

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase /CT15-202 VIP2 (OLD)

Filing at a Glance

Company: Metropolitan Life Insurance Company
 Product Name: Individual Long-Term Care Insurance
 State: Pennsylvania
 TOI: LTC03I Individual Long Term Care
 Sub-TOI: LTC03I.001 Qualified
 Filing Type: Rate - Other (Not M.U. or G.I. Product)
 Date Submitted: 02/03/2016
 SERFF Tr Num: META-130430819
 SERFF Status: Assigned
 State Tr Num: META-130430819
 State Status: Received Review in Progress
 Co Tr Num: CT15-202 (VIP2-OLD) CC

 Implementation: On Approval
 Date Requested:
 Author(s): Ruth Rivera, Linda Williams, Cherise Crittenden, Robert Waldron, Katijah Basalat
 Reviewer(s): Jim Lavery (primary)
 Disposition Date:
 Disposition Status:
 Implementation Date:

State Filing Description:
 Proposed 56.66%% increase on 2,289 PA Policyholders of Met Life forms LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-ML-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, and LTC2-PREM-ML-PA.

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase /CT15-202 VIP2 (OLD)

General Information

Project Name: 2015_2016 Rate Increase	Status of Filing in Domicile: Authorized
Project Number: CT15-202 VIP2 (OLD)	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 02/04/2016
	State Status Changed: 02/09/2016
Deemer Date:	Created By: Cherise Crittenden
Submitted By: Cherise Crittenden	Corresponding Filing Tracking Number:

Filing Description:

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

Company and Contact

Filing Contact Information

Deborah Fountas, Sr. Product Consultant dfountas@metlife.com
 1300 Hall Blvd 860-656-3808 [Phone]
 Bloomfield, CT 06002 860-656-3815 [FAX]

Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: 241	Company Type: Life
1095 Avenue of the Americas	Group Name:	State ID Number:
New York, NY 10036	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

META-130430819

State Tracking #:

META-130430819

Company Tracking #:

CT15-202 (VIP2-OLD) CC

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Individual Long-Term Care Insurance

Project Name/Number:

2015_2016 Rate Increase /CT15-202 VIP2 (OLD)

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Please see section 16 of the actuarial memorandum

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Metropolitan Life Insurance Company	56.660%	56.660%	\$2,997,848	2,289	\$5,290,942	56.660%	56.660%

SERFF Tracking #:

META-130430819

State Tracking #:

META-130430819

Company Tracking #:

CT15-202 (VIP2-OLD) CC

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Individual Long-Term Care Insurance

Project Name/Number:

2015_2016 Rate Increase /CT15-202 VIP2 (OLD)

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA VIP2 Old Rates 56.66% Increase	LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-ML-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, LTC2-PREM-ML-PA	Revised	Previous State Filing Number: Percent Rate Change Request: 56.66	PA_VIP2old_rates_5666%Increase.pdf,

**Policy Form Series: LTC2-FAC
Facilities Only
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
No Home Care
No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$46.47	\$54.91	\$62.16	\$69.18	\$76.50	\$84.47	\$93.28
31	\$46.87	\$55.58	\$63.10	\$70.31	\$77.81	\$85.98	\$95.06
32	\$47.25	\$56.29	\$64.04	\$71.45	\$79.14	\$87.49	\$96.88
33	\$47.64	\$56.96	\$65.01	\$72.63	\$80.49	\$89.05	\$98.73
34	\$48.02	\$57.68	\$66.00	\$73.80	\$81.89	\$90.63	\$100.61
35	\$48.42	\$58.39	\$67.00	\$75.01	\$83.28	\$92.23	\$102.55
36	\$48.88	\$59.15	\$68.05	\$76.29	\$84.75	\$93.90	\$104.51
37	\$49.33	\$59.95	\$69.12	\$77.56	\$86.23	\$95.59	\$106.50
38	\$49.80	\$60.74	\$70.23	\$78.86	\$87.76	\$97.30	\$108.53
39	\$50.27	\$61.57	\$71.33	\$80.18	\$89.28	\$99.06	\$110.60
40	\$50.74	\$62.40	\$72.47	\$81.53	\$90.86	\$100.84	\$112.69
41	\$51.23	\$63.23	\$73.60	\$82.90	\$92.43	\$102.67	\$114.83
42	\$51.71	\$64.04	\$74.76	\$84.30	\$94.07	\$104.52	\$117.03
43	\$52.20	\$64.92	\$75.95	\$85.72	\$95.70	\$106.40	\$119.27
44	\$52.70	\$65.78	\$77.16	\$87.15	\$97.40	\$108.31	\$121.54
45	\$53.19	\$66.66	\$78.38	\$88.62	\$99.09	\$110.26	\$123.86
46	\$53.95	\$67.83	\$79.91	\$90.42	\$101.17	\$112.62	\$126.53
47	\$54.72	\$69.02	\$81.48	\$92.29	\$103.30	\$115.04	\$129.26
48	\$55.49	\$70.25	\$83.08	\$94.17	\$105.46	\$117.48	\$132.06
49	\$56.29	\$71.50	\$84.72	\$96.10	\$107.66	\$120.00	\$134.95
50	\$57.09	\$72.75	\$86.38	\$98.05	\$109.91	\$122.56	\$137.86
51	\$57.90	\$74.04	\$88.09	\$100.07	\$112.23	\$125.17	\$140.87
52	\$58.73	\$75.32	\$89.84	\$102.11	\$114.60	\$127.83	\$143.91
53	\$59.58	\$76.64	\$91.61	\$104.23	\$116.99	\$130.54	\$147.03
54	\$60.42	\$78.00	\$93.42	\$106.34	\$119.45	\$133.35	\$150.22
55	\$61.30	\$79.40	\$95.25	\$108.53	\$121.93	\$136.20	\$153.48
56	\$66.14	\$85.18	\$101.77	\$116.05	\$130.50	\$145.82	\$164.41
57	\$71.36	\$91.38	\$108.72	\$124.11	\$139.66	\$156.14	\$176.13
58	\$77.00	\$98.04	\$116.16	\$132.72	\$149.47	\$167.20	\$188.67
59	\$83.09	\$105.17	\$124.09	\$141.93	\$159.95	\$179.00	\$202.11
60	\$89.67	\$112.86	\$132.57	\$151.79	\$171.17	\$191.67	\$216.50
61	\$96.78	\$121.07	\$141.64	\$162.33	\$183.18	\$205.27	\$231.95
62	\$104.45	\$129.90	\$151.32	\$173.59	\$196.01	\$219.78	\$248.46
63	\$113.99	\$141.87	\$165.32	\$189.81	\$214.48	\$240.55	\$272.02
64	\$124.39	\$154.98	\$180.64	\$207.56	\$234.68	\$263.31	\$297.79
65	\$135.75	\$169.27	\$197.38	\$226.97	\$256.77	\$288.21	\$326.06
66	\$148.15	\$184.87	\$215.64	\$248.18	\$280.92	\$315.45	\$356.98
67	\$161.69	\$201.93	\$235.62	\$271.38	\$307.35	\$345.31	\$390.82
68	\$180.36	\$225.78	\$263.77	\$303.31	\$343.07	\$385.02	\$435.45
69	\$201.17	\$252.41	\$295.30	\$339.01	\$382.94	\$429.36	\$485.18
70	\$224.38	\$282.21	\$330.58	\$378.88	\$427.43	\$478.75	\$540.57
71	\$250.28	\$315.51	\$370.08	\$423.47	\$477.12	\$533.88	\$602.30
72	\$279.17	\$352.75	\$414.33	\$473.29	\$532.57	\$595.34	\$671.07
73	\$313.27	\$397.32	\$467.69	\$533.04	\$598.75	\$668.33	\$752.50
74	\$351.56	\$447.51	\$527.91	\$600.32	\$673.14	\$750.31	\$843.79
75	\$394.56	\$504.07	\$595.92	\$676.11	\$756.78	\$842.33	\$946.16
76	\$442.78	\$567.75	\$672.65	\$761.48	\$850.79	\$945.63	\$1,060.93
77	\$496.89	\$639.52	\$759.30	\$857.62	\$956.52	\$1,061.61	\$1,189.68
78	\$546.37	\$705.24	\$838.91	\$945.33	\$1,052.41	\$1,166.24	\$1,304.63
79	\$600.74	\$777.69	\$926.86	\$1,042.02	\$1,157.91	\$1,281.17	\$1,430.70
80	\$660.54	\$857.60	\$1,024.06	\$1,148.57	\$1,274.01	\$1,407.43	\$1,568.97
81	\$726.29	\$945.71	\$1,131.41	\$1,266.02	\$1,401.70	\$1,546.14	\$1,720.58
82	\$798.59	\$1,042.90	\$1,250.02	\$1,395.50	\$1,542.22	\$1,698.52	\$1,886.86
83	\$876.34	\$1,147.99	\$1,379.27	\$1,536.77	\$1,695.81	\$1,865.29	\$2,069.35
84	\$961.67	\$1,263.68	\$1,521.81	\$1,692.34	\$1,864.69	\$2,048.42	\$2,269.53
85	\$1,055.31	\$1,391.05	\$1,679.14	\$1,863.67	\$2,050.41	\$2,249.53	\$2,489.08
86	\$1,158.06	\$1,531.21	\$1,852.72	\$2,052.37	\$2,254.62	\$2,470.40	\$2,729.83
87	\$1,270.86	\$1,685.55	\$2,044.24	\$2,260.13	\$2,479.16	\$2,712.94	\$2,993.90
88	\$1,378.33	\$1,831.54	\$2,224.95	\$2,454.71	\$2,688.96	\$2,939.51	\$3,241.51
89	\$1,494.90	\$1,990.19	\$2,421.60	\$2,666.02	\$2,916.54	\$3,185.02	\$3,509.62
90	\$1,621.32	\$2,162.60	\$2,635.65	\$2,895.55	\$3,163.37	\$3,451.00	\$3,799.90
91	\$1,758.45	\$2,349.93	\$2,868.60	\$3,144.81	\$3,431.12	\$3,739.24	\$4,114.17
92	\$1,907.16	\$2,553.51	\$3,122.17	\$3,415.55	\$3,721.49	\$4,051.51	\$4,454.45
93	\$2,043.35	\$2,740.17	\$3,354.36	\$3,660.45	\$3,981.75	\$4,329.35	\$4,754.43
94	\$2,189.28	\$2,940.49	\$3,603.81	\$3,922.91	\$4,260.18	\$4,626.22	\$5,074.62
95	\$2,345.61	\$3,155.46	\$3,871.80	\$4,204.17	\$4,558.12	\$4,943.42	\$5,416.39
96	\$2,513.14	\$3,386.14	\$4,159.76	\$4,505.60	\$4,876.87	\$5,282.40	\$5,781.15
97	\$2,692.61	\$3,633.71	\$4,469.07	\$4,828.67	\$5,217.92	\$5,644.63	\$6,170.48
98	\$2,884.89	\$3,899.36	\$4,801.43	\$5,174.92	\$5,582.81	\$6,031.72	\$6,586.05
99	\$3,090.93	\$4,184.42	\$5,158.50	\$5,545.95	\$5,973.23	\$6,445.31	\$7,029.60
100	\$3,311.67	\$4,490.31	\$5,542.13	\$5,943.57	\$6,390.96	\$6,887.29	\$7,503.01

**Policy Form Series: LTC2-FAC
Facilities Only
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
No Home Care
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$48.80	\$61.15	\$71.09	\$81.20	\$90.87	\$100.83	\$111.67
31	\$50.54	\$63.48	\$73.88	\$84.44	\$94.53	\$104.97	\$116.27
32	\$52.34	\$65.91	\$76.79	\$87.81	\$98.38	\$109.22	\$121.07
33	\$54.20	\$68.41	\$79.80	\$91.32	\$102.33	\$113.68	\$126.07
34	\$56.12	\$71.03	\$82.93	\$94.95	\$106.52	\$118.33	\$131.25
35	\$58.10	\$73.71	\$86.21	\$98.76	\$110.82	\$123.15	\$136.69
36	\$59.85	\$76.07	\$89.03	\$102.03	\$114.55	\$127.35	\$141.37
37	\$61.61	\$78.50	\$91.95	\$105.41	\$118.41	\$131.67	\$146.20
38	\$63.45	\$81.01	\$94.95	\$108.92	\$122.41	\$136.12	\$151.22
39	\$65.33	\$83.58	\$98.06	\$112.58	\$126.53	\$140.76	\$156.39
40	\$67.28	\$86.27	\$101.30	\$116.29	\$130.79	\$145.50	\$161.76
41	\$69.28	\$89.05	\$104.60	\$120.19	\$135.20	\$150.45	\$167.30
42	\$71.34	\$91.86	\$108.03	\$124.17	\$139.77	\$155.56	\$173.05
43	\$73.44	\$94.81	\$111.57	\$128.30	\$144.47	\$160.84	\$178.97
44	\$75.65	\$97.82	\$115.23	\$132.55	\$149.35	\$166.29	\$185.10
45	\$77.91	\$100.95	\$119.00	\$136.97	\$154.38	\$171.95	\$191.44
46	\$80.00	\$103.86	\$122.51	\$141.08	\$159.06	\$177.20	\$197.29
47	\$82.18	\$106.87	\$126.14	\$145.34	\$163.90	\$182.62	\$203.33
48	\$84.43	\$109.95	\$129.87	\$149.71	\$168.84	\$188.20	\$209.58
49	\$86.73	\$113.14	\$133.71	\$154.19	\$174.01	\$193.94	\$215.99
50	\$89.06	\$116.43	\$137.64	\$158.80	\$179.26	\$199.84	\$222.58
51	\$91.47	\$119.78	\$141.73	\$163.60	\$184.72	\$205.98	\$229.41
52	\$93.98	\$123.24	\$145.92	\$168.49	\$190.33	\$212.22	\$236.43
53	\$96.54	\$126.80	\$150.25	\$173.57	\$196.10	\$218.72	\$243.66
54	\$99.16	\$130.47	\$154.67	\$178.73	\$202.04	\$225.39	\$251.09
55	\$101.83	\$134.26	\$159.26	\$184.13	\$208.16	\$232.26	\$258.82
56	\$108.61	\$143.10	\$169.70	\$196.43	\$222.32	\$248.21	\$276.70
57	\$115.79	\$152.54	\$180.80	\$209.57	\$237.40	\$265.25	\$295.87
58	\$123.43	\$162.60	\$192.66	\$223.60	\$253.54	\$283.47	\$316.33
59	\$131.62	\$173.33	\$205.27	\$238.54	\$270.77	\$302.95	\$338.23
60	\$140.33	\$184.77	\$218.73	\$254.51	\$289.13	\$323.73	\$361.63
61	\$149.64	\$196.94	\$233.07	\$271.54	\$308.79	\$345.97	\$386.68
62	\$159.55	\$209.92	\$248.32	\$289.68	\$329.75	\$369.72	\$413.42
63	\$173.99	\$228.82	\$270.49	\$315.00	\$358.14	\$401.20	\$448.37
64	\$189.75	\$249.41	\$294.63	\$342.54	\$389.01	\$435.39	\$486.25
65	\$206.94	\$271.84	\$320.91	\$372.49	\$422.50	\$472.46	\$527.34
66	\$225.68	\$296.32	\$349.52	\$405.03	\$458.87	\$512.67	\$571.89
67	\$246.13	\$322.97	\$380.75	\$440.40	\$498.38	\$556.35	\$620.23
68	\$272.51	\$358.41	\$423.20	\$487.89	\$550.69	\$613.60	\$683.05
69	\$301.68	\$397.74	\$470.41	\$540.46	\$608.50	\$676.76	\$752.25
70	\$333.98	\$441.41	\$522.86	\$598.71	\$672.32	\$746.37	\$828.46
71	\$369.76	\$489.86	\$581.20	\$663.19	\$742.91	\$823.18	\$912.41
72	\$409.37	\$543.64	\$646.03	\$734.69	\$820.92	\$907.89	\$1,004.83
73	\$455.28	\$607.10	\$723.61	\$820.50	\$914.67	\$1,009.88	\$1,116.14
74	\$506.36	\$677.96	\$810.48	\$916.33	\$1,019.20	\$1,123.30	\$1,239.73
75	\$563.17	\$757.12	\$907.81	\$1,023.35	\$1,135.66	\$1,249.46	\$1,377.04
76	\$626.34	\$845.51	\$1,016.83	\$1,142.88	\$1,265.41	\$1,389.82	\$1,529.56
77	\$696.60	\$944.22	\$1,138.93	\$1,276.37	\$1,410.02	\$1,545.97	\$1,698.95
78	\$761.92	\$1,036.26	\$1,253.81	\$1,401.01	\$1,543.99	\$1,689.50	\$1,853.21
79	\$833.36	\$1,137.26	\$1,380.30	\$1,537.86	\$1,690.74	\$1,846.37	\$2,021.48
80	\$911.51	\$1,248.12	\$1,519.53	\$1,688.03	\$1,851.40	\$2,017.81	\$2,205.03
81	\$996.98	\$1,369.76	\$1,672.81	\$1,852.92	\$2,027.31	\$2,205.16	\$2,405.25
82	\$1,090.48	\$1,503.29	\$1,841.55	\$2,033.86	\$2,219.93	\$2,409.90	\$2,623.66
83	\$1,196.18	\$1,655.41	\$2,035.11	\$2,241.91	\$2,441.93	\$2,646.27	\$2,875.90
84	\$1,312.12	\$1,822.92	\$2,249.03	\$2,471.22	\$2,686.14	\$2,905.82	\$3,152.37
85	\$1,405.76	\$1,950.29	\$2,406.36	\$2,642.55	\$2,871.86	\$3,106.93	\$3,371.92
86	\$1,508.51	\$2,090.45	\$2,579.94	\$2,831.25	\$3,076.07	\$3,327.80	\$3,612.67
87	\$1,621.31	\$2,244.79	\$2,771.46	\$3,039.01	\$3,300.61	\$3,570.34	\$3,876.74
88	\$1,728.78	\$2,390.78	\$2,952.17	\$3,233.59	\$3,510.41	\$3,796.91	\$4,124.35
89	\$1,845.35	\$2,549.43	\$3,148.82	\$3,444.90	\$3,737.99	\$4,042.42	\$4,392.46
90	\$1,971.77	\$2,721.84	\$3,362.87	\$3,674.43	\$3,984.82	\$4,308.40	\$4,682.74
91	\$2,108.90	\$2,909.17	\$3,595.82	\$3,923.69	\$4,252.57	\$4,596.64	\$4,997.01
92	\$2,257.61	\$3,112.75	\$3,849.39	\$4,194.43	\$4,542.94	\$4,908.91	\$5,337.29
93	\$2,393.80	\$3,299.41	\$4,081.58	\$4,439.33	\$4,803.20	\$5,186.75	\$5,637.27
94	\$2,539.73	\$3,499.73	\$4,331.03	\$4,701.79	\$5,081.63	\$5,483.62	\$5,957.46
95	\$2,696.06	\$3,714.70	\$4,599.02	\$4,983.05	\$5,379.57	\$5,800.82	\$6,299.23
96	\$2,863.59	\$3,945.38	\$4,886.98	\$5,284.48	\$5,698.32	\$6,139.80	\$6,663.99
97	\$3,043.06	\$4,192.95	\$5,196.29	\$5,607.55	\$6,039.37	\$6,502.03	\$7,053.32
98	\$3,235.34	\$4,458.60	\$5,528.65	\$5,953.80	\$6,404.26	\$6,889.12	\$7,468.89
99	\$3,441.38	\$4,743.66	\$5,885.72	\$6,324.83	\$6,794.68	\$7,302.71	\$7,912.44
100	\$3,662.12	\$5,049.55	\$6,269.35	\$6,722.45	\$7,212.41	\$7,744.69	\$8,385.85

**Policy Form Series: LTC2-FAC
Facilities Only
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
No Home Care
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$99.69	\$128.20	\$152.69	\$178.59	\$204.05	\$230.01	\$260.90
31	\$102.12	\$131.37	\$156.53	\$183.12	\$209.29	\$235.98	\$266.90
32	\$104.60	\$134.62	\$160.45	\$187.75	\$214.65	\$242.05	\$273.91
33	\$107.14	\$137.97	\$164.49	\$192.55	\$220.14	\$248.29	\$281.10
34	\$109.74	\$141.37	\$168.61	\$197.42	\$225.80	\$254.72	\$288.49
35	\$112.40	\$144.88	\$172.84	\$202.45	\$231.57	\$261.30	\$296.07
36	\$114.32	\$147.43	\$175.94	\$206.11	\$235.83	\$266.16	\$301.68
37	\$116.29	\$150.03	\$179.11	\$209.88	\$240.18	\$271.10	\$307.37
38	\$118.29	\$152.68	\$182.30	\$213.71	\$244.64	\$276.16	\$313.17
39	\$120.33	\$155.38	\$185.60	\$217.60	\$249.15	\$281.30	\$319.10
40	\$122.40	\$158.12	\$188.92	\$221.57	\$253.74	\$286.54	\$325.15
41	\$124.52	\$160.91	\$192.32	\$225.60	\$258.41	\$291.85	\$331.30
42	\$126.64	\$163.74	\$195.75	\$229.73	\$263.17	\$297.29	\$337.56
43	\$128.82	\$166.66	\$199.27	\$233.92	\$268.01	\$302.84	\$343.95
44	\$131.03	\$169.57	\$202.85	\$238.17	\$272.98	\$308.44	\$350.45
45	\$133.29	\$172.58	\$206.51	\$242.52	\$278.00	\$314.22	\$357.10
46	\$135.29	\$175.24	\$209.72	\$246.39	\$282.49	\$319.33	\$362.95
47	\$137.31	\$177.93	\$213.04	\$250.33	\$287.08	\$324.57	\$368.92
48	\$139.37	\$180.70	\$216.40	\$254.34	\$291.70	\$329.88	\$374.95
49	\$141.47	\$183.48	\$219.79	\$258.40	\$296.44	\$335.25	\$381.13
50	\$143.58	\$186.31	\$223.25	\$262.53	\$301.22	\$340.71	\$387.36
51	\$145.72	\$189.22	\$226.77	\$266.72	\$306.11	\$346.26	\$393.72
52	\$147.93	\$192.13	\$230.33	\$270.99	\$311.07	\$351.93	\$400.17
53	\$150.16	\$195.09	\$233.95	\$275.33	\$316.10	\$357.67	\$406.74
54	\$152.38	\$198.11	\$237.63	\$279.70	\$321.23	\$363.51	\$413.41
55	\$154.70	\$201.19	\$241.35	\$284.21	\$326.40	\$369.47	\$420.21
56	\$161.45	\$210.35	\$252.71	\$297.92	\$342.49	\$387.94	\$441.42
57	\$168.54	\$219.95	\$264.53	\$312.27	\$359.36	\$407.33	\$463.74
58	\$175.90	\$229.99	\$276.92	\$327.35	\$377.05	\$427.73	\$487.20
59	\$183.63	\$240.51	\$289.90	\$343.14	\$395.63	\$449.13	\$511.83
60	\$191.66	\$251.47	\$303.49	\$359.69	\$415.12	\$471.59	\$537.70
61	\$200.05	\$262.94	\$317.73	\$377.05	\$435.56	\$495.18	\$564.90
62	\$208.80	\$274.94	\$332.64	\$395.23	\$457.02	\$519.97	\$593.43
63	\$224.65	\$295.33	\$356.87	\$422.92	\$488.09	\$554.48	\$632.09
64	\$241.70	\$317.22	\$382.89	\$452.54	\$521.27	\$591.29	\$673.21
65	\$260.09	\$340.73	\$410.78	\$484.25	\$556.71	\$630.57	\$717.02
66	\$279.82	\$365.98	\$440.73	\$518.17	\$594.55	\$672.45	\$763.70
67	\$301.07	\$393.10	\$472.85	\$554.48	\$634.94	\$717.10	\$813.41
68	\$328.95	\$430.38	\$518.31	\$605.44	\$691.29	\$778.89	\$881.87
69	\$359.43	\$471.12	\$568.17	\$661.07	\$752.59	\$846.06	\$956.08
70	\$392.71	\$515.77	\$622.80	\$721.84	\$819.33	\$919.00	\$1,036.52
71	\$429.09	\$564.68	\$682.70	\$788.17	\$892.03	\$998.22	\$1,123.79
72	\$468.84	\$618.18	\$748.36	\$860.62	\$971.17	\$1,084.29	\$1,218.35
73	\$515.96	\$682.88	\$828.70	\$950.23	\$1,069.86	\$1,192.30	\$1,337.69
74	\$567.83	\$754.33	\$917.65	\$1,049.17	\$1,178.57	\$1,311.09	\$1,468.71
75	\$624.93	\$833.34	\$1,016.19	\$1,158.40	\$1,298.35	\$1,441.73	\$1,612.56
76	\$687.76	\$920.53	\$1,125.30	\$1,279.04	\$1,430.29	\$1,585.37	\$1,770.49
77	\$756.90	\$1,016.91	\$1,246.12	\$1,412.23	\$1,575.64	\$1,743.33	\$1,943.92
78	\$823.47	\$1,110.07	\$1,363.47	\$1,540.78	\$1,715.19	\$1,894.11	\$2,107.42
79	\$895.86	\$1,211.76	\$1,491.89	\$1,681.07	\$1,867.13	\$2,057.97	\$2,284.65
80	\$974.60	\$1,322.75	\$1,632.40	\$1,834.10	\$2,032.53	\$2,235.97	\$2,476.80
81	\$1,060.32	\$1,443.95	\$1,786.12	\$2,001.08	\$2,212.51	\$2,429.39	\$2,685.10
82	\$1,153.52	\$1,576.22	\$1,954.35	\$2,183.25	\$2,408.49	\$2,639.51	\$2,910.95
83	\$1,263.96	\$1,733.79	\$2,155.50	\$2,401.78	\$2,644.35	\$2,893.23	\$3,185.10
84	\$1,385.01	\$1,907.08	\$2,377.38	\$2,642.17	\$2,903.35	\$3,171.33	\$3,485.09
85	\$1,478.65	\$2,034.45	\$2,534.71	\$2,813.50	\$3,089.07	\$3,372.44	\$3,704.64
86	\$1,581.40	\$2,174.61	\$2,708.29	\$3,002.20	\$3,293.28	\$3,593.31	\$3,945.39
87	\$1,694.20	\$2,328.95	\$2,899.81	\$3,209.96	\$3,517.82	\$3,835.85	\$4,209.46
88	\$1,801.67	\$2,474.94	\$3,080.52	\$3,404.54	\$3,727.62	\$4,062.42	\$4,457.07
89	\$1,918.24	\$2,633.59	\$3,277.17	\$3,615.85	\$3,955.20	\$4,307.93	\$4,725.18
90	\$2,044.66	\$2,806.00	\$3,491.22	\$3,845.38	\$4,202.03	\$4,573.91	\$5,015.46
91	\$2,181.79	\$2,993.33	\$3,724.17	\$4,094.64	\$4,469.78	\$4,862.15	\$5,329.73
92	\$2,330.50	\$3,196.91	\$3,977.74	\$4,365.38	\$4,760.15	\$5,174.42	\$5,670.01
93	\$2,466.69	\$3,383.57	\$4,209.93	\$4,610.28	\$5,020.41	\$5,452.26	\$5,969.99
94	\$2,612.62	\$3,583.89	\$4,459.38	\$4,872.74	\$5,298.84	\$5,749.13	\$6,290.18
95	\$2,768.95	\$3,798.86	\$4,727.37	\$5,154.00	\$5,596.78	\$6,066.33	\$6,631.95
96	\$2,936.48	\$4,029.54	\$5,015.33	\$5,455.43	\$5,915.53	\$6,405.31	\$6,996.71
97	\$3,115.95	\$4,277.11	\$5,324.64	\$5,778.50	\$6,256.58	\$6,767.54	\$7,386.04
98	\$3,308.23	\$4,542.76	\$5,657.00	\$6,124.75	\$6,621.47	\$7,154.63	\$7,801.61
99	\$3,514.27	\$4,827.82	\$6,014.07	\$6,495.78	\$7,011.89	\$7,568.22	\$8,245.16
100	\$3,735.01	\$5,133.71	\$6,397.70	\$6,893.40	\$7,429.62	\$8,010.20	\$8,718.57

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$59.19	\$70.40	\$79.65	\$88.56	\$97.98	\$108.38	\$121.47
31	\$60.05	\$71.66	\$81.23	\$90.36	\$100.04	\$110.71	\$124.11
32	\$60.91	\$72.93	\$82.83	\$92.23	\$102.17	\$113.09	\$126.80
33	\$61.77	\$74.23	\$84.49	\$94.15	\$104.32	\$115.52	\$129.54
34	\$62.68	\$75.56	\$86.13	\$96.08	\$106.53	\$118.03	\$132.38
35	\$63.60	\$76.87	\$87.85	\$98.04	\$108.78	\$120.57	\$135.24
36	\$64.50	\$78.20	\$89.52	\$99.98	\$110.95	\$123.03	\$138.02
37	\$65.44	\$79.54	\$91.21	\$101.95	\$113.19	\$125.55	\$140.84
38	\$66.39	\$80.93	\$92.96	\$103.96	\$115.46	\$128.12	\$143.74
39	\$67.33	\$82.32	\$94.73	\$106.00	\$117.79	\$130.73	\$146.70
40	\$68.32	\$83.75	\$96.53	\$108.08	\$120.14	\$133.40	\$149.70
41	\$69.31	\$85.19	\$98.38	\$110.19	\$122.57	\$136.11	\$152.76
42	\$70.31	\$86.65	\$100.26	\$112.36	\$125.05	\$138.89	\$155.88
43	\$71.33	\$88.15	\$102.17	\$114.57	\$127.55	\$141.73	\$159.10
44	\$72.36	\$89.67	\$104.08	\$116.82	\$130.12	\$144.64	\$162.36
45	\$73.40	\$91.21	\$106.09	\$119.11	\$132.74	\$147.59	\$165.70
46	\$74.66	\$92.98	\$108.31	\$121.66	\$135.64	\$150.86	\$169.41
47	\$75.95	\$94.83	\$110.60	\$124.29	\$138.61	\$154.23	\$173.20
48	\$77.25	\$96.66	\$112.92	\$126.97	\$141.65	\$157.63	\$177.10
49	\$78.60	\$98.54	\$115.30	\$129.71	\$144.74	\$161.14	\$181.05
50	\$79.96	\$100.47	\$117.75	\$132.50	\$147.93	\$164.71	\$185.16
51	\$81.31	\$102.44	\$120.22	\$135.35	\$151.16	\$168.36	\$189.29
52	\$82.72	\$104.41	\$122.74	\$138.27	\$154.47	\$172.11	\$193.55
53	\$84.16	\$106.43	\$125.33	\$141.26	\$157.85	\$175.93	\$197.89
54	\$85.60	\$108.55	\$127.96	\$144.30	\$161.31	\$179.85	\$202.31
55	\$87.07	\$110.65	\$130.65	\$147.40	\$164.85	\$183.82	\$206.87
56	\$93.89	\$118.53	\$139.32	\$157.33	\$176.07	\$196.47	\$221.20
57	\$101.22	\$126.96	\$148.58	\$167.94	\$188.09	\$209.99	\$236.53
58	\$109.13	\$136.00	\$158.45	\$179.25	\$200.90	\$224.43	\$252.93
59	\$117.67	\$145.68	\$168.97	\$191.34	\$214.61	\$239.88	\$270.44
60	\$126.86	\$156.05	\$180.17	\$204.24	\$229.22	\$256.39	\$289.16
61	\$136.76	\$167.16	\$192.13	\$217.98	\$244.86	\$274.01	\$309.22
62	\$147.46	\$179.06	\$204.88	\$232.67	\$261.56	\$292.86	\$330.65
63	\$160.58	\$195.03	\$223.16	\$253.63	\$285.28	\$319.59	\$360.94
64	\$174.90	\$212.43	\$243.10	\$276.52	\$311.16	\$348.74	\$394.05
65	\$190.45	\$231.39	\$264.80	\$301.43	\$339.40	\$380.59	\$430.16
66	\$207.43	\$252.00	\$288.46	\$328.59	\$370.23	\$415.31	\$469.59
67	\$225.89	\$274.48	\$314.21	\$358.20	\$403.82	\$453.23	\$512.65
68	\$251.16	\$305.74	\$350.43	\$398.89	\$449.13	\$503.57	\$569.16
69	\$279.20	\$340.53	\$390.84	\$444.15	\$499.49	\$559.54	\$631.90
70	\$310.39	\$379.27	\$435.92	\$494.59	\$555.53	\$621.71	\$701.57
71	\$345.09	\$422.45	\$486.18	\$550.72	\$617.87	\$690.78	\$778.91
72	\$383.66	\$470.53	\$542.25	\$613.25	\$687.17	\$767.51	\$864.76
73	\$428.87	\$527.66	\$609.44	\$687.74	\$769.29	\$858.11	\$965.75
74	\$479.40	\$591.74	\$684.95	\$771.27	\$861.29	\$959.35	\$1,078.53
75	\$535.90	\$663.60	\$769.83	\$864.95	\$964.24	\$1,072.59	\$1,204.45
76	\$599.05	\$744.17	\$865.23	\$970.01	\$1,079.53	\$1,199.19	\$1,345.08
77	\$669.69	\$834.53	\$972.48	\$1,087.83	\$1,208.57	\$1,340.70	\$1,502.15
78	\$729.78	\$912.40	\$1,065.73	\$1,189.79	\$1,319.69	\$1,461.89	\$1,635.37
79	\$795.28	\$997.56	\$1,167.93	\$1,301.28	\$1,441.02	\$1,594.02	\$1,780.39
80	\$866.66	\$1,090.64	\$1,279.94	\$1,423.26	\$1,573.49	\$1,738.11	\$1,938.29
81	\$944.46	\$1,192.42	\$1,402.70	\$1,556.64	\$1,718.15	\$1,895.23	\$2,110.21
82	\$1,029.22	\$1,303.71	\$1,537.23	\$1,702.49	\$1,876.10	\$2,066.52	\$2,297.36
83	\$1,129.46	\$1,435.07	\$1,696.13	\$1,874.88	\$2,062.95	\$2,269.42	\$2,519.58
84	\$1,239.43	\$1,579.70	\$1,871.46	\$2,064.65	\$2,268.39	\$2,492.23	\$2,763.29
85	\$1,360.12	\$1,738.89	\$2,064.92	\$2,273.68	\$2,494.29	\$2,736.91	\$3,030.59
86	\$1,492.56	\$1,914.12	\$2,278.37	\$2,503.88	\$2,742.71	\$3,005.63	\$3,323.73
87	\$1,637.90	\$2,107.01	\$2,513.92	\$2,757.37	\$3,015.85	\$3,300.73	\$3,645.26
88	\$1,776.43	\$2,289.54	\$2,736.11	\$2,994.73	\$3,271.09	\$3,576.39	\$3,946.74
89	\$1,926.65	\$2,487.87	\$2,977.97	\$3,252.56	\$3,547.94	\$3,875.08	\$4,273.18
90	\$2,089.61	\$2,703.39	\$3,241.17	\$3,532.56	\$3,848.21	\$4,198.71	\$4,626.59
91	\$2,266.32	\$2,937.56	\$3,527.67	\$3,836.70	\$4,173.89	\$4,549.38	\$5,009.27
92	\$2,457.98	\$3,192.04	\$3,839.47	\$4,166.97	\$4,527.13	\$4,929.32	\$5,423.57
93	\$2,633.52	\$3,425.39	\$4,125.01	\$4,465.73	\$4,843.74	\$5,267.33	\$5,788.84
94	\$2,821.59	\$3,675.81	\$4,431.75	\$4,785.93	\$5,182.45	\$5,628.51	\$6,178.70
95	\$3,023.10	\$3,944.54	\$4,761.34	\$5,129.10	\$5,544.89	\$6,014.49	\$6,594.78
96	\$3,238.98	\$4,232.91	\$5,115.42	\$5,496.85	\$5,932.64	\$6,426.91	\$7,038.91
97	\$3,470.30	\$4,542.34	\$5,495.84	\$5,890.98	\$6,347.53	\$6,867.61	\$7,512.97
98	\$3,718.12	\$4,874.43	\$5,904.55	\$6,313.35	\$6,791.41	\$7,338.55	\$8,018.96
99	\$3,983.66	\$5,230.78	\$6,343.63	\$6,766.04	\$7,266.35	\$7,841.77	\$8,558.99
100	\$4,268.15	\$5,613.16	\$6,815.40	\$7,251.16	\$7,774.52	\$8,379.49	\$9,135.39

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$67.57	\$82.70	\$94.85	\$107.42	\$119.96	\$133.23	\$148.63
31	\$70.11	\$85.96	\$98.63	\$111.76	\$124.84	\$138.69	\$154.69
32	\$72.74	\$89.35	\$102.57	\$116.29	\$129.93	\$144.38	\$161.00
33	\$75.46	\$92.87	\$106.67	\$121.00	\$135.26	\$150.30	\$167.55
34	\$78.31	\$96.52	\$110.94	\$125.88	\$140.78	\$156.49	\$174.38
35	\$81.26	\$100.31	\$115.41	\$130.97	\$146.50	\$162.90	\$181.50
36	\$83.74	\$103.50	\$119.11	\$135.26	\$151.35	\$168.27	\$187.49
37	\$86.28	\$106.80	\$122.98	\$139.66	\$156.35	\$173.86	\$193.70
38	\$88.89	\$110.18	\$126.92	\$144.22	\$161.49	\$179.63	\$200.14
39	\$91.60	\$113.70	\$131.03	\$148.96	\$166.82	\$185.56	\$206.76
40	\$94.39	\$117.31	\$135.27	\$153.79	\$172.32	\$191.71	\$213.60
41	\$97.26	\$121.02	\$139.64	\$158.82	\$178.01	\$198.07	\$220.64
42	\$100.23	\$124.89	\$144.16	\$164.00	\$183.89	\$204.62	\$227.94
43	\$103.29	\$128.85	\$148.81	\$169.37	\$189.95	\$211.41	\$235.50
44	\$106.42	\$132.94	\$153.60	\$174.89	\$196.20	\$218.43	\$243.29
45	\$109.68	\$137.16	\$158.60	\$180.61	\$202.69	\$225.67	\$251.33
46	\$112.51	\$140.89	\$162.94	\$185.66	\$208.41	\$232.07	\$258.50
47	\$115.44	\$144.68	\$167.45	\$190.84	\$214.29	\$238.67	\$265.88
48	\$118.44	\$148.56	\$172.04	\$196.18	\$220.36	\$245.48	\$273.43
49	\$121.49	\$152.59	\$176.79	\$201.68	\$226.61	\$252.47	\$281.23
50	\$124.64	\$156.74	\$181.67	\$207.32	\$233.01	\$259.65	\$289.28
51	\$127.87	\$160.94	\$186.64	\$213.12	\$239.59	\$267.04	\$297.50
52	\$131.19	\$165.30	\$191.80	\$219.08	\$246.38	\$274.66	\$305.98
53	\$134.56	\$169.75	\$197.05	\$225.20	\$253.33	\$282.49	\$314.71
54	\$138.07	\$174.35	\$202.50	\$231.50	\$260.49	\$290.51	\$323.67
55	\$141.62	\$179.06	\$208.07	\$237.98	\$267.89	\$298.78	\$332.92
56	\$150.40	\$190.05	\$220.78	\$252.86	\$284.93	\$318.04	\$354.56
57	\$159.67	\$201.72	\$234.29	\$268.72	\$303.08	\$338.56	\$377.65
58	\$169.54	\$214.10	\$248.61	\$285.53	\$322.37	\$360.38	\$402.23
59	\$180.01	\$227.24	\$263.78	\$303.38	\$342.91	\$383.62	\$428.38
60	\$191.14	\$241.15	\$279.88	\$322.39	\$364.76	\$408.35	\$456.27
61	\$202.93	\$255.97	\$297.00	\$342.56	\$388.00	\$434.65	\$486.00
62	\$215.48	\$271.66	\$315.14	\$364.00	\$412.71	\$462.68	\$517.59
63	\$233.83	\$294.70	\$341.69	\$394.08	\$446.33	\$499.94	\$558.93
64	\$253.79	\$319.68	\$370.48	\$426.65	\$482.67	\$540.18	\$603.60
65	\$275.42	\$346.79	\$401.72	\$461.90	\$522.00	\$583.70	\$651.83
66	\$298.90	\$376.15	\$435.58	\$500.05	\$564.50	\$630.69	\$703.94
67	\$324.40	\$408.05	\$472.30	\$541.38	\$610.45	\$681.48	\$760.17
68	\$357.55	\$451.00	\$522.98	\$597.53	\$672.15	\$748.96	\$834.24
69	\$394.08	\$498.46	\$579.08	\$659.53	\$740.04	\$823.10	\$915.52
70	\$434.34	\$550.91	\$641.22	\$727.92	\$814.80	\$904.58	\$1,004.72
71	\$478.72	\$608.88	\$710.00	\$803.44	\$897.13	\$994.14	\$1,102.63
72	\$527.66	\$672.98	\$786.19	\$886.78	\$987.77	\$1,092.55	\$1,210.04
73	\$584.89	\$749.38	\$878.21	\$987.79	\$1,097.84	\$1,212.26	\$1,340.72
74	\$648.30	\$834.42	\$980.97	\$1,100.33	\$1,220.23	\$1,345.02	\$1,485.52
75	\$718.61	\$929.14	\$1,095.82	\$1,225.64	\$1,356.22	\$1,492.36	\$1,645.93
76	\$796.54	\$1,034.62	\$1,224.08	\$1,365.29	\$1,507.40	\$1,655.84	\$1,823.69
77	\$882.94	\$1,152.03	\$1,367.34	\$1,520.79	\$1,675.42	\$1,837.22	\$2,020.65
78	\$959.43	\$1,257.54	\$1,497.81	\$1,661.46	\$1,826.17	\$1,998.73	\$2,194.27
79	\$1,042.60	\$1,372.70	\$1,640.70	\$1,815.09	\$1,990.52	\$2,174.43	\$2,382.84
80	\$1,132.97	\$1,498.39	\$1,797.23	\$1,982.97	\$2,169.68	\$2,365.55	\$2,587.61
81	\$1,231.18	\$1,635.61	\$1,968.71	\$2,166.36	\$2,364.92	\$2,573.49	\$2,809.98
82	\$1,337.90	\$1,785.36	\$2,156.55	\$2,366.67	\$2,577.76	\$2,799.70	\$3,051.47
83	\$1,467.58	\$1,966.02	\$2,383.24	\$2,608.77	\$2,835.57	\$3,074.29	\$3,344.83
84	\$1,609.84	\$2,164.93	\$2,633.70	\$2,875.62	\$3,119.12	\$3,375.81	\$3,666.42
85	\$1,730.53	\$2,324.12	\$2,827.16	\$3,084.65	\$3,345.02	\$3,620.49	\$3,933.72
86	\$1,862.97	\$2,499.35	\$3,040.61	\$3,314.85	\$3,593.44	\$3,889.21	\$4,226.86
87	\$2,008.31	\$2,692.24	\$3,276.16	\$3,568.34	\$3,866.58	\$4,184.31	\$4,548.39
88	\$2,146.84	\$2,874.77	\$3,498.35	\$3,805.70	\$4,121.82	\$4,459.97	\$4,849.87
89	\$2,297.06	\$3,073.10	\$3,740.21	\$4,063.53	\$4,398.67	\$4,758.66	\$5,176.31
90	\$2,460.02	\$3,288.62	\$4,003.41	\$4,343.53	\$4,698.94	\$5,082.29	\$5,529.72
91	\$2,636.73	\$3,522.79	\$4,289.91	\$4,647.67	\$5,024.62	\$5,432.96	\$5,912.40
92	\$2,828.39	\$3,777.27	\$4,601.71	\$4,977.94	\$5,377.86	\$5,812.90	\$6,326.70
93	\$3,003.93	\$4,010.62	\$4,887.25	\$5,276.70	\$5,694.47	\$6,150.91	\$6,691.97
94	\$3,192.00	\$4,261.04	\$5,193.99	\$5,596.90	\$6,033.18	\$6,512.09	\$7,081.83
95	\$3,393.51	\$4,529.77	\$5,523.58	\$5,940.07	\$6,395.62	\$6,898.07	\$7,497.91
96	\$3,609.39	\$4,818.14	\$5,877.66	\$6,307.82	\$6,783.37	\$7,310.49	\$7,942.04
97	\$3,840.71	\$5,127.57	\$6,258.08	\$6,701.95	\$7,198.26	\$7,751.19	\$8,416.10
98	\$4,088.53	\$5,459.66	\$6,666.79	\$7,124.32	\$7,642.14	\$8,222.13	\$8,922.09
99	\$4,354.07	\$5,816.01	\$7,105.87	\$7,577.01	\$8,117.08	\$8,725.35	\$9,462.12
100	\$4,638.56	\$6,198.39	\$7,577.64	\$8,062.13	\$8,625.25	\$9,263.07	\$10,038.52

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$125.80	\$156.09	\$182.48	\$211.26	\$240.18	\$270.21	\$304.68
31	\$128.87	\$159.98	\$187.09	\$216.66	\$246.36	\$277.18	\$312.67
32	\$132.03	\$163.98	\$191.80	\$222.16	\$252.69	\$284.34	\$320.84
33	\$135.27	\$168.05	\$196.64	\$227.83	\$259.16	\$291.68	\$329.25
34	\$138.60	\$172.27	\$201.57	\$233.63	\$265.82	\$299.25	\$337.86
35	\$142.01	\$176.54	\$206.66	\$239.58	\$272.65	\$307.00	\$346.72
36	\$144.47	\$179.68	\$210.40	\$243.97	\$277.70	\$312.71	\$353.26
37	\$147.00	\$182.87	\$214.19	\$248.43	\$282.84	\$318.54	\$359.91
38	\$149.56	\$186.13	\$218.05	\$252.97	\$288.05	\$324.46	\$366.70
39	\$152.18	\$189.44	\$222.00	\$257.62	\$293.39	\$330.50	\$373.62
40	\$154.83	\$192.82	\$225.98	\$262.33	\$298.81	\$336.68	\$380.66
41	\$157.54	\$196.23	\$230.08	\$267.08	\$304.34	\$342.96	\$387.83
42	\$160.28	\$199.74	\$234.22	\$272.00	\$309.96	\$349.33	\$395.16
43	\$163.09	\$203.30	\$238.45	\$276.98	\$315.70	\$355.85	\$402.61
44	\$165.92	\$206.90	\$242.72	\$282.05	\$321.53	\$362.49	\$410.16
45	\$168.82	\$210.58	\$247.15	\$287.21	\$327.48	\$369.25	\$417.92
46	\$171.35	\$213.86	\$251.00	\$291.79	\$332.78	\$375.29	\$424.80
47	\$173.93	\$217.18	\$254.98	\$296.46	\$338.16	\$381.42	\$431.80
48	\$176.57	\$220.52	\$258.97	\$301.22	\$343.65	\$387.67	\$438.89
49	\$179.24	\$223.93	\$263.08	\$306.05	\$349.24	\$393.98	\$446.15
50	\$181.95	\$227.40	\$267.22	\$310.94	\$354.88	\$400.44	\$453.52
51	\$184.69	\$230.93	\$271.40	\$315.92	\$360.65	\$407.00	\$460.95
52	\$187.46	\$234.50	\$275.69	\$320.98	\$366.46	\$413.66	\$468.55
53	\$190.28	\$238.10	\$280.03	\$326.12	\$372.41	\$420.43	\$476.29
54	\$193.16	\$241.82	\$284.45	\$331.34	\$378.44	\$427.31	\$484.13
55	\$196.07	\$245.55	\$288.91	\$336.63	\$384.58	\$434.29	\$492.12
56	\$204.49	\$256.58	\$302.28	\$352.67	\$403.29	\$455.77	\$516.75
57	\$213.26	\$268.08	\$316.25	\$369.48	\$422.97	\$478.33	\$542.67
58	\$222.40	\$280.13	\$330.85	\$387.08	\$443.54	\$502.00	\$569.90
59	\$231.97	\$292.69	\$346.14	\$405.53	\$465.13	\$526.85	\$598.45
60	\$241.91	\$305.82	\$362.13	\$424.83	\$487.79	\$552.93	\$628.42
61	\$252.28	\$319.54	\$378.87	\$445.07	\$511.53	\$580.26	\$659.95
62	\$263.11	\$333.89	\$396.37	\$466.25	\$536.44	\$609.00	\$693.04
63	\$282.74	\$358.24	\$424.80	\$498.46	\$572.38	\$648.89	\$737.57
64	\$303.83	\$384.35	\$455.28	\$532.88	\$610.76	\$691.36	\$784.96
65	\$326.46	\$412.39	\$487.98	\$569.68	\$651.69	\$736.65	\$835.41
66	\$350.81	\$442.42	\$523.04	\$609.00	\$695.36	\$784.89	\$889.11
67	\$376.97	\$474.68	\$560.57	\$651.03	\$741.99	\$836.28	\$946.24
68	\$411.41	\$519.14	\$613.93	\$710.33	\$807.22	\$907.75	\$1,025.24
69	\$448.94	\$567.75	\$672.44	\$775.02	\$878.17	\$985.36	\$1,110.87
70	\$489.92	\$620.93	\$736.44	\$845.59	\$955.37	\$1,069.57	\$1,203.62
71	\$534.66	\$679.06	\$806.55	\$922.57	\$1,039.36	\$1,160.98	\$1,304.13
72	\$583.48	\$742.65	\$883.36	\$1,006.56	\$1,130.77	\$1,260.21	\$1,413.02
73	\$641.55	\$819.82	\$977.64	\$1,110.85	\$1,245.11	\$1,385.21	\$1,550.91
74	\$705.38	\$904.97	\$1,081.99	\$1,225.91	\$1,371.06	\$1,522.57	\$1,702.26
75	\$775.59	\$998.99	\$1,197.48	\$1,352.90	\$1,509.73	\$1,673.60	\$1,868.41
76	\$852.78	\$1,102.78	\$1,325.28	\$1,493.07	\$1,662.43	\$1,839.65	\$2,050.72
77	\$937.67	\$1,217.36	\$1,466.73	\$1,647.70	\$1,830.60	\$2,022.09	\$2,250.86
78	\$1,015.15	\$1,323.48	\$1,599.08	\$1,791.68	\$1,986.33	\$2,190.14	\$2,432.91
79	\$1,099.08	\$1,438.87	\$1,743.34	\$1,948.18	\$2,155.26	\$2,372.12	\$2,629.72
80	\$1,189.88	\$1,564.32	\$1,900.66	\$2,118.39	\$2,338.60	\$2,569.21	\$2,842.44
81	\$1,288.23	\$1,700.69	\$2,072.16	\$2,303.45	\$2,537.50	\$2,782.74	\$3,072.35
82	\$1,394.71	\$1,848.95	\$2,259.13	\$2,504.68	\$2,753.35	\$3,013.97	\$3,320.87
83	\$1,528.27	\$2,033.79	\$2,491.68	\$2,755.40	\$3,022.99	\$3,303.64	\$3,633.64
84	\$1,674.60	\$2,237.09	\$2,748.13	\$3,031.20	\$3,319.06	\$3,621.18	\$3,975.84
85	\$1,795.29	\$2,396.28	\$2,941.59	\$3,240.23	\$3,544.96	\$3,865.86	\$4,243.14
86	\$1,927.73	\$2,571.51	\$3,155.04	\$3,470.43	\$3,793.38	\$4,134.58	\$4,536.28
87	\$2,073.07	\$2,764.40	\$3,390.59	\$3,723.92	\$4,066.52	\$4,429.68	\$4,857.81
88	\$2,211.60	\$2,946.93	\$3,612.78	\$3,961.28	\$4,321.76	\$4,705.34	\$5,159.29
89	\$2,361.82	\$3,145.26	\$3,854.64	\$4,219.11	\$4,598.61	\$5,004.03	\$5,485.73
90	\$2,524.78	\$3,360.78	\$4,117.84	\$4,499.11	\$4,898.88	\$5,327.66	\$5,839.14
91	\$2,701.49	\$3,594.95	\$4,404.34	\$4,803.25	\$5,224.56	\$5,678.33	\$6,221.82
92	\$2,893.15	\$3,849.43	\$4,716.14	\$5,133.52	\$5,577.80	\$6,058.27	\$6,636.12
93	\$3,068.69	\$4,082.78	\$5,001.68	\$5,432.28	\$5,894.41	\$6,396.28	\$7,001.39
94	\$3,256.76	\$4,333.20	\$5,308.42	\$5,752.48	\$6,233.12	\$6,757.46	\$7,391.25
95	\$3,458.27	\$4,601.93	\$5,638.01	\$6,095.65	\$6,595.56	\$7,143.44	\$7,807.33
96	\$3,674.15	\$4,890.30	\$5,992.09	\$6,463.40	\$6,983.31	\$7,555.86	\$8,251.46
97	\$3,905.47	\$5,199.73	\$6,372.51	\$6,857.53	\$7,398.20	\$7,996.56	\$8,725.52
98	\$4,153.29	\$5,531.82	\$6,781.22	\$7,279.90	\$7,842.08	\$8,467.50	\$9,231.51
99	\$4,418.83	\$5,888.17	\$7,220.30	\$7,732.59	\$8,317.02	\$8,970.72	\$9,771.54
100	\$4,703.32	\$6,270.55	\$7,692.07	\$8,217.71	\$8,825.19	\$9,508.44	\$10,347.94

