

State: Pennsylvania **Filing Company:** American General Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: AGL Individual Long Term Care Insurance
Project Name/Number: AGL Rate Increase Filing Project/AGL RI7 PA

Filing at a Glance

Company: American General Life Insurance Company
 Product Name: AGL Individual Long Term Care Insurance
 State: Pennsylvania
 TOI: LTC03I Individual Long Term Care
 Sub-TOI: LTC03I.003 Other
 Filing Type: Rate - M.U. (Medically underwritten)
 Date Submitted: 01/07/2016
 SERFF Tr Num: LTCG-130391353
 SERFF Status: Assigned
 State Tr Num: LTCG-130391353
 State Status: Received Review in Progress
 Co Tr Num: AGL RI7 PA

 Implementation: 08/01/2016
 Date Requested:
 Author(s): Diana Ittner, Melissa Rajsic-McLaughlin, Carolyn Bittner
 Reviewer(s): Jim Laverty (primary)
 Disposition Date:
 Disposition Status:
 Implementation Date:

State Filing Description:

Proposed 25% rate increase on 397 PA policyholders of LTC forms 64028-PA and C12277-PA (plus franchise forms L50004-PA and L50005-PA).

State: Pennsylvania **Filing Company:** American General Life Insurance Company
TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.003 Other
Product Name: AGL Individual Long Term Care Insurance
Project Name/Number: AGL Rate Increase Filing Project/AGL RI7 PA

General Information

Project Name: AGL Rate Increase Filing Project

Project Number: AGL RI7 PA

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 25%

Deemer Date:

Submitted By: Melissa Rajsic-McLaughlin

Filing Description:

January 6, 2016

Pennsylvania Insurance Department

Attn: Life and Health Rate Review Section

Re: AMERICAN GENERAL LIFE INSURANCE COMPANY

FEIN # 25-0598210 NAIC # 60488

INDIVIDUAL ACCIDENT AND HEALTH INSURANCE

Rate Increase for:

Non-Tax Qualified Long Term Care Policy 64028-PA

Tax Qualified Long Term Care Rider C12271-PA

Inflation Benefit Rider 64031

Nonforfeiture Benefit Rider 64032

Dear Sir or Madam:

On behalf of American General Life Insurance Company (AGL), we at Long Term Care Group, Inc. (LTCG) are submitting the enclosed actuarial memorandum and rate sheets for your review and approval. A letter from AGL authorizing LTCG to make this rate filing on behalf of AGL is included.

The enclosed actuarial memorandum details the request for a 25% rate increase for AGL's long term care insurance Policy Form Series 64028 as noted above. The company discontinued sales of this form series in calendar year 2001. We are requesting this rate increase because persistency and claim experience are expected to produce lifetime loss ratios that far exceed the original pricing loss ratio. Your department has approved previous rate increases on this business. At this time, an additional rate increase of 25% is needed to mitigate future losses.

While an increase larger than 25% is justified at this time, the company is not seeking a higher increase. The company will continue to monitor the emerging experience of this block and review whether an additional rate increase is necessary.

The company will offer insureds affected by the premium increase several options to change their benefits. These options will allow insureds the flexibility to maintain their current premium level, if desired.

The rates will be effective following approval and fulfillment of all statutory and contractual requirements, but not earlier than

State: Pennsylvania **Filing Company:** American General Life Insurance Company
TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.003 Other
Product Name: AGL Individual Long Term Care Insurance
Project Name/Number: AGL Rate Increase Filing Project/AGL RI7 PA

August 1, 2016, which is more than one year from the effective date of the previous rate increase. The rate increase will apply to all premium paying policyholders.

We trust that you will find our filing to be in order and hope that you will grant your Department's approval to this submission. If you have any questions or would like to discuss any of the materials included in this submission, please feel free to call me directly at (952) 516-6972 or send me an email to Carolyn.Bittner@lctcg.com.

We look forward to hearing from you.

Sincerely,

Carolyn Bittner, FSA, MAAA
 Consulting Actuary
 LTCG
 Acting as a consultant to
 American General Life Insurance Company

Company and Contact

Filing Contact Information

Carolyn Bittner, Carolyn.Bittner@lctcg.com
 1210 Northbrook Drive 952-516-6972 [Phone]
 Suite 100
 Trevoese, PA 19053

Filing Company Information

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

American General Life Insurance Company	CoCode: 60488	State of Domicile: Texas
2727-A Allen Parkway	Group Code: 12	Company Type: Life and Health
Houston, TX 77019	Group Name:	State ID Number:
(713) 831-3150 ext. [Phone]	FEIN Number: 25-0598210	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

State: Pennsylvania **Filing Company:** American General Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: AGL Individual Long Term Care Insurance
Project Name/Number: AGL Rate Increase Filing Project/AGL RI7 PA

Rate Information

Rate data applies to filing.

Filing Method: SERFF - Review and Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 15.000%
Effective Date of Last Rate Revision: 05/01/2015
Filing Method of Last Filing: SERFF - Review and Approval

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):
American General Life Insurance Company	403.000%	25.000%	\$369,194	397	\$1,476,774	25.000%	25.000%

SERFF Tracking #:

LTCG-130391353

State Tracking #:

LTCG-130391353

Company Tracking #:

AGL RI7 PA

State:

Pennsylvania

Filing Company:

American General Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name:

AGL Individual Long Term Care Insurance

Project Name/Number:

AGL Rate Increase Filing Project/AGL RI7 PA

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Sheets	64028-PA, C12277-PA, 64031, 64032	Revised	Previous State Filing Number: LTCG-128129847 Percent Rate Change Request: 25	AGL RI7 PA Current Rate Sheets.pdf, AGL RI7 PA Proposed Rate Sheets with 25% rate increase.pdf,

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 0% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 All Areas

Policy form Series 64028
 Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	69	84	93	100	145
50-59	87	109	127	153	227
60-64	133	161	181	192	284
65-69	196	232	262	283	325
70	291	334	380	423	500
71	324	370	420	470	557
72	355	401	460	516	618
73	411	465	536	601	713
74	461	524	610	684	808
75	516	588	684	771	906
76	569	651	761	851	1,002
77	624	711	835	936	1,097
78	689	787	923	1,034	1,213
79	754	859	1,010	1,135	1,331
80	819	935	1,097	1,235	1,443
81	887	1,010	1,185	1,333	1,558
82	951	1,086	1,272	1,431	1,673
83	1,041	1,190	1,397	1,570	1,825
84	1,134	1,296	1,521	1,708	1,977
85	1,225	1,404	1,645	1,852	2,130
86	1,318	1,508	1,770	1,990	2,278
87	1,412	1,616	1,898	2,132	2,430
88	1,570	1,796	2,110	2,370	2,704
89	1,731	1,978	2,323	2,611	2,975

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 50% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy form Series 64028
 Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	87	108	121	132	167
50-59	116	139	160	176	238
60-64	171	210	237	254	325
65-69	247	301	339	366	445
70	346	417	473	520	628
71	378	457	520	569	689
72	411	499	564	619	748
73	466	565	644	707	851
74	523	634	723	795	952
75	577	700	804	881	1,055
76	634	771	881	968	1,158
77	689	842	963	1,056	1,259
78	767	928	1,068	1,175	1,382
79	850	1,017	1,172	1,290	1,507
80	928	1,104	1,275	1,412	1,634
81	1,006	1,190	1,379	1,530	1,754
82	1,088	1,279	1,482	1,645	1,878
83	1,191	1,404	1,627	1,811	2,049
84	1,300	1,530	1,776	1,970	2,221
85	1,405	1,657	1,921	2,132	2,387
86	1,513	1,777	2,064	2,293	2,556
87	1,617	1,902	2,207	2,453	2,728
88	1,802	2,117	2,458	2,730	3,034
89	1,984	2,332	2,705	3,005	3,341

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028
 Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	95	121	137	148	176
50-59	129	155	175	192	246
60-64	190	237	263	286	347
65-69	279	342	383	415	515
70	378	477	526	573	700
71	411	509	577	628	764
72	443	553	626	680	827
73	500	626	711	771	935
74	557	698	792	859	1,041
75	613	772	874	951	1,149
76	673	848	959	1,041	1,252
77	728	919	1,044	1,133	1,359
78	819	1,018	1,158	1,262	1,490
79	910	1,113	1,275	1,396	1,622
80	1,001	1,213	1,389	1,526	1,753
81	1,089	1,308	1,507	1,659	1,884
82	1,180	1,405	1,622	1,791	2,015
83	1,295	1,542	1,779	1,967	2,198
84	1,410	1,681	1,939	2,141	2,378
85	1,524	1,817	2,098	2,316	2,561
86	1,640	1,958	2,256	2,492	2,743
87	1,754	2,094	2,415	2,669	2,923
88	1,952	2,329	2,688	2,967	3,253
89	2,152	2,562	2,959	3,267	3,581

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 0% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 All Areas

Policy Form Series 64028 with 64032
 Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	85	101	116	124	181
50-59	109	137	155	190	283
60-64	167	199	224	238	352
65-69	238	284	324	346	399
70	350	401	460	509	604
71	389	445	505	565	673
72	427	481	553	619	741
73	489	554	641	719	851
74	547	624	723	817	960
75	611	697	810	913	1,072
76	669	767	896	1,005	1,181
77	733	835	982	1,099	1,288
78	808	923	1,086	1,214	1,426
79	887	1,010	1,188	1,334	1,562
80	963	1,097	1,288	1,450	1,699
81	1,041	1,188	1,395	1,563	1,832
82	1,117	1,272	1,497	1,681	1,967
83	1,222	1,397	1,643	1,847	2,145
84	1,333	1,524	1,786	2,008	2,323
85	1,442	1,650	1,935	2,176	2,502
86	1,550	1,776	2,082	2,339	2,677
87	1,658	1,899	2,230	2,507	2,857
88	1,847	2,110	2,478	2,785	3,174
89	2,032	2,325	2,730	3,065	3,495

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 50% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64032
 Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	109	132	152	164	208
50-59	144	173	198	221	296
60-64	210	261	292	315	406
65-69	307	370	415	451	546
70	415	505	570	628	761
71	454	547	626	682	827
72	492	596	674	743	897
73	557	674	771	848	1,018
74	619	754	859	944	1,134
75	682	833	951	1,045	1,245
76	748	910	1,041	1,143	1,366
77	808	989	1,134	1,243	1,481
78	902	1,091	1,252	1,379	1,627
79	997	1,191	1,375	1,518	1,770
80	1,091	1,296	1,498	1,658	1,921
81	1,185	1,397	1,617	1,796	2,064
82	1,279	1,503	1,743	1,935	2,206
83	1,398	1,650	1,912	2,125	2,407
84	1,526	1,796	2,086	2,315	2,605
85	1,651	1,944	2,255	2,507	2,806
86	1,777	2,087	2,423	2,693	3,005
87	1,902	2,234	2,596	2,882	3,205
88	2,117	2,489	2,888	3,207	3,566
89	2,329	2,738	3,176	3,532	3,927

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64032
 Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	117	152	171	183	221
50-59	160	196	216	238	307
60-64	237	292	327	355	428
65-69	342	420	470	509	633
70	457	565	635	696	848
71	493	613	696	756	919
72	530	661	751	817	995
73	597	748	850	919	1,117
74	664	833	942	1,025	1,236
75	728	914	1,037	1,126	1,359
76	792	1,001	1,133	1,228	1,481
77	858	1,081	1,225	1,327	1,596
78	963	1,197	1,359	1,482	1,753
79	1,068	1,308	1,498	1,636	1,906
80	1,175	1,426	1,634	1,793	2,059
81	1,280	1,536	1,770	1,950	2,214
82	1,388	1,651	1,906	2,103	2,366
83	1,521	1,812	2,093	2,310	2,582
84	1,657	1,977	2,277	2,516	2,793
85	1,791	2,138	2,468	2,724	3,010
86	1,927	2,299	2,653	2,928	3,222
87	2,064	2,460	2,839	3,136	3,435
88	2,293	2,736	3,158	3,485	3,823
89	2,530	3,011	3,476	3,839	4,209

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 0% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 All Areas

Policy Form Series 64028 with 64031
 Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	133	171	190	206	286
50-59	171	215	239	261	363
60-64	224	283	317	346	505
65-69	317	389	435	470	604
70	445	523	596	664	827
71	486	565	647	728	902
72	530	610	700	795	974
73	592	682	792	897	1,095
74	656	761	887	1,002	1,214
75	719	833	979	1,105	1,339
76	782	906	1,068	1,208	1,459
77	842	982	1,159	1,312	1,578
78	913	1,065	1,259	1,421	1,708
79	982	1,149	1,354	1,531	1,840
80	1,055	1,228	1,452	1,640	1,975
81	1,121	1,310	1,549	1,753	2,103
82	1,191	1,395	1,643	1,862	2,234
83	1,295	1,508	1,779	2,010	2,399
84	1,397	1,627	1,921	2,164	2,562
85	1,498	1,745	2,054	2,316	2,728
86	1,600	1,862	2,192	2,468	2,890
87	1,704	1,978	2,329	2,620	3,056
88	1,878	2,180	2,566	2,890	3,367
89	2,049	2,379	2,801	3,157	3,675

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 50% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64031
 Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	171	216	244	263	342
50-59	216	276	311	339	435
60-64	284	363	414	450	604
65-69	401	500	564	611	808
70	526	653	741	817	1,063
71	569	700	800	887	1,150
72	611	751	859	952	1,235
73	680	838	960	1,063	1,372
74	744	926	1,063	1,175	1,507
75	815	1,010	1,164	1,287	1,645
76	881	1,097	1,264	1,397	1,784
77	951	1,185	1,366	1,508	1,921
78	1,033	1,275	1,477	1,640	2,054
79	1,117	1,366	1,589	1,770	2,192
80	1,199	1,459	1,700	1,902	2,329
81	1,285	1,549	1,812	2,032	2,462
82	1,367	1,636	1,923	2,164	2,597
83	1,485	1,777	2,086	2,341	2,792
84	1,603	1,917	2,245	2,516	2,982
85	1,716	2,053	2,404	2,693	3,167
86	1,833	2,192	2,562	2,873	3,359
87	1,952	2,332	2,724	3,049	3,550
88	2,153	2,569	3,005	3,364	3,916
89	2,349	2,806	3,276	3,667	4,276

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64031
 Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	190	244	276	299	371
50-59	239	308	350	380	473
60-64	319	407	461	501	656
65-69	450	564	634	690	923
70	573	727	827	904	1,199
71	618	782	890	974	1,295
72	657	835	958	1,045	1,388
73	733	932	1,063	1,164	1,536
74	804	1,026	1,172	1,280	1,684
75	873	1,119	1,279	1,397	1,833
76	944	1,214	1,388	1,513	1,985
77	1,017	1,310	1,493	1,630	2,132
78	1,112	1,410	1,617	1,777	2,271
79	1,204	1,507	1,743	1,923	2,415
80	1,296	1,605	1,863	2,071	2,556
81	1,389	1,704	1,986	2,221	2,697
82	1,482	1,802	2,110	2,366	2,839
83	1,612	1,954	2,285	2,556	3,048
84	1,737	2,108	2,460	2,751	3,256
85	1,862	2,256	2,638	2,946	3,464
86	1,990	2,410	2,812	3,141	3,669
87	2,116	2,562	2,987	3,330	3,879
88	2,333	2,824	3,295	3,674	4,277
89	2,550	3,085	3,595	4,009	4,670

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 0% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 All Areas

Policy Form Series 64028 with 64031 and 64032
 Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	167	210	237	254	355
50-59	210	263	299	324	451
60-64	279	350	393	427	626
65-69	389	477	532	577	741
70	538	633	719	804	1,001
71	587	680	779	874	1,086
72	635	733	842	952	1,168
73	707	817	946	1,072	1,308
74	782	904	1,055	1,191	1,446
75	851	986	1,158	1,310	1,586
76	919	1,071	1,259	1,427	1,722
77	989	1,156	1,362	1,542	1,854
78	1,071	1,251	1,481	1,671	2,008
79	1,156	1,350	1,593	1,799	2,161
80	1,241	1,443	1,705	1,927	2,320
81	1,318	1,541	1,817	2,059	2,474
82	1,398	1,635	1,930	2,185	2,625
83	1,521	1,776	2,093	2,364	2,819
84	1,643	1,912	2,255	2,546	3,011
85	1,761	2,049	2,415	2,724	3,205
86	1,879	2,185	2,577	2,900	3,396
87	2,001	2,325	2,736	3,079	3,589
88	2,206	2,562	3,014	3,396	3,958
89	2,407	2,796	3,292	3,708	4,319

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 50% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64031 and 64032
 Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	210	269	301	327	423
50-59	269	342	386	420	538
60-64	352	451	509	554	748
65-69	493	613	690	751	990
70	635	788	895	986	1,285
71	682	843	963	1,065	1,382
72	735	902	1,033	1,143	1,481
73	815	1,002	1,150	1,268	1,636
74	888	1,099	1,264	1,397	1,793
75	963	1,197	1,379	1,524	1,952
76	1,041	1,295	1,490	1,650	2,103
77	1,117	1,395	1,605	1,776	2,255
78	1,213	1,498	1,737	1,927	2,415
79	1,312	1,605	1,868	2,082	2,577
80	1,412	1,712	1,999	2,234	2,736
81	1,507	1,817	2,130	2,387	2,895
82	1,608	1,923	2,261	2,546	3,056
83	1,745	2,087	2,451	2,751	3,276
84	1,884	2,252	2,638	2,956	3,501
85	2,016	2,414	2,824	3,166	3,723
86	2,157	2,577	3,011	3,374	3,947
87	2,293	2,738	3,202	3,581	4,172
88	2,531	3,019	3,532	3,953	4,602
89	2,763	3,296	3,850	4,309	5,022

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64031 and 64032
 Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	237	301	342	370	461
50-59	299	383	435	470	588
60-64	396	505	573	624	815
65-69	547	690	779	850	1,134
70	696	874	1,001	1,091	1,452
71	743	937	1,072	1,175	1,558
72	788	1,002	1,149	1,256	1,666
73	873	1,112	1,268	1,389	1,835
74	958	1,221	1,396	1,524	2,006
75	1,034	1,327	1,515	1,658	2,175
76	1,113	1,434	1,635	1,786	2,341
77	1,191	1,541	1,754	1,914	2,507
78	1,306	1,657	1,902	2,087	2,673
79	1,415	1,770	2,048	2,261	2,839
80	1,524	1,886	2,192	2,435	3,005
81	1,634	2,001	2,333	2,605	3,167
82	1,743	2,117	2,478	2,780	3,336
83	1,891	2,294	2,684	3,005	3,578
84	2,039	2,476	2,890	3,230	3,827
85	2,185	2,653	3,097	3,462	4,070
86	2,339	2,834	3,303	3,689	4,311
87	2,486	3,011	3,508	3,913	4,557
88	2,743	3,319	3,871	4,318	5,024
89	2,993	3,626	4,222	4,712	5,487

American General Life Insurance Company
Policy Form Series 64028
Long Term Care Policy

Rate Schedule

I. Substandard Rate classifications

Issue Age	Standard	Select	Underwriting Problems
18-59	129%	175%	210%
60-64	129%	174%	210%
65-69	126%	170%	205%
70-74	125%	167%	202%
75-79	123%	166%	200%
80-84	118%	160%	192%
85-89	114%	154%	185%

II. Area Rating

Area 1: All other areas.

