

SERFF Tracking #:	META-128856766	State Tracking #:		Company Tracking #:	CT12-192 (VIP1) CC
State:	District of Columbia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2012 Rate Increase/CT12-192 (VIP1)				

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:	See section 16 of the actuarial memorandum

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Metropolitan Life Insurance Company	58.000%	58.000%	\$317,634	149	\$547,645	58.000%	58.000%

State:	District of Columbia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Generic Rates	LTC-FAC, LTC-VAL, LTC-IDEAL, LTC-PREM	Revised	Previous State Filing Number: Percent Rate Change Request: 58	VIP_1_rates_DC.pdf,

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates with 58% increase
100 Day Elimination Period
No Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$19.84	\$23.24	\$25.83	\$27.38	\$30.02	\$32.09	\$37.53
31	\$20.22	\$23.70	\$26.34	\$27.93	\$30.62	\$32.72	\$38.25
32	\$20.62	\$24.16	\$26.86	\$28.47	\$31.21	\$33.35	\$39.01
33	\$21.01	\$24.63	\$27.37	\$29.01	\$31.81	\$33.99	\$39.75
34	\$21.42	\$25.09	\$27.89	\$29.56	\$32.41	\$34.63	\$40.51
35	\$21.82	\$25.56	\$28.41	\$30.13	\$33.02	\$35.30	\$41.25
36	\$22.23	\$26.04	\$28.96	\$30.68	\$33.64	\$35.95	\$42.04
37	\$22.64	\$26.53	\$29.48	\$31.25	\$34.25	\$36.59	\$42.80
38	\$23.04	\$27.02	\$30.02	\$31.82	\$34.89	\$37.27	\$43.59
39	\$23.48	\$27.51	\$30.56	\$32.41	\$35.50	\$37.94	\$44.37
40	\$23.89	\$27.98	\$31.11	\$32.97	\$36.13	\$38.63	\$45.17
41	\$24.52	\$28.72	\$31.93	\$33.86	\$37.10	\$39.66	\$46.39
42	\$25.17	\$29.48	\$32.77	\$34.73	\$38.08	\$40.70	\$47.61
43	\$25.82	\$30.24	\$33.62	\$35.63	\$39.06	\$41.74	\$48.81
44	\$26.48	\$31.00	\$34.46	\$36.55	\$40.05	\$42.80	\$50.05
45	\$27.13	\$31.79	\$35.31	\$37.46	\$41.03	\$43.88	\$51.30
46	\$28.03	\$32.83	\$36.47	\$38.69	\$42.39	\$45.30	\$53.01
47	\$28.91	\$33.89	\$37.62	\$39.94	\$43.75	\$46.78	\$54.70
48	\$29.83	\$34.97	\$38.82	\$41.21	\$45.14	\$48.25	\$56.44
49	\$30.76	\$36.04	\$40.01	\$42.47	\$46.53	\$49.74	\$58.18
50	\$31.69	\$37.15	\$41.21	\$43.75	\$47.95	\$51.26	\$59.95
51	\$33.89	\$39.85	\$44.21	\$47.34	\$51.89	\$55.44	\$64.86
52	\$36.18	\$42.61	\$47.31	\$51.08	\$55.96	\$59.83	\$69.98
53	\$38.54	\$45.50	\$50.48	\$54.94	\$60.21	\$64.35	\$75.29
54	\$40.95	\$48.49	\$53.78	\$58.97	\$64.62	\$69.06	\$80.79
55	\$43.43	\$51.56	\$57.18	\$63.12	\$69.17	\$73.93	\$86.47
56	\$47.46	\$56.45	\$62.54	\$69.57	\$76.24	\$81.48	\$95.29
57	\$51.62	\$61.53	\$68.11	\$76.30	\$83.60	\$89.35	\$104.50
58	\$55.93	\$66.79	\$73.85	\$83.27	\$91.26	\$97.53	\$114.06
59	\$60.36	\$72.21	\$79.77	\$90.53	\$99.22	\$106.03	\$124.01
60	\$64.92	\$77.80	\$85.90	\$98.07	\$107.47	\$114.87	\$134.33
61	\$73.20	\$88.04	\$97.22	\$110.00	\$120.55	\$128.83	\$150.68
62	\$81.64	\$98.58	\$108.83	\$122.10	\$133.81	\$143.02	\$167.27
63	\$90.30	\$109.40	\$120.74	\$134.38	\$147.27	\$157.40	\$184.09
64	\$99.15	\$120.52	\$132.99	\$146.86	\$160.94	\$172.00	\$201.17
65	\$108.17	\$131.93	\$145.53	\$159.49	\$174.80	\$186.79	\$218.47
66	\$125.03	\$152.98	\$168.49	\$183.50	\$201.07	\$214.91	\$251.36
67	\$142.23	\$174.59	\$192.03	\$207.85	\$227.76	\$243.41	\$284.72
68	\$159.83	\$196.79	\$216.19	\$232.53	\$254.82	\$272.34	\$318.53
69	\$177.81	\$219.57	\$240.95	\$257.57	\$282.27	\$301.69	\$352.85
70	\$196.17	\$242.93	\$266.32	\$282.96	\$310.09	\$331.42	\$387.61
71	\$224.33	\$279.15	\$305.59	\$332.01	\$363.86	\$388.87	\$454.82
72	\$251.39	\$314.45	\$343.71	\$381.89	\$418.49	\$447.27	\$523.14
73	\$277.37	\$348.77	\$380.67	\$432.56	\$474.03	\$506.61	\$592.55
74	\$302.27	\$382.14	\$416.49	\$484.03	\$530.44	\$566.90	\$663.06
75	\$326.08	\$414.56	\$451.15	\$536.32	\$587.76	\$628.16	\$734.68
76	\$373.28	\$471.55	\$516.88	\$619.88	\$679.34	\$726.04	\$849.16
77	\$420.03	\$527.18	\$582.23	\$704.32	\$771.85	\$824.90	\$964.81
78	\$466.38	\$581.50	\$647.18	\$789.59	\$865.30	\$924.81	\$1,081.64
79	\$512.30	\$634.51	\$711.76	\$875.73	\$959.71	\$1,025.69	\$1,199.62
80	\$557.79	\$686.19	\$775.94	\$962.69	\$1,055.03	\$1,127.55	\$1,318.78
81	\$621.97	\$759.87	\$866.50	\$1,083.83	\$1,187.75	\$1,269.42	\$1,484.69
82	\$685.55	\$831.71	\$956.52	\$1,206.16	\$1,321.83	\$1,412.69	\$1,652.27
83	\$748.53	\$901.67	\$1,045.99	\$1,329.66	\$1,457.17	\$1,557.36	\$1,821.49
84	\$810.90	\$969.80	\$1,134.90	\$1,454.41	\$1,593.86	\$1,703.43	\$1,992.32
85	\$872.71	\$1,036.07	\$1,223.27	\$1,580.32	\$1,731.85	\$1,850.92	\$2,164.81
86	\$984.92	\$1,169.29	\$1,380.59	\$1,792.54	\$1,964.45	\$2,099.50	\$2,455.54
87	\$1,094.72	\$1,299.63	\$1,534.48	\$2,002.57	\$2,194.60	\$2,345.49	\$2,743.26
88	\$1,202.05	\$1,427.07	\$1,684.93	\$2,210.39	\$2,422.35	\$2,588.89	\$3,027.93
89	\$1,306.94	\$1,551.61	\$1,831.98	\$2,415.98	\$2,647.65	\$2,829.67	\$3,309.58
90	\$1,409.41	\$1,673.24	\$1,975.60	\$2,619.37	\$2,870.54	\$3,067.89	\$3,588.18
91	\$1,509.42	\$1,791.97	\$2,115.78	\$2,820.54	\$3,091.00	\$3,303.51	\$3,863.76
92	\$1,606.99	\$1,907.80	\$2,252.53	\$3,019.51	\$3,309.04	\$3,536.55	\$4,136.31
93	\$1,702.10	\$2,020.74	\$2,385.88	\$3,216.26	\$3,524.66	\$3,766.99	\$4,405.85
94	\$1,794.79	\$2,130.77	\$2,515.79	\$3,410.79	\$3,737.85	\$3,994.82	\$4,672.31
95	\$1,885.02	\$2,237.90	\$2,642.27	\$3,603.13	\$3,948.63	\$4,220.09	\$4,935.78
96	\$2,026.40	\$2,405.74	\$2,840.43	\$3,873.35	\$4,244.78	\$4,536.61	\$5,305.97
97	\$2,167.78	\$2,573.58	\$3,038.59	\$4,143.60	\$4,540.92	\$4,853.11	\$5,676.15
98	\$2,309.15	\$2,741.43	\$3,236.79	\$4,413.82	\$4,837.06	\$5,169.60	\$6,046.33
99	\$2,450.53	\$2,909.27	\$3,434.95	\$4,684.07	\$5,133.21	\$5,486.12	\$6,416.52

**Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates with 58% increase
100 Day Elimination Period
No Home Care
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$31.75	\$37.19	\$41.16	\$43.83	\$48.03	\$51.33	\$60.03
31	\$32.35	\$37.92	\$41.97	\$44.69	\$48.98	\$52.33	\$61.22
32	\$33.01	\$38.66	\$42.79	\$45.55	\$49.93	\$53.35	\$62.41
33	\$33.63	\$39.40	\$43.61	\$46.42	\$50.88	\$54.39	\$63.59
34	\$34.27	\$40.15	\$44.43	\$47.30	\$51.86	\$55.41	\$64.81
35	\$34.93	\$40.90	\$45.27	\$48.19	\$52.82	\$56.46	\$66.02
36	\$35.58	\$41.67	\$46.12	\$49.09	\$53.82	\$57.50	\$67.27
37	\$36.23	\$42.44	\$46.97	\$50.00	\$54.79	\$58.55	\$68.49
38	\$36.88	\$43.22	\$47.83	\$50.91	\$55.81	\$59.64	\$69.75
39	\$37.56	\$44.01	\$48.68	\$51.84	\$56.81	\$60.71	\$71.01
40	\$38.22	\$44.78	\$49.55	\$52.75	\$57.84	\$61.81	\$72.28
41	\$39.51	\$46.26	\$51.19	\$54.54	\$59.76	\$63.88	\$74.70
42	\$40.80	\$47.81	\$52.87	\$56.31	\$61.73	\$65.96	\$77.16
43	\$42.09	\$49.33	\$54.56	\$58.13	\$63.71	\$68.08	\$79.64
44	\$43.43	\$50.88	\$56.25	\$59.97	\$65.71	\$70.21	\$82.12
45	\$44.76	\$52.44	\$57.98	\$61.79	\$67.72	\$72.38	\$84.64
46	\$46.48	\$54.46	\$60.22	\$64.18	\$70.32	\$75.16	\$87.93
47	\$48.22	\$56.50	\$62.49	\$66.59	\$72.96	\$77.99	\$91.23
48	\$50.01	\$58.59	\$64.80	\$69.03	\$75.63	\$80.85	\$94.57
49	\$51.77	\$60.67	\$67.11	\$71.48	\$78.34	\$83.73	\$97.93
50	\$53.57	\$62.79	\$69.46	\$73.98	\$81.07	\$86.65	\$101.35
51	\$57.57	\$67.64	\$74.78	\$80.39	\$88.12	\$94.17	\$110.13
52	\$61.68	\$72.68	\$80.32	\$87.09	\$95.43	\$102.00	\$119.31
53	\$65.95	\$77.89	\$86.01	\$94.06	\$103.06	\$110.14	\$128.84
54	\$70.34	\$83.27	\$91.89	\$101.27	\$110.99	\$118.61	\$138.73
55	\$74.84	\$88.83	\$97.98	\$108.73	\$119.19	\$127.38	\$148.99
56	\$81.56	\$96.98	\$106.95	\$119.53	\$130.97	\$139.99	\$163.74
57	\$88.48	\$105.45	\$116.24	\$130.75	\$143.28	\$153.13	\$179.09
58	\$95.64	\$114.21	\$125.82	\$142.41	\$156.06	\$166.78	\$195.05
59	\$103.02	\$123.21	\$135.70	\$154.50	\$169.32	\$180.95	\$211.64
60	\$110.60	\$132.56	\$145.91	\$167.07	\$183.09	\$195.67	\$228.86
61	\$122.59	\$147.46	\$162.27	\$184.23	\$201.87	\$215.76	\$252.35
62	\$134.81	\$162.78	\$179.05	\$201.62	\$220.95	\$236.15	\$276.20
63	\$147.35	\$178.49	\$196.26	\$219.29	\$240.30	\$256.85	\$300.39
64	\$160.14	\$194.67	\$213.95	\$237.19	\$259.94	\$277.83	\$324.93
65	\$173.20	\$211.25	\$232.04	\$255.36	\$279.85	\$299.08	\$349.80
66	\$195.64	\$239.37	\$262.63	\$287.15	\$314.66	\$336.30	\$393.34
67	\$218.56	\$268.28	\$293.99	\$319.37	\$349.99	\$374.03	\$437.49
68	\$241.99	\$297.94	\$326.17	\$352.04	\$385.80	\$412.31	\$482.25
69	\$265.93	\$328.34	\$359.15	\$385.19	\$422.12	\$451.14	\$527.66
70	\$290.32	\$359.53	\$392.91	\$418.78	\$458.94	\$490.49	\$573.67
71	\$325.02	\$404.48	\$441.52	\$481.07	\$527.20	\$563.43	\$658.99
72	\$358.36	\$448.24	\$488.68	\$544.38	\$596.56	\$637.58	\$745.73
73	\$390.34	\$490.80	\$534.37	\$608.68	\$667.07	\$712.93	\$833.85
74	\$420.93	\$532.15	\$578.63	\$674.03	\$738.67	\$789.46	\$923.35
75	\$450.16	\$572.31	\$621.44	\$740.39	\$811.39	\$867.18	\$1,014.23
76	\$504.45	\$637.26	\$697.22	\$837.75	\$918.08	\$981.19	\$1,147.59
77	\$558.26	\$700.68	\$772.57	\$936.09	\$1,025.85	\$1,096.38	\$1,282.31
78	\$611.58	\$762.55	\$847.46	\$1,035.41	\$1,134.71	\$1,212.73	\$1,418.39
79	\$664.42	\$822.91	\$921.92	\$1,135.73	\$1,244.66	\$1,330.22	\$1,555.82
80	\$716.75	\$881.73	\$995.88	\$1,237.04	\$1,355.69	\$1,448.87	\$1,694.58
81	\$799.20	\$976.42	\$1,112.11	\$1,392.69	\$1,526.23	\$1,631.18	\$1,907.80
82	\$880.90	\$1,068.71	\$1,227.66	\$1,549.87	\$1,698.50	\$1,815.27	\$2,123.13
83	\$961.83	\$1,158.63	\$1,342.49	\$1,708.58	\$1,872.43	\$2,001.18	\$2,340.55
84	\$1,041.99	\$1,246.16	\$1,456.60	\$1,868.86	\$2,048.06	\$2,188.87	\$2,560.09
85	\$1,121.40	\$1,331.31	\$1,570.03	\$2,030.67	\$2,225.38	\$2,378.37	\$2,781.72
86	\$1,265.61	\$1,502.51	\$1,771.92	\$2,303.37	\$2,524.26	\$2,697.78	\$3,155.31
87	\$1,406.68	\$1,670.00	\$1,969.44	\$2,573.25	\$2,820.00	\$3,013.88	\$3,525.00
88	\$1,544.59	\$1,833.75	\$2,162.55	\$2,840.27	\$3,112.65	\$3,326.64	\$3,890.80
89	\$1,679.39	\$1,993.77	\$2,351.28	\$3,104.47	\$3,402.15	\$3,636.05	\$4,252.70
90	\$1,811.05	\$2,150.07	\$2,535.58	\$3,365.83	\$3,688.57	\$3,942.17	\$4,610.71
91	\$1,939.56	\$2,302.64	\$2,715.52	\$3,624.32	\$3,971.85	\$4,244.92	\$4,964.81
92	\$2,064.94	\$2,451.48	\$2,891.02	\$3,879.99	\$4,252.03	\$4,544.37	\$5,315.04
93	\$2,187.16	\$2,596.57	\$3,062.17	\$4,132.80	\$4,529.08	\$4,840.47	\$5,661.38
94	\$2,306.27	\$2,737.98	\$3,228.92	\$4,382.77	\$4,803.04	\$5,133.24	\$6,003.79
95	\$2,422.20	\$2,875.64	\$3,391.25	\$4,629.91	\$5,073.87	\$5,422.71	\$6,342.34
96	\$2,603.87	\$3,091.30	\$3,645.58	\$4,977.15	\$5,454.43	\$5,829.40	\$6,818.01
97	\$2,785.54	\$3,306.98	\$3,899.93	\$5,324.40	\$5,834.96	\$6,236.10	\$7,293.69
98	\$2,967.20	\$3,522.65	\$4,154.28	\$5,671.64	\$6,215.50	\$6,642.79	\$7,769.37
99	\$3,148.87	\$3,738.33	\$4,408.61	\$6,018.89	\$6,596.02	\$7,049.50	\$8,245.04

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Facilities Only
\$10 Annual Rates with 58% increase
100 Day Elimination Period
No Home Care
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$43.21	\$50.61	\$55.88	\$59.63	\$65.36	\$69.87	\$81.69
31	\$44.03	\$51.60	\$56.99	\$60.83	\$66.64	\$71.22	\$83.30
32	\$44.89	\$52.62	\$58.10	\$62.00	\$67.95	\$72.60	\$84.92
33	\$45.75	\$53.62	\$59.21	\$63.19	\$69.24	\$74.00	\$86.55
34	\$46.62	\$54.62	\$60.33	\$64.37	\$70.55	\$75.38	\$88.18
35	\$47.51	\$55.67	\$61.46	\$65.59	\$71.87	\$76.82	\$89.84
36	\$48.41	\$56.69	\$62.63	\$66.80	\$73.22	\$78.25	\$91.53
37	\$49.28	\$57.74	\$63.77	\$68.03	\$74.56	\$79.68	\$93.20
38	\$50.18	\$58.81	\$64.94	\$69.28	\$75.92	\$81.15	\$94.92
39	\$51.10	\$59.87	\$66.11	\$70.54	\$77.31	\$82.61	\$96.64
40	\$52.00	\$60.92	\$67.28	\$71.79	\$78.68	\$84.09	\$98.34
41	\$53.73	\$62.94	\$69.52	\$74.18	\$81.31	\$86.89	\$101.63
42	\$55.49	\$65.01	\$71.75	\$76.60	\$83.96	\$89.71	\$104.95
43	\$57.25	\$67.09	\$74.04	\$79.03	\$86.62	\$92.57	\$108.27
44	\$59.03	\$69.16	\$76.33	\$81.52	\$89.33	\$95.45	\$111.64
45	\$60.83	\$71.27	\$78.67	\$83.99	\$92.03	\$98.39	\$115.04
46	\$62.96	\$73.75	\$81.39	\$86.93	\$95.24	\$101.79	\$119.07
47	\$65.08	\$76.27	\$84.14	\$89.87	\$98.47	\$105.24	\$123.10
48	\$67.24	\$78.80	\$86.92	\$92.86	\$101.74	\$108.75	\$127.19
49	\$69.42	\$81.34	\$89.73	\$95.84	\$105.04	\$112.28	\$131.32
50	\$71.63	\$83.95	\$92.58	\$98.89	\$108.37	\$115.85	\$135.47
51	\$76.42	\$89.79	\$99.00	\$106.72	\$116.95	\$124.98	\$146.18
52	\$81.34	\$95.82	\$105.63	\$114.82	\$125.84	\$134.50	\$157.31
53	\$86.41	\$102.06	\$112.45	\$123.23	\$135.05	\$144.33	\$168.83
54	\$91.64	\$108.48	\$119.52	\$131.95	\$144.60	\$154.54	\$180.76
55	\$97.01	\$115.12	\$126.78	\$140.94	\$154.47	\$165.10	\$193.07
56	\$104.55	\$124.33	\$136.89	\$153.23	\$167.91	\$179.47	\$209.89
57	\$112.32	\$133.86	\$147.33	\$165.98	\$181.89	\$194.39	\$227.36
58	\$120.35	\$143.72	\$158.10	\$179.19	\$196.38	\$209.88	\$245.47
59	\$128.62	\$153.85	\$169.20	\$192.88	\$211.40	\$225.94	\$264.24
60	\$137.09	\$164.29	\$180.65	\$207.07	\$226.93	\$242.55	\$283.67
61	\$149.62	\$179.98	\$197.80	\$224.85	\$246.41	\$263.35	\$308.02
62	\$162.41	\$196.07	\$215.39	\$242.88	\$266.18	\$284.48	\$332.71
63	\$175.48	\$212.59	\$233.43	\$261.16	\$286.20	\$305.90	\$357.76
64	\$188.83	\$229.56	\$251.90	\$279.72	\$306.54	\$327.60	\$383.15
65	\$202.45	\$246.92	\$270.84	\$298.51	\$327.14	\$349.61	\$408.91
66	\$225.44	\$275.84	\$302.30	\$330.88	\$362.61	\$387.54	\$453.25
67	\$248.93	\$305.52	\$334.55	\$363.72	\$398.59	\$425.99	\$498.26
68	\$272.91	\$335.99	\$367.60	\$397.01	\$435.07	\$464.97	\$543.84
69	\$297.37	\$367.19	\$401.46	\$430.77	\$472.06	\$504.53	\$590.10
70	\$322.35	\$399.19	\$436.12	\$464.98	\$509.57	\$544.59	\$636.95
71	\$356.61	\$443.77	\$484.26	\$527.80	\$578.44	\$618.19	\$723.03
72	\$389.48	\$487.19	\$530.94	\$591.67	\$648.40	\$692.98	\$810.49
73	\$421.01	\$529.38	\$576.20	\$656.53	\$719.50	\$768.95	\$899.37
74	\$451.14	\$570.35	\$619.98	\$722.40	\$791.69	\$846.12	\$989.63
75	\$479.91	\$610.13	\$662.32	\$789.34	\$865.03	\$924.50	\$1,081.27
76	\$533.70	\$674.19	\$737.40	\$886.28	\$971.26	\$1,038.04	\$1,214.08
77	\$586.97	\$736.70	\$812.06	\$984.22	\$1,078.61	\$1,152.73	\$1,348.24
78	\$639.75	\$797.69	\$886.27	\$1,083.12	\$1,186.99	\$1,268.60	\$1,483.73
79	\$692.07	\$857.18	\$960.04	\$1,183.02	\$1,296.47	\$1,385.60	\$1,620.58
80	\$743.88	\$915.12	\$1,033.35	\$1,283.89	\$1,407.01	\$1,503.75	\$1,758.76
81	\$829.46	\$1,013.40	\$1,153.95	\$1,445.43	\$1,584.03	\$1,692.94	\$1,980.04
82	\$914.26	\$1,109.19	\$1,273.85	\$1,608.57	\$1,762.82	\$1,883.99	\$2,203.52
83	\$998.25	\$1,202.49	\$1,392.99	\$1,773.28	\$1,943.34	\$2,076.94	\$2,429.17
84	\$1,081.44	\$1,293.35	\$1,511.40	\$1,939.64	\$2,125.62	\$2,271.76	\$2,657.01
85	\$1,163.86	\$1,381.73	\$1,629.09	\$2,107.55	\$2,309.64	\$2,468.43	\$2,887.06
86	\$1,313.53	\$1,559.42	\$1,838.60	\$2,390.59	\$2,619.85	\$2,799.93	\$3,274.80
87	\$1,459.94	\$1,733.23	\$2,043.54	\$2,670.69	\$2,926.79	\$3,128.00	\$3,658.48
88	\$1,603.09	\$1,903.19	\$2,243.90	\$2,947.84	\$3,230.50	\$3,452.61	\$4,038.12
89	\$1,742.99	\$2,069.28	\$2,439.71	\$3,222.02	\$3,530.98	\$3,773.75	\$4,413.75
90	\$1,879.63	\$2,231.49	\$2,630.97	\$3,493.27	\$3,828.24	\$4,091.43	\$4,785.30
91	\$2,013.01	\$2,389.83	\$2,817.66	\$3,761.56	\$4,122.25	\$4,405.67	\$5,152.82
92	\$2,143.13	\$2,544.30	\$2,999.81	\$4,026.90	\$4,413.03	\$4,716.45	\$5,516.30
93	\$2,269.98	\$2,694.91	\$3,177.38	\$4,289.30	\$4,700.59	\$5,023.77	\$5,875.76
94	\$2,393.59	\$2,841.66	\$3,350.39	\$4,548.72	\$4,984.91	\$5,327.60	\$6,231.14
95	\$2,513.92	\$2,984.53	\$3,518.84	\$4,805.24	\$5,266.00	\$5,628.03	\$6,582.49
96	\$2,702.47	\$3,208.36	\$3,782.74	\$5,165.62	\$5,660.97	\$6,050.12	\$7,076.19
97	\$2,891.03	\$3,432.22	\$4,046.63	\$5,526.02	\$6,055.89	\$6,472.25	\$7,569.87
98	\$3,079.56	\$3,656.04	\$4,310.57	\$5,886.40	\$6,450.84	\$6,894.34	\$8,063.55
99	\$3,268.10	\$3,879.90	\$4,574.48	\$6,246.78	\$6,845.79	\$7,316.44	\$8,557.25

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates with 58% increase
100 Day Elimination Period
No Home Care
3% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$29.34	\$34.35	\$38.03	\$40.49	\$44.38	\$47.43	\$55.46
31	\$29.89	\$35.03	\$38.77	\$41.28	\$45.25	\$48.36	\$56.55
32	\$30.48	\$35.73	\$39.53	\$42.07	\$46.13	\$49.29	\$57.65
33	\$31.06	\$36.40	\$40.29	\$42.90	\$47.01	\$50.25	\$58.74
34	\$31.66	\$37.10	\$41.05	\$43.69	\$47.91	\$51.19	\$59.87
35	\$32.26	\$37.79	\$41.84	\$44.52	\$48.79	\$52.16	\$61.00
36	\$32.86	\$38.49	\$42.63	\$45.36	\$49.71	\$53.12	\$62.14
37	\$33.48	\$39.20	\$43.40	\$46.20	\$50.62	\$54.10	\$63.28
38	\$34.05	\$39.93	\$44.19	\$47.04	\$51.56	\$55.09	\$64.43
39	\$34.68	\$40.66	\$44.99	\$47.91	\$52.49	\$56.08	\$65.61
40	\$35.31	\$41.36	\$45.79	\$48.74	\$53.42	\$57.08	\$66.78
41	\$36.50	\$42.73	\$47.34	\$50.37	\$55.21	\$59.00	\$69.00
42	\$37.68	\$44.16	\$48.89	\$52.02	\$57.02	\$60.92	\$71.26
43	\$38.87	\$45.55	\$50.46	\$53.67	\$58.83	\$62.86	\$73.54
44	\$40.12	\$46.97	\$52.05	\$55.37	\$60.67	\$64.84	\$75.82
45	\$41.33	\$48.43	\$53.64	\$57.05	\$62.53	\$66.84	\$78.14
46	\$42.95	\$50.30	\$55.70	\$59.28	\$64.95	\$69.41	\$81.20
47	\$44.54	\$52.19	\$57.78	\$61.51	\$67.39	\$72.03	\$84.25
48	\$46.18	\$54.12	\$59.87	\$63.77	\$69.88	\$74.67	\$87.34
49	\$47.84	\$56.04	\$61.99	\$66.04	\$72.36	\$77.36	\$90.48
50	\$49.50	\$58.01	\$64.14	\$68.33	\$74.89	\$80.05	\$93.64
51	\$53.18	\$62.51	\$69.06	\$74.28	\$81.40	\$86.99	\$101.74
52	\$56.97	\$67.13	\$74.15	\$80.45	\$88.14	\$94.21	\$110.19
53	\$60.91	\$71.92	\$79.39	\$86.86	\$95.18	\$101.72	\$118.99
54	\$64.95	\$76.88	\$84.83	\$93.49	\$102.46	\$109.52	\$128.11
55	\$69.11	\$82.01	\$90.44	\$100.39	\$110.04	\$117.62	\$137.54
56	\$75.30	\$89.55	\$98.75	\$110.37	\$120.95	\$129.24	\$151.16
57	\$81.69	\$97.36	\$107.33	\$120.73	\$132.28	\$141.38	\$165.36
58	\$88.32	\$105.45	\$116.21	\$131.48	\$144.10	\$154.00	\$180.12
59	\$95.14	\$113.78	\$125.35	\$142.67	\$156.35	\$167.11	\$195.44
60	\$102.13	\$122.40	\$134.82	\$154.29	\$169.07	\$180.71	\$211.32
61	\$113.22	\$136.21	\$149.98	\$170.18	\$186.50	\$199.33	\$233.12
62	\$124.58	\$150.40	\$165.52	\$186.31	\$204.20	\$218.23	\$255.21
63	\$136.20	\$164.98	\$181.48	\$202.67	\$222.13	\$237.40	\$277.64
64	\$148.05	\$179.98	\$197.85	\$219.29	\$240.32	\$256.85	\$300.39
65	\$160.15	\$195.34	\$214.62	\$236.14	\$258.78	\$276.57	\$323.46
66	\$180.98	\$221.44	\$243.05	\$265.61	\$291.07	\$311.10	\$363.86
67	\$202.24	\$248.25	\$272.20	\$295.54	\$323.86	\$346.13	\$404.83
68	\$223.98	\$275.76	\$302.09	\$325.84	\$357.08	\$381.63	\$446.37
69	\$246.18	\$303.99	\$332.73	\$356.60	\$390.80	\$417.68	\$488.51
70	\$268.82	\$332.91	\$364.11	\$387.78	\$424.97	\$454.19	\$531.20
71	\$301.07	\$374.66	\$409.24	\$445.61	\$488.35	\$521.91	\$610.42
72	\$332.03	\$415.32	\$453.01	\$504.39	\$552.73	\$590.75	\$690.94
73	\$361.74	\$454.84	\$495.46	\$564.10	\$618.21	\$660.69	\$772.75
74	\$390.17	\$493.26	\$536.55	\$624.76	\$684.66	\$731.73	\$855.84
75	\$417.31	\$530.55	\$576.30	\$686.37	\$752.17	\$803.90	\$940.21
76	\$467.81	\$590.95	\$646.79	\$776.87	\$851.37	\$909.89	\$1,064.20
77	\$517.82	\$649.93	\$716.86	\$868.29	\$951.54	\$1,016.95	\$1,189.44
78	\$567.39	\$707.46	\$786.49	\$960.61	\$1,052.74	\$1,125.12	\$1,315.92
79	\$616.52	\$763.60	\$855.73	\$1,053.88	\$1,154.95	\$1,234.33	\$1,443.67
80	\$665.18	\$818.29	\$924.54	\$1,148.06	\$1,258.15	\$1,344.64	\$1,572.67
81	\$741.70	\$906.16	\$1,032.43	\$1,292.50	\$1,416.44	\$1,513.83	\$1,770.54
82	\$817.53	\$991.83	\$1,139.71	\$1,438.37	\$1,576.30	\$1,684.67	\$1,970.37
83	\$892.63	\$1,075.26	\$1,246.29	\$1,585.67	\$1,737.70	\$1,857.20	\$2,172.17
84	\$967.02	\$1,156.51	\$1,352.23	\$1,734.40	\$1,900.73	\$2,031.39	\$2,375.90
85	\$1,040.71	\$1,235.55	\$1,457.52	\$1,884.56	\$2,065.26	\$2,207.26	\$2,581.60
86	\$1,174.55	\$1,394.42	\$1,644.96	\$2,137.66	\$2,342.64	\$2,503.70	\$2,928.29
87	\$1,305.48	\$1,549.85	\$1,828.31	\$2,388.12	\$2,617.11	\$2,797.05	\$3,271.41
88	\$1,433.47	\$1,701.83	\$2,007.58	\$2,635.95	\$2,888.72	\$3,087.30	\$3,610.87
89	\$1,558.57	\$1,850.32	\$2,182.79	\$2,881.13	\$3,157.39	\$3,374.47	\$3,946.76
90	\$1,680.76	\$1,995.39	\$2,353.90	\$3,123.67	\$3,423.19	\$3,658.56	\$4,279.00
91	\$1,800.03	\$2,136.98	\$2,520.94	\$3,363.57	\$3,686.09	\$3,939.54	\$4,607.64
92	\$1,916.39	\$2,275.10	\$2,683.87	\$3,600.86	\$3,946.13	\$4,217.44	\$4,932.65
93	\$2,029.81	\$2,409.77	\$2,842.75	\$3,835.46	\$4,203.24	\$4,492.23	\$5,254.07
94	\$2,140.34	\$2,541.00	\$2,997.53	\$4,067.45	\$4,457.48	\$4,763.92	\$5,571.85
95	\$2,247.95	\$2,668.77	\$3,148.25	\$4,296.81	\$4,708.82	\$5,032.56	\$5,886.04
96	\$2,416.55	\$2,868.90	\$3,384.35	\$4,619.08	\$5,062.00	\$5,410.00	\$6,327.49
97	\$2,585.14	\$3,069.07	\$3,620.47	\$4,941.34	\$5,415.15	\$5,787.46	\$6,768.96
98	\$2,753.73	\$3,269.23	\$3,856.61	\$5,263.59	\$5,768.33	\$6,164.87	\$7,210.41
99	\$2,922.32	\$3,469.38	\$4,092.70	\$5,585.86	\$6,121.47	\$6,542.32	\$7,651.86

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 58% increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$42.69	\$53.14	\$59.06	\$63.60	\$69.69	\$74.48	\$87.12
31	\$43.21	\$53.78	\$59.80	\$64.39	\$70.55	\$75.40	\$88.18
32	\$43.73	\$54.46	\$60.53	\$65.16	\$71.40	\$76.33	\$89.27
33	\$44.26	\$55.11	\$61.26	\$65.95	\$72.29	\$77.25	\$90.34
34	\$44.81	\$55.76	\$62.00	\$66.74	\$73.14	\$78.16	\$91.43
35	\$45.33	\$56.42	\$62.73	\$67.53	\$73.99	\$79.09	\$92.49
36	\$45.85	\$57.09	\$63.45	\$68.32	\$74.86	\$80.00	\$93.57
37	\$46.39	\$57.73	\$64.20	\$69.09	\$75.71	\$80.93	\$94.66
38	\$46.91	\$58.40	\$64.92	\$69.88	\$76.58	\$81.84	\$95.73
39	\$47.43	\$59.04	\$65.65	\$70.66	\$77.45	\$82.76	\$96.81
40	\$47.97	\$59.72	\$66.38	\$71.46	\$78.30	\$83.69	\$97.88
41	\$48.90	\$60.89	\$67.67	\$72.85	\$79.85	\$85.35	\$99.82
42	\$49.85	\$62.06	\$68.98	\$74.28	\$81.40	\$87.01	\$101.75
43	\$50.81	\$63.26	\$70.29	\$75.70	\$82.97	\$88.67	\$103.70
44	\$51.76	\$64.43	\$71.59	\$77.10	\$84.51	\$90.31	\$105.64
45	\$52.71	\$65.63	\$72.90	\$78.53	\$86.06	\$91.97	\$107.58
46	\$54.10	\$67.34	\$74.80	\$80.60	\$88.34	\$94.39	\$110.41
47	\$55.49	\$69.08	\$76.71	\$82.67	\$90.60	\$96.82	\$113.24
48	\$56.88	\$70.82	\$78.61	\$84.74	\$92.87	\$99.24	\$116.08
49	\$58.27	\$72.54	\$80.50	\$86.81	\$95.12	\$101.67	\$118.91
50	\$59.66	\$74.26	\$82.41	\$88.88	\$97.39	\$104.09	\$121.74
51	\$62.24	\$77.47	\$85.98	\$92.71	\$101.61	\$108.58	\$127.00
52	\$64.81	\$80.67	\$89.57	\$96.55	\$105.81	\$113.08	\$132.26
53	\$67.39	\$83.88	\$93.14	\$100.38	\$110.02	\$117.57	\$137.52
54	\$69.95	\$87.09	\$96.73	\$104.22	\$114.22	\$122.09	\$142.77
55	\$72.54	\$90.30	\$100.30	\$108.06	\$118.42	\$126.57	\$148.03
56	\$77.50	\$96.49	\$107.09	\$115.47	\$126.54	\$135.25	\$158.17
57	\$82.48	\$102.67	\$113.87	\$122.86	\$134.65	\$143.91	\$168.32
58	\$87.44	\$108.86	\$120.66	\$130.29	\$142.77	\$152.58	\$178.46
59	\$92.41	\$115.06	\$127.44	\$137.68	\$150.89	\$161.25	\$188.60
60	\$97.38	\$121.25	\$134.24	\$145.09	\$159.00	\$169.93	\$198.75
61	\$108.36	\$134.90	\$149.48	\$161.44	\$176.93	\$189.09	\$221.15
62	\$119.34	\$148.57	\$164.73	\$177.81	\$194.85	\$208.26	\$243.57
63	\$130.32	\$162.23	\$179.99	\$194.17	\$212.78	\$227.39	\$265.98
64	\$141.30	\$175.90	\$195.24	\$210.54	\$230.70	\$246.57	\$288.38
65	\$152.28	\$189.58	\$210.49	\$226.87	\$248.63	\$265.74	\$310.80
66	\$173.88	\$216.46	\$240.10	\$259.03	\$283.88	\$303.38	\$354.84
67	\$195.45	\$243.30	\$269.71	\$291.18	\$319.10	\$341.04	\$398.87
68	\$217.01	\$270.16	\$299.32	\$323.33	\$354.33	\$378.68	\$442.91
69	\$238.61	\$297.04	\$328.92	\$355.47	\$389.55	\$416.35	\$486.94
70	\$260.18	\$323.90	\$358.52	\$387.61	\$424.78	\$453.98	\$530.97
71	\$302.65	\$376.75	\$416.91	\$450.87	\$494.10	\$528.07	\$617.64
72	\$345.10	\$429.62	\$475.31	\$514.13	\$563.44	\$602.17	\$704.30
73	\$387.57	\$482.48	\$533.71	\$577.41	\$632.76	\$676.27	\$790.95
74	\$430.03	\$535.35	\$592.09	\$640.66	\$702.09	\$750.36	\$877.61
75	\$472.50	\$588.20	\$650.49	\$703.92	\$771.42	\$824.46	\$964.27
76	\$543.20	\$676.26	\$747.43	\$809.28	\$886.90	\$947.86	\$1,108.61
77	\$613.94	\$764.29	\$844.38	\$914.66	\$1,002.35	\$1,071.27	\$1,252.96
78	\$684.68	\$852.35	\$941.33	\$1,020.03	\$1,117.83	\$1,194.69	\$1,397.29
79	\$755.40	\$940.40	\$1,038.28	\$1,125.39	\$1,233.30	\$1,318.10	\$1,541.64
80	\$826.13	\$1,028.44	\$1,135.23	\$1,230.77	\$1,348.78	\$1,441.51	\$1,685.97
81	\$925.26	\$1,151.87	\$1,271.46	\$1,378.46	\$1,510.64	\$1,614.49	\$1,888.31
82	\$1,024.39	\$1,275.27	\$1,407.70	\$1,526.14	\$1,672.49	\$1,787.47	\$2,090.61
83	\$1,123.54	\$1,398.70	\$1,543.91	\$1,673.84	\$1,834.35	\$1,960.45	\$2,292.93
84	\$1,222.67	\$1,522.09	\$1,680.14	\$1,821.53	\$1,996.19	\$2,133.43	\$2,495.23
85	\$1,321.80	\$1,645.52	\$1,816.37	\$1,969.22	\$2,158.04	\$2,306.41	\$2,697.57
86	\$1,506.86	\$1,875.89	\$2,070.65	\$2,244.91	\$2,460.17	\$2,629.31	\$3,075.22
87	\$1,691.91	\$2,106.25	\$2,324.97	\$2,520.59	\$2,762.31	\$2,952.21	\$3,452.88
88	\$1,876.96	\$2,336.63	\$2,579.26	\$2,796.30	\$3,064.44	\$3,275.12	\$3,830.54
89	\$2,062.03	\$2,566.99	\$2,833.54	\$3,071.99	\$3,366.57	\$3,598.01	\$4,208.19
90	\$2,247.08	\$2,797.36	\$3,087.84	\$3,347.67	\$3,668.70	\$3,920.91	\$4,585.87
91	\$2,432.13	\$3,027.75	\$3,342.13	\$3,623.37	\$3,970.82	\$4,243.80	\$4,963.52
92	\$2,617.18	\$3,258.12	\$3,596.43	\$3,899.06	\$4,272.94	\$4,566.71	\$5,341.17
93	\$2,802.22	\$3,488.50	\$3,850.71	\$4,174.74	\$4,575.06	\$4,889.59	\$5,718.84
94	\$2,987.27	\$3,718.86	\$4,105.00	\$4,450.43	\$4,877.19	\$5,212.51	\$6,096.49
95	\$3,172.34	\$3,949.23	\$4,359.30	\$4,726.13	\$5,179.32	\$5,535.40	\$6,474.14
96	\$3,410.27	\$4,245.43	\$4,686.25	\$5,080.58	\$5,567.76	\$5,950.55	\$6,959.71
97	\$3,648.19	\$4,541.62	\$5,013.18	\$5,435.04	\$5,956.22	\$6,365.71	\$7,445.28
98	\$3,886.12	\$4,837.80	\$5,340.15	\$5,789.50	\$6,344.66	\$6,780.85	\$7,930.84
99	\$4,124.04	\$5,134.00	\$5,667.08	\$6,143.96	\$6,733.11	\$7,196.03	\$8,416.41

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 58% increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$68.29	\$85.02	\$94.07	\$101.74	\$111.51	\$119.16	\$139.39
31	\$69.14	\$86.08	\$95.24	\$103.02	\$112.89	\$120.65	\$141.09
32	\$69.97	\$87.12	\$96.40	\$104.25	\$114.27	\$122.12	\$142.83
33	\$70.84	\$88.16	\$97.55	\$105.53	\$115.66	\$123.59	\$144.53
34	\$71.67	\$89.22	\$98.75	\$106.76	\$117.02	\$125.07	\$146.29
35	\$72.54	\$90.28	\$99.91	\$108.04	\$118.39	\$126.54	\$148.00
36	\$73.37	\$91.34	\$101.07	\$109.31	\$119.78	\$128.02	\$149.71
37	\$74.21	\$92.36	\$102.23	\$110.55	\$121.15	\$129.48	\$151.45
38	\$75.05	\$93.43	\$103.38	\$111.81	\$122.53	\$130.95	\$153.15
39	\$75.90	\$94.48	\$104.57	\$113.08	\$123.92	\$132.44	\$154.91
40	\$76.74	\$95.54	\$105.72	\$114.33	\$125.29	\$133.90	\$156.61
41	\$78.79	\$98.08	\$108.50	\$117.37	\$128.62	\$137.47	\$160.79
42	\$80.83	\$100.61	\$111.31	\$120.43	\$131.96	\$141.05	\$164.95
43	\$82.88	\$103.17	\$114.10	\$123.48	\$135.32	\$144.62	\$169.14
44	\$84.92	\$105.73	\$116.89	\$126.51	\$138.66	\$148.19	\$173.31
45	\$86.98	\$108.27	\$119.70	\$129.58	\$141.99	\$151.76	\$177.50
46	\$89.74	\$111.74	\$123.54	\$133.72	\$146.53	\$156.61	\$183.15
47	\$92.54	\$115.18	\$127.38	\$137.84	\$151.07	\$161.44	\$188.83
48	\$95.31	\$118.66	\$131.22	\$141.98	\$155.61	\$166.28	\$194.50
49	\$98.09	\$122.09	\$135.06	\$146.12	\$160.14	\$171.14	\$200.15
50	\$100.87	\$125.55	\$138.90	\$150.26	\$164.65	\$175.98	\$205.83
51	\$105.67	\$131.55	\$145.50	\$157.44	\$172.54	\$184.40	\$215.67
52	\$110.50	\$137.57	\$152.11	\$164.62	\$180.42	\$192.82	\$225.51
53	\$115.34	\$143.57	\$158.69	\$171.83	\$188.29	\$201.25	\$235.37
54	\$120.15	\$149.58	\$165.30	\$179.00	\$196.17	\$209.65	\$245.20
55	\$124.96	\$155.59	\$171.89	\$186.18	\$204.04	\$218.05	\$255.04
56	\$133.15	\$165.77	\$183.12	\$198.37	\$217.41	\$232.34	\$271.76
57	\$141.34	\$175.97	\$194.34	\$210.58	\$230.78	\$246.64	\$288.46
58	\$149.52	\$186.14	\$205.57	\$222.78	\$244.11	\$260.92	\$305.16
59	\$157.70	\$196.35	\$216.79	\$234.96	\$257.49	\$275.20	\$321.87
60	\$165.90	\$206.55	\$228.01	\$247.17	\$270.86	\$289.49	\$338.58
61	\$181.48	\$225.92	\$249.53	\$270.38	\$296.31	\$316.68	\$370.38
62	\$197.06	\$245.33	\$271.03	\$293.61	\$321.76	\$343.87	\$402.19
63	\$212.65	\$264.74	\$292.57	\$316.83	\$347.19	\$371.06	\$434.00
64	\$228.23	\$284.13	\$314.07	\$340.04	\$372.63	\$398.25	\$465.80
65	\$243.83	\$303.53	\$335.59	\$363.26	\$398.08	\$425.46	\$497.62
66	\$272.08	\$338.70	\$374.26	\$405.35	\$444.22	\$474.76	\$555.26
67	\$300.33	\$373.87	\$412.94	\$447.41	\$490.32	\$524.04	\$612.90
68	\$328.56	\$409.03	\$451.60	\$489.50	\$536.44	\$573.32	\$670.56
69	\$356.81	\$444.20	\$490.27	\$531.58	\$582.55	\$622.63	\$728.19
70	\$385.08	\$479.37	\$528.92	\$573.67	\$628.66	\$671.89	\$785.84
71	\$438.51	\$545.89	\$602.34	\$653.28	\$715.93	\$765.15	\$894.91
72	\$491.96	\$612.44	\$675.76	\$732.91	\$803.19	\$858.41	\$1,003.98
73	\$545.40	\$678.95	\$749.19	\$812.53	\$890.44	\$951.66	\$1,113.05
74	\$598.85	\$745.51	\$822.61	\$892.15	\$977.69	\$1,044.90	\$1,222.11
75	\$652.29	\$812.02	\$896.04	\$971.76	\$1,064.95	\$1,138.17	\$1,331.18
76	\$734.11	\$913.94	\$1,008.22	\$1,093.71	\$1,198.59	\$1,280.99	\$1,498.24
77	\$815.99	\$1,015.81	\$1,120.42	\$1,215.67	\$1,332.22	\$1,423.83	\$1,665.29
78	\$897.84	\$1,117.73	\$1,232.62	\$1,337.59	\$1,465.86	\$1,566.64	\$1,832.33
79	\$979.71	\$1,219.62	\$1,344.83	\$1,459.54	\$1,599.51	\$1,709.48	\$1,999.38
80	\$1,061.55	\$1,321.53	\$1,457.03	\$1,581.50	\$1,733.15	\$1,852.29	\$2,166.43
81	\$1,188.95	\$1,480.12	\$1,631.87	\$1,771.26	\$1,941.13	\$2,074.57	\$2,426.41
82	\$1,316.31	\$1,638.70	\$1,806.71	\$1,961.05	\$2,149.08	\$2,296.85	\$2,686.38
83	\$1,443.71	\$1,797.29	\$1,981.55	\$2,150.83	\$2,357.09	\$2,519.12	\$2,946.34
84	\$1,571.09	\$1,955.85	\$2,156.40	\$2,340.59	\$2,565.05	\$2,741.40	\$3,206.31
85	\$1,698.49	\$2,114.43	\$2,331.24	\$2,530.40	\$2,773.02	\$2,963.69	\$3,466.30
86	\$1,936.27	\$2,410.47	\$2,657.62	\$2,884.67	\$3,161.26	\$3,378.59	\$3,951.58
87	\$2,174.06	\$2,706.48	\$2,984.00	\$3,238.91	\$3,549.48	\$3,793.50	\$4,436.86
88	\$2,411.84	\$3,002.51	\$3,310.39	\$3,593.16	\$3,937.71	\$4,208.43	\$4,922.13
89	\$2,649.63	\$3,298.50	\$3,636.75	\$3,947.42	\$4,325.93	\$4,623.34	\$5,407.41
90	\$2,887.42	\$3,594.53	\$3,963.11	\$4,301.66	\$4,714.17	\$5,038.27	\$5,892.70
91	\$3,125.20	\$3,890.57	\$4,289.51	\$4,655.93	\$5,102.38	\$5,453.16	\$6,377.98
92	\$3,363.02	\$4,186.59	\$4,615.86	\$5,010.18	\$5,490.60	\$5,868.09	\$6,863.26
93	\$3,600.78	\$4,482.62	\$4,942.24	\$5,364.43	\$5,878.81	\$6,283.01	\$7,348.53
94	\$3,838.57	\$4,778.63	\$5,268.61	\$5,718.70	\$6,267.04	\$6,697.92	\$7,833.81
95	\$4,076.37	\$5,074.66	\$5,594.99	\$6,072.95	\$6,655.28	\$7,112.82	\$8,319.09
96	\$4,382.10	\$5,455.25	\$6,014.62	\$6,528.41	\$7,154.43	\$7,646.30	\$8,943.04
97	\$4,687.81	\$5,835.85	\$6,434.23	\$6,983.90	\$7,653.57	\$8,179.76	\$9,566.97
98	\$4,993.54	\$6,216.44	\$6,853.87	\$7,439.37	\$8,152.72	\$8,713.21	\$10,190.90
99	\$5,299.26	\$6,597.05	\$7,273.48	\$7,894.82	\$8,651.86	\$9,246.68	\$10,814.83

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 58% increase

100 Day Elimination Period

100% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$92.93	\$115.69	\$127.76	\$138.46	\$151.72	\$162.17	\$189.66
31	\$94.07	\$117.11	\$129.34	\$140.18	\$153.61	\$164.16	\$191.99
32	\$95.22	\$118.56	\$130.92	\$141.88	\$155.47	\$166.17	\$194.34
33	\$96.37	\$119.97	\$132.50	\$143.59	\$157.36	\$168.18	\$196.69
34	\$97.53	\$121.41	\$134.10	\$145.28	\$159.22	\$170.18	\$199.04
35	\$98.69	\$122.84	\$135.68	\$147.00	\$161.10	\$172.18	\$201.37
36	\$99.82	\$124.29	\$137.24	\$148.73	\$162.99	\$174.18	\$203.71
37	\$100.98	\$125.69	\$138.84	\$150.43	\$164.85	\$176.19	\$206.08
38	\$102.12	\$127.15	\$140.41	\$152.13	\$166.72	\$178.19	\$208.42
39	\$103.27	\$128.56	\$141.98	\$153.85	\$168.60	\$180.20	\$210.76
40	\$104.42	\$129.98	\$143.56	\$155.56	\$170.48	\$182.20	\$213.09
41	\$107.19	\$133.43	\$147.32	\$159.66	\$175.00	\$187.02	\$218.73
42	\$109.94	\$136.86	\$151.09	\$163.79	\$179.49	\$191.83	\$224.36
43	\$112.71	\$140.30	\$154.85	\$167.89	\$184.00	\$196.63	\$229.99
44	\$115.47	\$143.73	\$158.62	\$171.99	\$188.49	\$201.45	\$235.63
45	\$118.23	\$147.16	\$162.39	\$176.11	\$192.99	\$206.28	\$241.26
46	\$121.53	\$151.30	\$166.95	\$181.07	\$198.43	\$212.07	\$248.04
47	\$124.87	\$155.44	\$171.49	\$186.03	\$203.87	\$217.88	\$254.82
48	\$128.20	\$159.60	\$176.05	\$190.98	\$209.30	\$223.67	\$261.61
49	\$131.52	\$163.72	\$180.58	\$195.94	\$214.73	\$229.49	\$268.39
50	\$134.84	\$167.88	\$185.14	\$200.89	\$220.14	\$235.29	\$275.17
51	\$140.26	\$174.62	\$192.58	\$208.95	\$229.01	\$244.76	\$286.26
52	\$145.71	\$181.36	\$200.06	\$217.04	\$237.87	\$254.24	\$297.34
53	\$151.15	\$188.14	\$207.50	\$225.15	\$246.74	\$263.69	\$308.41
54	\$156.55	\$194.89	\$214.98	\$233.21	\$255.60	\$273.17	\$319.48
55	\$161.97	\$201.64	\$222.42	\$241.30	\$264.44	\$282.63	\$330.55
56	\$170.70	\$212.51	\$234.39	\$254.34	\$278.71	\$297.88	\$348.37
57	\$179.44	\$223.40	\$246.35	\$267.34	\$292.98	\$313.11	\$366.22
58	\$188.18	\$234.26	\$258.33	\$280.36	\$307.22	\$328.34	\$384.03
59	\$196.90	\$245.14	\$270.29	\$293.34	\$321.48	\$343.58	\$401.85
60	\$205.64	\$256.01	\$282.27	\$306.36	\$335.74	\$358.83	\$419.68
61	\$221.54	\$275.76	\$304.15	\$330.03	\$361.65	\$386.53	\$452.07
62	\$237.40	\$295.53	\$326.03	\$353.68	\$387.59	\$414.24	\$484.49
63	\$253.28	\$315.30	\$347.93	\$377.36	\$413.50	\$441.92	\$516.88
64	\$269.14	\$335.07	\$369.83	\$400.99	\$439.43	\$469.65	\$549.29
65	\$285.03	\$354.82	\$391.72	\$424.62	\$465.34	\$497.35	\$581.69
66	\$313.54	\$390.32	\$430.79	\$467.12	\$511.89	\$547.10	\$639.87
67	\$342.04	\$425.79	\$469.86	\$509.55	\$558.44	\$596.81	\$698.03
68	\$370.52	\$461.28	\$508.95	\$552.04	\$604.97	\$646.55	\$756.21
69	\$399.04	\$496.77	\$548.02	\$594.49	\$651.50	\$696.29	\$814.36
70	\$427.55	\$532.25	\$587.10	\$636.95	\$698.03	\$746.03	\$872.53
71	\$481.11	\$598.93	\$660.66	\$716.77	\$785.48	\$839.50	\$981.86
72	\$534.68	\$665.64	\$734.24	\$796.57	\$872.95	\$932.97	\$1,091.19
73	\$588.26	\$732.31	\$807.81	\$876.38	\$960.44	\$1,026.45	\$1,200.52
74	\$641.83	\$799.02	\$881.37	\$956.19	\$1,047.87	\$1,119.92	\$1,309.85
75	\$695.41	\$865.70	\$954.94	\$1,036.00	\$1,135.36	\$1,213.41	\$1,419.18
76	\$776.66	\$966.89	\$1,066.32	\$1,157.09	\$1,268.04	\$1,355.22	\$1,585.04
77	\$857.94	\$1,068.05	\$1,177.70	\$1,278.15	\$1,400.72	\$1,497.02	\$1,750.90
78	\$939.20	\$1,169.22	\$1,289.07	\$1,399.23	\$1,533.39	\$1,638.83	\$1,916.75
79	\$1,020.48	\$1,270.38	\$1,400.46	\$1,520.31	\$1,666.08	\$1,780.65	\$2,082.62
80	\$1,101.75	\$1,371.57	\$1,511.84	\$1,641.38	\$1,798.76	\$1,922.43	\$2,248.47
81	\$1,233.94	\$1,536.16	\$1,693.26	\$1,838.35	\$2,014.64	\$2,153.13	\$2,518.29
82	\$1,366.18	\$1,700.75	\$1,874.70	\$2,035.31	\$2,230.47	\$2,383.81	\$2,788.10
83	\$1,498.38	\$1,865.34	\$2,056.10	\$2,232.29	\$2,446.35	\$2,614.52	\$3,057.92
84	\$1,630.58	\$2,029.92	\$2,237.52	\$2,429.23	\$2,662.18	\$2,845.20	\$3,327.72
85	\$1,762.79	\$2,194.51	\$2,418.95	\$2,626.22	\$2,878.03	\$3,075.90	\$3,597.55
86	\$2,009.58	\$2,501.73	\$2,757.59	\$2,993.88	\$3,280.98	\$3,506.53	\$4,101.19
87	\$2,256.40	\$2,808.96	\$3,096.25	\$3,361.55	\$3,683.88	\$3,937.13	\$4,604.86
88	\$2,503.18	\$3,116.19	\$3,434.91	\$3,729.21	\$4,086.83	\$4,367.78	\$5,108.51
89	\$2,749.98	\$3,423.41	\$3,773.58	\$4,096.89	\$4,489.74	\$4,798.40	\$5,612.18
90	\$2,996.77	\$3,730.67	\$4,112.22	\$4,464.54	\$4,892.68	\$5,229.02	\$6,115.83
91	\$3,243.55	\$4,037.88	\$4,450.86	\$4,832.23	\$5,295.59	\$5,659.67	\$6,619.49
92	\$3,490.35	\$4,345.13	\$4,789.52	\$5,199.89	\$5,698.51	\$6,090.30	\$7,123.14
93	\$3,737.12	\$4,652.36	\$5,128.16	\$5,567.56	\$6,101.42	\$6,520.91	\$7,626.78
94	\$3,983.92	\$4,959.59	\$5,466.82	\$5,935.22	\$6,504.37	\$6,951.55	\$8,130.46
95	\$4,230.72	\$5,266.81	\$5,805.47	\$6,302.91	\$6,907.29	\$7,382.17	\$8,634.11
96	\$4,548.03	\$5,661.82	\$6,240.89	\$6,775.62	\$7,425.32	\$7,935.82	\$9,281.68
97	\$4,865.33	\$6,056.82	\$6,676.29	\$7,248.34	\$7,943.39	\$8,489.48	\$9,929.25
98	\$5,182.62	\$6,451.83	\$7,111.71	\$7,721.05	\$8,461.42	\$9,043.16	\$10,576.77
99	\$5,499.94	\$6,846.85	\$7,547.11	\$8,193.77	\$8,979.48	\$9,596.82	\$11,224.34

