

**State:** Pennsylvania **Filing Company:** Catholic Order of Foresters  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** FCLTC 2002  
**Project Name/Number:** COF LTC Rate Inc 2016 - Gen 3/

## Filing at a Glance

Company: Catholic Order of Foresters  
Product Name: FCLTC 2002  
State: Pennsylvania  
TOI: LTC03I Individual Long Term Care  
Sub-TOI: LTC03I.001 Qualified  
Filing Type: Rate - M.U. (Medically underwritten)  
Date Submitted: 08/17/2016  
SERFF Tr Num: UHAS-130647883  
SERFF Status: Assigned  
State Tr Num: UHAS-130647883  
State Status: Received Review in Progress  
Co Tr Num:

Implementation: On Approval  
Date Requested:  
Author(s): Eva Gaber  
Reviewer(s): Jim Laverty (primary)  
Disposition Date:  
Disposition Status:  
Implementation Date:

### State Filing Description:

Proposed 60% increase on 2 PA policyholders of Catholic Order of Foresters form FCLTC 2002.

**State:** Pennsylvania **Filing Company:** Catholic Order of Foresters  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
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## General Information

Project Name: COF LTC Rate Inc 2016 - Gen 3	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Illinois is the state of domicile
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 60%	Filing Status Changed: 08/18/2016
	State Status Changed: 08/18/2016
Deemer Date:	Created By: Eva Gaber
Submitted By: Eva Gaber	Corresponding Filing Tracking Number:
	State TOI: LTC03I Individual Long Term Care

Filing Description:  
COF LTC Rate Increase 2016 - Gen 3

## Company and Contact

### Filing Contact Information

Gaber Eva, Consulting Actuary EGaber@uhasinc.com  
 1089 W. Morse Blvd. 407-622-4533 [Phone]  
 Winter Park, FL 32792

### Filing Company Information

(This filing was made by a third party - unitedhealthactuarialservices)

Catholic Order of Foresters	CoCode: 57487	State of Domicile: Illinois
355 Shuman Blvd.	Group Code:	Company Type:
Naperville, IL 60566-7012	Group Name:	State ID Number:
(800) 552-0145 ext. [Phone]	FEIN Number: 36-0879870	

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$0.00
Retaliatory?	Yes
Fee Explanation:	The state of domicile (Illinois) does not charge a filing fee for rate filings.

SERFF Tracking #:

UHAS-130647883

State Tracking #:

UHAS-130647883

Company Tracking #:

State:

Pennsylvania

Filing Company:

Catholic Order of Foresters

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

FCLTC 2002

Project Name/Number:

COF LTC Rate Inc 2016 - Gen 3/

### Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

### 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):
Catholic Order of Foresters	60.000%	60.000%	\$2,667	2	\$4,445	60.000%	60.000%

**SERFF Tracking #:**

UHAS-130647883

**State Tracking #:**

UHAS-130647883

**Company Tracking #:****State:**

Pennsylvania

**Filing Company:**

Catholic Order of Foresters

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:**

FCLTC 2002

**Project Name/Number:**

COF LTC Rate Inc 2016 - Gen 3/

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Premium Rate Sheets	FCLTC 2002	New		Rates FCLTC 2002 PA.pdf,

**Catholic Order of Foresters**  
**Standard Rates per \$100 of Daily Benefit**  
**Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002**  
**Base Plan: 50% Home Care**  
**Guaranteed Purchase Inflation Protection**

<b>20 Day Elimination Period</b>					<b>60 Day Elimination Period</b>					<b>90 Day Elimination Period</b>					<b>180 Day Elimination Period</b>				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$248.40	\$288.65	\$347.30	\$445.05	18-44	\$231.12	\$268.57	\$323.14	\$414.09	18-44	\$216.00	\$251.00	\$302.00	\$387.00	18-44	\$194.40	\$225.90	\$271.80	\$348.30
45-49	\$309.35	\$363.98	\$442.18	\$574.43	45-49	\$287.83	\$338.66	\$411.42	\$534.47	45-49	\$269.00	\$316.50	\$384.50	\$499.50	45-49	\$242.10	\$284.85	\$346.05	\$449.55
50	\$335.80	\$396.75	\$484.15	\$631.35	50	\$312.44	\$369.15	\$450.47	\$587.43	50	\$292.00	\$345.00	\$421.00	\$549.00	50	\$262.80	\$310.50	\$378.90	\$494.10
51	\$352.36	\$416.99	\$509.91	\$666.54	51	\$327.85	\$387.98	\$474.44	\$620.17	51	\$306.40	\$362.60	\$443.40	\$579.60	51	\$275.76	\$326.34	\$399.06	\$521.64
52	\$368.92	\$437.23	\$535.67	\$701.73	52	\$343.26	\$406.81	\$498.41	\$652.91	52	\$320.80	\$380.20	\$465.80	\$610.20	52	\$288.72	\$342.18	\$419.22	\$549.18
53	\$385.48	\$457.47	\$561.43	\$736.92	53	\$358.66	\$425.65	\$522.37	\$685.66	53	\$335.20	\$397.80	\$488.20	\$640.80	53	\$301.68	\$358.02	\$439.38	\$576.72
54	\$402.04	\$477.71	\$587.19	\$772.11	54	\$374.07	\$444.48	\$546.34	\$718.40	54	\$349.60	\$415.40	\$510.60	\$671.40	54	\$314.64	\$373.86	\$459.54	\$604.26
55	\$418.60	\$497.95	\$612.95	\$807.30	55	\$389.48	\$463.31	\$570.31	\$751.14	55	\$364.00	\$433.00	\$533.00	\$702.00	55	\$327.60	\$389.70	\$479.70	\$631.80
56	\$446.43	\$532.22	\$656.88	\$867.33	56	\$415.37	\$495.20	\$611.18	\$806.99	56	\$388.20	\$462.80	\$571.20	\$754.20	56	\$349.38	\$416.52	\$514.08	\$678.78
57	\$474.26	\$566.49	\$700.81	\$927.36	57	\$441.27	\$527.08	\$652.06	\$862.85	57	\$412.40	\$492.60	\$609.40	\$806.40	57	\$371.16	\$443.34	\$548.46	\$725.76
58	\$502.09	\$600.76	\$744.74	\$987.39	58	\$467.16	\$558.97	\$692.93	\$918.70	58	\$436.60	\$522.40	\$647.60	\$858.60	58	\$392.94	\$470.16	\$582.84	\$772.74
59	\$529.92	\$635.03	\$788.67	\$1,047.42	59	\$493.06	\$590.85	\$733.81	\$974.56	59	\$460.80	\$552.20	\$685.80	\$910.80	59	\$414.72	\$496.98	\$617.22	\$819.72
60	\$557.75	\$669.30	\$832.60	\$1,107.45	60	\$518.95	\$622.74	\$774.68	\$1,030.41	60	\$485.00	\$582.00	\$724.00	\$963.00	60	\$436.50	\$523.80	\$651.60	\$866.70
61	\$604.44	\$727.03	\$906.20	\$1,207.73	61	\$562.39	\$676.45	\$843.16	\$1,123.71	61	\$525.60	\$632.20	\$788.00	\$1,050.20	61	\$473.04	\$568.98	\$709.20	\$945.18
62	\$651.13	\$784.76	\$979.80	\$1,308.01	62	\$605.83	\$730.17	\$911.64	\$1,217.02	62	\$566.20	\$682.40	\$852.00	\$1,137.40	62	\$509.58	\$614.16	\$766.80	\$1,023.66
63	\$697.82	\$842.49	\$1,053.40	\$1,408.29	63	\$649.28	\$783.88	\$980.12	\$1,310.32	63	\$606.80	\$732.60	\$916.00	\$1,224.60	63	\$546.12	\$659.34	\$824.40	\$1,102.14
64	\$744.51	\$900.22	\$1,127.00	\$1,508.57	64	\$692.72	\$837.60	\$1,048.60	\$1,403.63	64	\$647.40	\$782.80	\$980.00	\$1,311.80	64	\$582.66	\$704.52	\$882.00	\$1,180.62
65	\$791.20	\$957.95	\$1,200.60	\$1,608.85	65	\$736.16	\$891.31	\$1,117.08	\$1,496.93	65	\$688.00	\$833.00	\$1,044.00	\$1,399.00	65	\$619.20	\$749.70	\$939.60	\$1,259.10
66	\$882.74	\$1,070.88	\$1,344.81	\$1,805.96	66	\$821.33	\$996.38	\$1,251.26	\$1,680.33	66	\$767.60	\$931.20	\$1,169.40	\$1,570.40	66	\$690.84	\$838.08	\$1,052.46	\$1,413.36
67	\$974.28	\$1,183.81	\$1,489.02	\$2,003.07	67	\$906.50	\$1,101.46	\$1,385.44	\$1,863.73	67	\$847.20	\$1,029.40	\$1,294.80	\$1,741.80	67	\$762.48	\$926.46	\$1,165.32	\$1,567.62
68	\$1,065.82	\$1,296.74	\$1,633.23	\$2,200.18	68	\$991.68	\$1,206.53	\$1,519.61	\$2,047.12	68	\$926.80	\$1,127.60	\$1,420.20	\$1,913.20	68	\$834.12	\$1,014.84	\$1,278.18	\$1,721.88
69	\$1,157.36	\$1,409.67	\$1,777.44	\$2,397.29	69	\$1,076.85	\$1,311.61	\$1,653.79	\$2,230.52	69	\$1,006.40	\$1,225.80	\$1,545.60	\$2,084.60	69	\$905.76	\$1,103.22	\$1,391.04	\$1,876.14
70	\$1,248.90	\$1,522.60	\$1,921.65	\$2,594.40	70	\$1,162.02	\$1,416.68	\$1,787.97	\$2,413.92	70	\$1,086.00	\$1,324.00	\$1,671.00	\$2,256.00	70	\$977.40	\$1,191.60	\$1,503.90	\$2,030.40
71	\$1,408.06	\$1,718.33	\$2,170.05	\$2,932.04	71	\$1,310.11	\$1,598.79	\$2,019.09	\$2,728.07	71	\$1,224.40	\$1,494.20	\$1,887.00	\$2,549.60	71	\$1,101.96	\$1,344.78	\$1,698.30	\$2,294.64
72	\$1,567.22	\$1,914.06	\$2,418.45	\$3,269.68	72	\$1,458.20	\$1,780.91	\$2,250.21	\$3,042.22	72	\$1,362.80	\$1,664.40	\$2,103.00	\$2,843.20	72	\$1,226.52	\$1,497.96	\$1,892.70	\$2,558.88
73	\$1,726.38	\$2,109.79	\$2,666.85	\$3,607.32	73	\$1,606.28	\$1,963.02	\$2,481.33	\$3,356.38	73	\$1,501.20	\$1,834.60	\$2,319.00	\$3,136.80	73	\$1,351.08	\$1,651.14	\$2,087.10	\$2,823.12
74	\$1,885.54	\$2,305.52	\$2,915.25	\$3,944.96	74	\$1,754.37	\$2,145.14	\$2,712.45	\$3,670.53	74	\$1,639.60	\$2,004.80	\$2,535.00	\$3,430.40	74	\$1,475.64	\$1,804.32	\$2,281.50	\$3,087.36
75	\$2,044.70	\$2,501.25	\$3,163.65	\$4,282.60	75	\$1,902.46	\$2,327.25	\$2,943.57	\$3,984.68	75	\$1,778.00	\$2,175.00	\$2,751.00	\$3,724.00	75	\$1,600.20	\$1,957.50	\$2,475.90	\$3,351.60
76	\$2,290.34	\$2,804.16	\$3,550.05	\$4,809.99	76	\$2,131.01	\$2,609.09	\$3,303.09	\$4,475.38	76	\$1,991.60	\$2,438.40	\$3,087.00	\$4,182.60	76	\$1,792.44	\$2,194.56	\$2,778.30	\$3,764.34
77	\$2,535.98	\$3,107.07	\$3,936.45	\$5,337.38	77	\$2,359.56	\$2,890.93	\$3,662.61	\$4,966.08	77	\$2,205.20	\$2,701.80	\$3,423.00	\$4,641.20	77	\$1,984.68	\$2,431.62	\$3,080.70	\$4,177.08
78	\$2,781.62	\$3,409.98	\$4,322.85	\$5,864.77	78	\$2,588.12	\$3,172.76	\$4,022.13	\$5,456.79	78	\$2,418.80	\$2,965.20	\$3,759.00	\$5,099.80	78	\$2,176.92	\$2,668.68	\$3,383.10	\$4,589.82
79	\$3,027.26	\$3,712.89	\$4,709.25	\$6,392.16	79	\$2,816.67	\$3,454.60	\$4,381.65	\$5,947.49	79	\$2,632.40	\$3,228.60	\$4,095.00	\$5,558.40	79	\$2,369.16	\$2,905.74	\$3,685.50	\$5,002.56
80	\$3,272.90	\$4,015.80	\$5,095.65	\$6,919.55	80	\$3,045.22	\$3,736.44	\$4,741.17	\$6,438.19	80	\$2,846.00	\$3,492.00	\$4,431.00	\$6,017.00	80	\$2,561.40	\$3,142.80	\$3,987.90	\$5,415.30
81	\$3,483.35	\$4,274.78	\$5,425.47	\$7,368.28	81	\$3,241.03	\$3,977.40	\$5,048.05	\$6,855.70	81	\$3,029.00	\$3,717.20	\$4,717.80	\$6,407.20	81	\$2,726.10	\$3,345.48	\$4,246.02	\$5,766.48
82	\$3,693.80	\$4,533.76	\$5,755.29	\$7,817.01	82	\$3,436.84	\$4,218.37	\$5,354.92	\$7,273.22	82	\$3,212.00	\$3,942.40	\$5,004.60	\$6,797.40	82	\$2,890.80	\$3,548.16	\$4,504.14	\$6,117.66
83	\$3,904.25	\$4,792.74	\$6,085.11	\$8,265.74	83	\$3,632.65	\$4,459.33	\$5,661.80	\$7,690.73	83	\$3,395.00	\$4,167.60	\$5,291.40	\$7,187.60	83	\$3,055.50	\$3,750.84	\$4,762.26	\$6,468.84
84	\$4,114.70	\$5,051.72	\$6,414.93	\$8,714.47	84	\$3,828.46	\$4,700.30	\$5,968.67	\$8,108.25	84	\$3,578.00	\$4,392.80	\$5,578.20	\$7,577.80	84	\$3,220.20	\$3,953.52	\$5,020.38	\$6,820.02
85+	\$4,325.15	\$5,310.70	\$6,744.75	\$9,163.20	85+	\$4,024.27	\$4,941.26	\$6,275.55	\$8,525.76	85+	\$3,761.00	\$4,618.00	\$5,865.00	\$7,968.00	85+	\$3,384.90	\$4,156.20	\$5,278.50	\$7,171.20

Spousal Discount  
15%

Modal Premium Factors  
Semi-annual premium rates are 52%,  
Quarterly premium rates are 26.5%,  
Monthly premium rates are 8.75%,  
of the annual premium rates.

Substandard Load Factors  
Substandard I 25%  
Substandard II 50%

**Catholic Order of Foresters**  
**Standard Rates per \$100 of Daily Benefit**  
**Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002**  
**Base Plan Plus Home Health Care Increase Rider (Form FCHHR 2002)**  
**Guaranteed Purchase Inflation Protection**

<b>20 Day Elimination Period</b>					<b>60 Day Elimination Period</b>					<b>90 Day Elimination Period</b>					<b>180 Day Elimination Period</b>				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$303.60	\$356.50	\$432.40	\$562.35	18-44	\$282.48	\$331.70	\$402.32	\$523.23	18-44	\$264.00	\$310.00	\$376.00	\$489.00	18-44	\$237.60	\$279.00	\$338.40	\$440.10
45-49	\$381.23	\$451.38	\$554.88	\$729.68	45-49	\$354.71	\$419.98	\$516.28	\$678.92	45-49	\$331.50	\$392.50	\$482.50	\$634.50	45-49	\$298.35	\$353.25	\$434.25	\$571.05
50	\$415.15	\$493.35	\$608.35	\$802.70	50	\$386.27	\$459.03	\$566.03	\$746.86	50	\$361.00	\$429.00	\$529.00	\$698.00	50	\$324.90	\$386.10	\$476.10	\$628.20
51	\$436.08	\$519.57	\$641.70	\$848.24	51	\$405.74	\$483.43	\$597.06	\$789.23	51	\$379.20	\$451.80	\$558.00	\$737.60	51	\$341.28	\$406.62	\$502.20	\$663.84
52	\$457.01	\$545.79	\$675.05	\$893.78	52	\$425.22	\$507.82	\$628.09	\$831.60	52	\$397.40	\$474.60	\$587.00	\$777.20	52	\$357.66	\$427.14	\$528.30	\$699.48
53	\$477.94	\$572.01	\$708.40	\$939.32	53	\$444.69	\$532.22	\$659.12	\$873.98	53	\$415.60	\$497.40	\$616.00	\$816.80	53	\$374.04	\$447.66	\$554.40	\$735.12
54	\$498.87	\$598.23	\$741.75	\$984.86	54	\$464.17	\$556.61	\$690.15	\$916.35	54	\$433.80	\$520.20	\$645.00	\$856.40	54	\$390.42	\$468.18	\$580.50	\$770.76
55	\$519.80	\$624.45	\$775.10	\$1,030.40	55	\$483.64	\$581.01	\$721.18	\$958.72	55	\$452.00	\$543.00	\$674.00	\$896.00	55	\$406.80	\$488.70	\$606.60	\$806.40
56	\$555.68	\$668.61	\$831.45	\$1,107.22	56	\$517.02	\$622.10	\$773.61	\$1,030.20	56	\$483.20	\$581.40	\$723.00	\$962.80	56	\$434.88	\$523.26	\$650.70	\$866.52
57	\$591.56	\$712.77	\$887.80	\$1,184.04	57	\$550.41	\$663.19	\$826.04	\$1,101.67	57	\$514.40	\$619.80	\$772.00	\$1,029.60	57	\$462.96	\$557.82	\$694.80	\$926.64
58	\$627.44	\$756.93	\$944.15	\$1,260.86	58	\$583.79	\$704.27	\$878.47	\$1,173.15	58	\$545.60	\$658.20	\$821.00	\$1,096.40	58	\$491.04	\$592.38	\$738.90	\$986.76
59	\$663.32	\$801.09	\$1,000.50	\$1,337.68	59	\$617.18	\$745.36	\$930.90	\$1,244.62	59	\$576.80	\$696.60	\$870.00	\$1,163.20	59	\$519.12	\$626.94	\$783.00	\$1,046.88
60	\$699.20	\$845.25	\$1,056.85	\$1,414.50	60	\$650.56	\$786.45	\$983.33	\$1,316.10	60	\$608.00	\$735.00	\$919.00	\$1,230.00	60	\$547.20	\$661.50	\$827.10	\$1,107.00
61	\$758.77	\$918.85	\$1,150.92	\$1,543.07	61	\$705.99	\$854.93	\$1,070.86	\$1,435.73	61	\$659.80	\$799.00	\$1,000.80	\$1,341.80	61	\$593.82	\$719.10	\$900.72	\$1,207.62
62	\$818.34	\$992.45	\$1,244.99	\$1,671.64	62	\$761.41	\$923.41	\$1,158.38	\$1,555.35	62	\$711.60	\$863.00	\$1,082.60	\$1,453.60	62	\$640.44	\$776.70	\$974.34	\$1,308.24
63	\$877.91	\$1,066.05	\$1,339.06	\$1,800.21	63	\$816.84	\$991.89	\$1,245.91	\$1,674.98	63	\$763.40	\$927.00	\$1,164.40	\$1,565.40	63	\$687.06	\$834.30	\$1,047.96	\$1,408.86
64	\$937.48	\$1,139.65	\$1,433.13	\$1,928.78	64	\$872.26	\$1,060.37	\$1,333.43	\$1,794.60	64	\$815.20	\$991.00	\$1,246.20	\$1,677.20	64	\$733.68	\$891.90	\$1,121.58	\$1,509.48
65	\$997.05	\$1,213.25	\$1,527.20	\$2,057.35	65	\$927.69	\$1,128.85	\$1,420.96	\$1,914.23	65	\$867.00	\$1,055.00	\$1,328.00	\$1,789.00	65	\$780.30	\$949.50	\$1,195.20	\$1,610.10
66	\$1,113.89	\$1,357.46	\$1,711.43	\$2,308.97	66	\$1,036.40	\$1,263.03	\$1,592.37	\$2,148.35	66	\$968.60	\$1,180.40	\$1,488.20	\$2,007.80	66	\$871.74	\$1,062.36	\$1,339.38	\$1,807.02
67	\$1,230.73	\$1,501.67	\$1,895.66	\$2,560.59	67	\$1,145.11	\$1,397.21	\$1,763.79	\$2,382.46	67	\$1,070.20	\$1,305.80	\$1,648.40	\$2,226.60	67	\$963.18	\$1,175.22	\$1,483.56	\$2,003.94
68	\$1,347.57	\$1,645.88	\$2,079.89	\$2,812.21	68	\$1,253.83	\$1,531.38	\$1,935.20	\$2,616.58	68	\$1,171.80	\$1,431.20	\$1,808.60	\$2,445.40	68	\$1,054.62	\$1,288.08	\$1,627.74	\$2,200.86
69	\$1,464.41	\$1,790.09	\$2,264.12	\$3,063.83	69	\$1,362.54	\$1,665.56	\$2,106.62	\$2,850.69	69	\$1,273.40	\$1,556.60	\$1,968.80	\$2,664.20	69	\$1,146.06	\$1,400.94	\$1,771.92	\$2,397.78
70	\$1,581.25	\$1,934.30	\$2,448.35	\$3,315.45	70	\$1,471.25	\$1,799.74	\$2,278.03	\$3,084.81	70	\$1,375.00	\$1,682.00	\$2,129.00	\$2,883.00	70	\$1,237.50	\$1,513.80	\$1,916.10	\$2,594.70
71	\$1,782.96	\$2,182.47	\$2,764.37	\$3,745.55	71	\$1,658.93	\$2,030.65	\$2,572.07	\$3,484.99	71	\$1,550.40	\$1,897.80	\$2,403.80	\$3,257.00	71	\$1,395.36	\$1,708.02	\$2,163.42	\$2,931.30
72	\$1,984.67	\$2,430.64	\$3,080.39	\$4,175.65	72	\$1,846.61	\$2,261.55	\$2,866.10	\$3,885.17	72	\$1,725.80	\$2,113.60	\$2,678.60	\$3,631.00	72	\$1,553.22	\$1,902.24	\$2,410.74	\$3,267.90
73	\$2,186.38	\$2,678.81	\$3,396.41	\$4,605.75	73	\$2,034.28	\$2,492.46	\$3,160.14	\$4,285.35	73	\$1,901.20	\$2,329.40	\$2,953.40	\$4,005.00	73	\$1,711.08	\$2,096.46	\$2,658.06	\$3,604.50
74	\$2,388.09	\$2,926.98	\$3,712.43	\$5,035.85	74	\$2,221.96	\$2,723.36	\$3,454.17	\$4,685.53	74	\$2,076.60	\$2,545.20	\$3,228.20	\$4,379.00	74	\$1,868.94	\$2,290.68	\$2,905.38	\$3,941.10
75	\$2,589.80	\$3,175.15	\$4,028.45	\$5,465.95	75	\$2,409.64	\$2,954.27	\$3,748.21	\$5,085.71	75	\$2,252.00	\$2,761.00	\$3,503.00	\$4,753.00	75	\$2,026.80	\$2,484.90	\$3,152.70	\$4,277.70
76	\$2,902.14	\$3,561.09	\$4,520.88	\$6,138.70	76	\$2,700.25	\$3,313.36	\$4,206.38	\$5,711.66	76	\$2,523.60	\$3,096.60	\$3,931.20	\$5,338.00	76	\$2,271.24	\$2,786.94	\$3,538.08	\$4,804.20
77	\$3,214.48	\$3,947.03	\$5,013.31	\$6,811.45	77	\$2,990.86	\$3,672.45	\$4,664.56	\$6,337.61	77	\$2,795.20	\$3,432.20	\$4,359.40	\$5,923.00	77	\$2,515.68	\$3,088.98	\$3,923.46	\$5,330.70
78	\$3,526.82	\$4,332.97	\$5,505.74	\$7,484.20	78	\$3,281.48	\$4,031.55	\$5,122.73	\$6,963.56	78	\$3,066.80	\$3,767.80	\$4,787.60	\$6,508.00	78	\$2,760.12	\$3,391.02	\$4,308.84	\$5,857.20
79	\$3,839.16	\$4,718.91	\$5,998.17	\$8,156.95	79	\$3,572.09	\$4,390.64	\$5,580.91	\$7,589.51	79	\$3,338.40	\$4,103.40	\$5,215.80	\$7,093.00	79	\$3,004.56	\$3,693.06	\$4,694.22	\$6,383.70
80	\$4,151.50	\$5,104.85	\$6,490.60	\$8,829.70	80	\$3,862.70	\$4,749.73	\$6,039.08	\$8,215.46	80	\$3,610.00	\$4,439.00	\$5,644.00	\$7,678.00	80	\$3,249.00	\$3,995.10	\$5,079.60	\$6,910.20
81	\$4,416.46	\$5,431.22	\$6,906.44	\$9,396.42	81	\$4,109.23	\$5,053.40	\$6,425.99	\$8,742.76	81	\$3,840.40	\$4,722.80	\$6,005.60	\$8,170.80	81	\$3,456.36	\$4,250.52	\$5,405.04	\$7,353.72
82	\$4,681.42	\$5,757.59	\$7,322.28	\$9,963.14	82	\$4,355.76	\$5,357.06	\$6,812.90	\$9,270.05	82	\$4,070.80	\$5,006.60	\$6,367.20	\$8,663.60	82	\$3,663.72	\$4,505.94	\$5,730.48	\$7,797.24
83	\$4,946.38	\$6,083.96	\$7,738.12	\$10,529.86	83	\$4,602.28	\$5,660.73	\$7,199.82	\$9,797.35	83	\$4,301.20	\$5,290.40	\$6,728.80	\$9,156.40	83	\$3,871.08	\$4,761.36	\$6,055.92	\$8,240.76
84	\$5,211.34	\$6,410.33	\$8,153.96	\$11,096.58	84	\$4,848.81	\$5,964.39	\$7,586.73	\$10,324.64	84	\$4,531.60	\$5,574.20	\$7,090.40	\$9,649.20	84	\$4,078.44	\$5,016.78	\$6,381.36	\$8,684.28
85+	\$5,476.30	\$6,736.70	\$8,569.80	\$11,663.30	85+	\$5,095.34	\$6,268.06	\$7,973.64	\$10,851.94	85+	\$4,762.00	\$5,858.00	\$7,452.00	\$10,142.00	85+	\$4,285.80	\$5,272.20	\$6,706.80	\$9,127.80

