

State: Pennsylvania Filing Company: Provident Life and Accident Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long Term Care
 Project Name/Number: N/A/N/A

Filing at a Glance

Company: Provident Life and Accident Insurance Company
 Product Name: Individual Long Term Care
 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: UNUM-130428043
 SERFF Status: Assigned
 State Tr Num: UNUM-130428043
 State Status: Received Review in Progress
 Co Tr Num: 2015 ILTC RATE INITIATIVE PHASE III (RATE)
 Implementation: On Approval
 Date Requested:
 Author(s): Stephanie Gregory, Lisa Hanson, Ellen Desrosiers, Vanessa Vice, Danielle Dubois, Lauren Tuttle, Sheryl Helm, Michelle Trask, Michelle Morgan, Regina Roberts, Terri Brown
 Reviewer(s): Jim Laverty (primary)
 Disposition Date:
 Disposition Status:
 Implementation Date:

State Filing Description:

Proposed aggregate 56% increase on 330 PA Policyholders of Unum forms RLTC03, RLTCP03, LTC03, LTCP03, and LTCT03. The company is requesting three 22.6% increases on policies with 5% compounf inflation riders, three 10.6% increases on policies with 5% simple inflation riders, and 0% on other policies.

State: Pennsylvania **Filing Company:** Provident Life and Accident Insurance Company
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General Information

Project Name: N/A Status of Filing in Domicile: Not Filed
Project Number: N/A 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: 56% Filing Status Changed: 02/04/2016
State Status Changed: 02/05/2016
Deemer Date: Created By: Stephanie Gregory
Submitted By: Stephanie Gregory Corresponding Filing Tracking Number: UNUM-130428042

Filing Description:
February 3, 2016

Re: Provident Life and Accident Insurance
Individual Long Term Care
NAIC #565-68195 FEIN #62-0331200
Policy Form Series: RLTC03, RLTCP03, LTC03, LTCP03, LTCT03

Dear Commissioner:

The purpose of this letter and the attached actuarial memorandum is to request a rate increase for the inforce business sold under the Unum individual long-term care policy forms referenced in the subject line above. These policy forms were priced prior to rate stability regulations and are no longer marketed in any state. Importantly, the attached materials also outline options we have developed for the policyholder that will allow them to keep their accrued benefit and avoid the rate increase based on electing a decrease in their future rate of benefit accrual.

The factors driving the Company's need for premium increases are the same as those impacting the LTC industry, with our experience developing unfavorably for key pricing assumptions:

- Lower than expected lapse rates (e.g. less than 1%)
- Continued mortality improvements (e.g. people living longer)
- Increasing claim durations; and
- Persistent low interest rate environment.

Unum is requesting the approval of an average premium rate increase, across all insureds, of 56% on the base rates associated with the policy forms listed above. The actual rate increase request varies by inflation coverage. The company is requesting a 3-tiered increase of 22.6% per year for 3 consecutive years on 5% compound inflation coverage and a 3-tiered increase of 10.6% per year for 3 consecutive years on 5% simple inflation coverage. This will result in cumulative increases of 84% on compound inflation and 35% on simple inflation coverage.

This rate filing is in conjunction with form filing UNUM-130428042.

We respectfully request non-disclosure of this information if your Department grants it.

If there is anything I can do to expedite this filing including presenting myself and my colleagues for an in person meeting, please let me know. Should you have any questions regarding this filing, please feel free to contact me by phone or e-mail.

State: Pennsylvania **Filing Company:** Provident Life and Accident Insurance Company
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Thank you for your time and consideration of this filing.

Sincerely,

Ronald (Jake) L Lucas, FSA, MAAA
Vice President, Long Term Care Pricing
Unum
(207) 575-3895
rlucas@unum.com

Company and Contact

Filing Contact Information

Stephanie Gregory, BOC I	smgregory@unum.com
2211 Congress Street	207-575-4285 [Phone]
C456	423-209-3530 [FAX]
Portland, ME 04122	

Filing Company Information

Provident Life and Accident Insurance Company	CoCode: 68195	State of Domicile: Tennessee
1 Fountain Square	Group Code: 565	Company Type:
Chattanooga, TN 37402	Group Name:	State ID Number:
(800) 451-8475 ext. [Phone]	FEIN Number: 62-0331200	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State:	Pennsylvania	Filing Company:	Provident Life and Accident Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long Term Care		
Project Name/Number:	N/A/N/A		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Provident Life and Accident Insurance Company	56.000%	56.000%	\$458,333	330	\$815,241	84.000%	0.000%

SERFF Tracking #:

UNUM-130428043

State Tracking #:

UNUM-130428043

Company Tracking #:2015 ILTC RATE INITIATIVE PHASE III
(RATE...**State:** Pennsylvania**Filing Company:**

Provident Life and Accident Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** Individual Long Term Care**Project Name/Number:** N/A/N/A

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA LTC03 Base Rate Tables - 2016 Tier 1	RLTC03, RLTCP03, LTC03, LTCP03, LTCT03	New		PA LTC03 Base Rate Tables - 2016 Tier 1.pdf,
2		PA LTC03 Base Rate Tables - 2016 Tier 2	RLTC03, RLTCP03, LTC03, LTCP03, LTCT03	New		PA LTC03 Base Rate Tables - 2016 Tier 2.pdf,
3		PA LTC03 Base Rate Tables - 2016 Tier 3	RLTC03, RLTCP03, LTC03, LTCP03, LTCT03	New		PA LTC03 Base Rate Tables - 2016 Tier 3.pdf,

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 1

RLTC03, RLTCI

Benefit Period	2 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	8.97	11.35	12.71	13.79
31	9.55	11.94	13.37	14.49
32	10.19	12.58	14.08	15.25
33	10.86	13.25	14.81	16.05
34	11.58	13.98	15.62	16.92
35	12.36	14.75	16.48	17.84
36	13.21	15.61	17.40	18.84
37	14.11	16.50	18.41	19.91
38	15.09	17.47	19.48	21.06
39	16.13	18.53	20.63	22.29
40	17.27	19.65	21.87	23.62
41	18.50	20.87	23.22	25.06
42	19.84	22.20	24.68	26.62
43	21.28	23.62	26.25	28.31
44	22.86	25.19	27.96	30.14
45	24.59	26.86	29.81	32.12
46	25.53	27.70	30.68	32.99
47	26.42	28.49	31.50	33.82
48	27.47	29.37	32.43	34.74
49	28.74	30.48	33.58	35.87
50	30.15	31.73	34.91	37.11
51	31.71	33.13	36.39	38.49
52	33.36	34.66	38.00	40.01
53	35.19	36.35	39.71	41.69
54	37.17	38.20	41.62	43.53
55	39.08	39.86	43.29	45.10
56	42.22	43.04	46.55	48.47
57	45.60	46.52	50.07	52.10
58	48.93	49.91	53.59	55.74
59	52.57	53.61	57.51	59.79
60	56.76	57.90	62.07	64.47
61	61.40	62.63	67.07	69.60
62	66.47	67.80	72.53	75.22
63	71.85	73.28	78.29	81.12
64	77.59	79.14	84.44	87.43
65	84.12	85.81	91.41	94.54
66	92.99	94.85	100.95	104.36
67	102.79	104.83	111.49	115.20
68	113.61	115.87	123.11	127.16
69	125.57	128.09	135.95	140.36
70	138.79	141.58	150.14	154.93
71	153.41	156.48	165.82	171.02
72	169.57	172.96	183.11	188.77
73	187.43	191.18	202.22	208.37
74	207.17	211.31	223.32	230.01
75	228.98	233.57	246.61	253.90
76	251.75	256.80	270.81	278.66
77	276.93	282.47	297.53	305.95
78	305.12	311.22	327.36	336.42
79	336.50	343.22	360.51	370.23
80	370.99	378.41	396.91	407.34
81	411.63	419.87	439.77	451.01
82	457.59	466.74	488.18	500.31
83	508.29	518.44	541.49	554.54
84	557.97	569.12	593.48	607.33
85	611.70	623.93	649.65	664.30
86	648.80	661.77	687.64	702.43
87	685.03	698.73	724.39	739.09
88	721.65	736.08	760.29	775.50
89	759.82	775.01	796.77	812.71
90	799.40	815.38	834.20	850.89
91	836.29	853.02	870.09	887.48
92	861.78	879.03	896.60	914.54
93	881.52	899.15	917.14	935.48
94	899.97	917.96	936.32	955.04
95	920.53	938.95	957.73	976.88
96	949.35	968.33	987.70	1,007.46
97	972.31	991.77	1,011.61	1,031.84
98	991.00	1,010.83	1,031.03	1,051.66
99	1,014.09	1,034.37	1,055.07	1,076.16
100	1,041.60	1,062.44	1,083.68	1,105.36

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 2

Benefit Period	3 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	11.83	14.39	16.50	18.15
31	12.60	15.13	17.35	19.07
32	13.43	15.93	18.25	20.07
33	14.32	16.78	19.22	21.13
34	15.28	17.70	20.26	22.25
35	16.32	18.69	21.37	23.47
36	17.43	19.75	22.57	24.78
37	18.63	20.88	23.87	26.20
38	19.92	22.10	25.27	27.70
39	21.31	23.43	26.75	29.35
40	22.80	24.85	28.37	31.11
41	24.43	26.38	30.10	33.01
42	26.20	28.05	31.99	35.06
43	28.12	29.85	34.03	37.29
44	30.19	31.81	36.24	39.70
45	32.46	33.93	38.63	42.32
46	33.73	34.98	39.76	43.46
47	34.90	35.95	40.79	44.52
48	36.29	37.05	41.98	45.74
49	37.70	38.44	43.46	47.16
50	39.24	40.03	45.16	48.74
51	40.96	41.78	47.06	50.49
52	42.85	43.71	49.11	52.39
53	44.93	45.83	51.30	54.51
54	47.22	48.16	53.71	56.83
55	49.25	50.23	55.81	58.79
56	53.14	54.21	59.89	63.07
57	57.37	58.52	64.29	67.63
58	61.46	62.68	68.66	72.20
59	65.86	67.18	73.51	77.25
60	70.97	72.39	79.12	83.11
61	76.60	78.13	85.31	89.49
62	82.75	84.40	92.03	96.47
63	89.25	91.05	99.10	103.76
64	96.19	98.11	106.63	111.55
65	104.11	106.18	115.17	120.29
66	115.14	117.44	127.25	132.84
67	127.34	129.88	140.59	146.68
68	140.83	143.65	155.32	161.95
69	155.76	158.87	171.59	178.83
70	172.26	175.71	189.58	197.47
71	190.52	194.33	209.46	218.04
72	210.70	214.92	231.41	240.76
73	233.02	237.69	255.67	265.85
74	257.73	262.88	282.46	293.56
75	285.04	290.74	312.08	324.13
76	313.70	319.98	342.94	355.95
77	345.46	352.37	377.06	391.08
78	381.08	388.71	415.24	430.32
79	420.80	429.21	457.72	473.95
80	464.53	473.82	504.41	521.86
81	516.12	526.45	559.45	578.30
82	574.52	586.02	621.71	642.10
83	639.09	651.88	690.37	712.39
84	702.59	716.65	757.52	780.94
85	771.40	786.82	830.09	854.92
86	819.56	835.96	879.53	904.62
87	866.88	884.22	927.50	952.50
88	915.00	933.31	975.55	1,000.07
89	965.40	984.71	1,025.09	1,048.66
90	1,017.36	1,037.71	1,075.69	1,098.03
91	1,068.91	1,090.29	1,124.23	1,146.71
92	1,103.16	1,125.22	1,158.23	1,181.40
93	1,123.23	1,145.69	1,176.82	1,200.34
94	1,141.13	1,163.96	1,193.48	1,217.34
95	1,161.60	1,184.83	1,213.24	1,237.50
96	1,200.93	1,224.96	1,251.91	1,276.95
97	1,231.16	1,255.78	1,282.37	1,308.01
98	1,254.37	1,279.47	1,306.54	1,332.65
99	1,282.48	1,308.14	1,336.06	1,362.77
100	1,315.20	1,341.51	1,370.63	1,398.04

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 3

Benefit Period	4 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	13.95	16.36	19.21	21.42
31	14.85	17.20	20.17	22.51
32	15.84	18.10	21.23	23.68
33	16.87	19.06	22.33	24.92
34	18.01	20.10	23.54	26.25
35	19.23	21.19	24.84	27.68
36	20.54	22.40	26.21	29.21
37	21.94	23.69	27.70	30.87
38	23.46	25.06	29.30	32.65
39	25.09	26.54	31.03	34.57
40	26.85	28.15	32.89	36.64
41	28.76	29.89	34.90	38.87
42	30.83	31.75	37.06	41.27
43	33.07	33.79	39.42	43.88
44	35.27	35.98	41.96	46.71
45	37.62	38.36	44.72	49.78
46	38.78	39.56	46.00	51.11
47	39.84	40.64	47.17	52.30
48	41.07	41.88	48.52	53.69
49	42.58	43.44	50.22	55.29
50	44.32	45.21	52.14	57.06
51	46.25	47.17	54.30	59.02
52	48.37	49.34	56.64	61.17
53	50.70	51.72	59.12	63.54
54	53.27	54.33	61.84	66.13
55	55.53	56.64	64.19	68.26
56	59.87	61.07	68.77	73.11
57	64.57	65.86	73.65	78.23
58	69.06	70.45	78.48	83.33
59	73.88	75.36	83.85	88.95
60	79.45	81.04	90.07	95.50
61	85.61	87.31	96.88	102.59
62	92.30	94.15	104.29	110.33
63	99.36	101.36	112.06	118.38
64	106.88	109.01	120.32	126.96
65	115.51	117.82	129.70	136.60
66	127.79	130.34	143.32	150.86
67	141.38	144.21	158.38	166.60
68	156.41	159.55	175.02	183.99
69	173.05	176.51	193.41	203.19
70	191.46	195.28	213.73	224.40
71	211.81	216.04	236.19	247.83
72	234.34	239.03	260.99	273.69
73	259.27	264.44	288.42	302.25
74	286.82	292.56	318.72	333.80
75	317.33	323.68	352.21	368.63
76	349.49	356.48	387.25	404.98
77	385.15	392.86	426.02	445.14
78	425.20	433.70	469.43	490.05
79	469.90	479.29	517.78	540.01
80	519.12	529.51	570.94	594.90
81	577.22	588.77	633.63	659.57
82	642.99	655.86	704.54	732.72
83	715.77	730.10	782.82	813.34
84	787.62	803.38	859.54	892.10
85	865.65	882.97	942.60	977.20
86	921.10	939.53	999.70	1,034.69
87	975.92	995.45	1,055.25	1,090.15
88	1,031.98	1,052.62	1,111.08	1,145.34
89	1,090.97	1,112.79	1,168.73	1,201.69
90	1,151.52	1,174.54	1,227.22	1,258.42
91	1,210.59	1,234.80	1,283.88	1,313.17
92	1,257.50	1,282.64	1,329.00	1,356.85
93	1,286.55	1,312.29	1,356.76	1,383.89
94	1,310.90	1,337.12	1,378.82	1,406.38
95	1,334.99	1,361.68	1,401.29	1,429.30
96	1,389.13	1,416.92	1,454.85	1,483.95
97	1,431.24	1,459.88	1,497.47	1,527.42
98	1,463.51	1,492.78	1,531.18	1,561.80
99	1,501.36	1,531.39	1,571.12	1,602.54
100	1,544.74	1,575.63	1,617.22	1,649.57

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 4

Benefit Period	5 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	15.48	17.60	21.07	23.84
31	16.48	18.49	22.14	25.04
32	17.56	19.45	23.28	26.34
33	18.72	20.47	24.50	27.70
34	19.98	21.57	25.81	29.18
35	21.32	22.76	27.21	30.76
36	22.76	24.04	28.72	32.45
37	24.32	25.39	30.33	34.28
38	25.99	26.86	32.06	36.24
39	27.80	28.45	33.94	38.35
40	29.57	30.15	35.96	40.63
41	31.37	32.00	38.15	43.10
42	33.33	34.01	40.49	45.76
43	35.44	36.16	43.04	48.63
44	37.74	38.50	45.82	51.75
45	40.23	41.03	48.82	55.12
46	41.45	42.29	50.17	56.53
47	42.57	43.44	51.42	57.83
48	43.87	44.74	52.87	59.33
49	45.48	46.39	54.67	61.03
50	47.32	48.28	56.75	62.88
51	49.37	50.35	59.06	64.95
52	51.61	52.65	61.57	67.22
53	54.10	55.18	64.20	69.71
54	56.81	57.95	67.11	72.45
55	59.19	60.38	69.59	74.66
56	63.85	65.12	74.53	79.80
57	68.89	70.27	79.82	85.24
58	73.96	75.44	85.07	90.61
59	79.37	80.96	90.88	96.52
60	85.51	87.22	97.62	103.40
61	92.30	94.14	105.03	110.83
62	99.71	101.71	113.11	118.97
63	107.57	109.71	121.58	127.37
64	115.95	118.29	130.61	136.32
65	125.61	128.12	140.90	146.37
66	138.75	141.52	155.54	161.67
67	153.26	156.32	171.72	178.54
68	169.28	172.66	189.57	197.19
69	186.99	190.73	209.29	217.79
70	206.54	210.68	231.05	240.52
71	228.14	232.69	255.07	265.65
72	251.99	257.03	281.59	293.40
73	278.35	283.90	310.87	324.02
74	307.44	313.59	343.19	357.87
75	339.60	346.39	378.87	395.24
76	374.04	381.52	416.62	434.32
77	412.26	420.50	458.39	477.50
78	455.17	464.27	505.16	525.81
79	503.04	513.11	557.27	579.55
80	555.77	566.88	614.53	638.62
81	617.95	630.32	682.03	708.18
82	688.29	702.04	758.33	786.81
83	766.10	781.43	842.55	873.49
84	843.07	859.92	925.24	958.32
85	926.77	945.30	1,014.83	1,050.09
86	986.83	1,006.57	1,076.86	1,112.56
87	1,046.35	1,067.28	1,137.33	1,172.95
88	1,107.36	1,129.51	1,198.15	1,233.16
89	1,171.67	1,195.10	1,260.96	1,294.67
90	1,237.42	1,262.17	1,324.33	1,356.28
91	1,300.80	1,326.82	1,384.80	1,414.74
92	1,349.01	1,375.99	1,430.24	1,458.86
93	1,375.30	1,402.80	1,452.92	1,481.99
94	1,395.94	1,423.86	1,470.25	1,499.65
95	1,415.95	1,444.27	1,487.70	1,517.45
96	1,473.77	1,503.23	1,545.01	1,575.90
97	1,518.24	1,548.61	1,590.12	1,621.93
98	1,551.52	1,582.54	1,625.07	1,657.56
99	1,589.71	1,621.50	1,665.73	1,699.04
100	1,631.72	1,664.37	1,711.14	1,745.36

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 5

Benefit Period	6 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	16.65	18.41	22.46	25.74
31	17.72	19.34	23.58	27.01
32	18.88	20.34	24.78	28.39
33	20.13	21.41	26.07	29.88
34	21.46	22.55	27.45	31.45
35	22.91	23.78	28.93	33.14
36	24.45	25.10	30.52	34.95
37	26.00	26.52	32.23	36.92
38	27.50	28.05	34.06	39.00
39	29.11	29.69	36.04	41.26
40	30.85	31.46	38.18	43.70
41	32.72	33.38	40.48	46.32
42	34.75	35.44	42.96	49.17
43	36.95	37.70	45.66	52.26
44	39.33	40.11	48.56	55.57
45	41.91	42.75	51.73	59.18
46	43.17	44.05	53.14	60.66
47	44.33	45.22	54.43	62.00
48	45.67	46.58	55.92	63.56
49	47.33	48.28	57.81	65.31
50	49.23	50.22	59.97	67.19
51	51.34	52.37	62.40	69.31
52	53.67	54.74	65.00	71.65
53	56.22	57.34	67.74	74.20
54	59.04	60.21	70.74	76.98
55	61.48	62.71	73.28	79.20
56	66.29	67.61	78.38	84.53
57	71.48	72.91	83.84	90.13
58	76.69	78.22	89.21	95.65
59	82.25	83.88	95.16	101.68
60	88.50	90.28	102.10	108.74
61	95.45	97.35	109.68	116.36
62	103.01	105.08	117.96	124.68
63	111.03	113.24	126.62	133.24
64	119.59	121.99	135.86	142.37
65	129.46	132.05	146.37	152.62
66	142.99	145.84	161.59	168.56
67	157.93	161.09	178.38	186.15
68	174.44	177.93	196.90	205.60
69	192.67	196.54	217.38	227.06
70	212.82	217.07	239.97	250.77
71	235.06	239.78	264.90	276.95
72	259.64	264.83	292.43	305.88
73	286.78	292.51	322.83	337.84
74	316.76	323.09	356.36	373.12
75	349.85	356.85	393.40	412.08
76	385.43	393.13	432.65	452.86
77	424.88	433.39	476.09	497.95
78	469.19	478.56	524.73	548.37
79	518.62	528.99	578.90	604.46
80	573.01	584.48	638.42	666.07
81	637.12	649.87	708.52	738.58
82	709.54	723.73	787.66	820.44
83	789.64	805.43	874.98	910.67
84	869.07	886.44	960.87	999.10
85	955.60	974.71	1,054.10	1,094.88
86	1,018.53	1,038.90	1,119.31	1,160.66
87	1,081.17	1,102.80	1,183.07	1,224.41
88	1,145.66	1,168.57	1,247.41	1,288.08
89	1,213.93	1,238.21	1,314.05	1,353.26
90	1,283.70	1,309.38	1,381.12	1,418.32
91	1,350.54	1,377.54	1,444.50	1,479.36
92	1,399.90	1,427.89	1,490.71	1,523.53
93	1,424.28	1,452.77	1,512.22	1,543.42
94	1,442.24	1,471.08	1,527.38	1,558.85
95	1,459.09	1,488.26	1,542.64	1,574.42
96	1,519.01	1,549.38	1,599.17	1,631.15
97	1,564.44	1,595.73	1,645.42	1,678.33
98	1,597.22	1,629.16	1,680.25	1,713.86
99	1,633.52	1,666.18	1,719.63	1,754.04
100	1,670.59	1,704.00	1,761.05	1,796.28

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 6

Benefit Period	10 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	20.24	20.64	27.27	33.88
31	21.24	21.68	28.58	35.48
32	22.32	22.76	29.98	37.19
33	23.47	23.95	31.48	39.02
34	24.70	25.21	33.07	40.96
35	26.02	26.54	34.80	43.03
36	27.45	28.00	36.64	45.26
37	28.98	29.54	38.61	47.67
38	30.60	31.22	40.73	50.23
39	32.37	33.03	43.01	52.99
40	34.28	34.97	45.47	55.97
41	36.33	37.06	48.13	59.18
42	38.55	39.33	50.97	62.63
43	40.94	41.77	54.06	66.37
44	43.55	44.41	57.41	70.41
45	46.37	47.29	61.03	74.77
46	47.63	48.60	62.63	76.67
47	48.81	49.78	64.10	78.43
48	50.15	51.15	65.80	80.47
49	51.87	52.90	67.98	83.03
50	53.84	54.91	70.45	85.99
51	56.04	57.16	73.23	88.63
52	58.44	59.62	76.28	91.62
53	61.12	62.35	79.67	94.97
54	64.08	65.35	83.40	98.14
55	66.56	67.90	86.46	100.51
56	72.00	73.43	92.90	106.20
57	77.86	79.42	99.88	112.55
58	83.77	85.45	106.88	118.78
59	90.42	92.23	114.41	125.55
60	98.14	100.12	122.54	133.56
61	106.74	108.88	131.48	142.15
62	116.22	118.53	141.27	151.63
63	126.24	128.75	151.55	161.32
64	136.86	139.60	162.52	171.72
65	149.20	152.18	175.10	183.40
66	164.90	168.20	193.12	202.41
67	182.24	185.87	213.01	223.38
68	201.40	205.42	234.96	246.50
69	222.58	227.03	259.18	272.04
70	245.99	250.91	285.84	300.21
71	271.85	277.29	315.30	331.32
72	300.45	306.45	347.76	365.62
73	332.05	338.68	383.58	403.50
74	366.97	374.29	423.10	445.29
75	405.56	413.67	466.67	491.41
76	446.19	455.12	512.50	539.28
77	491.12	500.95	563.01	591.96
78	541.41	552.24	619.33	650.66
79	597.32	609.26	681.81	715.67
80	658.59	671.77	750.11	786.65
81	730.45	745.04	830.01	869.66
82	811.04	827.26	919.52	962.57
83	899.71	917.71	1,017.61	1,064.23
84	987.48	1,007.24	1,113.90	1,163.69
85	1,083.23	1,104.90	1,218.57	1,271.62
86	1,152.98	1,176.05	1,291.93	1,346.04
87	1,221.96	1,246.39	1,363.00	1,417.42
88	1,292.45	1,318.30	1,433.89	1,487.82
89	1,366.42	1,393.74	1,506.22	1,558.70
90	1,441.11	1,469.93	1,577.58	1,627.81
91	1,511.03	1,541.25	1,642.72	1,690.07
92	1,559.04	1,590.23	1,685.33	1,729.68
93	1,575.95	1,607.47	1,702.17	1,747.00
94	1,591.70	1,623.54	1,719.19	1,764.47
95	1,607.62	1,639.79	1,736.39	1,782.11
96	1,652.34	1,685.39	1,761.18	1,799.92
97	1,696.58	1,730.52	1,806.10	1,842.23
98	1,715.00	1,759.27	1,835.75	1,872.46
99	1,732.14	1,789.17	1,866.91	1,904.25
100	1,749.47	1,818.20	1,897.22	1,935.16

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 7

Benefit Period	Lifetime	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	21.31	21.72	28.70	35.67
31	22.37	22.82	30.08	37.35
32	23.51	23.97	31.56	39.15
33	24.70	25.21	33.13	41.07
34	26.00	26.53	34.82	43.11
35	27.40	27.95	36.62	45.30
36	28.90	29.46	38.56	47.64
37	30.50	31.11	40.64	50.17
38	32.21	32.87	42.87	52.88
39	34.09	34.75	45.26	55.79
40	36.08	36.80	47.86	58.91
41	38.25	39.02	50.66	62.30
42	40.57	41.40	53.66	65.93
43	43.10	43.96	56.90	69.85
44	45.84	46.75	60.42	74.12
45	48.81	49.78	64.25	78.72
46	50.15	51.15	65.93	80.70
47	51.37	52.39	67.47	82.55
48	52.80	53.85	69.28	84.70
49	54.59	55.69	71.55	87.39
50	56.67	57.81	74.15	90.52
51	58.98	60.16	77.07	93.30
52	61.53	62.76	80.30	96.45
53	64.34	65.63	83.86	99.97
54	67.45	68.79	87.79	103.32
55	70.07	71.47	91.00	105.80
56	75.79	77.29	97.78	111.79
57	81.96	83.59	105.12	118.47
58	88.17	89.94	112.50	125.04
59	95.19	97.08	120.43	132.16
60	103.32	105.37	129.00	140.59
61	112.36	114.61	138.40	149.64
62	122.34	124.78	148.71	159.60
63	132.87	135.53	159.52	169.81
64	144.07	146.96	171.07	180.75
65	157.06	160.20	184.32	193.06
66	173.58	177.04	203.30	213.06
67	191.83	195.66	224.23	235.13
68	212.00	216.25	247.32	259.47
69	234.29	238.98	272.80	286.36
70	258.93	264.12	300.90	316.01
71	286.17	291.89	331.89	348.75
72	316.26	322.59	366.07	384.86
73	349.52	356.51	403.78	424.73
74	386.27	394.00	445.36	468.72
75	426.90	435.44	491.23	517.27
76	469.67	479.08	539.48	567.65
77	516.98	527.32	592.64	623.13
78	569.91	581.30	651.92	684.89
79	628.75	641.33	717.69	753.33
80	693.25	707.12	789.59	828.06
81	768.89	784.25	873.70	915.43
82	853.73	870.80	967.91	1,013.23
83	947.07	966.01	1,071.17	1,120.24
84	1,039.46	1,060.25	1,172.53	1,224.92
85	1,140.25	1,163.04	1,282.72	1,338.55
86	1,213.66	1,237.94	1,359.94	1,416.89
87	1,286.26	1,311.99	1,434.74	1,492.02
88	1,360.48	1,387.68	1,509.35	1,566.13
89	1,438.34	1,467.10	1,585.49	1,640.73
90	1,516.97	1,547.30	1,660.61	1,713.49
91	1,590.55	1,622.37	1,729.19	1,779.03
92	1,641.11	1,673.93	1,774.02	1,820.73
93	1,658.89	1,692.08	1,791.76	1,838.94
94	1,675.48	1,708.99	1,809.69	1,857.33
95	1,692.24	1,726.09	1,827.78	1,875.90
96	1,739.32	1,774.09	1,853.87	1,894.65
97	1,785.88	1,821.60	1,901.16	1,939.19
98	1,805.25	1,851.86	1,932.37	1,971.02
99	1,823.30	1,883.33	1,965.17	2,004.47
100	1,841.54	1,913.90	1,997.07	2,037.01