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 58% increase
100 Day Elimination Period
100% Home Care
3% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$73.83	\$91.91	\$101.72	\$109.99	\$120.53	\$128.82	\$150.65
31	\$74.73	\$93.03	\$102.97	\$111.35	\$122.03	\$130.42	\$152.52
32	\$75.65	\$94.17	\$104.23	\$112.70	\$123.51	\$131.99	\$154.40
33	\$76.57	\$95.31	\$105.48	\$114.08	\$125.01	\$133.61	\$156.24
34	\$77.50	\$96.45	\$106.75	\$115.42	\$126.50	\$135.20	\$158.12
35	\$78.38	\$97.58	\$108.01	\$116.79	\$127.96	\$136.78	\$159.99
36	\$79.30	\$98.72	\$109.25	\$118.15	\$129.46	\$138.38	\$161.83
37	\$80.22	\$99.85	\$110.53	\$119.51	\$130.95	\$139.96	\$163.71
38	\$81.12	\$101.00	\$111.77	\$120.87	\$132.43	\$141.56	\$165.55
39	\$82.03	\$102.13	\$113.05	\$122.22	\$133.94	\$143.15	\$167.44
40	\$82.95	\$103.26	\$114.30	\$123.57	\$135.43	\$144.73	\$169.28
41	\$85.11	\$105.95	\$117.22	\$126.79	\$138.96	\$148.50	\$173.69
42	\$87.25	\$108.64	\$120.17	\$130.01	\$142.48	\$152.26	\$178.08
43	\$89.43	\$111.32	\$123.13	\$133.21	\$145.98	\$156.03	\$182.49
44	\$91.58	\$114.01	\$126.07	\$136.43	\$149.50	\$159.80	\$186.88
45	\$93.73	\$116.70	\$129.02	\$139.64	\$153.04	\$163.54	\$191.29
46	\$96.49	\$120.14	\$132.82	\$143.78	\$157.56	\$168.38	\$196.96
47	\$99.29	\$123.59	\$136.64	\$147.92	\$162.10	\$173.24	\$202.62
48	\$102.05	\$127.07	\$140.44	\$152.06	\$166.64	\$178.08	\$208.29
49	\$104.85	\$130.51	\$144.22	\$156.19	\$171.17	\$182.95	\$213.96
50	\$107.61	\$133.98	\$148.04	\$160.33	\$175.69	\$187.78	\$219.62
51	\$112.26	\$139.75	\$154.36	\$167.22	\$183.26	\$195.88	\$229.10
52	\$116.90	\$145.53	\$160.72	\$174.14	\$190.86	\$203.99	\$238.56
53	\$121.55	\$151.30	\$167.05	\$181.07	\$198.44	\$212.07	\$248.04
54	\$126.18	\$157.08	\$173.39	\$187.99	\$206.02	\$220.18	\$257.51
55	\$130.83	\$162.87	\$179.73	\$194.90	\$213.58	\$228.27	\$266.97
56	\$138.54	\$172.49	\$190.36	\$206.41	\$226.21	\$241.76	\$282.75
57	\$146.28	\$182.10	\$200.98	\$217.93	\$238.84	\$255.24	\$298.53
58	\$154.01	\$191.72	\$211.60	\$229.44	\$251.43	\$268.73	\$314.29
59	\$161.72	\$201.34	\$222.22	\$240.95	\$264.07	\$282.21	\$330.07
60	\$169.48	\$210.98	\$232.86	\$252.48	\$276.68	\$295.70	\$345.85
61	\$184.15	\$229.24	\$253.14	\$274.35	\$300.64	\$321.34	\$375.82
62	\$198.85	\$247.53	\$273.42	\$296.23	\$324.65	\$346.97	\$405.80
63	\$213.52	\$265.81	\$293.72	\$318.14	\$348.61	\$372.59	\$435.78
64	\$228.22	\$284.11	\$314.01	\$340.02	\$372.62	\$398.23	\$465.77
65	\$242.91	\$302.39	\$334.28	\$361.90	\$396.58	\$423.87	\$495.75
66	\$269.75	\$335.80	\$371.05	\$401.86	\$440.39	\$470.67	\$550.49
67	\$296.55	\$369.18	\$407.82	\$441.80	\$484.19	\$517.46	\$605.22
68	\$323.38	\$402.56	\$444.60	\$481.79	\$527.96	\$564.27	\$659.97
69	\$350.21	\$435.97	\$481.36	\$521.73	\$571.76	\$611.09	\$714.70
70	\$377.02	\$469.35	\$518.12	\$561.69	\$615.55	\$657.86	\$769.42
71	\$428.29	\$533.17	\$588.51	\$638.07	\$699.26	\$747.33	\$874.07
72	\$479.56	\$597.01	\$658.92	\$714.46	\$782.95	\$836.78	\$978.70
73	\$530.83	\$660.83	\$729.33	\$790.82	\$866.66	\$926.24	\$1,083.33
74	\$582.11	\$724.67	\$799.70	\$867.20	\$950.36	\$1,015.71	\$1,187.95
75	\$633.38	\$788.48	\$870.11	\$943.59	\$1,034.08	\$1,105.16	\$1,292.59
76	\$712.56	\$887.08	\$978.69	\$1,061.59	\$1,163.38	\$1,243.37	\$1,454.24
77	\$791.77	\$985.70	\$1,087.27	\$1,179.59	\$1,292.69	\$1,381.58	\$1,615.89
78	\$870.99	\$1,084.28	\$1,195.85	\$1,297.59	\$1,422.01	\$1,519.79	\$1,777.52
79	\$950.20	\$1,182.88	\$1,304.45	\$1,415.59	\$1,551.32	\$1,658.01	\$1,939.17
80	\$1,029.38	\$1,281.49	\$1,413.03	\$1,533.59	\$1,680.64	\$1,796.17	\$2,100.80
81	\$1,152.92	\$1,435.27	\$1,582.59	\$1,717.61	\$1,882.32	\$2,011.72	\$2,352.92
82	\$1,276.43	\$1,589.04	\$1,752.17	\$1,901.64	\$2,084.00	\$2,227.26	\$2,604.99
83	\$1,399.98	\$1,742.82	\$1,921.72	\$2,085.68	\$2,285.68	\$2,442.81	\$2,857.10
84	\$1,523.50	\$1,896.61	\$2,091.27	\$2,269.70	\$2,487.35	\$2,658.35	\$3,109.17
85	\$1,647.03	\$2,050.40	\$2,260.84	\$2,453.74	\$2,689.01	\$2,873.90	\$3,361.30
86	\$1,877.61	\$2,337.44	\$2,577.36	\$2,797.28	\$3,065.50	\$3,276.26	\$3,831.87
87	\$2,108.21	\$2,624.49	\$2,893.90	\$3,140.79	\$3,441.96	\$3,678.58	\$4,302.45
88	\$2,338.78	\$2,911.53	\$3,210.42	\$3,484.33	\$3,818.42	\$4,080.95	\$4,773.03
89	\$2,569.37	\$3,198.60	\$3,526.92	\$3,827.83	\$4,194.89	\$4,483.28	\$5,243.60
90	\$2,799.97	\$3,485.66	\$3,843.44	\$4,171.34	\$4,571.37	\$4,885.64	\$5,714.21
91	\$3,030.54	\$3,772.70	\$4,159.97	\$4,514.89	\$4,947.83	\$5,287.97	\$6,184.78
92	\$3,261.12	\$4,059.78	\$4,476.49	\$4,858.40	\$5,324.27	\$5,690.34	\$6,655.35
93	\$3,491.70	\$4,346.82	\$4,792.99	\$5,201.93	\$5,700.73	\$6,092.67	\$7,125.94
94	\$3,722.29	\$4,633.87	\$5,109.52	\$5,545.45	\$6,077.22	\$6,495.03	\$7,596.51
95	\$3,952.89	\$4,920.93	\$5,426.04	\$5,888.99	\$6,453.67	\$6,897.36	\$8,067.08
96	\$4,249.34	\$5,290.00	\$5,832.98	\$6,330.64	\$6,937.68	\$7,414.66	\$8,672.13
97	\$4,545.80	\$5,659.06	\$6,239.94	\$6,772.32	\$7,421.73	\$7,931.98	\$9,277.16
98	\$4,842.27	\$6,028.12	\$6,646.89	\$7,214.00	\$7,905.75	\$8,449.27	\$9,882.20
99	\$5,138.75	\$6,397.21	\$7,053.85	\$7,655.67	\$8,389.77	\$8,966.58	\$10,487.24

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$39.44	\$49.09	\$54.59	\$58.74	\$64.39	\$68.81	\$80.49
31	\$39.91	\$49.71	\$55.27	\$59.47	\$65.18	\$69.65	\$81.48
32	\$40.40	\$50.31	\$55.93	\$60.20	\$65.98	\$70.52	\$82.46
33	\$40.91	\$50.92	\$56.63	\$60.92	\$66.77	\$71.35	\$83.47
34	\$41.40	\$51.51	\$57.29	\$61.65	\$67.56	\$72.21	\$84.45
35	\$41.87	\$52.12	\$57.97	\$62.38	\$68.37	\$73.06	\$85.45
36	\$42.36	\$52.72	\$58.63	\$63.11	\$69.16	\$73.91	\$86.46
37	\$42.85	\$53.34	\$59.31	\$63.83	\$69.95	\$74.77	\$87.44
38	\$43.32	\$53.94	\$59.99	\$64.56	\$70.75	\$75.62	\$88.43
39	\$43.81	\$54.56	\$60.67	\$65.29	\$71.54	\$76.46	\$89.43
40	\$44.32	\$55.17	\$61.34	\$66.01	\$72.33	\$77.31	\$90.42
41	\$45.19	\$56.25	\$62.57	\$67.32	\$73.77	\$78.84	\$92.21
42	\$46.07	\$57.35	\$63.80	\$68.64	\$75.21	\$80.37	\$94.01
43	\$46.94	\$58.43	\$65.03	\$69.93	\$76.63	\$81.91	\$95.80
44	\$47.83	\$59.53	\$66.27	\$71.24	\$78.07	\$83.44	\$97.58
45	\$48.70	\$60.61	\$67.50	\$72.54	\$79.51	\$84.96	\$99.37
46	\$49.96	\$62.22	\$69.25	\$74.45	\$81.59	\$87.20	\$101.99
47	\$51.26	\$63.80	\$70.99	\$76.35	\$83.68	\$89.43	\$104.60
48	\$52.54	\$65.40	\$72.74	\$78.27	\$85.76	\$91.66	\$107.20
49	\$53.80	\$66.99	\$74.50	\$80.17	\$87.85	\$93.88	\$109.81
50	\$55.09	\$68.57	\$76.25	\$82.07	\$89.93	\$96.13	\$112.42
51	\$57.46	\$71.54	\$79.54	\$85.62	\$93.82	\$100.27	\$117.27
52	\$59.85	\$74.50	\$82.82	\$89.16	\$97.69	\$104.41	\$122.12
53	\$62.22	\$77.45	\$86.09	\$92.68	\$101.58	\$108.56	\$126.97
54	\$64.59	\$80.41	\$89.38	\$96.22	\$105.45	\$112.70	\$131.82
55	\$66.98	\$83.36	\$92.67	\$99.76	\$109.34	\$116.84	\$136.65
56	\$71.54	\$89.05	\$98.92	\$106.57	\$116.79	\$124.82	\$145.98
57	\$76.11	\$94.74	\$105.20	\$113.38	\$124.25	\$132.78	\$155.30
58	\$80.67	\$100.41	\$111.45	\$120.17	\$131.71	\$140.76	\$164.62
59	\$85.24	\$106.10	\$117.73	\$126.98	\$139.17	\$148.73	\$173.94
60	\$89.81	\$111.79	\$123.98	\$133.79	\$146.62	\$156.70	\$183.26
61	\$100.03	\$124.50	\$138.16	\$149.01	\$163.28	\$174.53	\$204.12
62	\$110.22	\$137.22	\$152.33	\$164.21	\$179.98	\$192.33	\$224.96
63	\$120.44	\$149.94	\$166.48	\$179.42	\$196.63	\$210.16	\$245.80
64	\$130.65	\$162.65	\$180.66	\$194.64	\$213.33	\$227.98	\$266.64
65	\$140.87	\$175.36	\$194.83	\$209.87	\$229.98	\$245.80	\$287.50
66	\$160.92	\$200.33	\$222.31	\$239.72	\$262.71	\$280.78	\$328.40
67	\$180.96	\$225.28	\$249.80	\$269.60	\$295.43	\$315.75	\$369.29
68	\$201.01	\$250.22	\$277.27	\$299.44	\$328.17	\$350.73	\$410.20
69	\$221.04	\$275.19	\$304.75	\$329.30	\$360.89	\$385.71	\$451.11
70	\$241.09	\$300.14	\$332.24	\$359.18	\$393.61	\$420.66	\$492.01
71	\$280.51	\$349.23	\$386.48	\$417.91	\$457.99	\$489.48	\$572.48
72	\$319.95	\$398.29	\$440.74	\$476.65	\$522.36	\$558.28	\$652.95
73	\$359.39	\$447.38	\$495.00	\$535.40	\$586.73	\$627.07	\$733.42
74	\$398.79	\$496.47	\$549.26	\$594.13	\$651.10	\$695.86	\$813.89
75	\$438.23	\$545.56	\$603.51	\$652.87	\$715.49	\$764.67	\$894.36
76	\$503.97	\$627.39	\$693.67	\$750.82	\$822.82	\$879.38	\$1,028.52
77	\$569.70	\$709.23	\$783.84	\$848.74	\$930.15	\$994.10	\$1,162.67
78	\$635.44	\$791.06	\$873.99	\$946.69	\$1,037.46	\$1,108.80	\$1,296.83
79	\$701.19	\$872.92	\$964.16	\$1,044.62	\$1,144.80	\$1,223.52	\$1,431.01
80	\$766.93	\$954.76	\$1,054.32	\$1,142.58	\$1,252.13	\$1,338.21	\$1,565.16
81	\$858.97	\$1,069.33	\$1,180.83	\$1,279.69	\$1,402.38	\$1,498.80	\$1,752.98
82	\$950.99	\$1,183.89	\$1,307.36	\$1,416.80	\$1,552.63	\$1,659.40	\$1,940.81
83	\$1,043.02	\$1,298.46	\$1,433.87	\$1,553.90	\$1,702.91	\$1,819.97	\$2,128.62
84	\$1,135.07	\$1,413.03	\$1,560.39	\$1,691.01	\$1,853.15	\$1,980.55	\$2,316.44
85	\$1,227.09	\$1,527.59	\$1,686.90	\$1,828.12	\$2,003.41	\$2,141.15	\$2,504.27
86	\$1,398.88	\$1,741.46	\$1,923.07	\$2,084.05	\$2,283.89	\$2,440.91	\$2,854.87
87	\$1,570.68	\$1,955.33	\$2,159.24	\$2,340.00	\$2,564.37	\$2,740.67	\$3,205.46
88	\$1,742.47	\$2,169.20	\$2,395.42	\$2,595.91	\$2,844.85	\$3,040.43	\$3,556.04
89	\$1,914.25	\$2,383.05	\$2,631.58	\$2,851.87	\$3,125.32	\$3,340.18	\$3,906.64
90	\$2,086.06	\$2,596.92	\$2,867.75	\$3,107.78	\$3,405.80	\$3,639.94	\$4,257.25
91	\$2,257.85	\$2,810.79	\$3,103.91	\$3,363.73	\$3,686.27	\$3,939.70	\$4,607.85
92	\$2,429.63	\$3,024.66	\$3,340.07	\$3,619.65	\$3,966.75	\$4,239.46	\$4,958.45
93	\$2,601.44	\$3,238.53	\$3,576.25	\$3,875.60	\$4,247.23	\$4,539.21	\$5,309.02
94	\$2,773.22	\$3,452.38	\$3,812.41	\$4,131.53	\$4,527.71	\$4,838.99	\$5,659.62
95	\$2,945.01	\$3,666.23	\$4,048.58	\$4,387.47	\$4,808.18	\$5,138.76	\$6,010.23
96	\$3,165.88	\$3,941.22	\$4,352.22	\$4,716.52	\$5,168.78	\$5,524.14	\$6,461.00
97	\$3,386.76	\$4,216.17	\$4,655.88	\$5,045.59	\$5,529.42	\$5,909.55	\$6,911.76
98	\$3,607.63	\$4,491.13	\$4,959.51	\$5,374.65	\$5,890.03	\$6,294.96	\$7,362.53
99	\$3,828.51	\$4,766.12	\$5,263.17	\$5,703.71	\$6,250.64	\$6,680.37	\$7,813.29

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$63.09	\$78.54	\$86.95	\$93.99	\$103.02	\$110.10	\$128.76
31	\$63.86	\$79.52	\$88.02	\$95.16	\$104.27	\$111.46	\$130.37
32	\$64.65	\$80.49	\$89.09	\$96.32	\$105.56	\$112.82	\$131.95
33	\$65.45	\$81.46	\$90.19	\$97.48	\$106.84	\$114.17	\$133.52
34	\$66.22	\$82.41	\$91.24	\$98.64	\$108.09	\$115.53	\$135.12
35	\$66.98	\$83.39	\$92.34	\$99.79	\$109.39	\$116.89	\$136.72
36	\$67.77	\$84.35	\$93.39	\$100.98	\$110.67	\$118.26	\$138.33
37	\$68.56	\$85.34	\$94.47	\$102.13	\$111.91	\$119.63	\$139.91
38	\$69.33	\$86.30	\$95.54	\$103.29	\$113.19	\$120.98	\$141.49
39	\$70.12	\$87.30	\$96.62	\$104.44	\$114.48	\$122.34	\$143.09
40	\$70.90	\$88.27	\$97.70	\$105.60	\$115.73	\$123.70	\$144.68
41	\$72.76	\$90.60	\$100.30	\$108.42	\$118.82	\$126.98	\$148.52
42	\$74.65	\$92.95	\$102.92	\$111.24	\$121.90	\$130.27	\$152.36
43	\$76.53	\$95.29	\$105.53	\$114.03	\$124.96	\$133.56	\$156.20
44	\$78.42	\$97.62	\$108.14	\$116.82	\$128.03	\$136.84	\$160.04
45	\$80.30	\$99.97	\$110.76	\$119.64	\$131.11	\$140.10	\$163.88
46	\$82.87	\$103.17	\$114.26	\$123.48	\$135.33	\$144.62	\$169.14
47	\$85.45	\$106.38	\$117.74	\$127.31	\$139.52	\$149.11	\$174.40
48	\$88.04	\$109.59	\$121.25	\$131.14	\$143.73	\$153.61	\$179.64
49	\$90.60	\$112.79	\$124.76	\$134.98	\$147.92	\$158.09	\$184.91
50	\$93.18	\$116.00	\$128.26	\$138.82	\$152.12	\$162.60	\$190.17
51	\$97.62	\$121.53	\$134.35	\$145.45	\$159.39	\$170.36	\$199.22
52	\$102.07	\$127.05	\$140.43	\$152.06	\$166.64	\$178.09	\$208.29
53	\$106.51	\$132.58	\$146.49	\$158.66	\$173.88	\$185.84	\$217.36
54	\$110.96	\$138.11	\$152.58	\$165.28	\$181.13	\$193.58	\$226.41
55	\$115.39	\$143.64	\$158.67	\$171.89	\$188.39	\$201.34	\$235.46
56	\$122.94	\$153.06	\$169.06	\$183.15	\$200.72	\$214.53	\$250.91
57	\$130.51	\$162.47	\$179.48	\$194.45	\$213.09	\$227.74	\$266.34
58	\$138.07	\$171.89	\$189.87	\$205.70	\$225.44	\$240.92	\$281.78
59	\$145.64	\$181.31	\$200.29	\$216.98	\$237.79	\$254.13	\$297.21
60	\$153.20	\$190.73	\$210.67	\$228.24	\$250.13	\$267.32	\$312.65
61	\$167.65	\$208.71	\$230.64	\$249.78	\$273.72	\$292.54	\$342.16
62	\$182.11	\$226.71	\$250.59	\$271.30	\$297.33	\$317.77	\$371.65
63	\$196.56	\$244.71	\$270.51	\$292.83	\$320.91	\$342.97	\$401.15
64	\$211.01	\$262.70	\$290.47	\$314.37	\$344.50	\$368.21	\$430.63
65	\$225.46	\$280.68	\$310.42	\$335.89	\$368.09	\$393.40	\$460.15
66	\$251.69	\$313.33	\$346.37	\$374.97	\$410.91	\$439.16	\$513.64
67	\$277.91	\$345.96	\$382.31	\$414.03	\$453.71	\$484.90	\$567.14
68	\$304.14	\$378.60	\$418.25	\$453.08	\$496.52	\$530.66	\$620.66
69	\$330.33	\$411.26	\$454.20	\$492.13	\$539.34	\$576.42	\$674.17
70	\$356.57	\$443.89	\$490.16	\$531.21	\$582.14	\$622.16	\$727.67
71	\$406.17	\$505.67	\$558.31	\$605.14	\$663.17	\$708.75	\$828.95
72	\$455.81	\$567.43	\$626.47	\$679.06	\$744.16	\$795.34	\$930.22
73	\$505.45	\$629.22	\$694.63	\$753.00	\$825.20	\$881.94	\$1,031.50
74	\$555.05	\$690.98	\$762.81	\$826.91	\$906.21	\$968.50	\$1,132.78
75	\$604.68	\$752.78	\$830.97	\$900.85	\$987.25	\$1,055.11	\$1,234.06
76	\$680.79	\$847.50	\$935.30	\$1,014.24	\$1,111.49	\$1,187.91	\$1,389.36
77	\$756.88	\$942.25	\$1,039.64	\$1,127.59	\$1,235.72	\$1,320.69	\$1,544.65
78	\$832.97	\$1,036.97	\$1,143.95	\$1,240.97	\$1,359.97	\$1,453.48	\$1,699.95
79	\$909.09	\$1,131.72	\$1,248.29	\$1,354.33	\$1,484.22	\$1,586.26	\$1,855.27
80	\$985.18	\$1,226.44	\$1,352.62	\$1,467.71	\$1,608.45	\$1,719.04	\$2,010.56
81	\$1,103.41	\$1,373.62	\$1,514.94	\$1,643.85	\$1,801.47	\$1,925.32	\$2,251.83
82	\$1,221.63	\$1,520.79	\$1,677.25	\$1,819.98	\$1,994.48	\$2,131.61	\$2,493.11
83	\$1,339.85	\$1,667.96	\$1,839.57	\$1,996.09	\$2,187.51	\$2,337.88	\$2,734.36
84	\$1,458.09	\$1,815.14	\$2,001.87	\$2,172.21	\$2,380.51	\$2,544.18	\$2,975.63
85	\$1,576.29	\$1,962.31	\$2,164.19	\$2,348.35	\$2,573.52	\$2,750.46	\$3,216.91
86	\$1,796.96	\$2,237.04	\$2,467.17	\$2,677.12	\$2,933.82	\$3,135.53	\$3,667.29
87	\$2,017.65	\$2,511.76	\$2,770.16	\$3,005.89	\$3,294.11	\$3,520.59	\$4,117.64
88	\$2,238.32	\$2,786.51	\$3,073.16	\$3,334.64	\$3,654.41	\$3,905.65	\$4,568.00
89	\$2,459.00	\$3,061.20	\$3,376.14	\$3,663.42	\$4,014.72	\$4,290.71	\$5,018.38
90	\$2,679.68	\$3,335.93	\$3,679.14	\$3,992.17	\$4,375.00	\$4,675.79	\$5,468.76
91	\$2,900.37	\$3,610.65	\$3,982.12	\$4,320.96	\$4,735.30	\$5,060.84	\$5,919.12
92	\$3,121.04	\$3,885.40	\$4,285.10	\$4,649.72	\$5,095.58	\$5,445.92	\$6,369.48
93	\$3,341.73	\$4,160.13	\$4,588.10	\$4,978.49	\$5,455.88	\$5,830.95	\$6,819.83
94	\$3,562.40	\$4,434.82	\$4,891.08	\$5,307.26	\$5,816.18	\$6,216.04	\$7,270.19
95	\$3,783.09	\$4,709.55	\$5,194.06	\$5,636.02	\$6,176.46	\$6,601.10	\$7,720.60
96	\$4,066.81	\$5,062.78	\$5,583.62	\$6,058.71	\$6,639.70	\$7,096.18	\$8,299.63
97	\$4,350.56	\$5,415.99	\$5,973.19	\$6,481.45	\$7,102.94	\$7,591.25	\$8,878.67
98	\$4,634.28	\$5,769.19	\$6,362.74	\$6,904.12	\$7,566.16	\$8,086.35	\$9,457.70
99	\$4,918.01	\$6,122.44	\$6,752.30	\$7,326.84	\$8,029.40	\$8,581.43	\$10,036.76

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$85.86	\$106.89	\$118.15	\$127.91	\$140.20	\$149.82	\$175.23
31	\$86.92	\$108.22	\$119.61	\$129.50	\$141.92	\$151.67	\$177.40
32	\$87.97	\$109.54	\$121.06	\$131.06	\$143.65	\$153.52	\$179.55
33	\$89.05	\$110.87	\$122.53	\$132.64	\$145.39	\$155.37	\$181.73
34	\$90.11	\$112.17	\$123.98	\$134.24	\$147.10	\$157.23	\$183.88
35	\$91.17	\$113.47	\$125.44	\$135.82	\$148.84	\$159.06	\$186.05
36	\$92.24	\$114.80	\$126.90	\$137.40	\$150.58	\$160.94	\$188.21
37	\$93.30	\$116.13	\$128.37	\$138.96	\$152.30	\$162.79	\$190.39
38	\$94.35	\$117.46	\$129.81	\$140.56	\$154.03	\$164.62	\$192.55
39	\$95.40	\$118.79	\$131.30	\$142.14	\$155.77	\$166.47	\$194.71
40	\$96.46	\$120.11	\$132.74	\$143.71	\$157.49	\$168.33	\$196.88
41	\$99.04	\$123.27	\$136.25	\$147.52	\$161.68	\$172.79	\$202.10
42	\$101.59	\$126.46	\$139.75	\$151.37	\$165.85	\$177.26	\$207.33
43	\$104.14	\$129.66	\$143.26	\$155.16	\$170.04	\$181.73	\$212.55
44	\$106.70	\$132.84	\$146.77	\$158.96	\$174.21	\$186.19	\$217.75
45	\$109.26	\$136.02	\$150.28	\$162.77	\$178.40	\$190.65	\$222.97
46	\$112.31	\$139.81	\$154.46	\$167.34	\$183.37	\$195.97	\$229.21
47	\$115.38	\$143.62	\$158.62	\$171.86	\$188.36	\$201.29	\$235.44
48	\$118.41	\$147.42	\$162.78	\$176.42	\$193.34	\$206.64	\$241.66
49	\$121.46	\$151.22	\$166.98	\$180.96	\$198.32	\$211.94	\$247.89
50	\$124.52	\$155.00	\$171.14	\$185.51	\$203.28	\$217.28	\$254.11
51	\$129.54	\$161.27	\$178.05	\$193.00	\$211.50	\$226.04	\$264.37
52	\$134.57	\$167.51	\$184.95	\$200.49	\$219.70	\$234.81	\$274.62
53	\$139.59	\$173.78	\$191.84	\$207.96	\$227.92	\$243.56	\$284.89
54	\$144.63	\$180.03	\$198.75	\$215.45	\$236.10	\$252.34	\$295.14
55	\$149.65	\$186.30	\$205.66	\$222.92	\$244.32	\$261.11	\$305.38
56	\$157.70	\$196.33	\$216.68	\$234.93	\$257.47	\$275.17	\$321.83
57	\$165.78	\$206.37	\$227.73	\$246.95	\$270.62	\$289.22	\$338.28
58	\$173.81	\$216.38	\$238.75	\$258.94	\$283.79	\$303.28	\$354.71
59	\$181.87	\$226.42	\$249.80	\$270.95	\$296.93	\$317.35	\$371.16
60	\$189.93	\$236.44	\$260.82	\$282.96	\$310.09	\$331.40	\$387.60
61	\$204.66	\$254.77	\$281.17	\$304.89	\$334.14	\$357.11	\$417.67
62	\$219.38	\$273.12	\$301.48	\$326.82	\$358.17	\$382.80	\$447.72
63	\$234.11	\$291.44	\$321.78	\$348.76	\$382.22	\$408.50	\$477.78
64	\$248.83	\$309.76	\$342.12	\$370.72	\$406.26	\$434.19	\$507.81
65	\$263.57	\$328.11	\$362.44	\$392.66	\$430.29	\$459.89	\$537.88
66	\$290.05	\$361.06	\$398.72	\$432.09	\$473.51	\$506.09	\$591.91
67	\$316.52	\$394.02	\$435.01	\$471.56	\$516.76	\$552.26	\$645.93
68	\$343.00	\$426.99	\$471.28	\$510.97	\$559.97	\$598.47	\$699.97
69	\$369.47	\$459.96	\$507.56	\$550.42	\$603.20	\$644.67	\$754.00
70	\$395.95	\$492.90	\$543.85	\$589.86	\$646.43	\$690.87	\$808.03
71	\$445.65	\$554.82	\$612.15	\$663.95	\$727.62	\$777.64	\$909.53
72	\$495.41	\$616.73	\$680.46	\$738.05	\$808.81	\$864.44	\$1,011.03
73	\$545.13	\$678.64	\$748.78	\$812.15	\$890.03	\$951.21	\$1,112.53
74	\$594.87	\$740.56	\$817.10	\$886.24	\$971.22	\$1,037.98	\$1,214.03
75	\$644.59	\$802.47	\$885.41	\$960.32	\$1,052.43	\$1,124.78	\$1,315.52
76	\$720.18	\$896.56	\$988.99	\$1,072.92	\$1,175.81	\$1,256.62	\$1,469.75
77	\$795.73	\$990.61	\$1,092.59	\$1,185.49	\$1,299.17	\$1,388.50	\$1,623.97
78	\$871.30	\$1,084.69	\$1,196.15	\$1,298.07	\$1,422.55	\$1,520.34	\$1,778.18
79	\$946.90	\$1,178.78	\$1,299.75	\$1,410.66	\$1,545.93	\$1,652.22	\$1,932.42
80	\$1,022.45	\$1,272.85	\$1,403.34	\$1,523.25	\$1,669.31	\$1,784.09	\$2,086.64
81	\$1,145.16	\$1,425.60	\$1,571.72	\$1,706.04	\$1,869.62	\$1,998.16	\$2,337.03
82	\$1,267.84	\$1,578.32	\$1,740.14	\$1,888.83	\$2,069.94	\$2,212.27	\$2,587.44
83	\$1,390.53	\$1,731.08	\$1,908.53	\$2,071.60	\$2,270.27	\$2,426.34	\$2,837.82
84	\$1,513.23	\$1,883.81	\$2,076.94	\$2,254.39	\$2,470.57	\$2,640.44	\$3,088.22
85	\$1,635.92	\$2,036.56	\$2,245.32	\$2,437.19	\$2,670.90	\$2,854.52	\$3,338.62
86	\$1,864.96	\$2,321.68	\$2,559.67	\$2,778.41	\$3,044.83	\$3,254.14	\$3,806.03
87	\$2,093.98	\$2,606.80	\$2,874.03	\$3,119.62	\$3,418.76	\$3,653.78	\$4,273.43
88	\$2,323.01	\$2,891.92	\$3,188.37	\$3,460.80	\$3,792.68	\$4,053.42	\$4,740.83
89	\$2,552.05	\$3,177.02	\$3,502.73	\$3,802.02	\$4,166.60	\$4,453.04	\$5,208.23
90	\$2,781.07	\$3,462.14	\$3,817.06	\$4,143.22	\$4,540.52	\$4,852.67	\$5,675.65
91	\$3,010.10	\$3,747.26	\$4,131.42	\$4,484.44	\$4,914.45	\$5,252.32	\$6,143.06
92	\$3,239.13	\$4,032.38	\$4,445.75	\$4,825.63	\$5,288.37	\$5,651.95	\$6,610.48
93	\$3,468.16	\$4,317.51	\$4,760.11	\$5,166.84	\$5,662.29	\$6,051.57	\$7,077.88
94	\$3,697.17	\$4,602.62	\$5,074.44	\$5,508.06	\$6,036.22	\$6,451.21	\$7,545.27
95	\$3,926.22	\$4,887.73	\$5,388.80	\$5,849.25	\$6,410.14	\$6,850.86	\$8,012.69
96	\$4,220.69	\$5,254.34	\$5,792.97	\$6,287.94	\$6,890.90	\$7,364.65	\$8,613.64
97	\$4,515.15	\$5,620.90	\$6,197.12	\$6,726.65	\$7,371.67	\$7,878.47	\$9,214.59
98	\$4,809.62	\$5,987.48	\$6,601.29	\$7,165.33	\$7,852.42	\$8,392.28	\$9,815.54
99	\$5,104.08	\$6,354.07	\$7,005.45	\$7,604.04	\$8,333.19	\$8,906.08	\$10,416.50

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
3% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$68.23	\$84.92	\$94.07	\$101.62	\$111.40	\$119.02	\$139.22
31	\$69.05	\$85.97	\$95.26	\$102.87	\$112.75	\$120.49	\$140.94
32	\$69.90	\$87.05	\$96.41	\$104.14	\$114.12	\$121.98	\$142.66
33	\$70.76	\$88.08	\$97.57	\$105.38	\$115.51	\$123.44	\$144.38
34	\$71.61	\$89.11	\$98.73	\$106.63	\$116.87	\$124.92	\$146.09
35	\$72.43	\$90.15	\$99.90	\$107.92	\$118.27	\$126.39	\$147.83
36	\$73.26	\$91.22	\$101.07	\$109.17	\$119.64	\$127.87	\$149.55
37	\$74.12	\$92.27	\$102.22	\$110.42	\$121.02	\$129.34	\$151.26
38	\$74.95	\$93.31	\$103.38	\$111.68	\$122.37	\$130.81	\$152.97
39	\$75.81	\$94.38	\$104.56	\$112.93	\$123.76	\$132.28	\$154.70
40	\$76.65	\$95.43	\$105.71	\$114.18	\$125.13	\$133.73	\$156.42
41	\$78.65	\$97.91	\$108.44	\$117.17	\$128.42	\$137.25	\$160.53
42	\$80.67	\$100.42	\$111.15	\$120.20	\$131.70	\$140.76	\$164.64
43	\$82.68	\$102.94	\$113.88	\$123.18	\$134.98	\$144.27	\$168.73
44	\$84.69	\$105.43	\$116.61	\$126.16	\$138.27	\$147.78	\$172.82
45	\$86.70	\$107.93	\$119.32	\$129.17	\$141.56	\$151.27	\$176.93
46	\$89.22	\$111.09	\$122.83	\$132.96	\$145.69	\$155.72	\$182.13
47	\$91.79	\$114.25	\$126.32	\$136.74	\$149.85	\$160.14	\$187.30
48	\$94.32	\$117.41	\$129.83	\$140.52	\$153.98	\$164.58	\$192.47
49	\$96.86	\$120.57	\$133.34	\$144.29	\$158.14	\$168.99	\$197.66
50	\$99.39	\$123.74	\$136.84	\$148.07	\$162.26	\$173.42	\$202.84
51	\$103.68	\$129.05	\$142.71	\$154.46	\$169.25	\$180.91	\$211.56
52	\$107.95	\$134.38	\$148.56	\$160.83	\$176.23	\$188.37	\$220.30
53	\$112.23	\$139.70	\$154.41	\$167.18	\$183.22	\$195.81	\$229.02
54	\$116.49	\$145.03	\$160.26	\$173.56	\$190.20	\$203.27	\$237.76
55	\$120.78	\$150.35	\$166.12	\$179.93	\$197.19	\$210.72	\$246.46
56	\$127.91	\$159.25	\$175.91	\$190.56	\$208.86	\$223.21	\$261.05
57	\$135.06	\$168.15	\$185.75	\$201.21	\$220.50	\$235.65	\$275.63
58	\$142.20	\$177.02	\$195.54	\$211.84	\$232.18	\$248.14	\$290.20
59	\$149.36	\$185.92	\$205.36	\$222.49	\$243.85	\$260.61	\$304.78
60	\$156.50	\$194.82	\$215.15	\$233.14	\$255.50	\$273.05	\$319.36
61	\$170.13	\$211.78	\$233.99	\$253.45	\$277.75	\$296.85	\$347.19
62	\$183.75	\$228.77	\$252.82	\$273.75	\$300.01	\$320.63	\$375.01
63	\$197.39	\$245.74	\$271.63	\$294.05	\$322.26	\$344.41	\$402.82
64	\$211.01	\$262.70	\$290.47	\$314.37	\$344.50	\$368.21	\$430.63
65	\$224.64	\$279.66	\$309.30	\$334.67	\$366.74	\$391.97	\$458.47
66	\$249.56	\$310.66	\$343.42	\$371.78	\$407.42	\$435.43	\$509.28
67	\$274.46	\$341.68	\$377.54	\$408.89	\$448.09	\$478.89	\$560.09
68	\$299.37	\$372.65	\$411.65	\$445.99	\$488.73	\$522.35	\$610.92
69	\$324.25	\$403.66	\$445.78	\$483.08	\$529.40	\$565.80	\$661.76
70	\$349.16	\$434.68	\$479.91	\$520.18	\$570.06	\$609.25	\$712.56
71	\$396.75	\$493.93	\$545.29	\$591.09	\$647.76	\$692.30	\$809.70
72	\$444.36	\$553.16	\$610.70	\$661.98	\$725.47	\$775.36	\$906.84
73	\$491.97	\$612.44	\$676.12	\$732.92	\$803.19	\$858.40	\$1,003.98
74	\$539.54	\$671.69	\$741.51	\$803.81	\$880.90	\$941.44	\$1,101.12
75	\$587.15	\$730.94	\$806.92	\$874.72	\$958.60	\$1,024.52	\$1,198.26
76	\$660.80	\$822.63	\$907.89	\$984.45	\$1,078.86	\$1,153.02	\$1,348.56
77	\$734.43	\$914.30	\$1,008.88	\$1,094.18	\$1,199.10	\$1,281.53	\$1,498.86
78	\$808.09	\$1,005.99	\$1,109.84	\$1,203.90	\$1,319.33	\$1,410.04	\$1,649.17
79	\$881.75	\$1,097.69	\$1,210.81	\$1,313.62	\$1,439.58	\$1,538.57	\$1,799.50
80	\$955.38	\$1,189.37	\$1,311.80	\$1,423.35	\$1,559.84	\$1,667.07	\$1,949.78
81	\$1,070.06	\$1,332.10	\$1,469.20	\$1,594.16	\$1,747.01	\$1,867.11	\$2,183.77
82	\$1,184.69	\$1,474.82	\$1,626.61	\$1,764.95	\$1,934.18	\$2,067.18	\$2,417.75
83	\$1,299.34	\$1,617.56	\$1,784.05	\$1,935.75	\$2,121.37	\$2,267.22	\$2,651.71
84	\$1,413.99	\$1,760.28	\$1,941.45	\$2,106.55	\$2,308.55	\$2,467.27	\$2,885.68
85	\$1,528.63	\$1,902.98	\$2,098.85	\$2,277.35	\$2,495.72	\$2,667.31	\$3,119.66
86	\$1,742.64	\$2,169.42	\$2,392.71	\$2,596.18	\$2,845.14	\$3,040.74	\$3,556.42
87	\$1,956.64	\$2,435.84	\$2,686.55	\$2,915.03	\$3,194.54	\$3,414.16	\$3,993.17
88	\$2,170.67	\$2,702.28	\$2,980.40	\$3,233.84	\$3,543.94	\$3,787.60	\$4,429.92
89	\$2,384.68	\$2,968.66	\$3,274.25	\$3,552.68	\$3,893.34	\$4,161.01	\$4,866.68
90	\$2,598.68	\$3,235.08	\$3,568.07	\$3,871.49	\$4,242.74	\$4,534.43	\$5,303.45
91	\$2,812.70	\$3,501.52	\$3,861.92	\$4,190.32	\$4,592.15	\$4,907.85	\$5,740.19
92	\$3,026.71	\$3,767.94	\$4,155.75	\$4,509.16	\$4,941.55	\$5,281.28	\$6,176.93
93	\$3,240.71	\$4,034.36	\$4,449.60	\$4,827.99	\$5,290.95	\$5,654.71	\$6,613.67
94	\$3,454.72	\$4,300.76	\$4,743.44	\$5,146.82	\$5,640.35	\$6,028.13	\$7,050.43
95	\$3,668.73	\$4,567.18	\$5,037.27	\$5,465.65	\$5,989.77	\$6,401.56	\$7,487.18
96	\$3,943.87	\$4,909.74	\$5,415.07	\$5,875.58	\$6,438.97	\$6,881.66	\$8,048.73
97	\$4,219.03	\$5,252.26	\$5,792.88	\$6,285.50	\$6,888.22	\$7,361.79	\$8,610.26
98	\$4,494.18	\$5,594.79	\$6,170.66	\$6,695.40	\$7,337.44	\$7,841.89	\$9,171.80
99	\$4,769.34	\$5,937.36	\$6,548.47	\$7,105.34	\$7,786.68	\$8,322.01	\$9,733.34

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$36.18	\$45.05	\$50.28	\$53.89	\$59.06	\$63.12	\$73.85
31	\$36.64	\$45.60	\$50.89	\$54.57	\$59.80	\$63.91	\$74.75
32	\$37.08	\$46.17	\$51.51	\$55.24	\$60.53	\$64.70	\$75.65
33	\$37.53	\$46.70	\$52.14	\$55.90	\$61.26	\$65.48	\$76.57
34	\$37.98	\$47.26	\$52.76	\$56.56	\$62.00	\$66.27	\$77.48
35	\$38.43	\$47.83	\$53.37	\$57.24	\$62.73	\$67.02	\$78.40
36	\$38.87	\$48.38	\$54.00	\$57.91	\$63.45	\$67.81	\$79.32
37	\$39.33	\$48.95	\$54.62	\$58.55	\$64.20	\$68.59	\$80.23
38	\$39.77	\$49.50	\$55.24	\$59.23	\$64.92	\$69.38	\$81.13
39	\$40.21	\$50.05	\$55.87	\$59.90	\$65.65	\$70.15	\$82.05
40	\$40.67	\$50.62	\$56.49	\$60.58	\$66.38	\$70.94	\$82.97
41	\$41.49	\$51.62	\$57.61	\$61.79	\$67.72	\$72.38	\$84.64
42	\$42.30	\$52.65	\$58.73	\$63.01	\$69.06	\$73.82	\$86.32
43	\$43.12	\$53.67	\$59.85	\$64.24	\$70.40	\$75.24	\$88.01
44	\$43.94	\$54.70	\$60.97	\$65.46	\$71.75	\$76.68	\$89.68
45	\$44.76	\$55.73	\$62.08	\$66.69	\$73.09	\$78.12	\$91.36
46	\$45.91	\$57.16	\$63.66	\$68.40	\$74.97	\$80.11	\$93.71
47	\$47.05	\$58.60	\$65.22	\$70.12	\$76.85	\$82.13	\$96.05
48	\$48.21	\$60.04	\$66.79	\$71.84	\$78.72	\$84.14	\$98.40
49	\$49.38	\$61.45	\$68.35	\$73.55	\$80.60	\$86.14	\$100.76
50	\$50.53	\$62.88	\$69.92	\$75.27	\$82.48	\$88.15	\$103.10
51	\$52.69	\$65.59	\$72.93	\$78.51	\$86.03	\$91.96	\$107.53
52	\$54.87	\$68.32	\$75.95	\$81.73	\$89.59	\$95.73	\$111.97
53	\$57.05	\$71.02	\$78.97	\$84.97	\$93.13	\$99.54	\$116.41
54	\$59.22	\$73.72	\$82.00	\$88.23	\$96.68	\$103.33	\$120.85
55	\$61.40	\$76.42	\$85.02	\$91.47	\$100.24	\$107.12	\$125.29
56	\$65.57	\$81.64	\$90.76	\$97.69	\$107.06	\$114.42	\$133.83
57	\$69.77	\$86.84	\$96.51	\$103.92	\$113.90	\$121.72	\$142.36
58	\$73.94	\$92.05	\$102.24	\$110.17	\$120.73	\$129.02	\$150.91
59	\$78.12	\$97.26	\$107.99	\$116.40	\$127.57	\$136.32	\$159.44
60	\$82.32	\$102.46	\$113.73	\$122.62	\$134.38	\$143.64	\$167.99
61	\$91.75	\$114.22	\$126.81	\$136.69	\$149.78	\$160.07	\$187.23
62	\$101.17	\$125.94	\$139.91	\$150.72	\$165.17	\$176.52	\$206.46
63	\$110.60	\$137.68	\$152.99	\$164.76	\$180.56	\$192.98	\$225.70
64	\$120.03	\$149.42	\$166.07	\$178.81	\$195.95	\$209.43	\$244.95
65	\$129.45	\$161.16	\$179.17	\$192.85	\$211.34	\$225.88	\$264.19
66	\$147.94	\$184.16	\$204.56	\$220.41	\$241.53	\$258.14	\$301.92
67	\$166.44	\$207.19	\$229.95	\$247.95	\$271.71	\$290.40	\$339.65
68	\$184.92	\$230.22	\$255.34	\$275.50	\$301.92	\$322.67	\$377.40
69	\$203.41	\$253.23	\$280.73	\$303.04	\$332.10	\$354.93	\$415.13
70	\$221.90	\$276.25	\$306.14	\$330.60	\$362.29	\$387.19	\$452.86
71	\$258.30	\$321.55	\$356.21	\$384.81	\$421.70	\$450.70	\$527.14
72	\$294.69	\$366.86	\$406.30	\$439.03	\$481.13	\$514.23	\$601.41
73	\$331.10	\$412.17	\$456.37	\$493.26	\$540.57	\$577.73	\$675.70
74	\$367.49	\$457.49	\$506.45	\$547.49	\$599.99	\$641.23	\$749.98
75	\$403.88	\$502.79	\$556.52	\$601.70	\$659.40	\$704.74	\$824.25
76	\$464.65	\$578.45	\$639.90	\$692.23	\$758.62	\$810.78	\$948.27
77	\$525.43	\$654.10	\$723.28	\$782.76	\$857.83	\$916.80	\$1,072.30
78	\$586.18	\$729.74	\$806.65	\$873.30	\$957.05	\$1,022.84	\$1,196.31
79	\$646.96	\$805.41	\$890.03	\$963.83	\$1,056.26	\$1,128.88	\$1,320.33
80	\$707.73	\$881.06	\$973.41	\$1,054.38	\$1,155.49	\$1,234.93	\$1,444.36
81	\$792.67	\$986.79	\$1,090.22	\$1,180.89	\$1,294.13	\$1,383.10	\$1,617.67
82	\$877.60	\$1,092.51	\$1,207.01	\$1,307.43	\$1,432.79	\$1,531.30	\$1,790.99
83	\$962.52	\$1,198.22	\$1,323.83	\$1,433.94	\$1,571.45	\$1,679.49	\$1,964.32
84	\$1,047.45	\$1,303.96	\$1,440.64	\$1,560.49	\$1,710.10	\$1,827.70	\$2,137.65
85	\$1,132.35	\$1,409.69	\$1,557.44	\$1,687.00	\$1,848.77	\$1,975.87	\$2,310.96
86	\$1,290.91	\$1,607.03	\$1,775.49	\$1,923.19	\$2,107.59	\$2,252.50	\$2,634.49
87	\$1,449.44	\$1,804.41	\$1,993.53	\$2,159.37	\$2,366.43	\$2,529.12	\$2,958.04
88	\$1,607.97	\$2,001.75	\$2,211.57	\$2,395.55	\$2,625.25	\$2,805.73	\$3,281.57
89	\$1,766.50	\$2,199.12	\$2,429.61	\$2,631.73	\$2,884.08	\$3,082.36	\$3,605.10
90	\$1,925.02	\$2,396.47	\$2,647.65	\$2,867.89	\$3,142.92	\$3,358.99	\$3,928.62
91	\$2,083.56	\$2,593.82	\$2,865.69	\$3,104.08	\$3,401.72	\$3,635.60	\$4,252.18
92	\$2,242.08	\$2,791.18	\$3,083.73	\$3,340.26	\$3,660.56	\$3,912.22	\$4,575.71
93	\$2,400.62	\$2,988.54	\$3,301.77	\$3,576.44	\$3,919.40	\$4,188.85	\$4,899.23
94	\$2,559.16	\$3,185.88	\$3,519.81	\$3,812.62	\$4,178.22	\$4,465.46	\$5,222.78
95	\$2,717.69	\$3,383.25	\$3,737.85	\$4,048.81	\$4,437.05	\$4,742.10	\$5,546.31
96	\$2,921.51	\$3,637.00	\$4,018.21	\$4,352.46	\$4,769.83	\$5,097.76	\$5,962.27
97	\$3,125.35	\$3,890.73	\$4,298.55	\$4,656.12	\$5,102.59	\$5,453.40	\$6,378.25
98	\$3,329.17	\$4,144.48	\$4,578.89	\$4,959.79	\$5,435.37	\$5,809.06	\$6,794.22
99	\$3,533.01	\$4,398.21	\$4,859.23	\$5,263.44	\$5,768.15	\$6,164.72	\$7,210.19

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$57.89	\$72.07	\$79.81	\$86.23	\$94.50	\$101.01	\$118.15
31	\$58.60	\$72.95	\$80.80	\$87.31	\$95.67	\$102.26	\$119.61
32	\$59.33	\$73.85	\$81.78	\$88.37	\$96.85	\$103.52	\$121.04
33	\$60.03	\$74.75	\$82.78	\$89.44	\$98.01	\$104.76	\$122.53
34	\$60.76	\$75.64	\$83.76	\$90.51	\$99.19	\$106.02	\$123.98
35	\$61.47	\$76.52	\$84.73	\$91.59	\$100.37	\$107.25	\$125.44
36	\$62.18	\$77.40	\$85.71	\$92.64	\$101.53	\$108.51	\$126.93
37	\$62.92	\$78.32	\$86.71	\$93.69	\$102.70	\$109.75	\$128.37
38	\$63.61	\$79.20	\$87.69	\$94.76	\$103.87	\$111.01	\$129.81
39	\$64.32	\$80.07	\$88.69	\$95.83	\$105.02	\$112.24	\$131.28
40	\$65.05	\$80.97	\$89.67	\$96.92	\$106.20	\$113.51	\$132.76
41	\$66.79	\$83.13	\$92.07	\$99.49	\$109.04	\$116.53	\$136.29
42	\$68.51	\$85.29	\$94.45	\$102.07	\$111.86	\$119.58	\$139.83
43	\$70.25	\$87.45	\$96.84	\$104.66	\$114.70	\$122.58	\$143.39
44	\$71.99	\$89.62	\$99.22	\$107.24	\$117.54	\$125.60	\$146.92
45	\$73.72	\$91.79	\$101.61	\$109.84	\$120.36	\$128.65	\$150.47
46	\$76.06	\$94.69	\$104.87	\$113.32	\$124.19	\$132.72	\$155.24
47	\$78.40	\$97.61	\$108.10	\$116.81	\$128.01	\$136.81	\$159.99
48	\$80.74	\$100.52	\$111.35	\$120.30	\$131.82	\$140.88	\$164.78
49	\$83.08	\$103.41	\$114.58	\$123.78	\$135.63	\$144.96	\$169.55
50	\$85.43	\$106.35	\$117.84	\$127.27	\$139.45	\$149.04	\$174.33
51	\$89.49	\$111.41	\$123.38	\$133.32	\$146.12	\$156.17	\$182.63
52	\$93.58	\$116.49	\$128.94	\$139.40	\$152.77	\$163.26	\$190.94
53	\$97.64	\$121.56	\$134.49	\$145.45	\$159.41	\$170.37	\$199.27
54	\$101.72	\$126.63	\$140.07	\$151.54	\$166.06	\$177.50	\$207.58
55	\$105.80	\$131.70	\$145.61	\$157.59	\$172.73	\$184.59	\$215.90
56	\$112.73	\$140.34	\$155.11	\$167.94	\$184.05	\$196.72	\$230.07
57	\$119.68	\$148.98	\$164.64	\$178.29	\$195.40	\$208.83	\$244.24
58	\$126.62	\$157.64	\$174.13	\$188.65	\$206.73	\$220.93	\$258.41
59	\$133.56	\$166.26	\$183.64	\$198.99	\$218.07	\$233.05	\$272.57
60	\$140.51	\$174.90	\$193.16	\$209.31	\$229.39	\$245.17	\$286.76
61	\$153.86	\$191.51	\$211.61	\$229.20	\$251.17	\$268.43	\$313.98
62	\$167.18	\$208.12	\$230.06	\$249.08	\$272.96	\$291.72	\$341.19
63	\$180.52	\$224.72	\$248.52	\$268.95	\$294.72	\$314.99	\$368.41
64	\$193.86	\$241.33	\$266.97	\$288.81	\$316.50	\$338.26	\$395.63
65	\$207.20	\$257.94	\$285.44	\$308.66	\$338.26	\$361.54	\$422.85
66	\$231.40	\$288.05	\$318.59	\$344.71	\$377.76	\$403.74	\$472.21
67	\$255.58	\$318.15	\$351.74	\$380.75	\$417.26	\$445.95	\$521.57
68	\$279.77	\$348.29	\$384.88	\$416.80	\$456.76	\$488.18	\$570.97
69	\$303.96	\$378.41	\$418.03	\$452.84	\$496.26	\$530.39	\$620.32
70	\$328.16	\$408.51	\$451.18	\$488.88	\$535.76	\$572.59	\$669.68
71	\$373.96	\$465.52	\$514.13	\$557.08	\$610.51	\$652.48	\$763.13
72	\$419.73	\$522.52	\$577.08	\$625.30	\$685.27	\$732.38	\$856.56
73	\$465.51	\$579.51	\$640.01	\$693.51	\$760.03	\$812.27	\$950.04
74	\$511.29	\$636.50	\$702.95	\$761.75	\$834.78	\$892.18	\$1,043.48
75	\$557.08	\$693.51	\$765.89	\$829.95	\$909.53	\$972.06	\$1,136.92
76	\$627.44	\$781.09	\$862.36	\$934.73	\$1,024.38	\$1,094.80	\$1,280.47
77	\$697.78	\$868.65	\$958.83	\$1,039.53	\$1,139.23	\$1,217.55	\$1,424.04
78	\$768.10	\$956.23	\$1,055.28	\$1,144.33	\$1,254.07	\$1,340.28	\$1,567.59
79	\$838.46	\$1,043.82	\$1,151.76	\$1,249.11	\$1,368.93	\$1,463.03	\$1,711.14
80	\$908.80	\$1,131.38	\$1,248.22	\$1,353.93	\$1,483.77	\$1,585.77	\$1,854.72
81	\$1,017.87	\$1,267.15	\$1,398.02	\$1,516.40	\$1,661.81	\$1,776.06	\$2,077.28
82	\$1,126.92	\$1,402.92	\$1,547.78	\$1,678.87	\$1,839.86	\$1,966.35	\$2,299.83
83	\$1,235.97	\$1,538.66	\$1,697.56	\$1,841.34	\$2,017.91	\$2,156.65	\$2,522.41
84	\$1,345.04	\$1,674.44	\$1,847.36	\$2,003.82	\$2,195.97	\$2,346.95	\$2,744.95
85	\$1,454.07	\$1,810.19	\$1,997.14	\$2,166.29	\$2,374.01	\$2,537.24	\$2,967.53
86	\$1,657.66	\$2,063.60	\$2,276.75	\$2,469.59	\$2,706.38	\$2,892.46	\$3,382.98
87	\$1,861.24	\$2,317.04	\$2,556.36	\$2,772.87	\$3,038.75	\$3,247.66	\$3,798.44
88	\$2,064.81	\$2,570.47	\$2,835.94	\$3,076.15	\$3,371.12	\$3,602.87	\$4,213.90
89	\$2,268.37	\$2,823.90	\$3,115.54	\$3,379.43	\$3,703.48	\$3,958.09	\$4,629.35
90	\$2,471.94	\$3,077.32	\$3,395.15	\$3,682.70	\$4,035.84	\$4,313.33	\$5,044.80
91	\$2,675.52	\$3,330.75	\$3,674.74	\$3,985.97	\$4,368.19	\$4,668.51	\$5,460.25
92	\$2,879.09	\$3,584.18	\$3,954.34	\$4,289.26	\$4,700.56	\$5,023.73	\$5,875.72
93	\$3,082.67	\$3,837.60	\$4,233.94	\$4,592.54	\$5,032.94	\$5,378.95	\$6,291.15
94	\$3,286.26	\$4,091.03	\$4,513.54	\$4,895.82	\$5,365.31	\$5,734.15	\$6,706.62
95	\$3,489.82	\$4,344.46	\$4,793.13	\$5,199.11	\$5,697.67	\$6,089.37	\$7,122.06
96	\$3,751.55	\$4,670.30	\$5,152.63	\$5,589.05	\$6,124.98	\$6,546.08	\$7,656.20
97	\$4,013.29	\$4,996.11	\$5,512.13	\$5,978.99	\$6,552.29	\$7,002.78	\$8,190.37
98	\$4,275.02	\$5,321.96	\$5,871.61	\$6,368.90	\$6,979.61	\$7,459.48	\$8,724.52
99	\$4,536.77	\$5,647.80	\$6,231.10	\$6,758.83	\$7,406.94	\$7,916.20	\$9,258.68