Spousal Discount  
15%

Modal Premium Factors  
Semi-annual premium rates are 52%,  
Quarterly premium rates are 26.5%,  
Monthly premium rates are 8.75%,  
of the annual premium rates.

Substandard Load Factors  
Substandard I 25%  
Substandard II 50%

**Catholic Order of Foresters**  
**Standard Rates per \$100 of Daily Benefit**  
**Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002**  
**Base Plan: 50% Home Care**  
**5% Compound Inflation Protection Rider (Form FCCIP-PA 2002)**

<b>20 Day Elimination Period</b>					<b>60 Day Elimination Period</b>					<b>90 Day Elimination Period</b>					<b>180 Day Elimination Period</b>				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$527.80	\$639.81	\$802.59	\$1,077.37	18-44	\$491.09	\$595.31	\$746.75	\$1,002.42	18-44	\$458.96	\$556.36	\$697.90	\$936.84	18-44	\$413.06	\$500.72	\$628.11	\$843.16
45-49	\$685.46	\$830.92	\$1,042.31	\$1,399.17	45-49	\$637.77	\$773.12	\$969.81	\$1,301.84	45-49	\$596.05	\$722.54	\$906.36	\$1,216.67	45-49	\$536.45	\$650.29	\$815.72	\$1,095.00
50	\$753.25	\$913.10	\$1,145.40	\$1,537.55	50	\$700.85	\$849.58	\$1,065.72	\$1,430.59	50	\$655.00	\$794.00	\$996.00	\$1,337.00	50	\$589.50	\$714.60	\$896.40	\$1,203.30
51	\$779.70	\$945.76	\$1,187.26	\$1,594.82	51	\$725.46	\$879.97	\$1,104.67	\$1,483.88	51	\$678.00	\$822.40	\$1,032.40	\$1,386.80	51	\$610.20	\$740.16	\$929.16	\$1,248.12
52	\$806.15	\$978.42	\$1,229.12	\$1,652.09	52	\$750.07	\$910.36	\$1,143.62	\$1,537.16	52	\$701.00	\$850.80	\$1,068.80	\$1,436.60	52	\$630.90	\$765.72	\$961.92	\$1,292.94
53	\$832.60	\$1,011.08	\$1,270.98	\$1,709.36	53	\$774.68	\$940.74	\$1,182.56	\$1,590.45	53	\$724.00	\$879.20	\$1,105.20	\$1,486.40	53	\$651.60	\$791.28	\$994.68	\$1,337.76
54	\$859.05	\$1,043.74	\$1,312.84	\$1,766.63	54	\$799.29	\$971.13	\$1,221.51	\$1,643.73	54	\$747.00	\$907.60	\$1,141.60	\$1,536.20	54	\$672.30	\$816.84	\$1,027.44	\$1,382.58
55	\$885.50	\$1,076.40	\$1,354.70	\$1,823.90	55	\$823.90	\$1,001.52	\$1,260.46	\$1,697.02	55	\$770.00	\$936.00	\$1,178.00	\$1,586.00	55	\$693.00	\$842.40	\$1,060.20	\$1,427.40
56	\$924.83	\$1,124.93	\$1,416.57	\$1,908.54	56	\$860.49	\$1,046.67	\$1,318.03	\$1,775.77	56	\$804.20	\$978.20	\$1,231.80	\$1,659.60	56	\$723.78	\$880.38	\$1,108.62	\$1,493.64
57	\$964.16	\$1,173.46	\$1,478.44	\$1,993.18	57	\$897.09	\$1,091.83	\$1,375.59	\$1,854.52	57	\$838.40	\$1,020.40	\$1,285.60	\$1,733.20	57	\$754.56	\$918.36	\$1,157.04	\$1,559.88
58	\$1,003.49	\$1,221.99	\$1,540.31	\$2,077.82	58	\$933.68	\$1,136.98	\$1,433.16	\$1,933.28	58	\$872.60	\$1,062.60	\$1,339.40	\$1,806.80	58	\$785.34	\$956.34	\$1,205.46	\$1,626.12
59	\$1,042.82	\$1,270.52	\$1,602.18	\$2,162.46	59	\$970.28	\$1,182.14	\$1,490.72	\$2,012.03	59	\$906.80	\$1,104.80	\$1,393.20	\$1,880.40	59	\$816.12	\$994.32	\$1,253.88	\$1,692.36
60	\$1,082.15	\$1,319.05	\$1,664.05	\$2,247.10	60	\$1,006.87	\$1,227.29	\$1,548.29	\$2,090.78	60	\$941.00	\$1,147.00	\$1,447.00	\$1,954.00	60	\$846.90	\$1,032.30	\$1,302.30	\$1,758.60
61	\$1,141.72	\$1,392.88	\$1,758.35	\$2,375.67	61	\$1,062.30	\$1,295.98	\$1,636.03	\$2,210.41	61	\$992.80	\$1,211.20	\$1,529.00	\$2,065.80	61	\$893.52	\$1,090.08	\$1,376.10	\$1,859.22
62	\$1,201.29	\$1,466.71	\$1,852.65	\$2,504.24	62	\$1,117.72	\$1,364.68	\$1,723.77	\$2,330.03	62	\$1,044.60	\$1,275.40	\$1,611.00	\$2,177.60	62	\$940.14	\$1,147.86	\$1,449.90	\$1,959.84
63	\$1,260.86	\$1,540.54	\$1,946.95	\$2,632.81	63	\$1,173.15	\$1,433.37	\$1,811.51	\$2,449.66	63	\$1,096.40	\$1,339.60	\$1,693.00	\$2,289.40	63	\$986.76	\$1,205.64	\$1,523.70	\$2,060.46
64	\$1,320.43	\$1,614.37	\$2,041.25	\$2,761.38	64	\$1,228.57	\$1,502.07	\$1,899.25	\$2,569.28	64	\$1,148.20	\$1,403.80	\$1,775.00	\$2,401.20	64	\$1,033.38	\$1,263.42	\$1,597.50	\$2,161.08
65	\$1,380.00	\$1,688.20	\$2,135.55	\$2,889.95	65	\$1,284.00	\$1,570.76	\$1,986.99	\$2,688.91	65	\$1,200.00	\$1,468.00	\$1,857.00	\$2,513.00	65	\$1,080.00	\$1,321.20	\$1,671.30	\$2,261.70
66	\$1,502.82	\$1,839.77	\$2,329.21	\$3,154.91	66	\$1,398.28	\$1,711.79	\$2,167.18	\$2,935.44	66	\$1,306.80	\$1,599.80	\$2,025.40	\$2,743.40	66	\$1,176.12	\$1,439.82	\$1,822.86	\$2,469.06
67	\$1,625.64	\$1,991.34	\$2,522.87	\$3,419.87	67	\$1,512.55	\$1,852.81	\$2,347.37	\$3,181.97	67	\$1,413.60	\$1,731.60	\$2,193.80	\$2,973.80	67	\$1,272.24	\$1,558.44	\$1,974.42	\$2,676.42
68	\$1,748.46	\$2,142.91	\$2,716.53	\$3,684.83	68	\$1,626.83	\$1,993.84	\$2,527.55	\$3,428.49	68	\$1,520.40	\$1,863.40	\$2,362.20	\$3,204.20	68	\$1,368.36	\$1,677.06	\$2,125.98	\$2,883.78
69	\$1,871.28	\$2,294.48	\$2,910.19	\$3,949.79	69	\$1,741.10	\$2,134.86	\$2,707.74	\$3,675.02	69	\$1,627.20	\$1,995.20	\$2,530.60	\$3,434.60	69	\$1,464.48	\$1,795.68	\$2,277.54	\$3,091.14
70	\$1,994.10	\$2,446.05	\$3,103.85	\$4,214.75	70	\$1,855.38	\$2,275.89	\$2,887.93	\$3,921.55	70	\$1,734.00	\$2,127.00	\$2,699.00	\$3,665.00	70	\$1,560.60	\$1,914.30	\$2,429.10	\$3,298.50
71	\$2,178.56	\$2,672.83	\$3,392.27	\$4,607.13	71	\$2,027.01	\$2,486.89	\$3,156.29	\$4,286.63	71	\$1,894.40	\$2,324.20	\$2,949.80	\$4,006.20	71	\$1,704.96	\$2,091.78	\$2,654.82	\$3,605.58
72	\$2,363.02	\$2,899.61	\$3,680.69	\$4,999.51	72	\$2,198.64	\$2,697.90	\$3,424.64	\$4,651.72	72	\$2,054.80	\$2,521.40	\$3,200.60	\$4,347.40	72	\$1,849.32	\$2,269.26	\$2,880.54	\$3,912.66
73	\$2,547.48	\$3,126.39	\$3,969.11	\$5,391.89	73	\$2,370.26	\$2,908.90	\$3,693.00	\$5,016.80	73	\$2,215.20	\$2,718.60	\$3,451.40	\$4,688.60	73	\$1,993.68	\$2,446.74	\$3,106.26	\$4,219.74
74	\$2,731.94	\$3,353.17	\$4,257.53	\$5,784.27	74	\$2,541.89	\$3,119.91	\$3,961.35	\$5,381.89	74	\$2,375.60	\$2,915.80	\$3,702.20	\$5,029.80	74	\$2,138.04	\$2,624.22	\$3,331.98	\$4,526.82
75	\$2,916.40	\$3,579.95	\$4,545.95	\$6,176.65	75	\$2,713.52	\$3,330.91	\$4,229.71	\$5,746.97	75	\$2,536.00	\$3,113.00	\$3,953.00	\$5,371.00	75	\$2,282.40	\$2,801.70	\$3,557.70	\$4,833.90
76	\$3,165.72	\$3,887.69	\$4,938.33	\$6,712.32	76	\$2,945.50	\$3,617.24	\$4,594.79	\$6,245.38	76	\$2,752.80	\$3,380.60	\$4,294.20	\$5,836.80	76	\$2,477.52	\$3,042.54	\$3,864.78	\$5,253.12
77	\$3,415.04	\$4,195.43	\$5,330.71	\$7,247.99	77	\$3,177.47	\$3,903.57	\$4,959.88	\$6,743.78	77	\$2,969.60	\$3,648.20	\$4,635.40	\$6,302.60	77	\$2,672.64	\$3,283.38	\$4,171.86	\$5,672.34
78	\$3,664.36	\$4,503.17	\$5,723.09	\$7,783.66	78	\$3,409.45	\$4,189.91	\$5,324.96	\$7,242.19	78	\$3,186.40	\$3,915.80	\$4,976.60	\$6,768.40	78	\$2,867.76	\$3,524.22	\$4,478.94	\$6,091.56
79	\$3,913.68	\$4,810.91	\$6,115.47	\$8,319.33	79	\$3,641.42	\$4,476.24	\$5,690.05	\$7,740.59	79	\$3,403.20	\$4,183.40	\$5,317.80	\$7,234.20	79	\$3,062.88	\$3,765.06	\$4,786.02	\$6,510.78
80	\$4,163.00	\$5,118.65	\$6,507.85	\$8,855.00	80	\$3,873.40	\$4,762.57	\$6,055.13	\$8,239.00	80	\$3,620.00	\$4,451.00	\$5,659.00	\$7,700.00	80	\$3,258.00	\$4,005.90	\$5,093.10	\$6,930.00
81	\$4,354.82	\$5,354.40	\$6,808.23	\$9,263.25	81	\$4,051.88	\$4,981.92	\$6,334.61	\$8,618.85	81	\$3,786.80	\$4,656.00	\$5,920.20	\$8,055.00	81	\$3,408.12	\$4,190.40	\$5,328.18	\$7,249.50
82	\$4,546.64	\$5,590.15	\$7,108.61	\$9,671.50	82	\$4,230.35	\$5,201.27	\$6,614.10	\$8,998.70	82	\$3,953.60	\$4,861.00	\$6,181.40	\$8,410.00	82	\$3,558.24	\$4,374.90	\$5,563.26	\$7,569.00
83	\$4,738.46	\$5,825.90	\$7,408.99	\$10,079.75	83	\$4,408.83	\$5,420.62	\$6,893.58	\$9,378.55	83	\$4,120.40	\$5,066.00	\$6,442.60	\$8,765.00	83	\$3,708.36	\$4,559.40	\$5,798.34	\$7,888.50
84	\$4,930.28	\$6,061.65	\$7,709.37	\$10,488.00	84	\$4,587.30	\$5,639.97	\$7,173.07	\$9,758.40	84	\$4,287.20	\$5,271.00	\$6,703.80	\$9,120.00	84	\$3,858.48	\$4,743.90	\$6,033.42	\$8,208.00
85+	\$5,122.10	\$6,297.40	\$8,009.75	\$10,896.25	85+	\$4,765.78	\$5,859.32	\$7,452.55	\$10,138.25	85+	\$4,454.00	\$5,476.00	\$6,965.00	\$9,475.00	85+	\$4,008.60	\$4,928.40	\$6,268.50	\$8,527.50

Spousal Discount  
15%

Modal Premium Factors  
Semi-annual premium rates are 52%,  
Quarterly premium rates are 26.5%,  
Monthly premium rates are 8.75%,  
of the annual premium rates.

Substandard Load Factors  
Substandard I 25%  
Substandard II 50%

**Catholic Order of Foresters**  
**Standard Rates per \$100 of Daily Benefit**  
**Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002**  
**Base Plan Plus Home Health Care Increase Rider (Form FCHHIR 2002)**  
**5% Compound Inflation Protection Rider (Form FCCIP-PA 2002)**