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 8

Benefit Period	2 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	24.41	25.22	26.21	26.73
31	25.83	26.49	27.53	28.08
32	27.29	27.82	28.92	29.49
33	28.67	29.24	30.38	31.00
34	30.15	30.75	31.95	32.58
35	31.71	32.34	33.60	34.26
36	33.36	34.03	35.36	36.06
37	35.13	35.85	37.22	37.96
38	37.02	37.74	39.19	39.96
39	39.00	39.77	41.28	42.12
40	41.11	41.94	43.51	44.37
41	43.36	44.24	45.89	46.81
42	45.76	46.68	48.42	49.37
43	48.31	49.27	51.11	52.14
44	51.03	52.06	53.98	55.06
45	53.94	55.01	57.05	58.19
46	55.48	56.58	58.02	59.03
47	57.42	58.57	59.75	60.94
48	59.56	60.74	61.96	63.20
49	61.88	63.10	64.63	65.94
50	64.42	65.72	67.59	68.94
51	67.12	68.46	70.75	72.17
52	70.03	71.45	74.12	75.61
53	73.11	74.57	77.75	79.30
54	76.42	77.97	81.62	83.26
55	79.57	81.16	85.36	87.10
56	84.99	86.68	91.15	92.99
57	90.71	92.53	97.27	99.23
58	96.12	98.04	103.06	105.13
59	102.29	104.35	109.67	111.86
60	109.56	111.75	117.40	119.74
61	117.52	119.88	125.86	128.38
62	126.17	128.71	135.05	137.75
63	135.14	137.85	144.58	147.45
64	144.62	147.52	154.61	157.69
65	155.56	158.66	166.18	169.51
66	167.80	171.16	179.36	183.16
67	181.02	184.66	193.62	197.94
68	195.29	199.19	208.99	213.91
69	210.66	214.88	225.58	231.14
70	227.27	231.81	243.50	249.80
71	245.17	250.08	262.83	269.93
72	264.48	269.79	283.70	291.70
73	285.33	291.03	306.22	315.23
74	307.81	313.96	330.55	340.64
75	336.43	341.61	359.72	371.04
76	357.01	364.15	383.24	395.20
77	384.43	392.13	412.23	424.84
78	414.90	423.21	444.38	457.68
79	448.15	457.12	479.41	493.43
80	483.99	493.67	517.10	531.90
81	526.74	537.27	562.04	577.72
82	574.58	586.08	612.29	628.93
83	626.55	639.09	666.79	684.37
84	675.92	689.44	718.25	736.60
85	727.63	742.18	772.07	791.18
86	763.50	778.76	808.50	827.59
87	798.30	814.26	843.42	862.26
88	833.27	849.94	878.10	896.41
89	869.55	886.95	912.81	931.06
90	906.75	924.89	947.32	966.28
91	943.44	962.32	981.55	1,001.18
92	972.21	991.64	1,011.48	1,031.70
93	994.46	1,014.36	1,034.64	1,055.35
94	1,015.26	1,035.57	1,056.27	1,077.40
95	1,038.48	1,059.25	1,080.43	1,102.03
96	1,070.97	1,092.40	1,114.25	1,136.51
97	1,096.90	1,118.84	1,141.22	1,164.03
98	1,117.98	1,140.32	1,163.14	1,186.41
99	1,144.01	1,166.91	1,190.23	1,214.05
100	1,175.06	1,198.55	1,222.53	1,246.98

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 9

Benefit Period	3 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	30.92	31.53	33.35	34.02
31	32.47	33.12	35.00	35.70
32	34.10	34.78	36.77	37.50
33	35.85	36.55	38.63	39.41
34	37.67	38.42	40.60	41.41
35	39.62	40.41	42.70	43.55
36	41.70	42.51	44.93	45.81
37	43.89	44.76	47.28	48.21
38	46.22	47.14	49.77	50.78
39	48.69	49.67	52.44	53.50
40	51.35	52.37	55.27	56.37
41	54.13	55.21	58.28	59.45
42	57.14	58.28	61.47	62.71
43	60.30	61.53	64.90	66.19
44	63.69	64.97	68.53	69.90
45	67.32	68.67	72.42	73.65
46	69.73	71.13	73.52	74.82
47	71.71	73.15	75.12	76.62
48	73.95	75.44	77.87	79.43
49	76.66	78.19	81.20	82.83
50	79.70	81.30	84.86	86.57
51	82.89	84.54	88.80	90.57
52	86.32	88.05	93.00	94.86
53	89.94	91.74	97.48	99.45
54	93.84	95.74	101.98	104.37
55	97.50	99.45	106.26	109.12
56	104.14	106.23	113.48	116.51
57	111.18	113.40	121.11	124.33
58	117.79	120.14	128.31	131.71
59	125.39	127.88	136.54	140.15
60	134.29	136.99	146.18	150.05
61	144.11	146.98	156.80	160.92
62	154.75	157.86	168.32	172.71
63	165.80	169.13	180.27	184.95
64	177.50	181.06	192.90	197.87
65	191.11	194.92	207.51	212.83
66	206.62	210.74	224.50	230.61
67	223.40	227.86	242.87	249.89
68	241.54	246.35	262.74	270.76
69	261.15	266.37	284.25	293.39
70	282.36	288.01	307.52	317.90
71	305.29	311.38	332.70	344.49
72	330.09	336.69	359.93	373.26
73	356.88	364.02	389.38	404.45
74	385.87	393.58	421.25	438.24
75	421.59	428.48	458.67	476.77
76	448.95	457.92	489.79	510.02
77	483.86	493.53	527.17	548.54
78	522.74	533.19	568.69	591.29
79	565.21	576.51	614.00	637.89
80	611.03	623.26	662.79	688.02
81	665.73	679.07	720.99	747.79
82	727.03	741.57	786.13	814.66
83	793.73	809.60	856.85	887.12
84	857.34	874.49	923.84	955.52
85	924.15	942.64	994.01	1,027.01
86	971.23	990.66	1,041.82	1,074.81
87	1,017.17	1,037.52	1,087.75	1,120.31
88	1,063.56	1,084.83	1,133.44	1,165.07
89	1,111.81	1,134.04	1,180.12	1,210.33
90	1,160.70	1,183.91	1,226.99	1,255.46
91	1,207.72	1,231.87	1,271.89	1,298.61
92	1,244.49	1,269.39	1,306.63	1,332.76
93	1,267.13	1,292.47	1,327.58	1,354.14
94	1,287.34	1,313.09	1,346.38	1,373.32
95	1,310.42	1,336.62	1,368.68	1,396.05
96	1,354.81	1,381.90	1,412.31	1,440.55
97	1,388.89	1,416.66	1,446.66	1,475.58
98	1,415.09	1,443.39	1,473.91	1,503.41
99	1,446.80	1,475.74	1,507.22	1,537.37
100	1,483.71	1,513.38	1,546.23	1,577.16

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 10

Benefit Period	4 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	37.33	38.07	40.87	41.70
31	39.17	39.96	42.89	43.75
32	41.14	41.96	45.03	45.93
33	43.22	44.09	47.29	48.24
34	45.43	46.33	49.70	50.70
35	47.77	48.73	52.25	53.31
36	50.25	51.26	54.96	56.05
37	52.88	53.94	57.82	58.98
38	55.69	56.79	60.87	62.09
39	58.66	59.83	64.10	65.40
40	61.81	63.06	67.57	68.91
41	65.18	66.49	71.22	72.65
42	68.77	70.14	75.12	76.63
43	72.59	74.04	79.28	80.87
44	76.66	78.19	83.70	85.39
45	81.00	82.62	88.45	89.96
46	83.78	85.46	89.79	91.33
47	86.00	87.73	90.91	92.75
48	88.55	90.32	94.21	96.10
49	91.65	93.49	98.19	100.15
50	95.12	97.02	102.57	104.62
51	98.77	100.73	107.26	109.41
52	102.69	104.75	112.27	114.54
53	106.82	108.95	117.17	120.03
54	111.30	113.52	122.45	125.90
55	115.41	117.71	127.41	131.53
56	123.27	125.73	136.04	140.42
57	131.58	134.21	145.18	149.86
58	139.38	142.18	153.79	158.74
59	148.34	151.30	163.62	168.89
60	158.88	162.05	175.19	180.78
61	170.49	173.90	187.90	193.87
62	183.10	186.77	201.71	208.08
63	196.20	200.12	216.05	222.83
64	210.08	214.30	231.22	238.44
65	226.24	230.78	248.84	256.55
66	245.13	250.04	269.81	278.71
67	265.61	270.91	292.55	302.80
68	287.78	293.54	317.22	328.98
69	311.81	318.06	343.95	357.40
70	337.87	344.62	372.98	388.28
71	366.07	373.40	404.41	421.85
72	396.66	404.57	438.52	458.30
73	429.76	438.37	475.49	497.91
74	465.66	474.98	515.57	540.94
75	508.94	517.56	561.98	589.75
76	543.21	554.07	601.07	631.38
77	585.78	597.52	647.20	679.28
78	633.22	645.88	698.46	732.45
79	685.08	698.78	754.42	790.45
80	741.02	755.85	814.71	852.85
81	807.81	823.96	886.61	927.24
82	882.58	900.23	967.10	1,010.46
83	964.00	983.28	1,054.49	1,100.70
84	1,042.08	1,062.91	1,137.57	1,186.03
85	1,124.29	1,146.77	1,224.68	1,275.37
86	1,183.40	1,207.09	1,284.76	1,335.44
87	1,241.43	1,266.27	1,342.63	1,392.66
88	1,300.39	1,326.39	1,400.30	1,448.94
89	1,361.93	1,389.16	1,459.26	1,505.66
90	1,423.78	1,452.26	1,517.74	1,561.45
91	1,481.80	1,511.44	1,572.17	1,613.03
92	1,523.47	1,553.94	1,611.07	1,649.76
93	1,543.33	1,574.20	1,628.95	1,666.28
94	1,559.77	1,590.97	1,645.24	1,682.96
95	1,579.59	1,611.17	1,662.41	1,699.77
96	1,634.17	1,666.85	1,717.50	1,752.52
97	1,675.28	1,708.80	1,759.72	1,794.94
98	1,705.72	1,739.84	1,791.79	1,827.71
99	1,741.64	1,776.47	1,829.99	1,866.98
100	1,781.62	1,817.26	1,872.94	1,911.42

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 11

Benefit Period	5 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	41.85	42.70	43.72	44.59
31	43.91	44.78	45.87	46.79
32	46.10	47.01	48.14	49.11
33	48.39	49.36	50.54	51.56
34	50.82	51.86	53.11	54.18
35	53.43	54.50	55.81	56.95
36	56.18	57.30	58.70	59.87
37	59.09	60.28	61.74	62.99
38	62.20	63.44	64.98	66.29
39	65.49	66.79	68.43	69.80
40	68.97	70.37	72.08	73.53
41	72.72	74.17	75.98	77.51
42	76.67	78.21	80.13	81.73
43	80.89	82.51	84.54	86.23
44	85.39	87.10	89.25	91.05
45	90.21	92.01	94.29	95.96
46	91.52	93.35	95.68	97.42
47	92.53	94.46	97.27	98.52
48	95.76	97.68	99.63	101.61
49	99.56	101.55	103.78	105.86
50	102.59	104.65	108.35	110.51
51	105.82	107.93	113.25	115.52
52	109.22	111.40	118.51	120.89
53	112.69	114.96	124.12	126.60
54	116.26	118.60	129.08	132.73
55	119.47	121.87	133.69	138.60
56	127.62	130.17	142.74	147.96
57	136.20	138.95	152.31	157.87
58	144.24	147.14	161.30	167.19
59	153.50	156.59	171.61	177.83
60	164.41	167.70	183.68	190.34
61	176.43	179.98	196.99	204.10
62	189.50	193.30	211.47	219.03
63	203.06	207.12	226.49	234.55
64	217.47	221.82	242.40	250.98
65	234.25	238.93	260.87	270.07
66	255.15	260.25	283.95	294.10
67	277.93	283.48	309.07	320.26
68	302.73	308.80	336.40	348.77
69	329.76	336.36	366.15	379.79
70	359.20	366.38	398.55	413.59
71	391.25	399.09	433.81	450.40
72	426.19	434.71	472.16	490.46
73	464.23	473.51	513.93	534.10
74	505.67	515.77	559.39	581.62
75	550.81	561.83	608.88	633.37
76	592.86	604.72	654.58	680.53
77	639.16	651.94	704.74	732.26
78	690.65	704.46	760.47	789.67
79	746.95	761.88	821.30	852.32
80	807.60	823.76	886.76	919.65
81	879.91	897.51	964.76	999.88
82	960.73	979.96	1,051.94	1,089.53
83	1,048.71	1,069.68	1,146.56	1,186.74
84	1,133.11	1,155.79	1,236.57	1,278.86
85	1,222.15	1,246.61	1,331.19	1,375.49
86	1,286.47	1,312.19	1,396.73	1,441.07
87	1,349.51	1,376.51	1,459.88	1,503.67
88	1,413.51	1,441.79	1,522.70	1,565.33
89	1,480.13	1,509.72	1,586.72	1,627.42
90	1,546.53	1,577.47	1,649.60	1,687.92
91	1,607.62	1,639.77	1,706.72	1,742.50
92	1,648.60	1,681.56	1,743.02	1,777.90
93	1,665.08	1,698.38	1,760.46	1,795.67
94	1,681.72	1,715.36	1,778.06	1,813.63
95	1,698.55	1,732.52	1,795.85	1,831.77
96	1,744.99	1,779.90	1,826.84	1,863.37
97	1,788.01	1,823.78	1,870.42	1,907.83
98	1,818.57	1,854.95	1,902.82	1,940.86
99	1,853.22	1,890.29	1,940.32	1,979.13
100	1,888.02	1,925.79	1,979.93	2,019.53

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 12

Benefit Period	6 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	43.36	44.24	45.50	46.40
31	45.47	46.39	47.71	48.66
32	47.72	48.68	50.06	51.06
33	50.10	51.10	52.56	53.61
34	52.62	53.66	55.20	56.30
35	55.28	56.38	58.00	59.17
36	58.11	59.27	60.97	62.20
37	61.12	62.33	64.13	65.41
38	64.29	65.60	67.48	68.84
39	67.69	69.04	71.03	72.47
40	71.29	72.73	74.81	76.33
41	75.12	76.63	78.85	80.42
42	79.20	80.78	83.12	84.80
43	83.55	85.22	87.68	89.44
44	88.18	89.94	92.56	94.40
45	93.13	94.98	97.75	99.45
46	94.88	96.80	99.24	100.96
47	95.91	97.90	100.45	102.14
48	98.68	100.65	102.66	104.72
49	102.17	104.22	106.89	109.03
50	105.13	107.24	111.56	113.79
51	108.24	110.40	116.56	118.88
52	111.50	113.72	121.91	124.36
53	114.96	117.25	127.41	130.19
54	118.60	120.97	132.36	136.45
55	121.87	124.30	136.93	142.40
56	130.17	132.78	146.18	152.01
57	138.95	141.71	155.95	162.15
58	147.14	150.08	165.11	171.70
59	156.59	159.72	175.62	182.58
60	167.70	171.04	187.99	195.39
61	179.98	183.57	201.58	209.49
62	193.30	197.16	216.37	224.79
63	207.12	211.28	231.71	240.68
64	221.82	226.24	247.97	257.52
65	238.93	243.71	266.90	277.11
66	260.62	265.82	291.03	302.36
67	284.23	289.92	317.34	329.88
68	310.01	316.22	346.03	359.93
69	338.14	344.91	377.31	392.71
70	368.80	376.17	411.43	428.48
71	402.25	410.30	448.64	467.50
72	438.73	447.51	489.19	510.10
73	478.52	488.10	533.42	556.56
74	521.92	532.35	581.67	607.24
75	569.27	580.66	634.25	662.56
76	612.79	625.04	681.89	711.91
77	660.66	673.89	734.16	766.03
78	713.95	728.21	792.21	826.04
79	772.12	787.57	855.55	891.49
80	834.78	851.47	923.62	961.82
81	909.33	927.52	1,004.64	1,045.49
82	992.51	1,012.37	1,095.03	1,138.84
83	1,082.98	1,104.65	1,193.06	1,239.95
84	1,170.14	1,193.54	1,286.62	1,336.01
85	1,262.29	1,287.53	1,385.13	1,436.97
86	1,330.00	1,356.60	1,454.36	1,506.29
87	1,396.72	1,424.66	1,521.20	1,572.61
88	1,464.75	1,494.06	1,587.97	1,638.06
89	1,535.86	1,566.57	1,656.17	1,704.07
90	1,606.64	1,638.78	1,722.90	1,768.02
91	1,671.13	1,704.55	1,782.64	1,824.72
92	1,712.45	1,746.72	1,819.55	1,858.91
93	1,729.58	1,764.18	1,837.73	1,877.50
94	1,746.89	1,781.82	1,856.11	1,896.26
95	1,764.36	1,799.63	1,874.67	1,915.24
96	1,798.63	1,834.60	1,895.71	1,934.38
97	1,841.73	1,878.59	1,935.30	1,974.01
98	1,870.20	1,907.62	1,966.10	2,005.42
99	1,900.00	1,938.00	1,999.65	2,039.64
100	1,925.79	1,964.30	2,030.54	2,071.16

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 13

	Benefit Period	10 Years	Inflation	Simple
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	49.52	50.50	54.64	55.73
31	51.89	52.93	57.26	58.41
32	54.42	55.49	60.03	61.24
33	57.08	58.23	62.96	64.24
34	59.91	61.12	66.05	67.39
35	62.92	64.17	69.35	70.73
36	66.11	67.41	72.84	74.30
37	69.46	70.86	76.55	78.07
38	73.04	74.51	80.46	82.08
39	76.84	78.38	84.63	86.31
40	80.89	82.51	89.04	90.84
41	85.20	86.89	93.77	95.64
42	89.77	91.57	98.77	100.75
43	94.64	96.52	104.07	106.18
44	99.82	101.82	109.78	111.96
45	105.35	107.45	115.83	117.89
46	107.86	110.00	117.58	119.64
47	109.69	111.87	118.90	121.00
48	111.82	114.05	120.31	122.47
49	114.61	116.90	124.05	126.24
50	117.71	120.09	128.90	131.48
51	121.07	123.48	134.45	137.12
52	124.62	127.11	139.96	143.16
53	128.38	130.95	145.03	149.61
54	132.39	135.02	150.47	156.53
55	135.94	138.65	155.42	163.02
56	145.14	148.03	165.83	173.92
57	154.85	157.96	176.86	185.45
58	163.98	167.24	187.21	196.29
59	174.39	177.89	199.02	208.65
60	186.70	190.43	212.91	223.12
61	200.25	204.23	228.19	239.10
62	214.95	219.24	244.78	256.38
63	230.22	234.81	262.01	274.38
64	246.41	251.35	280.25	293.39
65	265.25	270.56	301.43	315.46
66	288.85	296.04	329.94	345.23
67	314.55	323.91	361.12	377.79
68	342.54	354.43	395.24	413.42
69	372.99	387.81	432.59	452.39
70	406.17	424.33	473.49	495.08
71	442.30	464.27	518.24	541.76
72	481.63	508.01	567.21	592.86
73	524.50	555.84	620.83	648.76
74	571.14	608.20	679.50	709.95
75	621.94	665.46	743.73	776.90
76	668.95	715.76	803.93	839.64
77	720.50	770.95	864.44	908.07
78	777.72	832.14	931.27	983.59
79	839.98	898.78	1,003.95	1,065.14
80	906.69	970.15	1,081.51	1,146.34
81	985.63	1,054.64	1,173.19	1,242.19
82	1,073.03	1,148.13	1,274.42	1,347.94
83	1,167.54	1,249.26	1,383.42	1,461.51
84	1,258.67	1,346.78	1,487.49	1,569.40
85	1,355.39	1,450.28	1,597.54	1,683.25
86	1,427.49	1,527.43	1,675.92	1,762.34
87	1,498.39	1,603.28	1,751.13	1,837.17
88	1,570.51	1,680.42	1,825.59	1,910.06
89	1,645.53	1,760.72	1,900.74	1,982.23
90	1,719.42	1,839.78	1,972.75	2,050.14
91	1,784.98	1,909.95	2,034.43	2,106.89
92	1,822.60	1,950.18	2,065.89	2,133.24
93	1,840.83	1,969.68	2,086.56	2,154.58
94	1,859.24	1,989.38	2,107.42	2,176.12
95	1,877.82	2,009.26	2,128.49	2,197.87
96	1,896.60	2,029.36	2,149.78	2,219.86
97	1,915.56	2,049.67	2,171.28	2,242.04
98	1,934.73	2,070.16	2,192.99	2,264.49
99	1,954.07	2,090.86	2,214.91	2,287.13
100	1,973.61	2,111.75	2,237.05	2,310.00

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 14

	Benefit Period	Lifetime	Inflation	Simple
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	52.11	53.15	57.52	58.67
31	54.63	55.71	60.28	61.47
32	57.27	58.42	63.19	64.46
33	60.09	61.29	66.28	67.60
34	63.08	64.34	69.53	70.92
35	66.23	67.55	73.01	74.47
36	69.59	70.97	76.67	78.21
37	73.12	74.59	80.56	82.18
38	76.90	78.43	84.70	86.39
39	80.90	82.51	89.09	90.87
40	85.14	86.85	93.72	95.62
41	89.69	91.47	98.69	100.66
42	94.49	96.38	103.95	106.05
43	99.62	101.60	109.57	111.76
44	105.06	107.17	115.55	117.87
45	110.90	113.11	121.26	124.04
46	113.53	115.81	123.14	125.94
47	115.47	117.78	124.54	127.37
48	117.69	120.05	126.08	128.90
49	120.64	123.05	130.26	132.87
50	123.92	126.40	135.70	138.39
51	127.44	129.99	141.51	144.33
52	131.17	133.79	147.34	150.69
53	135.14	137.85	152.68	157.48
54	139.34	142.13	158.38	164.77
55	143.09	145.95	163.59	171.61
56	152.78	155.82	174.56	183.07
57	163.00	166.26	186.15	195.21
58	172.60	176.04	197.07	206.62
59	183.58	187.25	209.50	219.62
60	196.53	200.45	224.11	234.88
61	210.78	214.98	240.20	251.67
62	226.25	230.79	257.66	269.89
63	242.34	247.18	275.80	288.81
64	259.38	264.57	294.99	308.83
65	279.21	284.81	317.30	332.07
66	304.05	311.63	347.31	363.41
67	331.09	340.97	380.12	397.67
68	360.56	373.08	416.06	435.18
69	392.61	408.20	455.36	476.21
70	427.55	446.67	498.41	521.13
71	465.58	488.72	545.50	570.26
72	506.98	534.74	597.06	624.06
73	552.09	585.10	653.50	682.90
74	601.19	640.20	715.26	747.31
75	654.67	700.50	782.87	817.80
76	704.16	753.45	846.24	883.83
77	758.44	811.53	909.92	955.88
78	818.63	875.93	980.29	1,035.35
79	884.20	946.07	1,056.77	1,121.21
80	954.41	1,021.23	1,138.44	1,206.68
81	1,037.52	1,110.15	1,234.93	1,307.57
82	1,129.50	1,208.56	1,341.50	1,418.88
83	1,228.99	1,315.02	1,456.24	1,538.43
84	1,324.91	1,417.66	1,565.78	1,652.00
85	1,426.72	1,526.59	1,681.62	1,771.86
86	1,502.63	1,607.81	1,764.11	1,855.09
87	1,577.26	1,687.66	1,843.29	1,933.87
88	1,653.15	1,768.87	1,921.66	2,010.60
89	1,732.14	1,853.40	2,000.78	2,086.57
90	1,809.91	1,936.61	2,076.58	2,158.05
91	1,878.94	2,010.46	2,141.50	2,217.78
92	1,918.52	2,052.82	2,174.62	2,245.51
93	1,937.70	2,073.34	2,196.37	2,267.97
94	1,957.09	2,094.08	2,218.33	2,290.66
95	1,976.67	2,115.01	2,240.51	2,313.56
96	1,996.43	2,136.17	2,262.93	2,336.70
97	2,016.38	2,157.54	2,285.55	2,360.06
98	2,036.56	2,179.11	2,308.41	2,383.67
99	2,056.92	2,200.91	2,331.49	2,407.51
100	2,077.49	2,222.91	2,354.81	2,431.59

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 15

Benefit Period	2 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	47.26	48.22	50.23	51.22
31	48.76	49.73	51.79	52.83
32	50.28	51.28	53.40	54.48
33	51.88	52.93	55.11	56.21
34	53.54	54.61	56.86	58.00
35	55.27	56.38	58.69	59.88
36	57.07	58.24	60.61	61.83
37	58.97	60.14	62.60	63.85
38	60.93	62.15	64.67	65.97
39	62.99	64.23	66.84	68.20
40	65.14	66.45	69.15	70.51
41	67.38	68.73	71.52	72.95
42	69.75	71.14	74.03	75.48
43	72.22	73.68	76.64	78.17
44	74.84	76.33	79.41	80.99
45	77.58	79.14	82.30	83.96
46	79.58	81.19	84.50	86.19
47	80.93	82.55	86.02	87.76
48	82.62	84.29	87.90	89.67
49	84.95	86.63	90.44	92.23
50	87.51	89.27	93.26	95.13
51	90.27	92.08	96.28	98.21
52	93.21	95.09	99.51	101.50
53	96.35	98.29	102.93	104.99
54	99.72	101.71	106.61	108.76
55	103.01	105.07	110.23	112.42
56	108.76	110.93	116.34	118.65
57	114.75	117.05	122.69	125.14
58	120.09	122.48	128.34	130.92
59	126.45	128.98	135.11	137.81
60	134.12	136.80	143.23	146.09
61	142.58	145.44	152.18	155.21
62	151.77	154.79	161.86	165.11
63	161.16	164.38	171.79	175.22
64	171.10	174.55	182.27	185.92
65	182.81	186.47	194.59	198.49
66	196.47	200.39	209.30	213.74
67	211.12	215.33	225.14	230.17
68	226.87	231.41	242.16	247.86
69	243.79	248.68	260.48	266.91
70	261.98	267.22	280.18	287.42
71	281.54	287.17	301.36	309.53
72	302.54	308.60	324.17	333.31
73	325.12	331.62	348.69	358.94
74	349.37	356.36	375.06	386.51
75	376.60	387.83	408.45	420.35
76	403.66	411.73	433.32	446.83
77	434.68	443.37	466.09	480.36
78	469.13	478.51	502.43	517.47
79	506.72	516.86	542.05	557.93
80	547.24	558.19	584.67	601.40
81	595.57	607.48	635.48	653.21
82	649.67	662.67	692.32	711.12
83	708.43	722.60	753.92	773.81
84	764.24	779.54	812.09	832.86
85	822.71	839.16	872.95	894.54
86	863.25	880.53	914.14	935.72
87	902.61	920.65	953.63	974.92
88	942.16	961.00	992.84	1,013.55
89	983.18	1,002.84	1,032.08	1,052.73
90	1,025.24	1,045.73	1,071.12	1,092.54
91	1,066.73	1,088.05	1,109.81	1,132.01
92	1,099.23	1,121.23	1,143.64	1,166.53
93	1,124.41	1,146.90	1,169.85	1,193.24
94	1,147.93	1,170.88	1,194.30	1,218.18
95	1,174.18	1,197.65	1,221.60	1,246.05
96	1,210.92	1,235.15	1,259.83	1,285.02
97	1,240.23	1,265.04	1,290.33	1,316.15
98	1,264.04	1,289.34	1,315.13	1,341.42
99	1,293.52	1,319.37	1,345.77	1,372.68
100	1,328.59	1,355.17	1,382.28	1,409.92

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 16

Benefit Period	3 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	58.93	60.12	63.70	64.98
31	60.77	61.97	65.69	67.00
32	62.69	63.92	67.75	69.10
33	64.66	65.96	69.89	71.27
34	66.73	68.07	72.10	73.54
35	68.89	70.27	74.43	75.91
36	71.13	72.55	76.85	78.38
37	73.47	74.93	79.36	80.95
38	75.91	77.43	81.99	83.64
39	78.48	80.02	84.74	86.45
40	81.14	82.78	87.62	89.38
41	83.94	85.62	90.64	92.45
42	86.87	88.62	93.80	95.66
43	89.95	91.75	97.10	99.05
44	93.20	95.05	100.59	102.60
45	96.61	98.56	104.27	106.34
46	99.01	100.99	106.98	109.14
47	100.61	102.62	108.76	111.03
48	102.64	104.68	111.01	113.39
49	105.40	107.52	114.08	116.62
50	108.53	110.70	117.51	120.18
51	111.86	114.10	121.19	124.01
52	115.43	117.73	125.13	128.10
53	119.22	121.61	129.31	132.44
54	123.26	125.74	133.78	137.13
55	127.23	129.78	138.15	141.66
56	134.39	137.08	145.86	149.56
57	141.85	144.69	153.90	157.79
58	148.44	151.44	161.04	165.07
59	156.40	159.53	169.58	173.81
60	165.95	169.27	179.87	184.30
61	176.51	180.05	191.19	195.89
62	187.98	191.75	203.50	208.47
63	199.72	203.69	216.08	221.29
64	212.17	216.43	229.46	234.96
65	226.88	231.42	245.19	250.97
66	244.11	249.00	264.09	270.81
67	262.65	267.89	284.46	292.20
68	282.58	288.26	306.38	315.29
69	304.06	310.14	330.00	340.22
70	327.16	333.69	355.44	367.10
71	351.98	359.05	382.84	396.11
72	378.72	386.30	412.37	427.40
73	407.49	415.63	444.16	461.16
74	438.42	447.20	478.41	497.61
75	471.73	488.03	520.16	541.30
76	507.60	517.75	553.80	576.66
77	547.08	558.04	596.07	620.23
78	591.04	602.86	643.01	668.56
79	639.06	651.84	694.23	721.23
80	690.89	704.69	749.39	777.91
81	752.75	767.79	815.20	845.49
82	822.03	838.47	888.86	921.12
83	897.44	915.39	968.81	1,003.03
84	969.37	988.74	1,044.56	1,080.36
85	1,044.92	1,065.81	1,123.87	1,161.21
86	1,098.14	1,120.12	1,177.94	1,215.26
87	1,150.09	1,173.07	1,229.90	1,266.72
88	1,202.53	1,226.60	1,281.54	1,317.32
89	1,257.08	1,282.22	1,334.33	1,368.47
90	1,312.36	1,338.62	1,387.33	1,419.50
91	1,365.53	1,392.86	1,438.10	1,468.31
92	1,407.12	1,435.25	1,477.37	1,506.90
93	1,432.70	1,461.37	1,501.07	1,531.08
94	1,455.56	1,484.65	1,522.32	1,552.75
95	1,481.65	1,511.30	1,547.52	1,578.46
96	1,531.84	1,562.46	1,596.85	1,628.80
97	1,570.37	1,601.79	1,635.68	1,668.40
98	1,599.99	1,632.00	1,666.53	1,699.85
99	1,635.85	1,668.57	1,704.18	1,738.25
100	1,677.58	1,711.13	1,748.28	1,783.24

