

SERFF Tracking #:

META-128856812

State Tracking #:

Company Tracking #:

CT12-193 (VIP2) 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/CT12-193 (VIP2)

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Please see section 16 of the actuarial memorandum

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# 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%	\$256,704	198	\$442,593	58.000%	58.000%

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2012 Rate Increase/CT12-193 (VIP2)

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	LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM	Revised	Previous State Filing Number: Percent Rate Change Request: 58	VIP_2_rates_DC.pdf,

Policy Form Series: LTC2-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	\$36.17	\$42.74	\$48.38	\$53.83	\$59.53	\$65.73	\$72.59
31	\$36.47	\$43.26	\$49.11	\$54.72	\$60.55	\$66.90	\$73.98
32	\$36.77	\$43.80	\$49.85	\$55.60	\$61.59	\$68.08	\$75.38
33	\$37.07	\$44.33	\$50.59	\$56.52	\$62.65	\$69.30	\$76.84
34	\$37.37	\$44.89	\$51.37	\$57.43	\$63.72	\$70.53	\$78.30
35	\$37.68	\$45.44	\$52.14	\$58.37	\$64.81	\$71.78	\$79.81
36	\$38.03	\$46.04	\$52.96	\$59.36	\$65.95	\$73.08	\$81.32
37	\$38.39	\$46.66	\$53.80	\$60.36	\$67.10	\$74.39	\$82.87
38	\$38.76	\$47.27	\$54.65	\$61.37	\$68.29	\$75.73	\$84.45
39	\$39.12	\$47.91	\$55.51	\$62.39	\$69.47	\$77.09	\$86.06
40	\$39.48	\$48.55	\$56.39	\$63.45	\$70.71	\$78.48	\$87.69
41	\$39.86	\$49.20	\$57.28	\$64.51	\$71.94	\$79.90	\$89.36
42	\$40.24	\$49.85	\$58.18	\$65.60	\$73.20	\$81.34	\$91.07
43	\$40.62	\$50.51	\$59.11	\$66.71	\$74.48	\$82.81	\$92.81
44	\$41.00	\$51.19	\$60.04	\$67.83	\$75.79	\$84.29	\$94.58
45	\$41.38	\$51.87	\$60.99	\$68.97	\$77.12	\$85.81	\$96.38
46	\$41.98	\$52.79	\$62.19	\$70.37	\$78.73	\$87.64	\$98.47
47	\$42.58	\$53.72	\$63.41	\$71.81	\$80.39	\$89.52	\$100.60
48	\$43.18	\$54.67	\$64.65	\$73.28	\$82.07	\$91.42	\$102.78
49	\$43.80	\$55.63	\$65.93	\$74.78	\$83.79	\$93.38	\$105.01
50	\$44.43	\$56.61	\$67.23	\$76.31	\$85.54	\$95.37	\$107.28
51	\$45.06	\$57.61	\$68.56	\$77.88	\$87.34	\$97.41	\$109.62
52	\$45.71	\$58.62	\$69.92	\$79.47	\$89.18	\$99.48	\$111.99
53	\$46.36	\$59.65	\$71.29	\$81.10	\$91.04	\$101.59	\$114.42
54	\$47.02	\$60.70	\$72.70	\$82.76	\$92.95	\$103.77	\$116.90
55	\$47.70	\$61.78	\$74.13	\$84.45	\$94.89	\$105.99	\$119.43
56	\$51.46	\$66.28	\$79.19	\$90.31	\$101.56	\$113.48	\$127.95
57	\$55.54	\$71.12	\$84.61	\$96.59	\$108.69	\$121.52	\$137.07
58	\$59.93	\$76.30	\$90.39	\$103.28	\$116.32	\$130.11	\$146.83
59	\$64.67	\$81.84	\$96.57	\$110.46	\$124.47	\$139.31	\$157.29
60	\$69.79	\$87.82	\$103.17	\$118.12	\$133.21	\$149.17	\$168.49
61	\$75.32	\$94.22	\$110.22	\$126.32	\$142.55	\$159.74	\$180.50
62	\$81.28	\$101.09	\$117.76	\$135.09	\$152.55	\$171.04	\$193.36
63	\$88.70	\$110.41	\$128.66	\$147.71	\$166.91	\$187.20	\$211.69
64	\$96.81	\$120.60	\$140.57	\$161.52	\$182.62	\$204.91	\$231.75
65	\$105.64	\$131.72	\$153.59	\$176.63	\$199.81	\$224.28	\$253.73
66	\$115.29	\$143.87	\$167.81	\$193.14	\$218.61	\$245.48	\$277.80
67	\$125.83	\$157.15	\$183.36	\$211.20	\$239.18	\$268.71	\$304.13
68	\$140.35	\$175.70	\$205.27	\$236.04	\$266.97	\$299.63	\$338.86
69	\$156.55	\$196.43	\$229.80	\$263.81	\$298.00	\$334.12	\$377.56
70	\$174.62	\$219.62	\$257.26	\$294.84	\$332.64	\$372.58	\$420.68
71	\$194.77	\$245.53	\$288.00	\$329.54	\$371.30	\$415.46	\$468.71
72	\$217.25	\$274.51	\$322.43	\$368.31	\$414.45	\$463.29	\$522.24
73	\$243.79	\$309.19	\$363.95	\$414.81	\$465.96	\$520.10	\$585.60
74	\$273.59	\$348.26	\$410.83	\$467.17	\$523.85	\$583.90	\$656.63
75	\$307.04	\$392.27	\$463.75	\$526.16	\$588.93	\$655.51	\$736.31
76	\$344.57	\$441.83	\$523.47	\$592.59	\$662.10	\$735.90	\$825.63
77	\$386.69	\$497.67	\$590.89	\$667.41	\$744.37	\$826.15	\$925.80
78	\$425.18	\$548.81	\$652.84	\$735.66	\$818.99	\$907.58	\$1,015.26
79	\$467.51	\$605.20	\$721.29	\$810.90	\$901.09	\$997.01	\$1,113.38
80	\$514.04	\$667.39	\$796.92	\$893.82	\$991.43	\$1,095.27	\$1,220.98
81	\$565.20	\$735.96	\$880.47	\$985.22	\$1,090.82	\$1,203.22	\$1,338.96
82	\$621.46	\$811.60	\$972.77	\$1,085.98	\$1,200.17	\$1,321.80	\$1,468.36
83	\$681.98	\$893.38	\$1,073.34	\$1,195.93	\$1,319.70	\$1,451.58	\$1,610.38
84	\$748.38	\$983.41	\$1,184.29	\$1,316.99	\$1,451.12	\$1,594.09	\$1,766.16
85	\$821.25	\$1,082.52	\$1,306.72	\$1,450.33	\$1,595.64	\$1,750.59	\$1,937.00
86	\$901.22	\$1,191.60	\$1,441.80	\$1,597.16	\$1,754.56	\$1,922.48	\$2,124.37
87	\$988.99	\$1,311.70	\$1,590.84	\$1,758.84	\$1,929.29	\$2,111.23	\$2,329.87
88	\$1,072.61	\$1,425.32	\$1,731.46	\$1,910.27	\$2,092.57	\$2,287.54	\$2,522.56
89	\$1,163.34	\$1,548.78	\$1,884.50	\$2,074.71	\$2,269.67	\$2,478.59	\$2,731.20
90	\$1,261.72	\$1,682.95	\$2,051.08	\$2,253.33	\$2,461.75	\$2,685.59	\$2,957.10
91	\$1,368.42	\$1,828.74	\$2,232.37	\$2,447.31	\$2,670.11	\$2,909.89	\$3,201.66
92	\$1,484.16	\$1,987.15	\$2,429.69	\$2,658.00	\$2,896.08	\$3,152.91	\$3,466.47
93	\$1,590.14	\$2,132.42	\$2,610.38	\$2,848.58	\$3,098.62	\$3,369.11	\$3,699.92
94	\$1,703.71	\$2,288.31	\$2,804.50	\$3,052.83	\$3,315.30	\$3,600.14	\$3,949.10
95	\$1,825.37	\$2,455.60	\$3,013.06	\$3,271.71	\$3,547.15	\$3,847.00	\$4,215.06
96	\$1,955.74	\$2,635.12	\$3,237.14	\$3,506.29	\$3,795.21	\$4,110.80	\$4,498.92
97	\$2,095.40	\$2,827.77	\$3,477.86	\$3,757.70	\$4,060.62	\$4,392.68	\$4,801.90
98	\$2,245.04	\$3,034.50	\$3,736.49	\$4,027.14	\$4,344.57	\$4,693.91	\$5,125.30
99	\$2,405.38	\$3,256.33	\$4,014.37	\$4,315.88	\$4,648.39	\$5,015.77	\$5,470.47
100	\$2,577.15	\$3,494.39	\$4,312.91	\$4,625.32	\$4,973.48	\$5,359.72	\$5,838.87

**Policy Form Series: LTC2-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	\$37.99	\$47.59	\$55.33	\$63.18	\$70.70	\$78.46	\$86.90
31	\$39.33	\$49.41	\$57.50	\$65.72	\$73.57	\$81.67	\$90.49
32	\$40.74	\$51.29	\$59.76	\$68.33	\$76.55	\$85.00	\$94.21
33	\$42.17	\$53.23	\$62.11	\$71.06	\$79.65	\$88.47	\$98.11
34	\$43.67	\$55.27	\$64.55	\$73.89	\$82.89	\$92.08	\$102.14
35	\$45.22	\$57.37	\$67.09	\$76.86	\$86.23	\$95.84	\$106.37
36	\$46.56	\$59.20	\$69.28	\$79.39	\$89.14	\$99.10	\$110.01
37	\$47.93	\$61.10	\$71.56	\$82.05	\$92.14	\$102.47	\$113.77
38	\$49.38	\$63.04	\$73.89	\$84.77	\$95.26	\$105.94	\$117.68
39	\$50.84	\$65.05	\$76.32	\$87.59	\$98.46	\$109.53	\$121.70
40	\$52.36	\$67.13	\$78.83	\$90.50	\$101.79	\$113.24	\$125.88
41	\$53.91	\$69.28	\$81.41	\$93.52	\$105.21	\$117.09	\$130.19
42	\$55.52	\$71.50	\$84.08	\$96.63	\$108.77	\$121.06	\$134.66
43	\$57.16	\$73.77	\$86.82	\$99.84	\$112.43	\$125.17	\$139.28
44	\$58.87	\$76.12	\$89.67	\$103.16	\$116.22	\$129.41	\$144.05
45	\$60.62	\$78.56	\$92.61	\$106.59	\$120.14	\$133.81	\$148.98
46	\$62.27	\$80.84	\$95.34	\$109.79	\$123.78	\$137.90	\$153.55
47	\$63.96	\$83.17	\$98.17	\$113.10	\$127.54	\$142.10	\$158.24
48	\$65.70	\$85.57	\$101.05	\$116.49	\$131.41	\$146.45	\$163.09
49	\$67.48	\$88.04	\$104.06	\$119.98	\$135.41	\$150.92	\$168.08
50	\$69.32	\$90.60	\$107.13	\$123.58	\$139.51	\$155.52	\$173.21
51	\$71.19	\$93.21	\$110.30	\$127.30	\$143.75	\$160.28	\$178.52
52	\$73.14	\$95.91	\$113.56	\$131.12	\$148.11	\$165.16	\$183.99
53	\$75.13	\$98.68	\$116.92	\$135.06	\$152.60	\$170.21	\$189.61
54	\$77.17	\$101.53	\$120.37	\$139.10	\$157.22	\$175.39	\$195.41
55	\$79.25	\$104.47	\$123.93	\$143.29	\$161.99	\$180.76	\$201.40
56	\$84.51	\$111.36	\$132.04	\$152.86	\$173.01	\$193.18	\$215.34
57	\$90.11	\$118.71	\$140.70	\$163.09	\$184.75	\$206.43	\$230.24
58	\$96.06	\$126.53	\$149.92	\$174.00	\$197.31	\$220.60	\$246.18
59	\$102.43	\$134.88	\$159.74	\$185.64	\$210.71	\$235.75	\$263.21
60	\$109.21	\$143.78	\$170.21	\$198.05	\$225.01	\$251.93	\$281.43
61	\$116.45	\$153.26	\$181.37	\$211.31	\$240.30	\$269.23	\$300.91
62	\$124.16	\$163.37	\$193.25	\$225.43	\$256.62	\$287.72	\$321.74
63	\$135.39	\$178.07	\$210.49	\$245.13	\$278.71	\$312.23	\$348.93
64	\$147.67	\$194.09	\$229.27	\$266.56	\$302.72	\$338.82	\$378.41
65	\$161.05	\$211.54	\$249.73	\$289.87	\$328.79	\$367.67	\$410.37
66	\$175.63	\$230.58	\$272.01	\$315.20	\$357.10	\$398.96	\$445.06
67	\$191.54	\$251.33	\$296.30	\$342.74	\$387.84	\$432.95	\$482.65
68	\$212.07	\$278.92	\$329.33	\$379.68	\$428.54	\$477.51	\$531.56
69	\$234.78	\$309.54	\$366.08	\$420.58	\$473.52	\$526.64	\$585.41
70	\$259.91	\$343.51	\$406.90	\$465.91	\$523.22	\$580.84	\$644.72
71	\$287.75	\$381.20	\$452.29	\$516.11	\$578.14	\$640.59	\$710.04
72	\$318.58	\$423.06	\$502.74	\$571.74	\$638.83	\$706.53	\$781.98
73	\$354.30	\$472.45	\$563.11	\$638.51	\$711.81	\$785.89	\$868.58
74	\$394.05	\$527.59	\$630.72	\$713.08	\$793.15	\$874.16	\$964.76
75	\$438.26	\$589.20	\$706.47	\$796.39	\$883.77	\$972.35	\$1,071.62
76	\$487.42	\$657.97	\$791.30	\$889.39	\$984.75	\$1,081.57	\$1,190.31
77	\$542.10	\$734.80	\$886.32	\$993.29	\$1,097.28	\$1,203.07	\$1,322.13
78	\$592.93	\$806.41	\$975.73	\$1,090.28	\$1,201.54	\$1,314.78	\$1,442.18
79	\$648.53	\$885.02	\$1,074.15	\$1,196.77	\$1,315.73	\$1,436.85	\$1,573.13
80	\$709.34	\$971.29	\$1,182.50	\$1,313.64	\$1,440.75	\$1,570.27	\$1,715.96
81	\$775.86	\$1,065.96	\$1,301.79	\$1,441.93	\$1,577.67	\$1,716.07	\$1,871.78
82	\$848.62	\$1,169.88	\$1,433.10	\$1,582.76	\$1,727.57	\$1,875.40	\$2,041.74
83	\$930.88	\$1,288.25	\$1,583.73	\$1,744.66	\$1,900.33	\$2,059.34	\$2,238.04
84	\$1,021.10	\$1,418.61	\$1,750.20	\$1,923.13	\$2,090.37	\$2,261.31	\$2,453.21
85	\$1,093.97	\$1,517.72	\$1,872.63	\$2,056.47	\$2,234.89	\$2,417.81	\$2,624.05
86	\$1,173.94	\$1,626.80	\$2,007.71	\$2,203.30	\$2,393.81	\$2,589.70	\$2,811.42
87	\$1,261.71	\$1,746.90	\$2,156.75	\$2,364.98	\$2,568.54	\$2,778.45	\$3,016.92
88	\$1,345.33	\$1,860.52	\$2,297.37	\$2,516.41	\$2,731.82	\$2,954.76	\$3,209.61
89	\$1,436.06	\$1,983.98	\$2,450.41	\$2,680.85	\$2,908.92	\$3,145.81	\$3,418.25
90	\$1,534.44	\$2,118.15	\$2,616.99	\$2,859.47	\$3,101.00	\$3,352.81	\$3,644.15
91	\$1,641.14	\$2,263.94	\$2,798.28	\$3,053.45	\$3,309.36	\$3,577.11	\$3,888.71
92	\$1,756.88	\$2,422.35	\$2,995.60	\$3,264.14	\$3,535.33	\$3,820.13	\$4,153.52
93	\$1,862.86	\$2,567.62	\$3,176.29	\$3,454.72	\$3,737.87	\$4,036.33	\$4,386.97
94	\$1,976.43	\$2,723.51	\$3,370.41	\$3,658.97	\$3,954.55	\$4,267.36	\$4,636.15
95	\$2,098.09	\$2,890.80	\$3,578.97	\$3,877.85	\$4,186.40	\$4,514.22	\$4,902.11
96	\$2,228.46	\$3,070.32	\$3,803.05	\$4,112.43	\$4,434.46	\$4,778.02	\$5,185.97
97	\$2,368.12	\$3,262.97	\$4,043.77	\$4,363.84	\$4,699.87	\$5,059.90	\$5,488.95
98	\$2,517.76	\$3,469.70	\$4,302.40	\$4,633.28	\$4,983.82	\$5,361.13	\$5,812.35
99	\$2,678.10	\$3,691.53	\$4,580.28	\$4,922.02	\$5,287.64	\$5,682.99	\$6,157.52
100	\$2,849.87	\$3,929.59	\$4,878.82	\$5,231.46	\$5,612.73	\$6,026.94	\$6,525.92

**Policy Form Series: LTC2-FAC
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	\$77.58	\$99.76	\$118.83	\$138.98	\$158.79	\$179.00	\$202.40
31	\$79.48	\$102.24	\$121.82	\$142.50	\$162.87	\$183.63	\$207.71
32	\$81.41	\$104.77	\$124.87	\$146.12	\$167.04	\$188.37	\$213.16
33	\$83.38	\$107.36	\$128.01	\$149.83	\$171.32	\$193.24	\$218.76
34	\$85.40	\$110.02	\$131.22	\$153.64	\$175.71	\$198.21	\$224.50
35	\$87.47	\$112.75	\$134.51	\$157.55	\$180.21	\$203.33	\$230.40
36	\$88.97	\$114.74	\$136.92	\$160.40	\$183.53	\$207.13	\$234.75
37	\$90.50	\$116.76	\$139.39	\$163.33	\$186.91	\$210.98	\$239.20
38	\$92.05	\$118.81	\$141.88	\$166.31	\$190.38	\$214.91	\$243.71
39	\$93.65	\$120.92	\$144.43	\$169.34	\$193.88	\$218.91	\$248.33
40	\$95.25	\$123.05	\$147.02	\$172.42	\$197.46	\$222.99	\$253.04
41	\$96.88	\$125.21	\$149.66	\$175.57	\$201.11	\$227.12	\$257.82
42	\$98.56	\$127.43	\$152.35	\$178.78	\$204.80	\$231.36	\$262.69
43	\$100.25	\$129.68	\$155.08	\$182.03	\$208.57	\$235.68	\$267.67
44	\$101.97	\$131.96	\$157.86	\$185.35	\$212.43	\$240.05	\$272.73
45	\$103.73	\$134.30	\$160.70	\$188.73	\$216.35	\$244.52	\$277.89
46	\$105.29	\$136.37	\$163.22	\$191.75	\$219.84	\$248.52	\$282.46
47	\$106.85	\$138.47	\$165.79	\$194.81	\$223.41	\$252.58	\$287.09
48	\$108.47	\$140.62	\$168.39	\$197.93	\$227.02	\$256.70	\$291.80
49	\$110.10	\$142.78	\$171.05	\$201.09	\$230.70	\$260.89	\$296.59
50	\$111.74	\$145.00	\$173.74	\$204.31	\$234.42	\$265.14	\$301.45
51	\$113.41	\$147.24	\$176.47	\$207.57	\$238.21	\$269.47	\$306.39
52	\$115.12	\$149.52	\$179.24	\$210.88	\$242.08	\$273.88	\$311.42
53	\$116.84	\$151.83	\$182.06	\$214.26	\$245.99	\$278.34	\$316.52
54	\$118.59	\$154.16	\$184.93	\$217.68	\$249.97	\$282.88	\$321.72
55	\$120.38	\$156.55	\$187.83	\$221.17	\$254.01	\$287.52	\$326.99
56	\$125.64	\$163.69	\$196.65	\$231.83	\$266.53	\$301.90	\$343.53
57	\$131.16	\$171.17	\$205.86	\$243.02	\$279.66	\$317.00	\$360.89
58	\$136.89	\$178.98	\$215.51	\$254.74	\$293.42	\$332.86	\$379.14
59	\$142.90	\$187.15	\$225.61	\$267.04	\$307.88	\$349.51	\$398.30
60	\$149.15	\$195.69	\$236.17	\$279.91	\$323.05	\$367.00	\$418.45
61	\$155.68	\$204.63	\$247.25	\$293.42	\$338.96	\$385.36	\$439.60
62	\$162.49	\$213.97	\$258.85	\$307.58	\$355.66	\$404.64	\$461.82
63	\$174.83	\$229.83	\$277.72	\$329.13	\$379.83	\$431.50	\$491.89
64	\$188.10	\$246.86	\$297.95	\$352.18	\$405.65	\$460.16	\$523.89
65	\$202.40	\$265.15	\$319.66	\$376.85	\$433.22	\$490.72	\$557.99
66	\$217.75	\$284.81	\$342.97	\$403.25	\$462.67	\$523.29	\$594.32
67	\$234.30	\$305.92	\$367.97	\$431.50	\$494.11	\$558.04	\$632.99
68	\$255.99	\$334.92	\$403.35	\$471.16	\$537.96	\$606.15	\$686.27
69	\$279.71	\$366.64	\$442.15	\$514.45	\$585.67	\$658.40	\$744.03
70	\$305.62	\$401.38	\$484.67	\$561.73	\$637.63	\$715.17	\$806.64
71	\$333.92	\$439.43	\$531.27	\$613.36	\$694.19	\$776.82	\$874.53
72	\$364.85	\$481.06	\$582.37	\$669.73	\$755.76	\$843.80	\$948.13
73	\$401.52	\$531.42	\$644.89	\$739.47	\$832.57	\$927.85	\$1,040.99
74	\$441.89	\$587.03	\$714.13	\$816.46	\$917.18	\$1,020.30	\$1,142.95
75	\$486.32	\$648.50	\$790.81	\$901.49	\$1,010.38	\$1,121.96	\$1,254.90
76	\$535.23	\$716.37	\$875.72	\$995.35	\$1,113.06	\$1,233.74	\$1,377.81
77	\$589.04	\$791.36	\$969.74	\$1,099.00	\$1,226.18	\$1,356.67	\$1,512.75
78	\$640.82	\$863.85	\$1,061.06	\$1,199.04	\$1,334.78	\$1,474.01	\$1,639.99
79	\$697.16	\$942.99	\$1,161.00	\$1,308.21	\$1,453.00	\$1,601.52	\$1,777.93
80	\$758.45	\$1,029.37	\$1,270.34	\$1,427.31	\$1,581.70	\$1,740.05	\$1,927.46
81	\$825.14	\$1,123.68	\$1,389.97	\$1,557.24	\$1,721.79	\$1,890.57	\$2,089.57
82	\$897.68	\$1,226.62	\$1,520.87	\$1,699.00	\$1,874.31	\$2,054.10	\$2,265.31
83	\$983.63	\$1,349.24	\$1,677.42	\$1,869.07	\$2,057.86	\$2,251.53	\$2,478.67
84	\$1,077.83	\$1,484.11	\$1,850.09	\$2,056.15	\$2,259.40	\$2,467.94	\$2,712.12
85	\$1,150.70	\$1,583.22	\$1,972.52	\$2,189.49	\$2,403.92	\$2,624.44	\$2,882.96
86	\$1,230.67	\$1,692.30	\$2,107.60	\$2,336.32	\$2,562.84	\$2,796.33	\$3,070.33
87	\$1,318.44	\$1,812.40	\$2,256.64	\$2,498.00	\$2,737.57	\$2,985.08	\$3,275.83
88	\$1,402.06	\$1,926.02	\$2,397.26	\$2,649.43	\$2,900.85	\$3,161.39	\$3,468.52
89	\$1,492.79	\$2,049.48	\$2,550.30	\$2,813.87	\$3,077.95	\$3,352.44	\$3,677.16
90	\$1,591.17	\$2,183.65	\$2,716.88	\$2,992.49	\$3,270.03	\$3,559.44	\$3,903.06
91	\$1,697.87	\$2,329.44	\$2,898.17	\$3,186.47	\$3,478.39	\$3,783.74	\$4,147.62
92	\$1,813.61	\$2,487.85	\$3,095.49	\$3,397.16	\$3,704.36	\$4,026.76	\$4,412.43
93	\$1,919.59	\$2,633.12	\$3,276.18	\$3,587.74	\$3,906.90	\$4,242.96	\$4,645.88
94	\$2,033.16	\$2,789.01	\$3,470.30	\$3,791.99	\$4,123.58	\$4,473.99	\$4,895.06
95	\$2,154.82	\$2,956.30	\$3,678.86	\$4,010.87	\$4,355.43	\$4,720.85	\$5,161.02
96	\$2,285.19	\$3,135.82	\$3,902.94	\$4,245.45	\$4,603.49	\$4,984.65	\$5,444.88
97	\$2,424.85	\$3,328.47	\$4,143.66	\$4,496.86	\$4,868.90	\$5,266.53	\$5,747.86
98	\$2,574.49	\$3,535.20	\$4,402.29	\$4,766.30	\$5,152.85	\$5,567.76	\$6,071.26
99	\$2,734.83	\$3,757.03	\$4,680.17	\$5,055.04	\$5,456.67	\$5,889.62	\$6,416.43
100	\$2,906.60	\$3,995.09	\$4,978.71	\$5,364.48	\$5,781.76	\$6,233.57	\$6,784.83

**Policy Form Series: LTC2-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	\$43.69	\$54.40	\$63.72	\$73.22	\$82.65	\$92.43	\$103.83
31	\$44.91	\$56.03	\$65.72	\$75.54	\$85.31	\$95.43	\$107.27
32	\$46.17	\$57.70	\$67.75	\$77.93	\$88.06	\$98.54	\$110.84
33	\$47.47	\$59.43	\$69.85	\$80.41	\$90.90	\$101.75	\$114.52
34	\$48.79	\$61.21	\$72.04	\$82.96	\$93.82	\$105.07	\$118.32
35	\$50.15	\$63.04	\$74.26	\$85.59	\$96.84	\$108.48	\$122.25
36	\$51.25	\$64.54	\$76.11	\$87.75	\$99.34	\$111.32	\$125.50
37	\$52.39	\$66.09	\$77.99	\$89.99	\$101.89	\$114.22	\$128.82
38	\$53.56	\$67.65	\$79.91	\$92.26	\$104.52	\$117.19	\$132.25
39	\$54.75	\$69.27	\$81.91	\$94.59	\$107.20	\$120.24	\$135.75
40	\$55.94	\$70.91	\$83.93	\$96.99	\$109.96	\$123.37	\$139.36
41	\$57.19	\$72.60	\$86.02	\$99.44	\$112.78	\$126.57	\$143.03
42	\$58.46	\$74.34	\$88.14	\$101.97	\$115.69	\$129.88	\$146.84
43	\$59.74	\$76.11	\$90.33	\$104.55	\$118.66	\$133.26	\$150.73
44	\$61.07	\$77.91	\$92.56	\$107.20	\$121.72	\$136.71	\$154.73
45	\$62.43	\$79.76	\$94.85	\$109.92	\$124.85	\$140.27	\$158.84
46	\$63.71	\$81.55	\$97.04	\$112.51	\$127.84	\$143.67	\$162.70
47	\$65.03	\$83.35	\$99.29	\$115.15	\$130.89	\$147.14	\$166.66
48	\$66.37	\$85.21	\$101.57	\$117.87	\$134.02	\$150.70	\$170.72
49	\$67.75	\$87.10	\$103.91	\$120.65	\$137.23	\$154.34	\$174.86
50	\$69.16	\$89.03	\$106.32	\$123.49	\$140.51	\$158.06	\$179.12
51	\$70.59	\$91.01	\$108.79	\$126.40	\$143.86	\$161.89	\$183.47
52	\$72.06	\$93.03	\$111.30	\$129.38	\$147.31	\$165.81	\$187.94
53	\$73.55	\$95.11	\$113.86	\$132.43	\$150.83	\$169.80	\$192.50
54	\$75.08	\$97.21	\$116.50	\$135.55	\$154.43	\$173.91	\$197.20
55	\$76.63	\$99.38	\$119.18	\$138.75	\$158.12	\$178.12	\$201.99
56	\$81.34	\$105.40	\$126.31	\$147.22	\$167.92	\$189.27	\$214.74
57	\$86.35	\$111.81	\$133.87	\$156.22	\$178.34	\$201.14	\$228.30
58	\$91.67	\$118.58	\$141.87	\$165.75	\$189.38	\$213.74	\$242.70
59	\$97.31	\$125.76	\$150.37	\$175.87	\$201.12	\$227.14	\$258.02
60	\$103.30	\$133.40	\$159.35	\$186.61	\$213.58	\$241.38	\$274.30
61	\$109.65	\$141.49	\$168.90	\$198.02	\$226.83	\$256.52	\$291.61
62	\$116.40	\$150.07	\$179.00	\$210.11	\$240.89	\$272.59	\$310.01
63	\$126.41	\$162.87	\$194.12	\$227.53	\$260.59	\$294.64	\$334.85
64	\$137.31	\$176.74	\$210.53	\$246.40	\$281.91	\$318.46	\$361.66
65	\$149.12	\$191.79	\$228.31	\$266.83	\$304.96	\$344.23	\$390.64
66	\$161.96	\$208.14	\$247.60	\$288.97	\$329.89	\$372.07	\$421.93
67	\$175.92	\$225.90	\$268.52	\$312.92	\$356.86	\$402.17	\$455.72
68	\$194.34	\$250.04	\$297.61	\$345.76	\$393.37	\$442.51	\$500.67
69	\$214.69	\$276.77	\$329.85	\$382.01	\$433.63	\$486.89	\$550.06
70	\$237.17	\$306.36	\$365.55	\$422.08	\$477.98	\$535.73	\$604.32
71	\$262.01	\$339.11	\$405.14	\$466.35	\$526.90	\$589.47	\$663.93
72	\$289.44	\$375.38	\$449.02	\$515.25	\$580.79	\$648.61	\$729.43
73	\$321.65	\$418.65	\$501.93	\$574.44	\$646.17	\$720.40	\$809.04
74	\$357.44	\$466.92	\$561.09	\$640.42	\$718.90	\$800.15	\$897.34
75	\$397.23	\$520.76	\$627.23	\$713.99	\$799.81	\$888.73	\$995.30
76	\$441.44	\$580.79	\$701.14	\$795.98	\$889.83	\$987.12	\$1,103.95
77	\$490.56	\$647.75	\$783.78	\$887.43	\$989.98	\$1,096.41	\$1,224.44
78	\$536.89	\$711.16	\$862.35	\$973.80	\$1,084.07	\$1,198.51	\$1,335.75
79	\$587.61	\$780.74	\$948.79	\$1,068.60	\$1,187.12	\$1,310.12	\$1,457.17
80	\$643.09	\$857.15	\$1,043.91	\$1,172.61	\$1,299.96	\$1,432.13	\$1,589.64
81	\$703.83	\$941.03	\$1,148.55	\$1,286.75	\$1,423.52	\$1,565.50	\$1,734.15
82	\$770.30	\$1,033.13	\$1,263.68	\$1,412.00	\$1,558.83	\$1,711.29	\$1,891.80
83	\$845.64	\$1,138.37	\$1,396.04	\$1,556.30	\$1,715.11	\$1,880.01	\$2,074.99
84	\$928.34	\$1,254.35	\$1,542.27	\$1,715.36	\$1,887.04	\$2,065.37	\$2,275.95
85	\$1,001.21	\$1,353.46	\$1,664.70	\$1,848.70	\$2,031.56	\$2,221.87	\$2,446.79
86	\$1,081.18	\$1,462.54	\$1,799.78	\$1,995.53	\$2,190.48	\$2,393.76	\$2,634.16
87	\$1,168.95	\$1,582.64	\$1,948.82	\$2,157.21	\$2,365.21	\$2,582.51	\$2,839.66
88	\$1,252.57	\$1,696.26	\$2,089.44	\$2,308.64	\$2,528.49	\$2,758.82	\$3,032.35
89	\$1,343.30	\$1,819.72	\$2,242.48	\$2,473.08	\$2,705.59	\$2,949.87	\$3,240.99
90	\$1,441.68	\$1,953.89	\$2,409.06	\$2,651.70	\$2,897.67	\$3,156.87	\$3,466.89
91	\$1,548.38	\$2,099.68	\$2,590.35	\$2,845.68	\$3,106.03	\$3,381.17	\$3,711.45
92	\$1,664.12	\$2,258.09	\$2,787.67	\$3,056.37	\$3,332.00	\$3,624.19	\$3,976.26
93	\$1,770.10	\$2,403.36	\$2,968.36	\$3,246.95	\$3,534.54	\$3,840.39	\$4,209.71
94	\$1,883.67	\$2,559.25	\$3,162.48	\$3,451.20	\$3,751.22	\$4,071.42	\$4,458.89
95	\$2,005.33	\$2,726.54	\$3,371.04	\$3,670.08	\$3,983.07	\$4,318.28	\$4,724.85
96	\$2,135.70	\$2,906.06	\$3,595.12	\$3,904.66	\$4,231.13	\$4,582.08	\$5,008.71
97	\$2,275.36	\$3,098.71	\$3,835.84	\$4,156.07	\$4,496.54	\$4,863.96	\$5,311.69
98	\$2,425.00	\$3,305.44	\$4,094.47	\$4,425.51	\$4,780.49	\$5,165.19	\$5,635.09
99	\$2,585.34	\$3,527.27	\$4,372.35	\$4,714.25	\$5,084.31	\$5,487.05	\$5,980.26
100	\$2,757.11	\$3,765.33	\$4,670.89	\$5,023.69	\$5,409.40	\$5,831.00	\$6,348.66

**Policy Form Series: LTC2-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	\$46.06	\$54.79	\$61.98	\$68.92	\$76.25	\$84.34	\$94.53
31	\$46.72	\$55.77	\$63.22	\$70.33	\$77.86	\$86.16	\$96.59
32	\$47.40	\$56.75	\$64.46	\$71.78	\$79.51	\$88.01	\$98.67
33	\$48.08	\$57.76	\$65.74	\$73.26	\$81.18	\$89.90	\$100.82
34	\$48.77	\$58.79	\$67.04	\$74.77	\$82.90	\$91.85	\$103.02
35	\$49.49	\$59.82	\$68.37	\$76.30	\$84.66	\$93.82	\$105.24
36	\$50.20	\$60.86	\$69.66	\$77.80	\$86.35	\$95.73	\$107.41
37	\$50.92	\$61.90	\$70.99	\$79.33	\$88.09	\$97.69	\$109.60
38	\$51.67	\$62.98	\$72.35	\$80.90	\$89.85	\$99.70	\$111.86
39	\$52.41	\$64.07	\$73.72	\$82.48	\$91.67	\$101.74	\$114.16
40	\$53.17	\$65.18	\$75.13	\$84.10	\$93.50	\$103.81	\$116.49
41	\$53.94	\$66.30	\$76.55	\$85.76	\$95.38	\$105.92	\$118.88
42	\$54.72	\$67.43	\$78.02	\$87.44	\$97.31	\$108.09	\$121.31
43	\$55.51	\$68.60	\$79.51	\$89.16	\$99.26	\$110.30	\$123.81
44	\$56.31	\$69.79	\$81.01	\$90.91	\$101.26	\$112.56	\$126.35
45	\$57.12	\$70.99	\$82.56	\$92.70	\$103.30	\$114.85	\$128.94
46	\$58.11	\$72.36	\$84.29	\$94.69	\$105.56	\$117.41	\$131.84
47	\$59.11	\$73.79	\$86.06	\$96.73	\$107.87	\$120.02	\$134.79
48	\$60.12	\$75.22	\$87.88	\$98.81	\$110.24	\$122.67	\$137.82
49	\$61.16	\$76.69	\$89.73	\$100.95	\$112.64	\$125.40	\$140.90
50	\$62.22	\$78.18	\$91.62	\$103.11	\$115.12	\$128.19	\$144.08
51	\$63.28	\$79.71	\$93.55	\$105.34	\$117.63	\$131.03	\$147.30
52	\$64.37	\$81.26	\$95.51	\$107.60	\$120.21	\$133.94	\$150.62
53	\$65.49	\$82.84	\$97.53	\$109.92	\$122.85	\$136.91	\$154.00
54	\$66.61	\$84.47	\$99.59	\$112.29	\$125.53	\$139.96	\$157.45
55	\$67.77	\$86.11	\$101.67	\$114.71	\$128.28	\$143.05	\$160.99
56	\$73.06	\$92.24	\$108.42	\$122.43	\$137.02	\$152.90	\$172.14
57	\$78.76	\$98.80	\$115.62	\$130.68	\$146.37	\$163.42	\$184.07
58	\$84.93	\$105.83	\$123.30	\$139.50	\$156.34	\$174.65	\$196.82
59	\$91.56	\$113.37	\$131.49	\$148.90	\$167.01	\$186.68	\$210.46
60	\$98.72	\$121.44	\$140.21	\$158.93	\$178.38	\$199.52	\$225.04
61	\$106.43	\$130.08	\$149.52	\$169.63	\$190.55	\$213.24	\$240.63
62	\$114.76	\$139.34	\$159.44	\$181.07	\$203.54	\$227.90	\$257.30
63	\$124.96	\$151.77	\$173.67	\$197.39	\$222.01	\$248.71	\$280.89
64	\$136.10	\$165.32	\$189.19	\$215.18	\$242.15	\$271.40	\$306.65
65	\$148.22	\$180.06	\$206.08	\$234.57	\$264.13	\$296.17	\$334.75
66	\$161.43	\$196.11	\$224.47	\$255.71	\$288.11	\$323.20	\$365.44
67	\$175.79	\$213.60	\$244.52	\$278.76	\$314.26	\$352.70	\$398.95
68	\$195.45	\$237.92	\$272.71	\$310.41	\$349.51	\$391.89	\$442.92
69	\$217.28	\$265.00	\$304.15	\$345.64	\$388.71	\$435.43	\$491.74
70	\$241.55	\$295.16	\$339.23	\$384.89	\$432.32	\$483.81	\$545.97
71	\$268.55	\$328.75	\$378.35	\$428.58	\$480.83	\$537.56	\$606.15
72	\$298.56	\$366.17	\$421.97	\$477.24	\$534.75	\$597.29	\$672.97
73	\$333.74	\$410.63	\$474.27	\$535.19	\$598.68	\$667.79	\$751.56
74	\$373.07	\$460.49	\$533.03	\$600.21	\$670.25	\$746.58	\$839.31
75	\$417.04	\$516.41	\$599.09	\$673.11	\$750.39	\$834.70	\$937.30
76	\$466.19	\$579.12	\$673.33	\$754.86	\$840.09	\$933.21	\$1,046.75
77	\$521.15	\$649.44	\$756.79	\$846.56	\$940.51	\$1,043.34	\$1,168.98
78	\$567.92	\$710.04	\$829.36	\$925.90	\$1,026.98	\$1,137.65	\$1,272.66
79	\$618.89	\$776.30	\$908.90	\$1,012.67	\$1,121.41	\$1,240.47	\$1,385.52
80	\$674.44	\$848.74	\$996.06	\$1,107.58	\$1,224.50	\$1,352.61	\$1,508.39
81	\$734.98	\$927.95	\$1,091.59	\$1,211.37	\$1,337.08	\$1,474.87	\$1,642.17
82	\$800.95	\$1,014.55	\$1,196.28	\$1,324.89	\$1,460.00	\$1,608.17	\$1,787.82
83	\$878.95	\$1,116.78	\$1,319.93	\$1,459.04	\$1,605.39	\$1,766.08	\$1,960.75
84	\$964.53	\$1,229.33	\$1,456.38	\$1,606.73	\$1,765.27	\$1,939.47	\$2,150.41
85	\$1,058.46	\$1,353.21	\$1,606.94	\$1,769.39	\$1,941.08	\$2,129.89	\$2,358.42
86	\$1,161.52	\$1,489.58	\$1,773.04	\$1,948.54	\$2,134.39	\$2,339.00	\$2,586.55
87	\$1,274.62	\$1,639.69	\$1,956.34	\$2,145.80	\$2,346.95	\$2,568.64	\$2,836.76
88	\$1,382.42	\$1,781.73	\$2,129.26	\$2,330.52	\$2,545.59	\$2,783.17	\$3,071.38
89	\$1,499.33	\$1,936.07	\$2,317.47	\$2,531.16	\$2,761.02	\$3,015.60	\$3,325.41
90	\$1,626.14	\$2,103.79	\$2,522.30	\$2,749.06	\$2,994.70	\$3,267.46	\$3,600.44
91	\$1,763.66	\$2,286.02	\$2,745.25	\$2,985.73	\$3,248.15	\$3,540.34	\$3,898.24
92	\$1,912.81	\$2,484.06	\$2,987.89	\$3,242.76	\$3,523.04	\$3,836.02	\$4,220.65
93	\$2,049.42	\$2,665.65	\$3,210.10	\$3,475.26	\$3,769.42	\$4,099.06	\$4,504.90
94	\$2,195.77	\$2,860.53	\$3,448.82	\$3,724.44	\$4,033.01	\$4,380.14	\$4,808.29
95	\$2,352.59	\$3,069.66	\$3,705.29	\$3,991.49	\$4,315.06	\$4,680.50	\$5,132.09
96	\$2,520.59	\$3,294.06	\$3,980.84	\$4,277.68	\$4,616.81	\$5,001.46	\$5,477.72
97	\$2,700.60	\$3,534.87	\$4,276.89	\$4,584.39	\$4,939.68	\$5,344.41	\$5,846.63
98	\$2,893.47	\$3,793.30	\$4,594.94	\$4,913.09	\$5,285.12	\$5,710.89	\$6,240.38
99	\$3,100.10	\$4,070.62	\$4,936.65	\$5,265.37	\$5,654.71	\$6,102.50	\$6,660.65
100	\$3,321.49	\$4,368.19	\$5,303.78	\$5,642.89	\$6,050.17	\$6,520.96	\$7,109.21

**Policy Form Series: LTC2-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	\$52.59	\$64.35	\$73.80	\$83.60	\$93.35	\$103.68	\$115.67
31	\$54.56	\$66.89	\$76.76	\$86.98	\$97.15	\$107.93	\$120.38
32	\$56.60	\$69.52	\$79.82	\$90.50	\$101.12	\$112.36	\$125.29
33	\$58.73	\$72.26	\$83.01	\$94.15	\$105.26	\$116.97	\$130.40
34	\$60.94	\$75.11	\$86.35	\$97.96	\$109.55	\$121.78	\$135.71
35	\$63.24	\$78.07	\$89.81	\$101.93	\$114.03	\$126.76	\$141.25
36	\$65.16	\$80.55	\$92.70	\$105.26	\$117.79	\$130.95	\$145.91
37	\$67.13	\$83.10	\$95.70	\$108.69	\$121.68	\$135.29	\$150.74
38	\$69.19	\$85.75	\$98.78	\$112.25	\$125.67	\$139.78	\$155.74
39	\$71.29	\$88.48	\$101.97	\$115.91	\$129.83	\$144.42	\$160.90
40	\$73.46	\$91.30	\$105.28	\$119.68	\$134.11	\$149.20	\$166.21
41	\$75.70	\$94.19	\$108.67	\$123.60	\$138.53	\$154.14	\$171.72
42	\$78.01	\$97.18	\$112.18	\$127.64	\$143.10	\$159.25	\$177.38
43	\$80.38	\$100.26	\$115.82	\$131.80	\$147.83	\$164.53	\$183.27
44	\$82.82	\$103.46	\$119.55	\$136.10	\$152.69	\$169.98	\$189.33
45	\$85.35	\$106.75	\$123.42	\$140.56	\$157.73	\$175.62	\$195.58
46	\$87.56	\$109.63	\$126.81	\$144.48	\$162.19	\$180.61	\$201.17
47	\$89.84	\$112.59	\$130.30	\$148.52	\$166.77	\$185.75	\$206.90
48	\$92.16	\$115.62	\$133.89	\$152.67	\$171.50	\$191.04	\$212.79
49	\$94.55	\$118.75	\$137.57	\$156.95	\$176.35	\$196.47	\$218.86
50	\$97.00	\$121.96	\$141.36	\$161.33	\$181.34	\$202.07	\$225.10
51	\$99.51	\$125.25	\$145.25	\$165.85	\$186.45	\$207.82	\$231.51
52	\$102.08	\$128.64	\$149.25	\$170.48	\$191.74	\$213.75	\$238.12
53	\$104.72	\$132.10	\$153.35	\$175.25	\$197.16	\$219.83	\$244.91
54	\$107.44	\$135.68	\$157.59	\$180.15	\$202.73	\$226.09	\$251.90
55	\$110.22	\$139.34	\$161.92	\$185.19	\$208.47	\$232.51	\$259.08
56	\$117.03	\$147.89	\$171.81	\$196.78	\$221.74	\$247.51	\$275.93
57	\$124.25	\$156.98	\$182.31	\$209.11	\$235.86	\$263.47	\$293.90
58	\$131.94	\$166.60	\$193.45	\$222.20	\$250.89	\$280.45	\$313.01
59	\$140.08	\$176.84	\$205.28	\$236.10	\$266.87	\$298.53	\$333.38
60	\$148.74	\$187.67	\$217.80	\$250.89	\$283.86	\$317.77	\$355.07
61	\$157.92	\$199.19	\$231.13	\$266.58	\$301.94	\$338.25	\$378.18
62	\$167.69	\$211.42	\$245.23	\$283.28	\$321.17	\$360.05	\$402.79
63	\$181.98	\$229.33	\$265.91	\$306.68	\$347.34	\$389.05	\$434.97
64	\$197.50	\$248.78	\$288.32	\$332.02	\$375.61	\$420.38	\$469.74
65	\$214.34	\$269.87	\$312.62	\$359.45	\$406.22	\$454.23	\$507.27
66	\$232.61	\$292.73	\$338.97	\$389.16	\$439.30	\$490.81	\$547.80
67	\$252.45	\$317.55	\$367.54	\$421.31	\$475.07	\$530.34	\$591.58
68	\$278.24	\$350.97	\$406.98	\$465.01	\$523.07	\$582.85	\$649.22
69	\$306.68	\$387.91	\$450.63	\$513.25	\$575.91	\$640.55	\$712.47
70	\$338.01	\$428.72	\$499.00	\$566.48	\$634.09	\$703.95	\$781.88
71	\$372.55	\$473.84	\$552.53	\$625.24	\$698.16	\$773.64	\$858.07
72	\$410.63	\$523.71	\$611.81	\$690.10	\$768.68	\$850.23	\$941.66
73	\$455.15	\$583.17	\$683.43	\$768.70	\$854.36	\$943.37	\$1,043.35
74	\$504.51	\$649.35	\$763.41	\$856.28	\$949.58	\$1,046.70	\$1,156.04
75	\$559.22	\$723.06	\$852.77	\$953.81	\$1,055.42	\$1,161.37	\$1,280.87
76	\$619.86	\$805.14	\$952.58	\$1,062.47	\$1,173.06	\$1,288.58	\$1,419.20
77	\$687.10	\$896.52	\$1,064.07	\$1,183.50	\$1,303.80	\$1,429.74	\$1,572.48
78	\$746.65	\$978.62	\$1,165.60	\$1,292.95	\$1,421.13	\$1,555.42	\$1,707.60
79	\$811.37	\$1,068.24	\$1,276.80	\$1,412.52	\$1,549.04	\$1,692.14	\$1,854.35
80	\$881.69	\$1,166.05	\$1,398.61	\$1,543.15	\$1,688.45	\$1,840.89	\$2,013.69
81	\$958.11	\$1,272.83	\$1,532.06	\$1,685.86	\$1,840.40	\$2,002.70	\$2,186.73
82	\$1,041.16	\$1,389.37	\$1,678.24	\$1,841.76	\$2,006.03	\$2,178.74	\$2,374.66
83	\$1,142.07	\$1,529.97	\$1,854.63	\$2,030.16	\$2,206.64	\$2,392.42	\$2,602.96
84	\$1,252.79	\$1,684.77	\$2,049.56	\$2,237.81	\$2,427.31	\$2,627.07	\$2,853.23
85	\$1,346.72	\$1,808.65	\$2,200.12	\$2,400.47	\$2,603.12	\$2,817.49	\$3,061.24
86	\$1,449.78	\$1,945.02	\$2,366.22	\$2,579.62	\$2,796.43	\$3,026.60	\$3,289.37
87	\$1,562.88	\$2,095.13	\$2,549.52	\$2,776.88	\$3,008.99	\$3,256.24	\$3,539.58
88	\$1,670.68	\$2,237.17	\$2,722.44	\$2,961.60	\$3,207.63	\$3,470.77	\$3,774.20
89	\$1,787.59	\$2,391.51	\$2,910.65	\$3,162.24	\$3,423.06	\$3,703.20	\$4,028.23
90	\$1,914.40	\$2,559.23	\$3,115.48	\$3,380.14	\$3,656.74	\$3,955.06	\$4,303.26
91	\$2,051.92	\$2,741.46	\$3,338.43	\$3,616.81	\$3,910.19	\$4,227.94	\$4,601.06
92	\$2,201.07	\$2,939.50	\$3,581.07	\$3,873.84	\$4,185.08	\$4,523.62	\$4,923.47
93	\$2,337.68	\$3,121.09	\$3,803.28	\$4,106.34	\$4,431.46	\$4,786.66	\$5,207.72
94	\$2,484.03	\$3,315.97	\$4,042.00	\$4,355.52	\$4,695.05	\$5,067.74	\$5,511.11
95	\$2,640.85	\$3,525.10	\$4,298.47	\$4,622.57	\$4,977.10	\$5,368.10	\$5,834.91
96	\$2,808.85	\$3,749.50	\$4,574.02	\$4,908.76	\$5,278.85	\$5,689.06	\$6,180.54
97	\$2,988.86	\$3,990.31	\$4,870.07	\$5,215.47	\$5,601.72	\$6,032.01	\$6,549.45
98	\$3,181.73	\$4,248.74	\$5,188.12	\$5,544.17	\$5,947.16	\$6,398.49	\$6,943.20
99	\$3,388.36	\$4,526.06	\$5,529.83	\$5,896.45	\$6,316.75	\$6,790.10	\$7,363.47
100	\$3,609.75	\$4,823.63	\$5,896.96	\$6,273.97	\$6,712.21	\$7,208.56	\$7,812.03

**Policy Form Series: LTC2-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	\$97.88	\$121.47	\$142.01	\$164.42	\$186.91	\$210.27	\$237.11
31	\$100.28	\$124.50	\$145.60	\$168.61	\$191.71	\$215.70	\$243.32
32	\$102.75	\$127.60	\$149.26	\$172.90	\$196.65	\$221.28	\$249.69
33	\$105.28	\$130.77	\$153.02	\$177.29	\$201.69	\$227.00	\$256.23
34	\$107.85	\$134.05	\$156.88	\$181.82	\$206.87	\$232.88	\$262.93
35	\$110.51	\$137.38	\$160.83	\$186.44	\$212.20	\$238.90	\$269.81
36	\$112.44	\$139.83	\$163.73	\$189.85	\$216.12	\$243.35	\$274.91
37	\$114.39	\$142.31	\$166.69	\$193.33	\$220.11	\$247.88	\$280.08
38	\$116.40	\$144.86	\$169.69	\$196.87	\$224.17	\$252.50	\$285.36
39	\$118.42	\$147.43	\$172.75	\$200.47	\$228.32	\$257.21	\$290.76
40	\$120.49	\$150.06	\$175.87	\$204.13	\$232.54	\$262.00	\$296.23
41	\$122.59	\$152.73	\$179.04	\$207.86	\$236.84	\$266.89	\$301.81
42	\$124.73	\$155.44	\$182.27	\$211.68	\$241.22	\$271.86	\$307.51
43	\$126.91	\$158.20	\$185.56	\$215.54	\$245.68	\$276.93	\$313.32
44	\$129.12	\$161.02	\$188.91	\$219.49	\$250.22	\$282.09	\$319.20
45	\$131.38	\$163.88	\$192.32	\$223.51	\$254.85	\$287.35	\$325.22
46	\$133.35	\$166.42	\$195.33	\$227.08	\$258.98	\$292.05	\$330.59
47	\$135.36	\$169.00	\$198.41	\$230.71	\$263.17	\$296.82	\$336.03
48	\$137.40	\$171.60	\$201.55	\$234.41	\$267.43	\$301.68	\$341.56
49	\$139.48	\$174.27	\$204.72	\$238.17	\$271.78	\$306.61	\$347.20
50	\$141.58	\$176.96	\$207.94	\$241.98	\$276.17	\$311.63	\$352.92
51	\$143.72	\$179.71	\$211.21	\$245.85	\$280.65	\$316.73	\$358.72
52	\$145.88	\$182.49	\$214.55	\$249.78	\$285.19	\$321.91	\$364.63
53	\$148.08	\$185.30	\$217.93	\$253.78	\$289.82	\$327.17	\$370.65
54	\$150.32	\$188.18	\$221.36	\$257.84	\$294.51	\$332.53	\$376.75
55	\$152.58	\$191.09	\$224.83	\$261.98	\$299.28	\$337.96	\$382.96
56	\$154.92	\$194.06	\$228.33	\$266.28	\$304.15	\$343.46	\$389.28
57	\$157.32	\$197.10	\$231.87	\$270.73	\$309.12	\$349.03	\$395.71
58	\$159.78	\$200.21	\$235.46	\$275.43	\$314.19	\$354.68	\$402.16
59	\$162.29	\$203.39	\$239.10	\$280.28	\$319.36	\$360.40	\$408.73
60	\$164.85	\$206.64	\$242.79	\$285.17	\$324.63	\$366.19	\$415.41
61	\$167.46	\$210.06	\$246.53	\$290.16	\$330.01	\$372.05	\$422.21
62	\$170.12	\$213.56	\$250.32	\$295.25	\$335.44	\$377.50	\$429.12
63	\$172.83	\$217.14	\$254.16	\$300.44	\$340.92	\$383.02	\$436.14
64	\$175.59	\$220.79	\$258.05	\$305.73	\$346.45	\$388.61	\$443.27
65	\$178.40	\$224.52	\$261.99	\$311.12	\$352.03	\$394.27	\$450.51
66	\$181.26	\$228.32	\$265.98	\$316.61	\$357.72	\$400.00	\$457.86
67	\$184.17	\$232.19	\$270.02	\$322.20	\$363.48	\$405.79	\$465.32
68	\$187.13	\$236.13	\$274.01	\$327.88	\$369.31	\$411.64	\$472.89
69	\$190.14	\$240.14	\$278.05	\$333.65	\$375.20	\$417.55	\$480.57
70	\$193.20	\$244.22	\$282.14	\$339.54	\$381.15	\$423.52	\$488.36
71	\$196.31	\$248.37	\$286.28	\$345.58	\$387.25	\$429.55	\$496.26
72	\$199.47	\$252.59	\$290.47	\$351.77	\$393.40	\$435.64	\$504.27
73	\$202.68	\$256.88	\$294.71	\$358.01	\$399.61	\$441.79	\$512.39
74	\$205.94	\$261.24	\$299.00	\$364.30	\$405.88	\$448.00	\$520.62
75	\$209.25	\$265.67	\$303.34	\$370.64	\$412.21	\$454.27	\$528.96
76	\$212.61	\$270.17	\$307.73	\$377.03	\$418.60	\$460.60	\$537.41
77	\$216.02	\$274.74	\$312.17	\$383.47	\$425.04	\$467.00	\$545.97
78	\$219.48	\$279.38	\$316.66	\$389.96	\$431.53	\$473.46	\$554.64
79	\$222.99	\$284.08	\$321.20	\$396.50	\$438.07	\$479.93	\$563.42
80	\$226.55	\$288.85	\$325.79	\$403.09	\$444.66	\$486.45	\$572.31
81	\$230.16	\$293.68	\$330.43	\$409.76	\$451.30	\$493.03	\$581.31
82	\$233.82	\$298.57	\$335.12	\$416.48	\$457.99	\$499.66	\$590.42
83	\$237.53	\$303.52	\$339.86	\$423.25	\$464.73	\$506.34	\$599.64
84	\$241.29	\$308.53	\$344.65	\$430.07	\$471.52	\$513.07	\$608.97
85	\$245.10	\$313.60	\$349.49	\$436.96	\$478.36	\$519.85	\$618.41
86	\$248.96	\$318.73	\$354.38	\$443.90	\$485.25	\$526.68	\$627.96
87	\$252.87	\$323.92	\$359.32	\$450.89	\$492.19	\$533.56	\$637.62
88	\$256.83	\$329.17	\$364.31	\$457.93	\$499.18	\$540.49	\$647.39
89	\$260.84	\$334.48	\$369.35	\$465.02	\$506.22	\$547.47	\$657.27
90	\$264.90	\$339.85	\$374.44	\$472.16	\$513.31	\$554.50	\$667.26
91	\$269.01	\$345.28	\$379.58	\$479.35	\$520.45	\$561.58	\$677.36
92	\$273.17	\$350.77	\$384.77	\$486.59	\$527.64	\$568.71	\$687.57
93	\$277.38	\$356.32	\$389.99	\$493.88	\$534.88	\$575.89	\$697.88
94	\$281.64	\$361.93	\$395.26	\$501.22	\$542.17	\$583.12	\$708.30
95	\$285.95	\$367.60	\$400.58	\$508.61	\$549.51	\$590.40	\$718.83
96	\$290.31	\$373.33	\$405.95	\$516.05	\$556.90	\$597.73	\$729.47
97	\$294.72	\$379.12	\$411.37	\$523.54	\$564.34	\$605.11	\$740.22
98	\$299.18	\$384.97	\$416.84	\$531.08	\$571.83	\$612.54	\$751.08
99	\$303.69	\$390.88	\$422.36	\$538.67	\$579.37	\$620.02	\$762.05
100	\$308.25	\$396.85	\$427.92	\$546.31	\$586.96	\$627.55	\$773.13

