

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Filing at a Glance

Company: Metropolitan Life Insurance Company
Product Name: Group Long-Term Care Insurance – Premium Rate Schedule Increase Filing
State: Pennsylvania
TOI: LTC03G Group Long Term Care
Sub-TOI: LTC03G.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 06/30/2022
SERFF Tr Num: META-133317789
SERFF Status: Closed-Approved
State Tr Num: META-133317789
State Status: Approved
Co Tr Num: CT22-224 FC2 (RATE) KB

Effective Date Requested:
Author(s): Cherise Livingston, Cory Searles, Patricia Brabant, Keith Bal
Reviewer(s): Michael Hibbert (primary), Jim Laverty
Disposition Date: 12/20/2022
Disposition Status: Approved
Effective Date:

State Filing Description:

Proposed 15.52% increase on 93 policyholders of MetLife's group LTC form GCLTCAARP-06-FC. This form was sponsored by AARP and issued under the group master policy G.LTC1697 which is situated in Washington, DC and which was approved by the District of Columbia on July 27, 1997. This block has post-RS business only.

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

General Information

Project Name: 2022 AARP Rate Increase Filings

Project Number: CT22-224 FC2 (RATE)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 12/20/2022

State Status Changed: 12/20/2022

Created By: Keith Bal

Corresponding Filing Tracking Number:

State TOI: LTC03G Group Long Term Care

Filing Description:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Keith Bal

State Sub-TOI: LTC03G.001 Qualified

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

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

June 30, 2022

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

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

Dear Sir/Madam:

We are filing, for your review and approval, a request for a 15.52% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state.

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

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

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

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

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

Note that previously, a premium rate increase of 21% was authorized by your Department on 6/5/20, to be phased in over two years.

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

Company Rate Information Provided on SERFF

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

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

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Notification to Certificateholders of Premium Rate Schedule Increase

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

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

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

The contact person for this filing is:

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

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

Sincerely,

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

Company and Contact

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Filing Contact Information

Keith Bal, Product Consultant II kbal@metlife.com
501 Route 22 West 908-253-1004 [Phone]
01C-306C
Bridgewater, NJ 08807

Filing Company Information

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

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

META-133317789

State Tracking #:

META-133317789

Company Tracking #:

CT22-224 FC2 (RATE) KB

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number:

2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Michael Hibbert	12/20/2022	12/20/2022

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Michael Hibbert	09/13/2022	09/13/2022
Disapproved	Michael Hibbert	08/10/2022	08/10/2022

Response Letters

Responded By	Created On	Date Submitted
Keith Bal	12/15/2022	12/15/2022
Cory Searles	09/09/2022	09/09/2022

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Status	Note To Filer	Michael Hibbert	08/08/2022	08/08/2022
Request for Status of Filing	Note To Reviewer	Keith Bal	08/05/2022	08/05/2022

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Disposition

Disposition Date: 12/20/2022

Effective Date:

Status: Approved

Comment: Dec 20, 2022

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

RE: Proposed 15.52% increase on 93 policyholders of MetLife's group LTC form GCLTCAARP-06-FC. This form was sponsored by AARP and issued under the group master policy G.LTC1697 which is situated in Washington, DC and which was approved by the District of Columbia on July 27, 1997. This block has post-RS business only.

Pennsylvania Insurance Department ID #: META-133317789

Dear Keith Bal:

The rate increases proposed in the file AARP_PA_Policy_Holder_List_2021_09_30.xlsx submitted on 12/15/2022 are hereby approved.

Sincerely,

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

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Metropolitan Life Insurance Company	15.520%	15.520%	\$33,249	93	\$214,235	15.520%	15.520%

SERFF Tracking #:

META-133317789

State Tracking #:

META-133317789

Company Tracking #:

CT22-224 FC2 (RATE) KB

State: Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

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

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

Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	PA_Flex2_Rates_with_15.52%_Increase		Yes
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		Yes
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Certificateholder Letter		Yes
Supporting Document	NAIC Transmittal form		Yes
Supporting Document	Coverage Change form		Yes
Supporting Document	2021_AARP_PA_FC2_Exhibits		Yes
Supporting Document	FC2 Exhibit I-A and II-A Original Premium		Yes
Supporting Document	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL		Yes
Supporting Document	Attachment 7 FC2 Rate Action Summary		Yes
Supporting Document	Objection Response 2022-09-09		Yes
Supporting Document	AARP_PA_Policy_Holder_List_2021_09_30		Yes
Supporting Document	2021_AARP_PA_FC2 9-13-2022 Objection Exhibits		Yes
Supporting Document	Objection 2022-09-13 (META-133317789) - Response		Yes

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 09/13/2022
Submitted Date 09/13/2022
Respond By Date

Dear Keith Bal,

Introduction:

Sept 13, 2022

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

RE: Proposed 15.52% increase on 93 policyholders of MetLife's group LTC form GCLTCAARP-06-FC. This form was sponsored by AARP and issued under the group master policy G.LTC1697 which is situated in Washington, DC and which was approved by the District of Columbia on July 27, 1997. This block has post-RS business only.
Pennsylvania Insurance Department ID #: META-133317789

Dear Keith Bal:

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

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

Please furnish the following information to the Department.

1. Please be aware that the Department is asking for information that it has not requested in the past when analyzing premium increase requests under the 58%/85% Method. In particular, we are asking for three undiscounted earned premium vectors and one undiscounted incurred claims vector. The details of our request are found below:

(a) Provide the historical (from inception) and projected nationwide earned premium that will be collected at the original rate level. The original rate level is the rate level that would have existed if no increase was ever granted on any policy nationwide. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .58 factor. Please provide this – and all other data in this question - as a non-interest rate discounted column vector.

(b) Provide the historical (from the date of the first premium increase) and projected nationwide earned premium that will be collected at a "higher than original" rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .85 factor. The sum of this column vector and the column vector from part (a) should equal the undiscounted earned premium column vector from Exhibit 1A without the 15.52% increase. This vector should not include premium generated from the current requested increase of 15.52%.

(c) Provide the projected nationwide calendar-year earned premium (from the effective date of the current proposed increase) that will

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

be collected at a "higher than original" rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor. The sum of this column vector plus the column vectors provided in response to (a) and (b) should equal the undiscounted earned premium column vector from Exhibit 1A with the requested 15.52% increase included. Please ensure that the projected premium provided in this vector is not also included in the vector requested in Item (b) above.

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

2. Please provide the seriatim listing (i.e. Item #5 from our letter of 8/10/22) in Excel. Please add an additional column to show the current premium for each insured.

Sincerely,

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

Conclusion:

Sincerely,
Michael Hibbert

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 08/10/2022
Submitted Date 08/10/2022
Respond By Date

Dear Keith Bal,

Introduction:

Aug 10, 2022

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

RE: Proposed 15.52% increase on 93 policyholders of MetLife's group LTC form GCLTCAARP-06-FC. This form was sponsored by AARP and issued under the group master policy G.LTC1697 which is situated in Washington, DC and which was approved by the District of Columbia on July 27, 1997. This block has post-RS business only.

Pennsylvania Insurance Department ID #: META-133317789

Dear Keith Bal:

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

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

Please furnish the following information to the Department.

1. Please provide an Excel spreadsheet that incorporates the three calendar-year column vectors requested below:
 - (a) Provide the historical (from inception) and projected nationwide earned premium that will be collected at the original rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .58 factor. Please provide this – and all other data in this question - as a non-interest rate discounted column vector.
 - (b) Provide the historical (from the date of the first premium increase) and projected nationwide earned premium that will be collected at a “higher than original” rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .85 factor. This vector should not include premium generated from the current requested increase.
 - (c) Provide the projected nationwide calendar-year earned premium (from the effective date of the current proposed increase) that will be collected at a “higher than original” rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor. Please ensure that the projected premium provided in this vector is not also included in the vector requested in Item (b) above.
 - (d) Provide a column vector of the historical (from inception) and projected nationwide incurred claims on a calendar year basis.
 - (e) Please ensure that the data provided is consistent with the post-rate stability loss ratio demonstrations in Exhibit II-A.
 - (f) Please provide the interest rate (or calendar-year interest rate vector) used to determine the accumulated and present values found in the post-rate stability loss ratio demonstrations in Exhibit II-A.

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

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

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

3. Please provide the cumulative weighted average increase granted on policies in force on this block in PA. If the answer is 48.97%, then simply confirm this.

4. The cover letter mentions that policyholders can reduce their coverage. Please describe the options policyholders have to mitigate the rate increase.

5. Please provide a table in Excel for the 93 Pennsylvania policies in force.

Each row should contain the following information:

- (a) Policy number,
- (b) Policy form,
- (c) Issue age,
- (d) Inflation status indicator,
- (e) Benefit period,
- (f) Issue date,
- (g) Requested rate increase.

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

7. Has Covid 19 been factored into your projections.

Sincerely,

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

Conclusion:

Sincerely,
 Michael Hibbert

SERFF Tracking #:

META-133317789

State Tracking #:

META-133317789

Company Tracking #:

CT22-224 FC2 (RATE) KB

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number:

2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Response Letter

Response Letter Status

Submitted to State

Response Letter Date

12/15/2022

Submitted Date

12/15/2022

Dear Michael Hibbert,

Introduction:

Dear Mr. Hibbert:

Thank you for your objection dated September 13, 2022. Here are the responses to your objections:

Response 1

Comments:

State: Pennsylvania**Filing Company:**

Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified**Product Name:** Group Long-Term Care Insurance Premium Rate Schedule Increase Filing**Project Name/Number:** 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

1. Please be aware that the Department is asking for information that it has not requested in the past when analyzing premium increase requests under the 58%/85% Method. In particular, we are asking for three undiscounted earned premium vectors and one undiscounted incurred claims vector. The details of our request are found below:

(a) Provide the historical (from inception) and projected nationwide earned premium that will be collected at the original rate level. The original rate level is the rate level that would have existed if no increase was ever granted on any policy nationwide. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .58 factor. Please provide this and all other data in this question - as a non-interest rate discounted column vector.

[MetLife Response] Please see the file named 2021_AARP_PA_FC2 9-13-2022 Objection Exhibits provided with this response.

(b) Provide the historical (from the date of the first premium increase) and projected nationwide earned premium that will be collected at a higher than original rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .85 factor. The sum of this column vector and the column vector from part (a) should equal the undiscounted earned premium column vector from Exhibit 1A without the 15.52% increase. This vector should not include premium generated from the current requested increase of 15.52%.

[MetLife Response] Please see the file named 2021_AARP_PA_FC2 9-13-2022 Objection Exhibits provided with this response.

(c) Provide the projected nationwide calendar-year earned premium (from the effective date of the current proposed increase) that will be collected at a higher than original rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor. The sum of this column vector plus the column vectors provided in response to (a) and (b) should equal the undiscounted earned premium column vector from Exhibit 1A with the requested 15.52% increase included. Please ensure that the projected premium provided in this vector is not also included in the vector requested in Item (b) above.

[MetLife Response] Please see the file named 2021_AARP_PA_FC2 9-13-2022 Objection Exhibits provided with this response.

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

[MetLife Response] Please see the file named 2021_AARP_PA_FC2 9-13-2022 Objection Exhibits provided with this response.

2. Please provide the seriatim listing (i.e. Item #5 from our letter of 8/10/2022) in Excel. Please add an additional column to show the current premium for each insured.

[MetLife Response] Please see the file named AARP_PA_Policy_Holder_List_2021_09_30 provided with this response.

SERFF Tracking #:

META-133317789

State Tracking #:

META-133317789

Company Tracking #:

CT22-224 FC2 (RATE) KB

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number:

2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30
Comments:	Attached is the AARP_PA_Policy_Holder_List_2021_09_30
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30.xlsx

Supporting Document Schedule Item Changes

Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30
Comments:	Attached is the AARP_PA_Policy_Holder_List_2021_09_30
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30.xlsx

Satisfied - Item:	2021_AARP_PA_FC2 9-13-2022 Objection Exhibits
Comments:	Attached is the 2021_AARP_PA_FC2 9-13-2022 Objection Exhibits
Attachment(s):	2021_AARP_PA_FC2 9-13-2022 Objection Exhibits.xlsx

Supporting Document Schedule Item Changes

Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30
Comments:	Attached is the AARP_PA_Policy_Holder_List_2021_09_30
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30.xlsx

Satisfied - Item:	2021_AARP_PA_FC2 9-13-2022 Objection Exhibits
Comments:	Attached is the 2021_AARP_PA_FC2 9-13-2022 Objection Exhibits
Attachment(s):	2021_AARP_PA_FC2 9-13-2022 Objection Exhibits.xlsx

Satisfied - Item:	Objection 2022-09-13 (META-133317789) - Response
Comments:	Attached is the Objection 2022-09-13 (META-133317789) - Response
Attachment(s):	PA CT22-224 FC2 (RATE) Objection 2022-09-13 (META-133317789) - Response.pdf

Conclusion:

SERFF Tracking #:

META-133317789

State Tracking #:

META-133317789

Company Tracking #:

CT22-224 FC2 (RATE) KB

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number:

2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

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

Thank you for your timely response and consideration.

Sincerely,

Mark D. Newton, FSA, MAAA

Actuarial Director, Metropolitan Life Insurance Company

Sincerely,

Keith Bal

SERFF Tracking #:

META-133317789

State Tracking #:

META-133317789

Company Tracking #:

CT22-224 FC2 (RATE) KB

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number:

2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Response Letter

Response Letter Status

Submitted to State

Response Letter Date

09/09/2022

Submitted Date

09/09/2022

Dear Michael Hibbert,

Introduction:

Thank you for your objection letter on August 10, 2022. Here are the responses to your request.

Response 1

Comments:

State: Pennsylvania**Filing Company:**

Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified**Product Name:** Group Long-Term Care Insurance Premium Rate Schedule Increase Filing**Project Name/Number:** 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

1. Please see Exhibit I-A and II-A provided in the Actuarial Memorandum. The values found in II-A are based on the vectors found in I-A. Also please see Exhibit I-A and II-A provided with the response.
2. Please see Exhibit I-A and II-A provided with the response.
3. The current assumptions for lapse, mortality, incidence, claim continuance and utilization are based on MetLifes most recent, in depth experience studies at the time of the filing.
4. Confirmed.
5. Please see the objection response letter.
6. In addition to reducing their daily/monthly benefit amount and total lifetime benefit amount, the certificateholder may also be able to lengthen their elimination period or drop benefit options, such as shared care, survivorship, or inflation options, if applicable. If the certificateholders certificate includes an inflation option, such as 5% Automatic Inflation Protection, they may be able to reduce that inflation protection to a Future Purchase Option, which will then give them the ability to accept or decline future inflation protection increases.
7. Please see the file named AARP_PA_Policy_Holder_List_2021_09_30_EMAIL provided with this response.
8. Please see the file named Attachment 7 FC2 Rate Action Summary provided with this response.
9. MetLife continues to monitor the effects of COVID-19 on the LTC business.

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

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

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

Changed Items:

SERFF Tracking #:

META-133317789

State Tracking #:

META-133317789

Company Tracking #:

CT22-224 FC2 (RATE) KB

State: Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

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

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

Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	FC2 Exhibit I-A and II-A Original Premium
Comments:	Please see the attached FC2 Exhibit I-A and II-A Original Premium.
Attachment(s):	FC2 Exhibit I-A and II-A Original Premium.xlsx FC2 Exhibit I-A and II-A Original Premium.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	FC2 Exhibit I-A and II-A Original Premium
Comments:	Please see the attached FC2 Exhibit I-A and II-A Original Premium.
Attachment(s):	FC2 Exhibit I-A and II-A Original Premium.xlsx FC2 Exhibit I-A and II-A Original Premium.pdf

Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL
Comments:	Please see the attached AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	FC2 Exhibit I-A and II-A Original Premium
Comments:	Please see the attached FC2 Exhibit I-A and II-A Original Premium.
Attachment(s):	FC2 Exhibit I-A and II-A Original Premium.xlsx FC2 Exhibit I-A and II-A Original Premium.pdf

Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL
Comments:	Please see the attached AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.pdf

Satisfied - Item:	Attachment 7 FC2 Rate Action Summary
Comments:	Please see the attached Attachment 7 FC2 Rate Action Summary
Attachment(s):	Attachment 7 FC2 Rate Action Summary.xlsx Attachment 7 FC2 Rate Action Summary.pdf

SERFF Tracking #:

META-133317789

State Tracking #:

META-133317789

Company Tracking #:

CT22-224 FC2 (RATE) KB

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number:

2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Supporting Document Schedule Item Changes

Satisfied - Item:	FC2 Exhibit I-A and II-A Original Premium
Comments:	Please see the attached FC2 Exhibit I-A and II-A Original Premium.
Attachment(s):	FC2 Exhibit I-A and II-A Original Premium.xlsx FC2 Exhibit I-A and II-A Original Premium.pdf
Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL
Comments:	Please see the attached AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.pdf
Satisfied - Item:	Attachment 7 FC2 Rate Action Summary
Comments:	Please see the attached Attachment 7 FC2 Rate Action Summary
Attachment(s):	Attachment 7 FC2 Rate Action Summary.xlsx Attachment 7 FC2 Rate Action Summary.pdf
Satisfied - Item:	Objection Response 2022-09-09
Comments:	Please see the attached Objection Response 2022-09-09.
Attachment(s):	PA CT22-224 FC2 (RATE) Response 2022-09-09.pdf

Conclusion:

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

Thank you for your timely response and consideration.

Sincerely,

Mark D. Newton, FSA, MAAA

Actuarial Director, Metropolitan Life Insurance Company

Sincerely,

Cory Searles

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Note To Filer

Created By:

Michael Hibbert on 08/08/2022 11:35 AM

Last Edited By:

Michael Hibbert

Submitted On:

12/20/2022 07:58 AM

Subject:

Filing Status

Comments:

Filing Status:

Dear Keith Bal,

The Department is currently reviewing this filing.

Sincerely,

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

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Note To Reviewer

Created By:

Keith Bal on 08/05/2022 03:43 PM

Last Edited By:

Michael Hibbert

Submitted On:

12/20/2022 07:58 AM

Subject:

Request for Status of Filing

Comments:

May we please have the status of this filing.

Please let us know if anything is needed from us to assist you in your review.

Thank you for your attention to our filing.

Keith Bal
Product Consultant II

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 21.000%
Effective Date of Last Rate Revision: 06/05/2020
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: META-132324340

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	15.520%	15.520%	\$33,249	93	\$214,235	15.520%	15.520%

SERFF Tracking #:

META-133317789

State Tracking #:

META-133317789

Company Tracking #:

CT22-224 FC2 (RATE) KB

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number:

2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_Flex2_Rates_with_15.52%_Increase	GCLTCAARP-06-FC, G.LTC1697	Revised	Previous State Filing Number: META-132324340 Percent Rate Change Request: 15.52	PA_Flex2_Rates_with_15.52%_Increase.pdf,

Certificate Form GLTCAARP-06-FC

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age			
	Comprehensive - 20 Day EP - 50% Home Care																		
	Future Purchase Option						Auto 3% Compound Inflation					Auto 5% Compound Inflation							
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	
25	\$4.74	\$5.79	\$6.69	\$7.40	\$9.02	\$10.11	\$7.04	\$8.74	\$10.20	\$11.58	\$14.45	\$16.39	\$13.61	\$17.17	\$20.29	\$23.39	\$29.76	\$33.79	25
26	\$4.75	\$5.82	\$6.71	\$7.46	\$9.09	\$10.19	\$7.15	\$8.88	\$10.37	\$11.76	\$14.72	\$16.72	\$13.77	\$17.36	\$20.50	\$23.67	\$30.14	\$34.22	26
27	\$4.79	\$5.85	\$6.75	\$7.52	\$9.16	\$10.29	\$7.24	\$9.00	\$10.54	\$11.98	\$14.97	\$17.00	\$13.93	\$17.57	\$20.78	\$23.96	\$30.51	\$34.67	27
28	\$4.83	\$5.88	\$6.83	\$7.57	\$9.23	\$10.36	\$7.36	\$9.13	\$10.72	\$12.18	\$15.24	\$17.27	\$14.09	\$17.78	\$20.99	\$24.27	\$30.90	\$35.09	28
29	\$4.84	\$5.95	\$6.86	\$7.64	\$9.31	\$10.44	\$7.46	\$9.26	\$10.89	\$12.37	\$15.49	\$17.58	\$14.27	\$18.00	\$21.26	\$24.56	\$31.29	\$35.56	29
30	\$4.86	\$5.97	\$6.93	\$7.69	\$9.39	\$10.51	\$7.59	\$9.44	\$11.07	\$12.57	\$15.77	\$17.89	\$14.44	\$18.18	\$21.51	\$24.86	\$31.69	\$36.01	30
31	\$4.87	\$6.00	\$6.95	\$7.76	\$9.45	\$10.62	\$7.71	\$9.60	\$11.23	\$12.80	\$16.05	\$18.19	\$14.61	\$18.41	\$21.78	\$25.16	\$32.06	\$36.48	31
32	\$4.93	\$6.04	\$7.01	\$7.80	\$9.52	\$10.67	\$7.84	\$9.75	\$11.42	\$13.00	\$16.31	\$18.55	\$14.79	\$18.62	\$22.03	\$25.46	\$32.51	\$36.94	32
33	\$4.94	\$6.06	\$7.07	\$7.86	\$9.60	\$10.78	\$7.96	\$9.90	\$11.61	\$13.23	\$16.61	\$18.88	\$14.96	\$18.85	\$22.31	\$25.80	\$32.89	\$37.44	33
34	\$4.98	\$6.13	\$7.10	\$7.92	\$9.66	\$10.85	\$8.09	\$10.04	\$11.83	\$13.45	\$16.90	\$19.20	\$15.13	\$19.06	\$22.56	\$26.10	\$33.32	\$37.90	34
35	\$4.99	\$6.17	\$7.15	\$7.97	\$9.75	\$10.93	\$8.20	\$10.21	\$12.01	\$13.70	\$17.19	\$19.55	\$15.32	\$19.29	\$22.84	\$26.43	\$33.74	\$38.39	35
36	\$5.04	\$6.24	\$7.24	\$8.09	\$9.88	\$11.12	\$8.35	\$10.44	\$12.23	\$13.95	\$17.56	\$19.96	\$15.50	\$19.56	\$23.15	\$26.79	\$34.22	\$38.95	36
37	\$5.11	\$6.31	\$7.35	\$8.18	\$10.00	\$11.26	\$8.49	\$10.64	\$12.48	\$14.26	\$17.93	\$20.37	\$15.70	\$19.81	\$23.46	\$27.15	\$34.70	\$39.52	37
38	\$5.15	\$6.38	\$7.40	\$8.27	\$10.14	\$11.41	\$8.65	\$10.84	\$12.73	\$14.56	\$18.31	\$20.82	\$15.93	\$20.08	\$23.76	\$27.53	\$35.18	\$40.06	38
39	\$5.19	\$6.43	\$7.52	\$8.39	\$10.29	\$11.56	\$8.81	\$11.06	\$13.00	\$14.83	\$18.70	\$21.26	\$16.13	\$20.34	\$24.10	\$27.90	\$35.67	\$40.64	39
40	\$5.26	\$6.53	\$7.60	\$8.49	\$10.43	\$11.71	\$9.00	\$11.29	\$13.25	\$15.14	\$19.08	\$21.71	\$16.33	\$20.62	\$24.42	\$28.28	\$36.18	\$41.24	40
41	\$5.31	\$6.58	\$7.69	\$8.62	\$10.54	\$11.89	\$9.17	\$11.51	\$13.52	\$15.47	\$19.48	\$22.18	\$16.54	\$20.91	\$24.74	\$28.67	\$36.70	\$41.80	41
42	\$5.35	\$6.68	\$7.80	\$8.72	\$10.67	\$12.04	\$9.35	\$11.71	\$13.79	\$15.77	\$19.89	\$22.65	\$16.79	\$21.16	\$25.07	\$29.08	\$37.21	\$42.40	42
43	\$5.42	\$6.72	\$7.88	\$8.80	\$10.81	\$12.19	\$9.52	\$11.93	\$14.07	\$16.10	\$20.31	\$23.12	\$17.02	\$21.46	\$25.43	\$29.46	\$37.72	\$43.02	43
44	\$5.46	\$6.82	\$7.97	\$8.92	\$10.95	\$12.35	\$9.68	\$12.19	\$14.35	\$16.40	\$20.76	\$23.62	\$17.22	\$21.75	\$25.77	\$29.87	\$38.26	\$43.63	44
45	\$5.50	\$6.87	\$8.09	\$9.02	\$11.12	\$12.52	\$9.88	\$12.41	\$14.64	\$16.76	\$21.19	\$24.13	\$17.44	\$22.05	\$26.13	\$30.28	\$38.79	\$44.24	45
46	\$5.61	\$7.02	\$8.25	\$9.24	\$11.38	\$12.81	\$10.32	\$12.95	\$15.20	\$17.32	\$21.74	\$24.74	\$17.73	\$22.39	\$26.55	\$30.77	\$39.43	\$44.98	46
47	\$5.70	\$7.16	\$8.41	\$9.45	\$11.63	\$13.11	\$10.77	\$13.49	\$15.78	\$17.88	\$22.31	\$25.39	\$18.01	\$22.75	\$26.95	\$31.27	\$40.07	\$45.73	47
48	\$5.81	\$7.29	\$8.62	\$9.66	\$11.91	\$13.43	\$11.22	\$14.08	\$16.39	\$18.46	\$22.86	\$26.03	\$18.28	\$23.10	\$27.39	\$31.77	\$40.77	\$46.50	48
49	\$5.89	\$7.44	\$8.78	\$9.87	\$12.18	\$13.74	\$11.70	\$14.68	\$17.04	\$19.08	\$23.45	\$26.71	\$18.58	\$23.47	\$27.82	\$32.29	\$41.43	\$47.27	49
50	\$6.00	\$7.57	\$8.94	\$10.06	\$12.44	\$14.02	\$12.21	\$15.33	\$17.71	\$19.72	\$24.05	\$27.40	\$18.88	\$23.87	\$28.26	\$32.81	\$42.11	\$48.06	50
51	\$6.09	\$7.73	\$9.13	\$10.29	\$12.71	\$14.35	\$12.75	\$15.98	\$18.41	\$20.37	\$24.65	\$28.11	\$19.15	\$24.24	\$28.61	\$33.34	\$42.81	\$48.88	51
52	\$6.20	\$7.87	\$9.31	\$10.49	\$12.97	\$14.65	\$13.30	\$16.67	\$19.13	\$21.06	\$25.30	\$28.82	\$19.44	\$24.61	\$29.15	\$33.88	\$43.50	\$49.70	52
53	\$6.31	\$8.01	\$9.51	\$10.67	\$13.24	\$14.96	\$13.89	\$17.37	\$19.85	\$21.74	\$25.96	\$29.57	\$19.74	\$25.01	\$29.61	\$34.41	\$44.22	\$50.52	53
54	\$6.40	\$8.13	\$9.67	\$10.89	\$13.52	\$15.26	\$14.50	\$18.13	\$20.63	\$22.48	\$26.64	\$30.32	\$20.08	\$25.40	\$30.08	\$34.97	\$44.96	\$51.34	54
55	\$6.50	\$8.27	\$9.83	\$11.12	\$13.77	\$15.54	\$15.14	\$18.90	\$21.44	\$23.22	\$27.31	\$31.11	\$20.40	\$25.82	\$30.60	\$35.56	\$45.71	\$52.19	55
56	\$7.13	\$8.98	\$10.63	\$12.01	\$14.91	\$16.89	\$15.90	\$19.81	\$22.49	\$24.31	\$28.96	\$33.02	\$21.23	\$26.94	\$31.96	\$37.21	\$47.91	\$54.74	56
57	\$7.76	\$9.68	\$11.40	\$12.87	\$16.10	\$18.22	\$16.67	\$20.79	\$23.58	\$25.46	\$30.75	\$35.05	\$22.11	\$28.11	\$33.41	\$39.93	\$50.22	\$57.44	57
58	\$8.39	\$10.43	\$12.16	\$13.77	\$17.24	\$19.56	\$17.49	\$21.80	\$24.70	\$26.70	\$32.62	\$37.21	\$23.02	\$29.32	\$34.91	\$40.73	\$52.65	\$60.23	58
59	\$9.00	\$11.14	\$12.94	\$14.66	\$18.43	\$20.86	\$18.31	\$22.84	\$25.86	\$27.97	\$34.61	\$39.52	\$23.99	\$30.61	\$36.47	\$42.64	\$55.20	\$63.18	59
60	\$9.63	\$11.84	\$13.70	\$15.54	\$19.57	\$22.21	\$19.22	\$23.92	\$27.11	\$29.31	\$36.72	\$41.95	\$25.00	\$31.92	\$38.11	\$44.60	\$57.85	\$66.29	60
61	\$10.28	\$12.53	\$14.45	\$16.46	\$20.70	\$23.55	\$20.15	\$25.13	\$28.43	\$30.71	\$38.96	\$44.54	\$26.02	\$33.32	\$39.92	\$46.66	\$60.65	\$69.51	61
62	\$10.88	\$13.24	\$15.24	\$17.35	\$21.89	\$24.98	\$21.13	\$26.32	\$29.82	\$32.18	\$41.31	\$47.27	\$27.11	\$34.78	\$41.62	\$48.83	\$63.56	\$72.93	62
63	\$12.04	\$14.64	\$16.87	\$19.22	\$24.24	\$27.55	\$22.32	\$27.78	\$31.46	\$34.71	\$44.52	\$50.90	\$29.09	\$37.23	\$44.52	\$52.11	\$67.61	\$77.37	63
64	\$13.17	\$16.05	\$18.46	\$21.06	\$26.57	\$30.22	\$23.55	\$29.31	\$33.17	\$37.45	\$47.95	\$54.77	\$31.18	\$39.88	\$47.62	\$55.60	\$71.92	\$82.31	64
65	\$14.30	\$17.42	\$20.09	\$22.90	\$28.94	\$32.88	\$24.86	\$30.92	\$34.98	\$40.40	\$51.66	\$58.97	\$33.49	\$42.71	\$50.93	\$59.32	\$76.50	\$87.46	65
66	\$15.47	\$18.82	\$21.71	\$24.76	\$31.27	\$35.56	\$26.22	\$32.65	\$36.89	\$43.59	\$55.63	\$63.48	\$35.92	\$45.72	\$54.48	\$63.30	\$81.36	\$92.92	66
67	\$16.59	\$20.24	\$23.34	\$26.60	\$33.63	\$38.24	\$27.67	\$34.42	\$38.91	\$46.99	\$59.94	\$68.33	\$38.49	\$48.97	\$58.27	\$67.56	\$86.54	\$98.72	67
68	\$18.85	\$23.02	\$26.59	\$30.28	\$38.14	\$43.33	\$30.44	\$38.03	\$43.37	\$51.75	\$65.71	\$74.80	\$41.97	\$53.50	\$63.69	\$73.57	\$93.77	\$106.75	68
69	\$21.11	\$25.83	\$29.87	\$33.94	\$42.67	\$48.44	\$33.50	\$42.03	\$48.38	\$56.97	\$72.06	\$81.87	\$45.76	\$58.44	\$69.65	\$80.14	\$101.60	\$115.46	69
70	\$23.36	\$28.61	\$33.14	\$37.60	\$47.18	\$53.52	\$36.85	\$46.40	\$53.92	\$62.75	\$78.98	\$89.61	\$49.89	\$63.82	\$76.16	\$87.26	\$110.09	\$124.87	70
71	\$25.62	\$31.43	\$36.42	\$41.28	\$51.70	\$58.61	\$40.55	\$51.24	\$60.12	\$69.10	\$86.57	\$98.10	\$54.40	\$69.72	\$83.27	\$95.06	\$119.27	\$135.03	71
72	\$27.85	\$34.22	\$39.65	\$44.93	\$56.21	\$63.71	\$44.61	\$56.58	\$67.08	\$76.13	\$94.93	\$107.35	\$59.32	\$76.13	\$91.08	\$103.56	\$129.21	\$146.03	72
73	\$31.90	\$39.40	\$45.83	\$51.75	\$64.45	\$72.94	\$49.45	\$62.92	\$74.80	\$84.66	\$105.17	\$118.78	\$65.14	\$83.89	\$100.63	\$114.09	\$141.77	\$160.00	73
74	\$35.95	\$44.59	\$52.00	\$58.57	\$72.69	\$82.13	\$54.84	\$70.02	\$83.43	\$94.17	\$116.54	\$131.42	\$71.53	\$92.47	\$111.18	\$125.69	\$155.55	\$175.28	74
75	\$40.02	\$49.77	\$58.19	\$65.40	\$80.92	\$91.35	\$60.79	\$77.90	\$93.04	\$104.74	\$129.12	\$145.38	\$78.54	\$101.90	\$122.83	\$138.49	\$170.68	\$192.04	75
76	\$44.06	\$54.94	\$64.34	\$72.22	\$89.17	\$100.55	\$67.38	\$86.66	\$103.76	\$116.49	\$143.05	\$160.86	\$86.25	\$112.33	\$135.70	\$152.58	\$187.27	\$210.41	76
77	\$48.11	\$60.12	\$70.55	\$79.03	\$97.41	\$109.77	\$74.67	\$96.41	\$115.72	\$129.57	\$158.50	\$177.97	\$94.71	\$123.76	\$149.92	\$168.07	\$205.50	\$230.50	77
78	\$51.83	\$64.91	\$76.31	\$85.44	\$105.12	\$118.37	\$79.47	\$102.78	\$123.56	\$138.28	\$168.89	\$189.36	\$99.99	\$130.97	\$158.91	\$177.99	\$217.30	\$243.39	78
79	\$55.58	\$69.73	\$82.07	\$91.85	\$112.89	\$126.93	\$84.53	\$109.61	\$131.94	\$147.58	\$179.95	\$201.52	\$105.59	\$138.58	\$168.39	\$188.52	\$229.78	\$257.04	79
80	\$59.32	\$74.50	\$87.81	\$98.26	\$120.61	\$135.54	\$89.96	\$116.85	\$140.90	\$157.49	\$191.75	\$214.45	\$111.48	\$146.62	\$178.48	\$199.64	\$242.97	\$271.43	80
81	\$63.05	\$79.29	\$93.59	\$104.67	\$128.37	\$144.10	\$95.70	\$124.55	\$150.45	\$168.07	\$204.31	\$228.21	\$117.68	\$155.15	\$189.13	\$211.45	\$256.93	\$286.64	81
82	\$66.79	\$84.10	\$99.34	\$111.07	\$136.11	\$152.69	\$101.83	\$132.81	\$160.70	\$179.32	\$217.71	\$242.85	\$124.24	\$164.15	\$200.43	\$223.94	\$271.70	\$302.67	82
83	\$71.69	\$90.42	\$107.02	\$119.64	\$146.51	\$164.22	\$108.37	\$141.57	\$171.45	\$191.29	\$232.01	\$258.60	\$131.51	\$174.00	\$212.72	\$237.60	\$288.03	\$320.57	83
84	\$76.61	\$96.77	\$114.65	\$128.22	\$156.92	\$175.78	\$115.32	\$150.87	\$182.95	\$204.04	\$247.27	\$275.37	\$139.18	\$184.46	\$225.76	\$252.06	\$305.32	\$339.54	84
85	\$81.52	\$103.10	\$122.34	\$136.75	\$167.33	\$18													

Certificate Form GLTCARP-06-FC

Issue Age	Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age			
	Comprehensive - 20 Day EP - 50% Home Care																		
	Future Purchase Option					Auto 3% Compound Inflation					Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	
25	\$13.93	\$17.02	\$19.65	\$21.81	\$26.53	\$29.72	\$20.68	\$26.67	\$30.00	\$34.07	\$42.51	\$48.21	\$40.03	\$50.44	\$59.59	\$68.77	\$87.47	\$99.32	25
26	\$13.95	\$17.10	\$19.73	\$21.96	\$26.71	\$29.94	\$20.99	\$26.05	\$30.51	\$34.61	\$43.27	\$49.07	\$40.49	\$51.05	\$60.28	\$69.62	\$88.59	\$100.61	26
27	\$14.07	\$17.20	\$19.87	\$22.11	\$26.92	\$30.21	\$21.30	\$26.47	\$31.01	\$35.16	\$44.01	\$49.93	\$40.93	\$51.67	\$61.03	\$70.49	\$89.70	\$101.89	27
28	\$14.15	\$17.30	\$20.03	\$22.25	\$27.11	\$30.46	\$21.61	\$26.86	\$31.54	\$35.79	\$44.76	\$50.82	\$41.45	\$52.26	\$61.75	\$71.33	\$90.83	\$103.23	28
29	\$14.23	\$17.44	\$20.18	\$22.48	\$27.39	\$30.66	\$21.96	\$27.29	\$32.02	\$36.38	\$45.54	\$51.73	\$41.95	\$52.86	\$62.48	\$72.21	\$91.99	\$104.53	29
30	\$14.34	\$17.56	\$20.34	\$22.62	\$27.56	\$30.91	\$22.33	\$27.71	\$32.53	\$36.99	\$46.35	\$52.63	\$42.45	\$53.50	\$63.26	\$73.07	\$93.14	\$105.89	30
31	\$14.38	\$17.66	\$20.45	\$22.77	\$27.78	\$31.16	\$22.67	\$28.20	\$33.04	\$37.58	\$47.14	\$53.53	\$42.96	\$54.10	\$64.01	\$73.97	\$94.31	\$107.26	31
32	\$14.49	\$17.77	\$20.60	\$22.92	\$27.98	\$31.43	\$23.02	\$28.63	\$33.58	\$38.20	\$47.98	\$54.49	\$43.46	\$54.74	\$64.76	\$74.88	\$95.55	\$108.62	32
33	\$14.52	\$17.87	\$20.76	\$23.08	\$28.20	\$31.66	\$23.37	\$29.10	\$34.16	\$38.86	\$48.82	\$55.44	\$43.98	\$55.39	\$65.53	\$75.77	\$96.72	\$110.06	33
34	\$14.64	\$18.02	\$20.91	\$23.28	\$28.37	\$31.92	\$23.74	\$29.55	\$34.71	\$39.53	\$49.70	\$56.42	\$44.46	\$56.06	\$66.33	\$76.71	\$97.96	\$111.48	34
35	\$14.68	\$18.13	\$20.99	\$23.43	\$28.63	\$32.14	\$24.09	\$30.06	\$35.25	\$40.22	\$50.55	\$57.44	\$44.98	\$56.74	\$67.13	\$77.66	\$99.15	\$112.89	35
36	\$14.82	\$18.31	\$21.30	\$23.74	\$29.06	\$32.65	\$24.55	\$30.66	\$35.96	\$41.01	\$51.61	\$58.55	\$45.58	\$57.47	\$68.05	\$78.74	\$100.61	\$114.49	36
37	\$14.97	\$18.53	\$21.56	\$24.05	\$29.39	\$33.11	\$25.00	\$31.27	\$36.70	\$41.90	\$52.71	\$59.92	\$46.17	\$58.23	\$69.07	\$79.79	\$102.02	\$116.12	37
38	\$15.13	\$18.73	\$21.81	\$24.34	\$29.82	\$33.54	\$25.45	\$31.87	\$37.45	\$42.74	\$53.83	\$61.16	\$46.81	\$59.00	\$69.88	\$80.91	\$103.41	\$117.78	38
39	\$15.28	\$18.92	\$22.11	\$24.64	\$30.21	\$34.01	\$25.96	\$32.48	\$38.20	\$43.61	\$54.94	\$62.48	\$47.41	\$59.82	\$70.85	\$82.03	\$104.92	\$119.46	39
40	\$15.46	\$19.18	\$22.36	\$25.00	\$30.62	\$34.44	\$26.47	\$33.15	\$38.96	\$44.54	\$56.11	\$63.81	\$48.02	\$60.61	\$71.80	\$83.12	\$106.36	\$121.18	40
41	\$15.61	\$19.40	\$22.62	\$25.30	\$31.01	\$34.92	\$26.96	\$33.80	\$39.73	\$45.43	\$57.27	\$65.18	\$48.67	\$61.45	\$72.78	\$84.29	\$107.88	\$122.89	41
42	\$15.73	\$19.58	\$22.92	\$25.62	\$31.43	\$35.37	\$27.48	\$34.44	\$40.54	\$46.35	\$58.50	\$66.59	\$49.34	\$62.24	\$73.71	\$85.46	\$109.40	\$124.66	42
43	\$15.90	\$19.80	\$23.20	\$25.91	\$31.81	\$35.82	\$27.98	\$35.09	\$41.33	\$47.29	\$59.70	\$68.01	\$50.02	\$63.10	\$74.73	\$86.63	\$110.89	\$126.45	43
44	\$16.05	\$19.98	\$23.43	\$26.21	\$32.24	\$36.33	\$28.49	\$35.82	\$42.15	\$48.28	\$60.97	\$69.47	\$50.64	\$63.96	\$75.73	\$87.78	\$112.48	\$128.26	44
45	\$16.21	\$20.24	\$23.74	\$26.53	\$32.65	\$36.77	\$29.06	\$36.48	\$43.02	\$49.29	\$62.29	\$70.92	\$51.30	\$64.82	\$76.82	\$88.99	\$114.05	\$130.10	45
46	\$16.48	\$20.65	\$24.24	\$27.17	\$33.43	\$37.64	\$30.31	\$38.04	\$44.69	\$50.91	\$63.89	\$72.78	\$52.11	\$65.83	\$78.01	\$90.46	\$115.92	\$132.26	46
47	\$16.75	\$21.06	\$24.74	\$27.78	\$34.21	\$38.54	\$31.63	\$39.68	\$46.40	\$52.58	\$65.53	\$74.64	\$52.93	\$66.91	\$79.21	\$91.94	\$117.83	\$134.49	47
48	\$17.05	\$21.46	\$25.30	\$28.37	\$34.99	\$39.46	\$33.00	\$41.40	\$48.21	\$54.31	\$67.19	\$76.54	\$53.72	\$67.95	\$80.52	\$93.40	\$119.81	\$136.71	48
49	\$17.35	\$21.86	\$25.81	\$29.01	\$35.79	\$40.39	\$34.40	\$43.17	\$50.09	\$56.11	\$68.90	\$78.53	\$54.59	\$69.01	\$81.78	\$94.92	\$121.80	\$138.98	49
50	\$17.66	\$22.25	\$26.30	\$29.60	\$36.60	\$41.25	\$35.93	\$45.03	\$52.08	\$57.98	\$70.69	\$80.54	\$55.44	\$70.13	\$83.07	\$96.44	\$123.79	\$141.30	50
51	\$17.92	\$22.72	\$26.86	\$30.21	\$37.35	\$42.15	\$37.50	\$46.96	\$54.10	\$59.92	\$72.50	\$82.62	\$56.30	\$71.25	\$84.39	\$98.02	\$125.82	\$143.71	51
52	\$18.19	\$23.12	\$27.39	\$30.80	\$38.16	\$43.05	\$39.12	\$48.97	\$56.20	\$61.90	\$74.37	\$84.76	\$57.16	\$72.34	\$85.69	\$99.60	\$127.90	\$146.09	52
53	\$18.53	\$23.52	\$27.93	\$31.43	\$38.91	\$43.98	\$40.82	\$51.11	\$58.40	\$63.89	\$76.31	\$86.93	\$58.08	\$73.52	\$87.08	\$101.20	\$130.03	\$148.50	53
54	\$18.82	\$23.92	\$28.43	\$32.02	\$39.73	\$44.84	\$42.59	\$53.29	\$60.68	\$66.03	\$78.26	\$89.16	\$59.00	\$74.67	\$88.44	\$102.79	\$132.20	\$150.97	54
55	\$19.06	\$24.34	\$28.95	\$32.65	\$40.49	\$45.73	\$44.54	\$55.54	\$63.04	\$68.25	\$80.25	\$91.41	\$59.95	\$75.89	\$89.91	\$104.53	\$134.38	\$153.47	55
56	\$20.96	\$26.43	\$31.21	\$35.25	\$43.86	\$49.63	\$46.70	\$58.23	\$66.08	\$71.48	\$85.15	\$97.04	\$62.44	\$79.17	\$93.98	\$109.40	\$140.87	\$160.94	56
57	\$22.77	\$28.49	\$33.50	\$37.86	\$47.29	\$53.57	\$48.97	\$61.08	\$69.28	\$74.88	\$90.37	\$103.03	\$65.03	\$82.62	\$98.23	\$114.46	\$147.65	\$168.84	57
58	\$24.64	\$30.62	\$35.73	\$40.49	\$50.70	\$57.47	\$51.34	\$64.04	\$72.59	\$78.50	\$95.88	\$109.40	\$67.69	\$86.22	\$102.59	\$119.77	\$154.75	\$177.09	58
59	\$26.47	\$32.68	\$38.01	\$43.12	\$54.14	\$61.38	\$53.83	\$67.13	\$76.09	\$82.23	\$101.74	\$116.12	\$70.54	\$89.97	\$107.21	\$125.32	\$162.27	\$185.74	59
60	\$28.28	\$34.77	\$40.22	\$45.73	\$57.54	\$65.33	\$56.45	\$70.40	\$78.72	\$86.18	\$107.96	\$123.31	\$73.47	\$93.85	\$112.02	\$131.13	\$170.09	\$194.94	60
61	\$30.15	\$36.62	\$42.51	\$48.38	\$60.91	\$69.21	\$59.20	\$73.82	\$83.59	\$90.27	\$114.56	\$130.91	\$76.50	\$97.96	\$117.07	\$137.21	\$178.31	\$204.35	61
62	\$31.98	\$38.61	\$44.76	\$51.00	\$64.34	\$73.10	\$62.12	\$77.41	\$87.63	\$94.62	\$121.43	\$138.98	\$79.72	\$102.27	\$122.35	\$143.59	\$186.90	\$214.38	62
63	\$35.37	\$43.02	\$49.53	\$56.45	\$71.25	\$81.03	\$65.57	\$81.66	\$92.43	\$102.05	\$130.84	\$149.60	\$85.52	\$109.49	\$130.84	\$153.19	\$198.79	\$227.79	63
64	\$38.71	\$47.14	\$54.31	\$61.90	\$78.11	\$88.85	\$69.21	\$86.18	\$97.50	\$110.09	\$140.95	\$161.03	\$91.72	\$117.23	\$139.94	\$163.48	\$211.45	\$241.99	64
65	\$42.05	\$51.26	\$59.04	\$67.34	\$85.06	\$96.69	\$73.07	\$90.90	\$102.88	\$118.75	\$151.84	\$173.33	\$98.40	\$125.51	\$149.70	\$174.41	\$224.91	\$257.14	65
66	\$45.43	\$55.36	\$63.81	\$72.81	\$91.94	\$104.53	\$77.12	\$95.92	\$108.46	\$128.11	\$163.58	\$186.61	\$105.55	\$134.43	\$160.15	\$186.07	\$239.20	\$273.22	66
67	\$48.77	\$59.49	\$68.54	\$78.23	\$98.87	\$112.42	\$81.33	\$101.24	\$114.39	\$138.17	\$176.23	\$200.87	\$113.20	\$143.98	\$171.27	\$198.59	\$254.43	\$290.27	67
68	\$55.39	\$67.69	\$78.16	\$88.99	\$112.12	\$127.40	\$89.46	\$111.82	\$127.56	\$152.15	\$193.18	\$219.90	\$123.41	\$157.26	\$187.26	\$216.31	\$275.69	\$313.89	68
69	\$62.01	\$75.93	\$87.78	\$99.79	\$125.42	\$142.37	\$98.45	\$123.53	\$142.21	\$167.50	\$211.81	\$240.70	\$134.55	\$171.77	\$204.76	\$235.58	\$298.72	\$339.43	69
70	\$68.65	\$84.14	\$97.42	\$110.55	\$138.70	\$157.35	\$108.35	\$136.42	\$156.56	\$184.47	\$232.18	\$263.45	\$146.66	\$187.60	\$223.89	\$256.58	\$323.66	\$367.08	70
71	\$75.31	\$92.39	\$107.02	\$121.33	\$151.99	\$172.33	\$119.22	\$150.61	\$176.78	\$203.13	\$254.54	\$288.40	\$159.93	\$204.92	\$244.84	\$279.51	\$350.68	\$396.96	71
72	\$81.93	\$100.61	\$116.56	\$132.11	\$165.31	\$187.38	\$131.18	\$166.31	\$197.18	\$223.77	\$279.08	\$315.61	\$174.41	\$223.77	\$267.73	\$304.48	\$379.86	\$429.30	72
73	\$93.80	\$115.88	\$134.73	\$152.15	\$189.48	\$214.44	\$145.42	\$185.04	\$219.90	\$248.93	\$309.25	\$349.21	\$191.51	\$246.67	\$295.82	\$335.45	\$416.81	\$470.33	73
74	\$105.70	\$131.10	\$152.90	\$172.23	\$213.72	\$241.51	\$161.20	\$205.83	\$245.25	\$276.88	\$342.63	\$386.35	\$210.28	\$271.88	\$326.83	\$369.55	\$457.34	\$515.31	74
75	\$117.66	\$146.31	\$171.05	\$192.27	\$237.90	\$268.57	\$178.69	\$229.00	\$273.53	\$307.92	\$379.63	\$427.44	\$230.91	\$299.64	\$361.09	\$407.14	\$501.81	\$564.59	75
76	\$129.52	\$161.55	\$189.24	\$212.30	\$262.14	\$295.64	\$198.08	\$254.73	\$305.04	\$342.47	\$420.60	\$472.92	\$253.59	\$330.24	\$398.95	\$448.53	\$550.57	\$618.56	76
77	\$141.42	\$176.78	\$207.39	\$232.37	\$286.30	\$322.71	\$219.55	\$283.45	\$340.22	\$380.94	\$466.02	\$523.20	\$278.48	\$363.88	\$440.77	\$494.10	\$604.17	\$677.67	77
78	\$152.39	\$190.85	\$224.35	\$251.21	\$309.07	\$347.93	\$233.58	\$302.21	\$363.28	\$406.53	\$496.54	\$556.75	\$294.00	\$385.03	\$467.15	\$523.31	\$638.87	\$715.62	78
79	\$163.43	\$204.96	\$241.25	\$270.03	\$331.83	\$373.19	\$248.53	\$322.17	\$387.92	\$433.86	\$529.08	\$592.48	\$310.41	\$407.39	\$495.08	\$554.24	\$675.55	\$755.69	79
80	\$174.41	\$219.04	\$258.19	\$288.90	\$354.62	\$398.45	\$264.40	\$343.51	\$414.24	\$462.99	\$563.73	\$630.49	\$327.70	\$431.06	\$524.69	\$586.96	\$714.36	\$798.00	80
81	\$185.37	\$233.12	\$275.16	\$307.73	\$377.38	\$423.68	\$281.31	\$366.22	\$442.34	\$494.10	\$600.66	\$670.88	\$345.97	\$456.10	\$556.04	\$621.61	\$755.36	\$842.68	81
82	\$196.36	\$247.22	\$292.03	\$326.55	\$400.15	\$448.95	\$299.38	\$390.49	\$472.42	\$527.22	\$640.04	\$714.01	\$365.24	\$482.64	\$589.22	\$658.38	\$798.81	\$889.87	82
83	\$210.78	\$265.83	\$314.61	\$351.74	\$430.76</														

Certificate Form GLTCAARP-06-FC

Issue Age	Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age			
	Comprehensive - 20 Day EP - 50% Home Care																		
	Future Purchase Option						Auto 3% Compound Inflation					Auto 5% Compound Inflation							
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	
25	\$52.25	\$63.84	\$73.71	\$81.88	\$99.57	\$111.52	\$77.72	\$96.33	\$112.68	\$127.86	\$159.59	\$181.05	\$150.29	\$189.43	\$223.81	\$258.19	\$328.49	\$372.96	25
26	\$52.45	\$64.24	\$74.11	\$82.45	\$100.31	\$112.48	\$78.85	\$97.86	\$114.57	\$129.96	\$162.43	\$184.30	\$151.99	\$191.69	\$226.48	\$261.42	\$332.66	\$377.70	26
27	\$52.83	\$64.98	\$74.67	\$83.01	\$101.06	\$113.44	\$79.97	\$99.36	\$116.48	\$132.04	\$165.31	\$187.54	\$153.70	\$193.99	\$229.12	\$264.68	\$336.84	\$382.66	27
28	\$53.20	\$64.98	\$75.24	\$83.60	\$101.83	\$114.38	\$81.12	\$100.88	\$118.38	\$134.33	\$168.14	\$190.75	\$155.61	\$196.23	\$231.79	\$267.89	\$341.05	\$387.58	28
29	\$53.38	\$65.56	\$75.82	\$84.36	\$102.78	\$115.14	\$82.45	\$102.42	\$120.26	\$136.60	\$170.99	\$194.17	\$157.51	\$198.53	\$234.64	\$271.13	\$345.40	\$392.53	29
30	\$53.76	\$65.93	\$76.37	\$84.95	\$103.55	\$116.10	\$83.81	\$104.12	\$122.16	\$138.89	\$174.03	\$197.60	\$159.39	\$200.82	\$237.49	\$274.36	\$349.78	\$397.65	30
31	\$53.96	\$66.31	\$76.75	\$85.51	\$104.30	\$117.03	\$85.13	\$105.82	\$124.07	\$141.17	\$177.08	\$201.00	\$161.29	\$203.10	\$240.36	\$277.76	\$354.16	\$402.81	31
32	\$54.34	\$66.69	\$77.31	\$86.06	\$105.08	\$117.99	\$86.43	\$107.53	\$126.16	\$143.45	\$180.13	\$204.62	\$163.20	\$205.58	\$243.18	\$281.19	\$358.70	\$407.90	32
33	\$54.53	\$67.08	\$77.90	\$86.64	\$105.82	\$118.93	\$87.77	\$109.25	\$128.25	\$145.92	\$183.35	\$208.24	\$165.09	\$208.04	\$246.05	\$284.61	\$363.26	\$413.22	33
34	\$54.92	\$67.63	\$78.50	\$87.40	\$106.57	\$119.90	\$89.12	\$110.96	\$130.32	\$148.39	\$186.58	\$211.85	\$166.98	\$210.51	\$249.06	\$288.04	\$367.62	\$418.54	34
35	\$55.10	\$68.02	\$78.85	\$87.96	\$107.53	\$120.63	\$90.44	\$112.85	\$132.44	\$151.07	\$189.81	\$215.63	\$168.92	\$212.98	\$252.12	\$291.63	\$372.37	\$423.87	35
36	\$55.68	\$68.76	\$79.97	\$89.12	\$109.05	\$122.54	\$92.13	\$115.14	\$135.07	\$154.08	\$193.78	\$220.20	\$171.19	\$215.84	\$255.53	\$295.64	\$377.70	\$429.95	36
37	\$56.25	\$69.55	\$80.93	\$90.24	\$110.39	\$124.25	\$93.85	\$117.41	\$137.72	\$157.33	\$197.97	\$224.94	\$173.46	\$218.69	\$258.97	\$299.62	\$383.02	\$436.06	37
38	\$56.80	\$70.31	\$81.88	\$91.38	\$111.92	\$125.96	\$95.57	\$119.69	\$140.61	\$160.56	\$202.16	\$229.70	\$175.73	\$221.53	\$262.38	\$303.79	\$388.34	\$442.29	38
39	\$57.39	\$71.04	\$83.01	\$92.52	\$113.44	\$127.67	\$97.46	\$121.99	\$143.45	\$163.78	\$206.33	\$234.64	\$178.02	\$224.56	\$265.98	\$307.99	\$393.88	\$448.56	39
40	\$57.94	\$72.00	\$83.98	\$93.85	\$114.94	\$129.38	\$99.36	\$124.43	\$146.29	\$167.20	\$210.69	\$239.57	\$180.32	\$227.61	\$269.61	\$312.16	\$399.36	\$455.03	40
41	\$58.52	\$72.78	\$84.95	\$95.00	\$116.48	\$131.10	\$101.25	\$126.92	\$149.15	\$170.62	\$215.09	\$244.72	\$182.76	\$230.65	\$273.22	\$316.51	\$405.06	\$461.50	41
42	\$59.09	\$73.52	\$86.06	\$96.15	\$117.99	\$132.80	\$103.18	\$129.38	\$152.19	\$174.03	\$219.62	\$250.04	\$185.24	\$233.70	\$276.81	\$320.90	\$410.77	\$468.13	42
43	\$59.67	\$74.30	\$87.02	\$97.28	\$119.49	\$134.52	\$105.08	\$131.85	\$155.24	\$177.64	\$224.19	\$255.36	\$187.72	\$236.93	\$280.62	\$325.26	\$416.45	\$474.79	43
44	\$60.23	\$75.05	\$87.96	\$98.42	\$121.02	\$136.43	\$106.98	\$134.52	\$158.27	\$181.25	\$228.94	\$260.86	\$190.19	\$240.17	\$284.42	\$329.62	\$422.36	\$481.64	44
45	\$60.81	\$76.01	\$89.12	\$99.57	\$122.54	\$138.13	\$109.05	\$137.00	\$161.49	\$185.05	\$233.88	\$266.38	\$192.66	\$243.37	\$288.42	\$334.19	\$428.23	\$488.46	45
46	\$61.93	\$77.49	\$91.01	\$102.03	\$125.59	\$141.35	\$113.80	\$142.86	\$167.75	\$191.13	\$239.96	\$273.22	\$195.69	\$247.17	\$292.97	\$339.70	\$435.27	\$496.64	46
47	\$62.88	\$79.03	\$92.91	\$104.30	\$128.44	\$144.76	\$118.75	\$148.95	\$174.22	\$197.41	\$246.05	\$280.23	\$198.74	\$251.19	\$297.54	\$345.23	\$442.48	\$504.98	47
48	\$64.02	\$80.55	\$95.00	\$106.57	\$131.48	\$148.18	\$123.87	\$155.41	\$181.05	\$203.87	\$252.31	\$287.46	\$201.76	\$255.17	\$302.29	\$350.73	\$449.92	\$513.36	48
49	\$65.18	\$82.08	\$96.88	\$108.88	\$134.33	\$151.62	\$129.20	\$162.05	\$188.09	\$210.69	\$258.75	\$294.88	\$204.99	\$259.17	\$307.04	\$356.43	\$457.31	\$521.91	49
50	\$66.31	\$83.60	\$98.82	\$111.14	\$137.36	\$154.87	\$134.89	\$169.11	\$195.52	\$217.74	\$265.43	\$302.47	\$208.24	\$263.32	\$311.97	\$362.13	\$464.92	\$530.65	50
51	\$67.26	\$85.30	\$100.88	\$113.44	\$140.23	\$158.27	\$140.78	\$176.32	\$203.10	\$224.94	\$272.26	\$310.26	\$211.47	\$267.50	\$316.92	\$368.00	\$472.49	\$539.57	51
52	\$68.38	\$86.82	\$102.78	\$115.70	\$143.24	\$161.70	\$146.87	\$183.92	\$211.08	\$232.36	\$279.29	\$318.23	\$214.69	\$271.69	\$321.85	\$373.92	\$480.30	\$548.49	52
53	\$69.55	\$88.35	\$104.86	\$117.99	\$146.11	\$165.09	\$153.33	\$191.89	\$219.25	\$239.96	\$286.51	\$326.41	\$218.09	\$276.07	\$326.97	\$379.99	\$488.28	\$557.60	53
54	\$70.69	\$89.86	\$106.75	\$120.26	\$149.15	\$168.32	\$160.00	\$200.06	\$227.81	\$247.94	\$293.93	\$334.75	\$221.53	\$280.44	\$332.12	\$386.06	\$496.46	\$566.94	54
55	\$71.62	\$91.38	\$108.69	\$122.54	\$151.99	\$171.76	\$167.20	\$208.61	\$236.74	\$256.29	\$301.32	\$343.30	\$225.14	\$285.00	\$337.61	\$392.53	\$504.60	\$576.23	55
56	\$78.67	\$99.19	\$117.23	\$132.44	\$164.73	\$186.37	\$175.37	\$218.69	\$248.13	\$268.47	\$319.75	\$364.41	\$234.44	\$297.35	\$352.80	\$410.77	\$528.94	\$604.37	56
57	\$85.51	\$106.98	\$125.78	\$142.11	\$177.64	\$201.19	\$183.92	\$229.33	\$260.10	\$281.19	\$339.33	\$386.82	\$244.14	\$310.26	\$368.77	\$429.76	\$554.40	\$633.99	57
58	\$92.52	\$114.94	\$134.13	\$151.99	\$190.37	\$215.84	\$192.86	\$240.55	\$272.62	\$294.68	\$360.03	\$410.77	\$254.22	\$323.73	\$385.31	\$449.71	\$581.18	\$664.96	58
59	\$99.36	\$122.74	\$142.69	\$161.88	\$203.28	\$230.47	\$202.16	\$252.12	\$285.74	\$308.74	\$382.06	\$436.05	\$264.85	\$337.80	\$402.58	\$470.62	\$609.31	\$697.46	59
60	\$106.21	\$130.51	\$151.07	\$171.76	\$216.01	\$245.28	\$212.04	\$264.29	\$296.42	\$323.55	\$405.45	\$462.99	\$275.96	\$352.44	\$420.64	\$492.47	\$638.76	\$731.66	60
61	\$113.23	\$138.32	\$159.59	\$181.61	\$228.73	\$259.90	\$222.30	\$277.10	\$313.86	\$338.95	\$430.15	\$491.50	\$287.25	\$367.82	\$439.65	\$515.24	\$669.54	\$767.38	61
62	\$120.08	\$146.11	\$168.14	\$191.51	\$241.67	\$274.54	\$233.30	\$290.69	\$329.06	\$356.29	\$455.98	\$521.91	\$299.42	\$383.97	\$459.41	\$539.20	\$701.83	\$804.98	62
63	\$132.80	\$161.49	\$186.01	\$212.04	\$267.50	\$304.18	\$246.24	\$306.65	\$347.11	\$383.24	\$491.31	\$561.80	\$321.09	\$411.15	\$491.31	\$575.29	\$746.46	\$855.32	63
64	\$145.36	\$177.08	\$203.87	\$232.36	\$293.36	\$333.64	\$259.90	\$323.55	\$366.09	\$413.43	\$529.30	\$604.72	\$344.47	\$440.21	\$525.54	\$613.86	\$793.97	\$908.70	64
65	\$157.86	\$192.47	\$221.72	\$252.86	\$319.37	\$363.08	\$274.36	\$341.42	\$386.24	\$445.91	\$570.16	\$650.91	\$369.54	\$471.36	\$562.18	\$654.91	\$844.51	\$965.54	65
66	\$170.62	\$207.87	\$239.57	\$273.41	\$345.23	\$392.53	\$289.56	\$360.23	\$407.35	\$481.06	\$614.23	\$700.70	\$396.31	\$504.80	\$601.33	\$698.79	\$898.27	\$1,025.96	66
67	\$183.15	\$223.42	\$257.45	\$293.73	\$371.25	\$422.14	\$305.32	\$380.18	\$429.57	\$518.86	\$661.73	\$754.26	\$425.02	\$540.70	\$643.11	\$745.73	\$955.47	\$1,089.98	67
68	\$208.04	\$254.22	\$293.54	\$334.19	\$421.02	\$478.41	\$335.90	\$419.88	\$478.97	\$571.30	\$725.41	\$825.70	\$463.40	\$590.48	\$703.17	\$812.22	\$1,035.26	\$1,178.70	68
69	\$232.95	\$285.17	\$329.62	\$374.65	\$471.01	\$534.64	\$369.72	\$463.78	\$534.06	\$629.04	\$785.30	\$903.78	\$505.19	\$645.03	\$768.90	\$884.57	\$1,121.70	\$1,274.64	69
70	\$257.81	\$315.98	\$365.74	\$415.12	\$520.78	\$590.86	\$406.78	\$512.20	\$595.44	\$692.70	\$871.88	\$989.27	\$550.81	\$704.49	\$840.71	\$963.44	\$1,215.36	\$1,378.38	70
71	\$282.72	\$346.93	\$401.84	\$455.59	\$570.72	\$647.09	\$447.62	\$565.60	\$663.82	\$762.82	\$955.84	\$1,082.95	\$600.57	\$769.46	\$919.37	\$1,049.50	\$1,316.82	\$1,490.66	71
72	\$307.60	\$377.70	\$437.75	\$496.07	\$620.72	\$703.54	\$492.66	\$624.50	\$740.40	\$840.33	\$1,048.01	\$1,185.18	\$654.91	\$840.33	\$1,005.43	\$1,143.37	\$1,426.45	\$1,612.06	72
73	\$352.24	\$435.08	\$505.97	\$571.30	\$711.51	\$805.21	\$546.03	\$694.80	\$825.70	\$934.75	\$1,161.22	\$1,311.33	\$719.12	\$926.20	\$1,110.87	\$1,259.65	\$1,565.15	\$1,766.15	73
74	\$396.88	\$492.29	\$574.15	\$646.74	\$802.51	\$906.82	\$605.29	\$772.88	\$920.88	\$1,039.62	\$1,286.62	\$1,450.76	\$789.60	\$1,020.82	\$1,227.34	\$1,387.70	\$1,717.33	\$1,935.05	74
75	\$441.74	\$549.46	\$642.36	\$721.97	\$893.33	\$1,008.47	\$671.04	\$859.90	\$1,027.09	\$1,156.27	\$1,425.49	\$1,605.05	\$867.14	\$1,125.12	\$1,355.95	\$1,528.85	\$1,884.35	\$2,120.12	75
76	\$486.37	\$606.64	\$710.58	\$797.20	\$984.33	\$1,110.12	\$743.80	\$956.61	\$1,145.45	\$1,286.05	\$1,579.39	\$1,775.84	\$952.23	\$1,240.07	\$1,498.06	\$1,684.28	\$2,067.47	\$2,322.83	76
77	\$531.02	\$663.82	\$778.77	\$872.64	\$1,075.16	\$1,211.75	\$824.36	\$1,064.33	\$1,277.49	\$1,430.44	\$1,750.00	\$1,964.69	\$1,045.70	\$1,366.42	\$1,655.21	\$1,855.46	\$2,268.66	\$2,544.73	77
78	\$572.24	\$716.65	\$842.43	\$943.32	\$1,160.64	\$1,306.55	\$877.19	\$1,134.82	\$1,364.12	\$1,526.56	\$1,864.56	\$2,090.63	\$1,104.01	\$1,445.83	\$1,754.18	\$1,965.09	\$2,399.00	\$2,687.23	78
79	\$613.67	\$769.65	\$905.88	\$1,013.98	\$1,246.14	\$1,401.36	\$933.22	\$1,209.86	\$1,456.65	\$1,629.18	\$1,986.74	\$2,224.78	\$1,165.59	\$1,529.79	\$1,859.05	\$2,081.16	\$2,536.75	\$2,837.68	79
80																			

Certificate Form GLTCAARP-06-FC

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																		Issue Age
	Comprehensive - 20 Day EP - 80% Home Care																		
	Future Purchase Option									Auto 3% Compound Inflation						Auto 5% Compound Inflation			
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	
25	\$5.53	\$6.69	\$7.64	\$8.43	\$10.21	\$11.45	\$8.04	\$9.90	\$11.47	\$12.97	\$16.15	\$18.40	\$15.09	\$18.81	\$22.05	\$25.31	\$32.06	\$36.35	25
26	\$5.57	\$6.72	\$7.69	\$8.49	\$10.32	\$11.54	\$8.14	\$10.04	\$11.68	\$13.19	\$16.40	\$18.71	\$15.26	\$19.04	\$22.32	\$25.63	\$32.48	\$36.82	26
27	\$5.58	\$6.75	\$7.76	\$8.58	\$10.39	\$11.63	\$8.27	\$10.20	\$11.86	\$13.43	\$16.72	\$19.04	\$15.42	\$19.27	\$22.58	\$25.95	\$32.88	\$37.32	27
28	\$5.61	\$6.83	\$7.82	\$8.64	\$10.47	\$11.71	\$8.40	\$10.36	\$12.05	\$13.64	\$17.00	\$19.38	\$15.62	\$19.48	\$22.86	\$26.26	\$33.30	\$37.82	28
29	\$5.64	\$6.85	\$7.87	\$8.71	\$10.54	\$11.84	\$8.54	\$10.51	\$12.23	\$13.87	\$17.27	\$19.71	\$15.79	\$19.71	\$23.12	\$26.57	\$33.71	\$38.27	29
30	\$5.68	\$6.88	\$7.92	\$8.77	\$10.64	\$11.91	\$8.65	\$10.67	\$12.42	\$14.09	\$17.57	\$20.07	\$15.99	\$19.96	\$23.42	\$26.89	\$34.14	\$38.77	30
31	\$5.70	\$6.94	\$7.97	\$8.81	\$10.72	\$12.03	\$8.79	\$10.85	\$12.63	\$14.35	\$17.88	\$20.40	\$16.17	\$20.18	\$23.67	\$27.22	\$34.58	\$39.27	31
32	\$5.73	\$7.00	\$8.02	\$8.90	\$10.79	\$12.09	\$8.93	\$11.04	\$12.85	\$14.58	\$18.18	\$20.78	\$16.37	\$20.44	\$23.94	\$27.55	\$34.99	\$39.77	32
33	\$5.76	\$7.02	\$8.09	\$8.94	\$10.88	\$12.20	\$9.07	\$11.21	\$13.04	\$14.82	\$18.51	\$21.12	\$16.54	\$20.67	\$24.26	\$27.90	\$35.46	\$40.29	33
34	\$5.81	\$7.08	\$8.13	\$9.02	\$10.95	\$12.29	\$9.22	\$11.31	\$13.25	\$15.08	\$18.82	\$21.48	\$16.75	\$20.93	\$24.55	\$28.24	\$35.92	\$40.80	34
35	\$5.83	\$7.10	\$8.20	\$9.07	\$11.04	\$12.40	\$9.35	\$11.55	\$13.47	\$15.32	\$19.15	\$21.84	\$16.95	\$21.14	\$24.85	\$28.59	\$36.34	\$41.33	35
36	\$5.88	\$7.21	\$8.28	\$9.16	\$11.19	\$12.56	\$9.52	\$11.79	\$13.75	\$15.62	\$19.56	\$22.32	\$17.18	\$21.44	\$25.16	\$28.97	\$36.86	\$41.93	36
37	\$5.95	\$7.28	\$8.40	\$9.31	\$11.34	\$12.73	\$9.68	\$12.03	\$14.02	\$15.95	\$19.97	\$22.77	\$17.39	\$21.74	\$25.50	\$29.38	\$37.37	\$42.52	37
38	\$6.00	\$7.37	\$8.49	\$9.44	\$11.51	\$12.94	\$9.88	\$12.25	\$14.30	\$16.27	\$20.37	\$23.25	\$17.63	\$22.03	\$25.84	\$29.77	\$37.90	\$43.15	38
39	\$6.05	\$7.45	\$8.62	\$9.55	\$11.66	\$13.10	\$10.06	\$12.49	\$14.58	\$16.59	\$20.82	\$23.74	\$17.87	\$22.33	\$26.18	\$30.19	\$38.45	\$43.75	39
40	\$6.13	\$7.52	\$8.72	\$9.67	\$11.83	\$13.26	\$10.28	\$12.73	\$14.86	\$16.92	\$21.23	\$24.24	\$18.11	\$22.62	\$26.56	\$30.61	\$39.00	\$44.38	40
41	\$6.19	\$7.60	\$8.80	\$9.80	\$11.99	\$13.46	\$10.45	\$12.97	\$15.17	\$17.27	\$21.69	\$24.74	\$18.34	\$22.92	\$26.92	\$31.01	\$39.55	\$45.01	41
42	\$6.25	\$7.69	\$8.93	\$9.93	\$12.15	\$13.63	\$10.64	\$13.24	\$15.47	\$17.63	\$22.16	\$25.28	\$18.59	\$23.24	\$27.29	\$31.46	\$40.10	\$45.64	42
43	\$6.31	\$7.79	\$9.05	\$10.04	\$12.29	\$13.80	\$10.84	\$13.49	\$15.77	\$18.03	\$22.62	\$25.81	\$18.82	\$23.55	\$27.66	\$31.87	\$40.66	\$46.29	43
44	\$6.38	\$7.87	\$9.13	\$10.18	\$12.44	\$13.97	\$11.06	\$13.75	\$16.08	\$18.34	\$23.09	\$26.33	\$19.08	\$23.87	\$28.00	\$32.31	\$41.25	\$46.96	44
45	\$6.42	\$7.96	\$9.24	\$10.30	\$12.60	\$14.15	\$11.26	\$14.00	\$16.39	\$18.73	\$23.60	\$26.89	\$19.34	\$24.19	\$28.41	\$32.75	\$41.81	\$47.65	45
46	\$6.55	\$8.11	\$9.45	\$10.51	\$12.88	\$14.51	\$11.69	\$14.56	\$16.99	\$19.28	\$24.21	\$27.57	\$19.66	\$24.56	\$28.83	\$33.30	\$42.51	\$48.44	46
47	\$6.65	\$8.26	\$9.66	\$10.77	\$13.19	\$14.84	\$12.11	\$15.11	\$17.57	\$19.83	\$24.83	\$28.29	\$19.97	\$24.98	\$29.31	\$33.84	\$43.20	\$49.25	47
48	\$6.75	\$8.42	\$9.83	\$11.01	\$13.49	\$15.20	\$12.56	\$15.65	\$18.18	\$20.44	\$25.45	\$29.04	\$20.29	\$25.33	\$29.77	\$34.39	\$43.92	\$50.07	48
49	\$6.87	\$8.61	\$10.04	\$11.22	\$13.80	\$15.53	\$13.03	\$16.27	\$18.82	\$21.01	\$26.12	\$29.76	\$20.60	\$25.76	\$30.24	\$34.93	\$44.63	\$50.90	49
50	\$7.01	\$8.77	\$10.28	\$11.46	\$14.09	\$15.90	\$13.52	\$16.89	\$19.48	\$21.65	\$26.79	\$30.51	\$20.94	\$26.15	\$30.75	\$35.50	\$45.39	\$51.74	50
51	\$7.10	\$8.92	\$10.47	\$11.70	\$14.41	\$16.23	\$14.00	\$17.52	\$20.17	\$22.31	\$27.48	\$31.29	\$21.26	\$26.57	\$31.21	\$36.08	\$46.14	\$52.60	51
52	\$7.23	\$9.09	\$10.66	\$11.92	\$14.72	\$16.57	\$14.56	\$18.18	\$20.86	\$22.94	\$28.19	\$32.10	\$21.58	\$26.99	\$31.72	\$36.64	\$46.91	\$53.49	52
53	\$7.36	\$9.24	\$10.88	\$12.18	\$14.99	\$16.92	\$15.11	\$18.89	\$21.63	\$23.62	\$28.91	\$32.90	\$21.93	\$27.41	\$32.23	\$37.27	\$47.68	\$54.38	53
54	\$7.45	\$9.40	\$11.08	\$12.41	\$15.33	\$17.27	\$15.65	\$19.59	\$22.38	\$24.34	\$29.62	\$33.78	\$22.25	\$27.84	\$32.73	\$37.87	\$48.48	\$55.26	54
55	\$7.57	\$9.58	\$11.30	\$12.63	\$15.62	\$17.63	\$16.27	\$20.37	\$23.15	\$25.10	\$30.35	\$34.64	\$22.62	\$28.29	\$33.27	\$38.48	\$49.26	\$56.19	55
56	\$8.29	\$10.37	\$12.18	\$13.67	\$16.92	\$19.13	\$17.05	\$21.36	\$24.26	\$26.38	\$32.23	\$36.77	\$23.55	\$29.53	\$34.77	\$40.27	\$51.63	\$58.96	56
57	\$9.05	\$11.21	\$13.04	\$14.68	\$18.25	\$20.83	\$17.88	\$22.39	\$25.40	\$27.72	\$34.19	\$39.05	\$24.54	\$30.83	\$36.33	\$42.15	\$54.13	\$61.83	57
58	\$9.78	\$12.03	\$13.93	\$15.68	\$19.56	\$22.13	\$18.75	\$23.47	\$26.60	\$29.19	\$36.28	\$41.46	\$25.53	\$32.17	\$37.98	\$44.11	\$56.75	\$64.88	58
59	\$10.50	\$12.85	\$14.81	\$16.73	\$20.86	\$23.84	\$19.66	\$24.61	\$27.86	\$30.69	\$38.47	\$44.00	\$26.60	\$33.56	\$39.68	\$46.15	\$59.48	\$68.03	59
60	\$11.23	\$13.64	\$15.65	\$17.73	\$22.19	\$25.16	\$20.60	\$25.81	\$29.22	\$32.28	\$40.80	\$46.70	\$27.70	\$35.04	\$41.46	\$48.31	\$62.36	\$71.37	60
61	\$11.98	\$14.49	\$16.54	\$18.75	\$23.51	\$26.66	\$21.61	\$27.03	\$30.61	\$33.94	\$43.31	\$49.58	\$28.86	\$36.56	\$43.32	\$50.55	\$65.36	\$74.83	61
62	\$12.71	\$15.28	\$17.42	\$19.77	\$24.83	\$28.19	\$22.64	\$28.38	\$32.06	\$35.73	\$45.95	\$52.63	\$30.06	\$38.14	\$45.26	\$52.86	\$68.51	\$78.51	62
63	\$14.02	\$16.90	\$19.29	\$21.88	\$27.49	\$31.18	\$23.88	\$29.87	\$34.41	\$38.57	\$49.48	\$56.64	\$32.24	\$40.82	\$48.40	\$56.42	\$72.90	\$83.41	63
64	\$15.35	\$18.53	\$21.14	\$23.99	\$30.14	\$34.22	\$25.17	\$31.49	\$36.93	\$41.64	\$53.31	\$60.96	\$34.58	\$43.74	\$51.80	\$60.21	\$77.54	\$88.60	64
65	\$16.72	\$20.15	\$23.01	\$26.10	\$32.81	\$37.23	\$26.56	\$33.21	\$39.63	\$44.96	\$57.42	\$65.59	\$37.09	\$46.83	\$55.38	\$64.24	\$82.46	\$94.16	65
66	\$18.02	\$21.75	\$24.88	\$28.21	\$35.48	\$40.27	\$28.00	\$35.04	\$42.52	\$48.54	\$61.84	\$70.61	\$39.77	\$50.16	\$59.24	\$68.51	\$87.73	\$100.03	66
67	\$19.38	\$23.37	\$26.72	\$30.32	\$38.13	\$43.31	\$29.57	\$36.93	\$45.62	\$52.43	\$66.63	\$76.01	\$42.67	\$53.67	\$63.35	\$73.10	\$93.28	\$106.28	67
68	\$21.98	\$26.60	\$30.46	\$34.47	\$43.23	\$49.06	\$32.95	\$41.18	\$50.40	\$57.71	\$73.04	\$83.15	\$46.51	\$58.65	\$69.28	\$79.64	\$101.06	\$114.94	68
69	\$24.61	\$29.85	\$34.21	\$38.68	\$48.38	\$54.85	\$36.70	\$45.95	\$55.65	\$63.55	\$80.07	\$91.00	\$50.71	\$64.03	\$75.73	\$86.74	\$109.50	\$124.30	69
70	\$27.24	\$33.06	\$37.97	\$42.85	\$53.51	\$60.61	\$40.87	\$51.24	\$61.49	\$69.98	\$87.76	\$99.57	\$55.29	\$69.92	\$82.80	\$94.48	\$118.64	\$134.42	70
71	\$29.89	\$36.31	\$41.67	\$47.02	\$58.65	\$66.38	\$45.54	\$57.14	\$67.94	\$77.05	\$96.18	\$108.92	\$60.27	\$76.39	\$90.56	\$102.92	\$128.55	\$145.37	71
72	\$32.51	\$39.54	\$45.41	\$51.18	\$63.77	\$72.15	\$50.74	\$63.70	\$75.05	\$84.83	\$105.42	\$119.22	\$65.73	\$83.44	\$99.06	\$112.08	\$139.25	\$157.16	72
73	\$37.22	\$45.53	\$52.52	\$58.97	\$73.09	\$82.60	\$56.25	\$70.86	\$83.68	\$94.31	\$116.73	\$131.81	\$72.21	\$91.95	\$109.42	\$123.48	\$152.81	\$172.21	73
74	\$41.95	\$51.48	\$59.57	\$66.75	\$82.44	\$92.98	\$62.31	\$78.81	\$93.27	\$104.83	\$129.27	\$145.75	\$79.28	\$101.36	\$120.88	\$136.05	\$167.64	\$188.67	74
75	\$46.66	\$57.47	\$66.66	\$74.51	\$91.77	\$103.43	\$69.05	\$87.65	\$103.98	\$116.55	\$143.16	\$161.14	\$87.04	\$111.70	\$133.54	\$149.86	\$183.95	\$206.70	75
76	\$51.41	\$63.48	\$73.71	\$82.28	\$101.10	\$113.87	\$76.53	\$97.46	\$115.92	\$129.58	\$158.54	\$178.18	\$95.58	\$123.11	\$147.54	\$165.14	\$201.82	\$226.47	76
77	\$56.11	\$69.46	\$80.81	\$90.06	\$110.44	\$124.28	\$84.80	\$108.40	\$129.24	\$144.08	\$175.57	\$197.05	\$104.96	\$135.68	\$163.02	\$181.91	\$221.50	\$248.13	77
78	\$60.47	\$74.97	\$87.40	\$97.36	\$119.23	\$134.03	\$90.17	\$115.50	\$137.92	\$153.63	\$186.92	\$209.51	\$110.81	\$143.57	\$172.77	\$192.66	\$234.21	\$262.02	78
79	\$64.83	\$80.53	\$94.01	\$104.66	\$128.01	\$143.73	\$95.89	\$123.09	\$147.17	\$163.82	\$199.01	\$222.76	\$117.00	\$151.92	\$183.09	\$204.05	\$247.66	\$276.71	79
80	\$69.17	\$86.05	\$100.61	\$111.96	\$136.78	\$153.47	\$101.98	\$131.14	\$157.06	\$174.70	\$211.88	\$236.83	\$123.53	\$160.73	\$194.04	\$216.11	\$261.90	\$292.18	80
81	\$73.54	\$91.58	\$107.19	\$119.26	\$145.59	\$163.17	\$108.43	\$139.74	\$167.60	\$186.28	\$225.59	\$251.82	\$130.40	\$170.07	\$205.63	\$228.89	\$276.92	\$308.54	81
82	\$77.91	\$97.11	\$113.78	\$126.55	\$164.36	\$172.91	\$115.32	\$148.88	\$178.82	\$198.64	\$240.18	\$267.71	\$137.67	\$179.95	\$217.93	\$242.40	\$292.85	\$325.82	82
83	\$83.64	\$104.45	\$122.57	\$136.31	\$168.16	\$185.99	\$122.67	\$158.56	\$190.70	\$211.73	\$255.77	\$284.81	\$145.71	\$190.75	\$231.29	\$257.16	\$310.44	\$345.10	83
84	\$89.34	\$111.80	\$131.36	\$146.09	\$177.94	\$199.04	\$130.49	\$168.89	\$203.34	\$225.66	\$272.36	\$303.03	\$154.23	\$202.19	\$245.47	\$272.84	\$329.09	\$365.51	84
85																			

Certificate Form GLTCARP-06-FC

		Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																	
		Comprehensive - 20 Day EP - 80% Home Care																	
Issue Age	Future Purchase Option						Auto 3% Compound Inflation					Auto 5% Compound Inflation					Issue Age		
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year		7 Year	Lifetime
25	\$16.24	\$19.65	\$22.48	\$24.86	\$30.06	\$33.65	\$23.62	\$29.10	\$33.77	\$38.16	\$47.47	\$54.03	\$44.33	\$55.29	\$64.82	\$74.45	\$94.31	\$106.90	25
26	\$16.36	\$19.80	\$22.62	\$25.00	\$30.31	\$33.92	\$23.99	\$29.55	\$34.29	\$38.83	\$48.28	\$55.02	\$44.84	\$55.96	\$65.57	\$75.35	\$95.47	\$108.28	26
27	\$16.39	\$19.87	\$22.77	\$25.18	\$30.58	\$34.21	\$24.34	\$30.00	\$34.89	\$39.46	\$49.07	\$55.96	\$45.33	\$56.63	\$66.38	\$76.25	\$96.69	\$109.69	27
28	\$16.48	\$20.03	\$22.98	\$25.40	\$30.77	\$34.44	\$24.70	\$30.46	\$35.42	\$40.11	\$49.93	\$56.93	\$45.88	\$57.27	\$67.19	\$77.16	\$97.89	\$111.11	28
29	\$16.59	\$20.15	\$23.12	\$25.55	\$31.01	\$34.77	\$25.04	\$30.91	\$35.96	\$40.79	\$50.82	\$57.92	\$46.45	\$57.92	\$68.01	\$78.11	\$99.12	\$112.53	29
30	\$16.72	\$20.30	\$23.28	\$25.76	\$31.27	\$34.99	\$25.45	\$31.43	\$36.54	\$41.45	\$51.67	\$58.96	\$46.99	\$58.65	\$68.82	\$79.08	\$100.39	\$114.00	30
31	\$16.75	\$20.40	\$23.43	\$25.96	\$31.54	\$35.31	\$25.84	\$31.92	\$37.14	\$42.15	\$52.58	\$59.95	\$47.56	\$59.35	\$69.62	\$80.04	\$101.65	\$115.46	31
32	\$16.87	\$20.54	\$23.59	\$26.12	\$31.72	\$35.58	\$26.27	\$32.44	\$37.73	\$42.86	\$53.50	\$61.03	\$48.13	\$60.07	\$70.42	\$81.03	\$102.92	\$116.91	32
33	\$16.95	\$20.65	\$23.74	\$26.30	\$31.98	\$35.86	\$26.66	\$32.95	\$38.35	\$43.56	\$54.40	\$62.08	\$48.67	\$60.76	\$71.29	\$82.03	\$104.22	\$118.44	33
34	\$17.05	\$20.81	\$23.92	\$26.53	\$32.24	\$36.11	\$27.07	\$33.43	\$38.96	\$44.27	\$55.36	\$63.15	\$49.25	\$61.48	\$72.14	\$83.05	\$105.55	\$119.97	34
35	\$17.17	\$20.91	\$24.09	\$26.66	\$32.44	\$36.45	\$27.48	\$34.01	\$39.61	\$44.98	\$56.30	\$64.19	\$49.85	\$62.16	\$73.01	\$84.02	\$106.84	\$121.55	35
36	\$17.30	\$21.14	\$24.40	\$27.02	\$32.88	\$36.93	\$27.98	\$34.67	\$40.42	\$45.88	\$57.47	\$65.57	\$50.48	\$63.04	\$73.97	\$85.22	\$108.37	\$123.26	36
37	\$17.44	\$21.39	\$24.70	\$27.39	\$33.34	\$37.45	\$28.49	\$35.31	\$41.25	\$46.84	\$58.68	\$66.94	\$51.15	\$63.99	\$74.97	\$86.37	\$109.91	\$125.04	37
38	\$17.66	\$21.65	\$25.00	\$27.71	\$33.80	\$38.01	\$28.96	\$36.01	\$42.05	\$47.81	\$59.92	\$68.35	\$51.82	\$64.76	\$76.01	\$87.54	\$111.48	\$126.81	38
39	\$17.82	\$21.90	\$25.30	\$28.09	\$34.25	\$38.49	\$29.60	\$36.72	\$42.86	\$48.77	\$61.16	\$69.76	\$52.53	\$65.60	\$77.02	\$88.74	\$113.05	\$128.60	39
40	\$18.02	\$22.11	\$25.62	\$28.43	\$34.71	\$39.01	\$30.15	\$37.45	\$43.71	\$49.78	\$62.44	\$71.25	\$53.22	\$66.48	\$78.07	\$89.97	\$114.64	\$130.42	40
41	\$18.16	\$22.36	\$25.91	\$28.79	\$35.21	\$39.57	\$30.73	\$38.16	\$44.58	\$50.82	\$63.73	\$72.78	\$53.92	\$67.39	\$79.13	\$91.18	\$116.27	\$132.32	41
42	\$18.37	\$22.62	\$26.27	\$29.20	\$35.67	\$40.06	\$31.27	\$38.91	\$45.43	\$51.82	\$65.11	\$74.28	\$54.64	\$68.32	\$80.21	\$92.43	\$117.89	\$134.19	42
43	\$18.53	\$22.87	\$26.57	\$29.55	\$36.11	\$40.57	\$31.87	\$39.68	\$46.35	\$52.86	\$66.48	\$75.85	\$55.36	\$69.21	\$81.25	\$93.70	\$119.55	\$136.11	43
44	\$18.73	\$23.12	\$26.86	\$29.91	\$36.60	\$41.09	\$32.48	\$40.42	\$47.26	\$53.92	\$67.90	\$77.46	\$56.11	\$70.13	\$82.37	\$94.96	\$121.22	\$138.01	44
45	\$18.89	\$23.37	\$27.17	\$30.24	\$37.05	\$41.64	\$33.11	\$41.18	\$48.21	\$55.06	\$69.36	\$79.08	\$56.89	\$71.08	\$83.49	\$96.34	\$122.95	\$140.04	45
46	\$19.23	\$23.84	\$27.78	\$30.91	\$37.89	\$42.65	\$34.36	\$42.74	\$49.89	\$56.66	\$71.15	\$81.10	\$57.77	\$72.21	\$84.79	\$97.89	\$124.98	\$142.37	46
47	\$19.55	\$24.28	\$28.37	\$31.63	\$38.83	\$43.67	\$35.63	\$44.38	\$51.67	\$58.34	\$72.95	\$83.17	\$58.68	\$73.36	\$86.18	\$99.47	\$127.04	\$144.75	47
48	\$19.87	\$24.81	\$28.95	\$32.35	\$39.68	\$44.69	\$36.93	\$46.03	\$53.50	\$60.07	\$74.82	\$85.30	\$59.59	\$74.53	\$87.54	\$101.07	\$129.12	\$147.17	48
49	\$20.24	\$25.25	\$29.55	\$33.00	\$40.57	\$45.70	\$38.32	\$47.81	\$55.36	\$61.83	\$76.75	\$87.47	\$60.57	\$75.70	\$88.95	\$102.71	\$131.24	\$149.60	49
50	\$20.60	\$25.76	\$30.15	\$33.69	\$41.45	\$46.70	\$39.73	\$49.63	\$57.27	\$63.65	\$78.74	\$89.70	\$61.53	\$76.91	\$90.37	\$104.37	\$133.43	\$152.09	50
51	\$20.91	\$26.21	\$30.77	\$34.40	\$42.35	\$47.70	\$41.18	\$51.49	\$59.31	\$65.53	\$80.74	\$91.99	\$62.48	\$78.11	\$91.78	\$106.05	\$135.63	\$154.62	51
52	\$21.26	\$26.71	\$31.39	\$35.06	\$43.27	\$48.71	\$42.74	\$53.50	\$61.38	\$67.45	\$82.83	\$94.36	\$63.46	\$79.34	\$93.25	\$107.77	\$137.87	\$157.21	52
53	\$21.61	\$27.17	\$31.98	\$35.79	\$44.12	\$49.78	\$44.38	\$55.51	\$63.55	\$69.47	\$84.96	\$96.78	\$64.46	\$80.59	\$94.71	\$109.55	\$140.15	\$159.85	53
54	\$21.90	\$27.64	\$32.57	\$36.48	\$45.03	\$50.82	\$46.03	\$57.63	\$65.78	\$71.54	\$87.13	\$99.27	\$65.45	\$81.87	\$96.22	\$111.32	\$142.47	\$162.51	54
55	\$22.25	\$28.15	\$33.20	\$37.14	\$45.88	\$51.82	\$47.81	\$59.92	\$68.05	\$73.79	\$89.27	\$101.85	\$66.48	\$83.17	\$97.80	\$113.12	\$144.80	\$165.19	55
56	\$22.43	\$30.51	\$35.79	\$40.15	\$49.78	\$56.20	\$50.16	\$62.79	\$71.29	\$77.56	\$94.71	\$108.13	\$69.21	\$86.82	\$102.20	\$118.41	\$151.79	\$173.30	56
57	\$26.57	\$32.95	\$38.35	\$43.17	\$53.64	\$60.68	\$52.58	\$65.83	\$74.67	\$81.55	\$100.49	\$114.79	\$72.12	\$90.63	\$106.81	\$123.90	\$159.12	\$181.79	57
58	\$28.74	\$35.31	\$40.93	\$46.14	\$57.47	\$65.07	\$55.10	\$69.01	\$78.23	\$85.76	\$106.62	\$121.87	\$75.08	\$94.58	\$111.64	\$129.69	\$166.80	\$190.70	58
59	\$30.86	\$37.73	\$43.50	\$49.14	\$61.38	\$69.52	\$57.77	\$72.34	\$81.96	\$90.21	\$113.08	\$129.38	\$78.23	\$98.65	\$116.85	\$135.70	\$174.86	\$200.09	59
60	\$33.04	\$40.11	\$46.10	\$52.11	\$65.22	\$73.97	\$60.57	\$75.85	\$85.87	\$94.88	\$119.97	\$137.32	\$81.45	\$102.96	\$121.87	\$142.03	\$183.33	\$209.77	60
61	\$35.16	\$42.55	\$48.67	\$55.10	\$69.13	\$78.37	\$63.50	\$79.50	\$89.97	\$99.79	\$127.31	\$145.76	\$84.84	\$107.48	\$127.35	\$148.62	\$192.16	\$220.05	61
62	\$37.35	\$44.93	\$51.26	\$58.15	\$72.95	\$82.83	\$66.54	\$82.92	\$94.31	\$105.01	\$135.04	\$154.73	\$88.34	\$112.12	\$133.07	\$155.43	\$201.48	\$230.76	62
63	\$41.25	\$49.70	\$56.74	\$64.31	\$80.81	\$91.72	\$70.18	\$87.78	\$101.20	\$113.39	\$145.47	\$166.51	\$94.78	\$120.08	\$142.32	\$165.85	\$214.28	\$245.19	63
64	\$45.12	\$54.42	\$62.16	\$70.54	\$88.59	\$100.61	\$74.03	\$92.59	\$108.59	\$122.46	\$156.70	\$179.18	\$101.65	\$128.57	\$152.23	\$176.98	\$227.94	\$260.52	64
65	\$49.07	\$59.20	\$67.64	\$76.71	\$96.44	\$109.49	\$78.07	\$97.64	\$116.53	\$132.20	\$168.80	\$192.87	\$109.04	\$137.67	\$162.81	\$188.82	\$242.45	\$276.81	65
66	\$52.98	\$63.96	\$73.10	\$82.93	\$104.28	\$118.41	\$82.37	\$102.96	\$125.04	\$142.72	\$181.84	\$207.59	\$116.91	\$147.43	\$174.13	\$201.48	\$257.88	\$294.11	66
67	\$56.93	\$68.72	\$78.58	\$89.16	\$112.07	\$127.31	\$86.93	\$108.59	\$134.13	\$154.13	\$195.91	\$223.42	\$125.42	\$157.81	\$186.23	\$214.92	\$274.27	\$312.46	67
68	\$64.59	\$78.23	\$89.55	\$101.39	\$127.15	\$144.24	\$96.84	\$121.08	\$148.14	\$169.71	\$214.73	\$244.49	\$136.75	\$172.39	\$203.66	\$234.09	\$297.16	\$337.93	68
69	\$72.34	\$87.75	\$100.54	\$113.69	\$142.21	\$161.25	\$107.88	\$135.04	\$163.63	\$186.84	\$235.38	\$267.50	\$149.09	\$188.27	\$222.66	\$255.01	\$321.94	\$365.47	69
70	\$80.09	\$97.20	\$111.56	\$125.94	\$157.29	\$178.20	\$120.18	\$150.61	\$180.79	\$205.72	\$257.98	\$292.69	\$162.56	\$205.61	\$243.47	\$277.78	\$348.80	\$395.18	70
71	\$87.82	\$106.69	\$122.54	\$138.23	\$172.39	\$195.15	\$133.89	\$167.99	\$199.70	\$226.52	\$282.78	\$320.26	\$177.24	\$224.61	\$266.24	\$302.56	\$377.91	\$427.38	71
72	\$95.55	\$116.21	\$133.53	\$150.48	\$187.45	\$212.15	\$149.22	\$187.29	\$220.62	\$249.38	\$309.91	\$350.46	\$193.28	\$245.28	\$291.17	\$329.51	\$409.41	\$462.10	72
73	\$109.44	\$133.82	\$154.37	\$173.33	\$214.88	\$242.81	\$165.34	\$208.28	\$245.99	\$277.26	\$343.19	\$387.51	\$212.23	\$270.33	\$321.69	\$363.04	\$449.22	\$506.27	73
74	\$123.31	\$151.38	\$175.17	\$196.20	\$242.35	\$273.42	\$183.21	\$231.66	\$274.23	\$308.22	\$380.07	\$428.50	\$233.05	\$297.97	\$355.40	\$399.96	\$492.89	\$554.66	74
75	\$137.21	\$168.99	\$195.97	\$219.07	\$269.77	\$304.07	\$203.05	\$257.67	\$305.69	\$342.69	\$420.90	\$473.76	\$255.92	\$328.42	\$392.62	\$440.60	\$540.82	\$607.69	75
76	\$151.09	\$186.61	\$216.77	\$241.91	\$297.26	\$334.74	\$225.00	\$286.57	\$340.80	\$380.98	\$466.15	\$523.88	\$281.00	\$361.97	\$433.78	\$485.45	\$593.38	\$665.78	76
77	\$164.93	\$204.20	\$237.52	\$264.77	\$324.67	\$365.41	\$249.34	\$318.70	\$379.97	\$423.58	\$516.17	\$579.32	\$308.58	\$398.90	\$479.30	\$534.80	\$651.16	\$729.50	77
78	\$177.79	\$220.45	\$256.92	\$286.24	\$350.53	\$393.99	\$265.14	\$339.61	\$405.48	\$451.66	\$549.56	\$615.95	\$325.79	\$422.08	\$507.94	\$566.39	\$688.55	\$770.32	78
79	\$190.61	\$236.74	\$276.35	\$307.68	\$376.34	\$422.58	\$281.93	\$361.87	\$432.69	\$481.64	\$585.09	\$664.91	\$343.96	\$446.61	\$538.29	\$599.92	\$728.12	\$813.49	79
80	\$203.40	\$252.98	\$295.72	\$329.14	\$402.14	\$451.17	\$299.79	\$385.61	\$461.72	\$513.59	\$622.93	\$696.30	\$363.13	\$472.57	\$570.46	\$635.38	\$769.95	\$859.02	80
81	\$216.25	\$269.27	\$315.10	\$350.60	\$427.99	\$479.74	\$318.81	\$410.84	\$492.75	\$547.66	\$663.21	\$740.31	\$383.36	\$500.03	\$604.56	\$672.92	\$814.17	\$907.12	81
82	\$229.05	\$285.51	\$334.53	\$372.08	\$453.80	\$508.32	\$339.04	\$437.71	\$525.79	\$584.02	\$706.12	\$787.07	\$404.76	\$529.08	\$640.73	\$712.63	\$860.98	\$957.91	82

Certificate Form GLTCAARP-06-FC

Issue Age	Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age			
	Comprehensive - 20 Day EP - 80% Home Care																		
	Future Purchase Option					Auto 3% Compound Inflation					Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	
25	\$60.98	\$73.71	\$84.36	\$93.28	\$112.85	\$126.34	\$88.73	\$109.25	\$126.73	\$143.24	\$178.22	\$202.92	\$166.44	\$207.67	\$243.37	\$279.47	\$354.16	\$401.46	25
26	\$61.38	\$74.30	\$84.95	\$93.85	\$113.80	\$127.31	\$90.06	\$110.96	\$128.82	\$145.74	\$181.25	\$206.50	\$168.32	\$210.13	\$246.24	\$282.90	\$358.50	\$406.60	26
27	\$61.58	\$74.67	\$85.51	\$94.62	\$114.76	\$128.44	\$91.38	\$112.68	\$130.92	\$148.18	\$184.30	\$210.13	\$170.23	\$212.60	\$249.26	\$286.30	\$363.08	\$411.92	27
28	\$61.93	\$75.24	\$86.25	\$95.37	\$115.50	\$129.38	\$92.73	\$114.38	\$133.01	\$160.67	\$187.54	\$213.74	\$172.31	\$215.09	\$252.31	\$289.75	\$367.62	\$417.21	28
29	\$62.31	\$75.61	\$86.82	\$95.94	\$116.48	\$130.51	\$94.06	\$116.10	\$135.07	\$163.13	\$190.75	\$217.55	\$174.44	\$217.55	\$255.36	\$293.36	\$372.19	\$422.54	29
30	\$62.69	\$76.20	\$87.40	\$96.70	\$117.41	\$131.48	\$95.57	\$117.99	\$137.18	\$165.61	\$193.99	\$221.35	\$176.50	\$220.20	\$258.38	\$296.97	\$376.93	\$428.05	30
31	\$62.88	\$76.57	\$87.96	\$97.46	\$118.38	\$132.63	\$97.08	\$119.90	\$139.44	\$168.27	\$197.41	\$225.14	\$178.62	\$222.86	\$261.42	\$300.56	\$381.70	\$433.55	31
32	\$63.27	\$77.13	\$88.56	\$98.06	\$119.11	\$133.56	\$98.60	\$121.80	\$141.73	\$160.92	\$200.82	\$229.12	\$180.68	\$225.50	\$264.47	\$304.18	\$386.44	\$439.05	32
33	\$63.64	\$77.49	\$89.12	\$98.82	\$120.08	\$134.71	\$100.12	\$123.69	\$144.01	\$163.59	\$204.24	\$233.13	\$182.76	\$228.20	\$267.69	\$307.99	\$391.38	\$444.78	33
34	\$64.01	\$78.09	\$89.86	\$99.57	\$121.02	\$135.67	\$101.65	\$125.59	\$146.29	\$166.24	\$207.67	\$237.12	\$184.87	\$230.86	\$270.92	\$311.80	\$396.31	\$450.47	34
35	\$64.41	\$78.50	\$90.44	\$100.12	\$121.80	\$136.80	\$103.18	\$127.63	\$148.76	\$168.92	\$211.47	\$241.10	\$187.13	\$233.51	\$274.14	\$315.57	\$401.27	\$456.36	35
36	\$64.98	\$79.43	\$91.57	\$101.47	\$123.50	\$138.70	\$105.08	\$130.13	\$151.80	\$172.31	\$215.84	\$246.24	\$189.61	\$236.74	\$277.76	\$319.94	\$406.98	\$462.80	36
37	\$65.56	\$80.38	\$92.73	\$102.78	\$125.20	\$140.61	\$106.98	\$132.63	\$154.87	\$175.94	\$220.39	\$251.36	\$192.08	\$239.96	\$281.56	\$324.31	\$412.67	\$469.48	37
38	\$66.31	\$81.33	\$93.85	\$104.12	\$126.92	\$142.69	\$109.05	\$135.27	\$157.86	\$179.55	\$224.94	\$256.69	\$194.56	\$243.18	\$285.37	\$328.68	\$418.54	\$476.12	38
39	\$66.89	\$82.26	\$95.00	\$105.45	\$128.61	\$144.57	\$111.14	\$137.95	\$160.92	\$183.15	\$229.70	\$261.99	\$197.23	\$246.42	\$289.17	\$333.23	\$424.42	\$482.95	39
40	\$67.63	\$83.01	\$96.15	\$106.75	\$130.32	\$146.48	\$113.23	\$140.61	\$164.15	\$186.93	\$234.44	\$267.50	\$199.87	\$249.66	\$293.17	\$337.80	\$430.53	\$489.80	40
41	\$68.20	\$83.98	\$97.28	\$108.10	\$132.24	\$148.57	\$115.32	\$143.24	\$167.39	\$190.75	\$239.39	\$273.22	\$202.54	\$253.08	\$297.16	\$342.34	\$436.61	\$496.83	41
42	\$68.99	\$84.95	\$98.60	\$109.63	\$133.93	\$150.48	\$117.41	\$146.11	\$170.62	\$194.56	\$244.51	\$278.91	\$205.19	\$256.48	\$301.14	\$347.11	\$442.68	\$503.86	42
43	\$69.55	\$85.88	\$99.76	\$110.96	\$135.67	\$152.36	\$119.69	\$148.95	\$174.03	\$198.53	\$249.66	\$284.78	\$207.87	\$259.90	\$305.11	\$351.86	\$448.96	\$511.08	43
44	\$70.31	\$86.82	\$100.88	\$112.30	\$137.36	\$154.27	\$121.99	\$151.80	\$177.43	\$202.54	\$254.99	\$290.87	\$210.69	\$263.32	\$309.30	\$356.60	\$455.22	\$518.30	44
45	\$70.87	\$87.77	\$102.03	\$113.61	\$139.06	\$156.38	\$124.25	\$154.67	\$181.05	\$206.50	\$260.50	\$296.97	\$213.56	\$266.93	\$313.50	\$361.74	\$461.68	\$525.90	45
46	\$72.21	\$88.48	\$104.30	\$116.10	\$142.31	\$160.18	\$129.01	\$160.56	\$187.32	\$212.80	\$267.12	\$304.57	\$216.98	\$271.13	\$318.42	\$367.62	\$469.28	\$534.64	46
47	\$73.33	\$91.19	\$106.57	\$118.75	\$145.74	\$163.97	\$133.76	\$166.61	\$193.99	\$219.06	\$273.97	\$312.35	\$220.39	\$275.49	\$323.55	\$373.55	\$477.05	\$543.57	47
48	\$74.67	\$93.11	\$108.69	\$121.42	\$148.95	\$167.75	\$138.70	\$172.90	\$200.82	\$225.50	\$280.99	\$320.31	\$223.81	\$279.85	\$328.68	\$379.60	\$484.86	\$552.68	48
49	\$76.01	\$94.81	\$110.96	\$123.87	\$152.36	\$171.56	\$143.82	\$179.55	\$207.87	\$232.17	\$288.22	\$328.49	\$227.44	\$284.25	\$334.01	\$385.68	\$492.83	\$561.80	49
50	\$77.31	\$96.70	\$113.23	\$126.54	\$155.61	\$175.37	\$149.15	\$186.37	\$215.09	\$239.01	\$295.64	\$336.84	\$231.04	\$288.79	\$339.33	\$391.96	\$500.99	\$571.10	50
51	\$78.50	\$98.42	\$115.50	\$129.20	\$159.01	\$179.16	\$154.67	\$193.42	\$222.66	\$246.05	\$303.22	\$345.40	\$234.64	\$293.36	\$344.65	\$398.22	\$509.37	\$580.60	51
52	\$79.80	\$100.31	\$117.81	\$131.67	\$162.43	\$182.97	\$160.56	\$200.82	\$230.47	\$253.27	\$311.01	\$354.35	\$238.24	\$297.90	\$350.16	\$404.69	\$517.71	\$590.28	52
53	\$81.12	\$102.03	\$120.08	\$134.33	\$165.68	\$186.93	\$166.61	\$208.41	\$238.63	\$260.86	\$319.00	\$363.45	\$242.06	\$302.66	\$355.67	\$411.33	\$526.29	\$600.17	53
54	\$82.26	\$103.74	\$122.36	\$137.00	\$169.11	\$190.75	\$172.90	\$216.40	\$246.99	\$268.65	\$327.18	\$372.77	\$245.87	\$307.40	\$361.37	\$417.97	\$535.02	\$610.25	54
55	\$83.60	\$105.63	\$124.63	\$139.44	\$172.31	\$194.56	\$179.55	\$224.94	\$255.53	\$277.02	\$335.16	\$382.46	\$249.66	\$312.35	\$367.24	\$424.81	\$543.75	\$620.33	55
56	\$91.77	\$114.57	\$134.33	\$150.86	\$186.93	\$211.08	\$188.30	\$235.79	\$267.69	\$291.25	\$355.67	\$406.01	\$259.90	\$326.04	\$383.78	\$444.59	\$569.96	\$650.71	56
57	\$99.76	\$123.69	\$144.01	\$162.05	\$201.39	\$227.81	\$197.41	\$247.17	\$280.44	\$306.27	\$377.31	\$431.10	\$270.74	\$340.28	\$401.07	\$465.30	\$597.52	\$682.64	57
58	\$107.92	\$132.63	\$153.70	\$173.28	\$215.84	\$244.34	\$206.91	\$259.17	\$293.73	\$322.02	\$400.31	\$457.69	\$281.94	\$355.09	\$419.11	\$486.96	\$626.41	\$716.07	58
59	\$115.89	\$141.73	\$163.38	\$184.49	\$230.47	\$261.05	\$216.98	\$271.69	\$307.79	\$338.74	\$424.62	\$485.81	\$293.73	\$370.50	\$437.92	\$509.55	\$656.59	\$751.03	59
60	\$124.07	\$150.67	\$173.07	\$195.69	\$244.89	\$277.76	\$227.44	\$284.78	\$322.43	\$353.23	\$450.47	\$515.64	\$305.86	\$386.63	\$457.69	\$533.30	\$688.35	\$787.70	60
61	\$132.04	\$159.80	\$182.76	\$206.91	\$259.53	\$294.29	\$236.43	\$298.47	\$337.80	\$374.65	\$478.03	\$547.38	\$319.60	\$403.55	\$478.21	\$555.80	\$721.58	\$826.26	61
62	\$140.23	\$168.72	\$192.47	\$218.31	\$273.97	\$311.01	\$249.84	\$312.55	\$354.16	\$394.42	\$507.10	\$581.00	\$331.73	\$421.02	\$499.68	\$583.66	\$756.54	\$866.53	62
63	\$154.87	\$186.58	\$212.98	\$241.48	\$303.41	\$344.47	\$263.50	\$329.62	\$379.99	\$425.78	\$546.22	\$625.26	\$355.87	\$450.86	\$534.46	\$622.79	\$804.60	\$920.71	63
64	\$169.49	\$204.45	\$233.51	\$264.85	\$332.66	\$377.70	\$277.98	\$347.67	\$407.73	\$459.78	\$588.41	\$672.94	\$381.70	\$482.77	\$571.67	\$664.60	\$855.91	\$978.28	64
65	\$184.30	\$222.30	\$254.02	\$288.04	\$362.13	\$411.15	\$293.17	\$366.68	\$437.54	\$496.46	\$633.80	\$724.22	\$409.43	\$516.95	\$611.39	\$709.04	\$910.42	\$1,039.44	65
66	\$198.94	\$240.17	\$274.54	\$311.42	\$391.56	\$444.59	\$309.30	\$386.63	\$469.48	\$535.96	\$682.84	\$779.54	\$439.05	\$553.64	\$653.96	\$756.54	\$968.39	\$1,104.42	66
67	\$213.74	\$257.99	\$295.06	\$334.75	\$420.84	\$478.03	\$326.41	\$407.73	\$503.67	\$578.71	\$735.64	\$839.00	\$471.01	\$592.57	\$699.36	\$807.08	\$1,029.93	\$1,173.38	67
68	\$242.63	\$293.73	\$336.30	\$380.73	\$477.44	\$541.66	\$363.65	\$454.65	\$556.30	\$637.23	\$806.32	\$918.05	\$513.54	\$647.28	\$764.72	\$879.08	\$1,115.82	\$1,268.94	68
69	\$271.69	\$329.44	\$377.52	\$426.92	\$534.06	\$605.49	\$405.06	\$507.10	\$614.42	\$701.65	\$883.83	\$1,004.48	\$559.91	\$706.97	\$836.16	\$957.57	\$1,208.93	\$1,372.32	69
70	\$300.76	\$364.97	\$418.92	\$472.90	\$590.68	\$669.14	\$451.22	\$565.60	\$678.84	\$772.52	\$968.76	\$1,099.08	\$610.44	\$772.12	\$914.24	\$1,043.04	\$1,309.81	\$1,484.02	70
71	\$329.83	\$400.68	\$460.15	\$519.05	\$647.28	\$732.80	\$502.72	\$630.77	\$749.90	\$860.60	\$1,061.86	\$1,202.63	\$665.52	\$843.39	\$999.71	\$1,136.14	\$1,419.04	\$1,604.86	71
72	\$358.70	\$436.41	\$501.40	\$565.03	\$703.90	\$796.63	\$560.27	\$703.34	\$828.54	\$936.47	\$1,163.69	\$1,316.05	\$725.75	\$921.05	\$1,093.40	\$1,237.42	\$1,537.42	\$1,735.18	72
73	\$410.96	\$502.52	\$579.66	\$650.91	\$806.91	\$911.76	\$620.90	\$782.20	\$923.73	\$1,041.15	\$1,288.71	\$1,455.12	\$797.01	\$1,015.13	\$1,207.95	\$1,363.17	\$1,686.93	\$1,901.03	73
74	\$462.99	\$568.46	\$657.74	\$736.78	\$910.07	\$1,026.71	\$687.96	\$869.96	\$1,029.76	\$1,157.42	\$1,427.19	\$1,609.03	\$875.11	\$1,118.88	\$1,334.50	\$1,501.88	\$1,850.90	\$2,082.87	74
75	\$515.24	\$634.57	\$735.83	\$822.64	\$1,013.02	\$1,141.85	\$762.43	\$967.64	\$1,147.91	\$1,286.80	\$1,580.53	\$1,779.09	\$960.95	\$1,233.23	\$1,474.32	\$1,654.62	\$2,030.83	\$2,281.97	75
76	\$567.32	\$700.70	\$813.92	\$908.33	\$1,116.19	\$1,257.00	\$844.91	\$1,076.12	\$1,279.78	\$1,430.61	\$1,750.39	\$1,967.16	\$1,055.21	\$1,359.19	\$1,628.80	\$1,822.96	\$2,228.22	\$2,500.08	76
77	\$619.36	\$766.79	\$892.02	\$994.21	\$1,219.16	\$1,372.10	\$936.28	\$1,196.76	\$1,426.83	\$1,590.59	\$1,938.28	\$2,175.39	\$1,158.76	\$1,497.88	\$1,799.79	\$2,008.20	\$2,445.19	\$2,739.29	77
78	\$667.66	\$827.78	\$964.77	\$1,074.76	\$1,316.26	\$1,479.45	\$995.56	\$1,275.20	\$1,522.59	\$1,696.04	\$2,063.67	\$2,312.94	\$1,223.36	\$1,584.92	\$1,907.32	\$2,126.93	\$2,585.57	\$2,892.59	78
79	\$715.70	\$888.97	\$1,037.72	\$1,155.33	\$1,413.17	\$1,586.79	\$1,058.65	\$1,358.80	\$1,624.79	\$1,808.51	\$2,197.05	\$2,459.24	\$1,291.56	\$1,677.06					

Certificate Form GLTCARP-06-FC

		Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Comprehensive - 20 Day EP - 100% Home Care																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25		\$5.96	\$7.25	\$8.29	\$9.16	\$11.08	\$12.40	\$8.58	\$10.59	\$12.29	\$13.87	\$17.24	\$19.72	\$15.76	\$19.56	\$22.87	\$26.21	\$33.15	\$37.57	25	
26		\$5.98	\$7.32	\$8.38	\$9.23	\$11.17	\$12.49	\$8.71	\$10.77	\$12.48	\$14.09	\$17.55	\$20.08	\$15.95	\$19.80	\$23.15	\$26.55	\$33.56	\$38.04	26	
27		\$6.00	\$7.37	\$8.42	\$9.28	\$11.26	\$12.60	\$8.81	\$10.93	\$12.70	\$14.34	\$17.84	\$20.42	\$16.13	\$20.03	\$23.43	\$26.86	\$34.00	\$38.53	27	
28		\$6.04	\$7.39	\$8.48	\$9.37	\$11.34	\$12.71	\$8.96	\$11.12	\$12.88	\$14.57	\$18.14	\$20.78	\$16.31	\$20.29	\$23.72	\$27.19	\$34.41	\$39.03	28	
29		\$6.06	\$7.45	\$8.56	\$9.44	\$11.42	\$12.81	\$9.10	\$11.29	\$13.10	\$14.81	\$18.45	\$21.12	\$16.51	\$20.50	\$23.96	\$27.53	\$34.85	\$39.54	29	
30		\$6.12	\$7.51	\$8.62	\$9.51	\$11.52	\$12.92	\$9.24	\$11.45	\$13.30	\$15.03	\$18.76	\$21.48	\$16.72	\$20.78	\$24.27	\$27.85	\$35.30	\$40.05	30	
31		\$6.15	\$7.54	\$8.65	\$9.58	\$11.59	\$13.00	\$9.39	\$11.61	\$13.52	\$15.28	\$19.08	\$21.86	\$16.89	\$20.99	\$24.56	\$28.21	\$35.75	\$40.56	31	
32		\$6.19	\$7.59	\$8.74	\$9.65	\$11.69	\$13.10	\$9.52	\$11.83	\$13.72	\$15.53	\$19.42	\$22.23	\$17.07	\$21.26	\$24.86	\$28.56	\$36.19	\$41.09	32	
33		\$6.23	\$7.64	\$8.78	\$9.69	\$11.79	\$13.19	\$9.66	\$12.01	\$13.94	\$15.79	\$19.73	\$22.62	\$17.30	\$21.51	\$25.15	\$28.91	\$36.64	\$41.62	33	
34		\$6.25	\$7.69	\$8.85	\$9.78	\$11.89	\$13.30	\$9.80	\$12.19	\$14.15	\$16.06	\$20.09	\$23.01	\$17.51	\$21.78	\$25.44	\$29.25	\$37.13	\$42.15	34	
35		\$6.30	\$7.76	\$8.91	\$9.83	\$11.98	\$13.42	\$9.95	\$12.35	\$14.39	\$16.33	\$20.45	\$23.42	\$17.71	\$22.02	\$25.77	\$29.60	\$37.57	\$42.71	35	
36		\$6.37	\$7.84	\$9.02	\$9.98	\$12.15	\$13.60	\$10.14	\$12.60	\$14.68	\$16.67	\$20.86	\$23.89	\$17.94	\$22.32	\$26.12	\$30.01	\$38.11	\$43.31	36	
37		\$6.40	\$7.92	\$9.11	\$10.11	\$12.29	\$13.80	\$10.33	\$12.85	\$14.97	\$17.02	\$21.30	\$24.40	\$18.18	\$22.60	\$26.45	\$30.44	\$38.65	\$43.92	37	
38		\$6.47	\$8.01	\$9.24	\$10.26	\$12.45	\$13.98	\$10.51	\$13.09	\$15.27	\$17.35	\$21.75	\$24.91	\$18.44	\$22.90	\$26.81	\$30.84	\$39.18	\$44.58	38	
39		\$6.55	\$8.11	\$9.37	\$10.37	\$12.63	\$14.17	\$10.70	\$13.33	\$15.60	\$17.70	\$22.20	\$25.43	\$18.68	\$23.22	\$27.17	\$31.27	\$39.74	\$45.19	39	
40		\$6.58	\$8.20	\$9.48	\$10.50	\$12.81	\$14.38	\$10.91	\$13.60	\$15.90	\$18.04	\$22.67	\$25.96	\$18.91	\$23.52	\$27.54	\$31.71	\$40.30	\$45.82	40	
41		\$6.68	\$8.27	\$9.60	\$10.64	\$12.96	\$14.57	\$11.14	\$13.86	\$16.21	\$18.43	\$23.15	\$26.50	\$19.18	\$23.84	\$27.91	\$32.14	\$40.87	\$46.46	41	
42		\$6.72	\$8.39	\$9.69	\$10.78	\$13.12	\$14.75	\$11.32	\$14.10	\$16.52	\$18.78	\$23.62	\$27.03	\$19.43	\$24.16	\$28.29	\$32.57	\$41.45	\$47.13	42	
43		\$6.82	\$8.47	\$9.81	\$10.89	\$13.30	\$14.96	\$11.54	\$14.39	\$16.87	\$19.18	\$24.13	\$27.59	\$19.68	\$24.49	\$28.67	\$33.03	\$42.04	\$47.81	43	
44		\$6.85	\$8.56	\$9.93	\$11.04	\$13.47	\$15.14	\$11.73	\$14.66	\$17.18	\$19.56	\$24.62	\$28.19	\$19.96	\$24.83	\$29.08	\$33.49	\$42.60	\$48.51	44	
45		\$6.93	\$8.64	\$10.04	\$11.16	\$13.63	\$15.34	\$11.98	\$14.95	\$17.51	\$19.96	\$25.15	\$28.76	\$20.20	\$25.15	\$29.46	\$33.93	\$43.20	\$49.21	45	
46		\$7.04	\$8.81	\$10.28	\$11.41	\$13.95	\$15.70	\$12.37	\$15.48	\$18.08	\$20.49	\$25.80	\$29.49	\$20.53	\$25.53	\$29.93	\$34.46	\$43.93	\$50.04	46	
47		\$7.19	\$9.00	\$10.49	\$11.68	\$14.30	\$16.08	\$12.81	\$16.02	\$18.70	\$21.07	\$26.44	\$30.24	\$20.85	\$25.96	\$30.40	\$35.04	\$44.68	\$50.86	47	
48		\$7.29	\$9.17	\$10.70	\$11.92	\$14.64	\$16.46	\$13.25	\$16.59	\$19.30	\$21.65	\$27.10	\$31.02	\$21.19	\$26.37	\$30.90	\$35.60	\$45.40	\$51.70	48	
49		\$7.40	\$9.35	\$10.93	\$12.19	\$14.96	\$16.85	\$13.72	\$17.19	\$19.96	\$22.24	\$27.81	\$31.81	\$21.51	\$26.79	\$31.40	\$36.18	\$46.15	\$52.56	49	
50		\$7.53	\$9.53	\$11.16	\$12.44	\$15.28	\$17.20	\$14.21	\$17.82	\$20.60	\$22.87	\$28.50	\$32.65	\$21.86	\$27.20	\$31.88	\$36.76	\$46.92	\$53.45	50	
51		\$7.66	\$9.69	\$11.38	\$12.71	\$15.62	\$17.57	\$14.69	\$18.45	\$21.27	\$23.51	\$29.23	\$33.44	\$22.20	\$27.66	\$32.40	\$37.36	\$47.69	\$54.34	51	
52		\$7.80	\$9.88	\$11.59	\$12.95	\$15.95	\$17.94	\$15.21	\$19.11	\$21.98	\$24.16	\$29.97	\$34.29	\$22.54	\$28.07	\$32.90	\$37.98	\$48.50	\$55.24	52	
53		\$7.92	\$10.04	\$11.84	\$13.19	\$16.27	\$18.33	\$15.76	\$19.80	\$22.70	\$24.85	\$30.73	\$35.18	\$22.90	\$28.51	\$33.43	\$38.58	\$49.29	\$56.17	53	
54		\$8.04	\$10.26	\$12.05	\$13.46	\$16.59	\$18.71	\$16.30	\$20.49	\$23.46	\$25.52	\$31.49	\$36.08	\$23.28	\$28.96	\$33.96	\$39.22	\$50.09	\$57.10	54	
55		\$8.14	\$10.43	\$12.27	\$13.72	\$16.91	\$19.08	\$16.88	\$21.23	\$24.22	\$26.29	\$32.31	\$36.99	\$23.62	\$29.43	\$34.52	\$39.85	\$50.93	\$58.04	55	
56		\$8.94	\$11.31	\$13.23	\$14.82	\$18.34	\$20.69	\$17.69	\$22.24	\$25.33	\$27.70	\$34.26	\$39.24	\$24.61	\$30.71	\$36.07	\$41.67	\$53.38	\$60.89	56	
57		\$9.75	\$12.19	\$14.17	\$15.93	\$19.74	\$22.34	\$18.53	\$23.34	\$26.55	\$29.22	\$36.34	\$41.63	\$25.63	\$32.03	\$37.68	\$43.61	\$55.96	\$63.87	57	
58		\$10.52	\$13.09	\$15.13	\$17.04	\$21.19	\$23.96	\$19.41	\$24.43	\$27.81	\$30.77	\$38.54	\$44.17	\$26.70	\$33.43	\$39.37	\$45.64	\$58.67	\$66.98	58	
59		\$11.31	\$13.97	\$16.10	\$18.14	\$22.62	\$25.62	\$20.32	\$25.62	\$29.10	\$32.41	\$40.89	\$46.88	\$27.81	\$34.91	\$41.14	\$47.77	\$61.50	\$70.26	59	
60		\$12.09	\$14.84	\$17.04	\$19.26	\$24.04	\$27.24	\$21.29	\$26.94	\$30.49	\$34.16	\$43.35	\$49.73	\$28.95	\$36.44	\$42.98	\$49.95	\$64.47	\$73.70	60	
61		\$12.88	\$15.76	\$18.01	\$20.34	\$25.45	\$28.88	\$22.32	\$28.11	\$31.90	\$36.00	\$46.00	\$52.78	\$30.15	\$38.01	\$44.89	\$52.30	\$67.60	\$77.31	61	
62		\$13.70	\$16.69	\$18.96	\$21.44	\$26.88	\$30.60	\$23.39	\$29.40	\$33.42	\$37.97	\$48.77	\$56.03	\$31.42	\$39.65	\$46.96	\$54.73	\$70.85	\$81.08	62	
63		\$15.12	\$18.41	\$20.98	\$23.75	\$29.77	\$33.79	\$25.07	\$31.48	\$35.97	\$40.94	\$52.50	\$60.23	\$33.67	\$42.45	\$50.22	\$58.40	\$75.35	\$86.18	63	
64		\$16.54	\$20.16	\$23.00	\$26.03	\$32.66	\$37.06	\$26.88	\$33.69	\$38.75	\$44.17	\$56.50	\$64.76	\$36.11	\$45.47	\$53.71	\$62.30	\$80.15	\$91.56	64	
65		\$18.00	\$21.90	\$25.01	\$28.34	\$35.55	\$40.33	\$28.82	\$36.08	\$41.69	\$47.68	\$60.82	\$69.64	\$38.75	\$48.68	\$57.45	\$66.48	\$85.24	\$97.29	65	
66		\$19.43	\$23.67	\$27.02	\$30.62	\$38.41	\$43.61	\$30.91	\$38.62	\$44.89	\$51.44	\$65.45	\$74.87	\$41.54	\$52.12	\$61.46	\$70.92	\$90.68	\$103.38	66	
67		\$20.85	\$25.44	\$29.06	\$32.89	\$41.31	\$46.88	\$33.14	\$41.33	\$48.33	\$55.48	\$70.49	\$80.51	\$44.58	\$55.82	\$65.71	\$75.70	\$96.42	\$109.81	67	
68		\$23.72	\$28.95	\$33.12	\$37.44	\$46.84	\$53.13	\$36.47	\$45.57	\$53.36	\$61.03	\$77.16	\$87.95	\$48.61	\$60.97	\$71.84	\$82.44	\$104.46	\$118.75	68	
69		\$26.53	\$32.48	\$37.19	\$41.96	\$52.40	\$59.38	\$40.14	\$50.26	\$58.86	\$67.12	\$84.48	\$96.11	\$52.99	\$66.61	\$78.57	\$89.78	\$113.17	\$128.42	69	
70		\$29.37	\$35.97	\$41.26	\$46.49	\$57.97	\$65.65	\$44.20	\$55.40	\$64.98	\$73.83	\$92.51	\$105.01	\$57.77	\$72.77	\$85.91	\$97.80	\$122.62	\$138.88	70	
71		\$32.18	\$39.52	\$45.32	\$51.04	\$63.50	\$71.89	\$48.66	\$61.10	\$71.70	\$81.21	\$101.29	\$114.78	\$63.00	\$79.47	\$93.95	\$106.52	\$132.82	\$150.18	71	
72		\$35.04	\$43.03	\$49.38	\$55.54	\$69.05	\$78.13	\$53.57	\$67.36	\$79.15	\$89.33	\$110.88	\$125.45	\$68.69	\$86.78	\$102.72	\$116.04	\$143.94	\$162.40	72	
73		\$40.11	\$49.53	\$57.07	\$64.00	\$79.17	\$89.44	\$59.34	\$74.87	\$88.19	\$99.23	\$122.67	\$138.58	\$75.42	\$95.64	\$113.51	\$127.85	\$157.94	\$177.91	73	
74		\$45.20	\$56.05	\$64.76	\$72.42	\$89.30	\$100.72	\$65.72	\$83.19	\$98.23	\$110.25	\$135.72	\$153.04	\$82.80	\$105.42	\$125.40	\$140.83	\$173.29	\$194.93	74	
75		\$50.29	\$62.57	\$72.44	\$80.84	\$99.39	\$112.00	\$72.80	\$92.45	\$109.41	\$122.44	\$150.16	\$169.08	\$90.94	\$116.18	\$138.53	\$155.17	\$190.12	\$213.56	75	
76		\$55.38	\$69.08	\$80.15	\$89.30	\$109.52	\$123.28	\$80.63	\$102.74	\$121.86	\$135.98	\$166.11	\$186.75	\$99.84	\$128.04	\$153.04	\$170.93	\$208.61	\$233.97	76	
77		\$60.47	\$75.58	\$87.82	\$97.73	\$119.62	\$134.58	\$89.33	\$114.20	\$135.74	\$151.07	\$183.78	\$206.28	\$109.66	\$141.12	\$169.11	\$188.32	\$228.94	\$256.35	77	
78		\$65.18	\$81.60	\$95.00	\$105.64	\$129.13	\$145.12	\$95.00	\$121.62	\$144.76	\$161.00	\$195.56	\$219.20	\$115.76	\$149.31	\$179.18	\$199.46	\$242.08	\$270.70	78	
79		\$69.88	\$87.63	\$102.18	\$113.58	\$138.66	\$155.65	\$101.01	\$129.53	\$154.40	\$171.59	\$208.11	\$232.95	\$122.21	\$157.97	\$189.94	\$211.24	\$255.99	\$285.87	79	
80		\$74.58	\$93.65	\$109.35	\$121.48	\$148.17	\$166.16	\$107.40	\$137.98	\$164.70	\$182.90	\$221.49	\$247.52	\$129.05	\$167.18	\$201.29	\$223.73	\$270.70	\$301.88	80	
81		\$79.28	\$99.66	\$116.51	\$129.41	\$157.67	\$176.68	\$114.21	\$146.94	\$175.66	\$194.95	\$235.70	\$263.03	\$136.24	\$176.91	\$213.32	\$236.95	\$286.26	\$318.78	81	
82		\$83.97	\$105.69	\$123.69	\$137.34	\$167.20	\$187.21	\$121.43	\$156.51	\$187.40	\$207.81	\$250.84	\$279.54	\$143.86	\$187.15	\$226.06	\$250.94	\$302.71	\$336.63	82	
83		\$90.13	\$113.68	\$133.24	\$147.92	\$179.97	\$201.37	\$129.13	\$166.63	\$199.76	\$221.45	\$267.07	\$297.35								

Certificate Form GLTCARP-06-FC

		Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Comprehensive - 20 Day EP - 100% Home Care																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25		\$17.51	\$21.36	\$24.43	\$26.92	\$32.57	\$36.45	\$25.18	\$31.12	\$36.11	\$40.79	\$50.70	\$57.98	\$46.29	\$57.47	\$67.24	\$77.07	\$97.44	\$110.45	25	
26		\$17.62	\$21.51	\$24.59	\$27.11	\$32.83	\$36.72	\$25.55	\$31.63	\$36.70	\$41.45	\$51.57	\$59.00	\$46.84	\$58.19	\$68.05	\$78.01	\$98.65	\$111.86	26	
27		\$17.66	\$21.65	\$24.81	\$27.34	\$33.11	\$37.05	\$25.96	\$32.14	\$37.30	\$42.10	\$52.43	\$60.01	\$47.41	\$58.87	\$68.86	\$78.98	\$99.95	\$113.27	27	
28		\$17.77	\$21.75	\$24.93	\$27.53	\$33.34	\$37.35	\$26.37	\$32.65	\$37.89	\$42.81	\$53.35	\$61.03	\$47.98	\$59.59	\$69.66	\$79.94	\$101.20	\$114.76	28	
29		\$17.87	\$21.90	\$25.15	\$27.71	\$33.58	\$37.64	\$26.78	\$33.15	\$38.49	\$43.50	\$54.25	\$62.08	\$48.52	\$60.28	\$70.49	\$80.91	\$102.45	\$116.21	29	
30		\$17.96	\$22.06	\$25.30	\$27.93	\$33.85	\$37.97	\$27.17	\$33.65	\$39.12	\$44.22	\$55.17	\$63.15	\$49.07	\$61.03	\$71.33	\$81.93	\$103.77	\$117.74	30	
31		\$18.07	\$22.21	\$25.45	\$28.15	\$34.10	\$38.20	\$27.56	\$34.16	\$39.73	\$44.93	\$56.11	\$64.26	\$49.63	\$61.75	\$72.21	\$82.93	\$105.09	\$119.26	31	
32		\$18.16	\$22.33	\$25.67	\$28.34	\$34.36	\$38.49	\$27.98	\$34.71	\$40.33	\$45.70	\$57.07	\$65.36	\$50.23	\$62.48	\$73.07	\$83.95	\$106.39	\$120.79	32	
33		\$18.26	\$22.48	\$25.81	\$28.53	\$34.67	\$38.83	\$28.37	\$35.25	\$40.96	\$46.45	\$58.03	\$66.48	\$50.86	\$63.26	\$73.93	\$84.96	\$107.77	\$122.35	33	
34		\$18.37	\$22.62	\$26.00	\$28.74	\$34.92	\$39.12	\$28.79	\$35.82	\$41.64	\$47.21	\$59.04	\$67.64	\$51.45	\$64.01	\$74.79	\$86.02	\$109.14	\$123.90	34	
35		\$18.46	\$22.77	\$26.15	\$28.95	\$35.16	\$39.40	\$29.24	\$36.33	\$42.30	\$48.02	\$60.11	\$68.82	\$52.08	\$64.71	\$75.73	\$87.03	\$110.45	\$125.51	35	
36		\$18.68	\$23.02	\$26.53	\$29.35	\$35.67	\$39.98	\$29.82	\$37.05	\$43.17	\$48.97	\$61.38	\$70.22	\$52.77	\$65.57	\$76.75	\$88.23	\$112.02	\$127.31	36	
37		\$18.82	\$23.28	\$26.81	\$29.72	\$36.11	\$40.57	\$30.35	\$37.73	\$44.01	\$50.02	\$62.63	\$71.69	\$53.50	\$66.44	\$77.77	\$89.46	\$113.59	\$129.12	37	
38		\$19.03	\$23.52	\$27.17	\$30.09	\$36.63	\$41.14	\$30.91	\$38.45	\$44.88	\$51.00	\$63.96	\$73.21	\$54.20	\$67.34	\$78.83	\$90.68	\$115.20	\$130.95	38	
39		\$19.23	\$23.84	\$27.53	\$30.51	\$37.14	\$41.69	\$31.48	\$39.23	\$45.79	\$52.00	\$65.27	\$74.73	\$54.91	\$68.25	\$79.89	\$91.94	\$116.83	\$132.81	39	
40		\$19.40	\$24.09	\$27.83	\$30.86	\$37.64	\$42.26	\$32.06	\$39.98	\$46.70	\$53.07	\$66.63	\$76.31	\$55.60	\$69.16	\$80.94	\$93.21	\$118.50	\$134.70	40	
41		\$19.58	\$24.34	\$28.20	\$31.27	\$38.11	\$42.81	\$32.68	\$40.73	\$47.63	\$54.14	\$68.05	\$77.88	\$56.36	\$70.06	\$82.08	\$94.46	\$120.18	\$136.60	41	
42		\$19.80	\$24.64	\$28.53	\$31.66	\$38.60	\$43.35	\$33.30	\$41.49	\$48.55	\$55.24	\$69.47	\$79.50	\$57.12	\$71.03	\$83.17	\$95.78	\$121.85	\$138.60	42	
43		\$19.98	\$24.89	\$28.83	\$32.02	\$39.12	\$43.98	\$33.92	\$42.30	\$49.53	\$56.36	\$70.92	\$81.18	\$57.86	\$72.00	\$84.29	\$97.09	\$123.55	\$140.55	43	
44		\$20.15	\$25.15	\$29.20	\$32.44	\$39.61	\$44.54	\$34.52	\$43.12	\$50.48	\$57.47	\$72.41	\$82.83	\$58.65	\$72.95	\$85.46	\$98.40	\$125.27	\$142.57	44	
45		\$20.34	\$25.40	\$29.55	\$32.80	\$40.06	\$45.09	\$35.16	\$43.92	\$51.45	\$58.65	\$73.93	\$84.61	\$59.41	\$73.93	\$86.63	\$99.75	\$127.04	\$144.65	45	
46		\$20.68	\$25.96	\$30.15	\$33.54	\$41.01	\$46.17	\$36.38	\$45.48	\$53.16	\$60.26	\$75.77	\$86.71	\$60.36	\$75.08	\$87.97	\$101.36	\$129.19	\$147.09	46	
47		\$21.11	\$26.47	\$30.80	\$34.29	\$42.05	\$47.26	\$37.64	\$47.11	\$54.94	\$61.93	\$77.73	\$88.95	\$61.32	\$76.31	\$89.42	\$102.96	\$131.29	\$149.53	47	
48		\$21.46	\$26.96	\$31.48	\$35.06	\$43.02	\$48.38	\$38.96	\$48.77	\$56.78	\$63.65	\$79.69	\$91.23	\$62.29	\$77.49	\$90.83	\$104.65	\$133.47	\$151.99	48	
49		\$21.81	\$27.48	\$32.14	\$35.82	\$43.98	\$49.48	\$40.33	\$50.55	\$58.65	\$65.41	\$81.72	\$93.55	\$63.26	\$78.74	\$92.29	\$106.36	\$135.70	\$154.53	49	
50		\$22.18	\$28.04	\$32.80	\$36.60	\$44.93	\$50.59	\$41.76	\$52.37	\$60.57	\$67.24	\$83.81	\$95.92	\$64.26	\$79.97	\$93.76	\$108.08	\$137.92	\$157.10	50	
51		\$22.51	\$28.53	\$33.43	\$37.35	\$45.88	\$51.67	\$43.20	\$54.25	\$62.53	\$69.13	\$85.91	\$98.37	\$65.27	\$81.25	\$95.28	\$109.84	\$140.21	\$159.74	51	
52		\$22.92	\$29.06	\$34.10	\$38.04	\$46.84	\$52.77	\$44.73	\$56.15	\$64.59	\$71.03	\$88.08	\$100.84	\$66.29	\$82.55	\$96.78	\$111.64	\$142.53	\$162.41	52	
53		\$23.28	\$29.55	\$34.77	\$38.83	\$47.81	\$53.87	\$46.29	\$58.19	\$66.75	\$73.01	\$90.31	\$103.41	\$67.34	\$83.84	\$98.30	\$113.44	\$144.90	\$165.16	53	
54		\$23.62	\$30.09	\$35.42	\$39.57	\$48.77	\$55.02	\$47.91	\$60.26	\$68.97	\$75.04	\$92.59	\$106.05	\$68.40	\$85.15	\$99.88	\$115.27	\$147.28	\$167.89	54	
55		\$23.99	\$30.62	\$36.08	\$40.33	\$49.73	\$56.11	\$49.58	\$62.44	\$71.19	\$77.29	\$94.96	\$108.74	\$69.47	\$86.51	\$101.47	\$117.14	\$149.70	\$170.67	55	
56		\$26.30	\$33.26	\$38.86	\$43.56	\$53.92	\$60.88	\$51.96	\$65.41	\$74.53	\$81.45	\$100.74	\$115.35	\$72.34	\$90.27	\$105.99	\$122.54	\$156.95	\$179.01	56	
57		\$28.63	\$35.82	\$41.69	\$46.81	\$58.08	\$65.88	\$54.42	\$68.54	\$78.01	\$85.87	\$106.84	\$122.39	\$75.35	\$94.20	\$110.76	\$128.22	\$164.54	\$187.75	57	
58		\$30.97	\$38.45	\$44.46	\$50.09	\$62.29	\$70.49	\$57.01	\$71.84	\$81.72	\$90.46	\$113.35	\$129.88	\$78.50	\$98.30	\$115.72	\$134.19	\$172.46	\$196.96	58	
59		\$33.26	\$41.09	\$47.29	\$53.35	\$66.48	\$75.31	\$59.76	\$75.31	\$85.55	\$95.32	\$120.21	\$137.84	\$81.72	\$102.59	\$120.94	\$140.43	\$180.85	\$206.57	59	
60		\$35.58	\$43.67	\$50.09	\$56.58	\$70.62	\$80.09	\$62.60	\$78.87	\$89.61	\$100.46	\$127.50	\$146.24	\$85.12	\$107.06	\$126.33	\$146.93	\$189.58	\$216.69	60	
61		\$37.89	\$46.29	\$52.93	\$59.82	\$74.82	\$84.84	\$65.57	\$82.62	\$93.90	\$105.84	\$135.25	\$155.18	\$88.65	\$111.71	\$131.99	\$153.77	\$198.74	\$227.32	61	
62		\$40.22	\$48.92	\$55.76	\$63.04	\$79.02	\$89.66	\$68.77	\$86.46	\$98.25	\$111.56	\$143.38	\$164.70	\$92.36	\$116.56	\$138.01	\$160.88	\$208.25	\$238.40	62	
63		\$44.43	\$54.10	\$61.66	\$69.83	\$87.54	\$99.32	\$73.71	\$92.54	\$105.80	\$120.35	\$154.31	\$177.09	\$99.01	\$124.82	\$147.65	\$171.66	\$221.51	\$253.34	63	
64		\$48.67	\$59.25	\$67.60	\$76.54	\$95.99	\$108.92	\$79.02	\$99.08	\$113.89	\$129.88	\$166.09	\$190.38	\$106.21	\$133.66	\$157.92	\$183.15	\$235.63	\$269.17	64	
65		\$52.86	\$64.41	\$73.52	\$83.27	\$104.49	\$118.55	\$84.76	\$106.05	\$122.60	\$140.15	\$178.80	\$204.72	\$113.89	\$143.13	\$168.89	\$195.44	\$250.60	\$286.02	65	
66		\$57.12	\$69.62	\$79.44	\$90.00	\$112.93	\$128.22	\$90.87	\$113.54	\$131.99	\$151.24	\$192.47	\$220.10	\$122.14	\$153.27	\$180.64	\$208.56	\$266.55	\$303.88	66	
67		\$61.32	\$74.79	\$85.40	\$96.72	\$121.43	\$137.84	\$97.42	\$121.55	\$142.11	\$163.14	\$207.17	\$236.63	\$131.06	\$164.13	\$193.18	\$222.51	\$283.49	\$322.86	67	
68		\$69.66	\$85.12	\$97.36	\$110.06	\$137.71	\$156.18	\$107.21	\$133.98	\$156.84	\$179.43	\$226.86	\$258.59	\$142.88	\$179.28	\$211.24	\$242.35	\$307.12	\$349.14	68	
69		\$77.98	\$95.47	\$109.28	\$123.38	\$154.06	\$174.56	\$118.05	\$147.75	\$173.08	\$197.33	\$248.38	\$282.59	\$155.79	\$195.82	\$230.96	\$263.95	\$332.70	\$377.54	69	
70		\$86.33	\$105.80	\$121.27	\$136.67	\$170.40	\$192.94	\$129.95	\$162.92	\$191.04	\$217.05	\$271.96	\$308.78	\$169.86	\$213.86	\$252.57	\$287.54	\$360.50	\$408.26	70	
71		\$94.62	\$116.12	\$133.22	\$150.03	\$186.70	\$211.33	\$143.03	\$179.62	\$210.82	\$238.76	\$297.74	\$337.47	\$185.18	\$233.58	\$276.20	\$313.20	\$390.54	\$441.47	71	
72		\$102.96	\$126.51	\$145.19	\$163.31	\$203.05	\$229.71	\$157.51	\$198.05	\$232.74	\$262.65	\$325.97	\$368.86	\$201.93	\$255.10	\$302.02	\$341.17	\$423.18	\$477.42	72	
73		\$117.93	\$145.61	\$167.76	\$188.10	\$232.78	\$262.89	\$174.46	\$220.10	\$259.26	\$291.73	\$360.64	\$407.39	\$221.71	\$281.18	\$333.68	\$375.87	\$464.31	\$523.05	73	
74		\$132.84	\$164.80	\$190.38	\$212.91	\$262.50	\$296.09	\$193.23	\$244.58	\$288.75	\$324.06	\$399.01	\$449.99	\$243.47	\$309.91	\$368.64	\$414.07	\$509.44	\$573.05	74	
75		\$147.85	\$183.92	\$213.01	\$237.67	\$292.24	\$329.28	\$214.01	\$271.78	\$321.64	\$359.95	\$441.45	\$497.06	\$267.36	\$341.57	\$407.29	\$456.18	\$558.98	\$627.84	75	
76		\$162.81	\$203.08	\$235.63	\$262.50	\$321.99	\$362.46	\$237.04	\$302.06	\$358.26	\$399.80	\$488.41	\$549.02	\$293.55	\$376.42	\$449.99	\$502.55	\$613.33	\$687.84	76	
77		\$177.79	\$222.20	\$258.26	\$287.34	\$351.70	\$395.67	\$262.65	\$335.71	\$399.05	\$444.06	\$540.32	\$606.43	\$322.40	\$414.84	\$497.15	\$553.65	\$673.07	\$753.65	77	
78		\$191.61	\$239.91	\$279.29	\$310.60	\$379.67	\$426.62	\$279.29	\$357.57	\$425.60	\$473.31	\$574.95	\$644.43	\$340.37	\$438.95	\$526.84	\$586.41	\$711.73	\$795.86	78	
79		\$205.43	\$257.62	\$300.40	\$333.89	\$407.67	\$457.59	\$296.94	\$380.83	\$453.97	\$504.50	\$611.84	\$684.80	\$359.34	\$464.46	\$558.38	\$621.07	\$752.61	\$840.44	79	
80		\$219.22	\$275.34	\$321.49	\$357.14	\$435.60	\$488.51	\$315.77	\$405.63	\$484.21	\$537.73	\$651.12	\$727.72	\$379.36	\$491.49	\$591.77	\$657.74	\$795.86	\$887.49	80	
81		\$233.05	\$293.02	\$342.51	\$380.48	\$463.55	\$519.46	\$335.75	\$432.06	\$516.43	\$573.12	\$692.90	\$773.31	\$400.51	\$520.07	\$627.13	\$69				