<b>20 Day Elimination Period</b>				<b>60 Day Elimination Period</b>				<b>90 Day Elimination Period</b>				<b>180 Day Elimination Period</b>							
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$668.82	\$813.87	\$1,025.79	\$1,383.57	18-44	\$622.29	\$757.25	\$954.43	\$1,287.32	18-44	\$581.58	\$707.71	\$891.99	\$1,203.10	18-44	\$523.42	\$636.94	\$802.79	\$1,082.79
45-49	\$868.60	\$1,056.97	\$1,332.19	\$1,796.84	45-49	\$808.17	\$983.44	\$1,239.52	\$1,671.84	45-49	\$755.30	\$919.10	\$1,158.43	\$1,562.47	45-49	\$679.77	\$827.19	\$1,042.59	\$1,406.22
50	\$954.50	\$1,161.50	\$1,463.95	\$1,974.55	50	\$888.10	\$1,080.70	\$1,362.11	\$1,837.19	50	\$830.00	\$1,010.00	\$1,273.00	\$1,717.00	50	\$747.00	\$909.00	\$1,145.70	\$1,545.30
51	\$988.31	\$1,203.59	\$1,517.54	\$2,047.92	51	\$919.56	\$1,119.86	\$1,411.97	\$1,905.46	51	\$859.40	\$1,046.60	\$1,319.60	\$1,780.80	51	\$773.46	\$941.94	\$1,187.64	\$1,602.72
52	\$1,022.12	\$1,245.68	\$1,571.13	\$2,121.29	52	\$951.02	\$1,159.02	\$1,461.83	\$1,973.72	52	\$888.80	\$1,083.20	\$1,366.20	\$1,844.60	52	\$799.92	\$974.88	\$1,229.58	\$1,660.14
53	\$1,055.93	\$1,287.77	\$1,624.72	\$2,194.66	53	\$982.47	\$1,198.19	\$1,511.70	\$2,041.99	53	\$918.20	\$1,119.80	\$1,412.80	\$1,908.40	53	\$826.38	\$1,007.82	\$1,271.52	\$1,717.56
54	\$1,089.74	\$1,329.86	\$1,678.31	\$2,268.03	54	\$1,013.93	\$1,237.35	\$1,561.56	\$2,110.25	54	\$947.60	\$1,156.40	\$1,459.40	\$1,972.20	54	\$852.84	\$1,040.76	\$1,313.46	\$1,774.98
55	\$1,123.55	\$1,371.95	\$1,731.90	\$2,341.40	55	\$1,045.39	\$1,276.51	\$1,611.42	\$2,178.52	55	\$977.00	\$1,193.00	\$1,506.00	\$2,036.00	55	\$879.30	\$1,073.70	\$1,355.40	\$1,832.40
56	\$1,173.92	\$1,434.05	\$1,811.25	\$2,449.73	56	\$1,092.26	\$1,334.29	\$1,685.25	\$2,279.31	56	\$1,020.80	\$1,247.00	\$1,575.00	\$2,130.20	56	\$918.72	\$1,122.30	\$1,417.50	\$1,917.18
57	\$1,224.29	\$1,496.15	\$1,890.60	\$2,558.06	57	\$1,139.12	\$1,392.07	\$1,759.08	\$2,380.11	57	\$1,064.60	\$1,301.00	\$1,644.00	\$2,224.40	57	\$958.14	\$1,170.90	\$1,479.60	\$2,001.96
58	\$1,274.66	\$1,558.25	\$1,969.95	\$2,666.39	58	\$1,185.99	\$1,449.85	\$1,832.91	\$2,480.90	58	\$1,108.40	\$1,355.00	\$1,713.00	\$2,318.60	58	\$997.56	\$1,219.50	\$1,541.70	\$2,086.74
59	\$1,325.03	\$1,620.35	\$2,049.30	\$2,774.72	59	\$1,232.85	\$1,507.63	\$1,906.74	\$2,581.70	59	\$1,152.20	\$1,409.00	\$1,782.00	\$2,412.80	59	\$1,036.98	\$1,268.10	\$1,603.80	\$2,171.52
60	\$1,375.40	\$1,682.45	\$2,128.65	\$2,883.05	60	\$1,279.72	\$1,565.41	\$1,980.57	\$2,682.49	60	\$1,196.00	\$1,463.00	\$1,851.00	\$2,507.00	60	\$1,076.40	\$1,316.70	\$1,665.90	\$2,256.30
61	\$1,451.30	\$1,776.29	\$2,248.71	\$3,047.04	61	\$1,350.34	\$1,652.72	\$2,092.28	\$2,835.07	61	\$1,262.00	\$1,544.60	\$1,955.40	\$2,649.60	61	\$1,135.80	\$1,390.14	\$1,759.86	\$2,384.64
62	\$1,527.20	\$1,870.13	\$2,368.77	\$3,211.03	62	\$1,420.96	\$1,740.03	\$2,203.99	\$2,987.65	62	\$1,328.00	\$1,626.20	\$2,059.80	\$2,792.20	62	\$1,195.20	\$1,463.58	\$1,853.82	\$2,512.98
63	\$1,603.10	\$1,963.97	\$2,488.83	\$3,375.02	63	\$1,491.58	\$1,827.35	\$2,315.69	\$3,140.24	63	\$1,394.00	\$1,707.80	\$2,164.20	\$2,934.80	63	\$1,254.60	\$1,537.02	\$1,947.78	\$2,641.32
64	\$1,679.00	\$2,057.81	\$2,608.89	\$3,539.01	64	\$1,562.20	\$1,914.66	\$2,427.40	\$3,292.82	64	\$1,460.00	\$1,789.40	\$2,268.60	\$3,077.40	64	\$1,314.00	\$1,610.46	\$2,041.74	\$2,769.66
65	\$1,754.90	\$2,151.65	\$2,728.95	\$3,703.00	65	\$1,632.82	\$2,001.97	\$2,539.11	\$3,445.40	65	\$1,526.00	\$1,871.00	\$2,373.00	\$3,220.00	65	\$1,373.40	\$1,683.90	\$2,135.70	\$2,898.00
66	\$1,911.53	\$2,345.08	\$2,976.43	\$4,041.33	66	\$1,778.55	\$2,181.94	\$2,769.37	\$3,760.19	66	\$1,662.20	\$2,039.20	\$2,588.20	\$3,514.20	66	\$1,495.98	\$1,835.28	\$2,329.38	\$3,162.78
67	\$2,068.16	\$2,538.51	\$3,223.91	\$4,379.66	67	\$1,924.29	\$2,361.92	\$2,999.64	\$4,074.99	67	\$1,798.40	\$2,207.40	\$2,803.40	\$3,808.40	67	\$1,618.56	\$1,986.66	\$2,523.06	\$3,427.56
68	\$2,224.79	\$2,731.94	\$3,471.39	\$4,717.99	68	\$2,070.02	\$2,541.89	\$3,229.90	\$4,389.78	68	\$1,934.60	\$2,375.60	\$3,018.60	\$4,102.60	68	\$1,741.14	\$2,138.04	\$2,716.74	\$3,692.34
69	\$2,381.42	\$2,925.37	\$3,718.87	\$5,056.32	69	\$2,215.76	\$2,721.87	\$3,460.17	\$4,704.58	69	\$2,070.80	\$2,543.80	\$3,233.80	\$4,396.80	69	\$1,863.72	\$2,289.42	\$2,910.42	\$3,957.12
70	\$2,538.05	\$3,118.80	\$3,966.35	\$5,394.65	70	\$2,361.49	\$2,901.84	\$3,690.43	\$5,019.37	70	\$2,207.00	\$2,712.00	\$3,449.00	\$4,691.00	70	\$1,986.30	\$2,440.80	\$3,104.10	\$4,221.90
71	\$2,771.73	\$3,406.76	\$4,333.20	\$5,894.67	71	\$2,578.91	\$3,169.77	\$4,031.76	\$5,484.61	71	\$2,410.20	\$2,962.40	\$3,768.00	\$5,125.80	71	\$2,169.18	\$2,666.16	\$3,391.20	\$4,613.22
72	\$3,005.41	\$3,694.72	\$4,700.05	\$6,394.69	72	\$2,796.34	\$3,437.70	\$4,373.09	\$5,949.84	72	\$2,613.40	\$3,212.80	\$4,087.00	\$5,560.60	72	\$2,352.06	\$2,891.52	\$3,678.30	\$5,004.54
73	\$3,239.09	\$3,982.68	\$5,066.90	\$6,894.71	73	\$3,013.76	\$3,705.62	\$4,714.42	\$6,415.08	73	\$2,816.60	\$3,463.20	\$4,406.00	\$5,995.40	73	\$2,534.94	\$3,116.88	\$3,965.40	\$5,395.86
74	\$3,472.77	\$4,270.64	\$5,433.75	\$7,394.73	74	\$3,231.19	\$3,973.55	\$5,055.75	\$6,880.31	74	\$3,019.80	\$3,713.60	\$4,725.00	\$6,430.20	74	\$2,717.82	\$3,342.24	\$4,252.50	\$5,787.18
75	\$3,706.45	\$4,558.60	\$5,800.60	\$7,894.75	75	\$3,448.61	\$4,241.48	\$5,397.08	\$7,345.55	75	\$3,223.00	\$3,964.00	\$5,044.00	\$6,865.00	75	\$2,900.70	\$3,567.60	\$4,539.60	\$6,178.50
76	\$4,023.39	\$4,950.06	\$6,300.39	\$8,577.16	76	\$3,743.50	\$4,605.71	\$5,862.10	\$7,980.49	76	\$3,498.60	\$4,304.40	\$5,478.60	\$7,458.40	76	\$3,148.74	\$3,873.96	\$4,930.74	\$6,712.56
77	\$4,340.33	\$5,341.52	\$6,800.18	\$9,259.57	77	\$4,038.39	\$4,969.94	\$6,327.12	\$8,615.43	77	\$3,774.20	\$4,644.80	\$5,913.20	\$8,051.80	77	\$3,396.78	\$4,180.32	\$5,321.88	\$7,246.62
78	\$4,657.27	\$5,732.98	\$7,299.97	\$9,941.98	78	\$4,333.29	\$5,334.16	\$6,792.15	\$9,250.36	78	\$4,049.80	\$4,985.20	\$6,347.80	\$8,645.20	78	\$3,644.82	\$4,486.68	\$5,713.02	\$7,780.68
79	\$4,974.21	\$6,124.44	\$7,799.76	\$10,624.39	79	\$4,628.18	\$5,698.39	\$7,257.17	\$9,885.30	79	\$4,325.40	\$5,325.60	\$6,782.40	\$9,238.60	79	\$3,892.86	\$4,793.04	\$6,104.16	\$8,314.74
80	\$5,291.15	\$6,515.90	\$8,299.55	\$11,306.80	80	\$4,923.07	\$6,062.62	\$7,722.19	\$10,520.24	80	\$4,601.00	\$5,666.00	\$7,217.00	\$9,832.00	80	\$4,140.90	\$5,099.40	\$6,495.30	\$8,848.80
81	\$5,531.96	\$6,812.83	\$8,677.21	\$11,821.31	81	\$5,147.13	\$6,338.89	\$8,073.58	\$10,998.96	81	\$4,810.40	\$5,924.20	\$7,545.40	\$10,279.40	81	\$4,329.36	\$5,331.78	\$6,790.86	\$9,251.46
82	\$5,772.77	\$7,109.76	\$9,054.87	\$12,335.82	82	\$5,371.19	\$6,615.17	\$8,424.97	\$11,477.68	82	\$5,019.80	\$6,182.40	\$7,873.80	\$10,726.80	82	\$4,517.82	\$5,564.16	\$7,086.42	\$9,654.12
83	\$6,013.58	\$7,406.69	\$9,432.53	\$12,850.33	83	\$5,595.24	\$6,891.44	\$8,776.35	\$11,956.39	83	\$5,229.20	\$6,440.60	\$8,202.20	\$11,174.20	83	\$4,706.28	\$5,796.54	\$7,381.98	\$10,056.78
84	\$6,254.39	\$7,703.62	\$9,810.19	\$13,364.84	84	\$5,819.30	\$7,167.72	\$9,127.74	\$12,435.11	84	\$5,438.60	\$6,698.80	\$8,530.60	\$11,621.60	84	\$4,894.74	\$6,028.92	\$7,677.54	\$10,459.44
85+	\$6,495.20	\$8,000.55	\$10,187.85	\$13,879.35	85+	\$6,043.36	\$7,443.99	\$9,479.13	\$12,913.83	85+	\$5,648.00	\$6,957.00	\$8,859.00	\$12,069.00	85+	\$5,083.20	\$6,261.30	\$7,973.10	\$10,862.10

Spousal Discount  
15%

Modal Premium Factors  
Semi-annual premium rates are 52%,  
Quarterly premium rates are 26.5%,  
Monthly premium rates are 8.75%,  
of the annual premium rates.

Substandard Load Factors  
Substandard I 25%  
Substandard II 50%

**Catholic Order of Foresters**  
**Standard Rates per \$100 of Daily Benefit**  
**Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002**  
**Base Plan: 50% Home Care**  
**5% Simple Inflation Protection Rider (Form FCSIP-PA 2002)**

20 Day Elimination Period				60 Day Elimination Period				90 Day Elimination Period				180 Day Elimination Period							
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$377.12	\$453.66	\$564.06	\$750.20	18-44	\$350.89	\$422.10	\$524.82	\$698.01	18-44	\$327.93	\$394.49	\$490.49	\$652.35	18-44	\$295.14	\$355.04	\$441.44	\$587.12
45-49	\$489.76	\$589.18	\$732.55	\$974.29	45-49	\$455.69	\$548.19	\$681.59	\$906.51	45-49	\$425.88	\$512.33	\$637.00	\$847.21	45-49	\$383.29	\$461.10	\$573.30	\$762.49
50	\$538.20	\$647.45	\$805.00	\$1,070.65	50	\$500.76	\$602.41	\$749.00	\$996.17	50	\$468.00	\$563.00	\$700.00	\$931.00	50	\$421.20	\$506.70	\$630.00	\$837.90
51	\$564.19	\$679.42	\$845.94	\$1,126.77	51	\$524.94	\$632.16	\$787.09	\$1,048.39	51	\$490.60	\$590.80	\$735.60	\$979.80	51	\$441.54	\$531.72	\$662.04	\$881.82
52	\$590.18	\$711.39	\$886.88	\$1,182.89	52	\$549.12	\$661.90	\$825.18	\$1,100.60	52	\$513.20	\$618.60	\$771.20	\$1,028.60	52	\$461.88	\$556.74	\$694.08	\$925.74
53	\$616.17	\$743.36	\$927.82	\$1,239.01	53	\$573.31	\$691.65	\$863.28	\$1,152.82	53	\$535.80	\$646.40	\$806.80	\$1,077.40	53	\$482.22	\$581.76	\$726.12	\$969.66
54	\$642.16	\$775.33	\$968.76	\$1,295.13	54	\$597.49	\$721.39	\$901.37	\$1,205.03	54	\$558.40	\$674.20	\$842.40	\$1,126.20	54	\$502.56	\$606.78	\$758.16	\$1,013.58
55	\$668.15	\$807.30	\$1,009.70	\$1,351.25	55	\$621.67	\$751.14	\$939.46	\$1,257.25	55	\$581.00	\$702.00	\$878.00	\$1,175.00	55	\$522.90	\$631.80	\$790.20	\$1,057.50
56	\$708.17	\$856.52	\$1,072.49	\$1,437.04	56	\$658.91	\$796.94	\$997.88	\$1,337.07	56	\$615.80	\$744.80	\$932.60	\$1,249.60	56	\$554.22	\$670.32	\$839.34	\$1,124.64
57	\$748.19	\$905.74	\$1,135.28	\$1,522.83	57	\$696.14	\$842.73	\$1,056.30	\$1,416.89	57	\$650.60	\$787.60	\$987.20	\$1,324.20	57	\$585.54	\$708.84	\$888.48	\$1,191.78
58	\$788.21	\$954.96	\$1,198.07	\$1,608.62	58	\$733.38	\$888.53	\$1,114.73	\$1,496.72	58	\$685.40	\$830.40	\$1,041.80	\$1,398.80	58	\$616.86	\$747.36	\$937.62	\$1,258.92
59	\$828.23	\$1,004.18	\$1,260.86	\$1,694.41	59	\$770.61	\$934.32	\$1,173.15	\$1,576.54	59	\$720.20	\$873.20	\$1,096.40	\$1,473.40	59	\$648.18	\$785.88	\$986.76	\$1,326.06
60	\$868.25	\$1,053.40	\$1,323.65	\$1,780.20	60	\$807.85	\$980.12	\$1,231.57	\$1,656.36	60	\$755.00	\$916.00	\$1,151.00	\$1,548.00	60	\$679.50	\$824.40	\$1,035.90	\$1,393.20
61	\$929.43	\$1,129.30	\$1,420.71	\$1,912.68	61	\$864.77	\$1,050.74	\$1,321.88	\$1,779.62	61	\$808.20	\$982.00	\$1,235.40	\$1,663.20	61	\$727.38	\$883.80	\$1,111.86	\$1,496.88
62	\$990.61	\$1,205.20	\$1,517.77	\$2,045.16	62	\$921.70	\$1,121.36	\$1,412.19	\$1,902.89	62	\$861.40	\$1,048.00	\$1,319.80	\$1,778.40	62	\$775.26	\$943.20	\$1,187.82	\$1,600.56
63	\$1,051.79	\$1,281.10	\$1,614.83	\$2,177.64	63	\$978.62	\$1,191.98	\$1,502.49	\$2,026.15	63	\$914.60	\$1,114.00	\$1,404.20	\$1,893.60	63	\$823.14	\$1,002.60	\$1,263.78	\$1,704.24
64	\$1,112.97	\$1,357.00	\$1,711.89	\$2,310.12	64	\$1,035.55	\$1,262.60	\$1,592.80	\$2,149.42	64	\$967.80	\$1,180.00	\$1,488.60	\$2,008.80	64	\$871.02	\$1,062.00	\$1,339.74	\$1,807.92
65	\$1,174.15	\$1,432.90	\$1,808.95	\$2,442.60	65	\$1,092.47	\$1,333.22	\$1,683.11	\$2,272.68	65	\$1,021.00	\$1,246.00	\$1,573.00	\$2,124.00	65	\$918.90	\$1,121.40	\$1,415.70	\$1,911.60
66	\$1,293.29	\$1,580.10	\$1,996.86	\$2,699.51	66	\$1,203.32	\$1,470.18	\$1,857.95	\$2,511.72	66	\$1,124.60	\$1,374.00	\$1,736.40	\$2,347.40	66	\$1,012.14	\$1,236.60	\$1,562.76	\$2,112.66
67	\$1,412.43	\$1,727.30	\$2,184.77	\$2,956.42	67	\$1,314.17	\$1,607.14	\$2,032.79	\$2,750.76	67	\$1,228.20	\$1,502.00	\$1,899.80	\$2,570.80	67	\$1,105.38	\$1,351.80	\$1,709.82	\$2,313.72
68	\$1,531.57	\$1,874.50	\$2,372.68	\$3,213.33	68	\$1,425.03	\$1,744.10	\$2,207.62	\$2,989.79	68	\$1,331.80	\$1,630.00	\$2,063.20	\$2,794.20	68	\$1,198.62	\$1,467.00	\$1,856.88	\$2,514.78
69	\$1,650.71	\$2,021.70	\$2,560.59	\$3,470.24	69	\$1,535.88	\$1,881.06	\$2,382.46	\$3,228.83	69	\$1,435.40	\$1,758.00	\$2,226.60	\$3,017.60	69	\$1,291.86	\$1,582.20	\$2,003.94	\$2,715.84
70	\$1,769.85	\$2,168.90	\$2,748.50	\$3,727.15	70	\$1,646.73	\$2,018.02	\$2,557.30	\$3,467.87	70	\$1,539.00	\$1,886.00	\$2,390.00	\$3,241.00	70	\$1,385.10	\$1,697.40	\$2,151.00	\$2,916.90
71	\$1,955.92	\$2,397.52	\$3,039.45	\$4,122.98	71	\$1,819.86	\$2,230.74	\$2,828.01	\$3,836.16	71	\$1,700.80	\$2,084.80	\$2,643.00	\$3,585.20	71	\$1,530.72	\$1,876.32	\$2,378.70	\$3,226.68
72	\$2,141.99	\$2,626.14	\$3,330.40	\$4,518.81	72	\$1,992.98	\$2,443.45	\$3,098.72	\$4,204.46	72	\$1,862.60	\$2,283.60	\$2,896.00	\$3,929.40	72	\$1,676.34	\$2,055.24	\$2,606.40	\$3,536.46
73	\$2,328.06	\$2,854.76	\$3,621.35	\$4,914.64	73	\$2,166.11	\$2,656.17	\$3,369.43	\$4,572.75	73	\$2,024.40	\$2,482.40	\$3,149.00	\$4,273.60	73	\$1,821.96	\$2,234.16	\$2,834.10	\$3,846.24
74	\$2,514.13	\$3,083.38	\$3,912.30	\$5,310.47	74	\$2,339.23	\$2,868.88	\$3,640.14	\$4,941.05	74	\$2,186.20	\$2,681.20	\$3,402.00	\$4,617.80	74	\$1,967.58	\$2,413.08	\$3,061.80	\$4,156.02
75	\$2,700.20	\$3,312.00	\$4,203.25	\$5,706.30	75	\$2,512.36	\$3,081.60	\$3,910.85	\$5,309.34	75	\$2,348.00	\$2,880.00	\$3,655.00	\$4,962.00	75	\$2,113.20	\$2,592.00	\$3,289.50	\$4,465.80
76	\$2,958.26	\$3,630.55	\$4,609.43	\$6,261.06	76	\$2,752.47	\$3,377.99	\$4,288.77	\$5,825.51	76	\$2,572.40	\$3,157.00	\$4,008.20	\$5,444.40	76	\$2,315.16	\$2,841.30	\$3,607.38	\$4,899.96
77	\$3,216.32	\$3,949.10	\$5,015.61	\$6,815.82	77	\$2,992.58	\$3,674.38	\$4,666.70	\$6,341.68	77	\$2,796.80	\$3,434.00	\$4,361.40	\$5,926.80	77	\$2,517.12	\$3,090.60	\$3,925.26	\$5,334.12
78	\$3,474.38	\$4,267.65	\$5,421.79	\$7,370.58	78	\$3,232.68	\$3,970.77	\$5,044.62	\$6,857.84	78	\$3,021.20	\$3,711.00	\$4,714.60	\$6,409.20	78	\$2,719.08	\$3,339.90	\$4,243.14	\$5,768.28
79	\$3,732.44	\$4,586.20	\$5,827.97	\$7,925.34	79	\$3,472.79	\$4,267.16	\$5,422.55	\$7,374.01	79	\$3,245.60	\$3,988.00	\$5,067.80	\$6,891.60	79	\$2,921.04	\$3,589.20	\$4,561.02	\$6,202.44
80	\$3,990.50	\$4,904.75	\$6,234.15	\$8,480.10	80	\$3,712.90	\$4,563.55	\$5,800.47	\$7,890.18	80	\$3,470.00	\$4,265.00	\$5,421.00	\$7,374.00	80	\$3,123.00	\$3,838.50	\$4,878.90	\$6,636.60
81	\$4,192.44	\$5,153.38	\$6,550.63	\$8,910.43	81	\$3,900.79	\$4,794.88	\$6,094.93	\$8,290.57	81	\$3,645.60	\$4,481.20	\$5,696.20	\$7,748.20	81	\$3,281.04	\$4,033.08	\$5,126.58	\$6,973.38
82	\$4,394.38	\$5,402.01	\$6,867.11	\$9,340.76	82	\$4,088.68	\$5,026.22	\$6,389.40	\$8,690.97	82	\$3,821.20	\$4,697.40	\$5,971.40	\$8,122.40	82	\$3,439.08	\$4,227.66	\$5,374.26	\$7,310.16
83	\$4,596.32	\$5,650.64	\$7,183.59	\$9,771.09	83	\$4,276.58	\$5,257.55	\$6,683.86	\$9,091.36	83	\$3,996.80	\$4,913.60	\$6,246.60	\$8,496.60	83	\$3,597.12	\$4,422.24	\$5,621.94	\$7,646.94
84	\$4,798.26	\$5,899.27	\$7,500.07	\$10,201.42	84	\$4,464.47	\$5,488.89	\$6,978.33	\$9,491.76	84	\$4,172.40	\$5,129.80	\$6,521.80	\$8,870.80	84	\$3,755.16	\$4,616.82	\$5,869.62	\$7,983.72
85+	\$5,000.20	\$6,147.90	\$7,816.55	\$10,631.75	85+	\$4,652.36	\$5,720.22	\$7,272.79	\$9,892.15	85+	\$4,348.00	\$5,346.00	\$6,797.00	\$9,245.00	85+	\$3,913.20	\$4,811.40	\$6,117.30	\$8,320.50

Spousal Discount  
15%

Modal Premium Factors  
Semi-annual premium rates are 52%,  
Quarterly premium rates are 26.5%,  
Monthly premium rates are 8.75%,  
of the annual premium rates.

Substandard Load Factors  
Substandard I 25%  
Substandard II 50%

**Catholic Order of Foresters**  
**Standard Rates per \$100 of Daily Benefit**  
**Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002**  
**Base Plan Plus Home Health Care Increase Rider (Form FCHHIR 2002)**  
**5% Simple Inflation Protection Rider (Form FCSIP-PA 2002)**