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$78.86	\$98.19	\$108.52	\$117.49	\$128.75	\$137.60	\$160.96
31	\$79.84	\$99.38	\$109.86	\$118.96	\$130.35	\$139.31	\$162.96
32	\$80.81	\$100.62	\$111.19	\$120.40	\$131.93	\$141.03	\$164.92
33	\$81.79	\$101.81	\$112.53	\$121.87	\$133.53	\$142.73	\$166.91
34	\$82.76	\$103.02	\$113.87	\$123.30	\$135.14	\$144.43	\$168.91
35	\$83.76	\$104.27	\$115.21	\$124.77	\$136.72	\$146.11	\$170.91
36	\$84.72	\$105.47	\$116.55	\$126.20	\$138.33	\$147.84	\$172.89
37	\$85.70	\$106.68	\$117.90	\$127.64	\$139.91	\$149.52	\$174.89
38	\$86.66	\$107.90	\$119.25	\$129.11	\$141.49	\$151.22	\$176.86
39	\$87.64	\$109.09	\$120.59	\$130.56	\$143.10	\$152.91	\$178.86
40	\$88.62	\$110.31	\$121.93	\$132.03	\$144.68	\$154.63	\$180.85
41	\$90.96	\$113.22	\$125.14	\$135.51	\$148.51	\$158.70	\$185.62
42	\$93.29	\$116.13	\$128.34	\$138.99	\$152.33	\$162.79	\$190.39
43	\$95.62	\$119.03	\$131.55	\$142.47	\$156.13	\$166.86	\$195.18
44	\$97.98	\$121.96	\$134.76	\$145.96	\$159.96	\$170.94	\$199.95
45	\$100.30	\$124.89	\$137.97	\$149.43	\$163.78	\$175.04	\$204.71
46	\$103.09	\$128.34	\$141.82	\$153.61	\$168.33	\$179.92	\$210.42
47	\$105.89	\$131.83	\$145.66	\$157.76	\$172.90	\$184.78	\$216.11
48	\$108.69	\$135.33	\$149.49	\$161.95	\$177.45	\$189.67	\$221.83
49	\$111.51	\$138.79	\$153.32	\$166.11	\$182.02	\$194.54	\$227.54
50	\$114.30	\$142.26	\$157.17	\$170.26	\$186.59	\$199.41	\$233.23
51	\$118.89	\$148.02	\$163.46	\$177.12	\$194.10	\$207.46	\$242.62
52	\$123.51	\$153.75	\$169.77	\$183.97	\$201.63	\$215.48	\$252.02
53	\$128.10	\$159.47	\$176.06	\$190.83	\$209.15	\$223.52	\$261.42
54	\$132.72	\$165.20	\$182.38	\$197.71	\$216.65	\$231.56	\$270.82
55	\$137.32	\$170.92	\$188.68	\$204.57	\$224.19	\$239.59	\$280.22
56	\$144.70	\$180.12	\$198.82	\$215.56	\$236.23	\$252.46	\$295.29
57	\$152.09	\$189.30	\$208.97	\$226.56	\$248.28	\$265.34	\$310.35
58	\$159.43	\$198.51	\$219.10	\$237.55	\$260.34	\$278.24	\$325.42
59	\$166.82	\$207.69	\$229.26	\$248.55	\$272.39	\$291.10	\$340.48
60	\$174.21	\$216.88	\$239.39	\$259.54	\$284.43	\$303.99	\$355.55
61	\$187.80	\$233.81	\$258.14	\$279.81	\$306.61	\$327.69	\$383.29
62	\$201.42	\$250.73	\$276.91	\$300.06	\$328.83	\$351.43	\$411.02
63	\$215.01	\$267.65	\$295.65	\$320.31	\$351.01	\$375.15	\$438.76
64	\$228.59	\$284.57	\$314.40	\$340.55	\$373.21	\$398.87	\$466.51
65	\$242.18	\$301.50	\$333.17	\$360.79	\$395.39	\$422.59	\$494.25
66	\$266.61	\$331.89	\$366.65	\$397.20	\$435.29	\$465.20	\$544.10
67	\$291.04	\$362.31	\$400.13	\$433.58	\$475.15	\$507.84	\$593.95
68	\$315.46	\$392.74	\$433.61	\$469.98	\$515.06	\$550.46	\$643.82
69	\$339.91	\$423.16	\$467.09	\$506.37	\$554.93	\$593.08	\$693.67
70	\$364.32	\$453.56	\$500.59	\$542.76	\$594.82	\$635.69	\$743.52
71	\$410.22	\$510.66	\$563.65	\$611.11	\$669.73	\$715.76	\$837.15
72	\$456.09	\$567.79	\$626.71	\$679.47	\$744.63	\$795.83	\$930.78
73	\$501.98	\$624.89	\$689.75	\$747.83	\$819.53	\$875.89	\$1,024.42
74	\$547.83	\$682.01	\$752.82	\$816.18	\$894.44	\$955.93	\$1,118.06
75	\$593.72	\$739.13	\$815.86	\$884.54	\$969.33	\$1,035.97	\$1,211.67
76	\$663.62	\$826.12	\$911.69	\$988.64	\$1,083.44	\$1,157.94	\$1,354.30
77	\$733.50	\$913.13	\$1,007.52	\$1,092.76	\$1,197.55	\$1,279.87	\$1,496.94
78	\$803.38	\$1,000.11	\$1,103.36	\$1,196.87	\$1,311.63	\$1,401.82	\$1,639.55
79	\$873.26	\$1,087.14	\$1,199.19	\$1,300.99	\$1,425.74	\$1,523.75	\$1,782.18
80	\$943.17	\$1,174.12	\$1,295.02	\$1,405.11	\$1,539.86	\$1,645.71	\$1,924.82
81	\$1,056.34	\$1,315.04	\$1,450.43	\$1,573.73	\$1,724.62	\$1,843.20	\$2,155.79
82	\$1,169.52	\$1,455.94	\$1,605.80	\$1,742.34	\$1,909.41	\$2,040.68	\$2,386.76
83	\$1,282.69	\$1,596.81	\$1,761.22	\$1,910.94	\$2,094.19	\$2,238.16	\$2,617.73
84	\$1,395.89	\$1,737.72	\$1,916.62	\$2,079.55	\$2,278.96	\$2,435.67	\$2,848.71
85	\$1,509.04	\$1,878.60	\$2,072.01	\$2,248.17	\$2,463.74	\$2,633.13	\$3,079.69
86	\$1,720.32	\$2,141.61	\$2,362.11	\$2,562.92	\$2,808.68	\$3,001.78	\$3,510.85
87	\$1,931.58	\$2,404.64	\$2,652.18	\$2,877.67	\$3,153.60	\$3,370.41	\$3,942.02
88	\$2,142.85	\$2,667.63	\$2,942.27	\$3,192.41	\$3,498.53	\$3,739.05	\$4,373.16
89	\$2,354.12	\$2,930.63	\$3,232.34	\$3,507.16	\$3,843.46	\$4,107.69	\$4,804.32
90	\$2,565.36	\$3,193.64	\$3,522.43	\$3,821.88	\$4,188.39	\$4,476.35	\$5,235.47
91	\$2,776.66	\$3,456.64	\$3,812.51	\$4,136.64	\$4,533.30	\$4,844.96	\$5,666.64
92	\$2,987.92	\$3,719.65	\$4,102.59	\$4,451.38	\$4,878.22	\$5,213.60	\$6,097.79
93	\$3,199.18	\$3,982.66	\$4,392.67	\$4,766.13	\$5,223.15	\$5,582.27	\$6,528.94
94	\$3,410.46	\$4,245.67	\$4,682.75	\$5,080.89	\$5,568.10	\$5,950.88	\$6,960.10
95	\$3,621.70	\$4,508.65	\$4,972.83	\$5,395.62	\$5,913.01	\$6,319.52	\$7,391.26
96	\$3,893.35	\$4,846.82	\$5,345.81	\$5,800.29	\$6,356.50	\$6,793.50	\$7,945.60
97	\$4,164.97	\$5,184.96	\$5,718.78	\$6,204.98	\$6,799.94	\$7,267.45	\$8,499.94
98	\$4,436.61	\$5,523.11	\$6,091.74	\$6,609.64	\$7,243.43	\$7,741.42	\$9,054.28
99	\$4,708.23	\$5,861.26	\$6,464.70	\$7,014.30	\$7,686.90	\$8,215.39	\$9,608.63

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
3% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$62.60	\$77.95	\$86.29	\$93.26	\$102.21	\$109.22	\$127.78
31	\$63.37	\$78.89	\$87.34	\$94.43	\$103.47	\$110.60	\$129.35
32	\$64.15	\$79.87	\$88.40	\$95.56	\$104.74	\$111.94	\$130.92
33	\$64.91	\$80.81	\$89.49	\$96.73	\$106.01	\$113.31	\$132.50
34	\$65.71	\$81.78	\$90.55	\$97.88	\$107.27	\$114.65	\$134.08
35	\$66.48	\$82.76	\$91.61	\$99.05	\$108.53	\$115.98	\$135.68
36	\$67.25	\$83.71	\$92.66	\$100.19	\$109.79	\$117.34	\$137.24
37	\$68.02	\$84.69	\$93.74	\$101.34	\$111.08	\$118.69	\$138.83
38	\$68.79	\$85.65	\$94.82	\$102.49	\$112.32	\$120.05	\$140.40
39	\$69.55	\$86.60	\$95.88	\$103.63	\$113.59	\$121.39	\$141.98
40	\$70.36	\$87.58	\$96.95	\$104.80	\$114.85	\$122.75	\$143.56
41	\$72.19	\$89.86	\$99.48	\$107.55	\$117.87	\$125.96	\$147.32
42	\$74.03	\$92.15	\$102.02	\$110.28	\$120.87	\$129.20	\$151.08
43	\$75.87	\$94.47	\$104.56	\$113.03	\$123.88	\$132.40	\$154.86
44	\$77.72	\$96.76	\$107.09	\$115.80	\$126.89	\$135.61	\$158.63
45	\$79.57	\$99.05	\$109.62	\$118.55	\$129.92	\$138.84	\$162.40
46	\$81.87	\$101.94	\$112.80	\$122.01	\$133.70	\$142.88	\$167.13
47	\$84.21	\$104.83	\$115.97	\$125.45	\$137.47	\$146.94	\$171.86
48	\$86.53	\$107.72	\$119.14	\$128.93	\$141.29	\$150.99	\$176.59
49	\$88.86	\$110.62	\$122.31	\$132.37	\$145.06	\$155.04	\$181.34
50	\$91.17	\$113.50	\$125.47	\$135.83	\$148.86	\$159.09	\$186.07
51	\$95.11	\$118.39	\$130.87	\$141.68	\$155.28	\$165.95	\$194.08
52	\$99.03	\$123.29	\$136.27	\$147.52	\$161.69	\$172.79	\$202.09
53	\$102.95	\$128.18	\$141.70	\$153.37	\$168.10	\$179.65	\$210.12
54	\$106.89	\$133.06	\$147.11	\$159.25	\$174.50	\$186.52	\$218.13
55	\$110.82	\$137.95	\$152.52	\$165.10	\$180.93	\$193.36	\$226.16
56	\$117.36	\$146.09	\$161.47	\$174.84	\$191.61	\$204.76	\$239.50
57	\$123.90	\$154.24	\$170.42	\$184.58	\$202.29	\$216.19	\$252.85
58	\$130.43	\$162.39	\$179.34	\$194.34	\$212.95	\$227.61	\$266.20
59	\$136.98	\$170.51	\$188.30	\$204.09	\$223.65	\$239.00	\$279.55
60	\$143.53	\$178.66	\$197.25	\$213.80	\$234.32	\$250.43	\$292.90
61	\$156.09	\$194.31	\$214.66	\$232.56	\$254.83	\$272.36	\$318.56
62	\$168.67	\$209.96	\$232.09	\$251.27	\$275.38	\$294.29	\$344.20
63	\$181.24	\$225.61	\$249.50	\$270.00	\$295.87	\$316.22	\$369.86
64	\$193.80	\$241.28	\$266.89	\$288.71	\$316.41	\$338.17	\$395.52
65	\$206.38	\$256.91	\$284.32	\$307.45	\$336.92	\$360.10	\$421.18
66	\$229.36	\$285.53	\$315.82	\$341.69	\$374.46	\$400.21	\$468.07
67	\$252.34	\$314.12	\$347.33	\$375.95	\$411.98	\$440.31	\$514.98
68	\$275.33	\$342.75	\$378.83	\$410.18	\$449.51	\$480.42	\$561.90
69	\$298.30	\$371.38	\$410.34	\$444.42	\$487.03	\$520.53	\$608.81
70	\$321.30	\$400.00	\$441.86	\$478.68	\$524.57	\$560.61	\$655.70
71	\$365.22	\$454.67	\$502.23	\$544.11	\$596.26	\$637.27	\$745.35
72	\$409.15	\$509.34	\$562.61	\$609.54	\$668.00	\$713.93	\$834.98
73	\$453.08	\$564.01	\$622.97	\$674.98	\$739.71	\$790.57	\$924.63
74	\$496.99	\$618.70	\$683.35	\$740.42	\$811.43	\$867.22	\$1,014.28
75	\$540.91	\$673.38	\$743.70	\$805.85	\$883.13	\$943.86	\$1,103.91
76	\$609.01	\$758.16	\$837.08	\$907.30	\$994.29	\$1,062.68	\$1,242.88
77	\$677.11	\$842.93	\$930.45	\$1,008.75	\$1,105.48	\$1,181.48	\$1,381.87
78	\$745.19	\$927.70	\$1,023.82	\$1,110.21	\$1,216.68	\$1,300.30	\$1,520.83
79	\$813.30	\$1,012.48	\$1,117.19	\$1,211.65	\$1,327.85	\$1,419.13	\$1,659.79
80	\$881.40	\$1,097.25	\$1,210.57	\$1,313.11	\$1,439.02	\$1,537.96	\$1,798.79
81	\$987.17	\$1,228.93	\$1,355.83	\$1,470.68	\$1,611.69	\$1,722.50	\$2,014.65
82	\$1,092.94	\$1,360.59	\$1,501.08	\$1,628.25	\$1,784.37	\$1,907.06	\$2,230.47
83	\$1,198.70	\$1,492.26	\$1,646.36	\$1,785.81	\$1,957.06	\$2,091.62	\$2,446.35
84	\$1,304.47	\$1,623.93	\$1,791.62	\$1,943.40	\$2,129.73	\$2,276.18	\$2,662.18
85	\$1,410.22	\$1,755.60	\$1,936.88	\$2,100.98	\$2,302.42	\$2,460.72	\$2,878.04
86	\$1,607.67	\$2,001.38	\$2,208.05	\$2,395.10	\$2,624.77	\$2,805.22	\$3,280.98
87	\$1,805.11	\$2,247.19	\$2,479.22	\$2,689.24	\$2,947.11	\$3,149.73	\$3,683.89
88	\$2,002.53	\$2,492.96	\$2,750.38	\$2,983.37	\$3,269.46	\$3,494.22	\$4,086.82
89	\$2,199.97	\$2,738.75	\$3,021.54	\$3,277.51	\$3,591.79	\$3,838.72	\$4,489.74
90	\$2,397.41	\$2,984.55	\$3,292.72	\$3,571.64	\$3,914.13	\$4,183.24	\$4,892.66
91	\$2,594.83	\$3,230.31	\$3,563.88	\$3,865.78	\$4,236.47	\$4,527.73	\$5,295.60
92	\$2,792.27	\$3,476.11	\$3,835.02	\$4,159.93	\$4,558.81	\$4,872.24	\$5,698.52
93	\$2,989.69	\$3,721.88	\$4,106.20	\$4,454.05	\$4,881.15	\$5,216.73	\$6,101.44
94	\$3,187.15	\$3,967.66	\$4,377.36	\$4,748.17	\$5,203.50	\$5,561.22	\$6,504.37
95	\$3,384.56	\$4,213.45	\$4,648.51	\$5,042.33	\$5,525.84	\$5,905.72	\$6,907.29
96	\$3,638.40	\$4,529.45	\$4,997.16	\$5,420.49	\$5,940.28	\$6,348.66	\$7,425.32
97	\$3,892.25	\$4,845.45	\$5,345.82	\$5,798.68	\$6,354.71	\$6,791.60	\$7,943.38
98	\$4,146.11	\$5,161.48	\$5,694.45	\$6,176.85	\$6,769.14	\$7,234.52	\$8,461.42
99	\$4,399.96	\$5,477.48	\$6,043.11	\$6,555.03	\$7,183.58	\$7,677.46	\$8,979.47

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 58% increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$67.43	\$83.96	\$93.33	\$100.47	\$110.11	\$117.68
31	\$68.27	\$85.00	\$94.48	\$101.72	\$111.47	\$119.13
32	\$69.11	\$86.05	\$95.64	\$102.95	\$112.83	\$120.59
33	\$69.95	\$87.07	\$96.81	\$104.20	\$114.20	\$122.04
34	\$70.77	\$88.12	\$97.96	\$105.45	\$115.56	\$123.49
35	\$71.61	\$89.16	\$99.10	\$106.68	\$116.92	\$124.95
36	\$72.44	\$90.19	\$100.25	\$107.93	\$118.28	\$126.40
37	\$73.26	\$91.23	\$101.40	\$109.18	\$119.64	\$127.85
38	\$74.12	\$92.27	\$102.56	\$110.41	\$121.00	\$129.31
39	\$74.96	\$93.30	\$103.71	\$111.66	\$122.36	\$130.78
40	\$75.79	\$94.34	\$104.88	\$112.89	\$123.71	\$132.23
41	\$77.28	\$96.21	\$106.92	\$115.13	\$126.16	\$134.85
42	\$78.79	\$98.07	\$108.99	\$117.36	\$128.63	\$137.46
43	\$80.28	\$99.95	\$111.06	\$119.61	\$131.06	\$140.10
44	\$81.80	\$101.82	\$113.11	\$121.83	\$133.53	\$142.71
45	\$83.28	\$103.68	\$115.18	\$124.08	\$135.97	\$145.33
46	\$85.48	\$106.41	\$118.18	\$127.33	\$139.55	\$149.15
47	\$87.66	\$109.15	\$121.19	\$130.62	\$143.15	\$152.98
48	\$89.87	\$111.88	\$124.19	\$133.89	\$146.73	\$156.82
49	\$92.07	\$114.60	\$127.19	\$137.14	\$150.31	\$160.64
50	\$94.26	\$117.35	\$130.21	\$140.43	\$153.89	\$164.46
51	\$98.32	\$122.40	\$135.86	\$146.48	\$160.53	\$171.56
52	\$102.40	\$127.47	\$141.50	\$152.55	\$167.18	\$178.67
53	\$106.46	\$132.55	\$147.18	\$158.60	\$173.82	\$185.78
54	\$110.54	\$137.62	\$152.82	\$164.68	\$180.47	\$192.87
55	\$113.14	\$140.87	\$156.48	\$168.59	\$184.75	\$197.44
56	\$120.90	\$150.51	\$167.07	\$180.14	\$197.41	\$210.98
57	\$128.66	\$160.16	\$177.64	\$191.69	\$210.06	\$224.52
58	\$136.42	\$169.83	\$188.23	\$203.24	\$222.72	\$238.03
59	\$144.18	\$179.47	\$198.83	\$214.79	\$235.39	\$251.57
60	\$151.93	\$189.13	\$209.41	\$226.34	\$248.04	\$265.08
61	\$169.04	\$210.46	\$233.19	\$251.84	\$276.01	\$294.99
62	\$186.17	\$231.79	\$256.99	\$277.37	\$303.98	\$324.88
63	\$203.31	\$253.12	\$280.78	\$302.89	\$331.94	\$354.76
64	\$220.44	\$274.41	\$304.56	\$328.42	\$359.91	\$384.65
65	\$232.99	\$290.06	\$322.05	\$347.13	\$380.42	\$406.57
66	\$266.01	\$331.17	\$367.35	\$396.31	\$434.31	\$464.17
67	\$299.03	\$372.26	\$412.65	\$445.50	\$488.20	\$521.80
68	\$332.05	\$413.36	\$457.95	\$494.68	\$542.11	\$579.39
69	\$365.07	\$454.47	\$503.25	\$543.87	\$596.01	\$636.99
70	\$398.07	\$495.55	\$548.54	\$593.05	\$649.93	\$694.60
71	\$463.03	\$576.43	\$637.89	\$689.84	\$756.00	\$807.95
72	\$528.02	\$657.31	\$727.23	\$786.63	\$862.06	\$921.33
73	\$592.97	\$738.19	\$816.58	\$883.41	\$968.13	\$1,034.68
74	\$657.94	\$819.07	\$905.91	\$980.22	\$1,074.19	\$1,148.04
75	\$689.83	\$858.78	\$949.71	\$1,027.71	\$1,126.27	\$1,203.69
76	\$793.10	\$987.33	\$1,091.26	\$1,181.57	\$1,294.86	\$1,383.87
77	\$896.37	\$1,115.88	\$1,232.80	\$1,335.40	\$1,463.44	\$1,564.06
78	\$999.62	\$1,244.42	\$1,374.35	\$1,489.23	\$1,632.05	\$1,744.24
79	\$1,102.89	\$1,372.99	\$1,515.88	\$1,643.07	\$1,800.63	\$1,924.41
80	\$1,206.16	\$1,501.54	\$1,657.44	\$1,796.90	\$1,969.22	\$2,104.61
81	\$1,350.88	\$1,681.70	\$1,856.33	\$2,012.54	\$2,205.52	\$2,357.15
82	\$1,495.63	\$1,861.90	\$2,055.22	\$2,228.18	\$2,441.84	\$2,609.72
83	\$1,640.36	\$2,042.07	\$2,254.12	\$2,443.80	\$2,678.13	\$2,862.26
84	\$1,785.10	\$2,222.27	\$2,453.01	\$2,659.44	\$2,914.45	\$3,114.81
85	\$1,929.84	\$2,402.45	\$2,651.90	\$2,875.05	\$3,150.76	\$3,367.38
86	\$2,200.01	\$2,738.79	\$3,023.19	\$3,277.58	\$3,591.86	\$3,838.80
87	\$2,470.20	\$3,075.14	\$3,394.44	\$3,680.09	\$4,032.97	\$4,310.22
88	\$2,740.37	\$3,411.47	\$3,765.69	\$4,082.59	\$4,474.07	\$4,781.66
89	\$3,010.55	\$3,747.82	\$4,136.98	\$4,485.10	\$4,915.17	\$5,253.09
90	\$3,280.73	\$4,084.17	\$4,508.23	\$4,887.60	\$5,356.28	\$5,724.53
91	\$3,550.89	\$4,420.51	\$4,879.51	\$5,290.12	\$5,797.38	\$6,195.95
92	\$3,821.07	\$4,756.84	\$5,250.77	\$5,692.63	\$6,238.49	\$6,667.39
93	\$4,091.25	\$5,093.19	\$5,622.04	\$6,095.13	\$6,679.61	\$7,138.82
94	\$4,361.43	\$5,429.54	\$5,993.30	\$6,497.64	\$7,120.70	\$7,610.26
95	\$4,631.61	\$5,765.88	\$6,364.57	\$6,900.14	\$7,561.80	\$8,081.68
96	\$4,978.98	\$6,198.32	\$6,841.92	\$7,417.66	\$8,128.96	\$8,687.80
97	\$5,326.35	\$6,630.75	\$7,319.26	\$7,935.17	\$8,696.08	\$9,293.94
98	\$5,673.72	\$7,063.20	\$7,796.60	\$8,452.68	\$9,263.21	\$9,900.06
99	\$6,021.10	\$7,495.63	\$8,273.94	\$8,970.18	\$9,830.35	\$10,506.19

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 58% increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$107.91	\$134.33	\$148.65	\$160.76	\$176.19	\$188.29
31	\$109.22	\$135.99	\$150.49	\$162.74	\$178.35	\$190.61
32	\$110.57	\$137.65	\$152.31	\$164.74	\$180.53	\$192.95
33	\$111.91	\$139.34	\$154.18	\$166.74	\$182.72	\$195.27
34	\$113.24	\$140.99	\$155.99	\$168.71	\$184.89	\$197.61
35	\$114.59	\$142.64	\$157.84	\$170.70	\$187.07	\$199.92
36	\$115.91	\$144.32	\$159.67	\$172.68	\$189.24	\$202.24
37	\$117.25	\$145.96	\$161.50	\$174.67	\$191.42	\$204.57
38	\$118.58	\$147.62	\$163.36	\$176.66	\$193.60	\$206.90
39	\$119.93	\$149.30	\$165.17	\$178.65	\$195.78	\$209.26
40	\$121.25	\$150.94	\$167.04	\$180.64	\$197.95	\$211.58
41	\$124.49	\$154.97	\$171.45	\$185.46	\$203.23	\$217.20
42	\$127.71	\$158.99	\$175.87	\$190.26	\$208.51	\$222.84
43	\$130.95	\$163.02	\$180.28	\$195.10	\$213.79	\$228.49
44	\$134.19	\$167.04	\$184.70	\$199.90	\$219.07	\$234.14
45	\$137.41	\$171.07	\$189.12	\$204.72	\$224.34	\$239.78
46	\$141.81	\$176.51	\$195.17	\$211.24	\$231.52	\$247.43
47	\$146.18	\$181.99	\$201.26	\$217.80	\$238.68	\$255.10
48	\$150.57	\$187.45	\$207.33	\$224.33	\$245.84	\$262.76
49	\$154.97	\$192.90	\$213.39	\$230.87	\$252.99	\$270.40
50	\$159.34	\$198.37	\$219.46	\$237.41	\$260.18	\$278.06
51	\$166.97	\$207.86	\$229.89	\$248.75	\$272.62	\$291.36
52	\$174.61	\$217.36	\$240.31	\$260.13	\$285.05	\$304.64
53	\$182.24	\$226.84	\$250.75	\$271.48	\$297.50	\$317.96
54	\$189.84	\$236.34	\$261.16	\$282.83	\$309.94	\$331.25
55	\$194.95	\$242.70	\$268.15	\$290.47	\$318.32	\$340.18
56	\$207.72	\$258.61	\$285.66	\$309.48	\$339.17	\$362.47
57	\$220.51	\$274.49	\$303.17	\$328.52	\$360.00	\$384.76
58	\$233.27	\$290.40	\$320.70	\$347.53	\$380.85	\$407.04
59	\$246.06	\$306.28	\$338.22	\$366.55	\$401.70	\$429.32
60	\$258.82	\$322.20	\$355.70	\$385.57	\$422.55	\$451.60
61	\$283.12	\$352.45	\$389.26	\$421.78	\$462.24	\$494.02
62	\$307.44	\$382.73	\$422.83	\$458.01	\$501.94	\$536.46
63	\$331.75	\$413.00	\$456.41	\$494.23	\$541.62	\$578.87
64	\$356.05	\$443.25	\$489.96	\$530.47	\$581.33	\$621.30
65	\$373.04	\$464.41	\$513.45	\$555.77	\$609.09	\$650.95
66	\$416.28	\$518.23	\$572.62	\$620.16	\$679.62	\$726.34
67	\$459.49	\$572.02	\$631.78	\$684.55	\$750.18	\$801.78
68	\$502.72	\$625.82	\$690.94	\$748.93	\$820.74	\$877.19
69	\$545.93	\$679.64	\$750.11	\$813.34	\$891.31	\$952.60
70	\$589.16	\$733.43	\$809.26	\$877.70	\$961.89	\$1,028.01
71	\$670.91	\$835.20	\$921.59	\$999.52	\$1,095.38	\$1,170.67
72	\$752.68	\$937.00	\$1,033.92	\$1,121.35	\$1,228.86	\$1,313.36
73	\$834.44	\$1,038.80	\$1,146.28	\$1,243.16	\$1,362.37	\$1,456.03
74	\$916.22	\$1,140.60	\$1,258.60	\$1,365.00	\$1,495.86	\$1,598.70
75	\$952.33	\$1,185.56	\$1,308.21	\$1,418.78	\$1,554.81	\$1,661.72
76	\$1,071.84	\$1,334.33	\$1,472.02	\$1,596.83	\$1,749.92	\$1,870.24
77	\$1,191.36	\$1,483.09	\$1,635.83	\$1,774.86	\$1,945.06	\$2,078.76
78	\$1,310.86	\$1,631.87	\$1,799.64	\$1,952.91	\$2,140.18	\$2,287.30
79	\$1,430.36	\$1,780.66	\$1,963.45	\$2,130.93	\$2,335.27	\$2,495.83
80	\$1,549.86	\$1,929.44	\$2,127.27	\$2,308.98	\$2,530.40	\$2,704.35
81	\$1,735.85	\$2,160.95	\$2,382.53	\$2,586.05	\$2,834.03	\$3,028.87
82	\$1,921.85	\$2,392.50	\$2,637.81	\$2,863.13	\$3,137.69	\$3,353.41
83	\$2,107.82	\$2,624.00	\$2,893.09	\$3,140.23	\$3,441.32	\$3,677.92
84	\$2,293.80	\$2,855.55	\$3,148.35	\$3,417.30	\$3,744.98	\$4,002.45
85	\$2,479.77	\$3,087.08	\$3,403.60	\$3,694.37	\$4,048.64	\$4,326.99
86	\$2,826.95	\$3,519.28	\$3,880.15	\$4,211.58	\$4,615.43	\$4,932.76
87	\$3,174.12	\$3,951.47	\$4,356.64	\$4,728.82	\$5,182.26	\$5,538.51
88	\$3,521.29	\$4,383.64	\$4,833.14	\$5,246.01	\$5,749.04	\$6,144.30
89	\$3,868.47	\$4,815.84	\$5,309.66	\$5,763.24	\$6,315.86	\$6,750.08
90	\$4,215.63	\$5,248.05	\$5,786.15	\$6,280.43	\$6,882.69	\$7,355.86
91	\$4,562.80	\$5,680.23	\$6,262.66	\$6,797.66	\$7,449.46	\$7,961.62
92	\$4,909.97	\$6,112.40	\$6,739.18	\$7,314.86	\$8,016.29	\$8,567.40
93	\$5,257.13	\$6,544.61	\$7,215.68	\$7,832.06	\$8,583.10	\$9,173.18
94	\$5,604.32	\$6,976.80	\$7,692.18	\$8,349.29	\$9,149.89	\$9,778.97
95	\$5,951.48	\$7,409.00	\$8,168.68	\$8,866.48	\$9,716.71	\$10,384.72
96	\$6,397.85	\$7,964.65	\$8,781.34	\$9,531.48	\$10,445.48	\$11,163.60
97	\$6,844.21	\$8,520.34	\$9,393.99	\$10,196.48	\$11,174.22	\$11,942.45
98	\$7,290.57	\$9,076.01	\$10,006.64	\$10,861.45	\$11,902.96	\$12,721.31
99	\$7,736.93	\$9,631.70	\$10,619.28	\$11,526.45	\$12,631.72	\$13,500.15

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 58% increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$146.84	\$182.79	\$201.88	\$218.75	\$239.72	\$256.20
31	\$148.64	\$185.06	\$204.37	\$221.45	\$242.69	\$259.37
32	\$150.45	\$187.33	\$206.86	\$224.15	\$245.64	\$262.55
33	\$152.28	\$189.58	\$209.37	\$226.86	\$248.63	\$265.71
34	\$154.08	\$191.83	\$211.86	\$229.56	\$251.58	\$268.88
35	\$155.90	\$194.09	\$214.36	\$232.26	\$254.55	\$272.05
36	\$157.71	\$196.37	\$216.85	\$234.98	\$257.51	\$275.20
37	\$159.53	\$198.62	\$219.35	\$237.68	\$260.48	\$278.36
38	\$161.35	\$200.88	\$221.82	\$240.38	\$263.44	\$281.54
39	\$163.19	\$203.13	\$224.31	\$243.08	\$266.41	\$284.72
40	\$164.98	\$205.38	\$226.82	\$245.78	\$269.35	\$287.89
41	\$169.35	\$210.81	\$232.77	\$252.29	\$276.47	\$295.49
42	\$173.70	\$216.24	\$238.71	\$258.77	\$283.60	\$303.09
43	\$178.07	\$221.66	\$244.66	\$265.27	\$290.70	\$310.71
44	\$182.41	\$227.11	\$250.63	\$271.77	\$297.82	\$318.31
45	\$186.77	\$232.53	\$256.57	\$278.27	\$304.94	\$325.91
46	\$192.04	\$239.05	\$263.75	\$286.09	\$313.52	\$335.07
47	\$197.28	\$245.60	\$270.96	\$293.93	\$322.10	\$344.25
48	\$202.56	\$252.14	\$278.13	\$301.77	\$330.67	\$353.42
49	\$207.79	\$258.68	\$285.33	\$309.57	\$339.26	\$362.60
50	\$213.04	\$265.24	\$292.51	\$317.41	\$347.85	\$371.74
51	\$221.61	\$275.90	\$304.29	\$330.16	\$361.82	\$386.71
52	\$230.21	\$286.58	\$316.06	\$342.94	\$375.82	\$401.67
53	\$238.77	\$297.25	\$327.85	\$355.72	\$389.82	\$416.65
54	\$247.35	\$307.93	\$339.64	\$368.50	\$403.82	\$431.59
55	\$252.67	\$314.56	\$346.98	\$376.45	\$412.54	\$440.89
56	\$266.31	\$331.53	\$365.64	\$396.74	\$434.79	\$464.66
57	\$279.91	\$348.46	\$384.32	\$417.05	\$457.01	\$488.44
58	\$293.55	\$365.45	\$402.98	\$437.33	\$479.26	\$512.22
59	\$307.19	\$382.41	\$421.69	\$457.65	\$501.51	\$536.00
60	\$320.80	\$399.38	\$440.33	\$477.92	\$523.75	\$559.77
61	\$345.56	\$430.19	\$474.49	\$514.83	\$564.20	\$603.00
62	\$370.33	\$461.03	\$508.62	\$551.74	\$604.65	\$646.20
63	\$395.11	\$491.87	\$542.79	\$588.63	\$645.08	\$689.42
64	\$419.87	\$522.69	\$576.90	\$625.52	\$685.53	\$732.65
65	\$436.10	\$542.89	\$599.31	\$649.68	\$712.00	\$760.93
66	\$479.71	\$597.18	\$659.11	\$714.66	\$783.19	\$837.03
67	\$523.31	\$651.48	\$718.90	\$779.64	\$854.38	\$913.13
68	\$566.93	\$705.77	\$778.69	\$844.59	\$925.58	\$989.24
69	\$610.54	\$760.06	\$838.49	\$909.58	\$996.78	\$1,065.31
70	\$654.14	\$814.33	\$898.26	\$974.54	\$1,067.98	\$1,141.41
71	\$736.09	\$916.37	\$1,010.83	\$1,096.63	\$1,201.81	\$1,284.41
72	\$818.06	\$1,018.40	\$1,123.38	\$1,218.76	\$1,335.62	\$1,427.44
73	\$900.04	\$1,120.46	\$1,235.96	\$1,340.85	\$1,469.45	\$1,570.46
74	\$982.00	\$1,222.49	\$1,348.50	\$1,462.99	\$1,603.25	\$1,713.47
75	\$1,015.28	\$1,263.91	\$1,394.23	\$1,512.56	\$1,657.61	\$1,771.57
76	\$1,133.94	\$1,411.62	\$1,556.84	\$1,689.33	\$1,851.32	\$1,978.60
77	\$1,252.60	\$1,559.34	\$1,719.44	\$1,866.11	\$2,045.04	\$2,185.63
78	\$1,371.25	\$1,707.06	\$1,882.07	\$2,042.88	\$2,238.79	\$2,392.67
79	\$1,489.90	\$1,854.80	\$2,044.66	\$2,219.64	\$2,432.47	\$2,599.72
80	\$1,608.55	\$2,002.48	\$2,207.30	\$2,396.40	\$2,626.22	\$2,806.76
81	\$1,801.58	\$2,242.77	\$2,472.17	\$2,683.99	\$2,941.34	\$3,143.55
82	\$1,994.63	\$2,483.08	\$2,737.04	\$2,971.55	\$3,256.49	\$3,480.39
83	\$2,187.64	\$2,723.38	\$3,001.92	\$3,259.13	\$3,571.65	\$3,817.18
84	\$2,380.65	\$2,963.67	\$3,266.79	\$3,546.70	\$3,886.80	\$4,154.01
85	\$2,573.69	\$3,203.97	\$3,531.66	\$3,834.27	\$4,201.93	\$4,490.82
86	\$2,934.00	\$3,652.54	\$4,026.11	\$4,371.07	\$4,790.21	\$5,119.53
87	\$3,294.33	\$4,101.08	\$4,520.54	\$4,907.88	\$5,378.48	\$5,748.23
88	\$3,654.64	\$4,549.62	\$5,014.95	\$5,444.66	\$5,966.74	\$6,376.95
89	\$4,014.96	\$4,998.20	\$5,509.40	\$5,981.47	\$6,555.02	\$7,005.66
90	\$4,375.26	\$5,446.75	\$6,003.83	\$6,518.25	\$7,143.29	\$7,634.39
91	\$4,735.57	\$5,895.31	\$6,498.25	\$7,055.04	\$7,731.55	\$8,263.08
92	\$5,095.89	\$6,343.86	\$6,992.70	\$7,591.84	\$8,319.82	\$8,891.81
93	\$5,456.20	\$6,792.42	\$7,487.14	\$8,128.64	\$8,908.11	\$9,520.53
94	\$5,816.52	\$7,240.98	\$7,981.56	\$8,665.43	\$9,496.37	\$10,149.26
95	\$6,176.85	\$7,689.53	\$8,475.99	\$9,202.23	\$10,084.63	\$10,777.95
96	\$6,640.10	\$8,266.24	\$9,111.70	\$9,892.38	\$10,841.00	\$11,586.31
97	\$7,103.36	\$8,842.96	\$9,747.37	\$10,582.59	\$11,597.32	\$12,394.66
98	\$7,566.62	\$9,419.69	\$10,383.08	\$11,272.73	\$12,353.67	\$13,203.02
99	\$8,029.90	\$9,996.41	\$11,018.78	\$11,962.89	\$13,110.04	\$14,011.36

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 58% increase
100 Day Elimination Period
100% Home Care
3% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$116.63	\$145.22	\$160.72	\$173.78	\$190.45	\$203.54
31	\$118.09	\$147.02	\$162.70	\$175.92	\$192.79	\$206.05
32	\$119.53	\$148.81	\$164.69	\$178.06	\$195.15	\$208.56
33	\$120.95	\$150.59	\$166.69	\$180.21	\$197.50	\$211.09
34	\$122.42	\$152.41	\$168.67	\$182.38	\$199.87	\$213.60
35	\$123.84	\$154.19	\$170.66	\$184.53	\$202.22	\$216.12
36	\$125.28	\$155.98	\$172.63	\$186.66	\$204.56	\$218.61
37	\$126.73	\$157.80	\$174.62	\$188.81	\$206.92	\$221.13
38	\$128.19	\$159.58	\$176.60	\$190.96	\$209.27	\$223.65
39	\$129.63	\$161.37	\$178.59	\$193.11	\$211.63	\$226.18
40	\$131.07	\$163.15	\$180.58	\$195.26	\$213.96	\$228.69
41	\$134.46	\$167.40	\$185.22	\$200.34	\$219.52	\$234.63
42	\$137.87	\$171.63	\$189.89	\$205.40	\$225.12	\$240.59
43	\$141.28	\$175.88	\$194.53	\$210.48	\$230.66	\$246.54
44	\$144.70	\$180.12	\$199.19	\$215.56	\$236.21	\$252.47
45	\$148.09	\$184.37	\$203.85	\$220.63	\$241.80	\$258.41
46	\$152.49	\$189.82	\$209.85	\$227.17	\$248.95	\$266.07
47	\$156.86	\$195.31	\$215.86	\$233.70	\$256.12	\$273.74
48	\$161.25	\$200.76	\$221.88	\$240.26	\$263.27	\$281.39
49	\$165.65	\$206.22	\$227.88	\$246.76	\$270.45	\$289.05
50	\$170.04	\$211.69	\$233.89	\$253.32	\$277.60	\$296.71
51	\$177.35	\$220.80	\$243.90	\$264.24	\$289.58	\$309.49
52	\$184.72	\$229.93	\$253.92	\$275.17	\$301.54	\$322.29
53	\$192.03	\$239.06	\$263.94	\$286.09	\$313.52	\$335.07
54	\$199.37	\$248.20	\$273.94	\$297.02	\$325.48	\$347.88
55	\$204.07	\$254.06	\$280.37	\$304.06	\$333.19	\$356.10
56	\$216.13	\$269.07	\$296.96	\$322.01	\$352.88	\$377.13
57	\$228.20	\$284.06	\$313.54	\$339.97	\$372.56	\$398.19
58	\$240.24	\$299.09	\$330.11	\$357.92	\$392.25	\$419.21
59	\$252.32	\$314.10	\$346.70	\$375.89	\$411.96	\$440.27
60	\$264.38	\$329.10	\$363.25	\$393.85	\$431.60	\$461.28
61	\$287.29	\$357.64	\$394.90	\$427.99	\$469.04	\$501.29
62	\$310.18	\$386.19	\$426.56	\$462.14	\$506.46	\$541.26
63	\$333.11	\$414.71	\$458.20	\$496.27	\$543.87	\$581.25
64	\$356.02	\$443.22	\$489.85	\$530.42	\$581.28	\$621.24
65	\$371.67	\$462.66	\$511.46	\$553.68	\$606.80	\$648.52
66	\$412.70	\$513.77	\$567.71	\$614.84	\$673.79	\$720.10
67	\$453.74	\$564.85	\$623.96	\$675.97	\$740.76	\$791.73
68	\$494.77	\$615.95	\$680.21	\$737.12	\$807.79	\$863.33
69	\$535.80	\$667.03	\$736.49	\$798.25	\$874.80	\$934.95
70	\$576.85	\$718.11	\$792.71	\$859.37	\$941.79	\$1,006.54
71	\$655.27	\$815.77	\$900.44	\$976.25	\$1,069.87	\$1,143.42
72	\$733.74	\$913.43	\$1,008.14	\$1,093.12	\$1,197.94	\$1,280.29
73	\$812.16	\$1,011.06	\$1,115.88	\$1,209.98	\$1,326.00	\$1,417.15
74	\$890.60	\$1,108.72	\$1,223.57	\$1,326.86	\$1,454.07	\$1,554.04
75	\$924.73	\$1,151.17	\$1,270.37	\$1,377.63	\$1,509.74	\$1,613.54
76	\$1,040.35	\$1,295.15	\$1,428.91	\$1,549.92	\$1,698.53	\$1,815.30
77	\$1,156.01	\$1,439.08	\$1,587.43	\$1,722.20	\$1,887.35	\$2,017.09
78	\$1,271.63	\$1,583.05	\$1,745.97	\$1,894.47	\$2,076.16	\$2,218.87
79	\$1,387.29	\$1,727.02	\$1,904.48	\$2,066.76	\$2,264.94	\$2,420.66
80	\$1,502.92	\$1,870.99	\$2,063.03	\$2,239.03	\$2,453.74	\$2,622.42
81	\$1,683.26	\$2,095.49	\$2,310.60	\$2,507.73	\$2,748.17	\$2,937.10
82	\$1,863.63	\$2,320.01	\$2,558.15	\$2,776.41	\$3,042.65	\$3,251.82
83	\$2,043.97	\$2,544.53	\$2,805.71	\$3,045.08	\$3,337.08	\$3,566.50
84	\$2,224.31	\$2,769.04	\$3,053.27	\$3,313.78	\$3,631.53	\$3,881.19
85	\$2,404.66	\$2,993.56	\$3,300.82	\$3,582.46	\$3,925.97	\$4,195.92
86	\$2,741.32	\$3,412.68	\$3,762.96	\$4,084.01	\$4,475.62	\$4,783.32
87	\$3,077.98	\$3,831.77	\$4,225.06	\$4,585.56	\$5,025.27	\$5,370.73
88	\$3,414.64	\$4,250.86	\$4,687.19	\$5,087.09	\$5,574.89	\$5,958.18
89	\$3,751.30	\$4,669.97	\$5,149.32	\$5,588.64	\$6,124.53	\$6,545.59
90	\$4,087.94	\$5,089.07	\$5,611.42	\$6,090.20	\$6,674.19	\$7,133.02
91	\$4,424.58	\$5,508.17	\$6,073.55	\$6,591.74	\$7,223.82	\$7,720.43
92	\$4,761.25	\$5,927.26	\$6,535.66	\$7,093.28	\$7,773.44	\$8,307.87
93	\$5,097.88	\$6,346.37	\$6,997.76	\$7,594.82	\$8,323.09	\$8,895.29
94	\$5,434.53	\$6,765.46	\$7,459.89	\$8,096.36	\$8,872.73	\$9,482.73
95	\$5,771.19	\$7,184.56	\$7,921.99	\$8,597.90	\$9,422.36	\$10,070.14
96	\$6,204.03	\$7,723.38	\$8,516.15	\$9,242.73	\$10,129.05	\$10,825.41
97	\$6,636.88	\$8,262.23	\$9,110.30	\$9,887.61	\$10,835.72	\$11,580.69
98	\$7,069.71	\$8,801.09	\$9,704.47	\$10,532.43	\$11,542.41	\$12,335.93
99	\$7,502.56	\$9,339.92	\$10,298.60	\$11,177.28	\$12,249.08	\$13,091.20

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$58.35	\$72.65	\$80.80	\$86.96	\$95.29	\$101.83
31	\$59.08	\$73.55	\$81.80	\$88.02	\$96.46	\$103.10
32	\$59.80	\$74.45	\$82.79	\$89.10	\$97.64	\$104.34
33	\$60.51	\$75.33	\$83.79	\$90.15	\$98.81	\$105.62
34	\$61.24	\$76.25	\$84.80	\$91.25	\$99.98	\$106.87
35	\$61.97	\$77.15	\$85.78	\$92.32	\$101.18	\$108.14
36	\$62.68	\$78.04	\$86.79	\$93.39	\$102.35	\$109.38
37	\$63.41	\$78.94	\$87.80	\$94.47	\$103.54	\$110.65
38	\$64.13	\$79.84	\$88.78	\$95.56	\$104.71	\$111.90
39	\$64.86	\$80.72	\$89.79	\$96.62	\$105.88	\$113.18
40	\$65.57	\$81.64	\$90.77	\$97.69	\$107.06	\$114.42
41	\$66.88	\$83.25	\$92.60	\$99.63	\$109.18	\$116.70
42	\$68.16	\$84.86	\$94.44	\$101.55	\$111.31	\$118.94
43	\$69.47	\$86.49	\$96.24	\$103.49	\$113.41	\$121.22
44	\$70.77	\$88.10	\$98.07	\$105.43	\$115.53	\$123.48
45	\$72.06	\$89.71	\$99.89	\$107.38	\$117.66	\$125.75
46	\$73.96	\$92.07	\$102.48	\$110.19	\$120.74	\$129.05
47	\$75.84	\$94.44	\$105.07	\$113.00	\$123.84	\$132.36
48	\$77.75	\$96.78	\$107.68	\$115.81	\$126.92	\$135.66
49	\$79.63	\$99.13	\$110.27	\$118.66	\$130.02	\$138.96
50	\$81.53	\$101.50	\$112.86	\$121.47	\$133.12	\$142.25
51	\$85.05	\$105.88	\$117.73	\$126.70	\$138.83	\$148.39
52	\$88.56	\$110.24	\$122.56	\$131.95	\$144.59	\$154.52
53	\$92.08	\$114.63	\$127.43	\$137.18	\$150.32	\$160.65
54	\$95.59	\$119.01	\$132.28	\$142.41	\$156.07	\$166.78
55	\$97.77	\$121.71	\$135.28	\$145.64	\$159.61	\$170.59
56	\$104.44	\$130.00	\$144.43	\$155.58	\$170.50	\$182.22
57	\$111.11	\$138.31	\$153.58	\$165.52	\$181.38	\$193.87
58	\$117.77	\$146.62	\$162.72	\$175.46	\$192.27	\$205.49
59	\$124.46	\$154.92	\$171.86	\$185.40	\$203.16	\$217.14
60	\$131.11	\$163.23	\$181.02	\$195.34	\$214.06	\$228.78
61	\$146.02	\$181.78	\$201.70	\$217.53	\$238.41	\$254.79
62	\$160.94	\$200.34	\$222.39	\$239.77	\$262.75	\$280.81
63	\$175.85	\$218.92	\$243.08	\$261.98	\$287.10	\$306.84
64	\$190.77	\$237.47	\$263.75	\$284.19	\$311.45	\$332.86
65	\$201.45	\$250.78	\$278.62	\$300.11	\$328.88	\$351.50
66	\$230.11	\$286.47	\$317.90	\$342.81	\$375.68	\$401.51
67	\$258.76	\$322.15	\$357.21	\$385.52	\$422.48	\$451.52
68	\$287.43	\$357.82	\$396.50	\$428.21	\$469.28	\$501.54
69	\$316.09	\$393.50	\$435.81	\$470.90	\$516.06	\$551.55
70	\$344.74	\$429.19	\$475.11	\$513.63	\$562.86	\$601.57
71	\$401.15	\$499.37	\$552.68	\$597.62	\$654.93	\$699.96
72	\$457.52	\$569.57	\$630.26	\$681.61	\$746.98	\$798.34
73	\$513.91	\$639.77	\$707.86	\$765.62	\$839.04	\$896.71
74	\$570.29	\$709.94	\$785.43	\$849.61	\$931.08	\$995.10
75	\$604.76	\$752.87	\$832.85	\$900.98	\$987.37	\$1,055.25
76	\$695.48	\$865.81	\$957.26	\$1,036.12	\$1,135.48	\$1,213.53
77	\$786.19	\$978.73	\$1,081.68	\$1,171.27	\$1,283.61	\$1,371.85
78	\$876.92	\$1,091.69	\$1,206.12	\$1,306.44	\$1,431.72	\$1,530.14
79	\$967.64	\$1,204.62	\$1,330.53	\$1,441.59	\$1,579.81	\$1,688.44
80	\$1,058.36	\$1,317.55	\$1,454.96	\$1,576.75	\$1,727.95	\$1,846.75
81	\$1,185.36	\$1,475.66	\$1,629.56	\$1,765.97	\$1,935.28	\$2,068.35
82	\$1,312.36	\$1,633.77	\$1,804.14	\$1,955.16	\$2,142.64	\$2,289.96
83	\$1,439.38	\$1,791.88	\$1,978.74	\$2,144.38	\$2,350.00	\$2,511.57
84	\$1,566.38	\$1,949.97	\$2,153.35	\$2,333.58	\$2,557.36	\$2,733.18
85	\$1,693.38	\$2,108.10	\$2,327.92	\$2,522.80	\$2,764.70	\$2,954.77
86	\$1,930.46	\$2,403.21	\$2,653.85	\$2,875.98	\$3,151.77	\$3,368.45
87	\$2,167.54	\$2,698.34	\$2,979.75	\$3,229.17	\$3,538.82	\$3,782.13
88	\$2,404.62	\$2,993.48	\$3,305.68	\$3,582.37	\$3,925.89	\$4,195.80
89	\$2,641.67	\$3,288.61	\$3,631.57	\$3,935.56	\$4,312.94	\$4,609.44
90	\$2,878.74	\$3,583.76	\$3,957.49	\$4,288.75	\$4,700.01	\$5,023.12
91	\$3,115.82	\$3,878.88	\$4,283.40	\$4,641.95	\$5,087.05	\$5,436.80
92	\$3,352.90	\$4,174.01	\$4,609.32	\$4,995.14	\$5,474.12	\$5,850.47
93	\$3,589.98	\$4,469.16	\$4,935.21	\$5,348.33	\$5,861.17	\$6,264.12
94	\$3,827.03	\$4,764.28	\$5,261.13	\$5,701.52	\$6,248.24	\$6,677.79
95	\$4,064.11	\$5,059.40	\$5,587.05	\$6,054.72	\$6,635.29	\$7,091.47
96	\$4,368.92	\$5,438.87	\$6,006.07	\$6,508.81	\$7,132.93	\$7,623.33
97	\$4,673.73	\$5,818.33	\$6,425.10	\$6,962.92	\$7,630.58	\$8,155.19
98	\$4,978.55	\$6,197.77	\$6,844.12	\$7,417.01	\$8,128.23	\$8,687.05
99	\$5,283.36	\$6,577.22	\$7,263.17	\$7,871.12	\$8,625.88	\$9,218.92

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$93.38	\$116.24	\$128.67	\$139.13	\$152.45	\$162.93
31	\$94.52	\$117.68	\$130.27	\$140.84	\$154.34	\$164.94
32	\$95.67	\$119.12	\$131.86	\$142.55	\$156.23	\$166.94
33	\$96.83	\$120.55	\$133.47	\$144.25	\$158.09	\$168.98
34	\$97.99	\$121.99	\$135.04	\$146.01	\$159.97	\$170.99
35	\$99.15	\$123.43	\$136.64	\$147.71	\$161.88	\$173.00
36	\$100.30	\$124.86	\$138.23	\$149.43	\$163.76	\$175.01
37	\$101.46	\$126.31	\$139.81	\$151.14	\$165.67	\$177.03
38	\$102.62	\$127.76	\$141.41	\$152.87	\$167.55	\$179.03
39	\$103.78	\$129.18	\$143.00	\$154.61	\$169.41	\$181.06
40	\$104.93	\$130.62	\$144.57	\$156.31	\$171.30	\$183.09
41	\$107.71	\$134.09	\$148.44	\$160.44	\$175.86	\$187.94
42	\$110.49	\$137.55	\$152.33	\$164.61	\$180.40	\$192.79
43	\$113.28	\$141.03	\$156.19	\$168.76	\$184.95	\$197.66
44	\$116.05	\$144.51	\$160.04	\$172.90	\$189.47	\$202.51
45	\$118.86	\$147.95	\$163.90	\$177.07	\$194.02	\$207.37
46	\$122.66	\$152.69	\$169.08	\$182.73	\$200.26	\$214.02
47	\$126.48	\$157.45	\$174.27	\$188.41	\$206.49	\$220.70
48	\$130.29	\$162.18	\$179.48	\$194.10	\$212.70	\$227.33
49	\$134.11	\$166.94	\$184.66	\$199.78	\$218.93	\$233.98
50	\$137.90	\$171.70	\$189.84	\$205.46	\$225.17	\$240.64
51	\$144.47	\$179.86	\$198.85	\$215.24	\$235.87	\$252.10
52	\$151.05	\$188.04	\$207.82	\$225.04	\$246.63	\$263.57
53	\$157.62	\$196.24	\$216.83	\$234.82	\$257.33	\$275.03
54	\$164.19	\$204.42	\$225.82	\$244.62	\$268.06	\$286.50
55	\$168.48	\$209.72	\$231.64	\$250.96	\$275.03	\$293.94
56	\$179.51	\$223.46	\$246.83	\$267.43	\$293.06	\$313.22
57	\$190.55	\$237.20	\$262.03	\$283.88	\$311.08	\$332.48
58	\$201.59	\$250.96	\$277.21	\$300.34	\$329.11	\$351.75
59	\$212.64	\$264.71	\$292.40	\$316.78	\$347.15	\$371.02
60	\$223.68	\$278.44	\$307.59	\$333.23	\$365.19	\$390.29
61	\$244.77	\$304.72	\$336.70	\$364.68	\$399.65	\$427.12
62	\$265.88	\$330.97	\$365.84	\$396.11	\$434.09	\$463.93
63	\$286.99	\$357.26	\$394.97	\$427.53	\$468.55	\$500.74
64	\$308.09	\$383.53	\$424.09	\$458.99	\$502.98	\$537.56
65	\$322.41	\$401.37	\$443.92	\$480.32	\$526.40	\$562.59
66	\$359.91	\$448.06	\$495.32	\$536.19	\$587.61	\$628.00
67	\$397.39	\$494.72	\$546.73	\$592.04	\$648.82	\$693.43
68	\$434.89	\$541.40	\$598.12	\$647.89	\$710.06	\$758.84
69	\$472.38	\$588.06	\$649.52	\$703.74	\$771.25	\$824.27
70	\$509.87	\$634.76	\$700.92	\$759.62	\$832.46	\$889.70
71	\$580.86	\$723.08	\$798.39	\$865.35	\$948.34	\$1,013.51
72	\$651.81	\$811.44	\$895.86	\$971.07	\$1,064.20	\$1,137.34
73	\$722.79	\$899.77	\$993.33	\$1,076.79	\$1,180.04	\$1,261.14
74	\$793.73	\$988.11	\$1,090.80	\$1,182.50	\$1,295.89	\$1,384.98
75	\$834.48	\$1,038.83	\$1,146.73	\$1,243.19	\$1,362.40	\$1,456.06
76	\$939.48	\$1,169.57	\$1,290.70	\$1,399.61	\$1,533.85	\$1,639.28
77	\$1,044.49	\$1,300.28	\$1,434.68	\$1,556.08	\$1,705.30	\$1,822.55
78	\$1,149.52	\$1,431.03	\$1,578.67	\$1,712.55	\$1,876.77	\$2,005.78
79	\$1,254.54	\$1,561.76	\$1,722.65	\$1,868.98	\$2,048.20	\$2,189.03
80	\$1,359.54	\$1,692.50	\$1,866.61	\$2,025.45	\$2,219.66	\$2,372.27
81	\$1,522.69	\$1,895.59	\$2,090.60	\$2,268.52	\$2,486.02	\$2,656.95
82	\$1,685.84	\$2,098.70	\$2,314.61	\$2,511.56	\$2,752.39	\$2,941.63
83	\$1,849.00	\$2,301.79	\$2,538.60	\$2,754.62	\$3,018.74	\$3,226.28
84	\$2,012.15	\$2,504.90	\$2,762.60	\$2,997.65	\$3,285.11	\$3,510.97
85	\$2,175.26	\$2,708.01	\$2,986.57	\$3,240.72	\$3,551.48	\$3,795.63
86	\$2,479.83	\$3,087.11	\$3,404.71	\$3,694.42	\$4,048.67	\$4,327.04
87	\$2,784.36	\$3,466.24	\$3,822.84	\$4,148.11	\$4,545.88	\$4,858.41
88	\$3,088.89	\$3,845.37	\$4,240.96	\$4,601.82	\$5,043.09	\$5,389.81
89	\$3,393.43	\$4,224.46	\$4,659.08	\$5,055.51	\$5,540.30	\$5,921.17
90	\$3,697.95	\$4,603.60	\$5,077.20	\$5,509.21	\$6,037.51	\$6,452.58
91	\$4,002.52	\$4,982.70	\$5,495.32	\$5,962.91	\$6,534.69	\$6,983.97
92	\$4,307.05	\$5,361.82	\$5,913.45	\$6,416.62	\$7,031.91	\$7,515.36
93	\$4,611.58	\$5,740.97	\$6,331.57	\$6,870.31	\$7,529.11	\$8,046.72
94	\$4,916.12	\$6,120.05	\$6,749.68	\$7,324.02	\$8,026.32	\$8,578.12
95	\$5,220.65	\$6,499.19	\$7,167.82	\$7,777.73	\$8,523.53	\$9,109.51
96	\$5,612.21	\$6,986.64	\$7,705.39	\$8,361.06	\$9,162.80	\$9,792.73
97	\$6,003.76	\$7,474.06	\$8,243.00	\$8,944.37	\$9,802.05	\$10,475.96
98	\$6,395.30	\$7,961.51	\$8,780.58	\$9,527.70	\$10,441.32	\$11,159.17
99	\$6,786.87	\$8,448.94	\$9,318.17	\$10,111.02	\$11,080.57	\$11,842.37