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 17

Benefit Period	4 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	70.99	72.41	77.61	79.44
31	73.19	74.65	80.00	81.90
32	75.47	76.99	82.50	84.46
33	77.85	79.42	85.08	87.12
34	80.34	81.95	87.79	89.87
35	82.93	84.59	90.60	92.75
36	85.62	87.33	93.53	95.75
37	88.43	90.20	96.61	98.88
38	91.35	93.18	99.78	102.15
39	94.40	96.31	103.12	105.56
40	97.63	99.58	106.61	109.13
41	100.97	103.01	110.27	112.87
42	104.50	106.59	114.10	116.78
43	108.19	110.36	118.13	120.91
44	112.09	114.32	122.35	125.21
45	116.18	118.51	126.81	129.78
46	119.01	121.37	129.97	133.12
47	120.81	123.23	132.06	135.35
48	123.15	125.63	134.71	138.17
49	126.40	128.94	138.35	142.02
50	130.05	132.65	142.42	146.29
51	133.97	136.65	146.80	150.88
52	138.15	140.90	151.46	155.78
53	142.58	145.44	156.44	161.01
54	147.34	150.28	161.77	166.58
55	151.96	154.99	166.92	172.00
56	160.56	163.77	176.30	181.62
57	169.53	172.93	186.05	191.65
58	177.45	180.99	194.71	200.55
59	186.99	190.72	205.07	211.20
60	198.48	202.45	217.55	223.99
61	211.18	215.41	231.33	238.14
62	224.98	229.49	246.32	253.48
63	239.11	243.89	261.60	269.18
64	254.15	259.24	277.91	285.87
65	271.94	277.38	297.11	305.51
66	292.85	298.70	320.40	330.21
67	315.38	321.68	345.54	356.90
68	339.63	346.43	372.62	385.74
69	365.75	373.06	401.85	416.89
70	393.86	401.75	433.37	450.59
71	424.17	432.66	467.35	486.98
72	456.78	465.92	504.00	526.33
73	491.92	501.75	543.52	568.86
74	529.74	540.33	586.15	614.81
75	570.47	588.37	638.60	669.35
76	614.19	626.47	679.60	713.88
77	662.35	675.59	731.76	768.05
78	715.96	730.27	789.73	828.16
79	774.60	790.08	853.01	893.74
80	837.86	854.61	921.17	964.29
81	913.36	931.64	1,002.48	1,048.40
82	997.90	1,017.86	1,093.48	1,142.51
83	1,089.96	1,111.76	1,192.29	1,244.54
84	1,178.24	1,201.80	1,286.20	1,341.01
85	1,271.19	1,296.63	1,384.73	1,442.03
86	1,338.06	1,364.80	1,452.64	1,509.94
87	1,403.66	1,431.71	1,518.07	1,574.65
88	1,470.31	1,499.72	1,583.26	1,638.27
89	1,539.88	1,570.69	1,649.93	1,702.41
90	1,609.82	1,642.01	1,716.07	1,765.48
91	1,675.43	1,708.95	1,777.60	1,823.82
92	1,722.54	1,757.01	1,821.58	1,865.32
93	1,745.00	1,779.92	1,841.81	1,884.02
94	1,763.59	1,798.85	1,860.23	1,902.86
95	1,785.98	1,821.70	1,879.64	1,921.88
96	1,847.70	1,884.67	1,941.93	1,981.53
97	1,894.21	1,932.09	1,989.66	2,029.50
98	1,928.61	1,967.18	2,025.93	2,066.53
99	1,969.21	2,008.58	2,069.11	2,110.93
100	2,014.43	2,054.71	2,117.69	2,161.19

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 18

Benefit Period	5 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	76.45	78.00	83.20	84.86
31	78.83	80.40	85.78	87.48
32	81.28	82.90	88.43	90.20
33	83.85	85.51	91.20	93.03
34	86.48	88.22	94.07	95.96
35	89.27	91.04	97.07	99.01
36	92.13	93.97	100.20	102.22
37	95.14	97.06	103.46	105.53
38	98.29	100.25	106.87	109.00
39	101.57	103.61	110.43	112.63
40	104.99	107.12	114.14	116.43
41	108.60	110.78	118.04	120.41
42	112.38	114.61	122.12	124.56
43	116.32	118.65	126.43	128.95
44	120.49	122.88	130.92	133.54
45	124.86	127.36	135.66	138.38
46	127.65	130.20	139.10	141.90
47	129.23	131.80	141.38	144.20
48	131.48	134.11	144.17	147.16
49	134.59	137.34	147.77	151.15
50	138.15	140.92	151.90	155.67
51	141.90	144.73	156.29	160.48
52	146.15	148.91	161.04	165.62
53	150.23	153.26	166.01	171.10
54	154.92	158.02	171.42	176.96
55	159.26	162.45	176.53	182.61
56	168.34	171.71	186.47	192.86
57	177.77	181.34	196.83	203.53
58	186.11	189.83	206.02	213.02
59	196.15	200.07	217.03	224.33
60	208.22	212.40	230.26	237.98
61	221.61	226.05	244.87	253.03
62	236.18	240.91	260.79	269.39
63	251.06	256.07	277.06	286.14
64	266.95	272.29	294.37	303.95
65	285.73	291.46	314.85	324.96
66	308.89	315.07	340.46	351.70
67	333.93	340.61	368.17	380.60
68	361.00	368.19	398.13	411.90
69	390.24	398.03	430.52	445.77
70	421.85	430.29	465.56	482.41
71	456.04	465.14	503.46	522.07
72	492.99	502.84	544.42	565.00
73	532.92	543.57	588.74	611.46
74	576.10	587.62	636.64	661.72
75	622.78	640.09	693.30	719.54
76	670.33	683.74	740.10	769.46
77	722.68	737.11	796.84	827.97
78	780.89	796.51	859.84	892.86
79	844.54	861.45	928.62	963.67
80	913.14	931.40	1,002.64	1,039.82
81	994.89	1,014.78	1,090.82	1,130.53
82	1,086.29	1,108.01	1,189.38	1,231.91
83	1,185.74	1,209.44	1,296.36	1,341.82
84	1,281.19	1,306.81	1,398.17	1,445.97
85	1,381.86	1,409.50	1,505.15	1,555.22
86	1,454.56	1,483.66	1,579.25	1,629.38
87	1,525.86	1,556.37	1,650.64	1,700.17
88	1,598.23	1,630.16	1,721.67	1,769.87
89	1,673.53	1,707.00	1,794.07	1,840.08
90	1,748.62	1,783.60	1,865.16	1,908.48
91	1,817.68	1,854.06	1,929.75	1,970.18
92	1,864.01	1,901.28	1,970.80	2,010.21
93	1,882.66	1,920.30	1,990.50	2,030.29
94	1,901.48	1,939.50	2,010.41	2,050.62
95	1,920.49	1,958.92	2,030.51	2,071.12
96	1,973.01	2,012.48	2,065.54	2,106.86
97	2,021.66	2,062.08	2,114.83	2,157.12
98	2,056.21	2,097.33	2,151.45	2,194.48
99	2,095.38	2,137.29	2,193.87	2,237.73
100	2,134.74	2,177.43	2,238.65	2,283.41

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 19

Benefit Period	6 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	78.89	80.49	86.49	88.24
31	81.32	82.98	89.17	90.94
32	83.86	85.53	91.91	93.76
33	86.48	88.22	94.78	96.68
34	89.20	90.99	97.77	99.74
35	92.07	93.90	100.88	102.90
36	95.03	96.93	104.11	106.21
37	98.12	100.08	107.47	109.63
38	101.34	103.36	111.01	113.25
39	104.71	106.81	114.69	116.98
40	108.24	110.43	118.54	120.93
41	111.95	114.18	122.58	125.03
42	115.81	118.14	126.81	129.34
43	119.88	122.28	131.24	133.88
44	124.16	126.63	135.90	138.64
45	128.66	131.22	140.82	143.64
46	131.46	134.10	144.34	147.22
47	133.00	135.66	146.53	149.60
48	135.24	137.95	149.19	152.59
49	138.49	141.09	152.86	156.70
50	141.95	144.80	157.08	161.29
51	145.88	148.78	161.50	166.25
52	150.17	152.83	166.34	171.51
53	154.27	157.19	171.41	177.12
54	158.83	162.02	176.90	183.12
55	163.19	166.45	182.06	188.87
56	172.51	175.96	192.33	199.52
57	182.20	185.84	203.04	210.57
58	190.77	194.57	212.53	220.40
59	201.06	205.09	223.89	232.14
60	213.48	217.77	237.59	246.24
61	227.25	231.79	252.72	261.86
62	242.22	247.08	269.16	278.84
63	257.52	262.68	286.00	296.19
64	273.89	279.37	303.94	314.69
65	293.25	299.11	325.14	336.52
66	317.23	323.59	351.91	364.58
67	343.18	350.04	380.87	394.94
68	371.26	378.67	412.23	427.85
69	401.60	409.64	446.13	463.49
70	434.45	443.15	482.86	502.10
71	469.99	479.38	522.62	543.93
72	508.42	518.59	565.64	589.24
73	550.01	561.01	612.20	638.34
74	594.98	606.89	662.59	691.53
75	643.66	661.39	722.02	752.04
76	692.86	706.72	770.99	804.94
77	747.00	761.93	830.11	866.12
78	807.22	823.37	895.73	933.99
79	873.02	890.48	967.34	1,007.98
80	943.85	962.74	1,044.29	1,087.50
81	1,028.16	1,048.72	1,135.91	1,182.08
82	1,122.21	1,144.65	1,238.11	1,287.63
83	1,224.50	1,249.00	1,348.97	1,401.98
84	1,323.04	1,349.49	1,454.73	1,510.59
85	1,427.22	1,455.76	1,566.13	1,624.73
86	1,503.79	1,533.86	1,644.38	1,703.13
87	1,579.24	1,610.82	1,719.99	1,778.10
88	1,656.17	1,689.27	1,795.48	1,852.12
89	1,736.54	1,771.29	1,872.57	1,926.74
90	1,816.59	1,852.90	1,948.02	1,999.04
91	1,889.49	1,927.30	2,015.59	2,063.15
92	1,936.23	1,974.95	2,057.30	2,101.82
93	1,955.59	1,994.70	2,077.87	2,122.83
94	1,975.15	2,014.65	2,098.64	2,144.05
95	1,994.89	2,034.79	2,119.64	2,165.51
96	2,033.65	2,074.33	2,143.40	2,187.15
97	2,082.41	2,124.05	2,188.19	2,231.96
98	2,114.59	2,156.88	2,223.01	2,267.46
99	2,148.27	2,191.24	2,260.94	2,306.14
100	2,177.43	2,220.97	2,295.88	2,341.81

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 20

	Benefit Period	10 Year	Inflation	Compound
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	89.03	95.27	104.41	106.48
31	91.74	98.15	107.54	109.70
32	94.56	101.19	110.82	113.05
33	97.49	104.31	114.23	116.52
34	100.53	107.56	117.78	120.12
35	103.68	110.94	121.46	123.88
36	106.99	114.47	125.28	127.80
37	110.45	118.15	129.29	131.88
38	114.03	122.01	133.47	136.12
39	117.78	126.03	137.83	140.60
40	121.71	130.21	142.39	145.24
41	125.82	134.61	147.16	150.11
42	130.12	139.22	152.17	155.20
43	134.65	144.07	157.42	160.56
44	139.40	149.16	162.92	166.20
45	144.39	154.50	168.73	172.11
46	147.65	157.97	172.66	176.11
47	149.67	160.16	175.20	178.70
48	152.34	163.00	178.43	182.00
49	156.08	167.02	182.92	186.58
50	160.31	171.53	187.98	191.75
51	164.85	176.38	193.40	197.28
52	169.68	181.57	199.19	203.18
53	174.85	187.11	205.31	209.47
54	180.38	193.02	211.83	216.21
55	185.63	198.64	217.98	222.58
56	195.35	209.03	229.69	235.11
57	205.44	219.82	241.90	248.20
58	214.21	229.19	252.63	259.88
59	224.80	240.52	265.45	273.73
60	237.61	254.25	280.94	290.40
61	251.82	269.44	298.05	308.80
62	267.23	285.93	316.64	328.83
63	282.94	302.74	335.65	349.37
64	299.63	320.61	355.86	371.21
65	319.50	341.83	379.77	397.03
66	345.71	369.90	411.27	430.94
67	374.10	400.29	445.36	467.74
68	404.80	433.13	482.28	507.71
69	438.03	468.69	522.26	551.07
70	473.98	507.17	565.55	598.15
71	512.90	548.81	612.45	649.24
72	555.01	593.85	663.22	704.69
73	600.58	642.61	718.19	764.89
74	649.87	695.35	777.71	830.23
75	703.22	757.30	847.06	902.92
76	756.36	809.31	908.98	967.01
77	814.66	871.69	977.37	1,038.90
78	879.32	940.87	1,052.97	1,118.22
79	949.73	1,016.22	1,135.12	1,204.34
80	1,025.16	1,096.91	1,222.85	1,296.14
81	1,114.42	1,192.46	1,326.47	1,404.52
82	1,213.24	1,298.16	1,440.95	1,524.08
83	1,320.11	1,412.51	1,564.20	1,652.49
84	1,423.14	1,522.78	1,681.88	1,774.48
85	1,532.49	1,639.78	1,806.29	1,903.21
86	1,614.04	1,727.02	1,894.89	1,992.64
87	1,694.20	1,812.79	1,979.94	2,077.25
88	1,775.71	1,900.01	2,064.12	2,159.66
89	1,860.57	1,990.80	2,149.12	2,241.26
90	1,944.08	2,080.19	2,230.52	2,318.03
91	2,018.23	2,159.50	2,300.28	2,382.20
92	2,060.77	2,205.00	2,335.85	2,411.98
93	2,081.36	2,227.05	2,359.20	2,436.11
94	2,102.17	2,249.33	2,382.79	2,460.47
95	2,123.19	2,271.81	2,406.63	2,485.08
96	2,144.43	2,294.54	2,430.68	2,509.93
97	2,165.86	2,317.48	2,454.99	2,535.01
98	2,187.53	2,340.64	2,479.54	2,560.38
99	2,209.40	2,364.06	2,504.35	2,585.98
100	2,231.49	2,387.70	2,529.37	2,611.85

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 21

Benefit Period		Lifetime	Inflation	Compound
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	93.72	100.29	109.90	112.09
31	96.56	103.33	113.20	115.48
32	99.54	106.50	116.65	119.00
33	102.62	109.80	120.23	122.65
34	105.82	113.22	123.97	126.45
35	109.15	116.78	127.85	130.39
36	112.62	120.50	131.88	134.53
37	116.26	124.38	136.10	138.82
38	120.03	128.42	140.50	143.31
39	123.97	132.65	145.08	147.98
40	128.10	137.07	149.89	152.87
41	132.43	141.71	154.91	158.01
42	136.96	146.56	160.18	163.36
43	141.73	151.64	165.71	169.02
44	146.72	156.99	171.52	174.93
45	151.99	162.63	177.62	181.18
46	155.41	166.28	181.74	185.38
47	157.55	168.60	184.41	188.11
48	160.36	171.57	187.82	191.57
49	164.30	175.80	192.56	196.42
50	168.73	180.55	197.88	201.82
51	173.52	185.67	203.58	207.65
52	178.60	191.11	209.68	213.86
53	184.06	196.94	216.11	220.50
54	189.88	203.18	222.97	227.59
55	195.41	209.09	229.46	234.30
56	205.64	220.04	241.78	247.49
57	216.25	231.40	254.63	261.27
58	225.47	241.26	265.92	273.56
59	236.62	253.18	279.43	288.16
60	250.12	267.62	295.72	305.68
61	265.06	283.61	313.75	325.05
62	281.29	300.97	333.31	346.14
63	297.81	318.66	353.33	367.76
64	315.41	337.49	374.58	390.75
65	336.30	359.83	399.76	417.92
66	363.91	389.38	432.91	453.62
67	393.79	421.35	468.81	492.36
68	426.10	455.94	507.67	534.43
69	461.10	493.35	549.75	580.09
70	498.93	533.86	595.33	629.64
71	539.89	577.68	644.68	683.42
72	584.23	625.11	698.12	741.79
73	632.19	676.43	755.99	805.15
74	684.07	731.93	818.66	873.93
75	740.22	796.89	891.40	950.30
76	796.18	851.90	956.83	1,017.91
77	857.53	917.58	1,028.82	1,093.58
78	925.61	990.39	1,108.39	1,177.08
79	999.73	1,069.71	1,194.86	1,267.71
80	1,079.11	1,154.65	1,287.20	1,364.34
81	1,173.10	1,255.20	1,396.29	1,478.42
82	1,277.09	1,366.49	1,516.78	1,604.28
83	1,389.57	1,486.84	1,646.52	1,739.45
84	1,498.05	1,602.92	1,770.37	1,867.86
85	1,613.15	1,726.09	1,901.35	2,003.38
86	1,698.99	1,817.91	1,994.63	2,097.51
87	1,783.34	1,908.18	2,084.14	2,186.58
88	1,869.16	2,000.01	2,172.75	2,273.31
89	1,958.50	2,095.58	2,262.23	2,359.22
90	2,046.41	2,189.66	2,347.91	2,440.05
91	2,124.45	2,273.16	2,421.35	2,507.59
92	2,169.21	2,321.06	2,458.78	2,538.95
93	2,190.90	2,344.27	2,483.36	2,559.47
94	2,212.82	2,367.71	2,508.20	2,589.97
95	2,234.94	2,391.39	2,533.28	2,615.87
96	2,257.29	2,415.31	2,558.61	2,642.03
97	2,279.87	2,439.45	2,584.19	2,668.45
98	2,302.66	2,463.84	2,610.03	2,695.14
99	2,325.69	2,488.49	2,636.15	2,722.08
100	2,348.95	2,513.37	2,662.52	2,749.31

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 1

RLTC03, RLTCI

Benefit Period	2 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	8.97	11.35	12.71	13.79
31	9.55	11.94	13.37	14.49
32	10.19	12.58	14.08	15.25
33	10.86	13.25	14.81	16.05
34	11.58	13.98	15.62	16.92
35	12.36	14.75	16.48	17.84
36	13.21	15.61	17.40	18.84
37	14.11	16.50	18.41	19.91
38	15.09	17.47	19.48	21.06
39	16.13	18.53	20.63	22.29
40	17.27	19.65	21.87	23.62
41	18.50	20.87	23.22	25.06
42	19.84	22.20	24.68	26.62
43	21.28	23.62	26.25	28.31
44	22.86	25.19	27.96	30.14
45	24.59	26.86	29.81	32.12
46	25.53	27.70	30.68	32.99
47	26.42	28.49	31.50	33.82
48	27.47	29.37	32.43	34.74
49	28.74	30.48	33.58	35.87
50	30.15	31.73	34.91	37.11
51	31.71	33.13	36.39	38.49
52	33.36	34.66	38.00	40.01
53	35.19	36.35	39.71	41.69
54	37.17	38.20	41.62	43.53
55	39.08	39.86	43.29	45.10
56	42.22	43.04	46.55	48.47
57	45.60	46.52	50.07	52.10
58	48.93	49.91	53.59	55.74
59	52.57	53.61	57.51	59.79
60	56.76	57.90	62.07	64.47
61	61.40	62.63	67.07	69.60
62	66.47	67.80	72.53	75.22
63	71.85	73.28	78.29	81.12
64	77.59	79.14	84.44	87.43
65	84.12	85.81	91.41	94.54
66	92.99	94.85	100.95	104.36
67	102.79	104.83	111.49	115.20
68	113.61	115.87	123.11	127.16
69	125.57	128.09	135.95	140.36
70	138.79	141.58	150.14	154.93
71	153.41	156.48	165.82	171.02
72	169.57	172.96	183.11	188.77
73	187.43	191.18	202.22	208.37
74	207.17	211.31	223.32	230.01
75	228.98	233.57	246.61	253.90
76	251.75	256.80	270.81	278.66
77	276.93	282.47	297.53	305.95
78	305.12	311.22	327.36	336.42
79	336.50	343.22	360.51	370.23
80	370.99	378.41	396.91	407.34
81	411.63	419.87	439.77	451.01
82	457.59	466.74	488.18	500.31
83	508.29	518.44	541.49	554.54
84	557.97	569.12	593.48	607.33
85	611.70	623.93	649.65	664.30
86	648.80	661.77	687.64	702.43
87	685.03	698.73	724.39	739.09
88	721.65	736.08	760.29	775.50
89	759.82	775.01	796.77	812.71
90	799.40	815.38	834.20	850.89
91	836.29	853.02	870.09	887.48
92	861.78	879.03	896.60	914.54
93	881.52	899.15	917.14	935.48
94	899.97	917.96	936.32	955.04
95	920.53	938.95	957.73	976.88
96	949.35	968.33	987.70	1,007.46
97	972.31	991.77	1,011.61	1,031.84
98	991.00	1,010.83	1,031.03	1,051.66
99	1,014.09	1,034.37	1,055.07	1,076.16
100	1,041.60	1,062.44	1,083.68	1,105.36

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 2

Benefit Period	3 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	11.83	14.39	16.50	18.15
31	12.60	15.13	17.35	19.07
32	13.43	15.93	18.25	20.07
33	14.32	16.78	19.22	21.13
34	15.28	17.70	20.26	22.25
35	16.32	18.69	21.37	23.47
36	17.43	19.75	22.57	24.78
37	18.63	20.88	23.87	26.20
38	19.92	22.10	25.27	27.70
39	21.31	23.43	26.75	29.35
40	22.80	24.85	28.37	31.11
41	24.43	26.38	30.10	33.01
42	26.20	28.05	31.99	35.06
43	28.12	29.85	34.03	37.29
44	30.19	31.81	36.24	39.70
45	32.46	33.93	38.63	42.32
46	33.73	34.98	39.76	43.46
47	34.90	35.95	40.79	44.52
48	36.29	37.05	41.98	45.74
49	37.70	38.44	43.46	47.16
50	39.24	40.03	45.16	48.74
51	40.96	41.78	47.06	50.49
52	42.85	43.71	49.11	52.39
53	44.93	45.83	51.30	54.51
54	47.22	48.16	53.71	56.83
55	49.25	50.23	55.81	58.79
56	53.14	54.21	59.89	63.07
57	57.37	58.52	64.29	67.63
58	61.46	62.68	68.66	72.20
59	65.86	67.18	73.51	77.25
60	70.97	72.39	79.12	83.11
61	76.60	78.13	85.31	89.49
62	82.75	84.40	92.03	96.47
63	89.25	91.05	99.10	103.76
64	96.19	98.11	106.63	111.55
65	104.11	106.18	115.17	120.29
66	115.14	117.44	127.25	132.84
67	127.34	129.88	140.59	146.68
68	140.83	143.65	155.32	161.95
69	155.76	158.87	171.59	178.83
70	172.26	175.71	189.58	197.47
71	190.52	194.33	209.46	218.04
72	210.70	214.92	231.41	240.76
73	233.02	237.69	255.67	265.85
74	257.73	262.88	282.46	293.56
75	285.04	290.74	312.08	324.13
76	313.70	319.98	342.94	355.95
77	345.46	352.37	377.06	391.08
78	381.08	388.71	415.24	430.32
79	420.80	429.21	457.72	473.95
80	464.53	473.82	504.41	521.86
81	516.12	526.45	559.45	578.30
82	574.52	586.02	621.71	642.10
83	639.09	651.88	690.37	712.39
84	702.59	716.65	757.52	780.94
85	771.40	786.82	830.09	854.92
86	819.56	835.96	879.53	904.62
87	866.88	884.22	927.50	952.50
88	915.00	933.31	975.55	1,000.07
89	965.40	984.71	1,025.09	1,048.66
90	1,017.36	1,037.71	1,075.69	1,098.03
91	1,068.91	1,090.29	1,124.23	1,146.71
92	1,103.16	1,125.22	1,158.23	1,181.40
93	1,123.23	1,145.69	1,176.82	1,200.34
94	1,141.13	1,163.96	1,193.48	1,217.34
95	1,161.60	1,184.83	1,213.24	1,237.50
96	1,200.93	1,224.96	1,251.91	1,276.95
97	1,231.16	1,255.78	1,282.37	1,308.01
98	1,254.37	1,279.47	1,306.54	1,332.65
99	1,282.48	1,308.14	1,336.06	1,362.77
100	1,315.20	1,341.51	1,370.63	1,398.04

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 3

Benefit Period	4 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	13.95	16.36	19.21	21.42
31	14.85	17.20	20.17	22.51
32	15.84	18.10	21.23	23.68
33	16.87	19.06	22.33	24.92
34	18.01	20.10	23.54	26.25
35	19.23	21.19	24.84	27.68
36	20.54	22.40	26.21	29.21
37	21.94	23.69	27.70	30.87
38	23.46	25.06	29.30	32.65
39	25.09	26.54	31.03	34.57
40	26.85	28.15	32.89	36.64
41	28.76	29.89	34.90	38.87
42	30.83	31.75	37.06	41.27
43	33.07	33.79	39.42	43.88
44	35.27	35.98	41.96	46.71
45	37.62	38.36	44.72	49.78
46	38.78	39.56	46.00	51.11
47	39.84	40.64	47.17	52.30
48	41.07	41.88	48.52	53.69
49	42.58	43.44	50.22	55.29
50	44.32	45.21	52.14	57.06
51	46.25	47.17	54.30	59.02
52	48.37	49.34	56.64	61.17
53	50.70	51.72	59.12	63.54
54	53.27	54.33	61.84	66.13
55	55.53	56.64	64.19	68.26
56	59.87	61.07	68.77	73.11
57	64.57	65.86	73.65	78.23
58	69.06	70.45	78.48	83.33
59	73.88	75.36	83.85	88.95
60	79.45	81.04	90.07	95.50
61	85.61	87.31	96.88	102.59
62	92.30	94.15	104.29	110.33
63	99.36	101.36	112.06	118.38
64	106.88	109.01	120.32	126.96
65	115.51	117.82	129.70	136.60
66	127.79	130.34	143.32	150.86
67	141.38	144.21	158.38	166.60
68	156.41	159.55	175.02	183.99
69	173.05	176.51	193.41	203.19
70	191.46	195.28	213.73	224.40
71	211.81	216.04	236.19	247.83
72	234.34	239.03	260.99	273.69
73	259.27	264.44	288.42	302.25
74	286.82	292.56	318.72	333.80
75	317.33	323.68	352.21	368.63
76	349.49	356.48	387.25	404.98
77	385.15	392.86	426.02	445.14
78	425.20	433.70	469.43	490.05
79	469.90	479.29	517.78	540.01
80	519.12	529.51	570.94	594.90
81	577.22	588.77	633.63	659.57
82	642.99	655.86	704.54	732.72
83	715.77	730.10	782.82	813.34
84	787.62	803.38	859.54	892.10
85	865.65	882.97	942.60	977.20
86	921.10	939.53	999.70	1,034.69
87	975.92	995.45	1,055.25	1,090.15
88	1,031.98	1,052.62	1,111.08	1,145.34
89	1,090.97	1,112.79	1,168.73	1,201.69
90	1,151.52	1,174.54	1,227.22	1,258.42
91	1,210.59	1,234.80	1,283.88	1,313.17
92	1,257.50	1,282.64	1,329.00	1,356.85
93	1,286.55	1,312.29	1,356.76	1,383.89
94	1,310.90	1,337.12	1,378.82	1,406.38
95	1,334.99	1,361.68	1,401.29	1,429.30
96	1,389.13	1,416.92	1,454.85	1,483.95
97	1,431.24	1,459.88	1,497.47	1,527.42
98	1,463.51	1,492.78	1,531.18	1,561.80
99	1,501.36	1,531.39	1,571.12	1,602.54
100	1,544.74	1,575.63	1,617.22	1,649.57