<b>20 Day Elimination Period</b>					<b>60 Day Elimination Period</b>					<b>90 Day Elimination Period</b>					<b>180 Day Elimination Period</b>				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$474.62	\$573.74	\$718.77	\$962.94	18-44	\$441.60	\$533.82	\$668.77	\$895.95	18-44	\$412.71	\$498.90	\$625.02	\$837.34	18-44	\$371.44	\$449.01	\$562.52	\$753.61
45-49	\$616.39	\$745.11	\$933.48	\$1,250.57	45-49	\$573.51	\$693.27	\$868.54	\$1,163.57	45-49	\$535.99	\$647.92	\$811.72	\$1,087.45	45-49	\$482.39	\$583.13	\$730.55	\$978.71
50	\$677.35	\$818.80	\$1,025.80	\$1,374.25	50	\$630.23	\$761.84	\$954.44	\$1,278.65	50	\$589.00	\$712.00	\$892.00	\$1,195.00	50	\$530.10	\$640.80	\$802.80	\$1,075.50
51	\$710.70	\$860.20	\$1,078.24	\$1,446.01	51	\$661.26	\$800.36	\$1,003.23	\$1,345.42	51	\$618.00	\$748.00	\$937.60	\$1,257.40	51	\$556.20	\$673.20	\$843.84	\$1,131.66
52	\$744.05	\$901.60	\$1,130.68	\$1,517.77	52	\$692.29	\$838.88	\$1,052.02	\$1,412.19	52	\$647.00	\$784.00	\$983.20	\$1,319.80	52	\$582.30	\$705.60	\$884.88	\$1,187.82
53	\$777.40	\$943.00	\$1,183.12	\$1,589.53	53	\$723.32	\$877.40	\$1,100.82	\$1,478.95	53	\$676.00	\$820.00	\$1,028.80	\$1,382.20	53	\$608.40	\$738.00	\$925.92	\$1,243.98
54	\$810.75	\$984.40	\$1,235.56	\$1,661.29	54	\$754.35	\$915.92	\$1,149.61	\$1,545.72	54	\$705.00	\$856.00	\$1,074.40	\$1,444.60	54	\$634.50	\$770.40	\$966.96	\$1,300.14
55	\$844.10	\$1,025.80	\$1,288.00	\$1,733.05	55	\$785.38	\$954.44	\$1,198.40	\$1,612.49	55	\$734.00	\$892.00	\$1,120.00	\$1,507.00	55	\$660.60	\$802.80	\$1,008.00	\$1,356.30
56	\$895.16	\$1,088.59	\$1,368.73	\$1,842.99	56	\$832.89	\$1,012.86	\$1,273.51	\$1,714.78	56	\$778.40	\$946.60	\$1,190.20	\$1,602.60	56	\$700.56	\$851.94	\$1,071.18	\$1,442.34
57	\$946.22	\$1,151.38	\$1,449.46	\$1,952.93	57	\$880.40	\$1,071.28	\$1,348.63	\$1,817.07	57	\$822.80	\$1,001.20	\$1,260.40	\$1,698.20	57	\$740.52	\$901.08	\$1,134.36	\$1,528.38
58	\$997.28	\$1,214.17	\$1,530.19	\$2,062.87	58	\$927.90	\$1,129.71	\$1,423.74	\$1,919.37	58	\$867.20	\$1,055.80	\$1,330.60	\$1,793.80	58	\$780.48	\$950.22	\$1,197.54	\$1,614.42
59	\$1,048.34	\$1,276.96	\$1,610.92	\$2,172.81	59	\$975.41	\$1,188.13	\$1,498.86	\$2,021.66	59	\$911.60	\$1,110.40	\$1,400.80	\$1,889.40	59	\$820.44	\$999.36	\$1,260.72	\$1,700.46
60	\$1,099.40	\$1,339.75	\$1,691.65	\$2,282.75	60	\$1,022.92	\$1,246.55	\$1,573.97	\$2,123.95	60	\$956.00	\$1,165.00	\$1,471.00	\$1,985.00	60	\$860.40	\$1,048.50	\$1,323.90	\$1,786.50
61	\$1,177.83	\$1,436.81	\$1,815.39	\$2,452.26	61	\$1,095.89	\$1,336.86	\$1,689.10	\$2,281.67	61	\$1,024.20	\$1,249.40	\$1,578.60	\$2,132.40	61	\$921.78	\$1,124.46	\$1,420.74	\$1,919.16
62	\$1,256.26	\$1,533.87	\$1,939.13	\$2,621.77	62	\$1,168.87	\$1,427.17	\$1,804.23	\$2,439.39	62	\$1,092.40	\$1,333.80	\$1,686.20	\$2,279.80	62	\$983.16	\$1,200.42	\$1,517.58	\$2,051.82
63	\$1,334.69	\$1,630.93	\$2,062.87	\$2,791.28	63	\$1,241.84	\$1,517.47	\$1,919.37	\$2,597.10	63	\$1,160.60	\$1,418.20	\$1,793.80	\$2,427.20	63	\$1,044.54	\$1,276.38	\$1,614.42	\$2,184.48
64	\$1,413.12	\$1,727.99	\$2,186.61	\$2,960.79	64	\$1,314.82	\$1,607.78	\$2,034.50	\$2,754.82	64	\$1,228.80	\$1,502.60	\$1,901.40	\$2,574.60	64	\$1,105.92	\$1,352.34	\$1,711.26	\$2,317.14
65	\$1,491.55	\$1,825.05	\$2,310.35	\$3,130.30	65	\$1,387.79	\$1,698.09	\$2,149.63	\$2,912.54	65	\$1,297.00	\$1,587.00	\$2,009.00	\$2,722.00	65	\$1,167.30	\$1,428.30	\$1,808.10	\$2,449.80
66	\$1,643.35	\$2,012.73	\$2,550.24	\$3,458.28	66	\$1,529.03	\$1,872.71	\$2,372.83	\$3,217.70	66	\$1,429.00	\$1,750.20	\$2,217.60	\$3,007.20	66	\$1,286.10	\$1,575.18	\$1,995.84	\$2,706.48
67	\$1,795.15	\$2,200.41	\$2,790.13	\$3,786.26	67	\$1,670.27	\$2,047.34	\$2,596.03	\$3,522.87	67	\$1,561.00	\$1,913.40	\$2,426.20	\$3,292.40	67	\$1,404.90	\$1,722.06	\$2,183.58	\$2,963.16
68	\$1,946.95	\$2,388.09	\$3,030.02	\$4,114.24	68	\$1,811.51	\$2,221.96	\$2,819.24	\$3,828.03	68	\$1,693.00	\$2,076.60	\$2,634.80	\$3,577.60	68	\$1,523.70	\$1,868.94	\$2,371.32	\$3,219.84
69	\$2,098.75	\$2,575.77	\$3,269.91	\$4,442.22	69	\$1,952.75	\$2,396.59	\$3,042.44	\$4,133.20	69	\$1,825.00	\$2,239.80	\$2,843.40	\$3,862.80	69	\$1,642.50	\$2,015.82	\$2,559.06	\$3,476.52
70	\$2,250.55	\$2,763.45	\$3,509.80	\$4,770.20	70	\$2,093.99	\$2,571.21	\$3,265.64	\$4,438.36	70	\$1,957.00	\$2,403.00	\$3,052.00	\$4,148.00	70	\$1,761.30	\$2,162.70	\$2,746.80	\$3,733.20
71	\$2,486.53	\$3,053.94	\$3,880.33	\$5,274.82	71	\$2,313.55	\$2,841.49	\$3,610.39	\$4,907.88	71	\$2,162.20	\$2,655.60	\$3,374.20	\$4,586.80	71	\$1,945.98	\$2,390.04	\$3,036.78	\$4,128.12
72	\$2,722.51	\$3,344.43	\$4,250.86	\$5,779.44	72	\$2,533.12	\$3,111.77	\$3,955.15	\$5,377.39	72	\$2,367.40	\$2,908.20	\$3,696.40	\$5,025.60	72	\$2,130.66	\$2,617.38	\$3,326.76	\$4,523.04
73	\$2,958.49	\$3,634.92	\$4,621.39	\$6,284.06	73	\$2,752.68	\$3,382.06	\$4,299.90	\$5,846.91	73	\$2,572.60	\$3,160.80	\$4,018.60	\$5,464.40	73	\$2,315.34	\$2,844.72	\$3,616.74	\$4,917.96
74	\$3,194.47	\$3,925.41	\$4,991.92	\$6,788.68	74	\$2,972.25	\$3,652.34	\$4,644.66	\$6,316.42	74	\$2,777.80	\$3,413.40	\$4,340.80	\$5,903.20	74	\$2,500.02	\$3,072.06	\$3,906.72	\$5,312.88
75	\$3,430.45	\$4,215.90	\$5,362.45	\$7,293.30	75	\$3,191.81	\$3,922.62	\$4,989.41	\$6,785.94	75	\$2,983.00	\$3,666.00	\$4,663.00	\$6,342.00	75	\$2,684.70	\$3,299.40	\$4,196.70	\$5,707.80
76	\$3,758.43	\$4,621.39	\$5,879.72	\$8,000.09	76	\$3,496.97	\$4,299.90	\$5,470.70	\$7,443.56	76	\$3,268.20	\$4,018.60	\$5,112.80	\$6,956.60	76	\$2,941.38	\$3,616.74	\$4,601.52	\$6,260.94
77	\$4,086.41	\$5,026.88	\$6,396.99	\$8,706.88	77	\$3,802.14	\$4,677.18	\$5,951.98	\$8,101.18	77	\$3,553.40	\$4,371.20	\$5,562.60	\$7,571.20	77	\$3,198.06	\$3,934.08	\$5,006.34	\$6,814.08
78	\$4,414.39	\$5,432.37	\$6,914.26	\$9,413.67	78	\$4,107.30	\$5,054.47	\$6,433.27	\$8,758.81	78	\$3,838.60	\$4,723.80	\$6,012.40	\$8,185.80	78	\$3,454.74	\$4,251.42	\$5,411.16	\$7,367.22
79	\$4,742.37	\$5,837.86	\$7,431.53	\$10,120.46	79	\$4,412.47	\$5,431.75	\$6,914.55	\$9,416.43	79	\$4,123.80	\$5,076.40	\$6,462.20	\$8,800.40	79	\$3,711.42	\$4,568.76	\$5,815.98	\$7,920.36
80	\$5,070.35	\$6,243.35	\$7,948.80	\$10,827.25	80	\$4,717.63	\$5,809.03	\$7,395.84	\$10,074.05	80	\$4,409.00	\$5,429.00	\$6,912.00	\$9,415.00	80	\$3,968.10	\$4,886.10	\$6,220.80	\$8,473.50
81	\$5,324.27	\$6,556.15	\$8,347.39	\$11,370.05	81	\$4,953.89	\$6,100.07	\$7,766.70	\$10,579.09	81	\$4,629.80	\$5,701.00	\$7,258.60	\$9,887.00	81	\$4,166.82	\$5,130.90	\$6,532.74	\$8,898.30
82	\$5,578.19	\$6,868.95	\$8,745.98	\$11,912.85	82	\$5,190.14	\$6,391.11	\$8,137.56	\$11,084.13	82	\$4,850.60	\$5,973.00	\$7,605.20	\$10,359.00	82	\$4,365.54	\$5,375.70	\$6,844.68	\$9,323.10
83	\$5,832.11	\$7,181.75	\$9,144.57	\$12,455.65	83	\$5,426.40	\$6,682.15	\$8,508.43	\$11,589.17	83	\$5,071.40	\$6,245.00	\$7,951.80	\$10,831.00	83	\$4,564.26	\$5,620.50	\$7,156.62	\$9,747.90
84	\$6,086.03	\$7,494.55	\$9,543.16	\$12,998.45	84	\$5,662.65	\$6,973.19	\$8,879.29	\$12,094.21	84	\$5,292.20	\$6,517.00	\$8,298.40	\$11,303.00	84	\$4,762.98	\$5,865.30	\$7,468.56	\$10,172.70
85+	\$6,339.95	\$7,807.35	\$9,941.75	\$13,541.25	85+	\$5,898.91	\$7,264.23	\$9,250.15	\$12,599.25	85+	\$5,513.00	\$6,789.00	\$8,645.00	\$11,775.00	85+	\$4,961.70	\$6,110.10	\$7,780.50	\$10,597.50

Spousal Discount  
15%

Modal Premium Factors  
Semi-annual premium rates are 52%,  
Quarterly premium rates are 26.5%,  
Monthly premium rates are 8.75%,  
of the annual premium rates.

Substandard Load Factors  
Substandard I 25%  
Substandard II 50%

**Catholic Order of Foresters**  
**Standard Rates per \$100 of Daily Benefit**  
**Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002**  
**Base Plan: 50% Home Care**  
**Guaranteed Purchase Inflation Protection**

<b>20 Day Elimination Period</b>					<b>60 Day Elimination Period</b>					<b>90 Day Elimination Period</b>					<b>180 Day Elimination Period</b>				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$397.44	\$461.84	\$555.68	\$712.08	18-44	\$369.79	\$429.71	\$517.02	\$662.54	18-44	\$345.60	\$401.60	\$483.20	\$619.20	18-44	\$311.04	\$361.44	\$434.88	\$557.28
45-49	\$494.96	\$582.37	\$707.49	\$919.09	45-49	\$460.53	\$541.86	\$658.27	\$855.15	45-49	\$430.40	\$506.40	\$615.20	\$799.20	45-49	\$387.36	\$455.76	\$553.68	\$719.28
50	\$537.28	\$634.80	\$774.64	\$1,010.16	50	\$499.90	\$590.64	\$720.75	\$939.89	50	\$467.20	\$552.00	\$673.60	\$878.40	50	\$420.48	\$496.80	\$606.24	\$790.56
51	\$563.78	\$667.18	\$815.86	\$1,066.46	51	\$524.56	\$620.77	\$759.10	\$992.27	51	\$490.24	\$580.16	\$709.44	\$927.36	51	\$441.22	\$522.14	\$638.50	\$834.62
52	\$590.27	\$699.57	\$857.07	\$1,122.77	52	\$549.22	\$650.90	\$797.46	\$1,044.66	52	\$513.28	\$608.32	\$745.28	\$976.32	52	\$461.95	\$547.49	\$670.75	\$878.69
53	\$616.77	\$731.95	\$898.29	\$1,179.07	53	\$573.86	\$681.04	\$835.79	\$1,097.06	53	\$536.32	\$636.48	\$781.12	\$1,025.28	53	\$482.69	\$572.83	\$703.01	\$922.75
54	\$643.26	\$764.34	\$939.50	\$1,235.38	54	\$598.51	\$711.17	\$874.14	\$1,149.44	54	\$559.36	\$664.64	\$816.96	\$1,074.24	54	\$503.42	\$598.18	\$735.26	\$966.82
55	\$669.76	\$796.72	\$980.70	\$1,291.68	55	\$623.17	\$741.30	\$912.50	\$1,201.82	55	\$582.40	\$692.80	\$852.80	\$1,123.20	55	\$524.16	\$623.52	\$767.52	\$1,010.88
56	\$714.29	\$851.55	\$1,051.01	\$1,387.73	56	\$664.59	\$792.32	\$977.89	\$1,291.18	56	\$621.12	\$740.48	\$913.92	\$1,206.72	56	\$559.01	\$666.43	\$822.53	\$1,086.05
57	\$758.82	\$906.38	\$1,121.30	\$1,483.78	57	\$706.03	\$843.33	\$1,043.30	\$1,380.56	57	\$659.84	\$788.16	\$975.04	\$1,290.24	57	\$593.86	\$709.34	\$877.54	\$1,161.22
58	\$803.34	\$961.22	\$1,191.58	\$1,579.82	58	\$747.46	\$894.35	\$1,108.69	\$1,469.92	58	\$698.56	\$835.84	\$1,036.16	\$1,373.76	58	\$628.70	\$752.26	\$932.54	\$1,236.38
59	\$847.87	\$1,016.05	\$1,261.87	\$1,675.87	59	\$788.90	\$945.36	\$1,174.10	\$1,559.30	59	\$737.28	\$883.52	\$1,097.28	\$1,457.28	59	\$663.55	\$795.17	\$987.55	\$1,311.55
60	\$892.40	\$1,070.88	\$1,332.16	\$1,771.92	60	\$830.32	\$996.38	\$1,239.49	\$1,648.66	60	\$776.00	\$931.20	\$1,158.40	\$1,540.80	60	\$698.40	\$838.08	\$1,042.56	\$1,386.72
61	\$967.10	\$1,163.25	\$1,449.92	\$1,932.37	61	\$899.82	\$1,082.32	\$1,349.06	\$1,797.94	61	\$840.96	\$1,011.52	\$1,260.80	\$1,680.32	61	\$756.86	\$910.37	\$1,134.72	\$1,512.29
62	\$1,041.81	\$1,255.62	\$1,567.68	\$2,092.82	62	\$969.33	\$1,168.27	\$1,458.62	\$1,947.23	62	\$905.92	\$1,091.84	\$1,363.20	\$1,819.84	62	\$815.33	\$982.66	\$1,226.88	\$1,637.86
63	\$1,116.51	\$1,347.98	\$1,685.44	\$2,253.26	63	\$1,038.85	\$1,254.21	\$1,568.19	\$2,096.51	63	\$970.88	\$1,172.16	\$1,465.60	\$1,959.36	63	\$873.79	\$1,054.94	\$1,319.04	\$1,763.42
64	\$1,191.22	\$1,440.35	\$1,803.20	\$2,413.71	64	\$1,108.35	\$1,340.16	\$1,677.76	\$2,245.81	64	\$1,035.84	\$1,252.48	\$1,568.00	\$2,098.88	64	\$932.26	\$1,127.23	\$1,411.20	\$1,888.99
65	\$1,265.92	\$1,532.72	\$1,920.96	\$2,574.16	65	\$1,177.86	\$1,426.10	\$1,787.33	\$2,395.09	65	\$1,100.80	\$1,332.80	\$1,670.40	\$2,238.40	65	\$990.72	\$1,199.52	\$1,503.36	\$2,014.56
66	\$1,412.38	\$1,713.41	\$2,151.70	\$2,889.54	66	\$1,314.13	\$1,594.21	\$2,002.02	\$2,688.53	66	\$1,228.16	\$1,489.92	\$1,871.04	\$2,512.64	66	\$1,105.34	\$1,340.93	\$1,683.94	\$2,261.38
67	\$1,558.85	\$1,894.10	\$2,382.43	\$3,204.91	67	\$1,450.40	\$1,762.34	\$2,216.70	\$2,981.97	67	\$1,355.52	\$1,647.04	\$2,071.68	\$2,786.88	67	\$1,219.97	\$1,482.34	\$1,864.51	\$2,508.19
68	\$1,705.31	\$2,074.78	\$2,613.17	\$3,520.29	68	\$1,586.69	\$1,930.45	\$2,431.38	\$3,275.39	68	\$1,482.88	\$1,804.16	\$2,272.32	\$3,061.12	68	\$1,334.59	\$1,623.74	\$2,045.09	\$2,755.01
69	\$1,851.78	\$2,255.47	\$2,843.90	\$3,835.66	69	\$1,722.96	\$2,098.58	\$2,646.06	\$3,568.83	69	\$1,610.24	\$1,961.28	\$2,472.96	\$3,335.36	69	\$1,449.22	\$1,765.15	\$2,225.66	\$3,001.82
70	\$1,998.24	\$2,436.16	\$3,074.64	\$4,151.04	70	\$1,859.23	\$2,266.69	\$2,860.75	\$3,862.27	70	\$1,737.60	\$2,118.40	\$2,673.60	\$3,609.60	70	\$1,563.84	\$1,906.56	\$2,406.24	\$3,248.64
71	\$2,252.90	\$2,749.33	\$3,472.08	\$4,691.26	71	\$2,096.18	\$2,558.06	\$3,230.54	\$4,364.91	71	\$1,959.04	\$2,390.72	\$3,019.20	\$4,079.36	71	\$1,763.14	\$2,151.65	\$2,717.28	\$3,671.42
72	\$2,507.55	\$3,062.50	\$3,869.52	\$5,231.49	72	\$2,333.12	\$2,849.46	\$3,600.34	\$4,867.55	72	\$2,180.48	\$2,663.04	\$3,364.80	\$4,549.12	72	\$1,962.43	\$2,396.74	\$3,028.32	\$4,094.21
73	\$2,762.21	\$3,375.66	\$4,266.96	\$5,771.71	73	\$2,570.05	\$3,140.83	\$3,970.13	\$5,370.21	73	\$2,401.92	\$2,935.36	\$3,710.40	\$5,018.88	73	\$2,161.73	\$2,641.82	\$3,339.36	\$4,516.99
74	\$3,016.86	\$3,688.83	\$4,664.40	\$6,311.94	74	\$2,806.99	\$3,432.22	\$4,339.92	\$5,872.85	74	\$2,623.36	\$3,207.68	\$4,056.00	\$5,488.64	74	\$2,361.02	\$2,886.91	\$3,650.40	\$4,939.78
75	\$3,271.52	\$4,002.00	\$5,061.84	\$6,852.16	75	\$3,043.94	\$3,723.60	\$4,709.71	\$6,375.49	75	\$2,844.80	\$3,480.00	\$4,401.60	\$5,958.40	75	\$2,560.32	\$3,132.00	\$3,961.44	\$5,362.56
76	\$3,664.54	\$4,486.66	\$5,680.08	\$7,695.98	76	\$3,409.62	\$4,174.54	\$5,284.94	\$7,160.61	76	\$3,186.56	\$3,901.44	\$4,939.20	\$6,692.16	76	\$2,867.90	\$3,511.30	\$4,445.28	\$6,022.94
77	\$4,057.57	\$4,971.31	\$6,298.32	\$8,539.81	77	\$3,775.30	\$4,625.49	\$5,860.18	\$7,945.73	77	\$3,528.32	\$4,322.88	\$5,476.80	\$7,425.92	77	\$3,175.49	\$3,890.59	\$4,929.12	\$6,683.33
78	\$4,450.59	\$5,455.97	\$6,916.56	\$9,383.63	78	\$4,140.99	\$5,076.42	\$6,435.41	\$8,730.86	78	\$3,870.08	\$4,744.32	\$6,014.40	\$8,159.68	78	\$3,483.07	\$4,269.89	\$5,412.96	\$7,343.71
79	\$4,843.62	\$5,940.62	\$7,534.80	\$10,227.46	79	\$4,506.67	\$5,527.36	\$7,010.64	\$9,515.98	79	\$4,211.84	\$5,165.76	\$6,552.00	\$8,893.44	79	\$3,790.66	\$4,649.18	\$5,896.80	\$8,004.10
80	\$5,236.64	\$6,425.28	\$8,153.04	\$11,071.28	80	\$4,872.35	\$5,978.30	\$7,585.87	\$10,301.10	80	\$4,553.60	\$5,587.20	\$7,089.60	\$9,627.20	80	\$4,098.24	\$5,028.48	\$6,380.64	\$8,664.48
81	\$5,573.36	\$6,839.65	\$8,680.75	\$11,789.25	81	\$5,185.65	\$6,363.84	\$8,076.88	\$10,969.12	81	\$4,846.40	\$5,947.52	\$7,548.48	\$10,251.52	81	\$4,361.76	\$5,352.77	\$6,793.63	\$9,226.37
82	\$5,910.08	\$7,254.02	\$9,208.46	\$12,507.22	82	\$5,498.94	\$6,749.39	\$8,567.87	\$11,637.15	82	\$5,139.20	\$6,307.84	\$8,007.36	\$10,875.84	82	\$4,625.28	\$5,677.06	\$7,206.62	\$9,788.26
83	\$6,246.80	\$7,668.38	\$9,736.18	\$13,225.18	83	\$5,812.24	\$7,134.93	\$9,058.88	\$12,305.17	83	\$5,432.00	\$6,668.16	\$8,466.24	\$11,500.16	83	\$4,888.80	\$6,001.34	\$7,619.62	\$10,350.14
84	\$6,583.52	\$8,082.75	\$10,263.89	\$13,943.15	84	\$6,125.54	\$7,520.48	\$9,549.87	\$12,973.20	84	\$5,724.80	\$7,028.48	\$8,925.12	\$12,124.48	84	\$5,152.32	\$6,325.63	\$8,032.61	\$10,912.03
85+	\$6,920.24	\$8,497.12	\$10,791.60	\$14,661.12	85+	\$6,438.83	\$7,906.02	\$10,040.88	\$13,641.22	85+	\$6,017.60	\$7,388.80	\$9,384.00	\$12,748.80	85+	\$5,415.84	\$6,649.92	\$8,445.60	\$11,473.92

Spousal Discount  
15%

Modal Premium Factors  
Semi-annual premium rates are 52%,  
Quarterly premium rates are 26.5%,  
Monthly premium rates are 8.75%,  
of the annual premium rates.