**Policy Form Series: LTC2-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	\$60.09	\$73.50	\$84.73	\$96.35	\$108.17	\$120.70	\$136.04
31	\$61.86	\$75.77	\$87.43	\$99.47	\$111.70	\$124.68	\$140.53
32	\$63.69	\$78.11	\$90.20	\$102.67	\$115.36	\$128.79	\$145.17
33	\$65.59	\$80.53	\$93.07	\$105.98	\$119.12	\$133.02	\$149.96
34	\$67.51	\$83.03	\$96.03	\$109.40	\$123.00	\$137.42	\$154.91
35	\$69.52	\$85.61	\$99.10	\$112.94	\$127.02	\$141.93	\$160.02
36	\$71.12	\$87.67	\$101.54	\$115.78	\$130.27	\$145.59	\$164.16
37	\$72.74	\$89.79	\$104.08	\$118.70	\$133.59	\$149.36	\$168.41
38	\$74.42	\$91.96	\$106.65	\$121.71	\$137.00	\$153.21	\$172.78
39	\$76.13	\$94.17	\$109.30	\$124.78	\$140.51	\$157.17	\$177.27
40	\$77.88	\$96.45	\$112.01	\$127.91	\$144.09	\$161.23	\$181.85
41	\$79.66	\$98.77	\$114.79	\$131.15	\$147.77	\$165.38	\$186.57
42	\$81.50	\$101.15	\$117.65	\$134.46	\$151.55	\$169.65	\$191.40
43	\$83.38	\$103.58	\$120.56	\$137.86	\$155.43	\$174.02	\$196.36
44	\$85.29	\$106.08	\$123.56	\$141.33	\$159.40	\$178.53	\$201.45
45	\$87.25	\$108.64	\$126.63	\$144.90	\$163.48	\$183.12	\$206.66
46	\$89.03	\$110.96	\$129.40	\$148.16	\$167.20	\$187.34	\$211.46
47	\$90.85	\$113.34	\$132.24	\$151.48	\$171.01	\$191.66	\$216.35
48	\$92.70	\$115.75	\$135.17	\$154.87	\$174.91	\$196.06	\$221.37
49	\$94.59	\$118.21	\$138.14	\$158.35	\$178.89	\$200.58	\$226.49
50	\$96.52	\$120.73	\$141.18	\$161.90	\$182.95	\$205.20	\$231.75
51	\$98.50	\$123.30	\$144.28	\$165.54	\$187.12	\$209.92	\$237.11
52	\$100.50	\$125.94	\$147.46	\$169.25	\$191.37	\$214.76	\$242.61
53	\$102.56	\$128.63	\$150.71	\$173.04	\$195.74	\$219.70	\$248.23
54	\$104.64	\$131.38	\$154.04	\$176.93	\$200.19	\$224.76	\$253.99
55	\$106.78	\$134.17	\$157.43	\$180.91	\$204.75	\$229.93	\$259.87
56	\$113.03	\$141.85	\$166.31	\$191.35	\$216.78	\$243.61	\$275.47
57	\$119.65	\$149.96	\$175.68	\$202.40	\$229.51	\$258.11	\$292.02
58	\$126.67	\$158.54	\$185.60	\$214.09	\$242.99	\$273.46	\$309.54
59	\$134.08	\$167.61	\$196.06	\$226.45	\$257.26	\$289.74	\$328.12
60	\$141.93	\$177.20	\$207.12	\$239.53	\$272.37	\$306.98	\$347.82
61	\$150.24	\$187.32	\$218.82	\$253.35	\$288.37	\$325.25	\$368.70
62	\$159.05	\$198.04	\$231.16	\$267.99	\$305.31	\$344.60	\$390.84
63	\$172.06	\$214.02	\$249.67	\$289.09	\$329.04	\$371.10	\$420.63
64	\$186.14	\$231.30	\$269.69	\$311.84	\$354.60	\$399.63	\$452.67
65	\$201.39	\$249.98	\$291.29	\$336.40	\$382.16	\$430.36	\$487.17
66	\$217.87	\$270.15	\$314.64	\$362.90	\$411.86	\$463.44	\$524.31
67	\$235.69	\$291.95	\$339.84	\$391.46	\$443.85	\$499.09	\$564.25
68	\$259.31	\$321.87	\$375.22	\$430.96	\$487.57	\$547.28	\$617.86
69	\$285.28	\$354.84	\$414.29	\$474.46	\$535.60	\$600.15	\$676.55
70	\$313.85	\$391.19	\$457.43	\$522.35	\$588.35	\$658.10	\$740.85
71	\$345.29	\$431.26	\$505.05	\$575.06	\$646.30	\$721.65	\$811.22
72	\$379.88	\$475.46	\$557.61	\$633.09	\$709.96	\$791.36	\$888.29
73	\$420.70	\$528.53	\$621.46	\$703.79	\$787.70	\$876.62	\$982.71
74	\$465.91	\$587.52	\$692.59	\$782.40	\$873.96	\$971.05	\$1,087.15
75	\$515.96	\$653.11	\$771.88	\$869.79	\$969.66	\$1,075.68	\$1,202.69
76	\$571.40	\$726.03	\$860.24	\$966.93	\$1,075.84	\$1,191.57	\$1,330.52
77	\$632.81	\$807.08	\$958.71	\$1,074.92	\$1,193.64	\$1,319.95	\$1,471.93
78	\$687.68	\$880.52	\$1,048.82	\$1,173.22	\$1,300.32	\$1,435.56	\$1,597.89
79	\$747.31	\$960.64	\$1,147.40	\$1,280.50	\$1,416.54	\$1,561.27	\$1,734.62
80	\$812.12	\$1,048.04	\$1,255.23	\$1,397.59	\$1,543.12	\$1,698.03	\$1,883.04
81	\$882.54	\$1,143.41	\$1,373.19	\$1,525.38	\$1,681.05	\$1,846.74	\$2,044.19
82	\$959.08	\$1,247.47	\$1,502.26	\$1,664.86	\$1,831.27	\$2,008.48	\$2,219.11
83	\$1,052.88	\$1,374.54	\$1,659.60	\$1,835.02	\$2,014.86	\$2,206.51	\$2,434.01
84	\$1,155.85	\$1,514.57	\$1,833.42	\$2,022.54	\$2,216.85	\$2,424.07	\$2,669.72
85	\$1,249.78	\$1,638.45	\$1,983.98	\$2,185.20	\$2,392.66	\$2,614.49	\$2,877.73
86	\$1,352.84	\$1,774.82	\$2,150.08	\$2,364.35	\$2,585.97	\$2,823.60	\$3,105.86
87	\$1,465.94	\$1,924.93	\$2,333.38	\$2,561.61	\$2,798.53	\$3,053.24	\$3,356.07
88	\$1,573.74	\$2,066.97	\$2,506.30	\$2,746.33	\$2,997.17	\$3,267.77	\$3,590.69
89	\$1,690.65	\$2,221.31	\$2,694.51	\$2,946.97	\$3,212.60	\$3,500.20	\$3,844.72
90	\$1,817.46	\$2,389.03	\$2,899.34	\$3,164.87	\$3,446.28	\$3,752.06	\$4,119.75
91	\$1,954.98	\$2,571.26	\$3,122.29	\$3,401.54	\$3,699.73	\$4,024.94	\$4,417.55
92	\$2,104.13	\$2,769.30	\$3,364.93	\$3,658.57	\$3,974.62	\$4,320.62	\$4,739.96
93	\$2,240.74	\$2,950.89	\$3,587.14	\$3,891.07	\$4,221.00	\$4,583.66	\$5,024.21
94	\$2,387.09	\$3,145.77	\$3,825.86	\$4,140.25	\$4,484.59	\$4,864.74	\$5,327.60
95	\$2,543.91	\$3,354.90	\$4,082.33	\$4,407.30	\$4,766.64	\$5,165.10	\$5,651.40
96	\$2,711.91	\$3,579.30	\$4,357.88	\$4,693.49	\$5,068.39	\$5,486.06	\$5,997.03
97	\$2,891.92	\$3,820.11	\$4,653.93	\$5,000.20	\$5,391.26	\$5,829.01	\$6,365.94
98	\$3,084.79	\$4,078.54	\$4,971.98	\$5,328.90	\$5,736.70	\$6,195.49	\$6,759.69
99	\$3,291.42	\$4,355.86	\$5,313.69	\$5,681.18	\$6,106.29	\$6,587.10	\$7,179.96
100	\$3,512.81	\$4,653.43	\$5,680.82	\$6,058.70	\$6,501.75	\$7,005.56	\$7,628.52

Policy Form Series: LTC2-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	\$43.24	\$51.32	\$58.14	\$64.72	\$71.65	\$79.28	\$88.88
31	\$43.86	\$52.22	\$59.30	\$66.06	\$73.17	\$80.99	\$90.80
32	\$44.49	\$53.15	\$60.47	\$67.42	\$74.72	\$82.73	\$92.78
33	\$45.14	\$54.08	\$61.67	\$68.81	\$76.30	\$84.51	\$94.78
34	\$45.79	\$55.05	\$62.88	\$70.22	\$77.91	\$86.33	\$96.84
35	\$46.45	\$56.01	\$64.13	\$71.67	\$79.55	\$88.20	\$98.96
36	\$47.13	\$56.99	\$65.35	\$73.08	\$81.16	\$90.00	\$100.98
37	\$47.81	\$57.97	\$66.60	\$74.51	\$82.79	\$91.85	\$103.05
38	\$48.51	\$58.97	\$67.86	\$75.97	\$84.45	\$93.71	\$105.16
39	\$49.20	\$59.98	\$69.16	\$77.47	\$86.16	\$95.64	\$107.31
40	\$49.91	\$61.02	\$70.47	\$78.98	\$87.88	\$97.58	\$109.53
41	\$50.64	\$62.08	\$71.81	\$80.55	\$89.65	\$99.59	\$111.77
42	\$51.37	\$63.14	\$73.17	\$82.13	\$91.45	\$101.61	\$114.06
43	\$52.11	\$64.23	\$74.56	\$83.74	\$93.30	\$103.70	\$116.40
44	\$52.87	\$65.33	\$75.98	\$85.38	\$95.16	\$105.81	\$118.78
45	\$53.63	\$66.47	\$77.44	\$87.06	\$97.08	\$107.98	\$121.22
46	\$54.56	\$67.77	\$79.06	\$88.94	\$99.21	\$110.36	\$123.95
47	\$55.49	\$69.08	\$80.72	\$90.85	\$101.37	\$112.83	\$126.73
48	\$56.45	\$70.44	\$82.43	\$92.81	\$103.60	\$115.32	\$129.58
49	\$57.42	\$71.81	\$84.17	\$94.80	\$105.88	\$117.88	\$132.48
50	\$58.41	\$73.20	\$85.94	\$96.85	\$108.18	\$120.51	\$135.45
51	\$59.41	\$74.62	\$87.74	\$98.92	\$110.55	\$123.18	\$138.49
52	\$60.44	\$76.09	\$89.59	\$101.06	\$112.97	\$125.91	\$141.60
53	\$61.48	\$77.56	\$91.48	\$103.24	\$115.45	\$128.71	\$144.78
54	\$62.54	\$79.08	\$93.39	\$105.47	\$117.98	\$131.57	\$148.03
55	\$63.61	\$80.63	\$95.37	\$107.72	\$120.57	\$134.49	\$151.35
56	\$68.59	\$86.36	\$101.70	\$114.99	\$128.79	\$143.73	\$161.84
57	\$73.94	\$92.51	\$108.45	\$122.73	\$137.55	\$153.62	\$173.06
58	\$79.73	\$99.10	\$115.64	\$131.01	\$146.94	\$164.19	\$185.05
59	\$85.95	\$106.14	\$123.32	\$139.85	\$156.96	\$175.49	\$197.86
60	\$92.67	\$113.71	\$131.50	\$149.26	\$167.65	\$187.56	\$211.58
61	\$99.92	\$121.80	\$140.24	\$159.33	\$179.08	\$200.45	\$226.24
62	\$107.72	\$130.48	\$149.55	\$170.06	\$191.29	\$214.25	\$241.91
63	\$117.32	\$142.11	\$162.90	\$185.38	\$208.65	\$233.79	\$264.08
64	\$127.77	\$154.78	\$177.45	\$202.10	\$227.58	\$255.14	\$288.30
65	\$139.15	\$168.59	\$193.28	\$220.30	\$248.25	\$278.43	\$314.72
66	\$151.54	\$183.63	\$210.55	\$240.16	\$270.78	\$303.83	\$343.57
67	\$165.05	\$200.00	\$229.35	\$261.81	\$295.35	\$331.56	\$375.08
68	\$183.49	\$222.76	\$255.79	\$291.53	\$328.48	\$368.39	\$416.42
69	\$203.98	\$248.12	\$285.28	\$324.63	\$365.33	\$409.33	\$462.32
70	\$226.78	\$276.36	\$318.18	\$361.47	\$406.31	\$454.80	\$513.29
71	\$252.12	\$307.82	\$354.87	\$402.52	\$451.90	\$505.35	\$569.87
72	\$280.28	\$342.84	\$395.79	\$448.21	\$502.58	\$561.48	\$632.70
73	\$313.31	\$384.48	\$444.83	\$502.66	\$562.67	\$627.75	\$706.58
74	\$350.24	\$431.17	\$499.96	\$563.71	\$629.95	\$701.84	\$789.08
75	\$391.52	\$483.53	\$561.93	\$632.19	\$705.25	\$784.68	\$881.21
76	\$437.68	\$542.24	\$631.56	\$708.96	\$789.56	\$877.28	\$984.12
77	\$489.25	\$608.09	\$709.83	\$795.09	\$883.95	\$980.80	\$1,099.03
78	\$533.17	\$664.83	\$777.90	\$869.60	\$965.21	\$1,069.45	\$1,196.49
79	\$581.03	\$726.88	\$852.50	\$951.10	\$1,053.95	\$1,166.12	\$1,302.62
80	\$633.19	\$794.71	\$934.25	\$1,040.22	\$1,150.84	\$1,271.54	\$1,418.13
81	\$690.02	\$868.86	\$1,023.86	\$1,137.71	\$1,256.65	\$1,386.47	\$1,543.90
82	\$751.95	\$949.94	\$1,122.05	\$1,244.34	\$1,372.18	\$1,511.79	\$1,680.84
83	\$825.17	\$1,045.68	\$1,238.04	\$1,370.32	\$1,508.84	\$1,660.22	\$1,843.42
84	\$905.51	\$1,151.05	\$1,366.02	\$1,509.04	\$1,659.09	\$1,823.23	\$2,021.74
85	\$993.69	\$1,267.05	\$1,507.23	\$1,661.81	\$1,824.32	\$2,002.22	\$2,217.29
86	\$1,090.45	\$1,394.75	\$1,663.03	\$1,830.05	\$2,006.00	\$2,198.81	\$2,431.78
87	\$1,196.63	\$1,535.29	\$1,834.95	\$2,015.32	\$2,205.77	\$2,414.68	\$2,667.01
88	\$1,297.83	\$1,668.29	\$1,997.14	\$2,188.82	\$2,392.45	\$2,616.35	\$2,887.59
89	\$1,407.59	\$1,812.80	\$2,173.67	\$2,377.25	\$2,594.94	\$2,834.85	\$3,126.41
90	\$1,526.63	\$1,969.83	\$2,365.80	\$2,581.89	\$2,814.56	\$3,071.61	\$3,384.99
91	\$1,655.75	\$2,140.47	\$2,574.91	\$2,804.17	\$3,052.77	\$3,328.14	\$3,664.95
92	\$1,795.78	\$2,325.89	\$2,802.49	\$3,045.58	\$3,311.13	\$3,606.10	\$3,968.08
93	\$1,924.03	\$2,495.93	\$3,010.91	\$3,263.95	\$3,542.68	\$3,853.37	\$4,235.32
94	\$2,061.43	\$2,678.40	\$3,234.83	\$3,497.98	\$3,790.42	\$4,117.61	\$4,520.55
95	\$2,208.63	\$2,874.19	\$3,475.38	\$3,748.79	\$4,055.50	\$4,399.95	\$4,824.99
96	\$2,366.37	\$3,084.32	\$3,733.84	\$4,017.58	\$4,339.11	\$4,701.67	\$5,149.93
97	\$2,535.36	\$3,309.80	\$4,011.51	\$4,305.64	\$4,642.55	\$5,024.08	\$5,496.76
98	\$2,716.42	\$3,551.78	\$4,309.83	\$4,614.36	\$4,967.20	\$5,368.59	\$5,866.95
99	\$2,910.41	\$3,811.43	\$4,630.33	\$4,945.21	\$5,314.58	\$5,736.73	\$6,262.06
100	\$3,118.26	\$4,090.07	\$4,974.68	\$5,299.78	\$5,686.23	\$6,130.12	\$6,683.78

**Policy Form Series: LTC2-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	\$50.40	\$61.94	\$71.19	\$80.76	\$90.22	\$100.22	\$111.82
31	\$52.30	\$64.39	\$74.06	\$84.02	\$93.90	\$104.33	\$116.36
32	\$54.25	\$66.91	\$77.01	\$87.42	\$97.74	\$108.59	\$121.13
33	\$56.29	\$69.55	\$80.09	\$90.96	\$101.72	\$113.04	\$126.05
34	\$58.41	\$72.29	\$83.29	\$94.63	\$105.88	\$117.69	\$131.19
35	\$60.61	\$75.13	\$86.63	\$98.47	\$110.20	\$122.52	\$136.55
36	\$62.46	\$77.51	\$89.45	\$101.68	\$113.83	\$126.58	\$141.06
37	\$64.35	\$79.98	\$92.32	\$104.99	\$117.58	\$130.77	\$145.73
38	\$66.32	\$82.53	\$95.30	\$108.42	\$121.47	\$135.11	\$150.54
39	\$68.33	\$85.15	\$98.39	\$111.96	\$125.47	\$139.58	\$155.53
40	\$70.42	\$87.86	\$101.56	\$115.62	\$129.61	\$144.21	\$160.67
41	\$72.57	\$90.65	\$104.85	\$119.40	\$133.89	\$148.98	\$166.00
42	\$74.79	\$93.54	\$108.23	\$123.29	\$138.30	\$153.92	\$171.48
43	\$77.06	\$96.51	\$111.72	\$127.32	\$142.86	\$159.03	\$177.17
44	\$79.40	\$99.57	\$115.34	\$131.47	\$147.57	\$164.29	\$183.02
45	\$81.83	\$102.73	\$119.07	\$135.77	\$152.44	\$169.74	\$189.08
46	\$83.95	\$105.52	\$122.34	\$139.56	\$156.75	\$174.56	\$194.47
47	\$86.11	\$108.36	\$125.70	\$143.46	\$161.19	\$179.54	\$200.01
48	\$88.33	\$111.30	\$129.17	\$147.48	\$165.74	\$184.63	\$205.72
49	\$90.63	\$114.30	\$132.72	\$151.62	\$170.44	\$189.90	\$211.57
50	\$92.98	\$117.38	\$136.39	\$155.85	\$175.25	\$195.31	\$217.61
51	\$95.39	\$120.55	\$140.13	\$160.21	\$180.21	\$200.87	\$223.81
52	\$97.85	\$123.81	\$144.01	\$164.69	\$185.30	\$206.58	\$230.19
53	\$100.40	\$127.14	\$147.95	\$169.30	\$190.55	\$212.47	\$236.77
54	\$102.99	\$130.59	\$152.02	\$174.04	\$195.94	\$218.52	\$243.51
55	\$105.65	\$134.11	\$156.22	\$178.90	\$201.48	\$224.74	\$250.45
56	\$112.18	\$142.34	\$165.75	\$190.09	\$214.32	\$239.23	\$266.75
57	\$119.11	\$151.08	\$175.88	\$201.98	\$227.96	\$254.65	\$284.10
58	\$126.48	\$160.34	\$186.63	\$214.64	\$242.48	\$271.06	\$302.59
59	\$134.28	\$170.18	\$198.04	\$228.08	\$257.92	\$288.54	\$322.29
60	\$142.58	\$180.62	\$210.14	\$242.34	\$274.35	\$307.13	\$343.26
61	\$151.40	\$191.72	\$222.97	\$257.53	\$291.83	\$326.93	\$365.60
62	\$160.74	\$203.49	\$236.61	\$273.64	\$310.41	\$348.01	\$389.37
63	\$174.45	\$220.73	\$256.55	\$296.25	\$335.68	\$376.02	\$420.50
64	\$189.33	\$239.44	\$278.16	\$320.73	\$363.03	\$406.31	\$454.09
65	\$205.46	\$259.74	\$301.60	\$347.22	\$392.60	\$439.04	\$490.38
66	\$222.99	\$281.75	\$327.03	\$375.91	\$424.58	\$474.39	\$529.57
67	\$242.00	\$305.62	\$354.58	\$406.98	\$459.15	\$512.60	\$571.88
68	\$266.72	\$337.78	\$392.63	\$449.20	\$505.53	\$563.35	\$627.59
69	\$293.99	\$373.34	\$434.76	\$495.79	\$556.62	\$619.11	\$688.73
70	\$324.03	\$412.62	\$481.41	\$547.21	\$612.85	\$680.39	\$755.84
71	\$357.13	\$456.06	\$533.06	\$603.97	\$674.76	\$747.75	\$829.48
72	\$393.63	\$504.05	\$590.26	\$666.61	\$742.91	\$821.77	\$910.31
73	\$436.31	\$561.27	\$659.35	\$742.55	\$825.72	\$911.80	\$1,008.61
74	\$483.64	\$624.97	\$736.52	\$827.14	\$917.76	\$1,011.68	\$1,117.53
75	\$536.07	\$695.91	\$822.72	\$921.38	\$1,020.05	\$1,122.50	\$1,238.23
76	\$594.21	\$774.90	\$919.03	\$1,026.33	\$1,133.75	\$1,245.47	\$1,371.95
77	\$658.66	\$862.85	\$1,026.59	\$1,143.26	\$1,260.12	\$1,381.90	\$1,520.12
78	\$715.74	\$941.87	\$1,124.54	\$1,248.97	\$1,373.51	\$1,503.37	\$1,650.76
79	\$777.79	\$1,028.12	\$1,231.83	\$1,364.48	\$1,497.12	\$1,635.52	\$1,792.61
80	\$845.19	\$1,122.26	\$1,349.35	\$1,490.66	\$1,631.87	\$1,779.27	\$1,946.64
81	\$918.46	\$1,225.04	\$1,478.09	\$1,628.51	\$1,778.73	\$1,935.68	\$2,113.93
82	\$998.07	\$1,337.20	\$1,619.12	\$1,779.11	\$1,938.80	\$2,105.82	\$2,295.59
83	\$1,094.81	\$1,472.52	\$1,789.30	\$1,961.10	\$2,132.69	\$2,312.37	\$2,516.29
84	\$1,200.92	\$1,621.51	\$1,977.35	\$2,161.69	\$2,345.96	\$2,539.16	\$2,758.21
85	\$1,289.10	\$1,737.51	\$2,118.56	\$2,314.46	\$2,511.19	\$2,718.15	\$2,953.76
86	\$1,385.86	\$1,865.21	\$2,274.36	\$2,482.70	\$2,692.87	\$2,914.74	\$3,168.25
87	\$1,492.04	\$2,005.75	\$2,446.28	\$2,667.97	\$2,892.64	\$3,130.61	\$3,403.48
88	\$1,593.24	\$2,138.75	\$2,608.47	\$2,841.47	\$3,079.32	\$3,332.28	\$3,624.06
89	\$1,703.00	\$2,283.26	\$2,785.00	\$3,029.90	\$3,281.81	\$3,550.78	\$3,862.88
90	\$1,822.04	\$2,440.29	\$2,977.13	\$3,234.54	\$3,501.43	\$3,787.54	\$4,121.46
91	\$1,951.16	\$2,610.93	\$3,186.24	\$3,456.82	\$3,739.64	\$4,044.07	\$4,401.42
92	\$2,091.19	\$2,796.35	\$3,413.82	\$3,698.23	\$3,998.00	\$4,322.03	\$4,704.55
93	\$2,219.44	\$2,966.39	\$3,622.24	\$3,916.60	\$4,229.55	\$4,569.30	\$4,971.79
94	\$2,356.84	\$3,148.86	\$3,846.16	\$4,150.63	\$4,477.29	\$4,833.54	\$5,257.02
95	\$2,504.04	\$3,344.65	\$4,086.71	\$4,401.44	\$4,742.37	\$5,115.88	\$5,561.46
96	\$2,661.78	\$3,554.78	\$4,345.17	\$4,670.23	\$5,025.98	\$5,417.60	\$5,886.40
97	\$2,830.77	\$3,780.26	\$4,622.84	\$4,958.29	\$5,329.42	\$5,740.01	\$6,233.23
98	\$3,011.83	\$4,022.24	\$4,921.16	\$5,267.01	\$5,654.07	\$6,084.52	\$6,603.42
99	\$3,205.82	\$4,281.89	\$5,241.66	\$5,597.86	\$6,001.45	\$6,452.66	\$6,998.53
100	\$3,413.67	\$4,560.53	\$5,586.01	\$5,952.43	\$6,373.10	\$6,846.05	\$7,420.25

Policy Form Series: LTC2-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	\$95.03	\$118.42	\$138.75	\$160.83	\$182.96	\$205.87	\$232.34
31	\$97.37	\$121.38	\$142.25	\$164.94	\$187.66	\$211.20	\$238.42
32	\$99.76	\$124.39	\$145.84	\$169.12	\$192.48	\$216.65	\$244.67
33	\$102.21	\$127.50	\$149.52	\$173.44	\$197.42	\$222.25	\$251.06
34	\$104.72	\$130.68	\$153.27	\$177.87	\$202.49	\$227.99	\$257.64
35	\$107.28	\$133.94	\$157.13	\$182.38	\$207.69	\$233.91	\$264.39
36	\$109.16	\$136.32	\$159.98	\$185.72	\$211.53	\$238.27	\$269.38
37	\$111.06	\$138.74	\$162.85	\$189.11	\$215.43	\$242.71	\$274.45
38	\$113.01	\$141.21	\$165.79	\$192.57	\$219.41	\$247.22	\$279.62
39	\$114.98	\$143.72	\$168.79	\$196.10	\$223.48	\$251.84	\$284.89
40	\$116.98	\$146.28	\$171.83	\$199.68	\$227.62	\$256.53	\$290.27
41	\$119.02	\$148.89	\$174.94	\$203.35	\$231.82	\$261.30	\$295.75
42	\$121.10	\$151.54	\$178.08	\$207.06	\$236.10	\$266.18	\$301.32
43	\$123.21	\$154.23	\$181.30	\$210.85	\$240.48	\$271.15	\$307.00
44	\$125.36	\$156.97	\$184.57	\$214.70	\$244.91	\$276.20	\$312.79
45	\$127.54	\$159.77	\$187.90	\$218.64	\$249.46	\$281.34	\$318.69
46	\$129.47	\$162.24	\$190.86	\$222.13	\$253.48	\$285.95	\$323.93
47	\$131.42	\$164.75	\$193.86	\$225.69	\$257.58	\$290.63	\$329.27
48	\$133.40	\$167.31	\$196.92	\$229.31	\$261.76	\$295.36	\$334.70
49	\$135.41	\$169.90	\$200.02	\$232.97	\$266.01	\$300.20	\$340.20
50	\$137.46	\$172.52	\$203.18	\$236.70	\$270.32	\$305.12	\$345.81
51	\$139.53	\$175.19	\$206.37	\$240.49	\$274.70	\$310.11	\$351.51
52	\$141.64	\$177.91	\$209.62	\$244.35	\$279.15	\$315.18	\$357.30
53	\$143.77	\$180.66	\$212.92	\$248.25	\$283.67	\$320.33	\$363.18
54	\$145.93	\$183.45	\$216.27	\$252.24	\$288.27	\$325.58	\$369.17
55	\$148.14	\$186.30	\$219.68	\$256.26	\$292.95	\$330.90	\$375.25
56	\$154.49	\$194.65	\$229.82	\$268.47	\$307.20	\$347.27	\$394.05
57	\$161.12	\$203.39	\$240.44	\$281.25	\$322.16	\$364.46	\$413.80
58	\$168.04	\$212.51	\$251.55	\$294.65	\$337.85	\$382.48	\$434.55
59	\$175.25	\$222.05	\$263.18	\$308.70	\$354.30	\$401.41	\$456.33
60	\$182.78	\$232.02	\$275.33	\$323.39	\$371.53	\$421.29	\$479.22
61	\$190.61	\$242.43	\$288.05	\$338.80	\$389.63	\$442.13	\$503.23
62	\$198.79	\$253.31	\$301.37	\$354.95	\$408.60	\$464.02	\$528.46
63	\$213.62	\$271.78	\$323.00	\$379.45	\$435.98	\$494.40	\$562.42
64	\$229.54	\$291.59	\$346.19	\$405.65	\$465.21	\$526.79	\$598.56
65	\$246.67	\$312.86	\$371.05	\$433.66	\$496.39	\$561.28	\$637.02
66	\$265.06	\$335.66	\$397.67	\$463.60	\$529.66	\$598.03	\$677.98
67	\$284.83	\$360.13	\$426.22	\$495.60	\$565.17	\$637.20	\$721.54
68	\$310.84	\$393.84	\$466.81	\$540.74	\$614.86	\$691.66	\$781.78
69	\$339.20	\$430.74	\$511.25	\$589.98	\$668.91	\$750.77	\$847.07
70	\$370.17	\$471.06	\$559.94	\$643.69	\$727.71	\$814.93	\$917.79
71	\$403.96	\$515.18	\$613.26	\$702.31	\$791.71	\$884.58	\$994.43
72	\$440.84	\$563.42	\$671.66	\$766.25	\$861.30	\$960.18	\$1,077.47
73	\$484.71	\$621.95	\$743.34	\$845.63	\$948.43	\$1,055.42	\$1,182.62
74	\$532.95	\$686.58	\$822.68	\$933.22	\$1,044.35	\$1,160.12	\$1,298.03
75	\$585.99	\$757.90	\$910.49	\$1,029.91	\$1,149.99	\$1,275.19	\$1,424.70
76	\$644.33	\$836.64	\$1,007.66	\$1,136.59	\$1,266.29	\$1,401.68	\$1,563.74
77	\$708.44	\$923.55	\$1,115.21	\$1,254.33	\$1,394.37	\$1,540.70	\$1,716.35
78	\$766.99	\$1,004.07	\$1,215.84	\$1,363.90	\$1,512.98	\$1,668.73	\$1,855.19
79	\$830.39	\$1,091.61	\$1,325.54	\$1,483.07	\$1,641.66	\$1,807.39	\$2,005.25
80	\$899.03	\$1,186.77	\$1,445.14	\$1,612.62	\$1,781.31	\$1,957.59	\$2,167.45
81	\$973.31	\$1,290.25	\$1,575.55	\$1,753.52	\$1,932.83	\$2,120.25	\$2,342.76
82	\$1,053.76	\$1,402.72	\$1,717.71	\$1,906.69	\$2,097.24	\$2,296.43	\$2,532.25
83	\$1,154.66	\$1,542.95	\$1,894.51	\$2,097.55	\$2,302.63	\$2,517.16	\$2,770.75
84	\$1,265.23	\$1,697.19	\$2,089.52	\$2,307.51	\$2,528.14	\$2,759.11	\$3,031.71
85	\$1,353.41	\$1,813.19	\$2,230.73	\$2,460.28	\$2,693.37	\$2,938.10	\$3,227.26
86	\$1,450.17	\$1,940.89	\$2,386.53	\$2,628.52	\$2,875.05	\$3,134.69	\$3,441.75
87	\$1,556.35	\$2,081.43	\$2,558.45	\$2,813.79	\$3,074.82	\$3,350.56	\$3,676.98
88	\$1,657.55	\$2,214.43	\$2,720.64	\$2,987.29	\$3,261.50	\$3,552.23	\$3,897.56
89	\$1,767.31	\$2,358.94	\$2,897.17	\$3,175.72	\$3,463.99	\$3,770.73	\$4,136.38
90	\$1,886.35	\$2,515.97	\$3,089.30	\$3,380.36	\$3,683.61	\$4,007.49	\$4,394.96
91	\$2,015.47	\$2,686.61	\$3,298.41	\$3,602.64	\$3,921.82	\$4,264.02	\$4,674.92
92	\$2,155.50	\$2,872.03	\$3,525.99	\$3,844.05	\$4,180.18	\$4,541.98	\$4,978.05
93	\$2,283.75	\$3,042.07	\$3,734.41	\$4,062.42	\$4,411.73	\$4,789.25	\$5,245.29
94	\$2,421.15	\$3,224.54	\$3,958.33	\$4,296.45	\$4,659.47	\$5,053.49	\$5,530.52
95	\$2,568.35	\$3,420.33	\$4,198.88	\$4,547.26	\$4,924.55	\$5,335.83	\$5,834.96
96	\$2,726.09	\$3,630.46	\$4,457.34	\$4,816.05	\$5,208.16	\$5,637.55	\$6,159.90
97	\$2,895.08	\$3,855.94	\$4,735.01	\$5,104.11	\$5,511.60	\$5,959.96	\$6,506.73
98	\$3,076.14	\$4,097.92	\$5,033.33	\$5,412.83	\$5,836.25	\$6,304.47	\$6,876.92
99	\$3,270.13	\$4,357.57	\$5,353.83	\$5,743.68	\$6,183.63	\$6,672.61	\$7,272.03
100	\$3,477.98	\$4,636.21	\$5,698.18	\$6,098.25	\$6,555.28	\$7,066.00	\$7,693.75

Policy Form Series: LTC2-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	\$57.37	\$70.33	\$81.27	\$92.58	\$104.02	\$116.11	\$130.96
31	\$59.08	\$72.51	\$83.87	\$95.56	\$107.42	\$119.94	\$135.28
32	\$60.83	\$74.75	\$86.54	\$98.64	\$110.92	\$123.89	\$139.74
33	\$62.63	\$77.07	\$89.29	\$101.83	\$114.55	\$127.96	\$144.34
34	\$64.48	\$79.46	\$92.13	\$105.12	\$118.28	\$132.18	\$149.12
35	\$66.39	\$81.91	\$95.05	\$108.52	\$122.15	\$136.55	\$154.04
36	\$67.91	\$83.88	\$97.41	\$111.25	\$125.26	\$140.07	\$158.03
37	\$69.47	\$85.90	\$99.83	\$114.06	\$128.47	\$143.69	\$162.13
38	\$71.07	\$87.99	\$102.30	\$116.94	\$131.76	\$147.38	\$166.32
39	\$72.69	\$90.11	\$104.85	\$119.89	\$135.12	\$151.19	\$170.62
40	\$74.37	\$92.27	\$107.46	\$122.90	\$138.57	\$155.09	\$175.05
41	\$76.08	\$94.50	\$110.11	\$126.01	\$142.11	\$159.09	\$179.58
42	\$77.84	\$96.78	\$112.84	\$129.20	\$145.74	\$163.20	\$184.24
43	\$79.62	\$99.12	\$115.66	\$132.45	\$149.47	\$167.42	\$189.02
44	\$81.45	\$101.50	\$118.51	\$135.80	\$153.29	\$171.73	\$193.91
45	\$83.32	\$103.95	\$121.46	\$139.22	\$157.21	\$176.17	\$198.94
46	\$85.02	\$106.18	\$124.14	\$142.34	\$160.78	\$180.23	\$203.55
47	\$86.76	\$108.44	\$126.87	\$145.53	\$164.44	\$184.37	\$208.26
48	\$88.52	\$110.75	\$129.66	\$148.81	\$168.19	\$188.62	\$213.10
49	\$90.33	\$113.11	\$132.52	\$152.14	\$172.02	\$192.96	\$218.02
50	\$92.17	\$115.53	\$135.44	\$155.55	\$175.93	\$197.41	\$223.08
51	\$94.06	\$117.99	\$138.43	\$159.04	\$179.94	\$201.94	\$228.25
52	\$95.97	\$120.50	\$141.46	\$162.62	\$184.04	\$206.60	\$233.54
53	\$97.93	\$123.08	\$144.58	\$166.27	\$188.22	\$211.36	\$238.95
54	\$99.94	\$125.71	\$147.76	\$170.00	\$192.51	\$216.23	\$244.49
55	\$101.97	\$128.39	\$151.02	\$173.81	\$196.90	\$221.20	\$250.15
56	\$107.95	\$135.72	\$159.53	\$183.85	\$208.45	\$234.36	\$265.17
57	\$114.26	\$143.50	\$168.54	\$194.46	\$220.69	\$248.29	\$281.08
58	\$120.95	\$151.70	\$178.03	\$205.70	\$233.67	\$263.07	\$297.96
59	\$128.04	\$160.37	\$188.08	\$217.57	\$247.40	\$278.73	\$315.85
60	\$135.55	\$169.55	\$198.70	\$230.14	\$261.91	\$295.32	\$334.82
61	\$143.48	\$179.25	\$209.90	\$243.43	\$277.31	\$312.88	\$354.92
62	\$151.88	\$189.49	\$221.76	\$257.48	\$293.60	\$331.50	\$376.23
63	\$164.33	\$204.79	\$239.51	\$277.75	\$316.41	\$357.00	\$404.89
64	\$177.76	\$221.33	\$258.71	\$299.63	\$340.99	\$384.45	\$435.75
65	\$192.30	\$239.18	\$279.44	\$323.22	\$367.49	\$414.01	\$468.96
66	\$208.06	\$258.49	\$301.83	\$348.66	\$396.06	\$445.84	\$504.70
67	\$225.07	\$279.35	\$326.00	\$376.12	\$426.84	\$480.13	\$543.16
68	\$247.62	\$307.97	\$359.94	\$414.07	\$468.86	\$526.50	\$594.75
69	\$272.43	\$339.52	\$397.41	\$455.86	\$515.05	\$577.35	\$651.26
70	\$299.71	\$374.30	\$438.80	\$501.87	\$565.78	\$633.10	\$713.13
71	\$329.75	\$412.65	\$484.48	\$552.51	\$621.51	\$694.25	\$780.88
72	\$362.77	\$454.93	\$534.91	\$608.26	\$682.72	\$761.29	\$855.09
73	\$401.74	\$505.73	\$596.15	\$676.21	\$757.48	\$843.31	\$945.97
74	\$444.91	\$562.18	\$664.39	\$751.73	\$840.44	\$934.18	\$1,046.49
75	\$492.72	\$624.94	\$740.45	\$835.69	\$932.45	\$1,034.83	\$1,157.73
76	\$545.67	\$694.69	\$825.22	\$929.02	\$1,034.57	\$1,146.31	\$1,280.77
77	\$604.31	\$772.24	\$919.69	\$1,032.80	\$1,147.86	\$1,269.81	\$1,416.88
78	\$656.69	\$842.52	\$1,006.12	\$1,127.23	\$1,250.43	\$1,381.01	\$1,538.13
79	\$713.66	\$919.18	\$1,100.67	\$1,230.30	\$1,362.18	\$1,501.98	\$1,669.76
80	\$775.53	\$1,002.83	\$1,204.11	\$1,342.81	\$1,483.94	\$1,633.52	\$1,812.64
81	\$842.79	\$1,094.07	\$1,317.30	\$1,465.59	\$1,616.54	\$1,776.59	\$1,967.75
82	\$915.86	\$1,193.62	\$1,441.08	\$1,599.60	\$1,761.02	\$1,932.18	\$2,136.13
83	\$1,005.45	\$1,315.23	\$1,592.02	\$1,763.08	\$1,937.57	\$2,122.70	\$2,343.00
84	\$1,103.78	\$1,449.21	\$1,758.78	\$1,943.26	\$2,131.79	\$2,331.99	\$2,569.89
85	\$1,191.96	\$1,565.21	\$1,899.99	\$2,096.03	\$2,297.02	\$2,510.98	\$2,765.44
86	\$1,288.72	\$1,692.91	\$2,055.79	\$2,264.27	\$2,478.70	\$2,707.57	\$2,979.93
87	\$1,394.90	\$1,833.45	\$2,227.71	\$2,449.54	\$2,678.47	\$2,923.44	\$3,215.16
88	\$1,496.10	\$1,966.45	\$2,389.90	\$2,623.04	\$2,865.15	\$3,125.11	\$3,435.74
89	\$1,605.86	\$2,110.96	\$2,566.43	\$2,811.47	\$3,067.64	\$3,343.61	\$3,674.56
90	\$1,724.90	\$2,267.99	\$2,758.56	\$3,016.11	\$3,287.26	\$3,580.37	\$3,933.14
91	\$1,854.02	\$2,438.63	\$2,967.67	\$3,238.39	\$3,525.47	\$3,836.90	\$4,213.10
92	\$1,994.05	\$2,624.05	\$3,195.25	\$3,479.80	\$3,783.83	\$4,114.86	\$4,516.23
93	\$2,122.30	\$2,794.09	\$3,403.67	\$3,698.17	\$4,015.38	\$4,362.13	\$4,783.47
94	\$2,259.70	\$2,976.56	\$3,627.59	\$3,932.20	\$4,263.12	\$4,626.37	\$5,068.70
95	\$2,406.90	\$3,172.35	\$3,868.14	\$4,183.01	\$4,528.20	\$4,908.71	\$5,373.14
96	\$2,564.64	\$3,382.48	\$4,126.60	\$4,451.80	\$4,811.81	\$5,210.43	\$5,698.08
97	\$2,733.63	\$3,607.96	\$4,404.27	\$4,739.86	\$5,115.25	\$5,532.84	\$6,044.91
98	\$2,914.69	\$3,849.94	\$4,702.59	\$5,048.58	\$5,439.90	\$5,877.35	\$6,415.10
99	\$3,108.68	\$4,109.59	\$5,023.09	\$5,379.43	\$5,787.28	\$6,245.49	\$6,810.21
100	\$3,316.53	\$4,388.23	\$5,367.44	\$5,734.00	\$6,158.93	\$6,638.88	\$7,231.93

Policy Form Series: LTC2-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	\$39.99	\$47.65	\$54.23	\$60.51	\$67.09	\$74.24	\$83.27
31	\$40.57	\$48.51	\$55.30	\$61.76	\$68.49	\$75.84	\$85.08
32	\$41.16	\$49.36	\$56.39	\$63.03	\$69.95	\$77.48	\$86.93
33	\$41.74	\$50.24	\$57.50	\$64.32	\$71.43	\$79.16	\$88.81
34	\$42.34	\$51.13	\$58.63	\$65.65	\$72.93	\$80.86	\$90.74
35	\$42.96	\$52.03	\$59.80	\$67.01	\$74.48	\$82.60	\$92.71
36	\$43.59	\$52.93	\$60.94	\$68.32	\$75.97	\$84.29	\$94.61
37	\$44.21	\$53.85	\$62.09	\$69.66	\$77.50	\$86.02	\$96.55
38	\$44.86	\$54.76	\$63.28	\$71.04	\$79.06	\$87.77	\$98.54
39	\$45.50	\$55.71	\$64.48	\$72.43	\$80.64	\$89.55	\$100.55
40	\$46.17	\$56.67	\$65.71	\$73.85	\$82.27	\$91.39	\$102.62
41	\$46.83	\$57.65	\$66.96	\$75.30	\$83.93	\$93.25	\$104.72
42	\$47.51	\$58.65	\$68.24	\$76.79	\$85.60	\$95.16	\$106.87
43	\$48.19	\$59.66	\$69.54	\$78.29	\$87.33	\$97.11	\$109.07
44	\$48.89	\$60.69	\$70.86	\$79.84	\$89.08	\$99.10	\$111.30
45	\$49.60	\$61.73	\$72.21	\$81.40	\$90.88	\$101.12	\$113.59
46	\$50.45	\$62.95	\$73.74	\$83.16	\$92.87	\$103.36	\$116.13
47	\$51.32	\$64.16	\$75.29	\$84.94	\$94.89	\$105.65	\$118.74
48	\$52.20	\$65.41	\$76.87	\$86.77	\$96.98	\$108.01	\$121.41
49	\$53.10	\$66.69	\$78.49	\$88.64	\$99.10	\$110.39	\$124.12
50	\$54.02	\$67.99	\$80.14	\$90.55	\$101.28	\$112.86	\$126.92
51	\$54.95	\$69.31	\$81.83	\$92.49	\$103.49	\$115.36	\$129.77
52	\$55.88	\$70.67	\$83.55	\$94.48	\$105.77	\$117.92	\$132.67
53	\$56.85	\$72.05	\$85.30	\$96.52	\$108.07	\$120.54	\$135.66
54	\$57.83	\$73.45	\$87.11	\$98.61	\$110.44	\$123.21	\$138.71
55	\$58.82	\$74.89	\$88.94	\$100.73	\$112.86	\$125.94	\$141.82
56	\$63.42	\$80.22	\$94.85	\$107.50	\$120.55	\$134.62	\$151.65
57	\$68.38	\$85.92	\$101.14	\$114.76	\$128.77	\$143.87	\$162.16
58	\$73.72	\$92.05	\$107.85	\$122.48	\$137.55	\$153.77	\$173.39
59	\$79.49	\$98.59	\$115.01	\$130.75	\$146.92	\$164.35	\$185.40
60	\$85.70	\$105.61	\$122.64	\$139.56	\$156.94	\$175.65	\$198.24
61	\$92.40	\$113.13	\$130.78	\$148.96	\$167.64	\$187.74	\$211.99
62	\$99.63	\$121.19	\$139.47	\$159.00	\$179.06	\$200.64	\$226.67
63	\$108.50	\$131.99	\$151.92	\$173.33	\$195.32	\$218.96	\$247.44
64	\$118.17	\$143.76	\$165.47	\$188.95	\$213.05	\$238.94	\$270.13
65	\$128.69	\$156.59	\$180.26	\$205.97	\$232.39	\$260.75	\$294.89
66	\$140.15	\$170.56	\$196.35	\$224.53	\$253.48	\$284.54	\$321.93
67	\$152.63	\$185.78	\$213.88	\$244.77	\$276.48	\$310.50	\$351.44
68	\$169.69	\$206.92	\$238.55	\$272.57	\$307.50	\$345.01	\$390.18
69	\$188.65	\$230.46	\$266.06	\$303.50	\$341.99	\$383.34	\$433.19
70	\$209.73	\$256.70	\$296.72	\$337.96	\$380.35	\$425.94	\$480.95
71	\$233.16	\$285.92	\$330.95	\$376.34	\$423.03	\$473.26	\$533.98
72	\$259.21	\$318.45	\$369.10	\$419.06	\$470.48	\$525.84	\$592.83
73	\$289.76	\$357.13	\$414.84	\$469.97	\$526.72	\$587.90	\$662.07
74	\$323.92	\$400.48	\$466.26	\$527.04	\$589.69	\$657.28	\$739.36
75	\$362.09	\$449.12	\$524.04	\$591.06	\$660.19	\$734.86	\$825.69
76	\$404.76	\$503.66	\$588.98	\$662.86	\$739.11	\$821.58	\$922.10
77	\$452.46	\$564.82	\$661.97	\$743.37	\$827.46	\$918.53	\$1,029.78
78	\$493.09	\$617.53	\$725.46	\$813.04	\$903.54	\$1,001.56	\$1,121.10
79	\$537.34	\$675.15	\$795.02	\$889.24	\$986.62	\$1,092.10	\$1,220.53
80	\$585.58	\$738.14	\$871.28	\$972.57	\$1,077.32	\$1,190.81	\$1,328.78
81	\$638.13	\$807.03	\$954.83	\$1,063.72	\$1,176.36	\$1,298.44	\$1,446.63
82	\$695.41	\$882.34	\$1,046.40	\$1,163.40	\$1,284.51	\$1,415.82	\$1,574.93
83	\$763.12	\$971.26	\$1,154.57	\$1,281.19	\$1,412.43	\$1,554.81	\$1,727.27
84	\$837.43	\$1,069.14	\$1,273.92	\$1,410.89	\$1,553.09	\$1,707.47	\$1,894.36
85	\$918.98	\$1,176.88	\$1,405.62	\$1,553.72	\$1,707.76	\$1,875.11	\$2,077.59
86	\$1,008.47	\$1,295.49	\$1,550.91	\$1,711.03	\$1,877.85	\$2,059.21	\$2,278.57
87	\$1,106.66	\$1,426.03	\$1,711.23	\$1,884.24	\$2,064.85	\$2,261.39	\$2,498.98
88	\$1,200.25	\$1,549.57	\$1,862.49	\$2,046.45	\$2,239.60	\$2,450.26	\$2,705.66
89	\$1,301.76	\$1,683.79	\$2,027.12	\$2,222.63	\$2,429.16	\$2,654.89	\$2,929.43
90	\$1,411.86	\$1,829.66	\$2,206.30	\$2,413.97	\$2,634.74	\$2,876.61	\$3,171.72
91	\$1,531.26	\$1,988.15	\$2,401.32	\$2,621.79	\$2,857.73	\$3,116.87	\$3,434.05
92	\$1,660.77	\$2,160.37	\$2,613.56	\$2,847.49	\$3,099.58	\$3,377.17	\$3,718.07
93	\$1,779.36	\$2,318.30	\$2,807.93	\$3,051.66	\$3,316.34	\$3,608.75	\$3,968.47
94	\$1,906.43	\$2,487.79	\$3,016.74	\$3,270.47	\$3,548.25	\$3,856.21	\$4,235.73
95	\$2,042.58	\$2,669.66	\$3,241.09	\$3,504.96	\$3,796.39	\$4,120.64	\$4,521.00
96	\$2,188.46	\$2,864.82	\$3,482.11	\$3,756.28	\$4,061.88	\$4,403.19	\$4,825.46
97	\$2,344.74	\$3,074.27	\$3,741.06	\$4,025.60	\$4,345.93	\$4,705.13	\$5,150.44
98	\$2,512.18	\$3,299.01	\$4,019.27	\$4,314.24	\$4,649.86	\$5,027.78	\$5,497.29
99	\$2,691.59	\$3,540.20	\$4,318.17	\$4,623.57	\$4,975.03	\$5,372.54	\$5,867.52
100	\$2,883.80	\$3,799.00	\$4,639.29	\$4,955.09	\$5,322.94	\$5,740.95	\$6,262.68

**Policy Form Series: LTC2-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	\$47.16	\$58.41	\$67.44	\$76.66	\$85.73	\$95.24	\$106.26
31	\$48.93	\$60.72	\$70.14	\$79.76	\$89.22	\$99.15	\$110.58
32	\$50.78	\$63.11	\$72.95	\$82.99	\$92.88	\$103.20	\$115.10
33	\$52.67	\$65.58	\$75.88	\$86.35	\$96.66	\$107.44	\$119.79
34	\$54.66	\$68.18	\$78.90	\$89.84	\$100.61	\$111.84	\$124.68
35	\$56.72	\$70.86	\$82.06	\$93.46	\$104.72	\$116.43	\$129.75
36	\$58.44	\$73.11	\$84.72	\$96.52	\$108.17	\$120.30	\$134.05
37	\$60.23	\$75.43	\$87.45	\$99.66	\$111.74	\$124.29	\$138.48
38	\$62.07	\$77.83	\$90.28	\$102.92	\$115.42	\$128.39	\$143.06
39	\$63.94	\$80.31	\$93.19	\$106.29	\$119.22	\$132.65	\$147.81
40	\$65.90	\$82.85	\$96.20	\$109.75	\$123.16	\$137.05	\$152.69
41	\$67.91	\$85.49	\$99.30	\$113.33	\$127.22	\$141.58	\$157.74
42	\$69.98	\$88.21	\$102.51	\$117.03	\$131.40	\$146.27	\$162.96
43	\$72.11	\$91.01	\$105.83	\$120.86	\$135.76	\$151.13	\$168.35
44	\$74.31	\$93.90	\$109.24	\$124.81	\$140.22	\$156.14	\$173.93
45	\$76.57	\$96.89	\$112.78	\$128.88	\$144.85	\$161.32	\$179.68
46	\$78.56	\$99.51	\$115.88	\$132.49	\$148.94	\$165.90	\$184.80
47	\$80.58	\$102.19	\$119.07	\$136.20	\$153.16	\$170.62	\$190.08
48	\$82.66	\$104.96	\$122.34	\$140.00	\$157.49	\$175.49	\$195.50
49	\$84.81	\$107.79	\$125.72	\$143.92	\$161.95	\$180.48	\$201.07
50	\$87.01	\$110.70	\$129.18	\$147.94	\$166.53	\$185.62	\$206.79
51	\$89.25	\$113.68	\$132.74	\$152.07	\$171.24	\$190.90	\$212.70
52	\$91.57	\$116.76	\$136.39	\$156.32	\$176.08	\$196.34	\$218.75
53	\$93.95	\$119.91	\$140.14	\$160.70	\$181.05	\$201.93	\$224.99
54	\$96.38	\$123.14	\$144.01	\$165.21	\$186.19	\$207.68	\$231.41
55	\$98.87	\$126.48	\$147.97	\$169.82	\$191.45	\$213.58	\$238.01
56	\$104.97	\$134.24	\$157.01	\$180.45	\$203.64	\$227.37	\$253.50
57	\$111.47	\$142.47	\$166.60	\$191.75	\$216.60	\$242.00	\$270.00
58	\$118.36	\$151.22	\$176.77	\$203.74	\$230.41	\$257.61	\$287.56
59	\$125.66	\$160.49	\$187.58	\$216.50	\$245.07	\$274.22	\$306.27
60	\$133.43	\$170.36	\$199.03	\$230.05	\$260.68	\$291.89	\$326.20
61	\$141.66	\$180.80	\$211.20	\$244.44	\$277.29	\$310.71	\$347.43
62	\$150.41	\$191.90	\$224.11	\$259.76	\$294.95	\$330.74	\$370.04
63	\$163.25	\$208.16	\$242.99	\$281.21	\$318.97	\$357.38	\$399.59
64	\$177.17	\$225.81	\$263.46	\$304.45	\$344.95	\$386.15	\$431.53
65	\$192.27	\$244.94	\$285.68	\$329.61	\$373.06	\$417.25	\$466.02
66	\$208.67	\$265.71	\$309.76	\$356.84	\$403.44	\$450.85	\$503.27
67	\$226.46	\$288.23	\$335.86	\$386.32	\$436.28	\$487.16	\$543.47
68	\$249.59	\$318.56	\$371.90	\$426.40	\$480.37	\$535.40	\$596.42
69	\$275.11	\$352.09	\$411.80	\$470.62	\$528.89	\$588.39	\$654.53
70	\$303.22	\$389.14	\$455.98	\$519.44	\$582.32	\$646.65	\$718.30
71	\$334.20	\$430.10	\$504.91	\$573.32	\$641.15	\$710.66	\$788.28
72	\$368.34	\$475.36	\$559.08	\$632.79	\$705.93	\$781.01	\$865.08
73	\$408.31	\$529.32	\$624.51	\$704.87	\$784.61	\$866.56	\$958.51
74	\$452.58	\$589.38	\$697.62	\$785.16	\$872.07	\$961.49	\$1,062.01
75	\$501.65	\$656.31	\$779.27	\$874.61	\$969.25	\$1,066.82	\$1,176.70
76	\$556.05	\$730.80	\$870.47	\$974.25	\$1,077.29	\$1,183.67	\$1,303.78
77	\$616.35	\$813.75	\$972.36	\$1,085.22	\$1,197.35	\$1,313.34	\$1,444.59
78	\$669.78	\$888.26	\$1,065.13	\$1,185.59	\$1,305.13	\$1,428.78	\$1,568.73
79	\$727.82	\$969.60	\$1,166.75	\$1,295.24	\$1,422.59	\$1,554.38	\$1,703.54
80	\$790.92	\$1,058.37	\$1,278.08	\$1,415.02	\$1,550.61	\$1,690.99	\$1,849.93
81	\$859.47	\$1,155.29	\$1,400.01	\$1,545.87	\$1,690.16	\$1,839.64	\$2,008.90
82	\$933.97	\$1,261.10	\$1,533.58	\$1,688.83	\$1,842.27	\$2,001.34	\$2,181.54
83	\$1,024.50	\$1,388.70	\$1,694.77	\$1,861.57	\$2,026.50	\$2,197.63	\$2,391.28
84	\$1,123.81	\$1,529.22	\$1,872.90	\$2,051.99	\$2,229.14	\$2,413.18	\$2,621.19
85	\$1,205.36	\$1,636.96	\$2,004.60	\$2,194.82	\$2,383.81	\$2,580.82	\$2,804.42
86	\$1,294.85	\$1,755.57	\$2,149.89	\$2,352.13	\$2,553.90	\$2,764.92	\$3,005.40
87	\$1,393.04	\$1,886.11	\$2,310.21	\$2,525.34	\$2,740.90	\$2,967.10	\$3,225.81
88	\$1,486.63	\$2,009.65	\$2,461.47	\$2,687.55	\$2,915.65	\$3,155.97	\$3,432.49
89	\$1,588.14	\$2,143.87	\$2,626.10	\$2,863.73	\$3,105.21	\$3,360.60	\$3,656.26
90	\$1,698.24	\$2,289.74	\$2,805.28	\$3,055.07	\$3,310.79	\$3,582.32	\$3,898.55
91	\$1,817.64	\$2,448.23	\$3,000.30	\$3,262.89	\$3,533.78	\$3,822.58	\$4,160.88
92	\$1,947.15	\$2,620.45	\$3,212.54	\$3,488.59	\$3,775.63	\$4,082.88	\$4,444.90
93	\$2,065.74	\$2,778.38	\$3,406.91	\$3,692.76	\$3,992.39	\$4,314.46	\$4,695.30
94	\$2,192.81	\$2,947.87	\$3,615.72	\$3,911.57	\$4,224.30	\$4,561.92	\$4,962.56
95	\$2,328.96	\$3,129.74	\$3,840.07	\$4,146.06	\$4,472.44	\$4,826.35	\$5,247.83
96	\$2,474.84	\$3,324.90	\$4,081.09	\$4,397.38	\$4,737.93	\$5,108.90	\$5,552.29
97	\$2,631.12	\$3,534.35	\$4,340.04	\$4,666.70	\$5,021.98	\$5,410.84	\$5,877.27
98	\$2,798.56	\$3,759.09	\$4,618.25	\$4,955.34	\$5,325.91	\$5,733.49	\$6,224.12
99	\$2,977.97	\$4,000.28	\$4,917.15	\$5,264.67	\$5,651.08	\$6,078.25	\$6,594.35
100	\$3,170.18	\$4,259.08	\$5,238.27	\$5,596.19	\$5,998.99	\$6,446.66	\$6,989.51