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 4

Benefit Period	5 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	15.48	17.60	21.07	23.84
31	16.48	18.49	22.14	25.04
32	17.56	19.45	23.28	26.34
33	18.72	20.47	24.50	27.70
34	19.98	21.57	25.81	29.18
35	21.32	22.76	27.21	30.76
36	22.76	24.04	28.72	32.45
37	24.32	25.39	30.33	34.28
38	25.99	26.86	32.06	36.24
39	27.80	28.45	33.94	38.35
40	29.57	30.15	35.96	40.63
41	31.37	32.00	38.15	43.10
42	33.33	34.01	40.49	45.76
43	35.44	36.16	43.04	48.63
44	37.74	38.50	45.82	51.75
45	40.23	41.03	48.82	55.12
46	41.45	42.29	50.17	56.53
47	42.57	43.44	51.42	57.83
48	43.87	44.74	52.87	59.33
49	45.48	46.39	54.67	61.03
50	47.32	48.28	56.75	62.88
51	49.37	50.35	59.06	64.95
52	51.61	52.65	61.57	67.22
53	54.10	55.18	64.20	69.71
54	56.81	57.95	67.11	72.45
55	59.19	60.38	69.59	74.66
56	63.85	65.12	74.53	79.80
57	68.89	70.27	79.82	85.24
58	73.96	75.44	85.07	90.61
59	79.37	80.96	90.88	96.52
60	85.51	87.22	97.62	103.40
61	92.30	94.14	105.03	110.83
62	99.71	101.71	113.11	118.97
63	107.57	109.71	121.58	127.37
64	115.95	118.29	130.61	136.32
65	125.61	128.12	140.90	146.37
66	138.75	141.52	155.54	161.67
67	153.26	156.32	171.72	178.54
68	169.28	172.66	189.57	197.19
69	186.99	190.73	209.29	217.79
70	206.54	210.68	231.05	240.52
71	228.14	232.69	255.07	265.65
72	251.99	257.03	281.59	293.40
73	278.35	283.90	310.87	324.02
74	307.44	313.59	343.19	357.87
75	339.60	346.39	378.87	395.24
76	374.04	381.52	416.62	434.32
77	412.26	420.50	458.39	477.50
78	455.17	464.27	505.16	525.81
79	503.04	513.11	557.27	579.55
80	555.77	566.88	614.53	638.62
81	617.95	630.32	682.03	708.18
82	688.29	702.04	758.33	786.81
83	766.10	781.43	842.55	873.49
84	843.07	859.92	925.24	958.32
85	926.77	945.30	1,014.83	1,050.09
86	986.83	1,006.57	1,076.86	1,112.56
87	1,046.35	1,067.28	1,137.33	1,172.95
88	1,107.36	1,129.51	1,198.15	1,233.16
89	1,171.67	1,195.10	1,260.96	1,294.67
90	1,237.42	1,262.17	1,324.33	1,356.28
91	1,300.80	1,326.82	1,384.80	1,414.74
92	1,349.01	1,375.99	1,430.24	1,458.86
93	1,375.30	1,402.80	1,452.92	1,481.99
94	1,395.94	1,423.86	1,470.25	1,499.65
95	1,415.95	1,444.27	1,487.70	1,517.45
96	1,473.77	1,503.23	1,545.01	1,575.90
97	1,518.24	1,548.61	1,590.12	1,621.93
98	1,551.52	1,582.54	1,625.07	1,657.56
99	1,589.71	1,621.50	1,665.73	1,699.04
100	1,631.72	1,664.37	1,711.14	1,745.36

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 5

Benefit Period	6 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	16.65	18.41	22.46	25.74
31	17.72	19.34	23.58	27.01
32	18.88	20.34	24.78	28.39
33	20.13	21.41	26.07	29.88
34	21.46	22.55	27.45	31.45
35	22.91	23.78	28.93	33.14
36	24.45	25.10	30.52	34.95
37	26.00	26.52	32.23	36.92
38	27.50	28.05	34.06	39.00
39	29.11	29.69	36.04	41.26
40	30.85	31.46	38.18	43.70
41	32.72	33.38	40.48	46.32
42	34.75	35.44	42.96	49.17
43	36.95	37.70	45.66	52.26
44	39.33	40.11	48.56	55.57
45	41.91	42.75	51.73	59.18
46	43.17	44.05	53.14	60.66
47	44.33	45.22	54.43	62.00
48	45.67	46.58	55.92	63.56
49	47.33	48.28	57.81	65.31
50	49.23	50.22	59.97	67.19
51	51.34	52.37	62.40	69.31
52	53.67	54.74	65.00	71.65
53	56.22	57.34	67.74	74.20
54	59.04	60.21	70.74	76.98
55	61.48	62.71	73.28	79.20
56	66.29	67.61	78.38	84.53
57	71.48	72.91	83.84	90.13
58	76.69	78.22	89.21	95.65
59	82.25	83.88	95.16	101.68
60	88.50	90.28	102.10	108.74
61	95.45	97.35	109.68	116.36
62	103.01	105.08	117.96	124.68
63	111.03	113.24	126.62	133.24
64	119.59	121.99	135.86	142.37
65	129.46	132.05	146.37	152.62
66	142.99	145.84	161.59	168.56
67	157.93	161.09	178.38	186.15
68	174.44	177.93	196.90	205.60
69	192.67	196.54	217.38	227.06
70	212.82	217.07	239.97	250.77
71	235.06	239.78	264.90	276.95
72	259.64	264.83	292.43	305.88
73	286.78	292.51	322.83	337.84
74	316.76	323.09	356.36	373.12
75	349.85	356.85	393.40	412.08
76	385.43	393.13	432.65	452.86
77	424.88	433.39	476.09	497.95
78	469.19	478.56	524.73	548.37
79	518.62	528.99	578.90	604.46
80	573.01	584.48	638.42	666.07
81	637.12	649.87	708.52	738.58
82	709.54	723.73	787.66	820.44
83	789.64	805.43	874.98	910.67
84	869.07	886.44	960.87	999.10
85	955.60	974.71	1,054.10	1,094.88
86	1,018.53	1,038.90	1,119.31	1,160.66
87	1,081.17	1,102.80	1,183.07	1,224.41
88	1,145.66	1,168.57	1,247.41	1,288.08
89	1,213.93	1,238.21	1,314.05	1,353.26
90	1,283.70	1,309.38	1,381.12	1,418.32
91	1,350.54	1,377.54	1,444.50	1,479.36
92	1,399.90	1,427.89	1,490.71	1,523.53
93	1,424.28	1,452.77	1,512.22	1,543.42
94	1,442.24	1,471.08	1,527.38	1,558.85
95	1,459.09	1,488.26	1,542.64	1,574.42
96	1,519.01	1,549.38	1,599.17	1,631.15
97	1,564.44	1,595.73	1,645.42	1,678.33
98	1,597.22	1,629.16	1,680.25	1,713.86
99	1,633.52	1,666.18	1,719.63	1,754.04
100	1,670.59	1,704.00	1,761.05	1,796.28

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 6

Benefit Period	10 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	20.24	20.64	27.27	33.88
31	21.24	21.68	28.58	35.48
32	22.32	22.76	29.98	37.19
33	23.47	23.95	31.48	39.02
34	24.70	25.21	33.07	40.96
35	26.02	26.54	34.80	43.03
36	27.45	28.00	36.64	45.26
37	28.98	29.54	38.61	47.67
38	30.60	31.22	40.73	50.23
39	32.37	33.03	43.01	52.99
40	34.28	34.97	45.47	55.97
41	36.33	37.06	48.13	59.18
42	38.55	39.33	50.97	62.63
43	40.94	41.77	54.06	66.37
44	43.55	44.41	57.41	70.41
45	46.37	47.29	61.03	74.77
46	47.63	48.60	62.63	76.67
47	48.81	49.78	64.10	78.43
48	50.15	51.15	65.80	80.47
49	51.87	52.90	67.98	83.03
50	53.84	54.91	70.45	85.99
51	56.04	57.16	73.23	88.63
52	58.44	59.62	76.28	91.62
53	61.12	62.35	79.67	94.97
54	64.08	65.35	83.40	98.14
55	66.56	67.90	86.46	100.51
56	72.00	73.43	92.90	106.20
57	77.86	79.42	99.88	112.55
58	83.77	85.45	106.88	118.78
59	90.42	92.23	114.41	125.55
60	98.14	100.12	122.54	133.56
61	106.74	108.88	131.48	142.15
62	116.22	118.53	141.27	151.63
63	126.24	128.75	151.55	161.32
64	136.86	139.60	162.52	171.72
65	149.20	152.18	175.10	183.40
66	164.90	168.20	193.12	202.41
67	182.24	185.87	213.01	223.38
68	201.40	205.42	234.96	246.50
69	222.58	227.03	259.18	272.04
70	245.99	250.91	285.84	300.21
71	271.85	277.29	315.30	331.32
72	300.45	306.45	347.76	365.62
73	332.05	338.68	383.58	403.50
74	366.97	374.29	423.10	445.29
75	405.56	413.67	466.67	491.41
76	446.19	455.12	512.50	539.28
77	491.12	500.95	563.01	591.96
78	541.41	552.24	619.33	650.66
79	597.32	609.26	681.81	715.67
80	658.59	671.77	750.11	786.65
81	730.45	745.04	830.01	869.66
82	811.04	827.26	919.52	962.57
83	899.71	917.71	1,017.61	1,064.23
84	987.48	1,007.24	1,113.90	1,163.69
85	1,083.23	1,104.90	1,218.57	1,271.62
86	1,152.98	1,176.05	1,291.93	1,346.04
87	1,221.96	1,246.39	1,363.00	1,417.42
88	1,292.45	1,318.30	1,433.89	1,487.82
89	1,366.42	1,393.74	1,506.22	1,558.70
90	1,441.11	1,469.93	1,577.58	1,627.81
91	1,511.03	1,541.25	1,642.72	1,690.07
92	1,559.04	1,590.23	1,685.33	1,729.68
93	1,575.95	1,607.47	1,702.17	1,747.00
94	1,591.70	1,623.54	1,719.19	1,764.47
95	1,607.62	1,639.79	1,736.39	1,782.11
96	1,652.34	1,685.39	1,761.18	1,799.92
97	1,696.58	1,730.52	1,806.10	1,842.23
98	1,715.00	1,759.27	1,835.75	1,872.46
99	1,732.14	1,789.17	1,866.91	1,904.25
100	1,749.47	1,818.20	1,897.22	1,935.16

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 7

Benefit Period		Lifetime	Inflation	None
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	21.31	21.72	28.70	35.67
31	22.37	22.82	30.08	37.35
32	23.51	23.97	31.56	39.15
33	24.70	25.21	33.13	41.07
34	26.00	26.53	34.82	43.11
35	27.40	27.95	36.62	45.30
36	28.90	29.46	38.56	47.64
37	30.50	31.11	40.64	50.17
38	32.21	32.87	42.87	52.88
39	34.09	34.75	45.26	55.79
40	36.08	36.80	47.86	58.91
41	38.25	39.02	50.66	62.30
42	40.57	41.40	53.66	65.93
43	43.10	43.96	56.90	69.85
44	45.84	46.75	60.42	74.12
45	48.81	49.78	64.25	78.72
46	50.15	51.15	65.93	80.70
47	51.37	52.39	67.47	82.55
48	52.80	53.85	69.28	84.70
49	54.59	55.69	71.55	87.39
50	56.67	57.81	74.15	90.52
51	58.98	60.16	77.07	93.30
52	61.53	62.76	80.30	96.45
53	64.34	65.63	83.86	99.97
54	67.45	68.79	87.79	103.32
55	70.07	71.47	91.00	105.80
56	75.79	77.29	97.78	111.79
57	81.96	83.59	105.12	118.47
58	88.17	89.94	112.50	125.04
59	95.19	97.08	120.43	132.16
60	103.32	105.37	129.00	140.59
61	112.36	114.61	138.40	149.64
62	122.34	124.78	148.71	159.60
63	132.87	135.53	159.52	169.81
64	144.07	146.96	171.07	180.75
65	157.06	160.20	184.32	193.06
66	173.58	177.04	203.30	213.06
67	191.83	195.66	224.23	235.13
68	212.00	216.25	247.32	259.47
69	234.29	238.98	272.80	286.36
70	258.93	264.12	300.90	316.01
71	286.17	291.89	331.89	348.75
72	316.26	322.59	366.07	384.86
73	349.52	356.51	403.78	424.73
74	386.27	394.00	445.36	468.72
75	426.90	435.44	491.23	517.27
76	469.67	479.08	539.48	567.65
77	516.98	527.32	592.64	623.13
78	569.91	581.30	651.92	684.89
79	628.75	641.33	717.69	753.33
80	693.25	707.12	789.59	828.06
81	768.89	784.25	873.70	915.43
82	853.73	870.80	967.91	1,013.23
83	947.07	966.01	1,071.17	1,120.24
84	1,039.46	1,060.25	1,172.53	1,224.92
85	1,140.25	1,163.04	1,282.72	1,338.55
86	1,213.66	1,237.94	1,359.94	1,416.89
87	1,286.26	1,311.99	1,434.74	1,492.02
88	1,360.48	1,387.68	1,509.35	1,566.13
89	1,438.34	1,467.10	1,585.49	1,640.73
90	1,516.97	1,547.30	1,660.61	1,713.49
91	1,590.55	1,622.37	1,729.19	1,779.03
92	1,641.11	1,673.93	1,774.02	1,820.73
93	1,658.89	1,692.08	1,791.76	1,838.94
94	1,675.48	1,708.99	1,809.69	1,857.33
95	1,692.24	1,726.09	1,827.78	1,875.90
96	1,739.32	1,774.09	1,853.87	1,894.65
97	1,785.88	1,821.60	1,901.16	1,939.19
98	1,805.25	1,851.86	1,932.37	1,971.02
99	1,823.30	1,883.33	1,965.17	2,004.47
100	1,841.54	1,913.90	1,997.07	2,037.01

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 8

Benefit Period	2 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	27.00	27.89	28.99	29.56
31	28.57	29.30	30.45	31.06
32	30.18	30.77	31.99	32.62
33	31.71	32.34	33.60	34.29
34	33.35	34.01	35.34	36.03
35	35.07	35.77	37.16	37.89
36	36.90	37.64	39.11	39.88
37	38.85	39.65	41.17	41.98
38	40.94	41.74	43.34	44.20
39	43.13	43.99	45.66	46.58
40	45.47	46.39	48.12	49.07
41	47.96	48.93	50.75	51.77
42	50.61	51.63	53.55	54.60
43	53.43	54.49	56.53	57.67
44	56.44	57.58	59.70	60.90
45	59.66	60.84	63.10	64.36
46	61.36	62.58	64.17	65.29
47	63.51	64.78	66.08	67.40
48	65.87	67.18	68.53	69.90
49	68.44	69.79	71.48	72.93
50	71.25	72.69	74.75	76.25
51	74.23	75.72	78.25	79.82
52	77.45	79.02	81.98	83.62
53	80.86	82.47	85.99	87.71
54	84.52	86.23	90.27	92.09
55	88.00	89.76	94.41	96.33
56	94.00	95.87	100.81	102.85
57	100.33	102.34	107.58	109.75
58	106.31	108.43	113.98	116.27
59	113.13	115.41	121.30	123.72
60	121.17	123.60	129.84	132.43
61	129.98	132.59	139.20	141.99
62	139.54	142.35	149.37	152.35
63	149.46	152.46	159.91	163.08
64	159.95	163.16	171.00	174.41
65	172.05	175.48	183.80	187.48
66	185.59	189.30	198.37	202.57
67	200.21	204.23	214.14	218.92
68	215.99	220.30	231.14	236.58
69	232.99	237.66	249.49	255.64
70	251.36	256.38	269.31	276.28
71	271.16	276.59	290.69	298.54
72	292.51	298.39	313.77	322.62
73	315.57	321.88	338.68	348.64
74	340.44	347.24	365.59	376.75
75	372.09	377.82	397.85	410.37
76	394.85	402.75	423.86	437.09
77	425.18	433.70	455.93	469.87
78	458.88	468.07	491.48	506.19
79	495.65	505.57	530.23	545.73
80	535.29	546.00	571.91	588.28
81	582.57	594.22	621.62	638.96
82	635.49	648.20	677.19	695.60
83	692.96	706.83	737.47	756.91
84	747.57	762.52	794.38	814.68
85	804.76	820.85	853.91	875.05
86	844.43	861.31	894.20	915.31
87	882.92	900.57	932.82	953.66
88	921.60	940.03	971.18	991.43
89	961.72	980.97	1,009.57	1,029.75
90	1,002.87	1,022.93	1,047.74	1,068.71
91	1,043.44	1,064.33	1,085.59	1,107.31
92	1,075.26	1,096.75	1,118.70	1,141.06
93	1,099.87	1,121.88	1,144.31	1,167.22
94	1,122.88	1,145.34	1,168.23	1,191.60
95	1,148.56	1,171.53	1,194.96	1,218.85
96	1,184.49	1,208.19	1,232.36	1,256.98
97	1,213.17	1,237.44	1,262.19	1,287.42
98	1,236.49	1,261.19	1,286.43	1,312.17
99	1,265.28	1,290.60	1,316.39	1,342.74
100	1,299.62	1,325.60	1,352.12	1,379.16

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 9

Benefit Period	3 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	34.20	34.87	36.89	37.63
31	35.91	36.63	38.71	39.48
32	37.71	38.47	40.67	41.48
33	39.65	40.42	42.72	43.59
34	41.66	42.49	44.90	45.80
35	43.82	44.69	47.23	48.17
36	46.12	47.02	49.69	50.67
37	48.54	49.50	52.29	53.32
38	51.12	52.14	55.05	56.16
39	53.85	54.94	58.00	59.17
40	56.79	57.92	61.13	62.35
41	59.87	61.06	64.46	65.75
42	63.20	64.46	67.99	69.36
43	66.69	68.05	71.78	73.21
44	70.44	71.86	75.79	77.31
45	74.46	75.95	80.10	81.46
46	77.12	78.67	81.31	82.75
47	79.31	80.90	83.08	84.74
48	81.79	83.44	86.12	87.85
49	84.79	86.48	89.81	91.61
50	88.15	89.92	93.86	95.75
51	91.68	93.50	98.21	100.17
52	95.47	97.38	102.86	104.92
53	99.47	101.46	107.81	109.99
54	103.79	105.89	112.79	115.43
55	107.84	109.99	117.52	120.69
56	115.18	117.49	125.51	128.86
57	122.97	125.42	133.95	137.51
58	130.28	132.87	141.91	145.67
59	138.68	141.44	151.01	155.01
60	148.52	151.51	161.68	165.96
61	159.39	162.56	173.42	177.98
62	171.15	174.59	186.16	191.02
63	183.37	187.06	199.38	204.55
64	196.32	200.25	213.35	218.84
65	211.37	215.58	229.51	235.39
66	228.52	233.08	248.30	255.05
67	247.08	252.01	268.61	276.38
68	267.14	272.46	290.59	299.46
69	288.83	294.61	314.38	324.49
70	312.29	318.54	340.12	351.60
71	337.65	344.39	367.97	381.01
72	365.08	372.38	398.08	412.83
73	394.71	402.61	430.65	447.32
74	426.77	435.30	465.90	484.69
75	466.28	473.90	507.29	527.31
76	496.54	506.46	541.71	564.08
77	535.15	545.84	583.05	606.69
78	578.15	589.71	628.97	653.97
79	625.12	637.62	679.08	705.51
80	675.80	689.33	733.05	760.95
81	736.30	751.05	797.41	827.06
82	804.10	820.18	869.46	901.01
83	877.87	895.42	947.68	981.15
84	948.22	967.19	1,021.77	1,056.81
85	1,022.11	1,042.56	1,099.38	1,135.87
86	1,074.18	1,095.67	1,152.25	1,188.74
87	1,124.99	1,147.50	1,203.05	1,239.06
88	1,176.30	1,199.82	1,253.58	1,288.57
89	1,229.66	1,254.25	1,305.21	1,338.62
90	1,283.73	1,309.40	1,357.05	1,388.54
91	1,335.74	1,362.45	1,406.71	1,436.26
92	1,376.41	1,403.95	1,445.13	1,474.03
93	1,401.45	1,429.47	1,468.30	1,497.68
94	1,423.80	1,452.28	1,489.10	1,518.89
95	1,449.32	1,478.30	1,513.76	1,544.03
96	1,498.42	1,528.38	1,562.01	1,593.25
97	1,536.11	1,566.83	1,600.01	1,631.99
98	1,565.09	1,596.39	1,630.14	1,662.77
99	1,600.16	1,632.17	1,666.99	1,700.33
100	1,640.98	1,673.80	1,710.13	1,744.34

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 10

Benefit Period	4 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	41.29	42.11	45.20	46.12
31	43.32	44.20	47.44	48.39
32	45.50	46.41	49.80	50.80
33	47.80	48.76	52.30	53.35
34	50.25	51.24	54.97	56.07
35	52.83	53.90	57.79	58.96
36	55.58	56.69	60.79	61.99
37	58.49	59.66	63.95	65.23
38	61.59	62.81	67.32	68.67
39	64.88	66.17	70.89	72.33
40	68.36	69.74	74.73	76.21
41	72.09	73.54	78.77	80.35
42	76.06	77.57	83.08	84.75
43	80.28	81.89	87.68	89.44
44	84.79	86.48	92.57	94.44
45	89.59	91.38	97.83	99.50
46	92.66	94.52	99.31	101.01
47	95.12	97.03	100.55	102.58
48	97.94	99.89	104.20	106.29
49	101.36	103.40	108.60	110.77
50	105.20	107.30	113.44	115.71
51	109.24	111.41	118.63	121.01
52	113.58	115.85	124.17	126.68
53	118.14	120.50	129.59	132.75
54	123.10	125.55	135.43	139.25
55	127.64	130.19	140.92	145.47
56	136.34	139.06	150.46	155.30
57	145.53	148.44	160.57	165.75
58	154.15	157.25	170.09	175.57
59	164.06	167.34	180.96	186.79
60	175.72	179.23	193.76	199.94
61	188.56	192.33	207.82	214.42
62	202.51	206.57	223.09	230.14
63	217.00	221.33	238.95	246.45
64	232.35	237.02	255.73	263.71
65	250.22	255.24	275.22	283.74
66	271.11	276.54	298.41	308.25
67	293.76	299.63	323.56	334.90
68	318.28	324.66	350.85	363.85
69	344.86	351.77	380.41	395.28
70	373.68	381.15	412.52	429.44
71	404.87	412.98	447.28	466.57
72	438.71	447.45	485.00	506.88
73	475.31	484.84	525.89	550.69
74	515.02	525.33	570.22	598.28
75	562.89	572.42	621.55	652.26
76	600.79	612.80	664.78	698.31
77	647.87	660.86	715.80	751.28
78	700.34	714.34	772.50	810.09
79	757.70	772.85	834.39	874.24
80	819.57	835.97	901.07	943.25
81	893.44	911.30	980.59	1,025.53
82	976.13	995.65	1,069.61	1,117.57
83	1,066.18	1,087.51	1,166.27	1,217.37
84	1,152.54	1,175.58	1,258.15	1,311.75
85	1,243.46	1,268.33	1,354.50	1,410.56
86	1,308.84	1,335.04	1,420.94	1,477.00
87	1,373.02	1,400.49	1,484.95	1,540.28
88	1,438.23	1,466.99	1,548.73	1,602.53
89	1,506.29	1,536.41	1,613.94	1,665.26
90	1,574.70	1,606.20	1,678.62	1,726.96
91	1,638.87	1,671.65	1,738.82	1,784.01
92	1,684.96	1,718.66	1,781.84	1,824.63
93	1,706.92	1,741.07	1,801.62	1,842.91
94	1,725.11	1,759.61	1,819.64	1,861.35
95	1,747.03	1,781.95	1,838.63	1,879.95
96	1,807.39	1,843.54	1,899.56	1,938.29
97	1,852.86	1,889.93	1,946.25	1,985.20
98	1,886.53	1,924.26	1,981.72	2,021.45
99	1,926.25	1,964.78	2,023.97	2,064.88
100	1,970.47	2,009.89	2,071.47	2,114.03

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 11

Benefit Period	5 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	46.29	47.23	48.35	49.32
31	48.56	49.53	50.73	51.75
32	50.99	51.99	53.24	54.32
33	53.52	54.59	55.90	57.03
34	56.21	57.36	58.74	59.92
35	59.09	60.28	61.73	62.99
36	62.14	63.37	64.92	66.22
37	65.35	66.67	68.28	69.67
38	68.79	70.16	71.87	73.32
39	72.43	73.87	75.68	77.20
40	76.28	77.83	79.72	81.32
41	80.43	82.03	84.03	85.73
42	84.80	86.50	88.62	90.39
43	89.46	91.26	93.50	95.37
44	94.44	96.33	98.71	100.70
45	99.77	101.76	104.28	106.13
46	101.22	103.25	105.82	107.75
47	102.34	104.47	107.58	108.96
48	105.91	108.03	110.19	112.38
49	110.11	112.31	114.78	117.08
50	113.46	115.74	119.84	122.22
51	117.04	119.37	125.25	127.77
52	120.80	123.21	131.07	133.70
53	124.64	127.15	137.28	140.02
54	128.58	131.17	142.76	146.80
55	132.13	134.79	147.86	153.29
56	141.15	143.97	157.87	163.64
57	150.64	153.68	168.45	174.60
58	159.53	162.74	178.40	184.91
59	169.77	173.19	189.80	196.68
60	181.84	185.48	203.15	210.52
61	195.13	199.06	217.87	225.73
62	209.59	213.79	233.89	242.25
63	224.58	229.07	250.50	259.41
64	240.52	245.33	268.09	277.58
65	259.08	264.26	288.52	298.70
66	282.20	287.84	314.05	325.27
67	307.39	313.53	341.83	354.21
68	334.82	341.53	372.06	385.74
69	364.71	372.01	404.96	420.05
70	397.28	405.22	440.80	457.43
71	432.72	441.39	479.79	498.14
72	471.37	480.79	522.21	542.45
73	513.44	523.70	568.41	590.71
74	559.27	570.44	618.69	643.27
75	609.20	621.38	673.42	700.51
76	655.70	668.82	723.97	752.67
77	706.91	721.05	779.44	809.88
78	763.86	779.13	841.08	873.38
79	826.13	842.64	908.36	942.67
80	893.21	911.08	980.76	1,017.13
81	973.18	992.65	1,067.02	1,105.87
82	1,062.57	1,083.84	1,163.45	1,205.02
83	1,159.87	1,183.07	1,268.10	1,312.53
84	1,253.22	1,278.30	1,367.65	1,414.42
85	1,351.70	1,378.75	1,472.30	1,521.29
86	1,422.84	1,451.28	1,544.78	1,593.82
87	1,492.56	1,522.42	1,614.63	1,663.06
88	1,563.34	1,594.62	1,684.11	1,731.25
89	1,637.02	1,669.75	1,754.91	1,799.93
90	1,710.46	1,744.68	1,824.46	1,866.84
91	1,778.03	1,813.59	1,887.63	1,927.21
92	1,823.35	1,859.81	1,927.78	1,966.36
93	1,841.58	1,878.41	1,947.07	1,986.01
94	1,859.98	1,897.19	1,966.53	2,005.87
95	1,878.60	1,916.17	1,986.21	2,025.94
96	1,929.96	1,968.57	2,020.49	2,060.89
97	1,977.54	2,017.10	2,068.68	2,110.06
98	2,011.34	2,051.57	2,104.52	2,146.59
99	2,049.66	2,090.66	2,145.99	2,188.92
100	2,088.15	2,129.92	2,189.80	2,233.60

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 12

Benefit Period	6 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	47.96	48.93	50.32	51.32
31	50.29	51.31	52.77	53.82
32	52.78	53.84	55.37	56.47
33	55.41	56.52	58.13	59.29
34	58.20	59.35	61.05	62.27
35	61.14	62.36	64.15	65.44
36	64.27	65.55	67.43	68.79
37	67.60	68.94	70.93	72.34
38	71.10	72.55	74.63	76.14
39	74.87	76.36	78.56	80.15
40	78.85	80.44	82.74	84.42
41	83.08	84.75	87.21	88.94
42	87.60	89.34	91.93	93.79
43	92.41	94.25	96.97	98.92
44	97.53	99.47	102.37	104.41
45	103.00	105.05	108.11	109.99
46	104.94	107.06	109.76	111.66
47	106.08	108.28	111.10	112.97
48	109.14	111.32	113.54	115.82
49	113.00	115.27	118.22	120.59
50	116.27	118.61	123.39	125.85
51	119.71	122.10	128.92	131.48
52	123.32	125.77	134.83	137.54
53	127.15	129.68	140.92	143.99
54	131.17	133.79	146.39	150.91
55	134.79	137.48	151.44	157.49
56	143.97	146.85	161.68	168.12
57	153.68	156.73	172.48	179.34
58	162.74	165.99	182.61	189.90
59	173.19	176.65	194.24	201.93
60	185.48	189.17	207.92	216.10
61	199.06	203.03	222.95	231.70
62	213.79	218.06	239.31	248.62
63	229.07	233.68	256.27	266.19
64	245.33	250.22	274.25	284.82
65	264.26	269.54	295.19	306.48
66	288.25	294.00	321.88	334.41
67	314.36	320.65	350.98	364.85
68	342.87	349.74	382.71	398.08
69	373.98	381.47	417.30	434.34
70	407.89	416.04	455.04	473.90
71	444.89	453.79	496.20	517.06
72	485.24	494.95	541.04	564.17
73	529.24	539.84	589.96	615.56
74	577.24	588.78	643.33	671.61
75	629.61	642.21	701.48	732.79
76	677.75	691.29	754.17	787.37
77	730.69	745.32	811.98	847.23
78	789.63	805.40	876.18	913.60
79	853.96	871.05	946.24	985.99
80	923.27	941.73	1,021.52	1,063.77
81	1,005.72	1,025.84	1,111.13	1,156.31
82	1,097.72	1,119.68	1,211.10	1,259.56
83	1,197.78	1,221.74	1,319.52	1,371.38
84	1,294.17	1,320.06	1,423.00	1,477.63
85	1,396.09	1,424.01	1,531.95	1,589.29
86	1,470.98	1,500.40	1,608.52	1,665.96
87	1,544.77	1,575.67	1,682.45	1,739.31
88	1,620.01	1,652.43	1,756.29	1,811.69
89	1,698.66	1,732.63	1,831.72	1,884.70
90	1,776.94	1,812.49	1,905.53	1,955.43
91	1,848.27	1,885.23	1,971.60	2,018.14
92	1,893.97	1,931.87	2,012.42	2,055.95
93	1,912.92	1,951.18	2,032.53	2,076.52
94	1,932.06	1,970.69	2,052.86	2,097.26
95	1,951.38	1,990.39	2,073.39	2,118.26
96	1,989.28	2,029.07	2,096.66	2,139.42
97	2,036.95	2,077.72	2,140.44	2,183.26
98	2,068.44	2,109.83	2,174.51	2,217.99
99	2,101.40	2,143.43	2,211.61	2,255.84
100	2,129.92	2,172.52	2,245.78	2,290.70