Substandard Load Factors  
Substandard I 25%  
Substandard II 50%

**Catholic Order of Foresters**  
**Standard Rates per \$100 of Daily Benefit**  
**Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002**  
**Base Plan Plus Home Health Care Increase Rider (Form FCHHR 2002)**  
**Guaranteed Purchase Inflation Protection**

<b>20 Day Elimination Period</b>					<b>60 Day Elimination Period</b>					<b>90 Day Elimination Period</b>					<b>180 Day Elimination Period</b>				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$485.76	\$570.40	\$691.84	\$899.76	18-44	\$451.97	\$530.72	\$643.71	\$837.17	18-44	\$422.40	\$496.00	\$601.60	\$782.40	18-44	\$380.16	\$446.40	\$541.44	\$704.16
45-49	\$609.97	\$722.21	\$887.81	\$1,167.49	45-49	\$567.54	\$671.97	\$826.05	\$1,086.27	45-49	\$530.40	\$628.00	\$772.00	\$1,015.20	45-49	\$477.36	\$565.20	\$694.80	\$913.68
50	\$664.24	\$789.36	\$973.36	\$1,284.32	50	\$618.03	\$734.45	\$905.65	\$1,194.98	50	\$577.60	\$686.40	\$846.40	\$1,116.80	50	\$519.84	\$617.76	\$761.76	\$1,005.12
51	\$697.73	\$831.31	\$1,026.72	\$1,357.18	51	\$649.18	\$773.49	\$955.30	\$1,262.77	51	\$606.72	\$722.88	\$892.80	\$1,180.16	51	\$546.05	\$650.59	\$803.52	\$1,062.14
52	\$731.22	\$873.26	\$1,080.08	\$1,430.05	52	\$680.35	\$812.51	\$1,004.94	\$1,330.56	52	\$635.84	\$759.36	\$939.20	\$1,243.52	52	\$572.26	\$683.42	\$845.28	\$1,119.17
53	\$764.70	\$915.22	\$1,133.44	\$1,502.91	53	\$711.50	\$851.55	\$1,054.59	\$1,398.37	53	\$664.96	\$795.84	\$985.60	\$1,306.88	53	\$598.46	\$716.26	\$887.04	\$1,176.19
54	\$798.19	\$957.17	\$1,186.80	\$1,575.78	54	\$742.67	\$890.58	\$1,104.24	\$1,466.16	54	\$694.08	\$832.32	\$1,032.00	\$1,370.24	54	\$624.67	\$749.09	\$928.80	\$1,233.22
55	\$831.68	\$999.12	\$1,240.16	\$1,648.64	55	\$773.82	\$929.62	\$1,153.89	\$1,533.95	55	\$723.20	\$868.80	\$1,078.40	\$1,433.60	55	\$650.88	\$781.92	\$970.56	\$1,290.24
56	\$889.09	\$1,069.78	\$1,330.32	\$1,771.55	56	\$827.23	\$995.36	\$1,237.78	\$1,648.32	56	\$773.12	\$930.24	\$1,156.80	\$1,540.48	56	\$695.81	\$837.22	\$1,041.12	\$1,386.43
57	\$946.50	\$1,140.43	\$1,420.48	\$1,894.46	57	\$880.66	\$1,061.10	\$1,321.66	\$1,762.67	57	\$823.04	\$991.68	\$1,235.20	\$1,647.36	57	\$740.74	\$892.51	\$1,111.68	\$1,482.62
58	\$1,003.90	\$1,211.09	\$1,510.64	\$2,017.38	58	\$934.06	\$1,126.83	\$1,405.55	\$1,877.04	58	\$872.96	\$1,053.12	\$1,313.60	\$1,754.24	58	\$785.66	\$947.81	\$1,182.24	\$1,578.82
59	\$1,061.31	\$1,281.74	\$1,600.80	\$2,140.29	59	\$987.49	\$1,192.58	\$1,489.44	\$1,991.39	59	\$922.88	\$1,114.56	\$1,392.00	\$1,861.12	59	\$830.59	\$1,003.10	\$1,252.80	\$1,675.01
60	\$1,118.72	\$1,352.40	\$1,690.96	\$2,263.20	60	\$1,040.90	\$1,258.32	\$1,573.33	\$2,105.76	60	\$972.80	\$1,176.00	\$1,470.40	\$1,968.00	60	\$875.52	\$1,058.40	\$1,323.36	\$1,771.20
61	\$1,214.03	\$1,470.16	\$1,841.47	\$2,468.91	61	\$1,129.58	\$1,367.89	\$1,713.38	\$2,297.17	61	\$1,055.68	\$1,278.40	\$1,601.28	\$2,146.88	61	\$950.11	\$1,150.56	\$1,441.15	\$1,932.19
62	\$1,309.34	\$1,587.92	\$1,991.98	\$2,674.62	62	\$1,218.26	\$1,477.46	\$1,853.41	\$2,488.56	62	\$1,138.56	\$1,380.80	\$1,732.16	\$2,325.76	62	\$1,024.70	\$1,242.72	\$1,558.94	\$2,093.18
63	\$1,404.66	\$1,705.68	\$2,142.50	\$2,880.34	63	\$1,306.94	\$1,587.02	\$1,993.46	\$2,679.97	63	\$1,221.44	\$1,483.20	\$1,863.04	\$2,504.64	63	\$1,099.30	\$1,334.88	\$1,676.74	\$2,254.18
64	\$1,499.97	\$1,823.44	\$2,293.01	\$3,086.05	64	\$1,395.62	\$1,696.59	\$2,133.49	\$2,871.36	64	\$1,304.32	\$1,585.60	\$1,993.92	\$2,683.52	64	\$1,173.89	\$1,427.04	\$1,794.53	\$2,415.17
65	\$1,595.28	\$1,941.20	\$2,443.52	\$3,291.76	65	\$1,484.30	\$1,806.16	\$2,273.54	\$3,062.77	65	\$1,387.20	\$1,688.00	\$2,124.80	\$2,862.40	65	\$1,248.48	\$1,519.20	\$1,912.32	\$2,576.16
66	\$1,782.22	\$2,171.94	\$2,738.29	\$3,694.35	66	\$1,658.24	\$2,020.85	\$2,547.79	\$3,437.36	66	\$1,549.76	\$1,888.64	\$2,381.12	\$3,212.48	66	\$1,394.78	\$1,699.78	\$2,143.01	\$2,891.23
67	\$1,969.17	\$2,402.67	\$3,033.06	\$4,096.94	67	\$1,832.18	\$2,235.54	\$2,822.06	\$3,811.94	67	\$1,712.32	\$2,089.28	\$2,637.44	\$3,562.56	67	\$1,541.09	\$1,880.35	\$2,373.70	\$3,206.30
68	\$2,156.11	\$2,633.41	\$3,327.82	\$4,499.54	68	\$2,006.13	\$2,450.21	\$3,096.32	\$4,186.53	68	\$1,874.88	\$2,289.92	\$2,893.76	\$3,912.64	68	\$1,687.39	\$2,060.93	\$2,604.38	\$3,521.38
69	\$2,343.06	\$2,864.14	\$3,622.59	\$4,902.13	69	\$2,180.06	\$2,664.90	\$3,370.59	\$4,561.10	69	\$2,037.44	\$2,490.56	\$3,150.08	\$4,262.72	69	\$1,833.70	\$2,241.50	\$2,835.07	\$3,836.45
70	\$2,530.00	\$3,094.88	\$3,917.36	\$5,304.72	70	\$2,354.00	\$2,879.58	\$3,644.85	\$4,935.70	70	\$2,200.00	\$2,691.20	\$3,406.40	\$4,612.80	70	\$1,980.00	\$2,422.08	\$3,065.76	\$4,151.52
71	\$2,852.74	\$3,491.95	\$4,422.99	\$5,992.88	71	\$2,654.29	\$3,249.04	\$4,115.31	\$5,575.98	71	\$2,480.64	\$3,036.48	\$3,846.08	\$5,211.20	71	\$2,232.58	\$2,732.83	\$3,461.47	\$4,690.08
72	\$3,175.47	\$3,889.02	\$4,928.62	\$6,681.04	72	\$2,954.58	\$3,618.48	\$4,585.76	\$6,216.27	72	\$2,761.28	\$3,381.76	\$4,285.76	\$5,809.60	72	\$2,485.15	\$3,043.58	\$3,857.18	\$5,228.64
73	\$3,498.21	\$4,286.10	\$5,434.26	\$7,369.20	73	\$3,254.85	\$3,987.94	\$5,056.22	\$6,856.56	73	\$3,041.92	\$3,727.04	\$4,725.44	\$6,408.00	73	\$2,737.73	\$3,354.34	\$4,252.90	\$5,767.20
74	\$3,820.94	\$4,683.17	\$5,939.89	\$8,057.36	74	\$3,555.14	\$4,357.38	\$5,526.67	\$7,496.85	74	\$3,322.56	\$4,072.32	\$5,165.12	\$7,006.40	74	\$2,990.30	\$3,665.09	\$4,648.61	\$6,305.76
75	\$4,143.68	\$5,080.24	\$6,445.52	\$8,745.52	75	\$3,855.42	\$4,726.83	\$5,997.14	\$8,137.14	75	\$3,603.20	\$4,417.60	\$5,604.80	\$7,604.80	75	\$3,242.88	\$3,975.84	\$5,044.32	\$6,844.32
76	\$4,643.42	\$5,697.74	\$7,233.41	\$9,821.92	76	\$4,320.40	\$5,301.38	\$6,730.21	\$9,138.66	76	\$4,037.76	\$4,954.56	\$6,289.92	\$8,540.80	76	\$3,633.98	\$4,459.10	\$5,660.93	\$7,686.72
77	\$5,143.17	\$6,315.25	\$8,021.30	\$10,898.32	77	\$4,785.38	\$5,875.92	\$7,463.30	\$10,140.18	77	\$4,472.32	\$5,491.52	\$6,975.04	\$9,476.80	77	\$4,025.09	\$4,942.37	\$6,277.54	\$8,529.12
78	\$5,642.91	\$6,932.75	\$8,809.18	\$11,974.72	78	\$5,250.37	\$6,450.48	\$8,196.37	\$11,141.70	78	\$4,906.88	\$6,028.48	\$7,660.16	\$10,412.80	78	\$4,416.19	\$5,425.63	\$6,894.14	\$9,371.52
79	\$6,142.66	\$7,550.26	\$9,597.07	\$13,051.12	79	\$5,715.34	\$7,025.02	\$8,929.46	\$12,143.22	79	\$5,341.44	\$6,565.44	\$8,345.28	\$11,348.80	79	\$4,807.30	\$5,908.90	\$7,510.75	\$10,213.92
80	\$6,642.40	\$8,167.76	\$10,384.96	\$14,127.52	80	\$6,180.32	\$7,599.57	\$9,662.53	\$13,144.74	80	\$5,776.00	\$7,102.40	\$9,030.40	\$12,284.80	80	\$5,198.40	\$6,392.16	\$8,127.36	\$11,056.32
81	\$7,066.34	\$8,689.95	\$11,050.30	\$15,034.27	81	\$6,574.77	\$8,085.44	\$10,281.58	\$13,988.42	81	\$6,144.64	\$7,556.48	\$9,608.96	\$13,073.28	81	\$5,530.18	\$6,800.83	\$8,648.06	\$11,765.95
82	\$7,490.27	\$9,212.14	\$11,715.65	\$15,941.02	82	\$6,969.22	\$8,571.30	\$10,900.64	\$14,832.08	82	\$6,513.28	\$8,010.56	\$10,187.52	\$13,861.76	82	\$5,861.95	\$7,209.50	\$9,168.77	\$12,475.58
83	\$7,914.21	\$9,734.34	\$12,380.99	\$16,847.78	83	\$7,363.65	\$9,057.17	\$11,519.71	\$15,675.76	83	\$6,881.92	\$8,464.64	\$10,766.08	\$14,650.24	83	\$6,193.73	\$7,618.18	\$9,689.47	\$13,185.22
84	\$8,338.14	\$10,256.53	\$13,046.34	\$17,754.53	84	\$7,758.10	\$9,543.02	\$12,138.77	\$16,519.42	84	\$7,250.56	\$8,918.72	\$11,344.64	\$15,438.72	84	\$6,525.50	\$8,026.85	\$10,210.18	\$13,894.85
85+	\$8,762.08	\$10,778.72	\$13,711.68	\$18,661.28	85+	\$8,152.54	\$10,028.90	\$12,757.82	\$17,363.10	85+	\$7,619.20	\$9,372.80	\$11,923.20	\$16,227.20	85+	\$6,857.28	\$8,435.52	\$10,730.88	\$14,604.48

Spousal Discount  
15%

Modal Premium Factors  
 Semi-annual premium rates are 52%,  
 Quarterly premium rates are 26.5%,  
 Monthly premium rates are 8.75%,  
 of the annual premium rates.

Substandard Load Factors  
 Substandard I 25%  
 Substandard II 50%

**Catholic Order of Foresters**  
**Standard Rates per \$100 of Daily Benefit**  
**Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002**  
**Base Plan: 50% Home Care**  
**5% Compound Inflation Protection Rider (Form FCCIP-PA 2002)**

<b>20 Day Elimination Period</b>					<b>60 Day Elimination Period</b>					<b>90 Day Elimination Period</b>					<b>180 Day Elimination Period</b>				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$844.48	\$1,023.70	\$1,284.14	\$1,723.79	18-44	\$785.74	\$952.50	\$1,194.80	\$1,603.87	18-44	\$734.34	\$890.18	\$1,116.64	\$1,498.94	18-44	\$660.90	\$801.15	\$1,004.98	\$1,349.06
45-49	\$1,096.74	\$1,329.47	\$1,667.70	\$2,238.67	45-49	\$1,020.43	\$1,236.99	\$1,551.70	\$2,082.94	45-49	\$953.68	\$1,156.06	\$1,450.18	\$1,946.67	45-49	\$858.32	\$1,040.46	\$1,305.15	\$1,752.00
50	\$1,205.20	\$1,460.96	\$1,832.64	\$2,460.08	50	\$1,121.36	\$1,359.33	\$1,705.15	\$2,288.94	50	\$1,048.00	\$1,270.40	\$1,593.60	\$2,139.20	50	\$943.20	\$1,143.36	\$1,434.24	\$1,925.28
51	\$1,247.52	\$1,513.22	\$1,899.62	\$2,551.71	51	\$1,160.74	\$1,407.95	\$1,767.47	\$2,374.21	51	\$1,084.80	\$1,315.84	\$1,651.84	\$2,218.88	51	\$976.32	\$1,184.26	\$1,486.66	\$1,996.99
52	\$1,289.84	\$1,565.47	\$1,966.59	\$2,643.34	52	\$1,200.11	\$1,456.58	\$1,829.79	\$2,459.46	52	\$1,121.60	\$1,361.28	\$1,710.08	\$2,298.56	52	\$1,009.44	\$1,225.15	\$1,539.07	\$2,068.70
53	\$1,332.16	\$1,617.73	\$2,033.57	\$2,734.98	53	\$1,239.49	\$1,505.18	\$1,892.10	\$2,544.72	53	\$1,158.40	\$1,406.72	\$1,768.32	\$2,378.24	53	\$1,042.56	\$1,266.05	\$1,591.49	\$2,140.42
54	\$1,374.48	\$1,669.98	\$2,100.54	\$2,826.61	54	\$1,278.86	\$1,553.81	\$1,954.42	\$2,629.97	54	\$1,195.20	\$1,452.16	\$1,826.56	\$2,457.92	54	\$1,075.68	\$1,306.94	\$1,643.90	\$2,212.13
55	\$1,416.80	\$1,722.24	\$2,167.52	\$2,918.24	55	\$1,318.24	\$1,602.43	\$2,016.74	\$2,715.23	55	\$1,232.00	\$1,497.60	\$1,884.80	\$2,537.60	55	\$1,108.80	\$1,347.84	\$1,696.32	\$2,283.84
56	\$1,479.73	\$1,799.89	\$2,266.51	\$3,053.66	56	\$1,376.78	\$1,674.67	\$2,108.85	\$2,841.23	56	\$1,286.72	\$1,565.12	\$1,970.88	\$2,655.36	56	\$1,158.05	\$1,408.61	\$1,773.79	\$2,389.82
57	\$1,542.66	\$1,877.54	\$2,365.50	\$3,189.09	57	\$1,435.34	\$1,746.93	\$2,200.94	\$2,967.23	57	\$1,341.44	\$1,632.64	\$2,056.96	\$2,773.12	57	\$1,207.30	\$1,469.38	\$1,851.26	\$2,495.81
58	\$1,605.58	\$1,955.18	\$2,464.50	\$3,324.51	58	\$1,493.89	\$1,819.17	\$2,293.06	\$3,093.25	58	\$1,396.16	\$1,700.16	\$2,143.04	\$2,890.88	58	\$1,256.54	\$1,530.14	\$1,928.74	\$2,601.79
59	\$1,668.51	\$2,032.83	\$2,563.49	\$3,459.94	59	\$1,552.45	\$1,891.42	\$2,385.15	\$3,219.25	59	\$1,450.88	\$1,767.68	\$2,229.12	\$3,008.64	59	\$1,305.79	\$1,590.91	\$2,006.21	\$2,707.78
60	\$1,731.44	\$2,110.48	\$2,662.48	\$3,595.36	60	\$1,610.99	\$1,963.66	\$2,477.26	\$3,345.25	60	\$1,505.60	\$1,835.20	\$2,315.20	\$3,126.40	60	\$1,355.04	\$1,651.68	\$2,083.68	\$2,813.76
61	\$1,826.75	\$2,228.61	\$2,813.36	\$3,801.07	61	\$1,699.68	\$2,073.57	\$2,617.65	\$3,536.66	61	\$1,588.48	\$1,937.92	\$2,446.40	\$3,305.28	61	\$1,429.63	\$1,744.13	\$2,201.76	\$2,974.75
62	\$1,922.06	\$2,346.74	\$2,964.24	\$4,006.78	62	\$1,788.35	\$2,183.49	\$2,758.03	\$3,728.05	62	\$1,671.36	\$2,040.64	\$2,577.60	\$3,484.16	62	\$1,504.22	\$1,836.58	\$2,319.84	\$3,135.74
63	\$2,017.38	\$2,464.86	\$3,115.12	\$4,212.50	63	\$1,877.04	\$2,293.39	\$2,898.42	\$3,919.46	63	\$1,754.24	\$2,143.36	\$2,708.80	\$3,663.04	63	\$1,578.82	\$1,929.02	\$2,437.92	\$3,296.74
64	\$2,112.69	\$2,582.99	\$3,266.00	\$4,418.21	64	\$1,965.71	\$2,403.31	\$3,038.80	\$4,110.85	64	\$1,837.12	\$2,246.08	\$2,840.00	\$3,841.92	64	\$1,653.41	\$2,021.47	\$2,556.00	\$3,457.73
65	\$2,208.00	\$2,701.12	\$3,416.88	\$4,623.92	65	\$2,054.40	\$2,513.22	\$3,179.18	\$4,302.26	65	\$1,920.00	\$2,348.80	\$2,971.20	\$4,020.80	65	\$1,728.00	\$2,113.92	\$2,674.08	\$3,618.72
66	\$2,404.51	\$2,943.63	\$3,726.74	\$5,047.86	66	\$2,237.25	\$2,738.86	\$3,467.49	\$4,696.70	66	\$2,090.88	\$2,559.68	\$3,240.64	\$4,389.44	66	\$1,881.79	\$2,303.71	\$2,916.58	\$3,950.50
67	\$2,601.02	\$3,186.14	\$4,036.59	\$5,471.79	67	\$2,420.08	\$2,964.50	\$3,755.79	\$5,091.15	67	\$2,261.76	\$2,770.56	\$3,510.08	\$4,758.08	67	\$2,035.58	\$2,493.50	\$3,159.07	\$4,282.27
68	\$2,797.54	\$3,428.66	\$4,346.45	\$5,895.73	68	\$2,602.93	\$3,190.14	\$4,044.08	\$5,485.58	68	\$2,432.64	\$2,981.44	\$3,779.52	\$5,126.72	68	\$2,189.38	\$2,683.30	\$3,401.57	\$4,614.05
69	\$2,994.05	\$3,671.17	\$4,656.30	\$6,319.66	69	\$2,785.76	\$3,415.78	\$4,332.38	\$5,880.03	69	\$2,603.52	\$3,192.32	\$4,048.96	\$5,495.36	69	\$2,343.17	\$2,873.09	\$3,644.06	\$4,945.82
70	\$3,190.56	\$3,913.68	\$4,966.16	\$6,743.60	70	\$2,968.61	\$3,641.42	\$4,620.69	\$6,274.48	70	\$2,774.40	\$3,403.20	\$4,318.40	\$5,864.00	70	\$2,496.96	\$3,062.88	\$3,886.56	\$5,277.60
71	\$3,485.70	\$4,276.53	\$5,427.63	\$7,371.41	71	\$3,243.22	\$3,979.02	\$5,050.06	\$6,858.61	71	\$3,031.04	\$3,718.72	\$4,719.68	\$6,409.92	71	\$2,727.94	\$3,346.85	\$4,247.71	\$5,768.93
72	\$3,780.83	\$4,639.38	\$5,889.10	\$7,999.22	72	\$3,517.82	\$4,316.64	\$5,479.42	\$7,442.75	72	\$3,287.68	\$4,034.24	\$5,120.96	\$6,955.84	72	\$2,958.91	\$3,630.82	\$4,608.86	\$6,260.26
73	\$4,075.97	\$5,002.22	\$6,350.58	\$8,627.02	73	\$3,792.42	\$4,654.24	\$5,908.80	\$8,026.88	73	\$3,544.32	\$4,349.76	\$5,522.24	\$7,501.76	73	\$3,189.89	\$3,914.78	\$4,970.02	\$6,751.58
74	\$4,371.10	\$5,365.07	\$6,812.05	\$9,254.83	74	\$4,067.02	\$4,991.86	\$6,338.16	\$8,611.02	74	\$3,800.96	\$4,665.28	\$5,923.52	\$8,047.68	74	\$3,420.86	\$4,198.75	\$5,331.17	\$7,242.91
75	\$4,666.24	\$5,727.92	\$7,273.52	\$9,882.64	75	\$4,341.63	\$5,329.46	\$6,767.54	\$9,195.15	75	\$4,057.60	\$4,980.80	\$6,324.80	\$8,593.60	75	\$3,651.84	\$4,482.72	\$5,692.32	\$7,734.24
76	\$5,065.15	\$6,220.30	\$7,901.33	\$10,739.71	76	\$4,712.80	\$5,787.58	\$7,351.66	\$9,992.61	76	\$4,404.48	\$5,408.96	\$6,870.72	\$9,338.88	76	\$3,964.03	\$4,868.06	\$6,183.65	\$8,404.99
77	\$5,464.06	\$6,712.69	\$8,529.14	\$11,596.78	77	\$5,083.95	\$6,245.71	\$7,935.81	\$10,790.05	77	\$4,751.36	\$5,837.12	\$7,416.64	\$10,084.16	77	\$4,276.22	\$5,253.41	\$6,674.98	\$9,075.74
78	\$5,862.98	\$7,205.07	\$9,156.94	\$12,453.86	78	\$5,455.12	\$6,703.86	\$8,519.94	\$11,587.50	78	\$5,098.24	\$6,265.28	\$7,962.56	\$10,829.44	78	\$4,588.42	\$5,638.75	\$7,166.30	\$9,746.50
79	\$6,261.89	\$7,697.46	\$9,784.75	\$13,310.93	79	\$5,826.27	\$7,161.98	\$9,104.08	\$12,384.94	79	\$5,445.12	\$6,693.44	\$8,508.48	\$11,574.72	79	\$4,900.61	\$6,024.10	\$7,657.63	\$10,417.25
80	\$6,660.80	\$8,189.84	\$10,412.56	\$14,168.00	80	\$6,197.44	\$7,620.11	\$9,688.21	\$13,182.40	80	\$5,792.00	\$7,121.60	\$9,054.40	\$12,320.00	80	\$5,212.80	\$6,409.44	\$8,148.96	\$11,088.00
81	\$6,967.71	\$8,567.04	\$10,893.17	\$14,821.20	81	\$6,483.01	\$7,971.07	\$10,135.38	\$13,790.16	81	\$6,058.88	\$7,449.60	\$9,472.32	\$12,888.00	81	\$5,452.99	\$6,704.64	\$8,525.09	\$11,599.20
82	\$7,274.62	\$8,944.24	\$11,373.78	\$15,474.40	82	\$6,768.56	\$8,322.03	\$10,582.56	\$14,397.92	82	\$6,325.76	\$7,777.60	\$9,890.24	\$13,456.00	82	\$5,693.18	\$6,999.84	\$8,901.22	\$12,110.40
83	\$7,581.54	\$9,321.44	\$11,854.38	\$16,127.60	83	\$7,054.13	\$8,672.99	\$11,029.73	\$15,005.68	83	\$6,592.64	\$8,105.60	\$10,308.16	\$14,024.00	83	\$5,933.38	\$7,295.04	\$9,277.34	\$12,621.60
84	\$7,888.45	\$9,698.64	\$12,334.99	\$16,780.80	84	\$7,339.68	\$9,023.95	\$11,476.91	\$15,613.44	84	\$6,859.52	\$8,433.60	\$10,726.08	\$14,592.00	84	\$6,173.57	\$7,590.24	\$9,653.47	\$13,132.80
85+	\$8,195.36	\$10,075.84	\$12,815.60	\$17,434.00	85+	\$7,625.25	\$9,374.91	\$11,924.08	\$16,221.20	85+	\$7,126.40	\$8,761.60	\$11,144.00	\$15,160.00	85+	\$6,413.76	\$7,885.44	\$10,029.60	\$13,644.00

Spousal Discount  
15%

Modal Premium Factors  
Semi-annual premium rates are 52%,  
Quarterly premium rates are 26.5%,  
Monthly premium rates are 8.75%,  
of the annual premium rates.