**Policy Form Series: LTC2-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	\$90.23	\$113.24	\$133.23	\$154.77	\$176.28	\$198.49	\$224.21
31	\$92.44	\$116.07	\$136.59	\$158.72	\$180.81	\$203.61	\$230.08
32	\$94.72	\$118.96	\$140.04	\$162.76	\$185.46	\$208.89	\$236.10
33	\$97.04	\$121.91	\$143.56	\$166.91	\$190.21	\$214.30	\$242.28
34	\$99.43	\$124.95	\$147.17	\$171.16	\$195.10	\$219.82	\$248.63
35	\$101.88	\$128.08	\$150.87	\$175.52	\$200.12	\$225.51	\$255.13
36	\$103.65	\$130.35	\$153.61	\$178.73	\$203.82	\$229.71	\$259.94
37	\$105.45	\$132.68	\$156.37	\$182.00	\$207.58	\$234.00	\$264.84
38	\$107.30	\$135.02	\$159.19	\$185.34	\$211.42	\$238.36	\$269.83
39	\$109.16	\$137.43	\$162.06	\$188.72	\$215.34	\$242.79	\$274.92
40	\$111.08	\$139.87	\$164.98	\$192.18	\$219.30	\$247.34	\$280.10
41	\$113.02	\$142.35	\$167.97	\$195.68	\$223.37	\$251.95	\$285.39
42	\$114.98	\$144.90	\$170.99	\$199.27	\$227.48	\$256.64	\$290.77
43	\$116.98	\$147.48	\$174.09	\$202.90	\$231.71	\$261.43	\$296.25
44	\$119.03	\$150.10	\$177.21	\$206.62	\$235.99	\$266.30	\$301.85
45	\$121.11	\$152.77	\$180.42	\$210.41	\$240.35	\$271.25	\$307.54
46	\$122.92	\$155.14	\$183.27	\$213.78	\$244.23	\$275.69	\$312.60
47	\$124.79	\$157.54	\$186.14	\$217.19	\$248.20	\$280.19	\$317.76
48	\$126.67	\$159.97	\$189.08	\$220.66	\$252.22	\$284.78	\$322.99
49	\$128.58	\$162.45	\$192.04	\$224.20	\$256.31	\$289.44	\$328.30
50	\$130.51	\$164.97	\$195.09	\$227.79	\$260.47	\$294.18	\$333.71
51	\$132.48	\$167.51	\$198.15	\$231.44	\$264.68	\$298.99	\$339.21
52	\$134.47	\$170.10	\$201.28	\$235.15	\$268.98	\$303.89	\$344.79
53	\$136.51	\$172.74	\$204.43	\$238.91	\$273.32	\$308.84	\$350.48
54	\$138.57	\$175.41	\$207.66	\$242.74	\$277.76	\$313.90	\$356.24
55	\$140.65	\$178.13	\$210.93	\$246.63	\$282.27	\$319.03	\$362.12
56	\$146.69	\$186.13	\$220.68	\$258.36	\$295.99	\$334.82	\$380.26
57	\$152.99	\$194.48	\$230.87	\$270.67	\$310.41	\$351.39	\$399.33
58	\$159.55	\$203.20	\$241.53	\$283.56	\$325.52	\$368.79	\$419.35
59	\$166.41	\$212.32	\$252.71	\$297.08	\$341.37	\$387.04	\$440.36
60	\$173.55	\$221.87	\$264.37	\$311.23	\$358.00	\$406.19	\$462.43
61	\$180.99	\$231.82	\$276.58	\$326.05	\$375.43	\$426.29	\$485.61
62	\$188.76	\$242.22	\$289.36	\$341.58	\$393.70	\$447.39	\$509.96
63	\$202.84	\$259.88	\$310.14	\$365.17	\$420.09	\$476.69	\$542.73
64	\$217.96	\$278.82	\$332.40	\$390.37	\$448.25	\$507.90	\$577.61
65	\$234.22	\$299.14	\$356.26	\$417.33	\$478.30	\$541.17	\$614.75
66	\$251.68	\$320.96	\$381.84	\$446.14	\$510.36	\$576.60	\$654.25
67	\$270.45	\$344.36	\$409.25	\$476.95	\$544.56	\$614.35	\$696.29
68	\$295.13	\$376.61	\$448.23	\$520.38	\$592.44	\$666.87	\$754.43
69	\$322.07	\$411.88	\$490.91	\$567.76	\$644.53	\$723.86	\$817.43
70	\$351.47	\$450.44	\$537.64	\$619.45	\$701.18	\$785.72	\$885.68
71	\$383.56	\$492.62	\$588.84	\$675.86	\$762.84	\$852.89	\$959.63
72	\$418.57	\$538.75	\$644.90	\$737.41	\$829.91	\$925.77	\$1,039.76
73	\$460.24	\$594.73	\$713.73	\$813.79	\$913.84	\$1,017.60	\$1,141.24
74	\$506.05	\$656.50	\$789.92	\$898.10	\$1,006.27	\$1,118.53	\$1,252.61
75	\$556.41	\$724.72	\$874.23	\$991.13	\$1,108.06	\$1,229.48	\$1,374.85
76	\$611.77	\$800.00	\$967.55	\$1,093.81	\$1,220.13	\$1,351.43	\$1,509.02
77	\$672.66	\$883.11	\$1,070.81	\$1,207.10	\$1,343.54	\$1,485.48	\$1,656.30
78	\$728.27	\$960.11	\$1,167.43	\$1,312.56	\$1,457.82	\$1,608.91	\$1,790.26
79	\$788.45	\$1,043.81	\$1,272.76	\$1,427.23	\$1,581.82	\$1,742.62	\$1,935.07
80	\$853.63	\$1,134.80	\$1,387.61	\$1,551.91	\$1,716.37	\$1,887.42	\$2,091.60
81	\$924.17	\$1,233.74	\$1,512.81	\$1,687.50	\$1,862.36	\$2,044.25	\$2,260.79
82	\$1,000.56	\$1,341.30	\$1,649.31	\$1,834.92	\$2,020.79	\$2,214.12	\$2,443.65
83	\$1,096.36	\$1,475.37	\$1,819.07	\$2,018.59	\$2,218.69	\$2,426.94	\$2,673.80
84	\$1,201.34	\$1,622.87	\$2,006.31	\$2,220.62	\$2,435.96	\$2,660.21	\$2,925.63
85	\$1,282.89	\$1,730.61	\$2,138.01	\$2,363.45	\$2,590.63	\$2,827.85	\$3,108.86
86	\$1,372.38	\$1,849.22	\$2,283.30	\$2,520.76	\$2,760.72	\$3,011.95	\$3,309.84
87	\$1,470.57	\$1,979.76	\$2,443.62	\$2,693.97	\$2,947.72	\$3,214.13	\$3,530.25
88	\$1,564.16	\$2,103.30	\$2,594.88	\$2,856.18	\$3,122.47	\$3,403.00	\$3,736.93
89	\$1,665.67	\$2,237.52	\$2,759.51	\$3,032.36	\$3,312.03	\$3,607.63	\$3,960.70
90	\$1,775.77	\$2,383.39	\$2,938.69	\$3,223.70	\$3,517.61	\$3,829.35	\$4,202.99
91	\$1,895.17	\$2,541.88	\$3,133.71	\$3,431.52	\$3,740.60	\$4,069.61	\$4,465.32
92	\$2,024.68	\$2,714.10	\$3,345.95	\$3,657.22	\$3,982.45	\$4,329.91	\$4,749.34
93	\$2,143.27	\$2,872.03	\$3,540.32	\$3,861.39	\$4,199.21	\$4,561.49	\$4,999.74
94	\$2,270.34	\$3,041.52	\$3,749.13	\$4,080.20	\$4,431.12	\$4,808.95	\$5,267.00
95	\$2,406.49	\$3,223.39	\$3,973.48	\$4,314.69	\$4,679.26	\$5,073.38	\$5,552.27
96	\$2,552.37	\$3,418.55	\$4,214.50	\$4,566.01	\$4,944.75	\$5,355.93	\$5,856.73
97	\$2,708.65	\$3,628.00	\$4,473.45	\$4,835.33	\$5,228.80	\$5,657.87	\$6,181.71
98	\$2,876.09	\$3,852.74	\$4,751.66	\$5,123.97	\$5,532.73	\$5,980.52	\$6,528.56
99	\$3,055.50	\$4,093.93	\$5,050.56	\$5,433.30	\$5,857.90	\$6,325.28	\$6,898.79
100	\$3,247.71	\$4,352.73	\$5,371.68	\$5,764.82	\$6,205.81	\$6,693.69	\$7,293.95

**Policy Form Series: LTC2-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	\$53.45	\$65.90	\$76.52	\$87.39	\$98.34	\$109.85	\$124.00
31	\$55.03	\$67.94	\$78.95	\$90.22	\$101.56	\$113.48	\$128.09
32	\$56.68	\$70.04	\$81.46	\$93.13	\$104.87	\$117.20	\$132.31
33	\$58.35	\$72.22	\$84.06	\$96.13	\$108.29	\$121.08	\$136.67
34	\$60.07	\$74.45	\$86.72	\$99.24	\$111.83	\$125.05	\$141.19
35	\$61.86	\$76.76	\$89.49	\$102.43	\$115.48	\$129.18	\$145.85
36	\$63.28	\$78.61	\$91.70	\$105.02	\$118.44	\$132.51	\$149.63
37	\$64.73	\$80.50	\$93.97	\$107.67	\$121.46	\$135.93	\$153.49
38	\$66.22	\$82.44	\$96.32	\$110.40	\$124.56	\$139.44	\$157.47
39	\$67.73	\$84.43	\$98.70	\$113.18	\$127.74	\$143.03	\$161.55
40	\$69.29	\$86.47	\$101.15	\$116.04	\$131.01	\$146.74	\$165.74
41	\$70.88	\$88.55	\$103.66	\$118.96	\$134.36	\$150.51	\$170.04
42	\$72.51	\$90.69	\$106.24	\$121.96	\$137.79	\$154.39	\$174.45
43	\$74.18	\$92.89	\$108.88	\$125.04	\$141.32	\$158.40	\$178.97
44	\$75.89	\$95.12	\$111.58	\$128.20	\$144.92	\$162.47	\$183.62
45	\$77.63	\$97.41	\$114.35	\$131.42	\$148.63	\$166.67	\$188.37
46	\$79.21	\$99.50	\$116.86	\$134.38	\$152.01	\$170.51	\$192.73
47	\$80.83	\$101.61	\$119.44	\$137.40	\$155.47	\$174.43	\$197.20
48	\$82.47	\$103.79	\$122.07	\$140.47	\$159.01	\$178.45	\$201.77
49	\$84.15	\$106.00	\$124.75	\$143.64	\$162.63	\$182.55	\$206.44
50	\$85.87	\$108.26	\$127.51	\$146.86	\$166.33	\$186.76	\$211.21
51	\$87.62	\$110.56	\$130.30	\$150.14	\$170.12	\$191.06	\$216.12
52	\$89.41	\$112.92	\$133.18	\$153.51	\$173.99	\$195.47	\$221.12
53	\$91.25	\$115.34	\$136.10	\$156.96	\$177.95	\$199.95	\$226.24
54	\$93.10	\$117.78	\$139.11	\$160.48	\$182.00	\$204.56	\$231.49
55	\$95.00	\$120.30	\$142.17	\$164.09	\$186.16	\$209.27	\$236.86
56	\$100.57	\$127.19	\$150.20	\$173.56	\$197.09	\$221.73	\$251.08
57	\$106.46	\$134.46	\$158.67	\$183.58	\$208.65	\$234.91	\$266.16
58	\$112.68	\$142.15	\$167.61	\$194.18	\$220.91	\$248.90	\$282.13
59	\$119.29	\$150.29	\$177.07	\$205.41	\$233.88	\$263.70	\$299.07
60	\$126.27	\$158.89	\$187.06	\$217.26	\$247.63	\$279.39	\$317.01
61	\$133.67	\$167.97	\$197.61	\$229.81	\$262.17	\$296.02	\$336.05
62	\$141.50	\$177.58	\$208.75	\$243.07	\$277.57	\$313.63	\$356.23
63	\$153.09	\$191.90	\$225.48	\$262.22	\$299.14	\$337.74	\$383.37
64	\$165.62	\$207.40	\$243.54	\$282.85	\$322.40	\$363.71	\$412.58
65	\$179.17	\$224.14	\$263.05	\$305.13	\$347.45	\$391.68	\$444.03
66	\$193.84	\$242.23	\$284.15	\$329.16	\$374.44	\$421.81	\$477.88
67	\$209.70	\$261.78	\$306.89	\$355.07	\$403.54	\$454.23	\$514.27
68	\$230.69	\$288.61	\$338.86	\$390.91	\$443.29	\$498.11	\$563.14
69	\$253.81	\$318.17	\$374.15	\$430.36	\$486.94	\$546.22	\$616.64
70	\$279.23	\$350.76	\$413.09	\$473.78	\$534.91	\$598.97	\$675.23
71	\$307.21	\$386.71	\$456.10	\$521.61	\$587.60	\$656.81	\$739.38
72	\$337.97	\$426.32	\$503.57	\$574.23	\$645.47	\$720.24	\$809.62
73	\$374.31	\$473.91	\$561.21	\$638.37	\$716.15	\$797.83	\$895.67
74	\$414.52	\$526.82	\$625.48	\$709.67	\$794.57	\$883.80	\$990.86
75	\$459.05	\$585.63	\$697.07	\$788.94	\$881.58	\$979.02	\$1,096.17
76	\$508.38	\$651.01	\$776.87	\$877.04	\$978.12	\$1,084.49	\$1,212.68
77	\$563.00	\$723.67	\$865.79	\$975.00	\$1,085.22	\$1,201.33	\$1,341.56
78	\$611.83	\$789.53	\$947.18	\$1,064.17	\$1,182.20	\$1,306.56	\$1,456.36
79	\$664.88	\$861.37	\$1,036.19	\$1,161.46	\$1,287.86	\$1,420.99	\$1,580.99
80	\$722.53	\$939.75	\$1,133.58	\$1,267.67	\$1,402.96	\$1,545.44	\$1,716.28
81	\$785.20	\$1,025.26	\$1,240.11	\$1,383.59	\$1,528.34	\$1,680.80	\$1,863.13
82	\$853.28	\$1,118.57	\$1,356.66	\$1,510.10	\$1,664.93	\$1,828.01	\$2,022.58
83	\$936.73	\$1,232.51	\$1,498.76	\$1,664.42	\$1,831.84	\$2,008.24	\$2,218.43
84	\$1,028.36	\$1,358.06	\$1,655.73	\$1,834.52	\$2,015.48	\$2,206.24	\$2,433.28
85	\$1,109.91	\$1,465.80	\$1,787.43	\$1,977.35	\$2,170.15	\$2,373.88	\$2,616.51
86	\$1,199.40	\$1,584.41	\$1,932.72	\$2,134.66	\$2,340.24	\$2,557.98	\$2,817.49
87	\$1,297.59	\$1,714.95	\$2,093.04	\$2,307.87	\$2,527.24	\$2,760.16	\$3,037.90
88	\$1,391.18	\$1,838.49	\$2,244.30	\$2,470.08	\$2,701.99	\$2,949.03	\$3,244.58
89	\$1,492.69	\$1,972.71	\$2,408.93	\$2,646.26	\$2,891.55	\$3,153.66	\$3,468.35
90	\$1,602.79	\$2,118.58	\$2,588.11	\$2,837.60	\$3,097.13	\$3,375.38	\$3,710.64
91	\$1,722.19	\$2,277.07	\$2,783.13	\$3,045.42	\$3,320.12	\$3,615.64	\$3,972.97
92	\$1,851.70	\$2,449.29	\$2,995.37	\$3,271.12	\$3,561.97	\$3,875.94	\$4,256.99
93	\$1,970.29	\$2,607.22	\$3,189.74	\$3,475.29	\$3,778.73	\$4,107.52	\$4,507.39
94	\$2,097.36	\$2,776.71	\$3,398.55	\$3,694.10	\$4,010.64	\$4,354.98	\$4,774.65
95	\$2,233.51	\$2,958.58	\$3,622.90	\$3,928.59	\$4,258.78	\$4,619.41	\$5,059.92
96	\$2,379.39	\$3,153.74	\$3,863.92	\$4,179.91	\$4,524.27	\$4,901.96	\$5,364.38
97	\$2,535.67	\$3,363.19	\$4,122.87	\$4,449.23	\$4,808.32	\$5,203.90	\$5,689.36
98	\$2,703.11	\$3,587.93	\$4,401.08	\$4,737.87	\$5,112.25	\$5,526.55	\$6,036.21
99	\$2,882.52	\$3,829.12	\$4,699.98	\$5,047.20	\$5,437.42	\$5,871.31	\$6,406.44
100	\$3,074.73	\$4,087.92	\$5,021.10	\$5,378.72	\$5,785.33	\$6,239.72	\$6,801.60

Policy Form Series: LTC2-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	\$63.63	\$76.35	\$86.43	\$96.08	\$106.38	\$117.95
31	\$64.99	\$78.15	\$88.59	\$98.53	\$109.11	\$121.01
32	\$66.36	\$80.00	\$90.82	\$101.03	\$111.93	\$124.14
33	\$67.78	\$81.89	\$93.09	\$103.60	\$114.80	\$127.36
34	\$69.22	\$83.82	\$95.43	\$106.24	\$117.76	\$130.67
35	\$70.69	\$85.81	\$97.82	\$108.94	\$120.78	\$134.05
36	\$72.10	\$87.66	\$100.05	\$111.44	\$123.57	\$137.18
37	\$73.52	\$89.55	\$102.32	\$114.00	\$126.45	\$140.38
38	\$74.99	\$91.50	\$104.64	\$116.62	\$129.37	\$143.65
39	\$76.47	\$93.47	\$107.03	\$119.29	\$132.37	\$147.00
40	\$77.99	\$95.50	\$109.46	\$122.04	\$135.44	\$150.43
41	\$79.54	\$97.55	\$111.96	\$124.84	\$138.58	\$153.94
42	\$81.12	\$99.67	\$114.50	\$127.71	\$141.79	\$157.53
43	\$82.73	\$101.82	\$117.11	\$130.63	\$145.08	\$161.21
44	\$84.37	\$104.01	\$119.76	\$133.64	\$148.44	\$164.97
45	\$86.05	\$106.27	\$122.48	\$136.72	\$151.89	\$168.81
46	\$87.82	\$108.61	\$125.33	\$139.92	\$155.49	\$172.84
47	\$89.62	\$111.00	\$128.23	\$143.20	\$159.15	\$176.96
48	\$91.45	\$113.44	\$131.20	\$146.56	\$162.93	\$181.18
49	\$93.33	\$115.94	\$134.24	\$149.99	\$166.78	\$185.51
50	\$95.26	\$118.48	\$137.35	\$153.51	\$170.73	\$189.93
51	\$97.20	\$121.09	\$140.54	\$157.10	\$174.76	\$194.47
52	\$99.21	\$123.76	\$143.80	\$160.78	\$178.90	\$199.11
53	\$101.25	\$126.49	\$147.13	\$164.56	\$183.14	\$203.87
54	\$103.32	\$129.28	\$150.54	\$168.41	\$187.48	\$208.73
55	\$105.45	\$132.12	\$154.02	\$172.36	\$191.91	\$213.71
56	\$113.68	\$141.44	\$164.10	\$183.79	\$204.78	\$228.18
57	\$122.58	\$151.43	\$174.84	\$195.98	\$218.51	\$243.62
58	\$132.17	\$162.11	\$186.28	\$208.97	\$233.16	\$260.10
59	\$142.50	\$173.55	\$198.48	\$222.83	\$248.80	\$277.70
60	\$153.64	\$185.78	\$211.47	\$237.60	\$265.49	\$296.50
61	\$165.66	\$198.89	\$225.29	\$253.35	\$283.28	\$316.57
62	\$178.62	\$212.92	\$240.03	\$270.16	\$302.29	\$337.98
63	\$194.36	\$231.58	\$261.00	\$293.93	\$329.02	\$368.06
64	\$211.48	\$251.87	\$283.78	\$319.78	\$358.14	\$400.81
65	\$230.13	\$273.92	\$308.56	\$347.92	\$389.82	\$436.49
66	\$250.40	\$297.92	\$335.50	\$378.52	\$424.31	\$475.33
67	\$272.47	\$324.03	\$364.79	\$411.81	\$461.87	\$517.62
68	\$302.98	\$360.76	\$406.55	\$458.12	\$513.14	\$574.55
69	\$336.90	\$401.67	\$453.08	\$509.64	\$570.13	\$637.74
70	\$374.63	\$447.20	\$504.94	\$566.97	\$633.42	\$707.87
71	\$416.60	\$497.92	\$562.73	\$630.74	\$703.76	\$785.72
72	\$463.26	\$554.37	\$627.13	\$701.68	\$781.89	\$872.13
73	\$518.79	\$622.63	\$705.64	\$787.61	\$876.06	\$975.78
74	\$581.00	\$699.29	\$794.00	\$884.07	\$981.56	\$1,091.75
75	\$650.68	\$785.39	\$893.40	\$992.35	\$1,099.76	\$1,221.51
76	\$728.68	\$882.10	\$1,005.24	\$1,113.88	\$1,232.19	\$1,366.70
77	\$816.05	\$990.71	\$1,131.09	\$1,250.30	\$1,380.57	\$1,529.14
78	\$884.52	\$1,076.88	\$1,232.08	\$1,359.05	\$1,498.12	\$1,657.01
79	\$958.70	\$1,170.56	\$1,342.12	\$1,477.27	\$1,625.71	\$1,795.56
80	\$1,039.12	\$1,272.39	\$1,461.96	\$1,605.75	\$1,764.13	\$1,945.71
81	\$1,126.29	\$1,383.07	\$1,592.51	\$1,745.41	\$1,914.36	\$2,108.42
82	\$1,220.76	\$1,503.39	\$1,734.71	\$1,897.23	\$2,077.38	\$2,284.73
83	\$1,339.62	\$1,654.89	\$1,914.04	\$2,089.30	\$2,284.25	\$2,509.04
84	\$1,470.06	\$1,821.66	\$2,111.91	\$2,300.81	\$2,511.74	\$2,755.38
85	\$1,613.21	\$2,005.24	\$2,330.22	\$2,533.74	\$2,761.89	\$3,025.91
86	\$1,770.30	\$2,207.31	\$2,571.10	\$2,790.25	\$3,036.93	\$3,322.99
87	\$1,942.67	\$2,429.76	\$2,836.89	\$3,072.72	\$3,339.39	\$3,649.26
88	\$2,106.98	\$2,640.23	\$3,087.64	\$3,337.24	\$3,622.01	\$3,954.03
89	\$2,285.17	\$2,868.93	\$3,360.55	\$3,624.55	\$3,928.56	\$4,284.25
90	\$2,478.42	\$3,117.47	\$3,657.59	\$3,936.59	\$4,261.04	\$4,642.06
91	\$2,688.04	\$3,387.50	\$3,980.89	\$4,275.48	\$4,621.66	\$5,029.74
92	\$2,915.37	\$3,680.96	\$4,332.76	\$4,643.56	\$5,012.80	\$5,449.80
93	\$3,123.57	\$3,950.05	\$4,654.96	\$4,976.49	\$5,363.36	\$5,823.50
94	\$3,346.63	\$4,238.82	\$5,001.14	\$5,333.31	\$5,738.43	\$6,222.83
95	\$3,585.64	\$4,548.71	\$5,373.06	\$5,715.71	\$6,139.74	\$6,649.56
96	\$3,841.69	\$4,881.25	\$5,772.64	\$6,125.53	\$6,569.10	\$7,105.53
97	\$4,116.06	\$5,238.10	\$6,201.93	\$6,564.74	\$7,028.49	\$7,592.77
98	\$4,410.00	\$5,621.02	\$6,663.14	\$7,035.44	\$7,519.99	\$8,113.43
99	\$4,724.93	\$6,031.97	\$7,158.66	\$7,539.89	\$8,045.88	\$8,669.78
100	\$5,062.35	\$6,472.93	\$7,691.01	\$8,080.50	\$8,608.55	\$9,264.28

Policy Form Series: LTC2-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	\$78.99	\$95.45	\$108.64	\$122.62	\$136.98	\$152.57
31	\$82.18	\$99.42	\$113.19	\$127.76	\$142.75	\$158.99
32	\$85.51	\$103.54	\$117.93	\$133.12	\$148.76	\$165.68
33	\$88.97	\$107.85	\$122.86	\$138.69	\$155.01	\$172.66
34	\$92.57	\$112.34	\$127.99	\$144.51	\$161.54	\$179.93
35	\$96.33	\$117.00	\$133.35	\$150.56	\$168.34	\$187.52
36	\$99.48	\$120.92	\$137.83	\$155.65	\$174.05	\$193.89
37	\$102.72	\$124.96	\$142.45	\$160.89	\$179.96	\$200.47
38	\$106.07	\$129.15	\$147.24	\$166.33	\$186.06	\$207.28
39	\$109.54	\$133.46	\$152.19	\$171.95	\$192.38	\$214.31
40	\$113.11	\$137.94	\$157.30	\$177.75	\$198.92	\$221.59
41	\$116.81	\$142.55	\$162.58	\$183.76	\$205.67	\$229.12
42	\$120.62	\$147.32	\$168.05	\$189.95	\$212.65	\$236.91
43	\$124.55	\$152.25	\$173.69	\$196.36	\$219.88	\$244.95
44	\$128.63	\$157.35	\$179.52	\$203.00	\$227.35	\$253.28
45	\$132.82	\$162.61	\$185.55	\$209.84	\$235.06	\$261.87
46	\$136.52	\$167.26	\$190.92	\$215.98	\$241.98	\$269.62
47	\$140.31	\$172.05	\$196.42	\$222.29	\$249.08	\$277.57
48	\$144.19	\$176.97	\$202.11	\$228.78	\$256.42	\$285.78
49	\$148.20	\$182.03	\$207.96	\$235.47	\$263.97	\$294.21
50	\$152.31	\$187.24	\$213.96	\$242.35	\$271.72	\$302.92
51	\$156.54	\$192.60	\$220.14	\$249.44	\$279.72	\$311.86
52	\$160.89	\$198.10	\$226.51	\$256.72	\$287.95	\$321.07
53	\$165.35	\$203.77	\$233.07	\$264.23	\$296.43	\$330.55
54	\$169.95	\$209.61	\$239.79	\$271.95	\$305.14	\$340.31
55	\$174.67	\$215.59	\$246.73	\$279.89	\$314.12	\$350.38
56	\$185.65	\$228.97	\$261.90	\$297.49	\$334.18	\$373.00
57	\$197.33	\$243.20	\$278.01	\$316.17	\$355.51	\$397.10
58	\$209.73	\$258.30	\$295.13	\$336.03	\$378.22	\$422.76
59	\$222.92	\$274.34	\$313.28	\$357.16	\$402.36	\$450.06
60	\$236.94	\$291.36	\$332.56	\$379.59	\$428.06	\$479.15
61	\$251.83	\$309.44	\$353.02	\$403.45	\$455.39	\$510.10
62	\$267.67	\$328.66	\$374.73	\$428.81	\$484.46	\$543.05
63	\$290.71	\$356.53	\$406.15	\$463.95	\$523.50	\$586.34
64	\$315.71	\$386.77	\$440.20	\$501.99	\$565.70	\$633.07
65	\$342.89	\$419.56	\$477.11	\$543.13	\$611.32	\$683.54
66	\$372.41	\$455.16	\$517.12	\$587.63	\$660.58	\$738.04
67	\$404.45	\$493.77	\$560.47	\$635.79	\$713.85	\$796.85
68	\$446.13	\$545.67	\$620.21	\$701.14	\$785.22	\$874.89
69	\$492.09	\$603.03	\$686.34	\$773.20	\$863.73	\$960.57
70	\$542.79	\$666.39	\$759.49	\$852.67	\$950.07	\$1,054.62
71	\$598.73	\$736.44	\$840.45	\$940.29	\$1,045.06	\$1,157.89
72	\$660.41	\$813.84	\$930.03	\$1,036.92	\$1,149.54	\$1,271.27
73	\$732.37	\$906.00	\$1,038.07	\$1,153.84	\$1,276.20	\$1,408.86
74	\$812.19	\$1,008.61	\$1,158.65	\$1,283.94	\$1,416.82	\$1,561.33
75	\$900.70	\$1,122.81	\$1,293.23	\$1,428.71	\$1,572.94	\$1,730.29
76	\$998.86	\$1,249.97	\$1,443.44	\$1,589.79	\$1,746.24	\$1,917.55
77	\$1,107.70	\$1,391.51	\$1,611.09	\$1,769.06	\$1,938.66	\$2,125.08
78	\$1,195.54	\$1,507.71	\$1,751.14	\$1,917.55	\$2,096.59	\$2,293.73
79	\$1,290.34	\$1,633.63	\$1,903.35	\$2,078.52	\$2,267.40	\$2,475.78
80	\$1,392.66	\$1,770.04	\$2,068.79	\$2,253.00	\$2,452.11	\$2,672.27
81	\$1,503.09	\$1,917.87	\$2,248.61	\$2,442.13	\$2,651.87	\$2,884.37
82	\$1,622.29	\$2,078.02	\$2,444.07	\$2,647.11	\$2,867.92	\$3,113.28
83	\$1,779.52	\$2,288.28	\$2,700.94	\$2,917.90	\$3,154.70	\$3,418.63
84	\$1,952.02	\$2,519.83	\$2,984.84	\$3,216.36	\$3,470.18	\$3,753.92
85	\$2,095.17	\$2,703.41	\$3,203.15	\$3,449.29	\$3,720.33	\$4,024.45
86	\$2,252.26	\$2,905.48	\$3,444.03	\$3,705.80	\$3,995.37	\$4,321.53
87	\$2,424.63	\$3,127.93	\$3,709.82	\$3,988.27	\$4,297.83	\$4,647.80
88	\$2,588.94	\$3,338.40	\$3,960.57	\$4,252.79	\$4,580.45	\$4,952.57
89	\$2,767.13	\$3,567.10	\$4,233.48	\$4,540.10	\$4,887.00	\$5,282.79
90	\$2,960.38	\$3,815.64	\$4,530.52	\$4,852.14	\$5,219.48	\$5,640.60
91	\$3,170.00	\$4,085.67	\$4,853.82	\$5,191.03	\$5,580.10	\$6,028.28
92	\$3,397.33	\$4,379.13	\$5,205.69	\$5,559.11	\$5,971.24	\$6,448.34
93	\$3,605.53	\$4,648.22	\$5,527.89	\$5,892.04	\$6,321.80	\$6,822.04
94	\$3,828.59	\$4,936.99	\$5,874.07	\$6,248.86	\$6,696.87	\$7,221.37
95	\$4,067.60	\$5,246.88	\$6,245.99	\$6,631.26	\$7,098.18	\$7,648.10
96	\$4,323.65	\$5,579.42	\$6,645.57	\$7,041.08	\$7,527.54	\$8,104.07
97	\$4,598.02	\$5,936.27	\$7,074.86	\$7,480.29	\$7,986.93	\$8,591.31
98	\$4,891.96	\$6,319.19	\$7,536.07	\$7,950.99	\$8,478.43	\$9,111.97
99	\$5,206.89	\$6,730.14	\$8,031.59	\$8,455.44	\$9,004.32	\$9,668.32
100	\$5,544.31	\$7,171.10	\$8,563.94	\$8,996.05	\$9,566.99	\$10,262.82

Policy Form Series: LTC2-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	\$160.22	\$196.38	\$225.98	\$258.82	\$292.69	\$328.85
31	\$164.31	\$201.44	\$231.77	\$265.46	\$300.23	\$337.34
32	\$168.51	\$206.61	\$237.73	\$272.29	\$307.99	\$346.07
33	\$172.82	\$211.91	\$243.84	\$279.28	\$315.93	\$355.02
34	\$177.24	\$217.35	\$250.10	\$286.45	\$324.08	\$364.21
35	\$181.80	\$222.94	\$256.53	\$293.82	\$332.44	\$373.64
36	\$185.15	\$227.03	\$261.23	\$299.24	\$338.59	\$380.56
37	\$188.56	\$231.21	\$266.01	\$304.74	\$344.87	\$387.60
38	\$192.04	\$235.49	\$270.89	\$310.36	\$351.25	\$394.78
39	\$195.57	\$239.81	\$275.85	\$316.08	\$357.76	\$402.09
40	\$199.18	\$244.24	\$280.91	\$321.89	\$364.38	\$409.55
41	\$202.84	\$248.72	\$286.06	\$327.82	\$371.14	\$417.14
42	\$206.59	\$253.31	\$291.29	\$333.85	\$378.02	\$424.87
43	\$210.38	\$257.99	\$296.63	\$340.01	\$385.02	\$432.73
44	\$214.26	\$262.72	\$302.06	\$346.28	\$392.14	\$440.74
45	\$218.22	\$267.57	\$307.61	\$352.66	\$399.41	\$448.91
46	\$221.61	\$271.76	\$312.45	\$358.26	\$405.78	\$456.10
47	\$225.07	\$276.03	\$317.37	\$363.97	\$412.25	\$463.41
48	\$228.58	\$280.34	\$322.36	\$369.75	\$418.84	\$470.84
49	\$232.15	\$284.73	\$327.46	\$375.63	\$425.54	\$478.38
50	\$235.77	\$289.20	\$332.61	\$381.60	\$432.33	\$486.04
51	\$239.45	\$293.74	\$337.85	\$387.69	\$439.24	\$493.83
52	\$243.20	\$298.33	\$343.18	\$393.85	\$446.25	\$501.74
53	\$246.99	\$303.01	\$348.58	\$400.11	\$453.38	\$509.79
54	\$250.84	\$307.76	\$354.08	\$406.47	\$460.61	\$517.95
55	\$254.74	\$312.59	\$359.66	\$412.93	\$467.97	\$526.25
56	\$265.45	\$326.21	\$375.74	\$431.96	\$489.97	\$551.40
57	\$276.60	\$340.43	\$392.55	\$451.83	\$513.02	\$577.76
58	\$288.23	\$355.28	\$410.12	\$472.64	\$537.15	\$605.38
59	\$300.33	\$370.77	\$428.46	\$494.40	\$562.40	\$634.32
60	\$312.94	\$386.93	\$447.63	\$517.15	\$588.85	\$664.64
61	\$326.08	\$403.80	\$467.66	\$540.96	\$616.55	\$696.42
62	\$339.78	\$421.42	\$488.58	\$565.87	\$645.55	\$729.71
63	\$364.64	\$451.29	\$522.54	\$603.58	\$687.17	\$775.67
64	\$391.28	\$483.29	\$558.84	\$643.77	\$731.48	\$824.53
65	\$419.90	\$517.57	\$597.67	\$686.67	\$778.66	\$876.47
66	\$450.59	\$554.28	\$639.21	\$732.41	\$828.85	\$931.70
67	\$483.54	\$593.58	\$683.62	\$781.20	\$882.31	\$990.37
68	\$527.10	\$647.96	\$747.10	\$850.40	\$957.67	\$1,072.60
69	\$574.58	\$707.32	\$816.50	\$925.72	\$1,039.47	\$1,161.65
70	\$626.36	\$772.13	\$892.34	\$1,007.73	\$1,128.26	\$1,258.07
71	\$682.80	\$842.87	\$975.20	\$1,097.00	\$1,224.64	\$1,362.51
72	\$744.31	\$920.08	\$1,065.77	\$1,194.17	\$1,329.23	\$1,475.63
73	\$817.69	\$1,014.17	\$1,177.38	\$1,315.25	\$1,460.71	\$1,618.73
74	\$898.33	\$1,117.90	\$1,300.69	\$1,448.62	\$1,605.20	\$1,775.72
75	\$986.90	\$1,232.23	\$1,436.90	\$1,595.53	\$1,763.96	\$1,947.92
76	\$1,084.21	\$1,358.25	\$1,587.36	\$1,757.32	\$1,938.43	\$2,136.84
77	\$1,191.11	\$1,497.15	\$1,753.59	\$1,935.53	\$2,130.17	\$2,344.07
78	\$1,280.36	\$1,615.00	\$1,896.63	\$2,087.84	\$2,292.94	\$2,518.66
79	\$1,376.29	\$1,742.13	\$2,051.32	\$2,252.15	\$2,468.17	\$2,706.26
80	\$1,479.40	\$1,879.27	\$2,218.62	\$2,429.39	\$2,656.77	\$2,907.84
81	\$1,590.24	\$2,027.19	\$2,399.57	\$2,620.57	\$2,859.78	\$3,124.42
82	\$1,709.39	\$2,186.77	\$2,595.29	\$2,826.81	\$3,078.31	\$3,357.14
83	\$1,873.08	\$2,405.36	\$2,862.44	\$3,109.76	\$3,379.79	\$3,679.82
84	\$2,052.42	\$2,645.80	\$3,157.08	\$3,421.03	\$3,710.79	\$4,033.52
85	\$2,195.57	\$2,829.38	\$3,375.39	\$3,653.96	\$3,960.94	\$4,304.05
86	\$2,352.66	\$3,031.45	\$3,616.27	\$3,910.47	\$4,235.98	\$4,601.13
87	\$2,525.03	\$3,253.90	\$3,882.06	\$4,192.94	\$4,538.44	\$4,927.40
88	\$2,689.34	\$3,464.37	\$4,132.81	\$4,457.46	\$4,821.06	\$5,232.17
89	\$2,867.53	\$3,693.07	\$4,405.72	\$4,744.77	\$5,127.61	\$5,562.39
90	\$3,060.78	\$3,941.61	\$4,702.76	\$5,056.81	\$5,460.09	\$5,920.20
91	\$3,270.40	\$4,211.64	\$5,026.06	\$5,395.70	\$5,820.71	\$6,307.88
92	\$3,497.73	\$4,505.10	\$5,377.93	\$5,763.78	\$6,211.85	\$6,727.94
93	\$3,705.93	\$4,774.19	\$5,700.13	\$6,096.71	\$6,562.41	\$7,101.64
94	\$3,928.99	\$5,062.96	\$6,046.31	\$6,453.53	\$6,937.48	\$7,500.97
95	\$4,168.00	\$5,372.85	\$6,418.23	\$6,835.93	\$7,338.79	\$7,927.70
96	\$4,424.05	\$5,705.39	\$6,817.81	\$7,245.75	\$7,768.15	\$8,383.67
97	\$4,698.42	\$6,062.24	\$7,247.10	\$7,684.96	\$8,227.54	\$8,870.91
98	\$4,992.36	\$6,445.16	\$7,708.31	\$8,155.66	\$8,719.04	\$9,391.57
99	\$5,307.29	\$6,856.11	\$8,203.83	\$8,660.11	\$9,244.93	\$9,947.92
100	\$5,644.71	\$7,297.07	\$8,736.18	\$9,200.72	\$9,807.60	\$10,542.42

Policy Form Series: LTC2-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	\$89.40	\$108.20	\$123.62	\$139.83	\$156.67	\$174.86
31	\$92.25	\$111.74	\$127.73	\$144.49	\$161.93	\$180.75
32	\$95.16	\$115.38	\$131.95	\$149.31	\$167.37	\$186.85
33	\$98.18	\$119.15	\$136.32	\$154.27	\$172.98	\$193.14
34	\$101.29	\$123.04	\$140.84	\$159.42	\$178.78	\$199.65
35	\$104.50	\$127.05	\$145.50	\$164.73	\$184.77	\$206.38
36	\$107.11	\$130.30	\$149.30	\$169.05	\$189.66	\$211.85
37	\$109.78	\$133.65	\$153.16	\$173.49	\$194.67	\$217.47
38	\$112.52	\$137.07	\$157.14	\$178.03	\$199.82	\$223.25
39	\$115.31	\$140.59	\$161.24	\$182.71	\$205.10	\$229.18
40	\$118.19	\$144.20	\$165.42	\$187.50	\$210.52	\$235.26
41	\$121.13	\$147.89	\$169.72	\$192.42	\$216.08	\$241.50
42	\$124.14	\$151.68	\$174.15	\$197.47	\$221.80	\$247.92
43	\$127.24	\$155.57	\$178.67	\$202.65	\$227.67	\$254.49
44	\$130.40	\$159.55	\$183.31	\$207.96	\$233.68	\$261.26
45	\$133.66	\$163.64	\$188.08	\$213.41	\$239.86	\$268.19
46	\$136.61	\$167.39	\$192.48	\$218.46	\$245.60	\$274.64
47	\$139.63	\$171.23	\$196.98	\$223.65	\$251.45	\$281.26
48	\$142.72	\$175.14	\$201.59	\$228.96	\$257.48	\$288.02
49	\$145.88	\$179.16	\$206.32	\$234.38	\$263.62	\$294.96
50	\$149.11	\$183.26	\$211.14	\$239.94	\$269.92	\$302.05
51	\$152.41	\$187.45	\$216.08	\$245.63	\$276.37	\$309.32
52	\$155.79	\$191.75	\$221.14	\$251.44	\$282.97	\$316.76
53	\$159.24	\$196.14	\$226.32	\$257.42	\$289.74	\$324.38
54	\$162.76	\$200.63	\$231.61	\$263.51	\$296.67	\$332.18
55	\$166.36	\$205.23	\$237.03	\$269.75	\$303.77	\$340.17
56	\$176.23	\$217.11	\$250.53	\$285.43	\$321.68	\$360.49
57	\$186.71	\$229.70	\$264.81	\$302.01	\$340.68	\$382.03
58	\$197.79	\$243.01	\$279.90	\$319.57	\$360.79	\$404.86
59	\$209.54	\$257.10	\$295.84	\$338.15	\$382.07	\$429.05
60	\$221.98	\$272.00	\$312.68	\$357.81	\$404.62	\$454.67
61	\$235.15	\$287.77	\$330.50	\$378.60	\$428.51	\$481.84
62	\$249.12	\$304.43	\$349.32	\$400.59	\$453.81	\$510.63
63	\$269.71	\$329.13	\$377.30	\$432.04	\$488.87	\$549.67
64	\$291.98	\$355.83	\$407.53	\$465.95	\$526.63	\$591.67
65	\$316.11	\$384.69	\$440.16	\$502.51	\$567.33	\$636.93
66	\$342.23	\$415.90	\$475.42	\$541.94	\$611.16	\$685.63
67	\$370.49	\$449.64	\$513.50	\$584.46	\$658.39	\$738.05
68	\$408.11	\$495.93	\$566.97	\$643.31	\$723.00	\$809.05
69	\$449.55	\$547.01	\$626.01	\$708.07	\$793.97	\$886.92
70	\$495.20	\$603.34	\$691.22	\$779.37	\$871.87	\$972.25
71	\$545.50	\$665.46	\$763.20	\$857.83	\$957.44	\$1,065.81
72	\$600.89	\$733.98	\$842.67	\$944.19	\$1,051.42	\$1,168.36
73	\$666.36	\$816.46	\$939.29	\$1,049.54	\$1,166.29	\$1,293.93
74	\$738.98	\$908.21	\$1,046.99	\$1,166.62	\$1,293.70	\$1,432.98
75	\$819.52	\$1,010.29	\$1,167.04	\$1,296.78	\$1,435.05	\$1,586.96
76	\$908.82	\$1,123.82	\$1,300.83	\$1,441.46	\$1,591.83	\$1,757.51
77	\$1,007.85	\$1,250.11	\$1,449.98	\$1,602.29	\$1,765.74	\$1,946.39
78	\$1,088.70	\$1,354.74	\$1,575.18	\$1,736.42	\$1,909.87	\$2,101.81
79	\$1,176.04	\$1,468.14	\$1,711.21	\$1,881.78	\$2,065.76	\$2,269.64
80	\$1,270.40	\$1,591.03	\$1,858.97	\$2,039.32	\$2,234.35	\$2,450.88
81	\$1,372.31	\$1,724.19	\$2,019.47	\$2,210.04	\$2,416.74	\$2,646.58
82	\$1,482.41	\$1,868.51	\$2,193.86	\$2,395.04	\$2,614.00	\$2,857.92
83	\$1,627.40	\$2,058.85	\$2,423.64	\$2,639.82	\$2,876.04	\$3,139.70
84	\$1,786.57	\$2,268.58	\$2,677.49	\$2,909.58	\$3,164.37	\$3,449.27
85	\$1,929.72	\$2,452.16	\$2,895.80	\$3,142.51	\$3,414.52	\$3,719.80
86	\$2,086.81	\$2,654.23	\$3,136.68	\$3,399.02	\$3,689.56	\$4,016.88
87	\$2,259.18	\$2,876.68	\$3,402.47	\$3,681.49	\$3,992.02	\$4,343.15
88	\$2,423.49	\$3,087.15	\$3,653.22	\$3,946.01	\$4,274.64	\$4,647.92
89	\$2,601.68	\$3,315.85	\$3,926.13	\$4,233.32	\$4,581.19	\$4,978.14
90	\$2,794.93	\$3,564.39	\$4,223.17	\$4,545.36	\$4,913.67	\$5,335.95
91	\$3,004.55	\$3,834.42	\$4,546.47	\$4,884.25	\$5,274.29	\$5,723.63
92	\$3,231.88	\$4,127.88	\$4,898.34	\$5,252.33	\$5,665.43	\$6,143.69
93	\$3,440.08	\$4,396.97	\$5,220.54	\$5,585.26	\$6,015.99	\$6,517.39
94	\$3,663.14	\$4,685.74	\$5,566.72	\$5,942.08	\$6,391.06	\$6,916.72
95	\$3,902.15	\$4,995.63	\$5,938.64	\$6,324.48	\$6,792.37	\$7,343.45
96	\$4,158.20	\$5,328.17	\$6,338.22	\$6,734.30	\$7,221.73	\$7,799.42
97	\$4,432.57	\$5,685.02	\$6,767.51	\$7,173.51	\$7,681.12	\$8,286.66
98	\$4,726.51	\$6,067.94	\$7,228.72	\$7,644.21	\$8,172.62	\$8,807.32
99	\$5,041.44	\$6,478.89	\$7,724.24	\$8,148.66	\$8,698.51	\$9,363.67
100	\$5,378.86	\$6,919.85	\$8,256.59	\$8,689.27	\$9,261.18	\$9,958.17

Policy Form Series: LTC2-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	\$54.40	\$64.53	\$73.14	\$81.46	\$90.34	\$100.22
31	\$55.55	\$66.06	\$74.97	\$83.55	\$92.67	\$102.81
32	\$56.74	\$67.62	\$76.85	\$85.67	\$95.05	\$105.48
33	\$57.94	\$69.22	\$78.78	\$87.85	\$97.49	\$108.21
34	\$59.17	\$70.85	\$80.77	\$90.08	\$100.00	\$111.03
35	\$60.44	\$72.52	\$82.79	\$92.37	\$102.57	\$113.90
36	\$61.64	\$74.10	\$84.67	\$94.50	\$104.94	\$116.56
37	\$62.87	\$75.70	\$86.60	\$96.66	\$107.38	\$119.27
38	\$64.12	\$77.34	\$88.56	\$98.89	\$109.87	\$122.06
39	\$65.38	\$79.00	\$90.58	\$101.15	\$112.42	\$124.90
40	\$66.68	\$80.72	\$92.64	\$103.47	\$115.02	\$127.81
41	\$68.00	\$82.46	\$94.75	\$105.86	\$117.69	\$130.79
42	\$69.35	\$84.25	\$96.90	\$108.29	\$120.41	\$133.84
43	\$70.74	\$86.06	\$99.10	\$110.77	\$123.21	\$136.97
44	\$72.13	\$87.93	\$101.36	\$113.32	\$126.07	\$140.16
45	\$73.56	\$89.82	\$103.66	\$115.92	\$128.99	\$143.43
46	\$75.08	\$91.80	\$106.07	\$118.64	\$132.04	\$146.85
47	\$76.61	\$93.82	\$108.53	\$121.42	\$135.17	\$150.35
48	\$78.19	\$95.89	\$111.04	\$124.27	\$138.36	\$153.94
49	\$79.81	\$98.01	\$113.62	\$127.19	\$141.63	\$157.62
50	\$81.43	\$100.16	\$116.24	\$130.16	\$144.98	\$161.38
51	\$83.11	\$102.37	\$118.94	\$133.23	\$148.43	\$165.24
52	\$84.81	\$104.61	\$121.69	\$136.34	\$151.93	\$169.17
53	\$86.55	\$106.92	\$124.52	\$139.55	\$155.54	\$173.22
54	\$88.34	\$109.27	\$127.40	\$142.82	\$159.22	\$177.36
55	\$90.15	\$111.67	\$130.35	\$146.17	\$162.98	\$181.59
56	\$92.00	\$114.12	\$133.88	\$150.00	\$167.00	\$186.00
57	\$93.90	\$116.62	\$137.47	\$153.89	\$171.29	\$190.59
58	\$95.85	\$119.17	\$141.14	\$157.84	\$175.96	\$195.36
59	\$97.85	\$121.77	\$144.97	\$161.86	\$180.91	\$200.31
60	\$99.90	\$124.42	\$148.88	\$165.94	\$186.14	\$205.44
61	\$102.00	\$127.12	\$152.87	\$170.08	\$191.66	\$210.76
62	\$104.15	\$129.87	\$156.94	\$174.28	\$197.47	\$216.27
63	\$106.35	\$132.67	\$161.09	\$178.54	\$203.57	\$221.97
64	\$108.60	\$135.52	\$165.32	\$182.86	\$209.97	\$227.86
65	\$110.90	\$138.42	\$169.63	\$187.24	\$216.67	\$233.94
66	\$113.25	\$141.37	\$174.02	\$191.68	\$223.67	\$240.21
67	\$115.65	\$144.37	\$178.49	\$196.18	\$230.97	\$246.67
68	\$118.10	\$147.42	\$183.04	\$200.74	\$238.47	\$253.32
69	\$120.60	\$150.52	\$187.67	\$205.36	\$246.17	\$260.16
70	\$123.15	\$153.67	\$192.38	\$210.04	\$254.07	\$267.19
71	\$125.75	\$156.87	\$197.17	\$214.78	\$262.17	\$274.41
72	\$128.40	\$160.12	\$202.04	\$219.58	\$270.47	\$281.82
73	\$131.10	\$163.42	\$206.99	\$224.44	\$278.97	\$289.42
74	\$133.85	\$166.77	\$212.02	\$229.36	\$287.67	\$297.21
75	\$136.65	\$170.17	\$217.13	\$234.34	\$296.57	\$305.19
76	\$139.50	\$173.62	\$222.32	\$239.38	\$305.67	\$313.36
77	\$142.40	\$177.12	\$227.59	\$244.48	\$314.97	\$321.71
78	\$145.35	\$180.67	\$232.94	\$249.64	\$324.47	\$330.24
79	\$148.35	\$184.27	\$238.37	\$254.86	\$334.17	\$338.95
80	\$151.40	\$187.92	\$243.88	\$260.14	\$344.07	\$347.84
81	\$154.50	\$191.62	\$249.47	\$265.48	\$354.17	\$356.91
82	\$157.65	\$195.37	\$255.14	\$270.88	\$364.47	\$366.16
83	\$160.85	\$199.17	\$260.89	\$276.34	\$374.97	\$375.69
84	\$164.10	\$203.02	\$266.72	\$281.86	\$385.67	\$385.40
85	\$167.40	\$206.92	\$272.63	\$287.44	\$396.57	\$395.29
86	\$170.75	\$210.87	\$278.52	\$293.08	\$407.67	\$405.36
87	\$174.15	\$214.87	\$284.49	\$298.78	\$418.97	\$415.61
88	\$177.60	\$218.92	\$290.54	\$304.54	\$430.47	\$426.04
89	\$181.10	\$223.02	\$296.67	\$310.36	\$442.17	\$436.65
90	\$184.65	\$227.17	\$302.88	\$316.24	\$454.07	\$447.44
91	\$188.25	\$231.37	\$309.17	\$322.18	\$466.17	\$458.41
92	\$191.90	\$235.62	\$315.54	\$328.18	\$478.47	\$469.56
93	\$195.60	\$239.92	\$322.00	\$334.24	\$490.97	\$480.89
94	\$199.35	\$244.27	\$328.53	\$340.36	\$503.67	\$492.40
95	\$203.15	\$248.67	\$335.14	\$346.54	\$516.57	\$504.09
96	\$207.00	\$253.12	\$341.83	\$352.78	\$529.67	\$515.96
97	\$210.90	\$257.62	\$348.60	\$359.08	\$542.97	\$528.01
98	\$214.85	\$262.17	\$355.45	\$365.44	\$556.47	\$540.24
99	\$218.85	\$266.77	\$362.38	\$371.86	\$570.17	\$552.65
100	\$222.90	\$271.42	\$369.39	\$378.34	\$584.07	\$565.24

Policy Form Series: LTC2-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	\$67.28	\$80.98	\$92.56	\$104.77	\$117.23	\$130.67
31	\$70.01	\$84.34	\$96.43	\$109.16	\$122.17	\$136.18
32	\$72.84	\$87.84	\$100.46	\$113.73	\$127.31	\$141.91
33	\$75.79	\$91.50	\$104.66	\$118.50	\$132.68	\$147.88
34	\$78.86	\$95.31	\$109.04	\$123.47	\$138.25	\$154.12
35	\$82.05	\$99.27	\$113.60	\$128.63	\$144.06	\$160.60
36	\$84.74	\$102.59	\$117.41	\$132.97	\$148.96	\$166.06
37	\$87.50	\$106.04	\$121.36	\$137.46	\$154.02	\$171.69
38	\$90.36	\$109.57	\$125.44	\$142.10	\$159.25	\$177.53
39	\$93.31	\$113.24	\$129.64	\$146.91	\$164.65	\$183.57
40	\$96.35	\$117.03	\$134.00	\$151.85	\$170.24	\$189.79
41	\$99.49	\$120.95	\$138.50	\$156.99	\$176.02	\$196.23
42	\$102.75	\$125.00	\$143.15	\$162.28	\$182.00	\$202.90
43	\$106.10	\$129.18	\$147.95	\$167.76	\$188.18	\$209.81
44	\$109.56	\$133.50	\$152.93	\$173.44	\$194.56	\$216.93
45	\$113.14	\$137.96	\$158.06	\$179.28	\$201.16	\$224.29
46	\$116.29	\$141.92	\$162.63	\$184.53	\$207.09	\$230.92
47	\$119.51	\$145.98	\$167.34	\$189.91	\$213.19	\$237.74
48	\$122.83	\$150.15	\$172.17	\$195.46	\$219.45	\$244.77
49	\$126.25	\$154.45	\$177.15	\$201.18	\$225.91	\$251.99
50	\$129.75	\$158.87	\$182.27	\$207.06	\$232.56	\$259.43
51	\$133.35	\$163.41	\$187.53	\$213.11	\$239.41	\$267.12
52	\$137.04	\$168.08	\$192.95	\$219.34	\$246.45	\$275.00
53	\$140.85	\$172.89	\$198.53	\$225.74	\$253.69	\$283.12
54	\$144.76	\$177.83	\$204.28	\$232.34	\$261.16	\$291.48
55	\$148.78	\$182.91	\$210.17	\$239.14	\$268.84	\$300.09
56	\$152.84	\$188.14	\$216.21	\$246.16	\$276.74	\$308.96
57	\$156.95	\$193.52	\$222.41	\$253.41	\$284.87	\$318.10
58	\$161.12	\$199.05	\$228.76	\$260.89	\$293.24	\$327.52
59	\$165.35	\$204.74	\$235.27	\$268.59	\$301.86	\$337.22
60	\$169.64	\$210.58	\$241.94	\$276.47	\$310.74	\$347.21
61	\$174.00	\$216.58	\$248.77	\$284.54	\$319.88	\$357.50
62	\$178.43	\$222.74	\$255.76	\$292.79	\$329.28	\$368.10
63	\$182.93	\$229.06	\$262.91	\$301.23	\$338.94	\$378.99
64	\$187.50	\$235.54	\$270.22	\$309.86	\$348.86	\$390.18
65	\$192.14	\$242.18	\$277.69	\$318.67	\$359.05	\$401.67
66	\$196.85	\$248.98	\$285.33	\$327.67	\$369.51	\$413.46
67	\$201.63	\$255.94	\$293.14	\$336.86	\$380.24	\$425.55
68	\$206.48	\$263.06	\$301.12	\$346.24	\$391.25	\$437.94
69	\$211.40	\$270.34	\$309.27	\$355.81	\$402.54	\$450.63
70	\$216.39	\$277.78	\$317.59	\$365.57	\$414.11	\$463.62
71	\$221.45	\$285.38	\$326.09	\$375.52	\$425.96	\$476.91
72	\$226.58	\$293.14	\$334.76	\$385.66	\$438.09	\$490.50
73	\$231.78	\$301.06	\$343.61	\$396.09	\$450.50	\$504.48
74	\$237.05	\$309.14	\$352.63	\$406.81	\$463.29	\$518.76
75	\$242.39	\$317.38	\$361.83	\$417.83	\$476.46	\$533.34
76	\$247.80	\$325.78	\$371.21	\$429.14	\$490.00	\$548.22
77	\$253.28	\$334.34	\$380.77	\$440.74	\$503.91	\$563.40
78	\$258.83	\$343.06	\$390.51	\$452.63	\$518.20	\$578.88
79	\$264.45	\$351.94	\$400.42	\$464.81	\$532.87	\$594.66
80	\$270.14	\$360.98	\$410.50	\$477.28	\$547.92	\$610.74
81	\$275.90	\$370.18	\$420.75	\$490.04	\$563.35	\$627.12
82	\$281.73	\$379.54	\$431.17	\$502.81	\$579.16	\$643.80
83	\$287.63	\$389.06	\$441.76	\$516.33	\$595.35	\$660.78
84	\$293.60	\$398.74	\$452.52	\$530.61	\$611.92	\$678.06
85	\$299.64	\$408.58	\$463.45	\$545.65	\$628.87	\$695.64
86	\$305.75	\$418.58	\$474.55	\$561.45	\$646.20	\$713.52
87	\$311.93	\$428.74	\$485.82	\$578.01	\$663.91	\$731.70
88	\$318.18	\$439.06	\$497.26	\$595.33	\$682.00	\$750.28
89	\$324.50	\$449.54	\$508.87	\$613.45	\$700.47	\$769.26
90	\$330.89	\$460.18	\$520.64	\$632.37	\$719.32	\$788.54
91	\$337.35	\$470.98	\$532.57	\$652.09	\$738.55	\$808.12
92	\$343.88	\$481.94	\$544.66	\$672.62	\$758.16	\$828.00
93	\$350.48	\$493.06	\$556.91	\$693.91	\$778.15	\$848.18
94	\$357.15	\$504.34	\$569.32	\$716.96	\$798.52	\$868.56
95	\$363.89	\$515.78	\$581.89	\$741.69	\$819.27	\$889.24
96	\$370.70	\$527.38	\$594.62	\$767.24	\$840.40	\$910.22
97	\$377.58	\$539.14	\$607.51	\$793.61	\$861.91	\$931.50
98	\$384.53	\$551.06	\$620.56	\$820.81	\$883.90	\$953.18
99	\$391.55	\$563.14	\$633.77	\$848.84	\$906.37	\$975.26
100	\$398.64	\$575.38	\$647.14	\$877.71	\$929.32	\$997.74