Area 2: California, New York, All other Florida
counties not included in Area 3.

Area 3: Florida counties: Dade, Broward,
Fort Lauderdale, Palm.

III. Elimination Period

Elimination Period	Percentage Discount
0	0%
7	6%
14	10%
20	12%
30	13%
60	22%
100	28%

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 0% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 All Areas

Policy form Series 64028
 Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	86	105	116	125	181
50-59	109	136	159	191	284
60-64	166	201	226	240	355
65-69	245	290	328	354	406
70	364	418	475	529	625
71	405	463	525	588	696
72	444	501	575	645	773
73	514	581	670	751	891
74	576	655	763	855	1,010
75	645	735	855	964	1,133
76	711	814	951	1,064	1,253
77	780	889	1,044	1,170	1,371
78	861	984	1,154	1,293	1,516
79	943	1,074	1,263	1,419	1,664
80	1,024	1,169	1,371	1,544	1,804
81	1,109	1,263	1,481	1,666	1,948
82	1,189	1,358	1,590	1,789	2,091
83	1,301	1,488	1,746	1,963	2,281
84	1,418	1,620	1,901	2,135	2,471
85	1,531	1,755	2,056	2,315	2,663
86	1,648	1,885	2,213	2,488	2,848
87	1,765	2,020	2,373	2,665	3,038
88	1,963	2,245	2,638	2,963	3,380
89	2,164	2,473	2,904	3,264	3,719

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 50% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy form Series 64028
 Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	109	135	151	165	209
50-59	145	174	200	220	298
60-64	214	263	296	318	406
65-69	309	376	424	458	556
70	433	521	591	650	785
71	473	571	650	711	861
72	514	624	705	774	935
73	583	706	805	884	1,064
74	654	793	904	994	1,190
75	721	875	1,005	1,101	1,319
76	793	964	1,101	1,210	1,448
77	861	1,053	1,204	1,320	1,574
78	959	1,160	1,335	1,469	1,728
79	1,063	1,271	1,465	1,613	1,884
80	1,160	1,380	1,594	1,765	2,043
81	1,258	1,488	1,724	1,913	2,193
82	1,360	1,599	1,853	2,056	2,348
83	1,489	1,755	2,034	2,264	2,561
84	1,625	1,913	2,220	2,463	2,776
85	1,756	2,071	2,401	2,665	2,984
86	1,891	2,221	2,580	2,866	3,195
87	2,021	2,378	2,759	3,066	3,410
88	2,253	2,646	3,073	3,413	3,793
89	2,480	2,915	3,381	3,756	4,176

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028
 Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	119	151	171	185	220
50-59	161	194	219	240	308
60-64	238	296	329	358	434
65-69	349	428	479	519	644
70	473	596	658	716	875
71	514	636	721	785	955
72	554	691	783	850	1,034
73	625	783	889	964	1,169
74	696	873	990	1,074	1,301
75	766	965	1,093	1,189	1,436
76	841	1,060	1,199	1,301	1,565
77	910	1,149	1,305	1,416	1,699
78	1,024	1,273	1,448	1,578	1,863
79	1,138	1,391	1,594	1,745	2,028
80	1,251	1,516	1,736	1,908	2,191
81	1,361	1,635	1,884	2,074	2,355
82	1,475	1,756	2,028	2,239	2,519
83	1,619	1,928	2,224	2,459	2,748
84	1,763	2,101	2,424	2,676	2,973
85	1,905	2,271	2,623	2,895	3,201
86	2,050	2,448	2,820	3,115	3,429
87	2,193	2,618	3,019	3,336	3,654
88	2,440	2,911	3,360	3,709	4,066
89	2,690	3,203	3,699	4,084	4,476

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 0% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 All Areas

Policy Form Series 64028 with 64032
 Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	106	126	145	155	226
50-59	136	171	194	238	354
60-64	209	249	280	298	440
65-69	298	355	405	433	499
70	438	501	575	636	755
71	486	556	631	706	841
72	534	601	691	774	926
73	611	693	801	899	1,064
74	684	780	904	1,021	1,200
75	764	871	1,013	1,141	1,340
76	836	959	1,120	1,256	1,476
77	916	1,044	1,228	1,374	1,610
78	1,010	1,154	1,358	1,518	1,783
79	1,109	1,263	1,485	1,668	1,953
80	1,204	1,371	1,610	1,813	2,124
81	1,301	1,485	1,744	1,954	2,290
82	1,396	1,590	1,871	2,101	2,459
83	1,528	1,746	2,054	2,309	2,681
84	1,666	1,905	2,233	2,510	2,904
85	1,803	2,063	2,419	2,720	3,128
86	1,938	2,220	2,603	2,924	3,346
87	2,073	2,374	2,788	3,134	3,571
88	2,309	2,638	3,098	3,481	3,968
89	2,540	2,906	3,413	3,831	4,369

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64032
Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	136	165	190	205	260
50-59	180	216	248	276	370
60-64	263	326	365	394	508
65-69	384	463	519	564	683
70	519	631	713	785	951
71	568	684	783	853	1,034
72	615	745	843	929	1,121
73	696	843	964	1,060	1,273
74	774	943	1,074	1,180	1,418
75	853	1,041	1,189	1,306	1,556
76	935	1,138	1,301	1,429	1,708
77	1,010	1,236	1,418	1,554	1,851
78	1,128	1,364	1,565	1,724	2,034
79	1,246	1,489	1,719	1,898	2,213
80	1,364	1,620	1,873	2,073	2,401
81	1,481	1,746	2,021	2,245	2,580
82	1,599	1,879	2,179	2,419	2,758
83	1,748	2,063	2,390	2,656	3,009
84	1,908	2,245	2,608	2,894	3,256
85	2,064	2,430	2,819	3,134	3,508
86	2,221	2,609	3,029	3,366	3,756
87	2,378	2,793	3,245	3,603	4,006
88	2,646	3,111	3,610	4,009	4,458
89	2,911	3,423	3,970	4,415	4,909

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64032
 Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	146	190	214	229	276
50-59	200	245	270	298	384
60-64	296	365	409	444	535
65-69	428	525	588	636	791
70	571	706	794	870	1,060
71	616	766	870	945	1,149
72	663	826	939	1,021	1,244
73	746	935	1,063	1,149	1,396
74	830	1,041	1,178	1,281	1,545
75	910	1,143	1,296	1,408	1,699
76	990	1,251	1,416	1,535	1,851
77	1,073	1,351	1,531	1,659	1,995
78	1,204	1,496	1,699	1,853	2,191
79	1,335	1,635	1,873	2,045	2,383
80	1,469	1,783	2,043	2,241	2,574
81	1,600	1,920	2,213	2,438	2,768
82	1,735	2,064	2,383	2,629	2,958
83	1,901	2,265	2,616	2,888	3,228
84	2,071	2,471	2,846	3,145	3,491
85	2,239	2,673	3,085	3,405	3,763
86	2,409	2,874	3,316	3,660	4,028
87	2,580	3,075	3,549	3,920	4,294
88	2,866	3,420	3,948	4,356	4,779
89	3,163	3,764	4,345	4,799	5,261

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 0% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 All Areas

Policy Form Series 64028 with 64031
 Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	166	214	238	258	358
50-59	214	269	299	326	454
60-64	280	354	396	433	631
65-69	396	486	544	588	755
70	556	654	745	830	1,034
71	608	706	809	910	1,128
72	663	763	875	994	1,218
73	740	853	990	1,121	1,369
74	820	951	1,109	1,253	1,518
75	899	1,041	1,224	1,381	1,674
76	978	1,133	1,335	1,510	1,824
77	1,053	1,228	1,449	1,640	1,973
78	1,141	1,331	1,574	1,776	2,135
79	1,228	1,436	1,693	1,914	2,300
80	1,319	1,535	1,815	2,050	2,469
81	1,401	1,638	1,936	2,191	2,629
82	1,489	1,744	2,054	2,328	2,793
83	1,619	1,885	2,224	2,513	2,999
84	1,746	2,034	2,401	2,705	3,203
85	1,873	2,181	2,568	2,895	3,410
86	2,000	2,328	2,740	3,085	3,613
87	2,130	2,473	2,911	3,275	3,820
88	2,348	2,725	3,208	3,613	4,209
89	2,561	2,974	3,501	3,946	4,594

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031
Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	214	270	305	329	428
50-59	270	345	389	424	544
60-64	355	454	518	563	755
65-69	501	625	705	764	1,010
70	658	816	926	1,021	1,329
71	711	875	1,000	1,109	1,438
72	764	939	1,074	1,190	1,544
73	850	1,048	1,200	1,329	1,715
74	930	1,158	1,329	1,469	1,884
75	1,019	1,263	1,455	1,609	2,056
76	1,101	1,371	1,580	1,746	2,230
77	1,189	1,481	1,708	1,885	2,401
78	1,291	1,594	1,846	2,050	2,568
79	1,396	1,708	1,986	2,213	2,740
80	1,499	1,824	2,125	2,378	2,911
81	1,606	1,936	2,265	2,540	3,078
82	1,709	2,045	2,404	2,705	3,246
83	1,856	2,221	2,608	2,926	3,490
84	2,004	2,396	2,806	3,145	3,728
85	2,145	2,566	3,005	3,366	3,959
86	2,291	2,740	3,203	3,591	4,199
87	2,440	2,915	3,405	3,811	4,438
88	2,691	3,211	3,756	4,205	4,895
89	2,936	3,508	4,095	4,584	5,345

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64031
 Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	238	305	345	374	464
50-59	299	385	438	475	591
60-64	399	509	576	626	820
65-69	563	705	793	863	1,154
70	716	909	1,034	1,130	1,499
71	773	978	1,113	1,218	1,619
72	821	1,044	1,198	1,306	1,735
73	916	1,165	1,329	1,455	1,920
74	1,005	1,283	1,465	1,600	2,105
75	1,091	1,399	1,599	1,746	2,291
76	1,180	1,518	1,735	1,891	2,481
77	1,271	1,638	1,866	2,038	2,665
78	1,390	1,763	2,021	2,221	2,839
79	1,505	1,884	2,179	2,404	3,019
80	1,620	2,006	2,329	2,589	3,195
81	1,736	2,130	2,483	2,776	3,371
82	1,853	2,253	2,638	2,958	3,549
83	2,015	2,443	2,856	3,195	3,810
84	2,171	2,635	3,075	3,439	4,070
85	2,328	2,820	3,298	3,683	4,330
86	2,488	3,013	3,515	3,926	4,586
87	2,645	3,203	3,734	4,163	4,849
88	2,916	3,530	4,119	4,593	5,346
89	3,188	3,856	4,494	5,011	5,838

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	209	263	296	318	444
50-59	263	329	374	405	564
60-64	349	438	491	534	783
65-69	486	596	665	721	926
70	673	791	899	1,005	1,251
71	734	850	974	1,093	1,358
72	794	916	1,053	1,190	1,460
73	884	1,021	1,183	1,340	1,635
74	978	1,130	1,319	1,489	1,808
75	1,064	1,233	1,448	1,638	1,983
76	1,149	1,339	1,574	1,784	2,153
77	1,236	1,445	1,703	1,928	2,318
78	1,339	1,564	1,851	2,089	2,510
79	1,445	1,688	1,991	2,249	2,701
80	1,551	1,804	2,131	2,409	2,900
81	1,648	1,926	2,271	2,574	3,093
82	1,748	2,044	2,413	2,731	3,281
83	1,901	2,220	2,616	2,955	3,524
84	2,054	2,390	2,819	3,183	3,764
85	2,201	2,561	3,019	3,405	4,006
86	2,349	2,731	3,221	3,625	4,245
87	2,501	2,906	3,420	3,849	4,486
88	2,758	3,203	3,768	4,245	4,948
89	3,009	3,495	4,115	4,635	5,399

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	263	336	376	409	529
50-59	336	428	483	525	673
60-64	440	564	636	693	935
65-69	616	766	863	939	1,238
70	794	985	1,119	1,233	1,606
71	853	1,054	1,204	1,331	1,728
72	919	1,128	1,291	1,429	1,851
73	1,019	1,253	1,438	1,585	2,045
74	1,110	1,374	1,580	1,746	2,241
75	1,204	1,496	1,724	1,905	2,440
76	1,301	1,619	1,863	2,063	2,629
77	1,396	1,744	2,006	2,220	2,819
78	1,516	1,873	2,171	2,409	3,019
79	1,640	2,006	2,335	2,603	3,221
80	1,765	2,140	2,499	2,793	3,420
81	1,884	2,271	2,663	2,984	3,619
82	2,010	2,404	2,826	3,183	3,820
83	2,181	2,609	3,064	3,439	4,095
84	2,355	2,815	3,298	3,695	4,376
85	2,520	3,018	3,530	3,958	4,654
86	2,696	3,221	3,764	4,218	4,934
87	2,866	3,423	4,003	4,476	5,215
88	3,164	3,774	4,415	4,941	5,753
89	3,454	4,120	4,813	5,386	6,278

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64031 and 64032
 Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	296	376	428	463	576
50-59	374	479	544	588	735
60-64	495	631	716	780	1,019
65-69	684	863	974	1,063	1,418
70	870	1,093	1,251	1,364	1,815
71	929	1,171	1,340	1,469	1,948
72	985	1,253	1,436	1,570	2,083
73	1,091	1,390	1,585	1,736	2,294
74	1,198	1,526	1,745	1,905	2,508
75	1,293	1,659	1,894	2,073	2,719
76	1,391	1,793	2,044	2,233	2,926
77	1,489	1,926	2,193	2,393	3,134
78	1,633	2,071	2,378	2,609	3,341
79	1,769	2,213	2,560	2,826	3,549
80	1,905	2,358	2,740	3,044	3,756
81	2,043	2,501	2,916	3,256	3,959
82	2,179	2,646	3,098	3,475	4,170
83	2,364	2,868	3,355	3,756	4,473
84	2,549	3,095	3,613	4,038	4,784
85	2,731	3,316	3,871	4,328	5,088
86	2,924	3,543	4,129	4,611	5,389
87	3,108	3,764	4,385	4,891	5,696
88	3,429	4,149	4,839	5,398	6,280
89	3,741	4,533	5,278	5,890	6,859

American General Life Insurance Company
Policy Form Series 64028
Long Term Care Policy

Rate Schedule

I. Substandard Rate classifications

Issue Age	Standard	Select	Underwriting Problems
18-59	129%	175%	210%
60-64	129%	174%	210%
65-69	126%	170%	205%
70-74	125%	167%	202%
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80-84	118%	160%	192%
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II. Area Rating

Area 1: All other areas.

Area 2: California, New York, All other Florida counties not included in Area 3.

Area 3: Florida counties: Dade, Broward, Fort Lauderdale, Palm.

III. Elimination Period

Elimination Period	Percentage Discount
0	0%
7	6%
14	10%
20	12%
30	13%
60	22%
100	28%

SERFF Tracking #:

LTCG-130391353

State Tracking #:

LTCG-130391353

Company Tracking #:

AGL RI7 PA

State: Pennsylvania

Filing Company:

American General Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: AGL Individual Long Term Care Insurance

Project Name/Number: AGL Rate Increase Filing Project/AGL RI7 PA

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	AGL RI7 PA Cover Letter.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (A&H)
Comments:	Please see Section 11 on Page 7 of the attached actuarial memorandum for the actuarial certification.
Attachment(s):	AGL RI7 PA Actuarial Memorandum 2016_01_06 with Exhibits A-E.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	AGL RI7 PA Actuarial Memorandum 2016_01_06 with Exhibits A-E.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable to this rate increase only filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	AGL LTCCG Auth 2016.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable to this rate increase only filing.
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:

LTCG-130391353

State Tracking #:

LTCG-130391353

Company Tracking #:

AGL R17 PA

State:

Pennsylvania

Filing Company:

American General Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name:

AGL Individual Long Term Care Insurance

Project Name/Number:

AGL Rate Increase Filing Project/AGL R17 PA

Satisfied - Item:	Rate Table (A&H)
Comments:	These rate tables are also included under the Rate/Rule Schedule.
Attachment(s):	AGL R17 PA Current Rate Sheets.pdf AGL R17 PA Proposed Rate Sheets with 25% rate increase.pdf
Item Status:	
Status Date:	

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

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable to this rate increase only filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable to this rate increase only filing.
Attachment(s):	
Item Status:	
Status Date:	



20975 Swenson Drive
Suite 420
Waukesha, WI 53186
(877) 431-5824

January 6, 2016

Pennsylvania Insurance Department
Attn: Life and Health Rate Review Section

Re: AMERICAN GENERAL LIFE INSURANCE COMPANY
FEIN # 25-0598210 NAIC # 60488
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Rate Increase for:
Non-Tax Qualified Long Term Care Policy 64028-PA
Tax Qualified Long Term Care Rider C12271-PA
Inflation Benefit Rider 64031
Nonforfeiture Benefit Rider 64032

Dear Sir or Madam:

On behalf of American General Life Insurance Company (AGL), we at Long Term Care Group, Inc. (LTCG) are submitting the enclosed actuarial memorandum and rate sheets for your review and approval. A letter from AGL authorizing LTCG to make this rate filing on behalf of AGL is included.