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$55.57	\$65.95	\$74.71	\$83.17	\$92.08	\$101.88	\$114.21
31	\$56.37	\$67.10	\$76.20	\$84.88	\$94.01	\$104.07	\$116.68
32	\$57.17	\$68.30	\$77.70	\$86.63	\$96.00	\$106.31	\$119.22
33	\$58.01	\$69.49	\$79.24	\$88.42	\$98.04	\$108.60	\$121.80
34	\$58.84	\$70.75	\$80.81	\$90.24	\$100.11	\$110.93	\$124.44
35	\$59.69	\$71.99	\$82.42	\$92.10	\$102.24	\$113.34	\$127.16
36	\$60.56	\$73.24	\$83.97	\$93.90	\$104.30	\$115.65	\$129.75
37	\$61.44	\$74.51	\$85.57	\$95.75	\$106.39	\$118.03	\$132.42
38	\$62.34	\$75.78	\$87.21	\$97.63	\$108.53	\$120.41	\$135.13
39	\$63.23	\$77.08	\$88.86	\$99.54	\$110.71	\$122.88	\$137.89
40	\$64.14	\$78.41	\$90.55	\$101.50	\$112.92	\$125.39	\$140.74
41	\$65.06	\$79.77	\$92.29	\$103.51	\$115.21	\$127.96	\$143.63
42	\$66.00	\$81.13	\$94.01	\$105.54	\$117.51	\$130.56	\$146.57
43	\$66.96	\$82.53	\$95.81	\$107.61	\$119.88	\$133.25	\$149.56
44	\$67.94	\$83.95	\$97.65	\$109.71	\$122.29	\$135.98	\$152.63
45	\$68.91	\$85.43	\$99.51	\$111.87	\$124.75	\$138.75	\$155.77
46	\$70.11	\$87.07	\$101.59	\$114.28	\$127.47	\$141.82	\$159.29
47	\$71.31	\$88.76	\$103.74	\$116.74	\$130.26	\$144.97	\$162.86
48	\$72.55	\$90.52	\$105.92	\$119.27	\$133.13	\$148.20	\$166.50
49	\$73.79	\$92.29	\$108.16	\$121.82	\$136.04	\$151.49	\$170.24
50	\$75.07	\$94.07	\$110.43	\$124.45	\$139.02	\$154.84	\$174.06
51	\$76.34	\$95.89	\$112.73	\$127.11	\$142.06	\$158.29	\$177.95
52	\$77.66	\$97.77	\$115.13	\$129.87	\$145.16	\$161.80	\$181.96
53	\$78.99	\$99.67	\$117.56	\$132.66	\$148.36	\$165.40	\$186.03
54	\$80.37	\$101.61	\$120.02	\$135.53	\$151.60	\$169.07	\$190.23
55	\$81.75	\$103.60	\$122.56	\$138.42	\$154.92	\$172.83	\$194.48
56	\$88.14	\$110.98	\$130.69	\$147.76	\$165.50	\$184.70	\$207.95
57	\$95.01	\$118.87	\$139.36	\$157.71	\$176.74	\$197.41	\$222.38
58	\$102.46	\$127.35	\$148.61	\$168.35	\$188.82	\$210.99	\$237.79
59	\$110.45	\$136.39	\$158.46	\$179.70	\$201.70	\$225.51	\$254.26
60	\$119.08	\$146.13	\$168.99	\$191.81	\$215.44	\$241.02	\$271.87
61	\$128.40	\$156.52	\$180.21	\$204.74	\$230.12	\$257.58	\$290.73
62	\$138.42	\$167.67	\$192.16	\$218.53	\$245.82	\$275.31	\$310.86
63	\$150.75	\$182.62	\$209.33	\$238.22	\$268.11	\$300.43	\$339.34
64	\$164.20	\$198.90	\$228.02	\$259.70	\$292.44	\$327.86	\$370.47
65	\$178.81	\$216.65	\$248.37	\$283.08	\$319.01	\$357.78	\$404.43
66	\$194.73	\$235.96	\$270.55	\$308.60	\$347.96	\$390.43	\$441.50
67	\$212.09	\$257.00	\$294.71	\$336.43	\$379.52	\$426.07	\$481.98
68	\$235.77	\$286.25	\$328.69	\$374.61	\$422.10	\$473.38	\$535.10
69	\$262.12	\$318.83	\$366.58	\$417.15	\$469.45	\$526.00	\$594.09
70	\$291.40	\$355.12	\$408.87	\$464.50	\$522.12	\$584.44	\$659.59
71	\$323.99	\$395.55	\$456.01	\$517.24	\$580.69	\$649.39	\$732.29
72	\$360.16	\$440.56	\$508.60	\$575.94	\$645.83	\$721.51	\$813.03
73	\$402.60	\$494.06	\$571.61	\$645.92	\$723.03	\$806.66	\$907.97
74	\$450.05	\$554.04	\$642.45	\$724.36	\$809.49	\$901.88	\$1,013.97
75	\$503.10	\$621.33	\$722.08	\$812.38	\$906.25	\$1,008.31	\$1,132.37
76	\$562.41	\$696.79	\$811.56	\$911.02	\$1,014.59	\$1,127.31	\$1,264.61
77	\$628.68	\$781.40	\$912.14	\$1,021.71	\$1,135.88	\$1,260.33	\$1,412.27
78	\$685.14	\$854.31	\$999.62	\$1,117.44	\$1,240.29	\$1,374.25	\$1,537.49
79	\$746.63	\$934.04	\$1,095.46	\$1,222.17	\$1,354.33	\$1,498.47	\$1,673.88
80	\$813.65	\$1,021.20	\$1,200.52	\$1,336.70	\$1,478.84	\$1,633.93	\$1,822.30
81	\$886.68	\$1,116.48	\$1,315.66	\$1,461.98	\$1,614.82	\$1,781.62	\$1,983.91
82	\$966.26	\$1,220.69	\$1,441.84	\$1,598.98	\$1,763.27	\$1,942.68	\$2,159.90
83	\$1,060.35	\$1,343.70	\$1,590.90	\$1,760.86	\$1,938.87	\$2,133.40	\$2,368.81
84	\$1,163.59	\$1,479.11	\$1,755.36	\$1,939.14	\$2,131.94	\$2,342.87	\$2,597.96
85	\$1,276.90	\$1,628.17	\$1,936.80	\$2,135.43	\$2,344.26	\$2,572.87	\$2,849.24
86	\$1,401.23	\$1,792.25	\$2,137.00	\$2,351.62	\$2,577.73	\$2,825.49	\$3,124.87
87	\$1,537.68	\$1,972.87	\$2,357.92	\$2,589.70	\$2,834.43	\$3,102.89	\$3,427.13
88	\$1,667.71	\$2,143.77	\$2,566.34	\$2,812.66	\$3,074.33	\$3,362.03	\$3,710.59
89	\$1,808.77	\$2,329.47	\$2,793.19	\$3,054.79	\$3,334.52	\$3,642.81	\$4,017.47
90	\$1,961.73	\$2,531.25	\$3,040.08	\$3,317.76	\$3,616.75	\$3,947.05	\$4,349.74
91	\$2,127.66	\$2,750.53	\$3,308.78	\$3,603.37	\$3,922.83	\$4,276.69	\$4,709.50
92	\$2,307.60	\$2,988.79	\$3,601.24	\$3,913.60	\$4,254.82	\$4,633.88	\$5,099.02
93	\$2,472.39	\$3,207.30	\$3,869.05	\$4,194.20	\$4,552.38	\$4,951.62	\$5,442.43
94	\$2,648.96	\$3,441.77	\$4,156.79	\$4,494.92	\$4,870.72	\$5,291.16	\$5,808.95
95	\$2,838.12	\$3,693.37	\$4,465.91	\$4,817.22	\$5,211.34	\$5,653.97	\$6,200.15
96	\$3,040.80	\$3,963.37	\$4,798.03	\$5,162.62	\$5,575.78	\$6,041.69	\$6,617.71
97	\$3,257.96	\$4,253.12	\$5,154.82	\$5,532.79	\$5,965.72	\$6,455.99	\$7,063.39
98	\$3,490.62	\$4,564.07	\$5,538.17	\$5,929.49	\$6,382.89	\$6,898.68	\$7,539.07
99	\$3,739.90	\$4,897.72	\$5,950.03	\$6,354.63	\$6,829.28	\$7,371.75	\$8,046.81
100	\$4,006.99	\$5,255.77	\$6,392.50	\$6,810.26	\$7,306.86	\$7,877.26	\$8,588.71

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$64.77	\$79.60	\$91.47	\$103.77	\$115.94	\$128.78	\$143.69
31	\$67.21	\$82.73	\$95.17	\$107.97	\$120.64	\$134.05	\$149.52
32	\$69.73	\$85.99	\$98.96	\$112.35	\$125.59	\$139.55	\$155.63
33	\$72.33	\$89.35	\$102.93	\$116.90	\$130.72	\$145.26	\$161.97
34	\$75.07	\$92.90	\$107.05	\$121.60	\$136.05	\$151.24	\$168.59
35	\$77.89	\$96.54	\$111.34	\$126.53	\$141.62	\$157.42	\$175.46
36	\$80.24	\$99.59	\$114.93	\$130.65	\$146.28	\$162.65	\$181.26
37	\$82.70	\$102.79	\$118.63	\$134.93	\$151.10	\$168.04	\$187.25
38	\$85.21	\$106.05	\$122.47	\$139.33	\$156.09	\$173.61	\$193.44
39	\$87.83	\$109.41	\$126.43	\$143.87	\$161.22	\$179.36	\$199.86
40	\$90.49	\$112.91	\$130.50	\$148.58	\$166.53	\$185.30	\$206.46
41	\$93.24	\$116.49	\$134.74	\$153.44	\$172.06	\$191.42	\$213.30
42	\$96.09	\$120.20	\$139.07	\$158.43	\$177.70	\$197.78	\$220.34
43	\$99.01	\$124.01	\$143.56	\$163.62	\$183.58	\$204.34	\$227.66
44	\$102.03	\$127.94	\$148.22	\$168.94	\$189.62	\$211.11	\$235.19
45	\$105.13	\$132.02	\$153.01	\$174.46	\$195.89	\$218.10	\$242.97
46	\$107.88	\$135.57	\$157.20	\$179.34	\$201.43	\$224.32	\$249.90
47	\$110.66	\$139.24	\$161.53	\$184.34	\$207.13	\$230.69	\$257.03
48	\$113.52	\$143.03	\$165.98	\$189.52	\$212.96	\$237.28	\$264.35
49	\$116.46	\$146.89	\$170.56	\$194.84	\$219.01	\$244.04	\$271.87
50	\$119.50	\$150.83	\$175.27	\$200.27	\$225.20	\$250.97	\$279.63
51	\$122.57	\$154.90	\$180.06	\$205.86	\$231.56	\$258.11	\$287.58
52	\$125.72	\$159.09	\$185.05	\$211.63	\$238.11	\$265.46	\$295.80
53	\$129.00	\$163.38	\$190.12	\$217.54	\$244.86	\$273.03	\$304.25
54	\$132.33	\$167.80	\$195.37	\$223.64	\$251.78	\$280.80	\$312.91
55	\$135.78	\$172.33	\$200.75	\$229.89	\$258.90	\$288.81	\$321.83
56	\$144.16	\$182.92	\$213.00	\$244.26	\$275.40	\$307.40	\$342.77
57	\$153.07	\$194.15	\$226.02	\$259.57	\$292.92	\$327.22	\$365.07
58	\$162.52	\$206.04	\$239.82	\$275.82	\$311.59	\$348.32	\$388.83
59	\$172.57	\$218.70	\$254.49	\$293.07	\$331.43	\$370.77	\$414.15
60	\$183.22	\$232.12	\$270.04	\$311.40	\$352.55	\$394.67	\$441.08
61	\$194.56	\$246.36	\$286.52	\$330.91	\$375.00	\$420.10	\$469.79
62	\$206.57	\$261.48	\$304.03	\$351.64	\$398.88	\$447.20	\$500.36
63	\$224.16	\$283.65	\$329.66	\$380.69	\$431.37	\$483.19	\$540.33
64	\$243.31	\$307.67	\$357.44	\$412.15	\$466.50	\$522.12	\$583.50
65	\$264.00	\$333.77	\$387.56	\$446.18	\$504.50	\$564.16	\$630.15
66	\$286.55	\$362.04	\$420.22	\$483.04	\$545.60	\$609.61	\$680.50
67	\$310.96	\$392.71	\$455.63	\$522.98	\$590.01	\$658.69	\$734.89
68	\$342.72	\$434.04	\$504.54	\$577.20	\$649.63	\$723.90	\$806.47
69	\$377.80	\$479.74	\$558.68	\$637.08	\$715.25	\$795.56	\$885.02
70	\$416.38	\$530.22	\$618.64	\$703.19	\$787.53	\$874.32	\$971.27
71	\$458.91	\$586.02	\$684.98	\$776.10	\$867.06	\$960.88	\$1,065.90
72	\$505.82	\$647.71	\$758.50	\$856.60	\$954.67	\$1,055.98	\$1,169.74
73	\$560.67	\$721.23	\$847.27	\$954.20	\$1,061.06	\$1,171.68	\$1,296.08
74	\$621.48	\$803.07	\$946.43	\$1,062.87	\$1,179.33	\$1,300.02	\$1,436.03
75	\$688.85	\$894.26	\$1,057.21	\$1,183.98	\$1,310.78	\$1,442.41	\$1,591.15
76	\$763.56	\$995.76	\$1,180.95	\$1,318.85	\$1,456.86	\$1,600.42	\$1,762.98
77	\$846.37	\$1,108.77	\$1,319.17	\$1,469.12	\$1,619.24	\$1,775.74	\$1,953.37
78	\$919.74	\$1,210.30	\$1,445.05	\$1,604.93	\$1,764.96	\$1,931.83	\$2,121.22
79	\$999.46	\$1,321.15	\$1,582.91	\$1,753.36	\$1,923.82	\$2,101.66	\$2,303.50
80	\$1,086.07	\$1,442.10	\$1,733.93	\$1,915.53	\$2,096.97	\$2,286.37	\$2,501.44
81	\$1,180.21	\$1,574.18	\$1,899.36	\$2,092.66	\$2,285.69	\$2,487.36	\$2,716.41
82	\$1,282.54	\$1,718.32	\$2,080.57	\$2,286.17	\$2,491.38	\$2,706.01	\$2,949.84
83	\$1,406.83	\$1,892.18	\$2,299.27	\$2,520.03	\$2,740.50	\$2,971.41	\$3,233.46
84	\$1,543.21	\$2,083.66	\$2,540.92	\$2,777.79	\$3,014.58	\$3,262.82	\$3,544.33
85	\$1,656.52	\$2,232.72	\$2,722.36	\$2,974.08	\$3,226.90	\$3,492.82	\$3,795.61
86	\$1,780.85	\$2,396.80	\$2,922.56	\$3,190.27	\$3,460.37	\$3,745.44	\$4,071.24
87	\$1,917.30	\$2,577.42	\$3,143.48	\$3,428.35	\$3,717.07	\$4,022.84	\$4,373.50
88	\$2,047.33	\$2,748.32	\$3,351.90	\$3,651.31	\$3,956.97	\$4,281.98	\$4,656.96
89	\$2,188.39	\$2,934.02	\$3,578.75	\$3,893.44	\$4,217.16	\$4,562.76	\$4,963.84
90	\$2,341.35	\$3,135.80	\$3,825.64	\$4,156.41	\$4,499.39	\$4,867.00	\$5,296.11
91	\$2,507.28	\$3,355.08	\$4,094.34	\$4,442.02	\$4,805.47	\$5,196.64	\$5,655.87
92	\$2,687.22	\$3,593.34	\$4,386.80	\$4,752.25	\$5,137.46	\$5,553.83	\$6,045.39
93	\$2,852.01	\$3,811.85	\$4,654.61	\$5,032.85	\$5,435.02	\$5,871.57	\$6,388.80
94	\$3,028.58	\$4,046.32	\$4,942.35	\$5,333.57	\$5,753.36	\$6,211.11	\$6,755.32
95	\$3,217.74	\$4,297.92	\$5,251.47	\$5,655.87	\$6,093.98	\$6,573.92	\$7,146.52
96	\$3,420.42	\$4,567.92	\$5,583.59	\$6,001.27	\$6,458.42	\$6,961.64	\$7,564.08
97	\$3,637.58	\$4,857.67	\$5,940.38	\$6,371.44	\$6,848.36	\$7,375.94	\$8,009.76
98	\$3,870.24	\$5,168.62	\$6,323.73	\$6,768.14	\$7,265.53	\$7,818.63	\$8,485.44
99	\$4,119.52	\$5,502.27	\$6,735.59	\$7,193.28	\$7,711.92	\$8,291.70	\$8,993.18
100	\$4,386.61	\$5,860.32	\$7,178.06	\$7,648.91	\$8,189.50	\$8,797.21	\$9,535.08

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$122.12	\$152.18	\$178.31	\$206.67	\$235.11	\$264.56	\$298.55
31	\$125.14	\$155.99	\$182.79	\$211.95	\$241.13	\$271.38	\$306.36
32	\$128.20	\$159.85	\$187.39	\$217.32	\$247.33	\$278.40	\$314.39
33	\$131.34	\$163.85	\$192.13	\$222.87	\$253.70	\$285.59	\$322.61
34	\$134.57	\$167.94	\$196.97	\$228.57	\$260.20	\$292.97	\$331.06
35	\$137.86	\$172.11	\$201.92	\$234.35	\$266.91	\$300.56	\$339.75
36	\$140.27	\$175.16	\$205.57	\$238.64	\$271.82	\$306.16	\$346.14
37	\$142.72	\$178.28	\$209.27	\$243.03	\$276.84	\$311.88	\$352.67
38	\$145.21	\$181.45	\$213.04	\$247.46	\$281.95	\$317.69	\$359.33
39	\$147.75	\$184.69	\$216.90	\$251.99	\$287.17	\$323.59	\$366.08
40	\$150.32	\$187.98	\$220.80	\$256.59	\$292.47	\$329.64	\$372.99
41	\$152.95	\$191.33	\$224.81	\$261.31	\$297.91	\$335.77	\$380.03
42	\$155.59	\$194.71	\$228.83	\$266.07	\$303.37	\$342.05	\$387.20
43	\$158.32	\$198.18	\$232.97	\$270.96	\$309.02	\$348.42	\$394.48
44	\$161.09	\$201.71	\$237.20	\$275.89	\$314.72	\$354.91	\$401.94
45	\$163.88	\$205.31	\$241.44	\$280.95	\$320.54	\$361.50	\$409.53
46	\$166.38	\$208.45	\$245.25	\$285.45	\$325.71	\$367.44	\$416.26
47	\$168.88	\$211.69	\$249.14	\$290.01	\$331.00	\$373.46	\$423.12
48	\$171.42	\$214.99	\$253.04	\$294.67	\$336.35	\$379.56	\$430.08
49	\$174.01	\$218.32	\$257.03	\$299.38	\$341.81	\$385.76	\$437.17
50	\$176.65	\$221.70	\$261.09	\$304.15	\$347.38	\$392.07	\$444.38
51	\$179.28	\$225.12	\$265.18	\$309.02	\$352.99	\$398.48	\$451.68
52	\$182.00	\$228.61	\$269.36	\$313.99	\$358.70	\$405.00	\$459.14
53	\$184.74	\$232.14	\$273.61	\$318.99	\$364.52	\$411.64	\$466.69
54	\$187.53	\$235.74	\$277.92	\$324.12	\$370.44	\$418.36	\$474.38
55	\$190.38	\$239.39	\$282.29	\$329.31	\$376.44	\$425.21	\$482.20
56	\$198.52	\$250.16	\$295.34	\$344.98	\$394.76	\$446.23	\$506.36
57	\$207.05	\$261.37	\$308.96	\$361.41	\$413.97	\$468.32	\$531.74
58	\$215.93	\$273.08	\$323.25	\$378.63	\$434.15	\$491.51	\$558.39
59	\$225.20	\$285.34	\$338.20	\$396.67	\$455.29	\$515.80	\$586.41
60	\$234.87	\$298.15	\$353.80	\$415.55	\$477.42	\$541.35	\$615.79
61	\$244.94	\$311.54	\$370.14	\$435.34	\$500.67	\$568.14	\$646.66
62	\$255.46	\$325.50	\$387.26	\$456.12	\$525.07	\$596.24	\$679.07
63	\$274.51	\$349.24	\$415.06	\$487.59	\$560.25	\$635.31	\$722.72
64	\$294.96	\$374.69	\$444.87	\$521.28	\$597.82	\$676.93	\$769.17
65	\$316.97	\$402.03	\$476.80	\$557.27	\$637.86	\$721.25	\$818.58
66	\$340.61	\$431.32	\$511.01	\$595.73	\$680.63	\$768.48	\$871.22
67	\$365.99	\$462.76	\$547.68	\$636.84	\$726.26	\$818.80	\$927.18
68	\$399.42	\$506.09	\$599.87	\$694.85	\$790.09	\$888.78	\$1,004.59
69	\$435.86	\$553.51	\$656.96	\$758.10	\$859.55	\$964.74	\$1,088.49
70	\$475.65	\$605.32	\$719.53	\$827.15	\$935.14	\$1,047.20	\$1,179.37
71	\$519.09	\$662.00	\$788.04	\$902.47	\$1,017.36	\$1,136.70	\$1,277.86
72	\$566.48	\$724.02	\$863.09	\$984.63	\$1,106.79	\$1,233.85	\$1,384.56
73	\$622.85	\$799.20	\$955.21	\$1,086.65	\$1,218.73	\$1,356.24	\$1,519.68
74	\$684.84	\$882.24	\$1,057.14	\$1,199.20	\$1,341.99	\$1,490.76	\$1,667.98
75	\$753.00	\$973.89	\$1,169.99	\$1,323.45	\$1,477.75	\$1,638.63	\$1,830.76
76	\$827.95	\$1,075.09	\$1,294.86	\$1,460.52	\$1,627.19	\$1,801.17	\$2,009.43
77	\$910.35	\$1,186.77	\$1,433.07	\$1,611.83	\$1,791.77	\$1,979.81	\$2,205.52
78	\$985.61	\$1,290.25	\$1,562.37	\$1,752.63	\$1,944.19	\$2,144.33	\$2,383.92
79	\$1,067.05	\$1,402.72	\$1,703.33	\$1,905.74	\$2,109.56	\$2,322.52	\$2,576.74
80	\$1,155.25	\$1,525.00	\$1,857.02	\$2,072.23	\$2,288.99	\$2,515.52	\$2,785.18
81	\$1,250.71	\$1,657.98	\$2,024.58	\$2,253.30	\$2,483.70	\$2,724.53	\$3,010.46
82	\$1,354.10	\$1,802.51	\$2,207.27	\$2,450.11	\$2,694.97	\$2,950.96	\$3,253.98
83	\$1,483.74	\$1,982.68	\$2,434.45	\$2,695.35	\$2,958.90	\$3,234.58	\$3,560.43
84	\$1,625.83	\$2,180.90	\$2,685.06	\$2,965.18	\$3,248.69	\$3,545.47	\$3,895.76
85	\$1,739.14	\$2,329.96	\$2,866.50	\$3,161.47	\$3,461.01	\$3,775.47	\$4,147.04
86	\$1,863.47	\$2,494.04	\$3,066.70	\$3,377.66	\$3,694.48	\$4,028.09	\$4,422.67
87	\$1,999.92	\$2,674.66	\$3,287.62	\$3,615.74	\$3,951.18	\$4,305.49	\$4,724.93
88	\$2,129.95	\$2,845.56	\$3,496.04	\$3,838.70	\$4,191.08	\$4,564.63	\$5,008.39
89	\$2,271.01	\$3,031.26	\$3,722.89	\$4,080.83	\$4,451.27	\$4,845.41	\$5,315.27
90	\$2,423.97	\$3,233.04	\$3,969.78	\$4,343.80	\$4,733.50	\$5,149.65	\$5,647.54
91	\$2,589.90	\$3,452.32	\$4,238.48	\$4,629.41	\$5,039.58	\$5,479.29	\$6,007.30
92	\$2,769.84	\$3,690.58	\$4,530.94	\$4,939.64	\$5,371.57	\$5,836.48	\$6,396.82
93	\$2,934.63	\$3,909.09	\$4,798.75	\$5,220.24	\$5,669.13	\$6,154.22	\$6,740.23
94	\$3,111.20	\$4,143.56	\$5,086.49	\$5,520.96	\$5,987.47	\$6,493.76	\$7,106.75
95	\$3,300.36	\$4,395.16	\$5,395.61	\$5,843.26	\$6,328.09	\$6,856.57	\$7,497.95
96	\$3,503.04	\$4,665.16	\$5,727.73	\$6,188.66	\$6,692.53	\$7,244.29	\$7,915.51
97	\$3,720.20	\$4,954.91	\$6,084.52	\$6,558.83	\$7,082.47	\$7,658.59	\$8,361.19
98	\$3,952.86	\$5,265.86	\$6,467.87	\$6,955.53	\$7,499.64	\$8,101.28	\$8,836.87
99	\$4,202.14	\$5,599.51	\$6,879.73	\$7,380.67	\$7,946.03	\$8,574.35	\$9,344.61
100	\$4,469.23	\$5,957.56	\$7,322.20	\$7,836.30	\$8,423.61	\$9,079.86	\$9,886.51

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$51.38	\$61.22	\$69.68	\$77.75	\$86.21	\$95.41	\$107.00
31	\$52.14	\$62.34	\$71.06	\$79.36	\$88.01	\$97.46	\$109.33
32	\$52.89	\$63.43	\$72.47	\$80.99	\$89.88	\$99.56	\$111.70
33	\$53.64	\$64.56	\$73.88	\$82.65	\$91.80	\$101.72	\$114.13
34	\$54.41	\$65.70	\$75.35	\$84.35	\$93.71	\$103.90	\$116.59
35	\$55.21	\$66.85	\$76.86	\$86.10	\$95.70	\$106.14	\$119.12
36	\$56.02	\$68.02	\$78.31	\$87.79	\$97.63	\$108.31	\$121.57
37	\$56.80	\$69.20	\$79.79	\$89.52	\$99.57	\$110.54	\$124.07
38	\$57.64	\$70.37	\$81.31	\$91.29	\$101.59	\$112.78	\$126.63
39	\$58.47	\$71.59	\$82.84	\$93.07	\$103.61	\$115.07	\$129.21
40	\$59.33	\$72.83	\$84.44	\$94.90	\$105.73	\$117.43	\$131.88
41	\$60.17	\$74.08	\$86.04	\$96.75	\$107.84	\$119.83	\$134.57
42	\$61.07	\$75.37	\$87.70	\$98.68	\$109.99	\$122.29	\$137.33
43	\$61.93	\$76.67	\$89.36	\$100.59	\$112.22	\$124.80	\$140.15
44	\$62.82	\$77.99	\$91.07	\$102.58	\$114.47	\$127.35	\$143.03
45	\$63.73	\$79.33	\$92.79	\$104.60	\$116.77	\$129.93	\$145.96
46	\$64.83	\$80.90	\$94.75	\$106.86	\$119.34	\$132.82	\$149.23
47	\$65.95	\$82.45	\$96.74	\$109.15	\$121.93	\$135.76	\$152.57
48	\$67.08	\$84.05	\$98.77	\$111.49	\$124.62	\$138.80	\$156.02
49	\$68.24	\$85.71	\$100.86	\$113.91	\$127.35	\$141.86	\$159.50
50	\$69.43	\$87.35	\$102.99	\$116.35	\$130.15	\$145.02	\$163.10
51	\$70.61	\$89.08	\$105.15	\$118.84	\$132.99	\$148.23	\$166.75
52	\$71.81	\$90.82	\$107.36	\$121.41	\$135.92	\$151.52	\$170.49
53	\$73.05	\$92.59	\$109.62	\$124.04	\$138.86	\$154.89	\$174.33
54	\$74.32	\$94.39	\$111.93	\$126.71	\$141.92	\$158.32	\$178.23
55	\$75.59	\$96.24	\$114.28	\$129.43	\$145.02	\$161.85	\$182.24
56	\$81.49	\$103.08	\$121.88	\$138.14	\$154.91	\$172.98	\$194.87
57	\$87.87	\$110.41	\$129.97	\$147.46	\$165.46	\$184.87	\$208.37
58	\$94.73	\$118.28	\$138.58	\$157.38	\$176.74	\$197.60	\$222.80
59	\$102.14	\$126.69	\$147.78	\$168.00	\$188.81	\$211.19	\$238.25
60	\$110.13	\$135.71	\$157.60	\$179.34	\$201.68	\$225.70	\$254.74
61	\$118.73	\$145.38	\$168.05	\$191.41	\$215.42	\$241.26	\$272.40
62	\$128.02	\$155.74	\$179.22	\$204.32	\$230.10	\$257.83	\$291.28
63	\$139.41	\$169.60	\$195.21	\$222.74	\$250.98	\$281.36	\$317.97
64	\$151.83	\$184.73	\$212.63	\$242.81	\$273.78	\$307.05	\$347.13
65	\$165.37	\$201.23	\$231.64	\$264.68	\$298.63	\$335.06	\$378.93
66	\$180.10	\$219.18	\$252.30	\$288.54	\$325.71	\$365.64	\$413.68
67	\$196.14	\$238.73	\$274.84	\$314.53	\$355.29	\$399.00	\$451.59
68	\$218.06	\$265.90	\$306.54	\$350.24	\$395.14	\$443.35	\$501.39
69	\$242.42	\$296.15	\$341.88	\$390.01	\$439.46	\$492.60	\$556.64
70	\$269.50	\$329.86	\$381.28	\$434.28	\$488.76	\$547.34	\$618.02
71	\$299.63	\$367.41	\$425.27	\$483.61	\$543.59	\$608.14	\$686.17
72	\$333.09	\$409.20	\$474.30	\$538.50	\$604.57	\$675.71	\$761.81
73	\$372.33	\$458.90	\$533.07	\$603.92	\$676.85	\$755.46	\$850.76
74	\$416.23	\$514.63	\$599.15	\$677.26	\$757.76	\$844.62	\$950.10
75	\$465.28	\$577.12	\$673.39	\$759.52	\$848.35	\$944.30	\$1,061.03
76	\$520.11	\$647.19	\$756.84	\$851.78	\$949.75	\$1,055.75	\$1,184.91
77	\$581.43	\$725.81	\$850.65	\$955.25	\$1,063.30	\$1,180.32	\$1,323.28
78	\$633.63	\$793.53	\$932.22	\$1,044.77	\$1,161.05	\$1,287.01	\$1,440.61
79	\$690.49	\$867.57	\$1,021.61	\$1,142.68	\$1,267.82	\$1,403.36	\$1,568.40
80	\$752.47	\$948.51	\$1,119.60	\$1,249.76	\$1,384.37	\$1,530.19	\$1,707.50
81	\$820.01	\$1,037.04	\$1,226.96	\$1,366.89	\$1,511.63	\$1,668.51	\$1,858.94
82	\$893.60	\$1,133.81	\$1,344.63	\$1,494.99	\$1,650.60	\$1,819.36	\$2,023.80
83	\$980.63	\$1,248.08	\$1,483.63	\$1,646.34	\$1,814.98	\$1,997.95	\$2,219.56
84	\$1,076.10	\$1,373.85	\$1,637.00	\$1,813.01	\$1,995.74	\$2,194.12	\$2,434.28
85	\$1,180.89	\$1,512.30	\$1,806.23	\$1,996.55	\$2,194.49	\$2,409.52	\$2,669.71
86	\$1,295.89	\$1,664.70	\$1,992.93	\$2,198.68	\$2,413.05	\$2,646.10	\$2,927.98
87	\$1,422.07	\$1,832.45	\$2,198.94	\$2,421.26	\$2,653.35	\$2,905.90	\$3,211.20
88	\$1,542.32	\$1,991.21	\$2,393.31	\$2,629.71	\$2,877.91	\$3,148.60	\$3,476.80
89	\$1,672.77	\$2,163.69	\$2,604.88	\$2,856.10	\$3,121.50	\$3,411.55	\$3,764.35
90	\$1,814.25	\$2,351.12	\$2,835.11	\$3,101.98	\$3,385.66	\$3,696.47	\$4,075.68
91	\$1,967.68	\$2,554.80	\$3,085.72	\$3,369.02	\$3,672.22	\$4,005.20	\$4,412.80
92	\$2,134.10	\$2,776.09	\$3,358.45	\$3,659.06	\$3,982.99	\$4,339.70	\$4,777.75
93	\$2,286.48	\$2,979.03	\$3,608.21	\$3,921.40	\$4,261.53	\$4,637.28	\$5,099.53
94	\$2,449.79	\$3,196.82	\$3,876.55	\$4,202.58	\$4,559.54	\$4,955.27	\$5,442.95
95	\$2,624.73	\$3,430.54	\$4,164.84	\$4,503.91	\$4,878.39	\$5,295.06	\$5,809.52
96	\$2,812.19	\$3,681.32	\$4,474.55	\$4,826.85	\$5,219.54	\$5,658.15	\$6,200.76
97	\$3,013.01	\$3,950.46	\$4,807.30	\$5,172.94	\$5,584.57	\$6,046.12	\$6,618.35
98	\$3,228.18	\$4,239.25	\$5,164.80	\$5,543.82	\$5,975.12	\$6,460.74	\$7,064.07
99	\$3,458.71	\$4,549.19	\$5,548.88	\$5,941.31	\$6,392.95	\$6,903.76	\$7,539.81
100	\$3,705.71	\$4,881.74	\$5,961.52	\$6,367.32	\$6,840.03	\$7,377.17	\$8,047.59

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$60.61	\$75.05	\$86.63	\$98.51	\$110.16	\$122.39	\$136.53
31	\$62.89	\$78.02	\$90.13	\$102.48	\$114.64	\$127.41	\$142.10
32	\$65.27	\$81.10	\$93.73	\$106.64	\$119.33	\$132.63	\$147.90
33	\$67.71	\$84.28	\$97.49	\$110.94	\$124.21	\$138.07	\$153.95
34	\$70.26	\$87.60	\$101.40	\$115.45	\$129.27	\$143.72	\$160.20
35	\$72.88	\$91.07	\$105.47	\$120.10	\$134.55	\$149.63	\$166.71
36	\$75.10	\$93.95	\$108.86	\$124.04	\$139.00	\$154.57	\$172.25
37	\$77.39	\$96.93	\$112.39	\$128.07	\$143.58	\$159.70	\$177.95
38	\$79.74	\$100.01	\$116.01	\$132.26	\$148.31	\$164.98	\$183.84
39	\$82.17	\$103.20	\$119.75	\$136.57	\$153.21	\$170.46	\$189.93
40	\$84.69	\$106.48	\$123.62	\$141.04	\$158.27	\$176.10	\$196.20
41	\$87.26	\$109.86	\$127.60	\$145.63	\$163.47	\$181.95	\$202.72
42	\$89.93	\$113.36	\$131.72	\$150.39	\$168.85	\$187.98	\$209.41
43	\$92.67	\$116.96	\$136.00	\$155.30	\$174.45	\$194.20	\$216.32
44	\$95.47	\$120.66	\$140.39	\$160.37	\$180.19	\$200.65	\$223.51
45	\$98.40	\$124.51	\$144.93	\$165.62	\$186.12	\$207.29	\$230.90
46	\$100.96	\$127.88	\$148.91	\$170.24	\$191.40	\$213.19	\$237.48
47	\$103.55	\$131.31	\$153.01	\$175.03	\$196.83	\$219.24	\$244.23
48	\$106.25	\$134.87	\$157.20	\$179.90	\$202.37	\$225.53	\$251.22
49	\$108.97	\$138.52	\$161.57	\$184.96	\$208.11	\$231.92	\$258.38
50	\$111.82	\$142.23	\$166.00	\$190.11	\$213.99	\$238.53	\$265.73
51	\$114.69	\$146.10	\$170.57	\$195.42	\$220.05	\$245.31	\$273.33
52	\$117.68	\$150.04	\$175.26	\$200.90	\$226.27	\$252.28	\$281.11
53	\$120.72	\$154.08	\$180.10	\$206.51	\$232.65	\$259.48	\$289.11
54	\$123.86	\$158.24	\$185.04	\$212.28	\$239.27	\$266.87	\$297.35
55	\$127.07	\$162.52	\$190.13	\$218.22	\$246.00	\$274.46	\$305.84
56	\$134.90	\$172.51	\$201.76	\$231.89	\$261.69	\$292.15	\$325.74
57	\$143.23	\$183.07	\$214.10	\$246.41	\$278.33	\$310.98	\$346.94
58	\$152.08	\$194.32	\$227.14	\$261.81	\$296.08	\$331.01	\$369.51
59	\$161.47	\$206.24	\$241.04	\$278.18	\$314.94	\$352.37	\$393.56
60	\$171.48	\$218.91	\$255.76	\$295.61	\$334.98	\$375.08	\$419.17
61	\$182.02	\$232.33	\$271.38	\$314.11	\$356.32	\$399.27	\$446.45
62	\$193.28	\$246.60	\$287.99	\$333.78	\$379.01	\$425.02	\$475.51
63	\$209.78	\$267.48	\$312.24	\$361.37	\$409.86	\$459.23	\$513.48
64	\$227.65	\$290.16	\$338.55	\$391.23	\$443.27	\$496.20	\$554.52
65	\$247.07	\$314.76	\$367.09	\$423.55	\$479.38	\$536.18	\$598.85
66	\$268.16	\$341.44	\$398.03	\$458.56	\$518.42	\$579.36	\$646.70
67	\$291.01	\$370.36	\$431.59	\$496.43	\$560.64	\$626.02	\$698.36
68	\$320.73	\$409.35	\$477.89	\$547.91	\$617.27	\$688.01	\$766.40
69	\$353.52	\$452.45	\$529.15	\$604.76	\$679.62	\$756.09	\$841.07
70	\$389.63	\$500.02	\$585.94	\$667.48	\$748.28	\$830.94	\$923.02
71	\$429.45	\$552.68	\$648.79	\$736.73	\$823.87	\$913.19	\$1,012.93
72	\$473.33	\$610.84	\$718.42	\$813.14	\$907.13	\$1,003.60	\$1,111.65
73	\$524.67	\$680.17	\$802.49	\$905.76	\$1,008.25	\$1,113.55	\$1,231.69
74	\$581.57	\$757.36	\$896.44	\$1,008.96	\$1,120.62	\$1,235.53	\$1,364.70
75	\$644.62	\$843.35	\$1,001.37	\$1,123.86	\$1,245.50	\$1,370.87	\$1,512.09
76	\$714.51	\$939.06	\$1,118.55	\$1,251.92	\$1,384.32	\$1,521.03	\$1,675.37
77	\$792.04	\$1,045.68	\$1,249.49	\$1,394.52	\$1,538.62	\$1,687.65	\$1,856.32
78	\$860.66	\$1,141.42	\$1,368.71	\$1,523.49	\$1,677.09	\$1,835.98	\$2,015.83
79	\$935.26	\$1,245.94	\$1,499.30	\$1,664.39	\$1,828.04	\$1,997.38	\$2,189.07
80	\$1,016.33	\$1,360.02	\$1,642.33	\$1,818.33	\$1,992.54	\$2,172.93	\$2,377.19
81	\$1,104.44	\$1,484.57	\$1,799.02	\$1,986.45	\$2,171.87	\$2,363.97	\$2,581.47
82	\$1,200.15	\$1,620.51	\$1,970.66	\$2,170.16	\$2,367.32	\$2,571.74	\$2,803.31
83	\$1,316.49	\$1,784.48	\$2,177.79	\$2,392.14	\$2,604.06	\$2,823.99	\$3,072.82
84	\$1,444.09	\$1,965.07	\$2,406.70	\$2,636.82	\$2,864.47	\$3,100.98	\$3,368.26
85	\$1,548.88	\$2,103.52	\$2,575.93	\$2,820.36	\$3,063.22	\$3,316.38	\$3,603.69
86	\$1,663.88	\$2,255.92	\$2,762.63	\$3,022.49	\$3,281.78	\$3,552.96	\$3,861.96
87	\$1,790.06	\$2,423.67	\$2,968.64	\$3,245.07	\$3,522.08	\$3,812.76	\$4,145.18
88	\$1,910.31	\$2,582.43	\$3,163.01	\$3,453.52	\$3,746.64	\$4,055.46	\$4,410.78
89	\$2,040.76	\$2,754.91	\$3,374.58	\$3,679.91	\$3,990.23	\$4,318.41	\$4,698.33
90	\$2,182.24	\$2,942.34	\$3,604.81	\$3,925.79	\$4,254.39	\$4,603.33	\$5,009.66
91	\$2,335.67	\$3,146.02	\$3,855.42	\$4,192.83	\$4,540.95	\$4,912.06	\$5,346.78
92	\$2,502.09	\$3,367.31	\$4,128.15	\$4,482.87	\$4,851.72	\$5,246.56	\$5,711.73
93	\$2,654.47	\$3,570.25	\$4,377.91	\$4,745.21	\$5,130.26	\$5,544.14	\$6,033.51
94	\$2,817.78	\$3,788.04	\$4,646.25	\$5,026.39	\$5,428.27	\$5,862.13	\$6,376.93
95	\$2,992.72	\$4,021.76	\$4,934.54	\$5,327.72	\$5,747.12	\$6,201.92	\$6,743.50
96	\$3,180.18	\$4,272.54	\$5,244.25	\$5,650.66	\$6,088.27	\$6,565.01	\$7,134.74
97	\$3,381.00	\$4,541.68	\$5,577.00	\$5,996.75	\$6,453.30	\$6,952.98	\$7,552.33
98	\$3,596.17	\$4,830.47	\$5,934.50	\$6,367.63	\$6,843.85	\$7,367.60	\$7,998.05
99	\$3,826.70	\$5,140.41	\$6,318.58	\$6,765.12	\$7,261.68	\$7,810.62	\$8,473.79
100	\$4,073.70	\$5,472.96	\$6,731.22	\$7,191.13	\$7,708.76	\$8,284.03	\$8,981.57

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$115.96	\$145.50	\$171.20	\$198.90	\$226.53	\$255.08	\$288.10
31	\$118.80	\$149.16	\$175.52	\$203.97	\$232.36	\$261.66	\$295.65
32	\$121.73	\$152.85	\$179.94	\$209.14	\$238.32	\$268.44	\$303.37
33	\$124.70	\$156.66	\$184.48	\$214.46	\$244.43	\$275.36	\$311.33
34	\$127.76	\$160.56	\$189.12	\$219.95	\$250.70	\$282.48	\$319.50
35	\$130.91	\$164.57	\$193.89	\$225.56	\$257.15	\$289.79	\$327.85
36	\$133.19	\$167.50	\$197.39	\$229.66	\$261.92	\$295.17	\$334.02
37	\$135.49	\$170.50	\$200.95	\$233.88	\$266.73	\$300.69	\$340.32
38	\$137.88	\$173.51	\$204.55	\$238.14	\$271.66	\$306.30	\$346.74
39	\$140.28	\$176.60	\$208.25	\$242.51	\$276.69	\$311.99	\$353.28
40	\$142.72	\$179.73	\$211.99	\$246.95	\$281.80	\$317.81	\$359.93
41	\$145.22	\$182.93	\$215.83	\$251.45	\$287.01	\$323.77	\$366.74
42	\$147.75	\$186.21	\$219.73	\$256.06	\$292.33	\$329.77	\$373.64
43	\$150.32	\$189.53	\$223.70	\$260.73	\$297.75	\$335.95	\$380.89
44	\$152.95	\$192.88	\$227.72	\$265.49	\$303.25	\$342.19	\$387.87
45	\$155.63	\$196.32	\$231.84	\$270.38	\$308.84	\$348.55	\$395.17
46	\$157.96	\$199.37	\$235.49	\$274.71	\$313.85	\$354.27	\$401.70
47	\$160.35	\$202.45	\$239.18	\$279.09	\$318.95	\$360.05	\$408.32
48	\$162.77	\$205.57	\$242.96	\$283.53	\$324.10	\$365.96	\$415.04
49	\$165.23	\$208.77	\$246.77	\$288.10	\$329.36	\$371.95	\$421.87
50	\$167.72	\$211.97	\$250.69	\$292.70	\$334.70	\$378.04	\$428.83
51	\$170.25	\$215.25	\$254.62	\$297.40	\$340.13	\$384.19	\$435.89
52	\$172.79	\$218.58	\$258.63	\$302.18	\$345.64	\$390.49	\$443.06
53	\$175.41	\$221.99	\$262.71	\$307.02	\$351.21	\$396.87	\$450.38
54	\$178.08	\$225.40	\$266.84	\$311.91	\$356.92	\$403.35	\$457.77
55	\$180.74	\$228.90	\$271.05	\$316.92	\$362.71	\$409.97	\$465.34
56	\$188.49	\$239.17	\$283.57	\$331.99	\$380.38	\$430.23	\$488.62
57	\$196.61	\$249.92	\$296.69	\$347.80	\$398.87	\$451.54	\$513.14
58	\$205.02	\$261.12	\$310.37	\$364.37	\$418.29	\$473.89	\$538.85
59	\$213.84	\$272.84	\$324.74	\$381.73	\$438.67	\$497.35	\$565.89
60	\$223.02	\$285.09	\$339.73	\$399.93	\$460.04	\$521.96	\$594.22
61	\$232.56	\$297.90	\$355.40	\$418.97	\$482.43	\$547.78	\$624.02
62	\$242.57	\$311.24	\$371.83	\$438.95	\$505.90	\$574.89	\$655.31
63	\$260.65	\$333.94	\$398.52	\$469.26	\$539.81	\$612.54	\$697.42
64	\$280.07	\$358.28	\$427.13	\$501.64	\$576.01	\$652.67	\$742.26
65	\$300.97	\$384.41	\$457.79	\$536.27	\$614.63	\$695.41	\$789.96
66	\$323.41	\$412.44	\$490.66	\$573.32	\$655.81	\$740.95	\$840.72
67	\$347.54	\$442.51	\$525.89	\$612.89	\$699.77	\$789.46	\$894.75
68	\$379.25	\$483.96	\$576.00	\$668.68	\$761.29	\$856.95	\$969.46
69	\$413.87	\$529.26	\$630.82	\$729.59	\$828.21	\$930.17	\$1,050.40
70	\$451.65	\$578.82	\$690.87	\$795.99	\$901.03	\$1,009.64	\$1,138.10
71	\$492.89	\$633.01	\$756.64	\$868.49	\$980.23	\$1,095.96	\$1,233.13
72	\$537.88	\$692.30	\$828.70	\$947.59	\$1,066.45	\$1,189.62	\$1,336.13
73	\$591.40	\$764.21	\$917.15	\$1,045.72	\$1,174.29	\$1,307.61	\$1,466.50
74	\$650.26	\$843.62	\$1,015.07	\$1,154.07	\$1,293.07	\$1,437.33	\$1,609.61
75	\$715.00	\$931.27	\$1,123.38	\$1,273.60	\$1,423.86	\$1,579.89	\$1,766.69
76	\$786.13	\$1,028.00	\$1,243.30	\$1,405.54	\$1,567.87	\$1,736.63	\$1,939.12
77	\$864.39	\$1,134.80	\$1,376.01	\$1,551.15	\$1,726.46	\$1,908.85	\$2,128.36
78	\$935.83	\$1,233.73	\$1,500.16	\$1,686.65	\$1,873.29	\$2,067.46	\$2,300.50
79	\$1,013.16	\$1,341.31	\$1,635.51	\$1,834.00	\$2,032.65	\$2,239.27	\$2,486.58
80	\$1,096.90	\$1,458.23	\$1,783.09	\$1,994.22	\$2,205.53	\$2,425.35	\$2,687.72
81	\$1,187.57	\$1,585.38	\$1,943.96	\$2,168.46	\$2,393.16	\$2,626.89	\$2,905.13
82	\$1,285.72	\$1,723.56	\$2,119.38	\$2,357.89	\$2,596.73	\$2,845.17	\$3,140.11
83	\$1,408.84	\$1,895.87	\$2,337.51	\$2,593.91	\$2,851.02	\$3,118.65	\$3,435.85
84	\$1,543.73	\$2,085.40	\$2,578.15	\$2,853.53	\$3,130.24	\$3,418.40	\$3,759.45
85	\$1,648.52	\$2,223.85	\$2,747.38	\$3,037.07	\$3,328.99	\$3,633.80	\$3,994.88
86	\$1,763.52	\$2,376.25	\$2,934.08	\$3,239.20	\$3,547.55	\$3,870.38	\$4,253.15
87	\$1,889.70	\$2,544.00	\$3,140.09	\$3,461.78	\$3,787.85	\$4,130.18	\$4,536.37
88	\$2,009.95	\$2,702.76	\$3,334.46	\$3,670.23	\$4,012.41	\$4,372.88	\$4,801.97
89	\$2,140.40	\$2,875.24	\$3,546.03	\$3,896.62	\$4,256.00	\$4,635.83	\$5,089.52
90	\$2,281.88	\$3,062.67	\$3,776.26	\$4,142.50	\$4,520.16	\$4,920.75	\$5,400.85
91	\$2,435.31	\$3,266.35	\$4,026.87	\$4,409.54	\$4,806.72	\$5,229.48	\$5,737.97
92	\$2,601.73	\$3,487.64	\$4,299.60	\$4,699.58	\$5,117.49	\$5,563.98	\$6,102.92
93	\$2,754.11	\$3,690.58	\$4,549.36	\$4,961.92	\$5,396.03	\$5,861.56	\$6,424.70
94	\$2,917.42	\$3,908.37	\$4,817.70	\$5,243.10	\$5,694.04	\$6,179.55	\$6,768.12
95	\$3,092.36	\$4,142.09	\$5,105.99	\$5,544.43	\$6,012.89	\$6,519.34	\$7,134.69
96	\$3,279.82	\$4,392.87	\$5,415.70	\$5,867.37	\$6,354.04	\$6,882.43	\$7,525.93
97	\$3,480.64	\$4,662.01	\$5,748.45	\$6,213.46	\$6,719.07	\$7,270.40	\$7,943.52
98	\$3,695.81	\$4,950.80	\$6,105.95	\$6,584.34	\$7,109.62	\$7,685.02	\$8,389.24
99	\$3,926.34	\$5,260.74	\$6,490.03	\$6,981.83	\$7,527.45	\$8,128.04	\$8,864.98
100	\$4,173.34	\$5,593.29	\$6,902.67	\$7,407.84	\$7,974.53	\$8,601.45	\$9,372.76

**Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
100% Home Care
No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$81.76	\$98.12	\$111.07	\$123.45	\$136.70	\$151.55
31	\$83.50	\$100.42	\$113.84	\$126.61	\$140.21	\$155.50
32	\$85.27	\$102.80	\$116.71	\$129.82	\$143.83	\$159.53
33	\$87.10	\$105.24	\$119.63	\$133.13	\$147.51	\$163.66
34	\$88.94	\$107.70	\$122.63	\$136.51	\$151.32	\$167.91
35	\$90.83	\$110.26	\$125.69	\$139.99	\$155.20	\$172.26
36	\$92.65	\$112.64	\$128.57	\$143.19	\$158.79	\$176.27
37	\$94.47	\$115.07	\$131.48	\$146.48	\$162.49	\$180.39
38	\$96.36	\$117.57	\$134.48	\$149.85	\$166.25	\$184.59
39	\$98.26	\$120.11	\$137.53	\$153.29	\$170.10	\$188.90
40	\$100.22	\$122.73	\$140.65	\$156.82	\$174.05	\$193.32
41	\$102.20	\$125.36	\$143.88	\$160.42	\$178.09	\$197.80
42	\$104.24	\$128.09	\$147.14	\$164.12	\$182.20	\$202.44
43	\$106.31	\$130.84	\$150.49	\$167.86	\$186.43	\$207.15
44	\$108.41	\$133.66	\$153.89	\$171.73	\$190.75	\$211.98
45	\$110.57	\$136.56	\$157.38	\$175.68	\$195.17	\$216.93
46	\$112.86	\$139.57	\$161.05	\$179.80	\$199.80	\$222.10
47	\$115.16	\$142.62	\$164.77	\$184.01	\$204.52	\$227.39
48	\$117.51	\$145.77	\$168.60	\$188.34	\$209.36	\$232.81
49	\$119.94	\$148.98	\$172.50	\$192.72	\$214.31	\$238.37
50	\$122.40	\$152.26	\$176.49	\$197.27	\$219.39	\$244.08
51	\$124.91	\$155.59	\$180.60	\$201.87	\$224.57	\$249.90
52	\$127.47	\$159.04	\$184.78	\$206.60	\$229.90	\$255.86
53	\$130.11	\$162.53	\$189.06	\$211.46	\$235.33	\$261.97
54	\$132.75	\$166.12	\$193.44	\$216.41	\$240.91	\$268.23
55	\$135.51	\$169.77	\$197.92	\$221.49	\$246.61	\$274.62
56	\$146.09	\$181.76	\$210.86	\$236.18	\$263.16	\$293.20
57	\$157.52	\$194.59	\$224.67	\$251.83	\$280.78	\$313.07
58	\$169.84	\$208.31	\$239.38	\$268.53	\$299.63	\$334.23
59	\$183.12	\$223.02	\$255.04	\$286.33	\$319.71	\$356.84
60	\$197.42	\$238.73	\$271.74	\$305.31	\$341.14	\$381.00
61	\$212.89	\$255.58	\$289.51	\$325.57	\$364.02	\$406.80
62	\$229.52	\$273.61	\$308.43	\$347.16	\$388.45	\$434.29
63	\$249.75	\$297.59	\$335.39	\$377.69	\$422.79	\$472.97
64	\$271.76	\$323.64	\$364.67	\$410.92	\$460.20	\$515.04
65	\$295.71	\$352.00	\$396.49	\$447.08	\$500.92	\$560.89
66	\$321.76	\$382.83	\$431.13	\$486.41	\$545.24	\$610.80
67	\$350.14	\$416.39	\$468.76	\$529.18	\$593.51	\$665.15
68	\$389.33	\$463.59	\$522.41	\$588.70	\$659.38	\$738.31
69	\$432.93	\$516.15	\$582.21	\$654.89	\$732.62	\$819.49
70	\$481.42	\$574.66	\$648.85	\$728.56	\$813.94	\$909.61
71	\$535.32	\$639.83	\$723.11	\$810.51	\$904.34	\$1,009.64
72	\$595.29	\$712.38	\$805.86	\$901.67	\$1,004.74	\$1,120.70
73	\$666.65	\$800.09	\$906.76	\$1,012.09	\$1,125.76	\$1,253.89
74	\$746.59	\$898.60	\$1,020.30	\$1,136.04	\$1,261.32	\$1,402.91
75	\$836.13	\$1,009.24	\$1,148.04	\$1,275.18	\$1,413.20	\$1,569.65
76	\$936.37	\$1,133.50	\$1,291.76	\$1,431.36	\$1,583.38	\$1,756.22
77	\$1,048.64	\$1,273.07	\$1,453.46	\$1,606.66	\$1,774.05	\$1,964.96
78	\$1,136.62	\$1,383.81	\$1,583.24	\$1,746.38	\$1,925.10	\$2,129.28
79	\$1,231.93	\$1,504.19	\$1,724.64	\$1,898.31	\$2,089.05	\$2,307.30
80	\$1,335.28	\$1,635.03	\$1,878.62	\$2,063.40	\$2,266.92	\$2,500.26
81	\$1,447.29	\$1,777.26	\$2,046.39	\$2,242.87	\$2,459.97	\$2,709.34
82	\$1,568.68	\$1,931.87	\$2,229.12	\$2,437.96	\$2,669.46	\$2,935.89
83	\$1,721.43	\$2,126.55	\$2,459.56	\$2,684.78	\$2,935.29	\$3,224.14
84	\$1,889.04	\$2,340.86	\$2,713.82	\$2,956.57	\$3,227.62	\$3,540.67
85	\$2,072.99	\$2,576.74	\$2,994.35	\$3,255.86	\$3,549.04	\$3,888.32
86	\$2,274.86	\$2,836.41	\$3,303.88	\$3,585.49	\$3,902.49	\$4,270.07
87	\$2,496.35	\$3,122.27	\$3,645.43	\$3,948.47	\$4,291.14	\$4,689.34
88	\$2,707.48	\$3,392.71	\$3,967.65	\$4,288.38	\$4,654.31	\$5,080.95
89	\$2,936.45	\$3,686.60	\$4,318.33	\$4,657.58	\$5,048.23	\$5,505.28
90	\$3,184.79	\$4,005.98	\$4,700.02	\$5,058.55	\$5,475.47	\$5,965.08
91	\$3,454.15	\$4,352.97	\$5,115.47	\$5,494.03	\$5,938.87	\$6,463.26
92	\$3,746.27	\$4,730.07	\$5,567.63	\$5,967.02	\$6,441.48	\$7,003.05
93	\$4,013.82	\$5,075.85	\$5,981.65	\$6,394.83	\$6,891.96	\$7,483.24
94	\$4,300.44	\$5,446.91	\$6,426.51	\$6,853.34	\$7,373.92	\$7,996.40
95	\$4,607.57	\$5,845.13	\$6,904.41	\$7,344.74	\$7,889.62	\$8,544.74
96	\$4,936.61	\$6,272.45	\$7,417.90	\$7,871.35	\$8,441.34	\$9,130.66
97	\$5,289.17	\$6,730.99	\$7,969.53	\$8,435.75	\$9,031.67	\$9,756.77
98	\$5,666.89	\$7,223.06	\$8,562.19	\$9,040.60	\$9,663.26	\$10,425.83
99	\$6,071.58	\$7,751.13	\$9,198.93	\$9,688.83	\$10,339.03	\$11,140.75
100	\$6,505.17	\$8,317.77	\$9,883.02	\$10,383.52	\$11,062.08	\$11,904.69

**Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$101.50	\$122.65	\$139.61	\$157.57	\$176.02	\$196.03
31	\$105.59	\$127.74	\$145.44	\$164.18	\$183.45	\$204.30
32	\$109.88	\$133.05	\$151.55	\$171.05	\$191.14	\$212.90
33	\$114.33	\$138.59	\$157.89	\$178.22	\$199.19	\$221.86
34	\$118.96	\$144.36	\$164.47	\$185.69	\$207.59	\$231.20
35	\$123.79	\$150.33	\$171.36	\$193.46	\$216.30	\$240.96
36	\$127.84	\$155.38	\$177.10	\$199.99	\$223.65	\$249.13
37	\$131.99	\$160.58	\$183.05	\$206.75	\$231.26	\$257.59
38	\$136.29	\$165.96	\$189.22	\$213.74	\$239.10	\$266.37
39	\$140.76	\$171.51	\$195.56	\$220.97	\$247.21	\$275.39
40	\$145.35	\$177.25	\$202.12	\$228.41	\$255.62	\$284.76
41	\$150.08	\$183.18	\$208.93	\$236.12	\$264.28	\$294.41
42	\$155.00	\$189.31	\$215.95	\$244.09	\$273.27	\$304.44
43	\$160.06	\$195.63	\$223.18	\$252.33	\$282.53	\$314.76
44	\$165.28	\$202.20	\$230.68	\$260.85	\$292.14	\$325.45
45	\$170.65	\$208.95	\$238.44	\$269.64	\$302.04	\$336.51
46	\$175.43	\$214.94	\$245.33	\$277.56	\$310.93	\$346.46
47	\$180.28	\$221.08	\$252.41	\$285.65	\$320.07	\$356.67
48	\$185.28	\$227.42	\$259.71	\$293.99	\$329.49	\$367.22
49	\$190.44	\$233.92	\$267.23	\$302.57	\$339.22	\$378.06
50	\$195.72	\$240.62	\$274.94	\$311.44	\$349.18	\$389.27
51	\$201.17	\$247.49	\$282.88	\$320.52	\$359.44	\$400.75
52	\$206.74	\$254.56	\$291.07	\$329.89	\$370.03	\$412.58
53	\$212.47	\$261.85	\$299.49	\$339.55	\$380.91	\$424.77
54	\$218.36	\$269.33	\$308.13	\$349.45	\$392.12	\$437.31
55	\$224.45	\$277.04	\$317.04	\$359.66	\$403.65	\$450.24
56	\$238.57	\$294.24	\$336.53	\$382.27	\$429.44	\$479.31
57	\$253.57	\$312.49	\$357.27	\$406.28	\$456.83	\$510.29
58	\$269.51	\$331.91	\$379.25	\$431.80	\$486.02	\$543.26
59	\$286.45	\$352.53	\$402.55	\$458.94	\$517.02	\$578.33
60	\$304.47	\$374.38	\$427.33	\$487.77	\$550.03	\$615.71
61	\$323.62	\$397.64	\$453.63	\$518.45	\$585.19	\$655.50
62	\$343.94	\$422.33	\$481.51	\$551.02	\$622.53	\$697.82
63	\$373.56	\$458.14	\$521.89	\$596.17	\$672.71	\$753.45
64	\$405.70	\$496.98	\$565.66	\$645.06	\$726.93	\$813.49
65	\$440.62	\$539.15	\$613.09	\$697.92	\$785.54	\$878.35
66	\$478.55	\$584.91	\$664.51	\$755.11	\$848.86	\$948.37
67	\$519.72	\$634.49	\$720.21	\$817.00	\$917.29	\$1,023.96
68	\$573.28	\$701.20	\$796.97	\$900.97	\$1,009.01	\$1,124.26
69	\$632.36	\$774.89	\$881.95	\$993.57	\$1,109.89	\$1,234.33
70	\$697.50	\$856.33	\$975.96	\$1,095.68	\$1,220.83	\$1,355.18
71	\$769.37	\$946.34	\$1,079.98	\$1,208.29	\$1,342.91	\$1,487.89
72	\$848.62	\$1,045.80	\$1,195.10	\$1,332.45	\$1,477.16	\$1,633.60
73	\$941.10	\$1,164.21	\$1,333.94	\$1,482.70	\$1,639.93	\$1,810.38
74	\$1,043.65	\$1,296.08	\$1,488.89	\$1,649.88	\$1,820.63	\$2,006.30
75	\$1,157.39	\$1,442.83	\$1,661.82	\$1,835.90	\$2,021.24	\$2,223.42
76	\$1,283.56	\$1,606.22	\$1,854.86	\$2,042.91	\$2,243.95	\$2,464.07
77	\$1,423.42	\$1,788.11	\$2,070.26	\$2,273.26	\$2,491.21	\$2,730.76
78	\$1,536.28	\$1,937.43	\$2,250.25	\$2,464.06	\$2,694.16	\$2,947.48
79	\$1,658.09	\$2,099.25	\$2,445.81	\$2,670.93	\$2,913.61	\$3,181.40
80	\$1,789.58	\$2,274.52	\$2,658.41	\$2,895.14	\$3,150.98	\$3,433.89
81	\$1,931.48	\$2,464.48	\$2,889.47	\$3,138.15	\$3,407.67	\$3,706.43
82	\$2,084.64	\$2,670.29	\$3,140.66	\$3,401.58	\$3,685.31	\$4,000.58
83	\$2,286.71	\$2,940.46	\$3,470.75	\$3,749.54	\$4,053.83	\$4,392.98
84	\$2,508.38	\$3,238.02	\$3,835.55	\$4,133.04	\$4,459.23	\$4,823.81
85	\$2,692.33	\$3,473.90	\$4,116.08	\$4,432.33	\$4,780.65	\$5,171.46
86	\$2,894.20	\$3,733.57	\$4,425.61	\$4,761.96	\$5,134.10	\$5,553.21
87	\$3,115.69	\$4,019.43	\$4,767.16	\$5,124.94	\$5,522.75	\$5,972.48
88	\$3,326.82	\$4,289.87	\$5,089.38	\$5,464.85	\$5,885.92	\$6,364.09
89	\$3,555.79	\$4,583.76	\$5,440.06	\$5,834.05	\$6,279.84	\$6,788.42
90	\$3,804.13	\$4,903.14	\$5,821.75	\$6,235.02	\$6,707.08	\$7,248.22
91	\$4,073.49	\$5,250.13	\$6,237.20	\$6,670.50	\$7,170.48	\$7,746.40
92	\$4,365.61	\$5,627.23	\$6,689.36	\$7,143.49	\$7,673.09	\$8,286.19
93	\$4,633.16	\$5,973.01	\$7,103.38	\$7,571.30	\$8,123.57	\$8,766.38
94	\$4,919.78	\$6,344.07	\$7,548.24	\$8,029.81	\$8,605.53	\$9,279.54
95	\$5,226.91	\$6,742.29	\$8,026.14	\$8,521.21	\$9,121.23	\$9,827.88
96	\$5,555.95	\$7,169.61	\$8,539.63	\$9,047.82	\$9,672.95	\$10,413.80
97	\$5,908.51	\$7,628.15	\$9,091.26	\$9,612.22	\$10,263.28	\$11,039.91
98	\$6,286.23	\$8,120.22	\$9,683.92	\$10,217.07	\$10,894.87	\$11,708.97
99	\$6,690.92	\$8,648.29	\$10,320.66	\$10,865.30	\$11,570.64	\$12,423.89
100	\$7,124.51	\$9,214.93	\$11,004.75	\$11,559.99	\$12,293.69	\$13,187.83

**Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$205.87	\$252.35	\$290.38	\$332.58	\$376.11	\$422.56
31	\$211.13	\$258.83	\$297.82	\$341.11	\$385.81	\$433.48
32	\$216.52	\$265.49	\$305.49	\$349.88	\$395.75	\$444.70
33	\$222.08	\$272.30	\$313.36	\$358.88	\$405.98	\$456.21
34	\$227.76	\$279.27	\$321.37	\$368.08	\$416.45	\$468.01
35	\$233.59	\$286.49	\$329.65	\$377.55	\$427.16	\$480.13
36	\$237.91	\$291.73	\$335.67	\$384.51	\$435.08	\$489.01
37	\$242.31	\$297.12	\$341.83	\$391.59	\$443.16	\$498.08
38	\$246.75	\$302.59	\$348.12	\$398.81	\$451.36	\$507.29
39	\$251.30	\$308.16	\$354.47	\$406.15	\$459.72	\$516.70
40	\$255.94	\$313.86	\$360.96	\$413.63	\$468.24	\$526.29
41	\$260.65	\$319.62	\$367.59	\$421.26	\$476.92	\$536.01
42	\$265.46	\$325.51	\$374.31	\$429.00	\$485.74	\$545.96
43	\$270.33	\$331.51	\$381.17	\$436.94	\$494.74	\$556.06
44	\$275.33	\$337.60	\$388.14	\$444.96	\$503.91	\$566.36
45	\$280.41	\$343.84	\$395.28	\$453.17	\$513.24	\$576.86
46	\$284.78	\$349.21	\$401.49	\$460.38	\$521.44	\$586.08
47	\$289.22	\$354.69	\$407.83	\$467.71	\$529.75	\$595.48
48	\$293.72	\$360.24	\$414.24	\$475.14	\$538.22	\$605.03
49	\$298.31	\$365.89	\$420.77	\$482.68	\$546.84	\$614.71
50	\$302.97	\$371.63	\$427.40	\$490.37	\$555.55	\$624.58
51	\$307.70	\$377.44	\$434.14	\$498.18	\$564.43	\$634.56
52	\$312.49	\$383.38	\$441.00	\$506.09	\$573.46	\$644.74
53	\$317.38	\$389.36	\$447.92	\$514.14	\$582.61	\$655.08
54	\$322.32	\$395.45	\$455.00	\$522.30	\$591.89	\$665.58
55	\$327.36	\$401.67	\$462.16	\$530.63	\$601.34	\$676.25
56	\$341.12	\$419.19	\$482.81	\$555.08	\$629.63	\$708.55
57	\$355.41	\$437.46	\$504.43	\$580.61	\$659.24	\$742.43
58	\$370.36	\$456.54	\$527.02	\$607.35	\$690.26	\$777.91
59	\$385.93	\$476.43	\$550.56	\$635.31	\$722.69	\$815.10
60	\$402.11	\$497.20	\$575.19	\$664.53	\$756.68	\$854.07
61	\$419.02	\$518.89	\$600.95	\$695.15	\$792.28	\$894.91
62	\$436.61	\$541.53	\$627.83	\$727.15	\$829.54	\$937.67
63	\$468.56	\$579.92	\$671.46	\$775.59	\$883.01	\$996.73
64	\$502.80	\$621.03	\$718.13	\$827.26	\$939.96	\$1,059.54
65	\$539.57	\$665.10	\$767.99	\$882.38	\$1,000.59	\$1,126.28
66	\$579.00	\$712.25	\$821.39	\$941.15	\$1,065.10	\$1,197.23
67	\$621.35	\$762.75	\$878.46	\$1,003.84	\$1,133.77	\$1,272.65
68	\$677.33	\$832.63	\$960.04	\$1,092.78	\$1,230.61	\$1,378.31
69	\$738.34	\$908.90	\$1,049.20	\$1,189.55	\$1,335.71	\$1,492.72
70	\$804.88	\$992.21	\$1,146.65	\$1,294.92	\$1,449.82	\$1,616.63
71	\$877.39	\$1,083.10	\$1,253.15	\$1,409.64	\$1,573.69	\$1,750.83
72	\$956.44	\$1,182.33	\$1,369.52	\$1,534.51	\$1,708.08	\$1,896.20
73	\$1,050.73	\$1,303.22	\$1,512.94	\$1,690.11	\$1,877.04	\$2,080.08
74	\$1,154.34	\$1,436.51	\$1,671.41	\$1,861.50	\$2,062.71	\$2,281.80
75	\$1,268.17	\$1,583.43	\$1,846.43	\$2,050.27	\$2,266.70	\$2,503.09
76	\$1,393.22	\$1,745.35	\$2,039.78	\$2,258.18	\$2,490.91	\$2,745.84
77	\$1,530.59	\$1,923.84	\$2,253.38	\$2,487.18	\$2,737.31	\$3,012.17
78	\$1,645.26	\$2,075.28	\$2,437.19	\$2,682.88	\$2,946.46	\$3,236.52
79	\$1,768.55	\$2,238.66	\$2,635.95	\$2,894.03	\$3,171.62	\$3,477.57
80	\$1,901.06	\$2,414.88	\$2,850.95	\$3,121.79	\$3,413.97	\$3,736.59
81	\$2,043.48	\$2,604.96	\$3,083.48	\$3,367.45	\$3,674.85	\$4,014.91
82	\$2,196.57	\$2,810.01	\$3,334.98	\$3,632.48	\$3,955.67	\$4,313.95
83	\$2,406.93	\$3,090.92	\$3,678.25	\$3,996.09	\$4,343.07	\$4,728.61
84	\$2,637.37	\$3,399.88	\$4,056.87	\$4,396.06	\$4,768.40	\$5,183.09
85	\$2,821.32	\$3,635.76	\$4,337.40	\$4,695.35	\$5,089.82	\$5,530.74
86	\$3,023.19	\$3,895.43	\$4,646.93	\$5,024.98	\$5,443.27	\$5,912.49
87	\$3,244.68	\$4,181.29	\$4,988.48	\$5,387.96	\$5,831.92	\$6,331.76
88	\$3,455.81	\$4,451.73	\$5,310.70	\$5,727.87	\$6,195.09	\$6,723.37
89	\$3,684.78	\$4,745.62	\$5,661.38	\$6,097.07	\$6,589.01	\$7,147.70
90	\$3,933.12	\$5,065.00	\$6,043.07	\$6,498.04	\$7,016.25	\$7,607.50
91	\$4,202.48	\$5,411.99	\$6,458.52	\$6,933.52	\$7,479.65	\$8,105.68
92	\$4,494.60	\$5,789.09	\$6,910.68	\$7,406.51	\$7,982.26	\$8,645.47
93	\$4,762.15	\$6,134.87	\$7,324.70	\$7,834.32	\$8,432.74	\$9,125.66
94	\$5,048.77	\$6,505.93	\$7,769.56	\$8,292.83	\$8,914.70	\$9,638.82
95	\$5,355.90	\$6,904.15	\$8,247.46	\$8,784.23	\$9,430.40	\$10,187.16
96	\$5,684.94	\$7,331.47	\$8,760.95	\$9,310.84	\$9,982.12	\$10,773.08
97	\$6,037.50	\$7,790.01	\$9,312.58	\$9,875.24	\$10,572.45	\$11,399.19
98	\$6,415.22	\$8,282.08	\$9,905.24	\$10,480.09	\$11,204.04	\$12,068.25
99	\$6,819.91	\$8,810.15	\$10,541.98	\$11,128.32	\$11,879.81	\$12,783.17
100	\$7,253.50	\$9,376.79	\$11,226.07	\$11,823.01	\$12,602.86	\$13,547.11

**Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care
No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$69.90	\$82.92	\$93.98	\$104.68	\$116.09	\$128.77
31	\$71.37	\$84.88	\$96.35	\$107.36	\$119.08	\$132.13
32	\$72.91	\$86.88	\$98.76	\$110.08	\$122.13	\$135.54
33	\$74.44	\$88.94	\$101.23	\$112.89	\$125.28	\$139.05
34	\$76.04	\$91.05	\$103.79	\$115.74	\$128.49	\$142.67
35	\$77.66	\$93.18	\$106.39	\$118.70	\$131.80	\$146.37
36	\$79.21	\$95.22	\$108.82	\$121.43	\$134.85	\$149.77
37	\$80.77	\$97.27	\$111.28	\$124.20	\$137.99	\$153.28
38	\$82.40	\$99.39	\$113.80	\$127.08	\$141.18	\$156.85
39	\$84.02	\$101.52	\$116.40	\$129.98	\$144.46	\$160.48
40	\$85.69	\$103.74	\$119.03	\$132.97	\$147.79	\$164.23
41	\$87.38	\$105.96	\$121.76	\$136.03	\$151.24	\$168.06
42	\$89.11	\$108.27	\$124.53	\$139.15	\$154.73	\$172.00
43	\$90.89	\$110.60	\$127.35	\$142.34	\$158.32	\$176.02
44	\$92.68	\$112.98	\$130.25	\$145.62	\$161.99	\$180.11
45	\$94.53	\$115.43	\$133.21	\$148.97	\$165.75	\$184.31
46	\$96.47	\$117.96	\$136.29	\$152.46	\$169.68	\$188.71
47	\$98.45	\$120.57	\$139.47	\$156.03	\$173.69	\$193.19
48	\$100.48	\$123.23	\$142.69	\$159.68	\$177.81	\$197.80
49	\$102.55	\$125.94	\$145.99	\$163.44	\$181.99	\$202.55
50	\$104.63	\$128.70	\$149.38	\$167.25	\$186.30	\$207.37
51	\$106.80	\$131.53	\$152.84	\$171.20	\$190.73	\$212.34
52	\$108.97	\$134.43	\$156.38	\$175.19	\$195.23	\$217.40
53	\$111.21	\$137.39	\$160.00	\$179.33	\$199.87	\$222.58
54	\$113.52	\$140.41	\$163.71	\$183.51	\$204.60	\$227.91
55	\$115.83	\$143.50	\$167.50	\$187.82	\$209.42	\$233.33
56	\$124.91	\$153.62	\$178.47	\$200.27	\$223.49	\$249.12
57	\$134.68	\$164.48	\$190.14	\$213.54	\$238.47	\$265.99
58	\$145.21	\$176.07	\$202.58	\$227.69	\$254.45	\$283.98
59	\$156.57	\$188.49	\$215.83	\$242.81	\$271.52	\$303.22
60	\$168.80	\$201.79	\$229.98	\$258.90	\$289.71	\$323.72
61	\$181.99	\$216.02	\$245.02	\$276.07	\$309.14	\$345.62
62	\$196.23	\$231.26	\$261.04	\$294.38	\$329.86	\$369.01
63	\$213.53	\$251.53	\$283.84	\$320.26	\$359.05	\$401.85
64	\$232.36	\$273.56	\$308.62	\$348.44	\$390.82	\$437.61
65	\$252.82	\$297.53	\$335.57	\$379.10	\$425.39	\$476.56
66	\$275.11	\$323.61	\$364.88	\$412.44	\$463.02	\$518.97
67	\$299.36	\$351.95	\$396.73	\$448.72	\$504.01	\$565.17
68	\$332.87	\$391.87	\$442.13	\$499.20	\$559.97	\$627.31
69	\$370.14	\$436.30	\$492.71	\$555.33	\$622.14	\$696.31
70	\$411.59	\$485.76	\$549.12	\$617.80	\$691.23	\$772.85
71	\$457.68	\$540.84	\$611.98	\$687.28	\$767.98	\$857.84
72	\$508.93	\$602.15	\$682.02	\$764.58	\$853.26	\$952.20
73	\$569.98	\$676.30	\$767.40	\$858.21	\$956.02	\$1,065.37
74	\$638.31	\$759.57	\$863.46	\$963.33	\$1,071.15	\$1,191.99
75	\$714.86	\$853.09	\$971.56	\$1,081.31	\$1,200.13	\$1,333.68
76	\$800.55	\$958.12	\$1,093.20	\$1,213.74	\$1,344.63	\$1,492.19
77	\$896.55	\$1,076.10	\$1,230.06	\$1,362.38	\$1,506.55	\$1,669.53
78	\$971.75	\$1,169.72	\$1,339.91	\$1,480.88	\$1,634.86	\$1,809.13
79	\$1,053.26	\$1,271.47	\$1,459.55	\$1,609.68	\$1,774.06	\$1,960.41
80	\$1,141.60	\$1,382.09	\$1,589.91	\$1,749.67	\$1,925.15	\$2,124.37
81	\$1,237.38	\$1,502.28	\$1,731.88	\$1,901.88	\$2,089.08	\$2,301.98
82	\$1,341.17	\$1,632.98	\$1,886.52	\$2,067.29	\$2,266.96	\$2,494.48
83	\$1,471.76	\$1,797.55	\$2,081.54	\$2,276.57	\$2,492.71	\$2,739.40
84	\$1,615.07	\$1,978.69	\$2,296.71	\$2,507.05	\$2,740.95	\$3,008.36
85	\$1,772.31	\$2,178.08	\$2,534.13	\$2,760.87	\$3,013.95	\$3,303.74
86	\$1,944.89	\$2,397.57	\$2,796.08	\$3,040.36	\$3,314.10	\$3,628.09
87	\$2,134.29	\$2,639.20	\$3,085.14	\$3,348.17	\$3,644.15	\$3,984.29
88	\$2,314.81	\$2,867.82	\$3,357.83	\$3,636.39	\$3,952.55	\$4,317.05
89	\$2,510.55	\$3,116.25	\$3,654.63	\$3,949.45	\$4,287.06	\$4,677.60
90	\$2,722.89	\$3,386.21	\$3,977.66	\$4,289.48	\$4,649.90	\$5,068.25
91	\$2,953.17	\$3,679.50	\$4,329.25	\$4,658.74	\$5,043.45	\$5,491.53
92	\$3,202.91	\$3,998.25	\$4,711.91	\$5,059.80	\$5,470.27	\$5,950.15
93	\$3,431.67	\$4,290.56	\$5,062.33	\$5,422.57	\$5,852.83	\$6,358.17
94	\$3,676.73	\$4,604.22	\$5,438.78	\$5,811.38	\$6,262.11	\$6,794.16
95	\$3,939.29	\$4,940.81	\$5,843.26	\$6,228.07	\$6,700.05	\$7,260.06
96	\$4,220.61	\$5,302.02	\$6,277.79	\$6,674.64	\$7,168.59	\$7,757.88
97	\$4,522.04	\$5,689.64	\$6,744.67	\$7,153.21	\$7,669.92	\$8,289.87
98	\$4,844.99	\$6,105.59	\$7,246.23	\$7,666.11	\$8,206.29	\$8,858.31
99	\$5,190.96	\$6,551.91	\$7,785.09	\$8,215.74	\$8,780.15	\$9,465.76
100	\$5,561.68	\$7,030.92	\$8,364.06	\$8,804.81	\$9,394.16	\$10,114.83

**Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$86.46	\$104.05	\$118.95	\$134.63	\$150.66	\$167.90
31	\$89.95	\$108.38	\$123.91	\$140.27	\$156.99	\$175.01
32	\$93.60	\$112.89	\$129.11	\$146.14	\$163.60	\$182.37
33	\$97.39	\$117.58	\$134.49	\$152.27	\$170.49	\$190.03
34	\$101.32	\$122.48	\$140.10	\$158.63	\$177.65	\$198.03
35	\$105.42	\$127.57	\$145.98	\$165.29	\$185.11	\$206.37
36	\$108.90	\$131.82	\$150.87	\$170.87	\$191.42	\$213.39
37	\$112.43	\$136.26	\$155.94	\$176.63	\$197.93	\$220.64
38	\$116.13	\$140.81	\$161.19	\$182.62	\$204.63	\$228.13
39	\$119.91	\$145.51	\$166.58	\$188.79	\$211.59	\$235.86
40	\$123.82	\$150.39	\$172.17	\$195.13	\$218.76	\$243.88
41	\$127.86	\$155.40	\$177.97	\$201.73	\$226.19	\$252.17
42	\$132.03	\$160.63	\$183.95	\$208.53	\$233.87	\$260.73
43	\$136.32	\$165.99	\$190.12	\$215.56	\$241.80	\$269.61
44	\$140.79	\$171.54	\$196.52	\$222.87	\$250.00	\$278.74
45	\$145.40	\$177.30	\$203.11	\$230.39	\$258.51	\$288.24
46	\$149.42	\$182.36	\$208.96	\$237.12	\$266.12	\$296.73
47	\$153.56	\$187.59	\$215.03	\$244.04	\$273.95	\$305.50
48	\$157.83	\$192.94	\$221.25	\$251.17	\$281.99	\$314.53
49	\$162.22	\$198.47	\$227.64	\$258.53	\$290.29	\$323.82
50	\$166.73	\$204.15	\$234.23	\$266.06	\$298.84	\$333.39
51	\$171.36	\$209.95	\$240.99	\$273.84	\$307.63	\$343.25
52	\$176.10	\$215.99	\$247.95	\$281.86	\$316.69	\$353.38
53	\$180.99	\$222.16	\$255.11	\$290.07	\$325.98	\$363.82
54	\$186.02	\$228.50	\$262.50	\$298.55	\$335.60	\$374.56
55	\$191.18	\$235.05	\$270.07	\$307.29	\$345.45	\$385.60
56	\$203.22	\$249.65	\$286.72	\$326.60	\$367.51	\$410.53
57	\$215.99	\$265.15	\$304.33	\$347.11	\$390.99	\$437.06
58	\$229.59	\$281.61	\$323.07	\$368.93	\$415.95	\$465.28
59	\$244.00	\$299.06	\$342.91	\$392.11	\$442.51	\$495.36
60	\$259.35	\$317.67	\$364.03	\$416.73	\$470.75	\$527.35
61	\$275.64	\$337.37	\$386.45	\$442.93	\$500.81	\$561.42
62	\$292.98	\$358.31	\$410.20	\$470.78	\$532.77	\$597.69
63	\$318.23	\$388.70	\$444.59	\$509.35	\$575.74	\$645.33
64	\$345.61	\$421.68	\$481.85	\$551.11	\$622.14	\$696.76
65	\$375.36	\$457.43	\$522.26	\$596.25	\$672.30	\$752.31
66	\$407.64	\$496.25	\$566.05	\$645.14	\$726.49	\$812.30
67	\$442.70	\$538.33	\$613.50	\$698.01	\$785.06	\$877.05
68	\$488.32	\$594.90	\$678.92	\$769.75	\$863.55	\$962.91
69	\$538.64	\$657.44	\$751.28	\$848.86	\$949.89	\$1,057.22
70	\$594.15	\$726.56	\$831.37	\$936.09	\$1,044.84	\$1,160.74
71	\$655.35	\$802.92	\$920.00	\$1,032.31	\$1,149.32	\$1,274.37
72	\$722.88	\$887.27	\$1,018.06	\$1,138.39	\$1,264.21	\$1,399.17
73	\$801.68	\$987.77	\$1,136.30	\$1,266.72	\$1,403.52	\$1,550.59
74	\$889.03	\$1,099.65	\$1,268.29	\$1,409.56	\$1,558.17	\$1,718.40
75	\$985.93	\$1,224.17	\$1,415.61	\$1,568.49	\$1,729.86	\$1,904.39
76	\$1,093.36	\$1,362.79	\$1,580.02	\$1,745.37	\$1,920.45	\$2,110.50
77	\$1,212.53	\$1,517.10	\$1,763.57	\$1,942.16	\$2,132.06	\$2,338.89
78	\$1,308.65	\$1,643.77	\$1,916.86	\$2,105.20	\$2,305.74	\$2,524.52
79	\$1,412.42	\$1,781.05	\$2,083.46	\$2,281.91	\$2,493.58	\$2,724.88
80	\$1,524.45	\$1,929.80	\$2,264.58	\$2,473.44	\$2,696.73	\$2,941.13
81	\$1,645.31	\$2,090.96	\$2,461.41	\$2,681.09	\$2,916.43	\$3,174.58
82	\$1,775.78	\$2,265.57	\$2,675.37	\$2,906.14	\$3,154.02	\$3,426.51
83	\$1,947.91	\$2,494.81	\$2,956.56	\$3,203.40	\$3,469.41	\$3,762.61
84	\$2,136.72	\$2,747.23	\$3,267.30	\$3,531.07	\$3,816.36	\$4,131.63
85	\$2,293.96	\$2,946.62	\$3,504.72	\$3,784.89	\$4,089.36	\$4,427.01
86	\$2,466.54	\$3,166.11	\$3,766.67	\$4,064.38	\$4,389.51	\$4,751.36
87	\$2,655.94	\$3,407.74	\$4,055.73	\$4,372.19	\$4,719.56	\$5,107.56
88	\$2,836.46	\$3,636.36	\$4,328.42	\$4,660.41	\$5,027.96	\$5,440.32
89	\$3,032.20	\$3,884.79	\$4,625.22	\$4,973.47	\$5,362.47	\$5,800.87
90	\$3,244.54	\$4,154.75	\$4,948.25	\$5,313.50	\$5,725.31	\$6,191.52
91	\$3,474.82	\$4,448.04	\$5,299.84	\$5,682.76	\$6,118.86	\$6,614.80
92	\$3,724.56	\$4,766.79	\$5,682.50	\$6,083.82	\$6,545.68	\$7,073.42
93	\$3,953.32	\$5,059.10	\$6,032.92	\$6,446.59	\$6,928.24	\$7,481.44
94	\$4,198.38	\$5,372.76	\$6,409.37	\$6,835.40	\$7,337.52	\$7,917.43
95	\$4,460.94	\$5,709.35	\$6,813.85	\$7,252.09	\$7,775.46	\$8,383.33
96	\$4,742.26	\$6,070.56	\$7,248.38	\$7,698.66	\$8,244.00	\$8,881.15
97	\$5,043.69	\$6,458.18	\$7,715.26	\$8,177.23	\$8,745.33	\$9,413.14
98	\$5,366.64	\$6,874.13	\$8,216.82	\$8,690.13	\$9,281.70	\$9,981.58
99	\$5,712.61	\$7,320.45	\$8,755.68	\$9,239.76	\$9,855.56	\$10,589.03
100	\$6,083.33	\$7,799.46	\$9,334.65	\$9,828.83	\$10,469.57	\$11,238.10

**Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$176.88	\$215.00	\$248.29	\$285.42	\$323.52	\$363.92
31	\$181.41	\$220.53	\$254.70	\$292.72	\$331.87	\$373.32
32	\$186.05	\$226.18	\$261.22	\$300.25	\$340.39	\$382.97
33	\$190.81	\$232.00	\$267.95	\$307.99	\$349.19	\$392.87
34	\$195.70	\$237.98	\$274.83	\$315.87	\$358.20	\$403.05
35	\$200.70	\$244.07	\$281.88	\$324.00	\$367.45	\$413.48
36	\$204.41	\$248.56	\$287.05	\$329.98	\$374.26	\$421.12
37	\$208.15	\$253.13	\$292.32	\$336.04	\$381.17	\$428.95
38	\$212.00	\$257.80	\$297.67	\$342.22	\$388.23	\$436.88
39	\$215.93	\$262.57	\$303.09	\$348.54	\$395.43	\$444.97
40	\$219.90	\$267.40	\$308.65	\$354.97	\$402.74	\$453.24
41	\$223.94	\$272.32	\$314.34	\$361.50	\$410.20	\$461.61
42	\$228.07	\$277.35	\$320.07	\$368.16	\$417.81	\$470.17
43	\$232.26	\$282.44	\$325.95	\$374.92	\$425.55	\$478.88
44	\$236.56	\$287.64	\$331.93	\$381.85	\$433.43	\$487.74
45	\$240.91	\$292.96	\$338.01	\$388.88	\$441.44	\$496.77
46	\$244.67	\$297.52	\$343.33	\$395.06	\$448.49	\$504.74
47	\$248.48	\$302.20	\$348.74	\$401.34	\$455.66	\$512.84
48	\$252.36	\$306.93	\$354.24	\$407.74	\$462.96	\$521.04
49	\$256.31	\$311.74	\$359.82	\$414.22	\$470.34	\$529.41
50	\$260.30	\$316.63	\$365.48	\$420.79	\$477.86	\$537.86
51	\$264.37	\$321.57	\$371.26	\$427.50	\$485.49	\$546.50
52	\$268.48	\$326.64	\$377.10	\$434.31	\$493.26	\$555.25
53	\$272.68	\$331.76	\$383.04	\$441.20	\$501.13	\$564.15
54	\$276.95	\$336.96	\$389.08	\$448.22	\$509.13	\$573.22
55	\$281.25	\$342.22	\$395.19	\$455.35	\$517.24	\$582.37
56	\$293.08	\$357.14	\$412.90	\$476.34	\$541.57	\$610.19
57	\$305.38	\$372.74	\$431.37	\$498.25	\$567.05	\$639.37
58	\$318.23	\$388.97	\$450.65	\$521.18	\$593.70	\$669.94
59	\$331.57	\$405.93	\$470.81	\$545.18	\$621.62	\$701.97
60	\$345.50	\$423.62	\$491.88	\$570.28	\$650.86	\$735.52
61	\$360.02	\$442.10	\$513.91	\$596.52	\$681.46	\$770.69
62	\$375.14	\$461.38	\$536.86	\$624.01	\$713.49	\$807.52
63	\$402.57	\$494.10	\$574.18	\$665.59	\$759.54	\$858.39
64	\$432.01	\$529.14	\$614.08	\$709.92	\$808.51	\$912.46
65	\$463.59	\$566.66	\$656.75	\$757.21	\$860.62	\$969.95
66	\$497.49	\$606.84	\$702.39	\$807.63	\$916.14	\$1,031.06
67	\$533.86	\$649.89	\$751.19	\$861.46	\$975.21	\$1,096.03
68	\$581.94	\$709.40	\$820.95	\$937.77	\$1,058.51	\$1,186.98
69	\$634.39	\$774.40	\$897.19	\$1,020.81	\$1,148.91	\$1,285.51
70	\$691.54	\$845.37	\$980.53	\$1,111.26	\$1,247.06	\$1,392.25
71	\$753.83	\$922.81	\$1,071.59	\$1,209.68	\$1,353.56	\$1,507.81
72	\$821.76	\$1,007.34	\$1,171.10	\$1,316.82	\$1,469.20	\$1,632.98
73	\$902.79	\$1,110.36	\$1,293.76	\$1,450.35	\$1,614.54	\$1,791.33
74	\$991.81	\$1,223.94	\$1,429.24	\$1,597.43	\$1,774.22	\$1,965.08
75	\$1,089.59	\$1,349.11	\$1,578.90	\$1,759.43	\$1,949.69	\$2,155.68
76	\$1,197.04	\$1,487.05	\$1,744.23	\$1,937.85	\$2,142.53	\$2,364.72
77	\$1,315.05	\$1,639.15	\$1,926.92	\$2,134.35	\$2,354.46	\$2,594.06
78	\$1,413.59	\$1,768.18	\$2,084.08	\$2,302.33	\$2,534.39	\$2,787.27
79	\$1,519.50	\$1,907.37	\$2,254.07	\$2,483.50	\$2,728.03	\$2,994.87
80	\$1,633.36	\$2,057.51	\$2,437.91	\$2,678.95	\$2,936.52	\$3,217.95
81	\$1,755.74	\$2,219.45	\$2,636.72	\$2,889.79	\$3,160.90	\$3,457.63
82	\$1,887.27	\$2,394.18	\$2,851.78	\$3,117.21	\$3,402.45	\$3,715.14
83	\$2,067.99	\$2,633.52	\$3,145.31	\$3,429.21	\$3,735.65	\$4,072.25
84	\$2,266.01	\$2,896.75	\$3,469.06	\$3,772.44	\$4,101.48	\$4,463.67
85	\$2,423.25	\$3,096.14	\$3,706.48	\$4,026.26	\$4,374.48	\$4,759.05
86	\$2,595.83	\$3,315.63	\$3,968.43	\$4,305.75	\$4,674.63	\$5,083.40
87	\$2,785.23	\$3,557.26	\$4,257.49	\$4,613.56	\$5,004.68	\$5,439.60
88	\$2,965.75	\$3,785.88	\$4,530.18	\$4,901.78	\$5,313.08	\$5,772.36
89	\$3,161.49	\$4,034.31	\$4,826.98	\$5,214.84	\$5,647.59	\$6,132.91
90	\$3,373.83	\$4,304.27	\$5,150.01	\$5,554.87	\$6,010.43	\$6,523.56
91	\$3,604.11	\$4,597.56	\$5,501.60	\$5,924.13	\$6,403.98	\$6,946.84
92	\$3,853.85	\$4,916.31	\$5,884.26	\$6,325.19	\$6,830.80	\$7,405.46
93	\$4,082.61	\$5,208.62	\$6,234.68	\$6,687.96	\$7,213.36	\$7,813.48
94	\$4,327.67	\$5,522.28	\$6,611.13	\$7,076.77	\$7,622.64	\$8,249.47
95	\$4,590.23	\$5,858.87	\$7,015.61	\$7,493.46	\$8,060.58	\$8,715.37
96	\$4,871.55	\$6,220.08	\$7,450.14	\$7,940.03	\$8,529.12	\$9,213.19
97	\$5,172.98	\$6,607.70	\$7,917.02	\$8,418.60	\$9,030.45	\$9,745.18
98	\$5,495.93	\$7,023.65	\$8,418.58	\$8,931.50	\$9,566.82	\$10,313.62
99	\$5,841.90	\$7,469.97	\$8,957.44	\$9,481.13	\$10,140.68	\$10,921.07
100	\$6,212.62	\$7,948.98	\$9,536.41	\$10,070.20	\$10,754.69	\$11,570.14

**Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
50% Home Care
No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$57.89	\$69.18	\$79.07	\$88.54	\$98.48	\$109.35
31	\$59.12	\$70.81	\$81.02	\$90.80	\$101.01	\$112.20
32	\$60.38	\$72.49	\$83.08	\$93.12	\$103.60	\$115.11
33	\$61.66	\$74.18	\$85.16	\$95.48	\$106.28	\$118.07
34	\$62.98	\$75.95	\$87.31	\$97.91	\$109.02	\$121.15
35	\$64.31	\$77.73	\$89.48	\$100.40	\$111.82	\$124.28
36	\$65.58	\$79.43	\$91.54	\$102.72	\$114.41	\$127.18
37	\$66.91	\$81.15	\$93.60	\$105.07	\$117.04	\$130.15
38	\$68.23	\$82.90	\$95.72	\$107.50	\$119.77	\$133.19
39	\$69.57	\$84.69	\$97.91	\$109.94	\$122.56	\$136.29
40	\$70.97	\$86.54	\$100.14	\$112.48	\$125.37	\$139.47
41	\$72.36	\$88.39	\$102.42	\$115.05	\$128.30	\$142.70
42	\$73.80	\$90.31	\$104.74	\$117.70	\$131.25	\$146.04
43	\$75.28	\$92.27	\$107.12	\$120.39	\$134.30	\$149.45
44	\$76.76	\$94.25	\$109.57	\$123.17	\$137.41	\$152.95
45	\$78.28	\$96.27	\$112.06	\$125.99	\$140.60	\$156.50
46	\$79.90	\$98.41	\$114.66	\$128.95	\$143.92	\$160.23
47	\$81.53	\$100.58	\$117.29	\$131.97	\$147.35	\$164.05
48	\$83.20	\$102.80	\$120.02	\$135.07	\$150.83	\$167.99
49	\$84.91	\$105.06	\$122.79	\$138.25	\$154.37	\$172.00
50	\$86.65	\$107.36	\$125.64	\$141.46	\$158.04	\$176.09
51	\$88.43	\$109.71	\$128.57	\$144.82	\$161.80	\$180.28
52	\$90.25	\$112.14	\$131.53	\$148.20	\$165.62	\$184.59
53	\$92.12	\$114.61	\$134.59	\$151.68	\$169.54	\$189.01
54	\$94.00	\$117.13	\$137.70	\$155.22	\$173.55	\$193.54
55	\$95.94	\$119.72	\$140.90	\$158.85	\$177.65	\$198.14
56	\$103.43	\$128.15	\$150.13	\$169.38	\$189.57	\$211.57
57	\$111.51	\$137.22	\$159.95	\$180.63	\$202.28	\$225.87
58	\$120.24	\$146.88	\$170.40	\$192.60	\$215.83	\$241.13
59	\$129.64	\$157.26	\$181.54	\$205.37	\$230.32	\$257.46
60	\$139.79	\$168.33	\$193.43	\$219.00	\$245.77	\$274.88
61	\$150.71	\$180.21	\$206.10	\$233.50	\$262.23	\$293.49
62	\$162.49	\$192.91	\$219.57	\$249.00	\$279.83	\$313.37
63	\$176.82	\$209.83	\$238.75	\$270.88	\$304.58	\$341.24
64	\$192.39	\$228.21	\$259.60	\$294.71	\$331.52	\$371.60
65	\$209.34	\$248.21	\$282.25	\$320.64	\$360.87	\$404.68
66	\$227.81	\$269.96	\$306.90	\$348.85	\$392.81	\$440.68
67	\$247.88	\$293.61	\$333.70	\$379.56	\$427.56	\$479.91
68	\$275.63	\$326.90	\$371.88	\$422.23	\$475.04	\$532.69
69	\$306.52	\$363.95	\$414.44	\$469.71	\$527.77	\$591.27
70	\$340.83	\$405.23	\$461.90	\$522.54	\$586.36	\$656.28
71	\$378.99	\$451.17	\$514.75	\$581.33	\$651.49	\$728.45
72	\$421.46	\$502.31	\$573.67	\$646.69	\$723.80	\$808.57
73	\$471.99	\$564.16	\$645.49	\$725.90	\$810.97	\$904.68
74	\$528.57	\$633.64	\$726.31	\$814.82	\$908.64	\$1,012.18
75	\$591.96	\$711.64	\$817.23	\$914.60	\$1,018.06	\$1,132.50
76	\$662.94	\$799.26	\$919.55	\$1,026.61	\$1,140.64	\$1,267.10
77	\$742.41	\$897.68	\$1,034.68	\$1,152.36	\$1,278.03	\$1,417.71
78	\$804.70	\$975.77	\$1,127.07	\$1,252.56	\$1,386.85	\$1,536.25
79	\$872.20	\$1,060.65	\$1,227.71	\$1,361.52	\$1,504.94	\$1,664.70
80	\$945.35	\$1,152.92	\$1,337.36	\$1,479.94	\$1,633.09	\$1,803.94
81	\$1,024.65	\$1,253.22	\$1,456.77	\$1,608.66	\$1,772.17	\$1,954.76
82	\$1,110.59	\$1,362.22	\$1,586.86	\$1,748.58	\$1,923.05	\$2,118.22
83	\$1,218.75	\$1,499.50	\$1,750.88	\$1,925.59	\$2,114.57	\$2,326.21
84	\$1,337.44	\$1,650.63	\$1,931.88	\$2,120.52	\$2,325.16	\$2,554.61
85	\$1,467.65	\$1,816.94	\$2,131.58	\$2,335.21	\$2,556.71	\$2,805.40
86	\$1,610.56	\$2,000.06	\$2,351.94	\$2,571.62	\$2,811.33	\$3,080.83
87	\$1,767.39	\$2,201.61	\$2,595.06	\$2,831.97	\$3,091.32	\$3,383.32
88	\$1,916.86	\$2,392.32	\$2,824.42	\$3,075.75	\$3,352.95	\$3,665.91
89	\$2,078.97	\$2,599.57	\$3,074.11	\$3,340.56	\$3,636.72	\$3,972.05
90	\$2,254.78	\$2,824.75	\$3,345.80	\$3,628.14	\$3,944.51	\$4,303.78
91	\$2,445.49	\$3,069.44	\$3,641.56	\$3,940.48	\$4,278.34	\$4,663.20
92	\$2,652.32	\$3,335.34	\$3,963.42	\$4,279.70	\$4,640.43	\$5,052.66
93	\$2,841.72	\$3,579.16	\$4,258.14	\$4,586.55	\$4,964.95	\$5,399.13
94	\$3,044.66	\$3,840.83	\$4,574.82	\$4,915.41	\$5,312.15	\$5,769.36
95	\$3,262.10	\$4,121.61	\$4,915.05	\$5,267.85	\$5,683.64	\$6,164.99
96	\$3,495.07	\$4,422.95	\$5,280.57	\$5,645.57	\$6,081.10	\$6,587.74
97	\$3,744.64	\$4,746.27	\$5,673.24	\$6,050.35	\$6,506.37	\$7,039.45
98	\$4,012.06	\$5,093.25	\$6,095.15	\$6,484.16	\$6,961.38	\$7,522.16
99	\$4,298.59	\$5,465.60	\$6,548.43	\$6,949.09	\$7,448.18	\$8,037.99
100	\$4,605.55	\$5,865.16	\$7,035.40	\$7,447.33	\$7,969.06	\$8,589.18

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$71.80	\$87.59	\$101.05	\$114.97	\$128.97	\$143.83
31	\$74.69	\$91.24	\$105.29	\$119.81	\$134.39	\$149.89
32	\$77.74	\$95.02	\$109.68	\$124.83	\$140.05	\$156.19
33	\$80.90	\$98.98	\$114.27	\$130.05	\$145.95	\$162.75
34	\$84.16	\$103.10	\$119.06	\$135.51	\$152.09	\$169.64
35	\$87.56	\$107.37	\$124.04	\$141.18	\$158.47	\$176.75
36	\$90.43	\$110.98	\$128.20	\$145.94	\$163.87	\$182.76
37	\$93.39	\$114.69	\$132.50	\$150.86	\$169.43	\$188.99
38	\$96.43	\$118.52	\$136.97	\$155.99	\$175.16	\$195.40
39	\$99.55	\$122.49	\$141.56	\$161.23	\$181.14	\$202.02
40	\$102.82	\$126.60	\$146.29	\$166.68	\$187.28	\$208.90
41	\$106.18	\$130.84	\$151.22	\$172.29	\$193.63	\$216.00
42	\$109.63	\$135.21	\$156.28	\$178.12	\$200.21	\$223.34
43	\$113.24	\$139.74	\$161.56	\$184.13	\$207.02	\$230.93
44	\$116.93	\$144.41	\$166.99	\$190.35	\$214.03	\$238.77
45	\$120.75	\$149.22	\$172.58	\$196.77	\$221.31	\$246.86
46	\$124.09	\$153.51	\$177.57	\$202.53	\$227.83	\$254.19
47	\$127.56	\$157.90	\$182.71	\$208.42	\$234.52	\$261.65
48	\$131.06	\$162.41	\$187.99	\$214.51	\$241.43	\$269.41
49	\$134.71	\$167.07	\$193.41	\$220.79	\$248.49	\$277.37
50	\$138.46	\$171.84	\$199.02	\$227.25	\$255.83	\$285.56
51	\$142.31	\$176.74	\$204.77	\$233.91	\$263.35	\$293.98
52	\$146.24	\$181.81	\$210.67	\$240.75	\$271.10	\$302.68
53	\$150.30	\$187.00	\$216.77	\$247.76	\$279.11	\$311.61
54	\$154.50	\$192.34	\$223.03	\$255.01	\$287.29	\$320.83
55	\$158.79	\$197.86	\$229.48	\$262.45	\$295.72	\$330.31
56	\$168.76	\$210.13	\$243.59	\$278.95	\$314.62	\$351.66
57	\$179.38	\$223.20	\$258.61	\$296.46	\$334.72	\$374.37
58	\$190.64	\$237.04	\$274.52	\$315.11	\$356.07	\$398.54
59	\$202.64	\$251.76	\$291.39	\$334.91	\$378.82	\$424.30
60	\$215.38	\$267.40	\$309.33	\$355.97	\$403.01	\$451.70
61	\$228.91	\$283.98	\$328.36	\$378.32	\$428.73	\$480.89
62	\$243.33	\$301.60	\$348.53	\$402.09	\$456.10	\$511.95
63	\$264.25	\$327.20	\$377.75	\$435.03	\$492.87	\$552.75
64	\$287.01	\$354.98	\$409.43	\$470.70	\$532.61	\$596.81
65	\$311.69	\$385.05	\$443.77	\$509.29	\$575.54	\$644.37
66	\$338.54	\$417.72	\$480.98	\$551.02	\$621.96	\$695.72
67	\$367.65	\$453.15	\$521.30	\$596.19	\$672.07	\$751.21
68	\$405.53	\$500.78	\$576.87	\$657.47	\$739.26	\$824.77
69	\$447.33	\$553.41	\$638.35	\$725.02	\$813.17	\$905.53
70	\$493.40	\$611.57	\$706.45	\$799.51	\$894.46	\$994.20
71	\$544.23	\$675.85	\$781.70	\$881.71	\$983.92	\$1,091.56
72	\$600.32	\$746.89	\$865.06	\$972.31	\$1,082.27	\$1,198.45
73	\$665.75	\$831.47	\$965.53	\$1,081.94	\$1,201.54	\$1,328.15
74	\$738.29	\$925.61	\$1,077.67	\$1,203.95	\$1,333.91	\$1,471.90
75	\$818.77	\$1,030.44	\$1,202.86	\$1,339.68	\$1,480.91	\$1,631.16
76	\$908.00	\$1,147.12	\$1,342.56	\$1,490.75	\$1,644.07	\$1,807.70
77	\$1,006.93	\$1,277.03	\$1,498.53	\$1,658.83	\$1,825.24	\$2,003.37
78	\$1,086.78	\$1,383.68	\$1,628.79	\$1,798.08	\$1,973.92	\$2,162.34
79	\$1,172.96	\$1,499.22	\$1,770.35	\$1,949.01	\$2,134.73	\$2,333.95
80	\$1,265.95	\$1,624.44	\$1,924.24	\$2,112.61	\$2,308.64	\$2,519.22
81	\$1,366.36	\$1,760.08	\$2,091.49	\$2,289.94	\$2,496.72	\$2,719.14
82	\$1,474.70	\$1,907.05	\$2,273.28	\$2,482.16	\$2,700.11	\$2,934.97
83	\$1,617.65	\$2,100.04	\$2,512.22	\$2,736.09	\$2,970.12	\$3,222.82
84	\$1,774.46	\$2,312.53	\$2,776.25	\$3,015.94	\$3,267.13	\$3,538.90
85	\$1,904.67	\$2,478.84	\$2,975.95	\$3,230.63	\$3,498.68	\$3,789.69
86	\$2,047.58	\$2,661.96	\$3,196.31	\$3,467.04	\$3,753.30	\$4,065.12
87	\$2,204.41	\$2,863.51	\$3,439.43	\$3,727.39	\$4,033.29	\$4,367.61
88	\$2,353.88	\$3,054.22	\$3,668.79	\$3,971.17	\$4,294.92	\$4,650.20
89	\$2,515.99	\$3,261.47	\$3,918.48	\$4,235.98	\$4,578.69	\$4,956.34
90	\$2,691.80	\$3,486.65	\$4,190.17	\$4,523.56	\$4,886.48	\$5,288.07
91	\$2,882.51	\$3,731.34	\$4,485.93	\$4,835.90	\$5,220.31	\$5,647.49
92	\$3,089.34	\$3,997.24	\$4,807.79	\$5,175.12	\$5,582.40	\$6,036.95
93	\$3,278.74	\$4,241.06	\$5,102.51	\$5,481.97	\$5,906.92	\$6,383.42
94	\$3,481.68	\$4,502.73	\$5,419.19	\$5,810.83	\$6,254.12	\$6,753.65
95	\$3,699.12	\$4,783.51	\$5,759.42	\$6,163.27	\$6,625.61	\$7,149.28
96	\$3,932.09	\$5,084.85	\$6,124.94	\$6,540.99	\$7,023.07	\$7,572.03
97	\$4,181.66	\$5,408.17	\$6,517.61	\$6,945.77	\$7,448.34	\$8,023.74
98	\$4,449.08	\$5,755.15	\$6,939.52	\$7,379.58	\$7,903.35	\$8,506.45
99	\$4,735.61	\$6,127.50	\$7,392.80	\$7,844.51	\$8,390.15	\$9,022.28
100	\$5,042.57	\$6,527.06	\$7,879.77	\$8,342.75	\$8,911.03	\$9,573.47