Policy Form Series: LTC2-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	\$137.65	\$167.32	\$193.22	\$222.10	\$251.75	\$283.20
31	\$141.17	\$171.62	\$198.19	\$227.80	\$258.25	\$290.51
32	\$144.78	\$176.02	\$203.28	\$233.67	\$264.90	\$298.03
33	\$148.49	\$180.55	\$208.51	\$239.67	\$271.75	\$305.74
34	\$152.30	\$185.19	\$213.87	\$245.82	\$278.76	\$313.67
35	\$156.19	\$189.95	\$219.35	\$252.14	\$285.94	\$321.76
36	\$159.08	\$193.44	\$223.38	\$256.78	\$291.24	\$327.73
37	\$162.00	\$197.00	\$227.47	\$261.50	\$296.63	\$333.80
38	\$164.99	\$200.63	\$231.64	\$266.32	\$302.12	\$339.99
39	\$168.03	\$204.33	\$235.88	\$271.24	\$307.72	\$346.29
40	\$171.13	\$208.08	\$240.21	\$276.23	\$313.42	\$352.71
41	\$174.27	\$211.93	\$244.61	\$281.32	\$319.22	\$359.23
42	\$177.49	\$215.83	\$249.09	\$286.50	\$325.15	\$365.88
43	\$180.76	\$219.79	\$253.66	\$291.77	\$331.17	\$372.66
44	\$184.09	\$223.86	\$258.30	\$297.15	\$337.30	\$379.56
45	\$187.48	\$227.98	\$263.03	\$302.63	\$343.54	\$386.59
46	\$190.40	\$231.55	\$267.18	\$307.43	\$349.02	\$392.79
47	\$193.37	\$235.17	\$271.40	\$312.33	\$354.60	\$399.09
48	\$196.39	\$238.86	\$275.66	\$317.30	\$360.27	\$405.48
49	\$199.46	\$242.60	\$280.01	\$322.35	\$366.02	\$411.98
50	\$202.57	\$246.40	\$284.42	\$327.47	\$371.87	\$418.57
51	\$205.73	\$250.26	\$288.90	\$332.69	\$377.81	\$425.29
52	\$208.93	\$254.19	\$293.45	\$337.98	\$383.84	\$432.10
53	\$212.21	\$258.17	\$298.08	\$343.35	\$389.98	\$439.02
54	\$215.51	\$262.21	\$302.78	\$348.82	\$396.20	\$446.07
55	\$218.87	\$266.32	\$307.55	\$354.37	\$402.52	\$453.21
56	\$228.07	\$277.94	\$321.31	\$370.68	\$421.45	\$474.87
57	\$237.65	\$290.06	\$335.69	\$387.74	\$441.28	\$497.58
58	\$247.63	\$302.70	\$350.69	\$405.59	\$462.03	\$521.35
59	\$258.03	\$315.91	\$366.39	\$424.26	\$483.75	\$546.27
60	\$268.87	\$329.67	\$382.79	\$443.79	\$506.50	\$572.39
61	\$280.16	\$344.04	\$399.91	\$464.22	\$530.31	\$599.75
62	\$291.94	\$359.06	\$417.80	\$485.59	\$555.26	\$628.42
63	\$313.28	\$384.51	\$446.82	\$517.96	\$591.07	\$668.01
64	\$336.20	\$411.78	\$477.88	\$552.46	\$629.17	\$710.08
65	\$360.76	\$440.98	\$511.08	\$589.26	\$669.74	\$754.82
66	\$387.15	\$472.25	\$546.58	\$628.51	\$712.94	\$802.37
67	\$415.45	\$505.74	\$584.57	\$670.40	\$758.91	\$852.92
68	\$452.87	\$552.07	\$638.86	\$729.77	\$823.73	\$923.71
69	\$493.69	\$602.65	\$698.20	\$794.41	\$894.09	\$1,000.39
70	\$538.17	\$657.87	\$763.05	\$864.78	\$970.47	\$1,083.45
71	\$586.64	\$718.13	\$833.90	\$941.38	\$1,053.35	\$1,173.39
72	\$639.51	\$783.92	\$911.36	\$1,024.76	\$1,143.33	\$1,270.79
73	\$702.54	\$864.09	\$1,006.81	\$1,128.68	\$1,256.43	\$1,394.03
74	\$771.83	\$952.47	\$1,112.24	\$1,243.13	\$1,380.70	\$1,529.24
75	\$847.92	\$1,049.87	\$1,228.72	\$1,369.20	\$1,517.26	\$1,677.55
76	\$931.53	\$1,157.24	\$1,357.38	\$1,508.03	\$1,667.32	\$1,840.23
77	\$1,023.39	\$1,275.60	\$1,499.53	\$1,660.96	\$1,832.25	\$2,018.70
78	\$1,100.06	\$1,376.01	\$1,621.84	\$1,791.67	\$1,972.27	\$2,169.05
79	\$1,182.49	\$1,484.32	\$1,754.12	\$1,932.68	\$2,122.97	\$2,330.63
80	\$1,271.08	\$1,601.16	\$1,897.19	\$2,084.78	\$2,285.21	\$2,504.23
81	\$1,366.32	\$1,727.19	\$2,051.92	\$2,248.85	\$2,459.83	\$2,690.74
82	\$1,468.69	\$1,863.15	\$2,219.26	\$2,425.82	\$2,647.79	\$2,891.15
83	\$1,609.33	\$2,049.40	\$2,447.70	\$2,668.62	\$2,907.11	\$3,169.04
84	\$1,763.42	\$2,254.26	\$2,699.65	\$2,935.74	\$3,191.80	\$3,473.65
85	\$1,885.79	\$2,409.43	\$2,884.42	\$3,133.26	\$3,404.23	\$3,703.51
86	\$2,020.09	\$2,580.25	\$3,088.27	\$3,350.76	\$3,637.82	\$3,955.93
87	\$2,167.47	\$2,768.28	\$3,313.21	\$3,590.30	\$3,894.66	\$4,233.12
88	\$2,307.95	\$2,946.19	\$3,525.42	\$3,814.60	\$4,134.67	\$4,492.08
89	\$2,460.29	\$3,139.52	\$3,756.39	\$4,058.22	\$4,394.99	\$4,772.66
90	\$2,625.53	\$3,349.60	\$4,007.78	\$4,322.82	\$4,677.35	\$5,076.67
91	\$2,804.73	\$3,577.86	\$4,281.39	\$4,610.19	\$4,983.60	\$5,406.07
92	\$2,999.09	\$3,825.90	\$4,579.17	\$4,922.31	\$5,315.76	\$5,762.97
93	\$3,177.09	\$4,053.38	\$4,851.86	\$5,204.62	\$5,613.47	\$6,080.49
94	\$3,367.81	\$4,297.47	\$5,144.83	\$5,507.19	\$5,931.98	\$6,419.78
95	\$3,572.14	\$4,559.40	\$5,459.60	\$5,831.45	\$6,272.79	\$6,782.34
96	\$3,791.06	\$4,840.50	\$5,797.75	\$6,178.97	\$6,637.40	\$7,169.76
97	\$4,025.63	\$5,142.14	\$6,161.07	\$6,551.40	\$7,027.54	\$7,583.75
98	\$4,276.95	\$5,465.83	\$6,551.39	\$6,950.54	\$7,444.94	\$8,026.12
99	\$4,546.19	\$5,813.18	\$6,970.74	\$7,378.27	\$7,891.53	\$8,498.82
100	\$4,834.69	\$6,185.93	\$7,421.29	\$7,836.69	\$8,369.35	\$9,003.95

Policy Form Series: LTC2-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	\$76.60	\$91.83	\$105.21	\$119.36	\$134.07	\$149.91
31	\$79.03	\$94.83	\$108.70	\$123.35	\$138.58	\$154.97
32	\$81.55	\$97.92	\$112.31	\$127.46	\$143.22	\$160.20
33	\$84.14	\$101.12	\$116.02	\$131.71	\$148.03	\$165.58
34	\$86.79	\$104.43	\$119.88	\$136.09	\$152.99	\$171.16
35	\$89.56	\$107.83	\$123.84	\$140.62	\$158.12	\$176.93
36	\$91.79	\$110.60	\$127.06	\$144.32	\$162.29	\$181.64
37	\$94.06	\$113.43	\$130.37	\$148.09	\$166.60	\$186.45
38	\$96.42	\$116.33	\$133.75	\$151.98	\$171.00	\$191.41
39	\$98.81	\$119.32	\$137.22	\$155.98	\$175.53	\$196.49
40	\$101.27	\$122.38	\$140.80	\$160.07	\$180.16	\$201.71
41	\$103.79	\$125.52	\$144.46	\$164.26	\$184.92	\$207.06
42	\$106.37	\$128.74	\$148.20	\$168.57	\$189.80	\$212.54
43	\$109.02	\$132.04	\$152.06	\$172.99	\$194.83	\$218.20
44	\$111.74	\$135.42	\$156.01	\$177.53	\$199.98	\$223.98
45	\$114.51	\$138.89	\$160.07	\$182.19	\$205.27	\$229.92
46	\$117.04	\$142.08	\$163.82	\$186.50	\$210.17	\$235.47
47	\$119.63	\$145.33	\$167.65	\$190.92	\$215.20	\$241.12
48	\$122.29	\$148.65	\$171.57	\$195.45	\$220.35	\$246.92
49	\$125.00	\$152.06	\$175.59	\$200.09	\$225.61	\$252.88
50	\$127.77	\$155.54	\$179.69	\$204.83	\$231.00	\$258.96
51	\$130.60	\$159.11	\$183.89	\$209.69	\$236.53	\$265.19
52	\$133.49	\$162.74	\$188.21	\$214.66	\$242.16	\$271.57
53	\$136.45	\$166.47	\$192.60	\$219.75	\$247.97	\$278.12
54	\$139.47	\$170.27	\$197.13	\$224.95	\$253.89	\$284.80
55	\$142.54	\$174.17	\$201.73	\$230.29	\$259.96	\$291.65
56	\$151.01	\$184.28	\$213.22	\$243.67	\$275.30	\$309.08
57	\$159.97	\$194.96	\$225.37	\$257.82	\$291.54	\$327.54
58	\$169.49	\$206.26	\$238.20	\$272.82	\$308.75	\$347.09
59	\$179.55	\$218.22	\$251.77	\$288.66	\$326.98	\$367.84
60	\$190.20	\$230.86	\$266.12	\$305.44	\$346.27	\$389.82
61	\$201.50	\$244.23	\$281.27	\$323.20	\$366.72	\$413.09
62	\$213.48	\$258.40	\$297.29	\$341.97	\$388.36	\$437.78
63	\$231.11	\$279.35	\$321.10	\$368.82	\$418.37	\$471.25
64	\$250.20	\$302.00	\$346.83	\$397.77	\$450.69	\$507.27
65	\$270.86	\$326.51	\$374.60	\$428.97	\$485.50	\$546.07
66	\$293.25	\$352.99	\$404.60	\$462.64	\$523.02	\$587.80
67	\$317.47	\$381.61	\$437.03	\$498.95	\$563.43	\$632.76
68	\$349.70	\$420.92	\$482.53	\$549.17	\$618.73	\$693.65
69	\$385.22	\$464.27	\$532.79	\$604.46	\$679.46	\$760.39
70	\$424.34	\$512.07	\$588.27	\$665.32	\$746.14	\$833.56
71	\$467.43	\$564.80	\$649.53	\$732.32	\$819.37	\$913.76
72	\$514.89	\$622.97	\$717.17	\$806.04	\$899.79	\$1,001.68
73	\$570.99	\$692.97	\$799.40	\$895.97	\$998.08	\$1,109.33
74	\$633.22	\$770.83	\$891.06	\$995.92	\$1,107.14	\$1,228.56
75	\$702.21	\$857.46	\$993.22	\$1,107.05	\$1,228.09	\$1,360.59
76	\$778.73	\$953.82	\$1,107.11	\$1,230.55	\$1,362.26	\$1,506.80
77	\$863.60	\$1,061.00	\$1,234.02	\$1,367.84	\$1,511.10	\$1,668.73
78	\$932.88	\$1,149.82	\$1,340.58	\$1,482.34	\$1,634.43	\$1,801.97
79	\$1,007.73	\$1,246.05	\$1,456.35	\$1,606.44	\$1,767.83	\$1,945.86
80	\$1,088.57	\$1,350.35	\$1,582.11	\$1,740.90	\$1,912.14	\$2,101.26
81	\$1,175.90	\$1,463.38	\$1,718.71	\$1,886.65	\$2,068.21	\$2,269.04
82	\$1,270.24	\$1,585.86	\$1,867.11	\$2,044.58	\$2,237.01	\$2,450.23
83	\$1,394.48	\$1,747.41	\$2,062.67	\$2,253.54	\$2,461.28	\$2,691.82
84	\$1,530.88	\$1,925.42	\$2,278.71	\$2,483.84	\$2,708.01	\$2,957.23
85	\$1,653.25	\$2,080.59	\$2,463.48	\$2,681.36	\$2,920.44	\$3,187.09
86	\$1,787.55	\$2,251.41	\$2,667.33	\$2,898.86	\$3,154.03	\$3,439.51
87	\$1,934.93	\$2,439.44	\$2,892.27	\$3,138.40	\$3,410.87	\$3,716.70
88	\$2,075.41	\$2,617.35	\$3,104.48	\$3,362.70	\$3,650.88	\$3,975.66
89	\$2,227.75	\$2,810.68	\$3,335.45	\$3,606.32	\$3,911.20	\$4,256.24
90	\$2,392.99	\$3,020.76	\$3,586.84	\$3,870.92	\$4,193.56	\$4,560.25
91	\$2,572.19	\$3,249.02	\$3,860.45	\$4,158.29	\$4,499.81	\$4,889.65
92	\$2,766.55	\$3,497.06	\$4,158.23	\$4,470.41	\$4,831.97	\$5,246.55
93	\$2,944.55	\$3,724.54	\$4,430.92	\$4,752.72	\$5,129.68	\$5,564.07
94	\$3,135.27	\$3,968.63	\$4,723.89	\$5,055.29	\$5,448.19	\$5,903.36
95	\$3,339.60	\$4,230.56	\$5,038.66	\$5,379.55	\$5,789.00	\$6,265.92
96	\$3,558.52	\$4,511.66	\$5,376.81	\$5,727.07	\$6,153.61	\$6,653.34
97	\$3,793.09	\$4,813.30	\$5,740.13	\$6,099.50	\$6,543.75	\$7,067.33
98	\$4,044.41	\$5,136.99	\$6,130.45	\$6,498.64	\$6,961.15	\$7,509.70
99	\$4,313.65	\$5,484.34	\$6,549.80	\$6,926.37	\$7,407.74	\$7,982.40
100	\$4,602.15	\$5,857.09	\$7,000.35	\$7,384.79	\$7,885.56	\$8,487.53

Policy Form Series: LTC2-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	\$45.05	\$53.83	\$61.53	\$68.90	\$76.63	\$85.10
31	\$46.01	\$55.11	\$63.06	\$70.66	\$78.61	\$87.31
32	\$46.99	\$56.41	\$64.65	\$72.46	\$80.63	\$89.57
33	\$47.98	\$57.73	\$66.27	\$74.31	\$82.70	\$91.89
34	\$49.01	\$59.11	\$67.94	\$76.19	\$84.83	\$94.28
35	\$50.05	\$60.50	\$69.63	\$78.13	\$87.01	\$96.71
36	\$51.03	\$61.81	\$71.23	\$79.93	\$89.03	\$98.97
37	\$52.06	\$63.15	\$72.84	\$81.77	\$91.09	\$101.28
38	\$53.09	\$64.51	\$74.50	\$83.65	\$93.20	\$103.65
39	\$54.15	\$65.90	\$76.19	\$85.56	\$95.37	\$106.07
40	\$55.22	\$67.34	\$77.93	\$87.53	\$97.57	\$108.53
41	\$56.31	\$68.79	\$79.70	\$89.54	\$99.84	\$111.06
42	\$57.43	\$70.28	\$81.51	\$91.59	\$102.15	\$113.65
43	\$58.57	\$71.80	\$83.36	\$93.69	\$104.52	\$116.30
44	\$59.74	\$73.34	\$85.26	\$95.86	\$106.93	\$119.02
45	\$60.92	\$74.92	\$87.20	\$98.05	\$109.42	\$121.79
46	\$62.17	\$76.58	\$89.22	\$100.35	\$112.01	\$124.69
47	\$63.45	\$78.27	\$91.28	\$102.70	\$114.66	\$127.68
48	\$64.75	\$80.00	\$93.39	\$105.12	\$117.38	\$130.73
49	\$66.08	\$81.75	\$95.56	\$107.58	\$120.14	\$133.84
50	\$67.43	\$83.55	\$97.77	\$110.09	\$122.99	\$137.03
51	\$68.82	\$85.38	\$100.05	\$112.69	\$125.91	\$140.30
52	\$70.23	\$87.26	\$102.37	\$115.32	\$128.88	\$143.65
53	\$71.68	\$89.19	\$104.74	\$118.03	\$131.93	\$147.08
54	\$73.15	\$91.15	\$107.16	\$120.79	\$135.06	\$150.61
55	\$74.66	\$93.16	\$109.65	\$123.62	\$138.25	\$154.19
56	\$80.49	\$99.73	\$116.83	\$131.82	\$147.52	\$164.64
57	\$86.79	\$106.78	\$124.47	\$140.56	\$157.42	\$175.78
58	\$93.57	\$114.30	\$132.61	\$149.88	\$167.97	\$187.66
59	\$100.88	\$122.37	\$141.28	\$159.82	\$179.24	\$200.36
60	\$108.78	\$131.00	\$150.53	\$170.42	\$191.26	\$213.92
61	\$117.28	\$140.24	\$160.39	\$181.72	\$204.07	\$228.40
62	\$126.45	\$150.13	\$170.88	\$193.77	\$217.76	\$243.86
63	\$137.60	\$163.29	\$185.79	\$210.80	\$237.03	\$265.55
64	\$149.72	\$177.59	\$202.02	\$229.35	\$258.00	\$289.19
65	\$162.91	\$193.16	\$219.65	\$249.53	\$280.83	\$314.93
66	\$177.28	\$210.08	\$238.83	\$271.48	\$305.68	\$342.95
67	\$192.90	\$228.48	\$259.69	\$295.37	\$332.72	\$373.46
68	\$214.50	\$254.40	\$289.41	\$328.58	\$369.67	\$414.54
69	\$238.53	\$283.23	\$322.53	\$365.53	\$410.71	\$460.13
70	\$265.23	\$315.35	\$359.45	\$406.64	\$456.32	\$510.72
71	\$294.94	\$351.09	\$400.59	\$452.39	\$506.99	\$566.89
72	\$327.98	\$390.91	\$446.44	\$503.26	\$563.27	\$629.24
73	\$367.30	\$439.03	\$502.33	\$564.90	\$631.10	\$704.02
74	\$411.34	\$493.10	\$565.21	\$634.09	\$707.11	\$787.69
75	\$460.66	\$553.81	\$635.98	\$711.74	\$792.26	\$881.32
76	\$515.90	\$622.00	\$715.60	\$798.91	\$887.66	\$986.06
77	\$577.76	\$698.58	\$805.18	\$896.76	\$994.56	\$1,103.27
78	\$626.22	\$759.35	\$877.09	\$974.75	\$1,079.25	\$1,195.52
79	\$678.75	\$825.41	\$955.41	\$1,059.53	\$1,171.14	\$1,295.49
80	\$735.68	\$897.20	\$1,040.73	\$1,151.69	\$1,270.87	\$1,403.83
81	\$797.39	\$975.26	\$1,133.67	\$1,251.87	\$1,379.10	\$1,521.21
82	\$864.28	\$1,060.09	\$1,234.90	\$1,360.74	\$1,496.53	\$1,648.41
83	\$948.44	\$1,166.92	\$1,362.54	\$1,498.50	\$1,645.57	\$1,810.27
84	\$1,040.79	\$1,284.52	\$1,503.40	\$1,650.20	\$1,809.45	\$1,988.00
85	\$1,142.13	\$1,413.96	\$1,658.81	\$1,817.27	\$1,989.65	\$2,183.18
86	\$1,253.35	\$1,556.46	\$1,830.29	\$2,001.24	\$2,187.79	\$2,397.52
87	\$1,375.39	\$1,713.30	\$2,019.49	\$2,203.85	\$2,405.68	\$2,632.93
88	\$1,491.71	\$1,861.73	\$2,197.99	\$2,393.57	\$2,609.28	\$2,852.82
89	\$1,617.86	\$2,023.00	\$2,392.28	\$2,599.64	\$2,830.11	\$3,091.06
90	\$1,754.68	\$2,198.24	\$2,603.73	\$2,823.43	\$3,069.64	\$3,349.22
91	\$1,903.09	\$2,388.66	\$2,833.87	\$3,066.50	\$3,329.42	\$3,628.93
92	\$2,064.05	\$2,595.58	\$3,084.35	\$3,330.48	\$3,611.20	\$3,932.00
93	\$2,211.45	\$2,785.32	\$3,313.72	\$3,569.28	\$3,863.75	\$4,201.63
94	\$2,369.37	\$2,988.95	\$3,560.15	\$3,825.20	\$4,133.94	\$4,489.74
95	\$2,538.57	\$3,207.46	\$3,824.91	\$4,099.47	\$4,423.04	\$4,797.62
96	\$2,719.88	\$3,441.95	\$4,109.36	\$4,393.41	\$4,732.35	\$5,126.61
97	\$2,914.10	\$3,693.57	\$4,414.95	\$4,708.42	\$5,063.28	\$5,478.14
98	\$3,122.21	\$3,963.59	\$4,743.27	\$5,046.01	\$5,417.38	\$5,853.79
99	\$3,345.18	\$4,253.36	\$5,096.02	\$5,407.82	\$5,796.21	\$6,255.20
100	\$3,584.07	\$4,564.30	\$5,474.98	\$5,795.55	\$6,201.56	\$6,684.14

Policy Form Series: LTC2-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	\$55.87	\$68.16	\$78.64	\$89.47	\$100.36	\$111.93
31	\$58.13	\$71.00	\$81.94	\$93.24	\$104.59	\$116.63
32	\$60.50	\$73.95	\$85.35	\$97.14	\$108.99	\$121.55
33	\$62.94	\$77.02	\$88.93	\$101.22	\$113.57	\$126.67
34	\$65.49	\$80.23	\$92.65	\$105.45	\$118.36	\$132.01
35	\$68.14	\$83.57	\$96.52	\$109.87	\$123.33	\$137.55
36	\$70.37	\$86.36	\$99.76	\$113.57	\$127.52	\$142.23
37	\$72.66	\$89.25	\$103.11	\$117.41	\$131.85	\$147.07
38	\$75.04	\$92.24	\$106.59	\$121.38	\$136.32	\$152.06
39	\$77.49	\$95.32	\$110.16	\$125.47	\$140.95	\$157.23
40	\$80.01	\$98.51	\$113.86	\$129.70	\$145.74	\$162.57
41	\$82.63	\$101.81	\$117.68	\$134.08	\$150.68	\$168.10
42	\$85.32	\$105.21	\$121.63	\$138.61	\$155.81	\$173.80
43	\$88.12	\$108.74	\$125.72	\$143.29	\$161.10	\$179.71
44	\$90.99	\$112.37	\$129.94	\$148.13	\$166.56	\$185.81
45	\$93.96	\$116.13	\$134.30	\$153.13	\$172.23	\$192.12
46	\$96.57	\$119.46	\$138.18	\$157.61	\$177.30	\$197.80
47	\$99.25	\$122.87	\$142.19	\$162.20	\$182.51	\$203.63
48	\$102.01	\$126.39	\$146.29	\$166.95	\$187.88	\$209.65
49	\$104.84	\$130.00	\$150.53	\$171.82	\$193.39	\$215.84
50	\$107.74	\$133.73	\$154.87	\$176.85	\$199.10	\$222.22
51	\$110.74	\$137.55	\$159.35	\$182.02	\$204.94	\$228.78
52	\$113.81	\$141.49	\$163.96	\$187.34	\$210.98	\$235.54
53	\$116.96	\$145.53	\$168.70	\$192.81	\$217.19	\$242.50
54	\$120.22	\$149.69	\$173.57	\$198.45	\$223.57	\$249.68
55	\$123.56	\$153.97	\$178.59	\$204.25	\$230.14	\$257.05
56	\$131.33	\$163.53	\$189.57	\$217.08	\$244.83	\$273.66
57	\$139.59	\$173.69	\$201.24	\$230.71	\$260.48	\$291.34
58	\$148.36	\$184.47	\$213.62	\$245.22	\$277.10	\$310.16
59	\$157.70	\$195.92	\$226.76	\$260.62	\$294.80	\$330.19
60	\$167.60	\$208.09	\$240.72	\$277.01	\$313.62	\$351.52
61	\$178.14	\$220.99	\$255.52	\$294.41	\$333.65	\$374.22
62	\$189.35	\$234.72	\$271.24	\$312.90	\$354.95	\$398.40
63	\$205.65	\$254.63	\$293.97	\$338.54	\$383.56	\$430.15
64	\$223.35	\$276.23	\$318.62	\$366.30	\$414.48	\$464.44
65	\$242.56	\$299.65	\$345.34	\$396.33	\$447.88	\$501.46
66	\$263.45	\$325.07	\$374.30	\$428.82	\$484.00	\$541.43
67	\$286.10	\$352.64	\$405.68	\$463.96	\$523.02	\$584.60
68	\$315.59	\$389.71	\$448.93	\$511.64	\$575.29	\$641.84
69	\$348.10	\$430.66	\$496.79	\$564.22	\$632.83	\$704.70
70	\$383.97	\$475.93	\$549.75	\$622.18	\$696.09	\$773.70
71	\$423.54	\$525.95	\$608.33	\$686.15	\$765.68	\$849.46
72	\$467.18	\$581.24	\$673.19	\$756.66	\$842.23	\$932.65
73	\$518.10	\$647.05	\$751.39	\$841.97	\$935.04	\$1,033.58
74	\$574.55	\$720.32	\$838.64	\$936.91	\$1,038.06	\$1,145.43
75	\$637.16	\$801.90	\$936.07	\$1,042.54	\$1,152.45	\$1,269.38
76	\$706.61	\$892.70	\$1,044.79	\$1,160.10	\$1,279.42	\$1,406.77
77	\$783.60	\$993.79	\$1,166.15	\$1,290.91	\$1,420.40	\$1,559.02
78	\$845.75	\$1,076.79	\$1,267.52	\$1,399.26	\$1,536.11	\$1,682.74
79	\$912.80	\$1,166.71	\$1,377.70	\$1,516.72	\$1,661.26	\$1,816.31
80	\$985.18	\$1,264.14	\$1,497.44	\$1,644.03	\$1,796.58	\$1,960.46
81	\$1,063.30	\$1,369.71	\$1,627.61	\$1,782.05	\$1,942.95	\$2,116.05
82	\$1,147.62	\$1,484.10	\$1,769.08	\$1,931.63	\$2,101.24	\$2,284.00
83	\$1,258.86	\$1,634.25	\$1,955.01	\$2,129.22	\$2,311.37	\$2,508.01
84	\$1,380.89	\$1,799.62	\$2,160.49	\$2,347.01	\$2,542.51	\$2,753.98
85	\$1,482.23	\$1,929.06	\$2,315.90	\$2,514.08	\$2,722.71	\$2,949.16
86	\$1,593.45	\$2,071.56	\$2,487.38	\$2,698.05	\$2,920.85	\$3,163.50
87	\$1,715.49	\$2,228.40	\$2,676.58	\$2,900.66	\$3,138.74	\$3,398.91
88	\$1,831.81	\$2,376.83	\$2,855.08	\$3,090.38	\$3,342.34	\$3,618.80
89	\$1,957.96	\$2,538.10	\$3,049.37	\$3,296.45	\$3,563.17	\$3,857.04
90	\$2,094.78	\$2,713.34	\$3,260.82	\$3,520.24	\$3,802.70	\$4,115.20
91	\$2,243.19	\$2,903.76	\$3,490.96	\$3,763.31	\$4,062.48	\$4,394.91
92	\$2,404.15	\$3,110.68	\$3,741.44	\$4,027.29	\$4,344.26	\$4,697.98
93	\$2,551.55	\$3,300.42	\$3,970.81	\$4,266.09	\$4,596.81	\$4,967.61
94	\$2,709.47	\$3,504.05	\$4,217.24	\$4,522.01	\$4,867.00	\$5,255.72
95	\$2,878.67	\$3,722.56	\$4,482.00	\$4,796.28	\$5,156.10	\$5,563.60
96	\$3,059.98	\$3,957.05	\$4,766.45	\$5,090.22	\$5,465.41	\$5,892.59
97	\$3,254.20	\$4,208.67	\$5,072.04	\$5,405.23	\$5,796.34	\$6,244.12
98	\$3,462.31	\$4,478.69	\$5,400.36	\$5,742.82	\$6,150.44	\$6,619.77
99	\$3,685.28	\$4,768.46	\$5,753.11	\$6,104.63	\$6,529.27	\$7,021.18
100	\$3,924.17	\$5,079.40	\$6,132.07	\$6,492.36	\$6,934.62	\$7,450.12

Policy Form Series: LTC2-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	\$114.81	\$141.17	\$164.77	\$190.62	\$216.87	\$244.40
31	\$117.74	\$144.81	\$168.98	\$195.53	\$222.47	\$250.73
32	\$120.74	\$148.52	\$173.32	\$200.55	\$228.22	\$257.21
33	\$123.84	\$152.34	\$177.79	\$205.70	\$234.10	\$263.86
34	\$127.01	\$156.25	\$182.35	\$211.00	\$240.14	\$270.69
35	\$130.27	\$160.26	\$187.04	\$216.41	\$246.34	\$277.68
36	\$132.65	\$163.21	\$190.47	\$220.39	\$250.89	\$282.83
37	\$135.10	\$166.21	\$193.96	\$224.46	\$255.54	\$288.08
38	\$137.60	\$169.28	\$197.52	\$228.60	\$260.27	\$293.41
39	\$140.13	\$172.39	\$201.14	\$232.80	\$265.09	\$298.85
40	\$142.72	\$175.57	\$204.82	\$237.09	\$270.01	\$304.39
41	\$145.34	\$178.81	\$208.56	\$241.46	\$275.00	\$310.03
42	\$148.03	\$182.10	\$212.38	\$245.91	\$280.11	\$315.76
43	\$150.75	\$185.47	\$216.29	\$250.43	\$285.29	\$321.61
44	\$153.53	\$188.87	\$220.26	\$255.05	\$290.56	\$327.56
45	\$156.35	\$192.35	\$224.28	\$259.75	\$295.95	\$333.65
46	\$158.80	\$195.36	\$227.82	\$263.88	\$300.68	\$338.99
47	\$161.28	\$198.43	\$231.41	\$268.08	\$305.48	\$344.42
48	\$163.80	\$201.53	\$235.05	\$272.35	\$310.36	\$349.94
49	\$166.36	\$204.69	\$238.76	\$276.67	\$315.30	\$355.55
50	\$168.95	\$207.90	\$242.51	\$281.08	\$320.35	\$361.23
51	\$171.58	\$211.16	\$246.34	\$285.56	\$325.46	\$367.03
52	\$174.26	\$214.47	\$250.21	\$290.08	\$330.66	\$372.91
53	\$176.97	\$217.83	\$254.16	\$294.71	\$335.94	\$378.88
54	\$179.74	\$221.25	\$258.16	\$299.39	\$341.31	\$384.96
55	\$182.54	\$224.71	\$262.23	\$304.15	\$346.76	\$391.11
56	\$190.22	\$234.50	\$273.96	\$318.15	\$363.06	\$409.82
57	\$198.21	\$244.73	\$286.21	\$332.80	\$380.14	\$429.42
58	\$206.52	\$255.41	\$299.03	\$348.12	\$398.02	\$449.94
59	\$215.21	\$266.55	\$312.39	\$364.15	\$416.73	\$471.44
60	\$224.25	\$278.16	\$326.38	\$380.92	\$436.33	\$493.98
61	\$233.66	\$290.29	\$340.98	\$398.45	\$456.84	\$517.59
62	\$243.48	\$302.95	\$356.25	\$416.79	\$478.33	\$542.34
63	\$261.28	\$324.43	\$380.98	\$444.56	\$509.17	\$576.49
64	\$280.39	\$347.44	\$407.47	\$474.17	\$542.02	\$612.81
65	\$300.88	\$372.08	\$435.78	\$505.77	\$576.97	\$651.42
66	\$322.88	\$398.46	\$466.05	\$539.46	\$614.16	\$692.45
67	\$346.48	\$426.71	\$498.44	\$575.41	\$653.78	\$736.07
68	\$377.70	\$465.82	\$544.72	\$626.36	\$709.61	\$797.17
69	\$411.73	\$508.49	\$595.33	\$681.85	\$770.24	\$863.36
70	\$448.83	\$555.07	\$650.61	\$742.25	\$836.03	\$935.03
71	\$489.26	\$605.93	\$711.04	\$808.00	\$907.43	\$1,012.66
72	\$533.35	\$661.44	\$777.07	\$879.57	\$984.94	\$1,096.71
73	\$585.94	\$729.07	\$858.46	\$968.76	\$1,082.36	\$1,203.08
74	\$643.71	\$803.65	\$948.34	\$1,066.99	\$1,189.42	\$1,319.74
75	\$707.17	\$885.83	\$1,047.66	\$1,175.19	\$1,307.07	\$1,447.73
76	\$776.90	\$976.43	\$1,157.38	\$1,294.37	\$1,436.35	\$1,588.13
77	\$853.52	\$1,076.28	\$1,278.58	\$1,425.62	\$1,578.42	\$1,742.16
78	\$917.46	\$1,161.02	\$1,382.86	\$1,537.81	\$1,699.02	\$1,871.92
79	\$986.20	\$1,252.41	\$1,495.66	\$1,658.84	\$1,828.86	\$2,011.36
80	\$1,060.09	\$1,350.98	\$1,617.64	\$1,789.38	\$1,968.61	\$2,161.17
81	\$1,139.51	\$1,457.33	\$1,749.59	\$1,930.21	\$2,119.05	\$2,322.14
82	\$1,224.90	\$1,572.04	\$1,892.27	\$2,082.10	\$2,280.98	\$2,495.10
83	\$1,342.18	\$1,729.18	\$2,087.05	\$2,290.51	\$2,504.36	\$2,734.92
84	\$1,470.69	\$1,902.05	\$2,301.87	\$2,519.77	\$2,749.63	\$2,997.79
85	\$1,572.03	\$2,031.49	\$2,457.28	\$2,686.84	\$2,929.83	\$3,192.97
86	\$1,683.25	\$2,173.99	\$2,628.76	\$2,870.81	\$3,127.97	\$3,407.31
87	\$1,805.29	\$2,330.83	\$2,817.96	\$3,073.42	\$3,345.86	\$3,642.72
88	\$1,921.61	\$2,479.26	\$2,996.46	\$3,263.14	\$3,549.46	\$3,862.61
89	\$2,047.76	\$2,640.53	\$3,190.75	\$3,469.21	\$3,770.29	\$4,100.85
90	\$2,184.58	\$2,815.77	\$3,402.20	\$3,693.00	\$4,009.82	\$4,359.01
91	\$2,332.99	\$3,006.19	\$3,632.34	\$3,936.07	\$4,269.60	\$4,638.72
92	\$2,493.95	\$3,213.11	\$3,882.82	\$4,200.05	\$4,551.38	\$4,941.79
93	\$2,641.35	\$3,402.85	\$4,112.19	\$4,438.85	\$4,803.93	\$5,211.42
94	\$2,799.27	\$3,606.48	\$4,358.62	\$4,694.77	\$5,074.12	\$5,499.53
95	\$2,968.47	\$3,824.99	\$4,623.38	\$4,969.04	\$5,363.22	\$5,807.41
96	\$3,149.78	\$4,059.48	\$4,907.83	\$5,262.98	\$5,672.53	\$6,136.40
97	\$3,344.00	\$4,311.10	\$5,213.42	\$5,577.99	\$6,003.46	\$6,487.93
98	\$3,552.11	\$4,581.12	\$5,541.74	\$5,915.58	\$6,357.56	\$6,863.58
99	\$3,775.08	\$4,870.89	\$5,894.49	\$6,277.39	\$6,736.39	\$7,264.99
100	\$4,013.97	\$5,181.83	\$6,273.45	\$6,665.12	\$7,141.74	\$7,693.93

Policy Form Series: LTC2-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	\$63.68	\$77.09	\$89.16	\$101.76	\$114.68	\$128.44
31	\$65.70	\$79.60	\$92.12	\$105.17	\$118.54	\$132.77
32	\$67.78	\$82.21	\$95.16	\$108.66	\$122.50	\$137.24
33	\$69.93	\$84.89	\$98.31	\$112.28	\$126.61	\$141.87
34	\$72.14	\$87.66	\$101.58	\$116.02	\$130.86	\$146.64
35	\$74.43	\$90.52	\$104.94	\$119.89	\$135.25	\$151.58
36	\$76.29	\$92.84	\$107.66	\$123.03	\$138.82	\$155.60
37	\$78.19	\$95.22	\$110.46	\$126.26	\$142.49	\$159.74
38	\$80.14	\$97.66	\$113.34	\$129.58	\$146.26	\$163.97
39	\$82.13	\$100.17	\$116.29	\$132.98	\$150.12	\$168.34
40	\$84.18	\$102.73	\$119.31	\$136.46	\$154.10	\$172.80
41	\$86.27	\$105.37	\$122.41	\$140.04	\$158.16	\$177.39
42	\$88.41	\$108.07	\$125.59	\$143.71	\$162.35	\$182.10
43	\$90.63	\$110.84	\$128.85	\$147.47	\$166.65	\$186.93
44	\$92.89	\$113.68	\$132.20	\$151.35	\$171.03	\$191.89
45	\$95.19	\$116.58	\$135.64	\$155.31	\$175.57	\$196.98
46	\$97.29	\$119.26	\$138.82	\$159.00	\$179.76	\$201.72
47	\$99.46	\$121.99	\$142.06	\$162.77	\$184.05	\$206.57
48	\$101.66	\$124.79	\$145.39	\$166.63	\$188.46	\$211.55
49	\$103.91	\$127.65	\$148.79	\$170.57	\$192.96	\$216.63
50	\$106.20	\$130.57	\$152.26	\$174.62	\$197.58	\$221.84
51	\$108.56	\$133.55	\$155.84	\$178.77	\$202.29	\$227.18
52	\$110.96	\$136.62	\$159.49	\$182.99	\$207.12	\$232.65
53	\$113.41	\$139.75	\$163.22	\$187.34	\$212.08	\$238.25
54	\$115.92	\$142.94	\$167.04	\$191.78	\$217.16	\$243.99
55	\$118.51	\$146.22	\$170.94	\$196.33	\$222.34	\$249.86
56	\$125.54	\$154.70	\$180.68	\$207.74	\$235.46	\$264.80
57	\$132.99	\$163.66	\$190.97	\$219.81	\$249.36	\$280.61
58	\$140.88	\$173.14	\$201.85	\$232.58	\$264.08	\$297.38
59	\$149.24	\$183.18	\$213.34	\$246.10	\$279.66	\$315.13
60	\$158.11	\$193.79	\$225.50	\$260.40	\$296.17	\$333.95
61	\$167.49	\$205.02	\$238.35	\$275.54	\$313.64	\$353.90
62	\$177.45	\$216.90	\$251.93	\$291.56	\$332.17	\$375.05
63	\$192.09	\$234.50	\$272.11	\$314.43	\$357.82	\$403.72
64	\$207.97	\$253.52	\$293.90	\$339.10	\$385.47	\$434.60
65	\$225.15	\$274.10	\$317.44	\$365.72	\$415.26	\$467.83
66	\$243.77	\$296.33	\$342.86	\$394.42	\$447.34	\$503.59
67	\$263.89	\$320.36	\$370.32	\$425.37	\$481.90	\$542.09
68	\$290.69	\$353.36	\$408.89	\$468.19	\$529.19	\$594.25
69	\$320.22	\$389.74	\$451.47	\$515.33	\$581.14	\$651.44
70	\$352.71	\$429.87	\$498.49	\$567.20	\$638.18	\$714.11
71	\$388.54	\$474.14	\$550.39	\$624.33	\$700.81	\$782.84
72	\$427.99	\$522.97	\$607.71	\$687.17	\$769.59	\$858.17
73	\$474.63	\$581.72	\$677.39	\$763.84	\$853.66	\$950.39
74	\$526.36	\$647.10	\$755.06	\$849.06	\$946.92	\$1,052.51
75	\$583.71	\$719.82	\$841.63	\$943.78	\$1,050.38	\$1,165.63
76	\$647.32	\$800.71	\$938.13	\$1,049.09	\$1,165.14	\$1,290.89
77	\$717.87	\$890.69	\$1,045.69	\$1,166.12	\$1,292.42	\$1,429.62
78	\$775.47	\$965.24	\$1,135.99	\$1,263.75	\$1,397.92	\$1,543.77
79	\$837.67	\$1,046.04	\$1,234.07	\$1,369.54	\$1,512.03	\$1,667.06
80	\$904.87	\$1,133.58	\$1,340.63	\$1,484.19	\$1,635.44	\$1,800.17
81	\$977.46	\$1,228.47	\$1,456.40	\$1,608.44	\$1,768.92	\$1,943.91
82	\$1,055.89	\$1,331.30	\$1,582.15	\$1,743.08	\$1,913.30	\$2,099.14
83	\$1,159.15	\$1,466.91	\$1,747.85	\$1,921.21	\$2,105.11	\$2,306.11
84	\$1,272.53	\$1,616.34	\$1,930.93	\$2,117.56	\$2,316.16	\$2,533.48
85	\$1,373.87	\$1,745.78	\$2,086.34	\$2,284.63	\$2,496.36	\$2,728.66
86	\$1,485.09	\$1,888.28	\$2,257.82	\$2,468.60	\$2,694.50	\$2,943.00
87	\$1,607.13	\$2,045.12	\$2,447.02	\$2,671.21	\$2,912.39	\$3,178.41
88	\$1,723.45	\$2,193.55	\$2,625.52	\$2,860.93	\$3,115.99	\$3,398.30
89	\$1,849.60	\$2,354.82	\$2,819.81	\$3,067.00	\$3,336.82	\$3,636.54
90	\$1,986.42	\$2,530.06	\$3,031.26	\$3,290.79	\$3,576.35	\$3,894.70
91	\$2,134.83	\$2,720.48	\$3,261.40	\$3,533.86	\$3,836.13	\$4,174.41
92	\$2,295.79	\$2,927.40	\$3,511.88	\$3,797.84	\$4,117.91	\$4,477.48
93	\$2,443.19	\$3,117.14	\$3,741.25	\$4,036.64	\$4,370.46	\$4,747.11
94	\$2,601.11	\$3,320.77	\$3,987.68	\$4,292.56	\$4,640.65	\$5,035.22
95	\$2,770.31	\$3,539.28	\$4,252.44	\$4,566.83	\$4,929.75	\$5,343.10
96	\$2,951.62	\$3,773.77	\$4,536.89	\$4,860.77	\$5,239.06	\$5,672.09
97	\$3,145.84	\$4,025.39	\$4,842.48	\$5,175.78	\$5,569.99	\$6,023.62
98	\$3,353.95	\$4,295.41	\$5,170.80	\$5,513.37	\$5,924.09	\$6,399.27
99	\$3,576.92	\$4,585.18	\$5,523.55	\$5,875.18	\$6,302.92	\$6,800.68
100	\$3,815.81	\$4,896.12	\$5,902.51	\$6,262.91	\$6,708.27	\$7,229.62

Policy Form Series: LTC2-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	\$42.33	\$49.72	\$56.06	\$62.28	\$68.90	\$76.22	\$84.64
31	\$42.83	\$50.50	\$57.05	\$63.44	\$70.23	\$77.74	\$86.38
32	\$43.36	\$51.27	\$58.07	\$64.62	\$71.59	\$79.27	\$88.16
33	\$43.89	\$52.06	\$59.09	\$65.82	\$72.96	\$80.83	\$89.98
34	\$44.43	\$52.87	\$60.13	\$67.06	\$74.37	\$82.43	\$91.83
35	\$44.97	\$53.69	\$61.19	\$68.30	\$75.81	\$84.06	\$93.73
36	\$45.54	\$54.53	\$62.28	\$69.55	\$77.25	\$85.67	\$95.57
37	\$46.10	\$55.38	\$63.37	\$70.83	\$78.70	\$87.33	\$97.49
38	\$46.69	\$56.25	\$64.50	\$72.13	\$80.19	\$89.00	\$99.41
39	\$47.29	\$57.13	\$65.63	\$73.45	\$81.70	\$90.72	\$101.39
40	\$47.89	\$58.02	\$66.79	\$74.81	\$83.25	\$92.46	\$103.41
41	\$48.49	\$58.93	\$67.96	\$76.19	\$84.81	\$94.25	\$105.47
42	\$49.11	\$59.85	\$69.16	\$77.58	\$86.43	\$96.06	\$107.55
43	\$49.72	\$60.78	\$70.37	\$79.00	\$88.05	\$97.91	\$109.68
44	\$50.35	\$61.73	\$71.62	\$80.45	\$89.71	\$99.81	\$111.86
45	\$51.00	\$62.69	\$72.87	\$81.94	\$91.42	\$101.72	\$114.09
46	\$51.82	\$63.88	\$74.39	\$83.68	\$93.39	\$103.96	\$116.64
47	\$52.66	\$65.10	\$75.92	\$85.46	\$95.42	\$106.26	\$119.24
48	\$53.53	\$66.31	\$77.48	\$87.28	\$97.49	\$108.59	\$121.90
49	\$54.40	\$67.58	\$79.08	\$89.13	\$99.60	\$110.98	\$124.63
50	\$55.28	\$68.84	\$80.72	\$91.02	\$101.77	\$113.41	\$127.41
51	\$56.18	\$70.15	\$82.38	\$92.97	\$103.96	\$115.91	\$130.26
52	\$57.09	\$71.46	\$84.09	\$94.94	\$106.22	\$118.47	\$133.16
53	\$58.02	\$72.82	\$85.83	\$96.96	\$108.53	\$121.08	\$136.13
54	\$58.97	\$74.20	\$87.60	\$99.02	\$110.88	\$123.73	\$139.17
55	\$59.91	\$75.60	\$89.41	\$101.12	\$113.29	\$126.45	\$142.28
56	\$64.62	\$81.02	\$95.42	\$108.04	\$121.12	\$135.28	\$152.28
57	\$69.68	\$86.85	\$101.85	\$115.43	\$129.51	\$144.73	\$162.99
58	\$75.14	\$93.09	\$108.70	\$123.32	\$138.47	\$154.84	\$174.46
59	\$81.04	\$99.78	\$116.02	\$131.76	\$148.05	\$165.65	\$186.74
60	\$87.37	\$106.95	\$123.82	\$140.76	\$158.28	\$177.21	\$199.89
61	\$94.23	\$114.64	\$132.17	\$150.38	\$169.23	\$189.58	\$213.95
62	\$101.61	\$122.88	\$141.05	\$160.67	\$180.96	\$202.82	\$229.01
63	\$110.73	\$133.98	\$153.86	\$175.41	\$197.67	\$221.66	\$250.37
64	\$120.66	\$146.10	\$167.83	\$191.50	\$215.92	\$242.25	\$273.72
65	\$131.49	\$159.31	\$183.06	\$209.05	\$235.88	\$264.74	\$299.25
66	\$143.27	\$173.72	\$199.68	\$228.23	\$257.67	\$289.33	\$327.17
67	\$156.12	\$189.43	\$217.80	\$249.17	\$281.46	\$316.19	\$357.70
68	\$173.86	\$211.45	\$243.48	\$278.10	\$313.76	\$352.13	\$398.07
69	\$193.61	\$236.04	\$272.19	\$310.39	\$349.76	\$392.16	\$442.98
70	\$215.62	\$263.48	\$304.28	\$346.43	\$389.91	\$436.74	\$492.98
71	\$240.13	\$294.13	\$340.14	\$386.67	\$434.66	\$486.39	\$548.61
72	\$267.40	\$328.32	\$380.24	\$431.58	\$484.54	\$541.67	\$610.51
73	\$299.74	\$369.40	\$428.80	\$485.61	\$544.26	\$607.59	\$684.03
74	\$335.99	\$415.62	\$483.57	\$546.41	\$611.33	\$681.53	\$766.43
75	\$376.62	\$467.62	\$545.34	\$614.83	\$686.68	\$764.47	\$858.73
76	\$422.16	\$526.12	\$614.98	\$691.82	\$771.32	\$857.48	\$962.16
77	\$473.21	\$591.95	\$693.53	\$778.43	\$866.39	\$961.83	\$1,078.03
78	\$517.48	\$649.71	\$762.95	\$854.59	\$949.52	\$1,052.58	\$1,177.86
79	\$565.89	\$713.10	\$839.33	\$938.17	\$1,040.62	\$1,151.90	\$1,286.94
80	\$618.84	\$782.70	\$923.34	\$1,029.94	\$1,140.48	\$1,260.59	\$1,406.11
81	\$676.73	\$859.08	\$1,015.77	\$1,130.68	\$1,249.91	\$1,379.53	\$1,536.31
82	\$740.02	\$942.91	\$1,117.44	\$1,241.28	\$1,369.84	\$1,509.69	\$1,678.58
83	\$814.82	\$1,041.50	\$1,237.00	\$1,371.27	\$1,510.92	\$1,662.97	\$1,846.50
84	\$897.17	\$1,150.43	\$1,369.35	\$1,514.86	\$1,666.52	\$1,831.80	\$2,031.22
85	\$987.83	\$1,270.73	\$1,515.88	\$1,673.50	\$1,838.16	\$2,017.79	\$2,234.40
86	\$1,087.66	\$1,403.61	\$1,678.07	\$1,848.74	\$2,027.46	\$2,222.65	\$2,457.91
87	\$1,197.58	\$1,550.39	\$1,857.62	\$2,042.34	\$2,236.27	\$2,448.30	\$2,703.79
88	\$1,302.43	\$1,689.11	\$2,026.68	\$2,223.25	\$2,430.94	\$2,658.65	\$2,933.84
89	\$1,416.47	\$1,840.26	\$2,211.15	\$2,420.17	\$2,642.57	\$2,887.06	\$3,183.46
90	\$1,540.48	\$2,004.93	\$2,412.38	\$2,634.52	\$2,872.61	\$3,135.08	\$3,454.34
91	\$1,675.37	\$2,184.33	\$2,631.93	\$2,867.89	\$3,122.68	\$3,404.43	\$3,748.23
92	\$1,822.06	\$2,379.78	\$2,871.46	\$3,121.91	\$3,394.52	\$3,696.90	\$4,067.16
93	\$1,956.85	\$2,559.09	\$3,090.80	\$3,351.64	\$3,638.11	\$3,957.03	\$4,348.22
94	\$2,101.61	\$2,751.90	\$3,326.86	\$3,598.29	\$3,899.16	\$4,235.46	\$4,648.72
95	\$2,257.08	\$2,959.26	\$3,580.98	\$3,863.08	\$4,178.94	\$4,533.48	\$4,969.98
96	\$2,424.05	\$3,182.23	\$3,854.49	\$4,147.37	\$4,478.81	\$4,852.46	\$5,313.45
97	\$2,603.38	\$3,422.00	\$4,148.89	\$4,452.58	\$4,800.18	\$5,193.89	\$5,680.65
98	\$2,795.98	\$3,679.84	\$4,465.79	\$4,780.24	\$5,144.64	\$5,559.34	\$6,073.24
99	\$3,002.82	\$3,957.09	\$4,806.90	\$5,132.01	\$5,513.79	\$5,950.52	\$6,492.93
100	\$3,224.95	\$4,255.24	\$5,174.04	\$5,509.68	\$5,909.44	\$6,369.22	\$6,941.65

Policy Form Series: LTC2-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	\$46.72	\$57.05	\$65.62	\$74.57	\$83.44	\$92.78	\$102.84
31	\$48.44	\$59.27	\$68.22	\$77.58	\$86.82	\$96.56	\$107.05
32	\$50.23	\$61.57	\$70.93	\$80.69	\$90.33	\$100.47	\$111.43
33	\$52.07	\$63.96	\$73.75	\$83.93	\$93.99	\$104.56	\$116.00
34	\$54.00	\$66.46	\$76.67	\$87.30	\$97.82	\$108.83	\$120.74
35	\$55.98	\$69.03	\$79.72	\$90.80	\$101.79	\$113.26	\$125.71
36	\$57.69	\$71.25	\$82.33	\$93.80	\$105.18	\$117.06	\$129.94
37	\$59.44	\$73.53	\$85.02	\$96.92	\$108.70	\$121.00	\$134.34
38	\$61.24	\$75.89	\$87.81	\$100.13	\$112.34	\$125.06	\$138.88
39	\$63.11	\$78.32	\$90.67	\$103.44	\$116.10	\$129.26	\$143.58
40	\$65.02	\$80.84	\$93.65	\$106.85	\$119.97	\$133.60	\$148.42
41	\$67.01	\$83.42	\$96.72	\$110.40	\$123.98	\$138.10	\$153.45
42	\$69.03	\$86.11	\$99.88	\$114.06	\$128.14	\$142.72	\$158.63
43	\$71.13	\$88.87	\$103.14	\$117.84	\$132.42	\$147.52	\$163.98
44	\$73.29	\$91.72	\$106.52	\$121.74	\$136.84	\$152.49	\$169.53
45	\$75.52	\$94.65	\$110.00	\$125.77	\$141.43	\$157.60	\$175.27
46	\$77.56	\$97.36	\$113.21	\$129.48	\$145.66	\$162.34	\$180.55
47	\$79.65	\$100.14	\$116.51	\$133.30	\$150.01	\$167.22	\$186.00
48	\$81.81	\$103.00	\$119.90	\$137.26	\$154.50	\$172.23	\$191.61
49	\$84.01	\$105.93	\$123.40	\$141.32	\$159.10	\$177.42	\$197.39
50	\$86.28	\$108.96	\$126.98	\$145.48	\$163.86	\$182.74	\$203.34
51	\$88.60	\$112.05	\$130.68	\$149.79	\$168.74	\$188.24	\$209.48
52	\$91.01	\$115.26	\$134.49	\$154.22	\$173.80	\$193.90	\$215.79
53	\$93.46	\$118.55	\$138.41	\$158.77	\$178.98	\$199.73	\$222.30
54	\$95.99	\$121.93	\$142.44	\$163.48	\$184.33	\$205.73	\$229.01
55	\$98.57	\$125.40	\$146.59	\$168.32	\$189.84	\$211.91	\$235.93
56	\$104.93	\$133.48	\$155.98	\$179.33	\$202.46	\$226.16	\$251.95
57	\$111.69	\$142.06	\$165.97	\$191.06	\$215.94	\$241.38	\$269.06
58	\$118.89	\$151.20	\$176.59	\$203.58	\$230.30	\$257.62	\$287.32
59	\$126.56	\$160.94	\$187.89	\$216.91	\$245.62	\$274.94	\$306.85
60	\$134.72	\$171.29	\$199.93	\$231.10	\$261.94	\$293.43	\$327.70
61	\$143.42	\$182.31	\$212.73	\$246.22	\$279.37	\$313.17	\$349.94
62	\$152.66	\$194.04	\$226.35	\$262.34	\$297.96	\$334.24	\$373.72
63	\$166.11	\$211.05	\$246.08	\$284.75	\$323.03	\$362.06	\$404.59
64	\$180.73	\$229.57	\$267.53	\$309.07	\$350.22	\$392.19	\$438.02
65	\$196.65	\$249.72	\$290.85	\$335.47	\$379.71	\$424.83	\$474.22
66	\$213.98	\$271.62	\$316.19	\$364.11	\$411.66	\$460.19	\$513.40
67	\$232.81	\$295.45	\$343.74	\$395.21	\$446.30	\$498.49	\$555.83
68	\$257.09	\$327.19	\$381.35	\$437.00	\$492.28	\$548.81	\$611.09
69	\$283.92	\$362.33	\$423.06	\$483.21	\$542.98	\$604.21	\$671.84
70	\$313.53	\$401.26	\$469.34	\$534.31	\$598.90	\$665.21	\$738.64
71	\$346.24	\$444.36	\$520.69	\$590.81	\$660.60	\$732.38	\$812.08
72	\$382.36	\$492.09	\$577.65	\$653.29	\$728.63	\$806.30	\$892.81
73	\$424.35	\$548.64	\$646.05	\$728.57	\$810.79	\$895.67	\$990.41
74	\$470.99	\$611.68	\$722.53	\$812.53	\$902.21	\$994.94	\$1,098.67
75	\$522.71	\$681.98	\$808.09	\$906.17	\$1,003.94	\$1,105.21	\$1,218.76
76	\$580.13	\$760.34	\$903.79	\$1,010.59	\$1,117.15	\$1,227.71	\$1,351.98
77	\$643.85	\$847.72	\$1,010.81	\$1,127.06	\$1,243.13	\$1,363.78	\$1,499.76
78	\$700.79	\$926.73	\$1,108.83	\$1,232.98	\$1,356.84	\$1,485.64	\$1,630.83
79	\$762.76	\$1,013.13	\$1,216.38	\$1,348.89	\$1,480.95	\$1,618.40	\$1,773.34
80	\$830.21	\$1,107.56	\$1,334.35	\$1,475.67	\$1,616.42	\$1,763.01	\$1,928.33
81	\$903.63	\$1,210.80	\$1,463.75	\$1,614.38	\$1,764.29	\$1,920.54	\$2,096.83
82	\$983.53	\$1,323.66	\$1,605.71	\$1,766.12	\$1,925.67	\$2,092.16	\$2,280.09
83	\$1,080.61	\$1,459.63	\$1,776.81	\$1,949.25	\$2,120.88	\$2,300.18	\$2,502.36
84	\$1,187.26	\$1,609.58	\$1,966.13	\$2,151.36	\$2,335.87	\$2,528.90	\$2,746.33
85	\$1,277.92	\$1,729.88	\$2,112.66	\$2,310.00	\$2,507.51	\$2,714.89	\$2,949.51
86	\$1,377.75	\$1,862.76	\$2,274.85	\$2,485.24	\$2,696.81	\$2,919.75	\$3,173.02
87	\$1,487.67	\$2,009.54	\$2,454.40	\$2,678.84	\$2,905.62	\$3,145.40	\$3,418.90
88	\$1,592.52	\$2,148.26	\$2,623.46	\$2,859.75	\$3,100.29	\$3,355.75	\$3,648.95
89	\$1,706.56	\$2,299.41	\$2,807.93	\$3,056.67	\$3,311.92	\$3,584.16	\$3,898.57
90	\$1,830.57	\$2,464.08	\$3,009.16	\$3,271.02	\$3,541.96	\$3,832.18	\$4,169.45
91	\$1,965.46	\$2,643.48	\$3,228.71	\$3,504.39	\$3,792.03	\$4,101.53	\$4,463.34
92	\$2,112.15	\$2,838.93	\$3,468.24	\$3,758.41	\$4,063.87	\$4,394.00	\$4,782.27
93	\$2,246.94	\$3,018.24	\$3,687.58	\$3,988.14	\$4,307.46	\$4,654.13	\$5,063.33
94	\$2,391.70	\$3,211.05	\$3,923.64	\$4,234.79	\$4,568.51	\$4,932.56	\$5,363.83
95	\$2,547.17	\$3,418.41	\$4,177.76	\$4,499.58	\$4,848.29	\$5,230.58	\$5,685.09
96	\$2,714.14	\$3,641.38	\$4,451.27	\$4,783.87	\$5,148.16	\$5,549.56	\$6,028.56
97	\$2,893.47	\$3,881.15	\$4,745.67	\$5,089.08	\$5,469.53	\$5,890.99	\$6,395.76
98	\$3,086.07	\$4,138.99	\$5,062.57	\$5,416.74	\$5,813.99	\$6,256.44	\$6,788.35
99	\$3,292.91	\$4,416.24	\$5,403.68	\$5,768.51	\$6,183.14	\$6,647.62	\$7,208.04
100	\$3,515.04	\$4,714.39	\$5,770.82	\$6,146.18	\$6,578.79	\$7,066.32	\$7,656.76

