2,360.82	\$2,673.89

**Policy Form Series: LTC2-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**100% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$40.18	\$45.31	\$49.46	\$53.34	\$57.32	\$61.49	\$66.29
31	\$40.98	\$46.28	\$50.54	\$54.51	\$58.64	\$62.91	\$67.88
32	\$41.78	\$47.24	\$51.62	\$55.72	\$59.98	\$64.36	\$69.48
33	\$42.60	\$48.22	\$52.73	\$56.98	\$61.34	\$65.86	\$71.13
34	\$43.43	\$49.21	\$53.87	\$58.25	\$62.71	\$67.42	\$72.77
35	\$44.29	\$50.26	\$55.07	\$59.54	\$64.16	\$68.97	\$74.49
36	\$45.79	\$52.12	\$57.25	\$62.01	\$66.90	\$72.04	\$77.89
37	\$47.35	\$54.09	\$59.51	\$64.58	\$69.79	\$75.21	\$81.42
38	\$48.98	\$56.14	\$61.89	\$67.27	\$72.81	\$78.58	\$85.14
39	\$50.62	\$58.23	\$64.36	\$70.08	\$75.94	\$82.06	\$88.99
40	\$52.35	\$60.39	\$66.89	\$73.00	\$79.22	\$85.70	\$93.04
41	\$54.10	\$62.67	\$69.57	\$76.03	\$82.66	\$89.51	\$97.25
42	\$55.94	\$65.01	\$72.32	\$79.17	\$86.21	\$93.50	\$101.66
43	\$57.83	\$67.46	\$75.24	\$82.48	\$89.92	\$97.68	\$106.30
44	\$59.77	\$70.00	\$78.22	\$85.94	\$93.82	\$102.03	\$111.11
45	\$61.83	\$72.62	\$81.32	\$89.49	\$97.86	\$106.55	\$116.17
46	\$64.68	\$76.25	\$85.60	\$94.33	\$103.27	\$112.58	\$122.83
47	\$67.66	\$80.04	\$90.05	\$99.41	\$109.01	\$118.97	\$129.91
48	\$70.77	\$84.04	\$94.78	\$104.81	\$115.08	\$125.72	\$137.42
49	\$74.03	\$88.24	\$99.73	\$110.47	\$121.43	\$132.84	\$145.32
50	\$77.43	\$92.64	\$104.95	\$116.40	\$128.18	\$140.36	\$153.68
51	\$81.03	\$97.27	\$110.42	\$122.71	\$135.29	\$148.32	\$162.55
52	\$84.76	\$102.13	\$116.20	\$129.35	\$142.78	\$156.74	\$171.90
53	\$88.67	\$107.22	\$122.26	\$136.34	\$150.73	\$165.61	\$181.80
54	\$92.76	\$112.61	\$128.64	\$143.68	\$159.07	\$175.03	\$192.30
55	\$97.02	\$118.23	\$135.42	\$151.45	\$167.90	\$184.92	\$203.37
56	\$102.69	\$125.34	\$143.73	\$160.89	\$178.48	\$196.70	\$216.50
57	\$108.65	\$132.88	\$152.56	\$170.92	\$189.75	\$209.31	\$230.51
58	\$114.97	\$140.90	\$161.92	\$181.60	\$201.75	\$222.67	\$245.39
59	\$121.66	\$149.41	\$171.87	\$192.93	\$214.48	\$236.90	\$261.23
60	\$128.74	\$158.41	\$182.42	\$204.96	\$228.03	\$252.03	\$278.10
61	\$136.25	\$167.98	\$193.67	\$217.74	\$242.43	\$268.14	\$296.06
62	\$144.16	\$178.09	\$205.58	\$231.32	\$257.75	\$285.25	\$315.20
63	\$152.48	\$188.84	\$218.33	\$245.94	\$274.32	\$303.83	\$336.05
64	\$161.27	\$200.25	\$231.85	\$261.52	\$291.93	\$323.65	\$358.36
65	\$170.55	\$212.34	\$246.22	\$278.02	\$310.68	\$344.78	\$382.12
66	\$180.36	\$225.18	\$261.49	\$295.59	\$330.67	\$367.28	\$407.44
67	\$190.77	\$238.78	\$277.72	\$314.28	\$351.92	\$391.23	\$434.43
68	\$208.29	\$260.31	\$302.53	\$342.22	\$383.12	\$425.87	\$472.98
69	\$227.40	\$283.78	\$329.56	\$372.65	\$417.07	\$463.57	\$514.96
70	\$248.30	\$309.39	\$358.99	\$405.77	\$454.03	\$504.65	\$560.63
71	\$271.07	\$337.28	\$391.05	\$441.84	\$494.28	\$549.34	\$610.37
72	\$295.95	\$367.71	\$426.02	\$481.12	\$538.09	\$597.99	\$664.53
73	\$320.73	\$399.77	\$464.13	\$525.05	\$588.12	\$654.52	\$728.30
74	\$347.61	\$434.66	\$505.66	\$573.02	\$642.80	\$716.36	\$798.22
75	\$376.72	\$472.55	\$550.92	\$625.30	\$702.53	\$784.07	\$874.83
76	\$408.29	\$513.80	\$600.22	\$682.37	\$767.83	\$858.16	\$958.84
77	\$442.49	\$558.64	\$653.92	\$744.72	\$839.18	\$939.28	\$1,050.86
78	\$477.10	\$602.54	\$705.54	\$803.94	\$906.61	\$1,015.78	\$1,138.02
79	\$514.37	\$649.88	\$761.30	\$867.92	\$979.48	\$1,098.52	\$1,232.39
80	\$554.56	\$700.96	\$821.41	\$936.98	\$1,058.19	\$1,188.01	\$1,334.61
81	\$597.92	\$756.07	\$886.31	\$1,011.52	\$1,143.22	\$1,284.77	\$1,445.28
82	\$644.65	\$815.49	\$956.29	\$1,092.00	\$1,235.08	\$1,389.43	\$1,565.13
83	\$691.79	\$874.47	\$1,025.08	\$1,170.56	\$1,324.39	\$1,491.29	\$1,682.34
84	\$742.31	\$937.76	\$1,098.83	\$1,254.75	\$1,420.18	\$1,600.58	\$1,808.30
85	\$796.59	\$1,005.62	\$1,177.86	\$1,345.04	\$1,522.91	\$1,717.94	\$1,943.72
86	\$854.82	\$1,078.40	\$1,262.60	\$1,441.77	\$1,633.04	\$1,843.86	\$2,089.26
87	\$917.32	\$1,156.45	\$1,353.44	\$1,545.51	\$1,751.15	\$1,979.01	\$2,245.71
88	\$965.53	\$1,213.62	\$1,416.95	\$1,615.28	\$1,828.46	\$2,066.28	\$2,346.02
89	\$1,016.29	\$1,273.60	\$1,483.42	\$1,688.24	\$1,909.16	\$2,157.34	\$2,450.82
90	\$1,069.70	\$1,336.58	\$1,553.03	\$1,764.48	\$1,993.46	\$2,252.45	\$2,560.34
91	\$1,125.97	\$1,402.66	\$1,625.91	\$1,844.15	\$2,081.45	\$2,351.80	\$2,674.71
92	\$1,185.12	\$1,472.00	\$1,702.19	\$1,927.41	\$2,173.36	\$2,455.46	\$2,794.22
93	\$1,231.06	\$1,523.07	\$1,755.21	\$1,982.43	\$2,231.86	\$2,520.24	\$2,867.66
94	\$1,278.78	\$1,575.88	\$1,809.91	\$2,039.01	\$2,291.99	\$2,586.69	\$2,943.01
95	\$1,328.33	\$1,630.56	\$1,866.29	\$2,097.22	\$2,353.74	\$2,654.91	\$3,020.33
96	\$1,379.83	\$1,687.14	\$1,924.42	\$2,157.09	\$2,417.14	\$2,724.92	\$3,099.69
97	\$1,433.30	\$1,745.66	\$1,984.40	\$2,218.67	\$2,482.23	\$2,796.79	\$3,181.16
98	\$1,477.76	\$1,794.08	\$2,033.85	\$2,269.32	\$2,535.72	\$2,855.79	\$3,248.01
99	\$1,514.40	\$1,833.93	\$2,074.43	\$2,310.79	\$2,579.43	\$2,904.00	\$3,302.66
100	\$1,544.47	\$1,866.50	\$2,107.50	\$2,344.54	\$2,615.02	\$2,943.18	\$3,347.09

**Policy Form Series: LTC2-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**100% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$83.86	\$102.09	\$116.78	\$130.50	\$144.61	\$159.31	\$176.14
31	\$85.09	\$103.64	\$118.59	\$132.49	\$146.83	\$161.77	\$178.87
32	\$86.38	\$105.23	\$120.41	\$134.57	\$149.11	\$164.29	\$181.63
33	\$87.67	\$106.80	\$122.23	\$136.66	\$151.43	\$166.86	\$184.48
34	\$88.94	\$108.45	\$124.09	\$138.75	\$153.76	\$169.47	\$187.31
35	\$90.33	\$110.09	\$126.02	\$140.90	\$156.15	\$172.09	\$190.23
36	\$93.58	\$114.29	\$131.03	\$146.62	\$162.60	\$179.32	\$198.21
37	\$96.95	\$118.68	\$136.19	\$152.54	\$169.30	\$186.82	\$206.55
38	\$100.48	\$123.25	\$141.59	\$158.74	\$176.32	\$194.65	\$215.27
39	\$104.13	\$128.00	\$147.17	\$165.17	\$183.59	\$202.79	\$224.30
40	\$107.86	\$132.88	\$153.00	\$171.89	\$191.17	\$211.28	\$233.73
41	\$111.79	\$137.99	\$159.10	\$178.82	\$199.06	\$220.13	\$243.55
42	\$115.83	\$143.24	\$165.36	\$186.07	\$207.28	\$229.34	\$253.77
43	\$120.02	\$148.71	\$171.93	\$193.65	\$215.83	\$238.98	\$264.49
44	\$124.37	\$154.42	\$178.74	\$201.50	\$224.78	\$248.97	\$275.58
45	\$128.88	\$160.34	\$185.81	\$209.66	\$234.06	\$259.39	\$287.19
46	\$134.57	\$167.72	\$194.61	\$219.77	\$245.48	\$272.22	\$301.45
47	\$140.49	\$175.45	\$203.81	\$230.34	\$257.48	\$285.67	\$316.39
48	\$146.67	\$183.57	\$213.44	\$241.47	\$270.06	\$299.78	\$332.14
49	\$153.15	\$192.04	\$223.54	\$253.08	\$283.27	\$314.61	\$348.64
50	\$159.90	\$200.87	\$234.12	\$265.25	\$297.09	\$330.12	\$365.94
51	\$166.97	\$210.12	\$245.16	\$278.02	\$311.60	\$346.44	\$384.13
52	\$174.35	\$219.80	\$256.77	\$291.42	\$326.82	\$363.54	\$403.22
53	\$182.04	\$229.92	\$268.93	\$305.45	\$342.81	\$381.54	\$423.25
54	\$190.06	\$240.54	\$281.63	\$320.16	\$359.55	\$400.37	\$444.30
55	\$198.41	\$251.65	\$294.96	\$335.59	\$377.10	\$420.13	\$466.34
56	\$207.09	\$263.55	\$309.08	\$351.77	\$395.39	\$440.63	\$489.30
57	\$217.35	\$276.05	\$323.86	\$368.72	\$414.59	\$462.18	\$513.39
58	\$227.50	\$289.15	\$339.36	\$386.49	\$434.71	\$484.71	\$538.61
59	\$238.08	\$302.83	\$355.61	\$405.14	\$455.84	\$508.40	\$565.12
60	\$249.17	\$317.18	\$372.58	\$424.68	\$477.96	\$533.21	\$592.94
61	\$260.78	\$332.23	\$390.43	\$445.13	\$501.16	\$559.25	\$622.08
62	\$272.92	\$347.97	\$409.13	\$466.62	\$525.51	\$586.56	\$652.70
63	\$285.33	\$364.14	\$428.52	\$489.00	\$551.07	\$615.35	\$685.22
64	\$298.24	\$381.16	\$448.83	\$512.51	\$577.77	\$645.60	\$719.38
65	\$311.76	\$398.97	\$470.13	\$537.11	\$605.84	\$677.31	\$755.25
66	\$325.91	\$417.55	\$492.41	\$562.91	\$635.31	\$710.59	\$792.88
67	\$340.68	\$437.07	\$515.75	\$589.94	\$666.19	\$745.51	\$832.39
68	\$363.50	\$465.66	\$549.27	\$628.08	\$709.15	\$793.62	\$886.36
69	\$387.82	\$496.22	\$584.93	\$668.70	\$754.93	\$844.84	\$943.84
70	\$413.80	\$528.73	\$622.90	\$711.91	\$803.68	\$899.42	\$1,004.99
71	\$441.49	\$563.40	\$663.32	\$757.96	\$855.52	\$957.51	\$1,070.12
72	\$471.05	\$600.33	\$706.41	\$806.96	\$910.73	\$1,019.32	\$1,139.47
73	\$503.49	\$643.07	\$757.88	\$866.83	\$979.45	\$1,097.46	\$1,228.10
74	\$538.21	\$688.85	\$813.09	\$931.16	\$1,053.39	\$1,181.58	\$1,323.66
75	\$575.28	\$737.93	\$872.29	\$1,000.24	\$1,132.87	\$1,272.16	\$1,426.66
76	\$614.96	\$790.48	\$935.83	\$1,074.43	\$1,218.37	\$1,369.69	\$1,537.62
77	\$657.38	\$846.77	\$1,003.97	\$1,154.20	\$1,310.31	\$1,474.70	\$1,657.25
78	\$698.13	\$899.23	\$1,066.24	\$1,226.18	\$1,392.82	\$1,568.94	\$1,765.43
79	\$741.39	\$954.87	\$1,132.37	\$1,302.66	\$1,480.55	\$1,669.22	\$1,880.66
80	\$787.37	\$1,013.99	\$1,202.56	\$1,383.95	\$1,573.81	\$1,775.88	\$2,003.42
81	\$836.21	\$1,076.74	\$1,277.14	\$1,470.25	\$1,672.91	\$1,889.41	\$2,134.13
82	\$888.08	\$1,143.45	\$1,356.33	\$1,561.96	\$1,778.29	\$2,010.18	\$2,273.44
83	\$942.50	\$1,212.14	\$1,436.90	\$1,654.37	\$1,883.73	\$2,130.95	\$2,413.31
84	\$1,000.22	\$1,285.00	\$1,522.23	\$1,752.20	\$1,995.46	\$2,258.99	\$2,561.77
85	\$1,049.99	\$1,345.60	\$1,592.01	\$1,831.40	\$2,085.25	\$2,361.32	\$2,679.46
86	\$1,103.32	\$1,410.45	\$1,666.64	\$1,916.09	\$2,181.31	\$2,470.96	\$2,805.75
87	\$1,160.46	\$1,479.88	\$1,746.51	\$2,006.71	\$2,284.15	\$2,588.36	\$2,941.22
88	\$1,203.94	\$1,529.46	\$1,800.58	\$2,065.51	\$2,349.05	\$2,661.62	\$3,025.61
89	\$1,249.68	\$1,581.37	\$1,857.02	\$2,126.82	\$2,416.62	\$2,737.89	\$3,113.56
90	\$1,297.70	\$1,635.75	\$1,915.95	\$2,190.72	\$2,486.99	\$2,817.32	\$3,205.23
91	\$1,348.19	\$1,692.66	\$1,977.49	\$2,257.31	\$2,560.26	\$2,900.08	\$3,300.76
92	\$1,401.22	\$1,752.23	\$2,041.76	\$2,326.70	\$2,636.57	\$2,986.22	\$3,400.36
93	\$1,441.72	\$1,794.65	\$2,084.54	\$2,370.50	\$2,682.97	\$3,037.72	\$3,459.40
94	\$1,483.75	\$1,838.41	\$2,128.52	\$2,415.41	\$2,730.51	\$3,090.43	\$3,519.87
95	\$1,527.29	\$1,883.56	\$2,173.75	\$2,461.48	\$2,779.18	\$3,144.39	\$3,581.77
96	\$1,572.45	\$1,930.18	\$2,220.24	\$2,508.73	\$2,829.04	\$3,199.62	\$3,645.16
97	\$1,619.29	\$1,978.28	\$2,268.07	\$2,557.17	\$2,880.11	\$3,256.19	\$3,710.09
98	\$1,658.13	\$2,017.97	\$2,307.38	\$2,596.92	\$2,921.94	\$3,302.49	\$3,763.26
99	\$1,690.13	\$2,050.53	\$2,339.56	\$2,629.39	\$2,956.03	\$3,340.27	\$3,806.64
100	\$1,716.33	\$2,077.12	\$2,365.75	\$2,655.76	\$2,983.76	\$3,370.92	\$3,841.87