Certificate Form GLTCAARP-06-FC

		Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase																						
		Future Purchase Option							Auto 3% Compound Inflation							Auto 5% Compound Inflation								
Issue Age		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Issue Age				
25	\$65.73	\$80.19	\$91.77	\$101.06	\$122.36	\$136.80	\$94.62	\$116.86	\$135.67	\$153.13	\$190.37	\$217.74	\$173.85	\$215.84	\$252.49	\$289.35	\$365.92	\$414.74	25					
26	\$66.11	\$80.74	\$92.35	\$101.83	\$123.31	\$137.95	\$95.94	\$118.75	\$137.72	\$155.61	\$193.61	\$221.53	\$175.94	\$218.51	\$255.53	\$292.97	\$370.50	\$420.07	26					
27	\$66.31	\$81.33	\$93.11	\$102.59	\$124.25	\$139.06	\$97.46	\$120.63	\$140.02	\$168.07	\$196.82	\$225.31	\$178.02	\$221.15	\$258.58	\$296.57	\$375.22	\$425.39	27					
28	\$66.69	\$81.71	\$93.66	\$103.38	\$125.20	\$140.23	\$98.99	\$122.54	\$142.31	\$167.73	\$200.25	\$229.12	\$180.13	\$223.81	\$261.62	\$300.18	\$379.99	\$430.90	28					
29	\$67.08	\$82.26	\$94.44	\$104.12	\$126.16	\$141.35	\$100.50	\$124.43	\$144.57	\$163.38	\$203.68	\$233.13	\$182.21	\$226.48	\$264.68	\$303.79	\$384.73	\$436.41	29					
30	\$67.45	\$82.83	\$95.00	\$104.86	\$127.11	\$142.48	\$102.03	\$126.34	\$146.87	\$166.05	\$207.10	\$237.12	\$184.30	\$229.12	\$267.89	\$307.60	\$389.67	\$442.11	30					
31	\$67.82	\$83.43	\$95.57	\$105.63	\$128.07	\$143.45	\$103.55	\$128.25	\$149.15	\$168.72	\$210.69	\$241.29	\$186.37	\$231.79	\$271.13	\$311.42	\$394.60	\$447.80	31					
32	\$68.20	\$83.81	\$96.33	\$106.38	\$129.01	\$144.57	\$105.08	\$130.32	\$151.42	\$171.56	\$214.31	\$245.47	\$188.67	\$234.64	\$274.36	\$315.21	\$399.56	\$453.50	32					
33	\$68.58	\$84.36	\$96.88	\$107.17	\$130.13	\$145.74	\$106.57	\$132.44	\$153.88	\$174.44	\$217.92	\$249.66	\$190.95	\$237.49	\$277.57	\$319.00	\$404.69	\$459.41	33					
34	\$68.99	\$84.95	\$97.67	\$107.92	\$131.10	\$146.87	\$108.10	\$134.52	\$156.38	\$177.25	\$221.72	\$254.02	\$193.23	\$240.36	\$280.82	\$322.99	\$409.80	\$465.50	34					
35	\$69.35	\$85.51	\$98.24	\$108.69	\$132.04	\$148.00	\$109.81	\$136.43	\$158.82	\$180.32	\$225.73	\$258.38	\$195.52	\$242.98	\$284.42	\$326.79	\$414.74	\$471.36	35					
36	\$70.11	\$86.43	\$99.57	\$110.18	\$133.93	\$150.10	\$111.92	\$139.06	\$162.05	\$183.92	\$230.47	\$263.71	\$198.19	\$246.24	\$288.22	\$331.36	\$420.64	\$478.03	36					
37	\$70.69	\$87.40	\$100.69	\$111.52	\$135.67	\$152.36	\$114.00	\$141.73	\$165.31	\$187.72	\$235.22	\$269.22	\$200.82	\$249.48	\$292.01	\$335.90	\$426.55	\$484.86	37					
38	\$71.44	\$88.35	\$102.03	\$113.06	\$137.54	\$154.47	\$116.10	\$144.39	\$168.51	\$191.51	\$240.17	\$274.93	\$203.48	\$252.86	\$296.00	\$340.46	\$432.60	\$491.71	38					
39	\$72.21	\$89.48	\$103.38	\$114.57	\$139.44	\$156.56	\$118.17	\$147.24	\$171.94	\$195.30	\$245.11	\$280.62	\$206.15	\$256.29	\$299.99	\$345.23	\$438.68	\$498.73	39					
40	\$72.78	\$90.44	\$104.50	\$115.89	\$141.35	\$158.63	\$120.45	\$150.10	\$175.37	\$199.30	\$250.22	\$286.51	\$208.80	\$259.72	\$303.98	\$349.98	\$444.97	\$505.70	40					
41	\$73.52	\$91.38	\$105.82	\$117.41	\$143.05	\$160.73	\$122.74	\$152.95	\$178.79	\$203.28	\$255.53	\$292.40	\$211.66	\$263.14	\$308.17	\$354.70	\$451.22	\$512.98	41					
42	\$74.30	\$92.52	\$107.17	\$118.93	\$144.97	\$162.81	\$125.00	\$155.80	\$182.38	\$207.47	\$260.86	\$298.47	\$214.50	\$266.74	\$312.35	\$359.66	\$457.48	\$520.38	42					
43	\$75.05	\$93.49	\$108.29	\$120.26	\$146.87	\$165.09	\$127.31	\$158.82	\$186.01	\$211.66	\$266.38	\$304.74	\$217.34	\$270.36	\$316.51	\$364.62	\$463.96	\$527.80	43					
44	\$75.61	\$94.44	\$109.63	\$121.80	\$148.76	\$167.20	\$129.57	\$161.88	\$189.61	\$215.84	\$271.89	\$311.01	\$220.20	\$273.97	\$320.90	\$369.54	\$470.43	\$535.39	44					
45	\$76.37	\$95.37	\$110.96	\$123.11	\$150.48	\$169.28	\$132.04	\$164.92	\$193.23	\$220.20	\$277.57	\$317.68	\$223.05	\$277.57	\$325.26	\$374.48	\$477.05	\$543.18	45					
46	\$77.72	\$97.46	\$113.23	\$125.96	\$154.08	\$173.46	\$136.60	\$170.81	\$199.68	\$226.28	\$284.61	\$325.66	\$226.67	\$281.94	\$330.41	\$380.53	\$485.05	\$552.29	46					
47	\$79.21	\$99.36	\$115.70	\$128.82	\$157.86	\$177.43	\$141.35	\$176.90	\$206.33	\$232.54	\$291.83	\$334.01	\$230.25	\$286.51	\$335.72	\$386.63	\$493.03	\$561.43	47					
48	\$80.55	\$101.25	\$118.17	\$131.67	\$161.49	\$181.61	\$146.29	\$183.15	\$213.18	\$239.01	\$299.24	\$342.57	\$233.88	\$291.04	\$341.05	\$392.90	\$501.21	\$570.72	48					
49	\$81.88	\$103.18	\$120.63	\$134.52	\$165.09	\$185.81	\$151.42	\$189.81	\$220.20	\$245.66	\$306.84	\$351.27	\$237.49	\$295.64	\$346.54	\$399.36	\$509.55	\$580.23	49					
50	\$83.22	\$105.26	\$123.11	\$137.36	\$168.72	\$189.98	\$156.75	\$196.65	\$227.44	\$252.49	\$314.62	\$360.23	\$241.29	\$300.38	\$352.06	\$405.81	\$517.92	\$589.91	50					
51	\$84.54	\$107.17	\$125.59	\$140.23	\$172.31	\$193.99	\$162.26	\$203.68	\$234.83	\$259.53	\$322.61	\$369.34	\$245.11	\$305.11	\$357.74	\$412.49	\$526.46	\$599.79	51					
52	\$86.06	\$109.05	\$128.07	\$142.86	\$175.94	\$198.19	\$167.97	\$210.88	\$242.63	\$266.74	\$330.77	\$378.65	\$248.89	\$309.88	\$363.45	\$419.11	\$535.22	\$609.85	52					
53	\$87.40	\$110.96	\$130.51	\$145.74	\$179.55	\$202.34	\$173.85	\$218.51	\$250.60	\$274.14	\$339.13	\$388.34	\$252.86	\$314.79	\$369.16	\$425.96	\$544.15	\$620.15	53					
54	\$88.73	\$113.06	\$133.01	\$148.57	\$183.15	\$206.50	\$179.92	\$226.28	\$258.97	\$281.75	\$347.67	\$398.22	\$256.88	\$319.75	\$375.02	\$432.80	\$553.06	\$630.39	54					
55	\$90.06	\$114.94	\$135.47	\$151.42	\$186.76	\$210.69	\$186.18	\$234.44	\$267.31	\$290.31	\$356.60	\$408.29	\$260.86	\$324.89	\$380.94	\$439.83	\$562.18	\$640.85	55					
56	\$98.82	\$124.82	\$145.92	\$163.58	\$202.54	\$228.56	\$195.12	\$245.66	\$279.85	\$305.86	\$378.27	\$433.18	\$271.69	\$338.95	\$398.04	\$460.15	\$589.35	\$672.20	56					
57	\$107.53	\$134.52	\$156.56	\$175.73	\$218.09	\$246.60	\$204.45	\$257.45	\$292.97	\$322.43	\$401.27	\$459.61	\$282.90	\$353.76	\$415.90	\$481.43	\$617.84	\$705.06	57					
58	\$116.27	\$144.39	\$166.98	\$188.09	\$233.88	\$264.68	\$214.12	\$269.80	\$306.84	\$339.70	\$425.59	\$487.70	\$294.68	\$369.16	\$434.51	\$503.86	\$647.69	\$739.65	58					
59	\$124.82	\$154.27	\$177.64	\$200.25	\$249.66	\$282.72	\$224.37	\$282.72	\$321.28	\$357.94	\$451.39	\$517.54	\$306.84	\$385.31	\$454.11	\$527.23	\$679.04	\$775.73	59					
60	\$133.56	\$163.97	\$188.09	\$212.42	\$265.21	\$300.76	\$235.00	\$296.18	\$336.48	\$377.13	\$478.77	\$548.09	\$319.56	\$402.03	\$477.41	\$551.74	\$711.89	\$813.71	60					
61	\$142.31	\$173.85	\$198.74	\$224.56	\$280.99	\$318.60	\$246.24	\$310.26	\$352.24	\$397.48	\$507.85	\$582.72	\$332.87	\$419.49	\$495.67	\$577.39	\$746.28	\$853.62	61					
62	\$151.07	\$183.72	\$209.38	\$236.74	\$296.75	\$336.66	\$258.19	\$324.69	\$368.97	\$418.92	\$538.44	\$618.42	\$346.74	\$437.75	\$518.30	\$604.17	\$782.01	\$895.23	62					
63	\$166.80	\$203.10	\$231.61	\$262.20	\$328.68	\$372.96	\$276.81	\$347.50	\$397.27	\$451.98	\$579.47	\$664.96	\$371.82	\$468.72	\$554.40	\$644.65	\$831.78	\$951.30	63					
64	\$182.76	\$222.49	\$253.81	\$287.46	\$360.40	\$409.04	\$296.75	\$375.01	\$427.68	\$487.70	\$627.32	\$714.94	\$398.79	\$501.97	\$592.96	\$687.76	\$884.78	\$1,010.75	64					
65	\$198.53	\$241.85	\$276.07	\$312.72	\$392.35	\$445.16	\$318.23	\$398.22	\$460.35	\$526.29	\$671.44	\$768.73	\$427.68	\$537.48	\$634.19	\$733.94	\$941.01	\$1,074.02	65					
66	\$214.50	\$261.42	\$298.28	\$337.99	\$424.06	\$481.43	\$341.22	\$426.34	\$495.67	\$567.90	\$722.74	\$826.46	\$458.64	\$575.47	\$678.26	\$783.16	\$1,000.90	\$1,141.10	66					
67	\$230.25	\$280.82	\$320.73	\$363.26	\$455.98	\$517.54	\$365.74	\$456.36	\$533.68	\$612.52	\$778.02	\$888.58	\$492.06	\$616.32	\$725.41	\$835.58	\$1,064.52	\$1,212.34	67					
68	\$261.62	\$319.56	\$365.55	\$413.22	\$517.16	\$586.51	\$402.58	\$503.09	\$588.98	\$673.71	\$851.90	\$971.05	\$536.54	\$673.15	\$793.21	\$910.07	\$1,153.22	\$1,310.94	68					
69	\$292.77	\$358.50	\$410.38	\$463.21	\$578.54	\$655.47	\$443.24	\$554.78	\$649.97	\$740.97	\$932.69	\$1,061.09	\$584.98	\$735.27	\$867.31	\$991.20	\$1,249.37	\$1,417.70	69					
70	\$324.13	\$397.27	\$455.40	\$513.15	\$639.89	\$724.65	\$487.91	\$611.77	\$717.43	\$815.06	\$1,021.20	\$1,159.52	\$637.80	\$803.08	\$948.43	\$1,079.71	\$1,353.70	\$1,533.03	70					
71	\$355.29	\$436.05	\$500.26	\$563.32	\$701.08	\$793.58	\$537.11	\$674.46	\$791.68	\$896.57	\$1,118.09	\$1,267.24	\$695.37	\$877.19	\$1,037.15	\$1,176.05	\$1,466.54	\$1,657.87	71					
72	\$386.63	\$474.97	\$545.09	\$613.30	\$762.43	\$862.55	\$591.46	\$743.63	\$873.94	\$986.25	\$1,224.10	\$1,385.04	\$758.26	\$957.94	\$1,134.06	\$1,281.11	\$1,589.08	\$1,792.74	72					
73	\$442.86	\$546.79	\$630.01	\$706.39	\$874.16	\$987.20	\$655.09	\$826.46	\$973.52	\$1,095.49	\$1,354.23	\$1,529.79	\$832.54	\$1,055.76	\$1,253.00	\$1,411.46	\$1,743.54	\$1,964.14	73					
74	\$498.91	\$618.79	\$714.94	\$799.49	\$985.69	\$1,111.83	\$725.58	\$918.40	\$1,084.28	\$1,216.88	\$1,498.27	\$1,689.78	\$914.24	\$1,163.69	\$1,384.26	\$1,554.88	\$1,913.02	\$2,151.84	74					
75	\$555.17	\$690.61	\$799.86	\$892.58	\$1,097.38	\$1,236.45	\$803.67	\$1,020.64	\$1,207.77	\$1,351.61	\$1,657.67	\$1,866.47	\$1,003.90	\$1,282.62	\$1,529.43	\$1,712.97	\$2,099.02	\$2,357.60	75					
76	\$611.39	\$762.64	\$884.78	\$985.69	\$1,209.11	\$1,361.10	\$890.09	\$1,134.26	\$1,345.31	\$1,501.31	\$1,834.00	\$2,061.60	\$1,102.31	\$1,413.54	\$1,689.78	\$1,887.17	\$2,303.08	\$2,582.93	76					
77	\$667.66	\$834.46	\$969.70	\$1,078.97	\$1,320.62	\$1,485.73	\$986.25	\$1,260.58	\$1,498.44	\$1,667.55	\$2,028.91	\$2,277.23	\$1,210.63	\$1,557.74	\$1,866.85	\$2,079.06	\$2,527.45	\$2,830.10	77					
78	\$719.48	\$900.95	\$1,048.75	\$1,166.36	\$1,425.69	\$1,602.00	\$1,048.75	\$1,342.67	\$1,598.20	\$1,777.37	\$2,159.07	\$2,419.91	\$1,278.08	\$1,648.35	\$1,978.38	\$2,201.98	\$2,672.59	\$2,988.56	78					
79	\$771.34	\$967.43	\$1,127.97	\$1,253.76	\$1,530.73	\$1,718.28	\$1,115.05	\$1,430.07	\$1,704.59	\$1,894.40	\$2,297.57	\$												

Certificate Form GLTCAARP-06-FC

		Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Facility - 20 Day EP																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25		\$3.63	\$4.64	\$5.45	\$6.12	\$7.50	\$8.40	\$5.48	\$7.08	\$8.42	\$9.67	\$12.18	\$13.80	\$10.95	\$14.36	\$17.30	\$20.15	\$25.81	\$29.37	25	
26		\$3.64	\$4.66	\$5.49	\$6.17	\$7.53	\$8.47	\$5.57	\$7.21	\$8.58	\$9.83	\$12.40	\$14.07	\$11.08	\$14.52	\$17.51	\$20.37	\$26.13	\$29.75	26	
27		\$3.69	\$4.69	\$5.53	\$6.20	\$7.60	\$8.55	\$5.64	\$7.32	\$8.72	\$10.02	\$12.61	\$14.34	\$11.22	\$14.69	\$17.71	\$20.62	\$26.45	\$30.13	27	
28		\$3.72	\$4.71	\$5.57	\$6.25	\$7.66	\$8.62	\$5.73	\$7.44	\$8.88	\$10.19	\$12.85	\$14.58	\$11.36	\$14.86	\$17.92	\$20.86	\$26.79	\$30.51	28	
29		\$3.73	\$4.75	\$5.60	\$6.31	\$7.73	\$8.71	\$5.82	\$7.54	\$9.02	\$10.36	\$13.08	\$14.83	\$11.51	\$15.03	\$18.13	\$21.13	\$27.11	\$30.91	29	
30		\$3.75	\$4.78	\$5.64	\$6.34	\$7.79	\$8.77	\$5.89	\$7.67	\$9.17	\$10.52	\$13.30	\$15.12	\$11.63	\$15.21	\$18.34	\$21.38	\$27.48	\$31.31	30	
31		\$3.77	\$4.81	\$5.68	\$6.39	\$7.86	\$8.81	\$5.98	\$7.80	\$9.32	\$10.70	\$13.56	\$15.38	\$11.76	\$15.38	\$18.58	\$21.65	\$27.82	\$31.71	31	
32		\$3.78	\$4.84	\$5.72	\$6.43	\$7.91	\$8.91	\$6.09	\$7.92	\$9.50	\$10.89	\$13.79	\$15.65	\$11.91	\$15.60	\$18.78	\$21.90	\$28.18	\$32.13	32	
33		\$3.80	\$4.86	\$5.74	\$6.47	\$7.96	\$8.96	\$6.20	\$8.04	\$9.65	\$11.08	\$14.02	\$15.96	\$12.05	\$15.77	\$19.03	\$22.19	\$28.51	\$32.53	33	
34		\$3.81	\$4.87	\$5.81	\$6.53	\$8.02	\$9.05	\$6.31	\$8.18	\$9.80	\$11.29	\$14.28	\$16.24	\$12.19	\$15.96	\$19.26	\$22.48	\$28.89	\$32.95	34	
35		\$3.85	\$4.93	\$5.83	\$6.57	\$8.09	\$9.10	\$6.40	\$8.29	\$9.96	\$11.46	\$14.52	\$16.52	\$12.33	\$16.15	\$19.45	\$22.73	\$29.24	\$33.37	35	
36		\$3.89	\$4.98	\$5.89	\$6.68	\$8.20	\$9.23	\$6.55	\$8.47	\$10.18	\$11.70	\$14.83	\$16.89	\$12.49	\$16.37	\$19.72	\$23.03	\$29.64	\$33.85	36	
37		\$3.92	\$5.04	\$5.98	\$6.73	\$8.29	\$9.37	\$6.69	\$8.63	\$10.37	\$11.93	\$15.14	\$17.24	\$12.68	\$16.69	\$20.00	\$23.36	\$30.07	\$34.34	37	
38		\$3.95	\$5.11	\$6.05	\$6.84	\$8.41	\$9.50	\$6.83	\$8.79	\$10.59	\$12.20	\$15.48	\$17.63	\$12.85	\$16.82	\$20.29	\$23.67	\$30.50	\$34.83	38	
39		\$4.01	\$5.15	\$6.13	\$6.93	\$8.55	\$9.63	\$6.95	\$8.96	\$10.79	\$12.45	\$15.79	\$18.01	\$13.01	\$17.04	\$20.54	\$24.03	\$30.92	\$35.33	39	
40		\$4.03	\$5.20	\$6.23	\$7.01	\$8.64	\$9.76	\$7.10	\$9.13	\$11.02	\$12.72	\$16.15	\$18.41	\$13.18	\$17.25	\$20.83	\$24.34	\$31.35	\$35.82	40	
41		\$4.08	\$5.28	\$6.30	\$7.09	\$8.77	\$9.88	\$7.25	\$9.31	\$11.23	\$12.97	\$16.48	\$18.78	\$13.35	\$17.50	\$21.11	\$24.65	\$31.80	\$36.41	41	
42		\$4.10	\$5.34	\$6.37	\$7.19	\$8.90	\$10.02	\$7.40	\$9.50	\$11.46	\$13.25	\$16.85	\$19.22	\$13.55	\$17.73	\$21.38	\$25.01	\$32.25	\$36.86	42	
43		\$4.16	\$5.38	\$6.43	\$7.25	\$8.98	\$10.14	\$7.57	\$9.67	\$11.69	\$13.55	\$17.19	\$19.60	\$13.71	\$17.96	\$21.69	\$25.33	\$32.69	\$37.39	43	
44		\$4.18	\$5.45	\$6.52	\$7.36	\$9.10	\$10.29	\$7.73	\$9.87	\$11.92	\$13.80	\$17.56	\$20.07	\$13.89	\$18.19	\$21.98	\$25.69	\$33.17	\$37.91	44	
45		\$4.23	\$5.50	\$6.57	\$7.44	\$9.22	\$10.39	\$7.92	\$10.04	\$12.18	\$14.09	\$17.94	\$20.48	\$14.07	\$18.45	\$22.25	\$26.05	\$33.63	\$38.47	45	
46		\$4.31	\$5.61	\$6.72	\$7.60	\$9.44	\$10.65	\$8.29	\$10.57	\$12.72	\$14.65	\$18.43	\$21.00	\$14.28	\$18.75	\$22.64	\$26.50	\$34.19	\$39.10	46	
47		\$4.36	\$5.73	\$6.86	\$7.79	\$9.66	\$10.91	\$8.76	\$11.12	\$13.28	\$15.21	\$18.89	\$21.57	\$14.51	\$19.04	\$23.00	\$26.92	\$34.76	\$39.75	47	
48		\$4.46	\$5.83	\$7.02	\$7.96	\$9.88	\$11.17	\$9.18	\$11.68	\$13.89	\$15.79	\$19.38	\$22.11	\$14.73	\$19.34	\$23.36	\$27.36	\$35.31	\$40.41	48	
49		\$4.53	\$5.96	\$7.16	\$8.12	\$10.11	\$11.41	\$9.66	\$12.27	\$14.52	\$16.40	\$19.85	\$22.69	\$14.96	\$19.66	\$23.74	\$27.81	\$35.92	\$41.09	49	
50		\$4.62	\$6.05	\$7.32	\$8.28	\$10.33	\$11.68	\$10.14	\$12.88	\$15.19	\$17.05	\$20.37	\$23.28	\$15.20	\$19.97	\$24.12	\$28.24	\$36.48	\$41.77	50	
51		\$4.69	\$6.19	\$7.45	\$8.47	\$10.54	\$11.92	\$10.65	\$13.56	\$15.87	\$17.71	\$20.91	\$23.88	\$15.46	\$20.29	\$24.49	\$28.71	\$37.09	\$42.45	51	
52		\$4.78	\$6.30	\$7.60	\$8.64	\$10.77	\$12.19	\$11.19	\$14.24	\$16.59	\$18.41	\$21.43	\$24.49	\$15.66	\$20.60	\$24.89	\$29.19	\$37.71	\$43.17	52	
53		\$4.84	\$6.40	\$7.76	\$8.80	\$11.00	\$12.44	\$11.74	\$14.96	\$17.35	\$19.11	\$21.98	\$25.14	\$15.93	\$20.94	\$25.29	\$29.62	\$38.33	\$43.89	53	
54		\$4.91	\$6.52	\$7.91	\$8.98	\$11.21	\$12.70	\$12.35	\$15.70	\$18.14	\$19.83	\$22.54	\$25.80	\$16.17	\$21.26	\$25.68	\$30.13	\$38.96	\$44.60	54	
55		\$4.99	\$6.62	\$8.04	\$9.13	\$11.42	\$12.95	\$13.00	\$16.52	\$18.95	\$20.62	\$23.10	\$26.45	\$16.44	\$21.61	\$26.08	\$30.61	\$39.61	\$45.38	55	
56		\$5.48	\$7.21	\$8.66	\$9.88	\$12.40	\$14.06	\$13.63	\$17.33	\$19.87	\$21.63	\$24.54	\$28.09	\$17.14	\$22.54	\$27.24	\$32.02	\$41.52	\$47.61	56	
57		\$5.96	\$7.77	\$9.28	\$10.63	\$13.35	\$15.17	\$14.30	\$18.18	\$20.84	\$22.67	\$26.02	\$29.83	\$17.84	\$23.52	\$28.46	\$33.51	\$43.55	\$49.90	57	
58		\$6.43	\$8.29	\$9.91	\$11.36	\$14.34	\$16.27	\$14.99	\$19.08	\$21.86	\$23.76	\$27.64	\$31.66	\$18.58	\$24.55	\$29.75	\$35.06	\$45.64	\$52.35	58	
59		\$6.93	\$8.90	\$10.54	\$12.09	\$15.28	\$17.36	\$15.76	\$20.03	\$22.92	\$24.92	\$29.31	\$33.63	\$19.34	\$25.62	\$31.09	\$36.70	\$47.85	\$54.92	59	
60		\$7.39	\$9.45	\$11.17	\$12.83	\$16.23	\$18.47	\$16.52	\$21.00	\$24.05	\$26.13	\$31.11	\$35.72	\$20.16	\$26.72	\$32.48	\$38.39	\$50.16	\$57.60	60	
61		\$7.88	\$10.02	\$11.83	\$13.57	\$17.19	\$19.58	\$17.35	\$22.05	\$25.21	\$27.40	\$33.02	\$37.90	\$20.99	\$27.90	\$33.94	\$40.19	\$52.58	\$60.41	61	
62		\$8.38	\$10.59	\$12.42	\$14.30	\$18.16	\$20.68	\$18.25	\$23.15	\$26.47	\$28.73	\$35.06	\$40.25	\$21.86	\$29.10	\$35.49	\$42.05	\$55.11	\$63.37	62	
63		\$9.24	\$11.70	\$13.75	\$15.83	\$20.11	\$22.90	\$19.28	\$24.43	\$27.93	\$30.31	\$37.74	\$43.32	\$23.45	\$31.16	\$37.97	\$44.87	\$58.65	\$67.34	63	
64		\$10.12	\$12.83	\$15.09	\$17.36	\$22.06	\$25.15	\$20.35	\$25.81	\$29.47	\$31.98	\$40.67	\$46.62	\$25.15	\$33.37	\$40.57	\$47.88	\$62.37	\$71.55	64	
65		\$11.01	\$13.94	\$16.39	\$18.89	\$24.03	\$27.37	\$21.49	\$27.24	\$31.12	\$33.74	\$43.84	\$50.19	\$26.96	\$35.73	\$43.38	\$51.09	\$66.35	\$76.04	65	
66		\$11.89	\$15.08	\$17.71	\$20.42	\$25.96	\$29.58	\$22.70	\$28.75	\$32.83	\$35.60	\$47.22	\$54.01	\$28.94	\$38.26	\$46.42	\$54.50	\$70.56	\$80.77	66	
67		\$12.75	\$16.17	\$19.04	\$21.95	\$27.90	\$31.80	\$23.96	\$30.37	\$34.67	\$37.53	\$50.88	\$58.15	\$31.02	\$40.96	\$49.67	\$58.16	\$75.04	\$85.84	67	
68		\$14.49	\$18.43	\$21.71	\$24.98	\$31.64	\$36.07	\$25.83	\$33.02	\$38.13	\$41.77	\$55.78	\$63.63	\$33.84	\$44.75	\$54.33	\$63.33	\$81.30	\$92.80	68	
69		\$16.22	\$20.65	\$24.37	\$27.98	\$35.41	\$40.29	\$27.83	\$35.88	\$41.93	\$46.49	\$61.13	\$69.64	\$36.89	\$48.90	\$59.39	\$68.99	\$88.07	\$100.36	69	
70		\$17.93	\$22.88	\$27.03	\$30.99	\$39.15	\$44.54	\$29.99	\$39.00	\$46.13	\$51.74	\$67.05	\$76.21	\$40.25	\$53.39	\$64.95	\$75.13	\$95.43	\$108.55	70	
71		\$19.67	\$25.14	\$29.72	\$34.04	\$42.90	\$48.77	\$32.31	\$42.38	\$50.72	\$57.58	\$73.48	\$83.43	\$43.86	\$58.33	\$71.02	\$81.85	\$103.40	\$117.37	71	
72		\$21.38	\$27.37	\$32.38	\$37.05	\$46.65	\$53.00	\$34.79	\$46.10	\$55.81	\$64.03	\$80.54	\$91.32	\$47.81	\$63.69	\$77.65	\$89.16	\$112.02	\$126.92	72	
73		\$24.50	\$31.50	\$37.39	\$42.67	\$53.50	\$60.68	\$38.54	\$51.26	\$62.24	\$71.23	\$89.23	\$101.02	\$52.50	\$70.19	\$85.80	\$98.23	\$122.90	\$139.05	73	
74		\$27.64	\$35.66	\$42.44	\$48.30	\$60.34	\$68.33	\$42.71	\$57.00	\$69.38	\$79.19	\$98.85	\$111.73	\$57.63	\$77.39	\$94.78	\$108.21	\$134.86	\$152.34	74	
75		\$30.73	\$39.80	\$47.49	\$53.91	\$67.14	\$76.00	\$47.28	\$63.37	\$77.39	\$88.07	\$109.50	\$123.62	\$63.29	\$85.28	\$104.70	\$119.21	\$147.98	\$166.89	75	
76		\$33.84	\$43.94	\$52.53	\$59.54	\$73.98	\$83.64	\$52.38	\$70.50	\$86.26	\$97.96	\$121.31	\$136.75	\$69.50	\$93.99	\$115.67	\$131.30	\$162.36	\$182.86	76	
77		\$36.94	\$48.07	\$57.58	\$65.16	\$80.82	\$91.31	\$58.01	\$78.40	\$96.19	\$108.91	\$134.38	\$151.30	\$76.34	\$103.56	\$127.81	\$144.68	\$178.13	\$200.35	77	
78		\$39.82	\$51.94	\$62.28	\$70.43	\$87.25	\$98.43	\$61.66	\$83.58	\$102.71	\$116.21	\$143.18	\$161.00	\$80.56	\$109.61	\$135.46	\$153.21	\$188.39	\$211.54	78	
79		\$42.68	\$55.76	\$66.96	\$75.72	\$93.66	\$105.59	\$65.57	\$89.07	\$109.64	\$124.01	\$152.53	\$171.30	\$85.08	\$115.97	\$143.56	\$162.27	\$199.20	\$223.39	79	
80		\$45.56	\$59.57	\$71.66	\$81.03	\$100.11	\$112.74	\$69.72	\$94.92	\$117.04	\$132.32	\$162.53	\$182.27	\$89.83	\$122.69	\$152.11	\$171.87	\$210.64	\$235.91	80	
81		\$48.44	\$63.42	\$76.37	\$86.28	\$106.52	\$119.86	\$74.09	\$101.16	\$124.98	\$141.17	\$173.16	\$193.96	\$94.82	\$129.82	\$161.20	\$182.00	\$222.75	\$249.11	81	
82		\$51.30	\$67.24	\$81.07	\$91.57	\$112.96	\$127.03	\$78.78	\$107.79	\$133.40	\$150.81	\$184.49	\$206.36	\$100.11	\$137.35	\$170.83	\$192.75	\$235.55	\$263.05	82	
83		\$55.07	\$72.30	\$87.31	\$98.62	\$121.60	\$136.60	\$83.78	\$114.88	\$142.37	\$160.70	\$196.67	\$219.81	\$105.95	\$145.60	\$181.31	\$204.49	\$249.67	\$278.61	83	
84		\$58.83	\$77.40	\$93.59	\$105.69	\$130.23	\$146.23	\$89.11	\$122.46	\$151.94	\$171.44	\$209.66									

		Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Facility - 20 Day EP																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25	\$10.66	\$13.61	\$15.99	\$17.96	\$22.02	\$24.70	\$16.10	\$20.81	\$24.81	\$28.43	\$35.79	\$40.57	\$32.24	\$42.20	\$50.86	\$59.20	\$75.85	\$86.33	25		
26	\$10.72	\$13.67	\$16.15	\$18.13	\$22.18	\$24.89	\$16.36	\$21.14	\$25.18	\$28.95	\$36.45	\$41.33	\$32.57	\$42.71	\$51.45	\$59.92	\$76.82	\$87.44	26		
27	\$10.81	\$13.77	\$16.24	\$18.19	\$22.36	\$25.10	\$16.59	\$21.51	\$25.62	\$29.45	\$37.09	\$42.10	\$33.00	\$43.20	\$52.08	\$60.61	\$77.77	\$88.56	27		
28	\$10.88	\$13.87	\$16.36	\$18.37	\$22.51	\$25.30	\$16.87	\$21.86	\$26.05	\$29.94	\$37.73	\$42.86	\$33.39	\$43.71	\$52.69	\$61.38	\$78.74	\$89.70	28		
29	\$10.93	\$13.95	\$16.46	\$18.53	\$22.72	\$25.55	\$17.10	\$22.21	\$26.53	\$30.46	\$38.39	\$43.61	\$33.80	\$44.22	\$53.29	\$62.12	\$79.72	\$90.87	29		
30	\$11.00	\$14.00	\$16.59	\$18.62	\$22.87	\$25.76	\$17.35	\$22.56	\$26.96	\$30.97	\$39.12	\$44.43	\$34.21	\$44.73	\$53.92	\$62.88	\$80.74	\$92.02	30		
31	\$11.04	\$14.10	\$16.72	\$18.77	\$23.08	\$25.96	\$17.62	\$22.92	\$27.41	\$31.48	\$39.82	\$45.24	\$34.61	\$45.24	\$54.59	\$63.65	\$81.78	\$93.21	31		
32	\$11.08	\$14.23	\$16.80	\$18.92	\$23.22	\$26.15	\$17.92	\$23.28	\$27.86	\$32.02	\$40.54	\$46.03	\$34.99	\$45.79	\$55.24	\$64.41	\$82.77	\$94.43	32		
33	\$11.19	\$14.34	\$16.90	\$19.03	\$23.37	\$26.37	\$18.19	\$23.62	\$28.34	\$32.57	\$41.25	\$46.91	\$35.42	\$46.35	\$55.91	\$65.22	\$83.84	\$95.64	33		
34	\$11.23	\$14.38	\$17.05	\$19.18	\$23.59	\$26.57	\$18.53	\$24.05	\$28.79	\$33.15	\$41.98	\$47.77	\$35.82	\$46.91	\$56.58	\$66.03	\$84.88	\$96.84	34		
35	\$11.30	\$14.49	\$17.17	\$19.33	\$23.74	\$26.78	\$18.82	\$24.43	\$29.30	\$33.69	\$42.71	\$48.55	\$36.24	\$47.47	\$57.22	\$66.83	\$85.98	\$98.11	35		
36	\$11.40	\$14.64	\$17.35	\$19.58	\$24.09	\$27.11	\$19.23	\$24.89	\$29.91	\$34.40	\$43.61	\$49.63	\$36.72	\$48.13	\$57.98	\$67.75	\$87.18	\$99.51	36		
37	\$11.47	\$14.82	\$17.62	\$19.82	\$24.43	\$27.53	\$19.65	\$25.33	\$30.51	\$35.09	\$44.54	\$50.70	\$37.23	\$48.77	\$58.80	\$68.65	\$88.40	\$100.93	37		
38	\$11.63	\$14.97	\$17.82	\$20.09	\$24.74	\$27.86	\$20.03	\$25.84	\$31.12	\$35.86	\$45.48	\$51.82	\$37.73	\$49.43	\$59.59	\$69.62	\$89.66	\$102.42	38		
39	\$11.73	\$15.13	\$18.02	\$20.34	\$25.10	\$28.28	\$20.45	\$26.37	\$31.72	\$36.63	\$46.45	\$52.93	\$38.26	\$50.09	\$60.39	\$70.57	\$90.90	\$103.89	39		
40	\$11.85	\$15.34	\$18.26	\$20.60	\$25.40	\$28.68	\$20.91	\$26.86	\$32.39	\$37.39	\$47.47	\$54.10	\$38.76	\$50.74	\$61.21	\$71.54	\$92.20	\$105.34	40		
41	\$12.01	\$15.49	\$18.46	\$20.84	\$25.76	\$29.06	\$21.36	\$27.39	\$33.04	\$38.16	\$48.50	\$55.24	\$39.25	\$51.42	\$62.01	\$72.50	\$93.50	\$106.84	41		
42	\$12.09	\$15.66	\$18.68	\$21.11	\$26.12	\$29.45	\$21.81	\$27.86	\$33.69	\$38.96	\$49.48	\$56.45	\$39.77	\$52.11	\$62.88	\$73.52	\$94.82	\$108.37	42		
43	\$12.20	\$15.83	\$18.92	\$21.36	\$26.43	\$29.82	\$22.25	\$28.43	\$34.36	\$39.77	\$50.55	\$57.69	\$40.27	\$52.83	\$63.73	\$74.53	\$96.15	\$109.95	43		
44	\$12.29	\$15.99	\$19.13	\$21.61	\$26.78	\$30.21	\$22.72	\$29.01	\$35.06	\$40.57	\$51.61	\$58.96	\$40.82	\$53.53	\$64.59	\$75.53	\$97.50	\$111.52	44		
45	\$12.44	\$16.21	\$19.33	\$21.86	\$27.07	\$30.58	\$23.28	\$29.55	\$35.79	\$41.45	\$52.77	\$60.22	\$41.33	\$54.25	\$65.45	\$76.60	\$98.87	\$113.08	45		
46	\$12.67	\$16.48	\$19.80	\$22.36	\$27.71	\$31.33	\$24.43	\$31.07	\$37.39	\$43.05	\$54.14	\$61.78	\$41.98	\$55.10	\$66.54	\$77.88	\$100.49	\$114.95	46		
47	\$12.86	\$16.87	\$20.18	\$22.87	\$28.37	\$32.06	\$25.70	\$32.65	\$39.08	\$44.73	\$55.51	\$63.40	\$42.65	\$55.96	\$67.60	\$79.13	\$102.17	\$116.87	47		
48	\$13.10	\$17.17	\$20.65	\$23.37	\$29.06	\$32.83	\$27.02	\$34.29	\$40.82	\$46.45	\$56.93	\$65.03	\$43.32	\$56.89	\$68.65	\$80.40	\$103.83	\$118.79	48		
49	\$13.30	\$17.51	\$21.06	\$23.89	\$29.72	\$33.54	\$28.37	\$36.08	\$42.71	\$48.28	\$58.40	\$66.69	\$43.98	\$57.77	\$69.76	\$81.72	\$105.55	\$120.79	49		
50	\$13.57	\$17.82	\$21.51	\$24.40	\$30.35	\$34.29	\$29.82	\$37.89	\$44.61	\$50.16	\$59.92	\$68.40	\$44.69	\$58.68	\$70.88	\$83.05	\$107.26	\$122.80	50		
51	\$13.77	\$18.16	\$21.90	\$24.89	\$31.01	\$35.06	\$31.33	\$39.82	\$46.65	\$52.08	\$61.45	\$70.18	\$45.39	\$59.59	\$72.00	\$84.39	\$109.04	\$124.82	51		
52	\$14.00	\$18.46	\$22.36	\$25.40	\$31.63	\$35.82	\$32.88	\$41.82	\$48.77	\$54.10	\$63.00	\$72.00	\$46.10	\$60.57	\$73.16	\$85.76	\$110.85	\$126.90	52		
53	\$14.23	\$18.82	\$22.77	\$25.91	\$32.29	\$36.60	\$34.56	\$43.98	\$51.00	\$56.15	\$64.59	\$73.85	\$46.81	\$61.53	\$74.33	\$87.13	\$112.68	\$129.02	53		
54	\$14.43	\$19.13	\$23.22	\$26.43	\$32.95	\$37.30	\$36.33	\$46.17	\$53.35	\$58.34	\$66.29	\$75.77	\$47.56	\$62.48	\$75.49	\$88.56	\$114.56	\$131.13	54		
55	\$14.68	\$19.48	\$23.62	\$26.86	\$33.58	\$38.04	\$38.20	\$48.55	\$55.73	\$60.81	\$67.95	\$77.77	\$48.32	\$63.50	\$76.64	\$89.97	\$116.48	\$133.38	55		
56	\$16.10	\$21.14	\$25.50	\$29.06	\$36.45	\$41.29	\$40.06	\$50.97	\$58.45	\$63.55	\$72.12	\$82.59	\$50.34	\$66.29	\$80.09	\$94.16	\$122.07	\$139.89	56		
57	\$17.51	\$22.83	\$27.34	\$31.21	\$39.25	\$44.58	\$42.05	\$53.50	\$61.26	\$66.63	\$76.50	\$87.69	\$52.43	\$69.16	\$83.69	\$98.50	\$128.01	\$146.75	57		
58	\$18.92	\$24.43	\$29.12	\$33.39	\$42.10	\$47.81	\$44.12	\$56.11	\$64.26	\$69.88	\$81.21	\$93.11	\$54.59	\$72.14	\$87.44	\$103.07	\$134.19	\$153.90	58		
59	\$20.34	\$26.12	\$31.01	\$35.58	\$44.93	\$51.05	\$46.29	\$58.87	\$67.39	\$73.26	\$86.18	\$98.87	\$56.89	\$75.31	\$91.38	\$107.88	\$140.65	\$161.46	59		
60	\$21.75	\$27.78	\$32.83	\$37.69	\$47.70	\$54.35	\$48.55	\$61.78	\$70.69	\$76.82	\$91.41	\$104.98	\$59.25	\$78.58	\$95.47	\$112.89	\$147.43	\$169.33	60		
61	\$23.20	\$29.45	\$34.71	\$39.88	\$50.55	\$57.59	\$51.00	\$64.82	\$74.12	\$80.54	\$97.04	\$111.48	\$61.75	\$82.03	\$99.79	\$118.14	\$154.57	\$177.64	61		
62	\$24.69	\$31.12	\$36.54	\$42.05	\$53.38	\$60.82	\$53.64	\$66.85	\$77.81	\$84.46	\$103.07	\$118.29	\$64.26	\$85.55	\$104.31	\$123.59	\$162.05	\$186.33	62		
63	\$27.17	\$34.40	\$40.42	\$46.55	\$59.10	\$67.34	\$56.66	\$71.84	\$82.12	\$89.11	\$111.01	\$127.35	\$68.90	\$91.63	\$111.56	\$131.91	\$172.39	\$197.97	63		
64	\$29.76	\$37.69	\$44.33	\$51.05	\$64.88	\$73.93	\$59.86	\$75.85	\$86.67	\$94.02	\$119.61	\$137.06	\$73.93	\$98.11	\$119.32	\$140.76	\$183.38	\$210.40	64		
65	\$32.35	\$40.96	\$48.21	\$55.51	\$70.57	\$80.46	\$63.19	\$80.09	\$91.50	\$99.15	\$128.87	\$147.54	\$79.29	\$105.01	\$127.61	\$150.18	\$195.04	\$223.53	65		
66	\$34.92	\$44.27	\$52.08	\$60.01	\$76.31	\$86.96	\$66.75	\$84.54	\$96.55	\$104.65	\$138.83	\$158.82	\$85.06	\$112.48	\$136.45	\$160.23	\$207.43	\$237.49	66		
67	\$37.50	\$47.56	\$55.96	\$64.52	\$82.03	\$93.50	\$70.49	\$89.31	\$101.89	\$110.33	\$149.56	\$170.90	\$91.23	\$120.46	\$146.03	\$170.95	\$220.59	\$252.32	67		
68	\$42.55	\$54.14	\$63.81	\$73.36	\$93.06	\$105.99	\$75.93	\$97.04	\$112.07	\$122.80	\$163.99	\$187.05	\$99.47	\$131.61	\$159.68	\$186.18	\$239.02	\$272.86	68		
69	\$47.66	\$60.72	\$71.65	\$82.26	\$104.08	\$118.44	\$81.81	\$105.49	\$123.26	\$136.67	\$179.77	\$204.72	\$108.46	\$143.74	\$174.61	\$202.80	\$258.96	\$295.07	69		
70	\$52.71	\$67.29	\$79.50	\$91.13	\$115.13	\$130.91	\$88.11	\$114.64	\$135.60	\$152.09	\$197.07	\$224.04	\$118.29	\$157.00	\$190.97	\$220.90	\$280.54	\$319.17	70		
71	\$57.83	\$73.85	\$87.31	\$100.02	\$126.12	\$143.38	\$94.96	\$124.62	\$149.16	\$169.24	\$216.05	\$245.25	\$128.97	\$171.47	\$208.80	\$240.58	\$303.98	\$345.08	71		
72	\$62.88	\$80.46	\$95.17	\$108.89	\$137.16	\$155.84	\$102.32	\$135.48	\$164.07	\$188.27	\$236.78	\$268.47	\$140.55	\$187.26	\$228.29	\$262.07	\$329.32	\$373.15	72		
73	\$72.07	\$92.64	\$109.95	\$125.42	\$157.26	\$178.35	\$113.35	\$150.67	\$182.95	\$209.38	\$262.35	\$296.99	\$154.31	\$206.36	\$252.21	\$288.75	\$361.36	\$408.81	73		
74	\$81.21	\$104.83	\$124.78	\$141.99	\$177.36	\$200.87	\$125.51	\$167.57	\$203.99	\$232.83	\$290.63	\$328.56	\$169.43	\$227.47	\$278.63	\$318.08	\$396.46	\$447.88	74		
75	\$90.31	\$117.02	\$139.59	\$158.50	\$197.42	\$223.38	\$139.04	\$186.33	\$227.47	\$258.96	\$321.94	\$363.46	\$186.03	\$250.71	\$307.84	\$350.42	\$435.01	\$490.66	75		
76	\$99.47	\$129.23	\$154.42	\$175.00	\$217.51	\$245.90	\$154.00	\$207.24	\$253.64	\$287.97	\$356.66	\$402.08	\$204.31	\$276.30	\$340.09	\$386.04	\$477.32	\$537.58	76		
77	\$108.62	\$141.35	\$169.24	\$191.54	\$237.60	\$268.41	\$170.55	\$230.53	\$282.85	\$320.22	\$395.09	\$444.82	\$224.39	\$304.48	\$375.76	\$425.31	\$523.71	\$589.00	77		
78	\$117.07	\$152.65	\$183.06	\$207.09	\$256.54	\$289.42	\$181.33	\$245.71	\$301.96	\$341.66	\$420.97	\$473.31	\$236.89	\$322.17	\$398.24	\$450.46	\$553.80	\$621.97	78		
79	\$125.47	\$163.95	\$196.86	\$222.63	\$275.38	\$310.41	\$192.76	\$261.85	\$322.35	\$364.55	\$448.48	\$503.63	\$250.09	\$340.91	\$422.02	\$477.05	\$585.65	\$656.78	79		
80	\$133.92	\$175.17	\$210.67	\$238.16	\$294.31	\$331.40	\$204.92	\$279.03	\$344.15	\$388.98	\$477.81	\$535.89	\$264.06	\$360.71	\$447.24	\$505.26	\$619.31	\$693.50	80		
81	\$142.37	\$186.44	\$224.54	\$253.68	\$313.20	\$352.41	\$217.81	\$297.39	\$367.43	\$415.04	\$509.07	\$570.21	\$278.77	\$381.63	\$473.93	\$535.08	\$654.85	\$732.39	81		
82	\$150.82	\$197.69	\$238.35	\$269.22	\$332.12	\$373.44	\$231.57	\$316.93	\$392.23	\$442.81	\$542.38	\$606.75	\$294.31	\$403.80	\$502.26	\$566.66	\$692.45	\$773.36	82		
83	\$161.90	\$212.60	\$256.73	\$289.96	\$357.45	\$401.63	\$246.29	\$337.78</													

Certificate Form GLTCAARP-06-FC

		Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Facility - 20 Day EP																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25	\$40.07	\$51.12	\$60.06	\$67.45	\$82.63	\$92.73	\$60.41	\$78.09	\$93.11	\$106.75	\$134.33	\$152.36	\$121.02	\$158.46	\$190.95	\$222.30	\$284.78	\$324.13	25		
26	\$40.27	\$51.30	\$60.61	\$68.02	\$83.22	\$93.49	\$61.38	\$79.43	\$94.62	\$108.69	\$136.80	\$155.24	\$122.36	\$160.35	\$193.23	\$224.94	\$288.42	\$328.32	26		
27	\$40.66	\$51.68	\$60.98	\$68.38	\$83.98	\$94.24	\$62.31	\$80.74	\$96.15	\$110.58	\$139.25	\$158.07	\$123.87	\$162.26	\$195.52	\$227.61	\$292.01	\$332.49	27		
28	\$40.84	\$52.08	\$61.38	\$68.99	\$84.54	\$95.00	\$63.27	\$82.08	\$97.86	\$112.48	\$141.73	\$160.92	\$125.40	\$164.15	\$197.77	\$230.47	\$295.64	\$336.84	28		
29	\$41.06	\$52.45	\$61.76	\$69.55	\$85.30	\$95.94	\$64.24	\$83.43	\$99.57	\$114.38	\$144.20	\$163.78	\$126.92	\$166.05	\$200.06	\$233.30	\$299.42	\$341.22	29		
30	\$41.25	\$52.63	\$62.31	\$69.91	\$85.88	\$96.70	\$65.18	\$84.73	\$101.25	\$116.27	\$146.87	\$166.80	\$128.44	\$167.97	\$202.54	\$236.18	\$303.22	\$345.59	30		
31	\$41.43	\$53.00	\$62.69	\$70.50	\$86.64	\$97.46	\$66.11	\$86.06	\$102.97	\$118.17	\$149.53	\$169.86	\$129.96	\$169.86	\$204.99	\$239.01	\$307.04	\$349.98	31		
32	\$41.62	\$53.38	\$63.07	\$71.04	\$87.19	\$98.24	\$67.26	\$87.40	\$104.68	\$120.26	\$152.19	\$172.90	\$131.48	\$171.94	\$207.47	\$241.85	\$310.82	\$354.52	32		
33	\$41.98	\$53.76	\$63.46	\$71.44	\$87.77	\$98.99	\$68.38	\$88.73	\$106.38	\$122.36	\$154.87	\$176.12	\$133.01	\$174.03	\$209.93	\$244.89	\$314.79	\$359.09	33		
34	\$42.19	\$53.96	\$64.02	\$72.00	\$88.56	\$99.76	\$69.55	\$90.24	\$108.10	\$124.43	\$157.68	\$177.34	\$134.52	\$176.12	\$212.42	\$247.94	\$318.81	\$363.65	34		
35	\$42.36	\$54.34	\$64.41	\$72.57	\$89.12	\$100.50	\$70.69	\$91.77	\$110.00	\$126.54	\$160.35	\$182.38	\$136.05	\$178.22	\$214.88	\$250.98	\$322.79	\$368.40	35		
36	\$42.74	\$54.92	\$65.18	\$73.52	\$90.44	\$101.83	\$72.21	\$93.49	\$112.30	\$129.20	\$163.78	\$186.37	\$137.95	\$180.68	\$217.74	\$254.40	\$327.35	\$373.73	36		
37	\$43.15	\$55.68	\$66.11	\$74.49	\$91.77	\$103.38	\$73.71	\$95.18	\$114.57	\$131.85	\$167.20	\$190.37	\$139.83	\$183.15	\$220.76	\$267.81	\$331.02	\$379.04	37		
38	\$43.70	\$56.25	\$66.89	\$75.43	\$92.91	\$104.68	\$75.24	\$97.08	\$116.86	\$134.71	\$170.81	\$194.56	\$141.73	\$185.63	\$223.81	\$261.42	\$336.66	\$384.54	38		
39	\$44.07	\$56.80	\$67.63	\$76.37	\$94.24	\$106.21	\$76.75	\$98.99	\$119.11	\$137.54	\$174.44	\$198.74	\$143.64	\$188.09	\$226.85	\$265.04	\$341.42	\$390.06	39		
40	\$44.45	\$57.58	\$68.58	\$77.31	\$95.37	\$107.75	\$78.50	\$100.88	\$121.61	\$140.43	\$178.22	\$203.10	\$145.53	\$190.55	\$229.88	\$268.65	\$346.18	\$395.56	40		
41	\$45.02	\$58.15	\$69.35	\$78.26	\$96.70	\$109.05	\$80.19	\$102.78	\$124.07	\$143.24	\$182.00	\$207.47	\$147.43	\$193.05	\$232.95	\$272.26	\$351.10	\$401.27	41		
42	\$45.41	\$58.87	\$70.11	\$79.21	\$98.06	\$110.58	\$81.88	\$104.68	\$126.54	\$146.29	\$185.81	\$212.04	\$149.33	\$195.69	\$236.18	\$276.07	\$356.04	\$406.98	42		
43	\$45.79	\$59.48	\$71.04	\$80.19	\$99.19	\$111.92	\$83.60	\$106.75	\$129.01	\$149.33	\$189.81	\$216.62	\$151.24	\$198.36	\$239.39	\$278.85	\$360.99	\$412.86	43		
44	\$46.16	\$60.06	\$71.81	\$81.12	\$100.50	\$113.44	\$85.30	\$108.88	\$131.67	\$152.36	\$193.78	\$221.35	\$153.33	\$201.00	\$242.63	\$283.65	\$366.09	\$418.74	44		
45	\$46.76	\$60.81	\$72.57	\$82.08	\$101.65	\$114.76	\$87.40	\$110.96	\$134.33	\$155.61	\$198.19	\$226.10	\$155.24	\$203.68	\$245.87	\$287.67	\$371.25	\$424.62	45		
46	\$47.50	\$61.93	\$74.30	\$83.98	\$104.12	\$117.61	\$91.77	\$116.68	\$140.43	\$161.70	\$203.28	\$231.99	\$157.68	\$206.91	\$249.84	\$292.40	\$377.31	\$431.65	46		
47	\$48.24	\$63.27	\$75.82	\$85.88	\$106.57	\$120.45	\$96.53	\$122.54	\$146.66	\$167.97	\$208.41	\$238.05	\$160.18	\$210.13	\$253.81	\$297.16	\$383.60	\$438.87	47		
48	\$49.21	\$64.41	\$77.49	\$87.77	\$109.05	\$123.31	\$101.47	\$128.82	\$153.33	\$174.44	\$213.74	\$244.14	\$162.64	\$213.56	\$257.81	\$301.90	\$389.86	\$446.09	48		
49	\$49.95	\$65.73	\$79.03	\$89.68	\$111.52	\$125.96	\$106.57	\$135.47	\$160.35	\$181.25	\$219.25	\$250.42	\$165.09	\$216.98	\$261.99	\$306.84	\$396.31	\$453.50	49		
50	\$50.93	\$66.89	\$80.74	\$91.57	\$114.00	\$128.82	\$111.92	\$142.31	\$167.57	\$188.30	\$224.94	\$256.88	\$167.75	\$220.39	\$266.18	\$311.80	\$402.81	\$461.10	50		
51	\$51.68	\$68.20	\$82.26	\$93.49	\$116.48	\$131.67	\$117.61	\$149.53	\$175.19	\$195.52	\$230.65	\$263.50	\$170.42	\$223.81	\$270.36	\$316.92	\$409.43	\$468.72	51		
52	\$52.63	\$69.35	\$83.98	\$95.37	\$118.75	\$134.52	\$123.50	\$157.11	\$183.15	\$203.10	\$236.55	\$270.36	\$173.07	\$227.44	\$274.72	\$322.02	\$416.28	\$476.50	52		
53	\$53.38	\$70.69	\$85.51	\$97.28	\$121.22	\$137.36	\$129.75	\$165.09	\$191.51	\$210.88	\$242.63	\$277.38	\$175.73	\$231.04	\$279.10	\$327.18	\$423.13	\$484.48	53		
54	\$54.14	\$71.81	\$87.19	\$99.19	\$123.69	\$140.02	\$136.43	\$173.46	\$200.25	\$219.06	\$248.89	\$284.61	\$178.62	\$234.64	\$283.47	\$332.49	\$430.15	\$492.47	54		
55	\$55.10	\$73.15	\$88.73	\$100.88	\$126.16	\$142.86	\$143.45	\$182.38	\$209.18	\$227.81	\$265.17	\$292.01	\$181.44	\$238.43	\$287.84	\$337.80	\$437.36	\$500.80	55		
56	\$60.41	\$79.43	\$95.75	\$109.05	\$136.80	\$155.04	\$150.48	\$191.32	\$219.44	\$238.63	\$270.74	\$310.07	\$189.06	\$248.89	\$300.76	\$353.58	\$458.45	\$525.33	56		
57	\$65.73	\$85.68	\$102.59	\$117.23	\$147.43	\$167.39	\$157.86	\$200.82	\$230.08	\$250.22	\$287.25	\$329.26	\$196.82	\$259.72	\$314.25	\$369.93	\$480.67	\$550.98	57		
58	\$71.04	\$91.77	\$109.44	\$125.40	\$158.07	\$179.55	\$165.68	\$210.69	\$241.29	\$262.38	\$304.94	\$349.59	\$204.99	\$270.92	\$328.32	\$387.02	\$503.86	\$577.95	58		
59	\$76.37	\$98.06	\$116.48	\$133.56	\$168.72	\$191.69	\$173.85	\$221.15	\$253.08	\$275.12	\$323.55	\$371.25	\$213.56	\$282.72	\$343.12	\$405.06	\$528.18	\$606.26	59		
60	\$81.71	\$104.30	\$123.31	\$141.56	\$179.16	\$204.05	\$182.38	\$231.99	\$265.43	\$288.42	\$343.30	\$394.22	\$222.49	\$295.06	\$358.50	\$423.87	\$553.64	\$635.89	60		
61	\$87.02	\$110.58	\$130.32	\$149.71	\$189.81	\$216.22	\$191.51	\$243.37	\$278.32	\$302.47	\$364.41	\$418.54	\$231.79	\$307.99	\$374.65	\$443.63	\$580.42	\$667.05	61		
62	\$92.35	\$116.86	\$137.18	\$157.86	\$200.44	\$228.37	\$201.39	\$255.53	\$292.23	\$317.11	\$387.02	\$444.21	\$241.29	\$321.28	\$391.75	\$464.16	\$608.55	\$699.74	62		
63	\$102.03	\$129.20	\$151.80	\$174.80	\$221.94	\$252.86	\$212.80	\$269.80	\$308.36	\$334.58	\$416.83	\$478.21	\$258.75	\$344.05	\$418.92	\$495.29	\$647.28	\$743.45	63		
64	\$111.71	\$141.56	\$166.44	\$191.69	\$243.57	\$277.57	\$224.77	\$284.78	\$325.45	\$352.98	\$449.15	\$514.68	\$277.57	\$368.40	\$448.00	\$528.53	\$688.52	\$789.97	64		
65	\$121.42	\$153.88	\$181.05	\$208.41	\$265.04	\$302.08	\$237.31	\$300.76	\$343.51	\$372.37	\$483.90	\$554.02	\$297.72	\$394.42	\$479.17	\$563.90	\$732.42	\$839.39	65		
66	\$131.10	\$166.24	\$195.52	\$225.31	\$286.51	\$326.61	\$250.60	\$317.47	\$362.49	\$392.90	\$512.33	\$596.40	\$319.37	\$422.36	\$512.40	\$601.70	\$778.95	\$891.80	66		
67	\$140.78	\$178.62	\$210.13	\$242.23	\$307.99	\$351.10	\$264.68	\$335.35	\$382.66	\$414.38	\$561.61	\$641.78	\$342.57	\$452.38	\$548.32	\$641.97	\$828.35	\$947.47	67		
68	\$159.80	\$203.28	\$239.57	\$275.49	\$349.40	\$398.04	\$285.17	\$364.41	\$420.84	\$461.10	\$615.77	\$702.41	\$373.55	\$494.17	\$599.62	\$699.16	\$897.51	\$1,024.62	68		
69	\$178.96	\$227.99	\$269.03	\$308.92	\$390.82	\$444.78	\$307.23	\$396.12	\$462.80	\$513.15	\$675.04	\$768.73	\$407.35	\$539.78	\$655.67	\$761.48	\$972.35	\$1,108.02	69		
70	\$197.97	\$252.69	\$298.47	\$342.17	\$432.24	\$491.50	\$330.98	\$430.53	\$509.19	\$571.13	\$740.02	\$841.29	\$444.21	\$589.53	\$717.03	\$829.50	\$1,053.51	\$1,198.27	70		
71	\$217.17	\$277.38	\$327.33	\$375.61	\$473.67	\$538.44	\$356.60	\$467.96	\$560.10	\$635.52	\$811.26	\$920.88	\$484.29	\$643.90	\$784.10	\$903.42	\$1,141.45	\$1,295.73	71		
72	\$236.18	\$302.08	\$357.37	\$408.86	\$515.06	\$585.16	\$384.16	\$508.80	\$616.14	\$706.97	\$889.15	\$1,008.09	\$527.80	\$703.17	\$857.23	\$984.16	\$1,236.65	\$1,401.18	72		
73	\$270.55	\$347.88	\$412.86	\$471.01	\$590.48	\$669.72	\$425.59	\$565.81	\$687.00	\$786.17	\$985.10	\$1,115.26	\$579.47	\$774.98	\$947.09	\$1,084.28	\$1,356.92	\$1,535.11	73		
74	\$304.94	\$393.66	\$468.54	\$533.11	\$665.93	\$754.26	\$471.36	\$629.24	\$766.02	\$874.35	\$1,091.31	\$1,233.79	\$636.27	\$854.20	\$1,046.28	\$1,194.47	\$1,488.76	\$1,681.80	74		
75	\$339.13	\$439.46	\$524.18	\$595.23	\$741.35	\$838.81	\$522.09	\$699.74	\$854.20	\$972.35	\$1,208.93	\$1,364.88	\$698.60	\$941.38	\$1,155.88	\$1,315.87	\$1,633.53	\$1,842.53	75		
76	\$373.55	\$485.25	\$579.83	\$657.19	\$816.77	\$923.34	\$578.35	\$778.20	\$952.43	\$1,081.43	\$1,339.23	\$1,509.87	\$767.20	\$1,037.54	\$1,277.11	\$1,449.64	\$1,792.36	\$2,018.65	76		
77	\$407.90	\$530.85	\$635.52	\$719.31	\$892.20	\$1,007.90	\$640.47	\$865.60	\$1,062.06	\$1,202.46	\$1,483.63	\$1,670.38	\$842.60	\$1,143.37	\$1,411.04	\$1,597.05	\$1,966.59	\$2,211.69	77		
78	\$439.65	\$573.21	\$687.40	\$777.65	\$963.24	\$1,086.74	\$680.92	\$922.58	\$1,133.88	\$1,283.01	\$1,580.73	\$1,777.37	\$889.54	\$1,209.86	\$1,495.43	\$1,691.48	\$2,079.64	\$2,335.57	78		
79	\$471.18	\$615.57	\$739.27	\$835.97	\$1,034.11	\$1,165.59	\$723.87	\$983.20	\$1,210.44	\$1,368.87	\$1,684.09	\$1,891.17	\$939.14	\$1,280.17	\$1,584.71	\$1,791.43	\$2,199.14	\$2,466.26	79		
80	\$502.92	\$657.74	\$791.13	\$894.29	\$1,105.18	\$1,244.43	\$769.46	\$1,047.81	\$1,292.												

Certificate Form GLTCARP-06-FC

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age			
	Comprehensive - 30 Day EP - 50% Home Care																		
	Future Purchase Option					Auto 3% Compound Inflation					Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	
25	\$4.67	\$5.70	\$6.57	\$7.29	\$8.90	\$9.95	\$6.99	\$8.64	\$10.11	\$11.46	\$14.30	\$16.23	\$13.47	\$17.00	\$20.09	\$23.15	\$29.45	\$33.42	25
26	\$4.69	\$5.73	\$6.62	\$7.36	\$8.94	\$10.03	\$7.08	\$8.78	\$10.29	\$11.66	\$14.57	\$16.52	\$13.63	\$17.19	\$20.32	\$23.43	\$29.83	\$33.85	26
27	\$4.71	\$5.76	\$6.68	\$7.40	\$9.02	\$10.12	\$7.19	\$8.92	\$10.45	\$11.85	\$14.82	\$16.82	\$13.79	\$17.39	\$20.57	\$23.73	\$30.21	\$34.27	27
28	\$4.74	\$5.81	\$6.71	\$7.46	\$9.09	\$10.20	\$7.28	\$9.06	\$10.63	\$12.04	\$15.09	\$17.10	\$13.94	\$17.62	\$20.82	\$24.03	\$30.60	\$34.74	28
29	\$4.78	\$5.83	\$6.75	\$7.52	\$9.16	\$10.29	\$7.38	\$9.18	\$10.79	\$12.23	\$15.34	\$17.41	\$14.10	\$17.82	\$21.06	\$24.29	\$30.97	\$35.18	29
30	\$4.79	\$5.88	\$6.83	\$7.57	\$9.24	\$10.36	\$7.51	\$9.35	\$10.95	\$12.44	\$15.62	\$17.73	\$14.28	\$18.02	\$21.30	\$24.59	\$31.35	\$35.63	30
31	\$4.83	\$5.91	\$6.85	\$7.62	\$9.31	\$10.45	\$7.62	\$9.51	\$11.15	\$12.67	\$15.90	\$18.03	\$14.45	\$18.22	\$21.57	\$24.89	\$31.76	\$36.09	31
32	\$4.84	\$5.96	\$6.88	\$7.67	\$9.39	\$10.52	\$7.76	\$9.66	\$11.32	\$12.86	\$16.16	\$18.34	\$14.64	\$18.45	\$21.83	\$25.18	\$32.16	\$36.56	32
33	\$4.86	\$5.98	\$6.95	\$7.76	\$9.45	\$10.62	\$7.87	\$9.81	\$11.52	\$13.08	\$16.44	\$18.68	\$14.81	\$18.68	\$22.08	\$25.50	\$32.55	\$37.02	33
34	\$4.87	\$6.02	\$7.00	\$7.80	\$9.52	\$10.67	\$7.98	\$9.96	\$11.70	\$13.28	\$16.74	\$18.98	\$14.97	\$18.90	\$22.34	\$25.92	\$32.99	\$37.50	34
35	\$4.93	\$6.05	\$7.04	\$7.86	\$9.60	\$10.78	\$8.11	\$10.12	\$11.89	\$13.55	\$17.02	\$19.33	\$15.14	\$19.13	\$22.62	\$26.14	\$33.37	\$38.01	35
36	\$4.98	\$6.13	\$7.13	\$7.96	\$9.74	\$10.93	\$8.26	\$10.32	\$12.11	\$13.80	\$17.36	\$19.73	\$15.35	\$19.40	\$22.92	\$26.51	\$33.84	\$38.53	36
37	\$5.00	\$6.20	\$7.23	\$8.07	\$9.87	\$11.08	\$8.41	\$10.52	\$12.35	\$14.09	\$17.73	\$20.16	\$15.54	\$19.65	\$23.24	\$26.86	\$34.30	\$39.09	37
38	\$5.05	\$6.30	\$7.32	\$8.14	\$10.00	\$11.23	\$8.58	\$10.74	\$12.60	\$14.39	\$18.11	\$20.59	\$15.77	\$19.89	\$23.55	\$27.22	\$34.79	\$39.63	38
39	\$5.12	\$6.37	\$7.39	\$8.26	\$10.12	\$11.40	\$8.76	\$10.94	\$12.86	\$14.68	\$18.47	\$21.01	\$15.98	\$20.16	\$23.87	\$27.59	\$35.28	\$40.20	39
40	\$5.16	\$6.42	\$7.50	\$8.38	\$10.28	\$11.55	\$8.92	\$11.16	\$13.11	\$14.98	\$18.89	\$21.48	\$16.17	\$20.44	\$24.19	\$27.98	\$35.79	\$40.78	40
41	\$5.20	\$6.50	\$7.59	\$8.47	\$10.39	\$11.70	\$9.09	\$11.38	\$13.38	\$15.32	\$19.28	\$21.95	\$16.39	\$20.69	\$24.50	\$28.36	\$36.30	\$41.34	41
42	\$5.28	\$6.56	\$7.67	\$8.58	\$10.52	\$11.86	\$9.25	\$11.59	\$13.64	\$15.62	\$19.68	\$22.40	\$16.62	\$20.98	\$24.85	\$28.75	\$36.79	\$41.95	42
43	\$5.33	\$6.62	\$7.77	\$8.66	\$10.66	\$12.03	\$9.44	\$11.84	\$13.93	\$15.95	\$20.11	\$22.88	\$16.87	\$21.26	\$25.16	\$29.15	\$37.32	\$42.53	43
44	\$5.36	\$6.70	\$7.86	\$8.79	\$10.80	\$12.18	\$9.61	\$12.05	\$14.21	\$16.27	\$20.53	\$23.37	\$17.06	\$21.56	\$25.50	\$29.55	\$37.86	\$43.16	44
45	\$5.44	\$6.76	\$7.96	\$8.91	\$10.93	\$12.33	\$9.80	\$12.29	\$14.49	\$16.59	\$20.97	\$23.88	\$17.30	\$21.84	\$25.84	\$29.97	\$38.38	\$43.78	45
46	\$5.50	\$6.93	\$8.12	\$9.09	\$11.21	\$12.61	\$10.21	\$12.83	\$15.03	\$17.15	\$21.49	\$24.49	\$17.57	\$22.19	\$26.27	\$30.45	\$39.01	\$44.52	46
47	\$5.61	\$7.07	\$8.28	\$9.28	\$11.46	\$12.94	\$10.66	\$13.38	\$15.63	\$17.71	\$22.05	\$25.14	\$17.86	\$22.54	\$26.69	\$30.95	\$39.68	\$45.25	47
48	\$5.72	\$7.21	\$8.47	\$9.51	\$11.71	\$13.23	\$11.15	\$13.94	\$16.23	\$18.30	\$22.62	\$25.80	\$18.13	\$22.90	\$27.10	\$31.46	\$40.33	\$46.00	48
49	\$5.81	\$7.35	\$8.64	\$9.69	\$11.99	\$13.55	\$11.61	\$14.56	\$16.88	\$18.90	\$23.21	\$26.45	\$18.43	\$23.28	\$27.54	\$31.96	\$40.99	\$46.79	49
50	\$5.89	\$7.46	\$8.81	\$9.91	\$12.25	\$13.82	\$12.11	\$15.17	\$17.52	\$19.52	\$23.79	\$27.15	\$18.71	\$23.64	\$27.98	\$32.48	\$41.66	\$47.55	50
51	\$6.00	\$7.60	\$9.00	\$10.12	\$12.52	\$14.12	\$12.67	\$15.80	\$18.19	\$20.16	\$24.41	\$27.84	\$18.98	\$24.04	\$28.43	\$33.02	\$42.35	\$48.33	51
52	\$6.09	\$7.76	\$9.17	\$10.32	\$12.78	\$14.43	\$13.19	\$16.48	\$18.91	\$20.83	\$25.02	\$28.57	\$19.29	\$24.41	\$28.89	\$33.54	\$43.05	\$49.15	52
53	\$6.20	\$7.88	\$9.35	\$10.51	\$13.04	\$14.73	\$13.77	\$17.19	\$19.66	\$21.51	\$25.67	\$29.31	\$19.59	\$24.81	\$29.35	\$34.09	\$43.76	\$49.95	53
54	\$6.31	\$8.02	\$9.52	\$10.72	\$13.30	\$15.01	\$14.38	\$17.93	\$20.44	\$22.21	\$26.30	\$30.07	\$19.93	\$25.18	\$29.82	\$34.64	\$44.49	\$50.82	54
55	\$6.39	\$8.14	\$9.69	\$10.93	\$13.57	\$15.33	\$14.98	\$18.71	\$21.22	\$22.95	\$27.01	\$30.77	\$20.23	\$25.58	\$30.29	\$35.20	\$45.24	\$51.66	55
56	\$7.01	\$8.85	\$10.47	\$11.83	\$14.69	\$16.63	\$15.73	\$19.60	\$22.23	\$24.06	\$28.66	\$32.67	\$21.07	\$26.70	\$31.64	\$36.82	\$47.41	\$54.18	56
57	\$7.62	\$9.55	\$11.22	\$12.70	\$15.84	\$17.94	\$16.51	\$20.57	\$23.30	\$25.21	\$30.38	\$34.69	\$21.95	\$27.84	\$33.07	\$38.53	\$49.71	\$56.82	57
58	\$8.25	\$10.26	\$11.99	\$13.57	\$17.00	\$19.27	\$17.32	\$21.57	\$24.42	\$26.43	\$32.25	\$36.80	\$22.86	\$29.06	\$34.56	\$40.33	\$52.10	\$59.59	58
59	\$8.88	\$10.94	\$12.73	\$14.45	\$18.13	\$20.57	\$18.16	\$22.62	\$25.61	\$27.68	\$34.22	\$39.09	\$23.79	\$30.31	\$36.10	\$42.20	\$54.61	\$62.51	59
60	\$9.50	\$11.63	\$13.47	\$15.34	\$19.28	\$21.98	\$19.05	\$23.73	\$26.84	\$29.01	\$36.31	\$41.49	\$24.77	\$31.63	\$37.72	\$44.16	\$57.25	\$65.97	60
61	\$10.08	\$12.34	\$14.24	\$16.22	\$20.42	\$23.20	\$19.98	\$24.88	\$28.12	\$30.38	\$38.51	\$44.06	\$25.82	\$33.02	\$39.40	\$46.22	\$60.00	\$68.78	61
62	\$10.70	\$13.03	\$14.98	\$17.07	\$21.56	\$24.50	\$20.94	\$26.08	\$29.49	\$31.85	\$40.84	\$46.77	\$26.86	\$34.44	\$41.19	\$48.32	\$62.90	\$72.14	62
63	\$11.85	\$14.41	\$16.59	\$18.91	\$23.88	\$27.15	\$22.08	\$27.52	\$31.12	\$34.34	\$44.00	\$50.32	\$28.80	\$36.89	\$44.07	\$51.57	\$66.91	\$76.64	63
64	\$12.96	\$15.78	\$18.18	\$20.76	\$26.17	\$29.77	\$23.30	\$29.04	\$32.82	\$37.05	\$47.41	\$54.17	\$30.91	\$39.53	\$47.13	\$55.03	\$71.15	\$81.44	64
65	\$14.08	\$17.18	\$19.80	\$22.56	\$28.49	\$32.39	\$24.59	\$30.62	\$34.61	\$39.94	\$51.09	\$58.30	\$33.15	\$42.30	\$50.42	\$58.70	\$75.68	\$86.52	65
66	\$15.20	\$18.56	\$21.37	\$24.40	\$30.80	\$35.04	\$25.96	\$32.31	\$36.49	\$43.07	\$55.03	\$62.75	\$35.56	\$45.31	\$53.92	\$62.63	\$80.51	\$91.94	66
67	\$16.33	\$19.94	\$22.98	\$26.21	\$33.12	\$37.65	\$27.40	\$34.09	\$38.49	\$46.49	\$59.26	\$67.56	\$38.14	\$48.51	\$57.68	\$66.83	\$85.62	\$97.67	67
68	\$18.56	\$22.69	\$26.18	\$29.83	\$37.57	\$42.68	\$30.15	\$37.65	\$42.92	\$51.18	\$64.98	\$73.94	\$41.59	\$52.98	\$63.05	\$72.80	\$92.76	\$105.61	68
69	\$20.78	\$25.44	\$29.40	\$33.42	\$42.04	\$47.70	\$33.18	\$41.59	\$47.86	\$56.36	\$71.24	\$80.92	\$45.33	\$57.85	\$68.95	\$79.29	\$100.49	\$114.20	69
70	\$22.98	\$28.20	\$32.65	\$37.05	\$46.46	\$52.71	\$36.49	\$45.94	\$53.37	\$62.06	\$78.09	\$88.57	\$49.43	\$63.19	\$75.38	\$86.36	\$108.88	\$123.46	70
71	\$25.18	\$30.95	\$35.83	\$40.65	\$50.93	\$57.74	\$40.15	\$50.70	\$59.49	\$68.34	\$85.59	\$96.92	\$53.87	\$69.01	\$82.42	\$94.06	\$117.93	\$133.49	71
72	\$27.41	\$33.69	\$39.08	\$44.24	\$55.38	\$62.76	\$44.17	\$55.99	\$66.33	\$75.25	\$93.83	\$106.11	\$58.74	\$75.37	\$90.13	\$102.43	\$127.79	\$144.38	72
73	\$31.40	\$38.83	\$45.15	\$50.98	\$63.49	\$71.82	\$48.96	\$62.29	\$73.97	\$83.71	\$103.98	\$117.38	\$64.52	\$83.06	\$99.60	\$112.84	\$140.21	\$158.18	73
74	\$35.40	\$43.91	\$51.24	\$57.69	\$71.59	\$80.91	\$54.26	\$69.29	\$82.47	\$93.11	\$115.20	\$129.87	\$70.86	\$91.54	\$110.00	\$124.31	\$153.84	\$173.29	74
75	\$39.37	\$49.02	\$57.31	\$64.41	\$79.69	\$89.98	\$60.15	\$77.10	\$91.99	\$103.55	\$127.63	\$143.68	\$77.80	\$100.88	\$121.55	\$136.96	\$168.80	\$189.83	75
76	\$43.34	\$54.11	\$63.37	\$71.14	\$87.81	\$99.06	\$66.67	\$85.76	\$102.58	\$115.16	\$141.41	\$158.97	\$85.42	\$111.20	\$134.27	\$150.87	\$185.19	\$207.98	76
77	\$47.34	\$59.23	\$69.47	\$77.86	\$95.92	\$108.10	\$73.90	\$95.38	\$114.43	\$128.08	\$156.66	\$175.86	\$93.79	\$122.53	\$148.33	\$166.21	\$203.19	\$227.86	77
78	\$51.00	\$63.95	\$75.15	\$84.17	\$103.55	\$116.55	\$78.65	\$101.70	\$122.19	\$136.67	\$166.91	\$187.13	\$99.01	\$129.65	\$157.19	\$176.02	\$214.82	\$240.59	78
79	\$54.69	\$68.64	\$80.82	\$90.46	\$111.18	\$125.04	\$83.66	\$108.43	\$130.47	\$145.82	\$177.84	\$199.13	\$104.56	\$137.16	\$166.58	\$186.41	\$227.15	\$254.06	79
80	\$58.37	\$73.36	\$86.50	\$96.78	\$118.80	\$133.47	\$89.02	\$115.61	\$139.32	\$155.62	\$189.48	\$211.90	\$110.37	\$145.13	\$176.51	\$197.41	\$240.18	\$268.26	80
81	\$62.05	\$78.09	\$92.16	\$103.10	\$126.45	\$141.95	\$94.70	\$123.26	\$148.76	\$166.07	\$201.87	\$225.46	\$116.51	\$153.57	\$187.05	\$209.06	\$253.96	\$283.27	81
82	\$65.72	\$82.79	\$97.83	\$109.41	\$134.06	\$150.40	\$100.77	\$131.40	\$158.83	\$177.22	\$215.10	\$239.91	\$122.99	\$162.48	\$198.22	\$221.39	\$268.51	\$299.10	82
83	\$70.56	\$89.04	\$105.39	\$117.83	\$144.34	\$161.75	\$107.21	\$140.02	\$169.49	\$188.99	\$229.20	\$255.43	\$130.16	\$172.21	\$210.33	\$234.86	\$284.63	\$316.77	83
84	\$75.38	\$95.29	\$112.93	\$126.27	\$154.55	\$173.14	\$114.08	\$149.22	\$180.82	\$201.56	\$244.23	\$271.97	\$137.78	\$182.52	\$223.21	\$249.18	\$301.72	\$335.46	84
85	\$80.22	\$101.52	\$120.48	\$134.72	\$164.82	\$184.49	\$121												

Certificate Form GLTCAARP-06-FC

		Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																	
		Comprehensive - 30 Day EP - 50% Home Care																	
Issue Age	Future Purchase Option						Auto 3% Compound Inflation					Auto 5% Compound Inflation					Issue Age		
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year		7 Year	Lifetime
25	\$13.72	\$16.75	\$19.33	\$21.46	\$26.12	\$29.24	\$20.49	\$25.40	\$29.72	\$33.69	\$42.05	\$47.70	\$39.61	\$49.93	\$59.04	\$68.05	\$86.56	\$98.25	25
26	\$13.77	\$16.87	\$19.48	\$21.61	\$26.30	\$29.49	\$20.81	\$25.81	\$30.21	\$34.25	\$42.81	\$48.55	\$40.06	\$50.55	\$59.76	\$68.86	\$87.69	\$99.51	26
27	\$13.87	\$16.95	\$19.58	\$21.81	\$26.53	\$29.76	\$21.11	\$26.21	\$30.73	\$34.82	\$43.56	\$49.43	\$40.54	\$51.15	\$60.44	\$69.73	\$88.80	\$100.78	27
28	\$13.93	\$17.05	\$19.73	\$21.96	\$26.71	\$30.00	\$21.39	\$26.60	\$31.21	\$35.37	\$44.33	\$50.29	\$40.96	\$51.76	\$61.16	\$70.57	\$89.91	\$102.12	28
29	\$14.00	\$17.17	\$19.87	\$22.11	\$26.92	\$30.21	\$21.71	\$27.02	\$31.72	\$35.96	\$45.09	\$51.20	\$41.49	\$52.37	\$61.90	\$71.44	\$91.02	\$103.41	29
30	\$14.07	\$17.30	\$20.03	\$22.25	\$27.17	\$30.46	\$22.06	\$27.48	\$32.24	\$36.60	\$45.88	\$52.11	\$41.98	\$52.98	\$62.63	\$72.29	\$92.20	\$104.74	30
31	\$14.15	\$17.39	\$20.15	\$22.40	\$27.39	\$30.73	\$22.40	\$27.93	\$33.73	\$37.20	\$46.70	\$53.01	\$42.51	\$53.57	\$63.40	\$73.16	\$93.35	\$106.11	31
32	\$14.23	\$17.51	\$20.30	\$22.56	\$27.56	\$30.97	\$22.77	\$28.37	\$33.30	\$37.82	\$47.51	\$53.92	\$43.02	\$54.25	\$64.16	\$74.06	\$94.51	\$107.48	32
33	\$14.34	\$17.62	\$20.45	\$22.77	\$27.78	\$31.16	\$23.12	\$28.83	\$33.85	\$38.39	\$48.32	\$54.91	\$43.50	\$55.91	\$64.91	\$74.97	\$95.72	\$108.84	33
34	\$14.38	\$17.71	\$20.54	\$22.92	\$27.96	\$31.43	\$23.47	\$29.30	\$34.40	\$39.08	\$49.19	\$55.88	\$44.01	\$55.54	\$65.68	\$75.89	\$96.94	\$110.26	34
35	\$14.49	\$17.82	\$20.68	\$23.08	\$28.20	\$31.66	\$23.84	\$29.76	\$34.93	\$39.77	\$50.02	\$56.82	\$44.54	\$56.20	\$66.48	\$76.87	\$98.11	\$111.71	35
36	\$14.64	\$18.02	\$20.96	\$23.37	\$28.59	\$32.14	\$24.28	\$30.35	\$35.63	\$40.57	\$51.05	\$58.03	\$45.12	\$56.96	\$67.39	\$77.93	\$99.47	\$113.27	36
37	\$14.73	\$18.19	\$21.26	\$23.67	\$29.01	\$32.57	\$24.74	\$30.97	\$36.33	\$41.45	\$52.11	\$59.25	\$45.73	\$57.74	\$68.32	\$78.98	\$100.88	\$114.91	37
38	\$14.86	\$18.46	\$21.51	\$23.99	\$29.39	\$33.04	\$25.18	\$31.59	\$37.05	\$42.30	\$53.22	\$60.51	\$46.35	\$58.50	\$69.21	\$80.04	\$102.32	\$116.53	38
39	\$15.01	\$18.68	\$21.75	\$24.28	\$29.76	\$33.50	\$25.70	\$32.18	\$37.82	\$43.17	\$54.35	\$61.83	\$46.96	\$59.25	\$70.13	\$81.18	\$103.73	\$118.20	39
40	\$15.19	\$18.89	\$22.02	\$24.59	\$30.15	\$33.95	\$26.21	\$32.80	\$38.54	\$44.07	\$55.51	\$63.15	\$47.56	\$60.07	\$71.08	\$82.26	\$105.17	\$119.86	40
41	\$15.34	\$19.06	\$22.33	\$24.89	\$30.58	\$34.40	\$26.71	\$33.43	\$39.29	\$44.98	\$56.66	\$64.52	\$48.21	\$60.88	\$72.07	\$83.39	\$106.66	\$121.60	41
42	\$15.49	\$19.28	\$22.56	\$25.18	\$30.97	\$34.89	\$27.22	\$34.10	\$40.11	\$45.88	\$57.86	\$65.87	\$48.88	\$61.66	\$73.01	\$84.54	\$108.18	\$123.31	42
43	\$15.63	\$19.48	\$22.83	\$25.50	\$31.39	\$35.31	\$27.71	\$34.77	\$40.93	\$46.84	\$59.10	\$67.29	\$49.53	\$62.48	\$73.97	\$85.69	\$109.69	\$125.09	43
44	\$15.78	\$19.68	\$23.08	\$25.84	\$31.77	\$35.79	\$28.24	\$35.42	\$41.76	\$47.81	\$60.36	\$68.72	\$50.19	\$63.35	\$74.97	\$86.88	\$111.27	\$126.85	44
45	\$15.95	\$19.94	\$23.37	\$26.15	\$32.14	\$36.24	\$28.79	\$36.11	\$42.55	\$48.77	\$61.63	\$70.18	\$50.86	\$64.19	\$76.01	\$88.08	\$112.83	\$128.71	45
46	\$16.21	\$20.34	\$23.89	\$26.71	\$32.95	\$37.09	\$30.06	\$37.69	\$44.22	\$50.40	\$63.19	\$72.00	\$51.67	\$65.22	\$77.21	\$89.49	\$114.71	\$130.84	46
47	\$16.48	\$20.76	\$24.40	\$27.34	\$33.69	\$38.01	\$31.39	\$38.29	\$45.97	\$52.08	\$64.82	\$73.85	\$52.47	\$66.29	\$78.41	\$90.98	\$116.65	\$133.02	47
48	\$16.80	\$21.14	\$24.89	\$27.93	\$34.44	\$38.86	\$32.73	\$40.96	\$47.70	\$53.79	\$66.48	\$75.77	\$53.29	\$67.34	\$79.69	\$92.43	\$118.55	\$135.25	48
49	\$17.05	\$21.56	\$25.40	\$28.53	\$35.21	\$39.77	\$34.16	\$42.74	\$49.58	\$55.54	\$68.20	\$77.77	\$54.14	\$68.40	\$80.94	\$93.98	\$120.50	\$137.52	49
50	\$17.35	\$21.96	\$25.96	\$29.12	\$36.01	\$40.64	\$35.63	\$44.58	\$51.49	\$57.39	\$69.98	\$79.79	\$55.02	\$69.52	\$82.26	\$95.47	\$122.50	\$139.79	50
51	\$17.66	\$22.36	\$26.47	\$29.76	\$36.77	\$41.54	\$37.20	\$46.50	\$53.53	\$59.25	\$71.75	\$81.87	\$55.88	\$70.62	\$83.59	\$97.04	\$124.52	\$142.11	51
52	\$17.92	\$22.77	\$26.96	\$30.31	\$37.53	\$42.40	\$38.83	\$48.50	\$55.60	\$61.21	\$73.57	\$83.98	\$56.74	\$71.75	\$84.88	\$98.60	\$126.60	\$144.52	52
53	\$18.19	\$23.20	\$27.48	\$30.91	\$38.35	\$43.32	\$40.49	\$50.55	\$57.77	\$63.26	\$75.45	\$86.18	\$57.63	\$72.93	\$86.26	\$100.23	\$128.64	\$146.93	53
54	\$18.53	\$23.59	\$27.98	\$31.54	\$39.12	\$44.17	\$42.26	\$52.71	\$60.07	\$65.33	\$77.38	\$88.40	\$58.55	\$74.06	\$87.63	\$101.85	\$130.79	\$149.38	54
55	\$18.77	\$23.99	\$28.53	\$32.14	\$39.88	\$45.03	\$44.07	\$55.02	\$62.39	\$67.49	\$79.39	\$90.46	\$59.46	\$75.20	\$89.04	\$103.45	\$132.96	\$151.84	55
56	\$20.60	\$26.00	\$30.77	\$34.71	\$43.20	\$48.92	\$46.25	\$57.69	\$66.36	\$70.73	\$84.26	\$96.03	\$61.93	\$78.50	\$93.06	\$108.28	\$139.40	\$159.29	56
57	\$22.40	\$28.09	\$33.00	\$37.30	\$46.60	\$52.77	\$48.52	\$60.44	\$68.50	\$74.12	\$89.34	\$101.93	\$64.52	\$81.87	\$97.26	\$113.27	\$146.12	\$167.08	57
58	\$24.24	\$30.09	\$35.21	\$39.88	\$49.93	\$56.63	\$50.91	\$63.40	\$71.80	\$77.66	\$94.82	\$108.23	\$67.19	\$85.40	\$101.60	\$118.55	\$153.14	\$175.22	58
59	\$26.05	\$32.18	\$37.45	\$42.51	\$53.29	\$60.44	\$53.38	\$66.48	\$75.24	\$81.36	\$100.61	\$114.91	\$69.98	\$89.11	\$106.17	\$124.07	\$160.56	\$183.77	59
60	\$27.86	\$34.21	\$39.61	\$45.09	\$56.66	\$64.31	\$56.03	\$69.73	\$78.87	\$85.25	\$106.69	\$121.99	\$72.86	\$92.98	\$110.89	\$129.83	\$168.28	\$192.76	60
61	\$29.64	\$36.30	\$41.82	\$47.66	\$60.01	\$68.16	\$58.72	\$73.10	\$82.67	\$89.34	\$113.23	\$129.52	\$75.89	\$97.04	\$115.88	\$135.84	\$176.38	\$202.17	61
62	\$31.48	\$38.32	\$44.07	\$50.23	\$63.35	\$72.07	\$61.53	\$76.64	\$86.71	\$93.61	\$120.12	\$137.46	\$78.98	\$101.31	\$121.12	\$142.09	\$184.94	\$212.08	62
63	\$34.82	\$42.35	\$48.77	\$55.60	\$70.18	\$79.79	\$64.91	\$80.84	\$91.50	\$100.93	\$129.38	\$147.96	\$84.70	\$108.46	\$129.57	\$151.60	\$196.67	\$225.37	63
64	\$38.11	\$46.40	\$53.50	\$60.97	\$76.97	\$87.54	\$68.50	\$85.30	\$96.49	\$108.89	\$139.40	\$159.22	\$90.87	\$116.17	\$138.60	\$161.75	\$209.15	\$238.42	64
65	\$41.40	\$50.48	\$58.19	\$66.33	\$83.74	\$95.21	\$72.29	\$90.00	\$101.74	\$117.43	\$150.18	\$171.37	\$97.44	\$124.38	\$148.25	\$172.58	\$222.48	\$254.39	65
66	\$44.69	\$54.54	\$62.84	\$71.69	\$90.57	\$102.96	\$76.31	\$94.96	\$107.33	\$126.66	\$161.75	\$184.47	\$104.53	\$133.17	\$158.56	\$184.17	\$236.63	\$270.29	66
67	\$48.02	\$58.60	\$67.56	\$77.07	\$97.36	\$110.70	\$80.54	\$100.23	\$113.20	\$136.67	\$174.25	\$198.59	\$112.12	\$142.57	\$169.55	\$196.52	\$251.73	\$287.14	67
68	\$54.54	\$66.69	\$77.02	\$87.69	\$110.45	\$125.47	\$88.65	\$110.70	\$126.18	\$150.48	\$191.04	\$217.34	\$122.22	\$155.73	\$185.37	\$214.01	\$272.72	\$310.45	68
69	\$61.03	\$74.79	\$86.46	\$98.25	\$123.55	\$140.28	\$97.56	\$122.22	\$140.70	\$165.71	\$209.43	\$237.90	\$133.26	\$170.09	\$202.69	\$233.12	\$295.44	\$335.71	69
70	\$67.56	\$82.89	\$95.92	\$108.89	\$136.60	\$154.99	\$107.33	\$134.99	\$156.91	\$182.44	\$229.54	\$260.36	\$145.32	\$185.80	\$221.63	\$253.88	\$320.07	\$362.99	70
71	\$74.06	\$90.98	\$105.39	\$119.49	\$149.70	\$169.75	\$118.08	\$149.04	\$174.90	\$200.91	\$251.68	\$284.96	\$158.42	\$202.90	\$242.31	\$276.50	\$346.74	\$392.49	71
72	\$80.59	\$99.08	\$114.85	\$130.10	\$162.81	\$184.51	\$129.88	\$164.59	\$195.00	\$221.26	\$275.90	\$311.94	\$172.74	\$221.56	\$264.98	\$301.16	\$375.67	\$424.44	72
73	\$92.29	\$114.09	\$132.70	\$149.85	\$186.66	\$211.19	\$143.94	\$183.10	\$217.47	\$246.10	\$305.69	\$345.12	\$189.67	\$244.17	\$292.74	\$331.77	\$412.20	\$465.03	73
74	\$104.04	\$129.07	\$150.61	\$169.61	\$210.47	\$237.86	\$159.52	\$203.70	\$242.49	\$273.72	\$338.68	\$381.79	\$208.28	\$269.12	\$323.40	\$365.51	\$452.28	\$509.44	74
75	\$115.72	\$144.09	\$168.47	\$189.36	\$234.31	\$264.51	\$176.84	\$226.62	\$270.43	\$304.44	\$375.21	\$422.42	\$228.73	\$296.59	\$357.30	\$402.66	\$496.25	\$558.11	75
76	\$127.46	\$159.07	\$186.33	\$209.11	\$258.19	\$291.17	\$196.01	\$252.12	\$301.61	\$338.57	\$415.69	\$467.36	\$251.14	\$326.91	\$394.75	\$443.57	\$544.46	\$611.44	76
77	\$139.13	\$174.11	\$204.25	\$228.90	\$282.04	\$317.84	\$217.25	\$280.45	\$336.41	\$376.53	\$460.58	\$517.03	\$275.75	\$360.24	\$436.09	\$488.67	\$597.33	\$669.94	77
78	\$149.97	\$187.95	\$220.96	\$247.49	\$304.44	\$342.69	\$231.17	\$299.01	\$359.22	\$401.78	\$490.74	\$550.19	\$291.13	\$381.14	\$462.14	\$517.48	\$631.57	\$707.36	78
79	\$160.78	\$201.82	\$237.60	\$265.98	\$326.83	\$367.58	\$245.95	\$318.81	\$383.57	\$428.75	\$522.86	\$585.43	\$307.38	\$403.25	\$489.72	\$548.05	\$667.83	\$746.93	79
80	\$171.62	\$215.68	\$254.28	\$284.56	\$349.32	\$392.41	\$261.69	\$339.91	\$409.56	\$457.54	\$557.05	\$622.99	\$324.45	\$426.66	\$518.97	\$580.38	\$706.12	\$788.68	80
81	\$182.39	\$229.54	\$271.00	\$303.14	\$371.71	\$417.29	\$278.44	\$362.36	\$437.34	\$488.25	\$593.53	\$662.91	\$342.51	\$451.48	\$549.93	\$614.64	\$746.66	\$832.75	81
82	\$193.23	\$243.39	\$287.64	\$321.64	\$394.14	\$442.15	\$296.24	\$386.30	\$467.00	\$520.97	\$632.33	\$705.37	\$361.60	\$477.68	\$582.75	\$650.91	\$789.49	\$879.35	82
83	\$207.43	\$261.78	\$309.																

Certificate Form GLTCAARP-06-FC

Issue Age	Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age			
	Comprehensive - 30 Day EP - 50% Home Care																		
	Future Purchase Option					Auto 3% Compound Inflation					Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	
25	\$51.48	\$62.88	\$72.57	\$80.55	\$98.06	\$109.81	\$76.96	\$95.37	\$111.52	\$126.54	\$157.86	\$179.16	\$148.76	\$187.54	\$221.72	\$255.53	\$325.07	\$368.97	25
26	\$51.68	\$63.27	\$73.15	\$81.12	\$98.82	\$110.76	\$78.09	\$96.88	\$113.44	\$128.61	\$160.73	\$182.38	\$150.48	\$189.81	\$224.37	\$258.58	\$329.26	\$373.73	26
27	\$52.08	\$63.64	\$73.52	\$81.88	\$99.57	\$111.71	\$79.21	\$98.42	\$115.32	\$130.73	\$163.58	\$185.63	\$152.19	\$192.08	\$227.03	\$261.79	\$333.43	\$378.47	27
28	\$52.25	\$64.02	\$74.11	\$82.45	\$100.31	\$112.68	\$80.38	\$99.95	\$117.23	\$132.80	\$166.44	\$188.84	\$153.88	\$194.34	\$229.70	\$265.04	\$337.61	\$383.41	28
29	\$52.63	\$64.41	\$74.67	\$83.01	\$101.06	\$113.44	\$81.50	\$101.47	\$119.11	\$135.07	\$169.28	\$192.27	\$155.80	\$196.65	\$232.36	\$268.26	\$341.80	\$388.34	29
30	\$52.83	\$64.98	\$75.24	\$83.60	\$102.03	\$114.38	\$82.83	\$103.18	\$121.02	\$137.36	\$172.31	\$195.69	\$157.68	\$198.94	\$235.22	\$271.50	\$346.18	\$393.29	30
31	\$53.20	\$65.36	\$75.61	\$84.17	\$102.78	\$115.32	\$84.17	\$104.86	\$122.91	\$139.64	\$175.37	\$199.12	\$159.59	\$201.19	\$238.05	\$274.72	\$350.55	\$398.41	31
32	\$53.38	\$65.73	\$76.20	\$84.73	\$103.55	\$116.27	\$85.51	\$106.57	\$125.00	\$141.93	\$178.41	\$202.54	\$161.49	\$203.68	\$240.92	\$278.15	\$354.91	\$403.55	32
33	\$53.76	\$66.11	\$76.75	\$85.51	\$104.30	\$117.03	\$86.82	\$108.29	\$127.11	\$144.20	\$181.44	\$206.15	\$163.38	\$206.15	\$243.75	\$281.56	\$359.48	\$408.68	33
34	\$53.96	\$66.49	\$77.13	\$86.06	\$105.08	\$117.99	\$88.16	\$110.00	\$129.21	\$146.66	\$184.66	\$209.76	\$165.31	\$208.61	\$246.60	\$285.00	\$363.03	\$413.99	34
35	\$54.34	\$66.89	\$77.72	\$86.64	\$105.82	\$118.93	\$89.48	\$111.71	\$133.10	\$149.30	\$187.72	\$213.38	\$167.20	\$211.08	\$249.66	\$289.60	\$368.40	\$419.49	35
36	\$54.92	\$67.63	\$78.67	\$87.77	\$107.35	\$120.63	\$91.19	\$114.00	\$133.76	\$152.36	\$191.69	\$217.92	\$168.49	\$213.91	\$253.08	\$292.59	\$373.55	\$425.39	36
37	\$55.29	\$68.38	\$79.80	\$88.92	\$108.88	\$122.36	\$92.91	\$116.27	\$136.43	\$155.61	\$195.69	\$222.49	\$171.76	\$216.80	\$256.48	\$296.57	\$378.84	\$431.48	37
38	\$55.88	\$69.35	\$80.74	\$90.06	\$110.39	\$124.07	\$94.62	\$118.56	\$139.06	\$158.82	\$199.87	\$227.23	\$174.03	\$219.62	\$259.90	\$300.56	\$384.16	\$437.54	38
39	\$56.43	\$70.11	\$81.71	\$91.19	\$111.71	\$125.78	\$96.53	\$120.82	\$141.93	\$162.05	\$204.05	\$232.17	\$176.32	\$222.49	\$263.32	\$304.74	\$389.48	\$443.82	39
40	\$57.00	\$70.87	\$82.63	\$92.35	\$113.23	\$127.49	\$98.42	\$123.11	\$144.76	\$165.49	\$208.41	\$237.12	\$178.62	\$225.50	\$266.93	\$308.92	\$394.99	\$450.09	40
41	\$57.58	\$71.62	\$83.81	\$93.49	\$114.76	\$129.20	\$100.31	\$125.59	\$147.63	\$168.92	\$212.80	\$242.23	\$181.05	\$228.56	\$270.55	\$313.09	\$400.50	\$456.55	41
42	\$58.15	\$72.40	\$84.73	\$94.62	\$116.27	\$130.92	\$102.21	\$128.07	\$150.67	\$172.31	\$217.34	\$247.36	\$183.54	\$231.61	\$274.14	\$317.47	\$406.20	\$462.99	42
43	\$58.70	\$73.15	\$85.68	\$95.75	\$117.81	\$132.63	\$104.12	\$130.51	\$153.70	\$175.94	\$221.94	\$252.69	\$186.01	\$234.64	\$277.76	\$321.85	\$411.92	\$469.66	43
44	\$59.26	\$73.93	\$86.64	\$97.08	\$119.32	\$134.33	\$106.00	\$133.01	\$156.75	\$179.55	\$226.67	\$257.99	\$188.47	\$237.87	\$281.56	\$326.22	\$417.80	\$476.31	44
45	\$59.86	\$74.87	\$87.77	\$98.24	\$120.63	\$136.05	\$108.10	\$135.67	\$159.80	\$183.15	\$231.42	\$263.50	\$190.95	\$241.10	\$285.37	\$330.77	\$423.67	\$483.36	45
46	\$60.81	\$76.37	\$89.68	\$100.31	\$123.69	\$139.25	\$112.85	\$141.56	\$166.05	\$189.24	\$237.31	\$270.36	\$193.99	\$244.89	\$289.93	\$336.11	\$430.72	\$491.31	46
47	\$61.93	\$77.90	\$91.57	\$102.59	\$126.54	\$142.69	\$117.81	\$147.63	\$172.51	\$195.52	\$243.37	\$277.38	\$197.00	\$248.89	\$294.47	\$341.60	\$437.92	\$499.49	47
48	\$63.07	\$79.43	\$93.49	\$104.86	\$129.38	\$145.92	\$122.91	\$153.88	\$178.16	\$201.99	\$249.66	\$284.61	\$200.06	\$252.86	\$299.24	\$347.11	\$445.16	\$507.85	48
49	\$64.02	\$80.93	\$95.37	\$107.17	\$132.24	\$149.33	\$128.25	\$160.56	\$186.18	\$208.61	\$256.10	\$292.01	\$203.28	\$256.88	\$303.98	\$352.80	\$452.57	\$516.40	49
50	\$65.18	\$82.45	\$97.46	\$109.44	\$135.27	\$152.58	\$133.76	\$167.39	\$193.42	\$215.43	\$262.76	\$299.62	\$206.50	\$261.05	\$308.92	\$358.50	\$459.98	\$524.95	50
51	\$66.31	\$83.98	\$99.36	\$111.71	\$138.13	\$155.99	\$139.64	\$174.61	\$201.00	\$222.49	\$269.43	\$307.40	\$209.76	\$265.21	\$313.86	\$364.41	\$467.57	\$533.68	51
52	\$67.26	\$85.51	\$101.25	\$113.80	\$140.97	\$159.22	\$145.74	\$182.00	\$208.80	\$229.88	\$276.24	\$315.38	\$212.98	\$269.43	\$318.81	\$370.30	\$475.35	\$542.61	52
53	\$68.38	\$87.02	\$103.18	\$116.10	\$144.01	\$162.64	\$151.99	\$189.81	\$216.98	\$237.49	\$283.29	\$323.55	\$216.40	\$273.79	\$323.94	\$376.38	\$483.15	\$551.74	53
54	\$69.55	\$88.56	\$105.08	\$118.38	\$146.87	\$165.86	\$158.63	\$197.97	\$225.50	\$245.28	\$290.49	\$331.92	\$219.81	\$278.15	\$329.06	\$382.46	\$491.12	\$560.85	54
55	\$70.50	\$90.06	\$107.17	\$120.63	\$149.71	\$169.11	\$165.49	\$206.50	\$234.24	\$253.45	\$298.10	\$339.70	\$223.24	\$282.33	\$334.36	\$388.55	\$499.28	\$570.16	55
56	\$77.31	\$97.67	\$115.50	\$130.32	\$162.26	\$183.72	\$173.66	\$216.62	\$245.47	\$265.60	\$316.33	\$360.61	\$232.54	\$294.68	\$349.40	\$406.60	\$523.43	\$598.09	56
57	\$84.17	\$105.45	\$123.87	\$140.02	\$174.99	\$198.19	\$182.21	\$227.03	\$257.24	\$278.32	\$335.55	\$382.84	\$242.23	\$307.40	\$365.16	\$425.39	\$548.69	\$627.34	57
58	\$91.01	\$113.06	\$132.24	\$149.71	\$187.54	\$212.60	\$191.13	\$238.05	\$269.61	\$291.63	\$356.04	\$406.41	\$252.31	\$320.73	\$381.49	\$445.16	\$575.10	\$657.96	58
59	\$97.86	\$120.82	\$140.61	\$159.59	\$200.06	\$227.03	\$200.44	\$249.66	\$282.52	\$305.50	\$377.70	\$431.48	\$262.76	\$334.58	\$398.60	\$465.86	\$602.84	\$690.05	59
60	\$104.68	\$128.44	\$148.76	\$169.28	\$212.80	\$241.48	\$210.32	\$261.79	\$296.18	\$320.12	\$400.68	\$458.07	\$273.60	\$349.21	\$416.45	\$487.53	\$631.92	\$723.87	60
61	\$111.34	\$136.24	\$157.11	\$178.96	\$225.31	\$255.92	\$220.67	\$274.54	\$310.44	\$335.55	\$425.21	\$486.37	\$285.00	\$364.41	\$435.08	\$510.14	\$662.30	\$759.22	61
62	\$118.17	\$143.82	\$165.49	\$188.67	\$237.87	\$270.55	\$231.04	\$287.84	\$325.66	\$351.48	\$451.05	\$516.21	\$296.57	\$380.35	\$454.84	\$533.48	\$694.41	\$796.46	62
63	\$130.73	\$159.01	\$183.15	\$208.80	\$263.50	\$299.62	\$243.75	\$303.61	\$343.51	\$379.04	\$485.81	\$555.54	\$318.04	\$407.35	\$486.56	\$569.20	\$738.48	\$846.21	63
64	\$143.05	\$174.22	\$200.82	\$228.94	\$288.97	\$328.68	\$257.24	\$320.31	\$362.31	\$408.86	\$523.43	\$597.91	\$341.22	\$436.23	\$520.38	\$607.42	\$785.41	\$899.03	64
65	\$155.41	\$189.61	\$218.51	\$249.06	\$314.45	\$357.57	\$271.50	\$337.99	\$382.06	\$440.97	\$563.90	\$643.49	\$365.92	\$467.00	\$556.68	\$648.04	\$835.39	\$955.27	65
66	\$167.75	\$204.81	\$235.96	\$269.22	\$340.08	\$386.63	\$286.51	\$356.60	\$402.98	\$475.54	\$607.42	\$692.70	\$392.53	\$500.04	\$595.44	\$691.60	\$888.58	\$1,014.94	66
67	\$180.32	\$220.00	\$253.64	\$289.35	\$365.55	\$415.72	\$302.47	\$376.38	\$425.02	\$513.15	\$654.32	\$745.73	\$421.02	\$535.39	\$636.67	\$737.92	\$945.20	\$1,078.21	67
68	\$204.81	\$250.42	\$289.17	\$329.26	\$414.74	\$471.18	\$332.87	\$415.72	\$473.84	\$565.03	\$717.43	\$816.20	\$459.02	\$584.80	\$696.14	\$803.67	\$1,024.06	\$1,165.77	68
69	\$229.12	\$280.82	\$324.69	\$368.97	\$463.96	\$526.66	\$366.31	\$459.02	\$528.35	\$622.24	\$786.40	\$893.33	\$500.43	\$638.76	\$761.10	\$875.28	\$1,109.36	\$1,260.58	69
70	\$253.64	\$311.20	\$360.23	\$408.86	\$512.98	\$581.96	\$402.98	\$506.91	\$589.18	\$685.09	\$862.00	\$977.69	\$545.66	\$697.64	\$832.16	\$953.39	\$1,201.87	\$1,362.99	70
71	\$278.15	\$341.60	\$395.75	\$448.74	\$562.18	\$637.40	\$443.44	\$559.72	\$656.80	\$754.44	\$945.01	\$1,070.04	\$594.86	\$761.84	\$909.87	\$1,038.31	\$1,302.00	\$1,473.75	71
72	\$302.66	\$372.01	\$431.29	\$488.46	\$611.39	\$692.90	\$487.70	\$618.02	\$732.21	\$830.83	\$1,036.02	\$1,171.30	\$648.62	\$831.96	\$994.97	\$1,130.81	\$1,410.67	\$1,593.85	72
73	\$346.54	\$428.44	\$498.34	\$562.74	\$700.88	\$793.02	\$540.53	\$687.58	\$816.59	\$924.11	\$1,147.91	\$1,295.91	\$712.27	\$916.91	\$1,099.30	\$1,245.77	\$1,547.86	\$1,746.22	73
74	\$390.63	\$484.65	\$565.60	\$636.86	\$790.35	\$893.15	\$599.04	\$764.89	\$910.63	\$1,027.85	\$1,271.81	\$1,433.67	\$782.20	\$1,010.56	\$1,214.43	\$1,372.49	\$1,698.34	\$1,913.02	74
75	\$434.51	\$541.10	\$632.66	\$711.14	\$879.86	\$993.28	\$664.03	\$850.97	\$1,015.51	\$1,143.19	\$1,408.99	\$1,586.23	\$858.95	\$1,113.73	\$1,341.71	\$1,511.94	\$1,863.42	\$2,095.79	75
76	\$478.59	\$597.33	\$699.74	\$785.22	\$969.52	\$1,093.40	\$736.04	\$946.71	\$1,132.53	\$1,271.42	\$1,560.99	\$1,754.93	\$943.11	\$1,227.52	\$1,482.31	\$1,665.65	\$2,044.48	\$2,296.03	76
77	\$522.49	\$653.76	\$767.00	\$859.53	\$1,059.01	\$1,193.53	\$815.84	\$1,053.14	\$1,263.26	\$1,413.92	\$1,729.48	\$1,941.52	\$1,035.46	\$1,352.75	\$1,637.53	\$1,834.92	\$2,243.03	\$2,515.66	77
78	\$563.15	\$705.83	\$829.69	\$929.25	\$1,143.19	\$1,286.80	\$868.06	\$1,122.84	\$1,348.92	\$1,508.73	\$1,842.72	\$2,065.95	\$1,093.20	\$1,431.19	\$1,735.36	\$1,943.22	\$2,371.64	\$2,656.26	78
79	\$603.80	\$757.88	\$892.20	\$998.77	\$1,227.34	\$1,380.29	\$923.54	\$1,197.12	\$1,440.30	\$1,609.98	\$1,963.37	\$2,198.38	\$1,154.19	\$1,514.22	\$1,838.93	\$2,057.97	\$2,507.69	\$2,804.83	79
80	\$644.46																		

Certificate Form GLTCAARP-06-FC

		Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Comprehensive - 30 Day EP - 80% Home Care																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25		\$5.44	\$6.56	\$7.52	\$8.29	\$10.04	\$11.26	\$7.97	\$9.80	\$11.36	\$12.85	\$15.98	\$18.18	\$14.95	\$18.62	\$21.83	\$25.06	\$31.73	\$35.97	25	
26		\$5.46	\$6.60	\$7.57	\$8.38	\$10.14	\$11.34	\$8.10	\$9.95	\$11.55	\$13.04	\$16.24	\$18.51	\$15.12	\$18.85	\$22.08	\$25.36	\$32.14	\$36.46	26	
27		\$5.49	\$6.65	\$7.62	\$8.42	\$10.21	\$11.45	\$8.23	\$10.11	\$11.73	\$13.26	\$16.52	\$18.82	\$15.28	\$19.06	\$22.34	\$25.68	\$32.54	\$36.92	27	
28		\$5.53	\$6.70	\$7.67	\$8.48	\$10.30	\$11.54	\$8.33	\$10.28	\$11.92	\$13.49	\$16.82	\$19.15	\$15.47	\$19.29	\$22.62	\$25.99	\$32.98	\$37.39	28	
29		\$5.54	\$6.72	\$7.73	\$8.56	\$10.37	\$11.61	\$8.43	\$10.43	\$12.11	\$13.72	\$17.10	\$19.48	\$15.63	\$19.52	\$22.88	\$26.29	\$33.37	\$37.88	29	
30		\$5.58	\$6.76	\$7.79	\$8.63	\$10.47	\$11.71	\$8.58	\$10.59	\$12.31	\$13.94	\$17.39	\$19.82	\$15.80	\$19.73	\$23.17	\$26.64	\$33.79	\$38.35	30	
31		\$5.61	\$6.83	\$7.84	\$8.66	\$10.52	\$11.83	\$8.72	\$10.77	\$12.52	\$14.15	\$17.70	\$20.17	\$16.01	\$19.98	\$23.45	\$26.95	\$34.22	\$38.86	31	
32		\$5.64	\$6.86	\$7.88	\$8.76	\$10.63	\$11.91	\$8.85	\$10.93	\$12.72	\$14.41	\$18.01	\$20.50	\$16.21	\$20.23	\$23.73	\$27.29	\$34.64	\$39.37	32	
33		\$5.67	\$6.88	\$7.96	\$8.79	\$10.67	\$12.01	\$8.98	\$11.12	\$12.94	\$14.65	\$18.31	\$20.86	\$16.38	\$20.46	\$23.99	\$27.59	\$35.07	\$39.87	33	
34		\$5.70	\$6.95	\$8.01	\$8.88	\$10.78	\$12.07	\$9.11	\$11.29	\$13.12	\$14.89	\$18.62	\$21.23	\$16.57	\$20.69	\$24.28	\$27.94	\$35.52	\$40.39	34	
35		\$5.73	\$7.00	\$8.07	\$8.93	\$10.85	\$12.19	\$9.25	\$11.45	\$13.33	\$15.13	\$18.95	\$21.63	\$16.79	\$20.96	\$24.57	\$28.29	\$35.95	\$40.89	35	
36		\$5.79	\$7.08	\$8.14	\$9.05	\$11.02	\$12.35	\$9.44	\$11.68	\$13.60	\$15.46	\$19.34	\$22.06	\$17.02	\$21.22	\$24.91	\$28.68	\$36.47	\$41.47	36	
37		\$5.85	\$7.16	\$8.26	\$9.16	\$11.17	\$12.53	\$9.61	\$11.90	\$13.87	\$15.76	\$19.74	\$22.53	\$17.22	\$21.51	\$25.25	\$29.09	\$36.99	\$42.06	37	
38		\$5.89	\$7.23	\$8.38	\$9.26	\$11.31	\$12.71	\$9.78	\$12.11	\$14.13	\$16.08	\$20.17	\$23.00	\$17.44	\$21.81	\$25.61	\$29.47	\$37.50	\$42.67	38	
39		\$5.96	\$7.32	\$8.47	\$9.40	\$11.46	\$12.87	\$9.96	\$12.35	\$14.43	\$16.38	\$20.60	\$23.47	\$17.70	\$22.09	\$25.95	\$29.90	\$38.03	\$43.27	39	
40		\$6.02	\$7.39	\$8.58	\$9.52	\$11.61	\$13.04	\$10.15	\$12.60	\$14.72	\$16.74	\$21.01	\$23.96	\$17.93	\$22.39	\$26.28	\$30.31	\$38.57	\$43.89	40	
41		\$6.06	\$7.50	\$8.66	\$9.65	\$11.76	\$13.24	\$10.34	\$12.85	\$14.99	\$17.06	\$21.48	\$24.47	\$18.17	\$22.70	\$26.65	\$30.73	\$39.12	\$44.52	41	
42		\$6.15	\$7.54	\$8.78	\$9.76	\$11.92	\$13.42	\$10.52	\$13.09	\$15.32	\$17.41	\$21.93	\$25.00	\$18.43	\$23.01	\$27.01	\$31.13	\$39.68	\$45.15	42	
43		\$6.20	\$7.64	\$8.90	\$9.88	\$12.07	\$13.59	\$10.72	\$13.33	\$15.62	\$17.78	\$22.39	\$25.50	\$18.64	\$23.34	\$27.37	\$31.56	\$40.22	\$45.78	43	
44		\$6.25	\$7.73	\$8.98	\$10.00	\$12.23	\$13.75	\$10.93	\$13.60	\$15.93	\$18.14	\$22.86	\$26.03	\$18.90	\$23.62	\$27.71	\$32.00	\$40.79	\$46.43	44	
45		\$6.32	\$7.82	\$9.09	\$10.12	\$12.37	\$13.93	\$11.16	\$13.87	\$16.23	\$18.53	\$23.35	\$26.60	\$19.15	\$23.92	\$28.11	\$32.41	\$41.37	\$47.12	45	
46		\$6.42	\$7.97	\$9.28	\$10.34	\$12.70	\$14.27	\$11.56	\$14.41	\$16.80	\$19.06	\$23.92	\$27.31	\$19.45	\$24.31	\$28.56	\$32.98	\$42.06	\$47.91	46	
47		\$6.55	\$8.12	\$9.50	\$10.59	\$12.97	\$14.61	\$12.01	\$14.96	\$17.37	\$19.65	\$24.55	\$27.99	\$19.77	\$24.70	\$29.01	\$33.50	\$42.74	\$48.69	47	
48		\$6.65	\$8.28	\$9.68	\$10.80	\$13.26	\$14.95	\$12.44	\$15.51	\$18.00	\$20.23	\$25.16	\$28.73	\$20.09	\$25.10	\$29.46	\$34.06	\$43.46	\$49.52	48	
49		\$6.75	\$8.43	\$9.90	\$11.06	\$13.59	\$15.28	\$12.92	\$16.12	\$18.62	\$20.83	\$25.81	\$29.46	\$20.40	\$25.48	\$29.93	\$34.60	\$44.17	\$50.34	49	
50		\$6.87	\$8.62	\$10.08	\$11.29	\$13.87	\$15.63	\$13.39	\$16.74	\$19.28	\$21.44	\$26.45	\$30.22	\$20.70	\$25.88	\$30.40	\$35.16	\$44.89	\$51.18	50	
51		\$7.00	\$8.77	\$10.30	\$11.51	\$14.15	\$15.98	\$13.89	\$17.36	\$19.96	\$22.08	\$27.11	\$30.99	\$21.06	\$26.29	\$30.90	\$35.73	\$45.64	\$52.04	51	
52		\$7.10	\$8.93	\$10.50	\$11.73	\$14.45	\$16.31	\$14.41	\$18.02	\$20.65	\$22.73	\$27.82	\$31.78	\$21.37	\$26.71	\$31.40	\$36.32	\$46.40	\$52.89	52	
53		\$7.22	\$9.09	\$10.67	\$11.98	\$14.76	\$16.63	\$14.95	\$18.71	\$21.37	\$23.42	\$28.51	\$32.58	\$21.72	\$27.15	\$31.88	\$36.89	\$47.18	\$53.79	53	
54		\$7.35	\$9.24	\$10.89	\$12.20	\$15.08	\$17.00	\$15.50	\$19.42	\$22.13	\$24.10	\$29.24	\$33.43	\$22.06	\$27.56	\$32.40	\$37.50	\$47.95	\$54.68	54	
55		\$7.45	\$9.40	\$11.12	\$12.42	\$15.35	\$17.33	\$16.13	\$20.17	\$22.90	\$24.83	\$30.01	\$34.26	\$22.39	\$28.00	\$32.90	\$38.08	\$48.75	\$55.58	55	
56		\$8.14	\$10.20	\$11.98	\$13.43	\$16.63	\$18.81	\$16.90	\$21.13	\$23.99	\$26.12	\$31.85	\$36.35	\$23.34	\$29.24	\$34.40	\$39.87	\$51.11	\$58.31	56	
57		\$8.90	\$11.02	\$12.83	\$14.44	\$17.94	\$20.30	\$17.71	\$22.16	\$25.14	\$27.48	\$33.79	\$38.60	\$24.28	\$30.51	\$35.95	\$41.69	\$53.54	\$61.16	57	
58		\$9.61	\$11.83	\$13.70	\$15.46	\$19.26	\$21.78	\$18.58	\$23.22	\$26.32	\$28.91	\$36.83	\$40.96	\$25.30	\$31.85	\$37.57	\$43.63	\$56.14	\$64.16	58	
59		\$10.33	\$12.61	\$14.57	\$16.44	\$20.53	\$23.25	\$19.45	\$24.34	\$27.57	\$30.38	\$38.03	\$43.49	\$26.33	\$33.24	\$39.25	\$45.65	\$58.83	\$67.29	59	
60		\$11.04	\$13.43	\$15.42	\$17.42	\$21.83	\$24.73	\$20.42	\$25.50	\$28.91	\$31.96	\$40.37	\$46.15	\$27.42	\$34.69	\$41.00	\$47.78	\$61.85	\$70.57	60	
61		\$11.74	\$14.23	\$16.29	\$18.44	\$23.10	\$26.22	\$21.38	\$26.72	\$30.28	\$33.69	\$42.82	\$49.00	\$28.57	\$36.19	\$42.86	\$50.02	\$64.67	\$74.04	61	
62		\$12.48	\$15.01	\$17.15	\$19.44	\$24.41	\$27.70	\$22.41	\$28.00	\$31.73	\$35.33	\$45.41	\$52.04	\$29.76	\$37.74	\$44.76	\$52.30	\$67.78	\$77.65	62	
63		\$13.79	\$16.61	\$18.96	\$21.51	\$27.02	\$30.69	\$23.66	\$29.55	\$34.06	\$38.16	\$48.92	\$56.00	\$31.92	\$40.42	\$47.89	\$55.80	\$72.10	\$82.49	63	
64		\$15.11	\$18.19	\$20.82	\$23.60	\$29.62	\$33.65	\$24.98	\$31.16	\$36.50	\$41.19	\$52.71	\$60.26	\$34.25	\$43.30	\$51.24	\$59.54	\$76.67	\$87.65	64	
65		\$16.39	\$19.80	\$22.64	\$25.67	\$32.25	\$36.62	\$26.32	\$32.87	\$39.18	\$44.49	\$56.79	\$64.88	\$36.75	\$46.35	\$54.78	\$63.51	\$81.53	\$93.12	65	
66		\$17.71	\$21.38	\$24.44	\$27.72	\$34.90	\$39.60	\$27.78	\$34.67	\$42.05	\$48.03	\$61.19	\$69.80	\$39.40	\$49.63	\$58.61	\$67.76	\$86.71	\$98.94	66	
67		\$19.04	\$22.98	\$26.28	\$29.83	\$37.50	\$42.57	\$29.30	\$36.54	\$45.12	\$51.83	\$65.87	\$75.11	\$42.26	\$53.14	\$62.69	\$72.30	\$92.27	\$105.11	67	
68		\$21.63	\$26.15	\$29.94	\$33.93	\$42.53	\$48.24	\$32.65	\$40.77	\$49.85	\$57.07	\$72.22	\$82.19	\$46.09	\$58.04	\$68.53	\$78.78	\$99.96	\$113.68	68	
69		\$24.21	\$29.32	\$33.63	\$38.03	\$47.56	\$53.92	\$36.34	\$45.46	\$55.06	\$62.84	\$79.14	\$89.96	\$50.23	\$63.40	\$74.95	\$85.80	\$108.28	\$122.90	69	
70		\$26.79	\$32.52	\$37.32	\$42.13	\$52.61	\$59.60	\$40.50	\$50.69	\$60.82	\$69.17	\$86.77	\$98.40	\$54.76	\$69.23	\$81.95	\$93.44	\$117.31	\$132.92	70	
71		\$29.37	\$36.67	\$40.99	\$46.25	\$57.67	\$65.28	\$45.10	\$56.51	\$67.19	\$76.19	\$95.08	\$107.65	\$59.70	\$75.61	\$89.61	\$101.77	\$127.08	\$143.72	71	
72		\$31.94	\$38.86	\$44.68	\$50.34	\$62.69	\$70.95	\$50.26	\$63.04	\$74.20	\$83.84	\$104.18	\$117.81	\$65.08	\$82.59	\$97.97	\$110.84	\$137.69	\$155.40	72	
73		\$36.60	\$44.74	\$51.61	\$57.98	\$71.89	\$81.21	\$55.68	\$70.09	\$82.74	\$93.22	\$115.36	\$130.25	\$71.46	\$91.01	\$108.23	\$122.13	\$151.09	\$170.24	73	
74		\$41.25	\$50.61	\$58.57	\$65.60	\$81.06	\$91.49	\$61.66	\$77.94	\$92.23	\$103.60	\$127.75	\$144.01	\$78.50	\$100.29	\$119.56	\$134.55	\$165.77	\$186.51	74	
75		\$45.86	\$56.50	\$65.55	\$73.27	\$90.24	\$101.73	\$68.34	\$86.69	\$102.79	\$115.20	\$141.47	\$159.22	\$86.18	\$110.54	\$132.11	\$148.18	\$181.87	\$204.33	75	
76		\$50.52	\$62.39	\$72.48	\$80.92	\$99.44	\$111.99	\$75.72	\$96.40	\$114.62	\$128.08	\$156.67	\$176.06	\$94.62	\$121.84	\$145.95	\$163.26	\$199.57	\$223.88	76	
77		\$55.17	\$68.26	\$79.44	\$88.57	\$108.61	\$122.22	\$83.90	\$107.21	\$127.75	\$142.39	\$173.48	\$194.67	\$103.90	\$134.27	\$161.24	\$179.84	\$218.92	\$245.26	77	
78		\$59.44	\$73.70	\$85.92	\$95.73	\$117.24	\$131.79	\$89.23	\$114.24	\$136.33	\$151.82	\$184.68	\$206.98	\$109.67	\$142.07	\$170.85	\$190.46	\$231.50	\$258.97	78	
79		\$63.71	\$79.14	\$92.42	\$102.92	\$125.91	\$141.35	\$94.88	\$121.72	\$145.47	\$161.88	\$196.63	\$220.03	\$115.77	\$150.30	\$181.05	\$201.69	\$244.78	\$273.44	79	
80		\$68.02	\$84.60	\$98.91	\$110.09	\$134.55	\$150.94	\$100.88	\$129.71	\$155.24	\$172.59	\$209.32	\$233.90	\$122.22	\$159.05	\$191.87	\$213.60	\$258.82	\$288.73	80	
81		\$72.29	\$90.01	\$105.39	\$117.29	\$143.16	\$160.48	\$107.26	\$138.17	\$165.66	\$184.00	\$222.83	\$248.68	\$129.06	\$168.27	\$203.34	\$226.21	\$273.68	\$304.87	81	
82		\$76.59	\$95.45	\$111.87	\$124.45	\$151.79	\$170.05	\$114.08	\$147.23	\$176.72	\$196.22	\$237.21	\$264.38	\$136.26	\$178.02	\$215.48	\$239.57	\$289.39	\$321.92	82	
83		\$82.22	\$102.67	\$120.50	\$134.05	\$163.41	\$182.90	\$121.33	\$156.80	\$188.41	\$209.14	\$252.60	\$281.24	\$144.20	\$188.67	\$					