Policy Form Series: LTC2-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	\$92.04	\$115.07	\$135.17	\$156.94	\$178.73	\$201.25	\$226.86
31	\$94.27	\$117.93	\$138.56	\$160.94	\$183.31	\$206.45	\$232.80
32	\$96.59	\$120.85	\$142.05	\$165.01	\$188.00	\$211.77	\$238.89
33	\$98.94	\$123.86	\$145.61	\$169.22	\$192.82	\$217.22	\$245.15
34	\$101.36	\$126.94	\$149.27	\$173.52	\$197.75	\$222.83	\$251.57
35	\$103.84	\$130.08	\$153.02	\$177.92	\$202.83	\$228.58	\$258.16
36	\$105.64	\$132.39	\$155.77	\$181.16	\$206.57	\$232.83	\$263.02
37	\$107.47	\$134.74	\$158.58	\$184.46	\$210.38	\$237.16	\$267.99
38	\$109.35	\$137.13	\$161.43	\$187.83	\$214.27	\$241.56	\$273.04
39	\$111.25	\$139.56	\$164.33	\$191.25	\$218.21	\$246.07	\$278.19
40	\$113.18	\$142.04	\$167.29	\$194.75	\$222.24	\$250.63	\$283.45
41	\$115.13	\$144.55	\$170.31	\$198.31	\$226.33	\$255.30	\$288.80
42	\$117.14	\$147.11	\$173.38	\$201.93	\$230.51	\$260.05	\$294.24
43	\$119.18	\$149.72	\$176.48	\$205.61	\$234.75	\$264.88	\$299.79
44	\$121.23	\$152.37	\$179.66	\$209.36	\$239.08	\$269.82	\$305.44
45	\$123.35	\$155.07	\$182.90	\$213.19	\$243.50	\$274.82	\$311.21
46	\$125.20	\$157.48	\$185.78	\$216.61	\$247.44	\$279.32	\$316.35
47	\$127.09	\$159.93	\$188.72	\$220.08	\$251.46	\$283.90	\$321.56
48	\$129.01	\$162.39	\$191.68	\$223.60	\$255.54	\$288.54	\$326.87
49	\$130.95	\$164.92	\$194.70	\$227.17	\$259.69	\$293.26	\$332.26
50	\$132.92	\$167.46	\$197.77	\$230.82	\$263.89	\$298.06	\$337.74
51	\$134.91	\$170.05	\$200.90	\$234.52	\$268.17	\$302.95	\$343.32
52	\$136.96	\$172.69	\$204.06	\$238.28	\$272.52	\$307.90	\$348.97
53	\$139.03	\$175.36	\$207.28	\$242.08	\$276.94	\$312.94	\$354.72
54	\$141.11	\$178.09	\$210.54	\$245.98	\$281.43	\$318.05	\$360.59
55	\$143.24	\$180.84	\$213.85	\$249.91	\$286.00	\$323.27	\$366.53
56	\$149.40	\$189.00	\$223.78	\$261.87	\$299.98	\$339.32	\$384.97
57	\$155.85	\$197.51	\$234.18	\$274.39	\$314.64	\$356.18	\$404.34
58	\$162.56	\$206.42	\$245.04	\$287.51	\$330.01	\$373.88	\$424.67
59	\$169.58	\$215.75	\$256.42	\$301.28	\$346.15	\$392.44	\$446.03
60	\$176.89	\$225.47	\$268.31	\$315.68	\$363.05	\$411.93	\$468.49
61	\$184.51	\$235.64	\$280.77	\$330.78	\$380.81	\$432.39	\$492.05
62	\$192.48	\$246.28	\$293.80	\$346.60	\$399.41	\$453.87	\$516.81
63	\$206.89	\$264.30	\$314.99	\$370.65	\$426.31	\$483.73	\$550.18
64	\$222.36	\$283.65	\$337.70	\$396.36	\$455.01	\$515.56	\$585.69
65	\$239.02	\$304.43	\$362.06	\$423.85	\$485.66	\$549.47	\$623.51
66	\$256.92	\$326.73	\$388.16	\$453.24	\$518.35	\$585.61	\$663.76
67	\$276.15	\$350.67	\$416.15	\$484.68	\$553.25	\$624.13	\$706.63
68	\$301.46	\$383.64	\$455.94	\$528.99	\$602.09	\$677.69	\$765.86
69	\$329.10	\$419.72	\$499.54	\$577.35	\$655.22	\$735.84	\$830.06
70	\$359.26	\$459.18	\$547.28	\$630.12	\$713.05	\$798.96	\$899.66
71	\$392.19	\$502.36	\$599.59	\$687.72	\$776.00	\$867.52	\$975.08
72	\$428.13	\$549.58	\$656.90	\$750.60	\$844.50	\$941.95	\$1,056.81
73	\$470.93	\$606.92	\$727.29	\$828.64	\$930.24	\$1,035.74	\$1,160.37
74	\$518.02	\$670.25	\$805.23	\$914.82	\$1,024.69	\$1,138.88	\$1,274.05
75	\$569.79	\$740.19	\$891.52	\$1,009.96	\$1,128.73	\$1,252.28	\$1,398.88
76	\$626.75	\$817.39	\$987.04	\$1,114.99	\$1,243.35	\$1,376.97	\$1,535.94
77	\$689.42	\$902.69	\$1,092.81	\$1,230.93	\$1,369.59	\$1,514.09	\$1,686.42
78	\$747.26	\$982.46	\$1,192.63	\$1,339.79	\$1,487.51	\$1,641.41	\$1,824.48
79	\$809.97	\$1,069.28	\$1,301.57	\$1,458.26	\$1,615.57	\$1,779.46	\$1,973.81
80	\$877.94	\$1,163.80	\$1,420.47	\$1,587.21	\$1,754.66	\$1,929.12	\$2,135.39
81	\$951.62	\$1,266.66	\$1,550.24	\$1,727.57	\$1,905.70	\$2,091.35	\$2,310.19
82	\$1,031.48	\$1,378.60	\$1,691.83	\$1,880.33	\$2,069.76	\$2,267.24	\$2,499.30
83	\$1,131.80	\$1,518.25	\$1,868.07	\$2,070.74	\$2,274.80	\$2,487.67	\$2,737.38
84	\$1,241.86	\$1,672.08	\$2,062.65	\$2,280.42	\$2,500.16	\$2,729.52	\$2,998.16
85	\$1,332.52	\$1,792.38	\$2,209.18	\$2,439.06	\$2,671.80	\$2,915.51	\$3,201.34
86	\$1,432.35	\$1,925.26	\$2,371.37	\$2,614.30	\$2,861.10	\$3,120.37	\$3,424.85
87	\$1,542.27	\$2,072.04	\$2,550.92	\$2,807.90	\$3,069.91	\$3,346.02	\$3,670.73
88	\$1,647.12	\$2,210.76	\$2,719.98	\$2,988.81	\$3,264.58	\$3,556.37	\$3,900.78
89	\$1,761.16	\$2,361.91	\$2,904.45	\$3,185.73	\$3,476.21	\$3,784.78	\$4,150.40
90	\$1,885.17	\$2,526.58	\$3,105.68	\$3,400.08	\$3,706.25	\$4,032.80	\$4,421.28
91	\$2,020.06	\$2,705.98	\$3,325.23	\$3,633.45	\$3,956.32	\$4,302.15	\$4,715.17
92	\$2,166.75	\$2,901.43	\$3,564.76	\$3,887.47	\$4,228.16	\$4,594.62	\$5,034.10
93	\$2,301.54	\$3,080.74	\$3,784.10	\$4,117.20	\$4,471.75	\$4,854.75	\$5,315.16
94	\$2,446.30	\$3,273.55	\$4,020.16	\$4,363.85	\$4,732.80	\$5,133.18	\$5,615.66
95	\$2,601.77	\$3,480.91	\$4,274.28	\$4,628.64	\$5,012.58	\$5,431.20	\$5,936.92
96	\$2,768.74	\$3,703.88	\$4,547.79	\$4,912.93	\$5,312.45	\$5,750.18	\$6,280.39
97	\$2,948.07	\$3,943.65	\$4,842.19	\$5,218.14	\$5,633.82	\$6,091.61	\$6,647.59
98	\$3,140.67	\$4,201.49	\$5,159.09	\$5,545.80	\$5,978.28	\$6,457.06	\$7,040.18
99	\$3,347.51	\$4,478.74	\$5,500.20	\$5,897.57	\$6,347.43	\$6,848.24	\$7,459.87
100	\$3,569.64	\$4,776.89	\$5,867.34	\$6,275.24	\$6,743.08	\$7,266.94	\$7,908.59

Policy Form Series: LTC2-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	\$53.53	\$65.09	\$75.24	\$85.82	\$96.58	\$107.93	\$121.26
31	\$55.09	\$67.09	\$77.61	\$88.58	\$99.71	\$111.47	\$125.28
32	\$56.70	\$69.14	\$80.06	\$91.42	\$102.95	\$115.12	\$129.43
33	\$58.35	\$71.26	\$82.58	\$94.34	\$106.28	\$118.89	\$133.73
34	\$60.04	\$73.44	\$85.17	\$97.38	\$109.75	\$122.78	\$138.16
35	\$61.80	\$75.68	\$87.86	\$100.48	\$113.30	\$126.81	\$142.74
36	\$63.20	\$77.52	\$90.06	\$103.05	\$116.23	\$130.12	\$146.49
37	\$64.63	\$79.40	\$92.32	\$105.68	\$119.23	\$133.51	\$150.37
38	\$66.12	\$81.31	\$94.63	\$108.38	\$122.31	\$136.98	\$154.33
39	\$67.62	\$83.26	\$96.98	\$111.13	\$125.47	\$140.55	\$158.40
40	\$69.17	\$85.29	\$99.42	\$113.96	\$128.71	\$144.22	\$162.57
41	\$70.75	\$87.34	\$101.90	\$116.88	\$132.02	\$147.99	\$166.87
42	\$72.37	\$89.46	\$104.44	\$119.85	\$135.44	\$151.83	\$171.26
43	\$74.00	\$91.62	\$107.06	\$122.89	\$138.93	\$155.80	\$175.77
44	\$75.69	\$93.84	\$109.73	\$126.02	\$142.51	\$159.87	\$180.40
45	\$77.43	\$96.09	\$112.48	\$129.23	\$146.20	\$164.04	\$185.16
46	\$79.04	\$98.25	\$115.08	\$132.28	\$149.69	\$167.98	\$189.67
47	\$80.71	\$100.44	\$117.73	\$135.39	\$153.26	\$172.05	\$194.27
48	\$82.40	\$102.67	\$120.44	\$138.58	\$156.93	\$176.18	\$199.00
49	\$84.14	\$104.96	\$123.23	\$141.84	\$160.67	\$180.44	\$203.84
50	\$85.90	\$107.30	\$126.07	\$145.18	\$164.51	\$184.79	\$208.80
51	\$87.70	\$109.68	\$128.97	\$148.60	\$168.42	\$189.25	\$213.87
52	\$89.54	\$112.13	\$131.96	\$152.09	\$172.45	\$193.82	\$219.06
53	\$91.42	\$114.63	\$135.00	\$155.67	\$176.56	\$198.50	\$224.40
54	\$93.34	\$117.19	\$138.13	\$159.34	\$180.78	\$203.28	\$229.86
55	\$95.29	\$119.79	\$141.31	\$163.09	\$185.10	\$208.18	\$235.45
56	\$101.05	\$126.93	\$149.63	\$172.90	\$196.41	\$221.06	\$250.13
57	\$107.16	\$134.49	\$158.43	\$183.29	\$208.40	\$234.73	\$265.72
58	\$113.63	\$142.50	\$167.73	\$194.31	\$221.14	\$249.23	\$282.28
59	\$120.49	\$150.99	\$177.61	\$206.00	\$234.63	\$264.64	\$299.88
60	\$127.77	\$159.97	\$188.05	\$218.39	\$248.96	\$280.98	\$318.60
61	\$135.48	\$169.50	\$199.11	\$231.51	\$264.17	\$298.36	\$338.45
62	\$143.67	\$179.59	\$210.82	\$245.44	\$280.31	\$316.80	\$359.57
63	\$155.79	\$194.59	\$228.31	\$265.44	\$302.85	\$342.01	\$387.91
64	\$168.93	\$210.86	\$247.26	\$287.07	\$327.20	\$369.22	\$418.50
65	\$183.19	\$228.48	\$267.78	\$310.47	\$353.51	\$398.58	\$451.50
66	\$198.62	\$247.59	\$289.99	\$335.76	\$381.94	\$430.30	\$487.11
67	\$215.39	\$268.27	\$314.05	\$363.14	\$412.65	\$464.54	\$525.53
68	\$237.50	\$296.49	\$347.57	\$400.71	\$454.32	\$510.51	\$576.72
69	\$261.88	\$327.66	\$384.67	\$442.15	\$500.16	\$561.06	\$632.90
70	\$288.79	\$362.12	\$425.72	\$487.89	\$550.66	\$616.59	\$694.56
71	\$318.45	\$400.18	\$471.15	\$538.35	\$606.25	\$677.63	\$762.21
72	\$351.16	\$442.27	\$521.44	\$594.05	\$667.46	\$744.70	\$836.45
73	\$389.55	\$492.53	\$582.15	\$661.50	\$741.74	\$826.26	\$926.84
74	\$432.13	\$548.50	\$649.91	\$736.61	\$824.30	\$916.76	\$1,027.00
75	\$479.37	\$610.83	\$725.59	\$820.26	\$916.06	\$1,017.16	\$1,137.96
76	\$531.80	\$680.23	\$810.03	\$913.40	\$1,018.04	\$1,128.56	\$1,260.94
77	\$589.94	\$757.53	\$904.35	\$1,017.10	\$1,131.36	\$1,252.17	\$1,397.17
78	\$642.30	\$828.04	\$991.13	\$1,112.05	\$1,234.57	\$1,364.11	\$1,519.23
79	\$699.31	\$905.12	\$1,086.25	\$1,215.86	\$1,347.19	\$1,486.07	\$1,651.94
80	\$761.39	\$989.38	\$1,190.50	\$1,329.35	\$1,470.08	\$1,618.92	\$1,796.24
81	\$828.98	\$1,081.48	\$1,304.75	\$1,453.43	\$1,604.19	\$1,763.66	\$1,953.13
82	\$902.55	\$1,182.14	\$1,429.96	\$1,589.10	\$1,750.53	\$1,921.33	\$2,123.75
83	\$992.57	\$1,304.74	\$1,582.18	\$1,754.10	\$1,928.81	\$2,113.78	\$2,332.67
84	\$1,091.56	\$1,440.08	\$1,750.62	\$1,936.25	\$2,125.24	\$2,325.49	\$2,562.15
85	\$1,182.22	\$1,560.38	\$1,897.15	\$2,094.89	\$2,296.88	\$2,511.48	\$2,765.33
86	\$1,282.05	\$1,693.26	\$2,059.34	\$2,270.13	\$2,486.18	\$2,716.34	\$2,988.84
87	\$1,391.97	\$1,840.04	\$2,238.89	\$2,463.73	\$2,694.99	\$2,941.99	\$3,234.72
88	\$1,496.82	\$1,978.76	\$2,407.95	\$2,644.64	\$2,889.66	\$3,152.34	\$3,464.77
89	\$1,610.86	\$2,129.91	\$2,592.42	\$2,841.56	\$3,101.29	\$3,380.75	\$3,714.39
90	\$1,734.87	\$2,294.58	\$2,793.65	\$3,055.91	\$3,331.33	\$3,628.77	\$3,985.27
91	\$1,869.76	\$2,473.98	\$3,013.20	\$3,289.28	\$3,581.40	\$3,898.12	\$4,279.16
92	\$2,016.45	\$2,669.43	\$3,252.73	\$3,543.30	\$3,853.24	\$4,190.59	\$4,598.09
93	\$2,151.24	\$2,848.74	\$3,472.07	\$3,773.03	\$4,096.83	\$4,450.72	\$4,879.15
94	\$2,296.00	\$3,041.55	\$3,708.13	\$4,019.68	\$4,357.88	\$4,729.15	\$5,179.65
95	\$2,451.47	\$3,248.91	\$3,962.25	\$4,284.47	\$4,637.66	\$5,027.17	\$5,500.91
96	\$2,618.44	\$3,471.88	\$4,235.76	\$4,568.76	\$4,937.53	\$5,346.15	\$5,844.38
97	\$2,797.77	\$3,711.65	\$4,530.16	\$4,873.97	\$5,258.90	\$5,687.58	\$6,211.58
98	\$2,990.37	\$3,969.49	\$4,847.06	\$5,201.63	\$5,603.36	\$6,053.03	\$6,604.17
99	\$3,197.21	\$4,246.74	\$5,188.17	\$5,553.40	\$5,972.51	\$6,444.21	\$7,023.86
100	\$3,419.34	\$4,544.89	\$5,555.31	\$5,931.07	\$6,368.16	\$6,862.91	\$7,472.58

Policy Form Series: LTC2-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	\$39.53	\$46.20	\$51.65	\$56.97	\$62.69	\$69.05	\$76.17
31	\$40.01	\$46.93	\$52.57	\$58.03	\$63.90	\$70.40	\$77.74
32	\$40.50	\$47.64	\$53.48	\$59.12	\$65.13	\$71.80	\$79.33
33	\$40.99	\$48.38	\$54.43	\$60.23	\$66.39	\$73.22	\$80.98
34	\$41.49	\$49.12	\$55.39	\$61.34	\$67.67	\$74.66	\$82.63
35	\$42.00	\$49.90	\$56.37	\$62.49	\$68.97	\$76.14	\$84.34
36	\$42.53	\$50.67	\$57.37	\$63.63	\$70.28	\$77.59	\$86.02
37	\$43.07	\$51.46	\$58.38	\$64.80	\$71.61	\$79.09	\$87.72
38	\$43.61	\$52.27	\$59.41	\$66.00	\$72.96	\$80.63	\$89.46
39	\$44.16	\$53.09	\$60.45	\$67.20	\$74.34	\$82.18	\$91.25
40	\$44.73	\$53.91	\$61.53	\$68.45	\$75.75	\$83.76	\$93.06
41	\$45.28	\$54.76	\$62.60	\$69.69	\$77.17	\$85.37	\$94.91
42	\$45.87	\$55.62	\$63.71	\$70.97	\$78.62	\$87.03	\$96.79
43	\$46.45	\$56.49	\$64.83	\$72.29	\$80.11	\$88.70	\$98.72
44	\$47.04	\$57.37	\$65.98	\$73.61	\$81.62	\$90.41	\$100.68
45	\$47.64	\$58.27	\$67.13	\$74.96	\$83.17	\$92.15	\$102.67
46	\$48.40	\$59.36	\$68.52	\$76.55	\$84.97	\$94.17	\$104.96
47	\$49.19	\$60.48	\$69.93	\$78.18	\$86.82	\$96.25	\$107.31
48	\$49.99	\$61.62	\$71.38	\$79.84	\$88.70	\$98.37	\$109.70
49	\$50.80	\$62.79	\$72.85	\$81.54	\$90.61	\$100.52	\$112.15
50	\$51.63	\$63.97	\$74.35	\$83.28	\$92.59	\$102.73	\$114.66
51	\$52.47	\$65.18	\$75.90	\$85.05	\$94.59	\$104.99	\$117.22
52	\$53.33	\$66.41	\$77.47	\$86.85	\$96.65	\$107.31	\$119.83
53	\$54.19	\$67.67	\$79.06	\$88.70	\$98.73	\$109.67	\$122.50
54	\$55.06	\$68.95	\$80.69	\$90.58	\$100.88	\$112.09	\$125.23
55	\$55.96	\$70.25	\$82.37	\$92.51	\$103.06	\$114.55	\$128.03
56	\$60.36	\$75.29	\$87.91	\$98.84	\$110.21	\$122.54	\$137.05
57	\$65.08	\$80.71	\$93.82	\$105.61	\$117.82	\$131.09	\$146.69
58	\$70.18	\$86.51	\$100.14	\$112.83	\$125.97	\$140.26	\$157.00
59	\$75.68	\$92.71	\$106.89	\$120.54	\$134.70	\$150.05	\$168.05
60	\$81.61	\$99.38	\$114.08	\$128.79	\$144.02	\$160.53	\$179.87
61	\$88.01	\$106.52	\$121.75	\$137.59	\$153.97	\$171.73	\$192.52
62	\$94.91	\$114.19	\$129.94	\$146.99	\$164.64	\$183.72	\$206.08
63	\$103.41	\$124.50	\$141.74	\$160.48	\$179.84	\$200.79	\$225.31
64	\$112.69	\$135.77	\$154.60	\$175.19	\$196.46	\$219.43	\$246.32
65	\$122.80	\$148.03	\$168.65	\$191.26	\$214.60	\$239.81	\$269.30
66	\$133.81	\$161.43	\$183.94	\$208.80	\$234.42	\$262.07	\$294.43
67	\$145.82	\$176.01	\$200.64	\$227.95	\$256.07	\$286.41	\$321.89
68	\$162.38	\$196.49	\$224.30	\$254.41	\$285.46	\$318.97	\$358.22
69	\$180.83	\$219.34	\$250.75	\$283.96	\$318.23	\$355.23	\$398.65
70	\$201.39	\$244.84	\$280.31	\$316.95	\$354.74	\$395.62	\$443.63
71	\$224.27	\$273.31	\$313.35	\$353.75	\$395.46	\$440.58	\$493.69
72	\$249.75	\$305.10	\$350.29	\$394.83	\$440.84	\$490.67	\$549.40
73	\$279.94	\$343.27	\$395.03	\$444.26	\$495.17	\$550.38	\$615.57
74	\$313.80	\$386.22	\$445.48	\$499.90	\$556.21	\$617.34	\$689.70
75	\$351.74	\$434.53	\$502.38	\$562.48	\$624.75	\$692.47	\$772.78
76	\$394.27	\$488.88	\$566.54	\$632.92	\$701.76	\$776.73	\$865.86
77	\$441.96	\$550.05	\$638.90	\$712.17	\$788.25	\$871.24	\$970.14
78	\$483.31	\$603.73	\$702.86	\$781.83	\$863.88	\$953.45	\$1,059.96
79	\$528.51	\$662.64	\$773.22	\$858.30	\$946.77	\$1,043.42	\$1,158.12
80	\$577.96	\$727.31	\$850.61	\$942.25	\$1,037.62	\$1,141.87	\$1,265.36
81	\$632.03	\$798.28	\$935.76	\$1,034.41	\$1,137.19	\$1,249.61	\$1,382.55
82	\$691.16	\$876.17	\$1,029.43	\$1,135.59	\$1,246.30	\$1,367.51	\$1,510.56
83	\$760.99	\$967.80	\$1,139.58	\$1,254.52	\$1,374.65	\$1,506.36	\$1,661.67
84	\$837.91	\$1,069.01	\$1,261.52	\$1,385.88	\$1,516.22	\$1,659.28	\$1,827.90
85	\$922.58	\$1,180.80	\$1,396.48	\$1,531.02	\$1,672.37	\$1,827.76	\$2,010.76
86	\$1,015.81	\$1,304.27	\$1,545.92	\$1,691.34	\$1,844.60	\$2,013.33	\$2,211.89
87	\$1,118.48	\$1,440.68	\$1,711.31	\$1,868.46	\$2,034.58	\$2,217.74	\$2,433.17
88	\$1,216.41	\$1,569.59	\$1,867.07	\$2,033.95	\$2,211.70	\$2,408.27	\$2,640.18
89	\$1,322.90	\$1,710.03	\$2,037.00	\$2,214.12	\$2,404.24	\$2,615.17	\$2,864.82
90	\$1,438.73	\$1,863.04	\$2,222.38	\$2,410.23	\$2,613.53	\$2,839.83	\$3,108.57
91	\$1,564.71	\$2,029.75	\$2,424.64	\$2,623.72	\$2,841.05	\$3,083.81	\$3,373.06
92	\$1,701.71	\$2,211.37	\$2,645.32	\$2,856.10	\$3,088.38	\$3,348.75	\$3,660.05
93	\$1,827.59	\$2,377.98	\$2,847.37	\$3,066.29	\$3,309.99	\$3,584.37	\$3,913.00
94	\$1,962.80	\$2,557.15	\$3,064.85	\$3,291.93	\$3,547.50	\$3,836.57	\$4,183.41
95	\$2,108.00	\$2,749.83	\$3,298.95	\$3,534.19	\$3,802.05	\$4,106.53	\$4,472.52
96	\$2,263.95	\$2,957.02	\$3,550.91	\$3,794.26	\$4,074.87	\$4,395.47	\$4,781.60
97	\$2,431.43	\$3,179.81	\$3,822.13	\$4,073.48	\$4,367.26	\$4,704.75	\$5,112.06
98	\$2,611.30	\$3,419.40	\$4,114.07	\$4,373.25	\$4,680.64	\$5,035.79	\$5,465.33
99	\$2,804.48	\$3,677.06	\$4,428.31	\$4,695.08	\$5,016.50	\$5,390.12	\$5,843.03
100	\$3,011.95	\$3,954.11	\$4,766.54	\$5,040.58	\$5,376.47	\$5,769.39	\$6,246.83

**Policy Form Series: LTC2-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	\$44.60	\$53.03	\$60.66	\$68.66	\$76.17	\$84.38	\$93.23
31	\$46.25	\$55.08	\$63.06	\$71.41	\$79.26	\$87.81	\$97.06
32	\$47.96	\$57.23	\$65.57	\$74.29	\$82.48	\$91.39	\$101.04
33	\$49.71	\$59.46	\$68.18	\$77.28	\$85.81	\$95.10	\$105.19
34	\$51.54	\$61.76	\$70.87	\$80.38	\$89.28	\$98.99	\$109.47
35	\$53.44	\$64.17	\$73.69	\$83.60	\$92.92	\$103.02	\$113.97
36	\$55.06	\$66.22	\$76.11	\$86.37	\$96.02	\$106.47	\$117.83
37	\$56.74	\$68.35	\$78.59	\$89.23	\$99.24	\$110.04	\$121.80
38	\$58.46	\$70.55	\$81.17	\$92.18	\$102.55	\$113.75	\$125.93
39	\$60.24	\$72.81	\$83.82	\$95.23	\$105.99	\$117.57	\$130.18
40	\$62.06	\$75.15	\$86.57	\$98.39	\$109.53	\$121.52	\$134.58
41	\$63.96	\$77.54	\$89.40	\$101.64	\$113.19	\$125.60	\$139.12
42	\$65.90	\$80.03	\$92.32	\$105.00	\$116.98	\$129.82	\$143.83
43	\$67.89	\$82.61	\$95.34	\$108.49	\$120.89	\$134.17	\$148.70
44	\$69.97	\$85.26	\$98.46	\$112.08	\$124.93	\$138.69	\$153.72
45	\$72.10	\$87.99	\$101.68	\$115.79	\$129.12	\$143.34	\$158.92
46	\$74.04	\$90.49	\$104.64	\$119.21	\$132.97	\$147.65	\$163.70
47	\$76.03	\$93.08	\$107.69	\$122.74	\$136.94	\$152.09	\$168.65
48	\$78.08	\$95.73	\$110.83	\$126.37	\$141.03	\$156.66	\$173.74
49	\$80.20	\$98.47	\$114.06	\$130.09	\$145.25	\$161.37	\$178.97
50	\$82.36	\$101.26	\$117.37	\$133.95	\$149.60	\$166.21	\$184.37
51	\$84.58	\$104.16	\$120.80	\$137.92	\$154.05	\$171.21	\$189.93
52	\$86.87	\$107.13	\$124.33	\$141.99	\$158.67	\$176.36	\$195.67
53	\$89.20	\$110.19	\$127.95	\$146.20	\$163.40	\$181.65	\$201.56
54	\$91.62	\$113.33	\$131.68	\$150.51	\$168.28	\$187.12	\$207.64
55	\$94.09	\$116.56	\$135.51	\$154.97	\$173.31	\$192.73	\$213.90
56	\$100.16	\$124.06	\$144.19	\$165.11	\$184.85	\$205.70	\$228.44
57	\$106.62	\$132.04	\$153.42	\$175.92	\$197.14	\$219.54	\$243.95
58	\$113.49	\$140.55	\$163.25	\$187.44	\$210.25	\$234.32	\$260.52
59	\$120.80	\$149.57	\$173.69	\$199.70	\$224.24	\$250.06	\$278.22
60	\$128.60	\$159.21	\$184.82	\$212.78	\$239.15	\$266.90	\$297.12
61	\$136.90	\$169.45	\$196.64	\$226.70	\$255.06	\$284.84	\$317.29
62	\$145.72	\$180.36	\$209.24	\$241.55	\$272.02	\$304.01	\$338.85
63	\$158.55	\$196.17	\$227.47	\$262.17	\$294.91	\$329.31	\$366.85
64	\$172.52	\$213.40	\$247.28	\$284.56	\$319.73	\$356.72	\$397.16
65	\$187.72	\$232.10	\$268.84	\$308.86	\$346.64	\$386.40	\$429.99
66	\$204.25	\$252.47	\$292.26	\$335.23	\$375.81	\$418.55	\$465.50
67	\$222.23	\$274.62	\$317.73	\$363.86	\$407.43	\$453.38	\$503.97
68	\$245.42	\$304.12	\$352.50	\$402.33	\$449.42	\$499.15	\$554.08
69	\$271.02	\$336.78	\$391.07	\$444.88	\$495.70	\$549.55	\$609.15
70	\$299.29	\$372.96	\$433.85	\$491.94	\$546.76	\$605.03	\$669.71
71	\$330.51	\$413.03	\$481.30	\$543.95	\$603.07	\$666.11	\$736.31
72	\$364.98	\$457.40	\$533.97	\$601.48	\$665.20	\$733.36	\$809.52
73	\$405.06	\$509.94	\$597.18	\$670.78	\$740.20	\$814.65	\$898.00
74	\$449.55	\$568.55	\$667.90	\$748.10	\$823.66	\$904.93	\$996.16
75	\$498.95	\$633.88	\$747.00	\$834.30	\$916.53	\$1,005.23	\$1,105.05
76	\$553.76	\$706.73	\$835.44	\$930.45	\$1,019.88	\$1,116.64	\$1,225.85
77	\$614.59	\$787.95	\$934.36	\$1,037.68	\$1,134.89	\$1,240.39	\$1,359.85
78	\$668.93	\$861.38	\$1,024.97	\$1,135.21	\$1,238.69	\$1,351.23	\$1,478.68
79	\$728.08	\$941.68	\$1,124.38	\$1,241.91	\$1,352.01	\$1,471.98	\$1,607.90
80	\$792.46	\$1,029.45	\$1,233.43	\$1,358.66	\$1,475.68	\$1,603.51	\$1,748.41
81	\$862.55	\$1,125.42	\$1,353.05	\$1,486.35	\$1,610.67	\$1,746.80	\$1,901.20
82	\$938.84	\$1,230.31	\$1,484.26	\$1,626.07	\$1,758.00	\$1,902.89	\$2,067.35
83	\$1,031.49	\$1,356.72	\$1,642.43	\$1,794.67	\$1,936.21	\$2,092.10	\$2,268.90
84	\$1,133.29	\$1,496.08	\$1,817.44	\$1,980.75	\$2,132.48	\$2,300.11	\$2,490.08
85	\$1,217.96	\$1,607.87	\$1,952.40	\$2,125.89	\$2,288.63	\$2,468.59	\$2,672.94
86	\$1,311.19	\$1,731.34	\$2,101.84	\$2,286.21	\$2,460.86	\$2,654.16	\$2,874.07
87	\$1,413.86	\$1,867.75	\$2,267.23	\$2,463.33	\$2,650.84	\$2,858.57	\$3,095.35
88	\$1,511.79	\$1,996.66	\$2,422.99	\$2,628.82	\$2,827.96	\$3,049.10	\$3,302.36
89	\$1,618.28	\$2,137.10	\$2,592.92	\$2,808.99	\$3,020.50	\$3,256.00	\$3,527.00
90	\$1,734.11	\$2,290.11	\$2,778.30	\$3,005.10	\$3,229.79	\$3,480.66	\$3,770.75
91	\$1,860.09	\$2,456.82	\$2,980.56	\$3,218.59	\$3,457.31	\$3,724.64	\$4,035.24
92	\$1,997.09	\$2,638.44	\$3,201.24	\$3,450.97	\$3,704.64	\$3,989.58	\$4,322.23
93	\$2,122.97	\$2,805.05	\$3,403.29	\$3,661.16	\$3,926.25	\$4,225.20	\$4,575.18
94	\$2,258.18	\$2,984.22	\$3,620.77	\$3,886.80	\$4,163.76	\$4,477.40	\$4,845.59
95	\$2,403.38	\$3,176.90	\$3,854.87	\$4,129.06	\$4,418.31	\$4,747.36	\$5,134.70
96	\$2,559.33	\$3,384.09	\$4,106.83	\$4,389.13	\$4,691.13	\$5,036.30	\$5,443.78
97	\$2,726.81	\$3,606.88	\$4,378.05	\$4,668.35	\$4,983.52	\$5,345.58	\$5,774.24
98	\$2,906.68	\$3,846.47	\$4,669.99	\$4,968.12	\$5,296.90	\$5,676.62	\$6,127.51
99	\$3,099.86	\$4,104.13	\$4,984.23	\$5,289.95	\$5,632.76	\$6,030.95	\$6,505.21
100	\$3,307.33	\$4,381.18	\$5,322.46	\$5,635.45	\$5,992.73	\$6,410.22	\$6,909.01

**Policy Form Series: LTC2-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	\$88.75	\$110.22	\$128.14	\$147.52	\$166.86	\$186.87	\$209.02
31	\$90.93	\$112.96	\$131.35	\$151.27	\$171.15	\$191.68	\$214.49
32	\$93.15	\$115.77	\$134.64	\$155.12	\$175.52	\$196.64	\$220.09
33	\$95.42	\$118.64	\$138.03	\$159.06	\$180.02	\$201.71	\$225.87
34	\$97.75	\$121.58	\$141.50	\$163.11	\$184.64	\$206.92	\$231.77
35	\$100.14	\$124.62	\$145.04	\$167.24	\$189.37	\$212.24	\$237.84
36	\$101.87	\$126.81	\$147.67	\$170.30	\$192.86	\$216.19	\$242.33
37	\$103.65	\$129.07	\$150.32	\$173.41	\$196.41	\$220.22	\$246.91
38	\$105.45	\$131.36	\$153.03	\$176.57	\$200.04	\$224.32	\$251.55
39	\$107.28	\$133.69	\$155.77	\$179.79	\$203.73	\$228.49	\$256.31
40	\$109.15	\$136.05	\$158.59	\$183.06	\$207.49	\$232.74	\$261.14
41	\$111.04	\$138.47	\$161.43	\$186.40	\$211.31	\$237.07	\$266.07
42	\$112.97	\$140.92	\$164.34	\$189.80	\$215.21	\$241.48	\$271.10
43	\$114.93	\$143.42	\$167.29	\$193.27	\$219.18	\$245.96	\$276.20
44	\$116.92	\$145.96	\$170.31	\$196.80	\$223.22	\$250.54	\$281.42
45	\$118.96	\$148.55	\$173.37	\$200.40	\$227.35	\$255.21	\$286.72
46	\$120.75	\$150.86	\$176.10	\$203.60	\$231.03	\$259.37	\$291.46
47	\$122.57	\$153.19	\$178.87	\$206.87	\$234.77	\$263.62	\$296.26
48	\$124.41	\$155.57	\$181.70	\$210.17	\$238.58	\$267.94	\$301.15
49	\$126.29	\$157.97	\$184.56	\$213.55	\$242.45	\$272.31	\$306.11
50	\$128.18	\$160.41	\$187.46	\$216.96	\$246.39	\$276.77	\$311.16
51	\$130.11	\$162.90	\$190.42	\$220.44	\$250.36	\$281.30	\$316.30
52	\$132.08	\$165.43	\$193.43	\$223.98	\$254.43	\$285.90	\$321.52
53	\$134.06	\$167.98	\$196.47	\$227.57	\$258.56	\$290.58	\$326.83
54	\$136.08	\$170.59	\$199.57	\$231.22	\$262.75	\$295.34	\$332.21
55	\$138.14	\$173.23	\$202.72	\$234.92	\$267.02	\$300.17	\$337.70
56	\$144.10	\$181.06	\$212.13	\$246.14	\$280.08	\$315.08	\$354.68
57	\$150.31	\$189.21	\$221.97	\$257.94	\$293.75	\$330.74	\$372.52
58	\$156.78	\$197.74	\$232.28	\$270.26	\$308.11	\$347.16	\$391.25
59	\$163.54	\$206.66	\$243.05	\$283.20	\$323.18	\$364.41	\$410.94
60	\$170.60	\$215.98	\$254.34	\$296.74	\$338.96	\$382.50	\$431.63
61	\$177.96	\$225.72	\$266.13	\$310.93	\$355.53	\$401.51	\$453.33
62	\$185.62	\$235.90	\$278.49	\$325.81	\$372.92	\$421.45	\$476.13
63	\$199.52	\$253.18	\$298.57	\$348.41	\$398.02	\$449.18	\$506.88
64	\$214.46	\$271.73	\$320.11	\$372.56	\$424.82	\$478.72	\$539.60
65	\$230.51	\$291.62	\$343.19	\$398.41	\$453.42	\$510.21	\$574.45
66	\$247.78	\$312.98	\$367.95	\$426.05	\$483.95	\$543.77	\$611.54
67	\$266.33	\$335.91	\$394.47	\$455.60	\$516.53	\$579.55	\$651.02
68	\$290.74	\$367.49	\$432.20	\$497.24	\$562.12	\$629.28	\$705.60
69	\$317.37	\$402.05	\$473.51	\$542.70	\$611.75	\$683.27	\$764.75
70	\$346.47	\$439.86	\$518.76	\$592.31	\$665.73	\$741.89	\$828.87
71	\$378.23	\$481.21	\$568.36	\$646.46	\$724.50	\$805.54	\$898.36
72	\$412.90	\$526.46	\$622.68	\$705.55	\$788.44	\$874.66	\$973.66
73	\$454.17	\$581.39	\$689.40	\$778.92	\$868.49	\$961.75	\$1,069.06
74	\$499.56	\$642.05	\$763.28	\$859.92	\$956.68	\$1,057.53	\$1,173.80
75	\$549.51	\$709.02	\$845.07	\$949.34	\$1,053.81	\$1,162.82	\$1,288.81
76	\$604.44	\$783.00	\$935.61	\$1,048.08	\$1,160.81	\$1,278.62	\$1,415.08
77	\$664.87	\$864.69	\$1,035.88	\$1,157.07	\$1,278.68	\$1,405.93	\$1,553.73
78	\$720.66	\$941.11	\$1,130.50	\$1,259.39	\$1,388.77	\$1,524.16	\$1,680.92
79	\$781.14	\$1,024.29	\$1,233.77	\$1,370.74	\$1,508.33	\$1,652.35	\$1,818.51
80	\$846.69	\$1,114.82	\$1,346.48	\$1,491.96	\$1,638.18	\$1,791.31	\$1,967.37
81	\$917.74	\$1,213.33	\$1,469.47	\$1,623.89	\$1,779.21	\$1,941.97	\$2,128.42
82	\$994.76	\$1,320.58	\$1,603.70	\$1,767.50	\$1,932.38	\$2,105.28	\$2,302.65
83	\$1,091.49	\$1,454.36	\$1,770.74	\$1,946.47	\$2,123.82	\$2,309.96	\$2,522.00
84	\$1,197.66	\$1,601.71	\$1,955.19	\$2,143.57	\$2,334.22	\$2,534.54	\$2,762.25
85	\$1,282.33	\$1,713.50	\$2,090.15	\$2,288.71	\$2,490.37	\$2,703.02	\$2,945.11
86	\$1,375.56	\$1,836.97	\$2,239.59	\$2,449.03	\$2,662.60	\$2,888.59	\$3,146.24
87	\$1,478.23	\$1,973.38	\$2,404.98	\$2,626.15	\$2,852.58	\$3,093.00	\$3,367.52
88	\$1,576.16	\$2,102.29	\$2,560.74	\$2,791.64	\$3,029.70	\$3,283.53	\$3,574.53
89	\$1,682.65	\$2,242.73	\$2,730.67	\$2,971.81	\$3,222.24	\$3,490.43	\$3,799.17
90	\$1,798.48	\$2,395.74	\$2,916.05	\$3,167.92	\$3,431.53	\$3,715.09	\$4,042.92
91	\$1,924.46	\$2,562.45	\$3,118.31	\$3,381.41	\$3,659.05	\$3,959.07	\$4,307.41
92	\$2,061.46	\$2,744.07	\$3,338.99	\$3,613.79	\$3,906.38	\$4,224.01	\$4,594.40
93	\$2,187.34	\$2,910.68	\$3,541.04	\$3,823.98	\$4,127.99	\$4,459.63	\$4,847.35
94	\$2,322.55	\$3,089.85	\$3,758.52	\$4,049.62	\$4,365.50	\$4,711.83	\$5,117.76
95	\$2,467.75	\$3,282.53	\$3,992.62	\$4,291.88	\$4,620.05	\$4,981.79	\$5,406.87
96	\$2,623.70	\$3,489.72	\$4,244.58	\$4,551.95	\$4,892.87	\$5,270.73	\$5,715.95
97	\$2,791.18	\$3,712.51	\$4,515.80	\$4,831.17	\$5,185.26	\$5,580.01	\$6,046.41
98	\$2,971.05	\$3,952.10	\$4,807.74	\$5,130.94	\$5,498.64	\$5,911.05	\$6,399.68
99	\$3,164.23	\$4,209.76	\$5,121.98	\$5,452.77	\$5,834.50	\$6,265.38	\$6,777.38
100	\$3,371.70	\$4,486.81	\$5,460.21	\$5,798.27	\$6,194.47	\$6,644.65	\$7,181.18

**Policy Form Series: LTC2-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	\$50.23	\$60.82	\$69.68	\$78.92	\$88.29	\$98.20	\$109.54
31	\$51.70	\$62.68	\$71.88	\$81.45	\$91.17	\$101.42	\$113.18
32	\$53.20	\$64.59	\$74.15	\$84.07	\$94.12	\$104.74	\$116.92
33	\$54.75	\$66.57	\$76.49	\$86.76	\$97.17	\$108.19	\$120.81
34	\$56.34	\$68.60	\$78.88	\$89.54	\$100.33	\$111.73	\$124.80
35	\$57.97	\$70.71	\$81.38	\$92.42	\$103.59	\$115.37	\$128.94
36	\$59.29	\$72.41	\$83.41	\$94.77	\$106.26	\$118.39	\$132.35
37	\$60.66	\$74.16	\$85.49	\$97.19	\$109.01	\$121.47	\$135.83
38	\$62.03	\$75.95	\$87.64	\$99.65	\$111.81	\$124.65	\$139.40
39	\$63.45	\$77.80	\$89.82	\$102.20	\$114.71	\$127.89	\$143.09
40	\$64.91	\$79.68	\$92.09	\$104.81	\$117.67	\$131.22	\$146.86
41	\$66.37	\$81.59	\$94.37	\$107.47	\$120.70	\$134.65	\$150.73
42	\$67.90	\$83.57	\$96.75	\$110.20	\$123.82	\$138.16	\$154.70
43	\$69.44	\$85.59	\$99.16	\$113.02	\$127.02	\$141.76	\$158.79
44	\$71.04	\$87.66	\$101.62	\$115.89	\$130.28	\$145.46	\$162.96
45	\$72.65	\$89.78	\$104.17	\$118.85	\$133.65	\$149.25	\$167.26
46	\$74.19	\$91.78	\$106.57	\$121.64	\$136.84	\$152.85	\$171.34
47	\$75.73	\$93.82	\$109.04	\$124.51	\$140.11	\$156.53	\$175.49
48	\$77.32	\$95.91	\$111.54	\$127.43	\$143.46	\$160.31	\$179.77
49	\$78.94	\$98.06	\$114.12	\$130.43	\$146.87	\$164.18	\$184.13
50	\$80.59	\$100.23	\$116.76	\$133.51	\$150.39	\$168.14	\$188.62
51	\$82.28	\$102.47	\$119.46	\$136.65	\$153.98	\$172.20	\$193.20
52	\$84.01	\$104.76	\$122.22	\$139.86	\$157.65	\$176.34	\$197.90
53	\$85.77	\$107.09	\$125.04	\$143.16	\$161.41	\$180.61	\$202.72
54	\$87.58	\$109.48	\$127.93	\$146.53	\$165.27	\$184.96	\$207.64
55	\$89.41	\$111.91	\$130.88	\$149.97	\$169.21	\$189.43	\$212.69
56	\$94.82	\$118.58	\$138.58	\$158.99	\$179.56	\$201.13	\$225.94
57	\$100.55	\$125.65	\$146.72	\$168.56	\$190.52	\$213.57	\$240.04
58	\$106.61	\$133.12	\$155.36	\$178.68	\$202.16	\$226.77	\$254.99
59	\$113.06	\$141.04	\$164.50	\$189.43	\$214.51	\$240.77	\$270.91
60	\$119.89	\$149.43	\$174.17	\$200.82	\$227.62	\$255.66	\$287.80
61	\$127.13	\$158.33	\$184.41	\$212.89	\$241.50	\$271.48	\$305.73
62	\$134.81	\$167.77	\$195.26	\$225.71	\$256.26	\$288.25	\$324.80
63	\$146.18	\$181.79	\$211.47	\$244.09	\$276.87	\$311.18	\$350.41
64	\$158.51	\$196.98	\$229.00	\$263.99	\$299.13	\$335.94	\$378.04
65	\$171.87	\$213.44	\$248.01	\$285.51	\$323.19	\$362.67	\$407.87
66	\$186.38	\$231.28	\$268.58	\$308.77	\$349.16	\$391.52	\$440.01
67	\$202.10	\$250.62	\$290.87	\$333.94	\$377.24	\$422.67	\$474.72
68	\$222.85	\$276.98	\$321.91	\$368.47	\$415.34	\$464.50	\$520.98
69	\$245.74	\$306.10	\$356.28	\$406.60	\$457.25	\$510.48	\$571.72
70	\$270.97	\$338.28	\$394.31	\$448.66	\$503.42	\$561.03	\$627.40
71	\$298.80	\$373.85	\$436.38	\$495.07	\$554.23	\$616.56	\$688.54
72	\$329.49	\$413.16	\$482.96	\$546.27	\$610.18	\$677.58	\$755.61
73	\$365.51	\$460.11	\$539.17	\$608.30	\$678.10	\$751.80	\$837.24
74	\$405.47	\$512.40	\$601.95	\$677.38	\$753.58	\$834.13	\$927.71
75	\$449.81	\$570.62	\$672.02	\$754.29	\$837.47	\$925.49	\$1,027.97
76	\$498.98	\$635.46	\$750.25	\$839.95	\$930.69	\$1,026.86	\$1,139.04
77	\$553.54	\$707.67	\$837.59	\$935.31	\$1,034.29	\$1,139.30	\$1,262.12
78	\$602.68	\$773.53	\$917.98	\$1,022.62	\$1,128.64	\$1,241.17	\$1,372.37
79	\$656.17	\$845.56	\$1,006.06	\$1,118.07	\$1,231.60	\$1,352.14	\$1,492.24
80	\$714.41	\$924.26	\$1,102.62	\$1,222.45	\$1,343.95	\$1,473.02	\$1,622.60
81	\$777.83	\$1,010.28	\$1,208.45	\$1,336.55	\$1,466.56	\$1,604.72	\$1,764.33
82	\$846.88	\$1,104.34	\$1,324.42	\$1,461.31	\$1,600.33	\$1,748.18	\$1,918.45
83	\$931.33	\$1,218.88	\$1,465.41	\$1,613.04	\$1,763.33	\$1,923.27	\$2,107.18
84	\$1,024.22	\$1,345.29	\$1,621.41	\$1,780.53	\$1,942.91	\$2,115.90	\$2,314.48
85	\$1,108.89	\$1,457.08	\$1,756.37	\$1,925.67	\$2,099.06	\$2,284.38	\$2,497.34
86	\$1,202.12	\$1,580.55	\$1,905.81	\$2,085.99	\$2,271.29	\$2,469.95	\$2,698.47
87	\$1,304.79	\$1,716.96	\$2,071.20	\$2,263.11	\$2,461.27	\$2,674.36	\$2,919.75
88	\$1,402.72	\$1,845.87	\$2,226.96	\$2,428.60	\$2,638.39	\$2,864.89	\$3,126.76
89	\$1,509.21	\$1,986.31	\$2,396.89	\$2,608.77	\$2,830.93	\$3,071.79	\$3,351.40
90	\$1,625.04	\$2,139.32	\$2,582.27	\$2,804.88	\$3,040.22	\$3,296.45	\$3,595.15
91	\$1,751.02	\$2,306.03	\$2,784.53	\$3,018.37	\$3,267.74	\$3,540.43	\$3,859.64
92	\$1,888.02	\$2,487.65	\$3,005.21	\$3,250.75	\$3,515.07	\$3,805.37	\$4,146.63
93	\$2,013.90	\$2,654.26	\$3,207.26	\$3,460.94	\$3,736.68	\$4,040.99	\$4,399.58
94	\$2,149.11	\$2,833.43	\$3,424.74	\$3,686.58	\$3,974.19	\$4,293.19	\$4,669.99
95	\$2,294.31	\$3,026.11	\$3,658.84	\$3,928.84	\$4,228.74	\$4,563.15	\$4,959.10
96	\$2,450.26	\$3,233.30	\$3,910.80	\$4,188.91	\$4,501.56	\$4,852.09	\$5,268.18
97	\$2,617.74	\$3,456.09	\$4,182.02	\$4,468.13	\$4,793.95	\$5,161.37	\$5,598.64
98	\$2,797.61	\$3,695.68	\$4,473.96	\$4,767.90	\$5,107.33	\$5,492.41	\$5,951.91
99	\$2,990.79	\$3,953.34	\$4,788.20	\$5,089.73	\$5,443.19	\$5,846.74	\$6,329.61
100	\$3,198.26	\$4,230.39	\$5,126.43	\$5,435.23	\$5,803.16	\$6,226.01	\$6,733.41

Policy Form Series: LTC2-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	\$36.58	\$42.38	\$47.13	\$51.75	\$56.66	\$62.16	\$68.15
31	\$37.02	\$43.04	\$47.97	\$52.71	\$57.75	\$63.37	\$69.55
32	\$37.46	\$43.70	\$48.82	\$53.69	\$58.87	\$64.62	\$70.99
33	\$37.92	\$44.38	\$49.68	\$54.68	\$60.01	\$65.90	\$72.44
34	\$38.39	\$45.06	\$50.56	\$55.71	\$61.16	\$67.21	\$73.94
35	\$38.85	\$45.76	\$51.46	\$56.74	\$62.35	\$68.52	\$75.46
36	\$39.34	\$46.47	\$52.36	\$57.78	\$63.52	\$69.85	\$76.96
37	\$39.85	\$47.19	\$53.28	\$58.86	\$64.72	\$71.19	\$78.49
38	\$40.35	\$47.94	\$54.23	\$59.93	\$65.93	\$72.57	\$80.04
39	\$40.86	\$48.70	\$55.17	\$61.04	\$67.18	\$73.98	\$81.64
40	\$41.38	\$49.45	\$56.15	\$62.16	\$68.46	\$75.40	\$83.27
41	\$41.90	\$50.23	\$57.13	\$63.29	\$69.74	\$76.85	\$84.91
42	\$42.44	\$51.00	\$58.14	\$64.45	\$71.07	\$78.34	\$86.60
43	\$42.98	\$51.81	\$59.17	\$65.63	\$72.41	\$79.84	\$88.32
44	\$43.51	\$52.61	\$60.21	\$66.85	\$73.77	\$81.39	\$90.08
45	\$44.07	\$53.44	\$61.27	\$68.07	\$75.16	\$82.95	\$91.86
46	\$44.78	\$54.45	\$62.54	\$69.52	\$76.80	\$84.77	\$93.92
47	\$45.52	\$55.47	\$63.83	\$71.01	\$78.46	\$86.63	\$96.02
48	\$46.25	\$56.52	\$65.14	\$72.51	\$80.17	\$88.54	\$98.15
49	\$47.01	\$57.59	\$66.50	\$74.05	\$81.91	\$90.49	\$100.35
50	\$47.76	\$58.68	\$67.86	\$75.62	\$83.68	\$92.48	\$102.59
51	\$48.54	\$59.79	\$69.27	\$77.23	\$85.49	\$94.52	\$104.88
52	\$49.33	\$60.91	\$70.71	\$78.87	\$87.34	\$96.59	\$107.22
53	\$50.13	\$62.06	\$72.16	\$80.55	\$89.24	\$98.72	\$109.60
54	\$50.96	\$63.23	\$73.64	\$82.27	\$91.18	\$100.88	\$112.05
55	\$51.78	\$64.43	\$75.18	\$84.01	\$93.16	\$103.11	\$114.55
56	\$55.84	\$69.06	\$80.23	\$89.76	\$99.60	\$110.30	\$122.62
57	\$60.21	\$74.02	\$85.64	\$95.89	\$106.49	\$118.01	\$131.25
58	\$64.94	\$79.35	\$91.40	\$102.45	\$113.85	\$126.24	\$140.48
59	\$70.03	\$85.04	\$97.55	\$109.46	\$121.74	\$135.06	\$150.37
60	\$75.51	\$91.15	\$104.11	\$116.95	\$130.16	\$144.49	\$160.94
61	\$81.43	\$97.71	\$111.12	\$124.95	\$139.17	\$154.59	\$172.27
62	\$87.80	\$104.72	\$118.59	\$133.48	\$148.79	\$165.38	\$184.39
63	\$95.68	\$114.20	\$129.37	\$145.72	\$162.53	\$180.74	\$201.59
64	\$104.26	\$124.52	\$141.11	\$159.09	\$177.56	\$197.52	\$220.39
65	\$113.62	\$135.79	\$153.92	\$173.69	\$193.96	\$215.86	\$240.95
66	\$123.81	\$148.06	\$167.89	\$189.62	\$211.88	\$235.91	\$263.43
67	\$134.92	\$161.44	\$183.12	\$207.00	\$231.44	\$257.81	\$288.02
68	\$150.24	\$180.21	\$204.72	\$231.04	\$258.00	\$287.12	\$320.52
69	\$167.31	\$201.17	\$228.85	\$257.87	\$287.61	\$319.76	\$356.69
70	\$186.31	\$224.57	\$255.83	\$287.81	\$320.61	\$356.12	\$396.93
71	\$207.49	\$250.68	\$285.98	\$321.25	\$357.41	\$396.60	\$441.72
72	\$231.08	\$279.83	\$319.70	\$358.55	\$398.43	\$441.67	\$491.57
73	\$259.01	\$314.85	\$360.54	\$403.44	\$447.54	\$495.42	\$550.77
74	\$290.34	\$354.24	\$406.58	\$453.97	\$502.71	\$555.70	\$617.12
75	\$325.45	\$398.54	\$458.52	\$510.80	\$564.66	\$623.33	\$691.44
76	\$364.81	\$448.40	\$517.07	\$574.76	\$634.26	\$699.18	\$774.72
77	\$408.92	\$504.51	\$583.11	\$646.73	\$712.42	\$784.25	\$868.02
78	\$447.17	\$553.74	\$641.48	\$709.99	\$780.79	\$858.26	\$948.40
79	\$488.99	\$607.78	\$705.69	\$779.43	\$855.71	\$939.23	\$1,036.23
80	\$534.74	\$667.09	\$776.33	\$855.68	\$937.81	\$1,027.85	\$1,132.18
81	\$584.77	\$732.19	\$854.05	\$939.37	\$1,027.79	\$1,124.83	\$1,237.03
82	\$639.47	\$803.64	\$939.55	\$1,031.25	\$1,126.41	\$1,230.96	\$1,351.58
83	\$704.10	\$887.68	\$1,040.07	\$1,139.24	\$1,242.42	\$1,355.94	\$1,486.78
84	\$775.26	\$980.50	\$1,151.36	\$1,258.55	\$1,370.38	\$1,493.61	\$1,635.51
85	\$853.60	\$1,083.03	\$1,274.55	\$1,390.34	\$1,511.51	\$1,645.25	\$1,799.11
86	\$939.86	\$1,196.28	\$1,410.92	\$1,535.93	\$1,667.17	\$1,812.29	\$1,979.09
87	\$1,034.85	\$1,321.39	\$1,561.89	\$1,696.78	\$1,838.87	\$1,996.30	\$2,177.07
88	\$1,125.45	\$1,439.62	\$1,704.03	\$1,847.07	\$1,998.95	\$2,167.81	\$2,362.31
89	\$1,223.99	\$1,568.43	\$1,859.12	\$2,010.68	\$2,172.97	\$2,354.04	\$2,563.30
90	\$1,331.17	\$1,708.79	\$2,028.33	\$2,188.77	\$2,362.15	\$2,556.28	\$2,781.38
91	\$1,447.71	\$1,861.68	\$2,212.93	\$2,382.64	\$2,567.77	\$2,775.90	\$3,018.04
92	\$1,574.47	\$2,028.26	\$2,414.32	\$2,593.68	\$2,791.31	\$3,014.37	\$3,274.83
93	\$1,690.93	\$2,181.08	\$2,598.74	\$2,784.54	\$2,991.60	\$3,226.47	\$3,501.14
94	\$1,816.04	\$2,345.42	\$2,797.23	\$2,989.45	\$3,206.26	\$3,453.50	\$3,743.10
95	\$1,950.38	\$2,522.14	\$3,010.88	\$3,209.45	\$3,436.34	\$3,696.49	\$4,001.78
96	\$2,094.67	\$2,712.18	\$3,240.85	\$3,445.63	\$3,682.92	\$3,956.59	\$4,278.32
97	\$2,249.62	\$2,916.54	\$3,488.39	\$3,699.21	\$3,947.19	\$4,234.98	\$4,573.99
98	\$2,416.04	\$3,136.28	\$3,754.84	\$3,971.42	\$4,230.42	\$4,532.97	\$4,890.10
99	\$2,594.79	\$3,372.59	\$4,041.62	\$4,263.68	\$4,533.97	\$4,851.93	\$5,228.03
100	\$2,786.74	\$3,626.70	\$4,350.32	\$4,577.45	\$4,859.31	\$5,193.32	\$5,589.33