Substandard Load Factors  
Substandard I 25%  
Substandard II 50%

**Catholic Order of Foresters**  
**Standard Rates per \$100 of Daily Benefit**  
**Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002**  
**Base Plan Plus Home Health Care Increase Rider (Form FCHHIR 2002)**  
**5% Compound Inflation Protection Rider (Form FCCIP-PA 2002)**

<b>20 Day Elimination Period</b>					<b>60 Day Elimination Period</b>					<b>90 Day Elimination Period</b>					<b>180 Day Elimination Period</b>				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$1,070.11	\$1,302.19	\$1,641.26	\$2,213.71	18-44	\$995.66	\$1,211.60	\$1,527.09	\$2,059.71	18-44	\$930.53	\$1,132.34	\$1,427.18	\$1,924.96	18-44	\$837.47	\$1,019.10	\$1,284.46	\$1,732.46
45-49	\$1,389.76	\$1,691.15	\$2,131.50	\$2,874.94	45-49	\$1,293.07	\$1,573.50	\$1,983.23	\$2,674.94	45-49	\$1,208.48	\$1,470.56	\$1,853.49	\$2,499.95	45-49	\$1,087.63	\$1,323.50	\$1,668.14	\$2,249.95
50	\$1,527.20	\$1,858.40	\$2,342.32	\$3,159.28	50	\$1,420.96	\$1,729.12	\$2,179.38	\$2,939.50	50	\$1,328.00	\$1,616.00	\$2,036.80	\$2,747.20	50	\$1,195.20	\$1,454.40	\$1,833.12	\$2,472.48
51	\$1,581.30	\$1,925.74	\$2,428.06	\$3,276.67	51	\$1,471.30	\$1,791.78	\$2,259.15	\$3,048.74	51	\$1,375.04	\$1,674.56	\$2,111.36	\$2,849.28	51	\$1,237.54	\$1,507.10	\$1,900.22	\$2,564.35
52	\$1,635.39	\$1,993.09	\$2,513.81	\$3,394.06	52	\$1,521.63	\$1,854.43	\$2,338.93	\$3,157.95	52	\$1,422.08	\$1,733.12	\$2,185.92	\$2,951.36	52	\$1,279.87	\$1,559.81	\$1,967.33	\$2,656.22
53	\$1,689.49	\$2,060.43	\$2,599.55	\$3,511.46	53	\$1,571.95	\$1,917.10	\$2,418.72	\$3,267.18	53	\$1,469.12	\$1,791.68	\$2,260.48	\$3,053.44	53	\$1,322.21	\$1,612.51	\$2,034.43	\$2,748.10
54	\$1,743.58	\$2,127.78	\$2,685.30	\$3,628.85	54	\$1,622.29	\$1,979.76	\$2,498.50	\$3,376.40	54	\$1,516.16	\$1,850.24	\$2,335.04	\$3,155.52	54	\$1,364.54	\$1,665.22	\$2,101.54	\$2,839.97
55	\$1,797.68	\$2,195.12	\$2,771.04	\$3,746.24	55	\$1,672.62	\$2,042.42	\$2,578.27	\$3,485.63	55	\$1,563.20	\$1,908.80	\$2,409.60	\$3,257.60	55	\$1,406.88	\$1,717.92	\$2,168.64	\$2,931.84
56	\$1,878.27	\$2,294.48	\$2,898.00	\$3,919.57	56	\$1,747.62	\$2,134.86	\$2,696.40	\$3,646.90	56	\$1,633.28	\$1,995.20	\$2,520.00	\$3,408.32	56	\$1,469.95	\$1,795.68	\$2,268.00	\$3,067.49
57	\$1,958.86	\$2,393.84	\$3,024.96	\$4,092.90	57	\$1,822.59	\$2,227.31	\$2,814.53	\$3,808.18	57	\$1,703.36	\$2,081.60	\$2,630.40	\$3,559.04	57	\$1,533.02	\$1,873.44	\$2,367.36	\$3,203.14
58	\$2,039.46	\$2,493.20	\$3,151.92	\$4,266.22	58	\$1,897.58	\$2,319.76	\$2,932.66	\$3,969.44	58	\$1,773.44	\$2,168.00	\$2,740.80	\$3,709.76	58	\$1,596.10	\$1,951.20	\$2,466.72	\$3,338.78
59	\$2,120.05	\$2,592.56	\$3,278.88	\$4,439.55	59	\$1,972.56	\$2,412.21	\$3,050.78	\$4,130.72	59	\$1,843.52	\$2,254.40	\$2,851.20	\$3,860.48	59	\$1,659.17	\$2,028.96	\$2,566.08	\$3,474.43
60	\$2,200.64	\$2,691.92	\$3,405.84	\$4,612.88	60	\$2,047.55	\$2,504.66	\$3,168.91	\$4,291.98	60	\$1,913.60	\$2,340.80	\$2,961.60	\$4,011.20	60	\$1,722.24	\$2,106.72	\$2,665.44	\$3,610.08
61	\$2,322.08	\$2,842.06	\$3,597.94	\$4,875.26	61	\$2,160.54	\$2,644.35	\$3,347.65	\$4,536.11	61	\$2,019.20	\$2,471.36	\$3,128.64	\$4,239.36	61	\$1,817.28	\$2,224.22	\$2,815.78	\$3,815.42
62	\$2,443.52	\$2,992.21	\$3,790.03	\$5,137.65	62	\$2,273.54	\$2,784.05	\$3,526.38	\$4,780.24	62	\$2,124.80	\$2,601.92	\$3,295.68	\$4,467.52	62	\$1,912.32	\$2,341.73	\$2,966.11	\$4,020.77
63	\$2,564.96	\$3,142.35	\$3,982.13	\$5,400.03	63	\$2,386.53	\$2,923.76	\$3,705.10	\$5,024.38	63	\$2,230.40	\$2,732.48	\$3,462.72	\$4,695.68	63	\$2,007.36	\$2,459.23	\$3,116.45	\$4,226.11
64	\$2,686.40	\$3,292.50	\$4,174.22	\$5,662.42	64	\$2,499.52	\$3,063.46	\$3,883.84	\$5,268.51	64	\$2,336.00	\$2,863.04	\$3,629.76	\$4,923.84	64	\$2,102.40	\$2,576.74	\$3,266.78	\$4,431.46
65	\$2,807.84	\$3,442.64	\$4,366.32	\$5,924.80	65	\$2,612.51	\$3,203.15	\$4,062.58	\$5,512.64	65	\$2,441.60	\$2,993.60	\$3,796.80	\$5,152.00	65	\$2,197.44	\$2,694.24	\$3,417.12	\$4,636.80
66	\$3,058.45	\$3,752.13	\$4,762.29	\$6,466.13	66	\$2,845.68	\$3,491.10	\$4,430.99	\$6,016.30	66	\$2,659.52	\$3,262.72	\$4,141.12	\$5,622.72	66	\$2,393.57	\$2,936.45	\$3,727.01	\$5,060.45
67	\$3,309.06	\$4,061.62	\$5,158.26	\$7,007.46	67	\$3,078.86	\$3,779.07	\$4,799.42	\$6,519.98	67	\$2,877.44	\$3,531.84	\$4,485.44	\$6,093.44	67	\$2,589.70	\$3,178.66	\$4,036.90	\$5,484.10
68	\$3,559.66	\$4,371.10	\$5,554.22	\$7,548.78	68	\$3,312.03	\$4,067.02	\$5,167.84	\$7,023.65	68	\$3,095.36	\$3,800.96	\$4,829.76	\$6,564.16	68	\$2,785.82	\$3,420.86	\$4,346.78	\$5,907.74
69	\$3,810.27	\$4,680.59	\$5,950.19	\$8,090.11	69	\$3,545.22	\$4,354.99	\$5,536.27	\$7,527.33	69	\$3,313.28	\$4,070.08	\$5,174.08	\$7,034.88	69	\$2,981.95	\$3,663.07	\$4,656.67	\$6,331.39
70	\$4,060.88	\$4,990.08	\$6,346.16	\$8,631.44	70	\$3,778.38	\$4,642.94	\$5,904.69	\$8,030.99	70	\$3,531.20	\$4,339.20	\$5,518.40	\$7,505.60	70	\$3,178.08	\$3,905.28	\$4,966.56	\$6,755.04
71	\$4,434.77	\$5,450.82	\$6,933.12	\$9,431.47	71	\$4,126.26	\$5,071.63	\$6,450.82	\$8,775.38	71	\$3,856.32	\$4,739.84	\$6,028.80	\$8,201.28	71	\$3,470.69	\$4,265.86	\$5,425.92	\$7,381.15
72	\$4,808.66	\$5,911.55	\$7,520.08	\$10,231.50	72	\$4,474.14	\$5,500.32	\$6,996.94	\$9,519.74	72	\$4,181.44	\$5,140.48	\$6,539.20	\$8,896.96	72	\$3,763.30	\$4,626.43	\$5,885.28	\$8,007.26
73	\$5,182.54	\$6,372.29	\$8,107.04	\$11,031.54	73	\$4,822.02	\$5,928.99	\$7,543.07	\$10,264.13	73	\$4,506.56	\$5,541.12	\$7,049.60	\$9,592.64	73	\$4,055.90	\$4,987.01	\$6,344.64	\$8,633.38
74	\$5,556.43	\$6,833.02	\$8,694.00	\$11,831.57	74	\$5,169.90	\$6,357.68	\$8,089.20	\$11,008.50	74	\$4,831.68	\$5,941.76	\$7,560.00	\$10,288.32	74	\$4,348.51	\$5,347.58	\$6,804.00	\$9,259.49
75	\$5,930.32	\$7,293.76	\$9,280.96	\$12,631.60	75	\$5,517.78	\$6,786.37	\$8,635.33	\$11,752.88	75	\$5,156.80	\$6,342.40	\$8,070.40	\$10,984.00	75	\$4,641.12	\$5,708.16	\$7,263.36	\$9,885.60
76	\$6,437.42	\$7,920.10	\$10,080.62	\$13,723.46	76	\$5,989.60	\$7,369.14	\$9,379.36	\$12,768.78	76	\$5,597.76	\$6,887.04	\$8,765.76	\$11,933.44	76	\$5,037.98	\$6,198.34	\$7,889.18	\$10,740.10
77	\$6,944.53	\$8,546.43	\$10,880.29	\$14,815.31	77	\$6,461.42	\$7,951.90	\$10,123.39	\$13,784.69	77	\$6,038.72	\$7,431.68	\$9,461.12	\$12,882.88	77	\$5,434.85	\$6,688.51	\$8,515.01	\$11,594.59
78	\$7,451.63	\$9,172.77	\$11,679.95	\$15,907.17	78	\$6,933.26	\$8,534.66	\$10,867.44	\$14,800.58	78	\$6,479.68	\$7,976.32	\$10,156.48	\$13,832.32	78	\$5,831.71	\$7,178.69	\$9,140.83	\$12,449.09
79	\$7,958.74	\$9,799.10	\$12,479.62	\$16,999.02	79	\$7,405.09	\$9,117.42	\$11,611.47	\$15,816.48	79	\$6,920.64	\$8,520.96	\$10,851.84	\$14,781.76	79	\$6,228.58	\$7,668.86	\$9,766.66	\$13,303.58
80	\$8,465.84	\$10,425.44	\$13,279.28	\$18,090.88	80	\$7,876.91	\$9,700.19	\$12,355.50	\$16,832.38	80	\$7,361.60	\$9,065.60	\$11,547.20	\$15,731.20	80	\$6,625.44	\$8,159.04	\$10,392.48	\$14,158.08
81	\$8,851.14	\$10,900.53	\$13,883.54	\$18,914.10	81	\$8,235.41	\$10,142.22	\$12,917.73	\$17,598.34	81	\$7,696.64	\$9,478.72	\$12,072.64	\$16,447.04	81	\$6,926.98	\$8,530.85	\$10,865.38	\$14,802.34
82	\$9,236.43	\$11,375.62	\$14,487.79	\$19,737.31	82	\$8,593.90	\$10,584.27	\$13,479.95	\$18,364.29	82	\$8,031.68	\$9,891.84	\$12,598.08	\$17,162.88	82	\$7,228.51	\$8,902.66	\$11,338.27	\$15,446.59
83	\$9,621.73	\$11,850.70	\$15,092.05	\$20,560.53	83	\$8,952.38	\$11,026.30	\$14,042.16	\$19,130.22	83	\$8,366.72	\$10,304.96	\$13,123.52	\$17,878.72	83	\$7,530.05	\$9,274.46	\$11,811.17	\$16,090.85
84	\$10,007.02	\$12,325.79	\$15,696.30	\$21,383.74	84	\$9,310.88	\$11,468.35	\$14,604.38	\$19,896.18	84	\$8,701.76	\$10,718.08	\$13,648.96	\$18,594.56	84	\$7,831.58	\$9,646.27	\$12,284.06	\$16,735.10
85+	\$10,392.32	\$12,800.88	\$16,300.56	\$22,206.96	85+	\$9,669.38	\$11,910.38	\$15,166.61	\$20,662.13	85+	\$9,036.80	\$11,131.20	\$14,174.40	\$19,310.40	85+	\$8,133.12	\$10,018.08	\$12,756.96	\$17,379.36

**Spousal Discount**  
15%

**Modal Premium Factors**  
Semi-annual premium rates are 52%,  
Quarterly premium rates are 26.5%,  
Monthly premium rates are 8.75%,  
of the annual premium rates.

**Substandard Load Factors**  
Substandard I 25%  
Substandard II 50%

**Catholic Order of Foresters**  
**Standard Rates per \$100 of Daily Benefit**  
**Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002**  
**Base Plan: 50% Home Care**  
**5% Simple Inflation Protection Rider (Form FCSIP-PA 2002)**

<b>20 Day Elimination Period</b>					<b>60 Day Elimination Period</b>					<b>90 Day Elimination Period</b>					<b>180 Day Elimination Period</b>				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$603.39	\$725.86	\$902.50	\$1,200.32	18-44	\$561.42	\$675.36	\$839.71	\$1,116.82	18-44	\$524.69	\$631.18	\$784.78	\$1,043.76	18-44	\$472.22	\$568.06	\$706.30	\$939.39
45-49	\$783.62	\$942.69	\$1,172.08	\$1,558.86	45-49	\$729.10	\$877.10	\$1,090.54	\$1,450.42	45-49	\$681.41	\$819.73	\$1,019.20	\$1,355.54	45-49	\$613.26	\$737.76	\$917.28	\$1,219.98
50	\$861.12	\$1,035.92	\$1,288.00	\$1,713.04	50	\$801.22	\$963.86	\$1,198.40	\$1,593.87	50	\$748.80	\$900.80	\$1,120.00	\$1,489.60	50	\$673.92	\$810.72	\$1,008.00	\$1,340.64
51	\$902.70	\$1,087.07	\$1,353.50	\$1,802.83	51	\$839.90	\$1,011.46	\$1,259.34	\$1,677.42	51	\$784.96	\$945.28	\$1,176.96	\$1,567.68	51	\$706.46	\$850.75	\$1,059.26	\$1,410.91
52	\$944.29	\$1,138.22	\$1,419.01	\$1,892.62	52	\$878.59	\$1,059.04	\$1,320.29	\$1,760.96	52	\$821.12	\$989.76	\$1,233.92	\$1,645.76	52	\$739.01	\$890.78	\$1,110.53	\$1,481.18
53	\$985.87	\$1,189.38	\$1,484.51	\$1,982.42	53	\$917.30	\$1,106.64	\$1,381.25	\$1,844.51	53	\$857.28	\$1,034.24	\$1,290.88	\$1,723.84	53	\$771.55	\$930.82	\$1,161.79	\$1,551.46
54	\$1,027.46	\$1,240.53	\$1,550.02	\$2,072.21	54	\$955.98	\$1,154.22	\$1,442.19	\$1,928.05	54	\$893.44	\$1,078.72	\$1,347.84	\$1,801.92	54	\$804.10	\$970.85	\$1,213.06	\$1,621.73
55	\$1,069.04	\$1,291.68	\$1,615.52	\$2,162.00	55	\$994.67	\$1,201.82	\$1,503.14	\$2,011.60	55	\$929.60	\$1,123.20	\$1,404.80	\$1,880.00	55	\$836.64	\$1,010.88	\$1,264.32	\$1,692.00
56	\$1,133.07	\$1,370.43	\$1,715.98	\$2,299.26	56	\$1,054.26	\$1,275.10	\$1,596.61	\$2,139.31	56	\$985.28	\$1,191.68	\$1,492.16	\$1,999.36	56	\$886.75	\$1,072.51	\$1,342.94	\$1,799.42
57	\$1,197.10	\$1,449.18	\$1,816.45	\$2,436.53	57	\$1,113.82	\$1,348.37	\$1,690.08	\$2,267.02	57	\$1,040.96	\$1,260.16	\$1,579.52	\$2,118.72	57	\$936.86	\$1,134.14	\$1,421.57	\$1,906.85
58	\$1,261.14	\$1,527.94	\$1,916.91	\$2,573.79	58	\$1,173.41	\$1,421.65	\$1,783.57	\$2,394.75	58	\$1,096.64	\$1,328.64	\$1,666.88	\$2,238.08	58	\$986.98	\$1,195.78	\$1,500.19	\$2,014.27
59	\$1,325.17	\$1,606.69	\$2,017.38	\$2,711.06	59	\$1,232.98	\$1,494.91	\$1,877.04	\$2,522.46	59	\$1,152.32	\$1,397.12	\$1,754.24	\$2,357.44	59	\$1,037.09	\$1,257.41	\$1,578.82	\$2,121.70
60	\$1,389.20	\$1,685.44	\$2,117.84	\$2,848.32	60	\$1,292.56	\$1,568.19	\$1,970.51	\$2,650.18	60	\$1,208.00	\$1,465.60	\$1,841.60	\$2,476.80	60	\$1,087.20	\$1,319.04	\$1,657.44	\$2,229.12
61	\$1,487.09	\$1,806.88	\$2,273.14	\$3,060.29	61	\$1,383.63	\$1,681.18	\$2,115.01	\$2,847.39	61	\$1,293.12	\$1,571.20	\$1,976.64	\$2,661.12	61	\$1,163.81	\$1,414.08	\$1,778.98	\$2,395.01
62	\$1,584.98	\$1,928.32	\$2,428.43	\$3,272.26	62	\$1,474.72	\$1,794.18	\$2,259.50	\$3,044.62	62	\$1,378.24	\$1,676.80	\$2,111.68	\$2,845.44	62	\$1,240.42	\$1,509.12	\$1,900.51	\$2,560.90
63	\$1,682.86	\$2,049.76	\$2,583.73	\$3,484.22	63	\$1,565.79	\$1,907.17	\$2,403.98	\$3,241.84	63	\$1,463.36	\$1,782.40	\$2,246.72	\$3,029.76	63	\$1,317.02	\$1,604.16	\$2,022.05	\$2,726.78
64	\$1,780.75	\$2,171.20	\$2,739.02	\$3,696.19	64	\$1,656.88	\$2,020.16	\$2,548.48	\$3,439.07	64	\$1,548.48	\$1,888.00	\$2,381.76	\$3,214.08	64	\$1,393.63	\$1,699.20	\$2,143.58	\$2,892.67
65	\$1,878.64	\$2,292.64	\$2,894.32	\$3,908.16	65	\$1,747.95	\$2,133.15	\$2,692.98	\$3,636.29	65	\$1,633.60	\$1,993.60	\$2,516.80	\$3,398.40	65	\$1,470.24	\$1,794.24	\$2,265.12	\$3,058.56
66	\$2,069.26	\$2,528.16	\$3,194.98	\$4,319.22	66	\$1,925.31	\$2,352.29	\$2,972.72	\$4,018.75	66	\$1,799.36	\$2,198.40	\$2,778.24	\$3,755.84	66	\$1,619.42	\$1,978.56	\$2,500.42	\$3,380.26
67	\$2,259.89	\$2,763.68	\$3,495.63	\$4,730.27	67	\$2,102.67	\$2,571.42	\$3,252.46	\$4,401.22	67	\$1,965.12	\$2,403.20	\$3,039.68	\$4,113.28	67	\$1,768.61	\$2,162.88	\$2,735.71	\$3,701.95
68	\$2,450.51	\$2,999.20	\$3,796.29	\$5,141.33	68	\$2,280.05	\$2,790.56	\$3,532.19	\$4,783.66	68	\$2,130.88	\$2,608.00	\$3,301.12	\$4,470.72	68	\$1,917.79	\$2,347.20	\$2,971.01	\$4,023.65
69	\$2,641.14	\$3,234.72	\$4,096.94	\$5,552.38	69	\$2,457.41	\$3,009.70	\$3,811.94	\$5,166.13	69	\$2,296.64	\$2,812.80	\$3,562.56	\$4,828.16	69	\$2,066.98	\$2,531.52	\$3,206.30	\$4,345.34
70	\$2,831.76	\$3,470.24	\$4,397.60	\$5,963.44	70	\$2,634.77	\$3,228.83	\$4,091.68	\$5,548.59	70	\$2,462.40	\$3,017.60	\$3,824.00	\$5,185.60	70	\$2,216.16	\$2,715.84	\$3,441.60	\$4,667.04
71	\$3,129.47	\$3,836.03	\$4,863.12	\$6,596.77	71	\$2,911.78	\$3,569.18	\$4,524.82	\$6,137.86	71	\$2,721.28	\$3,335.68	\$4,228.80	\$5,736.32	71	\$2,449.15	\$3,002.11	\$3,805.92	\$5,162.69
72	\$3,427.18	\$4,201.82	\$5,328.64	\$7,230.10	72	\$3,188.77	\$3,909.52	\$4,957.95	\$6,727.14	72	\$2,980.16	\$3,653.76	\$4,633.60	\$6,287.04	72	\$2,682.14	\$3,288.38	\$4,170.24	\$5,658.34
73	\$3,724.90	\$4,567.62	\$5,794.16	\$7,863.42	73	\$3,465.78	\$4,249.87	\$5,391.09	\$7,316.40	73	\$3,239.04	\$3,971.84	\$5,038.40	\$6,837.76	73	\$2,915.14	\$3,574.66	\$4,534.56	\$6,153.98
74	\$4,022.61	\$4,933.41	\$6,259.68	\$8,496.75	74	\$3,742.77	\$4,590.21	\$5,824.22	\$7,905.68	74	\$3,497.92	\$4,289.92	\$5,443.20	\$7,388.48	74	\$3,148.13	\$3,860.93	\$4,898.88	\$6,649.63
75	\$4,320.32	\$5,299.20	\$6,725.20	\$9,130.08	75	\$4,019.78	\$4,930.56	\$6,257.36	\$8,494.94	75	\$3,756.80	\$4,608.00	\$5,848.00	\$7,939.20	75	\$3,381.12	\$4,147.20	\$5,263.20	\$7,145.28
76	\$4,733.22	\$5,808.88	\$7,375.09	\$10,017.70	76	\$4,403.95	\$5,404.78	\$6,862.03	\$9,320.82	76	\$4,115.84	\$5,051.20	\$6,413.12	\$8,711.04	76	\$3,704.26	\$4,546.08	\$5,771.81	\$7,839.94
77	\$5,146.11	\$6,318.56	\$8,024.98	\$10,905.31	77	\$4,788.13	\$5,879.01	\$7,466.72	\$10,146.69	77	\$4,474.88	\$5,494.40	\$6,978.24	\$9,482.88	77	\$4,027.39	\$4,944.96	\$6,280.42	\$8,534.59
78	\$5,559.01	\$6,828.24	\$8,674.86	\$11,792.93	78	\$5,172.29	\$6,353.23	\$8,071.39	\$10,972.54	78	\$4,833.92	\$5,937.60	\$7,543.36	\$10,254.72	78	\$4,350.53	\$5,343.84	\$6,789.02	\$9,229.25
79	\$5,971.90	\$7,337.92	\$9,324.75	\$12,680.54	79	\$5,556.46	\$6,827.46	\$8,676.08	\$11,798.42	79	\$5,192.96	\$6,380.80	\$8,108.48	\$11,026.56	79	\$4,673.66	\$5,742.72	\$7,297.63	\$9,923.90
80	\$6,384.80	\$7,847.60	\$9,974.64	\$13,568.16	80	\$5,940.64	\$7,301.68	\$9,280.75	\$12,624.29	80	\$5,552.00	\$6,824.00	\$8,673.60	\$11,798.40	80	\$4,996.80	\$6,141.60	\$7,806.24	\$10,618.56
81	\$6,707.90	\$8,245.41	\$10,481.01	\$14,256.69	81	\$6,241.26	\$7,671.81	\$9,751.89	\$13,264.91	81	\$5,832.96	\$7,169.92	\$9,113.92	\$12,397.12	81	\$5,249.66	\$6,452.93	\$8,202.53	\$11,157.41
82	\$7,031.01	\$8,643.22	\$10,987.38	\$14,945.22	82	\$6,541.89	\$8,041.95	\$10,223.04	\$13,905.55	82	\$6,113.92	\$7,515.84	\$9,554.24	\$12,995.84	82	\$5,502.53	\$6,764.26	\$8,598.82	\$11,696.26
83	\$7,354.11	\$9,041.02	\$11,493.74	\$15,633.74	83	\$6,842.53	\$8,412.08	\$10,694.18	\$14,546.18	83	\$6,394.88	\$7,861.76	\$9,994.56	\$13,594.56	83	\$5,755.39	\$7,075.58	\$8,995.10	\$12,235.10
84	\$7,677.22	\$9,438.83	\$12,000.11	\$16,322.27	84	\$7,143.15	\$8,782.22	\$11,165.33	\$15,186.82	84	\$6,675.84	\$8,207.68	\$10,434.88	\$14,193.28	84	\$6,008.26	\$7,386.91	\$9,391.39	\$12,773.95
85+	\$8,000.32	\$9,836.64	\$12,506.48	\$17,010.80	85+	\$7,443.78	\$9,152.35	\$11,636.46	\$15,827.44	85+	\$6,956.80	\$8,553.60	\$10,875.20	\$14,792.00	85+	\$6,261.12	\$7,698.24	\$9,787.68	\$13,312.80