**Policy Form Series: LTC2-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**100% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$239.57	\$305.65	\$359.02	\$409.06	\$460.24	\$513.53	\$572.78
31	\$242.37	\$309.22	\$363.26	\$413.84	\$465.63	\$519.51	\$579.51
32	\$245.24	\$312.86	\$367.51	\$418.71	\$471.09	\$525.63	\$586.30
33	\$248.10	\$316.51	\$371.79	\$423.59	\$476.60	\$531.79	\$593.22
34	\$251.00	\$320.23	\$376.15	\$428.55	\$482.19	\$538.01	\$600.11
35	\$253.92	\$323.97	\$380.59	\$433.59	\$487.84	\$544.32	\$607.16
36	\$256.93	\$328.07	\$385.58	\$439.44	\$494.60	\$551.89	\$615.45
37	\$259.99	\$332.19	\$390.62	\$445.38	\$501.37	\$559.57	\$623.84
38	\$263.10	\$336.40	\$395.74	\$451.39	\$508.30	\$567.36	\$632.37
39	\$266.18	\$340.57	\$400.94	\$457.50	\$515.28	\$575.24	\$640.98
40	\$269.35	\$344.88	\$406.17	\$463.67	\$522.40	\$583.23	\$649.72
41	\$272.53	\$349.22	\$411.50	\$469.91	\$529.58	\$591.35	\$658.58
42	\$275.75	\$353.58	\$416.90	\$476.25	\$536.87	\$599.58	\$667.54
43	\$278.99	\$358.05	\$422.37	\$482.67	\$544.27	\$607.95	\$676.66
44	\$282.30	\$362.53	\$427.88	\$489.20	\$551.81	\$616.37	\$685.86
45	\$285.65	\$367.11	\$433.50	\$495.79	\$559.40	\$624.96	\$695.25
46	\$291.51	\$374.84	\$442.86	\$506.71	\$571.84	\$638.99	\$710.87
47	\$297.42	\$382.74	\$452.42	\$517.83	\$584.58	\$653.37	\$726.96
48	\$303.48	\$390.79	\$462.17	\$529.21	\$597.61	\$668.09	\$743.35
49	\$309.67	\$399.04	\$472.15	\$540.85	\$610.91	\$683.13	\$760.12
50	\$315.96	\$407.44	\$482.35	\$552.69	\$624.52	\$698.47	\$777.26
51	\$322.42	\$416.03	\$492.74	\$564.85	\$638.41	\$714.19	\$794.78
52	\$328.96	\$424.77	\$503.37	\$577.26	\$652.61	\$730.24	\$812.72
53	\$335.67	\$433.73	\$514.24	\$589.96	\$667.17	\$746.70	\$831.07
54	\$342.50	\$442.85	\$525.33	\$602.91	\$682.03	\$763.45	\$849.83
55	\$349.48	\$452.18	\$536.69	\$616.16	\$697.21	\$780.64	\$868.97
56	\$357.45	\$462.44	\$548.83	\$630.12	\$713.05	\$798.48	\$889.19
57	\$365.51	\$472.89	\$561.25	\$644.39	\$729.31	\$816.80	\$909.91
58	\$373.80	\$483.64	\$573.97	\$658.99	\$745.91	\$835.48	\$931.07
59	\$382.29	\$494.59	\$586.94	\$673.92	\$762.89	\$854.60	\$952.69
60	\$390.96	\$505.81	\$600.20	\$689.18	\$780.24	\$874.19	\$974.86
61	\$399.81	\$517.29	\$613.82	\$704.78	\$797.99	\$894.21	\$997.52
62	\$408.87	\$529.00	\$627.72	\$720.74	\$816.19	\$914.68	\$1,020.74
63	\$419.01	\$542.33	\$643.73	\$739.38	\$837.52	\$938.83	\$1,048.29
64	\$429.36	\$555.98	\$660.17	\$758.49	\$859.39	\$963.70	\$1,076.62
65	\$439.99	\$570.03	\$677.05	\$778.07	\$881.83	\$989.22	\$1,105.73
66	\$450.86	\$584.38	\$694.31	\$798.20	\$904.92	\$1,015.42	\$1,135.58
67	\$461.98	\$599.16	\$712.02	\$818.83	\$928.57	\$1,042.30	\$1,166.24
68	\$483.11	\$625.55	\$742.99	\$854.09	\$968.38	\$1,086.85	\$1,216.40
69	\$505.19	\$653.18	\$775.23	\$890.86	\$1,009.82	\$1,133.32	\$1,268.72
70	\$528.29	\$682.05	\$808.94	\$929.22	\$1,053.07	\$1,181.84	\$1,323.27
71	\$552.43	\$712.17	\$844.06	\$969.22	\$1,098.18	\$1,232.39	\$1,380.21
72	\$577.67	\$743.60	\$880.74	\$1,010.96	\$1,145.21	\$1,285.06	\$1,439.54
73	\$609.33	\$785.55	\$931.55	\$1,070.40	\$1,213.73	\$1,363.26	\$1,528.53
74	\$642.73	\$829.88	\$985.28	\$1,133.34	\$1,286.34	\$1,446.17	\$1,623.02
75	\$677.95	\$876.73	\$1,042.12	\$1,199.99	\$1,363.28	\$1,534.13	\$1,723.34
76	\$715.13	\$926.23	\$1,102.26	\$1,270.51	\$1,444.82	\$1,627.44	\$1,829.86
77	\$754.33	\$978.50	\$1,165.83	\$1,345.23	\$1,531.26	\$1,726.41	\$1,942.96
78	\$793.19	\$1,028.46	\$1,225.15	\$1,413.86	\$1,610.10	\$1,816.69	\$2,047.06
79	\$834.04	\$1,080.90	\$1,287.49	\$1,486.06	\$1,692.98	\$1,911.71	\$2,156.71
80	\$877.05	\$1,136.05	\$1,352.97	\$1,561.93	\$1,780.16	\$2,011.68	\$2,272.27
81	\$922.23	\$1,194.03	\$1,421.82	\$1,641.66	\$1,871.83	\$2,116.87	\$2,393.97
82	\$969.75	\$1,254.96	\$1,494.16	\$1,725.45	\$1,968.21	\$2,227.60	\$2,522.25
83	\$1,023.04	\$1,322.09	\$1,572.74	\$1,815.51	\$2,070.98	\$2,345.38	\$2,659.09
84	\$1,079.24	\$1,392.85	\$1,655.48	\$1,910.24	\$2,179.09	\$2,469.45	\$2,803.29
85	\$1,129.01	\$1,465.45	\$1,725.26	\$1,989.44	\$2,268.88	\$2,571.78	\$2,920.98
86	\$1,182.34	\$1,518.30	\$1,799.89	\$2,074.13	\$2,364.94	\$2,681.42	\$3,047.27
87	\$1,239.48	\$1,587.73	\$1,879.76	\$2,164.75	\$2,467.78	\$2,798.82	\$3,182.74
88	\$1,282.96	\$1,637.31	\$1,933.83	\$2,223.55	\$2,532.68	\$2,872.08	\$3,267.13
89	\$1,328.70	\$1,689.22	\$1,990.27	\$2,284.86	\$2,600.25	\$2,948.35	\$3,355.08
90	\$1,376.72	\$1,743.60	\$2,049.20	\$2,348.76	\$2,670.62	\$3,027.78	\$3,446.75
91	\$1,427.21	\$1,800.51	\$2,110.74	\$2,415.35	\$2,743.89	\$3,110.54	\$3,542.28
92	\$1,480.24	\$1,860.08	\$2,175.01	\$2,484.74	\$2,820.20	\$3,196.68	\$3,641.88
93	\$1,520.74	\$1,902.50	\$2,217.79	\$2,528.54	\$2,866.60	\$3,248.18	\$3,700.92
94	\$1,562.77	\$1,946.26	\$2,261.77	\$2,573.45	\$2,914.14	\$3,300.89	\$3,761.39
95	\$1,606.31	\$1,991.41	\$2,307.00	\$2,619.52	\$2,962.81	\$3,354.85	\$3,823.29
96	\$1,651.47	\$2,038.03	\$2,353.49	\$2,666.77	\$3,012.67	\$3,410.08	\$3,886.68
97	\$1,698.31	\$2,086.13	\$2,401.32	\$2,715.21	\$3,063.74	\$3,466.65	\$3,951.61
98	\$1,737.15	\$2,125.82	\$2,440.63	\$2,754.96	\$3,105.57	\$3,512.95	\$4,004.78
99	\$1,769.15	\$2,158.38	\$2,472.81	\$2,787.43	\$3,139.66	\$3,550.73	\$4,048.16
100	\$1,795.35	\$2,184.97	\$2,499.00	\$2,813.80	\$3,167.39	\$3,581.38	\$4,083.39

**Policy Form Series: LTC2-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**75% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$39.32	\$43.84	\$47.44	\$50.84	\$54.26	\$57.83	\$61.87
31	\$40.09	\$44.71	\$48.44	\$51.94	\$55.47	\$59.15	\$63.30
32	\$40.88	\$45.66	\$49.46	\$53.08	\$56.72	\$60.49	\$64.77
33	\$41.66	\$46.60	\$50.50	\$54.22	\$57.99	\$61.86	\$66.27
34	\$42.47	\$47.54	\$51.60	\$55.41	\$59.29	\$63.28	\$67.82
35	\$43.29	\$48.53	\$52.70	\$56.63	\$60.59	\$64.73	\$69.38
36	\$44.74	\$50.31	\$54.75	\$58.91	\$63.16	\$67.52	\$72.43
37	\$46.22	\$52.13	\$56.88	\$61.30	\$65.84	\$70.45	\$75.67
38	\$47.77	\$54.08	\$59.10	\$63.79	\$68.59	\$73.50	\$79.03
39	\$49.35	\$56.04	\$61.38	\$66.37	\$71.46	\$76.72	\$82.51
40	\$51.01	\$58.09	\$63.78	\$69.09	\$74.47	\$80.01	\$86.15
41	\$52.68	\$60.22	\$66.23	\$71.89	\$77.59	\$83.48	\$89.97
42	\$54.45	\$62.41	\$68.80	\$74.78	\$80.86	\$87.07	\$93.92
43	\$56.25	\$64.70	\$71.49	\$77.83	\$84.24	\$90.84	\$98.08
44	\$58.11	\$67.08	\$74.24	\$80.97	\$87.78	\$94.78	\$102.44
45	\$60.07	\$69.53	\$77.15	\$84.26	\$91.49	\$98.87	\$106.95
46	\$62.79	\$72.97	\$81.09	\$88.75	\$96.46	\$104.37	\$112.99
47	\$65.63	\$76.54	\$85.25	\$93.43	\$101.72	\$110.18	\$119.39
48	\$68.60	\$80.28	\$89.62	\$98.38	\$107.25	\$116.28	\$126.15
49	\$71.71	\$84.23	\$94.23	\$103.58	\$113.08	\$122.75	\$133.25
50	\$74.96	\$88.34	\$99.06	\$109.07	\$119.23	\$129.58	\$140.79
51	\$78.39	\$92.67	\$104.12	\$114.84	\$125.70	\$136.79	\$148.74
52	\$81.95	\$97.25	\$109.46	\$120.94	\$132.55	\$144.37	\$157.15
53	\$85.65	\$101.99	\$115.07	\$127.32	\$139.75	\$152.40	\$166.01
54	\$89.51	\$106.97	\$120.97	\$134.06	\$147.37	\$160.87	\$175.42
55	\$93.59	\$112.22	\$127.18	\$141.18	\$155.37	\$169.79	\$185.33
56	\$99.00	\$118.95	\$134.91	\$149.88	\$165.06	\$180.54	\$197.19
57	\$104.74	\$126.05	\$143.13	\$159.14	\$175.38	\$191.94	\$209.81
58	\$110.75	\$133.56	\$151.85	\$168.97	\$186.37	\$204.07	\$223.24
59	\$117.14	\$141.55	\$161.09	\$179.41	\$198.01	\$217.01	\$237.51
60	\$123.90	\$149.99	\$170.89	\$190.51	\$210.39	\$230.73	\$252.71
61	\$131.09	\$158.96	\$181.28	\$202.26	\$223.54	\$245.34	\$268.90
62	\$138.64	\$168.46	\$192.34	\$214.77	\$237.55	\$260.87	\$286.09
63	\$146.51	\$178.51	\$204.09	\$228.18	\$252.61	\$277.65	\$304.83
64	\$154.87	\$189.16	\$216.60	\$242.38	\$268.65	\$295.54	\$324.81
65	\$163.68	\$200.43	\$229.83	\$257.49	\$285.69	\$314.60	\$346.08
66	\$172.98	\$212.37	\$243.92	\$273.58	\$303.79	\$334.85	\$368.78
67	\$182.86	\$225.04	\$258.82	\$290.63	\$323.08	\$356.43	\$392.94
68	\$199.69	\$245.43	\$282.05	\$316.58	\$351.85	\$388.14	\$427.96
69	\$218.09	\$267.61	\$307.34	\$344.84	\$383.17	\$422.63	\$466.08
70	\$238.20	\$291.84	\$334.93	\$375.64	\$417.25	\$460.24	\$507.59
71	\$260.12	\$318.29	\$364.99	\$409.17	\$454.40	\$501.18	\$552.82
72	\$284.09	\$347.08	\$397.75	\$445.71	\$494.88	\$545.79	\$602.10
73	\$307.68	\$377.10	\$433.00	\$486.01	\$540.43	\$596.87	\$659.41
74	\$333.21	\$409.72	\$471.38	\$529.95	\$590.19	\$652.74	\$722.15
75	\$360.91	\$445.18	\$513.15	\$577.89	\$644.51	\$713.83	\$790.86
76	\$390.86	\$483.68	\$558.68	\$630.14	\$703.86	\$780.65	\$866.15
77	\$423.33	\$525.51	\$608.18	\$687.15	\$768.66	\$853.69	\$948.59
78	\$456.19	\$566.46	\$655.79	\$741.32	\$829.89	\$922.77	\$1,026.80
79	\$491.58	\$610.58	\$707.13	\$799.80	\$896.04	\$997.40	\$1,111.49
80	\$529.69	\$658.15	\$762.47	\$862.86	\$967.45	\$1,078.04	\$1,203.14
81	\$570.79	\$709.41	\$822.16	\$930.89	\$1,044.56	\$1,165.27	\$1,302.37
82	\$615.06	\$764.69	\$886.49	\$1,004.28	\$1,127.79	\$1,259.52	\$1,409.76
83	\$659.39	\$819.11	\$949.12	\$1,075.18	\$1,207.90	\$1,350.45	\$1,514.01
84	\$706.91	\$877.39	\$1,016.17	\$1,151.06	\$1,293.73	\$1,447.95	\$1,625.94
85	\$757.91	\$939.81	\$1,088.00	\$1,232.28	\$1,385.60	\$1,552.53	\$1,746.14
86	\$812.58	\$1,006.70	\$1,164.86	\$1,319.29	\$1,484.05	\$1,664.63	\$1,875.22
87	\$871.19	\$1,078.34	\$1,247.16	\$1,412.39	\$1,589.46	\$1,784.83	\$2,013.84
88	\$915.91	\$1,129.92	\$1,303.44	\$1,473.58	\$1,657.04	\$1,861.30	\$2,101.98
89	\$962.93	\$1,183.97	\$1,362.27	\$1,537.45	\$1,727.48	\$1,940.98	\$2,193.99
90	\$1,012.36	\$1,240.59	\$1,423.77	\$1,604.06	\$1,800.91	\$2,024.14	\$2,289.99
91	\$1,064.36	\$1,299.93	\$1,488.02	\$1,673.57	\$1,877.50	\$2,110.82	\$2,390.22
92	\$1,119.01	\$1,362.11	\$1,555.19	\$1,746.06	\$1,957.28	\$2,201.22	\$2,494.81
93	\$1,160.94	\$1,406.84	\$1,600.51	\$1,792.64	\$2,006.97	\$2,256.74	\$2,558.55
94	\$1,204.39	\$1,453.10	\$1,647.17	\$1,840.44	\$2,057.93	\$2,313.61	\$2,623.91
95	\$1,249.53	\$1,500.84	\$1,695.18	\$1,889.54	\$2,110.13	\$2,371.97	\$2,690.97
96	\$1,296.36	\$1,550.19	\$1,744.62	\$1,939.92	\$2,163.70	\$2,431.79	\$2,759.69
97	\$1,344.92	\$1,601.14	\$1,795.45	\$1,991.66	\$2,218.61	\$2,493.07	\$2,830.18
98	\$1,385.26	\$1,643.23	\$1,837.35	\$2,034.16	\$2,263.65	\$2,543.37	\$2,888.05
99	\$1,418.49	\$1,677.80	\$1,871.63	\$2,068.87	\$2,300.42	\$2,584.44	\$2,935.26
100	\$1,445.74	\$1,706.01	\$1,899.57	\$2,097.12	\$2,330.34	\$2,617.78	\$2,973.63

**Policy Form Series: LTC2-VAL  
Value with Indemnity  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
75% Home Care  
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$80.97	\$96.75	\$109.51	\$121.47	\$133.64	\$146.22	\$160.32
31	\$82.16	\$98.20	\$111.19	\$123.36	\$135.72	\$148.49	\$162.79
32	\$83.39	\$99.69	\$112.86	\$125.21	\$137.80	\$150.79	\$165.31
33	\$84.60	\$101.22	\$114.59	\$127.15	\$139.94	\$153.13	\$167.86
34	\$85.87	\$102.74	\$116.35	\$129.10	\$142.11	\$155.52	\$170.45
35	\$87.21	\$104.35	\$118.14	\$131.12	\$144.33	\$157.93	\$173.09
36	\$90.30	\$108.26	\$122.77	\$136.36	\$150.22	\$164.44	\$180.27
37	\$93.52	\$112.37	\$127.57	\$141.85	\$156.37	\$171.27	\$187.78
38	\$96.89	\$116.65	\$132.60	\$147.54	\$162.75	\$178.36	\$195.62
39	\$100.39	\$121.06	\$137.80	\$153.46	\$169.40	\$185.75	\$203.73
40	\$103.99	\$125.69	\$143.21	\$159.63	\$176.30	\$193.44	\$212.18
41	\$107.73	\$130.43	\$148.79	\$166.04	\$183.51	\$201.43	\$220.99
42	\$111.58	\$135.39	\$154.67	\$172.69	\$191.02	\$209.77	\$230.17
43	\$115.59	\$140.52	\$160.75	\$179.62	\$198.80	\$218.42	\$239.75
44	\$119.75	\$145.87	\$167.01	\$186.83	\$206.95	\$227.48	\$249.69
45	\$124.05	\$151.39	\$173.57	\$194.37	\$215.42	\$236.90	\$260.07
46	\$129.50	\$158.32	\$181.71	\$203.65	\$225.83	\$246.48	\$272.87
47	\$135.16	\$165.60	\$190.23	\$213.38	\$236.81	\$260.67	\$286.32
48	\$141.07	\$173.16	\$199.17	\$223.58	\$248.25	\$273.40	\$300.44
49	\$147.24	\$181.08	\$208.55	\$234.24	\$260.28	\$286.79	\$315.27
50	\$153.71	\$189.37	\$218.30	\$245.44	\$272.91	\$300.85	\$330.78
51	\$160.46	\$198.06	\$228.57	\$257.17	\$286.09	\$315.58	\$347.08
52	\$167.48	\$207.10	\$239.28	\$269.43	\$299.97	\$330.99	\$364.21
53	\$174.79	\$216.57	\$250.50	\$282.34	\$314.50	\$347.21	\$382.09
54	\$182.43	\$226.50	\$262.24	\$295.80	\$329.74	\$364.22	\$400.91
55	\$190.43	\$236.83	\$274.57	\$309.94	\$345.73	\$382.04	\$420.70
56	\$199.28	\$248.06	\$287.67	\$324.80	\$362.42	\$400.62	\$441.29
57	\$208.56	\$259.76	\$301.37	\$340.40	\$379.96	\$420.10	\$462.94
58	\$218.22	\$271.99	\$315.71	\$356.79	\$398.33	\$440.55	\$485.64
59	\$228.36	\$284.87	\$330.74	\$373.89	\$417.57	\$461.99	\$509.43
60	\$238.98	\$298.33	\$346.52	\$391.84	\$437.77	\$484.49	\$534.43
61	\$250.08	\$312.39	\$363.02	\$410.67	\$458.92	\$508.03	\$560.61
62	\$261.67	\$327.16	\$380.33	\$430.40	\$481.13	\$532.75	\$588.10
63	\$273.46	\$342.28	\$398.25	\$450.92	\$504.35	\$558.73	\$617.22
64	\$285.76	\$358.15	\$417.02	\$472.40	\$528.68	\$586.01	\$647.77
65	\$298.68	\$374.73	\$436.63	\$494.93	\$554.17	\$614.61	\$679.82
66	\$312.11	\$392.07	\$457.19	\$518.55	\$580.93	\$644.59	\$713.48
67	\$326.17	\$410.27	\$478.72	\$543.26	\$608.97	\$676.02	\$748.79
68	\$348.11	\$437.29	\$509.97	\$578.60	\$648.50	\$719.91	\$797.58
69	\$371.52	\$466.13	\$543.26	\$616.18	\$690.54	\$766.62	\$849.54
70	\$396.49	\$496.83	\$578.73	\$656.26	\$735.31	\$816.35	\$904.89
71	\$423.16	\$529.61	\$616.55	\$698.91	\$783.02	\$869.33	\$963.84
72	\$451.63	\$564.51	\$656.83	\$744.35	\$833.83	\$925.76	\$1,026.63
73	\$482.61	\$604.54	\$704.41	\$799.26	\$896.38	\$996.25	\$1,106.00
74	\$515.71	\$647.43	\$755.47	\$858.25	\$963.61	\$1,072.13	\$1,191.55
75	\$551.04	\$693.34	\$810.20	\$921.58	\$1,035.86	\$1,153.76	\$1,283.67
76	\$588.85	\$742.54	\$868.92	\$989.60	\$1,113.57	\$1,241.61	\$1,382.94
77	\$629.26	\$795.22	\$931.89	\$1,062.60	\$1,197.09	\$1,336.14	\$1,489.93
78	\$668.01	\$844.04	\$989.19	\$1,128.33	\$1,271.90	\$1,421.02	\$1,586.65
79	\$709.19	\$895.89	\$1,050.05	\$1,198.13	\$1,351.40	\$1,511.27	\$1,689.74
80	\$752.88	\$950.92	\$1,114.63	\$1,272.22	\$1,435.83	\$1,607.23	\$1,799.49
81	\$799.28	\$1,009.33	\$1,183.18	\$1,350.92	\$1,525.54	\$1,709.32	\$1,916.38
82	\$848.52	\$1,071.36	\$1,255.97	\$1,434.46	\$1,620.89	\$1,817.87	\$2,040.84
83	\$899.79	\$1,134.65	\$1,329.12	\$1,517.54	\$1,715.10	\$1,925.33	\$2,164.75
84	\$954.17	\$1,201.67	\$1,406.54	\$1,605.44	\$1,814.81	\$2,039.13	\$2,296.18
85	\$1,000.66	\$1,257.57	\$1,470.49	\$1,677.67	\$1,896.39	\$2,131.77	\$2,402.57
86	\$1,050.43	\$1,317.35	\$1,538.85	\$1,754.84	\$1,983.58	\$2,230.93	\$2,516.63
87	\$1,103.68	\$1,381.26	\$1,611.89	\$1,837.34	\$2,076.81	\$2,337.06	\$2,638.92
88	\$1,143.67	\$1,426.10	\$1,660.39	\$1,889.85	\$2,134.70	\$2,402.61	\$2,714.59
89	\$1,185.67	\$1,473.00	\$1,710.96	\$1,944.52	\$2,194.90	\$2,470.81	\$2,793.39
90	\$1,229.71	\$1,522.01	\$1,763.71	\$2,001.41	\$2,257.51	\$2,541.81	\$2,875.48
91	\$1,275.93	\$1,573.28	\$1,818.69	\$2,060.63	\$2,322.64	\$2,615.66	\$2,960.99
92	\$1,324.46	\$1,626.84	\$1,876.01	\$2,122.25	\$2,390.36	\$2,692.51	\$3,050.04
93	\$1,360.95	\$1,664.24	\$1,913.39	\$2,160.38	\$2,430.91	\$2,738.01	\$3,102.53
94	\$1,398.71	\$1,702.77	\$1,951.78	\$2,199.42	\$2,472.40	\$2,784.58	\$3,156.25
95	\$1,437.84	\$1,742.46	\$1,991.19	\$2,239.40	\$2,514.81	\$2,832.22	\$3,211.23
96	\$1,478.33	\$1,783.37	\$2,031.64	\$2,280.36	\$2,558.23	\$2,880.98	\$3,267.49
97	\$1,520.26	\$1,825.50	\$2,073.17	\$2,322.29	\$2,602.63	\$2,930.81	\$3,325.07
98	\$1,554.98	\$1,860.23	\$2,107.31	\$2,356.67	\$2,638.97	\$2,971.63	\$3,372.27
99	\$1,583.57	\$1,888.69	\$2,135.18	\$2,384.70	\$2,668.59	\$3,004.90	\$3,410.69
100	\$1,606.95	\$1,911.89	\$2,157.86	\$2,407.49	\$2,692.65	\$3,031.87	\$3,441.89