Policy Form Series: LTC2-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	\$41.15	\$48.81	\$55.66	\$62.21	\$68.57	\$75.72	\$83.49
31	\$42.64	\$50.70	\$57.88	\$64.70	\$71.35	\$78.79	\$86.90
32	\$44.22	\$52.67	\$60.16	\$67.31	\$74.24	\$82.00	\$90.47
33	\$45.85	\$54.73	\$62.56	\$70.01	\$77.25	\$85.33	\$94.17
34	\$47.54	\$56.85	\$65.03	\$72.81	\$80.37	\$88.81	\$98.02
35	\$49.29	\$59.06	\$67.62	\$75.73	\$83.65	\$92.43	\$102.04
36	\$50.78	\$60.96	\$69.83	\$78.24	\$86.45	\$95.53	\$105.49
37	\$52.33	\$62.91	\$72.13	\$80.84	\$89.34	\$98.75	\$109.05
38	\$53.92	\$64.94	\$74.49	\$83.50	\$92.32	\$102.07	\$112.75
39	\$55.55	\$67.01	\$76.91	\$86.27	\$95.40	\$105.50	\$116.56
40	\$57.24	\$69.17	\$79.44	\$89.13	\$98.59	\$109.04	\$120.49
41	\$58.98	\$71.39	\$82.03	\$92.08	\$101.89	\$112.70	\$124.57
42	\$60.78	\$73.67	\$84.72	\$95.13	\$105.31	\$116.48	\$128.79
43	\$62.64	\$76.03	\$87.48	\$98.27	\$108.83	\$120.40	\$133.13
44	\$64.52	\$78.47	\$90.36	\$101.53	\$112.46	\$124.45	\$137.64
45	\$66.49	\$81.00	\$93.31	\$104.90	\$116.22	\$128.63	\$142.28
46	\$68.29	\$83.30	\$96.04	\$107.99	\$119.70	\$132.49	\$146.58
47	\$70.14	\$85.68	\$98.83	\$111.19	\$123.27	\$136.46	\$151.00
48	\$72.02	\$88.12	\$101.70	\$114.49	\$126.95	\$140.57	\$155.55
49	\$73.96	\$90.63	\$104.67	\$117.86	\$130.75	\$144.79	\$160.25
50	\$75.96	\$93.22	\$107.72	\$121.35	\$134.67	\$149.14	\$165.08
51	\$78.02	\$95.88	\$110.86	\$124.93	\$138.67	\$153.63	\$170.06
52	\$80.12	\$98.61	\$114.10	\$128.62	\$142.81	\$158.24	\$175.19
53	\$82.28	\$101.42	\$117.41	\$132.44	\$147.10	\$162.99	\$180.46
54	\$84.50	\$104.33	\$120.82	\$136.35	\$151.49	\$167.89	\$185.92
55	\$86.79	\$107.30	\$124.35	\$140.38	\$156.01	\$172.95	\$191.53
56	\$92.39	\$114.20	\$132.31	\$149.58	\$166.39	\$184.58	\$204.53
57	\$98.34	\$121.55	\$140.78	\$159.36	\$177.45	\$196.99	\$218.42
58	\$104.68	\$129.37	\$149.80	\$169.81	\$189.26	\$210.23	\$233.26
59	\$111.44	\$137.70	\$159.39	\$180.91	\$201.85	\$224.39	\$249.10
60	\$118.61	\$146.56	\$169.60	\$192.76	\$215.27	\$239.48	\$266.03
61	\$126.25	\$155.98	\$180.45	\$205.37	\$229.59	\$255.58	\$284.10
62	\$134.41	\$166.02	\$192.00	\$218.82	\$244.87	\$272.79	\$303.40
63	\$146.24	\$180.58	\$208.73	\$237.50	\$265.47	\$295.48	\$328.46
64	\$159.12	\$196.43	\$226.94	\$257.79	\$287.81	\$320.08	\$355.59
65	\$173.14	\$213.67	\$246.70	\$279.80	\$312.03	\$346.72	\$384.98
66	\$188.38	\$232.40	\$268.20	\$303.70	\$338.31	\$375.57	\$416.78
67	\$204.98	\$252.78	\$291.57	\$329.64	\$366.78	\$406.82	\$451.23
68	\$226.35	\$279.94	\$323.47	\$364.49	\$404.56	\$447.89	\$496.09
69	\$249.98	\$310.02	\$358.87	\$403.02	\$446.23	\$493.10	\$545.42
70	\$276.04	\$343.32	\$398.11	\$445.65	\$492.18	\$542.89	\$599.64
71	\$304.83	\$380.19	\$441.67	\$492.77	\$542.89	\$597.70	\$659.25
72	\$336.64	\$421.03	\$489.99	\$544.90	\$598.81	\$658.04	\$724.81
73	\$373.61	\$469.42	\$548.01	\$607.69	\$666.32	\$730.97	\$804.03
74	\$414.65	\$523.36	\$612.90	\$677.71	\$741.45	\$811.98	\$891.93
75	\$460.21	\$583.49	\$685.47	\$755.81	\$825.06	\$901.98	\$989.43
76	\$510.75	\$650.55	\$766.63	\$842.92	\$918.09	\$1,001.94	\$1,097.58
77	\$566.86	\$725.30	\$857.41	\$940.06	\$1,021.61	\$1,113.00	\$1,217.55
78	\$616.99	\$792.90	\$940.57	\$1,028.41	\$1,115.05	\$1,212.45	\$1,323.95
79	\$671.54	\$866.82	\$1,031.79	\$1,125.09	\$1,217.06	\$1,320.78	\$1,439.65
80	\$730.93	\$947.62	\$1,131.85	\$1,230.84	\$1,328.39	\$1,438.81	\$1,565.46
81	\$795.56	\$1,035.96	\$1,241.61	\$1,346.52	\$1,449.90	\$1,567.37	\$1,702.26
82	\$865.92	\$1,132.52	\$1,362.04	\$1,473.10	\$1,582.52	\$1,707.42	\$1,851.03
83	\$951.39	\$1,248.87	\$1,507.17	\$1,625.83	\$1,742.95	\$1,877.20	\$2,031.49
84	\$1,045.28	\$1,377.16	\$1,667.77	\$1,794.41	\$1,919.62	\$2,063.86	\$2,229.54
85	\$1,123.62	\$1,479.69	\$1,790.96	\$1,926.20	\$2,060.75	\$2,215.50	\$2,393.14
86	\$1,209.88	\$1,592.94	\$1,927.33	\$2,071.79	\$2,216.41	\$2,382.54	\$2,573.12
87	\$1,304.87	\$1,718.05	\$2,078.30	\$2,232.64	\$2,388.11	\$2,566.55	\$2,771.10
88	\$1,395.47	\$1,836.28	\$2,220.44	\$2,382.93	\$2,548.19	\$2,738.06	\$2,956.34
89	\$1,494.01	\$1,965.09	\$2,375.53	\$2,546.54	\$2,722.21	\$2,924.29	\$3,157.33
90	\$1,601.19	\$2,105.45	\$2,544.74	\$2,724.63	\$2,911.39	\$3,126.53	\$3,375.41
91	\$1,717.73	\$2,258.34	\$2,729.34	\$2,918.50	\$3,117.01	\$3,346.15	\$3,612.07
92	\$1,844.49	\$2,424.92	\$2,930.73	\$3,129.54	\$3,340.55	\$3,584.62	\$3,868.86
93	\$1,960.95	\$2,577.74	\$3,115.15	\$3,320.40	\$3,540.84	\$3,796.72	\$4,095.17
94	\$2,086.06	\$2,742.08	\$3,313.64	\$3,525.31	\$3,755.50	\$4,023.75	\$4,337.13
95	\$2,220.40	\$2,918.80	\$3,527.29	\$3,745.31	\$3,985.58	\$4,266.74	\$4,595.81
96	\$2,364.69	\$3,108.84	\$3,757.26	\$3,981.49	\$4,232.16	\$4,526.84	\$4,872.35
97	\$2,519.64	\$3,313.20	\$4,004.80	\$4,235.07	\$4,496.43	\$4,805.23	\$5,168.02
98	\$2,686.06	\$3,532.94	\$4,271.25	\$4,507.28	\$4,779.66	\$5,103.22	\$5,484.13
99	\$2,864.81	\$3,769.25	\$4,558.03	\$4,799.54	\$5,083.21	\$5,422.18	\$5,822.06
100	\$3,056.76	\$4,023.36	\$4,866.73	\$5,113.31	\$5,408.55	\$5,763.57	\$6,183.36

**Policy Form Series: LTC2-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	\$82.57	\$101.72	\$117.68	\$134.79	\$151.63	\$169.03	\$187.74
31	\$84.59	\$104.25	\$120.63	\$138.20	\$155.52	\$173.39	\$192.65
32	\$86.66	\$106.84	\$123.66	\$141.71	\$159.50	\$177.86	\$197.69
33	\$88.78	\$109.49	\$126.78	\$145.31	\$163.58	\$182.44	\$202.85
34	\$90.94	\$112.21	\$129.96	\$149.01	\$167.78	\$187.15	\$208.16
35	\$93.17	\$115.00	\$133.23	\$152.79	\$172.08	\$191.97	\$213.62
36	\$94.78	\$117.03	\$135.63	\$155.58	\$175.26	\$195.54	\$217.64
37	\$96.43	\$119.11	\$138.06	\$158.43	\$178.48	\$199.17	\$221.75
38	\$98.10	\$121.24	\$140.55	\$161.32	\$181.76	\$202.89	\$225.94
39	\$99.81	\$123.39	\$143.07	\$164.26	\$185.13	\$206.67	\$230.21
40	\$101.55	\$125.56	\$145.64	\$167.26	\$188.54	\$210.51	\$234.56
41	\$103.30	\$127.79	\$148.26	\$170.30	\$192.02	\$214.42	\$238.98
42	\$105.10	\$130.05	\$150.93	\$173.41	\$195.56	\$218.41	\$243.48
43	\$106.92	\$132.36	\$153.65	\$176.58	\$199.16	\$222.47	\$248.07
44	\$108.78	\$134.71	\$156.42	\$179.80	\$202.84	\$226.61	\$252.76
45	\$110.67	\$137.10	\$159.23	\$183.08	\$206.58	\$230.82	\$257.52
46	\$112.34	\$139.23	\$161.75	\$186.01	\$209.93	\$234.60	\$261.78
47	\$114.03	\$141.37	\$164.29	\$189.00	\$213.33	\$238.44	\$266.09
48	\$115.75	\$143.58	\$166.88	\$192.02	\$216.79	\$242.34	\$270.48
49	\$117.49	\$145.79	\$169.52	\$195.09	\$220.32	\$246.31	\$274.96
50	\$119.26	\$148.04	\$172.19	\$198.23	\$223.89	\$250.34	\$279.49
51	\$121.06	\$150.34	\$174.89	\$201.40	\$227.50	\$254.43	\$284.08
52	\$122.88	\$152.68	\$177.66	\$204.62	\$231.20	\$258.60	\$288.78
53	\$124.72	\$155.03	\$180.45	\$207.91	\$234.95	\$262.83	\$293.53
54	\$126.61	\$157.43	\$183.29	\$211.25	\$238.75	\$267.13	\$298.38
55	\$128.52	\$159.88	\$186.19	\$214.63	\$242.63	\$271.51	\$303.30
56	\$134.07	\$167.08	\$194.83	\$224.90	\$254.49	\$284.98	\$318.56
57	\$139.83	\$174.62	\$203.87	\$235.64	\$266.92	\$299.14	\$334.58
58	\$145.87	\$182.49	\$213.33	\$246.93	\$279.97	\$314.01	\$351.43
59	\$152.16	\$190.73	\$223.24	\$258.72	\$293.66	\$329.61	\$369.11
60	\$158.71	\$199.33	\$233.59	\$271.11	\$308.00	\$345.97	\$387.67
61	\$165.55	\$208.31	\$244.44	\$284.07	\$323.07	\$363.17	\$407.17
62	\$172.69	\$217.71	\$255.78	\$297.66	\$338.85	\$381.19	\$427.66
63	\$185.61	\$233.65	\$274.22	\$318.30	\$361.66	\$406.27	\$455.26
64	\$199.52	\$250.76	\$294.01	\$340.38	\$386.03	\$433.00	\$484.66
65	\$214.46	\$269.14	\$315.21	\$364.00	\$412.02	\$461.49	\$515.95
66	\$230.51	\$288.84	\$337.95	\$389.25	\$439.76	\$491.84	\$549.27
67	\$247.78	\$309.99	\$362.31	\$416.24	\$469.37	\$524.20	\$584.73
68	\$270.48	\$339.14	\$396.94	\$454.29	\$510.80	\$569.17	\$633.76
69	\$295.27	\$371.05	\$434.90	\$495.82	\$555.88	\$618.00	\$686.88
70	\$322.33	\$405.94	\$476.46	\$541.13	\$604.93	\$671.03	\$744.47
71	\$351.89	\$444.10	\$522.02	\$590.61	\$658.34	\$728.61	\$806.87
72	\$384.13	\$485.86	\$571.92	\$644.59	\$716.44	\$791.10	\$874.51
73	\$422.54	\$536.56	\$633.18	\$711.63	\$789.18	\$869.88	\$960.20
74	\$464.77	\$592.54	\$701.04	\$785.64	\$869.32	\$956.50	\$1,054.27
75	\$511.24	\$654.34	\$776.16	\$867.34	\$957.59	\$1,051.75	\$1,157.57
76	\$562.34	\$722.61	\$859.33	\$957.53	\$1,054.82	\$1,156.48	\$1,270.98
77	\$618.55	\$798.01	\$951.41	\$1,057.12	\$1,161.91	\$1,271.63	\$1,395.52
78	\$670.47	\$868.52	\$1,038.31	\$1,150.59	\$1,261.95	\$1,378.59	\$1,509.76
79	\$726.73	\$945.30	\$1,133.16	\$1,252.34	\$1,370.60	\$1,494.51	\$1,633.34
80	\$787.71	\$1,028.83	\$1,236.68	\$1,363.08	\$1,488.60	\$1,620.19	\$1,767.04
81	\$853.81	\$1,119.76	\$1,349.65	\$1,483.62	\$1,616.75	\$1,756.45	\$1,911.67
82	\$925.47	\$1,218.74	\$1,472.93	\$1,614.81	\$1,755.93	\$1,904.18	\$2,068.16
83	\$1,015.49	\$1,342.20	\$1,626.36	\$1,778.32	\$1,929.89	\$2,089.31	\$2,265.18
84	\$1,114.23	\$1,478.18	\$1,795.76	\$1,958.40	\$2,121.07	\$2,292.44	\$2,480.97
85	\$1,192.57	\$1,580.71	\$1,918.95	\$2,090.19	\$2,262.20	\$2,444.08	\$2,644.57
86	\$1,278.83	\$1,693.96	\$2,055.32	\$2,235.78	\$2,417.86	\$2,611.12	\$2,824.55
87	\$1,373.82	\$1,819.07	\$2,206.29	\$2,396.63	\$2,589.56	\$2,795.13	\$3,022.53
88	\$1,464.42	\$1,937.30	\$2,348.43	\$2,546.92	\$2,749.64	\$2,966.64	\$3,207.77
89	\$1,562.96	\$2,066.11	\$2,503.52	\$2,710.53	\$2,923.66	\$3,152.87	\$3,408.76
90	\$1,670.14	\$2,206.47	\$2,672.73	\$2,888.62	\$3,112.84	\$3,355.11	\$3,626.84
91	\$1,786.68	\$2,359.36	\$2,857.33	\$3,082.49	\$3,318.46	\$3,574.73	\$3,863.50
92	\$1,913.44	\$2,525.94	\$3,058.72	\$3,293.53	\$3,542.00	\$3,813.20	\$4,120.29
93	\$2,029.90	\$2,678.76	\$3,243.14	\$3,484.39	\$3,742.29	\$4,025.30	\$4,346.60
94	\$2,155.01	\$2,843.10	\$3,441.63	\$3,689.30	\$3,956.95	\$4,252.33	\$4,588.56
95	\$2,289.35	\$3,019.82	\$3,655.28	\$3,909.30	\$4,187.03	\$4,495.32	\$4,847.24
96	\$2,433.64	\$3,209.86	\$3,885.25	\$4,145.48	\$4,433.61	\$4,755.42	\$5,123.78
97	\$2,588.59	\$3,414.22	\$4,132.79	\$4,399.06	\$4,697.88	\$5,033.81	\$5,419.45
98	\$2,755.01	\$3,633.96	\$4,399.24	\$4,671.27	\$4,981.11	\$5,331.80	\$5,735.56
99	\$2,933.76	\$3,870.27	\$4,686.02	\$4,963.53	\$5,284.66	\$5,650.76	\$6,073.49
100	\$3,125.71	\$4,124.38	\$4,994.72	\$5,277.30	\$5,610.00	\$5,992.15	\$6,434.79

Policy Form Series: LTC2-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	\$46.57	\$55.92	\$63.77	\$71.86	\$79.98	\$88.58	\$98.15
31	\$47.92	\$57.62	\$65.78	\$74.15	\$82.57	\$91.46	\$101.40
32	\$49.31	\$59.39	\$67.84	\$76.54	\$85.26	\$94.47	\$104.77
33	\$50.75	\$61.21	\$70.00	\$78.98	\$88.02	\$97.56	\$108.23
34	\$52.23	\$63.09	\$72.19	\$81.53	\$90.88	\$100.75	\$111.81
35	\$53.75	\$65.02	\$74.48	\$84.14	\$93.84	\$104.05	\$115.53
36	\$54.97	\$66.58	\$76.33	\$86.28	\$96.26	\$106.77	\$118.58
37	\$56.23	\$68.19	\$78.24	\$88.49	\$98.74	\$109.55	\$121.70
38	\$57.51	\$69.84	\$80.21	\$90.72	\$101.27	\$112.42	\$124.91
39	\$58.82	\$71.53	\$82.20	\$93.05	\$103.90	\$115.34	\$128.20
40	\$60.17	\$73.26	\$84.26	\$95.42	\$106.59	\$118.36	\$131.59
41	\$61.54	\$75.04	\$86.36	\$97.83	\$109.33	\$121.44	\$135.06
42	\$62.95	\$76.85	\$88.52	\$100.33	\$112.15	\$124.60	\$138.61
43	\$64.39	\$78.70	\$90.74	\$102.89	\$115.05	\$127.86	\$142.26
44	\$65.85	\$80.59	\$93.00	\$105.51	\$118.03	\$131.19	\$146.03
45	\$67.36	\$82.56	\$95.33	\$108.20	\$121.07	\$134.60	\$149.88
46	\$68.76	\$84.39	\$97.54	\$110.74	\$123.95	\$137.86	\$153.52
47	\$70.22	\$86.26	\$99.78	\$113.35	\$126.92	\$141.17	\$157.25
48	\$71.69	\$88.20	\$102.08	\$116.02	\$129.94	\$144.58	\$161.07
49	\$73.19	\$90.15	\$104.44	\$118.75	\$133.05	\$148.08	\$164.99
50	\$74.71	\$92.16	\$106.85	\$121.55	\$136.23	\$151.65	\$169.00
51	\$76.28	\$94.22	\$109.32	\$124.41	\$139.48	\$155.30	\$173.10
52	\$77.90	\$96.32	\$111.85	\$127.33	\$142.80	\$159.05	\$177.32
53	\$79.52	\$98.46	\$114.43	\$130.34	\$146.21	\$162.88	\$181.62
54	\$81.20	\$100.66	\$117.06	\$133.40	\$149.70	\$166.81	\$186.04
55	\$82.89	\$102.90	\$119.77	\$136.55	\$153.28	\$170.83	\$190.56
56	\$87.90	\$109.03	\$126.81	\$144.76	\$162.64	\$181.40	\$202.44
57	\$93.20	\$115.53	\$134.27	\$153.47	\$172.58	\$192.62	\$215.07
58	\$98.85	\$122.41	\$142.17	\$162.68	\$183.12	\$204.51	\$228.49
59	\$104.82	\$129.69	\$150.53	\$172.47	\$194.31	\$217.16	\$242.74
60	\$111.15	\$137.41	\$159.39	\$182.84	\$206.17	\$230.58	\$257.86
61	\$117.86	\$145.60	\$168.76	\$193.84	\$218.77	\$244.84	\$273.94
62	\$124.98	\$154.27	\$178.68	\$205.48	\$232.12	\$259.97	\$291.02
63	\$135.51	\$167.16	\$193.52	\$222.22	\$250.79	\$280.66	\$313.98
64	\$146.95	\$181.13	\$209.57	\$240.33	\$270.95	\$302.99	\$338.73
65	\$159.35	\$196.27	\$226.95	\$259.93	\$292.74	\$327.09	\$365.44
66	\$172.79	\$212.67	\$245.78	\$281.12	\$316.29	\$353.10	\$394.25
67	\$187.36	\$230.44	\$266.18	\$304.03	\$341.72	\$381.19	\$425.35
68	\$206.60	\$254.68	\$294.59	\$335.48	\$376.22	\$418.94	\$466.80
69	\$227.82	\$281.47	\$326.04	\$370.18	\$414.18	\$460.40	\$512.27
70	\$251.20	\$311.06	\$360.82	\$408.46	\$456.00	\$505.98	\$562.17
71	\$277.01	\$343.76	\$399.35	\$450.73	\$502.03	\$556.07	\$616.93
72	\$305.47	\$379.91	\$441.96	\$497.35	\$552.72	\$611.11	\$677.03
73	\$338.86	\$423.08	\$493.42	\$553.82	\$614.25	\$678.04	\$750.18
74	\$375.90	\$471.16	\$550.85	\$616.71	\$682.61	\$752.30	\$831.24
75	\$417.01	\$524.69	\$614.97	\$686.73	\$758.59	\$834.69	\$921.06
76	\$462.60	\$584.31	\$686.57	\$764.71	\$843.03	\$926.10	\$1,020.58
77	\$513.18	\$650.71	\$766.48	\$851.55	\$936.87	\$1,027.52	\$1,130.87
78	\$558.73	\$711.28	\$840.05	\$931.03	\$1,022.34	\$1,119.39	\$1,229.66
79	\$608.31	\$777.49	\$920.66	\$1,017.93	\$1,115.59	\$1,219.46	\$1,337.06
80	\$662.33	\$849.86	\$1,009.02	\$1,112.95	\$1,217.38	\$1,328.48	\$1,453.85
81	\$721.11	\$928.98	\$1,105.85	\$1,216.83	\$1,328.42	\$1,447.26	\$1,580.85
82	\$785.11	\$1,015.45	\$1,211.99	\$1,330.42	\$1,449.60	\$1,576.65	\$1,718.95
83	\$863.43	\$1,120.78	\$1,341.01	\$1,468.56	\$1,597.24	\$1,734.56	\$1,888.05
84	\$949.53	\$1,237.01	\$1,483.78	\$1,621.07	\$1,759.90	\$1,908.31	\$2,073.79
85	\$1,027.87	\$1,339.54	\$1,606.97	\$1,752.86	\$1,901.03	\$2,059.95	\$2,237.39
86	\$1,114.13	\$1,452.79	\$1,743.34	\$1,898.45	\$2,056.69	\$2,226.99	\$2,417.37
87	\$1,209.12	\$1,577.90	\$1,894.31	\$2,059.30	\$2,228.39	\$2,411.00	\$2,615.35
88	\$1,299.72	\$1,696.13	\$2,036.45	\$2,209.59	\$2,388.47	\$2,582.51	\$2,800.59
89	\$1,398.26	\$1,824.94	\$2,191.54	\$2,373.20	\$2,562.49	\$2,768.74	\$3,001.58
90	\$1,505.44	\$1,965.30	\$2,360.75	\$2,551.29	\$2,751.67	\$2,970.98	\$3,219.66
91	\$1,621.98	\$2,118.19	\$2,545.35	\$2,745.16	\$2,957.29	\$3,190.60	\$3,456.32
92	\$1,748.74	\$2,284.77	\$2,746.74	\$2,956.20	\$3,180.83	\$3,429.07	\$3,713.11
93	\$1,865.20	\$2,437.59	\$2,931.16	\$3,147.06	\$3,381.12	\$3,641.17	\$3,939.42
94	\$1,990.31	\$2,601.93	\$3,129.65	\$3,351.97	\$3,595.78	\$3,868.20	\$4,181.38
95	\$2,124.65	\$2,778.65	\$3,343.30	\$3,571.97	\$3,825.86	\$4,111.19	\$4,440.06
96	\$2,268.94	\$2,968.69	\$3,573.27	\$3,808.15	\$4,072.44	\$4,371.29	\$4,716.60
97	\$2,423.89	\$3,173.05	\$3,820.81	\$4,061.73	\$4,336.71	\$4,649.68	\$5,012.27
98	\$2,590.31	\$3,392.79	\$4,087.26	\$4,333.94	\$4,619.94	\$4,947.67	\$5,328.38
99	\$2,769.06	\$3,629.10	\$4,374.04	\$4,626.20	\$4,923.49	\$5,266.63	\$5,666.31
100	\$2,961.01	\$3,883.21	\$4,682.74	\$4,939.97	\$5,248.83	\$5,608.02	\$6,027.61

Policy Form Series: LTC2-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	\$45.52	\$53.75	\$60.66	\$67.38	\$74.54	\$82.45	\$92.15
31	\$46.16	\$54.69	\$61.84	\$68.75	\$76.09	\$84.20	\$94.14
32	\$46.84	\$55.63	\$63.05	\$70.13	\$77.67	\$85.99	\$96.17
33	\$47.49	\$56.59	\$64.26	\$71.56	\$79.28	\$87.80	\$98.26
34	\$48.17	\$57.58	\$65.50	\$73.02	\$80.94	\$89.67	\$100.38
35	\$48.86	\$58.57	\$66.78	\$74.48	\$82.62	\$91.58	\$102.56
36	\$49.55	\$59.57	\$68.05	\$75.95	\$84.28	\$93.44	\$104.66
37	\$50.26	\$60.59	\$69.33	\$77.43	\$85.97	\$95.34	\$106.81
38	\$50.99	\$61.64	\$70.65	\$78.94	\$87.68	\$97.28	\$108.98
39	\$51.73	\$62.68	\$71.98	\$80.48	\$89.43	\$99.25	\$111.23
40	\$52.47	\$63.76	\$73.35	\$82.06	\$91.21	\$101.28	\$113.52
41	\$53.21	\$64.84	\$74.74	\$83.66	\$93.04	\$103.34	\$115.85
42	\$53.99	\$65.95	\$76.14	\$85.29	\$94.91	\$105.43	\$118.23
43	\$54.76	\$67.08	\$77.57	\$86.96	\$96.80	\$107.58	\$120.65
44	\$55.55	\$68.22	\$79.05	\$88.67	\$98.73	\$109.76	\$123.13
45	\$56.34	\$69.39	\$80.55	\$90.39	\$100.71	\$111.99	\$125.66
46	\$57.32	\$70.77	\$82.26	\$92.37	\$102.95	\$114.51	\$128.52
47	\$58.32	\$72.16	\$84.01	\$94.37	\$105.23	\$117.08	\$131.42
48	\$59.33	\$73.56	\$85.79	\$96.43	\$107.55	\$119.71	\$134.41
49	\$60.36	\$75.02	\$87.61	\$98.53	\$109.93	\$122.40	\$137.46
50	\$61.39	\$76.49	\$89.47	\$100.67	\$112.37	\$125.15	\$140.59
51	\$62.45	\$77.99	\$91.37	\$102.86	\$114.86	\$127.97	\$143.78
52	\$63.55	\$79.52	\$93.32	\$105.10	\$117.41	\$130.83	\$147.05
53	\$64.64	\$81.08	\$95.31	\$107.39	\$120.02	\$133.77	\$150.38
54	\$65.76	\$82.68	\$97.33	\$109.73	\$122.67	\$136.78	\$153.80
55	\$66.89	\$84.31	\$99.40	\$112.12	\$125.39	\$139.85	\$157.29
56	\$72.16	\$90.34	\$106.05	\$119.73	\$134.00	\$149.55	\$168.29
57	\$77.82	\$96.80	\$113.13	\$127.85	\$143.21	\$159.91	\$180.04
58	\$83.91	\$103.72	\$120.69	\$136.54	\$153.04	\$170.99	\$192.61
59	\$90.50	\$111.16	\$128.75	\$145.81	\$163.57	\$182.86	\$206.06
60	\$97.59	\$119.12	\$137.36	\$155.71	\$174.79	\$195.52	\$220.48
61	\$105.24	\$127.63	\$146.55	\$166.27	\$186.80	\$209.08	\$235.86
62	\$113.51	\$136.77	\$156.34	\$177.56	\$199.64	\$223.57	\$252.35
63	\$123.65	\$149.04	\$170.40	\$193.69	\$217.88	\$244.13	\$275.65
64	\$134.71	\$162.42	\$185.73	\$211.28	\$237.80	\$266.58	\$301.12
65	\$146.77	\$177.01	\$202.43	\$230.46	\$259.55	\$291.08	\$328.92
66	\$159.88	\$192.89	\$220.63	\$251.38	\$283.30	\$317.83	\$359.31
67	\$174.18	\$210.21	\$240.47	\$274.20	\$309.19	\$347.06	\$392.51
68	\$193.89	\$234.49	\$268.62	\$305.80	\$344.40	\$386.18	\$436.42
69	\$215.86	\$261.59	\$300.06	\$341.03	\$383.59	\$429.75	\$485.26
70	\$240.30	\$291.81	\$335.17	\$380.32	\$427.26	\$478.20	\$539.57
71	\$267.51	\$325.54	\$374.39	\$424.15	\$475.91	\$532.12	\$599.94
72	\$297.80	\$363.16	\$418.21	\$473.02	\$530.09	\$592.12	\$667.09
73	\$333.71	\$408.38	\$471.33	\$531.90	\$595.03	\$663.73	\$746.91
74	\$373.97	\$459.24	\$531.21	\$598.12	\$667.93	\$744.00	\$836.31
75	\$419.07	\$516.44	\$598.70	\$672.59	\$749.75	\$833.99	\$936.39
76	\$469.62	\$580.76	\$674.74	\$756.32	\$841.61	\$934.85	\$1,048.44
77	\$526.27	\$653.10	\$760.46	\$850.48	\$944.73	\$1,047.94	\$1,173.92
78	\$574.44	\$715.30	\$834.79	\$931.68	\$1,033.21	\$1,144.43	\$1,280.01
79	\$627.00	\$783.44	\$916.42	\$1,020.63	\$1,129.97	\$1,249.80	\$1,395.68
80	\$684.39	\$858.07	\$1,006.01	\$1,118.09	\$1,235.79	\$1,364.87	\$1,521.80
81	\$747.02	\$939.82	\$1,104.36	\$1,224.85	\$1,351.52	\$1,490.54	\$1,659.31
82	\$815.40	\$1,029.34	\$1,212.32	\$1,341.80	\$1,478.07	\$1,627.78	\$1,809.26
83	\$897.80	\$1,136.98	\$1,342.04	\$1,482.31	\$1,630.30	\$1,793.05	\$1,990.25
84	\$988.53	\$1,255.88	\$1,485.64	\$1,637.55	\$1,798.20	\$1,975.09	\$2,189.35
85	\$1,088.43	\$1,387.21	\$1,644.59	\$1,809.02	\$1,983.39	\$2,175.63	\$2,408.34
86	\$1,198.43	\$1,532.27	\$1,820.55	\$1,998.46	\$2,187.66	\$2,396.51	\$2,649.26
87	\$1,319.56	\$1,692.50	\$2,015.35	\$2,207.73	\$2,412.96	\$2,639.83	\$2,914.29
88	\$1,435.09	\$1,843.95	\$2,198.77	\$2,403.29	\$2,623.02	\$2,866.63	\$3,162.24
89	\$1,560.72	\$2,008.94	\$2,398.90	\$2,616.17	\$2,851.37	\$3,112.91	\$3,431.30
90	\$1,697.37	\$2,188.70	\$2,617.23	\$2,847.88	\$3,099.58	\$3,380.33	\$3,723.26
91	\$1,845.99	\$2,384.55	\$2,855.41	\$3,100.13	\$3,369.41	\$3,670.74	\$4,040.04
92	\$2,007.62	\$2,597.91	\$3,115.29	\$3,374.73	\$3,662.74	\$3,986.09	\$4,383.79
93	\$2,156.14	\$2,793.66	\$3,353.24	\$3,623.07	\$3,925.56	\$4,266.57	\$4,686.74
94	\$2,315.65	\$3,004.15	\$3,609.35	\$3,889.69	\$4,207.24	\$4,566.77	\$5,010.63
95	\$2,486.95	\$3,230.50	\$3,885.04	\$4,175.94	\$4,509.13	\$4,888.11	\$5,356.91
96	\$2,670.93	\$3,473.91	\$4,181.79	\$4,483.23	\$4,832.70	\$5,232.04	\$5,727.11
97	\$2,868.52	\$3,735.66	\$4,501.18	\$4,813.15	\$5,179.46	\$5,600.19	\$6,122.89
98	\$3,080.73	\$4,017.12	\$4,844.99	\$5,167.36	\$5,551.13	\$5,994.24	\$6,546.04
99	\$3,308.63	\$4,319.79	\$5,215.05	\$5,547.61	\$5,949.44	\$6,416.00	\$6,998.42
100	\$3,553.40	\$4,645.28	\$5,613.37	\$5,955.87	\$6,376.36	\$6,867.44	\$7,482.06

Policy Form Series: LTC2-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	\$51.51	\$62.82	\$72.11	\$81.73	\$91.31	\$101.45	\$113.38
31	\$53.45	\$65.32	\$75.01	\$85.07	\$95.07	\$105.65	\$118.05
32	\$55.48	\$67.91	\$78.06	\$88.54	\$98.97	\$110.00	\$122.87
33	\$57.57	\$70.60	\$81.19	\$92.15	\$103.04	\$114.55	\$127.93
34	\$59.74	\$73.40	\$84.46	\$95.91	\$107.28	\$119.27	\$133.17
35	\$62.00	\$76.30	\$87.87	\$99.81	\$111.70	\$124.21	\$138.65
36	\$63.93	\$78.79	\$90.78	\$103.14	\$115.47	\$128.42	\$143.32
37	\$65.92	\$81.34	\$93.79	\$106.59	\$119.37	\$132.77	\$148.17
38	\$67.96	\$84.00	\$96.91	\$110.16	\$123.40	\$137.27	\$153.16
39	\$70.08	\$86.73	\$100.10	\$113.84	\$127.57	\$141.93	\$158.34
40	\$72.24	\$89.55	\$103.41	\$117.64	\$131.87	\$146.75	\$163.67
41	\$74.48	\$92.46	\$106.85	\$121.59	\$136.32	\$151.74	\$169.19
42	\$76.79	\$95.46	\$110.37	\$125.64	\$140.92	\$156.86	\$174.90
43	\$79.17	\$98.56	\$114.01	\$129.85	\$145.68	\$162.18	\$180.79
44	\$81.63	\$101.77	\$117.79	\$134.19	\$150.60	\$167.69	\$186.89
45	\$84.16	\$105.08	\$121.69	\$138.68	\$155.68	\$173.37	\$193.20
46	\$86.47	\$108.09	\$125.25	\$142.78	\$160.34	\$178.60	\$199.04
47	\$88.83	\$111.20	\$128.90	\$147.00	\$165.15	\$183.98	\$205.04
48	\$91.26	\$114.38	\$132.65	\$151.37	\$170.09	\$189.50	\$211.22
49	\$93.76	\$117.67	\$136.53	\$155.86	\$175.17	\$195.23	\$217.58
50	\$96.31	\$121.05	\$140.52	\$160.46	\$180.42	\$201.10	\$224.13
51	\$98.95	\$124.50	\$144.62	\$165.23	\$185.80	\$207.15	\$230.89
52	\$101.66	\$128.07	\$148.85	\$170.11	\$191.37	\$213.40	\$237.85
53	\$104.44	\$131.76	\$153.20	\$175.15	\$197.10	\$219.81	\$245.02
54	\$107.30	\$135.53	\$157.67	\$180.34	\$202.99	\$226.43	\$252.41
55	\$110.23	\$139.41	\$162.26	\$185.68	\$209.08	\$233.24	\$260.03
56	\$117.33	\$148.35	\$172.59	\$197.75	\$222.89	\$248.83	\$277.56
57	\$124.88	\$157.84	\$183.57	\$210.60	\$237.63	\$265.48	\$296.28
58	\$132.92	\$167.93	\$195.23	\$224.31	\$253.34	\$283.23	\$316.28
59	\$141.49	\$178.68	\$207.64	\$238.90	\$270.08	\$302.16	\$337.61
60	\$150.60	\$190.12	\$220.85	\$254.42	\$287.92	\$322.34	\$360.41
61	\$160.29	\$202.28	\$234.90	\$270.98	\$306.94	\$343.90	\$384.72
62	\$170.62	\$215.24	\$249.83	\$288.60	\$327.24	\$366.88	\$410.68
63	\$185.65	\$234.05	\$271.49	\$313.11	\$354.61	\$397.26	\$444.37
64	\$202.01	\$254.50	\$295.04	\$339.69	\$384.27	\$430.11	\$480.85
65	\$219.81	\$276.75	\$320.60	\$368.54	\$416.43	\$465.69	\$520.32
66	\$239.18	\$300.94	\$348.39	\$399.82	\$451.27	\$504.22	\$563.03
67	\$260.25	\$327.26	\$378.58	\$433.78	\$489.01	\$545.94	\$609.23
68	\$287.51	\$362.42	\$419.95	\$479.57	\$539.29	\$600.93	\$669.64
69	\$317.62	\$401.39	\$465.85	\$530.18	\$594.73	\$661.47	\$736.02
70	\$350.90	\$444.52	\$516.74	\$586.15	\$655.86	\$728.11	\$809.01
71	\$387.65	\$492.28	\$573.19	\$648.02	\$723.28	\$801.47	\$889.23
72	\$428.24	\$545.19	\$635.83	\$716.44	\$797.63	\$882.20	\$977.39
73	\$475.43	\$607.87	\$711.02	\$798.85	\$887.39	\$979.77	\$1,083.95
74	\$527.85	\$677.74	\$795.12	\$890.74	\$987.25	\$1,088.13	\$1,202.10
75	\$586.02	\$755.66	\$889.14	\$993.23	\$1,098.33	\$1,208.46	\$1,333.14
76	\$650.61	\$842.53	\$994.31	\$1,107.48	\$1,221.94	\$1,342.12	\$1,478.47
77	\$722.33	\$939.39	\$1,111.91	\$1,234.88	\$1,359.45	\$1,490.54	\$1,639.64
78	\$784.78	\$1,024.88	\$1,217.20	\$1,348.15	\$1,480.76	\$1,620.43	\$1,779.30
79	\$852.65	\$1,118.15	\$1,332.46	\$1,471.81	\$1,612.91	\$1,761.66	\$1,930.87
80	\$926.37	\$1,219.91	\$1,458.65	\$1,606.83	\$1,756.87	\$1,915.18	\$2,095.34
81	\$1,006.47	\$1,330.94	\$1,596.77	\$1,754.23	\$1,913.65	\$2,082.10	\$2,273.81
82	\$1,093.50	\$1,452.08	\$1,747.96	\$1,915.13	\$2,084.43	\$2,263.56	\$2,467.49
83	\$1,201.43	\$1,601.25	\$1,934.23	\$2,113.71	\$2,295.72	\$2,488.63	\$2,708.04
84	\$1,320.00	\$1,765.75	\$2,140.33	\$2,332.87	\$2,528.44	\$2,736.07	\$2,972.06
85	\$1,410.66	\$1,886.05	\$2,286.86	\$2,491.51	\$2,700.08	\$2,922.06	\$3,175.24
86	\$1,510.49	\$2,018.93	\$2,449.05	\$2,666.75	\$2,889.38	\$3,126.92	\$3,398.75
87	\$1,620.41	\$2,165.71	\$2,628.60	\$2,860.35	\$3,098.19	\$3,352.57	\$3,644.63
88	\$1,725.26	\$2,304.43	\$2,797.66	\$3,041.26	\$3,292.86	\$3,562.92	\$3,874.68
89	\$1,839.30	\$2,455.58	\$2,982.13	\$3,238.18	\$3,504.49	\$3,791.33	\$4,124.30
90	\$1,963.31	\$2,620.25	\$3,183.36	\$3,452.53	\$3,734.53	\$4,039.35	\$4,395.18
91	\$2,098.20	\$2,799.65	\$3,402.91	\$3,685.90	\$3,984.60	\$4,308.70	\$4,689.07
92	\$2,244.89	\$2,995.10	\$3,642.44	\$3,939.92	\$4,256.44	\$4,601.17	\$5,008.00
93	\$2,379.68	\$3,174.41	\$3,861.78	\$4,169.65	\$4,500.03	\$4,861.30	\$5,289.06
94	\$2,524.44	\$3,367.22	\$4,097.84	\$4,416.30	\$4,761.08	\$5,139.73	\$5,589.56
95	\$2,679.91	\$3,574.58	\$4,351.96	\$4,681.09	\$5,040.86	\$5,437.75	\$5,910.82
96	\$2,846.88	\$3,797.55	\$4,625.47	\$4,965.38	\$5,340.73	\$5,756.73	\$6,254.29
97	\$3,026.21	\$4,037.32	\$4,919.87	\$5,270.59	\$5,662.10	\$6,098.16	\$6,621.49
98	\$3,218.81	\$4,295.16	\$5,236.77	\$5,598.25	\$6,006.56	\$6,463.61	\$7,014.08
99	\$3,425.65	\$4,572.41	\$5,577.88	\$5,950.02	\$6,375.71	\$6,854.79	\$7,433.77
100	\$3,647.78	\$4,870.56	\$5,945.02	\$6,327.69	\$6,771.36	\$7,273.49	\$7,882.49

Policy Form Series: LTC2-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	\$105.39	\$130.65	\$152.30	\$175.87	\$199.60	\$224.30	\$253.56
31	\$107.97	\$133.92	\$156.15	\$180.37	\$204.73	\$230.12	\$260.18
32	\$110.65	\$137.28	\$160.11	\$184.98	\$210.01	\$236.09	\$266.97
33	\$113.38	\$140.72	\$164.14	\$189.71	\$215.43	\$242.20	\$273.95
34	\$116.18	\$144.24	\$168.29	\$194.57	\$220.98	\$248.49	\$281.12
35	\$119.06	\$147.86	\$172.56	\$199.53	\$226.69	\$254.93	\$288.45
36	\$121.14	\$150.50	\$175.68	\$203.19	\$230.89	\$259.71	\$293.86
37	\$123.25	\$153.18	\$178.87	\$206.91	\$235.15	\$264.56	\$299.38
38	\$125.42	\$155.92	\$182.10	\$210.72	\$239.52	\$269.49	\$305.00
39	\$127.62	\$158.71	\$185.39	\$214.57	\$243.95	\$274.54	\$310.72
40	\$129.86	\$161.54	\$188.76	\$218.51	\$248.48	\$279.67	\$316.57
41	\$132.13	\$164.43	\$192.18	\$222.53	\$253.08	\$284.89	\$322.52
42	\$134.46	\$167.37	\$195.66	\$226.63	\$257.78	\$290.23	\$328.56
43	\$136.81	\$170.37	\$199.18	\$230.78	\$262.56	\$295.64	\$334.72
44	\$139.21	\$173.40	\$202.79	\$235.00	\$267.43	\$301.18	\$341.01
45	\$141.65	\$176.49	\$206.47	\$239.32	\$272.40	\$306.80	\$347.41
46	\$143.80	\$179.24	\$209.72	\$243.15	\$276.78	\$311.80	\$353.12
47	\$145.96	\$182.02	\$213.02	\$247.02	\$281.27	\$316.91	\$358.90
48	\$148.18	\$184.83	\$216.36	\$250.97	\$285.81	\$322.07	\$364.79
49	\$150.42	\$187.69	\$219.76	\$254.98	\$290.44	\$327.32	\$370.76
50	\$152.69	\$190.59	\$223.22	\$259.05	\$295.13	\$332.66	\$376.85
51	\$154.99	\$193.53	\$226.73	\$263.20	\$299.90	\$338.11	\$383.04
52	\$157.34	\$196.53	\$230.29	\$267.40	\$304.75	\$343.62	\$389.31
53	\$159.71	\$199.57	\$233.90	\$271.66	\$309.68	\$349.23	\$395.69
54	\$162.12	\$202.66	\$237.59	\$276.02	\$314.69	\$354.93	\$402.19
55	\$164.57	\$205.79	\$241.33	\$280.42	\$319.78	\$360.72	\$408.80
56	\$171.60	\$214.98	\$252.39	\$293.68	\$335.25	\$378.46	\$429.15
57	\$178.93	\$224.56	\$263.98	\$307.57	\$351.45	\$397.07	\$450.52
58	\$186.58	\$234.58	\$276.09	\$322.13	\$368.45	\$416.60	\$472.95
59	\$194.56	\$245.04	\$288.76	\$337.37	\$386.27	\$437.08	\$496.50
60	\$202.87	\$255.98	\$302.00	\$353.32	\$404.95	\$458.57	\$521.23
61	\$211.54	\$267.38	\$315.86	\$370.03	\$424.53	\$481.12	\$547.19
62	\$220.59	\$279.32	\$330.36	\$387.54	\$445.07	\$504.78	\$574.43
63	\$236.97	\$299.55	\$353.91	\$414.10	\$474.67	\$537.59	\$611.04
64	\$254.56	\$321.27	\$379.16	\$442.50	\$506.25	\$572.53	\$649.98
65	\$273.48	\$344.55	\$406.17	\$472.81	\$539.93	\$609.72	\$691.40
66	\$293.80	\$369.53	\$435.13	\$505.22	\$575.85	\$649.35	\$735.48
67	\$315.62	\$396.32	\$466.16	\$539.85	\$614.14	\$691.55	\$782.34
68	\$344.33	\$433.22	\$510.29	\$588.71	\$667.80	\$750.26	\$847.20
69	\$375.63	\$473.60	\$558.62	\$641.97	\$726.13	\$813.99	\$917.43
70	\$409.79	\$517.70	\$611.49	\$700.07	\$789.57	\$883.10	\$993.51
71	\$447.05	\$565.92	\$669.38	\$763.42	\$858.56	\$958.09	\$1,075.87
72	\$487.70	\$618.63	\$732.76	\$832.52	\$933.56	\$1,039.44	\$1,165.06
73	\$535.99	\$682.54	\$810.51	\$918.23	\$1,027.39	\$1,141.88	\$1,278.00
74	\$589.10	\$753.06	\$896.52	\$1,012.78	\$1,130.68	\$1,254.46	\$1,401.90
75	\$647.45	\$830.87	\$991.66	\$1,117.07	\$1,244.34	\$1,378.11	\$1,537.79
76	\$711.58	\$916.69	\$1,096.88	\$1,232.08	\$1,369.43	\$1,513.96	\$1,686.89
77	\$782.07	\$1,011.39	\$1,213.29	\$1,358.94	\$1,507.10	\$1,663.19	\$1,850.41
78	\$845.58	\$1,097.88	\$1,320.69	\$1,475.39	\$1,632.81	\$1,798.70	\$1,997.11
79	\$914.23	\$1,191.75	\$1,437.61	\$1,601.80	\$1,769.00	\$1,945.25	\$2,155.43
80	\$988.48	\$1,293.66	\$1,564.88	\$1,739.06	\$1,916.56	\$2,103.73	\$2,326.32
81	\$1,068.75	\$1,404.28	\$1,703.42	\$1,888.08	\$2,076.43	\$2,275.12	\$2,510.74
82	\$1,155.51	\$1,524.34	\$1,854.21	\$2,049.86	\$2,249.63	\$2,460.47	\$2,709.80
83	\$1,267.90	\$1,678.78	\$2,047.35	\$2,257.43	\$2,472.49	\$2,699.71	\$2,967.93
84	\$1,391.20	\$1,848.85	\$2,260.61	\$2,486.03	\$2,717.43	\$2,962.16	\$3,250.68
85	\$1,481.86	\$1,969.15	\$2,407.14	\$2,644.67	\$2,889.07	\$3,148.15	\$3,453.86
86	\$1,581.69	\$2,102.03	\$2,569.33	\$2,819.91	\$3,078.37	\$3,353.01	\$3,677.37
87	\$1,691.61	\$2,248.81	\$2,748.88	\$3,013.51	\$3,287.18	\$3,578.66	\$3,923.25
88	\$1,796.46	\$2,387.53	\$2,917.94	\$3,194.42	\$3,481.85	\$3,789.01	\$4,153.30
89	\$1,910.50	\$2,538.68	\$3,102.41	\$3,391.34	\$3,693.48	\$4,017.42	\$4,402.92
90	\$2,034.51	\$2,703.35	\$3,303.64	\$3,605.69	\$3,923.52	\$4,265.44	\$4,673.80
91	\$2,169.40	\$2,882.75	\$3,523.19	\$3,839.06	\$4,173.59	\$4,534.79	\$4,967.69
92	\$2,316.09	\$3,078.20	\$3,762.72	\$4,093.08	\$4,445.43	\$4,827.26	\$5,286.62
93	\$2,450.88	\$3,257.51	\$3,982.06	\$4,322.81	\$4,689.02	\$5,087.39	\$5,567.68
94	\$2,595.64	\$3,450.32	\$4,218.12	\$4,569.46	\$4,950.07	\$5,365.82	\$5,868.18
95	\$2,751.11	\$3,657.68	\$4,472.24	\$4,834.25	\$5,229.85	\$5,663.84	\$6,189.44
96	\$2,918.08	\$3,880.65	\$4,745.75	\$5,118.54	\$5,529.72	\$5,982.82	\$6,532.91
97	\$3,097.41	\$4,120.42	\$5,040.15	\$5,423.75	\$5,851.09	\$6,324.25	\$6,900.11
98	\$3,290.01	\$4,378.26	\$5,357.05	\$5,751.41	\$6,195.55	\$6,689.70	\$7,292.70
99	\$3,496.85	\$4,655.51	\$5,698.16	\$6,103.18	\$6,564.70	\$7,080.88	\$7,712.39
100	\$3,718.98	\$4,953.66	\$6,065.30	\$6,480.85	\$6,960.35	\$7,499.58	\$8,161.11

Policy Form Series: LTC2-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	\$59.03	\$71.65	\$82.56	\$93.91	\$105.49	\$117.77	\$132.78
31	\$60.78	\$73.88	\$85.19	\$96.97	\$108.95	\$121.66	\$137.19
32	\$62.61	\$76.19	\$87.91	\$100.11	\$112.52	\$125.69	\$141.75
33	\$64.45	\$78.56	\$90.72	\$103.36	\$116.22	\$129.86	\$146.46
34	\$66.38	\$81.01	\$93.62	\$106.72	\$120.05	\$134.16	\$151.34
35	\$68.34	\$83.52	\$96.61	\$110.18	\$123.98	\$138.60	\$156.36
36	\$69.93	\$85.58	\$99.07	\$113.02	\$127.23	\$142.25	\$160.47
37	\$71.55	\$87.68	\$101.56	\$115.92	\$130.53	\$145.99	\$164.72
38	\$73.23	\$89.83	\$104.14	\$118.92	\$133.94	\$149.83	\$169.06
39	\$74.94	\$92.03	\$106.78	\$121.97	\$137.43	\$153.76	\$173.52
40	\$76.68	\$94.30	\$109.48	\$125.10	\$141.00	\$157.81	\$178.10
41	\$78.48	\$96.60	\$112.25	\$128.34	\$144.68	\$161.97	\$182.80
42	\$80.30	\$98.97	\$115.09	\$131.64	\$148.46	\$166.22	\$187.61
43	\$82.17	\$101.40	\$117.99	\$135.02	\$152.31	\$170.60	\$192.55
44	\$84.08	\$103.89	\$120.98	\$138.50	\$156.29	\$175.10	\$197.64
45	\$86.04	\$106.44	\$124.05	\$142.06	\$160.36	\$179.70	\$202.86
46	\$87.87	\$108.84	\$126.93	\$145.43	\$164.19	\$184.05	\$207.79
47	\$89.75	\$111.28	\$129.86	\$148.85	\$168.13	\$188.51	\$212.84
48	\$91.66	\$113.78	\$132.87	\$152.37	\$172.16	\$193.05	\$218.02
49	\$93.62	\$116.34	\$135.96	\$155.98	\$176.28	\$197.74	\$223.34
50	\$95.60	\$118.94	\$139.12	\$159.65	\$180.50	\$202.52	\$228.77
51	\$97.62	\$121.61	\$142.34	\$163.44	\$184.82	\$207.42	\$234.35
52	\$99.72	\$124.34	\$145.64	\$167.29	\$189.25	\$212.45	\$240.04
53	\$101.83	\$127.14	\$149.03	\$171.23	\$193.78	\$217.59	\$245.89
54	\$104.01	\$130.00	\$152.49	\$175.28	\$198.43	\$222.84	\$251.89
55	\$106.21	\$132.92	\$156.02	\$179.43	\$203.19	\$228.25	\$258.01
56	\$112.62	\$140.79	\$165.15	\$190.15	\$215.51	\$242.26	\$273.99
57	\$119.41	\$149.14	\$174.80	\$201.49	\$228.59	\$257.15	\$290.97
58	\$126.60	\$157.97	\$185.00	\$213.54	\$242.47	\$272.93	\$309.00
59	\$134.24	\$167.33	\$195.81	\$226.29	\$257.18	\$289.71	\$328.15
60	\$142.32	\$177.24	\$207.26	\$239.81	\$272.79	\$307.49	\$348.49
61	\$150.90	\$187.73	\$219.37	\$254.12	\$289.32	\$326.37	\$370.08
62	\$159.99	\$198.87	\$232.20	\$269.31	\$306.90	\$346.43	\$393.02
63	\$173.45	\$215.38	\$251.31	\$291.10	\$331.37	\$373.78	\$423.76
64	\$188.03	\$233.28	\$272.03	\$314.64	\$357.82	\$403.28	\$456.89
65	\$203.86	\$252.67	\$294.43	\$340.08	\$386.36	\$435.11	\$492.63
66	\$220.99	\$273.68	\$318.68	\$367.58	\$417.19	\$469.47	\$531.16
67	\$239.58	\$296.41	\$344.94	\$397.33	\$450.48	\$506.52	\$572.71
68	\$264.17	\$327.51	\$381.62	\$438.25	\$495.75	\$556.42	\$628.23
69	\$291.30	\$361.85	\$422.21	\$483.39	\$545.57	\$611.27	\$689.12
70	\$321.23	\$399.80	\$467.12	\$533.19	\$600.40	\$671.50	\$755.94
71	\$354.21	\$441.73	\$516.78	\$588.10	\$660.74	\$737.69	\$829.22
72	\$390.60	\$488.06	\$571.73	\$648.69	\$727.17	\$810.38	\$909.59
73	\$433.41	\$543.53	\$638.24	\$722.25	\$807.97	\$898.97	\$1,007.67
74	\$480.92	\$605.33	\$712.46	\$804.16	\$897.77	\$997.26	\$1,116.35
75	\$533.64	\$674.14	\$795.36	\$895.36	\$997.54	\$1,106.32	\$1,236.73
76	\$592.16	\$750.76	\$887.86	\$996.89	\$1,108.42	\$1,227.26	\$1,370.10
77	\$657.07	\$836.10	\$991.14	\$1,109.91	\$1,231.61	\$1,361.46	\$1,517.83
78	\$714.33	\$912.32	\$1,084.29	\$1,211.34	\$1,341.57	\$1,480.56	\$1,647.57
79	\$776.59	\$995.48	\$1,186.19	\$1,322.04	\$1,461.33	\$1,610.08	\$1,788.40
80	\$844.25	\$1,086.22	\$1,297.67	\$1,442.83	\$1,591.80	\$1,750.94	\$1,941.25
81	\$917.81	\$1,185.24	\$1,419.63	\$1,574.66	\$1,733.91	\$1,904.11	\$2,107.18
82	\$997.78	\$1,293.28	\$1,553.06	\$1,718.55	\$1,888.72	\$2,070.69	\$2,287.30
83	\$1,097.31	\$1,427.40	\$1,718.39	\$1,897.00	\$2,081.06	\$2,278.10	\$2,512.32
84	\$1,206.74	\$1,575.47	\$1,901.34	\$2,093.97	\$2,293.00	\$2,506.26	\$2,759.48
85	\$1,297.40	\$1,695.77	\$2,047.87	\$2,252.61	\$2,464.64	\$2,692.25	\$2,962.66
86	\$1,397.23	\$1,828.65	\$2,210.06	\$2,427.85	\$2,653.94	\$2,897.11	\$3,186.17
87	\$1,507.15	\$1,975.43	\$2,389.61	\$2,621.45	\$2,862.75	\$3,122.76	\$3,432.05
88	\$1,612.00	\$2,114.15	\$2,558.67	\$2,802.36	\$3,057.42	\$3,333.11	\$3,662.10
89	\$1,726.04	\$2,265.30	\$2,743.14	\$2,999.28	\$3,269.05	\$3,561.52	\$3,911.72
90	\$1,850.05	\$2,429.97	\$2,944.37	\$3,213.63	\$3,499.09	\$3,809.54	\$4,182.60
91	\$1,984.94	\$2,609.37	\$3,163.92	\$3,447.00	\$3,749.16	\$4,078.89	\$4,476.49
92	\$2,131.63	\$2,804.82	\$3,403.45	\$3,701.02	\$4,021.00	\$4,371.36	\$4,795.42
93	\$2,266.42	\$2,984.13	\$3,622.79	\$3,930.75	\$4,264.59	\$4,631.49	\$5,076.48
94	\$2,411.18	\$3,176.94	\$3,858.85	\$4,177.40	\$4,525.64	\$4,909.92	\$5,376.98
95	\$2,566.65	\$3,384.30	\$4,112.97	\$4,442.19	\$4,805.42	\$5,207.94	\$5,698.24
96	\$2,733.62	\$3,607.27	\$4,386.48	\$4,726.48	\$5,105.29	\$5,526.92	\$6,041.71
97	\$2,912.95	\$3,847.04	\$4,680.88	\$5,031.69	\$5,426.66	\$5,868.35	\$6,408.91
98	\$3,105.55	\$4,104.88	\$4,997.78	\$5,359.35	\$5,771.12	\$6,233.80	\$6,801.50
99	\$3,312.39	\$4,382.13	\$5,338.89	\$5,711.12	\$6,140.27	\$6,624.98	\$7,221.19
100	\$3,534.52	\$4,680.28	\$5,706.03	\$6,088.79	\$6,535.92	\$7,043.68	\$7,669.91