Certificate Form GLTCARP-06-FC

		Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Comprehensive - 30 Day EP - 80% Home Care																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25	\$15.95	\$19.28	\$22.11	\$24.43	\$29.55	\$33.11	\$23.43	\$28.79	\$33.39	\$37.73	\$46.96	\$53.50	\$43.92	\$54.74	\$64.16	\$73.68	\$93.28	\$105.80	25		
26	\$16.05	\$19.43	\$22.25	\$24.59	\$29.82	\$33.34	\$23.77	\$29.24	\$33.95	\$38.35	\$47.77	\$54.40	\$44.43	\$55.39	\$64.91	\$74.59	\$94.46	\$107.17	26		
27	\$16.15	\$19.55	\$22.40	\$24.81	\$30.06	\$33.65	\$24.13	\$29.72	\$34.52	\$39.01	\$48.55	\$55.36	\$44.93	\$56.06	\$65.68	\$75.49	\$95.70	\$108.54	27		
28	\$16.24	\$19.68	\$22.56	\$24.93	\$30.24	\$33.92	\$24.49	\$30.15	\$35.05	\$39.68	\$49.43	\$56.30	\$45.43	\$56.74	\$66.48	\$76.39	\$96.88	\$109.95	28		
29	\$16.30	\$19.80	\$22.72	\$25.15	\$30.51	\$34.16	\$24.86	\$30.62	\$35.63	\$40.33	\$50.29	\$57.27	\$45.97	\$57.39	\$67.29	\$77.29	\$98.11	\$111.36	29		
30	\$16.39	\$19.94	\$22.87	\$25.33	\$30.77	\$34.44	\$25.18	\$31.12	\$36.18	\$40.96	\$51.15	\$58.30	\$46.50	\$58.03	\$68.10	\$78.26	\$99.32	\$112.78	30		
31	\$16.48	\$20.03	\$23.02	\$25.50	\$30.97	\$34.71	\$25.62	\$31.63	\$36.77	\$41.64	\$52.00	\$59.31	\$47.05	\$58.72	\$68.90	\$79.21	\$100.61	\$114.25	31		
32	\$16.59	\$20.18	\$23.20	\$25.70	\$31.21	\$34.99	\$26.00	\$32.14	\$37.39	\$42.35	\$52.93	\$60.28	\$47.63	\$59.46	\$69.73	\$80.21	\$101.85	\$115.72	32		
33	\$16.63	\$20.30	\$23.37	\$25.84	\$31.43	\$35.25	\$26.43	\$32.65	\$38.01	\$43.05	\$53.83	\$61.38	\$48.17	\$60.19	\$70.54	\$81.18	\$103.12	\$117.17	33		
34	\$16.75	\$20.45	\$23.52	\$26.05	\$31.66	\$35.52	\$26.81	\$33.15	\$38.60	\$43.76	\$54.74	\$62.44	\$48.71	\$60.88	\$71.39	\$82.18	\$104.44	\$118.70	34		
35	\$16.87	\$20.54	\$23.67	\$26.27	\$31.92	\$35.82	\$27.22	\$33.65	\$39.23	\$44.46	\$55.73	\$63.55	\$49.34	\$61.60	\$72.26	\$83.17	\$105.76	\$120.21	35		
36	\$17.02	\$20.81	\$23.93	\$26.57	\$32.39	\$36.33	\$27.71	\$34.29	\$39.98	\$45.39	\$56.89	\$64.88	\$50.02	\$62.39	\$73.21	\$84.34	\$107.21	\$121.93	36		
37	\$17.20	\$21.06	\$24.28	\$26.92	\$32.83	\$36.82	\$28.24	\$34.97	\$40.79	\$46.29	\$58.08	\$66.22	\$50.64	\$63.26	\$74.21	\$85.52	\$108.74	\$123.65	37		
38	\$17.35	\$21.26	\$24.59	\$27.29	\$33.26	\$37.35	\$28.74	\$35.63	\$41.60	\$47.26	\$59.31	\$67.60	\$51.30	\$64.13	\$75.24	\$86.67	\$110.26	\$125.42	38		
39	\$17.51	\$21.51	\$24.89	\$27.64	\$33.69	\$37.86	\$29.30	\$36.33	\$42.40	\$48.21	\$60.57	\$69.01	\$52.00	\$64.97	\$76.25	\$87.90	\$111.82	\$127.20	39		
40	\$17.71	\$21.75	\$25.18	\$27.98	\$34.16	\$38.35	\$29.87	\$37.05	\$43.27	\$49.19	\$61.83	\$70.49	\$52.71	\$65.83	\$77.26	\$89.11	\$113.39	\$129.02	40		
41	\$17.87	\$22.02	\$25.50	\$28.34	\$34.61	\$38.91	\$30.40	\$37.73	\$44.12	\$50.19	\$63.15	\$71.96	\$53.45	\$66.75	\$78.31	\$90.31	\$115.01	\$130.84	41		
42	\$18.07	\$22.21	\$25.81	\$28.68	\$35.06	\$39.40	\$30.97	\$38.45	\$44.98	\$51.20	\$64.46	\$73.47	\$54.14	\$67.64	\$79.39	\$91.53	\$116.65	\$132.70	42		
43	\$18.19	\$22.48	\$26.12	\$29.06	\$35.52	\$39.92	\$31.54	\$39.23	\$45.88	\$52.26	\$65.83	\$74.97	\$54.85	\$68.54	\$80.46	\$92.79	\$118.25	\$134.58	43		
44	\$18.37	\$22.72	\$26.43	\$29.39	\$35.96	\$40.42	\$32.14	\$39.98	\$46.81	\$53.35	\$67.19	\$76.54	\$55.54	\$69.47	\$81.50	\$94.06	\$119.93	\$136.51	44		
45	\$18.58	\$22.98	\$26.71	\$29.76	\$36.38	\$40.93	\$32.80	\$40.79	\$47.70	\$54.42	\$68.62	\$78.23	\$56.30	\$70.40	\$82.62	\$95.32	\$121.64	\$138.53	45		
46	\$18.89	\$23.43	\$27.34	\$30.40	\$37.30	\$41.95	\$34.01	\$42.35	\$49.38	\$56.06	\$70.40	\$80.25	\$57.22	\$71.48	\$83.95	\$96.88	\$123.65	\$140.87	46		
47	\$19.23	\$23.89	\$27.86	\$31.12	\$38.16	\$42.96	\$35.25	\$43.98	\$51.11	\$57.74	\$72.14	\$82.31	\$58.15	\$72.59	\$85.25	\$98.45	\$125.67	\$143.18	47		
48	\$19.55	\$24.40	\$28.49	\$31.77	\$39.01	\$43.92	\$36.60	\$45.64	\$52.86	\$59.46	\$73.97	\$84.46	\$59.04	\$73.79	\$86.63	\$100.09	\$127.75	\$145.54	48		
49	\$19.87	\$24.86	\$29.10	\$32.48	\$39.92	\$44.93	\$37.97	\$47.36	\$54.74	\$61.21	\$75.85	\$86.63	\$59.95	\$74.93	\$87.97	\$101.69	\$129.88	\$148.00	49		
50	\$20.24	\$25.30	\$29.64	\$33.15	\$40.79	\$45.97	\$39.37	\$49.19	\$56.66	\$63.04	\$77.77	\$88.85	\$60.91	\$76.09	\$89.42	\$103.38	\$131.99	\$150.48	50		
51	\$20.54	\$25.76	\$30.24	\$33.80	\$41.64	\$46.96	\$40.82	\$51.05	\$58.65	\$64.91	\$79.72	\$91.13	\$61.90	\$77.29	\$90.83	\$105.01	\$134.19	\$153.01	51		
52	\$20.91	\$26.27	\$30.86	\$34.52	\$42.51	\$47.98	\$42.35	\$52.98	\$60.72	\$66.83	\$81.78	\$93.44	\$62.84	\$78.53	\$92.29	\$106.74	\$136.42	\$155.54	52		
53	\$21.21	\$26.71	\$31.43	\$35.16	\$43.42	\$48.92	\$43.92	\$55.02	\$62.84	\$68.82	\$83.84	\$95.84	\$63.86	\$79.79	\$93.76	\$108.46	\$138.70	\$158.12	53		
54	\$21.56	\$27.17	\$32.02	\$35.86	\$44.27	\$49.93	\$45.58	\$57.07	\$65.07	\$70.85	\$85.98	\$98.30	\$64.88	\$81.06	\$95.28	\$110.26	\$140.95	\$160.73	54		
55	\$21.90	\$27.64	\$32.65	\$36.54	\$45.12	\$50.97	\$47.41	\$59.31	\$67.34	\$72.95	\$88.23	\$100.74	\$65.83	\$82.37	\$96.78	\$111.97	\$143.29	\$163.43	55		
56	\$22.39	\$30.00	\$35.16	\$39.46	\$48.92	\$55.29	\$49.70	\$62.12	\$70.54	\$76.75	\$93.61	\$106.90	\$68.54	\$85.98	\$101.15	\$117.17	\$150.22	\$171.42	56		
57	\$26.12	\$32.39	\$37.69	\$42.45	\$52.77	\$59.64	\$52.08	\$65.11	\$73.85	\$80.74	\$99.32	\$113.48	\$71.39	\$89.70	\$105.70	\$122.60	\$157.44	\$179.81	57		
58	\$28.24	\$34.71	\$40.22	\$45.39	\$56.58	\$64.01	\$54.59	\$68.25	\$77.41	\$84.96	\$105.39	\$120.46	\$74.37	\$93.61	\$110.45	\$128.26	\$165.04	\$188.61	58		
59	\$30.35	\$37.09	\$42.81	\$48.32	\$60.36	\$68.35	\$57.22	\$71.54	\$81.10	\$89.34	\$111.82	\$127.85	\$77.46	\$97.71	\$115.42	\$134.22	\$172.99	\$197.83	59		
60	\$32.44	\$39.46	\$45.33	\$51.26	\$64.16	\$72.71	\$60.01	\$74.97	\$84.96	\$93.98	\$116.64	\$135.70	\$80.66	\$101.93	\$120.58	\$140.45	\$181.33	\$207.49	60		
61	\$34.56	\$41.78	\$47.86	\$54.20	\$67.95	\$77.12	\$62.88	\$78.58	\$88.99	\$98.83	\$125.91	\$144.05	\$83.98	\$106.39	\$125.97	\$147.00	\$190.10	\$217.66	61		
62	\$36.70	\$44.17	\$50.40	\$57.16	\$71.75	\$81.45	\$65.93	\$82.37	\$93.28	\$103.89	\$133.53	\$153.01	\$87.47	\$111.01	\$131.66	\$153.77	\$199.30	\$228.29	62		
63	\$40.54	\$48.82	\$55.76	\$63.26	\$79.44	\$90.21	\$69.59	\$86.88	\$100.09	\$112.18	\$143.83	\$164.65	\$93.85	\$118.85	\$140.80	\$164.02	\$211.96	\$242.53	63		
64	\$44.38	\$53.53	\$61.16	\$69.36	\$87.13	\$98.93	\$73.36	\$91.63	\$107.36	\$121.12	\$154.99	\$177.21	\$100.69	\$127.23	\$150.61	\$175.00	\$225.41	\$257.67	64		
65	\$48.21	\$58.19	\$66.54	\$75.45	\$94.82	\$107.65	\$77.41	\$96.64	\$115.20	\$130.79	\$166.95	\$190.70	\$108.03	\$136.26	\$161.10	\$186.76	\$239.73	\$273.78	65		
66	\$52.08	\$62.88	\$71.90	\$81.55	\$102.56	\$116.42	\$81.66	\$101.89	\$123.59	\$141.22	\$179.88	\$205.23	\$115.88	\$145.92	\$172.33	\$199.26	\$254.98	\$290.87	66		
67	\$55.96	\$67.56	\$77.26	\$87.69	\$110.26	\$125.18	\$86.11	\$107.42	\$132.66	\$152.39	\$193.67	\$220.85	\$124.23	\$156.25	\$184.32	\$212.60	\$271.25	\$309.04	67		
68	\$63.55	\$76.91	\$88.05	\$99.75	\$125.09	\$141.88	\$95.92	\$119.81	\$146.51	\$176.76	\$212.30	\$241.64	\$135.45	\$170.67	\$201.52	\$231.57	\$293.87	\$334.19	68		
69	\$71.15	\$86.22	\$98.87	\$111.82	\$139.86	\$158.56	\$106.84	\$133.63	\$161.87	\$184.73	\$232.68	\$264.40	\$147.69	\$186.38	\$220.33	\$252.21	\$318.35	\$361.36	69		
70	\$78.74	\$95.58	\$109.69	\$123.86	\$154.68	\$175.26	\$119.05	\$149.00	\$178.80	\$203.40	\$255.06	\$289.31	\$161.00	\$203.55	\$240.93	\$274.72	\$344.91	\$390.77	70		
71	\$86.33	\$104.92	\$120.50	\$135.96	\$169.50	\$191.95	\$132.63	\$166.16	\$197.54	\$223.92	\$279.55	\$316.51	\$175.52	\$222.33	\$263.45	\$299.23	\$373.64	\$422.53	71		
72	\$93.92	\$114.25	\$131.29	\$148.00	\$184.32	\$208.61	\$147.75	\$185.34	\$218.17	\$246.51	\$306.31	\$346.32	\$191.35	\$242.78	\$288.04	\$325.91	\$404.82	\$456.87	72		
73	\$107.57	\$131.54	\$151.75	\$170.48	\$211.33	\$238.76	\$163.67	\$206.09	\$243.22	\$274.01	\$339.19	\$382.90	\$210.13	\$267.56	\$318.21	\$359.02	\$444.19	\$500.54	73		
74	\$121.22	\$148.81	\$172.23	\$192.91	\$238.29	\$268.92	\$181.33	\$229.15	\$271.15	\$304.63	\$375.62	\$423.38	\$230.73	\$294.88	\$351.55	\$395.52	\$487.34	\$548.35	74		
75	\$134.85	\$166.09	\$192.69	\$215.43	\$265.31	\$299.08	\$200.91	\$254.86	\$302.26	\$338.68	\$415.95	\$468.11	\$253.34	\$324.97	\$388.36	\$435.68	\$534.70	\$600.77	75		
76	\$148.50	\$183.41	\$213.10	\$237.90	\$292.36	\$329.22	\$222.63	\$283.38	\$336.97	\$376.53	\$460.62	\$517.59	\$278.16	\$358.16	\$429.03	\$479.96	\$586.66	\$658.20	76		
77	\$162.17	\$200.72	\$233.55	\$260.36	\$319.30	\$359.37	\$246.72	\$315.22	\$375.62	\$418.64	\$510.06	\$572.33	\$305.45	\$394.75	\$474.02	\$528.74	\$643.67	\$721.03	77		
78	\$174.76	\$216.69	\$252.62	\$281.46	\$344.70	\$387.48	\$262.35	\$335.86	\$400.82	\$446.36	\$542.99	\$608.46	\$322.46	\$417.67	\$502.32	\$559.95	\$680.60	\$761.37	78		
79	\$187.38	\$232.68	\$271.70	\$302.56	\$370.11	\$415.57	\$278.93	\$357.87	\$427.69	\$475.91	\$578.06	\$646.88	\$340.40	\$441.92	\$532.32	\$592.99	\$719.69	\$803.90	79		
80	\$199.97	\$248.68	\$290.78	\$323.66	\$395.52	\$443.71	\$296.59	\$381.30	\$456.38	\$507.41	\$615.40	\$687.69	\$359.37	\$467.57	\$564.10	\$627.99	\$760.95	\$848.83	80		
81	\$212.57	\$264.68	\$309.87	\$344.82	\$420.90	\$471.83	\$315.37	\$406.24	\$486.99	\$541.03	\$655.10	\$731.09	\$379.41	\$494.67	\$597.79	\$665.07	\$804.62	\$896.29	81		
82	\$225.15	\$280.66	\$328.91	\$365.91	\$446.25	\$499.94	\$335.41	\$432.85	\$519.56	\$576.95	\$699.41	\$777.29	\$400.57	\$523.35	\$633.49	\$704.35	\$850.82	\$946.46	82</		

Certificate Form GLTCAAP-06-FC

		Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase																	
		Comprehensive - 30 Day EP - 80% Home Care																	
Issue Age	Future Purchase Option						Auto 3% Compound Inflation					Auto 5% Compound Inflation					Issue Age		
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year		7 Year	Lifetime
25	\$59.86	\$72.40	\$83.01	\$91.77	\$110.96	\$124.25	\$87.96	\$108.10	\$125.40	\$141.73	\$176.32	\$200.82	\$164.92	\$205.58	\$240.92	\$276.61	\$350.34	\$397.27	25
26	\$60.23	\$72.95	\$83.60	\$92.35	\$111.92	\$125.20	\$89.31	\$109.81	\$127.49	\$144.01	\$179.34	\$204.24	\$166.80	\$208.04	\$243.75	\$280.06	\$354.70	\$402.40	26
27	\$60.61	\$73.33	\$84.17	\$93.11	\$112.85	\$126.34	\$90.63	\$111.52	\$129.57	\$146.48	\$182.38	\$207.87	\$168.72	\$210.51	\$246.60	\$283.47	\$359.28	\$407.53	27
28	\$60.98	\$73.93	\$84.73	\$93.66	\$113.61	\$127.31	\$91.95	\$113.23	\$131.67	\$148.95	\$185.63	\$211.47	\$170.62	\$212.98	\$249.66	\$286.88	\$363.84	\$412.86	28
29	\$61.19	\$74.30	\$85.30	\$94.44	\$114.57	\$128.25	\$93.28	\$114.94	\$133.76	\$151.42	\$188.84	\$215.09	\$172.51	\$215.43	\$252.69	\$290.31	\$368.40	\$418.18	29
30	\$61.58	\$74.87	\$85.88	\$95.18	\$115.50	\$129.38	\$94.62	\$116.86	\$135.84	\$153.88	\$192.08	\$218.86	\$174.61	\$217.92	\$255.75	\$293.93	\$372.96	\$423.50	30
31	\$61.93	\$75.24	\$86.43	\$95.75	\$116.27	\$130.32	\$96.15	\$118.75	\$138.13	\$156.38	\$195.30	\$222.66	\$176.68	\$220.57	\$258.75	\$297.54	\$377.70	\$429.00	31
32	\$62.31	\$75.82	\$87.02	\$96.53	\$117.23	\$131.48	\$97.67	\$120.63	\$140.43	\$159.01	\$198.74	\$226.48	\$178.79	\$223.24	\$261.79	\$301.14	\$382.46	\$434.51	32
33	\$62.51	\$76.20	\$87.77	\$97.08	\$117.99	\$132.44	\$99.19	\$122.54	\$142.69	\$161.70	\$202.16	\$230.47	\$180.87	\$225.91	\$264.85	\$304.74	\$387.20	\$440.03	33
34	\$62.88	\$76.75	\$88.35	\$97.86	\$118.93	\$133.38	\$100.69	\$124.34	\$144.97	\$164.35	\$205.58	\$234.44	\$182.97	\$228.56	\$268.09	\$308.54	\$392.17	\$445.72	34
35	\$63.27	\$77.13	\$88.92	\$98.60	\$119.80	\$134.32	\$102.21	\$126.34	\$147.24	\$166.98	\$209.18	\$236.63	\$185.24	\$231.24	\$271.31	\$312.35	\$397.09	\$451.39	35
36	\$63.64	\$78.09	\$90.06	\$99.76	\$121.61	\$136.43	\$104.12	\$128.82	\$150.10	\$170.42	\$213.56	\$243.57	\$187.72	\$234.24	\$274.93	\$316.71	\$402.58	\$457.88	36
37	\$64.69	\$79.03	\$91.19	\$101.06	\$123.31	\$138.32	\$106.00	\$131.29	\$153.13	\$173.85	\$215.56	\$248.69	\$190.19	\$237.49	\$278.74	\$321.09	\$408.29	\$464.33	37
38	\$65.18	\$79.80	\$92.35	\$102.42	\$124.82	\$140.23	\$107.92	\$133.76	\$156.17	\$177.43	\$222.66	\$253.81	\$192.66	\$240.72	\$282.52	\$325.44	\$413.99	\$471.01	38
39	\$65.73	\$80.74	\$93.49	\$103.74	\$126.54	\$142.11	\$110.00	\$136.43	\$159.22	\$181.05	\$227.44	\$259.17	\$195.30	\$243.94	\$286.30	\$330.01	\$419.88	\$477.65	39
40	\$66.49	\$81.71	\$94.62	\$105.08	\$128.25	\$144.01	\$112.10	\$139.06	\$162.43	\$184.66	\$232.17	\$264.68	\$197.97	\$247.17	\$290.12	\$334.58	\$425.78	\$484.40	40
41	\$67.08	\$82.63	\$95.75	\$106.38	\$129.96	\$146.11	\$114.20	\$141.73	\$165.68	\$188.47	\$237.12	\$270.17	\$200.62	\$250.60	\$294.11	\$339.13	\$431.83	\$491.31	41
42	\$67.82	\$83.43	\$96.88	\$107.75	\$131.67	\$148.00	\$116.27	\$144.39	\$168.92	\$192.27	\$242.06	\$275.86	\$203.28	\$254.02	\$298.10	\$343.70	\$437.92	\$498.34	42
43	\$68.38	\$84.36	\$98.06	\$109.05	\$133.38	\$149.90	\$118.38	\$147.24	\$172.31	\$196.23	\$247.17	\$281.56	\$205.94	\$257.45	\$302.08	\$348.44	\$443.99	\$505.38	43
44	\$68.99	\$85.30	\$99.19	\$110.39	\$135.07	\$151.80	\$120.63	\$150.10	\$175.73	\$200.25	\$252.31	\$287.46	\$208.61	\$260.86	\$306.08	\$353.20	\$450.29	\$512.61	44
45	\$69.74	\$86.25	\$100.31	\$111.71	\$136.60	\$153.70	\$123.11	\$153.13	\$179.16	\$204.45	\$257.62	\$293.73	\$211.47	\$264.29	\$310.26	\$357.94	\$456.73	\$520.21	45
46	\$70.87	\$87.96	\$102.59	\$114.20	\$140.02	\$157.51	\$127.67	\$159.01	\$185.43	\$210.51	\$264.29	\$301.32	\$214.88	\$268.47	\$315.21	\$363.84	\$464.33	\$528.94	46
47	\$72.21	\$89.68	\$104.68	\$116.86	\$143.24	\$161.29	\$132.44	\$165.09	\$191.89	\$216.80	\$270.92	\$309.11	\$218.31	\$272.62	\$320.12	\$369.72	\$471.93	\$537.68	47
48	\$73.33	\$91.57	\$106.98	\$119.32	\$146.48	\$164.92	\$137.36	\$171.37	\$198.53	\$223.24	\$277.76	\$317.11	\$221.72	\$277.02	\$325.26	\$375.80	\$479.72	\$546.62	48
49	\$74.67	\$93.28	\$109.25	\$121.99	\$149.90	\$168.72	\$142.48	\$177.82	\$205.58	\$229.88	\$284.78	\$325.26	\$225.14	\$281.37	\$330.41	\$381.87	\$487.70	\$555.72	49
50	\$76.01	\$95.00	\$111.34	\$124.43	\$153.13	\$172.51	\$147.82	\$184.66	\$212.80	\$236.74	\$292.01	\$333.64	\$228.73	\$285.74	\$335.72	\$388.17	\$495.67	\$565.03	50
51	\$77.13	\$96.70	\$113.61	\$126.92	\$156.38	\$176.32	\$151.33	\$191.69	\$220.92	\$243.75	\$299.42	\$342.17	\$232.36	\$290.31	\$341.05	\$394.42	\$503.86	\$574.53	51
52	\$78.50	\$98.60	\$115.89	\$129.57	\$159.59	\$180.13	\$159.01	\$198.94	\$227.99	\$250.98	\$307.04	\$350.93	\$235.96	\$294.88	\$346.54	\$400.87	\$512.20	\$584.03	52
53	\$79.63	\$100.31	\$117.99	\$132.04	\$163.01	\$183.72	\$164.92	\$206.50	\$235.96	\$258.38	\$314.79	\$359.84	\$239.76	\$299.62	\$352.06	\$407.35	\$520.78	\$593.73	53
54	\$80.93	\$102.03	\$120.26	\$134.71	\$166.24	\$187.54	\$171.19	\$214.31	\$244.34	\$265.98	\$322.79	\$369.16	\$243.57	\$304.38	\$357.74	\$413.99	\$529.30	\$603.59	54
55	\$82.26	\$103.74	\$122.54	\$137.18	\$169.49	\$191.32	\$178.02	\$222.66	\$252.86	\$273.97	\$331.36	\$378.27	\$247.17	\$309.30	\$363.45	\$420.46	\$538.05	\$613.67	55
56	\$90.06	\$112.68	\$132.04	\$148.18	\$183.72	\$207.67	\$186.58	\$233.30	\$264.85	\$288.22	\$351.48	\$401.46	\$257.45	\$322.79	\$379.80	\$440.03	\$564.10	\$643.69	56
57	\$98.06	\$121.61	\$141.56	\$159.39	\$198.19	\$224.02	\$195.52	\$244.51	\$277.38	\$303.22	\$372.96	\$426.15	\$268.09	\$336.84	\$396.88	\$460.35	\$591.24	\$675.24	57
58	\$106.00	\$130.32	\$151.07	\$170.42	\$212.42	\$240.36	\$204.99	\$256.29	\$290.69	\$319.00	\$395.75	\$452.38	\$279.29	\$351.48	\$414.74	\$481.64	\$619.74	\$708.29	58
59	\$114.00	\$139.25	\$160.73	\$181.44	\$226.67	\$256.69	\$214.88	\$268.65	\$304.57	\$335.55	\$419.88	\$480.11	\$290.87	\$366.87	\$433.35	\$504.05	\$649.58	\$742.86	59
60	\$121.80	\$148.18	\$170.23	\$192.47	\$240.92	\$273.00	\$225.31	\$281.56	\$319.00	\$352.80	\$445.53	\$509.55	\$302.86	\$382.84	\$452.75	\$527.42	\$680.92	\$779.16	60
61	\$129.75	\$156.93	\$179.73	\$203.48	\$255.17	\$289.56	\$236.18	\$295.06	\$334.19	\$371.06	\$472.72	\$540.91	\$315.38	\$399.56	\$473.09	\$551.92	\$713.80	\$817.33	61
62	\$137.72	\$165.86	\$189.24	\$214.69	\$269.43	\$305.86	\$247.56	\$309.30	\$350.34	\$390.06	\$492.40	\$574.53	\$328.49	\$416.83	\$494.36	\$577.39	\$748.40	\$857.23	62
63	\$152.19	\$183.35	\$209.38	\$237.49	\$298.28	\$338.74	\$261.24	\$326.22	\$375.80	\$421.21	\$540.16	\$618.23	\$352.44	\$446.29	\$528.75	\$615.95	\$795.88	\$910.83	63
64	\$166.61	\$201.00	\$229.70	\$260.50	\$327.18	\$371.42	\$275.49	\$344.05	\$403.16	\$454.84	\$581.96	\$665.35	\$378.09	\$477.84	\$565.60	\$657.19	\$846.39	\$967.64	64
65	\$181.05	\$218.51	\$249.84	\$283.29	\$356.04	\$404.29	\$290.69	\$362.89	\$432.60	\$491.12	\$626.96	\$716.07	\$405.63	\$511.64	\$604.93	\$701.26	\$900.19	\$1,028.04	65
66	\$195.52	\$236.18	\$269.99	\$306.27	\$385.12	\$437.16	\$306.65	\$382.66	\$464.16	\$530.26	\$675.41	\$770.60	\$435.08	\$547.92	\$647.09	\$748.20	\$957.36	\$1,092.26	66
67	\$210.13	\$253.64	\$290.12	\$329.26	\$413.99	\$470.03	\$323.36	\$403.35	\$498.16	\$572.24	\$727.28	\$829.31	\$466.42	\$586.69	\$692.15	\$798.34	\$1,018.53	\$1,160.46	67
68	\$238.63	\$288.79	\$330.60	\$374.48	\$469.66	\$532.72	\$360.23	\$449.92	\$550.21	\$630.01	\$797.20	\$907.41	\$508.61	\$640.85	\$756.73	\$869.58	\$1,103.46	\$1,254.88	68
69	\$267.12	\$323.73	\$371.25	\$419.88	\$525.15	\$595.44	\$401.27	\$501.77	\$607.79	\$693.67	\$873.76	\$992.91	\$554.59	\$699.91	\$827.40	\$947.09	\$1,195.41	\$1,356.92	69
70	\$295.64	\$358.92	\$411.92	\$465.10	\$580.80	\$658.13	\$447.05	\$559.51	\$671.44	\$763.77	\$957.74	\$1,086.37	\$604.55	\$764.33	\$904.73	\$1,031.65	\$1,295.19	\$1,467.29	70
71	\$324.13	\$393.88	\$452.57	\$510.48	\$636.46	\$720.84	\$497.98	\$623.94	\$741.72	\$840.90	\$1,049.72	\$1,188.57	\$659.09	\$834.82	\$989.27	\$1,123.62	\$1,403.07	\$1,586.62	71
72	\$352.62	\$429.00	\$493.03	\$555.72	\$692.15	\$783.34	\$554.78	\$695.94	\$819.22	\$925.64	\$1,150.21	\$1,300.49	\$718.55	\$911.59	\$1,081.63	\$1,223.74	\$1,520.10	\$1,715.61	72
73	\$403.93	\$493.96	\$569.78	\$640.07	\$793.58	\$896.57	\$614.61	\$773.83	\$913.29	\$1,028.99	\$1,273.68	\$1,437.85	\$789.02	\$1,004.68	\$1,194.85	\$1,348.18	\$1,667.92	\$1,879.59	73
74	\$455.22	\$558.78	\$646.74	\$724.45	\$894.85	\$1,009.82	\$680.92	\$860.47	\$1,018.15	\$1,143.94	\$1,410.50	\$1,589.83	\$866.35	\$1,107.27	\$1,320.06	\$1,485.16	\$1,829.99	\$2,059.12	74
75	\$506.32	\$623.72	\$723.47	\$808.98	\$996.31	\$1,123.03	\$754.44	\$956.98	\$1,135.01	\$1,271.81	\$1,561.92	\$1,757.80	\$951.30	\$1,220.31	\$1,458.36	\$1,636.01	\$2,007.83	\$2,255.94	75
76	\$557.60	\$688.71	\$800.24	\$893.33	\$1,097.78	\$1,236.26	\$835.97	\$1,064.14	\$1,265.34	\$1,413.92	\$1,729.67	\$1,943.59	\$1,044.57	\$1,344.94	\$1,611.11	\$1,802.26	\$2,202.94	\$2,471.57	76
77	\$608.91	\$753.70	\$877.00	\$977.69	\$1,199.02	\$1,349.50	\$926.39	\$1,183.64	\$1,410.50	\$1,571.98	\$1,915.28	\$2,149.15	\$1,146.96	\$1,482.31	\$1,780.02	\$1,985.41	\$2,417.06	\$2,707.53	77
78	\$656.22	\$813.71	\$948.63	\$1,056.93	\$1,294.44	\$1,454.94	\$985.10	\$1,261.17	\$1,505.12	\$1,676.10	\$2,038.97	\$2,284.82	\$1,210.81	\$1,568.37	\$1,886.23	\$2,102.64	\$2,555.75	\$2,858.98	78
79	\$703.54	\$873.76	\$1,020.25	\$1,136.14	\$1,389.79	\$1,560.58	\$1,047.42	\$1,343.81	\$1,605.97	\$1,787.05	\$2,170.64	\$2,429.03	\$1,278.2						

Certificate Form GLTCAARP-06-FC

		Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Comprehensive - 30 Day EP - 100% Home Care																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25		\$5.83	\$7.15	\$8.14	\$9.00	\$10.88	\$12.18	\$8.48	\$10.49	\$12.16	\$13.72	\$17.05	\$19.52	\$15.61	\$19.38	\$22.64	\$25.95	\$32.81	\$37.19	25	
26		\$5.87	\$7.19	\$8.24	\$9.07	\$10.95	\$12.27	\$8.62	\$10.64	\$12.34	\$13.94	\$17.35	\$19.85	\$15.78	\$19.58	\$22.90	\$26.26	\$33.21	\$37.65	26	
27		\$5.89	\$7.23	\$8.27	\$9.13	\$11.06	\$12.37	\$8.74	\$10.80	\$12.53	\$14.15	\$17.65	\$20.20	\$15.98	\$19.82	\$23.20	\$26.57	\$33.63	\$38.14	27	
28		\$5.95	\$7.28	\$8.33	\$9.22	\$11.15	\$12.48	\$8.88	\$11.00	\$12.73	\$14.41	\$17.94	\$20.54	\$16.16	\$20.08	\$23.46	\$26.89	\$34.07	\$38.65	28	
29		\$5.97	\$7.32	\$8.40	\$9.26	\$11.23	\$12.57	\$9.00	\$11.16	\$12.95	\$14.65	\$18.26	\$20.93	\$16.36	\$20.31	\$23.74	\$27.22	\$34.47	\$39.13	29	
30		\$6.00	\$7.37	\$8.43	\$9.35	\$11.32	\$12.70	\$9.13	\$11.32	\$13.13	\$14.89	\$18.58	\$21.27	\$16.53	\$20.54	\$24.03	\$27.55	\$34.92	\$39.63	30	
31		\$6.04	\$7.40	\$8.54	\$9.41	\$11.41	\$12.78	\$9.26	\$11.51	\$13.35	\$15.13	\$18.90	\$21.64	\$16.74	\$20.81	\$24.29	\$27.90	\$35.37	\$40.14	31	
32		\$6.06	\$7.46	\$8.58	\$9.50	\$11.51	\$12.87	\$9.41	\$11.68	\$13.57	\$15.36	\$19.23	\$22.02	\$16.91	\$21.01	\$24.59	\$28.24	\$35.81	\$40.66	32	
33		\$6.12	\$7.51	\$8.63	\$9.53	\$11.58	\$12.97	\$9.55	\$11.85	\$13.79	\$15.63	\$19.56	\$22.39	\$17.14	\$21.29	\$24.89	\$28.59	\$36.28	\$41.18	33	
34		\$6.13	\$7.54	\$8.71	\$9.61	\$11.68	\$13.09	\$9.68	\$12.04	\$14.00	\$15.90	\$19.89	\$22.77	\$17.33	\$21.56	\$25.17	\$28.94	\$36.72	\$41.70	34	
35		\$6.17	\$7.60	\$8.76	\$9.67	\$11.74	\$13.18	\$9.83	\$12.21	\$14.24	\$16.15	\$20.23	\$23.15	\$17.55	\$21.80	\$25.48	\$29.26	\$37.19	\$42.26	35	
36		\$6.24	\$7.69	\$8.88	\$9.81	\$11.91	\$13.38	\$10.03	\$12.45	\$14.51	\$16.47	\$20.65	\$23.62	\$17.78	\$22.08	\$25.83	\$29.68	\$37.69	\$42.86	36	
37		\$6.31	\$7.79	\$8.96	\$9.93	\$12.07	\$13.57	\$10.21	\$12.71	\$14.81	\$16.80	\$21.09	\$24.13	\$18.02	\$22.38	\$26.17	\$30.08	\$38.21	\$43.47	37	
38		\$6.37	\$7.87	\$9.09	\$10.06	\$12.23	\$13.75	\$10.43	\$12.95	\$15.11	\$17.15	\$21.52	\$24.62	\$18.26	\$22.67	\$26.55	\$30.50	\$38.76	\$44.08	38	
39		\$6.42	\$7.96	\$9.18	\$10.19	\$12.41	\$13.94	\$10.62	\$13.18	\$15.38	\$17.50	\$21.98	\$25.15	\$18.51	\$22.98	\$26.89	\$30.91	\$39.29	\$44.73	39	
40		\$6.50	\$8.07	\$9.31	\$10.33	\$12.57	\$14.12	\$10.79	\$13.45	\$15.68	\$17.86	\$22.45	\$25.68	\$18.75	\$23.29	\$27.26	\$31.34	\$39.87	\$45.38	40	
41		\$6.55	\$8.13	\$9.41	\$10.45	\$12.73	\$14.34	\$11.01	\$13.71	\$16.01	\$18.19	\$22.90	\$26.21	\$18.97	\$23.60	\$27.64	\$31.77	\$40.42	\$46.01	41	
42		\$6.60	\$8.24	\$9.53	\$10.59	\$12.92	\$14.51	\$11.21	\$13.95	\$16.31	\$18.58	\$23.39	\$26.78	\$19.26	\$23.90	\$27.99	\$32.20	\$40.99	\$46.66	42	
43		\$6.69	\$8.29	\$9.65	\$10.70	\$13.08	\$14.68	\$11.41	\$14.24	\$16.63	\$18.95	\$23.88	\$27.33	\$19.51	\$24.24	\$28.37	\$32.66	\$41.59	\$47.35	43	
44		\$6.72	\$8.40	\$9.76	\$10.84	\$13.24	\$14.86	\$11.61	\$14.51	\$16.99	\$19.33	\$24.37	\$27.86	\$19.74	\$24.56	\$28.75	\$33.11	\$42.18	\$48.02	44	
45		\$6.82	\$8.48	\$9.87	\$10.95	\$13.42	\$15.08	\$11.85	\$14.79	\$17.30	\$19.73	\$24.88	\$28.46	\$20.02	\$24.91	\$29.15	\$33.57	\$42.74	\$48.68	45	
46		\$6.93	\$8.65	\$10.08	\$11.22	\$13.72	\$15.46	\$12.25	\$15.33	\$17.87	\$20.30	\$25.50	\$29.20	\$20.32	\$25.30	\$29.61	\$34.12	\$43.46	\$49.50	46	
47		\$7.04	\$8.85	\$10.32	\$11.46	\$14.06	\$15.79	\$12.70	\$15.87	\$18.45	\$20.85	\$26.15	\$29.93	\$20.65	\$25.69	\$30.08	\$34.69	\$44.17	\$50.32	47	
48		\$7.16	\$9.02	\$10.51	\$11.71	\$14.38	\$16.17	\$13.12	\$16.44	\$19.05	\$21.44	\$26.84	\$30.69	\$20.98	\$26.12	\$30.58	\$35.23	\$44.89	\$51.16	48	
49		\$7.28	\$9.18	\$10.74	\$11.99	\$14.68	\$16.53	\$13.60	\$17.03	\$19.68	\$22.05	\$27.53	\$31.47	\$21.30	\$26.53	\$31.03	\$35.81	\$45.64	\$52.02	49	
50		\$7.39	\$9.37	\$10.95	\$12.21	\$14.99	\$16.90	\$14.08	\$17.63	\$20.34	\$22.67	\$28.22	\$32.25	\$21.64	\$26.94	\$31.55	\$36.42	\$46.40	\$52.87	50	
51		\$7.52	\$9.53	\$11.17	\$12.48	\$15.34	\$17.27	\$14.58	\$18.26	\$21.00	\$23.30	\$28.95	\$33.07	\$21.98	\$27.37	\$32.03	\$36.99	\$47.18	\$53.76	51	
52		\$7.64	\$9.69	\$11.40	\$12.72	\$15.65	\$17.65	\$15.11	\$18.91	\$21.71	\$23.94	\$29.71	\$33.93	\$22.33	\$27.81	\$32.55	\$37.58	\$47.95	\$54.65	52	
53		\$7.77	\$9.88	\$11.61	\$12.97	\$15.98	\$18.02	\$15.63	\$19.58	\$22.41	\$24.62	\$30.45	\$34.78	\$22.67	\$28.24	\$33.07	\$38.19	\$48.75	\$55.57	53	
54		\$7.91	\$10.04	\$11.84	\$13.23	\$16.30	\$18.40	\$16.17	\$20.30	\$23.17	\$25.31	\$31.21	\$35.66	\$23.02	\$28.68	\$33.59	\$38.83	\$49.56	\$56.50	54	
55		\$8.02	\$10.21	\$12.05	\$13.47	\$16.62	\$18.75	\$16.72	\$21.00	\$23.94	\$26.00	\$31.94	\$36.60	\$23.39	\$29.12	\$34.14	\$39.43	\$50.37	\$57.44	55	
56		\$8.79	\$11.12	\$13.00	\$14.57	\$18.02	\$20.34	\$17.50	\$22.02	\$25.10	\$27.40	\$33.88	\$38.84	\$24.36	\$30.40	\$35.67	\$41.26	\$52.82	\$60.23	56	
57		\$9.58	\$11.99	\$13.93	\$15.64	\$19.42	\$21.96	\$18.33	\$23.05	\$26.28	\$28.89	\$35.93	\$41.19	\$25.36	\$31.73	\$37.28	\$43.17	\$55.36	\$63.18	57	
58		\$10.34	\$12.85	\$14.86	\$16.74	\$20.83	\$23.58	\$19.22	\$24.16	\$27.53	\$30.44	\$38.08	\$43.71	\$26.43	\$33.12	\$38.95	\$45.16	\$58.01	\$66.27	58	
59		\$11.14	\$13.72	\$15.79	\$17.82	\$22.21	\$25.16	\$20.12	\$25.31	\$28.80	\$32.05	\$40.40	\$46.39	\$27.53	\$34.56	\$40.70	\$47.26	\$60.82	\$69.50	59	
60		\$11.90	\$14.59	\$16.75	\$18.90	\$23.61	\$26.78	\$21.09	\$26.53	\$30.16	\$33.79	\$42.85	\$49.21	\$28.66	\$36.07	\$42.52	\$49.44	\$63.77	\$72.90	60	
61		\$12.68	\$15.48	\$17.70	\$20.00	\$25.01	\$28.36	\$22.09	\$27.78	\$31.61	\$35.61	\$45.43	\$52.19	\$29.85	\$37.62	\$44.44	\$51.74	\$66.83	\$76.45	61	
62		\$13.45	\$16.33	\$18.62	\$21.09	\$26.43	\$29.97	\$23.17	\$29.10	\$33.06	\$37.63	\$48.21	\$55.38	\$31.11	\$39.25	\$46.45	\$54.14	\$70.05	\$80.22	62	
63		\$14.83	\$18.07	\$20.60	\$23.34	\$29.24	\$33.20	\$24.85	\$31.14	\$35.60	\$40.50	\$51.91	\$59.55	\$33.36	\$42.04	\$49.70	\$57.77	\$74.51	\$85.23	63	
64		\$16.24	\$19.80	\$22.60	\$25.58	\$32.06	\$36.44	\$26.64	\$33.36	\$38.32	\$43.70	\$55.88	\$64.02	\$35.79	\$45.01	\$53.14	\$61.64	\$79.27	\$90.54	64	
65		\$17.66	\$21.52	\$24.57	\$27.83	\$34.92	\$39.63	\$28.53	\$35.72	\$41.25	\$47.13	\$60.12	\$68.85	\$38.38	\$48.18	\$56.84	\$65.78	\$84.29	\$96.19	65	
66		\$19.06	\$23.25	\$26.56	\$30.08	\$37.73	\$42.86	\$30.60	\$38.21	\$44.39	\$50.86	\$64.73	\$74.03	\$41.17	\$51.59	\$60.81	\$70.18	\$89.66	\$102.20	66	
67		\$20.48	\$25.00	\$28.53	\$32.32	\$40.57	\$46.09	\$32.80	\$40.92	\$47.81	\$54.88	\$69.66	\$79.56	\$44.14	\$55.25	\$65.03	\$74.87	\$95.35	\$108.60	67	
68		\$23.28	\$28.43	\$32.53	\$36.77	\$46.03	\$52.22	\$36.09	\$45.10	\$52.77	\$60.35	\$76.28	\$86.94	\$48.13	\$60.36	\$71.08	\$81.53	\$103.30	\$117.41	68	
69		\$26.03	\$31.88	\$36.50	\$41.25	\$51.48	\$58.36	\$39.74	\$49.73	\$58.23	\$66.37	\$83.50	\$95.02	\$52.46	\$65.92	\$77.74	\$88.81	\$111.93	\$126.97	69	
70		\$28.82	\$35.34	\$40.51	\$45.67	\$56.94	\$64.47	\$43.75	\$54.84	\$64.29	\$72.99	\$91.40	\$103.83	\$57.18	\$71.99	\$85.00	\$96.72	\$121.26	\$137.31	70	
71		\$31.62	\$38.79	\$44.54	\$50.14	\$62.42	\$70.62	\$48.17	\$60.44	\$70.92	\$80.26	\$100.10	\$113.46	\$62.36	\$78.65	\$92.92	\$105.35	\$131.38	\$148.47	71	
72		\$34.39	\$42.26	\$48.52	\$54.56	\$67.84	\$76.76	\$53.01	\$66.63	\$78.26	\$88.30	\$109.57	\$123.96	\$68.01	\$85.88	\$101.60	\$114.76	\$142.32	\$160.54	72	
73		\$39.39	\$48.66	\$56.06	\$62.87	\$77.79	\$87.89	\$58.72	\$74.05	\$87.18	\$98.09	\$121.22	\$136.93	\$74.66	\$94.65	\$112.25	\$126.44	\$156.15	\$175.86	73	
74		\$44.39	\$55.05	\$63.63	\$71.15	\$87.75	\$98.97	\$65.05	\$82.30	\$97.11	\$108.92	\$134.10	\$151.24	\$81.96	\$104.31	\$124.03	\$139.25	\$171.34	\$192.69	74	
75		\$49.38	\$61.46	\$71.18	\$79.44	\$97.67	\$110.06	\$72.07	\$91.46	\$108.16	\$121.00	\$148.36	\$167.07	\$90.00	\$114.98	\$137.02	\$153.41	\$187.99	\$211.09	75	
76		\$54.39	\$67.83	\$78.74	\$87.75	\$107.61	\$121.15	\$79.81	\$101.63	\$120.46	\$134.38	\$164.13	\$184.51	\$98.84	\$126.71	\$151.38	\$168.99	\$206.28	\$231.27	76	
77		\$59.38	\$74.23	\$86.28	\$96.02	\$117.54	\$132.24	\$88.42	\$112.93	\$134.18	\$149.26	\$181.57	\$203.79	\$108.55	\$139.64	\$167.23	\$186.17	\$226.28	\$253.36	77	
78		\$64.00	\$80.15	\$93.34	\$103.82	\$126.89	\$142.57	\$94.01	\$120.29	\$143.11	\$159.08	\$193.22	\$216.52	\$114.58	\$147.75	\$177.22	\$197.18	\$239.25	\$267.52	78	
79		\$68.61	\$86.06	\$100.36	\$111.57	\$136.24	\$152.94	\$99.95	\$128.09	\$152.63	\$169.55	\$205.60	\$230.08	\$120.96	\$156.30	\$187.78	\$208.80	\$252.99	\$282.48	79	
80		\$73.21	\$91.97	\$107.42	\$119.37	\$145.60	\$163.29	\$106.24	\$136.43	\$162.76	\$180.70	\$218.77	\$244.49	\$127.71	\$165.37	\$198.99	\$221.12	\$267.52	\$298.27	80	
81		\$77.81	\$97.88	\$114.47	\$127.15	\$154.92	\$173.63	\$112.96	\$145.28	\$173.60	\$192.59	\$232.81	\$259.80	\$134.82	\$174.99	\$210.86	\$234.18	\$282.87	\$314.95	81	
82		\$82.44	\$103.82	\$121.52	\$134.94	\$164.28	\$183.97	\$120.11	\$154.73	\$185.14	\$205.27	\$247.70	\$276.04	\$142.33	\$185.14	\$223.47	\$248.00	\$299.10	\$332.57	82	
83		\$88.49	\$111.65	\$130.88	\$145.35	\$176.85	\$197.87	\$127.71	\$164.75	\$197.34	\$218.71	\$263.71	\$293.58								

Certificate Form GLTCARP-06-FC

		Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Comprehensive - 30 Day EP - 100% Home Care									Auto 5% Compound Inflation										
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25	\$17.17	\$20.99	\$23.99	\$26.47	\$31.98	\$35.79	\$24.93	\$30.80	\$35.73	\$40.33	\$50.16	\$57.39	\$45.84	\$56.93	\$66.54	\$76.25	\$96.44	\$109.28	25		
26	\$17.25	\$21.11	\$24.19	\$26.66	\$32.24	\$36.08	\$25.30	\$31.27	\$36.30	\$40.96	\$51.00	\$58.40	\$46.40	\$57.59	\$67.34	\$77.16	\$97.64	\$110.70	26		
27	\$17.35	\$21.26	\$24.34	\$26.86	\$32.48	\$36.38	\$25.67	\$31.77	\$36.82	\$41.64	\$51.87	\$59.41	\$46.96	\$58.30	\$68.16	\$78.11	\$98.87	\$112.12	27		
28	\$17.44	\$21.39	\$24.49	\$27.07	\$32.73	\$36.70	\$26.05	\$32.29	\$37.45	\$42.35	\$52.77	\$60.39	\$47.51	\$59.00	\$68.97	\$79.08	\$100.12	\$113.59	28		
29	\$17.56	\$21.51	\$24.70	\$27.29	\$33.04	\$36.99	\$26.47	\$32.80	\$38.04	\$43.05	\$53.67	\$61.48	\$48.06	\$59.70	\$69.76	\$80.04	\$101.39	\$115.08	29		
30	\$17.66	\$21.65	\$24.86	\$27.48	\$33.30	\$37.30	\$26.86	\$33.30	\$38.66	\$43.76	\$54.59	\$62.53	\$48.63	\$60.39	\$70.57	\$81.03	\$102.65	\$116.53	30		
31	\$17.77	\$21.81	\$25.04	\$27.68	\$33.54	\$37.53	\$27.29	\$33.80	\$39.25	\$44.46	\$55.54	\$63.62	\$49.19	\$61.12	\$71.44	\$82.03	\$103.98	\$118.05	31		
32	\$17.87	\$21.96	\$25.18	\$27.86	\$33.80	\$37.86	\$27.68	\$34.29	\$39.88	\$45.19	\$56.51	\$64.71	\$49.73	\$61.83	\$72.29	\$83.05	\$105.30	\$119.55	32		
33	\$17.96	\$22.06	\$25.33	\$28.04	\$34.07	\$38.16	\$28.09	\$34.82	\$40.54	\$45.97	\$57.47	\$65.83	\$50.34	\$62.60	\$73.16	\$84.02	\$106.62	\$121.08	33		
34	\$18.02	\$22.21	\$25.55	\$28.24	\$34.29	\$38.45	\$28.49	\$35.37	\$41.18	\$46.70	\$58.50	\$66.94	\$50.97	\$63.35	\$74.03	\$85.06	\$107.96	\$122.66	34		
35	\$18.13	\$22.36	\$25.70	\$28.43	\$34.56	\$38.76	\$28.95	\$36.03	\$41.82	\$47.47	\$60.46	\$68.05	\$51.57	\$64.04	\$74.93	\$86.06	\$109.28	\$124.23	35		
36	\$18.31	\$22.62	\$26.05	\$28.83	\$34.99	\$39.29	\$29.49	\$36.63	\$42.65	\$48.44	\$60.72	\$69.47	\$52.26	\$64.91	\$75.93	\$87.24	\$110.81	\$125.97	36		
37	\$18.53	\$22.87	\$26.37	\$29.20	\$35.52	\$39.88	\$30.06	\$37.35	\$43.50	\$49.38	\$61.98	\$70.92	\$52.98	\$65.78	\$76.97	\$88.44	\$112.37	\$127.80	37		
38	\$18.68	\$23.12	\$26.71	\$29.60	\$35.96	\$40.42	\$30.62	\$38.04	\$44.38	\$50.40	\$63.30	\$72.41	\$53.67	\$66.63	\$77.81	\$89.66	\$113.94	\$129.61	38		
39	\$18.89	\$23.37	\$27.02	\$29.94	\$36.48	\$40.96	\$31.16	\$38.76	\$45.24	\$51.42	\$64.59	\$73.93	\$54.40	\$67.56	\$79.08	\$90.87	\$115.58	\$131.51	39		
40	\$19.06	\$23.67	\$27.39	\$30.35	\$36.99	\$41.54	\$31.72	\$39.53	\$46.14	\$52.47	\$65.97	\$75.49	\$55.10	\$68.47	\$80.15	\$92.13	\$117.17	\$133.40	40		
41	\$19.23	\$23.92	\$27.68	\$30.73	\$37.45	\$42.10	\$32.35	\$40.27	\$47.05	\$53.53	\$67.34	\$77.07	\$55.81	\$69.36	\$81.21	\$93.40	\$118.85	\$135.30	41		
42	\$19.43	\$24.19	\$28.04	\$31.12	\$37.97	\$42.65	\$32.95	\$41.01	\$47.98	\$54.59	\$68.77	\$78.68	\$56.58	\$70.27	\$82.31	\$94.66	\$120.50	\$137.21	42		
43	\$19.65	\$24.43	\$28.34	\$31.48	\$38.39	\$43.17	\$33.54	\$41.82	\$48.92	\$55.73	\$70.18	\$80.31	\$57.32	\$71.25	\$83.44	\$95.99	\$122.22	\$139.19	43		
44	\$19.80	\$24.70	\$28.68	\$31.87	\$38.91	\$43.71	\$34.16	\$42.65	\$49.89	\$56.82	\$71.65	\$81.96	\$58.08	\$72.21	\$84.54	\$97.30	\$123.96	\$141.17	44		
45	\$19.98	\$24.93	\$29.01	\$32.24	\$39.40	\$44.27	\$34.82	\$43.46	\$50.86	\$58.03	\$73.10	\$83.69	\$58.83	\$73.21	\$85.69	\$98.71	\$125.67	\$143.13	45		
46	\$20.34	\$25.45	\$29.64	\$33.00	\$40.33	\$45.39	\$36.01	\$45.03	\$52.53	\$59.64	\$74.97	\$85.82	\$59.76	\$74.37	\$87.08	\$100.33	\$127.75	\$145.51	46		
47	\$20.68	\$26.00	\$30.31	\$33.69	\$41.29	\$46.45	\$37.30	\$46.65	\$54.25	\$61.32	\$76.91	\$87.97	\$60.72	\$75.53	\$88.44	\$101.93	\$129.88	\$147.96	47		
48	\$21.06	\$26.53	\$30.91	\$34.44	\$42.26	\$47.56	\$38.60	\$48.32	\$56.03	\$63.04	\$78.87	\$90.21	\$61.66	\$76.75	\$89.85	\$103.60	\$131.99	\$150.43	48		
49	\$21.39	\$27.02	\$31.59	\$35.21	\$43.17	\$48.63	\$39.98	\$50.05	\$57.86	\$64.82	\$80.91	\$92.49	\$62.63	\$77.98	\$91.26	\$105.30	\$134.19	\$152.96	49		
50	\$21.75	\$27.53	\$32.24	\$35.93	\$44.12	\$49.70	\$41.40	\$51.82	\$59.82	\$66.63	\$82.98	\$94.82	\$63.62	\$79.17	\$92.75	\$107.02	\$136.42	\$155.49	50		
51	\$22.11	\$28.04	\$32.83	\$36.70	\$45.09	\$50.82	\$42.86	\$53.67	\$61.78	\$68.50	\$85.12	\$97.26	\$64.59	\$80.46	\$94.20	\$108.74	\$138.70	\$158.07	51		
52	\$22.48	\$28.53	\$33.50	\$37.39	\$46.03	\$51.87	\$44.38	\$55.60	\$63.81	\$70.42	\$87.28	\$99.75	\$65.60	\$81.72	\$95.72	\$110.51	\$140.95	\$160.70	52		
53	\$22.83	\$29.06	\$34.16	\$38.16	\$46.96	\$52.98	\$45.97	\$57.59	\$65.93	\$72.41	\$89.49	\$102.27	\$66.63	\$83.05	\$97.26	\$112.27	\$143.29	\$163.37	53		
54	\$23.22	\$29.55	\$34.77	\$38.86	\$47.91	\$54.03	\$47.56	\$59.64	\$68.10	\$74.45	\$91.78	\$104.83	\$67.69	\$84.34	\$98.83	\$114.09	\$145.65	\$166.09	54		
55	\$23.59	\$30.06	\$35.42	\$39.61	\$48.88	\$55.10	\$49.07	\$61.78	\$70.42	\$76.45	\$93.92	\$107.57	\$68.77	\$85.66	\$100.39	\$115.92	\$148.11	\$168.84	55		
56	\$25.84	\$32.65	\$38.20	\$42.81	\$52.98	\$59.82	\$51.42	\$64.71	\$73.79	\$80.54	\$99.60	\$114.15	\$71.59	\$89.42	\$104.92	\$121.27	\$155.24	\$177.09	56		
57	\$28.15	\$35.21	\$40.93	\$45.99	\$57.07	\$64.55	\$53.87	\$67.80	\$77.26	\$84.88	\$105.61	\$121.12	\$74.59	\$93.28	\$109.61	\$126.90	\$162.72	\$185.74	57		
58	\$30.40	\$37.73	\$43.71	\$49.19	\$61.21	\$69.28	\$56.45	\$71.03	\$80.91	\$89.46	\$111.97	\$128.54	\$77.66	\$97.36	\$114.49	\$132.78	\$170.55	\$194.80	58		
59	\$32.68	\$40.33	\$46.45	\$52.37	\$65.33	\$73.97	\$59.16	\$74.45	\$84.70	\$94.26	\$118.75	\$136.36	\$80.91	\$101.60	\$119.66	\$138.92	\$178.80	\$204.31	59		
60	\$34.97	\$42.90	\$49.25	\$55.54	\$69.42	\$78.68	\$61.98	\$77.98	\$88.70	\$99.32	\$125.94	\$144.65	\$84.26	\$105.99	\$125.04	\$145.37	\$187.45	\$214.28	60		
61	\$37.23	\$45.48	\$52.00	\$58.80	\$73.52	\$83.39	\$64.97	\$81.66	\$92.90	\$104.68	\$133.58	\$153.47	\$87.75	\$110.60	\$130.64	\$152.09	\$196.52	\$224.76	61		
62	\$39.53	\$48.02	\$54.74	\$61.98	\$77.66	\$88.08	\$68.10	\$85.55	\$97.20	\$110.33	\$141.77	\$162.81	\$91.41	\$115.42	\$136.57	\$159.18	\$205.98	\$225.81	62		
63	\$43.61	\$53.13	\$60.57	\$68.54	\$85.98	\$97.59	\$73.01	\$91.57	\$104.65	\$119.05	\$152.60	\$175.05	\$98.08	\$123.55	\$146.09	\$169.86	\$219.07	\$250.56	63		
64	\$47.77	\$58.19	\$66.44	\$75.20	\$94.31	\$107.06	\$78.26	\$98.08	\$112.62	\$128.47	\$164.22	\$188.23	\$105.17	\$132.32	\$156.25	\$181.23	\$233.00	\$266.18	64		
65	\$51.91	\$63.30	\$72.26	\$81.81	\$102.65	\$116.53	\$83.89	\$104.98	\$121.22	\$138.60	\$176.78	\$202.39	\$112.83	\$141.67	\$167.12	\$193.39	\$247.81	\$282.85	65		
66	\$56.06	\$68.35	\$78.07	\$88.44	\$110.96	\$125.97	\$89.91	\$112.37	\$130.49	\$149.53	\$190.27	\$217.63	\$121.02	\$151.69	\$178.77	\$206.33	\$263.59	\$300.50	66		
67	\$60.22	\$73.47	\$83.89	\$95.02	\$119.32	\$135.45	\$96.40	\$120.26	\$140.55	\$161.29	\$204.81	\$233.90	\$129.79	\$162.44	\$191.15	\$220.10	\$280.36	\$319.25	67		
68	\$68.40	\$83.59	\$95.64	\$108.13	\$135.35	\$153.50	\$106.11	\$132.63	\$155.13	\$177.39	\$224.24	\$255.62	\$141.45	\$177.43	\$209.01	\$239.73	\$303.73	\$345.23	68		
69	\$76.54	\$93.76	\$107.36	\$121.22	\$151.38	\$171.58	\$116.83	\$146.24	\$171.21	\$195.10	\$245.49	\$279.35	\$154.22	\$193.77	\$228.54	\$261.11	\$329.07	\$373.29	69		
70	\$84.76	\$103.93	\$119.10	\$134.28	\$167.42	\$189.58	\$128.60	\$161.20	\$188.98	\$214.59	\$268.77	\$305.25	\$168.14	\$211.64	\$249.89	\$284.41	\$356.52	\$403.66	70		
71	\$92.94	\$114.05	\$130.91	\$147.37	\$183.47	\$207.66	\$141.60	\$177.75	\$208.56	\$235.96	\$294.26	\$333.55	\$183.33	\$231.17	\$273.22	\$309.76	\$386.24	\$436.48	71		
72	\$101.07	\$124.23	\$142.66	\$160.45	\$199.48	\$225.71	\$155.88	\$195.91	\$230.10	\$259.60	\$322.14	\$364.44	\$199.91	\$252.48	\$298.72	\$337.36	\$418.44	\$471.95	72		
73	\$115.83	\$143.03	\$164.85	\$184.81	\$228.69	\$258.34	\$172.67	\$217.72	\$256.30	\$288.35	\$356.40	\$402.54	\$219.48	\$278.28	\$330.04	\$371.67	\$459.12	\$517.03	73		
74	\$130.49	\$161.80	\$187.05	\$209.15	\$257.93	\$290.94	\$191.23	\$241.96	\$285.51	\$320.26	\$394.28	\$444.64	\$240.97	\$306.69	\$364.66	\$409.41	\$503.74	\$566.48	74		
75	\$145.19	\$180.64	\$209.26	\$233.55	\$287.14	\$323.55	\$211.85	\$268.87	\$318.00	\$355.74	\$436.20	\$491.13	\$264.61	\$338.02	\$402.84	\$451.01	\$552.72	\$620.61	75		
76	\$159.88	\$199.45	\$231.49	\$257.93	\$316.36	\$356.19	\$234.68	\$298.78	\$354.17	\$395.09	\$482.53	\$542.49	\$290.57	\$372.53	\$445.04	\$496.85	\$606.43	\$679.92	76		
77	\$174.56	\$218.28	\$253.68	\$282.25	\$345.55	\$388.76	\$259.90	\$332.00	\$394.43	\$438.81	\$533.83	\$599.10	\$319.11	\$410.53	\$491.64	\$547.35	\$665.29	\$744.87	77		
78	\$188.10	\$235.63	\$274.38	\$305.19	\$373.06	\$419.19	\$276.35	\$353.62	\$420.71	\$467.71	\$568.03	\$636.58	\$336.88	\$434.34	\$520.97	\$579.67	\$703.45	\$786.49	78		
79	\$201.67	\$253.01	\$295.07	\$328.07	\$400.51	\$449.60	\$293.81	\$376.56	\$448.68	\$498.47	\$604.46	\$676.42	\$355.64	\$459.54	\$552.09	\$613.87	\$743.79	\$830.46	79		
80	\$215.25	\$270.37	\$315.81	\$350.94	\$428.02	\$480.08	\$312.38	\$401.07	\$478.55	\$531.26	\$643.22	\$718.75	\$375.47	\$486.20	\$585.05	\$650.10	\$786.49	\$876.92	80		
81	\$228.82	\$287.79	\$336.50	\$373.80	\$455.52	\$510.46	\$332.12	\$427.12	\$510.36	\$566.22	\$684.44	\$763.74	\$396.37	\$514.43	\$619.95	\$688.51	\$831.65	\$925.95	81		
82	\$242.35	\$305.19	\$357.27	\$396.72	\$482.98	\$540.89	\$353.10	\$454.92	\$544.32	\$603.45	\$728.26	\$811.56	\$418.48	\$544.32	\$656.97	\$7					

Certificate Form GLTCARP-06-FC

Issue Age		Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age				
		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation							
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year			5 Year	7 Year	Lifetime
25	\$64.41	\$78.85	\$90.06	\$99.36	\$120.08	\$134.33	\$93.66	\$115.70	\$134.13	\$151.42	\$188.30	\$215.43	\$172.12	\$213.74	\$249.84	\$286.30	\$362.13	\$410.38	25		
26	\$64.81	\$79.21	\$90.83	\$100.12	\$121.02	\$135.47	\$95.00	\$117.41	\$136.24	\$153.88	\$191.51	\$219.25	\$174.22	\$216.22	\$252.86	\$289.75	\$366.68	\$415.72	26		
27	\$65.18	\$79.80	\$91.38	\$100.88	\$121.99	\$136.60	\$96.33	\$119.32	\$138.32	\$156.38	\$194.76	\$223.05	\$176.32	\$218.86	\$255.92	\$293.36	\$371.25	\$421.02	27		
28	\$65.56	\$80.38	\$91.95	\$101.65	\$122.91	\$137.72	\$97.86	\$121.22	\$140.61	\$159.01	\$198.19	\$226.85	\$178.41	\$221.53	\$258.97	\$296.97	\$375.99	\$426.55	28		
29	\$65.93	\$80.74	\$92.73	\$102.42	\$124.07	\$138.89	\$99.36	\$123.11	\$142.86	\$161.70	\$201.56	\$230.86	\$180.49	\$224.19	\$261.99	\$300.56	\$380.73	\$432.06	29		
30	\$66.31	\$81.33	\$93.28	\$103.18	\$125.00	\$140.02	\$100.88	\$125.00	\$145.19	\$164.35	\$204.99	\$234.83	\$182.58	\$226.85	\$265.04	\$304.18	\$385.49	\$437.54	30		
31	\$66.69	\$81.88	\$94.06	\$103.93	\$125.96	\$140.97	\$102.42	\$126.92	\$147.43	\$166.98	\$208.61	\$238.84	\$184.66	\$229.50	\$268.26	\$307.99	\$390.43	\$443.24	31		
32	\$67.08	\$82.45	\$94.62	\$104.68	\$126.92	\$142.11	\$103.93	\$128.82	\$149.71	\$169.88	\$212.22	\$242.98	\$186.76	\$232.17	\$271.50	\$311.80	\$395.34	\$448.96	32		
33	\$67.45	\$83.03	\$95.18	\$105.26	\$127.86	\$143.24	\$105.45	\$130.73	\$152.19	\$172.51	\$215.84	\$247.17	\$189.06	\$235.00	\$274.72	\$315.57	\$400.31	\$454.65	33		
34	\$67.83	\$83.63	\$95.94	\$106.00	\$128.82	\$144.39	\$106.98	\$132.80	\$154.67	\$175.37	\$219.62	\$251.36	\$191.32	\$237.87	\$277.98	\$319.37	\$405.45	\$460.54	34		
35	\$68.02	\$83.98	\$96.53	\$106.75	\$129.75	\$145.53	\$108.69	\$134.99	\$157.11	\$178.22	\$223.24	\$255.53	\$193.61	\$240.55	\$281.37	\$323.18	\$410.38	\$466.42	35		
36	\$68.78	\$84.95	\$97.86	\$108.29	\$131.48	\$147.63	\$110.76	\$137.54	\$160.18	\$181.83	\$227.99	\$260.86	\$196.23	\$243.75	\$285.17	\$327.55	\$416.10	\$473.09	36		
37	\$69.55	\$85.88	\$98.99	\$109.63	\$133.38	\$149.71	\$112.85	\$140.23	\$163.38	\$185.43	\$232.74	\$266.38	\$198.94	\$246.99	\$288.97	\$332.12	\$421.97	\$479.94	37		
38	\$70.11	\$86.82	\$100.31	\$111.14	\$135.07	\$151.80	\$114.94	\$142.86	\$166.61	\$189.24	\$237.66	\$271.89	\$201.56	\$250.22	\$292.97	\$336.66	\$427.85	\$486.73	38		
39	\$70.87	\$87.77	\$101.47	\$112.48	\$137.00	\$153.88	\$117.03	\$145.53	\$169.86	\$193.05	\$242.63	\$277.57	\$204.24	\$253.64	\$296.97	\$341.22	\$433.95	\$493.79	39		
40	\$71.62	\$88.92	\$102.78	\$114.00	\$138.89	\$155.99	\$119.11	\$148.39	\$173.28	\$197.00	\$247.77	\$283.47	\$206.91	\$257.06	\$300.94	\$345.97	\$440.03	\$500.80	40		
41	\$72.21	\$89.86	\$103.93	\$115.32	\$140.61	\$158.07	\$121.42	\$151.24	\$176.68	\$201.00	\$252.86	\$289.35	\$209.56	\$260.50	\$304.94	\$350.73	\$446.29	\$508.03	41		
42	\$72.95	\$90.83	\$105.26	\$116.86	\$142.48	\$160.18	\$123.69	\$154.08	\$180.13	\$204.99	\$258.19	\$295.44	\$212.42	\$263.92	\$309.11	\$355.47	\$452.57	\$515.24	42		
43	\$73.71	\$91.77	\$106.38	\$118.17	\$144.20	\$162.05	\$125.96	\$157.11	\$183.72	\$209.18	\$263.50	\$301.51	\$215.26	\$267.50	\$313.32	\$360.40	\$459.02	\$522.66	43		
44	\$74.30	\$92.73	\$107.75	\$119.69	\$146.11	\$164.15	\$128.25	\$160.18	\$187.32	\$213.38	\$269.03	\$307.79	\$218.09	\$271.13	\$317.47	\$365.36	\$465.48	\$530.06	44		
45	\$75.05	\$93.66	\$108.88	\$121.02	\$148.00	\$166.24	\$130.73	\$163.20	\$190.95	\$217.92	\$274.54	\$314.25	\$220.97	\$274.93	\$321.85	\$370.67	\$471.93	\$537.48	45		
46	\$76.37	\$95.57	\$111.34	\$123.87	\$151.42	\$170.42	\$135.27	\$169.11	\$197.23	\$224.02	\$281.56	\$322.22	\$224.37	\$279.29	\$326.97	\$376.75	\$479.72	\$546.41	46		
47	\$77.72	\$97.67	\$113.80	\$126.54	\$155.04	\$174.44	\$140.02	\$175.19	\$203.68	\$230.25	\$288.79	\$330.41	\$227.99	\$283.65	\$332.12	\$382.84	\$487.70	\$555.54	47		
48	\$79.03	\$99.57	\$116.10	\$129.38	\$158.63	\$178.62	\$144.97	\$181.44	\$210.32	\$236.74	\$296.18	\$338.74	\$231.61	\$288.22	\$337.42	\$389.11	\$495.67	\$564.84	48		
49	\$80.38	\$101.47	\$118.56	\$132.24	\$162.05	\$182.58	\$150.10	\$187.90	\$217.34	\$243.37	\$303.79	\$347.30	\$235.22	\$292.77	\$342.75	\$395.34	\$503.86	\$574.34	49		
50	\$81.71	\$103.38	\$121.02	\$134.89	\$165.68	\$186.58	\$155.41	\$194.56	\$224.56	\$250.22	\$311.59	\$356.04	\$238.84	\$297.35	\$348.27	\$401.84	\$512.20	\$583.85	50		
51	\$83.01	\$105.26	\$123.31	\$137.72	\$169.28	\$190.75	\$160.92	\$201.56	\$231.99	\$257.24	\$319.56	\$365.16	\$242.63	\$302.08	\$353.76	\$408.29	\$520.78	\$593.53	51		
52	\$84.36	\$107.17	\$125.78	\$140.43	\$172.90	\$194.76	\$166.61	\$208.80	\$239.57	\$264.47	\$327.73	\$374.48	\$246.42	\$306.84	\$359.48	\$414.94	\$529.30	\$603.41	52		
53	\$85.68	\$109.05	\$128.25	\$143.24	\$176.32	\$198.94	\$172.51	\$216.22	\$247.56	\$271.89	\$336.11	\$383.97	\$250.22	\$311.80	\$365.16	\$421.60	\$538.05	\$613.48	53		
54	\$87.19	\$110.96	\$130.51	\$145.92	\$179.92	\$202.92	\$178.62	\$224.02	\$255.75	\$279.47	\$344.65	\$393.66	\$254.22	\$316.71	\$371.06	\$428.44	\$546.96	\$623.72	54		
55	\$88.56	\$112.85	\$133.01	\$148.76	\$183.54	\$206.91	\$184.30	\$231.99	\$264.47	\$287.07	\$352.62	\$403.93	\$258.19	\$321.65	\$376.93	\$435.27	\$556.09	\$633.99	55		
56	\$90.08	\$122.54	\$143.45	\$160.73	\$198.94	\$224.56	\$193.05	\$242.98	\$277.02	\$302.47	\$373.92	\$428.61	\$268.84	\$335.72	\$393.88	\$455.40	\$582.89	\$664.96	56		
57	\$105.63	\$132.24	\$153.70	\$172.71	\$214.31	\$242.43	\$202.34	\$254.57	\$290.12	\$318.81	\$396.50	\$454.84	\$280.06	\$350.34	\$411.51	\$476.50	\$611.03	\$697.46	57		
58	\$114.20	\$141.73	\$164.15	\$184.66	\$229.88	\$260.10	\$212.04	\$266.74	\$303.79	\$335.90	\$420.46	\$482.60	\$291.63	\$365.55	\$429.95	\$498.54	\$640.47	\$731.45	58		
59	\$122.74	\$151.42	\$174.44	\$196.65	\$245.28	\$277.76	\$222.11	\$279.47	\$318.04	\$353.98	\$445.91	\$512.02	\$303.79	\$381.49	\$449.34	\$521.73	\$671.44	\$767.20	59		
60	\$131.29	\$161.12	\$184.87	\$208.61	\$260.67	\$295.44	\$232.74	\$292.77	\$333.06	\$372.96	\$472.90	\$543.18	\$319.32	\$398.04	\$463.48	\$545.86	\$703.90	\$804.60	60		
61	\$139.63	\$170.81	\$195.30	\$220.76	\$276.07	\$313.09	\$243.94	\$306.65	\$348.82	\$393.10	\$501.58	\$576.23	\$329.44	\$415.31	\$490.58	\$571.13	\$737.92	\$843.93	61		
62	\$148.39	\$180.32	\$205.58	\$232.74	\$291.63	\$330.77	\$255.75	\$321.28	\$364.97	\$414.38	\$532.35	\$611.39	\$343.30	\$433.35	\$512.80	\$597.71	\$773.45	\$885.54	62		
63	\$163.78	\$199.48	\$227.44	\$257.45	\$322.79	\$366.50	\$274.14	\$343.87	\$392.90	\$447.05	\$573.04	\$657.37	\$368.22	\$463.96	\$548.49	\$637.80	\$822.64	\$940.84	63		
64	\$179.34	\$218.51	\$249.48	\$282.33	\$354.16	\$402.03	\$293.93	\$368.22	\$422.92	\$482.39	\$616.72	\$706.77	\$394.99	\$496.83	\$586.69	\$680.55	\$874.90	\$999.54	64		
65	\$194.94	\$237.66	\$271.31	\$307.23	\$385.49	\$437.54	\$315.00	\$394.22	\$455.22	\$520.38	\$663.82	\$759.97	\$423.67	\$531.97	\$627.55	\$726.16	\$930.56	\$1,062.06	65		
66	\$210.51	\$256.69	\$293.17	\$332.12	\$416.66	\$473.09	\$337.61	\$421.97	\$489.98	\$561.43	\$714.54	\$817.14	\$454.46	\$569.61	\$671.22	\$774.77	\$989.86	\$1,128.35	66		
67	\$226.10	\$275.86	\$315.00	\$356.81	\$448.00	\$508.61	\$361.91	\$451.61	\$527.80	\$605.71	\$769.07	\$878.33	\$487.34	\$610.05	\$717.78	\$826.46	\$1,052.73	\$1,198.83	67		
68	\$256.88	\$313.86	\$359.09	\$406.01	\$508.23	\$576.43	\$398.41	\$497.98	\$582.51	\$666.12	\$842.03	\$959.82	\$531.24	\$666.31	\$784.87	\$900.19	\$1,140.49	\$1,296.31	68		
69	\$287.46	\$352.06	\$403.16	\$455.22	\$568.46	\$644.27	\$438.68	\$549.09	\$642.94	\$732.59	\$921.83	\$1,048.94	\$579.10	\$727.65	\$858.21	\$980.56	\$1,235.67	\$1,401.74	69		
70	\$318.23	\$390.24	\$447.25	\$504.22	\$628.67	\$711.89	\$482.95	\$605.29	\$709.60	\$805.74	\$1,009.22	\$1,146.19	\$631.36	\$794.73	\$938.38	\$1,067.94	\$1,338.68	\$1,515.75	70		
71	\$349.01	\$428.23	\$491.50	\$553.47	\$688.90	\$779.71	\$531.77	\$667.43	\$783.16	\$886.11	\$1,105.00	\$1,252.62	\$688.35	\$868.06	\$1,025.96	\$1,163.12	\$1,450.39	\$1,639.06	71		
72	\$379.60	\$466.42	\$535.59	\$602.46	\$749.12	\$847.54	\$585.36	\$735.64	\$864.08	\$974.84	\$1,209.67	\$1,368.48	\$750.65	\$948.07	\$1,121.70	\$1,266.87	\$1,571.22	\$1,772.24	72		
73	\$434.89	\$537.11	\$618.99	\$694.03	\$868.76	\$970.09	\$648.45	\$817.55	\$962.49	\$1,082.76	\$1,338.30	\$1,511.56	\$824.18	\$1,044.95	\$1,239.31	\$1,395.67	\$1,723.99	\$1,941.52	73		
74	\$489.98	\$607.61	\$702.41	\$785.41	\$968.57	\$1,092.45	\$718.16	\$908.53	\$1,072.12	\$1,202.63	\$1,480.62	\$1,669.63	\$904.91	\$1,151.72	\$1,369.27	\$1,537.42	\$1,891.54	\$2,127.13	74		
75	\$545.09	\$678.26	\$785.80	\$877.00	\$1,078.21	\$1,214.98	\$795.48	\$1,009.61	\$1,194.10	\$1,335.82	\$1,637.91	\$1,844.23	\$993.66	\$1,269.32	\$1,512.69	\$1,693.58	\$2,075.46	\$2,330.42	75		
76	\$600.38	\$748.95	\$869.22	\$968.57	\$1,188.01	\$1,337.54	\$881.16	\$1,121.88	\$1,329.94	\$1,483.63	\$1,811.93	\$2,037.09	\$1,091.12	\$1,398.91	\$1,671.16	\$1,865.71	\$2,277.23	\$2,553.10	76		
77	\$655.47	\$819.64	\$952.62	\$1,059.94	\$1,297.62	\$1,459.87	\$975.96	\$1,246.70	\$1,481.19	\$1,647.81	\$2,004.58	\$2,249.69	\$1,198.27	\$1,541.60	\$1,846.15	\$2,055.31	\$2,498.19	\$2,797.03	77		
78	\$706.39	\$884.78	\$1,030.32	\$1,146.02	\$1,400.82	\$1,574.06	\$1,037.72	\$1,327.87	\$1,579.78	\$1,756.27	\$2,133.03	\$2,390.47	\$1,264.94	\$1,631.07	\$1,956.34	\$2,176.72	\$2,641.43	\$2,953.41	78		
79	\$757.31	\$950.13	\$1,108.02	\$1,231.88	\$1,503.98	\$1,688.24	\$1,103.27	\$1,414.10	\$1,684.84	\$1,871.78	\$2,269.84	\$2,539.96	\$1,335.43	\$1,725.67							

		Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Facility - 30 Day EP																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25		\$3.59	\$4.57	\$5.38	\$6.04	\$7.38	\$8.28	\$5.45	\$7.02	\$8.38	\$9.58	\$12.05	\$13.67	\$10.88	\$14.23	\$17.14	\$19.94	\$25.53	\$29.08	25	
26		\$3.60	\$4.60	\$5.44	\$6.06	\$7.45	\$8.38	\$5.53	\$7.15	\$8.49	\$9.75	\$12.25	\$13.92	\$11.01	\$14.39	\$17.33	\$20.17	\$25.86	\$29.45	26	
27		\$3.63	\$4.64	\$5.46	\$6.13	\$7.51	\$8.42	\$5.61	\$7.25	\$8.64	\$9.91	\$12.48	\$14.15	\$11.14	\$14.57	\$17.55	\$20.42	\$26.18	\$29.83	27	
28		\$3.64	\$4.67	\$5.49	\$6.19	\$7.57	\$8.49	\$5.70	\$7.38	\$8.78	\$10.08	\$12.71	\$14.43	\$11.26	\$14.73	\$17.74	\$20.67	\$26.53	\$30.21	28	
29		\$3.65	\$4.69	\$5.53	\$6.23	\$7.62	\$8.58	\$5.79	\$7.51	\$8.92	\$10.28	\$12.94	\$14.68	\$11.40	\$14.90	\$17.94	\$20.94	\$26.85	\$30.61	29	
30		\$3.69	\$4.71	\$5.58	\$6.26	\$7.67	\$8.64	\$5.87	\$7.62	\$9.07	\$10.44	\$13.13	\$14.96	\$11.54	\$15.09	\$18.17	\$21.19	\$27.19	\$30.99	30	
31		\$3.73	\$4.75	\$5.61	\$6.31	\$7.76	\$8.72	\$5.96	\$7.76	\$9.23	\$10.62	\$13.39	\$15.24	\$11.68	\$15.26	\$18.41	\$21.44	\$27.54	\$31.40	31	
32		\$3.75	\$4.78	\$5.64	\$6.37	\$7.80	\$8.78	\$6.04	\$7.87	\$9.39	\$10.79	\$13.63	\$15.50	\$11.83	\$15.46	\$18.62	\$21.71	\$27.86	\$31.78	32	
33		\$3.77	\$4.81	\$5.68	\$6.40	\$7.87	\$8.85	\$6.13	\$7.98	\$9.53	\$11.00	\$13.87	\$15.78	\$11.93	\$15.63	\$18.85	\$22.16	\$28.22	\$32.20	33	
34		\$3.78	\$4.84	\$5.73	\$6.43	\$7.92	\$8.92	\$6.24	\$8.12	\$9.68	\$11.17	\$14.10	\$16.08	\$12.07	\$15.80	\$19.06	\$22.23	\$28.59	\$32.62	34	
35		\$3.79	\$4.86	\$5.75	\$6.50	\$7.98	\$8.98	\$6.37	\$8.25	\$9.87	\$11.36	\$14.38	\$16.37	\$12.21	\$16.01	\$19.29	\$22.51	\$28.95	\$33.03	35	
36		\$3.81	\$4.93	\$5.83	\$6.57	\$8.10	\$9.10	\$6.50	\$8.40	\$10.06	\$11.59	\$14.68	\$16.74	\$12.40	\$16.23	\$19.56	\$22.83	\$29.37	\$33.50	36	
37		\$3.89	\$4.98	\$5.89	\$6.68	\$8.23	\$9.24	\$6.62	\$8.56	\$10.29	\$11.85	\$14.98	\$17.07	\$12.56	\$16.46	\$19.81	\$23.12	\$29.77	\$33.96	37	
38		\$3.92	\$5.04	\$5.98	\$6.73	\$8.29	\$9.37	\$6.75	\$8.74	\$10.49	\$12.07	\$15.33	\$17.44	\$12.73	\$16.68	\$20.08	\$23.45	\$30.19	\$34.44	38	
39		\$3.94	\$5.11	\$6.05	\$6.84	\$8.42	\$9.51	\$6.88	\$8.91	\$10.67	\$12.34	\$15.64	\$17.84	\$12.92	\$16.90	\$20.34	\$23.76	\$30.62	\$34.94	39	
40		\$3.96	\$5.15	\$6.13	\$6.93	\$8.55	\$9.63	\$7.07	\$9.07	\$10.91	\$12.60	\$15.99	\$18.19	\$13.09	\$17.14	\$20.62	\$24.10	\$31.03	\$35.40	40	
41		\$4.03	\$5.19	\$6.23	\$7.01	\$8.65	\$9.76	\$7.22	\$9.24	\$11.15	\$12.86	\$16.33	\$18.60	\$13.25	\$17.35	\$20.91	\$24.42	\$31.48	\$35.95	41	
42		\$4.07	\$5.28	\$6.30	\$7.09	\$8.77	\$9.88	\$7.37	\$9.41	\$11.36	\$13.12	\$16.68	\$18.98	\$13.43	\$17.58	\$21.16	\$24.74	\$31.92	\$36.47	42	
43		\$4.09	\$5.33	\$6.37	\$7.19	\$8.90	\$10.02	\$7.52	\$9.60	\$11.58	\$13.42	\$17.04	\$19.42	\$13.60	\$17.84	\$21.46	\$25.10	\$32.38	\$36.99	43	
44		\$4.14	\$5.36	\$6.43	\$7.25	\$8.98	\$10.14	\$7.67	\$9.78	\$11.84	\$13.70	\$17.39	\$19.82	\$13.79	\$18.07	\$21.75	\$25.44	\$32.82	\$37.51	44	
45		\$4.18	\$5.45	\$6.52	\$7.36	\$9.10	\$10.29	\$7.86	\$9.96	\$12.05	\$13.95	\$17.78	\$20.29	\$13.95	\$18.30	\$22.05	\$25.81	\$33.28	\$38.06	45	
46		\$4.24	\$5.54	\$6.65	\$7.52	\$9.31	\$10.51	\$8.25	\$10.47	\$12.60	\$14.50	\$18.22	\$20.81	\$14.17	\$18.59	\$22.39	\$26.21	\$33.84	\$38.71	46	
47		\$4.32	\$5.67	\$6.82	\$7.69	\$9.53	\$10.78	\$8.65	\$11.01	\$13.17	\$15.08	\$18.70	\$21.32	\$14.41	\$18.89	\$22.75	\$26.65	\$34.40	\$39.36	47	
48		\$4.41	\$5.76	\$6.94	\$7.86	\$9.76	\$11.04	\$9.10	\$11.56	\$13.77	\$15.64	\$19.18	\$21.88	\$14.64	\$19.18	\$23.10	\$27.07	\$34.97	\$39.99	48	
49		\$4.48	\$5.88	\$7.08	\$8.02	\$9.98	\$11.29	\$9.58	\$12.16	\$14.39	\$16.24	\$19.66	\$22.45	\$14.84	\$19.48	\$23.47	\$27.53	\$35.56	\$40.66	49	
50		\$4.55	\$5.98	\$7.23	\$8.20	\$10.19	\$11.54	\$10.04	\$12.78	\$15.03	\$16.89	\$20.16	\$23.02	\$15.09	\$19.80	\$23.87	\$27.97	\$36.13	\$41.33	50	
51		\$4.64	\$6.09	\$7.37	\$8.38	\$10.43	\$11.76	\$10.57	\$13.43	\$15.73	\$17.55	\$20.67	\$23.62	\$15.33	\$20.11	\$24.24	\$28.42	\$36.75	\$42.04	51	
52		\$4.70	\$6.23	\$7.51	\$8.55	\$10.64	\$12.04	\$11.12	\$14.10	\$16.44	\$18.19	\$21.21	\$24.26	\$15.54	\$20.44	\$24.61	\$28.89	\$37.35	\$42.73	52	
53		\$4.78	\$6.32	\$7.66	\$8.71	\$10.84	\$12.29	\$11.68	\$14.83	\$17.18	\$18.91	\$21.74	\$24.88	\$15.79	\$20.78	\$25.01	\$29.35	\$37.98	\$43.44	53	
54		\$4.85	\$6.43	\$7.80	\$8.88	\$11.07	\$12.53	\$12.25	\$15.61	\$17.94	\$19.66	\$22.31	\$25.50	\$16.05	\$21.09	\$25.40	\$29.83	\$38.60	\$44.16	54	
55		\$4.93	\$6.55	\$7.95	\$9.05	\$11.30	\$12.80	\$12.87	\$16.37	\$18.76	\$20.42	\$22.87	\$26.17	\$16.30	\$21.39	\$25.83	\$30.31	\$39.23	\$44.89	55	
56		\$5.42	\$7.10	\$8.56	\$9.76	\$12.23	\$13.87	\$13.52	\$17.18	\$19.67	\$21.38	\$24.28	\$27.81	\$16.99	\$22.34	\$26.99	\$31.72	\$41.13	\$47.11	56	
57		\$5.87	\$7.66	\$9.17	\$10.49	\$13.18	\$14.97	\$14.17	\$18.02	\$20.63	\$22.41	\$25.80	\$29.52	\$17.69	\$23.30	\$28.20	\$33.18	\$43.08	\$49.42	57	
58		\$6.37	\$8.24	\$9.80	\$11.22	\$14.12	\$16.06	\$14.89	\$18.91	\$21.65	\$23.51	\$27.37	\$31.34	\$18.43	\$24.31	\$29.46	\$34.71	\$45.19	\$51.82	58	
59		\$6.84	\$8.78	\$10.43	\$11.93	\$15.11	\$17.17	\$15.63	\$19.83	\$22.70	\$24.64	\$29.06	\$33.27	\$19.18	\$25.36	\$30.79	\$36.32	\$47.36	\$54.35	59	
60		\$7.29	\$9.35	\$11.04	\$12.68	\$16.05	\$18.25	\$16.39	\$20.83	\$23.79	\$25.83	\$30.84	\$35.31	\$19.97	\$26.47	\$32.17	\$38.01	\$49.85	\$57.01	60	
61		\$7.79	\$9.90	\$11.66	\$13.42	\$17.00	\$19.34	\$17.20	\$21.86	\$24.99	\$27.08	\$32.73	\$37.50	\$20.81	\$27.64	\$33.59	\$39.75	\$52.04	\$59.82	61	
62		\$8.26	\$10.47	\$12.27	\$14.12	\$17.93	\$20.44	\$18.08	\$22.94	\$26.18	\$28.42	\$34.70	\$39.80	\$21.68	\$28.83	\$35.14	\$41.62	\$54.55	\$62.74	62	
63		\$9.11	\$11.56	\$13.59	\$15.64	\$19.85	\$22.64	\$19.11	\$24.22	\$27.66	\$29.99	\$37.37	\$42.86	\$23.24	\$30.90	\$37.58	\$44.42	\$58.03	\$66.66	63	
64		\$9.98	\$12.68	\$14.89	\$17.15	\$21.80	\$24.83	\$20.17	\$25.55	\$29.19	\$31.63	\$40.27	\$46.13	\$24.92	\$33.07	\$40.20	\$47.37	\$61.75	\$70.83	64	
65		\$10.85	\$13.77	\$16.21	\$18.64	\$23.72	\$27.02	\$21.30	\$26.99	\$30.79	\$33.37	\$43.37	\$49.65	\$26.72	\$35.42	\$43.00	\$50.55	\$65.67	\$75.24	65	
66		\$11.71	\$14.89	\$17.51	\$20.16	\$25.63	\$29.22	\$22.50	\$28.49	\$32.51	\$35.21	\$46.76	\$53.45	\$28.67	\$37.91	\$45.99	\$53.92	\$69.84	\$79.94	66	
67		\$12.57	\$15.99	\$18.81	\$21.68	\$27.55	\$31.42	\$23.75	\$30.08	\$34.29	\$37.14	\$50.32	\$57.51	\$30.76	\$40.62	\$49.19	\$57.55	\$74.26	\$84.90	67	
68		\$14.30	\$18.18	\$21.44	\$24.64	\$31.26	\$35.60	\$25.61	\$32.69	\$37.72	\$41.32	\$55.17	\$62.92	\$33.52	\$44.34	\$53.79	\$62.67	\$80.46	\$91.83	68	
69		\$16.01	\$20.42	\$24.09	\$27.66	\$34.97	\$39.79	\$27.56	\$35.55	\$41.49	\$45.99	\$60.44	\$68.87	\$36.56	\$48.40	\$58.81	\$68.26	\$87.17	\$99.28	69	
70		\$17.71	\$22.62	\$26.71	\$30.62	\$38.68	\$43.98	\$29.72	\$38.65	\$45.64	\$51.16	\$66.29	\$75.38	\$39.87	\$52.86	\$64.30	\$74.35	\$94.44	\$107.35	70	
71		\$19.43	\$24.85	\$29.35	\$33.58	\$42.36	\$48.16	\$32.01	\$41.98	\$50.20	\$56.93	\$72.64	\$82.49	\$43.46	\$57.74	\$70.31	\$81.01	\$102.29	\$116.10	71	
72		\$21.13	\$27.03	\$31.98	\$36.60	\$46.09	\$52.33	\$34.46	\$45.64	\$55.23	\$63.35	\$79.65	\$90.29	\$47.39	\$63.10	\$76.87	\$88.22	\$110.81	\$125.51	72	
73		\$24.21	\$31.13	\$36.94	\$42.15	\$52.83	\$59.92	\$38.19	\$50.74	\$61.60	\$70.43	\$88.23	\$99.86	\$52.04	\$69.52	\$84.90	\$97.19	\$121.60	\$137.52	73	
74		\$27.29	\$35.22	\$41.93	\$47.69	\$59.57	\$67.46	\$42.30	\$56.44	\$68.64	\$78.31	\$97.74	\$110.46	\$57.14	\$76.62	\$93.80	\$107.06	\$133.40	\$150.67	74	
75		\$30.34	\$39.31	\$46.92	\$53.24	\$66.33	\$75.04	\$46.87	\$62.77	\$76.54	\$87.09	\$108.28	\$122.20	\$62.74	\$84.47	\$103.63	\$117.93	\$146.39	\$165.07	75	
76		\$33.42	\$43.42	\$51.89	\$58.81	\$73.08	\$82.60	\$51.91	\$69.83	\$85.36	\$96.85	\$119.96	\$135.18	\$68.87	\$93.10	\$114.49	\$129.90	\$160.62	\$180.86	76	
77		\$36.48	\$47.51	\$56.85	\$64.34	\$79.81	\$90.16	\$57.47	\$77.63	\$95.17	\$107.73	\$132.87	\$149.56	\$75.65	\$102.58	\$126.52	\$143.12	\$176.21	\$198.11	77	
78		\$39.31	\$51.29	\$61.50	\$69.59	\$86.18	\$97.22	\$61.11	\$82.74	\$101.58	\$114.92	\$141.57	\$159.14	\$79.87	\$108.55	\$134.06	\$151.56	\$186.31	\$209.20	78	
79		\$42.18	\$55.07	\$66.15	\$74.80	\$92.52	\$104.28	\$64.97	\$88.16	\$108.44	\$122.62	\$150.82	\$169.31	\$84.33	\$114.84	\$142.07	\$160.52	\$196.98	\$220.90	79	
80		\$45.01	\$58.85	\$70.80	\$80.00	\$98.85	\$111.34	\$69.05	\$93.98	\$115.77	\$130.83	\$160.70	\$180.18	\$89.03	\$121.50	\$150.55	\$170.00	\$208.28	\$233.26	80	
81		\$47.83	\$62.63	\$75.45	\$85.23	\$105.19	\$118.38	\$73.41	\$100.13	\$123.59	\$139.59	\$171.19	\$191.69	\$93.99	\$128.56	\$159.52	\$180.04	\$220.25	\$246.29	81	
82		\$50.66	\$66.44	\$80.08	\$90.44	\$111.55	\$125.42	\$78.02	\$106.71	\$131.94	\$148.91	\$182.36	\$203.96	\$99.22	\$136.00	\$169.04	\$190.65	\$232.90	\$260.04	82	
83		\$54.39	\$71.44	\$86.25	\$97.43	\$120.09	\$134.90	\$82.97	\$113.73	\$140.78	\$158.84	\$194.40	\$217.24	\$104.98	\$144.17	\$179.39	\$202.25	\$246.88	\$275.39	83	
84		\$58.14	\$76.45	\$92.43	\$104.40	\$128.60	\$144.39	\$88.22	\$121.19	\$150.23	\$169.49	\$207.20	\$231.36</								

Certificate Form GLTCAARP-06-FC

Issue Age		Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																		Issue Age	
		Facility - 30 Day EP									Auto 3% Compound Inflation										
		Future Purchase Option						Lifetime			Auto 3% Compound Inflation						Lifetime				
2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime				
25	\$10.57	\$13.42	\$15.83	\$17.77	\$21.71	\$24.40	\$15.99	\$20.65	\$24.59	\$28.15	\$35.42	\$40.15	\$31.98	\$41.78	\$50.34	\$58.60	\$75.08	\$85.46	25		
26	\$10.63	\$13.52	\$15.95	\$17.87	\$21.90	\$24.59	\$16.24	\$20.99	\$25.00	\$28.63	\$36.01	\$40.89	\$32.35	\$42.30	\$50.97	\$59.31	\$76.06	\$86.56	26		
27	\$10.66	\$13.61	\$16.05	\$18.02	\$22.06	\$24.81	\$16.48	\$21.36	\$25.40	\$29.12	\$36.70	\$41.64	\$32.68	\$42.81	\$51.57	\$60.01	\$77.02	\$87.69	27		
28	\$10.72	\$13.72	\$16.15	\$18.16	\$22.25	\$25.00	\$16.75	\$21.71	\$25.81	\$29.64	\$37.35	\$42.40	\$33.11	\$43.32	\$52.15	\$60.76	\$77.98	\$88.80	28		
29	\$10.78	\$13.77	\$16.24	\$18.26	\$22.40	\$25.18	\$17.02	\$22.06	\$26.21	\$30.15	\$38.01	\$43.17	\$33.50	\$43.83	\$52.77	\$61.53	\$78.93	\$89.97	29		
30	\$10.81	\$13.87	\$16.39	\$18.43	\$22.56	\$25.40	\$17.25	\$22.40	\$26.66	\$30.66	\$38.66	\$43.98	\$33.92	\$44.33	\$53.45	\$62.29	\$79.94	\$91.13	30		
31	\$10.93	\$13.95	\$16.48	\$18.53	\$22.77	\$25.62	\$17.51	\$22.77	\$27.11	\$31.16	\$39.37	\$44.76	\$34.29	\$44.84	\$54.10	\$63.04	\$80.94	\$92.29	31		
32	\$11.00	\$14.00	\$16.59	\$18.68	\$22.92	\$25.81	\$17.77	\$23.12	\$27.56	\$31.72	\$40.06	\$45.58	\$34.71	\$45.39	\$54.74	\$63.81	\$81.96	\$93.44	32		
33	\$11.04	\$14.10	\$16.72	\$18.82	\$23.12	\$26.00	\$18.02	\$23.47	\$28.04	\$32.29	\$40.79	\$46.40	\$35.09	\$45.97	\$55.39	\$64.55	\$82.98	\$94.66	33		
34	\$11.08	\$14.23	\$16.87	\$18.92	\$23.28	\$26.21	\$18.31	\$23.89	\$28.49	\$32.83	\$41.49	\$47.26	\$35.52	\$46.50	\$56.06	\$65.36	\$84.02	\$95.88	34		
35	\$11.15	\$14.34	\$16.95	\$19.06	\$23.47	\$26.43	\$18.68	\$24.24	\$29.01	\$33.39	\$42.26	\$48.13	\$35.93	\$47.05	\$56.74	\$65.19	\$85.12	\$97.09	35		
36	\$11.23	\$14.49	\$17.17	\$19.33	\$23.77	\$26.78	\$19.06	\$24.70	\$29.60	\$34.10	\$43.17	\$49.19	\$36.45	\$47.70	\$57.47	\$67.09	\$86.33	\$98.45	36		
37	\$11.40	\$14.64	\$17.35	\$19.58	\$24.13	\$27.17	\$19.48	\$25.15	\$30.21	\$34.82	\$44.07	\$50.23	\$36.93	\$48.38	\$58.23	\$68.01	\$87.54	\$99.88	37		
38	\$11.47	\$14.82	\$17.62	\$19.82	\$24.43	\$27.53	\$19.87	\$25.67	\$30.80	\$35.52	\$45.03	\$51.30	\$37.45	\$49.03	\$59.00	\$68.90	\$88.74	\$101.31	38		
39	\$11.58	\$14.97	\$17.82	\$20.09	\$24.81	\$27.93	\$20.30	\$26.15	\$31.43	\$36.30	\$45.99	\$52.43	\$37.97	\$49.70	\$59.82	\$69.88	\$90.00	\$102.76	39		
40	\$11.69	\$15.13	\$18.02	\$20.34	\$25.10	\$28.28	\$20.76	\$26.66	\$32.06	\$37.05	\$46.99	\$53.53	\$38.45	\$50.34	\$60.61	\$70.85	\$91.26	\$104.22	40		
41	\$11.85	\$15.28	\$18.26	\$20.60	\$25.45	\$28.68	\$21.21	\$27.17	\$32.73	\$37.82	\$48.02	\$54.69	\$38.96	\$51.00	\$61.45	\$71.80	\$92.54	\$105.70	41		
42	\$11.93	\$15.49	\$18.46	\$20.84	\$25.76	\$29.06	\$21.65	\$27.68	\$33.39	\$38.60	\$49.03	\$55.88	\$39.46	\$51.73	\$62.24	\$72.78	\$93.85	\$107.21	42		
43	\$12.05	\$15.63	\$18.68	\$21.11	\$26.12	\$29.45	\$22.11	\$28.20	\$34.07	\$39.40	\$50.09	\$57.07	\$39.98	\$52.43	\$63.10	\$73.79	\$95.17	\$108.74	43		
44	\$12.16	\$15.78	\$18.92	\$21.36	\$26.43	\$29.82	\$22.56	\$28.74	\$34.77	\$40.22	\$51.15	\$58.30	\$40.54	\$53.13	\$63.96	\$74.79	\$96.49	\$110.30	44		
45	\$12.29	\$15.99	\$19.13	\$21.61	\$26.78	\$30.21	\$23.08	\$29.30	\$35.42	\$41.01	\$52.26	\$59.59	\$41.01	\$53.79	\$64.82	\$75.85	\$97.86	\$111.92	45		
46	\$12.49	\$16.30	\$19.55	\$22.11	\$27.39	\$30.91	\$24.24	\$30.77	\$37.05	\$42.59	\$53.57	\$61.12	\$41.69	\$54.64	\$65.83	\$77.07	\$99.47	\$113.78	46		
47	\$12.71	\$16.63	\$19.98	\$22.62	\$28.04	\$31.66	\$25.45	\$32.35	\$38.71	\$44.27	\$54.94	\$62.69	\$42.35	\$55.51	\$66.91	\$78.31	\$101.15	\$115.65	47		
48	\$12.96	\$16.95	\$20.40	\$23.08	\$28.68	\$32.44	\$26.78	\$34.01	\$40.49	\$45.99	\$56.36	\$64.31	\$43.02	\$56.36	\$67.95	\$79.62	\$102.79	\$117.59	48		
49	\$13.13	\$17.30	\$20.81	\$23.59	\$29.35	\$33.15	\$28.15	\$35.73	\$42.30	\$47.77	\$57.77	\$65.97	\$43.67	\$57.27	\$69.01	\$80.91	\$104.53	\$119.55	49		
50	\$13.35	\$17.62	\$21.26	\$24.09	\$29.94	\$33.92	\$29.55	\$37.53	\$44.22	\$49.63	\$59.25	\$67.69	\$44.33	\$58.19	\$70.13	\$82.23	\$106.24	\$121.55	50		
51	\$13.61	\$17.92	\$21.65	\$24.59	\$30.62	\$34.61	\$31.07	\$39.46	\$46.25	\$51.57	\$60.76	\$69.47	\$45.03	\$59.10	\$71.25	\$83.53	\$108.03	\$123.55	51		
52	\$13.82	\$18.26	\$22.06	\$25.10	\$31.27	\$35.37	\$32.65	\$41.49	\$48.32	\$53.53	\$62.33	\$71.29	\$45.73	\$60.07	\$72.34	\$84.88	\$109.80	\$125.64	52		
53	\$14.00	\$18.58	\$22.51	\$25.55	\$31.87	\$36.11	\$34.29	\$43.61	\$50.48	\$55.60	\$63.89	\$73.10	\$46.45	\$61.03	\$73.52	\$86.26	\$111.64	\$127.71	53		
54	\$14.27	\$18.92	\$22.92	\$26.05	\$32.53	\$36.82	\$36.01	\$45.84	\$52.77	\$57.77	\$65.53	\$74.97	\$47.14	\$61.98	\$74.67	\$87.69	\$113.48	\$129.83	54		
55	\$14.49	\$19.23	\$23.34	\$26.57	\$33.20	\$37.58	\$37.86	\$48.13	\$55.17	\$60.01	\$67.24	\$76.97	\$47.91	\$62.92	\$75.93	\$89.11	\$115.30	\$131.99	55		
56	\$15.90	\$20.91	\$25.15	\$28.68	\$35.96	\$40.79	\$39.73	\$50.48	\$57.83	\$62.88	\$71.39	\$81.72	\$49.89	\$65.68	\$79.34	\$93.25	\$120.88	\$138.49	56		
57	\$17.25	\$22.51	\$26.96	\$30.80	\$38.76	\$44.01	\$41.69	\$52.98	\$60.68	\$65.93	\$75.77	\$86.78	\$51.96	\$68.50	\$82.89	\$97.56	\$126.69	\$145.27	57		
58	\$18.68	\$24.19	\$28.79	\$33.00	\$41.54	\$47.21	\$43.76	\$55.60	\$63.65	\$69.13	\$80.46	\$92.13	\$54.14	\$71.48	\$86.63	\$102.05	\$132.81	\$152.34	58		
59	\$20.09	\$25.81	\$30.62	\$35.09	\$44.38	\$50.44	\$45.97	\$58.34	\$66.75	\$72.44	\$85.40	\$97.80	\$56.36	\$74.59	\$90.52	\$106.74	\$139.24	\$159.80	59		
60	\$21.46	\$27.46	\$32.44	\$37.23	\$47.14	\$53.64	\$48.21	\$61.21	\$69.98	\$75.93	\$90.68	\$103.83	\$58.68	\$77.81	\$94.58	\$111.71	\$145.97	\$167.61	60		
61	\$22.87	\$29.10	\$34.25	\$39.40	\$49.93	\$56.89	\$50.59	\$64.26	\$73.41	\$79.65	\$96.22	\$110.26	\$61.12	\$81.21	\$98.83	\$116.87	\$153.01	\$175.93	61		
62	\$24.28	\$30.77	\$36.08	\$41.54	\$52.71	\$60.07	\$53.16	\$67.45	\$77.02	\$83.53	\$102.02	\$117.02	\$63.69	\$84.79	\$103.30	\$122.35	\$160.38	\$184.42	62		
63	\$26.81	\$34.01	\$39.92	\$45.99	\$58.40	\$66.54	\$56.15	\$71.19	\$81.25	\$88.11	\$109.91	\$125.97	\$68.32	\$90.83	\$110.51	\$130.54	\$170.62	\$195.97	63		
64	\$29.35	\$37.23	\$43.76	\$50.40	\$64.04	\$72.95	\$59.31	\$75.13	\$85.76	\$92.98	\$118.41	\$135.60	\$73.26	\$97.26	\$118.20	\$139.27	\$181.48	\$208.21	64		
65	\$31.92	\$40.49	\$47.63	\$54.85	\$69.66	\$79.44	\$62.63	\$79.34	\$90.52	\$98.11	\$127.56	\$145.97	\$78.58	\$104.14	\$126.39	\$148.62	\$193.03	\$221.21	65		
66	\$34.44	\$43.76	\$51.45	\$59.25	\$75.35	\$85.87	\$66.12	\$83.74	\$95.55	\$103.53	\$137.41	\$157.10	\$84.29	\$111.52	\$135.19	\$158.56	\$205.33	\$235.00	66		
67	\$36.99	\$46.99	\$55.29	\$63.69	\$81.03	\$92.36	\$69.83	\$88.44	\$100.84	\$109.19	\$147.96	\$169.04	\$90.42	\$119.36	\$144.61	\$169.17	\$218.33	\$249.65	67		
68	\$42.05	\$53.50	\$63.04	\$72.44	\$91.87	\$104.65	\$75.24	\$96.15	\$110.89	\$121.48	\$162.17	\$185.04	\$98.56	\$130.32	\$158.12	\$184.27	\$236.55	\$269.92	68		
69	\$47.05	\$60.01	\$70.77	\$81.25	\$102.79	\$116.99	\$81.06	\$104.49	\$121.99	\$135.19	\$177.75	\$202.50	\$107.48	\$142.32	\$172.90	\$200.72	\$256.26	\$291.88	69		
70	\$52.08	\$66.48	\$78.53	\$90.00	\$113.69	\$129.27	\$87.31	\$113.59	\$134.19	\$150.43	\$194.84	\$221.63	\$117.17	\$155.43	\$189.03	\$218.61	\$277.63	\$315.61	70		
71	\$57.12	\$73.01	\$86.26	\$98.77	\$124.55	\$141.57	\$94.11	\$123.46	\$147.60	\$167.39	\$213.57	\$242.53	\$127.75	\$169.75	\$206.69	\$238.12	\$300.74	\$341.26	71		
72	\$62.12	\$79.50	\$94.02	\$107.57	\$135.45	\$153.87	\$101.36	\$134.19	\$162.36	\$186.23	\$234.16	\$265.43	\$139.35	\$185.49	\$225.96	\$259.34	\$325.79	\$369.03	72		
73	\$71.15	\$91.53	\$108.62	\$123.90	\$155.28	\$176.12	\$112.27	\$149.22	\$181.03	\$207.09	\$259.39	\$293.62	\$153.01	\$204.44	\$249.65	\$285.70	\$357.45	\$404.30	73		
74	\$80.21	\$103.56	\$123.26	\$140.21	\$175.17	\$198.35	\$124.38	\$165.94	\$201.82	\$230.25	\$287.39	\$324.78	\$167.99	\$225.30	\$275.79	\$314.76	\$392.23	\$442.96	74		
75	\$89.19	\$115.61	\$137.92	\$156.55	\$195.00	\$220.59	\$137.79	\$184.59	\$225.06	\$256.06	\$318.35	\$359.28	\$184.42	\$248.33	\$304.71	\$346.74	\$430.38	\$485.30	75		
76	\$98.25	\$127.66	\$152.53	\$172.90	\$214.82	\$242.81	\$152.60	\$205.29	\$250.91	\$284.75	\$352.65	\$397.42	\$202.50	\$273.67	\$336.61	\$381.93	\$472.20	\$531.70	76		
77	\$107.26	\$139.69	\$167.18	\$189.24	\$234.68	\$265.06	\$168.99	\$228.23	\$279.79	\$316.67	\$390.65	\$439.74	\$222.41	\$301.61	\$371.93	\$420.75	\$518.04	\$582.46	77		
78	\$115.61	\$150.79	\$180.85	\$204.57	\$253.34	\$285.82	\$179.66	\$243.22	\$298.69	\$337.87	\$416.17	\$467.87	\$234.83	\$319.11	\$394.14	\$445.60	\$547.75	\$615.04	78		
79	\$123.96	\$161.90	\$194.47	\$219.90	\$272.01	\$306.53	\$191.01	\$259.20	\$318.85	\$360.50	\$443.42	\$497.83	\$247.93	\$337.62	\$417.67	\$471.90	\$579.16	\$649.44	79		
80	\$132.32	\$173.05	\$208.16	\$235.22	\$290.63	\$327.31	\$203.05	\$276.24	\$340.40	\$384.64	\$472.42	\$529.71	\$261.75	\$357.21	\$442.61	\$499.79	\$612.43	\$685.77	80		
81	\$140.61	\$184.17	\$221.82	\$250.56	\$309.29	\$347.99	\$215.85	\$294.41	\$363.39	\$410.38	\$503.25	\$563.58	\$276.30	\$377.95	\$469.01	\$529.28	\$647.54	\$724.14	81		
82	\$148.95	\$195.29	\$235.43	\$265.88	\$327.96	\$368.75	\$229.39	\$313.74	\$387.92	\$437.80	\$536.11	\$599.66	\$291.68	\$399.91	\$497.01	\$560.50	\$684.73	\$764.56	82		
83	\$159.88	\$210.00	\$253.59	\$286.41	\$353.05	\$396.63	\$243.92	\$334.34	\$413.91	\$4											

Certificate Form GLTCAARP-06-FC

		Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase																		
		Facility - 30 Day EP																		
Issue Age		Future Purchase Option					Auto 3% Compound Inflation					Auto 5% Compound Inflation					Issue Age			
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year		5 Year	7 Year	Lifetime
25		\$39.72	\$50.36	\$59.48	\$66.69	\$81.50	\$91.57	\$60.06	\$77.49	\$92.35	\$105.63	\$133.01	\$150.86	\$120.08	\$156.93	\$189.06	\$220.00	\$281.94	\$320.90	25
26		\$39.89	\$50.72	\$59.86	\$67.08	\$82.26	\$92.35	\$60.98	\$78.85	\$93.85	\$107.53	\$135.27	\$153.50	\$121.42	\$158.82	\$191.32	\$222.66	\$285.54	\$325.07	26
27		\$40.07	\$51.12	\$60.23	\$67.63	\$82.83	\$93.11	\$61.93	\$80.19	\$95.37	\$109.44	\$137.72	\$156.38	\$122.74	\$160.73	\$193.61	\$225.31	\$289.17	\$329.26	27
28		\$40.27	\$51.48	\$60.61	\$68.20	\$83.60	\$93.85	\$62.88	\$81.50	\$96.88	\$111.34	\$140.23	\$159.22	\$124.25	\$162.64	\$195.86	\$228.20	\$292.77	\$333.43	28
29		\$40.49	\$51.68	\$60.98	\$68.58	\$84.17	\$94.62	\$63.84	\$82.83	\$98.42	\$113.23	\$142.69	\$162.05	\$125.78	\$164.54	\$198.19	\$231.04	\$296.37	\$337.80	29
30		\$40.66	\$52.08	\$61.58	\$69.16	\$84.73	\$95.37	\$64.81	\$84.17	\$100.12	\$115.14	\$145.19	\$165.09	\$127.31	\$166.44	\$200.62	\$233.88	\$300.18	\$342.17	30
31		\$41.06	\$52.45	\$61.93	\$69.55	\$85.51	\$96.15	\$65.73	\$85.51	\$101.83	\$117.03	\$147.82	\$168.14	\$128.82	\$168.32	\$203.10	\$236.74	\$303.98	\$346.54	31
32		\$41.25	\$52.63	\$62.31	\$70.11	\$86.06	\$96.88	\$66.69	\$86.82	\$103.55	\$119.11	\$150.48	\$171.19	\$130.32	\$170.42	\$205.58	\$239.57	\$307.79	\$350.93	32
33		\$41.43	\$53.00	\$62.69	\$70.69	\$86.82	\$97.67	\$67.63	\$88.16	\$105.26	\$121.22	\$153.13	\$174.22	\$131.85	\$172.51	\$208.04	\$242.43	\$315.59	\$355.47	33
34		\$41.62	\$53.38	\$63.27	\$71.04	\$87.40	\$98.42	\$68.78	\$89.69	\$106.98	\$123.31	\$155.80	\$177.43	\$133.38	\$174.61	\$210.51	\$245.47	\$315.57	\$360.03	34
35		\$41.80	\$53.76	\$63.64	\$71.62	\$88.16	\$99.19	\$70.11	\$91.01	\$108.88	\$125.40	\$158.63	\$180.69	\$134.89	\$176.98	\$212.98	\$248.51	\$319.55	\$364.62	35
36		\$42.19	\$54.34	\$64.41	\$72.57	\$89.31	\$100.50	\$71.62	\$92.73	\$111.14	\$128.07	\$162.05	\$184.66	\$136.80	\$179.16	\$215.84	\$251.93	\$324.13	\$369.72	36
37		\$42.74	\$54.92	\$65.18	\$73.52	\$90.63	\$102.03	\$73.15	\$94.44	\$113.44	\$130.73	\$165.49	\$188.67	\$138.70	\$181.61	\$218.69	\$255.36	\$328.68	\$375.02	37
38		\$43.15	\$55.68	\$66.11	\$74.49	\$91.77	\$103.38	\$74.67	\$96.33	\$115.70	\$133.38	\$169.11	\$192.66	\$140.61	\$184.12	\$221.53	\$258.75	\$333.23	\$380.35	38
39		\$43.50	\$56.25	\$66.89	\$75.43	\$93.11	\$104.86	\$76.20	\$98.24	\$117.99	\$136.24	\$172.71	\$196.82	\$142.48	\$186.58	\$224.56	\$262.38	\$337.99	\$385.87	39
40		\$43.89	\$56.80	\$67.63	\$76.37	\$94.24	\$106.21	\$77.90	\$100.12	\$120.45	\$139.06	\$176.50	\$201.00	\$144.39	\$189.06	\$227.61	\$265.98	\$342.75	\$391.38	40
41		\$44.45	\$57.39	\$68.58	\$77.31	\$95.57	\$107.75	\$79.63	\$102.03	\$122.91	\$141.93	\$180.32	\$205.37	\$146.29	\$191.51	\$230.65	\$269.61	\$347.50	\$396.88	41
42		\$44.84	\$58.15	\$69.35	\$78.26	\$96.70	\$109.05	\$81.33	\$103.93	\$125.40	\$144.97	\$184.12	\$209.76	\$148.18	\$194.17	\$233.70	\$273.22	\$352.44	\$402.58	42
43		\$45.24	\$58.70	\$70.11	\$79.21	\$98.06	\$110.58	\$83.01	\$105.82	\$127.86	\$148.00	\$188.09	\$214.31	\$150.10	\$196.82	\$236.93	\$277.02	\$357.37	\$408.29	43
44		\$45.61	\$59.26	\$71.04	\$80.19	\$99.19	\$111.92	\$84.73	\$107.92	\$130.51	\$151.07	\$192.08	\$218.86	\$152.19	\$199.48	\$240.17	\$280.82	\$362.31	\$414.17	44
45		\$46.16	\$60.06	\$71.81	\$81.12	\$100.50	\$113.44	\$86.64	\$110.00	\$133.01	\$154.08	\$196.23	\$223.81	\$154.08	\$201.99	\$243.37	\$284.78	\$367.45	\$420.25	45
46		\$46.94	\$61.19	\$73.33	\$83.01	\$102.78	\$116.10	\$91.01	\$115.50	\$139.06	\$160.00	\$201.19	\$229.50	\$156.56	\$205.19	\$247.17	\$289.35	\$373.55	\$427.30	46
47		\$47.69	\$62.51	\$75.05	\$84.95	\$105.26	\$118.93	\$95.57	\$121.42	\$145.36	\$166.24	\$206.33	\$235.42	\$159.01	\$208.41	\$251.19	\$294.11	\$379.80	\$434.31	47
48		\$48.65	\$63.64	\$76.57	\$86.64	\$107.75	\$121.80	\$100.50	\$127.67	\$151.99	\$172.71	\$211.66	\$241.48	\$161.49	\$211.66	\$255.17	\$298.86	\$386.06	\$441.54	48
49		\$49.40	\$64.98	\$78.09	\$88.56	\$110.18	\$124.43	\$105.63	\$134.13	\$158.82	\$179.34	\$216.98	\$247.77	\$163.97	\$215.09	\$259.17	\$303.79	\$392.53	\$448.96	49
50		\$50.18	\$66.11	\$79.80	\$90.44	\$112.48	\$127.31	\$110.96	\$140.97	\$166.05	\$186.37	\$222.49	\$254.22	\$166.44	\$218.51	\$263.32	\$308.74	\$398.97	\$456.36	50
51		\$51.12	\$67.26	\$81.33	\$92.35	\$114.94	\$129.96	\$116.68	\$148.18	\$173.66	\$193.61	\$228.20	\$260.86	\$169.11	\$221.94	\$267.50	\$313.68	\$405.63	\$463.96	51
52		\$51.87	\$68.58	\$82.83	\$94.24	\$117.41	\$132.80	\$122.54	\$155.80	\$181.44	\$201.00	\$234.07	\$267.69	\$171.76	\$225.50	\$271.69	\$318.81	\$412.29	\$471.73	52
53		\$52.63	\$69.74	\$84.54	\$95.94	\$119.69	\$135.67	\$128.82	\$163.78	\$189.61	\$208.80	\$239.96	\$274.54	\$174.44	\$229.12	\$276.07	\$323.94	\$419.11	\$479.55	53
54		\$53.57	\$71.04	\$86.06	\$97.86	\$122.16	\$138.32	\$135.27	\$172.12	\$198.19	\$216.98	\$246.05	\$281.56	\$177.08	\$232.74	\$280.44	\$329.26	\$426.15	\$487.53	54
55		\$54.34	\$72.21	\$87.59	\$99.76	\$124.63	\$141.17	\$142.11	\$180.68	\$207.10	\$225.31	\$252.49	\$288.97	\$179.92	\$236.35	\$285.17	\$334.58	\$433.00	\$495.67	55
56		\$59.67	\$78.50	\$94.44	\$107.75	\$135.07	\$153.13	\$149.15	\$189.61	\$217.17	\$236.18	\$268.09	\$306.84	\$187.32	\$246.60	\$297.90	\$350.16	\$453.89	\$520.00	56
57		\$64.81	\$84.54	\$101.25	\$115.70	\$145.53	\$165.31	\$156.56	\$198.94	\$227.81	\$247.86	\$284.61	\$325.84	\$195.12	\$257.24	\$311.20	\$366.31	\$475.72	\$545.47	57
58		\$70.11	\$90.83	\$108.10	\$123.87	\$155.99	\$177.25	\$164.35	\$208.00	\$239.01	\$259.53	\$302.08	\$345.97	\$203.28	\$268.47	\$325.26	\$383.24	\$498.73	\$572.07	58
59		\$75.43	\$96.88	\$114.94	\$131.85	\$166.61	\$189.43	\$172.51	\$219.06	\$250.60	\$272.06	\$320.73	\$367.24	\$211.66	\$280.06	\$339.91	\$400.87	\$522.86	\$599.98	59
60		\$80.55	\$103.18	\$121.80	\$139.83	\$177.08	\$201.39	\$181.05	\$228.98	\$262.76	\$285.17	\$340.46	\$389.86	\$220.39	\$292.23	\$355.09	\$419.49	\$548.11	\$629.43	60
61		\$85.88	\$109.25	\$128.61	\$148.00	\$187.54	\$213.56	\$189.98	\$241.29	\$275.67	\$299.07	\$361.37	\$413.99	\$229.50	\$304.94	\$371.06	\$438.87	\$574.53	\$660.21	61
62		\$91.19	\$115.50	\$135.47	\$155.99	\$197.97	\$225.50	\$199.68	\$253.27	\$289.17	\$313.68	\$383.02	\$439.46	\$239.18	\$318.42	\$397.96	\$459.41	\$602.29	\$692.52	62
63		\$100.69	\$127.67	\$149.90	\$172.71	\$219.25	\$249.84	\$210.88	\$267.31	\$305.11	\$330.98	\$412.67	\$473.09	\$256.48	\$341.05	\$414.94	\$490.16	\$640.65	\$735.83	63
64		\$110.18	\$139.83	\$164.35	\$189.24	\$240.55	\$273.97	\$222.66	\$282.11	\$322.02	\$349.21	\$444.59	\$509.19	\$275.12	\$365.16	\$443.82	\$523.04	\$681.50	\$781.82	64
65		\$119.90	\$151.99	\$178.79	\$205.94	\$261.62	\$298.28	\$235.22	\$297.90	\$339.91	\$368.40	\$478.97	\$548.11	\$295.06	\$390.99	\$474.60	\$558.00	\$724.83	\$830.65	65
66		\$129.38	\$164.35	\$193.23	\$222.49	\$282.90	\$322.43	\$248.32	\$314.45	\$358.70	\$388.72	\$516.03	\$589.91	\$316.51	\$418.74	\$507.66	\$595.44	\$770.98	\$882.52	66
67		\$138.89	\$176.50	\$207.67	\$239.18	\$304.18	\$346.74	\$262.20	\$332.12	\$378.65	\$409.98	\$555.54	\$634.76	\$339.51	\$448.17	\$542.99	\$635.34	\$819.82	\$937.40	67
68		\$157.86	\$200.82	\$236.74	\$272.06	\$345.02	\$392.90	\$282.52	\$360.99	\$416.45	\$456.18	\$608.91	\$694.80	\$370.11	\$489.40	\$593.73	\$691.94	\$888.20	\$1,013.60	68
69		\$176.68	\$225.31	\$265.81	\$305.11	\$386.06	\$439.24	\$304.38	\$392.35	\$458.07	\$507.66	\$667.43	\$760.35	\$403.55	\$534.46	\$649.21	\$753.70	\$962.32	\$1,096.07	69
70		\$195.52	\$249.66	\$294.88	\$337.99	\$426.92	\$485.43	\$327.93	\$426.55	\$503.86	\$564.84	\$731.66	\$832.16	\$440.03	\$583.66	\$709.80	\$820.93	\$1,042.48	\$1,185.18	70
71		\$214.50	\$274.14	\$323.94	\$370.87	\$467.75	\$531.59	\$353.38	\$463.58	\$554.20	\$628.48	\$801.95	\$910.83	\$479.72	\$637.40	\$776.11	\$894.08	\$1,129.30	\$1,281.50	71
72		\$233.30	\$298.47	\$352.98	\$403.93	\$508.61	\$577.76	\$380.53	\$503.86	\$609.68	\$699.36	\$897.26	\$996.71	\$523.22	\$696.50	\$848.51	\$973.88	\$1,223.36	\$1,385.80	72
73		\$267.12	\$343.70	\$407.90	\$465.30	\$583.08	\$661.35	\$421.60	\$560.27	\$679.78	\$777.65	\$974.09	\$1,102.52	\$574.53	\$767.55	\$937.40	\$1,072.88	\$1,342.30	\$1,518.22	73
74		\$301.14	\$388.92	\$462.80	\$526.46	\$657.74	\$744.77	\$467.00	\$623.16	\$757.88	\$864.64	\$1,079.14	\$1,219.56	\$630.77	\$846.03	\$1,035.64	\$1,181.93	\$1,472.80	\$1,663.37	74
75		\$334.95	\$434.12	\$517.92	\$587.82	\$732.21	\$828.35	\$517.34	\$693.07	\$845.10	\$961.53	\$1,195.41	\$1,349.13	\$692.52	\$932.45	\$1,144.12	\$1,302.00	\$1,616.07	\$1,822.41	75
76		\$368.97	\$479.34	\$572.84	\$649.21	\$806.70	\$911.76	\$573.04	\$770.78	\$942.15	\$1,069.28	\$1,324.23	\$1,492.37	\$760.35	\$1,027.65	\$1,264.00	\$1,434.25	\$1,773.19	\$1,996.60	76
77		\$402.81	\$524.55	\$627.72	\$710.58	\$881.16	\$995.37	\$634.57	\$857.04	\$1,050.65	\$1,189.14	\$1,466.92	\$1,651.21	\$835.21	\$1,132.53	\$1,396.63	\$1,579.97	\$1,945.32	\$2,187.15	77
78		\$434.12	\$566.19	\$679.04	\$768.14	\$951.30	\$1,073.26	\$674.65	\$913.29	\$1,121.53	\$1,268.77	\$1,562.87	\$1,756.86	\$881.75	\$1,198.27	\$1,480.02	\$1,673.25	\$2,056.83	\$2,309.52	78
79		\$465.48	\$607.98	\$730.33	\$825.70	\$1,021.39	\$1,151.13	\$717.21	\$973.33	\$1,197.31	\$1,353.70	\$1,665.09								

Certificate Form GLTCAARP-06-FC

		Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																	
		Comprehensive - 60 Day EP - 50% Home Care																	
Issue Age	Future Purchase Option						Auto 3% Compound Inflation					Auto 5% Compound Inflation					Issue Age		
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year		7 Year	Lifetime
25	\$4.44	\$5.45	\$6.26	\$6.99	\$8.48	\$9.51	\$6.75	\$8.39	\$9.80	\$11.12	\$13.86	\$15.73	\$13.10	\$16.51	\$19.45	\$22.41	\$28.51	\$32.38	25
26	\$4.46	\$5.48	\$6.32	\$7.02	\$8.56	\$9.60	\$6.86	\$8.54	\$9.95	\$11.30	\$14.09	\$16.01	\$13.25	\$16.72	\$19.71	\$22.70	\$28.89	\$32.80	26
27	\$4.48	\$5.50	\$6.38	\$7.08	\$8.62	\$9.66	\$6.99	\$8.65	\$10.11	\$11.47	\$14.35	\$16.29	\$13.42	\$16.90	\$19.96	\$22.98	\$29.24	\$33.20	27
28	\$4.52	\$5.54	\$6.40	\$7.13	\$8.66	\$9.75	\$7.08	\$8.79	\$10.28	\$11.68	\$14.58	\$16.57	\$13.57	\$17.10	\$20.18	\$23.25	\$29.60	\$33.63	28
29	\$4.53	\$5.58	\$6.46	\$7.19	\$8.76	\$9.81	\$7.19	\$8.93	\$10.44	\$11.86	\$14.83	\$16.88	\$13.72	\$17.32	\$20.44	\$23.52	\$29.99	\$34.07	29
30	\$4.57	\$5.61	\$6.52	\$7.23	\$8.80	\$9.90	\$7.28	\$9.07	\$10.62	\$12.05	\$15.11	\$17.17	\$13.87	\$17.52	\$20.67	\$23.80	\$30.35	\$34.47	30
31	\$4.59	\$5.64	\$6.55	\$7.28	\$8.90	\$9.96	\$7.39	\$9.22	\$10.78	\$12.25	\$15.35	\$17.49	\$14.02	\$17.73	\$20.93	\$24.12	\$30.75	\$34.93	31
32	\$4.62	\$5.68	\$6.58	\$7.35	\$8.94	\$10.04	\$7.52	\$9.37	\$10.94	\$12.45	\$15.62	\$17.78	\$14.21	\$17.93	\$21.16	\$24.41	\$31.13	\$35.40	32
33	\$4.64	\$5.72	\$6.62	\$7.38	\$9.02	\$10.12	\$7.64	\$9.52	\$11.14	\$12.68	\$15.90	\$18.08	\$14.38	\$18.14	\$21.43	\$24.70	\$31.54	\$35.82	33
34	\$4.66	\$5.74	\$6.69	\$7.44	\$9.09	\$10.20	\$7.77	\$9.67	\$11.30	\$12.87	\$16.16	\$18.41	\$14.56	\$18.37	\$21.69	\$25.01	\$31.92	\$36.31	34
35	\$4.69	\$5.79	\$6.72	\$7.50	\$9.16	\$10.30	\$7.88	\$9.82	\$11.51	\$13.10	\$16.46	\$18.73	\$14.72	\$18.58	\$21.93	\$25.31	\$32.32	\$36.77	35
36	\$4.74	\$5.85	\$6.83	\$7.59	\$9.26	\$10.44	\$8.04	\$10.02	\$11.71	\$13.38	\$16.80	\$19.13	\$14.90	\$18.81	\$22.21	\$25.67	\$32.75	\$37.32	36
37	\$4.78	\$5.91	\$6.88	\$7.69	\$9.41	\$10.59	\$8.20	\$10.20	\$11.98	\$13.64	\$17.17	\$19.55	\$15.12	\$19.06	\$22.51	\$26.02	\$33.24	\$37.86	37
38	\$4.83	\$5.98	\$7.00	\$7.80	\$9.53	\$10.72	\$8.35	\$10.43	\$12.20	\$13.93	\$17.52	\$19.96	\$15.33	\$19.33	\$22.83	\$26.38	\$33.69	\$38.38	38
39	\$4.86	\$6.05	\$7.08	\$7.88	\$9.67	\$10.88	\$8.49	\$10.63	\$12.44	\$14.23	\$17.89	\$20.37	\$15.51	\$19.58	\$23.12	\$26.73	\$34.19	\$38.93	39
40	\$4.93	\$6.13	\$7.16	\$7.98	\$9.80	\$11.02	\$8.65	\$10.81	\$12.71	\$14.51	\$18.28	\$20.82	\$15.73	\$19.83	\$23.45	\$27.10	\$34.67	\$39.47	40
41	\$4.97	\$6.20	\$7.24	\$8.10	\$9.93	\$11.17	\$8.80	\$11.04	\$12.96	\$14.81	\$18.68	\$21.26	\$15.95	\$20.11	\$23.75	\$27.49	\$35.14	\$40.05	41
42	\$5.00	\$6.26	\$7.35	\$8.20	\$10.04	\$11.31	\$8.98	\$11.26	\$13.23	\$15.12	\$19.06	\$21.71	\$16.15	\$20.37	\$24.09	\$27.85	\$35.65	\$40.63	42
43	\$5.05	\$6.32	\$7.40	\$8.28	\$10.19	\$11.46	\$9.16	\$11.47	\$13.47	\$15.42	\$19.45	\$22.18	\$16.37	\$20.65	\$24.41	\$28.24	\$36.13	\$41.19	43
44	\$5.12	\$6.39	\$7.51	\$8.39	\$10.32	\$11.61	\$9.32	\$11.70	\$13.75	\$15.73	\$19.87	\$22.64	\$16.59	\$20.94	\$24.73	\$28.63	\$36.64	\$41.78	44
45	\$5.16	\$6.46	\$7.59	\$8.48	\$10.45	\$11.74	\$9.51	\$11.92	\$14.02	\$16.06	\$20.30	\$23.09	\$16.82	\$21.22	\$25.07	\$29.05	\$37.19	\$42.38	45
46	\$5.26	\$6.58	\$7.76	\$8.66	\$10.67	\$12.05	\$9.91	\$12.44	\$14.58	\$16.59	\$20.82	\$23.67	\$17.06	\$21.57	\$25.46	\$29.49	\$37.82	\$43.08	46
47	\$5.34	\$6.72	\$7.92	\$8.90	\$10.94	\$12.34	\$10.34	\$12.97	\$15.14	\$17.15	\$21.34	\$24.28	\$17.35	\$21.90	\$25.88	\$29.99	\$38.41	\$43.83	47
48	\$5.45	\$6.85	\$8.10	\$9.07	\$11.19	\$12.61	\$10.79	\$13.55	\$15.73	\$17.71	\$21.89	\$24.91	\$17.63	\$22.24	\$26.29	\$30.46	\$39.05	\$44.56	48
49	\$5.53	\$7.00	\$8.26	\$9.25	\$11.45	\$12.92	\$11.26	\$14.10	\$16.36	\$18.30	\$22.48	\$25.53	\$17.89	\$22.60	\$26.71	\$30.97	\$39.72	\$45.27	49
50	\$5.61	\$7.13	\$8.41	\$9.48	\$11.69	\$13.19	\$11.74	\$14.72	\$17.00	\$18.90	\$23.02	\$26.18	\$18.17	\$22.95	\$27.15	\$31.47	\$40.37	\$46.03	50
51	\$5.72	\$7.24	\$8.61	\$9.66	\$11.93	\$13.47	\$12.27	\$15.35	\$17.65	\$19.52	\$23.61	\$26.86	\$18.46	\$23.34	\$27.56	\$31.98	\$41.01	\$46.81	51
52	\$5.81	\$7.38	\$8.77	\$9.83	\$12.20	\$13.77	\$12.81	\$16.01	\$18.33	\$20.17	\$24.22	\$27.55	\$18.76	\$23.67	\$28.00	\$32.51	\$41.69	\$47.61	52
53	\$5.89	\$7.52	\$8.93	\$10.04	\$12.44	\$14.07	\$13.35	\$16.72	\$19.04	\$20.84	\$24.85	\$28.26	\$19.05	\$24.06	\$28.46	\$33.03	\$42.38	\$48.38	53
54	\$5.98	\$7.64	\$9.09	\$10.26	\$12.71	\$14.35	\$13.94	\$17.41	\$19.77	\$21.52	\$25.46	\$28.97	\$19.34	\$24.43	\$28.93	\$33.56	\$43.08	\$49.19	54
55	\$6.06	\$7.79	\$9.25	\$10.44	\$12.95	\$14.64	\$14.57	\$18.16	\$20.54	\$22.23	\$26.13	\$29.76	\$19.66	\$24.85	\$29.38	\$34.09	\$43.81	\$50.02	55
56	\$6.68	\$8.43	\$9.98	\$11.29	\$14.06	\$15.90	\$15.27	\$19.04	\$21.52	\$23.29	\$27.70	\$31.59	\$20.46	\$25.93	\$30.69	\$35.67	\$45.94	\$52.45	56
57	\$7.25	\$9.10	\$10.70	\$12.11	\$15.13	\$17.14	\$16.01	\$19.97	\$22.56	\$24.40	\$29.39	\$33.52	\$21.30	\$27.05	\$32.05	\$37.34	\$48.13	\$55.02	57
58	\$7.86	\$9.78	\$11.42	\$12.96	\$16.22	\$18.40	\$16.79	\$20.94	\$23.64	\$25.53	\$31.17	\$35.60	\$22.19	\$28.22	\$33.50	\$39.05	\$50.44	\$57.69	58
59	\$8.42	\$10.44	\$12.16	\$13.79	\$17.32	\$19.65	\$17.58	\$21.95	\$24.77	\$26.78	\$33.07	\$37.78	\$23.09	\$29.45	\$34.98	\$40.84	\$52.86	\$60.51	59
60	\$9.02	\$11.12	\$12.87	\$14.64	\$18.41	\$20.91	\$18.45	\$23.01	\$25.97	\$28.04	\$35.08	\$40.10	\$24.06	\$30.73	\$36.56	\$42.74	\$55.40	\$63.48	60
61	\$9.61	\$11.76	\$13.60	\$15.48	\$19.48	\$22.13	\$19.34	\$24.13	\$27.22	\$29.38	\$37.22	\$42.55	\$25.06	\$32.05	\$38.19	\$44.73	\$58.08	\$66.57	61
62	\$10.19	\$12.42	\$14.34	\$16.31	\$20.59	\$23.39	\$20.31	\$25.29	\$28.56	\$30.79	\$39.52	\$45.20	\$26.12	\$33.44	\$39.92	\$46.80	\$60.88	\$69.79	62
63	\$11.26	\$13.75	\$15.83	\$18.04	\$22.78	\$25.91	\$21.43	\$26.69	\$30.13	\$33.21	\$42.53	\$48.65	\$27.99	\$35.82	\$42.71	\$49.92	\$64.75	\$74.13	63
64	\$12.34	\$15.08	\$17.36	\$19.80	\$25.00	\$28.42	\$22.62	\$28.15	\$31.77	\$35.82	\$45.83	\$52.33	\$30.04	\$38.35	\$45.65	\$53.28	\$68.86	\$78.75	64
65	\$13.42	\$16.38	\$18.89	\$21.56	\$27.19	\$30.92	\$23.88	\$29.71	\$33.51	\$38.66	\$49.37	\$56.32	\$32.23	\$41.09	\$48.82	\$56.82	\$73.23	\$83.66	65
66	\$14.49	\$17.70	\$20.42	\$23.29	\$29.40	\$33.43	\$25.18	\$31.33	\$35.33	\$41.67	\$53.15	\$60.61	\$34.56	\$43.99	\$52.22	\$60.64	\$77.88	\$88.86	66
67	\$15.53	\$18.98	\$21.93	\$25.02	\$31.62	\$35.95	\$26.57	\$33.04	\$37.27	\$44.93	\$57.27	\$65.23	\$37.06	\$47.10	\$55.88	\$64.70	\$82.80	\$94.43	67
68	\$17.66	\$21.64	\$25.01	\$28.46	\$35.86	\$40.73	\$29.24	\$36.48	\$41.52	\$49.48	\$62.76	\$71.40	\$40.40	\$51.43	\$61.08	\$70.43	\$89.69	\$102.06	68
69	\$19.74	\$24.27	\$28.07	\$31.90	\$40.11	\$45.54	\$32.17	\$40.29	\$46.29	\$54.48	\$68.79	\$78.13	\$44.05	\$56.15	\$66.78	\$76.71	\$97.18	\$110.33	69
70	\$21.88	\$26.88	\$31.13	\$35.34	\$44.38	\$50.32	\$35.40	\$44.49	\$51.61	\$59.98	\$75.39	\$85.51	\$48.02	\$61.32	\$73.01	\$83.52	\$105.26	\$119.31	70
71	\$23.99	\$29.52	\$34.22	\$38.83	\$48.63	\$55.11	\$38.93	\$49.10	\$57.54	\$66.03	\$82.63	\$93.56	\$52.35	\$66.96	\$79.81	\$90.96	\$114.02	\$129.00	71
72	\$26.10	\$32.16	\$37.28	\$42.26	\$52.86	\$59.92	\$42.85	\$54.24	\$64.14	\$72.69	\$90.57	\$102.37	\$57.06	\$73.10	\$87.24	\$99.07	\$123.48	\$139.47	72
73	\$29.89	\$37.02	\$43.08	\$48.67	\$60.61	\$68.54	\$47.49	\$60.34	\$71.52	\$80.83	\$100.33	\$113.24	\$62.63	\$80.55	\$96.39	\$109.11	\$135.46	\$152.78	73
74	\$33.67	\$41.89	\$48.90	\$55.07	\$68.34	\$77.24	\$52.63	\$67.11	\$79.72	\$89.89	\$111.14	\$125.28	\$68.79	\$88.77	\$106.47	\$120.18	\$148.62	\$167.34	74
75	\$37.47	\$46.76	\$54.71	\$61.49	\$76.08	\$85.88	\$58.33	\$74.64	\$88.90	\$99.96	\$123.11	\$138.60	\$75.53	\$97.81	\$117.59	\$132.37	\$163.02	\$183.33	75
76	\$41.28	\$51.61	\$60.51	\$67.93	\$83.83	\$94.53	\$64.66	\$83.01	\$99.14	\$111.16	\$136.39	\$153.32	\$82.93	\$107.79	\$129.89	\$145.80	\$178.82	\$200.81	76
77	\$45.05	\$56.47	\$66.31	\$74.33	\$91.57	\$103.21	\$71.62	\$92.36	\$110.55	\$123.61	\$151.10	\$169.56	\$91.03	\$118.79	\$143.50	\$160.62	\$196.20	\$219.96	77
78	\$48.54	\$60.97	\$71.74	\$80.36	\$98.85	\$111.28	\$76.20	\$98.43	\$118.02	\$131.87	\$160.97	\$180.40	\$96.08	\$125.66	\$152.02	\$170.06	\$207.42	\$232.20	78
79	\$52.08	\$65.51	\$77.14	\$86.37	\$106.13	\$119.36	\$81.05	\$104.94	\$125.97	\$140.69	\$171.45	\$191.90	\$101.43	\$132.93	\$161.07	\$180.06	\$219.29	\$245.13	79
80	\$55.54	\$69.98	\$82.57	\$92.40	\$113.42	\$127.42	\$86.20	\$111.85	\$134.49	\$150.08	\$182.64	\$204.16	\$107.06	\$140.62	\$170.66	\$190.65	\$231.80	\$258.76	80
81	\$59.04	\$74.49	\$87.96	\$98.42	\$120.67	\$135.48	\$91.70	\$119.22	\$143.58	\$160.10	\$194.56	\$217.18	\$112.99	\$148.76	\$180.81	\$201.84	\$245.06	\$273.17	81
82	\$62.57	\$78.98	\$93.40	\$104.45	\$127.98	\$143.57	\$97.57	\$127.06	\$153.30	\$170.83	\$207.23	\$231.04	\$119.27	\$157.36	\$191.54	\$213.72	\$259.05	\$288.40	82
83	\$67.14	\$84.95	\$100.61	\$112.49	\$137.78	\$154.42	\$103.77	\$135.38	\$163.50	\$182.13	\$220.75	\$245.92	\$126.19	\$166.73	\$203.21	\$226.66	\$274.51	\$305.33	83
84	\$71.75	\$90.88	\$107.79	\$120.57	\$147.55	\$165.24	\$110.39	\$144.20	\$174.38	\$194.20	\$235.16	\$261.76	\$133.51	\$176.65	\$215.56	\$240.37	\$290.87	\$323.26	84
85	\$76.35	\$96.94	\$115.01	\$128.60	\$157.34	\$176.12	\$117.												