**Policy Form Series: LTC2-VAL  
Value with Indemnity  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
75% Home Care  
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$229.46	\$286.32	\$332.66	\$376.19	\$420.37	\$465.71	\$514.95
31	\$232.14	\$289.66	\$336.58	\$380.59	\$425.31	\$471.14	\$520.95
32	\$234.89	\$293.07	\$340.48	\$385.07	\$430.32	\$476.67	\$527.10
33	\$237.65	\$296.51	\$344.49	\$389.58	\$435.33	\$482.24	\$533.24
34	\$240.40	\$299.98	\$348.54	\$394.17	\$440.45	\$487.89	\$539.49
35	\$243.24	\$303.51	\$352.63	\$398.76	\$445.62	\$493.62	\$545.83
36	\$246.18	\$307.36	\$357.30	\$404.21	\$451.78	\$500.50	\$553.24
37	\$249.09	\$311.25	\$362.02	\$409.65	\$458.03	\$507.43	\$560.74
38	\$252.06	\$315.22	\$366.81	\$415.25	\$464.38	\$514.48	\$568.44
39	\$255.05	\$319.21	\$371.66	\$420.86	\$470.77	\$521.64	\$576.14
40	\$258.11	\$323.31	\$376.58	\$426.58	\$477.24	\$528.87	\$583.97
41	\$261.17	\$327.40	\$381.53	\$432.43	\$483.86	\$536.20	\$591.93
42	\$264.29	\$331.56	\$386.57	\$438.25	\$490.54	\$543.64	\$599.95
43	\$267.40	\$335.76	\$391.66	\$444.21	\$497.31	\$551.21	\$608.16
44	\$270.60	\$340.03	\$396.86	\$450.22	\$504.19	\$558.86	\$616.41
45	\$273.80	\$344.31	\$402.11	\$456.37	\$511.17	\$566.65	\$624.78
46	\$279.41	\$351.63	\$410.78	\$466.39	\$522.53	\$579.30	\$638.84
47	\$285.10	\$359.06	\$419.65	\$476.63	\$534.16	\$592.31	\$653.18
48	\$290.91	\$366.63	\$428.70	\$487.09	\$546.01	\$605.56	\$667.86
49	\$296.83	\$374.35	\$437.99	\$497.79	\$558.17	\$619.13	\$682.87
50	\$302.91	\$382.25	\$447.43	\$508.70	\$570.57	\$632.98	\$698.24
51	\$309.09	\$390.30	\$457.10	\$519.89	\$583.25	\$647.15	\$713.91
52	\$315.37	\$398.59	\$466.98	\$531.31	\$596.24	\$661.65	\$729.97
53	\$321.78	\$406.97	\$477.07	\$542.99	\$609.47	\$676.46	\$746.35
54	\$328.29	\$415.57	\$487.34	\$554.89	\$623.05	\$691.62	\$763.13
55	\$334.94	\$424.32	\$497.89	\$567.09	\$636.91	\$707.09	\$780.29
56	\$342.59	\$433.95	\$509.14	\$579.93	\$651.37	\$723.28	\$798.42
57	\$350.41	\$443.80	\$520.70	\$593.07	\$666.21	\$739.81	\$816.93
58	\$358.34	\$453.84	\$532.50	\$606.53	\$681.35	\$756.73	\$835.94
59	\$366.46	\$464.16	\$544.53	\$620.26	\$696.83	\$774.08	\$855.35
60	\$374.76	\$474.68	\$556.84	\$634.32	\$712.66	\$791.80	\$875.22
61	\$383.25	\$485.44	\$569.48	\$648.69	\$728.89	\$809.90	\$895.57
62	\$391.89	\$496.49	\$582.37	\$663.43	\$745.47	\$828.45	\$916.38
63	\$401.58	\$508.90	\$597.18	\$680.46	\$764.86	\$850.24	\$940.99
64	\$411.48	\$521.68	\$612.33	\$697.92	\$784.76	\$872.66	\$966.31
65	\$421.61	\$534.76	\$627.86	\$715.86	\$805.17	\$895.65	\$992.31
66	\$431.97	\$548.15	\$643.81	\$734.23	\$826.11	\$919.23	\$1,019.02
67	\$442.56	\$561.93	\$660.17	\$753.07	\$847.63	\$943.42	\$1,046.41
68	\$462.98	\$586.91	\$689.10	\$785.80	\$884.23	\$984.12	\$1,091.79
69	\$484.33	\$613.06	\$719.28	\$819.94	\$922.41	\$1,026.58	\$1,139.15
70	\$506.64	\$640.34	\$750.81	\$855.57	\$962.24	\$1,070.84	\$1,188.55
71	\$529.90	\$668.88	\$783.71	\$892.74	\$1,003.81	\$1,117.05	\$1,240.13
72	\$554.21	\$698.66	\$818.07	\$931.52	\$1,047.20	\$1,165.23	\$1,293.93
73	\$584.56	\$738.00	\$865.09	\$986.05	\$1,109.54	\$1,235.69	\$1,373.50
74	\$616.51	\$779.54	\$914.83	\$1,043.76	\$1,175.57	\$1,310.45	\$1,458.01
75	\$650.23	\$823.45	\$967.40	\$1,104.88	\$1,245.54	\$1,389.67	\$1,547.66
76	\$685.66	\$869.85	\$1,023.04	\$1,169.54	\$1,319.69	\$1,473.72	\$1,642.87
77	\$723.04	\$918.82	\$1,081.84	\$1,237.98	\$1,398.24	\$1,562.81	\$1,743.95
78	\$760.14	\$965.31	\$1,136.40	\$1,300.61	\$1,469.65	\$1,644.08	\$1,836.96
79	\$799.15	\$1,014.14	\$1,193.72	\$1,366.42	\$1,544.68	\$1,729.48	\$1,934.96
80	\$840.07	\$1,065.47	\$1,253.89	\$1,435.55	\$1,623.53	\$1,819.34	\$2,038.21
81	\$883.02	\$1,119.41	\$1,317.16	\$1,508.10	\$1,706.45	\$1,913.89	\$2,146.94
82	\$928.09	\$1,176.02	\$1,383.57	\$1,584.44	\$1,793.57	\$2,013.36	\$2,261.49
83	\$978.45	\$1,237.78	\$1,454.81	\$1,665.21	\$1,885.20	\$2,117.99	\$2,382.51
84	\$1,031.56	\$1,302.79	\$1,529.69	\$1,750.10	\$1,981.49	\$2,228.07	\$2,510.06
85	\$1,078.05	\$1,358.69	\$1,593.64	\$1,822.33	\$2,063.07	\$2,320.71	\$2,616.45
86	\$1,127.82	\$1,418.47	\$1,662.00	\$1,899.50	\$2,150.26	\$2,419.87	\$2,730.51
87	\$1,181.07	\$1,482.38	\$1,735.04	\$1,982.00	\$2,243.49	\$2,526.00	\$2,852.80
88	\$1,221.06	\$1,527.22	\$1,783.54	\$2,034.51	\$2,301.38	\$2,591.55	\$2,928.47
89	\$1,263.06	\$1,574.12	\$1,834.11	\$2,089.18	\$2,361.58	\$2,659.75	\$3,007.27
90	\$1,307.10	\$1,623.13	\$1,886.86	\$2,146.07	\$2,424.19	\$2,730.75	\$3,089.36
91	\$1,353.32	\$1,674.40	\$1,941.84	\$2,205.29	\$2,489.32	\$2,804.60	\$3,174.87
92	\$1,401.85	\$1,727.96	\$1,999.16	\$2,266.91	\$2,557.04	\$2,881.45	\$3,263.92
93	\$1,438.34	\$1,765.36	\$2,036.54	\$2,305.04	\$2,597.59	\$2,926.95	\$3,316.41
94	\$1,476.10	\$1,803.89	\$2,074.93	\$2,344.08	\$2,639.08	\$2,973.52	\$3,370.13
95	\$1,515.23	\$1,843.58	\$2,114.34	\$2,384.06	\$2,681.49	\$3,021.16	\$3,425.11
96	\$1,555.72	\$1,884.49	\$2,154.79	\$2,425.02	\$2,724.91	\$3,069.92	\$3,481.37
97	\$1,597.65	\$1,926.62	\$2,196.32	\$2,466.95	\$2,769.31	\$3,119.75	\$3,538.95
98	\$1,632.37	\$1,961.35	\$2,230.46	\$2,501.33	\$2,805.65	\$3,160.57	\$3,586.15
99	\$1,660.96	\$1,989.81	\$2,258.33	\$2,529.36	\$2,835.27	\$3,193.84	\$3,624.57
100	\$1,684.34	\$2,013.01	\$2,281.01	\$2,552.15	\$2,859.33	\$3,220.81	\$3,655.77

**Policy Form Series: LTC2-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**50% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$38.18	\$42.14	\$45.24	\$48.13	\$50.99	\$53.99	\$57.46
31	\$38.93	\$43.00	\$46.17	\$49.16	\$52.09	\$55.18	\$58.75
32	\$39.65	\$43.85	\$47.14	\$50.22	\$53.24	\$56.42	\$60.10
33	\$40.42	\$44.75	\$48.12	\$51.27	\$54.41	\$57.69	\$61.44
34	\$41.19	\$45.66	\$49.15	\$52.39	\$55.59	\$58.98	\$62.85
35	\$41.96	\$46.58	\$50.17	\$53.50	\$56.82	\$60.26	\$64.30
36	\$43.33	\$48.22	\$52.05	\$55.61	\$59.12	\$62.80	\$67.05
37	\$44.73	\$49.97	\$53.99	\$57.79	\$61.54	\$65.43	\$69.92
38	\$46.18	\$51.71	\$56.05	\$60.05	\$64.02	\$68.15	\$72.89
39	\$47.66	\$53.58	\$58.16	\$62.43	\$66.62	\$71.03	\$76.00
40	\$49.22	\$55.45	\$60.36	\$64.87	\$69.35	\$73.99	\$79.27
41	\$50.78	\$57.46	\$62.63	\$67.42	\$72.14	\$77.09	\$82.68
42	\$52.45	\$59.49	\$64.96	\$70.07	\$75.09	\$80.28	\$86.18
43	\$54.14	\$61.60	\$67.42	\$72.82	\$78.13	\$83.68	\$89.88
44	\$55.87	\$63.80	\$69.97	\$75.68	\$81.33	\$87.15	\$93.75
45	\$57.70	\$66.08	\$72.61	\$78.66	\$84.62	\$90.80	\$97.75
46	\$60.25	\$69.24	\$76.24	\$82.73	\$89.10	\$95.73	\$103.17
47	\$62.92	\$72.53	\$80.04	\$87.01	\$93.82	\$100.90	\$108.85
48	\$65.71	\$76.02	\$84.03	\$91.50	\$98.78	\$106.37	\$114.88
49	\$68.63	\$79.65	\$88.25	\$96.23	\$104.03	\$112.14	\$121.19
50	\$71.64	\$83.46	\$92.64	\$101.22	\$109.54	\$118.20	\$127.89
51	\$74.83	\$87.45	\$97.29	\$106.43	\$115.35	\$124.59	\$134.92
52	\$78.12	\$91.63	\$102.16	\$111.90	\$121.46	\$131.32	\$142.38
53	\$81.60	\$96.01	\$107.27	\$117.70	\$127.89	\$138.43	\$150.22
54	\$85.16	\$100.61	\$112.63	\$123.76	\$134.65	\$145.93	\$158.52
55	\$88.95	\$105.44	\$118.25	\$130.18	\$141.78	\$153.87	\$167.28
56	\$94.06	\$111.64	\$125.39	\$138.09	\$150.53	\$163.47	\$177.89
57	\$99.39	\$118.23	\$132.91	\$146.55	\$159.85	\$173.68	\$189.11
58	\$105.06	\$125.20	\$140.89	\$155.47	\$169.72	\$184.52	\$201.07
59	\$111.05	\$132.59	\$149.38	\$164.96	\$180.21	\$196.08	\$213.82
60	\$117.40	\$140.40	\$158.36	\$175.01	\$191.32	\$208.31	\$227.33
61	\$124.08	\$148.69	\$167.86	\$185.69	\$203.13	\$221.33	\$241.71
62	\$131.16	\$157.47	\$177.94	\$197.04	\$215.67	\$235.14	\$257.02
63	\$138.48	\$166.69	\$188.67	\$209.12	\$229.14	\$250.08	\$273.61
64	\$146.21	\$176.46	\$200.02	\$221.92	\$243.45	\$265.95	\$291.29
65	\$154.41	\$186.78	\$212.02	\$235.54	\$258.65	\$282.81	\$310.08
66	\$163.03	\$197.75	\$224.81	\$250.00	\$274.79	\$300.72	\$330.10
67	\$172.17	\$209.31	\$238.32	\$265.35	\$291.93	\$319.80	\$351.39
68	\$181.80	\$228.38	\$259.82	\$289.15	\$318.08	\$348.43	\$382.90
69	\$205.51	\$249.17	\$283.25	\$315.13	\$346.58	\$379.57	\$417.18
70	\$224.58	\$271.87	\$308.84	\$343.42	\$377.57	\$413.51	\$454.58
71	\$245.35	\$296.59	\$336.69	\$374.25	\$411.38	\$450.52	\$495.31
72	\$268.09	\$323.58	\$367.08	\$407.83	\$448.20	\$490.82	\$539.68
73	\$290.01	\$351.22	\$399.21	\$444.30	\$488.97	\$536.19	\$590.49
74	\$313.76	\$381.22	\$434.18	\$484.00	\$533.43	\$585.75	\$646.07
75	\$339.46	\$413.78	\$472.18	\$527.23	\$581.95	\$639.94	\$706.90
76	\$367.27	\$449.11	\$513.54	\$574.37	\$634.85	\$699.13	\$773.45
77	\$397.33	\$487.47	\$558.47	\$625.69	\$692.60	\$763.75	\$846.29
78	\$427.84	\$525.03	\$601.75	\$674.48	\$747.27	\$825.04	\$915.58
79	\$460.66	\$565.45	\$648.32	\$727.13	\$806.27	\$891.25	\$990.56
80	\$495.98	\$609.03	\$698.53	\$783.89	\$869.97	\$962.79	\$1,071.69
81	\$534.07	\$655.92	\$752.61	\$845.06	\$938.65	\$1,040.05	\$1,159.46
82	\$575.02	\$706.44	\$810.88	\$911.00	\$1,012.77	\$1,123.53	\$1,254.43
83	\$615.63	\$755.57	\$866.80	\$973.82	\$1,083.26	\$1,203.26	\$1,345.66
84	\$659.07	\$808.11	\$926.58	\$1,040.93	\$1,158.71	\$1,288.69	\$1,443.56
85	\$705.62	\$864.32	\$990.51	\$1,112.71	\$1,239.36	\$1,380.11	\$1,548.55
86	\$755.41	\$924.41	\$1,058.85	\$1,189.43	\$1,325.61	\$1,478.09	\$1,661.20
87	\$808.80	\$988.72	\$1,131.88	\$1,271.41	\$1,417.91	\$1,582.98	\$1,782.03
88	\$848.93	\$1,033.89	\$1,180.46	\$1,323.88	\$1,475.91	\$1,648.79	\$1,857.95
89	\$891.04	\$1,081.13	\$1,231.16	\$1,378.53	\$1,536.26	\$1,717.34	\$1,937.11
90	\$935.26	\$1,130.54	\$1,284.03	\$1,435.42	\$1,599.08	\$1,788.72	\$2,019.64
91	\$981.72	\$1,182.17	\$1,339.14	\$1,494.65	\$1,664.49	\$1,863.08	\$2,105.68
92	\$1,030.46	\$1,236.19	\$1,396.65	\$1,556.32	\$1,732.57	\$1,940.51	\$2,195.38
93	\$1,067.42	\$1,273.94	\$1,434.24	\$1,594.81	\$1,774.06	\$1,987.40	\$2,249.44
94	\$1,105.70	\$1,312.84	\$1,472.84	\$1,634.22	\$1,816.53	\$2,035.37	\$2,304.81
95	\$1,145.37	\$1,352.92	\$1,512.50	\$1,674.63	\$1,860.05	\$2,084.51	\$2,361.55
96	\$1,186.49	\$1,394.24	\$1,553.21	\$1,716.05	\$1,904.58	\$2,134.85	\$2,419.68
97	\$1,229.07	\$1,436.83	\$1,595.01	\$1,758.44	\$1,950.20	\$2,186.40	\$2,479.25
98	\$1,264.40	\$1,471.92	\$1,629.37	\$1,793.24	\$1,987.56	\$2,228.66	\$2,528.07
99	\$1,293.47	\$1,500.68	\$1,657.43	\$1,821.64	\$2,018.02	\$2,263.08	\$2,567.88
100	\$1,317.28	\$1,524.14	\$1,680.26	\$1,844.68	\$2,042.80	\$2,291.06	\$2,600.26