The enclosed actuarial memorandum details the request for a 25% rate increase for AGL's long term care insurance Policy Form Series 64028 as noted above. The company discontinued sales of this form series in calendar year 2001. We are requesting this rate increase because persistency and claim experience are expected to produce lifetime loss ratios that far exceed the original pricing loss ratio. Your department has approved previous rate increases on this business. At this time, an additional rate increase of 25% is needed to mitigate future losses.

While an increase larger than 25% is justified at this time, the company is not seeking a higher increase. The company will continue to monitor the emerging experience of this block and review whether an additional rate increase is necessary.

The company will offer insureds affected by the premium increase several options to change their benefits. These options will allow insureds the flexibility to maintain their current premium level, if desired.

The rates will be effective following approval and fulfillment of all statutory and contractual requirements, but not earlier than August 1, 2016, which is more than one year from the effective date of the previous rate increase. The rate increase will apply to all premium paying policyholders.

January 6, 2016

Page 2 of 2

We trust that you will find our filing to be in order and hope that you will grant your Department's approval to this submission. If you have any questions or would like to discuss any of the materials included in this submission, please feel free to call me directly at (952) 516-6972 or send me an email to Carolyn.Bittner@ltcg.com.

We look forward to hearing from you.

Sincerely,

A handwritten signature in cursive script that reads "Carolyn Bittner".

Carolyn Bittner, FSA, MAAA
Consulting Actuary
LTCG
Acting as a consultant to
American General Life Insurance Company

American General Life Insurance Company
Actuarial Justification of Premium Rate Increase
For Individual Long Term Care Policy Form Series 64028

1. PURPOSE OF FILING

This is a rate increase filing for American General Life Insurance Company's existing Long Term Care Policy Form Series 64028. The purpose of this filing is to demonstrate that the anticipated loss ratio for this form meets the minimum requirements of this state. This rate filing is not intended to be used for any other purposes.

2. SCOPE OF FILING

This filing applies to the Company's Long Term Care policy and rider forms summarized below:

Series LTC-1

Policy Form 64028-PA Non-Tax Qualified
Policy Form C12277-PA Tax Qualified
Rider Form 64031 (Inflation Benefit)
Rider Form 64032-PA (Nonforfeiture Benefit)

Additionally, the policy and rider forms listed below are Franchise policies which are not regulated by the Pennsylvania Insurance Department and so approval of a rate increase for these is not being requested. The same rate increase approved for the above policies and forms will be applied, as past rate increases have been applied.

Policy Form L50004-PA Non-Tax Qualified
Policy Form L50005-PA Tax Qualified
Rider Form L50009 (Inflation Benefit)
Rider Form L50010-PA (Nonforfeiture Benefit)

The rate increase will apply to all insureds issued coverage under the above referenced forms in this state. The number of policyholders and average premiums before and after the rate increase are shown in Exhibit A.

The rate increase will apply to in-force business only as the company stopped selling Policy Form Series 64028 in 2001. There were no policies sold on or after September 15, 2002.

3. REASON FOR RATE INCREASE REQUEST

This rate filing is a request for a 25% increase. While a rate increase larger than 25% can be justified at this time, the company is currently not seeking a higher increase. Instead the company will continue to monitor emerging experience and review whether an additional rate increase is necessary.

The product was originally priced for a 61% lifetime loss ratio. Exhibit B provides the originally filed loss ratios for this policy by duration. This filing demonstrates that if future experience is

January 6, 2016

American General Life Insurance Company

Actuarial Justification of Premium Rate Increase For Individual Long Term Care Policy Form Series 64028

consistent with our best estimates, and nationwide earned premiums are restated to the historical Pennsylvania rate level, the actual lifetime loss ratio will be 100.3%. The requested rate increase is needed to mitigate future losses.

The proposed effective date after approval and fulfillment of all statutory and contractual requirements will not be sooner than August 1, 2016, which is more than one year from the implementation date of the previous rate increase.

4. RATE INCREASE HISTORY

There have been six previous rate increases on the policies included in this filing:

Approval Date	Percentage Increase
6/2/2005	25%
9/19/2007	10%
9/8/2008	25%
5/6/2010	17.5%
6/8/2012	17.5%
10/7/2014	15%

Exhibit C provides the history of rate changes for the nation.

5. PROJECTION ASSUMPTIONS

Interest – The effective annual rate of interest assumed for accumulating historical experience and for discounting projected future experience ranges from 4.9% to 6.5% by claim incurral year. A 5% interest rate was used in the initial filing.

Mortality – Mortality is based on the 1994 Group Annuitant Mortality (GAM) with underwriting selection factors and projected mortality improvement based on the AA projection scale for the first 20 policy years. All policies inforce are at duration thirteen or greater.

Policy Duration	Mortality Selection Factor	
	Male	Female
11	0.58	0.39
12	0.60	0.40
13	0.62	0.42
14	0.64	0.43
15+	0.66	0.44

The original pricing assumed mortality equal to 90% of the 1979-81 U.S. Population Mortality Table.

January 6, 2016

American General Life Insurance Company

Actuarial Justification of Premium Rate Increase For Individual Long Term Care Policy Form Series 64028

Voluntary Lapse Rates - Actual voluntary lapse rates have been considerably lower than pricing assumptions. The following table displays original pricing lapse rates.

Original Pricing Lapse Rates	
Duration	Lapse Rate
1	24%
2	20%
3	10%
4	10%
5	8%
6	7%
7	6%
8-10	5%
11+	4%

Voluntary lapse assumptions are based on actual lapse experience between January 1, 2004 and March 31, 2013. Actual lapse rates were studied separately for lapses unrelated to rate increases and for shock lapses due to rate increases.

The following table displays the actual experience lapse rates unrelated to rate increases for durations 7 and greater. All policies inforce are at duration thirteen or greater.

Exposure Period	Policy Duration	Actual Experience Lapse Rates Unrelated to Rate Increases							Total
		<50	50-59	60-64	65-69	70-74	75-79	80+	
2004+	7+	3.3%	1.5%	1.2%	1.4%	1.7%	1.9%	1.7%	1.5%

Best estimate lapse assumptions for lapses unrelated to rate increases are displayed in the table below:

Best Estimate Lapse Rates Unrelated to Rate Increases	
Duration	All Ages
12+	1.5%

Actual experience lapse rates for lapses due to rate increases ranging from approximately 15% to 25% are displayed in the table below:

American General Life Insurance Company

Actuarial Justification of Premium Rate Increase
For Individual Long Term Care Policy Form Series 64028

Shock Lapse Experience by Rate Increase Rate Increases Ranging from 15% to 25% For Duration 7 or Greater			
Rate Increase	Exposure Years	Terminations	Shock Lapse
Rate Increase 1	2,889	107	3.6%
Rate Increase 2	5,275	236	4.4%
Rate Increase 3	4,505	291	6.3%
Rate Increase 4	2,789	132	4.6%
Rate Increase 5	1,127	59	5.1%
Rate Increase 6	414	20	4.7%
Rate Increases 3-6	8,835	502	5.5%

The shock lapse rates noted above are distributed based on policyholder premium payment mode. Therefore, the shock lapse rates displayed above do not translate into the percentage of policyholders that lapse their policy.

The average annual shock lapse rate of 5.5% for Rate Increases 3-6 results in a shock lapse rate of approximately 1.7% of policies. Best estimate lapse assumptions used in the projections include a shock lapse rate of 1.7 % of policies for the requested rate increase. As a result of the shock lapse, it is likely that this business will experience adverse selection. However, adverse selection has not been factored into morbidity assumptions.

In addition, we increase policy termination rates to reflect claimants that either exhaust benefits or die while on claim.

Morbidity - Morbidity assumptions vary by gender, attained age and plan design and are based on American General Life Insurance Company's actual experience, long term care insured experience of LTCG administrative clients, numerous studies of non-insurance data, LTC insurance industry data and judgment. We adjusted the starting claim costs to reflect:

- Inflation on claim
- Reduced exposure for insureds already on claim
- Morbidity improvement of 1% per year for the first 20 policy years

6. MINIMUM REQUIRED LIFETIME LOSS RATIO

The minimum required lifetime loss ratio for these forms is 60%.

American General Life Insurance Company

Actuarial Justification of Premium Rate Increase
For Individual Long Term Care Policy Form Series 64028

7. PROJECTED FUTURE EXPERIENCE

Future experience, which has been projected for forty years using the best estimate assumptions described in Section 5, is shown in Exhibit E. The following table summarizes the nationwide anticipated future loss ratio without the requested rate increase:

Nationwide Future Experience Best Estimate Assumptions Without Rate Increase		
Earned Premium at Historical Pennsylvania Rate Level	Incurred Claims	Loss Ratio
\$112,510,224	\$344,162,318	305.9%

8. HISTORICAL EXPERIENCE

Nationwide and Pennsylvania only experience from 4/1/1997 through 12/31/2014 is shown in Exhibit E. This data includes claim payments through 12/31/2014. The following table summarizes the nationwide and Pennsylvania only historical loss ratio accumulated with interest to 12/31/2014:

Nationwide Historical Actual Experience			
Area	Earned Premium at Historical Pennsylvania Rate Level	Incurred Claims	Loss Ratio
Nationwide	\$590,323,411	\$361,014,800	61.2%
Pennsylvania	\$35,187,831	\$16,280,962	46.3%

9. LIFETIME ANTICIPATED LOSS RATIO

The lifetime anticipated loss ratio is defined as the present value of the historical and projected future incurred claims divided by the present value of the historical and projected future earned premiums. Exhibit E also provides a projection of these values with a 25% rate increase implemented in calendar year 2015. Nationwide and Pennsylvania only results are summarized below:

American General Life Insurance Company

Actuarial Justification of Premium Rate Increase For Individual Long Term Care Policy Form Series 64028

Nationwide			
Anticipated Lifetime Loss Ratio Rate Increase = 25%			
Time Period	Earned Premium at Historical/Projected Pennsylvania Rate Level	Incurred Claims	Loss Ratio
Future	\$131,906,033	\$338,850,594	256.9%
Lifetime	\$722,229,444	\$699,865,394	96.9%

Pennsylvania			
Anticipated Lifetime Loss Ratio Rate Increase = 25%			
Time Period	Earned Premium at Historical/Projected Pennsylvania Rate Level	Incurred Claims	Loss Ratio
Future	\$9,267,032	\$21,791,764	235.2%
Lifetime	\$44,454,863	\$38,072,726	85.6%

The above demonstrates that both the anticipated future loss ratio and the lifetime anticipated loss ratio are in compliance with the minimum loss ratio requirements after implementation of the 25% rate increase.

With previous rate increase requests, the state has requested nationwide and Pennsylvania projections in which earned premiums were restated to current Pennsylvania rate levels. These projections are displayed on page 3 and page 4 of Exhibit E.

10. ADDITIONAL POLICYHOLDER OPTIONS TO MITIGATE IMPACT OF PREMIUM RATE INCREASE

The company will offer the following option to policyholders to mitigate the impact of the premium increase:

Benefit Reduction Offer

The company will offer policyholders the option to reduce benefits upon notification of the premium increase. Several options will allow the policyholder to adjust or manage their premium level by modifying policy benefits. Examples of available benefit modifications include, but are not limited to, decreasing the Daily Benefit Amount (DBA), increasing the elimination period (or waiting period), and decreasing the benefit period.


American General Life Insurance Company

**Actuarial Justification of Premium Rate Increase
For Individual Long Term Care Policy Form Series 64028**

11. ACTUARIAL CERTIFICATION

I hereby certify to the best of my knowledge and judgment, the entire rate filing submitted herein is in compliance with all applicable laws of this state, the rules of the Department of Insurance, and Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. In my opinion, the rates are not excessive or unfairly discriminatory. This filing will enhance premium adequacy, but it is likely that future rate action will be necessary. Therefore, benefits cannot be certified reasonable in relation to premium.

Respectfully submitted,



Carolyn Bittner, FSA, MAAA

Consulting Actuary

LTCG

Acting as a consultant to

American General Life Insurance Company

Attachments:

Exhibit A – Nationwide and Pennsylvania Annualized Premiums

Exhibit B – Originally Filed Loss Ratios

Exhibit C – Rate Increase History

Exhibit D – Historical Experience – Nationwide and Pennsylvania

Exhibit E – Lifetime Experience Without and With Rate Increase

Current Rate Sheets

Proposed Rate Sheets (with 25% Increase)

Exhibits A-E (Excel)

January 6, 2016

American General Life Insurance Company

Nationwide and Pennsylvania Annualized Premiums

Policies Inforce as of 12/31/2014

	Lives Inforce	Average Annualized Premiums¹		
		Annualized Premium Per Inforce	With Increase Implemented in 2015	With Requested 25% Rate Increase
Nationwide	7,004	\$3,308	\$3,804	\$4,756
Pennsylvania	397	\$3,720	\$4,278	\$5,347

¹ Based on premium paying policyholders

Exhibit B

**American General Life Insurance Company
Policy Form Series 64028
Long Term Care Plan - 30 Year Projection
Original Filed Loss Ratios By Duration**

Policy Year	Present Values @ 5%					
	Premiums	Claims	Loss Ratio	Premiums	Claims	Loss Ratio
1	1,646.00	357.87	21.7%	1,646.00	349.25	21.2%
2	1,174.80	352.43	30.0%	1,118.86	327.56	29.3%
3	881.09	348.16	39.5%	799.17	308.18	38.6%
4	710.18	337.80	47.6%	613.48	284.77	46.4%
5	597.83	325.02	54.4%	491.84	260.95	53.1%
6	512.55	315.77	61.6%	401.60	241.45	60.1%
7	442.14	319.93	72.4%	329.93	232.98	70.6%
8	383.65	323.33	84.3%	272.65	224.25	82.2%
9	334.78	326.36	97.5%	226.59	215.57	95.1%
10	290.39	316.20	108.9%	187.19	198.91	106.3%
11	250.59	302.63	120.8%	153.84	181.31	117.9%
12	217.55	296.93	136.5%	127.20	169.42	133.2%
13	187.75	287.79	153.3%	104.55	156.39	149.6%
14	161.02	275.73	171.2%	85.39	142.70	167.1%
15	137.20	261.28	190.4%	69.30	128.78	185.8%
16	116.34	245.33	210.9%	55.96	115.16	205.8%
17	98.10	232.24	236.7%	44.94	103.83	231.0%
18	82.21	217.65	264.7%	35.87	92.67	258.4%
19	68.41	201.91	295.1%	28.43	81.88	288.0%
20	56.50	185.40	328.1%	22.36	71.60	320.2%
21	46.38	168.79	363.9%	17.48	62.08	355.2%
22	37.81	151.94	401.9%	13.57	53.22	392.2%
23	30.57	135.31	442.6%	10.45	45.14	432.0%
24	24.48	119.13	486.6%	7.97	37.85	474.9%
25	19.40	103.60	534.0%	6.02	31.35	521.2%
26	15.25	89.21	585.0%	4.50	25.71	570.9%
27	11.87	75.26	634.0%	3.34	20.66	618.8%
28	9.15	62.71	685.4%	2.45	16.39	668.8%
29	6.99	51.56	737.6%	1.78	12.84	719.8%
30	5.27	41.79	793.0%	1.28	9.91	773.9%
Total	8,556.25	6,829.06	79.81%	6,883.98	4,202.77	61.05%

American General Life Insurance Company
Policy Form 64028
Historical Experience

	Experience Period	Earned Premiums	Paid	Claim	Actual	Actual
			Claims by Incurral Yr	Reserves by Incurral Yr	Incurral Claims	Loss Ratio (IC/EP)
Nationwide	1997	114,262	-	-	-	0.0%
	1998	2,741,075	258,137	-	258,137	9.4%
	1999	8,897,299	1,580,307	-	1,580,307	17.8%
	2000	16,769,737	3,636,875	-	3,636,875	21.7%
	2001	25,249,863	8,000,396	256,087	8,256,483	32.7%
	2002	27,255,517	12,032,368	52,355	12,084,723	44.3%
	2003	25,899,360	11,101,003	468,239	11,569,243	44.7%
	2004	24,383,594	10,100,567	130,527	10,231,095	42.0%
	2005	23,464,347	14,264,217	463,871	14,728,088	62.8%
	2006	23,654,567	17,217,726	836,010	18,053,735	76.3%
	2007	23,429,392	15,099,513	1,229,251	16,328,764	69.7%
	2008	22,849,710	12,165,253	763,510	12,928,763	56.6%
	2009	22,762,416	15,999,460	4,534,304	20,533,764	90.2%
	2010	22,350,672	17,765,756	4,760,482	22,526,239	100.8%
	2011	22,106,283	14,275,565	6,132,674	20,408,239	92.3%
	2012	21,057,719	10,446,455	9,333,024	19,779,479	93.9%
	2013	20,400,670	7,664,074	19,054,131	26,718,205	131.0%
2014	19,452,068	1,508,745	26,035,395	27,544,141	141.6%	
	Subtotal	352,838,551	173,116,419	74,049,862	247,166,281	70.1%
	Accumulated	574,313,197	275,305,308	85,709,492	361,014,800	62.9%

	Experience Period	Earned Premiums	Paid	Claim	Actual	Actual
			Claims by Incurral Yr	Reserves by Incurral Yr	Incurral Claims	Loss Ratio (IC/EP)
Pennsylvania	1997	196	-	-	-	0.0%
	1998	62,921	-	-	-	0.0%
	1999	360,077	516	-	516	0.1%
	2000	855,473	47,229	-	47,229	5.5%
	2001	1,437,716	266,296	-	266,296	18.5%
	2002	1,640,902	294,271	-	294,271	17.9%
	2003	1,546,752	550,434	-	550,434	35.6%
	2004	1,492,682	327,868	-	327,868	22.0%
	2005	1,435,861	306,410	-	306,410	21.3%
	2006	1,517,608	1,026,637	-	1,026,637	67.6%
	2007	1,511,253	23,262	21,255	44,517	2.9%
	2008	1,499,083	1,182,097	36,244	1,218,342	81.3%
	2009	1,489,018	500,663	545,645	1,046,308	70.3%
	2010	1,511,811	1,060,549	423,274	1,483,823	98.1%
	2011	1,474,081	696,903	419,929	1,116,832	75.8%
	2012	1,474,737	528,313	269,791	798,104	54.1%
	2013	1,440,944	366,002	1,397,555	1,763,558	122.4%
2014	1,311,937	63,177	1,416,915	1,480,093	112.8%	
	Subtotal	22,063,052	7,240,627	4,530,610	11,771,237	53.4%
	Accumulated	35,187,831	11,057,501	5,223,461	16,280,962	46.3%

The interest rate used to accumulate the historical totals varies for each year. It ranges from 5.0% to 6.5%.