Certificate Form GLTCAARP-06-FC

		Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																	
		Comprehensive - 60 Day EP - 50% Home Care																	
Issue Age	Future Purchase Option						Auto 3% Compound Inflation					Auto 5% Compound Inflation					Issue Age		
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year		7 Year	Lifetime
25	\$13.08	\$15.99	\$18.43	\$20.49	\$24.93	\$27.93	\$19.87	\$24.64	\$28.79	\$32.65	\$40.73	\$46.25	\$38.49	\$48.52	\$57.22	\$65.93	\$83.84	\$95.17	25
26	\$13.10	\$16.10	\$18.58	\$20.65	\$25.15	\$28.20	\$20.18	\$25.04	\$29.24	\$33.20	\$41.45	\$47.05	\$38.96	\$49.07	\$57.92	\$66.75	\$84.88	\$96.40	26
27	\$13.13	\$16.21	\$18.73	\$20.81	\$25.30	\$28.37	\$20.49	\$25.45	\$29.72	\$33.77	\$42.15	\$47.86	\$39.40	\$49.70	\$58.65	\$67.56	\$85.98	\$97.59	27
28	\$13.25	\$16.30	\$18.82	\$20.96	\$25.50	\$28.63	\$20.81	\$25.84	\$30.15	\$34.29	\$42.86	\$48.71	\$39.88	\$50.29	\$59.35	\$68.35	\$87.03	\$98.87	28
29	\$13.30	\$16.39	\$18.97	\$21.11	\$25.70	\$28.83	\$21.11	\$26.27	\$30.66	\$34.89	\$43.61	\$49.58	\$40.33	\$50.91	\$60.07	\$69.16	\$88.11	\$100.12	29
30	\$13.42	\$16.48	\$19.13	\$21.26	\$25.91	\$29.10	\$21.39	\$26.66	\$31.16	\$35.42	\$44.38	\$50.44	\$40.79	\$51.49	\$60.76	\$70.03	\$89.27	\$101.39	30
31	\$13.46	\$16.59	\$19.23	\$21.39	\$26.12	\$29.30	\$21.75	\$27.07	\$31.66	\$36.01	\$45.12	\$51.34	\$41.25	\$52.11	\$61.48	\$70.88	\$90.37	\$102.71	31
32	\$13.57	\$16.72	\$19.40	\$21.56	\$26.30	\$29.55	\$22.11	\$27.53	\$32.18	\$36.63	\$45.88	\$52.26	\$41.76	\$52.71	\$62.24	\$71.75	\$91.53	\$104.04	32
33	\$13.61	\$16.80	\$19.48	\$21.71	\$26.53	\$29.76	\$22.48	\$27.98	\$32.68	\$37.23	\$46.70	\$53.16	\$42.26	\$53.35	\$63.00	\$72.59	\$92.70	\$105.34	33
34	\$13.67	\$16.90	\$19.65	\$21.86	\$26.71	\$30.00	\$22.83	\$28.43	\$33.20	\$37.86	\$47.51	\$54.10	\$42.74	\$54.59	\$63.73	\$73.52	\$93.65	\$106.69	34
35	\$13.77	\$17.02	\$19.80	\$22.02	\$26.92	\$30.24	\$23.20	\$28.91	\$33.80	\$38.49	\$48.38	\$55.06	\$43.27	\$54.99	\$64.46	\$74.45	\$95.02	\$108.13	35
36	\$13.93	\$17.20	\$20.03	\$22.33	\$27.29	\$30.66	\$23.62	\$29.45	\$34.44	\$39.29	\$49.38	\$56.20	\$43.83	\$55.29	\$65.33	\$75.45	\$96.34	\$109.69	36
37	\$14.00	\$17.39	\$20.30	\$22.62	\$27.68	\$31.12	\$24.09	\$30.00	\$35.16	\$40.11	\$50.44	\$57.44	\$44.43	\$56.06	\$66.19	\$76.50	\$97.71	\$111.27	37
38	\$14.15	\$17.62	\$20.54	\$22.92	\$28.04	\$31.54	\$24.55	\$30.62	\$35.86	\$40.93	\$51.49	\$58.65	\$45.03	\$56.82	\$67.09	\$77.56	\$98.08	\$112.83	38
39	\$14.34	\$17.82	\$20.81	\$23.20	\$28.43	\$31.98	\$25.00	\$31.21	\$36.60	\$41.78	\$52.63	\$59.92	\$45.64	\$57.59	\$68.01	\$78.65	\$100.49	\$114.46	39
40	\$14.49	\$18.02	\$21.06	\$23.47	\$28.79	\$32.39	\$25.45	\$31.81	\$37.35	\$42.65	\$53.72	\$61.16	\$46.25	\$58.34	\$68.90	\$79.69	\$101.89	\$116.05	40
41	\$14.58	\$18.19	\$21.30	\$23.77	\$29.20	\$32.83	\$25.91	\$32.44	\$38.11	\$43.50	\$54.91	\$62.48	\$46.84	\$59.10	\$69.83	\$80.81	\$103.30	\$117.74	41
42	\$14.73	\$18.43	\$21.56	\$24.09	\$29.55	\$33.26	\$26.43	\$33.11	\$38.86	\$44.43	\$56.06	\$63.81	\$47.47	\$59.92	\$70.77	\$81.93	\$104.80	\$119.40	42
43	\$14.86	\$18.58	\$21.81	\$24.40	\$29.94	\$33.69	\$26.92	\$33.77	\$39.61	\$45.33	\$57.22	\$65.18	\$48.13	\$60.72	\$71.75	\$83.05	\$106.24	\$121.12	43
44	\$15.01	\$18.77	\$22.06	\$24.64	\$30.31	\$34.16	\$27.41	\$34.40	\$40.42	\$46.25	\$58.45	\$66.54	\$48.77	\$61.53	\$72.71	\$84.19	\$107.77	\$122.84	44
45	\$15.19	\$18.97	\$22.33	\$24.93	\$30.73	\$34.56	\$27.93	\$35.06	\$41.25	\$47.21	\$59.64	\$67.90	\$49.43	\$62.39	\$73.71	\$85.37	\$109.28	\$124.62	45
46	\$15.46	\$19.40	\$22.77	\$25.50	\$31.43	\$35.42	\$29.12	\$36.60	\$42.86	\$48.77	\$61.16	\$69.62	\$50.19	\$63.40	\$74.88	\$86.71	\$111.11	\$126.69	46
47	\$15.66	\$19.80	\$23.28	\$26.12	\$32.18	\$36.30	\$30.40	\$38.16	\$44.54	\$50.40	\$62.75	\$71.39	\$51.00	\$64.41	\$76.09	\$88.11	\$112.93	\$128.82	47
48	\$15.99	\$20.15	\$23.77	\$26.66	\$32.88	\$37.09	\$31.72	\$39.77	\$46.25	\$52.08	\$64.34	\$73.21	\$51.82	\$65.41	\$77.29	\$89.55	\$114.79	\$130.95	48
49	\$16.24	\$20.54	\$24.28	\$27.22	\$33.65	\$37.97	\$33.11	\$41.49	\$48.06	\$53.79	\$66.03	\$75.08	\$52.63	\$66.44	\$78.53	\$91.02	\$116.73	\$133.13	49
50	\$16.48	\$20.96	\$24.74	\$27.83	\$34.36	\$38.83	\$34.56	\$43.27	\$49.93	\$55.54	\$67.69	\$77.02	\$53.45	\$67.49	\$79.79	\$92.49	\$118.64	\$135.35	50
51	\$16.80	\$21.30	\$25.25	\$28.37	\$35.09	\$39.61	\$36.08	\$45.12	\$51.87	\$57.39	\$69.42	\$78.98	\$54.31	\$68.54	\$81.06	\$94.02	\$120.61	\$137.63	51
52	\$17.05	\$21.71	\$25.76	\$28.95	\$35.86	\$40.49	\$37.64	\$47.05	\$53.87	\$59.31	\$71.19	\$81.03	\$55.17	\$69.62	\$82.37	\$95.55	\$122.60	\$139.89	52
53	\$17.35	\$22.11	\$26.27	\$29.55	\$36.60	\$41.33	\$39.25	\$49.07	\$55.96	\$61.26	\$73.01	\$83.07	\$56.03	\$70.73	\$83.69	\$97.09	\$124.62	\$142.21	53
54	\$17.62	\$22.48	\$26.71	\$30.09	\$37.35	\$42.15	\$40.96	\$51.20	\$58.15	\$63.30	\$74.88	\$85.22	\$56.89	\$71.84	\$85.00	\$98.65	\$126.69	\$144.61	54
55	\$17.87	\$22.87	\$27.22	\$30.66	\$38.04	\$43.02	\$42.81	\$53.38	\$60.39	\$65.36	\$76.82	\$87.47	\$57.77	\$73.01	\$86.37	\$100.23	\$128.75	\$147.00	55
56	\$19.58	\$24.86	\$29.35	\$33.15	\$41.29	\$46.70	\$44.88	\$55.96	\$63.30	\$68.47	\$81.45	\$92.85	\$60.19	\$76.21	\$90.21	\$104.92	\$134.99	\$154.16	56
57	\$21.36	\$26.78	\$31.48	\$35.63	\$44.46	\$50.34	\$47.05	\$58.68	\$66.33	\$71.69	\$86.41	\$98.56	\$62.63	\$79.54	\$94.26	\$109.76	\$141.45	\$161.72	57
58	\$23.08	\$28.74	\$33.58	\$38.11	\$47.66	\$54.03	\$49.34	\$61.53	\$69.52	\$75.08	\$91.69	\$104.65	\$65.22	\$82.98	\$98.45	\$114.79	\$148.29	\$169.61	58
59	\$24.81	\$30.66	\$35.73	\$40.54	\$50.91	\$57.74	\$51.73	\$64.52	\$72.86	\$78.68	\$97.26	\$111.06	\$67.90	\$86.56	\$102.88	\$120.12	\$155.43	\$177.90	59
60	\$26.53	\$32.65	\$37.86	\$43.02	\$54.10	\$61.45	\$54.25	\$67.64	\$76.35	\$82.42	\$103.18	\$117.89	\$70.73	\$90.31	\$107.48	\$125.67	\$162.92	\$186.61	60
61	\$28.24	\$34.61	\$39.98	\$45.48	\$57.27	\$65.07	\$56.89	\$70.92	\$80.04	\$86.37	\$109.44	\$125.13	\$73.68	\$94.26	\$112.27	\$131.61	\$170.77	\$195.70	61
62	\$29.94	\$36.54	\$42.10	\$47.98	\$60.51	\$68.77	\$59.70	\$74.33	\$83.95	\$90.52	\$116.12	\$132.84	\$76.75	\$98.37	\$117.36	\$137.66	\$178.95	\$206.16	62
63	\$33.11	\$40.42	\$46.55	\$53.07	\$66.98	\$76.16	\$63.00	\$78.41	\$88.56	\$97.64	\$125.09	\$142.98	\$82.31	\$105.34	\$125.51	\$146.78	\$190.34	\$217.96	63
64	\$36.30	\$44.27	\$51.05	\$58.19	\$73.47	\$83.53	\$66.48	\$82.74	\$93.40	\$105.34	\$134.73	\$153.87	\$88.29	\$112.78	\$134.22	\$156.59	\$202.43	\$231.51	64
65	\$39.40	\$48.17	\$55.51	\$63.35	\$79.94	\$90.90	\$70.18	\$87.28	\$98.50	\$113.63	\$145.12	\$165.61	\$94.71	\$120.79	\$143.56	\$167.08	\$215.28	\$245.95	65
66	\$42.55	\$50.00	\$60.01	\$68.47	\$86.46	\$98.30	\$74.06	\$92.09	\$103.89	\$122.54	\$156.29	\$178.20	\$101.60	\$129.34	\$153.50	\$178.25	\$228.95	\$261.26	66
67	\$45.70	\$55.88	\$64.46	\$73.57	\$92.94	\$105.70	\$78.11	\$97.16	\$109.55	\$132.11	\$168.37	\$191.82	\$108.92	\$138.42	\$164.22	\$190.19	\$243.47	\$277.67	67
68	\$51.91	\$63.62	\$73.52	\$83.69	\$105.45	\$119.77	\$85.98	\$107.26	\$122.07	\$145.47	\$184.51	\$209.92	\$118.75	\$151.19	\$179.56	\$207.09	\$263.70	\$300.09	68
69	\$58.08	\$71.33	\$82.55	\$93.80	\$117.93	\$133.89	\$94.58	\$118.44	\$136.11	\$160.15	\$202.24	\$229.71	\$129.46	\$165.08	\$196.33	\$225.50	\$285.66	\$324.41	69
70	\$64.31	\$79.02	\$91.53	\$103.93	\$130.42	\$147.96	\$104.04	\$130.79	\$151.75	\$176.34	\$221.66	\$251.36	\$141.17	\$180.28	\$214.61	\$245.55	\$309.44	\$350.73	70
71	\$70.54	\$86.78	\$100.61	\$114.09	\$142.96	\$162.05	\$114.46	\$144.40	\$169.13	\$194.14	\$242.96	\$275.09	\$153.90	\$196.86	\$234.68	\$267.39	\$335.20	\$379.22	71
72	\$76.71	\$94.51	\$109.61	\$124.23	\$155.43	\$176.12	\$125.94	\$159.43	\$188.52	\$213.72	\$266.29	\$300.99	\$167.72	\$214.92	\$256.47	\$291.24	\$363.04	\$410.05	72
73	\$87.82	\$108.84	\$126.69	\$143.08	\$178.20	\$201.56	\$139.59	\$177.36	\$210.25	\$237.64	\$294.96	\$332.96	\$184.17	\$236.83	\$283.34	\$320.78	\$398.24	\$449.14	73
74	\$99.01	\$123.10	\$143.74	\$161.90	\$200.91	\$227.02	\$154.73	\$197.26	\$234.40	\$264.28	\$326.77	\$368.32	\$202.24	\$260.98	\$312.99	\$353.31	\$436.91	\$492.00	74
75	\$110.15	\$137.41	\$160.85	\$180.79	\$223.68	\$252.48	\$171.47	\$219.44	\$261.39	\$293.87	\$361.97	\$407.44	\$222.06	\$287.58	\$345.72	\$389.18	\$479.30	\$538.95	75
76	\$121.33	\$151.75	\$177.90	\$199.64	\$246.44	\$277.98	\$190.05	\$244.07	\$291.48	\$326.79	\$400.98	\$450.72	\$243.83	\$316.93	\$381.89	\$428.69	\$525.79	\$590.33	76
77	\$132.48	\$166.05	\$194.95	\$218.53	\$269.22	\$303.41	\$210.58	\$271.50	\$325.04	\$363.43	\$444.22	\$498.53	\$267.65	\$349.29	\$421.87	\$472.20	\$576.85	\$646.66	77
78	\$142.72	\$179.28	\$210.88	\$236.24	\$290.63	\$327.16	\$224.00	\$289.42	\$346.99	\$387.71	\$473.23	\$530.35	\$282.53	\$369.47	\$446.96	\$499.98	\$609.83	\$682.68	78
79	\$153.04	\$192.53	\$226.82	\$253.94	\$312.01	\$350.88	\$238.24	\$308.50	\$370.41	\$413.63	\$504.07	\$564.18	\$298.20	\$390.82	\$473.54	\$529.37	\$644.67	\$720.69	79
80	\$163.31	\$205.72	\$242.70	\$271.65	\$333.43	\$374.62	\$253.43	\$328.84	\$395.41	\$441.24	\$536.97	\$600.23	\$314.76	\$413.43	\$501.69	\$560.50	\$681.52	\$760.80	80
81	\$173.60	\$218.97	\$258.63	\$289.35	\$354.83	\$398.35	\$269.57	\$350.46	\$422.11	\$470.74	\$571.99	\$638.51	\$332.20	\$437.34	\$531.57	\$593.41	\$720.50	\$803.16	81
82	\$183.92	\$232.18	\$274.58	\$307.08	\$376.28	\$422.08	\$286.82	\$373.60	\$450.68	\$502.26	\$609.23	\$679.27	\$350.68	\$462.63	\$563.18	\$628.34	\$761.62	\$847.89	82
83	\$197.42	\$249.68	\$295.72	\$330.75															

Certificate Form GLTCAARP-06-FC

Issue Age	Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age			
	Comprehensive - 60 Day EP - 50% Home Care																		
	Future Purchase Option					Auto 3% Compound Inflation					Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	
25	\$49.02	\$60.06	\$69.16	\$76.96	\$93.66	\$104.86	\$74.67	\$92.52	\$108.10	\$122.54	\$152.95	\$173.66	\$144.57	\$182.21	\$214.88	\$247.56	\$314.79	\$357.37	25
26	\$49.21	\$60.41	\$69.74	\$77.49	\$94.44	\$105.82	\$75.82	\$94.06	\$109.81	\$124.63	\$155.61	\$176.68	\$146.29	\$184.30	\$217.55	\$250.60	\$318.81	\$361.91	26
27	\$49.40	\$60.81	\$70.31	\$78.09	\$95.00	\$106.57	\$76.96	\$95.57	\$111.52	\$126.73	\$158.27	\$179.73	\$148.00	\$186.58	\$220.20	\$253.64	\$322.79	\$366.50	27
28	\$49.77	\$61.19	\$70.69	\$78.67	\$95.75	\$107.53	\$78.09	\$97.08	\$113.23	\$128.82	\$160.92	\$182.97	\$149.71	\$188.84	\$222.86	\$256.69	\$326.79	\$371.25	28
29	\$49.95	\$61.58	\$71.25	\$79.21	\$96.53	\$108.29	\$79.21	\$98.60	\$115.14	\$130.92	\$163.78	\$186.18	\$151.42	\$191.13	\$225.50	\$259.72	\$330.98	\$375.99	29
30	\$50.36	\$61.93	\$71.81	\$79.80	\$97.28	\$109.25	\$80.38	\$100.12	\$117.03	\$133.01	\$166.61	\$189.43	\$153.13	\$193.42	\$228.20	\$262.95	\$335.16	\$380.73	30
31	\$50.55	\$62.31	\$72.21	\$80.38	\$98.06	\$110.00	\$81.71	\$101.65	\$118.93	\$135.27	\$169.49	\$192.86	\$154.87	\$195.69	\$230.86	\$266.18	\$339.33	\$385.68	31
32	\$50.93	\$62.69	\$72.78	\$80.93	\$98.82	\$110.96	\$83.01	\$103.38	\$120.82	\$137.54	\$172.31	\$196.23	\$156.75	\$197.97	\$233.70	\$269.43	\$343.70	\$390.63	32
33	\$51.12	\$63.07	\$73.15	\$81.50	\$99.57	\$111.71	\$84.36	\$105.08	\$122.74	\$139.83	\$175.37	\$199.68	\$158.63	\$200.25	\$236.55	\$272.62	\$348.06	\$395.56	33
34	\$51.30	\$63.46	\$73.71	\$82.08	\$100.31	\$112.68	\$85.68	\$106.75	\$124.63	\$142.11	\$178.41	\$203.10	\$160.56	\$202.71	\$239.59	\$276.07	\$352.44	\$400.68	34
35	\$51.68	\$63.84	\$74.30	\$82.63	\$101.06	\$113.61	\$87.02	\$108.47	\$126.92	\$144.57	\$181.61	\$206.71	\$162.43	\$204.99	\$242.06	\$279.47	\$356.81	\$405.01	35
36	\$52.25	\$64.59	\$75.24	\$83.81	\$102.42	\$115.14	\$88.73	\$110.58	\$129.38	\$147.63	\$185.43	\$211.08	\$164.54	\$207.67	\$245.28	\$283.29	\$361.74	\$411.92	36
37	\$52.63	\$65.36	\$76.20	\$84.95	\$103.93	\$116.86	\$90.44	\$112.68	\$132.04	\$150.67	\$189.43	\$215.63	\$166.80	\$210.51	\$248.51	\$287.25	\$366.87	\$417.80	37
38	\$53.20	\$66.11	\$77.13	\$86.06	\$105.26	\$118.38	\$92.13	\$114.94	\$134.71	\$153.70	\$193.42	\$220.20	\$169.11	\$213.38	\$251.93	\$291.25	\$372.01	\$423.67	38
39	\$53.76	\$66.89	\$78.09	\$87.02	\$106.75	\$120.08	\$93.85	\$117.23	\$137.36	\$156.93	\$197.60	\$224.94	\$171.37	\$216.22	\$255.36	\$295.23	\$377.31	\$429.76	39
40	\$54.34	\$67.63	\$79.03	\$88.16	\$108.10	\$121.61	\$95.57	\$119.49	\$140.23	\$160.18	\$201.76	\$229.70	\$173.66	\$219.06	\$258.75	\$299.24	\$382.66	\$435.85	40
41	\$54.73	\$68.38	\$79.97	\$89.31	\$109.63	\$123.31	\$97.28	\$121.80	\$143.05	\$163.38	\$206.15	\$234.64	\$175.94	\$221.94	\$262.20	\$303.41	\$389.96	\$442.11	41
42	\$55.29	\$69.16	\$80.93	\$90.44	\$110.96	\$124.82	\$99.19	\$124.25	\$145.92	\$166.80	\$210.51	\$239.57	\$178.22	\$224.94	\$265.81	\$307.60	\$393.46	\$448.38	42
43	\$55.88	\$69.74	\$81.88	\$91.57	\$112.48	\$126.54	\$101.06	\$126.73	\$148.76	\$170.23	\$214.88	\$244.72	\$180.68	\$227.99	\$269.43	\$311.80	\$398.97	\$454.84	43
44	\$56.43	\$70.50	\$82.83	\$92.52	\$113.80	\$128.25	\$102.97	\$129.20	\$151.80	\$173.66	\$219.44	\$249.84	\$183.15	\$231.04	\$273.00	\$316.16	\$404.69	\$461.31	44
45	\$57.00	\$71.25	\$83.81	\$93.66	\$115.32	\$129.75	\$104.86	\$131.67	\$154.87	\$177.25	\$224.02	\$254.99	\$185.63	\$234.24	\$276.81	\$320.50	\$410.38	\$467.96	45
46	\$57.94	\$72.78	\$85.51	\$95.75	\$117.99	\$133.01	\$109.44	\$137.36	\$160.92	\$183.15	\$229.70	\$261.42	\$188.47	\$238.05	\$281.19	\$325.66	\$417.21	\$475.72	46
47	\$58.87	\$74.30	\$87.40	\$98.06	\$120.82	\$136.24	\$114.20	\$143.24	\$167.20	\$189.24	\$235.60	\$268.09	\$191.51	\$241.85	\$285.74	\$330.98	\$424.06	\$483.73	47
48	\$60.06	\$75.61	\$89.31	\$100.12	\$123.50	\$139.25	\$119.11	\$149.33	\$173.66	\$195.52	\$241.67	\$274.93	\$194.56	\$245.66	\$290.31	\$336.30	\$431.10	\$491.71	48
49	\$60.98	\$77.13	\$91.19	\$102.21	\$126.34	\$142.48	\$124.25	\$155.80	\$180.49	\$201.99	\$247.94	\$281.94	\$197.60	\$249.48	\$294.88	\$341.80	\$438.31	\$499.87	49
50	\$61.93	\$78.67	\$92.91	\$104.50	\$129.01	\$145.74	\$129.75	\$162.43	\$187.54	\$208.61	\$254.22	\$289.17	\$200.62	\$253.45	\$299.62	\$347.30	\$445.53	\$508.23	50
51	\$63.07	\$79.97	\$94.81	\$106.57	\$131.85	\$148.76	\$135.47	\$169.49	\$194.76	\$215.43	\$260.67	\$296.57	\$203.87	\$257.45	\$304.38	\$352.98	\$452.92	\$516.78	51
52	\$64.02	\$81.50	\$96.70	\$108.69	\$134.71	\$151.99	\$141.35	\$176.68	\$202.34	\$222.66	\$267.31	\$304.18	\$207.10	\$261.42	\$309.30	\$358.70	\$460.35	\$525.33	52
53	\$65.18	\$83.01	\$98.60	\$110.96	\$137.36	\$155.24	\$147.43	\$184.30	\$210.13	\$230.08	\$274.14	\$311.97	\$210.32	\$265.60	\$314.25	\$364.62	\$467.96	\$534.06	53
54	\$66.11	\$84.36	\$100.31	\$113.06	\$140.23	\$158.27	\$153.88	\$192.27	\$218.31	\$237.66	\$281.19	\$319.94	\$213.56	\$269.80	\$319.19	\$370.50	\$475.72	\$542.99	54
55	\$67.08	\$85.88	\$102.21	\$115.14	\$142.86	\$161.49	\$160.73	\$200.44	\$226.85	\$245.47	\$288.42	\$328.49	\$216.98	\$274.14	\$324.31	\$376.38	\$483.53	\$551.92	55
56	\$73.52	\$93.28	\$110.18	\$124.43	\$155.04	\$175.37	\$168.51	\$210.13	\$237.66	\$257.06	\$305.86	\$348.63	\$225.91	\$286.13	\$338.74	\$393.88	\$506.91	\$578.91	56
57	\$80.19	\$100.50	\$118.17	\$133.76	\$166.98	\$189.06	\$176.68	\$220.39	\$249.06	\$269.22	\$324.51	\$370.11	\$235.22	\$298.69	\$353.98	\$412.09	\$531.24	\$607.20	57
58	\$86.64	\$107.92	\$126.16	\$143.05	\$178.96	\$202.92	\$185.24	\$231.04	\$261.05	\$281.94	\$344.25	\$392.90	\$244.89	\$311.59	\$369.72	\$431.10	\$556.85	\$636.86	58
59	\$93.11	\$115.14	\$134.13	\$152.19	\$191.13	\$216.80	\$194.77	\$242.23	\$273.60	\$295.44	\$365.16	\$417.04	\$254.99	\$325.07	\$386.24	\$451.05	\$583.66	\$668.02	59
60	\$99.57	\$122.54	\$142.11	\$161.49	\$203.10	\$230.65	\$203.68	\$254.02	\$296.70	\$309.49	\$387.41	\$442.68	\$265.60	\$339.13	\$403.55	\$471.93	\$611.77	\$700.70	60
61	\$106.00	\$129.96	\$150.10	\$170.81	\$215.09	\$244.34	\$213.66	\$266.38	\$300.56	\$324.31	\$410.96	\$469.83	\$276.61	\$353.98	\$421.60	\$493.79	\$641.22	\$734.87	61
62	\$112.48	\$137.18	\$158.07	\$180.13	\$227.23	\$258.19	\$219.19	\$279.10	\$315.21	\$339.91	\$436.05	\$498.91	\$288.22	\$369.34	\$440.77	\$516.69	\$671.99	\$770.41	62
63	\$124.25	\$151.80	\$174.80	\$199.30	\$251.57	\$285.95	\$236.55	\$294.47	\$332.49	\$366.68	\$469.66	\$538.91	\$308.11	\$395.56	\$471.36	\$551.16	\$714.73	\$818.48	63
64	\$136.24	\$166.24	\$191.69	\$218.51	\$275.86	\$313.68	\$249.66	\$310.63	\$350.73	\$395.56	\$505.97	\$577.76	\$331.54	\$423.50	\$504.05	\$588.04	\$760.14	\$869.40	64
65	\$148.00	\$180.87	\$208.41	\$237.87	\$300.18	\$341.42	\$263.50	\$327.73	\$369.93	\$426.73	\$544.88	\$621.84	\$355.67	\$453.50	\$538.99	\$627.34	\$808.42	\$923.54	65
66	\$159.80	\$195.30	\$225.31	\$257.06	\$324.69	\$369.16	\$278.15	\$345.77	\$390.06	\$460.15	\$586.89	\$669.14	\$381.49	\$485.62	\$576.43	\$669.33	\$859.72	\$981.11	66
67	\$171.56	\$209.76	\$242.06	\$276.24	\$349.01	\$396.88	\$293.36	\$364.80	\$411.33	\$496.07	\$632.30	\$720.26	\$409.04	\$519.83	\$616.72	\$714.17	\$914.24	\$1,042.28	67
68	\$194.94	\$238.84	\$276.07	\$314.25	\$395.94	\$449.71	\$322.79	\$402.81	\$458.45	\$546.22	\$692.90	\$788.30	\$445.91	\$567.72	\$674.28	\$777.65	\$990.21	\$1,126.85	68
69	\$218.09	\$267.89	\$309.88	\$352.24	\$442.86	\$502.72	\$355.09	\$444.78	\$511.08	\$601.33	\$759.39	\$862.55	\$486.18	\$619.95	\$737.17	\$846.80	\$1,072.70	\$1,218.22	69
70	\$241.48	\$296.75	\$343.70	\$390.24	\$489.80	\$555.54	\$390.63	\$491.12	\$569.78	\$662.11	\$832.34	\$943.88	\$530.06	\$676.95	\$805.96	\$922.03	\$1,161.98	\$1,317.01	70
71	\$264.85	\$325.84	\$377.70	\$428.44	\$536.73	\$608.55	\$429.76	\$542.23	\$635.15	\$728.99	\$912.34	\$1,032.97	\$577.95	\$738.27	\$881.16	\$1,004.09	\$1,258.68	\$1,423.98	71
72	\$288.04	\$354.91	\$411.51	\$466.42	\$583.66	\$661.35	\$472.90	\$598.67	\$707.92	\$802.51	\$999.92	\$1,130.27	\$629.84	\$807.08	\$963.07	\$1,093.59	\$1,363.17	\$1,539.69	72
73	\$329.83	\$408.68	\$475.72	\$537.28	\$669.14	\$756.91	\$524.18	\$665.93	\$789.41	\$892.39	\$1,107.64	\$1,250.31	\$691.60	\$889.35	\$1,063.95	\$1,204.53	\$1,495.43	\$1,686.53	73
74	\$371.82	\$462.25	\$539.78	\$607.98	\$754.44	\$852.49	\$581.00	\$740.78	\$880.22	\$992.32	\$1,226.97	\$1,383.13	\$759.39	\$979.97	\$1,175.27	\$1,326.68	\$1,640.57	\$1,847.47	74
75	\$413.61	\$516.03	\$603.98	\$678.84	\$839.96	\$948.07	\$643.90	\$823.98	\$981.50	\$1,103.46	\$1,359.19	\$1,530.02	\$833.88	\$1,079.90	\$1,298.20	\$1,461.41	\$1,799.79	\$2,023.77	75
76	\$455.59	\$569.78	\$668.02	\$749.69	\$925.45	\$1,043.80	\$713.60	\$916.52	\$1,094.52	\$1,227.15	\$1,505.68	\$1,692.43	\$915.57	\$1,190.11	\$1,434.04	\$1,609.79	\$1,974.39	\$2,216.84	76
77	\$497.38	\$623.54	\$732.04	\$820.58	\$1,010.94	\$1,139.37	\$790.73	\$1,019.50	\$1,220.50	\$1,364.70	\$1,668.11	\$1,871.98	\$1,005.05	\$1,311.51	\$1,584.15	\$1,773.19	\$2,166.07	\$2,428.25	77
78	\$535.96	\$673.15	\$791.89	\$887.07	\$1,091.31	\$1,228.50	\$841.08	\$1,086.74	\$1,302.94	\$1,455.90	\$1,776.97	\$1,991.46	\$1,060.90	\$1,387.31	\$1,678.37	\$1,877.49	\$2,289.96	\$2,563.54	78
79	\$574.74	\$722.92	\$851.72	\$953.56	\$1,171.67	\$1,317.57	\$894.68	\$1,158.37	\$1,390.92	\$1,553.18	\$1,892.88	\$2,118.59	\$1,119.80	\$1,467.50	\$1,778.12	\$1,987.88	\$2,420.86	\$2,706.23	79
80	\$613.30	\$772.52	\$911.38	\$1,															

Certificate Form GLTCAARP-06-FC

		Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Comprehensive - 60 Day EP - 80% Home Care																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25	\$5.13	\$6.24	\$7.15	\$7.88	\$9.55	\$10.67	\$7.71	\$9.50	\$11.01	\$12.41	\$15.47	\$17.63	\$14.50	\$18.04	\$21.13	\$24.26	\$30.71	\$34.83	25		
26	\$5.16	\$6.26	\$7.21	\$7.96	\$9.65	\$10.79	\$7.84	\$9.65	\$11.17	\$12.61	\$15.70	\$17.93	\$14.66	\$18.28	\$21.38	\$24.55	\$31.09	\$35.28	26		
27	\$5.19	\$6.32	\$7.24	\$8.01	\$9.69	\$10.88	\$7.96	\$9.80	\$11.34	\$12.83	\$15.99	\$18.25	\$14.83	\$18.51	\$21.65	\$24.85	\$31.48	\$35.73	27		
28	\$5.20	\$6.37	\$7.29	\$8.09	\$9.78	\$10.95	\$8.09	\$9.95	\$11.54	\$13.03	\$16.27	\$18.56	\$14.99	\$18.73	\$21.90	\$25.15	\$31.87	\$36.19	28		
29	\$5.26	\$6.39	\$7.36	\$8.12	\$9.87	\$11.06	\$8.20	\$10.11	\$11.71	\$13.25	\$16.53	\$18.89	\$15.19	\$18.95	\$22.18	\$25.45	\$32.28	\$36.64	29		
30	\$5.30	\$6.43	\$7.39	\$8.20	\$9.93	\$11.15	\$8.29	\$10.28	\$11.91	\$13.47	\$16.85	\$19.22	\$15.35	\$19.18	\$22.41	\$25.77	\$32.68	\$37.13	30		
31	\$5.31	\$6.47	\$7.44	\$8.25	\$10.02	\$11.22	\$8.42	\$10.43	\$12.09	\$13.71	\$17.14	\$19.55	\$15.53	\$19.41	\$22.70	\$26.08	\$33.11	\$37.60	31		
32	\$5.34	\$6.52	\$7.50	\$8.28	\$10.08	\$11.31	\$8.56	\$10.59	\$12.29	\$13.93	\$17.41	\$19.87	\$15.73	\$19.60	\$22.98	\$26.40	\$33.51	\$38.08	32		
33	\$5.36	\$6.56	\$7.53	\$8.38	\$10.18	\$11.40	\$8.71	\$10.77	\$12.49	\$14.13	\$17.71	\$20.23	\$15.93	\$19.85	\$23.25	\$26.72	\$33.94	\$38.57	33		
34	\$5.44	\$6.58	\$7.59	\$8.41	\$10.26	\$11.47	\$8.81	\$10.93	\$12.71	\$14.39	\$18.02	\$20.57	\$16.12	\$20.11	\$23.52	\$27.05	\$34.38	\$39.08	34		
35	\$5.44	\$6.62	\$7.64	\$8.48	\$10.32	\$11.58	\$8.96	\$11.08	\$12.92	\$14.64	\$18.33	\$20.93	\$16.30	\$20.32	\$23.80	\$27.39	\$34.79	\$39.59	35		
36	\$5.48	\$6.71	\$7.76	\$8.61	\$10.47	\$11.73	\$9.13	\$11.31	\$13.17	\$14.91	\$18.71	\$21.34	\$16.52	\$20.60	\$24.14	\$27.75	\$35.30	\$40.14	36		
37	\$5.53	\$6.76	\$7.86	\$8.72	\$10.62	\$11.91	\$9.31	\$11.54	\$13.43	\$15.24	\$19.11	\$21.80	\$16.75	\$20.86	\$24.47	\$28.15	\$35.80	\$40.71	37		
38	\$5.60	\$6.86	\$7.95	\$8.80	\$10.77	\$12.06	\$9.50	\$11.74	\$13.70	\$15.53	\$19.51	\$22.24	\$16.99	\$21.14	\$24.81	\$28.51	\$36.31	\$41.31	38		
39	\$5.64	\$6.94	\$8.04	\$8.93	\$10.89	\$12.23	\$9.66	\$11.99	\$13.95	\$15.84	\$19.93	\$22.72	\$17.19	\$21.43	\$25.14	\$28.93	\$36.80	\$41.90	39		
40	\$5.70	\$7.02	\$8.13	\$9.05	\$11.04	\$12.41	\$9.83	\$12.21	\$14.24	\$16.17	\$20.32	\$23.21	\$17.41	\$21.72	\$25.46	\$29.31	\$37.34	\$42.49	40		
41	\$5.74	\$7.09	\$8.25	\$9.16	\$11.19	\$12.56	\$10.03	\$12.45	\$14.51	\$16.51	\$20.78	\$23.67	\$17.65	\$22.02	\$25.82	\$29.72	\$37.87	\$43.08	41		
42	\$5.81	\$7.19	\$8.33	\$9.26	\$11.32	\$12.73	\$10.21	\$12.71	\$14.81	\$16.87	\$21.19	\$24.19	\$17.88	\$22.32	\$26.15	\$30.13	\$38.39	\$43.71	42		
43	\$5.87	\$7.25	\$8.42	\$9.39	\$11.47	\$12.92	\$10.43	\$12.95	\$15.11	\$17.19	\$21.64	\$24.68	\$18.13	\$22.60	\$26.51	\$30.52	\$38.93	\$44.34	43		
44	\$5.91	\$7.35	\$8.55	\$9.51	\$11.61	\$13.08	\$10.62	\$13.19	\$15.38	\$17.55	\$22.08	\$25.18	\$18.37	\$22.90	\$26.86	\$30.95	\$39.47	\$44.96	44		
45	\$5.97	\$7.40	\$8.63	\$9.61	\$11.76	\$13.24	\$10.80	\$13.45	\$15.70	\$17.89	\$22.54	\$25.75	\$18.60	\$23.22	\$27.22	\$31.40	\$40.03	\$45.61	45		
46	\$6.06	\$7.54	\$8.80	\$9.82	\$12.05	\$13.57	\$11.22	\$13.95	\$16.27	\$18.44	\$23.10	\$26.38	\$18.90	\$23.59	\$27.67	\$31.90	\$40.70	\$46.36	46		
47	\$6.19	\$7.71	\$9.00	\$10.04	\$12.33	\$13.89	\$11.63	\$14.50	\$16.85	\$18.97	\$23.72	\$27.05	\$19.20	\$23.94	\$28.11	\$32.41	\$41.37	\$47.13	47		
48	\$6.31	\$7.87	\$9.22	\$10.29	\$12.61	\$14.21	\$12.06	\$15.03	\$17.41	\$19.56	\$24.29	\$27.72	\$19.51	\$24.34	\$28.56	\$32.98	\$42.06	\$47.93	48		
49	\$6.40	\$8.02	\$9.40	\$10.49	\$12.88	\$14.52	\$12.52	\$15.62	\$18.02	\$20.15	\$24.92	\$28.45	\$19.81	\$24.73	\$29.04	\$33.50	\$42.74	\$48.71	49		
50	\$6.52	\$8.14	\$9.60	\$10.70	\$13.18	\$14.84	\$12.97	\$16.22	\$18.64	\$20.76	\$25.55	\$29.19	\$20.12	\$25.14	\$29.47	\$34.06	\$43.46	\$49.53	50		
51	\$6.60	\$8.29	\$9.78	\$10.93	\$13.46	\$15.19	\$13.46	\$16.85	\$19.30	\$21.36	\$26.21	\$29.91	\$20.44	\$25.52	\$29.94	\$34.60	\$44.17	\$50.36	51		
52	\$6.72	\$8.47	\$9.96	\$11.16	\$13.75	\$15.49	\$13.95	\$17.49	\$19.98	\$22.00	\$26.88	\$30.66	\$20.78	\$25.95	\$30.44	\$35.16	\$44.89	\$51.20	52		
53	\$6.84	\$8.63	\$10.15	\$11.38	\$14.02	\$15.80	\$14.49	\$18.14	\$20.68	\$22.65	\$27.56	\$31.47	\$21.09	\$26.33	\$30.91	\$35.73	\$45.64	\$52.04	53		
54	\$6.94	\$8.78	\$10.34	\$11.58	\$14.30	\$16.15	\$15.01	\$18.82	\$21.39	\$23.34	\$28.28	\$32.28	\$21.39	\$26.78	\$31.42	\$36.32	\$46.40	\$52.89	54		
55	\$7.04	\$8.92	\$10.52	\$11.83	\$14.59	\$16.47	\$15.63	\$19.56	\$22.18	\$24.03	\$29.04	\$33.14	\$21.75	\$27.19	\$31.90	\$36.86	\$47.18	\$53.79	55		
56	\$7.73	\$9.68	\$11.36	\$12.75	\$15.80	\$17.88	\$16.38	\$20.48	\$23.22	\$25.25	\$30.79	\$35.16	\$22.65	\$28.37	\$33.34	\$38.57	\$49.44	\$56.41	56		
57	\$8.40	\$10.45	\$12.19	\$13.72	\$17.05	\$19.28	\$17.18	\$21.46	\$24.31	\$26.56	\$32.67	\$37.32	\$23.59	\$29.61	\$34.83	\$40.37	\$51.82	\$59.16	57		
58	\$9.09	\$11.21	\$13.00	\$14.66	\$18.28	\$20.68	\$18.01	\$22.50	\$25.46	\$27.93	\$34.67	\$39.60	\$24.56	\$30.91	\$36.42	\$42.22	\$54.33	\$62.05	58		
59	\$9.76	\$11.99	\$13.82	\$15.62	\$19.51	\$22.09	\$18.88	\$23.59	\$26.69	\$29.38	\$36.77	\$42.04	\$25.58	\$32.25	\$38.03	\$44.20	\$56.93	\$65.07	59		
60	\$10.45	\$12.73	\$14.65	\$16.57	\$20.76	\$23.51	\$19.77	\$24.72	\$27.94	\$30.90	\$39.01	\$44.60	\$26.65	\$33.65	\$39.74	\$46.25	\$59.67	\$68.24	60		
61	\$11.15	\$13.49	\$15.48	\$17.52	\$21.96	\$24.92	\$20.70	\$25.91	\$29.26	\$32.61	\$41.40	\$47.35	\$27.72	\$35.09	\$41.52	\$48.38	\$62.53	\$71.55	61		
62	\$11.83	\$14.26	\$16.29	\$18.46	\$23.21	\$26.32	\$21.74	\$27.11	\$30.69	\$34.14	\$43.89	\$50.27	\$28.91	\$36.62	\$43.37	\$50.61	\$65.56	\$76.06	62		
63	\$13.04	\$15.77	\$18.02	\$20.45	\$25.68	\$29.15	\$22.92	\$28.60	\$32.90	\$36.86	\$47.26	\$54.10	\$30.99	\$39.23	\$46.40	\$53.99	\$69.73	\$79.76	63		
64	\$14.28	\$17.27	\$19.74	\$22.40	\$28.19	\$31.98	\$24.19	\$30.16	\$35.31	\$39.79	\$50.90	\$58.20	\$33.26	\$41.98	\$49.60	\$57.61	\$74.13	\$84.72	64		
65	\$15.51	\$18.77	\$21.48	\$24.40	\$30.65	\$34.82	\$25.50	\$31.81	\$37.88	\$42.96	\$54.80	\$62.62	\$35.66	\$44.96	\$53.06	\$61.48	\$78.85	\$90.00	65		
66	\$16.76	\$20.30	\$23.22	\$26.33	\$33.15	\$37.64	\$26.89	\$33.56	\$40.64	\$46.39	\$59.03	\$67.39	\$38.24	\$48.16	\$56.75	\$65.58	\$83.86	\$95.63	66		
67	\$18.01	\$21.81	\$24.98	\$28.34	\$35.63	\$40.48	\$28.37	\$35.40	\$43.61	\$50.07	\$63.61	\$72.52	\$41.00	\$51.56	\$60.71	\$69.97	\$89.19	\$101.57	67		
68	\$20.45	\$24.83	\$28.45	\$32.24	\$40.41	\$45.86	\$31.62	\$39.44	\$48.17	\$55.10	\$69.68	\$79.34	\$44.72	\$56.28	\$66.37	\$76.20	\$96.61	\$109.81	68		
69	\$22.88	\$27.83	\$31.94	\$36.11	\$45.23	\$51.26	\$35.21	\$43.99	\$53.20	\$66.68	\$76.36	\$86.79	\$48.75	\$61.47	\$72.55	\$82.97	\$104.66	\$118.72	69		
70	\$25.32	\$30.84	\$35.45	\$40.03	\$50.02	\$56.65	\$39.23	\$49.05	\$58.74	\$66.78	\$83.68	\$94.95	\$53.13	\$67.11	\$79.30	\$90.35	\$113.36	\$128.37	70		
71	\$27.78	\$33.85	\$38.93	\$43.92	\$54.78	\$62.05	\$43.69	\$54.69	\$64.90	\$73.49	\$91.70	\$103.86	\$57.91	\$73.26	\$86.69	\$98.39	\$122.80	\$138.77	71		
72	\$30.22	\$36.86	\$42.43	\$47.83	\$59.57	\$67.45	\$48.65	\$60.97	\$71.68	\$80.92	\$100.49	\$113.60	\$63.15	\$80.00	\$94.78	\$107.11	\$133.01	\$150.04	72		
73	\$34.63	\$42.45	\$49.03	\$55.09	\$68.32	\$77.18	\$53.87	\$67.80	\$79.89	\$89.97	\$111.27	\$125.59	\$69.32	\$88.16	\$104.68	\$117.99	\$145.91	\$164.35	73		
74	\$39.01	\$48.03	\$55.63	\$62.36	\$77.03	\$86.93	\$59.70	\$75.39	\$89.04	\$99.98	\$123.18	\$138.83	\$76.13	\$97.18	\$115.62	\$129.97	\$160.06	\$180.04	74		
75	\$43.38	\$53.62	\$62.25	\$69.62	\$85.76	\$96.68	\$66.12	\$83.84	\$99.24	\$111.14	\$136.39	\$153.48	\$83.58	\$107.08	\$127.72	\$143.15	\$175.58	\$197.22	75		
76	\$47.81	\$59.20	\$68.85	\$76.88	\$94.48	\$106.39	\$73.27	\$93.25	\$110.62	\$123.54	\$151.01	\$169.68	\$91.77	\$118.00	\$141.12	\$157.67	\$192.62	\$216.01	76		
77	\$52.19	\$64.77	\$75.45	\$84.14	\$103.21	\$116.17	\$81.20	\$103.70	\$123.33	\$137.32	\$167.22	\$187.58	\$100.74	\$130.03	\$155.87	\$173.68	\$211.32	\$236.61	77		
78	\$56.25	\$69.92	\$81.60	\$90.96	\$111.41	\$125.26	\$86.33	\$110.45	\$131.57	\$146.39	\$177.97	\$199.36	\$106.35	\$137.54	\$165.16	\$183.88	\$223.38	\$249.78	78		
79	\$60.28	\$75.09	\$87.77	\$97.79	\$119.62	\$134.34	\$91.78	\$117.67	\$140.37	\$156.07	\$189.42	\$211.90	\$112.23	\$145.51	\$174.97	\$194.69	\$236.12	\$263.66	79		
80	\$64.34	\$80.26	\$93.93	\$104.60	\$127.81	\$143.42	\$97.58	\$125.33	\$149.73	\$166.36	\$201.58	\$225.22	\$118.47	\$153.91	\$185.37	\$206.15	\$249.64	\$278.38	80		
81	\$68.40	\$85.40	\$100.10	\$111.41	\$136.00	\$152.51	\$103.74	\$133.51	\$159.74	\$177.36	\$214.54	\$239.38	\$125.05	\$162.81	\$196.41	\$218.25	\$263.89	\$293.86	81		
82	\$72.45	\$90.57	\$106.24	\$118.25	\$144.23	\$161.60	\$110.30	\$142.21	\$170.39	\$189.03	\$228.36	\$254.40	\$131.99	\$172.23	\$208.06	\$231.09	\$278.96	\$310.21	82		
83	\$77.79	\$97.42	\$114.47	\$127.35	\$155.26	\$173.80	\$117.26	\$151.41	\$181.59	\$201.39	\$243.07	\$270.55	\$139.64	\$182.49	\$220.72	\$245.06	\$295.62	\$328.39	83		
84	\$83.12	\$104.23	\$122.66	\$136.46	\$166.30	\$186.02	\$124.66	\$161.17	\$193.54	\$214.54	\$258.72	\$287.70	\$147.73	\$193.36	\$234.15	\$259.87	\$313.22	\$347.67	84		

Certificate Form GLTCAARP-06-FC

Issue Age		Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																		Issue Age	
		Comprehensive - 60 Day EP - 80% Home Care																			
		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation							
2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime				
25	\$15.09	\$18.31	\$20.99	\$23.20	\$28.09	\$31.43	\$22.67	\$27.86	\$32.35	\$36.48	\$45.43	\$51.82	\$42.59	\$53.07	\$62.12	\$71.29	\$90.27	\$102.42	25		
26	\$15.19	\$18.43	\$21.14	\$23.37	\$28.34	\$31.72	\$23.02	\$28.34	\$32.83	\$37.09	\$46.17	\$52.71	\$43.12	\$53.72	\$62.88	\$72.14	\$91.38	\$103.73	26		
27	\$15.28	\$18.58	\$21.30	\$23.52	\$28.53	\$31.98	\$23.37	\$28.79	\$33.34	\$37.69	\$46.99	\$53.64	\$43.61	\$54.40	\$63.65	\$73.01	\$92.54	\$105.01	27		
28	\$15.34	\$18.68	\$21.46	\$23.74	\$28.74	\$32.24	\$23.74	\$29.24	\$33.92	\$38.32	\$47.81	\$54.54	\$44.12	\$55.06	\$64.41	\$73.93	\$93.70	\$106.39	28		
29	\$15.46	\$18.77	\$21.61	\$23.89	\$29.01	\$32.48	\$24.09	\$29.72	\$34.44	\$38.96	\$48.63	\$55.51	\$44.61	\$55.73	\$65.18	\$74.82	\$94.88	\$107.77	29		
30	\$15.53	\$18.92	\$21.75	\$24.09	\$29.20	\$32.73	\$24.43	\$30.15	\$34.99	\$39.61	\$49.48	\$56.45	\$45.12	\$56.36	\$65.93	\$75.73	\$96.07	\$109.14	30		
31	\$15.61	\$19.03	\$21.86	\$24.24	\$29.45	\$33.00	\$24.81	\$30.62	\$35.58	\$40.27	\$50.34	\$57.44	\$45.70	\$57.01	\$66.75	\$76.64	\$97.30	\$110.55	31		
32	\$15.66	\$19.13	\$22.02	\$24.40	\$29.64	\$33.26	\$25.15	\$31.12	\$36.11	\$40.93	\$51.20	\$58.45	\$46.25	\$57.69	\$67.56	\$77.61	\$98.50	\$111.97	32		
33	\$15.78	\$19.28	\$22.18	\$24.59	\$29.91	\$33.50	\$25.55	\$31.63	\$36.72	\$41.60	\$52.08	\$59.46	\$46.81	\$58.40	\$68.35	\$78.58	\$99.79	\$113.39	33		
34	\$15.83	\$19.40	\$22.33	\$24.74	\$30.09	\$33.77	\$25.96	\$32.14	\$37.35	\$42.30	\$52.98	\$60.44	\$47.36	\$59.10	\$69.16	\$79.54	\$101.03	\$114.85	34		
35	\$15.95	\$19.48	\$22.48	\$24.93	\$30.31	\$34.07	\$26.37	\$32.57	\$37.97	\$43.02	\$53.87	\$61.48	\$47.91	\$59.76	\$70.03	\$80.52	\$102.32	\$116.37	35		
36	\$16.10	\$19.73	\$22.77	\$25.25	\$30.77	\$34.52	\$26.86	\$33.26	\$38.71	\$43.86	\$55.02	\$62.75	\$48.55	\$60.57	\$71.00	\$81.60	\$103.77	\$118.05	36		
37	\$16.24	\$19.94	\$23.08	\$25.62	\$31.16	\$34.99	\$27.39	\$33.92	\$39.46	\$44.76	\$56.15	\$64.04	\$49.25	\$61.38	\$71.96	\$82.74	\$105.25	\$119.70	37		
38	\$16.46	\$20.18	\$23.34	\$25.91	\$31.63	\$35.48	\$27.86	\$34.56	\$40.22	\$45.70	\$57.32	\$65.41	\$49.89	\$62.16	\$72.93	\$83.84	\$106.69	\$121.43	38		
39	\$16.59	\$20.40	\$23.62	\$26.27	\$32.02	\$35.96	\$28.37	\$35.21	\$41.01	\$46.60	\$58.55	\$66.79	\$50.55	\$63.00	\$73.85	\$85.00	\$108.23	\$123.16	39		
40	\$16.75	\$20.65	\$23.92	\$26.57	\$32.44	\$36.48	\$28.95	\$35.93	\$41.82	\$47.56	\$59.76	\$68.20	\$51.20	\$63.86	\$74.88	\$86.18	\$109.76	\$124.93	40		
41	\$16.90	\$20.84	\$24.24	\$26.92	\$32.88	\$36.93	\$29.49	\$36.63	\$42.65	\$48.52	\$61.03	\$69.62	\$51.87	\$64.71	\$75.89	\$87.31	\$111.32	\$126.69	41		
42	\$17.05	\$21.11	\$24.49	\$27.29	\$33.30	\$37.45	\$30.06	\$37.35	\$43.50	\$49.53	\$62.29	\$71.08	\$52.58	\$65.57	\$76.91	\$88.56	\$112.89	\$128.54	42		
43	\$17.25	\$21.36	\$24.81	\$27.56	\$33.77	\$37.97	\$30.62	\$38.04	\$44.38	\$50.55	\$63.62	\$72.56	\$53.29	\$66.44	\$77.93	\$89.76	\$114.46	\$130.32	43		
44	\$17.39	\$21.56	\$25.10	\$27.93	\$34.16	\$38.39	\$31.16	\$38.83	\$45.24	\$51.57	\$64.91	\$74.06	\$53.98	\$67.34	\$78.98	\$90.98	\$116.05	\$132.20	44		
45	\$17.56	\$21.81	\$25.33	\$28.24	\$34.61	\$38.91	\$31.77	\$39.53	\$46.17	\$52.63	\$66.29	\$75.64	\$54.69	\$68.25	\$80.04	\$92.29	\$117.68	\$134.07	45		
46	\$17.87	\$22.21	\$25.91	\$28.91	\$35.42	\$39.88	\$33.00	\$41.01	\$47.81	\$54.20	\$67.95	\$77.56	\$55.54	\$69.32	\$81.33	\$93.80	\$119.66	\$136.30	46		
47	\$18.16	\$22.67	\$26.47	\$29.55	\$36.24	\$40.82	\$34.21	\$42.59	\$49.48	\$55.81	\$69.66	\$79.54	\$56.42	\$70.42	\$82.62	\$95.32	\$121.64	\$138.60	47		
48	\$18.53	\$23.12	\$27.07	\$30.21	\$37.09	\$41.76	\$35.48	\$44.22	\$51.20	\$57.47	\$71.44	\$81.55	\$57.32	\$71.54	\$83.95	\$96.88	\$123.65	\$140.91	48		
49	\$18.82	\$23.59	\$27.64	\$30.80	\$37.89	\$42.71	\$36.77	\$45.88	\$52.98	\$59.20	\$73.26	\$83.64	\$58.23	\$72.71	\$85.30	\$98.45	\$125.67	\$143.23	49		
50	\$19.13	\$23.99	\$28.20	\$31.48	\$38.76	\$43.67	\$38.16	\$47.66	\$54.85	\$60.97	\$75.13	\$85.76	\$59.16	\$73.85	\$86.67	\$100.09	\$127.75	\$145.61	50		
51	\$19.43	\$24.43	\$28.74	\$32.14	\$39.57	\$44.61	\$39.57	\$49.48	\$56.78	\$62.79	\$77.07	\$87.93	\$60.07	\$75.04	\$88.05	\$101.69	\$129.88	\$148.03	51		
52	\$19.80	\$24.89	\$29.30	\$32.80	\$40.42	\$45.54	\$41.01	\$51.34	\$58.72	\$64.67	\$79.02	\$90.16	\$61.03	\$76.25	\$89.46	\$103.38	\$131.99	\$150.53	52		
53	\$20.09	\$25.33	\$29.87	\$33.43	\$41.25	\$46.50	\$42.55	\$53.35	\$60.82	\$66.59	\$81.06	\$92.49	\$61.98	\$77.46	\$90.87	\$105.01	\$134.19	\$153.01	53		
54	\$20.40	\$25.81	\$30.40	\$34.07	\$42.05	\$47.47	\$44.17	\$55.36	\$62.92	\$68.54	\$83.12	\$94.88	\$62.92	\$78.68	\$92.36	\$106.74	\$136.42	\$155.54	54		
55	\$20.68	\$26.21	\$30.97	\$34.71	\$42.90	\$48.44	\$45.97	\$57.47	\$65.18	\$70.57	\$85.30	\$97.42	\$63.96	\$79.94	\$93.80	\$108.37	\$138.70	\$158.12	55		
56	\$22.72	\$28.49	\$33.39	\$37.50	\$46.50	\$52.58	\$48.17	\$60.22	\$68.25	\$74.21	\$90.52	\$103.38	\$66.59	\$83.44	\$98.02	\$113.39	\$145.37	\$165.79	56		
57	\$24.70	\$30.73	\$35.82	\$40.33	\$50.16	\$56.66	\$50.48	\$63.10	\$71.48	\$78.07	\$96.03	\$109.69	\$69.32	\$87.08	\$102.42	\$118.64	\$152.34	\$173.92	57		
58	\$26.71	\$32.95	\$38.20	\$43.12	\$53.72	\$60.82	\$52.93	\$66.12	\$74.88	\$82.12	\$101.89	\$116.42	\$72.21	\$90.87	\$107.02	\$124.17	\$159.68	\$182.39	58		
59	\$28.68	\$35.21	\$40.64	\$45.88	\$57.32	\$64.97	\$55.44	\$69.32	\$78.41	\$86.37	\$108.13	\$123.55	\$75.20	\$94.82	\$111.82	\$129.95	\$167.39	\$191.31	59		
60	\$30.73	\$37.45	\$43.05	\$48.71	\$60.97	\$69.13	\$58.15	\$72.65	\$82.18	\$90.83	\$114.71	\$131.13	\$78.31	\$98.93	\$116.83	\$135.96	\$175.41	\$200.61	60		
61	\$32.73	\$39.68	\$45.48	\$51.49	\$64.55	\$73.26	\$60.91	\$76.16	\$86.06	\$95.55	\$121.70	\$139.19	\$81.55	\$103.23	\$122.07	\$142.21	\$183.85	\$210.40	61		
62	\$34.71	\$41.90	\$47.86	\$54.31	\$68.20	\$77.41	\$63.89	\$79.72	\$90.21	\$100.39	\$129.02	\$147.80	\$84.96	\$107.65	\$127.56	\$148.81	\$192.72	\$220.70	62		
63	\$38.35	\$46.35	\$52.98	\$60.11	\$75.49	\$85.69	\$67.39	\$84.10	\$96.78	\$108.37	\$138.92	\$159.01	\$91.13	\$115.30	\$136.42	\$158.78	\$204.96	\$234.45	63		
64	\$41.98	\$50.82	\$58.08	\$65.87	\$82.83	\$94.02	\$71.08	\$88.70	\$103.83	\$116.99	\$149.60	\$171.12	\$97.74	\$123.46	\$145.87	\$169.39	\$217.96	\$249.07	64		
65	\$45.64	\$55.22	\$63.15	\$71.69	\$90.12	\$102.36	\$74.97	\$93.55	\$111.36	\$126.27	\$161.14	\$184.13	\$104.83	\$132.20	\$155.99	\$180.72	\$231.83	\$264.61	65		
66	\$49.29	\$59.64	\$68.25	\$77.46	\$97.44	\$110.66	\$79.08	\$98.65	\$119.46	\$136.36	\$173.55	\$198.12	\$112.42	\$141.57	\$166.80	\$192.79	\$246.55	\$281.12	66		
67	\$52.93	\$64.13	\$73.36	\$83.27	\$104.74	\$118.94	\$83.44	\$104.04	\$128.22	\$147.17	\$186.93	\$213.20	\$120.58	\$151.54	\$178.46	\$205.67	\$262.24	\$298.61	67		
68	\$60.11	\$72.95	\$83.64	\$94.78	\$118.79	\$134.85	\$92.94	\$115.97	\$141.60	\$162.01	\$204.85	\$233.25	\$131.44	\$165.46	\$195.10	\$224.00	\$284.05	\$322.86	68		
69	\$67.29	\$81.81	\$93.92	\$106.21	\$132.92	\$150.67	\$103.53	\$129.34	\$156.40	\$178.35	\$224.50	\$255.15	\$143.29	\$180.68	\$213.25	\$243.92	\$307.68	\$349.04	69		
70	\$74.49	\$90.68	\$104.16	\$117.68	\$147.00	\$166.57	\$115.30	\$144.20	\$172.74	\$196.33	\$245.99	\$279.13	\$156.18	\$197.26	\$233.15	\$265.63	\$333.28	\$377.38	70		
71	\$81.66	\$99.51	\$114.46	\$129.12	\$161.10	\$182.39	\$128.42	\$160.78	\$190.82	\$216.10	\$269.57	\$305.35	\$170.24	\$215.40	\$254.86	\$289.25	\$361.01	\$408.01	71		
72	\$88.85	\$108.37	\$124.70	\$140.61	\$175.17	\$198.28	\$142.98	\$179.28	\$210.73	\$237.90	\$295.44	\$333.98	\$185.64	\$235.22	\$278.63	\$314.91	\$390.99	\$441.09	72		
73	\$101.80	\$124.82	\$144.13	\$161.96	\$200.82	\$226.94	\$158.42	\$199.34	\$234.85	\$264.45	\$327.09	\$369.18	\$203.80	\$259.20	\$307.77	\$346.90	\$428.96	\$483.21	73		
74	\$114.71	\$141.22	\$163.58	\$183.33	\$226.47	\$255.55	\$175.52	\$221.66	\$261.78	\$293.95	\$362.18	\$408.16	\$223.77	\$285.66	\$339.94	\$382.09	\$470.59	\$529.28	74		
75	\$127.61	\$157.60	\$183.00	\$204.66	\$252.12	\$284.20	\$194.43	\$246.51	\$291.79	\$326.77	\$400.98	\$451.21	\$245.71	\$314.79	\$375.52	\$420.86	\$516.24	\$579.77	75		
76	\$140.55	\$174.05	\$202.39	\$226.01	\$277.78	\$312.84	\$215.43	\$274.12	\$325.22	\$363.16	\$443.98	\$498.83	\$269.77	\$346.94	\$414.84	\$463.55	\$566.33	\$635.06	76		
77	\$153.47	\$190.43	\$221.82	\$247.36	\$303.41	\$341.52	\$238.72	\$304.85	\$362.50	\$403.70	\$491.60	\$551.50	\$296.18	\$382.31	\$458.24	\$510.60	\$621.26	\$695.63	77		
78	\$165.34	\$205.61	\$239.91	\$267.39	\$327.56	\$368.23	\$253.79	\$324.74	\$386.80	\$430.38	\$523.20	\$586.15	\$312.63	\$404.41	\$485.50	\$540.61	\$656.72	\$734.35	78		
79	\$177.28	\$220.80	\$258.03	\$287.51	\$351.70	\$394.96	\$269.82	\$345.92	\$412.67	\$468.81	\$566.85	\$622.99	\$329.99	\$427.77	\$514.40	\$572.38	\$694.22	\$775.23	79		
80	\$189.24	\$235.96	\$276.16	\$307.51	\$375.76	\$421.66	\$286.88	\$368.47	\$440.25	\$489.10	\$592.66	\$662.15	\$348.30	\$452.54	\$545.02	\$606.04	\$733.89	\$818.39	80		
81	\$201.13	\$251.09	\$294.26	\$327.56	\$399.91	\$448.38	\$304.97	\$392.53	\$469.64	\$521.40	\$630.77	\$703.72	\$367.62	\$478.69	\$577.44	\$641.67	\$775.82	\$863.93	81		
82	\$213.05	\$266.29	\$312.38	\$347.65	\$424.04	\$475.11	\$324.26	\$418.11	\$500.94	\$555.73	\$671.34	\$747.95	\$388.08	\$506.37	\$611.71	\$679.41	\$820.13	\$911.97	82		
83	\$228.69	\$286.36	\$336.50																		

Certificate Form GLTCAARP-06-FC

Issue Age	Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase																		Issue Age
	Comprehensive - 60 Day EP - 80% Home Care																		
	Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	
25	\$56.63	\$68.78	\$78.85	\$87.02	\$105.45	\$117.99	\$85.13	\$104.68	\$121.42	\$137.00	\$170.62	\$194.56	\$160.00	\$199.30	\$233.30	\$267.69	\$338.95	\$384.54	25
26	\$57.00	\$69.16	\$79.43	\$87.77	\$106.38	\$119.11	\$86.43	\$106.38	\$123.31	\$139.25	\$173.46	\$197.97	\$161.88	\$201.76	\$236.18	\$270.92	\$343.12	\$389.48	26
27	\$57.39	\$69.74	\$79.97	\$88.35	\$107.17	\$120.08	\$87.77	\$108.10	\$125.20	\$141.56	\$176.50	\$201.39	\$163.78	\$204.24	\$239.01	\$274.14	\$347.50	\$394.42	27
28	\$57.58	\$70.11	\$80.55	\$89.12	\$107.92	\$121.02	\$89.12	\$109.81	\$127.31	\$143.82	\$179.55	\$204.81	\$165.68	\$206.71	\$241.85	\$277.57	\$351.86	\$399.56	28
29	\$57.94	\$70.50	\$81.12	\$89.68	\$108.88	\$121.99	\$90.44	\$111.52	\$129.38	\$146.29	\$182.58	\$208.41	\$167.57	\$209.18	\$244.72	\$280.99	\$356.23	\$404.69	29
30	\$58.33	\$71.04	\$81.71	\$90.44	\$109.63	\$122.91	\$91.77	\$113.23	\$131.48	\$148.76	\$185.81	\$212.04	\$169.49	\$211.66	\$247.56	\$284.42	\$360.79	\$409.80	30
31	\$58.52	\$71.44	\$82.08	\$91.01	\$110.58	\$123.87	\$93.11	\$114.94	\$133.56	\$151.24	\$189.06	\$215.63	\$171.56	\$214.12	\$250.60	\$287.84	\$365.36	\$415.12	31
32	\$58.87	\$71.81	\$82.63	\$91.57	\$111.34	\$124.82	\$94.44	\$116.86	\$135.67	\$153.70	\$192.27	\$219.44	\$173.66	\$216.62	\$253.64	\$291.46	\$369.93	\$420.46	32
33	\$59.26	\$72.40	\$83.22	\$92.35	\$112.30	\$125.78	\$95.94	\$118.75	\$137.95	\$156.17	\$196.52	\$223.24	\$175.73	\$219.25	\$256.69	\$295.06	\$374.65	\$425.78	33
34	\$59.48	\$72.78	\$83.81	\$92.91	\$113.06	\$126.73	\$97.46	\$120.63	\$140.23	\$158.82	\$198.94	\$227.03	\$177.82	\$221.94	\$259.72	\$296.69	\$379.41	\$431.29	34
35	\$59.86	\$73.15	\$84.36	\$93.66	\$113.80	\$127.86	\$98.99	\$123.32	\$142.46	\$161.49	\$202.34	\$230.88	\$179.92	\$224.37	\$262.95	\$302.29	\$384.16	\$436.98	35
36	\$60.41	\$74.11	\$85.51	\$94.81	\$115.50	\$129.57	\$100.88	\$124.82	\$145.36	\$164.73	\$206.50	\$235.60	\$182.38	\$227.44	\$266.56	\$306.47	\$389.67	\$443.24	36
37	\$60.98	\$74.87	\$86.64	\$96.15	\$117.03	\$131.48	\$102.78	\$127.31	\$148.18	\$168.14	\$210.88	\$240.55	\$184.87	\$230.47	\$270.17	\$310.63	\$395.17	\$449.52	37
38	\$61.76	\$75.82	\$87.59	\$97.28	\$118.75	\$133.18	\$104.68	\$129.75	\$151.07	\$171.56	\$215.26	\$245.66	\$187.32	\$233.51	\$273.79	\$314.79	\$400.68	\$455.98	38
39	\$62.31	\$76.57	\$88.73	\$98.60	\$120.26	\$135.07	\$106.57	\$132.24	\$154.08	\$174.99	\$219.81	\$250.79	\$189.81	\$236.55	\$277.38	\$319.19	\$406.41	\$462.43	39
40	\$62.88	\$77.49	\$89.86	\$99.76	\$121.80	\$137.00	\$108.69	\$134.89	\$157.11	\$178.62	\$224.37	\$256.10	\$192.27	\$239.76	\$281.19	\$323.55	\$412.09	\$469.00	40
41	\$63.46	\$78.26	\$91.01	\$101.06	\$123.50	\$138.70	\$110.76	\$137.54	\$160.18	\$182.21	\$229.12	\$261.42	\$194.76	\$242.98	\$285.00	\$327.93	\$417.97	\$475.72	41
42	\$64.02	\$79.21	\$91.95	\$102.42	\$125.00	\$140.61	\$112.85	\$140.23	\$163.38	\$186.01	\$233.88	\$266.93	\$197.41	\$246.24	\$288.79	\$332.49	\$423.87	\$482.60	42
43	\$64.81	\$80.19	\$93.11	\$103.55	\$126.73	\$142.48	\$114.94	\$142.86	\$166.61	\$189.81	\$238.84	\$272.43	\$200.06	\$249.48	\$292.59	\$337.04	\$429.76	\$489.40	43
44	\$65.36	\$80.93	\$94.24	\$104.86	\$128.25	\$144.20	\$117.03	\$145.74	\$169.86	\$193.61	\$243.75	\$278.15	\$202.71	\$252.86	\$296.57	\$341.60	\$435.85	\$496.46	44
45	\$65.93	\$81.88	\$95.18	\$106.00	\$129.96	\$146.11	\$119.32	\$148.39	\$173.46	\$197.60	\$248.89	\$284.05	\$205.37	\$256.29	\$300.56	\$346.54	\$441.93	\$503.48	45
46	\$67.08	\$83.43	\$97.28	\$108.47	\$133.01	\$149.71	\$123.87	\$154.08	\$179.55	\$203.48	\$255.17	\$291.25	\$208.61	\$260.29	\$305.32	\$352.24	\$449.34	\$511.85	46
47	\$68.20	\$85.13	\$99.36	\$110.96	\$136.05	\$153.33	\$128.44	\$160.00	\$185.81	\$209.56	\$261.62	\$298.69	\$211.85	\$264.47	\$310.26	\$357.94	\$456.73	\$520.38	47
48	\$69.55	\$86.82	\$101.65	\$113.44	\$139.25	\$156.75	\$133.18	\$166.05	\$192.27	\$215.84	\$268.26	\$306.27	\$215.26	\$268.65	\$315.21	\$363.84	\$464.33	\$529.12	48
49	\$70.69	\$88.56	\$103.74	\$115.70	\$142.31	\$160.35	\$138.13	\$172.31	\$198.94	\$222.30	\$275.12	\$314.04	\$218.69	\$273.00	\$320.31	\$369.72	\$471.93	\$537.86	49
50	\$71.81	\$90.06	\$105.82	\$118.17	\$145.53	\$163.97	\$143.24	\$178.96	\$205.94	\$228.94	\$282.11	\$322.02	\$222.11	\$277.38	\$325.44	\$375.80	\$479.72	\$546.79	50
51	\$72.95	\$91.77	\$107.92	\$120.63	\$148.57	\$167.57	\$148.57	\$185.81	\$213.18	\$235.79	\$289.35	\$330.21	\$225.50	\$281.75	\$330.60	\$381.87	\$487.70	\$555.91	51
52	\$74.30	\$93.49	\$110.00	\$123.11	\$151.80	\$170.99	\$154.08	\$192.86	\$220.57	\$242.81	\$296.75	\$338.55	\$229.12	\$286.30	\$335.90	\$388.17	\$495.67	\$565.22	52
53	\$75.43	\$95.18	\$112.10	\$125.59	\$154.87	\$174.61	\$159.80	\$200.25	\$228.37	\$260.04	\$304.38	\$347.30	\$232.74	\$290.87	\$341.22	\$394.42	\$503.86	\$574.53	53
54	\$76.57	\$96.88	\$114.20	\$127.86	\$157.86	\$178.22	\$165.86	\$207.87	\$236.35	\$257.45	\$312.16	\$356.23	\$236.35	\$295.44	\$346.74	\$400.87	\$512.20	\$584.03	54
55	\$77.72	\$98.42	\$116.27	\$130.32	\$161.12	\$181.83	\$172.51	\$215.84	\$244.72	\$265.04	\$320.31	\$365.74	\$240.17	\$300.18	\$352.24	\$406.98	\$520.78	\$593.73	55
56	\$85.30	\$106.98	\$125.40	\$140.78	\$174.61	\$197.41	\$180.87	\$226.10	\$256.29	\$278.74	\$339.91	\$388.17	\$250.04	\$313.32	\$368.00	\$425.78	\$545.86	\$622.61	56
57	\$92.73	\$115.32	\$134.52	\$151.42	\$188.30	\$212.80	\$189.61	\$236.93	\$268.47	\$293.17	\$360.61	\$411.92	\$260.29	\$326.97	\$384.54	\$445.53	\$572.07	\$652.99	57
58	\$100.31	\$123.69	\$143.45	\$161.88	\$201.76	\$228.37	\$198.74	\$248.32	\$281.19	\$308.36	\$382.66	\$437.16	\$271.13	\$341.22	\$401.84	\$466.24	\$599.62	\$684.92	58
59	\$107.75	\$132.24	\$152.58	\$172.31	\$215.26	\$243.94	\$208.24	\$260.29	\$294.47	\$324.31	\$406.01	\$463.96	\$282.33	\$356.04	\$419.88	\$487.91	\$628.48	\$718.35	59
60	\$115.32	\$140.61	\$161.70	\$182.97	\$228.94	\$269.53	\$216.31	\$272.82	\$308.54	\$341.05	\$430.72	\$492.47	\$294.11	\$371.42	\$438.68	\$510.48	\$658.70	\$753.31	60
61	\$122.91	\$148.95	\$170.81	\$193.42	\$242.43	\$275.12	\$228.73	\$285.95	\$323.18	\$358.70	\$456.93	\$522.66	\$306.27	\$387.58	\$458.45	\$534.06	\$690.42	\$789.97	61
62	\$130.32	\$157.33	\$179.73	\$203.87	\$256.10	\$290.69	\$239.96	\$299.42	\$338.74	\$376.93	\$484.48	\$564.96	\$319.00	\$404.29	\$478.97	\$568.78	\$723.66	\$828.74	62
63	\$144.01	\$174.03	\$198.94	\$225.73	\$283.47	\$321.85	\$253.08	\$315.76	\$363.45	\$406.98	\$521.73	\$597.15	\$342.17	\$433.00	\$512.20	\$596.20	\$769.65	\$880.42	63
64	\$157.68	\$190.75	\$218.09	\$247.36	\$311.01	\$352.98	\$266.93	\$333.06	\$389.86	\$439.24	\$561.80	\$642.56	\$367.06	\$463.58	\$547.75	\$636.10	\$818.48	\$935.34	64
65	\$171.37	\$207.29	\$237.12	\$269.22	\$338.37	\$384.36	\$281.56	\$351.27	\$418.18	\$474.23	\$605.12	\$691.39	\$393.66	\$496.46	\$585.76	\$678.66	\$870.54	\$993.66	65
66	\$185.05	\$224.02	\$256.29	\$290.87	\$365.92	\$415.50	\$296.97	\$370.50	\$448.56	\$512.02	\$651.66	\$744.01	\$422.14	\$531.59	\$626.41	\$724.04	\$925.84	\$1,055.59	66
67	\$198.74	\$240.72	\$275.49	\$312.72	\$393.29	\$446.68	\$313.32	\$390.63	\$481.43	\$552.68	\$702.02	\$800.63	\$452.75	\$569.03	\$670.10	\$772.32	\$984.72	\$1,121.32	67
68	\$225.73	\$273.97	\$314.04	\$355.87	\$446.09	\$506.32	\$349.01	\$435.45	\$531.77	\$608.36	\$769.28	\$875.85	\$493.58	\$621.27	\$732.59	\$841.08	\$1,066.62	\$1,212.34	68
69	\$252.69	\$307.23	\$352.62	\$398.79	\$499.10	\$565.81	\$388.72	\$485.62	\$587.29	\$669.72	\$842.97	\$958.13	\$538.05	\$678.46	\$800.81	\$915.95	\$1,155.33	\$1,310.75	69
70	\$279.67	\$340.46	\$391.17	\$441.93	\$551.92	\$625.46	\$433.00	\$541.47	\$648.62	\$737.17	\$923.73	\$1,048.19	\$586.51	\$740.78	\$875.47	\$997.46	\$1,251.45	\$1,417.13	70
71	\$306.65	\$373.73	\$429.76	\$484.86	\$604.93	\$684.92	\$482.20	\$603.80	\$716.47	\$811.45	\$1,012.27	\$1,146.59	\$639.33	\$808.79	\$956.98	\$1,086.19	\$1,355.58	\$1,532.10	71
72	\$333.64	\$406.98	\$468.34	\$527.98	\$657.74	\$744.58	\$536.91	\$673.15	\$791.31	\$893.33	\$1,109.36	\$1,254.12	\$697.09	\$883.28	\$1,046.28	\$1,182.50	\$1,468.26	\$1,656.35	72
73	\$382.24	\$468.72	\$541.28	\$608.16	\$754.08	\$852.10	\$594.86	\$748.57	\$881.95	\$993.09	\$1,228.28	\$1,386.37	\$765.30	\$973.33	\$1,155.71	\$1,302.58	\$1,610.75	\$1,814.43	73
74	\$430.72	\$530.26	\$614.23	\$688.35	\$850.40	\$959.64	\$659.09	\$832.34	\$983.02	\$1,103.84	\$1,359.94	\$1,532.66	\$840.33	\$1,072.70	\$1,276.57	\$1,434.79	\$1,767.09	\$1,987.49	74
75	\$479.17	\$591.82	\$687.21	\$768.52	\$946.71	\$1,067.17	\$730.14	\$925.64	\$1,095.70	\$1,226.97	\$1,505.68	\$1,694.35	\$922.58	\$1,182.13	\$1,410.11	\$1,580.35	\$1,938.47	\$2,177.10	75
76	\$527.80	\$653.58	\$759.97	\$848.70	\$1,043.04	\$1,174.70	\$808.98	\$1,029.39	\$1,221.27	\$1,363.76	\$1,667.16	\$1,873.12	\$1,013.02	\$1,302.75	\$1,557.74	\$1,740.68	\$2,126.57	\$2,384.75	76
77	\$576.23	\$715.14	\$832.92	\$928.87	\$1,139.37	\$1,282.43	\$896.39	\$1,144.69	\$1,361.46	\$1,515.93	\$1,845.95	\$2,070.90	\$1,112.22	\$1,435.56	\$1,720.73	\$1,917.39	\$2,332.89	\$2,612.18	77
78	\$620.90	\$772.12	\$900.95	\$1,004.09	\$1,230.00	\$1,382.74	\$953.02	\$1,219.37	\$1,452.47	\$1,616.07	\$1,964.69	\$2,201.04	\$1,173.96	\$1,518.60	\$1,823.14	\$2,030.04	\$2,466.07	\$2,757.54	78
79	\$665.72	\$829.13	\$968.94	\$1,079.51	\$1,320.62	\$1,483.07	\$1,013.23	\$1,298.95	\$1,549.56	\$1,722.83	\$2,091.05	\$2,339.36	\$1,239.11	\$1,606.36	\$1,931.63	\$2,149.39	\$2,606.87	\$2,911.05	7

Certificate Form GLTCAARP-06-FC

		Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Comprehensive - 60 Day EP - 100% Home Care																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25	\$5.53	\$6.75	\$7.73	\$8.55	\$10.32	\$11.55	\$8.23	\$10.14	\$11.74	\$13.25	\$16.48	\$18.90	\$15.13	\$18.77	\$21.90	\$25.10	\$31.73	\$35.96	25		
26	\$5.57	\$6.82	\$7.79	\$8.61	\$10.39	\$11.63	\$8.33	\$10.30	\$11.93	\$13.47	\$16.76	\$19.23	\$15.32	\$18.98	\$22.18	\$25.40	\$32.14	\$36.45	26		
27	\$5.60	\$6.85	\$7.86	\$8.65	\$10.49	\$11.73	\$8.43	\$10.45	\$12.15	\$13.71	\$17.05	\$19.56	\$15.48	\$19.23	\$22.41	\$25.70	\$32.54	\$36.89	27		
28	\$5.61	\$6.87	\$7.91	\$8.74	\$10.57	\$11.84	\$8.58	\$10.63	\$12.33	\$13.91	\$17.35	\$19.87	\$15.65	\$19.44	\$22.70	\$26.02	\$32.98	\$37.37	28		
29	\$5.64	\$6.94	\$7.96	\$8.79	\$10.64	\$11.92	\$8.72	\$10.79	\$12.52	\$14.13	\$17.65	\$20.23	\$15.84	\$19.67	\$22.98	\$26.33	\$33.37	\$37.87	29		
30	\$5.68	\$6.99	\$8.01	\$8.85	\$10.72	\$12.03	\$8.85	\$10.95	\$12.72	\$14.39	\$17.94	\$20.57	\$16.05	\$19.93	\$23.25	\$26.69	\$33.79	\$38.34	30		
31	\$5.72	\$7.02	\$8.07	\$8.92	\$10.80	\$12.11	\$8.98	\$11.15	\$12.94	\$14.64	\$18.26	\$20.93	\$16.23	\$20.16	\$23.52	\$27.01	\$34.22	\$38.85	31		
32	\$5.73	\$7.07	\$8.12	\$8.98	\$10.89	\$12.20	\$9.11	\$11.31	\$13.12	\$14.86	\$18.58	\$21.27	\$16.40	\$20.40	\$23.79	\$27.34	\$34.64	\$39.36	32		
33	\$5.76	\$7.10	\$8.16	\$9.05	\$10.95	\$12.31	\$9.25	\$11.47	\$13.33	\$15.12	\$18.89	\$21.64	\$16.61	\$20.63	\$24.10	\$27.67	\$35.07	\$39.85	33		
34	\$5.81	\$7.15	\$8.24	\$9.10	\$11.06	\$12.40	\$9.40	\$11.67	\$13.56	\$15.35	\$19.22	\$22.02	\$16.80	\$20.86	\$24.40	\$27.99	\$35.52	\$40.37	34		
35	\$5.83	\$7.21	\$8.27	\$9.17	\$11.15	\$12.49	\$9.53	\$11.85	\$13.77	\$15.62	\$19.55	\$22.39	\$17.02	\$21.13	\$24.68	\$28.35	\$36.95	\$40.87	35		
36	\$5.88	\$7.28	\$8.30	\$9.28	\$11.30	\$12.68	\$9.69	\$12.05	\$14.06	\$15.93	\$19.96	\$22.86	\$17.22	\$21.39	\$25.01	\$28.74	\$36.47	\$41.46	36		
37	\$5.96	\$7.37	\$8.49	\$9.41	\$11.45	\$12.86	\$9.88	\$12.29	\$14.34	\$16.24	\$20.35	\$23.35	\$17.44	\$21.71	\$25.33	\$29.12	\$36.99	\$42.05	37		
38	\$6.00	\$7.45	\$8.62	\$9.53	\$11.59	\$13.03	\$10.06	\$12.53	\$14.59	\$16.57	\$20.81	\$23.80	\$17.70	\$22.00	\$25.69	\$29.53	\$37.50	\$42.65	38		
39	\$6.06	\$7.53	\$8.72	\$9.66	\$11.74	\$13.19	\$10.28	\$12.78	\$14.89	\$16.90	\$21.22	\$24.31	\$17.93	\$22.31	\$26.03	\$29.94	\$38.03	\$43.23	39		
40	\$6.13	\$7.60	\$8.80	\$9.78	\$11.91	\$13.39	\$10.45	\$13.01	\$15.19	\$17.24	\$21.68	\$24.83	\$18.17	\$22.58	\$26.38	\$30.35	\$38.57	\$43.86	40		
41	\$6.20	\$7.69	\$8.92	\$9.90	\$12.07	\$13.57	\$10.64	\$13.26	\$15.48	\$17.58	\$22.11	\$25.32	\$18.43	\$22.88	\$26.73	\$30.77	\$39.10	\$44.49	41		
42	\$6.25	\$7.79	\$9.02	\$10.02	\$12.23	\$13.75	\$10.81	\$13.55	\$15.78	\$17.94	\$22.58	\$25.86	\$18.64	\$23.21	\$27.10	\$31.18	\$39.65	\$45.12	42		
43	\$6.31	\$7.87	\$9.13	\$10.14	\$12.40	\$13.93	\$11.04	\$13.79	\$16.10	\$18.31	\$23.03	\$26.40	\$18.91	\$23.51	\$27.48	\$31.63	\$40.20	\$45.76	43		
44	\$6.38	\$7.96	\$9.24	\$10.29	\$12.55	\$14.09	\$11.23	\$14.06	\$16.39	\$18.70	\$23.52	\$26.95	\$19.18	\$23.80	\$27.84	\$32.05	\$40.78	\$46.42	44		
45	\$6.42	\$8.04	\$9.35	\$10.39	\$12.71	\$14.28	\$11.46	\$14.34	\$16.74	\$19.06	\$24.04	\$27.52	\$19.43	\$24.14	\$28.22	\$32.51	\$41.34	\$47.11	45		
46	\$6.55	\$8.20	\$9.55	\$10.63	\$13.01	\$14.64	\$11.86	\$14.83	\$17.27	\$19.59	\$24.62	\$28.21	\$19.73	\$24.54	\$28.67	\$33.03	\$42.05	\$47.89	46		
47	\$6.68	\$8.38	\$9.76	\$10.85	\$13.30	\$14.97	\$12.27	\$15.36	\$17.86	\$20.16	\$25.25	\$28.94	\$20.07	\$24.92	\$29.12	\$33.56	\$42.73	\$48.68	47		
48	\$6.75	\$8.55	\$9.96	\$11.12	\$13.61	\$15.34	\$12.71	\$15.93	\$18.44	\$20.70	\$25.88	\$29.68	\$20.35	\$25.31	\$29.60	\$34.10	\$43.44	\$49.50	48		
49	\$6.87	\$8.71	\$10.18	\$11.34	\$13.93	\$15.66	\$13.13	\$16.48	\$19.04	\$21.30	\$26.55	\$30.44	\$20.68	\$25.70	\$30.08	\$34.67	\$44.16	\$50.32	49		
50	\$7.01	\$8.88	\$10.37	\$11.58	\$14.24	\$16.02	\$13.61	\$17.06	\$19.67	\$21.90	\$27.20	\$31.18	\$21.00	\$26.13	\$30.58	\$35.22	\$44.88	\$51.16	50		
51	\$7.13	\$9.02	\$10.59	\$11.84	\$14.52	\$16.37	\$14.09	\$17.70	\$20.32	\$22.53	\$27.90	\$32.00	\$21.34	\$26.55	\$31.03	\$35.80	\$45.62	\$52.00	51		
52	\$7.23	\$9.18	\$10.79	\$12.05	\$14.83	\$16.74	\$14.59	\$18.33	\$20.99	\$23.17	\$28.60	\$32.81	\$21.68	\$26.96	\$31.55	\$36.38	\$46.39	\$52.86	52		
53	\$7.36	\$9.35	\$11.01	\$12.29	\$15.14	\$17.06	\$15.12	\$18.97	\$21.69	\$23.80	\$29.32	\$33.63	\$22.02	\$27.40	\$32.03	\$36.95	\$47.14	\$53.75	53		
54	\$7.46	\$9.52	\$11.21	\$12.53	\$15.46	\$17.41	\$15.64	\$19.67	\$22.40	\$24.49	\$30.07	\$34.47	\$22.36	\$27.83	\$32.55	\$37.57	\$47.93	\$54.64	54		
55	\$7.57	\$9.67	\$11.41	\$12.78	\$15.76	\$17.77	\$16.17	\$20.35	\$23.17	\$25.14	\$30.87	\$35.34	\$22.70	\$28.28	\$33.07	\$38.16	\$48.75	\$55.54	55		
56	\$8.29	\$10.50	\$12.31	\$13.80	\$17.06	\$19.29	\$16.95	\$21.32	\$24.26	\$26.47	\$32.73	\$37.50	\$23.64	\$29.49	\$34.56	\$39.92	\$51.09	\$58.29	56		
57	\$9.05	\$11.32	\$13.18	\$14.82	\$18.41	\$20.82	\$17.77	\$22.34	\$25.39	\$27.90	\$34.71	\$39.79	\$24.62	\$30.77	\$36.10	\$41.77	\$53.53	\$61.11	57		
58	\$9.78	\$12.16	\$14.08	\$15.84	\$19.72	\$22.33	\$18.60	\$23.42	\$26.57	\$29.39	\$36.80	\$42.21	\$25.66	\$32.13	\$37.72	\$43.70	\$56.13	\$64.09	58		
59	\$10.51	\$12.97	\$14.97	\$16.89	\$21.06	\$23.87	\$19.51	\$24.54	\$27.83	\$30.98	\$39.03	\$44.76	\$26.71	\$33.51	\$39.40	\$45.72	\$58.82	\$67.23	59		
60	\$11.23	\$13.80	\$15.87	\$17.92	\$22.38	\$25.36	\$20.44	\$25.69	\$29.12	\$32.66	\$41.40	\$47.50	\$27.82	\$34.97	\$41.18	\$47.85	\$61.65	\$70.52	60		
61	\$11.99	\$14.64	\$16.75	\$18.95	\$23.72	\$26.88	\$21.39	\$26.92	\$30.51	\$34.40	\$43.89	\$50.40	\$28.96	\$36.48	\$43.03	\$50.07	\$64.66	\$73.96	61		
62	\$12.71	\$15.47	\$17.65	\$19.97	\$25.02	\$28.42	\$22.45	\$28.19	\$31.96	\$36.25	\$46.68	\$53.49	\$30.16	\$38.08	\$44.96	\$52.38	\$67.74	\$77.55	62		
63	\$14.06	\$17.10	\$19.52	\$22.09	\$27.70	\$31.47	\$24.06	\$30.15	\$34.00	\$39.10	\$50.11	\$57.47	\$32.37	\$40.78	\$48.11	\$55.90	\$72.06	\$82.38	63		
64	\$15.36	\$18.75	\$21.38	\$24.24	\$30.38	\$34.52	\$25.81	\$32.28	\$37.05	\$42.19	\$53.92	\$61.79	\$34.70	\$43.66	\$51.44	\$59.63	\$76.61	\$87.52	64		
65	\$16.73	\$20.37	\$23.28	\$26.37	\$33.07	\$37.57	\$27.67	\$34.55	\$39.88	\$45.50	\$58.04	\$66.44	\$37.21	\$46.74	\$55.03	\$63.63	\$81.49	\$92.96	65		
66	\$18.03	\$22.02	\$25.15	\$28.50	\$35.78	\$40.63	\$29.64	\$36.95	\$42.92	\$49.07	\$62.47	\$71.43	\$39.91	\$50.04	\$58.83	\$67.88	\$86.67	\$98.77	66		
67	\$19.40	\$23.64	\$27.02	\$30.64	\$38.45	\$43.67	\$31.77	\$39.59	\$46.17	\$52.98	\$67.23	\$76.76	\$42.82	\$53.59	\$62.91	\$72.41	\$92.16	\$104.94	67		
68	\$22.00	\$26.92	\$30.80	\$34.85	\$43.63	\$49.48	\$34.97	\$43.66	\$50.98	\$58.27	\$73.60	\$83.87	\$46.66	\$58.52	\$68.79	\$78.83	\$99.83	\$113.44	68		
69	\$24.62	\$30.19	\$34.60	\$39.08	\$48.80	\$55.31	\$38.49	\$48.13	\$56.25	\$64.04	\$80.55	\$91.65	\$50.90	\$63.89	\$75.22	\$85.85	\$108.13	\$122.62	69		
70	\$27.26	\$33.44	\$38.38	\$43.30	\$53.97	\$61.12	\$42.38	\$53.02	\$62.06	\$70.43	\$88.19	\$100.12	\$55.48	\$69.79	\$82.22	\$93.49	\$117.14	\$132.55	70		
71	\$29.90	\$36.71	\$42.18	\$47.50	\$59.13	\$66.94	\$46.65	\$58.48	\$68.48	\$77.46	\$96.54	\$109.41	\$60.50	\$76.21	\$89.86	\$101.80	\$126.86	\$143.31	71		
72	\$32.53	\$39.98	\$45.97	\$51.73	\$64.31	\$72.78	\$51.34	\$64.45	\$75.57	\$87.21	\$105.64	\$119.53	\$65.93	\$83.21	\$98.25	\$110.85	\$137.45	\$154.95	72		
73	\$37.23	\$46.03	\$53.09	\$59.56	\$73.71	\$83.27	\$56.89	\$71.61	\$84.16	\$94.61	\$116.87	\$131.98	\$72.40	\$91.70	\$108.54	\$122.13	\$150.79	\$169.73	73		
74	\$41.97	\$52.10	\$60.24	\$67.42	\$83.13	\$93.79	\$63.00	\$79.56	\$93.73	\$105.08	\$129.27	\$145.75	\$79.49	\$101.03	\$119.90	\$134.52	\$165.40	\$185.92	74		
75	\$46.70	\$58.16	\$67.42	\$75.27	\$92.55	\$104.30	\$69.75	\$88.42	\$104.37	\$116.69	\$142.99	\$160.94	\$87.25	\$111.35	\$132.44	\$148.15	\$181.44	\$203.68	75		
76	\$51.43	\$64.19	\$74.58	\$83.12	\$101.99	\$114.82	\$77.26	\$98.24	\$116.24	\$129.58	\$158.18	\$177.75	\$95.79	\$122.71	\$146.28	\$163.20	\$199.04	\$223.10	76		
77	\$56.15	\$70.26	\$81.73	\$90.98	\$111.40	\$125.33	\$85.54	\$109.15	\$129.44	\$143.91	\$174.97	\$196.30	\$105.17	\$135.20	\$161.60	\$179.76	\$218.36	\$244.37	77		
78	\$60.51	\$75.86	\$88.40	\$98.37	\$120.26	\$135.15	\$90.94	\$116.24	\$138.03	\$153.34	\$186.15	\$208.54	\$111.03	\$143.03	\$171.20	\$190.33	\$230.81	\$257.97	78		
79	\$64.89	\$81.45	\$95.06	\$105.71	\$129.11	\$144.95	\$96.68	\$123.75	\$147.18	\$163.38	\$198.02	\$221.52	\$117.17	\$151.28	\$181.38	\$201.51	\$244.01	\$272.32	79		
80	\$69.23	\$87.04	\$101.74	\$113.09	\$137.98	\$154.75	\$102.76	\$131.77	\$156.95	\$174.10	\$210.64	\$235.33	\$123.69	\$160.03	\$192.17	\$213.35	\$257.94	\$287.51	80		
81	\$73.62	\$92.64	\$108.42	\$120.46	\$146.85	\$164.55	\$109.22	\$140.31	\$167.37	\$185.50	\$224.07	\$250.00	\$130.57	\$169.28	\$203.60	\$225.90	\$272.70	\$303.48	81		
82	\$77.96	\$98.24	\$115.09	\$127.85	\$155.69	\$174.38	\$116.11	\$149.40	\$178.46	\$197.64	\$238.40	\$265.56	\$137.82	\$179.08	\$215.69	\$239.16	\$288.27	\$320.37	82		
83	\$83.69	\$105.64	\$123.96	\$137.70	\$167.58	\$187.56	\$123.41	\$159.00	\$190.13	\$210.52	\$253.72	\$282.35	\$145.77	\$189.73	\$228.83	\$253.61	\$305.43	\$339.18	83		
84	\$89.44	\$113.07	\$132.82	\$147.55	\$179.49	\$200.73	\$131.18	\$169.23	\$202.59	\$224.24	\$270.02	\$300.19	\$154.23	\$201.02	\$242.71	\$268.95					

Certificate Form GLTCARP-06-FC

		Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																				
		Comprehensive - 60 Day EP - 100% Home Care																				
Issue Age	Future Purchase Option							Auto 3% Compound Inflation							Auto 5% Compound Inflation							Issue Age
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime				
25	\$16.24	\$19.87	\$22.72	\$25.10	\$30.31	\$33.95	\$24.13	\$29.82	\$34.56	\$38.96	\$48.50	\$55.54	\$44.46	\$55.22	\$64.41	\$73.79	\$93.28	\$105.76	25			
26	\$16.36	\$19.98	\$22.87	\$25.25	\$30.58	\$34.21	\$24.49	\$30.24	\$35.09	\$39.61	\$49.29	\$56.51	\$44.98	\$55.88	\$65.18	\$74.67	\$94.46	\$107.11	26			
27	\$16.46	\$20.15	\$23.08	\$25.45	\$30.80	\$34.52	\$24.86	\$30.73	\$35.67	\$40.27	\$50.16	\$57.47	\$45.48	\$56.51	\$65.93	\$75.58	\$95.70	\$108.46	27			
28	\$16.48	\$20.24	\$23.22	\$25.67	\$31.07	\$34.77	\$25.18	\$31.21	\$36.24	\$40.93	\$51.00	\$58.45	\$46.03	\$57.16	\$66.75	\$76.50	\$96.88	\$109.91	28			
29	\$16.59	\$20.40	\$23.37	\$25.84	\$31.27	\$35.06	\$25.62	\$31.72	\$36.77	\$41.60	\$51.87	\$59.46	\$46.60	\$57.83	\$67.56	\$77.46	\$98.11	\$111.32	29			
30	\$16.72	\$20.49	\$23.52	\$26.00	\$31.54	\$35.31	\$26.00	\$32.24	\$37.39	\$42.30	\$52.77	\$60.44	\$47.14	\$58.55	\$68.35	\$78.41	\$99.32	\$112.74	30			
31	\$16.80	\$20.65	\$23.67	\$26.21	\$31.77	\$35.63	\$26.43	\$32.73	\$38.01	\$43.02	\$53.67	\$61.48	\$47.70	\$59.25	\$69.16	\$79.39	\$100.61	\$114.21	31			
32	\$16.87	\$20.76	\$23.89	\$26.43	\$32.02	\$35.86	\$26.81	\$33.26	\$38.60	\$43.71	\$54.59	\$62.53	\$48.28	\$59.95	\$69.98	\$80.36	\$101.85	\$115.65	32			
33	\$16.95	\$20.91	\$24.05	\$26.57	\$32.24	\$36.18	\$27.22	\$33.77	\$39.23	\$44.43	\$55.51	\$63.62	\$48.82	\$60.68	\$70.85	\$81.33	\$103.12	\$117.14	33			
34	\$17.05	\$21.09	\$24.19	\$26.78	\$32.48	\$36.45	\$27.64	\$34.27	\$39.82	\$45.12	\$56.45	\$64.71	\$49.38	\$61.38	\$71.69	\$82.31	\$104.44	\$118.64	34			
35	\$17.17	\$21.14	\$24.34	\$26.96	\$32.73	\$36.72	\$28.04	\$34.82	\$40.49	\$45.88	\$57.44	\$65.83	\$50.02	\$62.12	\$72.56	\$83.34	\$105.76	\$120.18	35			
36	\$17.30	\$21.39	\$24.64	\$27.34	\$33.20	\$37.23	\$28.53	\$35.46	\$41.29	\$46.81	\$58.65	\$67.19	\$50.64	\$62.92	\$73.52	\$84.50	\$107.21	\$121.87	36			
37	\$17.51	\$21.65	\$25.00	\$27.68	\$33.65	\$37.82	\$29.06	\$36.11	\$42.10	\$47.77	\$59.86	\$68.62	\$51.30	\$63.81	\$74.53	\$85.66	\$108.74	\$123.59	37			
38	\$17.66	\$21.90	\$25.30	\$28.04	\$34.10	\$38.32	\$29.60	\$36.82	\$42.90	\$48.71	\$61.12	\$70.03	\$52.00	\$64.67	\$75.53	\$86.82	\$110.26	\$125.37	38			
39	\$17.87	\$22.18	\$25.62	\$28.37	\$34.56	\$38.83	\$30.15	\$37.53	\$43.76	\$49.70	\$62.39	\$71.48	\$52.71	\$65.53	\$76.54	\$88.05	\$111.82	\$127.15	39			
40	\$18.02	\$22.36	\$25.91	\$28.74	\$34.99	\$39.37	\$30.73	\$38.26	\$44.61	\$50.70	\$63.69	\$72.95	\$53.45	\$66.38	\$77.56	\$89.27	\$113.39	\$128.97	40			
41	\$18.19	\$22.62	\$26.21	\$29.10	\$35.52	\$39.88	\$31.27	\$39.01	\$45.48	\$51.73	\$65.03	\$74.49	\$54.14	\$67.29	\$78.65	\$90.46	\$114.95	\$130.79	41			
42	\$18.37	\$22.87	\$26.53	\$29.45	\$35.96	\$40.42	\$31.81	\$39.77	\$46.40	\$52.77	\$66.38	\$76.06	\$54.85	\$68.20	\$79.69	\$91.72	\$116.56	\$132.66	42			
43	\$18.53	\$23.12	\$26.86	\$29.82	\$36.45	\$40.93	\$32.44	\$40.54	\$47.29	\$53.83	\$67.75	\$77.61	\$55.60	\$69.13	\$80.74	\$92.98	\$118.20	\$134.55	43			
44	\$18.73	\$23.37	\$27.17	\$30.21	\$36.87	\$41.45	\$33.04	\$41.29	\$48.21	\$54.94	\$69.16	\$79.21	\$56.36	\$70.03	\$81.87	\$94.26	\$119.86	\$136.45	44			
45	\$18.89	\$23.62	\$27.48	\$30.58	\$37.35	\$41.98	\$33.69	\$42.10	\$49.19	\$56.06	\$70.62	\$80.84	\$57.12	\$71.00	\$82.98	\$95.55	\$121.60	\$138.49	45			
46	\$19.23	\$24.09	\$28.09	\$31.21	\$38.26	\$43.02	\$34.89	\$43.61	\$50.82	\$57.63	\$72.41	\$82.93	\$58.03	\$72.12	\$84.29	\$97.09	\$123.59	\$140.80	46			
47	\$19.58	\$24.59	\$28.68	\$31.92	\$39.12	\$44.01	\$36.08	\$45.19	\$52.47	\$59.25	\$74.21	\$85.06	\$58.96	\$73.26	\$85.66	\$98.65	\$125.64	\$143.13	47			
48	\$19.87	\$25.10	\$29.30	\$32.65	\$40.03	\$45.09	\$37.35	\$46.81	\$54.20	\$60.91	\$76.09	\$87.24	\$59.86	\$74.45	\$87.03	\$100.27	\$127.71	\$145.51	48			
49	\$20.24	\$25.55	\$29.91	\$33.34	\$40.93	\$46.10	\$38.66	\$48.50	\$55.96	\$62.63	\$78.01	\$89.46	\$60.82	\$75.58	\$88.44	\$101.89	\$129.83	\$147.96	49			
50	\$20.60	\$26.05	\$30.51	\$34.07	\$41.82	\$47.11	\$40.03	\$50.19	\$57.83	\$64.41	\$79.97	\$91.72	\$61.78	\$76.82	\$89.85	\$103.56	\$131.97	\$150.43	50			
51	\$20.96	\$26.53	\$31.12	\$34.77	\$42.71	\$48.13	\$41.45	\$52.00	\$59.76	\$66.22	\$82.03	\$94.06	\$62.75	\$78.01	\$91.26	\$105.25	\$134.13	\$152.90	51			
52	\$21.26	\$27.02	\$31.72	\$35.42	\$43.61	\$49.19	\$42.90	\$53.87	\$61.75	\$68.10	\$84.10	\$96.44	\$63.69	\$79.29	\$92.75	\$106.97	\$136.36	\$155.43	52			
53	\$21.61	\$27.48	\$32.35	\$36.11	\$44.54	\$50.19	\$44.43	\$55.81	\$63.73	\$70.03	\$86.22	\$98.87	\$64.71	\$80.54	\$94.20	\$108.69	\$138.65	\$158.00	53			
54	\$21.96	\$27.98	\$32.95	\$36.82	\$45.39	\$51.20	\$45.99	\$57.83	\$65.87	\$72.00	\$88.40	\$101.39	\$65.72	\$81.81	\$95.72	\$110.45	\$140.91	\$160.65	54			
55	\$22.25	\$28.43	\$33.54	\$37.53	\$46.29	\$52.22	\$47.56	\$59.86	\$68.10	\$73.85	\$90.75	\$103.93	\$66.75	\$83.12	\$97.26	\$112.18	\$143.29	\$163.31	55			
56	\$22.43	\$30.86	\$36.18	\$40.57	\$50.19	\$56.74	\$49.85	\$62.69	\$71.29	\$77.81	\$96.22	\$110.26	\$69.52	\$86.71	\$101.60	\$117.38	\$150.18	\$171.33	56			
57	\$26.57	\$33.30	\$38.76	\$43.56	\$54.10	\$61.16	\$52.22	\$65.68	\$74.64	\$82.03	\$116.99	\$124.11	\$72.41	\$90.46	\$106.17	\$122.80	\$157.41	\$179.66	57			
58	\$28.74	\$35.73	\$41.40	\$46.60	\$57.98	\$65.80	\$54.69	\$68.82	\$78.11	\$86.41	\$108.23	\$124.11	\$75.39	\$94.43	\$110.89	\$128.47	\$164.99	\$188.42	58			
59	\$30.91	\$38.16	\$44.01	\$49.63	\$61.90	\$70.13	\$57.32	\$72.12	\$81.81	\$91.08	\$114.76	\$131.66	\$78.53	\$98.50	\$115.88	\$134.43	\$172.93	\$197.62	59			
60	\$33.04	\$40.57	\$46.65	\$52.69	\$65.78	\$74.59	\$60.07	\$75.53	\$85.56	\$95.99	\$121.70	\$139.64	\$81.78	\$102.79	\$121.08	\$140.65	\$181.29	\$207.29	60			
61	\$35.21	\$43.02	\$49.25	\$55.73	\$69.66	\$79.02	\$62.92	\$79.13	\$89.70	\$101.15	\$128.02	\$148.14	\$85.15	\$107.26	\$125.51	\$147.17	\$190.05	\$217.41	61			
62	\$37.35	\$45.43	\$51.87	\$58.68	\$73.57	\$83.55	\$65.97	\$82.83	\$93.98	\$106.56	\$136.93	\$157.21	\$88.70	\$111.97	\$132.20	\$154.00	\$199.14	\$227.99	62			
63	\$41.29	\$50.29	\$57.39	\$64.97	\$81.45	\$92.49	\$70.73	\$88.65	\$101.15	\$114.95	\$147.32	\$168.99	\$95.13	\$119.86	\$141.42	\$164.33	\$211.81	\$242.20	63			
64	\$45.19	\$55.10	\$62.88	\$71.25	\$89.34	\$101.47	\$75.85	\$94.88	\$108.89	\$124.02	\$158.56	\$181.70	\$102.02	\$128.32	\$151.24	\$175.32	\$225.26	\$257.30	64			
65	\$49.14	\$59.92	\$68.40	\$77.49	\$97.26	\$110.45	\$81.33	\$101.55	\$117.23	\$133.77	\$170.67	\$195.29	\$109.40	\$137.36	\$161.75	\$187.05	\$239.57	\$273.31	65			
66	\$53.01	\$64.71	\$73.93	\$83.81	\$105.12	\$119.40	\$87.18	\$108.69	\$126.18	\$144.31	\$183.65	\$209.96	\$117.32	\$147.09	\$172.99	\$199.57	\$254.81	\$290.36	66			
67	\$56.96	\$69.52	\$79.44	\$90.06	\$113.05	\$128.37	\$93.40	\$116.37	\$135.81	\$155.73	\$197.62	\$225.71	\$125.91	\$157.56	\$184.98	\$212.87	\$271.00	\$308.50	67			
68	\$64.67	\$79.13	\$90.57	\$102.45	\$128.26	\$145.47	\$102.79	\$128.32	\$149.85	\$171.27	\$216.35	\$246.60	\$137.21	\$172.04	\$202.24	\$231.78	\$293.51	\$333.48	68			
69	\$72.41	\$88.74	\$101.69	\$114.85	\$143.45	\$162.61	\$113.20	\$141.45	\$165.34	\$188.32	\$236.83	\$269.44	\$149.60	\$187.86	\$221.11	\$252.39	\$317.89	\$360.50	69			
70	\$80.15	\$98.37	\$112.83	\$127.23	\$158.67	\$179.71	\$124.62	\$155.94	\$182.44	\$207.09	\$259.26	\$294.38	\$163.14	\$205.16	\$241.68	\$274.83	\$344.37	\$389.74	70			
71	\$87.90	\$107.92	\$123.96	\$139.64	\$173.85	\$196.82	\$137.16	\$171.93	\$201.32	\$227.72	\$283.77	\$321.64	\$177.84	\$224.04	\$264.21	\$299.27	\$372.98	\$421.34	71			
72	\$95.64	\$117.54	\$135.10	\$152.06	\$189.09	\$213.90	\$150.97	\$189.48	\$222.16	\$250.45	\$310.60	\$351.38	\$193.82	\$244.64	\$288.82	\$325.93	\$404.07	\$455.56	72			
73	\$109.49	\$135.35	\$156.09	\$175.11	\$216.77	\$244.84	\$167.23	\$210.52	\$247.42	\$278.13	\$343.60	\$388.02	\$212.82	\$269.57	\$319.07	\$359.02	\$443.25	\$499.02	73			
74	\$123.41	\$153.14	\$177.13	\$198.20	\$244.43	\$275.75	\$185.18	\$233.90	\$275.53	\$308.89	\$380.07	\$428.50	\$233.67	\$297.06	\$352.46	\$395.46	\$486.27	\$546.64	74			
75	\$137.32	\$170.95	\$198.20	\$221.31	\$272.10	\$306.65	\$205.07	\$259.90	\$306.86	\$343.04	\$420.39	\$473.18	\$256.54	\$327.35	\$389.33	\$435.57	\$533.43	\$598.81	75			
76	\$151.19	\$188.78	\$219.22	\$244.37	\$299.81	\$337.58	\$227.12	\$288.80	\$341.72	\$380.98	\$465.03	\$522.53	\$281.61	\$360.75	\$430.06	\$479.80	\$585.17	\$655.92	76			
77	\$165.08	\$206.57	\$240.28	\$267.45	\$327.50	\$368.47	\$251.51	\$320.93	\$380.59	\$423.07	\$514.40	\$577.10	\$309.25	\$397.53	\$475.11	\$528.47	\$641.96	\$718.45	77			
78	\$177.90	\$223.03	\$259.86	\$289.16	\$353.58	\$397.34	\$267.36	\$341.72	\$405.82	\$450.82	\$547.24	\$613.06	\$326.40	\$420.48	\$503.32	\$559.51	\$678.63	\$758.44	78			
79	\$190.75	\$239.48	\$279.51	\$310.81	\$379.58	\$426.16	\$284.20	\$363.84	\$432.75	\$480.33	\$582.15	\$651.26	\$344.50	\$444.79	\$533.29	\$592.41	\$717.40	\$800.63	79			
80	\$203.55	\$255.92	\$299.12	\$332.51	\$405.63	\$455.00	\$302.12	\$387.42	\$461.42	\$511.83	\$619.31	\$691.85	\$363.62	\$470.49	\$564.99	\$627.23	\$758.39	\$845.19	80			
81	\$216.38	\$272.36	\$318.73	\$354.17	\$431.66	\$483.77	\$321.12	\$412.51	\$492.03	\$545.37	\$658.81	\$734.95	\$383.80	\$497.71	\$598.59	\$664.10	\$801.66	\$892.25	81			
82	\$229.20	\$288.80	\$338.35	\$375.87	\$457.69	\$512.64	\$341.32	\$439.20	\$524.63	\$581.09	\$700.89	\$780.74	\$405.12	\$526.49	\$634.17	\$703.11	\$847.48	\$941.87	82			

Certificate Form GLTCAARP-06-FC

		Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase																	
		Comprehensive - 60 Day EP - 100% Home Care																	
Issue Age	Future Purchase Option						Auto 3% Compound Inflation					Auto 5% Compound Inflation					Issue Age		
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year		7 Year	Lifetime
25	\$60.98	\$74.67	\$85.30	\$94.24	\$113.80	\$127.49	\$90.63	\$111.92	\$129.75	\$146.29	\$182.00	\$208.61	\$166.98	\$207.29	\$241.85	\$277.02	\$350.34	\$397.09	25
26	\$61.38	\$75.05	\$85.88	\$94.81	\$114.76	\$128.44	\$91.95	\$113.61	\$131.85	\$148.76	\$185.05	\$212.22	\$168.92	\$209.76	\$244.72	\$280.44	\$354.70	\$402.22	26
27	\$61.76	\$75.61	\$86.64	\$95.57	\$115.70	\$129.57	\$93.28	\$115.32	\$133.93	\$151.24	\$188.30	\$215.84	\$170.81	\$212.22	\$247.56	\$283.84	\$359.28	\$407.35	27
28	\$61.93	\$76.01	\$87.19	\$96.33	\$116.68	\$130.51	\$94.62	\$117.23	\$136.05	\$153.70	\$191.51	\$219.44	\$172.90	\$214.69	\$250.60	\$287.25	\$363.84	\$412.67	28
29	\$62.31	\$76.57	\$87.77	\$97.08	\$117.41	\$131.67	\$96.15	\$119.11	\$138.13	\$156.17	\$194.76	\$223.24	\$174.99	\$217.17	\$253.64	\$290.87	\$368.40	\$417.97	29
30	\$62.69	\$76.96	\$88.35	\$97.67	\$118.38	\$132.63	\$97.67	\$121.02	\$140.43	\$158.82	\$198.19	\$227.03	\$177.08	\$219.81	\$256.69	\$294.47	\$372.96	\$423.30	30
31	\$63.07	\$77.49	\$88.92	\$98.42	\$119.32	\$133.76	\$99.19	\$122.91	\$142.69	\$161.49	\$201.56	\$230.86	\$179.16	\$222.49	\$259.72	\$298.10	\$377.70	\$428.82	31
32	\$63.27	\$77.90	\$89.68	\$99.19	\$120.26	\$134.71	\$100.69	\$124.82	\$144.97	\$164.15	\$204.99	\$234.83	\$181.25	\$225.14	\$262.76	\$301.72	\$382.46	\$434.31	32
33	\$63.64	\$78.50	\$90.24	\$99.76	\$121.02	\$135.84	\$102.21	\$126.73	\$147.24	\$166.80	\$208.41	\$238.84	\$183.35	\$227.81	\$265.98	\$305.32	\$387.20	\$439.83	33
34	\$64.02	\$79.05	\$90.83	\$100.50	\$121.99	\$136.80	\$103.74	\$128.61	\$149.53	\$169.49	\$212.04	\$242.98	\$185.43	\$230.47	\$269.22	\$309.11	\$392.17	\$445.53	34
35	\$64.41	\$79.43	\$91.38	\$101.25	\$122.91	\$137.95	\$105.26	\$130.73	\$151.99	\$172.31	\$215.63	\$247.17	\$187.72	\$233.30	\$272.43	\$312.92	\$397.09	\$451.22	35
36	\$64.98	\$80.38	\$92.52	\$102.59	\$124.63	\$139.83	\$107.17	\$133.18	\$155.04	\$175.73	\$220.20	\$252.31	\$190.19	\$236.35	\$276.07	\$317.29	\$402.58	\$457.69	36
37	\$65.73	\$81.33	\$93.85	\$103.93	\$126.34	\$141.93	\$109.05	\$135.67	\$158.07	\$179.34	\$224.77	\$257.62	\$192.66	\$239.57	\$279.85	\$321.65	\$408.29	\$464.16	37
38	\$66.31	\$82.26	\$95.00	\$105.26	\$128.07	\$143.82	\$111.14	\$138.32	\$161.12	\$182.97	\$229.50	\$262.95	\$195.30	\$242.81	\$283.65	\$326.04	\$413.99	\$470.79	38
39	\$67.08	\$83.22	\$96.15	\$106.57	\$129.75	\$145.74	\$113.23	\$140.97	\$164.35	\$186.58	\$234.24	\$268.47	\$197.97	\$246.05	\$287.46	\$330.60	\$419.88	\$477.44	39
40	\$67.63	\$83.98	\$97.28	\$107.92	\$131.48	\$147.82	\$115.32	\$143.64	\$167.57	\$190.37	\$239.18	\$273.97	\$200.62	\$249.26	\$291.25	\$335.16	\$425.78	\$484.29	40
41	\$68.38	\$84.95	\$98.42	\$109.25	\$133.38	\$149.71	\$117.41	\$146.48	\$170.81	\$194.17	\$244.14	\$279.67	\$203.28	\$252.69	\$295.23	\$339.70	\$431.65	\$491.12	41
42	\$68.99	\$85.88	\$99.57	\$110.58	\$135.07	\$151.80	\$119.49	\$149.33	\$174.22	\$198.19	\$249.26	\$285.54	\$205.94	\$256.10	\$299.24	\$344.47	\$437.75	\$498.16	42
43	\$69.55	\$86.82	\$100.88	\$111.92	\$136.80	\$153.70	\$121.80	\$152.19	\$177.64	\$202.16	\$254.40	\$291.46	\$208.80	\$259.53	\$303.22	\$349.21	\$443.82	\$505.19	43
44	\$70.31	\$87.77	\$102.03	\$113.44	\$138.50	\$155.61	\$124.07	\$155.04	\$181.05	\$206.33	\$259.72	\$297.54	\$211.66	\$262.95	\$307.40	\$353.98	\$450.09	\$512.40	44
45	\$70.87	\$88.73	\$103.18	\$114.76	\$140.23	\$157.68	\$126.54	\$158.07	\$184.66	\$210.51	\$265.21	\$303.61	\$214.50	\$266.56	\$311.59	\$358.70	\$456.55	\$520.00	45
46	\$72.21	\$90.44	\$105.45	\$117.23	\$143.64	\$161.49	\$130.92	\$163.78	\$190.75	\$216.40	\$271.89	\$311.42	\$217.92	\$270.74	\$316.51	\$364.62	\$464.16	\$528.75	46
47	\$73.52	\$92.35	\$107.75	\$119.90	\$146.87	\$165.31	\$135.47	\$169.68	\$197.00	\$222.49	\$278.74	\$319.37	\$221.35	\$275.12	\$321.65	\$370.50	\$471.73	\$537.48	47
48	\$74.67	\$94.24	\$110.00	\$122.54	\$150.29	\$169.28	\$140.23	\$175.73	\$203.48	\$228.73	\$285.74	\$327.55	\$224.77	\$279.47	\$326.79	\$376.55	\$479.55	\$546.41	48
49	\$76.01	\$96.94	\$112.30	\$125.20	\$153.70	\$173.07	\$145.19	\$182.00	\$210.13	\$235.22	\$292.97	\$335.90	\$228.37	\$283.84	\$332.12	\$382.66	\$487.53	\$555.54	49
50	\$77.31	\$97.86	\$114.57	\$127.86	\$157.11	\$176.90	\$150.29	\$188.47	\$217.17	\$241.85	\$300.38	\$344.47	\$231.99	\$288.42	\$337.42	\$388.92	\$495.49	\$564.80	50
51	\$78.67	\$99.57	\$116.86	\$130.51	\$160.35	\$180.68	\$155.61	\$195.30	\$224.37	\$248.69	\$307.99	\$353.20	\$235.60	\$292.97	\$342.75	\$395.17	\$503.67	\$574.15	51
52	\$79.80	\$101.47	\$119.11	\$133.01	\$163.78	\$184.66	\$161.12	\$202.34	\$231.79	\$255.75	\$315.76	\$362.13	\$239.18	\$297.72	\$348.27	\$401.64	\$512.02	\$583.66	52
53	\$81.12	\$103.18	\$121.42	\$135.67	\$167.20	\$188.47	\$166.80	\$209.56	\$239.39	\$262.95	\$323.73	\$371.25	\$242.98	\$302.47	\$353.76	\$408.11	\$520.59	\$593.35	53
54	\$82.45	\$105.08	\$123.69	\$138.32	\$170.42	\$192.27	\$172.71	\$217.17	\$247.36	\$270.36	\$331.92	\$380.73	\$246.81	\$307.23	\$359.48	\$414.74	\$529.12	\$603.22	54
55	\$83.60	\$106.75	\$125.96	\$140.97	\$173.85	\$196.06	\$178.62	\$224.77	\$255.75	\$277.38	\$340.85	\$390.24	\$250.60	\$312.16	\$365.16	\$421.21	\$538.05	\$613.30	55
56	\$91.77	\$115.89	\$135.84	\$152.36	\$188.47	\$212.98	\$187.13	\$235.42	\$267.69	\$292.23	\$361.37	\$413.99	\$261.05	\$325.66	\$381.49	\$440.77	\$563.90	\$643.31	56
57	\$99.76	\$125.00	\$145.53	\$163.58	\$203.10	\$229.70	\$196.06	\$246.60	\$280.23	\$307.99	\$383.24	\$439.24	\$271.89	\$339.70	\$398.60	\$461.10	\$591.06	\$674.65	57
58	\$107.92	\$134.13	\$155.41	\$174.99	\$217.74	\$246.42	\$205.37	\$258.38	\$293.36	\$324.51	\$406.41	\$466.04	\$283.09	\$354.52	\$416.45	\$482.39	\$619.55	\$707.53	58
59	\$116.10	\$143.24	\$165.31	\$186.37	\$232.36	\$263.32	\$215.26	\$270.74	\$320.73	\$341.99	\$430.90	\$494.36	\$294.88	\$369.93	\$435.08	\$504.80	\$649.41	\$742.09	59
60	\$124.07	\$152.36	\$175.19	\$197.77	\$246.99	\$280.06	\$225.50	\$283.65	\$321.65	\$360.40	\$456.93	\$524.37	\$307.04	\$386.06	\$454.65	\$526.18	\$680.74	\$778.40	60
61	\$132.24	\$161.49	\$184.87	\$209.18	\$261.62	\$296.75	\$236.35	\$297.16	\$336.84	\$379.80	\$484.48	\$556.30	\$319.75	\$402.81	\$474.97	\$552.68	\$713.60	\$816.40	61
62	\$140.23	\$170.62	\$194.76	\$220.39	\$276.24	\$313.68	\$247.77	\$311.01	\$352.80	\$400.13	\$514.11	\$590.28	\$333.06	\$420.46	\$496.46	\$578.35	\$747.80	\$866.10	62
63	\$155.04	\$188.84	\$215.43	\$243.94	\$305.86	\$347.30	\$265.60	\$332.87	\$379.80	\$431.65	\$553.25	\$634.57	\$357.18	\$450.09	\$531.02	\$617.08	\$795.30	\$909.48	63
64	\$169.68	\$206.91	\$236.18	\$267.50	\$335.55	\$380.94	\$284.78	\$356.23	\$408.86	\$465.68	\$595.44	\$682.26	\$383.02	\$481.82	\$567.90	\$658.33	\$845.84	\$966.11	64
65	\$184.49	\$224.94	\$256.88	\$291.04	\$365.16	\$414.74	\$305.32	\$381.31	\$440.21	\$502.34	\$640.85	\$733.36	\$410.77	\$515.82	\$607.42	\$702.41	\$899.59	\$1,026.34	65
66	\$199.12	\$242.98	\$277.57	\$314.62	\$394.81	\$448.38	\$327.35	\$408.11	\$473.84	\$541.87	\$689.67	\$788.47	\$440.58	\$552.29	\$649.58	\$749.33	\$956.79	\$1,090.38	66
67	\$213.91	\$261.05	\$298.28	\$338.17	\$424.42	\$482.00	\$350.73	\$436.98	\$509.92	\$584.80	\$742.09	\$847.54	\$472.72	\$591.65	\$694.60	\$799.28	\$1,017.58	\$1,158.37	67
68	\$242.81	\$297.16	\$340.08	\$384.73	\$481.64	\$546.22	\$386.06	\$481.82	\$562.74	\$643.11	\$812.41	\$926.01	\$515.24	\$645.98	\$759.39	\$870.34	\$1,102.13	\$1,252.25	68
69	\$271.89	\$333.23	\$381.87	\$431.29	\$538.62	\$610.63	\$425.02	\$531.24	\$620.90	\$707.14	\$889.35	\$1,011.71	\$561.80	\$705.45	\$830.28	\$947.69	\$1,193.70	\$1,353.70	69
70	\$300.94	\$369.34	\$423.67	\$477.84	\$595.79	\$674.84	\$467.96	\$585.55	\$685.09	\$777.65	\$973.52	\$1,105.36	\$612.52	\$770.41	\$907.58	\$1,032.03	\$1,293.07	\$1,463.50	70
71	\$330.01	\$405.24	\$465.48	\$524.37	\$652.79	\$739.06	\$515.06	\$645.60	\$755.96	\$855.15	\$1,065.65	\$1,207.77	\$667.84	\$841.29	\$992.14	\$1,123.80	\$1,400.61	\$1,582.25	71
72	\$359.09	\$441.36	\$507.28	\$570.91	\$709.99	\$803.29	\$566.94	\$711.51	\$834.27	\$940.45	\$1,166.36	\$1,319.49	\$727.85	\$918.60	\$1,084.66	\$1,223.92	\$1,517.26	\$1,710.65	72
73	\$411.15	\$508.23	\$586.10	\$657.55	\$813.92	\$919.37	\$627.93	\$790.55	\$929.07	\$1,044.39	\$1,290.24	\$1,457.04	\$799.10	\$1,012.27	\$1,198.07	\$1,348.18	\$1,664.49	\$1,873.90	73
74	\$463.40	\$575.10	\$665.16	\$744.20	\$917.83	\$1,035.46	\$695.37	\$878.33	\$1,034.69	\$1,159.89	\$1,427.19	\$1,609.03	\$877.39	\$1,115.44	\$1,323.48	\$1,484.97	\$1,826.01	\$2,052.66	74
75	\$515.64	\$641.97	\$744.20	\$831.03	\$1,021.76	\$1,151.51	\$770.03	\$975.96	\$1,152.30	\$1,288.14	\$1,578.62	\$1,776.79	\$963.24	\$1,229.25	\$1,461.97	\$1,635.64	\$2,003.08	\$2,248.53	75
76	\$567.72	\$708.84	\$823.24	\$917.66	\$1,125.88	\$1,267.64	\$852.88	\$1,084.46	\$1,283.18	\$1,430.61	\$1,746.22	\$1,962.21	\$1,057.48	\$1,354.63	\$1,614.91	\$1,801.66	\$2,197.44	\$2,463.05	76
77	\$619.95	\$775.73	\$902.26	\$1,004.28	\$1,229.80	\$1,383.69	\$944.45	\$1,205.13	\$1,429.10	\$1,588.70	\$1,931.63	\$2,167.01	\$1,161.22	\$1,492.75	\$1,784.01	\$1,984.45	\$2,410.60	\$2,697.88	77
78	\$668.02	\$837.45	\$975.79	\$1,085.80	\$1,327.66	\$1,492.00	\$1,003.90	\$1,283.18	\$1,523.92	\$1,692.82	\$2,054.93	\$2,302.13	\$1,225.62	\$1,579.00	\$1,890.05	\$2,101.10	\$2,548.35	\$2,847.96	78
79	\$716.26	\$899.21	\$1,049.50	\$1,167.12	\$1,425.31	\$1,600.30	\$1,067.17	\$1,366.23	\$1,624.99	\$1,803.76	\$2,186.03	\$2,4							

Certificate Form GLTCARP-06-FC

		Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Facility - 60 Day EP																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25		\$3.45	\$4.41	\$5.18	\$5.82	\$7.10	\$7.98	\$5.30	\$6.83	\$8.11	\$9.28	\$11.68	\$13.25	\$10.62	\$13.83	\$16.62	\$19.34	\$24.74	\$28.18	25	
26		\$3.47	\$4.42	\$5.20	\$5.85	\$7.16	\$8.07	\$5.36	\$6.93	\$8.25	\$9.45	\$11.89	\$13.49	\$10.72	\$14.00	\$16.85	\$19.58	\$25.06	\$28.51	26	
27		\$3.48	\$4.46	\$5.26	\$5.89	\$7.23	\$8.12	\$5.46	\$7.04	\$8.39	\$9.61	\$12.07	\$13.74	\$10.84	\$14.17	\$17.04	\$19.82	\$25.36	\$28.89	27	
28		\$3.50	\$4.49	\$5.30	\$5.95	\$7.28	\$8.18	\$5.54	\$7.16	\$8.54	\$9.78	\$12.31	\$13.97	\$10.95	\$14.36	\$17.24	\$20.08	\$25.69	\$29.25	28	
29		\$3.53	\$4.52	\$5.34	\$5.98	\$7.35	\$8.25	\$5.63	\$7.28	\$8.65	\$9.95	\$12.53	\$14.24	\$11.08	\$14.52	\$17.44	\$20.31	\$26.02	\$29.62	29	
30		\$3.55	\$4.55	\$5.36	\$6.02	\$7.39	\$8.29	\$5.72	\$7.39	\$8.79	\$10.12	\$12.75	\$14.50	\$11.22	\$14.69	\$17.66	\$20.54	\$26.33	\$30.01	30	
31		\$3.58	\$4.59	\$5.42	\$6.06	\$7.45	\$8.39	\$5.81	\$7.52	\$8.94	\$10.30	\$12.97	\$14.75	\$11.36	\$14.86	\$17.87	\$20.82	\$26.69	\$30.40	31	
32		\$3.59	\$4.60	\$5.45	\$6.12	\$7.51	\$8.43	\$5.88	\$7.64	\$9.10	\$10.47	\$13.19	\$14.99	\$11.51	\$15.03	\$18.07	\$21.07	\$27.02	\$30.80	32	
33		\$3.60	\$4.64	\$5.48	\$6.17	\$7.54	\$8.54	\$5.97	\$7.77	\$9.25	\$10.64	\$13.45	\$15.28	\$11.63	\$15.21	\$18.30	\$21.32	\$27.37	\$31.18	33	
34		\$3.63	\$4.67	\$5.50	\$6.20	\$7.62	\$8.58	\$6.05	\$7.88	\$9.41	\$10.81	\$13.70	\$15.54	\$11.76	\$15.41	\$18.53	\$21.58	\$27.70	\$31.61	34	
35		\$3.64	\$4.69	\$5.57	\$6.25	\$7.67	\$8.64	\$6.19	\$8.02	\$9.58	\$11.02	\$13.93	\$15.84	\$11.91	\$15.90	\$18.73	\$21.84	\$28.06	\$32.01	35	
36		\$3.69	\$4.74	\$5.63	\$6.34	\$7.79	\$8.77	\$6.32	\$8.18	\$9.76	\$11.23	\$14.23	\$16.21	\$12.06	\$15.78	\$18.97	\$22.13	\$28.45	\$32.48	36	
37		\$3.73	\$4.81	\$5.70	\$6.40	\$7.91	\$8.91	\$6.46	\$8.33	\$9.96	\$11.47	\$14.52	\$16.53	\$12.21	\$15.99	\$19.26	\$22.45	\$28.83	\$32.95	37	
38		\$3.77	\$4.85	\$5.76	\$6.50	\$8.01	\$9.02	\$6.58	\$8.48	\$10.18	\$11.71	\$14.83	\$16.90	\$12.37	\$16.21	\$19.51	\$22.75	\$29.25	\$33.41	38	
39		\$3.80	\$4.91	\$5.83	\$6.57	\$8.11	\$9.13	\$6.72	\$8.64	\$10.37	\$11.98	\$15.14	\$17.25	\$12.55	\$16.40	\$19.74	\$23.05	\$29.68	\$33.91	39	
40		\$3.85	\$4.97	\$5.89	\$6.68	\$8.23	\$9.25	\$6.86	\$8.80	\$10.59	\$12.20	\$15.48	\$17.65	\$12.72	\$16.63	\$20.02	\$23.37	\$30.08	\$34.38	40	
41		\$3.89	\$5.00	\$5.97	\$6.73	\$8.33	\$9.39	\$7.02	\$8.98	\$10.80	\$12.45	\$15.79	\$18.02	\$12.88	\$16.88	\$20.30	\$23.72	\$30.51	\$34.89	41	
42		\$3.92	\$5.08	\$6.04	\$6.84	\$8.42	\$9.52	\$7.19	\$9.16	\$11.04	\$12.72	\$16.15	\$18.43	\$13.08	\$17.07	\$20.57	\$24.04	\$30.95	\$35.37	42	
43		\$3.94	\$5.13	\$6.13	\$6.88	\$8.55	\$9.65	\$7.35	\$9.32	\$11.26	\$12.97	\$16.48	\$18.81	\$13.24	\$17.32	\$20.84	\$24.36	\$31.39	\$35.86	43	
44		\$3.96	\$5.18	\$6.20	\$7.00	\$8.64	\$9.76	\$7.50	\$9.51	\$11.47	\$13.25	\$16.87	\$19.23	\$13.42	\$17.55	\$21.12	\$24.68	\$31.81	\$36.38	44	
45		\$4.03	\$5.21	\$6.26	\$7.08	\$8.77	\$9.88	\$7.64	\$9.68	\$11.70	\$13.55	\$17.20	\$19.65	\$13.60	\$17.79	\$21.39	\$25.04	\$32.28	\$36.89	45	
46		\$4.09	\$5.34	\$6.40	\$7.24	\$8.96	\$10.12	\$8.04	\$10.19	\$12.23	\$14.06	\$17.66	\$20.16	\$13.80	\$18.07	\$21.75	\$25.45	\$32.81	\$37.51	46	
47		\$4.17	\$5.46	\$6.55	\$7.39	\$9.17	\$10.36	\$8.43	\$10.70	\$12.80	\$14.59	\$18.11	\$20.67	\$14.02	\$18.37	\$22.09	\$25.86	\$33.36	\$38.14	47	
48		\$4.23	\$5.57	\$6.69	\$7.54	\$9.39	\$10.62	\$8.90	\$11.26	\$13.38	\$15.17	\$18.58	\$21.21	\$14.26	\$18.64	\$22.48	\$26.28	\$33.92	\$38.77	48	
49		\$4.31	\$5.67	\$6.83	\$7.73	\$9.61	\$10.84	\$9.32	\$11.84	\$13.97	\$15.76	\$19.05	\$21.75	\$14.49	\$18.95	\$22.83	\$26.71	\$34.46	\$39.40	49	
50		\$4.39	\$5.76	\$6.95	\$7.88	\$9.81	\$11.08	\$9.81	\$12.42	\$14.61	\$16.36	\$19.55	\$22.33	\$14.69	\$19.27	\$23.20	\$27.15	\$35.05	\$40.06	50	
51		\$4.46	\$5.87	\$7.09	\$8.07	\$10.02	\$11.32	\$10.32	\$13.08	\$15.27	\$17.00	\$20.55	\$23.90	\$14.91	\$19.57	\$23.58	\$27.56	\$35.63	\$40.73	51	
52		\$4.53	\$5.98	\$7.23	\$8.23	\$10.21	\$11.56	\$10.81	\$13.74	\$15.96	\$17.65	\$20.54	\$23.50	\$15.17	\$19.87	\$23.92	\$28.00	\$36.20	\$41.41	52	
53		\$4.60	\$6.09	\$7.37	\$8.38	\$10.45	\$11.83	\$11.38	\$14.44	\$16.68	\$18.33	\$21.09	\$24.10	\$15.41	\$20.18	\$24.31	\$28.46	\$36.80	\$42.10	53	
54		\$4.67	\$6.20	\$7.51	\$8.55	\$10.65	\$12.05	\$11.98	\$15.19	\$17.42	\$19.04	\$21.63	\$24.72	\$15.64	\$20.50	\$24.72	\$28.94	\$37.41	\$42.81	54	
55		\$4.74	\$6.31	\$7.64	\$8.71	\$10.85	\$12.29	\$12.55	\$15.93	\$18.19	\$19.80	\$22.18	\$25.33	\$15.91	\$20.84	\$25.10	\$29.39	\$38.03	\$43.50	55	
56		\$5.19	\$6.85	\$8.25	\$9.40	\$11.76	\$13.35	\$13.17	\$16.73	\$19.11	\$20.76	\$23.52	\$26.92	\$16.54	\$21.75	\$26.21	\$30.76	\$39.87	\$46.62	56	
57		\$5.67	\$7.38	\$8.85	\$10.11	\$12.70	\$14.41	\$13.82	\$17.55	\$20.03	\$21.74	\$24.99	\$28.57	\$17.24	\$22.70	\$27.39	\$32.18	\$41.77	\$47.85	57	
58		\$6.12	\$7.92	\$9.44	\$10.79	\$13.60	\$15.47	\$14.51	\$18.41	\$21.00	\$22.78	\$26.51	\$30.32	\$17.94	\$23.67	\$28.60	\$33.67	\$43.78	\$50.19	58	
59		\$6.57	\$8.43	\$10.03	\$11.51	\$14.51	\$16.51	\$15.24	\$19.30	\$22.03	\$23.89	\$28.12	\$32.18	\$18.70	\$24.72	\$29.90	\$35.23	\$45.87	\$52.63	59	
60		\$7.04	\$9.00	\$10.64	\$12.20	\$15.46	\$17.56	\$16.39	\$20.27	\$23.09	\$25.04	\$29.85	\$34.16	\$19.45	\$25.90	\$31.25	\$36.87	\$46.07	\$55.20	60	
61		\$7.50	\$9.53	\$11.22	\$12.92	\$16.36	\$18.60	\$16.79	\$21.26	\$24.22	\$26.26	\$31.66	\$36.28	\$20.29	\$26.99	\$32.65	\$38.59	\$50.40	\$57.99	61	
62		\$7.96	\$10.06	\$11.84	\$13.60	\$17.25	\$19.66	\$17.62	\$22.31	\$25.40	\$27.63	\$33.57	\$38.49	\$21.12	\$28.07	\$34.10	\$40.37	\$52.85	\$60.74	62	
63		\$8.78	\$11.15	\$13.09	\$15.08	\$19.11	\$21.78	\$18.59	\$23.52	\$26.81	\$29.05	\$36.18	\$41.45	\$22.65	\$30.06	\$36.48	\$43.05	\$56.20	\$64.52	63	
64		\$9.63	\$12.20	\$14.35	\$16.51	\$20.97	\$23.89	\$19.60	\$24.85	\$28.29	\$30.64	\$38.96	\$44.60	\$24.28	\$32.17	\$39.01	\$45.95	\$59.77	\$68.53	64	
65		\$10.45	\$13.26	\$15.61	\$17.94	\$22.82	\$25.99	\$20.70	\$26.21	\$29.87	\$32.32	\$41.97	\$48.02	\$26.03	\$34.42	\$41.70	\$49.00	\$63.56	\$72.81	65	
66		\$11.30	\$14.35	\$16.87	\$19.42	\$24.65	\$28.11	\$21.88	\$27.68	\$31.50	\$34.09	\$45.23	\$51.68	\$27.93	\$36.86	\$44.60	\$52.26	\$67.61	\$77.38	66	
67		\$12.11	\$15.41	\$18.11	\$20.85	\$26.53	\$30.22	\$23.10	\$29.23	\$33.26	\$35.95	\$48.68	\$55.60	\$29.97	\$39.52	\$47.72	\$55.78	\$71.90	\$82.18	67	
68		\$13.77	\$17.55	\$20.65	\$23.74	\$30.08	\$34.25	\$24.91	\$31.76	\$36.59	\$39.99	\$53.36	\$60.84	\$32.67	\$43.15	\$52.15	\$60.74	\$77.90	\$88.83	68	
69		\$15.41	\$19.66	\$23.20	\$26.60	\$33.65	\$38.27	\$26.84	\$34.52	\$40.22	\$44.49	\$58.46	\$66.57	\$35.61	\$47.10	\$57.03	\$66.12	\$84.38	\$96.04	69	
70		\$17.05	\$21.80	\$25.70	\$29.47	\$37.21	\$42.30	\$28.91	\$37.50	\$44.22	\$49.50	\$64.07	\$72.84	\$38.84	\$51.43	\$62.36	\$72.03	\$91.39	\$103.84	70	
71		\$18.71	\$23.91	\$28.26	\$32.37	\$40.78	\$46.32	\$31.12	\$40.77	\$48.65	\$55.07	\$70.21	\$79.69	\$42.33	\$56.15	\$68.18	\$78.41	\$99.00	\$112.27	71	
72		\$20.34	\$26.03	\$30.79	\$35.21	\$44.34	\$50.36	\$33.51	\$44.27	\$53.49	\$61.26	\$76.97	\$87.19	\$46.14	\$61.32	\$74.51	\$85.40	\$107.21	\$121.37	72	
73		\$23.30	\$30.00	\$35.60	\$40.56	\$50.84	\$57.63	\$37.13	\$49.25	\$59.60	\$68.11	\$85.25	\$96.47	\$50.66	\$67.57	\$82.31	\$94.08	\$117.65	\$132.96	73	
74		\$26.27	\$33.94	\$40.39	\$45.94	\$57.32	\$64.90	\$41.13	\$54.76	\$66.47	\$75.73	\$94.44	\$106.69	\$55.62	\$74.48	\$90.94	\$103.63	\$129.05	\$145.64	74	
75		\$29.23	\$37.88	\$45.19	\$51.28	\$63.82	\$72.17	\$45.54	\$60.90	\$74.11	\$84.20	\$104.60	\$118.02	\$61.08	\$82.07	\$100.47	\$114.15	\$141.57	\$159.54	75	
76		\$32.17	\$41.81	\$49.95	\$56.62	\$70.31	\$79.47	\$50.44	\$67.74	\$82.62	\$93.62	\$115.87	\$130.57	\$67.08	\$90.42	\$110.97	\$125.76	\$155.29	\$174.77	76	
77		\$35.12	\$45.76	\$54.76	\$61.95	\$76.82	\$86.74	\$55.88	\$75.32	\$92.10	\$104.12	\$128.33	\$144.39	\$73.64	\$99.66	\$122.59	\$138.50	\$170.38	\$191.47	77	
78		\$37.87	\$49.42	\$59.24	\$66.97	\$82.92	\$93.51	\$59.38	\$80.25	\$98.30	\$111.06	\$136.69	\$153.61	\$77.73	\$105.44	\$129.88	\$146.64	\$180.13	\$202.14	78	
79		\$40.57	\$53.06	\$63.70	\$72.00	\$89.03	\$100.29	\$63.12	\$85.52	\$104.94	\$118.44	\$145.60	\$163.38	\$82.04	\$111.53	\$137.62	\$155.28	\$190.42	\$213.39	79	
80		\$43.32	\$56.72	\$68.19	\$77.03	\$95.13	\$107.10	\$67.09	\$91.13	\$111.99	\$126.34	\$155.06	\$173.82	\$86.62	\$117.99	\$145.79	\$164.41	\$201.32	\$225.28	80	
81		\$46.07	\$60.36	\$72.65	\$82.07	\$101.23	\$113.88	\$71.30	\$97.09	\$119.53	\$134.79	\$165.18	\$184.90	\$91.40	\$124.82	\$154.47	\$174.10	\$212.83	\$237.82	81	
82		\$48.77	\$64.00	\$77.12	\$87.07	\$107.34	\$120.64	\$75.76	\$103.44	\$127.57	\$143.80	\$175.94	\$196.70	\$96.49	\$132.04	\$163.66	\$184.34	\$225.00	\$251.08	82	
83		\$52.35	\$68.83	\$83.07	\$93.79	\$115.54	\$129.79	\$80.55	\$110.18	\$136.09	\$153.35	\$187.47	\$209.44	\$102.09	\$139.91	\$173.63	\$195.52	\$238.41	\$265.85	83	
84		\$55.95	\$73.66	\$89.03	\$100.50	\$123.75	\$138.90	\$85.63	\$117.38	\$145.20	\$163.54	\$199.78	\$222.99	\$108.01							