**Policy Form Series: LTC2-VAL  
Value with Indemnity  
\$10 Annual Rates After Increases of 28.08%  
100 Day Elimination Period  
50% Home Care  
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$77.02	\$90.67	\$101.64	\$111.82	\$121.87	\$132.42	\$144.51
31	\$78.18	\$92.04	\$103.18	\$113.52	\$123.75	\$134.47	\$146.73
32	\$79.32	\$93.43	\$104.78	\$115.30	\$125.67	\$136.55	\$148.99
33	\$80.51	\$94.85	\$106.35	\$117.04	\$127.59	\$138.66	\$151.27
34	\$81.68	\$96.26	\$107.99	\$118.84	\$129.54	\$140.80	\$153.62
35	\$82.95	\$97.75	\$109.63	\$120.64	\$131.58	\$142.97	\$155.97
36	\$85.84	\$101.38	\$113.87	\$125.44	\$136.84	\$148.81	\$162.37
37	\$88.88	\$105.20	\$118.28	\$130.37	\$142.37	\$154.89	\$169.01
38	\$92.02	\$109.13	\$122.84	\$135.56	\$148.11	\$161.19	\$175.94
39	\$95.28	\$113.25	\$127.61	\$140.95	\$154.06	\$167.79	\$183.15
40	\$98.65	\$117.49	\$132.55	\$146.54	\$160.28	\$174.57	\$190.62
41	\$102.17	\$121.92	\$137.68	\$152.34	\$166.69	\$181.70	\$198.45
42	\$105.77	\$126.45	\$142.99	\$158.37	\$173.44	\$189.07	\$206.57
43	\$109.52	\$131.21	\$148.56	\$164.65	\$180.44	\$196.83	\$215.06
44	\$113.42	\$136.11	\$154.31	\$171.17	\$187.72	\$204.80	\$223.88
45	\$117.42	\$141.22	\$160.27	\$177.98	\$195.24	\$213.17	\$233.04
46	\$122.51	\$147.62	\$167.71	\$186.40	\$204.58	\$223.48	\$244.43
47	\$127.81	\$154.29	\$175.50	\$195.21	\$214.41	\$234.26	\$256.30
48	\$133.32	\$161.30	\$183.67	\$204.44	\$224.64	\$245.60	\$268.81
49	\$139.12	\$168.57	\$192.19	\$214.10	\$235.42	\$257.46	\$281.89
50	\$145.11	\$176.25	\$201.10	\$224.22	\$246.68	\$269.90	\$295.63
51	\$151.42	\$184.20	\$210.40	\$234.80	\$258.49	\$282.96	\$310.00
52	\$157.96	\$192.58	\$220.22	\$245.88	\$270.88	\$296.64	\$325.14
53	\$164.79	\$201.26	\$230.46	\$257.53	\$283.86	\$310.98	\$340.96
54	\$171.89	\$210.38	\$241.13	\$269.70	\$297.43	\$326.01	\$357.56
55	\$179.36	\$219.94	\$252.34	\$282.47	\$311.67	\$341.79	\$375.03
56	\$187.66	\$230.23	\$264.29	\$295.91	\$326.65	\$358.36	\$393.32
57	\$196.29	\$241.06	\$276.82	\$310.07	\$342.39	\$375.67	\$412.52
58	\$205.36	\$252.38	\$289.94	\$324.89	\$358.83	\$393.88	\$432.64
59	\$214.86	\$264.25	\$303.69	\$340.41	\$376.11	\$412.93	\$453.77
60	\$224.78	\$276.62	\$318.06	\$356.66	\$394.18	\$432.92	\$475.94
61	\$235.15	\$289.62	\$333.14	\$373.69	\$413.12	\$453.90	\$499.16
62	\$246.01	\$303.22	\$348.91	\$391.52	\$433.00	\$475.83	\$523.52
63	\$256.99	\$317.13	\$365.22	\$410.04	\$453.70	\$498.89	\$549.23
64	\$268.40	\$331.65	\$382.25	\$429.44	\$475.40	\$523.04	\$576.17
65	\$280.41	\$346.88	\$400.07	\$449.74	\$498.16	\$548.31	\$604.48
66	\$292.90	\$362.78	\$418.72	\$470.97	\$521.98	\$574.78	\$634.15
67	\$305.96	\$379.41	\$438.28	\$493.26	\$546.94	\$602.63	\$665.25
68	\$326.68	\$404.61	\$467.07	\$525.54	\$582.66	\$641.99	\$708.85
69	\$348.75	\$431.49	\$497.79	\$559.92	\$620.76	\$683.90	\$755.31
70	\$372.39	\$460.15	\$530.56	\$596.62	\$661.26	\$728.55	\$804.81
71	\$397.61	\$490.70	\$565.47	\$635.65	\$704.48	\$776.16	\$857.57
72	\$424.55	\$523.29	\$602.64	\$677.27	\$750.50	\$826.85	\$913.74
73	\$453.35	\$560.09	\$646.01	\$726.90	\$806.35	\$889.27	\$983.90
74	\$484.14	\$599.53	\$692.45	\$780.12	\$866.33	\$956.39	\$1,059.42
75	\$517.00	\$641.74	\$742.24	\$837.29	\$930.81	\$1,028.62	\$1,140.73
76	\$552.13	\$686.89	\$795.64	\$898.64	\$1,000.04	\$1,106.28	\$1,228.27
77	\$589.64	\$735.26	\$852.87	\$964.47	\$1,074.48	\$1,189.82	\$1,322.57
78	\$625.60	\$779.97	\$904.76	\$1,023.52	\$1,141.06	\$1,264.87	\$1,407.92
79	\$663.80	\$827.37	\$959.86	\$1,086.21	\$1,211.75	\$1,344.66	\$1,498.82
80	\$704.28	\$877.66	\$1,018.30	\$1,152.76	\$1,286.90	\$1,429.47	\$1,595.59
81	\$747.26	\$931.04	\$1,080.29	\$1,223.41	\$1,366.69	\$1,519.64	\$1,698.56
82	\$792.86	\$987.61	\$1,146.06	\$1,298.38	\$1,451.39	\$1,615.54	\$1,808.25
83	\$839.74	\$1,044.55	\$1,211.09	\$1,371.60	\$1,533.93	\$1,709.31	\$1,916.20
84	\$889.42	\$1,104.77	\$1,279.82	\$1,448.99	\$1,621.16	\$1,808.56	\$2,030.57
85	\$931.46	\$1,155.01	\$1,337.05	\$1,513.18	\$1,693.28	\$1,890.30	\$2,124.42
86	\$976.35	\$1,208.66	\$1,398.14	\$1,581.67	\$1,770.25	\$1,977.71	\$2,224.93
87	\$1,024.38	\$1,265.94	\$1,463.31	\$1,654.74	\$1,852.48	\$2,071.14	\$2,332.54
88	\$1,059.78	\$1,305.29	\$1,505.55	\$1,700.21	\$1,902.69	\$2,128.12	\$2,398.31
89	\$1,096.87	\$1,346.34	\$1,549.50	\$1,747.43	\$1,954.83	\$2,187.36	\$2,466.74
90	\$1,135.70	\$1,389.18	\$1,595.24	\$1,796.51	\$2,008.98	\$2,248.92	\$2,537.94
91	\$1,176.38	\$1,433.85	\$1,642.85	\$1,847.50	\$2,065.25	\$2,312.90	\$2,612.02
92	\$1,219.00	\$1,480.51	\$1,692.40	\$1,900.48	\$2,123.68	\$2,379.41	\$2,689.06
93	\$1,250.52	\$1,512.42	\$1,723.91	\$1,932.50	\$2,158.12	\$2,418.34	\$2,733.97
94	\$1,283.11	\$1,545.25	\$1,756.21	\$1,965.25	\$2,193.31	\$2,458.10	\$2,779.83
95	\$1,316.77	\$1,579.01	\$1,789.35	\$1,998.76	\$2,229.29	\$2,498.76	\$2,826.75
96	\$1,351.55	\$1,613.76	\$1,823.28	\$2,033.03	\$2,266.06	\$2,540.33	\$2,874.73
97	\$1,387.50	\$1,649.48	\$1,858.05	\$2,068.06	\$2,303.63	\$2,582.79	\$2,923.80
98	\$1,417.21	\$1,678.87	\$1,886.57	\$2,096.73	\$2,334.34	\$2,617.54	\$2,963.96
99	\$1,441.64	\$1,702.90	\$1,909.84	\$2,120.09	\$2,359.34	\$2,645.81	\$2,996.63
100	\$1,461.58	\$1,722.50	\$1,928.75	\$2,139.05	\$2,379.63	\$2,668.77	\$3,023.19

**Policy Form Series: LTC2-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates After Increases of 28.08%**  
**100 Day Elimination Period**  
**50% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$215.10	\$264.24	\$304.05	\$341.03	\$377.31	\$415.06	\$457.03
31	\$217.63	\$267.35	\$307.61	\$345.00	\$381.71	\$419.93	\$462.41
32	\$220.16	\$270.48	\$311.21	\$349.04	\$386.21	\$424.85	\$467.83
33	\$222.77	\$273.66	\$314.89	\$353.13	\$390.75	\$429.84	\$473.28
34	\$225.36	\$276.87	\$318.58	\$357.28	\$395.29	\$434.85	\$478.84
35	\$228.03	\$280.12	\$322.30	\$361.47	\$399.96	\$439.96	\$484.50
36	\$230.78	\$283.69	\$326.60	\$366.40	\$405.46	\$446.05	\$491.03
37	\$233.59	\$287.34	\$330.92	\$371.40	\$411.06	\$452.19	\$497.68
38	\$236.38	\$290.99	\$335.33	\$376.44	\$416.73	\$458.43	\$504.45
39	\$239.24	\$294.75	\$339.78	\$381.59	\$422.48	\$464.80	\$511.28
40	\$242.16	\$298.54	\$344.33	\$386.84	\$428.29	\$471.20	\$518.22
41	\$245.05	\$302.34	\$348.88	\$392.07	\$434.20	\$477.70	\$525.29
42	\$248.05	\$306.23	\$353.50	\$397.41	\$440.20	\$484.29	\$532.41
43	\$251.06	\$310.12	\$358.24	\$402.85	\$446.26	\$490.98	\$539.62
44	\$254.08	\$314.13	\$362.99	\$408.33	\$452.44	\$497.75	\$546.95
45	\$257.07	\$318.14	\$367.81	\$413.90	\$458.66	\$504.61	\$554.35
46	\$262.34	\$324.88	\$375.75	\$423.00	\$468.81	\$515.86	\$566.76
47	\$267.69	\$331.69	\$383.87	\$432.24	\$479.21	\$527.32	\$579.43
48	\$273.15	\$338.71	\$392.14	\$441.74	\$489.81	\$539.05	\$592.43
49	\$278.72	\$345.84	\$400.59	\$451.40	\$500.67	\$551.05	\$605.63
50	\$284.35	\$353.16	\$409.22	\$461.34	\$511.75	\$563.31	\$619.18
51	\$290.13	\$360.59	\$418.07	\$471.45	\$523.06	\$575.86	\$633.03
52	\$295.95	\$368.22	\$427.07	\$481.74	\$534.63	\$588.66	\$647.20
53	\$301.98	\$375.98	\$436.31	\$492.34	\$546.49	\$601.73	\$661.67
54	\$307.99	\$383.91	\$445.68	\$503.14	\$558.55	\$615.14	\$676.46
55	\$314.18	\$391.98	\$455.31	\$514.17	\$570.90	\$628.85	\$691.62
56	\$321.43	\$400.92	\$465.62	\$525.79	\$583.90	\$643.23	\$707.64
57	\$328.74	\$409.98	\$476.20	\$537.73	\$597.20	\$657.91	\$724.04
58	\$336.25	\$419.32	\$486.97	\$549.94	\$610.75	\$672.96	\$740.82
59	\$343.87	\$428.82	\$498.00	\$562.43	\$624.68	\$688.35	\$758.02
60	\$351.68	\$438.56	\$509.30	\$575.17	\$638.86	\$704.08	\$775.59
61	\$359.55	\$448.50	\$520.81	\$588.20	\$653.36	\$720.18	\$793.57
62	\$367.65	\$458.71	\$532.63	\$601.53	\$668.22	\$736.61	\$811.98
63	\$376.69	\$470.12	\$546.08	\$616.89	\$685.48	\$755.92	\$833.73
64	\$385.93	\$481.81	\$559.82	\$632.61	\$703.22	\$775.74	\$856.03
65	\$395.39	\$493.80	\$573.96	\$648.73	\$721.38	\$796.04	\$878.92
66	\$405.02	\$506.09	\$588.42	\$665.29	\$740.01	\$816.86	\$902.44
67	\$414.81	\$518.69	\$603.25	\$682.24	\$759.16	\$838.29	\$926.57
68	\$434.24	\$542.05	\$629.97	\$712.19	\$792.32	\$874.84	\$967.18
69	\$454.50	\$566.46	\$657.89	\$743.48	\$826.94	\$912.99	\$1,009.59
70	\$475.67	\$591.98	\$687.05	\$776.18	\$863.04	\$952.82	\$1,053.87
71	\$497.70	\$618.63	\$717.51	\$810.25	\$900.78	\$994.39	\$1,100.07
72	\$520.70	\$646.50	\$749.29	\$845.83	\$940.15	\$1,037.75	\$1,148.33
73	\$549.05	\$682.71	\$792.11	\$895.04	\$995.73	\$1,100.07	\$1,218.51
74	\$578.89	\$720.95	\$837.36	\$947.12	\$1,054.58	\$1,166.08	\$1,292.96
75	\$610.23	\$761.29	\$885.21	\$1,002.25	\$1,116.91	\$1,236.07	\$1,372.02
76	\$643.21	\$803.93	\$935.83	\$1,060.55	\$1,182.94	\$1,310.26	\$1,455.89
77	\$677.82	\$848.94	\$989.29	\$1,122.30	\$1,252.88	\$1,388.89	\$1,544.89
78	\$712.45	\$891.47	\$1,038.71	\$1,178.45	\$1,316.35	\$1,460.62	\$1,626.85
79	\$748.72	\$936.06	\$1,090.48	\$1,237.48	\$1,382.98	\$1,536.07	\$1,713.20
80	\$786.76	\$982.92	\$1,144.91	\$1,299.44	\$1,453.05	\$1,615.42	\$1,804.14
81	\$826.55	\$1,032.14	\$1,202.06	\$1,364.49	\$1,526.62	\$1,698.85	\$1,899.90
82	\$868.18	\$1,083.82	\$1,262.04	\$1,432.82	\$1,604.00	\$1,786.60	\$2,000.72
83	\$914.44	\$1,139.24	\$1,325.17	\$1,503.81	\$1,683.96	\$1,877.71	\$2,105.98
84	\$963.06	\$1,197.50	\$1,391.48	\$1,578.35	\$1,767.99	\$1,973.51	\$2,216.76
85	\$1,005.10	\$1,247.74	\$1,448.71	\$1,642.54	\$1,840.11	\$2,055.25	\$2,310.61
86	\$1,049.99	\$1,301.39	\$1,509.80	\$1,711.03	\$1,917.08	\$2,142.66	\$2,411.12
87	\$1,098.02	\$1,358.67	\$1,574.97	\$1,784.10	\$1,999.31	\$2,236.09	\$2,518.73
88	\$1,133.42	\$1,398.02	\$1,617.21	\$1,829.57	\$2,049.52	\$2,293.07	\$2,584.50
89	\$1,170.51	\$1,439.07	\$1,661.16	\$1,876.79	\$2,101.66	\$2,352.31	\$2,652.93
90	\$1,209.34	\$1,481.91	\$1,706.90	\$1,925.87	\$2,155.81	\$2,413.87	\$2,724.13
91	\$1,250.02	\$1,526.58	\$1,754.51	\$1,976.86	\$2,212.08	\$2,477.85	\$2,798.21
92	\$1,292.64	\$1,573.24	\$1,804.06	\$2,029.84	\$2,270.51	\$2,544.36	\$2,875.25
93	\$1,324.16	\$1,605.15	\$1,835.57	\$2,061.86	\$2,304.95	\$2,583.29	\$2,920.16
94	\$1,356.75	\$1,637.98	\$1,867.87	\$2,094.61	\$2,340.14	\$2,623.05	\$2,966.02
95	\$1,390.41	\$1,671.74	\$1,901.01	\$2,128.12	\$2,376.12	\$2,663.71	\$3,012.94
96	\$1,425.19	\$1,706.49	\$1,934.94	\$2,162.39	\$2,412.89	\$2,705.28	\$3,060.92
97	\$1,461.14	\$1,742.21	\$1,969.71	\$2,197.42	\$2,450.46	\$2,747.74	\$3,109.99
98	\$1,490.85	\$1,771.60	\$1,998.23	\$2,226.09	\$2,481.17	\$2,782.49	\$3,150.15
99	\$1,515.28	\$1,795.63	\$2,021.50	\$2,249.45	\$2,506.17	\$2,810.76	\$3,182.82
100	\$1,535.22	\$1,815.23	\$2,040.41	\$2,268.41	\$2,526.46	\$2,833.72	\$3,209.38

SERFF Tracking #:

META-133266971

State Tracking #:

META-133266971

Company Tracking #:

CT22-243 VIP2-NEW (RATE) KB

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/CT22-243 VIP2-NEW (RATE)

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	Please see the attached Filing Letter
<b>Attachment(s):</b>	PA_VIP2 NEW rate basis_ Filing Ltr_extend use infl_decrease_2022.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	Please see the attached revised Actuarial Memorandum, Explanatory Information (A&H) and Rate Exhibits in Excel.
<b>Attachment(s):</b>	Pennsylvania_VIP2_New_Rate Stability.pdf IB_Pennsylvania_VIP2_New Excel Format.xlsx
<b>Item Status:</b>	
<b>Status Date:</b>	

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

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

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

SERFF Tracking #:

META-133266971

State Tracking #:

META-133266971

Company Tracking #:

CT22-243 VIP2-NEW (RATE) KB

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/CT22-243 VIP2-NEW (RATE)

<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Rate Table (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Advertisement Compliance Certification
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

**SERFF Tracking #:**

META-133266971

**State Tracking #:**

META-133266971

**Company Tracking #:**

CT22-243 VIP2-NEW (RATE) KB

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**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/CT22-243 VIP2-NEW (RATE)

**Attachment IB\_Pennsylvania\_VIP2\_New Excel Format.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



**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 LTC2-IDEAL-PA, et al and LTC2-IDEAL-  
ML-PA, et al.  
NAIC Company No. is 65978  
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 28.08% premium rate schedule increase with respect to the policy forms listed below, to the extent those policies were applied for and issued following a prospective premium rate schedule increase. The policy forms are tax-qualified individual long-term care insurance policies.

LTC2-IDEAL-PA	- approved by your Department in 2005
LTC2-VAL-PA	- approved by your Department in 2005
LTC2-PREM-PA	- approved by your Department in 2005
LTC2-IDEAL-ML-PA	- approved by your Department in 2006
LTC2-VAL-ML-PA	- approved by your Department in 2006
LTC2-PREM-ML-PA	- approved by your Department in 2006

The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies issued in your state, along with those riders and endorsements that were contemporaneously or subsequently authorized for use by your Department, in connection with policy application dates on or after 4/2/09.

Please note these policy forms are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2011.

While we may offer inflation decrease offers with this filing, please note we also plan to use the rate factors that were previously authorized by your Department on 10/30/2019, and inflation mitigation riders that were previously authorized by your Department on 5/21/2018, 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 35.56% was submitted on January 10, 2017, and your Department authorized 35.56% on March 22, 2017, to be phased in over a period of two (2) years.

Note that previously, a premium rate increase request of 5.97% was submitted on September 20, 2019, and your Department authorized 5.97% 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 3/2/13.

The contact person for this filing is:

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

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

Sincerely,

A handwritten signature in cursive script that reads "Thomas G. Reilly".

Thomas G. Reilly  
Assistant Vice President  
Product Management & Compliance

Metropolitan Life Insurance Company  
1300 Hall Boulevard, Bloomfield, CT 06002  
Email: [mark.newton@metlife.com](mailto:mark.newton@metlife.com)



**Mark D. Newton, FSA, MAAA**

April 28, 2022

Pennsylvania Department of Insurance

Re: LTC2-FAC-PA, LTC2-VAL-PA, LTC2-IDEAL-PA, LTC2-PREM-PA, LTC2-FAC-ML-PA,  
LTC2-VAL-ML-PA, LTC2-IDEAL-ML-PA, LTC2-PREM-ML-PA  
(Policy Application Dates After April 2, 2009)  
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on previous questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this overview, this filing consists of the Actuarial Memorandum and Attachments on specific aspects of the Pennsylvania Administrative Code as well as supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"><li>• <i>Nationwide</i> experience</li><li>• Without/with proposed rate increase of 28.08%</li><li>• Weighted average statutory rate 3.99%</li></ul> LLR without rate increase – 84.8% LLR with rate increase – 77.0%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations based on <i>Nationwide</i> experience
Exhibit I-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"><li>• <i>Pennsylvania</i> experience</li><li>• Without/with proposed rate increase of 28.08%</li><li>• Weighted average statutory rate 3.99%</li></ul> LLR without rate increase – 82.3% LLR with rate increase – 75.1%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations based on <i>Pennsylvania</i> experience

<b>Review of Prior Correspondence</b>	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
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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,

A handwritten signature in black ink that reads "Mark D. Newton". The signature is written in a cursive, flowing style.

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

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP2 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:

- LTC2-FAC-PA
- LTC2-VAL-PA
- LTC2-IDEAL-PA
- LTC2-PREM-PA
- LTC2-FAC-ML-PA
- LTC2-VAL-ML-PA
- LTC2-IDEAL-ML-PA
- LTC2-PREM-ML-PA

These forms were developed as part of a nationwide series and were issued in Pennsylvania from May 2009 to December 2011, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2011.

Policy forms LTC2-FAC-PA, LTC2-VAL-PA, LTC2-IDEAL-PA, LTC2-PREM-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, LTC2-IDEAL-ML-PA, and LTC2-PREM-ML-PA (subsequently referred to as LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2009, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 02, 2009.

Policy form LTC2-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC2-VAL, LTC2-IDEAL and LTC2-PREM provide comprehensive long-term care coverage.

### 1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP2 Series

April 28, 2022

### 2. Description of Benefits

LTC2-FAC is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC2-FAC provides benefits for international coverage, caregiver training, and alternate services.

LTC2-VAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-VAL also includes an assisted living/home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum assisted living/home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, assisted living/home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses are also provided. In addition, LTC2-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

LTC2-IDEAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-IDEAL also includes a home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home care/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP2 Series

April 28, 2022

expenses are also provided. In addition, LTC2-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation.

LTC2-PREM is part of a nationwide series of individually underwritten policy forms which reimburses a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-PREM also includes a home/community-based care benefit which reimburses a maximum home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are also provided.

### LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM

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

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for hospice care (except LTC2-PREM) or (if covered under the policy form), respite care, needs assessment or caregiver training; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Compound, 5% Simple, or Future Purchase (in some states, a 3% Compound Inflation Rider was also available).

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Elimination Period Waiver Rider (except LTC2-PREM), Indemnity Rider



# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP2 Series

April 28, 2022

(LTC2-VAL only), Calendar Day Elimination Period Rider (except LTC2-FAC and LTC2-PREM), Ten Year Premium Payment Rider, (except LTC2-FAC and LTC2-PREM), Paid-up Rider, Double Pay First Year Rider or Reduced Pay at 65 Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium.

### 3. Renewability

These policy forms are guaranteed renewable for life.