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$147.53	\$181.41	\$211.71	\$244.95	\$278.69	\$314.04
31	\$151.30	\$186.06	\$217.14	\$251.25	\$285.87	\$322.20
32	\$155.14	\$190.85	\$222.74	\$257.71	\$293.27	\$330.52
33	\$159.13	\$195.75	\$228.44	\$264.33	\$300.82	\$339.05
34	\$163.21	\$200.78	\$234.32	\$271.13	\$308.59	\$347.85
35	\$167.41	\$205.92	\$240.34	\$278.08	\$316.54	\$356.83
36	\$170.48	\$209.72	\$244.75	\$283.21	\$322.39	\$363.45
37	\$173.61	\$213.59	\$249.24	\$288.42	\$328.36	\$370.20
38	\$176.83	\$217.52	\$253.81	\$293.74	\$334.46	\$377.03
39	\$180.08	\$221.53	\$258.46	\$299.15	\$340.65	\$384.00
40	\$183.40	\$225.62	\$263.19	\$304.67	\$346.95	\$391.13
41	\$186.77	\$229.76	\$268.01	\$310.28	\$353.36	\$398.38
42	\$190.23	\$234.00	\$272.90	\$316.00	\$359.93	\$405.77
43	\$193.71	\$238.32	\$277.93	\$321.81	\$366.58	\$413.27
44	\$197.28	\$242.70	\$283.02	\$327.72	\$373.37	\$420.93
45	\$200.93	\$247.16	\$288.21	\$333.78	\$380.29	\$428.73
46	\$204.07	\$251.04	\$292.77	\$339.09	\$386.35	\$435.61
47	\$207.27	\$255.00	\$297.37	\$344.48	\$392.55	\$442.58
48	\$210.47	\$258.96	\$302.06	\$349.96	\$398.81	\$449.68
49	\$213.76	\$263.04	\$306.80	\$355.54	\$405.15	\$456.89
50	\$217.10	\$267.15	\$311.64	\$361.19	\$411.64	\$464.19
51	\$220.49	\$271.35	\$316.55	\$366.95	\$418.22	\$471.64
52	\$223.91	\$275.60	\$321.51	\$372.77	\$424.89	\$479.19
53	\$227.41	\$279.92	\$326.61	\$378.70	\$431.69	\$486.87
54	\$230.97	\$284.29	\$331.72	\$384.73	\$438.59	\$494.67
55	\$234.57	\$288.76	\$336.98	\$390.83	\$445.60	\$502.58
56	\$244.42	\$301.32	\$352.03	\$408.82	\$466.54	\$526.63
57	\$254.70	\$314.48	\$367.79	\$427.65	\$488.48	\$551.79
58	\$265.39	\$328.20	\$384.26	\$447.34	\$511.45	\$578.17
59	\$276.56	\$342.53	\$401.43	\$467.93	\$535.49	\$605.81
60	\$288.15	\$357.43	\$419.41	\$489.50	\$560.69	\$634.76
61	\$300.26	\$373.03	\$438.16	\$511.99	\$587.05	\$665.12
62	\$312.88	\$389.28	\$457.77	\$535.58	\$614.66	\$696.91
63	\$335.75	\$416.90	\$489.56	\$571.28	\$654.28	\$740.80
64	\$360.30	\$446.47	\$523.60	\$609.31	\$696.49	\$787.45
65	\$386.62	\$478.12	\$559.98	\$649.92	\$741.40	\$837.06
66	\$414.89	\$512.03	\$598.88	\$693.19	\$789.21	\$889.79
67	\$445.21	\$548.34	\$640.50	\$739.39	\$840.11	\$945.86
68	\$485.34	\$598.58	\$699.96	\$804.87	\$911.86	\$1,024.37
69	\$529.09	\$653.43	\$764.98	\$876.16	\$989.76	\$1,109.41
70	\$576.76	\$713.25	\$836.04	\$953.79	\$1,074.29	\$1,201.52
71	\$628.71	\$778.64	\$913.68	\$1,038.28	\$1,166.06	\$1,301.26
72	\$685.34	\$849.94	\$998.55	\$1,130.27	\$1,265.66	\$1,409.28
73	\$752.94	\$936.87	\$1,103.14	\$1,244.87	\$1,390.85	\$1,545.98
74	\$827.16	\$1,032.68	\$1,218.65	\$1,371.09	\$1,528.42	\$1,695.88
75	\$908.74	\$1,138.29	\$1,346.26	\$1,510.13	\$1,679.60	\$1,860.34
76	\$998.33	\$1,254.70	\$1,487.25	\$1,663.28	\$1,845.72	\$2,040.77
77	\$1,096.77	\$1,383.04	\$1,643.01	\$1,831.94	\$2,028.29	\$2,238.69
78	\$1,178.93	\$1,491.92	\$1,776.99	\$1,976.11	\$2,183.26	\$2,405.43
79	\$1,267.27	\$1,609.34	\$1,921.93	\$2,131.63	\$2,350.12	\$2,584.61
80	\$1,362.22	\$1,736.01	\$2,078.69	\$2,299.38	\$2,529.70	\$2,777.14
81	\$1,464.28	\$1,872.68	\$2,248.23	\$2,480.32	\$2,723.00	\$2,983.98
82	\$1,573.99	\$2,020.08	\$2,431.59	\$2,675.54	\$2,931.08	\$3,206.22
83	\$1,724.71	\$2,222.02	\$2,681.88	\$2,943.35	\$3,218.11	\$3,514.40
84	\$1,889.87	\$2,444.16	\$2,957.92	\$3,237.93	\$3,533.29	\$3,852.21
85	\$2,020.08	\$2,610.47	\$3,157.62	\$3,452.62	\$3,764.84	\$4,103.00
86	\$2,162.99	\$2,793.59	\$3,377.98	\$3,689.03	\$4,019.46	\$4,378.43
87	\$2,319.82	\$2,995.14	\$3,621.10	\$3,949.38	\$4,299.45	\$4,680.92
88	\$2,469.29	\$3,185.85	\$3,850.46	\$4,193.16	\$4,561.08	\$4,963.51
89	\$2,631.40	\$3,393.10	\$4,100.15	\$4,457.97	\$4,844.85	\$5,269.65
90	\$2,807.21	\$3,618.28	\$4,371.84	\$4,745.55	\$5,152.64	\$5,601.38
91	\$2,997.92	\$3,862.97	\$4,667.60	\$5,057.89	\$5,486.47	\$5,960.80
92	\$3,204.75	\$4,128.87	\$4,989.46	\$5,397.11	\$5,848.56	\$6,350.26
93	\$3,394.15	\$4,372.69	\$5,284.18	\$5,703.96	\$6,173.08	\$6,696.73
94	\$3,597.09	\$4,634.36	\$5,600.86	\$6,032.82	\$6,520.28	\$7,066.96
95	\$3,814.53	\$4,915.14	\$5,941.09	\$6,385.26	\$6,891.77	\$7,462.59
96	\$4,047.50	\$5,216.48	\$6,306.61	\$6,762.98	\$7,289.23	\$7,885.34
97	\$4,297.07	\$5,539.80	\$6,699.28	\$7,167.76	\$7,714.50	\$8,337.05
98	\$4,564.49	\$5,886.78	\$7,121.19	\$7,601.57	\$8,169.51	\$8,819.76
99	\$4,851.02	\$6,259.13	\$7,574.47	\$8,066.50	\$8,656.31	\$9,335.59
100	\$5,157.98	\$6,658.69	\$8,061.44	\$8,564.74	\$9,177.19	\$9,886.78

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$54.39	\$63.90	\$72.03	\$80.02	\$88.54	\$97.94	\$108.77
31	\$55.05	\$64.89	\$73.32	\$81.51	\$90.25	\$99.90	\$110.99
32	\$55.72	\$65.89	\$74.62	\$83.03	\$91.99	\$101.86	\$113.28
33	\$56.40	\$66.91	\$75.93	\$84.58	\$93.75	\$103.87	\$115.63
34	\$57.09	\$67.94	\$77.26	\$86.18	\$95.58	\$105.92	\$118.00
35	\$57.79	\$68.99	\$78.64	\$87.78	\$97.41	\$108.02	\$120.44
36	\$58.53	\$70.06	\$80.02	\$89.37	\$99.26	\$110.08	\$122.82
37	\$59.23	\$71.15	\$81.43	\$91.02	\$101.12	\$112.22	\$125.28
38	\$59.99	\$72.28	\$82.89	\$92.68	\$103.04	\$114.38	\$127.74
39	\$60.75	\$73.41	\$84.33	\$94.39	\$104.99	\$116.57	\$130.28
40	\$61.54	\$74.55	\$85.82	\$96.14	\$106.98	\$118.81	\$132.89
41	\$62.32	\$75.73	\$87.32	\$97.91	\$108.97	\$121.10	\$135.53
42	\$63.10	\$76.90	\$88.86	\$99.70	\$111.07	\$123.43	\$138.21
43	\$63.90	\$78.11	\$90.42	\$101.52	\$113.16	\$125.83	\$140.93
44	\$64.70	\$79.33	\$92.04	\$103.38	\$115.27	\$128.24	\$143.74
45	\$65.53	\$80.55	\$93.64	\$105.29	\$117.48	\$130.72	\$146.62
46	\$66.58	\$82.07	\$95.59	\$107.53	\$120.02	\$133.58	\$149.89
47	\$67.68	\$83.66	\$97.55	\$109.82	\$122.60	\$136.54	\$153.23
48	\$68.79	\$85.22	\$99.56	\$112.15	\$125.28	\$139.55	\$156.63
49	\$69.90	\$86.84	\$101.61	\$114.52	\$127.99	\$142.61	\$160.15
50	\$71.05	\$88.47	\$103.74	\$116.96	\$130.76	\$145.73	\$163.73
51	\$72.19	\$90.14	\$105.86	\$119.47	\$133.58	\$148.95	\$167.39
52	\$73.35	\$91.83	\$108.06	\$122.01	\$136.50	\$152.24	\$171.10
53	\$74.55	\$93.59	\$110.29	\$124.61	\$139.47	\$155.58	\$174.93
54	\$75.78	\$95.34	\$112.58	\$127.24	\$142.48	\$158.98	\$178.84
55	\$76.98	\$97.16	\$114.89	\$129.93	\$145.58	\$162.49	\$182.82
56	\$83.03	\$104.12	\$122.60	\$138.83	\$155.64	\$173.83	\$195.68
57	\$89.55	\$111.60	\$130.87	\$148.33	\$166.44	\$185.99	\$209.44
58	\$96.55	\$119.63	\$139.68	\$158.46	\$177.93	\$198.97	\$224.18
59	\$104.13	\$128.21	\$149.08	\$169.30	\$190.25	\$212.87	\$239.97
60	\$112.26	\$137.44	\$159.12	\$180.88	\$203.39	\$227.72	\$256.86
61	\$121.08	\$147.31	\$169.84	\$193.24	\$217.48	\$243.62	\$274.92
62	\$130.56	\$157.90	\$181.24	\$206.48	\$232.53	\$260.64	\$294.29
63	\$142.29	\$172.17	\$197.70	\$225.40	\$254.01	\$284.82	\$321.73
64	\$155.06	\$187.74	\$215.66	\$246.08	\$277.46	\$311.30	\$351.73
65	\$168.97	\$204.72	\$235.24	\$268.62	\$303.11	\$340.19	\$384.54
66	\$184.11	\$223.24	\$256.59	\$293.28	\$331.12	\$371.79	\$420.43
67	\$200.60	\$243.42	\$279.89	\$320.18	\$361.68	\$406.31	\$459.64
68	\$223.41	\$271.73	\$312.88	\$357.36	\$403.18	\$452.50	\$511.53
69	\$248.79	\$303.31	\$349.76	\$398.86	\$449.46	\$503.93	\$569.24
70	\$277.08	\$338.57	\$391.01	\$445.17	\$501.03	\$561.22	\$633.47
71	\$308.57	\$377.96	\$437.08	\$496.88	\$558.54	\$625.01	\$704.97
72	\$343.62	\$421.89	\$488.61	\$554.58	\$622.63	\$696.06	\$784.51
73	\$385.18	\$474.68	\$551.00	\$624.02	\$699.39	\$780.75	\$878.97
74	\$431.74	\$534.07	\$621.39	\$702.15	\$785.56	\$875.78	\$984.87
75	\$483.97	\$600.90	\$700.76	\$790.05	\$882.40	\$982.35	\$1,103.48
76	\$542.48	\$676.08	\$790.26	\$889.00	\$991.16	\$1,101.88	\$1,236.39
77	\$608.08	\$760.65	\$891.19	\$1,000.29	\$1,113.32	\$1,235.95	\$1,385.28
78	\$664.96	\$834.89	\$980.39	\$1,098.16	\$1,220.15	\$1,352.59	\$1,513.55
79	\$727.17	\$916.35	\$1,078.54	\$1,205.56	\$1,337.20	\$1,480.19	\$1,653.73
80	\$795.21	\$1,005.77	\$1,186.50	\$1,323.48	\$1,465.52	\$1,619.86	\$1,806.87
81	\$869.59	\$1,103.92	\$1,305.26	\$1,452.93	\$1,606.14	\$1,772.70	\$1,974.18
82	\$950.94	\$1,211.64	\$1,435.91	\$1,595.05	\$1,760.26	\$1,939.97	\$2,156.99
83	\$1,047.05	\$1,338.33	\$1,589.55	\$1,762.08	\$1,941.55	\$2,136.92	\$2,372.76
84	\$1,152.88	\$1,478.31	\$1,759.62	\$1,946.59	\$2,141.50	\$2,353.88	\$2,610.14
85	\$1,269.38	\$1,632.90	\$1,947.91	\$2,150.46	\$2,362.04	\$2,592.88	\$2,871.22
86	\$1,397.64	\$1,803.66	\$2,156.35	\$2,375.65	\$2,605.30	\$2,856.13	\$3,158.44
87	\$1,538.90	\$1,992.26	\$2,387.06	\$2,624.43	\$2,873.63	\$3,146.08	\$3,474.39
88	\$1,673.63	\$2,170.52	\$2,604.32	\$2,856.90	\$3,123.78	\$3,416.39	\$3,770.01
89	\$1,820.17	\$2,364.75	\$2,841.34	\$3,109.94	\$3,395.72	\$3,709.90	\$4,090.78
90	\$1,979.54	\$2,576.35	\$3,099.93	\$3,385.38	\$3,691.33	\$4,028.61	\$4,438.85
91	\$2,152.87	\$2,806.89	\$3,382.05	\$3,685.27	\$4,012.67	\$4,374.73	\$4,816.51
92	\$2,341.36	\$3,058.05	\$3,689.84	\$4,011.67	\$4,361.98	\$4,750.54	\$5,226.33
93	\$2,514.57	\$3,288.45	\$3,971.71	\$4,306.88	\$4,675.00	\$5,084.82	\$5,587.50
94	\$2,700.58	\$3,536.22	\$4,275.05	\$4,623.84	\$5,010.46	\$5,442.59	\$5,973.65
95	\$2,900.36	\$3,802.69	\$4,601.59	\$4,964.10	\$5,369.98	\$5,825.56	\$6,386.46
96	\$3,114.93	\$4,089.20	\$4,953.04	\$5,329.40	\$5,755.31	\$6,235.44	\$6,827.84
97	\$3,345.38	\$4,397.31	\$5,331.36	\$5,721.61	\$6,168.28	\$6,674.19	\$7,299.70
98	\$3,592.87	\$4,728.63	\$5,738.58	\$6,142.65	\$6,610.91	\$7,143.81	\$7,804.17
99	\$3,858.65	\$5,084.90	\$6,176.92	\$6,594.68	\$7,085.26	\$7,646.46	\$8,343.48
100	\$4,144.10	\$5,468.03	\$6,648.70	\$7,079.98	\$7,593.67	\$8,184.50	\$8,920.10

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$60.05	\$73.32	\$84.31	\$95.83	\$107.21	\$119.21	\$132.16
31	\$62.26	\$76.15	\$87.67	\$99.68	\$111.57	\$124.07	\$137.56
32	\$64.54	\$79.13	\$91.15	\$103.69	\$116.07	\$129.12	\$143.19
33	\$66.93	\$82.20	\$94.76	\$107.86	\$120.79	\$134.36	\$149.06
34	\$69.39	\$85.39	\$98.52	\$112.19	\$125.69	\$139.85	\$155.14
35	\$71.92	\$88.71	\$102.45	\$116.70	\$130.78	\$145.52	\$161.52
36	\$74.13	\$91.55	\$105.79	\$120.55	\$135.17	\$150.42	\$166.98
37	\$76.37	\$94.48	\$109.24	\$124.55	\$139.67	\$155.49	\$172.62
38	\$78.70	\$97.50	\$112.84	\$128.66	\$144.37	\$160.70	\$178.47
39	\$81.08	\$100.65	\$116.51	\$132.93	\$149.18	\$166.09	\$184.50
40	\$83.55	\$103.86	\$120.33	\$137.31	\$154.15	\$171.67	\$190.73
41	\$86.10	\$107.20	\$124.28	\$141.87	\$159.32	\$177.43	\$197.19
42	\$88.70	\$110.64	\$128.34	\$146.59	\$164.66	\$183.40	\$203.83
43	\$91.41	\$114.20	\$132.53	\$151.43	\$170.15	\$189.57	\$210.71
44	\$94.18	\$117.85	\$136.88	\$156.43	\$175.83	\$195.93	\$217.84
45	\$97.03	\$121.63	\$141.36	\$161.61	\$181.74	\$202.53	\$225.22
46	\$99.67	\$125.10	\$145.47	\$166.39	\$187.20	\$208.60	\$232.01
47	\$102.35	\$128.68	\$149.72	\$171.29	\$192.75	\$214.87	\$239.02
48	\$105.14	\$132.37	\$154.08	\$176.36	\$198.52	\$221.33	\$246.21
49	\$107.95	\$136.11	\$158.57	\$181.60	\$204.47	\$227.97	\$253.64
50	\$110.89	\$140.01	\$163.18	\$186.96	\$210.56	\$234.82	\$261.31
51	\$113.86	\$143.98	\$167.93	\$192.47	\$216.83	\$241.90	\$269.19
52	\$116.95	\$148.12	\$172.82	\$198.18	\$223.34	\$249.17	\$277.30
53	\$120.08	\$152.34	\$177.86	\$204.04	\$229.99	\$256.64	\$285.67
54	\$123.34	\$156.66	\$183.05	\$210.08	\$236.87	\$264.37	\$294.28
55	\$126.67	\$161.16	\$188.36	\$216.28	\$243.93	\$272.31	\$303.17
56	\$134.82	\$171.53	\$200.43	\$230.44	\$260.16	\$290.60	\$323.77
57	\$143.54	\$182.54	\$213.24	\$245.52	\$277.48	\$310.17	\$345.73
58	\$152.78	\$194.33	\$226.92	\$261.60	\$295.93	\$331.03	\$369.22
59	\$162.63	\$206.81	\$241.45	\$278.71	\$315.62	\$353.30	\$394.31
60	\$173.11	\$220.09	\$256.91	\$296.97	\$336.60	\$377.08	\$421.09
61	\$184.28	\$234.27	\$273.36	\$316.41	\$359.02	\$402.44	\$449.67
62	\$196.17	\$249.34	\$290.86	\$337.12	\$382.89	\$429.52	\$480.23
63	\$213.44	\$271.23	\$316.21	\$365.91	\$415.10	\$465.23	\$519.90
64	\$232.25	\$294.99	\$343.78	\$397.15	\$450.04	\$503.98	\$562.86
65	\$252.70	\$320.88	\$373.76	\$431.08	\$487.94	\$545.92	\$609.38
66	\$274.97	\$349.02	\$406.31	\$467.89	\$528.98	\$591.35	\$659.74
67	\$299.17	\$379.65	\$441.72	\$507.83	\$573.52	\$640.56	\$714.24
68	\$330.38	\$420.45	\$490.05	\$561.55	\$632.59	\$705.24	\$785.25
69	\$364.86	\$465.61	\$543.64	\$620.94	\$697.73	\$776.41	\$863.34
70	\$402.91	\$515.63	\$603.10	\$686.58	\$769.58	\$854.80	\$949.14
71	\$444.93	\$571.01	\$669.08	\$759.19	\$848.88	\$941.10	\$1,043.53
72	\$491.35	\$632.35	\$742.29	\$839.48	\$936.29	\$1,036.12	\$1,147.27
73	\$545.32	\$705.00	\$830.17	\$936.21	\$1,041.88	\$1,150.94	\$1,272.69
74	\$605.23	\$786.01	\$928.46	\$1,044.11	\$1,159.35	\$1,278.52	\$1,411.80
75	\$671.70	\$876.34	\$1,038.41	\$1,164.42	\$1,290.08	\$1,420.20	\$1,566.13
76	\$745.45	\$977.06	\$1,161.37	\$1,298.62	\$1,435.56	\$1,577.61	\$1,737.29
77	\$827.36	\$1,089.32	\$1,298.88	\$1,448.29	\$1,597.42	\$1,752.46	\$1,927.23
78	\$900.51	\$1,190.85	\$1,424.83	\$1,584.40	\$1,743.55	\$1,909.06	\$2,095.60
79	\$980.14	\$1,301.89	\$1,563.06	\$1,733.35	\$1,903.02	\$2,079.63	\$2,278.77
80	\$1,066.84	\$1,423.22	\$1,714.65	\$1,896.26	\$2,077.09	\$2,265.49	\$2,477.92
81	\$1,161.17	\$1,555.88	\$1,880.91	\$2,074.49	\$2,267.12	\$2,467.89	\$2,694.46
82	\$1,263.85	\$1,700.90	\$2,063.33	\$2,269.47	\$2,474.50	\$2,688.44	\$2,929.93
83	\$1,388.57	\$1,875.64	\$2,283.21	\$2,504.81	\$2,725.37	\$2,955.73	\$3,215.54
84	\$1,525.64	\$2,068.32	\$2,526.50	\$2,764.51	\$3,001.63	\$3,249.66	\$3,529.04
85	\$1,642.14	\$2,222.91	\$2,714.79	\$2,968.38	\$3,222.17	\$3,488.66	\$3,790.12
86	\$1,770.40	\$2,393.67	\$2,923.23	\$3,193.57	\$3,465.43	\$3,751.91	\$4,077.34
87	\$1,911.66	\$2,582.27	\$3,153.94	\$3,442.35	\$3,733.76	\$4,041.86	\$4,393.29
88	\$2,046.39	\$2,760.53	\$3,371.20	\$3,674.82	\$3,983.91	\$4,312.17	\$4,688.91
89	\$2,192.93	\$2,954.76	\$3,608.22	\$3,927.86	\$4,255.85	\$4,605.68	\$5,009.68
90	\$2,352.30	\$3,166.36	\$3,866.81	\$4,203.30	\$4,551.46	\$4,924.39	\$5,357.75
91	\$2,525.63	\$3,396.90	\$4,148.93	\$4,503.19	\$4,872.80	\$5,270.51	\$5,735.41
92	\$2,714.12	\$3,648.06	\$4,456.72	\$4,829.59	\$5,222.11	\$5,646.32	\$6,145.23
93	\$2,887.33	\$3,878.46	\$4,738.59	\$5,124.80	\$5,535.13	\$5,980.60	\$6,506.40
94	\$3,073.34	\$4,126.23	\$5,041.93	\$5,441.76	\$5,870.59	\$6,338.37	\$6,892.55
95	\$3,273.12	\$4,392.70	\$5,368.47	\$5,782.02	\$6,230.11	\$6,721.34	\$7,305.36
96	\$3,487.69	\$4,679.21	\$5,719.92	\$6,147.32	\$6,615.44	\$7,131.22	\$7,746.74
97	\$3,718.14	\$4,987.32	\$6,098.24	\$6,539.53	\$7,028.41	\$7,569.97	\$8,218.60
98	\$3,965.63	\$5,318.64	\$6,505.46	\$6,960.57	\$7,471.04	\$8,039.59	\$8,723.07
99	\$4,231.41	\$5,674.91	\$6,943.80	\$7,412.60	\$7,945.39	\$8,542.24	\$9,262.38
100	\$4,516.86	\$6,058.04	\$7,415.58	\$7,897.90	\$8,453.80	\$9,080.28	\$9,839.00

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$118.28	\$147.87	\$173.67	\$201.67	\$229.66	\$258.59	\$291.51
31	\$121.14	\$151.54	\$178.06	\$206.81	\$235.55	\$265.27	\$299.15
32	\$124.12	\$155.30	\$182.53	\$212.06	\$241.60	\$272.12	\$306.99
33	\$127.15	\$159.15	\$187.11	\$217.46	\$247.78	\$279.14	\$315.01
34	\$130.23	\$163.13	\$191.83	\$222.98	\$254.12	\$286.33	\$323.27
35	\$133.44	\$167.15	\$196.64	\$228.65	\$260.62	\$293.72	\$331.73
36	\$135.76	\$170.10	\$200.16	\$232.79	\$265.44	\$299.18	\$337.99
37	\$138.09	\$173.14	\$203.78	\$237.03	\$270.33	\$304.76	\$344.37
38	\$140.53	\$176.21	\$207.43	\$241.37	\$275.33	\$310.42	\$350.86
39	\$142.93	\$179.34	\$211.16	\$245.75	\$280.40	\$316.20	\$357.48
40	\$145.45	\$182.52	\$214.97	\$250.26	\$285.57	\$322.06	\$364.23
41	\$147.95	\$185.77	\$218.84	\$254.82	\$290.84	\$328.06	\$371.10
42	\$150.52	\$189.04	\$222.79	\$259.48	\$296.21	\$334.17	\$378.10
43	\$153.13	\$192.39	\$226.79	\$264.21	\$301.68	\$340.39	\$385.23
44	\$155.78	\$195.81	\$230.87	\$269.03	\$307.23	\$346.70	\$392.52
45	\$158.51	\$199.27	\$235.03	\$273.93	\$312.90	\$353.18	\$399.92
46	\$160.87	\$202.35	\$238.73	\$278.34	\$317.98	\$358.92	\$406.51
47	\$163.34	\$205.51	\$242.51	\$282.79	\$323.11	\$364.79	\$413.21
48	\$165.78	\$208.67	\$246.32	\$287.33	\$328.37	\$370.78	\$420.02
49	\$168.28	\$211.93	\$250.20	\$291.91	\$333.72	\$376.85	\$426.94
50	\$170.81	\$215.19	\$254.13	\$296.60	\$339.09	\$383.01	\$434.00
51	\$173.36	\$218.52	\$258.15	\$301.35	\$344.60	\$389.30	\$441.17
52	\$175.98	\$221.90	\$262.21	\$306.18	\$350.18	\$395.66	\$448.42
53	\$178.63	\$225.36	\$266.35	\$311.10	\$355.86	\$402.12	\$455.82
54	\$181.32	\$228.83	\$270.56	\$316.08	\$361.65	\$408.70	\$463.37
55	\$184.06	\$232.40	\$274.79	\$321.12	\$367.50	\$415.42	\$471.00
56	\$191.97	\$242.87	\$287.55	\$336.50	\$385.48	\$436.02	\$494.68
57	\$200.28	\$253.80	\$300.91	\$352.60	\$404.33	\$457.70	\$519.56
58	\$208.89	\$265.26	\$314.89	\$369.47	\$424.07	\$480.43	\$545.71
59	\$217.93	\$277.22	\$329.49	\$387.12	\$444.81	\$504.29	\$573.15
60	\$227.31	\$289.73	\$344.79	\$405.64	\$466.52	\$529.35	\$602.01
61	\$237.09	\$302.80	\$360.81	\$425.07	\$489.35	\$555.62	\$632.28
62	\$247.33	\$316.47	\$377.53	\$445.40	\$513.23	\$583.23	\$664.10
63	\$265.86	\$339.64	\$404.76	\$476.29	\$547.83	\$621.59	\$706.99
64	\$285.75	\$364.48	\$433.93	\$509.33	\$584.70	\$662.48	\$752.62
65	\$307.14	\$391.19	\$465.25	\$544.65	\$624.09	\$706.09	\$801.22
66	\$330.16	\$419.85	\$498.79	\$582.41	\$666.11	\$752.51	\$852.94
67	\$354.85	\$450.62	\$534.78	\$622.82	\$710.94	\$802.02	\$908.02
68	\$387.37	\$492.98	\$585.91	\$679.75	\$773.70	\$870.84	\$984.14
69	\$422.89	\$539.33	\$641.90	\$741.88	\$841.99	\$945.55	\$1,066.65
70	\$461.66	\$590.04	\$703.26	\$809.70	\$916.27	\$1,026.67	\$1,156.06
71	\$503.97	\$645.55	\$770.48	\$883.74	\$997.16	\$1,114.74	\$1,252.98
72	\$550.16	\$706.23	\$844.12	\$964.51	\$1,085.18	\$1,210.41	\$1,358.01
73	\$605.15	\$779.90	\$934.57	\$1,064.83	\$1,195.38	\$1,330.92	\$1,491.07
74	\$665.66	\$861.29	\$1,034.72	\$1,175.55	\$1,316.73	\$1,463.46	\$1,637.17
75	\$732.20	\$951.14	\$1,145.61	\$1,297.80	\$1,450.43	\$1,609.19	\$1,797.58
76	\$805.37	\$1,050.37	\$1,268.35	\$1,432.78	\$1,597.72	\$1,769.42	\$1,973.69
77	\$885.92	\$1,159.96	\$1,404.25	\$1,581.76	\$1,759.93	\$1,945.60	\$2,167.08
78	\$960.23	\$1,262.46	\$1,532.54	\$1,721.65	\$1,911.47	\$2,109.24	\$2,344.46
79	\$1,040.82	\$1,374.03	\$1,672.52	\$1,873.89	\$2,076.01	\$2,286.61	\$2,536.37
80	\$1,128.16	\$1,495.49	\$1,825.31	\$2,039.56	\$2,254.73	\$2,478.92	\$2,743.99
81	\$1,222.83	\$1,627.65	\$1,992.06	\$2,219.94	\$2,448.83	\$2,687.39	\$2,968.63
82	\$1,325.48	\$1,771.50	\$2,174.00	\$2,416.23	\$2,659.68	\$2,913.42	\$3,211.63
83	\$1,454.37	\$1,950.96	\$2,400.48	\$2,660.90	\$2,923.15	\$3,196.66	\$3,517.55
84	\$1,595.80	\$2,148.63	\$2,650.53	\$2,930.34	\$3,212.74	\$3,507.46	\$3,852.67
85	\$1,712.30	\$2,303.22	\$2,838.82	\$3,134.21	\$3,433.28	\$3,746.46	\$4,113.75
86	\$1,840.56	\$2,473.98	\$3,047.26	\$3,359.40	\$3,676.54	\$4,009.71	\$4,400.97
87	\$1,981.82	\$2,662.58	\$3,277.97	\$3,608.18	\$3,944.87	\$4,299.66	\$4,716.92
88	\$2,116.55	\$2,840.84	\$3,495.23	\$3,840.65	\$4,195.02	\$4,569.97	\$5,012.54
89	\$2,263.09	\$3,035.07	\$3,732.25	\$4,093.69	\$4,466.96	\$4,863.48	\$5,333.31
90	\$2,422.46	\$3,246.67	\$3,990.84	\$4,369.13	\$4,762.57	\$5,182.19	\$5,681.38
91	\$2,595.79	\$3,477.21	\$4,272.96	\$4,669.02	\$5,083.91	\$5,528.31	\$6,059.04
92	\$2,784.28	\$3,728.37	\$4,580.75	\$4,995.42	\$5,433.22	\$5,904.12	\$6,468.86
93	\$2,957.49	\$3,958.77	\$4,862.62	\$5,290.63	\$5,746.24	\$6,238.40	\$6,830.03
94	\$3,143.50	\$4,206.54	\$5,165.96	\$5,607.59	\$6,081.70	\$6,596.17	\$7,216.18
95	\$3,343.28	\$4,473.01	\$5,492.50	\$5,947.85	\$6,441.22	\$6,979.14	\$7,628.99
96	\$3,557.85	\$4,759.52	\$5,843.95	\$6,313.15	\$6,826.55	\$7,389.02	\$8,070.37
97	\$3,788.30	\$5,067.63	\$6,222.27	\$6,705.36	\$7,239.52	\$7,827.77	\$8,542.23
98	\$4,035.79	\$5,398.95	\$6,629.49	\$7,126.40	\$7,682.15	\$8,297.39	\$9,046.70
99	\$4,301.57	\$5,755.22	\$7,067.83	\$7,578.43	\$8,156.50	\$8,800.04	\$9,586.01
100	\$4,587.02	\$6,138.35	\$7,539.61	\$8,063.73	\$8,664.91	\$9,338.08	\$10,162.63

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$50.79	\$59.37	\$66.38	\$73.21	\$80.55	\$88.73	\$97.88
31	\$51.42	\$60.31	\$67.55	\$74.57	\$82.12	\$90.46	\$99.90
32	\$52.04	\$61.21	\$68.73	\$75.96	\$83.69	\$92.27	\$101.95
33	\$52.67	\$62.16	\$69.95	\$77.39	\$85.32	\$94.09	\$104.05
34	\$53.31	\$63.13	\$71.17	\$78.83	\$86.96	\$95.94	\$106.18
35	\$53.97	\$64.12	\$72.44	\$80.29	\$88.62	\$97.85	\$108.38
36	\$54.64	\$65.12	\$73.71	\$81.76	\$90.31	\$99.71	\$110.54
37	\$55.35	\$66.14	\$75.02	\$83.26	\$92.02	\$101.63	\$112.72
38	\$56.04	\$67.18	\$76.34	\$84.80	\$93.75	\$103.60	\$114.96
39	\$56.76	\$68.23	\$77.67	\$86.35	\$95.52	\$105.59	\$117.24
40	\$57.46	\$69.28	\$79.07	\$87.96	\$97.35	\$107.63	\$119.58
41	\$58.18	\$70.37	\$80.44	\$89.56	\$99.17	\$109.69	\$121.98
42	\$58.94	\$71.47	\$81.87	\$91.19	\$101.03	\$111.84	\$124.37
43	\$59.69	\$72.58	\$83.30	\$92.88	\$102.94	\$113.99	\$126.86
44	\$60.44	\$73.71	\$84.78	\$94.59	\$104.88	\$116.18	\$129.37
45	\$61.21	\$74.88	\$86.27	\$96.33	\$106.87	\$118.42	\$131.94
46	\$62.19	\$76.29	\$88.06	\$98.38	\$109.19	\$121.00	\$134.87
47	\$63.20	\$77.72	\$89.86	\$100.47	\$111.57	\$123.68	\$137.89
48	\$64.23	\$79.18	\$91.72	\$102.58	\$113.99	\$126.41	\$140.96
49	\$65.26	\$80.68	\$93.62	\$104.79	\$116.45	\$129.17	\$144.11
50	\$66.35	\$82.22	\$95.53	\$107.03	\$118.98	\$132.00	\$147.35
51	\$67.43	\$83.75	\$97.54	\$109.30	\$121.55	\$134.92	\$150.64
52	\$68.52	\$85.33	\$99.54	\$111.60	\$124.18	\$137.89	\$153.98
53	\$69.64	\$86.96	\$101.59	\$113.99	\$126.88	\$140.92	\$157.41
54	\$70.76	\$88.61	\$103.69	\$116.40	\$129.64	\$144.03	\$160.92
55	\$71.91	\$90.27	\$105.84	\$118.87	\$132.44	\$147.20	\$164.51
56	\$77.56	\$96.74	\$112.97	\$127.00	\$141.62	\$157.46	\$176.12
57	\$83.64	\$103.71	\$120.57	\$135.71	\$151.41	\$168.46	\$188.49
58	\$90.17	\$111.17	\$128.68	\$144.97	\$161.88	\$180.22	\$201.75
59	\$97.25	\$119.12	\$137.34	\$154.89	\$173.08	\$192.82	\$215.94
60	\$104.87	\$127.71	\$146.60	\$165.50	\$185.06	\$206.29	\$231.14
61	\$113.09	\$136.87	\$156.44	\$176.81	\$197.86	\$220.69	\$247.40
62	\$121.98	\$146.73	\$166.97	\$188.87	\$211.57	\$236.09	\$264.80
63	\$132.89	\$159.98	\$182.15	\$206.23	\$231.10	\$258.02	\$289.52
64	\$144.82	\$174.46	\$198.68	\$225.12	\$252.46	\$281.97	\$316.52
65	\$157.80	\$190.23	\$216.72	\$245.77	\$275.77	\$308.15	\$346.06
66	\$171.95	\$207.43	\$236.37	\$268.30	\$301.24	\$336.77	\$378.35
67	\$187.37	\$226.17	\$257.83	\$292.91	\$329.06	\$368.03	\$413.65
68	\$208.66	\$252.49	\$288.22	\$326.92	\$366.80	\$409.89	\$460.31
69	\$232.37	\$281.86	\$322.22	\$364.89	\$408.91	\$456.48	\$512.26
70	\$258.79	\$314.62	\$360.19	\$407.28	\$455.85	\$508.36	\$570.07
71	\$288.19	\$351.20	\$402.66	\$454.56	\$508.16	\$566.15	\$634.39
72	\$320.93	\$392.06	\$450.13	\$507.36	\$566.48	\$630.51	\$705.99
73	\$359.72	\$441.11	\$507.61	\$570.87	\$636.29	\$707.24	\$791.01
74	\$403.24	\$496.30	\$572.45	\$642.37	\$714.73	\$793.29	\$886.27
75	\$452.00	\$558.37	\$645.56	\$722.80	\$802.80	\$889.83	\$993.04
76	\$506.64	\$628.21	\$728.01	\$813.32	\$901.77	\$998.11	\$1,112.63
77	\$567.92	\$706.82	\$820.99	\$915.15	\$1,012.90	\$1,119.56	\$1,246.64
78	\$621.05	\$775.81	\$903.19	\$1,004.66	\$1,110.09	\$1,225.21	\$1,362.06
79	\$679.14	\$851.49	\$993.60	\$1,102.93	\$1,216.61	\$1,340.79	\$1,488.21
80	\$742.68	\$934.60	\$1,093.05	\$1,210.79	\$1,333.35	\$1,467.31	\$1,626.01
81	\$812.16	\$1,025.79	\$1,202.46	\$1,329.23	\$1,461.29	\$1,605.75	\$1,776.59
82	\$888.15	\$1,125.88	\$1,322.82	\$1,459.26	\$1,601.50	\$1,757.26	\$1,941.08
83	\$977.87	\$1,243.63	\$1,464.36	\$1,612.06	\$1,766.44	\$1,935.68	\$2,135.28
84	\$1,076.72	\$1,373.69	\$1,621.06	\$1,780.86	\$1,948.35	\$2,132.19	\$2,348.87
85	\$1,185.51	\$1,517.35	\$1,794.49	\$1,967.37	\$2,149.01	\$2,348.68	\$2,583.84
86	\$1,305.32	\$1,676.01	\$1,986.51	\$2,173.39	\$2,370.33	\$2,587.15	\$2,842.28
87	\$1,437.26	\$1,851.28	\$2,199.05	\$2,401.00	\$2,614.47	\$2,849.80	\$3,126.65
88	\$1,563.09	\$2,016.93	\$2,399.22	\$2,613.64	\$2,842.05	\$3,094.65	\$3,392.66
89	\$1,699.93	\$2,197.41	\$2,617.57	\$2,845.16	\$3,089.46	\$3,360.51	\$3,681.32
90	\$1,848.79	\$2,394.02	\$2,855.79	\$3,097.17	\$3,358.40	\$3,649.21	\$3,994.55
91	\$2,010.67	\$2,608.23	\$3,115.69	\$3,371.51	\$3,650.77	\$3,962.71	\$4,334.42
92	\$2,186.71	\$2,841.62	\$3,399.26	\$3,670.11	\$3,968.59	\$4,303.17	\$4,703.20
93	\$2,348.47	\$3,055.72	\$3,658.89	\$3,940.22	\$4,253.35	\$4,605.96	\$5,028.24
94	\$2,522.21	\$3,285.97	\$3,938.35	\$4,230.16	\$4,558.56	\$4,930.03	\$5,375.73
95	\$2,708.79	\$3,533.56	\$4,239.19	\$4,541.48	\$4,885.66	\$5,276.94	\$5,747.23
96	\$2,909.19	\$3,799.79	\$4,562.94	\$4,875.65	\$5,236.24	\$5,648.22	\$6,144.41
97	\$3,124.41	\$4,086.08	\$4,911.48	\$5,234.45	\$5,611.97	\$6,045.65	\$6,569.04
98	\$3,355.55	\$4,393.95	\$5,286.62	\$5,619.66	\$6,014.65	\$6,471.04	\$7,023.01
99	\$3,603.79	\$4,725.05	\$5,690.42	\$6,033.23	\$6,446.25	\$6,926.36	\$7,508.34
100	\$3,870.38	\$5,081.06	\$6,125.05	\$6,477.19	\$6,908.82	\$7,413.72	\$8,027.24

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$57.31	\$68.13	\$77.94	\$88.25	\$97.88	\$108.41	\$119.80
31	\$59.43	\$70.77	\$81.02	\$91.77	\$101.84	\$112.85	\$124.71
32	\$61.63	\$73.54	\$84.26	\$95.45	\$105.98	\$117.45	\$129.85
33	\$63.87	\$76.38	\$87.61	\$99.29	\$110.26	\$122.21	\$135.16
34	\$66.22	\$79.38	\$91.08	\$103.28	\$114.72	\$127.21	\$140.68
35	\$68.66	\$82.45	\$94.70	\$107.42	\$119.39	\$132.38	\$146.45
36	\$70.74	\$85.08	\$97.79	\$110.98	\$123.38	\$136.82	\$151.41
37	\$72.91	\$87.84	\$100.98	\$114.65	\$127.52	\$141.41	\$156.52
38	\$75.12	\$90.66	\$104.29	\$118.45	\$131.79	\$146.16	\$161.83
39	\$77.42	\$93.58	\$107.69	\$122.37	\$136.20	\$151.07	\$167.26
40	\$79.74	\$96.55	\$111.23	\$126.42	\$140.76	\$156.15	\$172.94
41	\$82.18	\$99.67	\$114.87	\$130.62	\$145.45	\$161.39	\$178.77
42	\$84.69	\$102.83	\$118.62	\$134.93	\$150.32	\$166.81	\$184.81
43	\$87.25	\$106.14	\$122.51	\$139.39	\$155.33	\$172.42	\$191.07
44	\$89.89	\$109.55	\$126.53	\$144.03	\$160.54	\$178.22	\$197.52
45	\$92.64	\$113.07	\$130.67	\$148.78	\$165.92	\$184.20	\$204.22
46	\$95.15	\$116.27	\$134.48	\$153.20	\$170.87	\$189.73	\$210.36
47	\$97.70	\$119.61	\$138.38	\$157.71	\$175.96	\$195.43	\$216.72
48	\$100.32	\$123.01	\$142.42	\$162.38	\$181.23	\$201.31	\$223.27
49	\$103.05	\$126.53	\$146.57	\$167.19	\$186.65	\$207.36	\$229.96
50	\$105.84	\$130.14	\$150.82	\$172.14	\$192.22	\$213.59	\$236.93
51	\$108.68	\$133.83	\$155.25	\$177.23	\$197.95	\$220.00	\$244.07
52	\$111.63	\$137.65	\$159.78	\$182.46	\$203.87	\$226.62	\$251.44
53	\$114.65	\$141.59	\$164.41	\$187.87	\$209.97	\$233.43	\$259.02
54	\$117.74	\$145.65	\$169.21	\$193.40	\$216.24	\$240.44	\$266.82
55	\$120.90	\$149.77	\$174.11	\$199.14	\$222.71	\$247.67	\$274.86
56	\$128.69	\$159.42	\$185.28	\$212.16	\$237.53	\$264.33	\$293.55
57	\$137.01	\$169.68	\$197.16	\$226.06	\$253.32	\$282.12	\$313.47
58	\$145.83	\$180.62	\$209.78	\$240.85	\$270.18	\$301.08	\$334.77
59	\$155.25	\$192.19	\$223.17	\$256.61	\$288.13	\$321.33	\$357.51
60	\$165.25	\$204.60	\$237.49	\$273.42	\$307.32	\$342.96	\$381.80
61	\$175.89	\$217.74	\$252.69	\$291.31	\$327.75	\$366.02	\$407.74
62	\$187.28	\$231.77	\$268.86	\$310.39	\$349.54	\$390.65	\$435.42
63	\$203.75	\$252.08	\$292.31	\$336.88	\$378.96	\$423.16	\$471.39
64	\$221.71	\$274.21	\$317.77	\$365.66	\$410.86	\$458.38	\$510.36
65	\$241.21	\$298.25	\$345.46	\$396.90	\$445.43	\$496.52	\$552.54
66	\$262.45	\$324.42	\$375.58	\$430.76	\$482.93	\$537.84	\$598.18
67	\$285.56	\$352.88	\$408.30	\$467.55	\$523.55	\$582.61	\$647.62
68	\$315.38	\$390.79	\$452.96	\$517.00	\$577.51	\$641.42	\$711.97
69	\$348.25	\$432.75	\$502.52	\$571.68	\$636.96	\$706.20	\$782.76
70	\$384.57	\$479.24	\$557.50	\$632.13	\$702.59	\$777.45	\$860.60
71	\$424.69	\$530.73	\$618.47	\$698.97	\$774.95	\$855.96	\$946.16
72	\$468.99	\$587.76	\$686.15	\$772.90	\$854.78	\$942.37	\$1,040.24
73	\$520.52	\$655.30	\$767.38	\$861.96	\$951.16	\$1,046.83	\$1,153.93
74	\$577.68	\$730.60	\$858.26	\$961.31	\$1,058.40	\$1,162.85	\$1,280.08
75	\$641.15	\$814.54	\$959.88	\$1,072.09	\$1,177.75	\$1,291.74	\$1,420.00
76	\$711.58	\$908.15	\$1,073.54	\$1,195.63	\$1,310.56	\$1,434.89	\$1,575.22
77	\$789.75	\$1,012.53	\$1,200.66	\$1,333.43	\$1,458.33	\$1,593.93	\$1,747.42
78	\$859.58	\$1,106.88	\$1,317.12	\$1,458.75	\$1,591.73	\$1,736.36	\$1,900.11
79	\$935.58	\$1,210.07	\$1,444.84	\$1,595.86	\$1,737.35	\$1,891.50	\$2,066.18
80	\$1,018.31	\$1,322.83	\$1,584.96	\$1,745.88	\$1,896.26	\$2,060.52	\$2,246.74
81	\$1,108.37	\$1,446.16	\$1,738.69	\$1,909.97	\$2,069.71	\$2,244.66	\$2,443.05
82	\$1,206.42	\$1,580.95	\$1,907.29	\$2,089.52	\$2,259.03	\$2,445.23	\$2,656.58
83	\$1,325.47	\$1,743.39	\$2,110.52	\$2,306.16	\$2,488.06	\$2,688.37	\$2,915.56
84	\$1,456.28	\$1,922.47	\$2,335.43	\$2,545.27	\$2,740.25	\$2,955.67	\$3,199.78
85	\$1,565.07	\$2,066.13	\$2,508.86	\$2,731.78	\$2,940.91	\$3,172.16	\$3,434.75
86	\$1,684.88	\$2,224.79	\$2,700.88	\$2,937.80	\$3,162.23	\$3,410.63	\$3,693.19
87	\$1,816.82	\$2,400.06	\$2,913.42	\$3,165.41	\$3,406.37	\$3,673.28	\$3,977.56
88	\$1,942.65	\$2,565.71	\$3,113.59	\$3,378.05	\$3,633.95	\$3,918.13	\$4,243.57
89	\$2,079.49	\$2,746.19	\$3,331.94	\$3,609.57	\$3,881.36	\$4,183.99	\$4,532.23
90	\$2,228.35	\$2,942.80	\$3,570.16	\$3,861.58	\$4,150.30	\$4,472.69	\$4,845.46
91	\$2,390.23	\$3,157.01	\$3,830.06	\$4,135.92	\$4,442.67	\$4,786.19	\$5,185.33
92	\$2,566.27	\$3,390.40	\$4,113.63	\$4,434.52	\$4,760.49	\$5,126.65	\$5,554.11
93	\$2,728.03	\$3,604.50	\$4,373.26	\$4,704.63	\$5,045.25	\$5,429.44	\$5,879.15
94	\$2,901.77	\$3,834.75	\$4,652.72	\$4,994.57	\$5,350.46	\$5,753.51	\$6,226.64
95	\$3,088.35	\$4,082.34	\$4,953.56	\$5,305.89	\$5,677.56	\$6,100.42	\$6,598.14
96	\$3,288.75	\$4,348.57	\$5,277.31	\$5,640.06	\$6,028.14	\$6,471.70	\$6,995.32
97	\$3,503.97	\$4,634.86	\$5,625.85	\$5,998.86	\$6,403.87	\$6,869.13	\$7,419.95
98	\$3,735.11	\$4,942.73	\$6,000.99	\$6,384.07	\$6,806.55	\$7,294.52	\$7,873.92
99	\$3,983.35	\$5,273.83	\$6,404.79	\$6,797.64	\$7,238.15	\$7,749.84	\$8,359.25
100	\$4,249.94	\$5,629.84	\$6,839.42	\$7,241.60	\$7,700.72	\$8,237.20	\$8,878.15

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$114.03	\$141.63	\$164.67	\$189.58	\$214.42	\$240.13	\$268.58
31	\$116.84	\$145.16	\$168.78	\$194.38	\$219.93	\$246.32	\$275.61
32	\$119.70	\$148.75	\$173.03	\$199.31	\$225.55	\$252.69	\$282.81
33	\$122.60	\$152.46	\$177.37	\$204.38	\$231.36	\$259.18	\$290.24
34	\$125.61	\$156.25	\$181.82	\$209.59	\$237.26	\$265.90	\$297.84
35	\$128.68	\$160.12	\$186.38	\$214.91	\$243.34	\$272.75	\$305.61
36	\$130.90	\$162.95	\$189.76	\$218.82	\$247.82	\$277.82	\$311.39
37	\$133.19	\$165.87	\$193.16	\$222.83	\$252.38	\$282.98	\$317.27
38	\$135.50	\$168.81	\$196.64	\$226.89	\$257.05	\$288.24	\$323.26
39	\$137.86	\$171.80	\$200.16	\$231.03	\$261.80	\$293.60	\$329.36
40	\$140.25	\$174.84	\$203.79	\$235.24	\$266.64	\$299.07	\$335.57
41	\$142.68	\$177.93	\$207.43	\$239.55	\$271.54	\$304.62	\$341.91
42	\$145.17	\$181.09	\$211.18	\$243.90	\$276.55	\$310.30	\$348.36
43	\$147.69	\$184.28	\$214.97	\$248.35	\$281.64	\$316.07	\$354.91
44	\$150.24	\$187.55	\$218.83	\$252.88	\$286.84	\$321.95	\$361.62
45	\$152.86	\$190.89	\$222.78	\$257.52	\$292.14	\$327.94	\$368.45
46	\$155.15	\$193.86	\$226.31	\$261.64	\$296.88	\$333.27	\$374.54
47	\$157.49	\$196.88	\$229.85	\$265.82	\$301.69	\$338.76	\$380.70
48	\$159.86	\$199.90	\$233.48	\$270.07	\$306.59	\$344.31	\$386.98
49	\$162.26	\$202.98	\$237.15	\$274.42	\$311.57	\$349.94	\$393.36
50	\$164.73	\$206.14	\$240.88	\$278.82	\$316.62	\$355.63	\$399.85
51	\$167.19	\$209.33	\$244.71	\$283.27	\$321.73	\$361.47	\$406.47
52	\$169.72	\$212.58	\$248.54	\$287.81	\$326.93	\$367.40	\$413.14
53	\$172.28	\$215.86	\$252.47	\$292.43	\$332.26	\$373.39	\$419.97
54	\$174.88	\$219.23	\$256.43	\$297.12	\$337.64	\$379.49	\$426.90
55	\$177.50	\$222.60	\$260.48	\$301.86	\$343.12	\$385.73	\$433.93
56	\$185.17	\$232.66	\$272.59	\$316.29	\$359.89	\$404.87	\$455.77
57	\$193.15	\$243.12	\$285.25	\$331.44	\$377.47	\$425.01	\$478.67
58	\$201.46	\$254.11	\$298.47	\$347.27	\$395.93	\$446.10	\$502.76
59	\$210.15	\$265.55	\$312.33	\$363.92	\$415.28	\$468.26	\$528.07
60	\$219.23	\$277.56	\$326.82	\$381.31	\$435.56	\$491.54	\$554.64
61	\$228.67	\$290.05	\$341.99	\$399.55	\$456.85	\$515.95	\$582.53
62	\$238.54	\$303.12	\$357.86	\$418.67	\$479.19	\$541.58	\$611.83
63	\$256.39	\$325.33	\$383.68	\$447.71	\$511.46	\$577.20	\$651.33
64	\$275.58	\$349.18	\$411.36	\$478.74	\$545.90	\$615.17	\$693.38
65	\$296.19	\$374.74	\$441.01	\$511.97	\$582.65	\$655.62	\$738.18
66	\$318.40	\$402.19	\$472.83	\$547.47	\$621.88	\$698.75	\$785.82
67	\$342.21	\$431.65	\$506.90	\$585.44	\$663.75	\$744.70	\$836.57
68	\$373.61	\$472.24	\$555.36	\$638.97	\$722.31	\$808.64	\$906.70
69	\$407.83	\$516.65	\$608.47	\$697.37	\$786.08	\$878.02	\$982.71
70	\$445.20	\$565.21	\$666.62	\$761.11	\$855.49	\$953.32	\$1,065.12
71	\$486.02	\$618.34	\$730.35	\$830.70	\$930.97	\$1,035.13	\$1,154.39
72	\$530.57	\$676.51	\$800.16	\$906.64	\$1,013.15	\$1,123.96	\$1,251.17
73	\$583.62	\$747.10	\$885.88	\$1,000.92	\$1,116.01	\$1,235.86	\$1,373.75
74	\$641.93	\$825.04	\$980.83	\$1,105.00	\$1,229.34	\$1,358.94	\$1,508.34
75	\$706.13	\$911.11	\$1,085.92	\$1,219.93	\$1,354.16	\$1,494.24	\$1,656.15
76	\$776.71	\$1,006.17	\$1,202.25	\$1,346.81	\$1,491.67	\$1,643.03	\$1,818.38
77	\$854.34	\$1,111.13	\$1,331.11	\$1,486.85	\$1,643.11	\$1,806.66	\$1,996.56
78	\$926.05	\$1,209.34	\$1,452.71	\$1,618.33	\$1,784.59	\$1,958.57	\$2,159.99
79	\$1,003.77	\$1,316.21	\$1,585.41	\$1,761.40	\$1,938.22	\$2,123.28	\$2,336.82
80	\$1,088.01	\$1,432.56	\$1,730.25	\$1,917.17	\$2,105.07	\$2,301.84	\$2,528.09
81	\$1,179.31	\$1,559.12	\$1,888.27	\$2,086.71	\$2,286.29	\$2,495.44	\$2,735.05
82	\$1,278.26	\$1,696.94	\$2,060.77	\$2,271.26	\$2,483.12	\$2,705.30	\$2,958.93
83	\$1,402.58	\$1,868.88	\$2,275.42	\$2,501.23	\$2,729.15	\$2,968.32	\$3,240.80
84	\$1,538.99	\$2,058.20	\$2,512.44	\$2,754.50	\$2,999.49	\$3,256.91	\$3,549.51
85	\$1,647.78	\$2,201.86	\$2,685.87	\$2,941.01	\$3,200.15	\$3,473.40	\$3,784.48
86	\$1,767.59	\$2,360.52	\$2,877.89	\$3,147.03	\$3,421.47	\$3,711.87	\$4,042.92
87	\$1,899.53	\$2,535.79	\$3,090.43	\$3,374.64	\$3,665.61	\$3,974.52	\$4,327.29
88	\$2,025.36	\$2,701.44	\$3,290.60	\$3,587.28	\$3,893.19	\$4,219.37	\$4,593.30
89	\$2,162.20	\$2,881.92	\$3,508.95	\$3,818.80	\$4,140.60	\$4,485.23	\$4,881.96
90	\$2,311.06	\$3,078.53	\$3,747.17	\$4,070.81	\$4,409.54	\$4,773.93	\$5,195.19
91	\$2,472.94	\$3,292.74	\$4,007.07	\$4,345.15	\$4,701.91	\$5,087.43	\$5,535.06
92	\$2,648.98	\$3,526.13	\$4,290.64	\$4,643.75	\$5,019.73	\$5,427.89	\$5,903.84
93	\$2,810.74	\$3,740.23	\$4,550.27	\$4,913.86	\$5,304.49	\$5,730.68	\$6,228.88
94	\$2,984.48	\$3,970.48	\$4,829.73	\$5,203.80	\$5,609.70	\$6,054.75	\$6,576.37
95	\$3,171.06	\$4,218.07	\$5,130.57	\$5,515.12	\$5,936.80	\$6,401.66	\$6,947.87
96	\$3,371.46	\$4,484.30	\$5,454.32	\$5,849.29	\$6,287.38	\$6,772.94	\$7,345.05
97	\$3,586.68	\$4,770.59	\$5,802.86	\$6,208.09	\$6,663.11	\$7,170.37	\$7,769.68
98	\$3,817.82	\$5,078.46	\$6,178.00	\$6,593.30	\$7,065.79	\$7,595.76	\$8,223.65
99	\$4,066.06	\$5,409.56	\$6,581.80	\$7,006.87	\$7,497.39	\$8,051.08	\$8,708.98
100	\$4,332.65	\$5,765.57	\$7,016.43	\$7,450.83	\$7,959.96	\$8,538.44	\$9,227.88