Certificate Form GLTCAARP-06-FC

		Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Facility - 60 Day EP																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25	\$10.18	\$12.96	\$15.24	\$17.10	\$20.91	\$23.47	\$15.53	\$20.03	\$23.84	\$27.34	\$34.29	\$38.96	\$31.16	\$40.67	\$48.88	\$56.89	\$72.78	\$82.77	25		
26	\$10.21	\$13.01	\$15.34	\$17.20	\$21.06	\$23.67	\$15.78	\$20.34	\$24.24	\$27.78	\$34.92	\$39.68	\$31.54	\$41.18	\$49.48	\$57.59	\$73.68	\$83.84	26		
27	\$10.29	\$13.10	\$15.46	\$17.35	\$21.26	\$23.89	\$16.05	\$20.68	\$24.64	\$28.24	\$35.52	\$40.39	\$31.87	\$41.69	\$50.09	\$58.30	\$74.59	\$84.88	27		
28	\$10.33	\$13.19	\$15.53	\$17.44	\$21.39	\$24.05	\$16.30	\$21.06	\$25.04	\$28.74	\$36.18	\$41.09	\$32.24	\$42.20	\$50.70	\$59.00	\$75.53	\$86.02	28		
29	\$10.37	\$13.25	\$15.66	\$17.62	\$21.56	\$24.24	\$16.53	\$21.39	\$25.45	\$29.24	\$36.82	\$41.82	\$32.57	\$42.71	\$51.30	\$59.70	\$76.50	\$87.13	29		
30	\$10.44	\$13.35	\$15.78	\$17.71	\$21.75	\$24.43	\$16.80	\$21.75	\$25.84	\$29.76	\$37.50	\$42.59	\$33.00	\$43.20	\$51.91	\$60.39	\$77.46	\$88.23	30		
31	\$10.52	\$13.46	\$15.90	\$17.87	\$21.90	\$24.64	\$17.05	\$22.11	\$26.30	\$30.24	\$38.16	\$43.35	\$33.39	\$43.71	\$52.53	\$61.16	\$78.41	\$89.42	31		
32	\$10.57	\$13.52	\$15.99	\$17.96	\$22.06	\$24.86	\$17.30	\$22.48	\$26.78	\$30.77	\$38.83	\$44.12	\$33.80	\$44.22	\$53.13	\$61.93	\$79.44	\$90.57	32		
33	\$10.63	\$13.61	\$16.10	\$18.13	\$22.21	\$25.04	\$17.56	\$22.83	\$27.22	\$31.27	\$39.53	\$44.93	\$34.21	\$44.73	\$53.79	\$62.69	\$80.46	\$91.72	33		
34	\$10.66	\$13.72	\$16.21	\$18.19	\$22.40	\$25.18	\$17.82	\$23.20	\$27.68	\$31.81	\$40.22	\$45.73	\$34.61	\$45.27	\$54.42	\$63.46	\$81.45	\$92.90	34		
35	\$10.72	\$13.77	\$16.35	\$18.37	\$22.56	\$25.40	\$18.16	\$23.59	\$28.15	\$32.39	\$40.93	\$46.60	\$34.99	\$45.79	\$55.06	\$64.19	\$82.46	\$94.11	35		
36	\$10.81	\$13.93	\$16.53	\$18.62	\$22.87	\$25.76	\$18.58	\$24.05	\$28.68	\$33.04	\$41.78	\$47.63	\$35.48	\$46.40	\$55.81	\$65.07	\$83.64	\$95.47	36		
37	\$10.93	\$14.10	\$16.75	\$18.82	\$23.22	\$26.15	\$18.97	\$24.49	\$29.30	\$33.77	\$42.71	\$48.63	\$35.93	\$46.99	\$56.58	\$65.97	\$84.79	\$96.84	37		
38	\$11.04	\$14.27	\$16.95	\$19.06	\$23.52	\$26.53	\$19.40	\$24.93	\$29.91	\$34.44	\$43.61	\$49.70	\$36.38	\$47.63	\$57.32	\$66.91	\$86.02	\$98.23	38		
39	\$11.19	\$14.43	\$17.17	\$19.33	\$23.84	\$26.86	\$19.80	\$25.40	\$30.51	\$35.16	\$44.54	\$50.74	\$36.87	\$48.28	\$58.08	\$67.80	\$87.24	\$99.64	39		
40	\$11.30	\$14.58	\$17.35	\$19.58	\$24.13	\$27.22	\$20.18	\$25.91	\$31.12	\$35.86	\$45.48	\$51.87	\$37.39	\$48.92	\$58.83	\$68.72	\$88.44	\$101.03	40		
41	\$11.40	\$14.73	\$17.56	\$19.82	\$24.49	\$27.56	\$20.65	\$26.43	\$31.77	\$36.63	\$46.45	\$52.98	\$37.89	\$49.58	\$59.64	\$69.66	\$89.70	\$102.50	41		
42	\$11.47	\$14.91	\$17.77	\$20.09	\$24.81	\$27.98	\$21.11	\$26.92	\$32.44	\$37.39	\$47.47	\$54.14	\$38.39	\$50.23	\$60.44	\$70.62	\$90.98	\$103.98	42		
43	\$11.58	\$15.09	\$18.02	\$20.30	\$25.10	\$28.34	\$21.56	\$27.41	\$33.11	\$38.16	\$48.50	\$55.29	\$38.91	\$50.91	\$61.26	\$71.59	\$92.25	\$105.45	43		
44	\$11.69	\$15.24	\$18.19	\$20.54	\$25.40	\$28.68	\$22.02	\$27.93	\$33.77	\$38.96	\$49.53	\$56.51	\$39.40	\$51.57	\$62.08	\$72.56	\$93.55	\$106.97	44		
45	\$11.85	\$15.38	\$18.43	\$20.81	\$25.76	\$29.06	\$22.48	\$28.49	\$34.40	\$39.77	\$50.59	\$57.74	\$39.98	\$52.31	\$62.92	\$73.64	\$94.88	\$108.46	45		
46	\$12.05	\$15.66	\$18.82	\$21.30	\$26.37	\$29.76	\$23.62	\$29.94	\$35.96	\$41.29	\$51.91	\$59.25	\$40.57	\$53.13	\$63.96	\$74.82	\$96.44	\$110.30	46		
47	\$12.23	\$16.05	\$19.23	\$21.75	\$26.96	\$30.46	\$24.86	\$31.48	\$37.58	\$42.90	\$53.22	\$60.76	\$41.25	\$53.98	\$64.97	\$76.06	\$98.08	\$112.12	47		
48	\$12.44	\$16.36	\$19.65	\$22.21	\$27.56	\$31.16	\$26.12	\$33.11	\$39.29	\$44.58	\$54.59	\$62.33	\$41.90	\$54.85	\$66.03	\$77.26	\$99.67	\$114.00	48		
49	\$12.67	\$16.63	\$20.03	\$22.72	\$28.24	\$31.87	\$27.41	\$34.77	\$41.09	\$46.29	\$56.03	\$63.96	\$42.55	\$55.73	\$67.09	\$78.53	\$101.36	\$115.88	49		
50	\$12.92	\$16.95	\$20.45	\$23.20	\$28.83	\$32.57	\$28.83	\$36.54	\$42.96	\$48.06	\$57.44	\$65.60	\$43.20	\$56.63	\$68.16	\$79.79	\$103.03	\$117.78	50		
51	\$13.10	\$17.25	\$20.84	\$23.67	\$29.45	\$33.30	\$30.31	\$38.39	\$44.88	\$49.93	\$58.87	\$67.34	\$43.86	\$57.54	\$69.28	\$81.06	\$104.74	\$119.77	51		
52	\$13.30	\$17.62	\$21.26	\$24.13	\$30.06	\$34.01	\$31.81	\$40.39	\$46.91	\$51.87	\$60.39	\$69.05	\$44.58	\$58.45	\$70.40	\$82.37	\$106.47	\$121.73	52		
53	\$13.52	\$17.92	\$21.65	\$24.59	\$30.73	\$34.71	\$33.43	\$42.45	\$49.03	\$53.87	\$61.98	\$70.85	\$45.27	\$59.35	\$71.48	\$83.69	\$108.23	\$123.75	53		
54	\$13.72	\$18.19	\$22.06	\$25.10	\$31.33	\$35.42	\$35.16	\$44.61	\$51.26	\$55.96	\$63.55	\$72.65	\$45.99	\$60.28	\$72.65	\$85.06	\$110.00	\$125.82	54		
55	\$13.93	\$18.53	\$22.48	\$25.55	\$31.92	\$36.11	\$36.87	\$46.81	\$53.53	\$58.19	\$66.18	\$74.53	\$46.77	\$61.26	\$73.79	\$86.41	\$111.82	\$127.90	55		
56	\$15.28	\$20.15	\$24.24	\$27.64	\$34.61	\$39.25	\$38.71	\$49.14	\$56.15	\$60.97	\$69.16	\$79.13	\$48.67	\$63.96	\$77.07	\$90.42	\$117.17	\$134.13	56		
57	\$16.63	\$21.71	\$26.00	\$29.72	\$37.30	\$42.35	\$40.64	\$51.57	\$58.87	\$63.89	\$73.41	\$83.98	\$50.70	\$66.75	\$80.52	\$94.62	\$122.80	\$140.65	57		
58	\$17.96	\$23.28	\$27.71	\$31.72	\$39.98	\$45.43	\$42.65	\$54.10	\$61.78	\$66.98	\$77.93	\$89.16	\$52.77	\$69.62	\$84.10	\$99.01	\$128.71	\$147.54	58		
59	\$19.33	\$24.86	\$29.49	\$33.80	\$42.65	\$48.52	\$44.76	\$56.78	\$64.76	\$70.22	\$82.67	\$94.62	\$54.94	\$72.65	\$87.90	\$103.60	\$134.89	\$154.73	59		
60	\$20.68	\$26.47	\$31.27	\$35.86	\$45.39	\$51.61	\$46.99	\$59.55	\$67.90	\$73.64	\$87.75	\$100.46	\$57.22	\$75.77	\$91.84	\$108.42	\$141.35	\$162.27	60		
61	\$22.02	\$28.04	\$33.00	\$37.97	\$48.06	\$54.69	\$49.34	\$62.48	\$71.19	\$77.16	\$93.11	\$106.62	\$59.92	\$79.06	\$95.92	\$113.44	\$148.14	\$170.20	61		
62	\$23.37	\$29.60	\$34.77	\$39.98	\$50.74	\$57.77	\$51.76	\$65.53	\$74.67	\$80.91	\$98.71	\$113.20	\$62.08	\$82.55	\$100.27	\$118.64	\$155.39	\$178.52	62		
63	\$25.81	\$32.73	\$38.45	\$44.27	\$56.15	\$64.01	\$54.64	\$69.16	\$78.83	\$85.37	\$106.36	\$121.85	\$66.59	\$88.34	\$107.26	\$126.60	\$165.23	\$189.67	63		
64	\$28.28	\$35.86	\$42.15	\$48.52	\$61.63	\$70.22	\$57.69	\$73.01	\$83.17	\$90.06	\$114.56	\$131.13	\$71.39	\$94.58	\$114.71	\$135.04	\$175.72	\$201.52	64		
65	\$30.73	\$39.01	\$45.84	\$52.77	\$67.07	\$76.39	\$60.91	\$77.07	\$87.78	\$95.02	\$123.41	\$141.17	\$76.54	\$101.24	\$122.66	\$144.05	\$186.90	\$214.06	65		
66	\$33.20	\$42.15	\$49.53	\$57.07	\$72.50	\$82.62	\$64.31	\$81.36	\$92.64	\$100.23	\$132.92	\$151.94	\$82.12	\$108.37	\$131.13	\$153.65	\$198.79	\$227.44	66		
67	\$35.63	\$45.27	\$53.22	\$61.32	\$77.98	\$88.85	\$67.95	\$85.91	\$97.74	\$105.70	\$143.13	\$163.48	\$88.08	\$116.12	\$140.31	\$163.99	\$211.37	\$241.59	67		
68	\$40.49	\$51.57	\$60.72	\$69.76	\$88.44	\$100.69	\$73.21	\$93.35	\$107.51	\$117.59	\$156.84	\$178.86	\$96.03	\$126.81	\$153.35	\$178.55	\$229.00	\$261.16	68		
69	\$45.27	\$57.77	\$68.16	\$78.23	\$98.93	\$112.53	\$78.87	\$101.47	\$118.25	\$130.79	\$171.88	\$195.70	\$104.68	\$138.42	\$167.68	\$194.43	\$248.08	\$282.37	69		
70	\$50.16	\$64.04	\$75.58	\$86.67	\$109.40	\$124.38	\$84.96	\$110.26	\$130.03	\$145.51	\$188.39	\$214.12	\$114.15	\$151.19	\$183.33	\$211.74	\$268.71	\$305.30	70		
71	\$55.02	\$70.35	\$83.07	\$95.13	\$119.86	\$136.20	\$91.50	\$119.81	\$142.98	\$161.90	\$206.45	\$234.31	\$124.40	\$165.08	\$200.42	\$230.59	\$291.08	\$330.10	71		
72	\$59.82	\$76.54	\$90.52	\$103.53	\$130.32	\$148.03	\$98.50	\$130.19	\$157.21	\$180.13	\$226.27	\$256.37	\$135.63	\$180.28	\$219.07	\$251.09	\$315.22	\$356.85	72		
73	\$68.50	\$88.19	\$104.65	\$119.26	\$149.46	\$169.43	\$109.14	\$144.75	\$175.26	\$200.27	\$250.66	\$283.60	\$148.95	\$198.63	\$241.99	\$276.60	\$345.84	\$390.90	73		
74	\$77.21	\$99.79	\$118.70	\$134.99	\$168.52	\$190.82	\$120.88	\$161.00	\$195.39	\$222.66	\$277.63	\$313.69	\$163.52	\$218.91	\$267.36	\$304.71	\$379.36	\$428.19	74		
75	\$85.91	\$111.36	\$132.81	\$150.71	\$187.60	\$212.19	\$133.89	\$179.07	\$217.88	\$247.56	\$307.51	\$346.99	\$179.56	\$241.25	\$295.33	\$335.60	\$416.17	\$469.07	75		
76	\$94.58	\$122.95	\$146.93	\$166.43	\$206.69	\$233.58	\$148.29	\$199.14	\$242.93	\$275.24	\$340.60	\$383.80	\$197.18	\$265.83	\$326.23	\$369.66	\$456.57	\$513.86	76		
77	\$103.27	\$134.55	\$161.00	\$182.13	\$225.80	\$255.01	\$164.22	\$221.39	\$270.79	\$306.12	\$377.29	\$424.50	\$216.45	\$293.02	\$360.39	\$407.18	\$500.91	\$562.89	77		
78	\$111.32	\$145.27	\$174.13	\$196.92	\$243.77	\$274.94	\$174.56	\$235.93	\$289.00	\$326.49	\$401.87	\$451.58	\$228.50	\$309.93	\$381.85	\$431.19	\$529.53	\$594.22	78		
79	\$119.32	\$155.99	\$187.29	\$211.68	\$261.75	\$294.88	\$185.53	\$251.42	\$308.50	\$348.27	\$428.02	\$480.33	\$241.21	\$327.89	\$404.56	\$456.54	\$559.83	\$627.33	79		
80	\$127.35	\$166.72	\$200.46	\$226.47	\$279.64	\$314.87	\$197.23	\$267.90	\$329.22	\$371.47	\$455.91	\$511.00	\$254.57	\$346.90	\$428.65	\$483.39	\$591.86	\$662.30	80		
81	\$135.40	\$177.43	\$213.61	\$241.25	\$297.59	\$334.79	\$209.62	\$285.45	\$351.38	\$396.28	\$485.62	\$543.60	\$268.77	\$366.97	\$454.14	\$511.83	\$625.73	\$699.17	81		
82	\$143.38	\$188.10	\$226.71	\$255.95	\$315.57	\$354.70	\$222.78	\$304.12	\$375.04	\$422.72	\$517.23	\$578.29	\$283.71	\$388.24	\$481.16	\$541.93	\$661.49	\$738.20	82		
83	\$153.90	\$202.33	\$244.21	\$275.75	\$339.69	\$381.55	\$236.83	\$323.99	\$400.13												

Certificate Form GLTCAARP-06-FC

		Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Facility - 60 Day EP																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25		\$38.19	\$48.65	\$57.18	\$64.24	\$78.50	\$88.16	\$58.33	\$75.24	\$89.48	\$102.59	\$128.82	\$146.29	\$117.03	\$152.75	\$183.54	\$213.56	\$273.22	\$310.82	25	
26		\$38.38	\$48.82	\$57.58	\$64.59	\$79.03	\$88.92	\$59.26	\$76.37	\$91.01	\$104.30	\$131.10	\$148.95	\$118.38	\$154.67	\$185.81	\$216.22	\$276.61	\$314.79	26	
27		\$38.57	\$49.21	\$57.94	\$65.18	\$79.80	\$89.68	\$60.23	\$77.72	\$92.52	\$106.00	\$133.38	\$151.62	\$119.69	\$156.56	\$188.09	\$218.86	\$280.06	\$318.81	27	
28		\$38.76	\$49.58	\$58.33	\$65.56	\$80.38	\$90.24	\$61.19	\$79.03	\$94.06	\$107.92	\$135.84	\$154.27	\$121.02	\$158.46	\$190.37	\$221.53	\$283.65	\$322.99	28	
29		\$38.95	\$49.77	\$58.87	\$66.11	\$80.93	\$91.01	\$62.12	\$80.38	\$95.57	\$109.81	\$138.32	\$157.11	\$122.36	\$160.35	\$192.66	\$224.19	\$287.25	\$327.18	29	
30		\$39.13	\$50.18	\$59.26	\$66.49	\$81.71	\$91.77	\$63.07	\$81.71	\$97.08	\$111.71	\$140.78	\$160.00	\$123.87	\$162.26	\$194.94	\$226.85	\$290.87	\$331.36	30	
31		\$39.33	\$50.55	\$59.67	\$67.08	\$82.26	\$92.52	\$64.02	\$83.01	\$98.82	\$113.61	\$143.24	\$162.81	\$125.40	\$164.15	\$197.23	\$229.70	\$294.47	\$335.72	31	
32		\$39.72	\$50.72	\$60.06	\$67.45	\$82.83	\$93.28	\$64.98	\$84.36	\$100.50	\$115.50	\$145.74	\$165.68	\$126.92	\$166.05	\$199.48	\$232.54	\$298.28	\$340.08	32	
33		\$39.89	\$51.12	\$60.41	\$68.02	\$83.43	\$94.06	\$65.93	\$85.68	\$102.21	\$117.41	\$148.39	\$168.72	\$128.44	\$167.97	\$201.99	\$235.42	\$302.08	\$344.47	33	
34		\$40.07	\$51.48	\$60.81	\$68.62	\$84.17	\$94.62	\$66.89	\$87.02	\$103.93	\$119.49	\$151.07	\$171.76	\$129.96	\$170.05	\$204.45	\$238.24	\$305.86	\$348.82	34	
35		\$40.27	\$51.68	\$61.38	\$69.99	\$84.73	\$95.37	\$67.20	\$88.56	\$105.63	\$121.61	\$153.70	\$174.99	\$131.48	\$171.94	\$206.71	\$241.10	\$309.70	\$353.38	35	
36		\$40.66	\$52.25	\$62.12	\$69.91	\$85.88	\$96.70	\$69.74	\$90.24	\$107.75	\$124.07	\$156.93	\$178.79	\$133.18	\$174.22	\$209.56	\$244.34	\$314.04	\$358.50	36	
37		\$41.06	\$53.00	\$62.88	\$70.69	\$87.19	\$98.24	\$71.25	\$91.95	\$110.00	\$126.73	\$160.35	\$182.58	\$134.89	\$176.50	\$212.42	\$247.77	\$318.42	\$363.65	37	
38		\$41.43	\$53.57	\$63.64	\$71.62	\$88.35	\$99.57	\$72.78	\$93.66	\$112.30	\$129.38	\$163.78	\$186.58	\$136.60	\$178.79	\$215.26	\$251.19	\$322.99	\$368.77	38	
39		\$41.98	\$54.14	\$64.41	\$72.57	\$89.48	\$100.88	\$74.30	\$95.37	\$114.57	\$132.04	\$167.20	\$190.55	\$138.50	\$181.25	\$218.09	\$254.57	\$327.55	\$374.09	39	
40		\$42.36	\$54.73	\$65.18	\$73.52	\$90.63	\$102.21	\$75.82	\$97.28	\$116.86	\$134.71	\$170.81	\$194.76	\$140.43	\$183.72	\$220.97	\$257.99	\$332.12	\$379.41	40	
41		\$42.74	\$55.29	\$65.93	\$74.49	\$91.95	\$103.55	\$77.49	\$99.19	\$119.32	\$137.54	\$174.44	\$198.94	\$142.31	\$186.18	\$224.02	\$261.62	\$336.84	\$384.92	41	
42		\$43.15	\$55.05	\$66.69	\$75.43	\$93.11	\$105.08	\$79.21	\$101.06	\$121.80	\$140.43	\$178.22	\$203.28	\$144.20	\$188.67	\$227.03	\$265.21	\$341.60	\$390.43	42	
43		\$43.50	\$55.63	\$67.63	\$76.20	\$94.24	\$106.38	\$80.93	\$102.97	\$124.25	\$143.24	\$182.00	\$207.67	\$146.11	\$191.13	\$230.08	\$268.84	\$346.36	\$395.94	43	
44		\$43.89	\$57.18	\$68.38	\$77.13	\$95.37	\$107.75	\$82.63	\$104.86	\$126.73	\$146.29	\$186.01	\$212.22	\$148.00	\$193.61	\$233.13	\$272.43	\$351.27	\$401.64	44	
45		\$44.45	\$57.76	\$69.16	\$78.09	\$96.70	\$109.05	\$84.36	\$106.98	\$129.20	\$149.33	\$189.98	\$216.80	\$150.10	\$196.46	\$236.35	\$276.43	\$356.23	\$407.35	45	
46		\$44.54	\$58.87	\$70.69	\$79.97	\$98.99	\$111.71	\$88.73	\$112.48	\$135.07	\$155.04	\$194.94	\$222.49	\$152.36	\$199.48	\$240.17	\$280.99	\$362.13	\$414.17	46	
47		\$45.99	\$60.23	\$72.21	\$81.71	\$101.25	\$114.38	\$93.28	\$118.17	\$141.17	\$161.12	\$199.87	\$228.20	\$154.87	\$202.71	\$243.94	\$285.54	\$368.22	\$421.02	47	
48		\$46.76	\$61.38	\$73.71	\$83.43	\$103.55	\$117.03	\$98.06	\$124.25	\$147.63	\$167.39	\$204.99	\$234.07	\$157.33	\$205.94	\$247.94	\$290.12	\$374.30	\$428.05	48	
49		\$47.50	\$62.51	\$75.24	\$85.30	\$106.00	\$119.69	\$102.97	\$130.51	\$154.27	\$173.85	\$210.32	\$240.17	\$159.80	\$209.18	\$251.93	\$294.88	\$380.53	\$435.08	49	
50		\$48.46	\$63.64	\$76.75	\$87.02	\$108.29	\$122.36	\$108.29	\$137.18	\$161.29	\$180.49	\$215.63	\$246.42	\$162.26	\$212.60	\$255.92	\$299.62	\$386.82	\$442.29	50	
51		\$49.21	\$64.81	\$78.26	\$88.92	\$110.58	\$125.00	\$113.80	\$144.20	\$168.51	\$187.54	\$221.15	\$252.86	\$164.73	\$216.01	\$260.10	\$304.38	\$393.29	\$449.71	51	
52		\$49.95	\$66.11	\$79.80	\$90.63	\$112.85	\$127.67	\$119.49	\$151.62	\$176.12	\$194.76	\$226.85	\$259.34	\$167.39	\$219.44	\$264.29	\$309.30	\$399.75	\$457.10	52	
53		\$50.72	\$67.26	\$81.33	\$92.35	\$115.32	\$130.32	\$125.59	\$159.39	\$184.12	\$202.34	\$232.74	\$265.98	\$170.05	\$222.86	\$268.47	\$314.25	\$406.41	\$464.71	53	
54		\$51.48	\$68.38	\$82.83	\$94.24	\$117.61	\$133.01	\$132.04	\$167.57	\$192.47	\$210.13	\$238.63	\$272.82	\$172.71	\$226.48	\$272.82	\$319.37	\$413.03	\$472.49	54	
55		\$52.25	\$69.55	\$84.36	\$95.94	\$119.90	\$135.67	\$138.50	\$175.73	\$201.00	\$218.51	\$244.72	\$279.85	\$175.56	\$230.08	\$277.02	\$324.51	\$419.88	\$480.30	55	
56		\$53.39	\$70.69	\$86.11	\$97.91	\$122.96	\$147.43	\$145.36	\$184.49	\$210.88	\$228.94	\$259.72	\$297.16	\$182.76	\$240.17	\$289.35	\$339.51	\$440.03	\$503.67	56	
57		\$54.21	\$71.81	\$88.11	\$100.12	\$127.02	\$150.01	\$152.58	\$193.61	\$221.15	\$239.96	\$275.67	\$315.38	\$190.37	\$250.60	\$302.29	\$355.29	\$461.10	\$528.18	57	
58		\$55.07	\$73.00	\$90.12	\$102.21	\$129.11	\$151.01	\$160.18	\$203.10	\$231.99	\$251.57	\$292.59	\$334.75	\$198.19	\$261.42	\$315.76	\$371.82	\$483.36	\$554.02	58	
59		\$55.95	\$74.28	\$92.21	\$104.41	\$131.26	\$153.01	\$168.14	\$213.18	\$243.18	\$263.71	\$310.44	\$355.29	\$206.33	\$272.82	\$330.01	\$389.11	\$506.52	\$581.00	59	
60		\$56.77	\$75.63	\$94.41	\$106.63	\$134.71	\$156.42	\$176.50	\$223.61	\$254.99	\$276.43	\$329.44	\$377.13	\$214.88	\$284.61	\$344.84	\$407.16	\$530.85	\$609.31	60	
61		\$57.63	\$77.05	\$96.87	\$109.48	\$138.49	\$160.37	\$185.24	\$234.64	\$267.31	\$289.75	\$349.59	\$400.31	\$223.81	\$296.97	\$360.23	\$425.98	\$556.30	\$639.13	61	
62		\$58.77	\$111.14	\$130.51	\$150.10	\$190.55	\$216.98	\$194.34	\$246.05	\$280.44	\$303.79	\$370.67	\$425.02	\$233.13	\$309.88	\$376.55	\$446.53	\$583.46	\$670.48	62	
63		\$96.88	\$122.91	\$144.39	\$168.24	\$210.88	\$240.36	\$205.19	\$259.72	\$296.00	\$320.50	\$399.36	\$457.48	\$250.04	\$331.73	\$402.81	\$475.35	\$620.52	\$712.27	63	
64		\$106.21	\$134.71	\$158.27	\$182.21	\$231.42	\$263.71	\$216.62	\$274.14	\$312.35	\$338.17	\$430.15	\$492.47	\$268.09	\$355.09	\$430.72	\$507.10	\$659.85	\$756.73	64	
65		\$115.32	\$146.48	\$172.12	\$198.19	\$251.74	\$286.88	\$228.73	\$289.35	\$329.62	\$356.81	\$463.40	\$530.06	\$287.46	\$380.18	\$460.54	\$540.91	\$701.83	\$803.85	65	
66		\$124.63	\$158.27	\$186.01	\$214.31	\$272.26	\$310.26	\$241.48	\$305.50	\$347.88	\$376.38	\$499.10	\$570.54	\$308.36	\$406.98	\$492.47	\$577.00	\$746.46	\$854.03	66	
67		\$133.76	\$170.05	\$199.87	\$230.25	\$292.77	\$333.64	\$255.17	\$322.61	\$367.06	\$396.88	\$537.48	\$613.86	\$330.77	\$436.05	\$526.84	\$615.77	\$793.80	\$907.20	67	
68		\$151.99	\$193.61	\$227.99	\$261.99	\$332.12	\$378.09	\$274.93	\$350.55	\$403.73	\$441.54	\$588.98	\$671.61	\$360.61	\$476.12	\$575.87	\$670.48	\$859.90	\$980.73	68	
69		\$170.05	\$216.98	\$255.92	\$293.73	\$371.42	\$422.54	\$296.18	\$380.94	\$443.99	\$491.12	\$645.39	\$734.87	\$393.10	\$519.83	\$629.65	\$730.14	\$931.52	\$1,060.33	69	
70		\$188.30	\$240.55	\$283.84	\$325.44	\$410.77	\$467.00	\$319.00	\$413.99	\$488.28	\$546.41	\$707.32	\$804.02	\$428.61	\$567.72	\$688.35	\$795.09	\$1,009.04	\$1,146.42	70	
71		\$206.50	\$264.09	\$311.97	\$357.18	\$450.09	\$511.45	\$343.51	\$449.92	\$536.91	\$607.98	\$775.16	\$879.86	\$467.19	\$619.95	\$752.54	\$865.78	\$1,093.02	\$1,239.51	71	
72		\$224.56	\$287.46	\$339.91	\$388.72	\$489.40	\$555.91	\$369.93	\$488.86	\$590.28	\$676.36	\$849.63	\$962.69	\$509.37	\$676.95	\$822.64	\$942.92	\$1,183.64	\$1,340.01	72	
73		\$257.24	\$331.15	\$392.90	\$447.80	\$561.23	\$636.27	\$409.80	\$543.57	\$658.13	\$751.99	\$941.21	\$1,064.89	\$559.34	\$745.90	\$908.70	\$1,038.69	\$1,298.57	\$1,467.88	73	
74		\$289.93	\$374.65	\$445.72	\$506.91	\$632.85	\$716.47	\$453.89	\$604.55	\$733.74	\$845.86	\$1,042.48	\$1,177.93	\$614.05	\$822.10	\$1,003.90	\$1,144.12	\$1,424.57	\$1,607.89	74	
75		\$322.61	\$418.18	\$498.73	\$565.98	\$704.49	\$796.82	\$502.72	\$672.37	\$818.10	\$929.64	\$1,154.75	\$1,302.94	\$674.28	\$905.88	\$1,108.97	\$1,260.21	\$1,562.87	\$1,761.39	75	
76		\$355.09	\$461.68	\$551.74	\$624.89	\$776.11	\$877.19	\$556.85	\$747.80	\$912.13	\$1,033.56	\$1,279.00	\$1,441.25	\$740.40	\$998.19	\$1,225.07	\$1,388.05	\$1,714.49	\$1,929.53	76	
77		\$387.78	\$505.19	\$604.55	\$683.97	\$847.93	\$957.57	\$616.72	\$831.40	\$1,016.84	\$1,149.44	\$1,416.76	\$1,594.03	\$812.78	\$1,100.24	\$1,353.31	\$1,529.05	\$1,880.91	\$2,113.63	77	
78		\$417.97	\$545.47	\$653.96	\$739.46	\$915.38	\$1,032.40	\$655.47	\$885.93	\$1,085.22	\$1,226.01	\$1,509.10	\$1,695.66	\$858.00	\$1,163.88	\$1,433.86	\$1,619.09	\$1,988.46	\$2,231.45	78	
79		\$448.00	\$585.76	\$703.34	\$794.92	\$982.81	\$1,107.27	\$696.69	\$944.06	\$1,158.37	\$1,307.71	\$1,607.32	\$1,803.76	\$905.68</							

Certificate Form GLTCAARP-06-FC

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age			
	Comprehensive - 90 Day EP - 50% Home Care																		
	Future Purchase Option						Auto 3% Compound Inflation					Auto 5% Compound Inflation							
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	
25	\$4.19	\$5.16	\$5.97	\$6.65	\$8.09	\$9.06	\$6.56	\$8.12	\$9.48	\$10.74	\$13.42	\$15.21	\$12.72	\$16.01	\$18.85	\$21.71	\$27.56	\$31.31	25
26	\$4.23	\$5.19	\$6.02	\$6.70	\$8.13	\$9.11	\$6.68	\$8.26	\$9.63	\$10.91	\$13.63	\$15.49	\$12.87	\$16.21	\$19.06	\$21.96	\$27.91	\$31.71	26
27	\$4.24	\$5.21	\$6.05	\$6.73	\$8.23	\$9.18	\$6.75	\$8.40	\$9.78	\$11.12	\$13.87	\$15.77	\$13.03	\$16.38	\$19.29	\$22.23	\$28.26	\$32.13	27
28	\$4.29	\$5.28	\$6.12	\$6.76	\$8.26	\$9.26	\$6.86	\$8.55	\$9.93	\$11.30	\$14.10	\$16.05	\$13.18	\$16.57	\$19.52	\$22.51	\$28.61	\$32.53	28
29	\$4.31	\$5.31	\$6.15	\$6.84	\$8.33	\$9.35	\$6.99	\$8.66	\$10.08	\$11.47	\$14.36	\$16.31	\$13.33	\$16.76	\$19.74	\$22.78	\$28.97	\$32.95	29
30	\$4.32	\$5.34	\$6.20	\$6.87	\$8.40	\$9.41	\$7.08	\$8.80	\$10.28	\$11.68	\$14.59	\$16.61	\$13.49	\$16.99	\$20.00	\$23.05	\$29.35	\$33.37	30
31	\$4.34	\$5.36	\$6.24	\$6.94	\$8.47	\$9.51	\$7.19	\$8.94	\$10.44	\$11.86	\$14.84	\$16.90	\$13.64	\$17.18	\$20.24	\$23.35	\$29.73	\$33.80	31
32	\$4.36	\$5.42	\$6.26	\$7.00	\$8.54	\$9.58	\$7.28	\$9.09	\$10.62	\$12.05	\$15.12	\$17.19	\$13.80	\$17.37	\$20.48	\$23.62	\$30.09	\$34.23	32
33	\$4.39	\$5.45	\$6.32	\$7.04	\$8.61	\$9.65	\$7.39	\$9.23	\$10.78	\$12.25	\$15.36	\$17.51	\$13.95	\$17.58	\$20.70	\$23.91	\$30.49	\$34.69	33
34	\$4.42	\$5.48	\$6.37	\$7.09	\$8.65	\$9.74	\$7.52	\$9.39	\$10.94	\$12.45	\$15.63	\$17.82	\$14.12	\$17.79	\$20.97	\$24.22	\$30.86	\$35.12	34
35	\$4.44	\$5.50	\$6.40	\$7.15	\$8.74	\$9.80	\$7.64	\$9.62	\$11.15	\$12.69	\$15.93	\$18.11	\$14.30	\$18.02	\$21.23	\$24.50	\$31.26	\$35.58	35
36	\$4.49	\$5.57	\$6.50	\$7.23	\$8.85	\$9.93	\$7.79	\$9.69	\$11.36	\$12.94	\$16.24	\$18.47	\$14.50	\$18.26	\$21.52	\$24.86	\$31.71	\$36.09	36
37	\$4.53	\$5.63	\$6.56	\$7.35	\$8.96	\$10.06	\$7.95	\$9.90	\$11.58	\$13.18	\$16.59	\$18.89	\$14.68	\$18.51	\$21.83	\$25.18	\$32.16	\$36.61	37
38	\$4.59	\$5.70	\$6.65	\$7.40	\$9.09	\$10.21	\$8.10	\$10.08	\$11.83	\$13.46	\$16.92	\$19.28	\$14.86	\$18.75	\$22.11	\$25.53	\$32.58	\$37.13	38
39	\$4.64	\$5.76	\$6.72	\$7.52	\$9.22	\$10.36	\$8.25	\$10.29	\$12.05	\$13.74	\$17.30	\$19.68	\$15.09	\$18.98	\$22.40	\$25.88	\$33.06	\$37.65	39
40	\$4.67	\$5.82	\$6.83	\$7.60	\$9.32	\$10.50	\$8.40	\$10.49	\$12.29	\$14.00	\$17.66	\$20.11	\$15.28	\$19.27	\$22.72	\$26.26	\$33.52	\$38.19	40
41	\$4.71	\$5.88	\$6.88	\$7.71	\$9.45	\$10.64	\$8.56	\$10.67	\$12.53	\$14.30	\$18.03	\$20.53	\$15.49	\$19.52	\$23.02	\$26.60	\$34.00	\$38.75	41
42	\$4.75	\$5.96	\$6.99	\$7.80	\$9.58	\$10.78	\$8.72	\$10.89	\$12.80	\$14.59	\$18.43	\$20.97	\$15.68	\$19.77	\$23.35	\$26.96	\$34.46	\$39.28	42
43	\$4.81	\$6.02	\$7.07	\$7.91	\$9.69	\$10.91	\$8.90	\$11.12	\$13.04	\$14.89	\$18.81	\$21.39	\$15.91	\$20.03	\$23.64	\$27.36	\$34.94	\$39.87	43
44	\$4.85	\$6.06	\$7.15	\$7.98	\$9.82	\$11.07	\$9.06	\$11.32	\$13.30	\$15.20	\$19.22	\$21.86	\$16.12	\$20.31	\$23.96	\$27.71	\$35.46	\$40.42	44
45	\$4.87	\$6.15	\$7.23	\$8.10	\$9.95	\$11.21	\$9.22	\$11.55	\$13.59	\$15.51	\$19.59	\$22.33	\$16.33	\$20.60	\$24.28	\$28.11	\$35.95	\$40.99	45
46	\$4.96	\$6.30	\$7.38	\$8.27	\$10.19	\$11.47	\$9.61	\$12.05	\$14.10	\$16.05	\$20.11	\$22.88	\$16.59	\$20.94	\$24.68	\$28.56	\$36.56	\$41.67	46
47	\$5.08	\$6.40	\$7.53	\$8.43	\$10.44	\$11.73	\$10.02	\$12.56	\$14.66	\$16.57	\$20.62	\$23.47	\$16.87	\$21.26	\$25.07	\$29.04	\$37.17	\$42.36	47
48	\$5.16	\$6.53	\$7.69	\$8.64	\$10.65	\$12.03	\$10.45	\$13.10	\$15.24	\$17.14	\$21.14	\$24.09	\$17.10	\$21.61	\$25.46	\$29.47	\$37.78	\$43.07	48
49	\$5.26	\$6.65	\$7.87	\$8.81	\$10.89	\$12.29	\$10.91	\$13.67	\$15.80	\$17.70	\$21.69	\$24.70	\$17.37	\$21.95	\$25.88	\$29.97	\$38.39	\$43.81	49
50	\$5.34	\$6.76	\$8.02	\$9.02	\$11.15	\$12.56	\$11.40	\$14.26	\$16.44	\$18.28	\$22.23	\$25.32	\$17.66	\$22.31	\$26.29	\$30.45	\$39.03	\$44.54	50
51	\$5.44	\$6.88	\$8.18	\$9.18	\$11.38	\$12.85	\$11.90	\$14.86	\$17.06	\$18.89	\$22.82	\$25.99	\$17.93	\$22.65	\$26.71	\$30.95	\$39.69	\$45.26	51
52	\$5.50	\$7.02	\$8.35	\$9.39	\$11.61	\$13.11	\$12.41	\$15.50	\$17.74	\$19.51	\$23.39	\$26.66	\$18.19	\$23.01	\$27.15	\$31.46	\$40.35	\$46.01	52
53	\$5.60	\$7.16	\$8.49	\$9.58	\$11.86	\$13.39	\$12.96	\$16.17	\$18.44	\$20.15	\$23.99	\$27.36	\$18.51	\$23.37	\$27.56	\$31.96	\$41.00	\$46.79	53
54	\$5.68	\$7.28	\$8.65	\$9.76	\$12.09	\$13.67	\$13.55	\$16.88	\$19.15	\$20.82	\$24.61	\$28.06	\$18.78	\$23.75	\$28.00	\$32.48	\$41.67	\$47.55	54
55	\$5.76	\$7.39	\$8.80	\$9.93	\$12.34	\$13.94	\$14.12	\$17.62	\$19.89	\$21.49	\$25.25	\$28.75	\$19.11	\$24.12	\$28.46	\$33.02	\$42.36	\$48.33	55
56	\$6.34	\$8.04	\$9.51	\$10.74	\$13.38	\$15.13	\$14.82	\$18.45	\$20.84	\$22.51	\$26.79	\$30.51	\$19.89	\$25.16	\$29.75	\$34.53	\$44.42	\$50.70	56
57	\$6.87	\$8.66	\$10.19	\$11.54	\$14.41	\$16.31	\$15.53	\$19.34	\$21.84	\$23.59	\$28.41	\$32.39	\$20.70	\$26.26	\$31.07	\$36.11	\$46.52	\$53.15	57
58	\$7.45	\$9.28	\$10.88	\$12.34	\$15.47	\$17.51	\$16.30	\$20.29	\$22.88	\$24.70	\$30.13	\$34.38	\$21.58	\$27.39	\$32.47	\$37.82	\$48.77	\$55.75	58
59	\$8.01	\$9.93	\$11.56	\$13.12	\$16.48	\$18.71	\$17.07	\$21.26	\$23.99	\$25.86	\$31.94	\$36.47	\$22.49	\$28.57	\$33.92	\$39.54	\$51.12	\$58.46	59
60	\$8.56	\$10.57	\$12.25	\$13.94	\$17.52	\$19.89	\$17.92	\$22.31	\$25.15	\$27.09	\$33.91	\$38.71	\$23.42	\$29.82	\$35.42	\$41.34	\$53.67	\$61.29	60
61	\$9.11	\$11.21	\$12.95	\$14.73	\$18.56	\$21.09	\$18.78	\$23.37	\$26.33	\$28.37	\$35.95	\$41.09	\$24.37	\$31.11	\$37.01	\$43.27	\$56.15	\$64.29	61
62	\$9.67	\$11.84	\$13.63	\$15.53	\$19.59	\$22.25	\$19.68	\$24.49	\$27.59	\$29.76	\$38.14	\$43.61	\$25.36	\$32.47	\$38.68	\$45.26	\$58.83	\$67.43	62
63	\$10.67	\$13.09	\$15.09	\$17.19	\$21.71	\$24.65	\$20.79	\$25.83	\$29.11	\$32.10	\$41.09	\$46.94	\$27.20	\$34.76	\$41.34	\$48.30	\$62.59	\$71.62	63
64	\$11.70	\$14.35	\$16.53	\$18.88	\$23.79	\$27.05	\$21.93	\$27.24	\$30.71	\$34.61	\$44.24	\$50.52	\$29.20	\$37.21	\$44.22	\$51.49	\$66.54	\$76.08	64
65	\$12.72	\$15.61	\$18.00	\$20.50	\$25.91	\$29.46	\$23.12	\$28.74	\$32.39	\$37.34	\$47.66	\$54.35	\$31.31	\$39.85	\$47.28	\$54.94	\$70.74	\$80.82	65
66	\$13.74	\$16.85	\$19.43	\$22.19	\$27.99	\$31.86	\$24.41	\$30.32	\$34.16	\$40.26	\$51.31	\$58.48	\$33.57	\$42.67	\$50.57	\$58.61	\$75.24	\$85.85	66
67	\$14.75	\$18.08	\$20.91	\$23.84	\$30.13	\$34.25	\$25.77	\$32.00	\$36.01	\$43.38	\$55.25	\$62.92	\$35.97	\$45.65	\$54.09	\$62.53	\$80.00	\$91.18	67
68	\$16.76	\$20.59	\$23.79	\$27.11	\$34.16	\$38.83	\$28.35	\$35.31	\$40.14	\$47.78	\$60.57	\$68.86	\$39.23	\$49.86	\$59.10	\$68.09	\$86.66	\$98.56	68
69	\$18.76	\$23.09	\$26.72	\$30.38	\$38.20	\$43.35	\$31.17	\$38.99	\$44.74	\$52.58	\$66.37	\$75.34	\$42.74	\$54.42	\$64.58	\$74.12	\$93.83	\$106.52	69
70	\$20.79	\$25.61	\$29.64	\$33.67	\$42.26	\$47.93	\$34.29	\$43.04	\$49.88	\$57.86	\$72.72	\$82.42	\$46.60	\$59.42	\$70.59	\$80.69	\$101.63	\$115.15	70
71	\$22.77	\$28.09	\$32.57	\$36.95	\$46.29	\$52.52	\$37.72	\$47.51	\$55.58	\$63.70	\$79.69	\$90.16	\$50.82	\$64.89	\$77.14	\$87.88	\$110.06	\$124.45	71
72	\$24.76	\$30.60	\$35.50	\$40.25	\$50.36	\$57.07	\$41.49	\$52.47	\$61.92	\$70.11	\$87.31	\$98.64	\$55.37	\$70.85	\$84.34	\$95.69	\$119.19	\$134.56	72
73	\$28.36	\$35.22	\$41.01	\$46.35	\$57.71	\$65.32	\$45.99	\$58.36	\$68.02	\$77.96	\$96.71	\$109.11	\$60.79	\$78.05	\$93.14	\$105.35	\$130.73	\$147.36	73
74	\$31.98	\$39.87	\$46.58	\$52.46	\$65.10	\$73.54	\$50.97	\$64.90	\$76.97	\$86.69	\$107.14	\$120.66	\$66.75	\$86.00	\$102.91	\$116.03	\$143.38	\$161.42	74
75	\$35.58	\$44.49	\$52.10	\$58.56	\$72.45	\$81.80	\$56.45	\$72.17	\$85.82	\$96.39	\$118.67	\$133.46	\$73.26	\$94.77	\$113.64	\$127.79	\$157.28	\$176.78	75
76	\$39.16	\$49.10	\$57.61	\$64.70	\$79.84	\$90.05	\$62.59	\$80.29	\$95.69	\$107.16	\$131.43	\$147.62	\$80.41	\$104.41	\$125.51	\$140.75	\$172.53	\$193.61	76
77	\$42.78	\$53.75	\$63.17	\$70.80	\$87.22	\$98.27	\$69.34	\$89.31	\$106.66	\$119.15	\$145.53	\$163.26	\$88.29	\$115.08	\$138.66	\$155.03	\$189.26	\$212.04	77
78	\$46.10	\$58.03	\$68.32	\$76.53	\$94.16	\$105.97	\$73.75	\$95.17	\$113.86	\$127.06	\$155.00	\$173.63	\$93.18	\$121.70	\$146.87	\$164.12	\$200.02	\$223.77	78
79	\$49.42	\$62.31	\$73.47	\$82.28	\$101.07	\$113.68	\$78.41	\$101.42	\$121.50	\$135.55	\$165.05	\$184.65	\$98.34	\$128.71	\$155.56	\$173.74	\$211.39	\$236.22	79
80	\$52.72	\$66.61	\$78.65	\$88.01	\$108.03	\$121.35	\$83.43	\$108.08	\$129.69	\$144.57	\$175.78	\$196.40	\$103.77	\$136.12	\$164.80	\$183.91	\$223.42	\$249.32	80
81	\$56.06	\$70.87	\$83.78	\$93.74	\$114.95	\$129.06	\$88.72	\$115.17	\$138.39	\$154.22	\$187.19	\$208.87	\$109.52	\$143.97	\$174.56	\$194.67	\$236.13	\$263.12	81
82	\$59.39	\$75.15	\$88.94	\$99.49	\$121.89	\$136.74	\$94.36	\$122.75	\$147.75	\$164.47	\$199.34	\$222.14	\$115.58	\$152.26	\$184.90	\$206.06	\$249.56	\$277.70	82
83	\$63.73	\$80.83	\$95.80	\$107.17	\$131.23	\$147.07	\$100.33	\$130.73	\$157.52	\$175.31	\$212.30	\$236.39	\$122.20	\$161.27	\$196.06	\$218.45	\$264.36	\$293.92	83
84	\$68.11	\$86.50	\$102.65	\$114.82	\$140.53	\$157.41	\$106.68	\$139.21	\$167.97	\$186.84	\$226.07	\$251.56	\$129.24	\$170.81	\$207.90	\$231.61	\$280.06	\$311.06	84
85	\$72.45	\$92.15	\$109.52	\$122.50	\$149.85	\$167.74	\$113.45	\$148.25	\$178.07	\$198.14	\$240.76	\$2							

Certificate Form GLTCAARP-06-FC

		Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																				
		Comprehensive - 90 Day EP - 50% Home Care																				
Issue Age	Future Purchase Option							Auto 3% Compound Inflation							Auto 5% Compound Inflation							Issue Age
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime				
25	\$12.34	\$15.19	\$17.56	\$19.55	\$23.74	\$26.60	\$19.28	\$23.89	\$27.83	\$31.59	\$39.40	\$44.73	\$37.39	\$47.05	\$55.39	\$63.81	\$81.06	\$92.02	25			
26	\$12.44	\$15.28	\$17.71	\$19.68	\$23.92	\$26.81	\$19.58	\$24.28	\$28.28	\$32.06	\$40.06	\$45.54	\$37.86	\$47.63	\$56.06	\$64.55	\$82.08	\$93.21	26			
27	\$12.49	\$15.38	\$17.82	\$19.82	\$24.13	\$27.02	\$19.87	\$24.70	\$28.74	\$32.65	\$40.79	\$46.35	\$38.32	\$48.17	\$56.74	\$65.36	\$83.07	\$94.43	27			
28	\$12.60	\$15.49	\$17.96	\$19.94	\$24.28	\$27.29	\$20.18	\$25.10	\$29.20	\$33.20	\$41.49	\$47.14	\$38.76	\$48.71	\$57.39	\$66.19	\$84.14	\$95.64	28			
29	\$12.67	\$15.61	\$18.07	\$20.09	\$24.49	\$27.48	\$20.49	\$25.50	\$29.64	\$33.77	\$42.20	\$47.98	\$39.23	\$49.29	\$58.08	\$66.98	\$85.22	\$96.84	29			
30	\$12.71	\$15.66	\$18.19	\$20.24	\$24.70	\$27.68	\$20.81	\$25.91	\$30.15	\$34.29	\$42.90	\$48.82	\$39.68	\$49.89	\$58.80	\$67.80	\$86.26	\$98.11	30			
31	\$12.81	\$15.78	\$18.31	\$20.40	\$24.89	\$27.93	\$21.11	\$26.30	\$30.66	\$34.89	\$43.67	\$49.70	\$40.11	\$50.48	\$59.49	\$68.62	\$87.39	\$99.36	31			
32	\$12.86	\$15.90	\$18.43	\$20.54	\$25.04	\$28.15	\$21.39	\$26.71	\$31.16	\$35.42	\$44.43	\$50.55	\$40.57	\$51.11	\$60.22	\$69.47	\$88.49	\$100.64	32			
33	\$12.92	\$15.99	\$18.58	\$20.68	\$25.25	\$28.34	\$21.75	\$27.11	\$31.66	\$36.01	\$45.19	\$51.45	\$41.01	\$51.73	\$60.91	\$70.35	\$89.61	\$101.93	33			
34	\$13.01	\$16.10	\$18.68	\$20.84	\$25.45	\$28.59	\$22.11	\$27.56	\$32.18	\$36.63	\$45.97	\$52.37	\$41.54	\$52.31	\$61.63	\$71.19	\$90.72	\$103.27	34			
35	\$13.08	\$16.21	\$18.82	\$20.99	\$25.67	\$28.79	\$22.48	\$27.98	\$32.73	\$37.23	\$47.01	\$53.22	\$42.05	\$52.98	\$62.44	\$72.07	\$91.87	\$104.59	35			
36	\$13.19	\$16.36	\$19.06	\$21.26	\$26.00	\$29.20	\$22.87	\$28.53	\$33.39	\$38.01	\$47.77	\$54.35	\$42.59	\$53.67	\$63.30	\$73.07	\$93.21	\$106.11	36			
37	\$13.30	\$16.53	\$19.28	\$21.56	\$26.37	\$29.60	\$23.34	\$29.10	\$34.07	\$38.76	\$48.77	\$55.51	\$43.17	\$54.40	\$64.16	\$74.06	\$94.51	\$107.61	37			
38	\$13.46	\$16.75	\$19.55	\$21.81	\$26.71	\$30.06	\$23.77	\$29.64	\$34.71	\$39.57	\$49.78	\$56.66	\$43.71	\$55.10	\$65.03	\$75.08	\$95.84	\$109.14	38			
39	\$13.61	\$16.95	\$19.80	\$22.11	\$27.07	\$30.46	\$24.24	\$30.21	\$35.42	\$40.39	\$50.86	\$57.86	\$44.33	\$55.88	\$65.87	\$76.09	\$97.20	\$110.70	39			
40	\$13.72	\$17.10	\$20.03	\$22.36	\$27.41	\$30.86	\$24.70	\$30.80	\$36.11	\$41.18	\$51.91	\$59.10	\$44.93	\$56.63	\$66.79	\$77.16	\$98.56	\$112.27	40			
41	\$13.87	\$17.30	\$20.30	\$22.67	\$27.78	\$31.27	\$25.15	\$31.43	\$36.82	\$42.05	\$53.01	\$60.36	\$45.54	\$57.39	\$67.69	\$78.23	\$99.95	\$113.89	41			
42	\$13.95	\$17.51	\$20.49	\$22.92	\$28.15	\$31.66	\$25.62	\$32.02	\$37.58	\$42.90	\$54.14	\$61.63	\$46.14	\$58.15	\$68.62	\$79.29	\$101.36	\$115.50	42			
43	\$14.10	\$17.71	\$20.76	\$23.22	\$28.53	\$32.06	\$26.12	\$32.65	\$38.35	\$43.76	\$55.29	\$62.92	\$46.77	\$58.87	\$69.52	\$80.40	\$102.76	\$117.17	43			
44	\$14.27	\$17.87	\$20.99	\$23.47	\$28.91	\$32.53	\$26.60	\$33.30	\$39.12	\$44.69	\$56.45	\$64.26	\$47.36	\$59.70	\$70.49	\$81.50	\$104.22	\$118.85	44			
45	\$14.38	\$18.07	\$21.26	\$23.77	\$29.24	\$32.95	\$27.07	\$33.95	\$39.92	\$45.64	\$57.63	\$65.60	\$48.02	\$60.57	\$71.39	\$82.62	\$105.70	\$120.50	45			
46	\$14.64	\$18.46	\$21.71	\$24.34	\$29.94	\$33.77	\$28.24	\$35.42	\$41.49	\$47.14	\$59.10	\$67.29	\$48.77	\$61.53	\$72.56	\$83.95	\$107.48	\$122.54	46			
47	\$14.91	\$18.82	\$22.18	\$24.86	\$30.66	\$34.52	\$29.45	\$36.93	\$43.12	\$48.71	\$60.61	\$69.01	\$49.53	\$62.48	\$73.71	\$85.30	\$109.22	\$124.55	47			
48	\$15.19	\$19.18	\$22.62	\$25.40	\$31.33	\$35.31	\$30.73	\$38.49	\$44.76	\$50.34	\$62.16	\$70.77	\$50.29	\$63.50	\$74.88	\$86.67	\$111.06	\$126.66	48			
49	\$15.46	\$19.55	\$23.12	\$25.96	\$32.02	\$36.11	\$32.06	\$40.15	\$46.50	\$52.00	\$63.73	\$72.59	\$51.11	\$64.52	\$76.09	\$88.08	\$112.89	\$128.75	49			
50	\$15.66	\$19.94	\$23.59	\$26.53	\$32.73	\$36.93	\$33.50	\$41.90	\$48.32	\$53.72	\$65.36	\$74.49	\$51.91	\$65.53	\$77.29	\$89.49	\$114.76	\$130.91	50			
51	\$15.95	\$20.30	\$24.05	\$27.02	\$33.43	\$37.73	\$34.97	\$43.71	\$50.19	\$55.51	\$67.07	\$76.39	\$52.71	\$66.59	\$78.53	\$90.98	\$116.69	\$133.07	51			
52	\$16.21	\$20.65	\$24.55	\$27.56	\$34.16	\$38.54	\$36.48	\$45.58	\$52.15	\$57.32	\$68.77	\$78.37	\$53.53	\$67.64	\$79.79	\$92.43	\$118.58	\$135.30	52			
53	\$16.46	\$21.06	\$25.00	\$28.15	\$34.89	\$39.37	\$38.11	\$47.56	\$54.20	\$59.20	\$70.54	\$80.40	\$54.40	\$68.72	\$81.06	\$93.98	\$120.58	\$137.52	53			
54	\$16.72	\$21.39	\$25.45	\$28.68	\$35.58	\$40.15	\$39.77	\$49.58	\$56.30	\$61.16	\$72.34	\$82.46	\$55.24	\$69.83	\$82.37	\$95.47	\$122.54	\$139.79	54			
55	\$16.95	\$21.75	\$25.91	\$29.20	\$36.30	\$40.96	\$41.54	\$51.76	\$58.50	\$63.19	\$74.21	\$84.54	\$56.15	\$70.88	\$83.69	\$97.04	\$124.55	\$142.11	55			
56	\$18.62	\$23.62	\$27.93	\$31.59	\$39.29	\$44.46	\$43.56	\$54.25	\$61.26	\$66.19	\$78.74	\$89.70	\$58.50	\$73.97	\$87.44	\$101.51	\$130.54	\$149.04	56			
57	\$20.24	\$25.50	\$29.94	\$33.92	\$42.35	\$47.98	\$45.70	\$56.89	\$64.19	\$69.32	\$83.49	\$95.21	\$60.91	\$77.16	\$91.33	\$106.21	\$136.82	\$156.29	57			
58	\$21.90	\$27.34	\$31.98	\$36.30	\$45.43	\$51.45	\$47.91	\$59.59	\$67.29	\$72.59	\$88.56	\$101.03	\$63.46	\$80.52	\$95.43	\$111.11	\$143.38	\$163.90	58			
59	\$23.52	\$29.20	\$34.01	\$38.60	\$48.50	\$55.02	\$50.23	\$62.48	\$70.54	\$76.06	\$93.92	\$107.21	\$66.08	\$83.98	\$99.67	\$116.21	\$150.28	\$171.88	59			
60	\$25.15	\$31.07	\$36.01	\$40.96	\$51.49	\$58.50	\$52.69	\$65.53	\$73.93	\$79.85	\$99.64	\$113.78	\$68.82	\$87.63	\$104.14	\$121.60	\$157.61	\$180.21	60			
61	\$26.81	\$32.95	\$38.04	\$43.32	\$54.54	\$61.98	\$55.24	\$68.72	\$77.46	\$83.44	\$105.70	\$120.79	\$71.65	\$91.41	\$108.77	\$127.20	\$165.08	\$188.98	61			
62	\$28.43	\$34.77	\$40.06	\$45.70	\$57.63	\$65.45	\$57.96	\$72.00	\$81.18	\$87.47	\$112.12	\$128.22	\$74.59	\$95.43	\$113.69	\$133.07	\$172.99	\$198.23	62			
63	\$31.43	\$38.45	\$44.33	\$50.55	\$63.81	\$72.50	\$61.08	\$75.93	\$85.59	\$94.36	\$120.79	\$137.98	\$79.97	\$102.17	\$121.60	\$141.99	\$183.97	\$210.58	63			
64	\$34.40	\$42.15	\$48.63	\$55.44	\$69.98	\$79.54	\$64.46	\$80.09	\$90.27	\$101.74	\$130.10	\$148.50	\$85.82	\$109.40	\$130.03	\$151.42	\$195.60	\$223.68	64			
65	\$37.39	\$45.84	\$52.86	\$60.28	\$76.16	\$86.63	\$68.01	\$84.50	\$95.21	\$109.76	\$140.10	\$159.80	\$92.02	\$117.14	\$139.04	\$161.55	\$208.01	\$237.60	65			
66	\$40.39	\$49.48	\$57.12	\$65.22	\$82.31	\$93.65	\$71.75	\$89.16	\$100.46	\$118.37	\$150.87	\$171.93	\$98.71	\$125.42	\$148.71	\$172.33	\$221.21	\$252.39	66			
67	\$43.35	\$53.16	\$61.45	\$70.06	\$88.56	\$100.69	\$75.73	\$94.06	\$105.89	\$127.61	\$162.44	\$185.04	\$105.80	\$134.22	\$158.97	\$183.85	\$235.22	\$268.06	67			
68	\$49.29	\$60.51	\$69.98	\$79.72	\$100.46	\$114.09	\$83.34	\$103.83	\$118.05	\$140.45	\$178.05	\$202.43	\$115.30	\$146.58	\$173.75	\$200.15	\$254.73	\$289.76	68			
69	\$55.17	\$67.90	\$78.58	\$89.34	\$112.33	\$127.50	\$91.69	\$114.61	\$131.54	\$154.57	\$195.10	\$221.45	\$125.67	\$160.03	\$189.89	\$217.92	\$275.90	\$313.20	69			
70	\$61.08	\$75.24	\$87.18	\$99.01	\$124.23	\$140.91	\$100.84	\$126.54	\$146.62	\$170.15	\$213.82	\$242.31	\$137.02	\$174.71	\$207.54	\$237.25	\$298.78	\$338.54	70			
71	\$66.94	\$82.59	\$95.78	\$108.69	\$136.11	\$154.37	\$110.89	\$139.69	\$163.43	\$187.29	\$234.31	\$265.06	\$149.38	\$190.75	\$226.82	\$258.30	\$323.55	\$365.91	71			
72	\$72.81	\$89.91	\$104.37	\$118.29	\$148.03	\$167.76	\$121.99	\$154.27	\$182.05	\$206.15	\$256.73	\$290.01	\$162.76	\$208.25	\$247.96	\$281.24	\$350.38	\$395.56	72			
73	\$83.39	\$103.56	\$120.61	\$136.26	\$169.71	\$192.01	\$135.19	\$171.58	\$202.93	\$229.20	\$284.35	\$320.78	\$178.69	\$229.46	\$273.86	\$309.76	\$384.34	\$433.26	73			
74	\$94.02	\$117.17	\$136.93	\$154.22	\$191.38	\$216.25	\$149.82	\$190.82	\$226.27	\$254.86	\$314.97	\$354.79	\$196.20	\$252.83	\$302.51	\$341.10	\$421.58	\$474.52	74			
75	\$104.59	\$130.79	\$153.14	\$172.19	\$213.05	\$240.47	\$166.00	\$212.19	\$252.27	\$283.34	\$348.85	\$392.38	\$215.40	\$278.59	\$334.15	\$375.67	\$462.40	\$519.71	75			
76	\$115.15	\$144.40	\$169.39	\$190.19	\$234.78	\$264.71	\$183.97	\$236.04	\$281.24	\$315.00	\$386.39	\$433.96	\$236.45	\$306.97	\$369.03	\$413.76	\$507.23	\$569.19	76			
77	\$125.76	\$158.00	\$185.68	\$208.16	\$256.43	\$288.95	\$203.85	\$262.54	\$313.58	\$350.28	\$427.87	\$479.96	\$259.55	\$338.28	\$407.67	\$455.77	\$556.40	\$623.39	77			
78	\$135.48	\$170.62	\$200.82	\$225.00	\$276.81	\$311.58	\$216.81	\$279.79	\$334.68	\$373.60	\$455.68	\$510.46	\$273.93	\$357.78	\$431.78	\$482.49	\$588.08	\$657.96	78			
79	\$145.27	\$183.21	\$216.00	\$241.91	\$297.21	\$334.19	\$230.59	\$298.16	\$357.21	\$398.49	\$485.28	\$542.89	\$289.10	\$378.41	\$457.40	\$510.75	\$621.53	\$694.43	79			
80	\$155.03	\$195.82	\$231.17	\$258.74	\$317.58	\$356.81	\$245.25	\$317.73	\$381.23	\$425.06	\$516.78	\$577.39	\$305.09	\$400.20	\$484.49	\$540.67	\$656.87	\$732.94	80			
81	\$164.85	\$208.36	\$246.29	\$275.60	\$337.98	\$379.41	\$260.83	\$338.65	\$406.88	\$453.39	\$550.33	\$614.08	\$321.99	\$423.29	\$513.16	\$572.33	\$694.28	\$773.57	81			
82	\$174.61	\$220.96	\$261.48	\$292.51	\$358.37	\$402.03	\$277.41	\$360.90	\$434.34	\$483.54	\$586.09	\$653.14	\$339.76	\$447.66	\$543.60	\$605.82	\$733.74	\$816.41	82			
83	\$187.42	\$237.64	\$281.67	\$315.06	\$385.80																	

Certificate Form GLTCAARP-06-FC

Issue Age	Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age				
	Future Purchase Option							Auto 3% Compound Inflation							Auto 5% Compound Inflation					
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year		5 Year	7 Year	Lifetime	
25	\$46.36	\$57.00	\$65.93	\$73.33	\$89.12	\$99.95	\$72.40	\$89.68	\$104.50	\$118.56	\$148.00	\$167.97	\$140.43	\$176.68	\$208.04	\$239.57	\$304.38	\$345.59	25	
26	\$46.76	\$57.39	\$66.49	\$73.93	\$89.86	\$100.69	\$73.52	\$91.19	\$106.21	\$120.45	\$150.48	\$170.99	\$142.11	\$178.79	\$210.51	\$242.43	\$308.17	\$349.98	26	
27	\$46.94	\$57.76	\$66.89	\$74.49	\$90.63	\$101.47	\$74.67	\$92.73	\$107.92	\$122.54	\$153.13	\$174.03	\$143.82	\$180.87	\$212.98	\$245.47	\$311.97	\$354.52	27	
28	\$47.29	\$58.15	\$67.45	\$74.87	\$91.19	\$102.42	\$75.82	\$94.24	\$109.63	\$124.63	\$155.80	\$177.08	\$145.53	\$182.97	\$215.43	\$248.51	\$315.98	\$359.09	28	
29	\$47.50	\$58.52	\$67.82	\$75.43	\$91.95	\$103.18	\$76.96	\$95.75	\$111.34	\$126.73	\$158.46	\$180.13	\$147.24	\$185.05	\$218.09	\$251.57	\$319.94	\$363.65	29	
30	\$47.69	\$58.87	\$68.38	\$76.01	\$92.73	\$103.93	\$78.09	\$97.28	\$113.23	\$128.82	\$161.12	\$183.35	\$148.95	\$187.32	\$220.76	\$254.57	\$323.94	\$368.40	30	
31	\$48.06	\$59.26	\$68.78	\$76.57	\$93.49	\$104.86	\$79.21	\$98.82	\$115.14	\$130.92	\$163.97	\$186.58	\$150.67	\$189.61	\$223.42	\$257.62	\$328.11	\$373.15	31	
32	\$48.24	\$59.67	\$69.16	\$77.13	\$94.06	\$105.63	\$80.38	\$100.31	\$117.03	\$133.01	\$166.80	\$189.81	\$152.36	\$191.89	\$226.10	\$260.86	\$332.29	\$377.91	32	
33	\$48.46	\$60.06	\$69.74	\$77.72	\$94.81	\$106.38	\$81.71	\$101.83	\$118.93	\$135.27	\$169.68	\$193.23	\$154.08	\$194.17	\$228.73	\$264.09	\$336.48	\$382.84	33	
34	\$48.82	\$60.41	\$70.11	\$78.26	\$95.57	\$107.35	\$83.01	\$103.55	\$120.82	\$137.54	\$172.51	\$196.65	\$155.99	\$196.46	\$231.42	\$267.31	\$340.67	\$387.78	34	
35	\$49.02	\$60.81	\$70.69	\$78.85	\$96.33	\$108.10	\$84.36	\$105.08	\$122.41	\$139.83	\$175.73	\$199.87	\$157.66	\$198.94	\$234.44	\$270.55	\$345.02	\$392.72	35	
36	\$49.58	\$61.38	\$71.62	\$79.80	\$97.67	\$109.63	\$85.98	\$107.17	\$125.40	\$142.69	\$179.34	\$204.05	\$160.00	\$201.56	\$237.66	\$274.96	\$349.98	\$398.41	36	
37	\$49.95	\$62.12	\$72.40	\$80.93	\$98.99	\$111.14	\$87.59	\$109.25	\$127.86	\$145.53	\$183.15	\$208.41	\$162.05	\$204.24	\$240.92	\$278.15	\$354.91	\$404.10	37	
38	\$50.55	\$62.88	\$73.33	\$81.88	\$100.31	\$112.85	\$89.31	\$111.34	\$130.32	\$148.57	\$186.93	\$212.80	\$164.15	\$206.91	\$244.14	\$281.94	\$359.84	\$409.80	38	
39	\$51.12	\$63.64	\$74.30	\$83.01	\$101.65	\$114.38	\$91.01	\$113.44	\$133.01	\$151.62	\$190.95	\$217.34	\$166.44	\$209.76	\$247.36	\$285.74	\$364.97	\$415.72	39	
40	\$51.48	\$64.24	\$75.24	\$83.98	\$102.97	\$115.89	\$92.73	\$115.70	\$136.67	\$154.67	\$194.94	\$221.94	\$168.72	\$212.60	\$250.79	\$289.75	\$370.11	\$421.60	40	
41	\$52.08	\$64.98	\$76.20	\$85.13	\$104.30	\$117.41	\$94.44	\$117.99	\$138.32	\$157.86	\$199.12	\$226.67	\$170.99	\$215.43	\$254.22	\$293.73	\$375.22	\$427.68	41	
42	\$52.45	\$65.73	\$76.96	\$86.06	\$105.63	\$118.93	\$96.15	\$120.26	\$141.17	\$161.12	\$203.28	\$231.42	\$173.28	\$218.31	\$257.62	\$297.72	\$380.53	\$433.73	42	
43	\$53.00	\$66.49	\$77.90	\$87.19	\$107.17	\$120.45	\$98.06	\$122.54	\$144.01	\$164.35	\$207.67	\$236.35	\$175.56	\$221.15	\$261.05	\$301.90	\$385.87	\$440.03	43	
44	\$53.57	\$67.08	\$78.85	\$88.16	\$108.47	\$122.16	\$99.95	\$125.00	\$146.87	\$167.75	\$212.04	\$241.29	\$177.82	\$224.19	\$264.68	\$306.08	\$391.38	\$446.29	44	
45	\$53.96	\$67.82	\$79.80	\$89.31	\$109.81	\$123.69	\$101.65	\$127.49	\$149.90	\$171.37	\$216.40	\$246.42	\$180.32	\$227.44	\$268.09	\$310.26	\$396.88	\$452.57	45	
46	\$54.92	\$69.35	\$81.50	\$91.38	\$112.48	\$126.73	\$106.00	\$133.01	\$155.80	\$177.08	\$221.94	\$252.69	\$183.15	\$231.04	\$272.43	\$315.21	\$403.55	\$460.15	46	
47	\$56.05	\$70.69	\$83.22	\$93.28	\$115.14	\$129.57	\$110.58	\$138.70	\$161.88	\$182.97	\$227.61	\$259.17	\$186.01	\$234.64	\$276.81	\$320.31	\$410.20	\$467.75	47	
48	\$57.00	\$72.00	\$84.95	\$95.37	\$117.61	\$132.63	\$115.32	\$144.57	\$168.14	\$189.06	\$233.51	\$265.81	\$188.84	\$238.43	\$281.19	\$325.44	\$417.04	\$475.54	48	
49	\$57.94	\$73.33	\$86.82	\$97.46	\$120.26	\$135.67	\$120.45	\$150.86	\$174.61	\$195.30	\$239.39	\$272.62	\$191.89	\$242.23	\$285.74	\$330.77	\$423.87	\$483.53	49	
50	\$58.87	\$74.87	\$88.56	\$99.57	\$122.91	\$138.70	\$125.78	\$157.33	\$181.44	\$201.76	\$245.47	\$279.67	\$194.94	\$246.05	\$290.31	\$336.11	\$430.90	\$491.50	50	
51	\$59.86	\$76.20	\$90.24	\$101.47	\$125.59	\$141.73	\$131.29	\$164.15	\$188.47	\$208.41	\$251.74	\$286.88	\$197.97	\$250.04	\$294.88	\$341.60	\$438.11	\$499.68	51	
52	\$60.81	\$77.49	\$92.13	\$103.55	\$128.25	\$144.76	\$137.00	\$171.19	\$195.86	\$215.26	\$258.19	\$294.29	\$201.00	\$254.02	\$299.62	\$347.11	\$445.35	\$508.03	52	
53	\$61.76	\$79.03	\$93.85	\$105.63	\$130.92	\$147.82	\$143.05	\$178.62	\$203.48	\$222.30	\$264.85	\$301.90	\$204.24	\$257.99	\$304.38	\$352.80	\$452.75	\$516.40	53	
54	\$62.69	\$80.38	\$95.57	\$107.75	\$133.56	\$150.86	\$149.33	\$186.18	\$211.47	\$229.70	\$271.69	\$309.70	\$207.47	\$262.20	\$309.30	\$358.50	\$460.15	\$524.95	54	
55	\$63.64	\$81.71	\$97.28	\$109.63	\$136.24	\$153.88	\$155.99	\$194.34	\$219.62	\$237.31	\$278.74	\$317.47	\$210.88	\$266.18	\$314.25	\$364.41	\$467.75	\$533.68	55	
56	\$69.91	\$88.73	\$104.86	\$118.56	\$147.63	\$166.98	\$163.58	\$203.68	\$230.08	\$248.51	\$295.64	\$336.84	\$219.62	\$277.76	\$328.32	\$381.12	\$490.16	\$559.72	56	
57	\$76.01	\$95.75	\$112.48	\$127.31	\$159.01	\$180.13	\$171.56	\$213.56	\$241.10	\$260.29	\$313.50	\$357.57	\$228.73	\$289.75	\$342.93	\$398.79	\$513.73	\$586.89	57	
58	\$82.26	\$102.08	\$120.08	\$136.24	\$170.62	\$193.23	\$179.92	\$223.81	\$252.69	\$272.62	\$332.49	\$379.41	\$238.24	\$302.29	\$358.31	\$417.21	\$538.44	\$615.40	58	
59	\$88.35	\$109.63	\$127.67	\$144.97	\$182.00	\$206.50	\$188.67	\$234.64	\$264.85	\$285.54	\$352.62	\$402.58	\$248.13	\$315.38	\$374.30	\$436.41	\$564.28	\$645.39	59	
60	\$94.44	\$116.68	\$135.27	\$153.88	\$193.42	\$219.62	\$197.77	\$246.05	\$277.57	\$299.07	\$374.09	\$427.30	\$258.38	\$329.06	\$390.99	\$456.55	\$591.46	\$676.75	60	
61	\$100.69	\$123.69	\$142.86	\$162.64	\$204.81	\$232.74	\$207.47	\$257.99	\$290.87	\$313.32	\$396.88	\$453.50	\$269.03	\$343.30	\$408.49	\$477.65	\$619.95	\$700.60	61	
62	\$106.75	\$130.51	\$150.48	\$171.56	\$216.40	\$245.87	\$217.34	\$270.36	\$304.74	\$328.49	\$421.02	\$481.43	\$280.06	\$358.31	\$426.92	\$499.68	\$649.58	\$744.40	62	
63	\$117.99	\$144.39	\$166.44	\$189.81	\$239.57	\$272.26	\$229.33	\$285.17	\$321.48	\$354.35	\$453.50	\$518.12	\$300.38	\$383.60	\$456.55	\$533.11	\$690.80	\$790.73	63	
64	\$129.20	\$158.27	\$182.58	\$208.24	\$262.76	\$298.69	\$242.06	\$300.76	\$338.95	\$382.06	\$488.46	\$557.60	\$322.22	\$410.77	\$488.28	\$568.65	\$734.51	\$839.96	64	
65	\$140.43	\$172.12	\$198.53	\$226.48	\$285.95	\$325.26	\$255.36	\$317.29	\$357.57	\$412.09	\$526.09	\$599.98	\$345.59	\$439.83	\$522.09	\$606.64	\$781.05	\$892.20	65	
66	\$151.62	\$185.81	\$214.50	\$244.89	\$309.11	\$351.69	\$269.43	\$334.75	\$377.13	\$444.39	\$566.53	\$645.60	\$370.67	\$471.01	\$558.39	\$647.09	\$830.65	\$947.69	66	
67	\$162.81	\$199.68	\$230.65	\$263.14	\$332.49	\$378.09	\$284.42	\$353.20	\$397.65	\$479.17	\$610.05	\$694.80	\$397.27	\$504.05	\$596.97	\$690.42	\$883.28	\$1,006.57	67	
68	\$185.05	\$227.23	\$262.76	\$299.42	\$377.13	\$428.44	\$312.92	\$389.86	\$443.24	\$527.42	\$668.60	\$760.14	\$433.00	\$550.40	\$652.42	\$751.60	\$956.61	\$1,088.08	68	
69	\$207.10	\$254.99	\$295.06	\$335.55	\$421.79	\$478.77	\$344.25	\$430.36	\$493.96	\$580.42	\$732.59	\$831.57	\$471.93	\$600.94	\$713.02	\$818.29	\$1,036.02	\$1,176.05	69	
70	\$229.33	\$282.52	\$327.35	\$371.82	\$466.42	\$529.12	\$378.65	\$475.16	\$550.58	\$638.94	\$802.91	\$909.87	\$514.50	\$656.03	\$779.36	\$890.87	\$1,121.88	\$1,271.24	70	
71	\$251.36	\$310.07	\$359.66	\$408.11	\$511.08	\$579.66	\$416.45	\$524.55	\$613.67	\$703.34	\$879.86	\$995.37	\$560.85	\$716.26	\$851.72	\$969.91	\$1,214.98	\$1,374.02	71	
72	\$273.41	\$337.61	\$391.96	\$444.21	\$555.91	\$630.01	\$458.07	\$579.29	\$683.57	\$774.03	\$964.01	\$1,089.02	\$611.22	\$782.01	\$931.16	\$1,056.16	\$1,315.69	\$1,485.34	72	
73	\$313.09	\$388.92	\$452.92	\$511.64	\$637.23	\$721.02	\$507.66	\$644.27	\$762.05	\$860.65	\$1,067.76	\$1,204.53	\$671.04	\$861.59	\$1,028.43	\$1,163.12	\$1,443.18	\$1,626.90	73	
74	\$352.98	\$440.03	\$514.11	\$579.10	\$718.72	\$812.01	\$562.56	\$716.47	\$848.63	\$956.98	\$1,182.68	\$1,332.20	\$736.78	\$949.38	\$1,135.97	\$1,280.92	\$1,583.01	\$1,781.92	74	
75	\$392.72	\$491.12	\$575.10	\$646.55	\$800.05	\$903.01	\$623.36	\$796.82	\$947.30	\$1,063.95	\$1,309.99	\$1,473.39	\$808.79	\$1,046.09	\$1,254.70	\$1,410.67	\$1,736.33	\$1,951.57	75	
76	\$432.43	\$542.23	\$636.10	\$714.17	\$881.58	\$994.03	\$690.80	\$886.32	\$1,056.16	\$1,182.89	\$1,450.93	\$1,629.55	\$887.83	\$1,152.67	\$1,385.80	\$1,553.74	\$1,904.66	\$2,137.39	76	
77	\$472.12	\$593.35	\$697.27	\$781.63	\$962.89	\$1,085.02	\$765.47	\$985.87	\$1,177.58	\$1,315.30	\$1,606.74	\$1,802.26	\$974.65	\$1,270.26	\$1,530.73	\$1,711.43	\$2,089.33	\$2,340.87	77	
78	\$508.80	\$640.65	\$754.08	\$844.91	\$1,039.44	\$1,169.95	\$814.12	\$1,050.65	\$1,256.78	\$1,402.87	\$1,711.05	\$1,916.82	\$1,028.62	\$1,343.42	\$1,621.39	\$1,811.76	\$2,208.26	\$2,470.63	78	
79	\$545.47	\$687.96	\$811.08	\$908.33	\$1,115.99	\$1,254.88	\$865.78	\$1,119.63	\$1,341.33	\$1,496.37	\$1,822.20	\$2,038.59	\$1,085.61	\$1,420.94	\$1,717.51	\$1,917.94	\$2,333.85	\$2,607.62	79	
80	\$582.14	\$735.27	\$868.06	\$971.63	\$1,192.57	\$1,339.81	\$920.88	\$1,193.13	\$1,431											

Certificate Form GLTCAARP-06-FC

Issue Age		Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																		Issue Age	
		Comprehensive - 90 Day EP - 80% Home Care															Auto 5% Compound Inflation				
		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation							
2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime				
25	\$4.84	\$5.88	\$6.75	\$7.46	\$9.06	\$10.14	\$7.46	\$9.17	\$10.64	\$12.01	\$14.91	\$17.05	\$14.06	\$17.50	\$20.45	\$23.45	\$29.71	\$33.67	25		
26	\$4.86	\$5.95	\$6.83	\$7.53	\$9.11	\$10.21	\$7.59	\$9.31	\$10.80	\$12.20	\$15.19	\$17.35	\$14.23	\$17.70	\$20.68	\$23.74	\$30.07	\$34.10	26		
27	\$4.91	\$5.97	\$6.85	\$7.59	\$9.22	\$10.32	\$7.71	\$9.48	\$11.00	\$12.41	\$15.46	\$17.65	\$14.39	\$17.89	\$20.94	\$24.04	\$30.45	\$34.55	27		
28	\$4.93	\$6.00	\$6.88	\$7.64	\$9.26	\$10.37	\$7.84	\$9.63	\$11.16	\$12.61	\$15.68	\$17.94	\$14.57	\$18.11	\$21.19	\$24.31	\$30.83	\$34.98	28		
29	\$4.97	\$6.04	\$6.95	\$7.69	\$9.35	\$10.47	\$7.96	\$9.78	\$11.32	\$12.83	\$15.98	\$18.26	\$14.73	\$18.33	\$21.44	\$24.61	\$31.21	\$35.45	29		
30	\$4.98	\$6.06	\$7.01	\$7.77	\$9.41	\$10.54	\$8.09	\$9.93	\$11.52	\$13.03	\$16.24	\$18.58	\$14.90	\$18.56	\$21.71	\$24.91	\$31.62	\$35.88	30		
31	\$5.00	\$6.13	\$7.07	\$7.82	\$9.50	\$10.64	\$8.20	\$10.08	\$11.70	\$13.25	\$16.52	\$18.89	\$15.09	\$18.77	\$21.96	\$25.21	\$32.01	\$36.34	31		
32	\$5.03	\$6.17	\$7.09	\$7.87	\$9.55	\$10.72	\$8.29	\$10.26	\$11.90	\$13.47	\$16.80	\$19.22	\$15.26	\$18.98	\$22.21	\$25.52	\$32.40	\$36.80	32		
33	\$5.05	\$6.20	\$7.15	\$7.92	\$9.65	\$10.80	\$8.42	\$10.39	\$12.07	\$13.71	\$17.07	\$19.55	\$15.42	\$19.23	\$22.50	\$25.83	\$32.82	\$37.28	33		
34	\$5.08	\$6.24	\$7.21	\$7.98	\$9.69	\$10.89	\$8.56	\$10.54	\$12.27	\$13.93	\$17.37	\$19.85	\$15.62	\$19.44	\$22.77	\$26.14	\$33.24	\$37.74	34		
35	\$5.12	\$6.30	\$7.24	\$8.04	\$9.78	\$10.95	\$8.66	\$10.72	\$12.48	\$14.13	\$17.70	\$20.20	\$15.79	\$19.68	\$23.03	\$26.47	\$33.65	\$38.26	35		
36	\$5.16	\$6.37	\$7.35	\$8.13	\$9.91	\$11.14	\$8.81	\$10.93	\$12.72	\$14.44	\$18.07	\$20.63	\$16.01	\$19.96	\$23.36	\$26.84	\$34.10	\$38.83	36		
37	\$5.20	\$6.42	\$7.44	\$8.25	\$10.04	\$11.30	\$9.00	\$11.15	\$12.97	\$14.73	\$18.45	\$21.07	\$16.22	\$20.23	\$23.66	\$27.20	\$34.60	\$39.37	37		
38	\$5.28	\$6.50	\$7.52	\$8.35	\$10.19	\$11.45	\$9.17	\$11.36	\$13.24	\$15.01	\$18.82	\$21.51	\$16.44	\$20.49	\$23.99	\$27.57	\$35.07	\$39.92	38		
39	\$5.33	\$6.57	\$7.60	\$8.47	\$10.33	\$11.59	\$9.35	\$11.58	\$13.49	\$15.31	\$19.23	\$21.96	\$16.67	\$20.79	\$24.31	\$27.97	\$35.58	\$40.50	39		
40	\$5.36	\$6.65	\$7.71	\$8.58	\$10.47	\$11.74	\$9.52	\$11.83	\$13.77	\$15.64	\$19.60	\$22.41	\$16.89	\$21.06	\$24.64	\$28.35	\$36.08	\$41.09	40		
41	\$5.44	\$6.71	\$7.80	\$8.66	\$10.62	\$11.91	\$9.68	\$12.04	\$14.06	\$15.96	\$20.03	\$22.88	\$17.10	\$21.32	\$24.99	\$28.74	\$36.59	\$41.66	41		
42	\$5.48	\$6.76	\$7.91	\$8.78	\$10.74	\$12.06	\$9.88	\$12.27	\$14.34	\$16.29	\$20.45	\$23.37	\$17.33	\$21.63	\$25.31	\$29.12	\$37.09	\$42.27	42		
43	\$5.53	\$6.86	\$7.98	\$8.91	\$10.88	\$12.21	\$10.06	\$12.52	\$14.59	\$16.61	\$20.86	\$23.87	\$17.57	\$21.90	\$25.67	\$29.53	\$37.60	\$42.87	43		
44	\$5.58	\$6.94	\$8.09	\$9.00	\$11.02	\$12.40	\$10.28	\$12.75	\$14.89	\$16.95	\$21.30	\$24.36	\$17.82	\$22.20	\$26.00	\$29.94	\$38.14	\$43.49	44		
45	\$5.63	\$7.01	\$8.18	\$9.10	\$11.16	\$12.55	\$10.45	\$13.00	\$15.19	\$17.30	\$21.78	\$24.86	\$18.04	\$22.51	\$26.33	\$30.35	\$38.70	\$44.07	45		
46	\$5.73	\$7.16	\$8.35	\$9.31	\$11.41	\$12.86	\$10.84	\$13.49	\$15.70	\$17.82	\$22.33	\$25.48	\$18.34	\$22.87	\$26.79	\$30.86	\$39.31	\$44.81	46		
47	\$5.83	\$7.29	\$8.55	\$9.52	\$11.69	\$13.13	\$11.26	\$14.00	\$16.27	\$18.34	\$22.88	\$26.14	\$18.63	\$23.24	\$27.20	\$31.35	\$39.98	\$45.56	47		
48	\$5.95	\$7.44	\$8.72	\$9.74	\$11.93	\$13.46	\$11.69	\$14.56	\$16.85	\$18.90	\$23.47	\$26.81	\$18.92	\$23.61	\$27.66	\$31.87	\$40.65	\$46.30	48		
49	\$6.04	\$7.59	\$8.91	\$9.93	\$12.21	\$13.77	\$12.15	\$15.11	\$17.41	\$19.45	\$24.09	\$27.52	\$19.23	\$23.99	\$28.09	\$32.39	\$41.32	\$47.10	49		
50	\$6.15	\$7.73	\$9.07	\$10.15	\$12.49	\$14.08	\$12.60	\$15.66	\$18.02	\$20.07	\$24.70	\$28.21	\$19.55	\$24.37	\$28.53	\$32.90	\$42.03	\$47.88	50		
51	\$6.25	\$7.87	\$9.25	\$10.36	\$12.75	\$14.39	\$13.09	\$16.29	\$18.64	\$20.65	\$25.32	\$28.94	\$19.83	\$24.76	\$29.01	\$33.44	\$42.71	\$48.67	51		
52	\$6.34	\$8.02	\$9.44	\$10.57	\$13.03	\$14.68	\$13.59	\$16.90	\$19.30	\$21.27	\$25.99	\$29.68	\$20.16	\$25.16	\$29.46	\$34.01	\$43.38	\$49.48	52		
53	\$6.43	\$8.14	\$9.63	\$10.78	\$13.28	\$14.98	\$14.09	\$17.56	\$19.98	\$21.90	\$26.66	\$30.44	\$20.46	\$25.55	\$29.93	\$34.56	\$44.12	\$50.31	53		
54	\$6.55	\$8.28	\$9.80	\$11.00	\$13.57	\$15.32	\$14.64	\$18.22	\$20.68	\$22.56	\$27.36	\$31.18	\$20.81	\$25.97	\$30.40	\$35.12	\$44.87	\$51.15	54		
55	\$6.65	\$8.42	\$9.98	\$11.19	\$13.82	\$15.62	\$15.13	\$18.91	\$21.43	\$23.20	\$28.00	\$32.00	\$21.12	\$26.37	\$30.90	\$35.66	\$45.61	\$51.98	55		
56	\$7.28	\$9.16	\$10.77	\$12.09	\$14.98	\$16.92	\$15.84	\$19.82	\$22.45	\$24.37	\$29.73	\$33.95	\$22.00	\$27.52	\$32.28	\$37.32	\$47.80	\$54.53	56		
57	\$7.95	\$9.88	\$11.54	\$13.00	\$16.16	\$18.28	\$16.61	\$20.79	\$23.51	\$25.63	\$31.54	\$36.03	\$22.90	\$28.68	\$33.71	\$39.03	\$50.08	\$57.16	57		
58	\$8.58	\$10.62	\$12.31	\$13.89	\$17.32	\$19.59	\$17.41	\$21.78	\$24.62	\$26.95	\$33.43	\$38.24	\$23.87	\$29.93	\$35.22	\$40.82	\$52.50	\$59.95	58		
59	\$9.22	\$11.32	\$13.10	\$14.81	\$18.47	\$20.96	\$18.26	\$22.83	\$25.81	\$28.35	\$35.48	\$40.57	\$24.85	\$31.21	\$36.80	\$42.73	\$55.02	\$62.88	59		
60	\$9.87	\$12.05	\$13.87	\$15.68	\$19.66	\$22.31	\$19.14	\$23.91	\$27.02	\$29.82	\$37.62	\$43.05	\$25.86	\$32.57	\$38.47	\$44.72	\$57.63	\$65.95	60		
61	\$10.60	\$12.78	\$14.65	\$16.59	\$20.82	\$23.61	\$20.08	\$25.07	\$28.33	\$31.34	\$39.91	\$45.70	\$26.94	\$34.00	\$40.19	\$46.79	\$60.39	\$69.15	61		
62	\$11.15	\$13.49	\$15.42	\$17.51	\$22.86	\$24.98	\$21.01	\$26.26	\$29.64	\$32.98	\$42.34	\$48.50	\$28.04	\$35.49	\$41.97	\$48.91	\$63.33	\$72.50	62		
63	\$12.31	\$14.91	\$17.06	\$19.38	\$24.34	\$27.64	\$22.19	\$27.68	\$31.90	\$35.58	\$45.58	\$52.15	\$30.07	\$38.01	\$44.88	\$52.18	\$67.34	\$77.02	63		
64	\$13.47	\$16.36	\$18.71	\$21.23	\$26.70	\$30.31	\$23.42	\$29.20	\$34.10	\$38.39	\$49.08	\$56.13	\$32.25	\$40.67	\$48.00	\$55.68	\$71.61	\$81.80	64		
65	\$14.65	\$17.78	\$20.34	\$23.09	\$29.06	\$33.00	\$24.68	\$30.79	\$36.60	\$41.45	\$52.86	\$60.38	\$34.60	\$43.56	\$51.33	\$59.39	\$76.16	\$86.89	65		
66	\$15.80	\$19.20	\$22.00	\$24.99	\$31.42	\$35.67	\$26.02	\$32.48	\$39.25	\$44.75	\$56.93	\$64.97	\$37.12	\$46.64	\$54.91	\$63.36	\$81.01	\$92.29	66		
67	\$17.00	\$20.62	\$23.62	\$26.84	\$33.78	\$38.34	\$27.47	\$34.23	\$42.11	\$48.31	\$61.32	\$69.90	\$39.77	\$49.92	\$58.70	\$67.59	\$86.14	\$98.06	67		
68	\$19.29	\$23.47	\$26.94	\$30.52	\$38.29	\$43.46	\$30.58	\$38.16	\$46.50	\$53.15	\$67.19	\$76.46	\$43.34	\$54.50	\$64.16	\$73.60	\$93.27	\$105.97	68		
69	\$21.61	\$26.32	\$30.24	\$34.23	\$42.85	\$48.55	\$34.06	\$42.52	\$51.34	\$58.52	\$73.62	\$83.62	\$47.26	\$59.50	\$70.13	\$80.14	\$101.02	\$114.56	69		
70	\$23.90	\$29.19	\$33.56	\$37.91	\$47.37	\$53.67	\$37.90	\$47.41	\$56.72	\$64.40	\$80.66	\$91.46	\$51.49	\$64.98	\$76.64	\$87.24	\$109.41	\$123.84	70		
71	\$26.21	\$32.02	\$36.86	\$41.62	\$51.94	\$58.80	\$42.22	\$52.85	\$62.62	\$70.87	\$88.35	\$100.02	\$56.14	\$70.95	\$83.78	\$94.99	\$118.47	\$133.85	71		
72	\$28.51	\$34.90	\$40.15	\$45.32	\$56.44	\$63.92	\$47.04	\$58.94	\$69.15	\$78.00	\$96.82	\$109.40	\$61.20	\$77.46	\$91.57	\$103.40	\$128.31	\$144.68	72		
73	\$32.67	\$40.15	\$46.43	\$52.19	\$64.73	\$73.15	\$52.11	\$65.53	\$77.07	\$86.69	\$107.17	\$120.93	\$67.19	\$85.36	\$101.15	\$113.88	\$140.74	\$158.45	73		
74	\$36.79	\$45.43	\$52.70	\$59.09	\$72.99	\$82.38	\$57.71	\$72.85	\$85.90	\$96.34	\$118.63	\$133.65	\$73.78	\$94.03	\$111.70	\$125.41	\$154.36	\$173.52	74		
75	\$40.94	\$50.71	\$58.96	\$65.95	\$81.25	\$91.61	\$63.96	\$81.03	\$95.72	\$107.06	\$131.33	\$147.73	\$80.98	\$103.59	\$123.39	\$138.12	\$169.29	\$190.05	75		
76	\$45.09	\$56.00	\$65.21	\$72.84	\$89.50	\$100.86	\$70.86	\$90.07	\$106.68	\$118.97	\$145.38	\$163.29	\$88.89	\$114.15	\$136.27	\$152.09	\$185.70	\$208.12	76		
77	\$49.25	\$61.27	\$71.45	\$79.71	\$97.80	\$110.08	\$78.50	\$100.13	\$118.89	\$132.24	\$160.92	\$180.48	\$97.59	\$125.79	\$150.50	\$167.50	\$203.68	\$227.96	77		
78	\$53.06	\$66.17	\$77.28	\$86.19	\$105.56	\$118.70	\$83.43	\$106.65	\$126.81	\$140.92	\$171.25	\$191.76	\$103.01	\$133.03	\$159.39	\$177.31	\$215.26	\$240.58	78		
79	\$56.89	\$71.03	\$83.12	\$92.64	\$113.35	\$127.31	\$88.66	\$113.59	\$135.22	\$150.20	\$182.21	\$203.77	\$108.72	\$140.69	\$168.84	\$187.71	\$227.49	\$253.89	79		
80	\$60.71	\$75.91	\$88.95	\$99.12	\$121.12	\$135.92	\$94.26	\$120.96	\$144.23	\$160.06	\$193.88	\$216.51	\$114.71	\$148.80	\$178.82	\$198.68	\$240.43	\$267.97	80		
81	\$64.54	\$80.82	\$94.80	\$105.56	\$128.90	\$144.53	\$100.18	\$128.85	\$153.84	\$170.57	\$206.31	\$230.07	\$121.05	\$157.36	\$189.43	\$210.32	\$254.11	\$282.80	81		
82	\$68.35	\$86.68	\$100.64	\$112.04	\$136.68	\$153.14	\$106.51	\$137.23	\$164.06	\$181.81	\$219.50	\$244.44	\$127.72	\$166.45	\$200.66	\$222.63	\$268.55	\$298.47	82		
83	\$73.37	\$92.15	\$108.40	\$120.64	\$147.13	\$164.71	\$113.20	\$146.05	\$174.77	\$193.62	\$233.56	\$259.86	\$135.07	\$176.28	\$212.75	\$235.97	\$284.47	\$315.90	83		
84	\$78.40	\$98.62	\$116.17	\$129.28	\$157.57	\$176.28	\$120.30	\$155.41	\$186.20	\$206.20	\$246.53	\$276.24	\$142.84	\$186.70	\$225.62	\$250.18	\$301.33	\$334.33	84		
85	\$83.44	\$105.09	\$123.92																		

Certificate Form GLTCAARP-06-FC

Issue Age		Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																		Issue Age	
		Comprehensive - 90 Day EP - 80% Home Care																			
		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation							
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25	\$14.23	\$17.30	\$19.87	\$21.96	\$26.60	\$29.82	\$21.96	\$26.96	\$31.27	\$35.25	\$43.86	\$50.16	\$41.29	\$51.42	\$60.11	\$68.90	\$87.28	\$99.01	25		
26	\$14.34	\$17.44	\$20.03	\$22.18	\$26.81	\$30.06	\$22.33	\$27.39	\$31.77	\$35.86	\$44.61	\$51.00	\$41.78	\$52.00	\$60.82	\$69.76	\$88.40	\$100.27	26		
27	\$14.43	\$17.56	\$20.15	\$22.33	\$27.07	\$30.31	\$22.67	\$27.83	\$32.29	\$36.48	\$45.39	\$51.87	\$42.30	\$52.63	\$61.53	\$70.62	\$89.49	\$101.55	27		
28	\$14.49	\$17.66	\$20.30	\$22.48	\$27.29	\$30.51	\$23.02	\$28.28	\$32.80	\$37.09	\$46.14	\$52.77	\$42.81	\$53.22	\$62.29	\$71.48	\$90.63	\$102.88	28		
29	\$14.58	\$17.77	\$20.45	\$22.62	\$27.48	\$30.77	\$23.37	\$28.74	\$33.30	\$37.69	\$46.96	\$53.67	\$43.32	\$53.87	\$63.04	\$72.34	\$91.78	\$104.16	29		
30	\$14.64	\$17.87	\$20.60	\$22.83	\$27.68	\$31.01	\$23.74	\$29.20	\$33.85	\$38.32	\$47.77	\$54.59	\$43.83	\$54.54	\$63.81	\$73.21	\$92.94	\$105.49	30		
31	\$14.73	\$18.02	\$20.76	\$22.98	\$27.86	\$31.27	\$24.09	\$29.64	\$34.40	\$38.96	\$48.55	\$55.51	\$44.33	\$55.22	\$64.55	\$74.12	\$94.11	\$106.84	31		
32	\$14.76	\$18.13	\$20.84	\$23.12	\$28.09	\$31.54	\$24.43	\$30.09	\$34.97	\$39.61	\$49.38	\$56.45	\$44.84	\$55.88	\$65.33	\$75.04	\$95.28	\$108.23	32		
33	\$14.86	\$18.19	\$20.99	\$23.28	\$28.34	\$31.77	\$24.81	\$30.58	\$35.52	\$40.27	\$50.23	\$57.44	\$45.33	\$56.51	\$66.12	\$75.93	\$96.49	\$109.61	33		
34	\$14.91	\$18.31	\$21.14	\$23.47	\$28.53	\$32.02	\$25.15	\$31.01	\$36.08	\$41.60	\$51.11	\$58.40	\$45.88	\$57.16	\$66.94	\$76.87	\$97.71	\$111.01	34		
35	\$15.01	\$18.46	\$21.30	\$23.62	\$28.74	\$32.24	\$25.50	\$31.54	\$36.70	\$42.50	\$52.00	\$59.41	\$46.45	\$57.86	\$67.75	\$77.81	\$99.03	\$112.48	35		
36	\$15.19	\$18.68	\$21.56	\$23.92	\$29.12	\$32.68	\$25.96	\$32.14	\$37.39	\$44.45	\$53.13	\$60.68	\$47.05	\$58.65	\$68.65	\$78.87	\$100.27	\$114.09	36		
37	\$15.34	\$18.89	\$21.86	\$24.24	\$29.55	\$33.20	\$26.47	\$32.73	\$38.16	\$44.32	\$54.25	\$61.93	\$47.66	\$59.46	\$69.59	\$79.97	\$101.69	\$115.72	37		
38	\$15.49	\$19.06	\$22.11	\$24.55	\$29.94	\$33.65	\$26.96	\$33.39	\$38.91	\$44.17	\$55.36	\$63.26	\$48.32	\$60.26	\$70.54	\$81.10	\$103.12	\$117.38	38		
39	\$15.63	\$19.33	\$22.36	\$24.89	\$30.35	\$34.10	\$27.48	\$34.07	\$39.68	\$45.09	\$56.51	\$64.55	\$48.97	\$61.08	\$71.48	\$82.23	\$104.59	\$119.05	39		
40	\$15.78	\$19.55	\$22.67	\$25.18	\$30.77	\$34.56	\$27.98	\$34.71	\$40.49	\$45.99	\$57.69	\$65.93	\$49.63	\$61.90	\$72.44	\$83.34	\$106.05	\$120.79	40		
41	\$15.95	\$19.73	\$22.92	\$25.50	\$31.16	\$34.99	\$28.49	\$35.37	\$41.29	\$46.91	\$58.87	\$67.29	\$50.29	\$62.69	\$73.41	\$84.50	\$107.51	\$122.50	41		
42	\$16.10	\$19.94	\$23.22	\$25.81	\$31.59	\$35.48	\$28.96	\$36.08	\$42.10	\$47.86	\$60.11	\$68.72	\$50.97	\$63.55	\$74.45	\$85.66	\$109.04	\$124.26	42		
43	\$16.24	\$20.18	\$23.47	\$26.15	\$31.98	\$35.93	\$29.60	\$36.77	\$42.90	\$48.82	\$61.38	\$70.13	\$51.67	\$64.41	\$75.45	\$86.82	\$110.55	\$126.04	43		
44	\$16.39	\$20.40	\$23.74	\$26.47	\$32.39	\$36.45	\$30.15	\$37.50	\$43.76	\$49.85	\$62.63	\$71.59	\$52.37	\$65.27	\$76.45	\$88.05	\$112.12	\$127.85	44		
45	\$16.53	\$20.60	\$24.05	\$26.78	\$32.80	\$36.87	\$30.73	\$38.20	\$44.61	\$50.86	\$64.01	\$73.07	\$53.07	\$66.19	\$77.46	\$89.27	\$113.74	\$129.57	45		
46	\$16.87	\$21.06	\$24.55	\$27.39	\$33.54	\$37.82	\$31.87	\$39.68	\$46.17	\$52.37	\$65.60	\$74.93	\$53.92	\$67.24	\$78.74	\$90.72	\$115.61	\$131.76	46		
47	\$17.17	\$21.46	\$25.10	\$27.98	\$34.36	\$38.66	\$33.11	\$41.18	\$47.81	\$53.92	\$67.29	\$76.87	\$54.78	\$68.32	\$79.97	\$92.20	\$117.54	\$133.92	47		
48	\$17.44	\$21.86	\$25.62	\$28.59	\$35.09	\$39.57	\$34.36	\$42.74	\$49.48	\$55.54	\$69.01	\$78.83	\$55.65	\$69.42	\$81.25	\$93.70	\$119.49	\$136.16	48		
49	\$17.77	\$22.33	\$26.15	\$29.20	\$35.93	\$40.49	\$35.67	\$44.38	\$51.20	\$57.22	\$70.77	\$80.84	\$56.51	\$70.54	\$82.59	\$95.21	\$121.48	\$138.42	49		
50	\$18.07	\$22.72	\$26.66	\$29.87	\$36.72	\$41.40	\$37.05	\$46.10	\$52.98	\$58.96	\$72.59	\$82.93	\$57.44	\$71.65	\$83.89	\$96.78	\$123.53	\$140.76	50		
51	\$18.37	\$23.12	\$27.22	\$30.46	\$37.50	\$42.30	\$38.45	\$47.86	\$54.85	\$60.72	\$74.49	\$85.06	\$58.34	\$72.81	\$85.25	\$98.37	\$125.51	\$143.08	51		
52	\$18.62	\$23.59	\$27.71	\$31.07	\$38.32	\$43.17	\$39.92	\$49.70	\$56.78	\$62.53	\$76.39	\$87.24	\$59.25	\$73.97	\$86.63	\$99.97	\$127.61	\$145.47	52		
53	\$18.92	\$23.99	\$28.28	\$31.66	\$39.08	\$44.07	\$41.45	\$51.61	\$58.72	\$64.41	\$78.37	\$89.46	\$60.19	\$75.13	\$87.97	\$101.60	\$129.73	\$147.89	53		
54	\$19.23	\$24.40	\$28.79	\$32.29	\$39.88	\$44.98	\$43.02	\$53.57	\$60.82	\$66.33	\$80.40	\$91.72	\$61.12	\$76.35	\$89.42	\$103.27	\$131.91	\$150.37	54		
55	\$19.55	\$24.81	\$29.35	\$32.88	\$40.64	\$45.88	\$44.46	\$55.60	\$63.00	\$68.16	\$82.37	\$94.06	\$62.08	\$77.49	\$90.83	\$104.83	\$134.07	\$152.86	55		
56	\$21.39	\$26.92	\$31.63	\$35.58	\$44.07	\$49.78	\$46.60	\$58.30	\$65.97	\$71.65	\$87.39	\$99.83	\$64.67	\$80.84	\$94.88	\$109.69	\$140.50	\$160.28	56		
57	\$23.34	\$29.06	\$33.92	\$38.20	\$47.51	\$53.72	\$48.82	\$60.88	\$69.13	\$75.35	\$92.70	\$105.94	\$67.34	\$84.34	\$99.12	\$114.76	\$147.23	\$168.09	57		
58	\$25.18	\$31.16	\$36.18	\$40.82	\$50.91	\$57.63	\$51.20	\$64.01	\$72.41	\$79.21	\$98.30	\$112.42	\$70.13	\$87.97	\$103.56	\$120.08	\$154.31	\$176.27	58		
59	\$27.07	\$33.30	\$38.49	\$43.50	\$54.35	\$61.60	\$53.67	\$67.09	\$75.85	\$83.34	\$104.28	\$119.32	\$73.01	\$91.78	\$108.23	\$125.64	\$161.72	\$184.88	59		
60	\$29.01	\$35.42	\$40.79	\$46.14	\$57.77	\$65.53	\$56.27	\$70.35	\$79.44	\$87.63	\$110.60	\$126.60	\$76.06	\$95.78	\$113.08	\$131.44	\$169.43	\$193.89	60		
61	\$30.86	\$37.53	\$43.05	\$48.77	\$61.16	\$69.42	\$59.00	\$73.71	\$83.22	\$92.13	\$117.32	\$134.34	\$79.17	\$99.95	\$118.14	\$137.52	\$177.60	\$203.28	61		
62	\$32.73	\$39.69	\$45.33	\$51.45	\$64.69	\$73.36	\$61.83	\$77.16	\$87.18	\$96.88	\$124.45	\$142.53	\$82.42	\$104.31	\$123.41	\$143.80	\$186.18	\$213.17	62		
63	\$36.18	\$43.86	\$50.19	\$56.93	\$71.54	\$81.21	\$65.22	\$81.36	\$93.50	\$104.59	\$134.04	\$153.35	\$88.40	\$111.71	\$131.97	\$153.41	\$197.97	\$226.43	63		
64	\$39.61	\$48.06	\$55.02	\$62.44	\$78.50	\$89.11	\$68.82	\$85.82	\$100.27	\$112.89	\$144.37	\$164.99	\$94.82	\$119.61	\$141.13	\$163.67	\$210.52	\$240.47	64		
65	\$43.05	\$52.26	\$59.82	\$67.90	\$85.40	\$96.99	\$72.56	\$90.52	\$107.57	\$121.85	\$155.43	\$177.53	\$101.69	\$128.07	\$150.94	\$174.61	\$223.89	\$255.45	65		
66	\$46.50	\$56.42	\$64.67	\$73.41	\$92.36	\$104.92	\$76.50	\$95.47	\$115.42	\$131.51	\$167.39	\$191.01	\$109.07	\$137.11	\$161.42	\$186.30	\$238.12	\$271.33	66		
67	\$49.93	\$60.61	\$69.47	\$78.87	\$99.27	\$112.74	\$80.69	\$100.64	\$123.79	\$142.03	\$180.28	\$205.51	\$116.91	\$146.78	\$172.58	\$198.68	\$253.25	\$288.23	67		
68	\$56.74	\$69.01	\$79.17	\$89.76	\$112.60	\$127.75	\$89.85	\$112.18	\$136.71	\$156.29	\$197.54	\$224.79	\$127.46	\$160.23	\$188.61	\$216.35	\$274.23	\$311.58	68		
69	\$63.50	\$77.41	\$88.95	\$100.64	\$125.94	\$142.81	\$100.09	\$125.04	\$150.97	\$172.04	\$216.38	\$245.84	\$138.92	\$174.97	\$206.19	\$235.58	\$296.99	\$336.76	69		
70	\$70.27	\$85.76	\$98.65	\$111.52	\$139.27	\$157.81	\$111.48	\$139.40	\$166.72	\$189.31	\$237.10	\$268.87	\$151.42	\$191.04	\$225.37	\$256.47	\$321.64	\$364.03	70		
71	\$77.07	\$94.16	\$108.37	\$122.35	\$152.65	\$172.84	\$124.17	\$155.39	\$184.13	\$208.36	\$259.75	\$294.07	\$165.04	\$208.61	\$246.29	\$279.26	\$348.30	\$393.46	71		
72	\$83.84	\$102.56	\$118.08	\$133.22	\$165.94	\$187.90	\$138.28	\$173.23	\$203.28	\$229.28	\$284.61	\$321.61	\$179.92	\$227.72	\$269.22	\$303.98	\$377.20	\$425.31	72		
73	\$96.03	\$118.08	\$136.51	\$153.47	\$190.27	\$215.05	\$153.19	\$192.62	\$226.57	\$254.86	\$315.06	\$355.47	\$197.54	\$250.91	\$297.35	\$334.79	\$413.71	\$465.79	73		
74	\$108.18	\$133.58	\$154.91	\$173.70	\$214.59	\$242.20	\$169.71	\$214.19	\$252.53	\$283.22	\$348.75	\$392.92	\$216.85	\$276.45	\$328.42	\$368.71	\$453.80	\$510.16	74		
75	\$120.35	\$149.09	\$173.30	\$193.89	\$238.91	\$269.33	\$188.02	\$238.16	\$281.41	\$314.76	\$386.09	\$434.31	\$238.05	\$304.59	\$362.73	\$406.03	\$497.75	\$558.71	75		
76	\$132.55	\$164.65	\$191.72	\$214.12	\$263.19	\$296.48	\$208.28	\$264.83	\$313.65	\$349.82	\$427.44	\$480.08	\$261.34	\$335.60	\$400.62	\$447.15	\$545.99	\$611.90	76		
77	\$144.75	\$180.18	\$210.07	\$234.36	\$287.54	\$323.59	\$230.73	\$294.41	\$349.53	\$388.76	\$473.11	\$530.61	\$286.93	\$369.80	\$442.44	\$492.50	\$598.81	\$670.19	77		
78	\$155.99	\$194.52	\$227.23	\$253.39	\$310.34	\$348.96	\$245.25	\$313.53	\$372.79	\$414.34	\$503.42	\$563.78	\$302.84	\$391.10	\$468.66	\$521.33	\$632.85	\$707.31	78		
79	\$167.23	\$208.86	\$244.37	\$272.36	\$333.22	\$374.24	\$260.67	\$333.92	\$397.57	\$441.54	\$535.65	\$599.05	\$319.56	\$413.63	\$496.38	\$551.85	\$668.81	\$746.51	79		
80	\$178.46	\$223.23	\$261.54	\$291.38	\$356.09	\$399.61	\$277.10	\$355.64	\$424.04	\$470.59	\$569.95	\$636.54	\$337.24	\$437.45	\$525.79	\$584.13	\$706.88	\$787.82	80		
81	\$189.73	\$237.60	\$278.68	\$310.34	\$378.95	\$424.91	\$294.56	\$378.77	\$452.28	\$501.51	\$606.49	\$676.36	\$355.89	\$462.63	\$556.91	\$618.33	\$747.03	\$831.42	81		
82	\$200.98	\$251.90	\$295.87	\$329.36	\$401.81	\$450.24	\$313.14	\$403.44	\$482.33	\$534.49	\$645.35	\$718.66	\$375.52	\$489.37	\$589.89	\$654.50	\$789.54	\$877.52	82		
83	\$215.73	\$270.93	\$318.70	\$354.70	\$432.53	\$484															

Certificate Form GLTCAARP-06-FC

Issue Age		Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age		
		Comprehensive - 90 Day EP - 80% Home Care																	
		Future Purchase Option					Auto 3% Compound Inflation					Auto 5% Compound Inflation							
2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25	\$53.38	\$64.98	\$74.67	\$82.45	\$99.95	\$111.92	\$82.45	\$101.25	\$117.41	\$132.44	\$164.73	\$188.30	\$155.04	\$193.05	\$225.73	\$258.75	\$327.73	\$371.82	25
26	\$53.76	\$65.56	\$75.24	\$83.22	\$100.69	\$112.85	\$83.81	\$102.78	\$119.32	\$134.71	\$167.57	\$191.51	\$156.93	\$195.30	\$228.37	\$261.99	\$331.92	\$376.55	26
27	\$54.14	\$65.93	\$75.61	\$83.81	\$101.65	\$113.80	\$85.13	\$104.50	\$121.22	\$137.00	\$170.42	\$194.76	\$158.82	\$197.60	\$231.04	\$265.21	\$336.11	\$381.31	27
28	\$54.34	\$66.31	\$76.20	\$84.36	\$102.42	\$114.57	\$86.43	\$106.21	\$123.11	\$139.25	\$173.28	\$198.19	\$160.73	\$199.87	\$233.88	\$268.47	\$340.28	\$386.24	28
29	\$54.73	\$66.69	\$76.75	\$84.95	\$103.18	\$115.50	\$87.77	\$107.92	\$125.00	\$141.56	\$176.32	\$201.56	\$162.64	\$202.34	\$236.74	\$271.69	\$344.65	\$391.17	29
30	\$54.92	\$67.08	\$77.31	\$85.68	\$103.93	\$116.48	\$89.12	\$109.63	\$127.11	\$143.82	\$179.34	\$204.99	\$164.54	\$204.81	\$239.57	\$274.93	\$349.01	\$396.12	30
31	\$55.29	\$67.63	\$77.90	\$86.25	\$104.68	\$117.41	\$90.44	\$111.34	\$129.20	\$146.29	\$182.38	\$208.41	\$166.44	\$207.29	\$242.43	\$278.32	\$353.38	\$401.27	31
32	\$55.48	\$68.02	\$78.26	\$86.82	\$105.45	\$118.38	\$91.77	\$113.06	\$131.29	\$148.76	\$185.43	\$212.04	\$168.32	\$209.76	\$245.28	\$281.75	\$357.74	\$406.41	32
33	\$55.88	\$68.38	\$78.85	\$87.40	\$106.38	\$119.32	\$93.11	\$114.76	\$133.38	\$151.24	\$188.67	\$215.63	\$170.23	\$212.22	\$248.32	\$285.17	\$362.31	\$411.51	33
34	\$56.05	\$68.78	\$79.43	\$88.16	\$107.17	\$120.26	\$94.44	\$116.48	\$135.47	\$153.70	\$191.69	\$219.25	\$172.31	\$214.69	\$251.36	\$289.60	\$366.87	\$416.63	34
35	\$56.43	\$69.35	\$79.97	\$88.73	\$107.92	\$121.02	\$95.75	\$118.38	\$137.72	\$156.17	\$195.30	\$223.05	\$174.44	\$217.34	\$254.40	\$292.23	\$371.42	\$422.36	35
36	\$57.00	\$70.11	\$80.93	\$89.86	\$109.44	\$122.74	\$97.46	\$120.63	\$140.43	\$159.99	\$199.48	\$227.81	\$176.68	\$220.20	\$257.81	\$296.18	\$376.55	\$428.44	36
37	\$57.58	\$70.87	\$82.08	\$91.01	\$110.96	\$124.63	\$99.36	\$122.91	\$143.24	\$162.64	\$203.68	\$232.54	\$178.96	\$223.24	\$261.24	\$300.38	\$381.87	\$434.51	37
38	\$58.15	\$71.62	\$83.01	\$92.13	\$112.48	\$126.34	\$101.25	\$125.40	\$146.11	\$165.86	\$207.87	\$237.49	\$181.44	\$226.28	\$264.85	\$304.57	\$387.20	\$440.77	38
39	\$58.70	\$72.57	\$83.98	\$93.49	\$114.00	\$128.07	\$103.18	\$127.86	\$148.95	\$169.28	\$212.22	\$242.43	\$183.92	\$229.33	\$268.47	\$308.74	\$392.72	\$447.05	39
40	\$59.26	\$73.33	\$85.13	\$94.62	\$115.50	\$129.75	\$105.08	\$130.32	\$151.99	\$172.71	\$216.62	\$247.56	\$186.37	\$232.36	\$272.06	\$312.92	\$398.22	\$453.50	40
41	\$59.86	\$74.11	\$86.06	\$95.75	\$117.03	\$131.48	\$106.98	\$132.80	\$155.04	\$176.12	\$221.15	\$252.69	\$188.84	\$235.42	\$275.67	\$317.29	\$403.73	\$459.98	41
42	\$60.41	\$74.87	\$87.19	\$96.88	\$118.56	\$133.18	\$109.05	\$135.47	\$158.07	\$179.73	\$225.73	\$257.99	\$191.32	\$238.63	\$279.47	\$321.65	\$409.43	\$466.61	42
43	\$60.98	\$75.82	\$88.16	\$98.24	\$120.08	\$134.89	\$111.14	\$138.13	\$161.12	\$183.35	\$230.47	\$263.32	\$193.99	\$241.85	\$283.29	\$326.04	\$415.12	\$473.26	43
44	\$61.58	\$76.57	\$89.12	\$99.36	\$121.61	\$136.80	\$113.23	\$140.78	\$164.35	\$187.13	\$235.22	\$268.84	\$196.65	\$245.11	\$287.07	\$330.60	\$421.02	\$480.11	44
45	\$62.12	\$77.31	\$90.24	\$100.50	\$123.11	\$138.50	\$115.32	\$143.45	\$167.57	\$190.95	\$240.36	\$274.36	\$199.30	\$248.51	\$290.87	\$335.16	\$427.11	\$486.56	45
46	\$62.77	\$78.03	\$92.13	\$102.78	\$125.96	\$141.93	\$119.69	\$148.95	\$173.46	\$196.65	\$246.42	\$281.37	\$202.54	\$252.49	\$295.64	\$340.67	\$434.12	\$494.73	46
47	\$63.41	\$80.55	\$94.24	\$105.08	\$129.01	\$145.19	\$124.25	\$154.67	\$179.55	\$202.54	\$252.69	\$288.60	\$205.75	\$256.48	\$300.38	\$346.18	\$441.36	\$502.92	47
48	\$65.56	\$82.08	\$96.15	\$107.35	\$131.85	\$148.57	\$129.01	\$160.56	\$185.81	\$208.61	\$259.17	\$296.00	\$208.99	\$260.67	\$305.11	\$351.86	\$448.74	\$511.28	48
49	\$66.69	\$83.81	\$98.24	\$109.63	\$134.89	\$151.99	\$133.93	\$166.61	\$192.27	\$214.88	\$265.81	\$303.61	\$212.22	\$264.85	\$310.07	\$357.57	\$456.18	\$519.83	49
50	\$67.82	\$85.30	\$100.12	\$112.10	\$137.95	\$155.41	\$139.06	\$173.07	\$198.94	\$221.35	\$272.62	\$311.42	\$215.63	\$269.03	\$315.00	\$363.45	\$463.78	\$528.53	50
51	\$68.99	\$86.82	\$102.21	\$114.38	\$140.78	\$158.82	\$144.39	\$179.73	\$205.94	\$227.99	\$279.67	\$319.37	\$219.06	\$273.41	\$320.12	\$369.34	\$471.36	\$537.28	51
52	\$69.91	\$88.56	\$104.12	\$116.68	\$143.82	\$162.05	\$149.90	\$186.58	\$213.18	\$234.83	\$286.88	\$327.55	\$222.49	\$277.76	\$325.26	\$375.44	\$479.17	\$546.22	52
53	\$71.04	\$90.06	\$106.21	\$118.93	\$146.66	\$165.49	\$155.61	\$193.78	\$220.57	\$241.85	\$294.29	\$335.90	\$225.91	\$282.11	\$330.41	\$381.49	\$487.15	\$555.34	53
54	\$72.21	\$91.57	\$108.10	\$121.22	\$149.71	\$168.92	\$161.49	\$201.19	\$228.37	\$249.06	\$301.90	\$344.47	\$229.50	\$286.70	\$335.72	\$387.78	\$495.29	\$564.66	54
55	\$73.33	\$93.11	\$110.18	\$123.50	\$152.58	\$172.31	\$166.98	\$208.80	\$236.55	\$255.92	\$309.30	\$353.20	\$233.13	\$291.04	\$341.05	\$393.66	\$503.48	\$573.96	55
56	\$80.38	\$101.06	\$118.75	\$133.56	\$165.49	\$186.93	\$174.99	\$218.86	\$247.77	\$269.03	\$328.11	\$374.85	\$242.81	\$303.61	\$356.23	\$411.92	\$527.60	\$601.91	56
57	\$87.59	\$109.05	\$127.31	\$143.45	\$178.41	\$201.76	\$183.35	\$229.33	\$259.53	\$282.90	\$348.06	\$397.85	\$252.86	\$316.71	\$372.19	\$430.90	\$552.87	\$631.16	57
58	\$94.62	\$117.03	\$135.84	\$153.33	\$191.13	\$216.40	\$192.27	\$240.36	\$271.89	\$297.54	\$369.16	\$422.14	\$263.32	\$330.41	\$388.92	\$450.86	\$579.47	\$661.91	58
59	\$101.65	\$125.00	\$144.57	\$163.38	\$204.05	\$231.24	\$201.56	\$251.93	\$284.78	\$312.92	\$391.56	\$448.00	\$274.14	\$344.65	\$406.41	\$471.73	\$607.20	\$694.22	59
60	\$108.88	\$133.01	\$153.13	\$173.28	\$216.98	\$246.05	\$211.26	\$264.09	\$298.28	\$329.06	\$415.31	\$475.35	\$285.54	\$359.66	\$424.82	\$493.58	\$636.27	\$728.06	60
61	\$115.89	\$140.97	\$161.70	\$183.15	\$229.70	\$260.67	\$221.53	\$276.81	\$312.56	\$345.97	\$440.58	\$504.43	\$297.35	\$375.22	\$443.63	\$516.40	\$666.87	\$763.99	61
62	\$122.91	\$148.95	\$170.23	\$193.23	\$242.63	\$275.49	\$232.17	\$289.75	\$327.35	\$363.84	\$467.37	\$535.22	\$309.49	\$391.75	\$463.40	\$539.95	\$699.16	\$800.43	62
63	\$135.84	\$164.73	\$188.47	\$213.74	\$268.65	\$304.94	\$244.89	\$305.50	\$351.10	\$392.72	\$503.30	\$575.87	\$331.92	\$419.49	\$495.49	\$576.04	\$743.45	\$850.19	63
64	\$148.76	\$180.49	\$206.50	\$234.44	\$294.68	\$334.58	\$258.38	\$322.22	\$376.55	\$423.87	\$542.05	\$619.55	\$356.04	\$449.15	\$529.89	\$614.61	\$790.55	\$903.01	64
65	\$161.70	\$196.23	\$224.56	\$254.99	\$320.73	\$364.21	\$272.43	\$339.91	\$403.93	\$457.48	\$583.66	\$666.65	\$381.87	\$480.86	\$566.74	\$655.67	\$840.71	\$959.27	65
66	\$174.61	\$211.85	\$242.81	\$275.67	\$346.74	\$393.88	\$287.25	\$358.50	\$433.35	\$493.79	\$628.48	\$717.21	\$409.60	\$514.88	\$606.09	\$699.54	\$894.08	\$1,018.94	66
67	\$187.54	\$227.61	\$260.86	\$296.18	\$372.77	\$423.30	\$303.04	\$377.91	\$464.92	\$533.30	\$676.95	\$771.73	\$439.05	\$551.16	\$648.04	\$746.09	\$950.90	\$1,082.40	67
68	\$212.98	\$259.17	\$297.35	\$337.04	\$422.72	\$479.72	\$337.42	\$421.21	\$513.36	\$586.89	\$741.72	\$844.14	\$478.59	\$601.70	\$708.29	\$812.41	\$1,029.76	\$1,169.95	68
69	\$238.43	\$290.69	\$334.01	\$377.91	\$472.90	\$536.16	\$375.80	\$469.48	\$566.94	\$645.98	\$812.59	\$923.15	\$521.73	\$656.97	\$774.23	\$884.57	\$1,115.26	\$1,264.57	69
70	\$263.92	\$322.02	\$370.50	\$418.74	\$523.04	\$592.57	\$418.54	\$523.43	\$626.04	\$710.94	\$890.28	\$1,009.61	\$568.65	\$717.43	\$846.21	\$963.07	\$1,207.77	\$1,366.99	70
71	\$289.35	\$353.58	\$406.98	\$459.41	\$573.21	\$649.00	\$466.24	\$583.46	\$691.39	\$782.38	\$975.40	\$1,104.22	\$619.74	\$783.34	\$924.88	\$1,048.56	\$1,307.89	\$1,477.56	71
72	\$314.79	\$385.12	\$443.44	\$500.26	\$623.16	\$705.62	\$519.24	\$650.52	\$763.39	\$861.03	\$1,068.70	\$1,207.58	\$675.60	\$855.15	\$1,010.94	\$1,141.45	\$1,416.37	\$1,597.05	72
73	\$360.61	\$443.44	\$512.61	\$576.23	\$714.54	\$807.46	\$575.29	\$723.29	\$850.78	\$966.98	\$1,183.07	\$1,334.87	\$741.72	\$942.15	\$1,116.57	\$1,257.17	\$1,553.55	\$1,749.04	73
74	\$406.20	\$501.58	\$581.74	\$652.24	\$805.74	\$909.48	\$637.23	\$804.24	\$948.25	\$1,063.57	\$1,309.60	\$1,475.47	\$814.30	\$1,038.12	\$1,233.23	\$1,384.45	\$1,704.04	\$1,915.68	74
75	\$451.98	\$559.91	\$650.71	\$728.06	\$897.13	\$1,011.32	\$706.02	\$894.29	\$1,066.71	\$1,181.93	\$1,449.81	\$1,630.88	\$893.91	\$1,143.75	\$1,362.05	\$1,524.69	\$1,869.13	\$2,098.09	75
76	\$497.79	\$618.23	\$719.87	\$804.02	\$988.33	\$1,113.32	\$782.20	\$994.41	\$1,177.75	\$1,313.59	\$1,605.05	\$1,802.63	\$981.28	\$1,260.21	\$1,504.36	\$1,679.14	\$2,050.19	\$2,297.74	76
77	\$543.57	\$676.53	\$788.85	\$880.04	\$1,079.71	\$1,215.18	\$866.35	\$1,105.55	\$1,312.43	\$1,459.87	\$1,776.61	\$1,992.43	\$1,077.44	\$1,388.64	\$1,661.47	\$1,849.37	\$2,248.53	\$2,516.63	77
78	\$585.76	\$730.51	\$853.25	\$951.48	\$1,165.39	\$1,310.37	\$920.88	\$1,177.39	\$1,399.85	\$1,555.85	\$1,890.40	\$2,117.07	\$1,137.07	\$1,468.62	\$1,759.87	\$1,957.66	\$2,376.40	\$2,656.06	78
79	\$627.93	\$784.28	\$917.66	\$1,022.71	\$1,251.28	\$1,405.36	\$978.84	\$1,253.93	\$1,492.95	\$1,658.05	\$2,011.42	\$2,249.50	\$1,199.99	\$1,553.18	\$1,863.98	\$2,072.21	\$2,511.49	\$2,803.10	79</