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$127.06	\$158.19	\$174.84	\$189.31	\$207.47	\$221.74
31	\$128.65	\$160.15	\$177.01	\$191.67	\$210.01	\$224.48
32	\$130.20	\$162.11	\$179.15	\$194.00	\$212.60	\$227.20
33	\$131.77	\$164.03	\$181.34	\$196.33	\$215.15	\$229.95
34	\$133.35	\$166.01	\$183.50	\$198.67	\$217.72	\$232.70
35	\$134.92	\$167.97	\$185.65	\$201.01	\$220.28	\$235.44
36	\$136.50	\$169.92	\$187.82	\$203.36	\$222.84	\$238.17
37	\$138.07	\$171.88	\$189.99	\$205.70	\$225.42	\$240.92
38	\$139.64	\$173.85	\$192.14	\$208.04	\$227.98	\$243.66
39	\$141.21	\$175.79	\$194.31	\$210.38	\$230.56	\$246.41
40	\$142.77	\$177.75	\$196.46	\$212.70	\$233.11	\$249.15
41	\$146.56	\$182.46	\$201.65	\$218.35	\$239.29	\$255.74
42	\$150.34	\$187.17	\$206.84	\$223.98	\$245.47	\$262.33
43	\$154.13	\$191.89	\$212.02	\$229.64	\$251.66	\$268.95
44	\$157.91	\$196.61	\$217.22	\$235.27	\$257.82	\$275.56
45	\$161.69	\$201.29	\$222.40	\$240.92	\$264.02	\$282.15
46	\$166.23	\$206.94	\$228.56	\$247.63	\$271.38	\$290.04
47	\$170.73	\$212.56	\$234.76	\$254.36	\$278.77	\$297.91
48	\$175.25	\$218.17	\$240.95	\$261.09	\$286.12	\$305.81
49	\$179.77	\$223.81	\$247.13	\$267.83	\$293.49	\$313.69
50	\$184.28	\$229.42	\$253.31	\$274.56	\$300.88	\$321.55
51	\$191.72	\$238.68	\$263.53	\$285.62	\$313.01	\$334.53
52	\$199.16	\$247.92	\$273.72	\$296.71	\$325.15	\$347.50
53	\$206.60	\$257.19	\$283.93	\$307.79	\$337.30	\$360.47
54	\$214.04	\$266.44	\$294.15	\$318.88	\$349.45	\$373.44
55	\$218.47	\$271.98	\$300.25	\$325.48	\$356.70	\$381.20
56	\$230.22	\$286.63	\$316.35	\$343.02	\$375.90	\$401.73
57	\$242.01	\$301.26	\$332.47	\$360.54	\$395.09	\$422.27
58	\$253.76	\$315.93	\$348.58	\$378.06	\$414.31	\$442.79
59	\$265.54	\$330.57	\$364.70	\$395.59	\$433.52	\$463.32
60	\$277.29	\$345.21	\$380.81	\$413.13	\$452.73	\$483.86
61	\$298.79	\$371.96	\$410.48	\$445.13	\$487.84	\$521.37
62	\$320.31	\$398.72	\$440.15	\$477.18	\$522.93	\$558.89
63	\$341.80	\$425.52	\$469.83	\$509.20	\$558.04	\$596.41
64	\$363.31	\$452.27	\$499.49	\$541.24	\$593.15	\$633.93
65	\$376.89	\$469.20	\$518.29	\$561.51	\$615.33	\$657.64
66	\$414.76	\$516.33	\$570.18	\$617.90	\$677.16	\$723.70
67	\$452.59	\$563.46	\$622.07	\$674.30	\$738.97	\$789.77
68	\$490.46	\$610.59	\$673.95	\$730.69	\$800.76	\$855.81
69	\$528.33	\$657.72	\$725.82	\$787.09	\$862.57	\$921.87
70	\$566.18	\$704.84	\$777.70	\$843.52	\$924.38	\$987.94
71	\$637.31	\$793.36	\$875.40	\$949.47	\$1,040.51	\$1,112.06
72	\$708.42	\$881.92	\$973.07	\$1,055.42	\$1,156.63	\$1,236.14
73	\$779.56	\$970.46	\$1,070.77	\$1,161.38	\$1,272.73	\$1,360.22
74	\$850.68	\$1,058.99	\$1,168.44	\$1,267.33	\$1,388.85	\$1,484.32
75	\$889.57	\$1,107.41	\$1,221.86	\$1,325.26	\$1,452.33	\$1,552.19
76	\$993.85	\$1,237.24	\$1,364.81	\$1,480.61	\$1,622.61	\$1,734.14
77	\$1,098.13	\$1,367.05	\$1,507.76	\$1,636.00	\$1,792.88	\$1,916.13
78	\$1,202.40	\$1,496.90	\$1,650.70	\$1,791.36	\$1,963.14	\$2,098.09
79	\$1,306.69	\$1,626.70	\$1,793.64	\$1,946.72	\$2,133.36	\$2,280.06
80	\$1,410.97	\$1,756.52	\$1,936.61	\$2,102.08	\$2,303.65	\$2,462.02
81	\$1,580.30	\$1,967.32	\$2,168.99	\$2,354.33	\$2,580.08	\$2,757.47
82	\$1,749.63	\$2,178.10	\$2,401.38	\$2,606.58	\$2,856.52	\$3,052.91
83	\$1,918.94	\$2,388.88	\$2,633.78	\$2,858.84	\$3,132.95	\$3,348.35
84	\$2,088.27	\$2,599.65	\$2,866.17	\$3,111.07	\$3,409.39	\$3,643.81
85	\$2,257.57	\$2,810.46	\$3,098.55	\$3,363.33	\$3,685.82	\$3,939.24
86	\$2,573.65	\$3,203.91	\$3,532.38	\$3,834.19	\$4,201.85	\$4,490.72
87	\$2,889.69	\$3,597.38	\$3,966.14	\$4,305.04	\$4,717.86	\$5,042.23
88	\$3,205.77	\$3,990.84	\$4,399.97	\$4,775.92	\$5,233.89	\$5,593.72
89	\$3,521.81	\$4,384.29	\$4,833.76	\$5,246.79	\$5,749.90	\$6,145.20
90	\$3,837.86	\$4,777.78	\$5,267.55	\$5,717.64	\$6,265.92	\$6,696.70
91	\$4,153.94	\$5,171.23	\$5,701.36	\$6,188.53	\$6,781.93	\$7,248.19
92	\$4,469.99	\$5,564.68	\$6,135.14	\$6,659.39	\$7,297.95	\$7,799.68
93	\$4,786.07	\$5,958.17	\$6,568.95	\$7,130.25	\$7,813.96	\$8,351.19
94	\$5,102.11	\$6,351.61	\$7,002.75	\$7,601.12	\$8,329.98	\$8,902.67
95	\$5,418.17	\$6,745.09	\$7,436.55	\$8,071.99	\$8,846.01	\$9,454.17
96	\$5,824.53	\$7,250.96	\$7,994.28	\$8,677.39	\$9,509.44	\$10,163.24
97	\$6,230.90	\$7,756.85	\$8,552.03	\$9,282.77	\$10,172.91	\$10,872.28
98	\$6,637.27	\$8,262.72	\$9,109.78	\$9,888.18	\$10,836.37	\$11,581.36
99	\$7,043.64	\$8,768.60	\$9,667.52	\$10,493.57	\$11,499.79	\$12,290.42

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
3% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$100.95	\$125.67	\$139.24	\$150.41	\$164.83	\$176.17
31	\$102.20	\$127.24	\$140.97	\$152.26	\$166.86	\$178.34
32	\$103.44	\$128.80	\$142.67	\$154.13	\$168.91	\$180.50
33	\$104.70	\$130.33	\$144.40	\$155.99	\$170.94	\$182.69
34	\$105.95	\$131.90	\$146.14	\$157.85	\$172.98	\$184.87
35	\$107.21	\$133.46	\$147.84	\$159.71	\$175.01	\$187.06
36	\$108.45	\$135.00	\$149.56	\$161.57	\$177.05	\$189.23
37	\$109.70	\$136.56	\$151.30	\$163.42	\$179.11	\$191.40
38	\$110.95	\$138.13	\$153.01	\$165.29	\$181.13	\$193.59
39	\$112.18	\$139.65	\$154.73	\$167.15	\$183.16	\$195.77
40	\$113.43	\$141.21	\$156.45	\$169.01	\$185.22	\$197.94
41	\$116.41	\$144.92	\$160.48	\$173.42	\$190.06	\$203.13
42	\$119.40	\$148.63	\$164.53	\$177.86	\$194.92	\$208.30
43	\$122.37	\$152.33	\$168.54	\$182.30	\$199.77	\$213.51
44	\$125.34	\$156.04	\$172.57	\$186.72	\$204.63	\$218.69
45	\$128.31	\$159.74	\$176.60	\$191.17	\$209.49	\$223.90
46	\$132.07	\$164.43	\$181.78	\$196.76	\$215.62	\$230.44
47	\$135.82	\$169.11	\$186.96	\$202.36	\$221.75	\$237.00
48	\$139.59	\$173.77	\$192.18	\$207.96	\$227.90	\$243.57
49	\$143.35	\$178.45	\$197.36	\$213.55	\$234.03	\$250.13
50	\$147.10	\$183.12	\$202.54	\$219.16	\$240.18	\$256.69
51	\$153.43	\$191.01	\$211.22	\$228.58	\$250.49	\$267.73
52	\$159.75	\$198.88	\$219.86	\$238.02	\$260.83	\$278.77
53	\$166.07	\$206.78	\$228.52	\$247.45	\$271.16	\$289.80
54	\$172.43	\$214.65	\$237.19	\$256.87	\$281.49	\$300.83
55	\$176.34	\$219.51	\$242.55	\$262.69	\$287.87	\$307.69
56	\$186.76	\$232.48	\$256.85	\$278.22	\$304.91	\$325.87
57	\$197.19	\$245.48	\$271.18	\$293.77	\$321.94	\$344.08
58	\$207.61	\$258.47	\$285.47	\$309.30	\$338.96	\$362.27
59	\$218.06	\$271.46	\$299.79	\$324.85	\$355.98	\$380.46
60	\$228.49	\$284.43	\$314.12	\$340.38	\$373.04	\$398.66
61	\$248.37	\$309.21	\$341.61	\$370.02	\$405.51	\$433.39
62	\$268.29	\$333.98	\$369.12	\$399.70	\$438.00	\$468.10
63	\$288.19	\$358.75	\$396.59	\$429.33	\$470.51	\$502.84
64	\$308.09	\$383.53	\$424.09	\$458.99	\$502.98	\$537.56
65	\$321.25	\$399.92	\$442.31	\$478.59	\$524.47	\$560.53
66	\$356.86	\$444.25	\$491.10	\$531.64	\$582.63	\$622.66
67	\$392.46	\$488.59	\$539.91	\$584.69	\$640.76	\$684.81
68	\$428.08	\$532.93	\$588.66	\$637.75	\$698.92	\$746.95
69	\$463.69	\$577.24	\$637.47	\$690.79	\$757.04	\$809.11
70	\$499.30	\$621.57	\$686.26	\$743.87	\$815.19	\$871.24
71	\$567.37	\$706.30	\$779.79	\$845.27	\$926.31	\$990.00
72	\$635.43	\$791.04	\$873.30	\$946.66	\$1,037.43	\$1,108.76
73	\$703.49	\$875.76	\$966.84	\$1,048.06	\$1,148.55	\$1,227.51
74	\$771.55	\$960.50	\$1,060.35	\$1,149.46	\$1,259.69	\$1,346.27
75	\$810.25	\$1,008.69	\$1,113.54	\$1,207.14	\$1,322.87	\$1,413.82
76	\$911.89	\$1,135.22	\$1,252.88	\$1,358.53	\$1,488.82	\$1,591.17
77	\$1,013.52	\$1,261.74	\$1,392.23	\$1,509.96	\$1,654.75	\$1,768.52
78	\$1,115.17	\$1,388.27	\$1,531.58	\$1,661.39	\$1,820.68	\$1,945.87
79	\$1,216.81	\$1,514.81	\$1,670.93	\$1,812.80	\$1,986.63	\$2,123.22
80	\$1,318.44	\$1,641.32	\$1,810.27	\$1,964.23	\$2,152.58	\$2,300.56
81	\$1,476.65	\$1,838.30	\$2,027.50	\$2,199.93	\$2,410.88	\$2,576.62
82	\$1,634.87	\$2,035.25	\$2,244.74	\$2,435.64	\$2,669.19	\$2,852.69
83	\$1,793.09	\$2,232.21	\$2,461.97	\$2,671.34	\$2,927.51	\$3,128.77
84	\$1,951.30	\$2,429.15	\$2,679.21	\$2,907.06	\$3,185.79	\$3,404.84
85	\$2,109.52	\$2,626.13	\$2,896.44	\$3,142.74	\$3,444.10	\$3,680.87
86	\$2,404.86	\$2,993.80	\$3,301.95	\$3,582.71	\$3,926.29	\$4,196.23
87	\$2,700.17	\$3,361.45	\$3,707.42	\$4,022.71	\$4,408.47	\$4,711.55
88	\$2,995.52	\$3,729.11	\$4,112.95	\$4,462.70	\$4,890.64	\$5,226.88
89	\$3,290.86	\$4,096.75	\$4,518.44	\$4,902.68	\$5,372.82	\$5,742.17
90	\$3,586.17	\$4,464.42	\$4,923.94	\$5,342.67	\$5,854.99	\$6,257.53
91	\$3,881.50	\$4,832.08	\$5,329.44	\$5,782.66	\$6,337.15	\$6,772.85
92	\$4,176.84	\$5,199.73	\$5,734.96	\$6,222.64	\$6,819.35	\$7,288.16
93	\$4,472.17	\$5,567.40	\$6,140.43	\$6,662.62	\$7,301.51	\$7,803.48
94	\$4,767.51	\$5,935.04	\$6,545.94	\$7,102.62	\$7,783.68	\$8,318.79
95	\$5,062.83	\$6,302.72	\$6,951.46	\$7,542.61	\$8,265.85	\$8,834.15
96	\$5,442.55	\$6,775.42	\$7,472.82	\$8,108.29	\$8,885.80	\$9,496.70
97	\$5,822.26	\$7,248.14	\$7,994.17	\$8,674.00	\$9,505.74	\$10,159.28
98	\$6,201.99	\$7,720.84	\$8,515.52	\$9,239.68	\$10,125.70	\$10,821.82
99	\$6,581.69	\$8,193.53	\$9,036.88	\$9,805.37	\$10,745.61	\$11,484.39

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$49.58	\$61.71	\$68.87	\$73.85	\$80.93	\$86.49
31	\$50.20	\$62.47	\$69.73	\$74.77	\$81.92	\$87.55
32	\$50.78	\$63.25	\$70.58	\$75.68	\$82.93	\$88.64
33	\$51.40	\$64.01	\$71.43	\$76.58	\$83.93	\$89.70
34	\$52.01	\$64.75	\$72.29	\$77.50	\$84.93	\$90.76
35	\$52.63	\$65.52	\$73.14	\$78.42	\$85.94	\$91.85
36	\$53.25	\$66.28	\$73.98	\$79.33	\$86.93	\$92.90
37	\$53.86	\$67.04	\$74.84	\$80.25	\$87.93	\$93.96
38	\$54.48	\$67.81	\$75.70	\$81.16	\$88.94	\$95.05
39	\$55.08	\$68.57	\$76.54	\$82.05	\$89.93	\$96.11
40	\$55.70	\$69.33	\$77.39	\$82.97	\$90.93	\$97.19
41	\$56.83	\$70.74	\$78.92	\$84.64	\$92.78	\$99.15
42	\$57.94	\$72.13	\$80.47	\$86.32	\$94.59	\$101.10
43	\$59.08	\$73.55	\$82.00	\$88.01	\$96.44	\$103.08
44	\$60.20	\$74.96	\$83.52	\$89.68	\$98.29	\$105.04
45	\$61.32	\$76.35	\$85.05	\$91.36	\$100.12	\$107.01
46	\$62.90	\$78.30	\$87.20	\$93.73	\$102.68	\$109.76
47	\$64.50	\$80.28	\$89.35	\$96.08	\$105.28	\$112.51
48	\$66.06	\$82.24	\$91.48	\$98.42	\$107.85	\$115.26
49	\$67.64	\$84.20	\$93.63	\$100.77	\$110.43	\$118.01
50	\$69.20	\$86.16	\$95.80	\$103.13	\$113.00	\$120.78
51	\$72.19	\$89.87	\$99.92	\$107.55	\$117.87	\$125.96
52	\$75.18	\$93.57	\$104.06	\$111.99	\$122.73	\$131.16
53	\$78.16	\$97.28	\$108.20	\$116.43	\$127.59	\$136.37
54	\$81.12	\$100.99	\$112.34	\$120.87	\$132.45	\$141.57
55	\$82.25	\$102.42	\$113.92	\$122.56	\$134.32	\$143.54
56	\$87.86	\$109.38	\$121.61	\$130.92	\$143.46	\$153.32
57	\$93.49	\$116.38	\$129.31	\$139.28	\$152.61	\$163.12
58	\$99.10	\$123.35	\$137.02	\$147.62	\$161.78	\$172.88
59	\$104.69	\$130.32	\$144.70	\$155.98	\$170.92	\$182.68
60	\$110.30	\$137.32	\$152.39	\$164.34	\$180.09	\$192.46
61	\$122.94	\$153.02	\$169.94	\$183.14	\$200.71	\$214.50
62	\$135.56	\$168.76	\$187.47	\$201.97	\$221.33	\$236.54
63	\$148.20	\$184.48	\$205.01	\$220.79	\$241.96	\$258.60
64	\$160.83	\$200.22	\$222.56	\$239.61	\$262.58	\$280.62
65	\$170.88	\$212.73	\$236.49	\$254.57	\$279.00	\$298.16
66	\$195.27	\$243.10	\$270.02	\$290.94	\$318.83	\$340.76
67	\$219.68	\$273.48	\$303.55	\$327.30	\$358.68	\$383.34
68	\$244.11	\$303.88	\$337.06	\$363.65	\$398.54	\$425.92
69	\$268.51	\$334.26	\$370.59	\$400.02	\$438.37	\$468.50
70	\$292.92	\$364.63	\$404.09	\$436.38	\$478.22	\$511.11
71	\$340.96	\$424.45	\$470.21	\$507.95	\$556.65	\$594.93
72	\$389.00	\$484.25	\$536.30	\$579.53	\$635.10	\$678.75
73	\$437.03	\$544.07	\$602.41	\$651.10	\$713.54	\$762.60
74	\$485.08	\$603.88	\$668.50	\$722.68	\$791.98	\$846.42
75	\$516.98	\$643.57	\$712.34	\$770.19	\$844.04	\$902.05
76	\$594.76	\$740.40	\$819.07	\$886.06	\$971.04	\$1,037.78
77	\$672.54	\$837.24	\$925.79	\$1,001.94	\$1,098.02	\$1,173.51
78	\$750.33	\$934.08	\$1,032.50	\$1,117.83	\$1,225.02	\$1,309.24
79	\$828.11	\$1,030.92	\$1,139.24	\$1,233.71	\$1,352.02	\$1,444.97
80	\$905.89	\$1,127.76	\$1,245.96	\$1,349.60	\$1,479.01	\$1,580.70
81	\$1,014.61	\$1,263.07	\$1,395.47	\$1,511.57	\$1,656.50	\$1,770.37
82	\$1,123.32	\$1,398.41	\$1,544.99	\$1,673.50	\$1,833.97	\$1,960.07
83	\$1,232.02	\$1,533.74	\$1,694.50	\$1,835.47	\$2,011.47	\$2,149.75
84	\$1,340.72	\$1,669.06	\$1,844.02	\$1,997.40	\$2,188.93	\$2,339.43
85	\$1,449.44	\$1,804.41	\$1,993.53	\$2,159.37	\$2,366.43	\$2,529.12
86	\$1,652.36	\$2,057.02	\$2,272.62	\$2,461.67	\$2,697.72	\$2,883.18
87	\$1,855.28	\$2,309.64	\$2,551.72	\$2,763.99	\$3,029.02	\$3,237.26
88	\$2,058.20	\$2,562.24	\$2,830.81	\$3,066.29	\$3,360.31	\$3,591.34
89	\$2,261.12	\$2,814.85	\$3,109.91	\$3,368.59	\$3,691.62	\$3,945.42
90	\$2,464.04	\$3,067.48	\$3,388.99	\$3,670.91	\$4,022.93	\$4,299.50
91	\$2,666.96	\$3,320.09	\$3,668.10	\$3,973.23	\$4,354.21	\$4,653.57
92	\$2,869.90	\$3,572.71	\$3,947.20	\$4,275.54	\$4,685.52	\$5,007.65
93	\$3,072.82	\$3,825.32	\$4,226.28	\$4,577.84	\$5,016.82	\$5,361.73
94	\$3,275.72	\$4,077.95	\$4,505.39	\$4,880.16	\$5,348.13	\$5,715.81
95	\$3,478.64	\$4,330.56	\$4,784.48	\$5,182.48	\$5,679.40	\$6,069.87
96	\$3,739.54	\$4,655.34	\$5,143.30	\$5,571.16	\$6,105.37	\$6,525.12
97	\$4,000.45	\$4,980.14	\$5,502.14	\$5,959.84	\$6,531.33	\$6,980.35
98	\$4,261.35	\$5,304.93	\$5,860.98	\$6,348.52	\$6,957.29	\$7,435.61
99	\$4,522.23	\$5,629.73	\$6,219.81	\$6,737.21	\$7,383.25	\$7,890.85

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$79.32	\$98.73	\$109.35	\$118.15	\$129.48	\$138.39
31	\$80.30	\$99.95	\$110.68	\$119.63	\$131.09	\$140.09
32	\$81.26	\$101.19	\$112.04	\$121.07	\$132.68	\$141.81
33	\$82.26	\$102.40	\$113.39	\$122.53	\$134.28	\$143.53
34	\$83.22	\$103.60	\$114.76	\$124.00	\$135.89	\$145.24
35	\$84.21	\$104.85	\$116.10	\$125.46	\$137.50	\$146.94
36	\$85.18	\$106.05	\$117.46	\$126.90	\$139.07	\$148.64
37	\$86.17	\$107.27	\$118.80	\$128.39	\$140.69	\$150.37
38	\$87.17	\$108.50	\$120.16	\$129.84	\$142.30	\$152.09
39	\$88.13	\$109.71	\$121.51	\$131.28	\$143.89	\$153.78
40	\$89.13	\$110.93	\$122.86	\$132.77	\$145.50	\$155.49
41	\$91.50	\$113.91	\$126.13	\$136.31	\$149.38	\$159.65
42	\$93.87	\$116.86	\$129.39	\$139.85	\$153.24	\$163.78
43	\$96.24	\$119.83	\$132.67	\$143.40	\$157.13	\$167.94
44	\$98.63	\$122.79	\$135.93	\$146.94	\$161.02	\$172.08
45	\$100.99	\$125.74	\$139.21	\$150.48	\$164.92	\$176.23
46	\$104.20	\$129.71	\$143.65	\$155.26	\$170.11	\$181.84
47	\$107.41	\$133.72	\$148.09	\$160.02	\$175.37	\$187.42
48	\$110.62	\$137.71	\$152.55	\$164.80	\$180.58	\$193.01
49	\$113.82	\$141.70	\$156.99	\$169.56	\$185.83	\$198.59
50	\$117.03	\$145.69	\$161.43	\$174.36	\$191.07	\$204.19
51	\$122.61	\$152.64	\$169.05	\$182.65	\$200.17	\$213.93
52	\$128.19	\$159.57	\$176.66	\$190.96	\$209.28	\$223.67
53	\$133.78	\$166.53	\$184.26	\$199.29	\$218.41	\$233.41
54	\$139.34	\$173.48	\$191.88	\$207.60	\$227.52	\$243.16
55	\$141.74	\$176.47	\$195.12	\$211.20	\$231.46	\$247.35
56	\$151.04	\$188.06	\$207.86	\$225.06	\$246.62	\$263.59
57	\$160.37	\$199.65	\$220.59	\$238.91	\$261.80	\$279.83
58	\$169.66	\$211.21	\$233.35	\$252.77	\$277.03	\$296.04
59	\$178.97	\$222.80	\$246.09	\$266.63	\$292.20	\$312.29
60	\$188.29	\$234.40	\$258.80	\$280.52	\$307.39	\$328.53
61	\$206.14	\$256.62	\$283.56	\$307.12	\$336.57	\$359.72
62	\$224.02	\$278.87	\$308.31	\$333.74	\$365.76	\$390.89
63	\$241.89	\$301.13	\$333.02	\$360.38	\$394.94	\$422.08
64	\$259.77	\$323.38	\$357.76	\$386.99	\$424.12	\$453.27
65	\$273.50	\$340.47	\$376.76	\$407.45	\$446.53	\$477.24
66	\$305.41	\$380.23	\$420.53	\$455.02	\$498.65	\$532.94
67	\$337.36	\$419.96	\$464.30	\$502.62	\$550.81	\$588.66
68	\$369.31	\$459.73	\$508.05	\$550.17	\$602.93	\$644.37
69	\$401.21	\$499.48	\$551.82	\$597.74	\$655.05	\$700.10
70	\$433.16	\$539.24	\$595.57	\$645.32	\$707.21	\$755.82
71	\$493.60	\$614.48	\$678.64	\$735.34	\$805.86	\$861.27
72	\$554.06	\$689.71	\$761.75	\$825.41	\$904.57	\$966.72
73	\$614.46	\$764.97	\$844.81	\$915.43	\$1,003.23	\$1,072.20
74	\$674.92	\$840.20	\$927.89	\$1,005.48	\$1,101.90	\$1,177.65
75	\$713.07	\$887.70	\$980.32	\$1,062.35	\$1,164.21	\$1,244.25
76	\$803.11	\$999.77	\$1,103.82	\$1,196.48	\$1,311.20	\$1,401.34
77	\$893.16	\$1,111.89	\$1,227.30	\$1,330.60	\$1,458.20	\$1,558.45
78	\$983.19	\$1,223.98	\$1,350.78	\$1,464.73	\$1,605.22	\$1,715.57
79	\$1,073.22	\$1,336.07	\$1,474.23	\$1,598.90	\$1,752.22	\$1,872.68
80	\$1,163.27	\$1,448.15	\$1,597.72	\$1,733.03	\$1,899.23	\$2,029.80
81	\$1,302.87	\$1,621.94	\$1,789.46	\$1,941.01	\$2,127.13	\$2,273.35
82	\$1,442.45	\$1,795.72	\$1,981.16	\$2,148.95	\$2,355.04	\$2,516.94
83	\$1,582.07	\$1,969.50	\$2,172.91	\$2,356.95	\$2,582.94	\$2,760.51
84	\$1,721.64	\$2,143.25	\$2,364.61	\$2,564.89	\$2,810.83	\$3,004.09
85	\$1,861.24	\$2,317.04	\$2,556.36	\$2,772.87	\$3,038.75	\$3,247.66
86	\$2,121.79	\$2,641.43	\$2,914.24	\$3,161.04	\$3,464.16	\$3,702.35
87	\$2,382.38	\$2,965.81	\$3,272.12	\$3,549.25	\$3,889.61	\$4,157.01
88	\$2,642.96	\$3,290.19	\$3,630.01	\$3,937.47	\$4,315.01	\$4,611.69
89	\$2,903.52	\$3,614.58	\$3,987.90	\$4,325.64	\$4,740.44	\$5,066.35
90	\$3,164.09	\$3,938.98	\$4,345.77	\$4,713.85	\$5,165.89	\$5,521.03
91	\$3,424.66	\$4,263.37	\$4,703.68	\$5,102.06	\$5,591.30	\$5,975.70
92	\$3,685.26	\$4,587.75	\$5,061.57	\$5,490.28	\$6,016.72	\$6,430.38
93	\$3,945.83	\$4,912.14	\$5,419.46	\$5,878.45	\$6,442.15	\$6,885.04
94	\$4,206.39	\$5,236.53	\$5,777.35	\$6,266.66	\$6,867.58	\$7,339.72
95	\$4,466.96	\$5,560.92	\$6,135.24	\$6,654.87	\$7,292.98	\$7,794.38
96	\$4,801.98	\$5,977.96	\$6,595.37	\$7,153.97	\$7,839.97	\$8,378.97
97	\$5,137.01	\$6,395.03	\$7,055.52	\$7,653.09	\$8,386.95	\$8,963.55
98	\$5,472.04	\$6,812.11	\$7,515.65	\$8,152.20	\$8,933.93	\$9,548.15
99	\$5,807.04	\$7,229.20	\$7,975.79	\$8,651.32	\$9,480.91	\$10,132.71

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$108.04	\$134.52	\$148.66	\$160.97	\$176.41	\$188.53
31	\$109.40	\$136.18	\$150.52	\$162.98	\$178.58	\$190.85
32	\$110.73	\$137.84	\$152.33	\$164.95	\$180.78	\$193.19
33	\$112.06	\$139.50	\$154.19	\$166.92	\$182.95	\$195.53
34	\$113.39	\$141.16	\$156.01	\$168.93	\$185.15	\$197.85
35	\$114.71	\$142.81	\$157.86	\$170.91	\$187.31	\$200.19
36	\$116.06	\$144.49	\$159.71	\$172.90	\$189.47	\$202.50
37	\$117.39	\$146.15	\$161.53	\$174.91	\$191.67	\$204.83
38	\$118.72	\$147.81	\$163.39	\$176.89	\$193.85	\$207.18
39	\$120.07	\$149.47	\$165.21	\$178.87	\$196.01	\$209.51
40	\$121.43	\$151.13	\$167.06	\$180.87	\$198.21	\$211.83
41	\$124.60	\$155.13	\$171.43	\$185.63	\$203.44	\$217.43
42	\$127.79	\$159.11	\$175.84	\$190.41	\$208.65	\$223.01
43	\$131.00	\$163.10	\$180.23	\$195.20	\$213.90	\$228.61
44	\$134.22	\$167.11	\$184.61	\$199.96	\$219.14	\$234.21
45	\$137.43	\$171.09	\$189.01	\$204.74	\$224.37	\$239.78
46	\$141.24	\$175.85	\$194.28	\$210.44	\$230.60	\$246.48
47	\$145.10	\$180.61	\$199.54	\$216.14	\$236.86	\$253.15
48	\$148.92	\$185.38	\$204.80	\$221.85	\$243.11	\$259.85
49	\$152.75	\$190.15	\$210.06	\$227.55	\$249.39	\$266.51
50	\$156.56	\$194.93	\$215.33	\$233.26	\$255.63	\$273.22
51	\$162.88	\$202.78	\$223.97	\$242.64	\$265.92	\$284.21
52	\$169.21	\$210.62	\$232.59	\$252.04	\$276.23	\$295.21
53	\$175.50	\$218.47	\$241.22	\$261.44	\$286.54	\$306.24
54	\$181.80	\$226.32	\$249.86	\$270.84	\$296.82	\$317.23
55	\$183.99	\$229.07	\$252.83	\$274.10	\$300.39	\$321.05
56	\$193.86	\$241.36	\$266.42	\$288.86	\$316.53	\$338.31
57	\$203.79	\$253.68	\$280.01	\$303.58	\$332.70	\$355.56
58	\$213.67	\$265.99	\$293.61	\$318.32	\$348.85	\$372.81
59	\$223.57	\$278.30	\$307.20	\$333.07	\$364.99	\$390.10
60	\$233.45	\$290.63	\$320.79	\$347.79	\$381.15	\$407.34
61	\$251.66	\$313.28	\$345.92	\$374.94	\$410.88	\$439.13
62	\$269.88	\$335.96	\$371.05	\$402.06	\$440.62	\$470.92
63	\$288.09	\$358.66	\$396.19	\$429.21	\$470.35	\$502.71
64	\$306.32	\$381.34	\$421.32	\$456.35	\$500.10	\$534.48
65	\$319.70	\$397.97	\$439.77	\$476.26	\$521.96	\$557.82
66	\$351.91	\$438.12	\$483.98	\$524.31	\$574.57	\$614.08
67	\$384.17	\$478.25	\$528.19	\$572.34	\$627.23	\$670.35
68	\$416.42	\$518.40	\$572.39	\$620.38	\$679.87	\$726.61
69	\$448.66	\$558.53	\$616.58	\$668.41	\$732.52	\$782.87
70	\$480.91	\$598.68	\$660.78	\$716.45	\$785.15	\$839.15
71	\$541.48	\$674.07	\$744.01	\$806.68	\$884.04	\$944.81
72	\$602.05	\$749.47	\$827.24	\$896.90	\$982.92	\$1,050.48
73	\$662.59	\$824.87	\$910.48	\$987.12	\$1,081.77	\$1,156.16
74	\$723.14	\$900.24	\$993.71	\$1,077.34	\$1,180.64	\$1,261.83
75	\$759.97	\$946.08	\$1,044.30	\$1,132.20	\$1,240.76	\$1,326.06
76	\$849.42	\$1,057.43	\$1,166.97	\$1,265.47	\$1,386.80	\$1,482.14
77	\$938.86	\$1,168.79	\$1,289.63	\$1,398.73	\$1,532.85	\$1,638.24
78	\$1,028.33	\$1,280.16	\$1,412.28	\$1,532.00	\$1,678.91	\$1,794.33
79	\$1,117.79	\$1,391.54	\$1,534.97	\$1,665.26	\$1,824.95	\$1,950.43
80	\$1,207.23	\$1,502.90	\$1,657.61	\$1,798.53	\$1,971.01	\$2,106.52
81	\$1,352.10	\$1,683.22	\$1,856.53	\$2,014.37	\$2,207.53	\$2,359.28
82	\$1,496.99	\$1,863.58	\$2,055.44	\$2,230.20	\$2,444.04	\$2,612.07
83	\$1,641.86	\$2,043.94	\$2,254.36	\$2,446.03	\$2,680.57	\$2,864.86
84	\$1,786.71	\$2,224.26	\$2,453.27	\$2,661.84	\$2,917.07	\$3,117.63
85	\$1,931.58	\$2,404.64	\$2,652.18	\$2,877.67	\$3,153.60	\$3,370.41
86	\$2,202.01	\$2,741.27	\$3,023.48	\$3,280.54	\$3,595.10	\$3,842.27
87	\$2,472.41	\$3,077.92	\$3,394.81	\$3,683.41	\$4,036.62	\$4,314.12
88	\$2,742.85	\$3,414.56	\$3,766.11	\$4,086.29	\$4,478.11	\$4,785.99
89	\$3,013.26	\$3,751.21	\$4,137.40	\$4,489.16	\$4,919.63	\$5,257.85
90	\$3,283.68	\$4,087.86	\$4,508.70	\$4,892.01	\$5,361.13	\$5,729.72
91	\$3,554.10	\$4,424.51	\$4,880.04	\$5,294.90	\$5,802.63	\$6,201.54
92	\$3,824.55	\$4,761.15	\$5,251.33	\$5,697.78	\$6,244.14	\$6,673.41
93	\$4,094.95	\$5,097.79	\$5,622.64	\$6,100.64	\$6,685.65	\$7,145.27
94	\$4,365.38	\$5,434.44	\$5,993.94	\$6,503.52	\$7,127.15	\$7,617.15
95	\$4,635.80	\$5,771.11	\$6,365.25	\$6,906.40	\$7,568.64	\$8,089.00
96	\$4,983.49	\$6,203.91	\$6,842.64	\$7,424.37	\$8,136.30	\$8,695.68
97	\$5,331.17	\$6,636.75	\$7,320.02	\$7,942.35	\$8,703.96	\$9,302.35
98	\$5,678.85	\$7,069.58	\$7,797.43	\$8,460.33	\$9,271.60	\$9,909.02
99	\$6,026.53	\$7,502.43	\$8,274.82	\$8,978.31	\$9,839.25	\$10,515.69

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
3% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$85.76	\$106.77	\$118.20	\$127.79	\$140.04	\$149.66
31	\$86.84	\$108.08	\$119.67	\$129.36	\$141.77	\$151.49
32	\$87.88	\$109.43	\$121.12	\$130.95	\$143.51	\$153.37
33	\$88.96	\$110.73	\$122.59	\$132.51	\$145.22	\$155.22
34	\$90.01	\$112.06	\$124.07	\$134.10	\$146.96	\$157.06
35	\$91.07	\$113.38	\$125.52	\$135.68	\$148.70	\$158.91
36	\$92.13	\$114.69	\$126.99	\$137.25	\$150.41	\$160.76
37	\$93.19	\$116.02	\$128.45	\$138.85	\$152.16	\$162.61
38	\$94.25	\$117.33	\$129.89	\$140.41	\$153.89	\$164.46
39	\$95.31	\$118.64	\$131.37	\$142.00	\$155.59	\$166.31
40	\$96.39	\$119.97	\$132.82	\$143.58	\$157.34	\$168.15
41	\$98.91	\$123.13	\$136.29	\$147.33	\$161.48	\$172.57
42	\$101.42	\$126.28	\$139.78	\$151.12	\$165.58	\$176.99
43	\$103.95	\$129.40	\$143.24	\$154.89	\$169.70	\$181.38
44	\$106.48	\$132.57	\$146.70	\$158.65	\$173.86	\$185.81
45	\$109.00	\$135.71	\$150.19	\$162.41	\$177.98	\$190.20
46	\$112.20	\$139.65	\$154.54	\$167.15	\$183.17	\$195.76
47	\$115.38	\$143.61	\$158.87	\$171.89	\$188.36	\$201.31
48	\$118.56	\$147.59	\$163.20	\$176.61	\$193.53	\$206.85
49	\$121.72	\$151.54	\$167.56	\$181.35	\$198.75	\$212.40
50	\$124.91	\$155.49	\$171.91	\$186.10	\$203.93	\$217.95
51	\$130.29	\$162.20	\$179.30	\$194.10	\$212.72	\$227.35
52	\$135.68	\$168.89	\$186.73	\$202.11	\$221.51	\$236.72
53	\$141.06	\$175.58	\$194.14	\$210.14	\$230.31	\$246.13
54	\$146.44	\$182.30	\$201.53	\$218.15	\$239.07	\$255.52
55	\$148.50	\$184.86	\$204.36	\$221.23	\$242.44	\$259.10
56	\$157.25	\$195.76	\$216.35	\$234.28	\$256.75	\$274.40
57	\$166.03	\$206.69	\$228.34	\$247.34	\$271.03	\$289.69
58	\$174.80	\$217.60	\$240.35	\$260.40	\$285.37	\$304.97
59	\$183.55	\$228.50	\$252.33	\$273.45	\$299.67	\$320.30
60	\$192.32	\$239.42	\$264.32	\$286.54	\$314.00	\$335.58
61	\$209.18	\$260.37	\$287.67	\$311.61	\$341.49	\$364.96
62	\$226.00	\$281.35	\$310.99	\$336.71	\$369.00	\$394.37
63	\$242.86	\$302.33	\$334.32	\$361.82	\$396.48	\$423.74
64	\$259.71	\$323.29	\$357.65	\$386.90	\$423.98	\$453.14
65	\$272.41	\$339.11	\$375.29	\$405.86	\$444.76	\$475.34
66	\$302.76	\$376.89	\$416.90	\$451.04	\$494.29	\$528.27
67	\$333.09	\$414.65	\$458.50	\$496.25	\$543.84	\$581.20
68	\$363.43	\$452.43	\$500.07	\$541.43	\$593.37	\$634.15
69	\$393.77	\$490.21	\$541.67	\$586.63	\$642.90	\$687.08
70	\$424.12	\$527.97	\$583.26	\$631.84	\$692.44	\$740.04
71	\$482.10	\$600.15	\$662.95	\$718.22	\$787.09	\$841.20
72	\$540.10	\$672.33	\$742.63	\$804.60	\$881.75	\$942.36
73	\$598.03	\$744.51	\$822.31	\$890.98	\$976.40	\$1,043.54
74	\$656.02	\$816.69	\$902.02	\$977.36	\$1,071.09	\$1,144.71
75	\$692.38	\$861.93	\$951.93	\$1,031.51	\$1,130.42	\$1,208.11
76	\$779.54	\$970.43	\$1,071.46	\$1,161.36	\$1,272.73	\$1,360.21
77	\$866.71	\$1,078.95	\$1,190.98	\$1,291.21	\$1,415.03	\$1,512.31
78	\$953.87	\$1,187.45	\$1,310.49	\$1,421.06	\$1,557.33	\$1,664.39
79	\$1,041.03	\$1,295.98	\$1,429.99	\$1,550.93	\$1,699.64	\$1,816.49
80	\$1,128.18	\$1,404.50	\$1,549.51	\$1,680.77	\$1,841.95	\$1,968.59
81	\$1,263.59	\$1,573.00	\$1,735.45	\$1,882.48	\$2,062.97	\$2,204.79
82	\$1,398.95	\$1,741.55	\$1,921.39	\$2,084.16	\$2,284.00	\$2,441.05
83	\$1,534.35	\$1,910.11	\$2,107.34	\$2,285.85	\$2,505.05	\$2,677.26
84	\$1,669.71	\$2,078.63	\$2,293.26	\$2,487.53	\$2,726.07	\$2,913.49
85	\$1,805.11	\$2,247.19	\$2,479.22	\$2,689.24	\$2,947.11	\$3,149.73
86	\$2,057.80	\$2,561.78	\$2,826.28	\$3,065.72	\$3,359.69	\$3,590.69
87	\$2,310.53	\$2,876.39	\$3,173.40	\$3,442.22	\$3,772.30	\$4,031.64
88	\$2,563.25	\$3,190.97	\$3,520.50	\$3,818.72	\$4,184.88	\$4,472.60
89	\$2,815.97	\$3,505.59	\$3,867.58	\$4,195.21	\$4,597.50	\$4,913.57
90	\$3,068.66	\$3,820.19	\$4,214.65	\$4,571.70	\$5,010.10	\$5,354.55
91	\$3,321.38	\$4,134.80	\$4,561.76	\$4,948.20	\$5,422.69	\$5,795.48
92	\$3,574.12	\$4,449.39	\$4,908.85	\$5,324.69	\$5,835.27	\$6,236.46
93	\$3,826.84	\$4,764.01	\$5,255.93	\$5,701.17	\$6,247.86	\$6,677.41
94	\$4,079.55	\$5,078.61	\$5,603.03	\$6,077.69	\$6,660.48	\$7,118.38
95	\$4,332.25	\$5,393.20	\$5,950.13	\$6,454.19	\$7,073.05	\$7,559.34
96	\$4,657.17	\$5,797.70	\$6,396.38	\$6,938.24	\$7,603.54	\$8,126.29
97	\$4,982.09	\$6,202.18	\$6,842.64	\$7,422.29	\$8,134.02	\$8,693.23
98	\$5,307.01	\$6,606.69	\$7,288.89	\$7,906.35	\$8,664.50	\$9,260.21
99	\$5,631.93	\$7,011.17	\$7,735.16	\$8,390.41	\$9,194.99	\$9,827.14

Policy Form Series: LTC-VAL
Value
\$10 Annual Rates with 58% increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$39.69	\$49.42	\$54.94	\$59.14	\$64.81	\$69.27	\$81.01
31	\$40.20	\$50.02	\$55.62	\$59.87	\$65.60	\$70.12	\$82.02
32	\$40.69	\$50.64	\$56.28	\$60.61	\$66.41	\$70.97	\$83.03
33	\$41.16	\$51.26	\$56.97	\$61.34	\$67.21	\$71.84	\$84.02
34	\$41.66	\$51.87	\$57.65	\$62.06	\$68.02	\$72.70	\$85.02
35	\$42.15	\$52.49	\$58.33	\$62.79	\$68.81	\$73.55	\$86.03
36	\$42.64	\$53.07	\$59.01	\$63.52	\$69.61	\$74.40	\$87.03
37	\$43.12	\$53.69	\$59.69	\$64.26	\$70.42	\$75.27	\$88.02
38	\$43.62	\$54.30	\$60.37	\$64.99	\$71.23	\$76.12	\$89.03
39	\$44.11	\$54.92	\$61.04	\$65.73	\$72.02	\$76.98	\$90.03
40	\$44.60	\$55.52	\$61.73	\$66.45	\$72.82	\$77.85	\$91.04
41	\$45.49	\$56.63	\$62.95	\$67.77	\$74.26	\$79.36	\$92.83
42	\$46.37	\$57.72	\$64.15	\$69.08	\$75.71	\$80.91	\$94.64
43	\$47.26	\$58.82	\$65.36	\$70.40	\$77.15	\$82.46	\$96.44
44	\$48.14	\$59.93	\$66.58	\$71.72	\$78.61	\$83.99	\$98.23
45	\$49.01	\$61.02	\$67.78	\$73.03	\$80.04	\$85.54	\$100.05
46	\$50.32	\$62.65	\$69.57	\$74.96	\$82.14	\$87.80	\$102.67
47	\$51.60	\$64.24	\$71.34	\$76.88	\$84.25	\$90.04	\$105.32
48	\$52.90	\$65.85	\$73.11	\$78.81	\$86.36	\$92.30	\$107.95
49	\$54.18	\$67.45	\$74.88	\$80.72	\$88.46	\$94.55	\$110.60
50	\$55.49	\$69.06	\$76.65	\$82.65	\$90.57	\$96.81	\$113.22
51	\$57.88	\$72.05	\$79.96	\$86.24	\$94.48	\$100.99	\$118.11
52	\$60.28	\$75.02	\$83.30	\$89.79	\$98.40	\$105.16	\$122.99
53	\$62.66	\$78.00	\$86.62	\$93.36	\$102.32	\$109.35	\$127.90
54	\$65.06	\$80.99	\$89.97	\$96.93	\$106.24	\$113.52	\$132.78
55	\$67.45	\$83.98	\$93.28	\$100.49	\$110.13	\$117.69	\$137.67
56	\$72.08	\$89.73	\$99.60	\$107.39	\$117.68	\$125.77	\$147.10
57	\$76.71	\$95.50	\$105.89	\$114.27	\$125.23	\$133.84	\$156.53
58	\$81.32	\$101.23	\$112.21	\$121.15	\$132.78	\$141.90	\$165.96
59	\$85.95	\$107.00	\$118.52	\$128.04	\$140.32	\$149.97	\$175.40
60	\$90.57	\$112.73	\$124.84	\$134.93	\$147.87	\$158.03	\$184.84
61	\$100.79	\$125.45	\$139.02	\$150.15	\$164.54	\$175.85	\$205.68
62	\$111.00	\$138.17	\$153.20	\$165.35	\$181.23	\$193.68	\$226.52
63	\$121.20	\$150.89	\$167.39	\$180.56	\$197.90	\$211.50	\$247.35
64	\$131.42	\$163.61	\$181.57	\$195.78	\$214.55	\$229.31	\$268.19
65	\$141.63	\$176.31	\$195.76	\$210.99	\$231.22	\$247.13	\$289.05
66	\$161.70	\$201.29	\$223.30	\$240.90	\$264.00	\$282.14	\$330.00
67	\$181.76	\$226.29	\$250.83	\$270.78	\$296.76	\$317.15	\$370.94
68	\$201.85	\$251.27	\$278.35	\$300.69	\$329.51	\$352.18	\$411.91
69	\$221.90	\$276.25	\$305.89	\$330.60	\$362.29	\$387.19	\$452.86
70	\$241.96	\$301.23	\$333.43	\$360.48	\$395.05	\$422.21	\$493.80
71	\$281.45	\$350.40	\$387.73	\$419.32	\$459.51	\$491.13	\$574.41
72	\$320.96	\$399.53	\$442.04	\$478.14	\$523.99	\$560.03	\$655.00
73	\$360.45	\$448.70	\$496.34	\$536.98	\$588.46	\$628.92	\$735.58
74	\$399.93	\$497.87	\$550.65	\$595.80	\$652.95	\$697.82	\$816.18
75	\$439.41	\$547.03	\$604.97	\$654.64	\$717.41	\$766.74	\$896.78
76	\$505.19	\$628.92	\$695.12	\$752.63	\$824.81	\$881.51	\$1,031.01
77	\$570.98	\$710.81	\$785.29	\$850.64	\$932.20	\$996.28	\$1,165.25
78	\$636.76	\$792.69	\$875.45	\$948.63	\$1,039.59	\$1,111.06	\$1,299.49
79	\$702.53	\$874.58	\$965.62	\$1,046.62	\$1,146.99	\$1,225.83	\$1,433.72
80	\$768.31	\$956.45	\$1,055.77	\$1,144.62	\$1,254.36	\$1,340.60	\$1,567.96
81	\$860.50	\$1,071.22	\$1,182.46	\$1,281.96	\$1,404.90	\$1,501.47	\$1,756.12
82	\$952.69	\$1,186.00	\$1,309.14	\$1,419.31	\$1,555.42	\$1,662.35	\$1,944.27
83	\$1,044.89	\$1,300.77	\$1,435.86	\$1,556.66	\$1,705.94	\$1,823.21	\$2,132.43
84	\$1,137.08	\$1,415.55	\$1,562.54	\$1,694.03	\$1,856.45	\$1,984.10	\$2,320.58
85	\$1,229.27	\$1,530.34	\$1,689.23	\$1,831.38	\$2,007.00	\$2,144.98	\$2,508.74
86	\$1,401.38	\$1,744.57	\$1,925.72	\$2,087.78	\$2,287.97	\$2,445.26	\$2,859.96
87	\$1,573.47	\$1,958.82	\$2,162.21	\$2,344.17	\$2,568.94	\$2,745.55	\$3,211.19
88	\$1,745.58	\$2,173.07	\$2,398.69	\$2,600.55	\$2,849.93	\$3,045.85	\$3,562.41
89	\$1,917.68	\$2,387.30	\$2,635.20	\$2,856.96	\$3,130.91	\$3,346.16	\$3,913.61
90	\$2,089.77	\$2,601.56	\$2,871.68	\$3,113.34	\$3,411.87	\$3,646.45	\$4,264.85
91	\$2,261.86	\$2,815.80	\$3,108.18	\$3,369.73	\$3,692.86	\$3,946.75	\$4,616.06
92	\$2,433.97	\$3,030.05	\$3,344.67	\$3,626.13	\$3,973.84	\$4,247.02	\$4,967.28
93	\$2,606.08	\$3,244.29	\$3,581.16	\$3,882.52	\$4,254.80	\$4,547.33	\$5,318.52
94	\$2,778.18	\$3,458.54	\$3,817.66	\$4,138.90	\$4,535.79	\$4,847.63	\$5,669.74
95	\$2,950.27	\$3,672.79	\$4,054.14	\$4,395.31	\$4,816.77	\$5,147.92	\$6,020.97
96	\$3,171.55	\$3,948.25	\$4,358.21	\$4,724.94	\$5,178.04	\$5,534.03	\$6,472.53
97	\$3,392.81	\$4,223.70	\$4,662.26	\$5,054.59	\$5,539.27	\$5,920.10	\$6,924.10
98	\$3,614.08	\$4,499.18	\$4,966.34	\$5,384.25	\$5,900.54	\$6,306.21	\$7,375.68
99	\$3,835.36	\$4,774.62	\$5,270.37	\$5,713.88	\$6,261.79	\$6,692.30	\$7,827.26

Policy Form Series: LTC-VAL
Value
\$10 Annual Rates with 58% increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$63.52	\$79.06	\$87.49	\$94.63	\$103.69	\$110.84	\$129.63
31	\$64.31	\$80.06	\$88.58	\$95.80	\$104.97	\$112.20	\$131.24
32	\$65.10	\$81.02	\$89.65	\$96.97	\$106.27	\$113.55	\$132.85
33	\$65.87	\$82.01	\$90.73	\$98.14	\$107.53	\$114.94	\$134.42
34	\$66.64	\$82.98	\$91.83	\$99.28	\$108.83	\$116.31	\$136.02
35	\$67.43	\$83.96	\$92.90	\$100.47	\$110.11	\$117.68	\$137.63
36	\$68.22	\$84.94	\$93.99	\$101.65	\$111.39	\$119.04	\$139.23
37	\$69.02	\$85.91	\$95.05	\$102.81	\$112.67	\$120.43	\$140.84
38	\$69.80	\$86.86	\$96.14	\$103.97	\$113.97	\$121.78	\$142.45
39	\$70.59	\$87.86	\$97.22	\$105.17	\$115.23	\$123.16	\$144.03
40	\$71.37	\$88.84	\$98.31	\$106.33	\$116.52	\$124.54	\$145.64
41	\$73.27	\$91.22	\$100.93	\$109.17	\$119.62	\$127.83	\$149.52
42	\$75.17	\$93.57	\$103.51	\$111.99	\$122.73	\$131.15	\$153.43
43	\$77.07	\$95.97	\$106.11	\$114.83	\$125.85	\$134.49	\$157.30
44	\$78.98	\$98.34	\$108.72	\$117.67	\$128.95	\$137.82	\$161.18
45	\$80.88	\$100.69	\$111.31	\$120.49	\$132.05	\$141.14	\$165.08
46	\$83.47	\$103.90	\$114.90	\$124.37	\$136.27	\$145.66	\$170.33
47	\$86.03	\$107.12	\$118.47	\$128.18	\$140.48	\$150.13	\$175.61
48	\$88.64	\$110.33	\$122.03	\$132.04	\$144.69	\$154.65	\$180.88
49	\$91.20	\$113.55	\$125.61	\$135.89	\$148.93	\$159.17	\$186.14
50	\$93.81	\$116.78	\$129.19	\$139.74	\$153.14	\$163.66	\$191.41
51	\$98.30	\$122.37	\$135.31	\$146.44	\$160.46	\$171.49	\$200.57
52	\$102.77	\$127.93	\$141.44	\$153.10	\$167.78	\$179.31	\$209.72
53	\$107.26	\$133.52	\$147.59	\$159.77	\$175.11	\$187.15	\$218.88
54	\$111.73	\$139.10	\$153.74	\$166.47	\$182.44	\$194.97	\$228.04
55	\$116.22	\$144.70	\$159.88	\$173.14	\$189.76	\$202.80	\$237.19
56	\$123.84	\$154.16	\$170.31	\$184.49	\$202.19	\$216.08	\$252.74
57	\$131.47	\$163.65	\$180.73	\$195.85	\$214.61	\$229.37	\$268.27
58	\$139.05	\$173.12	\$191.16	\$207.18	\$227.04	\$242.66	\$283.80
59	\$146.67	\$182.60	\$201.61	\$218.53	\$239.47	\$255.92	\$299.35
60	\$154.29	\$192.06	\$212.06	\$229.87	\$251.90	\$269.23	\$314.89
61	\$168.78	\$210.11	\$232.05	\$251.46	\$275.57	\$294.51	\$344.45
62	\$183.29	\$228.17	\$252.08	\$273.04	\$299.24	\$319.81	\$374.03
63	\$197.77	\$246.21	\$272.10	\$294.62	\$322.91	\$345.10	\$403.63
64	\$212.25	\$264.26	\$292.09	\$316.24	\$346.54	\$370.39	\$433.19
65	\$226.76	\$282.28	\$312.10	\$337.83	\$370.21	\$395.68	\$462.79
66	\$253.04	\$314.99	\$348.07	\$376.97	\$413.12	\$441.51	\$516.38
67	\$279.31	\$347.70	\$384.04	\$416.09	\$455.99	\$487.35	\$570.00
68	\$305.59	\$380.42	\$419.97	\$455.23	\$498.89	\$533.17	\$623.61
69	\$331.84	\$413.11	\$455.94	\$494.37	\$541.78	\$579.02	\$677.22
70	\$358.11	\$445.82	\$491.90	\$533.52	\$584.68	\$624.88	\$730.85
71	\$407.82	\$507.67	\$560.17	\$607.55	\$665.81	\$711.60	\$832.28
72	\$457.50	\$569.54	\$628.48	\$681.60	\$746.96	\$798.33	\$933.71
73	\$507.22	\$631.43	\$696.75	\$755.64	\$828.11	\$885.04	\$1,035.13
74	\$556.92	\$693.32	\$765.02	\$829.69	\$909.24	\$971.76	\$1,136.57
75	\$606.61	\$755.18	\$833.33	\$903.73	\$990.40	\$1,058.50	\$1,238.00
76	\$682.73	\$849.95	\$937.67	\$1,017.14	\$1,114.69	\$1,191.32	\$1,393.35
77	\$758.87	\$944.71	\$1,041.99	\$1,130.57	\$1,238.97	\$1,324.15	\$1,548.72
78	\$835.00	\$1,039.49	\$1,146.34	\$1,243.96	\$1,363.25	\$1,456.99	\$1,704.06
79	\$911.12	\$1,134.25	\$1,250.70	\$1,357.37	\$1,487.56	\$1,589.81	\$1,859.42
80	\$987.25	\$1,229.00	\$1,355.04	\$1,470.80	\$1,611.82	\$1,722.63	\$2,014.78
81	\$1,105.73	\$1,376.49	\$1,517.64	\$1,647.29	\$1,805.24	\$1,929.35	\$2,256.57
82	\$1,224.18	\$1,523.98	\$1,680.25	\$1,823.77	\$1,998.66	\$2,136.08	\$2,498.33
83	\$1,342.66	\$1,671.47	\$1,842.85	\$2,000.28	\$2,192.09	\$2,342.78	\$2,740.11
84	\$1,461.11	\$1,818.96	\$2,005.46	\$2,176.78	\$2,385.50	\$2,549.52	\$2,981.89
85	\$1,579.59	\$1,966.42	\$2,168.06	\$2,353.27	\$2,578.93	\$2,756.22	\$3,223.66
86	\$1,800.74	\$2,241.73	\$2,471.58	\$2,682.73	\$2,939.97	\$3,142.10	\$3,674.97
87	\$2,021.86	\$2,517.03	\$2,775.11	\$3,012.18	\$3,301.02	\$3,527.97	\$4,126.28
88	\$2,243.03	\$2,792.34	\$3,078.64	\$3,341.63	\$3,662.08	\$3,913.84	\$4,577.59
89	\$2,464.15	\$3,067.62	\$3,382.18	\$3,671.10	\$4,023.12	\$4,299.71	\$5,028.90
90	\$2,685.30	\$3,342.93	\$3,685.70	\$4,000.56	\$4,384.17	\$4,685.57	\$5,480.22
91	\$2,906.44	\$3,618.22	\$3,989.22	\$4,330.01	\$4,745.22	\$5,071.46	\$5,931.50
92	\$3,127.59	\$3,893.54	\$4,292.75	\$4,659.48	\$5,106.26	\$5,457.32	\$6,382.83
93	\$3,348.73	\$4,168.83	\$4,596.29	\$4,988.93	\$5,467.31	\$5,843.20	\$6,834.15
94	\$3,569.89	\$4,444.14	\$4,899.82	\$5,318.37	\$5,828.36	\$6,229.06	\$7,285.46
95	\$3,791.02	\$4,719.43	\$5,203.34	\$5,647.86	\$6,189.41	\$6,614.92	\$7,736.76
96	\$4,075.34	\$5,073.40	\$5,593.60	\$6,071.42	\$6,653.62	\$7,111.04	\$8,317.02
97	\$4,359.68	\$5,427.34	\$5,983.84	\$6,495.01	\$7,117.82	\$7,607.18	\$8,897.27
98	\$4,643.99	\$5,781.30	\$6,374.09	\$6,918.62	\$7,582.02	\$8,103.30	\$9,477.52
99	\$4,928.33	\$6,135.25	\$6,764.34	\$7,342.20	\$8,046.23	\$8,599.41	\$10,057.79