Policy Form Series: LTC2-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	\$41.54	\$48.71	\$54.53	\$60.19	\$66.25	\$72.98	\$81.05
31	\$42.13	\$49.55	\$55.59	\$61.41	\$67.63	\$74.52	\$82.81
32	\$42.73	\$50.42	\$56.66	\$62.64	\$69.03	\$76.11	\$84.61
33	\$43.33	\$51.29	\$57.76	\$63.93	\$70.47	\$77.72	\$86.43
34	\$43.94	\$52.17	\$58.88	\$65.21	\$71.94	\$79.38	\$88.30
35	\$44.58	\$53.09	\$60.02	\$66.53	\$73.44	\$81.05	\$90.22
36	\$45.20	\$53.99	\$61.16	\$67.83	\$74.91	\$82.71	\$92.07
37	\$45.85	\$54.92	\$62.31	\$69.16	\$76.40	\$84.38	\$93.95
38	\$46.52	\$55.86	\$63.50	\$70.52	\$77.92	\$86.11	\$95.87
39	\$47.19	\$56.82	\$64.70	\$71.89	\$79.49	\$87.87	\$97.85
40	\$47.86	\$57.78	\$65.92	\$73.30	\$81.07	\$89.65	\$99.85
41	\$48.55	\$58.77	\$67.17	\$74.73	\$82.70	\$91.47	\$101.91
42	\$49.25	\$59.78	\$68.45	\$76.18	\$84.36	\$93.33	\$103.99
43	\$49.96	\$60.80	\$69.74	\$77.68	\$86.04	\$95.23	\$106.13
44	\$50.69	\$61.84	\$71.05	\$79.19	\$87.75	\$97.16	\$108.31
45	\$51.42	\$62.90	\$72.39	\$80.74	\$89.51	\$99.13	\$110.54
46	\$52.30	\$64.13	\$73.92	\$82.49	\$91.50	\$101.36	\$113.05
47	\$53.20	\$65.39	\$75.51	\$84.29	\$93.52	\$103.63	\$115.61
48	\$54.13	\$66.68	\$77.10	\$86.13	\$95.59	\$105.97	\$118.25
49	\$55.07	\$67.99	\$78.74	\$88.00	\$97.70	\$108.34	\$120.93
50	\$56.01	\$69.31	\$80.42	\$89.92	\$99.87	\$110.77	\$123.67
51	\$56.99	\$70.69	\$82.13	\$91.88	\$102.08	\$113.27	\$126.48
52	\$57.98	\$72.08	\$83.88	\$93.88	\$104.36	\$115.81	\$129.36
53	\$58.98	\$73.48	\$85.66	\$95.92	\$106.66	\$118.41	\$132.30
54	\$59.99	\$74.94	\$87.48	\$98.01	\$109.02	\$121.06	\$135.29
55	\$61.03	\$76.41	\$89.34	\$100.14	\$111.43	\$123.79	\$138.36
56	\$65.83	\$81.88	\$95.30	\$106.95	\$119.11	\$132.37	\$148.03
57	\$70.99	\$87.74	\$101.69	\$114.21	\$127.28	\$141.55	\$158.38
58	\$76.55	\$94.02	\$108.48	\$121.96	\$136.02	\$151.37	\$169.43
59	\$82.55	\$100.74	\$115.74	\$130.24	\$145.37	\$161.85	\$181.27
60	\$89.04	\$107.94	\$123.48	\$139.08	\$155.35	\$173.08	\$193.95
61	\$96.02	\$115.67	\$131.72	\$148.52	\$166.03	\$185.07	\$207.48
62	\$103.55	\$123.95	\$140.53	\$158.60	\$177.42	\$197.91	\$221.99
63	\$112.81	\$135.07	\$153.16	\$172.99	\$193.65	\$216.10	\$242.48
64	\$122.91	\$147.21	\$166.94	\$188.71	\$211.36	\$235.96	\$264.89
65	\$133.89	\$160.42	\$181.95	\$205.84	\$230.68	\$257.65	\$289.35
66	\$145.87	\$174.81	\$198.30	\$224.54	\$251.77	\$281.33	\$316.08
67	\$158.90	\$190.50	\$216.14	\$244.92	\$274.79	\$307.20	\$345.27
68	\$176.90	\$212.53	\$241.44	\$273.13	\$306.08	\$341.85	\$383.91
69	\$196.93	\$237.08	\$269.69	\$304.61	\$340.93	\$380.38	\$426.87
70	\$219.23	\$264.48	\$301.26	\$339.70	\$379.74	\$423.29	\$474.65
71	\$244.05	\$295.04	\$336.51	\$378.86	\$422.98	\$471.01	\$527.77
72	\$271.68	\$329.13	\$375.90	\$422.51	\$471.13	\$524.13	\$586.83
73	\$304.46	\$370.11	\$423.64	\$475.10	\$528.84	\$587.53	\$657.05
74	\$341.18	\$416.22	\$477.46	\$534.25	\$593.64	\$658.58	\$735.68
75	\$382.33	\$468.06	\$538.12	\$600.75	\$666.37	\$738.23	\$823.72
76	\$428.45	\$526.34	\$606.47	\$675.55	\$748.01	\$827.51	\$922.30
77	\$480.13	\$591.90	\$683.50	\$759.65	\$839.66	\$927.60	\$1,032.68
78	\$524.07	\$648.29	\$750.32	\$832.18	\$918.28	\$1,013.00	\$1,125.99
79	\$572.04	\$710.04	\$823.69	\$911.64	\$1,004.28	\$1,106.29	\$1,227.73
80	\$624.38	\$777.68	\$904.22	\$998.69	\$1,098.32	\$1,208.15	\$1,338.69
81	\$681.53	\$851.75	\$992.62	\$1,094.04	\$1,201.18	\$1,319.38	\$1,459.67
82	\$743.92	\$932.89	\$1,089.66	\$1,198.49	\$1,313.67	\$1,440.87	\$1,591.57
83	\$819.09	\$1,030.45	\$1,206.26	\$1,324.01	\$1,448.97	\$1,587.16	\$1,750.78
84	\$901.87	\$1,138.20	\$1,335.32	\$1,462.65	\$1,598.19	\$1,748.30	\$1,925.92
85	\$993.02	\$1,257.22	\$1,478.20	\$1,615.82	\$1,762.79	\$1,925.80	\$2,118.58
86	\$1,093.36	\$1,388.69	\$1,636.36	\$1,785.02	\$1,944.33	\$2,121.32	\$2,330.52
87	\$1,203.85	\$1,533.93	\$1,811.43	\$1,971.95	\$2,144.56	\$2,336.70	\$2,563.65
88	\$1,309.27	\$1,671.17	\$1,976.31	\$2,146.62	\$2,331.26	\$2,537.45	\$2,781.76
89	\$1,423.89	\$1,820.71	\$2,156.16	\$2,336.76	\$2,534.21	\$2,755.44	\$3,018.44
90	\$1,548.56	\$1,983.63	\$2,352.40	\$2,543.74	\$2,754.83	\$2,992.16	\$3,275.28
91	\$1,684.16	\$2,161.13	\$2,566.51	\$2,769.05	\$2,994.64	\$3,249.22	\$3,553.95
92	\$1,831.60	\$2,354.50	\$2,800.08	\$3,014.31	\$3,255.34	\$3,528.36	\$3,856.33
93	\$1,967.10	\$2,531.90	\$3,013.95	\$3,236.14	\$3,488.93	\$3,776.64	\$4,122.84
94	\$2,112.62	\$2,722.67	\$3,244.15	\$3,474.28	\$3,739.28	\$4,042.37	\$4,407.75
95	\$2,268.91	\$2,927.82	\$3,491.95	\$3,729.95	\$4,007.59	\$4,326.80	\$4,712.36
96	\$2,436.75	\$3,148.42	\$3,758.66	\$4,004.43	\$4,295.17	\$4,631.25	\$5,038.02
97	\$2,617.03	\$3,385.64	\$4,045.75	\$4,299.12	\$4,603.36	\$4,957.11	\$5,386.19
98	\$2,810.63	\$3,640.73	\$4,354.77	\$4,615.50	\$4,933.69	\$5,305.91	\$5,758.42
99	\$3,018.55	\$3,915.06	\$4,687.38	\$4,955.15	\$5,287.71	\$5,679.24	\$6,156.38
100	\$3,241.86	\$4,210.04	\$5,045.41	\$5,319.80	\$5,667.13	\$6,078.86	\$6,581.82

Policy Form Series: LTC2-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	\$47.67	\$56.63	\$64.70	\$73.10	\$81.04	\$89.75	\$99.98
31	\$49.47	\$58.87	\$67.31	\$76.09	\$84.38	\$93.45	\$104.08
32	\$51.34	\$61.21	\$70.03	\$79.19	\$87.85	\$97.32	\$108.36
33	\$53.28	\$63.63	\$72.86	\$82.42	\$91.47	\$101.33	\$112.81
34	\$55.28	\$66.15	\$75.78	\$85.78	\$95.22	\$105.52	\$117.42
35	\$57.37	\$68.78	\$78.84	\$89.27	\$99.15	\$109.88	\$122.27
36	\$59.15	\$71.02	\$81.45	\$92.26	\$102.50	\$113.60	\$126.39
37	\$60.99	\$73.33	\$84.15	\$95.34	\$105.96	\$117.45	\$130.65
38	\$62.88	\$75.72	\$86.94	\$98.53	\$109.52	\$121.44	\$135.06
39	\$64.82	\$78.18	\$89.81	\$101.82	\$113.23	\$125.55	\$139.61
40	\$66.85	\$80.71	\$92.78	\$105.23	\$117.05	\$129.82	\$144.31
41	\$68.92	\$83.34	\$95.85	\$108.73	\$121.00	\$134.23	\$149.18
42	\$71.05	\$86.05	\$99.02	\$112.36	\$125.09	\$138.78	\$154.23
43	\$73.26	\$88.85	\$102.29	\$116.14	\$129.31	\$143.48	\$159.43
44	\$75.55	\$91.74	\$105.68	\$120.01	\$133.67	\$148.34	\$164.81
45	\$77.88	\$94.72	\$109.17	\$124.04	\$138.19	\$153.37	\$170.36
46	\$80.01	\$97.44	\$112.37	\$127.69	\$142.32	\$157.98	\$175.49
47	\$82.19	\$100.24	\$115.64	\$131.49	\$146.58	\$162.74	\$180.78
48	\$84.45	\$103.11	\$119.01	\$135.38	\$150.97	\$167.64	\$186.24
49	\$86.76	\$106.07	\$122.50	\$139.38	\$155.49	\$172.70	\$191.85
50	\$89.12	\$109.10	\$126.06	\$143.52	\$160.14	\$177.89	\$197.63
51	\$91.56	\$112.23	\$129.74	\$147.78	\$164.94	\$183.25	\$203.58
52	\$94.07	\$115.46	\$133.54	\$152.15	\$169.87	\$188.76	\$209.73
53	\$96.64	\$118.77	\$137.45	\$156.66	\$174.95	\$194.45	\$216.05
54	\$99.28	\$122.16	\$141.46	\$161.30	\$180.18	\$200.30	\$222.56
55	\$102.01	\$125.68	\$145.59	\$166.08	\$185.57	\$206.33	\$229.27
56	\$108.57	\$133.71	\$154.84	\$176.88	\$197.85	\$220.13	\$244.75
57	\$115.56	\$142.28	\$164.69	\$188.39	\$210.92	\$234.83	\$261.25
58	\$123.00	\$151.39	\$175.16	\$200.63	\$224.85	\$250.55	\$278.86
59	\$130.91	\$161.06	\$186.30	\$213.68	\$239.72	\$267.28	\$297.69
60	\$139.36	\$171.38	\$198.16	\$227.57	\$255.55	\$285.16	\$317.79
61	\$148.34	\$182.34	\$210.73	\$242.37	\$272.44	\$304.23	\$339.22
62	\$157.87	\$194.03	\$224.16	\$258.12	\$290.46	\$324.57	\$362.12
63	\$171.79	\$210.97	\$243.57	\$280.04	\$314.75	\$351.41	\$391.85
64	\$186.93	\$229.42	\$264.69	\$303.82	\$341.08	\$380.48	\$423.99
65	\$203.39	\$249.46	\$287.64	\$329.62	\$369.61	\$411.95	\$458.81
66	\$221.33	\$271.27	\$312.56	\$357.60	\$400.52	\$446.03	\$496.45
67	\$240.83	\$294.99	\$339.64	\$387.97	\$434.04	\$482.94	\$537.20
68	\$266.04	\$326.70	\$376.77	\$428.92	\$478.67	\$531.59	\$590.47
69	\$293.91	\$361.81	\$417.95	\$474.19	\$527.88	\$585.13	\$649.00
70	\$324.70	\$400.69	\$463.60	\$524.27	\$582.14	\$644.09	\$713.35
71	\$358.70	\$443.75	\$514.26	\$579.59	\$641.99	\$708.98	\$784.07
72	\$396.26	\$491.45	\$570.45	\$640.79	\$707.99	\$780.41	\$861.82
73	\$439.93	\$547.92	\$637.91	\$714.48	\$787.65	\$866.71	\$955.76
74	\$488.42	\$610.93	\$713.36	\$796.70	\$876.29	\$962.57	\$1,059.96
75	\$542.26	\$681.15	\$797.73	\$888.34	\$974.90	\$1,069.01	\$1,175.50
76	\$602.03	\$759.45	\$892.07	\$990.54	\$1,084.60	\$1,187.25	\$1,303.65
77	\$668.37	\$846.77	\$997.56	\$1,104.48	\$1,206.64	\$1,318.54	\$1,445.77
78	\$726.17	\$923.82	\$1,092.03	\$1,205.80	\$1,314.32	\$1,433.45	\$1,568.91
79	\$788.96	\$1,007.91	\$1,195.45	\$1,316.41	\$1,431.63	\$1,558.37	\$1,702.54
80	\$857.18	\$1,099.65	\$1,308.65	\$1,437.17	\$1,559.39	\$1,694.19	\$1,847.56
81	\$931.30	\$1,199.73	\$1,432.57	\$1,568.98	\$1,698.55	\$1,841.84	\$2,004.94
82	\$1,011.84	\$1,308.92	\$1,568.22	\$1,712.92	\$1,850.13	\$2,002.35	\$2,175.72
83	\$1,111.69	\$1,443.38	\$1,735.33	\$1,890.51	\$2,037.68	\$2,201.45	\$2,387.83
84	\$1,221.41	\$1,591.65	\$1,920.23	\$2,086.55	\$2,244.23	\$2,420.33	\$2,620.62
85	\$1,306.08	\$1,703.44	\$2,055.19	\$2,231.69	\$2,400.38	\$2,588.81	\$2,803.48
86	\$1,399.31	\$1,826.91	\$2,204.63	\$2,392.01	\$2,572.61	\$2,774.38	\$3,004.61
87	\$1,501.98	\$1,963.32	\$2,370.02	\$2,569.13	\$2,762.59	\$2,978.79	\$3,225.89
88	\$1,599.91	\$2,092.23	\$2,525.78	\$2,734.62	\$2,939.71	\$3,169.32	\$3,432.90
89	\$1,706.40	\$2,232.67	\$2,695.71	\$2,914.79	\$3,132.25	\$3,376.22	\$3,657.54
90	\$1,822.23	\$2,385.68	\$2,881.09	\$3,110.90	\$3,341.54	\$3,600.88	\$3,901.29
91	\$1,948.21	\$2,552.39	\$3,083.35	\$3,324.39	\$3,569.06	\$3,844.86	\$4,165.78
92	\$2,085.21	\$2,734.01	\$3,304.03	\$3,556.77	\$3,816.39	\$4,109.80	\$4,452.77
93	\$2,211.09	\$2,900.62	\$3,506.08	\$3,766.96	\$4,038.00	\$4,345.42	\$4,705.72
94	\$2,346.30	\$3,079.79	\$3,723.56	\$3,992.60	\$4,275.51	\$4,597.62	\$4,976.13
95	\$2,491.50	\$3,272.47	\$3,957.66	\$4,234.86	\$4,530.06	\$4,867.58	\$5,265.24
96	\$2,647.45	\$3,479.66	\$4,209.62	\$4,494.93	\$4,802.88	\$5,156.52	\$5,574.32
97	\$2,814.93	\$3,702.45	\$4,480.84	\$4,774.15	\$5,095.27	\$5,465.80	\$5,904.78
98	\$2,994.80	\$3,942.04	\$4,772.78	\$5,073.92	\$5,408.65	\$5,796.84	\$6,258.05
99	\$3,187.98	\$4,199.70	\$5,087.02	\$5,395.75	\$5,744.51	\$6,151.17	\$6,635.75
100	\$3,395.45	\$4,476.75	\$5,425.25	\$5,741.25	\$6,104.48	\$6,530.44	\$7,039.55

Policy Form Series: LTC2-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	\$96.56	\$119.16	\$137.89	\$158.26	\$178.68	\$199.87	\$224.31
31	\$98.94	\$122.16	\$141.38	\$162.31	\$183.28	\$205.06	\$230.18
32	\$101.40	\$125.22	\$144.96	\$166.46	\$188.00	\$210.39	\$236.19
33	\$103.89	\$128.34	\$148.63	\$170.72	\$192.85	\$215.85	\$242.37
34	\$106.44	\$131.57	\$152.39	\$175.09	\$197.82	\$221.44	\$248.69
35	\$109.07	\$134.86	\$156.23	\$179.56	\$202.93	\$227.19	\$255.19
36	\$110.99	\$137.27	\$159.06	\$182.86	\$206.69	\$231.44	\$259.98
37	\$112.94	\$139.72	\$161.95	\$186.22	\$210.52	\$235.75	\$264.86
38	\$114.91	\$142.21	\$164.88	\$189.64	\$214.42	\$240.17	\$269.83
39	\$116.93	\$144.77	\$167.86	\$193.11	\$218.39	\$244.65	\$274.91
40	\$118.99	\$147.35	\$170.91	\$196.65	\$222.44	\$249.24	\$280.05
41	\$121.07	\$149.97	\$173.99	\$200.26	\$226.56	\$253.90	\$285.31
42	\$123.19	\$152.66	\$177.15	\$203.93	\$230.76	\$258.64	\$290.68
43	\$125.36	\$155.40	\$180.36	\$207.68	\$235.04	\$263.47	\$296.12
44	\$127.55	\$158.17	\$183.61	\$211.48	\$239.40	\$268.39	\$301.69
45	\$129.80	\$160.98	\$186.94	\$215.38	\$243.85	\$273.41	\$307.34
46	\$131.76	\$163.48	\$189.88	\$218.82	\$247.78	\$277.87	\$312.40
47	\$133.76	\$166.00	\$192.87	\$222.31	\$251.79	\$282.41	\$317.51
48	\$135.77	\$168.59	\$195.90	\$225.84	\$255.85	\$287.03	\$322.72
49	\$137.81	\$171.19	\$198.97	\$229.46	\$259.99	\$291.70	\$328.01
50	\$139.89	\$173.82	\$202.09	\$233.12	\$264.20	\$296.46	\$333.39
51	\$142.01	\$176.54	\$205.27	\$236.84	\$268.47	\$301.30	\$338.86
52	\$144.17	\$179.26	\$208.52	\$240.63	\$272.81	\$306.22	\$344.43
53	\$146.34	\$182.03	\$211.78	\$244.48	\$277.22	\$311.21	\$350.09
54	\$148.55	\$184.84	\$215.12	\$248.38	\$281.69	\$316.29	\$355.82
55	\$150.80	\$187.70	\$218.50	\$252.35	\$286.26	\$321.45	\$361.65
56	\$157.23	\$196.09	\$228.51	\$264.28	\$300.11	\$337.26	\$379.66
57	\$163.96	\$204.82	\$239.00	\$276.79	\$314.61	\$353.84	\$398.57
58	\$170.95	\$213.97	\$249.98	\$289.88	\$329.82	\$371.26	\$418.41
59	\$178.25	\$223.50	\$261.44	\$303.60	\$345.79	\$389.50	\$439.25
60	\$185.89	\$233.47	\$273.44	\$317.96	\$362.52	\$408.66	\$461.13
61	\$193.82	\$243.89	\$285.97	\$333.00	\$380.04	\$428.75	\$484.08
62	\$202.12	\$254.77	\$299.11	\$348.75	\$398.44	\$449.84	\$508.19
63	\$217.12	\$273.23	\$320.44	\$372.66	\$424.93	\$479.07	\$540.58
64	\$233.26	\$293.03	\$343.29	\$398.20	\$453.20	\$510.21	\$575.02
65	\$250.58	\$314.26	\$367.76	\$425.49	\$483.35	\$543.36	\$611.69
66	\$269.19	\$337.04	\$393.99	\$454.66	\$515.49	\$578.67	\$650.66
67	\$289.19	\$361.47	\$422.06	\$485.83	\$549.79	\$616.29	\$692.12
68	\$315.48	\$395.14	\$462.03	\$529.79	\$597.81	\$668.61	\$749.51
69	\$344.17	\$431.96	\$505.77	\$577.73	\$650.05	\$725.38	\$811.64
70	\$375.48	\$472.20	\$553.65	\$630.01	\$706.83	\$786.97	\$878.94
71	\$409.61	\$516.18	\$606.07	\$687.02	\$768.58	\$853.79	\$951.81
72	\$446.85	\$564.27	\$663.44	\$749.19	\$835.71	\$926.29	\$1,030.71
73	\$491.11	\$622.55	\$733.85	\$826.34	\$919.71	\$1,017.60	\$1,130.63
74	\$539.76	\$686.87	\$811.72	\$911.43	\$1,012.19	\$1,117.92	\$1,240.24
75	\$593.23	\$757.83	\$897.87	\$1,005.27	\$1,113.93	\$1,228.11	\$1,360.48
76	\$651.98	\$836.12	\$993.14	\$1,108.78	\$1,225.91	\$1,349.17	\$1,492.36
77	\$716.58	\$922.50	\$1,098.53	\$1,222.94	\$1,349.15	\$1,482.17	\$1,637.04
78	\$774.76	\$1,001.37	\$1,195.77	\$1,327.74	\$1,461.67	\$1,602.91	\$1,766.82
79	\$837.67	\$1,087.00	\$1,301.63	\$1,441.49	\$1,583.60	\$1,733.51	\$1,906.88
80	\$905.69	\$1,179.95	\$1,416.87	\$1,565.02	\$1,715.69	\$1,874.75	\$2,058.06
81	\$979.22	\$1,280.84	\$1,542.29	\$1,699.11	\$1,858.81	\$2,027.50	\$2,221.23
82	\$1,058.75	\$1,390.35	\$1,678.83	\$1,844.71	\$2,013.84	\$2,192.67	\$2,397.32
83	\$1,161.71	\$1,531.21	\$1,853.71	\$2,031.51	\$2,213.36	\$2,405.85	\$2,625.70
84	\$1,274.69	\$1,686.33	\$2,046.80	\$2,237.22	\$2,432.62	\$2,639.75	\$2,875.82
85	\$1,359.36	\$1,798.12	\$2,181.76	\$2,382.36	\$2,588.77	\$2,808.23	\$3,058.68
86	\$1,452.59	\$1,921.59	\$2,331.20	\$2,542.68	\$2,761.00	\$2,993.80	\$3,259.81
87	\$1,555.26	\$2,058.00	\$2,496.59	\$2,719.80	\$2,950.98	\$3,198.21	\$3,481.09
88	\$1,653.19	\$2,186.91	\$2,652.35	\$2,885.29	\$3,128.10	\$3,388.74	\$3,688.10
89	\$1,759.68	\$2,327.35	\$2,822.28	\$3,065.46	\$3,320.64	\$3,595.64	\$3,912.74
90	\$1,875.51	\$2,480.36	\$3,007.66	\$3,261.57	\$3,529.93	\$3,820.30	\$4,156.49
91	\$2,001.49	\$2,647.07	\$3,209.92	\$3,475.06	\$3,757.45	\$4,064.28	\$4,420.98
92	\$2,138.49	\$2,828.69	\$3,430.60	\$3,707.44	\$4,004.78	\$4,329.22	\$4,707.97
93	\$2,264.37	\$2,995.30	\$3,632.65	\$3,917.63	\$4,226.39	\$4,564.84	\$4,960.92
94	\$2,399.58	\$3,174.47	\$3,850.13	\$4,143.27	\$4,463.90	\$4,817.04	\$5,231.33
95	\$2,544.78	\$3,367.15	\$4,084.23	\$4,385.53	\$4,718.45	\$5,087.00	\$5,520.44
96	\$2,700.73	\$3,574.34	\$4,336.19	\$4,645.60	\$4,991.27	\$5,375.94	\$5,829.52
97	\$2,868.21	\$3,797.13	\$4,607.41	\$4,924.82	\$5,283.66	\$5,685.22	\$6,159.98
98	\$3,048.08	\$4,036.72	\$4,899.35	\$5,224.59	\$5,597.04	\$6,016.26	\$6,513.25
99	\$3,241.26	\$4,294.38	\$5,213.59	\$5,546.42	\$5,932.90	\$6,370.59	\$6,890.95
100	\$3,448.73	\$4,571.43	\$5,551.82	\$5,891.92	\$6,292.87	\$6,749.86	\$7,294.75

Policy Form Series: LTC2-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	\$53.99	\$65.20	\$74.51	\$84.24	\$94.15	\$104.66	\$117.20
31	\$55.60	\$67.21	\$76.90	\$86.98	\$97.25	\$108.12	\$121.10
32	\$57.24	\$69.30	\$79.36	\$89.81	\$100.44	\$111.69	\$125.12
33	\$58.95	\$71.47	\$81.89	\$92.73	\$103.73	\$115.41	\$129.28
34	\$60.70	\$73.69	\$84.50	\$95.73	\$107.14	\$119.22	\$133.57
35	\$62.50	\$75.99	\$87.21	\$98.85	\$110.65	\$123.16	\$138.01
36	\$63.95	\$77.85	\$89.41	\$101.39	\$113.54	\$126.40	\$141.66
37	\$65.45	\$79.75	\$91.67	\$104.00	\$116.50	\$129.73	\$145.37
38	\$66.98	\$81.72	\$93.99	\$106.67	\$119.52	\$133.15	\$149.21
39	\$68.54	\$83.71	\$96.38	\$109.42	\$122.64	\$136.66	\$153.15
40	\$70.14	\$85.78	\$98.82	\$112.24	\$125.85	\$140.24	\$157.19
41	\$71.76	\$87.88	\$101.31	\$115.12	\$129.12	\$143.94	\$161.33
42	\$73.45	\$90.03	\$103.89	\$118.08	\$132.48	\$147.72	\$165.60
43	\$75.16	\$92.24	\$106.51	\$121.13	\$135.95	\$151.60	\$169.96
44	\$76.90	\$94.50	\$109.20	\$124.23	\$139.48	\$155.60	\$174.45
45	\$78.70	\$96.83	\$111.96	\$127.45	\$143.11	\$159.69	\$179.05
46	\$80.38	\$99.00	\$114.56	\$130.44	\$146.54	\$163.56	\$183.41
47	\$82.08	\$101.23	\$117.22	\$133.53	\$150.05	\$167.51	\$187.86
48	\$83.83	\$103.51	\$119.93	\$136.69	\$153.65	\$171.58	\$192.44
49	\$85.62	\$105.83	\$122.72	\$139.91	\$157.31	\$175.71	\$197.12
50	\$87.43	\$108.19	\$125.56	\$143.23	\$161.10	\$179.96	\$201.92
51	\$89.30	\$110.64	\$128.48	\$146.60	\$164.95	\$184.32	\$206.84
52	\$91.20	\$113.12	\$131.46	\$150.07	\$168.90	\$188.77	\$211.88
53	\$93.13	\$115.65	\$134.52	\$153.60	\$172.94	\$193.36	\$217.03
54	\$95.12	\$118.26	\$137.63	\$157.24	\$177.09	\$198.04	\$222.32
55	\$97.14	\$120.92	\$140.83	\$160.95	\$181.33	\$202.83	\$227.73
56	\$103.00	\$128.08	\$149.06	\$170.57	\$192.34	\$215.29	\$241.83
57	\$109.21	\$135.67	\$157.76	\$180.76	\$204.01	\$228.52	\$256.84
58	\$115.77	\$143.71	\$166.99	\$191.56	\$216.40	\$242.55	\$272.73
59	\$122.76	\$152.21	\$176.76	\$203.00	\$229.54	\$257.44	\$289.65
60	\$130.16	\$161.22	\$187.08	\$215.12	\$243.45	\$273.26	\$307.60
61	\$138.02	\$170.78	\$198.00	\$227.96	\$258.22	\$290.05	\$326.65
62	\$146.33	\$180.90	\$209.59	\$241.59	\$273.89	\$307.86	\$346.89
63	\$158.63	\$195.93	\$226.84	\$261.12	\$295.75	\$332.16	\$374.02
64	\$171.99	\$212.21	\$245.53	\$282.24	\$319.34	\$358.38	\$403.27
65	\$186.44	\$229.84	\$265.75	\$305.07	\$344.82	\$386.65	\$434.82
66	\$202.12	\$248.94	\$287.65	\$329.75	\$372.32	\$417.18	\$468.83
67	\$219.12	\$269.64	\$311.35	\$356.42	\$402.03	\$450.11	\$505.50
68	\$241.62	\$297.92	\$344.46	\$393.12	\$442.44	\$494.47	\$554.51
69	\$266.42	\$329.17	\$381.10	\$433.62	\$486.91	\$543.20	\$608.25
70	\$293.79	\$363.69	\$421.63	\$478.30	\$535.84	\$596.74	\$667.22
71	\$323.97	\$401.83	\$466.45	\$527.57	\$589.70	\$655.54	\$731.91
72	\$357.22	\$443.97	\$516.06	\$581.91	\$648.97	\$720.13	\$802.85
73	\$396.38	\$494.43	\$576.08	\$647.89	\$721.09	\$798.88	\$889.43
74	\$439.84	\$550.65	\$643.09	\$721.37	\$801.23	\$886.22	\$985.33
75	\$488.08	\$613.23	\$717.89	\$803.16	\$890.29	\$983.13	\$1,091.60
76	\$541.58	\$682.94	\$801.39	\$894.25	\$989.23	\$1,090.61	\$1,209.32
77	\$600.96	\$760.57	\$894.61	\$995.65	\$1,099.18	\$1,209.85	\$1,339.71
78	\$653.32	\$829.89	\$978.70	\$1,086.63	\$1,197.29	\$1,315.70	\$1,454.23
79	\$710.24	\$905.55	\$1,070.67	\$1,185.92	\$1,304.20	\$1,430.81	\$1,578.52
80	\$772.13	\$988.11	\$1,171.30	\$1,294.28	\$1,420.63	\$1,555.97	\$1,713.45
81	\$839.42	\$1,078.16	\$1,281.40	\$1,412.55	\$1,547.47	\$1,692.09	\$1,859.90
82	\$912.56	\$1,176.45	\$1,401.82	\$1,541.62	\$1,685.62	\$1,840.12	\$2,018.87
83	\$1,003.58	\$1,298.46	\$1,551.06	\$1,701.69	\$1,857.29	\$2,024.42	\$2,217.48
84	\$1,103.68	\$1,433.14	\$1,716.18	\$1,878.38	\$2,046.45	\$2,227.18	\$2,435.63
85	\$1,188.35	\$1,544.93	\$1,851.14	\$2,023.52	\$2,202.60	\$2,395.66	\$2,618.49
86	\$1,281.58	\$1,668.40	\$2,000.58	\$2,183.84	\$2,374.83	\$2,581.23	\$2,819.62
87	\$1,384.25	\$1,804.81	\$2,165.97	\$2,360.96	\$2,564.81	\$2,785.64	\$3,040.90
88	\$1,482.18	\$1,933.72	\$2,321.73	\$2,526.45	\$2,741.93	\$2,976.17	\$3,247.91
89	\$1,588.67	\$2,074.16	\$2,491.66	\$2,706.62	\$2,934.47	\$3,183.07	\$3,472.55
90	\$1,704.50	\$2,227.17	\$2,677.04	\$2,902.73	\$3,143.76	\$3,407.73	\$3,716.30
91	\$1,830.48	\$2,393.88	\$2,879.30	\$3,116.22	\$3,371.28	\$3,651.71	\$3,980.79
92	\$1,967.48	\$2,575.50	\$3,099.98	\$3,348.60	\$3,618.61	\$3,916.65	\$4,267.78
93	\$2,093.36	\$2,742.11	\$3,302.03	\$3,558.79	\$3,840.22	\$4,152.27	\$4,520.73
94	\$2,228.57	\$2,921.28	\$3,519.51	\$3,784.43	\$4,077.73	\$4,404.47	\$4,791.14
95	\$2,373.77	\$3,113.96	\$3,753.61	\$4,026.69	\$4,332.28	\$4,674.43	\$5,080.25
96	\$2,529.72	\$3,321.15	\$4,005.57	\$4,286.76	\$4,605.10	\$4,963.37	\$5,389.33
97	\$2,697.20	\$3,543.94	\$4,276.79	\$4,565.98	\$4,897.49	\$5,272.65	\$5,719.79
98	\$2,877.07	\$3,783.53	\$4,568.73	\$4,865.75	\$5,210.87	\$5,603.69	\$6,073.06
99	\$3,070.25	\$4,041.19	\$4,882.97	\$5,187.58	\$5,546.73	\$5,958.02	\$6,450.76
100	\$3,277.72	\$4,318.24	\$5,221.20	\$5,533.08	\$5,906.70	\$6,337.29	\$6,854.56

Policy Form Series: LTC2-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	\$37.46	\$43.55	\$48.55	\$53.39	\$58.51	\$64.21	\$70.90
31	\$37.98	\$44.30	\$49.50	\$54.46	\$59.73	\$65.57	\$72.43
32	\$38.53	\$45.06	\$50.46	\$55.57	\$60.96	\$66.96	\$74.01
33	\$39.07	\$45.85	\$51.45	\$56.69	\$62.24	\$68.38	\$75.60
34	\$39.62	\$46.64	\$52.44	\$57.84	\$63.53	\$69.83	\$77.23
35	\$40.19	\$47.45	\$53.47	\$59.02	\$64.85	\$71.32	\$78.90
36	\$40.76	\$48.27	\$54.48	\$60.17	\$66.14	\$72.77	\$80.53
37	\$41.37	\$49.09	\$55.51	\$61.34	\$67.47	\$74.24	\$82.17
38	\$41.95	\$49.93	\$56.55	\$62.54	\$68.82	\$75.76	\$83.86
39	\$42.55	\$50.79	\$57.62	\$63.76	\$70.20	\$77.30	\$85.59
40	\$43.17	\$51.65	\$58.71	\$65.00	\$71.60	\$78.88	\$87.35
41	\$43.78	\$52.54	\$59.82	\$66.26	\$73.03	\$80.47	\$89.14
42	\$44.42	\$53.43	\$60.95	\$67.56	\$74.50	\$82.12	\$90.98
43	\$45.07	\$54.35	\$62.11	\$68.88	\$75.98	\$83.77	\$92.84
44	\$45.71	\$55.28	\$63.28	\$70.23	\$77.50	\$85.48	\$94.74
45	\$46.36	\$56.22	\$64.48	\$71.61	\$79.05	\$87.22	\$96.69
46	\$47.17	\$57.33	\$65.84	\$73.17	\$80.80	\$89.18	\$98.88
47	\$47.98	\$58.46	\$67.24	\$74.77	\$82.58	\$91.18	\$101.14
48	\$48.81	\$59.60	\$68.66	\$76.40	\$84.42	\$93.23	\$103.43
49	\$49.66	\$60.78	\$70.13	\$78.05	\$86.29	\$95.32	\$105.79
50	\$50.51	\$61.97	\$71.62	\$79.74	\$88.20	\$97.47	\$108.18
51	\$51.40	\$63.19	\$73.14	\$81.48	\$90.15	\$99.66	\$110.63
52	\$52.28	\$64.43	\$74.71	\$83.26	\$92.16	\$101.90	\$113.15
53	\$53.18	\$65.69	\$76.28	\$85.07	\$94.20	\$104.17	\$115.71
54	\$54.12	\$66.99	\$77.91	\$86.93	\$96.28	\$106.52	\$118.34
55	\$55.05	\$68.30	\$79.57	\$88.81	\$98.42	\$108.91	\$121.03
56	\$55.96	\$73.18	\$84.88	\$94.85	\$105.18	\$116.46	\$129.48
57	\$64.02	\$78.43	\$90.55	\$101.29	\$112.40	\$124.54	\$138.53
58	\$69.05	\$84.04	\$96.61	\$108.17	\$120.12	\$133.16	\$148.21
59	\$74.47	\$90.06	\$103.06	\$115.50	\$128.38	\$142.41	\$158.57
60	\$80.30	\$96.51	\$109.96	\$123.35	\$137.19	\$152.26	\$169.65
61	\$86.60	\$103.41	\$117.31	\$131.73	\$146.61	\$162.84	\$181.50
62	\$93.39	\$110.80	\$125.15	\$140.67	\$156.69	\$174.12	\$194.17
63	\$101.73	\$120.76	\$136.40	\$153.43	\$171.01	\$190.13	\$212.10
64	\$110.83	\$131.60	\$148.66	\$167.35	\$186.65	\$207.60	\$231.69
65	\$120.75	\$143.41	\$162.04	\$182.55	\$203.72	\$226.68	\$253.10
66	\$131.55	\$156.28	\$176.61	\$199.13	\$222.36	\$247.52	\$276.47
67	\$143.31	\$170.30	\$192.49	\$217.21	\$242.67	\$270.28	\$302.00
68	\$159.53	\$189.97	\$215.02	\$242.23	\$270.31	\$300.76	\$335.81
69	\$177.61	\$211.95	\$240.18	\$270.15	\$301.09	\$334.68	\$373.39
70	\$197.70	\$236.44	\$268.28	\$301.27	\$335.35	\$372.41	\$415.18
71	\$220.10	\$263.75	\$299.69	\$335.99	\$373.53	\$414.41	\$461.63
72	\$245.03	\$294.22	\$334.76	\$374.71	\$416.06	\$461.12	\$513.30
73	\$274.57	\$330.87	\$377.29	\$421.36	\$467.04	\$516.89	\$574.72
74	\$307.69	\$372.08	\$425.21	\$473.81	\$524.25	\$579.42	\$643.51
75	\$344.81	\$418.42	\$479.23	\$532.79	\$588.49	\$649.49	\$720.51
76	\$386.39	\$470.52	\$540.11	\$599.12	\$660.58	\$728.05	\$806.73
77	\$433.00	\$529.13	\$608.71	\$673.72	\$741.51	\$816.10	\$903.29
78	\$472.62	\$579.53	\$668.23	\$738.04	\$810.95	\$891.25	\$984.91
79	\$515.88	\$634.73	\$733.55	\$808.50	\$886.88	\$973.31	\$1,073.91
80	\$563.10	\$695.20	\$805.26	\$885.70	\$969.95	\$1,062.93	\$1,170.95
81	\$614.63	\$761.42	\$883.99	\$970.27	\$1,060.78	\$1,160.81	\$1,276.77
82	\$670.90	\$833.94	\$970.42	\$1,062.91	\$1,160.11	\$1,267.68	\$1,392.15
83	\$738.70	\$921.16	\$1,074.26	\$1,174.22	\$1,279.60	\$1,396.39	\$1,531.42
84	\$813.34	\$1,017.49	\$1,189.19	\$1,297.20	\$1,411.38	\$1,538.17	\$1,684.62
85	\$895.55	\$1,123.89	\$1,316.44	\$1,433.03	\$1,556.75	\$1,694.32	\$1,853.11
86	\$986.04	\$1,241.42	\$1,457.29	\$1,583.09	\$1,717.07	\$1,866.36	\$2,038.50
87	\$1,085.69	\$1,371.24	\$1,613.21	\$1,748.89	\$1,893.90	\$2,055.85	\$2,242.43
88	\$1,180.75	\$1,493.94	\$1,760.04	\$1,903.79	\$2,058.77	\$2,232.46	\$2,433.22
89	\$1,284.12	\$1,627.60	\$1,920.22	\$2,072.41	\$2,237.99	\$2,424.26	\$2,640.25
90	\$1,396.57	\$1,773.25	\$2,094.99	\$2,255.97	\$2,432.82	\$2,632.53	\$2,864.88
91	\$1,518.84	\$1,931.91	\$2,285.64	\$2,455.79	\$2,644.61	\$2,858.69	\$3,108.65
92	\$1,651.83	\$2,104.78	\$2,493.67	\$2,673.31	\$2,874.83	\$3,104.29	\$3,373.14
93	\$1,774.02	\$2,263.37	\$2,684.14	\$2,870.05	\$3,081.12	\$3,322.72	\$3,606.26
94	\$1,905.26	\$2,433.90	\$2,889.15	\$3,081.25	\$3,302.20	\$3,556.52	\$3,855.47
95	\$2,046.21	\$2,617.29	\$3,109.82	\$3,307.99	\$3,539.15	\$3,806.76	\$4,121.92
96	\$2,197.59	\$2,814.49	\$3,347.36	\$3,551.43	\$3,793.13	\$4,074.62	\$4,406.77
97	\$2,360.16	\$3,026.56	\$3,603.03	\$3,812.80	\$4,065.30	\$4,361.32	\$4,711.31
98	\$2,534.76	\$3,254.59	\$3,878.24	\$4,093.36	\$4,357.01	\$4,668.19	\$5,036.90
99	\$2,722.28	\$3,499.83	\$4,174.45	\$4,394.60	\$4,669.64	\$4,996.66	\$5,384.99
100	\$2,923.66	\$3,763.51	\$4,493.29	\$4,717.99	\$5,004.72	\$5,348.24	\$5,757.14

**Policy Form Series: LTC2-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	\$42.86	\$50.86	\$58.01	\$64.82	\$71.45	\$78.88	\$87.63
31	\$44.46	\$52.88	\$60.36	\$67.45	\$74.38	\$82.14	\$91.23
32	\$46.13	\$54.98	\$62.78	\$70.20	\$77.43	\$85.52	\$94.97
33	\$47.89	\$57.16	\$65.33	\$73.06	\$80.63	\$89.06	\$98.88
34	\$49.69	\$59.43	\$67.95	\$76.03	\$83.94	\$92.74	\$102.93
35	\$51.57	\$61.78	\$70.70	\$79.13	\$87.39	\$96.57	\$107.16
36	\$53.17	\$63.79	\$73.04	\$81.78	\$90.35	\$99.84	\$110.77
37	\$54.83	\$65.86	\$75.46	\$84.52	\$93.40	\$103.24	\$114.52
38	\$56.51	\$68.01	\$77.97	\$87.32	\$96.55	\$106.73	\$118.37
39	\$58.27	\$70.22	\$80.53	\$90.25	\$99.81	\$110.35	\$122.37
40	\$60.08	\$72.50	\$83.18	\$93.27	\$103.17	\$114.10	\$126.49
41	\$61.95	\$74.87	\$85.95	\$96.39	\$106.66	\$117.96	\$130.78
42	\$63.88	\$77.29	\$88.80	\$99.62	\$110.26	\$121.98	\$135.19
43	\$65.86	\$79.81	\$91.71	\$102.93	\$113.98	\$126.10	\$139.73
44	\$67.89	\$82.39	\$94.77	\$106.38	\$117.83	\$130.39	\$144.47
45	\$70.01	\$85.09	\$97.89	\$109.94	\$121.80	\$134.81	\$149.33
46	\$71.92	\$87.52	\$100.76	\$113.19	\$125.45	\$138.87	\$153.83
47	\$73.88	\$90.03	\$103.70	\$116.56	\$129.21	\$143.03	\$158.47
48	\$75.91	\$92.62	\$106.72	\$120.00	\$133.06	\$147.35	\$163.24
49	\$77.99	\$95.28	\$109.84	\$123.55	\$137.07	\$151.79	\$168.17
50	\$80.12	\$98.01	\$113.04	\$127.23	\$141.16	\$156.36	\$173.23
51	\$82.30	\$100.83	\$116.36	\$130.98	\$145.39	\$161.07	\$178.47
52	\$84.56	\$103.70	\$119.76	\$134.86	\$149.73	\$165.92	\$183.83
53	\$86.86	\$106.68	\$123.24	\$138.87	\$154.23	\$170.91	\$189.37
54	\$89.24	\$109.73	\$126.84	\$142.97	\$158.84	\$176.06	\$195.08
55	\$91.69	\$112.88	\$130.54	\$147.21	\$163.59	\$181.36	\$200.96
56	\$97.60	\$120.11	\$138.84	\$156.78	\$174.40	\$193.49	\$214.52
57	\$103.87	\$127.79	\$147.67	\$166.99	\$185.92	\$206.41	\$229.01
58	\$110.57	\$135.97	\$157.07	\$177.85	\$198.20	\$220.22	\$244.46
59	\$117.68	\$144.68	\$167.05	\$189.41	\$211.31	\$234.93	\$260.95
60	\$125.26	\$153.94	\$177.67	\$201.72	\$225.27	\$250.63	\$278.56
61	\$133.31	\$163.80	\$188.97	\$214.83	\$240.16	\$267.40	\$297.36
62	\$141.92	\$174.27	\$200.99	\$228.82	\$256.02	\$285.27	\$317.41
63	\$154.41	\$189.51	\$218.40	\$248.23	\$277.45	\$308.88	\$343.45
64	\$168.02	\$206.08	\$237.35	\$269.31	\$300.66	\$334.43	\$371.64
65	\$182.83	\$224.10	\$257.92	\$292.17	\$325.81	\$362.09	\$402.15
66	\$198.93	\$243.67	\$280.27	\$316.99	\$353.07	\$392.05	\$435.16
67	\$216.48	\$264.96	\$304.56	\$343.91	\$382.61	\$424.48	\$470.87
68	\$239.13	\$293.45	\$337.85	\$380.20	\$421.94	\$467.25	\$517.56
69	\$264.20	\$325.00	\$374.76	\$420.34	\$465.32	\$514.30	\$568.88
70	\$291.86	\$359.91	\$415.70	\$464.70	\$513.15	\$566.13	\$625.28
71	\$322.42	\$398.60	\$461.12	\$513.77	\$565.91	\$623.15	\$687.28
72	\$356.18	\$441.43	\$511.51	\$568.02	\$624.09	\$685.94	\$755.43
73	\$395.45	\$492.19	\$572.01	\$633.35	\$694.30	\$761.80	\$837.78
74	\$439.03	\$548.77	\$639.65	\$706.21	\$772.43	\$846.04	\$929.11
75	\$487.42	\$611.84	\$715.30	\$787.44	\$859.36	\$939.62	\$1,030.38
76	\$541.15	\$682.18	\$799.90	\$878.04	\$956.06	\$1,043.53	\$1,142.72
77	\$600.78	\$760.60	\$894.49	\$979.05	\$1,063.64	\$1,158.93	\$1,267.29
78	\$652.73	\$829.82	\$979.20	\$1,068.86	\$1,158.56	\$1,259.94	\$1,375.24
79	\$709.18	\$905.36	\$1,071.94	\$1,166.90	\$1,261.96	\$1,369.73	\$1,492.37
80	\$770.51	\$987.75	\$1,173.44	\$1,273.94	\$1,374.59	\$1,489.10	\$1,619.48
81	\$837.13	\$1,077.66	\$1,284.55	\$1,390.79	\$1,497.27	\$1,618.88	\$1,757.43
82	\$909.51	\$1,175.73	\$1,406.20	\$1,518.37	\$1,630.88	\$1,759.96	\$1,907.12
83	\$999.28	\$1,296.52	\$1,556.06	\$1,675.79	\$1,796.21	\$1,934.96	\$2,093.06
84	\$1,097.89	\$1,429.70	\$1,721.85	\$1,849.57	\$1,978.29	\$2,127.36	\$2,297.12
85	\$1,176.23	\$1,532.23	\$1,845.04	\$1,981.36	\$2,119.42	\$2,279.00	\$2,460.72
86	\$1,262.49	\$1,645.48	\$1,981.41	\$2,126.95	\$2,275.08	\$2,446.04	\$2,640.70
87	\$1,357.48	\$1,770.59	\$2,132.38	\$2,287.80	\$2,446.78	\$2,630.05	\$2,838.68
88	\$1,448.08	\$1,888.82	\$2,274.52	\$2,438.09	\$2,606.86	\$2,801.56	\$3,023.92
89	\$1,546.62	\$2,017.63	\$2,429.61	\$2,601.70	\$2,780.88	\$2,987.79	\$3,224.91
90	\$1,653.80	\$2,157.99	\$2,598.82	\$2,779.79	\$2,970.06	\$3,190.03	\$3,442.99
91	\$1,770.34	\$2,310.88	\$2,783.42	\$2,973.66	\$3,175.68	\$3,409.65	\$3,679.65
92	\$1,897.10	\$2,477.46	\$2,984.81	\$3,184.70	\$3,399.22	\$3,648.12	\$3,936.44
93	\$2,013.56	\$2,630.28	\$3,169.23	\$3,375.56	\$3,599.51	\$3,860.22	\$4,162.75
94	\$2,138.67	\$2,794.62	\$3,367.72	\$3,580.47	\$3,814.17	\$4,087.25	\$4,404.71
95	\$2,273.01	\$2,971.34	\$3,581.37	\$3,800.47	\$4,044.25	\$4,330.24	\$4,663.39
96	\$2,417.30	\$3,161.38	\$3,811.34	\$4,036.65	\$4,290.83	\$4,590.34	\$4,939.93
97	\$2,572.25	\$3,365.74	\$4,058.88	\$4,290.23	\$4,555.10	\$4,868.73	\$5,235.60
98	\$2,738.67	\$3,585.48	\$4,325.33	\$4,562.44	\$4,838.33	\$5,166.72	\$5,551.71
99	\$2,917.42	\$3,821.79	\$4,612.11	\$4,854.70	\$5,141.88	\$5,485.68	\$5,889.64
100	\$3,109.37	\$4,075.90	\$4,920.81	\$5,168.47	\$5,467.22	\$5,827.07	\$6,250.94

Policy Form Series: LTC2-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	\$87.50	\$107.22	\$123.68	\$141.38	\$158.85	\$176.96	\$197.28
31	\$89.65	\$109.91	\$126.81	\$144.99	\$162.95	\$181.56	\$202.43
32	\$91.86	\$112.67	\$130.01	\$148.69	\$167.15	\$186.27	\$207.72
33	\$94.14	\$115.48	\$133.32	\$152.50	\$171.46	\$191.10	\$213.15
34	\$96.45	\$118.37	\$136.69	\$156.40	\$175.89	\$196.05	\$218.71
35	\$98.84	\$121.35	\$140.15	\$160.41	\$180.41	\$201.13	\$224.44
36	\$100.56	\$123.51	\$142.68	\$163.34	\$183.76	\$204.89	\$228.64
37	\$102.34	\$125.71	\$145.26	\$166.35	\$187.17	\$208.73	\$232.94
38	\$104.12	\$127.97	\$147.90	\$169.39	\$190.62	\$212.64	\$237.32
39	\$105.96	\$130.26	\$150.58	\$172.49	\$194.17	\$216.61	\$241.78
40	\$107.82	\$132.58	\$153.29	\$175.67	\$197.77	\$220.67	\$246.32
41	\$109.70	\$134.95	\$156.07	\$178.88	\$201.44	\$224.78	\$250.92
42	\$111.63	\$137.37	\$158.89	\$182.18	\$205.17	\$229.00	\$255.65
43	\$113.59	\$139.82	\$161.77	\$185.51	\$208.97	\$233.28	\$260.43
44	\$115.57	\$142.31	\$164.70	\$188.90	\$212.84	\$237.64	\$265.34
45	\$117.62	\$144.86	\$167.68	\$192.39	\$216.79	\$242.07	\$270.30
46	\$119.39	\$147.10	\$170.33	\$195.44	\$220.29	\$246.02	\$274.75
47	\$121.19	\$149.36	\$173.00	\$198.57	\$223.85	\$250.04	\$279.25
48	\$123.02	\$151.69	\$175.71	\$201.75	\$227.47	\$254.11	\$283.83
49	\$124.88	\$154.04	\$178.48	\$204.97	\$231.16	\$258.27	\$288.48
50	\$126.77	\$156.41	\$181.29	\$208.25	\$234.90	\$262.47	\$293.22
51	\$128.68	\$158.84	\$184.13	\$211.56	\$238.69	\$266.75	\$298.02
52	\$130.62	\$161.29	\$187.03	\$214.94	\$242.54	\$271.11	\$302.92
53	\$132.59	\$163.78	\$189.96	\$218.39	\$246.47	\$275.53	\$307.88
54	\$134.60	\$166.31	\$192.94	\$221.87	\$250.46	\$280.04	\$312.93
55	\$136.64	\$168.89	\$195.99	\$225.42	\$254.51	\$284.61	\$318.07
56	\$142.48	\$176.42	\$204.97	\$236.09	\$266.81	\$298.60	\$333.90
57	\$148.57	\$184.29	\$214.39	\$247.25	\$279.72	\$313.28	\$350.52
58	\$154.92	\$192.51	\$224.22	\$258.95	\$293.24	\$328.69	\$367.99
59	\$161.55	\$201.11	\$234.51	\$271.19	\$307.44	\$344.86	\$386.32
60	\$168.43	\$210.07	\$245.27	\$284.02	\$322.30	\$361.80	\$405.54
61	\$175.63	\$219.45	\$256.53	\$297.47	\$337.89	\$379.62	\$425.75
62	\$183.13	\$229.23	\$268.29	\$311.53	\$354.24	\$398.27	\$446.94
63	\$196.73	\$245.85	\$287.41	\$332.88	\$377.79	\$424.16	\$475.42
64	\$211.35	\$263.65	\$307.91	\$355.71	\$402.94	\$451.72	\$505.72
65	\$227.07	\$282.78	\$329.87	\$380.08	\$429.73	\$481.08	\$537.96
66	\$243.92	\$303.27	\$353.40	\$406.12	\$458.31	\$512.33	\$572.24
67	\$262.05	\$325.24	\$378.58	\$433.97	\$488.80	\$545.62	\$608.71
68	\$285.87	\$355.54	\$414.43	\$473.23	\$531.50	\$591.97	\$659.18
69	\$311.86	\$388.67	\$453.67	\$516.06	\$577.94	\$642.22	\$713.83
70	\$340.22	\$424.87	\$496.61	\$562.76	\$628.42	\$696.75	\$773.00
71	\$371.17	\$464.43	\$543.63	\$613.69	\$683.32	\$755.93	\$837.08
72	\$404.91	\$507.70	\$595.10	\$669.22	\$743.02	\$820.09	\$906.49
73	\$445.02	\$560.17	\$658.24	\$738.13	\$817.71	\$900.94	\$994.36
74	\$489.10	\$618.03	\$728.09	\$814.14	\$899.91	\$989.76	\$1,090.77
75	\$537.55	\$681.86	\$805.36	\$897.96	\$990.38	\$1,087.33	\$1,196.50
76	\$590.80	\$752.31	\$890.82	\$990.43	\$1,089.93	\$1,194.49	\$1,312.49
77	\$649.31	\$830.04	\$985.35	\$1,092.42	\$1,199.48	\$1,312.25	\$1,439.73
78	\$702.04	\$901.00	\$1,072.58	\$1,186.01	\$1,299.55	\$1,419.16	\$1,553.87
79	\$759.04	\$978.05	\$1,167.53	\$1,287.64	\$1,407.94	\$1,534.78	\$1,677.06
80	\$820.68	\$1,061.68	\$1,270.89	\$1,397.97	\$1,525.38	\$1,659.82	\$1,810.02
81	\$887.31	\$1,152.45	\$1,383.40	\$1,517.75	\$1,652.62	\$1,795.05	\$1,953.51
82	\$959.36	\$1,251.00	\$1,505.87	\$1,647.82	\$1,790.47	\$1,941.29	\$2,108.39
83	\$1,052.68	\$1,377.75	\$1,662.73	\$1,814.66	\$1,967.84	\$2,130.04	\$2,309.23
84	\$1,155.04	\$1,517.32	\$1,835.91	\$1,998.42	\$2,162.80	\$2,337.14	\$2,529.22
85	\$1,233.38	\$1,619.85	\$1,959.10	\$2,130.21	\$2,303.93	\$2,488.78	\$2,692.82
86	\$1,319.64	\$1,733.10	\$2,095.47	\$2,275.80	\$2,459.59	\$2,655.82	\$2,872.80
87	\$1,414.63	\$1,858.21	\$2,246.44	\$2,436.65	\$2,631.29	\$2,839.83	\$3,070.78
88	\$1,505.23	\$1,976.44	\$2,388.58	\$2,586.94	\$2,791.37	\$3,011.34	\$3,256.02
89	\$1,603.77	\$2,105.25	\$2,543.67	\$2,750.55	\$2,965.39	\$3,197.57	\$3,457.01
90	\$1,710.95	\$2,245.61	\$2,712.88	\$2,928.64	\$3,154.57	\$3,399.81	\$3,675.09
91	\$1,827.49	\$2,398.50	\$2,897.48	\$3,122.51	\$3,360.19	\$3,619.43	\$3,911.75
92	\$1,954.25	\$2,565.08	\$3,098.87	\$3,333.55	\$3,583.73	\$3,857.90	\$4,168.54
93	\$2,070.71	\$2,717.90	\$3,283.29	\$3,524.41	\$3,784.02	\$4,070.00	\$4,394.85
94	\$2,195.82	\$2,882.24	\$3,481.78	\$3,729.32	\$3,998.68	\$4,297.03	\$4,636.81
95	\$2,330.16	\$3,058.96	\$3,695.43	\$3,949.32	\$4,228.76	\$4,540.02	\$4,895.49
96	\$2,474.45	\$3,249.00	\$3,925.40	\$4,185.50	\$4,475.34	\$4,800.12	\$5,172.03
97	\$2,629.40	\$3,453.36	\$4,172.94	\$4,439.08	\$4,739.61	\$5,078.51	\$5,467.70
98	\$2,795.82	\$3,673.10	\$4,439.39	\$4,711.29	\$5,022.84	\$5,376.50	\$5,783.81
99	\$2,974.57	\$3,909.41	\$4,726.17	\$5,003.55	\$5,326.39	\$5,695.46	\$6,121.74
100	\$3,166.52	\$4,163.52	\$5,034.87	\$5,317.32	\$5,651.73	\$6,036.85	\$6,483.04

Policy Form Series: LTC2-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	\$48.83	\$58.50	\$66.63	\$75.04	\$83.47	\$92.42	\$102.84
31	\$50.27	\$60.31	\$68.77	\$77.47	\$86.20	\$95.46	\$106.25
32	\$51.77	\$62.19	\$70.95	\$79.98	\$89.04	\$98.63	\$109.79
33	\$53.31	\$64.12	\$73.24	\$82.57	\$91.95	\$101.89	\$113.44
34	\$54.88	\$66.11	\$75.57	\$85.26	\$94.97	\$105.27	\$117.20
35	\$56.52	\$68.18	\$77.99	\$88.03	\$98.11	\$108.74	\$121.11
36	\$57.85	\$69.83	\$79.96	\$90.28	\$100.65	\$111.60	\$124.30
37	\$59.18	\$71.56	\$81.98	\$92.61	\$103.27	\$114.54	\$127.56
38	\$60.56	\$73.32	\$84.07	\$94.99	\$105.96	\$117.57	\$130.93
39	\$61.98	\$75.12	\$86.17	\$97.44	\$108.73	\$120.66	\$134.39
40	\$63.42	\$76.96	\$88.35	\$99.94	\$111.57	\$123.84	\$137.94
41	\$64.91	\$78.85	\$90.59	\$102.51	\$114.47	\$127.10	\$141.59
42	\$66.41	\$80.78	\$92.88	\$105.15	\$117.46	\$130.45	\$145.31
43	\$67.96	\$82.76	\$95.24	\$107.87	\$120.50	\$133.88	\$149.15
44	\$69.55	\$84.79	\$97.65	\$110.63	\$123.65	\$137.40	\$153.09
45	\$71.17	\$86.89	\$100.12	\$113.48	\$126.87	\$141.01	\$157.12
46	\$72.68	\$88.83	\$102.45	\$116.16	\$129.91	\$144.43	\$160.95
47	\$74.23	\$90.81	\$104.82	\$118.91	\$133.02	\$147.92	\$164.87
48	\$75.81	\$92.88	\$107.25	\$121.72	\$136.21	\$151.48	\$168.88
49	\$77.42	\$94.95	\$109.75	\$124.60	\$139.48	\$155.16	\$172.98
50	\$79.06	\$97.09	\$112.29	\$127.54	\$142.82	\$158.92	\$177.20
51	\$80.75	\$99.28	\$114.90	\$130.56	\$146.23	\$162.76	\$181.51
52	\$82.47	\$101.50	\$117.55	\$133.63	\$149.74	\$166.71	\$185.92
53	\$84.21	\$103.77	\$120.29	\$136.80	\$153.32	\$170.73	\$190.45
54	\$86.02	\$106.11	\$123.06	\$140.02	\$156.98	\$174.87	\$195.08
55	\$87.85	\$108.48	\$125.93	\$143.34	\$160.75	\$179.09	\$199.83
56	\$93.15	\$114.91	\$133.29	\$151.90	\$170.51	\$190.11	\$212.22
57	\$98.75	\$121.72	\$141.08	\$160.98	\$180.86	\$201.78	\$225.37
58	\$104.71	\$128.94	\$149.33	\$170.58	\$191.83	\$214.16	\$239.34
59	\$111.01	\$136.58	\$158.05	\$180.77	\$203.47	\$227.34	\$254.16
60	\$117.71	\$144.66	\$167.29	\$191.56	\$215.82	\$241.29	\$269.92
61	\$124.80	\$153.23	\$177.06	\$203.02	\$228.93	\$256.12	\$286.64
62	\$132.33	\$162.31	\$187.40	\$215.13	\$242.82	\$271.84	\$304.40
63	\$143.44	\$175.80	\$202.84	\$232.52	\$262.18	\$293.30	\$328.22
64	\$155.51	\$190.40	\$219.56	\$251.34	\$283.10	\$316.47	\$353.88
65	\$168.61	\$206.24	\$237.65	\$271.67	\$305.68	\$341.44	\$381.56
66	\$182.78	\$223.37	\$257.22	\$293.65	\$330.08	\$368.38	\$411.39
67	\$198.15	\$241.93	\$278.41	\$317.40	\$356.41	\$397.46	\$443.58
68	\$218.48	\$267.30	\$308.02	\$350.08	\$392.24	\$436.64	\$486.58
69	\$240.93	\$295.34	\$340.78	\$386.14	\$431.65	\$479.66	\$533.76
70	\$265.66	\$326.32	\$377.02	\$425.92	\$475.04	\$526.93	\$585.51
71	\$292.95	\$360.54	\$417.11	\$469.80	\$522.78	\$578.85	\$642.26
72	\$323.04	\$398.35	\$461.46	\$518.19	\$575.33	\$635.90	\$704.52
73	\$358.45	\$443.64	\$515.15	\$576.95	\$639.28	\$705.42	\$780.48
74	\$397.75	\$494.07	\$575.06	\$642.39	\$710.31	\$782.56	\$864.66
75	\$441.36	\$550.22	\$641.96	\$715.22	\$789.26	\$868.12	\$957.89
76	\$489.76	\$612.77	\$716.61	\$796.34	\$876.98	\$963.02	\$1,061.19
77	\$543.44	\$682.42	\$799.96	\$886.64	\$974.43	\$1,068.33	\$1,175.63
78	\$590.79	\$744.62	\$875.16	\$967.65	\$1,061.43	\$1,161.80	\$1,276.13
79	\$642.26	\$812.50	\$957.40	\$1,056.07	\$1,156.20	\$1,263.42	\$1,385.19
80	\$698.24	\$886.56	\$1,047.38	\$1,152.56	\$1,259.42	\$1,373.95	\$1,503.57
81	\$759.08	\$967.39	\$1,145.82	\$1,257.88	\$1,371.87	\$1,494.14	\$1,632.09
82	\$825.21	\$1,055.57	\$1,253.51	\$1,372.81	\$1,494.35	\$1,624.86	\$1,771.60
83	\$907.54	\$1,165.05	\$1,386.96	\$1,515.36	\$1,646.54	\$1,787.62	\$1,945.88
84	\$998.04	\$1,285.88	\$1,534.61	\$1,672.72	\$1,814.22	\$1,966.66	\$2,137.32
85	\$1,076.38	\$1,388.41	\$1,657.80	\$1,804.51	\$1,955.35	\$2,118.30	\$2,300.92
86	\$1,162.64	\$1,501.66	\$1,794.17	\$1,950.10	\$2,111.01	\$2,285.34	\$2,480.90
87	\$1,257.63	\$1,626.77	\$1,945.14	\$2,110.95	\$2,282.71	\$2,469.35	\$2,678.88
88	\$1,348.23	\$1,745.00	\$2,087.28	\$2,261.24	\$2,442.79	\$2,640.86	\$2,864.12
89	\$1,446.77	\$1,873.81	\$2,242.37	\$2,424.85	\$2,616.81	\$2,827.09	\$3,065.11
90	\$1,553.95	\$2,014.17	\$2,411.58	\$2,602.94	\$2,805.99	\$3,029.33	\$3,283.19
91	\$1,670.49	\$2,167.06	\$2,596.18	\$2,796.81	\$3,011.61	\$3,248.95	\$3,519.85
92	\$1,797.25	\$2,333.64	\$2,797.57	\$3,007.85	\$3,235.15	\$3,487.42	\$3,776.64
93	\$1,913.71	\$2,486.46	\$2,981.99	\$3,198.71	\$3,435.44	\$3,699.52	\$4,002.95
94	\$2,038.82	\$2,650.80	\$3,180.48	\$3,403.62	\$3,650.10	\$3,926.55	\$4,244.91
95	\$2,173.16	\$2,827.52	\$3,394.13	\$3,623.62	\$3,880.18	\$4,169.54	\$4,503.59
96	\$2,317.45	\$3,017.56	\$3,624.10	\$3,859.80	\$4,126.76	\$4,429.64	\$4,780.13
97	\$2,472.40	\$3,221.92	\$3,871.64	\$4,113.38	\$4,391.03	\$4,708.03	\$5,075.80
98	\$2,638.82	\$3,441.66	\$4,138.09	\$4,385.59	\$4,674.26	\$5,006.02	\$5,391.91
99	\$2,817.57	\$3,677.97	\$4,424.87	\$4,677.85	\$4,977.81	\$5,324.98	\$5,729.84
100	\$3,009.52	\$3,932.08	\$4,733.57	\$4,991.62	\$5,303.15	\$5,666.37	\$6,091.14

SERFF Tracking #:

META-128856812

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

CT12-193 (VIP2) 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/CT12-193 (VIP2)

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	Attached is the Actuarial Justification
Attachment(s):	VIP2_2012_ActMemo_RateStability_DC.pdf
Item Status:	
Status Date:	

Satisfied - Item:	NAIC Transmittal Form
Comments:	Attached is the NAIC Transmittal Form
Attachment(s):	MET NAIC Transmittal_DC_VIP2.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 VIP2 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:

- LTC2-FAC
- LTC2-VAL
- LTC2-IDEAL
- LTC2-PREM

These forms were developed as part of a nationwide series and were issued in DC from March, 2005 to May, 2011, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2012.