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 13

Benefit Period	10 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	54.77	55.85	60.43	61.64
31	57.39	58.54	63.33	64.60
32	60.19	61.37	66.39	67.73
33	63.13	64.40	69.63	71.05
34	66.26	67.60	73.05	74.53
35	69.59	70.97	76.70	78.23
36	73.12	74.56	80.56	82.18
37	76.82	78.37	84.66	86.35
38	80.78	82.41	88.99	90.78
39	84.99	86.69	93.60	95.46
40	89.46	91.26	98.48	100.47
41	94.23	96.10	103.71	105.78
42	99.29	101.28	109.24	111.43
43	104.67	106.75	115.10	117.44
44	110.40	112.61	121.42	123.83
45	116.52	118.84	128.11	130.39
46	119.29	121.66	130.04	132.32
47	121.32	123.73	131.50	133.83
48	123.67	126.14	133.06	135.45
49	126.76	129.29	137.20	139.62
50	130.19	132.82	142.56	145.42
51	133.90	136.57	148.70	151.65
52	137.83	140.58	154.80	158.33
53	141.99	144.83	160.40	165.47
54	146.42	149.33	166.42	173.12
55	150.35	153.35	171.89	180.30
56	160.52	163.72	183.41	192.36
57	171.26	174.70	195.61	205.11
58	181.36	184.97	207.05	217.10
59	192.88	196.75	220.12	230.77
60	206.49	210.62	235.48	246.77
61	221.48	225.88	252.38	264.44
62	237.73	242.48	270.73	283.56
63	254.62	259.70	289.78	303.46
64	272.53	277.99	309.96	324.49
65	293.37	299.24	333.38	348.90
66	319.47	327.42	364.91	381.82
67	347.89	358.24	399.40	417.84
68	378.85	392.00	437.14	457.24
69	412.53	428.92	478.44	500.34
70	449.22	469.31	523.68	547.56
71	489.18	513.48	573.17	599.19
72	532.68	561.86	627.33	655.70
73	580.10	614.76	686.64	717.53
74	631.68	672.67	751.53	785.20
75	687.87	736.00	822.57	859.25
76	739.86	791.63	889.15	928.64
77	796.87	852.67	956.07	1,004.33
78	860.16	920.35	1,029.98	1,087.85
79	929.02	994.05	1,110.37	1,178.04
80	1,002.80	1,072.99	1,196.15	1,267.85
81	1,090.11	1,166.43	1,297.55	1,373.86
82	1,186.77	1,269.83	1,409.51	1,490.82
83	1,291.30	1,381.68	1,530.06	1,616.43
84	1,392.09	1,489.54	1,645.16	1,735.76
85	1,499.06	1,604.01	1,766.88	1,861.67
86	1,578.80	1,689.34	1,853.57	1,949.15
87	1,657.22	1,773.23	1,936.75	2,031.91
88	1,736.98	1,858.54	2,019.10	2,112.53
89	1,819.96	1,947.36	2,102.22	2,192.35
90	1,901.68	2,034.80	2,181.86	2,267.45
91	1,974.19	2,112.40	2,250.08	2,330.22
92	2,015.80	2,156.90	2,284.87	2,359.36
93	2,035.96	2,178.47	2,307.74	2,382.97
94	2,056.32	2,200.25	2,330.81	2,406.79
95	2,076.87	2,222.24	2,354.11	2,430.84
96	2,097.64	2,244.47	2,377.66	2,455.17
97	2,118.61	2,266.94	2,401.44	2,479.70
98	2,139.81	2,289.60	2,425.45	2,504.53
99	2,161.20	2,312.49	2,449.69	2,529.57
100	2,182.81	2,335.60	2,474.18	2,554.86

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 14

Benefit Period	Lifetime	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	57.63	58.78	63.62	64.89
31	60.42	61.62	66.67	67.99
32	63.34	64.61	69.89	71.29
33	66.46	67.79	73.31	74.77
34	69.77	71.16	76.90	78.44
35	73.25	74.71	80.75	82.36
36	76.97	78.49	84.80	86.50
37	80.87	82.50	89.10	90.89
38	85.05	86.74	93.68	95.55
39	89.48	91.26	98.53	100.50
40	94.16	96.06	103.65	105.76
41	99.20	101.17	109.15	111.33
42	104.51	106.60	114.97	117.29
43	110.18	112.37	121.18	123.61
44	116.20	118.53	127.80	130.36
45	122.66	125.10	134.11	137.19
46	125.56	128.09	136.19	139.29
47	127.71	130.26	137.74	140.87
48	130.17	132.78	139.44	142.56
49	133.43	136.09	144.07	146.95
50	137.06	139.80	150.08	153.06
51	140.95	143.77	156.51	159.63
52	145.07	147.97	162.96	166.66
53	149.46	152.46	168.86	174.17
54	154.11	157.20	175.17	182.24
55	158.26	161.42	180.93	189.80
56	168.97	172.34	193.06	202.48
57	180.28	183.88	205.88	215.90
58	190.90	194.70	217.96	228.52
59	203.04	207.10	231.71	242.90
60	217.36	221.70	247.87	259.78
61	233.12	237.77	265.66	278.35
62	250.23	255.25	284.97	298.50
63	268.03	273.38	305.03	319.42
64	286.87	292.61	326.26	341.57
65	308.81	315.00	350.93	367.27
66	336.28	344.66	384.12	401.93
67	366.19	377.11	420.41	439.82
68	398.78	412.63	460.16	481.31
69	434.23	451.47	503.63	526.69
70	472.87	494.02	551.24	576.37
71	514.93	540.52	603.32	630.71
72	560.72	591.42	660.35	690.21
73	610.61	647.12	722.77	755.29
74	664.92	708.06	791.08	826.52
75	724.07	774.75	865.85	904.49
76	778.80	833.32	935.94	977.52
77	838.83	897.55	1,006.37	1,057.20
78	905.40	968.78	1,084.20	1,145.10
79	977.93	1,046.35	1,168.79	1,240.06
80	1,055.58	1,129.48	1,259.11	1,334.59
81	1,147.50	1,227.83	1,365.83	1,446.17
82	1,249.23	1,336.67	1,483.70	1,569.28
83	1,359.26	1,454.41	1,610.60	1,701.50
84	1,465.35	1,567.93	1,731.75	1,827.11
85	1,577.95	1,688.41	1,859.87	1,959.68
86	1,661.91	1,778.24	1,951.11	2,051.73
87	1,744.45	1,866.55	2,038.68	2,138.86
88	1,828.38	1,956.37	2,125.36	2,223.72
89	1,915.75	2,049.86	2,212.86	2,307.75
90	2,001.76	2,141.89	2,296.70	2,386.80
91	2,078.11	2,223.57	2,368.50	2,452.86
92	2,121.88	2,270.42	2,405.13	2,483.53
93	2,143.10	2,293.11	2,429.19	2,508.37
94	2,164.54	2,316.05	2,453.47	2,533.47
95	2,186.20	2,339.20	2,478.00	2,558.80
96	2,208.05	2,362.60	2,502.80	2,584.39
97	2,230.12	2,386.24	2,527.82	2,610.23
98	2,252.44	2,410.10	2,553.10	2,636.34
99	2,274.95	2,434.21	2,578.63	2,662.71
100	2,297.70	2,458.54	2,604.42	2,689.34

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 15

	Benefit Period	2 Year	Inflation	Compound
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	57.94	59.12	61.58	62.80
31	59.78	60.97	63.49	64.77
32	61.64	62.87	65.47	66.79
33	63.60	64.89	67.56	68.91
34	65.64	66.95	69.71	71.11
35	67.76	69.12	71.95	73.41
36	69.97	71.40	74.31	75.80
37	72.30	73.73	76.75	78.28
38	74.70	76.20	79.29	80.88
39	77.23	78.75	81.95	83.61
40	79.86	81.47	84.78	86.45
41	82.61	84.26	87.68	89.44
42	85.51	87.22	90.76	92.54
43	88.54	90.33	93.96	95.84
44	91.75	93.58	97.36	99.29
45	95.11	97.03	100.90	102.93
46	97.57	99.54	103.60	105.67
47	99.22	101.21	105.46	107.59
48	101.29	103.34	107.77	109.94
49	104.15	106.21	110.88	113.07
50	107.29	109.45	114.34	116.63
51	110.67	112.89	118.04	120.41
52	114.28	116.58	122.00	124.44
53	118.13	120.50	126.19	128.72
54	122.26	124.70	130.70	133.34
55	126.29	128.82	135.14	137.83
56	133.34	136.00	142.63	145.46
57	140.68	143.50	150.42	153.42
58	147.23	150.16	157.34	160.51
59	155.03	158.13	165.64	168.96
60	164.43	167.72	175.60	179.11
61	174.80	178.31	186.57	190.29
62	186.07	189.77	198.44	202.42
63	197.58	201.53	210.61	214.82
64	209.77	214.00	223.46	227.94
65	224.13	228.61	238.57	243.35
66	240.87	245.68	256.60	262.05
67	258.83	263.99	276.02	282.19
68	278.14	283.71	296.89	303.88
69	298.89	304.88	319.35	327.23
70	321.19	327.61	343.50	352.38
71	345.17	352.07	369.47	379.48
72	370.91	378.34	397.43	408.64
73	398.60	406.57	427.49	440.06
74	428.33	436.90	459.82	473.86
75	461.71	475.48	500.76	515.35
76	494.89	504.78	531.25	547.81
77	532.92	543.57	571.43	588.92
78	575.15	586.65	615.98	634.42
79	621.24	633.67	664.55	684.02
80	670.92	684.34	716.81	737.32
81	730.17	744.77	779.10	800.84
82	796.50	812.43	848.78	871.83
83	868.54	885.91	924.31	948.69
84	936.96	955.72	995.62	1,021.09
85	1,008.64	1,028.81	1,070.24	1,096.71
86	1,058.34	1,079.53	1,120.74	1,147.19
87	1,106.60	1,128.72	1,169.15	1,195.25
88	1,155.09	1,178.19	1,217.22	1,242.61
89	1,205.38	1,229.48	1,265.33	1,290.65
90	1,256.94	1,282.06	1,313.19	1,339.45
91	1,307.81	1,333.95	1,360.63	1,387.84
92	1,347.66	1,374.63	1,402.10	1,430.17
93	1,378.53	1,406.10	1,434.24	1,462.91
94	1,407.36	1,435.50	1,464.21	1,493.49
95	1,439.54	1,468.32	1,497.68	1,527.66
96	1,484.59	1,514.29	1,544.55	1,575.43
97	1,520.52	1,550.94	1,581.94	1,613.60
98	1,549.71	1,580.73	1,612.35	1,644.58
99	1,585.86	1,617.55	1,649.91	1,682.91
100	1,628.85	1,661.44	1,694.68	1,728.56

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 16

Benefit Period	3 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	88.58	90.37	95.75	97.68
31	91.34	93.15	98.74	100.70
32	94.23	96.08	101.83	103.87
33	97.19	99.15	105.06	107.13
34	100.30	102.31	108.37	110.54
35	103.55	105.62	111.87	114.10
36	106.92	109.05	115.51	117.81
37	110.43	112.62	119.29	121.67
38	114.10	116.38	123.24	125.71
39	117.97	120.27	127.37	129.94
40	121.96	124.43	131.70	134.35
41	126.17	128.69	136.23	138.95
42	130.57	133.20	140.99	143.79
43	135.20	137.91	145.94	148.89
44	140.08	142.87	151.19	154.22
45	145.21	148.14	156.73	159.83
46	148.82	151.79	160.80	164.05
47	151.23	154.24	163.47	166.88
48	154.28	157.34	166.86	170.44
49	158.42	161.61	171.47	175.29
50	163.13	166.39	176.63	180.64
51	168.13	171.51	182.16	186.40
52	173.50	176.96	188.08	192.54
53	179.19	182.78	194.36	199.07
54	185.27	189.00	201.08	206.12
55	191.23	195.07	207.65	212.93
56	202.00	206.04	219.23	224.80
57	213.21	217.48	231.32	237.17
58	223.12	227.63	242.06	248.12
59	235.09	239.78	254.90	261.25
60	249.43	254.43	270.36	277.01
61	265.31	270.63	287.37	294.44
62	282.54	288.22	305.87	313.34
63	300.20	306.16	324.78	332.61
64	318.91	325.31	344.90	353.16
65	341.01	347.84	368.54	377.23
66	366.92	374.26	396.94	407.04
67	394.78	402.66	427.57	439.20
68	424.74	433.28	460.51	473.91
69	457.03	466.16	496.02	511.38
70	491.75	501.56	534.25	551.77
71	529.06	539.69	575.44	595.38
72	569.24	580.63	619.83	642.41
73	612.49	624.72	667.61	693.16
74	658.98	672.18	719.09	747.95
75	709.04	733.54	781.84	813.61
76	762.96	778.22	832.40	866.77
77	822.30	838.78	895.94	932.25
78	888.38	906.15	966.49	1,004.89
79	960.56	979.77	1,043.49	1,084.07
80	1,038.46	1,059.20	1,126.39	1,169.26
81	1,131.44	1,154.05	1,225.31	1,270.83
82	1,235.58	1,260.28	1,336.02	1,384.51
83	1,348.92	1,375.90	1,456.19	1,507.62
84	1,457.04	1,486.16	1,570.05	1,623.86
85	1,570.59	1,601.99	1,689.26	1,745.38
86	1,650.59	1,683.63	1,770.53	1,826.63
87	1,728.67	1,763.21	1,848.64	1,903.98
88	1,807.49	1,843.67	1,926.25	1,980.03
89	1,889.49	1,927.27	2,005.60	2,056.91
90	1,972.57	2,012.05	2,085.27	2,133.62
91	2,052.50	2,093.58	2,161.57	2,206.98
92	2,115.01	2,157.29	2,220.60	2,264.99
93	2,153.46	2,196.55	2,256.22	2,301.32
94	2,187.82	2,231.54	2,288.16	2,333.90
95	2,227.03	2,271.59	2,326.04	2,372.54
96	2,302.48	2,348.50	2,400.19	2,448.21
97	2,360.38	2,407.61	2,458.55	2,507.73
98	2,404.91	2,453.02	2,504.93	2,555.01
99	2,458.80	2,507.99	2,561.51	2,612.72
100	2,521.53	2,571.96	2,627.80	2,680.34

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 17

Benefit Period	4 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	87.03	88.77	95.15	97.39
31	89.73	91.52	98.08	100.41
32	92.53	94.39	101.15	103.55
33	95.44	97.37	104.31	106.81
34	98.50	100.47	107.63	110.18
35	101.67	103.71	111.08	113.71
36	104.97	107.07	114.67	117.39
37	108.42	110.59	118.44	121.23
38	112.00	114.24	122.33	125.24
39	115.73	118.08	126.43	129.42
40	119.69	122.09	130.70	133.79
41	123.79	126.29	135.19	138.38
42	128.12	130.68	139.89	143.17
43	132.64	135.30	144.83	148.24
44	137.42	140.16	150.00	153.51
45	142.44	145.29	155.47	159.11
46	145.91	148.80	159.34	163.21
47	148.11	151.08	161.91	165.94
48	150.98	154.02	165.15	169.40
49	154.97	158.08	169.62	174.12
50	159.44	162.63	174.61	179.35
51	164.25	167.53	179.98	184.98
52	169.37	172.74	185.69	190.99
53	174.80	178.31	191.80	197.40
54	180.64	184.24	198.33	204.23
55	186.30	190.02	204.64	210.87
56	196.85	200.78	216.14	222.67
57	207.84	212.01	228.10	234.96
58	217.55	221.89	238.71	245.87
59	229.25	233.82	251.42	258.93
60	243.34	248.20	266.72	274.61
61	258.91	264.09	283.61	291.96
62	275.83	281.35	301.99	310.77
63	293.15	299.01	320.72	330.01
64	311.59	317.83	340.72	350.48
65	333.40	340.07	364.26	374.56
66	359.03	366.21	392.81	404.84
67	386.66	394.38	423.63	437.56
68	416.39	424.72	456.83	472.92
69	448.41	457.37	492.67	511.11
70	482.87	492.55	531.31	552.42
71	520.03	530.44	572.97	597.04
72	560.01	571.22	617.90	645.28
73	603.09	615.15	666.36	697.42
74	649.46	662.44	718.62	753.76
75	699.40	721.34	782.92	820.62
76	753.00	768.05	833.19	875.22
77	812.04	828.27	897.14	941.63
78	877.77	895.31	968.21	1,015.32
79	949.66	968.64	1,045.79	1,095.73
80	1,027.22	1,047.75	1,129.35	1,182.22
81	1,119.78	1,142.19	1,229.04	1,285.34
82	1,223.43	1,247.90	1,340.61	1,400.72
83	1,336.29	1,363.02	1,461.75	1,525.81
84	1,444.52	1,473.41	1,576.88	1,644.08
85	1,558.48	1,589.67	1,697.68	1,767.93
86	1,640.46	1,673.24	1,780.94	1,851.19
87	1,720.89	1,755.28	1,861.15	1,930.52
88	1,802.60	1,838.66	1,941.08	2,008.52
89	1,887.89	1,925.67	2,022.81	2,087.15
90	1,973.64	2,013.10	2,103.90	2,164.48
91	2,054.08	2,095.17	2,179.34	2,236.00
92	2,111.83	2,154.09	2,233.26	2,286.88
93	2,139.37	2,182.18	2,258.06	2,309.81
94	2,162.16	2,205.39	2,280.64	2,332.91
95	2,189.61	2,233.40	2,304.44	2,356.22
96	2,265.28	2,310.61	2,380.81	2,429.36
97	2,322.30	2,368.74	2,439.32	2,488.17
98	2,364.48	2,411.76	2,483.79	2,533.57
99	2,414.25	2,462.52	2,536.73	2,588.00
100	2,469.69	2,519.07	2,596.29	2,649.62

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 18

Benefit Period	5 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	93.73	95.63	102.00	104.04
31	96.65	98.57	105.17	107.25
32	99.65	101.64	108.42	110.59
33	102.80	104.84	111.81	114.05
34	106.02	108.16	115.33	117.65
35	109.45	111.62	119.01	121.39
36	112.95	115.21	122.85	125.32
37	116.64	119.00	126.84	129.38
38	120.50	122.91	131.02	133.63
39	124.52	127.03	135.39	138.08
40	128.72	131.33	139.94	142.74
41	133.14	135.82	144.72	147.62
42	137.78	140.51	149.72	152.71
43	142.61	145.46	155.00	158.09
44	147.72	150.65	160.51	163.72
45	153.08	156.14	166.32	169.65
46	156.50	159.63	170.54	173.97
47	158.44	161.59	173.33	176.79
48	161.19	164.42	176.75	180.42
49	165.01	168.38	181.17	185.31
50	169.37	172.77	186.23	190.85
51	173.97	177.44	191.61	196.75
52	179.18	182.56	197.44	203.05
53	184.18	187.90	203.53	209.77
54	189.93	193.73	210.16	216.95
55	195.25	199.16	216.43	223.88
56	206.38	210.52	228.61	236.45
57	217.95	222.32	241.31	249.53
58	228.17	232.73	252.58	261.16
59	240.48	245.29	266.08	275.03
60	255.28	260.40	282.30	291.76
61	271.69	277.14	300.21	310.21
62	289.56	295.36	319.73	330.27
63	307.80	313.94	339.68	350.81
64	327.28	333.83	360.90	372.64
65	350.30	357.33	386.01	398.40
66	378.70	386.28	417.40	431.18
67	409.40	417.59	451.38	466.62
68	442.59	451.40	488.11	504.99
69	478.43	487.98	527.82	546.51
70	517.19	527.54	570.78	591.43
71	559.11	570.26	617.24	640.06
72	604.41	616.48	667.46	692.69
73	653.36	666.42	721.80	749.65
74	706.30	720.42	780.52	811.27
75	763.53	784.75	849.99	882.16
76	821.82	838.27	907.36	943.36
77	886.01	903.70	976.93	1,015.09
78	957.37	976.52	1,054.16	1,094.65
79	1,035.41	1,056.14	1,138.49	1,181.46
80	1,119.51	1,141.90	1,229.24	1,274.82
81	1,219.74	1,244.12	1,337.35	1,386.03
82	1,331.79	1,358.42	1,458.18	1,510.32
83	1,453.72	1,482.77	1,589.34	1,645.07
84	1,570.74	1,602.15	1,714.16	1,772.76
85	1,694.16	1,728.05	1,845.31	1,906.70
86	1,783.29	1,818.97	1,936.16	1,997.62
87	1,870.70	1,908.11	2,023.68	2,084.41
88	1,959.43	1,998.58	2,110.77	2,169.86
89	2,051.75	2,092.78	2,199.53	2,255.94
90	2,143.81	2,186.69	2,286.69	2,339.80
91	2,228.48	2,273.08	2,365.87	2,415.44
92	2,285.28	2,330.97	2,416.20	2,464.52
93	2,308.14	2,354.29	2,440.35	2,489.14
94	2,331.21	2,377.83	2,464.76	2,514.06
95	2,354.52	2,401.64	2,489.41	2,539.19
96	2,418.91	2,467.30	2,532.35	2,583.01
97	2,478.56	2,528.11	2,592.78	2,644.63
98	2,520.91	2,571.33	2,637.68	2,690.43
99	2,568.94	2,620.32	2,689.68	2,743.46
100	2,617.19	2,669.53	2,744.58	2,799.46

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 19

Benefit Period	6 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	96.72	98.68	106.04	108.18
31	99.70	101.73	109.32	111.49
32	102.81	104.86	112.68	114.95
33	106.02	108.16	116.20	118.53
34	109.36	111.55	119.87	122.28
35	112.88	115.12	123.68	126.16
36	116.51	118.84	127.64	130.21
37	120.30	122.70	131.76	134.41
38	124.24	126.72	136.10	138.84
39	128.37	130.95	140.61	143.42
40	132.70	135.39	145.33	148.26
41	137.25	139.98	150.28	153.29
42	141.98	144.84	155.47	158.57
43	146.97	149.92	160.90	164.14
44	152.22	155.25	166.61	169.97
45	157.74	160.88	172.65	176.10
46	161.17	164.41	176.96	180.49
47	163.06	166.32	179.65	183.41
48	165.80	169.13	182.91	187.08
49	169.79	172.98	187.41	192.11
50	174.03	177.52	192.58	197.74
51	178.85	182.40	198.00	203.82
52	184.11	187.37	203.93	210.27
53	189.14	192.71	210.15	217.15
54	194.73	198.64	216.88	224.51
55	200.07	204.07	223.21	231.55
56	211.50	215.73	235.80	244.61
57	223.38	227.84	248.93	258.16
58	233.88	238.54	260.56	270.21
59	246.50	251.44	274.49	284.60
60	261.73	266.99	291.29	301.89
61	278.61	284.17	309.83	321.04
62	296.96	302.92	329.99	341.86
63	315.72	322.05	350.64	363.13
64	335.79	342.51	372.63	385.81
65	359.52	366.71	398.62	412.57
66	388.92	396.72	431.44	446.98
67	420.74	429.15	466.95	484.20
68	455.16	464.25	505.39	524.54
69	492.36	502.22	546.96	568.24
70	532.64	543.30	591.99	615.57
71	576.21	587.72	640.73	666.86
72	623.32	635.79	693.47	722.41
73	674.31	687.80	750.56	782.60
74	729.45	744.05	812.34	847.82
75	789.13	810.86	885.20	922.00
76	849.45	866.44	945.23	986.86
77	915.82	934.13	1,017.71	1,061.86
78	989.65	1,009.45	1,098.16	1,145.07
79	1,070.32	1,091.73	1,185.96	1,235.78
80	1,157.16	1,180.32	1,280.30	1,333.28
81	1,260.52	1,285.73	1,392.63	1,449.23
82	1,375.83	1,403.34	1,517.92	1,578.63
83	1,501.24	1,531.27	1,653.84	1,718.83
84	1,622.05	1,654.47	1,783.50	1,851.98
85	1,749.77	1,784.76	1,920.08	1,991.92
86	1,843.65	1,880.51	2,016.01	2,088.04
87	1,936.15	1,974.87	2,108.71	2,179.95
88	2,030.46	2,071.05	2,201.26	2,270.70
89	2,129.00	2,171.60	2,295.77	2,362.18
90	2,227.14	2,271.66	2,388.27	2,450.82
91	2,316.51	2,362.87	2,471.11	2,529.42
92	2,373.82	2,421.29	2,522.25	2,576.83
93	2,397.55	2,445.50	2,547.47	2,602.59
94	2,421.53	2,469.96	2,572.93	2,628.61
95	2,445.74	2,494.65	2,598.68	2,654.92
96	2,493.25	2,543.13	2,627.81	2,681.45
97	2,553.03	2,604.09	2,682.72	2,736.38
98	2,592.49	2,644.33	2,725.41	2,779.91
99	2,633.78	2,686.46	2,771.91	2,827.33
100	2,669.53	2,722.91	2,814.75	2,871.06

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 20

Benefit Period	10 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	109.15	116.80	128.01	130.54
31	112.47	120.33	131.84	134.49
32	115.93	124.06	135.87	138.60
33	119.52	127.88	140.05	142.85
34	123.25	131.87	144.40	147.27
35	127.11	136.01	148.91	151.88
36	131.17	140.34	153.59	156.68
37	135.41	144.85	158.51	161.68
38	139.80	149.58	163.63	166.88
39	144.40	154.51	168.98	172.38
40	149.22	159.64	174.57	178.06
41	154.26	165.03	180.42	184.03
42	159.53	170.68	186.56	190.28
43	165.08	176.63	193.00	196.85
44	170.90	182.87	199.74	203.76
45	177.02	189.42	206.86	211.01
46	181.02	193.67	211.68	215.91
47	183.50	196.36	214.80	219.09
48	186.77	199.84	218.76	223.13
49	191.35	204.77	224.26	228.75
50	196.54	210.30	230.46	235.09
51	202.11	216.24	237.11	241.87
52	208.03	222.60	244.21	249.10
53	214.37	229.40	251.71	256.81
54	221.15	236.64	259.70	265.07
55	227.58	243.53	267.24	272.88
56	239.50	256.27	281.60	288.24
57	251.87	269.50	296.57	304.29
58	262.62	280.99	309.72	318.61
59	275.60	294.88	325.44	335.59
60	291.31	311.71	344.43	356.03
61	308.73	330.33	365.41	378.59
62	327.62	350.55	388.20	403.15
63	346.88	371.16	411.51	428.33
64	367.35	393.07	436.28	455.10
65	391.71	419.08	465.60	486.76
66	423.84	453.50	504.22	528.33
67	458.65	490.76	546.01	573.45
68	496.28	531.02	591.28	622.45
69	537.02	574.61	640.29	675.61
70	581.10	621.79	693.36	733.33
71	628.82	672.84	750.86	795.97
72	680.44	728.06	813.11	863.95
73	736.31	787.84	880.50	937.76
74	796.74	852.50	953.47	1,017.86
75	862.15	928.45	1,038.50	1,106.98
76	927.30	992.21	1,114.41	1,185.55
77	998.77	1,068.69	1,198.26	1,273.69
78	1,078.05	1,153.51	1,290.94	1,370.94
79	1,164.37	1,245.89	1,391.66	1,476.52
80	1,256.85	1,344.81	1,499.21	1,589.07
81	1,366.28	1,461.96	1,626.25	1,721.94
82	1,487.43	1,591.54	1,766.60	1,868.52
83	1,618.45	1,731.74	1,917.71	2,025.95
84	1,744.77	1,866.93	2,061.98	2,175.51
85	1,878.83	2,010.37	2,214.51	2,333.34
86	1,978.81	2,117.33	2,323.14	2,442.98
87	2,077.09	2,222.48	2,427.41	2,546.71
88	2,177.02	2,329.41	2,530.61	2,647.74
89	2,281.06	2,440.72	2,634.82	2,747.78
90	2,383.44	2,550.31	2,734.62	2,841.90
91	2,474.35	2,647.55	2,820.14	2,920.58
92	2,526.50	2,703.33	2,863.75	2,957.09
93	2,551.75	2,730.36	2,892.38	2,986.67
94	2,577.26	2,757.68	2,921.30	3,016.54
95	2,603.03	2,785.24	2,950.53	3,046.71
96	2,629.07	2,813.11	2,980.01	3,077.17
97	2,655.34	2,841.23	3,009.82	3,107.92
98	2,681.91	2,869.62	3,039.92	3,139.03
99	2,708.72	2,898.34	3,070.33	3,170.41
100	2,735.81	2,927.32	3,101.01	3,202.13