### 4. Applicability

This filing is applicable to 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. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 02, 2009.

### 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:

**METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

**Actuarial Memorandum for VIP2 Series**

**April 28, 2022**

**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:

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP2 Series

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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, but vary by issue age, rating class, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP2 Series

April 28, 2022

### 9. Issue Age Range

These policy forms were issued up to age 84.

### 10. Area Factors

Area factors are not used for this product.

### 11. Premium Modalization Rules

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

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

### 12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 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 LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM 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 3.99%. Incurred but not reported reserve

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP2 Series

April 28, 2022

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 3.99%.

### 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 3.99%.

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.

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP2 Series

April 28, 2022

### 16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	35.56%	03/22/2017	09/01/2017 phased-in over 2 years
2	5.97%	10/30/2019	05/01/2020

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 28.08% for the policy forms listed above. Corresponding rate tables reflecting the 28.08% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 2, 2009.

### 18. Analysis Performed

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

- a. Incidence and continuance rates: The morbidity assumptions used in the pricing were primarily based on the company's own experience. Since the company's own individual block of business was relatively new, these assumptions were modified to reflect the experience of other long term care business that MetLife issued or administered, and to incorporate industry expectation and competitive rate information. Morbidity selection factors were also applied to reflect the effect of underwriting. Due to lack of actual experience of the individual business, we used industry standard selection factors developed by our consultants. These issue-age and duration dependent selection factors are expected to be consistent with our underwriting methods in early durations. Due to lack of actual data, late duration selection factors primarily reflect industry expectations.
- b. The original pricing expected voluntary termination rates varied by duration as shown in the following table:

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP2 Series

April 28, 2022

Policy Duration	Lapse Rate
1	5.50%
2	3.00%
3	1.75%
4	1.55%
5	1.40%
6	1.20%
7	1.00%
8	0.95%
9+	0.90%

- c. The original pricing expected mortality rates were based on the company's own experience. The mortality rates used in the pricing were equal to 88% of the Annuity 2000 Basic Mortality Table with additional modifications to reflect the selection effects of underwriting.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions 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-A and I-B have been relied upon by the actuary in the development of this memorandum.

**METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

**Actuarial Memorandum for VIP2 Series**

**April 28, 2022**

**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 28.08% are:

Before increase:	\$3,411
After current requested increase:	\$4,369

**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 in force count)**

By Issue Age

<b>Issue Age</b>	<b>%</b>
<45	8%
45-49	8%
50-54	13%
55-59	20%
60-64	21%
65-69	14%
70-74	10%
75+	7%
<b>Total</b>	<b>100%</b>



**METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

**Actuarial Memorandum for VIP2 Series**

**April 28, 2022**

By Benefit Period

<b>Benefit Period</b>	<b>%</b>
1 Year	0%
1.5 Year	0%
2 Year	13%
3 Year	41%
4 Year	17%
5 Year	22%
7 Year	7%
Lifetime	0%
<b>Total</b>	<b>100%</b>

By Inflation Type

<b>Inflation Type</b>	<b>%</b>
Compound 3%	0%
Compound 5%	15%
Simple 5%	40%
FPO	17%
None	28%
<b>Total</b>	<b>100%</b>

By Home Care Percentage

<b>Home Care Percentage</b>	<b>%</b>
None (FC only)	1%
50%	5%
75%	3%
100%	92%
<b>Total</b>	<b>100%</b>

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP2 Series

April 28, 2022

### By Gender

Gender	%
Female	61%
Male	39%
Total	100%

### By Premium Payment Option

Payment Option	%
Standard	99%
Ten Year	0%
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		-	255	\$869,836
Nationwide	1,382	\$4,858,692	4,424	\$12,818,324

### 24. Actuarial Certification

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

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

**METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

**Actuarial Memorandum for VIP2 Series**

**April 28, 2022**

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 II-A**  
**Demonstration that Nationwide Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Nationwide Lifetime Earned Premium with Prescribed Factors**  
**Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM**  
**Policy Application Dates After April 02, 2009**

1	Accumulated value of initial earned premium	251,045,073	x	58%	=	145,606,143
2a	Accumulated value of earned premium	266,215,205				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	15,170,131		85%	=	12,894,612
3	Present value of future projected initial earned premium	140,033,886		58%	=	81,219,654
4a	Present value of future projected premium	238,231,010				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	98,197,125		85%	=	83,467,556
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>323,187,964</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					41,007,868
6b	Present value of future projected incurred claims without the inclusion of active life reserves					347,222,665
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>388,230,533</b>
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: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM  
Policy Application Dates After April 02, 2009

Calendar Year	Loss Ratio Demonstration				Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors				
	Without Interest		With Interest		Premium Rate Increase Factor	Benefit Downgrade	Policy Persistence Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc/ Accum Factor			
	Earned Premium	Incurred Claims	Loss Ratio	Life Years			Earned Premium	Incurred Claims	Loss Ratio				Policy Lapse & Mortality	Shock Lapse	Policy Persistence
1998	-	-	N/A	-	-	-	-	N/A	-	-	-	3.99%	2.4132		
1999	-	-	N/A	-	-	-	-	N/A	-	-	-	3.99%	2.3206		
2000	-	-	N/A	-	-	-	-	N/A	-	-	-	3.99%	2.2315		
2001	-	-	N/A	-	-	-	-	N/A	-	-	-	3.99%	2.1458		
2002	-	-	N/A	-	-	-	-	N/A	-	-	-	3.99%	2.0634		
2003	-	-	N/A	-	-	-	-	N/A	-	-	-	3.99%	1.9842		
2004	-	-	N/A	-	-	-	-	N/A	-	-	-	3.99%	1.9080		
2005	-	-	N/A	-	-	-	-	N/A	-	-	-	3.99%	1.8347		
2006	-	-	N/A	-	-	-	-	N/A	-	-	-	3.99%	1.7643		
2007	-	-	N/A	-	-	-	-	N/A	-	-	-	3.99%	1.6965		
2008	-	-	N/A	-	-	-	-	N/A	-	-	-	3.99%	1.6314		
2009	125,661	-	0.0%	151	197,130	-	0.0%	-	-	-	-	3.99%	1.5687		
2010	719,776	-	0.0%	349	1,085,798	-	0.0%	-	-	-	-	3.99%	1.5085		
2011	1,029,948	-	0.0%	378	1,493,981	-	0.0%	-	-	-	-	3.99%	1.4506		
2012	952,914	-	0.0%	315	1,329,205	-	0.0%	-	-	-	-	3.99%	1.3949		
2013	910,197	1,233	0.1%	298	1,220,869	1,654	0.1%	-	-	-	-	3.99%	1.3413		
2014	898,215	189,800	21.1%	296	1,158,536	244,807	21.1%	-	-	-	-	3.99%	1.2898		
2015	863,542	166,640	19.3%	290	1,071,047	206,683	19.3%	-	-	-	-	3.99%	1.2403		
2016	840,560	10,365	1.2%	281	1,002,510	12,362	1.2%	-	-	-	-	3.99%	1.1927		
2017	798,469	126,162	15.8%	273	915,743	144,652	15.8%	-	-	-	-	3.99%	1.1469		
2018	825,727	274,823	33.3%	272	910,642	303,085	33.3%	-	-	-	-	3.99%	1.1028		
2019	869,556	268,656	30.9%	262	922,156	284,907	30.9%	-	-	-	-	3.99%	1.0605		
2020	857,740	338,027	39.4%	261	874,689	344,710	39.4%	-	-	-	-	3.99%	1.0198		
2021	845,373	438,137	51.9%	254	829,964	430,623	51.9%	1.4340	N/A	0.0281	N/A	0.972	0.950	3.99%	0.9856
2022	811,168	483,785	59.6%	246	784,899	456,190	59.6%	1.4365	N/A	0.0291	N/A	0.971	0.958	3.99%	0.9430
2023	775,533	528,880	68.2%	239	703,217	479,563	68.2%	1.4365	N/A	0.0298	N/A	0.970	0.956	3.99%	0.9068
2024	739,413	573,345	77.5%	231	644,720	499,920	77.5%	1.4365	N/A	0.0315	N/A	0.968	0.953	3.99%	0.8719
2025	702,288	616,398	87.8%	224	588,636	516,797	87.8%	1.4365	N/A	0.0338	N/A	0.966	0.950	3.99%	0.8385
2026	663,989	656,927	98.9%	216	535,348	529,674	98.9%	1.4365	N/A	0.0360	N/A	0.964	0.945	3.99%	0.8063
2027	625,491	694,646	111.1%	207	484,944	538,560	111.1%	1.4365	N/A	0.0383	N/A	0.962	0.942	3.99%	0.7753
2028	587,431	730,877	124.4%	199	437,949	544,892	124.4%	1.4365	N/A	0.0403	N/A	0.960	0.939	3.99%	0.7455
2029	550,129	765,464	139.1%	190	394,391	548,765	139.1%	1.4365	N/A	0.0431	N/A	0.957	0.937	3.99%	0.7169
2030	513,864	798,862	155.5%	182	354,246	550,718	155.5%	1.4365	N/A	0.0451	N/A	0.955	0.934	3.99%	0.6894
2031	478,866	832,241	173.8%	173	317,443	551,732	173.8%	1.4365	N/A	0.0471	N/A	0.953	0.932	3.99%	0.6629
2032	445,072	866,357	194.7%	165	283,713	552,262	194.7%	1.4365	N/A	0.0497	N/A	0.950	0.929	3.99%	0.6375
2033	412,533	901,097	218.4%	156	252,873	552,351	218.4%	1.4365	N/A	0.0523	N/A	0.948	0.927	3.99%	0.6130
2034	381,303	936,153	245.5%	147	224,755	551,806	245.5%	1.4365	N/A	0.0550	N/A	0.945	0.924	3.99%	0.5894
2035	351,312	970,732	276.3%	139	199,126	550,217	276.3%	1.4365	N/A	0.0572	N/A	0.943	0.921	3.99%	0.5668
2036	322,550	1,003,441	311.1%	131	175,804	546,918	311.1%	1.4365	N/A	0.0604	N/A	0.940	0.918	3.99%	0.5450
2037	294,993	1,032,883	350.1%	122	154,610	541,348	350.1%	1.4365	N/A	0.0635	N/A	0.937	0.915	3.99%	0.5241
2038	268,559	1,057,589	393.8%	114	135,351	533,013	393.8%	1.4365	N/A	0.0668	N/A	0.933	0.910	3.99%	0.5040
2039	243,356	1,076,542	442.4%	106	117,940	521,732	442.4%	1.4365	N/A	0.0698	N/A	0.930	0.906	3.99%	0.4846
2040	219,413	1,088,558	496.1%	98	102,253	507,299	496.1%	1.4365	N/A	0.0732	N/A	0.927	0.902	3.99%	0.4660
2041	196,761	1,093,017	555.5%	91	88,175	489,818	555.5%	1.4365	N/A	0.0769	N/A	0.923	0.897	3.99%	0.4481
2042	175,300	1,087,276	620.2%	83	75,541	468,536	620.2%	1.4365	N/A	0.0816	N/A	0.918	0.891	3.99%	0.4309
2043	155,122	1,069,735	689.6%	76	64,279	443,277	689.6%	1.4365	N/A	0.0848	N/A	0.915	0.885	3.99%	0.4144
2044	136,324	1,041,068	763.7%	70	54,321	414,833	763.7%	1.4365	N/A	0.0895	N/A	0.911	0.879	3.99%	0.3985
2045	118,931	1,000,496	841.2%	63	45,571	383,359	841.2%	1.4365	N/A	0.0939	N/A	0.906	0.872	3.99%	0.3832
2046	103,033	948,574	920.9%	57	37,952	349,508	920.9%	1.4365	N/A	0.0981	N/A	0.902	0.866	3.99%	0.3685
2047	88,600	888,023	1002.3%	51	31,392	314,634	1002.3%	1.4365	N/A	0.1007	N/A	0.899	0.860	3.99%	0.3543
2048	75,697	821,163	1084.8%	46	25,790	279,773	1084.8%	1.4365	N/A	0.1043	N/A	0.896	0.854	3.99%	0.3407
2049	64,284	750,845	1168.0%	41	21,061	245,993	1168.0%	1.4365	N/A	0.1084	N/A	0.892	0.849	3.99%	0.3276
2050	54,292	680,445	1253.3%	36	17,104	214,368	1253.3%	1.4365	N/A	0.1111	N/A	0.889	0.845	3.99%	0.3150
2051	45,633	612,366	1341.9%	32	13,824	185,513	1341.9%	1.4365	N/A	0.1139	N/A	0.886	0.841	3.99%	0.3029
2052	38,188	547,730	1434.3%	28	11,125	159,560	1434.3%	1.4365	N/A	0.1170	N/A	0.883	0.837	3.99%	0.2913
2053	31,787	486,090	1529.2%	25	8,904	136,167	1529.2%	1.4365	N/A	0.1184	N/A	0.882	0.832	3.99%	0.2801
2054	26,324	427,955	1625.7%	22	7,091	115,278	1625.7%	1.4365	N/A	0.1196	N/A	0.880	0.828	3.99%	0.2694
2055	21,720	373,594	1720.0%	19	5,626	96,771	1720.0%	1.4365	N/A	0.1235	N/A	0.876	0.825	3.99%	0.2590
2056	17,882	323,323	1808.1%	17	4,454	80,534	1808.1%	1.4365	N/A	0.1244	N/A	0.876	0.823	3.99%	0.2491
2057	14,743	278,071	1886.2%	15	3,531	66,603	1886.2%	1.4365	N/A	0.1237	N/A	0.876	0.824	3.99%	0.2395
2058	12,163	237,723	1954.5%	13	2,801	54,752	1954.5%	1.4365	N/A	0.1249	N/A	0.875	0.825	3.99%	0.2303
2059	10,056	202,328	2012.0%	11	2,227	44,811	2012.0%	1.4365	N/A	0.1250	N/A	0.875	0.827	3.99%	0.2215
2060	8,350	172,153	2061.6%	10	1,778	36,664	2061.6%	1.4365	N/A	0.1252	N/A	0.875	0.830	3.99%	0.2130
2061	6,962	146,325	2101.8%	9	1,426	29,967	2101.8%	1.4365	N/A	0.1210	N/A	0.879	0.834	3.99%	0.2048
2062	5,823	124,562	2139.3%	8	1,147	24,530	2139.3%	1.4365	N/A	0.1261	N/A	0.874	0.836	3.99%	0.1969
2063	4,887	105,885	2166.7%	7	925	20,051	2166.7%	1.4365	N/A	0.1194	N/A	0.881	0.839	3.99%	0.1894
2064	4,117	90,069	2187.8%	6	750	16,401	2187.8%	1.4365	N/A	0.1207	N/A	0.879	0.842	3.99%	0.1821
2065	3,485	76,565	2196.7%	5	610	13,407	2196.7%	1.4365	N/A	0.1186	N/A	0.881	0.847	3.99%	0.1751
2066	2,979	65,348	2193.3%	5	502	11,003	2193.3%	1.4365	N/A	0.1154	N/A	0.885	0.855	3.99%	0.1684
2067	2,560	56,136	2193.0%	4	414	9,089	2193.0%	1.4365	N/A	0.1152	N/A	0.885	0.859	3.99%	0.1619
2068	2,213	48,694	2200.8%	4	344	7,582	2200.8%	1.4365	N/A	0.1130	N/A	0.887	0.864	3.99%	0.1557
2069	1,916	42,683	2226.2%	3	287	6,388	2226.2%	1.4365	N/A	0.1136	N/A	0.886	0.866	3.99%	0.1497
2070+	1,893	287,621	3207.7%	3	1,280	41,395	3207.7%	1.4365	N/A	0.1156	N/A	0.884	NA	3.99%	0.1440
Past		9,692,204	1,375,706	14.2%	3,426	12,182,201	1,542,900	12.7%							
Future		11,671,704	30,139,577	258.2%	4,399	8,231,647	15,264,843	185.4%							
Lifetime		21,363,907	31,515,284	147.5%	7,825	20,413,848	16,807,743	82.3%							

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 II-B**  
**Demonstration that Pennsylvania Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Pennsylvania Lifetime Earned Premium with Prescribed Factors**  
**Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM**  
**Policy Application Dates After April 02, 2009**

1	Accumulated value of initial earned premium	11,555,959	x	58%	=	6,702,456
2a	Accumulated value of earned premium	12,182,201				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	626,242		85%	=	532,306
3	Present value of future projected initial earned premium	5,731,273		58%	=	3,324,139
4a	Present value of future projected premium	9,739,237				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	4,007,964		85%	=	3,406,769
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>13,965,670</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					1,542,900
6b	Present value of future projected incurred claims without the inclusion of active life reserves					14,916,840
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>16,459,740</b>
8	Test: 7 is not less than 5					TRUE

Attachment 1  
Metropolitan Life Insurance Company  
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC-P and LTC2-IDEAL-P  
Assumptions Summary

	Original Pricing Assumptions	2021 Rate Action Assumptions																																																																				
<b>Interest Rate:</b>	4.00%	Maximum valuation interest rate for contract reserves, which average to 3.99%																																																																				
<b>Mortality:</b>	<p>86% of Annuity 2000 Basic table With Mortality Selection Factors of:</p> <table border="1"> <thead> <tr> <th>Duration</th> <th>Mortality Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>33%</td></tr> <tr><td>2</td><td>40%</td></tr> <tr><td>3</td><td>47%</td></tr> <tr><td>4</td><td>53%</td></tr> <tr><td>5</td><td>60%</td></tr> <tr><td>6</td><td>67%</td></tr> <tr><td>7</td><td>73%</td></tr> <tr><td>8</td><td>80%</td></tr> <tr><td>9</td><td>87%</td></tr> <tr><td>10</td><td>93%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>	Duration	Mortality Selection	1	33%	2	40%	3	47%	4	53%	5	60%	6	67%	7	73%	8	80%	9	87%	10	93%	11+	100%	<p>2012 Individual Annuity Mortality (IAM) table with G2 Mortality Improvement with attained age/gender multiples of:</p> <table border="1"> <thead> <tr> <th colspan="2">Males</th> <th colspan="2">Females</th> </tr> <tr> <th>Attained Age</th> <th>Proposed Assumption</th> <th>Attained Age</th> <th>Proposed Assumption</th> </tr> </thead> <tbody> <tr><td>&lt; 65</td><td>80%</td><td>&lt; 65</td><td>55%</td></tr> <tr><td>65-69</td><td>60%</td><td>65-69</td><td>55%</td></tr> <tr><td>70-74</td><td>70%</td><td>70-74</td><td>65%</td></tr> <tr><td>75-79</td><td>85%</td><td>75-79</td><td>80%</td></tr> <tr><td>80-84</td><td>100%</td><td>80-84</td><td>95%</td></tr> <tr><td>85-89</td><td>110%</td><td>85-89</td><td>95%</td></tr> <tr><td>90+</td><td>120%</td><td>90+</td><td>110%</td></tr> </tbody> </table>	Males		Females		Attained Age	Proposed Assumption	Attained Age	Proposed Assumption	< 65	80%	< 65	55%	65-69	60%	65-69	55%	70-74	70%	70-74	65%	75-79	85%	75-79	80%	80-84	100%	80-84	95%	85-89	110%	85-89	95%	90+	120%	90+	110%								
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<b>Continuance:</b>	Continuance rates were based on MetLife's experience study.	<p>Change Incidence curves were reshaped to better reflect the emerged experience over the years.</p> <p>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.</p>																																																																				
<b>Utilization:</b>	<table border="1"> <thead> <tr> <th>Home Care</th> <th>Facility Care</th> </tr> </thead> <tbody> <tr> <td>60%</td> <td>85%</td> </tr> </tbody> </table>	Home Care	Facility Care	60%	85%	<table border="1"> <thead> <tr> <th>Home Care</th> <th>Facility Care</th> </tr> </thead> <tbody> <tr> <td>61%</td> <td>79%</td> </tr> </tbody> </table>	Home Care	Facility Care	61%	79%																																																												
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Attachment 2  
Metropolitan Life Insurance Company  
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)  
Actual to Expected Ratios  
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM  
Policy Application Dates After April 02, 2009