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 20% increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$47.00	\$54.46	\$60.56	\$66.49	\$72.82	\$79.88	\$87.57
31	\$47.56	\$55.30	\$61.65	\$67.74	\$74.19	\$81.43	\$89.37
32	\$48.14	\$56.15	\$62.73	\$68.99	\$75.65	\$83.03	\$91.21
33	\$48.72	\$57.04	\$63.84	\$70.28	\$77.11	\$84.69	\$93.09
34	\$49.33	\$57.90	\$64.97	\$71.59	\$78.60	\$86.37	\$95.01
35	\$49.93	\$58.81	\$66.14	\$72.91	\$80.12	\$88.06	\$96.97
36	\$50.55	\$59.70	\$67.29	\$74.26	\$81.62	\$89.77	\$98.90
37	\$51.21	\$60.64	\$68.46	\$75.64	\$83.17	\$91.47	\$100.86
38	\$51.85	\$61.60	\$69.68	\$77.00	\$84.72	\$93.24	\$102.85
39	\$52.51	\$62.59	\$70.89	\$78.42	\$86.32	\$95.06	\$104.90
40	\$53.19	\$63.54	\$72.16	\$79.88	\$87.98	\$96.89	\$107.00
41	\$53.84	\$64.54	\$73.41	\$81.32	\$89.61	\$98.76	\$109.11
42	\$54.53	\$65.53	\$74.71	\$82.81	\$91.33	\$100.67	\$111.28
43	\$55.24	\$66.56	\$76.04	\$84.33	\$93.06	\$102.58	\$113.48
44	\$55.91	\$67.60	\$77.37	\$85.90	\$94.81	\$104.59	\$115.74
45	\$56.62	\$68.68	\$78.74	\$87.48	\$96.60	\$106.59	\$118.04
46	\$57.54	\$69.96	\$80.37	\$89.33	\$98.70	\$108.93	\$120.69
47	\$58.48	\$71.28	\$82.03	\$91.25	\$100.83	\$111.32	\$123.39
48	\$59.42	\$72.63	\$83.72	\$93.17	\$103.02	\$113.77	\$126.13
49	\$60.41	\$74.01	\$85.46	\$95.16	\$105.26	\$116.27	\$128.95
50	\$61.38	\$75.40	\$87.21	\$97.18	\$107.53	\$118.83	\$131.81
51	\$62.38	\$76.83	\$89.01	\$99.24	\$109.87	\$121.46	\$134.77
52	\$63.38	\$78.27	\$90.86	\$101.34	\$112.23	\$124.11	\$137.78
53	\$64.42	\$79.74	\$92.71	\$103.51	\$114.68	\$126.86	\$140.84
54	\$65.48	\$81.24	\$94.64	\$105.73	\$117.18	\$129.64	\$143.99
55	\$66.53	\$82.79	\$96.61	\$107.94	\$119.72	\$132.50	\$147.20
56	\$71.75	\$88.75	\$103.10	\$115.33	\$127.99	\$141.73	\$157.57
57	\$77.37	\$95.12	\$110.05	\$123.23	\$136.84	\$151.65	\$168.66
58	\$83.45	\$101.97	\$117.46	\$131.66	\$146.29	\$162.22	\$180.50
59	\$89.99	\$109.29	\$125.36	\$140.65	\$156.43	\$173.55	\$193.22
60	\$97.02	\$117.13	\$133.77	\$150.28	\$167.25	\$185.67	\$206.81
61	\$104.63	\$125.56	\$142.80	\$160.56	\$178.84	\$198.64	\$221.36
62	\$112.83	\$134.57	\$152.38	\$171.53	\$191.19	\$212.51	\$236.95
63	\$122.95	\$146.74	\$166.25	\$187.26	\$208.86	\$232.25	\$259.05
64	\$133.98	\$160.00	\$181.32	\$204.44	\$228.16	\$253.80	\$283.21
65	\$145.99	\$174.49	\$197.78	\$223.18	\$249.25	\$277.38	\$309.62
66	\$159.10	\$190.26	\$215.74	\$243.65	\$272.28	\$303.14	\$338.51
67	\$173.36	\$207.45	\$235.30	\$265.99	\$297.40	\$331.27	\$370.09
68	\$193.07	\$231.57	\$263.08	\$296.90	\$331.52	\$368.95	\$411.87
69	\$214.98	\$258.50	\$294.08	\$331.37	\$369.58	\$410.89	\$458.34
70	\$239.41	\$288.57	\$328.74	\$369.84	\$411.98	\$457.60	\$510.05
71	\$266.64	\$322.12	\$367.49	\$412.81	\$459.28	\$509.63	\$567.63
72	\$296.93	\$359.60	\$410.83	\$460.74	\$511.98	\$567.55	\$631.67
73	\$332.82	\$404.57	\$463.31	\$518.42	\$575.08	\$636.62	\$707.76
74	\$373.09	\$455.21	\$522.46	\$583.35	\$645.97	\$714.09	\$793.01
75	\$418.20	\$512.12	\$589.20	\$656.37	\$725.59	\$800.97	\$888.51
76	\$468.77	\$576.20	\$664.44	\$738.56	\$815.02	\$898.45	\$995.53
77	\$525.45	\$648.29	\$749.30	\$831.05	\$915.46	\$1,007.76	\$1,115.42
78	\$574.61	\$711.57	\$824.31	\$912.34	\$1,003.31	\$1,102.87	\$1,218.69
79	\$628.36	\$781.00	\$906.81	\$1,001.56	\$1,099.60	\$1,206.92	\$1,331.56
80	\$687.14	\$857.23	\$997.60	\$1,099.57	\$1,205.09	\$1,320.80	\$1,454.87
81	\$751.44	\$940.87	\$1,097.47	\$1,207.10	\$1,320.72	\$1,445.41	\$1,589.58
82	\$821.73	\$1,032.67	\$1,207.32	\$1,325.17	\$1,447.44	\$1,581.80	\$1,736.78
83	\$904.77	\$1,140.67	\$1,336.50	\$1,463.93	\$1,596.52	\$1,742.40	\$1,910.53
84	\$996.20	\$1,259.95	\$1,479.51	\$1,617.23	\$1,760.95	\$1,919.30	\$2,101.64
85	\$1,096.87	\$1,391.70	\$1,637.80	\$1,786.60	\$1,942.30	\$2,114.16	\$2,311.86
86	\$1,207.74	\$1,537.23	\$1,813.06	\$1,973.70	\$2,142.33	\$2,328.81	\$2,543.16
87	\$1,329.79	\$1,698.01	\$2,007.03	\$2,180.36	\$2,362.97	\$2,565.26	\$2,797.54
88	\$1,446.21	\$1,849.92	\$2,189.70	\$2,373.49	\$2,568.66	\$2,785.65	\$3,035.59
89	\$1,572.84	\$2,015.45	\$2,388.99	\$2,583.75	\$2,792.28	\$3,024.96	\$3,293.87
90	\$1,710.55	\$2,195.81	\$2,606.42	\$2,812.58	\$3,035.38	\$3,284.85	\$3,574.10
91	\$1,860.31	\$2,392.28	\$2,843.65	\$3,061.72	\$3,299.60	\$3,567.05	\$3,878.20
92	\$2,023.20	\$2,606.34	\$3,102.42	\$3,332.91	\$3,586.86	\$3,873.50	\$4,208.19
93	\$2,172.87	\$2,802.69	\$3,339.40	\$3,578.16	\$3,844.23	\$4,146.05	\$4,498.99
94	\$2,333.62	\$3,013.89	\$3,594.47	\$3,841.46	\$4,120.06	\$4,437.77	\$4,809.90
95	\$2,506.25	\$3,240.97	\$3,869.00	\$4,124.17	\$4,415.73	\$4,750.01	\$5,142.32
96	\$2,691.67	\$3,485.18	\$4,164.51	\$4,427.67	\$4,732.59	\$5,084.24	\$5,497.67
97	\$2,890.77	\$3,747.78	\$4,482.61	\$4,753.50	\$5,072.18	\$5,441.99	\$5,877.60
98	\$3,104.63	\$4,030.16	\$4,825.00	\$5,103.31	\$5,436.13	\$5,824.92	\$6,283.82
99	\$3,334.32	\$4,333.80	\$5,193.53	\$5,478.85	\$5,826.19	\$6,234.77	\$6,718.07
100	\$3,580.98	\$4,660.34	\$5,590.21	\$5,882.07	\$6,244.25	\$6,673.45	\$7,182.33

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$52.86	\$62.72	\$71.53	\$79.93	\$88.13	\$97.28	\$107.29
31	\$54.80	\$65.15	\$74.37	\$83.16	\$91.67	\$101.25	\$111.66
32	\$56.82	\$67.70	\$77.32	\$86.49	\$95.40	\$105.37	\$116.24
33	\$58.90	\$70.32	\$80.38	\$89.96	\$99.26	\$109.66	\$121.01
34	\$61.10	\$73.05	\$83.57	\$93.57	\$103.29	\$114.13	\$125.95
35	\$63.36	\$75.90	\$86.90	\$97.32	\$107.49	\$118.78	\$131.12
36	\$65.24	\$78.33	\$89.76	\$100.55	\$111.07	\$122.76	\$135.56
37	\$67.25	\$80.85	\$92.68	\$103.87	\$114.78	\$126.89	\$140.13
38	\$69.30	\$83.44	\$95.70	\$107.30	\$118.62	\$131.15	\$144.88
39	\$71.39	\$86.10	\$98.82	\$110.85	\$122.59	\$135.56	\$149.77
40	\$73.57	\$88.89	\$102.08	\$114.53	\$126.69	\$140.11	\$154.83
41	\$75.80	\$91.72	\$105.40	\$118.32	\$130.94	\$144.83	\$160.07
42	\$78.11	\$94.67	\$108.86	\$122.26	\$135.32	\$149.67	\$165.50
43	\$80.49	\$97.69	\$112.42	\$126.28	\$139.85	\$154.72	\$171.07
44	\$82.92	\$100.84	\$116.11	\$130.47	\$144.52	\$159.92	\$176.85
45	\$85.45	\$104.09	\$119.91	\$134.79	\$149.35	\$165.27	\$182.82
46	\$87.74	\$107.03	\$123.40	\$138.77	\$153.81	\$170.25	\$188.35
47	\$90.13	\$110.10	\$126.99	\$142.87	\$158.42	\$175.35	\$194.06
48	\$92.54	\$113.24	\$130.70	\$147.12	\$163.15	\$180.63	\$199.90
49	\$95.03	\$116.46	\$134.51	\$151.46	\$168.02	\$186.05	\$205.92
50	\$97.63	\$119.78	\$138.42	\$155.93	\$173.05	\$191.65	\$212.11
51	\$100.26	\$123.19	\$142.43	\$160.54	\$178.21	\$197.41	\$218.52
52	\$102.95	\$126.71	\$146.62	\$165.27	\$183.51	\$203.33	\$225.12
53	\$105.75	\$130.33	\$150.86	\$170.18	\$189.03	\$209.45	\$231.91
54	\$108.59	\$134.05	\$155.27	\$175.21	\$194.66	\$215.74	\$238.91
55	\$111.52	\$137.87	\$159.79	\$180.40	\$200.48	\$222.25	\$246.12
56	\$118.72	\$146.75	\$170.03	\$192.20	\$213.81	\$237.20	\$262.83
57	\$126.36	\$156.19	\$180.91	\$204.79	\$228.02	\$253.13	\$280.67
58	\$134.51	\$166.25	\$192.48	\$218.21	\$243.20	\$270.14	\$299.72
59	\$143.19	\$176.95	\$204.82	\$232.47	\$259.37	\$288.33	\$320.10
60	\$152.41	\$188.32	\$217.93	\$247.69	\$276.63	\$307.74	\$341.85
61	\$162.23	\$200.44	\$231.89	\$263.89	\$295.02	\$328.42	\$365.06
62	\$172.72	\$213.35	\$246.72	\$281.19	\$314.67	\$350.53	\$389.87
63	\$187.92	\$232.03	\$268.24	\$305.21	\$341.13	\$379.70	\$422.07
64	\$204.48	\$252.41	\$291.61	\$331.26	\$369.83	\$411.31	\$456.93
65	\$222.49	\$274.56	\$317.00	\$359.55	\$400.98	\$445.54	\$494.70
66	\$242.08	\$298.64	\$344.64	\$390.25	\$434.74	\$482.61	\$535.56
67	\$263.39	\$324.84	\$374.66	\$423.59	\$471.31	\$522.76	\$579.83
68	\$290.86	\$359.72	\$415.67	\$468.38	\$519.86	\$575.54	\$637.48
69	\$321.21	\$398.37	\$461.14	\$517.89	\$573.39	\$633.64	\$700.87
70	\$354.73	\$441.16	\$511.58	\$572.67	\$632.46	\$697.60	\$770.53
71	\$391.72	\$488.56	\$567.54	\$633.21	\$697.62	\$768.04	\$847.16
72	\$432.57	\$541.04	\$629.65	\$700.21	\$769.47	\$845.59	\$931.39
73	\$480.10	\$603.20	\$704.21	\$780.87	\$856.22	\$939.30	\$1,033.19
74	\$532.85	\$672.53	\$787.56	\$870.85	\$952.76	\$1,043.39	\$1,146.14
75	\$591.36	\$749.77	\$880.84	\$971.23	\$1,060.22	\$1,159.03	\$1,271.43
76	\$656.31	\$835.97	\$985.14	\$1,083.15	\$1,179.76	\$1,287.50	\$1,410.40
77	\$728.40	\$932.00	\$1,101.79	\$1,207.97	\$1,312.78	\$1,430.19	\$1,564.56
78	\$792.84	\$1,018.91	\$1,208.64	\$1,321.50	\$1,432.86	\$1,558.00	\$1,701.28
79	\$862.94	\$1,113.87	\$1,325.84	\$1,445.75	\$1,563.92	\$1,697.22	\$1,849.95
80	\$939.24	\$1,217.70	\$1,454.44	\$1,581.64	\$1,707.00	\$1,848.89	\$2,011.62
81	\$1,022.31	\$1,331.22	\$1,595.49	\$1,730.30	\$1,863.14	\$2,014.09	\$2,187.41
82	\$1,112.71	\$1,455.28	\$1,750.23	\$1,892.94	\$2,033.57	\$2,194.06	\$2,378.58
83	\$1,222.54	\$1,604.79	\$1,936.73	\$2,089.21	\$2,239.70	\$2,412.22	\$2,610.49
84	\$1,343.20	\$1,769.66	\$2,143.09	\$2,305.83	\$2,466.73	\$2,652.08	\$2,864.98
85	\$1,443.87	\$1,901.41	\$2,301.38	\$2,475.20	\$2,648.08	\$2,846.94	\$3,075.20
86	\$1,554.74	\$2,046.94	\$2,476.64	\$2,662.30	\$2,848.11	\$3,061.59	\$3,306.50
87	\$1,676.79	\$2,207.72	\$2,670.61	\$2,868.96	\$3,068.75	\$3,298.04	\$3,560.88
88	\$1,793.21	\$2,359.63	\$2,853.28	\$3,062.09	\$3,274.44	\$3,518.43	\$3,798.93
89	\$1,919.84	\$2,525.16	\$3,052.57	\$3,272.35	\$3,498.06	\$3,757.74	\$4,057.21
90	\$2,057.55	\$2,705.52	\$3,270.00	\$3,501.18	\$3,741.16	\$4,017.63	\$4,337.44
91	\$2,207.31	\$2,901.99	\$3,507.23	\$3,750.32	\$4,005.38	\$4,299.83	\$4,641.54
92	\$2,370.20	\$3,116.05	\$3,766.00	\$4,021.51	\$4,292.64	\$4,606.28	\$4,971.53
93	\$2,519.87	\$3,312.40	\$4,002.98	\$4,266.76	\$4,550.01	\$4,878.83	\$5,262.33
94	\$2,680.62	\$3,523.60	\$4,258.05	\$4,530.06	\$4,825.84	\$5,170.55	\$5,573.24
95	\$2,853.25	\$3,750.68	\$4,532.58	\$4,812.77	\$5,121.51	\$5,482.79	\$5,905.66
96	\$3,038.67	\$3,994.89	\$4,828.09	\$5,116.27	\$5,438.37	\$5,817.02	\$6,261.01
97	\$3,237.77	\$4,257.49	\$5,146.19	\$5,442.10	\$5,777.96	\$6,174.77	\$6,640.94
98	\$3,451.63	\$4,539.87	\$5,488.58	\$5,791.91	\$6,141.91	\$6,557.70	\$7,047.16
99	\$3,681.32	\$4,843.51	\$5,857.11	\$6,167.45	\$6,531.97	\$6,967.55	\$7,481.41
100	\$3,927.98	\$5,170.05	\$6,253.79	\$6,570.67	\$6,950.03	\$7,406.23	\$7,945.67

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$106.11	\$130.71	\$151.20	\$173.19	\$194.86	\$217.21	\$241.25
31	\$108.69	\$133.96	\$155.02	\$177.61	\$199.83	\$222.80	\$247.55
32	\$111.37	\$137.28	\$158.90	\$182.10	\$204.97	\$228.55	\$254.03
33	\$114.08	\$140.70	\$162.91	\$186.74	\$210.19	\$234.44	\$260.67
34	\$116.85	\$144.19	\$166.99	\$191.47	\$215.61	\$240.51	\$267.49
35	\$119.74	\$147.76	\$171.21	\$196.34	\$221.11	\$246.69	\$274.51
36	\$121.80	\$150.39	\$174.29	\$199.93	\$225.18	\$251.27	\$279.67
37	\$123.90	\$153.05	\$177.40	\$203.58	\$229.35	\$255.93	\$284.97
38	\$126.08	\$155.78	\$180.60	\$207.29	\$233.55	\$260.71	\$290.34
39	\$128.26	\$158.56	\$183.84	\$211.06	\$237.87	\$265.55	\$295.82
40	\$130.49	\$161.36	\$187.15	\$214.94	\$242.29	\$270.50	\$301.40
41	\$132.73	\$164.21	\$190.53	\$218.84	\$246.74	\$275.55	\$307.08
42	\$135.05	\$167.11	\$193.96	\$222.83	\$251.30	\$280.66	\$312.89
43	\$137.39	\$170.07	\$197.45	\$226.91	\$255.92	\$285.86	\$318.77
44	\$139.79	\$173.09	\$200.99	\$231.05	\$260.65	\$291.19	\$324.79
45	\$142.19	\$176.18	\$204.62	\$235.26	\$265.48	\$296.62	\$330.93
46	\$144.36	\$178.90	\$207.84	\$239.03	\$269.77	\$301.47	\$336.38
47	\$146.52	\$181.66	\$211.12	\$242.87	\$274.14	\$306.38	\$341.93
48	\$148.73	\$184.50	\$214.45	\$246.74	\$278.59	\$311.41	\$347.58
49	\$150.99	\$187.34	\$217.82	\$250.71	\$283.12	\$316.50	\$353.32
50	\$153.25	\$190.25	\$221.26	\$254.73	\$287.70	\$321.69	\$359.12
51	\$155.56	\$193.18	\$224.74	\$258.81	\$292.35	\$326.94	\$365.04
52	\$157.88	\$196.20	\$228.30	\$262.93	\$297.10	\$332.30	\$371.08
53	\$160.28	\$199.21	\$231.89	\$267.17	\$301.92	\$337.76	\$377.18
54	\$162.69	\$202.29	\$235.54	\$271.46	\$306.80	\$343.28	\$383.43
55	\$165.15	\$205.45	\$239.26	\$275.80	\$311.77	\$348.89	\$389.74
56	\$172.26	\$214.70	\$250.36	\$289.00	\$327.04	\$366.21	\$409.35
57	\$179.67	\$224.38	\$261.96	\$302.79	\$343.00	\$384.40	\$429.94
58	\$187.44	\$234.50	\$274.14	\$317.30	\$359.77	\$403.51	\$451.57
59	\$195.52	\$245.10	\$286.86	\$332.46	\$377.35	\$423.55	\$474.30
60	\$203.96	\$256.13	\$300.16	\$348.39	\$395.79	\$444.57	\$498.17
61	\$212.73	\$267.68	\$314.12	\$365.02	\$415.15	\$466.65	\$523.21
62	\$221.90	\$279.76	\$328.69	\$382.49	\$435.42	\$489.83	\$549.55
63	\$238.53	\$300.24	\$352.38	\$409.03	\$464.73	\$522.06	\$585.01
64	\$256.38	\$322.24	\$377.80	\$437.38	\$496.05	\$556.39	\$622.80
65	\$275.58	\$345.84	\$405.04	\$467.74	\$529.45	\$593.02	\$662.98
66	\$296.21	\$371.14	\$434.27	\$500.18	\$565.11	\$632.02	\$705.82
67	\$318.40	\$398.36	\$465.56	\$534.88	\$603.15	\$673.59	\$751.37
68	\$347.58	\$435.81	\$510.09	\$583.78	\$656.37	\$731.38	\$814.38
69	\$379.41	\$476.79	\$558.85	\$637.12	\$714.33	\$794.13	\$882.64
70	\$414.21	\$521.62	\$612.25	\$695.36	\$777.34	\$862.27	\$956.62
71	\$452.19	\$570.68	\$670.80	\$758.92	\$845.96	\$936.26	\$1,036.84
72	\$493.60	\$624.36	\$734.93	\$828.33	\$920.64	\$1,016.58	\$1,123.75
73	\$542.96	\$689.47	\$813.65	\$914.44	\$1,014.10	\$1,117.80	\$1,233.87
74	\$597.24	\$761.42	\$900.86	\$1,009.54	\$1,117.08	\$1,229.11	\$1,354.75
75	\$656.95	\$840.82	\$997.36	\$1,114.54	\$1,230.52	\$1,351.49	\$1,487.48
76	\$722.59	\$928.58	\$1,104.25	\$1,230.43	\$1,355.47	\$1,486.10	\$1,633.21
77	\$794.84	\$1,025.46	\$1,222.57	\$1,358.38	\$1,493.07	\$1,634.06	\$1,793.26
78	\$861.56	\$1,116.07	\$1,334.24	\$1,478.51	\$1,621.62	\$1,771.48	\$1,940.03
79	\$933.86	\$1,214.71	\$1,456.12	\$1,609.26	\$1,761.24	\$1,920.44	\$2,098.85
80	\$1,012.19	\$1,322.06	\$1,589.15	\$1,751.59	\$1,912.86	\$2,081.98	\$2,270.66
81	\$1,097.16	\$1,438.92	\$1,734.32	\$1,906.46	\$2,077.54	\$2,257.05	\$2,456.51
82	\$1,189.24	\$1,566.08	\$1,892.72	\$2,075.04	\$2,256.39	\$2,446.88	\$2,657.60
83	\$1,304.91	\$1,724.73	\$2,089.89	\$2,285.16	\$2,479.93	\$2,684.79	\$2,910.77
84	\$1,431.79	\$1,899.47	\$2,307.55	\$2,516.55	\$2,725.60	\$2,945.80	\$3,188.06
85	\$1,532.46	\$2,031.22	\$2,465.84	\$2,685.92	\$2,906.95	\$3,140.66	\$3,398.28
86	\$1,643.33	\$2,176.75	\$2,641.10	\$2,873.02	\$3,106.98	\$3,355.31	\$3,629.58
87	\$1,765.38	\$2,337.53	\$2,835.07	\$3,079.68	\$3,327.62	\$3,591.76	\$3,883.96
88	\$1,881.80	\$2,489.44	\$3,017.74	\$3,272.81	\$3,533.31	\$3,812.15	\$4,122.01
89	\$2,008.43	\$2,654.97	\$3,217.03	\$3,483.07	\$3,756.93	\$4,051.46	\$4,380.29
90	\$2,146.14	\$2,835.33	\$3,434.46	\$3,711.90	\$4,000.03	\$4,311.35	\$4,660.52
91	\$2,295.90	\$3,031.80	\$3,671.69	\$3,961.04	\$4,264.25	\$4,593.55	\$4,964.62
92	\$2,458.79	\$3,245.86	\$3,930.46	\$4,232.23	\$4,551.51	\$4,900.00	\$5,294.61
93	\$2,608.46	\$3,442.21	\$4,167.44	\$4,477.48	\$4,808.88	\$5,172.55	\$5,585.41
94	\$2,769.21	\$3,653.41	\$4,422.51	\$4,740.78	\$5,084.71	\$5,464.27	\$5,896.32
95	\$2,941.84	\$3,880.49	\$4,697.04	\$5,023.49	\$5,380.38	\$5,776.51	\$6,228.74
96	\$3,127.26	\$4,124.70	\$4,992.55	\$5,326.99	\$5,697.24	\$6,110.74	\$6,584.09
97	\$3,326.36	\$4,387.30	\$5,310.65	\$5,652.82	\$6,036.83	\$6,468.49	\$6,964.02
98	\$3,540.22	\$4,669.68	\$5,653.04	\$6,002.63	\$6,400.78	\$6,851.42	\$7,370.24
99	\$3,769.91	\$4,973.32	\$6,021.57	\$6,378.17	\$6,790.84	\$7,261.27	\$7,804.49
100	\$4,016.57	\$5,299.86	\$6,418.25	\$6,781.39	\$7,208.90	\$7,699.95	\$8,268.75

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$58.49	\$69.07	\$77.94	\$86.58	\$95.78	\$105.93	\$118.42
31	\$59.34	\$70.26	\$79.46	\$88.34	\$97.77	\$108.19	\$120.97
32	\$60.17	\$71.50	\$81.01	\$90.11	\$99.81	\$110.49	\$123.59
33	\$61.02	\$72.74	\$82.57	\$91.94	\$101.86	\$112.83	\$126.27
34	\$61.90	\$73.99	\$84.18	\$93.83	\$104.02	\$115.23	\$128.98
35	\$62.77	\$75.27	\$85.82	\$95.71	\$106.15	\$117.69	\$131.78
36	\$63.68	\$76.55	\$87.45	\$97.61	\$108.30	\$120.06	\$134.49
37	\$64.57	\$77.86	\$89.08	\$99.50	\$110.46	\$122.53	\$137.25
38	\$65.52	\$79.20	\$90.79	\$101.44	\$112.66	\$125.02	\$140.05
39	\$66.47	\$80.54	\$92.49	\$103.43	\$114.92	\$127.55	\$142.94
40	\$67.45	\$81.91	\$94.25	\$105.46	\$117.21	\$130.15	\$145.88
41	\$68.37	\$83.33	\$96.03	\$107.51	\$119.56	\$132.77	\$148.88
42	\$69.37	\$84.73	\$97.85	\$109.60	\$121.97	\$135.48	\$151.93
43	\$70.37	\$86.21	\$99.69	\$111.75	\$124.41	\$138.25	\$155.03
44	\$71.37	\$87.66	\$101.56	\$113.94	\$126.86	\$141.04	\$158.22
45	\$72.39	\$89.17	\$103.51	\$116.16	\$129.42	\$143.91	\$161.47
46	\$73.65	\$90.92	\$105.68	\$118.70	\$132.30	\$147.15	\$165.15
47	\$74.93	\$92.71	\$107.95	\$121.27	\$135.21	\$150.45	\$168.86
48	\$76.23	\$94.53	\$110.24	\$123.90	\$138.22	\$153.84	\$172.72
49	\$77.58	\$96.41	\$112.59	\$126.61	\$141.27	\$157.29	\$176.63
50	\$78.91	\$98.28	\$114.99	\$129.37	\$144.39	\$160.83	\$180.66
51	\$80.26	\$100.21	\$117.42	\$132.18	\$147.60	\$164.44	\$184.76
52	\$81.65	\$102.19	\$119.90	\$135.06	\$150.87	\$168.11	\$188.96
53	\$83.04	\$104.21	\$122.48	\$138.02	\$154.23	\$171.87	\$193.24
54	\$84.51	\$106.24	\$125.08	\$141.03	\$157.63	\$175.77	\$197.64
55	\$85.97	\$108.35	\$127.70	\$144.06	\$161.12	\$179.71	\$202.10
56	\$92.71	\$116.09	\$136.26	\$153.85	\$172.18	\$192.16	\$216.25
57	\$100.00	\$124.38	\$145.36	\$164.29	\$184.03	\$205.51	\$231.36
58	\$107.83	\$133.29	\$155.10	\$175.46	\$196.65	\$219.73	\$247.51
59	\$116.29	\$142.84	\$165.45	\$187.35	\$210.18	\$234.97	\$264.78
60	\$125.40	\$153.06	\$176.52	\$200.07	\$224.62	\$251.25	\$283.30
61	\$135.24	\$164.01	\$188.33	\$213.67	\$240.05	\$268.69	\$303.09
62	\$145.87	\$175.74	\$200.90	\$228.18	\$256.53	\$287.30	\$324.27
63	\$158.90	\$191.53	\$218.96	\$248.90	\$279.97	\$313.69	\$354.22
64	\$173.11	\$208.70	\$238.66	\$271.49	\$305.58	\$342.57	\$386.95
65	\$188.60	\$227.45	\$260.13	\$296.15	\$333.53	\$374.04	\$422.67
66	\$205.46	\$247.87	\$283.50	\$323.01	\$364.03	\$408.42	\$461.71
67	\$223.82	\$270.11	\$309.03	\$352.33	\$397.32	\$445.98	\$504.37
68	\$249.16	\$301.32	\$345.18	\$392.95	\$442.55	\$496.24	\$560.80
69	\$277.38	\$336.13	\$385.57	\$438.23	\$492.92	\$552.23	\$623.57
70	\$308.79	\$374.98	\$430.69	\$488.72	\$549.03	\$614.50	\$693.35
71	\$343.74	\$418.32	\$481.10	\$545.04	\$611.55	\$683.76	\$770.94
72	\$382.69	\$466.66	\$537.41	\$607.84	\$681.17	\$760.89	\$857.23
73	\$428.83	\$524.78	\$605.64	\$683.50	\$764.62	\$852.91	\$959.79
74	\$480.56	\$590.12	\$682.61	\$768.59	\$858.30	\$956.05	\$1,074.65
75	\$538.52	\$663.63	\$769.31	\$864.29	\$963.44	\$1,071.68	\$1,203.27
76	\$603.47	\$746.30	\$867.04	\$971.87	\$1,081.49	\$1,201.30	\$1,347.27
77	\$676.26	\$839.23	\$977.18	\$1,092.88	\$1,213.97	\$1,346.60	\$1,508.51
78	\$738.17	\$919.17	\$1,072.71	\$1,197.22	\$1,327.68	\$1,470.62	\$1,644.80
79	\$805.72	\$1,006.74	\$1,177.60	\$1,311.52	\$1,452.00	\$1,605.99	\$1,793.47
80	\$879.45	\$1,102.62	\$1,292.73	\$1,436.75	\$1,587.98	\$1,753.87	\$1,955.51
81	\$959.92	\$1,207.68	\$1,419.10	\$1,573.93	\$1,736.70	\$1,915.35	\$2,132.25
82	\$1,047.82	\$1,322.71	\$1,557.82	\$1,724.22	\$1,899.34	\$2,091.71	\$2,324.93
83	\$1,153.67	\$1,461.03	\$1,724.53	\$1,904.77	\$2,094.97	\$2,304.08	\$2,557.48
84	\$1,270.27	\$1,613.82	\$1,909.06	\$2,104.24	\$2,310.71	\$2,538.00	\$2,813.33
85	\$1,398.64	\$1,782.57	\$2,113.31	\$2,324.62	\$2,548.65	\$2,795.71	\$3,094.74
86	\$1,539.98	\$1,968.98	\$2,339.44	\$2,568.04	\$2,811.15	\$3,079.54	\$3,404.33
87	\$1,695.62	\$2,174.88	\$2,589.73	\$2,836.95	\$3,100.69	\$3,392.19	\$3,744.89
88	\$1,844.08	\$2,369.49	\$2,825.46	\$3,088.26	\$3,370.60	\$3,683.64	\$4,063.50
89	\$2,005.53	\$2,581.50	\$3,082.60	\$3,361.79	\$3,664.02	\$4,000.13	\$4,409.25
90	\$2,181.15	\$2,812.48	\$3,363.15	\$3,659.57	\$3,982.98	\$4,343.76	\$4,784.41
91	\$2,372.13	\$3,064.17	\$3,669.22	\$3,983.71	\$4,329.72	\$4,716.94	\$5,191.49
92	\$2,579.80	\$3,338.35	\$4,003.16	\$4,336.54	\$4,706.66	\$5,122.17	\$5,633.21
93	\$2,770.65	\$3,589.88	\$4,308.94	\$4,655.68	\$5,044.37	\$5,482.58	\$6,022.50
94	\$2,975.63	\$3,860.35	\$4,638.05	\$4,998.30	\$5,406.34	\$5,868.33	\$6,438.71
95	\$3,195.76	\$4,151.23	\$4,992.30	\$5,366.12	\$5,794.28	\$6,281.27	\$6,883.68
96	\$3,432.17	\$4,463.99	\$5,373.64	\$5,761.00	\$6,210.05	\$6,723.20	\$7,359.39
97	\$3,686.08	\$4,800.36	\$5,784.06	\$6,184.93	\$6,655.65	\$7,196.28	\$7,867.98
98	\$3,958.78	\$5,162.05	\$6,225.86	\$6,640.09	\$7,133.25	\$7,702.65	\$8,411.70
99	\$4,251.63	\$5,550.96	\$6,701.39	\$7,128.73	\$7,645.08	\$8,244.62	\$8,993.02
100	\$4,566.16	\$5,969.22	\$7,213.24	\$7,653.34	\$8,193.66	\$8,824.72	\$9,614.53

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$66.19	\$80.73	\$92.66	\$105.03	\$117.33	\$130.36	\$145.70
31	\$68.71	\$83.94	\$96.41	\$109.30	\$122.16	\$135.74	\$151.69
32	\$71.29	\$87.28	\$100.30	\$113.76	\$127.18	\$141.36	\$157.88
33	\$74.00	\$90.72	\$104.33	\$118.42	\$132.43	\$147.21	\$164.40
34	\$76.75	\$94.32	\$108.55	\$123.27	\$137.85	\$153.28	\$171.12
35	\$79.66	\$98.03	\$112.91	\$128.26	\$143.53	\$159.60	\$178.16
36	\$82.15	\$101.23	\$116.66	\$132.55	\$148.39	\$165.01	\$184.18
37	\$84.70	\$104.52	\$120.52	\$136.97	\$153.38	\$170.61	\$190.39
38	\$87.33	\$107.92	\$124.53	\$141.55	\$158.58	\$176.40	\$196.83
39	\$90.03	\$111.44	\$128.64	\$146.28	\$163.92	\$182.38	\$203.47
40	\$92.84	\$115.05	\$132.89	\$151.19	\$169.46	\$188.57	\$210.31
41	\$95.70	\$118.82	\$137.28	\$156.25	\$175.17	\$194.94	\$217.41
42	\$98.66	\$122.66	\$141.81	\$161.46	\$181.09	\$201.56	\$224.76
43	\$101.75	\$126.64	\$146.50	\$166.85	\$187.19	\$208.40	\$232.31
44	\$104.90	\$130.76	\$151.36	\$172.42	\$193.52	\$215.47	\$240.15
45	\$108.14	\$135.04	\$156.38	\$178.18	\$200.05	\$222.80	\$248.26
46	\$111.12	\$138.89	\$160.95	\$183.48	\$206.06	\$229.48	\$255.78
47	\$114.16	\$142.89	\$165.64	\$188.88	\$212.19	\$236.41	\$263.47
48	\$117.28	\$146.97	\$170.47	\$194.49	\$218.56	\$243.53	\$271.40
49	\$120.48	\$151.21	\$175.43	\$200.27	\$225.12	\$250.84	\$279.60
50	\$123.78	\$155.54	\$180.58	\$206.20	\$231.83	\$258.41	\$288.02
51	\$127.14	\$159.97	\$185.82	\$212.32	\$238.76	\$266.21	\$296.70
52	\$130.64	\$164.57	\$191.27	\$218.59	\$245.91	\$274.20	\$305.62
53	\$134.20	\$169.32	\$196.86	\$225.10	\$253.29	\$282.46	\$314.87
54	\$137.88	\$174.14	\$202.62	\$231.73	\$260.85	\$290.96	\$324.34
55	\$141.65	\$179.18	\$208.51	\$238.59	\$268.67	\$299.73	\$334.13
56	\$150.77	\$190.63	\$221.77	\$254.11	\$286.42	\$319.74	\$356.67
57	\$160.47	\$202.83	\$235.86	\$270.63	\$305.37	\$341.13	\$380.71
58	\$170.81	\$215.82	\$250.89	\$288.23	\$325.54	\$363.94	\$406.43
59	\$181.81	\$229.62	\$266.83	\$306.99	\$347.03	\$388.28	\$433.82
60	\$193.52	\$244.31	\$283.79	\$326.94	\$369.98	\$414.22	\$463.12
61	\$205.98	\$259.93	\$301.84	\$348.21	\$394.44	\$441.92	\$494.35
62	\$219.26	\$276.60	\$321.03	\$370.86	\$420.50	\$471.47	\$527.71
63	\$238.55	\$300.78	\$348.86	\$402.35	\$455.69	\$510.46	\$571.02
64	\$259.60	\$327.04	\$379.12	\$436.50	\$493.81	\$552.70	\$617.91
65	\$282.47	\$355.63	\$411.99	\$473.57	\$535.11	\$598.43	\$668.63
66	\$307.37	\$386.71	\$447.68	\$513.76	\$579.89	\$647.94	\$723.50
67	\$334.43	\$420.52	\$486.49	\$557.38	\$628.40	\$701.53	\$782.87
68	\$369.47	\$465.72	\$539.65	\$616.24	\$693.00	\$772.23	\$860.51
69	\$408.16	\$515.79	\$598.63	\$681.29	\$764.22	\$849.99	\$945.81
70	\$450.93	\$571.21	\$664.01	\$753.21	\$842.79	\$935.64	\$1,039.56
71	\$498.15	\$632.59	\$736.55	\$832.71	\$929.42	\$1,029.89	\$1,142.66
72	\$550.30	\$700.58	\$817.03	\$920.63	\$1,024.96	\$1,133.66	\$1,255.95
73	\$610.94	\$781.12	\$913.65	\$1,026.52	\$1,140.31	\$1,259.02	\$1,392.88
74	\$678.30	\$870.90	\$1,021.74	\$1,144.61	\$1,268.64	\$1,398.27	\$1,544.71
75	\$753.04	\$971.01	\$1,142.56	\$1,276.29	\$1,411.37	\$1,552.89	\$1,713.11
76	\$836.03	\$1,082.68	\$1,277.67	\$1,423.10	\$1,570.22	\$1,724.64	\$1,899.84
77	\$928.20	\$1,207.11	\$1,428.80	\$1,586.84	\$1,746.89	\$1,915.36	\$2,106.97
78	\$1,008.45	\$1,316.98	\$1,564.10	\$1,732.38	\$1,902.79	\$2,082.28	\$2,286.40
79	\$1,095.65	\$1,436.85	\$1,712.23	\$1,891.29	\$2,072.60	\$2,263.74	\$2,481.21
80	\$1,190.38	\$1,567.60	\$1,874.38	\$2,064.79	\$2,257.58	\$2,461.02	\$2,692.51
81	\$1,293.33	\$1,710.25	\$2,051.86	\$2,254.19	\$2,459.04	\$2,675.50	\$2,921.87
82	\$1,405.16	\$1,865.93	\$2,246.12	\$2,460.96	\$2,678.50	\$2,908.69	\$3,170.75
83	\$1,543.84	\$2,057.62	\$2,485.51	\$2,716.13	\$2,950.04	\$3,197.90	\$3,479.86
84	\$1,696.23	\$2,268.99	\$2,750.34	\$2,997.75	\$3,249.09	\$3,515.87	\$3,819.11
85	\$1,812.73	\$2,423.58	\$2,938.63	\$3,201.62	\$3,469.63	\$3,754.87	\$4,080.19
86	\$1,940.99	\$2,594.34	\$3,147.07	\$3,426.81	\$3,712.89	\$4,018.12	\$4,367.41
87	\$2,082.25	\$2,782.94	\$3,377.78	\$3,675.59	\$3,981.22	\$4,308.07	\$4,683.36
88	\$2,216.98	\$2,961.20	\$3,595.04	\$3,908.06	\$4,231.37	\$4,578.38	\$4,978.98
89	\$2,363.52	\$3,155.43	\$3,832.06	\$4,161.10	\$4,503.31	\$4,871.89	\$5,299.75
90	\$2,522.89	\$3,367.03	\$4,090.65	\$4,436.54	\$4,798.92	\$5,190.60	\$5,647.82
91	\$2,696.22	\$3,597.57	\$4,372.77	\$4,736.43	\$5,120.26	\$5,536.72	\$6,025.48
92	\$2,884.71	\$3,848.73	\$4,680.56	\$5,062.83	\$5,469.57	\$5,912.53	\$6,435.30
93	\$3,057.92	\$4,079.13	\$4,962.43	\$5,358.04	\$5,782.59	\$6,246.81	\$6,796.47
94	\$3,243.93	\$4,326.90	\$5,265.77	\$5,675.00	\$6,118.05	\$6,604.58	\$7,182.62
95	\$3,443.71	\$4,593.37	\$5,592.31	\$6,015.26	\$6,477.57	\$6,987.55	\$7,595.43
96	\$3,658.28	\$4,879.88	\$5,943.76	\$6,380.56	\$6,862.90	\$7,397.43	\$8,036.81
97	\$3,888.73	\$5,187.99	\$6,322.08	\$6,772.77	\$7,275.87	\$7,836.18	\$8,508.67
98	\$4,136.22	\$5,519.31	\$6,729.30	\$7,193.81	\$7,718.50	\$8,305.80	\$9,013.14
99	\$4,402.00	\$5,875.58	\$7,167.64	\$7,645.84	\$8,192.85	\$8,808.45	\$9,552.45
100	\$4,687.45	\$6,258.71	\$7,639.42	\$8,131.14	\$8,701.26	\$9,346.49	\$10,129.07

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$135.45	\$167.89	\$195.68	\$225.98	\$256.48	\$288.21	\$325.82
31	\$138.75	\$172.09	\$200.65	\$231.78	\$263.09	\$295.69	\$334.32
32	\$142.18	\$176.42	\$205.75	\$237.72	\$269.88	\$303.36	\$343.07
33	\$145.70	\$180.80	\$210.92	\$243.79	\$276.84	\$311.22	\$352.03
34	\$149.28	\$185.34	\$216.27	\$250.02	\$283.98	\$319.31	\$361.23
35	\$152.99	\$189.99	\$221.75	\$256.41	\$291.28	\$327.59	\$370.64
36	\$155.67	\$193.38	\$225.74	\$261.10	\$296.68	\$333.71	\$377.62
37	\$158.38	\$196.84	\$229.85	\$265.89	\$302.18	\$339.98	\$384.71
38	\$161.18	\$200.35	\$234.00	\$270.79	\$307.77	\$346.33	\$391.94
39	\$163.97	\$203.95	\$238.23	\$275.72	\$313.47	\$352.78	\$399.28
40	\$166.90	\$207.59	\$242.57	\$280.79	\$319.30	\$359.38	\$406.79
41	\$169.79	\$211.32	\$246.94	\$285.95	\$325.21	\$366.07	\$414.43
42	\$172.78	\$215.06	\$251.43	\$291.22	\$331.25	\$372.96	\$422.20
43	\$175.80	\$218.93	\$255.96	\$296.54	\$337.40	\$379.93	\$430.13
44	\$178.89	\$222.82	\$260.59	\$301.99	\$343.64	\$387.01	\$438.22
45	\$182.01	\$226.81	\$265.31	\$307.52	\$350.03	\$394.26	\$446.43
46	\$184.76	\$230.33	\$269.48	\$312.44	\$355.67	\$400.67	\$453.76
47	\$187.58	\$233.90	\$273.73	\$317.41	\$361.43	\$407.21	\$461.18
48	\$190.41	\$237.51	\$278.03	\$322.50	\$367.27	\$413.86	\$468.74
49	\$193.30	\$241.18	\$282.41	\$327.64	\$373.23	\$420.62	\$476.41
50	\$196.20	\$244.91	\$286.84	\$332.88	\$379.23	\$427.47	\$484.26
51	\$199.18	\$248.69	\$291.35	\$338.21	\$385.36	\$434.48	\$492.21
52	\$202.19	\$252.54	\$295.92	\$343.61	\$391.60	\$441.56	\$500.24
53	\$205.22	\$256.46	\$300.55	\$349.11	\$397.94	\$448.76	\$508.47
54	\$208.33	\$260.40	\$305.32	\$354.70	\$404.39	\$456.09	\$516.82
55	\$211.48	\$264.45	\$310.10	\$360.33	\$410.91	\$463.53	\$525.31
56	\$220.51	\$276.24	\$324.32	\$377.37	\$430.79	\$486.31	\$551.45
57	\$229.95	\$288.56	\$339.20	\$395.24	\$451.64	\$510.24	\$578.90
58	\$239.75	\$301.45	\$354.78	\$413.95	\$473.48	\$535.32	\$607.76
59	\$250.01	\$314.88	\$371.05	\$433.49	\$496.35	\$561.64	\$638.01
60	\$260.68	\$328.93	\$388.06	\$454.02	\$520.36	\$589.29	\$669.78
61	\$271.84	\$343.59	\$405.90	\$475.51	\$545.54	\$618.24	\$703.15
62	\$283.44	\$358.92	\$424.51	\$498.01	\$571.91	\$648.65	\$738.14
63	\$304.51	\$384.95	\$454.77	\$532.12	\$609.96	\$690.80	\$785.19
64	\$327.12	\$412.83	\$487.21	\$568.61	\$650.53	\$735.70	\$835.23
65	\$351.43	\$442.76	\$521.95	\$607.56	\$693.84	\$783.51	\$888.46
66	\$377.55	\$474.85	\$559.15	\$649.21	\$739.99	\$834.41	\$945.09
67	\$405.58	\$509.27	\$599.04	\$693.71	\$789.21	\$888.67	\$1,005.31
68	\$442.45	\$556.71	\$655.75	\$756.51	\$858.12	\$964.10	\$1,088.66
69	\$482.69	\$608.57	\$717.82	\$824.91	\$933.10	\$1,045.95	\$1,178.91
70	\$526.60	\$665.24	\$785.77	\$899.59	\$1,014.61	\$1,134.78	\$1,276.66
71	\$574.47	\$727.22	\$860.15	\$981.01	\$1,103.25	\$1,231.12	\$1,382.49
72	\$626.69	\$794.95	\$941.59	\$1,069.79	\$1,199.64	\$1,335.69	\$1,497.11
73	\$688.78	\$877.08	\$1,041.52	\$1,179.94	\$1,320.22	\$1,467.32	\$1,642.23
74	\$757.01	\$967.69	\$1,152.03	\$1,301.43	\$1,452.93	\$1,611.99	\$1,801.46
75	\$831.99	\$1,067.66	\$1,274.29	\$1,435.43	\$1,598.98	\$1,770.88	\$1,976.08
76	\$914.39	\$1,177.99	\$1,409.50	\$1,583.24	\$1,759.75	\$1,945.46	\$2,167.67
77	\$1,004.98	\$1,299.64	\$1,559.06	\$1,746.25	\$1,936.63	\$2,137.20	\$2,377.80
78	\$1,086.56	\$1,410.79	\$1,697.10	\$1,895.89	\$2,098.16	\$2,311.35	\$2,566.29
79	\$1,174.80	\$1,531.39	\$1,847.34	\$2,058.33	\$2,273.18	\$2,499.64	\$2,769.76
80	\$1,270.20	\$1,662.35	\$2,010.87	\$2,234.70	\$2,462.77	\$2,703.29	\$2,989.34
81	\$1,373.33	\$1,804.49	\$2,188.90	\$2,426.20	\$2,668.23	\$2,923.54	\$3,226.35
82	\$1,484.87	\$1,958.77	\$2,382.66	\$2,634.08	\$2,890.82	\$3,161.73	\$3,482.12
83	\$1,629.27	\$2,157.25	\$2,630.85	\$2,900.79	\$3,177.19	\$3,469.12	\$3,813.83
84	\$1,787.71	\$2,375.79	\$2,904.90	\$3,194.55	\$3,491.92	\$3,806.40	\$4,177.14
85	\$1,904.21	\$2,530.38	\$3,093.19	\$3,398.42	\$3,712.46	\$4,045.40	\$4,438.22
86	\$2,032.47	\$2,701.14	\$3,301.63	\$3,623.61	\$3,955.72	\$4,308.65	\$4,725.44
87	\$2,173.73	\$2,889.74	\$3,532.34	\$3,872.39	\$4,224.05	\$4,598.60	\$5,041.39
88	\$2,308.46	\$3,068.00	\$3,749.60	\$4,104.86	\$4,474.20	\$4,868.91	\$5,337.01
89	\$2,455.00	\$3,262.23	\$3,986.62	\$4,357.90	\$4,746.14	\$5,162.42	\$5,657.78
90	\$2,614.37	\$3,473.83	\$4,245.21	\$4,633.34	\$5,041.75	\$5,481.13	\$6,005.85
91	\$2,787.70	\$3,704.37	\$4,527.33	\$4,933.23	\$5,363.09	\$5,827.25	\$6,383.51
92	\$2,976.19	\$3,955.53	\$4,835.12	\$5,259.63	\$5,712.40	\$6,203.06	\$6,793.33
93	\$3,149.40	\$4,185.93	\$5,116.99	\$5,554.84	\$6,025.42	\$6,537.34	\$7,154.50
94	\$3,335.41	\$4,433.70	\$5,420.33	\$5,871.80	\$6,360.88	\$6,895.11	\$7,540.65
95	\$3,535.19	\$4,700.17	\$5,746.87	\$6,212.06	\$6,720.40	\$7,278.08	\$7,953.46
96	\$3,749.76	\$4,986.68	\$6,098.32	\$6,577.36	\$7,105.73	\$7,687.96	\$8,394.84
97	\$3,980.21	\$5,294.79	\$6,476.64	\$6,969.57	\$7,518.70	\$8,126.71	\$8,866.70
98	\$4,227.70	\$5,626.11	\$6,883.86	\$7,390.61	\$7,961.33	\$8,596.33	\$9,371.17
99	\$4,493.48	\$5,982.38	\$7,322.20	\$7,842.64	\$8,435.68	\$9,098.98	\$9,910.48
100	\$4,778.93	\$6,365.51	\$7,793.98	\$8,327.94	\$8,944.09	\$9,637.02	\$10,487.10

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$53.36	\$62.60	\$70.06	\$77.36	\$85.12	\$93.79	\$104.15
31	\$54.13	\$63.68	\$71.42	\$78.91	\$86.90	\$95.76	\$106.40
32	\$54.89	\$64.78	\$72.80	\$80.49	\$88.70	\$97.80	\$108.72
33	\$55.66	\$65.90	\$74.21	\$82.15	\$90.57	\$99.89	\$111.07
34	\$56.44	\$67.05	\$75.67	\$83.80	\$92.43	\$102.02	\$113.48
35	\$57.28	\$68.22	\$77.14	\$85.49	\$94.37	\$104.15	\$115.93
36	\$58.09	\$69.37	\$78.60	\$87.15	\$96.25	\$106.29	\$118.31
37	\$58.92	\$70.57	\$80.08	\$88.87	\$98.16	\$108.43	\$120.73
38	\$59.78	\$71.79	\$81.60	\$90.61	\$100.14	\$110.65	\$123.20
39	\$60.65	\$73.02	\$83.14	\$92.38	\$102.13	\$112.91	\$125.72
40	\$61.49	\$74.26	\$84.71	\$94.18	\$104.18	\$115.21	\$128.32
41	\$62.39	\$75.54	\$86.30	\$96.03	\$106.28	\$117.52	\$130.97
42	\$63.28	\$76.81	\$87.96	\$97.90	\$108.39	\$119.94	\$133.64
43	\$64.20	\$78.13	\$89.61	\$99.80	\$110.55	\$122.37	\$136.37
44	\$65.14	\$79.46	\$91.30	\$101.75	\$112.76	\$124.84	\$139.16
45	\$66.07	\$80.82	\$93.04	\$103.76	\$115.02	\$127.38	\$142.06
46	\$67.20	\$82.42	\$95.00	\$106.01	\$117.57	\$130.23	\$145.27
47	\$68.35	\$84.03	\$97.02	\$108.33	\$120.19	\$133.17	\$148.54
48	\$69.56	\$85.68	\$99.07	\$110.66	\$122.84	\$136.19	\$151.96
49	\$70.74	\$87.35	\$101.20	\$113.09	\$125.57	\$139.23	\$155.39
50	\$71.99	\$89.08	\$103.33	\$115.55	\$128.35	\$142.34	\$158.91
51	\$73.24	\$90.83	\$105.55	\$118.06	\$131.17	\$145.56	\$162.51
52	\$74.50	\$92.63	\$107.80	\$120.62	\$134.08	\$148.81	\$166.22
53	\$75.81	\$94.42	\$110.08	\$123.28	\$137.06	\$152.17	\$170.01
54	\$77.09	\$96.30	\$112.42	\$125.92	\$140.09	\$155.56	\$173.86
55	\$78.43	\$98.18	\$114.79	\$128.68	\$143.19	\$159.07	\$177.79
56	\$84.58	\$105.22	\$122.48	\$137.43	\$153.06	\$170.09	\$190.24
57	\$91.22	\$112.73	\$130.69	\$146.74	\$163.55	\$181.90	\$203.51
58	\$98.36	\$120.82	\$139.40	\$156.72	\$174.79	\$194.49	\$217.73
59	\$106.09	\$129.44	\$148.71	\$167.36	\$186.79	\$207.98	\$232.94
60	\$114.43	\$138.72	\$158.66	\$178.72	\$199.63	\$222.39	\$249.22
61	\$123.37	\$148.64	\$169.25	\$190.85	\$213.35	\$237.81	\$266.64
62	\$133.07	\$159.29	\$180.58	\$203.80	\$227.99	\$254.33	\$285.26
63	\$144.95	\$173.58	\$196.83	\$222.30	\$248.83	\$277.68	\$311.59
64	\$157.95	\$189.15	\$214.53	\$242.51	\$271.60	\$303.21	\$340.38
65	\$172.06	\$206.13	\$233.81	\$264.51	\$296.43	\$331.09	\$371.81
66	\$187.44	\$224.63	\$254.82	\$288.52	\$323.53	\$361.51	\$406.16
67	\$204.20	\$244.80	\$277.74	\$314.72	\$353.11	\$394.74	\$443.70
68	\$227.33	\$273.09	\$310.23	\$350.98	\$393.31	\$439.30	\$493.32
69	\$253.05	\$304.64	\$346.56	\$391.41	\$438.08	\$488.80	\$548.53
70	\$281.71	\$339.84	\$387.10	\$436.51	\$487.98	\$543.91	\$609.92
71	\$313.60	\$379.12	\$432.43	\$486.82	\$543.53	\$605.25	\$678.18
72	\$349.11	\$422.92	\$483.03	\$542.92	\$605.39	\$673.53	\$754.08
73	\$391.24	\$475.61	\$544.38	\$610.52	\$679.56	\$754.97	\$844.31
74	\$438.43	\$534.84	\$613.54	\$686.52	\$762.84	\$846.29	\$945.36
75	\$491.31	\$601.45	\$691.49	\$771.98	\$856.28	\$948.64	\$1,058.49
76	\$550.55	\$676.35	\$779.32	\$868.09	\$961.19	\$1,063.36	\$1,185.16
77	\$616.97	\$760.60	\$878.31	\$976.15	\$1,078.96	\$1,192.00	\$1,327.01
78	\$673.44	\$833.05	\$964.18	\$1,069.36	\$1,180.01	\$1,301.72	\$1,446.91
79	\$735.07	\$912.40	\$1,058.46	\$1,171.47	\$1,290.51	\$1,421.56	\$1,577.66
80	\$802.34	\$999.33	\$1,161.93	\$1,283.32	\$1,411.35	\$1,552.47	\$1,720.23
81	\$875.78	\$1,094.50	\$1,275.53	\$1,405.84	\$1,543.52	\$1,695.41	\$1,875.69
82	\$955.94	\$1,198.79	\$1,400.21	\$1,540.08	\$1,688.09	\$1,851.54	\$2,045.20
83	\$1,052.52	\$1,324.12	\$1,550.05	\$1,701.36	\$1,861.96	\$2,039.51	\$2,249.78
84	\$1,158.89	\$1,462.59	\$1,715.90	\$1,879.52	\$2,053.69	\$2,246.58	\$2,474.84
85	\$1,276.03	\$1,615.56	\$1,899.50	\$2,076.33	\$2,265.20	\$2,474.67	\$2,722.39
86	\$1,404.97	\$1,784.48	\$2,102.72	\$2,293.77	\$2,498.48	\$2,725.92	\$2,994.73
87	\$1,546.95	\$1,971.11	\$2,327.71	\$2,533.99	\$2,755.81	\$3,002.65	\$3,294.31
88	\$1,682.40	\$2,147.47	\$2,539.59	\$2,758.43	\$2,995.70	\$3,260.65	\$3,574.60
89	\$1,829.72	\$2,339.64	\$2,770.69	\$3,002.76	\$3,256.48	\$3,540.78	\$3,878.73
90	\$1,989.91	\$2,548.99	\$3,022.85	\$3,268.73	\$3,539.97	\$3,844.94	\$4,208.77
91	\$2,164.15	\$2,777.05	\$3,297.98	\$3,558.25	\$3,848.15	\$4,175.27	\$4,566.87
92	\$2,353.63	\$3,025.55	\$3,598.14	\$3,873.41	\$4,183.15	\$4,533.96	\$4,955.42
93	\$2,527.74	\$3,253.52	\$3,872.93	\$4,158.48	\$4,483.28	\$4,853.01	\$5,297.88
94	\$2,714.73	\$3,498.67	\$4,168.75	\$4,464.48	\$4,805.00	\$5,194.47	\$5,664.02
95	\$2,915.57	\$3,762.27	\$4,487.18	\$4,793.03	\$5,149.79	\$5,559.98	\$6,055.43
96	\$3,131.24	\$4,045.75	\$4,829.90	\$5,145.73	\$5,519.34	\$5,951.18	\$6,473.90
97	\$3,362.91	\$4,350.57	\$5,198.83	\$5,524.41	\$5,915.36	\$6,369.92	\$6,921.31
98	\$3,611.69	\$4,678.37	\$5,595.90	\$5,930.96	\$6,339.84	\$6,818.14	\$7,399.64
99	\$3,878.88	\$5,030.88	\$6,023.34	\$6,367.40	\$6,794.76	\$7,297.89	\$7,911.00
100	\$4,165.81	\$5,409.94	\$6,483.39	\$6,835.99	\$7,282.30	\$7,811.40	\$8,457.71