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 21

Benefit Period		Lifetime	Inflation	Compound
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	114.90	122.96	134.74	137.42
31	118.38	126.68	138.78	141.58
32	122.04	130.57	143.01	145.89
33	125.81	134.61	147.40	150.37
34	129.74	138.81	151.99	155.03
35	133.82	143.17	156.74	159.86
36	138.07	147.73	161.68	164.93
37	142.53	152.49	166.86	170.19
38	147.16	157.44	172.25	175.70
39	151.99	162.63	177.87	181.42
40	157.05	168.05	183.77	187.42
41	162.36	173.74	189.92	193.72
42	167.91	179.68	196.38	200.28
43	173.76	185.91	203.16	207.22
44	179.88	192.47	210.28	214.46
45	186.34	199.38	217.76	222.13
46	190.53	203.86	222.81	227.28
47	193.16	206.70	226.09	230.62
48	196.60	210.34	230.27	234.86
49	201.43	215.53	236.08	240.81
50	206.86	221.35	242.60	247.43
51	212.74	227.63	249.59	254.58
52	218.96	234.30	257.07	262.19
53	225.66	241.45	264.95	270.33
54	232.79	249.10	273.36	279.03
55	239.57	256.34	281.32	287.25
56	252.11	269.77	296.42	303.42
57	265.12	283.70	312.18	320.32
58	276.43	295.78	326.02	335.38
59	290.10	310.40	342.58	353.28
60	306.65	328.10	362.55	374.76
61	324.96	347.71	384.66	398.51
62	344.86	368.99	408.64	424.37
63	365.12	390.68	433.18	450.87
64	386.69	413.76	459.24	479.06
65	412.30	441.15	490.11	512.37
66	446.15	477.38	530.75	556.14
67	482.79	516.58	574.76	603.63
68	522.40	558.98	622.40	655.21
69	565.31	604.85	673.99	711.19
70	611.69	654.51	729.87	771.94
71	661.91	708.24	790.38	837.87
72	716.27	766.38	855.90	909.43
73	775.06	829.30	926.84	987.11
74	838.67	897.35	1,003.68	1,071.44
75	907.51	976.99	1,092.86	1,165.07
76	976.12	1,044.43	1,173.07	1,247.96
77	1,051.33	1,124.95	1,261.33	1,340.73
78	1,134.80	1,214.22	1,358.89	1,443.10
79	1,225.67	1,311.46	1,464.90	1,554.21
80	1,322.99	1,415.60	1,578.11	1,672.68
81	1,438.22	1,538.88	1,711.85	1,812.54
82	1,565.71	1,675.32	1,859.57	1,966.85
83	1,703.61	1,822.87	2,018.63	2,132.57
84	1,836.61	1,965.18	2,170.47	2,290.00
85	1,977.72	2,116.19	2,331.06	2,456.14
86	2,082.96	2,228.76	2,445.42	2,571.55
87	2,186.37	2,339.43	2,555.16	2,680.75
88	2,291.59	2,452.01	2,663.79	2,787.08
89	2,401.12	2,569.18	2,773.49	2,892.40
90	2,508.90	2,684.52	2,878.54	2,991.50
91	2,604.58	2,786.89	2,968.58	3,074.31
92	2,659.45	2,845.62	3,014.46	3,112.75
93	2,686.04	2,874.08	3,044.60	3,137.91
94	2,712.92	2,902.81	3,075.05	3,175.30
95	2,740.04	2,931.84	3,105.80	3,207.06
96	2,767.44	2,961.17	3,136.86	3,239.13
97	2,795.12	2,990.77	3,168.22	3,271.52
98	2,823.06	3,020.67	3,199.90	3,304.24
99	2,851.30	3,050.89	3,231.92	3,337.27
100	2,879.81	3,081.39	3,264.25	3,370.65

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 1

RLTC03, RLTCI

Benefit Period	2 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	8.97	11.35	12.71	13.79
31	9.55	11.94	13.37	14.49
32	10.19	12.58	14.08	15.25
33	10.86	13.25	14.81	16.05
34	11.58	13.98	15.62	16.92
35	12.36	14.75	16.48	17.84
36	13.21	15.61	17.40	18.84
37	14.11	16.50	18.41	19.91
38	15.09	17.47	19.48	21.06
39	16.13	18.53	20.63	22.29
40	17.27	19.65	21.87	23.62
41	18.50	20.87	23.22	25.06
42	19.84	22.20	24.68	26.62
43	21.28	23.62	26.25	28.31
44	22.86	25.19	27.96	30.14
45	24.59	26.86	29.81	32.12
46	25.53	27.70	30.68	32.99
47	26.42	28.49	31.50	33.82
48	27.47	29.37	32.43	34.74
49	28.74	30.48	33.58	35.87
50	30.15	31.73	34.91	37.11
51	31.71	33.13	36.39	38.49
52	33.36	34.66	38.00	40.01
53	35.19	36.35	39.71	41.69
54	37.17	38.20	41.62	43.53
55	39.08	39.86	43.29	45.10
56	42.22	43.04	46.55	48.47
57	45.60	46.52	50.07	52.10
58	48.93	49.91	53.59	55.74
59	52.57	53.61	57.51	59.79
60	56.76	57.90	62.07	64.47
61	61.40	62.63	67.07	69.60
62	66.47	67.80	72.53	75.22
63	71.85	73.28	78.29	81.12
64	77.59	79.14	84.44	87.43
65	84.12	85.81	91.41	94.54
66	92.99	94.85	100.95	104.36
67	102.79	104.83	111.49	115.20
68	113.61	115.87	123.11	127.16
69	125.57	128.09	135.95	140.36
70	138.79	141.58	150.14	154.93
71	153.41	156.48	165.82	171.02
72	169.57	172.96	183.11	188.77
73	187.43	191.18	202.22	208.37
74	207.17	211.31	223.32	230.01
75	228.98	233.57	246.61	253.90
76	251.75	256.80	270.81	278.66
77	276.93	282.47	297.53	305.95
78	305.12	311.22	327.36	336.42
79	336.50	343.22	360.51	370.23
80	370.99	378.41	396.91	407.34
81	411.63	419.87	439.77	451.01
82	457.59	466.74	488.18	500.31
83	508.29	518.44	541.49	554.54
84	557.97	569.12	593.48	607.33
85	611.70	623.93	649.65	664.30
86	648.80	661.77	687.64	702.43
87	685.03	698.73	724.39	739.09
88	721.65	736.08	760.29	775.50
89	759.82	775.01	796.77	812.71
90	799.40	815.38	834.20	850.89
91	836.29	853.02	870.09	887.48
92	861.78	879.03	896.60	914.54
93	881.52	899.15	917.14	935.48
94	899.97	917.96	936.32	955.04
95	920.53	938.95	957.73	976.88
96	949.35	968.33	987.70	1,007.46
97	972.31	991.77	1,011.61	1,031.84
98	991.00	1,010.83	1,031.03	1,051.66
99	1,014.09	1,034.37	1,055.07	1,076.16
100	1,041.60	1,062.44	1,083.68	1,105.36

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 2

Benefit Period	3 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	11.83	14.39	16.50	18.15
31	12.60	15.13	17.35	19.07
32	13.43	15.93	18.25	20.07
33	14.32	16.78	19.22	21.13
34	15.28	17.70	20.26	22.25
35	16.32	18.69	21.37	23.47
36	17.43	19.75	22.57	24.78
37	18.63	20.88	23.87	26.20
38	19.92	22.10	25.27	27.70
39	21.31	23.43	26.75	29.35
40	22.80	24.85	28.37	31.11
41	24.43	26.38	30.10	33.01
42	26.20	28.05	31.99	35.06
43	28.12	29.85	34.03	37.29
44	30.19	31.81	36.24	39.70
45	32.46	33.93	38.63	42.32
46	33.73	34.98	39.76	43.46
47	34.90	35.95	40.79	44.52
48	36.29	37.05	41.98	45.74
49	37.70	38.44	43.46	47.16
50	39.24	40.03	45.16	48.74
51	40.96	41.78	47.06	50.49
52	42.85	43.71	49.11	52.39
53	44.93	45.83	51.30	54.51
54	47.22	48.16	53.71	56.83
55	49.25	50.23	55.81	58.79
56	53.14	54.21	59.89	63.07
57	57.37	58.52	64.29	67.63
58	61.46	62.68	68.66	72.20
59	65.86	67.18	73.51	77.25
60	70.97	72.39	79.12	83.11
61	76.60	78.13	85.31	89.49
62	82.75	84.40	92.03	96.47
63	89.25	91.05	99.10	103.76
64	96.19	98.11	106.63	111.55
65	104.11	106.18	115.17	120.29
66	115.14	117.44	127.25	132.84
67	127.34	129.88	140.59	146.68
68	140.83	143.65	155.32	161.95
69	155.76	158.87	171.59	178.83
70	172.26	175.71	189.58	197.47
71	190.52	194.33	209.46	218.04
72	210.70	214.92	231.41	240.76
73	233.02	237.69	255.67	265.85
74	257.73	262.88	282.46	293.56
75	285.04	290.74	312.08	324.13
76	313.70	319.98	342.94	355.95
77	345.46	352.37	377.06	391.08
78	381.08	388.71	415.24	430.32
79	420.80	429.21	457.72	473.95
80	464.53	473.82	504.41	521.86
81	516.12	526.45	559.45	578.30
82	574.52	586.02	621.71	642.10
83	639.09	651.88	690.37	712.39
84	702.59	716.65	757.52	780.94
85	771.40	786.82	830.09	854.92
86	819.56	835.96	879.53	904.62
87	866.88	884.22	927.50	952.50
88	915.00	933.31	975.55	1,000.07
89	965.40	984.71	1,025.09	1,048.66
90	1,017.36	1,037.71	1,075.69	1,098.03
91	1,068.91	1,090.29	1,124.23	1,146.71
92	1,103.16	1,125.22	1,158.23	1,181.40
93	1,123.23	1,145.69	1,176.82	1,200.34
94	1,141.13	1,163.96	1,193.48	1,217.34
95	1,161.60	1,184.83	1,213.24	1,237.50
96	1,200.93	1,224.96	1,251.91	1,276.95
97	1,231.16	1,255.78	1,282.37	1,308.01
98	1,254.37	1,279.47	1,306.54	1,332.65
99	1,282.48	1,308.14	1,336.06	1,362.77
100	1,315.20	1,341.51	1,370.63	1,398.04

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 3

Benefit Period	4 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	13.95	16.36	19.21	21.42
31	14.85	17.20	20.17	22.51
32	15.84	18.10	21.23	23.68
33	16.87	19.06	22.33	24.92
34	18.01	20.10	23.54	26.25
35	19.23	21.19	24.84	27.68
36	20.54	22.40	26.21	29.21
37	21.94	23.69	27.70	30.87
38	23.46	25.06	29.30	32.65
39	25.09	26.54	31.03	34.57
40	26.85	28.15	32.89	36.64
41	28.76	29.89	34.90	38.87
42	30.83	31.75	37.06	41.27
43	33.07	33.79	39.42	43.88
44	35.27	35.98	41.96	46.71
45	37.62	38.36	44.72	49.78
46	38.78	39.56	46.00	51.11
47	39.84	40.64	47.17	52.30
48	41.07	41.88	48.52	53.69
49	42.58	43.44	50.22	55.29
50	44.32	45.21	52.14	57.06
51	46.25	47.17	54.30	59.02
52	48.37	49.34	56.64	61.17
53	50.70	51.72	59.12	63.54
54	53.27	54.33	61.84	66.13
55	55.53	56.64	64.19	68.26
56	59.87	61.07	68.77	73.11
57	64.57	65.86	73.65	78.23
58	69.06	70.45	78.48	83.33
59	73.88	75.36	83.85	88.95
60	79.45	81.04	90.07	95.50
61	85.61	87.31	96.88	102.59
62	92.30	94.15	104.29	110.33
63	99.36	101.36	112.06	118.38
64	106.88	109.01	120.32	126.96
65	115.51	117.82	129.70	136.60
66	127.79	130.34	143.32	150.86
67	141.38	144.21	158.38	166.60
68	156.41	159.55	175.02	183.99
69	173.05	176.51	193.41	203.19
70	191.46	195.28	213.73	224.40
71	211.81	216.04	236.19	247.83
72	234.34	239.03	260.99	273.69
73	259.27	264.44	288.42	302.25
74	286.82	292.56	318.72	333.80
75	317.33	323.68	352.21	368.63
76	349.49	356.48	387.25	404.98
77	385.15	392.86	426.02	445.14
78	425.20	433.70	469.43	490.05
79	469.90	479.29	517.78	540.01
80	519.12	529.51	570.94	594.90
81	577.22	588.77	633.63	659.57
82	642.99	655.86	704.54	732.72
83	715.77	730.10	782.82	813.34
84	787.62	803.38	859.54	892.10
85	865.65	882.97	942.60	977.20
86	921.10	939.53	999.70	1,034.69
87	975.92	995.45	1,055.25	1,090.15
88	1,031.98	1,052.62	1,111.08	1,145.34
89	1,090.97	1,112.79	1,168.73	1,201.69
90	1,151.52	1,174.54	1,227.22	1,258.42
91	1,210.59	1,234.80	1,283.88	1,313.17
92	1,257.50	1,282.64	1,329.00	1,356.85
93	1,286.55	1,312.29	1,356.76	1,383.89
94	1,310.90	1,337.12	1,378.82	1,406.38
95	1,334.99	1,361.68	1,401.29	1,429.30
96	1,389.13	1,416.92	1,454.85	1,483.95
97	1,431.24	1,459.88	1,497.47	1,527.42
98	1,463.51	1,492.78	1,531.18	1,561.80
99	1,501.36	1,531.39	1,571.12	1,602.54
100	1,544.74	1,575.63	1,617.22	1,649.57

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 4

Benefit Period	5 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	15.48	17.60	21.07	23.84
31	16.48	18.49	22.14	25.04
32	17.56	19.45	23.28	26.34
33	18.72	20.47	24.50	27.70
34	19.98	21.57	25.81	29.18
35	21.32	22.76	27.21	30.76
36	22.76	24.04	28.72	32.45
37	24.32	25.39	30.33	34.28
38	25.99	26.86	32.06	36.24
39	27.80	28.45	33.94	38.35
40	29.57	30.15	35.96	40.63
41	31.37	32.00	38.15	43.10
42	33.33	34.01	40.49	45.76
43	35.44	36.16	43.04	48.63
44	37.74	38.50	45.82	51.75
45	40.23	41.03	48.82	55.12
46	41.45	42.29	50.17	56.53
47	42.57	43.44	51.42	57.83
48	43.87	44.74	52.87	59.33
49	45.48	46.39	54.67	61.03
50	47.32	48.28	56.75	62.88
51	49.37	50.35	59.06	64.95
52	51.61	52.65	61.57	67.22
53	54.10	55.18	64.20	69.71
54	56.81	57.95	67.11	72.45
55	59.19	60.38	69.59	74.66
56	63.85	65.12	74.53	79.80
57	68.89	70.27	79.82	85.24
58	73.96	75.44	85.07	90.61
59	79.37	80.96	90.88	96.52
60	85.51	87.22	97.62	103.40
61	92.30	94.14	105.03	110.83
62	99.71	101.71	113.11	118.97
63	107.57	109.71	121.58	127.37
64	115.95	118.29	130.61	136.32
65	125.61	128.12	140.90	146.37
66	138.75	141.52	155.54	161.67
67	153.26	156.32	171.72	178.54
68	169.28	172.66	189.57	197.19
69	186.99	190.73	209.29	217.79
70	206.54	210.68	231.05	240.52
71	228.14	232.69	255.07	265.65
72	251.99	257.03	281.59	293.40
73	278.35	283.90	310.87	324.02
74	307.44	313.59	343.19	357.87
75	339.60	346.39	378.87	395.24
76	374.04	381.52	416.62	434.32
77	412.26	420.50	458.39	477.50
78	455.17	464.27	505.16	525.81
79	503.04	513.11	557.27	579.55
80	555.77	566.88	614.53	638.62
81	617.95	630.32	682.03	708.18
82	688.29	702.04	758.33	786.81
83	766.10	781.43	842.55	873.49
84	843.07	859.92	925.24	958.32
85	926.77	945.30	1,014.83	1,050.09
86	986.83	1,006.57	1,076.86	1,112.56
87	1,046.35	1,067.28	1,137.33	1,172.95
88	1,107.36	1,129.51	1,198.15	1,233.16
89	1,171.67	1,195.10	1,260.96	1,294.67
90	1,237.42	1,262.17	1,324.33	1,356.28
91	1,300.80	1,326.82	1,384.80	1,414.74
92	1,349.01	1,375.99	1,430.24	1,458.86
93	1,375.30	1,402.80	1,452.92	1,481.99
94	1,395.94	1,423.86	1,470.25	1,499.65
95	1,415.95	1,444.27	1,487.70	1,517.45
96	1,473.77	1,503.23	1,545.01	1,575.90
97	1,518.24	1,548.61	1,590.12	1,621.93
98	1,551.52	1,582.54	1,625.07	1,657.56
99	1,589.71	1,621.50	1,665.73	1,699.04
100	1,631.72	1,664.37	1,711.14	1,745.36

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 5

Benefit Period	6 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	16.65	18.41	22.46	25.74
31	17.72	19.34	23.58	27.01
32	18.88	20.34	24.78	28.39
33	20.13	21.41	26.07	29.88
34	21.46	22.55	27.45	31.45
35	22.91	23.78	28.93	33.14
36	24.45	25.10	30.52	34.95
37	26.00	26.52	32.23	36.92
38	27.50	28.05	34.06	39.00
39	29.11	29.69	36.04	41.26
40	30.85	31.46	38.18	43.70
41	32.72	33.38	40.48	46.32
42	34.75	35.44	42.96	49.17
43	36.95	37.70	45.66	52.26
44	39.33	40.11	48.56	55.57
45	41.91	42.75	51.73	59.18
46	43.17	44.05	53.14	60.66
47	44.33	45.22	54.43	62.00
48	45.67	46.58	55.92	63.56
49	47.33	48.28	57.81	65.31
50	49.23	50.22	59.97	67.19
51	51.34	52.37	62.40	69.31
52	53.67	54.74	65.00	71.65
53	56.22	57.34	67.74	74.20
54	59.04	60.21	70.74	76.98
55	61.48	62.71	73.28	79.20
56	66.29	67.61	78.38	84.53
57	71.48	72.91	83.84	90.13
58	76.69	78.22	89.21	95.65
59	82.25	83.88	95.16	101.68
60	88.50	90.28	102.10	108.74
61	95.45	97.35	109.68	116.36
62	103.01	105.08	117.96	124.68
63	111.03	113.24	126.62	133.24
64	119.59	121.99	135.86	142.37
65	129.46	132.05	146.37	152.62
66	142.99	145.84	161.59	168.56
67	157.93	161.09	178.38	186.15
68	174.44	177.93	196.90	205.60
69	192.67	196.54	217.38	227.06
70	212.82	217.07	239.97	250.77
71	235.06	239.78	264.90	276.95
72	259.64	264.83	292.43	305.88
73	286.78	292.51	322.83	337.84
74	316.76	323.09	356.36	373.12
75	349.85	356.85	393.40	412.08
76	385.43	393.13	432.65	452.86
77	424.88	433.39	476.09	497.95
78	469.19	478.56	524.73	548.37
79	518.62	528.99	578.90	604.46
80	573.01	584.48	638.42	666.07
81	637.12	649.87	708.52	738.58
82	709.54	723.73	787.66	820.44
83	789.64	805.43	874.98	910.67
84	869.07	886.44	960.87	999.10
85	955.60	974.71	1,054.10	1,094.88
86	1,018.53	1,038.90	1,119.31	1,160.66
87	1,081.17	1,102.80	1,183.07	1,224.41
88	1,145.66	1,168.57	1,247.41	1,288.08
89	1,213.93	1,238.21	1,314.05	1,353.26
90	1,283.70	1,309.38	1,381.12	1,418.32
91	1,350.54	1,377.54	1,444.50	1,479.36
92	1,399.90	1,427.89	1,490.71	1,523.53
93	1,424.28	1,452.77	1,512.22	1,543.42
94	1,442.24	1,471.08	1,527.38	1,558.85
95	1,459.09	1,488.26	1,542.64	1,574.42
96	1,519.01	1,549.38	1,599.17	1,631.15
97	1,564.44	1,595.73	1,645.42	1,678.33
98	1,597.22	1,629.16	1,680.25	1,713.86
99	1,633.52	1,666.18	1,719.63	1,754.04
100	1,670.59	1,704.00	1,761.05	1,796.28

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 6

Benefit Period	10 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	20.24	20.64	27.27	33.88
31	21.24	21.68	28.58	35.48
32	22.32	22.76	29.98	37.19
33	23.47	23.95	31.48	39.02
34	24.70	25.21	33.07	40.96
35	26.02	26.54	34.80	43.03
36	27.45	28.00	36.64	45.26
37	28.98	29.54	38.61	47.67
38	30.60	31.22	40.73	50.23
39	32.37	33.03	43.01	52.99
40	34.28	34.97	45.47	55.97
41	36.33	37.06	48.13	59.18
42	38.55	39.33	50.97	62.63
43	40.94	41.77	54.06	66.37
44	43.55	44.41	57.41	70.41
45	46.37	47.29	61.03	74.77
46	47.63	48.60	62.63	76.67
47	48.81	49.78	64.10	78.43
48	50.15	51.15	65.80	80.47
49	51.87	52.90	67.98	83.03
50	53.84	54.91	70.45	85.99
51	56.04	57.16	73.23	88.63
52	58.44	59.62	76.28	91.62
53	61.12	62.35	79.67	94.97
54	64.08	65.35	83.40	98.14
55	66.56	67.90	86.46	100.51
56	72.00	73.43	92.90	106.20
57	77.86	79.42	99.88	112.55
58	83.77	85.45	106.88	118.78
59	90.42	92.23	114.41	125.55
60	98.14	100.12	122.54	133.56
61	106.74	108.88	131.48	142.15
62	116.22	118.53	141.27	151.63
63	126.24	128.75	151.55	161.32
64	136.86	139.60	162.52	171.72
65	149.20	152.18	175.10	183.40
66	164.90	168.20	193.12	202.41
67	182.24	185.87	213.01	223.38
68	201.40	205.42	234.96	246.50
69	222.58	227.03	259.18	272.04
70	245.99	250.91	285.84	300.21
71	271.85	277.29	315.30	331.32
72	300.45	306.45	347.76	365.62
73	332.05	338.68	383.58	403.50
74	366.97	374.29	423.10	445.29
75	405.56	413.67	466.67	491.41
76	446.19	455.12	512.50	539.28
77	491.12	500.95	563.01	591.96
78	541.41	552.24	619.33	650.66
79	597.32	609.26	681.81	715.67
80	658.59	671.77	750.11	786.65
81	730.45	745.04	830.01	869.66
82	811.04	827.26	919.52	962.57
83	899.71	917.71	1,017.61	1,064.23
84	987.48	1,007.24	1,113.90	1,163.69
85	1,083.23	1,104.90	1,218.57	1,271.62
86	1,152.98	1,176.05	1,291.93	1,346.04
87	1,221.96	1,246.39	1,363.00	1,417.42
88	1,292.45	1,318.30	1,433.89	1,487.82
89	1,366.42	1,393.74	1,506.22	1,558.70
90	1,441.11	1,469.93	1,577.58	1,627.81
91	1,511.03	1,541.25	1,642.72	1,690.07
92	1,559.04	1,590.23	1,685.33	1,729.68
93	1,575.95	1,607.47	1,702.17	1,747.00
94	1,591.70	1,623.54	1,719.19	1,764.47
95	1,607.62	1,639.79	1,736.39	1,782.11
96	1,652.34	1,685.39	1,761.18	1,799.92
97	1,696.58	1,730.52	1,806.10	1,842.23
98	1,715.00	1,759.27	1,835.75	1,872.46
99	1,732.14	1,789.17	1,866.91	1,904.25
100	1,749.47	1,818.20	1,897.22	1,935.16

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 7

Benefit Period	Lifetime	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	21.31	21.72	28.70	35.67
31	22.37	22.82	30.08	37.35
32	23.51	23.97	31.56	39.15
33	24.70	25.21	33.13	41.07
34	26.00	26.53	34.82	43.11
35	27.40	27.95	36.62	45.30
36	28.90	29.46	38.56	47.64
37	30.50	31.11	40.64	50.17
38	32.21	32.87	42.87	52.88
39	34.09	34.75	45.26	55.79
40	36.08	36.80	47.86	58.91
41	38.25	39.02	50.66	62.30
42	40.57	41.40	53.66	65.93
43	43.10	43.96	56.90	69.85
44	45.84	46.75	60.42	74.12
45	48.81	49.78	64.25	78.72
46	50.15	51.15	65.93	80.70
47	51.37	52.39	67.47	82.55
48	52.80	53.85	69.28	84.70
49	54.59	55.69	71.55	87.39
50	56.67	57.81	74.15	90.52
51	58.98	60.16	77.07	93.30
52	61.53	62.76	80.30	96.45
53	64.34	65.63	83.86	99.97
54	67.45	68.79	87.79	103.32
55	70.07	71.47	91.00	105.80
56	75.79	77.29	97.78	111.79
57	81.96	83.59	105.12	118.47
58	88.17	89.94	112.50	125.04
59	95.19	97.08	120.43	132.16
60	103.32	105.37	129.00	140.59
61	112.36	114.61	138.40	149.64
62	122.34	124.78	148.71	159.60
63	132.87	135.53	159.52	169.81
64	144.07	146.96	171.07	180.75
65	157.06	160.20	184.32	193.06
66	173.58	177.04	203.30	213.06
67	191.83	195.66	224.23	235.13
68	212.00	216.25	247.32	259.47
69	234.29	238.98	272.80	286.36
70	258.93	264.12	300.90	316.01
71	286.17	291.89	331.89	348.75
72	316.26	322.59	366.07	384.86
73	349.52	356.51	403.78	424.73
74	386.27	394.00	445.36	468.72
75	426.90	435.44	491.23	517.27
76	469.67	479.08	539.48	567.65
77	516.98	527.32	592.64	623.13
78	569.91	581.30	651.92	684.89
79	628.75	641.33	717.69	753.33
80	693.25	707.12	789.59	828.06
81	768.89	784.25	873.70	915.43
82	853.73	870.80	967.91	1,013.23
83	947.07	966.01	1,071.17	1,120.24
84	1,039.46	1,060.25	1,172.53	1,224.92
85	1,140.25	1,163.04	1,282.72	1,338.55
86	1,213.66	1,237.94	1,359.94	1,416.89
87	1,286.26	1,311.99	1,434.74	1,492.02
88	1,360.48	1,387.68	1,509.35	1,566.13
89	1,438.34	1,467.10	1,585.49	1,640.73
90	1,516.97	1,547.30	1,660.61	1,713.49
91	1,590.55	1,622.37	1,729.19	1,779.03
92	1,641.11	1,673.93	1,774.02	1,820.73
93	1,658.89	1,692.08	1,791.76	1,838.94
94	1,675.48	1,708.99	1,809.69	1,857.33
95	1,692.24	1,726.09	1,827.78	1,875.90
96	1,739.32	1,774.09	1,853.87	1,894.65
97	1,785.88	1,821.60	1,901.16	1,939.19
98	1,805.25	1,851.86	1,932.37	1,971.02
99	1,823.30	1,883.33	1,965.17	2,004.47
100	1,841.54	1,913.90	1,997.07	2,037.01