Certificate Form GLTCAARP-06-FC

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																		Issue Age
	Comprehensive - 90 Day EP - 100% Home Care																		
	Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	
25	\$5.20	\$6.38	\$7.29	\$8.07	\$9.75	\$10.91	\$7.96	\$9.81	\$11.36	\$12.81	\$15.93	\$18.30	\$14.66	\$18.18	\$21.21	\$24.26	\$30.66	\$34.78	25
26	\$5.21	\$6.42	\$7.36	\$8.12	\$9.82	\$11.01	\$8.09	\$9.96	\$11.55	\$13.01	\$16.21	\$18.60	\$14.83	\$18.43	\$21.46	\$24.55	\$31.03	\$35.22	26
27	\$5.28	\$6.46	\$7.39	\$8.18	\$9.90	\$11.08	\$8.20	\$10.12	\$11.73	\$13.23	\$16.47	\$18.91	\$14.99	\$18.63	\$21.72	\$24.86	\$31.46	\$35.67	27
28	\$5.31	\$6.50	\$7.45	\$8.25	\$9.98	\$11.17	\$8.29	\$10.29	\$11.92	\$13.45	\$16.75	\$19.26	\$15.19	\$18.88	\$21.98	\$25.16	\$31.85	\$36.13	28
29	\$5.33	\$6.55	\$7.51	\$8.28	\$10.04	\$11.26	\$8.42	\$10.44	\$12.11	\$13.67	\$17.04	\$19.57	\$15.35	\$19.08	\$22.23	\$25.46	\$32.24	\$36.61	29
30	\$5.35	\$6.57	\$7.54	\$8.38	\$10.14	\$11.36	\$8.56	\$10.59	\$12.31	\$13.89	\$17.33	\$19.89	\$15.53	\$19.30	\$22.50	\$25.80	\$32.66	\$37.07	30
31	\$5.38	\$6.62	\$7.60	\$8.41	\$10.20	\$11.45	\$8.66	\$10.77	\$12.49	\$14.10	\$17.63	\$20.24	\$15.73	\$19.55	\$22.77	\$26.10	\$33.06	\$37.56	31
32	\$5.42	\$6.68	\$7.66	\$8.48	\$10.30	\$11.54	\$8.80	\$10.93	\$12.71	\$14.36	\$17.93	\$20.59	\$15.93	\$19.77	\$23.03	\$26.43	\$33.49	\$38.03	32
33	\$5.45	\$6.70	\$7.71	\$8.55	\$10.36	\$11.61	\$8.94	\$11.12	\$12.92	\$14.59	\$18.25	\$20.94	\$16.12	\$20.02	\$23.34	\$26.73	\$33.91	\$38.51	33
34	\$5.48	\$6.73	\$7.77	\$8.62	\$10.45	\$11.71	\$9.09	\$11.29	\$13.11	\$14.83	\$18.56	\$21.29	\$16.30	\$20.27	\$23.60	\$27.07	\$34.30	\$39.01	34
35	\$5.49	\$6.76	\$7.82	\$8.65	\$10.51	\$11.83	\$9.23	\$11.45	\$13.30	\$15.09	\$18.88	\$21.64	\$16.48	\$20.48	\$23.86	\$27.40	\$34.76	\$39.53	35
36	\$5.57	\$6.86	\$7.92	\$8.78	\$10.66	\$11.99	\$9.40	\$11.68	\$13.57	\$15.38	\$19.27	\$22.08	\$16.73	\$20.78	\$24.21	\$27.78	\$35.23	\$40.07	36
37	\$5.61	\$6.95	\$8.02	\$8.91	\$10.80	\$12.15	\$9.58	\$11.90	\$13.82	\$15.68	\$19.66	\$22.54	\$16.92	\$21.01	\$24.54	\$28.18	\$35.75	\$40.65	37
38	\$5.67	\$7.02	\$8.12	\$9.00	\$10.95	\$12.31	\$9.75	\$12.11	\$14.09	\$16.01	\$20.08	\$23.01	\$17.17	\$21.30	\$24.86	\$28.53	\$36.25	\$41.25	38
39	\$5.72	\$7.10	\$8.24	\$9.11	\$11.14	\$12.48	\$9.93	\$12.35	\$14.38	\$16.33	\$20.48	\$23.50	\$17.37	\$21.61	\$25.18	\$28.94	\$36.76	\$41.81	39
40	\$5.79	\$7.19	\$8.33	\$9.24	\$11.26	\$12.67	\$10.12	\$12.60	\$14.65	\$16.67	\$20.93	\$23.96	\$17.62	\$21.89	\$25.53	\$29.32	\$37.28	\$42.40	40
41	\$5.83	\$7.25	\$8.41	\$9.35	\$11.41	\$12.83	\$10.32	\$12.85	\$14.95	\$17.02	\$21.34	\$24.47	\$17.86	\$22.19	\$25.88	\$29.73	\$37.83	\$43.03	41
42	\$5.88	\$7.36	\$8.54	\$9.48	\$11.55	\$13.00	\$10.50	\$13.09	\$15.24	\$17.35	\$21.80	\$24.99	\$18.08	\$22.49	\$26.22	\$30.14	\$38.34	\$43.66	42
43	\$5.95	\$7.40	\$8.63	\$9.60	\$11.70	\$13.13	\$10.67	\$13.33	\$15.51	\$17.70	\$22.23	\$25.48	\$18.33	\$22.78	\$26.59	\$30.57	\$38.88	\$44.26	43
44	\$6.00	\$7.51	\$8.74	\$9.69	\$11.86	\$13.31	\$10.89	\$13.60	\$15.83	\$18.04	\$22.70	\$26.02	\$18.58	\$23.09	\$26.95	\$30.97	\$39.43	\$44.89	44
45	\$6.05	\$7.59	\$8.81	\$9.81	\$12.01	\$13.49	\$11.12	\$13.86	\$16.16	\$18.43	\$23.20	\$26.56	\$18.82	\$23.42	\$27.33	\$31.42	\$39.98	\$45.53	45
46	\$6.17	\$7.76	\$9.02	\$10.03	\$12.29	\$13.82	\$11.51	\$14.36	\$16.72	\$18.92	\$23.76	\$27.22	\$19.13	\$23.77	\$27.72	\$31.92	\$40.64	\$46.28	46
47	\$6.30	\$7.91	\$9.22	\$10.28	\$12.57	\$14.13	\$11.90	\$14.86	\$17.24	\$19.45	\$24.37	\$27.91	\$19.43	\$24.16	\$28.20	\$32.44	\$41.31	\$47.05	47
48	\$6.39	\$8.04	\$9.41	\$10.49	\$12.86	\$14.50	\$12.31	\$15.41	\$17.82	\$20.02	\$25.00	\$28.61	\$19.73	\$24.55	\$28.63	\$32.99	\$41.98	\$47.85	48
49	\$6.50	\$8.20	\$9.61	\$10.70	\$13.13	\$14.82	\$12.73	\$15.96	\$18.41	\$20.59	\$25.63	\$29.35	\$20.07	\$24.93	\$29.10	\$33.51	\$42.68	\$48.65	49
50	\$6.58	\$8.35	\$9.80	\$10.94	\$13.45	\$15.14	\$13.18	\$16.52	\$18.98	\$21.14	\$26.28	\$30.08	\$20.35	\$25.32	\$29.57	\$34.07	\$43.37	\$49.44	50
51	\$6.71	\$8.49	\$10.00	\$11.17	\$13.74	\$15.48	\$13.64	\$17.10	\$19.65	\$22.14	\$26.95	\$30.84	\$20.68	\$25.75	\$30.04	\$34.61	\$44.11	\$50.27	51
52	\$6.83	\$8.65	\$10.19	\$11.40	\$14.00	\$15.79	\$14.12	\$17.73	\$20.30	\$22.34	\$27.66	\$31.63	\$21.00	\$26.14	\$30.51	\$35.18	\$44.84	\$51.12	52
53	\$6.93	\$8.80	\$10.37	\$11.61	\$14.30	\$16.13	\$14.64	\$18.37	\$20.97	\$22.95	\$28.35	\$32.44	\$21.34	\$26.56	\$30.99	\$35.75	\$45.57	\$51.96	53
54	\$7.04	\$8.96	\$10.59	\$11.85	\$14.59	\$16.46	\$15.14	\$19.03	\$21.65	\$23.60	\$29.08	\$33.27	\$21.69	\$26.99	\$31.49	\$36.33	\$46.32	\$52.83	54
55	\$7.15	\$9.11	\$10.78	\$12.06	\$14.89	\$16.80	\$15.65	\$19.71	\$22.38	\$24.27	\$29.78	\$34.12	\$22.03	\$27.41	\$32.01	\$36.89	\$47.11	\$53.69	55
56	\$7.84	\$9.91	\$11.61	\$13.03	\$16.13	\$18.22	\$16.40	\$20.63	\$23.43	\$25.58	\$31.59	\$36.19	\$22.94	\$28.60	\$33.43	\$38.60	\$49.38	\$56.30	56
57	\$8.54	\$10.67	\$12.45	\$14.00	\$17.37	\$19.67	\$17.20	\$21.63	\$24.54	\$26.95	\$33.50	\$38.39	\$23.89	\$29.85	\$34.93	\$40.40	\$51.75	\$59.04	57
58	\$9.22	\$11.46	\$13.28	\$14.97	\$18.63	\$21.11	\$18.03	\$22.65	\$25.68	\$28.41	\$35.50	\$40.71	\$24.88	\$31.13	\$36.49	\$42.26	\$54.25	\$61.92	58
59	\$9.90	\$12.25	\$14.12	\$15.96	\$19.89	\$22.53	\$18.90	\$23.73	\$26.88	\$29.91	\$37.65	\$43.19	\$25.91	\$32.51	\$38.14	\$44.20	\$56.85	\$64.93	59
60	\$10.62	\$13.03	\$14.97	\$16.91	\$21.14	\$23.96	\$19.81	\$24.85	\$28.15	\$31.50	\$39.92	\$45.82	\$26.96	\$33.92	\$39.85	\$46.25	\$59.59	\$68.10	60
61	\$11.30	\$13.80	\$15.80	\$17.89	\$22.39	\$25.40	\$20.78	\$26.00	\$29.46	\$33.20	\$42.34	\$48.61	\$28.09	\$35.40	\$41.63	\$48.38	\$62.46	\$71.43	61
62	\$11.99	\$14.59	\$16.67	\$18.88	\$23.64	\$26.85	\$21.72	\$27.26	\$30.86	\$34.97	\$44.89	\$51.57	\$29.25	\$36.92	\$43.49	\$50.61	\$65.43	\$74.88	62
63	\$13.24	\$16.13	\$18.44	\$20.88	\$26.18	\$29.73	\$23.29	\$29.19	\$33.21	\$37.72	\$48.32	\$55.40	\$31.39	\$39.63	\$46.50	\$53.99	\$69.59	\$79.54	63
64	\$14.50	\$17.69	\$20.20	\$22.88	\$28.73	\$32.62	\$24.98	\$31.21	\$35.75	\$40.70	\$52.00	\$59.56	\$33.65	\$42.30	\$49.73	\$57.61	\$73.98	\$84.50	64
65	\$15.76	\$19.23	\$21.98	\$24.91	\$31.26	\$35.49	\$26.73	\$33.41	\$38.48	\$43.91	\$55.96	\$64.02	\$36.09	\$45.31	\$53.20	\$61.48	\$78.68	\$89.76	65
66	\$17.02	\$20.78	\$23.75	\$26.92	\$33.80	\$38.38	\$28.67	\$35.75	\$41.43	\$47.36	\$60.23	\$68.83	\$38.71	\$48.51	\$56.91	\$65.58	\$83.68	\$95.35	66
67	\$18.26	\$22.32	\$25.52	\$28.94	\$36.33	\$41.28	\$30.76	\$38.27	\$44.59	\$51.09	\$64.81	\$73.98	\$41.51	\$51.94	\$60.84	\$69.92	\$88.97	\$101.25	67
68	\$20.76	\$25.39	\$29.09	\$32.89	\$41.24	\$46.77	\$33.85	\$42.19	\$49.19	\$56.15	\$70.91	\$80.82	\$45.25	\$56.69	\$66.49	\$76.16	\$96.36	\$109.46	68
69	\$23.22	\$28.46	\$32.67	\$36.89	\$46.12	\$52.26	\$37.27	\$46.50	\$54.26	\$61.76	\$77.61	\$88.29	\$49.33	\$61.90	\$72.67	\$82.92	\$104.35	\$118.29	69
70	\$25.69	\$31.56	\$36.24	\$40.87	\$50.99	\$57.76	\$41.00	\$51.26	\$59.86	\$67.90	\$84.96	\$96.44	\$53.76	\$67.57	\$79.44	\$90.29	\$113.01	\$127.86	70
71	\$28.19	\$34.64	\$39.80	\$44.87	\$55.88	\$63.27	\$45.15	\$56.47	\$66.03	\$74.66	\$92.96	\$105.35	\$58.60	\$73.78	\$86.82	\$98.30	\$122.39	\$138.21	71
72	\$30.65	\$37.72	\$43.37	\$48.83	\$60.75	\$68.78	\$49.67	\$62.28	\$72.86	\$82.08	\$101.74	\$115.08	\$63.87	\$80.54	\$94.90	\$107.01	\$132.54	\$149.40	72
73	\$35.09	\$43.44	\$50.14	\$56.27	\$69.65	\$78.69	\$55.02	\$69.17	\$81.16	\$91.13	\$112.50	\$127.04	\$70.11	\$88.74	\$104.81	\$117.83	\$145.38	\$163.62	73
74	\$39.57	\$49.15	\$56.91	\$63.67	\$78.54	\$88.64	\$60.90	\$76.87	\$90.35	\$101.17	\$124.43	\$140.29	\$76.97	\$97.79	\$115.75	\$129.79	\$159.46	\$179.17	74
75	\$44.01	\$54.88	\$63.64	\$71.08	\$87.45	\$98.57	\$67.45	\$85.39	\$100.62	\$112.34	\$137.63	\$154.89	\$84.48	\$107.76	\$127.85	\$142.94	\$174.89	\$196.22	75
76	\$48.50	\$60.58	\$70.41	\$78.52	\$96.34	\$108.52	\$74.68	\$94.88	\$112.04	\$124.74	\$152.20	\$171.00	\$92.75	\$118.72	\$141.21	\$157.41	\$191.83	\$214.91	76
77	\$52.93	\$66.29	\$77.14	\$85.92	\$105.25	\$118.43	\$82.72	\$105.39	\$124.74	\$138.53	\$168.34	\$188.82	\$101.83	\$130.79	\$155.96	\$173.33	\$210.42	\$235.41	77
78	\$57.03	\$71.55	\$83.47	\$92.90	\$113.61	\$127.71	\$87.90	\$112.19	\$133.01	\$147.58	\$179.03	\$200.53	\$107.46	\$138.34	\$165.21	\$183.48	\$222.38	\$248.43	78
79	\$61.13	\$76.86	\$89.76	\$99.86	\$121.99	\$136.98	\$93.40	\$119.42	\$141.77	\$157.19	\$190.42	\$212.94	\$113.39	\$146.29	\$174.99	\$194.20	\$235.00	\$262.17	79
80	\$65.26	\$82.12	\$96.05	\$106.82	\$130.33	\$146.25	\$99.24	\$127.15	\$151.12	\$167.45	\$202.53	\$226.15	\$119.66	\$154.72	\$185.35	\$205.58	\$248.38	\$276.70	80
81	\$69.36	\$87.40	\$102.36	\$113.78	\$138.74	\$155.51	\$105.47	\$135.35	\$161.12	\$178.37	\$215.40	\$240.18	\$126.26	\$163.63	\$196.34	\$217.59	\$262.48	\$292.01	81
82	\$73.48	\$92.67	\$108.66	\$120.76	\$147.09	\$164.79	\$112.08	\$144.08	\$171.74	\$190.04	\$229.08	\$255.07	\$133.25	\$173.05	\$207.94	\$230.30	\$277.41	\$308.18	82
83	\$78.88	\$99.66	\$117.03	\$130.08	\$158.33	\$177.23	\$119.09	\$153.30	\$182.93	\$202.33	\$243.71	\$271.11	\$140.91	\$183.25	\$220.47	\$244.15	\$293.86	\$326.15	83
84	\$84.29	\$106.66	\$125.42	\$139.39	\$169.58	\$189.67	\$126.54	\$163.08	\$194.84	\$215.43	\$259.26	\$288.14	\$149.02	\$194.11	\$233.80	\$258.81	\$311.27	\$345.16	84
85	\$89.69																		

Certificate Form GLTCAARP-06-FC

		Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Comprehensive - 90 Day EP - 100% Home Care																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25	\$15.34	\$18.73	\$21.46	\$23.67	\$26.63	\$32.06	\$23.37	\$28.83	\$33.39	\$37.64	\$46.81	\$53.79	\$43.12	\$53.50	\$62.33	\$71.29	\$90.16	\$102.27	25		
26	\$15.38	\$18.89	\$21.61	\$23.89	\$28.91	\$32.35	\$23.74	\$29.30	\$33.95	\$38.26	\$47.63	\$54.69	\$43.61	\$54.14	\$63.10	\$72.14	\$91.26	\$103.56	26		
27	\$15.49	\$18.97	\$21.75	\$24.05	\$29.10	\$32.57	\$24.09	\$29.76	\$34.52	\$38.86	\$48.44	\$55.60	\$44.12	\$54.78	\$63.86	\$73.07	\$92.43	\$104.92	27		
28	\$15.61	\$19.06	\$21.90	\$24.24	\$29.35	\$32.83	\$24.43	\$30.21	\$35.06	\$39.53	\$49.25	\$56.58	\$44.61	\$55.44	\$64.59	\$73.97	\$93.61	\$106.24	28		
29	\$15.63	\$19.23	\$22.06	\$24.40	\$29.55	\$33.11	\$24.81	\$30.66	\$35.63	\$40.15	\$50.09	\$57.54	\$45.12	\$56.11	\$65.36	\$74.88	\$94.78	\$107.61	29		
30	\$15.73	\$19.33	\$22.21	\$24.59	\$29.82	\$33.39	\$25.15	\$31.12	\$36.18	\$40.82	\$50.97	\$58.50	\$45.70	\$56.78	\$66.12	\$75.77	\$95.99	\$108.99	30		
31	\$15.83	\$19.48	\$22.36	\$24.74	\$30.00	\$33.65	\$25.50	\$31.63	\$36.72	\$41.49	\$51.82	\$59.49	\$46.25	\$57.44	\$66.94	\$76.71	\$97.20	\$110.41	31		
32	\$15.90	\$19.58	\$22.51	\$24.93	\$30.24	\$33.92	\$25.91	\$32.14	\$37.35	\$42.20	\$52.71	\$60.51	\$46.81	\$58.15	\$67.75	\$77.66	\$98.40	\$111.82	32		
33	\$15.99	\$19.68	\$22.67	\$25.10	\$30.46	\$34.16	\$26.30	\$32.65	\$37.97	\$42.90	\$53.64	\$61.53	\$47.36	\$58.83	\$68.54	\$78.65	\$99.64	\$113.23	33		
34	\$16.10	\$19.82	\$22.83	\$25.30	\$30.73	\$34.44	\$26.71	\$33.15	\$38.54	\$43.61	\$54.54	\$62.60	\$47.91	\$59.55	\$69.36	\$79.62	\$100.88	\$114.71	34		
35	\$16.15	\$19.94	\$22.98	\$25.45	\$31.01	\$34.71	\$27.11	\$33.65	\$39.12	\$44.33	\$55.44	\$63.62	\$48.50	\$60.22	\$70.18	\$80.54	\$102.17	\$116.17	35		
36	\$16.36	\$20.18	\$23.28	\$25.81	\$31.39	\$35.21	\$27.64	\$34.29	\$39.88	\$45.24	\$56.63	\$64.91	\$49.14	\$61.03	\$71.15	\$81.66	\$103.60	\$117.83	36		
37	\$16.48	\$20.45	\$23.59	\$26.15	\$31.77	\$35.67	\$28.15	\$34.97	\$40.64	\$46.14	\$57.77	\$66.29	\$49.78	\$61.83	\$72.12	\$82.77	\$105.09	\$119.49	37		
38	\$16.63	\$20.65	\$23.89	\$26.47	\$32.24	\$36.18	\$28.63	\$35.63	\$41.45	\$47.05	\$59.00	\$67.64	\$50.44	\$62.63	\$73.07	\$83.89	\$106.56	\$121.22	38		
39	\$16.80	\$20.91	\$24.19	\$26.81	\$32.68	\$36.70	\$29.20	\$36.33	\$42.26	\$48.02	\$60.22	\$69.05	\$51.11	\$63.50	\$74.06	\$85.06	\$108.08	\$122.95	39		
40	\$17.02	\$21.11	\$24.49	\$27.17	\$33.11	\$37.20	\$29.76	\$37.05	\$43.05	\$48.97	\$61.48	\$70.49	\$51.76	\$64.34	\$75.08	\$86.22	\$109.61	\$124.70	40		
41	\$17.17	\$21.36	\$24.74	\$27.48	\$33.54	\$37.69	\$30.31	\$37.73	\$43.92	\$50.02	\$62.75	\$71.96	\$52.47	\$65.22	\$76.09	\$87.39	\$111.16	\$126.51	41		
42	\$17.30	\$21.61	\$25.04	\$27.83	\$33.95	\$38.20	\$30.86	\$38.45	\$44.76	\$51.00	\$64.04	\$73.41	\$53.16	\$66.08	\$77.12	\$88.59	\$112.74	\$128.32	42		
43	\$17.44	\$21.81	\$25.33	\$28.20	\$34.40	\$38.66	\$31.43	\$39.23	\$45.64	\$52.00	\$65.36	\$74.93	\$53.87	\$66.98	\$78.16	\$89.83	\$114.31	\$130.13	43		
44	\$17.66	\$22.06	\$25.67	\$28.53	\$34.89	\$39.16	\$32.02	\$39.98	\$46.55	\$53.07	\$66.75	\$76.50	\$54.59	\$67.90	\$79.21	\$91.02	\$115.92	\$131.99	44		
45	\$17.82	\$22.33	\$25.96	\$28.83	\$35.25	\$39.68	\$32.65	\$40.73	\$47.51	\$54.14	\$68.16	\$78.07	\$55.36	\$68.82	\$80.31	\$92.36	\$117.54	\$133.82	45		
46	\$18.13	\$22.77	\$26.53	\$29.49	\$36.11	\$40.64	\$33.80	\$42.20	\$49.07	\$55.65	\$69.88	\$80.04	\$56.20	\$69.91	\$81.55	\$93.85	\$119.46	\$136.06	46		
47	\$18.46	\$23.22	\$27.07	\$30.15	\$36.99	\$41.60	\$34.97	\$43.71	\$50.70	\$57.22	\$71.65	\$82.08	\$57.12	\$71.03	\$82.89	\$95.37	\$121.43	\$138.34	47		
48	\$18.77	\$23.62	\$27.68	\$30.80	\$37.82	\$42.59	\$36.18	\$45.27	\$52.37	\$58.83	\$73.47	\$84.14	\$58.03	\$72.14	\$84.19	\$96.94	\$123.46	\$140.65	48		
49	\$19.06	\$24.09	\$28.24	\$31.48	\$38.66	\$43.56	\$37.45	\$46.91	\$54.10	\$60.51	\$75.35	\$86.26	\$58.96	\$73.32	\$85.55	\$98.50	\$125.47	\$142.98	49		
50	\$19.40	\$24.55	\$28.79	\$32.18	\$39.53	\$44.54	\$38.76	\$48.55	\$55.88	\$62.16	\$77.26	\$88.44	\$59.86	\$74.49	\$86.93	\$100.12	\$127.56	\$145.37	50		
51	\$19.73	\$25.00	\$29.39	\$32.83	\$40.39	\$45.48	\$40.11	\$50.29	\$57.74	\$63.89	\$79.21	\$90.68	\$60.82	\$75.64	\$88.29	\$101.74	\$129.69	\$147.80	51		
52	\$20.03	\$25.45	\$29.94	\$33.50	\$41.18	\$46.45	\$41.54	\$52.11	\$59.64	\$65.68	\$81.25	\$92.98	\$61.78	\$76.87	\$89.70	\$103.41	\$131.81	\$150.28	52		
53	\$20.34	\$25.91	\$30.51	\$34.16	\$42.05	\$47.41	\$43.02	\$53.98	\$61.63	\$67.49	\$83.34	\$95.37	\$62.75	\$78.07	\$91.13	\$105.09	\$133.98	\$152.75	53		
54	\$20.68	\$26.37	\$31.12	\$34.82	\$42.90	\$48.38	\$44.54	\$55.91	\$63.65	\$69.36	\$85.46	\$97.80	\$63.73	\$79.34	\$92.59	\$106.81	\$136.20	\$155.28	54		
55	\$20.99	\$26.81	\$31.66	\$35.48	\$43.76	\$49.38	\$46.03	\$57.92	\$65.78	\$71.33	\$87.59	\$100.33	\$64.76	\$80.59	\$94.11	\$108.46	\$138.49	\$157.85	55		
56	\$23.02	\$29.12	\$34.16	\$38.32	\$47.41	\$53.57	\$48.28	\$60.68	\$68.86	\$75.20	\$92.85	\$106.39	\$67.45	\$84.10	\$98.30	\$113.48	\$145.19	\$165.55	56		
57	\$25.04	\$31.43	\$36.63	\$41.18	\$51.11	\$57.83	\$50.59	\$63.55	\$72.12	\$79.21	\$98.45	\$112.89	\$70.22	\$87.75	\$102.71	\$118.75	\$152.15	\$173.60	57		
58	\$27.07	\$33.69	\$39.08	\$44.01	\$54.78	\$62.01	\$53.01	\$66.59	\$75.49	\$83.49	\$104.37	\$119.70	\$73.10	\$91.53	\$107.33	\$124.23	\$159.48	\$182.05	58		
59	\$29.10	\$36.01	\$41.54	\$46.91	\$58.50	\$66.22	\$55.54	\$69.73	\$79.02	\$87.93	\$110.70	\$126.99	\$76.16	\$95.55	\$112.12	\$129.95	\$167.18	\$190.90	59		
60	\$31.16	\$38.32	\$44.91	\$49.73	\$62.16	\$70.49	\$58.23	\$73.01	\$82.74	\$92.64	\$117.38	\$134.70	\$79.29	\$99.67	\$117.14	\$135.96	\$175.22	\$200.21	60		
61	\$33.20	\$40.57	\$46.50	\$52.63	\$65.83	\$74.67	\$61.03	\$76.45	\$86.63	\$97.59	\$124.45	\$142.88	\$82.59	\$104.04	\$122.39	\$142.21	\$183.62	\$209.96	61		
62	\$35.21	\$42.90	\$48.97	\$55.44	\$69.52	\$78.95	\$63.86	\$80.15	\$90.72	\$102.79	\$131.99	\$151.60	\$86.02	\$108.54	\$127.85	\$148.81	\$192.38	\$220.13	62		
63	\$38.91	\$47.41	\$54.20	\$61.38	\$77.02	\$87.39	\$68.47	\$85.76	\$97.64	\$110.89	\$142.09	\$162.92	\$92.25	\$116.17	\$136.71	\$158.78	\$204.57	\$233.86	63		
64	\$42.59	\$51.96	\$59.41	\$67.29	\$84.46	\$95.88	\$73.36	\$91.78	\$105.09	\$119.66	\$152.90	\$175.11	\$98.93	\$124.38	\$146.24	\$169.39	\$217.51	\$248.43	64		
65	\$46.29	\$56.51	\$64.59	\$73.21	\$91.87	\$104.31	\$78.65	\$98.23	\$113.12	\$129.07	\$164.54	\$188.23	\$106.11	\$133.17	\$156.40	\$180.72	\$231.34	\$263.92	65		
66	\$50.02	\$61.03	\$69.83	\$79.13	\$99.36	\$112.83	\$84.29	\$105.09	\$121.80	\$139.24	\$177.09	\$202.33	\$113.78	\$142.57	\$167.27	\$192.79	\$245.99	\$280.36	66		
67	\$53.67	\$65.57	\$75.04	\$85.06	\$106.81	\$121.33	\$90.42	\$112.53	\$131.10	\$150.18	\$190.49	\$217.51	\$122.02	\$152.65	\$178.86	\$205.61	\$261.58	\$297.71	67		
68	\$60.97	\$74.64	\$85.52	\$96.72	\$121.18	\$137.48	\$99.51	\$124.02	\$144.61	\$165.08	\$208.53	\$237.60	\$133.02	\$166.64	\$195.52	\$223.89	\$283.29	\$321.78	68		
69	\$68.25	\$83.69	\$96.03	\$108.46	\$135.55	\$153.65	\$109.55	\$136.71	\$159.52	\$181.54	\$228.20	\$259.55	\$145.00	\$181.94	\$213.69	\$243.77	\$306.82	\$347.80	69		
70	\$75.53	\$92.79	\$106.51	\$120.18	\$149.90	\$169.80	\$120.58	\$150.67	\$175.98	\$199.61	\$249.73	\$283.54	\$158.07	\$198.63	\$233.55	\$265.43	\$332.27	\$375.91	70		
71	\$82.83	\$101.85	\$117.02	\$131.91	\$164.22	\$186.00	\$132.70	\$166.05	\$194.14	\$219.48	\$273.31	\$309.76	\$172.29	\$216.85	\$255.25	\$289.00	\$359.83	\$406.33	71		
72	\$90.12	\$110.89	\$127.56	\$143.59	\$178.62	\$202.17	\$146.03	\$183.06	\$214.23	\$241.29	\$299.12	\$338.28	\$187.75	\$236.78	\$278.97	\$314.55	\$389.68	\$439.20	72		
73	\$103.23	\$127.71	\$147.37	\$165.40	\$204.76	\$231.39	\$161.72	\$203.40	\$238.56	\$267.90	\$330.79	\$373.49	\$206.15	\$260.93	\$308.15	\$346.41	\$427.44	\$481.01	73		
74	\$116.32	\$144.52	\$167.27	\$187.20	\$230.91	\$260.58	\$179.07	\$225.96	\$265.63	\$297.44	\$365.85	\$412.38	\$226.27	\$287.51	\$340.30	\$381.55	\$468.81	\$526.79	74		
75	\$129.43	\$161.29	\$187.10	\$209.01	\$257.07	\$289.81	\$198.28	\$251.06	\$295.79	\$330.27	\$404.61	\$455.37	\$248.38	\$316.78	\$375.87	\$420.20	\$514.21	\$576.95	75		
76	\$142.53	\$178.10	\$207.00	\$230.80	\$283.22	\$319.02	\$219.59	\$278.93	\$329.36	\$366.75	\$447.46	\$502.79	\$272.66	\$349.04	\$415.14	\$462.75	\$563.98	\$631.84	76		
77	\$155.58	\$194.84	\$226.82	\$252.62	\$309.41	\$348.19	\$243.17	\$309.87	\$366.75	\$407.29	\$494.93	\$555.14	\$299.38	\$384.52	\$458.56	\$509.59	\$618.62	\$692.02	77		
78	\$167.68	\$210.40	\$245.40	\$273.11	\$334.04	\$375.47	\$258.42	\$329.84	\$390.99	\$433.86	\$526.41	\$589.53	\$315.91	\$406.70	\$485.72	\$539.40	\$653.79	\$730.35	78		
79	\$179.77	\$225.91	\$263.92	\$293.62	\$358.62	\$402.68	\$274.58	\$351.12	\$416.81	\$462.14	\$559.83	\$626.07	\$333.38	\$430.10	\$514.43	\$570.98	\$690.93	\$770.77	79		
80	\$191.86	\$241.44	\$282.40	\$314.04	\$383.24	\$429.95	\$291.79	\$373.80	\$444.34	\$492.30	\$596.42	\$664.89	\$351.80	\$454.86	\$544.90	\$604.37	\$730.18	\$813.48	80		
81	\$203.95	\$256.92	\$300.94	\$334.53	\$407.85	\$457.19	\$310.06	\$397.94	\$473.68	\$524.41	\$633.25	\$706.12	\$371.22	\$481.07	\$577.18	\$639.72	\$771.70	\$858.51	81		
82	\$216.05	\$272.45	\$319.45	\$355.03	\$432.44	\$484.47	\$329.51	\$423.58	\$504.88	\$558.65	\$673.47	\$749.94	\$391.75	\$508.75	\$611.34	\$677.12	\$815.59	\$906.07	82		

Certificate Form GLTCAARP-06-FC

		Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase																	
		Comprehensive - 90 Day EP - 100% Home Care																	
Issue Age		Future Purchase Option					Auto 3% Compound Inflation					Auto 5% Compound Inflation					Issue Age		
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year		5 Year	7 Year
25	\$57.58	\$70.31	\$80.55	\$88.92	\$107.53	\$120.45	\$87.77	\$108.29	\$125.40	\$141.35	\$175.73	\$201.99	\$161.88	\$200.82	\$234.07	\$267.69	\$338.55	\$383.97	25
26	\$57.76	\$70.87	\$81.12	\$89.68	\$108.47	\$121.42	\$89.12	\$110.00	\$127.49	\$143.64	\$178.79	\$205.37	\$163.78	\$203.28	\$236.93	\$270.92	\$342.75	\$388.92	26
27	\$58.15	\$71.25	\$81.71	\$90.24	\$109.25	\$122.36	\$90.44	\$111.71	\$129.57	\$145.92	\$181.83	\$208.80	\$165.68	\$205.75	\$239.76	\$274.36	\$347.11	\$393.88	27
28	\$58.52	\$71.62	\$82.26	\$91.01	\$110.18	\$123.31	\$91.77	\$113.44	\$131.67	\$148.39	\$184.87	\$212.42	\$167.57	\$208.24	\$242.63	\$277.76	\$351.48	\$398.97	28
29	\$58.70	\$72.21	\$82.83	\$91.57	\$110.96	\$124.25	\$93.11	\$115.14	\$133.76	\$150.86	\$188.09	\$216.01	\$169.49	\$210.69	\$245.47	\$281.19	\$355.87	\$404.10	29
30	\$59.09	\$72.57	\$83.43	\$92.35	\$111.92	\$125.40	\$94.44	\$116.86	\$135.84	\$153.33	\$191.32	\$219.62	\$171.56	\$213.18	\$248.32	\$284.61	\$360.40	\$409.25	30
31	\$59.48	\$73.15	\$83.98	\$92.91	\$112.68	\$126.34	\$95.75	\$118.75	\$137.95	\$155.80	\$194.56	\$223.42	\$173.66	\$215.63	\$251.36	\$288.04	\$364.97	\$414.56	31
32	\$59.67	\$73.52	\$84.54	\$93.66	\$113.61	\$127.31	\$97.28	\$120.63	\$140.23	\$158.46	\$197.97	\$227.23	\$175.73	\$218.31	\$254.40	\$291.63	\$369.54	\$419.88	32
33	\$60.06	\$73.93	\$85.13	\$94.24	\$114.38	\$128.25	\$98.82	\$122.54	\$142.48	\$161.12	\$201.39	\$231.04	\$177.82	\$220.97	\$257.45	\$295.23	\$374.09	\$425.21	33
34	\$60.41	\$74.49	\$85.68	\$95.00	\$115.32	\$129.36	\$100.31	\$124.43	\$144.76	\$163.78	\$204.81	\$235.00	\$179.92	\$223.61	\$260.50	\$298.86	\$378.84	\$430.72	34
35	\$60.61	\$74.87	\$86.25	\$95.57	\$116.10	\$130.32	\$101.83	\$126.34	\$146.87	\$166.44	\$207.24	\$238.84	\$182.00	\$226.10	\$263.50	\$302.47	\$383.60	\$436.23	35
36	\$61.38	\$75.62	\$87.40	\$96.88	\$117.81	\$132.24	\$103.74	\$128.82	\$149.71	\$169.86	\$212.60	\$243.75	\$184.49	\$229.12	\$267.12	\$306.65	\$389.11	\$442.48	36
37	\$61.93	\$76.75	\$88.56	\$98.24	\$119.32	\$133.93	\$105.63	\$131.29	\$152.58	\$173.28	\$216.98	\$248.89	\$186.93	\$232.17	\$270.74	\$310.82	\$394.60	\$448.74	37
38	\$62.51	\$77.49	\$89.68	\$99.36	\$121.02	\$135.84	\$107.53	\$133.76	\$155.61	\$176.68	\$221.53	\$254.02	\$189.43	\$235.22	\$274.36	\$315.00	\$400.13	\$455.22	38
39	\$63.07	\$78.50	\$90.83	\$100.69	\$122.74	\$137.72	\$109.63	\$136.43	\$158.63	\$180.32	\$226.10	\$259.34	\$191.89	\$238.43	\$278.15	\$319.37	\$405.81	\$461.68	39
40	\$63.84	\$79.21	\$91.95	\$102.03	\$124.25	\$139.64	\$111.71	\$139.06	\$161.70	\$183.92	\$230.86	\$264.68	\$194.34	\$241.67	\$281.94	\$323.73	\$411.51	\$468.34	40
41	\$64.41	\$80.19	\$92.91	\$103.18	\$125.96	\$141.56	\$113.80	\$141.73	\$164.92	\$187.72	\$235.60	\$270.17	\$197.00	\$244.89	\$285.74	\$328.11	\$417.42	\$474.97	41
42	\$64.98	\$81.12	\$94.06	\$104.50	\$127.49	\$143.45	\$115.89	\$144.39	\$168.14	\$191.51	\$240.55	\$275.67	\$199.68	\$248.13	\$289.56	\$332.66	\$423.30	\$481.82	42
43	\$65.56	\$81.88	\$95.18	\$105.82	\$129.20	\$145.19	\$117.99	\$147.24	\$171.37	\$195.30	\$245.47	\$281.37	\$202.34	\$251.57	\$293.54	\$337.25	\$429.17	\$488.67	43
44	\$66.31	\$82.83	\$96.33	\$107.17	\$130.92	\$147.06	\$120.26	\$150.10	\$174.80	\$199.30	\$250.60	\$287.25	\$204.99	\$254.99	\$297.54	\$341.80	\$435.27	\$495.67	44
45	\$66.89	\$83.81	\$97.46	\$108.29	\$132.44	\$148.95	\$122.54	\$152.95	\$178.41	\$203.28	\$255.92	\$293.17	\$207.87	\$258.38	\$301.51	\$346.74	\$441.36	\$502.52	45
46	\$68.02	\$85.51	\$99.57	\$110.76	\$135.67	\$152.58	\$126.92	\$158.46	\$184.30	\$208.99	\$262.38	\$300.56	\$211.08	\$262.55	\$306.27	\$352.44	\$448.56	\$510.91	46
47	\$69.35	\$87.19	\$101.65	\$113.23	\$138.89	\$156.17	\$131.29	\$164.15	\$190.37	\$214.88	\$269.03	\$308.17	\$214.50	\$266.74	\$311.20	\$358.12	\$455.98	\$519.42	47
48	\$70.50	\$88.73	\$103.93	\$115.70	\$141.93	\$160.00	\$135.84	\$170.05	\$196.65	\$220.97	\$275.86	\$315.98	\$217.92	\$270.92	\$316.16	\$364.03	\$463.58	\$528.18	48
49	\$71.62	\$90.44	\$106.00	\$118.17	\$145.19	\$163.58	\$140.61	\$176.12	\$203.10	\$227.23	\$282.90	\$323.94	\$221.35	\$275.32	\$321.28	\$369.93	\$471.18	\$536.91	49
50	\$72.78	\$92.13	\$108.10	\$120.82	\$148.39	\$167.20	\$145.53	\$182.38	\$209.76	\$233.51	\$290.12	\$332.12	\$224.77	\$279.67	\$326.41	\$375.99	\$478.97	\$545.86	50
51	\$74.11	\$93.85	\$110.39	\$123.31	\$151.62	\$170.81	\$150.67	\$188.84	\$216.80	\$239.96	\$297.54	\$340.46	\$228.37	\$284.05	\$331.54	\$382.06	\$486.96	\$554.96	51
52	\$75.24	\$95.57	\$112.48	\$125.78	\$154.67	\$174.44	\$155.99	\$195.69	\$224.02	\$246.60	\$305.11	\$349.21	\$231.99	\$288.60	\$336.84	\$388.34	\$494.93	\$564.28	52
53	\$76.37	\$97.28	\$114.57	\$128.25	\$157.86	\$178.02	\$161.49	\$202.71	\$231.42	\$253.45	\$312.92	\$358.12	\$235.60	\$293.17	\$342.17	\$394.60	\$503.09	\$573.59	53
54	\$77.72	\$98.99	\$116.86	\$130.73	\$161.12	\$181.61	\$167.20	\$209.93	\$239.01	\$260.50	\$320.90	\$367.24	\$239.39	\$297.90	\$347.67	\$401.07	\$511.45	\$583.08	54
55	\$78.85	\$100.69	\$118.93	\$133.18	\$164.35	\$185.43	\$172.90	\$217.55	\$246.99	\$267.89	\$328.87	\$376.75	\$243.18	\$302.66	\$353.38	\$407.35	\$520.00	\$592.78	55
56	\$86.43	\$109.44	\$128.25	\$143.82	\$178.02	\$201.19	\$181.25	\$227.81	\$258.58	\$282.33	\$348.63	\$399.56	\$253.27	\$315.76	\$369.16	\$426.15	\$545.09	\$621.65	56
57	\$94.06	\$117.99	\$137.54	\$154.67	\$191.89	\$217.17	\$189.98	\$238.63	\$270.74	\$297.54	\$369.72	\$423.87	\$263.71	\$329.44	\$385.68	\$445.91	\$571.30	\$651.87	57
58	\$101.65	\$126.54	\$146.66	\$165.31	\$205.75	\$232.95	\$199.12	\$250.04	\$283.47	\$313.50	\$391.96	\$449.52	\$274.54	\$343.70	\$402.98	\$466.42	\$598.86	\$683.57	58
59	\$109.25	\$135.27	\$155.99	\$176.12	\$219.62	\$248.89	\$208.61	\$261.79	\$296.75	\$330.21	\$415.72	\$476.88	\$285.95	\$358.70	\$421.02	\$487.91	\$627.72	\$716.82	59
60	\$117.03	\$143.82	\$165.31	\$186.76	\$233.51	\$264.68	\$218.69	\$274.14	\$310.63	\$347.88	\$440.77	\$505.75	\$297.72	\$374.90	\$439.83	\$510.48	\$657.96	\$751.78	60
61	\$124.63	\$152.36	\$174.61	\$197.60	\$247.17	\$280.44	\$229.12	\$287.07	\$325.26	\$366.60	\$467.37	\$536.54	\$310.07	\$390.63	\$459.61	\$534.06	\$689.47	\$788.47	61
62	\$132.24	\$161.12	\$183.92	\$208.24	\$261.05	\$296.37	\$238.76	\$300.94	\$340.67	\$386.06	\$495.67	\$569.20	\$322.99	\$407.53	\$480.11	\$568.78	\$722.35	\$826.65	62
63	\$146.11	\$178.02	\$203.48	\$230.47	\$289.17	\$328.11	\$257.06	\$322.02	\$366.68	\$416.45	\$533.48	\$611.77	\$346.36	\$436.23	\$513.36	\$596.20	\$768.14	\$878.15	63
64	\$160.00	\$195.12	\$223.05	\$252.69	\$317.11	\$360.03	\$275.49	\$344.65	\$394.60	\$449.34	\$574.15	\$657.55	\$371.42	\$467.00	\$549.09	\$636.10	\$816.77	\$932.86	64
65	\$173.85	\$212.22	\$242.63	\$274.93	\$345.02	\$391.75	\$295.23	\$368.77	\$424.81	\$484.65	\$617.84	\$706.77	\$398.41	\$500.04	\$587.29	\$678.66	\$868.64	\$991.00	65
66	\$187.72	\$229.12	\$262.20	\$297.16	\$373.15	\$423.67	\$316.51	\$394.60	\$457.31	\$522.86	\$664.96	\$759.78	\$427.30	\$535.39	\$628.12	\$724.04	\$923.73	\$1,052.73	66
67	\$201.56	\$246.24	\$281.75	\$319.37	\$401.07	\$455.59	\$339.51	\$422.54	\$492.29	\$563.90	\$715.32	\$816.77	\$458.24	\$573.21	\$671.61	\$772.12	\$982.27	\$1,117.92	67
68	\$228.94	\$280.23	\$321.09	\$363.26	\$455.03	\$516.21	\$373.73	\$465.68	\$542.99	\$619.95	\$782.96	\$892.20	\$499.49	\$625.83	\$734.13	\$840.71	\$1,063.74	\$1,208.34	68
69	\$256.29	\$314.25	\$360.61	\$407.35	\$508.97	\$577.00	\$411.33	\$513.36	\$599.04	\$681.70	\$856.85	\$974.65	\$544.53	\$683.22	\$802.32	\$915.38	\$1,152.12	\$1,306.00	69
70	\$283.65	\$348.44	\$399.92	\$451.22	\$562.94	\$637.62	\$452.75	\$565.81	\$660.79	\$749.51	\$937.78	\$1,064.71	\$593.53	\$745.90	\$877.00	\$996.71	\$1,247.67	\$1,411.63	70
71	\$311.01	\$382.46	\$438.46	\$495.29	\$616.72	\$698.39	\$498.34	\$623.54	\$728.99	\$824.18	\$1,026.34	\$1,163.12	\$646.91	\$814.30	\$958.50	\$1,085.22	\$1,351.23	\$1,525.80	71
72	\$338.37	\$416.45	\$478.97	\$539.20	\$670.66	\$759.22	\$548.32	\$687.40	\$804.41	\$906.07	\$1,123.22	\$1,270.26	\$705.06	\$889.15	\$1,047.62	\$1,181.17	\$1,463.31	\$1,649.29	72
73	\$387.58	\$479.55	\$553.47	\$621.08	\$768.90	\$868.84	\$607.20	\$763.77	\$895.81	\$1,006.01	\$1,242.16	\$1,402.52	\$774.03	\$979.79	\$1,157.06	\$1,300.87	\$1,605.05	\$1,806.22	73
74	\$436.78	\$542.61	\$628.12	\$702.96	\$867.14	\$978.45	\$672.37	\$848.51	\$997.46	\$1,116.94	\$1,373.80	\$1,548.61	\$849.63	\$1,079.51	\$1,277.87	\$1,432.73	\$1,760.47	\$1,978.16	74
75	\$485.99	\$605.71	\$702.60	\$784.87	\$965.33	\$1,088.27	\$744.58	\$942.72	\$1,110.69	\$1,240.26	\$1,519.37	\$1,709.92	\$932.69	\$1,189.52	\$1,411.46	\$1,577.86	\$1,930.88	\$2,166.46	75
76	\$535.22	\$668.78	\$777.26	\$866.72	\$1,063.57	\$1,197.90	\$824.57	\$1,047.42	\$1,236.84	\$1,377.24	\$1,680.27	\$1,887.91	\$1,023.89	\$1,310.75	\$1,558.86	\$1,737.65	\$2,117.82	\$2,372.61	76
77	\$584.23	\$731.66	\$851.72	\$948.63	\$1,161.81	\$1,307.52	\$913.09	\$1,163.51	\$1,377.24	\$1,529.43	\$1,858.47	\$2,084.57	\$1,124.18	\$1,443.92	\$1,721.91	\$1,913.60	\$2,323.01	\$2,598.71	77
78	\$629.65	\$789.97	\$921.45	\$1,025.56	\$1,254.33	\$1,409.93	\$970.29	\$1,238.56	\$1,468.26	\$1,629.18	\$1,976.65	\$2,213.77	\$1,186.31	\$1,527.14	\$1,823.89	\$2,025.49	\$2,455.07	\$2,742.49	78
79	\$675.04	\$848.31	\$991.00	\$1,102.52	\$1,346.66	\$1,512.13	\$1,031.09	\$1,318.53	\$1,565.15	\$1,735.36	\$2,102.26	\$2,350.95	\$1,251.86	\$1,615					

Certificate Form GLTCAARP-06-FC

		Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Facility - 90 Day EP																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25		\$3.32	\$4.23	\$4.98	\$5.60	\$6.84	\$7.67	\$5.15	\$6.62	\$7.87	\$9.00	\$11.31	\$12.83	\$10.32	\$13.46	\$16.13	\$18.75	\$23.96	\$27.26	25	
26		\$3.33	\$4.27	\$5.03	\$5.63	\$6.87	\$7.73	\$5.21	\$6.72	\$8.01	\$9.16	\$11.52	\$13.08	\$10.44	\$13.61	\$16.31	\$18.96	\$24.28	\$27.59	26	
27		\$3.37	\$4.29	\$5.05	\$5.67	\$6.94	\$7.80	\$5.33	\$6.84	\$8.13	\$9.31	\$11.71	\$13.30	\$10.54	\$13.77	\$16.51	\$19.20	\$24.59	\$27.97	27	
28		\$3.38	\$4.32	\$5.11	\$5.72	\$7.00	\$7.87	\$5.42	\$6.94	\$8.27	\$9.48	\$11.92	\$13.56	\$10.66	\$13.94	\$16.73	\$19.43	\$24.91	\$28.34	28	
29		\$3.40	\$4.33	\$5.13	\$5.74	\$7.07	\$7.92	\$5.49	\$7.07	\$8.41	\$9.63	\$12.15	\$13.79	\$10.79	\$14.10	\$16.91	\$19.67	\$25.21	\$28.68	29	
30		\$3.41	\$4.36	\$5.16	\$5.81	\$7.10	\$7.98	\$5.58	\$7.19	\$8.56	\$9.80	\$12.34	\$14.06	\$10.91	\$14.28	\$17.14	\$19.93	\$25.52	\$29.08	30	
31		\$3.43	\$4.39	\$5.19	\$5.83	\$7.16	\$8.07	\$5.67	\$7.29	\$8.71	\$9.96	\$12.56	\$14.30	\$11.06	\$14.45	\$17.33	\$20.16	\$25.84	\$29.45	31	
32		\$3.45	\$4.42	\$5.21	\$5.87	\$7.22	\$8.11	\$5.74	\$7.40	\$8.81	\$10.14	\$12.80	\$14.57	\$11.19	\$14.64	\$17.55	\$20.40	\$26.17	\$29.83	32	
33		\$3.47	\$4.46	\$5.28	\$5.91	\$7.25	\$8.18	\$5.83	\$7.53	\$8.98	\$10.32	\$13.01	\$14.82	\$11.32	\$14.81	\$17.74	\$20.65	\$26.51	\$30.21	33	
34		\$3.48	\$4.48	\$5.31	\$5.96	\$7.32	\$8.25	\$5.91	\$7.66	\$9.13	\$10.49	\$13.24	\$15.11	\$11.46	\$14.97	\$17.94	\$20.93	\$26.84	\$30.61	34	
35		\$3.50	\$4.52	\$5.34	\$6.00	\$7.38	\$8.28	\$6.00	\$7.79	\$9.26	\$10.66	\$13.47	\$15.35	\$11.59	\$15.14	\$18.17	\$21.16	\$27.17	\$30.99	35	
36		\$3.55	\$4.57	\$5.42	\$6.06	\$7.50	\$8.41	\$6.15	\$7.95	\$9.48	\$10.89	\$13.77	\$15.66	\$11.74	\$15.35	\$18.43	\$21.46	\$27.55	\$31.46	36	
37		\$3.58	\$4.62	\$5.48	\$6.17	\$7.59	\$8.55	\$6.30	\$8.10	\$9.66	\$11.14	\$14.07	\$16.02	\$11.91	\$15.54	\$18.64	\$21.75	\$27.94	\$31.88	37	
38		\$3.60	\$4.67	\$5.54	\$6.25	\$7.69	\$8.65	\$6.42	\$8.25	\$9.83	\$11.34	\$14.38	\$16.37	\$12.06	\$15.77	\$18.91	\$22.05	\$28.35	\$32.35	38	
39		\$3.64	\$4.71	\$5.61	\$6.32	\$7.80	\$8.78	\$6.56	\$8.40	\$10.04	\$11.58	\$14.68	\$16.73	\$12.21	\$15.98	\$19.18	\$22.36	\$28.74	\$32.81	39	
40		\$3.69	\$4.78	\$5.68	\$6.40	\$7.91	\$8.91	\$6.70	\$8.56	\$10.28	\$11.84	\$14.98	\$17.06	\$12.40	\$16.21	\$19.43	\$22.67	\$29.15	\$33.27	40	
41		\$3.73	\$4.83	\$5.74	\$6.50	\$8.01	\$9.02	\$6.84	\$8.74	\$10.47	\$12.06	\$15.33	\$17.42	\$12.56	\$16.40	\$19.68	\$22.98	\$29.57	\$33.77	41	
42		\$3.77	\$4.86	\$5.82	\$6.56	\$8.11	\$9.13	\$7.00	\$8.91	\$10.66	\$12.33	\$15.64	\$17.82	\$12.73	\$16.63	\$19.96	\$23.29	\$29.99	\$34.23	42	
43		\$3.79	\$4.93	\$5.88	\$6.65	\$8.23	\$9.25	\$7.15	\$9.07	\$10.89	\$12.57	\$15.98	\$18.18	\$12.92	\$16.88	\$20.23	\$23.61	\$30.40	\$34.71	43	
44		\$3.81	\$4.99	\$5.96	\$6.72	\$8.29	\$9.39	\$7.29	\$9.24	\$11.14	\$12.85	\$16.31	\$18.59	\$13.09	\$17.07	\$20.49	\$23.92	\$30.84	\$35.21	44	
45		\$3.89	\$5.04	\$6.02	\$6.82	\$8.41	\$9.51	\$7.44	\$9.41	\$11.34	\$13.10	\$16.67	\$18.98	\$13.25	\$17.32	\$20.81	\$24.27	\$31.26	\$35.72	45	
46		\$3.94	\$5.15	\$6.17	\$6.95	\$8.63	\$9.74	\$7.82	\$9.90	\$11.86	\$13.60	\$17.07	\$19.51	\$13.46	\$17.58	\$21.12	\$24.65	\$31.77	\$36.32	46	
47		\$4.02	\$5.26	\$6.30	\$7.10	\$8.80	\$9.95	\$8.23	\$10.39	\$12.40	\$14.12	\$17.52	\$20.00	\$13.67	\$17.87	\$21.46	\$25.06	\$32.31	\$36.92	47	
48		\$4.08	\$5.34	\$6.42	\$7.25	\$9.02	\$10.19	\$8.63	\$10.93	\$12.96	\$14.68	\$17.96	\$20.50	\$13.87	\$18.16	\$21.81	\$25.46	\$32.83	\$37.53	48	
49		\$4.16	\$5.45	\$6.56	\$7.40	\$9.23	\$10.43	\$9.06	\$11.47	\$13.56	\$15.26	\$18.44	\$21.06	\$14.09	\$18.45	\$22.16	\$25.88	\$33.39	\$38.16	49	
50		\$4.22	\$5.54	\$6.70	\$7.57	\$9.41	\$10.65	\$9.52	\$12.06	\$14.15	\$15.83	\$18.90	\$21.61	\$14.34	\$18.75	\$22.51	\$26.29	\$33.94	\$38.79	50	
51		\$4.29	\$5.64	\$6.83	\$7.76	\$9.63	\$10.88	\$10.00	\$12.70	\$14.81	\$16.46	\$19.40	\$22.16	\$14.56	\$19.04	\$22.87	\$26.72	\$34.52	\$39.43	51	
52		\$4.34	\$5.74	\$6.95	\$7.91	\$9.82	\$11.14	\$10.51	\$13.33	\$15.48	\$17.07	\$19.87	\$22.72	\$14.76	\$19.34	\$23.24	\$27.16	\$35.07	\$40.07	52	
53		\$4.42	\$5.85	\$7.09	\$8.07	\$10.03	\$11.34	\$11.06	\$14.00	\$16.17	\$17.74	\$20.40	\$23.30	\$14.98	\$19.66	\$23.61	\$27.59	\$35.66	\$40.77	53	
54		\$4.49	\$5.96	\$7.23	\$8.23	\$10.21	\$11.58	\$11.61	\$14.72	\$16.90	\$18.44	\$20.93	\$23.90	\$15.24	\$19.97	\$23.99	\$28.06	\$36.25	\$41.43	54	
55		\$4.57	\$6.05	\$7.36	\$8.38	\$10.44	\$11.83	\$12.20	\$15.48	\$17.65	\$19.15	\$21.44	\$24.54	\$15.49	\$20.29	\$24.36	\$28.50	\$36.82	\$42.11	55	
56		\$4.99	\$6.57	\$7.95	\$9.05	\$11.31	\$12.83	\$12.81	\$16.23	\$18.51	\$20.09	\$22.75	\$26.02	\$16.13	\$21.14	\$25.44	\$29.82	\$38.60	\$44.16	56	
57		\$5.45	\$7.09	\$8.49	\$9.69	\$12.19	\$13.83	\$13.45	\$17.03	\$19.41	\$21.06	\$24.14	\$27.64	\$16.80	\$22.06	\$26.57	\$31.17	\$40.48	\$46.30	57	
58		\$5.88	\$7.62	\$9.07	\$10.37	\$13.08	\$14.83	\$14.10	\$17.87	\$20.34	\$22.06	\$25.63	\$29.31	\$17.50	\$23.02	\$27.75	\$32.65	\$42.40	\$48.55	58	
59		\$6.32	\$8.13	\$9.66	\$11.06	\$13.94	\$15.84	\$14.82	\$18.75	\$21.34	\$23.12	\$27.19	\$31.11	\$18.19	\$24.04	\$29.01	\$34.12	\$44.44	\$50.93	59	
60		\$6.75	\$8.65	\$10.21	\$11.71	\$14.82	\$16.88	\$15.54	\$19.67	\$22.38	\$24.26	\$28.83	\$33.02	\$18.96	\$25.06	\$30.29	\$35.72	\$46.58	\$53.39	60	
61		\$7.21	\$9.17	\$10.79	\$12.40	\$15.68	\$17.87	\$16.33	\$20.63	\$23.46	\$25.43	\$30.61	\$35.05	\$19.74	\$26.14	\$31.64	\$37.36	\$48.81	\$56.00	61	
62		\$7.64	\$9.68	\$11.38	\$13.09	\$16.67	\$18.99	\$17.10	\$21.65	\$24.61	\$26.64	\$32.47	\$37.21	\$20.57	\$27.29	\$33.07	\$39.09	\$51.15	\$58.72	62	
63		\$8.42	\$10.72	\$12.57	\$14.49	\$18.37	\$20.93	\$18.07	\$22.86	\$25.97	\$28.09	\$34.94	\$40.05	\$22.06	\$29.22	\$35.37	\$41.69	\$54.39	\$62.39	63	
64		\$9.24	\$11.73	\$13.79	\$15.87	\$20.15	\$22.94	\$19.08	\$24.13	\$27.40	\$29.61	\$37.64	\$43.08	\$23.66	\$31.27	\$37.84	\$44.49	\$57.83	\$66.29	64	
65		\$10.04	\$12.78	\$14.98	\$17.25	\$21.90	\$24.99	\$20.16	\$25.46	\$28.93	\$31.25	\$40.54	\$46.39	\$25.39	\$33.49	\$40.48	\$47.47	\$61.49	\$70.41	65	
66		\$10.84	\$13.79	\$16.22	\$18.64	\$23.72	\$26.99	\$21.29	\$26.88	\$30.51	\$32.95	\$43.66	\$49.90	\$27.22	\$35.82	\$43.27	\$50.62	\$65.38	\$74.80	66	
67		\$11.66	\$14.82	\$17.41	\$20.07	\$25.46	\$29.04	\$22.48	\$28.36	\$32.18	\$34.77	\$47.04	\$53.69	\$29.19	\$38.38	\$46.27	\$53.99	\$69.55	\$79.44	67	
68		\$13.24	\$16.88	\$19.85	\$22.83	\$28.91	\$32.88	\$24.19	\$30.83	\$35.40	\$38.68	\$51.56	\$58.72	\$31.80	\$41.92	\$50.56	\$58.80	\$75.32	\$85.88	68	
69		\$14.82	\$18.91	\$22.31	\$25.58	\$32.32	\$36.76	\$26.03	\$33.50	\$38.91	\$43.02	\$56.47	\$64.26	\$34.67	\$45.76	\$55.25	\$64.01	\$81.55	\$92.81	69	
70		\$16.39	\$20.97	\$24.73	\$28.34	\$35.75	\$40.64	\$28.06	\$36.38	\$42.80	\$47.85	\$61.90	\$70.31	\$37.78	\$49.94	\$60.39	\$69.68	\$88.33	\$100.34	70	
71		\$17.96	\$23.01	\$27.17	\$31.11	\$39.16	\$44.52	\$30.22	\$39.54	\$47.04	\$53.21	\$67.80	\$76.91	\$41.18	\$54.55	\$66.02	\$75.86	\$95.65	\$108.46	71	
72		\$19.56	\$25.06	\$29.60	\$33.85	\$42.59	\$48.37	\$32.54	\$42.95	\$51.73	\$59.18	\$74.28	\$84.13	\$44.88	\$59.55	\$72.15	\$82.61	\$103.59	\$117.23	72	
73		\$22.39	\$28.83	\$34.22	\$39.00	\$48.83	\$55.36	\$36.03	\$47.74	\$57.67	\$65.80	\$82.26	\$93.04	\$49.28	\$65.60	\$79.71	\$91.00	\$113.64	\$128.41	73	
74		\$25.25	\$32.66	\$38.84	\$44.14	\$55.07	\$62.36	\$39.91	\$53.09	\$64.26	\$73.15	\$91.10	\$102.91	\$54.10	\$72.30	\$88.05	\$100.21	\$124.66	\$140.63	74	
75		\$28.09	\$36.45	\$43.44	\$49.28	\$61.32	\$69.34	\$44.20	\$59.03	\$71.62	\$81.33	\$100.90	\$113.80	\$59.39	\$79.67	\$97.26	\$110.37	\$136.74	\$154.05	75	
76		\$30.92	\$40.25	\$48.04	\$54.41	\$67.56	\$76.34	\$48.93	\$65.65	\$79.84	\$90.39	\$111.72	\$125.88	\$65.21	\$87.80	\$107.42	\$121.56	\$150.01	\$168.72	76	
77		\$33.78	\$44.01	\$52.68	\$59.56	\$73.81	\$83.32	\$54.24	\$72.99	\$89.03	\$100.50	\$123.76	\$139.19	\$71.59	\$96.72	\$118.67	\$133.90	\$164.55	\$184.80	77	
78		\$36.42	\$47.52	\$56.96	\$64.39	\$79.66	\$89.83	\$57.63	\$77.76	\$95.00	\$107.19	\$131.81	\$148.03	\$75.57	\$102.33	\$125.69	\$141.73	\$173.94	\$195.08	78	
79		\$39.01	\$51.04	\$61.26	\$69.21	\$85.53	\$96.34	\$61.25	\$82.85	\$101.38	\$114.32	\$140.37	\$157.44	\$79.78	\$108.23	\$133.16	\$150.06	\$183.84	\$205.88	79	
80		\$41.63	\$54.54	\$65.57	\$74.04	\$91.39	\$102.88	\$65.10	\$88.28	\$108.21	\$121.90	\$149.51	\$167.46	\$84.19	\$114.48	\$141.06	\$158.83	\$194.32	\$217.32	80	
81		\$44.26	\$58.04	\$69.87	\$78.87	\$97.26	\$109.40	\$69.20	\$94.06	\$115.46	\$130.02	\$159.20	\$178.12	\$88.85	\$121.09	\$149.41	\$168.15	\$205.42	\$229.38	81	
82		\$46.88	\$61.58	\$74.16	\$83.69	\$103.12	\$115.89	\$73.53	\$100.18	\$123.23	\$138.67	\$169.54	\$189.44	\$93.77	\$128.08	\$158.29	\$178.04	\$217.11	\$242.14	82	
83		\$50.32	\$66.19	\$79.89	\$90.14	\$111.03	\$124.65	\$78.15	\$106.69	\$131.38	\$147.85	\$180.62	\$201.66	\$99.19	\$135.63	\$167.85	\$188.75	\$229.98	\$256.29	83	
84		\$53.79	\$70.85	\$85.59	\$96.59	\$118.90	\$133.40	\$83.06	\$113.61	\$140.10	\$157.65	\$192.42	\$214.65	\$104.92	\$143.67	\$177					

Certificate Form GLTCAARP-06-FC

		Quarterly Premium per \$300 Monthly Benefit Amount After 15.52% Increase																			
		Facility - 90 Day EP																			
Issue Age		Future Purchase Option						Auto 3% Compound Inflation						Auto 5% Compound Inflation						Issue Age	
		2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime		
25		\$9.76	\$12.44	\$14.64	\$16.46	\$20.09	\$22.56	\$15.13	\$19.48	\$23.12	\$26.47	\$33.26	\$37.69	\$30.31	\$39.57	\$47.41	\$55.10	\$70.49	\$80.15	25	
26		\$9.81	\$12.55	\$14.76	\$16.53	\$20.24	\$22.72	\$15.38	\$19.80	\$23.52	\$26.92	\$33.85	\$38.39	\$30.66	\$40.03	\$47.98	\$55.76	\$71.39	\$81.18	26	
27		\$9.87	\$12.60	\$14.86	\$16.63	\$20.40	\$22.92	\$15.63	\$20.09	\$23.92	\$27.39	\$34.44	\$39.12	\$31.01	\$40.49	\$48.52	\$56.42	\$72.29	\$82.23	27	
28		\$9.91	\$12.71	\$14.97	\$16.80	\$20.54	\$23.12	\$15.90	\$20.40	\$24.34	\$27.83	\$35.06	\$39.82	\$31.39	\$40.96	\$49.14	\$57.12	\$73.21	\$83.27	28	
29		\$9.96	\$12.75	\$15.09	\$16.90	\$20.76	\$23.28	\$16.15	\$20.76	\$24.74	\$28.28	\$35.67	\$40.54	\$31.72	\$41.49	\$49.73	\$57.83	\$74.12	\$84.34	29	
30		\$10.02	\$12.86	\$15.19	\$17.05	\$20.91	\$23.47	\$16.39	\$21.11	\$25.15	\$28.79	\$36.30	\$41.29	\$32.06	\$41.98	\$50.34	\$58.55	\$75.04	\$85.46	30	
31		\$10.06	\$12.92	\$15.28	\$17.17	\$21.06	\$23.67	\$16.63	\$21.46	\$25.55	\$29.30	\$36.93	\$42.05	\$32.48	\$42.51	\$50.97	\$59.25	\$76.01	\$86.56	31	
32		\$10.18	\$13.01	\$15.38	\$17.25	\$21.21	\$23.84	\$16.90	\$21.81	\$25.96	\$29.82	\$37.58	\$42.81	\$32.88	\$43.02	\$51.57	\$59.95	\$76.97	\$87.69	32	
33		\$10.21	\$13.10	\$15.49	\$17.39	\$21.36	\$24.05	\$17.17	\$22.18	\$26.43	\$30.31	\$38.26	\$43.56	\$33.30	\$43.50	\$52.15	\$60.72	\$77.93	\$88.80	33	
34		\$10.29	\$13.13	\$15.61	\$17.51	\$21.51	\$24.24	\$17.39	\$22.51	\$26.86	\$30.80	\$38.91	\$44.38	\$33.69	\$44.01	\$52.77	\$61.48	\$78.87	\$89.97	34	
35		\$10.33	\$13.25	\$15.66	\$17.66	\$21.71	\$24.40	\$17.65	\$22.87	\$27.29	\$31.39	\$40.49	\$46.10	\$34.10	\$44.54	\$53.45	\$62.24	\$79.89	\$91.13	35	
36		\$10.44	\$13.42	\$15.90	\$17.87	\$22.02	\$24.74	\$18.07	\$23.34	\$27.83	\$32.02	\$40.61	\$46.10	\$34.56	\$45.12	\$54.14	\$63.10	\$81.03	\$92.43	36	
37		\$10.52	\$13.57	\$16.10	\$18.13	\$22.33	\$25.10	\$18.46	\$23.77	\$28.37	\$32.68	\$41.33	\$47.11	\$34.99	\$45.73	\$54.85	\$63.96	\$82.18	\$93.76	37	
38		\$10.63	\$13.72	\$16.30	\$18.37	\$22.62	\$25.45	\$18.89	\$24.24	\$28.95	\$33.34	\$42.26	\$48.13	\$35.48	\$46.35	\$56.00	\$64.82	\$83.34	\$95.06	38	
39		\$10.72	\$13.87	\$16.48	\$18.58	\$22.92	\$25.81	\$19.28	\$24.70	\$29.55	\$34.07	\$43.17	\$49.14	\$35.93	\$46.96	\$56.36	\$65.72	\$84.50	\$96.44	39	
40		\$10.81	\$14.00	\$16.72	\$18.82	\$23.22	\$26.15	\$19.68	\$25.15	\$30.15	\$34.77	\$44.07	\$50.19	\$36.45	\$47.63	\$57.12	\$66.63	\$85.69	\$97.80	40	
41		\$10.93	\$14.15	\$16.90	\$19.06	\$23.52	\$26.53	\$20.09	\$25.67	\$30.77	\$35.48	\$45.03	\$51.26	\$36.93	\$48.28	\$57.86	\$67.56	\$86.93	\$99.22	41	
42		\$11.04	\$14.34	\$17.10	\$19.28	\$23.84	\$26.86	\$20.54	\$26.15	\$31.39	\$36.24	\$45.99	\$52.37	\$37.45	\$48.92	\$58.65	\$68.47	\$88.11	\$100.64	42	
43		\$11.15	\$14.49	\$17.30	\$19.55	\$24.13	\$27.22	\$20.99	\$26.66	\$32.02	\$36.99	\$46.96	\$53.50	\$37.97	\$49.58	\$59.46	\$69.42	\$89.42	\$102.05	43	
44		\$11.23	\$14.68	\$17.51	\$19.80	\$24.43	\$27.56	\$21.46	\$27.17	\$32.68	\$37.73	\$47.98	\$54.64	\$38.45	\$50.23	\$60.26	\$70.40	\$90.68	\$103.53	44	
45		\$11.40	\$14.82	\$17.71	\$19.98	\$24.74	\$27.93	\$21.86	\$27.68	\$33.34	\$38.49	\$48.97	\$55.88	\$38.96	\$50.91	\$61.12	\$71.33	\$91.87	\$104.98	45	
46		\$11.58	\$15.13	\$18.13	\$20.45	\$25.33	\$28.59	\$22.98	\$29.10	\$34.89	\$39.98	\$50.23	\$57.32	\$39.57	\$51.73	\$62.08	\$72.50	\$93.40	\$106.74	46	
47		\$11.79	\$15.46	\$18.46	\$20.91	\$25.91	\$29.24	\$24.13	\$30.58	\$36.45	\$41.54	\$51.49	\$58.80	\$40.15	\$52.53	\$63.10	\$73.68	\$94.96	\$108.54	47	
48		\$12.01	\$15.66	\$18.89	\$21.36	\$26.53	\$29.94	\$25.33	\$32.14	\$38.11	\$43.17	\$52.83	\$60.28	\$40.79	\$53.38	\$64.13	\$74.88	\$96.55	\$110.33	48	
49		\$12.20	\$15.99	\$19.28	\$21.81	\$27.11	\$30.62	\$26.60	\$33.77	\$39.82	\$44.84	\$54.20	\$61.90	\$41.45	\$54.25	\$65.11	\$76.09	\$98.15	\$112.18	49	
50		\$12.40	\$16.30	\$19.68	\$22.25	\$27.68	\$31.33	\$27.98	\$35.48	\$41.64	\$46.55	\$55.54	\$63.50	\$42.10	\$55.10	\$66.19	\$77.29	\$99.79	\$114.05	50	
51		\$12.60	\$16.59	\$20.03	\$22.77	\$28.28	\$31.98	\$29.39	\$37.30	\$43.50	\$48.38	\$56.96	\$65.11	\$42.74	\$55.96	\$67.24	\$78.58	\$101.47	\$115.92	51	
52		\$12.81	\$16.90	\$20.45	\$23.22	\$28.91	\$32.68	\$30.91	\$39.23	\$45.48	\$50.23	\$58.45	\$66.79	\$43.42	\$56.89	\$68.32	\$79.82	\$103.12	\$117.83	52	
53		\$13.01	\$17.20	\$20.84	\$23.67	\$29.49	\$33.34	\$32.48	\$41.18	\$47.56	\$52.15	\$59.95	\$68.50	\$44.07	\$57.77	\$69.42	\$81.18	\$104.83	\$119.81	53	
54		\$13.19	\$17.51	\$21.26	\$24.13	\$30.06	\$34.07	\$34.16	\$43.27	\$49.70	\$54.20	\$61.48	\$70.27	\$44.76	\$58.68	\$70.54	\$82.46	\$106.56	\$121.80	54	
55		\$13.42	\$17.82	\$21.61	\$24.59	\$30.66	\$34.71	\$35.86	\$45.48	\$51.87	\$56.30	\$63.04	\$72.12	\$45.54	\$59.59	\$71.59	\$83.81	\$108.28	\$123.79	55	
56		\$14.68	\$19.33	\$23.34	\$26.57	\$33.26	\$37.69	\$37.64	\$47.70	\$54.40	\$59.04	\$66.91	\$76.50	\$47.41	\$62.16	\$74.79	\$87.63	\$113.48	\$129.83	56	
57		\$15.99	\$20.84	\$25.00	\$28.53	\$35.82	\$40.67	\$39.53	\$50.05	\$57.01	\$61.90	\$70.28	\$81.21	\$49.38	\$64.88	\$78.11	\$91.69	\$118.94	\$136.16	57	
58		\$17.30	\$22.40	\$26.66	\$30.51	\$38.39	\$43.61	\$41.49	\$52.53	\$59.82	\$64.88	\$75.35	\$86.18	\$51.42	\$67.69	\$81.60	\$95.92	\$124.66	\$142.81	58	
59		\$18.58	\$23.92	\$28.37	\$32.48	\$40.96	\$46.80	\$43.56	\$55.10	\$62.75	\$68.01	\$79.94	\$91.41	\$53.53	\$70.62	\$85.25	\$100.33	\$130.64	\$149.70	59	
60		\$19.87	\$25.45	\$30.06	\$34.44	\$43.56	\$49.58	\$45.73	\$57.83	\$65.78	\$71.29	\$84.79	\$97.04	\$55.76	\$73.88	\$89.04	\$104.98	\$136.93	\$157.00	60	
61		\$21.14	\$26.96	\$31.72	\$36.45	\$46.14	\$52.53	\$48.02	\$60.68	\$68.97	\$74.73	\$89.97	\$103.03	\$58.08	\$76.87	\$93.06	\$109.84	\$143.50	\$164.65	61	
62		\$22.48	\$28.49	\$33.43	\$38.45	\$48.71	\$55.51	\$50.29	\$63.65	\$72.34	\$78.26	\$95.43	\$109.40	\$60.44	\$80.21	\$97.26	\$114.91	\$150.37	\$172.67	62	
63		\$24.81	\$31.54	\$36.99	\$42.55	\$53.98	\$61.48	\$53.13	\$67.19	\$76.35	\$82.59	\$102.76	\$117.74	\$64.88	\$85.87	\$103.98	\$122.60	\$159.88	\$183.41	63	
64		\$27.17	\$34.52	\$40.54	\$46.65	\$59.20	\$67.45	\$56.11	\$70.92	\$80.54	\$87.08	\$110.66	\$126.69	\$69.59	\$91.94	\$111.21	\$130.79	\$170.00	\$194.84	64	
65		\$29.55	\$37.53	\$44.07	\$50.74	\$64.41	\$73.41	\$59.25	\$74.88	\$85.00	\$91.84	\$119.17	\$136.36	\$74.64	\$98.40	\$118.94	\$139.55	\$180.79	\$207.00	65	
66		\$31.87	\$40.54	\$47.66	\$54.85	\$69.66	\$79.34	\$62.60	\$79.02	\$89.70	\$96.84	\$128.32	\$146.75	\$80.04	\$105.34	\$127.20	\$148.84	\$192.23	\$219.90	66	
67		\$34.25	\$43.56	\$51.20	\$58.96	\$74.88	\$85.30	\$66.03	\$83.39	\$94.62	\$102.20	\$138.28	\$157.85	\$85.76	\$112.83	\$135.99	\$158.78	\$204.47	\$233.55	67	
68		\$38.91	\$49.58	\$58.40	\$67.09	\$84.96	\$96.69	\$71.08	\$90.63	\$104.62	\$113.69	\$151.54	\$172.67	\$93.50	\$123.23	\$148.66	\$172.84	\$221.39	\$252.48	68	
69		\$43.56	\$55.60	\$65.53	\$75.20	\$95.02	\$108.08	\$76.54	\$98.45	\$114.39	\$126.45	\$166.05	\$188.93	\$101.89	\$134.55	\$162.44	\$188.17	\$239.77	\$272.90	69	
70		\$48.21	\$61.63	\$72.71	\$83.27	\$105.09	\$119.46	\$82.46	\$106.97	\$125.79	\$140.65	\$181.94	\$206.69	\$111.06	\$146.90	\$177.60	\$204.85	\$259.65	\$295.03	70	
71		\$52.83	\$67.64	\$79.89	\$91.41	\$115.15	\$130.84	\$88.85	\$116.21	\$138.28	\$156.43	\$199.34	\$226.11	\$121.08	\$160.38	\$194.11	\$223.03	\$281.22	\$318.89	71	
72		\$57.47	\$73.68	\$87.03	\$99.51	\$125.25	\$142.17	\$95.70	\$126.23	\$152.06	\$174.00	\$218.38	\$247.31	\$131.97	\$175.05	\$212.15	\$242.85	\$304.59	\$344.65	72	
73		\$65.83	\$84.79	\$100.61	\$114.64	\$143.59	\$162.72	\$105.94	\$140.37	\$169.50	\$193.43	\$241.84	\$273.53	\$144.85	\$192.91	\$234.36	\$267.50	\$334.15	\$377.50	73	
74		\$74.21	\$95.99	\$114.15	\$129.79	\$161.90	\$183.33	\$117.32	\$156.09	\$188.93	\$215.05	\$267.84	\$302.51	\$159.01	\$212.60	\$258.86	\$294.63	\$366.51	\$413.48	74	
75		\$82.59	\$107.11	\$127.71	\$144.85	\$180.28	\$203.85	\$129.95	\$173.55	\$210.58	\$239.06	\$296.63	\$334.59	\$174.61	\$234.24	\$285.92	\$324.45	\$402.03	\$452.88	75	
76		\$90.90	\$118.29	\$141.27	\$160.00	\$198.59	\$224.39	\$143.88	\$192.94	\$234.78	\$265.78	\$328.50	\$370.03	\$191.72	\$258.15	\$315.81	\$357.36	\$441.01	\$496.04	76	
77		\$99.27	\$129.43	\$154.84	\$175.11	\$216.96	\$244.94	\$159.43	\$214.59	\$261.75	\$295.49	\$363.88	\$409.24	\$210.47	\$284.41	\$348.85	\$393.62	\$483.77	\$543.35	77	
78		\$107.02	\$139.74	\$167.46	\$189.29	\$234.21	\$264.06	\$169.43	\$228.58	\$279.29	\$315.10	\$387.51	\$435.23	\$222.16	\$300.83	\$369.55	\$416.70	\$511.38	\$573.51	78	
79		\$114.71	\$150.03	\$180.13	\$203.51	\$251.45	\$283.22	\$180.06	\$243.57	\$298.06	\$336.05	\$412.67	\$462.91	\$234.53	\$318.21	\$391.47	\$441.15	\$540.52	\$605.32	79	
80		\$122.39	\$160.34	\$192.76	\$217.66	\$268.71	\$302.40	\$191.38	\$259.50	\$318.08	\$358.42	\$439.48	\$492.35	\$247.51	\$336.57	\$414.68	\$467.00	\$571.32	\$638.92	80	
81		\$130.13	\$170.67	\$205.36	\$231.87	\$285.92	\$321.61	\$203.43	\$276.50	\$339.43	\$382.24	\$468.02	\$523.65	\$261.23	\$356.01	\$439.29	\$494.38	\$603.86	\$674.39	81	
82		\$137.84	\$180.99	\$218.02	\$246.05	\$303.17	\$340.71	\$216.20	\$294.56	\$362.20	\$										

Certificate Form GLTCAAP-06-FC

		Annual Premium per \$300 Monthly Benefit Amount After 15.52% Increase																	
		Facility - 90 Day EP																	
Issue Age	Future Purchase Option						Auto 3% Compound Inflation					Auto 5% Compound Inflation					Issue Age		
	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year		7 Year	Lifetime
25	\$36.67	\$46.76	\$54.92	\$61.76	\$75.43	\$84.73	\$56.80	\$73.15	\$86.82	\$99.36	\$124.82	\$141.56	\$113.80	\$148.57	\$178.02	\$206.91	\$264.68	\$300.94	25
26	\$36.86	\$47.12	\$55.48	\$62.12	\$76.01	\$85.30	\$57.76	\$74.30	\$88.35	\$101.06	\$127.11	\$144.20	\$115.14	\$150.29	\$180.13	\$209.38	\$268.09	\$304.74	26
27	\$37.06	\$47.29	\$55.88	\$62.51	\$76.57	\$86.06	\$58.70	\$75.43	\$89.86	\$102.78	\$129.38	\$146.87	\$116.48	\$151.99	\$182.21	\$211.85	\$271.50	\$308.74	27
28	\$37.23	\$47.69	\$56.25	\$63.07	\$77.13	\$86.82	\$59.67	\$76.57	\$91.38	\$104.50	\$131.67	\$149.53	\$117.81	\$153.88	\$184.49	\$214.50	\$274.93	\$312.72	28
29	\$37.44	\$47.88	\$56.63	\$63.46	\$77.90	\$87.40	\$60.61	\$77.90	\$92.91	\$106.21	\$133.93	\$152.19	\$119.11	\$155.80	\$186.76	\$217.17	\$278.32	\$316.71	29
30	\$37.62	\$48.24	\$57.00	\$64.02	\$78.50	\$88.16	\$61.58	\$79.21	\$94.44	\$108.10	\$136.24	\$155.04	\$120.45	\$157.68	\$189.06	\$219.81	\$281.75	\$320.90	30
31	\$37.83	\$48.46	\$57.39	\$64.41	\$79.03	\$88.92	\$62.51	\$80.55	\$95.94	\$110.00	\$138.70	\$157.86	\$121.99	\$159.59	\$191.32	\$222.49	\$285.37	\$325.07	31
32	\$38.19	\$48.82	\$57.76	\$64.81	\$79.63	\$89.48	\$63.46	\$81.88	\$97.46	\$111.92	\$141.17	\$160.73	\$123.50	\$161.49	\$193.61	\$225.14	\$288.97	\$329.26	32
33	\$38.38	\$49.21	\$58.15	\$65.36	\$80.19	\$90.24	\$64.41	\$83.22	\$99.19	\$113.80	\$143.64	\$163.58	\$125.00	\$163.38	\$195.86	\$227.99	\$292.59	\$333.43	33
34	\$38.57	\$49.40	\$58.52	\$65.73	\$80.74	\$91.01	\$65.36	\$84.54	\$100.88	\$115.70	\$146.11	\$166.61	\$126.54	\$165.31	\$198.19	\$230.86	\$296.18	\$337.80	34
35	\$38.76	\$49.77	\$58.87	\$66.31	\$81.50	\$91.57	\$66.31	\$85.99	\$102.42	\$117.81	\$148.76	\$169.49	\$128.07	\$167.20	\$200.62	\$233.70	\$299.99	\$342.17	35
36	\$39.13	\$50.36	\$59.67	\$67.08	\$82.63	\$92.91	\$67.82	\$87.59	\$104.50	\$120.26	\$151.99	\$173.07	\$129.75	\$169.49	\$203.28	\$236.93	\$304.18	\$347.11	36
37	\$39.63	\$50.93	\$60.41	\$68.02	\$83.81	\$94.24	\$69.35	\$89.31	\$106.57	\$122.74	\$155.24	\$176.90	\$131.48	\$171.76	\$205.94	\$240.17	\$308.54	\$352.06	37
38	\$39.89	\$51.48	\$61.19	\$68.99	\$84.95	\$95.57	\$70.87	\$91.01	\$108.69	\$125.20	\$158.63	\$180.68	\$133.18	\$174.03	\$208.80	\$243.37	\$312.92	\$356.98	38
39	\$40.27	\$52.08	\$61.93	\$69.74	\$86.06	\$96.88	\$72.40	\$92.73	\$110.96	\$127.86	\$162.05	\$184.49	\$134.89	\$176.32	\$211.66	\$246.81	\$317.29	\$362.13	39
40	\$40.66	\$52.63	\$62.69	\$70.69	\$87.19	\$98.24	\$73.93	\$94.44	\$113.23	\$130.51	\$165.49	\$188.47	\$136.80	\$178.79	\$214.50	\$250.22	\$321.85	\$367.24	40
41	\$41.06	\$53.20	\$63.46	\$71.62	\$88.35	\$99.57	\$75.43	\$96.33	\$115.50	\$133.18	\$169.11	\$192.47	\$138.70	\$181.25	\$217.34	\$253.64	\$326.41	\$372.55	41
42	\$41.43	\$53.76	\$64.24	\$72.40	\$89.48	\$100.88	\$77.13	\$98.24	\$117.81	\$136.05	\$172.71	\$196.65	\$140.61	\$183.72	\$220.20	\$257.06	\$330.98	\$377.91	42
43	\$41.80	\$54.34	\$64.98	\$73.33	\$90.63	\$102.21	\$78.85	\$100.12	\$120.26	\$138.89	\$176.32	\$200.82	\$142.48	\$186.18	\$223.24	\$260.67	\$335.72	\$383.24	43
44	\$42.19	\$55.10	\$65.73	\$74.30	\$91.77	\$103.55	\$80.55	\$102.03	\$122.74	\$141.73	\$180.13	\$205.19	\$144.39	\$188.67	\$226.28	\$264.29	\$340.46	\$388.72	44
45	\$42.74	\$55.68	\$66.49	\$75.05	\$92.91	\$104.86	\$82.08	\$103.93	\$125.20	\$144.57	\$183.92	\$209.76	\$146.29	\$191.13	\$229.50	\$267.89	\$345.02	\$394.22	45
46	\$43.50	\$56.80	\$68.02	\$76.75	\$95.18	\$107.35	\$86.25	\$109.25	\$130.92	\$150.10	\$188.67	\$215.26	\$148.57	\$194.17	\$233.13	\$272.26	\$350.73	\$400.87	46
47	\$44.26	\$57.94	\$69.35	\$78.50	\$97.28	\$109.81	\$90.63	\$114.76	\$136.80	\$155.99	\$193.42	\$220.76	\$150.86	\$197.23	\$236.93	\$276.61	\$356.60	\$407.53	47
48	\$45.02	\$58.87	\$70.87	\$80.19	\$99.57	\$112.48	\$95.18	\$120.63	\$143.05	\$162.05	\$198.36	\$226.48	\$153.13	\$200.44	\$240.72	\$281.19	\$362.49	\$414.38	48
49	\$45.79	\$60.06	\$72.40	\$81.88	\$101.83	\$114.94	\$99.95	\$126.73	\$149.53	\$168.32	\$203.48	\$232.36	\$155.61	\$203.68	\$244.51	\$285.74	\$368.60	\$421.21	49
50	\$46.55	\$61.19	\$73.93	\$83.60	\$103.93	\$117.61	\$105.08	\$133.18	\$156.38	\$174.80	\$208.61	\$238.43	\$158.07	\$206.91	\$248.51	\$290.31	\$374.65	\$428.23	50
51	\$47.29	\$62.31	\$75.24	\$85.51	\$106.21	\$120.08	\$110.39	\$140.02	\$163.38	\$181.61	\$213.91	\$244.51	\$160.56	\$210.13	\$252.49	\$295.06	\$380.94	\$435.27	51
52	\$48.06	\$63.46	\$76.75	\$87.19	\$108.47	\$122.74	\$116.10	\$147.24	\$170.81	\$188.67	\$219.44	\$250.79	\$163.01	\$213.56	\$256.48	\$299.80	\$387.20	\$442.48	52
53	\$48.82	\$64.59	\$78.26	\$88.92	\$110.76	\$125.20	\$121.99	\$154.67	\$178.62	\$195.86	\$225.14	\$257.24	\$165.49	\$216.98	\$260.67	\$304.74	\$393.66	\$449.92	53
54	\$49.58	\$65.73	\$79.80	\$90.63	\$112.85	\$127.86	\$128.25	\$162.43	\$186.58	\$203.48	\$230.86	\$263.92	\$168.14	\$220.39	\$264.85	\$309.70	\$400.13	\$457.31	54
55	\$50.36	\$66.89	\$81.12	\$92.35	\$115.14	\$130.32	\$134.71	\$170.81	\$194.76	\$211.47	\$236.74	\$270.74	\$170.99	\$223.81	\$268.84	\$314.62	\$406.60	\$464.92	55
56	\$50.10	\$72.57	\$87.59	\$99.76	\$124.82	\$141.56	\$141.35	\$179.16	\$204.24	\$221.72	\$251.19	\$287.25	\$178.02	\$233.51	\$280.82	\$329.06	\$426.15	\$487.53	56
57	\$60.06	\$78.26	\$93.85	\$107.17	\$134.52	\$152.75	\$148.39	\$187.90	\$214.12	\$232.36	\$266.56	\$304.94	\$185.43	\$243.57	\$293.36	\$344.25	\$446.68	\$511.28	57
58	\$64.98	\$84.17	\$100.12	\$114.57	\$144.20	\$163.78	\$155.80	\$197.23	\$224.56	\$243.57	\$282.90	\$323.55	\$193.05	\$254.22	\$306.47	\$360.23	\$468.13	\$536.16	58
59	\$69.74	\$89.86	\$106.57	\$121.99	\$153.88	\$174.99	\$163.58	\$206.91	\$235.60	\$255.36	\$300.18	\$343.30	\$201.00	\$265.21	\$320.12	\$376.75	\$490.58	\$562.18	59
60	\$74.67	\$95.57	\$112.85	\$129.38	\$163.58	\$186.18	\$171.76	\$217.17	\$246.99	\$267.69	\$318.42	\$364.41	\$209.38	\$276.61	\$334.36	\$394.22	\$514.11	\$599.53	60
61	\$79.43	\$101.25	\$119.11	\$136.80	\$173.28	\$197.23	\$180.32	\$227.81	\$258.97	\$280.62	\$337.80	\$386.82	\$216.09	\$286.60	\$349.40	\$412.49	\$538.81	\$618.23	61
62	\$84.36	\$106.98	\$125.59	\$144.39	\$182.07	\$208.41	\$188.84	\$239.01	\$271.69	\$293.93	\$358.31	\$410.77	\$227.03	\$301.14	\$365.16	\$431.48	\$564.66	\$648.45	62
63	\$93.11	\$118.38	\$138.89	\$159.80	\$202.71	\$230.86	\$199.48	\$252.31	\$286.70	\$310.07	\$385.87	\$442.11	\$243.57	\$322.43	\$390.43	\$460.35	\$600.38	\$688.71	63
64	\$102.03	\$129.57	\$152.19	\$175.19	\$222.30	\$253.27	\$210.69	\$266.38	\$302.47	\$326.97	\$415.50	\$475.72	\$261.24	\$345.23	\$417.60	\$491.12	\$638.35	\$731.66	64
65	\$110.96	\$140.97	\$165.49	\$190.55	\$241.85	\$275.67	\$222.49	\$281.19	\$319.19	\$344.84	\$447.43	\$512.02	\$280.23	\$369.54	\$446.68	\$524.00	\$678.84	\$777.26	65
66	\$119.69	\$152.19	\$178.96	\$205.94	\$261.62	\$297.90	\$235.00	\$296.75	\$336.84	\$363.65	\$481.82	\$550.98	\$300.56	\$395.56	\$477.65	\$558.97	\$721.78	\$825.70	66
67	\$128.61	\$163.58	\$192.27	\$221.35	\$281.19	\$320.31	\$247.94	\$313.09	\$355.29	\$383.78	\$519.24	\$592.78	\$322.02	\$423.67	\$510.70	\$596.20	\$767.76	\$877.00	67
68	\$146.11	\$186.18	\$219.25	\$251.93	\$319.00	\$363.08	\$266.93	\$340.28	\$390.63	\$426.92	\$569.03	\$648.45	\$351.10	\$462.62	\$558.22	\$649.00	\$831.40	\$948.07	68
69	\$163.58	\$208.80	\$246.05	\$282.33	\$356.81	\$405.81	\$287.46	\$369.72	\$429.57	\$474.79	\$623.54	\$709.42	\$382.66	\$505.19	\$610.05	\$706.57	\$900.37	\$1,024.82	69
70	\$181.05	\$231.42	\$273.00	\$312.72	\$394.60	\$448.56	\$309.70	\$401.64	\$472.32	\$528.18	\$683.22	\$776.11	\$417.04	\$551.54	\$666.87	\$769.28	\$975.04	\$1,107.83	70
71	\$198.36	\$254.02	\$299.99	\$343.30	\$432.43	\$491.31	\$333.64	\$436.41	\$519.24	\$587.47	\$748.57	\$849.07	\$454.65	\$602.29	\$728.79	\$837.45	\$1,055.97	\$1,197.50	71
72	\$215.84	\$276.61	\$326.79	\$373.73	\$470.24	\$533.85	\$359.28	\$474.02	\$570.91	\$653.38	\$820.00	\$928.68	\$495.49	\$657.37	\$796.63	\$911.95	\$1,143.75	\$1,294.19	72
73	\$247.17	\$318.42	\$377.70	\$430.53	\$539.20	\$611.03	\$397.85	\$527.05	\$636.46	\$726.34	\$908.15	\$1,027.09	\$543.96	\$724.45	\$880.04	\$1,004.48	\$1,254.70	\$1,417.51	73
74	\$278.74	\$360.40	\$428.61	\$487.34	\$607.98	\$688.35	\$440.58	\$586.10	\$709.42	\$826.56	\$1,005.82	\$1,135.97	\$597.15	\$798.34	\$972.00	\$1,106.32	\$1,376.28	\$1,552.60	74
75	\$310.07	\$402.22	\$479.55	\$543.96	\$676.95	\$765.47	\$487.91	\$651.66	\$790.73	\$897.71	\$1,113.92	\$1,256.43	\$655.67	\$879.66	\$1,073.64	\$1,218.41	\$1,509.66	\$1,700.59	75
76	\$341.42	\$444.21	\$530.47	\$600.75	\$745.73	\$842.60	\$540.34	\$724.65	\$881.58	\$998.01	\$1,233.60	\$1,389.60	\$719.87	\$969.34	\$1,185.92	\$1,341.90	\$1,655.98	\$1,862.67	76
77	\$372.77	\$485.99	\$581.35	\$657.55	\$814.67	\$919.76	\$598.67	\$805.74	\$982.81	\$1,109.55	\$1,366.42	\$1,536.65	\$790.35	\$1,067.94	\$1,309.99	\$1,478.12	\$1,816.67	\$2,040.31	77
78	\$401.84	\$524.75	\$628.87	\$710.76	\$879.45	\$991.57	\$636.27	\$858.38	\$1,048.75	\$1,183.26	\$1,455.12	\$1,634.30	\$834.27	\$1,129.68	\$1,387.70	\$1,564.76	\$1,920.23	\$2,153.54	78
79	\$430.72	\$563.32	\$676.36	\$764.13	\$944.26	\$1,063.57	\$676.16	\$914.62	\$1,119.24	\$1,261.93	\$1,549.56	\$1,738.24	\$880.61	\$1,194.85	\$1,469.96	\$1,656.52	\$2,029.64	\$2,273.05	79
80	\$459.61	\$602.10	\$723.87	\$817.33	\$1,009.04	\$1,135.58	\$718.72	\$974.46	\$1,194.47	\$1,345.90	\$1,650.25	\$1,848.79	\$929.44	\$					

SERFF Tracking #:

META-133317789

State Tracking #:

META-133317789

Company Tracking #:

CT22-224 FC2 (RATE) KB

State: Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

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

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

Project Name/Number: 2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached Cover Letter
Attachment(s):	Flex Choice 2 ET Filing Letter.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see the attached Actuarial memorandum
Attachment(s):	2021_PA_FC2_Rate Stability.pdf
Item Status:	
Status Date:	

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

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

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

SERFF Tracking #:

META-133317789

State Tracking #:

META-133317789

Company Tracking #:

CT22-224 FC2 (RATE) KB

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number:

2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

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

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

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

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

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

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

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

SERFF Tracking #:

META-133317789

State Tracking #:

META-133317789

Company Tracking #:

CT22-224 FC2 (RATE) KB

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number:

2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Comments:	Please see the attached NAIC Transmittal form
Attachment(s):	AARP FC2 NAIC Transmittal (Forms-Rates).pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	2021_AARP_PA_FC2_Exhibits
Comments:	Please see the attached 2021_AARP_PA_FC2_Exhibits
Attachment(s):	2021_AARP_PA_FC2_Exhibits Excel Format.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	FC2 Exhibit I-A and II-A Original Premium
Comments:	Please see the attached FC2 Exhibit I-A and II-A Original Premium.
Attachment(s):	FC2 Exhibit I-A and II-A Original Premium.xlsx FC2 Exhibit I-A and II-A Original Premium.pdf
Item Status:	
Status Date:	

Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL
Comments:	Please see the attached AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Attachment 7 FC2 Rate Action Summary
Comments:	Please see the attached Attachment 7 FC2 Rate Action Summary
Attachment(s):	Attachment 7 FC2 Rate Action Summary.xlsx Attachment 7 FC2 Rate Action Summary.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Objection Response 2022-09-09
--------------------------	-------------------------------

SERFF Tracking #:

META-133317789

State Tracking #:

META-133317789

Company Tracking #:

CT22-224 FC2 (RATE) KB

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number:

2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Comments:	Please see the attached Objection Response 2022-09-09.
Attachment(s):	PA CT22-224 FC2 (RATE) Response 2022-09-09.pdf
Item Status:	
Status Date:	

Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30
Comments:	Attached is the AARP_PA_Policy_Holder_List_2021_09_30
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	2021_AARP_PA_FC2 9-13-2022 Objection Exhibits
Comments:	Attached is the 2021_AARP_PA_FC2 9-13-2022 Objection Exhibits
Attachment(s):	2021_AARP_PA_FC2 9-13-2022 Objection Exhibits.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	Objection 2022-09-13 (META-133317789) - Response
Comments:	Attached is the Objection 2022-09-13 (META-133317789) - Response
Attachment(s):	PA CT22-224 FC2 (RATE) Objection 2022-09-13 (META-133317789) - Response.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

META-133317789

State Tracking #:

META-133317789

Company Tracking #:

CT22-224 FC2 (RATE) KB

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number:

2022 AARP Rate Increase Filings/CT22-224 FC2 (RATE)

Attachment 2021_AARP_PA_FC2_Exhibits Excel Format.xlsx is not a PDF document and cannot be reproduced here.

Attachment FC2 Exhibit I-A and II-A Original Premium.xlsx is not a PDF document and cannot be reproduced here.

Attachment Attachment 7 FC2 Rate Action Summary.xlsx is not a PDF document and cannot be reproduced here.

Attachment AARP_PA_Policy_Holder_List_2021_09_30.xlsx is not a PDF document and cannot be reproduced here.

Attachment 2021_AARP_PA_FC2 9-13-2022 Objection Exhibits.xlsx is not a PDF document and cannot be reproduced here.

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



Thomas G. Reilly
Assistant Vice President
Product Management and Compliance

June 30, 2022

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

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

Dear Sir/Madam:

We are filing, for your review and approval, a request for a 15.52% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state.

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

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

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

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

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

Note that previously, a premium rate increase of 21% was authorized by your Department on 6/5/20, to be phased in over two years.

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

Company Rate Information Provided on SERFF

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

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

Notification to Certificateholders of Premium Rate Schedule Increase

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

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

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

The contact person for this filing is:

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

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

Sincerely,



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

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



Mark D. Newton, FSA, MAAA

June 16, 2022

Pennsylvania Department of Insurance

Re: Group long-term policy G.LTC 1697 (including GCLTCAARP-06-FC in Pennsylvania)
 Issued by Metropolitan Life Insurance Company (MetLife)

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

Filing Overview

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

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> • <i>Nationwide</i> experience • Without/with proposed rate increase of 15.52% • Weighted average statutory rate 4.00% LLR without rate increase – 101.9% LLR with rate increase – 97.3%
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"> • <i>Pennsylvania</i> experience • Without/with proposed rate increase of 15.52% • Weighted average statutory rate 4.00% LLR without rate increase – 116.9% LLR with rate increase – 111.3%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations based on <i>Pennsylvania</i> experience
Review of Prior Correspondence	Attachment 1 – Assumptions Summary Attachment 2 – A/E Ratios (Calendar Year) Attachment 3 – A/E Ratios (Policy Duration) Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination) Attachment 5 – Historical Claim & Active Life Reserve

Rationale for the Rate Increase Request

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

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

Assumption Setting and Review

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

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

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania-only experience is not necessarily credible, the Pennsylvania LLR's still meet the standards above at the full rate action level.

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

The actuarial justification for experience analysis and projections, including assumptions and methods, are reflective of the Code of Professional Conduct and applicable Actuarial Standards of Practice. I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

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

Sincerely,



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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

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

Policy Forms

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

- GCLTCAARP-06-FC

1. Purpose of Filing

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

2. Description of Benefits

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

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

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

Reimbursement Percentages by Site of Care

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

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

Respite Service

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

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to the group long-term care insurance certificates shown on the first page issued to AARP from November 1, 2006 to February 1, 2008 with a group policy situs within District of Columbia.

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

5. Actuarial Assumptions

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

June 16, 2022

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.50%
2	3.50%
3	2.50%
4	2.00%
5	1.50%
6	1.25%
7	0.90%
8	0.80%
9	0.80%
10	0.80%
11	0.70%
12	0.70%
13	0.70%
14	0.70%
15	0.70%
16	0.70%
17+	0.60%

In the year of rate increase implementation, it is assumed that an additional 1.00% of policies lapse and there is no 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 AARP Group Policy

June 16, 2022

Attained Age	Males	Females
0-24	70%	75%
25-29	70%	75%
30-34	70%	75%
35-39	70%	75%
40-44	70%	75%
45-49	70%	75%
50-54	70%	75%
55-59	70%	75%
60-64	70%	75%
65-69	80%	80%
70-74	100%	85%
75-79	105%	100%
80-84	115%	105%
85-89	120%	105%
90+	125%	115%

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

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

The assumptions described above were developed from the actual historical experience on these forms and supplemented, as needed, based on the experience of other forms. The projections contained in this actuarial memorandum are based on the best estimate assumptions, as described above, except the projections include a margin for moderately adverse experience equal to 10% of projected future incurred claims.

6. Marketing Method

These policy forms were issued to provide coverage to eligible AARP members and spouses. The primary method of marketing was direct mail. Enrollment programs hosted by local AARP chapter were also part of the marketing method for this certificate form.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

7. Underwriting Description

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

8. Premiums

Premium rates varied based upon the age of the insured at issue and the particular benefit variations selected. A preferred risk discount was applied to insured persons that qualified based on underwriting criteria. If an insured was married or had a domestic partner that did not purchase coverage, then a marital discount was applied. If two or more members of the same household purchased coverage, then a household discount was applied. Additionally, annual premium was equal to monthly premium times 11.04 (i.e., 8% discount off monthly) and quarterly premium was equal to monthly premium times 2.94 (i.e., 2% discount off monthly).

9. Issue Age Range

The issue age is 18 and over.

10. Area Factors

Area factors are not used for this product.

11. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 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.

12. Trend Assumptions

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

13. Past and Future Policy Experience

Nationwide experience and specific experience for those certificates issued in Pennsylvania are shown in Exhibit I-A and Exhibit I-B, respectively.

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

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

A lifetime loss ratio as of December 31, 2020 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.00%.

14. 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.

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

Present and accumulated values in the lifetime projections in the exhibits (unless otherwise stated) are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing was issued. The maximum valuation interest rate averages 4.00%.

The assumptions used in Exhibit I and II projections are developed from the company's LTC insurance experience, plus a 10% margin for moderately adverse experience.

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

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

15. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	23.12%	7/17/2017	3/1/2018 phased-in over 3 years
2	21.00%	6/5/2020	3/1/2021 phased-in over 2 years

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

16. Requested Rate Increase

The company is requesting a rate increase of 15.52% for the policy forms listed above. Although a larger premium rate increase is currently supportable under loss ratio regulation, MetLife agreed with AARP to reduce the impact on AARP members by seeking the rate increases shown above.

Corresponding rate tables reflecting the 15.52% rate increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

17. Analysis Performed

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

- a. Incidence and continuance rates for nursing home care and home health care rates were based on MetLife's experience in the long-term care business that the company issued or administered.
- b. Voluntary termination rates by duration were assumed to be 6.25% in year one, grading down to 1.4% in year five and thereafter.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

- c. Mortality was based on 95% of the Annuity 2000 Basic Mortality Table modified using Projection Scale H.

As part of the inforce management of the business, MetLife monitors the performance of the business by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions on a best estimate basis. A margin for moderately adverse experience equal to 10% of projected future incurred claims was added to the best estimate assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new moderately adverse assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current moderately adverse assumptions, plus a margin for adverse deviation, combine to a resulting loss ratio that exceeds both original pricing expectations and state minimum requirements.

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

18. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in the exhibits (unless otherwise stated). As shown in these exhibits, the expected lifetime loss ratio, with and without the requested rate increase, exceed the minimum requirements under rate stability regulations.

19. Average Annual Premium

The average September 30, 2021 annualized premiums for all premium-paying certificates situated in Pennsylvania, before and after the current requested increases are:

Before increase:	\$2,304
After all prior authorized increases:	\$2,637
After current requested increase:	\$3,046

20. Proposed Effective Date

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

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

By Issue Age:

Issue Age	Percent
<45	0%
45-49	1%
50-54	11%
55-59	28%
60-64	30%
65-69	22%
70-74	7%
75+	1%
Total	100%

By Benefit Period:

Benefit Period	Percent
2 Year	8%
3 Year	31%
4 Year	51%
5 Year	4%
7 Year	1%
Unlimited	4%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

By Inflation Option:

Inflation	Percent
Optional	76%
Auto 3% Compound	16%
Auto 5% Compound	7%
Total	100%

By Home Care Percentage:

Home Care %	Percent
0% (FC Only)	15%
50%	53%
80%	6%
100%	26%
Total	100%

By Elimination Period:

Days	Percent
20	2%
30	33%
45	-
60	54%
90	11%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

By Gender:

Gender	Percent
Female	62%
Male	38%
Total	100%

22. Number of Certificateholders

As of September 30, 2021, the number of premium-paying insured lives inforce and their 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
Certificates Issued in Pennsylvania	-	-	93	\$214,235
Nationwide	490	\$1,082,785	1,836	\$4,087,271

23. Actuarial Certification

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

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

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania.

The projections contained in this actuarial memorandum are based on best estimate assumptions, plus a margin for moderately adverse experience. Moderately adverse

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate best estimate experience assumptions, such that the value of the deviation is equal to 10% of projected future incurred claims or more, or other conditions that result in a similar lifetime loss ratio.

I further certify that:

- the analysis described in Section 17 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been reviewed and taken into consideration in this rate increase request;
- the actuarial assumptions used are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because MetLife is no longer issuing new business on these policy forms.



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

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Group Policy Form: G.LTC.1697

Calendar Year	Loss Ratio Demonstration					Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors				
	Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
	Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence			Premium Persistence
1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.5135	
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.4169	
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.3239	
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.2345	
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.1486	
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.0659	
2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.9865	
2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.9101	
2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.8366	
2006	54,828	-	0.0%	268	96,824	-	0.0%	-	-	-	-	-	4.00%	1.7660	
2007	2,754,652	-	0.0%	3,030	4,677,533	-	0.0%	-	-	-	-	-	4.00%	1.6980	
2008	5,204,919	-	0.0%	3,163	8,498,274	-	0.0%	-	-	-	-	-	4.00%	1.6327	
2009	5,068,886	152,064	3.0%	3,092	7,957,853	238,731	3.0%	-	-	-	-	-	4.00%	1.5699	
2010	4,928,449	380,255	7.7%	3,000	7,439,784	574,018	7.7%	-	-	-	-	-	4.00%	1.5096	
2011	4,821,251	534,795	11.1%	2,943	6,998,041	776,254	11.1%	-	-	-	-	-	4.00%	1.4515	
2012	4,763,970	512,772	10.8%	2,873	6,648,939	715,662	10.8%	-	-	-	-	-	4.00%	1.3957	
2013	4,695,278	350,491	7.5%	2,824	6,301,927	470,917	7.5%	-	-	-	-	-	4.00%	1.3420	
2014	4,671,268	1,328,280	28.4%	2,786	6,027,699	1,713,983	28.4%	-	-	-	-	-	4.00%	1.2904	
2015	4,611,822	1,170,073	25.4%	2,739	5,722,106	1,451,765	25.4%	-	-	-	-	-	4.00%	1.2407	
2016	4,559,484	805,458	17.7%	2,692	5,439,584	960,933	17.7%	-	-	-	-	-	4.00%	1.1930	
2017	4,540,922	837,606	18.4%	2,633	5,209,077	960,852	18.4%	-	-	-	-	-	4.00%	1.1471	
2018	4,349,836	830,065	19.1%	2,560	4,797,955	915,578	19.1%	-	-	-	-	-	4.00%	1.1030	
2019	4,675,902	3,424,410	73.2%	2,474	4,959,244	3,631,916	73.2%	-	-	-	-	-	4.00%	1.0606	
2020	4,912,653	3,333,925	67.9%	2,415	5,009,943	3,399,950	67.9%	-	-	-	-	-	4.00%	1.0198	
2021	5,025,964	3,799,755	75.6%	2,346	4,928,363	3,725,967	75.6%	1.2766	N/A	0.0285	N/A	0.971	0.974	4.00%	0.9806
2022	5,290,992	4,304,014	81.3%	2,275	4,988,696	4,058,109	81.3%	1.4035	N/A	0.0303	N/A	0.970	0.958	4.00%	0.9429
2023	5,350,622	4,833,869	90.3%	2,201	4,850,885	4,382,395	90.3%	1.4871	N/A	0.0324	N/A	0.968	0.954	4.00%	0.9066
2024	5,091,399	5,381,033	105.7%	2,124	4,438,339	4,690,822	105.7%	1.4889	N/A	0.0349	N/A	0.965	0.951	4.00%	0.8717
2025	4,818,729	5,943,469	123.3%	2,044	4,039,080	4,981,842	123.3%	1.4880	N/A	0.0380	N/A	0.962	0.946	4.00%	0.8382
2026	4,534,156	6,509,225	143.6%	1,959	3,654,375	5,246,213	143.6%	1.4880	N/A	0.0414	N/A	0.959	0.941	4.00%	0.8060
2027	4,241,020	7,066,902	166.6%	1,870	3,286,651	5,476,617	166.6%	1.4880	N/A	0.0453	N/A	0.955	0.935	4.00%	0.7750
2028	3,943,746	7,605,265	192.8%	1,778	2,938,724	5,667,145	192.8%	1.4880	N/A	0.0494	N/A	0.951	0.930	4.00%	0.7452
2029	3,644,615	8,108,440	222.5%	1,682	2,611,369	5,809,703	222.5%	1.4880	N/A	0.0538	N/A	0.946	0.924	4.00%	0.7165
2030	3,346,097	8,561,695	255.9%	1,584	2,305,270	5,896,519	255.9%	1.4880	N/A	0.0586	N/A	0.941	0.918	4.00%	0.6889
2031	3,051,076	8,949,645	293.3%	1,483	2,021,170	5,928,649	293.3%	1.4880	N/A	0.0636	N/A	0.936	0.912	4.00%	0.6624
2032	2,761,675	9,261,756	335.4%	1,380	1,759,094	5,899,428	335.4%	1.4880	N/A	0.0692	N/A	0.931	0.905	4.00%	0.6370
2033	2,479,895	9,482,133	382.4%	1,277	1,518,856	5,807,501	382.4%	1.4880	N/A	0.0749	N/A	0.925	0.898	4.00%	0.6125
2034	2,209,171	9,602,369	434.7%	1,173	1,301,006	5,654,944	434.7%	1.4880	N/A	0.0810	N/A	0.919	0.891	4.00%	0.5889
2035	1,952,028	9,521,726	482.9%	1,071	1,105,947	5,445,467	482.9%	1.4880	N/A	0.0873	N/A	0.913	0.884	4.00%	0.5663
2036	1,709,868	9,538,260	557.8%	971	930,992	5,193,407	557.8%	1.4880	N/A	0.0937	N/A	0.908	0.876	4.00%	0.5445
2037	1,484,224	9,352,616	630.1%	873	777,051	4,896,469	630.1%	1.4880	N/A	0.1008	N/A	0.906	0.868	4.00%	0.5235
2038	1,275,959	9,065,704	710.5%	779	642,323	4,563,711	710.5%	1.4880	N/A	0.1080	N/A	0.892	0.860	4.00%	0.5034
2039	1,085,960	8,684,946	799.7%	689	525,651	4,203,880	799.7%	1.4880	N/A	0.1154	N/A	0.885	0.851	4.00%	0.4840
2040	914,781	8,222,824	898.9%	604	425,762	3,827,109	898.9%	1.4880	N/A	0.1231	N/A	0.877	0.842	4.00%	0.4654
2041	762,476	7,691,829	1008.8%	525	341,227	3,442,260	1008.8%	1.4880	N/A	0.1308	N/A	0.869	0.834	4.00%	0.4475
2042	628,581	7,108,124	1130.8%	452	270,486	3,058,709	1130.8%	1.4880	N/A	0.1390	N/A	0.861	0.824	4.00%	0.4303
2043	512,333	6,487,017	1266.2%	385	211,984	2,684,077	1266.2%	1.4880	N/A	0.1473	N/A	0.853	0.815	4.00%	0.4138
2044	412,669	5,845,262	1416.5%	325	164,179	2,325,522	1416.5%	1.4880	N/A	0.1556	N/A	0.844	0.805	4.00%	0.3978
2045	328,290	5,200,284	1584.1%	272	125,598	1,989,346	1584.1%	1.4880	N/A	0.1643	N/A	0.836	0.796	4.00%	0.3825
2046	257,835	4,567,516	1771.5%	225	94,840	1,680,080	1771.5%	1.4880	N/A	0.1732	N/A	0.827	0.785	4.00%	0.3678
2047	199,743	3,958,693	1981.9%	184	70,646	1,400,130	1981.9%	1.4880	N/A	0.1817	N/A	0.818	0.775	4.00%	0.3537
2048	152,497	3,381,944	2217.7%	149	51,861	1,150,137	2217.7%	1.4880	N/A	0.1909	N/A	0.809	0.763	4.00%	0.3401
2049	114,697	2,848,688	2483.7%	119	37,506	931,525	2483.7%	1.4880	N/A	0.1999	N/A	0.800	0.752	4.00%	0.3270
2050	84,886	2,366,393	2787.7%	94	26,690	744,052	2787.7%	1.4880	N/A	0.2078	N/A	0.792	0.740	4.00%	0.3144
2051	61,816	1,937,505	3134.3%	74	18,689	585,768	3134.3%	1.4880	N/A	0.2179	N/A	0.782	0.728	4.00%	0.3023
2052	44,244	1,564,463	3536.0%	57	12,862	454,794	3536.0%	1.4880	N/A	0.2267	N/A	0.773	0.716	4.00%	0.2907
2053	31,156	1,245,611	3997.9%	44	8,709	348,176	3997.9%	1.4880	N/A	0.2333	N/A	0.767	0.704	4.00%	0.2795
2054	21,563	978,071	4535.9%	33	5,795	262,878	4535.9%	1.4880	N/A	0.2418	N/A	0.758	0.692	4.00%	0.2688
2055	14,648	757,856	5173.7%	25	3,786	195,856	5173.7%	1.4880	N/A	0.2523	N/A	0.748	0.679	4.00%	0.2584
2056	9,780	579,642	5926.7%	18	2,430	144,038	5926.7%	1.4880	N/A	0.2573	N/A	0.743	0.668	4.00%	0.2485
2057	6,455	437,786	6782.5%	14	1,542	104,603	6782.5%	1.4880	N/A	0.2611	N/A	0.739	0.660	4.00%	0.2389
2058	4,234	328,131	7703.4%	10	973	74,928	7703.4%	1.4880	N/A	0.2711	N/A	0.729	0.655	4.00%	0.2297
2059	2,758	240,224	8709.3%	7	609	53,068	8709.3%	1.4880	N/A	0.2702	N/A	0.730	0.652	4.00%	0.2209
2060	1,815	174,793	9632.3%	5	385	37,128	9632.3%	1.4880	N/A	0.2914	N/A	0.709	0.658	4.00%	0.2124
2061	1,221	126,263	10339.4%	4	249	25,789	10339.4%	1.4880	N/A	0.2788	N/A	0.721	0.673	4.00%	0.2042
2062	839	90,474	10784.5%	3	165	17,768	10784.5%	1.4880	N/A	0.2676	N/A	0.732	0.687	4.00%	0.1964
2063	561	64,343	11072.0%	2	119	12,150	11072.0%	1.4880	N/A	0.2569	N/A	0.701	0.693	4.00%	0.1888
2064	408	45,483	11139.9%	1	74	8,258	11139.9%	1.4880	N/A	0.3000	N/A	0.700	0.703	4.00%	0.1816
2065	288	32,318	11232.6%	1	50	5,642	11232.6%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.1746
2066	200	23,236	11603.6%	1	34	3,901	11603.6%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.1679
2067	137	16,615	12169.6%	0	22	2,682	12169.6%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.1614
2068	92	11,629	12616.9%	0	14	1,805	12616.9%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.1552
2069	61	8,196	13427.4%	0	9	1,223	13427.4%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.1492
2070+	86	15,091	17509.8%	0	12	2,166	17509.8%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.1435
Past	64,614,121	13,660,194	21.1%	39,492	85,783,883	15,809,997	18.4%	-	-	-	-	-	-	-	-
Future	67,868,366	212,027,124	312.4%	33,192	50,500,540	123,109,317	243.8%	-	-	-	-	-	-	-	-
Lifetime	132,482,487	225,687,319	170.4%	72,684	136,284,423	138,919,313	101.9%	-	-	-	-	-	-	-	-

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate increases authorized by Pennsylvania rather than that authorized by other states.
- The projections are based on the assumptions derived using experience data through June 30, 2020
- Includes certificate forms GCLTCARP-06-FC (and similar certificates in other jurisdictions) issued under group policy G.LTC.1697

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 15.52% Future Increase
Group Policy Form: G.LTC.1697

Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
	Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Policy Persistence Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence			
1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.5135	
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.4169	
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.3239	
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.2345	
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.1486	
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.0659	
2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.9865	
2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.9101	
2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.8366	
2006	54,828	-	0.0%	268	96,824	-	0.0%	-	-	-	-	-	4.00%	1.7660	
2007	2,754,652	-	0.0%	3,030	4,677,533	-	0.0%	-	-	-	-	-	4.00%	1.6990	
2008	5,204,919	-	0.0%	3,163	8,498,274	-	0.0%	-	-	-	-	-	4.00%	1.6327	
2009	5,068,886	152,064	3.0%	3,092	7,957,853	238,731	3.0%	-	-	-	-	-	4.00%	1.5699	
2010	4,928,449	380,255	7.7%	3,000	7,439,784	574,018	7.7%	-	-	-	-	-	4.00%	1.5096	
2011	4,821,251	534,795	11.1%	2,943	6,998,041	776,254	11.1%	-	-	-	-	-	4.00%	1.4515	
2012	4,763,970	512,772	10.8%	2,873	6,648,939	715,662	10.8%	-	-	-	-	-	4.00%	1.3957	
2013	4,695,278	350,491	7.5%	2,824	6,301,027	470,297	7.5%	-	-	-	-	-	4.00%	1.3420	
2014	4,671,268	1,328,280	28.4%	2,786	6,027,699	1,713,983	28.4%	-	-	-	-	-	4.00%	1.2904	
2015	4,611,822	1,170,073	25.4%	2,739	5,722,106	1,451,765	25.4%	-	-	-	-	-	4.00%	1.2407	
2016	4,559,484	805,458	17.7%	2,692	5,439,584	960,933	17.7%	-	-	-	-	-	4.00%	1.1930	
2017	4,540,922	837,606	18.4%	2,633	5,209,077	960,852	18.4%	-	-	-	-	-	4.00%	1.1471	
2018	4,349,836	830,065	19.1%	2,560	4,797,955	915,578	19.1%	-	-	-	-	-	4.00%	1.1030	
2019	4,675,902	3,424,410	73.2%	2,474	4,959,244	3,631,916	73.2%	-	-	-	-	-	4.00%	1.0606	
2020	4,912,653	3,333,925	67.9%	2,415	5,009,943	3,399,950	67.9%	-	-	-	-	-	4.00%	1.0198	
2021	5,025,964	3,799,755	75.6%	2,346	4,928,363	3,725,967	75.6%	1.2766	1.0000	0.0285	1.0000	0.971	0.974	4.00%	0.9806
2022	5,290,992	4,304,014	81.3%	2,275	4,988,696	4,058,109	81.3%	1.4035	1.0000	0.0303	1.0000	0.970	0.958	4.00%	0.9429
2023	5,646,147	4,815,406	85.3%	2,193	5,118,808	4,365,656	85.3%	1.5752	1.0000	0.0361	0.9962	0.964	0.954	4.00%	0.9066
2024	5,817,744	91,627	1.6%	2,103	5,071,516	4,644,264	91.6%	1.7174	1.0000	0.0408	0.9901	0.959	0.951	4.00%	0.8717
2025	5,510,930	5,884,034	106.8%	2,023	4,619,286	4,932,024	106.8%	1.7190	1.0000	0.0381	0.9900	0.962	0.946	4.00%	0.8382
2026	5,185,478	6,444,133	124.3%	1,939	4,179,318	5,193,751	124.3%	1.7190	1.0000	0.0414	0.9900	0.959	0.941	4.00%	0.8060
2027	4,850,234	6,996,233	144.2%	1,851	3,758,772	5,421,851	144.2%	1.7190	1.0000	0.0453	0.9900	0.955	0.935	4.00%	0.7750
2028	4,510,257	7,529,213	166.9%	1,760	3,360,866	5,610,474	166.9%	1.7190	1.0000	0.0494	0.9900	0.951	0.930	4.00%	0.7452
2029	4,168,157	8,027,355	192.6%	1,665	2,986,487	5,751,606	192.6%	1.7190	1.0000	0.0538	0.9900	0.946	0.924	4.00%	0.7165
2030	3,826,757	8,476,078	221.5%	1,568	2,636,417	5,839,534	221.5%	1.7190	1.0000	0.0586	0.9900	0.941	0.918	4.00%	0.6889
2031	3,489,357	8,860,148	253.9%	1,468	2,311,508	5,869,363	253.9%	1.7190	1.0000	0.0636	0.9900	0.936	0.912	4.00%	0.6624
2032	3,158,384	9,169,138	290.3%	1,366	2,011,785	5,840,434	290.3%	1.7190	1.0000	0.0692	0.9900	0.931	0.905	4.00%	0.6370
2033	2,836,312	9,387,312	331.0%	1,264	1,737,036	5,749,426	331.0%	1.7190	1.0000	0.0749	0.9900	0.925	0.898	4.00%	0.6125
2034	2,526,514	9,506,345	376.3%	1,162	1,487,893	5,598,395	376.3%	1.7190	1.0000	0.0810	0.9900	0.919	0.891	4.00%	0.5889
2035	2,232,433	9,525,309	426.7%	1,060	1,264,139	5,393,923	426.7%	1.7190	1.0000	0.0873	0.9900	0.913	0.884	4.00%	0.5663
2036	1,958,487	9,442,877	482.9%	961	1,064,727	5,141,473	482.9%	1.7190	1.0000	0.0937	0.9900	0.908	0.876	4.00%	0.5446
2037	1,697,430	9,259,090	545.5%	864	888,672	4,847,504	545.5%	1.7190	1.0000	0.1008	0.9900	0.899	0.868	4.00%	0.5235
2038	1,459,248	8,975,047	615.0%	771	734,591	4,518,074	615.0%	1.7190	1.0000	0.1080	0.9900	0.892	0.860	4.00%	0.5034
2039	1,241,957	8,598,097	692.3%	682	601,159	4,161,842	692.3%	1.7190	1.0000	0.1154	0.9900	0.885	0.851	4.00%	0.4840
2040	1,046,187	8,140,596	778.1%	598	486,922	3,788,838	778.1%	1.7190	1.0000	0.1231	0.9900	0.877	0.842	4.00%	0.4654
2041	872,004	7,614,911	873.3%	520	390,243	3,407,857	873.3%	1.7190	1.0000	0.1308	0.9900	0.869	0.834	4.00%	0.4475
2042	718,876	7,037,042	978.9%	447	309,341	3,028,122	978.9%	1.7190	1.0000	0.1390	0.9900	0.861	0.824	4.00%	0.4303
2043	585,928	6,422,147	1096.1%	382	242,435	2,657,236	1096.1%	1.7190	1.0000	0.1473	0.9900	0.853	0.815	4.00%	0.4138
2044	471,948	5,786,810	1226.2%	322	187,763	2,302,267	1226.2%	1.7190	1.0000	0.1556	0.9900	0.844	0.805	4.00%	0.3978
2045	375,448	5,148,281	1371.2%	269	143,626	1,969,452	1371.2%	1.7190	1.0000	0.1643	0.9900	0.836	0.796	4.00%	0.3825
2046	294,873	4,521,841	1533.5%	223	108,464	1,663,279	1533.5%	1.7190	1.0000	0.1732	0.9900	0.827	0.785	4.00%	0.3678
2047	228,436	3,919,106	1715.6%	182	80,794	1,386,129	1715.6%	1.7190	1.0000	0.1817	0.9900	0.818	0.775	4.00%	0.3537
2048	174,402	3,348,125	1919.6%	147	59,311	1,138,636	1919.6%	1.7190	1.0000	0.1909	0.9900	0.809	0.763	4.00%	0.3401
2049	131,174	2,820,201	2150.0%	118	42,894	922,210	2150.0%	1.7190	1.0000	0.1999	0.9900	0.800	0.752	4.00%	0.3270
2050	97,079	2,342,729	2413.2%	93	30,524	736,612	2413.2%	1.7190	1.0000	0.2078	0.9900	0.792	0.740	4.00%	0.3144
2051	70,696	1,918,130	2713.2%	73	21,374	579,911	2713.2%	1.7190	1.0000	0.2179	0.9900	0.782	0.728	4.00%	0.3023
2052	50,600	1,548,819	3060.9%	56	14,710	450,247	3060.9%	1.7190	1.0000	0.2267	0.9900	0.773	0.716	4.00%	0.2907
2053	35,632	1,233,154	3460.6%	43	9,960	344,694	3460.6%	1.7190	1.0000	0.2333	0.9900	0.767	0.704	4.00%	0.2795
2054	24,660	968,290	3926.5%	33	6,628	260,249	3926.5%	1.7190	1.0000	0.2418	0.9900	0.758	0.692	4.00%	0.2688
2055	16,752	750,277	4478.6%	25	4,329	193,897	4478.6%	1.7190	1.0000	0.2523	0.9900	0.748	0.679	4.00%	0.2584
2056	11,185	573,846	5130.4%	18	2,779	142,597	5130.4%	1.7190	1.0000	0.2573	0.9900	0.743	0.668	4.00%	0.2485
2057	7,382	433,409	5871.3%	13	1,764	103,557	5871.3%	1.7190	1.0000	0.2611	0.9900	0.739	0.660	4.00%	0.2389
2058	4,842	322,869	6668.4%	10	1,112	74,178	6668.4%	1.7190	1.0000	0.2711	0.9900	0.729	0.655	4.00%	0.2297
2059	3,154	237,822	7539.2%	7	697	52,537	7539.2%	1.7190	1.0000	0.2702	0.9900	0.730	0.652	4.00%	0.2209
2060	2,075	173,045	8338.2%	5	441	36,757	8338.2%	1.7190	1.0000	0.2914	0.9900	0.709	0.658	4.00%	0.2124
2061	1,397	125,000	8950.3%	4	285	25,531	8950.3%	1.7190	1.0000	0.2788	0.9900	0.721	0.673	4.00%	0.2042
2062	959	89,569	9335.6%	3	188	17,590	9335.6%	1.7190	1.0000	0.2676	0.9900	0.732	0.687	4.00%	0.1964
2063	665	63,790	9594.5%	2	126	12,029	9594.5%	1.7190	1.0000	0.2969	0.9900	0.701	0.693	4.00%	0.1888
2064	467	45,028	9643.3%	1	85	8,176	9643.3%	1.7190	1.0000	0.3000	0.9900	0.700	0.703	4.00%	0.1816
2065	329	31,995	9723.7%	1	57	5,586	9723.7%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1746
2066	229	23,003	10044.6%	1	38	3,862	10044.6%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1679
2067	156	16,449	10534.6%	0	25	2,655	10534.6%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1614
2068	105	11,513	10921.9%	0	16	1,787	10921.9%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1552
2069	70	8,114	11623.4%	0	10	1,211	11623.4%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1492
2070+	99	14,940	15157.4%	0	14	2,144	15157.4%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1435
Past	64,614,121	13,660,194	21.1%	39,492	85,783,883	15,809,997	18.4%	-	-	-	-	-	-	-	-
Future	75,657,406	210,018,140	277.6%	32,920	55,896,999	121,983,476	218.2%	-	-	-	-	-	-	-	-
Lifetime	140,271,526	223,678,335	159.5%												

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

1	Accumulated value of initial earned premium	84,128,037	x	58%	=	48,794,261
2a	Accumulated value of earned premium	85,783,883				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	1,655,847	x	85%	=	1,407,470
3	Present value of future projected initial earned premium	34,690,193	x	58%	=	20,120,312
4a	Present value of future projected premium	55,896,999				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	21,206,807	x	85%	=	18,025,786
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					88,347,828
6a	Accumulated value of incurred claims without the inclusion of active life reserves					15,809,997
6b	Present value of future projected incurred claims without the inclusion of active life reserves					121,983,476
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					137,793,472
8	Test: 7 is not less than 5					TRUE

- Includes certificate forms GCLTCAARP-06-FC (and similar certificates in other jurisdictions) issued under group policy G.LTC.1697

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases)
Group Policy Form: G.LTC.1697

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest			With Interest			Premium Rate Increase Factor	Benefit Downgrade	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	Policy Shock Lapse				Policy Persistence
Historical Experience	1997	-	-	N/A	-	-	-	N/A						4.00%	2.5135	
	1998	-	-	N/A	-	-	-	N/A						4.00%	2.4169	
	1999	-	-	N/A	-	-	-	N/A						4.00%	2.3239	
	2000	-	-	N/A	-	-	-	N/A						4.00%	2.2345	
	2001	-	-	N/A	-	-	-	N/A						4.00%	2.1486	
	2002	-	-	N/A	-	-	-	N/A						4.00%	2.0659	
	2003	-	-	N/A	-	-	-	N/A						4.00%	1.9865	
	2004	-	-	N/A	-	-	-	N/A						4.00%	1.9101	
	2005	-	-	N/A	-	-	-	N/A						4.00%	1.8366	
	2006	681	-	0.0%	4	1,202	-	0.0%						4.00%	1.7660	
	2007	104,694	-	0.0%	131	177,776	-	0.0%						4.00%	1.6980	
	2008	205,397	-	0.0%	137	335,359	-	0.0%						4.00%	1.6327	
	2009	195,859	-	0.0%	130	307,486	-	0.0%						4.00%	1.5699	
	2010	189,790	-	0.0%	126	286,499	-	0.0%						4.00%	1.5096	
	2011	188,759	-	0.0%	124	273,983	-	0.0%						4.00%	1.4515	
	2012	188,583	174,046	92.3%	120	263,200	242,911	92.3%						4.00%	1.3957	
	2013	177,035	-	0.0%	114	237,580	-	0.0%						4.00%	1.3420	
	2014	179,728	202,719	112.8%	113	231,914	261,584	112.8%						4.00%	1.2904	
	2015	180,450	91,849	50.9%	113	223,893	113,961	50.9%						4.00%	1.2407	
	2016	180,984	158,429	87.5%	111	215,918	189,010	87.5%						4.00%	1.1930	
2017	187,758	94,894	50.5%	109	215,385	108,856	50.5%						4.00%	1.1471		
2018	185,999	-	0.0%	106	205,160	-	0.0%						4.00%	1.1030		
2019	198,659	4,138	2.1%	98	210,697	4,389	2.1%						4.00%	1.0606		
2020	197,298	222,009	112.5%	95	201,206	226,405	112.5%						4.00%	1.0198		
Projected Future Experience	2021	208,694	126,835	60.8%	93	204,642	124,372	60.8%	1.2766	N/A	0.0245	N/A	0.975	N/A	4.00%	0.9806
	2022	221,333	147,834	66.8%	90	208,687	139,388	66.8%	1.4035	N/A	0.0260	N/A	0.974	0.965	4.00%	0.9429
	2023	225,579	170,875	75.7%	88	204,510	154,915	75.7%	1.4871	N/A	0.0280	N/A	0.972	0.962	4.00%	0.9066
	2024	216,377	194,655	90.0%	85	188,622	169,685	90.0%	1.4889	N/A	0.0300	N/A	0.970	0.959	4.00%	0.8717
	2025	206,612	220,015	106.5%	82	173,183	184,417	106.5%	1.4880	N/A	0.0329	N/A	0.967	0.955	4.00%	0.8382
	2026	196,195	246,569	125.7%	79	158,127	198,726	125.7%	1.4880	N/A	0.0361	N/A	0.964	0.950	4.00%	0.8060
	2027	185,198	273,993	147.9%	76	143,523	212,336	147.9%	1.4880	N/A	0.0398	N/A	0.960	0.944	4.00%	0.7750
	2028	173,752	301,581	173.6%	73	129,473	224,726	173.6%	1.4880	N/A	0.0444	N/A	0.956	0.938	4.00%	0.7452
	2029	161,884	328,464	202.9%	69	115,990	235,344	202.9%	1.4880	N/A	0.0486	N/A	0.951	0.932	4.00%	0.7165
	2030	149,967	354,434	236.5%	66	103,250	244,185	236.5%	1.4880	N/A	0.0534	N/A	0.947	0.926	4.00%	0.6889
	2031	137,805	378,884	274.9%	62	91,288	250,990	274.9%	1.4880	N/A	0.0586	N/A	0.941	0.920	4.00%	0.6624
	2032	125,750	401,031	318.9%	58	80,098	255,443	318.9%	1.4880	N/A	0.0642	N/A	0.936	0.913	4.00%	0.6370
	2033	113,792	419,946	369.0%	54	69,694	257,203	369.0%	1.4880	N/A	0.0706	N/A	0.929	0.905	4.00%	0.6125
	2034	102,091	434,890	426.0%	50	60,122	256,111	426.0%	1.4880	N/A	0.0771	N/A	0.923	0.897	4.00%	0.5889
	2035	90,779	445,285	490.5%	45	51,405	252,148	490.5%	1.4880	N/A	0.0840	N/A	0.916	0.889	4.00%	0.5663
	2036	79,932	450,199	563.2%	41	43,521	245,125	563.2%	1.4880	N/A	0.0915	N/A	0.909	0.881	4.00%	0.5445
	2037	69,679	449,126	644.6%	37	36,480	235,135	644.6%	1.4880	N/A	0.0990	N/A	0.901	0.872	4.00%	0.5235
	2038	60,082	441,298	734.5%	33	30,246	222,151	734.5%	1.4880	N/A	0.1082	N/A	0.892	0.862	4.00%	0.5034
	2039	51,237	427,040	833.5%	29	24,801	206,705	833.5%	1.4880	N/A	0.1162	N/A	0.884	0.853	4.00%	0.4840
	2040	43,234	407,897	943.5%	26	20,122	189,845	943.5%	1.4880	N/A	0.1247	N/A	0.875	0.844	4.00%	0.4654
	2041	36,087	384,819	1066.4%	22	16,150	172,216	1066.4%	1.4880	N/A	0.1335	N/A	0.867	0.835	4.00%	0.4475
	2042	29,793	359,020	1205.0%	19	12,820	154,490	1205.0%	1.4880	N/A	0.1414	N/A	0.859	0.826	4.00%	0.4303
	2043	24,326	331,381	1362.3%	16	10,065	137,113	1362.3%	1.4880	N/A	0.1506	N/A	0.849	0.816	4.00%	0.4138
	2044	19,631	302,848	1542.7%	14	7,810	120,487	1542.7%	1.4880	N/A	0.1594	N/A	0.841	0.807	4.00%	0.3978
	2045	15,640	273,408	1748.1%	11	5,983	104,591	1748.1%	1.4880	N/A	0.1683	N/A	0.832	0.797	4.00%	0.3825
	2046	12,313	244,011	1981.8%	9	4,529	89,755	1981.8%	1.4880	N/A	0.1758	N/A	0.824	0.787	4.00%	0.3678
	2047	9,559	214,703	2246.0%	8	3,381	75,937	2246.0%	1.4880	N/A	0.1865	N/A	0.814	0.776	4.00%	0.3537
	2048	7,312	185,914	2542.5%	6	2,487	63,226	2542.5%	1.4880	N/A	0.1989	N/A	0.801	0.765	4.00%	0.3401
	2049	5,511	158,126	2869.4%	5	1,802	51,707	2869.4%	1.4880	N/A	0.2056	N/A	0.794	0.754	4.00%	0.3270
	2050	4,099	132,288	3227.4%	4	1,289	41,595	3227.4%	1.4880	N/A	0.2091	N/A	0.791	0.744	4.00%	0.3144
	2051	3,002	108,580	3616.4%	3	908	32,827	3616.4%	1.4880	N/A	0.2330	N/A	0.767	0.732	4.00%	0.3023
	2052	2,151	87,433	4055.6%	2	625	25,417	4055.6%	1.4880	N/A	0.2355	N/A	0.765	0.716	4.00%	0.2907
	2053	1,504	68,988	4588.3%	2	420	19,284	4588.3%	1.4880	N/A	0.2411	N/A	0.759	0.699	4.00%	0.2795
	2054	1,022	53,402	5222.9%	1	275	14,353	5222.9%	1.4880	N/A	0.2529	N/A	0.747	0.680	4.00%	0.2688
	2055	676	40,277	5959.3%	1	175	10,409	5959.3%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.2584
	2056	425	29,796	7008.9%	1	106	7,402	7008.9%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.2485
	2057	269	21,419	7973.8%	0	64	5,118	7973.8%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.2389
	2058	169	14,756	8748.5%	0	39	3,390	8748.5%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.2297
	2059	101	9,868	9788.1%	0	22	2,180	9788.1%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.2209
	2060	57	6,223	10831.7%	0	12	1,322	10831.7%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.2124
2061	32	3,794	11690.6%	0	7	775	11690.6%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.2042	
2062	19	2,178	11588.9%	0	4	428	11588.9%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.1964	
2063	11	1,133	10476.3%	0	2	214	10476.3%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.1888	
2064	6	545	8562.1%	0	1	99	8562.1%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.1816	
2065	4	244	6029.0%	-	1	43	6029.0%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.1746	
2066	2	61	2464.3%	-	0	10	2464.3%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.1679	
2067	0	51	11021.5%	-	0	8	11021.5%	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.1614	
2068	-	-	N/A	-	-	-	N/A	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.1552	
2069	-	-	N/A	-	-	-	N/A	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.1492	
2070+	-	-	N/A	-	-	-	N/A	1.4880	N/A	N/A	N/A	N/A	N/A	4.00%	0.1435	
Past		2,561,671	948,084	37.0%	1,631	3,387,259	1,147,117	33.9%								
Future		2,993,594	9,656,103	322.6%	1,361	2,206,761	5,393,348	244.4%								
Lifetime		5,555,264	10,604,187	190.9%	2,992	5,594,019	6,540,465	116.9%								

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The projections are based on the assumptions derived using experience data through June 30, 2020
- Includes certificate forms GCLTCARP-06-FC (and similar certificates in other jurisdictions) issued under group policy G.LTC.1697

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases) and With 15.52% Future Increase
Group Policy Form: G.LTC.1697

Calendar Year	Loss Ratio Demonstration					Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors				
	Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Policy Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence			
1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.5135	
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.4169	
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.3239	
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.2345	
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.1486	
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.0659	
2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.9865	
2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.9101	
2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.8366	
2006	681	-	0.0%	4	1,202	-	0.0%	-	-	-	-	-	4.00%	1.7660	
2007	104,694	-	0.0%	131	177,776	-	0.0%	-	-	-	-	-	4.00%	1.6980	
2008	205,397	-	0.0%	137	335,359	-	0.0%	-	-	-	-	-	4.00%	1.6327	
2009	195,859	-	0.0%	130	307,486	-	0.0%	-	-	-	-	-	4.00%	1.5699	
2010	189,790	-	0.0%	126	286,499	-	0.0%	-	-	-	-	-	4.00%	1.5096	
2011	188,759	-	0.0%	124	273,983	-	0.0%	-	-	-	-	-	4.00%	1.4515	
2012	188,583	174,046	92.3%	120	263,200	242,911	92.3%	-	-	-	-	-	4.00%	1.3957	
2013	177,035	-	0.0%	114	237,560	-	0.0%	-	-	-	-	-	4.00%	1.3420	
2014	179,728	202,719	112.8%	113	231,914	261,584	112.8%	-	-	-	-	-	4.00%	1.2904	
2015	180,450	91,849	50.9%	113	223,893	113,961	50.9%	-	-	-	-	-	4.00%	1.2407	
2016	180,984	158,429	87.5%	111	215,918	189,010	87.5%	-	-	-	-	-	4.00%	1.1930	
2017	187,758	94,894	50.5%	109	215,385	108,856	50.5%	-	-	-	-	-	4.00%	1.1471	
2018	185,999	-	0.0%	106	205,160	-	0.0%	-	-	-	-	-	4.00%	1.1030	
2019	198,659	4,138	2.1%	98	210,697	4,389	2.1%	-	-	-	-	-	4.00%	1.0606	
2020	197,298	222,009	112.5%	95	201,206	226,405	112.5%	1.2766	1.0000	0.0245	1.0000	0.975	N/A	4.00%	1.0198
2021	208,694	126,835	60.8%	93	204,642	124,372	60.8%	1.2766	1.0000	0.0245	1.0000	0.975	N/A	4.00%	0.9806
2022	221,333	147,834	66.8%	90	208,687	139,388	66.8%	1.4035	1.0000	0.0260	1.0000	0.974	0.965	4.00%	0.9429
2023	238,038	170,222	71.5%	87	215,806	154,324	71.5%	1.5752	1.0000	0.0317	0.9962	0.968	0.962	4.00%	0.9066
2024	247,246	192,720	77.9%	84	215,332	166,000	77.9%	1.7174	1.0000	0.0359	0.9901	0.964	0.959	4.00%	0.8717
2025	236,291	217,814	92.2%	81	198,060	182,573	92.2%	1.7190	1.0000	0.0330	0.9900	0.967	0.955	4.00%	0.8382
2026	224,378	244,103	108.8%	79	180,841	196,739	108.8%	1.7190	1.0000	0.0361	0.9900	0.964	0.950	4.00%	0.8060
2027	211,802	271,253	128.1%	75	164,139	210,212	128.1%	1.7190	1.0000	0.0398	0.9900	0.960	0.944	4.00%	0.7750
2028	198,711	298,565	150.3%	72	148,072	222,479	150.3%	1.7190	1.0000	0.0444	0.9900	0.956	0.938	4.00%	0.7452
2029	185,139	325,179	175.6%	69	132,652	232,991	175.6%	1.7190	1.0000	0.0486	0.9900	0.951	0.932	4.00%	0.7165
2030	171,395	350,890	204.7%	65	118,081	241,743	204.7%	1.7190	1.0000	0.0534	0.9900	0.947	0.926	4.00%	0.6889
2031	157,600	375,096	238.0%	61	104,401	248,480	238.0%	1.7190	1.0000	0.0586	0.9900	0.941	0.920	4.00%	0.6624
2032	143,814	397,021	276.1%	57	91,604	252,889	276.1%	1.7190	1.0000	0.0642	0.9900	0.936	0.913	4.00%	0.6370
2033	130,137	415,746	319.5%	53	79,705	254,631	319.5%	1.7190	1.0000	0.0706	0.9900	0.929	0.905	4.00%	0.6125
2034	116,756	430,541	368.8%	49	68,759	253,550	368.8%	1.7190	1.0000	0.0771	0.9900	0.923	0.897	4.00%	0.5889
2035	103,819	440,832	424.6%	45	58,799	249,626	424.6%	1.7190	1.0000	0.0840	0.9900	0.916	0.889	4.00%	0.5663
2036	91,414	445,697	487.6%	41	49,773	242,674	487.6%	1.7190	1.0000	0.0915	0.9900	0.909	0.881	4.00%	0.5445
2037	79,689	444,634	558.0%	37	41,720	232,784	558.0%	1.7190	1.0000	0.0990	0.9900	0.901	0.872	4.00%	0.5235
2038	68,713	436,885	635.8%	33	34,590	219,930	635.8%	1.7190	1.0000	0.1082	0.9900	0.892	0.862	4.00%	0.5034
2039	58,597	422,769	721.5%	29	28,363	204,638	721.5%	1.7190	1.0000	0.1162	0.9900	0.884	0.853	4.00%	0.4840
2040	49,445	403,818	816.7%	25	23,013	187,947	816.7%	1.7190	1.0000	0.1247	0.9900	0.875	0.844	4.00%	0.4654
2041	41,271	380,971	923.1%	22	18,470	170,494	923.1%	1.7190	1.0000	0.1335	0.9900	0.867	0.835	4.00%	0.4475
2042	34,073	355,429	1043.1%	19	14,662	152,945	1043.1%	1.7190	1.0000	0.1414	0.9900	0.859	0.826	4.00%	0.4303
2043	27,820	328,067	1179.2%	16	11,511	135,741	1179.2%	1.7190	1.0000	0.1506	0.9900	0.849	0.816	4.00%	0.4138
2044	22,451	299,819	1335.4%	13	8,932	119,282	1335.4%	1.7190	1.0000	0.1594	0.9900	0.841	0.807	4.00%	0.3978
2045	17,887	270,674	1513.3%	11	6,842	103,545	1513.3%	1.7190	1.0000	0.1683	0.9900	0.832	0.797	4.00%	0.3825
2046	14,081	241,571	1715.6%	9	5,180	88,858	1715.6%	1.7190	1.0000	0.1758	0.9900	0.824	0.787	4.00%	0.3678
2047	10,933	212,556	1944.2%	8	3,867	75,178	1944.2%	1.7190	1.0000	0.1865	0.9900	0.814	0.776	4.00%	0.3537
2048	8,362	184,055	2201.0%	6	2,844	62,594	2201.0%	1.7190	1.0000	0.1989	0.9900	0.801	0.765	4.00%	0.3401
2049	6,302	156,545	2483.9%	5	2,061	51,190	2483.9%	1.7190	1.0000	0.2056	0.9900	0.794	0.754	4.00%	0.3270
2050	4,688	130,965	2793.8%	4	1,474	41,179	2793.8%	1.7190	1.0000	0.2091	0.9900	0.791	0.744	4.00%	0.3144
2051	3,434	107,495	3130.5%	3	1,038	32,499	3130.5%	1.7190	1.0000	0.2330	0.9900	0.767	0.732	4.00%	0.3023
2052	2,459	86,558	3519.4%	2	715	25,163	3519.4%	1.7190	1.0000	0.2355	0.9900	0.765	0.716	4.00%	0.2907
2053	1,720	68,298	3971.9%	2	481	19,091	3971.9%	1.7190	1.0000	0.2411	0.9900	0.759	0.699	4.00%	0.2795
2054	1,169	52,868	4521.2%	1	314	14,209	4521.2%	1.7190	1.0000	0.2529	0.9900	0.747	0.680	4.00%	0.2688
2055	773	39,874	5158.7%	1	200	10,305	5158.7%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.2584
2056	486	29,488	6067.3%	1	121	7,328	6067.3%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.2485
2057	307	21,205	6902.5%	0	73	5,067	6902.5%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.2389
2058	193	14,608	7573.1%	0	44	3,356	7573.1%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.2297
2059	115	9,769	8473.0%	0	25	2,158	8473.0%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.2209
2060	66	6,161	9376.4%	0	14	1,309	9376.4%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.2124
2061	37	3,756	10120.0%	0	8	767	10120.0%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.2042
2062	21	2,156	10032.0%	0	4	423	10032.0%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1964
2063	12	1,122	9058.8%	0	2	212	9058.8%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1888
2064	7	540	7411.8%	0	1	98	7411.8%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1816
2065	5	242	5219.0%	-	1	42	5219.0%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1746
2066	3	60	2133.2%	-	0	10	2133.2%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1679
2067	-	50	9540.8%	-	0	8	9540.8%	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1614
2068	-	-	N/A	-	0	-	N/A	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1552
2069	-	-	N/A	-	-	-	N/A	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1492
2070+	-	-	N/A	-	-	-	N/A	1.7190	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1435
Past		2,561,671	948,084	37.0%	1,631	3,387,259	1,147,117	33.9%							
Future		3,341,687	9,563,358	286.2%	1,349	2,446,116	5,343,021	218.4%							
Lifetime		5,903,357	10,511,442	178.1%	2,980	5,833,374	6,490,139	111.3%							

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 June 30, 2020
- Includes certificate forms GCLTCARP-06-FC (and similar certificates in other jurisdictions) issued under group policy G.LTC.1697
- The current requested increase of 15.52% is assumed to be implemented starting 3/1/2023.