Policy Form Series: LTC-VAL
Value
\$10 Annual Rates with 58% increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$86.43	\$107.60	\$118.82	\$128.75	\$141.11	\$150.81	\$176.39
31	\$87.51	\$108.92	\$120.29	\$130.37	\$142.85	\$152.68	\$178.57
32	\$88.56	\$110.27	\$121.76	\$131.95	\$144.60	\$154.54	\$180.74
33	\$89.63	\$111.58	\$123.24	\$133.53	\$146.34	\$156.40	\$182.91
34	\$90.69	\$112.91	\$124.69	\$135.12	\$148.09	\$158.27	\$185.10
35	\$91.76	\$114.25	\$126.16	\$136.72	\$149.82	\$160.13	\$187.29
36	\$92.84	\$115.56	\$127.65	\$138.30	\$151.56	\$162.00	\$189.46
37	\$93.90	\$116.89	\$129.10	\$139.89	\$153.31	\$163.86	\$191.64
38	\$94.97	\$118.23	\$130.57	\$141.49	\$155.06	\$165.72	\$193.83
39	\$96.03	\$119.56	\$132.03	\$143.09	\$156.79	\$167.59	\$196.00
40	\$97.12	\$120.88	\$133.51	\$144.68	\$158.55	\$169.47	\$198.18
41	\$99.67	\$124.10	\$137.02	\$148.49	\$162.74	\$173.92	\$203.43
42	\$102.24	\$127.29	\$140.51	\$152.33	\$166.92	\$178.40	\$208.67
43	\$104.82	\$130.47	\$144.01	\$156.15	\$171.11	\$182.87	\$213.88
44	\$107.37	\$133.68	\$147.51	\$159.96	\$175.32	\$187.35	\$219.12
45	\$109.93	\$136.86	\$151.01	\$163.79	\$179.49	\$191.83	\$224.36
46	\$113.05	\$140.72	\$155.25	\$168.40	\$184.54	\$197.25	\$230.68
47	\$116.13	\$144.55	\$159.49	\$172.99	\$189.59	\$202.62	\$236.98
48	\$119.21	\$148.41	\$163.72	\$177.61	\$194.64	\$208.02	\$243.31
49	\$122.31	\$152.26	\$167.96	\$182.20	\$199.69	\$213.43	\$249.61
50	\$125.41	\$156.10	\$172.18	\$186.84	\$204.73	\$218.82	\$255.93
51	\$130.47	\$162.39	\$179.11	\$194.36	\$212.96	\$227.63	\$266.22
52	\$135.50	\$168.67	\$186.05	\$201.86	\$221.21	\$236.41	\$276.52
53	\$140.54	\$174.95	\$192.99	\$209.36	\$229.45	\$245.23	\$286.82
54	\$145.58	\$181.24	\$199.94	\$216.90	\$237.70	\$254.05	\$297.12
55	\$150.64	\$187.53	\$206.87	\$224.41	\$245.93	\$262.83	\$307.43
56	\$158.76	\$197.64	\$217.99	\$236.52	\$259.18	\$277.01	\$324.00
57	\$166.90	\$207.76	\$229.11	\$248.62	\$272.45	\$291.18	\$340.57
58	\$175.01	\$217.85	\$240.24	\$260.71	\$285.72	\$305.35	\$357.14
59	\$183.12	\$227.98	\$251.38	\$272.82	\$298.98	\$319.54	\$373.72
60	\$191.25	\$238.07	\$262.51	\$284.92	\$312.24	\$333.71	\$390.30
61	\$206.02	\$256.46	\$282.86	\$306.93	\$336.37	\$359.48	\$420.43
62	\$220.79	\$274.86	\$303.22	\$328.91	\$360.48	\$385.26	\$450.56
63	\$235.54	\$293.23	\$323.59	\$350.92	\$384.58	\$411.01	\$480.70
64	\$250.32	\$311.62	\$343.92	\$372.91	\$408.67	\$436.78	\$510.85
65	\$265.08	\$330.00	\$364.28	\$394.92	\$432.78	\$462.55	\$540.98
66	\$291.59	\$362.99	\$400.64	\$434.40	\$476.05	\$508.79	\$595.08
67	\$318.08	\$396.01	\$436.99	\$473.89	\$519.33	\$555.03	\$649.16
68	\$344.60	\$429.00	\$473.31	\$513.37	\$562.62	\$601.28	\$703.28
69	\$371.12	\$461.99	\$509.65	\$552.87	\$605.89	\$647.54	\$757.36
70	\$397.62	\$495.00	\$546.00	\$592.38	\$649.16	\$693.80	\$811.46
71	\$447.44	\$557.02	\$614.40	\$666.59	\$730.50	\$780.74	\$913.15
72	\$497.26	\$619.02	\$682.85	\$740.82	\$811.85	\$867.67	\$1,014.81
73	\$547.08	\$681.05	\$751.26	\$815.04	\$893.19	\$954.59	\$1,116.50
74	\$596.91	\$743.07	\$819.68	\$889.25	\$974.53	\$1,041.52	\$1,218.16
75	\$646.71	\$805.11	\$888.12	\$963.48	\$1,055.86	\$1,128.47	\$1,319.86
76	\$722.30	\$899.19	\$991.67	\$1,076.07	\$1,179.27	\$1,260.33	\$1,474.09
77	\$797.90	\$993.28	\$1,095.27	\$1,188.70	\$1,302.68	\$1,392.23	\$1,628.33
78	\$873.48	\$1,087.38	\$1,198.84	\$1,301.29	\$1,426.06	\$1,524.12	\$1,782.58
79	\$949.06	\$1,181.48	\$1,302.44	\$1,413.89	\$1,549.48	\$1,655.99	\$1,936.82
80	\$1,024.63	\$1,275.55	\$1,406.01	\$1,526.49	\$1,672.84	\$1,787.87	\$2,091.07
81	\$1,147.59	\$1,428.60	\$1,574.73	\$1,709.65	\$1,873.61	\$2,002.41	\$2,342.02
82	\$1,270.54	\$1,581.68	\$1,743.45	\$1,892.84	\$2,074.36	\$2,216.95	\$2,592.94
83	\$1,393.50	\$1,734.75	\$1,912.20	\$2,076.01	\$2,275.09	\$2,431.49	\$2,843.87
84	\$1,516.45	\$1,887.83	\$2,080.91	\$2,259.21	\$2,475.83	\$2,646.06	\$3,094.80
85	\$1,639.41	\$2,040.89	\$2,249.62	\$2,442.38	\$2,676.59	\$2,860.59	\$3,345.73
86	\$1,868.92	\$2,326.59	\$2,564.58	\$2,784.32	\$3,051.30	\$3,261.08	\$3,814.12
87	\$2,098.43	\$2,612.36	\$2,879.50	\$3,126.25	\$3,426.03	\$3,661.56	\$4,282.52
88	\$2,327.94	\$2,898.05	\$3,194.46	\$3,468.16	\$3,800.74	\$4,062.04	\$4,750.93
89	\$2,557.47	\$3,183.78	\$3,509.41	\$3,810.11	\$4,175.46	\$4,462.52	\$5,219.31
90	\$2,786.98	\$3,469.52	\$3,824.36	\$4,152.03	\$4,550.18	\$4,863.00	\$5,687.72
91	\$3,016.50	\$3,755.24	\$4,139.30	\$4,493.96	\$4,924.91	\$5,263.49	\$6,156.12
92	\$3,246.01	\$4,040.97	\$4,454.26	\$4,835.90	\$5,299.62	\$5,663.96	\$6,624.53
93	\$3,475.54	\$4,326.67	\$4,769.19	\$5,177.84	\$5,674.34	\$6,064.45	\$7,092.92
94	\$3,705.06	\$4,612.41	\$5,084.14	\$5,519.76	\$6,049.07	\$6,464.93	\$7,561.32
95	\$3,934.56	\$4,898.13	\$5,399.10	\$5,861.69	\$6,423.77	\$6,865.41	\$8,029.73
96	\$4,229.66	\$5,265.51	\$5,804.04	\$6,301.31	\$6,905.58	\$7,380.32	\$8,631.95
97	\$4,524.74	\$5,632.85	\$6,208.95	\$6,740.96	\$7,387.33	\$7,895.23	\$9,234.19
98	\$4,819.84	\$6,000.23	\$6,613.89	\$7,180.60	\$7,869.13	\$8,410.15	\$9,836.40
99	\$5,114.94	\$6,367.58	\$7,018.80	\$7,620.21	\$8,350.91	\$8,925.03	\$10,438.65

Policy Form Series: LTC-VAL
Value
\$10 Annual Rates with 58% increase
100 Day Elimination Period
100% Home Care
3% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$68.67	\$85.46	\$94.60	\$102.29	\$112.08	\$119.81	\$140.13
31	\$69.51	\$86.52	\$95.78	\$103.56	\$113.47	\$121.28	\$141.85
32	\$70.38	\$87.60	\$96.92	\$104.82	\$114.87	\$122.76	\$143.59
33	\$71.20	\$88.64	\$98.10	\$106.09	\$116.24	\$124.25	\$145.31
34	\$72.04	\$89.70	\$99.28	\$107.34	\$117.65	\$125.72	\$147.05
35	\$72.90	\$90.77	\$100.42	\$108.59	\$119.02	\$127.21	\$148.79
36	\$73.75	\$91.80	\$101.61	\$109.86	\$120.39	\$128.67	\$150.51
37	\$74.59	\$92.86	\$102.78	\$111.14	\$121.80	\$130.18	\$152.25
38	\$75.44	\$93.93	\$103.95	\$112.41	\$123.20	\$131.64	\$153.98
39	\$76.29	\$94.97	\$105.12	\$113.68	\$124.56	\$133.13	\$155.71
40	\$77.15	\$96.03	\$106.29	\$114.92	\$125.96	\$134.62	\$157.43
41	\$79.14	\$98.55	\$109.04	\$117.92	\$129.23	\$138.10	\$161.53
42	\$81.16	\$101.03	\$111.77	\$120.90	\$132.50	\$141.60	\$165.61
43	\$83.16	\$103.53	\$114.50	\$123.88	\$135.77	\$145.11	\$169.70
44	\$85.16	\$106.03	\$117.25	\$126.86	\$139.06	\$148.61	\$173.80
45	\$87.15	\$108.50	\$119.98	\$129.88	\$142.31	\$152.11	\$177.91
46	\$89.76	\$111.74	\$123.53	\$133.72	\$146.54	\$156.61	\$183.17
47	\$92.33	\$114.93	\$127.07	\$137.55	\$150.75	\$161.11	\$188.43
48	\$94.93	\$118.16	\$130.61	\$141.41	\$154.96	\$165.61	\$193.71
49	\$97.50	\$121.38	\$134.13	\$145.25	\$159.18	\$170.14	\$198.99
50	\$100.09	\$124.60	\$137.67	\$149.10	\$163.39	\$174.66	\$204.24
51	\$104.41	\$129.97	\$143.56	\$155.54	\$170.43	\$182.17	\$213.07
52	\$108.72	\$135.33	\$149.47	\$161.96	\$177.49	\$189.69	\$221.87
53	\$113.03	\$140.69	\$155.37	\$168.38	\$184.54	\$197.25	\$230.68
54	\$117.34	\$146.10	\$161.26	\$174.82	\$191.59	\$204.77	\$239.48
55	\$121.66	\$151.48	\$167.15	\$181.26	\$198.63	\$212.28	\$248.30
56	\$128.85	\$160.40	\$177.04	\$191.95	\$210.38	\$224.82	\$262.96
57	\$136.05	\$169.37	\$186.90	\$202.69	\$222.10	\$237.38	\$277.62
58	\$143.22	\$178.30	\$196.80	\$213.37	\$233.84	\$249.92	\$292.30
59	\$150.41	\$187.25	\$206.68	\$224.07	\$245.58	\$262.45	\$306.97
60	\$157.59	\$196.19	\$216.57	\$234.80	\$257.32	\$275.00	\$321.65
61	\$171.26	\$213.20	\$235.43	\$255.16	\$279.63	\$298.84	\$349.52
62	\$184.94	\$230.22	\$254.29	\$275.49	\$301.93	\$322.67	\$377.39
63	\$198.59	\$247.22	\$273.16	\$295.85	\$324.24	\$346.53	\$405.29
64	\$212.24	\$264.22	\$292.01	\$316.21	\$346.53	\$370.36	\$433.16
65	\$225.91	\$281.24	\$310.89	\$336.55	\$368.84	\$394.20	\$461.06
66	\$250.86	\$312.29	\$345.09	\$373.71	\$409.55	\$437.72	\$511.95
67	\$275.80	\$343.35	\$379.28	\$410.88	\$450.29	\$481.23	\$562.86
68	\$300.76	\$374.40	\$413.46	\$448.06	\$491.00	\$524.76	\$613.77
69	\$325.69	\$405.45	\$447.66	\$485.22	\$531.73	\$568.27	\$664.67
70	\$350.63	\$436.49	\$481.86	\$522.37	\$572.47	\$611.83	\$715.57
71	\$398.31	\$495.85	\$547.31	\$593.40	\$650.30	\$695.01	\$812.88
72	\$446.00	\$555.21	\$612.81	\$664.44	\$728.16	\$778.23	\$910.19
73	\$493.68	\$614.57	\$678.26	\$735.46	\$805.99	\$861.42	\$1,007.50
74	\$541.34	\$673.93	\$743.73	\$806.49	\$883.84	\$944.58	\$1,104.81
75	\$589.04	\$733.28	\$809.22	\$877.53	\$961.68	\$1,027.82	\$1,202.12
76	\$662.70	\$824.98	\$910.17	\$987.26	\$1,081.96	\$1,156.34	\$1,352.43
77	\$736.37	\$916.70	\$1,011.18	\$1,097.03	\$1,202.21	\$1,284.87	\$1,502.77
78	\$810.02	\$1,008.38	\$1,112.15	\$1,206.75	\$1,322.47	\$1,413.41	\$1,653.09
79	\$883.68	\$1,100.09	\$1,213.14	\$1,316.50	\$1,442.73	\$1,541.94	\$1,803.41
80	\$957.34	\$1,191.78	\$1,314.12	\$1,426.24	\$1,563.00	\$1,670.47	\$1,953.75
81	\$1,072.22	\$1,334.80	\$1,471.82	\$1,597.38	\$1,750.56	\$1,870.91	\$2,188.20
82	\$1,187.10	\$1,477.81	\$1,629.50	\$1,768.54	\$1,938.13	\$2,071.36	\$2,422.66
83	\$1,301.99	\$1,620.83	\$1,787.20	\$1,939.68	\$2,125.67	\$2,271.82	\$2,657.12
84	\$1,416.85	\$1,763.86	\$1,944.88	\$2,110.83	\$2,313.23	\$2,472.27	\$2,891.56
85	\$1,531.73	\$1,906.85	\$2,102.61	\$2,281.98	\$2,500.80	\$2,672.73	\$3,126.00
86	\$1,746.18	\$2,173.81	\$2,396.96	\$2,601.45	\$2,850.91	\$3,046.92	\$3,563.64
87	\$1,960.62	\$2,440.78	\$2,691.30	\$2,920.93	\$3,201.03	\$3,421.09	\$4,001.28
88	\$2,175.06	\$2,707.74	\$2,985.66	\$3,240.39	\$3,551.15	\$3,795.28	\$4,438.92
89	\$2,389.50	\$2,974.70	\$3,280.05	\$3,559.90	\$3,901.24	\$4,169.47	\$4,876.56
90	\$2,603.95	\$3,241.67	\$3,574.39	\$3,879.37	\$4,251.36	\$4,543.64	\$5,314.19
91	\$2,818.38	\$3,508.61	\$3,868.76	\$4,198.84	\$4,601.47	\$4,917.82	\$5,751.83
92	\$3,032.84	\$3,775.59	\$4,163.13	\$4,518.32	\$4,951.59	\$5,292.00	\$6,189.47
93	\$3,247.29	\$4,042.54	\$4,457.49	\$4,837.80	\$5,301.69	\$5,666.19	\$6,627.12
94	\$3,461.72	\$4,309.51	\$4,751.85	\$5,157.26	\$5,651.81	\$6,040.39	\$7,064.75
95	\$3,676.17	\$4,576.47	\$5,046.21	\$5,476.76	\$6,001.91	\$6,414.54	\$7,502.41
96	\$3,951.90	\$4,919.71	\$5,424.68	\$5,887.50	\$6,452.06	\$6,895.64	\$8,065.08
97	\$4,227.60	\$5,262.93	\$5,803.13	\$6,298.26	\$6,902.21	\$7,376.73	\$8,627.75
98	\$4,503.30	\$5,606.19	\$6,181.61	\$6,709.03	\$7,352.35	\$7,857.83	\$9,190.44
99	\$4,779.05	\$5,949.40	\$6,560.08	\$7,119.76	\$7,802.50	\$8,338.91	\$9,753.12

Policy Form Series: LTC-VAL
Value
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$34.70	\$43.20	\$48.05	\$51.70	\$56.66	\$60.56	\$70.83
31	\$35.12	\$43.73	\$48.65	\$52.33	\$57.35	\$61.30	\$71.68
32	\$35.55	\$44.26	\$49.22	\$52.96	\$58.07	\$62.05	\$72.57
33	\$35.98	\$44.81	\$49.82	\$53.63	\$58.74	\$62.79	\$73.44
34	\$36.42	\$45.35	\$50.42	\$54.26	\$59.46	\$63.53	\$74.31
35	\$36.85	\$45.87	\$51.00	\$54.89	\$60.17	\$64.29	\$75.19
36	\$37.27	\$46.40	\$51.60	\$55.54	\$60.86	\$65.05	\$76.06
37	\$37.70	\$46.94	\$52.20	\$56.17	\$61.56	\$65.79	\$76.95
38	\$38.13	\$47.46	\$52.80	\$56.80	\$62.25	\$66.53	\$77.82
39	\$38.55	\$48.02	\$53.37	\$57.45	\$62.96	\$67.29	\$78.70
40	\$38.98	\$48.54	\$53.97	\$58.10	\$63.66	\$68.03	\$79.57
41	\$39.77	\$49.50	\$55.06	\$59.23	\$64.92	\$69.38	\$81.13
42	\$40.53	\$50.47	\$56.14	\$60.39	\$66.19	\$70.74	\$82.73
43	\$41.32	\$51.41	\$57.21	\$61.54	\$67.43	\$72.08	\$84.29
44	\$42.08	\$52.39	\$58.32	\$62.68	\$68.70	\$73.42	\$85.87
45	\$42.85	\$53.34	\$59.39	\$63.83	\$69.95	\$74.77	\$87.44
46	\$43.99	\$54.73	\$60.92	\$65.52	\$71.80	\$76.74	\$89.76
47	\$45.09	\$56.14	\$62.47	\$67.20	\$73.63	\$78.70	\$92.05
48	\$46.22	\$57.56	\$64.02	\$68.87	\$75.48	\$80.66	\$94.34
49	\$47.35	\$58.95	\$65.55	\$70.55	\$77.31	\$82.63	\$96.63
50	\$48.47	\$60.36	\$67.10	\$72.22	\$79.14	\$84.59	\$98.92
51	\$50.56	\$62.95	\$69.99	\$75.33	\$82.56	\$88.24	\$103.19
52	\$52.65	\$65.55	\$72.89	\$78.45	\$85.97	\$91.88	\$107.47
53	\$54.73	\$68.16	\$75.78	\$81.58	\$89.38	\$95.53	\$111.74
54	\$56.85	\$70.75	\$78.65	\$84.69	\$92.79	\$99.16	\$116.00
55	\$58.93	\$73.36	\$81.54	\$87.80	\$96.21	\$102.83	\$120.25
56	\$62.95	\$78.37	\$87.04	\$93.77	\$102.76	\$109.83	\$128.45
57	\$66.98	\$83.38	\$92.57	\$99.76	\$109.34	\$116.84	\$136.65
58	\$70.97	\$88.37	\$98.09	\$105.75	\$115.89	\$123.87	\$144.87
59	\$75.00	\$93.36	\$103.58	\$111.75	\$122.45	\$130.89	\$153.07
60	\$79.03	\$98.39	\$109.10	\$117.74	\$129.02	\$137.89	\$161.27
61	\$88.02	\$109.57	\$121.58	\$131.12	\$143.69	\$153.58	\$179.61
62	\$97.01	\$120.76	\$134.05	\$144.51	\$158.36	\$169.25	\$197.96
63	\$105.99	\$131.95	\$146.50	\$157.89	\$173.06	\$184.95	\$216.30
64	\$114.98	\$143.13	\$158.98	\$171.30	\$187.72	\$200.63	\$234.65
65	\$123.97	\$154.32	\$171.45	\$184.69	\$202.40	\$216.30	\$253.01
66	\$141.60	\$176.28	\$195.64	\$210.96	\$231.19	\$247.10	\$288.98
67	\$159.23	\$198.24	\$219.81	\$237.25	\$259.99	\$277.87	\$324.99
68	\$176.88	\$220.20	\$244.00	\$263.51	\$288.78	\$308.64	\$360.98
69	\$194.51	\$242.15	\$268.17	\$289.80	\$317.58	\$339.42	\$396.98
70	\$212.15	\$264.11	\$292.38	\$316.08	\$346.38	\$370.19	\$432.97
71	\$246.84	\$307.31	\$340.11	\$367.78	\$403.03	\$430.74	\$503.78
72	\$281.54	\$350.51	\$387.86	\$419.46	\$459.67	\$491.29	\$574.58
73	\$316.25	\$393.70	\$435.61	\$471.16	\$516.33	\$551.83	\$645.40
74	\$350.95	\$436.89	\$483.35	\$522.84	\$572.97	\$612.36	\$716.23
75	\$385.65	\$480.08	\$531.09	\$574.54	\$629.63	\$672.92	\$787.05
76	\$443.51	\$552.10	\$610.42	\$660.72	\$724.08	\$773.85	\$905.09
77	\$501.33	\$624.13	\$689.76	\$746.90	\$818.53	\$874.80	\$1,023.16
78	\$559.19	\$696.15	\$769.13	\$833.09	\$912.97	\$975.73	\$1,141.22
79	\$617.04	\$768.16	\$848.44	\$919.28	\$1,007.42	\$1,076.69	\$1,259.29
80	\$674.90	\$840.18	\$927.81	\$1,005.45	\$1,101.88	\$1,177.64	\$1,377.35
81	\$755.89	\$941.00	\$1,039.13	\$1,126.11	\$1,234.11	\$1,318.95	\$1,542.62
82	\$836.88	\$1,041.82	\$1,150.46	\$1,246.78	\$1,366.32	\$1,460.25	\$1,707.90
83	\$917.87	\$1,142.66	\$1,261.80	\$1,367.43	\$1,498.55	\$1,601.58	\$1,873.18
84	\$998.86	\$1,243.46	\$1,373.15	\$1,488.09	\$1,630.77	\$1,742.90	\$2,038.45
85	\$1,079.84	\$1,344.30	\$1,484.47	\$1,608.74	\$1,763.00	\$1,884.20	\$2,203.75
86	\$1,231.01	\$1,532.47	\$1,692.32	\$1,833.95	\$2,009.82	\$2,147.99	\$2,512.28
87	\$1,382.18	\$1,720.70	\$1,900.14	\$2,059.20	\$2,256.64	\$2,411.79	\$2,820.81
88	\$1,533.37	\$1,908.88	\$2,107.97	\$2,284.41	\$2,503.46	\$2,675.59	\$3,129.32
89	\$1,684.55	\$2,097.10	\$2,315.79	\$2,509.62	\$2,750.29	\$2,939.35	\$3,437.84
90	\$1,835.72	\$2,285.30	\$2,523.61	\$2,734.85	\$2,997.10	\$3,203.15	\$3,746.39
91	\$1,986.91	\$2,473.47	\$2,731.44	\$2,960.07	\$3,243.93	\$3,466.95	\$4,054.90
92	\$2,138.07	\$2,661.70	\$2,939.26	\$3,185.31	\$3,490.74	\$3,730.73	\$4,363.42
93	\$2,289.26	\$2,849.88	\$3,147.09	\$3,410.52	\$3,737.57	\$3,994.51	\$4,671.95
94	\$2,440.42	\$3,038.10	\$3,354.92	\$3,635.75	\$3,984.37	\$4,258.31	\$4,980.48
95	\$2,591.61	\$3,226.28	\$3,562.76	\$3,860.97	\$4,231.19	\$4,522.10	\$5,289.00
96	\$2,785.97	\$3,468.27	\$3,829.97	\$4,150.55	\$4,548.54	\$4,861.25	\$5,685.68
97	\$2,980.35	\$3,710.24	\$4,097.16	\$4,440.13	\$4,865.88	\$5,200.41	\$6,082.34
98	\$3,174.73	\$3,952.21	\$4,364.37	\$4,729.68	\$5,183.22	\$5,539.56	\$6,479.03
99	\$3,369.10	\$4,194.17	\$4,631.58	\$5,019.27	\$5,500.56	\$5,878.74	\$6,875.70

Policy Form Series: LTC-VAL
Value
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$55.52	\$69.11	\$76.52	\$82.73	\$90.65	\$96.88	\$113.32
31	\$56.21	\$69.96	\$77.47	\$83.74	\$91.76	\$98.08	\$114.70
32	\$56.90	\$70.84	\$78.40	\$84.75	\$92.89	\$99.27	\$116.11
33	\$57.56	\$71.70	\$79.35	\$85.80	\$93.99	\$100.47	\$117.52
34	\$58.27	\$72.56	\$80.31	\$86.81	\$95.12	\$101.66	\$118.91
35	\$58.95	\$73.39	\$81.24	\$87.83	\$96.26	\$102.86	\$120.31
36	\$59.64	\$74.24	\$82.17	\$88.86	\$97.39	\$104.08	\$121.71
37	\$60.34	\$75.10	\$83.14	\$89.87	\$98.50	\$105.26	\$123.12
38	\$61.01	\$75.95	\$84.08	\$90.88	\$99.62	\$106.44	\$124.52
39	\$61.68	\$76.82	\$85.00	\$91.93	\$100.74	\$107.66	\$125.93
40	\$62.38	\$77.68	\$85.97	\$92.94	\$101.86	\$108.86	\$127.32
41	\$64.04	\$79.73	\$88.27	\$95.40	\$104.56	\$111.76	\$130.68
42	\$65.70	\$81.79	\$90.57	\$97.88	\$107.27	\$114.65	\$134.08
43	\$67.36	\$83.83	\$92.85	\$100.34	\$109.96	\$117.54	\$137.46
44	\$69.00	\$85.92	\$95.17	\$102.80	\$112.66	\$120.43	\$140.84
45	\$70.67	\$87.96	\$97.44	\$105.27	\$115.36	\$123.32	\$144.21
46	\$72.95	\$90.79	\$100.55	\$108.67	\$119.07	\$127.27	\$148.84
47	\$75.19	\$93.62	\$103.61	\$112.04	\$122.77	\$131.22	\$153.48
48	\$77.47	\$96.44	\$106.71	\$115.40	\$126.48	\$135.17	\$158.11
49	\$79.74	\$99.26	\$109.79	\$118.79	\$130.16	\$139.12	\$162.72
50	\$82.00	\$102.09	\$112.87	\$122.15	\$133.87	\$143.08	\$167.35
51	\$85.90	\$106.95	\$118.23	\$127.98	\$140.26	\$149.89	\$175.32
52	\$89.81	\$111.81	\$123.58	\$133.80	\$146.64	\$156.72	\$183.29
53	\$93.71	\$116.67	\$128.93	\$139.65	\$153.01	\$163.52	\$191.28
54	\$97.63	\$121.53	\$134.27	\$145.46	\$159.39	\$170.34	\$199.25
55	\$101.53	\$126.40	\$139.62	\$151.28	\$165.79	\$177.18	\$207.21
56	\$108.20	\$134.70	\$148.77	\$161.17	\$176.63	\$188.78	\$220.80
57	\$114.85	\$142.98	\$157.93	\$171.10	\$187.52	\$200.41	\$234.39
58	\$121.50	\$151.25	\$167.09	\$181.02	\$198.37	\$212.02	\$247.97
59	\$128.15	\$159.55	\$176.23	\$190.92	\$209.24	\$223.65	\$261.55
60	\$134.82	\$167.85	\$185.40	\$200.85	\$220.11	\$235.25	\$275.14
61	\$147.54	\$183.66	\$202.97	\$219.79	\$240.88	\$257.45	\$301.10
62	\$160.27	\$199.51	\$220.51	\$238.76	\$261.64	\$279.63	\$327.05
63	\$172.98	\$215.34	\$238.06	\$257.70	\$282.41	\$301.82	\$353.00
64	\$185.70	\$231.17	\$255.61	\$276.64	\$303.17	\$324.01	\$378.95
65	\$198.42	\$247.00	\$273.17	\$295.59	\$323.93	\$346.19	\$404.93
66	\$221.48	\$275.73	\$304.82	\$329.97	\$361.60	\$386.49	\$452.00
67	\$244.55	\$304.43	\$336.43	\$364.35	\$399.28	\$426.72	\$499.11
68	\$267.64	\$333.17	\$368.08	\$398.69	\$436.94	\$466.99	\$546.17
69	\$290.70	\$361.90	\$399.71	\$433.07	\$474.62	\$507.25	\$593.28
70	\$313.78	\$390.60	\$431.34	\$467.48	\$512.28	\$547.50	\$640.35
71	\$357.44	\$444.98	\$491.32	\$532.51	\$583.58	\$623.71	\$729.48
72	\$401.10	\$499.35	\$551.31	\$597.59	\$654.88	\$699.90	\$818.60
73	\$444.78	\$553.71	\$611.29	\$662.64	\$726.19	\$776.10	\$907.73
74	\$488.46	\$608.08	\$671.26	\$727.70	\$797.49	\$852.28	\$996.84
75	\$532.12	\$662.44	\$731.24	\$792.75	\$868.78	\$928.49	\$1,085.97
76	\$599.09	\$745.79	\$823.06	\$892.52	\$978.11	\$1,045.34	\$1,222.64
77	\$666.05	\$829.18	\$914.86	\$992.29	\$1,087.43	\$1,162.20	\$1,359.29
78	\$733.02	\$912.53	\$1,006.70	\$1,092.05	\$1,196.77	\$1,279.04	\$1,495.96
79	\$799.99	\$995.90	\$1,098.49	\$1,191.81	\$1,306.10	\$1,395.90	\$1,632.64
80	\$866.96	\$1,079.30	\$1,190.31	\$1,291.57	\$1,415.43	\$1,512.77	\$1,769.30
81	\$971.01	\$1,208.78	\$1,333.12	\$1,446.58	\$1,585.31	\$1,694.28	\$1,981.61
82	\$1,075.03	\$1,338.29	\$1,475.99	\$1,601.57	\$1,755.14	\$1,875.81	\$2,193.92
83	\$1,179.08	\$1,467.81	\$1,618.82	\$1,756.57	\$1,924.99	\$2,057.35	\$2,406.26
84	\$1,283.10	\$1,597.32	\$1,761.66	\$1,911.55	\$2,094.86	\$2,238.86	\$2,618.56
85	\$1,387.13	\$1,726.85	\$1,904.48	\$2,066.55	\$2,264.71	\$2,420.40	\$2,830.88
86	\$1,581.33	\$1,968.60	\$2,171.12	\$2,355.86	\$2,581.76	\$2,759.24	\$3,227.20
87	\$1,775.51	\$2,210.37	\$2,437.75	\$2,645.17	\$2,898.83	\$3,098.11	\$3,623.54
88	\$1,969.72	\$2,452.12	\$2,704.39	\$2,934.49	\$3,215.88	\$3,436.98	\$4,019.86
89	\$2,163.94	\$2,693.88	\$2,971.02	\$3,223.80	\$3,532.94	\$3,775.82	\$4,416.16
90	\$2,358.13	\$2,935.64	\$3,237.64	\$3,513.13	\$3,850.00	\$4,114.70	\$4,812.51
91	\$2,552.33	\$3,177.38	\$3,504.27	\$3,802.45	\$4,167.08	\$4,453.55	\$5,208.82
92	\$2,746.51	\$3,419.15	\$3,770.89	\$4,091.76	\$4,484.13	\$4,792.41	\$5,605.14
93	\$2,940.73	\$3,660.89	\$4,037.53	\$4,381.07	\$4,801.18	\$5,131.26	\$6,001.47
94	\$3,134.91	\$3,902.66	\$4,304.14	\$4,670.40	\$5,118.23	\$5,470.11	\$6,397.80
95	\$3,329.11	\$4,144.40	\$4,570.78	\$4,959.70	\$5,435.28	\$5,808.96	\$6,794.11
96	\$3,578.81	\$4,455.25	\$4,913.60	\$5,331.68	\$5,842.94	\$6,244.63	\$7,303.68
97	\$3,828.48	\$4,766.09	\$5,256.39	\$5,703.67	\$6,250.59	\$6,680.32	\$7,813.23
98	\$4,078.17	\$5,076.92	\$5,599.20	\$6,075.63	\$6,658.24	\$7,115.99	\$8,322.80
99	\$4,327.84	\$5,387.72	\$5,942.02	\$6,447.62	\$7,065.87	\$7,551.66	\$8,832.36

Policy Form Series: LTC-VAL
Value
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$75.57	\$94.06	\$103.97	\$112.58	\$123.35	\$131.83	\$154.21
31	\$76.48	\$95.21	\$105.25	\$113.95	\$124.88	\$133.47	\$156.10
32	\$77.42	\$96.38	\$106.53	\$115.34	\$126.42	\$135.09	\$158.02
33	\$78.36	\$97.55	\$107.82	\$116.74	\$127.93	\$136.73	\$159.91
34	\$79.30	\$98.71	\$109.12	\$118.14	\$129.47	\$138.34	\$161.81
35	\$80.24	\$99.87	\$110.38	\$119.53	\$130.99	\$139.99	\$163.73
36	\$81.16	\$101.02	\$111.67	\$120.90	\$132.51	\$141.62	\$165.63
37	\$82.10	\$102.21	\$112.97	\$122.29	\$134.03	\$143.24	\$167.55
38	\$83.02	\$103.36	\$114.25	\$123.70	\$135.56	\$144.87	\$169.44
39	\$83.94	\$104.54	\$115.53	\$125.09	\$137.08	\$146.51	\$171.37
40	\$84.88	\$105.70	\$116.82	\$126.48	\$138.62	\$148.12	\$173.26
41	\$87.14	\$108.50	\$119.90	\$129.84	\$142.28	\$152.06	\$177.84
42	\$89.40	\$111.28	\$122.97	\$133.18	\$145.95	\$156.00	\$182.46
43	\$91.66	\$114.09	\$126.07	\$136.53	\$149.64	\$159.91	\$187.04
44	\$93.89	\$116.90	\$129.15	\$139.88	\$153.31	\$163.84	\$191.62
45	\$96.16	\$119.70	\$132.23	\$143.24	\$156.98	\$167.78	\$196.22
46	\$98.85	\$123.02	\$135.91	\$147.25	\$161.37	\$172.46	\$201.72
47	\$101.51	\$126.39	\$139.57	\$151.24	\$165.74	\$177.13	\$207.20
48	\$104.21	\$129.73	\$143.26	\$155.25	\$170.14	\$181.84	\$212.67
49	\$106.88	\$133.07	\$146.94	\$159.24	\$174.50	\$186.52	\$218.13
50	\$109.57	\$136.42	\$150.60	\$163.24	\$178.90	\$191.19	\$223.61
51	\$113.98	\$141.92	\$156.68	\$169.81	\$186.13	\$198.90	\$232.64
52	\$118.43	\$147.41	\$162.78	\$176.43	\$193.35	\$206.64	\$241.68
53	\$122.84	\$152.91	\$168.83	\$183.02	\$200.55	\$214.35	\$250.70
54	\$127.27	\$158.44	\$174.89	\$189.60	\$207.77	\$222.04	\$259.70
55	\$131.67	\$163.93	\$180.95	\$196.20	\$215.01	\$229.78	\$268.74
56	\$138.77	\$172.76	\$190.66	\$206.74	\$226.55	\$242.14	\$283.21
57	\$145.89	\$181.59	\$200.39	\$217.31	\$238.16	\$254.52	\$297.68
58	\$152.94	\$190.41	\$210.10	\$227.87	\$249.72	\$266.89	\$312.16
59	\$160.04	\$199.24	\$219.80	\$238.43	\$261.28	\$279.28	\$326.63
60	\$167.15	\$208.07	\$229.53	\$248.99	\$272.88	\$291.62	\$341.09
61	\$180.10	\$224.20	\$247.41	\$268.30	\$294.04	\$314.25	\$367.54
62	\$193.06	\$240.35	\$265.30	\$287.63	\$315.19	\$336.86	\$393.99
63	\$206.02	\$256.47	\$283.19	\$306.92	\$336.37	\$359.48	\$420.44
64	\$218.98	\$272.60	\$301.07	\$326.23	\$357.51	\$382.09	\$446.88
65	\$231.93	\$288.75	\$318.94	\$345.53	\$378.66	\$404.70	\$473.34
66	\$255.23	\$317.74	\$350.89	\$380.24	\$416.71	\$445.36	\$520.88
67	\$278.52	\$346.74	\$382.80	\$414.97	\$454.74	\$486.02	\$568.42
68	\$301.83	\$375.75	\$414.73	\$449.65	\$492.79	\$526.66	\$615.98
69	\$325.13	\$404.75	\$446.65	\$484.36	\$530.82	\$567.32	\$663.53
70	\$348.43	\$433.75	\$478.60	\$519.09	\$568.84	\$607.96	\$711.07
71	\$392.18	\$488.24	\$538.70	\$584.29	\$640.31	\$684.33	\$800.39
72	\$435.95	\$542.73	\$598.82	\$649.49	\$711.77	\$760.70	\$889.70
73	\$479.72	\$597.20	\$658.94	\$714.69	\$783.22	\$837.07	\$979.02
74	\$523.49	\$651.69	\$719.05	\$779.91	\$854.68	\$913.43	\$1,068.33
75	\$567.24	\$706.18	\$779.15	\$845.10	\$926.13	\$989.79	\$1,157.67
76	\$633.76	\$788.96	\$870.30	\$944.17	\$1,034.71	\$1,105.82	\$1,293.38
77	\$700.24	\$871.75	\$961.46	\$1,043.24	\$1,143.27	\$1,221.88	\$1,429.09
78	\$766.75	\$954.54	\$1,052.63	\$1,142.31	\$1,251.85	\$1,337.91	\$1,564.82
79	\$833.25	\$1,037.30	\$1,143.76	\$1,241.38	\$1,360.41	\$1,453.95	\$1,700.52
80	\$899.77	\$1,120.12	\$1,234.95	\$1,340.44	\$1,468.99	\$1,570.00	\$1,836.26
81	\$1,007.73	\$1,254.52	\$1,383.11	\$1,501.30	\$1,645.29	\$1,758.40	\$2,056.58
82	\$1,115.70	\$1,388.93	\$1,531.32	\$1,662.16	\$1,821.55	\$1,946.78	\$2,276.94
83	\$1,223.66	\$1,523.35	\$1,679.50	\$1,823.01	\$1,997.83	\$2,135.19	\$2,497.30
84	\$1,331.66	\$1,657.75	\$1,827.72	\$1,983.88	\$2,174.12	\$2,323.58	\$2,717.63
85	\$1,439.61	\$1,792.18	\$1,975.88	\$2,144.74	\$2,350.40	\$2,511.98	\$2,937.98
86	\$1,641.16	\$2,043.05	\$2,252.51	\$2,444.98	\$2,679.44	\$2,863.65	\$3,349.30
87	\$1,842.69	\$2,293.99	\$2,529.15	\$2,745.27	\$3,008.50	\$3,215.33	\$3,760.64
88	\$2,044.25	\$2,544.88	\$2,805.78	\$3,045.51	\$3,337.56	\$3,567.01	\$4,171.93
89	\$2,245.81	\$2,795.79	\$3,082.39	\$3,345.77	\$3,666.61	\$3,918.68	\$4,583.25
90	\$2,447.34	\$3,046.70	\$3,359.00	\$3,646.04	\$3,995.66	\$4,270.35	\$4,994.59
91	\$2,648.88	\$3,297.60	\$3,635.64	\$3,946.31	\$4,324.73	\$4,622.04	\$5,405.88
92	\$2,850.41	\$3,548.51	\$3,912.27	\$4,246.56	\$4,653.78	\$4,973.73	\$5,817.21
93	\$3,051.99	\$3,799.40	\$4,188.89	\$4,546.81	\$4,982.82	\$5,325.39	\$6,228.53
94	\$3,253.52	\$4,050.30	\$4,465.50	\$4,847.09	\$5,311.89	\$5,677.06	\$6,639.83
95	\$3,455.06	\$4,301.20	\$4,742.14	\$5,147.34	\$5,640.91	\$6,028.74	\$7,051.16
96	\$3,714.20	\$4,623.80	\$5,097.83	\$5,533.41	\$6,064.00	\$6,480.89	\$7,580.01
97	\$3,973.33	\$4,946.40	\$5,453.45	\$5,919.45	\$6,487.07	\$6,933.05	\$8,108.83
98	\$4,232.48	\$5,268.98	\$5,809.14	\$6,305.49	\$6,910.14	\$7,385.21	\$8,637.67
99	\$4,491.58	\$5,591.57	\$6,164.78	\$6,691.56	\$7,333.20	\$7,837.37	\$9,166.51

Policy Form Series: LTC-VAL
Value
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
3% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$60.04	\$74.72	\$82.81	\$89.43	\$98.01	\$104.75	\$122.51
31	\$60.78	\$75.65	\$83.84	\$90.53	\$99.22	\$106.05	\$124.01
32	\$61.51	\$76.57	\$84.85	\$91.62	\$100.45	\$107.33	\$125.53
33	\$62.26	\$77.52	\$85.86	\$92.77	\$101.64	\$108.64	\$127.07
34	\$63.01	\$78.45	\$86.89	\$93.85	\$102.86	\$109.92	\$128.57
35	\$63.76	\$79.35	\$87.89	\$94.96	\$104.08	\$111.22	\$130.08
36	\$64.49	\$80.28	\$88.92	\$96.07	\$105.29	\$112.51	\$131.58
37	\$65.22	\$81.19	\$89.96	\$97.17	\$106.50	\$113.81	\$133.12
38	\$65.97	\$82.13	\$90.99	\$98.26	\$107.71	\$115.10	\$134.62
39	\$66.71	\$83.05	\$92.00	\$99.38	\$108.92	\$116.40	\$136.15
40	\$67.45	\$83.98	\$93.03	\$100.49	\$110.14	\$117.71	\$137.65
41	\$69.22	\$86.17	\$95.43	\$103.12	\$113.00	\$120.78	\$141.26
42	\$70.98	\$88.37	\$97.82	\$105.75	\$115.90	\$123.88	\$144.87
43	\$72.75	\$90.56	\$100.20	\$108.39	\$118.78	\$126.95	\$148.49
44	\$74.52	\$92.77	\$102.62	\$111.03	\$121.66	\$130.05	\$152.09
45	\$76.30	\$94.97	\$104.99	\$113.65	\$124.55	\$133.12	\$155.70
46	\$78.54	\$97.74	\$108.07	\$117.00	\$128.22	\$137.02	\$160.28
47	\$80.75	\$100.55	\$111.17	\$120.34	\$131.85	\$140.94	\$164.82
48	\$83.00	\$103.33	\$114.25	\$123.65	\$135.52	\$144.84	\$169.39
49	\$85.24	\$106.10	\$117.34	\$126.99	\$139.15	\$148.72	\$173.94
50	\$87.45	\$108.90	\$120.43	\$130.30	\$142.81	\$152.62	\$178.49
51	\$91.23	\$113.59	\$125.59	\$135.91	\$148.95	\$159.18	\$186.17
52	\$94.99	\$118.26	\$130.75	\$141.52	\$155.08	\$165.75	\$193.86
53	\$98.75	\$122.94	\$135.88	\$147.13	\$161.24	\$172.30	\$201.55
54	\$102.53	\$127.61	\$141.01	\$152.74	\$167.37	\$178.89	\$209.22
55	\$106.27	\$132.29	\$146.18	\$158.35	\$173.52	\$185.46	\$216.90
56	\$112.58	\$140.13	\$154.81	\$167.70	\$183.77	\$196.41	\$229.73
57	\$118.87	\$147.97	\$163.45	\$177.05	\$194.06	\$207.37	\$242.54
58	\$125.13	\$155.79	\$172.07	\$186.44	\$204.31	\$218.35	\$255.39
59	\$131.42	\$163.61	\$180.68	\$195.79	\$214.56	\$229.32	\$268.22
60	\$137.70	\$171.43	\$189.33	\$205.16	\$224.85	\$240.31	\$281.03
61	\$149.72	\$186.36	\$205.90	\$223.03	\$244.43	\$261.23	\$305.52
62	\$161.71	\$201.31	\$222.48	\$240.91	\$264.00	\$282.16	\$330.00
63	\$173.71	\$216.24	\$239.06	\$258.77	\$283.60	\$303.07	\$354.47
64	\$185.70	\$231.17	\$255.61	\$276.64	\$303.17	\$324.01	\$378.95
65	\$197.69	\$246.10	\$272.19	\$294.52	\$322.75	\$344.94	\$403.44
66	\$219.60	\$273.37	\$302.23	\$327.17	\$358.52	\$383.20	\$448.17
67	\$241.50	\$300.67	\$332.23	\$359.81	\$394.32	\$421.43	\$492.90
68	\$263.45	\$327.94	\$362.26	\$392.45	\$430.10	\$459.67	\$537.61
69	\$285.34	\$355.23	\$392.28	\$425.10	\$465.88	\$497.91	\$582.36
70	\$307.25	\$382.50	\$422.30	\$457.77	\$501.65	\$536.14	\$627.07
71	\$349.15	\$434.64	\$479.86	\$520.16	\$570.04	\$609.23	\$712.53
72	\$391.03	\$486.80	\$537.42	\$582.56	\$638.43	\$682.31	\$798.01
73	\$432.90	\$538.93	\$594.98	\$644.96	\$706.80	\$755.40	\$883.51
74	\$474.81	\$591.08	\$652.52	\$707.35	\$775.18	\$828.49	\$968.98
75	\$516.68	\$643.22	\$710.07	\$769.76	\$843.58	\$901.58	\$1,054.48
76	\$581.51	\$723.91	\$798.93	\$866.31	\$949.39	\$1,014.66	\$1,186.73
77	\$646.31	\$804.58	\$887.80	\$962.87	\$1,055.20	\$1,127.74	\$1,319.00
78	\$711.12	\$885.28	\$976.68	\$1,059.43	\$1,161.01	\$1,240.82	\$1,451.26
79	\$775.94	\$965.96	\$1,065.52	\$1,155.98	\$1,266.84	\$1,353.93	\$1,583.55
80	\$840.75	\$1,046.67	\$1,154.40	\$1,252.55	\$1,372.64	\$1,467.03	\$1,715.82
81	\$941.63	\$1,172.25	\$1,292.89	\$1,402.85	\$1,537.38	\$1,643.06	\$1,921.71
82	\$1,042.55	\$1,297.84	\$1,431.43	\$1,553.16	\$1,702.09	\$1,819.12	\$2,127.61
83	\$1,143.43	\$1,423.44	\$1,569.95	\$1,703.46	\$1,866.80	\$1,995.16	\$2,333.50
84	\$1,244.31	\$1,549.03	\$1,708.47	\$1,853.78	\$2,031.52	\$2,171.19	\$2,539.39
85	\$1,345.20	\$1,674.65	\$1,847.00	\$2,004.09	\$2,196.25	\$2,347.23	\$2,745.30
86	\$1,533.53	\$1,909.08	\$2,105.58	\$2,284.63	\$2,503.71	\$2,675.84	\$3,129.63
87	\$1,721.83	\$2,143.54	\$2,364.17	\$2,565.21	\$2,811.20	\$3,004.46	\$3,513.99
88	\$1,910.18	\$2,377.98	\$2,622.75	\$2,845.78	\$3,118.65	\$3,333.09	\$3,898.32
89	\$2,098.53	\$2,612.43	\$2,881.32	\$3,126.34	\$3,426.14	\$3,661.68	\$4,282.68
90	\$2,286.83	\$2,846.90	\$3,139.90	\$3,406.93	\$3,733.62	\$3,990.31	\$4,667.02
91	\$2,475.16	\$3,081.33	\$3,398.48	\$3,687.49	\$4,041.09	\$4,318.92	\$5,051.34
92	\$2,663.50	\$3,315.79	\$3,657.05	\$3,968.06	\$4,348.57	\$4,647.53	\$5,435.69
93	\$2,851.82	\$3,550.23	\$3,915.65	\$4,248.63	\$4,656.06	\$4,976.13	\$5,820.04
94	\$3,040.14	\$3,784.68	\$4,174.21	\$4,529.21	\$4,963.51	\$5,304.76	\$6,204.38
95	\$3,228.48	\$4,019.12	\$4,432.82	\$4,809.78	\$5,270.97	\$5,633.36	\$6,588.72
96	\$3,470.62	\$4,320.57	\$4,765.28	\$5,170.50	\$5,666.31	\$6,055.87	\$7,082.87
97	\$3,712.74	\$4,622.01	\$5,097.73	\$5,531.25	\$6,061.62	\$6,478.36	\$7,577.04
98	\$3,954.89	\$4,923.44	\$5,430.19	\$5,891.96	\$6,456.95	\$6,900.87	\$8,071.20
99	\$4,197.02	\$5,224.87	\$5,762.65	\$6,252.71	\$6,852.28	\$7,323.37	\$8,565.35

Policy Form Series: LTC-VAL
Value
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$29.66	\$36.94	\$41.22	\$44.21	\$48.44	\$51.78	\$60.56
31	\$30.04	\$37.40	\$41.74	\$44.75	\$49.03	\$52.41	\$61.30
32	\$30.42	\$37.84	\$42.25	\$45.28	\$49.63	\$53.04	\$62.05
33	\$30.76	\$38.30	\$42.75	\$45.85	\$50.23	\$53.69	\$62.79
34	\$31.14	\$38.76	\$43.28	\$46.39	\$50.84	\$54.34	\$63.53
35	\$31.51	\$39.22	\$43.78	\$46.93	\$51.44	\$54.97	\$64.29
36	\$31.87	\$39.67	\$44.29	\$47.48	\$52.03	\$55.62	\$65.03
37	\$32.23	\$40.12	\$44.81	\$48.03	\$52.63	\$56.25	\$65.79
38	\$32.61	\$40.59	\$45.30	\$48.57	\$53.23	\$56.88	\$66.53
39	\$32.96	\$41.03	\$45.80	\$49.11	\$53.83	\$57.53	\$67.29
40	\$33.34	\$41.51	\$46.33	\$49.68	\$54.42	\$58.18	\$68.03
41	\$34.00	\$42.34	\$47.24	\$50.67	\$55.52	\$59.34	\$69.41
42	\$34.68	\$43.18	\$48.16	\$51.68	\$56.63	\$60.51	\$70.78
43	\$35.34	\$44.02	\$49.07	\$52.68	\$57.72	\$61.70	\$72.16
44	\$36.04	\$44.86	\$49.99	\$53.67	\$58.82	\$62.87	\$73.53
45	\$36.70	\$45.69	\$50.92	\$54.68	\$59.93	\$64.04	\$74.91
46	\$37.64	\$46.88	\$52.19	\$56.11	\$61.46	\$65.70	\$76.84
47	\$38.60	\$48.05	\$53.47	\$57.50	\$63.01	\$67.34	\$78.78
48	\$39.55	\$49.22	\$54.76	\$58.90	\$64.54	\$68.98	\$80.69
49	\$40.48	\$50.40	\$56.04	\$60.31	\$66.09	\$70.64	\$82.62
50	\$41.43	\$51.57	\$57.34	\$61.71	\$67.64	\$72.29	\$84.55
51	\$43.21	\$53.78	\$59.80	\$64.39	\$70.55	\$75.40	\$88.18
52	\$44.98	\$56.01	\$62.28	\$67.02	\$73.45	\$78.51	\$91.83
53	\$46.78	\$58.22	\$64.76	\$69.69	\$76.36	\$81.62	\$95.46
54	\$48.55	\$60.45	\$67.23	\$72.33	\$79.27	\$84.74	\$99.10
55	\$50.34	\$62.66	\$69.71	\$75.00	\$82.18	\$87.83	\$102.73
56	\$53.77	\$66.93	\$74.43	\$80.11	\$87.80	\$93.82	\$109.73
57	\$57.20	\$71.23	\$79.13	\$85.23	\$93.39	\$99.82	\$116.75
58	\$60.62	\$75.49	\$83.83	\$90.33	\$99.00	\$105.81	\$123.75
59	\$64.05	\$79.76	\$88.54	\$95.43	\$104.60	\$111.79	\$130.75
60	\$67.50	\$84.02	\$93.25	\$100.55	\$110.21	\$117.77	\$137.74
61	\$75.22	\$93.65	\$104.00	\$112.07	\$122.83	\$131.25	\$153.51
62	\$82.97	\$103.27	\$114.72	\$123.59	\$135.45	\$144.76	\$169.31
63	\$90.69	\$112.89	\$125.45	\$135.11	\$148.08	\$158.25	\$185.08
64	\$98.42	\$122.53	\$136.20	\$146.62	\$160.69	\$171.73	\$200.85
65	\$106.16	\$132.15	\$146.91	\$158.14	\$173.31	\$185.22	\$216.62
66	\$121.31	\$151.02	\$167.73	\$180.74	\$198.05	\$211.69	\$247.57
67	\$136.48	\$169.90	\$188.57	\$203.31	\$222.81	\$238.14	\$278.52
68	\$151.63	\$188.78	\$209.40	\$225.91	\$247.57	\$264.60	\$309.46
69	\$166.78	\$207.64	\$230.22	\$248.49	\$272.31	\$291.05	\$340.40
70	\$181.97	\$226.52	\$251.03	\$271.08	\$297.07	\$317.50	\$371.35
71	\$211.80	\$263.69	\$292.09	\$315.56	\$345.81	\$369.58	\$432.26
72	\$241.65	\$300.82	\$333.14	\$360.02	\$394.53	\$421.65	\$493.17
73	\$271.49	\$337.98	\$374.22	\$404.46	\$443.27	\$473.73	\$554.06
74	\$301.34	\$375.14	\$415.27	\$448.93	\$491.98	\$525.79	\$614.97
75	\$331.20	\$412.30	\$456.35	\$493.40	\$540.71	\$577.89	\$675.88
76	\$381.00	\$474.32	\$524.72	\$567.63	\$622.06	\$664.83	\$777.58
77	\$430.85	\$536.36	\$593.08	\$641.88	\$703.42	\$751.78	\$879.27
78	\$480.68	\$598.39	\$661.45	\$716.12	\$784.79	\$838.74	\$980.97
79	\$530.52	\$660.42	\$729.82	\$790.36	\$866.14	\$925.67	\$1,082.68
80	\$580.33	\$722.46	\$798.18	\$864.59	\$947.49	\$1,012.64	\$1,184.37
81	\$649.98	\$809.17	\$893.98	\$968.33	\$1,061.19	\$1,134.16	\$1,326.49
82	\$719.63	\$895.86	\$989.76	\$1,072.09	\$1,174.89	\$1,255.67	\$1,468.61
83	\$789.26	\$982.55	\$1,085.55	\$1,175.84	\$1,288.60	\$1,377.18	\$1,610.75
84	\$858.90	\$1,069.25	\$1,181.32	\$1,279.59	\$1,402.30	\$1,498.69	\$1,752.87
85	\$928.55	\$1,155.94	\$1,277.11	\$1,383.35	\$1,515.99	\$1,620.23	\$1,894.99
86	\$1,058.54	\$1,317.78	\$1,455.89	\$1,577.00	\$1,728.22	\$1,847.04	\$2,160.29
87	\$1,188.54	\$1,479.61	\$1,634.68	\$1,770.67	\$1,940.46	\$2,073.88	\$2,425.58
88	\$1,318.54	\$1,641.43	\$1,813.48	\$1,964.35	\$2,152.72	\$2,300.70	\$2,690.88
89	\$1,448.53	\$1,803.27	\$1,992.29	\$2,158.01	\$2,364.96	\$2,527.53	\$2,956.18
90	\$1,578.53	\$1,965.09	\$2,171.08	\$2,351.67	\$2,577.19	\$2,754.37	\$3,221.48
91	\$1,708.52	\$2,126.93	\$2,349.87	\$2,545.35	\$2,789.43	\$2,981.19	\$3,486.78
92	\$1,838.52	\$2,288.77	\$2,528.66	\$2,739.01	\$3,001.67	\$3,208.02	\$3,752.07
93	\$1,968.51	\$2,450.61	\$2,707.46	\$2,932.69	\$3,213.91	\$3,434.86	\$4,017.37
94	\$2,098.51	\$2,612.44	\$2,886.27	\$3,126.36	\$3,426.14	\$3,661.68	\$4,282.67
95	\$2,228.50	\$2,774.26	\$3,065.06	\$3,320.01	\$3,638.38	\$3,888.52	\$4,547.98
96	\$2,395.64	\$2,982.33	\$3,294.93	\$3,569.01	\$3,911.24	\$4,180.16	\$4,889.07
97	\$2,562.79	\$3,190.40	\$3,524.82	\$3,818.02	\$4,184.14	\$4,471.80	\$5,230.16
98	\$2,729.92	\$3,398.47	\$3,754.70	\$4,067.01	\$4,457.02	\$4,763.43	\$5,571.25
99	\$2,897.06	\$3,606.54	\$3,984.57	\$4,316.02	\$4,729.89	\$5,055.08	\$5,912.36