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 8

Benefit Period	2 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	29.86	30.85	32.06	32.69
31	31.60	32.41	33.68	34.35
32	33.38	34.03	35.38	36.08
33	35.07	35.77	37.16	37.92
34	36.89	37.62	39.09	39.85
35	38.79	39.56	41.10	41.91
36	40.81	41.63	43.26	44.11
37	42.97	43.85	45.53	46.43
38	45.28	46.16	47.93	48.89
39	47.70	48.65	50.50	51.52
40	50.29	51.31	53.22	54.27
41	53.04	54.12	56.13	57.26
42	55.97	57.10	59.23	60.39
43	59.09	60.27	62.52	63.78
44	62.42	63.68	66.03	67.36
45	65.98	67.29	69.79	71.18
46	67.86	69.21	70.97	72.21
47	70.24	71.65	73.08	74.54
48	72.85	74.30	75.79	77.31
49	75.69	77.19	79.06	80.66
50	78.80	80.40	82.67	84.33
51	82.10	83.75	86.54	88.28
52	85.66	87.40	90.67	92.48
53	89.43	91.21	95.10	97.01
54	93.48	95.37	99.84	101.85
55	97.33	99.27	104.42	106.54
56	103.96	106.03	111.50	113.75
57	110.96	113.19	118.98	121.38
58	117.58	119.92	126.06	128.59
59	125.12	127.64	134.16	136.83
60	134.01	136.70	143.60	146.47
61	143.76	146.64	153.96	157.04
62	154.33	157.44	165.20	168.50
63	165.30	168.62	176.86	180.37
64	176.90	180.45	189.13	192.90
65	190.29	194.08	203.28	207.35
66	205.26	209.37	219.40	224.04
67	221.43	225.88	236.84	242.13
68	238.88	243.65	255.64	261.66
69	257.69	262.85	275.94	282.74
70	278.00	283.56	297.86	305.57
71	299.90	305.91	321.50	330.19
72	323.52	330.02	347.03	356.82
73	349.02	356.00	374.58	385.60
74	376.53	384.05	404.34	416.69
75	411.53	417.87	440.02	453.87
76	436.70	445.44	468.79	483.42
77	470.25	479.67	504.26	519.68
78	507.52	517.69	543.58	559.85
79	548.19	559.16	586.43	603.58
80	592.03	603.88	632.53	650.64
81	644.32	657.21	687.51	706.69
82	702.85	716.91	748.97	769.33
83	766.41	781.75	815.64	837.14
84	826.81	843.35	878.58	901.04
85	890.06	907.86	944.42	967.81
86	933.94	952.61	988.99	1,012.33
87	976.51	996.03	1,031.70	1,054.75
88	1,019.29	1,039.67	1,074.13	1,096.52
89	1,063.66	1,084.95	1,116.58	1,138.90
90	1,109.17	1,131.36	1,158.80	1,181.99
91	1,154.04	1,177.15	1,200.66	1,224.68
92	1,189.24	1,213.01	1,237.28	1,262.01
93	1,216.46	1,240.80	1,265.61	1,290.95
94	1,241.91	1,266.75	1,292.06	1,317.91
95	1,270.31	1,295.71	1,321.63	1,348.05
96	1,310.05	1,336.26	1,362.99	1,390.22
97	1,341.77	1,368.61	1,395.98	1,423.89
98	1,367.56	1,394.88	1,422.79	1,451.26
99	1,399.40	1,427.40	1,455.93	1,485.07
100	1,437.38	1,466.11	1,495.44	1,525.35

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 9

Benefit Period	3 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	37.83	38.57	40.80	41.62
31	39.72	40.51	42.81	43.66
32	41.71	42.55	44.98	45.88
33	43.85	44.70	47.25	48.21
34	46.08	46.99	49.66	50.65
35	48.46	49.43	52.24	53.28
36	51.01	52.00	54.96	56.04
37	53.69	54.75	57.83	58.97
38	56.54	57.67	60.89	62.11
39	59.56	60.76	64.15	65.44
40	62.81	64.06	67.61	68.96
41	66.22	67.53	71.29	72.72
42	69.90	71.29	75.20	76.71
43	73.76	75.26	79.39	80.97
44	77.91	79.48	83.82	85.50
45	82.35	84.00	88.59	90.09
46	85.29	87.01	89.93	91.52
47	87.72	89.48	91.89	93.72
48	90.46	92.28	95.25	97.16
49	93.78	95.65	99.33	101.32
50	97.49	99.45	103.81	105.90
51	101.40	103.41	108.62	110.79
52	105.59	107.70	113.76	116.04
53	110.01	112.21	119.24	121.65
54	114.79	117.11	124.75	127.67
55	119.27	121.65	129.98	133.48
56	127.39	129.94	138.81	142.52
57	136.00	138.71	148.15	152.09
58	144.09	146.95	156.95	161.11
59	153.38	156.43	167.02	171.44
60	164.26	167.57	178.82	183.55
61	176.29	179.79	191.80	196.85
62	189.29	193.10	205.89	211.27
63	202.81	206.89	220.51	226.23
64	217.13	221.48	235.97	242.04
65	233.78	238.43	253.84	260.34
66	252.74	257.79	274.62	282.09
67	273.27	278.72	297.08	305.68
68	295.46	301.34	321.39	331.20
69	319.45	325.84	347.70	358.89
70	345.39	352.31	376.17	388.87
71	373.44	380.90	406.97	421.40
72	403.78	411.85	440.28	456.59
73	436.55	445.29	476.30	494.74
74	472.01	481.44	515.29	536.07
75	515.71	524.13	561.06	583.20
76	549.17	560.14	599.13	623.87
77	591.88	603.70	644.85	671.00
78	639.43	652.22	695.64	723.29
79	691.38	705.21	751.06	780.29
80	747.43	762.40	810.75	841.61
81	814.35	830.66	881.94	914.73
82	889.33	907.12	961.62	996.52
83	970.92	990.33	1,048.13	1,085.15
84	1,048.73	1,069.71	1,130.08	1,168.83
85	1,130.45	1,153.07	1,215.91	1,256.27
86	1,188.04	1,211.81	1,274.39	1,314.75
87	1,244.24	1,269.14	1,330.57	1,370.40
88	1,300.99	1,327.00	1,386.46	1,425.16
89	1,360.00	1,387.20	1,443.56	1,480.51
90	1,419.81	1,448.20	1,500.90	1,535.73
91	1,477.33	1,506.87	1,555.82	1,588.50
92	1,522.31	1,552.77	1,598.31	1,630.28
93	1,550.00	1,580.99	1,623.94	1,656.43
94	1,574.72	1,606.22	1,646.94	1,679.89
95	1,602.95	1,635.00	1,674.22	1,707.70
96	1,657.25	1,690.39	1,727.58	1,762.13
97	1,698.94	1,732.91	1,769.61	1,804.98
98	1,730.99	1,765.61	1,802.93	1,839.02
99	1,769.78	1,805.18	1,843.69	1,880.56
100	1,814.92	1,851.22	1,891.40	1,929.24

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 10

Benefit Period	4 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	45.67	46.57	49.99	51.01
31	47.91	48.89	52.47	53.52
32	50.32	51.33	55.08	56.18
33	52.87	53.93	57.84	59.01
34	55.58	56.67	60.80	62.01
35	58.43	59.61	63.92	65.21
36	61.47	62.70	67.23	68.56
37	64.69	65.98	70.73	72.14
38	68.12	69.47	74.46	75.95
39	71.76	73.18	78.40	80.00
40	75.61	77.13	82.65	84.29
41	79.73	81.34	87.12	88.87
42	84.12	85.79	91.89	93.73
43	88.79	90.57	96.97	98.92
44	93.78	95.65	102.38	104.45
45	99.09	101.07	108.20	110.05
46	102.48	104.54	109.84	111.72
47	105.20	107.32	111.21	113.45
48	108.32	110.48	115.25	117.56
49	112.10	114.36	120.11	122.51
50	116.35	118.67	125.46	127.98
51	120.82	123.22	131.20	133.84
52	125.62	128.13	137.33	140.11
53	130.66	133.27	143.33	146.82
54	136.15	138.86	149.79	154.01
55	141.17	143.99	155.86	160.89
56	150.79	153.80	166.41	171.76
57	160.96	164.17	177.59	183.32
58	170.49	173.92	188.12	194.18
59	181.45	185.08	200.14	206.59
60	194.35	198.23	214.30	221.13
61	208.55	212.72	229.85	237.15
62	223.98	228.47	246.74	254.53
63	240.00	244.79	264.28	272.57
64	256.98	262.14	282.84	291.66
65	276.74	282.30	304.39	313.82
66	299.85	305.85	330.04	340.92
67	324.90	331.39	357.86	370.40
68	352.02	359.07	388.04	402.42
69	381.42	389.06	420.73	437.18
70	413.29	421.55	456.25	474.96
71	447.79	456.76	494.69	516.03
72	485.21	494.88	536.41	560.61
73	525.69	536.23	581.63	609.06
74	569.61	581.01	630.66	661.70
75	622.56	633.10	687.43	721.40
76	664.47	677.76	735.25	772.33
77	716.54	730.91	791.67	830.92
78	774.58	790.06	854.39	895.96
79	838.02	854.77	922.84	966.91
80	906.44	924.58	996.58	1,043.23
81	988.14	1,007.90	1,084.53	1,134.24
82	1,079.60	1,101.19	1,182.99	1,236.03
83	1,179.20	1,202.79	1,289.89	1,346.41
84	1,274.71	1,300.19	1,391.51	1,450.80
85	1,375.27	1,402.77	1,498.08	1,560.08
86	1,447.58	1,476.55	1,571.56	1,633.56
87	1,518.56	1,548.94	1,642.35	1,703.55
88	1,590.68	1,622.49	1,712.90	1,772.40
89	1,665.96	1,699.27	1,785.02	1,841.78
90	1,741.62	1,776.46	1,856.55	1,910.02
91	1,812.59	1,848.84	1,923.13	1,973.12
92	1,863.57	1,900.84	1,970.72	2,018.04
93	1,887.85	1,925.62	1,992.59	2,038.26
94	1,907.97	1,946.13	2,012.52	2,058.65
95	1,932.22	1,970.84	2,033.52	2,079.22
96	1,998.97	2,038.96	2,100.91	2,143.75
97	2,049.26	2,090.26	2,152.55	2,195.63
98	2,086.50	2,128.23	2,191.78	2,235.72
99	2,130.43	2,173.05	2,238.51	2,283.76
100	2,179.34	2,222.94	2,291.05	2,338.12

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 11

Benefit Period	5 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	51.20	52.24	53.48	54.55
31	53.71	54.78	56.11	57.24
32	56.39	57.50	58.88	60.08
33	59.19	60.38	61.83	63.08
34	62.17	63.44	64.97	66.27
35	65.35	66.67	68.27	69.67
36	68.73	70.09	71.80	73.24
37	72.28	73.74	75.52	77.06
38	76.08	77.60	79.49	81.09
39	80.11	81.70	83.70	85.38
40	84.37	86.08	88.17	89.94
41	88.96	90.73	92.94	94.82
42	93.79	95.67	98.01	99.97
43	98.94	100.93	103.41	105.48
44	104.45	106.54	109.17	111.37
45	110.35	112.55	115.33	117.38
46	111.95	114.19	117.04	119.17
47	113.19	115.54	118.98	120.51
48	117.14	119.48	121.87	124.29
49	121.78	124.21	126.95	129.49
50	125.49	128.01	132.54	135.18
51	129.45	132.02	138.53	141.31
52	133.60	136.27	144.96	147.87
53	137.85	140.63	151.83	154.86
54	142.21	145.07	157.89	162.36
55	146.14	149.08	163.53	169.54
56	156.11	159.23	174.60	180.99
57	166.61	169.97	186.31	193.11
58	176.44	179.99	197.31	204.51
59	187.77	191.55	209.92	217.53
60	201.12	205.14	224.68	232.84
61	215.81	220.16	240.96	249.66
62	231.81	236.45	258.68	267.93
63	248.39	253.35	277.05	286.91
64	266.02	271.33	296.51	307.00
65	286.54	292.27	319.10	330.36
66	312.11	318.35	347.34	359.75
67	339.97	346.76	378.06	391.76
68	370.31	377.73	411.50	426.63
69	403.37	411.44	447.89	464.58
70	439.39	448.17	487.52	505.92
71	478.59	488.18	530.65	550.94
72	521.34	531.75	577.56	599.95
73	567.86	579.21	628.66	653.33
74	618.55	630.91	684.27	711.46
75	673.78	687.25	744.80	774.76
76	725.20	739.71	800.71	832.45
77	781.84	797.48	862.06	895.73
78	844.83	861.72	930.23	965.96
79	913.70	931.96	1,004.65	1,042.59
80	987.89	1,007.65	1,084.72	1,124.95
81	1,076.34	1,097.87	1,180.12	1,223.09
82	1,175.20	1,198.73	1,286.78	1,332.75
83	1,282.82	1,308.48	1,402.52	1,451.66
84	1,386.06	1,413.80	1,512.62	1,564.35
85	1,494.98	1,524.90	1,628.36	1,682.55
86	1,573.66	1,605.12	1,708.53	1,762.76
87	1,650.77	1,683.80	1,785.78	1,839.34
88	1,729.05	1,763.65	1,862.63	1,914.76
89	1,810.54	1,846.74	1,940.93	1,990.72
90	1,891.77	1,929.62	2,017.85	2,064.73
91	1,966.50	2,005.83	2,087.72	2,131.49
92	2,016.63	2,056.95	2,132.12	2,174.79
93	2,036.79	2,077.52	2,153.46	2,196.53
94	2,057.14	2,098.29	2,174.98	2,218.49
95	2,077.73	2,119.28	2,196.75	2,240.69
96	2,134.54	2,177.24	2,234.66	2,279.34
97	2,187.16	2,230.91	2,287.96	2,333.73
98	2,224.54	2,269.04	2,327.60	2,374.13
99	2,266.92	2,312.27	2,373.46	2,420.95
100	2,309.49	2,355.69	2,421.92	2,470.36

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 12

Benefit Period	6 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	53.04	54.12	55.65	56.76
31	55.62	56.75	58.36	59.52
32	58.37	59.55	61.24	62.46
33	61.28	62.51	64.29	65.57
34	64.37	65.64	67.52	68.87
35	67.62	68.97	70.95	72.38
36	71.08	72.50	74.58	76.08
37	74.77	76.25	78.45	80.01
38	78.64	80.24	82.54	84.21
39	82.81	84.45	86.89	88.65
40	87.21	88.97	91.51	93.37
41	91.89	93.73	96.45	98.37
42	96.89	98.81	101.67	103.73
43	102.21	104.24	107.25	109.41
44	107.87	110.01	113.22	115.48
45	113.92	116.19	119.57	121.65
46	116.06	118.41	121.39	123.50
47	117.32	119.76	122.88	124.94
48	120.71	123.12	125.58	128.10
49	124.98	127.49	130.75	133.37
50	128.59	131.18	136.47	139.19
51	132.40	135.04	142.59	145.42
52	136.39	139.10	149.12	152.12
53	140.63	143.43	155.86	159.25
54	145.07	147.97	161.91	166.91
55	149.08	152.05	167.49	174.18
56	159.23	162.42	178.82	185.94
57	169.97	173.34	190.76	198.35
58	179.99	183.58	201.97	210.03
59	191.55	195.37	214.83	223.33
60	205.14	209.22	229.96	239.01
61	220.16	224.55	246.58	256.26
62	236.45	241.17	264.68	274.97
63	253.35	258.45	283.43	294.41
64	271.33	276.74	303.32	315.01
65	292.27	298.11	326.48	338.97
66	318.80	325.16	356.00	369.86
67	347.68	354.64	388.18	403.52
68	379.21	386.81	423.28	440.28
69	413.62	421.91	461.53	480.38
70	451.13	460.14	503.27	524.13
71	492.05	501.89	548.80	571.87
72	536.68	547.41	598.39	623.97
73	585.34	597.06	652.50	680.81
74	638.43	651.19	711.52	742.80
75	696.35	710.28	775.84	810.47
76	749.59	764.57	834.11	870.83
77	808.14	824.32	898.05	937.04
78	873.33	890.77	969.06	1,010.44
79	944.48	963.38	1,046.54	1,090.50
80	1,021.14	1,041.55	1,129.80	1,176.53
81	1,112.33	1,134.58	1,228.91	1,278.88
82	1,214.08	1,238.37	1,339.48	1,393.07
83	1,324.74	1,351.24	1,459.39	1,516.75
84	1,431.35	1,459.99	1,573.84	1,634.26
85	1,544.08	1,574.96	1,694.34	1,757.75
86	1,626.90	1,659.44	1,779.02	1,842.55
87	1,708.52	1,742.69	1,860.79	1,923.68
88	1,791.73	1,827.59	1,942.46	2,003.73
89	1,878.72	1,916.29	2,025.88	2,084.48
90	1,965.30	2,004.61	2,107.52	2,162.71
91	2,044.19	2,085.06	2,180.59	2,232.06
92	2,094.73	2,136.65	2,225.74	2,273.88
93	2,115.69	2,158.01	2,247.98	2,296.63
94	2,136.86	2,179.58	2,270.46	2,319.57
95	2,158.23	2,201.37	2,293.17	2,342.80
96	2,200.14	2,244.15	2,318.91	2,366.20
97	2,252.87	2,297.96	2,367.33	2,414.69
98	2,287.69	2,333.47	2,405.01	2,453.10
99	2,324.15	2,370.63	2,446.04	2,494.96
100	2,355.69	2,402.81	2,483.83	2,533.51

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 13

Benefit Period	10 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	60.58	61.77	66.84	68.17
31	63.47	64.75	70.04	71.45
32	66.57	67.88	73.43	74.91
33	69.82	71.23	77.01	78.58
34	73.28	74.77	80.79	82.43
35	76.97	78.49	84.83	86.52
36	80.87	82.46	89.10	90.89
37	84.96	86.68	93.63	95.50
38	89.34	91.15	98.42	100.40
39	94.00	95.88	103.52	105.58
40	98.94	100.93	108.92	111.12
41	104.22	106.29	114.70	116.99
42	109.81	112.02	120.82	123.24
43	115.77	118.07	127.30	129.89
44	122.10	124.55	134.29	136.96
45	128.87	131.44	141.69	144.21
46	131.93	134.56	143.82	146.35
47	134.18	136.85	145.44	148.02
48	136.78	139.51	147.16	149.81
49	140.20	142.99	151.74	154.42
50	143.99	146.90	157.67	160.83
51	148.09	151.05	164.46	167.72
52	152.44	155.48	171.21	175.11
53	157.04	160.18	177.40	183.01
54	161.94	165.16	184.06	191.47
55	166.29	169.61	190.11	199.41
56	177.54	181.07	202.85	212.75
57	189.41	193.22	216.34	226.85
58	200.58	204.58	229.00	240.11
59	213.33	217.61	243.45	255.23
60	228.38	232.95	260.44	272.93
61	244.96	249.82	279.13	292.47
62	262.93	268.18	299.43	313.62
63	281.61	287.23	320.50	335.63
64	301.42	307.46	342.82	358.89
65	324.47	330.96	368.72	385.88
66	353.33	362.13	403.59	422.29
67	384.77	396.21	441.74	462.13
68	419.01	433.55	483.48	505.71
69	456.26	474.39	529.15	553.38
70	496.84	519.06	579.19	605.60
71	541.03	567.91	633.93	662.70
72	589.14	621.42	693.83	725.20
73	641.59	679.92	759.42	793.59
74	698.64	743.97	831.19	868.43
75	760.78	814.02	909.76	950.33
76	818.29	875.54	983.40	1,027.08
77	881.34	943.05	1,057.41	1,110.79
78	951.34	1,017.91	1,139.16	1,203.16
79	1,027.50	1,099.42	1,228.07	1,302.91
80	1,109.10	1,186.73	1,322.94	1,402.24
81	1,205.66	1,290.07	1,435.09	1,519.49
82	1,312.57	1,404.43	1,558.92	1,648.85
83	1,428.18	1,528.14	1,692.25	1,787.77
84	1,539.65	1,647.43	1,819.55	1,919.75
85	1,657.96	1,774.04	1,954.17	2,059.01
86	1,746.15	1,868.41	2,050.05	2,155.76
87	1,832.89	1,961.19	2,142.05	2,247.29
88	1,921.10	2,055.55	2,233.12	2,336.46
89	2,012.88	2,153.78	2,325.06	2,424.74
90	2,103.26	2,250.49	2,413.14	2,507.80
91	2,183.45	2,336.31	2,488.59	2,577.22
92	2,229.47	2,385.53	2,527.07	2,609.45
93	2,251.77	2,409.39	2,552.36	2,635.56
94	2,274.29	2,433.48	2,577.88	2,661.91
95	2,297.02	2,457.80	2,603.65	2,688.51
96	2,319.99	2,482.38	2,629.69	2,715.42
97	2,343.18	2,507.24	2,655.99	2,742.55
98	2,366.63	2,532.30	2,682.55	2,770.01
99	2,390.29	2,557.61	2,709.36	2,797.70
100	2,414.19	2,583.17	2,736.44	2,825.68

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 14

Benefit Period	Lifetime	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	63.74	65.01	70.36	71.77
31	66.82	68.15	73.74	75.20
32	70.05	71.46	77.30	78.85
33	73.50	74.98	81.08	82.70
34	77.17	78.70	85.05	86.75
35	81.01	82.63	89.31	91.09
36	85.13	86.81	93.79	95.67
37	89.44	91.25	98.54	100.52
38	94.07	95.93	103.61	105.68
39	98.96	100.93	108.97	111.15
40	104.14	106.24	114.64	116.97
41	109.72	111.89	120.72	123.13
42	115.59	117.90	127.16	129.72
43	121.86	124.28	134.03	136.71
44	128.52	131.09	141.35	144.18
45	135.66	138.36	148.33	151.73
46	138.87	141.67	150.63	154.05
47	141.25	144.07	152.34	155.80
48	143.97	146.85	154.22	157.67
49	147.57	150.52	159.34	162.53
50	151.59	154.62	165.99	169.28
51	155.89	159.01	173.10	176.55
52	160.45	163.65	180.23	184.33
53	165.30	168.62	186.76	192.63
54	170.45	173.86	193.74	201.56
55	175.04	178.53	200.11	209.92
56	186.88	190.61	213.52	223.94
57	199.39	203.37	227.70	238.79
58	211.14	215.34	241.06	252.74
59	224.56	229.05	256.27	268.65
60	240.40	245.20	274.14	287.32
61	257.83	262.97	293.82	307.86
62	276.75	282.31	315.18	330.14
63	296.44	302.36	337.36	353.28
64	317.28	323.63	360.84	377.78
65	341.54	348.39	388.13	406.20
66	371.93	381.19	424.84	444.53
67	405.01	417.08	464.97	486.44
68	441.05	456.37	508.94	532.33
69	480.26	499.33	557.01	582.52
70	522.99	546.39	609.67	637.47
71	569.51	597.82	667.27	697.57
72	620.16	654.11	730.35	763.37
73	675.33	715.71	799.38	835.35
74	735.40	783.11	874.93	914.13
75	800.82	856.87	957.63	1,000.37
76	861.35	921.65	1,035.15	1,081.14
77	927.75	992.69	1,113.05	1,169.26
78	1,001.37	1,071.47	1,199.13	1,266.48
79	1,081.59	1,157.26	1,292.68	1,371.51
80	1,167.47	1,249.20	1,392.58	1,476.06
81	1,269.14	1,357.98	1,510.61	1,599.46
82	1,381.65	1,478.36	1,640.97	1,735.62
83	1,503.34	1,608.58	1,781.32	1,881.86
84	1,620.68	1,734.13	1,915.32	2,020.78
85	1,745.21	1,867.38	2,057.02	2,167.41
86	1,838.07	1,966.73	2,157.93	2,269.21
87	1,929.36	2,064.40	2,254.78	2,365.58
88	2,022.19	2,163.75	2,350.65	2,459.43
89	2,118.82	2,267.15	2,447.42	2,552.37
90	2,213.95	2,368.93	2,540.15	2,639.80
91	2,298.39	2,459.27	2,619.56	2,712.86
92	2,346.80	2,511.08	2,660.07	2,746.78
93	2,370.27	2,536.18	2,686.68	2,774.26
94	2,393.98	2,561.55	2,713.54	2,802.02
95	2,417.94	2,587.16	2,740.67	2,830.03
96	2,442.10	2,613.04	2,768.10	2,858.34
97	2,466.51	2,639.18	2,795.77	2,886.91
98	2,491.20	2,665.57	2,823.73	2,915.79
99	2,516.09	2,692.24	2,851.96	2,944.96
100	2,541.26	2,719.15	2,880.49	2,974.41

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 15

Benefit Period	2 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	71.03	72.48	75.50	76.99
31	73.29	74.75	77.84	79.41
32	75.57	77.08	80.27	81.88
33	77.97	79.56	82.83	84.48
34	80.47	82.08	85.46	87.18
35	83.07	84.74	88.21	90.00
36	85.78	87.54	91.10	92.93
37	88.64	90.39	94.10	95.97
38	91.58	93.42	97.21	99.16
39	94.68	96.55	100.47	102.51
40	97.91	99.88	103.94	105.99
41	101.28	103.30	107.50	109.65
42	104.84	106.93	111.27	113.45
43	108.55	110.74	115.19	117.50
44	112.49	114.73	119.36	121.73
45	116.60	118.96	123.70	126.19
46	119.62	122.04	127.01	129.55
47	121.64	124.08	129.29	131.91
48	124.18	126.69	132.13	134.79
49	127.69	130.21	135.94	138.62
50	131.54	134.19	140.18	142.99
51	135.68	138.40	144.72	147.62
52	140.11	142.93	149.57	152.56
53	144.83	147.73	154.71	157.81
54	149.89	152.88	160.24	163.47
55	154.83	157.93	165.68	168.98
56	163.47	166.74	174.86	178.33
57	172.47	175.93	184.41	188.09
58	180.50	184.10	192.90	196.79
59	190.07	193.87	203.07	207.14
60	201.59	205.62	215.29	219.59
61	214.30	218.61	228.73	233.30
62	228.12	232.66	243.29	248.17
63	242.23	247.08	258.21	263.37
64	257.18	262.36	273.96	279.45
65	274.78	280.28	292.49	298.35
66	295.31	301.20	314.59	321.27
67	317.33	323.65	338.40	345.96
68	341.00	347.83	363.99	372.56
69	366.44	373.78	391.52	401.18
70	393.78	401.65	421.13	432.02
71	423.18	431.64	452.97	465.24
72	454.74	463.84	487.25	500.99
73	488.68	498.45	524.10	539.51
74	525.13	535.64	563.74	580.95
75	566.06	582.94	613.93	631.82
76	606.74	618.86	651.31	671.62
77	653.36	666.42	700.57	722.02
78	705.13	719.23	755.19	777.80
79	761.64	776.88	814.74	838.61
80	822.55	839.00	878.81	903.95
81	895.19	913.09	955.18	981.83
82	976.51	996.04	1,040.60	1,068.86
83	1,064.83	1,086.13	1,133.20	1,163.09
84	1,148.71	1,171.71	1,220.63	1,251.86
85	1,236.59	1,261.32	1,312.11	1,344.57
86	1,297.52	1,323.50	1,374.03	1,406.45
87	1,356.69	1,383.81	1,433.38	1,465.38
88	1,416.14	1,444.46	1,492.31	1,523.44
89	1,477.80	1,507.34	1,551.29	1,582.34
90	1,541.01	1,571.81	1,609.97	1,642.17
91	1,603.38	1,635.42	1,668.13	1,701.49
92	1,652.23	1,685.30	1,718.97	1,753.39
93	1,690.08	1,723.88	1,758.38	1,793.53
94	1,725.42	1,759.92	1,795.12	1,831.02
95	1,764.88	1,800.16	1,836.16	1,872.91
96	1,820.11	1,856.52	1,893.62	1,931.48
97	1,864.16	1,901.45	1,939.46	1,978.27
98	1,899.94	1,937.97	1,976.74	2,016.26
99	1,944.26	1,983.12	2,022.79	2,063.25
100	1,996.97	2,036.93	2,077.68	2,119.21

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 16

Benefit Period	3 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	108.60	110.79	117.39	119.76
31	111.98	114.20	121.06	123.46
32	115.53	117.79	124.84	127.34
33	119.15	121.56	128.80	131.34
34	122.97	125.43	132.86	135.52
35	126.95	129.49	137.15	139.89
36	131.08	133.70	141.62	144.44
37	135.39	138.07	146.25	149.17
38	139.89	142.68	151.09	154.12
39	144.63	147.45	156.16	159.31
40	149.52	152.55	161.46	164.71
41	154.68	157.77	167.02	170.35
42	160.08	163.30	172.85	176.29
43	165.76	169.08	178.92	182.54
44	171.74	175.16	185.36	189.07
45	178.03	181.62	192.15	195.95
46	182.45	186.09	197.14	201.13
47	185.41	189.10	200.41	204.59
48	189.15	192.90	204.57	208.96
49	194.22	198.13	210.22	214.91
50	200.00	203.99	216.55	221.46
51	206.13	210.27	223.33	228.53
52	212.71	216.95	230.59	236.05
53	219.69	224.09	238.29	244.06
54	227.14	231.71	246.52	252.70
55	234.45	239.16	254.58	261.05
56	247.65	252.61	268.78	275.60
57	261.40	266.63	283.60	290.77
58	273.55	279.07	296.77	304.20
59	288.22	293.97	312.51	320.29
60	305.80	311.93	331.46	339.61
61	325.27	331.79	352.32	360.98
62	346.39	353.36	375.00	384.15
63	368.05	375.35	398.18	407.78
64	390.98	398.83	422.85	432.97
65	418.08	426.45	451.83	462.48
66	449.84	458.84	486.65	499.03
67	484.00	493.66	524.20	538.46
68	520.73	531.20	564.59	581.01
69	560.32	571.51	608.12	626.95
70	602.89	614.91	654.99	676.47
71	648.63	661.66	705.49	729.94
72	697.89	711.85	759.91	787.59
73	750.91	765.91	818.49	849.81
74	807.91	824.09	881.60	916.99
75	869.28	899.32	958.54	997.49
76	935.39	954.10	1,020.52	1,062.66
77	1,008.14	1,028.34	1,098.42	1,142.94
78	1,089.15	1,110.94	1,184.92	1,232.00
79	1,177.65	1,201.20	1,279.32	1,329.07
80	1,273.15	1,298.58	1,380.95	1,433.51
81	1,387.15	1,414.87	1,502.23	1,558.04
82	1,514.82	1,545.10	1,637.96	1,697.41
83	1,653.78	1,686.85	1,785.29	1,848.34
84	1,786.33	1,822.03	1,924.88	1,990.85
85	1,925.54	1,964.04	2,071.03	2,139.84
86	2,023.62	2,064.13	2,170.67	2,239.45
87	2,119.35	2,161.70	2,266.43	2,334.28
88	2,215.98	2,260.34	2,361.58	2,427.52
89	2,316.51	2,362.83	2,458.87	2,521.77
90	2,418.37	2,466.77	2,556.54	2,615.82
91	2,516.37	2,566.73	2,650.08	2,705.76
92	2,593.00	2,644.84	2,722.46	2,776.88
93	2,640.14	2,692.97	2,766.13	2,821.42
94	2,682.27	2,735.87	2,805.28	2,861.36
95	2,730.34	2,784.97	2,851.73	2,908.73
96	2,822.84	2,879.26	2,942.63	3,001.51
97	2,893.83	2,951.73	3,014.18	3,074.48
98	2,948.42	3,007.40	3,071.04	3,132.44
99	3,014.49	3,074.80	3,140.41	3,203.19
100	3,091.40	3,153.22	3,221.68	3,286.10