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

1	Accumulated value of initial earned premium	3,318,930	x	58%	=	1,924,979
2a	Accumulated value of earned premium	3,387,259				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	68,329	x	85%	=	58,079
3	Present value of future projected initial earned premium	1,514,311	x	58%	=	878,301
4a	Present value of future projected premium	2,446,116				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	931,804	x	85%	=	792,034
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					3,653,393
6a	Accumulated value of incurred claims without the inclusion of active life reserves					1,147,117
6b	Present value of future projected incurred claims without the inclusion of active life reserves					5,343,021
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					6,490,139
8	Test: 7 is not less than 5					TRUE

- Includes certificate forms GCLTCAARP-06-FC (and similar certificates in other jurisdictions) issued under group policy G.LTC.1697

Attachment 1
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697, Certificate Form: GCLTCAARP-06-FC
Comparison of Original Pricing and Current Best Estimate Assumptions

	Original Pricing Assumptions	Current Best Estimate Assumptions																																																																				
Discount Rate	5.50%	4.00%																																																																				
Voluntary Lapse Rates	<table border="1"> <thead> <tr> <th>Policy Duration</th> <th>Lapse Rate</th> </tr> </thead> <tbody> <tr><td>1</td><td>6.25%</td></tr> <tr><td>2</td><td>2.90%</td></tr> <tr><td>3</td><td>2.40%</td></tr> <tr><td>4</td><td>1.90%</td></tr> <tr><td>5+</td><td>1.40%</td></tr> </tbody> </table>	Policy Duration	Lapse Rate	1	6.25%	2	2.90%	3	2.40%	4	1.90%	5+	1.40%	<table border="1"> <thead> <tr> <th>Policy Duration</th> <th>Lapse Rate</th> </tr> </thead> <tbody> <tr><td>1</td><td>5.5%</td></tr> <tr><td>2</td><td>3.5%</td></tr> <tr><td>3</td><td>2.5%</td></tr> <tr><td>4</td><td>2.0%</td></tr> <tr><td>5</td><td>1.5%</td></tr> <tr><td>6</td><td>1.3%</td></tr> <tr><td>7</td><td>0.9%</td></tr> <tr><td>8</td><td>0.8%</td></tr> <tr><td>9</td><td>0.8%</td></tr> <tr><td>10</td><td>0.8%</td></tr> <tr><td>11</td><td>0.7%</td></tr> <tr><td>12</td><td>0.7%</td></tr> <tr><td>13</td><td>0.7%</td></tr> <tr><td>14</td><td>0.7%</td></tr> <tr><td>15</td><td>0.7%</td></tr> <tr><td>16</td><td>0.7%</td></tr> <tr><td>17+</td><td>0.6%</td></tr> </tbody> </table>	Policy Duration	Lapse Rate	1	5.5%	2	3.5%	3	2.5%	4	2.0%	5	1.5%	6	1.3%	7	0.9%	8	0.8%	9	0.8%	10	0.8%	11	0.7%	12	0.7%	13	0.7%	14	0.7%	15	0.7%	16	0.7%	17+	0.6%																				
Policy Duration	Lapse Rate																																																																					
1	6.25%																																																																					
2	2.90%																																																																					
3	2.40%																																																																					
4	1.90%																																																																					
5+	1.40%																																																																					
Policy Duration	Lapse Rate																																																																					
1	5.5%																																																																					
2	3.5%																																																																					
3	2.5%																																																																					
4	2.0%																																																																					
5	1.5%																																																																					
6	1.3%																																																																					
7	0.9%																																																																					
8	0.8%																																																																					
9	0.8%																																																																					
10	0.8%																																																																					
11	0.7%																																																																					
12	0.7%																																																																					
13	0.7%																																																																					
14	0.7%																																																																					
15	0.7%																																																																					
16	0.7%																																																																					
17+	0.6%																																																																					
Active Life Mortality Rates	Mortality was based on 95% of the Annuity 2000 Basic mortality table using Projection Scale H.	Selection factors were removed in 2021 with the transition to the 2012 IAM table.																																																																				
		<table border="1"> <thead> <tr><th colspan="2">Sex: Males</th></tr> <tr><th>Attained Age</th><th></th></tr> </thead> <tbody> <tr><td>0-24</td><td>70%</td></tr> <tr><td>25-29</td><td>70%</td></tr> <tr><td>30-34</td><td>70%</td></tr> <tr><td>35-39</td><td>70%</td></tr> <tr><td>40-44</td><td>70%</td></tr> <tr><td>45-49</td><td>70%</td></tr> <tr><td>50-54</td><td>70%</td></tr> <tr><td>55-59</td><td>70%</td></tr> <tr><td>60-64</td><td>70%</td></tr> <tr><td>65-69</td><td>80%</td></tr> <tr><td>70-74</td><td>100%</td></tr> <tr><td>75-79</td><td>105%</td></tr> <tr><td>80-84</td><td>115%</td></tr> <tr><td>85-89</td><td>120%</td></tr> <tr><td>90+</td><td>125%</td></tr> </tbody> </table> <table border="1"> <thead> <tr><th colspan="2">Sex: Females</th></tr> <tr><th>Attained Age</th><th></th></tr> </thead> <tbody> <tr><td>0-24</td><td>75%</td></tr> <tr><td>25-29</td><td>75%</td></tr> <tr><td>30-34</td><td>75%</td></tr> <tr><td>35-39</td><td>75%</td></tr> <tr><td>40-44</td><td>75%</td></tr> <tr><td>45-49</td><td>75%</td></tr> <tr><td>50-54</td><td>75%</td></tr> <tr><td>55-59</td><td>75%</td></tr> <tr><td>60-64</td><td>75%</td></tr> <tr><td>65-69</td><td>80%</td></tr> <tr><td>70-74</td><td>85%</td></tr> <tr><td>75-79</td><td>100%</td></tr> <tr><td>80-84</td><td>105%</td></tr> <tr><td>85-89</td><td>105%</td></tr> <tr><td>90+</td><td>115%</td></tr> </tbody> </table>	Sex: Males		Attained Age		0-24	70%	25-29	70%	30-34	70%	35-39	70%	40-44	70%	45-49	70%	50-54	70%	55-59	70%	60-64	70%	65-69	80%	70-74	100%	75-79	105%	80-84	115%	85-89	120%	90+	125%	Sex: Females		Attained Age		0-24	75%	25-29	75%	30-34	75%	35-39	75%	40-44	75%	45-49	75%	50-54	75%	55-59	75%	60-64	75%	65-69	80%	70-74	85%	75-79	100%	80-84	105%	85-89	105%	90+	115%
Sex: Males																																																																						
Attained Age																																																																						
0-24	70%																																																																					
25-29	70%																																																																					
30-34	70%																																																																					
35-39	70%																																																																					
40-44	70%																																																																					
45-49	70%																																																																					
50-54	70%																																																																					
55-59	70%																																																																					
60-64	70%																																																																					
65-69	80%																																																																					
70-74	100%																																																																					
75-79	105%																																																																					
80-84	115%																																																																					
85-89	120%																																																																					
90+	125%																																																																					
Sex: Females																																																																						
Attained Age																																																																						
0-24	75%																																																																					
25-29	75%																																																																					
30-34	75%																																																																					
35-39	75%																																																																					
40-44	75%																																																																					
45-49	75%																																																																					
50-54	75%																																																																					
55-59	75%																																																																					
60-64	75%																																																																					
65-69	80%																																																																					
70-74	85%																																																																					
75-79	100%																																																																					
80-84	105%																																																																					
85-89	105%																																																																					
90+	115%																																																																					
Morbidity:																																																																						
Incidence	Incidence rates for nursing home care and home health care were based on MetLife's experience in the long-term care business that the company issued or administered.	<p align="center">Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)</p> <table border="1"> <thead> <tr> <th rowspan="2">Attained Age</th> <th colspan="2">Facility Care</th> <th colspan="2">Home Care</th> </tr> <tr> <th>Male</th> <th>Female</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr><td>80</td><td>1.42%</td><td>1.71%</td><td>1.16%</td><td>1.24%</td></tr> <tr><td>81</td><td>1.71%</td><td>2.01%</td><td>1.35%</td><td>1.43%</td></tr> <tr><td>82</td><td>2.03%</td><td>2.35%</td><td>1.57%</td><td>1.63%</td></tr> <tr><td>83</td><td>2.39%</td><td>2.73%</td><td>1.82%</td><td>1.85%</td></tr> <tr><td>84</td><td>2.78%</td><td>3.14%</td><td>2.10%</td><td>2.09%</td></tr> <tr><td>85</td><td>3.18%</td><td>3.58%</td><td>2.42%</td><td>2.34%</td></tr> </tbody> </table>	Attained Age	Facility Care		Home Care		Male	Female	Male	Female	80	1.42%	1.71%	1.16%	1.24%	81	1.71%	2.01%	1.35%	1.43%	82	2.03%	2.35%	1.57%	1.63%	83	2.39%	2.73%	1.82%	1.85%	84	2.78%	3.14%	2.10%	2.09%	85	3.18%	3.58%	2.42%	2.34%																													
Attained Age	Facility Care			Home Care																																																																		
	Male	Female	Male	Female																																																																		
80	1.42%	1.71%	1.16%	1.24%																																																																		
81	1.71%	2.01%	1.35%	1.43%																																																																		
82	2.03%	2.35%	1.57%	1.63%																																																																		
83	2.39%	2.73%	1.82%	1.85%																																																																		
84	2.78%	3.14%	2.10%	2.09%																																																																		
85	3.18%	3.58%	2.42%	2.34%																																																																		
Continuance	Continuance rates for nursing home care and home health care were based on MetLife's experience in the long-term care business that the company issued or administered.	<p>Continuance curves were constructed in 2016 by gender and care path separately for deaths and recoveries. Coefficients to an exponential shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves.</p> <p>Death and recovery termination rates are recombined into a single termination table for modeling and valuation uses.</p> <p>In 2021, there were some minor refinements to the coefficients of the curves.</p>																																																																				
Utilization	Utilization rates for nursing home care and home health care were based on MetLife's experience in the long-term care business that the company issued or administered.	<table border="1"> <thead> <tr> <th>Home Care</th> <th>Facility Care</th> </tr> </thead> <tbody> <tr> <td>72%</td> <td>87%</td> </tr> </tbody> </table>	Home Care	Facility Care	72%	87%																																																																
Home Care	Facility Care																																																																					
72%	87%																																																																					

Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Group Policy Form: G.LTC.1697

	Calendar Year	Actual / Projected Experience			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 4% (on C)	Expected at 5.5% (on F)	Actual to Expected Ratio
Historical Experience	2006	54,828	0	0.0%	54,828	1,583	2.9%	0.00	0.0%	2.9%	0.00
	2007	2,754,652	0	0.0%	967,498	42,822	4.4%	0.00	0.0%	4.3%	0.00
	2008	5,204,919	0	0.0%	4,693,895	307,796	6.6%	0.00	0.0%	6.1%	0.00
	2009	5,068,886	152,064	3.0%	4,945,185	458,754	9.3%	0.32	1.1%	7.5%	0.15
	2010	4,928,449	380,255	7.7%	4,794,208	599,329	12.5%	0.62	2.8%	9.0%	0.32
	2011	4,821,251	534,795	11.1%	4,663,479	770,545	16.5%	0.67	4.5%	10.6%	0.42
	2012	4,763,970	512,772	10.8%	4,554,200	1,009,357	22.2%	0.49	5.4%	12.5%	0.44
	2013	4,695,278	350,491	7.5%	4,442,841	1,172,573	26.4%	0.28	5.7%	14.3%	0.40
	2014	4,671,268	1,328,280	28.4%	4,328,385	1,300,785	30.1%	0.95	8.2%	16.0%	0.51
	2015	4,611,822	1,170,073	25.4%	4,210,053	1,451,535	34.5%	0.74	9.8%	17.7%	0.56
	2016	4,559,484	805,458	17.7%	4,087,952	1,594,525	39.0%	0.45	10.5%	19.3%	0.54
	2017	4,540,922	837,606	18.4%	3,961,968	1,733,446	43.8%	0.42	11.1%	21.0%	0.53
2018	4,349,836	830,065	19.1%	3,833,072	1,917,138	50.0%	0.38	11.6%	22.6%	0.51	
2019	4,675,902	3,424,410	73.2%	3,701,289	2,085,915	56.4%	1.30	15.4%	24.3%	0.63	
2020	4,912,653	3,333,925	67.9%	3,566,605	2,234,302	62.6%	1.08	18.4%	26.0%	0.71	
Projected Experience	2021	5,029,964	3,799,755	75.6%	3,429,045	2,437,334	71.1%	1.06	21.5%	27.7%	0.78
	2022	5,290,992	4,304,014	81.3%	3,288,708	2,620,717	79.7%	1.02	24.7%	29.4%	0.84
	2023	5,350,622	4,833,869	90.3%	3,145,739	2,789,022	88.7%	1.02	27.8%	31.2%	0.89
	2024	5,091,399	5,381,032	105.7%	3,000,251	3,005,353	100.2%	1.06	31.1%	33.0%	0.94
	2025	4,818,729	5,943,469	123.3%	2,852,535	3,187,794	111.8%	1.10	34.5%	34.8%	0.99
	2026	4,534,156	6,509,225	143.6%	2,702,981	3,357,502	124.2%	1.16	38.1%	36.6%	1.04
	2027	4,241,020	7,066,902	166.6%	2,552,055	3,578,645	140.2%	1.19	41.7%	38.4%	1.09
	2028	3,943,746	7,605,265	192.8%	2,400,285	3,777,934	157.4%	1.23	45.4%	40.2%	1.13
	2029	3,644,615	8,108,440	222.5%	2,248,159	3,954,615	175.9%	1.26	49.3%	42.1%	1.17
	2030	3,346,097	8,561,695	255.9%	2,096,365	4,163,620	198.6%	1.29	53.1%	43.9%	1.21
	2031	3,051,076	8,949,645	293.3%	1,945,717	4,353,983	223.8%	1.31	57.0%	45.8%	1.24
	2032	2,761,675	9,261,756	335.4%	1,797,054	4,539,023	252.6%	1.33	60.8%	47.7%	1.28
	2033	2,479,895	9,482,133	382.4%	1,651,216	4,754,289	287.9%	1.33	64.6%	49.5%	1.30
	2034	2,209,171	9,602,369	434.7%	1,509,087	4,948,824	327.9%	1.33	68.3%	51.4%	1.33
	2035	1,952,028	9,621,726	492.9%	1,371,456	5,089,133	371.1%	1.33	71.8%	53.2%	1.35
	2036	1,709,868	9,538,260	557.8%	1,238,906	5,300,917	427.9%	1.30	75.3%	55.0%	1.37
	2037	1,484,224	9,352,616	630.1%	1,112,148	5,466,424	491.5%	1.28	78.5%	56.8%	1.38
	2038	1,275,959	9,065,704	710.5%	991,774	5,605,790	565.2%	1.26	81.5%	58.6%	1.39
	2039	1,085,960	8,684,946	799.7%	878,257	5,747,900	654.5%	1.22	84.3%	60.3%	1.40
	2040	914,781	8,222,824	898.9%	771,910	5,778,154	748.6%	1.20	86.9%	62.0%	1.40
	2041	762,476	7,691,829	1008.8%	672,996	5,830,885	866.4%	1.16	89.2%	63.6%	1.40
	2042	628,581	7,108,124	1130.8%	581,805	5,848,735	1005.3%	1.12	91.3%	65.1%	1.40
	2043	512,333	6,487,017	1266.2%	498,424	5,761,371	1155.9%	1.10	93.1%	66.6%	1.40
	2044	412,669	5,845,262	1416.5%	422,882	5,495,815	1299.6%	1.09	94.7%	67.9%	1.40
	2045	328,290	5,200,284	1584.1%	355,119	5,270,603	1484.2%	1.07	96.1%	69.1%	1.39
	2046	257,835	4,567,516	1771.5%	294,964	5,093,311	1726.8%	1.03	97.3%	70.2%	1.39
	2047	199,743	3,958,693	1981.9%	242,423	4,259,696	1757.1%	1.13	98.3%	71.0%	1.38
	2048	152,497	3,381,944	2217.7%	197,002	3,462,429	1757.6%	1.26	99.1%	71.7%	1.38
	2049	114,697	2,848,688	2483.7%	158,263	2,781,761	1757.7%	1.41	99.7%	72.2%	1.38
	2050	84,886	2,366,393	2787.7%	125,673	2,209,200	1757.9%	1.59	100.3%	72.6%	1.38
	2051	61,816	1,937,505	3134.3%	98,454	1,730,714	1757.9%	1.78	100.7%	72.9%	1.38
	2052	44,244	1,564,463	3536.0%	76,399	1,343,008	1757.9%	2.01	101.0%	73.1%	1.38
2053	31,156	1,245,611	3997.9%	58,494	1,028,258	1757.9%	2.27	101.2%	73.3%	1.38	
2054	21,563	978,071	4535.9%	44,145	776,015	1757.9%	2.58	101.4%	73.4%	1.38	
2055	14,648	757,856	5173.7%	32,773	576,115	1757.9%	2.94	101.6%	73.5%	1.38	
2056	9,780	579,642	5926.7%	23,717	416,912	1757.9%	3.37	101.7%	73.5%	1.38	
2057	6,455	437,786	6782.5%	17,046	299,659	1757.9%	3.86	101.8%	73.5%	1.38	
2058	4,234	326,131	7703.4%	12,009	211,100	1757.9%	4.38	101.8%	73.6%	1.38	
2059	2,758	240,224	8709.3%	8,275	145,471	1757.9%	4.95	101.8%	73.6%	1.38	
2060	1,815	174,793	9632.3%	5,593	98,325	1757.9%	5.48	101.9%	73.6%	1.38	
2061	1,221	126,263	10339.4%	3,729	65,557	1757.9%	5.88	101.9%	73.6%	1.38	
2062	839	90,474	10784.5%	2,450	43,061	1757.9%	6.13	101.9%	73.6%	1.38	
2063	581	64,343	11072.0%	1,406	24,714	1757.9%	6.30	101.9%	73.6%	1.38	
2064	408	45,483	11139.9%	995	17,496	1757.9%	6.34	101.9%	73.6%	1.38	
2065	288	32,318	11232.8%	718	12,625	1757.9%	6.39	101.9%	73.6%	1.38	
2066	200	23,236	11603.6%	503	8,849	1757.9%	6.60	101.9%	73.6%	1.38	
2067	137	16,615	12169.6%	340	5,984	1757.9%	6.92	101.9%	73.6%	1.38	
2068	92	11,629	12616.9%	221	3,880	1757.9%	7.18	101.9%	73.6%	1.38	
2069	61	8,196	13427.4%	130	2,278	1757.9%	7.64	101.9%	73.6%	1.38	
2070	86	15,091	17509.8%	13	221	1757.9%	9.96	101.9%	73.6%	1.38	
Past	64,614,121	13,660,194	21.1%	56,805,458	16,680,407	29.4%	0.72	18.4%	26.0%	0.71	
Future	67,868,366	212,027,124	312.4%	44,920,608	137,281,023	305.6%	1.02	243.8%	210.5%	1.16	
Lifetime	132,482,487	225,687,319	170.4%	101,726,067	153,961,430	151.3%	1.13	101.9%	74.0%	1.38	

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.
- Includes certificate forms GCLTCARP-06-FC (and similar certificates in other jurisdictions) issued under group policy G.LTC.1697

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

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2020 Projections based on Current Assumptions			Reproduced based on Original Pricing Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
1	2,825,340	0	0.0%	2,825,340	81,593	2.9%	0.00
2	5,252,048	46,132	0.9%	5,252,048	358,119	6.8%	0.13
3	5,062,685	105,932	2.1%	5,047,650	505,005	10.0%	0.21
4	4,919,638	248,979	5.1%	4,872,241	654,578	13.4%	0.38
5	4,829,513	869,111	18.0%	4,722,301	833,513	17.7%	1.02
6	4,744,460	309,732	6.5%	4,595,632	1,107,747	24.1%	0.27
7	4,691,286	394,203	8.4%	4,467,043	1,273,662	28.5%	0.29
8	4,665,921	1,224,975	26.3%	4,336,238	1,400,670	32.3%	0.81
9	4,620,517	1,550,699	33.6%	4,202,333	1,561,820	37.2%	0.90
10	4,572,263	430,264	9.4%	4,065,632	1,708,801	42.0%	0.22
11	4,505,077	891,768	19.8%	3,925,888	1,844,588	47.0%	0.42
12	4,405,067	1,074,643	24.4%	3,784,348	2,040,701	53.9%	0.45
13	4,705,625	3,393,653	72.1%	3,640,935	2,212,545	60.8%	1.19
14	4,938,376	3,307,666	67.0%	3,495,662	2,351,607	67.3%	1.00
15	5,675,814	3,696,938	65.1%	3,348,579	2,566,209	76.6%	0.85
16	5,510,003	4,303,404	78.1%	3,199,809	2,747,987	85.9%	0.91
17	5,258,000	4,828,775	91.8%	3,049,526	2,905,706	95.3%	0.96
18	4,999,332	5,372,552	107.5%	2,897,840	3,130,507	108.0%	0.99
19	4,730,895	5,931,298	125.4%	2,745,063	3,305,146	120.4%	1.04
20	4,451,333	6,493,094	145.9%	2,591,589	3,460,722	133.5%	1.09
21	4,163,738	7,047,180	169.3%	2,437,878	3,684,760	151.1%	1.12
22	3,871,982	7,582,183	195.8%	2,284,455	3,875,117	169.6%	1.15
23	3,578,673	8,083,899	225.9%	2,131,758	4,034,782	189.3%	1.19
24	3,286,203	8,536,168	259.8%	1,980,450	4,239,334	214.1%	1.21
25	2,996,983	8,925,103	297.8%	1,831,295	4,415,010	241.1%	1.24
26	2,713,376	9,239,190	340.5%	1,685,069	4,581,727	271.9%	1.25
27	2,437,339	9,463,874	388.3%	1,542,522	4,787,324	310.4%	1.25
28	2,172,023	9,589,330	441.5%	1,404,459	4,969,177	353.8%	1.25
29	1,919,875	9,614,638	500.8%	1,271,582	5,075,847	399.2%	1.25
30	1,682,334	9,537,612	566.9%	1,144,340	5,283,048	461.7%	1.23
31	1,460,929	9,358,827	640.6%	1,023,361	5,424,326	530.1%	1.21
32	1,256,473	9,079,676	722.6%	909,123	5,538,078	609.2%	1.19
33	1,069,794	8,704,510	813.7%	801,992	5,671,685	707.2%	1.15
34	901,508	8,245,954	914.7%	702,170	5,663,787	806.6%	1.13
35	751,649	7,716,504	1026.6%	609,812	5,701,997	935.0%	1.10
36	619,876	7,131,625	1150.5%	525,127	5,703,737	1086.2%	1.06
37	505,411	6,508,419	1287.7%	448,095	5,606,192	1251.1%	1.03
38	407,193	5,863,504	1440.0%	378,667	5,305,197	1401.0%	1.03
39	324,038	5,214,614	1609.3%	316,713	5,063,034	1598.6%	1.01
40	254,554	4,576,902	1798.0%	261,965	4,953,414	1890.9%	0.95
41	197,263	3,963,464	2009.2%	214,429	4,054,569	1890.9%	1.06
42	150,643	3,383,797	2246.2%	173,524	3,281,106	1890.9%	1.19
43	113,310	2,847,705	2513.2%	138,812	2,624,747	1890.9%	1.33
44	83,859	2,363,454	2818.4%	109,780	2,075,789	1890.9%	1.49
45	61,086	1,933,429	3165.1%	85,590	1,618,399	1890.9%	1.67
46	43,743	1,559,573	3565.3%	66,165	1,251,097	1890.9%	1.89
47	30,821	1,240,307	4024.2%	50,433	953,619	1890.9%	2.13
48	21,353	973,147	4557.4%	37,892	716,480	1890.9%	2.41
49	14,524	753,178	5185.8%	28,021	529,844	1890.9%	2.74
50	9,707	575,429	5928.0%	20,131	380,659	1890.9%	3.14
51	6,415	434,192	6768.5%	14,431	272,867	1890.9%	3.58
52	4,207	323,195	7682.8%	10,111	191,194	1890.9%	4.06
53	2,747	237,969	8663.4%	6,929	131,014	1890.9%	4.58
54	1,805	173,274	9597.2%	4,657	88,056	1890.9%	5.08
55	1,211	125,275	10342.8%	3,088	58,397	1890.9%	5.47
56	827	89,826	10862.8%	2,039	38,550	1890.9%	5.74
57	572	64,038	11196.0%	1,116	21,093	1890.9%	5.92
58	402	45,393	11300.4%	822	15,544	1890.9%	5.98
59	283	32,434	11464.8%	591	11,168	1890.9%	6.06
60	197	23,182	11773.7%	412	7,785	1890.9%	6.23
Lifetime	132,482,117	225,635,789	170.3%	101,725,504	153,950,774	151.3%	1.13
Lifetime*	77,335,235	78,681,821	101.7%	53,948,524	39,386,842	73.0%	1.39

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.
- * Columns A and B are discounted back to the inception date at an interest rate of 4%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 5.5%.
- Includes certificate forms GCLTCAARP-06-FC (and similar certificates in other jurisdictions) issued under group policy G.LTC.1697

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

Lapse			
Policy Duration	Actual	Expected ¹	A/E%
1-10	22,078	21,815	101.2%
11	791	637	124.1%
12	639	595	107.3%
13	556	544	102.1%
14	461	478	96.5%
15	400	395	101.3%
16	302	306	98.6%
17+	362	401	90.2%

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

Mortality						
Attained Age	Female			Male		
	Actual	Expected ¹	A/E%	Actual	Expected ¹	A/E%
<65	160	178	89.92%	126	127	98.92%
65-69	567	568	99.86%	443	441	100.39%
70-74	1,147	1,168	98.22%	1,138	1,154	98.60%
75-79	1,984	2,014	98.50%	2,019	1,976	102.19%
80-84	2,496	2,497	99.97%	2,372	2,370	100.08%
85-89	2,187	2,170	100.77%	1,793	1,760	101.87%
90+	1,116	1,099	101.59%	679	682	99.51%

¹ The expecteds are based on current best estimate assumptions.

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

Attained Age	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%
under 50	0	0	0%	0	0	0%	0	0	0%	0	0	0%
50 to 54	0	1	0%	1	1	149%	0	0	0%	0	0	0%
55 to 59	6	8	79%	9	10	86%	0	4	0%	2	5	40%
60 to 64	46	44	104%	67	66	101%	23	29	80%	33	36	91%
65 to 69	126	136	93%	177	192	92%	70	80	87%	100	109	92%
70 to 74	448	469	95%	353	369	96%	276	219	126%	232	221	105%
75 to 79	1,107	1,109	100%	630	656	96%	590	610	97%	384	425	90%
80 to 84	1,575	1,590	99%	745	744	100%	854	916	93%	481	498	97%
85 to 89	1,382	1,315	105%	497	511	97%	680	674	101%	338	332	102%
over 89	475	496	96%	180	170	106%	208	184	113%	106	103	103%
Total	5,165	5,167	100%	2,659	2,720	98%	2,701	2,717	99%	1,676	1,730	97%

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

² The expected claims are based on current best estimate assumptions with adjustments for incurred but not reported claims.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Termination

Claim Duration (Months)	Actual Deaths	Expected Deaths¹	Actual Recoveries	Expected Recoveries¹	Deaths A/E%	Recoveries A/E%	Total A/E%
1	1,133	791	85	128	143%	66%	132%
2	987	1,563	196	313	63%	63%	63%
3	1,059	1,433	286	305	74%	94%	77%
4	1,213	1,652	397	352	73%	113%	80%
5	1,220	1,422	352	292	86%	121%	92%
6	1,056	1,207	265	238	88%	111%	91%
7	966	1,025	230	197	94%	117%	98%
8	859	896	168	163	96%	103%	97%
9	834	797	149	136	105%	110%	105%
10	746	725	135	115	103%	117%	105%
11	695	672	121	99	103%	122%	106%
12	662	632	100	87	105%	115%	106%
13	612	603	104	77	102%	135%	105%
14+	19,456	17,280	1,517	1,578	113%	96%	111%
Total	31,498	30,698	4,105	4,080	103%	101%	102%

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

Attachment 5
Metropolitan Life Insurance Company
Group Policy Form: G.LTC.1697
Certificate Forms: GCLTCAARP-06-FC
Historial Claim and Active Life Reserves

Nationwide

Calendar Year	Claim Reserves	Active Life Reserves¹
1997	-	
1998	-	
1999	-	
2000	-	
2001	-	
2002	-	
2003	-	
2004	-	
2005	-	
2006	-	
2007	-	
2008	-	
2009	-	
2010	-	
2011	-	
2012	-	
2013	-	
2014	-	
2015	106,624	
2016	87,456	
2017	113,436	
2018	245,358	
2019	2,287,542	
2020	3,206,357	48,873,197

State of Pennsylvania

Calendar Year	Claim Reserves	Active Life Reserves¹
2010	-	
2011	-	
2012	-	
2013	-	
2014	-	
2015	-	
2016	-	
2017	-	
2018	-	
2019	4,138	
2020	212,206	2,052,895

¹ Figure as of 12/31/2020 and
Statutory active life reserves includes additional
reserves based on asset adequacy testing

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

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

[Mail Date]

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

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

Premium (Contribution) Increase Notification – Please review

Why MetLife is contacting you

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

What you need to know

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

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

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

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

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your certificate, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.** [Because the increase needed was higher than the increase being implemented, it is our intent to request an additional increase [of XX%], and if authorized, the additional increase will be implemented no sooner than one year from the date indicated above.] [Please note, however, that MetLife will not implement another premium rate increase for a period of [X] years from the effective date of this increase.]

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



Coverage Change Form due [DATE].

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

Your Options

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

Please carefully evaluate your individual situation before selecting one of these options. We believe that long-term care insurance should be considered in every financial plan and encourage you to maintain your certificate to retain the valuable protection it provides. However, if you choose to cancel your coverage or make any changes, please complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by [FORM DATE]. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your certificate permit you to make these changes at any time.

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your certificate anniversary date after the premium increase takes effect. If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary. If you are set up for automatic deductions from your bank account, you do not need to take any action. The increased premium will be deducted on the next scheduled electronic funds transfer date after the rate increase effective date.

Cancellation Requests

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

[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the effective date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL") which provides limited coverage as described below. (Please note that this limited coverage does not provide the same level of coverage you currently have.) Under LCUL, your [Total Lifetime Benefit] [Total Benefit Amount] will be the greater of: the sum of all premiums paid and waived prior to lapse; or [30 times the daily Nursing Home Benefit][30 times the Daily Benefit Amount] in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your certificate, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining [Total Lifetime Benefit][Total Benefit Amount] of your certificate immediately prior to your date of lapse. Once LCUL goes into effect, your certificate will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option.

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

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

Records indicate your certificate includes a nonforfeiture feature providing for reduced or limited coverage in the event that your certificate lapses due to cancellation or nonpayment of premium. Please refer to your certificate for additional information. If you elect to cancel your coverage, you are eligible for the limited coverage as described in your certificate under the nonforfeiture feature. (Please note that this limited coverage is not intended to replace coverage you currently have.)]

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

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

At MetLife we’re here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call our Customer Service team at [(866) 894-6035]. Call center representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,



Thomas G. Reilly, Assistant Vice President
Product Management & Compliance
Metropolitan Life Insurance Company

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

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania
-----------	----------------------------------	---------------------

2.	Department Use Only	
	State Tracking ID	
	META-133317789	

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

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Gina Jisonna Metropolitan Life Insurance Co. 1300 Hall Blvd Bloomfield, CT 06002	860-656-3809	n/a	gjisonna@metlife.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
-----------	------------------------------	--

6.	Company Tracking Number	CT22-224FC2
-----------	--------------------------------	--------------------

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

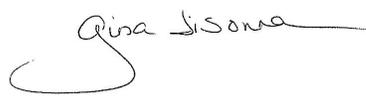
8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
-----------	---------------	---

9.	Type of Insurance (TOI)	LTC03G – Group Long-Term Care Insurance
-----------	--------------------------------	--

10.	Sub-Type of Insurance (Sub-TOI)	LTC03G.001 – Qualified
------------	--	-------------------------------

11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other <input type="checkbox"/> Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ <u>SUPPORTING DOCUMENTATION</u> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____
------------	----------------------------	---

12	Filing Submission Date	June 30, 2022	
13	Filing Fee (If required)	Amount _____	Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No	Check Number _____
14	Date of Domiciliary Approval	Not Applicable	
15	Filing Description:		
<p>This is a filing of a premium rate schedule increase and nonforfeiture endorsement(s) for group long-term care insurance policies. Please see our filing letter for details.</p>			

16	Certification (If required)		
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Pennsylvania</u>.</p>			
Print Name <u>Gina Jisonna</u>		Title <u>Manager – Product Development</u>	
			
Signature _____		Date <u>June 30, 2022</u>	

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

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

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		15.52%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum and Rates	GCLTCAARP-06-FC	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 15.52% - ___% <input type="checkbox"/> Other	
02	Actuarial Memorandum and Rates	G.LTC1697	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +15.52%-___% <input type="checkbox"/> Other	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other	

LHRFA-1



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

Metropolitan Life Insurance Company

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

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

Premium (Contribution) Increase Coverage Change Request Form

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

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

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

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

Signature: _____

Date: _____

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

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

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Group Policy Form: G.LTC.1697

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence			Premium Persistence	
Historical Experience	1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	2.5135
	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	2.4169
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	2.3239
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	2.2345
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	2.1486
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	2.0659
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	1.9865
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	1.9101
	2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	1.8366
	2006	54,828	-	0.0%	268	96,824	-	0.0%	-	-	-	-	-	-	-	4.00%	1.7660
	2007	2,754,652	-	0.0%	3,030	4,677,533	-	0.0%	-	-	-	-	-	-	-	4.00%	1.6980
	2008	5,204,919	-	0.0%	3,163	8,498,274	-	0.0%	-	-	-	-	-	-	-	4.00%	1.6327
	2009	5,068,886	152,064	3.0%	3,092	7,957,853	238,731	3.0%	-	-	-	-	-	-	-	4.00%	1.5689
	2010	4,928,449	380,255	7.7%	3,000	7,439,784	574,018	7.7%	-	-	-	-	-	-	-	4.00%	1.5096
	2011	4,821,251	534,795	11.1%	2,943	6,998,041	776,254	11.1%	-	-	-	-	-	-	-	4.00%	1.4515
	2012	4,763,970	512,772	10.8%	2,873	6,648,939	715,662	10.8%	-	-	-	-	-	-	-	4.00%	1.3957
	2013	4,695,278	350,491	7.5%	2,824	6,301,027	470,356	7.5%	-	-	-	-	-	-	-	4.00%	1.3420
	2014	4,671,268	1,328,280	28.4%	2,786	6,027,699	1,713,983	28.4%	-	-	-	-	-	-	-	4.00%	1.2904
	2015	4,611,822	1,170,073	25.4%	2,739	5,722,106	1,451,765	25.4%	-	-	-	-	-	-	-	4.00%	1.2407
	2016	4,559,484	805,458	17.7%	2,692	5,439,584	960,933	17.7%	-	-	-	-	-	-	-	4.00%	1.1930
2017	4,540,922	637,606	18.4%	2,633	5,209,077	860,852	18.4%	-	-	-	-	-	-	-	4.00%	1.1471	
2018	4,194,363	830,065	19.8%	2,560	4,626,466	915,578	19.8%	-	-	-	-	-	-	-	4.00%	1.1030	
2019	4,115,238	3,424,410	83.2%	2,474	4,364,605	3,631,916	83.2%	-	-	-	-	-	-	-	4.00%	1.0606	
2020	4,040,212	3,333,925	82.5%	2,415	4,120,224	3,399,950	82.5%	-	-	-	-	-	-	-	4.00%	1.0198	
Projected Future Experience	2021	3,936,997	3,799,755	96.5%	2,346	3,860,543	3,725,967	96.5%	1.0000	N/A	0.0285	N/A	0.971	0.974	4.00%	0.9806	
	2022	3,769,749	4,304,014	114.2%	2,275	3,554,369	4,058,109	114.2%	1.0000	N/A	0.0303	N/A	0.970	0.958	4.00%	0.9429	
	2023	3,598,038	4,833,869	134.3%	2,201	3,261,988	4,382,395	134.3%	1.0000	N/A	0.0324	N/A	0.968	0.954	4.00%	0.9066	
	2024	3,421,561	5,381,032	157.3%	2,124	2,982,687	4,690,822	157.3%	1.0000	N/A	0.0349	N/A	0.965	0.951	4.00%	0.8717	
	2025	3,238,319	5,943,469	183.5%	2,044	2,714,374	4,981,842	183.5%	1.0000	N/A	0.0380	N/A	0.962	0.946	4.00%	0.8382	
	2026	3,047,078	6,509,225	213.8%	1,959	2,455,841	5,246,213	213.8%	1.0000	N/A	0.0414	N/A	0.959	0.941	4.00%	0.8060	
	2027	2,850,083	7,068,902	248.0%	1,870	2,208,721	5,476,617	248.0%	1.0000	N/A	0.0453	N/A	0.955	0.935	4.00%	0.7750	
	2028	2,650,308	7,605,265	287.0%	1,778	1,974,904	5,667,145	287.0%	1.0000	N/A	0.0494	N/A	0.951	0.930	4.00%	0.7452	
	2029	2,449,282	8,108,440	331.1%	1,682	1,754,912	5,809,703	331.1%	1.0000	N/A	0.0538	N/A	0.946	0.924	4.00%	0.7165	
	2030	2,248,670	8,561,695	380.7%	1,584	1,549,205	5,898,519	380.7%	1.0000	N/A	0.0586	N/A	0.941	0.918	4.00%	0.6889	
	2031	2,050,407	8,949,645	436.5%	1,483	1,358,282	5,928,649	436.5%	1.0000	N/A	0.0636	N/A	0.936	0.912	4.00%	0.6624	
	2032	1,855,922	9,261,756	499.0%	1,380	1,182,160	5,899,428	499.0%	1.0000	N/A	0.0692	N/A	0.931	0.905	4.00%	0.6370	
	2033	1,666,558	9,482,133	569.0%	1,277	1,020,713	5,807,501	569.0%	1.0000	N/A	0.0749	N/A	0.925	0.898	4.00%	0.6125	
	2034	1,484,824	9,622,369	646.8%	1,173	874,312	5,654,944	646.8%	1.0000	N/A	0.0810	N/A	0.919	0.891	4.00%	0.5889	
	2035	1,311,817	9,621,726	733.5%	1,071	742,830	5,448,407	733.5%	1.0000	N/A	0.0873	N/A	0.913	0.884	4.00%	0.5663	
	2036	1,149,079	9,538,260	830.1%	971	625,652	5,193,407	830.1%	1.0000	N/A	0.0937	N/A	0.906	0.876	4.00%	0.5445	
	2037	997,440	9,352,616	937.7%	873	522,200	4,896,469	937.7%	1.0000	N/A	0.1008	N/A	0.899	0.868	4.00%	0.5235	
	2038	857,480	9,065,704	1057.3%	779	431,659	4,563,711	1057.3%	1.0000	N/A	0.1080	N/A	0.892	0.860	4.00%	0.5034	
	2039	729,795	8,684,946	1190.1%	689	353,252	4,203,880	1190.1%	1.0000	N/A	0.1154	N/A	0.885	0.851	4.00%	0.4840	
	2040	614,758	8,222,824	1337.6%	604	286,124	3,827,109	1337.6%	1.0000	N/A	0.1231	N/A	0.877	0.842	4.00%	0.4654	
	2041	512,405	7,691,829	1501.1%	525	229,314	3,442,280	1501.1%	1.0000	N/A	0.1308	N/A	0.869	0.834	4.00%	0.4475	
	2042	422,424	7,108,124	1682.7%	452	181,774	3,058,709	1682.7%	1.0000	N/A	0.1390	N/A	0.861	0.824	4.00%	0.4303	
	2043	344,302	6,487,017	1884.1%	385	142,459	2,684,077	1884.1%	1.0000	N/A	0.1473	N/A	0.853	0.815	4.00%	0.4138	
	2044	277,325	5,845,262	2107.7%	325	110,333	2,325,522	2107.7%	1.0000	N/A	0.1556	N/A	0.844	0.805	4.00%	0.3978	
	2045	220,620	5,200,284	2357.1%	272	84,397	1,989,346	2357.1%	1.0000	N/A	0.1643	N/A	0.836	0.796	4.00%	0.3825	
	2046	173,272	4,567,516	2636.0%	225	63,735	1,680,080	2636.0%	1.0000	N/A	0.1732	N/A	0.827	0.785	4.00%	0.3678	
	2047	134,233	3,958,693	2949.1%	184	47,476	1,400,130	2949.1%	1.0000	N/A	0.1817	N/A	0.818	0.775	4.00%	0.3537	
	2048	102,482	3,381,944	3300.0%	149	34,852	1,150,137	3300.0%	1.0000	N/A	0.1909	N/A	0.809	0.763	4.00%	0.3401	
	2049	77,080	2,848,688	3695.8%	119	25,205	931,525	3695.8%	1.0000	N/A	0.1999	N/A	0.800	0.752	4.00%	0.3270	
	2050	57,045	2,366,393	4148.3%	94	17,936	744,052	4148.3%	1.0000	N/A	0.2078	N/A	0.792	0.740	4.00%	0.3144	
	2051	41,542	1,937,505	4684.0%	74	12,559	595,788	4684.0%	1.0000	N/A	0.2179	N/A	0.782	0.728	4.00%	0.3023	
	2052	29,733	1,564,463	5261.6%	57	8,644	454,794	5261.6%	1.0000	N/A	0.2267	N/A	0.773	0.716	4.00%	0.2907	
	2053	20,938	1,245,611	5949.1%	44	5,853	348,176	5949.1%	1.0000	N/A	0.2333	N/A	0.767	0.704	4.00%	0.2795	
	2054	14,491	978,071	6749.6%	33	3,895	262,878	6749.6%	1.0000	N/A	0.2418	N/A	0.758	0.692	4.00%	0.2688	
	2055	9,844	757,856	7698.6%	25	2,544	195,856	7698.6%	1.0000	N/A	0.2523	N/A	0.748	0.679	4.00%	0.2584	
	2056	6,573	579,642	8819.1%	18	1,633	144,038	8819.1%	1.0000	N/A	0.2573	N/A	0.743	0.668	4.00%	0.2485	
	2057	4,338	437,786	10092.6%	14	1,036	104,603	10092.6%	1.0000	N/A	0.2611	N/A	0.739	0.660	4.00%	0.2389	
	2058	2,845	326,131	11462.8%	10	654	74,928	11462.8%	1.0000	N/A	0.2711	N/A	0.729	0.656	4.00%	0.2297	
	2059	1,854	240,224	12959.7%	7	409	53,068	12959.7%	1.0000	N/A	0.2702	N/A	0.730	0.652	4.00%	0.2209	
	2060	1,220	174,793	14333.1%	5	259	37,128	14333.1%	1.0000	N/A	0.2914	N/A	0.709	0.658	4.00%	0.2124	
2061	821	126,263	15385.4%	4	168	25,789	15385.4%	1.0000	N/A	0.2788	N/A	0.721	0.673	4.00%	0.2042		
2062	564	90,474	16047.7%	3	111	17,768	16047.7%	1.0000	N/A	0.2676	N/A	0.732	0.687	4.00%	0.1964		
2063	391	64,343	16475.5%	2	74	12,150	16475.5%	1.0000	N/A	0.2989	N/A	0.701	0.693	4.00%	0.1888		
2064	274	45,483	16576.6%	1	50	8,258	16576.6%	1.0000	N/A	0.3000	N/A	0.700	0.703	4.00%	0.1816		
2065	193	32,318	16714.8%	1	34	5,642	16714.8%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1746		
2066	135	23,236	17266.5%	1	23	3,901	17266.5%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1679		
2067	92	16,615	18108.7%	0	15	2,682	18108.7%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1614		
2068	62	11,629	18774.4%	0	10	1,805	18774.4%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1552		
2069	41	8,196	19980.4%	0	6	1,223	19980.4%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1492		
2070+	58	15,091	26055.2%	0	8	2,166	26055.2%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1435		
Past		63,025,543	13,660,194	21.7%	39,492	84,128,037	15,809,997	18.8%									
Future		46,385,158	212,027,124	457.1%	33,192	34,690,193	123,109,317	354.9%									
Lifetime		109,410,700	225,687,319	206.3%	72,684												

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency	
Historical Experience	1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	2.5135
	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	2.4169
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	2.3239
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	2.2345
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	2.1486
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	2.0659
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	1.9865
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	1.9101
	2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.00%	1.8386
	2006	54,828	-	0.0%	268	96,824	-	0.0%	-	-	-	-	-	-	-	4.00%	1.7660
	2007	2,754,652	-	0.0%	3,030	4,677,533	-	0.0%	-	-	-	-	-	-	-	4.00%	1.6990
	2008	5,204,919	-	0.0%	3,163	8,498,274	-	0.0%	-	-	-	-	-	-	-	4.00%	1.6327
	2009	5,068,886	152,064	3.0%	3,092	7,957,853	238,731	3.0%	-	-	-	-	-	-	-	4.00%	1.5699
	2010	4,928,449	380,255	7.7%	3,000	7,439,784	574,018	7.7%	-	-	-	-	-	-	-	4.00%	1.5096
	2011	4,821,251	534,795	11.1%	2,943	6,998,041	776,254	11.1%	-	-	-	-	-	-	-	4.00%	1.4515
	2012	4,763,970	512,772	10.8%	2,873	6,948,939	715,662	10.8%	-	-	-	-	-	-	-	4.00%	1.3957
	2013	4,695,278	350,491	7.5%	2,824	6,301,027	470,358	7.5%	-	-	-	-	-	-	-	4.00%	1.3420
	2014	4,671,268	1,328,280	28.4%	2,786	6,027,699	1,713,983	28.4%	-	-	-	-	-	-	-	4.00%	1.2904
	2015	4,611,822	1,170,073	25.4%	2,739	5,722,106	1,451,765	25.4%	-	-	-	-	-	-	-	4.00%	1.2407
	2016	4,559,484	805,458	17.7%	2,692	5,439,584	960,933	17.7%	-	-	-	-	-	-	-	4.00%	1.1930
	2017	4,540,922	837,606	18.4%	2,633	5,209,077	960,852	18.4%	-	-	-	-	-	-	-	4.00%	1.1471
2018	4,194,363	830,065	19.8%	2,560	4,626,466	915,578	19.8%	-	-	-	-	-	-	-	4.00%	1.1030	
2019	4,115,238	3,424,410	83.2%	2,474	4,364,605	3,631,916	83.2%	-	-	-	-	-	-	-	4.00%	1.0606	
2020	4,040,212	3,333,925	82.5%	2,415	4,120,224	3,399,950	82.5%	-	-	-	-	-	-	-	4.00%	1.0198	
Projected Future Experience	2021	3,936,997	3,799,755	96.5%	2,346	3,860,543	3,725,967	96.5%	1.0000	1.0000	0.0285	1.0000	0.971	0.974	4.00%	0.9896	
	2022	3,769,749	4,304,014	114.2%	2,275	3,554,369	4,056,109	114.2%	1.0000	1.0000	0.0303	1.0000	0.970	0.958	4.00%	0.9429	
	2023	3,796,764	4,815,406	126.8%	2,193	3,442,154	4,365,656	126.8%	1.0593	1.0000	0.0361	0.9962	0.964	0.954	4.00%	0.9066	
	2024	3,909,685	5,327,596	136.3%	2,103	3,408,200	4,644,239	136.3%	1.1541	1.0000	0.0408	0.9901	0.959	0.951	4.00%	0.8717	
	2025	3,703,497	5,884,034	158.9%	2,023	3,104,288	4,932,024	158.9%	1.1552	1.0000	0.0381	0.9900	0.962	0.946	4.00%	0.8382	
	2026	3,484,785	6,444,133	184.9%	1,939	2,808,618	5,193,751	184.9%	1.1552	1.0000	0.0414	0.9900	0.959	0.941	4.00%	0.8060	
	2027	3,259,492	6,996,233	214.6%	1,851	2,525,999	5,421,851	214.6%	1.1552	1.0000	0.0453	0.9900	0.955	0.935	4.00%	0.7750	
	2028	3,031,017	7,529,213	248.4%	1,760	2,258,595	5,610,474	248.4%	1.1552	1.0000	0.0494	0.9900	0.951	0.930	4.00%	0.7452	
	2029	2,801,117	8,027,355	286.6%	1,665	2,007,002	5,751,606	286.6%	1.1552	1.0000	0.0538	0.9900	0.946	0.924	4.00%	0.7165	
	2030	2,571,887	8,476,078	329.6%	1,568	1,771,745	5,839,534	329.6%	1.1552	1.0000	0.0586	0.9900	0.941	0.918	4.00%	0.6889	
	2031	2,344,944	8,860,148	377.8%	1,468	1,553,397	5,869,363	377.8%	1.1552	1.0000	0.0636	0.9900	0.936	0.912	4.00%	0.6624	
	2032	2,122,521	9,169,138	432.0%	1,366	1,351,975	5,840,434	432.0%	1.1552	1.0000	0.0692	0.9900	0.931	0.905	4.00%	0.6370	
	2033	1,905,956	9,387,312	492.5%	1,264	1,167,336	5,749,426	492.5%	1.1552	1.0000	0.0749	0.9900	0.925	0.898	4.00%	0.6125	
	2034	1,697,888	9,506,345	559.9%	1,162	999,905	5,598,395	559.9%	1.1552	1.0000	0.0810	0.9900	0.919	0.891	4.00%	0.5889	
	2035	1,500,256	9,525,509	634.9%	1,060	849,537	5,393,923	634.9%	1.1552	1.0000	0.0873	0.9900	0.913	0.884	4.00%	0.5663	
	2036	1,314,141	9,442,877	718.6%	961	715,526	5,141,473	718.6%	1.1552	1.0000	0.0937	0.9900	0.906	0.876	4.00%	0.5445	
	2037	1,140,720	9,259,090	811.7%	864	597,212	4,847,504	811.7%	1.1552	1.0000	0.1008	0.9900	0.899	0.868	4.00%	0.5235	
	2038	980,855	8,975,047	915.2%	771	493,665	4,516,074	915.2%	1.1552	1.0000	0.1080	0.9900	0.892	0.860	4.00%	0.5034	
	2039	834,629	8,598,097	1030.2%	682	403,996	4,161,842	1030.2%	1.1552	1.0000	0.1154	0.9900	0.885	0.851	4.00%	0.4840	
	2040	703,067	8,140,596	1157.9%	598	327,225	3,788,838	1157.9%	1.1552	1.0000	0.1231	0.9900	0.877	0.842	4.00%	0.4654	
	2041	586,011	7,614,911	1299.4%	520	262,254	3,407,857	1299.4%	1.1552	1.0000	0.1308	0.9900	0.869	0.834	4.00%	0.4475	
	2042	483,104	7,037,042	1456.6%	447	207,886	3,028,122	1456.6%	1.1552	1.0000	0.1390	0.9900	0.861	0.824	4.00%	0.4303	
	2043	393,760	6,422,147	1631.0%	382	162,923	2,657,236	1631.0%	1.1552	1.0000	0.1473	0.9900	0.853	0.815	4.00%	0.4138	
	2044	317,162	5,786,810	1824.6%	322	126,182	2,302,267	1824.6%	1.1552	1.0000	0.1556	0.9900	0.844	0.805	4.00%	0.3978	
	2045	252,312	5,148,281	2040.4%	269	96,521	1,969,452	2040.4%	1.1552	1.0000	0.1643	0.9900	0.836	0.796	4.00%	0.3825	
	2046	198,163	4,521,841	2281.9%	223	72,891	1,663,279	2281.9%	1.1552	1.0000	0.1732	0.9900	0.827	0.785	4.00%	0.3678	
	2047	153,515	3,919,106	2552.9%	182	54,296	1,386,129	2552.9%	1.1552	1.0000	0.1817	0.9900	0.818	0.775	4.00%	0.3537	
	2048	117,203	3,348,125	2856.7%	147	39,859	1,138,636	2856.7%	1.1552	1.0000	0.1909	0.9900	0.809	0.763	4.00%	0.3401	
	2049	88,152	2,820,201	3199.2%	118	28,826	922,210	3199.2%	1.1552	1.0000	0.1999	0.9900	0.800	0.752	4.00%	0.3270	
	2050	65,240	2,342,729	3590.9%	93	20,513	736,612	3590.9%	1.1552	1.0000	0.2078	0.9900	0.792	0.740	4.00%	0.3144	
	2051	47,509	1,918,130	4037.4%	73	14,364	579,911	4037.4%	1.1552	1.0000	0.2179	0.9900	0.782	0.728	4.00%	0.3023	
	2052	34,004	1,548,819	4554.7%	56	9,885	450,247	4554.7%	1.1552	1.0000	0.2267	0.9900	0.773	0.716	4.00%	0.2907	
	2053	23,946	1,233,154	5149.8%	43	6,693	344,694	5149.8%	1.1552	1.0000	0.2333	0.9900	0.767	0.704	4.00%	0.2795	
	2054	16,572	968,290	5842.8%	33	4,454	260,249	5842.8%	1.1552	1.0000	0.2418	0.9900	0.758	0.692	4.00%	0.2688	
	2055	11,258	750,277	6664.3%	25	2,909	193,897	6664.3%	1.1552	1.0000	0.2523	0.9900	0.748	0.679	4.00%	0.2584	
	2056	7,517	573,846	7634.3%	18	1,868	142,597	7634.3%	1.1552	1.0000	0.2573	0.9900	0.743	0.668	4.00%	0.2485	
2057	4,961	433,409	8736.7%	13	1,185	103,557	8736.7%	1.1552	1.0000	0.2611	0.9900	0.739	0.660	4.00%	0.2389		
2058	3,254	322,869	9922.8%	10	748	74,178	9922.8%	1.1552	1.0000	0.2711	0.9900	0.729	0.656	4.00%	0.2297		
2059	2,120	237,822	11218.6%	7	468	52,537	11218.6%	1.1552	1.0000	0.2702	0.9900	0.730	0.652	4.00%	0.2209		
2060	1,395	173,045	12407.5%	5	296	36,757	12407.5%	1.1552	1.0000	0.2914	0.9900	0.709	0.658	4.00%	0.2124		
2061	939	125,000	13318.4%	4	192	25,531	13318.4%	1.1552	1.0000	0.2788	0.9900	0.721	0.673	4.00%	0.2042		
2062	645	89,569	13891.7%	3	127	17,590	13891.7%	1.1552	1.0000	0.2676	0.9900	0.732	0.687	4.00%	0.1964		
2063	447	63,700	14262.0%	2	84	12,029	14262.0%	1.1552	1.0000	0.2869	0.9900	0.701	0.693	4.00%	0.1888		
2064	314	45,028	14349.5%	1	57	8,176	14349.5%	1.1552	1.0000	0.3000	0.9900	0.700	0.703	4.00%	0.1816		
2065	221	31,995	14469.2%	1	39	5,586	14469.2%	1.1552	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1746		
2066	154	23,003	14946.7%	1	26	3,862	14946.7%	1.1552	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1679		
2067	105	16,449	15675.9%	0	17	2,655	15675.9%	1.1552	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1614		
2068	71	11,513	16252.1%	0	11	1,787	16252.1%	1.1552	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1552		
2069	47	8,114	17296.1%	0	7	1,211	17296.1%	1.1552	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1492		
2070+	66	14,940	22554.7%	0	10	2,144	22554.7%	1.1552	1.0000	N/A	0.9900	N/A	N/A	4.00%	0.1435		
Past		63,025,543	13,660,194	21.7%	39,492	84,128,037	15,809,997	18.8%									
Future		51,619,734	210,018,140</														

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

1	Accumulated value of initial earned premium	84,128,037	x	58%	=	48,794,261
2a	Accumulated value of earned premium	84,128,037				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	0	x	85%	=	0
3	Present value of future projected initial earned premium	34,690,193	x	58%	=	20,120,312
4a	Present value of future projected premium	38,316,877				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	3,626,684	x	85%	=	3,082,681
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					71,997,254
6a	Accumulated value of incurred claims without the inclusion of active life reserves					15,809,997
6b	Present value of future projected incurred claims without the inclusion of active life reserves					121,983,476
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					137,793,472
8	Test: 7 is not less than 5					TRUE

- Includes certificate forms GCLTCAARP-06-FC(and similar certificates in other jurisdictions) issued under group policy G.LTC.1697

Plan	Policy Number	Policy Form	Issue Age	Inflation Status Indicator	Benefit Period (days)	Issue Date	Requested Rate Increase
AARP_Original		1 G.LTC1697	56	Optional		1460 6/1/2001	15.52%
AARP_Original		2 G.LTC1697	60	Optional		1460 12/1/2001	15.52%
AARP_Original		3 G.LTC1697	61	Optional	Unlimited	7/1/2002	15.52%
AARP_Original		4 G.LTC1697	59	Optional	Unlimited	1/1/2000	15.52%
AARP_Original		5 G.LTC1697	61	Auto 5% Compound		1460 3/1/1999	15.52%
AARP_Original		6 G.LTC1697	50	Optional	Unlimited	9/1/1999	15.52%
AARP_Original		7 G.LTC1697	52	Auto 5% Compound	Unlimited	4/1/2002	15.52%
AARP_Original		8 G.LTC1697	62	Optional	Unlimited	9/1/1999	15.52%
AARP_Original		9 G.LTC1697	58	Optional		1460 9/1/2000	15.52%
AARP_Original		10 G.LTC1697	66	Optional	Unlimited	12/1/1999	15.52%
AARP_Original		11 G.LTC1697	56	Auto 5% Compound	Unlimited	9/1/2000	15.52%
AARP_Original		12 G.LTC1697	52	Optional	Unlimited	2/1/2000	15.52%
AARP_Original		13 G.LTC1697	56	Optional		1460 4/1/2003	15.52%
AARP_Original		14 G.LTC1697	63	Optional	Unlimited	8/1/2002	15.52%
AARP_Original		15 G.LTC1697	52	Optional	Unlimited	12/1/2000	15.52%
AARP_Original		16 G.LTC1697	61	Optional		1460 10/1/2002	15.52%
AARP_Original		17 G.LTC1697	40	Auto 5% Compound	Unlimited	7/1/2001	15.52%
AARP_Original		18 G.LTC1697	60	Optional	Unlimited	12/1/2003	15.52%
AARP_Original		19 G.LTC1697	52	Optional		1460 10/1/2003	15.52%
AARP_Original		20 G.LTC1697	76	Optional		1460 10/1/2003	15.52%
AARP_Original		21 G.LTC1697	55	Optional		1460 8/1/2005	15.52%
AARP_Original		22 G.LTC1697	57	Optional	Unlimited	11/1/2004	15.52%
AARP_Original		23 G.LTC1697	60	Auto 5% Compound		1460 9/1/2005	15.52%
AARP_Original		24 G.LTC1697	71	Optional	Unlimited	4/1/2004	15.52%
AARP_Original		25 G.LTC1697	64	Optional		1460 5/1/2005	15.52%
AARP_Original		26 G.LTC1697	63	Optional		1460 5/1/2005	15.52%
AARP_Original		27 G.LTC1697	50	Optional		1460 10/1/2003	15.52%
AARP_Original		28 G.LTC1697	51	Optional	Unlimited	10/1/2005	15.52%
AARP_Original		29 G.LTC1697	59	Optional	Unlimited	12/1/2004	15.52%
AARP_Original		30 G.LTC1697	48	Optional		1460 10/1/2004	15.52%
AARP_Original		31 G.LTC1697	55	Optional	Unlimited	8/1/2003	15.52%
AARP_Original		32 G.LTC1697	61	Optional	Unlimited	10/1/2003	15.52%
AARP_Original		33 G.LTC1697	57	Auto 5% Compound	Unlimited	4/1/2005	15.52%
AARP_Original		34 G.LTC1697	63	Optional	Unlimited	10/1/2004	15.52%
AARP_Original		35 G.LTC1697	69	Optional		1460 11/1/2004	15.52%
AARP_Original		36 G.LTC1697	66	Optional		1460 10/1/2003	15.52%
AARP_Original		37 G.LTC1697	66	Optional		1460 10/1/2004	15.52%
AARP_Original		38 G.LTC1697	64	Optional	Unlimited	6/1/2004	15.52%
AARP_Original		39 G.LTC1697	52	Optional	Unlimited	8/1/2003	15.52%
AARP_Original		40 G.LTC1697	56	Optional		1460 2/1/2005	15.52%
AARP_Original		41 G.LTC1697	57	Auto 5% Compound	Unlimited	2/1/2004	15.52%
AARP_Original		42 G.LTC1697	63	Optional	Unlimited	5/1/2004	15.52%
AARP_Original		43 G.LTC1697	65	Optional		1460 12/1/2005	15.52%
AARP_Original		44 G.LTC1697	54	Optional	Unlimited	12/1/2004	15.52%
AARP_Original		45 G.LTC1697	66	Optional	Unlimited	5/1/2004	15.52%
AARP_Original		46 G.LTC1697	56	Optional	Unlimited	12/1/2004	15.52%
AARP_Original		47 G.LTC1697	66	Optional		1460 7/1/2005	15.52%
AARP_Original		48 G.LTC1697	67	Optional	Unlimited	8/1/2004	15.52%
AARP_Original		49 G.LTC1697	52	Optional		1460 2/1/2004	15.52%
AARP_Original		50 G.LTC1697	61	Auto 5% Compound		1460 10/1/2004	15.52%
AARP_Original		51 G.LTC1697	53	Auto 5% Compound	Unlimited	1/1/2006	15.52%
AARP_Original		52 G.LTC1697	66	Optional		1460 1/1/2005	15.52%
AARP_Original		53 G.LTC1697	60	Optional		1460 3/1/2005	15.52%
AARP_Original		54 G.LTC1697	68	Optional		1460 9/1/2003	15.52%
AARP_Original		55 G.LTC1697	52	Optional	Unlimited	10/1/2003	15.52%
AARP_Original		56 G.LTC1697	63	Optional		1460 1/1/2005	15.52%
AARP_Original		57 G.LTC1697	50	Auto 5% Compound	Unlimited	11/1/2003	15.52%
AARP_Original		58 G.LTC1697	61	Optional		1460 12/1/2003	15.52%
AARP_Original		59 G.LTC1697	74	Optional		1460 1/1/2005	15.52%
AARP_Original		60 G.LTC1697	59	Optional	Unlimited	2/1/2005	15.52%
AARP_Original		61 G.LTC1697	56	Optional	Unlimited	1/1/2004	15.52%
AARP_Original		62 G.LTC1697	51	Optional		1460 10/1/2003	15.52%
AARP_Original		63 G.LTC1697	56	Optional		1460 11/1/2003	15.52%
AARP_Original		64 G.LTC1697	70	Optional		1460 8/1/2004	15.52%
AARP_Original		65 G.LTC1697	62	Optional		1460 4/1/2005	15.52%
AARP_Original		66 G.LTC1697	70	Optional	Unlimited	3/1/2004	15.52%
AARP_Original		67 G.LTC1697	60	Optional	Unlimited	9/1/2005	15.52%
AARP_Original		68 G.LTC1697	50	Auto 5% Compound		1460 9/1/2003	15.52%
AARP_Original		69 G.LTC1697	57	Auto 5% Compound	Unlimited	11/1/2003	15.52%
AARP_Original		70 G.LTC1697	53	Auto 5% Compound	Unlimited	6/1/2004	15.52%
AARP_Original		71 G.LTC1697	59	Optional	Unlimited	2/1/2005	15.52%
AARP_Original		72 G.LTC1697	56	Optional	Unlimited	2/1/2004	15.52%
AARP_Original		73 G.LTC1697	60	Optional		1460 4/1/2006	15.52%

AARP_Original	74 G.LTC1697	56 Optional	Unlimited		2/1/2004	15.52%
AARP_Original	75 G.LTC1697	60 Optional		1460	4/1/2005	15.52%
AARP_Original	76 G.LTC1697	52 Auto 5% Compound		1460	10/1/2003	15.52%
AARP_Original	77 G.LTC1697	65 Optional		1460	7/1/2003	15.52%
AARP_Original	78 G.LTC1697	55 Optional		1460	4/1/2004	15.52%
AARP_Original	79 G.LTC1697	61 Optional		1460	1/1/2005	15.52%
AARP_Original	80 G.LTC1697	51 Optional		1460	3/1/2004	15.52%
AARP_Original	81 G.LTC1697	63 Optional	Unlimited		5/1/2004	15.52%
AARP_Original	82 G.LTC1697	62 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	83 G.LTC1697	61 Optional		1460	2/1/2004	15.52%
AARP_Original	84 G.LTC1697	69 Optional		1460	2/1/2005	15.52%
AARP_Original	85 G.LTC1697	61 Optional		1460	12/1/2003	15.52%
AARP_Original	86 G.LTC1697	64 Optional		1460	11/1/2005	15.52%
AARP_Original	87 G.LTC1697	59 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	88 G.LTC1697	65 Optional		1460	5/1/2004	15.52%
AARP_Original	89 G.LTC1697	52 Optional		1460	10/1/2003	15.52%
AARP_Original	90 G.LTC1697	61 Optional		1460	4/1/2004	15.52%
AARP_Original	91 G.LTC1697	67 Optional		1460	5/1/2005	15.52%
AARP_Original	92 G.LTC1697	65 Optional		1460	11/1/2003	15.52%
AARP_Original	93 G.LTC1697	54 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	94 G.LTC1697	51 Optional	Unlimited		8/1/2005	15.52%
AARP_Original	95 G.LTC1697	60 Optional		1460	9/1/2003	15.52%
AARP_Original	96 G.LTC1697	70 Optional		1460	11/1/2004	15.52%
AARP_Original	97 G.LTC1697	64 Optional	Unlimited		2/1/2006	15.52%
AARP_Original	98 G.LTC1697	53 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	99 G.LTC1697	65 Optional		1460	3/1/2005	15.52%
AARP_Original	100 G.LTC1697	56 Optional		1460	8/1/2003	15.52%
AARP_Original	101 G.LTC1697	69 Optional	Unlimited		1/1/2005	15.52%
AARP_Original	102 G.LTC1697	71 Optional		1460	5/1/2005	15.52%
AARP_Original	103 G.LTC1697	66 Optional		1460	10/1/2003	15.52%
AARP_Original	104 G.LTC1697	54 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	105 G.LTC1697	54 Auto 5% Compound	Unlimited		12/1/2003	15.52%
AARP_Original	106 G.LTC1697	57 Optional		1460	10/1/2003	15.52%
AARP_Original	107 G.LTC1697	58 Optional		1460	10/1/2003	15.52%
AARP_Original	108 G.LTC1697	50 Optional	Unlimited		1/1/2006	15.52%
AARP_Original	109 G.LTC1697	67 Optional		1460	11/1/2004	15.52%
AARP_Original	110 G.LTC1697	65 Optional		1460	4/1/2005	15.52%
AARP_Original	111 G.LTC1697	61 Optional		1460	5/1/2004	15.52%
AARP_Original	112 G.LTC1697	59 Optional	Unlimited		4/1/2005	15.52%
AARP_Original	113 G.LTC1697	67 Optional		1460	9/1/2004	15.52%
AARP_Original	114 G.LTC1697	65 Optional		1460	2/1/2005	15.52%
AARP_Original	115 G.LTC1697	58 Optional		1460	10/1/2005	15.52%
AARP_Original	116 G.LTC1697	71 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	117 G.LTC1697	53 Auto 5% Compound		1460	9/1/2003	15.52%
AARP_Original	118 G.LTC1697	66 Optional		1460	7/1/2003	15.52%
AARP_Original	119 G.LTC1697	64 Optional		1460	4/1/2004	15.52%
AARP_Original	120 G.LTC1697	67 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	121 G.LTC1697	53 Optional	Unlimited		9/1/2005	15.52%
AARP_Original	122 G.LTC1697	66 Optional		1460	6/1/2005	15.52%
AARP_Original	123 G.LTC1697	60 Optional		1460	2/1/2005	15.52%
AARP_Original	124 G.LTC1697	64 Optional	Unlimited		9/1/2004	15.52%
AARP_Original	125 G.LTC1697	66 Optional		1460	10/1/2003	15.52%
AARP_Original	126 G.LTC1697	62 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	127 G.LTC1697	62 Auto 5% Compound		1460	6/1/2005	15.52%
AARP_Original	128 G.LTC1697	60 Optional	Unlimited		7/1/2004	15.52%
AARP_Original	129 G.LTC1697	64 Optional	Unlimited		1/1/2004	15.52%
AARP_Original	130 G.LTC1697	62 Optional		1460	9/1/2004	15.52%
AARP_Original	131 G.LTC1697	61 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	132 G.LTC1697	53 Optional		1460	11/1/2003	15.52%
AARP_Original	133 G.LTC1697	59 Optional		1460	7/1/2004	15.52%
AARP_Original	134 G.LTC1697	58 Auto 5% Compound		1460	2/1/2004	15.52%
AARP_Original	135 G.LTC1697	65 Optional		1460	9/1/2005	15.52%
AARP_Original	136 G.LTC1697	57 Auto 5% Compound	Unlimited		8/1/2004	15.52%
AARP_Original	137 G.LTC1697	52 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	138 G.LTC1697	74 Optional		1460	4/1/2004	15.52%
AARP_Original	139 G.LTC1697	58 Auto 5% Compound	Unlimited		4/1/2005	15.52%
AARP_Original	140 G.LTC1697	56 Optional		1460	2/1/2005	15.52%
AARP_Original	141 G.LTC1697	56 Optional		1460	7/1/2003	15.52%
AARP_Original	142 G.LTC1697	55 Auto 5% Compound		1460	8/1/2003	15.52%
AARP_Original	143 G.LTC1697	67 Optional		1460	6/1/2005	15.52%
AARP_Original	144 G.LTC1697	65 Optional	Unlimited		3/1/2004	15.52%
AARP_Original	145 G.LTC1697	62 Optional		1460	5/1/2004	15.52%
AARP_Original	146 G.LTC1697	55 Optional	Unlimited		1/1/2004	15.52%
AARP_Original	147 G.LTC1697	50 Optional	Unlimited		7/1/2004	15.52%
AARP_Original	148 G.LTC1697	68 Optional	Unlimited		2/1/2004	15.52%
AARP_Original	149 G.LTC1697	70 Optional		1460	4/1/2005	15.52%
AARP_Original	150 G.LTC1697	57 Optional	Unlimited		2/1/2005	15.52%

AARP_Original	151 G.LTC1697	70 Optional		1460	1/1/2006	15.52%
AARP_Original	152 G.LTC1697	66 Optional	Unlimited		8/1/2004	15.52%
AARP_Original	153 G.LTC1697	62 Optional		1460	7/1/2005	15.52%
AARP_Original	154 G.LTC1697	57 Auto 5% Compound		1460	8/1/2005	15.52%
AARP_Original	155 G.LTC1697	62 Optional		1460	4/1/2005	15.52%
AARP_Original	156 G.LTC1697	64 Auto 5% Compound	Unlimited		10/1/2003	15.52%
AARP_Original	157 G.LTC1697	60 Optional		1460	10/1/2003	15.52%
AARP_Original	158 G.LTC1697	72 Auto 5% Compound		1460	8/1/2004	15.52%
AARP_Original	159 G.LTC1697	52 Auto 5% Compound	Unlimited		1/1/2005	15.52%
AARP_Original	160 G.LTC1697	67 Auto 5% Compound	Unlimited		9/1/2005	15.52%
AARP_Original	161 G.LTC1697	61 Optional	Unlimited		6/1/2004	15.52%
AARP_Original	162 G.LTC1697	62 Optional		1460	8/1/2004	15.52%
AARP_Original	163 G.LTC1697	52 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	164 G.LTC1697	62 Optional		1460	9/1/2004	15.52%
AARP_Original	165 G.LTC1697	57 Optional		1460	2/1/2005	15.52%
AARP_Original	166 G.LTC1697	72 Optional		1460	3/1/2004	15.52%
AARP_Original	167 G.LTC1697	66 Optional		1460	10/1/2003	15.52%
AARP_Original	168 G.LTC1697	63 Optional		1460	10/1/2004	15.52%
AARP_Original	169 G.LTC1697	57 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	170 G.LTC1697	50 Optional		1460	8/1/2005	15.52%
AARP_Original	171 G.LTC1697	51 Auto 5% Compound	Unlimited		7/1/2003	15.52%
AARP_Original	172 G.LTC1697	57 Optional		1460	12/1/2003	15.52%
AARP_Original	173 G.LTC1697	53 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	174 G.LTC1697	62 Optional	Unlimited		2/1/2006	15.52%
AARP_Original	175 G.LTC1697	50 Optional		1460	9/1/2004	15.52%
AARP_Original	176 G.LTC1697	63 Auto 5% Compound		1460	11/1/2005	15.52%
AARP_Original	177 G.LTC1697	55 Optional		1460	11/1/2003	15.52%
AARP_Original	178 G.LTC1697	57 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	179 G.LTC1697	73 Optional		1460	9/1/2003	15.52%
AARP_Original	180 G.LTC1697	51 Optional		1460	1/1/2006	15.52%
AARP_Original	181 G.LTC1697	55 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	182 G.LTC1697	67 Optional		1460	10/1/2005	15.52%
AARP_Original	183 G.LTC1697	58 Optional		1460	7/1/2005	15.52%
AARP_Original	184 G.LTC1697	57 Optional		1460	11/1/2005	15.52%
AARP_Original	185 G.LTC1697	68 Optional		1460	11/1/2005	15.52%
AARP_Original	186 G.LTC1697	61 Optional		1460	4/1/2005	15.52%
AARP_Original	187 G.LTC1697	58 Optional		1460	7/1/2004	15.52%
AARP_Original	188 G.LTC1697	56 Optional	Unlimited		2/1/2005	15.52%
AARP_Original	189 G.LTC1697	54 Optional		1460	7/1/2003	15.52%
AARP_Original	190 G.LTC1697	51 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	191 G.LTC1697	61 Optional		1460	1/1/2004	15.52%
AARP_Original	192 G.LTC1697	59 Optional		1460	8/1/2003	15.52%
AARP_Original	193 G.LTC1697	51 Optional		1460	3/1/2005	15.52%
AARP_Original	194 G.LTC1697	64 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	195 G.LTC1697	64 Optional		1460	9/1/2004	15.52%
AARP_Original	196 G.LTC1697	68 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	197 G.LTC1697	59 Optional		1460	4/1/2004	15.52%
AARP_Original	198 G.LTC1697	57 Optional		1460	9/1/2003	15.52%
AARP_Original	199 G.LTC1697	62 Auto 5% Compound	Unlimited		10/1/2004	15.52%
AARP_Original	200 G.LTC1697	67 Optional		1460	7/1/2005	15.52%
AARP_Original	201 G.LTC1697	57 Optional	Unlimited		1/1/2005	15.52%
AARP_Original	202 G.LTC1697	49 Optional		1460	10/1/2003	15.52%
AARP_Original	203 G.LTC1697	56 Optional		1460	4/1/2004	15.52%
AARP_Original	204 G.LTC1697	65 Optional		1460	10/1/2004	15.52%
AARP_Original	205 G.LTC1697	63 Auto 5% Compound	Unlimited		8/1/2004	15.52%
AARP_Original	206 G.LTC1697	56 Optional		1460	10/1/2004	15.52%
AARP_Original	207 G.LTC1697	51 Optional	Unlimited		2/1/2004	15.52%
AARP_Original	208 G.LTC1697	66 Optional		1460	7/1/2004	15.52%
AARP_Original	209 G.LTC1697	60 Auto 5% Compound		1460	10/1/2005	15.52%
AARP_Original	210 G.LTC1697	64 Optional		1460	4/1/2005	15.52%
AARP_Original	211 G.LTC1697	60 Auto 5% Compound	Unlimited		6/1/2004	15.52%
AARP_Original	212 G.LTC1697	64 Auto 5% Compound		1460	11/1/2003	15.52%
AARP_Original	213 G.LTC1697	57 Optional	Unlimited		11/1/2003	15.52%
AARP_Original	214 G.LTC1697	63 Auto 5% Compound		1460	1/1/2005	15.52%
AARP_Original	215 G.LTC1697	58 Optional		1460	9/1/2005	15.52%
AARP_Original	216 G.LTC1697	55 Optional		1460	10/1/2004	15.52%
AARP_Original	217 G.LTC1697	62 Optional		1460	3/1/2005	15.52%
AARP_Original	218 G.LTC1697	61 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	219 G.LTC1697	53 Optional	Unlimited		6/1/2005	15.52%
AARP_Original	220 G.LTC1697	66 Optional	Unlimited		3/1/2004	15.52%
AARP_Original	221 G.LTC1697	68 Optional		1460	11/1/2003	15.52%
AARP_Original	222 G.LTC1697	54 Optional		1460	7/1/2003	15.52%
AARP_Original	223 G.LTC1697	66 Optional		1460	10/1/2003	15.52%
AARP_Original	224 G.LTC1697	70 Optional		1460	10/1/2004	15.52%
AARP_Original	225 G.LTC1697	55 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	226 G.LTC1697	56 Optional		1460	11/1/2003	15.52%
AARP_Original	227 G.LTC1697	59 Optional		1460	11/1/2005	15.52%

AARP_Original	228	G.LTC1697	59	Optional	Unlimited		12/1/2005	15.52%
AARP_Original	229	G.LTC1697	50	Optional	Unlimited		9/1/2003	15.52%
AARP_Original	230	G.LTC1697	63	Optional		1460	1/1/2005	15.52%
AARP_Original	231	G.LTC1697	60	Optional		1460	11/1/2004	15.52%
AARP_Original	232	G.LTC1697	52	Optional	Unlimited		6/1/2003	15.52%
AARP_Original	233	G.LTC1697	61	Optional	Unlimited		2/1/2005	15.52%
AARP_Original	234	G.LTC1697	52	Optional	Unlimited		4/1/2004	15.52%
AARP_Original	235	G.LTC1697	63	Optional		1460	2/1/2004	15.52%
AARP_Original	236	G.LTC1697	53	Optional	Unlimited		7/1/2003	15.52%
AARP_Original	237	G.LTC1697	65	Optional	Unlimited		7/1/2003	15.52%
AARP_Original	238	G.LTC1697	64	Auto 5% Compound		1460	12/1/2003	15.52%
AARP_Original	239	G.LTC1697	58	Optional		1460	11/1/2003	15.52%
AARP_Original	240	G.LTC1697	46	Optional		1460	4/1/2004	15.52%
AARP_Original	241	G.LTC1697	61	Optional		1460	8/1/2005	15.52%
AARP_Original	242	G.LTC1697	59	Auto 5% Compound		1460	11/1/2005	15.52%
AARP_Original	243	G.LTC1697	59	Optional	Unlimited		11/1/2004	15.52%
AARP_Original	244	G.LTC1697	64	Optional		1460	3/1/2005	15.52%
AARP_Original	245	G.LTC1697	63	Optional	Unlimited		9/1/2003	15.52%
AARP_Original	246	G.LTC1697	56	Optional	Unlimited		6/1/2003	15.52%
AARP_Original	247	G.LTC1697	62	Optional		1460	1/1/2005	15.52%
AARP_Original	248	G.LTC1697	59	Auto 5% Compound		1460	7/1/2003	15.52%
AARP_Original	249	G.LTC1697	58	Optional	Unlimited		11/1/2005	15.52%
AARP_Original	250	G.LTC1697	70	Optional	Unlimited		1/1/2005	15.52%
AARP_Original	251	G.LTC1697	53	Optional	Unlimited		7/1/2003	15.52%
AARP_Original	252	G.LTC1697	64	Auto 5% Compound	Unlimited		9/1/2005	15.52%
AARP_Original	253	G.LTC1697	60	Optional		1460	11/1/2004	15.52%
AARP_Original	254	G.LTC1697	64	Auto 5% Compound	Unlimited		10/1/2004	15.52%
AARP_Original	255	G.LTC1697	67	Auto 5% Compound	Unlimited		3/1/2006	15.52%
AARP_Original	256	G.LTC1697	56	Auto 5% Compound	Unlimited		8/1/2004	15.52%
AARP_Original	257	G.LTC1697	61	Auto 5% Compound	Unlimited		3/1/2005	15.52%
AARP_Original	258	G.LTC1697	58	Auto 5% Compound	Unlimited		12/1/2004	15.52%
AARP_Original	259	G.LTC1697	73	Optional	Unlimited		7/1/2003	15.52%
AARP_Original	260	G.LTC1697	56	Optional	Unlimited		8/1/2004	15.52%
AARP_Original	261	G.LTC1697	65	Optional	Unlimited		1/1/2005	15.52%
AARP_Original	262	G.LTC1697	69	Optional		1460	4/1/2005	15.52%
AARP_Original	263	G.LTC1697	60	Optional	Unlimited		9/1/2004	15.52%
AARP_Original	264	G.LTC1697	62	Auto 5% Compound		1460	1/1/2005	15.52%
AARP_Original	265	G.LTC1697	55	Optional		1460	8/1/2004	15.52%
AARP_Original	266	G.LTC1697	69	Optional		1460	1/1/2006	15.52%
AARP_Original	267	G.LTC1697	56	Optional		1460	12/1/2003	15.52%
AARP_Original	268	G.LTC1697	56	Optional	Unlimited		1/1/2005	15.52%
AARP_Original	269	G.LTC1697	64	Optional		1460	7/1/2005	15.52%
AARP_Original	270	G.LTC1697	73	Optional		1460	6/1/2003	15.52%
AARP_Original	271	G.LTC1697	56	Auto 5% Compound		1460	4/1/2004	15.52%
AARP_Original	272	G.LTC1697	62	Optional		1460	9/1/2003	15.52%
AARP_Original	273	G.LTC1697	58	Auto 5% Compound	Unlimited		3/1/2005	15.52%
AARP_Original	274	G.LTC1697	68	Optional		1460	1/1/2004	15.52%
AARP_Original	275	G.LTC1697	77	Optional	Unlimited		1/1/2005	15.52%
AARP_Original	276	G.LTC1697	56	Optional		1460	4/1/2005	15.52%
AARP_Original	277	G.LTC1697	58	Optional	Unlimited		11/1/2004	15.52%
AARP_Original	278	G.LTC1697	69	Auto 5% Compound	Unlimited		7/1/2004	15.52%
AARP_Original	279	G.LTC1697	61	Optional		1460	6/1/2005	15.52%
AARP_Original	280	G.LTC1697	58	Optional		1460	4/1/2004	15.52%
AARP_Original	281	G.LTC1697	56	Optional	Unlimited		3/1/2004	15.52%
AARP_Original	282	G.LTC1697	52	Optional	Unlimited		7/1/2003	15.52%
AARP_Original	283	G.LTC1697	68	Auto 5% Compound	Unlimited		9/1/2003	15.52%
AARP_Original	284	G.LTC1697	60	Optional	Unlimited		12/1/2003	15.52%
AARP_Original	285	G.LTC1697	57	Optional		1460	12/1/2003	15.52%
AARP_Original	286	G.LTC1697	57	Optional		1460	8/1/2003	15.52%
AARP_Original	287	G.LTC1697	65	Auto 5% Compound	Unlimited		1/1/2004	15.52%
AARP_Original	288	G.LTC1697	77	Optional	Unlimited		2/1/2004	15.52%
AARP_Original	289	G.LTC1697	63	Optional	Unlimited		8/1/2003	15.52%
AARP_Original	290	G.LTC1697	65	Optional	Unlimited		8/1/2005	15.52%
AARP_Original	291	G.LTC1697	50	Optional	Unlimited		5/1/2005	15.52%
AARP_Original	292	G.LTC1697	69	Optional		1460	1/1/2006	15.52%
AARP_Original	293	G.LTC1697	63	Optional	Unlimited		11/1/2004	15.52%
AARP_Original	294	G.LTC1697	68	Optional		1460	10/1/2004	15.52%
AARP_Original	295	G.LTC1697	59	Optional		1460	7/1/2003	15.52%
AARP_Original	296	G.LTC1697	51	Optional		1460	2/1/2005	15.52%
AARP_Original	297	G.LTC1697	72	Optional		1460	10/1/2004	15.52%
AARP_Original	298	G.LTC1697	74	Optional		1460	6/1/2004	15.52%
AARP_Original	299	G.LTC1697	61	Optional		1460	12/1/2004	15.52%
AARP_Original	300	G.LTC1697	55	Optional		1460	3/1/2005	15.52%
AARP_Original	301	G.LTC1697	50	Optional		1460	12/1/2004	15.52%
AARP_Original	302	G.LTC1697	53	Auto 5% Compound	Unlimited		8/1/2004	15.52%
AARP_Original	303	G.LTC1697	70	Optional		1460	5/1/2005	15.52%
AARP_Original	304	G.LTC1697	68	Optional	Unlimited		8/1/2004	15.52%

AARP_Original	305 G.LTC1697	64 Auto 5% Compound		1460	7/1/2005	15.52%
AARP_Original	306 G.LTC1697	65 Optional	Unlimited		7/1/2005	15.52%
AARP_Original	307 G.LTC1697	64 Auto 5% Compound		1460	8/1/2004	15.52%
AARP_Original	308 G.LTC1697	57 Optional		1460	7/1/2003	15.52%
AARP_Original	309 G.LTC1697	53 Auto 5% Compound		1460	10/1/2005	15.52%
AARP_Original	310 G.LTC1697	56 Auto 5% Compound		1460	2/1/2005	15.52%
AARP_Original	311 G.LTC1697	58 Optional		1460	11/1/2003	15.52%
AARP_Original	312 G.LTC1697	50 Optional	Unlimited		8/1/2004	15.52%
AARP_Original	313 G.LTC1697	56 Auto 5% Compound		1460	8/1/2005	15.52%
AARP_Original	314 G.LTC1697	70 Optional	Unlimited		12/1/2005	15.52%
AARP_Original	315 G.LTC1697	66 Optional		1460	2/1/2005	15.52%
AARP_Original	316 G.LTC1697	60 Optional		1460	3/1/2005	15.52%
AARP_Original	317 G.LTC1697	67 Optional		1460	1/1/2005	15.52%
AARP_Original	318 G.LTC1697	73 Optional		1460	1/1/2005	15.52%
AARP_Original	319 G.LTC1697	63 Auto 5% Compound		1460	3/1/2004	15.52%
AARP_Original	320 G.LTC1697	65 Optional	Unlimited		5/1/2004	15.52%
AARP_Original	321 G.LTC1697	64 Optional		1460	3/1/2004	15.52%
AARP_Original	322 G.LTC1697	57 Auto 5% Compound		1460	12/1/2004	15.52%
AARP_Original	323 G.LTC1697	70 Auto 5% Compound		1460	8/1/2004	15.52%
AARP_Original	324 G.LTC1697	64 Optional	Unlimited		6/1/2004	15.52%
AARP_Original	325 G.LTC1697	55 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	326 G.LTC1697	70 Optional		1460	8/1/2003	15.52%
AARP_Original	327 G.LTC1697	73 Optional		1460	6/1/2004	15.52%
AARP_Original	328 G.LTC1697	66 Optional		1460	10/1/2003	15.52%
AARP_Original	329 G.LTC1697	63 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	330 G.LTC1697	56 Optional		1460	2/1/2004	15.52%
AARP_Original	331 G.LTC1697	75 Optional		1460	6/1/2005	15.52%
AARP_Original	332 G.LTC1697	52 Optional		1460	7/1/2005	15.52%
AARP_Original	333 G.LTC1697	54 Auto 5% Compound		1460	5/1/2004	15.52%
AARP_Original	334 G.LTC1697	76 Optional		1460	5/1/2004	15.52%
AARP_Original	335 G.LTC1697	60 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	336 G.LTC1697	65 Optional	Unlimited		9/1/2004	15.52%
AARP_Original	337 G.LTC1697	51 Optional		1460	2/1/2006	15.52%
AARP_Original	338 G.LTC1697	62 Optional	Unlimited		5/1/2005	15.52%
AARP_Original	339 G.LTC1697	50 Optional		1460	7/1/2003	15.52%
AARP_Original	340 G.LTC1697	64 Auto 5% Compound		1460	9/1/2005	15.52%
AARP_Original	341 G.LTC1697	54 Optional		1460	7/1/2004	15.52%
AARP_Original	342 G.LTC1697	59 Optional	Unlimited		7/1/2005	15.52%
AARP_Original	343 G.LTC1697	65 Optional		1460	10/1/2003	15.52%
AARP_Original	344 G.LTC1697	54 Auto 5% Compound	Unlimited		4/1/2004	15.52%
AARP_Original	345 G.LTC1697	74 Optional		1460	8/1/2003	15.52%
AARP_Original	346 G.LTC1697	63 Optional		1460	8/1/2004	15.52%
AARP_Original	347 G.LTC1697	56 Optional		1460	9/1/2003	15.52%
AARP_Original	348 G.LTC1697	64 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	349 G.LTC1697	62 Optional	Unlimited		6/1/2005	15.52%
AARP_Original	350 G.LTC1697	63 Optional	Unlimited		11/1/2005	15.52%
AARP_Original	351 G.LTC1697	70 Optional		1460	10/1/2004	15.52%
AARP_Original	352 G.LTC1697	62 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	353 G.LTC1697	63 Optional		1460	6/1/2004	15.52%
AARP_Original	354 G.LTC1697	63 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	355 G.LTC1697	58 Optional		1460	9/1/2005	15.52%
AARP_Original	356 G.LTC1697	51 Optional		1460	3/1/2004	15.52%
AARP_Original	357 G.LTC1697	61 Optional		1460	5/1/2005	15.52%
AARP_Original	358 G.LTC1697	64 Optional		1460	8/1/2003	15.52%
AARP_Original	359 G.LTC1697	66 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	360 G.LTC1697	55 Optional		1460	2/1/2004	15.52%
AARP_Original	361 G.LTC1697	53 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	362 G.LTC1697	58 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	363 G.LTC1697	58 Optional	Unlimited		2/1/2004	15.52%
AARP_Original	364 G.LTC1697	70 Optional		1460	4/1/2005	15.52%
AARP_Original	365 G.LTC1697	64 Optional		1460	4/1/2004	15.52%
AARP_Original	366 G.LTC1697	66 Optional		1460	11/1/2004	15.52%
AARP_Original	367 G.LTC1697	59 Optional	Unlimited		11/1/2005	15.52%
AARP_Original	368 G.LTC1697	64 Optional		1460	9/1/2003	15.52%
AARP_Original	369 G.LTC1697	59 Auto 5% Compound	Unlimited		9/1/2003	15.52%
AARP_Original	370 G.LTC1697	63 Optional		1460	9/1/2003	15.52%
AARP_Original	371 G.LTC1697	65 Optional		1460	11/1/2003	15.52%
AARP_Original	372 G.LTC1697	53 Auto 5% Compound		1460	4/1/2006	15.52%
AARP_Original	373 G.LTC1697	62 Optional	Unlimited		12/1/2005	15.52%
AARP_Original	374 G.LTC1697	62 Optional	Unlimited		2/1/2004	15.52%
AARP_Original	375 G.LTC1697	64 Optional	Unlimited		11/1/2003	15.52%
AARP_Original	376 G.LTC1697	61 Optional		1460	8/1/2004	15.52%
AARP_Original	377 G.LTC1697	63 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	378 G.LTC1697	59 Optional	Unlimited		1/1/2005	15.52%
AARP_Original	379 G.LTC1697	65 Optional		1460	9/1/2003	15.52%
AARP_Original	380 G.LTC1697	57 Optional	Unlimited		11/1/2003	15.52%
AARP_Original	381 G.LTC1697	53 Optional	Unlimited		6/1/2005	15.52%

AARP_Original	382 G.LTC1697	59 Auto 5% Compound	Unlimited		2/1/2004	15.52%
AARP_Original	383 G.LTC1697	58 Optional	Unlimited		6/1/2004	15.52%
AARP_Original	384 G.LTC1697	64 Optional		1460	2/1/2005	15.52%
AARP_Original	385 G.LTC1697	71 Optional		1460	6/1/2005	15.52%
AARP_Original	386 G.LTC1697	52 Auto 5% Compound	Unlimited		9/1/2005	15.52%
AARP_Original	387 G.LTC1697	52 Optional		1460	1/1/2006	15.52%
AARP_Original	388 G.LTC1697	56 Optional	Unlimited		5/1/2005	15.52%
AARP_Original	389 G.LTC1697	57 Optional		1460	5/1/2005	15.52%
AARP_Original	390 G.LTC1697	57 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	391 G.LTC1697	51 Optional	Unlimited		8/1/2004	15.52%
AARP_Original	392 G.LTC1697	51 Optional		1460	10/1/2004	15.52%
AARP_Original	393 G.LTC1697	56 Optional	Unlimited		11/1/2004	15.52%
AARP_Original	394 G.LTC1697	68 Optional		1460	7/1/2004	15.52%
AARP_Original	395 G.LTC1697	51 Optional		1460	8/1/2003	15.52%
AARP_Original	396 G.LTC1697	51 Auto 5% Compound		1460	1/1/2005	15.52%
AARP_Original	397 G.LTC1697	74 Optional		1460	8/1/2003	15.52%
AARP_Original	398 G.LTC1697	65 Optional		1460	3/1/2005	15.52%
AARP_Original	399 G.LTC1697	58 Auto 5% Compound		1460	7/1/2003	15.52%
AARP_Original	400 G.LTC1697	59 Optional	Unlimited		2/1/2006	15.52%
AARP_Original	401 G.LTC1697	52 Optional		1460	2/1/2006	15.52%
AARP_Original	402 G.LTC1697	56 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	403 G.LTC1697	66 Optional	Unlimited		8/1/2004	15.52%
AARP_Original	404 G.LTC1697	55 Auto 5% Compound	Unlimited		1/1/2004	15.52%
AARP_Original	405 G.LTC1697	58 Auto 5% Compound	Unlimited		2/1/2005	15.52%
AARP_Original	406 G.LTC1697	57 Optional	Unlimited		3/1/2004	15.52%
AARP_Original	407 G.LTC1697	50 Optional		1460	8/1/2003	15.52%
AARP_Original	408 G.LTC1697	54 Auto 5% Compound		1460	1/1/2005	15.52%
AARP_Original	409 G.LTC1697	64 Optional		1460	7/1/2004	15.52%
AARP_Original	410 G.LTC1697	67 Auto 5% Compound	Unlimited		1/1/2004	15.52%
AARP_Original	411 G.LTC1697	54 Optional		1460	12/1/2005	15.52%
AARP_Original	412 G.LTC1697	55 Auto 5% Compound	Unlimited		7/1/2003	15.52%
AARP_Original	413 G.LTC1697	53 Auto 5% Compound		1460	6/1/2004	15.52%
AARP_Original	414 G.LTC1697	54 Optional		1460	11/1/2003	15.52%
AARP_Original	415 G.LTC1697	56 Optional	Unlimited		7/1/2005	15.52%
AARP_Original	416 G.LTC1697	52 Auto 5% Compound	Unlimited		5/1/2004	15.52%
AARP_Original	417 G.LTC1697	59 Auto 5% Compound	Unlimited		1/1/2004	15.52%
AARP_Original	418 G.LTC1697	52 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	419 G.LTC1697	53 Optional	Unlimited		5/1/2005	15.52%
AARP_Original	420 G.LTC1697	52 Optional		1460	6/1/2004	15.52%
AARP_Original	421 G.LTC1697	63 Optional		1460	3/1/2004	15.52%
AARP_Original	422 G.LTC1697	54 Optional		1460	9/1/2003	15.52%
AARP_Original	423 G.LTC1697	61 Auto 5% Compound		1460	7/1/2004	15.52%
AARP_Original	424 G.LTC1697	59 Optional	Unlimited		7/1/2004	15.52%
AARP_Original	425 G.LTC1697	59 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	426 G.LTC1697	65 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	427 G.LTC1697	58 Optional		1460	5/1/2004	15.52%
AARP_Original	428 G.LTC1697	53 Optional		1460	9/1/2004	15.52%
AARP_Original	429 G.LTC1697	63 Optional		1460	9/1/2003	15.52%
AARP_Original	430 G.LTC1697	61 Optional		1460	10/1/2005	15.52%
AARP_Original	431 G.LTC1697	48 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	432 G.LTC1697	51 Optional		1460	11/1/2004	15.52%
AARP_Original	433 G.LTC1697	61 Optional	Unlimited		11/1/2004	15.52%
AARP_Original	434 G.LTC1697	56 Auto 5% Compound		1460	7/1/2004	15.52%
AARP_Original	435 G.LTC1697	55 Optional		1460	10/1/2004	15.52%
AARP_Original	436 G.LTC1697	49 Optional		1460	8/1/2003	15.52%
AARP_Original	437 G.LTC1697	51 Auto 5% Compound	Unlimited		5/1/2005	15.52%
AARP_Original	438 G.LTC1697	58 Optional		1460	3/1/2004	15.52%
AARP_Original	439 G.LTC1697	50 Optional	Unlimited		9/1/2004	15.52%
AARP_Original	440 G.LTC1697	54 Optional	Unlimited		5/1/2005	15.52%
AARP_Original	441 G.LTC1697	60 Optional		1460	4/1/2004	15.52%
AARP_Original	442 G.LTC1697	61 Optional	Unlimited		12/1/2004	15.52%
AARP_Original	443 G.LTC1697	62 Optional		1460	11/1/2005	15.52%
AARP_Original	444 G.LTC1697	63 Optional	Unlimited		7/1/2005	15.52%
AARP_Original	445 G.LTC1697	59 Optional		1460	11/1/2003	15.52%
AARP_Original	446 G.LTC1697	50 Auto 5% Compound		1460	7/1/2005	15.52%
AARP_Original	447 G.LTC1697	55 Optional		1460	7/1/2004	15.52%
AARP_Original	448 G.LTC1697	69 Optional	Unlimited		6/1/2004	15.52%
AARP_Original	449 G.LTC1697	51 Optional	Unlimited		5/1/2005	15.52%
AARP_Original	450 G.LTC1697	50 Auto 5% Compound	Unlimited		2/1/2006	15.52%
AARP_Original	451 G.LTC1697	53 Optional	Unlimited		8/1/2004	15.52%
AARP_Original	452 G.LTC1697	46 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	453 G.LTC1697	63 Optional		1460	12/1/2003	15.52%
AARP_Original	454 G.LTC1697	50 Auto 5% Compound		1460	10/1/2004	15.52%
AARP_Original	455 G.LTC1697	57 Optional		1460	1/1/2005	15.52%
AARP_Original	456 G.LTC1697	55 Optional	Unlimited		6/1/2005	15.52%
AARP_Original	457 G.LTC1697	65 Optional		1460	2/1/2004	15.52%
AARP_Original	458 G.LTC1697	55 Auto 5% Compound		1460	3/1/2005	15.52%

AARP_Original	459	G.LTC1697	60	Optional	Unlimited		8/1/2003	15.52%
AARP_Original	460	G.LTC1697	64	Optional	Unlimited		9/1/2004	15.52%
AARP_Original	461	G.LTC1697	55	Optional	Unlimited		10/1/2003	15.52%
AARP_Original	462	G.LTC1697	68	Optional	Unlimited		3/1/2005	15.52%
AARP_Original	463	G.LTC1697	51	Auto 5% Compound	Unlimited		7/1/2004	15.52%
AARP_Original	464	G.LTC1697	67	Auto 5% Compound		1460	9/1/2005	15.52%
AARP_Original	465	G.LTC1697	50	Optional	Unlimited		12/1/2005	15.52%
AARP_Original	466	G.LTC1697	51	Optional		1460	8/1/2003	15.52%
AARP_Original	467	G.LTC1697	55	Optional	Unlimited		6/1/2003	15.52%
AARP_Original	468	G.LTC1697	64	Optional	Unlimited		5/1/2005	15.52%
AARP_Original	469	G.LTC1697	60	Optional		1460	11/1/2004	15.52%
AARP_Original	470	G.LTC1697	65	Optional		1460	7/1/2003	15.52%
AARP_Original	471	G.LTC1697	57	Auto 5% Compound	Unlimited		4/1/2004	15.52%
AARP_Original	472	G.LTC1697	60	Optional		1460	2/1/2005	15.52%
AARP_Original	473	G.LTC1697	65	Optional		1460	12/1/2003	15.52%
AARP_Original	474	G.LTC1697	63	Auto 5% Compound	Unlimited		8/1/2005	15.52%
AARP_Original	475	G.LTC1697	65	Optional	Unlimited		3/1/2004	15.52%
AARP_Original	476	G.LTC1697	63	Optional		1460	11/1/2005	15.52%
AARP_Original	477	G.LTC1697	62	Optional		1460	6/1/2004	15.52%
AARP_Original	478	G.LTC1697	48	Optional		1460	10/1/2003	15.52%
AARP_Original	479	G.LTC1697	61	Optional		1460	10/1/2004	15.52%
AARP_Original	480	G.LTC1697	50	Optional	Unlimited		6/1/2003	15.52%
AARP_Original	481	G.LTC1697	50	Optional	Unlimited		1/1/2005	15.52%
AARP_Original	482	G.LTC1697	50	Optional	Unlimited		10/1/2003	15.52%
AARP_Original	483	G.LTC1697	54	Auto 5% Compound	Unlimited		4/1/2004	15.52%
AARP_Original	484	G.LTC1697	59	Optional		1460	9/1/2003	15.52%
AARP_Original	485	G.LTC1697	55	Optional	Unlimited		8/1/2004	15.52%
AARP_Original	486	G.LTC1697	64	Optional		1460	7/1/2004	15.52%
AARP_Original	487	G.LTC1697	58	Optional	Unlimited		3/1/2004	15.52%
AARP_Original	488	G.LTC1697	59	Optional		1460	4/1/2005	15.52%
AARP_Original	489	G.LTC1697	65	Auto 5% Compound		1460	5/1/2004	15.52%
AARP_Original	490	G.LTC1697	56	Optional	Unlimited		10/1/2003	15.52%
AARP_Original	491	G.LTC1697	54	Optional	Unlimited		9/1/2004	15.52%
AARP_Original	492	G.LTC1697	64	Optional		1460	10/1/2001	15.52%
AARP_Original	493	G.LTC1697	58	Optional		1460	6/1/2000	15.52%
AARP_Original	494	G.LTC1697	67	Optional	Unlimited		4/1/2001	15.52%
AARP_Original	495	G.LTC1697	64	Optional		1460	12/1/1998	15.52%
AARP_Original	496	G.LTC1697	54	Optional		1460	12/1/2001	15.52%
AARP_Original	497	G.LTC1697	57	Optional		1460	11/1/2000	15.52%
AARP_Original	498	G.LTC1697	57	Optional	Unlimited		6/1/2002	15.52%
AARP_Original	499	G.LTC1697	54	Optional		1460	7/1/2002	15.52%
AARP_Original	500	G.LTC1697	58	Optional		1460	5/1/2000	15.52%
AARP_Original	501	G.LTC1697	62	Auto 5% Compound		1460	9/1/2002	15.52%
AARP_Original	502	G.LTC1697	70	Optional		1460	11/1/2000	15.52%
AARP_Original	503	G.LTC1697	65	Optional	Unlimited		12/1/2001	15.52%
AARP_Original	504	G.LTC1697	65	Optional		1460	2/1/1999	15.52%
AARP_Original	505	G.LTC1697	60	Optional		1460	6/1/2003	15.52%
AARP_Original	506	G.LTC1697	65	Optional		1460	11/1/2001	15.52%
AARP_Original	507	G.LTC1697	69	Optional		1460	5/1/2003	15.52%
AARP_Original	508	G.LTC1697	57	Optional		1460	6/1/2003	15.52%
AARP_Original	509	G.LTC1697	50	Optional	Unlimited		10/1/1999	15.52%
AARP_Original	510	G.LTC1697	68	Optional		1460	3/1/2001	15.52%
AARP_Original	511	G.LTC1697	61	Auto 5% Compound		1460	10/1/1999	15.52%
AARP_Original	512	G.LTC1697	56	Optional		1460	9/1/2000	15.52%
AARP_Original	513	G.LTC1697	57	Optional	Unlimited		9/1/2001	15.52%
AARP_Original	514	G.LTC1697	66	Optional	Unlimited		5/1/2001	15.52%
AARP_Original	515	G.LTC1697	60	Optional		1460	12/1/1998	15.52%
AARP_Original	516	G.LTC1697	63	Optional		1460	12/1/1998	15.52%
AARP_Original	517	G.LTC1697	58	Optional	Unlimited		12/1/2001	15.52%
AARP_Original	518	G.LTC1697	59	Optional	Unlimited		5/1/2001	15.52%
AARP_Original	519	G.LTC1697	60	Optional		1460	12/1/2000	15.52%
AARP_Original	520	G.LTC1697	52	Optional	Unlimited		1/1/1999	15.52%
AARP_Original	521	G.LTC1697	63	Optional		1460	1/1/2003	15.52%
AARP_Original	522	G.LTC1697	65	Optional		1460	4/1/2001	15.52%
AARP_Original	523	G.LTC1697	55	Optional	Unlimited		7/1/2001	15.52%
AARP_Original	524	G.LTC1697	65	Optional		1460	8/1/2001	15.52%
AARP_Original	525	G.LTC1697	50	Auto 5% Compound		1460	3/1/2003	15.52%
AARP_Original	526	G.LTC1697	71	Optional		1460	2/1/2000	15.52%
AARP_Original	527	G.LTC1697	60	Optional	Unlimited		1/1/2002	15.52%
AARP_Original	528	G.LTC1697	60	Auto 5% Compound		1460	8/1/2000	15.52%
AARP_Original	529	G.LTC1697	69	Optional	Unlimited		10/1/2000	15.52%
AARP_Original	530	G.LTC1697	74	Optional		1460	7/1/2001	15.52%
AARP_Original	531	G.LTC1697	62	Optional		1460	11/1/1999	15.52%
AARP_Original	532	G.LTC1697	71	Optional		1460	8/1/2001	15.52%
AARP_Original	533	G.LTC1697	59	Optional	Unlimited		11/1/2000	15.52%
AARP_Original	534	G.LTC1697	60	Optional	Unlimited		10/1/1998	15.52%
AARP_Original	535	G.LTC1697	76	Optional		1460	3/1/2001	15.52%

AARP_Original	536 G.LTC1697	62 Auto 5% Compound	1460	10/1/2000	15.52%
AARP_Original	537 G.LTC1697	58 Optional	1460	2/1/2001	15.52%
AARP_Original	538 G.LTC1697	69 Optional	1460	5/1/2002	15.52%
AARP_Original	539 G.LTC1697	51 Optional	Unlimited	9/1/2001	15.52%
AARP_Original	540 G.LTC1697	52 Optional	1460	10/1/1999	15.52%
AARP_Original	541 G.LTC1697	51 Optional	Unlimited	9/1/2002	15.52%
AARP_Original	542 G.LTC1697	57 Optional	1460	3/1/1999	15.52%
AARP_Original	543 G.LTC1697	51 Optional	1460	3/1/1999	15.52%
AARP_Original	544 G.LTC1697	55 Optional	Unlimited	10/1/2000	15.52%
AARP_Original	545 G.LTC1697	64 Optional	Unlimited	3/1/2000	15.52%
AARP_Original	546 G.LTC1697	64 Optional	1460	4/1/2003	15.52%
AARP_Original	547 G.LTC1697	59 Optional	1460	6/1/2003	15.52%
AARP_Original	548 G.LTC1697	59 Optional	1460	9/1/2002	15.52%
AARP_Original	549 G.LTC1697	59 Optional	1460	12/1/2000	15.52%
AARP_Original	550 G.LTC1697	52 Optional	1460	4/1/2002	15.52%
AARP_Original	551 G.LTC1697	50 Optional	Unlimited	7/1/2001	15.52%
AARP_Original	552 G.LTC1697	53 Optional	Unlimited	4/1/2003	15.52%
AARP_Original	553 G.LTC1697	57 Optional	Unlimited	12/1/2001	15.52%
AARP_Original	554 G.LTC1697	50 Optional	Unlimited	4/1/2003	15.52%
AARP_Original	555 G.LTC1697	56 Optional	Unlimited	6/1/2001	15.52%
AARP_Original	556 G.LTC1697	57 Optional	1460	9/1/1999	15.52%
AARP_Original	557 G.LTC1697	51 Optional	Unlimited	2/1/2001	15.52%
AARP_Original	558 G.LTC1697	64 Optional	1460	12/1/2002	15.52%
AARP_Original	559 G.LTC1697	58 Optional	1460	9/1/2001	15.52%
AARP_Original	560 G.LTC1697	56 Optional	Unlimited	11/1/2000	15.52%
AARP_Original	561 G.LTC1697	60 Optional	1460	12/1/2001	15.52%
AARP_Original	562 G.LTC1697	61 Optional	1460	10/1/1999	15.52%
AARP_Original	563 G.LTC1697	59 Optional	Unlimited	11/1/2000	15.52%
AARP_Original	564 G.LTC1697	65 Optional	1460	4/1/2003	15.52%
AARP_Original	565 G.LTC1697	71 Optional	1460	1/1/1999	15.52%
AARP_Original	566 G.LTC1697	69 Optional	Unlimited	1/1/1999	15.52%
AARP_Original	567 G.LTC1697	62 Optional	1460	3/1/2003	15.52%
AARP_Original	568 G.LTC1697	59 Optional	Unlimited	11/1/2001	15.52%
AARP_Original	569 G.LTC1697	58 Optional	1460	6/1/2003	15.52%
AARP_Original	570 G.LTC1697	55 Optional	Unlimited	7/1/2002	15.52%
AARP_Original	571 G.LTC1697	75 Optional	1460	9/1/1999	15.52%
AARP_Original	572 G.LTC1697	57 Optional	1460	12/1/1999	15.52%
AARP_Original	573 G.LTC1697	58 Optional	Unlimited	1/1/2003	15.52%
AARP_Original	574 G.LTC1697	54 Optional	Unlimited	2/1/2003	15.52%
AARP_Original	575 G.LTC1697	53 Optional	Unlimited	9/1/2000	15.52%
AARP_Original	576 G.LTC1697	60 Optional	1460	3/1/2000	15.52%
AARP_Original	577 G.LTC1697	53 Optional	1460	8/1/2002	15.52%
AARP_Original	578 G.LTC1697	65 Optional	Unlimited	6/1/1999	15.52%
AARP_Original	579 G.LTC1697	51 Auto 5% Compound	Unlimited	12/1/2002	15.52%
AARP_Original	580 G.LTC1697	55 Optional	Unlimited	2/1/1999	15.52%
AARP_Original	581 G.LTC1697	66 Optional	1460	7/1/2001	15.52%
AARP_Original	582 G.LTC1697	58 Optional	1460	8/1/2001	15.52%
AARP_Original	583 G.LTC1697	54 Optional	1460	8/1/2000	15.52%
AARP_Original	584 G.LTC1697	53 Optional	Unlimited	9/1/2000	15.52%
AARP_Original	585 G.LTC1697	73 Optional	Unlimited	8/1/2002	15.52%
AARP_Original	586 G.LTC1697	63 Optional	1460	2/1/1999	15.52%
AARP_Original	587 G.LTC1697	54 Optional	1460	5/1/1999	15.52%
AARP_Original	588 G.LTC1697	58 Optional	1460	5/1/2000	15.52%
AARP_Original	589 G.LTC1697	57 Optional	Unlimited	6/1/2001	15.52%
AARP_Original	590 G.LTC1697	62 Optional	Unlimited	7/1/2003	15.52%
AARP_Original	591 G.LTC1697	53 Optional	1460	11/1/2000	15.52%
AARP_Original	592 G.LTC1697	58 Optional	Unlimited	2/1/1999	15.52%
AARP_Original	593 G.LTC1697	54 Optional	Unlimited	11/1/2000	15.52%
AARP_Original	594 G.LTC1697	50 Optional	Unlimited	12/1/2002	15.52%
AARP_Original	595 G.LTC1697	59 Optional	1460	6/1/2001	15.52%
AARP_Original	596 G.LTC1697	58 Optional	1460	3/1/2000	15.52%
AARP_Original	597 G.LTC1697	48 Optional	Unlimited	12/1/2001	15.52%
AARP_Original	598 G.LTC1697	50 Optional	Unlimited	9/1/2001	15.52%
AARP_Original	599 G.LTC1697	57 Optional	Unlimited	9/1/2000	15.52%
AARP_Original	600 G.LTC1697	65 Optional	1460	4/1/2003	15.52%
AARP_Original	601 G.LTC1697	59 Optional	Unlimited	8/1/2000	15.52%
AARP_Original	602 G.LTC1697	55 Optional	1460	4/1/2003	15.52%
AARP_Original	603 G.LTC1697	63 Optional	1460	10/1/2001	15.52%
AARP_Original	604 G.LTC1697	51 Optional	1460	2/1/2003	15.52%
AARP_Original	605 G.LTC1697	68 Optional	1460	9/1/2000	15.52%
AARP_Original	606 G.LTC1697	62 Auto 5% Compound	Unlimited	9/1/2002	15.52%
AARP_Original	607 G.LTC1697	59 Auto 5% Compound	1460	3/1/2003	15.52%
AARP_Original	608 G.LTC1697	71 Optional	Unlimited	2/1/2002	15.52%
AARP_Original	609 G.LTC1697	68 Optional	1460	4/1/2003	15.52%
AARP_Original	610 G.LTC1697	67 Optional	Unlimited	11/1/2001	15.52%
AARP_Original	611 G.LTC1697	56 Optional	1460	5/1/1999	15.52%
AARP_Original	612 G.LTC1697	51 Optional	Unlimited	12/1/1999	15.52%

AARP_Original	613 G.LTC1697	76 Optional		1460	5/1/2000	15.52%
AARP_Original	614 G.LTC1697	55 Optional	Unlimited		11/1/2001	15.52%
AARP_Original	615 G.LTC1697	59 Optional	Unlimited		7/1/1999	15.52%
AARP_Original	616 G.LTC1697	54 Auto 5% Compound	Unlimited		4/1/2003	15.52%
AARP_Original	617 G.LTC1697	60 Optional		1460	1/1/2001	15.52%
AARP_Original	618 G.LTC1697	63 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	619 G.LTC1697	67 Optional		1460	11/1/1998	15.52%
AARP_Original	620 G.LTC1697	67 Optional	Unlimited		6/1/2002	15.52%
AARP_Original	621 G.LTC1697	53 Optional		1460	6/1/2001	15.52%
AARP_Original	622 G.LTC1697	62 Optional	Unlimited		7/1/2001	15.52%
AARP_Original	623 G.LTC1697	70 Optional		1460	10/1/2002	15.52%
AARP_Original	624 G.LTC1697	54 Optional	Unlimited		1/1/2002	15.52%
AARP_Original	625 G.LTC1697	65 Optional	Unlimited		10/1/2002	15.52%
AARP_Original	626 G.LTC1697	55 Optional		1460	2/1/2003	15.52%
AARP_Original	627 G.LTC1697	56 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	628 G.LTC1697	57 Optional		1460	1/1/2000	15.52%
AARP_Original	629 G.LTC1697	58 Optional		1460	11/1/2000	15.52%
AARP_Original	630 G.LTC1697	66 Optional		1460	11/1/1999	15.52%
AARP_Original	631 G.LTC1697	61 Optional		1460	10/1/2001	15.52%
AARP_Original	632 G.LTC1697	62 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	633 G.LTC1697	61 Optional		1460	8/1/2000	15.52%
AARP_Original	634 G.LTC1697	73 Optional		1460	8/1/2000	15.52%
AARP_Original	635 G.LTC1697	57 Optional	Unlimited		7/1/2002	15.52%
AARP_Original	636 G.LTC1697	53 Auto 5% Compound	Unlimited		2/1/2000	15.52%
AARP_Original	637 G.LTC1697	65 Auto 5% Compound	Unlimited		11/1/2000	15.52%
AARP_Original	638 G.LTC1697	59 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	639 G.LTC1697	63 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	640 G.LTC1697	51 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	641 G.LTC1697	53 Optional		1460	2/1/2002	15.52%
AARP_Original	642 G.LTC1697	52 Optional		1460	12/1/2001	15.52%
AARP_Original	643 G.LTC1697	55 Auto 5% Compound		1460	3/1/2005	15.52%
AARP_Original	644 G.LTC1697	51 Optional		1460	8/1/2003	15.52%
AARP_Original	645 G.LTC1697	60 Auto 5% Compound	Unlimited		4/1/2005	15.52%
AARP_Original	646 G.LTC1697	61 Optional	Unlimited		5/1/2004	15.52%
AARP_Original	647 G.LTC1697	59 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	648 G.LTC1697	60 Optional	Unlimited		12/1/2005	15.52%
AARP_Original	649 G.LTC1697	64 Optional	Unlimited		9/1/2005	15.52%
AARP_Original	650 G.LTC1697	53 Optional	Unlimited		1/1/2004	15.52%
AARP_Original	651 G.LTC1697	68 Optional		1460	6/1/2005	15.52%
AARP_Original	652 G.LTC1697	64 Optional		1460	5/1/2004	15.52%
AARP_Original	653 G.LTC1697	55 Auto 5% Compound	Unlimited		3/1/2006	15.52%
AARP_Original	654 G.LTC1697	60 Optional		1460	7/1/2004	15.52%
AARP_Original	655 G.LTC1697	69 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	656 G.LTC1697	69 Optional		1460	2/1/2004	15.52%
AARP_Original	657 G.LTC1697	60 Optional		1460	10/1/2003	15.52%
AARP_Original	658 G.LTC1697	51 Optional		1460	10/1/2003	15.52%
AARP_Original	659 G.LTC1697	57 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	660 G.LTC1697	54 Optional		1460	2/1/2004	15.52%
AARP_Original	661 G.LTC1697	63 Optional	Unlimited		5/1/2004	15.52%
AARP_Original	662 G.LTC1697	64 Optional		1460	7/1/2004	15.52%
AARP_Original	663 G.LTC1697	56 Auto 5% Compound	Unlimited		4/1/2004	15.52%
AARP_Original	664 G.LTC1697	49 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	665 G.LTC1697	65 Optional	Unlimited		12/1/2005	15.52%
AARP_Original	666 G.LTC1697	60 Optional		1460	9/1/2003	15.52%
AARP_Original	667 G.LTC1697	51 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	668 G.LTC1697	58 Optional		1460	12/1/2005	15.52%
AARP_Original	669 G.LTC1697	57 Optional	Unlimited		2/1/2005	15.52%
AARP_Original	670 G.LTC1697	60 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	671 G.LTC1697	62 Optional		1460	4/1/2005	15.52%
AARP_Original	672 G.LTC1697	55 Auto 5% Compound		1460	11/1/2005	15.52%
AARP_Original	673 G.LTC1697	66 Optional	Unlimited		10/1/2005	15.52%
AARP_Original	674 G.LTC1697	64 Auto 5% Compound		1460	9/1/2005	15.52%
AARP_Original	675 G.LTC1697	70 Optional		1460	11/1/2004	15.52%
AARP_Original	676 G.LTC1697	56 Optional		1460	7/1/2004	15.52%
AARP_Original	677 G.LTC1697	55 Optional	Unlimited		2/1/2004	15.52%
AARP_Original	678 G.LTC1697	55 Auto 5% Compound	Unlimited		11/1/2003	15.52%
AARP_Original	679 G.LTC1697	71 Auto 5% Compound	Unlimited		5/1/2005	15.52%
AARP_Original	680 G.LTC1697	69 Optional		1460	10/1/2003	15.52%
AARP_Original	681 G.LTC1697	64 Optional		1460	9/1/2004	15.52%
AARP_Original	682 G.LTC1697	62 Auto 5% Compound		1460	6/1/2005	15.52%
AARP_Original	683 G.LTC1697	61 Optional		1460	5/1/2004	15.52%
AARP_Original	684 G.LTC1697	59 Optional	Unlimited		12/1/2004	15.52%
AARP_Original	685 G.LTC1697	79 Optional		1460	12/1/2004	15.52%
AARP_Original	686 G.LTC1697	61 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	687 G.LTC1697	61 Auto 5% Compound		1460	9/1/2005	15.52%
AARP_Original	688 G.LTC1697	57 Auto 5% Compound		1460	6/1/2005	15.52%
AARP_Original	689 G.LTC1697	70 Auto 5% Compound		1460	7/1/2003	15.52%

AARP_Original	690 G.LTC1697	60 Optional		1460	4/1/2004	15.52%
AARP_Original	691 G.LTC1697	59 Optional		1460	2/1/2004	15.52%
AARP_Original	692 G.LTC1697	62 Optional		1460	4/1/2005	15.52%
AARP_Original	693 G.LTC1697	59 Auto 5% Compound	Unlimited		9/1/2004	15.52%
AARP_Original	694 G.LTC1697	69 Optional		1460	12/1/2003	15.52%
AARP_Original	695 G.LTC1697	63 Optional	Unlimited		8/1/2004	15.52%
AARP_Original	696 G.LTC1697	61 Optional		1460	8/1/2004	15.52%
AARP_Original	697 G.LTC1697	67 Auto 5% Compound		1460	7/1/2005	15.52%
AARP_Original	698 G.LTC1697	49 Optional		1460	9/1/2004	15.52%
AARP_Original	699 G.LTC1697	54 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	700 G.LTC1697	61 Optional		1460	9/1/2004	15.52%
AARP_Original	701 G.LTC1697	55 Optional		1460	4/1/2005	15.52%
AARP_Original	702 G.LTC1697	53 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	703 G.LTC1697	64 Optional		1460	2/1/2004	15.52%
AARP_Original	704 G.LTC1697	54 Auto 5% Compound		1460	8/1/2004	15.52%
AARP_Original	705 G.LTC1697	50 Auto 5% Compound	Unlimited		10/1/2004	15.52%
AARP_Original	706 G.LTC1697	55 Auto 5% Compound		1460	7/1/2003	15.52%
AARP_Original	707 G.LTC1697	67 Optional		1460	9/1/2004	15.52%
AARP_Original	708 G.LTC1697	70 Optional		1460	8/1/2003	15.52%
AARP_Original	709 G.LTC1697	50 Optional		1460	12/1/2004	15.52%
AARP_Original	710 G.LTC1697	59 Optional		1460	3/1/2004	15.52%
AARP_Original	711 G.LTC1697	60 Optional	Unlimited		8/1/2005	15.52%
AARP_Original	712 G.LTC1697	57 Optional		1460	9/1/2004	15.52%
AARP_Original	713 G.LTC1697	68 Optional		1460	10/1/2004	15.52%
AARP_Original	714 G.LTC1697	52 Optional	Unlimited		8/1/2004	15.52%
AARP_Original	715 G.LTC1697	60 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	716 G.LTC1697	69 Auto 5% Compound		1460	5/1/2005	15.52%
AARP_Original	717 G.LTC1697	55 Optional	Unlimited		5/1/2005	15.52%
AARP_Original	718 G.LTC1697	77 Optional		1460	1/1/2006	15.52%
AARP_Original	719 G.LTC1697	52 Optional	Unlimited		5/1/2005	15.52%
AARP_Original	720 G.LTC1697	54 Auto 5% Compound		1460	3/1/2005	15.52%
AARP_Original	721 G.LTC1697	65 Optional	Unlimited		8/1/2005	15.52%
AARP_Original	722 G.LTC1697	54 Optional		1460	5/1/2005	15.52%
AARP_Original	723 G.LTC1697	58 Optional		1460	8/1/2004	15.52%
AARP_Original	724 G.LTC1697	57 Optional	Unlimited		11/1/2004	15.52%
AARP_Original	725 G.LTC1697	55 Optional		1460	12/1/2004	15.52%
AARP_Original	726 G.LTC1697	67 Optional		1460	7/1/2003	15.52%
AARP_Original	727 G.LTC1697	64 Auto 5% Compound		1460	8/1/2003	15.52%
AARP_Original	728 G.LTC1697	57 Optional	Unlimited		1/1/2005	15.52%
AARP_Original	729 G.LTC1697	63 Optional		1460	9/1/2003	15.52%
AARP_Original	730 G.LTC1697	60 Auto 5% Compound		1460	9/1/2005	15.52%
AARP_Original	731 G.LTC1697	50 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	732 G.LTC1697	60 Optional		1460	9/1/2004	15.52%
AARP_Original	733 G.LTC1697	62 Optional		1460	4/1/2004	15.52%
AARP_Original	734 G.LTC1697	56 Optional		1460	9/1/2003	15.52%
AARP_Original	735 G.LTC1697	55 Auto 5% Compound		1460	12/1/2003	15.52%
AARP_Original	736 G.LTC1697	63 Optional	Unlimited		11/1/2004	15.52%
AARP_Original	737 G.LTC1697	60 Optional		1460	3/1/2004	15.52%
AARP_Original	738 G.LTC1697	55 Optional		1460	6/1/2003	15.52%
AARP_Original	739 G.LTC1697	56 Optional		1460	8/1/2003	15.52%
AARP_Original	740 G.LTC1697	60 Optional		1460	11/1/2005	15.52%
AARP_Original	741 G.LTC1697	63 Optional	Unlimited		1/1/2005	15.52%
AARP_Original	742 G.LTC1697	75 Optional	Unlimited		1/1/2004	15.52%
AARP_Original	743 G.LTC1697	53 Optional		1460	9/1/2003	15.52%
AARP_Original	744 G.LTC1697	58 Optional		1460	5/1/2005	15.52%
AARP_Original	745 G.LTC1697	57 Auto 5% Compound	Unlimited		9/1/2004	15.52%
AARP_Original	746 G.LTC1697	57 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	747 G.LTC1697	56 Optional	Unlimited		6/1/2005	15.52%
AARP_Original	748 G.LTC1697	60 Optional		1460	11/1/2005	15.52%
AARP_Original	749 G.LTC1697	54 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	750 G.LTC1697	62 Optional		1460	7/1/2003	15.52%
AARP_Original	751 G.LTC1697	62 Optional		1460	4/1/2005	15.52%
AARP_Original	752 G.LTC1697	50 Optional		1460	12/1/2004	15.52%
AARP_Original	753 G.LTC1697	50 Auto 5% Compound		1460	5/1/2004	15.52%
AARP_Original	754 G.LTC1697	57 Optional	Unlimited		1/1/2005	15.52%
AARP_Original	755 G.LTC1697	66 Auto 5% Compound		1460	9/1/2004	15.52%
AARP_Original	756 G.LTC1697	49 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	757 G.LTC1697	59 Optional		1460	6/1/2004	15.52%
AARP_Original	758 G.LTC1697	69 Optional		1460	11/1/2005	15.52%
AARP_Original	759 G.LTC1697	62 Optional		1460	10/1/2004	15.52%
AARP_Original	760 G.LTC1697	64 Optional		1460	10/1/2004	15.52%
AARP_Original	761 G.LTC1697	67 Auto 5% Compound		1460	12/1/2004	15.52%
AARP_Original	762 G.LTC1697	79 Optional		1460	9/1/2003	15.52%
AARP_Original	763 G.LTC1697	65 Optional		1460	2/1/2004	15.52%
AARP_Original	764 G.LTC1697	52 Auto 5% Compound	Unlimited		12/1/2005	15.52%
AARP_Original	765 G.LTC1697	73 Optional		1460	8/1/2003	15.52%
AARP_Original	766 G.LTC1697	53 Auto 5% Compound		1460	5/1/2005	15.52%

AARP_Original	767 G.LTC1697	65 Optional		1460	11/1/2003	15.52%
AARP_Original	768 G.LTC1697	62 Optional		1460	11/1/2004	15.52%
AARP_Original	769 G.LTC1697	52 Optional		1460	8/1/2004	15.52%
AARP_Original	770 G.LTC1697	59 Optional	Unlimited		12/1/2005	15.52%
AARP_Original	771 G.LTC1697	59 Auto 5% Compound	Unlimited		5/1/2005	15.52%
AARP_Original	772 G.LTC1697	68 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	773 G.LTC1697	64 Optional		1460	5/1/2005	15.52%
AARP_Original	774 G.LTC1697	66 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	775 G.LTC1697	57 Auto 5% Compound		1460	9/1/2005	15.52%
AARP_Original	776 G.LTC1697	51 Optional	Unlimited		7/1/2005	15.52%
AARP_Original	777 G.LTC1697	54 Auto 5% Compound	Unlimited		4/1/2005	15.52%
AARP_Original	778 G.LTC1697	64 Optional	Unlimited		1/1/2004	15.52%
AARP_Original	779 G.LTC1697	64 Optional		1460	6/1/2004	15.52%
AARP_Original	780 G.LTC1697	61 Optional	Unlimited		3/1/2005	15.52%
AARP_Original	781 G.LTC1697	63 Optional		1460	12/1/2003	15.52%
AARP_Original	782 G.LTC1697	63 Optional		1460	4/1/2004	15.52%
AARP_Original	783 G.LTC1697	70 Optional	Unlimited		6/1/2004	15.52%
AARP_Original	784 G.LTC1697	61 Optional	Unlimited		4/1/2005	15.52%
AARP_Original	785 G.LTC1697	65 Optional		1460	4/1/2004	15.52%
AARP_Original	786 G.LTC1697	61 Auto 5% Compound	Unlimited		8/1/2004	15.52%
AARP_Original	787 G.LTC1697	62 Auto 5% Compound		1460	12/1/2004	15.52%
AARP_Original	788 G.LTC1697	66 Optional		1460	11/1/2004	15.52%
AARP_Original	789 G.LTC1697	56 Optional		1460	10/1/2003	15.52%
AARP_Original	790 G.LTC1697	65 Auto 5% Compound		1460	10/1/2004	15.52%
AARP_Original	791 G.LTC1697	60 Auto 5% Compound	Unlimited		7/1/2003	15.52%
AARP_Original	792 G.LTC1697	55 Optional	Unlimited		11/1/2003	15.52%
AARP_Original	793 G.LTC1697	52 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	794 G.LTC1697	55 Auto 5% Compound		1460	3/1/2005	15.52%
AARP_Original	795 G.LTC1697	62 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	796 G.LTC1697	56 Optional	Unlimited		11/1/2003	15.52%
AARP_Original	797 G.LTC1697	55 Optional	Unlimited		2/1/2004	15.52%
AARP_Original	798 G.LTC1697	56 Optional		1460	10/1/2004	15.52%
AARP_Original	799 G.LTC1697	55 Optional		1460	9/1/2003	15.52%
AARP_Original	800 G.LTC1697	57 Optional		1460	10/1/2003	15.52%
AARP_Original	801 G.LTC1697	69 Optional		1460	10/1/2003	15.52%
AARP_Original	802 G.LTC1697	62 Optional		1460	4/1/2005	15.52%
AARP_Original	803 G.LTC1697	64 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	804 G.LTC1697	60 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	805 G.LTC1697	54 Optional	Unlimited		3/1/2004	15.52%
AARP_Original	806 G.LTC1697	60 Auto 5% Compound		1460	11/1/2004	15.52%
AARP_Original	807 G.LTC1697	58 Optional	Unlimited		7/1/2005	15.52%
AARP_Original	808 G.LTC1697	56 Auto 5% Compound	Unlimited		1/1/2005	15.52%
AARP_Original	809 G.LTC1697	54 Auto 5% Compound		1460	5/1/2005	15.52%
AARP_Original	810 G.LTC1697	60 Auto 5% Compound	Unlimited		1/1/2006	15.52%
AARP_Original	811 G.LTC1697	66 Optional		1460	10/1/2005	15.52%
AARP_Original	812 G.LTC1697	58 Optional		1460	9/1/2005	15.52%
AARP_Original	813 G.LTC1697	60 Optional	Unlimited		11/1/2004	15.52%
AARP_Original	814 G.LTC1697	53 Optional		1460	3/1/2004	15.52%
AARP_Original	815 G.LTC1697	55 Optional		1460	12/1/2003	15.52%
AARP_Original	816 G.LTC1697	62 Optional		1460	3/1/2005	15.52%
AARP_Original	817 G.LTC1697	68 Optional		1460	4/1/2005	15.52%
AARP_Original	818 G.LTC1697	57 Optional	Unlimited		8/1/2004	15.52%
AARP_Original	819 G.LTC1697	60 Optional		1460	7/1/2003	15.52%
AARP_Original	820 G.LTC1697	67 Optional		1460	3/1/2005	15.52%
AARP_Original	821 G.LTC1697	59 Auto 5% Compound		1460	10/1/2004	15.52%
AARP_Original	822 G.LTC1697	65 Optional	Unlimited		6/1/2005	15.52%
AARP_Original	823 G.LTC1697	62 Optional	Unlimited		6/1/2005	15.52%
AARP_Original	824 G.LTC1697	63 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	825 G.LTC1697	60 Optional		1460	5/1/2004	15.52%
AARP_Original	826 G.LTC1697	57 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	827 G.LTC1697	50 Optional		1460	12/1/2004	15.52%
AARP_Original	828 G.LTC1697	51 Optional	Unlimited		1/1/2005	15.52%
AARP_Original	829 G.LTC1697	65 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	830 G.LTC1697	69 Auto 5% Compound		1460	1/1/2005	15.52%
AARP_Original	831 G.LTC1697	63 Optional		1460	4/1/2006	15.52%
AARP_Original	832 G.LTC1697	73 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	833 G.LTC1697	60 Optional		1460	9/1/2004	15.52%
AARP_Original	834 G.LTC1697	62 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	835 G.LTC1697	57 Optional	Unlimited		9/1/2004	15.52%
AARP_Original	836 G.LTC1697	65 Optional		1460	9/1/2004	15.52%
AARP_Original	837 G.LTC1697	61 Optional	Unlimited		1/1/2005	15.52%
AARP_Original	838 G.LTC1697	57 Optional	Unlimited		3/1/2004	15.52%
AARP_Original	839 G.LTC1697	58 Optional		1460	10/1/2003	15.52%
AARP_Original	840 G.LTC1697	62 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	841 G.LTC1697	62 Optional		1460	11/1/2004	15.52%
AARP_Original	842 G.LTC1697	65 Optional	Unlimited		6/1/2004	15.52%
AARP_Original	843 G.LTC1697	57 Auto 5% Compound		1460	11/1/2004	15.52%