Policy Form Series: LTC-VAL
Value
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$47.47	\$59.11	\$65.44	\$70.72	\$77.51	\$82.84	\$96.88
31	\$48.07	\$59.84	\$66.26	\$71.59	\$78.45	\$83.87	\$98.07
32	\$48.65	\$60.54	\$67.07	\$72.46	\$79.43	\$84.88	\$99.27
33	\$49.23	\$61.29	\$67.86	\$73.36	\$80.38	\$85.89	\$100.47
34	\$49.82	\$62.00	\$68.69	\$74.23	\$81.32	\$86.94	\$101.66
35	\$50.39	\$62.76	\$69.49	\$75.10	\$82.30	\$87.94	\$102.86
36	\$51.00	\$63.48	\$70.31	\$75.97	\$83.24	\$88.97	\$104.07
37	\$51.57	\$64.22	\$71.12	\$76.83	\$84.21	\$90.00	\$105.26
38	\$52.17	\$64.94	\$71.91	\$77.71	\$85.16	\$91.02	\$106.44
39	\$52.74	\$65.66	\$72.72	\$78.59	\$86.13	\$92.04	\$107.66
40	\$53.34	\$66.40	\$73.54	\$79.48	\$87.08	\$93.08	\$108.84
41	\$54.75	\$68.16	\$75.49	\$81.57	\$89.40	\$95.55	\$111.75
42	\$56.20	\$69.95	\$77.45	\$83.71	\$91.74	\$98.02	\$114.66
43	\$57.60	\$71.72	\$79.41	\$85.83	\$94.06	\$100.52	\$117.57
44	\$59.03	\$73.49	\$81.37	\$87.94	\$96.38	\$103.02	\$120.47
45	\$60.45	\$75.25	\$83.33	\$90.07	\$98.70	\$105.48	\$123.37
46	\$62.37	\$77.66	\$85.99	\$92.94	\$101.83	\$108.82	\$127.29
47	\$64.29	\$80.05	\$88.63	\$95.78	\$104.96	\$112.18	\$131.20
48	\$66.20	\$82.43	\$91.31	\$98.64	\$108.08	\$115.51	\$135.11
49	\$68.13	\$84.81	\$93.96	\$101.50	\$111.23	\$118.88	\$139.04
50	\$70.04	\$87.20	\$96.62	\$104.35	\$114.36	\$122.22	\$142.95
51	\$73.37	\$91.35	\$101.16	\$109.34	\$119.81	\$128.05	\$149.77
52	\$76.71	\$95.51	\$105.71	\$114.29	\$125.26	\$133.89	\$156.58
53	\$80.05	\$99.66	\$110.26	\$119.29	\$130.71	\$139.70	\$163.40
54	\$83.42	\$103.84	\$114.85	\$124.25	\$136.17	\$145.54	\$170.23
55	\$86.76	\$107.99	\$119.40	\$129.24	\$141.62	\$151.36	\$177.04
56	\$92.43	\$115.07	\$127.19	\$137.72	\$150.92	\$161.32	\$188.65
57	\$98.14	\$122.19	\$135.00	\$146.22	\$160.22	\$171.22	\$200.27
58	\$103.82	\$129.26	\$142.78	\$154.68	\$169.52	\$181.18	\$211.90
59	\$109.51	\$136.34	\$150.59	\$163.16	\$178.83	\$191.11	\$223.51
60	\$115.23	\$143.41	\$158.38	\$171.63	\$188.10	\$201.04	\$235.13
61	\$126.14	\$157.04	\$173.52	\$187.93	\$205.97	\$220.13	\$257.46
62	\$137.10	\$170.67	\$188.66	\$204.23	\$223.82	\$239.21	\$279.78
63	\$148.04	\$184.27	\$203.79	\$220.52	\$241.70	\$258.30	\$302.09
64	\$158.95	\$197.90	\$218.93	\$236.82	\$259.52	\$277.37	\$324.41
65	\$169.90	\$211.51	\$234.05	\$253.11	\$277.38	\$296.45	\$346.73
66	\$189.74	\$236.20	\$261.23	\$282.67	\$309.77	\$331.07	\$387.21
67	\$209.59	\$260.91	\$288.43	\$312.20	\$342.15	\$365.68	\$427.69
68	\$229.41	\$285.60	\$315.61	\$341.79	\$374.54	\$400.29	\$468.20
69	\$249.24	\$310.29	\$342.80	\$371.34	\$406.93	\$434.91	\$508.67
70	\$269.09	\$334.97	\$369.97	\$400.88	\$439.32	\$469.53	\$549.13
71	\$306.62	\$381.73	\$421.57	\$456.83	\$500.62	\$535.02	\$625.76
72	\$344.18	\$428.45	\$473.19	\$512.76	\$561.92	\$600.54	\$702.39
73	\$381.71	\$475.20	\$524.81	\$568.67	\$623.22	\$666.06	\$779.02
74	\$419.27	\$521.94	\$576.41	\$624.61	\$684.52	\$731.57	\$855.65
75	\$456.83	\$568.69	\$628.05	\$680.57	\$745.81	\$797.08	\$932.27
76	\$514.49	\$640.49	\$707.13	\$766.49	\$839.99	\$897.75	\$1,049.99
77	\$572.17	\$712.28	\$786.24	\$852.43	\$934.16	\$998.39	\$1,167.71
78	\$629.85	\$784.10	\$865.33	\$938.36	\$1,028.33	\$1,099.03	\$1,285.42
79	\$687.54	\$855.90	\$944.43	\$1,024.31	\$1,122.51	\$1,199.67	\$1,403.15
80	\$745.22	\$927.73	\$1,023.54	\$1,110.23	\$1,216.69	\$1,300.34	\$1,520.88
81	\$834.65	\$1,039.04	\$1,146.37	\$1,243.46	\$1,362.69	\$1,456.39	\$1,703.37
82	\$924.08	\$1,150.37	\$1,269.20	\$1,376.68	\$1,508.70	\$1,612.40	\$1,885.86
83	\$1,013.51	\$1,261.69	\$1,392.02	\$1,509.90	\$1,654.69	\$1,768.47	\$2,068.37
84	\$1,102.92	\$1,373.04	\$1,514.84	\$1,643.13	\$1,800.70	\$1,924.48	\$2,250.87
85	\$1,192.36	\$1,484.36	\$1,637.65	\$1,776.36	\$1,946.68	\$2,080.55	\$2,433.38
86	\$1,359.29	\$1,692.18	\$1,866.93	\$2,025.06	\$2,219.22	\$2,371.81	\$2,774.06
87	\$1,526.22	\$1,899.97	\$2,096.20	\$2,273.74	\$2,491.77	\$2,663.09	\$3,114.71
88	\$1,693.14	\$2,107.77	\$2,325.48	\$2,522.44	\$2,764.32	\$2,954.36	\$3,455.38
89	\$1,860.07	\$2,315.60	\$2,554.75	\$2,771.13	\$3,036.86	\$3,245.64	\$3,796.08
90	\$2,027.00	\$2,523.40	\$2,784.03	\$3,019.82	\$3,309.39	\$3,536.91	\$4,136.73
91	\$2,193.93	\$2,731.22	\$3,013.30	\$3,268.50	\$3,581.93	\$3,828.18	\$4,477.41
92	\$2,360.85	\$2,939.02	\$3,242.55	\$3,517.19	\$3,854.46	\$4,119.47	\$4,818.08
93	\$2,527.80	\$3,146.85	\$3,471.83	\$3,765.89	\$4,127.01	\$4,410.73	\$5,158.76
94	\$2,694.71	\$3,354.66	\$3,701.12	\$4,014.57	\$4,399.55	\$4,702.00	\$5,499.41
95	\$2,861.65	\$3,562.46	\$3,930.38	\$4,263.27	\$4,672.08	\$4,993.27	\$5,840.10
96	\$3,076.27	\$3,829.64	\$4,225.16	\$4,583.01	\$5,022.49	\$5,367.78	\$6,278.11
97	\$3,290.90	\$4,096.83	\$4,519.95	\$4,902.75	\$5,372.88	\$5,742.28	\$6,716.10
98	\$3,505.51	\$4,364.02	\$4,814.72	\$5,222.50	\$5,723.30	\$6,116.76	\$7,154.11
99	\$3,720.16	\$4,631.20	\$5,109.50	\$5,542.24	\$6,073.70	\$6,491.27	\$7,592.11

Policy Form Series: LTC-VAL
Value
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$64.67	\$80.52	\$88.98	\$96.35	\$105.59	\$112.86	\$131.99
31	\$65.48	\$81.51	\$90.09	\$97.55	\$106.89	\$114.24	\$133.62
32	\$66.27	\$82.49	\$91.20	\$98.72	\$108.18	\$115.62	\$135.25
33	\$67.05	\$83.49	\$92.28	\$99.92	\$109.50	\$117.02	\$136.88
34	\$67.88	\$84.50	\$93.40	\$101.11	\$110.80	\$118.44	\$138.50
35	\$68.67	\$85.50	\$94.50	\$102.31	\$112.11	\$119.83	\$140.15
36	\$69.47	\$86.47	\$95.59	\$103.49	\$113.41	\$121.21	\$141.77
37	\$70.26	\$87.47	\$96.70	\$104.69	\$114.71	\$122.61	\$143.40
38	\$71.07	\$88.46	\$97.79	\$105.88	\$116.02	\$124.00	\$145.02
39	\$71.88	\$89.47	\$98.87	\$107.08	\$117.33	\$125.39	\$146.67
40	\$72.67	\$90.47	\$99.99	\$108.27	\$118.63	\$126.82	\$148.29
41	\$74.57	\$92.85	\$102.62	\$111.12	\$121.77	\$130.12	\$152.20
42	\$76.50	\$95.24	\$105.25	\$113.96	\$124.90	\$133.49	\$156.12
43	\$78.41	\$97.63	\$107.88	\$116.83	\$128.03	\$136.83	\$160.06
44	\$80.34	\$100.00	\$110.50	\$119.67	\$131.15	\$140.18	\$163.95
45	\$82.25	\$102.38	\$113.14	\$122.54	\$134.30	\$143.51	\$167.86
46	\$84.55	\$105.26	\$116.29	\$125.96	\$138.03	\$147.53	\$172.56
47	\$86.85	\$108.11	\$119.44	\$129.37	\$141.76	\$151.52	\$177.21
48	\$89.15	\$110.95	\$122.59	\$132.78	\$145.52	\$155.53	\$181.89
49	\$91.44	\$113.81	\$125.73	\$136.20	\$149.26	\$159.52	\$186.58
50	\$93.73	\$116.68	\$128.90	\$139.60	\$153.01	\$163.54	\$191.25
51	\$97.48	\$121.37	\$134.04	\$145.25	\$159.17	\$170.11	\$198.94
52	\$101.26	\$126.07	\$139.21	\$150.85	\$165.33	\$176.69	\$206.68
53	\$105.05	\$130.76	\$144.38	\$156.50	\$171.48	\$183.29	\$214.37
54	\$108.83	\$135.47	\$149.55	\$162.11	\$177.66	\$189.87	\$222.07
55	\$112.59	\$140.16	\$154.71	\$167.73	\$183.82	\$196.47	\$229.79
56	\$118.64	\$147.70	\$163.02	\$176.76	\$193.72	\$207.03	\$242.12
57	\$124.70	\$155.24	\$171.35	\$185.78	\$203.60	\$217.59	\$254.49
58	\$130.74	\$162.77	\$179.66	\$194.80	\$213.47	\$228.15	\$266.85
59	\$136.79	\$170.31	\$187.99	\$203.80	\$223.37	\$238.70	\$279.19
60	\$142.87	\$177.84	\$196.30	\$212.82	\$233.24	\$249.27	\$291.54
61	\$154.00	\$191.72	\$211.69	\$229.43	\$251.44	\$268.71	\$314.29
62	\$165.15	\$205.59	\$227.07	\$246.04	\$269.62	\$288.18	\$337.04
63	\$176.31	\$219.48	\$242.45	\$262.63	\$287.83	\$307.62	\$359.80
64	\$187.45	\$233.35	\$257.81	\$279.26	\$306.02	\$327.08	\$382.53
65	\$198.59	\$247.22	\$273.18	\$295.87	\$324.23	\$346.51	\$405.27
66	\$218.61	\$272.17	\$300.64	\$325.72	\$356.93	\$381.48	\$446.16
67	\$238.67	\$297.09	\$328.12	\$355.54	\$389.64	\$416.43	\$487.05
68	\$258.69	\$322.05	\$355.58	\$385.40	\$422.33	\$451.37	\$527.93
69	\$278.71	\$346.96	\$383.02	\$415.24	\$455.04	\$486.32	\$568.80
70	\$298.76	\$371.91	\$410.50	\$445.07	\$487.74	\$521.27	\$609.69
71	\$336.38	\$418.75	\$462.18	\$501.13	\$549.17	\$586.92	\$686.47
72	\$373.99	\$465.58	\$513.88	\$557.19	\$610.60	\$652.57	\$763.24
73	\$411.60	\$512.41	\$565.61	\$613.21	\$672.04	\$718.24	\$840.02
74	\$449.23	\$559.26	\$617.29	\$669.26	\$733.44	\$783.87	\$916.80
75	\$486.86	\$606.09	\$669.00	\$725.31	\$794.85	\$849.49	\$993.57
76	\$544.15	\$677.43	\$747.59	\$810.67	\$888.43	\$949.50	\$1,110.52
77	\$601.47	\$748.76	\$826.16	\$896.07	\$981.97	\$1,049.48	\$1,227.49
78	\$658.76	\$820.11	\$904.75	\$981.45	\$1,075.56	\$1,149.49	\$1,344.43
79	\$716.09	\$891.43	\$983.32	\$1,066.81	\$1,169.11	\$1,249.48	\$1,461.39
80	\$773.39	\$962.79	\$1,061.90	\$1,152.18	\$1,262.67	\$1,349.50	\$1,578.36
81	\$866.19	\$1,078.34	\$1,189.35	\$1,290.44	\$1,414.18	\$1,511.42	\$1,767.75
82	\$959.00	\$1,193.85	\$1,316.77	\$1,428.71	\$1,565.72	\$1,673.36	\$1,957.15
83	\$1,051.81	\$1,309.37	\$1,444.21	\$1,566.97	\$1,717.24	\$1,835.30	\$2,146.54
84	\$1,144.60	\$1,424.92	\$1,571.63	\$1,705.23	\$1,868.78	\$1,997.23	\$2,335.94
85	\$1,237.42	\$1,540.45	\$1,699.06	\$1,843.51	\$2,020.28	\$2,159.18	\$2,525.35
86	\$1,410.67	\$1,756.14	\$1,936.92	\$2,101.59	\$2,303.10	\$2,461.45	\$2,878.91
87	\$1,583.90	\$1,971.80	\$2,174.77	\$2,359.68	\$2,585.95	\$2,763.72	\$3,232.44
88	\$1,757.15	\$2,187.46	\$2,412.66	\$2,617.76	\$2,868.79	\$3,066.02	\$3,585.98
89	\$1,930.38	\$2,403.12	\$2,650.53	\$2,875.87	\$3,151.64	\$3,368.30	\$3,939.54
90	\$2,103.63	\$2,618.78	\$2,888.42	\$3,133.96	\$3,434.48	\$3,670.60	\$4,293.08
91	\$2,276.86	\$2,834.45	\$3,126.27	\$3,392.06	\$3,717.32	\$3,972.86	\$4,646.64
92	\$2,450.07	\$3,050.11	\$3,364.12	\$3,650.15	\$4,000.15	\$4,275.17	\$5,000.19
93	\$2,623.33	\$3,265.78	\$3,601.99	\$3,908.25	\$4,283.00	\$4,577.44	\$5,353.73
94	\$2,796.55	\$3,481.46	\$3,839.88	\$4,166.32	\$4,565.83	\$4,879.73	\$5,707.28
95	\$2,969.80	\$3,697.11	\$4,077.75	\$4,424.40	\$4,848.68	\$5,182.00	\$6,060.83
96	\$3,192.54	\$3,974.40	\$4,383.55	\$4,756.22	\$5,212.31	\$5,570.67	\$6,515.38
97	\$3,415.29	\$4,251.67	\$4,689.41	\$5,088.06	\$5,575.98	\$5,959.31	\$6,969.95
98	\$3,638.01	\$4,528.96	\$4,995.24	\$5,419.90	\$5,939.61	\$6,347.96	\$7,424.53
99	\$3,860.75	\$4,806.25	\$5,301.04	\$5,751.72	\$6,303.25	\$6,736.63	\$7,879.08

Policy Form Series: LTC-VAL
Value
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
3% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$51.34	\$63.91	\$70.75	\$76.49	\$83.83	\$89.59	\$104.77
31	\$51.99	\$64.70	\$71.63	\$77.44	\$84.85	\$90.69	\$106.06
32	\$52.62	\$65.49	\$72.51	\$78.38	\$85.89	\$91.78	\$107.35
33	\$53.24	\$66.28	\$73.39	\$79.31	\$86.92	\$92.91	\$108.66
34	\$53.89	\$67.06	\$74.26	\$80.27	\$87.95	\$94.01	\$109.93
35	\$54.51	\$67.88	\$75.13	\$81.22	\$89.00	\$95.13	\$111.25
36	\$55.16	\$68.65	\$76.00	\$82.15	\$90.03	\$96.23	\$112.54
37	\$55.77	\$69.43	\$76.88	\$83.11	\$91.07	\$97.33	\$113.84
38	\$56.42	\$70.23	\$77.74	\$84.06	\$92.10	\$98.43	\$115.12
39	\$57.06	\$71.00	\$78.62	\$85.01	\$93.16	\$99.54	\$116.43
40	\$57.69	\$71.83	\$79.49	\$85.94	\$94.17	\$100.65	\$117.72
41	\$59.19	\$73.70	\$81.59	\$88.18	\$96.65	\$103.28	\$120.81
42	\$60.70	\$75.59	\$83.66	\$90.44	\$99.12	\$105.92	\$123.88
43	\$62.20	\$77.47	\$85.74	\$92.70	\$101.60	\$108.58	\$126.99
44	\$63.74	\$79.35	\$87.82	\$94.96	\$104.06	\$111.22	\$130.08
45	\$65.25	\$81.22	\$89.90	\$97.21	\$106.54	\$113.86	\$133.15
46	\$67.15	\$83.62	\$92.50	\$100.05	\$109.62	\$117.18	\$137.04
47	\$69.06	\$85.97	\$95.09	\$102.88	\$112.73	\$120.49	\$140.94
48	\$70.96	\$88.34	\$97.70	\$105.72	\$115.84	\$123.81	\$144.81
49	\$72.87	\$90.71	\$100.28	\$108.55	\$118.94	\$127.13	\$148.70
50	\$74.77	\$93.08	\$102.91	\$111.39	\$122.06	\$130.47	\$152.58
51	\$77.99	\$97.07	\$107.31	\$116.18	\$127.32	\$136.07	\$159.14
52	\$81.21	\$101.09	\$111.75	\$120.98	\$132.57	\$141.69	\$165.74
53	\$84.42	\$105.10	\$116.17	\$125.76	\$137.82	\$147.30	\$172.30
54	\$87.64	\$109.11	\$120.63	\$130.57	\$143.09	\$152.93	\$178.87
55	\$90.87	\$113.11	\$125.06	\$135.37	\$148.35	\$158.55	\$185.46
56	\$96.24	\$119.80	\$132.40	\$143.37	\$157.11	\$167.91	\$196.39
57	\$101.60	\$126.50	\$139.74	\$151.35	\$165.88	\$177.27	\$207.35
58	\$106.95	\$133.16	\$147.05	\$159.34	\$174.62	\$186.63	\$218.30
59	\$112.32	\$139.83	\$154.41	\$167.32	\$183.39	\$195.99	\$229.23
60	\$117.70	\$146.49	\$161.74	\$175.33	\$192.15	\$205.33	\$240.17
61	\$127.98	\$159.33	\$176.02	\$190.69	\$208.97	\$223.33	\$261.22
62	\$138.30	\$172.17	\$190.31	\$206.03	\$225.79	\$241.33	\$282.25
63	\$148.61	\$185.00	\$204.58	\$221.39	\$242.64	\$259.31	\$303.28
64	\$158.92	\$197.83	\$218.87	\$236.76	\$259.44	\$277.29	\$324.31
65	\$169.23	\$210.68	\$233.15	\$252.10	\$276.28	\$295.28	\$345.36
66	\$188.08	\$234.13	\$258.98	\$280.19	\$307.05	\$328.18	\$383.81
67	\$206.93	\$257.61	\$284.82	\$308.27	\$337.82	\$361.06	\$422.28
68	\$225.76	\$281.07	\$310.66	\$336.35	\$368.61	\$393.95	\$460.76
69	\$244.60	\$304.53	\$336.49	\$364.43	\$399.37	\$426.84	\$499.21
70	\$263.47	\$327.99	\$362.34	\$392.50	\$430.15	\$459.72	\$537.68
71	\$299.49	\$372.84	\$411.82	\$446.18	\$488.96	\$522.57	\$611.18
72	\$335.50	\$417.66	\$461.33	\$499.83	\$547.76	\$585.40	\$684.70
73	\$371.52	\$462.50	\$510.83	\$553.49	\$606.58	\$648.26	\$758.20
74	\$407.53	\$507.34	\$560.35	\$607.14	\$665.37	\$711.09	\$831.71
75	\$443.57	\$552.19	\$609.85	\$660.80	\$724.16	\$773.95	\$905.20
76	\$499.39	\$621.69	\$686.40	\$743.99	\$815.34	\$871.38	\$1,019.15
77	\$555.24	\$691.20	\$762.96	\$827.18	\$906.50	\$968.81	\$1,133.13
78	\$611.08	\$760.70	\$839.52	\$910.37	\$997.66	\$1,066.26	\$1,247.07
79	\$666.92	\$830.22	\$916.09	\$993.56	\$1,088.83	\$1,163.68	\$1,361.03
80	\$722.75	\$899.75	\$992.66	\$1,076.74	\$1,180.00	\$1,261.13	\$1,475.01
81	\$809.48	\$1,007.71	\$1,111.78	\$1,205.95	\$1,321.59	\$1,412.46	\$1,652.00
82	\$896.21	\$1,115.69	\$1,230.90	\$1,335.18	\$1,463.21	\$1,563.79	\$1,828.99
83	\$982.94	\$1,223.66	\$1,350.01	\$1,464.38	\$1,604.81	\$1,715.13	\$2,005.99
84	\$1,069.66	\$1,331.62	\$1,469.13	\$1,593.57	\$1,746.41	\$1,866.45	\$2,182.99
85	\$1,156.40	\$1,439.60	\$1,588.24	\$1,722.80	\$1,887.97	\$2,017.79	\$2,359.98
86	\$1,318.31	\$1,641.14	\$1,810.62	\$1,963.97	\$2,152.31	\$2,300.28	\$2,690.40
87	\$1,480.19	\$1,842.68	\$2,032.95	\$2,205.17	\$2,416.62	\$2,582.77	\$3,020.80
88	\$1,642.09	\$2,044.22	\$2,255.31	\$2,446.38	\$2,680.96	\$2,865.27	\$3,351.18
89	\$1,803.98	\$2,245.76	\$2,477.68	\$2,687.56	\$2,945.28	\$3,147.76	\$3,681.61
90	\$1,965.88	\$2,447.31	\$2,700.03	\$2,928.73	\$3,209.60	\$3,430.25	\$4,011.99
91	\$2,127.77	\$2,648.85	\$2,922.37	\$3,169.94	\$3,473.90	\$3,712.73	\$4,342.37
92	\$2,289.67	\$2,850.38	\$3,144.73	\$3,411.13	\$3,738.23	\$3,995.22	\$4,672.78
93	\$2,451.56	\$3,051.96	\$3,367.08	\$3,652.33	\$4,002.55	\$4,277.71	\$5,003.18
94	\$2,613.46	\$3,253.49	\$3,589.45	\$3,893.53	\$4,266.87	\$4,560.21	\$5,333.58
95	\$2,775.35	\$3,455.03	\$3,811.82	\$4,134.69	\$4,531.19	\$4,842.70	\$5,663.97
96	\$2,983.51	\$3,714.14	\$4,097.66	\$4,444.79	\$4,871.01	\$5,205.91	\$6,088.78
97	\$3,191.65	\$3,973.27	\$4,383.57	\$4,754.90	\$5,210.87	\$5,569.11	\$6,513.58
98	\$3,399.79	\$4,232.41	\$4,669.46	\$5,065.00	\$5,550.70	\$5,932.31	\$6,938.36
99	\$3,607.95	\$4,491.53	\$4,955.32	\$5,375.11	\$5,890.54	\$6,295.52	\$7,363.16

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 58% increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$43.28	\$53.86	\$59.89	\$64.46	\$70.64	\$75.51	\$88.33
31	\$43.82	\$54.54	\$60.63	\$65.26	\$71.51	\$76.44	\$89.40
32	\$44.34	\$55.21	\$61.35	\$66.06	\$72.40	\$77.37	\$90.50
33	\$44.87	\$55.86	\$62.11	\$66.85	\$73.28	\$78.30	\$91.57
34	\$45.40	\$56.53	\$62.85	\$67.65	\$74.15	\$79.24	\$92.68
35	\$45.94	\$57.21	\$63.58	\$68.45	\$75.00	\$80.17	\$93.77
36	\$46.48	\$57.86	\$64.32	\$69.24	\$75.87	\$81.10	\$94.87
37	\$47.02	\$58.52	\$65.06	\$70.04	\$76.76	\$82.03	\$95.95
38	\$47.54	\$59.18	\$65.79	\$70.85	\$77.64	\$82.96	\$97.04
39	\$48.08	\$59.87	\$66.54	\$71.64	\$78.51	\$83.90	\$98.12
40	\$48.63	\$60.51	\$67.29	\$72.44	\$79.38	\$84.85	\$99.22
41	\$49.57	\$61.73	\$68.62	\$73.87	\$80.96	\$86.50	\$101.19
42	\$50.54	\$62.92	\$69.93	\$75.31	\$82.52	\$88.19	\$103.16
43	\$51.51	\$64.11	\$71.25	\$76.74	\$84.10	\$89.89	\$105.11
44	\$52.47	\$65.33	\$72.58	\$78.17	\$85.67	\$91.56	\$107.09
45	\$53.43	\$66.52	\$73.89	\$79.62	\$87.23	\$93.23	\$109.06
46	\$54.85	\$68.27	\$75.83	\$81.71	\$89.53	\$95.70	\$111.91
47	\$56.25	\$70.02	\$77.75	\$83.80	\$91.83	\$98.13	\$114.78
48	\$57.67	\$71.78	\$79.70	\$85.89	\$94.13	\$100.60	\$117.67
49	\$59.06	\$73.53	\$81.61	\$87.99	\$96.42	\$103.07	\$120.54
50	\$60.48	\$75.29	\$83.55	\$90.09	\$98.74	\$105.53	\$123.40
51	\$63.09	\$78.54	\$87.15	\$94.00	\$102.98	\$110.08	\$128.74
52	\$65.70	\$81.78	\$90.79	\$97.88	\$107.26	\$114.61	\$134.07
53	\$68.32	\$85.03	\$94.41	\$101.75	\$111.53	\$119.19	\$139.40
54	\$70.92	\$88.27	\$98.06	\$105.65	\$115.78	\$123.74	\$144.72
55	\$74.31	\$92.54	\$102.78	\$110.73	\$121.33	\$129.68	\$151.67
56	\$79.41	\$98.86	\$109.73	\$118.31	\$129.66	\$138.55	\$162.08
57	\$84.52	\$105.22	\$116.67	\$125.90	\$137.96	\$147.44	\$172.46
58	\$89.60	\$111.55	\$123.62	\$133.47	\$146.27	\$156.33	\$182.83
59	\$94.69	\$117.89	\$130.58	\$141.06	\$154.60	\$165.22	\$193.24
60	\$99.78	\$124.22	\$137.54	\$148.64	\$162.91	\$174.11	\$203.63
61	\$111.03	\$138.22	\$153.15	\$165.41	\$181.29	\$193.75	\$226.60
62	\$122.30	\$152.23	\$168.78	\$182.16	\$199.65	\$213.37	\$249.54
63	\$133.52	\$166.23	\$184.41	\$198.92	\$218.03	\$233.00	\$272.52
64	\$144.79	\$180.26	\$200.04	\$215.69	\$236.39	\$252.63	\$295.49
65	\$159.34	\$198.38	\$220.27	\$237.41	\$260.18	\$278.07	\$325.22
66	\$181.92	\$226.48	\$251.25	\$271.05	\$297.04	\$317.45	\$371.30
67	\$204.51	\$254.60	\$282.22	\$304.67	\$333.91	\$356.86	\$417.38
68	\$227.11	\$282.73	\$313.19	\$338.33	\$370.76	\$396.26	\$463.47
69	\$249.68	\$310.82	\$344.19	\$371.96	\$407.64	\$435.65	\$509.53
70	\$272.26	\$338.93	\$375.16	\$405.60	\$444.49	\$475.05	\$555.61
71	\$316.68	\$394.25	\$436.27	\$471.81	\$517.02	\$552.59	\$646.30
72	\$361.12	\$449.55	\$497.37	\$537.99	\$589.58	\$630.12	\$736.97
73	\$405.54	\$504.85	\$558.47	\$604.19	\$662.12	\$707.65	\$827.65
74	\$449.98	\$560.19	\$619.57	\$670.38	\$734.67	\$785.16	\$918.33
75	\$499.56	\$621.91	\$687.76	\$744.24	\$815.61	\$871.68	\$1,019.53
76	\$574.35	\$715.00	\$790.27	\$855.65	\$937.70	\$1,002.17	\$1,172.12
77	\$649.14	\$808.09	\$892.78	\$967.07	\$1,059.80	\$1,132.67	\$1,324.75
78	\$723.93	\$901.20	\$995.28	\$1,078.47	\$1,181.88	\$1,263.15	\$1,477.35
79	\$798.69	\$994.30	\$1,097.79	\$1,189.88	\$1,303.99	\$1,393.63	\$1,629.97
80	\$873.47	\$1,087.37	\$1,200.28	\$1,301.29	\$1,426.06	\$1,524.12	\$1,782.59
81	\$978.29	\$1,217.86	\$1,344.32	\$1,457.43	\$1,597.20	\$1,707.00	\$1,996.50
82	\$1,083.10	\$1,348.35	\$1,488.34	\$1,613.60	\$1,768.34	\$1,889.89	\$2,210.39
83	\$1,187.93	\$1,478.82	\$1,632.38	\$1,769.74	\$1,939.43	\$2,072.77	\$2,424.32
84	\$1,292.74	\$1,609.32	\$1,776.42	\$1,925.91	\$2,110.56	\$2,255.69	\$2,638.22
85	\$1,397.56	\$1,739.80	\$1,920.45	\$2,082.05	\$2,281.71	\$2,438.59	\$2,852.14
86	\$1,593.21	\$1,983.36	\$2,189.31	\$2,373.55	\$2,601.16	\$2,779.98	\$3,251.45
87	\$1,788.84	\$2,226.96	\$2,458.16	\$2,665.04	\$2,920.58	\$3,121.37	\$3,650.75
88	\$1,984.52	\$2,470.52	\$2,727.03	\$2,956.52	\$3,240.03	\$3,462.76	\$4,050.05
89	\$2,180.17	\$2,714.08	\$2,995.90	\$3,248.03	\$3,559.45	\$3,804.19	\$4,449.32
90	\$2,375.83	\$2,957.66	\$3,264.77	\$3,539.48	\$3,878.90	\$4,145.57	\$4,848.63
91	\$2,571.48	\$3,201.23	\$3,533.64	\$3,830.98	\$4,198.35	\$4,486.98	\$5,247.92
92	\$2,767.14	\$3,444.82	\$3,802.49	\$4,122.47	\$4,517.79	\$4,828.38	\$5,647.23
93	\$2,962.80	\$3,688.36	\$4,071.37	\$4,413.97	\$4,837.22	\$5,169.77	\$6,046.54
94	\$3,158.45	\$3,931.96	\$4,340.21	\$4,705.44	\$5,156.65	\$5,511.18	\$6,445.84
95	\$3,354.12	\$4,175.53	\$4,609.08	\$4,996.96	\$5,476.10	\$5,852.57	\$6,845.13
96	\$3,605.67	\$4,488.70	\$4,954.75	\$5,371.70	\$5,886.81	\$6,291.53	\$7,358.52
97	\$3,857.22	\$4,801.85	\$5,300.44	\$5,746.47	\$6,297.50	\$6,730.47	\$7,871.88
98	\$4,108.78	\$5,115.03	\$5,646.14	\$6,121.27	\$6,708.22	\$7,169.41	\$8,385.27
99	\$4,360.36	\$5,428.19	\$5,991.80	\$6,496.01	\$7,118.92	\$7,608.35	\$8,898.66

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 58% increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$70.52	\$87.77	\$97.11	\$105.06	\$115.10	\$123.02	\$143.88
31	\$71.37	\$88.86	\$98.33	\$106.34	\$116.50	\$124.54	\$145.67
32	\$72.26	\$89.93	\$99.51	\$107.64	\$117.96	\$126.06	\$147.45
33	\$73.12	\$91.03	\$100.70	\$108.93	\$119.36	\$127.58	\$149.22
34	\$73.99	\$92.10	\$101.94	\$110.20	\$120.81	\$129.12	\$151.00
35	\$74.86	\$93.20	\$103.12	\$111.53	\$122.23	\$130.62	\$152.77
36	\$75.74	\$94.28	\$104.34	\$112.84	\$123.64	\$132.15	\$154.56
37	\$76.60	\$95.36	\$105.51	\$114.11	\$125.07	\$133.67	\$156.34
38	\$77.46	\$96.42	\$106.71	\$115.43	\$126.50	\$135.18	\$158.12
39	\$78.35	\$97.51	\$107.92	\$116.74	\$127.90	\$136.70	\$159.88
40	\$79.22	\$98.64	\$109.12	\$118.02	\$129.33	\$138.24	\$161.66
41	\$81.33	\$101.27	\$112.02	\$121.18	\$132.78	\$141.91	\$165.98
42	\$83.45	\$103.89	\$114.90	\$124.31	\$136.22	\$145.58	\$170.30
43	\$85.55	\$106.52	\$117.79	\$127.45	\$139.69	\$149.28	\$174.60
44	\$87.67	\$109.15	\$120.70	\$130.61	\$143.14	\$152.97	\$178.91
45	\$89.78	\$111.77	\$123.54	\$133.75	\$146.57	\$156.67	\$183.22
46	\$92.65	\$115.32	\$127.54	\$138.04	\$151.26	\$161.68	\$189.07
47	\$95.49	\$118.91	\$131.51	\$142.27	\$155.93	\$166.64	\$194.92
48	\$98.39	\$122.46	\$135.46	\$146.56	\$160.62	\$171.65	\$200.77
49	\$101.25	\$126.02	\$139.42	\$150.82	\$165.30	\$176.68	\$206.63
50	\$104.13	\$129.63	\$143.39	\$155.13	\$169.98	\$181.67	\$212.47
51	\$109.09	\$135.82	\$150.19	\$162.52	\$178.09	\$190.36	\$222.64
52	\$114.07	\$142.01	\$157.00	\$169.94	\$186.23	\$199.03	\$232.80
53	\$119.06	\$148.20	\$163.83	\$177.36	\$194.37	\$207.74	\$242.98
54	\$124.04	\$154.41	\$170.65	\$184.78	\$202.51	\$216.41	\$253.13
55	\$130.39	\$162.33	\$179.36	\$194.26	\$212.89	\$227.53	\$266.12
56	\$138.94	\$172.95	\$191.09	\$206.97	\$226.84	\$242.42	\$283.57
57	\$147.49	\$183.62	\$202.77	\$219.74	\$240.79	\$257.34	\$300.98
58	\$156.00	\$194.23	\$214.48	\$232.44	\$254.72	\$272.25	\$318.40
59	\$164.56	\$204.86	\$226.19	\$245.17	\$268.68	\$287.13	\$335.83
60	\$173.11	\$215.48	\$237.92	\$257.90	\$282.63	\$302.06	\$353.28
61	\$189.37	\$235.72	\$260.35	\$282.13	\$309.19	\$330.44	\$386.46
62	\$205.65	\$255.99	\$282.83	\$306.33	\$335.72	\$358.82	\$419.63
63	\$221.88	\$276.23	\$305.26	\$330.55	\$362.28	\$387.16	\$452.83
64	\$238.13	\$296.49	\$327.70	\$354.79	\$388.81	\$415.55	\$486.01
65	\$259.81	\$323.44	\$357.60	\$387.09	\$424.20	\$453.37	\$530.26
66	\$289.92	\$360.94	\$398.82	\$431.94	\$473.37	\$505.90	\$591.68
67	\$320.03	\$398.42	\$440.04	\$476.76	\$522.48	\$558.40	\$653.11
68	\$350.13	\$435.86	\$481.21	\$521.62	\$571.62	\$610.92	\$714.54
69	\$380.22	\$473.32	\$522.43	\$566.47	\$620.78	\$663.44	\$775.95
70	\$410.31	\$510.81	\$563.62	\$611.30	\$669.92	\$715.97	\$837.41
71	\$467.28	\$581.71	\$641.86	\$696.14	\$762.89	\$815.36	\$953.64
72	\$524.21	\$652.58	\$720.12	\$780.97	\$855.89	\$914.73	\$1,069.84
73	\$581.18	\$723.50	\$798.34	\$865.83	\$948.85	\$1,014.09	\$1,186.05
74	\$638.13	\$794.41	\$876.57	\$950.67	\$1,041.82	\$1,113.45	\$1,302.28
75	\$702.29	\$874.31	\$964.77	\$1,046.29	\$1,146.61	\$1,225.46	\$1,433.27
76	\$790.44	\$984.01	\$1,085.57	\$1,177.59	\$1,290.53	\$1,379.25	\$1,613.14
77	\$878.59	\$1,093.74	\$1,206.36	\$1,308.92	\$1,434.42	\$1,533.03	\$1,793.02
78	\$966.72	\$1,203.46	\$1,327.17	\$1,440.20	\$1,578.29	\$1,686.82	\$1,972.87
79	\$1,054.85	\$1,313.17	\$1,447.99	\$1,571.49	\$1,722.19	\$1,840.59	\$2,152.73
80	\$1,142.99	\$1,422.88	\$1,568.78	\$1,702.81	\$1,866.07	\$1,994.37	\$2,332.60
81	\$1,280.15	\$1,593.61	\$1,757.03	\$1,907.14	\$2,090.00	\$2,233.69	\$2,612.53
82	\$1,417.27	\$1,764.38	\$1,945.30	\$2,111.47	\$2,313.95	\$2,473.02	\$2,892.43
83	\$1,554.46	\$1,935.11	\$2,133.55	\$2,315.81	\$2,537.86	\$2,712.34	\$3,172.33
84	\$1,691.60	\$2,105.89	\$2,321.79	\$2,520.15	\$2,761.79	\$2,951.68	\$3,452.26
85	\$1,828.76	\$2,276.62	\$2,510.07	\$2,724.48	\$2,985.75	\$3,191.00	\$3,732.15
86	\$2,084.79	\$2,595.33	\$2,861.46	\$3,105.92	\$3,403.72	\$3,637.75	\$4,254.67
87	\$2,340.80	\$2,914.07	\$3,212.85	\$3,487.32	\$3,821.72	\$4,084.48	\$4,777.16
88	\$2,596.84	\$3,232.81	\$3,564.25	\$3,868.75	\$4,239.74	\$4,531.23	\$5,299.67
89	\$2,852.86	\$3,551.51	\$3,915.70	\$4,250.19	\$4,657.74	\$4,977.96	\$5,822.17
90	\$3,108.90	\$3,870.26	\$4,267.09	\$4,631.60	\$5,075.74	\$5,424.69	\$6,344.67
91	\$3,364.89	\$4,188.96	\$4,618.49	\$5,013.03	\$5,493.75	\$5,871.43	\$6,867.14
92	\$3,620.95	\$4,507.72	\$4,969.91	\$5,394.46	\$5,911.74	\$6,318.17	\$7,389.69
93	\$3,876.97	\$4,826.43	\$5,321.32	\$5,775.90	\$6,329.72	\$6,764.91	\$7,912.18
94	\$4,133.00	\$5,145.15	\$5,672.72	\$6,157.29	\$6,747.75	\$7,211.66	\$8,434.67
95	\$4,389.03	\$5,463.88	\$6,024.12	\$6,538.74	\$7,165.74	\$7,658.37	\$8,957.18
96	\$4,718.21	\$5,873.67	\$6,475.95	\$7,029.14	\$7,703.18	\$8,232.76	\$9,628.97
97	\$5,047.38	\$6,283.45	\$6,927.73	\$7,519.56	\$8,240.60	\$8,807.14	\$10,300.75
98	\$5,376.53	\$6,693.26	\$7,379.55	\$8,009.96	\$8,778.03	\$9,381.54	\$10,972.53
99	\$5,705.72	\$7,103.05	\$7,831.36	\$8,500.37	\$9,315.46	\$9,955.89	\$11,644.33

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 58% increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$95.94	\$119.43	\$131.89	\$142.92	\$156.64	\$167.40	\$195.78
31	\$97.13	\$120.91	\$133.53	\$144.70	\$158.57	\$169.48	\$198.21
32	\$98.31	\$122.39	\$135.14	\$146.45	\$160.51	\$171.54	\$200.63
33	\$99.47	\$123.84	\$136.80	\$148.22	\$162.46	\$173.61	\$203.04
34	\$100.66	\$125.33	\$138.40	\$149.97	\$164.36	\$175.67	\$205.47
35	\$101.87	\$126.81	\$140.05	\$151.76	\$166.30	\$177.73	\$207.89
36	\$103.06	\$128.28	\$141.70	\$153.52	\$168.23	\$179.81	\$210.30
37	\$104.23	\$129.75	\$143.29	\$155.28	\$170.18	\$181.87	\$212.73
38	\$105.41	\$131.22	\$144.95	\$157.05	\$172.12	\$183.94	\$215.16
39	\$106.60	\$132.71	\$146.55	\$158.84	\$174.06	\$186.01	\$217.55
40	\$107.80	\$134.20	\$148.20	\$160.59	\$175.98	\$188.10	\$219.97
41	\$110.64	\$137.75	\$152.08	\$164.83	\$180.64	\$193.05	\$225.80
42	\$113.49	\$141.29	\$155.96	\$169.09	\$185.28	\$198.01	\$231.63
43	\$116.34	\$144.83	\$159.84	\$173.32	\$189.94	\$202.98	\$237.41
44	\$119.19	\$148.37	\$163.75	\$177.56	\$194.60	\$207.97	\$243.23
45	\$122.02	\$151.90	\$167.62	\$181.80	\$199.24	\$212.94	\$249.04
46	\$125.48	\$156.22	\$172.33	\$186.93	\$204.84	\$218.93	\$256.05
47	\$128.90	\$160.46	\$177.03	\$192.03	\$210.45	\$224.91	\$263.05
48	\$132.34	\$164.75	\$181.73	\$197.15	\$216.05	\$230.90	\$270.06
49	\$135.77	\$169.01	\$186.43	\$202.27	\$221.65	\$236.91	\$277.07
50	\$139.20	\$173.27	\$191.12	\$207.38	\$227.25	\$242.88	\$284.09
51	\$144.80	\$180.24	\$198.81	\$215.72	\$236.39	\$252.67	\$295.51
52	\$150.40	\$187.24	\$206.53	\$224.06	\$245.54	\$262.42	\$306.94
53	\$155.99	\$194.21	\$214.21	\$232.40	\$254.70	\$272.20	\$318.37
54	\$161.60	\$201.20	\$221.92	\$240.74	\$263.86	\$282.00	\$329.81
55	\$169.00	\$210.41	\$232.10	\$251.78	\$275.93	\$294.87	\$344.91
56	\$178.13	\$221.74	\$244.58	\$265.36	\$290.80	\$310.79	\$363.50
57	\$187.23	\$233.10	\$257.04	\$278.94	\$305.68	\$326.70	\$382.09
58	\$196.34	\$244.43	\$269.53	\$292.50	\$320.56	\$342.61	\$400.68
59	\$205.46	\$255.77	\$282.03	\$306.08	\$335.45	\$358.49	\$419.29
60	\$214.57	\$267.09	\$294.52	\$319.65	\$350.33	\$374.40	\$437.91
61	\$231.13	\$287.73	\$317.35	\$344.34	\$377.37	\$403.31	\$471.69
62	\$247.71	\$308.36	\$340.19	\$369.01	\$404.42	\$432.22	\$505.50
63	\$264.25	\$328.99	\$363.04	\$393.71	\$431.47	\$461.13	\$539.32
64	\$280.85	\$349.62	\$385.87	\$418.38	\$458.50	\$490.03	\$573.13
65	\$303.73	\$378.10	\$417.40	\$452.50	\$495.87	\$529.98	\$619.87
66	\$334.09	\$415.92	\$459.05	\$497.73	\$545.46	\$582.97	\$681.84
67	\$364.47	\$453.74	\$500.70	\$542.98	\$595.06	\$635.96	\$743.82
68	\$394.84	\$491.55	\$542.32	\$588.23	\$644.65	\$688.97	\$805.82
69	\$425.22	\$529.35	\$583.96	\$633.48	\$694.23	\$741.96	\$867.79
70	\$455.59	\$567.17	\$625.62	\$678.74	\$743.82	\$794.97	\$929.77
71	\$512.68	\$638.23	\$704.00	\$763.78	\$837.01	\$894.58	\$1,046.28
72	\$569.77	\$709.27	\$782.41	\$848.83	\$930.22	\$994.16	\$1,162.76
73	\$626.85	\$780.35	\$860.80	\$933.87	\$1,023.41	\$1,093.79	\$1,279.29
74	\$683.94	\$851.43	\$939.19	\$1,018.90	\$1,116.64	\$1,193.37	\$1,395.78
75	\$748.73	\$932.11	\$1,028.22	\$1,115.46	\$1,222.42	\$1,306.46	\$1,528.04
76	\$836.23	\$1,041.01	\$1,148.11	\$1,245.83	\$1,365.28	\$1,459.16	\$1,706.62
77	\$923.75	\$1,149.97	\$1,268.04	\$1,376.20	\$1,508.16	\$1,611.83	\$1,885.19
78	\$1,011.26	\$1,258.90	\$1,387.95	\$1,506.56	\$1,651.02	\$1,764.53	\$2,063.77
79	\$1,098.75	\$1,367.84	\$1,507.87	\$1,636.91	\$1,793.89	\$1,917.21	\$2,242.34
80	\$1,186.28	\$1,476.78	\$1,627.79	\$1,767.30	\$1,936.73	\$2,069.90	\$2,420.93
81	\$1,328.63	\$1,653.97	\$1,823.14	\$1,979.34	\$2,169.15	\$2,318.25	\$2,711.46
82	\$1,470.96	\$1,831.19	\$2,018.46	\$2,191.43	\$2,401.56	\$2,566.65	\$3,001.95
83	\$1,613.31	\$2,008.41	\$2,213.82	\$2,403.50	\$2,633.97	\$2,815.05	\$3,292.46
84	\$1,755.65	\$2,185.63	\$2,409.16	\$2,615.58	\$2,866.36	\$3,063.45	\$3,582.97
85	\$1,898.01	\$2,362.83	\$2,604.47	\$2,827.65	\$3,098.80	\$3,311.84	\$3,873.48
86	\$2,163.73	\$2,693.59	\$2,969.12	\$3,223.51	\$3,532.62	\$3,775.48	\$4,415.77
87	\$2,429.44	\$3,024.42	\$3,333.72	\$3,619.38	\$3,966.44	\$4,239.14	\$4,958.05
88	\$2,695.15	\$3,355.21	\$3,698.35	\$4,015.24	\$4,400.27	\$4,702.78	\$5,500.34
89	\$2,960.89	\$3,686.00	\$4,062.99	\$4,411.11	\$4,834.11	\$5,166.44	\$6,042.63
90	\$3,226.60	\$4,016.80	\$4,427.62	\$4,806.97	\$5,267.94	\$5,630.09	\$6,584.91
91	\$3,492.32	\$4,347.60	\$4,792.24	\$5,202.84	\$5,701.76	\$6,093.76	\$7,127.19
92	\$3,758.06	\$4,678.41	\$5,156.87	\$5,598.72	\$6,135.60	\$6,557.40	\$7,669.49
93	\$4,023.77	\$5,009.17	\$5,521.49	\$5,994.59	\$6,569.43	\$7,021.08	\$8,211.77
94	\$4,289.49	\$5,339.97	\$5,886.13	\$6,390.47	\$7,003.25	\$7,484.73	\$8,754.08
95	\$4,555.22	\$5,670.78	\$6,250.75	\$6,786.34	\$7,437.07	\$7,948.39	\$9,296.35
96	\$4,896.85	\$6,096.10	\$6,719.57	\$7,295.30	\$7,994.88	\$8,544.51	\$9,993.58
97	\$5,238.49	\$6,521.38	\$7,188.36	\$7,804.28	\$8,552.61	\$9,140.63	\$10,690.81
98	\$5,580.12	\$6,946.71	\$7,657.16	\$8,313.29	\$9,110.43	\$9,736.77	\$11,388.01
99	\$5,921.80	\$7,372.00	\$8,125.97	\$8,822.23	\$9,668.20	\$10,332.89	\$12,085.25

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 58% increase
100 Day Elimination Period
100% Home Care
3% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$76.22	\$94.88	\$105.00	\$113.56	\$124.42	\$132.99	\$155.54
31	\$77.16	\$96.05	\$106.32	\$114.95	\$125.94	\$134.63	\$157.46
32	\$78.12	\$97.24	\$107.59	\$116.34	\$127.51	\$136.25	\$159.37
33	\$79.04	\$98.39	\$108.89	\$117.77	\$129.02	\$137.92	\$161.30
34	\$79.97	\$99.56	\$110.18	\$119.14	\$130.59	\$139.56	\$163.23
35	\$80.91	\$100.74	\$111.48	\$120.53	\$132.10	\$141.19	\$165.16
36	\$81.86	\$101.91	\$112.80	\$121.95	\$133.65	\$142.84	\$167.07
37	\$82.79	\$103.08	\$114.08	\$123.37	\$135.18	\$144.49	\$169.00
38	\$83.74	\$104.26	\$115.41	\$124.77	\$136.76	\$146.13	\$170.90
39	\$84.68	\$105.43	\$116.69	\$126.18	\$138.26	\$147.76	\$172.82
40	\$85.63	\$106.60	\$117.98	\$127.56	\$139.82	\$149.42	\$174.75
41	\$87.85	\$109.39	\$121.03	\$130.88	\$143.45	\$153.28	\$179.31
42	\$90.09	\$112.14	\$124.06	\$134.19	\$147.07	\$157.18	\$183.84
43	\$92.31	\$114.92	\$127.09	\$137.52	\$150.70	\$161.07	\$188.36
44	\$94.51	\$117.69	\$130.13	\$140.83	\$154.35	\$164.95	\$192.93
45	\$96.76	\$120.44	\$133.17	\$144.16	\$157.97	\$168.86	\$197.47
46	\$99.64	\$124.03	\$137.12	\$148.43	\$162.66	\$173.83	\$203.30
47	\$102.47	\$127.59	\$141.05	\$152.69	\$167.32	\$178.82	\$209.16
48	\$105.37	\$131.15	\$144.97	\$156.96	\$172.01	\$183.84	\$215.02
49	\$108.23	\$134.73	\$148.90	\$161.22	\$176.69	\$188.86	\$220.87
50	\$111.10	\$138.30	\$152.81	\$165.50	\$181.37	\$193.86	\$226.71
51	\$115.90	\$144.27	\$159.34	\$172.65	\$189.18	\$202.22	\$236.50
52	\$120.70	\$150.23	\$165.90	\$179.78	\$197.00	\$210.55	\$246.28
53	\$125.46	\$156.19	\$172.45	\$186.91	\$204.84	\$218.93	\$256.05
54	\$130.25	\$162.15	\$178.99	\$194.05	\$212.68	\$227.29	\$265.82
55	\$136.48	\$169.93	\$187.53	\$203.35	\$222.85	\$238.16	\$278.56
56	\$144.57	\$179.96	\$198.62	\$215.37	\$236.02	\$252.25	\$295.03
57	\$152.62	\$190.00	\$209.70	\$227.40	\$249.20	\$266.31	\$311.48
58	\$160.69	\$200.04	\$220.80	\$239.38	\$262.36	\$280.38	\$327.94
59	\$168.74	\$210.10	\$231.87	\$251.40	\$275.52	\$294.46	\$344.38
60	\$176.82	\$220.13	\$242.97	\$263.41	\$288.70	\$308.54	\$360.87
61	\$192.15	\$239.19	\$264.12	\$286.27	\$313.71	\$335.27	\$392.13
62	\$207.49	\$258.28	\$285.32	\$309.08	\$338.76	\$362.03	\$423.42
63	\$222.80	\$277.37	\$306.48	\$331.92	\$363.79	\$388.78	\$454.70
64	\$238.12	\$296.44	\$327.62	\$354.76	\$388.78	\$415.53	\$485.98
65	\$258.85	\$322.24	\$356.22	\$385.62	\$422.61	\$451.68	\$528.27
66	\$287.44	\$357.83	\$395.41	\$428.20	\$469.27	\$501.54	\$586.61
67	\$316.01	\$393.40	\$434.58	\$470.81	\$515.94	\$551.41	\$644.93
68	\$344.61	\$428.99	\$473.74	\$513.39	\$562.59	\$601.28	\$703.26
69	\$373.17	\$464.57	\$512.93	\$555.97	\$609.28	\$651.14	\$761.59
70	\$401.76	\$500.15	\$552.11	\$598.53	\$655.94	\$701.04	\$819.90
71	\$456.39	\$568.15	\$627.13	\$679.92	\$745.12	\$796.35	\$931.40
72	\$511.02	\$636.17	\$702.16	\$761.31	\$834.32	\$891.69	\$1,042.91
73	\$565.66	\$704.17	\$777.15	\$842.69	\$923.51	\$987.03	\$1,154.39
74	\$620.28	\$772.21	\$852.18	\$924.07	\$1,012.70	\$1,082.32	\$1,265.89
75	\$681.94	\$848.95	\$936.87	\$1,015.97	\$1,113.36	\$1,189.94	\$1,391.75
76	\$767.22	\$955.11	\$1,053.74	\$1,143.00	\$1,252.63	\$1,338.74	\$1,565.78
77	\$852.52	\$1,061.30	\$1,170.68	\$1,270.09	\$1,391.86	\$1,487.55	\$1,739.83
78	\$937.81	\$1,167.45	\$1,287.59	\$1,397.11	\$1,531.08	\$1,636.35	\$1,913.87
79	\$1,023.08	\$1,273.61	\$1,404.51	\$1,524.18	\$1,670.31	\$1,785.15	\$2,087.90
80	\$1,108.36	\$1,379.78	\$1,521.40	\$1,651.22	\$1,809.54	\$1,933.97	\$2,261.96
81	\$1,241.36	\$1,545.37	\$1,703.97	\$1,849.36	\$2,026.70	\$2,166.02	\$2,533.38
82	\$1,374.36	\$1,710.92	\$1,886.55	\$2,047.50	\$2,243.86	\$2,398.10	\$2,804.80
83	\$1,507.36	\$1,876.49	\$2,069.12	\$2,245.65	\$2,460.98	\$2,630.18	\$3,076.26
84	\$1,640.36	\$2,042.08	\$2,251.68	\$2,443.80	\$2,678.13	\$2,862.26	\$3,347.67
85	\$1,773.36	\$2,207.65	\$2,434.27	\$2,641.94	\$2,895.29	\$3,094.32	\$3,619.10
86	\$2,021.62	\$2,516.72	\$2,775.05	\$3,011.81	\$3,300.63	\$3,527.54	\$4,125.77
87	\$2,269.91	\$2,825.79	\$3,115.83	\$3,381.67	\$3,705.97	\$3,960.74	\$4,632.46
88	\$2,518.17	\$3,134.86	\$3,456.63	\$3,751.55	\$4,111.31	\$4,393.94	\$5,139.13
89	\$2,766.42	\$3,443.93	\$3,797.44	\$4,121.43	\$4,516.63	\$4,827.18	\$5,645.80
90	\$3,014.72	\$3,753.01	\$4,138.23	\$4,491.30	\$4,921.99	\$5,260.38	\$6,152.46
91	\$3,262.96	\$4,062.07	\$4,479.04	\$4,861.19	\$5,327.32	\$5,693.55	\$6,659.15
92	\$3,511.25	\$4,371.16	\$4,819.83	\$5,231.04	\$5,732.66	\$6,126.76	\$7,165.82
93	\$3,759.54	\$4,680.23	\$5,160.64	\$5,600.92	\$6,137.98	\$6,559.98	\$7,672.50
94	\$4,007.78	\$4,989.29	\$5,501.42	\$5,970.79	\$6,543.34	\$6,993.21	\$8,179.16
95	\$4,256.08	\$5,298.37	\$5,842.21	\$6,340.67	\$6,948.68	\$7,426.39	\$8,685.86
96	\$4,575.27	\$5,695.74	\$6,280.38	\$6,816.19	\$7,469.83	\$7,983.39	\$9,337.30
97	\$4,894.47	\$6,093.11	\$6,718.53	\$7,291.76	\$7,990.96	\$8,540.34	\$9,988.70
98	\$5,213.67	\$6,490.52	\$7,156.71	\$7,767.31	\$8,512.12	\$9,097.34	\$10,640.15
99	\$5,532.90	\$6,887.89	\$7,594.89	\$8,242.86	\$9,033.29	\$9,654.31	\$11,291.58