Policy forms LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM (subsequently referred to as LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2004, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before 1/15/2009, because policies issued in connection with later applications were subject to a revised premium rate schedule. No in-force premium rate schedule increase has been previously implemented for these forms.

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

1. Purpose of Filing

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

2. Description of Benefits

LTC2-FAC is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 11, 2013

licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

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

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

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

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

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

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

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 11, 2013

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

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

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

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

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

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

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

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 11, 2013

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to inforce policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before 1/15/2009, because policies issued in connection with later applications were subject to a revised premium rate schedule. No in-force premium rate schedule increase has been previously implemented for these forms.

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 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 inforce 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 (4.0%) 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, the payment method, premium mode and the selection of any other options or riders.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 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 LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM is shown in Exhibit I. DC experience for policy form series LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM is shown in Exhibit III. 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 4.0%. 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 VIP2 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 4.0%.

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 III 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 III 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 III are determined at the original pricing interest rate of 4.0%.

The assumptions used in the projections in Exhibit I and III were developed from the company's LTC insurance experience. Also note that only those policies subject to the proposed increase (i.e., such as those policies issued to policyholders in your state in connection with policy applications dated on or before 1/15/2009) were included in the Exhibit I, II and Exhibit III.

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

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 11, 2013

16. History of Previous Inforce Rate Increases

There have been no previous in-force rate revisions on these policy forms.

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, and needed under rate stability regulation, an increase of only 58% is being requested at this time to help mitigate the impact on the policyholder. Corresponding rate tables reflecting the 58% increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before 1/15/2009, because policies issued in connection with later applications were subject to a revised premium rate schedule. No in-force premium rate schedule increase has been previously implemented for these forms.

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

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 11, 2013

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

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

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

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

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses 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 similar to 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 inforce and claim data used in developing the

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 11, 2013

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 III. As shown in Exhibit I and III, the expected lifetime loss ratio exceeds the minimum loss ratio requirements, both with and without the requested rate increase.

20. Average Annual Premium

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

Before increase: \$2,207
After increase: \$3,487

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

Before increase: \$2,235
After increase: \$3,532

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 inforce count)

By Issue Age:

Issue Age	%
<45	10%
45-49	9%
50-54	19%
55-59	27%
60-64	22%
65-69	9%
70-74	3%
75+	1%
Total	100%

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Actuarial Memorandum for VIP2 Series

January 11, 2013

By Benefit Period:

Benefit Period	%
1 Year	0%
1.5 Year	0%
2 Year	11%
3 Year	33%
4 Year	18%
5 Year	24%
7 Year	3%
Lifetime	10%
Total	100%

By Inflation Type:

Inflation Type	%
Compound 3%	0%
Compound 5%	55%
Simple 5%	30%
FPO	5%
None	10%
Total	100%

By Home Care Percentage:

Home Care Percentage	%
0	1%
50%	7%
75%	4%
100%	88%
Total	100%

By Gender:

Gender	%
Female	57%
Male	43%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

January 11, 2013

By Premium Payment Option:

Payment Option	%
Double Pay	1%
Paid - Up	0%
Reduced Pay	1%
Standard	94%
Ten Year	3%
Total	100%

23. Number of Policyholders

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

	Issued Before Rate Stability Regulation Effective Date		Issued On or After Rate Stability Regulation Effective Date	
	Number of Insureds	Annualized Premium	Number of Insureds	Annualized Premium
DC	83	\$153,077	115	\$289,516
Nationwide	25,587	\$62,458,731	52,077	\$108,941,755

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.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

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January 11, 2013

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 with the following exception:

A rate increase larger than 58% would need to be requested in order to certify, as described under long-term care rate stability rules, that no further premium rate schedule increases are anticipated if the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized. In light of this, it is MetLife's preference to help mitigate the impact on policyholders by requesting an increase of only 58% at this time. As MetLife does not plan to request future rate increases on these policyholders if this request is granted (but reserves the right to do so), it believes that it is in the best interest of the policyholders to limit the rate increase request to 58% and not provide the certification. Also, the projections contained in this actuarial memorandum are based on best estimate assumptions that do not reflect any margins for moderately adverse experience.

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



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

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections with No Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL, and LTC2- PREM

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest				Premium	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	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	0	0		0	0	0										4.00%	1.7317
	1999	0	0		0	0	0										4.00%	1.6651
	2000	0	0		0	0	0										4.00%	1.6010
	2001	0	0		0	0	0										4.00%	1.5395
	2002	0	0		0	0	0										4.00%	1.4802
	2003	0	0		0	0	0										4.00%	1.4233
	2004	0	0		0	0	0										4.00%	1.3686
	2005	5,834,399	0	0.0%	4,340	7,677,671	0	0.0%									4.00%	1.3159
	2006	37,771,875	953,705	2.5%	25,799	47,793,472	1,206,741	2.5%									4.00%	1.2653
	2007	88,996,759	1,147,730	1.3%	51,461	108,278,166	1,396,389	1.3%									4.00%	1.2167
	2008	146,878,628	3,128,667	2.1%	78,771	171,827,221	3,660,098	2.1%									4.00%	1.1699
	2009	179,890,315	5,151,228	2.9%	84,851	202,352,140	5,794,431	2.9%									4.00%	1.1249
	2010	181,913,888	6,228,127	3.4%	82,028	196,758,061	6,736,342	3.4%									4.00%	1.0816
2011	176,170,454	8,698,457	4.9%	78,625	183,217,272	9,046,396	4.9%									4.00%	1.0400	
2012	86,578,147	5,632,529	6.5%	77,664	87,431,236	5,688,029	6.5%									4.00%	1.0099	
Projected Future Experience (60 Years)	2012	84,522,613	7,429,013	8.8%	76,302	83,697,904	7,356,526	8.8%	1.0000	1.5438	1.0000	0.0295	0.0000	0.970	0.971	4.00%	0.9902	
	2013	164,232,221	18,001,914	11.0%	73,629	157,915,597	17,309,533	11.0%	1.0000	1.4380	1.0000	0.0350	0.0000	0.965	0.960	4.00%	0.9615	
	2014	157,977,773	23,689,521	15.0%	71,081	146,059,332	21,902,294	15.0%	1.0000	1.3680	1.0000	0.0346	0.0000	0.965	0.962	4.00%	0.9246	
	2015	151,861,158	29,048,266	19.1%	68,703	135,004,016	25,823,803	19.1%	1.0000	1.2756	1.0000	0.0335	0.0000	0.967	0.961	4.00%	0.8890	
	2016	144,302,194	33,860,589	23.5%	66,508	123,350,120	28,944,173	23.5%	1.0000	1.2267	1.0000	0.0319	0.0000	0.968	0.950	4.00%	0.8548	
	2017	135,439,729	38,644,553	28.5%	64,431	111,321,584	31,763,006	28.5%	1.0000	1.2160	1.0000	0.0312	0.0000	0.969	0.939	4.00%	0.8219	
	2018	126,049,393	43,284,737	34.3%	62,421	99,618,666	34,208,556	34.3%	1.0000	1.2035	1.0000	0.0312	0.0000	0.969	0.931	4.00%	0.7903	
	2019	118,411,558	48,450,820	40.9%	60,460	89,983,052	36,818,641	40.9%	1.0000	1.1916	1.0000	0.0314	0.0000	0.969	0.939	4.00%	0.7599	
	2020	113,296,423	56,062,919	49.5%	58,544	82,784,587	40,964,626	49.5%	1.0000	1.2094	1.0000	0.0317	0.0000	0.968	0.957	4.00%	0.7307	
	2021	108,689,688	64,286,191	59.1%	56,683	76,363,933	45,166,625	59.1%	1.0000	1.1953	1.0000	0.0318	0.0000	0.968	0.959	4.00%	0.7026	
	2022	104,272,664	73,477,909	70.5%	54,851	70,442,876	49,639,043	70.5%	1.0000	1.1914	1.0000	0.0323	0.0000	0.968	0.959	4.00%	0.6756	
	2023	99,920,707	83,879,305	83.9%	53,031	64,906,586	54,486,397	83.9%	1.0000	1.1913	1.0000	0.0332	0.0000	0.967	0.958	4.00%	0.6496	
	2024	95,581,122	95,486,338	99.9%	51,193	59,699,687	59,640,485	99.9%	1.0000	1.1901	1.0000	0.0347	0.0000	0.965	0.957	4.00%	0.6246	
	2025	91,210,347	108,200,278	118.6%	49,328	54,778,571	64,982,283	118.6%	1.0000	1.1874	1.0000	0.0364	0.0000	0.964	0.954	4.00%	0.6006	
	2026	86,839,197	121,973,759	140.5%	47,435	50,147,472	70,436,807	140.5%	1.0000	1.1840	1.0000	0.0384	0.0000	0.962	0.952	4.00%	0.5775	
	2027	82,440,508	136,932,975	166.1%	45,516	45,776,287	76,034,020	166.1%	1.0000	1.1825	1.0000	0.0405	0.0000	0.960	0.949	4.00%	0.5553	
	2028	78,022,947	152,729,083	195.7%	43,572	41,657,089	81,543,306	195.7%	1.0000	1.1785	1.0000	0.0427	0.0000	0.957	0.946	4.00%	0.5339	
	2029	73,596,122	169,366,998	230.1%	41,608	37,782,280	86,948,485	230.1%	1.0000	1.1756	1.0000	0.0451	0.0000	0.955	0.943	4.00%	0.5134	
	2030	69,194,872	186,591,830	269.7%	39,626	34,156,535	92,106,975	269.7%	1.0000	1.1718	1.0000	0.0476	0.0000	0.952	0.940	4.00%	0.4936	
	2031	64,817,254	204,194,154	315.0%	37,633	30,765,018	96,919,208	315.0%	1.0000	1.1682	1.0000	0.0503	0.0000	0.950	0.937	4.00%	0.4746	
	2032	60,468,885	221,802,613	366.8%	35,632	27,597,210	101,227,817	366.8%	1.0000	1.1643	1.0000	0.0532	0.0000	0.947	0.933	4.00%	0.4564	
	2033	56,192,209	239,118,195	425.5%	33,632	24,659,029	104,933,099	425.5%	1.0000	1.1601	1.0000	0.0562	0.0000	0.944	0.929	4.00%	0.4388	
	2034	52,002,068	255,812,223	491.9%	31,638	21,942,553	107,941,345	491.9%	1.0000	1.1560	1.0000	0.0593	0.0000	0.941	0.925	4.00%	0.4220	
	2035	47,897,125	271,363,769	566.6%	29,658	19,433,125	110,099,427	566.6%	1.0000	1.1517	1.0000	0.0626	0.0000	0.937	0.921	4.00%	0.4057	
	2036	43,921,883	285,347,322	649.7%	27,702	17,134,870	111,320,118	649.7%	1.0000	1.1467	1.0000	0.0660	0.0000	0.934	0.917	4.00%	0.3901	
	2037	40,089,652	297,362,684	741.7%	25,778	15,038,302	111,545,739	741.7%	1.0000	1.1417	1.0000	0.0695	0.0000	0.931	0.913	4.00%	0.3751	
	2038	36,422,251	307,125,504	843.2%	23,894	13,137,114	110,776,862	843.2%	1.0000	1.1368	1.0000	0.0731	0.0000	0.927	0.909	4.00%	0.3607	
	2039	32,923,944	314,245,197	954.5%	22,061	11,418,569	108,985,441	954.5%	1.0000	1.1319	1.0000	0.0767	0.0000	0.923	0.904	4.00%	0.3468	
	2040	29,615,271	318,562,176	1075.7%	20,286	9,876,026	106,233,309	1075.7%	1.0000	1.1270	1.0000	0.0805	0.0000	0.920	0.900	4.00%	0.3335	
	2041	26,507,318	320,210,126	1208.0%	18,577	8,499,609	102,675,830	1208.0%	1.0000	1.1230	1.0000	0.0842	0.0000	0.916	0.895	4.00%	0.3207	
	2042	23,607,006	319,175,837	1352.0%	16,943	7,278,481	98,407,869	1352.0%	1.0000	1.1192	1.0000	0.0880	0.0000	0.912	0.891	4.00%	0.3083	
	2043	20,917,617	315,528,942	1508.4%	15,389	6,201,242	93,541,791	1508.4%	1.0000	1.1157	1.0000	0.0917	0.0000	0.908	0.886	4.00%	0.2965	
	2044	18,443,395	309,303,043	1677.0%	13,920	5,257,436	88,169,288	1677.0%	1.0000	1.1118	1.0000	0.0954	0.0000	0.905	0.882	4.00%	0.2851	
	2045	16,182,940	300,673,592	1858.0%	12,541	4,435,650	82,412,880	1858.0%	1.0000	1.1079	1.0000	0.0991	0.0000	0.901	0.877	4.00%	0.2741	
	2046	14,129,260	298,987,320	2052.4%	11,254	3,723,796	76,426,764	2052.4%	1.0000	1.1046	1.0000	0.1027	0.0000	0.897	0.873	4.00%	0.2636	
	2047	12,278,194	277,451,919	2259.7%	10,059	3,111,484	70,310,609	2259.7%	1.0000	1.1010	1.0000	0.1062	0.0000	0.894	0.869	4.00%	0.2534	
2048	10,619,028	263,391,286	2480.4%	8,958	2,587,525	64,180,218	2480.4%	1.0000	1.0976	1.0000	0.1095	0.0000	0.890	0.865	4.00%	0.2437		
2049	9,143,530	248,182,182	2714.3%	7,948	2,142,300	58,148,303	2714.3%	1.0000	1.0943	1.0000	0.1127	0.0000	0.887	0.861	4.00%	0.2343		
2050	7,839,835	232,163,871	2961.3%	7,027	1,766,201	52,303,138	2961.3%	1.0000	1.0910	1.0000	0.1159	0.0000	0.884	0.857	4.00%	0.2253		
2051	6,694,757	215,786,132	3223.2%	6,191	1,450,222	46,743,723	3223.2%	1.0000	1.0884	1.0000	0.1189	0.0000	0.881	0.854	4.00%	0.2166		
2052	5,694,878	199,166,852	3497.3%	5,437	1,186,181	41,484,273	3497.3%	1.0000	1.0850	1.0000	0.1218	0.0000	0.878	0.851	4.00%	0.2083		
2053	4,825,671	182,630,240	3784.6%	4,760	966,475	36,576,806	3784.6%	1.0000	1.0821	1.0000	0.1245	0.0000	0.875	0.847	4.00%	0.2003		
2054	4,074,584	166,409,688	4084.1%	4,156	784,663	32,046,334	4084.1%	1.0000	1.0791	1.0000	0.1269	0.0000	0.873	0.844	4.00%	0.1926		
2055	3,428,997	150,701,671	4394.9%	3,619	634,941	27,905,157	4394.9%	1.0000	1.0761	1.0000	0.1292	0.0000	0.871	0.842	4.00%	0.1852		
2056	2,876,468	135,745,045	4719.2%	3,143	512,145	24,168,910	4719.2%	1.0000	1.0738	1.0000	0.1315	0.0000	0.869	0.839	4.00%	0.1780		
2057	2,405,175	121,741,781	5061.7%	2,722	411,762	20,842,000	5061.7%	1.0000	1.0726	1.0000	0.1339	0.0000	0.866	0.836	4.00%	0.1712		
2058	2,005,630	108,706,008	5420.0%	2,353	330,154	17,894,515	5420.0%	1.0000	1.0708	1.0000	0.1355	0.0000	0.864	0.834	4.00%	0.1646		
2059	1,668,869	96,676,833	5793.0%	2,031	264,153	15,302,256	5793.0%	1.0000	1.0688	1.0000	0.1370	0.0000	0.863	0.832	4.00%	0.1583		
2060	1,385,755	85,725,330	6186.2%	1,750	210,905	13,046,946	6186.2%	1.0000	1.0679	1.0000	0.1386	0.0000	0.861	0.830	4.			

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections with 58% Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL, and LTC2- PREM

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Morbidity 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 Persistence			Premium Persistence	
Historical Experience	1998	0	0		0	0	0										4.00%	1.7317
	1999	0	0		0	0	0										4.00%	1.6651
	2000	0	0		0	0	0										4.00%	1.6010
	2001	0	0		0	0	0										4.00%	1.5395
	2002	0	0		0	0	0										4.00%	1.4802
	2003	0	0		0	0	0										4.00%	1.4233
	2004	0	0		0	0	0										4.00%	1.3686
	2005	5,834,399	0	0.0%	4,340	7,677,671	0	0.0%									4.00%	1.3159
	2006	37,771,875	953,705	2.5%	25,799	47,793,472	1,206,741	2.5%									4.00%	1.2653
	2007	88,996,759	1,147,730	1.3%	51,461	108,278,166	1,396,389	1.3%									4.00%	1.2167
	2008	146,878,628	3,128,667	2.1%	78,771	171,827,221	3,660,098	2.1%									4.00%	1.1699
	2009	179,890,315	5,151,228	2.9%	84,851	202,352,140	5,794,431	2.9%									4.00%	1.1249
	2010	181,913,888	6,228,127	3.4%	82,028	196,758,061	6,736,342	3.4%									4.00%	1.0816
2011	176,170,454	8,698,457	4.9%	78,625	183,217,272	9,046,396	4.9%									4.00%	1.0400	
2012	86,578,147	5,632,529	6.5%	77,664	87,431,236	5,688,029	6.5%									4.00%	1.0099	
Projected Future Experience (60 Years)	2012	84,522,613	7,429,013	8.8%	76,302	83,697,904	7,356,526	8.8%	1.0000	1.5438	1.0000	0.0295	1.0000	0.970	0.971	4.00%	0.9902	
	2013	185,695,319	17,776,890	9.6%	73,169	178,553,192	17,093,164	9.6%	1.1450	1.2559	1.0000	0.0411	0.9875	0.959	1.085	4.00%	0.9615	
	2014	214,342,663	22,860,388	10.7%	69,837	198,171,841	21,135,714	10.7%	1.4060	1.1141	1.0000	0.0455	0.9650	0.954	1.154	4.00%	0.9246	
	2015	217,092,738	27,813,715	12.8%	67,243	192,994,654	24,726,291	12.8%	1.4930	1.2013	1.0000	0.0371	0.9575	0.963	1.013	4.00%	0.8890	
	2016	216,597,593	32,167,559	14.9%	64,846	185,148,530	27,496,964	14.9%	1.5800	1.1592	1.0000	0.0357	0.9500	0.964	0.998	4.00%	0.8548	
	2017	203,295,032	36,712,326	18.1%	62,820	167,093,698	30,174,856	18.1%	1.5800	1.2160	1.0000	0.0312	0.9500	0.969	0.939	4.00%	0.8219	
	2018	189,200,139	41,120,500	21.7%	60,861	149,527,618	32,498,128	21.7%	1.5800	1.2035	1.0000	0.0312	0.9500	0.969	0.931	4.00%	0.7903	
	2019	177,735,749	46,028,279	25.9%	58,948	135,064,561	34,977,709	25.9%	1.5800	1.1916	1.0000	0.0314	0.9500	0.969	0.939	4.00%	0.7599	
	2020	170,057,931	53,259,773	31.3%	57,080	124,259,665	38,916,395	31.3%	1.5800	1.2094	1.0000	0.0317	0.9500	0.968	0.957	4.00%	0.7307	
	2021	163,143,222	61,071,882	37.4%	55,266	114,622,264	42,908,294	37.4%	1.5800	1.1953	1.0000	0.0318	0.9500	0.968	0.959	4.00%	0.7026	
	2022	156,513,269	69,804,014	44.6%	53,480	105,734,756	47,157,091	44.6%	1.5800	1.1914	1.0000	0.0323	0.9500	0.968	0.959	4.00%	0.6756	
	2023	149,980,982	79,685,340	53.1%	51,705	97,424,786	51,762,077	53.1%	1.5800	1.1913	1.0000	0.0332	0.9500	0.967	0.958	4.00%	0.6496	
	2024	143,467,263	90,712,021	63.2%	49,913	89,609,229	56,658,461	63.2%	1.5800	1.1901	1.0000	0.0347	0.9500	0.965	0.957	4.00%	0.6246	
	2025	136,906,731	102,790,264	75.1%	48,095	82,222,635	61,733,169	75.1%	1.5800	1.1874	1.0000	0.0364	0.9500	0.964	0.954	4.00%	0.6006	
	2026	130,345,634	115,875,071	88.9%	46,249	75,271,356	66,914,966	88.9%	1.5800	1.1840	1.0000	0.0384	0.9500	0.962	0.952	4.00%	0.5775	
	2027	123,743,202	130,086,326	105.1%	44,378	68,710,207	72,232,319	105.1%	1.5800	1.1825	1.0000	0.0405	0.9500	0.960	0.949	4.00%	0.5553	
	2028	117,112,443	145,092,629	123.9%	42,483	62,527,291	77,466,141	123.9%	1.5800	1.1785	1.0000	0.0427	0.9500	0.957	0.946	4.00%	0.5339	
	2029	110,467,780	160,898,648	145.7%	40,568	56,711,203	82,601,061	145.7%	1.5800	1.1756	1.0000	0.0451	0.9500	0.955	0.943	4.00%	0.5134	
	2030	103,861,503	177,262,239	170.7%	38,636	51,268,959	87,501,626	170.7%	1.5800	1.1718	1.0000	0.0476	0.9500	0.952	0.940	4.00%	0.4936	
	2031	97,290,698	193,984,446	199.4%	36,692	46,178,293	92,073,248	199.4%	1.5800	1.1682	1.0000	0.0503	0.9500	0.950	0.937	4.00%	0.4746	
	2032	90,763,797	210,712,482	232.2%	34,742	41,423,412	96,166,426	232.2%	1.5800	1.1643	1.0000	0.0532	0.9500	0.947	0.933	4.00%	0.4564	
	2033	84,344,505	227,162,285	269.3%	32,791	37,013,203	99,686,444	269.3%	1.5800	1.1601	1.0000	0.0562	0.9500	0.944	0.929	4.00%	0.4388	
	2034	78,055,104	243,021,612	311.3%	30,847	32,935,772	102,544,278	311.3%	1.5800	1.1560	1.0000	0.0593	0.9500	0.941	0.925	4.00%	0.4220	
	2035	71,893,585	257,795,580	358.6%	28,917	29,169,121	104,594,456	358.6%	1.5800	1.1517	1.0000	0.0626	0.9500	0.937	0.921	4.00%	0.4057	
	2036	65,926,746	271,079,956	411.2%	27,010	25,719,439	105,754,112	411.2%	1.5800	1.1467	1.0000	0.0660	0.9500	0.934	0.917	4.00%	0.3901	
	2037	60,174,568	282,494,550	469.5%	25,133	22,572,492	105,968,452	469.5%	1.5800	1.1417	1.0000	0.0695	0.9500	0.931	0.913	4.00%	0.3751	
	2038	54,669,799	291,769,229	533.7%	23,297	19,718,808	105,238,019	533.7%	1.5800	1.1368	1.0000	0.0731	0.9500	0.927	0.909	4.00%	0.3607	
	2039	49,418,840	298,532,937	604.1%	21,509	17,139,273	103,536,169	604.1%	1.5800	1.1319	1.0000	0.0767	0.9500	0.923	0.904	4.00%	0.3468	
	2040	44,452,522	302,634,067	680.8%	19,778	14,823,915	100,921,643	680.8%	1.5800	1.1270	1.0000	0.0805	0.9500	0.920	0.900	4.00%	0.3335	
	2041	39,787,484	304,199,620	764.6%	18,113	12,757,913	97,542,039	764.6%	1.5800	1.1230	1.0000	0.0842	0.9500	0.916	0.895	4.00%	0.3207	
	2042	35,434,116	303,217,045	855.7%	16,519	10,925,000	93,487,475	855.7%	1.5800	1.1192	1.0000	0.0880	0.9500	0.912	0.891	4.00%	0.3083	
	2043	31,397,344	299,752,495	954.7%	15,004	9,308,065	88,864,702	954.7%	1.5800	1.1157	1.0000	0.0917	0.9500	0.908	0.886	4.00%	0.2965	
	2044	27,683,536	293,837,891	1061.4%	13,572	7,891,412	83,760,824	1061.4%	1.5800	1.1118	1.0000	0.0954	0.9500	0.905	0.882	4.00%	0.2851	
	2045	24,290,593	285,639,912	1175.9%	12,228	6,657,910	78,292,236	1175.9%	1.5800	1.1079	1.0000	0.0991	0.9500	0.901	0.877	4.00%	0.2741	
	2046	21,208,019	275,487,954	1299.0%	10,972	5,589,418	72,605,426	1299.0%	1.5800	1.1046	1.0000	0.1027	0.9500	0.897	0.873	4.00%	0.2636	
	2047	18,429,568	263,579,323	1430.2%	9,808	4,670,338	66,795,078	1430.2%	1.5800	1.1010	1.0000	0.1062	0.9500	0.894	0.869	4.00%	0.2534	
2048	15,939,161	250,221,722	1569.9%	8,734	3,883,875	60,971,207	1569.9%	1.5800	1.0976	1.0000	0.1095	0.9500	0.890	0.865	4.00%	0.2437		
2049	13,724,439	235,773,072	1717.9%	7,749	3,215,593	55,240,888	1717.9%	1.5800	1.0943	1.0000	0.1127	0.9500	0.887	0.861	4.00%	0.2343		
2050	11,767,593	220,555,678	1874.3%	6,851	2,651,067	49,687,981	1874.3%	1.5800	1.0910	1.0000	0.1159	0.9500	0.884	0.857	4.00%	0.2253		
2051	10,048,830	204,996,826	2040.0%	6,036	2,176,784	44,406,537	2040.0%	1.5800	1.0884	1.0000	0.1189	0.9500	0.881	0.854	4.00%	0.2166		
2052	8,548,012	189,208,509	2213.5%	5,301	1,780,457	39,410,060	2213.5%	1.5800	1.0850	1.0000	0.1218	0.9500	0.878	0.851	4.00%	0.2083		
2053	7,243,332	173,498,728	2395.3%	4,641	1,450,680	34,747,966	2395.3%	1.5800	1.0821	1.0000	0.1245	0.9500	0.875	0.847	4.00%	0.2003		
2054	6,115,950	158,089,203	2584.9%	4,052	1,177,779	30,444,017	2584.9%	1.5800	1.0791	1.0000	0.1269	0.9500	0.873	0.844	4.00%	0.1926		
2055	5,146,925	143,166,587	2781.6%	3,529	953,047	26,509,900	2781.6%	1.5800	1.0761	1.0000	0.1292	0.9500	0.871	0.842	4.00%	0.1852		
2056	4,317,579	128,957,793	2986.8%	3,065	768,729	22,960,464	2986.8%	1.5800	1.0738	1.0000	0.1315	0.9500	0.869	0.839	4.00%	0.1780		
2057	3,610,167	115,654,692	3203.6%	2,654	618,055	19,799,900	3203.6%	1.5800	1.0726	1.0000	0.1339	0.9500	0.866	0.836	4.00%	0.1712		
2058	3,010,451	103,270,708	3430.4%	2,295	495,562	16,999,790	3430.4%	1.5800	1.0708	1.0000	0.1355	0.9500	0.864	0.834	4.00%	0.1646		
2059	2,504,972	91,842,991	3666.4%	1,980	396,493	14,537,143	3666.4%	1.5800	1.0688	1.0000	0.1370	0.9500	0.863	0.832	4.00%	0.1583		
2060	2,080,018	81,439,064	3915.3%	1,706	316,568	12,394,599	3915.3%	1.5800	1.0679	1.0000	0.1386	0.9500	0.861	0.830</				

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

1	Accumulated value of initial earned premium	1,005,335,238	x	58%	=	583,094,438
2a	Accumulated value of earned premium	1,005,335,238				
2b	Accumulated value of prior premium rate schedule increases (2a-1)*	0		85%	=	0
3	Present value of future projected initial earned premium	1,808,962,229		58%	=	1,049,198,093
4a	Present value of future projected premium	2,584,131,945				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	775,169,717		85%	=	658,894,259
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					2,291,186,790
6a	Accumulated value of incurred claims without the inclusion of active life reserves					33,528,424
6b	Present value of future projected incurred claims without the inclusion of active life reserves					2,965,885,716
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					2,999,414,141
8	Test: 7 is not less than 5					TRUE
	* This is the company's first rate increase; therefore, there are no prior rate increases.					

Exhibit III
Metropolitan Life Insurance Company
District of Columbia Experience Projections with No Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL, and LTC2- PREM

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Morbidity 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										4.00%	1.7317
	1999	0	0		0	0	0										4.00%	1.6651
	2000	0	0		0	0	0										4.00%	1.6010
	2001	0	0		0	0	0										4.00%	1.5395
	2002	0	0		0	0	0										4.00%	1.4802
	2003	0	0		0	0	0										4.00%	1.4233
	2004	0	0		0	0	0										4.00%	1.3686
	2005	71,436	0	0.0%	41	94,005	0	0.0%									4.00%	1.3159
	2006	177,325	0	0.0%	128	224,372	0	0.0%									4.00%	1.2653
	2007	309,850	0	0.0%	193	376,980	0	0.0%									4.00%	1.2167
	2008	438,077	0	0.0%	230	512,488	0	0.0%									4.00%	1.1699
	2009	481,602	0	0.0%	217	541,737	0	0.0%									4.00%	1.1249
	2010	461,841	462	0.1%	207	499,528	499	0.1%									4.00%	1.0816
2011	449,277	3,694	0.8%	198	467,248	3,841	0.8%									4.00%	1.0400	
2012	222,085	7,387	3.3%	198	224,273	7,460	3.3%									4.00%	1.0099	
Projected Future Experience (60 Years)	2012	217,927	31,660	14.5%	194	215,801	31,351	14.5%	1.0000	10.7273	1.0000	0.0181	0.0000	0.982	0.979	4.00%	0.9902	
	2013	423,169	69,688	16.5%	188	406,893	67,007	16.5%	1.0000	1.8673	1.0000	0.0338	0.0000	0.966	0.962	4.00%	0.9615	
	2014	407,046	78,818	19.4%	182	376,337	72,871	19.4%	1.0000	1.1758	1.0000	0.0333	0.0000	0.967	0.962	4.00%	0.9246	
	2015	391,583	89,775	22.9%	176	348,116	79,810	22.9%	1.0000	1.1840	1.0000	0.0318	0.0000	0.968	0.962	4.00%	0.8890	
	2016	375,514	103,807	27.6%	170	320,991	88,735	27.6%	1.0000	1.2058	1.0000	0.0309	0.0000	0.969	0.959	4.00%	0.8548	
	2017	358,136	118,601	33.1%	165	294,362	97,481	33.1%	1.0000	1.1979	1.0000	0.0310	0.0000	0.969	0.954	4.00%	0.8219	
	2018	334,914	137,544	41.1%	160	264,687	108,703	41.1%	1.0000	1.2401	1.0000	0.0308	0.0000	0.969	0.935	4.00%	0.7903	
	2019	321,279	158,484	49.3%	155	244,145	120,435	49.3%	1.0000	1.2011	1.0000	0.0314	0.0000	0.969	0.959	4.00%	0.7599	
	2020	308,182	179,964	58.4%	150	225,186	131,498	58.4%	1.0000	1.1838	1.0000	0.0313	0.0000	0.969	0.959	4.00%	0.7307	
	2021	295,720	205,601	69.5%	145	207,769	144,453	69.5%	1.0000	1.1906	1.0000	0.0316	0.0000	0.968	0.960	4.00%	0.7026	
	2022	283,406	235,410	83.1%	141	191,459	159,035	83.1%	1.0000	1.1947	1.0000	0.0325	0.0000	0.967	0.958	4.00%	0.6756	
	2023	271,128	266,484	98.3%	136	176,120	173,103	98.3%	1.0000	1.1833	1.0000	0.0336	0.0000	0.966	0.957	4.00%	0.6496	
	2024	258,801	302,285	116.8%	131	161,646	188,806	116.8%	1.0000	1.1884	1.0000	0.0355	0.0000	0.965	0.955	4.00%	0.6246	
	2025	246,363	340,584	138.2%	126	147,959	204,546	138.2%	1.0000	1.1836	1.0000	0.0373	0.0000	0.963	0.952	4.00%	0.6006	
	2026	233,851	381,920	163.3%	121	135,043	220,549	163.3%	1.0000	1.1814	1.0000	0.0391	0.0000	0.961	0.949	4.00%	0.5775	
	2027	221,299	428,239	193.5%	116	122,879	237,786	193.5%	1.0000	1.1849	1.0000	0.0408	0.0000	0.959	0.946	4.00%	0.5553	
	2028	208,726	472,916	226.6%	111	111,441	252,493	226.6%	1.0000	1.1708	1.0000	0.0433	0.0000	0.957	0.943	4.00%	0.5339	
	2029	196,205	521,130	265.6%	106	100,726	267,534	265.6%	1.0000	1.1723	1.0000	0.0456	0.0000	0.954	0.940	4.00%	0.5134	
	2030	183,751	570,410	310.4%	101	90,705	281,571	310.4%	1.0000	1.1688	1.0000	0.0478	0.0000	0.952	0.937	4.00%	0.4936	
	2031	171,422	619,065	361.1%	96	81,364	293,835	361.1%	1.0000	1.1634	1.0000	0.0507	0.0000	0.949	0.933	4.00%	0.4746	
	2032	157,190	668,709	425.4%	91	71,739	305,190	425.4%	1.0000	1.1780	1.0000	0.0529	0.0000	0.947	0.917	4.00%	0.4564	
	2033	141,161	709,744	502.8%	86	61,946	311,459	502.8%	1.0000	1.1819	1.0000	0.0560	0.0000	0.944	0.898	4.00%	0.4388	
	2034	129,729	755,782	582.6%	81	54,740	318,906	582.6%	1.0000	1.1587	1.0000	0.0585	0.0000	0.942	0.919	4.00%	0.4220	
	2035	118,628	789,742	665.7%	76	48,131	320,419	665.7%	1.0000	1.1427	1.0000	0.0617	0.0000	0.938	0.914	4.00%	0.4057	
	2036	107,931	817,948	757.8%	71	42,106	319,099	757.8%	1.0000	1.1384	1.0000	0.0646	0.0000	0.935	0.910	4.00%	0.3901	
	2037	97,693	836,262	856.0%	66	36,646	313,696	856.0%	1.0000	1.1295	1.0000	0.0679	0.0000	0.932	0.905	4.00%	0.3751	
	2038	87,991	847,527	963.2%	61	31,737	305,694	963.2%	1.0000	1.1252	1.0000	0.0709	0.0000	0.929	0.901	4.00%	0.3607	
	2039	78,856	846,727	1073.8%	57	27,349	293,659	1073.8%	1.0000	1.1148	1.0000	0.0739	0.0000	0.926	0.896	4.00%	0.3468	
	2040	70,339	838,981	1192.8%	52	23,457	279,781	1192.8%	1.0000	1.1108	1.0000	0.0773	0.0000	0.923	0.892	4.00%	0.3335	
	2041	62,414	822,417	1317.7%	48	20,013	263,709	1317.7%	1.0000	1.1047	1.0000	0.0804	0.0000	0.920	0.887	4.00%	0.3207	
	2042	55,109	801,356	1454.1%	44	16,991	247,073	1454.1%	1.0000	1.1036	1.0000	0.0827	0.0000	0.917	0.883	4.00%	0.3083	
	2043	48,430	771,872	1593.8%	41	14,358	228,829	1593.8%	1.0000	1.0960	1.0000	0.0851	0.0000	0.915	0.879	4.00%	0.2965	
	2044	42,376	739,168	1744.3%	37	12,080	210,706	1744.3%	1.0000	1.0944	1.0000	0.0881	0.0000	0.912	0.875	4.00%	0.2851	
	2045	36,922	700,789	1898.1%	34	10,120	192,082	1898.1%	1.0000	1.0881	1.0000	0.0901	0.0000	0.910	0.871	4.00%	0.2741	
	2046	32,047	663,109	2069.2%	30	8,446	174,764	2069.2%	1.0000	1.0902	1.0000	0.0931	0.0000	0.907	0.868	4.00%	0.2636	
2047	27,704	620,527	2239.9%	28	7,021	157,251	2239.9%	1.0000	1.0825	1.0000	0.0948	0.0000	0.905	0.864	4.00%	0.2534		
2048	23,872	578,406	2422.9%	25	5,817	140,939	2422.9%	1.0000	1.0817	1.0000	0.0968	0.0000	0.903	0.862	4.00%	0.2437		
2049	20,510	537,980	2623.0%	22	4,805	126,047	2623.0%	1.0000	1.0826	1.0000	0.0979	0.0000	0.902	0.859	4.00%	0.2343		
2050	17,565	500,210	2847.7%	20	3,957	112,690	2847.7%	1.0000	1.0857	1.0000	0.1005	0.0000	0.899	0.856	4.00%	0.2253		
2051	14,993	462,579	3085.3%	18	3,248	100,204	3085.3%	1.0000	1.0834	1.0000	0.1034	0.0000	0.897	0.854	4.00%	0.2166		
2052	12,761	428,654	3359.0%	16	2,658	89,284	3359.0%	1.0000	1.0887	1.0000	0.1037	0.0000	0.896	0.851	4.00%	0.2083		
2053	10,841	395,921	3652.0%	15	2,171	79,294	3652.0%	1.0000	1.0873	1.0000	0.1077	0.0000	0.892	0.850	4.00%	0.2003		
2054	9,181	367,282	4000.3%	13	1,768	70,729	4000.3%	1.0000	1.0954	1.0000	0.1069	0.0000	0.893	0.847	4.00%	0.1926		
2055	7,759	341,408	4400.0%	11	1,437	63,218	4400.0%	1.0000	1.0999	1.0000	0.1127	0.0000	0.887	0.845	4.00%	0.1852		
2056	6,538	316,420	4840.1%	10	1,164	56,338	4840.1%	1.0000	1.1000	1.0000	0.1140	0.0000	0.886	0.843	4.00%	0.1780		
2057	5,486	293,734	5353.9%	9	939	50,287	5353.9%	1.0000	1.1062	1.0000	0.1149	0.0000	0.885	0.839	4.00%	0.1712		
2058	4,588	272,652	5943.1%	8	755	44,882	5943.1%	1.0000	1.1100	1.0000	0.1210	0.0000	0.879	0.836	4.00%	0.1646		
2059	3,824	251,694	6581.8%	7	605	39,839	6581.8%	1.0000	1.1075	1.0000	0.1237	0.0000	0.876	0.834	4.00%	0.1583		
2060	3,170	228,979	7224.2%	6	482	34,849	7224.2%	1.0000	1.0976	1.0000	0.1297	0.0000	0.870	0.829	4.00%	0.1522		
2061	2,618	207,442	7923.7%	5	383	30,357	7923.7%	1.0000	1.0968	1.0000	0.1308	0.0000	0.869	0.826	4.00%	0.1463		
2062	2,152	186,809	8679.5%	5	303	26,286	8679.5%	1.0000	1.0954	1.0000	0.1333	0.0000	0.867	0.822	4.00%	0.1407		
2063	1,763	167,013	9475.8%	4	238	22,597	9475.8%	1.0000	1.0917	1.0000	0.1451	0.0000	0.855	0.819	4.00%	0.1353		
2064	1,434	149,127	10398.7%	3	187	19,401	10398.7%	1.0000	1.0974	1.0000	0.1440	0.0000	0.856	0.814	4.00%	0.1301		
2065	1,163	131,946	11347.1%	3	145	16,506	11347.1%	1.0000	1.0912	1.0000	0.1532	0.0000	0.847	0.811	4.00%	0.1251		
2066	934	116,214	12436.6%	2	112	13,978	12436.6%	1.0000	1.0960									

Exhibit III
Metropolitan Life Insurance Company
District of Columbia Experience Projections with 58% Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL, and LTC2- PREM

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest				With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistency 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									4.00%	1.7317
	1999	0	0		0	0	0									4.00%	1.6651
	2000	0	0		0	0	0									4.00%	1.6010
	2001	0	0		0	0	0									4.00%	1.5395
	2002	0	0		0	0	0									4.00%	1.4802
	2003	0	0		0	0	0									4.00%	1.4233
	2004	0	0		0	0	0									4.00%	1.3686
	2005	71,436	0	0.0%	41	94,005	0	0.0%								4.00%	1.3159
	2006	177,325	0	0.0%	128	224,372	0	0.0%								4.00%	1.2653
	2007	309,850	0	0.0%	193	376,980	0	0.0%								4.00%	1.2167
	2008	438,077	0	0.0%	230	512,488	0	0.0%								4.00%	1.1699
	2009	481,602	0	0.0%	217	541,737	0	0.0%								4.00%	1.1249
	2010	461,841	462	0.1%	207	499,528	499	0.1%								4.00%	1.0816
2011	449,277	3,694	0.8%	198	467,248	3,841	0.8%								4.00%	1.0400	
2012	222,085	7,387	3.3%	198	224,273	7,460	3.3%								4.00%	1.0099	
Projected Future Experience (60 Years)	2012	217,927	31,660	14.5%	194	215,801	31,351	14.5%	1.0000	10.7273	1.0000	0.0181	1.0000	0.982	0.979	4.00%	0.9902
	2013	478,472	68,817	14.4%	187	460,069	66,170	14.4%	1.1450	1.6308	1.0000	0.0399	0.9875	0.960	0.960	4.00%	0.9615
	2014	552,276	76,059	13.8%	178	510,610	70,321	13.8%	1.4060	0.9575	1.0000	0.0443	0.9650	0.956	1.154	4.00%	0.9246
	2015	559,786	85,960	15.4%	172	497,648	76,418	15.4%	1.4930	1.1150	1.0000	0.0355	0.9575	0.965	1.014	4.00%	0.8890
	2016	563,646	98,617	17.5%	166	481,807	84,298	17.5%	1.5800	1.1394	1.0000	0.0346	0.9500	0.965	1.007	4.00%	0.8548
	2017	537,562	112,671	21.0%	161	441,837	92,607	21.0%	1.5800	1.1979	1.0000	0.0310	0.9500	0.969	0.954	4.00%	0.8219
	2018	502,706	130,667	26.0%	156	397,296	103,268	26.0%	1.5800	1.2401	1.0000	0.0308	0.9500	0.969	0.935	4.00%	0.7903
	2019	482,239	150,560	31.2%	151	366,462	114,413	31.2%	1.5800	1.2011	1.0000	0.0314	0.9500	0.969	0.959	4.00%	0.7599
	2020	462,581	170,966	37.0%	146	338,004	124,923	37.0%	1.5800	1.1838	1.0000	0.0313	0.9500	0.969	0.959	4.00%	0.7307
	2021	443,876	195,321	44.0%	142	311,862	137,230	44.0%	1.5800	1.1906	1.0000	0.0316	0.9500	0.968	0.960	4.00%	0.7026
	2022	425,393	223,640	52.6%	137	287,380	151,083	52.6%	1.5800	1.1947	1.0000	0.0325	0.9500	0.967	0.958	4.00%	0.6756
	2023	406,964	253,159	62.2%	133	264,356	164,447	62.2%	1.5800	1.1833	1.0000	0.0336	0.9500	0.966	0.957	4.00%	0.6496
	2024	388,460	287,170	73.9%	128	242,631	179,366	73.9%	1.5800	1.1884	1.0000	0.0355	0.9500	0.965	0.955	4.00%	0.6246
	2025	369,791	323,555	87.5%	123	222,087	194,319	87.5%	1.5800	1.1836	1.0000	0.0373	0.9500	0.963	0.952	4.00%	0.6006
	2026	351,011	362,824	103.4%	118	202,700	209,522	103.4%	1.5800	1.1814	1.0000	0.0391	0.9500	0.961	0.949	4.00%	0.5775
	2027	332,169	406,827	122.5%	113	184,442	225,897	122.5%	1.5800	1.1849	1.0000	0.0408	0.9500	0.959	0.946	4.00%	0.5553
	2028	313,298	449,270	143.4%	109	167,272	239,869	143.4%	1.5800	1.1708	1.0000	0.0433	0.9500	0.957	0.943	4.00%	0.5339
	2029	294,504	495,074	168.1%	104	151,190	254,158	168.1%	1.5800	1.1723	1.0000	0.0456	0.9500	0.954	0.940	4.00%	0.5134
	2030	275,810	541,890	196.5%	99	136,148	267,492	196.5%	1.5800	1.1688	1.0000	0.0478	0.9500	0.952	0.937	4.00%	0.4936
	2031	257,304	588,112	228.6%	94	122,128	279,143	228.6%	1.5800	1.1634	1.0000	0.0507	0.9500	0.949	0.933	4.00%	0.4746
	2032	235,942	635,274	269.3%	89	107,681	289,931	269.3%	1.5800	1.1780	1.0000	0.0529	0.9500	0.947	0.917	4.00%	0.4564
	2033	211,883	674,257	318.2%	84	92,981	295,887	318.2%	1.5800	1.1819	1.0000	0.0560	0.9500	0.944	0.898	4.00%	0.4388
	2034	194,723	717,992	368.7%	79	82,165	302,961	368.7%	1.5800	1.1587	1.0000	0.0585	0.9500	0.942	0.919	4.00%	0.4220
	2035	178,061	750,255	421.3%	74	72,244	304,398	421.3%	1.5800	1.1427	1.0000	0.0617	0.9500	0.938	0.914	4.00%	0.4057
	2036	162,004	777,051	479.6%	69	63,201	303,144	479.6%	1.5800	1.1384	1.0000	0.0646	0.9500	0.935	0.910	4.00%	0.3901
	2037	146,637	794,449	541.8%	64	55,006	298,011	541.8%	1.5800	1.1295	1.0000	0.0679	0.9500	0.932	0.905	4.00%	0.3751
	2038	132,074	805,151	609.6%	60	47,638	290,409	609.6%	1.5800	1.1252	1.0000	0.0709	0.9500	0.929	0.901	4.00%	0.3607
	2039	118,363	804,391	679.6%	55	41,050	278,976	679.6%	1.5800	1.1148	1.0000	0.0739	0.9500	0.926	0.896	4.00%	0.3468
	2040	105,579	797,032	754.9%	51	35,208	265,792	754.9%	1.5800	1.1108	1.0000	0.0773	0.9500	0.923	0.892	4.00%	0.3335
	2041	93,683	781,296	834.0%	47	30,040	250,524	834.0%	1.5800	1.1047	1.0000	0.0804	0.9500	0.920	0.887	4.00%	0.3207
	2042	82,719	761,288	920.3%	43	25,504	234,719	920.3%	1.5800	1.1036	1.0000	0.0827	0.9500	0.917	0.883	4.00%	0.3083
	2043	72,694	733,278	1008.7%	39	21,551	217,388	1008.7%	1.5800	1.0960	1.0000	0.0851	0.9500	0.915	0.879	4.00%	0.2965
	2044	63,607	702,209	1104.0%	36	18,132	200,170	1104.0%	1.5800	1.0944	1.0000	0.0881	0.9500	0.912	0.875	4.00%	0.2851
	2045	55,419	665,750	1201.3%	33	15,190	182,478	1201.3%	1.5800	1.0881	1.0000	0.0901	0.9500	0.910	0.871	4.00%	0.2741
	2046	48,103	629,954	1309.6%	30	12,678	166,026	1309.6%	1.5800	1.0902	1.0000	0.0931	0.9500	0.907	0.868	4.00%	0.2636
	2047	41,583	589,501	1417.6%	27	10,538	149,389	1417.6%	1.5800	1.0825	1.0000	0.0948	0.9500	0.905	0.864	4.00%	0.2534
	2048	35,833	549,485	1533.5%	24	8,731	133,892	1533.5%	1.5800	1.0817	1.0000	0.0968	0.9500	0.903	0.862	4.00%	0.2437
2049	30,786	511,081	1660.1%	22	7,213	119,745	1660.1%	1.5800	1.0826	1.0000	0.0979	0.9500	0.902	0.859	4.00%	0.2343	
2050	26,365	475,199	1802.4%	20	5,940	107,055	1802.4%	1.5800	1.0857	1.0000	0.1005	0.9500	0.899	0.856	4.00%	0.2253	
2051	22,505	439,450	1952.7%	18	4,875	95,194	1952.7%	1.5800	1.0834	1.0000	0.1034	0.9500	0.897	0.854	4.00%	0.2166	
2052	19,155	407,222	2125.9%	16	3,990	84,820	2125.9%	1.5800	1.0887	1.0000	0.1037	0.9500	0.896	0.851	4.00%	0.2083	
2053	16,272	376,125	2311.4%	14	3,259	75,330	2311.4%	1.5800	1.0873	1.0000	0.1077	0.9500	0.892	0.850	4.00%	0.2003	
2054	13,781	348,918	2531.9%	13	2,654	67,193	2531.9%	1.5800	1.0954	1.0000	0.1069	0.9500	0.893	0.847	4.00%	0.1926	
2055	11,647	324,337	2784.8%	11	2,157	60,057	2784.8%	1.5800	1.0999	1.0000	0.1127	0.9500	0.887	0.845	4.00%	0.1852	
2056	9,813	300,599	3063.3%	10	1,747	53,521	3063.3%	1.5800	1.1000	1.0000	0.1140	0.9500	0.886	0.843	4.00%	0.1780	
2057	8,235	279,047	3388.6%	9	1,410	47,772	3388.6%	1.5800	1.1062	1.0000	0.1149	0.9500	0.885	0.839	4.00%	0.1712	
2058	6,886	259,020	3761.4%	8	1,134	42,638	3761.4%	1.5800	1.1100	1.0000	0.1210	0.9500	0.879	0.836	4.00%	0.1646	
2059	5,740	239,109	4165.7%	7	909	37,847	4165.7%	1.5800	1.1075	1.0000	0.1237	0.9500	0.876	0.834	4.00%	0.1583	
2060	4,758	217,530	4572.3%	6	724	33,107	4572.3%	1.5800	1.0976	1.0000	0.1297	0.9500	0.870	0.829	4.00%	0.1522	
2061	3,930	197,070	5015.0%	5	575	28,839	5015.0%	1.5800	1.0968	1.0000	0.1308	0.9500	0.869	0.826	4.00%	0.1463	
2062	3,231	177,469	5493.3%	4	455	24,972	5493.3%	1.5800	1.0954	1.0000	0.1333	0.9500	0.867	0.822	4.00%	0.1407	
2063	2,646	158,662	5997.3%	4	358	21,467	5997.3%	1.5800	1.0917	1.0000	0.1451	0.9500	0.855	0.819	4.00%	0.1353	
2064	2,153	141,671	6581.4%	3	280	18,431	6581.4%	1.5800	1.0974	1.0000	0.1440	0.9500	0.856	0.814	4.00%	0.1301	
2065	1,745	125,349	7181.7%	3	218	15,680	7181.7%	1.5800	1.0912	1.0000	0.1532	0.9500	0.847	0.811	4.00%	0.1251	
2066	1,403	110,403	7871.2%	2	169	13,279	7871.2%	1.5800	1.0960	1.0000	0.1596	0.9500	0.840	0.804	4.0		

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	CT12-193 (VIP2)
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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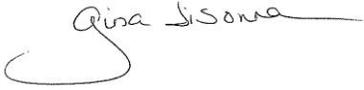
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input 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: _____ SUPPORTING DOCUMENTATION <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> <p>Print Name <u>Gina Jisonna</u> Title <u>Sr. Product Consultant</u></p> <p>Signature  Date <u>January 18, 2013</u></p>	

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			CT12-193 (VIP2)	
This filing corresponds to form filing company tracking number			CT12-193 (VIP2)	
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	LTC2-FAC	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +58% - ____% <input type="checkbox"/> Other _____	
02	Actuarial Memorandum/Rates	LTC2-VAL	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +58% - ____% <input type="checkbox"/> Other _____	
03	Actuarial Memorandum/Rates	LTC2-IDEAL	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +58% - ____% <input type="checkbox"/> Other _____	
04	Actuarial Memorandum/Rates	LTC2-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,



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.