American General Life Insurance Company
Policy Form 64028
Lifetime Experience (Nationwide)

Year	Results Without Rate Increase			Results With Rate Increase		
	Earned Premiums at Historical PA Rate Level ¹	Incurred Claims ¹	Loss Ratio	Earned Premiums at Historical PA Rate Level ¹	Incurred Claims ¹	Loss Ratio
1997	114,262	0	0.0%	114,262	0	0.0%
1998	2,741,075	258,137	9.4%	2,741,075	258,137	9.4%
1999	8,897,299	1,580,307	17.8%	8,897,299	1,580,307	17.8%
2000	16,769,737	3,636,875	21.7%	16,769,737	3,636,875	21.7%
2001	25,249,863	8,256,483	32.7%	25,249,863	8,256,483	32.7%
2002	27,255,517	12,084,723	44.3%	27,255,517	12,084,723	44.3%
2003	25,899,360	11,569,243	44.7%	25,899,360	11,569,243	44.7%
2004	24,383,594	10,231,095	42.0%	24,383,594	10,231,095	42.0%
2005	24,586,365	14,728,088	59.9%	24,586,365	14,728,088	59.9%
2006	26,068,649	18,053,735	69.3%	26,068,649	18,053,735	69.3%
2007	24,263,755	16,328,764	67.3%	24,263,755	16,328,764	67.3%
2008	23,012,897	12,928,763	56.2%	23,012,897	12,928,763	56.2%
2009	25,853,357	20,533,764	79.4%	25,853,357	20,533,764	79.4%
2010	23,747,468	22,526,239	94.9%	23,747,468	22,526,239	94.9%
2011	22,796,145	20,408,239	89.5%	22,796,145	20,408,239	89.5%
2012	21,547,633	19,779,479	91.8%	21,547,633	19,779,479	91.8%
2013	20,808,526	26,718,205	128.4%	20,808,526	26,718,205	128.4%
2014	19,853,328	27,544,141	138.7%	19,853,328	27,544,141	138.7%
Accumulated ²	590,323,411	361,014,800	61.2%	590,323,411	361,014,800	61.2%
2015	18,483,478	25,847,765	139.8%	18,481,656	25,844,160	139.8%
2016	17,604,022	26,505,331	150.6%	19,417,719	26,305,031	135.5%
2017	15,740,293	27,336,332	173.7%	19,291,238	26,865,136	139.3%
2018	14,031,403	28,094,999	200.2%	17,198,078	27,600,792	160.5%
2019	12,446,206	28,736,114	230.9%	15,263,384	28,231,611	185.0%
2020	10,975,046	29,199,174	266.1%	13,465,273	28,687,409	213.0%
2021	9,613,368	29,450,044	306.3%	11,798,546	28,934,662	245.2%
2022	8,359,305	29,567,519	353.7%	10,261,751	29,050,728	283.1%
2023	7,217,006	29,522,716	409.1%	8,860,898	29,007,205	327.4%
2024	6,189,581	29,253,360	472.6%	7,600,302	28,743,007	378.2%
2025	5,268,468	28,686,734	544.5%	6,469,781	28,186,628	435.7%
2026	4,445,623	27,813,005	625.6%	5,459,665	27,328,533	500.6%
2027	3,715,072	26,695,696	718.6%	4,562,735	26,231,085	574.9%
2028	3,074,663	25,366,640	825.0%	3,776,391	24,925,533	660.0%
2029	2,521,358	23,883,387	947.2%	3,096,949	23,468,464	757.8%
2030	2,048,233	22,240,330	1085.8%	2,515,927	21,854,349	868.6%
2031	1,647,477	20,486,873	1243.5%	2,023,756	20,131,801	994.8%
2032	1,310,371	18,666,548	1424.5%	1,609,737	18,343,575	1139.5%
2033	1,029,846	16,811,738	1632.5%	1,265,193	16,521,427	1305.8%
2034	799,963	14,974,080	1871.8%	982,834	14,716,131	1497.3%
2035	615,090	13,187,392	2144.0%	755,746	12,960,850	1715.0%
2036	468,976	11,499,402	2452.0%	576,253	11,302,401	1961.4%
2037	354,507	9,942,247	2804.5%	435,627	9,772,418	2243.3%
2038	265,629	8,533,347	3212.5%	326,429	8,388,002	2569.6%
2039	197,155	7,267,681	3686.3%	242,294	7,144,207	2948.6%
2040	144,869	6,134,651	4234.6%	178,045	6,030,670	3387.2%
2041	105,085	5,135,946	4887.4%	129,156	5,049,074	3909.3%
2042	75,162	4,258,797	5666.1%	92,384	4,186,913	4532.1%
2043	52,976	3,495,266	6597.8%	65,117	3,436,370	5277.2%
2044	36,692	2,841,337	7743.9%	45,103	2,793,554	6193.8%
2045	25,010	2,287,066	9144.7%	30,745	2,248,687	7313.9%
2046	16,755	1,818,317	10852.2%	20,601	1,787,862	8678.6%
2047	11,020	1,430,995	12985.9%	13,551	1,407,098	10383.5%
2048	7,104	1,115,881	15708.3%	8,737	1,097,307	12558.8%
2049	4,457	859,116	19277.1%	5,483	844,863	15409.2%
2050	2,684	653,832	24362.8%	3,303	643,026	19470.0%
2051	1,549	491,930	31757.4%	1,907	483,831	25375.3%
2052	855	364,821	42679.0%	1,052	358,841	34101.0%
2053	426	267,419	62745.6%	525	263,053	50138.9%
2054	197	193,724	98122.0%	243	190,575	78415.7%
Present Value ²	112,510,224	344,162,318	305.9%	131,906,033	338,850,594	256.9%
Lifetime ²	702,833,635	705,177,119	100.3%	722,229,444	699,865,394	96.9%

¹ Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 5 of the actuarial memorandum. Earned premiums have been restated to historical Pennsylvania rate levels.

² The interest rate ranges from 4.9% to 6.5% by claim incurral year.

American General Life Insurance Company
Policy Form 64028
Lifetime Experience (Pennsylvania Only)

Year	Results Without Rate Increase			Results With Rate Increase		
	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio
1997	196	0	0.0%	196	0	0.0%
1998	62,921	0	0.0%	62,921	0	0.0%
1999	360,077	516	0.1%	360,077	516	0.1%
2000	855,473	47,229	5.5%	855,473	47,229	5.5%
2001	1,437,716	266,296	18.5%	1,437,716	266,296	18.5%
2002	1,640,902	294,271	17.9%	1,640,902	294,271	17.9%
2003	1,546,752	550,434	35.6%	1,546,752	550,434	35.6%
2004	1,492,682	327,868	22.0%	1,492,682	327,868	22.0%
2005	1,435,861	306,410	21.3%	1,435,861	306,410	21.3%
2006	1,517,608	1,026,637	67.6%	1,517,608	1,026,637	67.6%
2007	1,511,253	44,517	2.9%	1,511,253	44,517	2.9%
2008	1,499,083	1,218,342	81.3%	1,499,083	1,218,342	81.3%
2009	1,489,018	1,046,308	70.3%	1,489,018	1,046,308	70.3%
2010	1,511,811	1,483,823	98.1%	1,511,811	1,483,823	98.1%
2011	1,474,081	1,116,832	75.8%	1,474,081	1,116,832	75.8%
2012	1,474,737	798,104	54.1%	1,474,737	798,104	54.1%
2013	1,440,944	1,763,558	122.4%	1,440,944	1,763,558	122.4%
2014	1,311,937	1,480,093	112.8%	1,311,937	1,480,093	112.8%
Accumulated ²	35,187,831	16,280,962	46.3%	35,187,831	16,280,962	46.3%
2015	1,234,676	1,428,382	115.7%	1,234,543	1,428,239	115.7%
2016	1,203,655	1,499,160	124.6%	1,313,136	1,487,774	113.3%
2017	1,090,743	1,586,562	145.5%	1,335,376	1,556,783	116.6%
2018	983,016	1,673,931	170.3%	1,203,418	1,641,788	136.4%
2019	880,766	1,751,690	198.9%	1,078,793	1,718,094	159.3%
2020	784,120	1,816,752	231.7%	960,823	1,781,954	185.5%
2021	692,610	1,870,006	270.0%	848,967	1,834,249	216.1%
2022	606,594	1,912,639	315.3%	743,715	1,876,140	252.3%
2023	527,094	1,942,740	368.6%	646,365	1,905,737	294.8%
2024	455,026	1,957,589	430.2%	558,061	1,920,392	344.1%
2025	389,524	1,947,384	499.9%	477,780	1,910,467	399.9%
2026	329,769	1,908,866	578.8%	404,517	1,872,776	463.0%
2027	275,929	1,851,112	670.9%	338,492	1,816,197	536.6%
2028	228,469	1,778,171	778.3%	280,287	1,744,709	622.5%
2029	187,312	1,692,770	903.7%	229,809	1,661,003	722.8%
2030	151,957	1,592,276	1047.8%	186,445	1,562,482	838.0%
2031	121,881	1,479,997	1214.3%	149,554	1,452,392	971.2%
2032	96,553	1,356,817	1405.3%	118,483	1,331,596	1123.9%
2033	75,332	1,224,050	1624.9%	92,450	1,201,384	1299.5%
2034	57,995	1,091,621	1882.3%	71,179	1,071,489	1505.3%
2035	44,286	962,209	2172.7%	54,358	944,553	1737.7%
2036	33,547	839,673	2502.9%	41,182	824,364	2001.8%
2037	25,100	727,148	2896.9%	30,816	713,986	2316.9%
2038	18,455	624,737	3385.2%	22,660	613,516	2707.5%
2039	13,309	530,563	3986.4%	16,343	521,098	3188.5%
2040	9,352	445,232	4761.0%	11,483	437,337	3808.5%
2041	6,484	369,501	5698.4%	7,963	362,986	4558.7%
2042	4,375	303,187	6929.5%	5,373	297,874	5543.9%
2043	2,863	246,024	8593.3%	3,516	241,736	6875.4%
2044	1,831	197,880	10806.2%	2,249	194,451	8646.1%
2045	1,169	157,645	13485.6%	1,436	154,933	10788.9%
2046	717	123,874	17264.9%	882	121,756	13809.5%
2047	416	95,998	23085.8%	511	94,368	18458.7%
2048	223	73,596	33036.3%	274	72,356	26397.8%
2049	119	55,266	46498.3%	146	54,341	37131.9%
2050	59	40,845	69551.1%	72	40,167	55545.7%
2051	19	29,839	155627.1%	24	29,348	124396.5%
2052	1	21,556	2537293.3%	1	21,206	2041991.0%
2053	0	15,420	NA	0	15,173	NA
2054	0	10,875	NA	0	10,704	NA
Present Value ²	7,907,310	22,168,192	280.4%	9,267,032	21,791,764	235.2%
Lifetime ²	43,095,141	38,449,154	89.2%	44,454,863	38,072,726	85.6%

¹ Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 5 of the actuarial memorandum.

² The interest rate ranges from 4.9% to 6.5% by claim incurral year.

American General Life Insurance Company
Policy Form 64028
Lifetime Experience (Nationwide)

Year	Results Without Rate Increase			Results With Rate Increase		
	PA Rate Level ¹	Incurred Claims ¹	Loss Ratio	PA Rate Level ¹	Incurred Claims ¹	Loss Ratio
1997	311,823	0	0.0%	311,823	0	0.0%
1998	7,480,453	258,137	3.5%	7,480,453	258,137	3.5%
1999	24,280,922	1,580,307	6.5%	24,280,922	1,580,307	6.5%
2000	45,764,975	3,636,875	7.9%	45,764,975	3,636,875	7.9%
2001	68,907,423	8,256,483	12.0%	68,907,423	8,256,483	12.0%
2002	74,380,896	12,084,723	16.2%	74,380,896	12,084,723	16.2%
2003	70,679,913	11,569,243	16.4%	70,679,913	11,569,243	16.4%
2004	66,543,357	10,231,095	15.4%	66,543,357	10,231,095	15.4%
2005	63,111,267	14,728,088	23.3%	63,111,267	14,728,088	23.3%
2006	56,617,025	18,053,735	31.9%	56,617,025	18,053,735	31.9%
2007	52,574,068	16,328,764	31.1%	52,574,068	16,328,764	31.1%
2008	47,218,002	12,928,763	27.4%	47,218,002	12,928,763	27.4%
2009	41,715,246	20,533,764	49.2%	41,715,246	20,533,764	49.2%
2010	37,195,909	22,526,239	60.6%	37,195,909	22,526,239	60.6%
2011	33,048,575	20,408,239	61.8%	33,048,575	20,408,239	61.8%
2012	28,643,427	19,779,479	69.1%	28,643,427	19,779,479	69.1%
2013	25,465,801	26,718,205	104.9%	25,465,801	26,718,205	104.9%
2014	22,831,327	27,544,141	120.6%	22,831,327	27,544,141	120.6%
Accumulated ²	1,320,520,005	361,014,800	27.3%	1,320,520,005	361,014,800	27.3%
2015	21,977,418	26,045,086	118.5%	21,975,312	26,041,432	118.5%
2016	20,553,725	26,971,697	131.2%	22,675,767	26,767,866	118.0%
2017	18,459,313	27,827,236	150.7%	22,621,786	27,346,706	120.9%
2018	16,446,383	28,598,417	173.9%	20,157,756	28,094,400	139.4%
2019	14,582,115	29,250,084	200.6%	17,882,361	28,735,586	160.7%
2020	12,854,440	29,720,601	231.2%	15,770,703	29,198,717	185.1%
2021	11,257,161	29,975,208	266.3%	13,815,604	29,449,652	213.2%
2022	9,787,250	30,094,165	307.5%	12,014,336	29,567,187	246.1%
2023	8,448,899	30,048,101	355.6%	10,373,097	29,522,439	284.6%
2024	7,245,507	29,773,524	410.9%	8,896,636	29,253,131	328.8%
2025	6,166,886	29,196,482	473.4%	7,572,833	28,686,548	378.8%
2026	5,203,472	28,306,839	544.0%	6,390,189	27,812,855	435.2%
2027	4,348,194	27,169,301	624.8%	5,340,157	26,695,577	499.9%
2028	3,598,505	25,816,297	717.4%	4,419,657	25,366,546	573.9%
2029	2,950,820	24,306,358	823.7%	3,624,342	23,883,313	659.0%
2030	2,397,019	22,633,801	944.2%	2,944,267	22,240,272	755.4%
2031	1,927,943	20,848,835	1081.4%	2,368,208	20,486,828	865.1%
2032	1,533,377	18,995,786	1238.8%	1,883,634	18,666,514	991.0%
2033	1,205,048	17,107,675	1419.7%	1,480,388	16,811,712	1135.6%
2034	936,004	15,237,021	1627.9%	1,149,938	14,974,061	1302.2%
2035	719,649	13,418,311	1864.6%	884,187	13,187,378	1491.5%
2036	548,664	11,700,200	2132.5%	674,150	11,499,391	1705.8%
2037	414,721	10,115,344	2439.1%	509,602	9,942,239	1951.0%
2038	310,728	8,681,483	2793.9%	381,840	8,533,342	2234.8%
2039	230,619	7,393,520	3205.9%	283,410	7,267,677	2564.4%
2040	169,450	6,240,620	3682.9%	208,249	6,134,648	2945.8%
2041	122,909	5,224,475	4250.7%	151,059	5,135,943	3400.0%
2042	87,907	4,332,051	4928.0%	108,045	4,258,796	3941.7%
2043	61,956	3,555,282	5738.4%	76,153	3,495,264	4589.8%
2044	42,909	2,890,027	6735.2%	52,744	2,841,336	5387.0%
2045	29,246	2,326,171	7953.9%	35,951	2,287,065	6361.5%
2046	19,590	1,849,348	9440.2%	24,086	1,818,316	7549.4%
2047	12,882	1,455,342	11297.8%	15,841	1,430,994	9033.7%
2048	8,303	1,134,804	13668.1%	10,212	1,115,881	10927.5%
2049	5,208	873,636	16776.3%	6,406	859,116	13410.1%
2050	3,135	664,840	21207.1%	3,858	653,832	16948.0%
2051	1,809	500,178	27648.5%	2,227	491,929	22092.1%
2052	998	370,911	37158.2%	1,229	364,821	29689.7%
2053	498	271,865	54624.1%	613	267,419	43649.1%
2054	231	196,931	85412.3%	284	193,724	68258.8%
Present Value ²	132,051,865	350,018,205	265.1%	154,766,252	344,602,441	222.7%
Lifetime ²	1,452,571,870	711,033,005	48.9%	1,475,286,257	705,617,242	47.8%

¹ Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 5 of the actuarial memorandum. **Earned premium adjusted to current Pennsylvania rate level.**

² The interest rate ranges from 4.9% to 6.5% by claim incurral year.