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$39.17	\$48.78	\$54.24	\$58.35	\$63.94	\$68.35	\$79.95
31	\$39.65	\$49.35	\$54.91	\$59.08	\$64.74	\$69.20	\$80.92
32	\$40.13	\$49.96	\$55.57	\$59.80	\$65.54	\$70.04	\$81.92
33	\$40.63	\$50.59	\$56.25	\$60.53	\$66.32	\$70.88	\$82.90
34	\$41.11	\$51.18	\$56.93	\$61.26	\$67.12	\$71.73	\$83.90
35	\$41.61	\$51.78	\$57.59	\$61.97	\$67.91	\$72.59	\$84.89
36	\$42.07	\$52.39	\$58.25	\$62.68	\$68.71	\$73.42	\$85.87
37	\$42.57	\$52.98	\$58.93	\$63.41	\$69.49	\$74.27	\$86.87
38	\$43.06	\$53.57	\$59.59	\$64.13	\$70.29	\$75.11	\$87.85
39	\$43.53	\$54.21	\$60.24	\$64.88	\$71.07	\$75.96	\$88.84
40	\$44.02	\$54.80	\$60.92	\$65.57	\$71.86	\$76.80	\$89.82
41	\$44.91	\$55.88	\$62.17	\$66.88	\$73.29	\$78.32	\$91.59
42	\$45.74	\$56.96	\$63.39	\$68.16	\$74.71	\$79.86	\$93.40
43	\$46.63	\$58.05	\$64.59	\$69.47	\$76.12	\$81.37	\$95.16
44	\$47.50	\$59.14	\$65.84	\$70.77	\$77.56	\$82.88	\$96.95
45	\$48.38	\$60.21	\$67.04	\$72.05	\$78.97	\$84.41	\$98.72
46	\$49.66	\$61.79	\$68.79	\$73.97	\$81.04	\$86.62	\$101.33
47	\$50.90	\$63.39	\$70.53	\$75.86	\$83.13	\$88.84	\$103.90
48	\$52.19	\$64.95	\$72.27	\$77.75	\$85.21	\$91.06	\$106.49
49	\$53.45	\$66.53	\$74.02	\$79.64	\$87.26	\$93.28	\$109.08
50	\$54.71	\$68.13	\$75.76	\$81.53	\$89.33	\$95.49	\$111.67
51	\$57.09	\$71.07	\$79.01	\$85.05	\$93.21	\$99.62	\$116.51
52	\$59.44	\$74.00	\$82.29	\$88.56	\$97.06	\$103.71	\$121.33
53	\$61.79	\$76.94	\$85.54	\$92.10	\$100.90	\$107.84	\$126.13
54	\$64.18	\$79.87	\$88.78	\$95.59	\$104.77	\$111.94	\$130.95
55	\$67.23	\$83.71	\$93.03	\$100.19	\$109.78	\$117.33	\$137.22
56	\$71.83	\$89.43	\$99.33	\$106.99	\$117.26	\$125.33	\$146.57
57	\$76.41	\$95.12	\$105.62	\$113.84	\$124.76	\$133.32	\$155.93
58	\$80.99	\$100.82	\$111.93	\$120.67	\$132.24	\$141.34	\$165.30
59	\$85.57	\$106.54	\$118.20	\$127.50	\$139.74	\$149.34	\$174.65
60	\$90.15	\$112.26	\$124.49	\$134.33	\$147.22	\$157.34	\$184.02
61	\$100.44	\$125.02	\$138.71	\$149.62	\$163.96	\$175.24	\$204.95
62	\$110.69	\$137.78	\$152.96	\$164.89	\$180.70	\$193.14	\$225.89
63	\$120.94	\$150.56	\$167.18	\$180.17	\$197.47	\$211.04	\$246.79
64	\$131.21	\$163.32	\$181.42	\$195.44	\$214.20	\$228.91	\$267.75
65	\$144.46	\$179.84	\$199.80	\$215.22	\$235.85	\$252.06	\$294.83
66	\$165.02	\$205.42	\$227.98	\$245.85	\$269.41	\$287.94	\$336.76
67	\$185.55	\$231.01	\$256.15	\$276.47	\$302.97	\$323.78	\$378.73
68	\$206.13	\$256.59	\$284.35	\$307.09	\$336.53	\$359.67	\$420.64
69	\$226.68	\$282.20	\$312.50	\$337.69	\$370.08	\$395.54	\$462.61
70	\$247.23	\$307.78	\$340.71	\$368.31	\$403.64	\$431.38	\$504.54
71	\$287.65	\$358.12	\$396.34	\$428.56	\$469.66	\$501.93	\$587.06
72	\$328.09	\$408.45	\$451.98	\$488.79	\$535.67	\$572.50	\$669.57
73	\$368.53	\$458.76	\$507.61	\$549.04	\$601.68	\$643.06	\$752.10
74	\$408.95	\$509.11	\$563.23	\$609.27	\$667.71	\$713.59	\$834.62
75	\$454.08	\$565.29	\$625.32	\$676.48	\$741.35	\$792.32	\$926.69
76	\$522.21	\$650.08	\$718.74	\$777.96	\$852.55	\$911.17	\$1,065.70
77	\$590.30	\$734.87	\$812.16	\$879.45	\$963.76	\$1,030.04	\$1,204.72
78	\$658.43	\$819.67	\$905.61	\$980.91	\$1,074.97	\$1,148.88	\$1,343.73
79	\$726.53	\$904.47	\$999.01	\$1,082.40	\$1,186.18	\$1,267.73	\$1,482.73
80	\$794.66	\$989.27	\$1,092.46	\$1,183.88	\$1,297.41	\$1,386.60	\$1,621.76
81	\$890.02	\$1,107.97	\$1,223.52	\$1,325.93	\$1,453.10	\$1,553.00	\$1,816.36
82	\$985.38	\$1,226.70	\$1,354.61	\$1,468.01	\$1,608.77	\$1,719.39	\$2,010.98
83	\$1,080.74	\$1,345.42	\$1,485.72	\$1,610.09	\$1,764.46	\$1,885.77	\$2,205.58
84	\$1,176.10	\$1,464.11	\$1,616.80	\$1,752.14	\$1,920.15	\$2,052.17	\$2,400.18
85	\$1,271.45	\$1,582.83	\$1,747.89	\$1,894.21	\$2,075.84	\$2,218.56	\$2,594.78
86	\$1,449.46	\$1,804.40	\$1,992.60	\$2,159.38	\$2,366.46	\$2,529.15	\$2,958.08
87	\$1,627.44	\$2,026.04	\$2,237.31	\$2,424.59	\$2,657.08	\$2,839.75	\$3,321.37
88	\$1,805.46	\$2,247.60	\$2,482.02	\$2,689.77	\$2,947.69	\$3,150.36	\$3,684.61
89	\$1,983.47	\$2,469.22	\$2,726.72	\$2,954.94	\$3,238.32	\$3,460.94	\$4,047.89
90	\$2,161.47	\$2,690.82	\$2,971.41	\$3,220.15	\$3,528.94	\$3,771.56	\$4,411.18
91	\$2,339.47	\$2,912.39	\$3,216.12	\$3,485.33	\$3,819.54	\$4,082.14	\$4,774.43
92	\$2,517.48	\$3,134.01	\$3,460.83	\$3,750.52	\$4,110.16	\$4,392.73	\$5,137.70
93	\$2,695.48	\$3,355.61	\$3,705.56	\$4,015.71	\$4,400.79	\$4,703.33	\$5,500.99
94	\$2,873.48	\$3,577.20	\$3,950.25	\$4,280.91	\$4,691.40	\$5,013.93	\$5,864.24
95	\$3,051.48	\$3,798.78	\$4,194.97	\$4,546.11	\$4,982.01	\$5,324.53	\$6,227.52
96	\$3,280.35	\$4,083.71	\$4,509.58	\$4,887.05	\$5,355.68	\$5,723.87	\$6,694.60
97	\$3,509.21	\$4,368.61	\$4,824.18	\$5,228.01	\$5,729.32	\$6,123.21	\$7,161.64
98	\$3,738.08	\$4,653.52	\$5,138.82	\$5,568.96	\$6,102.97	\$6,522.54	\$7,628.72
99	\$3,966.94	\$4,938.41	\$5,453.45	\$5,909.93	\$6,476.64	\$6,921.89	\$8,095.78

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$62.68	\$78.02	\$86.38	\$93.40	\$102.34	\$109.38	\$127.92
31	\$63.45	\$78.98	\$87.44	\$94.52	\$103.59	\$110.72	\$129.49
32	\$64.23	\$79.97	\$88.51	\$95.67	\$104.87	\$112.05	\$131.09
33	\$65.00	\$80.93	\$89.59	\$96.86	\$106.11	\$113.43	\$132.66
34	\$65.79	\$81.90	\$90.66	\$98.00	\$107.38	\$114.77	\$134.24
35	\$66.55	\$82.85	\$91.70	\$99.14	\$108.66	\$116.13	\$135.83
36	\$67.32	\$83.83	\$92.77	\$100.32	\$109.94	\$117.48	\$137.42
37	\$68.11	\$84.77	\$93.87	\$101.45	\$111.20	\$118.83	\$139.00
38	\$68.88	\$85.75	\$94.92	\$102.60	\$112.47	\$120.15	\$140.56
39	\$69.64	\$86.73	\$95.97	\$103.78	\$113.71	\$121.55	\$142.16
40	\$70.42	\$87.67	\$97.06	\$104.93	\$114.99	\$122.87	\$143.72
41	\$72.30	\$90.00	\$99.66	\$107.71	\$118.04	\$126.15	\$147.54
42	\$74.17	\$92.33	\$102.25	\$110.49	\$121.11	\$129.42	\$151.37
43	\$76.03	\$94.64	\$104.83	\$113.28	\$124.13	\$132.68	\$155.17
44	\$77.91	\$97.00	\$107.43	\$116.06	\$127.18	\$135.95	\$158.99
45	\$79.79	\$99.32	\$110.00	\$118.84	\$130.24	\$139.20	\$162.79
46	\$82.35	\$102.50	\$113.51	\$122.67	\$134.41	\$143.67	\$168.02
47	\$84.89	\$105.68	\$116.96	\$126.50	\$138.60	\$148.13	\$173.26
48	\$87.46	\$108.86	\$120.46	\$130.28	\$142.77	\$152.60	\$178.49
49	\$90.01	\$112.04	\$123.95	\$134.12	\$146.94	\$157.05	\$183.70
50	\$92.57	\$115.25	\$127.44	\$137.90	\$151.12	\$161.53	\$188.92
51	\$96.98	\$120.74	\$133.48	\$144.46	\$158.35	\$169.20	\$197.91
52	\$101.39	\$126.22	\$139.51	\$151.05	\$165.55	\$176.91	\$206.93
53	\$105.80	\$131.71	\$145.54	\$157.65	\$172.73	\$184.61	\$215.93
54	\$110.22	\$137.19	\$151.57	\$164.21	\$179.93	\$192.30	\$224.93
55	\$115.84	\$144.22	\$159.31	\$172.61	\$189.17	\$202.16	\$236.44
56	\$123.46	\$153.69	\$169.75	\$183.92	\$201.56	\$215.40	\$251.94
57	\$131.05	\$163.14	\$180.21	\$195.24	\$213.97	\$228.68	\$267.44
58	\$138.63	\$172.58	\$190.66	\$206.57	\$226.35	\$241.93	\$282.95
59	\$146.24	\$182.05	\$201.08	\$217.84	\$238.75	\$255.17	\$298.43
60	\$153.84	\$191.53	\$211.53	\$229.16	\$251.16	\$268.41	\$313.94
61	\$168.35	\$209.57	\$231.58	\$250.79	\$274.85	\$293.74	\$343.55
62	\$182.86	\$227.65	\$251.60	\$272.43	\$298.53	\$319.08	\$373.17
63	\$197.36	\$245.71	\$271.64	\$294.04	\$322.26	\$344.39	\$402.79
64	\$211.90	\$263.78	\$291.67	\$315.67	\$345.92	\$369.70	\$432.40
65	\$231.22	\$287.83	\$318.33	\$344.46	\$377.48	\$403.43	\$471.87
66	\$258.07	\$321.31	\$355.19	\$384.53	\$421.37	\$450.37	\$526.72
67	\$284.97	\$354.77	\$392.05	\$424.56	\$465.28	\$497.27	\$581.62
68	\$311.88	\$388.25	\$428.91	\$464.61	\$509.16	\$544.19	\$636.47
69	\$338.76	\$421.70	\$465.79	\$504.66	\$553.07	\$591.08	\$691.35
70	\$365.65	\$455.19	\$502.66	\$544.76	\$596.97	\$638.02	\$746.21
71	\$416.52	\$518.54	\$572.55	\$620.55	\$680.07	\$726.81	\$850.07
72	\$467.41	\$581.91	\$642.44	\$696.37	\$763.14	\$815.60	\$953.91
73	\$518.30	\$645.26	\$712.35	\$772.20	\$846.22	\$904.41	\$1,057.78
74	\$569.21	\$708.58	\$782.22	\$847.99	\$929.33	\$993.17	\$1,161.63
75	\$626.56	\$779.99	\$860.99	\$933.43	\$1,022.92	\$1,093.25	\$1,278.67
76	\$705.39	\$878.15	\$969.12	\$1,050.88	\$1,151.67	\$1,230.83	\$1,439.57
77	\$784.23	\$976.33	\$1,077.19	\$1,168.37	\$1,280.40	\$1,368.44	\$1,600.49
78	\$863.09	\$1,074.46	\$1,185.33	\$1,285.84	\$1,409.12	\$1,505.99	\$1,761.43
79	\$941.95	\$1,172.62	\$1,293.41	\$1,403.31	\$1,537.87	\$1,643.60	\$1,922.35
80	\$1,020.79	\$1,270.81	\$1,401.52	\$1,520.76	\$1,666.60	\$1,781.21	\$2,083.26
81	\$1,143.29	\$1,423.28	\$1,569.69	\$1,703.27	\$1,866.61	\$1,994.94	\$2,333.25
82	\$1,265.80	\$1,575.76	\$1,737.88	\$1,885.76	\$2,066.59	\$2,208.68	\$2,583.23
83	\$1,388.30	\$1,728.29	\$1,906.06	\$2,068.26	\$2,266.59	\$2,422.42	\$2,833.24
84	\$1,510.78	\$1,880.77	\$2,074.26	\$2,250.76	\$2,466.59	\$2,636.15	\$3,083.21
85	\$1,633.26	\$2,033.26	\$2,242.44	\$2,433.25	\$2,666.58	\$2,849.91	\$3,333.21
86	\$1,861.94	\$2,317.91	\$2,556.40	\$2,773.91	\$3,039.88	\$3,248.87	\$3,799.87
87	\$2,090.58	\$2,602.59	\$2,870.31	\$3,114.56	\$3,413.21	\$3,647.87	\$4,266.52
88	\$2,319.26	\$2,887.24	\$3,184.27	\$3,455.21	\$3,786.53	\$4,046.86	\$4,733.18
89	\$2,547.91	\$3,171.89	\$3,498.22	\$3,795.85	\$4,159.85	\$4,445.85	\$5,199.81
90	\$2,776.58	\$3,456.55	\$3,812.14	\$4,136.53	\$4,533.18	\$4,844.83	\$5,666.48
91	\$3,005.24	\$3,741.19	\$4,126.08	\$4,477.17	\$4,906.50	\$5,243.82	\$6,133.12
92	\$3,233.86	\$4,025.87	\$4,440.02	\$4,817.83	\$5,279.82	\$5,642.80	\$6,599.77
93	\$3,462.56	\$4,310.51	\$4,753.98	\$5,158.46	\$5,653.15	\$6,041.80	\$7,066.42
94	\$3,691.20	\$4,595.17	\$5,067.90	\$5,499.14	\$6,026.46	\$6,440.77	\$7,533.08
95	\$3,919.86	\$4,879.81	\$5,381.86	\$5,839.79	\$6,399.78	\$6,839.75	\$7,999.71
96	\$4,213.84	\$5,245.82	\$5,785.51	\$6,277.77	\$6,879.75	\$7,352.73	\$8,599.71
97	\$4,507.83	\$5,611.82	\$6,189.13	\$6,715.75	\$7,359.73	\$7,865.73	\$9,199.68
98	\$4,801.84	\$5,977.80	\$6,592.78	\$7,153.74	\$7,839.73	\$8,378.71	\$9,799.67
99	\$5,095.80	\$6,343.76	\$6,996.42	\$7,591.73	\$8,319.69	\$8,891.67	\$10,399.63

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$85.30	\$106.18	\$117.37	\$127.08	\$139.26	\$148.83	\$174.09
31	\$86.32	\$107.50	\$118.82	\$128.64	\$141.00	\$150.66	\$176.21
32	\$87.39	\$108.80	\$120.28	\$130.19	\$142.71	\$152.50	\$178.39
33	\$88.47	\$110.14	\$121.72	\$131.78	\$144.41	\$154.35	\$180.53
34	\$89.52	\$111.44	\$123.18	\$133.37	\$146.15	\$156.16	\$182.67
35	\$90.59	\$112.73	\$124.60	\$134.94	\$147.88	\$158.03	\$184.84
36	\$91.62	\$114.06	\$126.06	\$136.48	\$149.59	\$159.87	\$186.98
37	\$92.69	\$115.37	\$127.54	\$138.04	\$151.32	\$161.69	\$189.13
38	\$93.72	\$116.68	\$128.98	\$139.64	\$153.03	\$163.53	\$191.29
39	\$94.78	\$118.02	\$130.41	\$141.22	\$154.76	\$165.39	\$193.44
40	\$95.83	\$119.30	\$131.86	\$142.77	\$156.47	\$167.21	\$195.60
41	\$98.39	\$122.48	\$135.35	\$146.56	\$160.62	\$171.65	\$200.77
42	\$100.92	\$125.64	\$138.83	\$150.35	\$164.78	\$176.10	\$205.97
43	\$103.46	\$128.78	\$142.31	\$154.13	\$168.92	\$180.53	\$211.15
44	\$106.01	\$131.96	\$145.80	\$157.91	\$173.08	\$184.96	\$216.33
45	\$108.56	\$135.14	\$149.28	\$161.69	\$177.20	\$189.41	\$221.50
46	\$111.58	\$138.88	\$153.43	\$166.23	\$182.18	\$194.69	\$227.71
47	\$114.59	\$142.66	\$157.57	\$170.74	\$187.10	\$199.98	\$233.90
48	\$117.66	\$146.45	\$161.73	\$175.25	\$192.07	\$205.27	\$240.08
49	\$120.66	\$150.23	\$165.88	\$179.76	\$197.00	\$210.55	\$246.27
50	\$123.70	\$154.01	\$170.03	\$184.27	\$201.94	\$215.84	\$252.43
51	\$128.69	\$160.22	\$176.87	\$191.69	\$210.10	\$224.54	\$262.64
52	\$133.68	\$166.40	\$183.76	\$199.15	\$218.28	\$233.26	\$272.84
53	\$138.67	\$172.63	\$190.59	\$206.61	\$226.41	\$241.98	\$283.03
54	\$143.67	\$178.85	\$197.44	\$214.04	\$234.57	\$250.67	\$293.18
55	\$150.24	\$187.05	\$206.47	\$223.87	\$245.33	\$262.19	\$306.64
56	\$158.35	\$197.12	\$217.57	\$235.91	\$258.51	\$276.30	\$323.15
57	\$166.46	\$207.19	\$228.66	\$247.96	\$271.75	\$290.42	\$339.66
58	\$174.51	\$217.27	\$239.74	\$260.01	\$284.94	\$304.53	\$356.18
59	\$182.62	\$227.33	\$250.80	\$272.07	\$298.14	\$318.65	\$372.70
60	\$190.72	\$237.41	\$261.89	\$284.11	\$311.37	\$332.75	\$389.19
61	\$205.49	\$255.82	\$282.31	\$306.14	\$335.50	\$358.57	\$419.36
62	\$220.28	\$274.24	\$302.70	\$328.19	\$359.64	\$384.37	\$449.57
63	\$235.06	\$292.64	\$323.13	\$350.21	\$383.80	\$410.17	\$479.72
64	\$249.85	\$311.04	\$343.52	\$372.22	\$407.93	\$435.97	\$509.92
65	\$270.28	\$336.48	\$371.66	\$402.66	\$441.26	\$471.60	\$551.58
66	\$297.42	\$370.28	\$408.89	\$443.09	\$485.58	\$518.99	\$606.99
67	\$324.58	\$404.05	\$446.08	\$483.56	\$529.92	\$566.36	\$662.40
68	\$351.73	\$437.86	\$483.29	\$523.99	\$574.24	\$613.73	\$717.80
69	\$378.87	\$471.66	\$520.48	\$564.43	\$618.57	\$661.09	\$773.21
70	\$406.04	\$505.45	\$557.71	\$604.88	\$662.88	\$708.46	\$828.62
71	\$457.01	\$568.95	\$627.75	\$680.86	\$746.15	\$797.46	\$932.70
72	\$508.03	\$632.44	\$697.82	\$756.87	\$829.42	\$886.45	\$1,036.77
73	\$559.02	\$695.92	\$767.87	\$832.84	\$912.70	\$975.45	\$1,140.88
74	\$610.04	\$759.43	\$837.91	\$908.82	\$995.96	\$1,064.43	\$1,244.94
75	\$667.90	\$831.49	\$917.42	\$995.06	\$1,090.48	\$1,165.44	\$1,363.09
76	\$746.22	\$928.96	\$1,024.75	\$1,111.70	\$1,218.32	\$1,302.06	\$1,522.89
77	\$824.51	\$1,026.43	\$1,132.07	\$1,228.35	\$1,346.16	\$1,438.69	\$1,682.66
78	\$902.82	\$1,123.92	\$1,239.42	\$1,345.01	\$1,473.98	\$1,575.32	\$1,842.49
79	\$981.12	\$1,221.37	\$1,346.71	\$1,461.68	\$1,601.82	\$1,711.95	\$2,002.27
80	\$1,059.44	\$1,318.87	\$1,454.08	\$1,578.29	\$1,729.66	\$1,848.59	\$2,162.09
81	\$1,186.54	\$1,477.13	\$1,628.55	\$1,767.70	\$1,937.24	\$2,070.40	\$2,421.51
82	\$1,313.67	\$1,635.38	\$1,803.03	\$1,957.11	\$2,144.79	\$2,292.23	\$2,680.98
83	\$1,440.80	\$1,793.67	\$1,977.52	\$2,146.50	\$2,352.33	\$2,514.07	\$2,940.43
84	\$1,567.95	\$1,951.91	\$2,152.03	\$2,335.92	\$2,559.91	\$2,735.90	\$3,199.86
85	\$1,695.06	\$2,110.19	\$2,326.50	\$2,525.31	\$2,767.47	\$2,957.71	\$3,459.32
86	\$1,932.39	\$2,405.60	\$2,652.22	\$2,878.85	\$3,154.89	\$3,371.79	\$3,943.63
87	\$2,169.69	\$2,701.05	\$2,977.93	\$3,232.40	\$3,542.35	\$3,785.90	\$4,427.95
88	\$2,406.99	\$2,996.46	\$3,303.65	\$3,585.92	\$3,929.79	\$4,199.97	\$4,912.24
89	\$2,644.30	\$3,291.91	\$3,629.35	\$3,939.47	\$4,317.25	\$4,614.02	\$5,396.54
90	\$2,881.62	\$3,587.31	\$3,955.06	\$4,293.02	\$4,704.69	\$5,028.12	\$5,880.84
91	\$3,118.91	\$3,882.74	\$4,280.79	\$4,646.58	\$5,092.14	\$5,442.20	\$6,365.15
92	\$3,356.22	\$4,178.19	\$4,606.47	\$5,000.09	\$5,479.58	\$5,856.30	\$6,849.46
93	\$3,593.54	\$4,473.59	\$4,932.20	\$5,353.64	\$5,867.02	\$6,270.36	\$7,333.77
94	\$3,830.85	\$4,769.03	\$5,257.90	\$5,707.19	\$6,254.45	\$6,684.45	\$7,818.05
95	\$4,068.15	\$5,064.45	\$5,583.63	\$6,060.72	\$6,641.89	\$7,098.53	\$8,302.38
96	\$4,373.27	\$5,444.28	\$6,002.41	\$6,515.30	\$7,140.04	\$7,630.91	\$8,925.06
97	\$4,678.39	\$5,824.14	\$6,421.17	\$6,969.83	\$7,638.19	\$8,163.32	\$9,547.72
98	\$4,983.52	\$6,203.95	\$6,839.95	\$7,424.40	\$8,136.33	\$8,695.69	\$10,170.41
99	\$5,288.61	\$6,583.76	\$7,258.72	\$7,878.96	\$8,634.46	\$9,228.10	\$10,793.09

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 58% increase
100 Day Elimination Period
75% Home Care
3% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$67.78	\$84.36	\$93.48	\$100.95	\$110.63	\$118.24	\$138.29
31	\$68.62	\$85.40	\$94.63	\$102.21	\$112.00	\$119.72	\$140.00
32	\$69.46	\$86.45	\$95.77	\$103.44	\$113.39	\$121.17	\$141.71
33	\$70.30	\$87.51	\$96.94	\$104.71	\$114.72	\$122.64	\$143.44
34	\$71.13	\$88.56	\$98.09	\$105.95	\$116.12	\$124.09	\$145.14
35	\$71.96	\$89.59	\$99.22	\$107.21	\$117.48	\$125.55	\$146.84
36	\$72.79	\$90.63	\$100.39	\$108.46	\$118.85	\$127.01	\$148.55
37	\$73.63	\$91.65	\$101.56	\$109.70	\$120.21	\$128.49	\$150.28
38	\$74.47	\$92.70	\$102.71	\$110.93	\$121.58	\$129.94	\$151.95
39	\$75.31	\$93.75	\$103.85	\$112.21	\$122.97	\$131.41	\$153.69
40	\$76.14	\$94.79	\$105.02	\$113.43	\$124.33	\$132.86	\$155.39
41	\$78.13	\$97.28	\$107.74	\$116.41	\$127.58	\$136.34	\$159.46
42	\$80.13	\$99.76	\$110.43	\$119.40	\$130.85	\$139.84	\$163.55
43	\$82.14	\$102.24	\$113.12	\$122.36	\$134.09	\$143.32	\$167.64
44	\$84.13	\$104.75	\$115.84	\$125.34	\$137.33	\$146.81	\$171.68
45	\$86.14	\$107.22	\$118.53	\$128.30	\$140.60	\$150.29	\$175.78
46	\$88.67	\$110.35	\$122.02	\$132.09	\$144.73	\$154.70	\$180.93
47	\$91.15	\$113.51	\$125.48	\$135.84	\$148.85	\$159.09	\$186.07
48	\$93.70	\$116.65	\$128.98	\$139.59	\$152.99	\$163.50	\$191.23
49	\$96.22	\$119.78	\$132.46	\$143.36	\$157.08	\$167.89	\$196.34
50	\$98.73	\$122.95	\$135.96	\$147.10	\$161.22	\$172.29	\$201.49
51	\$103.00	\$128.22	\$141.77	\$153.43	\$168.15	\$179.70	\$210.17
52	\$107.24	\$133.49	\$147.61	\$159.75	\$175.08	\$187.11	\$218.84
53	\$111.48	\$138.79	\$153.40	\$166.09	\$182.03	\$194.53	\$227.53
54	\$115.72	\$144.07	\$159.20	\$172.43	\$188.95	\$201.93	\$236.17
55	\$121.26	\$150.95	\$166.80	\$180.66	\$197.98	\$211.62	\$247.47
56	\$128.44	\$159.90	\$176.65	\$191.34	\$209.70	\$224.11	\$262.14
57	\$135.63	\$168.83	\$186.49	\$202.03	\$221.43	\$236.62	\$276.75
58	\$142.78	\$177.75	\$196.34	\$212.73	\$233.13	\$249.14	\$291.41
59	\$149.95	\$186.68	\$206.17	\$223.41	\$244.82	\$261.66	\$306.05
60	\$157.13	\$195.60	\$216.03	\$234.09	\$256.54	\$274.19	\$320.67
61	\$170.83	\$212.65	\$234.94	\$254.49	\$278.91	\$298.08	\$348.61
62	\$184.51	\$229.70	\$253.86	\$274.90	\$301.22	\$321.94	\$376.55
63	\$198.18	\$246.73	\$272.76	\$295.25	\$323.59	\$345.82	\$404.48
64	\$211.90	\$263.78	\$291.67	\$315.67	\$345.92	\$369.70	\$432.40
65	\$230.38	\$286.79	\$317.20	\$343.20	\$376.11	\$401.95	\$470.13
66	\$255.89	\$318.56	\$352.17	\$381.25	\$417.79	\$446.53	\$522.26
67	\$281.44	\$350.36	\$387.15	\$419.28	\$459.50	\$491.08	\$574.38
68	\$306.98	\$382.15	\$422.14	\$457.32	\$501.18	\$535.65	\$626.49
69	\$332.50	\$413.96	\$457.12	\$495.39	\$542.87	\$580.21	\$678.61
70	\$358.06	\$445.75	\$492.12	\$533.42	\$584.58	\$624.76	\$730.73
71	\$406.87	\$506.50	\$559.19	\$606.14	\$664.27	\$709.92	\$830.32
72	\$455.67	\$567.27	\$626.26	\$678.88	\$743.96	\$795.11	\$929.94
73	\$504.47	\$628.01	\$693.35	\$751.58	\$823.64	\$880.28	\$1,029.57
74	\$553.30	\$688.79	\$760.39	\$824.29	\$903.33	\$965.44	\$1,129.14
75	\$608.37	\$757.36	\$836.09	\$906.35	\$993.27	\$1,061.57	\$1,241.58
76	\$684.68	\$852.36	\$940.72	\$1,020.03	\$1,117.85	\$1,194.70	\$1,397.31
77	\$760.99	\$947.35	\$1,045.33	\$1,133.73	\$1,242.45	\$1,327.86	\$1,553.06
78	\$837.30	\$1,042.38	\$1,149.97	\$1,247.42	\$1,367.03	\$1,461.01	\$1,708.78
79	\$913.62	\$1,137.37	\$1,254.58	\$1,361.10	\$1,491.63	\$1,594.17	\$1,864.55
80	\$989.93	\$1,232.38	\$1,359.25	\$1,474.82	\$1,616.23	\$1,727.35	\$2,020.30
81	\$1,108.73	\$1,380.26	\$1,522.31	\$1,651.78	\$1,810.18	\$1,934.62	\$2,262.71
82	\$1,227.54	\$1,528.13	\$1,685.43	\$1,828.76	\$2,004.12	\$2,141.90	\$2,505.15
83	\$1,346.33	\$1,676.03	\$1,848.54	\$2,005.73	\$2,198.06	\$2,349.19	\$2,747.59
84	\$1,465.12	\$1,823.90	\$2,011.64	\$2,182.72	\$2,392.00	\$2,556.47	\$2,989.99
85	\$1,583.91	\$1,971.80	\$2,174.74	\$2,359.70	\$2,585.97	\$2,763.73	\$3,232.45
86	\$1,805.65	\$2,247.85	\$2,479.22	\$2,690.04	\$2,947.97	\$3,150.66	\$3,684.98
87	\$2,027.37	\$2,523.89	\$2,783.68	\$3,020.41	\$3,310.04	\$3,537.58	\$4,137.54
88	\$2,249.12	\$2,799.95	\$3,088.14	\$3,350.75	\$3,672.06	\$3,924.53	\$4,590.08
89	\$2,470.90	\$3,076.00	\$3,392.61	\$3,681.09	\$4,034.11	\$4,311.44	\$5,042.63
90	\$2,692.64	\$3,352.07	\$3,697.06	\$4,011.49	\$4,396.15	\$4,698.37	\$5,495.16
91	\$2,914.37	\$3,628.10	\$4,001.53	\$4,341.83	\$4,758.17	\$5,085.30	\$5,947.71
92	\$3,136.13	\$3,904.15	\$4,305.99	\$4,672.19	\$5,120.21	\$5,472.23	\$6,400.25
93	\$3,357.88	\$4,180.21	\$4,610.47	\$5,002.54	\$5,482.26	\$5,859.13	\$6,852.79
94	\$3,579.60	\$4,456.26	\$4,914.91	\$5,332.89	\$5,844.27	\$6,246.06	\$7,305.32
95	\$3,801.37	\$4,732.32	\$5,219.41	\$5,663.26	\$6,206.30	\$6,632.99	\$7,757.87
96	\$4,086.47	\$5,087.25	\$5,610.86	\$6,087.99	\$6,671.77	\$7,130.48	\$8,339.71
97	\$4,371.57	\$5,442.16	\$6,002.30	\$6,512.75	\$7,137.25	\$7,627.94	\$8,921.57
98	\$4,656.69	\$5,797.09	\$6,393.75	\$6,937.48	\$7,602.72	\$8,125.40	\$9,503.41
99	\$4,941.77	\$6,152.00	\$6,785.21	\$7,362.23	\$8,068.18	\$8,622.89	\$10,085.25

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$34.56	\$43.04	\$48.03	\$51.49	\$56.43	\$60.31	\$70.53
31	\$35.00	\$43.55	\$48.61	\$52.13	\$57.12	\$61.07	\$71.41
32	\$35.43	\$44.08	\$49.22	\$52.75	\$57.83	\$61.81	\$72.29
33	\$35.85	\$44.62	\$49.81	\$53.40	\$58.53	\$62.55	\$73.15
34	\$36.29	\$45.16	\$50.42	\$54.04	\$59.21	\$63.31	\$74.01
35	\$36.69	\$45.71	\$51.00	\$54.69	\$59.92	\$64.06	\$74.89
36	\$37.13	\$46.21	\$51.61	\$55.32	\$60.61	\$64.80	\$75.77
37	\$37.54	\$46.76	\$52.19	\$55.96	\$61.32	\$65.54	\$76.64
38	\$37.98	\$47.29	\$52.77	\$56.58	\$62.01	\$66.28	\$77.51
39	\$38.41	\$47.82	\$53.37	\$57.22	\$62.71	\$67.03	\$78.38
40	\$38.84	\$48.35	\$53.98	\$57.86	\$63.41	\$67.79	\$79.25
41	\$39.61	\$49.34	\$55.03	\$59.03	\$64.70	\$69.14	\$80.87
42	\$40.40	\$50.31	\$56.11	\$60.20	\$65.97	\$70.50	\$82.46
43	\$41.17	\$51.27	\$57.18	\$61.39	\$67.25	\$71.88	\$84.07
44	\$41.98	\$52.25	\$58.25	\$62.53	\$68.54	\$73.25	\$85.66
45	\$42.77	\$53.23	\$59.31	\$63.70	\$69.84	\$74.61	\$87.27
46	\$43.87	\$54.62	\$60.80	\$65.35	\$71.60	\$76.54	\$89.51
47	\$44.98	\$55.98	\$62.30	\$67.00	\$73.39	\$78.45	\$91.77
48	\$46.08	\$57.34	\$63.80	\$68.63	\$75.21	\$80.37	\$94.01
49	\$47.18	\$58.71	\$65.28	\$70.26	\$76.99	\$82.30	\$96.26
50	\$48.27	\$60.07	\$66.79	\$71.89	\$78.79	\$84.22	\$98.50
51	\$50.34	\$62.66	\$69.66	\$74.99	\$82.18	\$87.83	\$102.72
52	\$52.41	\$65.25	\$72.55	\$78.08	\$85.57	\$91.47	\$106.98
53	\$54.51	\$67.84	\$75.44	\$81.18	\$88.97	\$95.08	\$111.21
54	\$56.56	\$70.42	\$78.32	\$84.26	\$92.35	\$98.71	\$115.45
55	\$59.27	\$73.78	\$82.10	\$88.32	\$96.78	\$103.44	\$120.98
56	\$63.31	\$78.83	\$87.62	\$94.33	\$103.38	\$110.49	\$129.21
57	\$67.36	\$83.87	\$93.19	\$100.35	\$109.96	\$117.53	\$137.46
58	\$71.40	\$88.87	\$98.71	\$106.37	\$116.57	\$124.58	\$145.71
59	\$75.43	\$93.92	\$104.28	\$112.38	\$123.17	\$131.63	\$153.96
60	\$79.49	\$98.94	\$109.81	\$118.40	\$129.77	\$138.67	\$162.20
61	\$88.57	\$110.29	\$122.45	\$131.96	\$144.62	\$154.56	\$180.77
62	\$97.68	\$121.61	\$135.10	\$145.54	\$159.48	\$170.45	\$199.36
63	\$106.81	\$132.94	\$147.71	\$159.08	\$174.36	\$186.33	\$217.93
64	\$115.89	\$144.27	\$160.36	\$172.66	\$189.21	\$202.21	\$236.51
65	\$127.66	\$158.92	\$176.68	\$190.17	\$208.42	\$222.73	\$260.51
66	\$145.88	\$181.61	\$201.72	\$217.33	\$238.17	\$254.57	\$297.72
67	\$164.13	\$204.31	\$226.77	\$244.50	\$267.95	\$286.38	\$334.94
68	\$182.36	\$227.02	\$251.82	\$271.67	\$297.72	\$318.21	\$372.15
69	\$200.58	\$249.72	\$276.85	\$298.83	\$327.48	\$350.00	\$409.37
70	\$218.83	\$272.40	\$301.89	\$325.99	\$357.25	\$381.82	\$446.57
71	\$254.71	\$317.11	\$351.26	\$379.47	\$415.85	\$444.46	\$519.81
72	\$290.61	\$361.76	\$400.64	\$432.94	\$474.46	\$507.08	\$593.06
73	\$326.49	\$406.46	\$450.03	\$486.40	\$533.06	\$569.72	\$666.32
74	\$362.38	\$451.14	\$499.41	\$539.87	\$591.65	\$632.33	\$739.55
75	\$402.44	\$500.99	\$554.52	\$599.54	\$657.01	\$702.19	\$821.27
76	\$462.95	\$576.36	\$637.60	\$689.73	\$755.87	\$807.85	\$944.84
77	\$523.53	\$651.73	\$720.67	\$779.94	\$854.74	\$913.49	\$1,068.41
78	\$584.08	\$727.11	\$803.74	\$870.15	\$953.60	\$1,019.16	\$1,191.98
79	\$644.63	\$802.49	\$886.81	\$960.35	\$1,052.45	\$1,124.78	\$1,315.56
80	\$705.17	\$877.87	\$969.88	\$1,050.57	\$1,151.31	\$1,230.46	\$1,439.15
81	\$789.79	\$983.21	\$1,086.28	\$1,176.62	\$1,289.45	\$1,378.11	\$1,611.84
82	\$874.44	\$1,088.54	\$1,202.65	\$1,302.69	\$1,427.61	\$1,525.77	\$1,784.52
83	\$959.03	\$1,193.89	\$1,319.04	\$1,428.77	\$1,565.78	\$1,673.41	\$1,957.21
84	\$1,043.65	\$1,299.23	\$1,435.42	\$1,554.83	\$1,703.94	\$1,821.06	\$2,129.91
85	\$1,128.28	\$1,404.57	\$1,551.81	\$1,680.91	\$1,842.07	\$1,968.75	\$2,302.60
86	\$1,286.23	\$1,601.25	\$1,769.08	\$1,916.23	\$2,099.96	\$2,244.35	\$2,624.97
87	\$1,444.20	\$1,797.89	\$1,986.31	\$2,151.54	\$2,357.86	\$2,519.98	\$2,947.33
88	\$1,602.15	\$1,994.51	\$2,203.57	\$2,386.87	\$2,615.75	\$2,795.59	\$3,269.68
89	\$1,760.11	\$2,191.16	\$2,420.83	\$2,622.21	\$2,873.66	\$3,071.21	\$3,592.07
90	\$1,918.07	\$2,387.79	\$2,638.10	\$2,857.52	\$3,131.55	\$3,346.84	\$3,914.42
91	\$2,076.03	\$2,584.45	\$2,855.33	\$3,092.85	\$3,389.45	\$3,622.45	\$4,236.79
92	\$2,233.98	\$2,781.08	\$3,072.58	\$3,328.18	\$3,647.34	\$3,898.09	\$4,559.17
93	\$2,391.95	\$2,977.73	\$3,289.85	\$3,563.51	\$3,905.21	\$4,173.70	\$4,881.52
94	\$2,549.90	\$3,174.37	\$3,507.12	\$3,798.86	\$4,163.12	\$4,449.31	\$5,203.89
95	\$2,707.86	\$3,371.01	\$3,724.35	\$4,034.17	\$4,421.00	\$4,724.94	\$5,526.25
96	\$2,910.94	\$3,623.83	\$4,003.69	\$4,336.72	\$4,752.57	\$5,079.32	\$5,940.72
97	\$3,114.05	\$3,876.67	\$4,283.01	\$4,639.27	\$5,084.14	\$5,433.69	\$6,355.18
98	\$3,317.13	\$4,129.50	\$4,562.33	\$4,941.84	\$5,415.73	\$5,788.04	\$6,769.65
99	\$3,520.24	\$4,382.32	\$4,841.66	\$5,244.40	\$5,747.30	\$6,142.44	\$7,184.12

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$55.31	\$68.86	\$76.25	\$82.40	\$90.29	\$96.51	\$112.87
31	\$56.00	\$69.70	\$77.18	\$83.41	\$91.41	\$97.71	\$114.25
32	\$56.69	\$70.53	\$78.15	\$84.40	\$92.54	\$98.88	\$115.64
33	\$57.34	\$71.42	\$79.06	\$85.46	\$93.64	\$100.08	\$117.04
34	\$58.04	\$72.24	\$80.02	\$86.48	\$94.75	\$101.30	\$118.44
35	\$58.72	\$73.11	\$80.96	\$87.49	\$95.87	\$102.46	\$119.85
36	\$59.41	\$73.94	\$81.91	\$88.50	\$96.99	\$103.66	\$121.23
37	\$60.09	\$74.81	\$82.84	\$89.50	\$98.10	\$104.85	\$122.62
38	\$60.78	\$75.67	\$83.79	\$90.54	\$99.22	\$106.05	\$124.01
39	\$61.45	\$76.50	\$84.71	\$91.56	\$100.35	\$107.22	\$125.44
40	\$62.14	\$77.37	\$85.67	\$92.59	\$101.44	\$108.42	\$126.82
41	\$63.79	\$79.43	\$87.94	\$95.03	\$104.17	\$111.32	\$130.19
42	\$65.46	\$81.47	\$90.23	\$97.50	\$106.88	\$114.20	\$133.59
43	\$67.11	\$83.54	\$92.52	\$100.00	\$109.58	\$117.11	\$136.96
44	\$68.78	\$85.61	\$94.80	\$102.44	\$112.29	\$120.01	\$140.35
45	\$70.42	\$87.67	\$97.08	\$104.92	\$114.97	\$122.88	\$143.74
46	\$72.66	\$90.47	\$100.18	\$108.27	\$118.63	\$126.77	\$148.30
47	\$74.89	\$93.24	\$103.26	\$111.60	\$122.28	\$130.70	\$152.85
48	\$77.12	\$96.02	\$106.37	\$114.91	\$125.90	\$134.58	\$157.40
49	\$79.38	\$98.79	\$109.46	\$118.25	\$129.57	\$138.49	\$161.97
50	\$81.61	\$101.59	\$112.56	\$121.56	\$133.23	\$142.40	\$166.54
51	\$85.47	\$106.41	\$117.84	\$127.37	\$139.58	\$149.17	\$174.48
52	\$89.37	\$111.26	\$123.15	\$133.14	\$145.91	\$155.96	\$182.41
53	\$93.27	\$116.11	\$128.48	\$138.96	\$152.28	\$162.77	\$190.35
54	\$97.18	\$120.97	\$133.79	\$144.74	\$158.64	\$169.56	\$198.31
55	\$104.06	\$129.54	\$143.23	\$155.03	\$169.89	\$181.57	\$212.35
56	\$110.88	\$138.04	\$152.58	\$165.20	\$181.03	\$193.50	\$226.29
57	\$117.72	\$146.55	\$161.92	\$175.39	\$192.18	\$205.40	\$240.23
58	\$124.53	\$155.05	\$171.27	\$185.54	\$203.35	\$217.33	\$254.18
59	\$131.36	\$163.55	\$180.64	\$195.71	\$214.49	\$229.24	\$268.11
60	\$138.22	\$172.02	\$189.98	\$205.88	\$225.63	\$241.14	\$282.04
61	\$151.31	\$188.39	\$208.14	\$225.44	\$247.07	\$264.04	\$308.83
62	\$164.45	\$204.72	\$226.30	\$244.98	\$268.47	\$286.94	\$335.60
63	\$177.57	\$221.04	\$244.46	\$264.52	\$289.91	\$309.84	\$362.37
64	\$190.66	\$237.38	\$262.62	\$284.08	\$311.31	\$332.72	\$389.14
65	\$204.31	\$254.36	\$281.47	\$304.38	\$333.58	\$356.51	\$416.96
66	\$228.17	\$284.06	\$314.16	\$339.95	\$372.53	\$398.16	\$465.64
67	\$252.04	\$313.75	\$346.86	\$375.46	\$411.46	\$439.75	\$514.32
68	\$275.88	\$343.46	\$379.54	\$411.01	\$450.43	\$481.39	\$563.05
69	\$299.72	\$373.14	\$412.26	\$446.55	\$489.37	\$523.01	\$611.72
70	\$323.58	\$402.83	\$444.93	\$482.08	\$528.31	\$564.63	\$660.38
71	\$368.75	\$459.07	\$506.98	\$549.35	\$602.04	\$643.42	\$752.54
72	\$413.91	\$515.26	\$569.03	\$616.63	\$675.76	\$722.22	\$844.68
73	\$459.05	\$571.45	\$631.11	\$683.87	\$749.48	\$800.99	\$936.83
74	\$504.20	\$627.67	\$693.17	\$751.15	\$823.20	\$879.77	\$1,028.98
75	\$555.09	\$691.01	\$763.12	\$826.94	\$906.24	\$968.53	\$1,132.79
76	\$625.15	\$778.25	\$859.25	\$931.36	\$1,020.66	\$1,090.84	\$1,275.85
77	\$695.25	\$865.49	\$955.36	\$1,035.79	\$1,135.10	\$1,213.14	\$1,418.88
78	\$765.34	\$952.75	\$1,051.45	\$1,140.21	\$1,249.55	\$1,335.43	\$1,561.90
79	\$835.44	\$1,040.02	\$1,147.59	\$1,244.63	\$1,363.95	\$1,457.72	\$1,704.96
80	\$905.53	\$1,127.28	\$1,243.71	\$1,349.05	\$1,478.40	\$1,580.06	\$1,848.00
81	\$1,014.17	\$1,262.55	\$1,392.96	\$1,510.92	\$1,655.81	\$1,769.67	\$2,069.79
82	\$1,122.84	\$1,397.83	\$1,542.21	\$1,672.82	\$1,833.22	\$1,959.24	\$2,291.51
83	\$1,231.52	\$1,533.09	\$1,691.45	\$1,834.70	\$2,010.62	\$2,148.87	\$2,513.30
84	\$1,340.17	\$1,668.37	\$1,840.68	\$1,996.58	\$2,188.04	\$2,338.46	\$2,735.03
85	\$1,448.83	\$1,803.65	\$1,989.93	\$2,158.45	\$2,365.43	\$2,528.09	\$2,956.79
86	\$1,651.68	\$2,056.16	\$2,268.50	\$2,460.67	\$2,696.59	\$2,881.99	\$3,370.76
87	\$1,854.50	\$2,308.67	\$2,547.10	\$2,762.83	\$3,027.77	\$3,235.93	\$3,784.68
88	\$2,057.35	\$2,561.17	\$2,825.68	\$3,065.01	\$3,358.94	\$3,589.84	\$4,198.64
89	\$2,260.17	\$2,813.70	\$3,104.29	\$3,367.20	\$3,690.10	\$3,943.78	\$4,612.61
90	\$2,463.03	\$3,066.18	\$3,382.90	\$3,669.37	\$4,021.26	\$4,297.70	\$5,026.55
91	\$2,665.84	\$3,318.71	\$3,661.46	\$3,971.57	\$4,352.42	\$4,651.63	\$5,440.50
92	\$2,868.68	\$3,571.23	\$3,940.04	\$4,273.76	\$4,683.57	\$5,005.57	\$5,854.47
93	\$3,071.54	\$3,823.74	\$4,218.63	\$4,575.96	\$5,014.75	\$5,359.50	\$6,268.41
94	\$3,274.35	\$4,076.26	\$4,497.23	\$4,878.12	\$5,345.91	\$5,713.42	\$6,682.36
95	\$3,477.20	\$4,328.74	\$4,775.81	\$5,180.32	\$5,677.07	\$6,067.35	\$7,096.31
96	\$3,737.99	\$4,653.40	\$5,133.99	\$5,568.84	\$6,102.83	\$6,522.40	\$7,628.55
97	\$3,998.77	\$4,978.06	\$5,492.20	\$5,957.35	\$6,528.60	\$6,977.45	\$8,160.74
98	\$4,259.55	\$5,302.73	\$5,850.38	\$6,345.88	\$6,954.39	\$7,432.51	\$8,692.98
99	\$4,520.37	\$5,627.39	\$6,208.56	\$6,734.40	\$7,380.19	\$7,887.56	\$9,225.20

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$75.34	\$93.81	\$103.66	\$112.23	\$123.02	\$131.47	\$153.76
31	\$76.27	\$94.96	\$104.94	\$113.63	\$124.52	\$133.09	\$155.66
32	\$77.22	\$96.09	\$106.24	\$115.01	\$126.03	\$134.71	\$157.56
33	\$78.13	\$97.27	\$107.51	\$116.42	\$127.56	\$136.33	\$159.46
34	\$79.08	\$98.42	\$108.81	\$117.79	\$129.10	\$137.98	\$161.36
35	\$80.00	\$99.61	\$110.08	\$119.18	\$130.61	\$139.60	\$163.27
36	\$80.94	\$100.75	\$111.36	\$120.57	\$132.13	\$141.21	\$165.17
37	\$81.86	\$101.90	\$112.64	\$121.96	\$133.64	\$142.83	\$167.05
38	\$82.79	\$103.06	\$113.92	\$123.35	\$135.17	\$144.45	\$168.96
39	\$83.73	\$104.21	\$115.19	\$124.73	\$136.70	\$146.09	\$170.84
40	\$84.68	\$105.39	\$116.49	\$126.12	\$138.21	\$147.74	\$172.75
41	\$86.88	\$108.18	\$119.54	\$129.45	\$141.87	\$151.59	\$177.31
42	\$89.12	\$110.96	\$122.61	\$132.78	\$145.50	\$155.52	\$181.87
43	\$91.35	\$113.75	\$125.69	\$136.11	\$149.15	\$159.41	\$186.46
44	\$93.60	\$116.50	\$128.73	\$139.44	\$152.80	\$163.30	\$191.00
45	\$95.82	\$119.27	\$131.80	\$142.75	\$156.45	\$167.19	\$195.54
46	\$98.50	\$122.64	\$135.47	\$146.74	\$160.80	\$171.86	\$201.02
47	\$101.16	\$125.95	\$139.14	\$150.72	\$165.16	\$176.52	\$206.46
48	\$103.84	\$129.26	\$142.81	\$154.69	\$169.54	\$181.19	\$211.91
49	\$106.53	\$132.60	\$146.46	\$158.68	\$173.89	\$185.84	\$217.36
50	\$109.18	\$135.92	\$150.15	\$162.64	\$178.26	\$190.51	\$222.82
51	\$113.56	\$141.39	\$156.14	\$169.22	\$185.45	\$198.19	\$231.77
52	\$117.96	\$146.86	\$162.18	\$175.74	\$192.60	\$205.86	\$240.78
53	\$122.38	\$152.33	\$168.21	\$182.30	\$199.78	\$213.53	\$249.73
54	\$126.78	\$157.83	\$174.23	\$188.86	\$206.97	\$221.22	\$258.73
55	\$135.06	\$168.13	\$185.58	\$201.19	\$220.49	\$235.65	\$275.64
56	\$142.29	\$177.18	\$195.55	\$212.01	\$232.37	\$248.35	\$290.45
57	\$149.59	\$186.22	\$205.53	\$222.85	\$244.22	\$260.99	\$305.26
58	\$156.83	\$195.27	\$215.49	\$233.67	\$256.05	\$273.69	\$320.10
59	\$164.09	\$204.28	\$225.50	\$244.47	\$267.93	\$286.34	\$334.90
60	\$171.37	\$213.33	\$235.47	\$255.29	\$279.77	\$299.01	\$349.73
61	\$184.73	\$229.97	\$253.92	\$275.20	\$301.61	\$322.34	\$376.98
62	\$198.11	\$246.62	\$272.37	\$295.13	\$323.42	\$345.69	\$404.28
63	\$211.50	\$263.28	\$290.81	\$315.04	\$345.28	\$369.00	\$431.58
64	\$224.85	\$279.90	\$309.27	\$334.99	\$367.10	\$392.33	\$458.86
65	\$238.80	\$297.32	\$328.53	\$355.82	\$389.89	\$416.71	\$487.38
66	\$262.91	\$327.30	\$361.55	\$391.69	\$429.23	\$458.76	\$536.55
67	\$287.02	\$357.27	\$394.59	\$427.56	\$468.56	\$500.77	\$585.72
68	\$311.10	\$387.29	\$427.60	\$463.47	\$507.89	\$542.82	\$634.86
69	\$335.18	\$417.25	\$460.61	\$499.34	\$547.22	\$584.83	\$684.01
70	\$359.27	\$447.24	\$493.66	\$535.22	\$586.55	\$626.88	\$733.18
71	\$404.51	\$503.58	\$555.81	\$602.65	\$660.42	\$705.82	\$825.51
72	\$449.77	\$559.91	\$617.99	\$670.05	\$734.30	\$784.75	\$917.86
73	\$494.99	\$616.22	\$680.18	\$737.43	\$808.16	\$863.73	\$1,010.19
74	\$540.24	\$672.55	\$742.33	\$804.84	\$882.01	\$942.66	\$1,102.51
75	\$591.58	\$736.47	\$812.91	\$881.32	\$965.84	\$1,032.23	\$1,207.28
76	\$661.20	\$823.14	\$908.40	\$985.05	\$1,079.53	\$1,153.75	\$1,349.38
77	\$730.84	\$909.83	\$1,003.88	\$1,088.81	\$1,193.20	\$1,275.25	\$1,491.52
78	\$800.47	\$996.50	\$1,099.36	\$1,192.55	\$1,306.92	\$1,396.74	\$1,633.62
79	\$870.12	\$1,083.18	\$1,194.83	\$1,296.27	\$1,420.58	\$1,518.25	\$1,775.73
80	\$939.75	\$1,169.88	\$1,290.32	\$1,400.03	\$1,534.27	\$1,639.76	\$1,917.87
81	\$1,052.50	\$1,310.28	\$1,445.18	\$1,568.03	\$1,718.39	\$1,836.54	\$2,147.99
82	\$1,165.30	\$1,450.65	\$1,600.02	\$1,736.04	\$1,902.51	\$2,033.30	\$2,378.16
83	\$1,278.05	\$1,591.02	\$1,754.85	\$1,904.03	\$2,086.61	\$2,230.06	\$2,608.28
84	\$1,390.81	\$1,731.42	\$1,909.69	\$2,072.03	\$2,270.75	\$2,426.85	\$2,838.41
85	\$1,503.59	\$1,871.81	\$2,064.51	\$2,240.04	\$2,454.83	\$2,623.62	\$3,068.55
86	\$1,714.11	\$2,133.89	\$2,353.55	\$2,553.64	\$2,798.51	\$2,990.92	\$3,498.18
87	\$1,924.60	\$2,395.94	\$2,642.59	\$2,867.27	\$3,142.19	\$3,358.23	\$3,927.75
88	\$2,135.10	\$2,657.98	\$2,931.61	\$3,180.87	\$3,485.87	\$3,725.53	\$4,357.34
89	\$2,345.60	\$2,920.05	\$3,220.66	\$3,494.47	\$3,829.55	\$4,092.84	\$4,786.94
90	\$2,556.13	\$3,182.07	\$3,509.71	\$3,808.07	\$4,173.26	\$4,460.16	\$5,216.54
91	\$2,766.60	\$3,444.14	\$3,798.73	\$4,121.69	\$4,516.93	\$4,827.45	\$5,646.15
92	\$2,977.09	\$3,706.19	\$4,087.78	\$4,435.30	\$4,860.59	\$5,194.76	\$6,075.74
93	\$3,187.63	\$3,968.26	\$4,376.77	\$4,748.90	\$5,204.28	\$5,562.06	\$6,505.33
94	\$3,398.10	\$4,230.32	\$4,665.84	\$5,062.50	\$5,547.96	\$5,929.37	\$6,934.92
95	\$3,608.63	\$4,492.37	\$4,954.87	\$5,376.10	\$5,891.62	\$6,296.67	\$7,364.54
96	\$3,879.26	\$4,829.31	\$5,326.48	\$5,779.32	\$6,333.48	\$6,768.94	\$7,916.87
97	\$4,149.93	\$5,166.22	\$5,698.11	\$6,182.53	\$6,775.37	\$7,241.18	\$8,469.21
98	\$4,420.55	\$5,503.14	\$6,069.72	\$6,585.73	\$7,217.25	\$7,713.43	\$9,021.56
99	\$4,691.21	\$5,840.08	\$6,441.31	\$6,988.94	\$7,659.10	\$8,185.68	\$9,573.88

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 58% increase
100 Day Elimination Period
50% Home Care
3% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$59.81	\$74.45	\$82.43	\$89.11	\$97.64	\$104.36	\$122.07
31	\$60.57	\$75.38	\$83.45	\$90.21	\$98.85	\$105.67	\$123.57
32	\$61.29	\$76.28	\$84.45	\$91.30	\$100.06	\$106.93	\$125.06
33	\$62.02	\$77.23	\$85.49	\$92.39	\$101.28	\$108.24	\$126.58
34	\$62.77	\$78.14	\$86.51	\$93.51	\$102.45	\$109.53	\$128.07
35	\$63.50	\$79.07	\$87.53	\$94.60	\$103.69	\$110.80	\$129.59
36	\$64.26	\$79.98	\$88.55	\$95.71	\$104.88	\$112.09	\$131.11
37	\$64.97	\$80.90	\$89.58	\$96.82	\$106.08	\$113.40	\$132.61
38	\$65.73	\$81.81	\$90.57	\$97.93	\$107.30	\$114.67	\$134.11
39	\$66.48	\$82.72	\$91.59	\$99.02	\$108.52	\$115.97	\$135.63
40	\$67.20	\$83.66	\$92.62	\$100.13	\$109.72	\$117.26	\$137.15
41	\$68.95	\$85.85	\$95.04	\$102.75	\$112.59	\$120.33	\$140.73
42	\$70.72	\$88.04	\$97.45	\$105.36	\$115.47	\$123.39	\$144.33
43	\$72.47	\$90.24	\$99.87	\$107.99	\$118.36	\$126.50	\$147.94
44	\$74.26	\$92.43	\$102.31	\$110.62	\$121.23	\$129.56	\$151.54
45	\$76.01	\$94.62	\$104.72	\$113.25	\$124.13	\$132.63	\$155.13
46	\$78.23	\$97.41	\$107.76	\$116.55	\$127.73	\$136.52	\$159.65
47	\$80.45	\$100.16	\$110.80	\$119.85	\$131.34	\$140.37	\$164.18
48	\$82.67	\$102.92	\$113.82	\$123.15	\$134.96	\$144.24	\$168.72
49	\$84.89	\$105.69	\$116.84	\$126.47	\$138.58	\$148.11	\$173.24
50	\$87.11	\$108.44	\$119.88	\$129.77	\$142.19	\$151.99	\$177.75
51	\$90.85	\$113.09	\$125.02	\$135.36	\$148.33	\$158.54	\$185.42
52	\$94.59	\$117.77	\$130.19	\$140.94	\$154.44	\$165.07	\$193.07
53	\$98.34	\$122.43	\$135.34	\$146.51	\$160.57	\$171.62	\$200.74
54	\$102.11	\$127.12	\$140.52	\$152.11	\$166.71	\$178.16	\$208.38
55	\$108.99	\$135.69	\$150.01	\$162.39	\$177.96	\$190.18	\$222.45
56	\$115.42	\$143.71	\$158.82	\$171.97	\$188.46	\$201.41	\$235.57
57	\$121.89	\$151.73	\$167.61	\$181.56	\$198.98	\$212.66	\$248.71
58	\$128.30	\$159.74	\$176.39	\$191.13	\$209.46	\$223.89	\$261.84
59	\$134.72	\$167.72	\$185.24	\$200.71	\$219.98	\$235.11	\$274.97
60	\$141.19	\$175.72	\$194.02	\$210.31	\$230.48	\$246.32	\$288.11
61	\$153.53	\$191.14	\$211.14	\$228.72	\$250.68	\$267.89	\$313.33
62	\$165.89	\$206.52	\$228.29	\$247.14	\$270.85	\$289.47	\$338.58
63	\$178.25	\$221.91	\$245.41	\$265.55	\$291.04	\$311.07	\$363.79
64	\$190.63	\$237.31	\$262.54	\$283.99	\$311.22	\$332.62	\$389.03
65	\$203.50	\$253.36	\$280.38	\$303.18	\$332.24	\$355.08	\$415.31
66	\$226.17	\$281.56	\$311.45	\$336.96	\$369.24	\$394.67	\$461.56
67	\$248.85	\$309.78	\$342.51	\$370.71	\$406.27	\$434.20	\$507.82
68	\$271.52	\$338.01	\$373.61	\$404.48	\$443.28	\$473.74	\$554.09
69	\$294.15	\$366.20	\$404.65	\$438.25	\$480.27	\$513.30	\$600.36
70	\$316.84	\$394.44	\$435.75	\$472.02	\$517.27	\$552.85	\$646.62
71	\$360.16	\$448.36	\$495.26	\$536.57	\$587.99	\$628.41	\$734.99
72	\$403.46	\$502.27	\$554.79	\$601.09	\$658.71	\$703.99	\$823.39
73	\$446.79	\$556.19	\$614.32	\$665.62	\$729.44	\$779.59	\$911.79
74	\$490.09	\$610.10	\$673.86	\$730.13	\$800.14	\$855.15	\$1,000.17
75	\$538.97	\$670.96	\$741.02	\$802.94	\$879.93	\$940.42	\$1,099.92
76	\$606.80	\$755.42	\$834.07	\$904.03	\$990.70	\$1,058.83	\$1,238.39
77	\$674.66	\$839.86	\$927.09	\$1,005.10	\$1,101.50	\$1,177.21	\$1,376.86
78	\$742.52	\$924.34	\$1,020.10	\$1,106.20	\$1,212.27	\$1,295.61	\$1,515.32
79	\$810.37	\$1,008.79	\$1,113.13	\$1,207.27	\$1,323.03	\$1,414.00	\$1,653.80
80	\$878.21	\$1,093.30	\$1,206.17	\$1,308.35	\$1,433.83	\$1,532.40	\$1,792.27
81	\$983.60	\$1,224.49	\$1,350.93	\$1,465.37	\$1,605.85	\$1,716.28	\$2,007.36
82	\$1,088.99	\$1,355.68	\$1,495.66	\$1,622.38	\$1,777.95	\$1,900.17	\$2,222.41
83	\$1,194.38	\$1,486.86	\$1,640.40	\$1,779.37	\$1,950.01	\$2,084.06	\$2,437.49
84	\$1,299.74	\$1,618.04	\$1,785.15	\$1,936.35	\$2,122.06	\$2,267.93	\$2,652.55
85	\$1,405.16	\$1,749.26	\$1,929.87	\$2,093.37	\$2,294.09	\$2,451.82	\$2,867.62
86	\$1,601.87	\$1,994.14	\$2,200.07	\$2,386.45	\$2,615.28	\$2,795.07	\$3,269.11
87	\$1,798.59	\$2,239.05	\$2,470.25	\$2,679.52	\$2,936.44	\$3,138.33	\$3,670.58
88	\$1,995.30	\$2,483.93	\$2,740.45	\$2,972.58	\$3,257.64	\$3,481.58	\$4,072.04
89	\$2,192.01	\$2,728.83	\$3,010.61	\$3,265.67	\$3,578.83	\$3,824.85	\$4,473.52
90	\$2,388.75	\$2,973.73	\$3,280.81	\$3,558.71	\$3,899.98	\$4,168.11	\$4,874.99
91	\$2,585.46	\$3,218.63	\$3,550.99	\$3,851.79	\$4,221.15	\$4,511.36	\$5,276.43
92	\$2,782.17	\$3,463.50	\$3,821.16	\$4,144.88	\$4,542.32	\$4,854.61	\$5,677.90
93	\$2,978.90	\$3,708.43	\$4,091.34	\$4,437.95	\$4,863.49	\$5,197.87	\$6,079.38
94	\$3,175.61	\$3,953.30	\$4,361.55	\$4,731.02	\$5,184.68	\$5,541.12	\$6,480.83
95	\$3,372.34	\$4,198.21	\$4,631.75	\$5,024.09	\$5,505.86	\$5,884.38	\$6,882.32
96	\$3,625.26	\$4,513.07	\$4,979.09	\$5,400.88	\$5,918.77	\$6,325.70	\$7,398.49
97	\$3,878.18	\$4,827.92	\$5,326.50	\$5,777.70	\$6,331.72	\$6,767.02	\$7,914.66
98	\$4,131.08	\$5,142.82	\$5,673.87	\$6,154.50	\$6,744.67	\$7,208.37	\$8,430.83
99	\$4,384.03	\$5,457.68	\$6,021.24	\$6,531.31	\$7,157.61	\$7,649.69	\$8,947.00

State:	District of Columbia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2012 Rate Increase/CT12-192 (VIP1)		

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	Attached is the Actuarial Justification
Attachment(s):	VIP1_2012_ActMemo_LossRatio_DC.pdf
Item Status:	
Status Date:	

Satisfied - Item:	NAIC Transmittal Form
Comments:	Attached is the NAIC Transmittal Form
Attachment(s):	MET NAIC Transmittal_DC_VIP1.pdf
Item Status:	
Status Date:	

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

January 11, 2013

Policy Forms

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

- LTC-FAC
- LTC-VAL
- LTC-IDEAL
- LTC-PREM

These forms were developed as part of a nationwide series and were issued in DC from August, 2002 to May, 2005, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2007.