	Calendar Year	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
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 3.99% (on C)	Expected at 4% (on F)	Actual to Expected Ratio
Historical Experience	1998	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	1999	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2000	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2001	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2002	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2003	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2004	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2005	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2006	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2007	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2008	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2009	2,255,829	62,104	2.8%	2,255,829	138,138	6.1%	0.45	2.8%	6.1%	0.45
	2010	13,177,558	358,557	2.7%	10,667,289	775,443	7.3%	0.37	2.7%	7.1%	0.39
	2011	21,213,573	934,498	4.4%	19,204,031	1,791,343	9.3%	0.47	3.7%	8.4%	0.44
	2012	20,541,081	778,310	3.8%	20,445,937	2,625,685	12.8%	0.30	3.7%	10.1%	0.37
	2013	19,829,256	1,260,533	6.4%	19,702,416	3,233,967	16.4%	0.39	4.4%	11.7%	0.37
	2014	19,476,823	1,338,709	6.9%	18,971,619	3,764,452	19.8%	0.35	4.8%	13.3%	0.36
	2015	18,776,349	2,561,035	13.6%	18,226,609	4,322,906	23.7%	0.58	6.1%	14.8%	0.41
	2016	18,382,433	4,888,964	26.6%	17,469,608	4,871,033	27.9%	0.95	8.6%	16.4%	0.52
	2017	18,136,480	3,258,745	18.0%	16,689,998	5,553,518	33.3%	0.54	9.6%	18.1%	0.53
	2018	19,849,570	6,290,496	31.7%	15,864,623	6,283,036	39.6%	0.80	11.8%	20.0%	0.59
2019	21,261,604	5,578,882	26.2%	14,986,945	6,909,138	46.1%	0.57	13.1%	21.8%	0.60	
2020	20,792,146	8,739,609	42.0%	14,071,256	7,478,576	53.1%	0.79	15.4%	23.7%	0.65	
Projected Experience	2021	20,230,210	8,679,257	42.9%	13,144,988	7,956,042	60.5%	0.71	17.3%	25.6%	0.68
	2022	19,411,583	9,616,218	49.5%	12,229,268	8,454,702	69.1%	0.72	19.2%	27.5%	0.70
	2023	18,577,547	10,586,860	57.0%	11,329,865	8,907,411	78.6%	0.72	21.2%	29.5%	0.72
	2024	17,734,811	11,592,363	65.4%	10,453,710	9,290,924	88.9%	0.74	23.3%	31.4%	0.74
	2025	16,885,586	12,623,002	74.8%	9,611,342	9,625,822	100.2%	0.75	25.3%	33.3%	0.76
	2026	16,009,903	13,675,917	85.4%	8,804,704	9,861,164	112.0%	0.76	27.5%	35.2%	0.78
	2027	15,138,374	14,740,481	97.4%	8,034,637	10,002,824	124.5%	0.78	29.7%	37.0%	0.80
	2028	14,268,105	15,820,928	110.9%	7,304,397	10,007,862	137.0%	0.81	31.9%	38.8%	0.82
	2029	13,424,667	16,908,595	126.0%	6,618,949	10,015,465	151.3%	0.83	34.2%	40.5%	0.84
	2030	12,599,284	17,994,073	142.8%	5,981,971	9,964,101	166.6%	0.86	36.5%	42.1%	0.87
	2031	11,794,503	19,071,850	161.7%	5,391,230	9,830,481	182.3%	0.89	38.9%	43.7%	0.89
	2032	10,998,666	20,130,142	183.0%	4,844,953	9,554,870	197.2%	0.93	41.3%	45.2%	0.91
	2033	10,229,955	21,153,467	206.8%	4,344,418	9,114,605	209.8%	0.99	43.7%	46.5%	0.94
	2034	9,483,313	22,121,279	233.3%	3,890,214	8,819,347	226.7%	1.03	46.2%	47.8%	0.97
	2035	8,759,135	23,008,700	262.7%	3,480,166	8,536,808	245.3%	1.07	48.7%	48.9%	0.99
	2036	8,059,064	23,799,541	295.3%	3,110,352	8,204,151	263.8%	1.12	51.1%	50.0%	1.02
	2037	7,385,365	24,467,577	331.3%	2,778,242	7,748,448	278.9%	1.19	53.6%	51.0%	1.05
	2038	6,737,581	24,987,792	370.9%	2,482,997	7,172,181	288.9%	1.28	56.0%	51.9%	1.08
	2039	6,116,037	25,341,435	414.3%	2,222,561	6,820,408	306.9%	1.35	58.3%	52.7%	1.11
	2040	5,526,840	25,509,151	461.6%	1,992,487	6,530,344	327.7%	1.41	60.6%	53.5%	1.13
	2041	4,970,207	25,484,425	512.7%	1,788,197	6,223,983	348.1%	1.47	62.8%	54.2%	1.16
	2042	4,442,983	25,255,711	568.4%	1,607,297	5,852,021	364.1%	1.56	64.9%	54.8%	1.18
	2043	3,955,159	24,826,533	627.7%	1,448,334	5,400,005	372.8%	1.68	66.9%	55.4%	1.21
	2044	3,503,104	24,202,860	690.9%	1,308,693	5,100,427	389.7%	1.77	68.8%	55.9%	1.23
	2045	3,086,969	23,396,869	757.9%	1,185,020	4,890,754	412.7%	1.84	70.6%	56.4%	1.25
	2046	2,706,750	22,431,110	828.7%	1,075,137	4,694,552	436.6%	1.90	72.2%	56.8%	1.27
	2047	2,361,885	21,332,870	903.2%	977,753	4,481,878	458.4%	1.97	73.7%	57.2%	1.29
	2048	2,051,032	20,125,152	981.2%	891,446	4,279,330	480.0%	2.04	75.1%	57.6%	1.30
	2049	1,773,382	18,843,935	1062.6%	814,543	4,167,279	511.6%	2.08	76.3%	58.0%	1.32
	2050	1,526,937	17,522,129	1147.5%	745,254	4,065,087	545.5%	2.10	77.4%	58.3%	1.33
	2051	1,309,557	16,189,019	1236.2%	682,109	4,023,205	589.8%	2.10	78.4%	58.6%	1.34
2052	1,119,057	14,867,599	1328.6%	624,256	4,019,247	643.8%	2.06	79.3%	58.9%	1.35	
2053	952,783	13,581,591	1425.5%	570,882	4,019,932	704.2%	2.02	80.1%	59.2%	1.35	
2054	808,655	12,344,280	1526.5%	521,514	3,985,776	764.3%	2.00	80.8%	59.5%	1.36	
2055	684,252	11,165,592	1631.8%	475,765	3,909,482	821.7%	1.99	81.3%	59.8%	1.36	
2056	577,748	10,065,540	1742.2%	433,201	3,850,676	888.9%	1.96	81.9%	60.1%	1.36	
2057	486,862	9,046,344	1858.1%	393,527	3,810,516	968.3%	1.92	82.3%	60.3%	1.36	
2058	409,334	8,104,640	1980.0%	356,475	3,790,463	1063.3%	1.86	82.7%	60.5%	1.37	
2059	343,507	7,240,570	2107.8%	321,872	3,781,288	1174.8%	1.79	83.0%	60.8%	1.37	
2060	287,844	6,455,597	2242.7%	289,494	3,718,289	1284.4%	1.75	83.3%	61.0%	1.37	
2061	240,891	5,743,845	2384.4%	259,096	3,698,256	1427.4%	1.67	83.5%	61.2%	1.36	
2062	201,237	5,102,126	2535.4%	230,608	3,682,699	1597.0%	1.59	83.7%	61.4%	1.36	
2063	167,732	4,522,432	2696.2%	203,853	3,646,288	1788.7%	1.51	83.9%	61.6%	1.36	
2064	139,525	4,000,288	2867.1%	178,867	3,520,294	1968.1%	1.46	84.1%	61.8%	1.36	
2065	115,718	3,527,775	3048.6%	155,771	3,321,339	2132.2%	1.43	84.2%	61.9%	1.36	
2066	95,663	3,098,682	3239.2%	134,656	3,127,453	2322.5%	1.39	84.3%	62.1%	1.36	
2067	78,871	2,711,277	3437.6%	115,453	2,915,415	2525.2%	1.36	84.4%	62.2%	1.36	
2068	64,882	2,361,732	3640.0%	98,011	2,710,151	2765.2%	1.32	84.5%	62.3%	1.36	
2069	53,264	2,050,451	3849.6%	82,265	2,476,583	3010.5%	1.28	84.5%	62.5%	1.35	
2070	189,274	9,293,961	4910.3%	68,178	2,182,951	3201.8%	1.53	84.8%	62.5%	1.36	
Past	213,692,703	36,050,442	16.9%	188,556,159	47,747,235	25.3%	0.67	15.4%	23.7%	0.65	
Future	286,075,592	736,723,559	255.7%	146,088,982	295,763,581	202.5%	1.26	176.7%	149.8%	1.18	
Lifetime	501,768,295	772,774,002	154.0%	334,645,141	343,510,816	102.6%	1.50	84.8%	63.0%	1.35	

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: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM**  
**Policy Application Dates After April 02, 2009**

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2020			Reproduced based on Original Pricing			
	Projections based on Current Assumptions			Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
1	12,041,543	62,344	0.5%	11,581,896	709,228	6.1%	0.08
2	23,162,737	1,297,200	5.6%	22,273,074	1,917,026	8.6%	0.65
3	21,808,515	664,982	3.0%	21,176,351	2,837,748	13.4%	0.23
4	20,984,643	1,213,453	5.8%	20,325,744	3,538,520	17.4%	0.33
5	20,465,716	1,340,534	6.6%	19,484,397	4,011,469	20.6%	0.32
6	19,872,458	1,916,092	9.6%	18,640,941	4,689,929	25.2%	0.38
7	19,288,638	5,541,606	28.7%	17,798,848	5,192,540	29.2%	0.98
8	18,949,746	2,779,496	14.7%	16,950,618	5,862,181	34.6%	0.42
9	18,882,266	5,198,532	27.5%	16,061,317	6,770,268	42.2%	0.65
10	18,752,619	6,624,446	35.3%	15,122,195	7,328,122	48.5%	0.73
11	18,827,056	7,814,575	41.5%	14,145,089	8,015,167	56.7%	0.73
12	19,428,962	8,973,765	46.2%	13,160,940	8,415,553	63.9%	0.72
13	19,449,942	9,474,717	48.7%	12,198,776	8,931,271	73.2%	0.67
14	18,625,818	10,440,640	56.1%	11,260,829	9,430,930	83.7%	0.67
15	17,798,043	11,444,223	64.3%	10,347,617	9,737,780	94.1%	0.68
16	16,943,111	12,476,105	73.6%	9,477,959	10,143,489	107.0%	0.69
17	16,092,388	13,531,816	84.1%	8,650,244	10,286,116	118.9%	0.71
18	15,229,190	14,603,817	95.9%	7,863,411	10,504,306	133.6%	0.72
19	14,373,953	15,691,716	109.2%	7,120,982	10,386,264	145.9%	0.75
20	13,533,174	16,792,598	124.1%	6,425,655	10,368,100	161.4%	0.77
21	12,705,687	17,897,320	140.9%	5,784,654	10,333,392	178.6%	0.79
22	11,892,685	18,997,077	159.7%	5,193,404	10,089,967	194.3%	0.82
23	11,092,121	20,078,594	181.0%	4,647,878	9,952,494	214.1%	0.85
24	10,318,794	21,129,126	204.8%	4,149,873	9,259,689	223.1%	0.92
25	9,566,594	22,127,169	231.3%	3,700,059	8,968,722	242.4%	0.95
26	8,836,745	23,051,769	260.9%	3,296,388	8,703,182	264.0%	0.99
27	8,129,839	23,878,577	293.7%	2,933,779	8,265,999	281.8%	1.04
28	7,448,819	24,581,142	330.0%	2,608,609	7,965,397	305.4%	1.08
29	6,792,161	25,135,429	370.1%	2,320,423	7,114,368	306.6%	1.21
30	6,165,433	25,516,753	413.9%	2,067,682	6,799,588	328.9%	1.26
31	5,569,428	25,708,097	461.6%	1,845,826	6,517,701	353.1%	1.31
32	5,001,302	25,696,521	513.8%	1,649,176	6,146,690	372.7%	1.38
33	4,471,422	25,477,437	569.8%	1,475,233	5,873,046	398.1%	1.43
34	3,977,491	25,051,798	629.8%	1,322,997	5,269,010	398.3%	1.58
35	3,520,106	24,427,820	694.0%	1,190,270	4,963,008	417.0%	1.66
36	3,099,055	23,618,350	762.1%	1,073,017	4,767,438	444.3%	1.72
37	2,714,263	22,641,130	834.2%	968,975	4,533,272	467.8%	1.78
38	2,365,612	21,527,196	910.0%	877,107	4,364,356	497.6%	1.83
39	2,051,844	20,306,732	989.7%	796,085	4,051,517	508.9%	1.94
40	1,771,767	19,008,974	1072.9%	724,223	3,999,742	552.3%	1.94
41	1,523,552	17,671,747	1159.9%	659,956	3,833,985	580.9%	2.00
42	1,304,942	16,325,568	1251.1%	601,426	3,786,115	629.5%	1.99
43	1,113,363	14,990,345	1346.4%	548,215	3,765,942	686.9%	1.96
44	946,630	13,688,309	1446.0%	499,295	3,760,077	753.1%	1.92
45	802,315	12,438,651	1550.3%	454,231	3,730,304	821.2%	1.89
46	678,062	11,253,393	1659.6%	412,772	3,631,991	879.9%	1.89
47	571,599	10,138,245	1773.7%	374,354	3,540,555	945.8%	1.88
48	480,807	9,102,489	1893.2%	338,759	3,521,720	1039.6%	1.82
49	403,586	8,142,920	2017.6%	305,704	3,429,024	1121.7%	1.80
50	338,103	7,258,604	2146.9%	274,956	3,494,449	1270.9%	1.69
51	282,782	6,449,366	2280.7%	246,486	3,346,507	1357.7%	1.68
52	236,248	5,715,889	2419.4%	219,759	3,347,622	1523.3%	1.59
53	197,086	5,053,227	2564.0%	194,993	3,307,230	1696.1%	1.51
54	164,120	4,458,748	2716.8%	171,785	3,287,774	1913.9%	1.42
55	136,381	3,927,473	2879.8%	150,212	3,190,130	2123.8%	1.36
56	113,047	3,450,942	3052.7%	130,347	2,965,454	2275.0%	1.34
57	93,480	3,022,319	3233.1%	112,284	2,794,611	2488.9%	1.30
58	77,104	2,638,380	3421.8%	95,999	2,605,541	2714.1%	1.26
59	63,467	2,295,276	3616.5%	81,239	2,378,875	2928.3%	1.24
60	52,170	1,991,204	3816.8%	68,003	2,251,025	3310.2%	1.15
Lifetime	501,580,529	763,752,763	152.3%	334,633,314	342,983,516	102.5%	1.49
Lifetime*	297,904,087	250,973,554	84.2%	220,882,288	140,472,535	64.0%	1.32

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 3.99%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4%.

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

<b>Lapse</b>			
<b>Policy Duration</b>	<b>Actual</b>	<b>Expected *</b>	<b>A/E%</b>
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%

<b>Mortality</b>						
<b>Attained Age</b>	<b>Female</b>			<b>Male</b>		
	<b>Actual</b>	<b>Expected *</b>	<b>A/E%</b>	<b>Actual</b>	<b>Expected *</b>	<b>A/E%</b>
< 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 <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	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%
<b>Total</b>	<b>2,733</b>	<b>2,758</b>	<b>99%</b>	<b>2,162</b>	<b>2,228</b>	<b>97%</b>	<b>1,346</b>	<b>1,366</b>	<b>99%</b>	<b>1,497</b>	<b>1,541</b>	<b>97%</b>

<sup>1</sup> Based on actual experience from last 10 years through 12/31/2019

<sup>2</sup> 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**

<b>Claim Duration (Months)</b>	<b>Actual Deaths</b>	<b>Expected Deaths<sup>1</sup></b>	<b>Actual Recoveries</b>	<b>Expected Recoveries<sup>1</sup></b>	<b>Deaths A/E%</b>	<b>Recoveries A/E%</b>	<b>Total A/E%</b>
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%
<b>Total</b>	<b>31,498</b>	<b>30,698</b>	<b>4,105</b>	<b>4,080</b>	<b>103%</b>	<b>101%</b>	<b>102%</b>

<sup>1</sup> 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) and With 28.08% Future Increase  
 Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM  
 Policy Application Dates After April 02, 2009

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
	Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Effective Int Rate	Mid-Year Disc / Accum Factor		
	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence			Premium Persistence	
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	3.99%	2.4132		
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	3.99%	2.3206		
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	3.99%	2.2315		
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	3.99%	2.1458		
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	3.99%	2.0634		
2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	3.99%	1.9842		
2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	3.99%	1.9080		
2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	3.99%	1.8347		
2006	-	-	N/A	-	-	-	N/A	-	-	-	-	-	3.99%	1.7643		
2007	-	-	N/A	-	-	-	N/A	-	-	-	-	-	3.99%	1.6965		
2008	-	-	N/A	-	-	-	N/A	-	-	-	-	-	3.99%	1.6314		
2009	2,255,829	62,142	2.8%	3,062	3,538,815	97,425	2.8%	1.4340	1.0000	0.0264	1.0000	0.974	0.938	3.99%	1.5687	
2010	13,177,558	358,557	2.7%	8,151	19,878,434	540,885	2.7%	1.4365	1.0000	0.0270	1.0000	0.973	0.958	3.99%	1.5085	
2011	21,213,573	934,498	4.4%	8,658	30,772,058	1,355,568	4.4%	1.5248	0.9989	0.0321	0.9956	0.968	0.957	3.99%	1.4506	
2012	20,541,081	778,310	3.8%	7,732	28,652,433	1,085,653	3.8%	1.8175	0.9953	0.0432	0.9811	0.957	0.955	3.99%	1.3949	
2013	19,829,256	1,260,533	6.4%	7,336	26,597,460	1,690,784	6.4%	1.8399	0.9950	0.0326	0.9800	0.967	0.948	3.99%	1.3413	
2014	19,876,823	1,734,709	8.7%	7,072	25,121,663	1,726,594	6.9%	1.8399	0.9950	0.0389	0.9800	0.961	0.941	3.99%	1.2898	
2015	18,776,349	2,288,900	12.1%	6,849	23,288,197	2,814,104	12.1%	1.8399	0.9950	0.0544	0.9800	0.946	0.924	3.99%	1.2403	
2016	18,382,433	3,997,244	21.7%	6,671	21,924,173	4,767,392	21.7%	1.8399	0.9950	0.0739	0.9800	0.926	0.899	3.99%	1.1927	
2017	18,136,480	2,002,777	11.0%	6,545	20,800,259	2,296,932	11.0%	1.8399	0.9950	0.0774	0.9800	0.926	0.899	3.99%	1.1469	
2018	18,849,570	3,282,145	16.5%	6,433	21,890,836	3,619,671	16.5%	1.8399	0.9950	0.0810	0.9800	0.919	0.890	3.99%	1.1028	
2019	21,261,604	1,778,765	8.4%	6,271	22,547,727	1,886,364	8.4%	1.8399	0.9950	0.0847	0.9800	0.915	0.886	3.99%	1.0605	
2020	20,792,146	465,851	2.2%	6,128	21,203,208	475,061	2.2%	1.8399	0.9950	0.0883	0.9800	0.912	0.881	3.99%	1.0198	
2021	20,230,210	986,948	4.9%	5,966	19,838,012	967,814	4.9%	1.8399	0.9950	0.0810	0.9800	0.919	0.890	3.99%	0.9806	
2022	19,411,583	3,284,710	16.9%	5,805	18,304,346	3,097,350	16.9%	1.8399	0.9950	0.0885	0.9800	0.915	0.886	3.99%	0.9430	
2023	19,610,931	5,500,752	28.0%	5,619	17,782,260	4,987,821	28.0%	1.8399	0.9950	0.0985	0.9800	0.898	0.865	3.99%	0.9088	
2024	21,910,266	33,724,360	152.2%	5,376	19,104,360	6,429,688	33.7%	1.8399	0.9950	0.1015	0.9800	0.898	0.865	3.99%	0.8719	
2025	21,088,545	9,019,455	42.8%	5,204	17,881,796	7,562,407	42.8%	1.8399	0.9950	0.1046	0.9800	0.895	0.861	3.99%	0.8385	
2026	19,994,898	10,357,344	51.8%	5,035	16,121,092	8,350,715	51.8%	1.8399	0.9950	0.1099	0.9800	0.883	0.858	3.99%	0.8063	
2027	18,906,437	11,555,176	61.1%	4,860	14,658,194	8,958,748	61.1%	1.8399	0.9950	0.1120	0.9800	0.888	0.851	3.99%	0.7753	
2028	17,819,551	12,661,517	71.1%	4,681	13,285,045	9,439,566	71.1%	1.8399	0.9950	0.1142	0.9800	0.886	0.849	3.99%	0.7455	
2029	16,796,175	13,728,896	80.2%	4,499	12,019,760	9,942,172	81.9%	1.8399	0.9950	0.1160	0.9800	0.886	0.849	3.99%	0.7169	
2030	15,735,347	14,780,113	93.9%	4,313	10,847,599	10,189,082	93.9%	1.8399	0.9950	0.1171	0.9800	0.883	0.844	3.99%	0.6894	
2031	14,730,250	15,816,008	107.4%	4,125	9,764,790	10,484,546	107.4%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.6629	
2032	13,736,322	16,839,271	122.6%	3,935	8,756,262	10,734,246	122.6%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.6375	
2033	12,776,274	17,855,830	139.8%	3,743	7,831,555	10,945,203	139.8%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.6130	
2034	11,843,786	18,858,927	159.2%	3,551	6,981,196	11,116,198	159.2%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.5894	
2035	10,939,355	19,829,760	181.3%	3,358	6,200,497	11,239,636	181.3%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.5668	
2036	10,065,030	20,757,196	206.2%	3,166	5,485,868	11,313,552	206.2%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.5450	
2037	9,223,642	21,620,185	234.4%	2,975	4,834,240	11,331,443	234.4%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.5241	
2038	8,414,619	22,401,235	266.2%	2,786	4,240,878	11,289,982	266.2%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.5040	
2039	7,636,368	23,062,333	302.2%	2,599	3,701,836	11,186,559	302.2%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.4846	
2040	6,902,515	23,641,072	342.5%	2,418	3,216,767	11,017,409	342.5%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.4660	
2041	6,207,331	24,062,015	387.6%	2,237	2,781,716	10,783,005	387.6%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.4481	
2042	5,548,877	24,324,353	438.4%	2,064	2,391,159	10,482,011	438.4%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.4309	
2043	4,939,630	24,411,541	494.2%	1,897	2,046,884	10,115,655	494.2%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.4144	
2044	4,375,054	24,319,778	555.9%	1,736	1,743,223	9,890,873	555.9%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.3985	
2045	3,855,341	24,045,722	623.7%	1,583	1,477,245	9,213,564	623.7%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.3832	
2046	3,380,481	23,591,612	697.9%	1,438	1,245,558	8,692,465	697.9%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.3685	
2047	2,949,778	22,968,704	778.7%	1,301	1,045,130	8,137,993	778.7%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.3543	
2048	2,561,551	22,188,918	866.2%	1,173	872,729	7,559,838	866.2%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.3407	
2049	2,214,791	21,270,502	960.4%	1,054	725,612	6,988,865	960.4%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.3276	
2050	1,907,004	20,238,947	1061.3%	943	600,785	6,376,102	1061.3%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.3150	
2051	1,635,517	19,120,512	1169.1%	842	495,471	5,792,451	1169.1%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.3029	
2052	1,397,599	17,938,117	1283.5%	750	407,137	5,225,588	1283.5%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.2913	
2053	1,189,939	16,715,831	1404.8%	666	333,333	4,682,544	1404.8%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.2801	
2054	1,009,835	15,478,971	1532.7%	590	272,046	4,189,572	1532.7%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.2694	
2055	854,568	14,247,263	1667.2%	521	221,356	3,690,424	1667.2%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.2590	
2056	721,555	13,043,465	1807.7%	460	179,725	3,248,878	1807.7%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.2491	
2057	608,046	11,881,717	1954.1%	406	145,637	2,845,870	1954.1%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.2395	
2058	511,221	10,777,019	2108.1%	357	117,744	2,482,161	2108.1%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.2303	
2059	429,008	9,736,186	2289.5%	314	95,015	2,156,332	2289.5%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.2215	
2060	359,490	8,765,934	2438.4%	276	76,561	1,866,896	2438.4%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.2130	
2061	300,851	7,868,571	2615.4%	242	61,613	1,611,438	2615.4%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.2048	
2062	251,327	7,046,736	2803.8%	212	49,494	1,387,719	2803.8%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.1969	
2063	209,482	6,292,936	3004.0%	186	39,669	1,191,687	3004.0%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.1894	
2064	174,254	5,604,314	3217.4%	162	31,751	1,020,920	3217.4%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.1821	
2065	144,521	4,985,182	3449.5%	141	25,368	872,933	3449.5%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.1751	
2066	119,474	4,423,975	3702.9%	123	20,117	744,917	3702.9%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.1684	
2067	98,503	3,915,627	3975.1%	107	15,949	634,004	3975.1%	1.8399	0.9950	0.1187	0.9800	0.883	0.844	3.99%	0.1619	
2068	81,032	3,460,218	4270.2%	93	12,617	538,753	4270.2%	1.8399								