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 17

Benefit Period	4 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	106.70	108.83	116.65	119.40
31	110.01	112.20	120.25	123.10
32	113.44	115.72	124.01	126.95
33	117.01	119.38	127.88	130.95
34	120.76	123.18	131.95	135.08
35	124.65	127.15	136.18	139.41
36	128.69	131.27	140.59	143.92
37	132.92	135.58	145.21	148.63
38	137.31	140.06	149.98	153.54
39	141.88	144.77	155.00	158.67
40	146.74	149.68	160.24	164.03
41	151.77	154.83	165.74	169.65
42	157.08	160.21	171.51	175.53
43	162.62	165.88	177.56	181.74
44	168.48	171.84	183.90	188.20
45	174.63	178.13	190.61	195.07
46	178.89	182.43	195.35	200.10
47	181.58	185.22	198.50	203.44
48	185.10	188.83	202.47	207.68
49	189.99	193.81	207.95	213.47
50	195.47	199.38	214.07	219.88
51	201.37	205.39	220.66	226.79
52	207.65	211.78	227.66	234.15
53	214.30	218.61	235.15	242.01
54	221.46	225.88	243.15	250.39
55	228.40	232.96	250.89	258.53
56	241.34	246.16	264.99	272.99
57	254.81	259.92	279.65	288.06
58	266.72	272.04	292.66	301.44
59	281.06	286.66	308.24	317.45
60	298.33	304.29	327.00	336.67
61	317.42	323.77	347.71	357.94
62	338.17	344.94	370.24	381.00
63	359.40	366.59	393.20	404.59
64	382.01	389.66	417.72	429.69
65	408.75	416.93	446.58	459.21
66	440.17	448.97	481.59	496.33
67	474.05	483.51	519.37	536.45
68	510.49	520.71	560.07	579.80
69	549.75	560.74	604.01	626.62
70	592.00	603.87	651.39	677.27
71	637.56	650.32	702.46	731.97
72	686.57	700.32	757.55	791.11
73	739.39	754.17	816.96	855.04
74	796.24	812.15	881.03	924.11
75	857.46	884.36	959.86	1,006.08
76	923.18	941.63	1,021.49	1,073.02
77	995.56	1,015.46	1,099.89	1,154.44
78	1,076.15	1,097.65	1,187.03	1,244.78
79	1,164.28	1,187.55	1,282.14	1,343.36
80	1,259.37	1,284.54	1,384.58	1,449.40
81	1,372.85	1,400.32	1,506.80	1,575.83
82	1,499.93	1,529.93	1,643.59	1,717.28
83	1,638.29	1,671.06	1,792.11	1,870.64
84	1,770.98	1,806.40	1,933.25	2,015.64
85	1,910.70	1,948.94	2,081.36	2,167.48
86	2,011.20	2,051.39	2,183.43	2,269.56
87	2,109.81	2,151.97	2,281.77	2,366.82
88	2,209.99	2,254.20	2,379.76	2,462.45
89	2,314.55	2,360.87	2,479.97	2,558.85
90	2,419.68	2,468.06	2,579.38	2,653.65
91	2,518.30	2,568.68	2,671.87	2,741.34
92	2,589.10	2,640.91	2,737.98	2,803.71
93	2,622.87	2,675.35	2,768.38	2,831.83
94	2,650.81	2,703.81	2,796.06	2,860.15
95	2,684.46	2,738.15	2,825.24	2,888.73
96	2,777.23	2,832.81	2,918.87	2,978.40
97	2,847.14	2,904.08	2,990.61	3,050.50
98	2,898.85	2,956.82	3,045.13	3,106.16
99	2,959.87	3,019.05	3,110.03	3,172.89
100	3,027.84	3,088.38	3,183.05	3,248.43

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 18

Benefit Period	5 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	114.91	117.24	125.05	127.55
31	118.49	120.85	128.94	131.49
32	122.17	124.61	132.92	135.58
33	126.03	128.53	137.08	139.83
34	129.98	132.60	141.39	144.24
35	134.19	136.85	145.91	148.82
36	138.48	141.25	150.61	153.64
37	143.00	145.89	155.51	158.62
38	147.73	150.69	160.63	163.83
39	152.66	155.74	165.99	169.29
40	157.81	161.01	171.57	175.00
41	163.23	166.52	177.43	180.98
42	168.92	172.27	183.56	187.22
43	174.84	178.33	190.03	193.82
44	181.10	184.70	196.79	200.72
45	187.68	191.43	203.91	207.99
46	191.87	195.71	209.08	213.29
47	194.25	198.11	212.50	216.74
48	197.62	201.58	216.70	221.19
49	202.30	206.43	222.11	227.19
50	207.65	211.82	228.32	233.98
51	213.29	217.54	234.91	241.22
52	219.67	223.82	242.06	248.94
53	225.80	230.37	249.53	257.18
54	232.85	237.51	257.66	265.98
55	239.38	244.17	265.34	274.48
56	253.02	258.10	280.28	289.89
57	267.21	272.56	295.85	305.92
58	279.74	285.33	309.66	320.18
59	294.83	300.73	326.21	337.19
60	312.97	319.25	346.10	357.70
61	333.09	339.77	368.06	380.32
62	355.00	362.11	391.99	404.91
63	377.36	384.89	416.45	430.09
64	401.25	409.28	442.46	456.86
65	429.47	438.09	473.25	488.44
66	464.29	473.58	511.73	528.63
67	501.92	511.97	553.39	572.08
68	542.62	553.42	598.42	619.12
69	586.56	598.26	647.11	670.02
70	634.07	646.76	699.78	725.09
71	685.47	699.14	756.74	784.71
72	741.01	755.80	818.31	849.24
73	801.02	817.03	884.93	919.07
74	865.92	883.23	956.92	994.62
75	936.09	962.10	1,042.09	1,081.53
76	1,007.55	1,027.72	1,112.42	1,156.56
77	1,086.25	1,107.94	1,197.72	1,244.50
78	1,173.74	1,197.21	1,292.40	1,342.04
79	1,269.41	1,294.83	1,395.79	1,448.47
80	1,372.52	1,399.97	1,507.05	1,562.93
81	1,495.40	1,525.29	1,639.59	1,699.27
82	1,632.77	1,665.42	1,787.73	1,851.65
83	1,782.26	1,817.88	1,948.53	2,016.86
84	1,925.73	1,964.24	2,101.56	2,173.40
85	2,077.04	2,118.59	2,262.35	2,337.61
86	2,186.31	2,230.06	2,373.73	2,449.08
87	2,293.48	2,339.34	2,481.03	2,555.49
88	2,402.26	2,450.26	2,587.80	2,660.25
89	2,515.45	2,565.75	2,696.62	2,765.78
90	2,628.31	2,680.88	2,803.48	2,868.59
91	2,732.12	2,786.80	2,900.56	2,961.33
92	2,801.75	2,857.77	2,962.26	3,021.50
93	2,829.78	2,886.36	2,991.87	3,051.69
94	2,858.06	2,915.22	3,021.80	3,082.24
95	2,886.64	2,944.41	3,052.02	3,113.05
96	2,965.58	3,024.91	3,104.66	3,166.77
97	3,038.71	3,099.46	3,178.75	3,242.32
98	3,090.64	3,152.45	3,233.80	3,298.47
99	3,149.52	3,212.51	3,297.55	3,363.48
100	3,208.67	3,272.84	3,364.86	3,432.14

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 19

Benefit Period	6 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	118.58	120.98	130.01	132.63
31	122.23	124.72	134.03	136.69
32	126.05	128.56	138.15	140.93
33	129.98	132.60	142.46	145.32
34	134.08	136.76	146.96	149.92
35	138.39	141.14	151.63	154.67
36	142.84	145.70	156.49	159.64
37	147.49	150.43	161.54	164.79
38	152.32	155.36	166.86	170.22
39	157.38	160.54	172.39	175.83
40	162.69	165.99	178.17	181.77
41	168.27	171.62	184.24	187.93
42	174.07	177.57	190.61	194.41
43	180.19	183.80	197.26	201.24
44	186.62	190.34	204.26	208.38
45	193.39	197.24	211.67	215.90
46	197.59	201.57	216.95	221.28
47	199.91	203.91	220.25	224.86
48	203.27	207.35	224.25	229.36
49	208.16	212.07	229.76	235.53
50	213.36	217.64	236.10	242.43
51	219.27	223.62	242.75	249.88
52	225.72	229.72	250.02	257.79
53	231.89	236.26	257.64	266.23
54	238.74	243.53	265.89	275.25
55	245.29	250.19	273.66	283.88
56	259.30	264.48	289.09	299.89
57	273.86	279.33	305.19	316.50
58	286.74	292.45	319.45	331.28
59	302.21	308.27	336.52	348.92
60	320.88	327.33	357.12	370.12
61	341.58	348.39	379.85	393.60
62	364.07	371.38	404.57	419.12
63	387.07	394.83	429.88	445.20
64	411.68	419.92	456.84	473.00
65	440.77	449.59	488.71	505.81
66	476.82	486.38	528.95	548.00
67	515.83	526.14	572.48	593.63
68	558.03	569.17	619.61	643.09
69	603.63	615.72	670.57	696.66
70	653.02	666.09	725.78	754.69
71	706.43	720.54	785.53	817.57
72	764.19	779.48	850.19	885.67
73	826.70	843.24	920.19	959.47
74	894.31	912.21	995.93	1,039.43
75	967.47	994.11	1,085.26	1,130.37
76	1,041.43	1,062.26	1,158.85	1,209.89
77	1,122.80	1,145.24	1,247.71	1,301.84
78	1,213.31	1,237.59	1,346.34	1,403.86
79	1,312.21	1,338.46	1,453.99	1,515.07
80	1,418.68	1,447.07	1,569.65	1,634.60
81	1,545.40	1,576.30	1,707.36	1,776.76
82	1,686.77	1,720.49	1,860.97	1,935.40
83	1,840.52	1,877.34	2,027.61	2,107.29
84	1,988.63	2,028.38	2,186.57	2,270.53
85	2,145.22	2,188.12	2,354.02	2,442.09
86	2,260.31	2,305.51	2,471.63	2,559.94
87	2,373.72	2,421.19	2,585.28	2,672.62
88	2,489.34	2,539.11	2,698.74	2,783.88
89	2,610.15	2,662.38	2,814.61	2,896.03
90	2,730.47	2,785.06	2,928.02	3,004.71
91	2,840.04	2,896.88	3,029.58	3,101.07
92	2,910.30	2,968.50	3,092.28	3,159.19
93	2,939.40	2,998.18	3,123.20	3,190.78
94	2,968.80	3,028.17	3,154.41	3,222.68
95	2,998.48	3,058.44	3,185.98	3,254.93
96	3,056.72	3,117.88	3,221.70	3,287.46
97	3,130.01	3,192.61	3,289.01	3,354.80
98	3,178.39	3,241.95	3,341.35	3,408.17
99	3,229.01	3,293.60	3,398.36	3,466.31
100	3,272.84	3,338.29	3,450.88	3,519.92

Provident Life and Accident Insurance Company
Individual Long Term Care

Table 20

Benefit Period	10 Year	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	133.82	143.20	156.94	160.04
31	137.89	147.52	161.64	164.88
32	142.13	152.10	166.58	169.92
33	146.53	156.78	171.70	175.13
34	151.10	161.67	177.03	180.55
35	155.84	166.75	182.56	186.20
36	160.81	172.06	188.30	192.09
37	166.01	177.59	194.33	198.22
38	171.39	183.39	200.61	204.59
39	177.03	189.43	207.17	211.34
40	182.94	195.72	214.02	218.30
41	189.12	202.33	221.19	225.62
42	195.58	209.25	228.72	233.28
43	202.39	216.55	236.62	241.34
44	209.52	224.20	244.88	249.81
45	217.03	232.23	253.61	258.70
46	224.93	237.44	259.52	264.71
47	224.97	240.74	263.34	268.60
48	228.98	245.00	268.20	273.56
49	234.60	251.05	274.94	280.45
50	240.96	257.83	282.54	288.22
51	247.79	265.11	290.70	296.53
52	255.04	272.91	299.40	305.40
53	262.82	281.24	308.60	314.85
54	271.13	290.12	318.39	324.98
55	279.01	298.57	327.64	334.55
56	293.63	314.19	345.24	353.38
57	308.79	330.41	363.59	373.06
58	321.97	344.49	379.72	390.62
59	337.89	361.52	398.99	411.43
60	357.15	382.16	422.27	436.49
61	378.50	404.98	447.99	464.15
62	401.66	429.77	475.93	494.26
63	425.27	455.04	504.51	525.13
64	450.37	481.90	534.88	557.95
65	480.24	513.79	570.83	596.77
66	519.63	555.99	618.17	647.73
67	562.30	601.67	669.41	703.05
68	608.44	651.03	724.91	763.12
69	658.39	704.47	785.00	828.30
70	712.43	762.31	850.06	899.06
71	770.93	824.90	920.55	975.86
72	834.22	892.60	996.87	1,059.20
73	902.72	965.89	1,079.49	1,149.69
74	976.80	1,045.17	1,168.95	1,247.90
75	1,057.00	1,138.28	1,273.20	1,357.16
76	1,136.87	1,216.45	1,366.27	1,453.48
77	1,224.49	1,310.21	1,469.07	1,561.54
78	1,321.69	1,414.20	1,582.69	1,680.77
79	1,427.52	1,527.46	1,706.18	1,810.21
80	1,540.90	1,648.74	1,838.03	1,948.20
81	1,675.06	1,792.36	1,993.78	2,111.10
82	1,823.59	1,951.23	2,165.85	2,290.81
83	1,984.22	2,123.11	2,351.11	2,483.81
84	2,139.09	2,288.86	2,527.99	2,667.18
85	2,303.45	2,464.71	2,714.99	2,860.67
86	2,426.02	2,595.85	2,848.17	2,995.09
87	2,546.51	2,724.76	2,976.00	3,122.27
88	2,669.03	2,855.86	3,102.53	3,246.13
89	2,796.58	2,992.32	3,230.29	3,368.78
90	2,922.10	3,126.68	3,352.64	3,484.17
91	3,033.55	3,245.90	3,457.49	3,580.63
92	3,097.49	3,314.28	3,510.96	3,625.39
93	3,128.45	3,347.42	3,546.06	3,661.66
94	3,159.72	3,380.92	3,581.51	3,698.28
95	3,191.31	3,414.70	3,617.35	3,735.27
96	3,223.24	3,448.87	3,653.49	3,772.61
97	3,255.45	3,483.35	3,690.04	3,810.31
98	3,288.02	3,518.15	3,726.94	3,848.45
99	3,320.89	3,553.36	3,764.22	3,886.92
100	3,354.10	3,588.89	3,801.84	3,925.81

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Table 21

Benefit Period	Lifetime	Inflation	Compound	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	140.87	150.75	165.19	168.48
31	145.13	155.31	170.14	173.58
32	149.62	160.08	175.33	178.86
33	154.24	165.03	180.71	184.35
34	159.06	170.18	186.34	190.07
35	164.06	175.53	192.16	195.99
36	169.27	181.12	198.22	202.20
37	174.74	186.95	204.57	208.65
38	180.42	193.02	211.18	215.41
39	186.34	199.38	218.07	222.42
40	192.54	206.03	225.30	229.78
41	199.05	213.01	232.84	237.50
42	205.86	220.29	240.76	245.54
43	213.03	227.93	249.07	254.05
44	220.53	235.97	257.80	262.93
45	228.45	244.44	266.97	272.33
46	233.59	249.93	273.17	278.65
47	236.81	253.41	277.19	282.74
48	241.03	257.88	282.31	287.94
49	246.95	264.24	289.43	295.23
50	253.61	271.38	297.43	303.35
51	260.82	279.07	306.00	312.12
52	268.44	287.25	315.17	321.44
53	276.66	296.02	324.83	331.42
54	285.40	305.40	335.14	342.09
55	293.71	314.27	344.90	352.17
56	309.09	330.74	363.41	371.99
57	325.04	347.82	382.73	392.71
58	338.90	362.63	399.70	411.18
59	355.66	380.55	420.00	433.12
60	375.95	402.25	444.49	459.46
61	398.40	426.29	471.59	488.57
62	422.80	452.38	500.99	520.28
63	447.64	478.97	531.08	552.77
64	474.08	507.27	563.03	587.33
65	505.48	540.85	600.87	628.17
66	546.98	585.27	650.70	681.83
67	591.90	633.33	704.66	740.05
68	640.46	685.31	763.06	803.29
69	693.07	741.55	826.31	871.92
70	749.93	802.43	894.82	946.40
71	811.50	868.30	969.01	1,027.23
72	878.15	939.58	1,049.33	1,114.96
73	950.22	1,016.72	1,136.31	1,210.20
74	1,028.21	1,100.15	1,230.51	1,313.59
75	1,112.61	1,197.79	1,339.85	1,428.38
76	1,196.72	1,280.47	1,438.18	1,530.00
77	1,288.93	1,379.19	1,546.39	1,643.73
78	1,391.26	1,488.63	1,666.00	1,769.24
79	1,502.67	1,607.85	1,795.97	1,905.46
80	1,621.99	1,735.53	1,934.76	2,050.71
81	1,763.26	1,886.67	2,098.73	2,222.17
82	1,919.56	2,053.94	2,279.83	2,411.36
83	2,088.63	2,234.84	2,474.84	2,614.53
84	2,251.68	2,409.31	2,661.00	2,807.54
85	2,424.68	2,594.45	2,857.88	3,011.23
86	2,553.71	2,732.46	2,998.08	3,152.72
87	2,680.49	2,868.14	3,132.63	3,286.60
88	2,809.49	3,006.16	3,265.81	3,416.96
89	2,943.77	3,149.81	3,400.30	3,546.08
90	3,075.91	3,291.22	3,529.09	3,667.58
91	3,193.22	3,416.73	3,639.48	3,769.10
92	3,260.49	3,488.73	3,695.73	3,816.23
93	3,293.09	3,523.62	3,732.68	3,847.08
94	3,326.04	3,558.85	3,770.01	3,892.92
95	3,359.29	3,594.44	3,807.71	3,931.86
96	3,392.88	3,630.39	3,845.79	3,971.17
97	3,426.82	3,666.68	3,884.24	4,010.88
98	3,461.07	3,703.34	3,923.08	4,051.00
99	3,495.69	3,740.39	3,962.33	4,091.49
100	3,530.65	3,777.78	4,001.97	4,132.42

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<u>Form Number</u>	<u>Description</u>
RLTC03	Long Term Care Facility Only Policy (Reimbursement)
RLTCP03	Long Term Care with Professional Home and Community Care Benefit (Reimbursement)
LTC03	Long Term Care Facility Only Policy (Indemnity)
LTCP03	Long Term Care with Professional Home and Community Care Benefit (Indemnity)
LTCT03	Long Term Care with Total Choice Home Care Benefit (Indemnity)

These policy forms were first issued in your state in 2003 and were actively marketed through 2009. Although no longer actively marketed, some policies are still issued through conversion obligations under our individual disability income policies.

These policy forms were originally priced while state by state implementation of rate stability, under the NAIC model regulation, was underway therefore the premium rates were developed in accordance with the NAIC model regulation.

We respectfully request non-disclosure of this actuarial memorandum, if your Department grants it.

1. Scope & Purpose

This actuarial memorandum has been prepared for the purpose of demonstrating that the loss ratio requirements have been met in your state for a requested premium rate increase and is not intended to be used for other purposes.

2. Benefit Description

Long Term Care Facility Benefit: Pays 100% of actual charges up to the daily maximum benefit for covered services provided in a nursing facility, assisted living facility, hospice facility, rehabilitation facility, Alzheimer's facility or residential care facility. For the indemnity benefit plan, 100% of the daily maximum benefit is paid for each day of covered services.

Home and Community Care Benefits: Pays 100% of actual charge up to the home and community care monthly benefit maximum for covered services provided by a licensed professional. For the indemnity benefit plan, 100% of the daily maximum benefit is paid for each day of covered services. For the Total Choice Home Care Benefit, a family member or an informal caregiver may provide services. Monthly Home and Community Care Benefit percentage options are equal to 50%, 75% or 100% of the Long Term Care Facility Daily Benefit multiplied by the number of days in the month.

Additional Care Benefit: Includes special services, equipment or Caregiver Training designed to assist the insured while living at home or in other residential housing. Lifetime maximum benefit is \$5,000.

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Bed Reservation Benefit: If an insured is receiving an LTC Facility daily benefit and their stay in the LTC Facility is interrupted due to relocation to an acute care facility or a temporary absence and a charge is made to reserve the insureds LTC Facility accommodations, the policy will pay an LTC Facility daily benefit as follows:

- up to 90 days per calendar year if absence is due to a stay in an acute care facility;
- up to 30 days per calendar year for a temporary absence not related to a stay in an acute care facility.

Respite Care Benefit: Provides temporary relief to primary informal caregiver from his or her caregiving duties. The policy provides respite care benefits for up to 21 days each calendar year.

Waiver of Premium: Premiums are waived after the insured satisfies the elimination period and is receiving benefits. Premium payments are not waived if the insured is only receiving Respite Care Benefits or Additional Care Benefits.

International Coverage: Provides coverage for Long Term Care services outside the United States. This Benefit is only available with the Total Choice Home Care Benefit. Benefits are paid at 75% of the Total Choice Home Care Daily Benefit.

Optional Riders

Accelerated Payment Option: Insured can select from accelerated premium payment options of a single premium, 5-year, 10-year, and to age 65.

Non-forfeiture: Insured can select a shortened benefit period option or a cash surrender option. Both options require 3 years of coverage.

Inflation Protection: Insured can select simple or compound inflation protection. A CPI inflation option is available with indemnity coverage.

Restoration of Benefits: Restores daily benefit and lifetime maximum after an insured recovers for at least 180 consecutive days.

Return of Premium at Death: Upon death of the insured, all premiums paid less any claims paid are refunded to the insured's estate.

Survivorship Waiver of Premium: Premium is waived if both policies have been in force at least 10 years and spouse dies.

3. Renewability

This is a guaranteed renewable individual long term care policy and is intended to be a Tax Qualified Long Term Care Insurance contract as defined by the internal revenue code.

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4. Applicability

This filing is applicable to inforce and new policies. These policy forms are no longer being sold in the market. The premium changes will apply to the base rates of the policy. New policies are issued only as a result of optional conversion from an existing individual disability income policy.

5. Actuarial Assumptions

As part of our inforce management of the Company's LTC business, experience is monitored regularly and studies continue to be expanded and enhanced. The A/E's provided below are based upon extensive experience studies completed in 2014.

The ILTC policy forms, subject to this rate increase request, were priced in early to mid 1990s, at a time when insured LTC experience was very limited.

The sections below illustrate how our original pricing and projection assumptions compare to actual experience for key risk assumptions.

Expenses

Expenses have not been explicitly projected and are not part of the rate increase justification.

6. Marketing Method

This product was marketed primarily through our agency, broker and national marketing organization distribution channels. This product is no longer marketed.

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7. Underwriting Description

Both long form underwriting and guaranteed standard issue were performed with this product. Long form underwriting consists of a long form application, and optional medical information, telephonic assessments and face to face interviews. Guaranteed standard issue uses a short form application and is available in a multi-life offering.

8. Premium Classes

The base policy premium rates vary by issue age, benefit period, inflation option, and Home Care benefit percentage. Premium factors related to the insured elected plan features or underwriting class remain unchanged from the initial rate filing.

9. Premium Modes

Available premium modes include annual, semi-annual, quarterly, monthly and monthly electronic funds transfer. Factor adjustments for modes other than annual are unchanged from the initial rate filing.

10. Issue Ages

The issue ages are age 18 to 100.

11. Area Factors

Area factors are not used for this product.

12. Average Annual Premium

The table below summarizes the average annual premium per policy, before and after the requested rate increase, both nationwide and in your state based on the proposed rate increases in your state.

	Nationwide		Pennsylvania	
	before the rate increase	after the rate increase	before the rate increase	after the rate increase
Total	1,816	2,833	2,118	3,303

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The table below summarizes the number of policies inforce and their annualized premium as of 6/30/2015.

14. Distribution of Business

The table below summarizes, as of 6/30/2015, the distribution of insureds by several characteristics.

This information below is based on national inforce business.

This information below is based on Pennsylvania inforce business.

Issue Age	%
<40	11.0%
40-44	3.7%
45-49	13.0%
50-54	19.7%
55-59	22.7%
60-64	20.4%
65-69	6.0%
70-74	1.7%
75+	1.7%

Inflation Type	%
Compound	43.1%
None	17.7%
Simple	39.2%

Elimination Period	%
20	3.5%
30	3.0%
60	5.5%
90	80.8%
180+	7.2%

Benefit Period	%
2	1.6%
3	22.7%
4	3.9%
5	9.3%
6	28.4%
10	0.8%
Lifetime	33.3%

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15. History of Previous Rate Revisions

The following average rate increases were previously approved in your state.

Policy Forms Series	1st Increase		2nd Increase	
	Year	Amount	Year	Amount
ILTC03	2012	15.0%	2014	15.0%

Please see Exhibit 3 for historical filings and the current filing status of rate increases in other states.

16. Requested Rate Increase

The company is requesting an average rate increase of 56% across all insureds, if those not receiving an increase are included. The average increase across only those receiving an increase is 62%.

The company is requesting a 3-tiered increase of 22.6% per year for 3 consecutive years on policies with 5% compound inflation coverage and a 3-tiered increase of 10.6% per year for 3 consecutive years on 5% simple inflation coverage. This will result in cumulative increases of 84% on compound inflation and 35% on simple inflation coverage.

Please see the table below for a distribution of insureds by inflation type and the requested rate increase amount. Please note that 30% of insureds are being excluded from the rate increase request.

Inflation Type	Rate Increase	Nationwide Insureds	Pennsylvania Insureds
Compound	3 x 22.6%	8,929	173
Simple	3 x 10.6%	6,627	157
None, CPI	None	6,448	71
Total		22,004	401

Please see the following section for information proposed policyholder options in lieu of the proposed rate increase.

17. Reserves

Active life reserves have not been used in this rate increase demonstration. Statutory claim reserves as of 6/30/2015 have been discounted to the date of incurrals of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 6/30/2015 have also been allocated to the expected calendar year of incurrals and included in historical incurred claims and runoff in the projected experience.

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18. Past and Future Projected Policy Experience and Demonstration of Satisfaction of Loss Ratio Requirements

Nationwide historical and projected experience, for these policy forms, with and without the proposed rate increase is provided in Exhibit 1. State specific experience is provided in Exhibit 2.

Historical results reflect earned premium by calendar year with claims captured by incurral year. That is, incurred claims for a calendar represent all payments through June 30, 2015 for a claim incurred in a particular calendar year plus any claim reserve held as of June 30, 2015. Incurred claims also include IBNR held as of June 30, 2015.

Future expected experience is based upon the updated assumptions outlined in Section 5 of this memo plus a 10% provision for moderate adverse experience.

Upon a contingent benefit upon lapse, an active life reserve will be held to support the expected benefits to be paid under the contingent benefit upon lapse. These reserves are not incorporated in the loss ratio demonstration supporting this rate revision.

The discount rate used to accumulate past experience and for discounting future experience is 4.28%, consistent with the average statutory valuation rate for contract reserves on these policy forms.

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Projected lifetime experience, assuming the requested rate increase is implemented, is shown in the table below and demonstrates that the lifetime loss ratio exceeds the minimum loss ratio requirement of your state. Premiums have been adjusted to reflect Pennsylvania premium rate levels, including past rate increases. See Exhibit 1 for more details.

	Expected Incurred Lifetime Loss Ratios	
	Nationwide	
	Before Rate Increase	After Proposed Rate Increase
Historical	14%	14%
Future	362%	253%
Lifetime	163%	138%

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date following a 90-day policyholder notification period.

20. Similar Forms

There are no similar forms currently marketed by the company.

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums.

To the best of my knowledge, this rate filing is in compliance with the applicable laws and regulations of this state. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice including ASOP Number 8.

I certify that renewal premium rate schedules are not greater than new business premium rates schedules except for differences attributable to benefits. Unum is no longer writing any new individual or group long term care policies.

I have taken into consideration the policy design, underwriting, and claims adjudication practices.

To the best of my knowledge, an average premium rate increase request of 56% is necessary to certify that the premium rate schedule is sufficient to cover anticipated cost under moderately adverse experience, if the underlying assumptions are realized. The premium rates schedules are reasonably expected to be sustainable over the life of the policies with no

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further premium rate schedule increases anticipated. Emerging experience will continue be monitored to assess future rate increase needs.



Ronald (Jake) Lucas, F.S.A., M.A.A.A.
Vice President, Closed Block Pricing Actuary
September, 2015

Unum Group
2211 Congress St.
Portland, ME 04122
Ph: 207-575-3895
Email: rluca@Unum.com