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$61.24	\$72.77	\$83.14	\$93.95	\$104.12	\$115.30	\$128.46
31	\$63.57	\$75.64	\$86.49	\$97.77	\$108.42	\$120.09	\$133.73
32	\$65.97	\$78.65	\$89.99	\$101.75	\$112.87	\$125.06	\$139.25
33	\$68.46	\$81.74	\$93.63	\$105.89	\$117.53	\$130.20	\$144.94
34	\$71.03	\$85.02	\$97.39	\$110.22	\$122.35	\$135.59	\$150.91
35	\$73.70	\$88.37	\$101.31	\$114.72	\$127.40	\$141.18	\$157.10
36	\$76.00	\$91.27	\$104.65	\$118.56	\$131.71	\$145.97	\$162.41
37	\$78.38	\$94.23	\$108.12	\$122.51	\$136.15	\$150.93	\$167.89
38	\$80.79	\$97.30	\$111.70	\$126.61	\$140.75	\$156.05	\$173.56
39	\$83.31	\$100.47	\$115.40	\$130.85	\$145.49	\$161.33	\$179.39
40	\$85.88	\$103.71	\$119.22	\$135.22	\$150.43	\$166.80	\$185.46
41	\$88.56	\$107.11	\$123.14	\$139.74	\$155.49	\$172.48	\$191.71
42	\$91.30	\$110.57	\$127.24	\$144.39	\$160.74	\$178.34	\$198.17
43	\$94.14	\$114.16	\$131.44	\$149.23	\$166.16	\$184.37	\$204.86
44	\$97.05	\$117.85	\$135.80	\$154.21	\$171.76	\$190.63	\$211.78
45	\$100.07	\$121.72	\$140.29	\$159.39	\$177.58	\$197.09	\$218.91
46	\$102.83	\$125.20	\$144.41	\$164.10	\$182.90	\$203.00	\$225.51
47	\$105.61	\$128.82	\$148.61	\$168.97	\$188.35	\$209.12	\$232.31
48	\$108.51	\$132.49	\$152.95	\$173.94	\$194.00	\$215.43	\$239.33
49	\$111.48	\$136.29	\$157.40	\$179.13	\$199.81	\$221.91	\$246.50
50	\$114.52	\$140.20	\$161.99	\$184.45	\$205.77	\$228.60	\$253.96
51	\$117.67	\$144.20	\$166.73	\$189.90	\$211.94	\$235.48	\$261.62
52	\$120.87	\$148.37	\$171.61	\$195.51	\$218.27	\$242.57	\$269.50
53	\$124.21	\$152.60	\$176.61	\$201.31	\$224.82	\$249.88	\$277.63
54	\$127.59	\$157.01	\$181.77	\$207.28	\$231.53	\$257.37	\$286.00
55	\$131.07	\$161.49	\$187.07	\$213.41	\$238.47	\$265.15	\$294.61
56	\$139.50	\$171.83	\$198.97	\$227.29	\$254.25	\$282.86	\$314.50
57	\$148.49	\$182.82	\$211.64	\$242.07	\$271.02	\$301.77	\$335.72
58	\$158.05	\$194.53	\$225.09	\$257.80	\$288.92	\$321.95	\$358.35
59	\$168.24	\$206.96	\$239.37	\$274.58	\$308.04	\$343.45	\$382.51
60	\$179.08	\$220.23	\$254.61	\$292.42	\$328.39	\$366.44	\$408.37
61	\$190.58	\$234.30	\$270.80	\$311.44	\$350.09	\$390.93	\$435.92
62	\$202.88	\$249.33	\$288.04	\$331.70	\$373.24	\$417.06	\$465.33
63	\$220.76	\$271.10	\$312.99	\$359.85	\$404.46	\$451.56	\$503.52
64	\$240.21	\$294.81	\$340.14	\$390.40	\$438.29	\$488.91	\$544.84
65	\$261.36	\$320.56	\$369.62	\$423.58	\$474.94	\$529.36	\$589.57
66	\$284.41	\$348.59	\$401.68	\$459.52	\$514.68	\$573.15	\$637.96
67	\$309.45	\$379.07	\$436.47	\$498.54	\$557.75	\$620.58	\$690.31
68	\$341.87	\$419.80	\$484.15	\$551.18	\$615.09	\$683.12	\$758.75
69	\$377.67	\$464.91	\$537.05	\$609.34	\$678.32	\$751.91	\$833.97
70	\$417.22	\$514.88	\$595.73	\$673.66	\$748.07	\$827.64	\$916.68
71	\$460.91	\$570.21	\$660.83	\$744.78	\$824.96	\$911.04	\$1,007.54
72	\$509.19	\$631.50	\$733.02	\$823.41	\$909.77	\$1,002.83	\$1,107.45
73	\$565.34	\$704.10	\$819.72	\$918.14	\$1,012.13	\$1,113.72	\$1,228.16
74	\$627.62	\$785.04	\$916.66	\$1,023.75	\$1,126.05	\$1,236.92	\$1,362.06
75	\$696.81	\$875.28	\$1,025.08	\$1,141.54	\$1,252.74	\$1,373.70	\$1,510.53
76	\$773.60	\$975.91	\$1,146.31	\$1,272.83	\$1,393.73	\$1,525.61	\$1,675.20
77	\$858.85	\$1,088.10	\$1,281.87	\$1,419.26	\$1,550.54	\$1,694.35	\$1,857.83
78	\$933.15	\$1,187.14	\$1,403.28	\$1,549.46	\$1,688.92	\$1,842.01	\$2,016.07
79	\$1,013.82	\$1,295.17	\$1,536.17	\$1,691.58	\$1,839.65	\$2,002.51	\$2,187.80
80	\$1,101.48	\$1,413.05	\$1,681.62	\$1,846.77	\$2,003.82	\$2,177.04	\$2,374.14
81	\$1,196.71	\$1,541.66	\$1,840.88	\$2,016.15	\$2,182.63	\$2,366.78	\$2,576.37
82	\$1,300.21	\$1,681.96	\$2,015.18	\$2,201.12	\$2,377.43	\$2,573.03	\$2,795.82
83	\$1,428.52	\$1,854.76	\$2,229.89	\$2,429.31	\$2,618.43	\$2,828.89	\$3,068.38
84	\$1,569.51	\$2,045.29	\$2,467.53	\$2,681.22	\$2,883.86	\$3,110.17	\$3,367.53
85	\$1,678.30	\$2,188.95	\$2,640.96	\$2,867.73	\$3,084.52	\$3,326.66	\$3,602.50
86	\$1,798.11	\$2,347.61	\$2,832.98	\$3,073.75	\$3,305.84	\$3,565.13	\$3,860.94
87	\$1,930.05	\$2,522.88	\$3,045.52	\$3,301.36	\$3,549.98	\$3,827.78	\$4,145.31
88	\$2,055.88	\$2,688.53	\$3,245.69	\$3,514.00	\$3,777.56	\$4,072.63	\$4,411.32
89	\$2,192.72	\$2,869.01	\$3,464.04	\$3,745.52	\$4,024.97	\$4,338.49	\$4,699.98
90	\$2,341.58	\$3,065.62	\$3,702.26	\$3,997.53	\$4,293.91	\$4,627.19	\$5,013.21
91	\$2,503.46	\$3,279.83	\$3,962.16	\$4,271.87	\$4,586.28	\$4,940.69	\$5,353.08
92	\$2,679.50	\$3,513.22	\$4,245.73	\$4,570.47	\$4,904.10	\$5,281.15	\$5,721.86
93	\$2,841.26	\$3,727.32	\$4,505.36	\$4,840.58	\$5,188.86	\$5,583.94	\$6,046.90
94	\$3,015.00	\$3,957.57	\$4,784.82	\$5,130.52	\$5,494.07	\$5,908.01	\$6,394.39
95	\$3,201.58	\$4,205.16	\$5,085.66	\$5,441.84	\$5,821.17	\$6,254.92	\$6,765.89
96	\$3,401.98	\$4,471.39	\$5,409.41	\$5,776.01	\$6,171.75	\$6,626.20	\$7,163.07
97	\$3,617.20	\$4,757.68	\$5,757.95	\$6,134.81	\$6,547.48	\$7,023.63	\$7,587.70
98	\$3,848.34	\$5,065.55	\$6,133.09	\$6,520.02	\$6,950.16	\$7,449.02	\$8,041.67
99	\$4,096.58	\$5,396.65	\$6,536.89	\$6,933.59	\$7,381.76	\$7,904.34	\$8,527.00
100	\$4,363.17	\$5,752.66	\$6,971.52	\$7,377.55	\$7,844.33	\$8,391.70	\$9,045.90

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$124.07	\$153.11	\$177.19	\$203.38	\$229.62	\$256.85	\$288.24
31	\$127.15	\$156.97	\$181.67	\$208.57	\$235.52	\$263.51	\$295.76
32	\$130.29	\$160.89	\$186.28	\$213.90	\$241.59	\$270.35	\$303.50
33	\$133.49	\$164.93	\$191.00	\$219.36	\$247.82	\$277.35	\$311.42
34	\$136.78	\$169.06	\$195.83	\$224.97	\$254.19	\$284.54	\$319.57
35	\$140.15	\$173.28	\$200.76	\$230.73	\$260.74	\$291.94	\$327.90
36	\$142.62	\$176.39	\$204.39	\$234.97	\$265.59	\$297.40	\$334.06
37	\$145.13	\$179.53	\$208.11	\$239.29	\$270.52	\$302.94	\$340.33
38	\$147.66	\$182.75	\$211.87	\$243.68	\$275.54	\$308.61	\$346.74
39	\$150.27	\$186.02	\$215.69	\$248.15	\$280.63	\$314.37	\$353.25
40	\$152.88	\$189.35	\$219.61	\$252.71	\$285.83	\$320.28	\$359.88
41	\$155.57	\$192.70	\$223.58	\$257.35	\$291.12	\$326.25	\$366.65
42	\$158.31	\$196.16	\$227.64	\$262.06	\$296.51	\$332.36	\$373.52
43	\$161.10	\$199.68	\$231.76	\$266.87	\$302.02	\$338.57	\$380.51
44	\$163.90	\$203.25	\$235.94	\$271.76	\$307.63	\$344.89	\$387.67
45	\$166.79	\$206.87	\$240.23	\$276.76	\$313.35	\$351.33	\$394.94
46	\$169.31	\$210.09	\$244.00	\$281.19	\$318.41	\$357.05	\$401.44
47	\$171.86	\$213.34	\$247.83	\$285.67	\$323.56	\$362.90	\$408.02
48	\$174.45	\$216.63	\$251.73	\$290.22	\$328.77	\$368.83	\$414.69
49	\$177.08	\$219.98	\$255.67	\$294.88	\$334.10	\$374.85	\$421.50
50	\$179.77	\$223.37	\$259.68	\$299.58	\$339.49	\$380.93	\$428.41
51	\$182.48	\$226.84	\$263.79	\$304.34	\$344.98	\$387.19	\$435.45
52	\$185.25	\$230.35	\$267.93	\$309.21	\$350.54	\$393.50	\$442.58
53	\$188.06	\$233.91	\$272.13	\$314.16	\$356.24	\$399.91	\$449.86
54	\$190.89	\$237.54	\$276.42	\$319.18	\$361.98	\$406.40	\$457.25
55	\$193.78	\$241.20	\$280.77	\$324.26	\$367.84	\$413.08	\$464.70
56	\$202.03	\$251.96	\$293.65	\$339.60	\$385.64	\$433.38	\$487.85
57	\$210.70	\$263.17	\$307.14	\$355.66	\$404.27	\$454.70	\$512.15
58	\$219.68	\$274.96	\$321.22	\$372.49	\$423.83	\$477.06	\$537.66
59	\$229.06	\$287.20	\$335.95	\$390.13	\$444.34	\$500.50	\$564.45
60	\$238.88	\$300.03	\$351.35	\$408.58	\$465.84	\$525.16	\$592.55
61	\$249.05	\$313.39	\$367.48	\$427.92	\$488.34	\$550.95	\$622.04
62	\$259.72	\$327.37	\$384.35	\$448.15	\$511.98	\$578.07	\$653.02
63	\$279.01	\$351.08	\$411.77	\$478.89	\$546.05	\$615.63	\$694.65
64	\$299.74	\$376.55	\$441.14	\$511.70	\$582.37	\$655.62	\$738.91
65	\$321.98	\$403.82	\$472.58	\$546.76	\$621.09	\$698.22	\$786.02
66	\$345.91	\$433.11	\$506.29	\$584.24	\$662.41	\$743.60	\$836.09
67	\$371.60	\$464.49	\$542.35	\$624.28	\$706.50	\$791.90	\$889.38
68	\$405.40	\$507.77	\$593.69	\$680.78	\$768.18	\$859.18	\$963.11
69	\$442.26	\$555.08	\$649.92	\$742.38	\$835.30	\$932.13	\$1,042.98
70	\$482.49	\$606.77	\$711.44	\$809.55	\$908.30	\$1,011.25	\$1,129.44
71	\$526.34	\$663.29	\$778.82	\$882.84	\$987.63	\$1,097.14	\$1,223.07
72	\$574.20	\$725.09	\$852.53	\$962.72	\$1,073.89	\$1,190.31	\$1,324.49
73	\$631.09	\$799.99	\$943.00	\$1,061.85	\$1,181.84	\$1,307.61	\$1,452.88
74	\$693.60	\$882.64	\$1,043.07	\$1,171.19	\$1,300.67	\$1,436.52	\$1,593.72
75	\$762.32	\$973.82	\$1,153.77	\$1,291.81	\$1,431.41	\$1,578.12	\$1,748.23
76	\$837.81	\$1,074.43	\$1,276.19	\$1,424.81	\$1,575.31	\$1,733.67	\$1,917.67
77	\$920.80	\$1,185.42	\$1,411.60	\$1,571.48	\$1,733.66	\$1,904.62	\$2,103.62
78	\$995.58	\$1,286.78	\$1,536.59	\$1,706.15	\$1,878.27	\$2,059.77	\$2,270.37
79	\$1,076.41	\$1,396.80	\$1,672.62	\$1,852.33	\$2,034.94	\$2,227.58	\$2,450.37
80	\$1,163.83	\$1,516.23	\$1,820.69	\$2,011.06	\$2,204.67	\$2,409.06	\$2,644.65
81	\$1,258.30	\$1,645.88	\$1,981.86	\$2,183.37	\$2,388.57	\$2,605.34	\$2,854.32
82	\$1,360.49	\$1,786.61	\$2,157.30	\$2,370.49	\$2,587.82	\$2,817.59	\$3,080.58
83	\$1,492.80	\$1,967.64	\$2,382.03	\$2,610.48	\$2,844.20	\$3,091.55	\$3,374.05
84	\$1,637.97	\$2,166.94	\$2,630.15	\$2,874.83	\$3,125.93	\$3,392.11	\$3,695.45
85	\$1,746.76	\$2,310.60	\$2,803.58	\$3,061.34	\$3,326.59	\$3,608.60	\$3,930.42
86	\$1,866.57	\$2,469.26	\$2,995.60	\$3,267.36	\$3,547.91	\$3,847.07	\$4,188.86
87	\$1,998.51	\$2,644.53	\$3,208.14	\$3,494.97	\$3,792.05	\$4,109.72	\$4,473.23
88	\$2,124.34	\$2,810.18	\$3,408.31	\$3,707.61	\$4,019.63	\$4,354.57	\$4,739.24
89	\$2,261.18	\$2,990.66	\$3,626.66	\$3,939.13	\$4,267.04	\$4,620.43	\$5,027.90
90	\$2,410.04	\$3,187.27	\$3,864.88	\$4,191.14	\$4,535.98	\$4,909.13	\$5,341.13
91	\$2,571.92	\$3,401.48	\$4,124.78	\$4,465.48	\$4,828.35	\$5,222.63	\$5,681.00
92	\$2,747.96	\$3,634.87	\$4,408.35	\$4,764.08	\$5,146.17	\$5,563.09	\$6,049.78
93	\$2,909.72	\$3,848.97	\$4,667.98	\$5,034.19	\$5,430.93	\$5,865.88	\$6,374.82
94	\$3,083.46	\$4,079.22	\$4,947.44	\$5,324.13	\$5,736.14	\$6,189.95	\$6,722.31
95	\$3,270.04	\$4,326.81	\$5,248.28	\$5,635.45	\$6,063.24	\$6,536.86	\$7,093.81
96	\$3,470.44	\$4,593.04	\$5,572.03	\$5,969.62	\$6,413.82	\$6,908.14	\$7,490.99
97	\$3,685.66	\$4,879.33	\$5,920.57	\$6,328.42	\$6,789.55	\$7,305.57	\$7,915.62
98	\$3,916.80	\$5,187.20	\$6,295.71	\$6,713.63	\$7,192.23	\$7,730.96	\$8,369.59
99	\$4,165.04	\$5,518.30	\$6,699.51	\$7,127.20	\$7,623.83	\$8,186.28	\$8,854.92
100	\$4,431.63	\$5,874.31	\$7,134.14	\$7,571.16	\$8,086.40	\$8,673.64	\$9,373.82

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$48.14	\$55.95	\$62.38	\$68.59	\$75.19	\$82.51	\$91.11
31	\$48.80	\$56.91	\$63.62	\$70.00	\$76.73	\$84.25	\$93.07
32	\$49.52	\$57.90	\$64.86	\$71.40	\$78.34	\$86.04	\$95.10
33	\$50.21	\$58.92	\$66.10	\$72.85	\$79.96	\$87.87	\$97.15
34	\$50.93	\$59.94	\$67.40	\$74.33	\$81.64	\$89.75	\$99.24
35	\$51.65	\$60.97	\$68.71	\$75.84	\$83.32	\$91.65	\$101.40
36	\$52.37	\$62.02	\$70.02	\$77.33	\$84.99	\$93.51	\$103.49
37	\$53.15	\$63.08	\$71.31	\$78.84	\$86.71	\$95.40	\$105.59
38	\$53.90	\$64.15	\$72.66	\$80.37	\$88.42	\$97.36	\$107.77
39	\$54.67	\$65.25	\$74.05	\$81.91	\$90.19	\$99.31	\$109.98
40	\$55.48	\$66.38	\$75.45	\$83.53	\$92.02	\$101.34	\$112.23
41	\$56.27	\$67.52	\$76.87	\$85.16	\$93.84	\$103.40	\$114.55
42	\$57.07	\$68.66	\$78.34	\$86.82	\$95.73	\$105.53	\$116.92
43	\$57.90	\$69.83	\$79.80	\$88.53	\$97.65	\$107.64	\$119.29
44	\$58.73	\$71.05	\$81.30	\$90.26	\$99.59	\$109.85	\$121.74
45	\$59.57	\$72.25	\$82.86	\$92.02	\$101.58	\$112.07	\$124.26
46	\$60.61	\$73.64	\$84.60	\$94.01	\$103.84	\$114.60	\$127.07
47	\$61.66	\$75.12	\$86.42	\$96.08	\$106.13	\$117.16	\$129.97
48	\$62.71	\$76.59	\$88.25	\$98.17	\$108.47	\$119.80	\$132.91
49	\$63.81	\$78.11	\$90.13	\$100.30	\$110.88	\$122.49	\$135.94
50	\$64.92	\$79.63	\$92.04	\$102.48	\$113.34	\$125.25	\$139.02
51	\$66.05	\$81.19	\$93.98	\$104.71	\$115.85	\$128.06	\$142.16
52	\$67.17	\$82.80	\$96.00	\$107.00	\$118.43	\$130.94	\$145.39
53	\$68.34	\$84.42	\$98.01	\$109.32	\$121.06	\$133.85	\$148.70
54	\$69.54	\$86.07	\$100.11	\$111.71	\$123.74	\$136.88	\$152.07
55	\$70.74	\$87.77	\$102.25	\$114.13	\$126.47	\$139.94	\$155.53
56	\$76.28	\$94.05	\$109.08	\$121.88	\$135.17	\$149.66	\$166.39
57	\$82.26	\$100.78	\$116.35	\$130.17	\$144.44	\$160.03	\$178.00
58	\$88.73	\$108.00	\$124.15	\$139.01	\$154.36	\$171.12	\$190.43
59	\$95.69	\$115.74	\$132.44	\$148.42	\$164.97	\$182.98	\$203.76
60	\$103.19	\$124.01	\$141.29	\$158.52	\$176.29	\$195.65	\$218.00
61	\$111.27	\$132.89	\$150.76	\$169.27	\$188.40	\$209.23	\$233.22
62	\$120.01	\$142.39	\$160.82	\$180.76	\$201.34	\$223.76	\$249.51
63	\$130.74	\$155.17	\$175.29	\$197.16	\$219.76	\$244.31	\$272.55
64	\$142.42	\$169.10	\$191.03	\$215.05	\$239.83	\$266.76	\$297.72
65	\$155.14	\$184.27	\$208.21	\$234.57	\$261.81	\$291.29	\$325.24
66	\$169.05	\$200.80	\$226.94	\$255.87	\$285.74	\$318.07	\$355.26
67	\$184.15	\$218.84	\$247.35	\$279.12	\$311.84	\$347.28	\$388.06
68	\$205.01	\$244.13	\$276.32	\$311.27	\$347.34	\$386.46	\$431.52
69	\$228.22	\$272.33	\$308.63	\$347.15	\$386.89	\$430.07	\$479.80
70	\$254.06	\$303.81	\$344.73	\$387.14	\$430.94	\$478.55	\$533.49
71	\$282.82	\$338.91	\$385.10	\$431.73	\$479.97	\$532.50	\$593.20
72	\$314.87	\$378.10	\$430.18	\$481.51	\$534.65	\$592.55	\$659.59
73	\$352.83	\$425.16	\$484.82	\$541.43	\$600.15	\$664.22	\$738.53
74	\$395.38	\$478.13	\$546.40	\$608.84	\$673.64	\$744.56	\$826.91
75	\$443.08	\$537.67	\$615.80	\$684.65	\$756.22	\$834.60	\$925.86
76	\$496.50	\$604.62	\$694.05	\$769.88	\$848.86	\$935.55	\$1,036.67
77	\$556.39	\$679.94	\$782.20	\$865.72	\$952.84	\$1,048.68	\$1,160.74
78	\$607.32	\$744.69	\$858.68	\$948.37	\$1,042.07	\$1,145.26	\$1,265.61
79	\$662.92	\$815.65	\$942.61	\$1,038.94	\$1,139.66	\$1,250.71	\$1,379.98
80	\$723.58	\$893.34	\$1,034.76	\$1,138.14	\$1,246.39	\$1,365.89	\$1,504.69
81	\$789.81	\$978.44	\$1,135.95	\$1,246.83	\$1,363.11	\$1,491.66	\$1,640.65
82	\$862.12	\$1,071.60	\$1,247.00	\$1,365.85	\$1,490.76	\$1,628.99	\$1,788.93
83	\$949.23	\$1,183.69	\$1,380.43	\$1,508.88	\$1,644.29	\$1,794.36	\$1,967.88
84	\$1,045.14	\$1,307.48	\$1,528.11	\$1,666.89	\$1,813.62	\$1,976.54	\$2,164.74
85	\$1,150.76	\$1,444.21	\$1,691.64	\$1,841.46	\$2,000.42	\$2,177.23	\$2,381.26
86	\$1,267.08	\$1,595.24	\$1,872.65	\$2,034.31	\$2,206.45	\$2,398.29	\$2,619.50
87	\$1,395.12	\$1,762.05	\$2,072.98	\$2,247.32	\$2,433.67	\$2,641.77	\$2,881.54
88	\$1,517.27	\$1,919.73	\$2,261.69	\$2,446.37	\$2,645.53	\$2,868.74	\$3,126.70
89	\$1,650.12	\$2,091.49	\$2,467.51	\$2,663.07	\$2,875.84	\$3,115.20	\$3,392.74
90	\$1,794.58	\$2,278.64	\$2,692.08	\$2,898.95	\$3,126.20	\$3,382.83	\$3,681.41
91	\$1,951.71	\$2,482.53	\$2,937.08	\$3,155.72	\$3,398.33	\$3,673.44	\$3,994.65
92	\$2,122.62	\$2,704.66	\$3,204.39	\$3,435.24	\$3,694.19	\$3,989.04	\$4,334.52
93	\$2,279.63	\$2,908.44	\$3,449.16	\$3,688.04	\$3,959.28	\$4,269.73	\$4,634.08
94	\$2,448.28	\$3,127.59	\$3,712.61	\$3,959.42	\$4,243.35	\$4,570.15	\$4,954.29
95	\$2,629.40	\$3,363.24	\$3,996.15	\$4,250.80	\$4,547.86	\$4,891.72	\$5,296.69
96	\$2,823.92	\$3,616.65	\$4,301.38	\$4,563.62	\$4,874.21	\$5,235.92	\$5,662.74
97	\$3,032.81	\$3,889.15	\$4,629.92	\$4,899.46	\$5,223.95	\$5,604.34	\$6,054.06
98	\$3,257.19	\$4,182.18	\$4,983.57	\$5,260.02	\$5,598.81	\$5,998.66	\$6,472.45
99	\$3,498.16	\$4,497.32	\$5,364.21	\$5,647.09	\$6,000.54	\$6,420.76	\$6,919.77
100	\$3,756.92	\$4,836.14	\$5,773.94	\$6,062.67	\$6,431.10	\$6,872.53	\$7,397.97

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$55.05	\$65.37	\$74.55	\$83.28	\$91.83	\$101.34	\$112.62
31	\$57.13	\$67.95	\$77.57	\$86.70	\$95.59	\$105.56	\$117.22
32	\$59.28	\$70.65	\$80.69	\$90.19	\$99.50	\$109.90	\$122.04
33	\$61.52	\$73.44	\$83.94	\$93.89	\$103.60	\$114.45	\$127.06
34	\$63.86	\$76.36	\$87.33	\$97.71	\$107.88	\$119.19	\$132.26
35	\$66.27	\$79.39	\$90.86	\$101.71	\$112.28	\$124.11	\$137.70
36	\$68.31	\$81.96	\$93.88	\$105.09	\$116.07	\$128.31	\$142.34
37	\$70.46	\$84.64	\$96.97	\$108.60	\$120.01	\$132.66	\$147.16
38	\$72.62	\$87.37	\$100.18	\$112.20	\$124.07	\$137.13	\$152.10
39	\$74.88	\$90.24	\$103.49	\$115.96	\$128.25	\$141.80	\$157.26
40	\$77.22	\$93.18	\$106.89	\$119.86	\$132.58	\$146.61	\$162.54
41	\$79.62	\$96.20	\$110.44	\$123.87	\$137.07	\$151.58	\$168.04
42	\$82.07	\$99.31	\$114.11	\$128.01	\$141.68	\$156.74	\$173.71
43	\$84.63	\$102.55	\$117.86	\$132.26	\$146.46	\$162.04	\$179.56
44	\$87.24	\$105.88	\$121.77	\$136.71	\$151.44	\$167.55	\$185.61
45	\$89.96	\$109.35	\$125.82	\$141.28	\$156.53	\$173.23	\$191.87
46	\$92.41	\$112.45	\$129.48	\$145.44	\$161.20	\$178.44	\$197.67
47	\$94.94	\$115.68	\$133.26	\$149.76	\$166.05	\$183.79	\$203.65
48	\$97.52	\$119.04	\$137.15	\$154.20	\$171.01	\$189.34	\$209.79
49	\$100.22	\$122.41	\$141.15	\$158.78	\$176.13	\$195.06	\$216.09
50	\$102.97	\$125.92	\$145.27	\$163.48	\$181.40	\$200.94	\$222.57
51	\$105.77	\$129.55	\$149.50	\$168.31	\$186.84	\$206.98	\$229.33
52	\$108.65	\$133.26	\$153.87	\$173.29	\$192.41	\$213.20	\$236.23
53	\$111.64	\$137.08	\$158.36	\$178.44	\$198.18	\$219.62	\$243.36
54	\$114.68	\$141.01	\$162.99	\$183.73	\$204.09	\$226.24	\$250.69
55	\$117.82	\$145.05	\$167.75	\$189.16	\$210.22	\$233.04	\$258.25
56	\$125.41	\$154.35	\$178.41	\$201.47	\$224.12	\$248.65	\$275.64
57	\$133.47	\$164.21	\$189.76	\$214.60	\$238.91	\$265.24	\$294.28
58	\$142.09	\$174.73	\$201.82	\$228.53	\$254.70	\$282.99	\$314.12
59	\$151.21	\$185.94	\$214.67	\$243.39	\$271.53	\$301.88	\$335.33
60	\$160.95	\$197.80	\$228.30	\$259.19	\$289.49	\$322.06	\$357.94
61	\$171.32	\$210.48	\$242.82	\$276.05	\$308.62	\$343.62	\$382.10
62	\$182.37	\$223.94	\$258.28	\$294.05	\$328.99	\$366.57	\$407.89
63	\$198.43	\$243.51	\$280.66	\$319.00	\$356.53	\$396.92	\$441.34
64	\$215.92	\$264.80	\$304.99	\$346.08	\$386.34	\$429.73	\$477.58
65	\$234.93	\$287.97	\$331.41	\$375.44	\$418.68	\$465.28	\$516.77
66	\$255.63	\$313.12	\$360.15	\$407.33	\$453.71	\$503.77	\$559.17
67	\$278.16	\$340.51	\$391.36	\$441.92	\$491.64	\$545.44	\$605.05
68	\$307.29	\$377.09	\$434.16	\$488.56	\$542.20	\$600.42	\$665.08
69	\$339.48	\$417.62	\$481.57	\$540.14	\$597.92	\$660.88	\$731.01
70	\$375.05	\$462.48	\$534.17	\$597.17	\$659.41	\$727.46	\$803.49
71	\$414.31	\$512.22	\$592.54	\$660.19	\$727.20	\$800.75	\$883.18
72	\$457.68	\$567.25	\$657.30	\$729.91	\$801.96	\$881.43	\$970.74
73	\$508.14	\$632.45	\$735.04	\$813.85	\$892.16	\$978.90	\$1,076.55
74	\$564.17	\$705.18	\$821.95	\$907.49	\$992.58	\$1,087.18	\$1,193.91
75	\$626.33	\$786.21	\$919.17	\$1,011.87	\$1,104.29	\$1,207.41	\$1,324.05
76	\$695.38	\$876.61	\$1,027.89	\$1,128.28	\$1,228.54	\$1,340.95	\$1,468.41
77	\$772.00	\$977.37	\$1,149.45	\$1,258.07	\$1,366.80	\$1,489.22	\$1,628.48
78	\$838.77	\$1,066.36	\$1,258.29	\$1,373.48	\$1,488.77	\$1,619.02	\$1,767.17
79	\$911.32	\$1,163.39	\$1,377.44	\$1,499.45	\$1,621.63	\$1,760.10	\$1,917.71
80	\$990.09	\$1,269.27	\$1,507.86	\$1,637.02	\$1,766.37	\$1,913.53	\$2,081.05
81	\$1,075.73	\$1,384.80	\$1,650.67	\$1,787.18	\$1,924.02	\$2,080.28	\$2,258.30
82	\$1,168.73	\$1,510.82	\$1,806.99	\$1,951.11	\$2,095.72	\$2,261.56	\$2,450.66
83	\$1,284.09	\$1,666.04	\$1,999.55	\$2,153.41	\$2,308.14	\$2,486.45	\$2,689.62
84	\$1,410.80	\$1,837.16	\$2,212.58	\$2,376.70	\$2,542.11	\$2,733.67	\$2,951.82
85	\$1,511.47	\$1,968.91	\$2,370.87	\$2,546.07	\$2,723.46	\$2,928.53	\$3,162.04
86	\$1,622.34	\$2,114.44	\$2,546.13	\$2,733.17	\$2,923.49	\$3,143.18	\$3,393.34
87	\$1,744.39	\$2,275.22	\$2,740.10	\$2,939.83	\$3,144.13	\$3,379.63	\$3,647.72
88	\$1,860.81	\$2,427.13	\$2,922.77	\$3,132.96	\$3,349.82	\$3,600.02	\$3,885.77
89	\$1,987.44	\$2,592.66	\$3,122.06	\$3,343.22	\$3,573.44	\$3,839.33	\$4,144.05
90	\$2,125.15	\$2,773.02	\$3,339.49	\$3,572.05	\$3,816.54	\$4,099.22	\$4,424.28
91	\$2,274.91	\$2,969.49	\$3,576.72	\$3,821.19	\$4,080.76	\$4,381.42	\$4,728.38
92	\$2,437.80	\$3,183.55	\$3,835.49	\$4,092.38	\$4,368.02	\$4,687.87	\$5,058.37
93	\$2,587.47	\$3,379.90	\$4,072.47	\$4,337.63	\$4,625.39	\$4,960.42	\$5,349.17
94	\$2,748.22	\$3,591.10	\$4,327.54	\$4,600.93	\$4,901.22	\$5,252.14	\$5,660.08
95	\$2,920.85	\$3,818.18	\$4,602.07	\$4,883.64	\$5,196.89	\$5,564.38	\$5,992.50
96	\$3,106.27	\$4,062.39	\$4,897.58	\$5,187.14	\$5,513.75	\$5,898.61	\$6,347.85
97	\$3,305.37	\$4,324.99	\$5,215.68	\$5,512.97	\$5,853.34	\$6,256.36	\$6,727.78
98	\$3,519.23	\$4,607.37	\$5,558.07	\$5,862.78	\$6,217.29	\$6,639.29	\$7,134.00
99	\$3,748.92	\$4,911.01	\$5,926.60	\$6,238.32	\$6,607.35	\$7,049.14	\$7,568.25
100	\$3,995.58	\$5,237.55	\$6,323.28	\$6,641.54	\$7,025.41	\$7,487.82	\$8,032.51

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$112.44	\$137.78	\$158.91	\$181.67	\$204.13	\$227.39	\$253.50
31	\$115.19	\$141.21	\$162.95	\$186.34	\$209.39	\$233.30	\$260.13
32	\$118.04	\$144.77	\$167.06	\$191.06	\$214.78	\$239.34	\$266.92
33	\$120.96	\$148.41	\$171.31	\$195.97	\$220.33	\$245.56	\$273.91
34	\$123.93	\$152.10	\$175.64	\$200.98	\$226.03	\$251.95	\$281.04
35	\$127.01	\$155.92	\$180.11	\$206.12	\$231.81	\$258.46	\$288.41
36	\$129.23	\$158.69	\$183.33	\$209.89	\$236.10	\$263.29	\$293.80
37	\$131.50	\$161.54	\$186.67	\$213.75	\$240.52	\$268.23	\$299.34
38	\$133.80	\$164.43	\$190.03	\$217.66	\$244.94	\$273.24	\$304.97
39	\$136.16	\$167.40	\$193.49	\$221.62	\$249.49	\$278.33	\$310.67
40	\$138.56	\$170.37	\$196.99	\$225.73	\$254.13	\$283.55	\$316.50
41	\$140.94	\$173.41	\$200.56	\$229.87	\$258.85	\$288.87	\$322.42
42	\$143.43	\$176.53	\$204.21	\$234.09	\$263.64	\$294.26	\$328.51
43	\$145.96	\$179.66	\$207.88	\$238.38	\$268.53	\$299.76	\$334.66
44	\$148.52	\$182.87	\$211.63	\$242.74	\$273.51	\$305.37	\$340.94
45	\$151.14	\$186.14	\$215.49	\$247.21	\$278.61	\$311.08	\$347.36
46	\$153.40	\$189.02	\$218.85	\$251.16	\$283.09	\$316.15	\$353.05
47	\$155.73	\$191.92	\$222.31	\$255.17	\$287.66	\$321.29	\$358.85
48	\$158.07	\$194.92	\$225.81	\$259.26	\$292.31	\$326.54	\$364.72
49	\$160.48	\$197.95	\$229.35	\$263.40	\$297.03	\$331.88	\$370.71
50	\$162.90	\$201.00	\$232.95	\$267.59	\$301.83	\$337.28	\$376.78
51	\$165.35	\$204.10	\$236.60	\$271.86	\$306.73	\$342.79	\$382.96
52	\$167.83	\$207.28	\$240.33	\$276.18	\$311.67	\$348.39	\$389.25
53	\$170.37	\$210.46	\$244.11	\$280.63	\$316.71	\$354.08	\$395.62
54	\$172.97	\$213.69	\$247.95	\$285.09	\$321.84	\$359.85	\$402.12
55	\$175.58	\$217.01	\$251.84	\$289.65	\$327.06	\$365.72	\$408.71
56	\$183.05	\$226.70	\$263.41	\$303.37	\$342.86	\$383.71	\$429.07
57	\$190.89	\$236.80	\$275.50	\$317.72	\$359.43	\$402.56	\$450.43
58	\$199.06	\$247.38	\$288.13	\$332.75	\$376.81	\$422.37	\$472.84
59	\$207.58	\$258.43	\$301.34	\$348.47	\$395.05	\$443.13	\$496.40
60	\$216.45	\$269.95	\$315.17	\$364.96	\$414.15	\$464.90	\$521.12
61	\$225.69	\$281.98	\$329.65	\$382.24	\$434.20	\$487.78	\$547.08
62	\$235.33	\$294.58	\$344.76	\$400.32	\$455.19	\$511.79	\$574.33
63	\$252.82	\$315.92	\$369.33	\$427.77	\$485.47	\$545.06	\$610.92
64	\$271.59	\$338.80	\$395.66	\$457.09	\$517.76	\$580.45	\$649.87
65	\$291.78	\$363.35	\$423.87	\$488.40	\$552.21	\$618.20	\$691.27
66	\$313.44	\$389.69	\$454.12	\$521.86	\$588.95	\$658.35	\$735.33
67	\$336.73	\$417.94	\$486.49	\$557.64	\$628.12	\$701.13	\$782.19
68	\$367.33	\$456.88	\$532.56	\$608.12	\$682.97	\$760.68	\$847.06
69	\$400.73	\$499.43	\$582.98	\$663.14	\$742.65	\$825.26	\$917.26
70	\$437.21	\$545.95	\$638.13	\$723.15	\$807.53	\$895.33	\$993.29
71	\$476.94	\$596.81	\$698.59	\$788.59	\$878.08	\$971.35	\$1,075.66
72	\$520.29	\$652.43	\$764.71	\$859.98	\$954.78	\$1,053.82	\$1,164.84
73	\$571.85	\$719.80	\$845.86	\$948.48	\$1,050.76	\$1,157.73	\$1,277.77
74	\$628.51	\$794.16	\$935.62	\$1,046.17	\$1,156.37	\$1,271.85	\$1,401.65
75	\$690.76	\$876.18	\$1,034.88	\$1,153.89	\$1,272.65	\$1,397.20	\$1,537.50
76	\$759.15	\$966.74	\$1,144.70	\$1,272.71	\$1,400.59	\$1,534.95	\$1,686.57
77	\$834.38	\$1,066.61	\$1,266.18	\$1,403.75	\$1,541.35	\$1,686.24	\$1,850.06
78	\$902.13	\$1,157.80	\$1,378.29	\$1,524.02	\$1,669.93	\$1,823.63	\$1,996.73
79	\$975.37	\$1,256.80	\$1,500.28	\$1,654.63	\$1,809.21	\$1,972.20	\$2,155.03
80	\$1,054.57	\$1,364.28	\$1,633.11	\$1,796.41	\$1,960.12	\$2,132.89	\$2,325.90
81	\$1,140.21	\$1,480.92	\$1,777.68	\$1,950.32	\$2,123.63	\$2,306.66	\$2,510.28
82	\$1,232.79	\$1,607.53	\$1,935.05	\$2,117.45	\$2,300.77	\$2,494.57	\$2,709.28
83	\$1,352.69	\$1,770.41	\$2,136.62	\$2,331.86	\$2,528.70	\$2,737.13	\$2,967.37
84	\$1,484.22	\$1,949.77	\$2,359.15	\$2,567.98	\$2,779.21	\$3,003.25	\$3,250.07
85	\$1,584.89	\$2,081.52	\$2,517.44	\$2,737.35	\$2,960.56	\$3,198.11	\$3,460.29
86	\$1,695.76	\$2,227.05	\$2,692.70	\$2,924.45	\$3,160.59	\$3,412.76	\$3,691.59
87	\$1,817.81	\$2,387.83	\$2,886.67	\$3,131.11	\$3,381.23	\$3,649.21	\$3,945.97
88	\$1,934.23	\$2,539.74	\$3,069.34	\$3,324.24	\$3,586.92	\$3,869.60	\$4,184.02
89	\$2,060.86	\$2,705.27	\$3,268.63	\$3,534.50	\$3,810.54	\$4,108.91	\$4,442.30
90	\$2,198.57	\$2,885.63	\$3,486.06	\$3,763.33	\$4,053.64	\$4,368.80	\$4,722.53
91	\$2,348.33	\$3,082.10	\$3,723.29	\$4,012.47	\$4,317.86	\$4,651.00	\$5,026.63
92	\$2,511.22	\$3,296.16	\$3,982.06	\$4,283.66	\$4,605.12	\$4,957.45	\$5,356.62
93	\$2,660.89	\$3,492.51	\$4,219.04	\$4,528.91	\$4,862.49	\$5,230.00	\$5,647.42
94	\$2,821.64	\$3,703.71	\$4,474.11	\$4,792.21	\$5,138.32	\$5,521.72	\$5,958.33
95	\$2,994.27	\$3,930.79	\$4,748.64	\$5,074.92	\$5,433.99	\$5,833.96	\$6,290.75
96	\$3,179.69	\$4,175.00	\$5,044.15	\$5,378.42	\$5,750.85	\$6,168.19	\$6,646.10
97	\$3,378.79	\$4,437.60	\$5,362.25	\$5,704.25	\$6,090.44	\$6,525.94	\$7,026.03
98	\$3,592.65	\$4,719.98	\$5,704.64	\$6,054.06	\$6,454.39	\$6,908.87	\$7,432.25
99	\$3,822.34	\$5,023.62	\$6,073.17	\$6,429.60	\$6,844.45	\$7,318.72	\$7,866.50
100	\$4,069.00	\$5,350.16	\$6,469.85	\$6,832.82	\$7,262.51	\$7,757.40	\$8,330.76

State: Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2015_2016 Rate Increase /CT15-202 VIP2 (OLD)

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Attached is the Transmittal Letter (A&H)
Attachment(s):	PA VIP2_Old Rate Basis_Filing Letter_ 2016.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Attached is the Actuarial Memorandum and Explanatory Information (A&H)
Attachment(s):	VIP2_2015_ActMemo_RateStability - PA.pdf
Item Status:	
Status Date:	

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

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

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

SERFF Tracking #:

META-130430819

State Tracking #:

META-130430819

Company Tracking #:

CT15-202 (VIP2-OLD) CC

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase /CT15-202 VIP2 (OLD)

Filing Company: Metropolitan Life Insurance Company

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

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

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

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

Satisfied - Item:	Policyholder Letter
Comments:	Attached is the Policyholder Letter
Attachment(s):	IB PH Letter LTC97_VIP1_VIP2_Generic.pdf
Item Status:	
Status Date:	

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

Thomas Reilly
Director
Product Management and Compliance

February 3, 2016

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

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC2-IDEAL-PA, et al and LTC2-IDEAL-
ML-PA, et al.
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 56.66% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

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

The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies, along with those riders and endorsements that were contemporaneously or subsequently authorized for use by your Department, in connection with policy application dates on or before April 2, 2009, as these policies were not subject to the prospective premium rate schedule increase that your Department authorized on January 16, 2009. Please note these policy forms are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2012.

Please note that we are submitting a separate filing for the policies issued on the forms listed above that were subject to the prospective premium rate schedule increase that your Department authorized.

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

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

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually),

following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- Information regarding each premium rate increase on this policy form or similar policy forms over the past ten (10) years for this state or any other state that identifies:
 1. The policy forms for which premium rates have been increased;
 2. The calendar years when the form was available for purchase; and
 3. The percent range of each increase;
- The following options available to the policyholder:
 1. the policyholder can continue his/her current coverage by paying the new premium amount when due;
 2. the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or
 3. if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.
 - If the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.
 - If the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.
 - If the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

We have included a copy of our policyholder notification letter for informational purposes.

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

The contact person for this filing is:

Deborah Fountas
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3808
dfountas@metlilife.com

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

Sincerely,

A handwritten signature in black ink that reads "Thomas S. Reilly". The signature is written in a cursive style with a large initial 'T' and a distinct 'S'.

Thomas Reilly
Director

February 3, 2016

Re: LTC2-FAC-PA, LTC2-VAL-PA, LTC2-IDEAL-PA, LTC2-PREM-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, LTC2-IDEAL-ML-PA, LTC2-PREM-ML-PA
Issued by Metropolitan Life Insurance Company (MetLife)

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

Filing Overview

In addition to this Overview, this filing consists of the Actuarial Memorandum and supporting Attachments based on earlier reviews. These documents are outlined and summarized here for your convenience.

Actuarial Memorandum – Background for rate action request, Actuarial Certification
Exhibit I – Lifetime Loss Ratio (“LLR”)

Earned Premium and Incurred Claims

Nationwide experience, Statutory valuation rate

LLR without rate increase – 109.0%; with rate increase – 85.3%

Addendum to Actuarial Memorandum – Compliance with Pennsylvania Administrative Code

Response to Objections, Prior Submissions

Title	Description
Actuarial Memorandum Exhibit I	Lifetime Loss Ratio (“LLR”) illustration with/without proposed rate increase of 56.66%, Earned Premium and Incurred Claims, <i>Nationwide</i> experience and weighted average statutory discount rate of 4.02%; LLR without rate increase – 109.0%; with rate increase – 89.3%
Exhibit II	Demonstration of rate action meeting Rate Stability (58/85) limitations
Addendum to Memorandum Attachment 1	<i>Nationwide</i> Written Premium and Paid Claims both with and without the requested rate increase. LLR without rate increase – 106.6%; with rate increase – 83.5%
Attachment 2	<i>Pennsylvania</i> Earned Premium and Incurred Claims both with and without the requested rate increase. LLR without rate increase – 110.7%;


	with rate increase – 85.3%
Attachment 3	Pennsylvania Written Premium and Paid Claims both with and without the requested rate increase. LLR without rate increase – 108.8%; with rate increase – 84.0%
Attachment 4	Claim reserves by incurral year, ALR at 12/31/2014, NW and PA only.
Attachment 5	Durational loss ratios without interest, Nationwide LLR without rate increase – 108.5%
Attachment 6	Durational loss ratios without interest, Pennsylvania LLR without rate increase – 110.4%

Additional Notes

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

We note that, despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action addresses primarily future experience and does not seek to recover historical losses. We will continue, of course, to monitor and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

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



William P. Bigelow, FSA, MAAA
Vice President and Actuary, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

February 8, 2016

Policy Forms

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

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

These forms were developed as part of a nationwide series and were issued in PA from January 2006 to May 2012, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2012.

Policy forms LTC2-FAC-PA/ML-PA, LTC2-VAL-PA/ML-PA, LTC2-IDEAL-PA/ML-PA, and LTC2-PREM-PA/ML-PA (subsequently referred to as LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2005, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before April 2, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

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

1. Purpose of Filing

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

2. Description of Benefits

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

February 8, 2016

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

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

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

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

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

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

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

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

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

February 8, 2016

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

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

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

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

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

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Elimination Period Waiver Rider (except LTC2-PREM), Indemnity Rider (LTC2-VAL only), Calendar Day Elimination Period Rider (except LTC2-FAC and LTC2-PREM), Ten Year Premium Payment Rider, (except LTC2-FAC and LTC2-PREM), Paid-up Rider, Double Pay First Year Rider or Reduced Pay at 65 Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before April 2, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule. No in-force premium rate schedule increase has been previously implemented for these forms.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

February 8, 2016

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 2014.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 2014 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.60%
9	1.50%
10	1.35%
11+	1.25%

In the year of rate increase implementation, it is assumed that an additional 0.5% of policies lapse and there is 5.5% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Expenses Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

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

6. Marketing Method

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

February 8, 2016

7. Underwriting Description

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

8. Premiums

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

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

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

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2014 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2014 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

February 8, 2016

14. Past and Future Policy Experience

Nationwide experience for policy form series LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM is shown in Exhibit I.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.02%. Incurred but not reported reserve balances as of December 31, 2014 have been allocated to a calendar year of incurral and included in historical incurred claims.

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

A lifetime loss ratio as of December 31, 2014 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.02%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2015 through 2095 are developed by multiplying each prior period's earned premium (starting with December 30, 2014 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

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

Present and accumulated values in the lifetime projections in Exhibit I are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.02%.

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

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

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

February 8, 2016

4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

16. History of Previous Inforce Rate Increases

Previously, a total premium rate increase of 20% was authorized by your Department on May 1, 2013 with implementation date of October 1, 2013. The experience and projections in Exhibit I have been restated to reflect a rate level similar to that authorized in PA on a nationwide basis.

17. Requested Rate Increase

The company is requesting an increase of 56.66% for the policy forms listed above. Corresponding rate tables reflecting the 56.66% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before April 2, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

18. Analysis Performed

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

- a. Incidence and continuance rates: The basis for the morbidity assumptions used in pricing was that contained in the SOA LTC valuation diskette. These were based on the results of the 1985 National Nursing Home Survey and the 1982-84 National Long Term Care Survey.

Modifications to the SOA LTC valuation assumptions were made based on the actual experience of MetLife's block of business. Additional modifications were made based on the results of an internal analysis of MetLife's Competitors' Rate Structure.

The additional modification was required due to the make-up of MetLife's block of business, which consisted of two large blocks of group business (Employer Group and Association Group). This business was issued under drastically different underwriting requirements than those that are used to issue business under this policy form.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

February 8, 2016

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

Policy Duration	Lapse Rate
1	6.25%
2	3.50%
3-7	3.00%
8	2.50%
9	2.25%
10-12	2.00%
13-14	1.75%
15+	1.50%

- c. The original pricing expected mortality rates were equal to 105% of the Annuity 2000 Basic Mortality Table modified by Projection Scale H. There were additional modifications to reflect the selection effects of underwriting.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new experience assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

A similar analysis was done for the prior premium rate increase of 20% which was authorized by your Department on May 1, 2013. The analysis was based on actual experience through September 2011. Since September 2011, morbidity levels have been worse than that assumed in the prior rate increase.

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

19. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum loss ratio of 60%.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

February 8, 2016

20. Average Annual Premium

The average September 30, 2015 annualized premium for all premium-paying policies before and after the current requested increase of 56.66% are:

Before increase: \$2,496
After current requested 56.66% increase: \$3,910

The average September 30, 2015 annualized premiums for all premium-paying policies issued in PA, before and after the current requested increase of 56.66% are:

Before increase: \$2,311
After current requested 56.66% increase: \$3,621

21. Proposed Effective Date

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

22. Nationwide Distribution of Business as of September 30, 2015 (based on premium-paying policies inforce count)

By Issue Age

Issue Age	%
<45	8%
45-49	9%
50-54	19%
55-59	28%
60-64	23%
65-69	10%
70-74	3%
75+	1%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

February 8, 2016

By Benefit Period

Benefit Period	%
1 Year	0%
1.5 Year	0%
2 Year	12%
3 Year	33%
4 Year	18%
5 Year	24%
7 Year	3%
Lifetime	10%
Total	100%

By Inflation Type

Inflation Type	%
Compound 3%	0%
Compound 5%	56%
Simple 5%	30%
FPO	4%
None	9%
Total	100%

By Home Care Percentage

Home Care Percentage	%
None (FC only)	1%
50%	7%
75%	4%
100%	88%
Total	100%

By Gender

Gender	%
Female	57%
Male	43%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

February 8, 2016

By Premium Payment Option

Payment Option	%
Double Pay	1%
Paid - Up	0%
Reduced Pay	1%
Standard	94%
Ten Year	4%
Total	100%

23. Number of Policyholders

As of September 30, 2015, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Issued Before Rate		Issued On or After Rate	
	Stability Regulation Effective Date	Stability Regulation Effective Date	Stability Regulation Effective Date	Stability Regulation Effective Date
	Number of	9/30/2015	Number of	9/30/2015
	Insured	Annualized Premium	Insured	Annualized Premium
PA	-	-	2,289	\$5,290,942
Nationwide	23,073	\$60,728,340	44,967	\$109,068,987

24. Actuarial Certification

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

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

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of PA. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.