American General Life Insurance Company
Policy Form 64028
Lifetime Experience (Pennsylvania Only)

Year	Results Without Rate Increase			Results With Rate Increase		
	Earned Premiums at Current PA Rate Level ¹	Incurred Claims ¹	Loss Ratio	Earned Premiums at Current PA Rate Level ¹	Incurred Claims ¹	Loss Ratio
1997	535	0	0.0%	535	0	0.0%
1998	171,720	0	0.0%	171,720	0	0.0%
1999	982,706	516	0.1%	982,706	516	0.1%
2000	2,334,715	47,229	2.0%	2,334,715	47,229	2.0%
2001	3,923,746	266,296	6.8%	3,923,746	266,296	6.8%
2002	4,478,270	294,271	6.6%	4,478,270	294,271	6.6%
2003	4,221,322	550,434	13.0%	4,221,322	550,434	13.0%
2004	4,073,756	327,868	8.0%	4,073,756	327,868	8.0%
2005	3,815,659	306,410	8.0%	3,815,659	306,410	8.0%
2006	3,421,546	1,026,637	30.0%	3,421,546	1,026,637	30.0%
2007	3,299,551	44,517	1.3%	3,299,551	44,517	1.3%
2008	3,086,552	1,218,342	39.5%	3,086,552	1,218,342	39.5%
2009	2,404,441	1,046,308	43.5%	2,404,441	1,046,308	43.5%
2010	2,367,416	1,483,823	62.7%	2,367,416	1,483,823	62.7%
2011	2,129,458	1,116,832	52.4%	2,129,458	1,116,832	52.4%
2012	1,965,319	798,104	40.6%	1,965,319	798,104	40.6%
2013	1,771,480	1,763,558	99.6%	1,771,480	1,763,558	99.6%
2014	1,508,728	1,480,093	98.1%	1,508,728	1,480,093	98.1%
Accumulated ²	77,974,523	16,280,962	20.9%	77,974,523	16,280,962	20.9%
2015	1,483,063	1,439,425	97.1%	1,482,910	1,439,279	97.1%
2016	1,407,059	1,527,882	108.6%	1,535,300	1,516,280	98.8%
2017	1,280,563	1,617,659	126.3%	1,567,621	1,587,258	101.3%
2018	1,153,606	1,706,715	147.9%	1,412,249	1,673,898	118.5%
2019	1,033,200	1,785,960	172.9%	1,265,478	1,751,660	138.4%
2020	919,553	1,852,252	201.4%	1,126,756	1,816,725	161.2%
2021	812,070	1,906,487	234.8%	995,371	1,869,982	187.9%
2022	711,102	1,949,880	274.2%	871,825	1,912,618	219.4%
2023	617,824	1,980,497	320.6%	757,604	1,942,721	256.4%
2024	533,296	1,995,545	374.2%	654,038	1,957,573	299.3%
2025	456,489	1,985,056	434.9%	559,902	1,947,371	347.8%
2026	386,437	1,945,695	503.5%	474,017	1,908,856	402.7%
2027	323,329	1,886,741	583.5%	396,630	1,851,103	466.7%
2028	267,703	1,812,317	677.0%	328,412	1,778,164	541.4%
2029	219,468	1,725,186	786.1%	269,253	1,692,764	628.7%
2030	178,032	1,622,678	911.5%	218,432	1,592,271	729.0%
2031	142,786	1,508,165	1056.2%	175,201	1,479,994	844.7%
2032	113,107	1,382,552	1222.3%	138,793	1,356,814	977.6%
2033	88,240	1,247,176	1413.4%	108,288	1,224,048	1130.4%
2034	67,927	1,112,161	1637.3%	83,367	1,091,619	1309.4%
2035	51,866	980,222	1889.9%	63,660	962,208	1511.5%
2036	39,285	855,290	2177.1%	48,224	839,672	1741.2%
2037	29,390	740,573	2519.8%	36,082	727,147	2015.3%
2038	21,607	636,182	2944.4%	26,529	624,737	2354.9%
2039	15,581	540,215	3467.1%	19,132	530,563	2773.2%
2040	10,948	453,282	4140.3%	13,443	445,232	3312.0%
2041	7,591	376,144	4955.2%	9,321	369,501	3964.1%
2042	5,122	308,604	6025.4%	6,289	303,187	4820.5%
2043	3,351	250,396	7471.6%	4,116	246,024	5977.9%
2044	2,143	201,375	9395.5%	2,632	197,880	7517.4%
2045	1,368	160,408	11726.1%	1,680	157,645	9381.3%
2046	839	126,033	15015.6%	1,031	123,874	12010.4%
2047	486	97,659	20085.4%	598	95,998	16059.7%
2048	260	74,860	28761.2%	320	73,596	22981.8%
2049	139	56,209	40505.8%	171	55,266	32346.6%
2050	69	41,537	60582.8%	84	40,845	48383.4%
2051	22	30,339	135441.0%	28	29,839	108262.3%
2052	1	21,913	2193009.0%	1	21,556	1765080.5%
2053	0	15,671	NA	0	15,420	NA
2054	0	11,049	NA	0	10,875	NA
Present Value ²	9,303,711	22,579,441	242.7%	10,897,998	22,195,227	203.7%
Lifetime ²	87,278,234	38,860,404	44.5%	88,872,521	38,476,189	43.3%

¹ Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 5 of the actuarial memorandum. **Earned premium adjusted to current Pennsylvania rate level.**

² The interest rate ranges from 4.9% to 6.5% by claim incurral year.

American General Life Insurance Company
Actuarial Justification of Premium Rate Increase
For Individual Long Term Care Policy Form Series 64028

1. PURPOSE OF FILING

This is a rate increase filing for American General Life Insurance Company's existing Long Term Care Policy Form Series 64028. The purpose of this filing is to demonstrate that the anticipated loss ratio for this form meets the minimum requirements of this state. This rate filing is not intended to be used for any other purposes.

2. SCOPE OF FILING

This filing applies to the Company's Long Term Care policy and rider forms summarized below:

Series LTC-1

Policy Form 64028-PA Non-Tax Qualified
Policy Form C12277-PA Tax Qualified
Rider Form 64031 (Inflation Benefit)
Rider Form 64032-PA (Nonforfeiture Benefit)

Additionally, the policy and rider forms listed below are Franchise policies which are not regulated by the Pennsylvania Insurance Department and so approval of a rate increase for these is not being requested. The same rate increase approved for the above policies and forms will be applied, as past rate increases have been applied.

Policy Form L50004-PA Non-Tax Qualified
Policy Form L50005-PA Tax Qualified
Rider Form L50009 (Inflation Benefit)
Rider Form L50010-PA (Nonforfeiture Benefit)

The rate increase will apply to all insureds issued coverage under the above referenced forms in this state. The number of policyholders and average premiums before and after the rate increase are shown in Exhibit A.

The rate increase will apply to in-force business only as the company stopped selling Policy Form Series 64028 in 2001. There were no policies sold on or after September 15, 2002.

3. REASON FOR RATE INCREASE REQUEST

This rate filing is a request for a 25% increase. While a rate increase larger than 25% can be justified at this time, the company is currently not seeking a higher increase. Instead the company will continue to monitor emerging experience and review whether an additional rate increase is necessary.

The product was originally priced for a 61% lifetime loss ratio. Exhibit B provides the originally filed loss ratios for this policy by duration. This filing demonstrates that if future experience is

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Actuarial Justification of Premium Rate Increase For Individual Long Term Care Policy Form Series 64028

consistent with our best estimates, and nationwide earned premiums are restated to the historical Pennsylvania rate level, the actual lifetime loss ratio will be 100.3%. The requested rate increase is needed to mitigate future losses.

The proposed effective date after approval and fulfillment of all statutory and contractual requirements will not be sooner than August 1, 2016, which is more than one year from the implementation date of the previous rate increase.

4. RATE INCREASE HISTORY

There have been six previous rate increases on the policies included in this filing:

Approval Date	Percentage Increase
6/2/2005	25%
9/19/2007	10%
9/8/2008	25%
5/6/2010	17.5%
6/8/2012	17.5%
10/7/2014	15%

Exhibit C provides the history of rate changes for the nation.

5. PROJECTION ASSUMPTIONS

Interest – The effective annual rate of interest assumed for accumulating historical experience and for discounting projected future experience ranges from 4.9% to 6.5% by claim incurral year. A 5% interest rate was used in the initial filing.

Mortality – Mortality is based on the 1994 Group Annuitant Mortality (GAM) with underwriting selection factors and projected mortality improvement based on the AA projection scale for the first 20 policy years. All policies inforce are at duration thirteen or greater.

Policy Duration	Mortality Selection Factor	
	Male	Female
11	0.58	0.39
12	0.60	0.40
13	0.62	0.42
14	0.64	0.43
15+	0.66	0.44

The original pricing assumed mortality equal to 90% of the 1979-81 U.S. Population Mortality Table.

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Voluntary Lapse Rates - Actual voluntary lapse rates have been considerably lower than pricing assumptions. The following table displays original pricing lapse rates.

Original Pricing Lapse Rates	
Duration	Lapse Rate
1	24%
2	20%
3	10%
4	10%
5	8%
6	7%
7	6%
8-10	5%
11+	4%

Voluntary lapse assumptions are based on actual lapse experience between January 1, 2004 and March 31, 2013. Actual lapse rates were studied separately for lapses unrelated to rate increases and for shock lapses due to rate increases.

The following table displays the actual experience lapse rates unrelated to rate increases for durations 7 and greater. All policies inforce are at duration thirteen or greater.

Exposure Period	Policy Duration	Actual Experience Lapse Rates Unrelated to Rate Increases							Total
		<50	50-59	60-64	65-69	70-74	75-79	80+	
2004+	7+	3.3%	1.5%	1.2%	1.4%	1.7%	1.9%	1.7%	1.5%

Best estimate lapse assumptions for lapses unrelated to rate increases are displayed in the table below:

Best Estimate Lapse Rates Unrelated to Rate Increases	
Duration	All Ages
12+	1.5%

Actual experience lapse rates for lapses due to rate increases ranging from approximately 15% to 25% are displayed in the table below:

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Shock Lapse Experience by Rate Increase Rate Increases Ranging from 15% to 25% For Duration 7 or Greater			
Rate Increase	Exposure Years	Terminations	Shock Lapse
Rate Increase 1	2,889	107	3.6%
Rate Increase 2	5,275	236	4.4%
Rate Increase 3	4,505	291	6.3%
Rate Increase 4	2,789	132	4.6%
Rate Increase 5	1,127	59	5.1%
Rate Increase 6	414	20	4.7%
Rate Increases 3-6	8,835	502	5.5%

The shock lapse rates noted above are distributed based on policyholder premium payment mode. Therefore, the shock lapse rates displayed above do not translate into the percentage of policyholders that lapse their policy.

The average annual shock lapse rate of 5.5% for Rate Increases 3-6 results in a shock lapse rate of approximately 1.7% of policies. Best estimate lapse assumptions used in the projections include a shock lapse rate of 1.7 % of policies for the requested rate increase. As a result of the shock lapse, it is likely that this business will experience adverse selection. However, adverse selection has not been factored into morbidity assumptions.

In addition, we increase policy termination rates to reflect claimants that either exhaust benefits or die while on claim.

Morbidity - Morbidity assumptions vary by gender, attained age and plan design and are based on American General Life Insurance Company's actual experience, long term care insured experience of LTCG administrative clients, numerous studies of non-insurance data, LTC insurance industry data and judgment. We adjusted the starting claim costs to reflect:

- Inflation on claim
- Reduced exposure for insureds already on claim
- Morbidity improvement of 1% per year for the first 20 policy years

6. MINIMUM REQUIRED LIFETIME LOSS RATIO

The minimum required lifetime loss ratio for these forms is 60%.

American General Life Insurance Company

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7. PROJECTED FUTURE EXPERIENCE

Future experience, which has been projected for forty years using the best estimate assumptions described in Section 5, is shown in Exhibit E. The following table summarizes the nationwide anticipated future loss ratio without the requested rate increase:

Nationwide Future Experience Best Estimate Assumptions Without Rate Increase		
Earned Premium at Historical Pennsylvania Rate Level	Incurred Claims	Loss Ratio
\$112,510,224	\$344,162,318	305.9%

8. HISTORICAL EXPERIENCE

Nationwide and Pennsylvania only experience from 4/1/1997 through 12/31/2014 is shown in Exhibit E. This data includes claim payments through 12/31/2014. The following table summarizes the nationwide and Pennsylvania only historical loss ratio accumulated with interest to 12/31/2014:

Nationwide Historical Actual Experience			
Area	Earned Premium at Historical Pennsylvania Rate Level	Incurred Claims	Loss Ratio
Nationwide	\$590,323,411	\$361,014,800	61.2%
Pennsylvania	\$35,187,831	\$16,280,962	46.3%

9. LIFETIME ANTICIPATED LOSS RATIO

The lifetime anticipated loss ratio is defined as the present value of the historical and projected future incurred claims divided by the present value of the historical and projected future earned premiums. Exhibit E also provides a projection of these values with a 25% rate increase implemented in calendar year 2015. Nationwide and Pennsylvania only results are summarized below:

American General Life Insurance Company

Actuarial Justification of Premium Rate Increase For Individual Long Term Care Policy Form Series 64028

Nationwide			
Anticipated Lifetime Loss Ratio Rate Increase = 25%			
Time Period	Earned Premium at Historical/Projected Pennsylvania Rate Level	Incurred Claims	Loss Ratio
Future	\$131,906,033	\$338,850,594	256.9%
Lifetime	\$722,229,444	\$699,865,394	96.9%

Pennsylvania			
Anticipated Lifetime Loss Ratio Rate Increase = 25%			
Time Period	Earned Premium at Historical/Projected Pennsylvania Rate Level	Incurred Claims	Loss Ratio
Future	\$9,267,032	\$21,791,764	235.2%
Lifetime	\$44,454,863	\$38,072,726	85.6%

The above demonstrates that both the anticipated future loss ratio and the lifetime anticipated loss ratio are in compliance with the minimum loss ratio requirements after implementation of the 25% rate increase.

With previous rate increase requests, the state has requested nationwide and Pennsylvania projections in which earned premiums were restated to current Pennsylvania rate levels. These projections are displayed on page 3 and page 4 of Exhibit E.

10. ADDITIONAL POLICYHOLDER OPTIONS TO MITIGATE IMPACT OF PREMIUM RATE INCREASE

The company will offer the following option to policyholders to mitigate the impact of the premium increase:

Benefit Reduction Offer

The company will offer policyholders the option to reduce benefits upon notification of the premium increase. Several options will allow the policyholder to adjust or manage their premium level by modifying policy benefits. Examples of available benefit modifications include, but are not limited to, decreasing the Daily Benefit Amount (DBA), increasing the elimination period (or waiting period), and decreasing the benefit period.


American General Life Insurance Company

**Actuarial Justification of Premium Rate Increase
For Individual Long Term Care Policy Form Series 64028**

11. ACTUARIAL CERTIFICATION

I hereby certify to the best of my knowledge and judgment, the entire rate filing submitted herein is in compliance with all applicable laws of this state, the rules of the Department of Insurance, and Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. In my opinion, the rates are not excessive or unfairly discriminatory. This filing will enhance premium adequacy, but it is likely that future rate action will be necessary. Therefore, benefits cannot be certified reasonable in relation to premium.

Respectfully submitted,



Carolyn Bittner, FSA, MAAA

Consulting Actuary

LTCG

Acting as a consultant to

American General Life Insurance Company

Attachments:

Exhibit A – Nationwide and Pennsylvania Annualized Premiums

Exhibit B – Originally Filed Loss Ratios

Exhibit C – Rate Increase History

Exhibit D – Historical Experience – Nationwide and Pennsylvania

Exhibit E – Lifetime Experience Without and With Rate Increase

Current Rate Sheets

Proposed Rate Sheets (with 25% Increase)

Exhibits A-E (Excel)

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Nationwide and Pennsylvania Annualized Premiums

Policies Inforce as of 12/31/2014

	Lives Inforce	Average Annualized Premiums¹		
		Annualized Premium Per Inforce	With Increase Implemented in 2015	With Requested 25% Rate Increase
Nationwide	7,004	\$3,308	\$3,804	\$4,756
Pennsylvania	397	\$3,720	\$4,278	\$5,347

¹ Based on premium paying policyholders

Exhibit B

**American General Life Insurance Company
Policy Form Series 64028
Long Term Care Plan - 30 Year Projection
Original Filed Loss Ratios By Duration**

Policy Year	Present Values @ 5%					
	Premiums	Claims	Loss Ratio	Premiums	Claims	Loss Ratio
1	1,646.00	357.87	21.7%	1,646.00	349.25	21.2%
2	1,174.80	352.43	30.0%	1,118.86	327.56	29.3%
3	881.09	348.16	39.5%	799.17	308.18	38.6%
4	710.18	337.80	47.6%	613.48	284.77	46.4%
5	597.83	325.02	54.4%	491.84	260.95	53.1%
6	512.55	315.77	61.6%	401.60	241.45	60.1%
7	442.14	319.93	72.4%	329.93	232.98	70.6%
8	383.65	323.33	84.3%	272.65	224.25	82.2%
9	334.78	326.36	97.5%	226.59	215.57	95.1%
10	290.39	316.20	108.9%	187.19	198.91	106.3%
11	250.59	302.63	120.8%	153.84	181.31	117.9%
12	217.55	296.93	136.5%	127.20	169.42	133.2%
13	187.75	287.79	153.3%	104.55	156.39	149.6%
14	161.02	275.73	171.2%	85.39	142.70	167.1%
15	137.20	261.28	190.4%	69.30	128.78	185.8%
16	116.34	245.33	210.9%	55.96	115.16	205.8%
17	98.10	232.24	236.7%	44.94	103.83	231.0%
18	82.21	217.65	264.7%	35.87	92.67	258.4%
19	68.41	201.91	295.1%	28.43	81.88	288.0%
20	56.50	185.40	328.1%	22.36	71.60	320.2%
21	46.38	168.79	363.9%	17.48	62.08	355.2%
22	37.81	151.94	401.9%	13.57	53.22	392.2%
23	30.57	135.31	442.6%	10.45	45.14	432.0%
24	24.48	119.13	486.6%	7.97	37.85	474.9%
25	19.40	103.60	534.0%	6.02	31.35	521.2%
26	15.25	89.21	585.0%	4.50	25.71	570.9%
27	11.87	75.26	634.0%	3.34	20.66	618.8%
28	9.15	62.71	685.4%	2.45	16.39	668.8%
29	6.99	51.56	737.6%	1.78	12.84	719.8%
30	5.27	41.79	793.0%	1.28	9.91	773.9%
Total	8,556.25	6,829.06	79.81%	6,883.98	4,202.77	61.05%