Spousal Discount  
15%

Modal Premium Factors  
Semi-annual premium rates are 52%,  
Quarterly premium rates are 26.5%,  
Monthly premium rates are 8.75%,  
of the annual premium rates.

Substandard Load Factors  
Substandard I 25%  
Substandard II 50%

**Catholic Order of Foresters**  
**Standard Rates per \$100 of Daily Benefit**  
**Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002**  
**Base Plan Plus Home Health Care Increase Rider (Form FCHHIR 2002)**  
**5% Simple Inflation Protection Rider (Form FCSIP-PA 2002)**

20 Day Elimination Period				60 Day Elimination Period				90 Day Elimination Period				180 Day Elimination Period							
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$759.39	\$917.98	\$1,150.03	\$1,540.70	18-44	\$706.56	\$854.11	\$1,070.03	\$1,433.52	18-44	\$660.34	\$798.24	\$1,000.03	\$1,339.74	18-44	\$594.30	\$718.42	\$900.03	\$1,205.78
45-49	\$986.22	\$1,192.18	\$1,493.57	\$2,000.91	45-49	\$917.62	\$1,109.23	\$1,389.66	\$1,861.71	45-49	\$857.58	\$1,036.67	\$1,298.75	\$1,739.92	45-49	\$771.82	\$933.01	\$1,168.88	\$1,565.94
50	\$1,083.76	\$1,310.08	\$1,641.28	\$2,198.80	50	\$1,008.37	\$1,218.94	\$1,527.10	\$2,045.84	50	\$942.40	\$1,139.20	\$1,427.20	\$1,912.00	50	\$848.16	\$1,025.28	\$1,284.48	\$1,720.80
51	\$1,137.12	\$1,376.32	\$1,725.18	\$2,313.62	51	\$1,058.02	\$1,280.58	\$1,605.17	\$2,152.67	51	\$988.80	\$1,196.80	\$1,500.16	\$2,011.84	51	\$889.92	\$1,077.12	\$1,350.14	\$1,810.66
52	\$1,190.48	\$1,442.56	\$1,809.09	\$2,428.43	52	\$1,107.66	\$1,342.21	\$1,683.23	\$2,259.50	52	\$1,035.20	\$1,254.40	\$1,573.12	\$2,111.68	52	\$931.68	\$1,128.96	\$1,415.81	\$1,900.51
53	\$1,243.84	\$1,508.80	\$1,892.99	\$2,543.25	53	\$1,157.31	\$1,403.84	\$1,761.31	\$2,366.32	53	\$1,081.60	\$1,312.00	\$1,646.08	\$2,211.52	53	\$973.44	\$1,180.80	\$1,481.47	\$1,990.37
54	\$1,297.20	\$1,575.04	\$1,976.90	\$2,658.06	54	\$1,206.96	\$1,465.47	\$1,839.38	\$2,473.15	54	\$1,128.00	\$1,369.60	\$1,719.04	\$2,311.36	54	\$1,015.20	\$1,232.64	\$1,547.14	\$2,080.22
55	\$1,350.56	\$1,641.28	\$2,060.80	\$2,772.88	55	\$1,256.61	\$1,527.10	\$1,917.44	\$2,579.98	55	\$1,174.40	\$1,427.20	\$1,792.00	\$2,411.20	55	\$1,056.96	\$1,284.48	\$1,612.80	\$2,170.08
56	\$1,432.26	\$1,741.74	\$2,189.97	\$2,948.78	56	\$1,332.62	\$1,620.58	\$2,037.62	\$2,743.65	56	\$1,245.44	\$1,514.56	\$1,904.32	\$2,564.16	56	\$1,120.90	\$1,363.10	\$1,713.89	\$2,307.74
57	\$1,513.95	\$1,842.21	\$2,319.14	\$3,124.69	57	\$1,408.64	\$1,714.05	\$2,157.81	\$2,907.31	57	\$1,316.48	\$1,601.92	\$2,016.64	\$2,717.12	57	\$1,184.83	\$1,441.73	\$1,814.98	\$2,445.41
58	\$1,595.65	\$1,942.67	\$2,448.30	\$3,300.59	58	\$1,484.64	\$1,807.54	\$2,277.98	\$3,070.99	58	\$1,387.52	\$1,689.28	\$2,128.96	\$2,870.08	58	\$1,248.77	\$1,520.35	\$1,916.06	\$2,583.07
59	\$1,677.34	\$2,043.14	\$2,577.47	\$3,476.50	59	\$1,560.66	\$1,901.01	\$2,398.18	\$3,234.66	59	\$1,458.56	\$1,776.64	\$2,241.28	\$3,023.04	59	\$1,312.70	\$1,598.98	\$2,017.15	\$2,720.74
60	\$1,759.04	\$2,143.60	\$2,706.64	\$3,652.40	60	\$1,636.67	\$1,994.48	\$2,518.35	\$3,398.32	60	\$1,529.60	\$1,864.00	\$2,353.60	\$3,176.00	60	\$1,376.64	\$1,677.60	\$2,118.24	\$2,858.40
61	\$1,884.53	\$2,298.90	\$2,904.62	\$3,923.62	61	\$1,753.42	\$2,138.98	\$2,702.56	\$3,650.67	61	\$1,638.72	\$1,999.04	\$2,525.76	\$3,411.84	61	\$1,474.85	\$1,799.14	\$2,273.18	\$3,070.66
62	\$2,010.02	\$2,454.19	\$3,102.61	\$4,194.83	62	\$1,870.19	\$2,283.47	\$2,886.77	\$3,903.02	62	\$1,747.84	\$2,134.08	\$2,697.92	\$3,647.68	62	\$1,573.06	\$1,920.67	\$2,428.13	\$3,282.91
63	\$2,135.50	\$2,609.49	\$3,300.59	\$4,466.05	63	\$1,986.94	\$2,427.95	\$3,070.99	\$4,155.36	63	\$1,856.96	\$2,269.12	\$2,870.08	\$3,883.52	63	\$1,671.26	\$2,042.21	\$2,583.07	\$3,495.17
64	\$2,260.99	\$2,764.78	\$3,498.58	\$4,737.26	64	\$2,103.71	\$2,572.45	\$3,255.20	\$4,407.71	64	\$1,966.08	\$2,404.16	\$2,304.24	\$4,119.36	64	\$1,769.47	\$2,163.74	\$2,738.02	\$3,707.42
65	\$2,386.48	\$2,920.08	\$3,696.56	\$5,008.48	65	\$2,220.46	\$2,716.94	\$3,439.41	\$4,660.06	65	\$2,075.20	\$2,539.20	\$3,214.40	\$4,355.20	65	\$1,867.68	\$2,285.28	\$2,892.96	\$3,919.68
66	\$2,629.36	\$3,220.37	\$4,080.38	\$5,533.25	66	\$2,446.45	\$2,996.34	\$3,796.53	\$5,148.32	66	\$2,286.40	\$2,800.32	\$3,548.16	\$4,811.52	66	\$2,057.76	\$2,520.29	\$3,193.34	\$4,330.37
67	\$2,872.24	\$3,520.66	\$4,464.21	\$6,058.02	67	\$2,672.43	\$3,275.74	\$4,153.65	\$5,636.59	67	\$2,497.60	\$3,061.44	\$3,881.92	\$5,267.84	67	\$2,247.84	\$2,755.30	\$3,493.73	\$4,741.06
68	\$3,115.12	\$3,820.94	\$4,848.03	\$6,582.78	68	\$2,898.42	\$3,555.14	\$4,510.78	\$6,124.85	68	\$2,708.80	\$3,322.56	\$4,215.68	\$5,724.16	68	\$2,437.92	\$2,990.30	\$3,794.11	\$5,151.74
69	\$3,358.00	\$4,121.23	\$5,231.86	\$7,107.55	69	\$3,124.40	\$3,834.54	\$4,867.90	\$6,613.12	69	\$2,920.00	\$3,583.68	\$4,549.44	\$6,180.48	69	\$2,628.00	\$3,225.31	\$4,094.50	\$5,562.43
70	\$3,600.88	\$4,421.52	\$5,615.68	\$7,632.32	70	\$3,350.38	\$4,113.94	\$5,225.02	\$7,101.38	70	\$3,131.20	\$3,844.80	\$4,883.20	\$6,636.80	70	\$2,818.08	\$3,460.32	\$4,394.88	\$5,973.12
71	\$3,978.45	\$4,886.30	\$6,208.53	\$8,439.71	71	\$3,701.68	\$4,546.38	\$5,776.62	\$7,852.61	71	\$3,459.52	\$4,248.96	\$5,398.72	\$7,338.88	71	\$3,113.57	\$3,824.06	\$4,858.85	\$6,604.99
72	\$4,356.02	\$5,351.09	\$6,801.38	\$9,247.10	72	\$4,052.99	\$4,978.83	\$6,328.24	\$8,603.82	72	\$3,787.84	\$4,653.12	\$5,914.24	\$8,040.96	72	\$3,409.06	\$4,187.81	\$5,322.82	\$7,236.86
73	\$4,733.58	\$5,815.87	\$7,394.22	\$10,054.50	73	\$4,404.29	\$5,411.30	\$6,879.84	\$9,355.06	73	\$4,116.16	\$5,057.28	\$6,429.76	\$8,743.04	73	\$3,704.54	\$4,551.55	\$5,786.78	\$7,868.74
74	\$5,111.15	\$6,280.66	\$7,987.07	\$10,861.89	74	\$4,755.60	\$5,843.74	\$7,431.46	\$10,106.27	74	\$4,444.48	\$5,461.44	\$6,945.28	\$9,445.12	74	\$4,000.03	\$4,915.30	\$6,250.75	\$8,500.61
75	\$5,488.72	\$6,745.44	\$8,579.92	\$11,669.28	75	\$5,106.90	\$6,276.19	\$7,983.06	\$10,857.50	75	\$4,772.80	\$5,865.60	\$7,460.80	\$10,147.20	75	\$4,295.52	\$5,279.04	\$6,714.72	\$9,132.48
76	\$6,013.49	\$7,394.22	\$9,407.55	\$12,800.14	76	\$5,595.15	\$6,879.84	\$8,753.12	\$11,909.70	76	\$5,229.12	\$6,429.76	\$8,180.48	\$11,130.56	76	\$4,706.21	\$5,786.78	\$7,362.43	\$10,017.50
77	\$6,538.26	\$8,043.01	\$10,235.18	\$13,931.01	77	\$6,083.42	\$7,483.49	\$9,523.17	\$12,961.89	77	\$5,685.44	\$6,993.92	\$8,900.16	\$12,113.92	77	\$5,116.90	\$6,294.53	\$8,010.14	\$10,902.53
78	\$7,063.02	\$8,691.79	\$11,062.82	\$15,061.87	78	\$6,571.68	\$8,087.15	\$10,293.23	\$14,014.10	78	\$6,141.76	\$7,558.08	\$9,619.84	\$13,097.28	78	\$5,527.58	\$6,802.27	\$8,657.86	\$11,787.55
79	\$7,587.79	\$9,340.58	\$11,890.45	\$16,192.74	79	\$7,059.95	\$8,690.80	\$11,063.28	\$15,066.29	79	\$6,598.08	\$8,122.24	\$10,339.52	\$14,080.64	79	\$5,938.27	\$7,310.02	\$9,305.57	\$12,672.58
80	\$8,112.56	\$9,989.36	\$12,718.08	\$17,323.60	80	\$7,548.21	\$9,294.45	\$11,833.34	\$16,118.48	80	\$7,054.40	\$8,686.40	\$11,059.20	\$15,064.00	80	\$6,348.96	\$7,817.76	\$9,953.28	\$13,557.60
81	\$8,518.83	\$10,489.84	\$13,355.82	\$18,192.08	81	\$7,926.22	\$9,760.11	\$12,426.72	\$16,926.54	81	\$7,407.68	\$9,121.60	\$11,613.76	\$15,819.20	81	\$6,666.91	\$8,209.44	\$10,452.38	\$14,237.28
82	\$8,925.10	\$10,990.32	\$13,993.57	\$19,060.56	82	\$8,304.22	\$10,225.78	\$13,020.10	\$17,734.61	82	\$7,760.96	\$9,556.80	\$12,168.32	\$16,574.40	82	\$6,984.86	\$8,601.12	\$10,951.49	\$14,916.96
83	\$9,331.38	\$11,490.80	\$14,631.31	\$19,929.04	83	\$8,682.24	\$10,691.44	\$13,613.49	\$18,542.67	83	\$8,114.24	\$9,992.00	\$12,722.88	\$17,329.60	83	\$7,302.82	\$8,992.80	\$11,450.59	\$15,596.64
84	\$9,737.65	\$11,991.28	\$15,269.06	\$20,797.52	84	\$9,060.24	\$11,157.10	\$14,206.86	\$19,350.74	84	\$8,467.52	\$10,427.20	\$13,277.44	\$18,084.80	84	\$7,620.77	\$9,384.48	\$11,949.70	\$16,276.32
85+	\$10,143.92	\$12,491.76	\$15,906.80	\$21,666.00	85+	\$9,438.26	\$11,622.77	\$14,800.24	\$20,158.80	85+	\$8,820.80	\$10,862.40	\$13,832.00	\$18,840.00	85+	\$7,938.72	\$9,776.16	\$12,448.80	\$16,956.00

Spousal Discount  
15%

Modal Premium Factors  
Semi-annual premium rates are 52%,  
Quarterly premium rates are 26.5%,  
Monthly premium rates are 8.75%,  
of the annual premium rates.

Substandard Load Factors  
Substandard I 25%  
Substandard II 50%

SERFF Tracking #:

UHAS-130647883

State Tracking #:

UHAS-130647883

Company Tracking #:

State:

Pennsylvania

Filing Company:

Catholic Order of Foresters

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

FCLTC 2002

Project Name/Number:

COF LTC Rate Inc 2016 - Gen 3/

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	Cover Letter - Gen 3 - PA.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (A&H)
<b>Bypass Reason:</b>	This is not a new form filing, it is a rate increase filing on a closed block of business. These policies are no longer being sold in any jurisdiction.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	Also attached here are the experience exhibits in Excel.
<b>Attachment(s):</b>	Actuarial Memorandum - Gen 3 - PA.pdf Experience. Exhibits - Gen 3 PA.xls
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisements (A&H)
<b>Bypass Reason:</b>	This is a rate increase filing on a closed block of business. These policies are no longer being sold in any jurisdiction.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Authorization to File (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	AuthorizationForFiling_signedByTDR.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Insert Page Explanation (A&H)
<b>Bypass Reason:</b>	This filing contains no insert pages.
<b>Attachment(s):</b>	

**SERFF Tracking #:**

UHAS-130647883

**State Tracking #:**

UHAS-130647883

**Company Tracking #:****State:**

Pennsylvania

**Filing Company:**

Catholic Order of Foresters

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:**

FCLTC 2002

**Project Name/Number:**

COF LTC Rate Inc 2016 - Gen 3/

<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Rate Table (A&H)
<b>Bypass Reason:</b>	This is not a new form filing. Revised rates are included in the Rate/Rule Schedule tab.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	This filing contains no changes to approved forms.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	We do not believe this rate increase is substantial.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	This is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

**SERFF Tracking #:**

UHAS-130647883

**State Tracking #:**

UHAS-130647883

**Company Tracking #:**

**State:**

Pennsylvania

**Filing Company:**

Catholic Order of Foresters

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:**

FCLTC 2002

**Project Name/Number:**

COF LTC Rate Inc 2016 - Gen 3/

***Attachment Experience. Exhibits - Gen 3 PA.xls is not a PDF document and cannot be reproduced here.***

August 17, 2016

Teresa D. Miller  
Commissioner  
Insurance Department  
Commonwealth of Pennsylvania  
1326 Strawberry Square, 13<sup>th</sup> Floor  
Harrisburg, Pennsylvania 17120

RE: Catholic Order of Foresters  
NAIC # 57487  
SERFF Tracking # UHAS-130647883  
Policy Forms: FCLTC 2002  
Number of Policyholders Affected: 2  
Requested 60% Rate Increase

Dear Commissioner Miller:

This referenced rate increase is being submitted on behalf of Catholic Order of Foresters for your review.

This form is an existing individual policy form providing comprehensive long-term care coverage. This policy form was issued from 2003 through 2005 and is no longer being marketed in any jurisdiction. Please find attached actuarial documents to support and request a 60% rate increase on the referenced policy form and attendant riders. The rate increase is needed to offset a higher-than-expected lifetime loss ratio caused by higher-than-expected persistency. These policies are subject to Rate Stabilization requirements. Compliance with the 58/85 loss ratio after the rate increase is demonstrated in Section 24 of the actuarial memorandum. The deviation in both voluntary lapses and mortality exceeds the previously established moderately adverse conditions for this policy form.

The rate increase is proposed to be effective as soon as possible subject to regulatory approval and fulfillment of all statutory and contractual obligations. The rate increase will apply to inforce policies only, as these policy forms are no longer being marketed.

As a fraternal organization, Catholic Order of Foresters is very concerned for their policyholders, and as a result they will be offering benefit reductions along with the premium rate increase notifications letters. The benefit reduction offers will reduce or completely offset the effect of the approved premium rate increase. In addition, all of the affected policies are covered by the Contingent Benefit Upon Lapse Endorsement.

If you have any comments or questions, please contact me by telephone (605-271-4714) or email (cheitkamp@uhasinc.com).

Sincerely,

A handwritten signature in black ink that reads "Clark A. Heitkamp". The signature is written in a cursive style with a large, prominent initial 'C'.

Clark A. Heitkamp, FSA, MAAA, LTCP  
Consulting Actuary

# **Catholic Order of Foresters**

## **Actuarial Memorandum**

### **Rate Increase for Individual Long Term Care Policy Form FCLTC 2002**

#### **1. Scope and Purpose of Filing**

The purpose of this rate filing is to request a revision on the above-referenced policy form and any associated riders (please see Exhibit A for a list of riders) and to demonstrate that, after the requested rate increase, applicable loss ratio requirements are met. It is not intended to be used for any other purpose.

The filing applies to existing policyholders only, as this is a closed block of business. The rate increase is needed in order to offset the higher-than-expected lifetime loss ratios caused by higher-than-expected policyholder persistency.

#### **2. Requested Rate Action**

The company is requesting a level rate increase of 60% on all forms and riders.

#### **3. Status**

The policy forms affected represent a closed block of business. The company is no longer selling long-term care insurance, so there are no new business rates with which to compare the revised rates.

#### **4. Description of Benefits**

The plan is intended to be tax-qualified, and benefits become payable when the insured either requires substantial assistance with at least 2 of 6 ADLs (bathing, dressing, continence, eating, toileting and transferring) for 90 days or requires substantial supervision due to severe cognitive impairment.

The base plan covers long-term facility care, assisted living facility care, and care in a hospital long term care unit up to the daily benefit amount and home health care and adult day care up to half of the daily benefit. There is an alternative care benefit that covers expenses incurred as agreed upon by the insured and the Order, a caregiver training benefit that covers expenses incurred up to \$500 over the life of the policy, and a respite care benefit equal to the expenses incurred up to 21 times the daily benefit amount per calendar year. Premiums are waived after the policyholder has been receiving covered care for 90 days and as long as the person continues to receive covered benefits.

Optional rider FCHHIR 2002 doubles the maximum daily benefit payable for home health care and adult day care.

Optional rider FCCIP 2002 increases the daily benefit amount and unused policy maximum by 5%, compounded annually, on each policy anniversary.

Optional rider FCSIP 2002 increases the daily benefit amount and unused policy maximum by 5% of the original amount on each policy anniversary.