Policy forms LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM (subsequently referred to as LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2002, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Policy form LTC-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC-VAL, LTC-IDEAL and LTC_PREM provide comprehensive long-term care coverage.

Previously, a premium rate increase of 18% was approved by your Department on 1/21/2009 and implemented in two stages on 10/1/2009 and 2/1/2011. This premium rate increase applied to policyholders with an issue age under 70, except when reduced by new business caps that were based on policies with similar benefits that were available for sale from MetLife.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes. Section 5 of this memorandum demonstrates compliance with District of Columbia Bulletin 03-PPI-005-11/24.

2. Description of Benefits

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

January 11, 2013

The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-FAC provides benefits for international coverage, caregiver training, and alternate services. For married couples that each purchase identical primary policies, the policy will become paid up if the spouse's policy is terminated due to death after the policies have been continuously in-force for at least ten years with no benefits were paid during the first ten years.

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

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

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

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

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

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation. For married couples that each purchase identical primary policies, the policy will become paid up if the spouse's policy is terminated due to death after

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

January 11, 2013

the policies have been continuously in-force for at least ten years with no benefits were paid during the first ten years.

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

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

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are also provided. For married couples that each purchase identical primary policies, the policy will become paid up if the spouse's policy is terminated due to death after the policies have been continuously in-force for at least ten years with no benefits were paid during the first ten years.

LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM

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

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

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

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider,

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

January 11, 2013

Home Care Plus Rider (LTC-IDEAL only), Indemnity Rider (LTC-VAL only), Ten Year Premium Payment Rider, or Paid-up Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium. The insured could also elect a Double Pay First Year or Reduced Pay at 65 Option.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through September 2011.
- b. Voluntary Termination Rates. Original pricing voluntary termination rates vary by duration and issue age as shown in the following table:

Voluntary Termination Rates

Policy Duration	Up to Issue Age 64	Issue Age 65+
1	6.00%	8.00%
2	5.00%	6.00%
3	4.00%	4.00%
4+	3.00%	3.00%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

January 11, 2013

In the year of rate increase implementation, it is assumed that an additional 2.5% of policies lapse and there is 2.5% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

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

The above assumptions for mortality and morbidity are based on actual in-force experience of MetLife and are deemed reasonable for these particular policy forms. The assumptions used in this filing for mortality and morbidity were developed from the actual experience on these forms and supplemented, as needed, based on the experience of other forms. In accordance with District of Columbia Bulletin 03-PPI-005-11/24, the assumptions for persistency and interest rate (4.5%) have been set to the originally filed pricing assumptions used for determination of the expected loss ratio as they are not to be used as justification for the rate increase.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

6. Marketing Method

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

7. Underwriting Description

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

8. Premiums

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

January 11, 2013

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Semi-annual premium rates are 51% of the annual premium rates. Quarterly premium rates are 26.5% of the annual premium rates. Monthly premium rates are 9% of the annual premium rates.

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of June 30, 2012 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of June 30, 2012 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide experience for policy form series LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM is shown in Exhibit I. DC experience for policy form series LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM is shown in Exhibit II. Please note that MetLife does not view DC only experience as credible, but is providing it as required.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.5%. Incurred but not reported reserve balances as of June 30, 2012 have been allocated to a calendar year of incurral and included in historical incurred claims.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

January 11, 2013

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

A lifetime loss ratio as of 6/30/2012 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the original pricing interest rate of 4.5%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums with no increase for projection years 2012 through 2072 shown in the first page of Exhibit I and II are developed by multiplying each prior period's earned premium (starting with June 30, 2012 actual earned premium) by a persistency factor on a seriatim basis. For each year in which the rate increase is projected to be effective, the earned premium with increase shown in the second page of Exhibit I and II is equal to the earned premium with no increase plus the earned premium with no increase times the rate increase percent times an effectiveness factor that reflects what portion of the rate increase is projected to be effective by that year.

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

Present and accumulated values in the lifetime projections in Exhibit I and II are determined at the original pricing interest rate of 4.5%.

The assumptions used for mortality and morbidity in the projections in Exhibit I and II were developed from the company's LTC insurance experience.

16. History of Previous In-force Rate Increases

Previously, a premium rate increase of 18% was approved by your Department on 1/21/2009 and implemented in two stages on 10/1/2009 and 2/1/2011. This premium rate increase applied to policyholders with an issue age under 70, except when reduced by new business caps that were based on policies with similar benefits that were available for sale from MetLife.

17. Requested Rate Increase

The company is requesting an increase of 58% for the policy forms listed above. Although a larger premium rate increase is currently supportable under loss ratio regulation, an increase of only 58% is being requested at this time to help mitigate the impact on the policyholder.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

January 11, 2013

Corresponding rate tables reflecting the 58% increase are included with this filing. Please note that the rate tables reflect the prior increase of 18%, but do not reflect any issue age and/or new business caps associated with the prior rate increase. Also note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. In accordance with District of Columbia Bulletin 03-PPI-005-11/24, the increase is to be implemented in two stages whereby we request an initial 25% increase to be followed by a second increase of 26.4% compounded upon the first increase such that the total increase is 58% ($1.25 * 1.264 = 1.58$). The second increase will be implemented one year after the first.

Policyholders will be notified of the entire increase at the time of notification of the first increase.

18. Analysis Performed

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

- a. Incidence and continuance rates: The original pricing expected claim costs for nursing care were derived from the 1985 and 1995 National Nursing Home Surveys and adjusted to reflect: (1) surveys of nursing home resident cohorts indicate certain long-term residents would not meet the benefit eligibility under the contracts, and (2) the Medicaid population, which exhibits worse health status and greater LTC services use, is included in the survey.

Original pricing claim costs for home and community care benefit and additional benefits were derived from the 1989 and 1994 National Long-Term Care Survey of disable elders in the Community.

The original pricing expected claim costs for nursing care, home and community care, and additional benefits were also adjusted to reflect the benefits available under these policy forms.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

January 11, 2013

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

Policy Duration	Up to Issue Age 64	Issue Age 65+
1	6.0%	8.0%
2	5.0%	6.0%
3	4.0%	4.0%
4+	3.0%	3.0%

- c. The original pricing expected mortality rates were based on the 1983 Group Annuity Mortality Table.

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

Actual voluntary lapse and mortality rates have been lower than that assumed in pricing although original pricing lapse rates have been used in the projection as required by District of Columbia Bulletin 03-PPI-005-11/24. Morbidity levels have been worse than assumed in pricing.

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

19. Loss Ratio Requirement Compliance Demonstration

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

January 11, 2013

20. Average Annual Premium

The average premiums, on a nationwide basis, before and after the requested increase are:

Before increase: \$2,487
After increase: \$3,929

The average premiums, for DC, before and after the requested increase are:

Before increase: \$3,675
After increase: \$5,807

21. Proposed Effective Date

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

22. Nationwide Distribution of Business as of 6/30/2012 (based on in-force count)

By Issue Age:

Issue Age	%
<45	7%
45-49	10%
50-54	20%
55-59	28%
60-64	21%
65-69	9%
70-74	3%
75+	1%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

January 11, 2013

By Benefit Period:

Benefit Period	%
1 Year	0%
2 Year	5%
3 Year	21%
4 Year	16%
5 Year	26%
6 Year	0%
7 Year	6%
Lifetime	26%
Total	100%

By Inflation Type:

Inflation Type	%
Compound 3%	0%
Compound 5%	63%
Simple 5%	24%
FPO	3%
None	10%
Total	100%

By Home Care Percentage:

Home Care Percentage	%
0	3%
50%	8%
75%	7%
100%	82%
Total	100%

By Gender:

Gender	%
Female	58%
Male	42%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

January 11, 2013

By Premium Payment Option:

Payment Option	%
Double Pay First Year	2%
Paid - Up	2%
Reduced Pay at 65	5%
Lifetime	81%
Ten Pay	10%
Total	100%

23. Number of Policyholders

As of 6/30/2012, the number of policies in-force and annualized premium that will be affected by this increase are:

	Number of Insureds	Annualized Premium
DC	149	\$547,645
Nationwide	86,342	\$214,773,315

24. New Nonforfeiture Option

Concurrent with this rate filing is a form filing for a new nonforfeiture feature (the Limited Coverage Upon Lapse Following Contribution Increase Endorsement) that will provide limited coverage to policyholders whose policies do not currently provide a substantially equivalent nonforfeiture feature in the event they lapse their coverage within 120 days of the first due date of the increased premium for their coverage.

25. Actuarial Certification

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

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice.

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

METROPOLITAN LIFE INSURANCE COMPANY

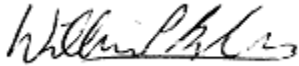
New York, NY

Actuarial Memorandum for VIP Series

January 11, 2013

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.



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

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections with No Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio		Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency	
Historical Experience	1998	0	0		0	0	0										4.50%	1.8519
	1999	0	0		0	0	0										4.50%	1.7722
	2000	0	0		0	0	0										4.50%	1.6959
	2001	0	0		0	0	0										4.50%	1.6229
	2002	3,659,533	0	0.0%	3,263	5,683,143	0	0.0%									4.50%	1.5530
	2003	28,591,357	179,071	0.6%	21,111	42,489,477	266,116	0.6%									4.50%	1.4861
	2004	91,204,983	1,272,523	1.4%	58,153	129,702,663	1,809,656	1.4%									4.50%	1.4221
	2005	181,664,707	6,236,173	3.4%	100,699	247,220,566	8,486,570	3.4%									4.50%	1.3609
	2006	224,707,946	8,847,188	3.9%	100,919	292,628,198	11,521,340	3.9%									4.50%	1.3023
	2007	221,914,386	16,351,513	7.4%	98,153	276,545,699	20,376,961	7.4%									4.50%	1.2462
	2008	216,106,529	17,135,835	7.9%	95,273	257,711,055	20,434,802	7.9%									4.50%	1.1925
	2009	210,062,736	17,375,667	8.3%	91,944	239,716,479	19,828,522	8.3%									4.50%	1.1412
2010	217,008,822	19,051,230	8.8%	89,128	236,979,059	20,804,419	8.8%									4.50%	1.0920	
2011	217,111,208	25,398,841	11.7%	86,924	226,881,212	26,541,788	11.7%									4.50%	1.0450	
2012	108,569,118	13,565,038	12.5%	86,342	109,770,435	13,715,135	12.5%									4.50%	1.0111	
Projected Future Experience (60 Years)	2012	105,180,919	20,185,949	19.2%	84,660	104,029,830	19,965,036	19.2%	1.0000	1.3466	1.0000	0.0260	0.0000	0.974	0.985	4.50%	0.9891	
	2013	200,580,604	42,061,914	21.0%	81,362	191,943,161	40,250,636	21.0%	1.0000	1.3312	1.0000	0.0390	0.0000	0.961	0.938	4.50%	0.9569	
	2014	181,017,779	49,210,268	27.2%	78,132	165,763,402	45,063,316	27.2%	1.0000	1.2964	1.0000	0.0397	0.0000	0.960	0.902	4.50%	0.9157	
	2015	153,696,799	53,399,217	34.7%	75,024	134,683,983	46,793,552	34.7%	1.0000	1.2780	1.0000	0.0398	0.0000	0.960	0.849	4.50%	0.8763	
	2016	136,678,809	59,977,676	43.9%	72,044	114,613,566	50,294,960	43.9%	1.0000	1.2630	1.0000	0.0397	0.0000	0.960	0.889	4.50%	0.8386	
	2017	129,032,847	70,072,232	54.3%	69,108	103,542,543	56,229,536	54.3%	1.0000	1.2375	1.0000	0.0408	0.0000	0.959	0.944	4.50%	0.8025	
	2018	121,807,298	80,451,219	66.0%	66,210	93,535,305	61,778,149	66.0%	1.0000	1.2162	1.0000	0.0419	0.0000	0.958	0.944	4.50%	0.7679	
	2019	114,769,447	90,504,144	78.9%	63,350	84,335,856	66,505,021	78.9%	1.0000	1.1939	1.0000	0.0432	0.0000	0.957	0.942	4.50%	0.7348	
	2020	107,826,206	101,547,498	94.2%	60,525	75,821,785	71,406,690	94.2%	1.0000	1.1943	1.0000	0.0446	0.0000	0.955	0.940	4.50%	0.7032	
	2021	101,068,455	113,544,734	112.3%	57,737	68,009,411	76,404,754	112.3%	1.0000	1.1929	1.0000	0.0461	0.0000	0.954	0.937	4.50%	0.6729	
	2022	94,594,161	126,521,527	133.8%	54,983	60,911,799	81,470,714	133.8%	1.0000	1.1906	1.0000	0.0477	0.0000	0.952	0.936	4.50%	0.6439	
	2023	88,365,169	140,372,559	158.9%	52,264	54,450,506	86,497,394	158.9%	1.0000	1.1877	1.0000	0.0494	0.0000	0.951	0.934	4.50%	0.6162	
	2024	82,312,189	155,142,679	188.5%	49,582	48,536,524	91,482,032	188.5%	1.0000	1.1865	1.0000	0.0513	0.0000	0.949	0.932	4.50%	0.5897	
	2025	76,479,538	170,686,471	223.2%	46,937	43,155,235	96,313,535	223.2%	1.0000	1.1841	1.0000	0.0533	0.0000	0.947	0.929	4.50%	0.5643	
	2026	70,831,313	186,816,705	263.7%	44,332	38,246,987	100,875,951	263.7%	1.0000	1.1818	1.0000	0.0555	0.0000	0.944	0.926	4.50%	0.5400	
	2027	65,348,951	203,398,268	311.2%	41,770	33,767,139	105,100,043	311.2%	1.0000	1.1801	1.0000	0.0578	0.0000	0.942	0.923	4.50%	0.5167	
	2028	60,080,722	220,098,252	366.3%	39,253	29,708,074	108,831,833	366.3%	1.0000	1.1770	1.0000	0.0602	0.0000	0.940	0.919	4.50%	0.4945	
	2029	55,008,366	236,741,569	430.4%	36,787	26,028,660	112,020,520	430.4%	1.0000	1.1748	1.0000	0.0628	0.0000	0.937	0.916	4.50%	0.4732	
	2030	50,163,728	253,074,716	504.5%	34,374	22,714,155	114,592,325	504.5%	1.0000	1.1722	1.0000	0.0656	0.0000	0.934	0.912	4.50%	0.4528	
	2031	45,554,972	268,695,080	589.8%	32,021	19,739,051	116,426,059	589.8%	1.0000	1.1691	1.0000	0.0685	0.0000	0.932	0.908	4.50%	0.4333	
	2032	41,191,854	283,159,333	687.4%	29,732	17,079,908	117,409,995	687.4%	1.0000	1.1655	1.0000	0.0715	0.0000	0.929	0.904	4.50%	0.4146	
	2033	37,059,105	296,337,951	799.6%	27,512	14,704,587	117,583,172	799.6%	1.0000	1.1632	1.0000	0.0746	0.0000	0.925	0.900	4.50%	0.3968	
	2034	33,182,820	307,805,684	927.6%	25,368	12,599,546	116,874,091	927.6%	1.0000	1.1600	1.0000	0.0779	0.0000	0.922	0.895	4.50%	0.3797	
	2035	29,560,290	317,260,986	1073.3%	23,304	10,740,735	115,276,820	1073.3%	1.0000	1.1570	1.0000	0.0814	0.0000	0.919	0.891	4.50%	0.3634	
	2036	26,192,607	324,158,563	1237.6%	21,326	9,107,260	112,711,058	1237.6%	1.0000	1.1531	1.0000	0.0849	0.0000	0.915	0.886	4.50%	0.3477	
	2037	23,086,057	328,643,000	1423.6%	19,439	7,681,438	109,349,581	1423.6%	1.0000	1.1503	1.0000	0.0885	0.0000	0.912	0.881	4.50%	0.3327	
	2038	20,232,522	330,481,174	1633.4%	17,647	6,442,085	105,226,027	1633.4%	1.0000	1.1474	1.0000	0.0922	0.0000	0.908	0.876	4.50%	0.3184	
	2039	17,633,859	329,600,333	1869.1%	15,953	5,372,885	100,426,378	1869.1%	1.0000	1.1443	1.0000	0.0960	0.0000	0.904	0.872	4.50%	0.3047	
	2040	15,283,340	326,091,083	2133.6%	14,362	4,456,174	95,078,603	2133.6%	1.0000	1.1415	1.0000	0.0998	0.0000	0.900	0.867	4.50%	0.2916	
	2041	13,171,896	320,098,429	2430.2%	12,874	3,675,157	89,312,268	2430.2%	1.0000	1.1390	1.0000	0.1036	0.0000	0.896	0.862	4.50%	0.2790	
	2042	11,284,199	311,886,103	2763.9%	11,490	3,012,881	83,273,594	2763.9%	1.0000	1.1373	1.0000	0.1075	0.0000	0.893	0.857	4.50%	0.2670	
	2043	9,612,114	301,593,868	3137.6%	10,211	2,455,918	77,057,959	3137.6%	1.0000	1.1352	1.0000	0.1114	0.0000	0.889	0.852	4.50%	0.2555	
	2044	8,141,977	289,364,530	3554.0%	9,034	1,990,713	70,749,602	3554.0%	1.0000	1.1327	1.0000	0.1152	0.0000	0.885	0.847	4.50%	0.2445	
	2045	6,857,235	275,582,562	4018.9%	7,959	1,604,396	64,478,385	4018.9%	1.0000	1.1308	1.0000	0.1191	0.0000	0.881	0.842	4.50%	0.2340	
	2046	5,742,274	260,511,762	4536.7%	6,981	1,285,672	58,327,513	4536.7%	1.0000	1.1289	1.0000	0.1229	0.0000	0.877	0.837	4.50%	0.2239	
	2047	4,781,770	244,515,458	5113.5%	6,096	1,024,515	52,388,523	5113.5%	1.0000	1.1271	1.0000	0.1267	0.0000	0.873	0.833	4.50%	0.2143	
	2048	3,959,684	227,899,815	5755.5%	5,301	811,847	46,725,883	5755.5%	1.0000	1.1256	1.0000	0.1304	0.0000	0.870	0.828	4.50%	0.2050	
	2049	3,261,269	211,072,024	6472.1%	4,590	639,858	41,412,164	6472.1%	1.0000	1.1245	1.0000	0.1342	0.0000	0.866	0.824	4.50%	0.1962	
	20505																	

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections with 58% Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence		
Historical Experience	1998	0	0		0	0	0									4.50%	1.8519
	1999	0	0		0	0	0									4.50%	1.7722
	2000	0	0		0	0	0									4.50%	1.6959
	2001	0	0		0	0	0									4.50%	1.6229
	2002	3,659,533	0	0.0%	3,263	5,683,143	0	0.0%								4.50%	1.5530
	2003	28,591,357	179,071	0.6%	21,111	42,489,477	266,116	0.6%								4.50%	1.4861
	2004	91,204,983	1,272,523	1.4%	58,153	129,702,663	1,809,656	1.4%								4.50%	1.4221
	2005	181,664,707	6,236,173	3.4%	100,699	247,220,566	8,486,570	3.4%								4.50%	1.3609
	2006	224,707,946	8,847,188	3.9%	100,919	292,628,198	11,521,340	3.9%								4.50%	1.3023
	2007	221,914,386	16,351,513	7.4%	98,153	276,545,699	20,376,961	7.4%								4.50%	1.2462
	2008	216,106,529	17,135,835	7.9%	95,273	257,711,055	20,434,802	7.9%								4.50%	1.1925
	2009	210,062,736	17,375,667	8.3%	91,944	239,716,479	19,828,522	8.3%								4.50%	1.1412
Projected Future Experience (60 Years)	2010	217,008,822	19,051,230	8.8%	89,128	236,979,059	20,804,419	8.8%								4.50%	1.0920
	2011	217,111,208	25,398,841	11.7%	86,924	226,881,212	26,541,788	11.7%								4.50%	1.0450
	2012	108,569,118	13,565,038	12.5%	86,342	109,770,435	13,715,135	12.5%								4.50%	1.0111
	2012	105,180,919	20,185,949	19.2%	84,660	104,029,830	19,965,036	19.2%	1.0000	1.3466	1.0000	0.0260	1.0000	0.974	0.985	4.50%	0.9891
	2013	226,793,981	41,536,140	18.3%	80,854	217,027,733	39,747,503	18.3%	1.1450	1.1626	1.0000	0.0450	0.9875	0.955	1.061	4.50%	0.9569
	2014	245,603,112	47,487,909	19.3%	76,764	224,906,126	43,486,100	19.3%	1.4060	1.0557	1.0000	0.0506	0.9650	0.949	1.083	4.50%	0.9157
	2015	219,716,875	51,129,750	23.3%	73,430	192,537,151	44,804,826	23.3%	1.4930	1.2035	1.0000	0.0434	0.9575	0.957	0.895	4.50%	0.8763
	2016	205,154,893	56,978,792	27.8%	70,243	172,034,962	47,780,212	27.8%	1.5800	1.1935	1.0000	0.0434	0.9500	0.957	0.934	4.50%	0.8386
	2017	193,678,304	66,568,620	34.4%	67,380	155,417,358	53,418,059	34.4%	1.5800	1.2375	1.0000	0.0408	0.9500	0.959	0.944	4.50%	0.8025
	2018	182,832,754	76,428,659	41.8%	64,555	140,396,493	58,689,241	41.8%	1.5800	1.2162	1.0000	0.0419	0.9500	0.958	0.944	4.50%	0.7679
	2019	172,268,940	85,978,937	49.9%	61,766	126,588,119	63,179,770	49.9%	1.5800	1.1939	1.0000	0.0432	0.9500	0.957	0.942	4.50%	0.7348
	2020	161,847,136	96,470,123	59.6%	59,012	113,808,499	67,836,355	59.6%	1.5800	1.1943	1.0000	0.0446	0.9500	0.955	0.940	4.50%	0.7032
	2021	151,703,750	107,867,497	71.1%	56,293	102,082,125	72,584,517	71.1%	1.5800	1.1929	1.0000	0.0461	0.9500	0.954	0.937	4.50%	0.6729
	2022	141,985,835	120,195,451	84.7%	53,608	91,428,610	77,397,178	84.7%	1.5800	1.1906	1.0000	0.0477	0.9500	0.952	0.936	4.50%	0.6439
	2023	132,636,119	133,353,931	100.5%	50,958	81,730,209	82,172,524	100.5%	1.5800	1.1877	1.0000	0.0494	0.9500	0.951	0.934	4.50%	0.6162
	2024	123,550,596	147,385,545	119.3%	48,343	72,853,322	86,907,930	119.3%	1.5800	1.1865	1.0000	0.0513	0.9500	0.949	0.932	4.50%	0.5897
	2025	114,795,787	162,152,148	141.3%	45,764	64,776,007	91,497,858	141.3%	1.5800	1.1841	1.0000	0.0533	0.9500	0.947	0.929	4.50%	0.5643
	2026	106,317,802	177,475,869	166.9%	43,224	57,408,728	95,832,153	166.9%	1.5800	1.1818	1.0000	0.0555	0.9500	0.944	0.926	4.50%	0.5400
	2027	98,088,775	193,228,355	197.0%	40,726	50,684,475	99,845,041	197.0%	1.5800	1.1801	1.0000	0.0578	0.9500	0.942	0.923	4.50%	0.5167
	2028	90,181,164	209,093,339	231.9%	38,272	44,591,819	103,390,242	231.9%	1.5800	1.1770	1.0000	0.0602	0.9500	0.940	0.919	4.50%	0.4945
	2029	82,567,557	224,904,490	272.4%	35,867	39,069,018	106,419,494	272.4%	1.5800	1.1748	1.0000	0.0628	0.9500	0.937	0.916	4.50%	0.4732
	2030	75,295,756	240,420,980	319.3%	33,515	34,093,946	108,862,708	319.3%	1.5800	1.1722	1.0000	0.0656	0.9500	0.934	0.912	4.50%	0.4528
	2031	68,378,013	255,260,326	373.3%	31,221	29,628,315	110,604,756	373.3%	1.5800	1.1691	1.0000	0.0685	0.9500	0.932	0.908	4.50%	0.4333
	2032	61,828,973	269,001,366	435.1%	28,989	25,636,942	111,539,496	435.1%	1.5800	1.1655	1.0000	0.0715	0.9500	0.929	0.904	4.50%	0.4146
	2033	55,625,716	281,521,053	506.1%	26,825	22,071,585	111,704,014	506.1%	1.5800	1.1632	1.0000	0.0746	0.9500	0.925	0.900	4.50%	0.3968
	2034	49,807,413	292,415,400	587.1%	24,734	18,911,919	111,030,386	587.1%	1.5800	1.1600	1.0000	0.0779	0.9500	0.922	0.895	4.50%	0.3797
	2035	44,369,995	301,397,936	679.3%	22,722	16,121,844	109,512,979	679.3%	1.5800	1.1570	1.0000	0.0814	0.9500	0.919	0.891	4.50%	0.3634
	2036	39,315,103	307,950,635	783.3%	20,793	13,669,998	107,075,506	783.3%	1.5800	1.1531	1.0000	0.0849	0.9500	0.915	0.886	4.50%	0.3477
	2037	34,652,172	312,210,850	901.0%	18,953	11,529,838	103,882,102	901.0%	1.5800	1.1503	1.0000	0.0885	0.9500	0.912	0.881	4.50%	0.3327
	2038	30,369,016	313,957,115	1033.8%	17,206	9,669,570	99,964,726	1033.8%	1.5800	1.1474	1.0000	0.0922	0.9500	0.908	0.876	4.50%	0.3184
	2039	26,468,423	313,120,317	1183.0%	15,555	8,064,700	95,405,059	1183.0%	1.5800	1.1443	1.0000	0.0960	0.9500	0.904	0.872	4.50%	0.3047
	2040	22,940,293	309,786,529	1350.4%	14,003	6,688,717	90,324,673	1350.4%	1.5800	1.1415	1.0000	0.0998	0.9500	0.900	0.867	4.50%	0.2916
	2041	19,771,016	304,093,507	1538.1%	12,552	5,516,410	84,846,655	1538.1%	1.5800	1.1390	1.0000	0.1036	0.9500	0.896	0.862	4.50%	0.2790
	2042	16,937,583	296,291,798	1749.3%	11,203	4,522,335	79,109,915	1749.3%	1.5800	1.1373	1.0000	0.1075	0.9500	0.893	0.857	4.50%	0.2670
	2043	14,427,784	286,514,175	1985.9%	9,955	3,686,333	73,205,061	1985.9%	1.5800	1.1352	1.0000	0.1114	0.9500	0.889	0.852	4.50%	0.2555
	2044	12,221,107	274,896,303	2249.4%	8,808	2,988,060	67,212,122	2249.4%	1.5800	1.1327	1.0000	0.1152	0.9500	0.885	0.847	4.50%	0.2445
	2045	10,292,710	261,803,434	2543.6%	7,760	2,408,198	61,254,465	2543.6%	1.5800	1.1308	1.0000	0.1191	0.9500	0.881	0.842	4.50%	0.2340
	2046	8,619,154	247,486,173	2871.4%	6,806	1,929,793	55,411,138	2871.4%	1.5800	1.1289	1.0000	0.1229	0.9500	0.877	0.837	4.50%	0.2239
	2047	7,177,437	232,289,686	3236.4%	5,944	1,537,798	49,769,097	3236.4%	1.5800	1.1271	1.0000	0.1267	0.9500	0.873	0.833	4.50%	0.2143
	2048	5,943,485	216,504,825	3642.7%	5,169	1,218,582	44,389,589	3642.7%	1.5800	1.1256	1.0000	0.1304	0.9500	0.870	0.828	4.50%	0.2050
	2049	4,895,165	200,518,423	4096.3%	4,475	960,427	39,341,556	4096.3%	1.5800	1.1245	1.0000	0.1342	0.9500	0.866	0.824	4.50%	0.1962
	2050	4,010,567	184,470,610	4599.6%	3,858	752,986	34,634,438	4599.6%	1.5800	1.1229	1.0000	0.1379	0.9500	0.862	0.819	4.50%	0.1878
	2051	3,268,873	168,570,653	5156.8%	3,312	587,304	30,286,329	5156.8%	1.5800	1.1211	1.0000	0.1414	0.9500	0.859	0.815	4.50%	0.1797
	2052	2,650,841	153,060,423	5774.0%	2,832	455,756	26,315,480	5774.0%	1.5800	1.1197	1.0000	0.1451	0.9500	0.855	0.811	4.50%	0.1719
	2053	2,138,740	138,045,661	6454.5%	2,411	351,876	22,711,972	6454.5%	1.5800	1.1179	1.0000	0.1487	0.9500	0.851	0.807	4.50%	0.1645
	2054	1,717,228	123,699,992	7203.5%	2,044	270,361	19,475,359	7203.5%	1.5800	1.1160	1.0000	0.1521	0.9500	0.848	0.803	4.50%	0.1574
	2055	1,372,410	110,107,373	8022.9%	1,726	206,768	16,588,836	8022.9%	1.5800	1.1138	1.0000	0.1555	0.9500	0.845	0.799	4.50%	0.1507
	2056	1,092,100	97,383,015	8917.0%	1,452	157,451	14,039,978	8917.0%	1.5800	1.1114	1.0000	0.1588	0.9500	0.841	0.796	4.50%	0.1442
	2057	865,327	85,704,509	9904.3%	1,216	119,384	11,824,168	9904.3%	1.5800	1.1107	1.0000	0.1628	0.9500	0.837	0.792	4.50%	

Exhibit II
Metropolitan Life Insurance Company
District of Columbia Experience Projections with No Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL, and LTC- PREM

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors		
		Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	0	0		0	0	0										4.50%	1.8519
	1999	0	0		0	0	0										4.50%	1.7722
	2000	0	0		0	0	0										4.50%	1.6959
	2001	0	0		0	0	0										4.50%	1.6229
	2002	10,576	0	0.0%	7	16,425	0	0.0%									4.50%	1.5530
	2003	51,782	0	0.0%	29	76,953	0	0.0%									4.50%	1.4861
	2004	223,026	0	0.0%	109	317,166	0	0.0%									4.50%	1.4221
	2005	434,967	0	0.0%	159	591,929	0	0.0%									4.50%	1.3609
	2006	500,679	109,788	21.9%	159	652,015	142,973	21.9%									4.50%	1.3023
	2007	494,510	0	0.0%	155	616,250	0	0.0%									4.50%	1.2462
	2008	488,341	0	0.0%	155	582,356	0	0.0%									4.50%	1.1925
	2009	491,659	157,428	32.0%	153	561,064	179,652	32.0%									4.50%	1.1412
	2010	546,124	180,880	33.1%	152	596,381	197,526	33.1%									4.50%	1.0920
2011	553,265	9,235	1.7%	149	578,162	9,650	1.7%									4.50%	1.0450	
2012	273,577	183,888	67.2%	149	276,605	185,923	67.2%									4.50%	1.0111	
Projected Future Experience (60 Years)	2012	251,071	37,262	14.8%	146	248,323	36,854	14.8%	1.0000	25.4261	1.0000	0.0196	0.0000	0.980	0.948		4.50%	0.9891
	2013	484,797	82,319	17.0%	140	463,921	78,774	17.0%	1.0000	0.4001	1.0000	0.0387	0.0000	0.961	0.924		4.50%	0.9569
	2014	425,180	96,513	22.7%	135	389,350	88,380	22.7%	1.0000	1.3368	1.0000	0.0390	0.0000	0.961	0.877		4.50%	0.9157
	2015	303,503	115,701	38.1%	130	265,959	101,388	38.1%	1.0000	1.6794	1.0000	0.0369	0.0000	0.963	0.714		4.50%	0.8763
	2016	283,365	129,805	45.8%	125	237,619	108,850	45.8%	1.0000	1.2016	1.0000	0.0365	0.0000	0.964	0.934		4.50%	0.8386
	2017	268,314	146,386	54.6%	121	215,309	117,468	54.6%	1.0000	1.1910	1.0000	0.0374	0.0000	0.963	0.947		4.50%	0.8025
	2018	254,661	165,647	65.0%	116	195,553	127,200	65.0%	1.0000	1.1922	1.0000	0.0386	0.0000	0.961	0.949		4.50%	0.7679
	2019	234,637	184,604	78.7%	111	172,418	135,652	78.7%	1.0000	1.2095	1.0000	0.0392	0.0000	0.961	0.921		4.50%	0.7348
	2020	219,285	206,527	94.2%	107	154,198	145,227	94.2%	1.0000	1.1971	1.0000	0.0403	0.0000	0.960	0.935		4.50%	0.7032
	2021	207,006	231,436	111.8%	102	139,295	155,734	111.8%	1.0000	1.1871	1.0000	0.0415	0.0000	0.958	0.944		4.50%	0.6729
	2022	195,049	258,284	132.4%	98	125,597	166,316	132.4%	1.0000	1.1844	1.0000	0.0429	0.0000	0.957	0.942		4.50%	0.6439
	2023	183,361	289,576	157.9%	94	112,987	178,437	157.9%	1.0000	1.1926	1.0000	0.0443	0.0000	0.956	0.940		4.50%	0.6162
	2024	171,949	323,814	188.3%	89	101,392	190,941	188.3%	1.0000	1.1924	1.0000	0.0459	0.0000	0.954	0.938		4.50%	0.5897
	2025	160,809	361,737	224.9%	85	90,740	204,118	224.9%	1.0000	1.1945	1.0000	0.0473	0.0000	0.953	0.935		4.50%	0.5643
	2026	149,968	400,443	267.0%	81	80,979	216,228	267.0%	1.0000	1.1870	1.0000	0.0493	0.0000	0.951	0.933		4.50%	0.5400
	2027	139,358	444,668	319.1%	77	72,009	229,769	319.1%	1.0000	1.1950	1.0000	0.0510	0.0000	0.949	0.929		4.50%	0.5167
	2028	128,197	488,086	380.7%	73	63,390	241,343	380.7%	1.0000	1.1932	1.0000	0.0530	0.0000	0.947	0.920		4.50%	0.4945
	2029	115,711	528,762	457.0%	69	54,752	250,198	457.0%	1.0000	1.2002	1.0000	0.0557	0.0000	0.944	0.903		4.50%	0.4732
	2030	106,134	568,921	536.0%	65	48,057	257,608	536.0%	1.0000	1.1730	1.0000	0.0575	0.0000	0.943	0.917		4.50%	0.4528
	2031	97,207	613,419	631.0%	61	42,120	265,796	631.0%	1.0000	1.1772	1.0000	0.0601	0.0000	0.940	0.916		4.50%	0.4333
	2032	88,658	657,629	741.8%	57	36,762	272,681	741.8%	1.0000	1.1754	1.0000	0.0629	0.0000	0.937	0.912		4.50%	0.4146
	2033	80,511	700,582	870.2%	53	31,946	277,982	870.2%	1.0000	1.1731	1.0000	0.0659	0.0000	0.934	0.908		4.50%	0.3968
	2034	72,784	742,738	1020.5%	50	27,636	282,018	1020.5%	1.0000	1.1727	1.0000	0.0685	0.0000	0.932	0.904		4.50%	0.3797
	2035	65,483	776,244	1185.4%	46	23,793	282,048	1185.4%	1.0000	1.1616	1.0000	0.0717	0.0000	0.928	0.900		4.50%	0.3634
	2036	58,630	806,807	1376.1%	43	20,386	280,529	1376.1%	1.0000	1.1609	1.0000	0.0755	0.0000	0.924	0.895		4.50%	0.3477
	2037	52,223	827,536	1584.6%	39	17,376	275,347	1584.6%	1.0000	1.1515	1.0000	0.0793	0.0000	0.921	0.891		4.50%	0.3327
	2038	46,297	852,897	1842.2%	36	14,741	271,565	1842.2%	1.0000	1.1626	1.0000	0.0824	0.0000	0.918	0.887		4.50%	0.3184
	2039	40,824	869,575	2130.1%	33	12,439	264,952	2130.1%	1.0000	1.1562	1.0000	0.0861	0.0000	0.914	0.882		4.50%	0.3047
	2040	35,791	879,322	2456.8%	30	10,436	256,384	2456.8%	1.0000	1.1534	1.0000	0.0903	0.0000	0.910	0.877		4.50%	0.2916
	2041	31,203	880,060	2820.5%	27	8,706	245,550	2820.5%	1.0000	1.1480	1.0000	0.0949	0.0000	0.905	0.872		4.50%	0.2790
	2042	27,046	877,676	3245.1%	24	7,221	234,339	3245.1%	1.0000	1.1506	1.0000	0.0982	0.0000	0.902	0.867		4.50%	0.2670
	2043	23,290	864,379	3711.4%	22	5,951	220,851	3711.4%	1.0000	1.1437	1.0000	0.1036	0.0000	0.896	0.861		4.50%	0.2555
	2044	19,935	842,343	4225.5%	20	4,874	205,953	4225.5%	1.0000	1.1385	1.0000	0.1083	0.0000	0.892	0.856		4.50%	0.2445
	2045	16,963	813,548	4796.1%	17	3,969	190,347	4796.1%	1.0000	1.1350	1.0000	0.1117	0.0000	0.888	0.851		4.50%	0.2340
	2046	14,343	782,841	5458.1%	15	3,211	175,275	5458.1%	1.0000	1.1380	1.0000	0.1176	0.0000	0.882	0.846		4.50%	0.2239
	2047	12,045	747,955	6209.8%	13	2,581	160,253	6209.8%	1.0000	1.1377	1.0000	0.1222	0.0000	0.878	0.840		4.50%	0.2143
	2048	10,050	709,853	7063.3%	12	2,061	145,540	7063.3%	1.0000	1.1374	1.0000	0.1273	0.0000	0.873	0.834		4.50%	0.2050
	2049	8,339	671,652	8054.6%	10	1,636	131,778	8054.6%	1.0000	1.1403	1.0000	0.1323	0.0000	0.868	0.830		4.50%	0.1962
	2050	6,871	626,183	9112.8%	9	1,290	117,566	9112.8%	1.0000	1.1314	1.0000	0.1396	0.0000	0.860	0.824		4.50%	0.1878
	2051	5,625	578,315	10280.4%	8	1,011	103,903	10280.4%	1.0000	1.1281	1.0000	0.1429	0.0000	0.857	0.819		4.50%	0.1797
	2052	4,573	529,285	11575.3%	6	786	90,999	11575.3%	1.0000	1.1260	1.0000	0.1493	0.0000	0.851	0.813		4.50%	0.1719
	2053	3,688	480,784	13037.0%	5	607	79,101	13037.0%	1.0000	1.1263	1.0000	0.1552	0.0000	0.845	0.807		4.50%	0.1645
	2054	2,949	433,009	14683.8%	5	464	68,173	14683.8%	1.0000	1.1263								

Exhibit II
Metropolitan Life Insurance Company
District of Columbia Experience Projections with 58% Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL, and LTC- PREM

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence		
Historical Experience	1998	0	0		0	0	0									4.50%	1.8519
	1999	0	0		0	0	0									4.50%	1.7722
	2000	0	0		0	0	0									4.50%	1.6959
	2001	0	0		0	0	0									4.50%	1.6229
	2002	10,576	0	0.0%	7	16,425	0	0.0%								4.50%	1.5530
	2003	51,782	0	0.0%	29	76,953	0	0.0%								4.50%	1.4861
	2004	223,026	0	0.0%	109	317,166	0	0.0%								4.50%	1.4221
	2005	434,967	0	0.0%	159	591,929	0	0.0%								4.50%	1.3609
	2006	500,679	109,788	21.9%	159	652,015	142,973	21.9%								4.50%	1.3023
	2007	494,510	0	0.0%	155	616,250	0	0.0%								4.50%	1.2462
	2008	488,341	0	0.0%	155	582,356	0	0.0%								4.50%	1.1925
	2009	491,659	157,428	32.0%	153	561,064	179,652	32.0%								4.50%	1.1412
	2010	546,124	180,880	33.1%	152	596,381	197,526	33.1%								4.50%	1.0920
2011	553,265	9,235	1.7%	149	578,162	9,650	1.7%								4.50%	1.0450	
2012	273,577	183,888	67.2%	149	276,605	185,923	67.2%								4.50%	1.0111	
Projected Future Experience (60 Years)	2012	251,071	37,262	14.8%	146	248,323	36,854	14.8%	1.0000	25.4261	1.0000	0.0196	1.0000	0.980	0.948	4.50%	0.9891
	2013	548,154	81,290	14.8%	140	524,549	77,789	14.8%	1.1450	0.3494	1.0000	0.0447	0.9875	0.955	1.045	4.50%	0.9569
	2014	576,880	93,135	16.1%	133	528,266	85,287	16.1%	1.4060	1.0887	1.0000	0.0498	0.9650	0.950	1.052	4.50%	0.9157
	2015	433,872	110,784	25.5%	127	380,201	97,079	25.5%	1.4930	1.5816	1.0000	0.0406	0.9575	0.959	0.752	4.50%	0.8763
	2016	425,331	123,315	29.0%	122	356,666	103,407	29.0%	1.5800	1.1355	1.0000	0.0402	0.9500	0.960	0.980	4.50%	0.8386
	2017	402,739	139,067	34.5%	118	323,178	111,594	34.5%	1.5800	1.1910	1.0000	0.0374	0.9500	0.963	0.947	4.50%	0.8025
	2018	382,246	157,365	41.2%	113	293,525	120,840	41.2%	1.5800	1.1922	1.0000	0.0386	0.9500	0.961	0.949	4.50%	0.7679
	2019	352,190	175,374	49.8%	109	258,799	128,870	49.8%	1.5800	1.2095	1.0000	0.0392	0.9500	0.961	0.921	4.50%	0.7348
	2020	329,147	196,200	59.6%	104	231,451	137,965	59.6%	1.5800	1.1971	1.0000	0.0403	0.9500	0.960	0.935	4.50%	0.7032
	2021	310,716	219,864	70.8%	100	209,082	147,948	70.8%	1.5800	1.1871	1.0000	0.0415	0.9500	0.958	0.944	4.50%	0.6729
	2022	292,768	245,370	83.8%	96	188,522	158,001	83.8%	1.5800	1.1844	1.0000	0.0429	0.9500	0.957	0.942	4.50%	0.6439
	2023	275,225	275,098	100.0%	91	169,593	169,515	100.0%	1.5800	1.1926	1.0000	0.0443	0.9500	0.956	0.940	4.50%	0.6162
	2024	258,096	307,623	119.2%	87	152,190	181,394	119.2%	1.5800	1.1924	1.0000	0.0459	0.9500	0.954	0.938	4.50%	0.5897
	2025	241,374	343,650	142.4%	83	136,201	193,912	142.4%	1.5800	1.1945	1.0000	0.0473	0.9500	0.953	0.935	4.50%	0.5643
	2026	225,102	380,421	169.0%	79	121,549	205,417	169.0%	1.5800	1.1870	1.0000	0.0493	0.9500	0.951	0.933	4.50%	0.5400
	2027	209,176	422,435	202.0%	75	108,086	218,281	202.0%	1.5800	1.1950	1.0000	0.0510	0.9500	0.949	0.929	4.50%	0.5167
	2028	192,424	463,681	241.0%	71	95,148	229,276	241.0%	1.5800	1.1932	1.0000	0.0530	0.9500	0.947	0.920	4.50%	0.4945
	2029	173,682	502,324	289.2%	67	82,182	237,688	289.2%	1.5800	1.2002	1.0000	0.0557	0.9500	0.944	0.903	4.50%	0.4732
	2030	159,306	540,475	339.3%	63	72,134	244,727	339.3%	1.5800	1.1730	1.0000	0.0575	0.9500	0.943	0.917	4.50%	0.4528
	2031	145,908	582,748	399.4%	59	63,222	252,506	399.4%	1.5800	1.1772	1.0000	0.0601	0.9500	0.940	0.916	4.50%	0.4333
	2032	133,076	624,748	469.5%	56	55,179	259,047	469.5%	1.5800	1.1754	1.0000	0.0629	0.9500	0.937	0.912	4.50%	0.4146
	2033	120,848	665,553	550.7%	52	47,951	264,083	550.7%	1.5800	1.1731	1.0000	0.0659	0.9500	0.934	0.908	4.50%	0.3968
	2034	109,249	705,601	645.9%	48	41,482	267,917	645.9%	1.5800	1.1727	1.0000	0.0685	0.9500	0.932	0.904	4.50%	0.3797
	2035	98,290	737,432	750.3%	45	35,714	267,946	750.3%	1.5800	1.1616	1.0000	0.0717	0.9500	0.928	0.900	4.50%	0.3634
	2036	88,004	766,466	870.9%	42	30,599	266,503	870.9%	1.5800	1.1609	1.0000	0.0755	0.9500	0.924	0.895	4.50%	0.3477
	2037	78,386	786,159	1002.9%	38	26,081	261,579	1002.9%	1.5800	1.1515	1.0000	0.0793	0.9500	0.921	0.891	4.50%	0.3327
	2038	69,492	810,252	1166.0%	35	22,126	257,986	1166.0%	1.5800	1.1626	1.0000	0.0824	0.9500	0.918	0.887	4.50%	0.3184
	2039	61,277	826,096	1348.1%	32	18,670	251,704	1348.1%	1.5800	1.1562	1.0000	0.0861	0.9500	0.914	0.882	4.50%	0.3047
	2040	53,722	835,356	1555.0%	29	15,664	243,565	1555.0%	1.5800	1.1534	1.0000	0.0903	0.9500	0.910	0.877	4.50%	0.2916
	2041	46,835	836,057	1785.1%	26	13,068	233,273	1785.1%	1.5800	1.1480	1.0000	0.0949	0.9500	0.905	0.872	4.50%	0.2790
	2042	40,596	833,792	2053.9%	24	10,839	222,622	2053.9%	1.5800	1.1506	1.0000	0.0982	0.9500	0.902	0.867	4.50%	0.2670
	2043	34,958	821,160	2349.0%	21	8,932	209,808	2349.0%	1.5800	1.1437	1.0000	0.1036	0.9500	0.896	0.861	4.50%	0.2555
	2044	29,922	800,225	2674.4%	19	7,316	195,655	2674.4%	1.5800	1.1385	1.0000	0.1083	0.9500	0.892	0.856	4.50%	0.2445
	2045	25,461	772,870	3035.5%	17	5,957	180,829	3035.5%	1.5800	1.1350	1.0000	0.1117	0.9500	0.888	0.851	4.50%	0.2340
	2046	21,528	743,699	3454.5%	15	4,820	166,511	3454.5%	1.5800	1.1380	1.0000	0.1176	0.9500	0.882	0.846	4.50%	0.2239
	2047	18,079	710,557	3930.3%	13	3,874	152,240	3930.3%	1.5800	1.1377	1.0000	0.1222	0.9500	0.878	0.840	4.50%	0.2143
	2048	15,085	674,360	4470.4%	11	3,093	138,263	4470.4%	1.5800	1.1374	1.0000	0.1273	0.9500	0.873	0.834	4.50%	0.2050
	2049	12,516	638,069	5097.8%	10	2,456	125,189	5097.8%	1.5800	1.1403	1.0000	0.1323	0.9500	0.868	0.830	4.50%	0.1962
	2050	10,314	594,874	5767.6%	9	1,936	111,688	5767.6%	1.5800	1.1314	1.0000	0.1396	0.9500	0.860	0.824	4.50%	0.1878
	2051	8,444	549,399	6506.6%	7	1,517	98,708	6506.6%	1.5800	1.1281	1.0000	0.1429	0.9500	0.857	0.819	4.50%	0.1797
	2052	6,863	502,821	7326.1%	6	1,180	86,449	7326.1%	1.5800	1.1260	1.0000	0.1493	0.9500	0.851	0.813	4.50%	0.1719
	2053	5,535	456,745	8251.3%	5	911	75,146	8251.3%	1.5800	1.1263	1.0000	0.1552	0.9500	0.845	0.807	4.50%	0.1645
	2054	4,426	411,359	9293.6%	4	697	64,764	9293.6%	1.5800	1.1263	1.0000	0.1614	0.9500	0.839	0.800	4.50%	0.1574
	2055	3,515	365,809	10407.1%	4	530	55,113	10407.1%	1.5800	1.1198	1.0000	0.1704	0.9500	0.830	0.794		

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	District of Columbia
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2.	Department Use Only
	State Tracking ID

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

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Gina Jisonna Metropolitan Life Insurance Co. 1300 Hall Blvd. 3D-305C Bloomfield, CT 06002	(860) 656-3809	(860) 656-8315	gjisonna@metlife.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	CT12-192 (VIP1)
7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____

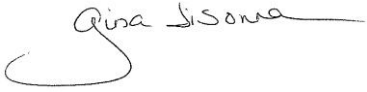
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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9.	Type of Insurance (TOI)	LTC031- Individual Long-Term Care Insurance
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10.	Sub-Type of Insurance (Sub-TOI)	LTC031.001 – Qualified
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11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Rate Disclosure & Personal Worksheet Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ <u>SUPPORTING DOCUMENTATION</u> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____
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12.	Filing Submission Date	January 18, 2013	
13	Filing Fee (If required)	Amount _____	Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No	Check Number _____
14.	Date of Domiciliary Approval		
15.	Filing Description:		
	<p>This is a premium rate schedule increase filing for individual long-term care insurance policies. Please see our filing letter for details.</p>		

16.	Certification (If required)	
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>District of Columbia</u>.</p>		
Print Name <u>Gina Jisonna</u>		Title <u>Sr. Product Consultant</u>
		
Signature _____		Date <u>January 18, 2013</u>

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

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

18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number			CT12-192 (VIP1)	
This filing corresponds to form filing company tracking number			CT12-192 (VIP1)	
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing			58%	
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum/Rates	LTC-FAC	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +58% - ____ % <input type="checkbox"/> Other _____	
02	Actuarial Memorandum/Rates	LTC-VAL	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +58% - ____ % <input type="checkbox"/> Other _____	
03	Actuarial Memorandum/Rates	LTC-IDEAL	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +58% - ____ % <input type="checkbox"/> Other _____	
04	Actuarial Memorandum/Rates	LTC-PREM	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +58% - ____ % <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	



[DATE]

[First Name][Last Name]

[Address]

[Address2]

[City, State, Zip]

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

Dear [First Name][Last Name]:

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

I am sending you this letter to inform you that we are implementing a [58%] premium increase on your long term care insurance policy which was issued in [STATE]. This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors such as age, health status or claims history. We understand how important your long term care insurance policy is to your personal financial plan. The decision to implement a premium increase was a difficult one and not taken lightly.

Please note that while a larger increase was justified and could have been requested, MetLife requested a 58% increase and received approval (note that some states may use a different term for approval) from [STATE DOI] for the [XX]% increase on your policy indicated above. It is important that you be aware that as explained in the renewability statement on the first page of your policy and subject to any applicable regulatory approval, **MetLife has the right to increase rates in the future.** As you consider your options, please see the section at the end of this letter for details about MetLife's Long-Term Care Inforce Rate Increase History.

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

Your current and new premium amount

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

Current Premium Amount

[\$0.00]/[mode]

New Premium Amount beginning on [COMPLETE DATE]

[\$0.00]/[mode]

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

Options to consider

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

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

No additional action is required by you.

2. Reduce your coverage:

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

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

3. Cancel your coverage:

[Insert for insureds with no nonforfeiture feature:

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

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

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

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

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

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

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

Next Steps

- If you choose to maintain your current coverage at the new premium, you do not need to take any action at this time. Simply pay your new premium when it becomes due.
- As you consider any coverage changes, it is important that you review the current costs of long term care in your area. We have enclosed information to help you with this process.
- If you choose to decrease your coverage, please complete the enclosed Coverage Change Form and return to us in the enclosed postage-paid envelope. We will need to receive your form by [COMPLETE DATE] to ensure that changes take effect on the date coinciding with the premium increase.

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Please call customer service at the number listed above for more details. We want to thank you for choosing MetLife for your long term care insurance needs.

Sincerely,

A handwritten signature in cursive script that reads "Jodi Anatole".

Jodi Anatole
Vice President, Long-Term Care
Encl: [Coverage Change Form, Cost of Care Chart, Business Reply Envelope]

MetLife's Long-Term Care Inforce Rate Increase History

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

Policy Type	Individual Policy Series*	Years Available	Years Increase Began	Percentage of Increase
Individual LTC	1LTC-97, 2LTC-97	1997 – 2001	2009 2013	0-18% 0-58%
Individual LTC	LTC-VAL, LTC-IDEAL, LTC-PREM, LTC-FAC	2002-2006	2009 2013	0-42% 0-58%
Individual LTC	LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC	2005-2011	2013	0-58%
Individual LTC	LTC2007	2008-2010	2013	0-58%
Individual LTC	LTC-TIAA-02	1991-2001	2012	0-41%
Individual LTC	LTC-TIAA-03	1992-2003	2012	0-41%
Individual LTC	LTC-TCLI-O4	2000-2004	2012	0-41%
Group LTC	G.LTC197	1998 – 2003**	2012	0-45%
Group LTC	GPNP99-LTC	2000 – 2010***	2012	0-45%

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

**While the group policy stopped being offered to group policyholders in the year noted, certificates under the group policy continued to be issued through 12/31/12.

***While the group policy stopped being offered to group policyholders in the year noted, certificates under the group policy continued to be issued through 6/31/11.