American General Life Insurance Company
Policy Form 64028
Historical Experience

	Experience Period	Earned Premiums	Paid	Claim	Actual	Actual
			Claims by Incurral Yr	Reserves by Incurral Yr	Incurred Claims	Loss Ratio (IC/EP)
Nationwide	1997	114,262	-	-	-	0.0%
	1998	2,741,075	258,137	-	258,137	9.4%
	1999	8,897,299	1,580,307	-	1,580,307	17.8%
	2000	16,769,737	3,636,875	-	3,636,875	21.7%
	2001	25,249,863	8,000,396	256,087	8,256,483	32.7%
	2002	27,255,517	12,032,368	52,355	12,084,723	44.3%
	2003	25,899,360	11,101,003	468,239	11,569,243	44.7%
	2004	24,383,594	10,100,567	130,527	10,231,095	42.0%
	2005	23,464,347	14,264,217	463,871	14,728,088	62.8%
	2006	23,654,567	17,217,726	836,010	18,053,735	76.3%
	2007	23,429,392	15,099,513	1,229,251	16,328,764	69.7%
	2008	22,849,710	12,165,253	763,510	12,928,763	56.6%
	2009	22,762,416	15,999,460	4,534,304	20,533,764	90.2%
	2010	22,350,672	17,765,756	4,760,482	22,526,239	100.8%
	2011	22,106,283	14,275,565	6,132,674	20,408,239	92.3%
	2012	21,057,719	10,446,455	9,333,024	19,779,479	93.9%
	2013	20,400,670	7,664,074	19,054,131	26,718,205	131.0%
2014	19,452,068	1,508,745	26,035,395	27,544,141	141.6%	
	Subtotal	352,838,551	173,116,419	74,049,862	247,166,281	70.1%
	Accumulated	574,313,197	275,305,308	85,709,492	361,014,800	62.9%

	Experience Period	Earned Premiums	Paid	Claim	Actual	Actual
			Claims by Incurral Yr	Reserves by Incurral Yr	Incurred Claims	Loss Ratio (IC/EP)
Pennsylvania	1997	196	-	-	-	0.0%
	1998	62,921	-	-	-	0.0%
	1999	360,077	516	-	516	0.1%
	2000	855,473	47,229	-	47,229	5.5%
	2001	1,437,716	266,296	-	266,296	18.5%
	2002	1,640,902	294,271	-	294,271	17.9%
	2003	1,546,752	550,434	-	550,434	35.6%
	2004	1,492,682	327,868	-	327,868	22.0%
	2005	1,435,861	306,410	-	306,410	21.3%
	2006	1,517,608	1,026,637	-	1,026,637	67.6%
	2007	1,511,253	23,262	21,255	44,517	2.9%
	2008	1,499,083	1,182,097	36,244	1,218,342	81.3%
	2009	1,489,018	500,663	545,645	1,046,308	70.3%
	2010	1,511,811	1,060,549	423,274	1,483,823	98.1%
	2011	1,474,081	696,903	419,929	1,116,832	75.8%
	2012	1,474,737	528,313	269,791	798,104	54.1%
	2013	1,440,944	366,002	1,397,555	1,763,558	122.4%
2014	1,311,937	63,177	1,416,915	1,480,093	112.8%	
	Subtotal	22,063,052	7,240,627	4,530,610	11,771,237	53.4%
	Accumulated	35,187,831	11,057,501	5,223,461	16,280,962	46.3%

The interest rate used to accumulate the historical totals varies for each year. It ranges from 5.0% to 6.5%.

American General Life Insurance Company
Policy Form 64028
Lifetime Experience (Nationwide)

Year	Results Without Rate Increase			Results With Rate Increase		
	Earned Premiums at Historical PA Rate Level ¹	Incurred Claims ¹	Loss Ratio	Earned Premiums at Historical PA Rate Level ¹	Incurred Claims ¹	Loss Ratio
1997	114,262	0	0.0%	114,262	0	0.0%
1998	2,741,075	258,137	9.4%	2,741,075	258,137	9.4%
1999	8,897,299	1,580,307	17.8%	8,897,299	1,580,307	17.8%
2000	16,769,737	3,636,875	21.7%	16,769,737	3,636,875	21.7%
2001	25,249,863	8,256,483	32.7%	25,249,863	8,256,483	32.7%
2002	27,255,517	12,084,723	44.3%	27,255,517	12,084,723	44.3%
2003	25,899,360	11,569,243	44.7%	25,899,360	11,569,243	44.7%
2004	24,383,594	10,231,095	42.0%	24,383,594	10,231,095	42.0%
2005	24,586,365	14,728,088	59.9%	24,586,365	14,728,088	59.9%
2006	26,068,649	18,053,735	69.3%	26,068,649	18,053,735	69.3%
2007	24,263,755	16,328,764	67.3%	24,263,755	16,328,764	67.3%
2008	23,012,897	12,928,763	56.2%	23,012,897	12,928,763	56.2%
2009	25,853,357	20,533,764	79.4%	25,853,357	20,533,764	79.4%
2010	23,747,468	22,526,239	94.9%	23,747,468	22,526,239	94.9%
2011	22,796,145	20,408,239	89.5%	22,796,145	20,408,239	89.5%
2012	21,547,633	19,779,479	91.8%	21,547,633	19,779,479	91.8%
2013	20,808,526	26,718,205	128.4%	20,808,526	26,718,205	128.4%
2014	19,853,328	27,544,141	138.7%	19,853,328	27,544,141	138.7%
Accumulated ²	590,323,411	361,014,800	61.2%	590,323,411	361,014,800	61.2%
2015	18,483,478	25,847,765	139.8%	18,481,656	25,844,160	139.8%
2016	17,604,022	26,505,331	150.6%	19,417,719	26,305,031	135.5%
2017	15,740,293	27,336,332	173.7%	19,291,238	26,865,136	139.3%
2018	14,031,403	28,094,999	200.2%	17,198,078	27,600,792	160.5%
2019	12,446,206	28,736,114	230.9%	15,263,384	28,231,611	185.0%
2020	10,975,046	29,199,174	266.1%	13,465,273	28,687,409	213.0%
2021	9,613,368	29,450,044	306.3%	11,798,546	28,934,662	245.2%
2022	8,359,305	29,567,519	353.7%	10,261,751	29,050,728	283.1%
2023	7,217,006	29,522,716	409.1%	8,860,898	29,007,205	327.4%
2024	6,189,581	29,253,360	472.6%	7,600,302	28,743,007	378.2%
2025	5,268,468	28,686,734	544.5%	6,469,781	28,186,628	435.7%
2026	4,445,623	27,813,005	625.6%	5,459,665	27,328,533	500.6%
2027	3,715,072	26,695,696	718.6%	4,562,735	26,231,085	574.9%
2028	3,074,663	25,366,640	825.0%	3,776,391	24,925,533	660.0%
2029	2,521,358	23,883,387	947.2%	3,096,949	23,468,464	757.8%
2030	2,048,233	22,240,330	1085.8%	2,515,927	21,854,349	868.6%
2031	1,647,477	20,486,873	1243.5%	2,023,756	20,131,801	994.8%
2032	1,310,371	18,666,548	1424.5%	1,609,737	18,343,575	1139.5%
2033	1,029,846	16,811,738	1632.5%	1,265,193	16,521,427	1305.8%
2034	799,963	14,974,080	1871.8%	982,834	14,716,131	1497.3%
2035	615,090	13,187,392	2144.0%	755,746	12,960,850	1715.0%
2036	468,976	11,499,402	2452.0%	576,253	11,302,401	1961.4%
2037	354,507	9,942,247	2804.5%	435,627	9,772,418	2243.3%
2038	265,629	8,533,347	3212.5%	326,429	8,388,002	2569.6%
2039	197,155	7,267,681	3686.3%	242,294	7,144,207	2948.6%
2040	144,869	6,134,651	4234.6%	178,045	6,030,670	3387.2%
2041	105,085	5,135,946	4887.4%	129,156	5,049,074	3909.3%
2042	75,162	4,258,797	5666.1%	92,384	4,186,913	4532.1%
2043	52,976	3,495,266	6597.8%	65,117	3,436,370	5277.2%
2044	36,692	2,841,337	7743.9%	45,103	2,793,554	6193.8%
2045	25,010	2,287,066	9144.7%	30,745	2,248,687	7313.9%
2046	16,755	1,818,317	10852.2%	20,601	1,787,862	8678.6%
2047	11,020	1,430,995	12985.9%	13,551	1,407,098	10383.5%
2048	7,104	1,115,881	15708.3%	8,737	1,097,307	12558.8%
2049	4,457	859,116	19277.1%	5,483	844,863	15409.2%
2050	2,684	653,832	24362.8%	3,303	643,026	19470.0%
2051	1,549	491,930	31757.4%	1,907	483,831	25375.3%
2052	855	364,821	42679.0%	1,052	358,841	34101.0%
2053	426	267,419	62745.6%	525	263,053	50138.9%
2054	197	193,724	98122.0%	243	190,575	78415.7%
Present Value ²	112,510,224	344,162,318	305.9%	131,906,033	338,850,594	256.9%
Lifetime ²	702,833,635	705,177,119	100.3%	722,229,444	699,865,394	96.9%

¹ Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 5 of the actuarial memorandum. Earned premiums have been restated to historical Pennsylvania rate levels.

² The interest rate ranges from 4.9% to 6.5% by claim incurral year.

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Lifetime Experience (Pennsylvania Only)

Year	Results Without Rate Increase			Results With Rate Increase		
	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio
1997	196	0	0.0%	196	0	0.0%
1998	62,921	0	0.0%	62,921	0	0.0%
1999	360,077	516	0.1%	360,077	516	0.1%
2000	855,473	47,229	5.5%	855,473	47,229	5.5%
2001	1,437,716	266,296	18.5%	1,437,716	266,296	18.5%
2002	1,640,902	294,271	17.9%	1,640,902	294,271	17.9%
2003	1,546,752	550,434	35.6%	1,546,752	550,434	35.6%
2004	1,492,682	327,868	22.0%	1,492,682	327,868	22.0%
2005	1,435,861	306,410	21.3%	1,435,861	306,410	21.3%
2006	1,517,608	1,026,637	67.6%	1,517,608	1,026,637	67.6%
2007	1,511,253	44,517	2.9%	1,511,253	44,517	2.9%
2008	1,499,083	1,218,342	81.3%	1,499,083	1,218,342	81.3%
2009	1,489,018	1,046,308	70.3%	1,489,018	1,046,308	70.3%
2010	1,511,811	1,483,823	98.1%	1,511,811	1,483,823	98.1%
2011	1,474,081	1,116,832	75.8%	1,474,081	1,116,832	75.8%
2012	1,474,737	798,104	54.1%	1,474,737	798,104	54.1%
2013	1,440,944	1,763,558	122.4%	1,440,944	1,763,558	122.4%
2014	1,311,937	1,480,093	112.8%	1,311,937	1,480,093	112.8%
Accumulated ²	35,187,831	16,280,962	46.3%	35,187,831	16,280,962	46.3%
2015	1,234,676	1,428,382	115.7%	1,234,543	1,428,239	115.7%
2016	1,203,655	1,499,160	124.6%	1,313,136	1,487,774	113.3%
2017	1,090,743	1,586,562	145.5%	1,335,376	1,556,783	116.6%
2018	983,016	1,673,931	170.3%	1,203,418	1,641,788	136.4%
2019	880,766	1,751,690	198.9%	1,078,793	1,718,094	159.3%
2020	784,120	1,816,752	231.7%	960,823	1,781,954	185.5%
2021	692,610	1,870,006	270.0%	848,967	1,834,249	216.1%
2022	606,594	1,912,639	315.3%	743,715	1,876,140	252.3%
2023	527,094	1,942,740	368.6%	646,365	1,905,737	294.8%
2024	455,026	1,957,589	430.2%	558,061	1,920,392	344.1%
2025	389,524	1,947,384	499.9%	477,780	1,910,467	399.9%
2026	329,769	1,908,866	578.8%	404,517	1,872,776	463.0%
2027	275,929	1,851,112	670.9%	338,492	1,816,197	536.6%
2028	228,469	1,778,171	778.3%	280,287	1,744,709	622.5%
2029	187,312	1,692,770	903.7%	229,809	1,661,003	722.8%
2030	151,957	1,592,276	1047.8%	186,445	1,562,482	838.0%
2031	121,881	1,479,997	1214.3%	149,554	1,452,392	971.2%
2032	96,553	1,356,817	1405.3%	118,483	1,331,596	1123.9%
2033	75,332	1,224,050	1624.9%	92,450	1,201,384	1299.5%
2034	57,995	1,091,621	1882.3%	71,179	1,071,489	1505.3%
2035	44,286	962,209	2172.7%	54,358	944,553	1737.7%
2036	33,547	839,673	2502.9%	41,182	824,364	2001.8%
2037	25,100	727,148	2896.9%	30,816	713,986	2316.9%
2038	18,455	624,737	3385.2%	22,660	613,516	2707.5%
2039	13,309	530,563	3986.4%	16,343	521,098	3188.5%
2040	9,352	445,232	4761.0%	11,483	437,337	3808.5%
2041	6,484	369,501	5698.4%	7,963	362,986	4558.7%
2042	4,375	303,187	6929.5%	5,373	297,874	5543.9%
2043	2,863	246,024	8593.3%	3,516	241,736	6875.4%
2044	1,831	197,880	10806.2%	2,249	194,451	8646.1%
2045	1,169	157,645	13485.6%	1,436	154,933	10788.9%
2046	717	123,874	17264.9%	882	121,756	13809.5%
2047	416	95,998	23085.8%	511	94,368	18458.7%
2048	223	73,596	33036.3%	274	72,356	26397.8%
2049	119	55,266	46498.3%	146	54,341	37131.9%
2050	59	40,845	69551.1%	72	40,167	55545.7%
2051	19	29,839	155627.1%	24	29,348	124396.5%
2052	1	21,556	2537293.3%	1	21,206	2041991.0%
2053	0	15,420	NA	0	15,173	NA
2054	0	10,875	NA	0	10,704	NA
Present Value ²	7,907,310	22,168,192	280.4%	9,267,032	21,791,764	235.2%
Lifetime ²	43,095,141	38,449,154	89.2%	44,454,863	38,072,726	85.6%

¹ Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 5 of the actuarial memorandum.

² The interest rate ranges from 4.9% to 6.5% by claim incurral year.

American General Life Insurance Company
Policy Form 64028
Lifetime Experience (Nationwide)

Year	Results Without Rate Increase			Results With Rate Increase		
	PA Rate Level ¹	Incurred Claims ¹	Loss Ratio	PA Rate Level ¹	Incurred Claims ¹	Loss Ratio
1997	311,823	0	0.0%	311,823	0	0.0%
1998	7,480,453	258,137	3.5%	7,480,453	258,137	3.5%
1999	24,280,922	1,580,307	6.5%	24,280,922	1,580,307	6.5%
2000	45,764,975	3,636,875	7.9%	45,764,975	3,636,875	7.9%
2001	68,907,423	8,256,483	12.0%	68,907,423	8,256,483	12.0%
2002	74,380,896	12,084,723	16.2%	74,380,896	12,084,723	16.2%
2003	70,679,913	11,569,243	16.4%	70,679,913	11,569,243	16.4%
2004	66,543,357	10,231,095	15.4%	66,543,357	10,231,095	15.4%
2005	63,111,267	14,728,088	23.3%	63,111,267	14,728,088	23.3%
2006	56,617,025	18,053,735	31.9%	56,617,025	18,053,735	31.9%
2007	52,574,068	16,328,764	31.1%	52,574,068	16,328,764	31.1%
2008	47,218,002	12,928,763	27.4%	47,218,002	12,928,763	27.4%
2009	41,715,246	20,533,764	49.2%	41,715,246	20,533,764	49.2%
2010	37,195,909	22,526,239	60.6%	37,195,909	22,526,239	60.6%
2011	33,048,575	20,408,239	61.8%	33,048,575	20,408,239	61.8%
2012	28,643,427	19,779,479	69.1%	28,643,427	19,779,479	69.1%
2013	25,465,801	26,718,205	104.9%	25,465,801	26,718,205	104.9%
2014	22,831,327	27,544,141	120.6%	22,831,327	27,544,141	120.6%
Accumulated ²	1,320,520,005	361,014,800	27.3%	1,320,520,005	361,014,800	27.3%
2015	21,977,418	26,045,086	118.5%	21,975,312	26,041,432	118.5%
2016	20,553,725	26,971,697	131.2%	22,675,767	26,767,866	118.0%
2017	18,459,313	27,827,236	150.7%	22,621,786	27,346,706	120.9%
2018	16,446,383	28,598,417	173.9%	20,157,756	28,094,400	139.4%
2019	14,582,115	29,250,084	200.6%	17,882,361	28,735,586	160.7%
2020	12,854,440	29,720,601	231.2%	15,770,703	29,198,717	185.1%
2021	11,257,161	29,975,208	266.3%	13,815,604	29,449,652	213.2%
2022	9,787,250	30,094,165	307.5%	12,014,336	29,567,187	246.1%
2023	8,448,899	30,048,101	355.6%	10,373,097	29,522,439	284.6%
2024	7,245,507	29,773,524	410.9%	8,896,636	29,253,131	328.8%
2025	6,166,886	29,196,482	473.4%	7,572,833	28,686,548	378.8%
2026	5,203,472	28,306,839	544.0%	6,390,189	27,812,855	435.2%
2027	4,348,194	27,169,301	624.8%	5,340,157	26,695,577	499.9%
2028	3,598,505	25,816,297	717.4%	4,419,657	25,366,546	573.9%
2029	2,950,820	24,306,358	823.7%	3,624,342	23,883,313	659.0%
2030	2,397,019	22,633,801	944.2%	2,944,267	22,240,272	755.4%
2031	1,927,943	20,848,835	1081.4%	2,368,208	20,486,828	865.1%
2032	1,533,377	18,995,786	1238.8%	1,883,634	18,666,514	991.0%
2033	1,205,048	17,107,675	1419.7%	1,480,388	16,811,712	1135.6%
2034	936,004	15,237,021	1627.9%	1,149,938	14,974,061	1302.2%
2035	719,649	13,418,311	1864.6%	884,187	13,187,378	1491.5%
2036	548,664	11,700,200	2132.5%	674,150	11,499,391	1705.8%
2037	414,721	10,115,344	2439.1%	509,602	9,942,239	1951.0%
2038	310,728	8,681,483	2793.9%	381,840	8,533,342	2234.8%
2039	230,619	7,393,520	3205.9%	283,410	7,267,677	2564.4%
2040	169,450	6,240,620	3682.9%	208,249	6,134,648	2945.8%
2041	122,909	5,224,475	4250.7%	151,059	5,135,943	3400.0%
2042	87,907	4,332,051	4928.0%	108,045	4,258,796	3941.7%
2043	61,956	3,555,282	5738.4%	76,153	3,495,264	4589.8%
2044	42,909	2,890,027	6735.2%	52,744	2,841,336	5387.0%
2045	29,246	2,326,171	7953.9%	35,951	2,287,065	6361.5%
2046	19,590	1,849,348	9440.2%	24,086	1,818,316	7549.4%
2047	12,882	1,455,342	11297.8%	15,841	1,430,994	9033.7%
2048	8,303	1,134,804	13668.1%	10,212	1,115,881	10927.5%
2049	5,208	873,636	16776.3%	6,406	859,116	13410.1%
2050	3,135	664,840	21207.1%	3,858	653,832	16948.0%
2051	1,809	500,178	27648.5%	2,227	491,929	22092.1%
2052	998	370,911	37158.2%	1,229	364,821	29689.7%
2053	498	271,865	54624.1%	613	267,419	43649.1%
2054	231	196,931	85412.3%	284	193,724	68258.8%
Present Value ²	132,051,865	350,018,205	265.1%	154,766,252	344,602,441	222.7%
Lifetime ²	1,452,571,870	711,033,005	48.9%	1,475,286,257	705,617,242	47.8%

¹ Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 5 of the actuarial memorandum. **Earned premium adjusted to current Pennsylvania rate level.**

² The interest rate ranges from 4.9% to 6.5% by claim incurral year.