Optional rider FCGPIP 2002 gives the insured the option to purchase additional coverage in order to increase the daily benefit and policy maximum amounts by an amount based on the CPI for medical expenses every 2 years (as long as the insured is not receiving benefits and has not declined two consecutive offers).

Optional rider FCNFBR 2002 provides continued coverage with a shortened benefit period and no further inflation increases for policies that lapse after 3 years. Insureds who do not choose this rider receive the Contingent Benefit Upon Lapse Endorsement FCCBL 2002, which provides for continuation of coverage with a reduced lifetime benefit in the event the policy lapses within 120 days of a Substantial Rate Increase.

Optional rider FCROP 2002 returns a percentage of the total premiums paid, less any benefits paid, with the percentage based upon the number of years the policy has been in force.

Optional rider FCROB 2002 restores the policy maximum to the Initial Policy Maximum if the policyholder has not received Qualified Long-Term Care services for at least 180 consecutive days; is not eligible for benefits, and is not receiving benefits. The policy maximum may be restored an unlimited number of times.

Optional rider FCSSB 2002 allows spouses who are both covered under FCLTC 2002 policies with the same benefits to combine their maximum lifetime benefits so that the first spouse to exhaust benefits under one policy may then start using benefits under the second spouse's policy.

Optional rider FCSWP 2002 provides for the policyholder's spouse (who is also covered under an FCLTC 2002 policy) to have their premium waived while the policyholder is confined to a Long-Term Care Facility or Assisted Living Facility, beginning after at least 90 days of confinement.

Optional rider FCSSP 2002 provides for the insured's policy to become paid-up upon the death of their spouse (who was also covered under an FCLTC 2002 policy), provided both policies were in force for at least 10 years.

Optional rider FCINDM 2002 changes the benefit model from reimbursement of incurred costs to an indemnity payment based on the type and location of services.

Optional rider FC1OPP 2002 provides for the premium due under this policy to become paid-up on the policy's 10th anniversary.

Optional rider FCPP65 2002 provides for the premium due under this policy to become paid-up on the later of the policy's 10th anniversary or the anniversary on or after the insured's 65th birthday.

## **5. Renewability Clause**

The policy forms are guaranteed renewable for the life of the policyholder.

## **6. Applicability**

The premium increase contained in this memorandum will be applicable to all insureds of the policy form and riders described in Section 4 and, since this is a closed block, the rate increase will apply only to existing policyholders.

## **7. Morbidity**

The morbidity assumptions used in the actuarial analysis and the attached projection exhibits are based on a review of the historical claim experience combined with industry data, and the experience of the entire company's long-term care block was combined for credibility purposes. This morbidity study shows results consistent with the original pricing assumptions, and therefore original morbidity assumptions are used for projected claims. The projected claims were produced by a first principles model, using industry-based incidence, continuance, and salvage assumptions with adjustments made to replicate the original morbidity assumptions. These original morbidity assumptions continue to reflect the company's current best estimate of future morbidity and are consistent with the gross premium valuation testing.

## **8. Mortality**

Future projections are based on the assumed mortality per the Annuity 2000 table, adjusted by 90% for active lives and 200% for disabled lives.

## **9. Persistency**

The assumed persistency is the sum of the following:

- Non-death (voluntary lapse and benefit exhaustion) termination; and,
- Death rates, as described in Section 8.

A total termination study was completed by comparing the difference between the actual total termination rates observed on the policy forms and the assumed mortality described in the previous section. The resulting difference was then attributed to the voluntary lapses and, based on this analysis, future projections are based on an assumed voluntary lapse rate of 0.5% for all future years. Please see section 23 for the results of this experience study. The result of this assumption development process is that the assumed total terminations reflect the actual experienced total termination rates. No additional shock lapses or anti-selection factors were assumed as a result of the proposed rate increase.

## **10. Expenses**

This filing does not include projected expenses, nor is any part of the requested rate increase intended to cover greater-than-expected expenses.

## **11. Marketing Method**

The referenced policy forms were marketed to individuals by licensed agents.

## **12. Underwriting**

All policies subject to the requested rate increase were subject to full medical underwriting in accordance with company standards in place at the time of issue. Since Catholic Order of Foresters has not sold long-term care since 2005, all inforce policies are now past the initial select period, so no further underwriting wear-off is reflected in the projections.

**13. Premium Classes**

Premiums vary by benefit period, elimination period, optional rider selection, state of issue, premium mode, risk class, and the issue age of the policyholder. Discounts were available for certain members of the clergy, members of associations that negotiated a discount with the company, and individuals whose spouse also purchased a policy.

**14. Issue Age Range**

The policies were available to individuals at ages 18-84. Premiums are based on the policyholder’s age at issue.

**15. Area Factors**

Premiums do not vary within a state by geographic region.

**16. Average Annual Premium**

Please see Exhibit B for statewide and nationwide average annualized premium as of 12/31/2015.

**17. Premium Modalization Rules**

The filed premiums are multiplied by the modal factors shown below in order to create modal billed premiums.

<u>Billing Mode</u>	<u>Factor</u>
Annual	1.0000
Semi-Annual	0.5200
Quarterly	0.2650
Monthly	0.0875

**18. Trend Assumptions – Medical and Insurance**

Benefits are capped by the daily benefit limit, and daily benefit limits are generally below the daily charge amounts. Consequently, we have assumed no medical trend in the attached projections.

**19. Minimum Required Loss Ratio for the Forms**

All policies for this form were issued under the rate stability regulation, and therefore do not have a minimum loss ratio.

**20. Anticipated Loss Ratio**

The anticipated loss ratio after the proposed premium rate increase shown in Section 24 meets the applicable requirement.

**21. Distribution of Business**

Please see Exhibit C for the distribution of in force business by premium class.

**22. Contingency and Risk Margins**

The revised premium rates do not contain an explicit margin for contingency.

**23. Experience on the Forms (Past and Future Anticipated)**

Please see Exhibit D for the historical and projected future experience.

For credibility purposes, the historical nationwide experience of the entire block has been combined. Incurred claims reflect claims incurred and the claim reserve as of 12/31/2015, with both payments and reserves discounted back to the year of incurral using the valuation interest rate. No additional reserves were incorporated in this rate increase as a result of the contingent benefit upon lapse. Although this benefit may be triggered, a review of administration and claims processing would not be meaningful, as the rate increase is necessitated by higher-than-expected persistency, rather than morbidity. Please note that collected premiums were used as estimates for the historical earned premiums.

An interest rate of 6.5% was used to accumulate the historical experience and discount the future experience to 12/31/2015. This is based on the original pricing interest rate.

The following table shows the results of the total termination study for policy durations five and later. As described in Section 9, a total termination study was completed by comparing the difference between the actual total termination rates observed on the policy forms and the assumed mortality. The resulting difference was then attributed to the voluntary lapses, which was 0.18%. Because of the low level of total terminations, a slightly higher lapse rate of 0.50% was assumed, and the 0.50% lapse rate is used for this premium rate increase filing and the projections accompanying this filing.

<b>Lapse Experience Analysis for Policy Durations 5+</b>				
Original Lapse Assumption	Actual Lapse	Actual-to-Original Lapse	Revised Lapse Assumption	Actual-to-Revised Lapse
1% - 4%	0.18%	5% - 18%	0.50%	36%

This deviation from the original pricing assumptions exceeds the moderately adverse condition for lapses, as well as the moderately adverse condition for mortality (more than a 10% decrease in each).

#### **24. Lifetime Loss Ratio**

Exhibit D details the historical and projected future experience. The following summarizes the lifetime loss ratio calculation detailed in the exhibit:

Assuming 60% Rate Increase

	<u>Present Values at 6.5%</u>		
	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
Historical	4,473,992	140,978	3.2%
Projected	2,817,722	4,388,701	155.8%
Total	7,291,715	4,529,679	62.1%

Assuming NO Rate Increase

	<u>Present Values at 6.5%</u>		
	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
Historical	4,473,992	140,978	3.2%
Projected	1,863,810	4,228,799	226.9%
Total	6,337,802	4,369,777	68.9%

Exhibit D also shows that experience with the proposed rate increase meets the 58/85 test using present values at the valuation interest rate (4.5%):

Assuming 60% Rate Increase

	<u>Present Values at 4.5%</u>		
	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
Historical	3,943,143	131,550	3.3%
Projected	3,239,653	5,758,010	177.7%
Total	7,182,796	5,889,560	82.0%

Assuming NO Rate Increase

	<u>Present Values at 4.5%</u>		
	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
Historical	3,943,143	131,550	3.3%
Projected	2,128,885	5,542,329	260.3%
Total	6,072,028	5,673,878	93.4%

58/85 Test

58% x	6,072,028 =	3,521,776
7,182,796 -	6,072,028 =	1,110,768
85% x	1,110,768 =	944,153
3,521,776 +	944,153 =	4,465,929
	5,889,560 >	4,465,929

60/85 Test

60% x	6,072,028 =	3,643,217
7,181,527 -	6,072,028 =	1,109,499
85% x	1,109,499 =	943,074
3,643,217 +	943,074 =	4,586,291
	5,889,560 >	4,586,291

For historical experience by duration, as well as expected claims, please see Exhibit E.

**25. History of Rate Adjustments**

There have been no previous rate increases on this policy form.

**26. Number of Policyholders**

Please see Exhibit B for the statewide and nationwide policy counts as of 12/31/2015.

**27. Proposed Effective Date**

Following department approval, the requested rate increase will be implemented as soon as possible after the required notice period. The projections assume an implementation date of 10/1/2016.

**28. Data Reliance and Data Quality**

All referenced analyses and projections were performed by me or under my direction. In performing the analysis, preparing this filing, and rendering the actuarial opinion below, I relied on data provided to me by Catholic Order of Foresters. I reviewed the data for reasonableness and consistency, but I did not perform a detailed audit of the data. Based on my review of the data, the data are appropriate for the purpose used, and to the best of my knowledge the data contain no material data quality issues.

## 29. Actuarial Certification

I hereby certify that I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries for making the following statement of actuarial opinion.

To the best of my knowledge and judgment, the following are true with respect to this filing:

- The rate filing is in compliance with the applicable laws and regulations of the State of Pennsylvania, including 89a.118.
- It complies with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 “Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits,” No. 18 “Long-Term Care Insurance,” and No. 23 “Data Quality.”
- The assumptions made represent my best judgment as to the expected value for each assumption and are consistent with the company’s business plan at the time of filing.
- The proposed rates are reasonably expected to be sustainable over the life of the form with no future premium increases anticipated and should be sufficient to cover anticipated costs under the following moderately adverse conditions, which are consistent with the moderately adverse conditions assumed in the original filing:
  - Gender – up to 66% females (currently at 53%)
  - Mortality – a 10% decrease
  - Morbidity – a 5% increase
  - Voluntary Lapses – a 10% decrease



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Clark A. Heitkamp, FSA, MAAA, LTCP  
Consulting Actuary  
United Health Actuarial Services, Inc.  
5609 South Jersey Tess Drive  
Sioux Falls, SD 57108  
Phone: (605) 271-4714  
Email: cheitkamp@uhasinc.com

August 17, 2016

Date

**Attachments:**

Exhibits

- Exhibit A: List of Associated Riders
- Exhibit B: In Force Counts and Annualized Premium
- Exhibit C: Distribution of In Force Policies
- Exhibit D: Historical and Projected Experience (Nationwide and Pennsylvania)

Premium Rate Sheets

- FCLTC 2002
  - Current Rates
  - Proposed Rates
  - Premium Adjustment Factors (applicable to both current and proposed rates)

**Exhibit A**

List of Associated Riders

**FCLTC 2002 Riders**

FCHEIR 2002	Home Health Care Increase Rider
FCCIP 2002	5% Compound Inflation Protection Rider
FCSIP 2002	5% Simple Inflation Protection Rider
FCGPIP 2002	Guaranteed Purchase Inflation Rider
FCNFBR 2002	Nonforfeiture Benefit Rider
FCCBL 2002	Contingent Benefit Upon Lapse Endorsement
FCROP 2002	Return of Premium Rider
FCROB 2002	Restoration of Benefits Rider
FCSSB 2002	Spousal Shared Benefit Rider
FCSWP 2002	Spousal Waiver of Premium Rider
FCSSP 2002	Survivor Spouse Paid-Up Rider
FCINDM 2002	Indemnity Rider
FC1OPP 2002	10 Year Premium Payment Rider
FCPP65 2002	Paid Up Premiums at 65 Rider

**Catholic Order of Foresters**  
**Exhibit B**  
In Force Counts and Annualized Premium

In Force Data as of 12/31/2015  
FCLTC 2002

	Annualized Premium	Policies in Force	Average Annualized Premium	
			Current	After Proposed 60% Increase
PA	4,445	2	2,222	3,556
Nationwide	235,651	135	1,746	2,793

**Catholic Order of Foresters**  
**Exhibit C**  
Distribution of In Force Policies

Distribution of Policies In Force Nationwide as of 12/31/2015  
FCLTC 2002

Issue Age	Dist	Benefit Period	Dist	Discount	Pols With
36	0.7%	2 Years	6.7%	Association	27.4%
37	0.0%	3 Years	27.4%	Clergy	4.4%
38	0.0%	5 Years	37.8%	Spousal	77.8%
39	0.0%	<u>Lifetime</u>	<u>28.1%</u>		
40	0.0%	Total	100.0%		
41	0.0%				
42	0.7%	<u>Elimination Period</u>	<u>Dist</u>		
43	0.7%	20 Day	3.7%		
44	2.2%	60 Day	13.3%		
45	3.0%	90 Day	73.3%		
46	0.0%	<u>180 Day</u>	<u>9.6%</u>		
47	1.5%	Total	100.0%		
48	0.7%				
49	1.5%	<u>Premium Mode</u>	<u>Dist</u>		
50	1.5%	Annual	60.0%		
51	3.0%	Semi-Annual	6.7%		
52	8.9%	Quarterly	8.1%		
53	3.0%	<u>Monthly</u>	<u>25.2%</u>		
54	2.2%	Total	100.0%		
55	4.4%				
56	3.0%	<u>Risk Class</u>	<u>Dist</u>		
57	5.9%	Preferred	63.7%		
58	4.4%	Standard	33.3%		
59	2.2%	Substandard I	1.5%		
60	2.2%	<u>Substandard II</u>	<u>1.5%</u>		
61	3.0%	Total	100.0%		
62	5.9%				
63	5.9%	<u>Optional Rider</u>	<u>Pols With</u>		
64	5.2%	HHC Increase	36.3%		
65	4.4%	5% Compound Inflation	37.0%		
66	5.2%	5% Simple Inflation	27.4%		
67	2.2%	Guaranteed Purchase Inflation	35.6%		
68	2.2%	Nonforfeiture Benefit	0.0%		
69	1.5%	Contingent Benefit Upon Lapse	100.0%		
70	2.2%	Return of Premium	31.9%		
71	1.5%	Restoration of Benefits	2.2%		
72	4.4%	Spousal Shared Benefit	20.0%		
73	0.0%	Spousal Waiver of Premium	6.7%		
74	0.7%	Survivor Spouse Paid-Up	11.1%		
75	1.5%	Indemnity	2.2%		
76	0.0%	10 Year Premium Payment	2.2%		
77	0.7%	Paid Up Premiums at 65	3.0%		
<u>78</u>	<u>1.5%</u>				
Total	100.0%				

**Catholic Order of Foresters**  
**Exhibit D**  
**Historical and Projected Experience**

Nationwide Experience  
 FCLTC 2002

Calendar Year	Life Years	With No Rate Increase						With Proposed 60% Rate Increase Effective 10/1/2016					
		By Incurral Year					Incurred Loss Ratio	By Incurral Year					Incurred Loss Ratio
		Premium*	Pd Clms	Cim Res Reported	Cim Res IBNR	Inc Clms		Premium*	Pd Clms	Cim Res Reported	Cim Res IBNR	Inc Clms	
1998	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	3	27,866	0	0	0	0	0.0%	27,866	0	0	0	0	0.0%
2004	65	172,570	0	0	0	0	0.0%	172,570	0	0	0	0	0.0%
2005	151	277,655	0	0	0	0	0.0%	277,655	0	0	0	0	0.0%
2006	155	263,137	0	0	0	0	0.0%	263,137	0	0	0	0	0.0%
2007	152	259,568	0	0	0	0	0.0%	259,568	0	0	0	0	0.0%
2008	151	264,259	0	0	0	0	0.0%	264,259	0	0	0	0	0.0%
2009	149	252,655	0	0	0	0	0.0%	252,655	0	0	0	0	0.0%
2010	145	259,910	0	0	0	0	0.0%	259,910	0	0	0	0	0.0%
2011	144	247,104	76,752	0	0	76,752	31.1%	247,104	76,752	0	0	76,752	31.1%
2012	142	254,463	0	0	0	0	0.0%	254,463	0	0	0	0	0.0%
2013	140	236,407	0	0	0	0	0.0%	236,407	0	0	0	0	0.0%
2014	136	236,159	35,558	0	0	35,558	15.1%	236,159	35,558	0	0	35,558	15.1%
2015	137	236,082	0	0	0	0	0.0%	236,082	0	0	0	0	0.0%
2016		233,615				136,360	58.4%	237,507				136,395	57.4%
2017		224,483				157,098	70.0%	323,651				158,090	48.8%
2018		214,912				184,507	85.9%	343,859				186,928	54.4%
2019		205,232				210,351	102.5%	328,372				214,317	65.3%
2020		195,348				227,349	116.4%	312,556				232,957	74.5%
2021		183,239				250,182	136.5%	293,183				257,481	87.8%
2022		170,790				268,089	157.0%	273,264				277,170	101.4%
2023		159,363				293,699	184.3%	254,981				304,619	119.5%
2024		149,251				316,125	211.8%	238,801				328,859	137.7%
2025		138,985				328,819	236.6%	222,376				343,318	154.4%
2026		127,275				359,922	282.8%	203,639				375,961	184.6%
2027		117,674				378,839	321.9%	188,279				396,325	210.5%
2028		108,264				394,431	364.3%	173,222				413,236	238.6%
2029		99,109				400,738	404.3%	158,574				420,531	265.2%
2030		90,351				403,320	446.4%	144,562				423,938	293.3%
2031		81,995				412,476	503.1%	131,192				433,456	330.4%
2032		74,113				427,378	576.7%	118,582				448,412	378.1%
2033		66,621				427,726	642.0%	106,594				448,613	420.9%
2034		59,127				417,334	705.8%	94,603				437,811	462.8%
2035		52,379				415,532	793.3%	83,807				435,403	519.5%
2036		46,465				406,985	875.9%	74,345				426,106	573.1%
2037		41,042				406,185	989.7%	65,667				424,473	646.4%
2038		36,044				405,371	1124.7%	57,671				422,753	733.0%
2039		31,494				388,025	1232.0%	50,391				404,482	802.7%
2040		27,384				370,448	1352.8%	43,815				385,914	880.8%
2041		23,730				358,678	1511.5%	37,969				373,139	982.8%
2042		20,495				340,885	1663.2%	32,792				354,324	1080.5%
2043		17,621				327,687	1859.6%	28,193				340,088	1206.3%
2044		15,075				306,266	2031.6%	24,120				317,647	1316.9%
2045		12,823				284,116	2215.7%	20,517				294,501	1435.4%
2046		10,848				266,714	2458.6%	17,357				276,141	1590.9%
2047		9,123				240,318	2634.2%	14,597				248,839	1704.7%
2048		7,628				215,812	2829.2%	12,205				223,488	1831.1%
2049		6,331				192,688	3043.5%	10,130				199,593	1970.4%
2050		5,209				170,593	3274.8%	8,335				176,762	2120.8%
2051		4,248				151,548	3567.5%	6,797				157,018	2310.2%
2052		3,431				130,581	3805.8%	5,490				135,401	2466.4%
2053		2,748				110,759	4031.0%	4,396				114,980	2615.4%
2054		2,180				94,151	4318.9%	3,488				97,815	2804.3%
2055		1,713				79,184	4623.3%	2,740				82,332	3004.4%
Past Future Lifetime	without interest	2,987,834				112,310	3.8%	2,987,834				112,310	3.8%
		3,077,761				11,657,270	378.8%	4,752,618				12,129,614	255.2%
		6,065,595				11,769,580	194.0%	7,740,452				12,241,924	158.2%
Past Future Lifetime	with interest at 6.5%	4,473,992				140,978	3.2%	4,473,992				140,978	3.2%
		1,863,810				4,228,799	226.9%	2,817,722				4,388,701	155.8%
		6,337,802				4,369,777	68.9%	7,291,715				4,529,679	62.1%
Past Future Lifetime	with interest at 4.5%	3,943,143				131,550	3.3%	3,943,143				131,550	3.3%
		2,128,885				5,542,329	260.3%	3,239,653				5,758,010	177.7%
		6,072,028				5,673,878	93.4%	7,182,796				5,889,560	82.0%
58/85 Test		original prem	6,072,028	58%		3,521,776	add'l prem	1,110,768	85%	944,153		sum	4,465,929
60/85 Test		original prem	6,072,028	60%		3,643,217	add'l prem	1,110,768	85%	944,153		sum	4,587,370

\*Historical premium shown is collected premium, and projected premium shown is earned premium

As of 12/31/2015, the active life reserve held was 2,643,008.

**Catholic Order of Foresters**  
**Exhibit D**  
Historical and Projected Experience

Pennsylvania Experience  
FCLTC 2002

Calendar Year	Life Years	Historical Experience					
		By Incurral Year					Incurred Loss Ratio
		Premium*	Pd Clms	Clm Res Reported	Clm Res IBNR	Inc Clms	
1998	0	0	0	0	0	0	
1999	0	0	0	0	0	0	
2000	0	0	0	0	0	0	
2001	0	0	0	0	0	0	
2002	0	0	0	0	0	0	
2003	0	3,803	0	0	0	0	0.0%
2004	1	4,003	0	0	0	0	0.0%
2005	2	4,566	0	0	0	0	0.0%
2006	2	4,445	0	0	0	0	0.0%
2007	2	4,445	0	0	0	0	0.0%
2008	2	4,445	0	0	0	0	0.0%
2009	2	4,445	0	0	0	0	0.0%
2010	2	4,445	0	0	0	0	0.0%
2011	2	4,445	0	0	0	0	0.0%
2012	2	4,445	0	0	0	0	0.0%
2013	2	4,445	0	0	0	0	0.0%
2014	2	4,445	0	0	0	0	0.0%
2015	2	4,445	0	0	0	0	0.0%

Projected Experience
It is not feasible to provide a Pennsylvania-specific projection due to the lack of credible experience.

\*Historical premium shown is collected premium.

As of 12/31/2015, the active life reserve held was 55,571.

Please note that 0 claims have been incurred to-date in Pennsylvania, so Pennsylvania-specific morbidity experience is non-credible.

### AUTHORIZATION FOR FILING

The Catholic Order of Foresters hereby authorizes United Health Actuarial Services, Inc. (UHAS, Inc.), to submit for approval, on behalf of Catholic Order of Foresters and under applicable insurance statutes, regulations, and rules, the Long Term Care rate and loss ratio filing described in the cover letter.

Terrence D. Resche  
Signature  
Appointed Actuary for the  
Catholic Order of Foresters

June 16, 2016  
Date