**Attachment 9-B**  
**Metropolitan Life Insurance Company**  
**Pennsylvania Earned Premium and Paid Claims Experience Projections (Premium Includes Prior Authorized Increases)**  
**Policy Forms: LTC2-FAD, LTC2-VAL, LTC2-IDEAL, LTC2-PEM**  
**Policy Application Dates After April 02, 2009**

	Calendar Year	Loss Ratio Demonstration				Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors			
		Without Interest		Life Years	Loss Ratio	With Interest		Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
		Earned Premium	Paid Claims			Earned Premium	Paid Claims			Loss Ratio	Policy Lapse & Mortality	Shock Lapse			Persistency	Premium Persistency
Historical Experience	1998	-	-	N/A	-	-	-	N/A						3.99%	2.4132	
	1999	-	-	N/A	-	-	-	N/A						3.99%	2.3206	
	2000	-	-	N/A	-	-	-	N/A						3.99%	2.2315	
	2001	-	-	N/A	-	-	-	N/A						3.99%	2.1458	
	2002	-	-	N/A	-	-	-	N/A						3.99%	2.0634	
	2003	-	-	N/A	-	-	-	N/A						3.99%	1.9842	
	2004	-	-	N/A	-	-	-	N/A						3.99%	1.9080	
	2005	-	-	N/A	-	-	-	N/A						3.99%	1.8347	
	2006	-	-	N/A	-	-	-	N/A						3.99%	1.7643	
	2007	-	-	N/A	-	-	-	N/A						3.99%	1.6965	
	2008	-	-	N/A	-	-	-	N/A						3.99%	1.6314	
	2009	125,661	-	0.0%	151	197,130	-	0.0%						3.99%	1.5687	
	2010	719,776	-	0.0%	349	1,085,798	-	0.0%						3.99%	1.5085	
	2011	1,029,948	-	0.0%	378	1,493,881	-	0.0%						3.99%	1.4506	
	2012	952,914	-	0.0%	315	1,329,205	-	0.0%						3.99%	1.3949	
	2013	910,197	1,233	0.1%	298	1,220,869	1,654	0.1%						3.99%	1.3413	
	2014	898,215	189,800	21.1%	296	1,158,536	244,807	21.1%						3.99%	1.2898	
	2015	863,542	166,640	19.3%	290	1,071,047	206,683	19.3%						3.99%	1.2403	
	2016	840,560	130,365	1.2%	281	1,002,510	12,362	1.2%						3.99%	1.1927	
	2017	798,469	66,367	8.3%	273	915,743	76,115	8.3%						3.99%	1.1469	
2018	825,727	135,632	16.4%	272	910,642	149,580	16.4%						3.99%	1.1028		
2019	869,556	83,415	9.6%	262	88,460	88,460	9.6%						3.99%	1.0605		
2020	857,740	34,898	4.1%	261	874,698	35,690	4.1%						3.99%	1.0198		
Projected Future Experience	2021	845,373	43,155	5.1%	254	829,984	42,319	5.1%	1.4340	N/A	0.0281	N/A	0.972	0.950	3.99%	0.9825
	2022	811,168	159,491	19.7%	246	764,899	150,394	19.7%	1.4365	N/A	0.0291	N/A	0.971	0.958	3.99%	0.9430
	2023	775,533	273,609	35.3%	239	703,217	248,096	35.3%	1.4365	N/A	0.0298	N/A	0.970	0.956	3.99%	0.9068
	2024	739,413	374,519	50.7%	231	644,720	326,556	50.7%	1.4365	N/A	0.0315	N/A	0.968	0.953	3.99%	0.8719
	2025	702,288	457,055	65.1%	224	588,836	383,220	65.1%	1.4365	N/A	0.0338	N/A	0.966	0.950	3.99%	0.8385
	2026	663,989	521,791	78.6%	216	535,348	420,700	78.6%	1.4365	N/A	0.0360	N/A	0.964	0.945	3.99%	0.8063
	2027	625,491	576,380	92.1%	207	484,944	446,868	92.1%	1.4365	N/A	0.0383	N/A	0.962	0.942	3.99%	0.7753
	2028	587,431	622,891	106.0%	199	437,949	464,385	106.0%	1.4365	N/A	0.0403	N/A	0.960	0.939	3.99%	0.7455
	2029	550,129	664,523	120.8%	190	394,391	476,400	120.8%	1.4365	N/A	0.0431	N/A	0.957	0.937	3.99%	0.7169
	2030	513,864	703,041	136.8%	182	354,246	484,661	136.8%	1.4365	N/A	0.0451	N/A	0.955	0.934	3.99%	0.6894
	2031	478,866	739,177	154.4%	173	317,443	490,008	154.4%	1.4365	N/A	0.0471	N/A	0.953	0.932	3.99%	0.6629
	2032	445,072	774,053	173.9%	165	283,713	493,423	173.9%	1.4365	N/A	0.0497	N/A	0.950	0.929	3.99%	0.6375
	2033	412,533	808,551	196.0%	156	252,873	495,622	196.0%	1.4365	N/A	0.0523	N/A	0.948	0.927	3.99%	0.6130
	2034	381,303	843,131	221.1%	147	224,755	496,975	221.1%	1.4365	N/A	0.0550	N/A	0.945	0.924	3.99%	0.5894
	2035	351,312	877,829	249.9%	139	199,126	497,559	249.9%	1.4365	N/A	0.0572	N/A	0.943	0.921	3.99%	0.5668
	2036	322,550	912,474	282.9%	131	175,804	497,337	282.9%	1.4365	N/A	0.0604	N/A	0.940	0.918	3.99%	0.5450
	2037	294,993	946,325	320.8%	122	154,610	495,982	320.8%	1.4365	N/A	0.0635	N/A	0.937	0.915	3.99%	0.5241
	2038	268,559	978,600	364.4%	114	135,351	493,204	364.4%	1.4365	N/A	0.0668	N/A	0.933	0.910	3.99%	0.5040
	2039	243,356	1,008,286	414.3%	106	117,940	488,653	414.3%	1.4365	N/A	0.0698	N/A	0.930	0.906	3.99%	0.4846
	2040	219,413	1,034,135	471.3%	98	102,253	481,936	471.3%	1.4365	N/A	0.0732	N/A	0.927	0.902	3.99%	0.4660
	2041	196,761	1,055,278	538.3%	91	88,175	472,905	538.3%	1.4365	N/A	0.0769	N/A	0.923	0.897	3.99%	0.4481
	2042	175,300	1,070,744	610.8%	83	75,541	461,412	610.8%	1.4365	N/A	0.0816	N/A	0.918	0.891	3.99%	0.4309
	2043	155,122	1,078,747	695.4%	76	64,279	447,011	695.4%	1.4365	N/A	0.0848	N/A	0.915	0.885	3.99%	0.4144
	2044	136,324	1,078,108	790.8%	70	54,321	429,593	790.8%	1.4365	N/A	0.0895	N/A	0.911	0.879	3.99%	0.3985
	2045	118,931	1,067,968	897.6%	63	45,571	409,058	897.6%	1.4365	N/A	0.0939	N/A	0.906	0.872	3.99%	0.3832
	2046	103,003	1,046,296	1015.7%	57	37,952	385,492	1015.7%	1.4365	N/A	0.0981	N/A	0.902	0.866	3.99%	0.3685
	2047	88,600	1,014,596	1145.1%	51	31,392	359,479	1145.1%	1.4365	N/A	0.1007	N/A	0.899	0.860	3.99%	0.3543
	2048	75,697	972,193	1284.3%	46	25,790	331,229	1284.3%	1.4365	N/A	0.1043	N/A	0.896	0.854	3.99%	0.3407
	2049	64,284	920,982	1432.7%	41	21,061	301,733	1432.7%	1.4365	N/A	0.1084	N/A	0.892	0.849	3.99%	0.3276
2050	54,292	862,677	1589.0%	36	17,104	271,779	1589.0%	1.4365	N/A	0.1111	N/A	0.889	0.845	3.99%	0.3150	
2051	45,633	799,448	1751.9%	32	13,824	242,188	1751.9%	1.4365	N/A	0.1139	N/A	0.886	0.841	3.99%	0.3029	
2052	38,188	733,517	1920.8%	28	11,125	213,682	1920.8%	1.4365	N/A	0.1170	N/A	0.883	0.837	3.99%	0.2913	
2053	31,787	666,861	2097.9%	25	8,904	186,805	2097.9%	1.4365	N/A	0.1184	N/A	0.882	0.832	3.99%	0.2801	
2054	26,324	600,471	2281.1%	22	7,091	161,749	2281.1%	1.4365	N/A	0.1196	N/A	0.880	0.828	3.99%	0.2694	
2055	21,720	535,535	2465.6%	19	5,626	138,718	2465.6%	1.4365	N/A	0.1235	N/A	0.876	0.825	3.99%	0.2590	
2056	17,882	473,158	2648.0%	17	4,454	117,855	2648.0%	1.4365	N/A	0.1244	N/A	0.876	0.823	3.99%	0.2491	
2057	14,743	413,885	2807.4%	15	3,531	99,132	2807.4%	1.4365	N/A	0.1237	N/A	0.876	0.824	3.99%	0.2395	
2058	12,163	359,056	2952.0%	13	2,801	82,698	2952.0%	1.4365	N/A	0.1249	N/A	0.875	0.825	3.99%	0.2303	
2059	10,056	309,008	3072.8%	11	2,227	68,438	3072.8%	1.4365	N/A	0.1250	N/A	0.875	0.827	3.99%	0.2215	
2060	8,350	264,687	3169.5%	10	1,778	56,367	3169.5%	1.4365	N/A	0.1252	N/A	0.875	0.830	3.99%	0.2130	
2061	6,962	224,931	3230.8%	9	1,426	46,065	3230.8%	1.4365	N/A	0.1210	N/A	0.879	0.834	3.99%	0.2048	
2062	5,823	190,074	3264.4%	8	1,147	37,431	3264.4%	1.4365	N/A	0.1261	N/A	0.874	0.836	3.99%	0.1969	
2063	4,887	161,412	3302.9%	7	925	30,566	3302.9%	1.4365	N/A	0.1194	N/A	0.881	0.839	3.99%	0.1894	
2064	4,117	136,578	3317.5%	6	750	24,871	3317.5%	1.4365	N/A	0.1207	N/A	0.879	0.842	3.99%	0.1821	
2065	3,485	115,004	3299.6%	5	610	20,138	3299.6%	1.4365	N/A	0.1186	N/A	0.881	0.847	3.99%	0.1751	
2066	2,979	97,799	3280.5%	5	502	16,458	3280.5%	1.4365	N/A	0.1154	N/A	0.885	0.855	3.99%	0.1684	
2067	2,560	83,576	3265.0%	4	414	13,532	3265.0%	1.4365	N/A	0.1152	N/A	0.885	0.859	3.99%	0.1619	
2068	2,213	71,623	3237.1%	4	344	11,152	3237.1%	1.4365	N/A	0.1130	N/A	0.887	0.864	3.99%	0.1557	
2069	1,916	62,079	3239.4%	3	287	9,295	3239.4%	1.4365	N/A	0.1136	N/A	0.886	0.866	3.99%	0.1497	
2070+	8,963	386,529	4312.3%	3	1,280	55,849	4312.3%	1.4365	N/A	0.1196	N/A	0.884	N/A	3.99%	0.1440	
Past		9,692,204	688,449	7.1%	3,426	12,182,201	815,351	6.7%								
Future		11,671,704	30,171,292	258.5%	4,399	8,231,647	13,876,774	168.6%								
Lifetime		21,363,907	30,859,741	144.4%	7,825	20,413,848	14,692,125	72.0%								

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  
Pennsylvania Earned Premium and Paid Claims Experience Projections (Premium Includes Prior Authorized Increases) and With 28.08% Future Increase  
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM  
Policy Application Dates After April 02, 2009

Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
	Without Interest			With Interest			Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality		Persistence Factors		Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims			Loss Ratio	Policy	Shock Lapse	Persistence			
1998	-	-	N/A	-	-	-	N/A						3.99%	2.4132	
1999	-	-	N/A	-	-	-	N/A						3.99%	2.3206	
2000	-	-	N/A	-	-	-	N/A						3.99%	2.2315	
2001	-	-	N/A	-	-	-	N/A						3.99%	2.1458	
2002	-	-	N/A	-	-	-	N/A						3.99%	2.0634	
2003	-	-	N/A	-	-	-	N/A						3.99%	1.9842	
2004	-	-	N/A	-	-	-	N/A						3.99%	1.9080	
2005	-	-	N/A	-	-	-	N/A						3.99%	1.8347	
2006	-	-	N/A	-	-	-	N/A						3.99%	1.7643	
2007	-	-	N/A	-	-	-	N/A						3.99%	1.6965	
2008	-	-	N/A	-	-	-	N/A						3.99%	1.6314	
2009	125,661	-	0.0%	151	197,130	-	0.0%						3.99%	1.5687	
2010	719,776	-	0.0%	349	1,085,798	-	0.0%						3.99%	1.5085	
2011	1,029,948	-	0.0%	378	1,493,881	-	0.0%						3.99%	1.4506	
2012	952,914	-	0.0%	315	1,329,205	-	0.0%						3.99%	1.3949	
2013	910,197	1,233	0.1%	298	1,220,869	1,654	0.1%						3.99%	1.3413	
2014	898,215	189,800	21.1%	296	1,158,536	244,807	21.1%						3.99%	1.2898	
2015	863,542	166,640	19.3%	290	1,071,047	206,683	19.3%						3.99%	1.2403	
2016	840,560	10,365	1.2%	281	1,002,510	12,362	1.2%						3.99%	1.1927	
2017	798,469	66,367	8.3%	273	915,743	76,115	8.3%						3.99%	1.1469	
2018	825,727	135,632	16.4%	272	910,642	149,580	16.4%						3.99%	1.1028	
2019	869,556	83,415	9.6%	262	922,156	88,460	9.6%						3.99%	1.0605	
2020	857,740	34,998	4.1%	261	874,698	35,690	4.1%						3.99%	1.0198	
2021	845,373	43,155	5.1%	254	829,954	42,319	5.1%	1.4340	1.0000	0.0281	1.0000	0.972	0.950	3.99%	0.9800
2022	811,168	159,491	19.7%	246	764,899	150,394	19.7%	1.4365	1.0000	0.0291	1.0000	0.971	0.958	3.99%	0.9430
2023	818,673	272,114	33.2%	238	742,333	246,740	33.2%	1.5248	0.9089	0.0341	0.9956	0.966	0.956	3.99%	0.9068
2024	913,500	365,710	40.0%	227	796,513	318,875	40.0%	1.8175	0.9953	0.0456	0.9811	0.954	0.953	3.99%	0.8719
2025	877,093	445,674	50.8%	219	735,403	373,678	50.8%	1.8399	0.9950	0.0349	0.9800	0.965	0.950	3.99%	0.8385
2026	829,262	61,416	7.4%	211	668,661	410,224	61.4%	1.8399	0.9950	0.0360	0.9800	0.964	0.945	3.99%	0.8063
2027	781,181	562,028	71.9%	203	605,651	435,741	71.9%	1.8399	0.9950	0.0383	0.9800	0.962	0.942	3.99%	0.7753
2028	733,647	607,381	82.8%	195	546,957	452,822	82.8%	1.8399	0.9950	0.0403	0.9800	0.960	0.939	3.99%	0.7455
2029	687,061	647,976	94.3%	187	492,558	484,538	94.3%	1.8399	0.9950	0.0431	0.9800	0.957	0.937	3.99%	0.7169
2030	641,769	685,535	106.8%	178	442,421	472,593	106.8%	1.8399	0.9950	0.0451	0.9800	0.955	0.934	3.99%	0.6894
2031	598,599	720,771	120.5%	170	398,458	477,805	120.5%	1.8399	0.9950	0.0471	0.9800	0.953	0.932	3.99%	0.6629
2032	555,854	754,779	135.8%	161	354,331	481,136	135.8%	1.8399	0.9950	0.0497	0.9800	0.950	0.929	3.99%	0.6375
2033	515,215	788,418	153.0%	153	315,815	483,281	153.0%	1.8399	0.9950	0.0523	0.9800	0.948	0.927	3.99%	0.6130
2034	476,213	822,137	172.6%	144	280,699	484,600	172.6%	1.8399	0.9950	0.0550	0.9800	0.945	0.924	3.99%	0.5894
2035	438,756	855,971	195.1%	136	248,690	485,170	195.1%	1.8399	0.9950	0.0572	0.9800	0.943	0.921	3.99%	0.5668
2036	402,636	889,753	220.9%	128	219,563	484,953	220.9%	1.8399	0.9950	0.0604	0.9800	0.940	0.918	3.99%	0.5450
2037	368,419	922,761	250.5%	120	193,094	483,632	250.5%	1.8399	0.9950	0.0635	0.9800	0.937	0.915	3.99%	0.5241
2038	335,406	954,233	284.5%	112	169,041	480,923	284.5%	1.8399	0.9950	0.0668	0.9800	0.933	0.910	3.99%	0.5040
2039	303,930	983,180	323.5%	104	147,296	476,486	323.5%	1.8399	0.9950	0.0698	0.9800	0.930	0.906	3.99%	0.4846
2040	274,026	1,008,385	368.0%	96	127,704	469,936	368.0%	1.8399	0.9950	0.0732	0.9800	0.927	0.902	3.99%	0.4660
2041	245,736	1,029,900	418.7%	89	110,123	461,130	418.7%	1.8399	0.9950	0.0769	0.9800	0.923	0.897	3.99%	0.4481
2042	218,934	1,044,082	476.9%	82	94,344	449,923	476.9%	1.8399	0.9950	0.0816	0.9800	0.918	0.891	3.99%	0.4309
2043	193,733	1,051,886	543.0%	75	80,279	435,881	543.0%	1.8399	0.9950	0.0848	0.9800	0.915	0.885	3.99%	0.4144
2044	170,256	1,051,264	617.5%	68	67,842	418,896	617.5%	1.8399	0.9950	0.0895	0.9800	0.911	0.879	3.99%	0.3985
2045	148,534	1,040,984	700.8%	62	56,914	398,872	700.8%	1.8399	0.9950	0.0939	0.9800	0.906	0.872	3.99%	0.3832
2046	128,842	1,020,184	793.0%	56	47,399	375,993	793.0%	1.8399	0.9950	0.0981	0.9800	0.902	0.866	3.99%	0.3685
2047	110,654	989,333	894.1%	50	39,205	350,528	894.1%	1.8399	0.9950	0.1007	0.9800	0.899	0.860	3.99%	0.3543
2048	94,539	947,985	1002.7%	45	32,210	322,982	1002.7%	1.8399	0.9950	0.1043	0.9800	0.896	0.854	3.99%	0.3407
2049	80,285	898,050	1118.6%	40	26,303	294,220	1118.6%	1.8399	0.9950	0.1084	0.9800	0.892	0.849	3.99%	0.3276
2050	67,605	841,197	1240.6%	36	21,361	265,012	1240.6%	1.8399	0.9950	0.1111	0.9800	0.889	0.845	3.99%	0.3150
2051	56,992	779,542	1367.8%	31	17,265	236,158	1367.8%	1.8399	0.9950	0.1139	0.9800	0.886	0.841	3.99%	0.3029
2052	47,693	715,253	1499.7%	28	13,894	208,362	1499.7%	1.8399	0.9950	0.1170	0.9800	0.883	0.837	3.99%	0.2913
2053	39,699	650,256	1638.0%	25	11,121	182,154	1638.0%	1.8399	0.9950	0.1184	0.9800	0.882	0.832	3.99%	0.2801
2054	32,876	585,519	1781.0%	22	8,856	157,721	1781.0%	1.8399	0.9950	0.1196	0.9800	0.880	0.828	3.99%	0.2694
2055	27,126	522,201	1925.1%	19	7,026	135,264	1925.1%	1.8399	0.9950	0.1235	0.9800	0.876	0.825	3.99%	0.2590
2056	22,333	461,376	2065.9%	17	5,563	114,920	2065.9%	1.8399	0.9950	0.1244	0.9800	0.876	0.823	3.99%	0.2491
2057	18,412	403,579	2191.9%	15	4,410	96,664	2191.9%	1.8399	0.9950	0.1237	0.9800	0.876	0.824	3.99%	0.2395
2058	15,191	350,116	2304.8%	13	3,499	80,639	2304.8%	1.8399	0.9950	0.1249	0.9800	0.875	0.825	3.99%	0.2303
2059	12,559	301,313	2399.1%	11	2,782	66,734	2399.1%	1.8399	0.9950	0.1250	0.9800	0.875	0.827	3.99%	0.2215
2060	10,429	258,076	2474.6%	10	2,221	54,963	2474.6%	1.8399	0.9950	0.1252	0.9800	0.875	0.830	3.99%	0.2130
2061	8,695	219,331	2522.5%	9	1,781	44,918	2522.5%	1.8399	0.9950	0.1210	0.9800	0.879	0.834	3.99%	0.2048
2062	7,272	185,341	2548.8%	7	1,432	36,499	2548.8%	1.8399	0.9950	0.1261	0.9800	0.874	0.836	3.99%	0.1969
2063	6,103	157,393	2578.8%	7	1,156	29,805	2578.8%	1.8399	0.9950	0.1194	0.9800	0.881	0.839	3.99%	0.1894
2064	5,142	133,177	2590.2%	6	936	24,251	2590.2%	1.8399	0.9950	0.1207	0.9800	0.879	0.842	3.99%	0.1821
2065	4,353	112,141	2576.2%	5	762	19,636	2576.2%	1.8399	0.9950	0.1186	0.9800	0.881	0.847	3.99%	0.1751
2066	3,721	95,306	2561.3%	5	627	16,048	2561.3%	1.8399	0.9950	0.1154	0.9800	0.885	0.855	3.99%	0.1684
2067	3,197	81,495	2549.2%	4	518	13,195	2549.2%	1.8399	0.9950	0.1152	0.9800	0.885	0.859	3.99%	0.1619
2068	2,763	69,840	2527.4%	4	430	10,874	2527.4%	1.8399	0.9950	0.1130	0.9800	0.887	0.864	3.99%	0.1557
2069	2,393	60,533	2529.2%	3	358	9,063	2529.2%	1.8399	0.9950	0.1136	0.9800	0.886	0.866	3.99%	0.1497
2070+	11,194	376,904	3368.9%	3	1,612	54,264	3368.9%	1.8399	0.9950	0.1156	0.9800	0.884	NA	3.99%	0.1440
Past	9,692,204	688,449	7.1%	3,426	12,182,201	815,351	6.7%								
Future	14,004,703	29,430,907	210.2%	4,325	9,739,237	13,541,313	139.0%								
Lifetime	23,696,907	30,119,356	127.1%	7,751	21,921,438	14,356,664	65.5%								

Note:  
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.  
- The current requested increase of 28.08% 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: LTC2-EAC, LTC2-VAL, LTC2-IEAL, LTC2-PREM  
 Policy Application Dates After April 02, 2009

	Calendar Year	Loss Ratio Demonstration				Factors Derived from Projected Values for Illustrative Purposes Only				Interest Rate Factors								
		Without Interest			Life Years	With Interest			Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Persistence Shock Lapse	Policy Persistence	Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc/ Accum Factor	
	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	3.99%	2.4132
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	3.99%	2.3206
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	3.99%	2.2315
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	3.99%	2.1458
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	3.99%	2.0634
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	3.99%	1.9842
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	3.99%	1.9080
	2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	3.99%	1.8347
	2006	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	3.99%	1.7643
	2007	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	3.99%	1.6965
	2008	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	3.99%	1.6314
	2009	2,255,829	62,104	2.8%	3,062	3,538,815	97,425	2.8%	-	-	-	-	-	-	-	-	3.99%	1.5687
	2010	13,177,598	358,557	2.7%	8,151	19,879,434	540,885	2.7%	-	-	-	-	-	-	-	-	3.99%	1.5085
	2011	21,213,573	934,498	4.4%	8,658	30,772,658	1,355,568	4.4%	-	-	-	-	-	-	-	-	3.99%	1.4506
	2012	20,541,081	778,310	3.8%	7,732	28,652,433	1,085,653	3.8%	-	-	-	-	-	-	-	-	3.99%	1.3949
	2013	19,829,256	1,260,533	6.4%	7,336	26,597,460	1,690,784	6.4%	-	-	-	-	-	-	-	-	3.99%	1.3413
	2014	19,476,823	1,338,709	6.9%	7,072	25,121,603	1,726,694	6.9%	-	-	-	-	-	-	-	-	3.99%	1.2898
	2015	18,776,349	1,561,035	13.6%	6,849	23,288,197	3,176,437	13.6%	-	-	-	-	-	-	-	-	3.99%	1.2403
	2016	18,392,433	1,498,964	28.6%	6,871	21,924,173	5,830,923	28.6%	-	-	-	-	-	-	-	-	3.99%	1.1927
	2017	17,723,403	3,258,745	18.4%	6,545	20,326,512	3,737,370	18.4%	-	-	-	-	-	-	-	-	3.99%	1.1469
	2018	16,939,529	6,290,496	37.1%	6,433	18,681,536	6,937,390	37.1%	-	-	-	-	-	-	-	-	3.99%	1.1028
	2019	15,959,303	5,578,882	35.0%	6,271	16,924,688	5,916,351	35.0%	-	-	-	-	-	-	-	-	3.99%	1.0605
	2020	15,941,787	6,739,809	58.1%	6,128	15,339,164	8,912,391	58.1%	-	-	-	-	-	-	-	-	3.99%	1.0198
	2021	14,107,593	6,679,257	61.5%	5,965	13,834,993	8,510,994	61.5%	1.0000	N/A	0.0264	N/A	0.974	0.938	0.938	0.938	3.99%	0.9806
	2022	13,512,889	9,616,218	71.2%	5,805	12,742,114	9,067,709	71.2%	1.0000	N/A	0.0270	N/A	0.973	0.958	0.958	0.958	3.99%	0.9430
	2023	12,932,296	10,586,860	81.9%	5,644	11,726,392	9,599,662	81.9%	1.0000	N/A	0.0278	N/A	0.972	0.957	0.957	0.957	3.99%	0.9068
	2024	12,345,646	11,592,383	93.9%	5,480	10,764,605	10,107,791	93.9%	1.0000	N/A	0.0291	N/A	0.971	0.955	0.955	0.955	3.99%	0.8719
	2025	11,754,480	12,623,002	107.4%	5,311	9,855,602	10,583,819	107.4%	1.0000	N/A	0.0308	N/A	0.969	0.952	0.952	0.952	3.99%	0.8385
	2026	11,144,995	13,675,919	122.7%	5,137	8,985,686	11,626,348	122.7%	1.0000	N/A	0.0326	N/A	0.967	0.946	0.946	0.946	3.99%	0.8063
	2027	10,538,201	14,740,481	139.9%	4,959	8,170,286	11,428,321	139.9%	1.0000	N/A	0.0347	N/A	0.965	0.946	0.946	0.946	3.99%	0.7753
	2028	9,932,385	15,820,928	159.3%	4,776	7,404,911	11,795,007	159.3%	1.0000	N/A	0.0368	N/A	0.963	0.943	0.943	0.943	3.99%	0.7455
	2029	9,345,247	16,908,595	180.9%	4,590	6,699,657	12,121,861	180.9%	1.0000	N/A	0.0389	N/A	0.961	0.941	0.941	0.941	3.99%	0.7169
	2030	8,770,677	17,994,073	205.2%	4,401	6,046,310	12,404,714	205.2%	1.0000	N/A	0.0412	N/A	0.959	0.939	0.939	0.939	3.99%	0.6894
	2031	8,210,449	19,071,850	232.3%	4,209	5,442,258	12,842,868	232.3%	1.0000	N/A	0.0436	N/A	0.956	0.936	0.936	0.936	3.99%	0.6629
	2032	7,656,447	20,130,142	262.9%	4,016	4,880,626	12,832,023	262.9%	1.0000	N/A	0.0460	N/A	0.954	0.933	0.933	0.933	3.99%	0.6375
	2033	7,121,328	21,153,467	297.0%	3,820	4,365,207	12,966,577	297.0%	1.0000	N/A	0.0488	N/A	0.951	0.930	0.930	0.930	3.99%	0.6130
	2034	6,601,572	22,121,279	335.1%	3,623	3,891,227	13,039,157	335.1%	1.0000	N/A	0.0514	N/A	0.949	0.927	0.927	0.927	3.99%	0.5894
	2035	6,097,454	23,008,700	377.3%	3,428	3,456,076	13,041,480	377.3%	1.0000	N/A	0.0544	N/A	0.946	0.924	0.924	0.924	3.99%	0.5668
	2036	5,610,116	23,799,641	424.2%	3,230	3,057,751	12,971,759	424.2%	1.0000	N/A	0.0572	N/A	0.943	0.920	0.920	0.920	3.99%	0.5450
	2037	5,141,138	24,467,577	475.9%	3,035	2,694,542	12,823,801	475.9%	1.0000	N/A	0.0604	N/A	0.940	0.916	0.916	0.916	3.99%	0.5241
	2038	4,690,199	24,987,792	532.8%	2,842	2,363,810	12,593,579	532.8%	1.0000	N/A	0.0636	N/A	0.936	0.912	0.912	0.912	3.99%	0.5040
	2039	4,257,526	25,341,435	595.2%	2,652	2,063,356	12,281,403	595.2%	1.0000	N/A	0.0670	N/A	0.933	0.908	0.908	0.908	3.99%	0.4846
	2040	3,847,372	25,599,151	663.0%	2,465	1,792,964	11,987,987	663.0%	1.0000	N/A	0.0705	N/A	0.930	0.904	0.904	0.904	3.99%	0.4660
	2041	3,459,865	25,484,425	736.6%	2,283	1,550,492	11,420,435	736.6%	1.0000	N/A	0.0739	N/A	0.926	0.899	0.899	0.899	3.99%	0.4481
	2042	3,092,872	25,255,711	816.6%	2,106	1,332,801	10,883,358	816.6%	1.0000	N/A	0.0774	N/A	0.923	0.894	0.894	0.894	3.99%	0.4309
	2043	2,753,285	24,826,533	901.7%	1,936	1,140,906	10,287,619	901.7%	1.0000	N/A	0.0810	N/A	0.919	0.890	0.890	0.890	3.99%	0.4144
	2044	2,438,598	24,202,860	992.5%	1,772	971,705	9,644,084	992.5%	1.0000	N/A	0.0847	N/A	0.915	0.886	0.886	0.886	3.99%	0.3985
	2045	2,148,917	23,396,869	1088.8%	1,615	823,397	8,964,944	1088.8%	1.0000	N/A	0.0883	N/A	0.912	0.881	0.881	0.881	3.99%	0.3832
	2046	1,884,236	22,431,110	1190.5%	1,467	694,258	8,254,871	1190.5%	1.0000	N/A	0.0918	N/A	0.908	0.877	0.877	0.877	3.99%	0.3685
	2047	1,644,168	21,332,870	1297.5%	1,327	582,542	7,558,404	1297.5%	1.0000	N/A	0.0951	N/A	0.905	0.873	0.873	0.873	3.99%	0.3543
	2048	1,427,775	20,125,152	1409.5%	1,197	486,448	6,856,705	1409.5%	1.0000	N/A	0.0985	N/A	0.902	0.868	0.868	0.868	3.99%	0.3407
	2049	1,234,496	18,843,935	1526.4%	1,075	404,447	6,173,670	1526.4%	1.0000	N/A	0.1015	N/A	0.898	0.865	0.865	0.865	3.99%	0.3276
	2050	1,062,939	17,522,129	1646.5%	963	334,870	5,520,192	1646.5%	1.0000	N/A	0.1046	N/A	0.895	0.861	0.861	0.861	3.99%	0.3150
	2051	911,616	16,189,919	1775.9%	859	276,169	4,904,372	1775.9%	1.0000	N/A	0.1073	N/A	0.893	0.858	0.858	0.858	3.99%	0.3029
	2052	779,004	14,867,599	1908.5%	765	226,933	4,331,110	1908.5%	1.0000	N/A	0.1099	N/A	0.890	0.855	0.855	0.855	3.99%	0.2913
	2053	663,256	13,581,591	2047.7%	679	185,796	3,804,560	2047.7%	1.0000	N/A	0.1120	N/A	0.888	0.851	0.851	0.851	3.99%	0.2801
	2054	562,925	12,344,280	2192.9%	602	151,635	3,325,180	2192.9%	1.0000	N/A	0.1142	N/A	0.886	0.849	0.849	0.849	3.99%	0.2694
	2055	476,325	11,165,592	2344.1%	532	123,381	2,892,189	2344.1%	1.0000	N/A	0.1160	N/A	0.884	0.846	0.846	0.846	3.99%	0.2590
	2056	402,185	10,065,540	2502.7%	470	101,177	2,507,133	2502.7%	1.0000	N/A	0.1171	N/A	0.883	0.844	0.844	0.844	3.99%	0.2491
	2057	338,917	9,046,344	2669.2%	414	81,176	2,166,751	2669.2%	1.0000	N/A	0.1187	N/A	0.881	0.843	0.843	0.843	3.99%	0.2395
	2058	284,948	8,104,640	2844.3%	364	65,629	1,866,659	2844.3%	1.0000	N/A	0.1200	N/A	0.880	0.841	0.841	0.841	3.99%	0.2303
	2059	239,124	7,240,570	3028.0%	320	52,960	1,603,613	3028.0%	1.0000	N/A	0.1209	N/A	0.879	0.839	0.839	0.839	3.99%	0.2215
	2060	200,375	6,455,597	3221.8%	281	42,674	1,374,861	3221.8%	1.0000	N/A	0.1216	N/A	0.878	0.838	0.838	0.838	3.99%	0.2130
	2061	167,690	5,743,845	3425.3%	247	34,342	1,176,307	3425.3%	1.0000	N/A	0.1228	N/A	0.877	0.837	0.837	0.837	3.99%	0.2048
	2062	140,086	5,102,126	3642.1%	216	27,587	1,004,765	3642.1%	1.0000	N/A	0.1238	N/A	0.876	0.835	0.835	0.835	3.99%	0.1969
	2063	116,763	4,522,432	3873.2%	189	22,111	856,408	3873.2%	1.0000	N/A	0.1244	N/A	0.876	0.834	0.834	0.834	3.99%	0.1894
	2064	97,127	4,000,288	4118.6%	165	17,687	728,443	4118.6%	1.0000	N/A	0.1268	N/A	0.873	0.832	0.832	0.832	3.99%	0.1821
	2065	80,554	3,527,775	4379.4%	144	14,105	617,733	43										

**Attachment 19**  
**Metropolitan Life Insurance Company**  
**Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM,**  
**Historical Claim and Active Life Reserves**

**Nationwide**

Calendar Year	A	B	C	D = A + B + C	E
	Paid Claims	Claim Reserves	IBNR	Incurred Claims	Active Life Reserves <sup>1</sup>
1998	-	-		-	
1999	-	-		-	
2000	-	-		-	
2001	-	-		-	
2002	-	-		-	
2003	-	-		-	
2004	-	-		-	
2005	-	-		-	
2006	-	-		-	
2007	-	-		-	
2008	-	-		-	
2009	62,104	-		62,104	
2010	358,557	-		358,557	
2011	934,498	-		934,498	
2012	778,310	-		778,310	
2013	1,260,533	-		1,260,533	
2014	1,338,709	-		1,338,709	
2015	2,268,900	292,134		2,561,035	
2016	3,997,244	891,721		4,888,964	
2017	2,002,777	1,255,968		3,258,745	
2018	3,282,145	3,008,351		6,290,496	
2019	1,778,765	3,628,249	171,868	5,578,882	
2020	465,851	4,578,840	3,694,918	8,739,609	168,616,001

**Pennsylvania Only**

Calendar Year	A	B	C	D = A + B + C	E
	Paid Claims	Claim Reserves	IBNR	Incurred Claims	Active Life Reserves <sup>1</sup>
1998	-	-		-	
1999	-	-		-	
2000	-	-		-	
2001	-	-		-	
2002	-	-		-	
2003	-	-		-	
2004	-	-		-	
2005	-	-		-	
2006	-	-		-	
2007	-	-		-	
2008	-	-		-	
2009	-	-		-	
2010	-	-		-	
2011	-	-		-	
2012	-	-		-	
2013	1,233	-		1,233	
2014	189,800	-		189,800	
2015	166,640	-		166,640	
2016	10,365	-		10,365	
2017	66,367	59,795		126,162	
2018	135,632	139,191		274,823	
2019	83,415	176,017	9,223	268,656	
2020	34,998	104,739	198,291	338,027	6,980,814

<sup>1</sup> Figure as of 12/31/2020

Statutory active life reserves includes additional reserves based on Asset Adequacy Testing