American General Life Insurance Company
Policy Form 64028
Lifetime Experience (Pennsylvania Only)

Year	Results Without Rate Increase			Results With Rate Increase		
	Earned Premiums at Current PA Rate Level ¹	Incurred Claims ¹	Loss Ratio	Earned Premiums at Current PA Rate Level ¹	Incurred Claims ¹	Loss Ratio
1997	535	0	0.0%	535	0	0.0%
1998	171,720	0	0.0%	171,720	0	0.0%
1999	982,706	516	0.1%	982,706	516	0.1%
2000	2,334,715	47,229	2.0%	2,334,715	47,229	2.0%
2001	3,923,746	266,296	6.8%	3,923,746	266,296	6.8%
2002	4,478,270	294,271	6.6%	4,478,270	294,271	6.6%
2003	4,221,322	550,434	13.0%	4,221,322	550,434	13.0%
2004	4,073,756	327,868	8.0%	4,073,756	327,868	8.0%
2005	3,815,659	306,410	8.0%	3,815,659	306,410	8.0%
2006	3,421,546	1,026,637	30.0%	3,421,546	1,026,637	30.0%
2007	3,299,551	44,517	1.3%	3,299,551	44,517	1.3%
2008	3,086,552	1,218,342	39.5%	3,086,552	1,218,342	39.5%
2009	2,404,441	1,046,308	43.5%	2,404,441	1,046,308	43.5%
2010	2,367,416	1,483,823	62.7%	2,367,416	1,483,823	62.7%
2011	2,129,458	1,116,832	52.4%	2,129,458	1,116,832	52.4%
2012	1,965,319	798,104	40.6%	1,965,319	798,104	40.6%
2013	1,771,480	1,763,558	99.6%	1,771,480	1,763,558	99.6%
2014	1,508,728	1,480,093	98.1%	1,508,728	1,480,093	98.1%
Accumulated ²	77,974,523	16,280,962	20.9%	77,974,523	16,280,962	20.9%
2015	1,483,063	1,439,425	97.1%	1,482,910	1,439,279	97.1%
2016	1,407,059	1,527,882	108.6%	1,535,300	1,516,280	98.8%
2017	1,280,563	1,617,659	126.3%	1,567,621	1,587,258	101.3%
2018	1,153,606	1,706,715	147.9%	1,412,249	1,673,898	118.5%
2019	1,033,200	1,785,960	172.9%	1,265,478	1,751,660	138.4%
2020	919,553	1,852,252	201.4%	1,126,756	1,816,725	161.2%
2021	812,070	1,906,487	234.8%	995,371	1,869,982	187.9%
2022	711,102	1,949,880	274.2%	871,825	1,912,618	219.4%
2023	617,824	1,980,497	320.6%	757,604	1,942,721	256.4%
2024	533,296	1,995,545	374.2%	654,038	1,957,573	299.3%
2025	456,489	1,985,056	434.9%	559,902	1,947,371	347.8%
2026	386,437	1,945,695	503.5%	474,017	1,908,856	402.7%
2027	323,329	1,886,741	583.5%	396,630	1,851,103	466.7%
2028	267,703	1,812,317	677.0%	328,412	1,778,164	541.4%
2029	219,468	1,725,186	786.1%	269,253	1,692,764	628.7%
2030	178,032	1,622,678	911.5%	218,432	1,592,271	729.0%
2031	142,786	1,508,165	1056.2%	175,201	1,479,994	844.7%
2032	113,107	1,382,552	1222.3%	138,793	1,356,814	977.6%
2033	88,240	1,247,176	1413.4%	108,288	1,224,048	1130.4%
2034	67,927	1,112,161	1637.3%	83,367	1,091,619	1309.4%
2035	51,866	980,222	1889.9%	63,660	962,208	1511.5%
2036	39,285	855,290	2177.1%	48,224	839,672	1741.2%
2037	29,390	740,573	2519.8%	36,082	727,147	2015.3%
2038	21,607	636,182	2944.4%	26,529	624,737	2354.9%
2039	15,581	540,215	3467.1%	19,132	530,563	2773.2%
2040	10,948	453,282	4140.3%	13,443	445,232	3312.0%
2041	7,591	376,144	4955.2%	9,321	369,501	3964.1%
2042	5,122	308,604	6025.4%	6,289	303,187	4820.5%
2043	3,351	250,396	7471.6%	4,116	246,024	5977.9%
2044	2,143	201,375	9395.5%	2,632	197,880	7517.4%
2045	1,368	160,408	11726.1%	1,680	157,645	9381.3%
2046	839	126,033	15015.6%	1,031	123,874	12010.4%
2047	486	97,659	20085.4%	598	95,998	16059.7%
2048	260	74,860	28761.2%	320	73,596	22981.8%
2049	139	56,209	40505.8%	171	55,266	32346.6%
2050	69	41,537	60582.8%	84	40,845	48383.4%
2051	22	30,339	135441.0%	28	29,839	108262.3%
2052	1	21,913	2193009.0%	1	21,556	1765080.5%
2053	0	15,671	NA	0	15,420	NA
2054	0	11,049	NA	0	10,875	NA
Present Value ²	9,303,711	22,579,441	242.7%	10,897,998	22,195,227	203.7%
Lifetime ²	87,278,234	38,860,404	44.5%	88,872,521	38,476,189	43.3%

¹ Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 5 of the actuarial memorandum. **Earned premium adjusted to current Pennsylvania rate level.**

² The interest rate ranges from 4.9% to 6.5% by claim incurral year.

American General

Life Companies

January 4, 2016

Dear Insurance Commissioner:

This letter authorizes the Long Term Care Group, Inc. (LTCG) to make various policy form filings, including premium rate filings on behalf of American General Life Insurance Company.

This authorization will remain in full force and effect until the earlier of (a) your receipt of a written notification from American General Life Insurance Company expressly terminating this authorization; or (b) 31st of December 2016.

Please feel free to contact me directly should you have any questions concerning this authorization, c/o American General Life Companies, 2929 Allen Parkway, Mail Stop A9-90, Houston, TX, 77019. My e-mail address, telephone and fax numbers are below.

Sincerely,



Leo W. Grace
Vice President
Product Compliance
Phone: (800) 247-8837, ext 3508
Fax: 713-342-7550
e-mail: leo.grace@aglife.com

American General Life Insurance Company

Member of American International Group, Inc.
2727-A Allen Parkway • Houston, TX 77019-2155
P.O. Box 1931 • Houston, TX 77251-1931

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 0% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 All Areas

Policy form Series 64028
 Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	69	84	93	100	145
50-59	87	109	127	153	227
60-64	133	161	181	192	284
65-69	196	232	262	283	325
70	291	334	380	423	500
71	324	370	420	470	557
72	355	401	460	516	618
73	411	465	536	601	713
74	461	524	610	684	808
75	516	588	684	771	906
76	569	651	761	851	1,002
77	624	711	835	936	1,097
78	689	787	923	1,034	1,213
79	754	859	1,010	1,135	1,331
80	819	935	1,097	1,235	1,443
81	887	1,010	1,185	1,333	1,558
82	951	1,086	1,272	1,431	1,673
83	1,041	1,190	1,397	1,570	1,825
84	1,134	1,296	1,521	1,708	1,977
85	1,225	1,404	1,645	1,852	2,130
86	1,318	1,508	1,770	1,990	2,278
87	1,412	1,616	1,898	2,132	2,430
88	1,570	1,796	2,110	2,370	2,704
89	1,731	1,978	2,323	2,611	2,975

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 50% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy form Series 64028
 Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	87	108	121	132	167
50-59	116	139	160	176	238
60-64	171	210	237	254	325
65-69	247	301	339	366	445
70	346	417	473	520	628
71	378	457	520	569	689
72	411	499	564	619	748
73	466	565	644	707	851
74	523	634	723	795	952
75	577	700	804	881	1,055
76	634	771	881	968	1,158
77	689	842	963	1,056	1,259
78	767	928	1,068	1,175	1,382
79	850	1,017	1,172	1,290	1,507
80	928	1,104	1,275	1,412	1,634
81	1,006	1,190	1,379	1,530	1,754
82	1,088	1,279	1,482	1,645	1,878
83	1,191	1,404	1,627	1,811	2,049
84	1,300	1,530	1,776	1,970	2,221
85	1,405	1,657	1,921	2,132	2,387
86	1,513	1,777	2,064	2,293	2,556
87	1,617	1,902	2,207	2,453	2,728
88	1,802	2,117	2,458	2,730	3,034
89	1,984	2,332	2,705	3,005	3,341

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028
 Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	95	121	137	148	176
50-59	129	155	175	192	246
60-64	190	237	263	286	347
65-69	279	342	383	415	515
70	378	477	526	573	700
71	411	509	577	628	764
72	443	553	626	680	827
73	500	626	711	771	935
74	557	698	792	859	1,041
75	613	772	874	951	1,149
76	673	848	959	1,041	1,252
77	728	919	1,044	1,133	1,359
78	819	1,018	1,158	1,262	1,490
79	910	1,113	1,275	1,396	1,622
80	1,001	1,213	1,389	1,526	1,753
81	1,089	1,308	1,507	1,659	1,884
82	1,180	1,405	1,622	1,791	2,015
83	1,295	1,542	1,779	1,967	2,198
84	1,410	1,681	1,939	2,141	2,378
85	1,524	1,817	2,098	2,316	2,561
86	1,640	1,958	2,256	2,492	2,743
87	1,754	2,094	2,415	2,669	2,923
88	1,952	2,329	2,688	2,967	3,253
89	2,152	2,562	2,959	3,267	3,581

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 0% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 All Areas

Policy Form Series 64028 with 64032
 Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	85	101	116	124	181
50-59	109	137	155	190	283
60-64	167	199	224	238	352
65-69	238	284	324	346	399
70	350	401	460	509	604
71	389	445	505	565	673
72	427	481	553	619	741
73	489	554	641	719	851
74	547	624	723	817	960
75	611	697	810	913	1,072
76	669	767	896	1,005	1,181
77	733	835	982	1,099	1,288
78	808	923	1,086	1,214	1,426
79	887	1,010	1,188	1,334	1,562
80	963	1,097	1,288	1,450	1,699
81	1,041	1,188	1,395	1,563	1,832
82	1,117	1,272	1,497	1,681	1,967
83	1,222	1,397	1,643	1,847	2,145
84	1,333	1,524	1,786	2,008	2,323
85	1,442	1,650	1,935	2,176	2,502
86	1,550	1,776	2,082	2,339	2,677
87	1,658	1,899	2,230	2,507	2,857
88	1,847	2,110	2,478	2,785	3,174
89	2,032	2,325	2,730	3,065	3,495

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 50% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64032
 Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	109	132	152	164	208
50-59	144	173	198	221	296
60-64	210	261	292	315	406
65-69	307	370	415	451	546
70	415	505	570	628	761
71	454	547	626	682	827
72	492	596	674	743	897
73	557	674	771	848	1,018
74	619	754	859	944	1,134
75	682	833	951	1,045	1,245
76	748	910	1,041	1,143	1,366
77	808	989	1,134	1,243	1,481
78	902	1,091	1,252	1,379	1,627
79	997	1,191	1,375	1,518	1,770
80	1,091	1,296	1,498	1,658	1,921
81	1,185	1,397	1,617	1,796	2,064
82	1,279	1,503	1,743	1,935	2,206
83	1,398	1,650	1,912	2,125	2,407
84	1,526	1,796	2,086	2,315	2,605
85	1,651	1,944	2,255	2,507	2,806
86	1,777	2,087	2,423	2,693	3,005
87	1,902	2,234	2,596	2,882	3,205
88	2,117	2,489	2,888	3,207	3,566
89	2,329	2,738	3,176	3,532	3,927

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64032
 Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	117	152	171	183	221
50-59	160	196	216	238	307
60-64	237	292	327	355	428
65-69	342	420	470	509	633
70	457	565	635	696	848
71	493	613	696	756	919
72	530	661	751	817	995
73	597	748	850	919	1,117
74	664	833	942	1,025	1,236
75	728	914	1,037	1,126	1,359
76	792	1,001	1,133	1,228	1,481
77	858	1,081	1,225	1,327	1,596
78	963	1,197	1,359	1,482	1,753
79	1,068	1,308	1,498	1,636	1,906
80	1,175	1,426	1,634	1,793	2,059
81	1,280	1,536	1,770	1,950	2,214
82	1,388	1,651	1,906	2,103	2,366
83	1,521	1,812	2,093	2,310	2,582
84	1,657	1,977	2,277	2,516	2,793
85	1,791	2,138	2,468	2,724	3,010
86	1,927	2,299	2,653	2,928	3,222
87	2,064	2,460	2,839	3,136	3,435
88	2,293	2,736	3,158	3,485	3,823
89	2,530	3,011	3,476	3,839	4,209

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 0% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 All Areas

Policy Form Series 64028 with 64031
 Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	133	171	190	206	286
50-59	171	215	239	261	363
60-64	224	283	317	346	505
65-69	317	389	435	470	604
70	445	523	596	664	827
71	486	565	647	728	902
72	530	610	700	795	974
73	592	682	792	897	1,095
74	656	761	887	1,002	1,214
75	719	833	979	1,105	1,339
76	782	906	1,068	1,208	1,459
77	842	982	1,159	1,312	1,578
78	913	1,065	1,259	1,421	1,708
79	982	1,149	1,354	1,531	1,840
80	1,055	1,228	1,452	1,640	1,975
81	1,121	1,310	1,549	1,753	2,103
82	1,191	1,395	1,643	1,862	2,234
83	1,295	1,508	1,779	2,010	2,399
84	1,397	1,627	1,921	2,164	2,562
85	1,498	1,745	2,054	2,316	2,728
86	1,600	1,862	2,192	2,468	2,890
87	1,704	1,978	2,329	2,620	3,056
88	1,878	2,180	2,566	2,890	3,367
89	2,049	2,379	2,801	3,157	3,675

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 50% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64031
 Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	171	216	244	263	342
50-59	216	276	311	339	435
60-64	284	363	414	450	604
65-69	401	500	564	611	808
70	526	653	741	817	1,063
71	569	700	800	887	1,150
72	611	751	859	952	1,235
73	680	838	960	1,063	1,372
74	744	926	1,063	1,175	1,507
75	815	1,010	1,164	1,287	1,645
76	881	1,097	1,264	1,397	1,784
77	951	1,185	1,366	1,508	1,921
78	1,033	1,275	1,477	1,640	2,054
79	1,117	1,366	1,589	1,770	2,192
80	1,199	1,459	1,700	1,902	2,329
81	1,285	1,549	1,812	2,032	2,462
82	1,367	1,636	1,923	2,164	2,597
83	1,485	1,777	2,086	2,341	2,792
84	1,603	1,917	2,245	2,516	2,982
85	1,716	2,053	2,404	2,693	3,167
86	1,833	2,192	2,562	2,873	3,359
87	1,952	2,332	2,724	3,049	3,550
88	2,153	2,569	3,005	3,364	3,916
89	2,349	2,806	3,276	3,667	4,276

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64031
 Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	190	244	276	299	371
50-59	239	308	350	380	473
60-64	319	407	461	501	656
65-69	450	564	634	690	923
70	573	727	827	904	1,199
71	618	782	890	974	1,295
72	657	835	958	1,045	1,388
73	733	932	1,063	1,164	1,536
74	804	1,026	1,172	1,280	1,684
75	873	1,119	1,279	1,397	1,833
76	944	1,214	1,388	1,513	1,985
77	1,017	1,310	1,493	1,630	2,132
78	1,112	1,410	1,617	1,777	2,271
79	1,204	1,507	1,743	1,923	2,415
80	1,296	1,605	1,863	2,071	2,556
81	1,389	1,704	1,986	2,221	2,697
82	1,482	1,802	2,110	2,366	2,839
83	1,612	1,954	2,285	2,556	3,048
84	1,737	2,108	2,460	2,751	3,256
85	1,862	2,256	2,638	2,946	3,464
86	1,990	2,410	2,812	3,141	3,669
87	2,116	2,562	2,987	3,330	3,879
88	2,333	2,824	3,295	3,674	4,277
89	2,550	3,085	3,595	4,009	4,670

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 0% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 All Areas

Policy Form Series 64028 with 64031 and 64032
 Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	167	210	237	254	355
50-59	210	263	299	324	451
60-64	279	350	393	427	626
65-69	389	477	532	577	741
70	538	633	719	804	1,001
71	587	680	779	874	1,086
72	635	733	842	952	1,168
73	707	817	946	1,072	1,308
74	782	904	1,055	1,191	1,446
75	851	986	1,158	1,310	1,586
76	919	1,071	1,259	1,427	1,722
77	989	1,156	1,362	1,542	1,854
78	1,071	1,251	1,481	1,671	2,008
79	1,156	1,350	1,593	1,799	2,161
80	1,241	1,443	1,705	1,927	2,320
81	1,318	1,541	1,817	2,059	2,474
82	1,398	1,635	1,930	2,185	2,625
83	1,521	1,776	2,093	2,364	2,819
84	1,643	1,912	2,255	2,546	3,011
85	1,761	2,049	2,415	2,724	3,205
86	1,879	2,185	2,577	2,900	3,396
87	2,001	2,325	2,736	3,079	3,589
88	2,206	2,562	3,014	3,396	3,958
89	2,407	2,796	3,292	3,708	4,319