AARP_Original	844 G.LTC1697	69 Optional		1460	7/1/2004	15.52%
AARP_Original	845 G.LTC1697	62 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	846 G.LTC1697	52 Auto 5% Compound		1460	9/1/2004	15.52%
AARP_Original	847 G.LTC1697	74 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	848 G.LTC1697	51 Auto 5% Compound		1460	9/1/2005	15.52%
AARP_Original	849 G.LTC1697	58 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	850 G.LTC1697	51 Optional	Unlimited		2/1/2005	15.52%
AARP_Original	851 G.LTC1697	77 Optional		1460	12/1/2003	15.52%
AARP_Original	852 G.LTC1697	62 Optional		1460	11/1/2005	15.52%
AARP_Original	853 G.LTC1697	62 Optional		1460	12/1/2003	15.52%
AARP_Original	854 G.LTC1697	58 Optional		1460	8/1/2003	15.52%
AARP_Original	855 G.LTC1697	54 Optional		1460	8/1/2003	15.52%
AARP_Original	856 G.LTC1697	51 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	857 G.LTC1697	60 Optional	Unlimited		10/1/2005	15.52%
AARP_Original	858 G.LTC1697	57 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	859 G.LTC1697	61 Optional		1460	8/1/2005	15.52%
AARP_Original	860 G.LTC1697	53 Optional		1460	2/1/2004	15.52%
AARP_Original	861 G.LTC1697	54 Optional		1460	8/1/2004	15.52%
AARP_Original	862 G.LTC1697	60 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	863 G.LTC1697	65 Optional		1460	11/1/2005	15.52%
AARP_Original	864 G.LTC1697	73 Optional		1460	7/1/2003	15.52%
AARP_Original	865 G.LTC1697	59 Optional		1460	7/1/2004	15.52%
AARP_Original	866 G.LTC1697	65 Optional		1460	9/1/2004	15.52%
AARP_Original	867 G.LTC1697	62 Auto 5% Compound	Unlimited		5/1/2005	15.52%
AARP_Original	868 G.LTC1697	50 Optional		1460	4/1/2004	15.52%
AARP_Original	869 G.LTC1697	67 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	870 G.LTC1697	64 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	871 G.LTC1697	58 Optional		1460	7/1/2003	15.52%
AARP_Original	872 G.LTC1697	55 Optional		1460	7/1/2003	15.52%
AARP_Original	873 G.LTC1697	65 Auto 5% Compound	Unlimited		10/1/2004	15.52%
AARP_Original	874 G.LTC1697	62 Optional		1460	5/1/2004	15.52%
AARP_Original	875 G.LTC1697	51 Optional	Unlimited		6/1/2005	15.52%
AARP_Original	876 G.LTC1697	55 Optional		1460	7/1/2005	15.52%
AARP_Original	877 G.LTC1697	51 Optional		1460	9/1/2003	15.52%
AARP_Original	878 G.LTC1697	57 Auto 5% Compound		1460	6/1/2005	15.52%
AARP_Original	879 G.LTC1697	76 Optional		1460	10/1/2003	15.52%
AARP_Original	880 G.LTC1697	55 Optional	Unlimited		11/1/2004	15.52%
AARP_Original	881 G.LTC1697	54 Optional	Unlimited		9/1/2005	15.52%
AARP_Original	882 G.LTC1697	54 Optional		1460	2/1/2004	15.52%
AARP_Original	883 G.LTC1697	52 Auto 5% Compound		1460	7/1/2003	15.52%
AARP_Original	884 G.LTC1697	74 Auto 5% Compound		1460	9/1/2004	15.52%
AARP_Original	885 G.LTC1697	78 Optional		1460	10/1/2004	15.52%
AARP_Original	886 G.LTC1697	53 Optional		1460	6/1/2004	15.52%
AARP_Original	887 G.LTC1697	71 Optional		1460	5/1/2004	15.52%
AARP_Original	888 G.LTC1697	59 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	889 G.LTC1697	66 Optional		1460	11/1/2005	15.52%
AARP_Original	890 G.LTC1697	62 Auto 5% Compound		1460	10/1/2003	15.52%
AARP_Original	891 G.LTC1697	53 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	892 G.LTC1697	65 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	893 G.LTC1697	63 Optional		1460	3/1/2005	15.52%
AARP_Original	894 G.LTC1697	61 Optional		1460	2/1/2005	15.52%
AARP_Original	895 G.LTC1697	53 Optional		1460	7/1/2003	15.52%
AARP_Original	896 G.LTC1697	59 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	897 G.LTC1697	61 Optional		1460	3/1/2004	15.52%
AARP_Original	898 G.LTC1697	54 Optional	Unlimited		12/1/2005	15.52%
AARP_Original	899 G.LTC1697	50 Optional		1460	6/1/2003	15.52%
AARP_Original	900 G.LTC1697	59 Optional	Unlimited		1/1/2004	15.52%
AARP_Original	901 G.LTC1697	60 Auto 5% Compound		1460	9/1/2003	15.52%
AARP_Original	902 G.LTC1697	57 Optional		1460	10/1/2004	15.52%
AARP_Original	903 G.LTC1697	50 Auto 5% Compound	Unlimited		8/1/2004	15.52%
AARP_Original	904 G.LTC1697	58 Optional		1460	9/1/2003	15.52%
AARP_Original	905 G.LTC1697	57 Optional		1460	10/1/2003	15.52%
AARP_Original	906 G.LTC1697	50 Auto 5% Compound	Unlimited		9/1/2003	15.52%
AARP_Original	907 G.LTC1697	53 Auto 5% Compound	Unlimited		9/1/2004	15.52%
AARP_Original	908 G.LTC1697	67 Auto 5% Compound	Unlimited		11/1/2005	15.52%
AARP_Original	909 G.LTC1697	52 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	910 G.LTC1697	59 Optional	Unlimited		2/1/2004	15.52%
AARP_Original	911 G.LTC1697	66 Optional	Unlimited		12/1/2005	15.52%
AARP_Original	912 G.LTC1697	65 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	913 G.LTC1697	65 Optional		1460	12/1/2003	15.52%
AARP_Original	914 G.LTC1697	70 Optional		1460	5/1/2004	15.52%
AARP_Original	915 G.LTC1697	66 Auto 5% Compound		1460	3/1/2004	15.52%
AARP_Original	916 G.LTC1697	62 Auto 5% Compound		1460	6/1/2005	15.52%
AARP_Original	917 G.LTC1697	62 Optional	Unlimited		11/1/2005	15.52%
AARP_Original	918 G.LTC1697	51 Optional		1460	3/1/2005	15.52%
AARP_Original	919 G.LTC1697	68 Optional	Unlimited		5/1/2004	15.52%
AARP_Original	920 G.LTC1697	74 Optional		1460	12/1/2004	15.52%

AARP_Original	921 G.LTC1697	59 Optional		1460	10/1/2005	15.52%
AARP_Original	922 G.LTC1697	56 Optional		1460	10/1/2003	15.52%
AARP_Original	923 G.LTC1697	54 Optional		1460	5/1/2004	15.52%
AARP_Original	924 G.LTC1697	60 Optional		1460	9/1/2004	15.52%
AARP_Original	925 G.LTC1697	68 Optional		1460	2/1/2005	15.52%
AARP_Original	926 G.LTC1697	51 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	927 G.LTC1697	65 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	928 G.LTC1697	62 Optional		1460	11/1/2005	15.52%
AARP_Original	929 G.LTC1697	58 Optional		1460	2/1/2004	15.52%
AARP_Original	930 G.LTC1697	55 Optional		1460	8/1/2005	15.52%
AARP_Original	931 G.LTC1697	44 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	932 G.LTC1697	53 Optional		1460	4/1/2004	15.52%
AARP_Original	933 G.LTC1697	57 Optional	Unlimited		3/1/2005	15.52%
AARP_Original	934 G.LTC1697	68 Optional		1460	7/1/2003	15.52%
AARP_Original	935 G.LTC1697	65 Optional		1460	11/1/2004	15.52%
AARP_Original	936 G.LTC1697	67 Auto 5% Compound		1460	2/1/2005	15.52%
AARP_Original	937 G.LTC1697	69 Optional		1460	8/1/2003	15.52%
AARP_Original	938 G.LTC1697	53 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	939 G.LTC1697	49 Optional		1460	12/1/2003	15.52%
AARP_Original	940 G.LTC1697	60 Optional		1460	11/1/2004	15.52%
AARP_Original	941 G.LTC1697	58 Optional	Unlimited		1/1/2004	15.52%
AARP_Original	942 G.LTC1697	51 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	943 G.LTC1697	51 Auto 5% Compound		1460	2/1/2005	15.52%
AARP_Original	944 G.LTC1697	47 Auto 5% Compound		1460	10/1/2004	15.52%
AARP_Original	945 G.LTC1697	64 Optional	Unlimited		11/1/2004	15.52%
AARP_Original	946 G.LTC1697	50 Auto 5% Compound		1460	3/1/2004	15.52%
AARP_Original	947 G.LTC1697	57 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	948 G.LTC1697	56 Auto 5% Compound	Unlimited		9/1/2005	15.52%
AARP_Original	949 G.LTC1697	64 Optional		1460	3/1/2004	15.52%
AARP_Original	950 G.LTC1697	73 Optional		1460	5/1/2005	15.52%
AARP_Original	951 G.LTC1697	59 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	952 G.LTC1697	61 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	953 G.LTC1697	61 Optional		1460	2/1/2004	15.52%
AARP_Original	954 G.LTC1697	64 Optional		1460	1/1/2004	15.52%
AARP_Original	955 G.LTC1697	60 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	956 G.LTC1697	56 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	957 G.LTC1697	59 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	958 G.LTC1697	57 Optional		1460	1/1/2006	15.52%
AARP_Original	959 G.LTC1697	56 Optional		1460	12/1/2004	15.52%
AARP_Original	960 G.LTC1697	64 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	961 G.LTC1697	53 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	962 G.LTC1697	62 Optional		1460	12/1/2003	15.52%
AARP_Original	963 G.LTC1697	60 Auto 5% Compound		1460	3/1/2006	15.52%
AARP_Original	964 G.LTC1697	58 Optional		1460	5/1/2005	15.52%
AARP_Original	965 G.LTC1697	54 Optional	Unlimited		5/1/2004	15.52%
AARP_Original	966 G.LTC1697	68 Optional		1460	8/1/2005	15.52%
AARP_Original	967 G.LTC1697	57 Optional		1460	10/1/2004	15.52%
AARP_Original	968 G.LTC1697	59 Auto 5% Compound		1460	7/1/2003	15.52%
AARP_Original	969 G.LTC1697	54 Optional		1460	2/1/2004	15.52%
AARP_Original	970 G.LTC1697	70 Optional		1460	1/1/2005	15.52%
AARP_Original	971 G.LTC1697	65 Optional		1460	10/1/2004	15.52%
AARP_Original	972 G.LTC1697	72 Optional		1460	5/1/2005	15.52%
AARP_Original	973 G.LTC1697	61 Optional	Unlimited		2/1/2005	15.52%
AARP_Original	974 G.LTC1697	57 Optional		1460	7/1/2003	15.52%
AARP_Original	975 G.LTC1697	59 Optional		1460	6/1/2003	15.52%
AARP_Original	976 G.LTC1697	55 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	977 G.LTC1697	64 Optional		1460	8/1/2005	15.52%
AARP_Original	978 G.LTC1697	55 Auto 5% Compound		1460	8/1/2004	15.52%
AARP_Original	979 G.LTC1697	59 Optional		1460	10/1/2004	15.52%
AARP_Original	980 G.LTC1697	55 Auto 5% Compound	Unlimited		4/1/2004	15.52%
AARP_Original	981 G.LTC1697	53 Optional		1460	9/1/2004	15.52%
AARP_Original	982 G.LTC1697	65 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	983 G.LTC1697	50 Optional		1460	12/1/2003	15.52%
AARP_Original	984 G.LTC1697	55 Auto 5% Compound		1460	7/1/2005	15.52%
AARP_Original	985 G.LTC1697	59 Optional		1460	4/1/2005	15.52%
AARP_Original	986 G.LTC1697	61 Auto 5% Compound		1460	5/1/2005	15.52%
AARP_Original	987 G.LTC1697	60 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	988 G.LTC1697	60 Optional		1460	1/1/2005	15.52%
AARP_Original	989 G.LTC1697	55 Optional		1460	4/1/2004	15.52%
AARP_Original	990 G.LTC1697	67 Optional		1460	8/1/2004	15.52%
AARP_Original	991 G.LTC1697	59 Optional	Unlimited		12/1/2004	15.52%
AARP_Original	992 G.LTC1697	52 Auto 5% Compound		1460	9/1/2004	15.52%
AARP_Original	993 G.LTC1697	54 Optional		1460	6/1/2003	15.52%
AARP_Original	994 G.LTC1697	60 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	995 G.LTC1697	62 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	996 G.LTC1697	65 Optional	Unlimited		6/1/2004	15.52%
AARP_Original	997 G.LTC1697	68 Optional		1460	1/1/2004	15.52%

AARP_Original	998 G.LTC1697	74 Optional		1460	7/1/2003	15.52%
AARP_Original	999 G.LTC1697	57 Optional		1460	1/1/2005	15.52%
AARP_Original	1000 G.LTC1697	66 Optional	Unlimited		7/1/2004	15.52%
AARP_Original	1001 G.LTC1697	63 Optional		1460	8/1/2003	15.52%
AARP_Original	1002 G.LTC1697	60 Optional	Unlimited		11/1/2004	15.52%
AARP_Original	1003 G.LTC1697	59 Auto 5% Compound	Unlimited		4/1/2005	15.52%
AARP_Original	1004 G.LTC1697	58 Optional	Unlimited		3/1/2005	15.52%
AARP_Original	1005 G.LTC1697	56 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	1006 G.LTC1697	51 Optional		1460	7/1/2003	15.52%
AARP_Original	1007 G.LTC1697	56 Auto 5% Compound	Unlimited		10/1/2000	15.52%
AARP_Original	1008 G.LTC1697	71 Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1009 G.LTC1697	62 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1010 G.LTC1697	70 Optional	Unlimited		7/1/2001	15.52%
AARP_Original	1011 G.LTC1697	64 Optional		1460	10/1/1999	15.52%
AARP_Original	1012 G.LTC1697	50 Optional		1460	5/1/2002	15.52%
AARP_Original	1013 G.LTC1697	52 Optional		1460	1/1/2002	15.52%
AARP_Original	1014 G.LTC1697	65 Optional	Unlimited		12/1/2000	15.52%
AARP_Original	1015 G.LTC1697	60 Optional		1460	2/1/1999	15.52%
AARP_Original	1016 G.LTC1697	58 Optional		1460	6/1/2001	15.52%
AARP_Original	1017 G.LTC1697	65 Optional		1460	1/1/1999	15.52%
AARP_Original	1018 G.LTC1697	54 Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1019 G.LTC1697	59 Optional		1460	12/1/2000	15.52%
AARP_Original	1020 G.LTC1697	61 Optional		1460	12/1/1998	15.52%
AARP_Original	1021 G.LTC1697	64 Optional		1460	1/1/2003	15.52%
AARP_Original	1022 G.LTC1697	55 Optional		1460	6/1/2001	15.52%
AARP_Original	1023 G.LTC1697	55 Optional		1460	4/1/1999	15.52%
AARP_Original	1024 G.LTC1697	64 Optional		1460	11/1/2000	15.52%
AARP_Original	1025 G.LTC1697	57 Auto 5% Compound	Unlimited		2/1/1999	15.52%
AARP_Original	1026 G.LTC1697	56 Optional		1460	10/1/2002	15.52%
AARP_Original	1027 G.LTC1697	60 Auto 5% Compound	Unlimited		6/1/2001	15.52%
AARP_Original	1028 G.LTC1697	55 Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1029 G.LTC1697	72 Optional		1460	12/1/1999	15.52%
AARP_Original	1030 G.LTC1697	51 Optional		1460	1/1/2003	15.52%
AARP_Original	1031 G.LTC1697	60 Optional		1460	2/1/2002	15.52%
AARP_Original	1032 G.LTC1697	64 Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1033 G.LTC1697	70 Optional	Unlimited		3/1/2002	15.52%
AARP_Original	1034 G.LTC1697	52 Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1035 G.LTC1697	55 Auto 5% Compound	Unlimited		8/1/2000	15.52%
AARP_Original	1036 G.LTC1697	62 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1037 G.LTC1697	61 Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1038 G.LTC1697	56 Optional		1460	11/1/2000	15.52%
AARP_Original	1039 G.LTC1697	51 Optional		1460	10/1/1999	15.52%
AARP_Original	1040 G.LTC1697	62 Optional		1460	5/1/2002	15.52%
AARP_Original	1041 G.LTC1697	50 Optional		1460	1/1/1999	15.52%
AARP_Original	1042 G.LTC1697	66 Optional		1460	1/1/2000	15.52%
AARP_Original	1043 G.LTC1697	65 Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1044 G.LTC1697	64 Optional		1460	6/1/2001	15.52%
AARP_Original	1045 G.LTC1697	55 Optional		1460	3/1/1999	15.52%
AARP_Original	1046 G.LTC1697	63 Optional		1460	11/1/2000	15.52%
AARP_Original	1047 G.LTC1697	53 Optional		1460	10/1/2002	15.52%
AARP_Original	1048 G.LTC1697	56 Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1049 G.LTC1697	55 Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1050 G.LTC1697	62 Optional		1460	4/1/2001	15.52%
AARP_Original	1051 G.LTC1697	51 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1052 G.LTC1697	61 Auto 5% Compound		1460	8/1/2000	15.52%
AARP_Original	1053 G.LTC1697	53 Optional	Unlimited		7/1/2001	15.52%
AARP_Original	1054 G.LTC1697	61 Optional	Unlimited		12/1/2001	15.52%
AARP_Original	1055 G.LTC1697	53 Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1056 G.LTC1697	70 Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1057 G.LTC1697	59 Optional		1460	9/1/2002	15.52%
AARP_Original	1058 G.LTC1697	54 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1059 G.LTC1697	57 Optional		1460	1/1/2000	15.52%
AARP_Original	1060 G.LTC1697	52 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1061 G.LTC1697	65 Optional		1460	1/1/2000	15.52%
AARP_Original	1062 G.LTC1697	53 Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1063 G.LTC1697	53 Auto 5% Compound	Unlimited		9/1/1999	15.52%
AARP_Original	1064 G.LTC1697	64 Optional	Unlimited		1/1/2000	15.52%
AARP_Original	1065 G.LTC1697	67 Optional		1460	10/1/2000	15.52%
AARP_Original	1066 G.LTC1697	63 Optional		1460	3/1/1999	15.52%
AARP_Original	1067 G.LTC1697	58 Optional		1460	9/1/2000	15.52%
AARP_Original	1068 G.LTC1697	67 Optional		1460	11/1/1999	15.52%
AARP_Original	1069 G.LTC1697	60 Optional		1460	1/1/2001	15.52%
AARP_Original	1070 G.LTC1697	68 Optional		1460	1/1/2002	15.52%
AARP_Original	1071 G.LTC1697	59 Optional		1460	11/1/2002	15.52%
AARP_Original	1072 G.LTC1697	60 Optional		1460	11/1/2001	15.52%
AARP_Original	1073 G.LTC1697	52 Optional		1460	8/1/2002	15.52%
AARP_Original	1074 G.LTC1697	51 Optional	Unlimited		9/1/2000	15.52%

AARP_Original	1075	G.LTC1697	68	Optional		1460	11/1/2002	15.52%
AARP_Original	1076	G.LTC1697	54	Optional		1460	1/1/2003	15.52%
AARP_Original	1077	G.LTC1697	56	Optional		1460	11/1/2002	15.52%
AARP_Original	1078	G.LTC1697	51	Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1079	G.LTC1697	62	Optional		1460	9/1/2000	15.52%
AARP_Original	1080	G.LTC1697	67	Optional	Unlimited		7/1/2002	15.52%
AARP_Original	1081	G.LTC1697	56	Optional		1460	9/1/2000	15.52%
AARP_Original	1082	G.LTC1697	66	Auto 5% Compound		1460	11/1/2000	15.52%
AARP_Original	1083	G.LTC1697	62	Optional	Unlimited		5/1/2002	15.52%
AARP_Original	1084	G.LTC1697	65	Optional		1460	5/1/1999	15.52%
AARP_Original	1085	G.LTC1697	53	Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1086	G.LTC1697	58	Optional		1460	1/1/2003	15.52%
AARP_Original	1087	G.LTC1697	66	Optional		1460	10/1/1999	15.52%
AARP_Original	1088	G.LTC1697	59	Optional		1460	9/1/2000	15.52%
AARP_Original	1089	G.LTC1697	67	Optional		1460	10/1/2001	15.52%
AARP_Original	1090	G.LTC1697	59	Auto 5% Compound		1460	10/1/2001	15.52%
AARP_Original	1091	G.LTC1697	54	Optional	Unlimited		3/1/2000	15.52%
AARP_Original	1092	G.LTC1697	57	Optional	Unlimited		4/1/2000	15.52%
AARP_Original	1093	G.LTC1697	64	Optional		1460	3/1/2000	15.52%
AARP_Original	1094	G.LTC1697	67	Optional	Unlimited		12/1/1999	15.52%
AARP_Original	1095	G.LTC1697	51	Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1096	G.LTC1697	68	Optional		1460	9/1/1999	15.52%
AARP_Original	1097	G.LTC1697	62	Optional		1460	10/1/1999	15.52%
AARP_Original	1098	G.LTC1697	61	Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1099	G.LTC1697	78	Optional		1460	4/1/2003	15.52%
AARP_Original	1100	G.LTC1697	70	Optional		1460	5/1/2003	15.52%
AARP_Original	1101	G.LTC1697	65	Optional		1460	6/1/2003	15.52%
AARP_Original	1102	G.LTC1697	63	Optional		1460	1/1/2003	15.52%
AARP_Original	1103	G.LTC1697	61	Auto 5% Compound		1460	4/1/2001	15.52%
AARP_Original	1104	G.LTC1697	67	Optional		1460	5/1/2002	15.52%
AARP_Original	1105	G.LTC1697	53	Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1106	G.LTC1697	69	Optional		1460	5/1/1999	15.52%
AARP_Original	1107	G.LTC1697	57	Optional		1460	1/1/2000	15.52%
AARP_Original	1108	G.LTC1697	60	Optional	Unlimited		8/1/2002	15.52%
AARP_Original	1109	G.LTC1697	62	Optional		1460	10/1/2002	15.52%
AARP_Original	1110	G.LTC1697	59	Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1111	G.LTC1697	63	Optional		1460	10/1/2000	15.52%
AARP_Original	1112	G.LTC1697	60	Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1113	G.LTC1697	71	Optional		1460	8/1/2001	15.52%
AARP_Original	1114	G.LTC1697	57	Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1115	G.LTC1697	61	Optional		1460	4/1/1999	15.52%
AARP_Original	1116	G.LTC1697	50	Auto 5% Compound	Unlimited		7/1/2001	15.52%
AARP_Original	1117	G.LTC1697	68	Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1118	G.LTC1697	63	Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1119	G.LTC1697	51	Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1120	G.LTC1697	54	Optional	Unlimited		12/1/2000	15.52%
AARP_Original	1121	G.LTC1697	68	Optional		1460	12/1/1999	15.52%
AARP_Original	1122	G.LTC1697	57	Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1123	G.LTC1697	51	Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1124	G.LTC1697	62	Optional		1460	2/1/2003	15.52%
AARP_Original	1125	G.LTC1697	52	Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1126	G.LTC1697	55	Optional		1460	9/1/2002	15.52%
AARP_Original	1127	G.LTC1697	63	Optional		1460	1/1/2003	15.52%
AARP_Original	1128	G.LTC1697	64	Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1129	G.LTC1697	59	Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1130	G.LTC1697	54	Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1131	G.LTC1697	53	Auto 5% Compound	Unlimited		9/1/1998	15.52%
AARP_Original	1132	G.LTC1697	55	Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1133	G.LTC1697	61	Optional		1460	4/1/2001	15.52%
AARP_Original	1134	G.LTC1697	53	Auto 5% Compound	Unlimited		5/1/2003	15.52%
AARP_Original	1135	G.LTC1697	61	Optional		1460	2/1/2003	15.52%
AARP_Original	1136	G.LTC1697	59	Optional		1460	5/1/2003	15.52%
AARP_Original	1137	G.LTC1697	50	Auto 5% Compound	Unlimited		2/1/2003	15.52%
AARP_Original	1138	G.LTC1697	56	Auto 5% Compound	Unlimited		6/1/2003	15.52%
AARP_Original	1139	G.LTC1697	61	Auto 5% Compound		1460	10/1/2000	15.52%
AARP_Original	1140	G.LTC1697	64	Optional	Unlimited		12/1/2000	15.52%
AARP_Original	1141	G.LTC1697	65	Optional	Unlimited		12/1/2000	15.52%
AARP_Original	1142	G.LTC1697	53	Optional		1460	11/1/2002	15.52%
AARP_Original	1143	G.LTC1697	67	Optional		1460	1/1/2000	15.52%
AARP_Original	1144	G.LTC1697	57	Optional	Unlimited		1/1/1999	15.52%
AARP_Original	1145	G.LTC1697	64	Optional		1460	12/1/1999	15.52%
AARP_Original	1146	G.LTC1697	61	Auto 5% Compound		1460	10/1/2002	15.52%
AARP_Original	1147	G.LTC1697	71	Optional		1460	11/1/2000	15.52%
AARP_Original	1148	G.LTC1697	64	Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1149	G.LTC1697	57	Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1150	G.LTC1697	53	Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1151	G.LTC1697	57	Optional		1460	11/1/2000	15.52%

AARP_Original	1152 G.LTC1697	62 Optional		1460	10/1/1999	15.52%
AARP_Original	1153 G.LTC1697	54 Optional		1460	3/1/2000	15.52%
AARP_Original	1154 G.LTC1697	61 Auto 5% Compound	Unlimited		9/1/2001	15.52%
AARP_Original	1155 G.LTC1697	52 Auto 5% Compound		1460	6/1/2002	15.52%
AARP_Original	1156 G.LTC1697	51 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1157 G.LTC1697	58 Optional	Unlimited		1/1/1999	15.52%
AARP_Original	1158 G.LTC1697	63 Optional	Unlimited		2/1/1999	15.52%
AARP_Original	1159 G.LTC1697	72 Optional		1460	9/1/1999	15.52%
AARP_Original	1160 G.LTC1697	63 Optional		1460	12/1/1999	15.52%
AARP_Original	1161 G.LTC1697	51 Optional		1460	3/1/2002	15.52%
AARP_Original	1162 G.LTC1697	52 Optional		1460	12/1/2000	15.52%
AARP_Original	1163 G.LTC1697	53 Optional		1460	1/1/2001	15.52%
AARP_Original	1164 G.LTC1697	59 Optional		1460	3/1/2001	15.52%
AARP_Original	1165 G.LTC1697	65 Optional		1460	12/1/1999	15.52%
AARP_Original	1166 G.LTC1697	50 Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1167 G.LTC1697	54 Optional		1460	6/1/2002	15.52%
AARP_Original	1168 G.LTC1697	58 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1169 G.LTC1697	60 Optional		1460	11/1/2000	15.52%
AARP_Original	1170 G.LTC1697	52 Auto 5% Compound	Unlimited		11/1/1999	15.52%
AARP_Original	1171 G.LTC1697	71 Optional		1460	10/1/2000	15.52%
AARP_Original	1172 G.LTC1697	66 Optional		1460	5/1/2003	15.52%
AARP_Original	1173 G.LTC1697	64 Optional		1460	5/1/2002	15.52%
AARP_Original	1174 G.LTC1697	50 Optional		1460	7/1/2000	15.52%
AARP_Original	1175 G.LTC1697	62 Optional		1460	9/1/2001	15.52%
AARP_Original	1176 G.LTC1697	64 Optional		1460	2/1/2000	15.52%
AARP_Original	1177 G.LTC1697	55 Optional		1460	1/1/2000	15.52%
AARP_Original	1178 G.LTC1697	53 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1179 G.LTC1697	70 Optional	Unlimited		10/1/2002	15.52%
AARP_Original	1180 G.LTC1697	54 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1181 G.LTC1697	57 Optional	Unlimited		12/1/1999	15.52%
AARP_Original	1182 G.LTC1697	66 Optional		1460	12/1/1999	15.52%
AARP_Original	1183 G.LTC1697	54 Optional		1460	8/1/2002	15.52%
AARP_Original	1184 G.LTC1697	54 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1185 G.LTC1697	66 Optional		1460	6/1/2002	15.52%
AARP_Original	1186 G.LTC1697	51 Optional		1460	4/1/2003	15.52%
AARP_Original	1187 G.LTC1697	67 Optional		1460	2/1/2000	15.52%
AARP_Original	1188 G.LTC1697	50 Optional		1460	9/1/1999	15.52%
AARP_Original	1189 G.LTC1697	69 Optional		1460	10/1/2001	15.52%
AARP_Original	1190 G.LTC1697	60 Optional		1460	9/1/2000	15.52%
AARP_Original	1191 G.LTC1697	57 Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1192 G.LTC1697	55 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1193 G.LTC1697	50 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1194 G.LTC1697	54 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1195 G.LTC1697	51 Optional		1460	11/1/2001	15.52%
AARP_Original	1196 G.LTC1697	50 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1197 G.LTC1697	56 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1198 G.LTC1697	57 Optional	Unlimited		10/1/2002	15.52%
AARP_Original	1199 G.LTC1697	64 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1200 G.LTC1697	69 Optional		1460	11/1/2000	15.52%
AARP_Original	1201 G.LTC1697	50 Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1202 G.LTC1697	68 Optional		1460	3/1/2000	15.52%
AARP_Original	1203 G.LTC1697	59 Optional		1460	3/1/2003	15.52%
AARP_Original	1204 G.LTC1697	51 Optional	Unlimited		12/1/1999	15.52%
AARP_Original	1205 G.LTC1697	55 Optional		1460	9/1/2002	15.52%
AARP_Original	1206 G.LTC1697	64 Optional		1460	2/1/2003	15.52%
AARP_Original	1207 G.LTC1697	63 Optional		1460	1/1/2003	15.52%
AARP_Original	1208 G.LTC1697	67 Optional		1460	10/1/2001	15.52%
AARP_Original	1209 G.LTC1697	51 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1210 G.LTC1697	56 Optional		1460	7/1/2000	15.52%
AARP_Original	1211 G.LTC1697	62 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1212 G.LTC1697	60 Optional	Unlimited		5/1/2002	15.52%
AARP_Original	1213 G.LTC1697	66 Optional	Unlimited		12/1/2001	15.52%
AARP_Original	1214 G.LTC1697	57 Optional		1460	2/1/2000	15.52%
AARP_Original	1215 G.LTC1697	62 Optional	Unlimited		7/1/2002	15.52%
AARP_Original	1216 G.LTC1697	54 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1217 G.LTC1697	52 Optional	Unlimited		12/1/1999	15.52%
AARP_Original	1218 G.LTC1697	50 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	1219 G.LTC1697	53 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1220 G.LTC1697	67 Optional		1460	10/1/2000	15.52%
AARP_Original	1221 G.LTC1697	50 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1222 G.LTC1697	55 Optional	Unlimited		5/1/2001	15.52%
AARP_Original	1223 G.LTC1697	61 Optional		1460	6/1/2001	15.52%
AARP_Original	1224 G.LTC1697	50 Optional		1460	5/1/2003	15.52%
AARP_Original	1225 G.LTC1697	51 Auto 5% Compound		1460	3/1/2002	15.52%
AARP_Original	1226 G.LTC1697	64 Auto 5% Compound		1460	10/1/1999	15.52%
AARP_Original	1227 G.LTC1697	64 Optional		1460	11/1/2002	15.52%
AARP_Original	1228 G.LTC1697	64 Optional	Unlimited		6/1/2000	15.52%

AARP_Original	1229	G.LTC1697	54	Optional		1460	9/1/2000	15.52%
AARP_Original	1230	G.LTC1697	51	Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1231	G.LTC1697	57	Optional		1460	12/1/2001	15.52%
AARP_Original	1232	G.LTC1697	66	Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1233	G.LTC1697	60	Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1234	G.LTC1697	57	Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1235	G.LTC1697	61	Optional		1460	12/1/2002	15.52%
AARP_Original	1236	G.LTC1697	62	Optional		1460	6/1/2003	15.52%
AARP_Original	1237	G.LTC1697	50	Optional	Unlimited		8/1/2002	15.52%
AARP_Original	1238	G.LTC1697	60	Optional	Unlimited		6/1/2003	15.52%
AARP_Original	1239	G.LTC1697	55	Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1240	G.LTC1697	65	Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1241	G.LTC1697	69	Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1242	G.LTC1697	47	Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1243	G.LTC1697	64	Optional		1460	5/1/2002	15.52%
AARP_Original	1244	G.LTC1697	60	Optional	Unlimited		7/1/2001	15.52%
AARP_Original	1245	G.LTC1697	65	Optional		1460	11/1/2002	15.52%
AARP_Original	1246	G.LTC1697	66	Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1247	G.LTC1697	53	Optional		1460	1/1/2003	15.52%
AARP_Original	1248	G.LTC1697	60	Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1249	G.LTC1697	51	Optional		1460	8/1/2000	15.52%
AARP_Original	1250	G.LTC1697	60	Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1251	G.LTC1697	54	Optional	Unlimited		1/1/1999	15.52%
AARP_Original	1252	G.LTC1697	64	Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1253	G.LTC1697	66	Optional		1460	7/1/2001	15.52%
AARP_Original	1254	G.LTC1697	64	Optional		1460	5/1/2003	15.52%
AARP_Original	1255	G.LTC1697	60	Optional		1460	1/1/2003	15.52%
AARP_Original	1256	G.LTC1697	54	Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1257	G.LTC1697	66	Optional		1460	10/1/2001	15.52%
AARP_Original	1258	G.LTC1697	58	Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1259	G.LTC1697	66	Optional	Unlimited		10/1/1999	15.52%
AARP_Original	1260	G.LTC1697	61	Auto 5% Compound		1460	10/1/2001	15.52%
AARP_Original	1261	G.LTC1697	54	Optional	Unlimited		1/1/2000	15.52%
AARP_Original	1262	G.LTC1697	50	Optional	Unlimited		4/1/2002	15.52%
AARP_Original	1263	G.LTC1697	51	Optional		1460	2/1/2000	15.52%
AARP_Original	1264	G.LTC1697	67	Optional		1460	7/1/2001	15.52%
AARP_Original	1265	G.LTC1697	66	Optional		1460	12/1/2001	15.52%
AARP_Original	1266	G.LTC1697	65	Optional		1460	9/1/2002	15.52%
AARP_Original	1267	G.LTC1697	50	Optional	Unlimited		12/1/1999	15.52%
AARP_Original	1268	G.LTC1697	59	Optional		1460	10/1/1999	15.52%
AARP_Original	1269	G.LTC1697	61	Optional		1460	1/1/2003	15.52%
AARP_Original	1270	G.LTC1697	67	Optional	Unlimited		1/1/1999	15.52%
AARP_Original	1271	G.LTC1697	71	Optional		1460	1/1/2003	15.52%
AARP_Original	1272	G.LTC1697	55	Optional		1460	12/1/2002	15.52%
AARP_Original	1273	G.LTC1697	51	Optional		1460	2/1/2000	15.52%
AARP_Original	1274	G.LTC1697	63	Optional		1460	12/1/2000	15.52%
AARP_Original	1275	G.LTC1697	60	Optional		1460	4/1/2001	15.52%
AARP_Original	1276	G.LTC1697	69	Auto 5% Compound		1460	11/1/2001	15.52%
AARP_Original	1277	G.LTC1697	68	Optional		1460	2/1/2000	15.52%
AARP_Original	1278	G.LTC1697	68	Optional		1460	5/1/1999	15.52%
AARP_Original	1279	G.LTC1697	63	Optional		1460	6/1/2001	15.52%
AARP_Original	1280	G.LTC1697	72	Auto 5% Compound		1460	3/1/2000	15.52%
AARP_Original	1281	G.LTC1697	58	Optional		1460	6/1/2001	15.52%
AARP_Original	1282	G.LTC1697	62	Optional	Unlimited		2/1/2001	15.52%
AARP_Original	1283	G.LTC1697	59	Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1284	G.LTC1697	62	Optional		1460	1/1/1999	15.52%
AARP_Original	1285	G.LTC1697	54	Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1286	G.LTC1697	62	Optional		1460	4/1/2002	15.52%
AARP_Original	1287	G.LTC1697	67	Optional		1460	10/1/2002	15.52%
AARP_Original	1288	G.LTC1697	49	Optional		1460	5/1/2003	15.52%
AARP_Original	1289	G.LTC1697	60	Optional		1460	1/1/2002	15.52%
AARP_Original	1290	G.LTC1697	53	Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1291	G.LTC1697	62	Optional	Unlimited		4/1/2001	15.52%
AARP_Original	1292	G.LTC1697	65	Optional		1460	10/1/2003	15.52%
AARP_Original	1293	G.LTC1697	57	Optional		1460	8/1/2001	15.52%
AARP_Original	1294	G.LTC1697	61	Auto 5% Compound		1460	5/1/2001	15.52%
AARP_Original	1295	G.LTC1697	61	Optional		1460	9/1/2002	15.52%
AARP_Original	1296	G.LTC1697	57	Optional		1460	10/1/2000	15.52%
AARP_Original	1297	G.LTC1697	60	Optional		1460	9/1/1999	15.52%
AARP_Original	1298	G.LTC1697	60	Optional		1460	3/1/2002	15.52%
AARP_Original	1299	G.LTC1697	57	Optional	Unlimited		3/1/2000	15.52%
AARP_Original	1300	G.LTC1697	53	Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1301	G.LTC1697	63	Optional		1460	2/1/1999	15.52%
AARP_Original	1302	G.LTC1697	60	Optional		1460	12/1/2002	15.52%
AARP_Original	1303	G.LTC1697	61	Optional		1460	1/1/2003	15.52%
AARP_Original	1304	G.LTC1697	60	Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1305	G.LTC1697	74	Optional		1460	6/1/2003	15.52%

AARP_Original	1306	G.LTC1697	65	Optional		1460	4/1/2003	15.52%
AARP_Original	1307	G.LTC1697	59	Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1308	G.LTC1697	55	Optional		1460	6/1/2003	15.52%
AARP_Original	1309	G.LTC1697	60	Optional		1460	1/1/2003	15.52%
AARP_Original	1310	G.LTC1697	54	Auto 5% Compound		1460	8/1/2000	15.52%
AARP_Original	1311	G.LTC1697	58	Auto 5% Compound	Unlimited		9/1/2001	15.52%
AARP_Original	1312	G.LTC1697	62	Optional		1460	2/1/2001	15.52%
AARP_Original	1313	G.LTC1697	56	Optional		1460	7/1/2001	15.52%
AARP_Original	1314	G.LTC1697	56	Optional	Unlimited		2/1/2002	15.52%
AARP_Original	1315	G.LTC1697	50	Optional	Unlimited		5/1/2000	15.52%
AARP_Original	1316	G.LTC1697	52	Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1317	G.LTC1697	65	Optional		1460	7/1/2002	15.52%
AARP_Original	1318	G.LTC1697	65	Optional		1460	7/1/2000	15.52%
AARP_Original	1319	G.LTC1697	53	Optional		1460	10/1/2001	15.52%
AARP_Original	1320	G.LTC1697	53	Auto 5% Compound	Unlimited		3/1/2003	15.52%
AARP_Original	1321	G.LTC1697	66	Optional		1460	5/1/2001	15.52%
AARP_Original	1322	G.LTC1697	52	Optional		1460	12/1/1999	15.52%
AARP_Original	1323	G.LTC1697	62	Optional		1460	11/1/2001	15.52%
AARP_Original	1324	G.LTC1697	54	Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1325	G.LTC1697	70	Auto 5% Compound	Unlimited		9/1/1999	15.52%
AARP_Original	1326	G.LTC1697	58	Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1327	G.LTC1697	60	Optional		1460	1/1/2002	15.52%
AARP_Original	1328	G.LTC1697	62	Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1329	G.LTC1697	53	Optional	Unlimited		10/1/2002	15.52%
AARP_Original	1330	G.LTC1697	54	Auto 5% Compound		1460	1/1/2002	15.52%
AARP_Original	1331	G.LTC1697	60	Optional		1460	5/1/2003	15.52%
AARP_Original	1332	G.LTC1697	69	Optional		1460	8/1/2002	15.52%
AARP_Original	1333	G.LTC1697	56	Optional		1460	1/1/2003	15.52%
AARP_Original	1334	G.LTC1697	65	Optional		1460	8/1/2000	15.52%
AARP_Original	1335	G.LTC1697	64	Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1336	G.LTC1697	64	Optional		1460	1/1/2003	15.52%
AARP_Original	1337	G.LTC1697	56	Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1338	G.LTC1697	67	Optional		1460	6/1/2002	15.52%
AARP_Original	1339	G.LTC1697	57	Optional	Unlimited		1/1/2000	15.52%
AARP_Original	1340	G.LTC1697	51	Auto 5% Compound	Unlimited		10/1/1999	15.52%
AARP_Original	1341	G.LTC1697	60	Optional		1460	10/1/2000	15.52%
AARP_Original	1342	G.LTC1697	60	Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1343	G.LTC1697	52	Optional	Unlimited		3/1/2000	15.52%
AARP_Original	1344	G.LTC1697	52	Auto 5% Compound		1460	9/1/2002	15.52%
AARP_Original	1345	G.LTC1697	55	Optional		1460	6/1/2001	15.52%
AARP_Original	1346	G.LTC1697	53	Optional		1460	1/1/2002	15.52%
AARP_Original	1347	G.LTC1697	56	Auto 5% Compound	Unlimited		2/1/2000	15.52%
AARP_Original	1348	G.LTC1697	62	Optional		1460	3/1/1999	15.52%
AARP_Original	1349	G.LTC1697	59	Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1350	G.LTC1697	64	Optional	Unlimited		3/1/2000	15.52%
AARP_Original	1351	G.LTC1697	73	Optional		1460	6/1/2001	15.52%
AARP_Original	1352	G.LTC1697	49	Auto 5% Compound		1460	3/1/2003	15.52%
AARP_Original	1353	G.LTC1697	75	Optional		1460	10/1/2001	15.52%
AARP_Original	1354	G.LTC1697	56	Optional		1460	3/1/1999	15.52%
AARP_Original	1355	G.LTC1697	52	Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1356	G.LTC1697	58	Optional		1460	11/1/2000	15.52%
AARP_Original	1357	G.LTC1697	63	Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1358	G.LTC1697	54	Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1359	G.LTC1697	57	Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1360	G.LTC1697	57	Optional		1460	8/1/2000	15.52%
AARP_Original	1361	G.LTC1697	67	Optional		1460	2/1/1999	15.52%
AARP_Original	1362	G.LTC1697	71	Optional		1460	11/1/2002	15.52%
AARP_Original	1363	G.LTC1697	74	Optional		1460	1/1/2000	15.52%
AARP_Original	1364	G.LTC1697	50	Optional		1460	8/1/2000	15.52%
AARP_Original	1365	G.LTC1697	55	Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1366	G.LTC1697	56	Optional	Unlimited		6/1/2000	15.52%
AARP_Original	1367	G.LTC1697	60	Optional	Unlimited		4/1/1999	15.52%
AARP_Original	1368	G.LTC1697	57	Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1369	G.LTC1697	64	Optional		1460	12/1/1999	15.52%
AARP_Original	1370	G.LTC1697	68	Optional		1460	3/1/2003	15.52%
AARP_Original	1371	G.LTC1697	65	Optional		1460	2/1/2003	15.52%
AARP_Original	1372	G.LTC1697	56	Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1373	G.LTC1697	71	Optional		1460	3/1/2003	15.52%
AARP_Original	1374	G.LTC1697	53	Optional		1460	11/1/2002	15.52%
AARP_Original	1375	G.LTC1697	64	Auto 5% Compound	Unlimited		8/1/2000	15.52%
AARP_Original	1376	G.LTC1697	50	Auto 5% Compound		1460	11/1/2001	15.52%
AARP_Original	1377	G.LTC1697	52	Optional		1460	12/1/2001	15.52%
AARP_Original	1378	G.LTC1697	62	Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1379	G.LTC1697	65	Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1380	G.LTC1697	65	Optional		1460	12/1/2002	15.52%
AARP_Original	1381	G.LTC1697	55	Auto 5% Compound	Unlimited		8/1/2001	15.52%
AARP_Original	1382	G.LTC1697	67	Optional	Unlimited		3/1/2001	15.52%

AARP_Original	1383 G.LTC1697	60 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1384 G.LTC1697	63 Optional	Unlimited		2/1/1999	15.52%
AARP_Original	1385 G.LTC1697	56 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1386 G.LTC1697	66 Optional		1460	2/1/1999	15.52%
AARP_Original	1387 G.LTC1697	48 Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1388 G.LTC1697	58 Optional		1460	7/1/2000	15.52%
AARP_Original	1389 G.LTC1697	65 Optional		1460	11/1/2001	15.52%
AARP_Original	1390 G.LTC1697	64 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	1391 G.LTC1697	61 Optional		1460	2/1/2000	15.52%
AARP_Original	1392 G.LTC1697	56 Optional		1460	8/1/2000	15.52%
AARP_Original	1393 G.LTC1697	66 Optional		1460	7/1/2003	15.52%
AARP_Original	1394 G.LTC1697	62 Optional		1460	9/1/2001	15.52%
AARP_Original	1395 G.LTC1697	56 Optional		1460	1/1/2000	15.52%
AARP_Original	1396 G.LTC1697	52 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	1397 G.LTC1697	71 Optional		1460	4/1/2001	15.52%
AARP_Original	1398 G.LTC1697	52 Optional		1460	8/1/2002	15.52%
AARP_Original	1399 G.LTC1697	72 Optional		1460	9/1/2002	15.52%
AARP_Original	1400 G.LTC1697	58 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1401 G.LTC1697	56 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1402 G.LTC1697	64 Optional		1460	9/1/2001	15.52%
AARP_Original	1403 G.LTC1697	53 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1404 G.LTC1697	60 Optional		1460	11/1/2000	15.52%
AARP_Original	1405 G.LTC1697	51 Auto 5% Compound		1460	11/1/2000	15.52%
AARP_Original	1406 G.LTC1697	59 Optional		1460	9/1/2000	15.52%
AARP_Original	1407 G.LTC1697	68 Auto 5% Compound	Unlimited		12/1/2002	15.52%
AARP_Original	1408 G.LTC1697	63 Optional	Unlimited		5/1/1999	15.52%
AARP_Original	1409 G.LTC1697	54 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1410 G.LTC1697	54 Auto 5% Compound		1460	10/1/2000	15.52%
AARP_Original	1411 G.LTC1697	60 Optional		1460	1/1/2001	15.52%
AARP_Original	1412 G.LTC1697	58 Optional		1460	3/1/2003	15.52%
AARP_Original	1413 G.LTC1697	72 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1414 G.LTC1697	56 Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1415 G.LTC1697	64 Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1416 G.LTC1697	67 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1417 G.LTC1697	52 Optional		1460	5/1/2003	15.52%
AARP_Original	1418 G.LTC1697	67 Optional	Unlimited		5/1/1999	15.52%
AARP_Original	1419 G.LTC1697	72 Optional		1460	12/1/2001	15.52%
AARP_Original	1420 G.LTC1697	50 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1421 G.LTC1697	70 Auto 5% Compound		1460	11/1/2001	15.52%
AARP_Original	1422 G.LTC1697	55 Optional		1460	1/1/2003	15.52%
AARP_Original	1423 G.LTC1697	58 Optional	Unlimited		12/1/2000	15.52%
AARP_Original	1424 G.LTC1697	62 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1425 G.LTC1697	71 Optional		1460	4/1/2001	15.52%
AARP_Original	1426 G.LTC1697	56 Optional		1460	8/1/2000	15.52%
AARP_Original	1427 G.LTC1697	51 Optional		1460	10/1/2002	15.52%
AARP_Original	1428 G.LTC1697	51 Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1429 G.LTC1697	65 Optional		1460	4/1/2003	15.52%
AARP_Original	1430 G.LTC1697	70 Optional		1460	6/1/2001	15.52%
AARP_Original	1431 G.LTC1697	59 Optional		1460	10/1/2001	15.52%
AARP_Original	1432 G.LTC1697	63 Optional		1460	9/1/1999	15.52%
AARP_Original	1433 G.LTC1697	58 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1434 G.LTC1697	53 Optional	Unlimited		4/1/2001	15.52%
AARP_Original	1435 G.LTC1697	60 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1436 G.LTC1697	63 Auto 5% Compound	Unlimited		10/1/2001	15.52%
AARP_Original	1437 G.LTC1697	53 Optional		1460	2/1/1999	15.52%
AARP_Original	1438 G.LTC1697	63 Optional		1460	3/1/1999	15.52%
AARP_Original	1439 G.LTC1697	64 Optional		1460	3/1/2000	15.52%
AARP_Original	1440 G.LTC1697	59 Optional		1460	11/1/2001	15.52%
AARP_Original	1441 G.LTC1697	76 Optional	Unlimited		2/1/2001	15.52%
AARP_Original	1442 G.LTC1697	63 Optional		1460	1/1/2003	15.52%
AARP_Original	1443 G.LTC1697	60 Optional		1460	8/1/2001	15.52%
AARP_Original	1444 G.LTC1697	64 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1445 G.LTC1697	67 Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1446 G.LTC1697	60 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1447 G.LTC1697	59 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1448 G.LTC1697	63 Optional		1460	1/1/2002	15.52%
AARP_Original	1449 G.LTC1697	56 Optional		1460	8/1/2000	15.52%
AARP_Original	1450 G.LTC1697	52 Optional		1460	10/1/2001	15.52%
AARP_Original	1451 G.LTC1697	62 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1452 G.LTC1697	76 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1453 G.LTC1697	56 Optional	Unlimited		12/1/2001	15.52%
AARP_Original	1454 G.LTC1697	79 Optional		1460	3/1/2001	15.52%
AARP_Original	1455 G.LTC1697	59 Optional		1460	9/1/1999	15.52%
AARP_Original	1456 G.LTC1697	70 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1457 G.LTC1697	54 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1458 G.LTC1697	65 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1459 G.LTC1697	55 Optional	Unlimited		10/1/2000	15.52%

AARP_Original	1460	G.LTC1697	65	Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1461	G.LTC1697	51	Optional		1460	8/1/2000	15.52%
AARP_Original	1462	G.LTC1697	54	Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1463	G.LTC1697	61	Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1464	G.LTC1697	63	Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1465	G.LTC1697	56	Optional		1460	5/1/1999	15.52%
AARP_Original	1466	G.LTC1697	57	Optional		1460	7/1/2001	15.52%
AARP_Original	1467	G.LTC1697	56	Optional		1460	12/1/2000	15.52%
AARP_Original	1468	G.LTC1697	60	Optional		1460	12/1/1998	15.52%
AARP_Original	1469	G.LTC1697	56	Auto 5% Compound	Unlimited		1/1/2000	15.52%
AARP_Original	1470	G.LTC1697	59	Optional		1460	12/1/2001	15.52%
AARP_Original	1471	G.LTC1697	71	Optional	Unlimited		1/1/1999	15.52%
AARP_Original	1472	G.LTC1697	63	Optional		1460	12/1/1998	15.52%
AARP_Original	1473	G.LTC1697	59	Optional		1460	11/1/2000	15.52%
AARP_Original	1474	G.LTC1697	62	Optional		1460	10/1/2000	15.52%
AARP_Original	1475	G.LTC1697	58	Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1476	G.LTC1697	65	Auto 5% Compound	Unlimited		6/1/2000	15.52%
AARP_Original	1477	G.LTC1697	57	Optional	Unlimited		12/1/1999	15.52%
AARP_Original	1478	G.LTC1697	58	Optional		1460	10/1/2000	15.52%
AARP_Original	1479	G.LTC1697	58	Optional	Unlimited		7/1/2002	15.52%
AARP_Original	1480	G.LTC1697	62	Auto 5% Compound		1460	9/1/2002	15.52%
AARP_Original	1481	G.LTC1697	66	Auto 5% Compound		1460	11/1/2000	15.52%
AARP_Original	1482	G.LTC1697	53	Auto 5% Compound	Unlimited		12/1/2002	15.52%
AARP_Original	1483	G.LTC1697	62	Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1484	G.LTC1697	66	Optional		1460	5/1/2001	15.52%
AARP_Original	1485	G.LTC1697	53	Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1486	G.LTC1697	61	Optional		1460	9/1/1999	15.52%
AARP_Original	1487	G.LTC1697	64	Optional		1460	12/1/1999	15.52%
AARP_Original	1488	G.LTC1697	60	Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1489	G.LTC1697	57	Optional		1460	10/1/2001	15.52%
AARP_Original	1490	G.LTC1697	50	Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1491	G.LTC1697	60	Optional		1460	12/1/2002	15.52%
AARP_Original	1492	G.LTC1697	52	Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1493	G.LTC1697	51	Optional		1460	11/1/1999	15.52%
AARP_Original	1494	G.LTC1697	53	Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1495	G.LTC1697	70	Optional		1460	7/1/2000	15.52%
AARP_Original	1496	G.LTC1697	62	Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1497	G.LTC1697	65	Optional		1460	4/1/2001	15.52%
AARP_Original	1498	G.LTC1697	63	Optional	Unlimited		2/1/2001	15.52%
AARP_Original	1499	G.LTC1697	60	Optional		1460	11/1/1999	15.52%
AARP_Original	1500	G.LTC1697	54	Optional		1460	5/1/2002	15.52%
AARP_Original	1501	G.LTC1697	60	Optional		1460	12/1/2002	15.52%
AARP_Original	1502	G.LTC1697	66	Auto 5% Compound		1460	7/1/2002	15.52%
AARP_Original	1503	G.LTC1697	60	Optional		1460	10/1/1999	15.52%
AARP_Original	1504	G.LTC1697	57	Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1505	G.LTC1697	61	Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1506	G.LTC1697	69	Optional	Unlimited		7/1/2002	15.52%
AARP_Original	1507	G.LTC1697	62	Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1508	G.LTC1697	74	Optional		1460	9/1/1999	15.52%
AARP_Original	1509	G.LTC1697	52	Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1510	G.LTC1697	53	Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1511	G.LTC1697	65	Optional		1460	1/1/1999	15.52%
AARP_Original	1512	G.LTC1697	56	Optional	Unlimited		12/1/2000	15.52%
AARP_Original	1513	G.LTC1697	60	Optional		1460	10/1/2000	15.52%
AARP_Original	1514	G.LTC1697	60	Optional		1460	7/1/2001	15.52%
AARP_Original	1515	G.LTC1697	51	Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1516	G.LTC1697	55	Optional		1460	2/1/2002	15.52%
AARP_Original	1517	G.LTC1697	59	Optional		1460	8/1/2002	15.52%
AARP_Original	1518	G.LTC1697	57	Optional		1460	4/1/2003	15.52%
AARP_Original	1519	G.LTC1697	57	Optional		1460	8/1/2002	15.52%
AARP_Original	1520	G.LTC1697	66	Auto 5% Compound		1460	12/1/2002	15.52%
AARP_Original	1521	G.LTC1697	71	Optional		1460	6/1/2003	15.52%
AARP_Original	1522	G.LTC1697	51	Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1523	G.LTC1697	63	Optional		1460	4/1/1999	15.52%
AARP_Original	1524	G.LTC1697	60	Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1525	G.LTC1697	56	Optional		1460	5/1/2003	15.52%
AARP_Original	1526	G.LTC1697	54	Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1527	G.LTC1697	60	Auto 5% Compound		1460	10/1/2001	15.52%
AARP_Original	1528	G.LTC1697	63	Optional		1460	8/1/2001	15.52%
AARP_Original	1529	G.LTC1697	56	Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1530	G.LTC1697	54	Optional		1460	2/1/2003	15.52%
AARP_Original	1531	G.LTC1697	54	Optional		1460	3/1/2000	15.52%
AARP_Original	1532	G.LTC1697	60	Optional		1460	3/1/2003	15.52%
AARP_Original	1533	G.LTC1697	55	Optional		1460	9/1/1999	15.52%
AARP_Original	1534	G.LTC1697	58	Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1535	G.LTC1697	64	Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1536	G.LTC1697	65	Auto 5% Compound		1460	3/1/2002	15.52%

AARP_Original	1537 G.LTC1697	51 Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1538 G.LTC1697	69 Auto 5% Compound		1460	3/1/2002	15.52%
AARP_Original	1539 G.LTC1697	64 Optional		1460	12/1/2001	15.52%
AARP_Original	1540 G.LTC1697	54 Optional		1460	11/1/2002	15.52%
AARP_Original	1541 G.LTC1697	65 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1542 G.LTC1697	68 Optional		1460	7/1/2002	15.52%
AARP_Original	1543 G.LTC1697	53 Optional		1460	11/1/2002	15.52%
AARP_Original	1544 G.LTC1697	59 Optional		1460	6/1/2001	15.52%
AARP_Original	1545 G.LTC1697	68 Optional		1460	9/1/2002	15.52%
AARP_Original	1546 G.LTC1697	59 Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1547 G.LTC1697	66 Optional		1460	8/1/2000	15.52%
AARP_Original	1548 G.LTC1697	58 Optional		1460	11/1/2000	15.52%
AARP_Original	1549 G.LTC1697	59 Optional		1460	10/1/1999	15.52%
AARP_Original	1550 G.LTC1697	67 Optional		1460	11/1/1999	15.52%
AARP_Original	1551 G.LTC1697	60 Auto 5% Compound		1460	7/1/2002	15.52%
AARP_Original	1552 G.LTC1697	61 Optional		1460	6/1/2003	15.52%
AARP_Original	1553 G.LTC1697	73 Optional		1460	10/1/2002	15.52%
AARP_Original	1554 G.LTC1697	67 Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1555 G.LTC1697	51 Optional		1460	9/1/2000	15.52%
AARP_Original	1556 G.LTC1697	72 Auto 5% Compound	Unlimited		9/1/2001	15.52%
AARP_Original	1557 G.LTC1697	54 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1558 G.LTC1697	55 Optional		1460	1/1/2003	15.52%
AARP_Original	1559 G.LTC1697	75 Optional		1460	9/1/1999	15.52%
AARP_Original	1560 G.LTC1697	60 Optional	Unlimited		8/1/2002	15.52%
AARP_Original	1561 G.LTC1697	63 Optional		1460	1/1/2003	15.52%
AARP_Original	1562 G.LTC1697	54 Optional		1460	9/1/1999	15.52%
AARP_Original	1563 G.LTC1697	62 Optional		1460	5/1/2003	15.52%
AARP_Original	1564 G.LTC1697	62 Optional		1460	11/1/2000	15.52%
AARP_Original	1565 G.LTC1697	62 Auto 5% Compound		1460	8/1/2001	15.52%
AARP_Original	1566 G.LTC1697	56 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1567 G.LTC1697	55 Optional		1460	7/1/2001	15.52%
AARP_Original	1568 G.LTC1697	68 Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1569 G.LTC1697	57 Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1570 G.LTC1697	60 Optional		1460	5/1/2003	15.52%
AARP_Original	1571 G.LTC1697	64 Optional	Unlimited		3/1/2000	15.52%
AARP_Original	1572 G.LTC1697	69 Optional		1460	4/1/2001	15.52%
AARP_Original	1573 G.LTC1697	62 Optional		1460	11/1/1999	15.52%
AARP_Original	1574 G.LTC1697	60 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1575 G.LTC1697	68 Optional		1460	10/1/2000	15.52%
AARP_Original	1576 G.LTC1697	68 Optional		1460	10/1/2001	15.52%
AARP_Original	1577 G.LTC1697	58 Optional		1460	9/1/1999	15.52%
AARP_Original	1578 G.LTC1697	61 Optional		1460	8/1/2002	15.52%
AARP_Original	1579 G.LTC1697	52 Optional		1460	10/1/2001	15.52%
AARP_Original	1580 G.LTC1697	73 Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1581 G.LTC1697	54 Auto 5% Compound		1460	11/1/2002	15.52%
AARP_Original	1582 G.LTC1697	69 Optional		1460	6/1/2001	15.52%
AARP_Original	1583 G.LTC1697	64 Optional		1460	2/1/1999	15.52%
AARP_Original	1584 G.LTC1697	63 Optional		1460	4/1/1999	15.52%
AARP_Original	1585 G.LTC1697	59 Optional	Unlimited		10/1/2002	15.52%
AARP_Original	1586 G.LTC1697	57 Optional		1460	9/1/2002	15.52%
AARP_Original	1587 G.LTC1697	67 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1588 G.LTC1697	61 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1589 G.LTC1697	59 Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1590 G.LTC1697	58 Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1591 G.LTC1697	60 Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1592 G.LTC1697	52 Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1593 G.LTC1697	62 Optional		1460	12/1/2002	15.52%
AARP_Original	1594 G.LTC1697	53 Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1595 G.LTC1697	62 Optional		1460	1/1/2003	15.52%
AARP_Original	1596 G.LTC1697	55 Optional	Unlimited		5/1/2001	15.52%
AARP_Original	1597 G.LTC1697	61 Optional	Unlimited		12/1/2001	15.52%
AARP_Original	1598 G.LTC1697	68 Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1599 G.LTC1697	68 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1600 G.LTC1697	53 Optional		1460	9/1/1999	15.52%
AARP_Original	1601 G.LTC1697	63 Optional		1460	3/1/2000	15.52%
AARP_Original	1602 G.LTC1697	64 Optional	Unlimited		2/1/2001	15.52%
AARP_Original	1603 G.LTC1697	58 Optional		1460	8/1/2000	15.52%
AARP_Original	1604 G.LTC1697	65 Optional	Unlimited		8/1/2002	15.52%
AARP_Original	1605 G.LTC1697	68 Optional		1460	7/1/2001	15.52%
AARP_Original	1606 G.LTC1697	61 Optional	Unlimited		5/1/1999	15.52%
AARP_Original	1607 G.LTC1697	70 Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1608 G.LTC1697	63 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1609 G.LTC1697	65 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1610 G.LTC1697	65 Optional		1460	9/1/2002	15.52%
AARP_Original	1611 G.LTC1697	63 Optional		1460	5/1/2002	15.52%
AARP_Original	1612 G.LTC1697	66 Optional		1460	7/1/2001	15.52%
AARP_Original	1613 G.LTC1697	57 Optional	Unlimited		5/1/1999	15.52%

AARP_Original	1614 G.LTC1697	50 Optional		1460	1/1/2003	15.52%
AARP_Original	1615 G.LTC1697	52 Optional		1460	1/1/2003	15.52%
AARP_Original	1616 G.LTC1697	63 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1617 G.LTC1697	53 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1618 G.LTC1697	57 Optional	Unlimited		12/1/1999	15.52%
AARP_Original	1619 G.LTC1697	57 Optional		1460	5/1/2003	15.52%
AARP_Original	1620 G.LTC1697	69 Optional	Unlimited		2/1/2002	15.52%
AARP_Original	1621 G.LTC1697	56 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1622 G.LTC1697	74 Optional		1460	12/1/2000	15.52%
AARP_Original	1623 G.LTC1697	66 Auto 5% Compound	Unlimited		12/1/2002	15.52%
AARP_Original	1624 G.LTC1697	69 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1625 G.LTC1697	61 Optional		1460	10/1/2001	15.52%
AARP_Original	1626 G.LTC1697	52 Optional	Unlimited		4/1/2002	15.52%
AARP_Original	1627 G.LTC1697	60 Optional		1460	12/1/1999	15.52%
AARP_Original	1628 G.LTC1697	66 Optional	Unlimited		3/1/2001	15.52%
AARP_Original	1629 G.LTC1697	57 Optional		1460	6/1/2002	15.52%
AARP_Original	1630 G.LTC1697	63 Optional		1460	4/1/1999	15.52%
AARP_Original	1631 G.LTC1697	65 Optional		1460	8/1/2000	15.52%
AARP_Original	1632 G.LTC1697	65 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1633 G.LTC1697	52 Auto 5% Compound	Unlimited		9/1/1999	15.52%
AARP_Original	1634 G.LTC1697	64 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1635 G.LTC1697	66 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1636 G.LTC1697	68 Auto 5% Compound		1460	2/1/2000	15.52%
AARP_Original	1637 G.LTC1697	57 Auto 5% Compound		1460	2/1/2000	15.52%
AARP_Original	1638 G.LTC1697	59 Optional		1460	1/1/2000	15.52%
AARP_Original	1639 G.LTC1697	49 Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1640 G.LTC1697	63 Optional		1460	4/1/1999	15.52%
AARP_Original	1641 G.LTC1697	66 Optional		1460	8/1/2002	15.52%
AARP_Original	1642 G.LTC1697	64 Optional		1460	10/1/2001	15.52%
AARP_Original	1643 G.LTC1697	58 Optional		1460	12/1/2002	15.52%
AARP_Original	1644 G.LTC1697	52 Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1645 G.LTC1697	64 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1646 G.LTC1697	63 Optional		1460	2/1/1999	15.52%
AARP_Original	1647 G.LTC1697	63 Optional		1460	9/1/2002	15.52%
AARP_Original	1648 G.LTC1697	54 Auto 5% Compound	Unlimited		8/1/2001	15.52%
AARP_Original	1649 G.LTC1697	68 Optional	Unlimited		10/1/1999	15.52%
AARP_Original	1650 G.LTC1697	50 Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1651 G.LTC1697	59 Optional	Unlimited		7/1/2002	15.52%
AARP_Original	1652 G.LTC1697	61 Auto 5% Compound		1460	10/1/2002	15.52%
AARP_Original	1653 G.LTC1697	60 Optional	Unlimited		2/1/1999	15.52%
AARP_Original	1654 G.LTC1697	52 Optional		1460	4/1/1999	15.52%
AARP_Original	1655 G.LTC1697	59 Optional		1460	11/1/2000	15.52%
AARP_Original	1656 G.LTC1697	52 Optional	Unlimited		10/1/2002	15.52%
AARP_Original	1657 G.LTC1697	60 Optional		1460	5/1/2003	15.52%
AARP_Original	1658 G.LTC1697	59 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1659 G.LTC1697	65 Optional	Unlimited		7/1/2002	15.52%
AARP_Original	1660 G.LTC1697	61 Optional		1460	8/1/2001	15.52%
AARP_Original	1661 G.LTC1697	63 Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1662 G.LTC1697	63 Optional		1460	12/1/1999	15.52%
AARP_Original	1663 G.LTC1697	59 Optional		1460	12/1/2000	15.52%
AARP_Original	1664 G.LTC1697	55 Optional		1460	8/1/2002	15.52%
AARP_Original	1665 G.LTC1697	71 Optional		1460	4/1/1999	15.52%
AARP_Original	1666 G.LTC1697	66 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1667 G.LTC1697	62 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1668 G.LTC1697	55 Optional		1460	2/1/1999	15.52%
AARP_Original	1669 G.LTC1697	64 Optional		1460	5/1/2003	15.52%
AARP_Original	1670 G.LTC1697	61 Auto 5% Compound		1460	9/1/2000	15.52%
AARP_Original	1671 G.LTC1697	62 Auto 5% Compound	Unlimited		10/1/1999	15.52%
AARP_Original	1672 G.LTC1697	60 Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1673 G.LTC1697	50 Optional		1460	4/1/2000	15.52%
AARP_Original	1674 G.LTC1697	65 Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1675 G.LTC1697	55 Auto 5% Compound		1460	1/1/2003	15.52%
AARP_Original	1676 G.LTC1697	66 Auto 5% Compound	Unlimited		7/1/2001	15.52%
AARP_Original	1677 G.LTC1697	67 Optional		1460	3/1/2000	15.52%
AARP_Original	1678 G.LTC1697	68 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1679 G.LTC1697	55 Optional		1460	3/1/2003	15.52%
AARP_Original	1680 G.LTC1697	69 Optional		1460	6/1/2002	15.52%
AARP_Original	1681 G.LTC1697	66 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1682 G.LTC1697	66 Optional		1460	8/1/2000	15.52%
AARP_Original	1683 G.LTC1697	61 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1684 G.LTC1697	57 Optional	Unlimited		2/1/2001	15.52%
AARP_Original	1685 G.LTC1697	63 Optional	Unlimited		2/1/1999	15.52%
AARP_Original	1686 G.LTC1697	67 Optional		1460	10/1/1998	15.52%
AARP_Original	1687 G.LTC1697	59 Optional	Unlimited		4/1/2001	15.52%
AARP_Original	1688 G.LTC1697	62 Optional		1460	2/1/2000	15.52%
AARP_Original	1689 G.LTC1697	61 Optional		1460	1/1/2003	15.52%
AARP_Original	1690 G.LTC1697	57 Optional		1460	10/1/2000	15.52%

AARP_Original	1691 G.LTC1697	60 Optional		1460	8/1/2001	15.52%
AARP_Original	1692 G.LTC1697	60 Optional		1460	12/1/2000	15.52%
AARP_Original	1693 G.LTC1697	61 Optional	Unlimited		12/1/2001	15.52%
AARP_Original	1694 G.LTC1697	52 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1695 G.LTC1697	72 Optional		1460	8/1/2001	15.52%
AARP_Original	1696 G.LTC1697	65 Optional	Unlimited		2/1/2001	15.52%
AARP_Original	1697 G.LTC1697	66 Optional		1460	1/1/2000	15.52%
AARP_Original	1698 G.LTC1697	62 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1699 G.LTC1697	58 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1700 G.LTC1697	65 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1701 G.LTC1697	52 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1702 G.LTC1697	63 Optional		1460	10/1/2002	15.52%
AARP_Original	1703 G.LTC1697	59 Optional		1460	10/1/2002	15.52%
AARP_Original	1704 G.LTC1697	57 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1705 G.LTC1697	59 Optional		1460	3/1/2003	15.52%
AARP_Original	1706 G.LTC1697	68 Optional		1460	9/1/2002	15.52%
AARP_Original	1707 G.LTC1697	65 Auto 5% Compound		1460	9/1/1999	15.52%
AARP_Original	1708 G.LTC1697	54 Optional	Unlimited		10/1/1999	15.52%
AARP_Original	1709 G.LTC1697	51 Optional		1460	4/1/2003	15.52%
AARP_Original	1710 G.LTC1697	58 Optional		1460	3/1/2000	15.52%
AARP_Original	1711 G.LTC1697	60 Auto 5% Compound		1460	9/1/2000	15.52%
AARP_Original	1712 G.LTC1697	57 Optional		1460	3/1/2001	15.52%
AARP_Original	1713 G.LTC1697	50 Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1714 G.LTC1697	56 Optional		1460	1/1/2003	15.52%
AARP_Original	1715 G.LTC1697	58 Optional		1460	8/1/2000	15.52%
AARP_Original	1716 G.LTC1697	48 Auto 5% Compound	Unlimited		6/1/2002	15.52%
AARP_Original	1717 G.LTC1697	57 Optional	Unlimited		3/1/2000	15.52%
AARP_Original	1718 G.LTC1697	59 Optional		1460	3/1/2003	15.52%
AARP_Original	1719 G.LTC1697	60 Optional		1460	12/1/2000	15.52%
AARP_Original	1720 G.LTC1697	56 Optional		1460	1/1/2001	15.52%
AARP_Original	1721 G.LTC1697	53 Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1722 G.LTC1697	61 Optional		1460	9/1/2001	15.52%
AARP_Original	1723 G.LTC1697	61 Optional		1460	10/1/2002	15.52%
AARP_Original	1724 G.LTC1697	65 Optional		1460	11/1/2001	15.52%
AARP_Original	1725 G.LTC1697	55 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1726 G.LTC1697	51 Optional		1460	12/1/2001	15.52%
AARP_Original	1727 G.LTC1697	62 Optional		1460	5/1/2003	15.52%
AARP_Original	1728 G.LTC1697	65 Optional		1460	10/1/1999	15.52%
AARP_Original	1729 G.LTC1697	58 Optional		1460	9/1/1999	15.52%
AARP_Original	1730 G.LTC1697	65 Optional	Unlimited		5/1/1999	15.52%
AARP_Original	1731 G.LTC1697	63 Optional		1460	2/1/2002	15.52%
AARP_Original	1732 G.LTC1697	64 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1733 G.LTC1697	51 Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1734 G.LTC1697	56 Optional		1460	10/1/2000	15.52%
AARP_Original	1735 G.LTC1697	59 Optional		1460	6/1/2002	15.52%
AARP_Original	1736 G.LTC1697	53 Auto 5% Compound	Unlimited		5/1/2001	15.52%
AARP_Original	1737 G.LTC1697	66 Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1738 G.LTC1697	53 Optional		1460	9/1/1999	15.52%
AARP_Original	1739 G.LTC1697	59 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1740 G.LTC1697	51 Optional		1460	9/1/1999	15.52%
AARP_Original	1741 G.LTC1697	59 Auto 5% Compound		1460	10/1/2001	15.52%
AARP_Original	1742 G.LTC1697	52 Optional	Unlimited		5/1/2002	15.52%
AARP_Original	1743 G.LTC1697	54 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1744 G.LTC1697	62 Optional	Unlimited		12/1/2001	15.52%
AARP_Original	1745 G.LTC1697	58 Optional		1460	2/1/2003	15.52%
AARP_Original	1746 G.LTC1697	52 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1747 G.LTC1697	65 Auto 5% Compound	Unlimited		9/1/1999	15.52%
AARP_Original	1748 G.LTC1697	56 Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1749 G.LTC1697	60 Optional		1460	2/1/2002	15.52%
AARP_Original	1750 G.LTC1697	61 Optional		1460	1/1/2003	15.52%
AARP_Original	1751 G.LTC1697	56 Optional		1460	11/1/2000	15.52%
AARP_Original	1752 G.LTC1697	56 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1753 G.LTC1697	60 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1754 G.LTC1697	55 Optional		1460	9/1/2002	15.52%
AARP_Original	1755 G.LTC1697	54 Optional		1460	3/1/2002	15.52%
AARP_Original	1756 G.LTC1697	52 Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1757 G.LTC1697	60 Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1758 G.LTC1697	58 Optional		1460	10/1/2000	15.52%
AARP_Original	1759 G.LTC1697	52 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1760 G.LTC1697	64 Optional	Unlimited		2/1/2002	15.52%
AARP_Original	1761 G.LTC1697	57 Optional		1460	10/1/1999	15.52%
AARP_Original	1762 G.LTC1697	55 Optional		1460	9/1/1999	15.52%
AARP_Original	1763 G.LTC1697	54 Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1764 G.LTC1697	58 Optional		1460	4/1/2000	15.52%
AARP_Original	1765 G.LTC1697	61 Optional	Unlimited		7/1/2001	15.52%
AARP_Original	1766 G.LTC1697	64 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1767 G.LTC1697	56 Optional		1460	6/1/2002	15.52%

AARP_Original	1768	G.LTC1697	64	Optional		1460	1/1/2003	15.52%
AARP_Original	1769	G.LTC1697	52	Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1770	G.LTC1697	50	Auto 5% Compound	Unlimited		3/1/2000	15.52%
AARP_Original	1771	G.LTC1697	56	Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1772	G.LTC1697	60	Optional	Unlimited		5/1/2001	15.52%
AARP_Original	1773	G.LTC1697	55	Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1774	G.LTC1697	58	Optional		1460	12/1/1999	15.52%
AARP_Original	1775	G.LTC1697	76	Optional		1460	8/1/2000	15.52%
AARP_Original	1776	G.LTC1697	56	Optional		1460	12/1/2002	15.52%
AARP_Original	1777	G.LTC1697	62	Optional		1460	2/1/2003	15.52%
AARP_Original	1778	G.LTC1697	66	Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1779	G.LTC1697	62	Optional		1460	10/1/1999	15.52%
AARP_Original	1780	G.LTC1697	55	Optional		1460	3/1/2003	15.52%
AARP_Original	1781	G.LTC1697	55	Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1782	G.LTC1697	52	Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1783	G.LTC1697	59	Optional		1460	3/1/2001	15.52%
AARP_Original	1784	G.LTC1697	65	Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1785	G.LTC1697	72	Auto 5% Compound	Unlimited		11/1/2001	15.52%
AARP_Original	1786	G.LTC1697	63	Auto 5% Compound		1460	11/1/2000	15.52%
AARP_Original	1787	G.LTC1697	65	Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1788	G.LTC1697	72	Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1789	G.LTC1697	51	Optional		1460	1/1/2003	15.52%
AARP_Original	1790	G.LTC1697	50	Optional		1460	2/1/2000	15.52%
AARP_Original	1791	G.LTC1697	67	Optional		1460	2/1/2003	15.52%
AARP_Original	1792	G.LTC1697	58	Optional		1460	10/1/2002	15.52%
AARP_Original	1793	G.LTC1697	69	Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1794	G.LTC1697	65	Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1795	G.LTC1697	66	Optional		1460	11/1/2000	15.52%
AARP_Original	1796	G.LTC1697	59	Optional		1460	6/1/2001	15.52%
AARP_Original	1797	G.LTC1697	64	Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1798	G.LTC1697	62	Optional		1460	11/1/1998	15.52%
AARP_Original	1799	G.LTC1697	70	Auto 5% Compound		1460	1/1/2003	15.52%
AARP_Original	1800	G.LTC1697	64	Auto 5% Compound		1460	3/1/2003	15.52%
AARP_Original	1801	G.LTC1697	62	Optional	Unlimited		11/1/1998	15.52%
AARP_Original	1802	G.LTC1697	64	Optional	Unlimited		2/1/2002	15.52%
AARP_Original	1803	G.LTC1697	58	Optional	Unlimited		1/1/2002	15.52%
AARP_Original	1804	G.LTC1697	65	Optional		1460	10/1/1999	15.52%
AARP_Original	1805	G.LTC1697	57	Auto 5% Compound		1460	6/1/2003	15.52%
AARP_Original	1806	G.LTC1697	58	Optional	Unlimited		5/1/2002	15.52%
AARP_Original	1807	G.LTC1697	59	Optional		1460	11/1/1998	15.52%
AARP_Original	1808	G.LTC1697	65	Optional		1460	10/1/2000	15.52%
AARP_Original	1809	G.LTC1697	67	Optional		1460	3/1/1999	15.52%
AARP_Original	1810	G.LTC1697	63	Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1811	G.LTC1697	55	Optional		1460	5/1/1999	15.52%
AARP_Original	1812	G.LTC1697	54	Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1813	G.LTC1697	66	Optional		1460	9/1/2000	15.52%
AARP_Original	1814	G.LTC1697	66	Optional		1460	12/1/1998	15.52%
AARP_Original	1815	G.LTC1697	68	Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1816	G.LTC1697	53	Optional		1460	6/1/2003	15.52%
AARP_Original	1817	G.LTC1697	51	Optional		1460	9/1/2002	15.52%
AARP_Original	1818	G.LTC1697	57	Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1819	G.LTC1697	54	Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1820	G.LTC1697	66	Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1821	G.LTC1697	57	Auto 5% Compound		1460	2/1/2000	15.52%
AARP_Original	1822	G.LTC1697	67	Optional		1460	11/1/2002	15.52%
AARP_Original	1823	G.LTC1697	55	Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1824	G.LTC1697	67	Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1825	G.LTC1697	66	Optional		1460	1/1/2003	15.52%
AARP_Original	1826	G.LTC1697	58	Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1827	G.LTC1697	75	Optional		1460	8/1/2000	15.52%
AARP_Original	1828	G.LTC1697	60	Auto 5% Compound	Unlimited		10/1/2001	15.52%
AARP_Original	1829	G.LTC1697	50	Optional	Unlimited		7/1/2001	15.52%
AARP_Original	1830	G.LTC1697	58	Optional		1460	10/1/2002	15.52%
AARP_Original	1831	G.LTC1697	63	Optional	Unlimited		8/1/2002	15.52%
AARP_Original	1832	G.LTC1697	51	Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1833	G.LTC1697	55	Optional	Unlimited		4/1/1999	15.52%
AARP_Original	1834	G.LTC1697	63	Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1835	G.LTC1697	55	Optional		1460	12/1/2002	15.52%
AARP_Original	1836	G.LTC1697	67	Optional		1460	12/1/2000	15.52%
AARP_Original	1837	G.LTC1697	61	Optional		1460	8/1/2001	15.52%
AARP_Original	1838	G.LTC1697	62	Optional		1460	10/1/2000	15.52%
AARP_Original	1839	G.LTC1697	56	Optional		1460	7/1/2001	15.52%
AARP_Original	1840	G.LTC1697	53	Optional		1460	8/1/2001	15.52%
AARP_Original	1841	G.LTC1697	59	Optional		1460	3/1/1999	15.52%
AARP_Original	1842	G.LTC1697	61	Optional	Unlimited		2/1/1999	15.52%
AARP_Original	1843	G.LTC1697	64	Auto 5% Compound		1460	8/1/2001	15.52%
AARP_Original	1844	G.LTC1697	58	Optional		1460	12/1/2002	15.52%

AARP_Original	1845	G.LTC1697	59 Auto 5% Compound		1460	9/1/2000	15.52%
AARP_Original	1846	G.LTC1697	53 Optional		1460	9/1/2000	15.52%
AARP_Original	1847	G.LTC1697	60 Optional	Unlimited		5/1/2002	15.52%
AARP_Original	1848	G.LTC1697	59 Optional	Unlimited		7/1/2001	15.52%
AARP_Original	1849	G.LTC1697	59 Optional	Unlimited		3/1/2000	15.52%
AARP_Original	1850	G.LTC1697	64 Optional	Unlimited		5/1/1999	15.52%
AARP_Original	1851	G.LTC1697	51 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1852	G.LTC1697	68 Optional		1460	1/1/2003	15.52%
AARP_Original	1853	G.LTC1697	58 Optional	Unlimited		5/1/2001	15.52%
AARP_Original	1854	G.LTC1697	59 Auto 5% Compound	Unlimited		2/1/2000	15.52%
AARP_Original	1855	G.LTC1697	53 Optional	Unlimited		12/1/2000	15.52%
AARP_Original	1856	G.LTC1697	58 Optional		1460	4/1/2003	15.52%
AARP_Original	1857	G.LTC1697	54 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1858	G.LTC1697	56 Optional		1460	11/1/1999	15.52%
AARP_Original	1859	G.LTC1697	67 Optional		1460	1/1/2003	15.52%
AARP_Original	1860	G.LTC1697	53 Optional		1460	2/1/2000	15.52%
AARP_Original	1861	G.LTC1697	61 Optional		1460	8/1/2000	15.52%
AARP_Original	1862	G.LTC1697	58 Optional		1460	1/1/2003	15.52%
AARP_Original	1863	G.LTC1697	56 Optional		1460	10/1/2001	15.52%
AARP_Original	1864	G.LTC1697	50 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1865	G.LTC1697	59 Optional	Unlimited		3/1/2000	15.52%
AARP_Original	1866	G.LTC1697	68 Optional	Unlimited		5/1/1999	15.52%
AARP_Original	1867	G.LTC1697	64 Optional		1460	10/1/2002	15.52%
AARP_Original	1868	G.LTC1697	63 Optional		1460	8/1/2000	15.52%
AARP_Original	1869	G.LTC1697	70 Optional		1460	8/1/2001	15.52%
AARP_Original	1870	G.LTC1697	55 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1871	G.LTC1697	63 Optional	Unlimited		5/1/1999	15.52%
AARP_Original	1872	G.LTC1697	69 Optional		1460	12/1/1999	15.52%
AARP_Original	1873	G.LTC1697	54 Auto 5% Compound		1460	3/1/2002	15.52%
AARP_Original	1874	G.LTC1697	54 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1875	G.LTC1697	71 Optional		1460	11/1/2000	15.52%
AARP_Original	1876	G.LTC1697	54 Optional		1460	11/1/2002	15.52%
AARP_Original	1877	G.LTC1697	64 Optional		1460	6/1/2002	15.52%
AARP_Original	1878	G.LTC1697	70 Auto 5% Compound	Unlimited		11/1/1999	15.52%
AARP_Original	1879	G.LTC1697	67 Optional		1460	2/1/2000	15.52%
AARP_Original	1880	G.LTC1697	68 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1881	G.LTC1697	52 Optional		1460	5/1/2003	15.52%
AARP_Original	1882	G.LTC1697	67 Optional	Unlimited		5/1/1999	15.52%
AARP_Original	1883	G.LTC1697	55 Optional		1460	1/1/2003	15.52%
AARP_Original	1884	G.LTC1697	64 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1885	G.LTC1697	52 Optional		1460	11/1/2002	15.52%
AARP_Original	1886	G.LTC1697	75 Optional		1460	3/1/2006	15.52%
AARP_Original	1887	G.LTC1697	51 Optional	Unlimited		4/1/2000	15.52%
AARP_Original	1888	G.LTC1697	75 Optional		1460	8/1/2001	15.52%
AARP_Original	1889	G.LTC1697	55 Optional		1460	9/1/1999	15.52%
AARP_Original	1890	G.LTC1697	51 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1891	G.LTC1697	63 Optional		1460	11/1/2001	15.52%
AARP_Original	1892	G.LTC1697	57 Optional	Unlimited		12/1/2001	15.52%
AARP_Original	1893	G.LTC1697	55 Optional	Unlimited		5/1/2001	15.52%
AARP_Original	1894	G.LTC1697	64 Optional		1460	11/1/2000	15.52%
AARP_Original	1895	G.LTC1697	53 Optional		1460	9/1/2000	15.52%
AARP_Original	1896	G.LTC1697	73 Optional		1460	8/1/2002	15.52%
AARP_Original	1897	G.LTC1697	60 Optional		1460	3/1/2000	15.52%
AARP_Original	1898	G.LTC1697	63 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1899	G.LTC1697	61 Optional		1460	7/1/2001	15.52%
AARP_Original	1900	G.LTC1697	73 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1901	G.LTC1697	65 Optional		1460	2/1/2003	15.52%
AARP_Original	1902	G.LTC1697	74 Optional		1460	9/1/2000	15.52%
AARP_Original	1903	G.LTC1697	56 Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1904	G.LTC1697	63 Optional		1460	6/1/2002	15.52%
AARP_Original	1905	G.LTC1697	63 Optional		1460	7/1/2002	15.52%
AARP_Original	1906	G.LTC1697	51 Optional		1460	11/1/2002	15.52%
AARP_Original	1907	G.LTC1697	65 Optional		1460	1/1/2003	15.52%
AARP_Original	1908	G.LTC1697	57 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1909	G.LTC1697	52 Optional		1460	12/1/2000	15.52%
AARP_Original	1910	G.LTC1697	62 Optional		1460	1/1/2002	15.52%
AARP_Original	1911	G.LTC1697	67 Optional		1460	8/1/2002	15.52%
AARP_Original	1912	G.LTC1697	52 Auto 5% Compound		1460	9/1/2002	15.52%
AARP_Original	1913	G.LTC1697	60 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1914	G.LTC1697	60 Optional		1460	8/1/2001	15.52%
AARP_Original	1915	G.LTC1697	56 Optional	Unlimited		5/1/2001	15.52%
AARP_Original	1916	G.LTC1697	64 Optional		1460	11/1/2000	15.52%
AARP_Original	1917	G.LTC1697	65 Auto 5% Compound	Unlimited		11/1/2001	15.52%
AARP_Original	1918	G.LTC1697	57 Optional		1460	10/1/2001	15.52%
AARP_Original	1919	G.LTC1697	62 Optional		1460	12/31/2002	15.52%
AARP_Original	1920	G.LTC1697	62 Optional		1460	12/1/2002	15.52%
AARP_Original	1921	G.LTC1697	64 Optional		1460	5/1/2002	15.52%

AARP_Original	1922 G.LTC1697	65 Auto 5% Compound		1460	4/1/2001	15.52%
AARP_Original	1923 G.LTC1697	55 Optional	Unlimited		10/1/2002	15.52%
AARP_Original	1924 G.LTC1697	58 Optional		1460	12/1/1998	15.52%
AARP_Original	1925 G.LTC1697	60 Optional		1460	5/1/2003	15.52%
AARP_Original	1926 G.LTC1697	55 Optional		1460	1/1/2003	15.52%
AARP_Original	1927 G.LTC1697	64 Auto 5% Compound		1460	2/1/2003	15.52%
AARP_Original	1928 G.LTC1697	58 Optional	Unlimited		5/1/2000	15.52%
AARP_Original	1929 G.LTC1697	58 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1930 G.LTC1697	58 Auto 5% Compound		1460	12/1/2001	15.52%
AARP_Original	1931 G.LTC1697	61 Optional		1460	2/1/1999	15.52%
AARP_Original	1932 G.LTC1697	64 Optional		1460	7/1/2001	15.52%
AARP_Original	1933 G.LTC1697	56 Auto 5% Compound	Unlimited		3/1/2003	15.52%
AARP_Original	1934 G.LTC1697	60 Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1935 G.LTC1697	61 Optional		1460	2/1/2000	15.52%
AARP_Original	1936 G.LTC1697	65 Optional		1460	11/1/1998	15.52%
AARP_Original	1937 G.LTC1697	58 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1938 G.LTC1697	64 Optional		1460	11/1/2002	15.52%
AARP_Original	1939 G.LTC1697	56 Optional		1460	7/1/2001	15.52%
AARP_Original	1940 G.LTC1697	56 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1941 G.LTC1697	53 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1942 G.LTC1697	62 Optional		1460	7/1/2002	15.52%
AARP_Original	1943 G.LTC1697	57 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1944 G.LTC1697	48 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1945 G.LTC1697	58 Optional		1460	7/1/2001	15.52%
AARP_Original	1946 G.LTC1697	71 Auto 5% Compound		1460	9/1/2001	15.52%
AARP_Original	1947 G.LTC1697	61 Optional		1460	10/1/1999	15.52%
AARP_Original	1948 G.LTC1697	70 Optional		1460	10/1/2000	15.52%
AARP_Original	1949 G.LTC1697	58 Auto 5% Compound		1460	8/1/2002	15.52%
AARP_Original	1950 G.LTC1697	64 Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1951 G.LTC1697	64 Optional	Unlimited		2/1/2002	15.52%
AARP_Original	1952 G.LTC1697	66 Optional		1460	12/1/1999	15.52%
AARP_Original	1953 G.LTC1697	60 Optional	Unlimited		10/1/2002	15.52%
AARP_Original	1954 G.LTC1697	58 Optional		1460	10/1/2000	15.52%
AARP_Original	1955 G.LTC1697	53 Optional		1460	5/1/2002	15.52%
AARP_Original	1956 G.LTC1697	52 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1957 G.LTC1697	52 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1958 G.LTC1697	63 Optional		1460	11/1/1999	15.52%
AARP_Original	1959 G.LTC1697	67 Optional		1460	4/1/2000	15.52%
AARP_Original	1960 G.LTC1697	68 Optional		1460	10/1/2001	15.52%
AARP_Original	1961 G.LTC1697	60 Optional		1460	12/1/1998	15.52%
AARP_Original	1962 G.LTC1697	64 Auto 5% Compound		1460	3/1/1999	15.52%
AARP_Original	1963 G.LTC1697	61 Optional		1460	1/1/2001	15.52%
AARP_Original	1964 G.LTC1697	56 Optional		1460	12/1/2000	15.52%
AARP_Original	1965 G.LTC1697	64 Optional		1460	5/1/1999	15.52%
AARP_Original	1966 G.LTC1697	65 Auto 5% Compound	Unlimited		12/1/2002	15.52%
AARP_Original	1967 G.LTC1697	64 Optional		1460	3/1/2003	15.52%
AARP_Original	1968 G.LTC1697	64 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1969 G.LTC1697	59 Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1970 G.LTC1697	71 Optional	Unlimited		7/1/2002	15.52%
AARP_Original	1971 G.LTC1697	57 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1972 G.LTC1697	55 Auto 5% Compound		1460	6/1/2003	15.52%
AARP_Original	1973 G.LTC1697	56 Optional		1460	1/1/2003	15.52%
AARP_Original	1974 G.LTC1697	61 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1975 G.LTC1697	60 Optional		1460	1/1/2003	15.52%
AARP_Original	1976 G.LTC1697	63 Optional		1460	12/1/1999	15.52%
AARP_Original	1977 G.LTC1697	56 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1978 G.LTC1697	53 Optional		1460	11/1/2002	15.52%
AARP_Original	1979 G.LTC1697	71 Optional		1460	1/1/2001	15.52%
AARP_Original	1980 G.LTC1697	52 Auto 5% Compound	Unlimited		8/1/2000	15.52%
AARP_Original	1981 G.LTC1697	68 Optional	Unlimited		5/1/2001	15.52%
AARP_Original	1982 G.LTC1697	56 Optional		1460	9/1/2002	15.52%
AARP_Original	1983 G.LTC1697	53 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1984 G.LTC1697	50 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1985 G.LTC1697	64 Optional		1460	6/1/2002	15.52%
AARP_Original	1986 G.LTC1697	60 Optional		1460	2/1/1999	15.52%
AARP_Original	1987 G.LTC1697	60 Optional		1460	12/1/1999	15.52%
AARP_Original	1988 G.LTC1697	55 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1989 G.LTC1697	54 Optional		1460	8/1/2002	15.52%
AARP_Original	1990 G.LTC1697	63 Optional		1460	6/1/2001	15.52%
AARP_Original	1991 G.LTC1697	58 Optional		1460	9/1/2001	15.52%
AARP_Original	1992 G.LTC1697	65 Optional		1460	7/1/2001	15.52%
AARP_Original	1993 G.LTC1697	60 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1994 G.LTC1697	52 Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1995 G.LTC1697	60 Auto 5% Compound		1460	4/1/2003	15.52%
AARP_Original	1996 G.LTC1697	52 Optional		1460	7/1/2002	15.52%
AARP_Original	1997 G.LTC1697	77 Optional		1460	12/1/2002	15.52%
AARP_Original	1998 G.LTC1697	63 Optional		1460	9/1/2000	15.52%

AARP_Original	1999	G.LTC1697	60	Optional	Unlimited		2/1/2003	15.52%
AARP_Original	2000	G.LTC1697	75	Optional	Unlimited		9/1/1999	15.52%
AARP_Original	2001	G.LTC1697	62	Optional		1460	9/1/2001	15.52%
AARP_Original	2002	G.LTC1697	60	Optional		1460	9/1/2000	15.52%
AARP_Original	2003	G.LTC1697	64	Optional		1460	9/1/2001	15.52%
AARP_Original	2004	G.LTC1697	70	Optional		1460	1/1/2000	15.52%
AARP_Original	2005	G.LTC1697	56	Optional	Unlimited		1/1/1999	15.52%
AARP_Original	2006	G.LTC1697	64	Optional		1460	2/1/2000	15.52%
AARP_Original	2007	G.LTC1697	59	Optional	Unlimited		2/1/1999	15.52%
AARP_Original	2008	G.LTC1697	65	Optional		1460	10/1/1999	15.52%
AARP_Original	2009	G.LTC1697	66	Optional		1460	4/1/2000	15.52%
AARP_Original	2010	G.LTC1697	54	Optional		1460	2/1/1999	15.52%
AARP_Original	2011	G.LTC1697	53	Optional		1460	9/1/2003	15.52%
AARP_Original	2012	G.LTC1697	64	Optional		1460	12/1/2001	15.52%
AARP_Original	2013	G.LTC1697	64	Optional		1460	9/1/2001	15.52%
AARP_Original	2014	G.LTC1697	66	Optional		1460	11/1/2002	15.52%
AARP_Original	2015	G.LTC1697	60	Optional	Unlimited		12/1/2002	15.52%
AARP_Original	2016	G.LTC1697	60	Optional	Unlimited		10/1/1998	15.52%
AARP_Original	2017	G.LTC1697	52	Auto 5% Compound	Unlimited		9/1/2000	15.52%
AARP_Original	2018	G.LTC1697	67	Optional		1460	3/1/1999	15.52%
AARP_Original	2019	G.LTC1697	60	Optional		1460	8/1/2000	15.52%
AARP_Original	2020	G.LTC1697	61	Optional	Unlimited		1/1/2001	15.52%
AARP_Original	2021	G.LTC1697	63	Optional	Unlimited		1/1/1999	15.52%
AARP_Original	2022	G.LTC1697	65	Optional		1460	12/1/2002	15.52%
AARP_Original	2023	G.LTC1697	66	Optional		1460	6/1/2003	15.52%
AARP_Original	2024	G.LTC1697	60	Optional	Unlimited		2/1/2000	15.52%
AARP_Original	2025	G.LTC1697	57	Optional		1460	5/1/1999	15.52%
AARP_Original	2026	G.LTC1697	62	Optional		1460	10/1/2000	15.52%
AARP_Original	2027	G.LTC1697	63	Optional		1460	11/1/2002	15.52%
AARP_Original	2028	G.LTC1697	54	Optional	Unlimited		2/1/2000	15.52%
AARP_Original	2029	G.LTC1697	65	Optional	Unlimited		1/1/2001	15.52%
AARP_Original	2030	G.LTC1697	61	Auto 5% Compound	Unlimited		10/1/2000	15.52%
AARP_Original	2031	G.LTC1697	51	Optional	Unlimited		1/1/2003	15.52%
AARP_Original	2032	G.LTC1697	67	Auto 5% Compound		1460	11/1/2000	15.52%
AARP_Original	2033	G.LTC1697	50	Optional		1460	9/1/2002	15.52%
AARP_Original	2034	G.LTC1697	65	Optional		1460	9/1/1999	15.52%
AARP_Original	2035	G.LTC1697	60	Optional	Unlimited		11/1/2000	15.52%
AARP_Original	2036	G.LTC1697	71	Optional		1460	2/1/2003	15.52%
AARP_Original	2037	G.LTC1697	56	Optional		1460	5/1/1999	15.52%
AARP_Original	2038	G.LTC1697	54	Optional		1460	10/1/2001	15.52%
AARP_Original	2039	G.LTC1697	58	Optional		1460	1/1/2001	15.52%
AARP_Original	2040	G.LTC1697	66	Optional	Unlimited		8/1/2001	15.52%
AARP_Original	2041	G.LTC1697	62	Optional		1460	1/1/2003	15.52%
AARP_Original	2042	G.LTC1697	69	Optional		1460	11/1/2001	15.52%
AARP_Original	2043	G.LTC1697	59	Optional	Unlimited		10/1/2000	15.52%
AARP_Original	2044	G.LTC1697	65	Optional		1460	6/1/2001	15.52%
AARP_Original	2045	G.LTC1697	66	Optional		1460	1/1/2003	15.52%
AARP_Original	2046	G.LTC1697	63	Optional	Unlimited		3/1/1999	15.52%
AARP_Original	2047	G.LTC1697	62	Optional	Unlimited		10/1/2000	15.52%
AARP_Original	2048	G.LTC1697	67	Optional		1460	7/1/2001	15.52%
AARP_Original	2049	G.LTC1697	66	Auto 5% Compound	Unlimited		11/1/2000	15.52%
AARP_Original	2050	G.LTC1697	53	Optional	Unlimited		1/1/2001	15.52%
AARP_Original	2051	G.LTC1697	54	Optional	Unlimited		2/1/2003	15.52%
AARP_Original	2052	G.LTC1697	56	Optional	Unlimited		11/1/2002	15.52%
AARP_Original	2053	G.LTC1697	61	Auto 5% Compound	Unlimited		10/1/2001	15.52%
AARP_Original	2054	G.LTC1697	52	Optional		1460	1/1/2000	15.52%
AARP_Original	2055	G.LTC1697	57	Optional		1460	6/1/2001	15.52%
AARP_Original	2056	G.LTC1697	53	Optional		1460	12/1/1999	15.52%
AARP_Original	2057	G.LTC1697	52	Optional	Unlimited		10/1/1999	15.52%
AARP_Original	2058	G.LTC1697	61	Optional		1460	2/1/2002	15.52%
AARP_Original	2059	G.LTC1697	62	Optional	Unlimited		12/1/1999	15.52%
AARP_Original	2060	G.LTC1697	51	Optional		1460	2/1/1999	15.52%
AARP_Original	2061	G.LTC1697	50	Optional	Unlimited		7/1/2000	15.52%
AARP_Original	2062	G.LTC1697	63	Optional	Unlimited		8/1/2001	15.52%
AARP_Original	2063	G.LTC1697	59	Optional		1460	7/1/2000	15.52%
AARP_Original	2064	G.LTC1697	67	Optional	Unlimited		8/1/2001	15.52%
AARP_Original	2065	G.LTC1697	60	Optional	Unlimited		12/1/2001	15.52%
AARP_Original	2066	G.LTC1697	55	Optional	Unlimited		11/1/2002	15.52%
AARP_Original	2067	G.LTC1697	63	Auto 5% Compound		1460	8/1/2000	15.52%
AARP_Original	2068	G.LTC1697	62	Optional		1460	11/1/2001	15.52%
AARP_Original	2069	G.LTC1697	60	Optional	Unlimited		9/1/1999	15.52%
AARP_Original	2070	G.LTC1697	57	Optional		1460	7/1/2001	15.52%
AARP_Original	2071	G.LTC1697	61	Auto 5% Compound		1460	4/1/1999	15.52%
AARP_Original	2072	G.LTC1697	53	Optional	Unlimited		5/1/2002	15.52%
AARP_Original	2073	G.LTC1697	64	Optional		1460	9/1/1999	15.52%
AARP_Original	2074	G.LTC1697	59	Optional	Unlimited		2/1/1999	15.52%
AARP_Original	2075	G.LTC1697	59	Optional	Unlimited		11/1/2000	15.52%

AARP_Original	2076 G.LTC1697	60 Optional		1460	2/1/1999	15.52%
AARP_Original	2077 G.LTC1697	64 Optional		1460	10/1/2000	15.52%
AARP_Original	2078 G.LTC1697	70 Optional		1460	9/1/1999	15.52%
AARP_Original	2079 G.LTC1697	66 Optional		1460	4/1/2001	15.52%
AARP_Original	2080 G.LTC1697	51 Optional		1460	3/1/2002	15.52%
AARP_Original	2081 G.LTC1697	59 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	2082 G.LTC1697	62 Optional		1460	3/1/2003	15.52%
AARP_Original	2083 G.LTC1697	54 Optional	Unlimited		1/1/2002	15.52%
AARP_Original	2084 G.LTC1697	63 Auto 5% Compound		1460	5/1/2001	15.52%
AARP_Original	2085 G.LTC1697	67 Optional		1460	8/1/2000	15.52%
AARP_Original	2086 G.LTC1697	73 Optional		1460	6/1/2003	15.52%
AARP_Original	2087 G.LTC1697	62 Optional	Unlimited		7/1/2001	15.52%
AARP_Original	2088 G.LTC1697	62 Optional		1460	1/1/2000	15.52%
AARP_Original	2089 G.LTC1697	63 Auto 5% Compound	Unlimited		9/1/2001	15.52%
AARP_Original	2090 G.LTC1697	71 Auto 5% Compound		1460	11/1/2002	15.52%
AARP_Original	2091 G.LTC1697	64 Optional		1460	1/1/2003	15.52%

Plan	Policy Number	Policy Form	Issue Age	Inflation Status Indicator	Benefit Period (days)	Issue Date	Requested Rate Increase
AARP_FC	1	CLTCAARP-04-OP	58	Optional	1460	11/1/2006	15.52%
AARP_FC	2	CLTCAARP-04-OP	63	Optional	1460	11/1/2006	15.52%
AARP_FC	3	CLTCAARP-04-OP	64	Optional	1460	11/1/2006	15.52%
AARP_FC	4	CLTCAARP-04-OP	62	Optional	1095	11/1/2006	15.52%
AARP_FC	5	CLTCAARP-04-OP	66	Auto 5% Compound	1460	9/1/2006	15.52%
AARP_FC	6	CLTCAARP-04-OP	63	Optional	1095	11/1/2006	15.52%
AARP_FC	7	CLTCAARP-04-OP	60	Optional	1095	12/1/2006	15.52%
AARP_FC	8	CLTCAARP-04-OP	59	Optional	1460	10/1/2006	15.52%
AARP_FC	9	CLTCAARP-04-OP	62	Optional	1460	10/1/2006	15.52%
AARP_FC	10	CLTCAARP-04-OP	52	Optional	1095	12/1/2006	15.52%
AARP_FC	11	CLTCAARP-04-OP	73	Optional	1460	12/1/2006	15.52%
AARP_FC	12	CLTCAARP-04-OP	66	Optional	1095	10/1/2006	15.52%
AARP_FC	13	CLTCAARP-04-OP	61	Auto 5% Compound	1460	12/1/2006	15.52%
AARP_FC	14	CLTCAARP-04-OP	64	Auto 5% Compound	1460	9/1/2006	15.52%
AARP_FC	15	CLTCAARP-04-OP	63	Optional	1095	11/1/2006	15.52%
AARP_FC	16	CLTCAARP-04-OP	70	Optional	730	11/1/2006	15.52%
AARP_FC	17	CLTCAARP-04-OP	57	Auto 5% Compound	1095	9/1/2006	15.52%
AARP_FC	18	CLTCAARP-04-OP	44	Optional	1460	9/1/2006	15.52%
AARP_FC	19	CLTCAARP-04-OP	52	Optional	1460	10/1/2006	15.52%
AARP_FC	20	CLTCAARP-04-OP	67	Optional	1095	11/1/2006	15.52%
AARP_FC	21	CLTCAARP-04-OP	63	Optional	1095	10/1/2006	15.52%
AARP_FC	22	CLTCAARP-04-OP	56	Optional	1460	10/1/2006	15.52%
AARP_FC	23	CLTCAARP-04-OP	55	Optional	1095	12/1/2006	15.52%
AARP_FC	24	CLTCAARP-04-OP	58	Optional	730	10/1/2006	15.52%
AARP_FC	25	CLTCAARP-04-OP	65	Optional	1460	12/1/2006	15.52%
AARP_FC	26	CLTCAARP-04-OP	66	Optional	1095	12/1/2006	15.52%
AARP_FC	27	CLTCAARP-04-OP	55	Auto 5% Compound	1095	11/1/2006	15.52%
AARP_FC	28	CLTCAARP-04-OP	63	Optional	1460	12/1/2006	15.52%
AARP_FC	29	CLTCAARP-04-OP	52	Optional	1460	12/1/2006	15.52%
AARP_FC	30	CLTCAARP-04-OP	56	Optional	1095	11/1/2006	15.52%
AARP_FC	31	CLTCAARP-04-OP	56	Auto 5% Compound	1460	11/1/2006	15.52%
AARP_FC	32	CLTCAARP-04-OP	59	Optional	1095	11/1/2006	15.52%
AARP_FC	33	CLTCAARP-04-OP	65	Optional	1095	12/1/2006	15.52%
AARP_FC	34	CLTCAARP-04-OP	71	Auto 5% Compound	1460	12/1/2006	15.52%
AARP_FC	35	CLTCAARP-04-OP	69	Optional	1095	11/1/2006	15.52%
AARP_FC	36	CLTCAARP-04-OP	55	Optional	1460	10/1/2006	15.52%
AARP_FC	37	CLTCAARP-04-OP	60	Optional	1095	12/1/2006	15.52%
AARP_FC	38	CLTCAARP-04-OP	66	Optional	2555	1/1/2007	15.52%
AARP_FC	39	CLTCAARP-04-OP	60	Auto 5% Compound	1460	10/1/2006	15.52%
AARP_FC	40	CLTCAARP-04-OP	52	Optional	1460	10/1/2006	15.52%
AARP_FC	41	CLTCAARP-04-OP	65	Optional	1095	11/1/2006	15.52%
AARP_FC	42	CLTCAARP-04-OP	57	Optional	730	10/1/2006	15.52%
AARP_FC	43	CLTCAARP-04-OP	61	Auto 5% Compound	1460	11/1/2006	15.52%
AARP_FC	44	CLTCAARP-04-OP	63	Optional	1460	2/1/2006	15.52%
AARP_FC	45	CLTCAARP-04-OP	69	Optional	1460	9/1/2006	15.52%
AARP_FC	46	CLTCAARP-04-OP	56	Optional	730	6/1/2006	15.52%
AARP_FC	47	CLTCAARP-04-OP	72	Optional	1095	3/1/2006	15.52%
AARP_FC	48	CLTCAARP-04-OP	57	Auto 5% Compound	730	11/1/2006	15.52%
AARP_FC	49	CLTCAARP-04-OP	47	Optional	1095	3/1/2006	15.52%
AARP_FC	50	CLTCAARP-04-OP	68	Optional	1095	10/1/2006	15.52%
AARP_FC	51	CLTCAARP-04-OP	56	Optional	1460	7/1/2006	15.52%
AARP_FC	52	CLTCAARP-04-OP	66	Optional	730	4/1/2006	15.52%
AARP_FC	53	CLTCAARP-04-OP	55	Optional	1095	4/1/2006	15.52%
AARP_FC	54	CLTCAARP-04-OP	67	Optional	Unlimited	5/1/2006	15.52%
AARP_FC	55	CLTCAARP-04-OP	67	Auto 5% Compound	Unlimited	9/1/2006	15.52%
AARP_FC	56	CLTCAARP-04-OP	60	Optional	1460	3/1/2006	15.52%
AARP_FC	57	CLTCAARP-04-OP	52	Auto 5% Compound	1095	12/1/2005	15.52%
AARP_FC	58	CLTCAARP-04-OP	64	Optional	1460	4/1/2006	15.52%
AARP_FC	59	CLTCAARP-04-OP	59	Optional	1460	4/1/2006	15.52%
AARP_FC	60	CLTCAARP-04-OP	65	Auto 5% Compound	1825	3/1/2006	15.52%
AARP_FC	61	CLTCAARP-04-OP	53	Optional	1460	11/1/2006	15.52%
AARP_FC	62	CLTCAARP-04-OP	61	Auto 5% Compound	1095	5/1/2006	15.52%
AARP_FC	63	CLTCAARP-04-OP	57	Auto 5% Compound	1460	4/1/2006	15.52%
AARP_FC	64	CLTCAARP-04-OP	67	Optional	1460	9/1/2006	15.52%
AARP_FC	65	CLTCAARP-04-OP	71	Optional	1095	8/1/2006	15.52%
AARP_FC	66	CLTCAARP-04-OP	58	Optional	1460	1/1/2006	15.52%
AARP_FC	67	CLTCAARP-04-OP	62	Optional	1095	12/1/2005	15.52%
AARP_FC	68	CLTCAARP-04-OP	61	Optional	1460	6/1/2006	15.52%
AARP_FC	69	CLTCAARP-04-OP	70	Optional	1095	6/1/2006	15.52%
AARP_FC	70	CLTCAARP-04-OP	63	Optional	1095	4/1/2006	15.52%
AARP_FC	71	CLTCAARP-04-OP	56	Optional	730	6/1/2006	15.52%
AARP_FC	72	CLTCAARP-04-OP	66	Optional	1825	7/1/2006	15.52%
AARP_FC	73	CLTCAARP-04-OP	66	Optional	730	5/1/2006	15.52%

AARP_FC	74	CLTCAARP-04-OP	58	Optional	1095	5/1/2006	15.52%
AARP_FC	75	CLTCAARP-04-OP	69	Optional	1460	9/1/2006	15.52%
AARP_FC	76	CLTCAARP-04-OP	59	Auto 5% Compound	1825	3/1/2006	15.52%
AARP_FC	77	CLTCAARP-04-OP	64	Optional	1460	4/1/2006	15.52%
AARP_FC	78	CLTCAARP-04-OP	65	Optional	1460	10/1/2006	15.52%
AARP_FC	79	CLTCAARP-04-OP	67	Optional	1460	5/1/2006	15.52%
AARP_FC	80	CLTCAARP-04-OP	60	Optional	1825	7/1/2006	15.52%
AARP_FC	81	CLTCAARP-04-OP	55	Optional	1460	1/1/2006	15.52%
AARP_FC	82	CLTCAARP-04-OP	60	Auto 5% Compound	1825	7/1/2006	15.52%
AARP_FC	83	CLTCAARP-04-OP	70	Optional	1460	3/1/2006	15.52%
AARP_FC	84	CLTCAARP-04-OP	52	Optional	1095	6/1/2006	15.52%
AARP_FC	85	CLTCAARP-04-OP	57	Auto 5% Compound	1460	4/1/2006	15.52%
AARP_FC	86	CLTCAARP-04-OP	51	Optional	1460	1/1/2006	15.52%
AARP_FC	87	CLTCAARP-04-OP	63	Optional	1460	10/1/2006	15.52%
AARP_FC	88	CLTCAARP-04-OP	49	Optional	Unlimited	9/1/2006	15.52%
AARP_FC	89	CLTCAARP-04-OP	64	Optional	1460	5/1/2006	15.52%
AARP_FC	90	CLTCAARP-04-OP	65	Optional	1095	2/1/2006	15.52%
AARP_FC	91	CLTCAARP-04-OP	70	Optional	1460	9/1/2006	15.52%
AARP_FC	92	CLTCAARP-04-OP	66	Optional	1460	4/1/2006	15.52%
AARP_FC	93	CLTCAARP-04-OP	54	Auto 5% Compound	1095	3/1/2006	15.52%
AARP_FC	94	CLTCAARP-04-OP	56	Optional	1460	1/1/2006	15.52%
AARP_FC	95	CLTCAARP-04-OP	59	Optional	1460	5/1/2006	15.52%
AARP_FC	96	CLTCAARP-04-OP	57	Auto 5% Compound	1095	10/1/2006	15.52%
AARP_FC	97	CLTCAARP-04-OP	59	Auto 5% Compound	1095	5/1/2006	15.52%
AARP_FC	98	CLTCAARP-04-OP	51	Auto 5% Compound	Unlimited	8/1/2006	15.52%
AARP_FC	99	CLTCAARP-04-OP	68	Optional	1460	6/1/2006	15.52%
AARP_FC	100	CLTCAARP-04-OP	59	Auto 5% Compound	730	10/1/2006	15.52%
AARP_FC	101	CLTCAARP-04-OP	52	Optional	1095	2/1/2006	15.52%
AARP_FC	102	CLTCAARP-04-OP	59	Auto 5% Compound	2555	9/1/2006	15.52%
AARP_FC	103	CLTCAARP-04-OP	58	Optional	730	8/1/2006	15.52%
AARP_FC	104	CLTCAARP-04-OP	56	Optional	1460	3/1/2006	15.52%
AARP_FC	105	CLTCAARP-04-OP	58	Auto 5% Compound	2555	9/1/2006	15.52%
AARP_FC	106	CLTCAARP-04-OP	70	Optional	1095	10/1/2006	15.52%
AARP_FC	107	CLTCAARP-04-OP	57	Optional	1460	7/1/2006	15.52%
AARP_FC	108	CLTCAARP-04-OP	63	Optional	1095	12/1/2005	15.52%
AARP_FC	109	CLTCAARP-04-OP	58	Auto 5% Compound	1095	3/1/2006	15.52%
AARP_FC	110	CLTCAARP-04-OP	76	Optional	1095	9/1/2006	15.52%
AARP_FC	111	CLTCAARP-04-OP	64	Optional	1460	5/1/2006	15.52%
AARP_FC	112	CLTCAARP-04-OP	60	Auto 5% Compound	730	11/1/2006	15.52%
AARP_FC	113	CLTCAARP-04-OP	70	Optional	1095	10/1/2006	15.52%
AARP_FC	114	CLTCAARP-04-OP	65	Optional	1095	2/1/2006	15.52%
AARP_FC	115	CLTCAARP-04-OP	67	Optional	730	4/1/2006	15.52%
AARP_FC	116	CLTCAARP-04-OP	66	Auto 5% Compound	730	4/1/2006	15.52%
AARP_FC	117	CLTCAARP-04-OP	58	Optional	1095	5/1/2006	15.52%
AARP_FC	118	CLTCAARP-04-OP	75	Optional	1095	6/1/2006	15.52%
AARP_FC	119	CLTCAARP-04-OP	53	Optional	1460	8/1/2006	15.52%
AARP_FC	120	CLTCAARP-04-OP	55	Optional	1460	3/1/2006	15.52%

Plan	Policy Number	Policy Form	Issue Age	Inflation Status Indicator	Benefit Period (days)	Issue Date	Requested Rate Increase
AARP_FC2	1	CLTCAARP-06-FC	63	Optional	1460	8/1/2007	15.52%
AARP_FC2	2	CLTCAARP-06-FC	59	Optional	1095	9/1/2007	15.52%
AARP_FC2	3	CLTCAARP-06-FC	57	Optional	1095	1/1/2008	15.52%
AARP_FC2	4	CLTCAARP-06-FC	63	Optional	1460	9/1/2007	15.52%
AARP_FC2	5	CLTCAARP-06-FC	57	Optional	1825	10/1/2007	15.52%
AARP_FC2	6	CLTCAARP-06-FC	59	Optional	730	3/1/2007	15.52%
AARP_FC2	7	CLTCAARP-06-FC	59	Auto 3% Compound	1095	10/1/2007	15.52%
AARP_FC2	8	CLTCAARP-06-FC	70	Optional	1460	2/1/2008	15.52%
AARP_FC2	9	CLTCAARP-06-FC	51	Optional	Unlimited	11/1/2007	15.52%
AARP_FC2	10	CLTCAARP-06-FC	60	Optional	1095	9/1/2007	15.52%
AARP_FC2	11	CLTCAARP-06-FC	60	Auto 5% Compound	1460	7/1/2007	15.52%
AARP_FC2	12	CLTCAARP-06-FC	71	Optional	1460	10/1/2007	15.52%
AARP_FC2	13	CLTCAARP-06-FC	62	Optional	1460	9/1/2007	15.52%
AARP_FC2	14	CLTCAARP-06-FC	57	Optional	Unlimited	4/1/2007	15.52%
AARP_FC2	15	CLTCAARP-06-FC	69	Optional	1460	7/1/2007	15.52%
AARP_FC2	16	CLTCAARP-06-FC	67	Optional	1095	1/1/2008	15.52%
AARP_FC2	17	CLTCAARP-06-FC	59	Auto 5% Compound	Unlimited	2/1/2007	15.52%
AARP_FC2	18	CLTCAARP-06-FC	69	Optional	1095	4/1/2007	15.52%
AARP_FC2	19	CLTCAARP-06-FC	61	Auto 3% Compound	1460	2/1/2008	15.52%
AARP_FC2	20	CLTCAARP-06-FC	53	Optional	1460	5/1/2007	15.52%
AARP_FC2	21	CLTCAARP-06-FC	52	Auto 5% Compound	1460	12/1/2007	15.52%
AARP_FC2	22	CLTCAARP-06-FC	50	Auto 5% Compound	1095	8/1/2007	15.52%
AARP_FC2	23	CLTCAARP-06-FC	56	Optional	1460	3/1/2007	15.52%
AARP_FC2	24	CLTCAARP-06-FC	60	Auto 5% Compound	1460	10/1/2007	15.52%
AARP_FC2	25	CLTCAARP-06-FC	64	Optional	730	4/1/2007	15.52%
AARP_FC2	26	CLTCAARP-06-FC	56	Auto 3% Compound	1460	9/1/2007	15.52%
AARP_FC2	27	CLTCAARP-06-FC	66	Optional	1460	11/1/2007	15.52%
AARP_FC2	28	CLTCAARP-06-FC	59	Auto 3% Compound	730	2/1/2007	15.52%
AARP_FC2	29	CLTCAARP-06-FC	67	Optional	730	8/1/2007	15.52%
AARP_FC2	30	CLTCAARP-06-FC	65	Optional	1095	10/1/2007	15.52%
AARP_FC2	31	CLTCAARP-06-FC	70	Optional	1095	1/1/2007	15.52%
AARP_FC2	32	CLTCAARP-06-FC	55	Optional	1825	10/1/2007	15.52%
AARP_FC2	33	CLTCAARP-06-FC	54	Auto 3% Compound	1095	12/1/2007	15.52%
AARP_FC2	34	CLTCAARP-06-FC	57	Optional	1460	8/1/2007	15.52%
AARP_FC2	35	CLTCAARP-06-FC	59	Optional	1095	3/1/2007	15.52%
AARP_FC2	36	CLTCAARP-06-FC	59	Optional	730	8/1/2007	15.52%
AARP_FC2	37	CLTCAARP-06-FC	60	Auto 3% Compound	730	8/1/2007	15.52%
AARP_FC2	38	CLTCAARP-06-FC	55	Auto 5% Compound	Unlimited	2/1/2007	15.52%
AARP_FC2	39	CLTCAARP-06-FC	58	Optional	1095	3/1/2007	15.52%
AARP_FC2	40	CLTCAARP-06-FC	54	Auto 5% Compound	Unlimited	12/1/2007	15.52%
AARP_FC2	41	CLTCAARP-06-FC	60	Optional	1095	4/1/2007	15.52%
AARP_FC2	42	CLTCAARP-06-FC	70	Optional	1095	1/1/2007	15.52%
AARP_FC2	43	CLTCAARP-06-FC	58	Optional	1095	9/1/2007	15.52%
AARP_FC2	44	CLTCAARP-06-FC	60	Auto 3% Compound	1460	10/1/2007	15.52%
AARP_FC2	45	CLTCAARP-06-FC	50	Optional	1460	10/1/2007	15.52%
AARP_FC2	46	CLTCAARP-06-FC	63	Optional	1095	12/1/2007	15.52%
AARP_FC2	47	CLTCAARP-06-FC	60	Optional	Unlimited	4/1/2007	15.52%
AARP_FC2	48	CLTCAARP-06-FC	61	Optional	1460	4/1/2007	15.52%
AARP_FC2	49	CLTCAARP-06-FC	64	Optional	730	5/1/2007	15.52%
AARP_FC2	50	CLTCAARP-06-FC	58	Optional	1460	9/1/2007	15.52%
AARP_FC2	51	CLTCAARP-06-FC	60	Auto 5% Compound	1460	7/1/2007	15.52%
AARP_FC2	52	CLTCAARP-06-FC	57	Optional	730	4/1/2007	15.52%
AARP_FC2	53	CLTCAARP-06-FC	66	Optional	1460	1/1/2008	15.52%
AARP_FC2	54	CLTCAARP-06-FC	61	Optional	1460	8/1/2007	15.52%
AARP_FC2	55	CLTCAARP-06-FC	62	Optional	1460	9/1/2007	15.52%
AARP_FC2	56	CLTCAARP-06-FC	59	Optional	730	3/1/2007	15.52%
AARP_FC2	57	CLTCAARP-06-FC	66	Optional	1460	12/1/2007	15.52%
AARP_FC2	58	CLTCAARP-06-FC	54	Optional	1460	5/1/2007	15.52%
AARP_FC2	59	CLTCAARP-06-FC	65	Optional	1460	9/1/2007	15.52%
AARP_FC2	60	CLTCAARP-06-FC	54	Optional	1460	9/1/2007	15.52%
AARP_FC2	61	CLTCAARP-06-FC	52	Optional	1460	9/1/2007	15.52%
AARP_FC2	62	CLTCAARP-06-FC	63	Optional	1460	9/1/2007	15.52%
AARP_FC2	63	CLTCAARP-06-FC	59	Optional	730	3/1/2007	15.52%
AARP_FC2	64	CLTCAARP-06-FC	57	Optional	1460	5/1/2007	15.52%
AARP_FC2	65	CLTCAARP-06-FC	60	Optional	1095	12/1/2007	15.52%
AARP_FC2	66	CLTCAARP-06-FC	59	Auto 3% Compound	1095	12/1/2006	15.52%
AARP_FC2	67	CLTCAARP-06-FC	61	Auto 3% Compound	1460	4/1/2007	15.52%
AARP_FC2	68	CLTCAARP-06-FC	56	Auto 3% Compound	1460	4/1/2007	15.52%
AARP_FC2	69	CLTCAARP-06-FC	64	Optional	1460	6/1/2007	15.52%
AARP_FC2	70	CLTCAARP-06-FC	51	Auto 3% Compound	1460	2/1/2008	15.52%
AARP_FC2	71	CLTCAARP-06-FC	62	Optional	1460	5/1/2007	15.52%
AARP_FC2	72	CLTCAARP-06-FC	58	Optional	1095	8/1/2007	15.52%
AARP_FC2	73	CLTCAARP-06-FC	62	Optional	1095	10/1/2007	15.52%

AARP_FC2	74	CLTCAARP-06-FC	62	Optional		1460	7/1/2007	15.52%
AARP_FC2	75	CLTCAARP-06-FC	58	Optional		730	3/1/2007	15.52%
AARP_FC2	76	CLTCAARP-06-FC	61	Optional		730	3/1/2007	15.52%
AARP_FC2	77	CLTCAARP-06-FC	61	Auto 3% Compound	Unlimited		3/1/2007	15.52%
AARP_FC2	78	CLTCAARP-06-FC	65	Optional		1460	2/1/2008	15.52%
AARP_FC2	79	CLTCAARP-06-FC	59	Auto 3% Compound		1095	11/1/2006	15.52%
AARP_FC2	80	CLTCAARP-06-FC	62	Optional		1095	3/1/2007	15.52%
AARP_FC2	81	CLTCAARP-06-FC	61	Auto 3% Compound		1095	2/1/2008	15.52%
AARP_FC2	82	CLTCAARP-06-FC	64	Optional		730	10/1/2007	15.52%
AARP_FC2	83	CLTCAARP-06-FC	61	Auto 5% Compound		1460	10/1/2007	15.52%
AARP_FC2	84	CLTCAARP-06-FC	70	Optional		1095	2/1/2008	15.52%
AARP_FC2	85	CLTCAARP-06-FC	53	Auto 3% Compound	Unlimited		3/1/2007	15.52%
AARP_FC2	86	CLTCAARP-06-FC	64	Optional		1460	4/1/2007	15.52%
AARP_FC2	87	CLTCAARP-06-FC	53	Optional		1460	5/1/2007	15.52%
AARP_FC2	88	CLTCAARP-06-FC	69	Optional		1460	3/1/2007	15.52%
AARP_FC2	89	CLTCAARP-06-FC	59	Optional		730	5/1/2007	15.52%
AARP_FC2	90	CLTCAARP-06-FC	61	Optional		1460	9/1/2007	15.52%
AARP_FC2	91	CLTCAARP-06-FC	66	Optional		1460	12/1/2007	15.52%
AARP_FC2	92	CLTCAARP-06-FC	57	Auto 3% Compound		1460	6/1/2007	15.52%
AARP_FC2	93	CLTCAARP-06-FC	70	Optional		1460	2/1/2008	15.52%

Attachment 7
Metropolitan Life Insurance Company
Rate Action Summary
Policy Forms: G.LTC1697: GCLTCAARP-06-FC

State	Pre/Post Rate Stability	Prior Authorized Increase Cumulative	Annualized Premium	Policy Count	Current Increase Request	Status	Date of Disposition	Authorized Increase	Cumulative Total Authorized to Date	Comments
Alabama	Both	48.97%	91,118	38	10.00%	Filed	6/3/2022	10.00%	63.87%	
Alaska	Both	48.97%	33,727	14	10.00%	Authorized	3/31/2022	10.00%	63.87%	
Arizona	Both	48.97%	233,074	102	10.00%	Authorized	3/4/2022	10.00%	63.87%	
Arkansas	Both	48.97%	55,087	23	10.00%	Authorized	4/6/2022	10.00%	63.87%	
California	Both	48.97%	1,009,486	430	10.00%	Authorized	4/20/2022	10.00%	63.87%	
Colorado	Both	48.97%	170,655	70	10.00%	Authorized	3/14/2022	10.00%	63.87%	
Connecticut	Both	47.62%	57,503	24	16.59%	Submitted - Pending DOI			47.62%	
Delaware	Both	48.97%	21,110	8	10.00%	Authorized	5/19/2022	10.00%	63.87%	
District of Columbia	Both	48.97%	61,447	17	10.00%	Authorized	4/22/2022	10.00%	63.87%	
Georgia	Both	48.97%	240,047	126	10.00%	Authorized	3/10/2022	10.00%	63.87%	
Hawaii	Both	48.97%	15,551	7	10.00%	Authorized	5/19/2022	10.00%	63.87%	
Idaho	Both	48.97%	12,078	5	10.00%	Authorized	3/31/2022	10.00%	63.87%	
Illinois	Both	48.98%	83,887	36	15.52%	Withdrawn	6/13/2022		48.98%	
Indiana	Both	23.12%	52,097	24	39.78%	Submitted - Pending DOI			23.12%	
Iowa	Both	48.97%	73,111	36	10.00%	Authorized	6/14/2022	10.00%	63.87%	
Kansas	Both	23.12%	80,095	48	39.79%	Authorized	7/29/2022	39.79%	72.11%	
Kentucky	Both	23.12%	83,974	44	21.00%	Authorized	5/29/2020	21.00%	48.98%	
Louisiana	Both	47.74%	64,250	37	16.49%	Submitted - Pending DOI			47.74%	
Maine	Post	23.10%	34,336	14	21.00%	Authorized	10/13/2020	21.00%	48.95%	
Maryland	Both	15.00%	105,039	50	7.06%	Authorized	9/23/2020	7.06%	23.12%	
Massachusetts	Both	48.97%	119,422	42	10.00%	Authorized	3/31/2022	10.00%	63.87%	
Michigan	Both	48.97%	132,054	60	10.00%	Authorized	3/4/2022	10.00%	63.87%	
Minnesota	Both	48.98%	68,894	36	15.52%	Withdrawn	8/11/2022		48.98%	
Mississippi	Both	48.98%	49,275	22	15.52%	Submitted - Pending DOI			48.98%	
Missouri	Both	48.97%	200,607	94	10.00%	Filed	8/9/2022	10.00%	63.87%	
Montana	Both	27.05%	19,669	12	35.46%	Submitted - Pending DOI			27.05%	
Nebraska	Both	48.97%	28,772	13	10.00%	Filed	3/8/2022	10.00%	63.87%	
Nevada	Both	48.97%	80,274	31	10.00%	Authorized	4/15/2022	10.00%	63.87%	
New Jersey	Both	48.97%	380,129	135	10.00%	Authorized	3/31/2022	10.00%	63.87%	
New Mexico	Both	48.97%	65,071	27	15.53%	Authorized	5/17/2022	15.53%	72.10%	
North Carolina	Both	48.97%	4,434	2	10.00%	Submitted - Pending DOI			48.97%	
North Dakota	Both	48.97%	4,690	4	10.00%	Authorized	3/4/2022	10.00%	63.87%	
Ohio	Both	48.97%	181,638	79	15.53%	Submitted - Pending DOI			48.97%	
Oklahoma	Both	48.97%	30,968	18	15.53%	Authorized	5/9/2022	15.53%	72.11%	
Oregon	Both	48.97%	63,168	36	10.00%	Authorized	4/8/2022	10.00%	63.87%	
Pennsylvania	Both	48.98%	214,235	93	15.52%	Submitted - Pending MetLife			48.98%	
Rhode Island	Both	48.97%	10,757	4	10.00%	Submitted - Pending DOI			48.97%	
South Carolina	Both	35.43%	70,119	41	27.08%	Withdrawn	8/24/2022		35.43%	
South Dakota	Both	48.98%	15,136	6	15.52%	Authorized	6/2/2022	15.52%	72.10%	
Tennessee	Both	48.97%	191,993	96	10.00%	Authorized	6/2/2022	10.00%	63.87%	
Texas	Both	23.12%	231,655	110	39.79%	Denied	5/25/2022		23.12%	
Utah	Both	23.12%	31,075	14	39.79%	Submitted - Pending MetLife			23.12%	
Virgin Islands	Both	0.00%	4,867	3	48.97%	Submitted - Pending DOI			0.00%	
Virginia	Both	48.97%	181,938	92	10.00%	Authorized	3/31/2022	10.00%	63.87%	
Washington	Both	48.97%	82,554	41	15.53%	Submitted - Pending DOI			48.97%	
West Virginia	Both	48.97%	33,490	12	10.00%	Authorized	4/4/2022	10.00%	63.87%	
Wisconsin	Both	35.43%	73,977	43	10.00%	Authorized	2/16/2021	10.00%	48.98%	
Wyoming	Both	48.97%	21,523	7	10.00%	Authorized	4/11/2022	10.00%	63.87%	



Mark D. Newton, FSA, MAAA

September 9, 2022

Michael Hibbert
Pennsylvania Department of Insurance

Re: SERFF Tracking #: META-133317789
Company Tracking #: CT22-224 FC2 (RATE) KB

Dear Mr. Hibbert,

Thank you for your objection letter on August 10, 2022. Here are the responses to your request.

1. Please provide an Excel spreadsheet that incorporates the three calendar-year column vectors requested below:
 - (a) Provide the historical (from inception) and projected nationwide earned premium that will be collected at the original rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .58 factor. Please provide this – and all other data in this question - as a non-interest rate discounted column vector.
 - (b) Provide the historical (from the date of the first premium increase) and projected nationwide earned premium that will be collected at a “higher than original” rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .85 factor. This vector should not include premium generated from the current requested increase.
 - (c) Provide the projected nationwide calendar-year earned premium (from the effective date of the current proposed increase) that will be collected at a “higher than original” rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor. Please ensure that the projected premium provided in this vector is not also included in the vector requested in Item (b) above.
 - (d) Provide a column vector of the historical (from inception) and projected nationwide incurred claims on a calendar year basis.
 - (e) Please ensure that the data provided is consistent with the post-rate stability loss ratio demonstrations in Exhibit II-A.
 - (f) Please provide the interest rate (or calendar-year interest rate vector) used to determine the accumulated and present values found in the post-rate stability loss ratio demonstrations in Exhibit II-A.

[MetLife Response] Please see Exhibit I-A and II-A provided in the Actuarial Memorandum. The values found in II-A are based on the vectors found in I-A. Also please see Exhibit I-A and II-A provided with the response.

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

[MetLife Response] Please see Exhibit I-A and II-A provided with the response.

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

Please discuss further the adverse morbidity and persistency experience that resulted in the need for the current rate increase. In particular, discuss re-pricing assumptions that have changed from the last increase approved

nationwide, discuss any changes due to internal experience studies, and discuss any changes due to updated consultant data.

[MetLife Response] The current assumptions for lapse, mortality, incidence, claim continuance and utilization are based on MetLife's most recent, in depth experience studies at the time of the filing.

4. Please provide the cumulative weighted average increase granted on policies in force on this block in PA. If the answer is 48.97%, then simply confirm this.

[MetLife Response] Confirmed.

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

[MetLife Response] See below:

Original (AARP)

108,742 Issued

54,504 Remaining = 50.1%

FC1

11,352 Issued

7,285 Remaining = 64.2%

FC2

3,423 Issued

2,326 Remaining = 68%

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

[MetLife Response] In addition to reducing their daily/monthly benefit amount and total lifetime benefit amount, the certificateholder may also be able to lengthen their elimination period or drop benefit options, such as shared care, survivorship, or inflation options, if applicable. If the certificateholder's certificate includes an inflation option, such as 5% Automatic Inflation Protection, they may be able to reduce that inflation protection to a Future Purchase Option, which will then give them the ability to accept or decline future inflation protection increases.

7. Please provide a table in Excel for the 2,091 Pennsylvania policies in force. Each row should contain the following information:

- (a) Policy number,
- (b) Policy form,
- (c) Issue age,
- (d) Inflation status indicator,
- (e) Benefit period,
- (f) Issue date,
- (g) Requested rate increase.

[MetLife Response] Please see the file named "AARP_PA_Policy_Holder_List_2021_09_30_EMAIL" provided with this response.

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

[MetLife Response] Please see the file named "Attachment 7 FC2 Rate Action Summary" provided with this response.

9. Has Covid 19 been factored into your projections.

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

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

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

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

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

Thank you for your timely response and consideration.

Sincerely,

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
Actuarial Director, Metropolitan Life Insurance Company

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



Mark D. Newton, FSA, MAAA

December 14, 2022

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

Re: Objection Letter Dated September 13, 2022
SERFF Tracking #: META-133317789

Dear Mr. Hibbert:

Thank you for your objection dated September 13, 2022. Here are the responses to your objections:

1. Please be aware that the Department is asking for information that it has not requested in the past when analyzing premium increase requests under the 58%/85% Method. In particular, we are asking for three undiscounted earned premium vectors and one undiscounted incurred claims vector. The details of our request are found below:

(a) Provide the historical (from inception) and projected nationwide earned premium that will be collected at the original rate level. The original rate level is the rate level that would have existed if no increase was ever granted on any policy nationwide. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .58 factor. Please provide this – and all other data in this question - as a non-interest rate discounted column vector.

[\[MetLife Response\] Please see the file named “2021_AARP_PA_FC2 9-13-2022 Objection Exhibits” provided with this response.](#)

(b) Provide the historical (from the date of the first premium increase) and projected nationwide earned premium that will be collected at a “higher than original” rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .85 factor. The sum of this column vector and the column vector from part (a) should equal the undiscounted earned premium column vector from Exhibit 1A without the 15.52% increase. This vector should not include premium generated from the current requested increase of 15.52%.

[\[MetLife Response\] Please see the file named “2021_AARP_PA_FC2 9-13-2022 Objection Exhibits” provided with this response.](#)

(c) Provide the projected nationwide calendar-year earned premium (from the effective date of the current proposed increase) that will be collected at a “higher than original” rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor. The sum of this column vector plus the column vectors provided in response to (a) and (b) should equal the undiscounted earned premium column vector from Exhibit 1A with the requested 15.52% increase included. Please ensure that the projected premium provided in this vector is not also included in the vector requested in Item (b) above.

[\[MetLife Response\] Please see the file named “2021_AARP_PA_FC2 9-13-2022 Objection Exhibits” provided with this response.](#)

(d) Provide a column vector of the historical (from inception) and projected nationwide incurred claims on a

calendar year basis.

[MetLife Response] Please see the file named “2021_AARP_PA_FC2 9-13-2022 Objection Exhibits” provided with this response.

2. Please provide the seriatim listing (i.e. Item #5 from our letter of 8/10/2022) in Excel. Please add an additional column to show the current premium for each insured.

[MetLife Response] Please see the file named “AARP_PA_Policy_Holder_List_2021_09_30” provided with this response.

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

Thank you for your timely response and consideration.

Sincerely,

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

Actuarial Director, Metropolitan Life Insurance Company