I further certify that

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request; and

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

February 8, 2016

- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.



William P. Bigelow, FSA, MAAA
Vice President and Actuary, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Supplement to the Actuarial Memorandum

February 8, 2016

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating compliance with Regulation 89.83(c) of the Insurance Regulations of the state of Pennsylvania and may not be suitable for other purposes.

2. Demonstration of Compliance with Regulation 89.83(c)

- (1) This rate increase filing complies with the 60% minimum loss ratio requirement.
- (2) Section 2 of the actuarial memorandum provides a description of the benefits. The policy forms are enclosed with this filing.
- (2) The reason for the rate increase is due to a combination of actual voluntary lapses and mortality running less than expected in original pricing and morbidity running higher than expected in original pricing. The requested increase is 56.66% on all policies. Revised rates are provided in this filing.

Attachment 1 - provides nationwide written premium and paid claims both with and without the requested rate increase.

Attachment 2 - provides Pennsylvania specific earned premium and incurred claims both with and without the requested rate increase.

Attachment 3 - provides Pennsylvania specific written premium and paid claims both with and without the requested rate increase.

Attachment 4 provides details of the reserves. Section 12 of the actuarial memorandum discusses reserves.

Attachments 5 and 6 - provide durational loss ratios without interest on a nationwide and Pennsylvania specific basis, respectively.

We believe that the data submitted for this filing is in agreement with annual statement data.

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 20%) and With No Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
	Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factor Adverse Selection	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.9161
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.8421
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.7709
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.7025
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.6367
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.5734
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.5126
	2005	2,725,934	-	0.0%	4,305	3,963,924	-	0.0%	-	-	-	-	-	-	-	4.02%	1.4542
	2006	35,297,008	955,941	2.7%	25,701	49,343,632	1,336,362	2.7%	-	-	-	-	-	-	-	4.02%	1.3980
	2007	92,657,347	1,107,700	1.2%	51,292	124,524,909	1,488,670	1.2%	-	-	-	-	-	-	-	4.02%	1.3439
	2008	156,992,000	3,578,935	2.3%	78,556	202,832,267	4,623,952	2.3%	-	-	-	-	-	-	-	4.02%	1.2920
	2009	194,990,792	5,345,458	2.7%	84,639	242,190,517	6,639,381	2.7%	-	-	-	-	-	-	-	4.02%	1.2421
	2010	194,715,757	6,263,927	3.2%	81,851	232,502,121	7,479,499	3.2%	-	-	-	-	-	-	-	4.02%	1.1941
	2011	186,112,953	7,304,478	3.9%	78,495	213,641,477	8,384,905	3.9%	-	-	-	-	-	-	-	4.02%	1.1479
2012	179,900,479	14,514,194	8.1%	76,356	198,529,223	16,017,143	8.1%	-	-	-	-	-	-	-	4.02%	1.1036	
2013	176,623,044	12,916,485	7.3%	73,470	187,379,743	13,703,125	7.3%	-	-	-	-	-	-	-	4.02%	1.0699	
2014	188,712,258	15,976,823	8.5%	73,417	192,468,001	16,294,793	8.5%	-	-	-	-	-	-	-	4.02%	1.0199	
Projected Future Experience	2015	179,682,592	32,537,528	18.1%	71,706	176,176,338	31,902,604	18.1%	1.1665	1.0000	N/A	0.0233	0.0000	0.977	0.982	4.02%	0.9605
	2016	172,256,566	36,499,252	21.2%	70,049	162,368,026	34,403,980	21.2%	1.1665	1.0000	N/A	0.0231	0.0000	0.977	0.959	4.02%	0.9426
	2017	162,784,404	41,352,253	25.4%	68,415	147,509,731	37,472,015	25.4%	1.1665	1.0000	N/A	0.0233	0.0000	0.977	0.945	4.02%	0.9062
	2018	152,318,668	47,064,129	30.9%	66,782	132,691,823	40,999,735	30.9%	1.1665	1.0000	N/A	0.0239	0.0000	0.976	0.936	4.02%	0.8711
	2019	143,824,865	53,624,274	37.3%	65,130	120,450,374	44,909,229	37.3%	1.1665	1.0000	N/A	0.0247	0.0000	0.975	0.944	4.02%	0.8375
	2020	138,394,876	61,150,831	44.2%	63,443	111,423,639	49,233,384	44.2%	1.1665	1.0000	N/A	0.0259	0.0000	0.974	0.962	4.02%	0.8051
	2021	133,416,227	69,875,538	52.4%	61,716	103,264,045	54,083,607	52.4%	1.1665	1.0000	N/A	0.0272	0.0000	0.973	0.964	4.02%	0.7740
	2022	128,477,660	79,993,499	62.3%	59,946	95,598,537	59,522,111	62.3%	1.1665	1.0000	N/A	0.0287	0.0000	0.971	0.963	4.02%	0.7441
	2023	123,424,838	91,641,044	74.2%	58,133	88,289,559	65,553,640	74.2%	1.1665	1.0000	N/A	0.0302	0.0000	0.970	0.961	4.02%	0.7153
	2024	118,284,358	104,876,595	88.7%	56,275	81,342,449	72,122,124	88.7%	1.1665	1.0000	N/A	0.0320	0.0000	0.968	0.958	4.02%	0.6877
	2025	113,065,645	119,678,064	105.8%	54,373	74,748,718	79,120,247	105.8%	1.1665	1.0000	N/A	0.0338	0.0000	0.966	0.956	4.02%	0.6611
	2026	107,826,371	136,035,197	126.2%	52,427	68,530,077	86,458,465	126.2%	1.1665	1.0000	N/A	0.0358	0.0000	0.964	0.954	4.02%	0.6356
	2027	102,519,675	153,863,459	150.1%	50,440	62,639,257	94,010,178	150.1%	1.1665	1.0000	N/A	0.0379	0.0000	0.962	0.951	4.02%	0.6110
	2028	97,140,447	172,948,189	178.0%	48,412	57,058,799	101,587,997	178.0%	1.1665	1.0000	N/A	0.0402	0.0000	0.960	0.948	4.02%	0.5874
	2029	91,715,837	193,142,533	210.6%	46,348	51,790,489	109,064,548	210.6%	1.1665	1.0000	N/A	0.0426	0.0000	0.957	0.944	4.02%	0.5647
	2030	86,299,965	214,181,431	248.2%	44,252	46,848,906	116,270,797	248.2%	1.1665	1.0000	N/A	0.0452	0.0000	0.955	0.941	4.02%	0.5429
	2031	80,887,036	235,525,043	291.2%	42,130	42,213,455	122,916,186	291.2%	1.1665	1.0000	N/A	0.0480	0.0000	0.952	0.937	4.02%	0.5219
	2032	75,489,283	256,668,965	340.0%	39,966	37,873,935	128,774,091	340.0%	1.1665	1.0000	N/A	0.0509	0.0000	0.949	0.933	4.02%	0.5017
	2033	70,164,122	277,266,115	395.2%	37,829	33,841,794	133,731,921	395.2%	1.1665	1.0000	N/A	0.0539	0.0000	0.946	0.929	4.02%	0.4823
	2034	64,932,078	296,638,067	457.2%	35,667	30,107,919	137,638,849	457.2%	1.1665	1.0000	N/A	0.0572	0.0000	0.943	0.925	4.02%	0.4637
	2035	59,786,869	314,812,994	526.6%	33,509	26,650,809	140,332,164	526.6%	1.1665	1.0000	N/A	0.0605	0.0000	0.939	0.921	4.02%	0.4458
	2036	54,789,821	330,743,800	603.7%	31,364	23,479,434	141,735,764	603.7%	1.1665	1.0000	N/A	0.0640	0.0000	0.936	0.916	4.02%	0.4285
	2037	49,979,471	344,441,781	689.2%	29,244	20,590,294	141,901,411	689.2%	1.1665	1.0000	N/A	0.0676	0.0000	0.932	0.912	4.02%	0.4120
	2038	45,367,795	355,266,318	783.1%	27,159	17,968,081	140,704,528	783.1%	1.1665	1.0000	N/A	0.0713	0.0000	0.929	0.908	4.02%	0.3961
	2039	40,960,879	362,717,822	885.5%	25,120	15,595,757	138,103,945	885.5%	1.1665	1.0000	N/A	0.0751	0.0000	0.925	0.903	4.02%	0.3807
	2040	36,794,126	366,752,370	996.8%	23,138	13,467,867	134,243,501	996.8%	1.1665	1.0000	N/A	0.0789	0.0000	0.921	0.898	4.02%	0.3660
	2041	32,884,436	367,302,734	1117.0%	21,222	11,571,613	129,249,137	1117.0%	1.1665	1.0000	N/A	0.0828	0.0000	0.917	0.894	4.02%	0.3519
	2042	29,241,985	364,522,762	1246.6%	19,383	9,892,214	123,313,690	1246.6%	1.1665	1.0000	N/A	0.0867	0.0000	0.913	0.889	4.02%	0.3383
	2043	25,870,854	358,645,764	1386.3%	17,628	8,413,575	116,636,773	1386.3%	1.1665	1.0000	N/A	0.0905	0.0000	0.909	0.885	4.02%	0.3252
	2044	22,767,856	349,744,312	1536.1%	15,965	7,118,280	109,346,177	1536.1%	1.1665	1.0000	N/A	0.0944	0.0000	0.906	0.880	4.02%	0.3126
	2045	19,935,715	338,214,130	1696.5%	14,398	5,991,946	101,654,788	1696.5%	1.1665	1.0000	N/A	0.0982	0.0000	0.902	0.876	4.02%	0.3006
	2046	17,360,018	324,432,605	1868.8%	12,931	5,016,137	93,744,055	1868.8%	1.1665	1.0000	N/A	0.1019	0.0000	0.898	0.871	4.02%	0.2899
	2047	15,041,727	308,680,787	2052.2%	11,566	4,178,305	85,745,829	2052.2%	1.1665	1.0000	N/A	0.1056	0.0000	0.894	0.866	4.02%	0.2778
	2048	12,968,308	291,507,414	2247.8%	10,305	3,463,131	77,845,793	2247.8%	1.1665	1.0000	N/A	0.1090	0.0000	0.891	0.862	4.02%	0.2670
	2049	11,133,993	273,150,796	2453.3%	9,146	2,858,378	70,124,724	2453.3%	1.1665	1.0000	N/A	0.1125	0.0000	0.888	0.859	4.02%	0.2567
	2050	9,517,335	254,040,862	2669.2%	8,088	2,348,915	62,698,250	2669.2%	1.1665	1.0000	N/A	0.1157	0.0000	0.884	0.855	4.02%	0.2468
	2051	8,099,461	234,743,558	2898.3%	7,126	1,921,724	55,696,599	2898.3%	1.1665	1.0000	N/A	0.1189	0.0000	0.881	0.851	4.02%	0.2373
	2052	6,863,697	215,436,067	3138.8%	6,257	1,565,584	49,140,159	3138.8%	1.1665	1.0000	N/A	0.1219	0.0000	0.878	0.847	4.02%	0.2281
2053	5,792,869	196,425,965	3390.8%	5,476	1,270,267	43,072,511	3390.8%	1.1665	1.0000	N/A	0.1249	0.0000	0.875	0.844	4.02%	0.2193	
2054	4,869,473	178,007,351	3655.6%	4,778	1,026,518	37,525,145	3655.6%	1.1665	1.0000	N/A	0.1274	0.0000	0.873	0.841	4.02%	0.2108	
2055	4,079,910	160,287,783	3928.7%	4,158	826,834	32,483,889	3928.7%	1.1665	1.0000	N/A	0.1298	0.0000	0.870	0.838	4.02%	0.2027	
2056	3,405,815	143,530,382	4214.3%	3,608	663,547	27,963,697	4214.3%	1.1665	1.0000	N/A	0.1323	0.0000	0.868	0.835	4.02%	0.1948	
2057	2,833,693	127,999,717	4517.1%	3,121	530,746	23,974,133	4517.1%	1.1665	1.0000	N/A	0.1348	0.0000	0.865	0.832	4.02%	0.1873	
2058	2,351,863	113,567,301															

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 20%) and With 56.66% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors				
	Without Interest			With Interest			Premium Rate Increase	Morbidity Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio		Adverse Selection		Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence		
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.9161
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.8421
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.7709
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.7025
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.6367
2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.5734
2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.5126
2005	2,725,934	-	0.0%	4,305	3,963,924	-	0.0%	-	-	-	-	-	-	-	4.02%	1.4542
2006	35,297,008	955,941	2.7%	25,701	49,343,632	1,336,362	2.7%	1.1665	1.0000	1.0000	0.0233	1.0000	0.977	0.952	4.02%	1.3980
2007	92,657,347	1,107,700	1.2%	51,292	124,524,909	1,488,670	1.2%	1.1849	1.0000	1.0000	0.0232	0.9999	0.977	0.959	4.02%	1.3439
2008	156,992,000	3,578,935	2.3%	78,556	202,832,267	4,623,952	2.3%	1.6415	1.0000	0.9605	0.0267	0.9964	0.973	0.945	4.02%	1.2920
2009	194,990,792	5,345,458	2.7%	84,639	242,190,317	6,639,381	2.7%	1.8274	1.0000	0.9450	0.0252	0.9950	0.975	0.936	4.02%	1.2421
2010	194,715,737	6,263,927	3.2%	81,851	232,502,121	7,479,499	3.2%	1.8274	1.0000	0.9450	0.0252	0.9950	0.975	0.936	4.02%	1.1941
2011	186,112,953	7,304,478	3.9%	78,495	213,641,477	8,384,905	3.9%	1.8274	1.0000	0.9450	0.0259	0.9950	0.974	0.962	4.02%	1.1479
2012	179,900,479	14,514,194	8.1%	76,356	198,529,223	16,017,143	8.1%	1.8274	1.0000	0.9450	0.0272	0.9950	0.973	0.964	4.02%	1.1036
2013	176,623,044	12,916,485	7.3%	73,470	187,379,743	13,703,125	7.3%	1.8274	1.0000	0.9450	0.0287	0.9950	0.971	0.963	4.02%	1.0609
2014	188,712,258	15,976,823	8.5%	73,417	192,468,001	16,294,793	8.5%	1.8274	1.0000	0.9450	0.0302	0.9950	0.970	0.961	4.02%	1.0199
2015	179,882,592	32,537,528	18.1%	71,706	176,176,338	31,902,604	18.1%	1.8274	1.0000	0.9450	0.0320	0.9950	0.968	0.958	4.02%	0.9805
2016	174,678,117	36,438,428	20.9%	70,039	164,648,881	34,346,648	20.9%	1.8274	1.0000	0.9450	0.0338	0.9950	0.966	0.956	4.02%	0.9426
2017	219,230,920	39,574,812	18.1%	68,169	198,659,657	35,861,358	18.1%	1.8274	1.0000	0.9605	0.0358	0.9950	0.964	0.954	4.02%	0.9062
2018	224,370,701	44,253,224	19.7%	66,448	195,459,675	38,551,026	19.7%	1.8274	1.0000	0.9450	0.0379	0.9950	0.962	0.951	4.02%	0.8711
2019	211,859,033	50,421,564	23.8%	64,804	177,427,594	42,227,025	23.8%	1.8274	1.0000	0.9450	0.0426	0.9950	0.957	0.944	4.02%	0.8375
2020	203,860,471	57,498,597	28.2%	63,126	164,130,900	46,292,920	28.2%	1.8274	1.0000	0.9450	0.0452	0.9950	0.955	0.941	4.02%	0.8051
2021	196,526,747	65,702,222	33.4%	61,407	152,111,534	50,853,463	33.4%	1.8274	1.0000	0.9450	0.0480	0.9950	0.952	0.937	4.02%	0.7740
2022	189,252,066	75,215,888	39.7%	59,646	140,819,874	55,967,153	39.7%	1.8274	1.0000	0.9450	0.0509	0.9950	0.949	0.933	4.02%	0.7441
2023	181,809,084	86,167,783	47.4%	57,842	130,053,594	61,638,449	47.4%	1.8274	1.0000	0.9450	0.0539	0.9950	0.946	0.929	4.02%	0.7153
2024	174,236,977	98,612,840	56.6%	55,994	119,820,260	67,814,630	56.6%	1.8274	1.0000	0.9450	0.0571	0.9950	0.943	0.925	4.02%	0.6877
2025	166,549,632	112,530,292	67.6%	54,101	110,107,463	74,394,791	67.6%	1.8274	1.0000	0.9450	0.0605	0.9950	0.940	0.920	4.02%	0.6611
2026	158,831,998	127,910,495	80.5%	52,165	100,947,189	81,294,733	80.5%	1.8274	1.0000	0.9450	0.0642	0.9950	0.937	0.917	4.02%	0.6356
2027	151,015,050	144,673,964	95.8%	50,187	92,269,807	88,395,420	95.8%	1.8274	1.0000	0.9450	0.0676	0.9950	0.932	0.912	4.02%	0.6110
2028	143,091,260	162,618,858	113.6%	48,170	84,049,598	95,519,808	113.6%	1.8274	1.0000	0.9450	0.0713	0.9950	0.929	0.908	4.02%	0.5874
2029	135,100,620	181,607,095	134.4%	46,117	76,289,194	102,550,668	134.4%	1.8274	1.0000	0.9450	0.0751	0.9950	0.925	0.903	4.02%	0.5647
2030	127,122,854	201,389,445	158.4%	44,031	69,010,070	109,326,524	158.4%	1.8274	1.0000	0.9450	0.0789	0.9950	0.922	0.899	4.02%	0.5429
2031	119,149,420	221,458,310	185.9%	41,919	62,181,890	115,575,017	185.9%	1.8274	1.0000	0.9450	0.0828	0.9950	0.917	0.894	4.02%	0.5219
2032	111,198,341	241,339,411	217.0%	39,786	55,789,625	121,083,059	217.0%	1.8274	1.0000	0.9450	0.0867	0.9950	0.913	0.889	4.02%	0.5017
2033	103,354,195	260,706,396	252.2%	37,640	49,850,141	126,744,782	252.2%	1.8274	1.0000	0.9450	0.0905	0.9950	0.910	0.885	4.02%	0.4823
2034	95,647,212	279,109,414	291.8%	35,488	44,350,013	129,418,368	291.8%	1.8274	1.0000	0.9450	0.0944	0.9950	0.906	0.880	4.02%	0.4637
2035	88,068,139	296,010,779	336.1%	33,341	39,257,869	131,950,826	336.1%	1.8274	1.0000	0.9450	0.0982	0.9950	0.902	0.875	4.02%	0.4458
2036	80,707,314	310,990,127	385.3%	31,207	34,586,024	133,270,596	385.3%	1.8274	1.0000	0.9450	0.1019	0.9950	0.898	0.871	4.02%	0.4285
2037	73,621,501	323,869,996	439.9%	29,098	30,330,220	133,426,349	439.9%	1.8274	1.0000	0.9450	0.1056	0.9950	0.894	0.866	4.02%	0.4120
2038	66,828,341	334,048,037	499.9%	27,023	26,467,609	132,300,950	499.9%	1.8274	1.0000	0.9450	0.1090	0.9950	0.891	0.862	4.02%	0.3961
2039	60,336,800	341,054,500	565.3%	24,994	22,973,093	129,855,687	565.3%	1.8274	1.0000	0.9450	0.1125	0.9950	0.888	0.859	4.02%	0.3807
2040	54,199,029	344,848,085	636.3%	23,022	19,838,637	126,225,808	636.3%	1.8274	1.0000	0.9450	0.1157	0.9950	0.884	0.855	4.02%	0.3660
2041	48,439,919	345,365,578	713.0%	21,116	17,045,389	121,529,732	713.0%	1.8274	1.0000	0.9450	0.1189	0.9950	0.881	0.851	4.02%	0.3519
2042	43,074,462	342,751,640	795.7%	19,286	14,571,575	115,948,780	795.7%	1.8274	1.0000	0.9450	0.1219	0.9950	0.878	0.847	4.02%	0.3383
2043	38,108,669	337,225,646	884.9%	17,540	12,393,489	109,670,642	884.9%	1.8274	1.0000	0.9450	0.1249	0.9950	0.875	0.844	4.02%	0.3252
2044	33,537,844	328,855,833	980.6%	15,885	10,485,474	102,815,476	980.6%	1.8274	1.0000	0.9450	0.1274	0.9950	0.873	0.841	4.02%	0.3126
2045	29,366,002	318,014,291	1082.9%	14,326	8,826,345	95,583,456	1082.9%	1.8274	1.0000	0.9450	0.1298	0.9950	0.870	0.838	4.02%	0.3006
2046	25,571,911	305,055,867	1192.9%	12,866	7,388,945	88,145,191	1192.9%	1.8274	1.0000	0.9450	0.1323	0.9950	0.868	0.835	4.02%	0.2899
2047	22,158,988	290,244,827	1309.9%	11,508	6,154,789	80,624,472	1309.9%	1.8274	1.0000	0.9450	0.1348	0.9950	0.865	0.832	4.02%	0.2778
2048	19,102,769	274,097,133	1434.9%	10,253	5,101,312	73,196,453	1434.9%	1.8274	1.0000	0.9450	0.1364	0.9950	0.862	0.830	4.02%	0.2670
2049	16,400,759	256,836,865	1566.0%	9,100	4,210,490	65,936,525	1566.0%	1.8274	1.0000	0.9450	0.1381	0.9950	0.860	0.828	4.02%	0.2567
2050	14,019,366	238,868,271	1703.8%	8,047	3,460,033	58,953,597	1703.8%	1.8274	1.0000	0.9450	0.1395	0.9950	0.857	0.825	4.02%	0.2468
2051	11,830,788	220,723,499	1850.0%	7,090	2,830,767	52,370,120	1850.0%	1.8274	1.0000	0.9450	0.1411	0.9950	0.855	0.824	4.02%	0.2373
2052	10,110,465	202,569,148	2003.6%	6,225	2,306,159	46,205,263	2003.6%	1.8274	1.0000	0.9450	0.1427	0.9950	0.852	0.821	4.02%	0.2281
2053	8,533,097	184,694,424	2164.4%	5,448	1,871,147	40,500,005	2164.4%	1.8274	1.0000	0.9450	0.1441	0.9950	0.850	0.819	4.02%	0.2193
2054	7,172,903	167,375,862	2333.4%	4,754	1,512,096	35,283,956	2333.4%	1.8274	1.0000	0.9450	0.1454	0.9950	0.848	0.817	4.02%	0.2108
2055	6,009,849	150,714,595	2507.8%	4,137	1,217,955	30,543,789	2507.8%	1.8274	1.0000	0.9450	0.1465	0.9950	0.845	0.815	4.02%	0.2027
2056	5,016,884	134,958,030	2690.1%	3,590	977,428	26,293,565	2690.1%	1.8274	1.0000	0.9450	0.1476	0.9950	0.844	0.814	4.02%	0.1948
2057	4,174,128	120,354,934	2883.4%	3,106	781,807	22,542,278	2883.4%	1.8274	1.0000	0.9450	0.1485	0.9950	0.843	0.813	4.02%	0.1873
2058	3,464,376	106,784,494	3082.4%	2,682	623,795	19,227,607	3082.4%	1.8274	1.0000	0.9450	0.1493	0.9950	0.842	0.812	4.02%	0.1801
2059	2,868,607	94,376,727	3290.0%	2,312	496,559	16,336,729	3290.0%	1.8274	1.0000	0.9450	0.1500	0.9950	0.841	0.811	4.02%	0.1731
2060	2,369,626	83,132,482	3508.3%	1,989	394,333	13,834,202	3508.3%	1.8274	1.0000	0.9450	0.1506	0.9950	0.840	0.810	4.02%	0.1664
2061	1,952,979	72,														

Exhibit II
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM

1	Accumulated value of initial earned premium	1,616,594,552	x	58%	=	937,624,840
2a	Accumulated value of earned premium	1,647,375,614				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	30,781,062		85%	=	26,163,903
3	Present value of future projected initial earned premium	1,640,116,565		58%	=	951,267,608
4a	Present value of future projected premium	2,641,709,721				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	1,001,593,156		85%	=	851,354,183
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					2,766,410,533
6a	Accumulated value of incurred claims without the inclusion of active life reserves					75,967,830
6b	Present value of future projected incurred claims without the inclusion of active life reserves					3,581,272,755
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					3,657,240,585
8	Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 20%) and With No Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

Calendar Year	Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
	Without Interest					With Interest					Premium Rate Increase Factor	Morbidity Factor Adverse Selection	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence				Premium Persistence					
1998	-	-	N/A	-	-	-	N/A	-	N/A	-	N/A	-	-	-	-	-	-	4.02%	1.9161
1999	-	-	N/A	-	-	-	N/A	-	N/A	-	N/A	-	-	-	-	-	-	4.02%	1.8421
2000	-	-	N/A	-	-	-	N/A	-	N/A	-	N/A	-	-	-	-	-	-	4.02%	1.7709
2001	-	-	N/A	-	-	-	N/A	-	N/A	-	N/A	-	-	-	-	-	-	4.02%	1.7025
2002	-	-	N/A	-	-	-	N/A	-	N/A	-	N/A	-	-	-	-	-	-	4.02%	1.6367
2003	-	-	N/A	-	-	-	N/A	-	N/A	-	N/A	-	-	-	-	-	-	4.02%	1.5734
2004	-	-	N/A	-	-	-	N/A	-	N/A	-	N/A	-	-	-	-	-	-	4.02%	1.5126
2005	2,432,909	-	0.0%	4,305	3,537,822	-	0.0%	-	-	-	-	-	-	-	-	-	-	4.02%	1.4542
2006	31,361,000	869,722	2.8%	25,701	43,841,269	1,215,832	2.8%	-	-	-	-	-	-	-	-	-	-	4.02%	1.3980
2007	137,367,256	1,001,666	0.7%	51,292	184,611,858	1,346,168	0.7%	-	-	-	-	-	-	-	-	-	-	4.02%	1.3439
2008	161,573,384	2,990,438	1.9%	78,556	208,751,374	3,863,619	1.9%	-	-	-	-	-	-	-	-	-	-	4.02%	1.2920
2009	196,103,065	4,774,957	2.4%	84,639	246,055,947	5,930,785	2.4%	-	-	-	-	-	-	-	-	-	-	4.02%	1.2421
2010	196,857,961	5,036,345	2.6%	81,851	235,060,040	6,013,694	2.6%	-	-	-	-	-	-	-	-	-	-	4.02%	1.1941
2011	184,724,808	5,146,918	2.8%	78,495	212,048,007	5,908,214	2.8%	-	-	-	-	-	-	-	-	-	-	4.02%	1.1479
2012	178,018,428	7,516,617	4.2%	76,356	196,452,286	8,294,965	4.2%	-	-	-	-	-	-	-	-	-	-	4.02%	1.1036
2013	176,102,879	3,627,624	2.1%	73,470	186,827,899	3,848,554	2.1%	-	-	-	-	-	-	-	-	-	-	4.02%	1.0609
2014	186,353,949	920,872	0.5%	73,417	190,062,757	939,199	0.5%	-	-	-	-	-	-	-	-	-	-	4.02%	1.0199
2015	178,410,340	3,544,013	2.0%	71,706	174,928,912	3,474,857	2.0%	1.1665	1.0000	N/A	0.0233	0.0000	0.977	0.987	0.987	0.987	4.02%	0.9805	
2016	169,988,254	12,822,645	7.5%	70,049	160,135,480	12,088,550	7.5%	1.1665	1.0000	N/A	0.0231	0.0000	0.977	0.982	0.982	0.982	4.02%	0.9426	
2017	160,341,527	22,332,151	13.9%	68,415	145,296,078	20,236,641	13.9%	1.1665	1.0000	N/A	0.0233	0.0000	0.977	0.944	0.944	0.944	4.02%	0.9062	
2018	149,742,725	31,466,902	21.0%	66,782	130,447,800	27,412,271	21.0%	1.1665	1.0000	N/A	0.0239	0.0000	0.976	0.934	0.934	0.934	4.02%	0.8711	
2019	142,783,331	39,750,244	27.8%	65,130	119,578,111	33,290,014	27.8%	1.1665	1.0000	N/A	0.0247	0.0000	0.975	0.954	0.954	0.954	4.02%	0.8375	
2020	137,617,963	47,535,657	34.5%	63,443	110,798,136	38,271,619	34.5%	1.1665	1.0000	N/A	0.0259	0.0000	0.974	0.964	0.964	0.964	4.02%	0.8051	
2021	132,757,760	55,572,978	41.9%	61,716	102,754,392	43,013,437	41.9%	1.1665	1.0000	N/A	0.0272	0.0000	0.973	0.965	0.965	0.965	4.02%	0.7740	
2022	127,855,450	64,213,044	50.2%	59,946	95,135,559	47,780,081	50.2%	1.1665	1.0000	N/A	0.0287	0.0000	0.971	0.963	0.963	0.963	4.02%	0.7441	
2023	122,802,161	73,848,984	60.1%	58,133	87,844,139	52,826,435	60.1%	1.1665	1.0000	N/A	0.0303	0.0000	0.970	0.960	0.960	0.960	4.02%	0.7153	
2024	117,669,774	84,744,021	72.0%	56,275	80,919,809	58,277,243	72.0%	1.1665	1.0000	N/A	0.0320	0.0000	0.968	0.958	0.958	0.958	4.02%	0.6877	
2025	112,459,540	97,043,873	86.3%	54,373	74,348,016	64,156,579	86.3%	1.1665	1.0000	N/A	0.0338	0.0000	0.966	0.956	0.956	0.956	4.02%	0.6611	
2026	107,232,832	110,889,437	103.4%	52,427	68,152,848	70,476,838	103.4%	1.1665	1.0000	N/A	0.0358	0.0000	0.964	0.954	0.954	0.954	4.02%	0.6356	
2027	101,932,949	126,346,679	124.0%	50,440	62,280,770	77,197,496	124.0%	1.1665	1.0000	N/A	0.0379	0.0000	0.962	0.951	0.951	0.951	4.02%	0.6110	
2028	96,553,386	143,399,957	148.5%	48,412	56,713,969	84,230,922	148.5%	1.1665	1.0000	N/A	0.0571	0.0000	0.943	0.925	0.925	0.925	4.02%	0.6337	
2029	91,151,996	161,976,551	177.7%	46,349	51,472,097	91,465,609	177.7%	1.1665	1.0000	N/A	0.0426	0.0000	0.957	0.944	0.944	0.944	4.02%	0.5647	
2030	85,747,447	181,966,285	212.2%	44,253	46,548,965	98,782,443	212.2%	1.1665	1.0000	N/A	0.0452	0.0000	0.955	0.941	0.941	0.941	4.02%	0.5429	
2031	80,350,350	203,175,035	252.9%	42,130	41,933,369	106,033,312	252.9%	1.1665	1.0000	N/A	0.0480	0.0000	0.952	0.937	0.937	0.937	4.02%	0.5219	
2032	74,957,947	225,264,266	300.5%	39,986	37,607,357	113,017,954	300.5%	1.1665	1.0000	N/A	0.0509	0.0000	0.949	0.933	0.933	0.933	4.02%	0.5017	
2033	69,665,744	247,822,103	355.7%	37,829	33,601,415	119,530,386	355.7%	1.1665	1.0000	N/A	0.0540	0.0000	0.946	0.929	0.929	0.929	4.02%	0.4823	
2034	64,447,037	270,398,204	419.6%	35,667	29,883,013	125,379,126	419.6%	1.1665	1.0000	N/A	0.0571	0.0000	0.943	0.925	0.925	0.925	4.02%	0.4637	
2035	59,234,933	292,578,009	493.2%	33,509	26,444,895	130,420,622	493.2%	1.1665	1.0000	N/A	0.0605	0.0000	0.939	0.921	0.921	0.921	4.02%	0.4458	
2036	54,356,117	313,902,189	577.5%	31,364	23,293,576	134,518,520	577.5%	1.1665	1.0000	N/A	0.0640	0.0000	0.936	0.916	0.916	0.916	4.02%	0.4285	
2037	49,576,348	333,853,497	673.4%	29,244	20,424,217	137,539,302	673.4%	1.1665	1.0000	N/A	0.0676	0.0000	0.932	0.912	0.912	0.912	4.02%	0.4120	
2038	44,989,105	351,935,943	782.3%	27,159	17,818,100	139,385,521	782.3%	1.1665	1.0000	N/A	0.0713	0.0000	0.929	0.907	0.907	0.907	4.02%	0.3961	
2039	40,613,172	367,616,712	905.2%	25,120	15,463,368	139,969,185	905.2%	1.1665	1.0000	N/A	0.0751	0.0000	0.925	0.903	0.903	0.903	4.02%	0.3807	
2040	36,474,090	380,467,615	1043.1%	23,138	13,350,724	139,263,734	1043.1%	1.1665	1.0000	N/A	0.0789	0.0000	0.921	0.898	0.898	0.898	4.02%	0.3660	
2041	32,593,726	390,152,155	1197.0%	21,222	11,469,315	137,289,556	1197.0%	1.1665	1.0000	N/A	0.0828	0.0000	0.917	0.894	0.894	0.894	4.02%	0.3519	
2042	28,979,831	396,418,194	1367.9%	19,383	9,803,530	134,103,533	1367.9%	1.1665	1.0000	N/A	0.0867	0.0000	0.913	0.889	0.889	0.889	4.02%	0.3383	
2043	25,635,207	399,147,884	1557.0%	17,628	8,336,939	129,808,647	1557.0%	1.1665	1.0000	N/A	0.0905	0.0000	0.909	0.885	0.885	0.885	4.02%	0.3252	
2044	22,557,534	398,330,808	1765.8%	15,964	7,052,524	124,536,553	1765.8%	1.1665	1.0000	N/A	0.0944	0.0000	0.906	0.880	0.880	0.880	4.02%	0.3126	
2045	19,747,136	394,025,034	1995.4%	14,398	5,935,266	118,429,503	1995.4%	1.1665	1.0000	N/A	0.0981	0.0000	0.902	0.875	0.875	0.875	4.02%	0.3006	
2046	17,192,964	386,418,261	2247.5%	12,930	4,967,867	111,654,668	2247.5%	1.1665	1.0000	N/A	0.1019	0.0000	0.898	0.871	0.871	0.871	4.02%	0.2899	
2047	14,893,878	375,781,913	2523.1%	11,566	4,137,235	104,385,041	2523.1%	1.1665	1.0000	N/A	0.1055	0.0000	0.894	0.866	0.866	0.866	4.02%	0.2778	
2048	12,841,186	362,441,680	2822.5%	10,305	3,429,183	96,798,482	2822.5%	1.1665	1.0000	N/A	0.1091	0.0000	0.891	0.862	0.862	0.862	4.02%	0.2670	
2049	11,024,648	346,796,993	3145.7%	9,146	2,830,306	89,031,567	3145.7%	1.1665	1.0000	N/A	0.1125	0.0000	0.888	0.859	0.859	0.859	4.02%	0.2567	
2050	9,423,064	329,244,460	3494.0%	8,087	2,325,648	81,258,784	3494.0%	1.1665	1.0000	N/A	0.1158	0.0000	0.884	0.855	0.855	0.855	4.02%	0.2468	
2051	8,018,407	310,183,934	3868.4%	7,126	1,902,493	73,596,014	3868.4%	1.1665	1.0000	N/A	0.1189	0.0000	0.881	0.851	0.851	0.851	4.02%	0.2373	
2052	6,794,264	290,044,966	4269.0%	6,256	1,549,746	66,158,169	4269.0%	1.1665	1.0000	N/A	0.1220	0.0000	0.878	0.847	0.847	0.847	4.02%	0.2281	
2053	5,733,273	269,228,193	4695.9%	5,475	1,257,199	59,036,229	4695.9%	1.1665	1.0000	N/A	0.1249	0.0000	0.875	0.844	0.844	0.844	4.02%	0.2193	
2054	4,819,226	248,241,479	5151.1%	4,778	1,015,925	52,330,971	5151.1%	1.1665	1.0000	N/A	0.1273	0.0000	0.873	0.841	0.841	0.841	4.02%	0.2108	
2055	4,037,169	227,463,257	5634.2%	4,158	818,172	46,097,657	5634.2%	1.1665	1.0000	N/A	0.1298	0.0000	0.870	0.838	0.838	0.838	4.02%	0.2027	
2056	3,369,379	207,077,958	6145.9%	3,608	656,449	40,344,526	6145.9%	1.1665	1.0000	N/A	0.1323	0.0000	0.868	0.835	0.835	0.835	4.02%	0.1948	
2057	2,803,214	187,147,356	6676.2%	3,122	525,037	35,052,387	6676.2%	1.1665	1.0000	N/A	0.1348	0.0000	0.865	0.832	0.832	0.832	4.02%	0.1873	
2058	2,326,678	168,091,702	7224.5%	2,696	418,942	30,266,578	7224.5%	1.1665	1.0000	N/A	0.1								

Attachment 1

Metropolitan Life Insurance Company

Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 20% and With 56.66% Future Increase)

Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

	Calendar Year	Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors						
		Without Interest					With Interest					Premium Rate Increase Factor	Morbidity Factor Adverse Selection	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor			
		Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence				Premium Persistence								
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	N/A	-	-	-	-	-	-	-	-	-	4.02%	1.9161	
	1999	-	-	N/A	-	-	-	N/A	-	-	N/A	-	-	-	-	-	-	-	-	-	4.02%	1.8421	
	2000	-	-	N/A	-	-	-	N/A	-	-	N/A	-	-	-	-	-	-	-	-	-	4.02%	1.7709	
	2001	-	-	N/A	-	-	-	N/A	-	-	N/A	-	-	-	-	-	-	-	-	-	4.02%	1.7025	
	2002	-	-	N/A	-	-	-	N/A	-	-	N/A	-	-	-	-	-	-	-	-	-	4.02%	1.6367	
	2003	-	-	N/A	-	-	-	N/A	-	-	N/A	-	-	-	-	-	-	-	-	-	4.02%	1.5734	
	2004	-	-	N/A	-	-	-	N/A	-	-	N/A	-	-	-	-	-	-	-	-	-	4.02%	1.5126	
	2005	2,432,909	-	0.0%	4,305	3,537,822	-	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	4.02%	1,4542	
	2006	31,361,000	869,722	2.8%	25,701	43,841,269	1,215,832	2.8%	-	-	-	-	-	-	-	-	-	-	-	-	4.02%	1,3980	
	2007	137,367,256	1,001,666	0.7%	51,292	184,611,858	1,346,168	0.7%	-	-	-	-	-	-	-	-	-	-	-	-	4.02%	1,3439	
	2008	161,573,384	2,990,438	1.9%	78,556	208,751,374	3,863,619	1.9%	-	-	-	-	-	-	-	-	-	-	-	-	4.02%	1,2920	
	2009	198,103,065	4,774,957	2.4%	84,639	246,055,947	5,930,785	2.4%	-	-	-	-	-	-	-	-	-	-	-	-	4.02%	1,2421	
	2010	196,857,961	5,038,345	2.6%	81,851	235,060,040	6,013,694	2.6%	-	-	-	-	-	-	-	-	-	-	-	-	4.02%	1,1941	
	2011	184,724,808	5,146,918	2.8%	78,495	212,048,007	5,908,214	2.8%	-	-	-	-	-	-	-	-	-	-	-	-	4.02%	1,1479	
2012	178,018,428	7,516,617	4.2%	76,356	196,452,286	8,294,965	4.2%	-	-	-	-	-	-	-	-	-	-	-	-	4.02%	1,1036		
2013	176,102,879	3,627,624	2.1%	73,470	186,827,899	3,848,554	2.1%	-	-	-	-	-	-	-	-	-	-	-	-	4.02%	1,0609		
2014	186,353,949	920,872	0.5%	73,417	190,062,757	939,199	0.5%	-	-	-	-	-	-	-	-	-	-	-	-	4.02%	1,0199		
Projected Future Experience	2015	178,410,340	3,544,013	2.0%	71,706	174,328,912	3,474,857	2.0%	1.1665	1.0000	1.0000	0.0233	1.0000	0.9777	0.9577	0.9857	0.9426	0.9852	0.9999	0.9777	0.9577	4.02%	0.9805
	2016	172,274,336	12,801,277	7.4%	70,039	162,384,776	12,086,408	7.4%	1.1849	1.0000	1.0000	0.0232	0.9999	0.9777	0.9577	0.9857	0.9426	0.9852	0.9999	0.9777	0.9577	4.02%	0.9426
	2017	215,940,960	21,372,250	9.9%	68,169	195,678,407	19,366,811	9.9%	1.6415	1.0000	0.9605	0.0267	0.9964	0.973	0.944	0.9062	0.927	0.944	0.9605	0.973	0.944	4.02%	0.9062
	2018	220,576,247	29,587,541	13.4%	66,448	192,154,151	25,775,073	13.4%	1.8274	1.0000	0.9450	0.0252	0.9950	0.975	0.934	0.8711	0.927	0.934	0.9450	0.975	0.934	4.02%	0.8711
	2019	210,324,818	37,376,161	17.8%	64,804	176,142,720	31,301,768	17.8%	1.8274	1.0000	0.9450	0.0247	0.9950	0.975	0.954	0.8375	0.927	0.954	0.9450	0.975	0.954	4.02%	0.8375
	2020	202,716,051	44,696,590	22.0%	63,126	163,209,511	35,985,846	22.0%	1.8274	1.0000	0.9450	0.0259	0.9950	0.974	0.964	0.8051	0.927	0.964	0.9450	0.974	0.964	4.02%	0.8051
	2021	195,556,802	52,253,882	26.7%	61,408	151,360,797	40,444,460	26.7%	1.8274	1.0000	0.9450	0.0272	0.9950	0.973	0.965	0.7740	0.927	0.965	0.9450	0.973	0.965	4.02%	0.7740
	2022	188,335,529	60,377,919	32.1%	59,646	140,137,990	44,926,416	32.1%	1.8274	1.0000	0.9450	0.0287	0.9950	0.971	0.963	0.7441	0.927	0.963	0.9450	0.971	0.963	4.02%	0.7441
	2023	180,891,859	69,438,354	38.4%	57,842	129,397,475	49,671,376	38.4%	1.8274	1.0000	0.9450	0.0303	0.9950	0.970	0.960	0.7153	0.927	0.960	0.9450	0.970	0.960	4.02%	0.7153
	2024	173,331,674	79,682,685	46.0%	55,993	119,197,696	54,796,635	46.0%	1.8274	1.0000	0.9450	0.0320	0.9950	0.968	0.958	0.6877	0.927	0.958	0.9450	0.968	0.958	4.02%	0.6877
	2025	165,656,818	91,247,928	55.1%	54,101	109,517,216	60,324,828	55.1%	1.8274	1.0000	0.9450	0.0338	0.9950	0.966	0.956	0.6611	0.927	0.956	0.9450	0.966	0.956	4.02%	0.6611
	2026	157,957,695	104,266,565	66.0%	52,165	100,391,517	66,267,609	66.0%	1.8274	1.0000	0.9450	0.0358	0.9950	0.964	0.954	0.6356	0.927	0.954	0.9450	0.964	0.954	4.02%	0.6356
	2027	150,150,783	118,800,623	79.1%	50,187	91,741,742	72,586,875	79.1%	1.8274	1.0000	0.9450	0.0379	0.9950	0.962	0.951	0.6110	0.927	0.951	0.9450	0.962	0.951	4.02%	0.6110
	2028	142,226,500	134,835,395	94.8%	48,170	83,541,651	83,541,651	94.8%	1.8274	1.0000	0.9450	0.0402	0.9950	0.960	0.947	0.5874	0.927	0.947	0.9450	0.960	0.947	4.02%	0.5874
	2029	134,270,063	152,302,501	113.4%	46,117	75,820,191	88,002,825	113.4%	1.8274	1.0000	0.9450	0.0426	0.9950	0.957	0.944	0.5647	0.927	0.944	0.9450	0.957	0.944	4.02%	0.5647
	2030	126,308,975	171,098,349	135.5%	44,031	68,568,247	92,882,662	135.5%	1.8274	1.0000	0.9450	0.0452	0.9950	0.955	0.941	0.5429	0.927	0.941	0.9450	0.955	0.941	4.02%	0.5429
	2031	118,358,863	191,040,406	161.4%	41,919	61,769,312	99,700,473	161.4%	1.8274	1.0000	0.9450	0.0480	0.9950	0.952	0.937	0.5219	0.927	0.937	0.9450	0.952	0.937	4.02%	0.5219
	2032	110,415,665	211,810,358	191.8%	39,786	55,396,947	106,267,956	191.8%	1.8274	1.0000	0.9450	0.0509	0.9950	0.949	0.933	0.5017	0.927	0.933	0.9450	0.949	0.933	4.02%	0.5017
	2033	102,620,067	233,020,928	227.1%	37,639	49,496,054	112,391,434	227.1%	1.8274	1.0000	0.9450	0.0540	0.9950	0.946	0.929	0.4823	0.927	0.929	0.9450	0.946	0.929	4.02%	0.4823
	2034	94,932,729	254,246,671	267.8%	35,488	44,016,719	117,690,658	267.8%	1.8274	1.0000	0.9450	0.0571	0.9950	0.943	0.925	0.4637	0.927	0.925	0.9450	0.943	0.925	4.02%	0.4637
	2035	87,387,692	275,103,787	314.8%	33,341	38,954,251	122,631,250	314.8%	1.8274	1.0000	0.9450	0.0605	0.9950	0.939	0.921	0.4458	0.927	0.921	0.9450	0.939	0.921	4.02%	0.4458
	2036	80,068,452	295,154,381	368.6%	31,207	34,312,248	126,484,402	368.6%	1.8274	1.0000	0.9450	0.0640	0.9950	0.936	0.916	0.4285	0.927	0.916	0.9450	0.936	0.916	4.02%	0.4285
	2037	73,027,687	313,914,097	429.9%	29,097	30,085,583	129,324,768	429.9%	1.8274	1.0000	0.9450	0.0676	0.9950	0.932	0.912	0.4120	0.927	0.912	0.9450	0.932	0.912	4.02%	0.4120
	2038	66,270,518	330,916,569	499.3%	27,023	26,246,682	131,060,720	499.3%	1.8274	1.0000	0.9450	0.0713	0.9950	0.929	0.907	0.3961	0.927	0.907	0.9450	0.929	0.907	4.02%	0.3961
	2039	59,824,616	345,660,804	577.8%	24,994	22,778,080	131,609,526	577.8%	1.8274	1.0000	0.9450	0.0751	0.9950	0.925	0.903	0.3807	0.927	0.903	0.9450	0.925	0.903	4.02%	0.3807
	2040	53,727,604	357,744,187	665.8%	23,022	19,666,081	130,946,207	665.8%	1.8274	1.0000	0.9450	0.0789	0.9950	0.921	0.898	0.3660	0.927	0.898	0.9450	0.921	0.898	4.02%	0.3660
	2041	48,011,693	368,850,318	764.1%	21,116	16,894,701	129,099,537	764.1%	1.8274	1.0000	0.9450	0.0828	0.9950	0.917	0.894	0.3519	0.927	0.894	0.9450	0.917	0.894	4.02%	0.3519
	2042	42,888,299	372,742,117	873.2%	19,286	14,440,941	126,094,199	873.2%	1.8274	1.0000	0.9450	0.0867	0.9950	0.913	0.889	0.3383	0.927	0.889	0.9450	0.913	0.889	4.02%	0.3383
	2043	37,761,552	375,308,776	993.9%	17,540	12,280,601	122,055,825	993.9%	1.8274	1.0000	0.9450	0.0905	0.9950	0.909	0.885	0.3252	0.927	0.885	0.9450	0.909	0.885	4.02%	0.3252
	2044	33,228,033	374,540,501	1127.2%	15,885	10,388,613	117,098,607	1127.2%	1.8274	1.0000	0.9450	0.0944	0.9950	0.906	0.880	0.3126	0.927	0.880	0.9450	0.906	0.880	4.02%	0.3126
	2045	29,088,219	370,491,889	1273.7%	14,326	8,742,854	111,356,301	1273.7%	1.8274	1.0000	0.9450	0.0981	0.9950	0.902	0.875	0.3006	0.927	0.875	0.9450	0.902	0.875	4.02%	0.3006
	2046	25,325,835	363,339,430	1434.7%	12,866	7,317,642	104,986,093	1434.7%	1.8274	1.0000	0.9450	0.1019	0.9950	0.898	0.871	0.2899	0.927	0.871	0.9450	0.898	0.871	4.02%	0.2899
	2047	21,839,200	353,338,338	1610.5%	11,508	6,004,291	98,150,844	1610.5%	1.8274	1.0000	0.9450	0.1055	0.9950	0.894	0.866	0.2778	0.927	0.866	0.9450	0.894	0.866	4.02%	0.2778
	2048	18,915,515	340,794,851	1801.7%	10,253	5,051,306	91,007,790	1801.7%	1.8274	1.0000	0.9450	0.1091	0.9950	0.891	0.862	0.2670	0.927	0.862	0.9450	0.891	0.862	4.02%	0.2670

Attachment 2
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increase of 20% and With No Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM)

Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors				
	Without Interest			With Interest			Premium Rate Increase Factor	Morbidity Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio		Adverse Selection		Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence		
1998	-	-	N/A	-	-	-	N/A	-	N/A	N/A	0.0232	0.0000	0.9777	0.9797	4.02%	1.9161
1999	-	-	N/A	-	-	-	N/A	-	N/A	N/A	0.0229	0.0000	0.9777	0.9797	4.02%	1.8421
2000	-	-	N/A	-	-	-	N/A	-	N/A	N/A	0.0232	0.0000	0.9777	0.9797	4.02%	1.7709
2001	-	-	N/A	-	-	-	N/A	-	N/A	N/A	0.0236	0.0000	0.976	0.972	4.02%	1.7025
2002	-	-	N/A	-	-	-	N/A	-	N/A	N/A	0.0284	0.0000	0.972	0.968	4.02%	1.6367
2003	-	-	N/A	-	-	-	N/A	-	N/A	N/A	0.0300	0.0000	0.970	0.964	4.02%	1.5734
2004	-	-	N/A	-	-	-	N/A	-	N/A	N/A	0.0317	0.0000	0.968	0.961	4.02%	1.5126
2005	-	-	N/A	-	-	-	N/A	-	N/A	N/A	0.0335	0.0000	0.967	0.959	4.02%	1.4542
2006	581,154	-	0.0%	672	812,428	-	0.0%	-	1.6665	1.0000	0.0355	0.0000	0.964	0.956	4.02%	1.3980
2007	2,481,400	8,959	0.4%	1,706	3,334,825	12,040	0.4%	-	1.6665	1.0000	0.0376	0.0000	0.962	0.953	4.02%	1.3439
2008	4,451,399	-	0.0%	2,626	5,751,168	-	0.0%	-	1.6665	1.0000	0.0423	0.0000	0.973	0.968	4.02%	1.2920
2009	5,803,504	-	0.0%	2,906	7,206,302	-	0.0%	-	1.6665	1.0000	0.0450	0.0000	0.955	0.944	4.02%	1.2421
2010	5,656,418	78,735	1.4%	2,801	6,754,097	94,015	1.4%	-	1.6665	1.0000	0.0477	0.0000	0.952	0.940	4.02%	1.1941
2011	5,376,593	251,361	4.7%	2,700	6,171,861	288,541	4.7%	-	1.6665	1.0000	0.0506	0.0000	0.949	0.936	4.02%	1.1479
2012	5,141,920	227,893	4.4%	2,594	5,674,368	251,492	4.4%	-	1.6665	1.0000	0.0537	0.0000	0.946	0.932	4.02%	1.1036
2013	4,975,558	75,146	1.5%	2,467	5,278,579	79,723	1.5%	-	1.6665	1.0000	0.0570	0.0000	0.943	0.928	4.02%	1.0609
2014	5,337,190	442,902	8.3%	2,502	5,443,410	451,716	8.3%	-	1.6665	1.0000	0.0603	0.0000	0.940	0.924	4.02%	1.0199
2015	5,227,708	1,007,761	19.3%	2,444	5,125,596	988,096	19.3%	-	1.6665	1.0000	0.0638	0.0000	0.936	0.919	4.02%	0.9805
2016	5,085,171	1,115,797	21.9%	2,389	4,793,252	1,051,744	21.9%	-	1.6665	1.0000	0.0675	0.0000	0.932	0.905	4.02%	0.9426
2017	4,945,421	1,249,903	25.3%	2,333	4,481,373	1,132,620	25.3%	-	1.6665	1.0000	0.0716	0.0000	0.927	0.900	4.02%	0.9062
2018	4,806,392	1,409,244	29.3%	2,278	4,187,070	1,227,657	29.3%	-	1.6665	1.0000	0.0760	0.0000	0.921	0.895	4.02%	0.8711
2019	4,666,421	1,603,815	34.4%	2,222	3,908,031	1,343,162	34.4%	-	1.6665	1.0000	0.0806	0.0000	0.915	0.890	4.02%	0.8375
2020	4,623,917	1,829,554	40.4%	2,165	3,642,269	1,473,000	40.4%	-	1.6665	1.0000	0.0854	0.0000	0.909	0.884	4.02%	0.8051
2021	4,377,887	2,092,842	47.8%	2,106	3,388,481	1,619,858	47.8%	-	1.6665	1.0000	0.0904	0.0000	0.903	0.878	4.02%	0.7740
2022	4,228,120	2,402,382	56.8%	2,047	3,146,088	1,787,581	56.8%	-	1.6665	1.0000	0.0955	0.0000	0.897	0.872	4.02%	0.7441
2023	4,074,634	2,760,721	67.8%	1,985	2,914,710	1,974,828	67.8%	-	1.6665	1.0000	0.1007	0.0000	0.891	0.866	4.02%	0.7153
2024	3,917,463	3,170,534	80.9%	1,922	2,693,983	2,180,331	80.9%	-	1.6665	1.0000	0.1060	0.0000	0.885	0.860	4.02%	0.6877
2025	3,756,658	3,633,365	96.7%	1,858	2,483,561	2,402,050	96.7%	-	1.6665	1.0000	0.1113	0.0000	0.879	0.854	4.02%	0.6611
2026	3,592,507	4,145,190	115.4%	1,792	2,283,252	2,634,515	115.4%	-	1.6665	1.0000	0.1167	0.0000	0.873	0.848	4.02%	0.6356
2027	3,425,218	4,709,551	137.5%	1,725	2,092,800	2,877,524	137.5%	-	1.6665	1.0000	0.1222	0.0000	0.867	0.842	4.02%	0.6110
2028	3,255,210	5,316,988	163.3%	1,656	1,912,060	3,123,116	163.3%	-	1.6665	1.0000	0.1277	0.0000	0.861	0.836	4.02%	0.5874
2029	3,083,136	5,958,537	193.3%	1,586	1,740,998	3,364,692	193.3%	-	1.6665	1.0000	0.1333	0.0000	0.855	0.830	4.02%	0.5647
2030	2,909,645	6,642,131	228.3%	1,515	1,579,533	3,605,756	228.3%	-	1.6665	1.0000	0.1390	0.0000	0.849	0.824	4.02%	0.5429
2031	2,735,319	7,336,831	268.2%	1,442	1,427,513	3,828,957	268.2%	-	1.6665	1.0000	0.1447	0.0000	0.843	0.819	4.02%	0.5219
2032	2,560,884	8,030,106	313.6%	1,369	1,284,828	4,028,807	313.6%	-	1.6665	1.0000	0.1505	0.0000	0.837	0.813	4.02%	0.5017
2033	2,387,278	8,714,303	365.0%	1,296	1,151,440	4,203,112	365.0%	-	1.6665	1.0000	0.1564	0.0000	0.831	0.807	4.02%	0.4823
2034	2,215,468	9,364,431	422.7%	1,222	1,027,275	4,342,130	422.7%	-	1.6665	1.0000	0.1623	0.0000	0.825	0.801	4.02%	0.4637
2035	2,046,325	9,969,381	487.2%	1,148	912,177	4,443,987	487.2%	-	1.6665	1.0000	0.1682	0.0000	0.819	0.795	4.02%	0.4458
2036	1,880,845	10,500,348	558.3%	1,075	806,011	4,499,782	558.3%	-	1.6665	1.0000	0.1741	0.0000	0.813	0.790	4.02%	0.4285
2037	1,720,199	10,954,423	636.8%	1,002	708,679	4,512,948	636.8%	-	1.6665	1.0000	0.1800	0.0000	0.807	0.784	4.02%	0.4120
2038	1,565,334	11,322,547	723.3%	931	619,956	4,484,336	723.3%	-	1.6665	1.0000	0.1858	0.0000	0.801	0.780	4.02%	0.3961
2039	1,417,088	11,572,748	816.7%	861	539,553	4,406,296	816.7%	-	1.6665	1.0000	0.1916	0.0000	0.795	0.776	4.02%	0.3807
2040	1,276,141	11,718,224	918.3%	793	467,110	4,289,258	918.3%	-	1.6665	1.0000	0.1974	0.0000	0.789	0.770	4.02%	0.3660
2041	1,143,086	11,743,075	1027.3%	728	402,237	4,132,238	1027.3%	-	1.6665	1.0000	0.2032	0.0000	0.783	0.766	4.02%	0.3519
2042	1,018,476	11,657,808	1144.6%	665	344,538	3,943,697	1144.6%	-	1.6665	1.0000	0.2090	0.0000	0.777	0.760	4.02%	0.3383
2043	902,563	11,471,065	1270.9%	605	293,526	3,730,556	1270.9%	-	1.6665	1.0000	0.2147	0.0000	0.771	0.754	4.02%	0.3252
2044	795,500	11,194,495	1407.2%	548	248,710	3,499,915	1407.2%	-	1.6665	1.0000	0.2204	0.0000	0.765	0.748	4.02%	0.3126
2045	697,224	10,821,733	1552.1%	495	209,560	3,252,617	1552.1%	-	1.6665	1.0000	0.2261	0.0000	0.759	0.742	4.02%	0.3006
2046	607,473	10,364,342	1706.1%	445	175,528	2,994,753	1706.1%	-	1.6665	1.0000	0.2317	0.0000	0.753	0.736	4.02%	0.2899
2047	526,335	9,843,598	1870.2%	398	146,206	2,734,364	1870.2%	-	1.6665	1.0000	0.2373	0.0000	0.747	0.730	4.02%	0.2778
2048	453,693	9,264,983	2042.1%	355	121,157	2,474,174	2042.1%	-	1.6665	1.0000	0.2428	0.0000	0.741	0.724	4.02%	0.2670
2049	389,199	8,637,333	2219.3%	315	99,917	2,217,422	2219.3%	-	1.6665	1.0000	0.2483	0.0000	0.735	0.718	4.02%	0.2567
2050	332,249	7,983,276	2402.8%	279	82,000	1,970,303	2402.8%	-	1.6665	1.0000	0.2538	0.0000	0.729	0.712	4.02%	0.2468
2051	282,257	7,326,988	2595.9%	246	66,970	1,738,443	2595.9%	-	1.6665	1.0000	0.2592	0.0000	0.723	0.706	4.02%	0.2373
2052	238,635	6,683,612	2800.8%	217	54,432	1,524,507	2800.8%	-	1.6665	1.0000	0.2646	0.0000	0.717	0.700	4.02%	0.2281
2053	200,773	6,058,593	3017.6%	190	44,026	1,328,335	3017.6%	-	1.6665	1.0000	0.2700	0.0000	0.711	0.694	4.02%	0.2193
2054	168,128	5,458,625	3246.7%	166	35,443	1,150,715	3246.7%	-	1.6665	1.0000	0.2754	0.0000	0.705	0.688	4.02%	0.2108
2055	140,163	4,884,492	3484.9%	145	28,405	989,890	3484.9%	-	1.6665	1.0000	0.2808	0.0000	0.700	0.682	4.02%	0.2027
2056	116,306	4,338,627	3730.3%	126	22,660	845,285	3730.3%	-	1.6665	1.0000	0.2861	0.0000	0.694	0.676	4.02%	0.1948
2057	96,116	3,836,734	3991.8%	109	18,002	718,614	3991.8%	-	1.6665	1.0000	0.2914	0.0000	0.688	0.669	4.02%	0.1873
2058	79,123	3,368,850	4257.7%	95	14,247	606,595	4257.7%	-	1.6665	1.0000	0.2967	0.0000	0.682	0.670	4.02%	0.1801
2059	64,933	2,946,594	4537.9%	82	11,240	510,059	4537.9%	-	1.6665	1.0000	0.3019	0.0000	0.676	0.662	4.02%	0.1731
2060	53,103	2,569,059	4837.9%	71	8,837	427,521	4837.9%	-	1.6665	1.0000	0.3071	0.0000	0.670	0.655	4.02%	0.1664
2061	43,258	2,225,980	5145.8%	61	6,920	356,113	5145.8%	-	1.6665	1.0000	0.3123	0.0000	0.664	0.649	4.02%	0.1600
2062	35,096	1,926,776	5490.0%	53	5,398	296,334	5490.0%	-	1.6665	1.0000	0.3175	0.0000	0.658	0.642	4.02%	0.1538
2063	28,368	1,661,847	5858.1%	45	4,194	245,711	5858.1%	-	1.6665	1.0000	0.3227	0.0000	0.652	0.636	4.02%	0.1479
2064	22,836	1,423,346	6232.9%	39	3,246	202,314	6232.9%	-	1.6665	1.0000	0.3278	0.0000	0.646	0.630	4.02%	0.1421
2065	18,321	1														

Attachment 2
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increase of 20% and With 56.66% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

Calendar Year	Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
	Without Interest					With Interest					Premium Rate Increase Factor	Morbidity Factor Adverse Selection	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Persistency	Policy Lapse & Mortality	Policy Shock Lapse				Policy Persistency	Premium Persistency				
1998	-	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	4.02%	1.9161
1999	-	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	4.02%	1.8421
2000	-	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	4.02%	1.7709
2001	-	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	4.02%	1.7025
2002	-	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	4.02%	1.6367
2003	-	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	4.02%	1.5734
2004	-	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	4.02%	1.5126
2005	-	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	4.02%	1.4542
2006	581,154	-	0.0%	672	812,428	-	0.0%	-	-	-	-	-	-	-	-	-	-	4.02%	1.3980
2007	2,481,400	8,959	0.4%	1,706	3,334,825	12,040	0.4%	-	-	-	-	-	-	-	-	-	-	4.02%	1.3439
2008	4,451,399	-	0.0%	2,626	5,751,168	-	0.0%	-	-	-	-	-	-	-	-	-	-	4.02%	1.2920
2009	5,903,504	-	0.0%	2,906	7,208,302	-	0.0%	-	-	-	-	-	-	-	-	-	-	4.02%	1.2421
2010	5,656,419	78,735	1.4%	2,801	6,754,097	94,015	1.4%	-	-	-	-	-	-	-	-	-	-	4.02%	1.1941
2011	5,376,593	251,361	4.7%	2,700	6,171,861	288,541	4.7%	-	-	-	-	-	-	-	-	-	-	4.02%	1.1479
2012	5,141,920	227,893	4.4%	2,594	5,674,368	251,492	4.4%	-	-	-	-	-	-	-	-	-	-	4.02%	1.1036
2013	4,975,558	75,146	1.5%	2,467	5,278,579	79,723	1.5%	-	-	-	-	-	-	-	-	-	-	4.02%	1.0609
2014	5,337,190	442,902	8.3%	2,502	5,443,410	451,716	8.3%	-	-	-	-	-	-	-	-	-	-	4.02%	1.0199
2015	5,227,708	1,007,761	19.3%	2,444	5,125,696	988,096	19.3%	1.1665	1.0000	1.0000	0.0232	1.0000	0.9777	0.9799	0.9799	0.9799	4.02%	0.9805	
2016	5,156,598	1,113,938	21.6%	2,389	4,860,579	1,049,991	21.6%	1.0000	1.0000	1.0000	0.0231	0.9999	0.9777	0.9777	0.9777	0.9777	4.02%	0.9426	
2017	6,660,276	1,196,178	18.0%	2,324	6,035,318	1,083,937	18.0%	1.6415	1.0000	0.9605	0.0285	0.9564	0.973	0.973	0.973	0.973	4.02%	0.9062	
2018	7,079,982	1,325,077	18.7%	2,266	6,167,700	1,154,336	18.7%	1.8274	1.0000	0.9450	0.0250	0.9505	0.975	0.975	0.975	0.975	4.02%	0.8711	
2019	6,873,800	1,508,027	21.9%	2,211	5,756,666	1,262,942	21.9%	1.8274	1.0000	0.9450	0.0245	0.9505	0.976	0.976	0.976	0.976	4.02%	0.8375	
2020	6,663,887	1,720,284	25.8%	2,154	5,365,188	1,385,025	25.8%	1.8274	1.0000	0.9450	0.0257	0.9505	0.974	0.969	0.969	0.969	4.02%	0.8051	
2021	6,448,780	1,967,847	30.5%	2,096	4,991,351	1,523,112	30.5%	1.8274	1.0000	0.9450	0.0270	0.9505	0.973	0.968	0.968	0.968	4.02%	0.7740	
2022	6,228,167	2,258,859	36.3%	2,036	4,634,297	1,680,817	36.3%	1.8274	1.0000	0.9450	0.0284	0.9505	0.972	0.966	0.966	0.966	4.02%	0.7441	
2023	6,002,078	2,595,837	43.2%	1,975	4,293,470	1,856,881	43.2%	1.8274	1.0000	0.9450	0.0300	0.9505	0.970	0.964	0.964	0.964	4.02%	0.7153	
2024	5,770,560	2,981,174	51.7%	1,913	3,968,331	2,050,110	51.7%	1.8274	1.0000	0.9450	0.0317	0.9505	0.968	0.961	0.961	0.961	4.02%	0.6877	
2025	5,533,689	3,416,362	61.7%	1,849	3,658,371	2,258,588	61.7%	1.8274	1.0000	0.9450	0.0335	0.9505	0.967	0.959	0.959	0.959	4.02%	0.6611	
2026	5,291,887	3,897,618	73.7%	1,783	3,363,309	2,477,169	73.7%	1.8274	1.0000	0.9450	0.0355	0.9505	0.964	0.956	0.956	0.956	4.02%	0.6356	
2027	5,045,466	4,428,273	87.8%	1,716	3,082,767	2,705,664	87.8%	1.8274	1.0000	0.9450	0.0376	0.9505	0.962	0.953	0.953	0.953	4.02%	0.6110	
2028	4,795,038	4,999,431	104.3%	1,648	2,816,531	3,235,898	104.3%	1.8274	1.0000	0.9450	0.0399	0.9505	0.960	0.950	0.950	0.950	4.02%	0.5874	
2029	4,541,567	5,602,663	123.4%	1,578	2,564,551	3,163,736	123.4%	1.8274	1.0000	0.9450	0.0423	0.9505	0.958	0.947	0.947	0.947	4.02%	0.5647	
2030	4,286,008	6,245,430	145.7%	1,507	2,326,708	3,390,402	145.7%	1.8274	1.0000	0.9450	0.0450	0.9505	0.955	0.944	0.944	0.944	4.02%	0.5429	
2031	4,029,220	6,898,638	171.2%	1,435	2,102,776	3,600,272	171.2%	1.8274	1.0000	0.9450	0.0477	0.9505	0.952	0.940	0.940	0.940	4.02%	0.5219	
2032	3,772,272	7,550,508	200.2%	1,362	1,892,597	3,788,186	200.2%	1.8274	1.0000	0.9450	0.0506	0.9505	0.949	0.936	0.936	0.936	4.02%	0.5017	
2033	3,516,544	8,193,841	233.0%	1,289	1,696,111	3,952,081	233.0%	1.8274	1.0000	0.9450	0.0537	0.9505	0.946	0.932	0.932	0.932	4.02%	0.4823	
2034	3,263,461	8,805,141	269.0%	1,216	1,513,212	4,082,796	269.0%	1.8274	1.0000	0.9450	0.0570	0.9505	0.943	0.928	0.928	0.928	4.02%	0.4637	
2035	3,014,309	9,373,960	311.0%	1,142	1,343,869	4,178,570	311.0%	1.8274	1.0000	0.9450	0.0603	0.9505	0.940	0.924	0.924	0.924	4.02%	0.4458	
2036	2,770,550	9,873,215	356.4%	1,070	1,187,282	4,231,032	356.4%	1.8274	1.0000	0.9450	0.0638	0.9505	0.936	0.919	0.919	0.919	4.02%	0.4285	
2037	2,533,913	10,300,170	406.5%	997	1,043,909	4,243,413	406.5%	1.8274	1.0000	0.9450	0.0675	0.9505	0.933	0.915	0.915	0.915	4.02%	0.4120	
2038	2,305,792	10,646,308	461.7%	926	913,217	4,216,509	461.7%	1.8274	1.0000	0.9450	0.0711	0.9505	0.929	0.910	0.910	0.910	4.02%	0.3961	
2039	2,087,420	10,881,566	521.3%	857	794,780	4,143,130	521.3%	1.8274	1.0000	0.9450	0.0750	0.9505	0.925	0.905	0.905	0.905	4.02%	0.3807	
2040	1,879,800	11,018,353	586.1%	790	688,069	4,033,062	586.1%	1.8274	1.0000	0.9450	0.0788	0.9505	0.921	0.901	0.901	0.901	4.02%	0.3660	
2041	1,683,805	11,041,720	655.8%	724	592,510	3,885,440	655.8%	1.8274	1.0000	0.9450	0.0824	0.9505	0.918	0.886	0.886	0.886	4.02%	0.3519	
2042	1,500,251	10,961,545	730.6%	662	507,517	3,708,160	730.6%	1.8274	1.0000	0.9450	0.0864	0.9505	0.914	0.891	0.891	0.891	4.02%	0.3383	
2043	1,329,506	10,785,956	811.3%	602	432,375	3,507,748	811.3%	1.8274	1.0000	0.9450	0.0903	0.9505	0.910	0.886	0.886	0.886	4.02%	0.3252	
2044	1,171,800	10,525,904	898.3%	546	366,358	3,290,882	898.3%	1.8274	1.0000	0.9450	0.0939	0.9505	0.906	0.881	0.881	0.881	4.02%	0.3126	
2045	1,027,036	10,175,405	990.8%	492	308,689	3,058,354	990.8%	1.8274	1.0000	0.9450	0.0975	0.9505	0.902	0.876	0.876	0.876	4.02%	0.3006	
2046	894,828	9,745,331	1089.1%	442	258,559	2,815,891	1089.1%	1.8274	1.0000	0.9450	0.1013	0.9505	0.899	0.871	0.871	0.871	4.02%	0.2899	
2047	775,309	9,255,690	1193.8%	396	215,366	2,571,054	1193.8%	1.8274	1.0000	0.9450	0.1051	0.9505	0.895	0.866	0.866	0.866	4.02%	0.2778	
2048	668,305	8,711,632	1303.5%	353	178,468	2,326,404	1303.5%	1.8274	1.0000	0.9450	0.1081	0.9505	0.892	0.862	0.862	0.862	4.02%	0.2670	
2049	573,304	8,121,469	1416.6%	314	147,182	2,084,987	1416.6%	1.8274	1.0000	0.9450	0.1115	0.9505	0.889	0.858	0.858	0.858	4.02%	0.2567	
2050	489,414	7,506,475	1533.8%	278	120,789	1,852,627	1533.8%	1.8274	1.0000	0.9450	0.1147	0.9505	0.885	0.854	0.854	0.854	4.02%	0.2468	
2051	415,775	6,889,383	1657.0%	245	98,649	1,634,615	1657.0%	1.8274	1.0000	0.9450	0.1178	0.9505	0.882	0.850	0.850	0.850	4.02%	0.2373	
2052	351,517	6,284,434	1787.8%	216	80,180	1,433,456	1787.8%	1.8274	1.0000	0.9450	0.1205	0.9505	0.879	0.845	0.845	0.845	4.02%	0.2281	
2053	295,745	5,696,743	1926.2%	189	64,851	1,249,198	1926.2%	1.8274	1.0000	0.9450	0.1232	0.9505	0.877	0.841	0.841	0.841	4.02%	0.2193	
2054	247,658	5,132,608	2072.5%	165	52,208	1,081,988	2072.5%	1.8274	1.0000	0.9450	0.1255	0.9505	0.875	0.837	0.837	0.837	4.02%	0.2108	
2055	206,464	4,592,766	2224.5%	144	41,842	930,769	2224.5%	1.8274	1.0000	0.9450	0.1277	0.9505	0.872	0.834	0.834	0.834	4.02%	0.2027	
2056	171,323	4,079,502	2381.2%	125	33,379	794,800	2381.2%	1.8274	1.0000	0.9450	0.1300	0.9505	0.870	0.830	0.830	0.830	4.02%	0.1948	
2057	141,582	3,607,585	2548.0%	109	26,518	675,695	2548.0%	1.8274	1.0000	0.9450	0.1321	0.9505	0.868	0.826	0.826	0.826	4.02%	0.1873	
2058	116,551	3,167,646	2717.8%	94	20,986	570,366	2717.8%	1.8274	1.0000	0.9450	0.1334	0.9505	0.867	0.823	0.823	0.823	4.02%	0.1801	
2059	95,649	2,770,609	2896.7%	82	16,557	479,596	2896.7%	1.8274	1.0000	0.9450	0.1354	0.9505	0.865	0.821	0.821	0.821	4.02%	0.	

Attachment 3
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increase of 20% and With No Future Increase)
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only				Interest Rate Factors						
		Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factor Adverse Selection	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
		Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Life Years				Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence				
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	-	4.02%	1.9161
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	-	4.02%	1.8421
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	-	4.02%	1.7709
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	-	4.02%	1.7025
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	-	4.02%	1.6367
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	-	4.02%	1.5734
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	-	4.02%	1.5126
	2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	-	4.02%	1.4542
	2006	516,349	-	0.0%	672	721,833	-	0.0%	-	-	-	-	-	-	-	-	-	-	4.02%	1.3980
	2007	3,678,748	8,959	0.2%	1,706	4,943,977	12,040	0.2%	-	-	-	-	-	-	-	-	-	-	4.02%	1.3439
	2008	4,581,301	-	0.0%	2,626	5,919,000	-	0.0%	-	-	-	-	-	-	-	-	-	-	4.02%	1.2920
	2009	5,896,135	-	0.0%	2,906	7,323,355	-	0.0%	-	-	-	-	-	-	-	-	-	-	4.02%	1.2421
	2010	5,718,648	78,735	1.4%	2,801	6,828,404	94,015	1.4%	-	-	-	-	-	-	-	-	-	-	4.02%	1.1941
	2011	5,336,491	223,400	4.2%	2,700	6,125,827	256,444	4.2%	-	-	-	-	-	-	-	-	-	-	4.02%	1.1479
2012	5,088,128	227,893	4.5%	2,594	5,615,005	251,492	4.5%	-	-	-	-	-	-	-	-	-	-	4.02%	1.1036	
2013	4,960,905	-	0.0%	2,467	5,263,034	-	0.0%	-	-	-	-	-	-	-	-	-	-	4.02%	1.0609	
2014	5,270,492	6,455	0.1%	2,502	5,375,385	6,584	0.1%	-	-	-	-	-	-	-	-	-	-	4.02%	1.0199	
Projected Future Experience	2015	5,200,099	100,431	1.9%	2,444	5,096,627	58,471	1.9%	1.1665	1.0000	N/A	0.0232	0.0000	0.977	0.987	0.987	0.987	4.02%	0.9805	
	2016	5,060,513	368,356	7.3%	2,389	4,770,104	347,210	7.3%	1.1665	1.0000	N/A	0.0229	0.0000	0.977	0.973	0.973	0.973	4.02%	0.9426	
	2017	4,923,067	645,901	13.1%	2,333	4,461,117	585,294	13.1%	1.1665	1.0000	N/A	0.0232	0.0000	0.977	0.973	0.973	0.973	4.02%	0.9062	
	2018	4,785,609	913,609	19.1%	2,278	4,168,965	795,887	19.1%	1.1665	1.0000	N/A	0.0236	0.0000	0.976	0.972	0.972	0.972	4.02%	0.8711	
	2019	4,646,479	1,165,307	25.1%	2,222	3,891,331	975,921	25.1%	1.1665	1.0000	N/A	0.0245	0.0000	0.976	0.971	0.971	0.971	4.02%	0.8375	
	2020	4,504,258	1,400,272	31.1%	2,165	3,626,441	1,127,378	31.1%	1.1665	1.0000	N/A	0.0256	0.0000	0.974	0.969	0.969	0.969	4.02%	0.8051	
	2021	4,358,424	1,641,976	37.7%	2,106	3,373,416	1,270,888	37.7%	1.1665	1.0000	N/A	0.0270	0.0000	0.973	0.968	0.968	0.968	4.02%	0.7740	
	2022	4,208,794	1,902,336	45.2%	2,047	3,131,708	1,415,503	45.2%	1.1665	1.0000	N/A	0.0284	0.0000	0.972	0.966	0.966	0.966	4.02%	0.7441	
	2023	4,055,452	2,193,937	54.1%	1,985	2,900,989	1,569,391	54.1%	1.1665	1.0000	N/A	0.0300	0.0000	0.970	0.964	0.964	0.964	4.02%	0.7153	
	2024	3,898,413	2,525,502	64.8%	1,922	2,680,883	1,736,751	64.8%	1.1665	1.0000	N/A	0.0317	0.0000	0.968	0.961	0.961	0.961	4.02%	0.6877	
	2025	3,737,762	2,902,501	77.7%	1,858	2,471,068	1,918,870	77.7%	1.1665	1.0000	N/A	0.0335	0.0000	0.966	0.959	0.959	0.959	4.02%	0.6611	
	2026	3,573,775	3,330,452	93.2%	1,792	2,271,347	2,116,701	93.2%	1.1665	1.0000	N/A	0.0355	0.0000	0.965	0.956	0.956	0.956	4.02%	0.6356	
	2027	3,406,670	3,811,181	111.9%	1,725	2,081,467	2,328,622	111.9%	1.1665	1.0000	N/A	0.0376	0.0000	0.962	0.953	0.953	0.953	4.02%	0.6110	
	2028	3,236,862	4,345,783	134.3%	1,656	1,901,293	2,552,646	134.3%	1.1665	1.0000	N/A	0.0399	0.0000	0.960	0.950	0.950	0.950	4.02%	0.5874	
	2029	3,065,101	4,931,990	160.9%	1,586	1,730,814	2,785,017	160.9%	1.1665	1.0000	N/A	0.0423	0.0000	0.958	0.947	0.947	0.947	4.02%	0.5647	
	2030	2,891,938	5,566,548	192.5%	1,515	1,569,921	3,021,863	192.5%	1.1665	1.0000	N/A	0.0449	0.0000	0.955	0.944	0.944	0.944	4.02%	0.5429	
	2031	2,717,951	6,246,074	229.8%	1,442	1,418,449	3,259,711	229.8%	1.1665	1.0000	N/A	0.0477	0.0000	0.952	0.940	0.940	0.940	4.02%	0.5219	
	2032	2,543,967	6,959,903	273.6%	1,369	1,276,341	3,491,872	273.6%	1.1665	1.0000	N/A	0.0506	0.0000	0.949	0.936	0.936	0.936	4.02%	0.5017	
	2033	2,370,875	7,692,963	324.5%	1,296	1,143,528	3,710,496	324.5%	1.1665	1.0000	N/A	0.0537	0.0000	0.946	0.932	0.932	0.932	4.02%	0.4823	
	2034	2,199,605	8,431,990	383.3%	1,222	1,019,920	3,909,773	383.3%	1.1665	1.0000	N/A	0.0570	0.0000	0.943	0.928	0.928	0.928	4.02%	0.4637	
	2035	2,031,022	9,163,022	451.2%	1,148	905,356	4,084,940	451.2%	1.1665	1.0000	N/A	0.0603	0.0000	0.940	0.923	0.923	0.923	4.02%	0.4458	
	2036	1,866,284	9,871,359	528.9%	1,075	799,771	4,230,237	528.9%	1.1665	1.0000	N/A	0.0639	0.0000	0.936	0.919	0.919	0.919	4.02%	0.4285	
	2037	1,706,411	10,538,143	617.6%	1,002	702,999	4,341,864	617.6%	1.1665	1.0000	N/A	0.0674	0.0000	0.933	0.914	0.914	0.914	4.02%	0.4120	
	2038	1,552,403	11,144,635	717.9%	931	614,835	4,413,874	717.9%	1.1665	1.0000	N/A	0.0711	0.0000	0.929	0.910	0.910	0.910	4.02%	0.3961	
	2039	1,405,052	11,674,179	830.9%	861	534,970	4,444,916	830.9%	1.1665	1.0000	N/A	0.0749	0.0000	0.925	0.905	0.905	0.905	4.02%	0.3807	
	2040	1,265,010	12,110,614	957.4%	794	463,036	4,432,886	957.4%	1.1665	1.0000	N/A	0.0787	0.0000	0.921	0.900	0.900	0.900	4.02%	0.3660	
	2041	1,132,892	12,445,896	1098.6%	729	398,850	4,379,552	1098.6%	1.1665	1.0000	N/A	0.0826	0.0000	0.917	0.896	0.896	0.896	4.02%	0.3519	
	2042	1,009,210	12,671,815	1255.6%	665	341,404	4,286,724	1255.6%	1.1665	1.0000	N/A	0.0863	0.0000	0.914	0.891	0.891	0.891	4.02%	0.3383	
	2043	894,209	12,780,676	1429.3%	605	290,810	4,156,460	1429.3%	1.1665	1.0000	N/A	0.0902	0.0000	0.910	0.886	0.886	0.886	4.02%	0.3252	
	2044	787,975	12,774,214	1621.1%	548	246,357	3,993,807	1621.1%	1.1665	1.0000	N/A	0.0940	0.0000	0.906	0.881	0.881	0.881	4.02%	0.3126	
	2045	690,373	12,653,236	1832.8%	495	207,501	3,803,100	1832.8%	1.1665	1.0000	N/A	0.0976	0.0000	0.902	0.876	0.876	0.876	4.02%	0.3006	
	2046	601,395	12,424,486	2065.9%	445	173,772	3,590,027	2065.9%	1.1665	1.0000	N/A	0.1014	0.0000	0.899	0.871	0.871	0.871	4.02%	0.2899	
	2047	520,982	12,090,437	2320.7%	398	144,719	3,358,493	2320.7%	1.1665	1.0000	N/A	0.1049	0.0000	0.895	0.866	0.866	0.866	4.02%	0.2778	
	2048	449,101	11,663,058	2597.0%	355	119,931	3,114,569	2597.0%	1.1665	1.0000	N/A	0.1082	0.0000	0.892	0.862	0.862	0.862	4.02%	0.2670	
	2049	385,280	11,152,600	2894.7%	315	98,911	2,863,155	2894.7%	1.1665	1.0000	N/A	0.1115	0.0000	0.888	0.858	0.858	0.858	4.02%	0.2567	
	2050	328,916	10,569,792	3213.5%	279	81,178	2,608,665	3213.5%	1.1665	1.0000	N/A	0.1146	0.0000	0.885	0.854	0.854	0.854	4.02%	0.2468	
	2051	279,415	9,930,023	3553.9%	246	66,295	2,356,054	3553.9%	1.1665	1.0000	N/A	0.1178	0.0000	0.882	0.850	0.850	0.850	4.02%	0.2373	
2052	236,231	9,254,883	3917.7%	217	53,883	2,111,004	3917.7%	1.1665	1.0000	N/A	0.1204	0.0000	0.880	0.848	0.848	0.848	4.02%	0.2281		
2053	198,746	8,558,488	4305.2%	190	43,581	1,876,676	4305.2%	1.1665	1.0000	N/A	0.1233	0.0000	0.877	0.841	0.841	0.841	4.02%	0.2193		
2054	166,424	7,855,349	4720.1%	166	35,083	1,655,960	4720.1%	1.1665	1.0000	N/A	0.1253	0.0000	0.875	0.837	0.837	0.837	4.02%	0.2108		
2055	138,729	7,161,598	5162.3%	145	28,115	1,451,368	5162.3%	1.1665	1.0000	N/A	0.1277	0.0000	0.872	0.834	0.834	0.834	4.02%	0.2027		
2056	115,121	6,481,948	5630.5%	126	22,429	1,262,863	5630.5%	1.1665	1.0000	N/A	0.1299	0.0000	0.870	0.830	0.830	0.830	4.02%	0.1948		
2057	95,154	5,824,820	6121.4%	109	17,822	1,090,979	6121.4%	1.1665	1.0000	N/A	0.1325	0.0000	0.867	0.827	0.827	0.827	4.02%	0.1873		
2058	78,366	5,187,919	6620.1%	95	14,111	934,136	6620.1%	1.1665	1.0000	N/A	0.1331	0.0000	0.867	0.824	0.824	0.824	4.02%	0.1801		
2059	64,344	4,600,719	7150.2%	82	11,138	796,390	7150.2%	1.1665	1.0000	N/A	0.1346	0.0000	0.865	0.821	0.821	0.821	4.02%	0.1731		
2060	52,637	4,055,087	7703.8																	

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Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only								Interest Rate Factors	
	Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factor Adverse Selection	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistence	Premium Persistence				
1998	-	-	N/A	-	-	-	N/A	-	1.0000	1.0000	-	0.0232	1.0000	0.977	0.987	4.02%	1.9161	
1999	-	-	N/A	-	-	-	N/A	-	1.0000	1.0000	-	0.0231	0.9999	0.977	0.973	4.02%	1.8421	
2000	-	-	N/A	-	-	-	N/A	-	1.0000	1.0000	-	0.0231	0.9999	0.977	0.973	4.02%	1.7709	
2001	-	-	N/A	-	-	-	N/A	-	1.0000	1.0000	-	0.0231	0.9999	0.977	0.973	4.02%	1.7025	
2002	-	-	N/A	-	-	-	N/A	-	1.0000	1.0000	-	0.0231	0.9999	0.977	0.973	4.02%	1.6367	
2003	-	-	N/A	-	-	-	N/A	-	1.0000	1.0000	-	0.0231	0.9999	0.977	0.973	4.02%	1.5734	
2004	-	-	N/A	-	-	-	N/A	-	1.0000	1.0000	-	0.0231	0.9999	0.977	0.973	4.02%	1.5126	
2005	-	-	N/A	-	-	-	N/A	-	1.0000	1.0000	-	0.0231	0.9999	0.977	0.973	4.02%	1.4542	
2006	516,349	-	0.0%	672	721,833	-	0.0%	-	1.1665	1.0000	1.0000	0.0232	1.0000	0.977	0.987	4.02%	1.3980	
2007	3,678,748	8,959	0.2%	1,706	4,943,977	12,040	0.2%	-	1.1849	1.0000	1.0000	0.0232	1.0000	0.977	0.987	4.02%	1.3439	
2008	4,581,301	-	0.0%	2,626	5,919,000	-	0.0%	-	1.6415	1.0000	0.9605	0.0265	0.9564	0.973	0.973	4.02%	1.2920	
2009	5,996,135	-	0.0%	2,906	7,323,355	-	0.0%	-	1.8274	1.0000	0.9450	0.0250	0.9505	0.975	0.972	4.02%	1.2421	
2010	5,719,648	78,735	1.4%	2,801	6,828,404	94,015	1.4%	-	1.8274	1.0000	0.9450	0.0250	0.9505	0.975	0.972	4.02%	1.1943	
2011	5,336,491	223,400	4.2%	2,700	6,125,827	256,444	4.2%	-	1.8274	1.0000	0.9450	0.0250	0.9505	0.975	0.972	4.02%	1.1479	
2012	5,088,128	227,893	4.5%	2,594	5,615,005	251,492	4.5%	-	1.8274	1.0000	0.9450	0.0250	0.9505	0.975	0.972	4.02%	1.1036	
2013	4,960,905	-	0.0%	2,467	5,263,034	-	0.0%	-	1.8274	1.0000	0.9450	0.0250	0.9505	0.975	0.972	4.02%	1.0609	
2014	5,270,492	6,455	0.1%	2,502	5,375,385	6,584	0.1%	-	1.8274	1.0000	0.9450	0.0250	0.9505	0.975	0.972	4.02%	1.0199	
2015	5,200,099	100,431	1.9%	2,444	5,098,627	98,471	1.9%	-	1.8274	1.0000	0.9450	0.0250	0.9505	0.975	0.972	4.02%	0.9805	
2016	5,131,695	367,742	7.2%	2,389	4,837,106	346,032	7.2%	-	1.8274	1.0000	0.9450	0.0250	0.9505	0.975	0.972	4.02%	0.9426	
2017	6,630,172	618,138	9.3%	2,324	6,008,038	560,136	9.3%	-	1.8274	1.0000	0.9450	0.0250	0.9505	0.975	0.972	4.02%	0.9062	
2018	7,049,369	859,044	12.2%	2,266	6,141,030	748,353	12.2%	-	1.8274	1.0000	0.9450	0.0250	0.9505	0.975	0.972	4.02%	0.8711	
2019	6,844,426	1,095,709	16.0%	2,211	5,732,066	917,634	16.0%	-	1.8274	1.0000	0.9450	0.0250	0.9505	0.975	0.972	4.02%	0.8375	
2020	6,634,928	1,316,641	19.8%	2,154	5,341,873	1,060,046	19.8%	-	1.8274	1.0000	0.9450	0.0250	0.9505	0.974	0.969	4.02%	0.8051	
2021	6,420,110	1,543,909	24.0%	2,096	4,969,160	1,194,984	24.0%	-	1.8274	1.0000	0.9450	0.0270	0.9505	0.973	0.968	4.02%	0.7740	
2022	6,199,700	1,788,719	28.9%	2,036	4,613,115	1,330,962	28.9%	-	1.8274	1.0000	0.9450	0.0284	0.9505	0.972	0.966	4.02%	0.7441	
2023	5,973,822	2,062,905	34.5%	1,975	4,273,257	1,475,659	34.5%	-	1.8274	1.0000	0.9450	0.0300	0.9505	0.970	0.964	4.02%	0.7153	
2024	5,742,498	2,374,666	41.4%	1,913	3,949,033	1,633,024	41.4%	-	1.8274	1.0000	0.9450	0.0317	0.9505	0.968	0.961	4.02%	0.6877	
2025	5,505,854	2,729,150	49.6%	1,849	3,639,969	1,804,265	49.6%	-	1.8274	1.0000	0.9450	0.0335	0.9505	0.966	0.959	4.02%	0.6611	
2026	5,264,296	3,131,541	59.5%	1,783	3,345,773	1,990,281	59.5%	-	1.8274	1.0000	0.9450	0.0355	0.9505	0.965	0.956	4.02%	0.6356	
2027	5,018,144	3,583,598	71.4%	1,716	3,066,073	2,189,545	71.4%	-	1.8274	1.0000	0.9450	0.0376	0.9505	0.962	0.953	4.02%	0.6110	
2028	4,768,010	4,088,231	85.7%	1,648	2,800,656	2,400,199	85.7%	-	1.8274	1.0000	0.9450	0.0399	0.9505	0.960	0.950	4.02%	0.5874	
2029	4,515,000	4,637,427	102.7%	1,578	2,549,549	2,618,682	102.7%	-	1.8274	1.0000	0.9450	0.0423	0.9505	0.958	0.947	4.02%	0.5647	
2030	4,259,925	5,234,086	122.9%	1,507	2,312,548	2,841,383	122.9%	-	1.8274	1.0000	0.9450	0.0449	0.9505	0.955	0.944	4.02%	0.5429	
2031	4,003,637	5,873,027	146.7%	1,435	2,089,424	3,065,025	146.7%	-	1.8274	1.0000	0.9450	0.0477	0.9505	0.952	0.940	4.02%	0.5219	
2032	3,747,352	6,544,223	174.6%	1,362	1,880,094	3,283,320	174.6%	-	1.8274	1.0000	0.9450	0.0506	0.9505	0.949	0.936	4.02%	0.5017	
2033	3,492,381	7,233,501	207.1%	1,289	1,684,457	3,488,886	207.1%	-	1.8274	1.0000	0.9450	0.0537	0.9505	0.946	0.932	4.02%	0.4823	
2034	3,240,995	7,928,389	244.7%	1,216	1,502,378	3,676,261	244.7%	-	1.8274	1.0000	0.9450	0.0570	0.9505	0.943	0.928	4.02%	0.4637	
2035	2,991,767	8,615,968	288.0%	1,142	1,333,821	3,840,656	288.0%	-	1.8274	1.0000	0.9450	0.0603	0.9505	0.940	0.923	4.02%	0.4458	
2036	2,749,102	9,281,792	337.6%	1,069	1,178,090	3,977,586	337.6%	-	1.8274	1.0000	0.9450	0.0639	0.9505	0.936	0.919	4.02%	0.4285	
2037	2,513,603	9,908,693	394.2%	997	1,035,542	4,082,546	394.2%	-	1.8274	1.0000	0.9450	0.0674	0.9505	0.933	0.914	4.02%	0.4120	
2038	2,286,744	10,479,022	458.3%	926	905,673	4,150,255	458.3%	-	1.8274	1.0000	0.9450	0.0711	0.9505	0.929	0.910	4.02%	0.3961	
2039	2,069,691	10,976,938	530.4%	857	788,030	4,179,443	530.4%	-	1.8274	1.0000	0.9450	0.0749	0.9505	0.925	0.905	4.02%	0.3807	
2040	1,863,404	11,387,308	611.1%	790	682,068	4,168,131	611.1%	-	1.8274	1.0000	0.9450	0.0787	0.9505	0.921	0.900	4.02%	0.3660	
2041	1,668,790	11,702,565	701.3%	724	597,226	4,117,983	701.3%	-	1.8274	1.0000	0.9450	0.0826	0.9505	0.917	0.896	4.02%	0.3519	
2042	1,486,602	11,914,991	801.5%	662	502,900	4,030,699	801.5%	-	1.8274	1.0000	0.9450	0.0863	0.9505	0.914	0.891	4.02%	0.3383	
2043	1,317,200	12,017,350	912.3%	602	428,373	3,908,215	912.3%	-	1.8274	1.0000	0.9450	0.0902	0.9505	0.910	0.886	4.02%	0.3252	
2044	1,160,714	12,011,274	1034.8%	546	362,893	3,755,277	1034.8%	-	1.8274	1.0000	0.9450	0.0940	0.9505	0.906	0.881	4.02%	0.3126	
2045	1,016,943	11,897,521	1169.9%	492	305,656	3,575,959	1169.9%	-	1.8274	1.0000	0.9450	0.0976	0.9505	0.902	0.876	4.02%	0.3006	
2046	885,875	11,682,433	1318.7%	442	255,972	3,375,612	1318.7%	-	1.8274	1.0000	0.9450	0.1014	0.9505	0.899	0.871	4.02%	0.2899	
2047	767,425	11,368,336	1481.4%	396	213,176	3,157,907	1481.4%	-	1.8274	1.0000	0.9450	0.1049	0.9505	0.895	0.866	4.02%	0.2778	
2048	661,542	10,966,482	1657.7%	353	176,662	2,928,552	1657.7%	-	1.8274	1.0000	0.9450	0.1082	0.9505	0.892	0.862	4.02%	0.2670	
2049	567,531	10,486,511	1847.7%	314	145,700	2,692,153	1847.7%	-	1.8274	1.0000	0.9450	0.1115	0.9505	0.888	0.858	4.02%	0.2567	
2050	484,504	9,938,511	2051.3%	278	119,577	2,452,862	2051.3%	-	1.8274	1.0000	0.9450	0.1146	0.9505	0.885	0.854	4.02%	0.2468	
2051	411,587	9,336,952	2268.5%	245	97,656	2,215,339	2268.5%	-	1.8274	1.0000	0.9450	0.1178	0.9505	0.882	0.850	4.02%	0.2373	
2052	347,976	8,702,135	2500.8%	216	79,372	1,984,924	2500.8%	-	1.8274	1.0000	0.9450	0.1204	0.9505	0.880	0.845	4.02%	0.2281	
2053	292,760	8,045,451	2748.1%	189	64,197	1,764,216	2748.1%	-	1.8274	1.0000	0.9450	0.1233	0.9505	0.877	0.841	4.02%	0.2193	
2054	245,149	7,386,188	3012.9%	165	51,679	1,557,058	3012.9%	-	1.8274	1.0000	0.9450	0.1253	0.9505	0.875	0.837	4.02%	0.2108	
2055	204,352	6,733,871	3295.2%	144	41,414	1,364,685	3295.2%	-	1.8274	1.0000	0.9450	0.1277	0.9505	0.872	0.834	4.02%	0.2027	
2056	169,578	6,094,814	3594.1%	125	33,038	1,187,439	3594.1%	-	1.8274	1.0000	0.9450	0.1299	0.9505	0.870	0.830	4.02%	0.1948	
2057	140,166	5,476,933	3907.5%	109	26,253	1,025,820	3907.5%	-	1.8274	1.0000	0.9450	0.1325	0.9505	0.867	0.827	4.02%	0.1873	
2058	115,436	4,878,070	4225.8%	94	20,785	878,345	4225.8%	-	1.8274	1.0000	0.9450	0.1331	0.9505	0.865	0.824	4.02%	0.1801	
2059	94,781	4,325,941	4564.1%	82	16,407	748,826	4564.1%	-	1.8274	1.0000	0.9450	0.1346	0.9505	0.865	0.821	4.02%	0.1731	
2060	77,537	3,812,897	4917.5%	71	12,903	6												

Attachment 4
Metropolitan Life Insurance Company
Reserve Balance as of December 31, 2014
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve*	Active Life Reserve	Claim Reserve*	Active Life Reserve
1998	-		-	
1999	-		-	
2000	-		-	
2001	-		-	
2002	-		-	
2003	-		-	
2004	-		-	
2005	-		-	
2006	86,219		-	
2007	106,034		-	
2008	588,498		-	
2009	570,501		-	
2010	1,227,582		-	
2011	2,157,560		27,961	
2012	6,997,576		-	
2013	9,288,860		75,146	
2014	15,055,951	946,996,362	436,446	26,805,693

*Claim reserve is the sum of disabled life reserve and incurred but not reported reserve.

Attachment 5
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Approved Increase of 20%) and With No Future Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM

Duration	Actual / Projected Experience		
	Actual Experience through 12/31/2014		
	Projections based on Current Assumptions		
	A	B	C = B / A
	Earned Premium	Incurred Claims	Loss Ratio
1	117,007,839	776,043	0.7%
2	218,150,040	4,123,257	1.9%
3	203,492,970	4,948,829	2.4%
4	192,227,404	6,544,346	3.4%
5	189,342,865	8,611,955	4.5%
6	183,332,697	14,704,721	8.0%
7	179,686,957	18,109,603	10.1%
8	177,957,954	20,885,523	11.7%
9	176,269,499	28,879,672	16.4%
10	173,543,204	36,276,359	20.9%
11	159,823,333	42,076,052	26.3%
12	146,926,717	48,373,649	32.9%
13	142,195,183	54,966,295	38.7%
14	137,382,172	62,730,691	45.7%
15	132,452,641	71,827,225	54.2%
16	127,410,611	82,397,630	64.7%
17	122,201,591	94,528,836	77.4%
18	117,021,941	108,271,047	92.5%
19	111,806,241	123,633,807	110.6%
20	106,517,386	140,560,988	132.0%
21	101,156,293	158,936,318	157.1%
22	95,750,461	178,581,580	186.5%
23	90,328,668	199,278,832	220.6%
24	84,872,217	220,668,617	260.0%
25	79,427,023	242,288,761	305.0%
26	74,024,256	263,730,585	356.3%
27	68,688,066	284,411,367	414.1%
28	63,444,690	303,866,449	478.9%
29	58,315,983	321,620,408	551.5%
30	53,351,109	337,099,576	631.9%
31	48,567,328	350,037,338	720.7%
32	43,994,037	360,093,376	818.5%
33	39,638,415	366,715,647	925.2%
34	35,528,534	369,838,609	1041.0%
35	31,679,638	369,500,591	1166.4%
36	28,103,121	365,814,701	1301.7%
37	24,800,618	358,949,079	1447.3%
38	21,771,412	349,044,242	1603.2%
39	19,009,651	336,488,028	1770.1%
40	16,508,635	321,808,203	1949.3%
41	14,265,392	305,331,430	2140.4%
42	12,267,860	287,388,338	2342.6%
43	10,501,976	268,446,971	2556.2%
44	8,950,472	248,884,072	2780.7%
45	7,594,678	229,208,820	3018.0%
46	6,416,449	209,687,431	3268.0%
47	5,399,072	190,537,163	3529.1%
48	4,526,038	172,032,858	3801.0%
49	3,780,478	154,462,288	4085.8%
50	3,147,099	137,899,500	4381.8%
51	2,611,715	122,514,442	4691.0%
52	2,161,537	108,370,401	5013.6%
53	1,784,914	95,446,207	5347.4%
54	1,470,545	83,766,802	5696.3%
55	1,208,852	73,277,509	6061.7%
56	991,876	63,959,409	6448.3%
57	812,463	55,689,844	6854.4%
58	664,466	48,359,587	7278.0%
59	542,418	41,951,241	7734.1%
60	441,930	36,347,922	8224.8%

Lifetime	4,283,249,628	9,965,561,072	232.7%
Lifetime*	2,572,789,798	2,790,739,565	108.5%

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by PA (20% on May 1, 2013) rather than the prior rate action approved by other states.
* Columns A and B are discounted back to the inception date at an interest rate of 4.02%, which is the weighted average maximum valuation interest rate for contract reserves.

Attachment 6
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Approved Increase of 20%) and With No Future Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM

Duration	Actual / Projected Experience		
	Actual Experience through 12/31/2014		
	Projections based on Current Assumptions		
	A	B	C = B / A
	Earned Premium	Incurred Claims	Loss Ratio
1	3,368,759	0	0.0%
2	6,290,379	8,959	0.1%
3	5,858,095	87,722	1.5%
4	5,506,483	0	0.0%
5	5,236,278	188,443	3.6%
6	5,139,593	201,411	3.9%
7	5,149,636	501,224	9.7%
8	5,187,369	554,992	10.7%
9	5,153,966	833,111	16.2%
10	5,043,274	1,140,624	22.6%
11	4,904,612	1,291,475	26.3%
12	4,766,182	1,466,430	30.8%
13	4,625,793	1,665,358	36.0%
14	4,481,961	1,902,457	42.4%
15	4,334,403	2,182,899	50.4%
16	4,182,958	2,509,560	60.0%
17	4,027,700	2,887,016	71.7%
18	3,868,707	3,321,594	85.9%
19	3,705,960	3,809,044	102.8%
20	3,539,744	4,348,326	122.8%
21	3,370,429	4,936,293	146.5%
22	3,198,591	5,566,657	174.0%
23	3,024,860	6,233,633	206.1%
24	2,849,838	6,928,879	243.1%
25	2,674,172	7,636,193	285.6%
26	2,498,783	8,342,716	333.9%
27	2,324,523	9,024,732	388.2%
28	2,152,458	9,668,803	449.2%
29	1,983,491	10,254,343	517.0%
30	1,818,688	10,759,211	591.6%
31	1,659,198	11,181,707	673.9%
32	1,505,901	11,516,141	764.7%
33	1,359,580	11,728,367	862.6%
34	1,220,917	11,822,184	968.3%
35	1,090,518	11,806,512	1082.7%
36	968,756	11,674,320	1205.1%
37	855,900	11,438,848	1336.5%
38	751,973	11,115,917	1478.2%
39	656,898	10,695,968	1628.3%
40	570,530	10,204,370	1788.6%
41	492,832	9,654,309	1958.9%
42	423,549	9,039,324	2134.2%
43	362,224	8,392,841	2317.0%
44	308,288	7,721,256	2504.6%
45	261,078	7,058,832	2703.7%
46	220,023	6,416,191	2916.1%
47	184,556	5,795,262	3140.1%
48	154,066	5,193,938	3371.2%
49	128,040	4,629,190	3615.4%
50	105,943	4,099,672	3869.7%
51	87,288	3,606,184	4131.4%
52	71,665	3,155,409	4403.0%
53	58,662	2,750,818	4689.3%
54	47,848	2,386,859	4988.4%
55	38,882	2,062,257	5303.9%
56	31,476	1,779,743	5654.3%
57	25,377	1,528,268	6022.4%
58	20,391	1,305,462	6402.3%
59	16,330	1,113,209	6816.8%
60	13,034	949,725	7286.5%
Lifetime	133,959,404	310,075,187	231.5%
Lifetime*	78,481,556	86,623,722	110.4%

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by PA (20% on May 1, 2013) rather than the prior rate action approved by other states.

* Columns A and B are discounted back to the inception date at an interest rate of 4.02%, which is the weighted average maximum valuation interest rate for contract reserves.



[DATE]

[First Name][Last Name]

[Address]

[Address2]

[City, State, Zip]

Re: Notice of Long Term Care Insurance Premium Adjustment for Policy [#####]

Dear [First Name][Last Name]:

When you purchased your long term care insurance policy from MetLife, you made a responsible decision to protect yourself and your family from the potential cost of needing long term care, which can be significant. Part of our commitment to you as our customer is to pay future benefits under your policy in the event you become eligible to receive them. It is critical that policies are priced at an appropriate level.

I am sending you this letter to inform you that we are implementing a [XX%] premium increase on your long term care insurance policy which was issued in [STATE]. This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors such as age, health status or claims history. We understand how important your long term care insurance policy is to your personal financial plan. The decision to implement a premium increase was a difficult one and not taken lightly.

Please note that we requested a [XX%] increase on your policy and received authority from [STATE DOI] to implement the [XX%] increase on your policy indicated above. It is important that you be aware that as explained in the renewability statement on the first page of your policy and subject to any applicable regulatory approval, **MetLife has the right to increase rates in the future**. As you consider your options, please see the section at the end of this letter for details about MetLife's Long Term Care Inforce Rate Increase History.

This letter explains the change to your premium, which is scheduled to take place on the date indicated below which coincides with a premium bill due date. [Should you prefer to reduce your policy benefits rather than pay an increased premium, we are providing you with an option (or options) to consider.]

Your current and new premium amounts

The premium amount for your MetLife Long Term Care Insurance policy is scheduled to increase as follows, on the date indicated below:

Current Premium Amount	New Premium Amount beginning on [COMPLETE DATE]
[\$0.00]/[mode]	[\$0.00]/[mode]

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

Options to consider

[Please note that the current coverage and premium information provided in this letter is as of [DATE]. This may not reflect any coverage changes that have occurred or are scheduled to occur between this date and the effective date of your increase.]

1. Continue your current coverage by paying the new premium amount when due.

No additional action is required by you.

2. Reduce your coverage:

- **Reduce your Daily Benefit Amount from [\$\$\$] to [\$\$\$].** This will bring you to a revised premium of approximately [\$\$\$]/[mode].
- **Reduce your Benefit Duration from [years] to [years].** This will bring you to a revised premium of approximately [\$\$\$]/[mode].

(Please note that these benefit durations do not reflect claims paid or payable. In addition, if you currently qualify for the [paid-up] survivorship feature of this policy, [or if you have purchased the shared care rider,] both policyholders may be required to maintain identical coverage for [this feature] either of these to remain in effect.). Please refer to your policy for additional information.

[Insert for insureds who are not provided decrease options:

Please contact our customer service team at [(888) 285-8140] [(800) 308-0179] if you wish to discuss whether there are coverage decrease options available to you.]

3. Cancel your coverage:

[Insert for insureds with no nonforfeiture feature:

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

[Insert for insureds with no nonforfeiture feature (applies to insureds with CBUL):

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

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

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

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

4. Call your producer or the customer service team at (888) 285-8140 between the hours of 8:30 a.m. and 6:30 p.m. Eastern Time, Monday through Friday, to discuss other available options.

Next Steps

- If you choose to maintain your current coverage at the new premium, you do not need to take any action at this time. Simply pay your new premium when it becomes due.
- As you consider any coverage changes, it is important that you review the current costs of long term care in your area. We have enclosed information to help you with this process.
- If you choose to decrease your coverage, we request that you return your Coverage Change Form to us by [COMPLETE DATE] so we can process your request to coincide with the premium increase date. Should you need more time to decide on a coverage decrease, the provisions of your policy permit you to make decreases at any time.

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. Please call customer service at the number listed above for more details. We want to thank you for choosing MetLife for your long term care insurance needs.

Sincerely,



Thomas Reilly
Director, Product Management & Compliance
Encl: [Coverage Change Form, Cost of Care Chart, Business Reply Envelope]

MetLife's Long-Term Care Inforce Rate Increase History

MetLife has ceased marketing its individual and group Long-Term Care products. Please be advised that with respect to premium rates for existing policyholders, MetLife has raised, or expects to raise, rates on the LTC policy series noted below.

Policy Type	Individual Policy Series*	Years Available	Years Increase Began	Percentage of Increase
Individual LTC	1LTC-97, 2LTC-97	1997 – 2001	2009 2013 2016	0-18% 0-58% 0-[102%]*****
Individual LTC	LTC-VAL, LTC-IDEAL, LTC-PREM, LTC-FAC	2002-2006	2009 2013 2016	0-42% 0-102% 0-[126%]*****
Individual LTC*****	LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC	2005-2011	2013 2016	0-88% 0-[88%]*****
Individual LTC	LTC2007	2008-2011	2013 2016	0-58% 0-[58%]*****
Individual LTC	LTC-TIAA-02	1991-2001	2012 2015	0-41% 0-73%*****
Individual LTC	LTC-TIAA-03	1992-2003	2012 2015	0-41% 0-73%*****
Individual LTC	LTC-TCL-04	2000-2004	2012 2015	0-41% 0-73%*****
Group LTC	G.LTC197	1998 – 2003**	2012	0-45%
Group LTC	GPNP99-LTC	2000 – 2010***	2012	0- 45%

*Please note some policy forms may be followed by a state abbreviation or a state abbreviation and the letters "ML."

**While MetLife ceased offering the group policy to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through December 31, 2012.

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****Please note that the percentage of the increase will vary by state, and state filings are in process. Final amounts are subject to any applicable regulatory approvals.

*****Beginning in 2009, MetLife applied a new premium rate schedule to individual long-term care insurance policy forms available for sale in this and other states, where approved. Please note, however the insureds issued coverage on this policy form prior to the new premium rate schedule applied in 2009 were subject to the rate increase noted in the above chart.