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 50% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64031 and 64032
 Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	210	269	301	327	423
50-59	269	342	386	420	538
60-64	352	451	509	554	748
65-69	493	613	690	751	990
70	635	788	895	986	1,285
71	682	843	963	1,065	1,382
72	735	902	1,033	1,143	1,481
73	815	1,002	1,150	1,268	1,636
74	888	1,099	1,264	1,397	1,793
75	963	1,197	1,379	1,524	1,952
76	1,041	1,295	1,490	1,650	2,103
77	1,117	1,395	1,605	1,776	2,255
78	1,213	1,498	1,737	1,927	2,415
79	1,312	1,605	1,868	2,082	2,577
80	1,412	1,712	1,999	2,234	2,736
81	1,507	1,817	2,130	2,387	2,895
82	1,608	1,923	2,261	2,546	3,056
83	1,745	2,087	2,451	2,751	3,276
84	1,884	2,252	2,638	2,956	3,501
85	2,016	2,414	2,824	3,166	3,723
86	2,157	2,577	3,011	3,374	3,947
87	2,293	2,738	3,202	3,581	4,172
88	2,531	3,019	3,532	3,953	4,602
89	2,763	3,296	3,850	4,309	5,022

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64031 and 64032
 Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	237	301	342	370	461
50-59	299	383	435	470	588
60-64	396	505	573	624	815
65-69	547	690	779	850	1,134
70	696	874	1,001	1,091	1,452
71	743	937	1,072	1,175	1,558
72	788	1,002	1,149	1,256	1,666
73	873	1,112	1,268	1,389	1,835
74	958	1,221	1,396	1,524	2,006
75	1,034	1,327	1,515	1,658	2,175
76	1,113	1,434	1,635	1,786	2,341
77	1,191	1,541	1,754	1,914	2,507
78	1,306	1,657	1,902	2,087	2,673
79	1,415	1,770	2,048	2,261	2,839
80	1,524	1,886	2,192	2,435	3,005
81	1,634	2,001	2,333	2,605	3,167
82	1,743	2,117	2,478	2,780	3,336
83	1,891	2,294	2,684	3,005	3,578
84	2,039	2,476	2,890	3,230	3,827
85	2,185	2,653	3,097	3,462	4,070
86	2,339	2,834	3,303	3,689	4,311
87	2,486	3,011	3,508	3,913	4,557
88	2,743	3,319	3,871	4,318	5,024
89	2,993	3,626	4,222	4,712	5,487

American General Life Insurance Company
Policy Form Series 64028
Long Term Care Policy

Rate Schedule

I. Substandard Rate classifications

Issue Age	Standard	Select	Underwriting Problems
18-59	129%	175%	210%
60-64	129%	174%	210%
65-69	126%	170%	205%
70-74	125%	167%	202%
75-79	123%	166%	200%
80-84	118%	160%	192%
85-89	114%	154%	185%

II. Area Rating

Area 1: All other areas.

Area 2: California, New York, All other Florida
counties not included in Area 3.

Area 3: Florida counties: Dade, Broward,
Fort Lauderdale, Palm.

III. Elimination Period

Elimination Period	Percentage Discount
0	0%
7	6%
14	10%
20	12%
30	13%
60	22%
100	28%

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 0% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 All Areas

Policy form Series 64028
 Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	86	105	116	125	181
50-59	109	136	159	191	284
60-64	166	201	226	240	355
65-69	245	290	328	354	406
70	364	418	475	529	625
71	405	463	525	588	696
72	444	501	575	645	773
73	514	581	670	751	891
74	576	655	763	855	1,010
75	645	735	855	964	1,133
76	711	814	951	1,064	1,253
77	780	889	1,044	1,170	1,371
78	861	984	1,154	1,293	1,516
79	943	1,074	1,263	1,419	1,664
80	1,024	1,169	1,371	1,544	1,804
81	1,109	1,263	1,481	1,666	1,948
82	1,189	1,358	1,590	1,789	2,091
83	1,301	1,488	1,746	1,963	2,281
84	1,418	1,620	1,901	2,135	2,471
85	1,531	1,755	2,056	2,315	2,663
86	1,648	1,885	2,213	2,488	2,848
87	1,765	2,020	2,373	2,665	3,038
88	1,963	2,245	2,638	2,963	3,380
89	2,164	2,473	2,904	3,264	3,719

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 50% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy form Series 64028
 Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	109	135	151	165	209
50-59	145	174	200	220	298
60-64	214	263	296	318	406
65-69	309	376	424	458	556
70	433	521	591	650	785
71	473	571	650	711	861
72	514	624	705	774	935
73	583	706	805	884	1,064
74	654	793	904	994	1,190
75	721	875	1,005	1,101	1,319
76	793	964	1,101	1,210	1,448
77	861	1,053	1,204	1,320	1,574
78	959	1,160	1,335	1,469	1,728
79	1,063	1,271	1,465	1,613	1,884
80	1,160	1,380	1,594	1,765	2,043
81	1,258	1,488	1,724	1,913	2,193
82	1,360	1,599	1,853	2,056	2,348
83	1,489	1,755	2,034	2,264	2,561
84	1,625	1,913	2,220	2,463	2,776
85	1,756	2,071	2,401	2,665	2,984
86	1,891	2,221	2,580	2,866	3,195
87	2,021	2,378	2,759	3,066	3,410
88	2,253	2,646	3,073	3,413	3,793
89	2,480	2,915	3,381	3,756	4,176

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028
 Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	119	151	171	185	220
50-59	161	194	219	240	308
60-64	238	296	329	358	434
65-69	349	428	479	519	644
70	473	596	658	716	875
71	514	636	721	785	955
72	554	691	783	850	1,034
73	625	783	889	964	1,169
74	696	873	990	1,074	1,301
75	766	965	1,093	1,189	1,436
76	841	1,060	1,199	1,301	1,565
77	910	1,149	1,305	1,416	1,699
78	1,024	1,273	1,448	1,578	1,863
79	1,138	1,391	1,594	1,745	2,028
80	1,251	1,516	1,736	1,908	2,191
81	1,361	1,635	1,884	2,074	2,355
82	1,475	1,756	2,028	2,239	2,519
83	1,619	1,928	2,224	2,459	2,748
84	1,763	2,101	2,424	2,676	2,973
85	1,905	2,271	2,623	2,895	3,201
86	2,050	2,448	2,820	3,115	3,429
87	2,193	2,618	3,019	3,336	3,654
88	2,440	2,911	3,360	3,709	4,066
89	2,690	3,203	3,699	4,084	4,476

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy Form Series 64028 with 64032
Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	106	126	145	155	226
50-59	136	171	194	238	354
60-64	209	249	280	298	440
65-69	298	355	405	433	499
70	438	501	575	636	755
71	486	556	631	706	841
72	534	601	691	774	926
73	611	693	801	899	1,064
74	684	780	904	1,021	1,200
75	764	871	1,013	1,141	1,340
76	836	959	1,120	1,256	1,476
77	916	1,044	1,228	1,374	1,610
78	1,010	1,154	1,358	1,518	1,783
79	1,109	1,263	1,485	1,668	1,953
80	1,204	1,371	1,610	1,813	2,124
81	1,301	1,485	1,744	1,954	2,290
82	1,396	1,590	1,871	2,101	2,459
83	1,528	1,746	2,054	2,309	2,681
84	1,666	1,905	2,233	2,510	2,904
85	1,803	2,063	2,419	2,720	3,128
86	1,938	2,220	2,603	2,924	3,346
87	2,073	2,374	2,788	3,134	3,571
88	2,309	2,638	3,098	3,481	3,968
89	2,540	2,906	3,413	3,831	4,369

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 50% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64032
 Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	136	165	190	205	260
50-59	180	216	248	276	370
60-64	263	326	365	394	508
65-69	384	463	519	564	683
70	519	631	713	785	951
71	568	684	783	853	1,034
72	615	745	843	929	1,121
73	696	843	964	1,060	1,273
74	774	943	1,074	1,180	1,418
75	853	1,041	1,189	1,306	1,556
76	935	1,138	1,301	1,429	1,708
77	1,010	1,236	1,418	1,554	1,851
78	1,128	1,364	1,565	1,724	2,034
79	1,246	1,489	1,719	1,898	2,213
80	1,364	1,620	1,873	2,073	2,401
81	1,481	1,746	2,021	2,245	2,580
82	1,599	1,879	2,179	2,419	2,758
83	1,748	2,063	2,390	2,656	3,009
84	1,908	2,245	2,608	2,894	3,256
85	2,064	2,430	2,819	3,134	3,508
86	2,221	2,609	3,029	3,366	3,756
87	2,378	2,793	3,245	3,603	4,006
88	2,646	3,111	3,610	4,009	4,458
89	2,911	3,423	3,970	4,415	4,909

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64032
 Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	146	190	214	229	276
50-59	200	245	270	298	384
60-64	296	365	409	444	535
65-69	428	525	588	636	791
70	571	706	794	870	1,060
71	616	766	870	945	1,149
72	663	826	939	1,021	1,244
73	746	935	1,063	1,149	1,396
74	830	1,041	1,178	1,281	1,545
75	910	1,143	1,296	1,408	1,699
76	990	1,251	1,416	1,535	1,851
77	1,073	1,351	1,531	1,659	1,995
78	1,204	1,496	1,699	1,853	2,191
79	1,335	1,635	1,873	2,045	2,383
80	1,469	1,783	2,043	2,241	2,574
81	1,600	1,920	2,213	2,438	2,768
82	1,735	2,064	2,383	2,629	2,958
83	1,901	2,265	2,616	2,888	3,228
84	2,071	2,471	2,846	3,145	3,491
85	2,239	2,673	3,085	3,405	3,763
86	2,409	2,874	3,316	3,660	4,028
87	2,580	3,075	3,549	3,920	4,294
88	2,866	3,420	3,948	4,356	4,779
89	3,163	3,764	4,345	4,799	5,261

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy Form Series 64028 with 64031
Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	166	214	238	258	358
50-59	214	269	299	326	454
60-64	280	354	396	433	631
65-69	396	486	544	588	755
70	556	654	745	830	1,034
71	608	706	809	910	1,128
72	663	763	875	994	1,218
73	740	853	990	1,121	1,369
74	820	951	1,109	1,253	1,518
75	899	1,041	1,224	1,381	1,674
76	978	1,133	1,335	1,510	1,824
77	1,053	1,228	1,449	1,640	1,973
78	1,141	1,331	1,574	1,776	2,135
79	1,228	1,436	1,693	1,914	2,300
80	1,319	1,535	1,815	2,050	2,469
81	1,401	1,638	1,936	2,191	2,629
82	1,489	1,744	2,054	2,328	2,793
83	1,619	1,885	2,224	2,513	2,999
84	1,746	2,034	2,401	2,705	3,203
85	1,873	2,181	2,568	2,895	3,410
86	2,000	2,328	2,740	3,085	3,613
87	2,130	2,473	2,911	3,275	3,820
88	2,348	2,725	3,208	3,613	4,209
89	2,561	2,974	3,501	3,946	4,594

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 50% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64031
 Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	214	270	305	329	428
50-59	270	345	389	424	544
60-64	355	454	518	563	755
65-69	501	625	705	764	1,010
70	658	816	926	1,021	1,329
71	711	875	1,000	1,109	1,438
72	764	939	1,074	1,190	1,544
73	850	1,048	1,200	1,329	1,715
74	930	1,158	1,329	1,469	1,884
75	1,019	1,263	1,455	1,609	2,056
76	1,101	1,371	1,580	1,746	2,230
77	1,189	1,481	1,708	1,885	2,401
78	1,291	1,594	1,846	2,050	2,568
79	1,396	1,708	1,986	2,213	2,740
80	1,499	1,824	2,125	2,378	2,911
81	1,606	1,936	2,265	2,540	3,078
82	1,709	2,045	2,404	2,705	3,246
83	1,856	2,221	2,608	2,926	3,490
84	2,004	2,396	2,806	3,145	3,728
85	2,145	2,566	3,005	3,366	3,959
86	2,291	2,740	3,203	3,591	4,199
87	2,440	2,915	3,405	3,811	4,438
88	2,691	3,211	3,756	4,205	4,895
89	2,936	3,508	4,095	4,584	5,345

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64031
 Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	238	305	345	374	464
50-59	299	385	438	475	591
60-64	399	509	576	626	820
65-69	563	705	793	863	1,154
70	716	909	1,034	1,130	1,499
71	773	978	1,113	1,218	1,619
72	821	1,044	1,198	1,306	1,735
73	916	1,165	1,329	1,455	1,920
74	1,005	1,283	1,465	1,600	2,105
75	1,091	1,399	1,599	1,746	2,291
76	1,180	1,518	1,735	1,891	2,481
77	1,271	1,638	1,866	2,038	2,665
78	1,390	1,763	2,021	2,221	2,839
79	1,505	1,884	2,179	2,404	3,019
80	1,620	2,006	2,329	2,589	3,195
81	1,736	2,130	2,483	2,776	3,371
82	1,853	2,253	2,638	2,958	3,549
83	2,015	2,443	2,856	3,195	3,810
84	2,171	2,635	3,075	3,439	4,070
85	2,328	2,820	3,298	3,683	4,330
86	2,488	3,013	3,515	3,926	4,586
87	2,645	3,203	3,734	4,163	4,849
88	2,916	3,530	4,119	4,593	5,346
89	3,188	3,856	4,494	5,011	5,838

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	209	263	296	318	444
50-59	263	329	374	405	564
60-64	349	438	491	534	783
65-69	486	596	665	721	926
70	673	791	899	1,005	1,251
71	734	850	974	1,093	1,358
72	794	916	1,053	1,190	1,460
73	884	1,021	1,183	1,340	1,635
74	978	1,130	1,319	1,489	1,808
75	1,064	1,233	1,448	1,638	1,983
76	1,149	1,339	1,574	1,784	2,153
77	1,236	1,445	1,703	1,928	2,318
78	1,339	1,564	1,851	2,089	2,510
79	1,445	1,688	1,991	2,249	2,701
80	1,551	1,804	2,131	2,409	2,900
81	1,648	1,926	2,271	2,574	3,093
82	1,748	2,044	2,413	2,731	3,281
83	1,901	2,220	2,616	2,955	3,524
84	2,054	2,390	2,819	3,183	3,764
85	2,201	2,561	3,019	3,405	4,006
86	2,349	2,731	3,221	3,625	4,245
87	2,501	2,906	3,420	3,849	4,486
88	2,758	3,203	3,768	4,245	4,948
89	3,009	3,495	4,115	4,635	5,399

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	263	336	376	409	529
50-59	336	428	483	525	673
60-64	440	564	636	693	935
65-69	616	766	863	939	1,238
70	794	985	1,119	1,233	1,606
71	853	1,054	1,204	1,331	1,728
72	919	1,128	1,291	1,429	1,851
73	1,019	1,253	1,438	1,585	2,045
74	1,110	1,374	1,580	1,746	2,241
75	1,204	1,496	1,724	1,905	2,440
76	1,301	1,619	1,863	2,063	2,629
77	1,396	1,744	2,006	2,220	2,819
78	1,516	1,873	2,171	2,409	3,019
79	1,640	2,006	2,335	2,603	3,221
80	1,765	2,140	2,499	2,793	3,420
81	1,884	2,271	2,663	2,984	3,619
82	2,010	2,404	2,826	3,183	3,820
83	2,181	2,609	3,064	3,439	4,095
84	2,355	2,815	3,298	3,695	4,376
85	2,520	3,018	3,530	3,958	4,654
86	2,696	3,221	3,764	4,218	4,934
87	2,866	3,423	4,003	4,476	5,215
88	3,164	3,774	4,415	4,941	5,753
89	3,454	4,120	4,813	5,386	6,278

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 100% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy Form Series 64028 with 64031 and 64032
 Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	296	376	428	463	576
50-59	374	479	544	588	735
60-64	495	631	716	780	1,019
65-69	684	863	974	1,063	1,418
70	870	1,093	1,251	1,364	1,815
71	929	1,171	1,340	1,469	1,948
72	985	1,253	1,436	1,570	2,083
73	1,091	1,390	1,585	1,736	2,294
74	1,198	1,526	1,745	1,905	2,508
75	1,293	1,659	1,894	2,073	2,719
76	1,391	1,793	2,044	2,233	2,926
77	1,489	1,926	2,193	2,393	3,134
78	1,633	2,071	2,378	2,609	3,341
79	1,769	2,213	2,560	2,826	3,549
80	1,905	2,358	2,740	3,044	3,756
81	2,043	2,501	2,916	3,256	3,959
82	2,179	2,646	3,098	3,475	4,170
83	2,364	2,868	3,355	3,756	4,473
84	2,549	3,095	3,613	4,038	4,784
85	2,731	3,316	3,871	4,328	5,088
86	2,924	3,543	4,129	4,611	5,389
87	3,108	3,764	4,385	4,891	5,696
88	3,429	4,149	4,839	5,398	6,280
89	3,741	4,533	5,278	5,890	6,859

American General Life Insurance Company
Policy Form Series 64028
Long Term Care Policy

Rate Schedule

I. Substandard Rate classifications

Issue Age	Standard	Select	Underwriting Problems
18-59	129%	175%	210%
60-64	129%	174%	210%
65-69	126%	170%	205%
70-74	125%	167%	202%
75-79	123%	166%	200%
80-84	118%	160%	192%
85-89	114%	154%	185%

II. Area Rating

Area 1: All other areas.

Area 2: California, New York, All other Florida counties not included in Area 3.

Area 3: Florida counties: Dade, Broward, Fort Lauderdale, Palm.

III. Elimination Period

Elimination Period	Percentage Discount
0	0%
7	6%
14	10%
20	12%
30	13%
60	22%
100	28%